



Town of Bristol, Rhode Island

Department of Community Development

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July 22, 2026

TO: Town Council

FROM: Diane Williamson, Director

RE: **Edit to Zoning Ordinance regarding Flood Zone Requirements**

In 2014, the Town adopted a Flood Zone Ordinance that included a definition of "Substantial Improvement" which is when the cost of improvements exceeds 50% of the market value of the structure. Once the cost of improvements exceeds this amount, the entire building must be brought up to current flood plain requirements. Bristol's definition has a 10-year "look back" on improvements to determine if a Substantial Improvement was met which means all the improvements over 10 years are totaled and the structure's value from 10 years ago is used.

The reason for the 10-year look back was to prioritize compliance with current flood plain codes sooner rather than later. The 10-year look back also gives the Town extra points for the Community Rating System (CRS) Program that we participate in as a Class 7 which gives all property owners with flood insurance a 15% discount on their insurance premium.

Recently, we have seen situations where people have wanted to do maintenance work on their homes in the flood zone such as roofing and siding and energy projects like windows, doors, solar, and HVAC. With the 10-year look back requirement and the current cost of construction, many of these projects can't go forward without becoming substantial improvements which results in people either deferring or canceling the projects.

While we want to help homeowners do their projects, we have also been mindful of the CRS rating that residents benefit from. So, we've researched what other CRS communities have in their flood zone ordinance, and we've reached out to the Rhode Island Emergency Management Agency who helps manage the CRS program. We have learned that we can have a shorter look back of 5 years and still maintain our Class 7 classification. So, it is recommended that we edit Bristol's Ordinance from a 10 year look back to a 5 year look which will help homeowners and also keep Bristol in the current CRS classification.

cc: Steven Contente, Town Administrator