

PLANNING LUNCHESES AT NOON (PLAN) WEBINAR SERIES

Welcome to the March 2026 PLAN Webinar

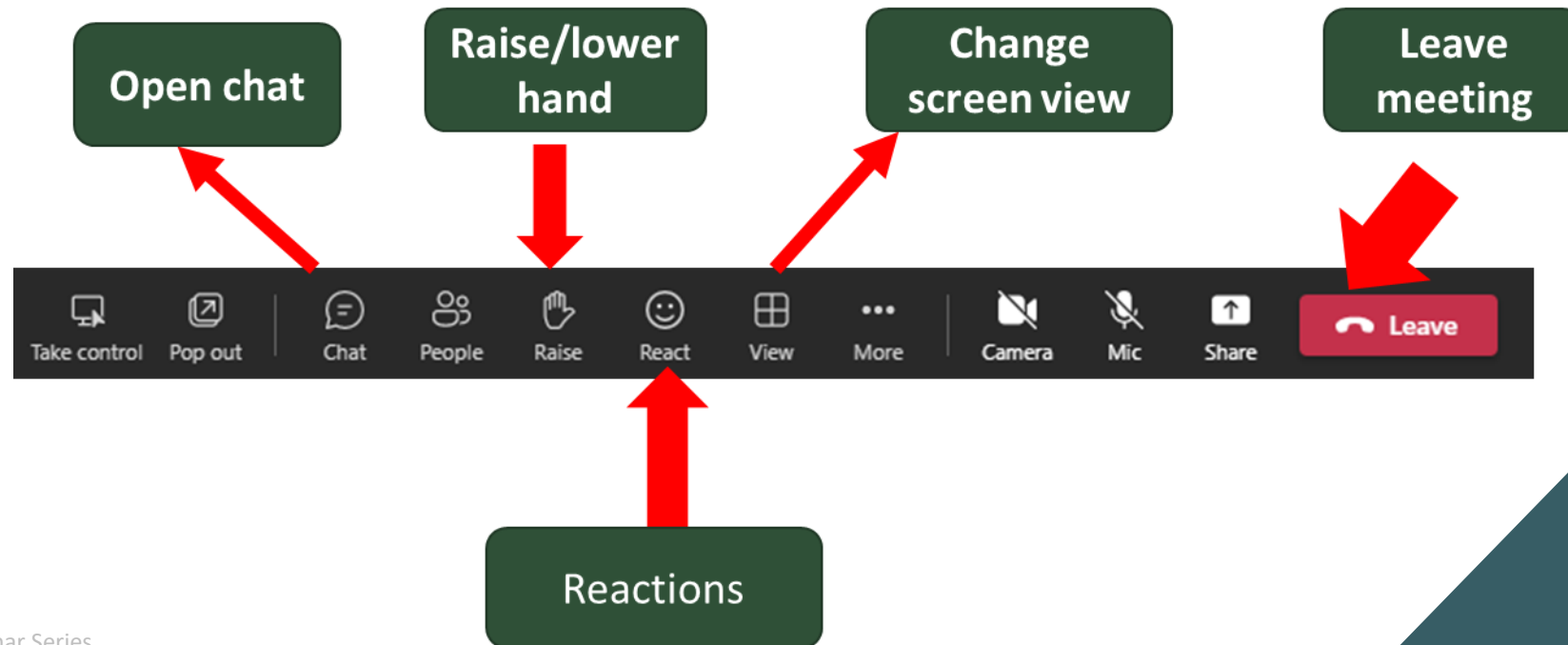
Check out the Office of Planning & Development's Planning and Zoning Training webpage for:

- Slides and recording of past PLAN Webinars and conferences
- Planning Board and Zoning Board 101 slides and recordings
- Planning Board and Zoning Board Handbooks
- Optional Tests and Certificates

nhopd.com

How to Participate

For questions, type them into the chat box
We will do our best to answer all questions by the end of the webinar



Floodplain Ordinances: Adopting New FEMA Floodplain Maps

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BEA, Office of Planning and Development
March 26, 2026

March PLAN Webinar

Floodplain Ordinances: Adopting New FEMA Floodplain Maps

- NFIP Overview
- FEMA Floodplain Mapping Process
- Community Floodplain Regulations
- Ordinance Updates
- Town Meeting to Adopt Amendments
- Resolution Process
- Q&A

National Flood Insurance Program



- Created by Congress in 1968
- Voluntary partnership between FEMA and participating communities

— Voluntary Partnership

Community agrees to adopt local floodplain regulations and enforce them through a local permitting process.



NFIP flood insurance is available for purchase, for all property owners and renters in the community.

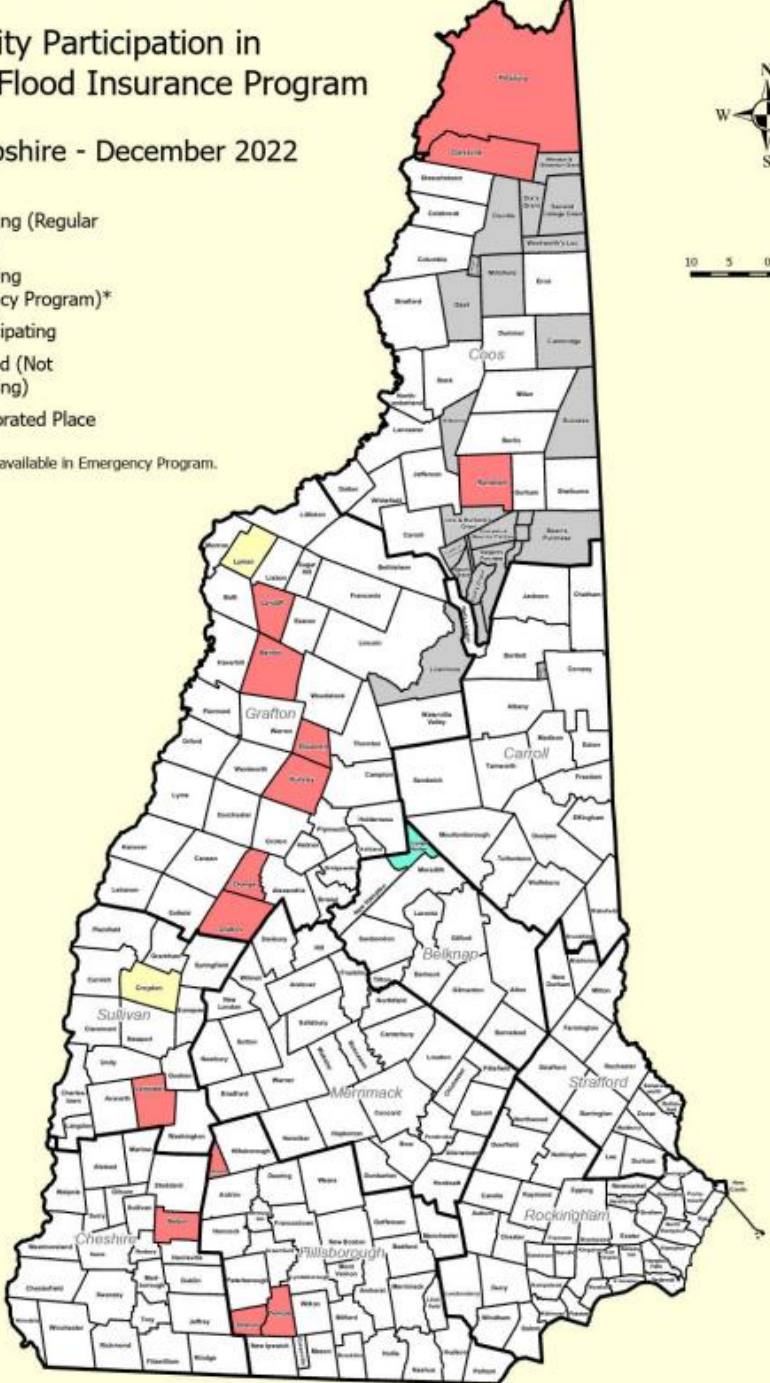


Community Participation in National Flood Insurance Program

New Hampshire - December 2022

- Participating (Regular Program)
- Participating (Emergency Program)*
- Not Participating
- Suspended (Not Participating)
- Unincorporated Place

* Limited insurance available in Emergency Program.



NH Office of Planning & Development, January 2023

NFIP Participation

- 220 communities (94%) participate
- 16 communities (6%) do not participate

Roles and Responsibilities



Federal, State, Community

FEMA Roles & Responsibilities

- Makes available flood insurance for purchase in participating communities
- Risk identification (mapping)
- Establish development/building standards and guidance
- Monitor compliance

State Roles & Responsibilities

- Technical assistance to all stakeholders
- Education and outreach
- Model floodplain regulations
- Assist communities in evaluating compliance of floodplain activities and post-disaster activities
- Ordinance reviews for compliance



Community Roles & Responsibilities

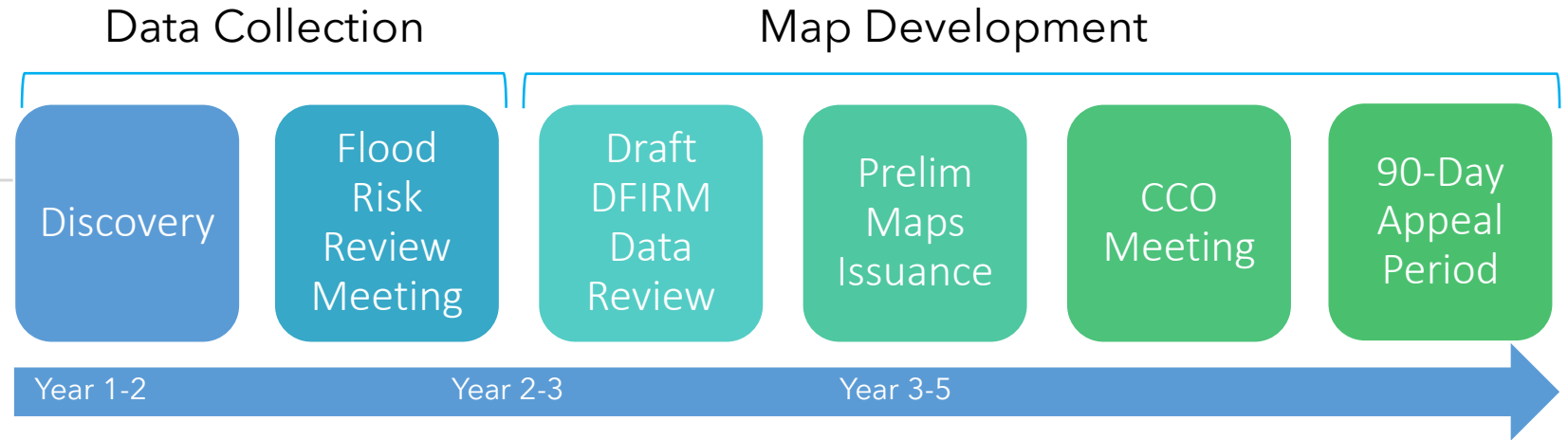
- Understand your community's regulations and FEMA maps.
- Ensure that local permits are applied for for all development in Special Flood Hazard Areas within the community.
- Review and process permit applications for floodplain development.
- Ensure floodplain development (including community's) is built according to approved permits and floodplain regulations.
- Take enforcement actions; correct violations.

Annual Acknowledgement Letters

Acknowledgment and confirmation that...

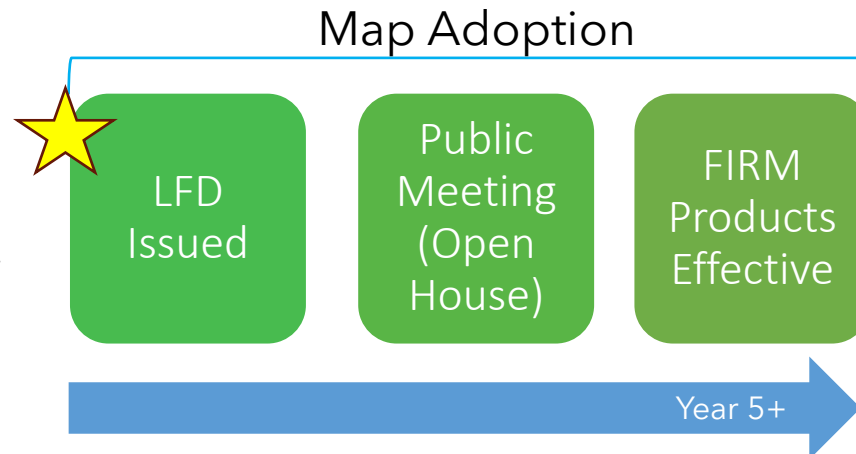
- Your community is participating in NFIP
- Reminder of your community responsibilities
- Request for updated contact info of Floodplain Administrator

FEMA Mapping Process

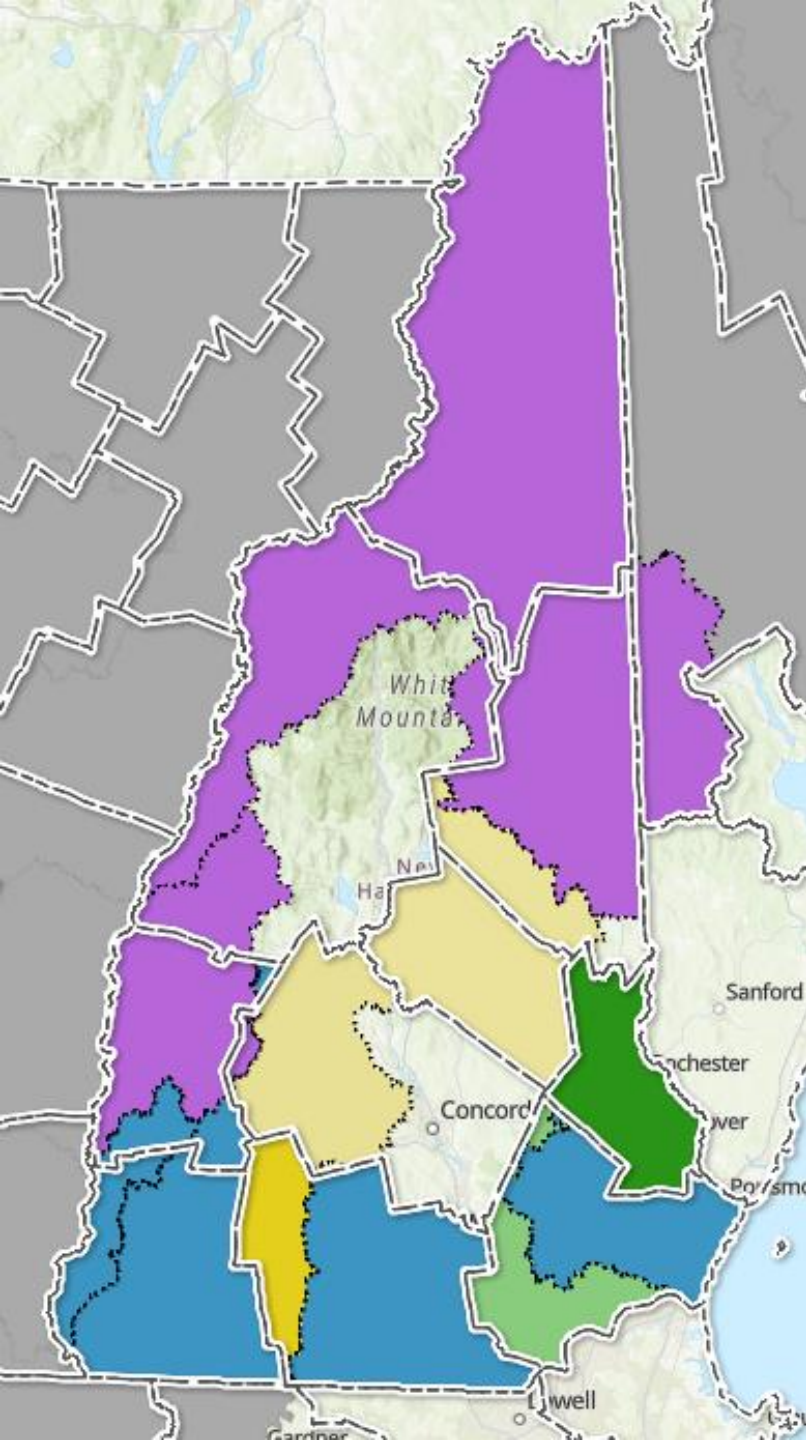


!! Starts a 6-month clock !!

Floodplain ordinances must be updated and new maps adopted within 6 months.



Mapping Status



Data collection

Communities meet with FEMA to communicate priority areas for remodeling

Preliminary maps available

Communities should review preliminary maps

Appeal Period

Communities should submit any surveying data or project plans which affect the floodplain areas

Post-appeal period revisions

FEMA is revising maps based on appeal period data

Awaiting LFD

Maps are finalized but not ready for publication

LFD published

Communities must adopt new maps within 6 months of receiving the LFD

NFIP Compliance

What does it mean to be compliant with NFIP requirements?

- Community is meeting their responsibilities
- Regulations are updated with the minimum NFIP language, including...
 - Adoption of necessary revisions
 - Reference to correct floodplain maps

Community Floodplain Regulations

- Certain language needs to be included in community floodplain ordinance
- Include at least the minimum NFIP requirements

State Model Ordinances
Level B, C, D, E - depends
on the flood zone

Federal regulations – eCFR
:: 44 CFR Part 60 Subpart A --
Requirements for Flood Plain
Management Regulations

Ordinance Language Depends on Flood Zones

- There are different level of regulations depending on the flood zones that exist within a community
- If multiple flood zones exist, use the more restrictive level of regulation

Flood Zones	Description	Level of Regs
A	Has no elevation data	B
AE	Has elevation data	C
AE with Floodway	with Zone AE and a floodway	D
V	Coastal with no elevation data	E
VE	Coastal with elevation data	E

SECTION I - PURPOSE

Certain areas of the (Insert Town/City Name), New Hampshire are subject to periodic flooding, causing serious damages to properties within these areas. Relief is available in the form of flood insurance as authorized by the National Flood Insurance Act of 1968. Therefore, the (Insert Town/City Name), New Hampshire has chosen to become a participating community in the National Flood Insurance Program, and agrees to comply with the requirements of the National Flood Insurance Act of 1968 (P.L. 90-488, as amended) as detailed in this Floodplain Management Ordinance.

SECTION II - ESTABLISHMENT

This ordinance, adopted pursuant to the authority of RSA 674:16, shall be known as the (Insert Town/City Name) Floodplain Management Ordinance. The regulations in this ordinance shall overlay and supplement the regulations in the (Insert Town/City Name) Zoning Ordinance, and shall be considered part of the Zoning Ordinance for purposes of administration and appeals under state law. If any provision of this ordinance differs or appears to conflict with any provision of the Zoning Ordinance or other ordinance or regulation, the provision imposing the greater restriction or more stringent standard shall be controlling. The invalidity of any section or provision of this Ordinance shall not invalidate any other section or provision thereof. It shall be the duty of the Board of Selectmen (or their designee) to enforce and administer the provisions of this Ordinance in accordance with RSA 676.

The following regulations in this ordinance shall apply to all lands designated as special flood hazard areas by the Federal Emergency Management Agency (FEMA) in its "Flood Insurance Study for the (Town/City/County) of _____, N.H." dated _____ or as amended, together with the associated Flood Insurance Rate Maps dated _____ or as amended, which are declared to be a part of this ordinance and are hereby incorporated by reference.

SECTION III - PERMITS

All proposed development in any special flood hazard area shall require a permit.

SECTION IV – CONSTRUCTION REQUIREMENTS

The Building Inspector shall review all building permit applications for new construction or substantial improvements to determine whether proposed building sites will be reasonably safe from flooding. If a proposed building site is located in a special flood hazard area, all new construction or substantial improvements shall:

- a. be designed (or modified) and adequately anchored to prevent floatation, collapse, or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy;
- b. be constructed with flood damage-resistant materials;
- c. be constructed by methods and practices that minimize flood damages; and
- d. be constructed with electrical, heating, ventilation, plumbing, and air conditioning equipment, and other service facilities that are designed and/or located so as to prevent

Example of State Model Ordinance

Floodplain Regulations and State Model Ordinances - NH Economy

Common Ordinance Revisions

- If a community is changing level of regulations
- Missing language
- Conflicting language
- Definition changes

FIS Report and FIRMs

- Flood Insurance Study (FIS) Report and Flood Insurance Rate Maps (FIRMs)
- New FIS Report always overrides the old one
- Multiple FIRM dates may apply

Example Ordinance Language

- Must reference correct date for Flood Insurance Study (**FIS**) report, and Flood Insurance Rate Map (**FIRM**)
- In this example, the FIS & FIRM dates are both **6/10/26**

The following regulations shall apply to all lands designated as special flood hazard areas by the Federal Emergency Management Agency [FEMA] in its "Flood Insurance Study for the county of the New Hampshire" dated June 10, 2026 as amended, together with the associated Flood Insurance Rate Maps of the Town of dated June 10, 2026 and or as amended, which are declared to be a part of this ordinance and are hereby incorporated by reference.

Example Ordinance Language

“...**or as amended**...” is not sufficient

The following regulations shall apply to all lands designated as special flood hazard areas by the Federal Emergency Management Agency [FEMA] in its “Flood Insurance Study for the county of the New Hampshire” dated June 10, 2026 as amended, together with the associated Flood Insurance Rate Maps of the Town of _____ dated June 10, 2026 and **or as amended** which are declared to be a part of this ordinance and are hereby incorporated by reference.

Example Ordinance Language

- This community's FIS= 1/23/26; Multiple FIRM dates (1/23/26 and 4/19/10).
- Depends on where community lies in relation to the watershed boundary.

“...**Flood Insurance Study** for the County of Merrimack, N.H.” dated **January 23, 2026** or as amended, together with the associated **Flood Insurance Rate Maps (FIRM)** dated **January 23, 2026 and April 19, 2010** or as amended, which are declared to be part of this Ordinance and hereby incorporated by reference...”

NFIP Language for Site Plan Review & Subdivision Regulations

For subdivisions and site plans that involve land designated as "Special Flood Hazard Areas" (SFHA) by the National Flood Insurance Program (NFIP):

The Planning Board shall review the proposed development to assure that all necessary permits have been received from those governmental agencies from which approval is required by Federal or State law, including Section 404 of the Federal Water Pollution Control Act Amendments of 1972, 33 U.S.C. 1334.

The Planning Board shall require that all proposals for development greater than 50 lots or 5 acres , whichever is the lesser, include Base Flood Elevation (BFE) data within such proposals (i.e. floodplain boundary and 100-year flood elevation).

The Planning Board shall require the applicant to submit sufficient evidence (construction drawings, grading and land treatment plans) so as to allow a determination that:

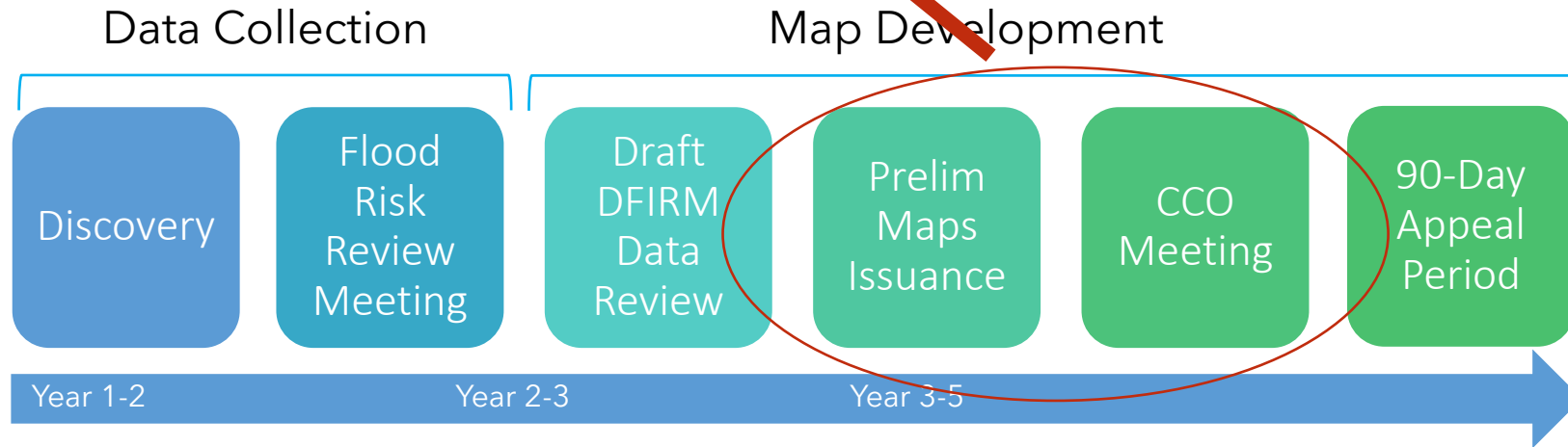
- (i) all such proposals are consistent with the need to minimize flood damage;
- (ii) all public utilities and facilities, such as sewer, gas, electrical, and water systems are located and constructed to minimize or eliminate flood damage; and
- (iii) adequate drainage is provided so as to reduce exposure to flood hazards.

Annual Town Meeting

- Regulations are updated with the minimum NFIP language, including...
 - Adoption of necessary revisions
 - Reference to correct floodplain maps
- Usually happens annually in March
- Incorporate revisions ahead of time to bring to Town Meeting prior to maps becoming effective!

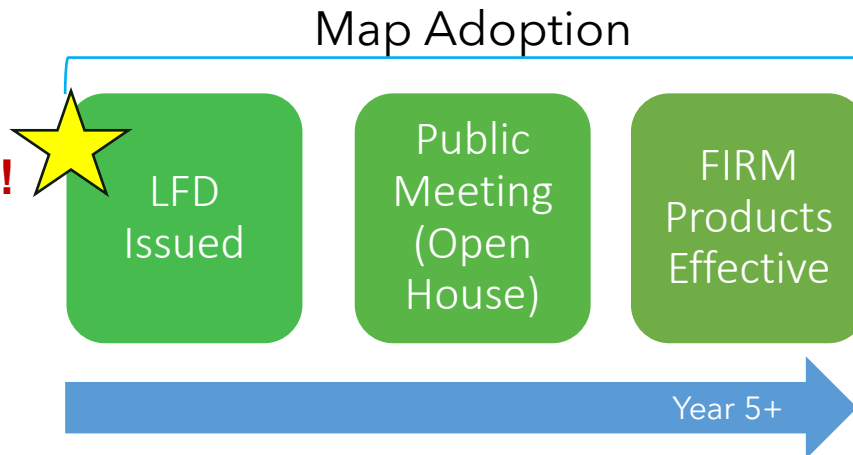
OPD staff reaching out to community

Mapping Timeline



!! Starts a 6-month clock !!

Floodplain ordinances must be updated and new maps adopted within 6 months.



What Happens if Town Meeting is Missed

- It depends
- If floodplain ordinance is not compliant, the community is at risk of suspension
- How to maintain compliance

Special Town Meeting

- Amendments that were never incorporated in floodplain ordinance
- Vote on ballot
- Zoning amendment hearing requirements per RSA 675:3
- Consult Municipal Attorney
- NHMA's Legal Advisory Services:
(603) 224-7447 or

legalinquiries@nhmunicipal.org

Resolution Adoption

- RSA 674:57
- When only change needed to floodplain ordinance is replacing old dates of FIS and FIRMs with new date.
- Local governing body; requires no further action by local legislative body.

[Section 674:57 Flood Insurance Rate Maps.](#)

Resolution Process

RSA 674:57

- Governing body (BOS) during regularly scheduled BOS public meeting
- Notice on BOS meeting minutes
- No requirement for public hearing

[Section 674:57 Flood Insurance Rate Maps.](#)

**Resolution to Adopt New FEMA Flood Insurance Study (FIS) Report
and Flood Insurance Rate Maps (FIRMs)**

Pursuant to RSA 674:57, by resolution of the Select Board, all land designated as special flood hazard areas by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study for the County of Hillsborough, NH dated **June 10, 2026** together with the associated Flood Insurance Rate Map Panels dated **June 10, 2026 and September 25, 2009**, or as amended, which are declared to be part of the Town of *(insert town name)*'s Zoning Ordinance and are hereby incorporated by reference.

Select Board Signatures:

(print name), Chair	Date

(print name), title	Date

(print name), title	Date

Resolution Language Example

Resolution Process- Updating Ordinance

“...**Flood Insurance Study** for the County of Hillsborough, N.H.” dated **June 10, 2026** or as amended, together with the associated **Flood Insurance Rate Maps (FIRM)** dated **June 10, 2026 and September 25, 2009** or as amended, which are declared to be part of this Ordinance and hereby incorporated by reference...”

Resolution Certification

- Confirmation that the ordinance was in fact updated as part of this resolution process
- Town Clerk
- References date of approval by the BOS

Insert town letterhead

Floodplain Ordinance

I, (insert name and title), hereby certify that the attached is a true copy of the (insert Town name) floodplain ordinance which includes reference to the Flood Insurance Rate Maps adopted by the Board of Selectmen on (insert date of approval).

Attest:

Signature of Town Clerk

Date

Town Clerk
Seal / Stamp

Resolution Process Takeaways

- For towns with selectboard that meet once a year
- No amendments needed to floodplain ordinance; date updates only (FIS and FIRMs)
- BOS public meeting
- Does not need to go to town meeting
- No requirement for public hearing
- Certification

Suspension

- NFIP flood insurance policies cannot be purchased or renewed
- Federal grants not available for development/disaster recovery
- If suspended and then reapply, address any floodplain development that occurred after suspension (per [44 CFR 59.24\(f\)](#))

[Join the NFIP - NH Economy](#) – see FAQs on this webpage; #4 is consequences of suspension

Contact Us

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Questions?

Thank you

- [PLAN Webinar Series](#)
 - 3rd Thursday of each month
 - April 16: Congratulations, You're a Board Member Now! What's Next?
- Sign-up for the Flood Lines Quarterly Newsletter by e-mailing stephanie.h.frechette@livefree.nh.gov
- Sign-up to be notified of new OPD trainings and resources by e-mailing planning@livefree.nh.gov
- Visit our [YouTube channel](#) for a recording of this and other presentations