Chapter 1 – Introduction

1.1   Background

Named for the white gypsum mined in the area, Alabaster was incorporated in 1953. Just one year later, the adjacent town of Siluria was incorporated, and the two merged into a single city in 1954. Alabaster, a suburb of Birmingham, is located within Shelby County, approximately 15 miles south of Downtown Birmingham, along the U.S. 31/Highway 119/I-65 corridors, near the geographic center of Alabama. Shelby County was established as a territorial county in 1818, the year before Alabama's creation as a state in 1819.

Shelby County lies near the southern extreme of the Appalachian Mountains. Double Oak Mountain divides the county into the Coosa Valley to the east and the Cahaba Valley to the west. The Coosa and Cahaba Rivers are among two of the state's major rivers. The Coosa River flows along on the southeastern border, and the Cahaba River along the north. Most of Shelby County drains southward to the Coosa River.

In general, Shelby County has a humid subtropical climate. Winters are mild, with average January highs in the low to mid 50s range, and lows slightly above freezing. Hot summers include July highs in the low 90s, and lows average near 70 °F. Rainfall is abundant and normally distributed throughout the year. Average annual precipitation is about 55 inches.

As Shelby County's largest city, Alabaster has a July 1, 2016, Census Bureau population estimate of 32,948. Of particular significance is the city's rapid growth rate since 2000. Its 2016 population has increased by 10,329 or 45.7% above its 2000 population of 22,619. Since 2010, the annual growth rate has tapered off somewhat; still, it had a significant population increase of 2,596 or 8.6 percent over the period through July 1, 2016. Shelby County has experienced similar rapid growth trends with a population increase of 66,099 persons between its 2000 population of 144,523 and its July 1, 2016 estimate of 210,622 persons, also a 45.7% gain. Rapid growth, when not properly managed can exacerbate flood risks.

The National Flood Insurance Program (NFIP) maintains Flood Insurance Studies (FIS) for Shelby County and the City of Alabaster with detailed flood data and publishes Flood Insurance Rate Maps (FIRMs) that identify areas prone to flooding. The most recent FIS was published on February 20, 2013. These are the tools that form the basis for the City's participation in the National Flood Insurance Program (NFIP).

According to the FIS, flooding problems throughout Shelby County are widespread as a result of the number and nature of its streams. Alabaster's flooding problems, however, are primarily caused by the overflow of Buck Creek. In particular, the areas of historical flooding of Buck Creek are where it flows under First Avenue West and Sixth Avenue Southwest. Floodplains between First Avenue West and Sixth Avenue Southwest range from about 300 to 900 feet in width. Flood damage potential along Peavine Creek is not as great as Buck Creek. The areas affected by Peavine Creek flooding are mostly undeveloped pastures and woodlands.

The City of Alabaster has adopted and enforces an approved flood hazard prevention ordinance, which is required for participation in the NFIP. Its ordinance regulates building and development of mapped flood zones. Alabaster's participation in in the NFIP entitles homeowners, renters, and businesses to purchase affordable flood insurance. NFIP-backed insurance is available to all properties, not just those located in flood zones.

In addition to the NFIP, the City can also participate in the NFIP's Community Rating System Program ("CRS"). The CRS is an incentive program whereby policy holders within a participating jurisdiction receive reduced flood insurance rates. A community receives credits for its proactive flood hazard mitigation activities that exceed the NFIP minimum participation requirements: the more CRS credits, the higher the CRS Class. Among other activities, one primary mechanism by which Alabaster can receive CRS credits is through the development and implementation of this 2017 City of Alabaster Floodplain Management Plan ("FMP").

1.2   Purpose of Plan

The preparation of this plan has been made possible by a FEMA Flood Mitigation Assistance (FMA) grant awarded to the City of Alabaster on May 10, 2017. This plan is intended to serve as a road map for improving the City's participation in the NFIP and help guide its future entry into the CRS Program. It has been developed in accordance with Activity 510 "Floodplain Management Planning" of the 2017 edition of NFIP Community Rating System Coordinator's Manual. Through a careful and inclusive planning process, this FMP offers the following benefits to the City of Alabaster:

- Identifies existing and future flood-related hazards and their causes;

- Ensures that a comprehensive review of all activities and mitigation measures is conducted so that the most appropriate solutions will be implemented to address the hazard;

- Ensures that the recommended activities meet the goals and objectives of the community, are in coordination with land use and comprehensive planning, do not create conflicts with other activities, and are coordinated so that the costs of implementing individual activities are reduced;

- Ensures that the criteria used in community land use and development programs account for the hazards faced by existing and new development;

- Educates residents and property owners about the hazards, loss reduction measures, and the natural and beneficial functions of floodplains;

- Builds public and political support for activities and projects that prevent new problems, reduce losses, and protect the natural and beneficial functions of floodplains; and

- Builds a constituency that wants to see the plan's recommendations implemented.

Chapters 3 through 6 in this Plan follow a four-phase planning approach -: I) The Planning Process, II) Risk Assessment, III) Mitigation Strategy, and IV) Plan Maintenance – and are further organized to address the ten CRS Planning Steps, as shown on the following table:

Table 1-1. Plan Organization and the CRS Planning Steps

FMP Chapters	CRS Planning Step
Chapter 1 – Introduction	
Chapter 2 – Community Profile	
Chapter 3 – The Planning Process	Step 1: Organize to prepare the plan Step 2: Involve the public Step 3: Coordinate
Chapter 4 – Risk Assessment	Step 4: Assess the hazard Step 5: Assess the problem
Chapter 5 – Mitigation Strategy	Step 6: Set goals Step 7: Review possible activities Step 8: Draft an action plan
Chapter 6 – Plan Maintenance	Step 9: Adopt the plan Step 10: Implement, evaluate, revise

1.3 CRS Program

The CRS Program is a voluntary incentive program that provides reduced flood insurance premiums to policyholders in a participating jurisdiction. The three primary goals of the CRS program are:

1. Reduce flood damage to insurable property;
2. Strengthen and support the insurance aspects of the NFIP; and
3. Encourage a comprehensive approach to floodplain management.

The CRS program credits floodplain management practices that go above and beyond the minimum requirements of regulating construction in designated flood zones. CRS credits are issued to communities who develop ways in which flooding threats can be reduced or minimized to existing construction, elevate new buildings above the minimum levels, protect non-NFIP mapped areas, and help insurance agents and community members with flood insurance issues, among other creditable mitigation activities.

CRS Communities can be included as one of the ten possible CRS Classes, with Class 1 receiving the most credits and providing the largest flood insurance premium reduction of 45% and Class 9 with a 5% reduction. Class 10 means the community does not participate in the CRS or has not earned the minimum required points. The CRS classes are based on completion of 19 activities organized into four categories: 1) Public Information; 2) Mapping and Regulations; 3) Flood Damage reduction; and 4) Warning and Response. The City of Alabaster is not yet a participant in the CRS program, as of the date of this plan.