

## Community Rating System (CRS) Program

Baldwin County began its participation in the NFIP, Community Rating System Program in 1994. The CRS Program was developed by the Federal Insurance Administration to provide incentives for the NFIP communities to implement more stringent floodplain standards that the minimum NFIP requirements. The CRS rewards these efforts with discounts on flood insurance premiums.

Baldwin County has been successful in achieving the Class 6 rating, reducing flood insurance premiums by 20% resulting in a savings to the citizens of the unincorporated areas of Baldwin County. A 10% discount is provided for non-SFHAs. Instead of paying higher premiums, the money saved hopefully stays in the community.

As of 2011 Baldwin County had 9,783 flood insurance policies in force which estimates to \$2,126,335,400 respectively. Since inception into the NFIP, there have been 6,985 losses paid totaling approximately \$204,410,128.

For more information about flood insurance, property owners and potential buyers should contact their local insurance agent or call the toll-free information line for the National Flood Insurance Program at 1-800-427-4661.

## Baldwin County Commission

### Community Rating System (CRS) Program

Administered by the

#### Baldwin County Planning & Zoning Department

Foley Satellite Courthouse  
201 East Section Street  
Foley, Alabama 36535  
Telephone: 251.972.8523  
Fax: 251.972.8520

[www.planning.co.baldwin.al.us](http://www.planning.co.baldwin.al.us)

Direct Contact:

[dhart@baldwincountyal.us](mailto:dhart@baldwincountyal.us)

*in conjunction with the*

#### Baldwin County Highway Department

22070 Highway 59  
Robertsdale AL 36567  
Telephone: 251.937.0278

#### Emergency Management Agency

23100 McAuliffe Drive  
Robertsdale AL 36567  
Telephone: 251.972.6807

#### Building Inspection Department

201 East Section Street  
Foley, Alabama 36535  
Telephone: 251.972.6837

For Additional Information visit FEMA's  
website at:

<http://www.fema.gov>

## Baldwin County Commission



**Don't Delay  
Buy Now!**

**FLOOD  
INSURANCE  
FOR  
FINANCIAL  
PROTECTION**

*For Real Estate Agents, Mortgage  
Companies, Insurance Agencies,  
Potential Buyers, Sellers, Property  
Owners and the General Public*

**April 2015**

## Floodplain Regulations and Local Flood Hazard Area & Flood Insurance Rate Maps

Baldwin County regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the flood level when they are repaired.

**Check for the Flood Hazard:** Before you commit yourself to buying property, do the following:

- Ask the local building, zoning, or engineering department if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building and zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain; if it has ever been flooded and if it is subject to any hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

The Baldwin County Inspection Department maintains FIRM maps. These maps are available for public inspection during normal business hours. They may also be viewed at your local library, also.

Upon written request, you may obtain a map of your property as it relates to a local flood hazard area. Contact the Baldwin County Planning & Zoning Department or visit their website at [www.planning.co.baldwin.al.us](http://www.planning.co.baldwin.al.us).

Hurricane season officially begins on June 1. Property owners and renters are encouraged to purchase flood insurance policies as soon as possible to provide financial protection from floodwaters and storm surge.

The National Flood Insurance Program, administered by FEMA makes federally backed flood insurance available in communities that adopt and enforce floodplain management ordinances to reduce future flood losses. Flood damage, unlike wind damage, is not covered by a homeowner's policies. This coverage must be purchased separately and is available only in communities that participate in the NFIP.

Since Baldwin County is an NFIP community, federally backed flood insurance is available, with the exception of Coastal Barrier Resources Act (COBRA) areas along the Fort Morgan peninsula.

There is a 30-day waiting period before a new flood insurance policy becomes effective. There are two exceptions to the 30-day waiting period. First, there is no waiting period following the initial purchase of flood insurance when that purchase is in connection with making, increasing, extending or renewing a mortgage or construction loan; the policy will become effective upon loan closing. Secondly, there is no waiting period if the initial purchase occurs during the 13-month period following the revision or updating of a flood insurance rate map and in this case, the policy will go into effect at 12:01 a.m. the day after purchase.

All properties secured by a federally backed mortgage (FHA, VA, FNMA, etc.) must carry flood insurance. Within the COBRA area, the use of direct or indirect federal funding sources is prohibited. Private flood insurance may be available.

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*Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regarding, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.*

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### SAVE DOLLARS

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### *BE SURE TO PURCHASE A FLOOD INSURANCE POLICY*

Many people think they don't need flood insurance because the federal disaster assistance will bail them out. HOWEVER, floods are not always declared a federal disaster area. Even when they are, aid is usually in the form of a loan, which must be paid back with interest.

Flood insurance on the other hand, pays for all covered losses, and unlike loans, that money doesn't have to be paid back.

You can cover your home's structure for up to \$250,000, and its contents for up to \$100,000. For businesses, structural coverage is available up to \$500,000 and up to \$500,000 for contents.