# <u>National Flood Insurance Program</u> (NFIP) Background

National Flood Insurance Act of 1968

 Established the NFIP

 Required mapping of flood-prone areas
 Made flood insurance available to all residents of communities that meet floodplain management requirements

# NFIP at a Glance: Rhode Island

All 39 Communities and 1 Tribe participate
 Participation is voluntary

Each community has a local NFIP point of contact

There are 15,173 NFIP policies in-force covering over \$3.5 billion in property

8,196 in A zone and 1,208 in V zone

Average Rhode Island premium...\$1,089

Roughly 3.3% of the 450,884

households in RI

(2007 RI Census Data)





# **NFIP Components**

MappingRegulationsInsurance

## <u>Mapping</u>

Flood Insurance Rate Maps (FIRMs) Primary floodplain management tool Product of Flood Insurance Study (FIS) Identifies flood zones within a community Maps used by a wide audience: Government/local officials FLOOI HAP MOEX Insurance agents FIRM FLOOD INSURANCE RATE MAN BRISTOL COUNTY Lending institutions RHODE ISLAND BRISTOL COUNTY, RHODE ISLAND MAP IND Realtors PANELS PRINTED: LELLER. Property owners NOT THE OWNER. deral Emergency Management Agency Design Professionals Environmental/Conservation groups

### <u>100-Year Floodplain</u>

The flood having a 1% chance of being equaled or exceeded in any given year





### Outdated

# Difficult to decipher/make flood zone determinations Missing/mislabeled roads



### Map Modernization

Map Mod Program began in 2002 because:

Dynamic flood hazard conditions and old maps.

- Desire for more timely updates and easier access to the data used to create the maps.
- Up-to-date maps more closely align with actual risk and improve citizens' flood hazard awareness.

Map Mod created DFIRMs



### What's in a DFIRM?

Digital Information Files usable in GIS Easier to update Other pieces: Metadata Flood Insurance Study (FIS) report Back-up data (models, etc.)



## **DFIRM Riverine Area**



### Coastal Floodplain



# **DFIRM Coastal Area**



# Local Example



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ZONE AH

ZONE AO

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4275000mN

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

berrein)

1% emu

5000-foot orid values: Rhode Sata Plana coordinate 6000000 ET one (FIPSZONE 3800). DX5510 Bench mark (see exploration in Notes in Lieurs section of this FIRM of M1.5 River Mile MAP REPOSITORIES Refer to Map Repositories list on Map Inde> EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP May 21, 2009 EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL For community map revision history prior to countywide mapping, refer to the Community located in the Flood Insurance Study report for this jurisdid if flood insurance is available in this community, contact your insurance the National Flood Insurance Program at 1-800-638-6620.



American Recovery and Reinvestment Act (ARRA) Emergency Watershed Protection Program – Floodplain Easements

- RI NRCS received \$2.4 million in ARRA funds to implement 4 floodplain easement projects.
- City of Cranston
  - Pocasset River Riverview Terrace & Blackamore Pond
  - Pocasset River and Pawtuxet River confluence
  - Rhodes on the Pawtuxet Pawtuxet River Oxbow
- Town of West Warwick
  - Meshanticut River Headwater

# **Objective and Benefits**

- Reduced Repetitive Flood Damage
- Increased Floodplain Storage Capacity by Removing Fill Material
- Restoration of Aquatic / Wildlife Habitat
- Restore historic floodplain

### **Existing Conditions** Confluence of Pawtuxet / Pocasset Rivers Floodplain Restoration

Pawtuxet River

Road Aerial

20 30

CLCF Ball Field

Approximate Location of Upland Area/Floodplain Fill

### **Existing Conditions** Confluence of Pawtuxet / Pocasset Rivers Floodplain Restoration



# **Proposed Restoration Plan**

- Create Natural Stream Channels to Divert Drainage Runoff From Residential Neighborhoods
- Incorporate On-Site Materials to Create Bio-Engineered Channel and Streambank Stabilization Features
- Fill Ineffective Drainage Channel
   Remove Potential Mosquito Breeding Areas
   Remove Fill Material to Create Additional Floodplain Storage Capacity
- Restore Native Vegetation (wetlands grasses) / Wildlife Habitat

### Stream Channel Stabilization Features Blackamore Pond / Pocasset River Floodplain Restoration



**Brush Matting** 

Live Fascines

Source: NRCS

# Stream Channel Stabilization Features Blackamore Pond / Pocasset River Floodplain Restoration



### Stream Channel Stabilization Features Blackamore Pond / Pocasset River Floodplain Restoration

### **Rock Vanes**

Source: NRCS

### Stream Channel Stabilization Features Confluence of Pawtuxet / Pocasset Rivers Floodplain Restoration

### New England Moist Seed Mix



Source: New England Wetland Plants, Inc.

### Next Steps

Pawtuxet and Pocasset Rivers Floodplain Restoration

March/April 2010 Complete 60% Design Drawings Prepare and Submit Permit Applications May/June 2010 Complete Permitting Finalize Design and Prepare Bidding Documents Next Public Meeting July/August 2010 Complete Bidding Start Construction November/December 2010 Complete Construction