



*Emerald Capital of Alabama*

Town of Dauphin Island

## **Flood Hazard: Check Before You Buy**

Most everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, check with the Town of Dauphin Island, 1011 Bienville Blvd., Dauphin Island, AL.

However, flooding and other surface drainage problems can occur well away from the coast. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

**Floodplain Regulations:** *Town of Dauphin Island* regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained from Inspections Department (251)861-5525.

**Check for a Flood Hazard:** Before you commit yourself to buying property, do the following:

- Ask the Inspection's Department (251)861-5525 if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

**Flood Protection:** A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

**Flood Insurance:** Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.

## 2023 -TOWN OF DAUPHIN ISLAND

1011 BIENVILLE BLVD., DAUPHIN ISLAND, ALABAMA 36528, 251-861-5525, [WWW.TOWNOFDAUPHINISLAND.ORG](http://WWW.TOWNOFDAUPHINISLAND.ORG)

Dear Resident:

You have received this letter because your property is in an area that has flooded several times. The Town of Dauphin Island is concerned about repetitive flooding and has a active program to help you protect yourself and your structure from future flooding.

Here are some things you can do:

1. Check with the Building Department on the extent of past flooding in your area. Our Floodplain Administrator can tell you about the causes of repetitive flooding, what the Town is doing about it, and what would be an appropriate flood protection level. Our Building Inspector can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
  - Know how to shut off the electricity/gas to your house when a flood comes.
  - Make a list of emergency numbers and identify a safe place to go.
  - Make a household inventory, especially of contents.
  - Put insurance policies, valuable papers, medicine, etc. in a safe place.
  - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
  - Develop a disaster response plan – See the Red Cross' website: [www.redcross.org/services/disaster/](http://www.redcross.org/services/disaster/) for a copy of the brochure "Your Family Disaster Plan."
  - Get a copy of "Repairing your Flooded Home" available within the Building Department.
3. Consider some permanent flood protection measures.
  - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power can reduce property damage and save lives.
  - Consider elevating your house above flood levels.
  - Check your house for water entry points.
  - More information can be found in the "Homeowner's Guide to Retrofitting: Six ways to Protect Your House from Flooding" available in the Building Department or visit [www.fema.gov/hazards/floods/lib312.shtm](http://www.fema.gov/hazards/floods/lib312.shtm)
  - Be aware that some flood protection measures may need a building a permit and other flood protection measures may not be safe for your type of structure, so be sure to check with the Building Department.
4. Visit the Building Department for information on financial assistance in terms of a flood insurance policy.
  - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
5. Flood Insurance.
  - Homeowner's insurance polices DO NOT cover damage from floods. However, because the Town of Dauphin Island participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This flood insurance is backed by the Federal government and is available to everyone, even properties that have been flooded.
  - Any area that is NOT mapped as a Special Flood Hazard Area (SFHA) may qualify for a lower-cost Preferred Risk Policy.
  - The Town of Dauphin Island participates in the NFIP's Community Rating System (CRS) and is at a Class 7. Therefore, all locations within a SFHA will receive a flood insurance premium reduction of 15% and all locations that are NOT within a SFHA will receive a flood insurance premium reduction of 5%.
  - Do not wait for the next flood to buy flood insurance protection. In most cases, there is a 30-day waiting period before the NFIP coverage takes effect.
  - Contact your insurance agent for more information on rates and coverage.