

# FLOOD VENTS

Volume 4, Issue 1

Summer 2013

Welcome to **Flood Vents**, the quarterly issued floodplain newsletter from the Rhode Island Floodplain Management Program.

## Impacts of Biggert-Waters Flood Insurance Reform Act

Congress passed the Flood Insurance Reform Act on July 6, 2012 which reauthorized the National Flood Insurance Program (NFIP) for five years. The intention of the reauthorization is to ultimately make the NFIP more financially stable. This will be accomplished through rate increases on certain classes of property to reflect true flood risk. The changes will mean rate increases for many policyholders over time. Buying or selling a property, or allowing a policy to lapse will result in significant changes. The Rhode Island Emergency Management Agency in coordination with FEMA is working closely with Governor Lincoln Chafee's Office to outreach and communicate these changes across the state through Insurance Outreach meetings. Meeting dates and times are as follows:

Target Audience	Date	Location	Time
Bristol County	September 26, 2013	Barrington Town Hall Auditorium 283 County Road, Barrington	4:00 - 9:00 p.m.
Kent County & Providence County	August 28, 2013	Warwick City Hall Council Chambers 3275 Post Road, Warwick	4:00 - 9:00 p.m.
Newport County	September 10, 2013	Newport Public Library 300 Spring Street, Newport	4:00 - 8:00 p.m.
Washington County	September 17, 2013	Narragansett Town Hall Council Chambers 25 Fifth Avenue, Narragansett	4:00 - 9:00 p.m.

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## Flood Insurance Rate Changes

**Not everyone will be affected by subsidy changes** – Approximately 43% of NFIP policies in RI receive subsidies.

- Owners of subsidized **non-primary residences** in a Special Flood Hazard Area will see 25% increase annually until rates reflect true risk – began January 1, 2013.
- Owners of subsidized **property that have experienced severe repetitive flood losses** or that have incurred flood cumulative damage with flood insurance payments exceeding the value of the structure will see 25% rate increase annually until rates reflect true risk – October 2013
- Owners of subsidized **business properties in a Special Flood Hazard Area** will see 25% rate increase annually until rates reflect true risk – October 2013.

### Impacted Rhode Island Flood Insurance Policies

	# of Subsidized Policies	# of Policies NOT Subsidized	% of Subsidized Policies
Bristol	1,020	1,124	48%
Kent	1,254	1,220	51%
Newport	1,458	1,508	49%
Providence	793	1,913	29%
Washington	2,230	3,593	38%
<b>Average Statewide</b>			<b>43%</b>

**Owners of primary residences in SFHAs will be able to keep their subsidized rates unless or until:**

- You sell your property (new rates will be charged to next owner if they insure;)
- You allow your policy to lapse
- You suffer severe, repeated flood losses; or,
- You purchase a new policy (after July 6, 2012).

## Mapping Update

The coastal restudy for the Rhode Island shoreline is almost complete for several counties as the panels will be going effective in the coming months. Currently, local municipalities are working to update and adopt their ordinances before the deadlines below. To view the preliminary panels please visit the [FEMA Map Service Center](#).

<u>County</u>	<u>Projected Effective Date</u>
Bristol	05/16/2014
Kent	09/18/2013
Newport	09/04/2013
Providence	09/18/2013
Washington	10/16/2013

This fall, FEMA and USGS in coordination with RIEMA will roll out riverine work maps. The expansive study will utilize data collected after the March 2010 floods in the northern portion of the state. For more information on the reach of this study, please contact [Jess Stimson](#).

## Mapping Tools Update

The Online LOMC Application is now available. To learn more about how to submit a LOMC request or for a training tutorial, please visit the [FEMA Online LOMC](#) site.



## Map Service Center

New updates to FEMA's Map Service Center have made easier use of the Map Product Search as well as the access to GIS services and the National Flood Hazard Layer (NFHL). Take a look at the new updates and changes [here](#).

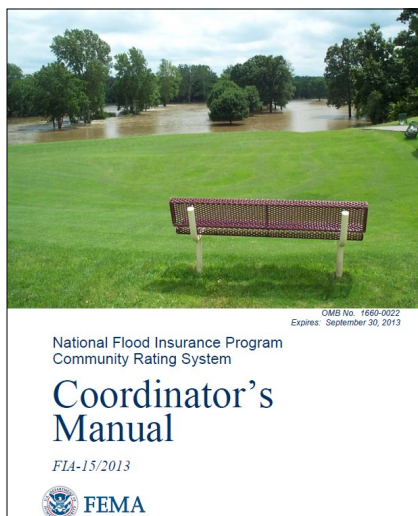
## Updates to the CRS Program

On May 1, 2013, the Towns of Bristol and Westerly were successful in gaining entrance into the [Community Rating System](#). We'd like to congratulate both communities on a job well done. Each community earned enough points to enter the program as a Class 8. All active NFIP policy holders within each community will now receive a 10% discount annually on their flood insurance premium.

In an effort to promote greater participation in CRS, RIEMA's new CRS Coordinator, Samantha Richer, is working to organize a statewide CRS User Group. The Rhode Island CRS User Group will model other established groups and invites anyone interested in learning about how to protect their property from flooding and save on flood insurance.

The group will meet every other month and each meeting will have a specific topic with guest speakers who pride themselves on sharing knowledge and training that will be most useful in applying to CRS and maintaining CRS certification. A wide variety of topics directly related to CRS Activities will be discussed ranging from Hazard Mitigation planning to Repetitive Loss management as well as Outreach activities and information on recent changes to the NFIP and RI maps. The opportunity exists to provide eligibility for CEC or CFM credit for each meeting attended. This is a great opportunity to network and gain support from other local communities who are currently enrolled, interested in enrolling or those who haven't yet considered enrolling in CRS.

The first CRS User Group meeting is scheduled for Wednesday September 11, 2013. Click [here](#) to register. For more information on CRS or the CRS User Group please contact Samantha at [samantha.e.richer.nfg@mail.mil](mailto:samantha.e.richer.nfg@mail.mil) or (401)462-7152.



**The NEW CRS Coordinator's  
Manual was released earlier  
this year**





**ASFPM National Conference**  
**Connecticut Convention Center**  
**Hartford, CT**  
**June 9-14, 2013**

**Conference Recap**

The 37th Annual National conference brought floodplain professionals from across the country for a week-long event to discuss developments in the field of floodplain management.

With FEMA’s assistance, the State of Rhode Island was able to provide 22 scholarships to local and State officials to attend the conference, several of which earned their CFM certifications and joined the growing list of [Rhode Island Certified Floodplain Managers](#). A **big congrats** to:

- |                  |                 |
|------------------|-----------------|
| Cynthia Baumann  | Richard Pimenta |
| Susan Moberg     | Wayne Pimental  |
| Craig Pereira    | Joe Warner      |
| Diane Williamson |                 |

**First Annual “Running of the Chapters” 5K Run/Walk**

The road race was a sell-out event! There were 100 finishers on June 12th. 12 chapters from across the country came together to sponsor this new event. For a full list of times, visit [Greystone Racing](#).

**TOP MALE FINISHERS**

- Glen Heistand—Illinois
- Chris Bender—Florida
- Roy Schiff—Vermont

**CHAPTER PARTICIPANT AWARD**

- Florida—9 chapter members

**TOP FEMALE FINISHERS**

- Christine Worley—Maryland
- Jamie Prochno— Colorado
- Amy Grzybowski— Rhode Island



We hope to have this tradition continue next year in Seattle, Washington!

## Upcoming Training and Webinar Opportunities

### Certified Floodplain Manager (CFM) Refresher Course and Exam

RIEMA, in coordination with RIFMA, will be offering a CFM Refresher course and Exam at the Rhode Island Emergency Management Agency, 645 New London Ave. Cranston, RI. For registration information please contact [Michelle Burnett](#). Click [here](#) to register.

CFM Refresher Course: October 23, 2013 12-4PM

CFM Exam: November 8, 2013 9AM-12PM

**The following courses are free and cover several NFIP-related topics.** To register for a course, please visit <http://j.mp/starrwebtraining> and click on “Upcoming”.

**Biggert-Waters NFIP Reform Act of 2012** - August 21, 2013 (2PM-3PM)

**Elevation Certificates** - August 22 or September 26, 2013 (1-3:30PM)\*

**Determining a Base Flood Elevation** - August 28, 2013 (2-3PM)\*

**NFIP Basics** - September 11, 2013 (1-2PM)

**Floodplain Development Plan Review** - September 18, 2013 (1-2:30PM)\*

**Preparing for Post-Disaster Responsibilities** - September 18, 2013 (2-3PM)

**Inspecting Floodplain Development** - September 19, 2013 (12-2:30PM)\*

**Substantial Damage Estimation** - September 25, 2013 (2-3PM)

**Community Rating System Basics** - October 16, 2013 (2-3PM)

\*Eligible for CEC or CFM credits.

### “Are You in the Zone?”

The City of Providence’s Emergency Management Agency has updated their website on flood maps and hurricane surge maps. These new updates provide information on floodplain areas of Providence as well as hurricane evacuation routes. Click [here](#) to visit PEMA’s site.