Newmarket Updated Floodplain Maps

**Release Date:** January 29, 2021

**Title:** Updated Flood Maps for Newmarket Became Effective on January 29, 2021

Newmarket, NH– Updated FEMA flood maps that show a more accurate picture of flood risk in Newmarket have been finalized and became effective on **January 29, 2021**. Flood maps have been produced by the Federal Emergency Management Agency (FEMA) for communities such as Newmarket that participate in the National Flood Insurance Program.

Flood maps are used by:

* community officials to determine where and how their community floodplain ordinance will apply for new development.
* lenders to determine if a building must have a flood insurance policy as a condition of a Federally-backed mortgage.
* insurance agents to help determine the cost of a flood insurance policy for a building.
* people interested in understanding what the risk from flooding in their area is.

**Insurance Implications for Residents and Business Owners**

If, based on the new maps, a building is in a high-risk area (i.e., flood zones beginning with the letter “A” or “V”), flood insurance will be required as a condition of a Federally- backed mortgage once the new maps go into effect.

Property owners in high-risk areas may be eligible for lower-cost insurance rating options. **Eligibility for these rating options may be time sensitive, and property owners should contact their insurance agents soon to secure the best options that apply.**

Flood insurance is recommended for purchase, mortgage or no mortgage -- and even outside of high-risk areas. While not required in lower risk “X” zones, residents and business owners are still encouraged to purchase a lower-cost Preferred Risk Policy (PRP) since floods can and do happen outside of high-risk areas. More information about flood insurance is available at [**FloodSmart.gov**](https://www.floodsmart.gov/).

The NH Flood Hazards Viewer ([**http://bit.ly/368IBfJ**](http://bit.ly/368IBfJ)**)** can be usedto view the new maps which are also available through FEMA’s Map Service Center ([**msc.fema.gov**](https://msc.fema.gov/portal/home)) in the “Pending” category. FEMA’s Mapping and Insurance eXchange helpline is available toll-free at 1-877-336-2627 for questions about the maps and insurance.

Also, a set of the full scale maps are available at the Newmarket Planning Office at Town Hall. For information, contact Susan Jordan at (603) 659-8501. Ext 1310 or contact her at [sjordon@newmarketnh.gov](mailto:sjordon@newmarketnh.gov) to make an appointment to view the maps.

*Congress created the National Flood Insurance Program in 1968 to reduce the impact of flooding on communities across the country. It does so by providing flood insurance to property owners and renters who live in communities that adopt and enforce floodplain management standards. These efforts can reduce the costs and damage of flooding and help families and individuals recover more quickly.*

Other Resources:

**State Flood Plain Management Program**

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New Hampshire Floodplain Management Program website:

[www.nh.gov/osi/planning/programs/fmp<http://www.nh.gov/osi/planning/programs/fmp](http://www.nh.gov/osi/planning/programs/fmp%3chttp:/www.nh.gov/osi/planning/programs/fmp)>

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New Hampshire Floodplain Management Program website:

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**Federal Emergency Management Agency – Insurance Questions**

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