



The City of Orange Beach Community Development Department is dedicated to keeping you informed about local flood risks and how to reduce them. Our goal is to help protect you, your family, and your home or business. The following information supports that mission.

THERE'S NO PLACE LIKE HOME

Our coastal home is a natural treasure – where white-sand beaches meet vibrant wetlands and peaceful bays. From early morning fishing to breathtaking sunsets, Orange Beach offers a unique connection to nature that we must cherish and protect.

KNOW YOUR FLOOD RISK

As a coastal community, Orange Beach faces multiple flood hazards:

- **Flash flooding** can occur any time of year due to heavy rainfall.
- **Hurricane season** brings increased risks of storm surge, wind-driven rain, and strong winds—causing road closures, power outages, and structural damage.

Understanding the specific flood risks for your property is key to protecting what matters most.

Contact Community Development to request a free flood zone determination or explore the City's Interactive Floodplain Map at www.OrangeBeachAL.gov/207/Floodplain-Management

Flood Zone Breakdown:

- **Zones AE and VE:** High-risk areas within the Special Flood Hazard Area (SFHA)

- **Zones X (Shaded and Unshaded):** Moderate- and low-risk areas

FLOOD WARNINGS & ALERTS

- Sign up for emergency alerts at www.AlertBaldwin.com to receive real-time updates on storms, evacuations, road closures, and more.
- Stay informed by tuning into local radio, TV, or the Weather Channel for forecasts and emergency updates.
- Keep a NOAA weather radio on to monitor local conditions.
- Know your evacuation routes, shelters, and have a plan for your family in case you're separated.

FLOODPLAIN MANAGEMENT

Proper floodplain management is key to both flood protection and environmental health. Orange Beach's floodplains consist of valuable wetlands that improve water quality, support native wildlife, and enhance the natural beauty of our community. To protect these areas, the City actively monitors development and enforces regulations to ensure responsible growth that balances safety and environmental health.

PROTECT FLOODPLAIN FUNCTIONS

Help protect your home and community: keep drainage systems clear. Dumping debris into ditches, canals, or storm drains is illegal and blocks water flow, increasing flood risk. Please keep these areas free of trash and overgrown vegetation.

To report dumping or blockages, call Public Works at 251-923-5858.

INSURE YOUR PROPERTY AGAINST FLOOD HAZARD

Floods are the most common and costly natural disaster – and **standard homeowners and business insurance policies do not cover flood damage.**

- **Purchase flood insurance:** Protect both your structure and its contents. Renters can buy contents-only coverage.
- **Don't wait:** There is a 30-day waiting period before flood insurance coverage takes effect.
- **Required coverage:** If your property is in a SFHA and financed through a federally backed mortgage, flood insurance is mandatory.
- **Understand your coverage:** Review your insurance policies with your agent every year.
- **Save money:** Thanks to Orange Beach's participation in the Community Rating System (CRS), you may qualify for a 20% discount on your flood insurance premiums.

Protect yourself before the next storm. The cost of insurance is small compared to the cost of rebuilding.

PROTECT YOUR PROPERTY

Even with insurance, flood damage can be costly and disruptive. Consider **retrofitting** your building to reduce risk:

- Install **backflow valves** to stop floodwater and sewage from flowing backward into your home.
- **Elevate** your building above required base flood levels: 2ft in Zone AE and 3ft in

VE or Coastal-AE

- **Relocate or demolish** at-risk structures
- **Floodproof** non-residential buildings with watertight materials

BUILD RESPONSIBLY: HIGHER KEEPS YOUR DRIER

Planning to build, repair, or renovate? Protect your property and your wallet by building smart:

- **Contact Community Development first:** Before starting any construction or storm repairs, ensure your project meets local floodplain regulations.
- **Get a permit:** A permit is required before starting any construction work. Apply online through the Permit Portal: www.OrangeBeachAL.gov/CDDportal

Why it matters:

- Building responsibly reduces flood risk.
- It protects your home and neighborhood.
- It ensures you qualify for insurance and financial aid after a disaster.

Tip: Elevating your home just two feet above the required flood elevation can reduce your flood insurance premium significantly!

SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE?

If the value of your renovation or repair equals or exceeds **50%** of your building's preconstruction value, additional elevation and compliance measures may apply. Before starting any work, it's important to consult with Community Development to understand how these requirements may affect your project.

PREPARE! DON'T GET CAUGHT UNAWARE

Storms can form quickly along the Gulf Coast, leaving little time to act. The best way to protect your family, property, and peace of mind is to plan ahead:

- **Check Your Insurance:** Review your policy with your agent to ensure you have flood and wind coverage. Keep your agent's contact information in a safe place.
- **Protect Important Items:** Make an inventory of valuables with descriptions and photos. Store important documents in waterproof containers or a safety deposit box.
- **Prepare a First Aid Kit:** Have basic first aid supplies and know how to use them.
- **Stock Up on Essentials:** Keep non-perishable food, medications, battery-powered lights and radios, extra batteries, sanitary supplies, bottled water, blankets, and proper clothing.
- **Gather Emergency Materials:** Sandbags and plywood can be used to minimize storm damage.
- **Clear drainage ditches:** Ensure better performance during storms to help mitigate flood waters.
- **Plan for Travel:** Keep your car fueled and a map handy in case cell service goes out.
- **Care for Pets:** Make arrangements to ensure your pets' safety.
- **Evacuate When Advised:** Turn off utilities before leaving.
- **Turn Around, Don't Drown:** Floodwaters can be deeper and faster than they appear. Just six inches of water can knock a person off their feet, and one foot of water can sweep away a car.

- **Stay Safe:** Stay away from fallen power lines.
- **Shelter Smartly:** Bring your own supplies and important documents. Help maintain cleanliness and assist where needed. Stay calm and follow emergency personnel instructions.

Additional Resources:

- **2025 Alabama Gulf Coast Emergency Preparedness Guide:**
www.BaldwinCountyAL.gov/EMA
- **Baldwin EMC Storm Center:**
www.BaldwinEMC.com > Outages & Safety
- **Baldwin County EMA:** 251-972-6807

FLOOD PROTECTION ASSISTANCE & MAP INFORMATION SERVICES

Our team is here to assist you every step of the way – including site visits to address drainage concerns and any other questions you may have.

We also offer free resources such as elevation certificates, flood zone determinations, historical flood data, and information on insurance and mitigation options.

CALL OR VISIT US!

Monday – Friday, 8:00 AM – 5:00 PM

COMMUNITY DEVELOPMENT



251-981-2610



4101 Orange Beach Blvd
Orange Beach, AL 36561

ORANGE BEACH COMMUNITY DEVELOPMENT

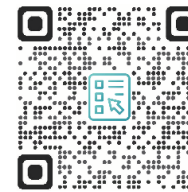
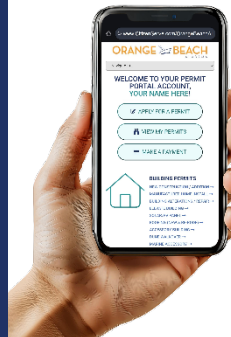
Adam Roberson, MCP, CFM

Director, Building Official,
& Floodplain Administrator
ARoberson@OrangeBeachAL.gov
Phone: 251-981-2610



ONLINE PERMIT PORTAL

www.OrangeBeachAL.gov/CDDportal



The portal makes it easy to manage your permits anytime, anywhere.

ALERT BALDWIN

BALDWIN COUNTY EMERGENCY NOTIFICATIONS

JOIN ALERT BALDWIN TODAY!



Sign up to receive emergency alerts & critical updates on weather, hazards, road closures, & evacuations.

www.AlertBaldwin.com



FloodSmart.gov
The Official site of the NFIP

PRSRRT STD
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U.S. POSTAGE
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BE FLOOD SMART: ORANGE BEACH EDITION

A GUIDE FOR ORANGE BEACH PROPERTY OWNERS

PROTECTING WHAT MATTERS MOST

