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Southeast News

Some Georgians Get Crash Course in Flood Insurance

By Greg Bluestein and Errin Haines
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David Bush had a sweeping view of the Chattahoochee River from his backyard in metropolitan Atlanta. When he returned to his house, the surging river was in his front yard, too.

But he was fretting for another reason as he paced the banks along his street: He had canceled his flood insurance just a few months ago, frustrated with high costs and hopeful that the river would never reach his front door.

"It's never supposed to be this high," the 55-year-old electrical engineer groaned. "This never has happened."

Bush is one of countless metro Atlanta residents getting a crash course in flood insurance after a relentless deluge blanketed the region with several inches of rain. At least 10 people have died as a result of raging waters in Georgia and Alabama.

The federal government usually requires residents in flood plains to take out flood insurance, but authorities said many of the damage claims relating to high waters tend to come from homes where the coverage is optional.

Georgia Insurance Commissioner John Oxendine said there were many residents who woke up to flooded living rooms who didn't have coverage.

"This is a fine example where you can think you're safe, but you never know what's going to happen," he said. "Especially with all the development -- water has to have somewhere to go."

FEMA spokesman Clark Stevens said more than 91,000 flood insurance policies are in effect in Georgia, though it is unclear how many are in the affected area. According to the U.S. Census, there are more than 2.2 million homeowners in the state.

The worry doesn't just affect homeowners. Penny Freeman moved into a unit on the first floor of Atlanta's Peachtree Park Apartments just five days ago. She had barely finished unpacking before Peachtree Creek began creeping into her kitchen.

Eventually, the water in her one-bedroom apartment was more than a foot high, ruining her couch, a treasured full-length mirror and most of her cookware. Though she has renter's insurance, she's not sure it covers flood damage.

"I'm toast," she said. "I don't have a place to stay. I'm losing my mind right now."

Peter Hill, who lives nearby, was one of the lucky ones. He does have flood insurance but it doesn't cover the family's personal property, or expenses like furniture storage or lodging while his house is cleaned.

"We can only stay with family for so long," Hill said.

In Vinings, an affluent northwest Atlanta community on the banks of the Chattahoochee, residents were ferrying prized possessions to safety in rusty canoes. Bruce Prince, a 71-year-old psychiatrist, said flood insurance goes with the territory.

"I'm on a flood plain -- are you crazy? Of course I have it," he said on the muddy banks of what usually is a quiet two-lane road. "If you live on the river, every now and again the river exacts a price."

His neighbor Gini Knox, a 63-year-old painter, also has insurance and was surprisingly cheerful as she stood by a friend's truck as her husband and stepson shepherded garbage bags full of clothes, books and artwork from her water-logged house in an old canoe.

"We were lucky," she said. "We have family. We have a place to sleep. And we have flood insurance."

That was little solace for Bush, who paced as he conducted calculations on what flood insurance would have cost him -- and what type of expenses it might have spared him. He could finally stop when he got a dose of much-needed good news -- his yard was submerged, but his house was safe.

"It looks like I may have got lucky," he said.

Haines reported from Atlanta.

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