



FEMA

Baldwin County's Fish River Retrofit & Acquisition Project

Baldwin County, AL - Several homes bordering the Fish River have flooded during periods of heavy rainfall, which resulted in a rise in the river levels. These homes were especially affected by 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 have 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, 10 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 four 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.



**Baldwin County,
Alabama**



Quick Facts

Sector:

Public

Cost:

\$455,506.00 (Actual)

Primary Activity/Project:

Elevation, Structural

Primary Funding:

Hazard Mitigation Grant Program (HMGP)