



## STATE OF RHODE ISLAND

**Date of Verification: Spring 2024**

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The Community Rating System (CRS) provides credit to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the CRS within the above state.

There are two sections to this report: State-based credit, and Other potential credit.

State-based credit is awarded to communities for activities that are implemented and enforced by the state. The credit is provided to each community in the state and documentation is not needed from the community.

Other potential credit lists the CRS activities for which communities may receive CRS credit based on, or due to, state or regional programs or regulations that are implemented within the community. There is also information regarding use of a state-based model ordinance, if present in the state. The potential credits must be verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the *2017 CRS Coordinator's Manual* and *2021 Addendum*:

### State Based Credit

ACTIVITY	ELEMENT	POINTS
340 (Hazard Disclosure)	ODR—other disclosure requirements	10

#### **Activity 340 (Hazard Disclosure) Element ODR, Other Disclosure Requirements**

Rhode Island has a requirement that sellers must disclose whether the property is in a flood hazard zone and if there is a federal requirement to purchase flood insurance, the presence of an active flood insurance policy for the property and its cost, and previous flood events for the property.

*Citations: Rhode Island GL § 5-20.8-2*

[Rhode Island Real Estate Sales Disclosures](#)

## Other Potential Credit

ISO/CRS Specialists and the community need to determine which credits may apply to an individual community. The following is a summary of activities that are potential credits:

ACTIVITY	ELEMENT
420 (Open Space Preservation)	CEOS—coastal erosion open space
430 (Higher Regulatory Standards)	BC1—building codes LDP3—local drainage protection FRB—freeboard
450 (Stormwater Management)	ESC—erosion & sedimentation control WQ—water quality
630 (Dams)	SDS—state dam safety

### **Activity 420 (Open Space Preservation) Element CEOS, Coastal Erosion Open Space**

May be applicable in coastal communities. Specialists will verify coastal details individually when determining credit eligibility.

The Shoreline Change Special Area Management Plan ([Beach SAMP](#)) was adopted in 2018 by the Rhode Island Coastal Resources Management Council (CRMC) and includes erosion guidance. [Shoreline Change Maps](#) show rates of change that will be applied to pertinent sections of the Council’s regulatory programs to address issues including setbacks of activities from coastal features.

Rhode Island [STORMTOOLS](#) maps storm inundation, with and without sea level rise, for varying return period storms for all Rhode Island coastal waters. Predictions are provided that show water extent and depth at any given point for nuisance floods (1, 3, 5, and 10 year recurrence intervals) and 25, 50, 100, and 500 year storm scenarios at a 95% confidence interval. Sea level rise of 1, 2, 3, 5, and 7 feet on their own as well as combined with each storm scenario are also modeled.

### **Activity 430 & Potential Higher Regulatory Standards in the State’s Model Ordinance**

#### **State Model Flood Damage Prevention Ordinance**

The Rhode Island Emergency Management Agency is the State NFIP Coordinating Agency.

Website: [Regulations | Emergency Management Agency \(ri.gov\)](#)

- No model ordinance language is available on the state’s website.

### **Activity 430 (Higher Regulatory Standards) Element BC1, Building Codes**

Effective February 2022, the Rhode Island State Building Code is based on the 2018 International Building Code and the state's One and Two Family Dwelling Code is based on the 2018 International Residential Code. The state has also incorporated the 2018 editions of the International Mechanical Code and International Plumbing Code.

- IBC Chapter 1 and Appendix G are adopted. <https://rules.sos.ri.gov/regulations/part/510-00-00-2>

Source: <https://www.sos.ri.gov/divisions/open-government-center/rules-and-regulations/building-and-fire-codes>

### **Activity 430 (Higher Regulatory Standards) Element LDP3, Local Drainage Protection**

The state building code incorporates the IBC requirement for fill/grading to be compacted and to slope away from buildings to provide positive drainage and minimize erosion. Provided the community can document enforcement of the positive drainage provisions, 10 points is available. *Relevant IBC section: 1804.4.*

### **Activity 430 (Higher Regulatory Standards) Element FRB, Freeboard**

The state building code includes the IBC Section 1612 requirement that the design and construction of buildings and structures located in flood hazard areas, including coastal high hazard areas and coastal A zones, shall be in accordance with Chapter 5 of ASCE 7 and ASCE 24 which requires at least 1 foot of freeboard. Specialists will verify with each community whether machinery/utilities and ductwork are required to be elevated and/or protected, to determine credit (CRS Manual page 430-13).

- Note the CRS Class 8 prerequisite: The community must adopt and enforce at least a 1-foot freeboard requirement (including machinery or equipment) for all new and SI/SD residential buildings in areas where BFEs have been determined. This includes the replacement of manufactured homes in pre-FIRM manufactured home parks.

### **Activity 450 (Stormwater Management)**

#### **ESC–EROSION AND SEDIMENTATION CONTROL WQ–WATER QUALITY**

Rhode Island's Department of Environmental Management provides a general permit under the National Pollutant Discharge Elimination System (NPDES) for controlling stormwater discharges from construction sites.

For permit coverage, construction activities with land disturbing activities of 1 acre or more must submit a Notice of Intent (NOI) prior to plan approval and agree to comply with requirements outlined in the NPDES General Permit for Stormwater Discharges from Construction Activity.

Website: [Soil Erosion and Sediment Control | Rhode Island Department of Environmental Management \(ri.gov\)](#)

**Activity 630 (Dams) Element SDS, State Dam Safety**

Credit available for activities of the state's dam safety program is based on the Dam Safety Program Management Tool. Credit for element SDS is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

- Rhode Island's Emergency Management Agency Dam Safety Program [Dam Safety Program | Emergency Management Agency \(ri.gov\)](#)

The U.S. Army Corps of Engineers National Inventory of Dams webpage at <https://nid.sec.usace.army.mil/#/> documents the dams and flood inundation maps information. [FEMA's Dam Safety](#) Office annually verifies element SDS credit.