

Flood Disaster Protection Act of 1973

Requires that flood insurance protection be purchased for any project located in Special Flood Hazard Areas (SFHA), designated by FEMA as 100-year or 500-year flood zones, as a condition of the recipient using any HUD funds. This insurance is available because the community has joined the National Flood Insurance Program (NFIP) by adopting and enforcing minimum floodplain management standards. Communities eligible but not participating in NFIP cannot use federal funds for acquisition or construction of buildings in SFHAs. See for the status of your community in this program under the “Alaska Community Status List”. The latter identifies those communities where certain flood information is available even though they may not be in the NFIP program. In any case, contact the Army Corps of Engineers and/or the State of Alaska, Department of Community and Economic Development (DCED) – Municipal and Regional Assistance Division if the project is in a non-participating community.

The floodplain management ordinances for a community are designed to minimize future flood damage. Examples include elevation of habitable structures above the calculated 100-year frequency flood levels, anchoring of fuel storage tanks, locating electrical junction boxes above flood levels on community buildings, etc. Facilities housing individuals that are not very mobile, such as elderly housing and nursing homes, have specific standards that apply to these areas.

Documentation – Consult the Flood Hazard Boundary Map or Flood Insurance Rate Map for the community and determine if the proposed project is in a SFHA. If it isn't or there are no such areas in the community, make this finding on the Statutory Worksheet. Indicate the map panel number. If the project is in a SFHA, indicate the map panel number, provide the evidence of flood insurance, and include the basis for valuation of the property. If there are no SFHA maps and the project is to be in the 100-year floodplain, the project must have its finished floor level elevated to one foot above the flood level.

Please see Q&A document (see Appendices) for additional information.

**FLOOD DISASTER
PROTECTION ACT OF 1973**

DATE:

APPLICATION NO:

PROPERTY ADDRESS:

I/We hereby acknowledge that we have been advised of the Flood Disaster Protection Act of 1973 and the requirements that I/We provide such insurance coverage on any property located within an area designated as a Flood Hazard Area. Should the subject property fall within a flood hazard area as defined in the Act, then I/We authorize its successors and/or assigns to purchase such insurance and I/We further agree to pay promptly the cost thereof.

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)