

# **TOWN OF NORTH KINGSTOWN**

## **PLANNING DEPARTMENT**

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Date: January 26, 2024

To: Ralph Mollis, Town Manager

From: Nicole LaFontaine, Director of Planning and Development

Subject: Hazard Mitigation Plan and Community Rating System Update - 2023

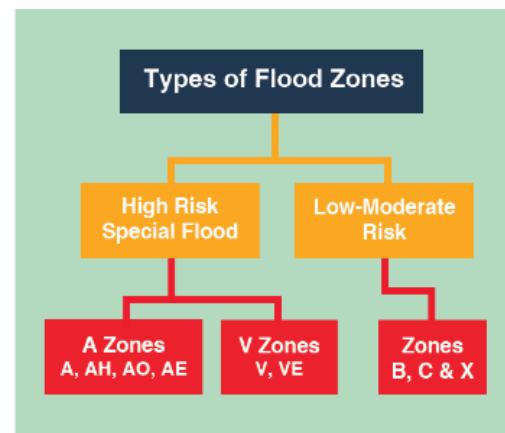
The five-year update to the North Kingstown Hazard Mitigation Plan (HMP) entitled *Strategy for Reducing Risks from Natural Hazards in North Kingstown, RI* was approved in 2019. The town is required to update the HMP every 5 years for review and approval by the RI Emergency Management Agency (RIEMA) and the Federal Emergency Management Agency (FEMA). Hazard Mitigation Plans must be updated at least once every five years in order to continue to be eligible for FEMA hazard mitigation project grant funding. The North Kingstown update is due this year in August. The town received a grant to complete this update. The town has issued an RFQ to select a consultant to assist the town in this effort. Staff will analyze the qualifications statements and provide the Town Council with a recommendation for their consideration. Once selected, the consultant will complete the tasks necessary to meet the requirements associated with the plan update. The Town Council will have the opportunity to review and approve the HMP prior to being submitted to and approved by RIEMA and FEMA. In addition to mitigation grant eligibility, an approved HMP allows the town to participate in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) program. We wanted to provide you an update on both the HMP and the town's participation in the CRS program.

Hazard mitigation plans help to identify policies and actions that can be implemented to reduce risk and future losses. Once adopted and approved, the HMP will also be forwarded to our CRS Specialist in order to garner additional points for the CRS program. As part of the yearly reporting to CRS, the town must show how the hazard mitigation plan has been implemented over the previous twelve months. The town must revise the plan every five years to reflect any changes in land use patterns, show how the mitigation efforts and actions have been implemented, and ascertain how priorities may have changed over the previous years, reprioritize actions and establish new strategies.

An approved hazard mitigation plan is a critical element for participation in the CRS. The town has been a participant in the CRS since 1993. The CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Under the CRS, flood insurance premiums for properties in a participating community are reduced to

reflect the food protection activities in that community. Any community in full compliance with the minimum NFIP floodplain management requirements may apply to join the CRS. Our current number of buildings within the FEMA mapped Special Flood Hazard Area (SFHA) is 1,138. There are 502 policies in effect in town. The most vulnerable areas, those in the A and V zones, represent approximately 51% of the policies (258) while the less vulnerable properties in the B, C, or X zones represent the remaining 49% (244). There are approximately 2,250 acres of V zones and 4,418 acres of A zones in North Kingstown.

Source: <https://www.monroecounty-fl.gov/1084/Know-Your-Flood-Risk>

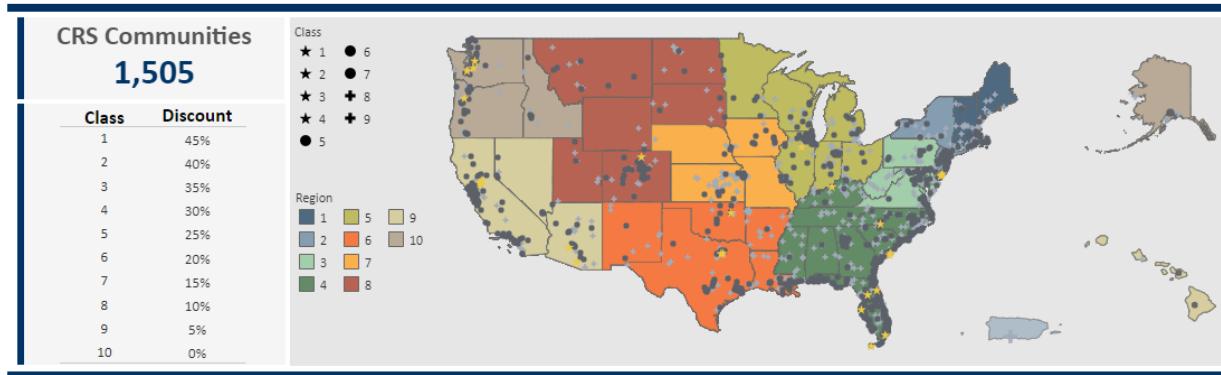


As noted in previous updates, as a participant in the CRS program, North Kingstown can gain additional points in the CRS program by going above and beyond simply regulating the construction of new buildings to meet the minimum national floodplain standards. Such activities include mapping and flood data; managing new development to minimize future damage; developing a floodplain management plan; improving emergency preparedness and response; and implementing public information activities (National Flood Insurance Program, Community Rating System Coordinator's Manual). Such activities help meet the three goals of the CRS, which are: (1) Reduce and avoid flood damage to insurable property; (2) Strengthen and support the insurance aspects of the National Flood Insurance Program; and (3) Foster comprehensive floodplain management (<https://www.fema.gov/floodplain-management/community-rating-system>).

To participate in the CRS, a community can choose to undertake some or all of activities that fall under the categories listed above to gain as many points as possible in the program. The CRS assigns credit points for each activity. The more points gained, the greater savings for the flood insurance premium holders in North Kingstown.

## Community Rating System (CRS) Participation

October 2023



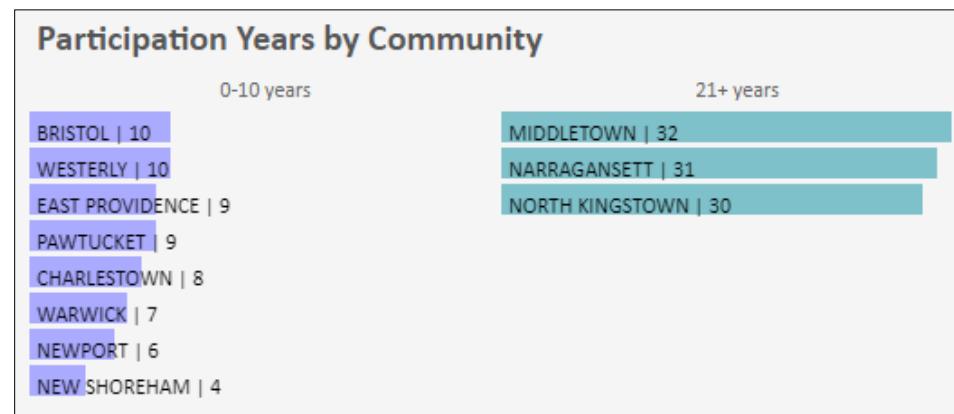
Source: <https://www.crviz.com/CrsViz/Details/655>

Based on the total number of points your community earns, the CRS assigns you to one of ten classes. Your discount on flood insurance premiums is based on your class. For example, if your community earns 4,500 points or more, it qualifies for Class 1, and property owners in the floodplain get a 45% discount. If your community earns as little as 500 points, it's in Class 9, and property owners in the floodplain get a 5% discount. The town is currently a Class 9. We are working to advance to a Class 8 in the next 5-year cycle verification and allow a 10% saving to policy holders. The next cycle verification submission is due in the latter part of 2024.

**Table 110-1. CRS classes, credit points, and premium discounts.**

CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,000–3,499	30%	10%
5	2,500–2,999	25%	10%
6	2,000–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500–999	5%	5%
10	0–499	0	0

The town must submit both an annual and 5-year comprehensive recertification in order to remain in the



program and provide a discount for flood insurance policy holders. As part of these submissions, the town must demonstrate the town's ongoing commitment to the CRS program.

Source: <https://www.crviz.com/Crviz/Details/657>

The following summarizes the information that will be submitted in February 2024.

#### Activity 310 – Elevation Certificates

- Certification that the town is maintaining Elevation Certificates and building permits on all new and substantially improved buildings in our Special Flood Hazard Area.
- Providing copies of Elevation Certificates at our offices.

#### Activity 320 - Map Information Service

- Certification that the town is providing basic flood information, additional FIRM information, flood depth data, historical flood information, and natural floodplain functions to inquirers.
- Notify local lenders, insurance agents and real estate offices about the FIRM, flood insurance and elevation certificate information that is available.

- Maintenance of a log, letter, or other record cataloging flood map inquiries over the previous year.
- Certification that the town continues to keep our FIRM updated and maintain old copies of our FIRM.
- Public notice advertisement in the local newspaper announcing where residents can access information related to flood zones and flood protection information.

#### **Activity 330 - Outreach**

- Distribution of public outreach that publicized the credited elements of this service this year.
- Certification that the public library continues to maintain flood protection materials.

#### **Activity 340 – Hazard Disclosure**

- Certification that people looking to purchase flood prone property are being advised of the flood hazard through our credited hazard disclosure measures.
- Notify local lenders, insurance agents and real estate offices about the FIRM, flood insurance and elevation certificate information that is available.
- The public library continues to maintain flood protection materials.

#### **Activity 350 – Flood Protection Information**

- North Kingstown Free Library continues to be a repository of information for flood protection data.
- The library also posts the public notice related to flooding and flood hazard areas. This notice identifies where more information can be found related to flooding and flood hazard areas including the library, the Planning department and the town's web site.
- Annual review and update of the information and links in our flood protection website.

#### **Activity 370 - Flood Insurance Promotion**

- Staff has assessed the community's current level of coverage and identified the areas where the coverage may be lacking based on the flood risk present. This information has been tabulated in a memorandum to the Town Council. The most recent Insurance Zone and Insurance Occupancy flood insurance policy data provided by FEMA was used along with the local GIS data.

#### **Activity 420 – Open Space Preservation**

- Enforcement of ordinance(s) for low-density zoning and/or open space incentives.
- Certification that the town continues to preserve open space in the floodplain.

#### **Activity 430 – Higher Regulatory Standards**

- Certification that the town enforces the floodplain management provisions of our zoning, subdivision and building code ordinances.

#### **Activity 440 – Flood Data Maintenance**

- Certification that the town continues to use and update our flood data maintenance system on an annual basis as needed.

- The Town of North Kingstown maintains a comprehensive geographic information system (GIS) and internet mapping server (IMS) via Map Geo. One of the available layers on the GIS and IMS is flood zone information. The town also has desktop mapping programs to maintain this information.

#### **Activity 450 – Stormwater Management**

- Certification that the town continues to enforce the stormwater management provisions of our zoning, subdivision and building code ordinances for new developments in the watershed
- Continue to enforce the provisions of our zoning, subdivision and building codes as they pertain to erosion and sediment control and water quality.

#### **Activity 502 – Repetitive Loss Properties**

- Certification of the number of repetitive loss properties in town and submission of a copy of the notice outlining property protection, flood insurance and financial assistance that we sent to those properties located in the repetitive loss areas.

#### **Activity 510 – Floodplain Management**

- Submission of a copy of our floodplain management plan's (Hazard Mitigation Plan (HMP)). annual progress report.
- Provided copies of this progress report to our governing board and local media.

As part noted above, we are required to include a progress report detailing what has been accomplished in the HMP over the previous year and share that report with the town council. That progress report (attached) has been updated through 2023. As noted in previous years, there are several goals included in the plan ranging from reducing risks from natural hazards to life and property and ensuring the safety of children and vulnerable population from natural hazards to ensuring that the town's emergency services will be operational during a natural disaster, and plans are in place to expedite recovery after a disaster. Each of these goals has several actions to help reach those goals.

Planning staff also completed a status check on the actions accomplished to date for HMP reporting purposes. As part of this review, we have identified the potential actions that could be addressed in the near term. Those actions are highlighted.

If you have any questions about the HMP or CRS submission, please feel free to contact me at (401) 268-1570.