



FEMA

Home Elevation Pays Off Dauphin Island, AL

Dauphin Island, AL - By going beyond the required elevation for their home, Beth and Stan Houston were spared flood damages from Hurricane Ivan. Their home is located on Dauphin Island, a narrow barrier island south of Mobile. Hurricane Ivan, a Category 3 hurricane with 130 mph winds, made landfall on Sept. 15, 2004, and battered areas like Dauphin Island with five to 12 feet of tidal surge and up to 15 inches of rain.

Dauphin Island's floodplain management ordinance requires homes to be elevated one foot above the Base Flood Elevation, as identified in the community's National Flood Insurance Program (NFIP) Flood Insurance Rate Map. Rather than building their home to the minimum required elevation, the Houston Family chose to elevate their home 12 feet. It was a good decision. Floodwaters reached approximately five feet in their neighborhood yet no water reached their home. Since flood insurance premiums are based upon risk and the elevation of the structure, their flood insurance rates are lower than the rates of less elevated or non-elevated homes in their neighborhood.

The Houston Family also receives a 10-percent discount on their flood insurance premium through the Town of Dauphin Island's participation in the NFIP's Community Rating System (CRS). The discounted premium is based on floodplain management activities administered by Dauphin Island that exceed the minimum NFIP requirements. Those communities may receive discounts of five to 45 percent on flood insurance premiums throughout their jurisdiction based on their CRS Class Rating.



Mobile County,
Alabama



Quick Facts

Sector:

Private

Cost:

Amount Not Available

Primary Activity/Project:

Floodplain Management

Primary Funding:

Community Rating System (CRS)