

Flood Lines

New Hampshire Floodplain Management Program
Summer 2025

Floodplain Management Program Updates



The New Hampshire Office of Planning and Development (OPD) Floodplain Management Program's main objective is to coordinate FEMA's National Flood Insurance Program (NFIP) with local communities. This includes providing technical assistance by hosting workshops and trainings; reviewing ordinances for minimum required language and providing feedback for amendments; overseeing the map update and adoption process; one-on-one meetings with municipal officials, and providing additional support as needed.

In the first half of the year, OPD has:

- Conducted virtual and in-person training focused on floodplain basics for local officials, violations and enforcement, floodplain variances, and substantial damage and improvement determinations.
- Met with communities about administering NFIP, including community roles and responsibilities, questions about building in the Special Flood Hazard Area (SFHA), violations and enforcement, substantial improvements, and more.
- Followed up with communities to close out existing audits.
- Conducted ordinance reviews and providing feedback for necessary amendments to ensure the floodplain management regulations adequately address the minimum NFIP requirements.
- Followed up on general technical questions from residents, municipal officials, and regional planning commissions regarding mapping updates, questions on development in the floodplain, and more.

For the balance of 2025, OPD will:

- Work closely with select communities to close out existing audits (i.e. Community Assistance Contacts (CAC) and Community Assistance Visits (CAV)).
- Review municipalities' zoning ordinances by providing necessary amendments to floodplain management regulations. OPD plans to provide feedback this fall 2025, which should allow enough time to review, amend, and vote on amendments prior to the 2026 Town Meeting.

Becoming a Certified Floodplain Manager

The Association of State Floodplain Managers (ASFPM) is the credentialing organization for floodplain administrators in the U.S. The ASFPM Certified Floodplain Manager (CFM) Program establishes educational, training and experience criteria related to floodplain management, hazard mitigation and the NFIP and provides a platform for floodplain managers to build partnerships with organizations that share the goal of advancing sound floodplain management.

The main goals of ASFPM CFM are to reduce the nation's flood losses and protect and enhance natural and beneficial functions of floodplains by improving knowledge and abilities of floodplain managers, and to increase prominence of floodplain management in decision making by local officials and the public.

Why Earn your CFM? Becoming a certified floodplain manager can add to your credentials and help improve planning and decision making in your community. Many communities' Floodplain Administrators already have their CFM. Here's a [List of Certified Floodplain Managers](#). If you're interested in obtaining this knowledge and certification, visit [On-Demand Learning](#).

Highlights of the Annual ASFPM Conference

The ASFPM annual conference was held in May in New Orleans, La. Here are some highlights:

- CFM Resources: Why you should earn your CFM and how it can help administer NFIP in your community, quarterly webinar and study guide resources.
- Shared outreach and training activities to enhance flood risk communication.
- National floodplain management policy discussions about recent changes in FEMA guidelines.

FEMA Risk Mapping Updates

FEMA's Risk MAP projects continue across New Hampshire. This is a lengthy process that results in the generation of an updated Flood Insurance Rate Map (FIRM) and accompanying Flood Insurance Study (FIS). NFIP participating communities must adopt the updated maps within six months of receiving the Letter of Final Determination (LFD). Here's a general timeline for the map adoption process:

- FEMA uses a multi-step process to research and compile information to update maps in all the communities, which can take over five years from the point FEMA begins the discovery phase until the new FIRM maps are effective and ready for adoption.
- OPD staff guides communities through the process and conducts an ordinance review to ensure it includes the required floodplain management regulation language before the LFD is issued.
- Once the LFD is issued, communities have six months to adopt the new maps before they become effective. If the Town Meeting already occurred, RSA 674:57 allows communities to adopt the new map date through a resolution without waiting for the next annual meeting.

FEMA's Risk MAP update process includes:

- **Data Collection** (years 1-3) begins with the discovery meeting and the flood risk review.
- **Map Development** (years 2-5) includes the draft digital FIRM data Review, Preliminary Maps Issuance, CCO Meeting, and a 90-Day Appeal Period.
- **Map Adoption** (years 5) concludes with the LFD Issuance, Public Meeting (Open House), and Effective Date of FIRMS

Ordinances and Map Adoption

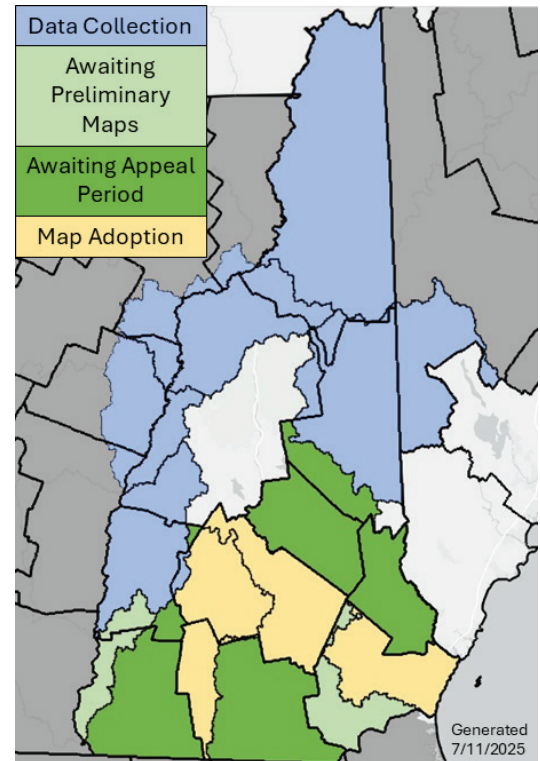
As participants in NFIP, municipalities agree to adopt and enforce minimum NFIP floodplain management regulations in their zoning ordinance, and in turn, flood insurance is made available to that community and all residents within that community.

A community's zoning ordinance includes language based on the flood zones that apply to that area, and the ordinance is adopted and enforced through a local permitting process. OPD has model ordinances available for reference. The ordinance must include the minimum NFIP requirements (for CRS communities, the more stringent language applies). The specific language varies depending on the municipality's flood zones.

Scheduling for the FEMA map update process varies among the state's 10 counties. OPD staff communicate with the communities that have the soonest approaching LFD date. Prior to the LFD being issued, OPD staff reviews the community's zoning ordinance to ensure the floodplain management regulations include the required language based on the most recent findings of the updated FIRM. Once the LFD is issued, communities have six months to adopt the new maps before they become effective.

So what happens if the maps become effective after the community's recent Town Meeting? In this case, RSA 674:57 allows communities to adopt the new map date through a resolution without the need to go to a Town Meeting vote again.

For questions and more information on the status of a community's updated floodplain maps or on the timeline or map adoption questions, please contact NFIP coordinators [Sarah Thunberg](#) or [Stephanie Frechette](#).



NFIP Trainings

Upcoming Events

Events will be posted at the [Office of Planning & Development - NH Economy](#) Training and Education webpage.

Stay tuned as we finalize event schedules in the coming weeks.

- August 2025 Community Rating System (CRS) meeting. These are quarterly meetings to provide an opportunity to discuss CRS information with NH CRS-participants, as well as provide information on CRS to all municipalities to learn more about the program. This meeting has yet to be scheduled. Stay tuned for meeting details.
- Fall 2025 Joint presentation between OPD and NH Insurance Department on flood insurance information including requirements of the NFIP. Date and location to be determined. Stay tuned for meeting details.

Past Events

Visit the NFIP Training page and the [NH Office of Planning and Development - YouTube](#) for recent trainings since the last Flood Lines publish including:

- May 10 Annual Planning & Zoning Conference.
- June 17 and 18 Substantial Improvement and Damage presentations.

Stay Informed with NFIP Updates

Visit OPD's [Floodplain Management Program](#) - NH Economy for the latest NFIP updates, resources and training opportunities.

OPD distributes program updates via the Flood Lines Newsletter and a plan-link list serv. If you would like to receive updates about the NFIP program to stay informed on floodplain management information contact planning@livefree.nh.gov.