



City and Borough of Sitka

100 Lincoln Street • Sitka, Alaska 99835

Coast Guard City, USA

MEMORANDUM

To: Chair Spivey and Members of the Planning Commission
From: Patrick Swedeen, Building Official/Floodplain Manager
Subject: Review of Draft Revised Floodplain Management Ordinance and Regulations
Date: July 2, 2019

Summary:

Over the last few years FEMA working together with the State of Alaska has created a new Flood Insurance Rate Map (FIRM) for Sitka that will be officially adopted by FEMA on August 1, 2019. In order for Sitka to remain compliant with the National Floodplain Insurance Program (NFIP) we must adopt an updated Floodplain Management Ordinance and associated regulations prior to that date.

Our currently adopted Sitka Floodplain Regulations and the proposed draft floodplain regulations designate The Planning Commission as the body that hears variance requests on floodplain management issues, due to this established stipulation we request that The Planning Commission review these draft regulations and ordinance and provide their endorsement prior to the documents going to the Assembly for first reading in the July 9th Assembly Meeting.

Background:

The National Flood Insurance Program was established with the passage of the National Flood Insurance Act of 1968. The City and Borough of Sitka adopted its floodplain management ordinance in 1982 and the last significant revision of this ordinance occurred in 2010.

In addition to enabling property owners to purchase subsidized insurance as a protection against flood losses the city's participation in the NFIP maintains Sitka's ability to obtain federal disaster funding for disasters of all types. Participation also provides members of our community the availability of Federal grants and loans from Federal agencies such as the Environmental Protection Agency, Housing and Urban Development, Federal Housing Authority, Veteran's Assistance, Farmer's Home Administration, Small Business Administration, and Fannie Mae and Freddie Mac for properties located in the Special Flood Hazard Areas.

Key points and considerations:

- Adopting the minimum standards outlined in the draft Floodplain Management Ordinance and regulations prior to August 1st, 2019 is mandatory for The City and Borough of Sitka to maintain its compliant participation in the NFIP.
- If the City and Borough of Sitka did not participate in the NFIP our city as a whole and our citizens individually would not be eligible for Federal grants, loans, disaster assistance, or federally backed mortgages or mortgage insurance for the acquisition or construction of structures in the Special Flood Hazard Area shown on the FIRM.
- The NFIP provides to our citizens the availability of obtaining flood insurance, whether or not the structure to be insured is located in one of the mapped Special Flood Hazard Zones. Lenders can require flood insurance for structures located in the mapped flood hazard zones regardless of whether the community participates in the NFIP, without NFIP participation obtaining flood insurance can be extremely difficult and costly.

Recommendation:

Staff recommends that the Planning Commission moves to recommend approval of the amendments to, and adoption of, the Floodplain Management ordinance to the Assembly. Failure to do so presents potentially substantial financial impacts to Sitka residents.

Attachment A: Draft Floodplain Management Ordinance –
Sitka General Code 20.04

Attachment B: Draft Sitka Floodplain Regulations