Flood Lines

New Hampshire Floodplain Management Program
Fall 2026

FLOODPLAIN MANAGEMENT PROGRAM UPDATES

FEMA released a Request for Information (RFI) and they are seeking feedback to help shape "major transformations" within the National Flood Insurance Program (NFIP).



The RFI invites state and local partners, including local floodplain administrators, to share their insights on how FEMA can improve flood risk identification, modernize mapping efforts, strength partnerships, and enhance program delivery.

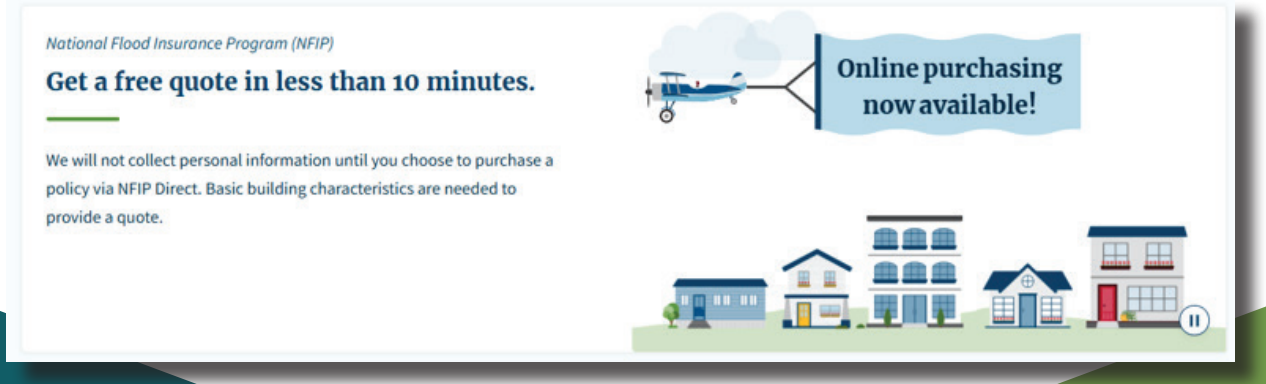
Responses may address topics such as opportunities for automation, barriers to effective flood risk management, ways to better leverage state and local expertise, and potential pilot concepts. The RFI provides questions and feedback is welcome on any or all questions.

Responses are due by December 10, 2026. This is a valuable opportunity for communities to influence the future of flood risk data, mitigation support, and NFIP services.

Read the RFI here: Request for Information (RFI 70FA6027I00000001).

New Tool to Purchase Flood Insurance Online

FEMA launched a new tool that allows users to purchase a NFIP policy completely online through Floodsmart.gov.



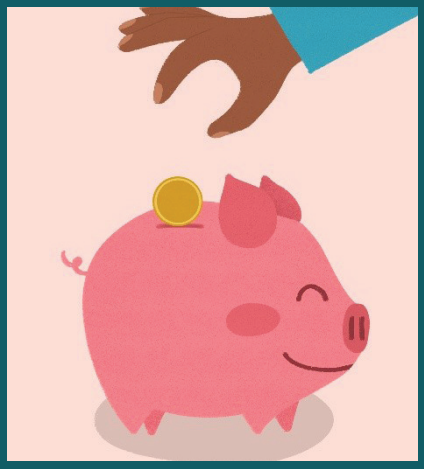
New Hampshire Department of BUSINESS AND ECONOMIC AFFAIRS

To use the new online tool, go to the NFIP Flood Application and Sales Tool and answer a few basic questions about the building you wish to insure. Once you receive your quote, you will have the option to purchase a policy online or through an insurance agent. If you choose to purchase through a local or national carrier, you can share your quote details with your insurance agent. Floodsmart.gov can also provide the contact information of three licensed state insurance agents.

Local Funding Opportunity

Attention NH Local Officials: got flood problems that keep coming back? So does FEMA's Flood Mitigation Assistance money, and FY 26 just announced $400 MILLION to help you address flooding and repetitive loss.

On October 22, FEMA released the **FY 2026 Flood Mitigation Assistance (FMA) Notice of Funding Opportunity (NOFO)**. FMA provides up to $400 MILLION nationwide for projects that reduce repetitive flood damage to NFIP-insured buildings. Opportunities like this are one of the many benefits of being a NFIP participating community. In NH, that is over 200 communities!



Key Facts for FMA FY26

- NH cities, communities, counties, and local governments are eligible to be sub applicants.
- **Deadline: February 26, 2027**
- Allowable project types:
    1. Capability and capacity building activities ($20 million)
    2. Localized flood risk reduction projects ($260 million)
    3. Individual flood mitigation projects ($120 million)

Interested? Things to do now:

1. Check your hazard mitigation plan. In most cases, you need a FEMA-approved, locally adopted plan to apply, and flood projects should appear in it.
2. Contact your State Hazard Mitigation Officer Austin Brown: NH.HM@dos.nh.gov. Local applications typically go through the state, so your deadline will land well before Feb. 26, 2027.

Upcoming Mapping Dates

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 important dates:



- **November 18:** CCO meeting for Community Officials for Coos County (Berlin, NH and there will be an option to attend virtually).
- **Anticipated winter 2027:** 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 that have preliminary maps available. These include Cheshire, Hillsborough, Rockingham and Coos counties.

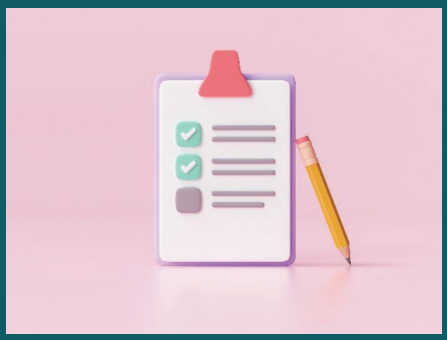
PAST MAPPING EVENTS IN CASE YOU MISSED IT

- **September 23:** Virtual CCO meeting for Rockingham County
- **September 29:** Open House for Merrimack County Contoocook Watershed (maps went effective 11/13/26)
- **October 15:** Preliminary maps available for Coos County
- **November 13:** new maps went effective for Merrimack County (Contoocook Watershed).

PAST MAPPING EVENTS IN CASE YOU MISSED IT

What are the different stages of the FEMA floodplain mapping update process? 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).

Visit the OPD Risk Map Process guidance to learn more.



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



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.

NFIP/CRS

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

Next meeting will occur in December; meeting details to come.

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 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

The 2025-2026 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.” 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 project team is currently reviewing and revising the draft 2026 Part II: Guidance for Using Best Available Science based on feedback received during the October 2026 public comment period. More details will be posted the Coastal Flood Risk Summary webpage in December 2026 about the release of final Guidance, the StoryMap collection version of the Guidance, and the Guidance’s supporting materials and training events in early 2027.

New Hampshire Coast Flood Risk Model Training Series Modules



Hampton, NH - Photo Credit: Jason Bachand

The NHDES Coastal Program and its partner, Woods Hole Group, Inc., will host a three-part training series on the newly released NH Coast Flood Risk Model (NHC-FRM), a tool that shows potential future flooding scenarios during storm events within coastal New Hampshire. The series will begin with a virtual training module on November 16, 2026, providing an overview of the model. A second virtual training module on December 14, 2026, will focus on understanding the NHC-FRM outputs. The series will conclude with an in-person training module at NHDES in Portsmouth on January 25, 2027, featuring case studies and applied decision making of the NHC-FRM output and data. See below for more information and the registration link for each module.

Model Overview - November 16, 2026, from 10 am to 12 pm on Microsoft Teams.

This first training module will provide a general overview of the model and the model development, including all the key data inputs (e.g., sea level rise, storm climatology) that are incorporated into the model, the model calibration and validation process, and some of the basic model outputs. This training will also cover some basic definitions that users should be familiar with when utilizing model information, explain the advantages and limitations of the model, and provide information on where model data can be viewed and/or downloaded. Module will be recorded and available for viewing.

Model Outputs - December 14, 2026, from 10 am to 12 pm on Microsoft Teams.

The second training module will focus on the model outputs that are provided from the NHC-FRM. This will include an overview of both Basic (Level 1) data and Advanced (Level 2) data. This will also include a summary of the data outputs and the variety of overlays that are provided to users, including explanation of these data types. Comparisons to other existing data sources (e.g., FEMA Flood Insurance Rate Maps) will also be covered. Module will be recorded and available for viewing.



Rye, NH - Photo Credit: Erica Nardone

Case Studies and Applied Decision Making – January 25, 2027, from 10 am to 2 pm at the NHDES Coastal Program, 222 International Drive, Suite 175, Portsmouth, NH.

This third and final training module will be held in person and geared towards presenting various case studies and applied decision making of the NHC-FRM output and data. This training will also cover specialized data requests from the model that extend beyond the Basic (Level 1) and Advanced (Level 2) data sets. Lunch will be provided. In case of inclement weather, the snow date for this event will be on Monday, February 1, 2027, at the same time and location.