

2017 - TOWN OF DAUPHIN ISLAND

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Dear Resident:

You have received this letter because your property is in an area that has flooded several times. The Town of Dauphin Island is concerned about repetitive flooding and has a active program to help you protect yourself and your structure from future flooding.

Here are some things you can do:

1. Check with the Building Department on the extent of past flooding in your area. Our Floodplain Administrator can tell you about the causes of repetitive flooding, what the Town is doing about it, and what would be an appropriate flood protection level. Our Building Inspector can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity/gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of contents.
 - Put insurance policies, valuable papers, medicine, etc. in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - Develop a disaster response plan – See the Red Cross' website: www.redcross.org/services/disaster/ for a copy of the brochure "Your Family Disaster Plan."
 - Get a copy of "Repairing your Flooded Home" available within the Building Department.
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your house for water entry points.
 - More information can be found in the "Homeowner's Guide to Retrofitting: Six ways to Protect Your House from Flooding" available in the Building Department or visit www.fema.gov/hazards/floods/lib312.shtm
 - Be aware that some flood protection measures may need a building a permit and other flood protection measures may not be safe for your type of structure, so be sure to check with the Building Department.
4. Visit the Building Department for information on financial assistance in terms of a flood insurance policy.
 - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
5. Flood Insurance.
 - Homeowner's insurance policies DO NOT cover damage from floods. However, because the Town of Dauphin Island participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This flood insurance is backed by the Federal government and is available to everyone, even properties that have been flooded.
 - Any area that is NOT mapped as a Special Flood Hazard Area (SFHA) may qualify for a lower-cost Preferred Risk Policy.
 - The Town of Dauphin Island participates in the NFIP's Community Rating System (CRS) and is at a Class 7. Therefore, all locations within a SFHA will receive a flood insurance premium reduction of 15% and all locations that are NOT within a SFHA will receive a flood insurance premium reduction of 5%.
 - Do not wait for the next flood to buy flood insurance protection. In most cases, there is a 30-day waiting period before the NFIP coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.