Updated Flood Maps for North Hampton Become Effective January 29, 2021

Updated FEMA flood maps that show a more accurate picture of flood risk in North Hampton will be finalized and become effective on January 29, 2021. Flood maps are produced for communities such as North Hampton that participate in the National Flood Insurance Program (NFIP). More information about the mapping project is available on the NH Office of Strategic Initiatives Floodplain Management Program website.

Residents and business owners are highly encouraged to take the following simple steps before the January 29th effective date, to keep their property safe and to potentially save on flood insurance costs:

- Use the NH Flood Hazards Viewer (http://bit.ly/368lBfJ) to find out what flood zone your property is in on the pending maps. High-risk flood zones start with the letter 'A' or 'V'.
- The maps affect flood insurance requirements and costs in some areas. For buildings in high-risk flood zones, flood insurance is required as a condition of a Federally-backed mortgage. Costs are affected by the flood zone and other factors. There may be cost-saving options available for insurance, some of which may need to be in place before the maps become effective. Talk to your insurance agent today about your options.
- Even if you do not have a mortgage, or if you are a renter, the purchase of flood insurance is still highly recommended. Keep in mind that just 1 inch of floodwater in a home can cause as much as \$25,000 in damage. Visit floodsmart.gov to learn more.
- Read FEMA's Map Changes and Flood Insurance brochure (<u>https://rb.gy/8akfie</u>) or contact FEMA's Mapping & Insurance eXchange helpline at 1-877-336-2627 for general mapping or insurance-related questions.

North Hampton, as a community that continues to participate in the NFIP, has a floodplain management ordinance that helps to protect lives and property from future floods. Proposed development in high-risk areas, as shown on the flood maps, must meet applicable requirements in the ordinance. If you have questions, contact Rick Milner, Planning and Zoning Administrator, at 603-964-8650 or rmilner@northhampton-nh.gov.