

National Flood Insurance Program

October 27, 2025

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NH Department of Business and Economic Affairs

Office of Planning and Development



Agenda

- Flood Hazards
- NFIP overview
 - Roles & responsibilities
 - Ordinances/regulations
 - Building Requirements
- Duties and Best practices for Floodplain Administrators
- Planning for floods through regulations & SW management.
- Floodplain maps
 - What is a floodplain?
 - How to find maps
 - FEMA mapping updates

Acronyms

NFIP = National Flood Insurance Program

FEMA = Federal Emergency Management Agency

FIRM = Flood Insurance Rate Map

FIS = Flood Insurance Study

CRS = Community Rating System



ukuk
ver

Koyukuk
River

Water levels rise over the top of riverbanks due to excessive rainfall, persistent thunderstorms, snow melt, etc.

- Long duration (days)
- More predictable
- Usually spreads out along the mapped floodplain
- Easier to plan for
- Large area of impact

River / Inland Flooding



April 30, 2023

Flash Flood

Excessive rainfall in a short period of time – generally less than 6 hours. High velocity torrents after heavy rains that rip through river beds, urban streets, or mountain canyons.

- Short duration (minutes to hours)
- Small area of impact
- Waters will eventually drain into the floodplain, but can originate from anywhere
- Low predictability
- Harder to plan for



Goshen, July 2021

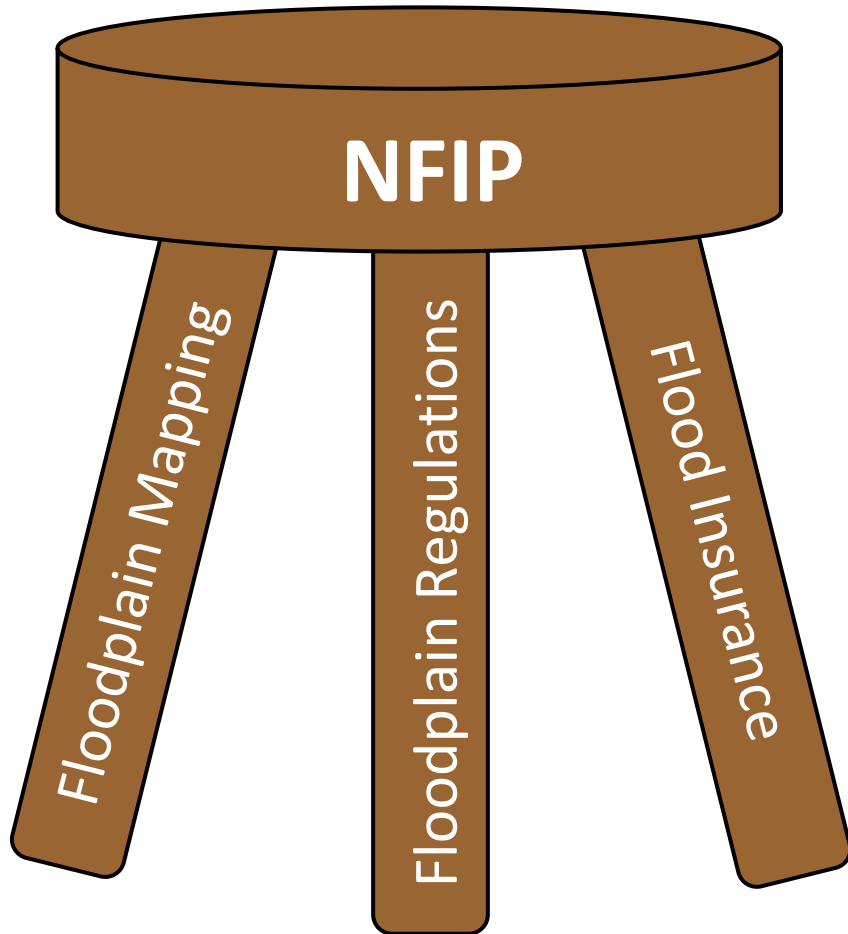


Alexandria, June 2023

NFIP Overview



What is NFIP?



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

NFIP is Voluntary

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.



NFIP Participation in NH

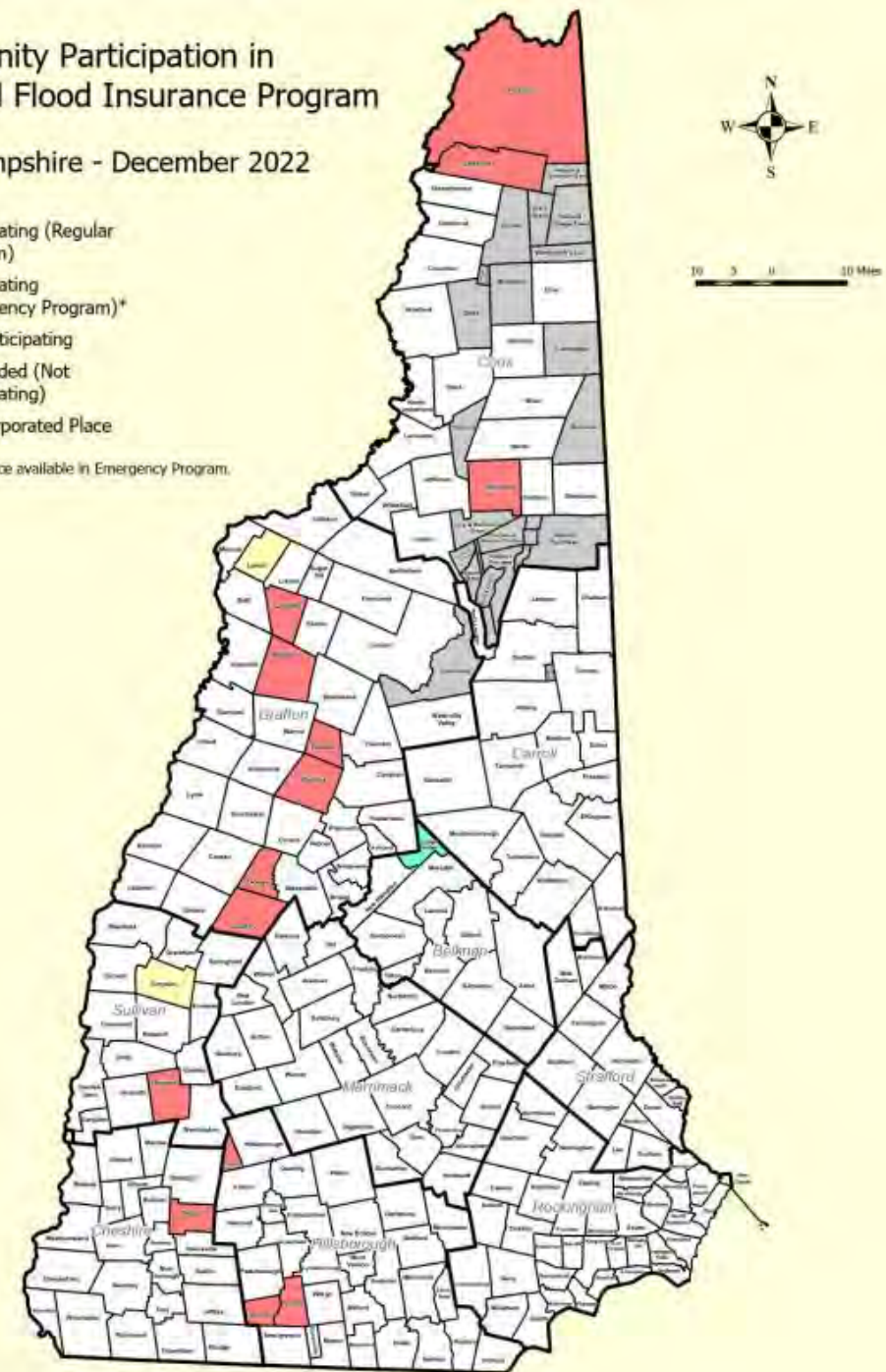
- 220 communities (94%) participate
- 16 communities (6%) do not participate

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.



Roles and Responsibilities

Roles & Responsibilities: **FEMA**

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

Roles & Responsibilities: State- OPD

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



Roles & Responsibilities: Community

- 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.

Floodplain Regulations



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Floodplain Regulations

- State model ordinance
- Higher standards model ordinance
- Building requirements

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

- Different model ordinances depending on what flood zones are in a community.
- Only a starting point. Communities must make sure the final floodplain ordinance is compatible with all portions of the existing ordinance.

Higher Standards

- Prohibited uses
- Freeboard requirements
- Elevation Certificate requirement
- Regulation of the 0.2% annual chance flood area (formerly known as the 500-Year Floodplain)

Development in a Floodplain

It is allowed when done correctly. It depends on the community's floodplain management regulations.

But first:

- What is considered development?

DEVELOPMENT IS any man-made change in the SFHA

Includes regular structure development as well as:

Drilling	Excavation
Grading	Filling
Paving	Storage of equipment or materials
Mining	

Building Requirements

The lowest floor (including basement) must be 1ft above the BFE

Any enclosures below the BFE must be

- Floodproofed, or
- Designed and adequately anchored to prevent flotation, collapse, and lateral movement

If no BFE is available:

Homeowner can pay a surveyor to determine a BFE or;

Recommend requiring lowest floor to be elevated at least 2 feet above highest adjacent grade

Flood Openings

Basements and enclosure below BFE must have 1 in² of flood openings for every 1 ft² of enclosed space.

These openings are to allow water **INTO** the basement during a flood to equalize water pressure inside and outside the basement to prevent the foundation from failing.

A sump pump is generally paired with flood vents to pump out water **AFTER** the flood recedes.



Manufactured Homes and RVs

Recreational Vehicles

- Allowed if on-site for fewer than 180 consecutive days, or
- Fully licensed and ready for highway use
 - on its wheels or jacking system is attached to the site only by quick disconnect type utilities and has no permanently attached additions
- If not, must comply with manufactured home requirements

Manufactured Homes

Must be elevated on permanent foundation with lowest floor at or above Base Flood Elevation

Be securely anchored

Administration of the Floodplain Management Program

- Duties of an administrator
- Resources for effective program

Duties of Local Floodplain Administrator

Implement community's local floodplain ordinance, ensure compliance, and enforce standards (incl any locally imposed higher standards).

- Verify final construction is compliant (no basement, lowest floor is 1ft above BFE, etc)
- Take enforcement actions if violations are found

<https://www.nheconomy.com/office-of-planning-and-development/what-we-do/floodplain-management-program/guidance-for-floodplain-administrators>

Duties of Local Floodplain Administrator

Link- [duties.pdf](#)

DUTIES OF A LOCAL FLOODPLAIN ADMINISTRATOR

The Floodplain Administrator is responsible for implementing the community's local floodplain ordinance and ensuring that the community is complying with minimum NFIP standards and enforcing any locally imposed higher standards:

1. Require, review, and evaluate floodplain development permit applications for all development located in a Special Flood Hazard Area (SFHA). This includes minor development (fences, accessory structures, grading, et al) that may not require building permits.
2. Provide information related to the Base Flood Elevation and answer general questions about floodplain/floodway boundaries.
3. Review elevation certificates for completeness and accuracy. Identify deficiencies before accepting as part of a development application.
4. Review development plans and specifications for compliance with the floodplain ordinance.
5. Discourage development in the floodplain when alternatives are possible and restrict development in the floodway (if allowed by local ordinance) to that which will not cause a rise in the elevation of the base flood. Review engineering analyses to ensure local regulations are being met.
6. Advise applicants of other State, federal or local permits or approvals that may be necessary when developing in an SFHA.
7. Notify FEMA of any changes to watercourses within corporate limits.
8. Inspect floodplain construction to verify location relative to the floodplain/floodway and ensure compliance with local floodplain ordinance.
9. Educate community members and local officials about floodplain management.
10. Ensure building officials are fully aware of building code requirements related to floodplain development.
11. Maintain complete documentation and records of all floodplain activities. Records should be maintained indefinitely.
12. Investigate violations of the floodplain ordinance and initiate corrective action.

Guidance/ Resources



GUIDANCE FOR FLOODPLAIN ADMINISTRATORS

Effective implementation of floodplain regulations is needed to ensure your community's participation in the NFI damage, improve the safety of your residents, and minimize costs. Buildings not constructed in compliance with expensive for property owners to insure.

OPD offers general resources to assist municipal officials:

- [Duties of a Local Floodplain Administrator](#)
- [Best Practices for an Effective Program](#)
- [NH Flood Hazards Handbook for Municipal Officials](#)
- [Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials](#)
- [Inspection and Enforcement Guidance](#)
- Floodplain Management Resources Guide for Community Officials
- Administrative Procedure Suggestions ([Coastal](#) / [Non-Coastal](#))

In addition, OPD provides a wide range of resources for technical assistance and guidance on program implementation

- [Regulations](#)
- [Technical Guidance](#)
- [Training](#)

Best Practices for an Effective Program

- Create administrative procedures for:
 - reviewing floodplain permits
 - obtaining maps
 - enforcing violations
 - making Substantial Damage and Substantial Improvement determinations

[Administrative Procedures](#)
[Guidance and Best Practices](#)

Floodplain Maps and Updates



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Floodplain Mapping Updates

1. Background information and examples of the FEMA floodplain maps called Flood Insurance Rate Maps
2. Mapping Process (timeline)
3. NH Updates

Definitions

BFE (Base Flood Elevation) elevation of surface water resulting from a flood that has a 1% change of equaling or exceeding that level in any given year

SFHA (Special Flood Hazard Area) portion of the floodplain subject to inundation by the base flood

Flood Insurance Rate Maps (FIRMs)

- **What is it?** – map developed by FEMA using detailed surveying, engineering, hydrologic and hydraulic analysis
- **What does it tell us?** - The area of land expected to flood during the 1% annual chance flood, flood zone, BFE, etc.
- **What is it used for?** – The FIRM is used as the official floodplain designation for regulation purposes

Most common flood zones:

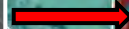
- Inland: A, AE (A1-30), AO, AH
- Coastal: V, VE



Find address or place



Floodway



**1% annual chance
Special Flood
Hazard Area
(100 year)**



**0.2% annual chance
Special Flood Hazard
Area
(500 year)**



33013C0527E
eff. 4/19/2010

33013C0531E
eff. 4/19/2010

33013C0532E
eff. 4/19/2010

33013C0534E
eff. 4/19/2010

REFLECTING
POND DAM

WOODS
BROOK DAM

CITY OF CONCORD
330110

NHTI CONCORD ISLAND RESER
CITY OF CONCORD
330110

33013C0530E
eff. 4/19/2010

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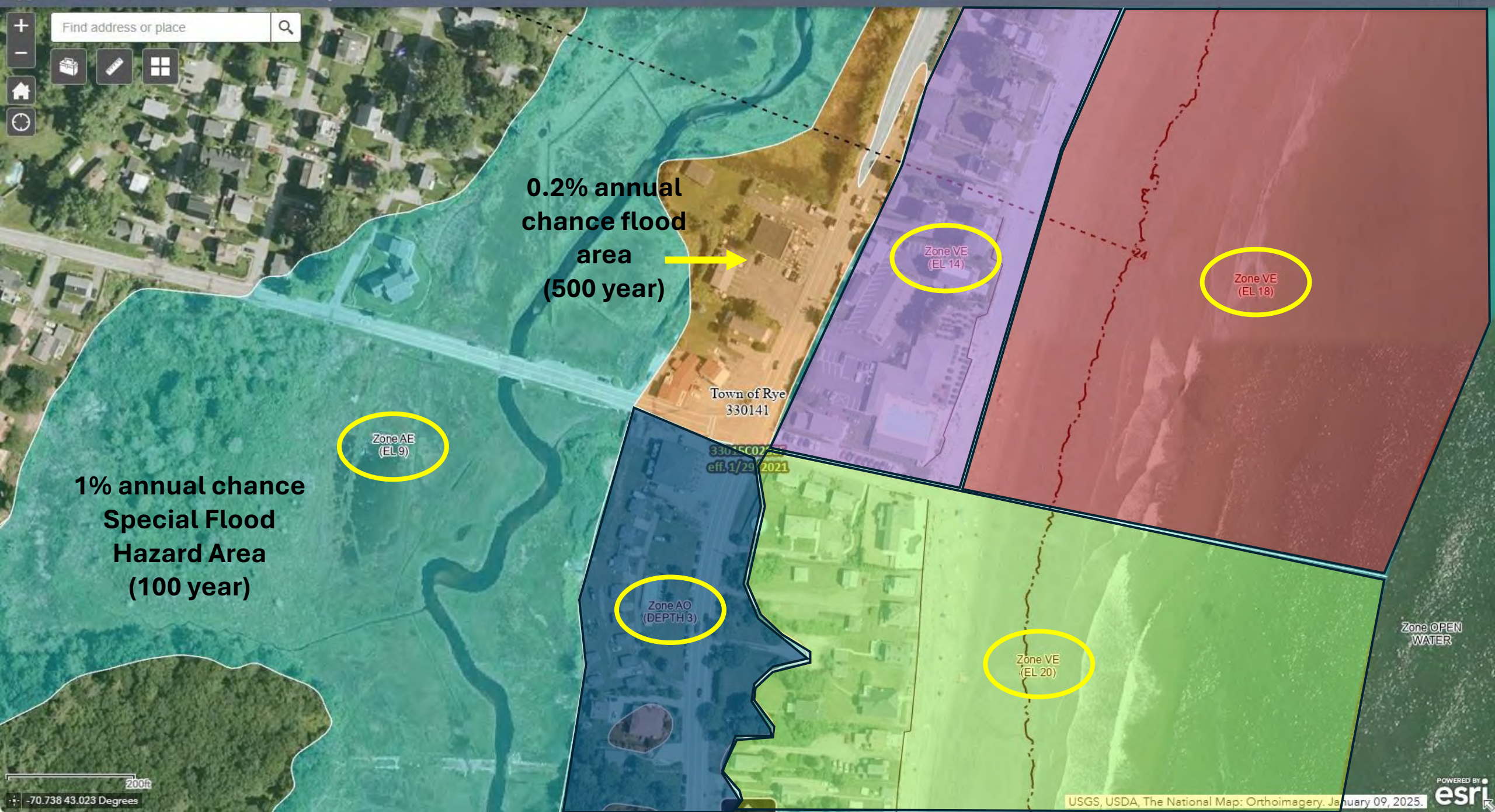
0.2mi
-71.556 43.234 Degrees

USDA, USGS The National Map: Orthoimagery

App State

Click to restore the map extent and layers visibility where you left off.

Find address or place



How to Find Maps

[FEMA Flood Map Service Center | Welcome!](#)

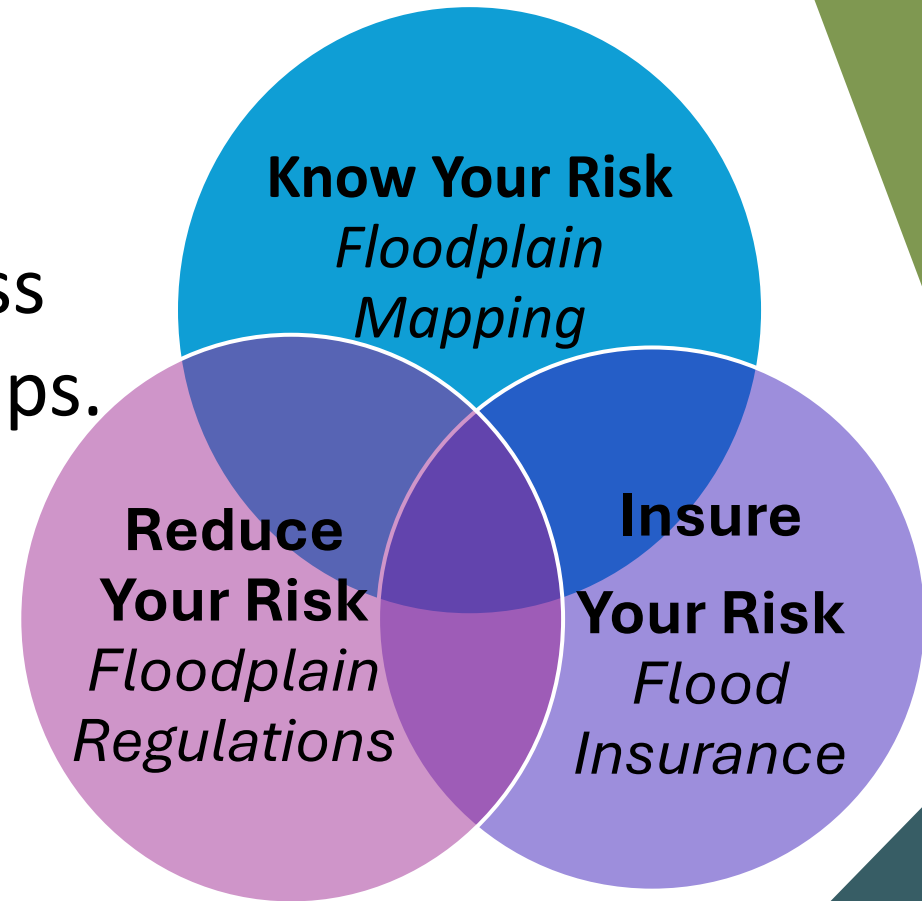
- Download individual map panels
- View effective, preliminary, pending, and historic maps
- Only place to download non-digitized maps

[FEMA's National Flood Hazard Layer \(NFHL\) Viewer](#)

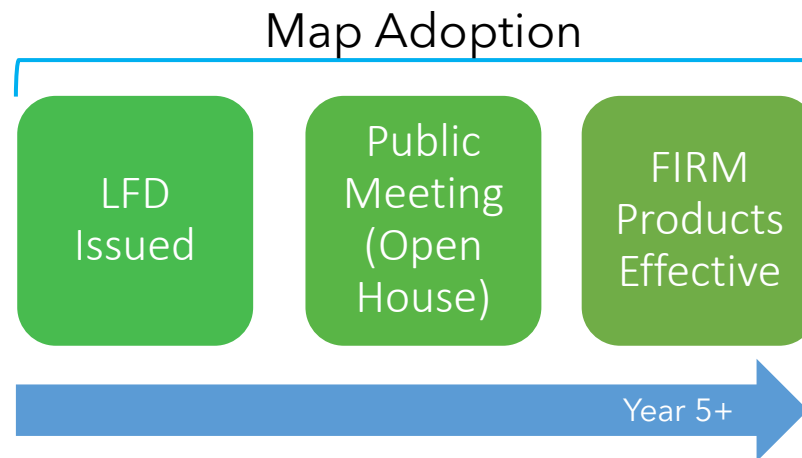
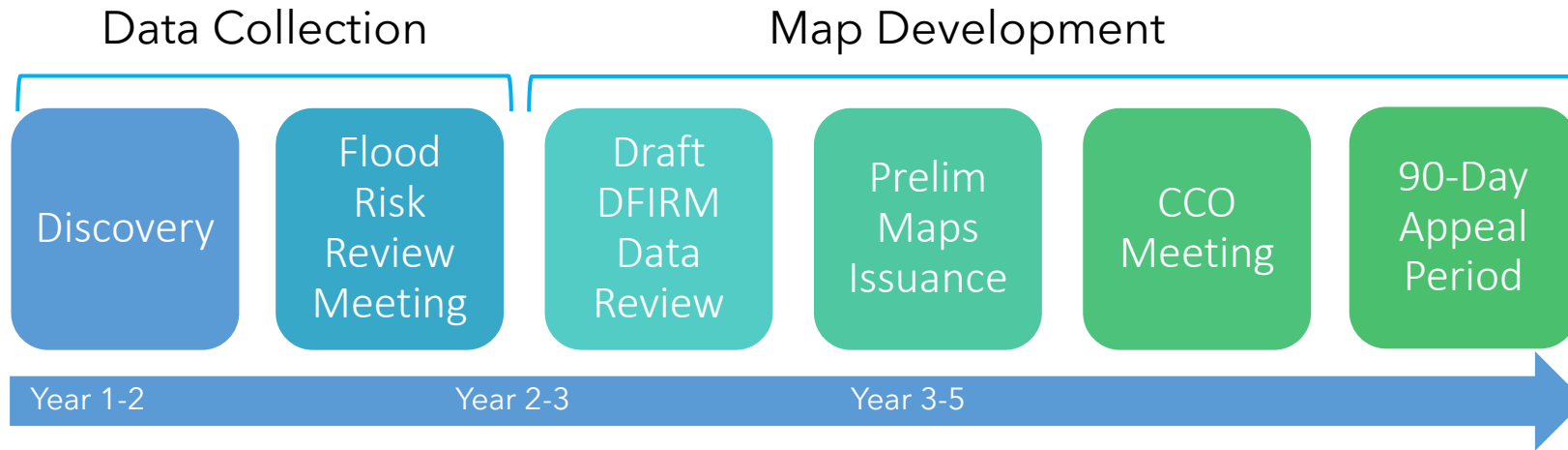
[Flood Map Changes Viewer](#)

Mapping Process

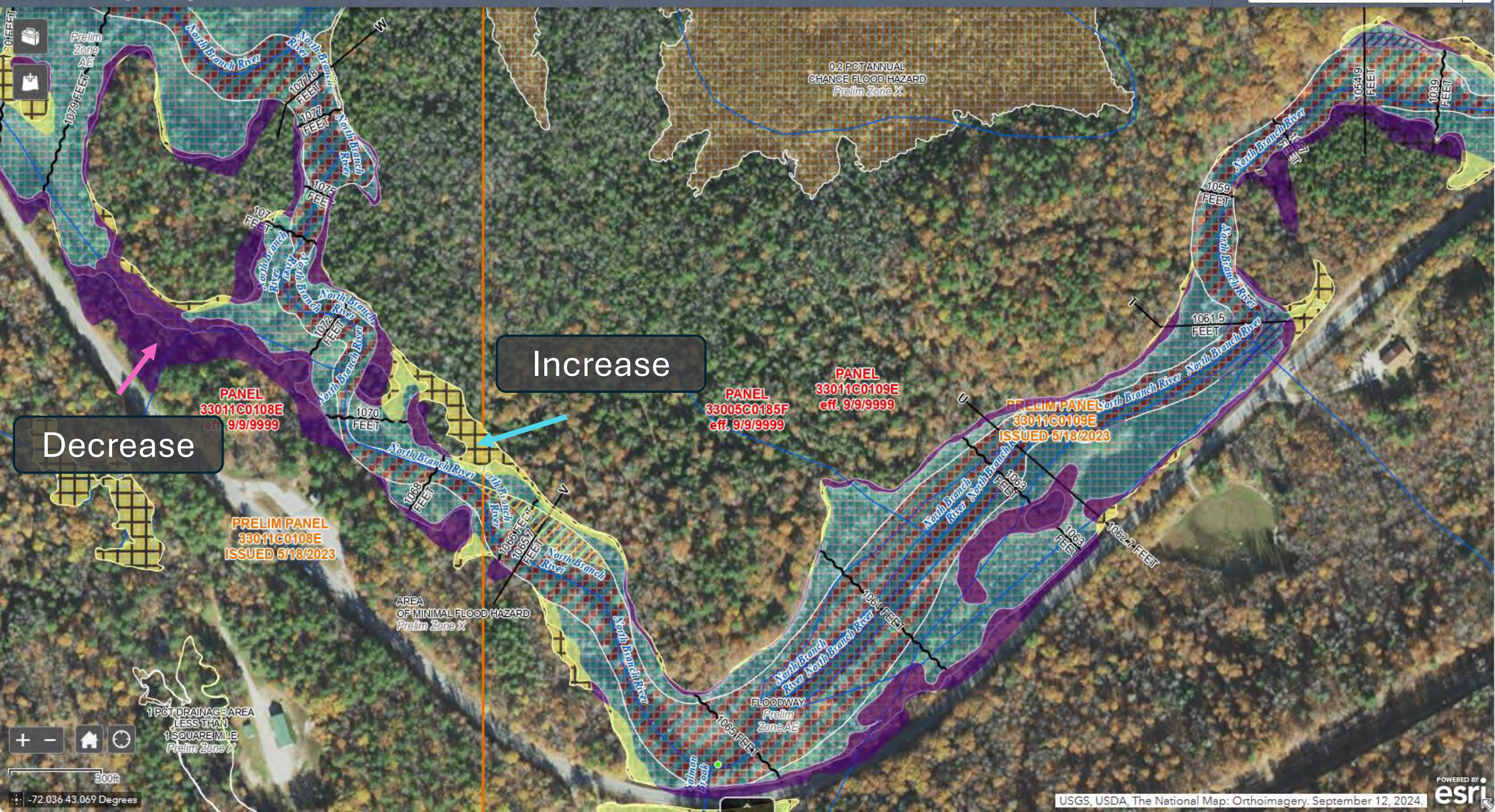
- FEMA mapping updates: 5+ process resulting in updated floodplain maps.
- Maps must be adopted in zoning ordinance / used as a planning resource for building within floodplain.
- Timeline of mapping update process
- By time LFD is issued: 6 months for community to adopt in FPM regs before maps become effective.



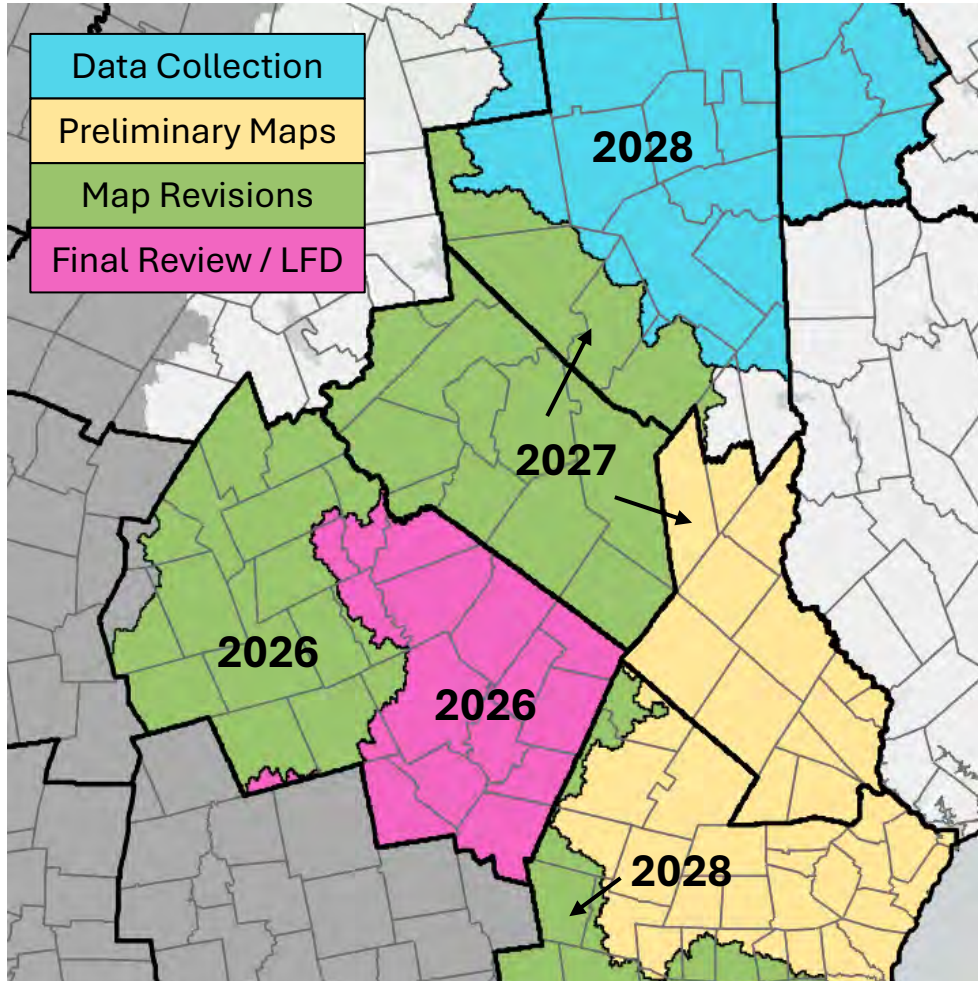
Mapping Process







NH Updates



Map generated October 2025

[Flood Map Changes Viewer](#) [Map Service Center](#)

- Enter location information
- Search for preliminary FIRM panels with the product ID ending in “CIND” to see which map panels cover your community
- You can download individual map panels from the Map Service Center

[FEMA Flood Mapping Basics for NH](#) [Community Officials](#)

* The year indicates when the final maps are anticipated to be published. Colors indicate where a watershed is in the mapping process.

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Takeaways

- **Understand** your community responsibilities and **identify** FPA to enforce the FPM program.
- Know your community floodplain management **regulations & administrative procedures** for floodplain development.
- **Resources are available** at NH OPD.
- **Contact us** for assistance!

Contact Us

NFIP Coordinators

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For More Information:

[Floodplain Management Program - NH Economy](#)

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