

National Flood Insurance Program, Mitigation and the Community Rating System

*2015 Preparedness Conference
August 25, 2015*



RHODE ISLAND EMERGENCY MANAGEMENT AGENCY

BACKGROUND



RHODE ISLAND EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program (NFIP)



- Provides flood insurance to homeowners, renters, and business owners
- Community must participate in the program
- Written by insurance agencies through their carrier or direct with the NFIP (rates and coverage are the same for all agents)
- Created by Congress in 1968
- Administered by the Federal Emergency Management Agency (FEMA)



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The NFIP: How It Works



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Rhode Island NFIP Facts

- All 39 communities and 1 Tribal Nation participate in the National Flood Insurance Program (NFIP).
- Approximately 16,000 structures in designated floodplains
 - 9,600 have flood insurance → 60%
- Currently 15,691 policies statewide (both in and out of the floodplain)
(As of August 18, 2015)
 - Bristol County: 2,328
 - Kent County : 2,038
 - Newport County: 2,846
 - Providence County: 2,800
 - Washington County: 5,679
- Average RI Premium is \$1,372/annually



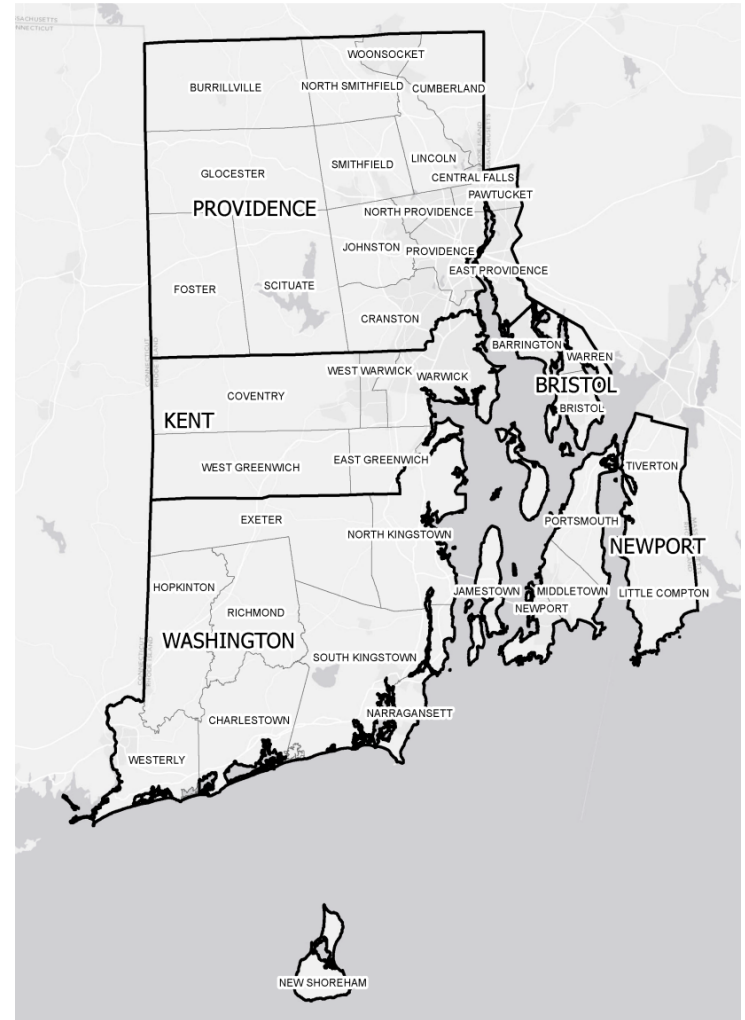
FLOODPLAIN MAPPING



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Rhode Island Facts

- 400+ miles of coastline
- 21 of 39 municipalities are coastal
- DFIRM data available statewide



Types of Flooding

- Riverine
- Flash
- Coastal
- Shallow



Definitions

- **Base Flood:** Flood that has a 1% chance of being equaled or exceeded in any given year.
- **Flood Insurance Rate Map (FIRM):** An official map where FEMA has delineated the special flood hazard areas.
- **Freeboard:** An additional level of protection added above the Base Flood Elevation.
- **Special Flood Hazard Area (SFHA):** Areas subject to the Base Flood or greater in any given year. These areas include Zones A and V.



Definitions

- **Pre-FIRM** buildings are built prior to the community's initial FIRMs or flood maps, so they may have greater flood risk.
- **Post-FIRM** buildings were built after initial FIRM. They have reduced risk of flooding and damage if they are compliant with the state and local floodplain regulations.

<http://www.fema.gov/cis/RI.html>



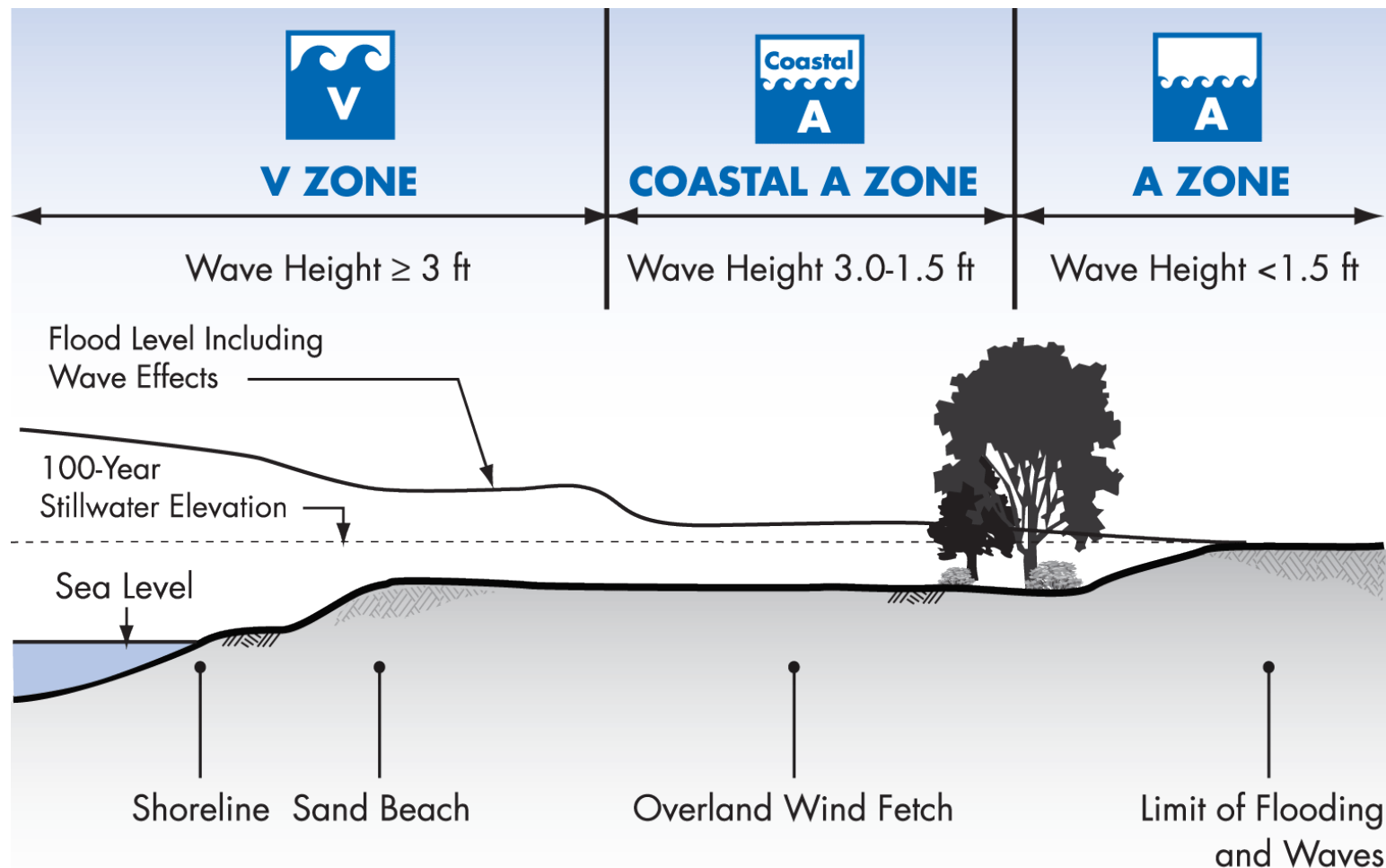
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Definitions of FEMA Flood Zones

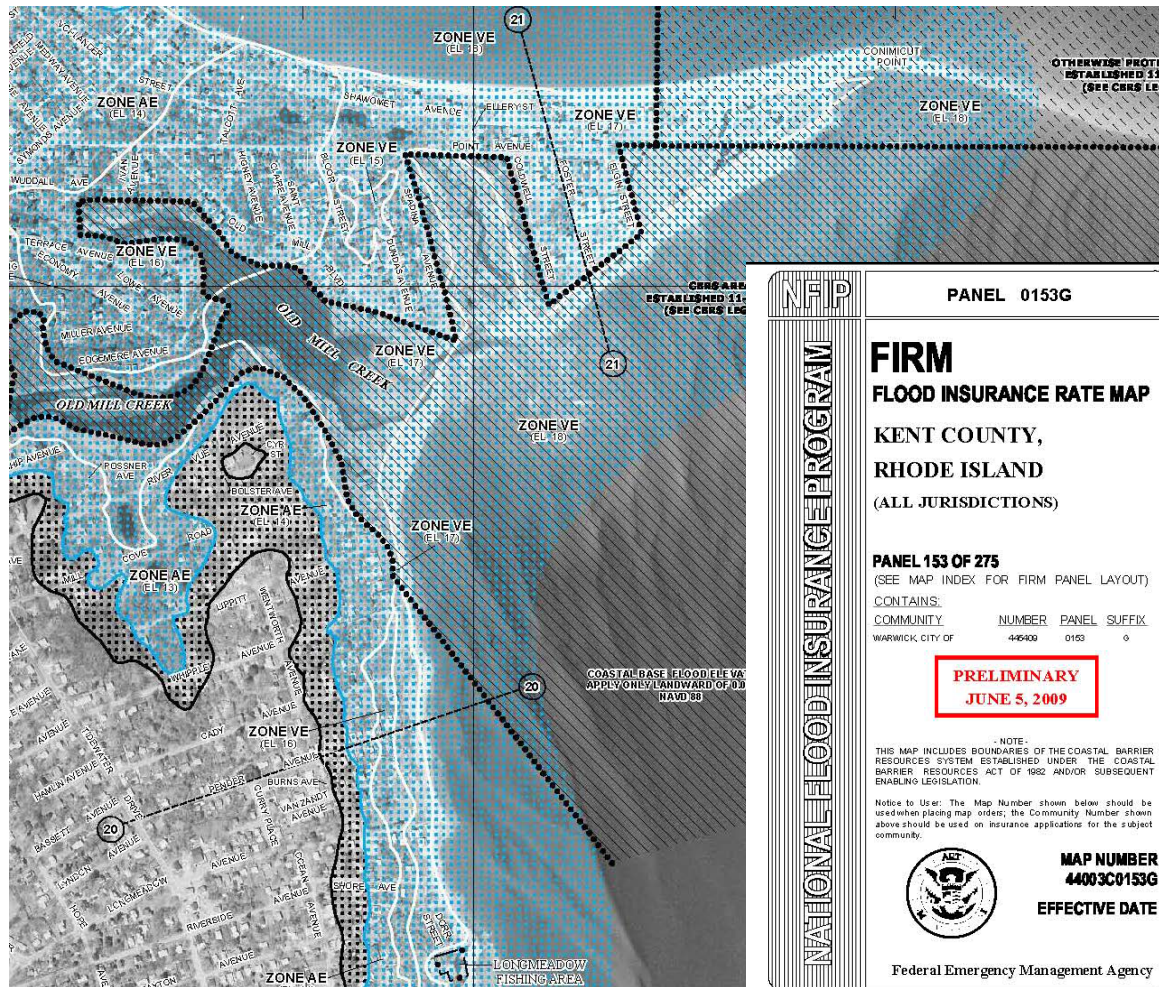
| Risk Type | Zone | Description |
|---------------------|--------------|--|
| Low to Moderate | X (unshaded) | Area of minimal flood hazard |
| Low to Moderate | X (shaded) | 0.2% Annual Chance Flood |
| High Risk | A | 1% Annual Chance Flood <i>Inland floodplains that do not have a base flood elevation (BFE)</i> |
| High Risk | AE | 1% Annual Chance Flood <i>Special flood hazard area that has a determined elevation & wave height < 3 ft</i> |
| High Risk - Coastal | VE | 1% Annual Chance Flood <i>Velocity zone that has a determined elevation & wave height > 3 ft</i> |



Flood Zone Wave Heights



Digital Flood Insurance Rate Maps (DFIRMs)



NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0153G

FIRM
FLOOD INSURANCE RATE MAP
KENT COUNTY,
RHODE ISLAND
(ALL JURISDICTIONS)

PANEL 153 OF 275
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:
COMMUNITY: WARWICK, CITY OF
NUMBER: 44500
PANEL: 0153
SUFFIX: 0

PRELIMINARY
JUNE 5, 2009

NOTE:
THIS MAP INCLUDES BOUNDARIES OF THE COASTAL BARRIER RESOURCES SYSTEM ESTABLISHED UNDER THE COASTAL BARRIER RESOURCES ACT OF 1982 AND/OR SUBSEQUENT ENABLING LEGISLATION.

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

MAP NUMBER
44003C0153G

EFFECTIVE DATE

Federal Emergency Management Agency

LEGEND

SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD

The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AR, AV, V, and VE. The Base Flood Elevation is the water surface elevation of the 1% annual chance flood.

ZONE A
No flood hazard determined.

ZONE AE
Flood depths of 1 to 3 feet (usually areas of ponds); flood hazard determined.

ZONE AH
Flood depths of 1 to 3 feet (usually areas of ponds); flood hazard determined.

ZONE AO
Flood depths of 1 to 3 feet (usually areas of ponds); flood hazard determined.

ZONE AR
Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently destroyed. Zone AR indicates that the former flood control system is being repaired to provide protection from the 1% annual chance or greater flood.

ZONE AV
Area to be protected from 1% annual chance flood by a coastal flood protection system under construction; no flood hazard determined.

ZONE V
Coastal flood zone with velocity hazard (wave action); no flood hazard determined.

ZONE VE
Coastal flood zone with velocity hazard (wave action); flood hazard determined.

FLOODWAY AREAS IN ZONE AE

The floodway is the channel of a stream plus any adjacent floodplain area that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights.

OTHER FLOOD AREAS

ZONE X
Areas of 0.2% annual chance flood, areas of 1% annual chance flood with average depths of less than 1 foot, or with drainage areas less than 1 square mile, and areas protected by levees from 1% annual chance flood.

OTHER AREAS

ZONE X
Areas determined to be outside the 0.2% annual chance floodplain.

ZONE D
Areas in which flood hazards are undetermined, but possible.

COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS

OTHERWISE PROTECTED AREAS (OPAs)

CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

1% annual chance floodplain boundary
0.2% annual chance floodplain boundary
Floodway boundary
Zone V boundary
CBRS and OPA boundary
Boundary showing Special Flood Hazard Areas of different flood hazard depths, flood depths or flood velocities
Base Flood Elevation line and value, elevation in feet
Base Flood Elevation value where uniform within zone, elevation in feet

* Referenced to the North American Vertical Datum of 1988 (NAVD 88)

(A) Cross section line
(B) Transverse line
Geographic coordinates referenced to the North American Datum of 1983 (NAD 83)
1000-meter Universal Transverse Mercator grid ticks, zone 18
5000-foot grid values: Rhode Island
State plane coordinate system, NAD 83 (NAD 83)
Bench mark (see explanation in Notes to Users section of the FIRM panel)
River mile
Mile

MAP REPOSITORIES
Refer to Map Repositories list on Map Index

EFFECTIVE DATE OF COUNTWIDE FLOOD INSURANCE RATE MAP
Mar 21, 2009

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countwide mapping, refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.

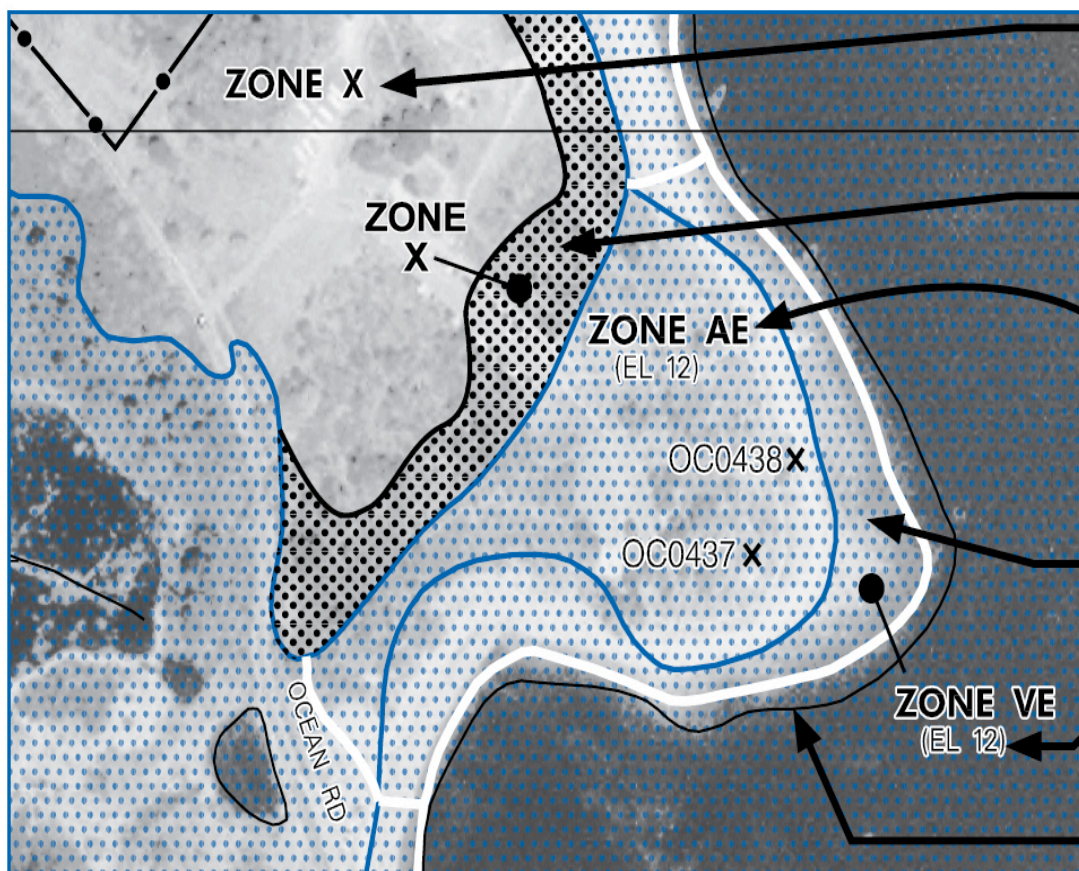
To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

MAP SCALE 1" = 500'
250 0 250 500 1000
FEET
METERS



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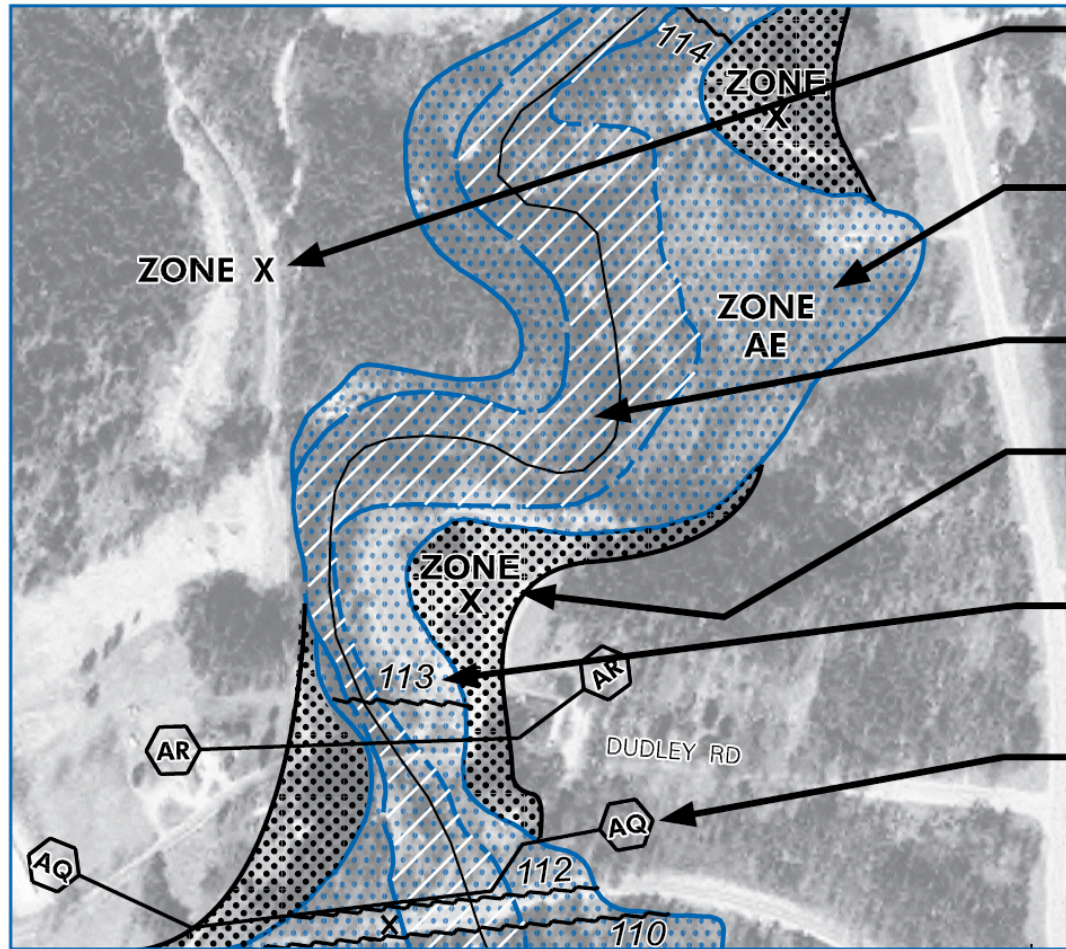
Coastal Mapping Elements



- 1 Unshaded Zone X** is the area of minimal flood risk outside the 500-year floodplain (formerly called Zone C).
- 2 Shaded Zone X** is subject to flooding by the 500-year flood (0.2% annual chance), formerly called Zone B.
- 3 Zone A** and **Zone AE** are subject to flooding by the base or 100-year flood (1% annual chance), and waves less than 3 feet (formerly called Zones A1-A30).
- 4 Zone V** and **Zone VE** are where waves are expected to be 3 feet or more.
- 5 Base Flood Elevation (BFE)** is the estimated water surface elevation (in feet above datum).
- 6 Shoreline**



Riverine Mapping Elements



- 1 Unshaded Zone X** is the area of minimal flood risk outside the 500-year floodplain (formerly called Zone C).
- 2 Zone AE** is the 100-year (1% annual chance) floodplain with BFEs (formerly called Zone A1- A30).
- 3 The Floodway** is the cross-hatched area.
- 4 Shaded Zone X** is subject to flooding by the 500-year flood (0.2% annual chance), formerly called Zone B.
- 5 Base Flood Elevation (BFE)** is the water surface elevation of the base flood at specific locations.
- 6 Cross Section** location, where ground surveys determine the shape of the land and how constrictions such as bridges and culverts affect the flow of floodwater.



Available Mapping Tools

[Floodsmart](#)

Call toll free: 1-888-379-9531 or have us call you

Search FloodSmart.gov

Real Life Flood Stories: See What a Flood is Really Like

Watch the devastating stories of those who have experienced a flood and learn what they would have faced if they didn't have flood insurance.

[SEE ALL VIDEO TESTIMONIALS](#)

FEATURED STORY

The Day The Levee Breached
A levee breach almost cost the Lusks everything

Atlanta's Unending Rainstorms
Two Looks at the same flood – with and without flood insurance.

The Little Creek That Grew
A creek's rising waters nearly ravaged his investment.

Hurricanes & Tropical Storms **Levee Simulator** **New Flood Maps** **Video Testimonials**

LATEST NEWS

Home and business owners recovering from Sandy, [click here](#) for important information on rebuilding and insuring your home or business.

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#)

There is a 30-day waiting period on new flood insurance policies.

GET COVERAGE FOR AS LOW AS \$129 PER YEAR

Find out about our Preferred Risk Policy for homes in moderate-to-low risk areas.

[LEARN MORE](#)

WHAT COULD FLOODING COST ME?

This interactive tool shows the cost of a flood to your home, inch-by-inch.

[LEARN MORE](#)

One-Step Flood Risk Profile

HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State: State/Territory

Zip code:

Residential? ☐ Yes ☐ No

[GO!](#)

[FEMA Map Service Center](#)

FEMA Map Service Center

Product Catalog | Map Search | Quick Order | Digital Post Office | Help

Product Search by...

Address **Map Panel ID**

1) Select a Product:
Flood Maps

2) Enter an Address:
Street:
City:
State: Zip:

[Search by Street Address](#)

Announcements

FEMA Orthoimagery Transfer to USGS

Beginning August 29, 2011 orthoimagery for effective studies will be stored at the United States Geological Survey (USGS). Orthoimagery will no longer be available via the MSC, the MIP or the Engineering Library. To access the imagery at its new location use the following URL: <http://stratus.cr.usgs.gov/viewer/>

[Click here](#) for more information. For specific questions contact the FEMA Map Information eXchange (FMX) at 1-877-FEMA MAP (336-2627).

What are you looking for?

- Flood Maps
- FIRMettes
- DFIRM Databases
- MapViewer - Web
- Documents, Publications & Forms

More Information

- Product Availability
- How do I find the flood map for my area?
- What is a FIRMette?
- How do I find a LOMC?
- Definitions of FEMA Flood Zone Designations
- Product Information
- Price List
- How to Order
- Need Assistance?

FIRMette - Desktop 3.2.2 Upgrade

Update. The Map Service Center now has version 3.2.2 of the FIRMette - Desktop viewer available for download. This new version includes additional features that allow users to search for map panels by address or coordinates, search for and download Letter of Map Changes (LOMCs) for a panel, and print full-size Flood Insurance Rate Maps. You can download [it here](#). [\(learn more\)](#)

Log On

User ID (email address):

Password:

[Log on](#) [Clear](#)

[Forgot Password?](#)
[Register](#)
[Why register?](#)

NFHL

National Flood Hazard Layer [\(learn more\)](#)

[View the NFHL Online using MapViewer - Web](#)

[Order NFHL GIS Datasets by state on DVD](#)

[Use Web Map Service in your own GIS application](#)

[Use Web Map Service in Google Earth™](#)

[Got Comments?](#)

FIRMette Tutorial

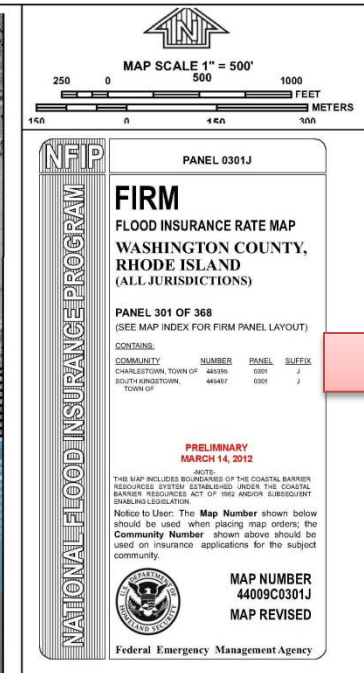
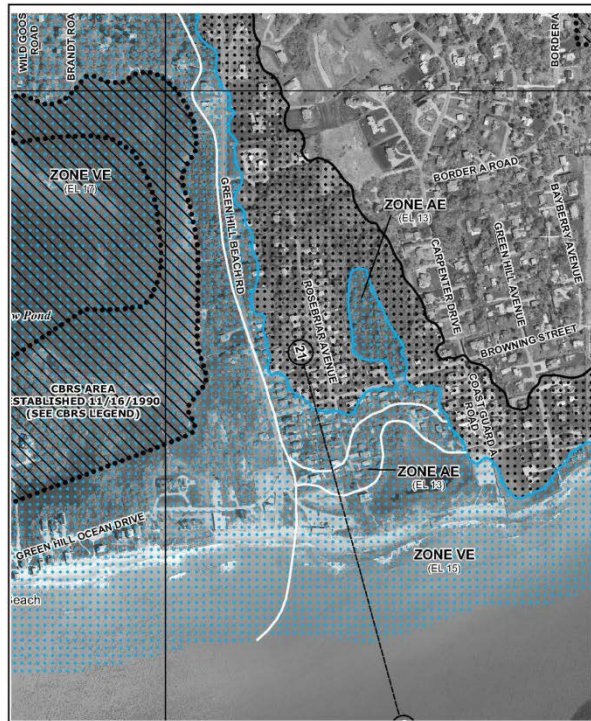
Learn how to create FIRMettes. They're free!

[Click here to learn how to create a FIRMette.](#)



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Rhode Island Alternative



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RI Mapping Tool

- Designed to provide users with an easily accessible online *reference tool* by which to make informed decisions about the flood risk for a specific area or property.
- The floodplains shown on this Tool are delineated on the FEMA historic, preliminary, or Flood Insurance Rate Maps.



Floodplain Mapping

RECENT COASTAL

Bristol County – 7/7/14

Kent County – 9/18/13

Newport County – 9/4/2013

Providence County – 9/18/13

Washington County – 10/16/13

UPCOMING RIVERINE

Kent County – 10/2/15

Providence County – 10/2/15



REGULATIONS



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Floodplain Management

44 CFR 60.3 Requirements

- A permit is required for **all** development in the SFHA shown on the FIRM.
- “Development” is any man-made change to real estate including:
 - structures
 - dredging
 - grading
 - excavating
 - storage
 - mining
 - filling
 - paving
 - drilling



Duties of the Floodplain Administrator

- Understand the regulations
- Ensure permits are obtained
- Coordinate with other offices, departments, and programs
- Conduct inspections
- Correct violations and enforcement actions
- Update the ordinance and record keeping



Ordinance Administration

Ordinance must be:

- Legally enforceable
- Applied uniformly throughout community
- Take precedence over less restrictive requirements



Record Keeping

There is no statute of limitations!

Permit File (NFIP Requirement)

Elevation Certificates official record for new and substantially improved buildings

- Documents compliance with regulations and supports insurance rating
- CRS communities must use FEMA Elevation Certificate (Form 81-31)



Substantial Improvement and Substantial Damage



Photo: Mark Wolfe/FEMA



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Substantial Improvement and Substantial Damage

Improvement: Any reconstruction, remodel, rehabilitation, addition, or improvement the cost of which = or > 50% of the building's *pre-improvement* market value.

Damage: damage of any origin, where the cost to restore the building to its pre-damage condition = or > 50% of the building's market value *before* the damage occurred.



Documenting SD/ SI

COSTS INCLUDED

- Structural items and major building components
- Interior finish elements
- Utility and service equipment
- Market value of all labor and materials

COSTS EXCLUDED

- Design cost
- Clean-up
- Contents
- Outside improvements
- Septic systems



Special Situations

- **Exempt costs** should not be included in determining improvement / repair costs
- **Historic structures** are exempt from SI requirements **IF**:
 - Bona-fide “historic”
 - Integrates all possible flood damage reduction measures
 - Project maintains status of structure
- **Code violations**



FLOOD INSURANCE



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Flood Insurance Basics

- Standard homeowners insurance doesn't cover flooding.
- Flood Insurance is required if you live in a Special Flood Hazard Area (SFHA) or high-risk area AND have a federally backed mortgage or other commitment (reverse mortgage, line of credit/equity, etc.)
- A lender can require flood insurance, even if a structure is NOT in the SFHA.
- Flood insurance can be purchased through a local insurance agent.



Coverage Limits

Flood insurance coverage can help protect property and belongings. The NFIP determines coverage and premiums.

| Structure Type | Building Coverage | Contents Coverage |
|----------------|-------------------|-------------------|
| Residential | \$250,000 | \$100,000 |
| Commercial | \$500,000 | \$500,000 |



Homeowner Flood Insurance Affordability Act of 2014

- HFIAA was signed into law on March 21, 2014
- Repeals and modifies certain BW-12 provisions:
 - Reinstated grandfathering
 - Refunded excessive policy premiums
 - Instituted policy surcharge \$25 primary residence/\$250 all others per year
 - Capped yearly premium increases
 - Provided relief for primary residence owners
 - Remove sales rate trigger
- Create Affordability Study for Congress
- Designation of Flood Insurance Advocate to assist NFIP policyholders



Program Changes Effective April 1, 2015

- Revised Premium Rates
 - Limits annual premium increases to no more than 18% of premium
 - Limits average rate class increase to 15%
 - Increase of 25% on premiums for non-primary, SRL, commercial policy holders
- Increases the Reserve Fund
- New rating tables for Substantial Damage/
Substantial Improvement structures
- Newly mapped properties eligible for Preferred Risk Policy



MITIGATION



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Mitigation Basics

- Mitigation efforts strive to reduce loss of life and property by lessening the impact of a disaster.
- Supports actions that occur before a disaster to reduce consequences later.
- Encourages actions that are **long-term** cost-effective, and environmentally sound.



HMA Programs

**Pre-Disaster Mitigation
(PDM)**

**Flood Mitigation Assistance
(FMA)**

**Hazard Mitigation Grant
Program (HMGP)**

Hazard Mitigation Assistance Unified Guidance

Hazard Mitigation Grant Program, Pre-Disaster Mitigation Program,
and Flood Mitigation Assistance Program



Federal Emergency Management Agency
Department of Homeland Security
500 C Street, S.W.
Washington, DC 20472



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Eligible Sub-Applicants

- State or Local Government
 - Municipalities **MUST** apply on behalf of property or business owner. Individual property owners are not to contact State regarding application/ award.
- Tribal Government
- Private Non-Profits (PNPs)

| TYPE | PDM | FMA | HMGP |
|----------------------------|-----|-----|------|
| State Agencies | X | X | X |
| Local Government | X | X | X |
| Tribal Government | X | X | X |
| Private Non-Profits (PNPs) | | | X |



Eligible Activities

| Eligible Activities | HMGP | PDM | FMA |
|--|------|-----|-----|
| 1. Mitigation Projects | √ | √ | √ |
| Property Acquisition and Structure Demolition | √ | √ | √ |
| Property Acquisition and Structure Relocation | √ | √ | √ |
| Structure Elevation | √ | √ | √ |
| Mitigation Reconstruction | | | √ |
| Dry Floodproofing of Historic Residential Structures | √ | √ | √ |
| Dry Floodproofing of Non-residential Structures | √ | √ | √ |
| Minor Localized Flood Reduction Projects | √ | √ | √ |
| Structural Retrofitting of Existing Buildings | √ | √ | |
| Non-structural Retrofitting of Existing Buildings and Facilities | √ | √ | √ |
| Safe Room Construction | √ | √ | |
| Wind Retrofit for One- and Two-Family Residences | √ | √ | |
| Infrastructure Retrofit | √ | √ | √ |
| Soil Stabilization | √ | √ | √ |
| Wildfire Mitigation | √ | √ | |
| Post-Disaster Code Enforcement | √ | | |
| Generators | √ | √ | |
| 5 Percent Initiative Projects | √ | | |
| Advance Assistance | √ | | |
| 2. Hazard Mitigation Planning | √ | √ | √ |
| 3. Management Costs | √ | √ | √ |



Mitigation Awards

| PDM Award Year | Number of Sub-Grantees | Open Awards | Activity Type(s) | Total Federal Share |
|----------------|------------------------|-------------|---|---------------------|
| 2010 | 16 | 2 | Hazard Mitigation Plans | \$226,102.71 |
| 2011 | 1 | 0 | Hazard Mitigation Plan | \$28,056.72 |
| 2012 | 3 | 2 | Hazard Mitigation Plans & Residential Acquisition | \$243,302.25 |
| 2013 | 2 | 2 | Utility Elevation Infrastructure Relocation | \$1,394,366.88 |
| 2014 | 3 | 3 | Generators Hazard Mitigation Plan | \$207,375.00 |

| FMA Award Year | Number of Sub-Grantees | Activity Type | Federal Share |
|----------------|------------------------|-------------------------|---------------|
| 2013 | 1 | Residential Elevation | \$190,251.00 |
| 2014 | 1 | Residential Acquisition | \$305,250.00 |



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Additional Mitigation Awards

| Declared Disaster | Event | Number of Sub-Grantees | Activity Types | Total Federal Share (to date) |
|-------------------|---------------------|------------------------|---|-------------------------------|
| HMGP DR-1894 | March 2010 Floods | 13 | <ul style="list-style-type: none"> •Acquisitions •Backflow valves •Drainage •Outreach initiative •Structure Relocation | \$3,096,964.00 |
| HMGP DR- 4027 | TS Irene | 13 | <ul style="list-style-type: none"> •Backflow valves •Elevations •Hazard Mitigation Plans | \$1,119,240.00 |
| HMGP DR- 4089 | Sandy | 7 | <ul style="list-style-type: none"> •Acquisitions •Elevations •Generators •Hazard Mitigation Plans | \$1,356,368.00 |
| HMGP DR- 4107 | Severe Winter Storm | 5 | <ul style="list-style-type: none"> •Acquisitions •Generators •Hazard Mitigation Plans | \$299,643.00 |



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COMMUNITY RATING SYSTEM



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What is CRS?

- The Community Rating System (CRS) is a program administered by FEMA to provide lower insurance premiums under the National Flood Insurance Program (NFIP).
- Premium reductions are rated by 10 classes.
- Reductions based on point values assigned from community implemented activities.
- The activities credited provide a direct benefit to the community.



CRS Premium Reductions

| CREDIT POINTS | CLASS | PREMIUM REDUCTION SFHA* | PREMIUM REDUCTION NON-SFHA** |
|--|-------|----------------------------|---------------------------------|
| 4,500+ | 1 | 45% | 10% |
| 4,000 – 4,499 | 2 | 40% | 10% |
| 3,500 – 3,999 | 3 | 35% | 10% |
| 3,000 – 3,499 | 4 | 30% | 10% |
| 2,500 – 2,999 | 5 | 25% | 10% |
| 2,000 – 2,499 | 6 | 20% | 10% |
| 1,500 – 1,999 | 7 | 15% | 5% |
| 1,000 – 1,499 | 8 | 10% | 5% |
| 500 – 999 | 9 | 5% | 5% |
| 0 – 499 | 10 | 0 | 0 |
| <p>*Special Flood Hazard Area</p> <p>**Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. The CRS credit for AR and A99 Zones are based on non-Special Flood Hazard Areas (non-SFHAs) (B, C, and X Zones). Credits are: classes 1-6, 10% and classes 7-9, 5%. Premium reductions are subject to change.</p> | | | |



CRS Participation in Rhode Island

| Municipality | Class | Entrance Date |
|-----------------|-------|-----------------|
| Bristol | 8 | May 1, 2013 |
| Charlestown | 7 | May 1, 2015 |
| East Providence | 9 | May 1, 2014 |
| Middletown | 8 | October 1, 1991 |
| Narragansett | 8 | October 1, 1992 |
| North Kingstown | 9 | October 1, 1993 |
| Pawtucket | 8 | October 1, 2014 |
| Westerly | 8 | May 1, 2013 |



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Flood Insurance Savings

| Municipality | Class | Savings Per Policy | Savings Per Community |
|-----------------|-------|--------------------|-----------------------|
| Bristol | 8 | \$134 | \$75,182 |
| Middletown | 8 | \$118 | \$19,276 |
| Narragansett | 8 | \$95 | \$154,745 |
| North Kingstown | 9 | \$62 | \$57,808 |
| Westerly | 8 | \$191 | \$223,866 |

Figures based on Savings Report from 2014

- Average Savings Per Policy: \$120
- Total Municipal Savings: \$530,877



RHODE ISLAND EMERGENCY MANAGEMENT AGENCY

Summary

- Building or rebuilding higher can lower flood risk and could save money.
- FEMA HMA grants are an opportunity to implement mitigation measures and reduce risk.
- When rebuilding or building new:
 - Property owners need to be aware that flood risk changes over time
 - Rebuilding decisions now can affect long-term flood insurance premiums
 - Elevating properties and ensuring the right type of construction helps decrease risk and reduce future flood insurance premiums
- Take advantage of State and Federal NFIP or HMA specific technical assistance opportunities (i.e. bulletins, helpline, trainings, etc.).



Questions?



Twitter: @RhodeIslandEMA



Facebook: facebook.com/rhodeislandema



Web: riema.ri.gov



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