

Flood Lines

New Hampshire Floodplain Management Program
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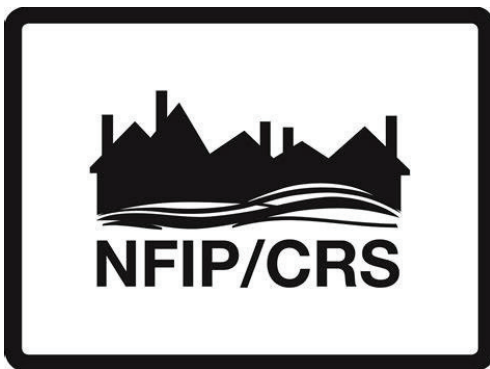
New Staff Update

Stephanie Frechette recently joined the Office of Planning and Development (OPD) as a principal planner with the National Flood Insurance Program (NFIP). Previously, she worked at the Department of Environmental Services for about 10 years in emergency planning and security roles, which assisted municipalities prepare for, respond to and recover from manmade and natural disasters. She is a University of Vermont graduate, where she earned a B.S. in environmental science with a concentration in water resources.

Observing Flood Awareness Month

In March, several New England states observed Flood Awareness Month by increasing outreach and education on ways to reduce flooding. OPD promoted Flood Awareness with daily flood awareness emails and a Flood Awareness PLAN webinar focusing on:

- Flooding causes and what makes them dangerous.
- Flood-smart resources to increase flooding awareness and preparedness.
- Overview of the National Flood Insurance Program and the membership perks received by about 94 percent of participating communities in New Hampshire.



CRS Corner

The Community Rating System (CRS) is a voluntary program that rewards communities for adopting higher standards of floodplain management practices and thereby reduces flood insurance premiums. Based on a community's floodplain management practices, points are awarded towards insurance premium reductions. Every 500 points results in a 5 percent insurance discount for any policyholder in the community, including municipalities, property owners and renters.

I'm already participating in NFIP. Why should I join CRS?

The majority of New Hampshire's municipalities already participate in NFIP, and several communities adopted standards higher than the minimum NFIP flood management requirements. However, only a handful of communities are participating in CRS. Here are some benefits to joining CRS:

1. Lower insurance premiums based on ranking system: The more mitigation efforts in which a community is engaged, the more points are awarded, resulting in a greater insurance premium discount.
2. There are various eligible activities to earn points and receive insurance premium discounts, ranging from flood data maintenance to stormwater maintenance, adopting higher regulatory standards, promoting flood insurance in the community, and more.
3. Earning points may be more attainable than communities realize, as they are already doing many of the eligible activities.

For more information on the CRS program and how points are awarded, review the FEMA's [Community Rating System Discount Frequently Asked Questions](#).

CRS Updates

OPD is scheduling the next CRS meeting where communities can learn more about the program including community responsibilities, potential changes in the ranking process, discuss the application process and more. Stay tuned for email updates and/or reach out to planning@livefree.nh.gov for more information regarding the next scheduled meeting.



CRS Resources

Visit OPD's webpage for more information on CRS: [Community Rating System - NH Economy](#)
More Information on CRS:

- FEMA CRS: [Community Rating System | FEMA.gov](#)
- CRS Resources: [CRS Resources Home - CRSresources](#)

New Hampshire Mapping Updates

FEMA Risk MAP projects are underway across New Hampshire. For information on the status of a community's updated floodplain maps, contact NFIP coordinators [Sarah Thunberg](#) or [Stephanie Frechette](#).



**CURRENT NH
FLOODPLAIN
MAPPING ACTIVITIES**

In Case You Missed It

View OPD's March 4 virtual training on Floodplain Basics for Local Officials ([Floodplain Basics For Local Officials - Webinar recording from March 04, 2025](#)). Past video recordings on the NFIP program presentations are available at the [NH Office of Planning and Development - YouTube channel](#).

Stay Informed with NFIP Updates

View OPD's [Floodplain Management Program - NH Economy](#) for the latest NFIP updates, resources and training opportunities.

OPD distributes program updates via the Flood Lines Newsletter and a plan-link list serv. If you would like to receive updates about the NFIP program to stay informed on floodplain management information contact planning@livefree.nh.gov.