

Flood Lines

New Hampshire Floodplain Management Program
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Map Adoption

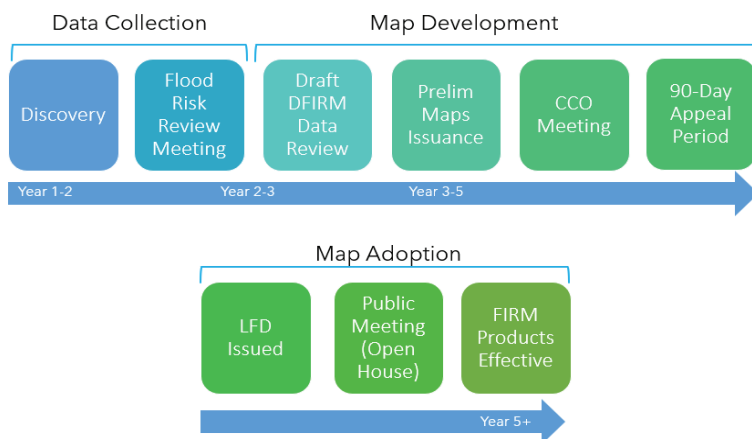
Now that we are getting closer to publication of the new Flood Insurance Rate Maps (FIRMs), it's time to talk about map adoption. In New Hampshire, zoning and ordinance amendments are only allowed to be made at annual Town Meetings, which can pose a challenge during the map adoption process.

According to FEMA requirements, “The Letter of Final Determination (LFD) initiates the six-month period during which each community must adopt or amend its floodplain management regulations to reference the date and title of the new FIRM and FIS report. The FIRM and FIS reports become effective at the end of the six-month adoption period ... If your community’s floodplain management regulations comply with the NFIP requirements when the LFD is issued, you will only need to amend the map reference section of your floodplain management regulations to identify the new FIRM and FIS report ... **Your community must amend its existing floodplain management regulations or adopt new regulations before the effective date of the new FIRM and FIS report.**”

RSA 674:57 allows New Hampshire municipalities to adopt the new FIRMs and FIS report through a resolution by the local governing body and they can only amend the FIRM and FIS date. Any other amendments must follow the local zoning amendment procedures.

“In a municipality which has enrolled in the National Flood Insurance Program (NFIP), special flood hazard areas shall be as designated on flood insurance rate maps issued by the Federal Emergency Management Agency. Amendments to the flood insurance rate maps shall apply to local floodplain ordinances upon their adoption by resolution of the local governing body of a municipality and shall require no further action by the local legislative body. Map amendments are subject to appeal by owners and lessees of affected real property under 44 C.F.R. 67.5.”

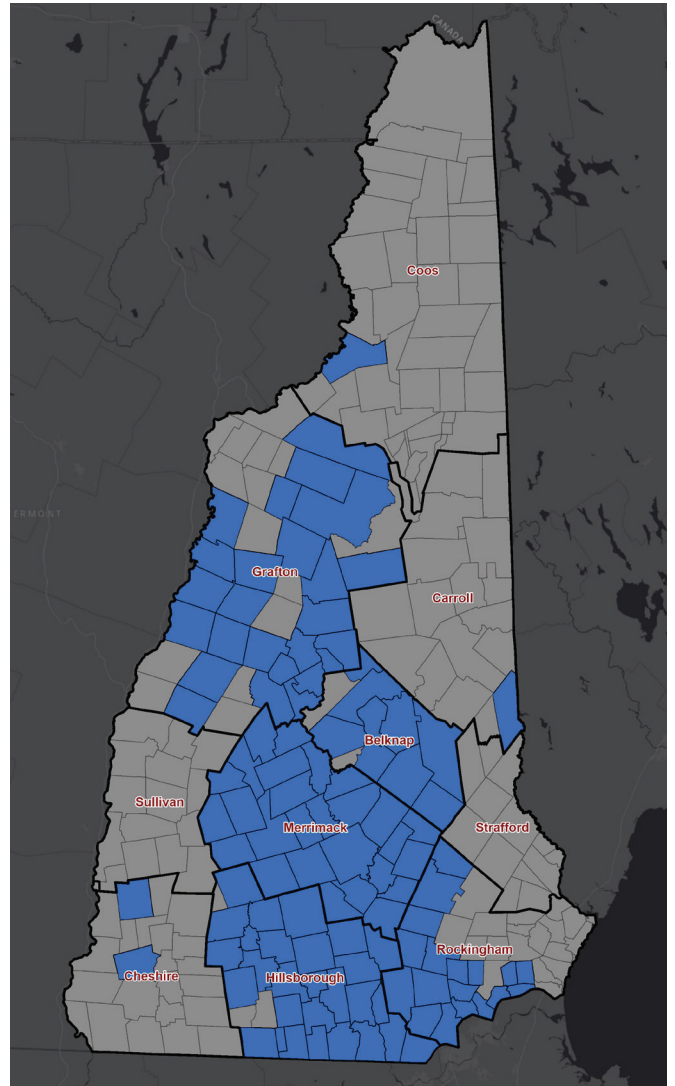
More information about the map adoption process can be found [here](#).



Mapping Updates

Several watersheds will have maps becoming effective this year, with many others still in the mapping process. Here is a summary of the mapping status for each watershed:

- Workmap meetings are anticipated this winter-spring 2025 for Coos County, the Ammonoosuc-Connecticut, Waits-Connecticut, and Saco watersheds.
- The West-Connecticut Watershed had a workmap meeting on Sept. 24, with a projected release of preliminary maps this spring.
- The Black-Connecticut watershed will hold a workmap meeting soon; watch for the date.
- Strafford County preliminary maps were released Sept. 27, and the CCO meeting was on Dec. 5; the appeal period will likely begin early this spring.
- Cheshire County preliminary maps were released Nov. 21 and the CCO meeting was on Jan, 15; the appeal period will likely begin early this spring.
- Preliminary maps for the Piscataqua-Salmon falls watershed in Rockingham County were released Dec. 12; CCO meeting should be scheduled in the next few months.
- Sullivan County had its CCO meeting Sept. 24; the appeal period will begin in the spring.
- The appeal periods for Belknap and Carroll Counties will be scheduled in the next few months.
- The appeal period for the Contocook watershed in Merrimack County and the Merrimack watershed in Hillsborough County is expected later this year.
- The Contocook watershed in Hillsborough County and the Merrimack watershed in Rockingham and Merrimack Counties are on track for LFD release this spring.



Ordinance reviews for communities with maps becoming effective this year are now complete. The map above shows communities that have been reviewed; contact sarah.m.thunberg@livefree.nh.gov if your community is shown on the map but has not received an ordinance review by the Office of Planning and Development. As a reminder, any recommended amendments must be approved by the local governing body **before** the map becomes effective.

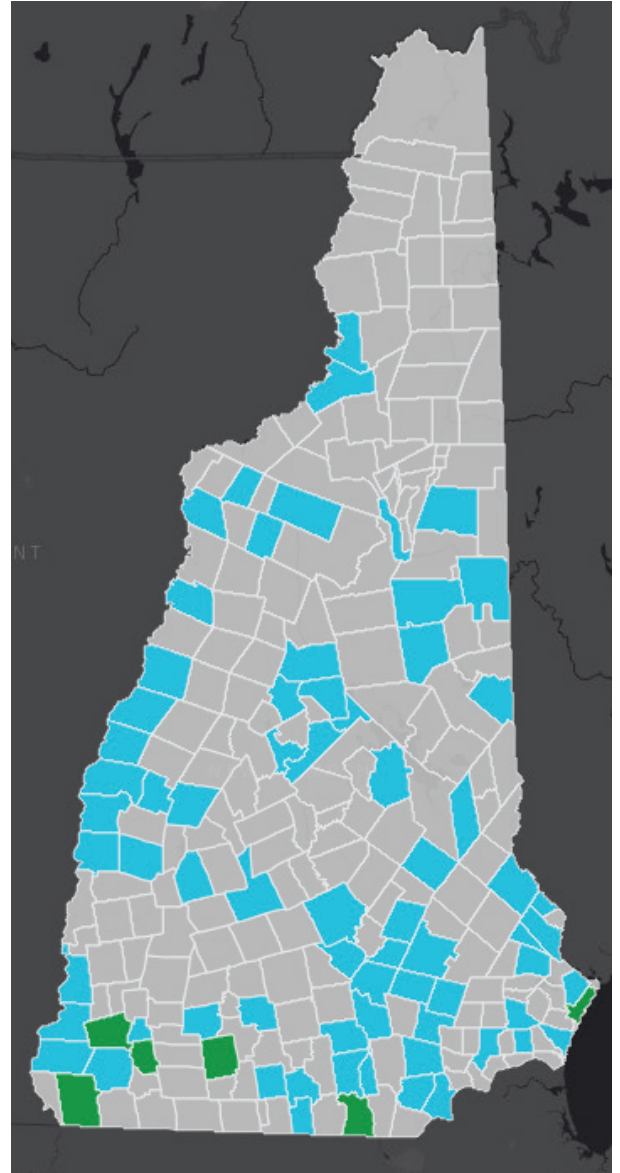
CRS Corner

The Community Rating System (CRS) provides reduced flood insurance premiums for communities that have adopted floodplain management practices beyond the minimum NFIP requirements. These can include requiring more than 1-foot of freeboard, prohibiting development in the Special Flood Hazard Area, and employing a designated floodplain manager. Many New Hampshire communities have adopted higher standards, although only five participate in the CRS program.

The map (right) shows communities with higher than the minimum NFIP floodplain management standards in blue, and participating CRS communities in green.

Based on the activity, communities are awarded points toward insurance premium reduction; every 500 points results in a 5 percent insurance discount for any policyholder. Communities considering joining the CRS program must participate in the NFIP for at least one year, be in full compliance, and maintain development records such as elevation certificates and building permits.

Joining the CRS program entails passing a Community Assistance Visit, designating a CRS coordinator, implementing activities, recertification each year, and participation in verification visits. The application process can take six months to two years beginning with a letter of interest from the town and visit from FEMA. Interested communities are encouraged to attend the next CRS Users Group meeting where there will be a discussion regarding opportunities to earn extra points, and easy point activities for new communities. Contact planning@livefree.nh.gov for more information on joining the CRS program. Click [here](#) for more information about this program.



Funding Hazard Mitigation Projects

Several grant opportunities for communities to fund public projects are available through FEMA, including the Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA), Building Resilient Infrastructure and Communities (BRIC), and the Swift Current. Each programs has individual requirements and application periods. Communities with a project proposal should send a letter of intent to NH.HM@dos.nh.gov or contact the State Hazard Mitigation Officer for more information.

Trainings and Workshops

- Check [OPD's training page](#) for the latest training schedule.
- Floodplain Basics For Local Officials in-person and online trainings coming soon.
 - 1:30 pm, Feb. 18 at the Manchester Community Resource Center (434 Lake Ave, Manchester 03103) – [Register here](#)
 - Snow Date: Feb. 25 at 1:30 pm
 - 1:00PM Feb. 24 at the AHEAD Conference Room (262 Cottage Street, Littleton 03561) – [Register here](#)
- Elevation Certificate virtual training coming this spring.
- HSEM will conduct emergency management and hazard mitigation trainings this spring. Check here for more information.
- Online CRS trainings are available through [CRS Resources](#).