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LOCAL&STATE

FEMA explains impacts of flood insurance policies

By Joe Baker
Staff writer

The combination of a reconfiguration of flood zone maps and an act of Congress altering the federally subsidized flood insurance program is creating a perfect storm that will drive up rates for many property owners in the most flood-prone areas.

Using more up-to-date scientific data, the Federal Emergency Management Agency recently redrew the maps outlining what coastal property is most likely to flood in a major storm — defined as a storm with a 1 percent chance of happening in any given year. Given rising sea levels and increased coastal construction, those maps have placed some property within a high-hazard flood zone for the first time, FEMA officials said Tuesday night during an informational forum at the Newport Public Library.

At the same time FEMA was

drawing new maps, Congress passed the Biggert-Waters Flood Insurance Reform Act of 2012, which will phase out some of the artificially low flood insurance rates that have been subsidized by the federal government since the program's creation in 1968.

Only those owning property in high-hazard zones are required to buy flood insurance. The new maps have placed more property within those zones, forcing some to buy insurance for the first time and raising rates on others who moved up from a less hazardous zone.

"Ever since (Hurricane) Katrina ... the program has been in the red," said Bob Desaulniers, FEMA regional insurance specialist. "Congress wanted to make the program more financially stable going forward."

The potential impacts are not uniform. For instance, non-primary residences built before 1975 already have seen a 25 percent rate hike, according to Thomas Young, manager of FEMA's

New England region office. On Oct. 1, commercial buildings built before 1975 also will face a 25 percent rate hike, Young said.

Anyone else owning a building built before 1975 will see the rates go up by the end of 2014, Young said. Any property owners who let their flood insurance lapse and reapply for the program will not be eligible for subsidized rates, he said.

Owners of buildings built after 1975 will need to show a flood elevation certificate from a registered surveyor to qualify for the federally subsidized program, Desaulniers said.

The good news is that municipalities can take steps to reduce flood insurance rates for their taxpayers. Any community can apply to join the Community Rating System, run by FEMA. In its application, the community would outline what it is doing to minimize flooding. Depending on the degree of that work, the community would be assigned a rating ranging

from 10 (the worst) to 1. If a community's rating is dropped from 10 to 9, for example, residents would automatically see a 5 percent reduction in their flood insurance rates.

Middletown has been a member of the Community Rating System since 1991. Newport currently is applying for entry, said Melissa A. Barker, a senior clerk in the city's Office of Planning and Development.

"There are 1,550 buildings in our flood plain," Barker said. "We've got to take this seriously."

The city has developed a database of each of the 8,080 buildings in the city and is developing a plan to reduce the risk of flooding, Barker said. City officials are trying to interest research firms to use Newport as a sort of laboratory to figure out what steps could be taken to minimize potential flooding from a catastrophic storm, Barker said.

FEMA has enlisted a private firm, Insurance Services Office, to verify

information submitted with a municipal application for the Community Rating System. The Rhode Island Emergency Management Agency has a coordinator available to help communities navigate the process, said Michelle F. Burnett, RIEMA state floodplain coordinator.

Only about 20 percent of property owners with flood insurance have subsidized rates, according to a FEMA handout. Homeowners should determine what designated flood zone they are in and talk to their insurance agent to see if their rates would be affected by the changing maps and federal legislation.

Homeowners can take steps to reduce their insurance rates, Desaulniers said, but should check with their insurance agents before undertaking the work to make sure it would, in fact, be worth the expense.

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CALENDAR

TODAY

CLOSING RECEPTION

Sandywoods' Van Vessel Art Gallery, 63 Muse Way, Tiverton, 5-8 p.m. Closing reception for "The 'Apres' Summershow," which will run through Saturday. Free. 835-6639.

THURSDAY

BLOOD DRIVE — Dunkin' Donuts, 159 East Main Road, Middletown, 4-7 p.m. Sponsored by the Rhode Island Blood Center. (800) 283-8385.

NEWPORT GALLERY NIGHT — Galleries throughout Newport, 5-8 p.m. Art galleries and cultural attractions stay open after hours. Parking available at Gateway Visitors Center on America's Cup Avenue and Newport Art Museum on Bellevue Avenue. Free. www.newportgallerynight.com.

CONCERT SERIES — Carolyn's Sakonnet Vineyards, 162 West Main Road, Little Compton, 6-8 p.m. Gary Farias will perform. \$10 per car. www.carolynssakonnetvineyards.com.

ART OPENINGS — Dorrance H. Hamilton Gallery, Salve Regina University, 100 Ochre Point Ave., Newport, 5-7 p.m. An opening reception and awards ceremony will be held for student artists whose work has been selected for BOSS Show 2013 — the "Best of

Salve's Students." Free. 341-2156.

Also, Jamestown Arts Center, 18 Valley St., Jamestown, 6-9 p.m. An opening reception for the new exhibition, "100 Women Over 50," will feature a preview of the film, "Why The Face: 100 Portraits of Women Over 50 By Julie Shelton Smith." The film will be shown at 6:30 p.m. A short Q&A will follow. www.jamestownartcenter.org.

AUTHOR EVENTS — Redwood Library, 50 Bellevue Ave., Newport, wine and cheese reception at 5:30 p.m., lecture at 6 p.m. Thurston Clark will discuss his new book, "JFK: The Last 100 Days." Free for members; \$10 for nonmembers. Space is limited. 847-0292, Ext. 112, or redwoodlibrary.org.

Also, Portsmouth Free Public Library, 2658 East Main Road, Portsmouth, 7 p.m. Author Marie Force will discuss and sign her contemporary romance books in the "McCarthys of Gansett Island" and "Treading Water" series, both set in Rhode Island, as well as the "Fatal" series, set in Washington, D.C. Free. 683-9457.

FRIDAY

BLOOD DRIVE — Portsmouth High School gym, 120 Education Lane, Portsmouth, 8 a.m.-2 p.m. Sponsored by the Rhode Island Blood Center. (800) 283-8385.

SANDYWOODS MUSIC SERIES — Sandywoods Center for the

Arts, 43 Muse Way, Tiverton, doors open at 6:30 p.m., show at 7 p.m. Architect and author Deborah Pierce will discuss her book, "Accessible Home: Designing for All Ages and Abilities." Pierce's book will be available for purchase and signing. Free. 847-8720, Ext. 115. sandywoodsmusic.com. 241-7349.

SATURDAY

FUNDRAISER — Weathervane Tack Shop, 531 Main Road, Tiverton, 10 a.m.-4 p.m. Tiverton residents Alayna and Jen Gallant will host Alex's Lemonade Stand and a bake sale to raise funds for childhood cancer programs. www.alexslimonade.org/mypage/116068.

CHURCH OPEN HOUSE — St. Mary's Episcopal Church, 324 East Main Road, Portsmouth, 1-3:30 p.m. St. Mary's Church invites the public to an end-of-summer celebration including ice cream and a bouncy house. Free. 846-9700. **Also**, Portuguese American Club, 35 Power St., Portsmouth, 3-7 p.m. A benefit for the SSG Christopher Potts Memorial Fund will be held by the family of Staff Sgt. Christopher Potts and the Aquidneck Island Striper Team, in honor of Potts, who was killed in Iraq. The benefit, which concludes an annual fishing tournament, will feature food, prizes, raffles and music. \$25. Donations sought. www.aistriperteam.com.

Drug

Continued from A3

Portsmouth High School Principal Robert Littlefield said students would be alerted before any event that would include random testing. No random testing would be allowed without the approval of the superintendent of schools.

A student who refuses to submit to the random test would not be admitted to the event. Any student suspected of using drugs or alcohol would be held until a parent picked up the student, Littlefield said. A student suspected of being under the influence of drugs or alcohol would never be allowed to drive home, the principal assured the committee.

Committee member John Wojichowski said he saw no problem with random testing, but invited any resident who has concerns about the policy to contact him or other committee members.

The random-testing policy refers to all students and calls for zero tolerance for alcohol and drugs.

The policy that was referred back to the administration is aimed at athletes and those involved in other extracurricular activities.

Ray Davidson, coordinator of the Portsmouth Prevention

Coalition, commended the School Committee for trying to make the policy more efficient. The coalition conducted a student survey about drug and alcohol use that prompted the proposed policy.

"This will be an instrumental piece in what we are trying to do as a community to address the substance abuse issue," he said. "It's a great place to begin. It sends a message not only to students, but to the community as a whole."

He said the section calling for follow-up care for those involved with drugs is a crucial element of the policy.

"It ensures that any young person who has been identified with a substance abuse problem gets the appropriate treatment," he said. "I know that is important to everyone here."

He asked the committee to send a copy of the policy, when it is adopted, to the Portsmouth Juvenile Hearing Board.

Among questions raised about the proposed policy were concerns about its self-referral section, which provides no punishment for students who approach school officials seeking help with a substance abuse problem.

Committee member Emily A. Copeland questioned whether students would try to avoid punishment by making a self-referral before any accusation could

be made.

Littlefield said he knows of instances where there was a "race to the principal's office" on a Monday morning after a "situation" occurred the Friday before. The self-referral policy would not be in effect in that case, he said.

School Committee Chairman David D. Croston said self-referral was a critical part of the new policy.

Littlefield agreed. "There is no way I would ever advocate for language that would discourage a student in trouble from coming forward to us and asking for help," Littlefield said.

He suggested that the wording be changed.

The principal also questioned a provision calling for a two-day suspension from school events for a first offense. For a football player, that could be two weeks, but a soccer player could have two games in two days, he said.

Committee member Frederick Faerber said the punishment was too lenient. A student-athlete should be suspended for a year after a first offense, he said.

The committee will get a second chance at the policy on Sept. 24.

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38 Studios loan guarantee probed by federal agency

PROVIDENCE (AP) — A spokeswoman for the Rhode Island Economic Development Corp. said the federal Securities and Exchange Commission is investigating the state's \$75 million loan guarantee to 38 Studios, former Red Sox pitcher Curt Schilling's failed video-game company.

Spokeswoman Melissa Czerwein said Tuesday the agency hired a law firm to help

handle inquiries from the SEC over five months starting last fall. She said the agency paid more than \$100,000 to the firm.

Czerwein would not provide details about what the SEC may be looking for. The state is maintaining confidentiality at the SEC's request.

38 Studios filed for bankruptcy in June 2012, and the state is now on the hook for about \$90 million.

Buses

Continued from A3

was receptive," Smith said. "That was not a request of ours; we just wanted something that looks fun."

"The big issue here is, 'How do we minimize traffic in Newport?'" Rodman said. "RIPTA doesn't exist to run buses; they exist to transport people. When they moved from buses to trolleys, ridership went through the roof. I fear ridership will now fall."

The Gillig vehicles simply don't have the appeal of the Chance trolleys, he said.

"The novelty is gone," Rodman said. "It is fun and engaging to ride around in a RIPTA trolley."

Many of the classic trolley replicas that operate in other communities have a "freight line" or truck chassis, Therrien said. The Gillig trolley buses will have a heavier, more durable, bus chassis and last much longer.

There are other perks with the Gillig trolley bus as well, he said. For example, there will be video cameras and automated transit management electronics in each bus. Anyone with a computer or smart phone can see exactly where the bus is on the route and how much "real time" it will take to get to the stop.

In general, RIPTA is going to move away from operating trolley buses, Therrien said.

There are now 10 trolley buses in Providence used in areas such as Atwell Avenue. Two of the red trolleys have been operating in Newport.

"They have five or six years left in them," he said. "After that, we'll fade away the trolley buses everywhere in the state except Newport. They have a good market in Newport."

Outside the tourist season, the Salve Regina University students keep the trolley buses fairly full all year long, Therrien said.

The Newport trolleys were retrofitted and restored in 2009, when RIPTA first considered replacing them. The trolleys originally ran with compressed natural gas fueling systems, but they were converted to take advantage of new clean diesel technology. Each trolley also received a new engine, a new transmission, new electrical and suspension systems and a refurbished exterior.

Federal funding pays 80 percent of the cost of the new or rebuilt vehicles, and the state pays the other 20 percent, Therrien has said. Each rebuilt trolley in Newport cost \$150,000 at the time, so the \$30,000 state share came from RIPTA's budget.

The retrofit gave the trolleys five more years of life, Therrien said. He said it is not cost-effective to try to rebuild the older trolleys a second time.

Rodman said RIPTA has argued the trolley buses with a heavy bus chassis meet federal standards, while those with a truck chassis don't.

But he said there could have been more creative solutions, such as having an outside contractor run the smaller classic-looking trolleys. He pointed out that Viking Tours, a local business, runs a smaller replica trolley that it uses for tours, weddings and special events.

"I wish there was more entrepreneurial spirit over at RIPTA," Rodman said. "We don't think they are bad guys; we just think they made a bad choice."

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MUNICIPAL MEETINGS

NEWPORT

TODAY

City Council, 6:30 p.m., City Hall, council chamber, 43 Broadway.

PORTSMOUTH

TODAY

Planning Board, 7 p.m., Town Hall.

TIVERTON

TODAY

Tiverton Library Services Building Committee, 7 p.m., Essex Library.

Schools

Continued from A3

personnel will be going through to the old schools to determine if there are equipment or supplies remaining in them that can be used in Pell School, Thompson Middle School or Rogers High School.

City personnel then will determine whether municipal departments could use anything in the schools. What remains could be sold or given away, according to school policy.

City Manager Jane Howington said people already have expressed interest in Underwood School, which is considered a desirable location in the southern end of the city.

In the past, redevelopment of school properties has been a long process.

More than seven years after Sheffield Elementary School closed in June 2006, Newport officials last month approved a proposal to use it as a "business incubator."

Carey School on Narragansett Avenue, which closed in June 2009, was sold to a condominium developer at the end of 2011.

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MEETING MINUTES

PORTSMOUTH SCHOOL COMMITTEE

When: Tuesday night.

Where: Portsmouth High School library, 120 Education Lane.

Present: All.

Action: Approved the formation of a Joint Subcommittee on Finance to explore the feasibility of sharing services of the finance offices for school and town functions. The subcommittee is made up of David Faucher, town finance director; Christopher Diluro, school finance director; Bill Efthimiades, assistant town finance director; and Skip Uhl, school business manager. The panel is expected to complete a feasibility study by Nov. 1. That study will

be evaluated by interim School Superintendent Barbara McGann and Town Administrator John C. Klimm.

◆ Approved an agreement with McGann, the interim school superintendent, to engage her services through the end of this year at an annual salary of \$132,000. She will receive no health or pension benefits and will be allowed five weeks vacation, 20 days sick leave and two days personal leave.

◆ Approved a three-year contract with Assistant Superintendent Jeffrey Schoonover at a salary of \$120,000.

◆ Adopted a job description for the two truant officers in town and raised the stipend from \$3,000 a year to \$5,000. The stipend is

shared equally by the two truant officers: Colleen Larson at the high school and Nicole Pascoe for the middle and two elementary schools.

◆ Agreed to contribute \$100 to a fundraiser for the Newtown International Center for Education. The Portsmouth High School girls soccer team will play the Newtown, Conn., team on Oct. 5 at McCoy Stadium in Pawtucket as a fundraiser for the center.

◆ Authorized Diluro to sign a two-year contract through the Rhode Island Association of School Committees to get the best price for electricity for the town's schools.

Next meeting: Tuesday, Sept. 17, 7 p.m., high school library.

PUBLIC MEETING
NAVAL STATION NEWPORT
RESTORATION ADVISORY BOARD
(RAB) MEETING

**Wednesday, September 18, 2013
Newport Public Library
Meeting begins at 6:00 pm**

You can meet fellow citizens and representatives from the Navy, the U.S. Environmental Protection Agency, and the Rhode Island Department of Environmental Management, and you can help plan studies and restorations of cleanup sites.

For additional information and our schedule, go to the RAB Internet Web Site at www.rabnewportri.org. Additional information is available at the Navy's Internet Web Site at <http://go.usa.gov/Tsy>.

If you have any questions,
please call 401.841.7671.