

Flood Lines



New Hampshire Floodplain Management Program
Winter 2026

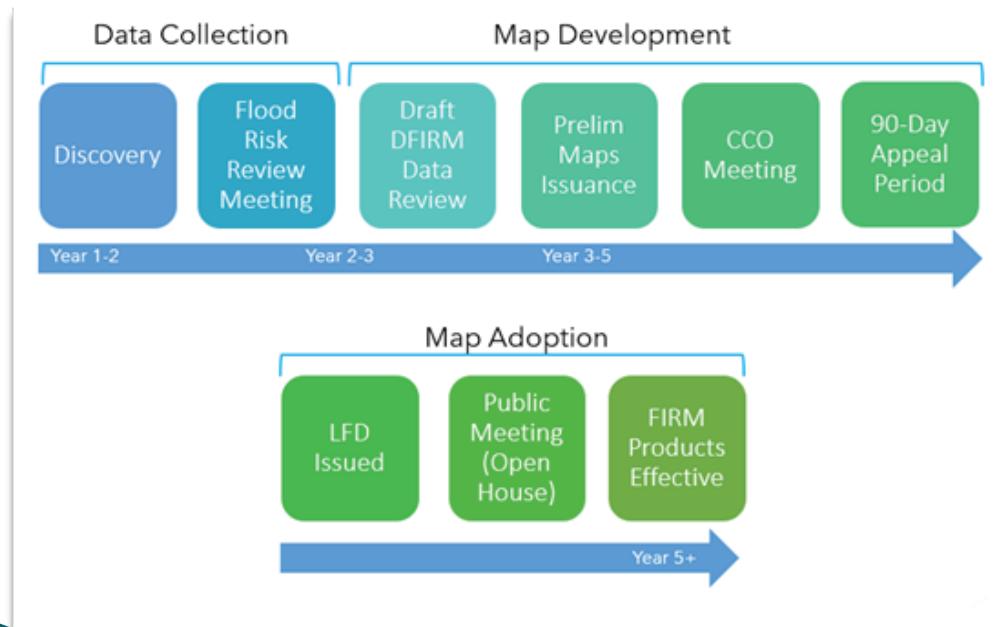
FLOODPLAIN MAPPING PROJECT UPDATE

FEMA continues to update floodplain maps for communities based on watersheds. Communities may be on a different timeline, especially if multiple watersheds intersect one community. However, all watershed mapping efforts will be completed by 2030, an estimate contingent on the availability of federal funding based on current projections.

The steps of the FEMA Risk MAP process can take five years or more to complete. Here is a refresher on that process.

FEMA Risk MAP Timeline

- 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 Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) Report.
- Step 8: Public Open House Meeting.
- Step 9: Effective Date of FIRM and accompanying FIS Report.



Upcoming Mapping Deadlines

- **Feb. 11** – Sullivan County Consultation Coordination Officer (CCO) meeting in Acworth. During this meeting, FEMA will explain changes in flood risks. Community officials will have an opportunity to provide feedback prior to the start of the 90-day appeal period.
- **March (date TBD)** – Cheshire County CCO meeting; details will be emailed to the target audience.
- **Mar. 15** – Merrimack County Merrimack Watershed maps were effective on Jan. 23, however the compliance deadline is extended to March 15 due to the federal government shutdown. FEMA sent a letter with this information on Dec. 10, and a reminder letter will be sent on Feb. 4. Contact [Stephanie Frechette](#) or [Sarah Thunberg](#) with questions or concerns.



- **June 10** – Effective date of new floodplain maps for Hillsborough County (Contoocook Watershed). At this time, all NFIP-participating community ordinances, subdivision and site plan review regulations must be updated with the minimum NFIP language. Failure to comply will result in suspension from the National Flood Insurance Program.

Unsure about your community's mapping status?
Contact NFIP coordinators [Sarah Thunberg](#) or [Stephanie Frechette](#) regarding community mapping status.

IMPORTANT REMINDERS ABOUT FEMA'S NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

Most New Hampshire communities participate in NFIP which means the community has agreed to adopt and enforce the minimum NFIP standards, or higher standards; failure to comply with minimum NFIP requirements will result in suspension from NFIP. Contact [Sarah Thunberg](#) or [Stephanie Frechette](#) for more information.

Avoid Suspension! NFIP suspension means new flood insurance coverage cannot be purchased and policies cannot be renewed. In addition, 3-year policies become void at the end of the current policy year with a pro rata refund given for any remaining years of the original policy term.

Plan Ahead – Coordinate with Town Meeting schedules. Participating communities must include the minimum NFIP language in ordinances, subdivision and site plan review regulations. This includes updating ordinances with the current version of the Flood Insurance Study (FIS) Report and Flood Insurance Rate Maps (FIRMs).

Communities undergoing a mapping update need to ensure ordinances, subdivision, and site plan review regulations contain the required NFIP language. Incorrect references to floodplain map effective dates may result in suspension from NFIP.

Contact the Office of Planning and Development regarding community status or concerns about missing the Town Meeting deadline to update ordinances to ensure compliance and remain in good standing.

NFIP Eligibility – Who Can Purchase It? In participating communities, any resident can purchase flood insurance through NFIP, regardless of whether the property is located in the floodplain. Flood insurance is required for any property with a federally backed mortgage in the floodplain.

UPCOMING NFIP TRAINING OPPORTUNITIES

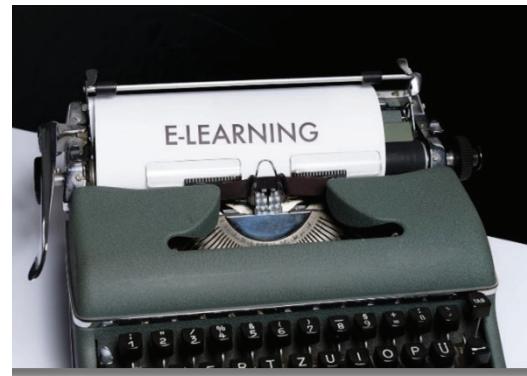
Planning continues for spring training opportunities; details are available at the [NFIP training webpage](#), including:

- Floodplain Basics for Local Officials
- Substantial Damage and Improvement training
- NFIP Violations and Enforcement training

In Case You Missed It

View past training recordings on the [OPD YouTube channel](#):

- 11/12- Floodplain Basics for Local Officials
- 12/2- Best Practices for an Effective Floodplain Management Program
- 1/14 Elevation Certificate Training



FUNDING OPPORTUNITIES



U.S. Economic Development Administration
A bureau of the U.S. Department of Commerce

[U.S. Economic Development Administration \(EDA\) FY25 Disaster Supplemental Grant Program](#)

Funding aids with immediate community recovery and long-term economic rebuilding after major disasters.

Program Details – Funding through the FY25 Disaster Supplemental Grant Program can support both construction and non-construction projects. Funding is administered through:

- Readiness Grant: Capacity building and strategic planning projects that set the stage for future investment
- Implementation Grant: Standalone construction and non-construction projects aiding in recovery from natural disasters
- Industry Transformation Grant: Coalition-led, multi-project portfolios that transform regional economies through targeted industry development

Typically, EDA will fund up to 80 percent of project costs (up to 100 percent for Tribal and severely distressed applicants).

Who is eligible?

Economic Development Districts ([EDDs](#)), Indian tribes, state and local governments, institutions of higher education, public or private nonprofits working with local governments, economic development organizations, and public-private partnerships for public infrastructure.



Apply at any time for the Readiness grant and Implementation grant. These grant applications are accepted on an ongoing (rolling) basis.

March 3 is the application deadline for Industry Transformation grant.

Questions?

Visit [FY2025 Disaster Supplemental Grant Program | U.S. Economic Development Administration](#). For more information contact [Katherine Trapani](#), Economic Development Representative, (215) 514-6572.

COMMUNITY RATING SYSTEM



The Community Rating System (CRS) is a subprogram of NFIP 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.

COASTAL TIDELINES UPDATE

The following are updates and upcoming events from the New Hampshire Department of Environmental Services (NHDES) Coastal Program. For more information on the following updates and events, visit [Coastal Waters](#) or contact [Jennifer Gilbert](#) with any questions.

NH Coastal Viewer Updates

The [NH Coastal Viewer](#) is an online mapping tool providing access to spatial data describing the state's coastal resources and coastal hazards. Developed and managed by NH GRANIT, in partnership with the NH Coastal Program, recent mapping updates and additions include new and revised groundwater mapping related to groundwater rise resulting from sea level rise; vulnerable areas and saltwater intrusion, and an update to the coastal shoreline inventory project.



NH Coastal Flood Risk Summary Update

Part I of a two-part NHDES Coastal Program summary of coastal flood risks in New Hampshire is available; Part II will be available in the fall. Part I is the science report, while Part II is a supplemental guidance report. This effort updates the 2019-2020 reports and fulfills the requirements of [RSA 483-B:22](#).

Update of Science and Guidance reports:

- Part I: The Science report was updated in 2025 and published on the [UNH Scholars Repository website](#).
- Part II: The Guidance for Using Best Available Science focuses on summarizing and supplementing Part I: Science. Completion of the guidance report is expected in the fall; the draft guidance report is expected for public comment in April or May. See below for an upcoming webinar on the guidance report. For information, visit [NH Coastal Flood Risk Summary](#).

Caring for our Marshes: A Guide for New Hampshire's Seacoast

The recent [online guide](#) offers practical, science-based information residents can use to improve the condition of nearby marshes and to manage their property so that as sea level rises, the landscape can adapt to changing conditions. The best practices featured in this guide will help protect coastal habitats, wildlife and water quality while reducing property maintenance costs and protecting the natural beauty of shorelines. The guide was developed by the NH Coastal Program and the Great Bay National Estuarine Research Reserve.

NH Coastal Program's New Making Waves Webinar Series

This year, the NH Coastal Program will begin a new webinar series called Making Waves. This virtual series connects communities, practitioners, and partners with innovative approaches to coastal resilience. Learn about recent and ongoing New Hampshire Coastal Program projects, resources, data, and more as we explore key topics including coastal habitat restoration and protection, coastal hazard planning, and climate adaptation strategies to safeguard our shorelines and ecosystems for the future.

Save the date!



The topics and schedule for upcoming webinars in the series include:

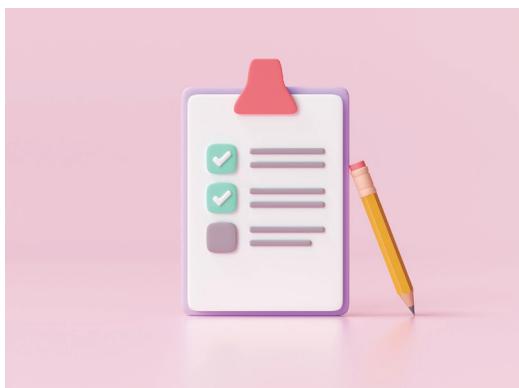
- [New Data on the Coastal Viewer](#) will be held from **2-3 pm, Feb. 4** providing an overview of the recent mapping updates and additions.
- [Caring for our Marshes Guide](#) will be held from **10-11 pm, April 9**, providing an overview of the recently released [online guide](#).

NH Climate Summit Save the Date

Save the Date – May 21 – for the next [NH Climate Summit](#) in Durham, hosted by the NH Coastal Adaptation Workgroup (CAW).



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 Thunberg](#) or [Stephanie Frechette](#).