



# Federal Emergency Management Agency's (FEMA) Mapping Update Process

## Frequently Asked Questions

### **Why are the FEMA flood maps being updated?**

FEMA is currently working to update Flood Insurance Rate Maps (FIRMs) and the accompanying Flood Insurance Study (FIS) Reports across New Hampshire. For many communities, this is the first time the flood maps have been updated in NH since the 2000s.

### **What does the updated FEMA maps mean for my community?**

If your community participates in the National Flood Insurance Program (NFIP), then your community has adopted floodplain management regulations that apply to all areas designated as Special Flood Hazard Areas (SFHAs) by FEMA's Flood Insurance Rate Maps (FIRMs). Once the new maps are made effective by FEMA, they will replace the previous maps and will be the basis for where your floodplain regulations apply in your community.

### **What does the updated FEMA maps mean for residents, businesses, and property owners?**

On the new maps, certain areas may be newly mapped as Special Flood Hazard Areas (SFHAs), certain areas may be no longer mapped as SFHAs, and some areas may see no change in their mapped designation.

For a property that is newly mapped as SFHA, this means that your community's floodplain regulations now apply to your property. It also may mean that any federally backed mortgage or loan for your property will require flood insurance as a condition of that loan. For properties no longer mapped as SFHA's, your community's floodplain regulations will no longer apply to your property. Additionally, it may also remove the requirement for any federally backed mortgage or loan for your property to require flood insurance as a condition of that loan.

For properties that were previously mapped SFHAs and are still mapped SFHAs, it is important to check the new maps as your flood zone and the base flood elevation may have changed for your property. This is important information to know for your flood zone determines which provisions of your community's floodplain regulations apply to your property- i.e. what developed is permitted and what building requirements are required. For properties that were previously mapped outside of the SFHA and still mapped as outside of the SFHA (meaning not in a flood zone), then there are no changes and your community's floodplain regulations most likely do not apply to your property.

### **How are the new maps changing?**

As part of these new maps, FEMA has completed new studies which has changed some of the floodplain boundaries in some communities. These studies have also led to the addition of new flood zones in some communities. For example, 'Flood City, USA' may have only previously had Zone A on their Flood Insurance Rate Maps (FIRMs), but now have Zone A and Zone AE on their new FIRMs.

The new maps are more accurate and better reflect the risk in the floodplain as the new maps take in account all development that has occurred since the last maps were created 20+ years ago.

## **Does my community need to update/amend our floodplain ordinance/regulations?**

Prior to any preliminary maps becoming effective, the NH Office of Planning and Development (OPD) will complete a compliance review of community floodplain regulations. As part of this review, OPD will check to ensure that your community's regulations contain the minimum requirements for all communities that participate in the National Flood Insurance Program (NFIP) as set forth by 44 CFR 60.3. If your community has newly mapped zones, that compliance review will include any requirements for those zones that must be added to your regulations to ensure compliance with the NFIP. It is recommended that communities put forward any changes to their floodplain regulations as soon as possible, following their local zoning amendment process. For many, this means proposing these changes at your next Town Meeting, City Council, etc.

When OPD provides your community with the results of a compliance review, your community does not need to worry about adopting the new map date at that time. The new map date is adopted once FEMA issues a Letter of Final Determination (LFD), at which OPD will provide additional guidance.

*Note: any changes to a community's floodplain regulations (other than the map date which can be updated following NH RSA 674:57) must follow the community's zoning amendment process (i.e. town meeting, city council, etc.)*

## **When do the new maps need to be adopted into our floodplain regulations?**

Before the new maps become effective, the community will need to amend the Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) Report in their floodplain regulations to reference the new effective date of the FIRMs and FIS report. This effective date is provided by FEMA through a Letter of Final Determination (LFD), which is typically issued 2+ years after the preliminary maps are released.

[RSA 674:57](#) allows NH municipalities to adopt the new FIRM and FIS report through a resolution by the local governing body. Following the resolution passing, the statute also allows the municipality to amend its floodplain ordinance by replacing the old FIRM and FIS study date with the new FIRM and FIS study date without further action by the local legislative body. This only applies to the FIRM and FIS date and all other changes to their floodplain regulations have to go through the community's zoning amendment process (Town Meeting, City Council, etc.) OPD will provide additional guidance to communities once an LFD is issued.

## **When should my community start to utilize the new maps in our floodplain management (permitting, planning, etc.)**

A community should only start to utilize the new maps once they are adopted into their Floodplain Management Ordinance/Regulations. Until then, a community must still utilize their effective Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) Report, even if preliminary maps have been released for your community.

## **What if I previously received a Letter of Map Amendment (LOMA) for my property?**

When the new maps become effective, those maps may supersede any LOMAs issued for the area and those LOMAs may no longer be valid. Check with your community to see if your LOMA was either

- Validated or no change with the new FIRMs,

- Superseded or the LOMA will be void with the new FIRMs, or
- Re-Determined for multiple lots and may require new LOMAs.

### **What if I believe my property was incorrectly identified as in a Special Flood Hazard Area (SFHA)?**

A Letter of Map Amendment (LOMA), is an official amendment by letter to a Flood Insurance Rate Map (FIRM) made by FEMA. It can remove a property from the SFHA. It is also known as a Letter of Map Change (LOMC). Some changes can be based on detailed surveying information or due to infill on the property. Learn more at <https://www.fema.gov/flood-maps/change-your-flood-zone>.

### **Who notifies residents of potential changes in their area?**

This is the responsibility of the community. We have created an [outreach toolkit](#) that is available on our website, which includes templates and messaging communities can use if they wish. The current effective maps should continue to be used until the news maps are determined to be effective by FEMA through their Letter of Final Determination (LFD).

### **Will FEMA hold a public hearing or meeting so residents can be made aware of the changes?**

Before the new maps become effective, FEMA will hold a Public Meeting/Open House to present the FIRMs and FIS report. This meeting will be open to the public including residents, community officials, etc. Once this is scheduled, FEMA will share this information with the community.

### **How do I know the status of a mapping project in my community?**

FEMA will notify each community via a letter sent by email of each step in the mapping process. This letter is typically sent to the governing body in the community (i.e. Selectboard, City Council, etc.) but it can vary. The NH Office of Planning and Development (OPD) keeps an updated list of mapping projects on our [website](#). When in doubt, feel free to contact OPD to ask for any update at [planning@livefree.nh.gov](mailto:planning@livefree.nh.gov).

### **What are the steps involved in updating the flood maps?**

FEMA's current flood mapping program is called [Risk MAP \(Mapping, Assessment and Planning\)](#). View our [FEMA Risk MAP Program Bulletin](#) or our Introduction to [FEMA's Risk MAP Program training video](#) to learn more about process and what communities can expect in each step.

FEMA Region 1 (Boston Office) also released a [Flood Map Updates Guide Storymap](#) that can be helpful in understanding the overall process.

### **Preliminary maps have been released for my community. Where can I view and download them?**

Primary maps and data can be viewed and downloaded in a few different locations:

- [FEMA's Flood Map Changes Viewer](#) – Can view the preliminary maps in the online viewer, including a "Preliminary Changes Since Last FIRM Layer".

- [FEMA’s Preliminary Download Portal](#) – Can download preliminary flood hazard data including Flood Insurance Rate Maps (FIRMs), Flood Insurance Studies (FIS) Reports, and the “database” which includes GIS files. Filter down through State and County.
- [FEMA’s Map Service Center](#) – Website that contains the effective FIRM products, preliminary FIRM products, and historical FIRM products. Recommend using the “Search All Products” on the left-menu and then sorting down from state, county, and municipality. Can then select effective or preliminary folders to view and download.

The screenshot shows the FEMA Flood Map Service Center search interface. It features a search form with three columns: Jurisdiction, Jurisdiction Name, and Product ID. The Jurisdiction column has dropdown menus for State (NEW HAMPSHIRE), County (MERRIMACK COUNTY), and Community (CONCORD, CITY OF). The Jurisdiction Name column has a text input field with an example: (Ex. Fairfax County-wide or 51059C). The Product ID column has a text input field with an example: (Ex. Panel Number, LOMC Case Number). Below the search form is a 'Filter By Posting Date Range (Optional)' link and a 'Search' button. The search results are displayed for 'CONCORD, CITY OF' and include a list of product categories: Effective Products (60), Preliminary Products (204), Pending Product (0), Historic Products (30), and Flood Risk Products (0). Red arrows point to the State, County, and Community dropdowns, and to the 'Effective Products' category in the search results.

Choose New Hampshire.

Choose your county.

Choose your community.

Choose either effective, preliminary, or historic products to view and download.

Screenshot of FEMA Map Service Center “Search All Products” webpage.

Have any additional questions not answered here? Please reach out to the NH Floodplain Management Program, within the NH Office of Planning and Development at [planning@livefree.nh.gov](mailto:planning@livefree.nh.gov).