

It Can happen here!

Extraordinary weather patterns and historic weather events seem to be a common occurrence nowadays. The importance of being prepared for such events is becoming not just a priority but an absolute necessity. Flooding is the most common natural disaster in the United States and can happen anywhere. It's important to note that more than 20 percent of flood claims come from properties located outside of the high risk flood zones.

As a public service, the Town of Charlestown provides its residents, lending institutions, real estate agents, and insurance agents with the following information upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as delineated on the current Flood Insurance Rate Map (FIRM) for Charlestown.
- Additional flood insurance data for the site, such as the FIRM Zone, the Base Flood Elevation (BFE) and whether or not you are in a Repetitive Loss Area or within a sensitive coastal area or wetland.
- Any historical flooding information that is known for the site.
- Flood determination letters for specific properties.

We also have a wealth of information on our website as well as handouts describing the mandatory flood insurance purchase requirements for those with a federally backed loan in the SFHA as well as important upcoming changes to the flood insurance industry.

The Town of Charlestown has been working hard to become a more resilient community through its code enforcement and floodplain management programs; however, there are steps you can take as well to be better prepared.

Get a Flood Insurance Policy

- Homeowner's insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government and is available to everyone, even properties that have been flooded.
- A flood insurance policy will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
- Don't wait until the next flood to buy insurance protection. In most cases, there is a 30 day waiting period before NFIP coverage takes effect.
- Renters should also consider buying a flood insurance policy for their contents.
- Be sure to photograph your home's contents and put important papers and insurance policies in a safe place.

If you already have a flood insurance policy

- Verify your Flood Zone – with recent updates to the Flood Insurance Rate Maps (FIRM's), your home may be located in a different zone from what your insurance company has on file.
- Obtain an Elevation Certificate for your dwelling and verify your insurance company has based the premium on your dwellings true height. (Note: Should you need an Elevation

Certificate, be sure to contact the Building Department to see if we have one on file. All Elevation Certificates received are retained as permanent records and copies are available upon request.)

- Higher deductibles may also reduce your premium.

Consider some permanent flood protection measures

- Proper grading around the exterior of your home should drain water away from the foundation.
- Install gutters and downspouts and verify proper drainage away from the foundation.
- Incorporate Flood Mitigation into your remodeling projects such as elevating your mechanical and electrical equipment.
- Some properties may be mitigated by installing flood vents and/or filling in basement/crawlspace areas that are below grade on all sides.
- Elevate your dwelling above the Base Flood Elevation (BFE). Drastic discounts may be achieved for each foot of elevation above the Base Flood. Note: The RI State Building Code requires a minimum of one foot of freeboard above the BFE. (lowest floor at BFE plus 1 foot)
- Before you build, obtain the proper Building Permits and do it right the first time.
- You may look up your property's Flood Zone Information on the Town's website at <http://www.charlestownri.org> (see GIS link symbol below); additional information is also available under the Building/Zoning Department or at <http://www.ready.gov/floods>;



Additional flood protection measures with no cost

- Keep debris and trash out of streams, ditches and storm drains.
- Report missing or damaged silt fence; they help keep our streams clean.
- Sign up with the Town for "Code Red", an emergency messaging system, and "Constant Contact" to stay informed.
- Elevate your belongings from the basement floor.
- During heavy rains check the current river status (flood gauge) at <http://water.weather.gov/ahps/>.

You may contact me at (401)364-1215 or by email ~ jwarner@charlestownri.org should you have any questions pertaining to flood related inquires and/or mitigation measures for your property. Additionally, you may want to contact your insurance agent to discuss your policy and options

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Floodplain Manager