

RHODE ISLAND FLOOD MITIGATION ASSOCIATION
MEETING MINUTES
August 22, 2007 at 9:30 am
Rhode Island Emergency Management Association
645 New London Avenue, Cranston, RI

I. Attendees:

Pam Pogue, RIEMA; Chair
Wayne Barnes, City of East Providence; Secretary
Janet Freedman, CRMC
Nancy Hess, Rhode Island Statewide Planning
Nicole Belk, National Weather Service
Scott Choquette, Dewberry; ASFPM Region 1 Director
Richard Berstein, Rhode Island Department of Business Regulation

II. Call to Order:

Chair Pam Pogue called the meeting to order at 9:45 AM.

III. Approval of Minutes

Nancy Hess moved to approve the minutes of the Annual Membership Meeting on April 24, 2007, and of the meeting of June 20, 2007. Nicole Belk seconded, motion passed unanimously.

IV. Topics of Discussion

A. RIFMA Meetings - General comments and suggestions

- There should be a general format for meetings. An agenda established ahead of meetings and disseminated with meeting announcements will help.
- Brief reports from officers and committee chairs are desirable, if not every meeting than perhaps every other meeting as appropriate. Neither treasurer was able to attend this meeting; Wayne relayed a message from Ron Miner that a treasurer's report is expected at the next meeting.
- Rotating of meeting venues was discussed, with an offer from Richard to hold a meeting at the Department of Business Regulation in the future, especially if the number of attendees is relatively small.
- Future meeting notices will be e-mailed to all paid members and meetings will not be promoted as "board meetings".
- Upcoming meeting dates are proposed with a suggestion of meeting every other month, except monthly from January until the annual conference in the spring.

B. Chair Report - Map Modification

- Scott Choquette announced that FEMA and ASPFM Region 1 will offer preliminary showing and review/comment opportunities regarding updated maps for Providence County on September 10, 2007 and 10:00 am and 2:00 pm, where participants can look at the maps, mark them up and offer comments.
- Providence County map certification is potentially held up by an uncertified levee in Woonsocket. It may be practical to eventually certify the maps for Providence County minus the City of Woonsocket.
- It was noted that many communities will need to revise their ordinances to deal with map amendments and new FEMA requirements. A model ordinance is available to aid with this process.

C. No Adverse Impact (NAI)

- RIFMA as a group should advocate land-based and coastal NAI ordinance re-writes. Scott noted that an NAI model ordinance is being worked on nationally.
- Janet is working with Rhode Island Building Code officials regarding coastal NAI ordinance re-writes.

D. Property Insurance

- A property insurance update is needed considering a large number of people being dropped by insurance companies, rates climbing rapidly, etc.
- Richard Berstein stated that the DBR tries to balance consumer and business interests and educate the legislature that RI is a small insurance market and that companies will pull out if regulations become too onerous. RIFMA can be an advocate in this effort.
- RIFMA can also educate consumers that if they are transferred into the state's FAIR (Fair Access to Insurance Requirements) plan, they don't have to stay there.

E. Flood Insurance

- A National Flood Insurance Program (NFIP) workshop was discussed and encouraged as way to forward flood insurance education. Pam suggested holding an "NFIP 101" type of workshop. Potential invitees/presenters were discussed. Among potential education/outreach targets are:
 1. The public – Defray public perception that the government will automatically bail them out after a natural disaster and that they don't need to pay flood insurance premiums. Flood insurance outreach will be needed toward people living in any newly mapped floodplains following MapMod. Nancy suggested reaching out to people who live downstream from dams – with no floodplain mapping is done

specifically for these areas, this is a good possibility for flood insurance education/outreach.

2. Lenders and realtors – Janet noted that many lenders are unaware of coastal erosion and storm surge implications with respect to coastal area properties. Richard offered that lenders and realtors in general are underserved with regard to NFIP outreach and that a whole conference could be done just for these groups. Lenders and realtors could then inform and educate potential buyers.

F. Hurricane Workshop

- Nicole gave general workshop information. Workshops offer a historical perspective, seasonal forecasts and preparedness information including damage potential. Potential audience is wide open but she needs to know who we would target for a workshop in order to maximize its value. At this point in the season, we may be better served waiting until next year to hold a workshop.

G. Website

- Victor Hom will be contacted regarding the status of the website and its maintenance.

V. Adjournment:

The meeting was adjourned at 11:10 am.

Next Meeting: September 26, 2007 at 9:30 am.

Location: IIARI, 2400 Post Road, Warwick RI.