

The Gwinnett County Flood Zone and Storm Risk Study

Which Gwinnett County Communities Face the Highest Flood Risk — and What Homeowners in Those Areas Should Know Before the Next Storm

Prepared by Water Pro Inc. | IICRC-Certified Water Damage Restoration Serving Gwinnett County and North Atlanta | (404) 822-8632

Data Sources: FEMA National Flood Hazard Layer & Flood Insurance Rate Maps (FIRMs) | FEMA National Risk Index (December 2025) | Gwinnett County Flood Information Portal | Gwinnett County Multi-Jurisdictional Hazard Mitigation Plan 2025 | NOAA Storm Events Database 1996-2026 | USGS Yellow River Streamgage 02206500 | FEMA NFIP Community Status Book | Georgia EPD Floodplain Management Program

24,000	Zone AE	Sept. 2009	1/3
acres of mapped floodplain in Gwinnett County	highest FEMA risk designation along Gwinnett's creek corridors	Gwinnett record flood: 100+ homes destroyed; schools closed countywide	of NFIP flood claims come from outside high-risk flood zones (FEMA)

BOTTOM LINE: Gwinnett County is among the highest-risk Georgia counties for inland flooding according to FEMA's National Risk Index — a designation earned by the county's 24,000 acres of mapped floodplain, three major watershed systems, and documented history of flooding that exceeds the 500-year flood threshold. The September 2009 flood alone destroyed more than 100 Gwinnett homes, closed schools countywide, and required hundreds of water rescues in Lawrenceville, Lilburn, Snellville, and Norcross. Yet only approximately 500 Gwinnett homeowners currently hold active NFIP flood insurance policies — while standard homeowners insurance excludes the external flooding that FEMA's own data identifies as Gwinnett's primary risk. One-third of all NFIP flood claims nationally come from outside mapped high-risk zones. The gap between Gwinnett's documented flood history and its residents' flood insurance coverage is significant — and this study documents both.

EXECUTIVE SUMMARY

Gwinnett County is one of the most densely developed suburban counties in the southeastern United States — and one of the most flood-prone inland counties in Georgia. FEMA's National Risk Index rates Gwinnett among four Georgia counties classified 'High' or 'Very High' for inland flood risk, placing it alongside Fulton and Cobb counties in a category that applies to fewer than 3% of all U.S. counties. The county's 24,000 acres of mapped floodplain, spread across three major watershed systems — the Yellow River, the Apalachee River, and the western Chattahoochee River tributaries — create flood corridors that run through neighborhoods in virtually every Gwinnett municipality.

Gwinnett's flood risk is not theoretical. The September 2009 flood event produced rainfall exceeding the estimated 500-year return interval across the Upper Yellow River Watershed — meaning the event was statistically rarer than a once-in-500-years occurrence — yet it was preceded by a similarly severe event in 1994 and has been followed by significant flood events in

2013, 2018, and 2024. The interval between major Gwinnett flood events is measured in years, not generations.

This study documents Gwinnett County's specific flood zone designations by community, identifies the watershed corridors and neighborhoods that carry the highest FEMA risk classifications, reviews the documented history of major flood events and their impacts, and explains what each FEMA flood zone designation means for homeowners in those areas — including the critical distinction between the flood damage covered by standard homeowners insurance and the external flooding that requires a separate NFIP or private flood insurance policy.

FEMA Flood Zone Classifications — What Each Designation Means for Gwinnett Homeowners			
Zone AE	Zone A	(Shaded) Zone X	Zone X
High Risk — 1% Annual Chance (100-Year Floodplain)	High Risk — 1% Annual Chance (No BFE established)	Moderate Risk — 0.2% Annual Chance (500-Year Floodplain)	Minimal Risk — Outside Mapped Floodplains
Flood insurance REQUIRED for federally backed mortgages. Base Flood Elevation applies.	Flood insurance REQUIRED for federally backed mortgages. Includes tributaries and creeks.	Insurance recommended. 1/3 of NFIP claims come from moderate-risk zones.	Insurance optional but advisable. Flash floods possible anywhere in Gwinnett County.

FEMA flood zone definitions from the National Flood Hazard Layer and Flood Insurance Rate Maps (FIRMs), updated for Gwinnett County in 2019. Zone designations determine flood insurance requirements, building elevation standards, and construction permit requirements for all development within Gwinnett County's regulated floodplain.

Finding 1

FEMA Designates Gwinnett Among Georgia's Highest-Risk Counties for Inland Flooding

Top 4 of 159 GA counties for inland flood risk (FEMA NRI 2025)

FEMA's National Risk Index (December 2025) classifies Gwinnett County as one of four Georgia counties rated 'High' or 'Very High' for inland flooding — a risk assessment that accounts for historical flood losses, social vulnerability, and community resilience across all 159 Georgia counties. The designation reflects the convergence of three factors unique to Gwinnett: a densely developed landscape with substantial impervious surface coverage that accelerates stormwater runoff into creek systems, three major watershed systems with documented flood histories, and a rapid residential buildout over the past four decades that placed homes in and adjacent to flood-prone creek corridors. Gwinnett County participates in the National Flood Insurance Program (NFIP) and has adopted floodplain management standards that exceed FEMA's minimum requirements — including a mandatory 3-foot freeboard above Base Flood Elevation for any structure built in a mapped floodplain, compared to FEMA's standard 1-foot requirement. The county also participates in FEMA's Community Rating System (CRS), earning a Class 7 designation that provides a 15% discount on NFIP flood insurance premiums for all Gwinnett policyholders. These proactive measures reflect the county's recognition that flood risk across its watershed systems is genuine, recurrent, and increasing as impervious surface coverage grows with continued development.

Gwinnett County Flood Risk Profile — Key Statistics



Sources: Gwinnett County Flood Information Portal; Gwinnett County Planning & Development flood information page; FEMA CRS; FEMA FloodSmart.

Gwinnett County floodplain acreage and NFIP policy count from Gwinnett County Planning and Development flood information page. CRS Class 7 (15% discount) from FEMA Community Rating System. 3-foot freeboard requirement from Gwinnett County Floodplain Management Ordinance (exceeds FEMA's 1-foot standard). FEMA NRI ratings current as of December 2025.

Finding 2

Three Watershed Systems Create
Flood Corridors Through Every
Gwinnett Municipality

Yellow River, Apalachee River, Chattahoochee tributaries

Gwinnett County's flood risk is organized around three primary watershed systems, each of which creates Zone AE floodplain corridors through different sections of the county. The Yellow River Watershed is the most historically significant flood corridor in Gwinnett. The river enters from the north near Buford and flows southwest through Lawrenceville, Lilburn, and Snellville before crossing into DeKalb County near Stone Mountain. The USGS maintains an active streamgage on the Yellow River near Snellville (station 02206500), with a 16.4-mile flood inundation mapping study covering the river from Lawrenceville to Lithonia. Communities in the Yellow River corridor — Lawrenceville, Lilburn, Snellville, and southeastern Norcross — experienced the most direct flooding impacts in every major Gwinnett flood event since 1994. The Apalachee River and its tributaries serve the eastern portion of the county, flowing through Auburn, Braselton, Dacula, Grayson, and Loganville before exiting Gwinnett to the east. Zone AE designations follow these creek corridors. The western Gwinnett boundary with the Chattahoochee River generates the county's highest-profile Zone AE floodplain, with flood-prone corridors affecting Norcross, Peachtree Corners, western Duluth, and Suwanee. The county's floodplain management ordinance explicitly identifies the Chattahoochee, Yellow River, and Apalachee as the three primary flood-prone water bodies requiring active management.

Gwinnett County Major Watersheds and Primary Flood-Risk Communities

Yellow River Watershed	Tributaries Apalachee River &	& Western Tributaries Chattahoochee River
HIGHEST-RISK COMMUNITIES: • Lawrenceville • Lilburn • Snellville • Norcross (SE) • Stone Mountain area	HIGHEST-RISK COMMUNITIES: • Auburn • Braselton • Buford (SE) • Dacula • Grayson • Loganville	HIGHEST-RISK COMMUNITIES: • Norcross • Peachtree Corners • Duluth (W) • Berkeley Lake • Suwanee (W)
Primary flood corridor. 19 inches rain in 8 days (Sept 2009). USGS streamgage near Snellville active.	Flows northeast through rural/suburban east Gwinnett. Moderate flood history. Zone AE along corridor.	Western Gwinnett boundary. Major floodplain managed under Gwinnett's strict ordinances.

Sources: FEMA FIRM panels updated 2019; Gwinnett County Flood Information Portal; USGS Yellow River streamgage 02206500; Gwinnett County Multi-Jurisdictional Hazard Mitigation Plan 202

Watershed boundaries and community assignments from Gwinnett County Flood Information Portal and FEMA FIRM panels updated 2019. USGS Yellow River flood inundation study (data release 2019) covers 16.4-mile reach from Lawrenceville to Lithonia. CityRuleLookup (2026) confirms city-specific flood zone rules for Duluth, Lawrenceville, Snellville, and Suwanee differ from county baseline regulations.

GWINNETT COMMUNITIES BY FLOOD ZONE — WHAT RESIDENTS SHOULD KNOW

Community	Primary Watershed(s)	FEMA Zone Designation	Flood Insurance Required?	Key Risk Factors
Lawrenceville (county seat)	Yellow River (primary corridor)	Zone AE along Yellow River & tributaries; Zone X elsewhere	YES — properties in Zone AE with federal mortgage	2009 flood: hundreds rescued; Schools closed; county's primary flood history centered here
Lilburn	Yellow River (central reach)	Zone AE along Yellow River; Zone X shaded in transitions	YES — along river corridor	2009: school buses overturned; Connemara subdivision completely flooded; Rolling River Dr historic losses
Snellville	Yellow River (upstream)	Zone AE along Yellow River tributaries; Zone X elsewhere	YES — corridor properties	City-specific floodplain rules. Multiple NOAA-documented flash flood events. Yellow River gauge nearby
Norcross	Yellow River (SE); Peachtree Creek (W)	Zone AE along both corridors; Zone X elsewhere	YES — dual corridor risk	Dual watershed exposure. 2025 insurance blog documents retention pond overflow into garages
Peachtree Corners	Chattahoochee River (western boundary)	Zone AE along Chattahoochee corridor; Zone X elsewhere	YES — riverside properties	City-specific flood rules. Chattahoochee defines western boundary. Higher-value properties at risk
Duluth	Chattahoochee tributaries (W); Yellow River (E)	Zone AE along creek corridors; Zone X shaded transitions	YES — corridor properties	City-specific rules. Dual watershed exposure. Historic downtown near creek corridor
Buford	Apalachee River (SE); Lake Lanier tributaries (N)	Zone AE along creeks; Zone X elsewhere	YES — floodplain properties	Lake Lanier proximity adds unique flood dynamic. Northern Gwinnett's primary flood corridor
Dacula	Apalachee River tributaries	Zone AE along tributaries; Zone X elsewhere	YES — floodplain properties	Water Pro's home base. Apalachee watershed significant rainfall routing through area
Suwanee	Chattahoochee tributaries (W)	Zone AE along corridors; Zone X elsewhere	YES — corridor properties	City-specific rules. Western community along Chattahoochee basin tributaries
Grayson	Apalachee River tributaries	Zone X primary; Zone AE along creek corridors	Not required but strongly advised	Gwinnett 2025 HMP includes 100-year flood depth mapping. 1/3 NFIP claims from Zone X areas nationally
Loganville	Apalachee River (southern reach)	Zone X primary; Zone AE along river corridor	Not required but strongly advised	Gwinnett-Walton County border. Apalachee River corridor carries Zone AE designation

Auburn / Braselton	Apalachee River (upper reach)	Zone AE along Apalachee; Zone X elsewhere	YES — riverside properties	Northeasternmost Gwinnett communities. Apalachee watershed headwaters zone
Sugar Hill	Chattahoochee tributaries (NW)	Zone X primary; some Zone AE along creeks	Recommended ; required along creek corridors	Northwestern Gwinnett. Retention ponds and storm drainage systems active flood management
Berkeley Lake	Lake perimeter drainage	Zone AE around lake; Zone X elsewhere	YES — lakeside properties	Lake itself creates unique Zone AE around perimeter. Higher groundwater risk for all properties

Flood zone designations from FEMA FIRM panels (Gwinnett County, updated 2019). City-specific rules for Duluth, Lawrenceville, Snellville, and Suwanee confirmed by CityRuleLookup (June 2026). Community-specific flood history from NOAA Storm Events Database, Gwinnett Daily Post archives, and USGS flood documentation. Zone designations apply to flood zones as mapped — individual parcel designations require lookup at msc.fema.gov or gwinnettfloodplain.com. Zone AE flood insurance requirement applies to properties with federally backed mortgages in Special Flood Hazard Areas.

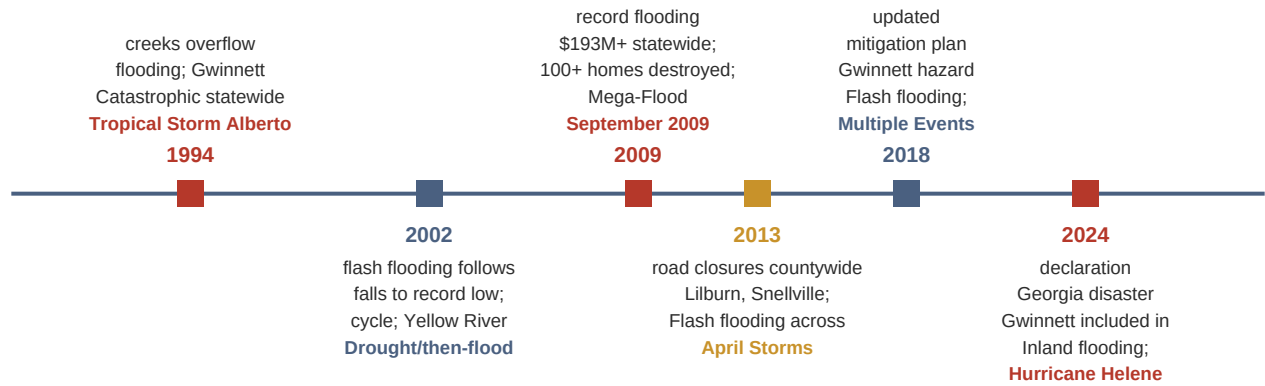
Finding 3

The September 2009 Flood Was Gwinnett's Most Devastating Recorded Flood Event

500-year+ event: 10+ inches in 24 hours; 100+ homes destroyed

The September 2009 flood across the Gwinnett County Yellow River Watershed remains the most-documented and most-destructive flood event in the county's recorded history. Beginning September 14 and peaking September 21, 2009, the National Weather Service recorded approximately 19 inches of rainfall across portions of the Yellow River Watershed near Lawrenceville over an 8-day period — with approximately 8 inches falling in a single 24-hour period. The USGS documented that 18 streamgages across the Atlanta metropolitan area exceeded the estimated 500-year flood threshold — meaning the event was statistically rarer than a flood expected to occur once per 500 years. In Gwinnett County specifically, four Yellow River Watershed flood control dam spillways (Y14, Y15, Y16, and Y17) engaged simultaneously for the first time since their construction. First responders rescued hundreds of people in Lawrenceville, Lilburn, Snellville, and Norcross. School buses near Parkview High School in Lilburn were overturned by floodwaters. The Connemara subdivision in Lilburn was completely cut off. More than 100 homes were totally destroyed across Gwinnett County, and damage to roadways and drainage systems alone exceeded \$7.5 million. Statewide, FEMA documented 16,981 homes and 3,482 businesses affected across 23 Georgia counties, with total estimated damages exceeding \$193 million. Gwinnett County received a Federal Disaster Declaration. The event demonstrated that Gwinnett's creek watersheds can produce extreme flooding under rainfall conditions that, while rare, have already occurred at least twice since 1994 — and that the communities most directly affected are those with homes adjacent to the Yellow River and its tributary network.

Major Flood Events Affecting Gwinnett County — 1994 to 2024



Sources: USGS Epic Flooding in Georgia 2009 (FS2010-3107); Gwinnett Daily Post flood archive; FEMA Disaster Declarations (DR-4830 Helene 2024); NOAA Storm Events Database 1996-2026.

2009 flood data: USGS 'Epic Flooding in Georgia, 2009' (FS2010-3107); Gwinnett County Stormwater Management response paper (Georgia Tech Water Resources Repository 2011); Gwinnett Daily Post archive. Statewide damage totals: FEMA via USGS documentation. Hurricane Helene 2024: FEMA Disaster Declaration DR-4830.

The 1% annual chance threshold (100-year flood) does not mean a flood occurs once per century. It means there is a 1% chance of that flood level occurring in any given year — and a 26% cumulative probability that a property in a Zone AE area will flood during a 30-year mortgage. The September 2009 event in Gwinnett was statistically rarer than that — exceeding the 500-year threshold — and the county has experienced multiple significant flood events within the same 30-year window.

Finding 4

Only ~500 Gwinnett Homeowners Hold Flood Insurance — While Thousands Live in Mapped Flood Zones

~500 NFIP policies active in Gwinnett; hundreds of Zone AE homes

Gwinnett County's Planning and Development department documents approximately 500 active NFIP flood insurance policies within the county — a figure that represents a small fraction of the properties within or adjacent to Gwinnett's 24,000 acres of mapped floodplain. For context, a county with 341,000 housing units and Zone AE flood corridors through every major municipality would typically have several thousand active flood insurance policies if all mortgage-required properties carried coverage. The low policy count likely reflects a combination of properties without federally backed mortgages (which are not legally required to carry flood insurance even in Zone AE), properties that have received Letters of Map Amendment (LOMAs) removing them from the Zone AE designation, and homeowners who have allowed required coverage to lapse. The practical consequence is significant: a major flood event in Gwinnett equivalent to 2009 would produce damage claims across hundreds of homes — the majority of which would be processed through standard homeowners insurance, which explicitly excludes external flooding. Homeowners whose damage results from ground flooding, creek overflow, or retention pond spillage — rather than from internal plumbing failures — would face out-of-pocket costs for losses their standard policy cannot cover. The average NFIP claim payout is \$52,000. FEMA disaster grants average \$3,000. The difference is the uninsured loss a Gwinnett homeowner without flood coverage faces when the Yellow River jumps its banks.

Finding 5

Being Outside Zone AE Does Not Mean No Flood Risk — What Zone X Homeowners Need to Know

1 in 3 NFIP claims: outside mapped high-risk zones (FEMA)

FEMA's FloodSmart program documents that approximately one-third of all NFIP flood insurance claims originate from properties outside designated Special Flood Hazard Areas — including Zone X (both shaded and unshaded). For Gwinnett County homeowners in communities like Grayson, Loganville, Dacula, Sugar Hill, and portions of Buford and Snellville where the primary designation is Zone X rather than Zone AE, this statistic carries direct relevance. Zone X (shaded) indicates a 0.2% annual chance of flooding — the 500-year floodplain. The September 2009 Gwinnett flood exceeded the 500-year threshold, meaning it was a flood capable of affecting Zone X (shaded) properties that are nominally outside the mapped high-risk area. Flash flooding, retention pond overflow, and storm drainage system backup — documented events in Gwinnett communities including Norcross and unincorporated areas — can produce flood damage at any elevation relative to the creek system, not just in the Zone AE corridor. Standard homeowners insurance does not cover any external flooding, regardless of flood zone designation. A homeowner in Zone X whose finished basement floods after a storm drainage system overwhelms its capacity faces the same coverage gap as a homeowner in Zone AE — with the additional disadvantage of likely not having flood insurance because the requirement was never triggered by their zone designation.

WHAT GWINNETT HOMEOWNERS SHOULD DO — BY FLOOD ZONE

ZONE AE — HIGH RISK (1% Annual Chance / 100-Year Floodplain)

■ Verify your flood insurance is current and adequate.

If you have a federally backed mortgage and are in Zone AE, flood insurance is legally required. Verify your policy is active, your coverage limit reflects current replacement cost (not original purchase price), and your contents coverage is sufficient. Note that NFIP building coverage is capped at \$250,000 and contents at \$100,000 — higher-value properties may need private flood coverage above the NFIP cap.

■ Understand what your flood policy covers versus your homeowners policy.

Your NFIP policy covers flood damage from external water sources — creek overflow, ground flooding, storm surge. Your homeowners policy covers internal water damage — burst pipes, appliance leaks, sewage backup (with endorsement). These are separate claims, separate policies, and separate adjusters. Do not assume one policy handles both.

■ Know your Base Flood Elevation and your home's elevation.

Every Zone AE property has a Base Flood Elevation (BFE) — the flood level with a 1% annual chance of being reached or exceeded. If your lowest finished floor is below the BFE, your home is at elevated risk and your NFIP premiums reflect it. Gwinnett County requires 3 feet of freeboard above BFE for new construction, but existing homes may sit at or below BFE if built before modern standards.

■ Create an emergency plan before the next storm.

Identify what items on your lowest level should be moved before a flood warning. Document your contents with video. Keep your insurance policy number, your adjuster's number, and Water Pro's 24/7 emergency number (404) 822-8632 accessible. After a flood event, call your restoration professional before touching standing water — contamination category determines the correct response protocol.

ZONE X (SHADED) — MODERATE RISK (0.2% Annual Chance / 500-Year Floodplain)

- Consider flood insurance — one major storm can exceed the 500-year threshold.**

The September 2009 event in Gwinnett exceeded the 500-year flood designation for 18 area streamgages. Zone X (shaded) properties sit in the 500-year floodplain — the area that floods when a 500-year event occurs. That event has already happened in Gwinnett within the past two decades. Flood insurance in Zone X is significantly cheaper than Zone AE — often \$500 to \$800 per year — because you are purchasing it before a claim history establishes your property as high-risk.
- Distinguish between storm drainage backup and river flooding.**

In Zone X communities, the most common water damage scenario from storms is not river flooding but rather storm drainage systems overwhelmed by rainfall intensity — water coming in through window wells, basement walls, or ground-level openings when the surrounding drainage cannot move water fast enough. Standard homeowners insurance does not cover this. A water backup endorsement covers sewage and drain backup, but external storm drainage overflow typically requires flood coverage.

ZONE X (UNSHADED) — MINIMAL RISK (Outside Mapped Floodplains)

- Flood insurance is optional but one-third of NFIP claims come from Zone X.**

FEMA FloodSmart data documents that approximately 30% of all NFIP claims come from Zone X properties — those outside any mapped floodplain. Flash flooding from intense localized rainfall, retention pond overflow, and storm drainage system failure can produce significant water damage in any Gwinnett neighborhood. The premium for Zone X flood coverage is the lowest available — typically under \$500 per year — because risk is lower, not zero.
- Understand that flash flooding is a different risk than river flooding.**

Gwinnett's impervious surface coverage — roads, parking lots, rooftops — means that intense short-duration rainfall produces rapid stormwater runoff that can exceed drainage capacity even in areas far from any mapped creek system. The 2025 Georgia insurance blog documented a Gwinnett homeowner outside any flood zone who faced a \$30,000 uninsured loss from storm drainage overflow. Her claim was denied by homeowners insurance as flood damage.

THE DATA: GWINNETT COUNTY FLOOD RISK REFERENCE 2026

Data Point	Figure	Source
Gwinnett County FEMA inland flood risk rating	High (top 4 of 159 GA counties)	FEMA National Risk Index, Dec 2025
Gwinnett County mapped floodplain acreage	~24,000 acres	Gwinnett County Planning & Development
Active NFIP flood insurance policies in Gwinnett	~500 policies	Gwinnett County Planning & Development
Gwinnett NFIP Community Rating System (CRS) class	Class 7 — 15% discount	FEMA CRS Community Status Book
Gwinnett freeboard requirement (floodplain construction)	3 feet above BFE	Gwinnett Floodplain Management Ordinance
FEMA standard minimum freeboard requirement	1 foot above BFE	FEMA NFIP minimum standards
Zone AE definition	1% annual chance / 100-year floodplain	FEMA National Flood Hazard Layer
Zone X (shaded) definition	0.2% annual chance / 500-year floodplain	FEMA National Flood Hazard Layer

FIRM panels last updated for Gwinnett County	2019	FEMA Flood Map Service Center
Cities with specific flood zone rules (differ from county)	Duluth, Lawrenceville, Snellville, Suwanee	CityRuleLookup June 2026
Primary flood-risk watershed: Yellow River	Lawrenceville, Lilburn, Snellville, Norcross	USGS / Gwinnett Flood Portal
Primary flood-risk watershed: Apalachee River	Auburn, Braselton, Buford, Dacula, Grayson, Loganville	USGS / Gwinnett HMP 2025
Primary flood-risk watershed: Chattahoochee tributaries	Norcross, Peachtree Corners, Duluth, Suwanee, Berkeley Lake	FEMA FIRM / Gwinnett HMP 2025
Sept 2009 flood rainfall (Yellow River Watershed)	~19 inches over 8 days; ~8 inches in 24 hours	USGS FS2010-3107 / Gwinnett Stormwater
Sept 2009 return interval (probability of flood level)	Greater than 500-year (< 0.2% annual chance)	USGS FS2010-3107
Sept 2009 Gwinnett homes/businesses affected	Gwinnett County included in GA DR; 100+ homes destroyed	FEMA / Gwinnett Daily Post
Sept 2009 statewide estimated damages	>\$193 million; 16,981 homes affected	FEMA via USGS FS2010-3107
Sept 2009 Gwinnett road/drainage damage	\$7.5 million capital cost	Gwinnett County Stormwater Management 2011
Sept 2009 dam spillways engaged	4 Yellow River dams (Y14, Y15, Y16, Y17)	Gwinnett Stormwater Mgmt / Dam Safety Assoc.
NFIP claims from outside high-risk zones (national)	~1/3 of all claims	FEMA FloodSmart
Georgia NFIP claims since 1978	24,393 claims / \$516.2M total payouts	FEMA Open Data / fludzone.com 2026
Georgia highest-claim year for NFIP	2009 — 2,985 claims / \$132.8M payouts	FEMA NFIP data
Average NFIP flood claim payout (2016-2022)	\$52,000	FEMA NFIP
Average FEMA disaster grant (comparison)	\$3,000	FEMA
Average Georgia NFIP flood insurance premium	\$832/yr (80,774 active GA policies)	fludzone.com / FEMA data 2026
Georgia flood insurance median quote (private)	\$530/yr	Flood Insurance Guru, 72 quotes 2025-2026
Hurricane Helene Georgia disaster declaration	DR-4830 — September 2024	FEMA Disaster Declarations
Gwinnett included in Helene declaration	Yes — Gwinnett among 94 designated areas	FEMA DR-4830 2024
Gwinnett 2025 Hazard Mitigation Plan — hazards mapped	Floods, severe storms, and other natural threats	Gwinnett HMP 2025 (adopted Oct 2025)
NOAA flood events in Georgia since 1996	2,759 events / \$451.4M damage / 17 deaths	NOAA Storm Events Database / fludzone.com

Red rows: FEMA risk and flood zone data. Amber row: NFIP policy coverage gap. Green row: CRS discount program. Orange rows: 2009 flood event magnitude. Blue rows: NFIP financial data. All data from publicly available primary sources as cited.

HOW TO LOOK UP YOUR SPECIFIC GWINNETT FLOOD ZONE

Gwinnett County Flood Information Portal (gwinnettfloodplain.com)

Gwinnett County's own flood portal provides the most locally accurate flood zone lookup for county properties. Enter your address to see your specific Zone AE, Zone X shaded, or Zone X designation, dam breach areas, and effective floodplain maps. This portal uses Gwinnett's future-conditions floodplain mapping, which is more conservative (and more accurate for local planning purposes) than the FEMA baseline. gwinnettfloodplain.com

FEMA Flood Map Service Center (msc.fema.gov)

FEMA's national flood map lookup tool provides official Flood Insurance Rate Map (FIRM) data for any address in the United States. Enter your address to see your official FEMA flood zone designation — the same designation used by mortgage lenders to determine flood insurance requirements. Gwinnett's FIRMs were last updated in 2019. msc.fema.gov

Apply for a Letter of Map Amendment (LOMA) if your home may be incorrectly mapped

If your property shows as Zone AE but your home's lowest floor is above the Base Flood Elevation, you may be eligible for a LOMA — a FEMA determination that your specific structure does not require flood insurance despite the Zone AE designation on the broader parcel. Gwinnett County Planning and Development can assist with the LOMA process. Contact: Gwinnett County Planning and Development, (770) 822-7434. gwinnettcountry.com/departments/planningdevelopment/services/buildingservices/floodinformation

About Water Pro Inc. — Gwinnett County's Water Damage Restoration Team

When a Gwinnett County flood event produces water damage — whether from external flooding, storm drainage overflow, creek backup, or internal plumbing failure during a storm — Water Pro Inc. provides 24/7 emergency response. Our IICRC-certified technicians understand the difference between covered and non-covered water damage scenarios, provide complete insurance documentation for homeowners insurance claims, and can help you navigate the process of determining what your policy covers before a claim is filed. Based in Dacula, we serve all of Gwinnett County with professional-grade extraction equipment and a proven drying process.

470 Dacula Rd #95, Dacula, GA 30019 | Serving all of Gwinnett County 24/7

waterpro-inc.com | (404) 822-8632 | 24/7 Emergency Response

METHODOLOGY & SOURCES

Flood zone designations from FEMA Flood Insurance Rate Maps (FIRMs), Gwinnett County panels last updated 2019, accessed via FEMA Flood Map Service Center (msc.fema.gov) and Gwinnett County Flood Information Portal (gwinnettfloodplain.com). FEMA National Risk Index ratings from December 2025 update. Historical flood event data from USGS publication FS2010-3107 ('Epic Flooding in Georgia, 2009') and Gwinnett County Stormwater Management response paper (Georgia Tech Water Resources Repository, April 2011). Community flood history from Gwinnett Daily Post archives and NOAA Storm Events Database (1996-2026). NFIP policy count and floodplain acreage from Gwinnett County Planning and Development public flood information page. CRS status from FEMA Community Rating System Community Status Book. All specific parcel flood zone determinations require individual lookup at msc.fema.gov or gwinnettfloodplain.com — this report provides community-level guidance and does not constitute a flood zone determination for any individual property.

FEMA. National Risk Index. December 2025. Gwinnett County 'High' inland flood risk rating; county-level expected annual loss. hazards.fema.gov/nri

Gwinnett County Planning and Development. Flood Information. 24,000 acres of floodplain; ~500 NFIP policies; 3-foot freeboard requirement; CRS participation. gwinnettcountry.com/departments/planningdevelopment/services/buildingservices/floodinformation

Gwinnett County Flood Information Portal. Interactive flood zone lookup; effective floodplain shapefiles; future-conditions mapping. gwinnettfloodplain.com

FEMA Flood Map Service Center. Gwinnett County FIRM panels. Updated 2019. Official flood zone designations for all Gwinnett County parcels.

msc.fema.gov

Gwinnett County. Multi-Jurisdictional Hazard Mitigation Plan 2025. Adopted October 2025. 100-year flood depth maps by municipality; 17-city adoption; hazard identification framework.

gwinnettcountry.com

USGS. 'Epic Flooding in Georgia, 2009.' Fact Sheet FS2010-3107. January 2010. 18 streamgages exceeding 500-year threshold; \$193M+ damage; 16,981 homes affected.

pubs.usgs.gov/publication/fs20103107

Gwinnett County Stormwater Management. 'Response to September 21, 2009 Flood Event.' April 2011. 19 inches of rainfall over 8 days; 4 dam spillways engaged; \$7.5M capital cost.

repository.gatech.edu

Association of State Dam Safety Officials. 'Performance of Yellow River RCC Spillways, 2009.' Y14-Y17 spillway performance; 500-year+ event confirmation; Gwinnett watershed infrastructure.

damsafety.org

Gwinnett Daily Post. 'Gwinnett floods, victims remembered five years later.' January 2016. 100+ homes destroyed; hundreds rescued in Lawrenceville, Lilburn, Snellville, Norcross.

gwinnettdaily.com

FEMA. NFIP Community Rating System. CRS Class 7 = 15% discount; program structure; Gwinnett participation.

fema.gov/floodplain-management/community-rating-system

FEMA / FloodSmart. Historical NFIP Claims Information. ~1/3 of NFIP claims from outside high-risk zones nationally.

floodsmart.gov/historical-nfip-claims-information-and-trends

fludzone.com. Georgia NFIP Claims and Policy Data. Sourced February 2026. Georgia 24,393 NFIP claims / \$516.2M payouts; 80,774 active GA policies; \$832 avg premium.

fludzone.com/flood-zones/georgia

CityRuleLookup. 'Flood Zones in Gwinnett County, GA.' June 2026. City-specific rules for Duluth, Lawrenceville, Snellville, Suwanee; watershed identification.

cityrulelookup.com/environmental/flood-zones/gwinnett-county-ga

USGS. Yellow River Flood Inundation Data Release. March 2019. 16.4-mile reach mapping; streamgage 02206500 near Snellville active monitoring.

usgs.gov/data/flood-inundation-and-flood-depth-yellow-river-gwinnett-county-georgia

FEMA. Disaster Declaration DR-4830 — Hurricane Helene. September 2024. 94 designated Georgia areas including Gwinnett County; inland catastrophic flooding.

fema.gov

NOAA / fludzone.com. Georgia Storm Events Database, 1996-2026. 2,759 Georgia flood events; \$451.4M damage; 17 deaths recorded since 1996.

ncei.noaa.gov/stormevents