

CITY OF CONCORD



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FOR IMMEDIATE RELEASE

City of Concord Updated Flood Maps Effective January 2026

Open House Rescheduled for December 1, 2025

Concord, NH (November 18, 2025) – Updated FEMA flood maps that show a more accurate picture of flood risk in the City of Concord will be finalized and become effective on **January 23, 2026**. Flood maps are produced for communities such as Concord that participate in the National Flood Insurance Program (NFIP).

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.
- people interested in understanding their risk from flooding.

What the flood maps mean:

- If, based on the new maps, a building is in a high-risk area (i.e., flood zones beginning with the letter “A” or “AE”), 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”



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zones, residents and business owners are still encouraged to purchase flood insurance since floods can and do happen outside of high-risk areas.

Be advised that most standard homeowner's insurance policies do not include coverage for damage due to flooding. More information about flood insurance is available at [FloodSmart.gov](https://www.floodsmart.gov).

As a participant in the National Flood Insurance Program (NFIP), Concord has floodplain development regulations that helps to protect lives and property from future flooding. Proposed development in high-risk areas, as shown on the flood maps, must meet applicable requirements in the ordinance. To learn more, contact Stephanie N. Verdile at sverdile@concordnh.gov or 603-225-8515.

The pending maps can be viewed on [FEMA's Pending vs. Effective Tool](#) or can be downloaded through [FEMA's Map Service Center](#). FEMA's Mapping and Insurance exchange helpline is available toll-free at 1-877-336-2627 for questions about the maps and insurance.

The public open house with FEMA is rescheduled for Monday, December 1, 2025 from 4-7 p.m. in City Council Chambers, 37 Green Street. This is an opportunity to chat one on one with FEMA staff, and state and local officials to get assistance with:

- **finding your property on new flood maps**
- **understanding your flood risk**
- **flood insurance**

There is no formal presentation. You may arrive at any time. Can't make it to the meeting? For more information and to compare current and pending maps, please visit [this link](#).

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.

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