



News from Region 10

March-April 2024 Issue

Volume 14

Inside this Issue:

- FEMA News Release: Individual Assistance Program Updates
- FEMA Region 10 Webinar on April 11th
- Webinar: New Flood Resources Through DRRRA 1206
- News from the Field: Impressive Turnout for Anchorage L0273
- HVAC Ductwork in The Crawlspace and NFIP Compliance
- Online Training Calendar

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.

FEMA News Release: Individual Assistance Program Updates

FEMA implemented the most significant updates to disaster assistance in the last 20 years. These updates apply to Presidentially declared disasters on or after March 22, 2024, and include both new benefits and expanded eligibility under the Individual Assistance (IA) Program:

New Benefits

Standardizing Serious Needs Assistance – FEMA is standardizing assistance for serious needs by making a \$750 payment available in all disasters receiving Individual Assistance, for eligible households to access essential items like, food, water, baby formula and other emergency supplies.

Create Displacement Assistance – This new form of assistance is designed for survivors that cannot return to their home following a disaster and provides them financial assistance they can use flexibly to pay for their immediate housing needs. It will provide eligible survivors with up-front funds to assist with immediate housing options of their choice until they are able to secure a rental option to focus on their long-term recovery.

Expanded Eligibility

Homeowners, renters and businessowners who need additional help to recover can apply for a low-interest disaster loan with the U.S. Small Business Administration at the same time as applying for assistance from FEMA. Expanded items and criteria also include Home Repair Assistance; money for Accessibility Improvements such as exterior ramp, grab bars, and paved path to the home entrance, assistance for Self Employed Applicants to repair or replace disaster-damaged tools and equipment; and expanded Assistance for Computing Devices such as a disaster-damaged personal or family computer.

Streamlined Temporary Housing Assistance Applications – Reduced documentation requirements for those seeking continued temporary housing assistance. Individual caseworkers will engage closely with applicants to offer support and increase transparency.

Removing Barriers – Applicants requesting approval for a late application no longer have to provide additional supporting documentation of the reason(s) for the delay.

Simplifying the Appeals Process – FEMA is removing the need to provide a signed, written appeal letter to accompany the supporting documentation for an appeal.

If an insurance payout does not cover the cost of damage to your home or property, you may still be eligible to receive money from FEMA. Keep in mind, FEMA assistance is not a replacement for home, renters or flood insurance, and will not cover all losses from a disaster.

FEMA has developed a one-pager on these reforms to the IA program, which can be downloaded at

https://www.fema.gov/sites/default/files/documents/fema_ia-reform-one-pager.pdf and https://www.fema.gov/sites/default/files/documents/fema_ia-reform-one-pager_tribal.pdf. For additional detail, please visit <https://www.fema.gov/fact-sheet/fema-updates-individual-assistance-program> and <https://www.fema.gov/press-release/20240119/biden-harris-administration-reforms-disaster-assistance-program-help>.



**Establish
New Benefits**



**Cut Red Tape and
Expand Eligibility**



**Simplify the
Application Process**

FEMA Region 10 Hosts Webinar on How to Do Business with FEMA

FEMA's Office of Chief Component Procurement Officer and FEMA Region 10 are facilitating a webinar for businesses in Alaska, Idaho, Oregon, and Washington that want to learn how to do business with FEMA. The webinar will review FEMA's small business program, category management, contracting, and regional coordination. Information about contracting during a disaster, private sector coordination, and FEMA's Small Business Program is located on [FEMA.gov](https://www.fema.gov).

Webinar Information

The webinar is April 11, 2024, 10 a.m. – 12:30 p.m. Pacific Time.

Register: https://fema.zoomgov.com/webinar/register/WN_wvtX8D74T4GVyG4jNhin_A

Pre-registration is required. Closed Caption is available. Webinar attendance does not guarantee contract award.

For registration inquiries, contact: FEMA-Industry-Registration@fema.dhs.gov.

Contact Us

If you have any questions, please contact FEMA Region 10 Office of External Affairs:

- News Desk at (425) 487-4610 or FEMA-R10-NewsDesk@fema.dhs.gov
- Congressional Affairs at FEMA-R10-CongQ@fema.dhs.gov
- Tribal Affairs at FEMA-R10-Tribal@fema.dhs.gov
- Private Sector at FEMA-R10-CommunityPartners@fema.dhs.gov

Webinar by Washington State: New Flood Resources Through DRRA 1206

To help Washington communities prepare for upcoming flood seasons, Washington Department of Ecology Floodplain Management staff and Washington Emergency Management Division Public Assistance staff are holding two virtual training sessions about new flood resources available through the [Disaster Recovery Reform Act Section 1206](#) (DRRA 1206). This 2018 act amended the Stafford Act and allows for reimbursement of eligible building code and floodplain management activities and costs for 180 days after major disaster declarations. Learn what is eligible, when you would be able to apply, and how to apply. You will also learn about the floodplain requirement to assess and inspect for substantial damage. We hope to see you at one of the upcoming trainings!

For additional details on DRRA 1206 see FAQs [Volume 1](#) and [Volume 2](#).

Join us at a free virtual training session!

Session 1: Wednesday May 8th, 9 am – noon Pacific Time. Register [here](#).

Session 2: Thursday, May 9th, 1 pm – 4 pm Pacific Time. Register [here](#).

News from the Field: Impressive Turnout for Anchorage AK Floodplain Class

Harmony Curtis, CFM, Alaska NFIP Coordinator, organized the highly successful L0273 “Managing Floodplain Development Through the NFIP” class from February 27 to March 1, 2024, in Anchorage, in collaboration with FEMA Region 10. The course fostered meaningful exchanges among participants, facilitating the sharing of best practices and resources for effective floodplain management. It catered to local officials responsible for administering the NFIP and their community’s floodplain program while providing a platform for rural floodplain staff to address Alaska-specific challenges. The class featured two FEMA Region 10 instructors: Karen Wood McGuinness and Scott Van Hoff. Additional presentations and guest instructors, including the Alaska RISK MAP Coordinator, FEMA Community Planner, State Hazard Mitigation Staff, NORFMA Representative, and other state staff that work directly with rural communities facilitated robust discussions and networking

opportunities.

Despite the logistical challenges posed by Alaska's geography, 29 participants from communities across the state, representing 50 percent of the state's NFIP communities, attended the event! This impressive turnout included representatives from four federal and state agencies. Alaska's unique geography presented challenges with only nine of the NFIP communities accessible to Anchorage by the road system; some participants traveled over 300 miles through mountain passes to attend while others took ferries and flights. However, by securing discretionary funds from the CAP-SSSE FEMA grant, Harmony facilitated the participation of attendees by covering travel and lodging expenses.

Overall, the event served as a valuable resource for Alaska's floodplain managers, enhancing their capacity to address unique challenges in rural communities and connect the communities with resources to help with those challenges.

HVAC Ductwork in The Crawlspace and NFIP Compliance

FEMA Region 10, Scott Van Hoff

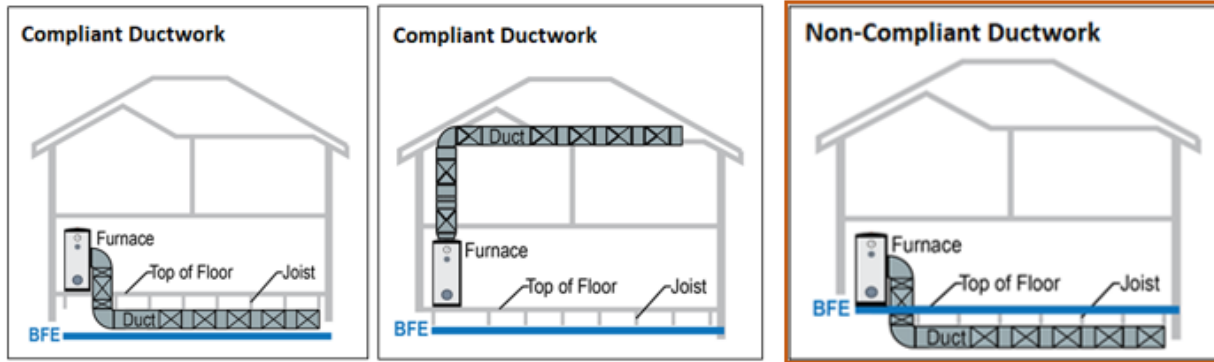
NFIP code requirements are intended to promote flood safety and prevent excessive flood damage. The typical community flood damage prevention ordinance requires the lowest floor of the building to be elevated above the "Flood Protection Level" (FPL) which is the Base flood Elevation (BFE) shown on the FEMA Flood Insurance Rate Map, plus any freeboard requirement determined by the community to address risks specific to their area.

In the Pacific Northwest, one of the most common foundation types for residential buildings is the crawlspace foundation. The gravel floor of the crawlspace is often *subgrade*, or lower in elevation than the lowest adjacent grade on the exterior of the structure. This design can have some significant conflicts with flood safety design concepts that emphasize elevating major building components above the FPL. Components that are not inherently water-resistant and/or are high-cost components to replace such as electrical panels, home appliances, cabinetry and heating and air conditioning systems all must be elevated above the FPL as stated in the flood damage prevention ordinance (flood codes). This requirement applies to all components of those systems, including the HVAC ductwork. If a building is constructed with the lowest floor at BFE, there is no room for ductwork to be installed below the lowest floor.

Standard Duct Systems

Ducts in residential systems are designed to operate at low pressures and are not designed to withstand the pressure of being even partially submerged in water. Ducts will collapse or be crushed even when only partially submerged. When ducts are not sealed, floodwater entering ducts will typically contaminate the system with grit, mud, petrochemicals, pesticides, fertilizers, sewage, and other materials. Fiberglass insulation commonly used for residential HVAC ducts readily absorbs water. Unless flood resistant closed-cell insulation is used, flooding contaminates and often destroys ductwork insulation and requires the insulation to be replaced. Other HVAC components can also be damaged if their insulation is saturated.

Duct system components should only be installed below the required flood protection level if the components are constructed of flood damage-resistant materials. They must also be designed to prevent the entry and accumulation of floodwater and must be anchored and installed with hangers and supports capable of resisting flood loads, including buoyancy. Supply and return ducts and plenums that are sealed to prevent the entry of floodwater must be strong enough to withstand the effects of buoyancy and debris impact.



Flood Resistant Duct Systems

All structural and non-structural building materials at or below the BFE must be flood resistant. A flood-resistant material is defined as any building material capable of withstanding direct and prolonged contact with floodwaters without sustaining significant damage (FEMA TB 2). Flood-resistant materials must be used for all building elements subject to exposure to floodwaters, including floor joists, insulation, and ductwork. If flood-resistant materials are not used for building elements, those elements must be elevated above the BFE. The term “prolonged contact” means at least 72 hours, and the term “significant damage” means any damage requiring more than low-cost cosmetic repair (such as painting).

Flood damage-resistant materials can be used to provide partial protection to elements located below the required elevation. Materials and finishes that can be used to reduce flood impacts to building utility systems include uninsulated welded stainless-steel ductwork or PVC pipe.

Conclusions

Residential buildings with crawlspace foundations commonly have HVAC ductwork installed in the crawlspace. The ductwork is an essential component of the HVAC system and must be elevated above a community’s FPL. In new and Substantially Improved construction, ducts below the required FPL are not allowed unless they are designed to resist flood forces and constructed so that floodwater will not enter or accumulate in them. Ducts that resist flood forces and prevent floodwater entry are not widely available items and, while allowed, they are impractical for residential construction. From a practical standpoint, elevation is likely the only option to protect ducts in new or Substantially Improved construction.

For more information: Refer to FEMA [NFIP Technical Bulletin 2](#) for additional technical information including a list of flood-damage resistant materials. Refer to [NFIP Technical Bulletin 11](#), Crawlspace Construction for additional details on crawlspace construction for buildings in SFHAs. See [44 CFR §60.3\(a\)\(3\)](#) for the NFIP’s minimum requirements for new construction and Substantially Improved buildings.



WARNING

Installation of ducts between joists or below floor systems of buildings may require floors to be higher than the minimum required elevation so that the ducts are high enough to meet the floodplain management regulations and code requirements.

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.

Online Training Calendar (All times Pacific)

Course	Date/Time	Continuing Education Credits (CECs)
STARR II: Additional courses will be posted soon. CRS: Additional courses will be posted soon.		

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

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