



Town of Bristol, Rhode Island

Department of Community Development

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September 2, 2026

TO: Planning Board

FROM: Diane M. Williamson, Director

Diane M. Williamson

**RE: Proposed Amendment to Zoning Ordinance
Flood Zone Definitions – Substantial Improvement**

The above ordinance is proposed to amend the definition of substantial improvement in the Zoning Ordinance. The Town Council had a first reading on this draft and referred same to the Planning Board for a recommendation. Per the Zoning, the Board also has to make a finding of consistency with the Comprehensive Plan and the General Purposes of Zoning.

Background

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 which results in properties not being maintained which can affect the neighborhood.

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. T

Recommended Planning Board Findings:

The ordinance is referred to the Planning Board for a finding of consistency with the Comprehensive Plan and the General Purposes of Zoning.

I recommend that the Planning Board make these findings as noted below:

1. The Planning Board finds that this proposed ordinance is consistent with the Comprehensive Plan because it implements Action Item H19 "*Continue to participate in the Community Rating System of the National Flood Insurance Program...*" and policy A of Goal 3 in the Housing Element "*Continue Participation in the National Flood Insurance Program in order to allow property owners the ability to purchase flood insurance*".
2. The Planning Board finds that the proposed ordinance is consistent with the General Purposes of Zoning because it addresses the public health, safety and general welfare and promotes a balance of housing choices , for all income levels and groups , to assure the health, safety and welfare of all citizens and their rights to affordable, accessible, safe and sanitary housing.