



Blaisdell Lake Protective Association • PO Box 453, South Sutton, NH 03273
www.blpoa.org

TO: BLPA Board of Directors

FROM: Steven Domber, Kristine Mozes, Laura Hallahan, Bruce Ellsworth, Stacey Herlitz,
Ad-Hoc Committee on the Blaisdell Lake Flood Zone

RE: Summary of Blaisdell Lake Flood Zone Fact Finding and Recommendations

DATE: May 25, 2013

At the September 1, 2012 Labor Day BLPA meeting the Board approved a motion to “Move that a new Ad-Hoc Committee to be formed, as a FACT FINDING committee only, to explore opportunities, problems, solutions, related to the FEMA Flood Zone issue to report to the Board at our next meeting in May 2013”. The motion was approved unanimously. This memorandum represents the work of that ad-hoc committee.

Findings:

1. FEMA released the current Blaisdell Lake flood zone map in 2010. These are officially called Flood Insurance Rate Maps which identify Special Flood Hazard Areas, which includes the 100-year Flood Zone A that appears to have “captured” several lake properties. It appears that this map is based on the same analysis that created the original 1977 map. However, the current map was “recreated” to take advantage of today’s Geographic Information System (GIS) computer software. GIS allows the map user to view the flood zone map in conjunction with other data, such as air photos. We presume this means that it is now quite simple for anyone to see a home on an air photo relative to the flood zone and determine whether or not it lies within it.
2. Several Blaisdell Lake property owners have been requested to get Flood Insurance by their mortgage lenders. This recent activity was brought to our attention by Board member and local real estate agent Laura Hallahan. These requests typically come from mortgage companies during the sale or refinance of a home. Flood insurance rates have increased recently as well.

3. The Board as well as several of BLPA's members was surprised to learn that any of the lake's homes would be considered in FEMA's 100-year flood zone. No one recalls ever having any flooding issues especially to homes on the lake.
4. The above observation makes hydrologic sense, in that the lake level is controlled by a relatively high and broad dam that would not be expected to restrict flood waters or be affected by backwater effects. Plus the watershed is relatively small and undeveloped.
5. It is possible that some homes around Blaisdell Lake are in fact in the flood zone.
6. Our 'quick-n-dirty' and completely unofficial survey identified about 30 to 40 structures around the lake that appear to be in the flood zone.
7. This issue impacts both BLPA members and non-members alike on Blaisdell.
8. The BLPA Board of Directors as well as this subcommittee spoke and met with Jenn McCourt of McCourt Engineering Associates, LLC (also of the Pratt family) and Paul Dobberstein of Eckman Engineering, LLC several times since the summer of 2012. Their help and guidance was exceptional and greatly appreciated.
9. From reviewing the FEMA website and conversations with Jenn McCourt and Paul Dobberstein there appear to be two options to address what appears to be an erroneous flood map; the Letter of Map Amendment (LOMA) and the Letter of Map Revision (LOMR).
10. LOMA is the typical homeowner approach to prove that a structure is not in the flood zone. It involves hiring a licensed land surveyor to show that the lowest elevation of the house structure is above the Base Flood Elevation (BFE). The BFE is the elevation that water is expected to rise to in the event of a 100-year flood.
11. The LOMA process involves surveying the lowest elevation of the structure back to a known elevation point (typically found on a main road). If the lowest point of the structure is above the BFE then it is not in a flood zone. The surveyor provides documentation of the elevation and submits it to FEMA for approval. Typically this takes a matter of weeks.
12. The LOMA, once approved, becomes part of the official FEMA flood map. It is possible that this process would need to be repeated if the home's footprint changes.
13. To date, BLPA is aware of three LOMAs, all of which have been successful in showing that structures mapped by FEMA in the flood zone are actually above the BFE and hence not in a flood zone. Cost has been roughly between \$600 and \$1000 dollars per LOMA.
14. Much of the cost of the LOMA is the time it takes to survey the structure elevation from a known elevation. So it is quite likely that neighbors could get a lower group rate for multiple nearby LOMA applications.
15. LOMR involves recalculating the 100-year flood zone using better methods and data. This approach is typically undertaken by towns or large scale commercial developments. It is a much

more involved process and would take more time and cost more money, but it would redefine the flood zone for the entire lake (not just a single property as the LOMA does). It would be a more permanent solution.

16. The LOMR process would involve calculating the runoff from a 100-year rainfall event as well as estimating the area of land that would be inundated by this runoff. Since we know that the elevation data needed to estimate the area of land flooded is poor, this process would also involve generating more accurate land elevation or topographic data; most likely by aerial surveys.
17. The exact time and cost are uncertain and likely difficult to estimate due to the complex nature of the work required as well as the increased review time required by FEMA to approve the revised map.
18. Some sort of support/sponsorship from state and local officials would likely be needed.
19. The work would need to be done to FEMA engineering standards and by a qualified Engineering firm. Estimates were very roughly put in the \$50,000 to \$60,000 range. That equates to \$1,250 to \$2,000 per structure, assuming everyone participates.
20. There is no guarantee that the outcome of the LOMR would put property owners in a better situation (although we guess that it would).
21. It is likely to take several years to complete the LOMR. In the meantime homeowners could be required to carry flood insurance or seek a LOMA.
22. There is some possibility of FEMA or state/local financial assistance, but we are not aware of any specific approach or process to do this.
23. This issue appears to be beyond the scope of the BLPA mission.
24. We should acknowledge the invaluable pro-bono help we received from Jenn McCourt and Paul Dobberstein.

Paul Dobberstein
SIT Survey Project Manager
Eckman Engineering, LLC
1950 Lafayette Road, Suite 301,
P.O. Box 3035 Portsmouth, NH 03802
Ph. (603) 433-1354
Cell (734) 276-8259
Fax(603) 433-2367

Jennifer B. McCourt, PE Manager
McCourt Engineering Associates, PLLC
42 Ezekiel Smith Road
Henniker, NH 03242
Phone (603) 428-6682
Fax (603) 428-6515

Summary of Findings

	Letter of Map Amendment LOMA	Letter of Map Revision LOMR
Petitioner	Individual property owner or groups of adjacent owners	Entire Lake (BLPA and non-BLPA)
Support Needed	Licensed land surveyor	FEMA Certified Engineering firm, entire lake, state/local officials, aerial surveys (elevation data)
Time to complete	weeks	years
Cost	\$600-\$1,000 with group discounts possible	\$50,000-\$60,000 (\$1,250 to \$2,000 per home if all participated) plus LOMA or flood insurance during process possibly needed
Duration	Permanent since becomes part of map, but could need to be redone if structure changes	Permanent until FEMA decides to remap entire region

Recommendations:

1. The Ad-Hoc Committee recommends that the LOMA is the best option for effected homeowners to pursue to resolve any Flood Insurance requirements. Jenn McCourt and Paul Dobberstein also came to the same conclusion.
2. It is quite possible that “group rates” for adjacent homeowners would reduce the individual cost of the LOMA.
3. The smaller cost, shorter time for decision, less technical analysis required, and more common/established LOMA process are the primary factors for recommending the LOMA.
4. These findings and recommendations are not guaranteed. The actual individual homeowner’s situation needs to be considered and that individual needs to make a decision based upon all of their specific needs and constraints.
5. BLPA should formally acknowledge the assistance we received from Jenn McCourt and Paul Dobberstein.