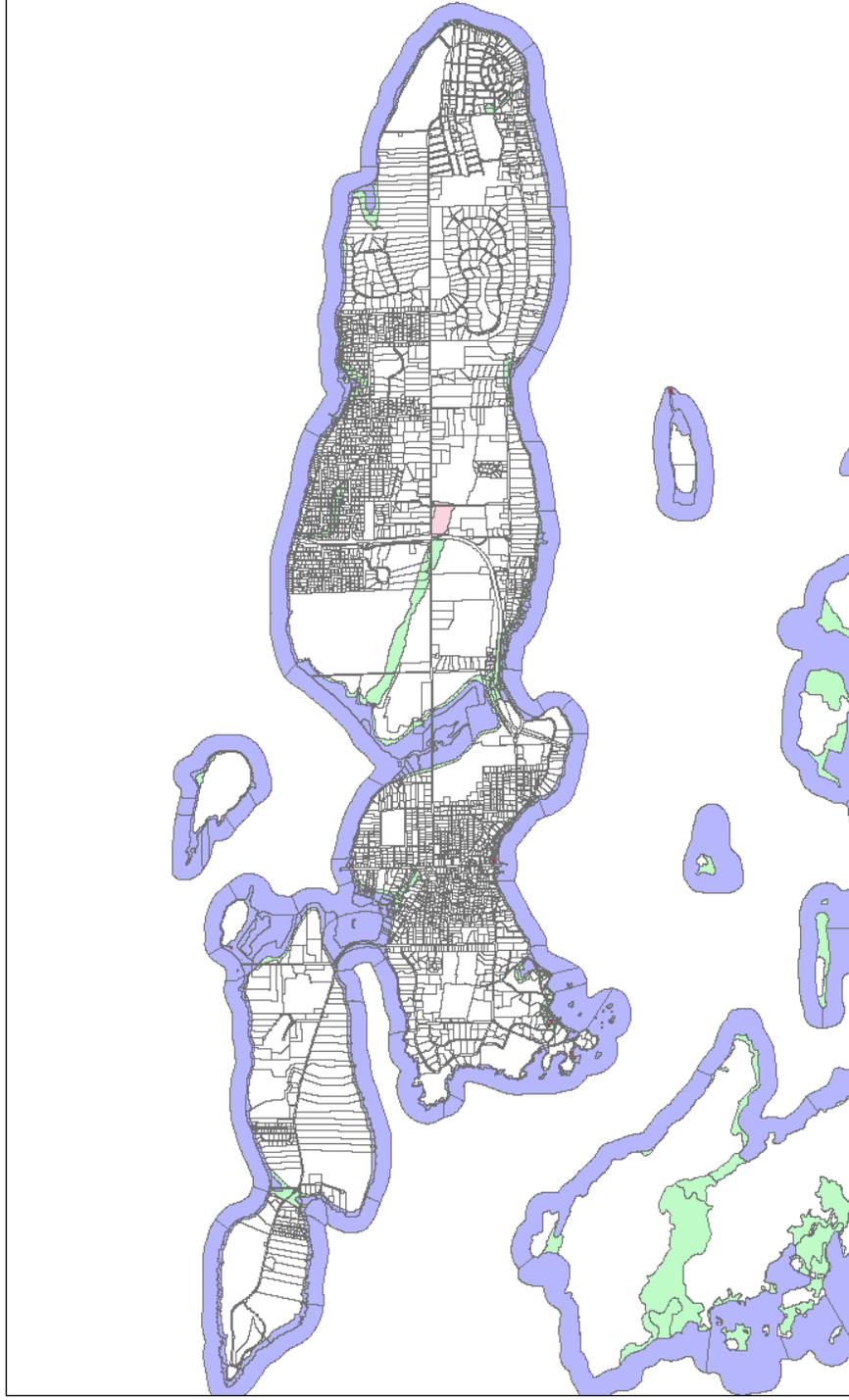




Zoning Ordinance Amendment Related to Building Height in the Special Flood Hazard Zone

Public Hearing – August 17, 2020
continued to September 21, 2020



Why are we here?

In 2018 The State of Rhode Island began a process of amending the definition of building height whereby giving additional building height rights exclusively to waterfront property owners within the Special Flood Hazard Area, to compensate for building in a flood zone where flooding is so prevalent that State building codes requires them to elevate their structures.

What is the potential impact?

- Jamestown's HMP notes that Jamestown has 228 National Flood Insurance policies. Interestingly enough though, there has only been \$231,689.86 in payments since 1978. That is only a little over \$1000 per policy if it were to be distributed evenly, when in fact, it is probably only a handful of those policies that have ever made a claim. This indicates that although several residents have purchased flood insurance, few claims are made and they are for minor damages and only 1 repetitive loss has been filed.
- There are currently:
 - 100+ Homes that are at least partially located within the Special Flood Hazard Area
 - 400+ homes whose lots touch the SFHA but the homes are wholly outside of that zone
 - 100+ vacant lots that could be developed where the SFHA impacts the lot

Review by the Planning Commission

- All Zoning Ordinance Amendments (ZOAs) must be either created by the Planning Commission or a 3rd party
- The Planning Commission must review and provide a recommendation to the Town Council on all ZOAs
- The Town Council approves ALL ZOAs subsequent to a “Public Hearing”
- This public hearing was advertised 3 times as required on July 30, August 6 and 13
- The Planning Commission provided the Town Council a recommendation for approval dated July 16, 2020 with the required Findings and statements of Consistency
- The Planning Commission sent correspondence to the Town Council on August 25, 2020 emphasizing the importance of this amendment and urging its passage

The Proposal

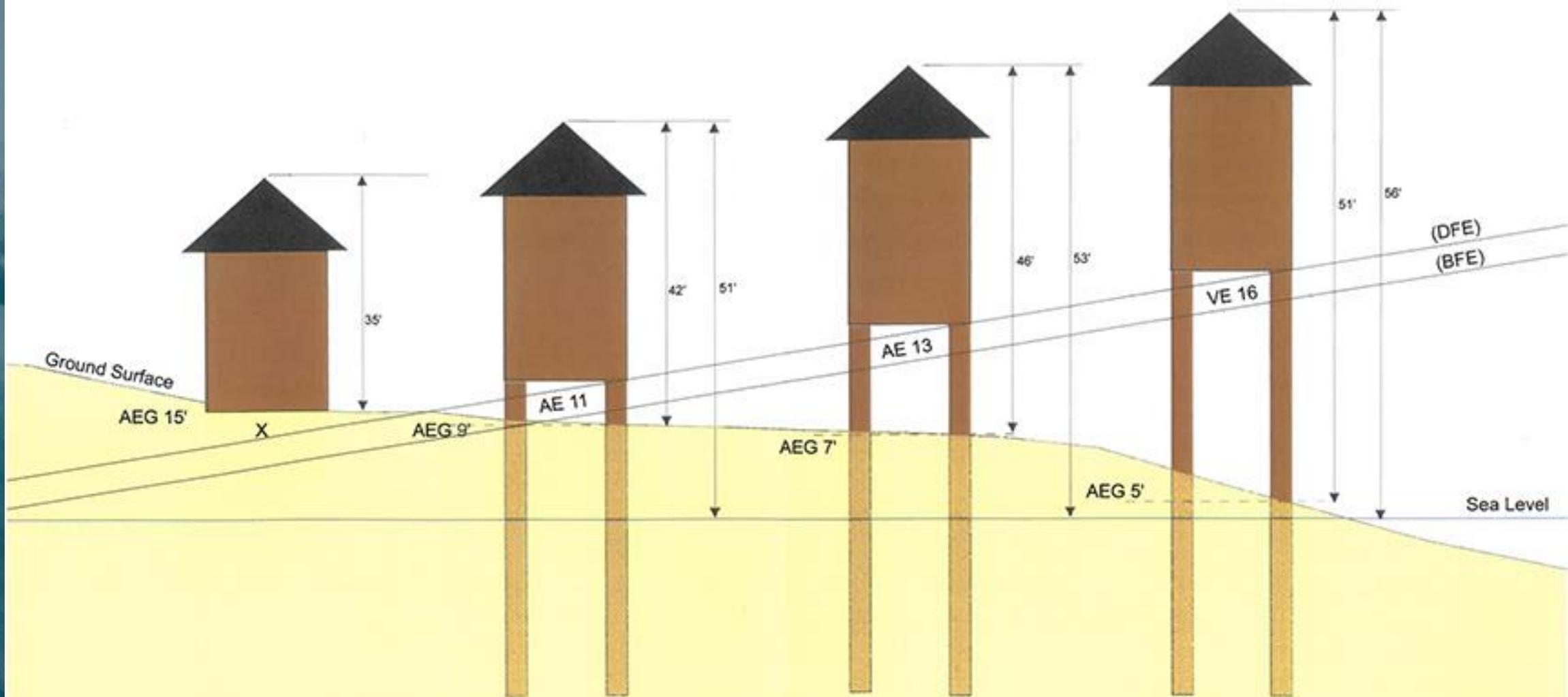
Jamestown has a uniform maximum building height throughout the island of 35 feet. The Base Flood Elevation (BFE) is defined as:

- **Base Flood Elevation (BFE).** The elevation of the crest of the base flood or 100-year flood. The height, as established in relation to the North American Vertical Datum (NAVD) of 1988 (or other datum where specified), in relation to mean sea level expected to be reached by the waters of the base flood at pertinent points in the floodplains of coastal and riverine areas.

**In simplest terms, the state definition change allowed builders within the special flood hazard area to begin their “minimum” building height at the BFE. The proposal before you tonight simply removes that BFE from the actual building height. So, we begin measuring “building height” at “original grade” and can build up to 35 feet (or 2.5-3 stories in height) like every other structure in town, whether located on the water or not.

The reality is that if people can build out of the special flood hazard area on lots, they WILL. No one wants the added cost of paying flood insurance if they have the ability to build outside of the special flood hazard area.

Discuss Freeboard



AEG=Average Existing Grade

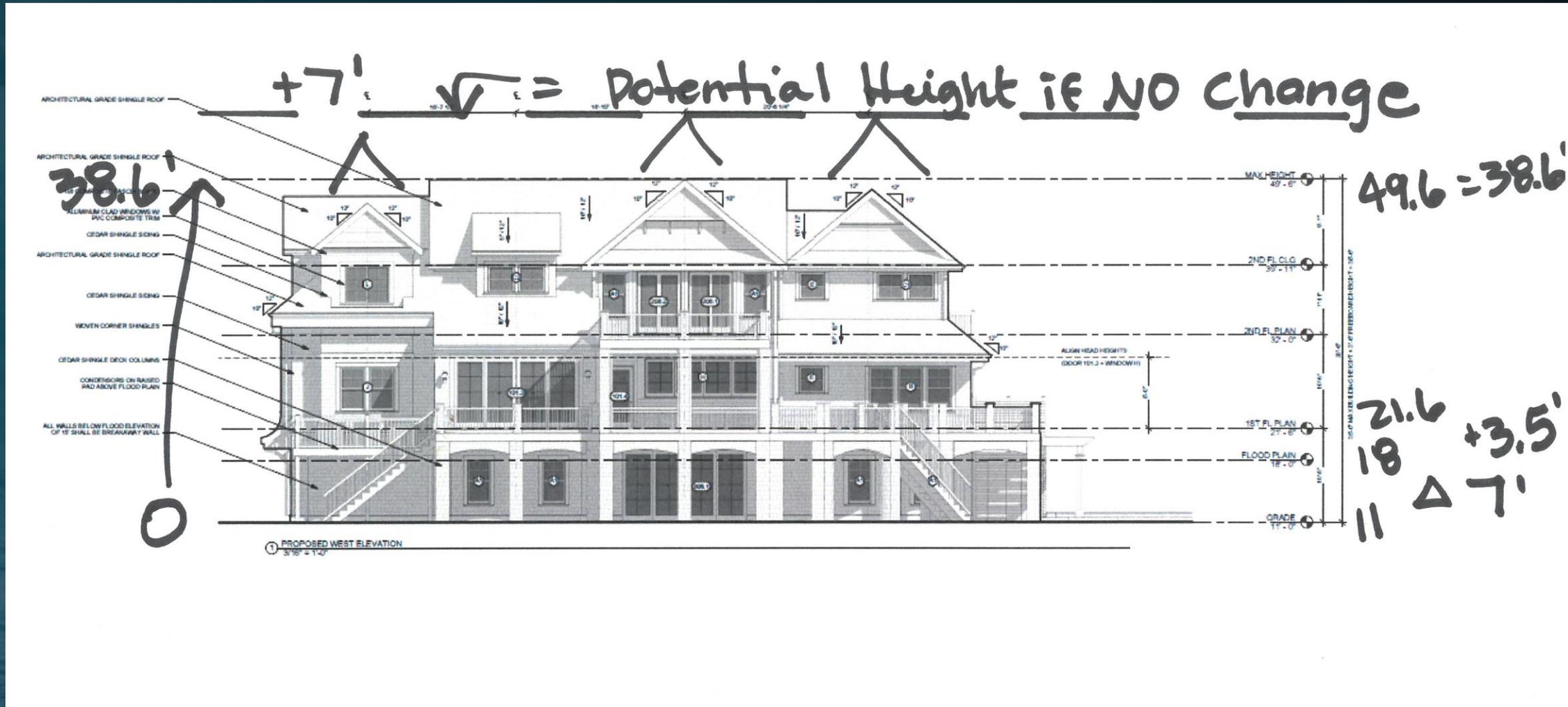
DFE = Design Flood Elevation (BFE + Freeboard of up to 5')

BFE = Base Flood Elevation

* The bottom of a structure must be raised 1 foot above the Base Flood Elevation but an additional 5 feet (freeboard) is permitted for insurance purposes

* you must subtract the Average Existing Grade from the Base Flood Elevation (FEMA) to calculate how much the structure must be elevated.

Example: 7 Beavertail Road



② EXTERIOR VIEW 2



③ EXTERIOR VIEW 3



① EXTERIOR VIEW 1



Base Flood Elevation = 15
Average Existing Grade = 8
Therefore $15-8=7$ = amount the structure must be elevated to start construction of habitable space plus you can add up to 5 feet of Freeboard for insurance purposes.

Therefore, today the total potential elevation of this home is $7+6+35 = 48$ feet, or 13 feet above standard building height of 35 feet.

VE15

Facts:

- 1) All structures in Jamestown are limited to 35 feet.
- 2) In the SFHA the bottom of the structure has to be 1 foot above the base flood elevation plus they can add 5 more feet of freeboard for insurance purposes. So a total of 6 feet additional height will remain even after this proposal is passed allowing 41 foot structures

