



Baldwin County Fish River Retrofit & Acquisition Project

Full Mitigation Best Practice Story

Baldwin County, Alabama

Baldwin County, AL - Several homes that border the Fish River have repeatedly flooded during periods of heavy rainfall, which results in a rise in the river levels. These homes were especially affected in Hurricanes Erin (1995), Opal (1995) and Danny (1997).



Baldwin County is a participating community in the National Flood Insurance Program (NFIP). In compliance with the NFIP floodplain management requirements, all new residential construction along the Fish River has been elevated above the base flood elevation (BFE). Additionally, a comprehensive retrofit effort is ongoing using a combination of Hazard Mitigation Grant Program (HMGP) and private funds. As part of the retrofit project, ten homes have been elevated two feet above the BFE in an effort to protect them from flooding.

This area flooded again from Hurricane Georges (1996) to a depth of approximately 4 feet. For the homes already elevated, flood damage was significantly reduced. This further justifies the need to continue to undertake mitigation measures. Total cost for this elevation project was \$477,605. FEMA's HMGP program has calculated total benefits in avoided future damages due to flooding from Hurricane Georges and future events over a 50-year project life to be \$936,409.

Standard Homeowner's insurance policies do not cover flood damage. The National Flood Insurance Program makes Federally backed flood insurance available to homeowners, renters, and business owners in participating communities.

Activity/Project Location

Geographical Area: **Single County (County-wide)**

FEMA Region: **Region IV**

State: **Alabama**

County: **Baldwin County**

Key Activity/Project Information

Sector: **Public**

Hazard Type: **Flooding**

Activity/Project Type: **Elevation, Structural**

Activity/Project Start Date: **03/1998**

Activity/Project End Date: **Ongoing**

Funding Source: **Hazard Mitigation Grant Program (HMGP); Homeowner**

Funding Recipient: **Property Owner - Residential**

Funding Recipient Name: **homeowners**

Activity/Project Economic Analysis

Cost: **\$455,506.00 (Actual)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**

Federal Disaster #: **1185 , 07/25/1997**

Value Tested By Disaster? **Yes**

Tested By Federal Disaster #: **No Federal Disaster specified**

Year First Tested: **1998**

Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.fema.gov/fima/nfip.shtm>

Reference URL 2: <http://www.floodsmart.gov>

Main Points

- All new residential construction along the Fish River has been elevated above the base flood elevation (BFE).
- As part of the retrofit project, ten homes have been elevated two feet above the BFE in an effort to protect them from flooding.
- This area flooded again from Hurricane Georges to a depth of approximately 4 feet. For the homes already elevated, flood damage was significantly reduced. This further justifies the need to continue to undertake mitigation measures.