

The BIG Cost of Flooding

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When you hear about flooding problems around the country, you may think about major hurricanes, such as the most recent Hurricane Michael or Hurricane Katrina that have flooded homes and destroyed communities.



Although Griffin has not had any major flooding events recently, there is still a chance that your home could potentially flood. Some people believe a small amount of floodwater getting into your home is no big deal, when in fact it can create a financial burden. For one inch of floodwater entering your home, below are estimated costs for repairing your house and personal property:

Size of House	Cost to Home	Cost to Personal Property	Combined Loss Potential
1,000 sqft	\$9,550	\$1,269	\$10,819
2,500 sqft	\$23,635	\$3,172	\$26,807
5,000 sqft	\$47,110	\$6,344	\$53,454

Most homeowners' and renters' insurance policies do not cover flood damage, so it is important to speak with your insurance agent or company to find what your policies cover. Some flood insurance policies can be required by the bank when your home is mortgaged or you have a home improvement loan, but these policies usually cover the building's structure and not the contents. Under most circumstances, it takes 30 days to write a flood insurance policy, so planning is essential for proper protection.

City personnel are available to make site visits, free of charge, to assist City of Griffin residents in flood protection, drainage issues and any site-specific flooding issues within the Community. The Federal Emergency Management Agency (FEMA) released new digital flood insurance rate maps (DFIRM) in May 2010. These new DFIRM publications show where the 100-year floodplain is and if your property is at an elevated risk of flooding. If you are now required to carry a flood insurance policy, please check with your agent about the Preferred Risk Policy Eligibility Extension that can temporarily reduce your flood insurance premiums. It is important to remember that floodwaters cannot read a map and even if your home is not located within the floodplain there is still a risk of flooding. The City's Geographic Information Services Division can produce maps of the Community depicting structures and the 100-year flood plain to assist in determining if your home is located within the floodplain. If you would like any additional information, please call the City of Griffin Stormwater Department at 770-229-6424.