

Common Questions About Flooding

How can I best stay safe during a flood?

The top two causes of death during floods are drowning and electrocution. A person should never attempt to drive or walk through moving water. Only walk through standing water if you have a pole or stick to probe with ahead of you. Electrical hazards come from downed power lines and from live household wiring exposed to water. Also be alert for gas leaks and for mud and debris that may have floated into the house.

Does homeowner's insurance cover damage from flooding?

Homeowner's insurance does not cover damage from flooding. As a result, a separate flood insurance policy is needed to cover that kind of damage. Since DeKalb County participates in the National Flood Insurance Program, virtually all structures within the county are eligible for flood insurance, regardless of their flood history. For more information on flood insurance, talk to your insurance agent, call the National Flood Insurance Program at 1-800-427-4661, or look up the Federal Emergency Management Agency (FEMA) on the internet at <http://www.fema.gov/nfip/>.

What can I do to protect my house from future flood damages?

There are a number of different things that can be done to protect a building from flood damages. If flooding is fairly shallow (2 feet or less), water can be kept out of a house by making the walls waterproof and providing watertight closures at all doors. It may also be possible to build a small berm or floodwall to keep flood waters away from the house entirely. A third option would be to raise the house to above the anticipated flood level. Our office can provide assistance as to what measures would be most appropriate for your home. There are also a number of publications on reducing flood damages available at the DeKalb Public Library.

What is the 100-year floodplain?

The 100-year floodplain is an area that is expected to have at least a 1% chance of being flooded in any given year. In many locations, an elevation of flood waters, known as the Base Flood Elevation, has been calculated for the 100-year floodplain. The lower a house is relative to this elevation, the more likely it is to be flooded. The 100-year floodplain and corresponding elevations are shown on Flood Insurance Rate Maps, which are printed by the Federal Emergency Management Agency (FEMA). These maps are used to determine if a property is required to have flood insurance, and also to help establish the insurance premium. DeKalb County also has flood maps showing some floodplain areas not included on FEMA's maps.

What kind of restrictions are there for building in the 100-year floodplain?

For new construction, the county code requires that all buildings have their lowest floor elevation at least 3 feet above the 100-year floodplain elevation. The amount of fill allowed in the 100-year floodplain is limited, requires a permit from the Development Department, and must be compensated for elsewhere in the floodplain. New construction in the floodplain is not allowed to restrict the flow of water since this could cause more flooding elsewhere.

If an existing structure in the floodplain undergoes work exceeding 50 percent of the value of the structure, the structure must be brought up to the same standards as apply to new construction. This work can be in the form of either damage repair, or improvement, or some combination of the two, and is cumulative over the life of the structure.

What are the sources of flooding in DeKalb County?

Most flooding in DeKalb County is the result of the numerous small creeks in the area overflowing their banks during heavy rains. These floods tend to develop and end quickly, resulting in little advance warning. Most of the creeks in the northern part of the county drain toward the Chattahoochee River, while most of those in the south drain toward the South River. Most buildings that suffer damage from floods were built in the 1950's and 1960's, before our current more stringent restrictions on floodplain development were put into place.

Why don't we just enlarge the creeks so that they never overflow their banks?

Enlarging the creeks is a tempting idea, but one with a number of unintended negative side effects. Problems include loss of floodplain storage, sediment deposition, and loss of plant and wildlife habitat. Floodplain storage is important because the more water that can be temporarily stored in the floodplain, the slower the rate that it will be released downstream. When this storage is lost, it increases the flooding problems for people living downstream.

Why is my mortgage company requiring me to get flood insurance?

The National Flood Insurance Reform Act of 1994 requires all lenders that provide Federally regulated loans to require flood insurance for all properties in the 100-year floodplain (as defined on the Flood Insurance Rate Maps). If a borrower is notified of the requirement and does not purchase the insurance within 45 days, the lender must purchase the insurance on their behalf and can pass the costs of obtaining the coverage on to the borrower.