



# News from Region 10

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## Newsletter Ideas?

Do you want to spread the word about an upcoming event or recent success story? Let us know what you'd like to see in future issues! Articles can be up to 500 words and may include pictures. **Email:** [RXNewsletter@starr-team.com](mailto:RXNewsletter@starr-team.com).

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# A Year in Review: A Message from Alaska's NFIP Coordinator

## Alaska Leads Region 10 in NFIP Policy Growth in 2024

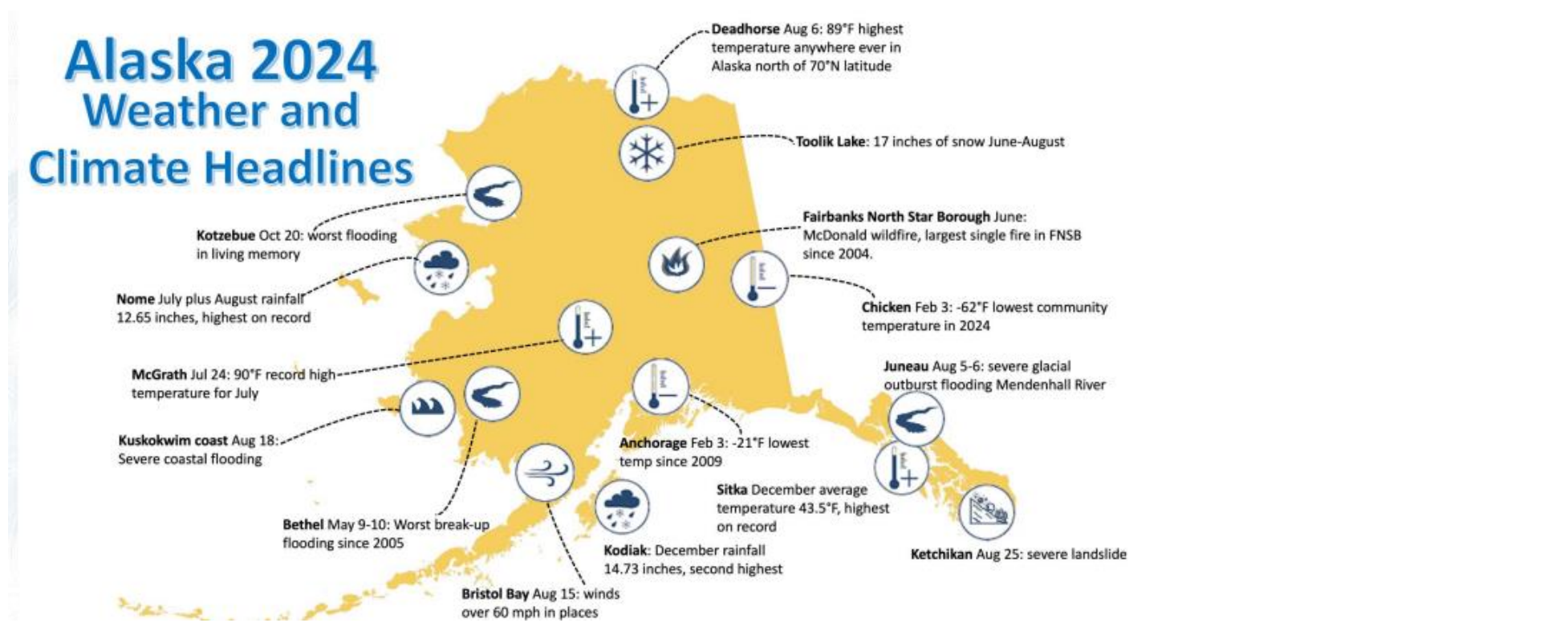
Alaska saw remarkable progress in National Flood Insurance Program (NFIP) participation in 2024, with a **23.1% increase in flood insurance policies**, the second-highest growth rate nationwide and the highest in FEMA Region 10.

This growth may be attributed to an increase in flooding disasters and Alaska's uniquely low flood insurance premiums. For the past two years, Alaska has held the distinction of having the lowest NFIP premiums in the United States. As of November 30, 2024, the average annual NFIP premium in Alaska, including fees and surcharges, was \$575, while the median premium was \$409. In comparison, the U.S. average annual premium for single-family households is \$864.

## A Year of Disasters: 2024 in Review

Alaska experienced five federal emergency declarations for disasters in 2024 due to severe storms, landslides, and flooding. These events underscored the importance of flood insurance in mitigating financial losses for residents and communities.

Below is a graphic shared by Rick Thoman, Climate Specialist at the Alaska Center for Climate Assessment and Policy (ACCAP), summarizing Alaska's 2024 weather and climate events. The image below was presented during the **Alaska Climate Outlook Briefing** in January.



With the increasing impacts of climate change and extreme weather events, Alaska's growth in NFIP participation underscores the state's dedication to resilience and preparedness. I continue to work on promoting and expanding access to NFIP policies across Alaska through collaboration with local governments and partnerships with state and federal agencies. Since last year, my efforts have been focused on helping communities mitigate flood risks, enhancing pre-disaster planning, and supporting recovery efforts after disasters.

*This article, with minor revisions, was submitted by Harmony Curtis, CFM, Alaska's NFIP Coordinator.*

## FEMA Seeks Leaders for National Youth Preparedness Council

FEMA is accepting applications for the Youth Preparedness Council (YPC). YPC is a program that brings together students in grades eight through 11 from across the nation who are interested in community preparedness. Council members are selected based on their dedication to public service, their efforts in making a difference in their communities, and their potential to expand their influence as national leaders for emergency preparedness. During their one-year term, council members collaborate virtually with each other, leaders within FEMA, the federal government, and national non-profit organizations to promote preparedness at a local and national scale.

Youth interested in applying to the council must submit a completed application form and provide two letters of recommendation. All applications and supporting materials must be submitted no later than **March 3, 2025**. New council members will be announced by June 2025.

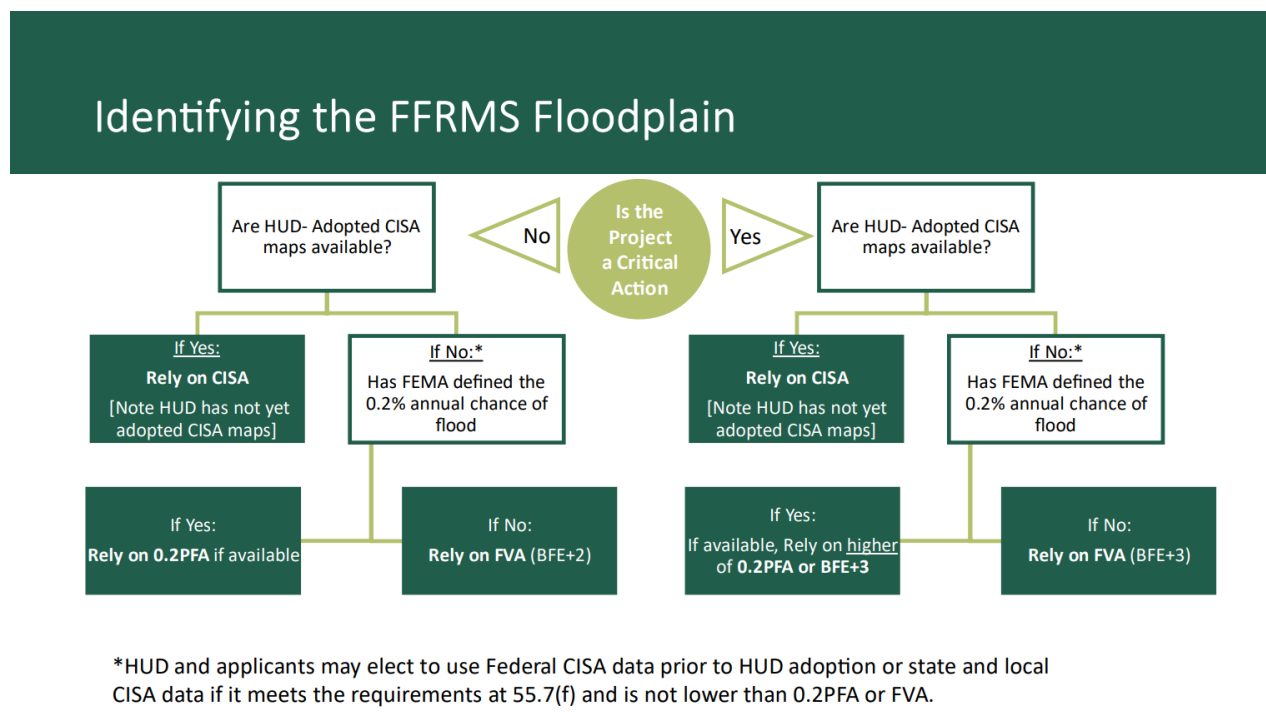
Youth in FEMA Region 10 (Alaska, Idaho, Oregon, and Washington) may be invited to join the FEMA Region 10 YPC, a similar council that focuses specifically on creating projects within these four states.

*To access the application materials, read about the current council members, and for more information about the Youth Preparedness Council, visit the Youth Preparedness Council page on FEMA.gov: <https://www.fema.gov/emergency-managers/individuals-communities/youth-preparedness-council>.*

## Federal Flood Risk Management Standard (FFRMS) Implementation Begins

The Department of Housing and Urban Development (HUD), through its Federal Housing Administration programs, has chosen to address flood risk based on the Federal Flood Risk Management Standard (FFRMS). Permit applications submitted on or after January 1, 2025, for new construction of one- to four-unit residential properties located in a Special Flood Hazard Area (SFHA) and insured under FHA Single Family mortgage insurance programs must have their lowest floor elevated at least two feet above the Base Flood Elevation (BFE). This change is especially impactful because about one quarter of all mortgage applications for newly constructed homes are FHA insured mortgages. About 10% of FHA single-family homes constructed each year are within the SFHA.

Determining compliance with the FFRMS requires new and technical methods. This includes choosing to what level structures must be elevated or floodproofed (for non-residential structures) using the Climate Informed Science Approach (CISA), the 500-year floodplain approach, or the Freeboard Value Approach (FVA). To assist users, HUD developed a helpful flowchart on defining the FFRMS based on available information (shown below).



Please visit HUD’s page on the FFRMS for more information: [https://www.hud.gov/program\\_offices/comm\\_planning/environment\\_energy/ffrms](https://www.hud.gov/program_offices/comm_planning/environment_energy/ffrms). To see a helpful resource document that contains information on identifying the FFRMS Floodplain (such as the image shown above), access the document “Defining the Floodplain for Office of Housing Environmental Reviews: Instructions and Resources” online at [https://www.hud.gov/sites/dfiles/CPD/documents/Defining the FFRMS Floodplain Instructions and Resources.pdf](https://www.hud.gov/sites/dfiles/CPD/documents/Defining_the_FFRMS_Floodplain_Instructions_and_Resources.pdf).

## New FEMA Fact Sheet: Completing the Elevation Certificate (EC) for Structures with Attached Garages and Enclosures

Last month, FEMA released a fact sheet describing the distinguishing features of attached garages versus enclosures used for parking, to help users understand where to record information on the FEMA EC form. This fact sheet was developed after FEMA noticed users often had difficulties differentiating between an attached garage and an enclosure with a garage door. This document provides detailed example photographs and illustrations of buildings with various foundation types, to help explain the differences. An example photo and illustration from the fact sheet is shown below.



Figure 8. A Building Elevated on an Enclosure used for Parking

To view the fact sheet, please visit <https://www.fema.gov/fact-sheet/attached-garages-and-enclosures-completing-elevation-certificate>.

## FEMA Publishes Updated Public Assistance Guide to Enhance Disaster Recovery in Communities

FEMA recently published the Public Assistance Program and Policy Guide Version 5, effective for disasters declared on or after January 6, 2025. The guide is FEMA's consolidated resource for public assistance policies that establish how local, state, Tribal Nation, territorial governments, and certain private nonprofits can use federal funds to recover and rebuild after disasters.

The guide is the authoritative document for Public Assistance policies and reflects FEMA's continued commitment to improving access to its Public Assistance program and enhancing recovery outcomes. The guide was updated prior to publication based on feedback during the public comment period, showing FEMA's commitment to incorporating stakeholder input.

*The guide can be found at [https://www.fema.gov/sites/default/files/documents/fema\\_pa\\_pappg-v5.0\\_012025.pdf](https://www.fema.gov/sites/default/files/documents/fema_pa_pappg-v5.0_012025.pdf).*

## FEMA Announces \$1.35 Billion for Floodplain Mitigation Grants

FEMA has announced \$13.5 billion for mitigation two grant programs: the Building Resilient Infrastructure and Communities (BRIC) program has been allotted \$750 million and Flood Mitigation Assistance (FMA) program has been allotted \$600 million. The funding offered through these programs can be used by communities to better understand disaster risk and vulnerability, conduct community-driven resilience and hazard mitigation planning, and design and implement projects that make communities safer and more resilient.

The application period for the BRIC and FMA grant opened on January 6. Eligible applicants must apply for funding using [FEMA Grants Outcomes](#), FEMA's grants management system. Applications must be submitted in the portal no later than **April 18, 2025**. FEMA will not consider applications after this deadline.

FEMA also launched a [BRIC and Flood Mitigation Assistance Obligations Dashboard](#) that shows agency data visually and geographically to better communicate progress. The dashboard allows external stakeholders to get more information on when and where these federal investments are being spent.

FEMA will continue providing tailored technical support to communities and Tribal Nations that may not have the resources to begin climate resilience planning and project solution design on their own. Communities interested in submitting a request for assistance may do so through **April 18, 2025**.

*To view the entire press release, please go to <https://www.fema.gov/press-release/20250106/biden-harris-administration-announces-135-billion-increase-climate>. For more information on the BRIC and FMA grant programs, see <https://www.fema.gov/grants/mitigation/learn/building-resilient-infrastructure-communities> and <https://www.fema.gov/grants/mitigation/learn/flood-mitigation-assistance>, respectively. The funding opportunities for BRIC and FMA grants are available on <https://www.grants.gov/>. Information on BRIC Direct Technical Assistance, including the request form, can be found at <https://www.fema.gov/grants/mitigation/learn/building-resilient-infrastructure-communities/direct-technical-assistance>.*



## Annual FEMA Offer for Exercise Support Now Open

FEMA's National Exercise Program provides state, local, Tribal Nation, and territorial jurisdictions with no-cost technical assistance for exercises designed to enhance preparedness and response capabilities. Exercise support is tailored to meet each jurisdiction's needs and assist with exercise planning, design, scenario development, conduct, and evaluation. By participating in these exercises, jurisdictions can identify gaps in their emergency plans, improve coordination among responders, and enhance community resilience.

Requests are accepted once a year. The 2025 exercise support requests can be submitted through **March 3, 2025**. Support requests are open to all state, local, Tribal Nations, and territorial governments. New applicants are strongly encouraged to apply, especially those from underserved jurisdictions.

FEMA will host a series of webinars and office hours in January and February to discuss the exercise support process.

*For more information on the National Exercise Program, please visit <https://www.fema.gov/emergency-managers/national-preparedness/exercises/about>. To register for the webinars and office hours, go to <https://www.fema.gov/event/exercise-support-request-community-webinar-and-office-hour-sessions>.*

**Ask the Help Desk:**

The Region 10 Service Center is here to help local community officials and stakeholders with technical, training, mitigation, and mapping questions. **Email:** [RegionXHelpDesk@starr-team.com](mailto:RegionXHelpDesk@starr-team.com).

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**Online Training Calendar**

(All times Pacific)

Course	Date/Time	Continuing Education Credits (CECs)
CRS: CRS and Substantial Damage Properties Management Plans	January 22, 10 am	1
STARR II: Floodplain Regulations	January 23, 10 am	1
STARR II: Intro to SI/SD (Basics)	January 30, 10 am	1
STARR II: Technical Bulletins	February 6, 10 am	1
STARR II: EC Basics	February 13, 10 am	2
CRS: CRS and Coastal Hazards	February 18, 10 am	1
STARR II: EC Review	February 20, 10 am	2
STARR II: Preparing for a CAC/CAV	February 27, 10 am	1

 To register for online courses, visit STARR II's training site: [j.mp/starronlinetraining](http://j.mp/starronlinetraining), or email [RXTraining@starr-team.com](mailto:RXTraining@starr-team.com).

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**STARR II - Strategic Alliance for Risk Reduction**

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