

# National Flood Insurance Program, NFIP in Alaska

Local Government Information Tutorial



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DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

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**The Alaska Division of Community and Regional Affairs (DCRA) is part of the Department of Commerce, Community, and Economic Development (DCCED). DCRA advises & assists local governments while promoting community self-governance.**

DCCED Mission: Promote a healthy economy, strong communities, and protect consumers in Alaska.

DCRA Mission: Helping Alaska's communities build sustainable economies and a means of self-governance.



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DCRA was established by  
Alaska constitutional  
mandate in 1959.



Article 10, Section 14:

“An agency shall be established by law in the executive branch of state government to advise and assist local governments. It shall review their activities, collect and publish local government information, and perform other duties prescribed by law.”



**Division of Community and Regional Affairs**

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# Division of Community and Regional Affairs



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# National Flood Insurance Program (NFIP)

## Goals of the NFIP

- Reduce loss of life and property caused by flooding
- Reduce emphasis on flood control; increase emphasis on floodplain management
- Reduce federal disaster costs; shift burden from general taxpayers to floodplain occupants
- Provide insurance coverage not generally available on the private market

## Regulations for State Floodplain Program and Community Floodplain Programs

- Land Use/FP Permits required in community's Special Flood Hazard Area
- Community adopted codes/ordinances – higher standards allowed
- General Technical Assistance from State and FEMA



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# Why Do Communities Join the NFIP?

- **Access to Affordable Flood Insurance:** Cities in the NFIP can offer residents access to federally backed flood insurance at reduced rates.
- **Insurance Requirement Compliance:** Helps residents and businesses meet lender requirement of flood insurance in high-risk areas.
- **Eligibility for Federal Disaster Assistance:** Participation ensures cities, and their residents can receive federal disaster aid in the event of a flood.
- **Economic Stability-Reduces Disaster Relief Costs:** Lowers the financial burden on local, state, and federal governments for disaster relief and recovery moves costs from general taxpayers to floodplain occupants.
- **Grant Opportunities:** Qualifies cities for federal grants and funding for flood mitigation projects and other projects that include USACE projects, HUD, and other grant funded work in communities.
- **Public Safety:** Enhances public safety by reducing the risk of flooding to life and property, ensuring communities are better protected from flood hazards.



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# “Am I required to have Flood Insurance?”

- **Do you have a mortgage?**

Homes and businesses in high-risk flood areas with government-backed mortgages are required to have flood insurance.



- **Have you received disaster assistance?**

If you live in a high-risk flood area and have received federal disaster assistance, you must maintain flood insurance to be considered for any future federal disaster aid.



# NFIP in Alaska - Summary

There are 34 Communities in NFIP

- This includes 176 cities
- Covering 87% of Alaska's population.
- This covers 242,446 sq miles which is 40% of Alaska.
- FEMA has completed Mapped Flood Studies to show the risk in 21,981 sq miles (only 3.3% of Alaska)



## AK NFIP List

Name	Community Name
	Aniak
	Bethel
	Cordova
	Dillingham
	Emmonak
	Fort Yukon
	Galena
	Homer
	Hoonah
	Kenai
	Kotzebue
	Koyukuk
	Kwethluk
	McGrath
	Nemana
	Nome
	Seward
	Shishmaref
	Togiak
	Valdez
	Wainwright
	Yukon-Charley



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# Flood Insurance in Alaska



Nome Fish Camp, 2023

- The average cost of flood insurance in United States is \$739/year
- The average cost of flood insurance in Alaska is \$436.12/year
- Alaska has 2,894 flood policies. These have \$910,280,600 in total insurance coverage.



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# NFIP History & Roles

- ❑ US Congress established the NFIP in 1968 with the National Flood Insurance Act
- ❑ Fairbanks was the second community nationally to join the NFIP due to 1967 Flood damaging 95% of building, causing \$80M in damages (=\$637.8M today)
- ❑ State of Alaska passed Admin Order 46 in 1978 to participate as State in the NFIP
- ❑ In 1998 State of Alaska passed update Admin 46 to Admin Order 175 for Floodplain Management and Erosion Control
- ❑ NFIP Federal Act has reformed in 1973, 1994, 2004, 2012, 2014, 2023
- ❑ RISK Rating 2.0 effective 2021, fully implemented in 2022 changed flood insurance rating to no longer base pricing on mapped flood zone.



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# FEMA – Federal Role in NFIP

- Provide Federal Flood Insurance Coverage
- Provide Technical Assistance
- Provided Minimum Standards Regulation in Floodplains (44 CFR 60.3-60.5)
- Administer Federal Grant Programs to State
  - CAP-SSSE & CTP that fund the NFIP & RISK MAP
- Identify Flood Risks & Provide Flood Maps (RISK MAP)



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# State of Alaska – DCRA Role in NFIP

- State Program Oversight for both State NFIP & Local NFIP
- Encourage Mitigation Planning
- Provide Technical Assistance
- Provided minimum standards for construction & development in floodplains
- Administer Federal Grant Programs CAP-SSSE/Grant Manager
- NFIP Requirements – Community Engagement, Map Adoption, Higher Standard, Community Audit with CACS & CAVs, State & Local Ordinance Reviews



**North Kenai Beach 2024**



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# Local Community Roles

- Apply to join the NFIP
- Community adopts & maintains local floodplain management regulations
- Issue or Deny building permits required in special flood hazard area.
- Fully Enforce local floodplain ordinances
- Inspect development and maintain records
- Answer questions related to flooding from your residents and businesses
- Coordinate with emergency management, planning, building, and other departments on flood-related items



**Fairbanks 1967**

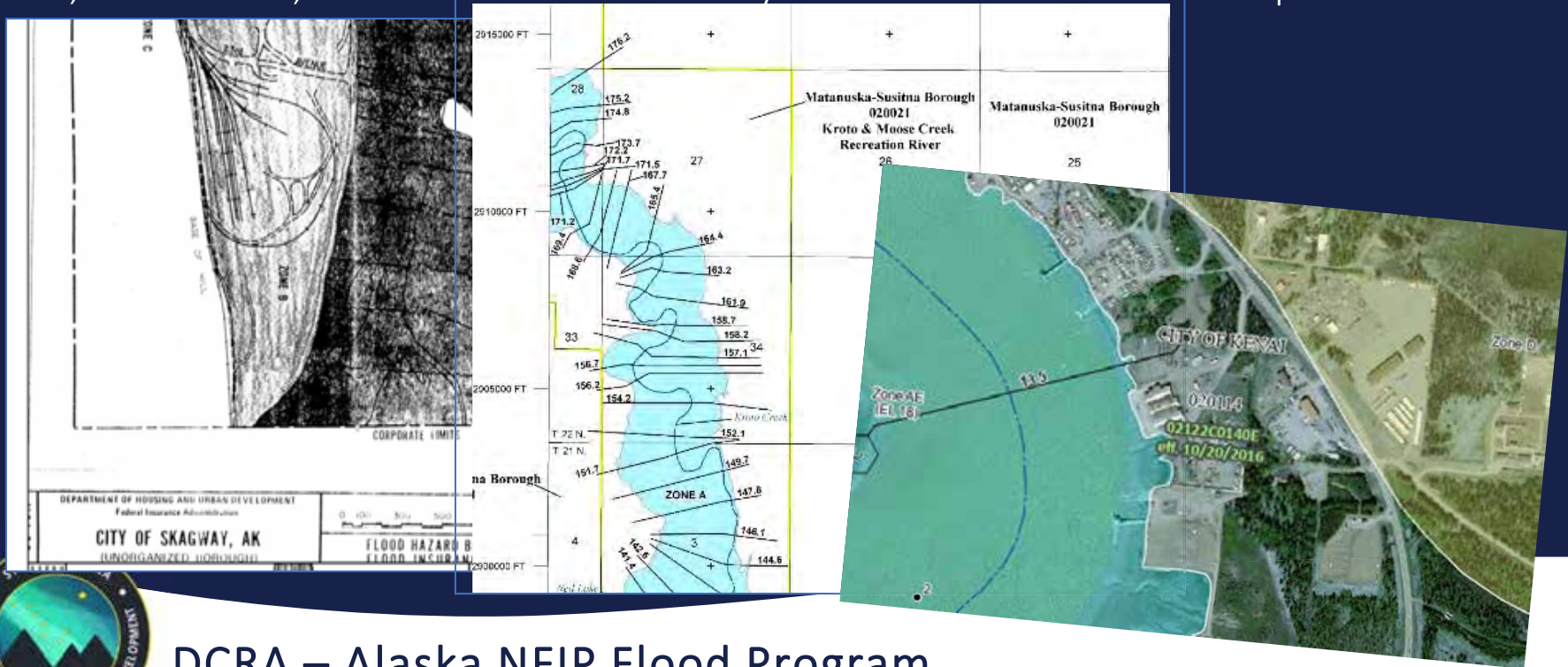


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# FIRMs – FEMA Flood Insurance Rate Maps

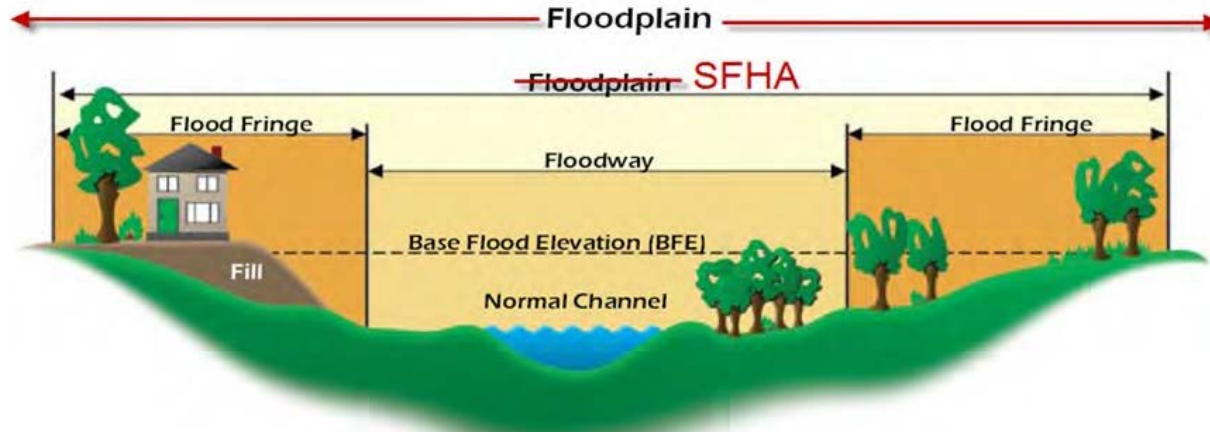
FIRM – Flood Insurance Rate Map generally include flood zones, aka Special Flood Hazard Areas, and the BFE, base flood elevations. They are detailed studies of flood potential.



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# Riverine Floodplain



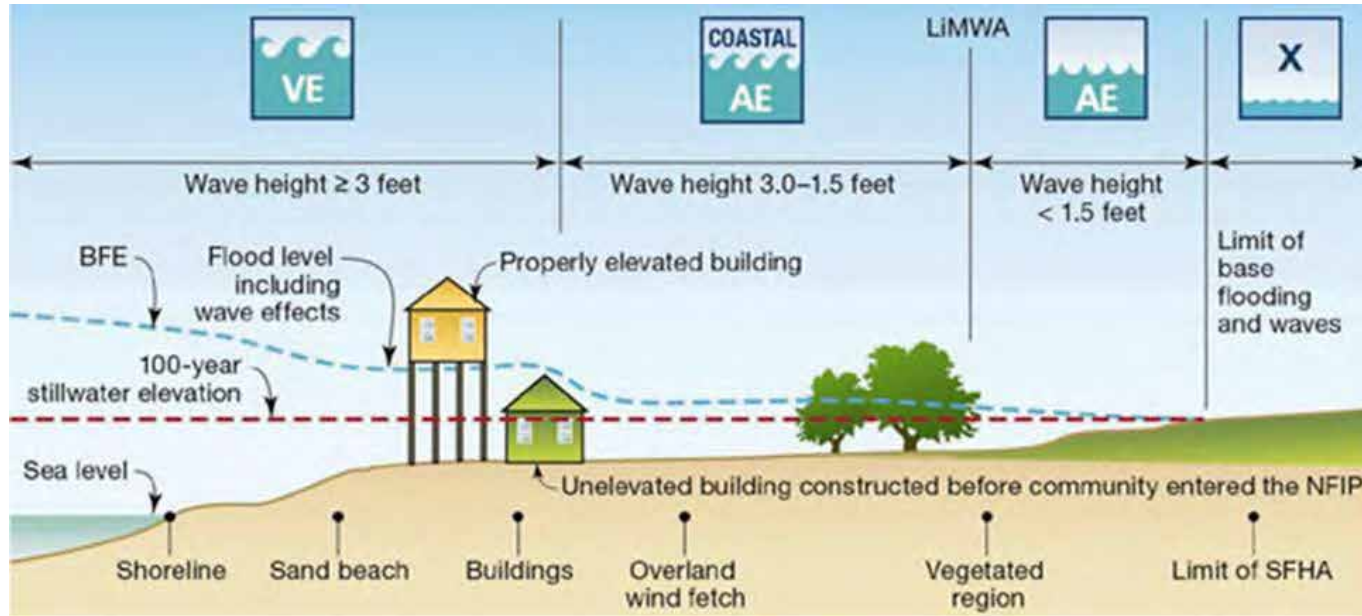
- The channel of the river and portion of the floodplain reserved to convey the 1% annual flood Velocities have higher regulations to keep floodways open.
- The area on either side of the floodway is subject to inundation by the base flood but conveys little or no velocity flow.
- Development requires a permit and must adhere to floodplain development standards.



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# Coastal Floodplain



- Coastal flood risk is driven largely by wind and wave action
- Flooding can have great impacts to buildings with higher velocities



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# Community Regulation

- **Development** - any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.
- **Substantial Improvement/Substantial Damage** – damage to structure and any reconstruction, addition, restoration or improvement of a structure where the cost equals or exceeds 50% of the market value of the structure before the improvement.
- **BFE, Base Flood Elevation** – the expected elevation of the crest of the base flood occurring in a 1% annual flood event, often referred to as the “100-year” flood.



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# State & FEMA Websites

## NFIP Consumer Info & Insurance

- [www.floodsmart.gov](http://www.floodsmart.gov)
- [www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program)
- <https://www.fema.gov/flood-insurance>
- [msc.fema.gov](http://msc.fema.gov) (Map & Data source for FIRMs, FIS, Letters of Map Change)

## Alaska National Flood Insurance Program

- [www.commerce.alaska.gov/web/dcra/PlanningLandManagement/FloodplainManagement](http://www.commerce.alaska.gov/web/dcra/PlanningLandManagement/FloodplainManagement)
- <https://ready.alaska.gov>



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# State & FEMA Websites

## RISK MAP Information and Websites

- <https://www.fema.gov/locations/alaska>
- <https://www.fema.gov/flood-maps/tools-resources/risk-map>

## Alaska Risk MAP

- <https://www.commerce.alaska.gov/web/dcra/PlanningLandManagement/RiskMAP.aspx>
- <https://www.commerce.alaska.gov/web/dcra/PlanningLandManagement/RiskMAP/AlaskaMappingBusinessPlan.aspx>



## DCRA – Alaska Risk MAP

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# Contact Information

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Kenai River

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