

Flood Lines



New Hampshire Floodplain Management Program
Spring 2026

FLOODPLAIN MAPPING UPDATES

FEMA continues updating floodplain maps for New Hampshire communities based on watersheds. Communities may be on different timelines, especially if multiple watersheds intersect one community. However, based on current projections, all watershed mapping efforts will be completed, contingent on the availability of federal funding by 2030.

The steps below detail the FEMA Risk MAP process, which can take more than five years to complete.

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:

- **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? OPD has an online project status tracker on the [Mapping Activities webpage](#) which is in the process of being updated. For specific questions on your community's mapping status, contact NFIP coordinator stephanie.h.frechette@livefree.nh.gov.

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

The majority of 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. For more information on NFIP and how to remain compliant, contact stephanie.h.frechette@livefree.nh.gov.



Avoid Suspension - Suspension from NFIP means new flood insurance coverage cannot be purchased and policies cannot be renewed. In addition, three-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 three-year policy term.

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

For communities undergoing a mapping update, now is the time to ensure that 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.



If you're unsure about your community's status or concerned about missing the Town Meeting deadline to update ordinances, reach out to OPD staff to help ensure compliance and remain in good standing with the program.

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

UPCOMING NFIP TRAINING OPPORTUNITIES

Stay tuned for NFIP trainings by visiting the [NFIP training webpage](#).

In Case You Missed It

Trainings since the last newsletter outlined below. View past recordings on the

[OPD YouTube channel](#):

- 3/9- Flood Awareness webinar co-presented by OPD and NH Insurance Department.
- 3/26- PLAN webinar on floodplain ordinances: map adoptions.
- 4/8- FLOOD module on reading floodplain maps.
- 5/9- Annual Planning and Zoning Conference



COMMUNITY RATING SYSTEM UPDATE

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.



FEMA confirms it has no plans to pause or terminate the program, and will continue to support communities seeking to reduce their flood risk. FEMA is moving forward to deliver a more streamlined program that provides the same benefits to American communities with greater efficiencies.

OPD staff conduct quarterly CRS meetings. Stay tuned for the next meeting to connect with other communities in the program.

COASTAL TIDELINES UPDATE

The following are updates and upcoming events from the NH Coastal Program. For more information, visit the New Hampshire Department of Environmental Service's [Coastal Waters website](#). To receive periodic emails about coastal program news and event updates, including the Making Waves webinar series, add your email to the New Hampshire Coastal Program Email Subscription Form. For more information, contact jennifer.r.gilbert@des.nh.gov.

UPCOMING EVENTS

New Hampshire Coastal Climate Summit

Date: May 21

Time: 8:30 am to 4:30 pm

Location: University of New Hampshire, Durham, NH

Register here: [2026 NH Coastal Climate Summit](#)

Registration is open till May 15 to attend the New Hampshire Coastal Climate Summit, which is hosted by the New Hampshire Coastal Adaptation Workgroup (CAW). Be sure to check out the [2026 Coastal Climate Summit Agenda](#).



This year's presentations cover numerous topics ranging from infrastructure to historic preservation, climate modelling, living shorelines, and more.

Coastal Program Table at Events in May and June

The Coastal Program will have a table and information at the following upcoming events:

- May 9, 10 am to 1 pm at the [2026 Exeter Alewife Festival](#) in Exeter.
 - June 20, 10 am to 2 pm at [World Ocean Day](#) at the Seacoast Science Center in Rye, NH.
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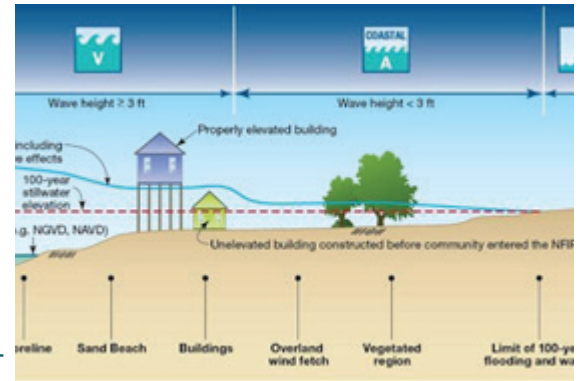
Making Waves Webinar Series: Preparing for Flooding and Reducing Flood Risk

The NHDES Coastal Program's next webinar, Preparing for Flooding and Reducing Flood Risk, is part of its new webinar series, Making Waves, and will be held on Thursday, June 25 10-11 a.m. Attendees will learn about the [PREPARE project](#), which assisted coastal communities with preparing for flood events. In addition, attendees will learn how to reduce flood risk by using data and mapping sources, flood insurance, and flood mitigation resources and funding. A recording of the webinar will be added to the [NHDES YouTube Making Waves Webinar playlist](#) and to the Office of Planning and Development [Floodplain Management Webinar playlist](#).

Register here: [Making Waves Webinar: Preparing for Flooding and Reducing Flood Risk](#)

Interpreting FEMA Coastal A Zone Boundaries and Applying State Building Code Requirements

In partnership with the New Hampshire Department Business and Economic Affairs' Office of Planning and Development Floodplain Management Program, the NHDES Coastal Program will be holding a webinar, **Interpreting Coastal A Zone Boundaries and Applying State Building Code Requirements on Tuesday, June 30 10 am to 12 pm**. Attendees will learn about what are Coastal A zones, how they are developed on FEMA's Flood Insurance Rate Maps, how to interpret them on the map using examples from New Hampshire communities, what the State Building Code's construction requirements are in these zones, and the Coastal A zone higher construction standards that communities can adopt in their floodplain regulations to earn credits through the FEMA Community Rating System. A recording of the webinar will be added to the NH Department Business and Economic Affairs: Office of Planning and Development [Floodplain Management Webinar playlist](#).



Register for the webinar at [Interpreting FEMA Coastal A Zone Boundaries and Applying State Building Code Requirements](#)

Local Substantial Improvement and Substantial Damage Management Plan Template



Hampton, NH 2021 Photo: Kirsten Howard

The NH Coastal Program developed a local substantial improvement and substantial damage (SI/SD) management plan template as part of its recently completed [Preparing for Resilient and Equitable Post-disaster And Recovery to Events \(PREPARE\) project](#). It can be used and customized by communities participating in the National Flood Insurance Program, which requires communities to make SI/SD determinations as part of their floodplain regulations.

The template's purpose is to document the community's SI/SD team roles and responsibilities, local and state SI/SD regulations, communication and outreach activities on how to notify and educate elected officials and property owners about SI/SD, and the processes and procedures for everyday SI/SD and post-event SD determinations to ensure that they are done in a consistent, fair, and compliant manner. SI/SD management plans were piloted and developed by the NH Coastal Program for the towns of Rye and New Castle. Both communities enforce cumulative SI/SD,

FLOODPLAIN MANAGEMENT PROGRAM UPDATES

Staff News: Sarah Thunberg's last day was April 10. We wish her well in her new position! For questions on floodplain management, mapping, or general information on FEMA's National Flood Insurance Program, contact stephanie.h.frechette@livefree.nh.gov or 603-271-6352.



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.

Contact stephanie.h.frechette@livefree.nh.gov.