

Dear Orange Beach Resident:

The Community Development Office of the City of Orange Beach, Alabama is providing this information as part of a public outreach strategy as developed by the Orange Beach Floodplain Management Committee. This correspondence also contains information concerning the Homeowner Flood Insurance Affordability Act of 2014 that may affect your NFIP Flood Insurance premium. Important information on how to segregate debris for curbside pickup following a flood event is also included. If you have any questions or would like additional information about your flood risk, insurance, mitigation, Elevation Certificates or a flood zone determination for your property, contact your Floodplain Administrator Adam Roberson at the Community Development Department. Community Development staff is also available to meet with you at your property to discuss drainage issues, mitigation options or other concerns. Copies of Elevation Certificates, information on insurance, mitigation and flood zone determinations are provided free of charge.

For the City of Orange Beach:
Adam Roberson, MCP, CFM
FLOODPLAIN ADMINISTRATOR
ARoberson@OrangeBeachAL.gov • 251-981-2610



nity, the City's position on the shoreline places its citizens and the built environment at risk for flooding from storm surge not only from the Gulf of Mexico but also from Wolf Bay and other nearby water bodies. If you live in a Special Flood Hazard Area (SFHA) and/or are subject to coastal flooding within the city limits of Orange Beach and are in close proximity to a waterway, the following information and suggested activities are important to you.

FLOOD SAFETY

- Review your insurance policies and coverage with your local agent.
- Be certain that you are properly covered and your coverage includes protection against flood and wind. Inventory all personal property. Prepare a list, including item descriptions and photos of articles of personal value. Store documents and important papers in waterproof containers or secure them in a safety deposit box.
- Be prepared to perform simple first aid techniques and have adequate first aid supplies available.
- Be sure that your preparation includes: non-preparatory / non-perishable food supplies, personal medication, battery operated lights and radios, battery supplies, sanitary supplies, fresh bottled drinking water, sleeping bags or blankets and proper clothing.
- Keep your car serviced with a full tank of gas. If packing supplies for travel, be sure to include a map.
- Make arrangement for pets.
- Evacuate when told to do so.
- If evacuation becomes necessary, be sure that all utility services at the main connection are turned off.
- Avoid all flooded areas, do not try to drive or walk through flooded roads or paths. If your car becomes stalled in a flooded area, abandon the vehicle and seek high ground immediately.
- Do not go near electrical lines or other fallen wires.
- If evacuating to a shelter facility, be sure to take along your own supplies and important documents. Be willing to assist shelter workers as needed. Do your part to maintain the cleanliness and sanitation of the facility. Remember that during a hurricane there will be a great deal of problems that emergency personnel will be faced with. Remaining calm and compliant is essential in emergency situations.

FLOOD WARNING

Familiarize yourself with local radio broadcast stations, local television, and the national weather service via the Weather Channel for forecasts and emergency instructions. Have a NOAA weather radio on and monitor local conditions. Be knowledgeable of the evacuation route and shelters available to you and have plans for all family members as to how to evacuate and where to meet if split up in an emergency. Emergency information can be received by calling the Baldwin County EMA at 251-972-6807 or Orange Beach informational line at 251-980-INFO (4636). Also, in the event that an evacuation

is ordered or if flooding is imminent, the City will advise you through our reverse 911 system that will call your registered phone with recorded details and evacuation information. Please heed all evacuation notices. Have a dependable NOAA weather radio for NWR messages. Working with the Federal Communication Commission's (FCC) Emergency Alert System, NWR is an "All Hazards" radio network, making it your single source for comprehensive weather and emergency information.

FLOOD INSURANCE PROGRAM HISTORY

The City of Orange Beach adopted Flood Damage Prevention Ordinance No. 2005-892 in 1984, when the City was incorporated. Its purpose is to promote the public health, safety and general welfare of the community and to minimize public and private losses due to flood conditions in specific areas. This ordinance can be found on the city's web site at www.OrangeBeachAL.gov or at the Community Development Office and the city's public library.



In addition to the Flood Damage Prevention Ordinance, the Stormwater Management Regulations Ordinance No. 2003-741 and Coastal Construction Ordinance No. 2005-943 can also be found at the city's web site, Community Development or public library.

FLOOD PLAIN BOUNDARY MAPS

A Special Flood Hazard Area (SFHA) determination can be obtained for specific properties at the Community Development Department at your request. Also, the current effective floodplain maps are available for viewing at the City of Orange Beach GIS website. Historic FIRM's are also archived and available for viewing at the Community Development office.

FLOOD INSURANCE

Remember that flood insurance is not included in a standard business or homeowner policy. You can protect your business, home and their contents through the National Flood Insurance Program. Coverage for both structure and contents should be acquired because there can be more damage to the contents than the structure. Renters can buy contents coverage even if the owner does not insure the structure. There is a 30 day waiting period before the policy becomes effective.

Flood insurance is required by law in order to obtain federally secured financing to buy, build, or renovate a structure located in a flood hazard area. This financing includes federal grants, FHA and VA loans, and most conventional

mortgage loans.

The City of Orange Beach is a participant in the National Flood Insurance Program (NFIP) - Community Rating System, a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Flood insurance premiums are discounted to reflect the reduced flood risk resulting from community actions. The City of Orange Beach has a class rating of 7, meaning that property owners within the City limits are entitled to a flood insurance discount of approximately 15% overall on all flood insurance policies.

IMPORTANT NOTICE

Please check your flood insurance policy to be sure you are getting the Community Rating System (CRS) Premium Reduction Credit. If not, contact your insurance agent immediately. The current discount available to residents whose property lies within the corporate limits of the City of Orange Beach, Alabama is 15%.



PROPERTY PROTECTION MEASURES

It is recommended that you consider retrofitting and/or undertaking property protection measures to protect your building, family and yourself. Community Development staff are available to assist your specific needs for retrofitting in your location. The Certified Floodplain Managers™ from the Community Development office can assist you by providing contractor information and historical flood information including high water mark data for your property and are available for on-site consultation. Recognizable approaches to retrofitting may be the following:

Elevation of the structure above flood protection levels, per the Flood Damage Prevention Ordinance. This mitigation measure elevates existing structures on piers or piles to the design elevation requirements. Relocation of building to outside of the Special Flood Hazard Area.

Demolition of building.

Flood proofing the building with water tight floors and wall systems, for non-residential buildings. This term covers several techniques for sealing up a building to ensure that floodwaters cannot get inside it. All areas

below the flood protection level are made watertight. Walls are coated with waterproofing compounds or plastic sheeting. Openings (doors, windows, and vents) are closed, either permanently or with removable shields. Many dry floodproofed buildings do not look any different from those that have not been modified.

Even if insurance covers a loss, the disruption and loss of irreplaceable items can be devastating. Several informative brochures may be checked out at the local library and copies can be obtained free from FEMA. You may consider flood proofing and/or raising your building to a minimum of 2 feet above base flood levels if your property is located in an A-Zone or a minimum of 3 feet above base flood levels if located in a V-Zone. Also, ask your plumber about a valve to prevent sewer back-up. These measures are often called retrofitting. Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergency waterproofing. Remember that drainage ditches perform much better when kept clear of brush and debris.

Before a disaster, the Pre-Disaster Mitigation-Competitive (PDM-C) and the Flood Mitigation Assistance (FMA) mitigation grant programs may assist in funds to elevate a structure or participate in other projects that help a community become flood-resistant and increase compliance with the local floodplain ordinance. Following a disaster, programs that can help to fund recovery include: Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA), Small Business Administration (SBA) loans, Community Development Block Grants (CDBG) and (most common) Increased Cost of Compliance (ICC) coverage.

DRAINAGE MAINTENANCE

It is illegal in the City of Orange Beach to dump any type of debris into a canal or drainage ditch. This debris can become entangled in culverts and shallow ditches and canals causing the flow of water to back up. Citizens should be aware of the condition of ditches and drainage structures on and around their property. All ditches and canals should remain free of debris, foliage and vegetation that would impede the flow of water. Debris dumping should be immediately reported to the City of Orange Beach Public Works Department at 251-923-5858.

FLOOD INSURANCE RATE MAPS (FIRM)

Since 1984, new homes and businesses located in floodplains have been reviewed for compliance with the City of Orange Beach Flood Damage Prevention Ordinance. In order for a community to offer flood insurance through the National Flood Insurance Program (NFIP), the local

government is required to enforce certain minimum regulations on development in the floodplain. This management of the floodplain is done to ensure that flooding problems do not increase and to work towards the reduction of the risk of flooding. This program is implemented by the City of Orange Beach Community Development Department.

SUBSTANTIAL IMPROVEMENT

The National Flood Insurance Program (NFIP) requires that any reconstruction, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement, must conform or meet the same construction requirements as a new building and meet the requirements of the Flood Damage Prevention Ordinance.

SUBSTANTIAL DAMAGE

Substantial damage means damage of any origin sustained by a building or structure when the cost of resorting the building to its pre-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed. If your structure is deemed to be substantially damaged, the structure must be brought into compliance with the Flood Damage Prevention Ordinance and the provisions of the International Code Series legally adopted by the City of Orange Beach in affect at the time of application.

PERMIT REQUIREMENTS

Before beginning construction, it is required that you apply for a permit at the Community Development Department located at 4101 Orange Beach Blvd., 251-981-2610. During the review of your new construction, our staff will help you build a safe project and comply with local flood plain policies. This information could save you time and money. It is very important to speak to a City representative prior to performing any restoration activities for structures located within a Special Flood Hazard Area.



CONTACT THE COMMUNITY DEVELOPMENT DEPARTMENT WITH ANY QUESTION REGARDING THIS INFORMATION AT 251-981-2610

Community Development Department
City of Orange Beach
Post Office Box 2432
Orange Beach, AL 36561

LOCAL
POSTAL CUSTOMER

36561



IMPORTANT
Flood Information
ENCLOSED

You are being provided with this information because it has been determined that your property lies within or near the delineated Special Flood Hazard Area.