



Mitigation in Action: Huntsville - No More Flooding for One Small Business

Full Mitigation Best Practice Story

Madison County, Alabama



Huntsville, AL - John’s Photo Mart, a small camera and photo processing shop had been beset by flooding problems for years. Located in a 100-year-floodplain and surrounded by the waters of Brogan Branch, Pinhook Creek and Fagan Creek, the small brick building with the slanted roof had been flooded three times since 1979. Each time, floodwaters breached its interior 1 to 2 feet, and each time, the National Flood Insurance Program (NFIP) paid out damages to the owner/policyholder. Over the years, insurance settlements for flood damage amounted to \$24,167, or \$59,860 in inflation-adjusted 2004 dollars. It was a cycle destined to go on forever.

Seeing the devastation on this small property year after year, Huntsville city officials agreed it was a problem that needed a solution. One day in 2003 opportunity literally stared them in the face.

A City employee who drove by the site each day on the way to work saw a “for sale” sign and mentioned it to colleagues. The possibility of purchasing the building was then presented to the head of the planning department who instructed staff to begin the process.

So that’s what they did. Without any financial assistance from the Federal or State government, Huntsville officials did a property appraisal and offered \$125,000 in local funds for the property. On April 17, 2003, the offer was accepted and the little building belonged to the City. Less than a month later, the former photo mart flooded again, but this time it didn’t matter. The proprietors had moved out, the inventory was gone, and the building was scheduled for demolition. In October of 2003 the building was razed.

The NFIP is no longer paying insurance settlements year after year for a property whose future was clouded with the prospect of yet more flood damage. The property’s owner, Fuji Photo Film Ltd., was compensated at full market value. And the final silver lining is this: the small 5,400 square feet patch of land where John’s Photo Mart once sat is now a well-manicured green space maintained by the City of Huntsville, lending a touch of serenity to a busy commercial intersection.

Activity/Project Location

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

FEMA Region: **Region IV**

State: **Alabama**

County: **Madison County**

City/Community: **Huntsville**

Key Activity/Project Information

Sector: **Private**
Hazard Type: **Flooding**
Activity/Project Type: **Acquisition/Buyouts**
Structure Type: **Masonry, Un-reinforced/Plain**
Activity/Project Start Date: **04/2003**
Activity/Project End Date: **10/2003**
Funding Source: **Local Sources**
Funding Recipient: **Business/Industry**
Funding Recipient Name: **John's Photo Mart**

Activity/Project Economic Analysis

Cost: **\$125,000.00 (Actual)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **No**

Value Tested By Disaster? **Yes**

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

Year First Tested: **2004**

Repetitive Loss Property? **Unknown**

Reference URLs

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

Reference URL 2: <http://disaster.ema.alabama.gov/>

Main Points

- John's Photo Mart, a small camera and photo processing shop had been beset by flooding problems for years ... Seeing the devastation on this small property year after year, Huntsville city officials agreed it was a problem that needed a solution.
- Without any financial assistance from the Federal or State government, Huntsville officials did a property appraisal and offered \$125,000 in local funds for the property.
- The former photo mart flooded again, but this time it didn't matter. The proprietors had moved out, the inventory was gone, and the building was scheduled for demolition. In October of 2003 the building was razed.



John's Photo Mart prior to Acquisition



John's Photo Mart - Huntsville AL - after Acquisition