



CITY OF CONCORD

New Hampshire's Main Street™
Community Development Department

REPORT TO THE MAYOR AND CITY COUNCIL

FROM: Stephanie Verdile, Assistant City Planner – Zoning

DATE: December 8, 2025

SUBJECT: Zoning Ordinance Amendment: Flood Hazard Overlay District

Recommendation:

Accept this report and set the attached Ordinance amending the Code of Ordinances, Title IV, Zoning Code, Chapter 28, Article 28-2 Zoning Districts and Allowable Uses; Section 28-2-3-The Zoning Map; by amending Section 28-2-3(b)(1) for public hearing on January 12, 2026.

Background:

The City of Concord participates in the National Flood Insurance Program (NFIP) through the Federal Emergency Management Agency (FEMA). By participating in the NFIP, the City agrees to adopt floodplain management regulations to regulate development in the most sensitive flood prone areas in the city, also known as the Flood Hazard District (FH District). In return for adopting floodplain management regulations, residents of the city are able to purchase Flood Insurance through the NFIP at a lower rate than a private insurance provider can offer.

The FH District is determined by FEMA through their “The Flood Insurance Study” (FIS) and the “Flood Insurance Rate Map (FIRM) for Merrimack County, NH.” FEMA has been working since 2022 on a nationwide project to update the FIS and FIRM for every county in the country.

In order for the city to remain complaint or in “good standing” within the NFIP, the City must adopt FEMA’s new FIS and FIRM. The effective date of the FIS and FIRM is January 23, 2026.

Discussion:

As a result of the FEMA process, the City must update the Zoning Ordinance by amending Section 28-2-3(b)(1) to include the updated FIS, FIRM, and updated map panels of the FIRM.

The Planning Board will review these proposed amendments on December 17, 2025 and will provide any comments or recommendations to the City Council prior to the public hearing on January 12, 2026.