

**Flood information for Nome website that meets CRS guidelines
Draft approved by FEMA with additional information on natural floodplain functioning
January 21, 2019, updated 5/9/19**

FLOOD INFORMATION

OVERVIEW

Nome is at risk for flooding and has experienced serious and devastating coastal storm surges. These storm surges have wreaked havoc on the city many times in the past and will do so again. The information provided will assist citizens to:

- **KNOW YOUR FLOOD HAZARD**
- **INSURE YOUR PROPERTY FOR YOUR FLOOD HAZARD – NATIONAL FLOOD INSURANCE PROGRAM**
- **LEARN ABOUT THE COMMUNITY RATING SYSTEM**
- **BUILD RESPONSIBLY - BUILDING AND DEVELOPMENT IN A FLOODPLAIN**
- **STAY SAFE. HOW TO PREPARE PEOPLE AND PROPERTY FOR A FLOOD.**
- **INSURE YOUR PROPERTY FROM FLOOD HAZARDS**
- **UNDERSTAND AND PROTECT NOME’S NATURAL FLOODPLAIN FUNCTIONS**

KNOW YOUR FLOOD HAZARD

Is your property in the 100 year floodplain? Is your area repeatedly flooded? Flood maps to check your location relative to a floodplain are available online on FEMA’s website or at City Hall at 102 Division Street. FEMA conducted a [Flood Insurance Study](#) for Nome and revised the Flood Insurance Rate Maps (FIRMs) effective May 2010.

Flood maps to check your location relative to a floodplain, are available at City Hall, 102 Division Street or to check your location relative to a floodplain on the maps below:

Nome Flood Insurance Rate Maps as of 5/3/2010 (FIRM)

- Map Index 484KB
- Map - Panel 38C 2.5MB
- Map - Panel 39C 1.6MB
- Map - Panel 43C 1.8MB
- Map - Panel 44C 2.4MB
- Map - Panel 106C 1.3MB
- Map - Panel 107C 1.4MB
- Map - Panel 126C 1.6MB

If you are in a floodplain the City Clerk, Building Inspector, or Executive Assistant can provide more information, such as the Base Flood Elevation (BFE) that flood waters are expected to rise to during a flood event. The top of the lowest floor is to be one foot above the base flood elevation. Building and Development permitting, and elevation certificates must be followed.

INSURE YOUR PROPERTY FOR YOUR FLOOD HAZARD – NATIONAL FLOOD INSURANCE PROGRAM

Nome participates in the National Flood Insurance Program (NFIP). The NFIP is a Federal program that aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners, renters and businesses and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures.

Land areas that are at high risk for flooding are called Special Flood Hazard Areas (SFHAs), or floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs). In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage.

The City Clerk, Building Inspector, and Executive Assistant work with local homeowners, lending institutions and insurance companies to educate people about the risks of living in and around a floodplain. The City requires a Floodplain Development Permit for all activities within the SFHA.

For more information on floodplain management requirements in our community, please read the following section of the Nome Municipal Code: [Chapter 11.50 Floodplain Regulations](#), which constitutes the City of Nome Floodplain Management Ordinance. There are some additional floodplain management regulations referenced in the [International building code 104.10.1, Section 1612, appendix G](#).

LEARN ABOUT THE COMMUNITY RATING SYSTEM

The City of Nome also participates in the Community Rating System. This is a voluntary program offered by the National Flood Insurance Program that recognizes and encourages community floodplain management to exceed the minimum National Flood Insurance Program requirements. And as a result, the flood insurance premium rates are discounted to reflect the reduced flood risk.

The City of Nome works to educate and inform the citizens of our community about the flood hazard, the need to purchase flood insurance and ways to reduce the risk of flood damage.

Every 5 years, the City gathers together all the outreach and education work on flood hazards and submits this packet to the CRS coordinator, who tallies up each activity for a total amount of credit points. Based on the number of points earned, the City of Nome is assigned a class between 1 and 10, 1 being the highest rated and 10 being the lowest. Each class represents a

5% discount in flood insurance for people with NFIP flood insurance policies within the Special Flood Hazard Area (SFHA).

BUILD RESPONSIBLY - BUILDING AND DEVELOPMENT IN A FLOODPLAIN

Building and development in the floodplain can impact flooding of other properties and must be carefully monitored and regulated.

The City of Nome requires *any kind of work done at any time in the floodplain* to have a *Permit to Develop in a Floodplain Area* issued. Development activity within the floodplain, also known as the Special Flood Hazard Area (SFHA), is defined as 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 located within the SFHA.

A [Building/Remodel Permit Application](#) and an [Application for Permit to Develop in a Floodplain Area](#) must be completed by the applicant. In addition, the applicant is required to hire a surveyor to complete an [Elevation Certificate](#) for the City of Nome and their lending institutions, at various stages of construction - including when construction is complete. *Elevation Certificates* are filled out by surveyors who measure the elevation of the top of the bottom floor, the top of the next higher floor, and the elevation of the lowest and highest adjacent grade next to the building. The Base Flood Elevation (BFE) is determined by the FIRM and Nome City regulations which state the top of the lowest floor is to be one foot above the BFE.

Making sure new development has a proper *Elevation Certificate* ensures that a house is elevated above the flood maps' estimated flood water elevation – protecting the structure from unreasonable flood risk and likely reducing losses associated with flooding when it does occur. A proper *Elevation Certificate* can also reduce insurance costs to homeowners because it shows that the structure is above the Base Flood Elevation on the property. Additional [Information about an Elevation Certificate can be found here and at City Hall.](#)

The intent of the *Permit to Develop in a Floodplain Area* is to review and document activities so that effects (singular and cumulative) to the entire floodplain can be monitored. This allows oversight of activities that will impact the way floodwaters would move through a community and if these proposed changes would negatively impact neighbors or downstream residents.

FEMA conducted a [Flood Insurance Study](#) for this area and revised the Flood Insurance Rates Maps (FIRMs) effective May 2010. If you are in a floodplain the City Clerk, Building Inspector or Executive Assistant can provide the Base Flood Elevation (BFE) as determined by the FIRM and the Nome City regulation which states the top of the lowest floor is to be one foot above the BFE.

Flood maps to check your location relative to a floodplain, are available at City Hall, 102 Division Street or [to check your location relative to a floodplain click here.](#)

There may be grant funds through the [FEMA Hazard Mitigation Grant Program](#) to elevate your home.

STAY SAFE. HOW TO PREPARE PEOPLE AND PROPERTY FOR A FLOOD.

The safety of your family and home are the top priority. Preparing now will make things easier and better if a disaster does ever occur in your area.

Flood warnings and evacuation notices will be announced on KNOM, KICY, GCI Cable-Channel 9 and internet, and include the AT&T phone alert system. **Designate a place where your family can meet after an evacuation order is issued.**

Protect people from floods

Turn Around, Don't Drown. Flooding is the leading cause of severe weather-related deaths in the U.S. claiming on average nearly 100 lives a year. Most of these deaths occur in motor vehicles when people attempt to drive through flooded roadways. Many other lives are lost when people walk into or near flood waters. This happens because people underestimate the force and power of water, especially when it's moving. Whether driving or walking, any time you come to a flooded road, follow this simple advice: ***Turn Around, Don't Drown.***

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Nome Joint Utilities System or Nome City Hall.

Look out for animals. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery. Be alert for gas leaks. Use a flashlight to inspect for damage.

Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

Know the flood warning signals. They will be broadcast over the Emergency Alert System, and the news media. Other forms of evacuation notification may include, door-to-door notification, mobile sirens, public address systems, distribution of evacuation cards, and tagging homes.

[Information on how to stay safe during flooding can be found here.](#)

Protect your property from floods

Raise electrical system components and elevate furnaces above flood level to prevent damage and fires

Anchor fuel tanks to prevent damage and contamination to a structure and neighboring structures

Install sewer back flow valves to prevent backups that can cause damage that is not only difficult to repair but can also create health hazards.

Build with Flood Damage Resistant Materials. They are considered flood resistant if they can withstand direct contact with flood waters for at least 72 hours without being significantly damaged.

Keep debris and trash out of streams, ditches, and beach to allow for drainage during and after a flood.

Prepare a detailed checklist in advance. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help ensure that you don't forget anything.

Floodproofing and retrofitting to protect a building from flood damage. One way to keep water away is by regrading your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Building Inspector can provide this information. Another approach is to make your walls waterproof and place watertight closures over the doorways. A third approach is to raise the house above flood levels. More information is available at City Hall and the Kegoayah Kozga Public Library.

If requested, the Building Inspector will visit a property to review its flood problem and explain ways to stop flooding or prevent flood damage. Call the Building Inspector at 443-6604. These services are free.

Important note: Any alteration to your building or land requires a permit from the Building Inspector. Even regrading or filling in the floodplain requires a permit.

[Information on protecting your property can be found here.](#)

[Homeowner's Guide to Retrofitting Six Ways to Protect Your Home from Flooding can be found here.](#)

INSURE YOUR PROPERTY FROM FLOOD HAZARDS

If your property is in a flood zone, you need to buy flood insurance. Nome participates in the National Floodplain Insurance Program that can assist with insurance. Renters are also eligible and should buy flood insurance for their contents. If you have questions about flood insurance you can talk to your insurance agent, review the [handout about the National Flood Insurance Program using this link](#) or by visiting City Hall.

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Nome participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. Don't wait for the next flood to buy insurance. There is a 30-day waiting period before the National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverages today! Inventory and photograph your home's contents and put important papers and insurance policies in a safe place. Remember: even if the last flood missed you or you have done some flood-proofing, the next flood could be worse.

[Additional information about the National Flood Insurance Program can be found here.](#)

UNDERSTAND AND PROTECT NOME'S NATURAL FLOODPLAIN FUNCTIONS

A floodplain is the flat, low lying area of land next to a waterway that periodically floods at different points in time. Floodplains are an integral part of healthy water systems and provide many benefits to people and nature. Flooding occurs naturally along rivers and in coastal areas. During seasonal floods, water spreads over the floodplains and creates seasonal wetlands that provide critical habitat for fish and birds. Many people think that floods are bad, but they are essential to the health of waterway. During big floods, a healthy floodplain benefits communities by slowing down and spreading out dangerous flood waters that would otherwise flood nearby communities, harming people and property.

[Additional information about Nome's wetlands permitting regulations can be found here](#)

Coastal Storm Surges. The major risk in the City of Nome is from coastal storm surges. These storm surges have wreaked havoc on the city many times in the past and will do so again.

Mitigation measures can be taken to lessen the impact of these storms. The storms in addition to destroying property and potentially risking lives also cause significant shoreline erosion problems. The Nome coastline is subject to positive storm surges due to its exposure to a long southwest fetch. Contributing to surge are the effects of the Bering Sea, Norton Sound, and mildly sloping shallow depths, which amplify surges. Positive surges are distinguished from negative storm surges as an increase in water level from the normal tidal elevation as compared to a decrease. A storm surge consists of the water surface response to wind-induced surface shear stress and pressure fields. Storm-induced surges can produce short-term increases in water levels to an elevation considerably above mean level.

Shoreline Erosion. These storm-induced waves cause the destructive erosion of the coastal areas. The seawall protects most of Front Street, but unprotected coastal areas are susceptible to eroding.

Snake River. In the fall of 2004 and 2005 there was some flooding along the Snake River due to coastal storm surges.

Ice override. Ice override may occur when storm wind conditions are coupled with sufficient open water. Norton Sound is usually an ice factory for the Bering Sea because the prevailing strong northeasterly winds generate offshore winds that carry newly formed ice out to sea. Ice is driven into Nome when southerly winds hit the area, a comparatively rare event. The winds responsible for ice motion arrive from the southeast and are most likely to occur in November and December. Southwesterly winds are comparatively rare (less than 2.5 percent) but could cause substantial harm given the large fetch in that direction

What Can You Do? Healthy floodplains are nature's flood protection. Healthy floodplains can be maintained by keeping them clean and clear by doing the following:

- Do not fill in your floodplain
- Do not build a structure, even a shed, in a floodplain
- Do not dredge the creek and change its natural hydrology
- Do not dump or throw anything into the ditches, streams, wetlands or catch basins; they lead to our waterways. , including yard waste, waste oil, and garbage, as the excess nutrients can harm wildlife.
- Always check with the Building Inspector before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- If you see building or filling without a City permit sign posted, contact the Building Inspector at 443-6604.

