DR-4893-AK BLUESHEET:

Managing the Floodplain Post-Disaster

FEMA

DISASTER NAME

DR-4893-AK

Remnants of Typhoon Halong

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As you start the recovery process, certain requirements related to the floodplain must be addressed. The information provided below will help you navigate these requirements and ensure the community rebuilds safer, stronger, and in compliance with adopted regulations. For National Flood Insurance Program (NFIP) participating communities, failure to rebuild in compliance with these requirements may put a community's continued participation in the program at risk.

The State NFIP Coordinator and FEMA's Floodplain Management & Insurance (FMI) staff are committed to helping program applicants, local officials, including floodplain administrators, and other external partners in understanding and complying with the NFIP regulations. In addition, they can provide information for resilient recovery after flood events. If there are any concerns or potential floodplain issues, reach out to the State NFIP Coordinator or FMI staff for assistance.

ADDITIONAL RESOURCES

Alaska Department of Commerce, Community, and Economic Development, Division of Community & Regional Affairs

Floodplain Management
https://www.commerce.alaska.gov/web/dcra/ResiliencePlanningLandManagement/FloodplainManagement

Floodplain Manager Resources
https://www.commerce.alaska.gov/web/dcra/ResiliencePlanningLandManagement/NFIP-MGR-Resources

FEMA Flood Map Service Center

FEMA Flood Map Service Center | Welcome! (https://msc.fema.gov/portal/home)

FEMA Floodplain Management

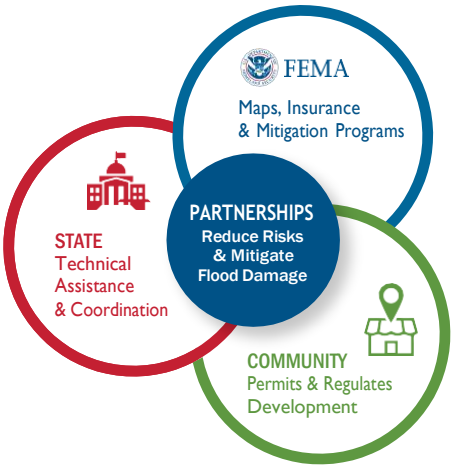
https://www.fema.gov/floodplain-management

National Flood Insurance Program

FloodSmart | The National Flood Insurance Program (https://www.floodsmart.gov/)

BACKGROUND & BENEFITS OF THE NFIP

- Created in 1968 by Congress to protect lives and property and to reduce the financial burden of providing disaster assistance
- Participation in the NFIP is voluntary
  - Community adopts and enforces regulations
  - Flood insurance becomes available for residents
- Enrollment in the NFIP provides access to:
  - Flood Insurance
  - Grants and loans
  - Disaster assistance
  - Federally-backed mortgages



FLOODPLAIN MANAGEMENT IN PARTICIPATING COMMUNITIES

Regulations set forth in Title 44 Code of Federal Regulations (CFR) Section 60.3

- Regulate based on Flood Insurance Rate Maps (FIRMs) (if available).
- Development should be reasonably safe from flooding.
- **Anchor to prevent flotation, collapse, and lateral movement.**
- **Permits are required for all development** (see page 2 for a listing of activities).
- State/Federal permits may also be required based on the project.
- Review and track **substantial improvement** and **substantial damage.**
- Elevate and/or construct with flood-resistant materials.
- Locate and design mechanical equipment and public utilities and facilities to minimize or eliminate flood damage.

ACTIVITIES IN SFHA* REQUIRING PERMIT AND APPROVAL IN NFIP COMMUNITIES

- Any development activity in the SFHA
- Alteration of stream channels, including dredging
- Placement of fill, grading, or excavation
- Construction of roads, bridges, and culvert
- Construction of new buildings
- Additions to existing buildings
- Improvements/repairs to damage of existing buildings
- Installation of manufactured homes
- Placement of temporary building

* SFHA: Special Flood Hazard Area

NFIP PARTICIPATING COMMUNITIES in DR-4893

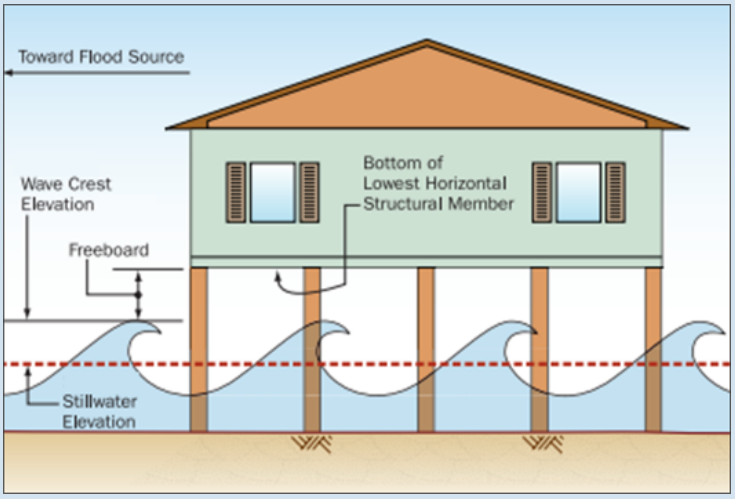
- City of Bethel
- City of Emmonak
- City of Kotzebue
- City of Kwethluk (E)
- Northwest Arctic Borough (E)

(E) The Emergency Program is the phase of a community's participation in the NFIP if no flood hazard information is available or the community has a Flood Hazard Boundary Map (FHBM), but no Flood Insurance Rate Map (FIRM). The community is required to adopt minimum floodplain management standards to control future use of its floodplains.

BUILDING FOUNDATIONS THAT REDUCE RISK

An open foundation allows water to pass through the foundation of an elevated building, reducing the lateral flood loads the foundation must resist. Examples of open foundations are pile, pier, and column foundations.

There are two main goals for foundations built on permafrost. The first is to maintain the frozen state of the permafrost. Heat escaping from a building can cause the permafrost underneath to thaw. One way to mitigate this is to separate the underside of the building from the ground to allow cold winter air to circulate under the building and preserve the frozen ground. The second goal of foundations on permafrost is to prevent the building from exceeding the bearing capacity of the soil. Adjustable foundations are a standard recommendation when building on permafrost, as they allow the building to adapt to unpredictable changes in the permafrost.



PROPERTY OWNERS IN NFIP COMMUNITIES

FLOOD INSURANCE:
Another Way to Help Rebuild

Flooding can happen anywhere, at any time. But you can be prepared and protected with flood insurance. Flood insurance is available to any homeowner, renter, and business owner in a NFIP-participating community. FEMA encourages all residents in or out of the SFHA to obtain flood insurance.

DID YOU KNOW?
Increased Cost of Compliance (ICC): As part of your flood insurance policy for residents in the SFHA, ICC coverage provides up to $30,000 to help pay for mitigation measures such as floodproofing, relocation, elevation, demolition, and rebuilding.

Federal Disaster Assistance: If you live in the SFHA and received disaster assistance following a disaster declaration, be aware you are required to obtain and maintain flood insurance on the structure to be considered for future disaster assistance.

RESOURCES FOR ALL PROPERTY OWNERS

REBUILDING SMARTER AND STRONGER:
Taking action now will help prevent future losses

As you consider mitigation measures to rebuild smarter and stronger, remember **F.R.E.D.**— an acronym that guides resilient building practices after a disaster:

- **F**loodproof non-residential structures.
- **R**elocate the structure to higher ground.
- **E**levate the lowest floor / utilities at or above Base Flood Elevation (BFE) or high water mark.
- **D**emolish and rebuild structure in compliance with local regulations.

Buildings on top of permafrost can be stable as long as the ground remains frozen; however, permafrost is tenuous, and many surface conditions can cause thaw. Permafrost thaw can cause buildings to become unstable. There are ways to protect your home and reduce impacts to permafrost. Read more here:

- Foundations for Building on Permafrost (https://cchrc.org/wp-content/uploads/media/221201_Foundations_Snapshot.pdf)
- Guide for Foundations on Changing Permafrost (https://www.geobotany.uaf.edu/library/pubs/NREL-Permafrost-Guidebook-2024.pdf)