



FEMA

Dauphin Island NFIP Compliance

Dauphin Island, AL - Dauphin Island is threatened by periodic flooding and has suffered substantial damage and losses from previous floods. As a result, the town has implemented a flood damage prevention ordinance to reduce the risk to lives and property.

The ordinance is in compliance with 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. These floodplain management programs are intended to regulate future floodplain development, and reduce future flood losses.

In 1989, after Dauphin Island was incorporated, the Town implemented an ordinance for flood damage prevention. The Town's building inspector administers and enforces the provisions of the flood ordinance. Implementing the ordinance ensures that structures are built in accordance with NFIP construction requirements. Flood data are provided from maps prepared by FEMA depicting areas of special flood hazard as well as the base flood elevations (BFE). In the high hazard areas, structures must be elevated so that the lowest level is 1 foot above the BFE. Other provisions include anchoring requirements; utilization of materials resistant to flood damage; and the use of breakaway walls, designed to break away without causing structural damage. In addition, utilities, HVAC, and plumbing systems must be located such that water does not enter or accumulate within their components.

In September 1998, Hurricane Georges caused extensive damage along the Gulf Coast and Dauphin Island sustained damages from coastal surge and flooding. Structures built in accordance with NFIP construction requirements performed well. It was observed that elevated buildings setback from the shoreline were constructed with adequate connections and anchoring, withstood hurricane forces in most cases. The enforcement of 10-foot minimum pile depths contributed to these successes. Utilities that were elevated on adequately supported platforms also performed well.

Since the implementation of NFIP requirements in Dauphin Island, there have been three major hurricane events. During this time period, the average insurance claim payout for structures built according to NFIP minimum standards is approximately \$3,000. In contrast, structures built prior to the implementation of these standards averaged nearly \$12,000 per claim.

Although this is an example of the program's effectiveness over a short period of time, national cumulative data demonstrate that NFIP standards result in a 25-percent reduction in the severity of losses among those buildings that are damaged by floods and a 69-percent reduction in the frequency of those damages.



Mobile County,
Alabama



Quick Facts

Sector:

Private

Cost:

\$0.00 (Estimated)

Primary Activity/Project:

Building Codes

Primary Funding:

Local Sources