

Flood Lines



New Hampshire Floodplain Management Program
Summer 2026

FLOODPLAIN MANAGEMENT PROGRAM UPDATES

NEW STAFF!

Last month BEA welcomed Peter Federico as a principal planner in the Division of Planning and Community Development Office of Planning and Development (OPD). Peter will be working alongside Stephanie Frechette implementing and managing the state's Floodplain Management Program, including FEMA's National Flood Insurance Program and Risk Mapping, Assessment and Planning process.

A New Hampshire native hailing from the Seacoast, Peter has extensive experience working on climate resilience planning and hazard mitigation projects across New England. In his new role, he will provide technical assistance, training, and guidance to municipalities pertaining to floodplain management.

New Links to View FEMA Flood Maps

FEMA has new links for the Preliminary Map Changes Viewer and the National Flood Hazard Layer maps. The new URL links are below:

- [NEW URL for National Flood Hazard Layer Viewer](#)
- [NEW URL for Flood Map Changes Viewer](#)



Visit [FEMA's Map Service Center](#) for other mapping products including viewing Flood Insurance Study (FIS) reports, Flood Insurance Rate Map (FIRM) panels and more.

Upcoming Mapping Deadlines:

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. Below are upcoming mapping deadlines.



September 29, 2026: Public Open House Meeting for Merrimack County Contoocook Watershed communities (maps going effective 11/13/26).

Fall 2026: Stay tuned for letter of final determination for Belknap, Carroll and Strafford counties. This starts the "map adoption period" and communities have six months to adopt the new maps in floodplain regulations before maps become effective.

Coming Soon 2027: Staff will be reaching out to conduct ordinance reviews on southern NH communities including Cheshire, Hillsborough and Rockingham counties.

Additionally, preliminary maps coming soon for Coos, Grafton and Sullivan counties. OPD will reach out in 2027 to assist with ordinance reviews and start the process of ensuring regulations will be updated with minimum NFIP compliance.

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 or peter.g.federico@livefree.nh.gov.

PAST MAPPING EVENTS IN CASE YOU MISSED IT

- **April 30** Open House for Hillsborough County Contoocook Watershed. Maps went effective June 10.
- **May 13** LFD was issued for Merrimack County Contoocook Watershed. The LFD starts the map adoption process! Communities have six months to adopt maps in ordinances prior to the maps going effective in November.
- **June 10** Maps went effective for Hillsborough County Contoocook Watershed; FEMA released preliminary maps for Hillsborough County Merrimack Watershed.
- **June 18** Consultation Coordinator Officer (CCO) meeting for Cheshire County West Watershed.

FLOODPLAIN MAPPING TIMELINE

The steps below detail the FEMA Risk MAP process, which can take more than five years to complete. The process starts with an initial “discovery meeting” to compile mapping data into draft maps and results in the production of official flood insurance rate maps (FIRMs). For more information visit the [OPD Risk Map Process guidance](#).

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

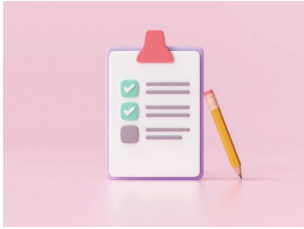
Step 6: 90-Day Appeal Period

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



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 or peter.g.federico@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. NFIP requirements pertain to the floodplain ordinance, subdivision and site plan review regulations. Failure to comply in regulating the minimum requirements may result in suspension from the program.

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. Becoming suspension also means that federal disaster recovery grants won't be available to the municipality.

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 more information on NFIP and how to remain compliant, contact stephanie.h.frechette@livefree.nh.gov or peter.g.federico@livefree.nh.gov.

UPCOMING NFIP TRAINING OPPORTUNITIES

OPD staff is developing a training calendar for the year. Stay tuned for NFIP trainings by visiting the [NFIP training webpage](#).

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



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.

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

COASTAL TIDELINES UPDATE

The following are updates and upcoming events from the NH Department of Environmental Services (NHDES) Coastal Program. More information can also be found on the NHDES's [Coastal Waters website](#). To receive periodic emails about Coastal Program news and event updates, including the Making Waves webinar series, please add your email to the [subscription form](#). Please contact Jennifer Gilbert (jennifer.r.gilbert@des.nh.gov) with any questions.

2025-2026 New Hampshire Coastal Flood Risk Summary Update

An update of the 2019-2020 New Hampshire Coastal Flood Risk Summary is currently underway and will fulfill the requirements of RSA 483-B:22, which directs NHDES to supervise updates at least every five years. The Summary is comprised of two parts, "Part I: Science" and "Part II: Guidance for Using Best Available Science."



2025 Part I: Science

The *2025 Part I: Science* report was [published](#) earlier this year and provides updated projections of sea-level rise, coastal storms, groundwater rise, precipitation, and freshwater flooding for coastal New Hampshire. The report is intended to serve as the scientific foundation for the upcoming companion Part II: Guidance for Using Best Available Science and to inform coastal land use planning and decision-making.

New outreach products about the Science report were recently released and are summarized below.

Fact Sheet:

A two-page summary, *Coastal Flood Risk in New Hampshire: The Latest Science*, that details the key findings from the Science report related sea level rise and high tide flooding, groundwater rise, coastal storms and precipitation. The summary is available in both [English](#) and [Spanish](#).

Podcast Episode:

An episode of the New Hampshire Sea Grant's Time and Tide podcast, "[The Science Behind Flooding in New Hampshire](#)," features the Science report's experts the key findings concerning rainfall, groundwater, coastal storms and sea level rise.

Video:

A nine-minute [video](#) was produced and released by New Hampshire Sea Grant and features a shortened version of the podcast with the Science report's experts explaining the key findings of the report.

2026 Part II: Guidance for Using Best Available Science

The *2026 Part II: Guidance for Using Best Available Science* report is currently underway and is expected to be published in late 2026. The purpose of the guidance is to enhance understanding and application of the science summarized in *Part I: Science*. This advisory, science-based and user-informed guidance is designed to help those dealing with present and future flood risks to incorporate the best available coastal flood risk science into private and public projects and programs, including local, regional, and state plans, regulations, and site-specific projects.

The next upcoming Guidance activities are summarized below.

Draft Guidance Webinar:

A one-hour webinar will be held on October 1, 2026 at 10 am to provide information about the draft Guidance report and the opportunities to provide input on the report. More information and how to register can be found on the [NHDES Coastal Waters webpage](#) under the Making Waves Webinar Series.

Public Comment Period:

In October 2026, a copy of the draft Guidance report will be released for public comment and two input workshops will be held in the coastal region to provide information and gather input. An NHDES press release in October will announce the specific dates for the public comment period and input workshops.

Final Guidance Report:

The final Guidance report will be published in late 2026 and will be accompanied by an interactive, web-based version of the report, as well as outreach products, including a fact sheet, a video and two training opportunities for those interested in learning more on how to use the Guidance report.

Further information about the 2025-2026 Coastal Flood Risk Summary can be found on the [NHDES Summary website](#).