

Merrimack Watershed





Federal Emergency Management Agency's (FEMA) Risk MAP Process

The Federal Emergency Management Agency (FEMA) is currently updating the Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies (FIS) in New Hampshire as part of the National Flood Insurance Program (NFIP). FEMA's current flood mapping program is called [Risk MAP \(Mapping, Assessment and Planning\)](#). This multi-year process has a goal to deliver quality flood hazard data and maps that increase public awareness about flooding and lead to action that reduces risk to life and property. The following is the series of steps that a community can expect during a FEMA mapping project. FEMA will notify the community's chief executive officer (e.g. Board of Selectmen, Community Administrator or Manager) and other applicable officials at each step.

Step 1: Discovery Process & Meeting

The first step in a Risk MAP flood mapping project is called the Discovery process. During Discovery projects, FEMA and their project team collect current and historic flood-related data and then meet with state and local officials and others to review the data to get a complete picture of the area's flood risk. This information helps determine whether a flood mapping project is actually needed and, if so, what the scope of the project will be (e.g., which streams or rivers need a new or updated engineering analysis performed to more accurately show the current risk from flooding nearby).

At this meeting, FEMA will present the process and timeline, share data already collected, and ask about local knowledge of areas they should study further. The community may find it helpful to involve other community representatives, including the road agent, fire chief, and anyone else who may have a good understanding of where flooding is happening or know of new development that may impact future flooding. After the meeting, the community will have 30 days to provide FEMA with additional information that would prioritize areas for new or updated engineering analysis.

Step 2: Flood Risk Review Meeting

A Flood Risk Review Meeting will be scheduled to give communities the chance to review and provide early feedback on draft versions of the preliminary FIRM and FIS report.

Step 3: 30-Day Draft DFIRM Data Review

FEMA will work to validate the draft FIRM database, completing the draft database and concluding the collection and analysis portion of the mapping project's initial engineering data. This engineer data will form the basis for mapping the Special Flood Hazard Areas (SFHAs) on the FIRMs. Communities will have 30 days to review the draft FIRM database and provide additional data to supplement or modify the draft database.

Step 4: Preliminary FIRM and FIS Report Issued

When the study is complete, FEMA will provide copies of a preliminary FIRM and FIS report to each community.

Step 5: Consultation Coordination Officer (CCO) Meeting

Following the issuance of the preliminary FIRM and FIS Report, FEMA will hold a Consultation Coordination Officer (CCO) meeting with local community officials to review the preliminary FIRMs and FIS report, discuss what changed, and answer any questions.

Step 6: Public Meeting (Open House)

FEMA will hold meetings with the public to present the FIRMs and FIS reports. Citizens learn about their local flood risk, and what resources are available to reduce risk.

Step 7: 90-Day Appeal Period

FEMA will initiate a 90-day appeal period for the communities on the preliminary FIRMs and FIS report. Prior to the appeal period being initiated, FEMA will publish a notice of proposed flood hazard determinations in the Federal Register and notify the community. This notice will also be posted twice in a local newspaper. During this period, community officials and residents can submit scientific or technical information if they believe the flood hazard determinations are scientifically or technically incorrect. Additionally, FEMA will also accept comments during this period, including minor changes of road names, spelling errors, or other base map features. Following the 90-day appeal period, FEMA resolves all appeals and finalizes the changes to the FIRM and FIS report.

Step 8: Letter of Final Determination & 6-Month Adoption Period

FEMA will send each community a Letter of Final Determination (LFD), which establishes the final flood hazard data and the effective date of the new FIRMs and FIS report for your community. The LFD also indicates 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.

It is important that each community plan ahead so that they can ensure their local floodplain regulations are compliant with the NFIP minimum regulations. This process can take time and should be completed prior to the LFD. Once the floodplain regulations are amended with the new FIRM and FIS report date and are fully compliant with NFIP minimum requirements, the amended regulations must be submitted and approved by FEMA before the effective date of the FIRM and FIS report.

FEMA's [Adoption of Flood Insurance Rate Maps by Participating Communities](#)  provides more information about this process.

Map Adoption and Inclusion in Local Floodplain Management Ordinance

[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 municipalities to amend their floodplain ordinance by replacing the old FIRM and FIS report date with the new FIRM and FIS report date without further action by the local legislative body. That being said, any other amendment to a municipality's local floodplain regulations must follow the community's zoning amendment procedures (e.g. Town Meeting, Town Ballot, City Council). Additionally, NFIP minimum requirements include provisions in local Site Plan Review and Subdivision Regulations, which if needed, will need to be amended by the local Planning Board prior to the effective date of the new FIRM and FIS report.

During the mapping update process, the NH Floodplain Management Program aims to review all affected communities' floodplain regulations for compliance with NFIP minimum standards. The NH Floodplain Management Program will be in contact with each community to provide the results of that review and any amendments that are needed.

Step 9: FIRM Products Effective

The updates FIRMs and FIS report will go into effect on the provided effective date. The process is now complete. Each community needs to also update any references to the community's FIRM and FIS report in any other town/city documents and on the town/city website.

New Hampshire Floodplain Management Program

The [New Hampshire Floodplain Management Program](#) is a program of the NH Office of Planning and Development within the NH Department of Business and Economic Affairs. The New Hampshire Floodplain Management Program is the state coordinating office of the National Flood Insurance Program (NFIP) in New Hampshire.

For more information or if you have any questions about the map adoption process, please contact Katie Paight by phone at (603) 271-1755 or by email at Kathryn.O.Paight@livefree.nh.gov.



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

Hillsborough & Merrimack Counties Merrimack River & Nashua River Risk MAP Project

The Federal Emergency Management Agency (FEMA) is currently updating the Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies (FIS) in New Hampshire as part of the National Flood Insurance Program (NFIP). FEMA's current flood mapping program is called [Risk MAP \(Mapping, Assessment and Planning\)](#). The process and what communities can expect is described below.

Why does this matter for your community?

A community's FIRMs and FIS report present information that can help guide land use and development decisions and help a community take mitigation action by highlighting areas of highest risk, areas in need of mitigation, and areas of floodplain change. It is critical that each community participate in the process so to ensure that the new maps and products accurately show local flood risk. Additionally, each time FEMA provides your community with new or revised flood hazard data, your community must either amend its existing floodplain management regulations to reference the FIRMs and FIS report or adopt new floodplain management regulations that meet the minimum requirements of the NFIP. Learn more below or by review of FEMA's [Adoption of Flood Insurance Rate Maps by Participating Communities](#).

Process Timeline for the Merrimack & Nashua Rivers Risk MAP Project

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| Discovery Meeting | <ul style="list-style-type: none"> Held with community officials: July 7, 2015 & July 8, 2015 (Merrimack Watershed) April 27, 2016 (Nashua Watershed) |
| Flood Risk Review Meeting | <ul style="list-style-type: none"> Held July 16, 2019 and July 17, 2019 with Community Officials |
| Draft DFIRM Data Review | <ul style="list-style-type: none"> Not applicable |
| Preliminary Issuance | <ul style="list-style-type: none"> Issued October 12, 2022 |
| CCO Meeting | <ul style="list-style-type: none"> Scheduled for December 13, 2022 with Community Officials |
| Public Meeting (Open House) | <ul style="list-style-type: none"> Date to be determined |
| 90-Day Appeal Period | <ul style="list-style-type: none"> Expected Spring/Summer 2023 |
| Letter of Final Determination | <ul style="list-style-type: none"> Expected Summer 2024 6-Month Compliance period begins |
| FIRM Products Effective | <ul style="list-style-type: none"> Expected Early 2025 6-Month Compliance period ends |

Additional Information and Resources

Community Resources

[FEMA's Adoption of Flood Insurance Rate Maps by Participating Communities](#)

This brochure addresses several questions about how communities adopt a Flood Insurance Rate Map (FIRM).

[FEMA Risk MAP Process](#)

Outlines the FEMA Risk MAP process in New Hampshire.

[Flood Map Changes Viewer](#)

FEMA's online interactive mapper that includes preliminary, pending, and effective Flood Insurance Rate Maps. For communities with preliminary or pending maps, you can view preliminary changes since the last Flood Insurance Rate Maps and the preliminary map comparison tool.

New Hampshire Floodplain Management Program

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