

Flood Lines

New Hampshire Floodplain Management Program
Fall 2025

Floodplain Management Program Updates

- **Federal shutdown impact** on NFIP program: What does this mean for communities?
- **Upcoming training opportunities:** Visit the [Office of Planning & Development - NH Economy](#) for trainings available through June 2026.
- **Mapping Updates:** NHOPD continues providing technical support as needed to help communities understand FEMA's mapping update process, and when to expect new Flood Insurance Rate Maps (FIRMs).
- **Community Rating System:** A program that rewards communities with insurance premium discounts for implementing eligible floodplain management regulations. Learn more at the next quarterly update meeting.
- **OPD website updates.** OPD continues updating its website for optimal organization and navigation. If information is missing, let us know so we can direct you to, or provide, the needed information.

Federal Government Shutdown Impact

The federal government shutdown has temporarily paused the authorization of the NFIP program, which means:

- The NFIP cannot issue new or renew existing flood insurance policies until the program is reauthorized.
- Consumers with a pending flood policy application or renewal should confirm with their agent that they have coverage.
- Homeowners with an active NFIP policy will still be covered until their expiration date, including a 30-day grace period.
- Communities must continue enforcing their local floodplain management regulations.
- Private flood insurance is not affected by the shutdown.
- Any FEMA-led mapping update meetings are postponed until further notice.
- Upcoming OPD trainings are still being scheduled and are not impacted by the federal government shutdown.

Upcoming NFIP Trainings

New training events are posted online and outlined below. These upcoming trainings are held by OPD and are not being impacted by the federal government shutdown. Visit the [NFIP training webpage](#) for more information.



Nov. 12 - Floodplain Basics for Local Officials.

Learn about the basics of floodplain management from the NFIP perspective; learn about the NFIP, roles and responsibilities at the federal, state and local level, development standards for floodplains, and more. [Register here.](#)

Dec. 2 - Best Practices for an Effective Floodplain Management Program: Effective implementation of floodplain management regulations is necessary to minimize future flood damage to life and property, which helps keep insurance rates affordable.

[Register here.](#)

Additional topics are planned at a date TBD:

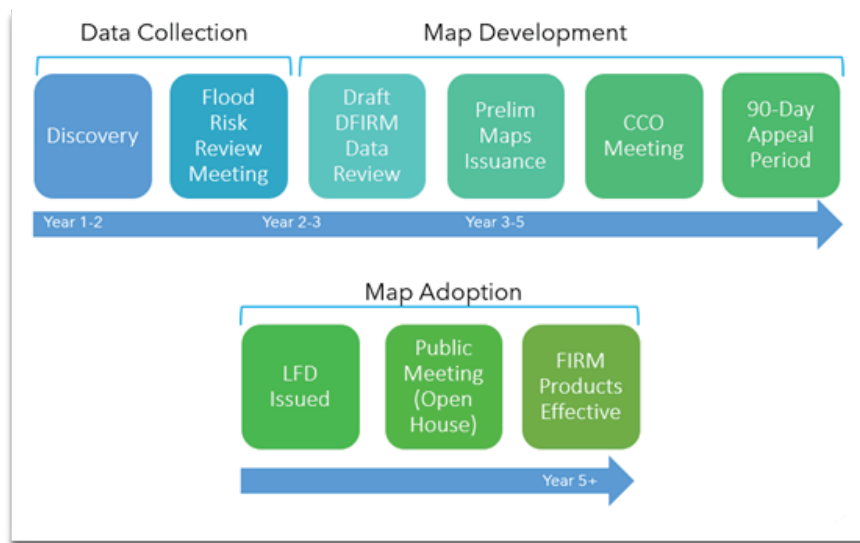
- Winter 2025/2026- Elevation Certificate Training.
- Spring 2026- New Floodplain for Local Officials On-Demand (FLOOD) Module (to be posted on YouTube channel); in-person Floodplain Basics for Local Officials; Substantial Damage and Improvement training, and NFIP Violations and Enforcement training.

Visit [NH Office of Planning and Development - YouTube](#) for past recorded trainings.

Mapping Updates

The FEMA mapping update continues across the state. The process can take over five years, from data collection to the production of an updated floodplain map called the Flood Insurance Rate Map (FIRM). Communities may be on a different timeline depending on the watershed. For a refresher on the mapping update process, below are the steps involved:

- Step 1: Discovery Process.
- Step 2: Data and Product Development.
- Step 3: Work Map Meeting.
- Step 4: Distribution of Preliminary Maps and Data.
- Step 5: Consultation Coordination Officer (CCO) Meeting.
- Step 6: 90-Day Appeal Period.
- Step 7: Issuance of Letter of Final Determination (LFD) for Effective FIRM and FIS Report.
- Step 8: Public Open House Meeting.
- Step 9: Effective Date of FIRM and accompanying Flood Insurance Study (FIS) Report.



Mapping Update Guidance Resources:

- [OPD Fact Sheet: FEMA Risk Map Update Process](#)
- [OPD Fact Sheet: FEMA Risk Map Update Process FAQs](#)

Below are common frequently asked questions and answers on the mapping update process.

Why do I need to be informed about the mapping update process?

FIRMs are used for planning purposes especially if development occurs within the floodplain. They contain important terms and floodplain delineations that are used by city and town planners, planning board members, building inspectors, code enforcement officers, and other community officials who have a role in floodplain development. Examples of the terms contained in FIRMs include the base flood (also known as the 1% annual chance flood area, and formerly known as the 100-year flood), base flood elevation, special flood hazard area, and more. These terms are important to understand as they are used as a reference if construction occurs within the floodplain area. For these reasons, it's important for communities to be aware that the mapping updates are occurring, know where your community is in the process, know where to find the maps and how to read them.

What communities will have the next upcoming deadline?

The mapping update process is grouped by watershed, so not all communities are on the same timeline. Below are some upcoming deadlines.

Merrimack Watershed of Merrimack County – New maps will become effective on Jan 23. The Nov. 13 Public Open House Meeting is being postponed until after the federal government shutdown ends. Currently, the LFD effective date of Jan.23 is still on track and is not being shifted as a result of the postponed open house meeting.

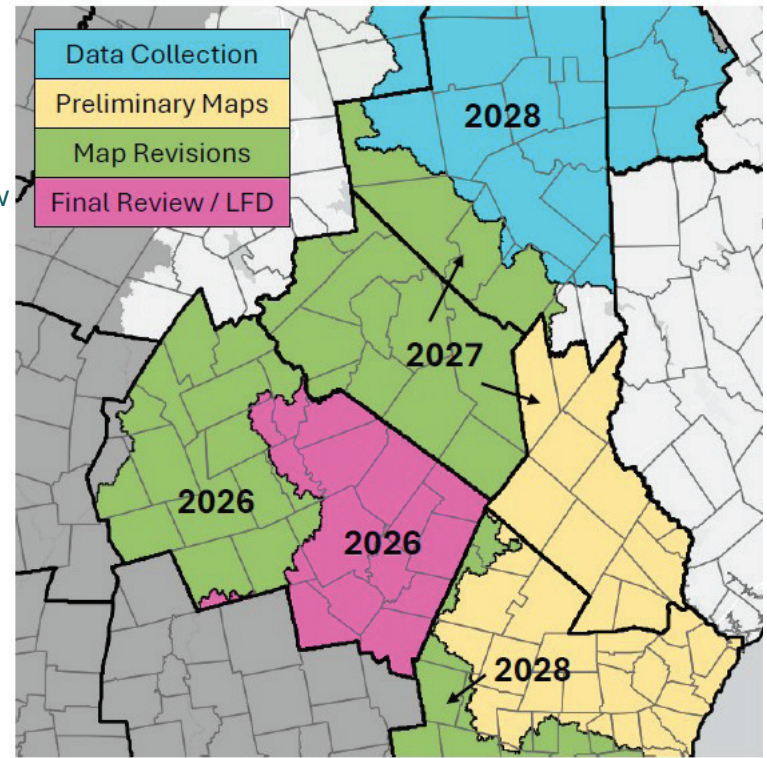
Belknap County – The 90-appeal period just ended in October; now FEMA is reviewing any appeals; new preliminary maps may be released, depending on how many revisions are needed.

Piscataqua Salmon-Falls Watershed of Rockingham County - Received preliminary maps on Oct. 24; communities will now watch for the CCO meeting information from FEMA; an appeals period follows.

Strafford County – Awaiting the appeals period to be set.

Cheshire County and southern Sullivan County – Preliminary map review in preparation for the appeal period coming early 2026.

Contoocook-Miller Watershed of Hillsborough County – LFD coming in the next couple months.



According to current project estimates, all active mapping projects in New Hampshire should be completed, depending on federal funding availability, by 2030.

LFD Issuance vs. Effective Date- what's the difference?

The issuance of LFD means no additional changes will be made to the FIRMs, and a community has six months to adopt the new maps before they become effective.

The effective date of LFD means by or before this date, the zoning ordinance (or floodplain management regulations, if different) must reference the correct map title and date.

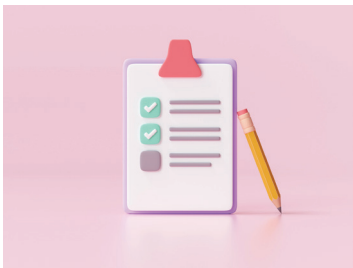
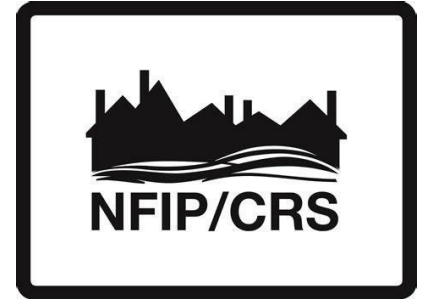
When should a community begin taking action?

Communities should begin action when they receive notification that the LFD has been issued, after which there are six months to adopt the new maps in their floodplain ordinance. If they are not adopted, communities risk being suspended until the new maps and minimum NFIP requirements are incorporated and adopted in the zoning ordinance.

Community Rating System

CRS is a program that rewards communities for implementing stricter floodplain management regulations. Communities can earn points for eligible activities, and for every 500 points earned, communities can receive a 5 percent discount on insurance premiums.

OPD staff conducts quarterly CRS meetings. Stay tuned for the next meeting to learn more about the program and consider joining.



Help Us Help You

Have you dealt with flooding in your community? Share your challenges, success stories, or general feedback to help OPD understand how we can better assist you. Email NFIP coordinators sarah.m.thunberg@livefree.nh.gov or stephanie.h.frechette@livefree.nh.gov.