Rhode Island Community Assistance Program
FY 2005

PLEASE NOTE THIS IS A TEMPORARY CAP NARRATIVE STATEMENT DUE TO A SEVERE LACK OF STAFFING RESOURCES---THE FINAL CAP FY2005 NARRATIVE AND CAP 5 YEAR STRATEGIC PLAN WILL BE SENT TO FEMA REGION I WITHIN 90 DAYS.

I. National Flood Insurance Program

The NFIP is a federal voluntary program enabling property owners in participating communities to purchase flood insurance. Participation in the NFIP is based on an agreement between local communities and the Federal Emergency Management Agency (FEMA) that states that a community choosing to participate will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas, then FEMA will make flood insurance available within the community.

A. General Technical Assistance

General technical assistance as provided to each of Rhode Island's 39 communities and various state agencies is probably where the majority of effort will be within Rhode Island's NFIP. NFIP State Manager answers dozens of call each week from property owners, state and local officials, builders, surveyors, appraisers, attorneys, and realtors about floodplain management regulations, insurance issues, lending matters in addition to requests for map copies and interpretations.

Objective

To educate the public about the various floodplain management issues so that better decisions will be made with a keener understanding of the regulations and how and where to get the needed information to make better decisions.

Performance Measure

Technical support provided to communities, professional land surveyors, lenders, insurance agents, and realtors in the form of timely phone responses, letters, and mailing of publications.

Short Term Action Items

- Provide technical assistance to communities, citizens and private sector as needed. This includes visits to office and floodplain area sites, as well as telephone callers
- Investigate complaints regarding compliance and mapping issues
- Testify before state and local boards and commissions requesting variances to the local and state floodplain management ordinances
- Log repetitive loss properties into RIEMA computer database

- Log non-conforming structures into RIEMA computer database
- Identify and track flood map inaccuracies—report to FEMA
- Site visits and follow up reports (including narrative and photographs) to "submit to rate" properties – check for status and potential address inaccuracies
- Site visits and follow up reports (including narrative and photographs) to repetitive loss– check for status and potential address inaccuracies

Long Term Action Items

- Statewide newsletter on floodplain management issues, policies, programs and policies.
- Hold workshops in partnership with the Flood Insurance Association (FIA), Independent Insurance Agents of Rhode Island (IIARI) and Association of Floodplain Managers (ASFPM) promoting purchase of flood insurance by property owners before the end of 2000
- Flood insurance and special hazard flood area trainings/seminars for realtors, lenders, building officials & contractors before the end of 2003.
- Post a web page on the RIEMA web site dedicated to statewide NFIP issues, news, programs and polices.

Baseline

All of Rhode Island's 39 cities and towns are members of the NFIP.

B. Community Assistance Visits

CAVs are in depth assessments of a community's performance in administering its floodplain management program. It typically involves one day of preparation, a day in the community meeting with local officials conducting interviews and touring floodplain areas, a week of report writing as well as follow up correspondence and reporting.

Objective

Better floodplain management through the community (the planning and building departments in particular) gaining a greater understanding of where it needs to focus its training and resources. The CAV is a two way process – it provides an opportunity for the community and the state NFIP program to discuss local problems, concerns and potential solutions. The CAV brings the NFIP into focus as to how it affects that community's existing and potential development. FEMA views the CAV as a Primary compliance tool.

Performance Measure

Increase the number of CAVs and perform them on a regular basis each quarter.

Short Term Action Items

- Conduct 1 CAV per quarter for a total of 4 per year.
- Complete follow up reports, distribute to FEMA & community, enter information into FEMA CIS database

Long Term Action Items

- Increase the number of CAVs being conducted to 3 per quarter—this can only happen once additional staff is added.

C. Community Assistance Contacts

A Community Assistance Contact (CAC) is a tool employed by the National Flood Insurance Program to periodically contact a community to see if they are having any difficulties in administering the local floodplain management ordinance or program. It is also an additional way of determining if a Community Assistance Visit (CAV) should be scheduled.

Objective

To instill better floodplain management practices through greater understanding of the community's role in the NFIP. This contact also tells the state where it needs to focus attention in workshops and future CAVs.

Performance Measure

Keep track on community floodplain management issues and concerns and variances issued by local boards and commissions.

Short Term Action Items

- ☒ 2 CACs will be completed each quarter for a total of 8 for FY2003.
- ☒ Follow up report to FEMA and the communities including supporting materials

Long Term Action Items

- Hold workshops for building officials, board and commission members and planners on floodplain management and construction issues.

D. Community Rating System (CRS)

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) was implemented in 1990 as a program for recognizing and encouraging community floodplain management activities that exceed the minimum NFIP standards. The National Flood Insurance Reform Act of 1994 codified the Community Rating System in the NFIP. Under the CRS, flood insurance premium rates are adjusted to reflect the reduced flood risk resulting from community activities that meet the three goals of the CRS: (1) reduce flood losses; (2) facilitate accurate insurance rating; and (3) promote the awareness of flood insurance.

Objective

To encourage community-wide education, awareness and participation in applying flood reduction mitigation measures.

Performance Measure
Once the community's floodplain management practices, programs and policies have been documented by CRS, the community will be classified. Based upon the classification property owners will receive a reduction on their flood insurance premiums.

Short Term Action Items

- Complete CAV for West Warwick, Westerly, Johnston and at least 3 other communities.
- Complete application for CRS for City of West Warwick, Westerly, Johnston and 3 other communities.
- Attend meetings with communities and the ISO, specialist to assist in communities' CRS applications as needed.

Long Term Action Items

- Have all of Rhode Island's 39 cities and towns become members of the NFIP's Community Rating System.
- Write monthly columns to appear in local papers on CRS, and other floodplain management issues.
- Increase current ratings on existing CRS communities by at least one class.

Baseline
There are 4 CRS communities as of January 2003 (out of 39). These communities are: Middletown, North Kingstown, Pawtucket and Narragansett.