



Gulf Shores NFIP Compliance

Full Mitigation Best Practice Story

Baldwin County, Alabama



Gulf Shores, AL - Alabama's Gulf Shores is a coastal city bordering the Gulf of Mexico. This region is susceptible to the effects of hurricane destruction and periodic flooding. Over the years, population growth and the appeal of coastline dwelling resulted in the development of areas threatened by chronic flood hazards.

In order to help prevent the loss of life and minimize property losses, the City of Gulf Shores implements a flood hazard ordinance. The City actively participates in the National Flood Insurance Program (NFIP). The NFIP makes Federally backed flood insurance available to communities that agree to adopt and enforce floodplain management programs that meet minimum Federal criteria.

The flood ordinance is administered and enforced by the building official of Gulf Shores. Under the ordinance, floodplains are managed and land use practices are regulated. Flood Insurance Rate Maps (FIRMs) show anticipated flood characteristics and are used to guide construction in flood hazard areas. New buildings must be elevated according to flood depths specified on these maps. Other provisions specify minimal below base flood elevation enclosures, pile embedments, and breakaway walls. Concrete slabs-on-grade constructed below elevated buildings should be designed as freestanding structural elements. This allows the slab to break up without damaging the building foundation. Slab connections to piles are of particular concern because of the frequent use of at-grade concrete slabs.

The adoption of NFIP building requirements and the practice of elevating flood-prone buildings have reduced the amount of damage incurred during recent hurricanes. Since the implementation of NFIP regulations in 1978, over 1,700 structures in Gulf Shores have been built in compliance with NFIP criteria.

Historical claims Nationwide, comparing buildings constructed according to NFIP standards to those built prior to the adoption of NFIP requirements, show that compliant structures result in fewer claims and the losses experienced tend to be less severe. The average insurance claim pay-out since 1978 in Gulf Shores is approximately \$15,000 for structures built to NFIP standards. Structures built prior to the implementation of these standards average \$19,000 per claim.

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region IV**

State: **Alabama**

County: **Baldwin County**

City/Community: **Gulf Shores**

Key Activity/Project Information

Sector: **Public**
Hazard Type: **Hurricane/Tropical Storm**
Activity/Project Type: **Acquisition/Buyouts**
Activity/Project Start Date: **01/1980**
Activity/Project End Date: **Ongoing**
Funding Source: **National Flood Insurance Program (NFIP)**
Funding Recipient: **Property Owner - Residential**
Funding Recipient Name: **City of Gulf Shores**

Activity/Project Economic Analysis

Cost: **\$0.00 (Estimated)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **No**
Value Tested By Disaster? **Unknown**
Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.floodsmart.gov/>
Reference URL 2: <http://www.csc.noaa.gov/clearinghouse>

Main Points

- In order to help prevent the loss of life and minimize property losses, the City of Gulf Shores implements a flood hazard ordinance. The City actively participates in the National Flood Insurance Program (NFIP).
- Under the ordinance, floodplains are managed and land use practices are regulated.
- The adoption of NFIP building requirements and the practice of elevating flood-prone buildings have reduced the amount of damage incurred during recent hurricanes.