

MAPPING THE RISK

Flood Map Update: Mobile County

Background

The Federal Emergency Management Agency (FEMA) has undertaken a multi-year engineering analyses and mapping effort. The analyses and mapping will better identify, assess, and communicate hazards and risks associated with riverine and coastal flooding in Alabama.

Through this effort, FEMA produced updated Flood Insurance Rate Maps (FIRMs) for Baldwin and Mobile Counties in 2007 and 2010, respectively. However, in these two counties, the mapping effort did not include new engineering analyses. The 2007 and 2010 updates focused primarily on digital conversion of the existing FIRMs using the latest FEMA specifications.

Currently, FEMA has a cooperative agreement with the Alabama Department of Economic and Community Affairs (ADECA) Office of Water Resources (OWR) to assess the risk of riverine and coastal flooding in Baldwin and Mobile Counties with new engineering analyses and to produce updated FIRMs.

Phases of Flood Map Update

The mapping effort is structured around four phases:

1. Scoping
2. Map Production
3. Preliminary FIRM and FIS
4. Effective FIRM and FIS

These phases are further broken down into production steps, as shown in the figure to the right.

Current Status – Phase 1

Phase 1, Scoping, was completed for Mobile County coastal flooding sources in December of 2010 and for riverine flooding sources in November 2009. During the Scoping Phase, FEMA, ADECA, and Mobile County stakeholders identified and prioritized the mapping needs for the County. This flood risk decision process utilized data collected from the County and local communities at the Scoping Meeting and included such information as historical flooding information; existing flood hazard data; elevation, hydrologic, and hydraulic data, and base mapping.

Mobile Coastal Scoping Highlights

The 2010 County-wide Flood Insurance Study and Rate Maps for Mobile County include 100 miles of detailed coastal studies from the Mississippi State line to the Baldwin County line. These detailed studies were completed in 1983. With the availability of new topographic information for Mobile County and significant climatological changes and relative sea level rise, the 100 miles of open coastline and interior embayment shorelines were prioritized, through the Scoping process, for re-study with detailed engineering methods.

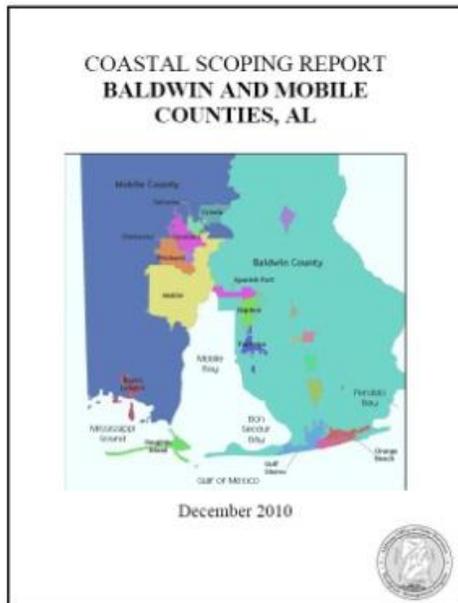
PHASE 1 – SCOPING

- Initial Community Coordination
- Scoping Meeting
- Review and validate existing flood risk data
- Discuss flood mapping needs and flood risk concerns

PHASE 2 – MAP PRODUCTION – *upcoming 2012 and 2013*

PHASE 3 – PRELIMINARY FIRM AND FIS- *upcoming 2013*

PHASE 4 – EFFECTIVE FIRM AND FIS – *upcoming 2014*



Mobile Riverine Scoping Highlights

The 2010 County-wide Flood Insurance Study and Rate Maps for Mobile County also include 570 miles of detailed riverine studies and 47 miles of approximate riverine studies. These studies were completed between 1977 and 1994. Through the Scoping process, 34.6 miles of existing detailed studies and 47 miles of existing approximate studies were identified for re-study with detailed and approximate engineering analyses, respectively. Additionally, 202 stream miles were newly identified for approximate studies.

Flood Mapping Terms

Detailed Study - A flood hazard study that, at a minimum, results in the delineation of floodplain boundaries for the 1-percent-annual-chance (100-year) flood and includes the determination of base flood elevations (BFEs) or flood depths.

Approximate Study - A flood hazard study that results in the delineation of floodplain boundaries for the 1-percent-annual-chance (100-year) flood, but does not include the determination of BFEs or flood depths.

Why is the Flood Map Update Important to Me?

Flood Insurance Rate Maps (FIRMs) are important tools in the effort to protect lives and properties in Baldwin County. The FIRMs indicate the risk for flooding throughout the County. However, the current maps are out of date. Some formerly rural areas were never mapped in detail, and other areas haven't been re-mapped in years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors. New digital mapping techniques will provide more detailed, reliable and current data on Baldwin County flood hazards.

The lending/insurance/realty industry should anticipate the following with the release of preliminary maps in 2013:

- Updated FIRMs may bring changes in flood insurance requirements for property owners. It is important for local insurance professionals to stay in touch with the community or county to learn how their clients will be affected by the new maps and what options are available. Insurance agents will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options.
- Updated FIRMs will reflect current flood risks, replacing maps that are out-of-date. As a result, lenders and real estate professionals will have up-to-date, reliable, Internet-accessible information about their community's and county's flood risk on a property-by-property basis. At the same time, property owners will learn that their flood risk may be higher, or lower, than they thought. The changes may affect closings and existing loans for both residents and business owners throughout the area. Real estate agents will be better able to inform clients of the risk factors that may affect the property they are buying or selling as well as any flood insurance requirements.

How can I Participate?

Mobile County residents are encouraged to visit the ADECA floodplain management website for information about the National Flood Insurance Program (NFIP) and the importance of floodplain management in Alabama:

www.adeca.alabama.gov/floods

The website also includes the Riverine and Coastal Scoping reports describing Mobile County's project overview, status, funding and summary of availability of LiDAR. To access these reports visit the website referenced above, click on *County Status*, select *Mobile County*, then click on "*Click here to view county activities and maps*", then click on "*Project Planning Report*".

Public outreach activities will continue throughout the flood mapping effort. Mobile County residents are encouraged to visit both the ADECA website and your local community website for informational updates.

Contact Information

Questions regarding the flood mapping effort should be addressed to:

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Distribution Information

In an effort to reach the lending, insurance, and real estate industry this Information Sheet was distributed to the following organizations:

- *AL Association of Realtors*
- *AL State Chapter of Women's Council of Realtors (WCR)*
- *Mobile County Chapter of WCR*
- *Mobile Area Association of Realtors*
- *AL Bankers Association*
- *AL Lenders Association*
- *AL Independent Agents Association, Inc.*
- *AL Insurance Underwriting Association*
- *AL Insurance Planning Commission*

Recommendations for additional lending, insurance, and real estate industry organizations are encouraged. If there is an organization you would like added to the distribution list, please contact OWR at the address presented above.