

# BALDWIN

— COUNTY, ALABAMA —  
EST. 1809

Dear Baldwin County Resident:

As a participating member of the National Flood Insurance Program (NFIP) and the Community Rating System (CRS), Baldwin County, Alabama has developed a sustainable integrated flood management and emergency response system throughout the County that improves public safety, protects and enhances environmental and cultural resources, supports economic growth by reducing the probability of flooding due to hurricanes and coastal storms, and promotes the beneficial floodplain processes, thereby decreasing the damages caused by flooding.

Baldwin County is dedicated to reducing the risk to life and property by effectively administrating floodplain regulations. It is important that our citizens are aware of not only the risks of residing in a flood hazard area, but are also aware that education, prevention, and mitigation are steps that you can take in advance of an event. Baldwin County recognizes that our entire community is susceptible to flooding, not just those structures located within the special flood hazard areas. The following information is provided to residents to raise awareness of the risks and actions that you should take before and after a flood event has occurred. Baldwin County maintains Elevation Certificate information on all recent developments within the Special Flood Hazard Area and that information is available on the Building Department website at <https://baldwincountyal.gov/departments/building-inspection/flood-zone-information>.

If you should need any assistance or additional information about flood protection or post-storm procedures, you may contact me. As the Building Official and Floodplain Administrator, I am committed to provide assistance with flood mitigation for your property. I hope you find the attached information beneficial.

Sincerely,



Eddie Harper, CBO, CFM  
Building Official and Floodplain Administrator  
Baldwin County Commission, Building Department



## **BE PREPARED**

**June 1st marks the Beginning of Hurricane Season each year.**

FEMA wants residents living in hurricane prone areas to get serious and always be prepared.

### **Are You Ready?**

Your family may not be together when disaster strikes, so plan how you will contact one another. Think about how you will communicate in different situations.

Complete a contact card for each family member. Have family members keep these cards handy in a wallet, purse, backpack, etc. You may want to send one to school with each child to keep on file. Pick a friend or relative who lives out-of-state for household members to notify they are safe.

It is important for all residents to be prepared for their personal safety and survival in case a hurricane threatens our County. To assist in these efforts, FEMA, along with the National Oceanic and Atmospheric Administration, is helping to raise awareness of steps that can be taken to help protect citizens, their communities and property.

### **Protect Your Family**

You can begin the process by gathering family members and making sure each person is well-informed about potential hazards and community plans. Discuss with them what you would do if family members are not at home when a warning is issued and the dangers associated with flooding.

### **Protect Your Property or Business**

Contact the Baldwin County Building Department and schedule a meeting with a Building Code professional to discuss steps that you can take to help make your property or business better resist the forces of a hurricane or flood event.

### **What is The Local Flood Hazard?**

Due to our location in the northern Gulf of Mexico, we are put at risk from coastal storms, not only when hurricane season arrives, but our subtropical climate often brings heavy rainfall events with the potential to cause flash flooding in low-lying areas. As a coastal County, the county's position on the shoreline places its citizens and the built environment at risk from flooding as a result of storm surge not only from the Gulf of

Mexico but also from tidally influenced wetlands, bays, rivers and watersheds. If you live in a Special Flood Hazard Area (SFHA) and are subject to flooding within Baldwin County or are in close proximity to a waterway, the following information and suggested activities are important to you. Be aware of your risks and be prepared.

## **Natural and Beneficial Functions of Floodplains**

Baldwin County is a beautiful place to live. Our coastal location is home to many diverse environments. Our floodplains are largely made up of wetlands that provide improved water quality by filtering nutrients and impurities from runoff and processing organic waste. Floodplains provide open space and aesthetic pleasure in addition to waterfowl habitat and breeding grounds for fish and other wildlife native to the Gulf Coast. The floodplains are an important asset that we must protect from overdevelopment. Baldwin County monitors proposed development subject to federal, state, and local regulations. The Baldwin County Building Department, the Baldwin County Planning & Zoning Department, and the Baldwin County Highway Department all closely review proposed development to assess their effect on our coastal/floodplain environments.

## **Flood Insurance Program History**

Baldwin County adopted our first Flood Damage Prevention Ordinance in 1978. It was replaced with a new Floodplain Development Ordinance as of February 2024 that was updated and refined as a result of new and better information on flooding characteristics. The purpose of this ordinance is to promote the public health, safety, and general welfare of the County and to minimize public and private losses due to flood conditions in specific areas. The current ordinance can be found online at <https://baldwincountyal.gov/departments/building-inspection/flood-zone-information>. In addition to the Floodplain Development Ordinance, you may obtain other local regulations that govern development within the floodplain including the Subdivision Regulations, Stormwater Management guidelines, and the County's adopted International Building Codes and Supplemental Code on the County's website.

## **Flood Insurance**

**REMEMBER THAT FLOOD INSURANCE IS NOT INCLUDED IN A STANDARD BUSINESS OR HOMEOWNER'S INSURANCE POLICY!!!**

You can protect your business, home, and their contents through the National Flood Insurance Program (NFIP). Coverage for both structure and contents should be acquired because often, from a flood event, there can be more damage to the contents than the structure. Renters can buy contents coverage even if the owner does not

insure the structure. There is a 30-day waiting period before the policy becomes effective.

Flood insurance is required by law in order to obtain federally secured financing to buy, build, or renovate a structure located within a flood hazard area. This financing includes federal grants, FHA and VA loans, and most conventional mortgage loans.

Baldwin County, Alabama is a participant in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS), a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Flood insurance premiums are discounted to reflect the reduced flood risk resulting from community actions. Baldwin County now has a class rating of 7, meaning that property owners within Baldwin County's unincorporated flood hazard areas are entitled to a flood insurance discount of approximately 15% overall on all flood insurance policies. Please check your flood insurance policy to be sure you are getting the correct **Community Rating System (CRS) Premium Reduction Credit**. If not, contact your insurance agent immediately.

Baldwin County has participated in the CRS program since 1994, but the discount credit has recently increased. This increase in savings is a tangible result of the flood mitigation activities implemented by Baldwin County to protect lives and reduce property damage. This classification equates to the total discount on your flood policy of 15%; make sure your policy reflects the correct discount.

### **Flood Insurance Rate Maps (FIRM)**

Since 1978, new homes and businesses located in floodplains have been reviewed for compliance with Baldwin County's Flood Damage Prevention Ordinance (replaced with the Floodplain Development Ordinance in February 2024). In order for a community to offer flood insurance through the NFIP, the local government is required to enforce certain minimum regulations on development in the floodplain. This management of the floodplain is done to ensure that flooding problems do not increase as a result of development and to work towards the reduction of the risk of flooding.

### **Property Protection Measures**

For those homes and businesses built before floodplain regulations were in effect, there are several methods available to reduce the risk of flooding. It is recommended that you consider retrofitting and/or undertaking property protection measures to protect your building, family, and yourself. Recognizable approaches to retrofitting may be the following:

- Elevation of the structure above flood protection levels, per the Floodplain Development Ordinance
- Relocation of the building
- Demolition of the building
- Flood proofing the building with watertight floors and wall systems, for non-residential buildings

Even if insurance covers a loss, the disruption and loss of irreplaceable items can be devastating. Several informative brochures may be checked out at the library or copies can be obtained free online from [www.FEMA.gov](http://www.FEMA.gov). You may consider raising your building above the minimum BFE in order to reduce the flood insurance premiums. Discounts are currently available for each foot up to 3 feet above the minimum BFE. Also, ask your plumber about a valve to prevent sewer back-up.

These measures are often called retrofitting. Keep materials like sandbags, plywood, plastic sheathing, and lumber handy for emergency waterproofing. Remember that drainage ditches perform much better when kept clear of brush and debris.

Before a disaster, the Pre-Disaster Mitigation-Competitive (PDM-C) and the Flood Mitigation Assistance (FMA) mitigation grant programs may assist in funds to elevate a structure or participate in other projects that help a community become flood-resistant and increase compliance with the local floodplain ordinance. Following a disaster, programs that can help in the recovery include Hazard Mitigation Grant Program (HMGP), Small Business Administration (SBA) loans, Community Development Block Grants (CDBG) and (most common) Increased Cost of Compliance (ICC) coverage.

### **Substantial Improvement**

The National Flood Insurance Program (NFIP) requires that any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement, must conform or meet the same construction requirements as a new building and meet the requirements of the Baldwin County Floodplain Development Ordinance. Substantial improvement includes structures which have incurred “repetitive loss” or “substantial damage”, regardless of the actual repair work performed.

### **Substantial Damage**

Substantial damage means damage of any origin sustained by a building or structure whereby the cost of restoring the building or structure to its before damaged condition would equal or exceed 50% of the market value of the building or structure before the

damage occurred. Substantial damage is determined regardless of the actual work performed.

## **Floodplain Development & Permitting**

All development within Baldwin County must be reviewed and permitted through the Building Department and possibly the Baldwin County Planning & Zoning Department. The International Building Codes, Floodplain Development Ordinance, Zoning Ordinance, and Subdivision Regulations have special provisions regulating development within the floodplain. Without proper enforcement of these regulations, low-cost flood insurance through the NFIP would not be available.

If you have any questions about the requirements of a specific development of a home improvement project, it is always best to call in advance to see what regulations may apply. Before beginning construction, it is required that you apply for a permit with the Building Department. During the review of your new construction plans, our staff will assist you to assure that your investment is built to the required design standards and complies with local and federal floodplain policies. This information could save you time and money. Any development in the floodplain without a permit is illegal; such activity should be reported to the Building Department at (251) 972-6837.

In the event that your home or business is damaged by a storm, a permit is required in order to make repairs. Emergency repairs are allowed under certain guidelines; however, the Building Department will be open following the storm event to assist you in your home repair options and to assess the amount of damage for reporting purposes. It is to your advantage to have damage documented and accounted for by the local officials prior to beginning any permanent repairs. The Damage Assessment team will determine whether buildings on your property were substantially damaged as defined in this article. This damage assessment is vital to the provisions of the NFIP and no permanent repairs should begin prior to this assessment.

## **Questions?**

Contact our staff at (251) 972-6837 with any questions regarding this information.