

Stormwater Management Frequently Asked Questions

Q. Where can I view the Catoosa County flood maps?

A. The County flood maps are available at the Catoosa County Stormwater Management office, at the County library and online at the Tax Assessors website or at the FEMA map service center.

Q. Can I build in the flood plain in Catoosa County?

A. Grading, including excavating, filling, or any culmination thereof is prohibited in the flood hazard area. You may contact the Catoosa County Stormwater Office for any exceptions.

Q. Does my homeowners insurance policy cover flooding?

A. Flood damage is not typically covered by a homeowners insurance policy.

Q. If my home is flooded, will federal disaster assistance pay for the damages?

A. Federal disaster assistance typically comes in the form of a low interest loan to help cover flood damage without compensation for your losses. The loans are only available if the president declares a disaster. These loans must be paid along with any existing mortgage.

Q. I live in a low-risk flood zone. Do I need flood insurance?

A. Even though flood insurance is not federally required, anyone can be financially vulnerable to floods. A Preferred Risk policy generally provides both building and contents coverage for properties in moderate to low risk areas.

Q. Who should I contact if I want to purchase a flood insurance policy?

A. The National Flood Insurance Program has an arrangement with private insurance companies to sell and service flood policies. You may contact your insurance agent to find out more about about the federal flood insurance guidelines. You can find an agent serving your area by completing a Flood Risk Profile.

Q. Are elevation certificates available through the Stormwater office?

A. Elevation certificates must be obtained through a surveyor or engineer.

Q. When do I need a Land Disturbance permit?

A. When more than an acre, or more than 5,000 sq ft of impervious surface is disturbed, a permit is required through the state and Catoosa County.

Q. Can the County help if my neighbor has altered their property and it is putting water off onto my property causing damage?

A. No. This is a civil matter and would need to be handled as such.