WATER PRO INC. | GWINNETT COUNTY, GEORGIA

THE GWINNETT COUNTY WATER DAMAGE REPORT

What FEMA, NOAA, Insurance Data, and 20+ Years of Field Experience Reveal About Your Home's Hidden Water Risk

2026 | Gwinnett County, Georgia

Data: NOAA 2015–2024 | FEMA NFIP | U.S. Census ACS 2024 | Insurance Information Institute 2025 | Water Pro Inc. Field Data

>90% of jobs NOT storm-related	5,240 homes file claims/year	$160,000	48 hrs mold growth window	79.3% of homes at elevated risk

EXECUTIVE SUMMARY

Here is what most Gwinnett County homeowners assume about water damage: it happens when it storms. It floods. A pipe freezes in winter. They imagine it as a weather event — something that comes from outside.

Here is what 20+ years of water damage restoration work in Gwinnett County actually shows: **more than 90% of professional water damage jobs have nothing to do with storms.** They come from water heaters that failed on a Tuesday afternoon. Washing machine supply hoses that gave out while a family was at work. Slow leaks behind walls that went unnoticed for weeks. Pipes that burst when a homeowner left for vacation without shutting off the water. The storm is the distraction. The real risk is already inside your home.

This report combines four independent data sources — NOAA's Storm Events Database, FEMA's NFIP claims data, the U.S. Census Bureau's 2024 housing age survey, and the Insurance Information Institute's 2025 claims statistics — with direct field observations from Water Pro Inc. owner Andrew Foray, who has personally overseen water damage restoration across Gwinnett County since 2003.

The five findings that follow tell a consistent story: water damage in Gwinnett County is more frequent, more expensive, and more preventable than most homeowners realize — and the most dangerous assumption a homeowner can make is that they are not at risk because there was no storm.

THE 5 KEY FINDINGS

FINDING 1 Your homeowner's insurance probably doesn't cover the flood damage you think it does

1-in-3	*NFIP claims from outside designated flood zones nationally (2013–2023) — meaning the flood zone map tells only part of the story*

Gwinnett County participates in FEMA's National Flood Insurance Program and has approximately 24,000 acres of designated floodplain shown on official Flood Insurance Rate Maps. Most homeowners assume those maps define their risk. FEMA's own data tells a different story: one-third of all NFIP claims between 2013 and 2023 came from properties outside designated high-risk flood zones — homes officially classified as minimal hazard, with no insurance requirement and often no flood coverage at all. Andrew Foray of Water Pro Inc. confirms the local reality: 'Rainwater coming in — groundwater — is not typically covered by your homeowner's insurance company. Flood insurance would cover that, but most people do not have it because they are not in a flood zone.' The financial gap between standard homeowner coverage and actual flood exposure is one of the most consequential and least discussed risks facing Gwinnett County homeowners.

> *"Rainwater coming in — ground water — is not typically covered by your insurance company. Flood insurance would cover that but most people do not have this as they are not in a flood zone."*
>
> **— Andrew Foray, owner, Water Pro Inc. — 20+ years of water damage restoration in Gwinnett County**

FINDING 2 — An estimated 5,240 Gwinnett County homes will file a water damage claim this year — and most will make the same costly first mistake

5,240 homes

Estimated annual water damage insurance claims in Gwinnett County — based on the Insurance Information Institute's 1-in-67 annual claim rate applied to 351,100 housing units (U.S. Census Bureau ACS 2024)

According to the Insurance Information Institute's 2025 report, approximately one in every 67 insured homeowners files a water damage or freezing claim each year. Applied to Gwinnett County's 351,100 housing units, that produces an estimated **5,240 Gwinnett homes filing water damage claims annually** — roughly 101 per week. At the national average claim of $15,400 per incident, that represents an estimated **$80.7 million in annual water damage economic impact** across the county. But Andrew Foray identifies a mistake that amplifies the damage for many of those homeowners: they call their insurance company before calling a restoration professional. 'The most common mistake is calling the claim center of their insurance company first,' Foray says. 'It is better to call a restoration company first so they can assess the damage to see if it is even claim-worthy.' The reason matters: filing a claim — even for minor damage — can raise premiums and trigger surcharges that cost more over time than paying for the repair directly. A professional assessment first protects the homeowner's options before the insurance clock starts.

★ The right order: Call a water damage restoration professional FIRST to assess the damage. If it warrants a claim, then call your insurance company. Filing a claim for damage that doesn't meet your deductible — or that costs less than the premium impact — can cost you more in the long run.

FINDING 3 — Mold can grow from a single organism to more than one billion in a single day — and 156 Gwinnett storms have created that window

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The documented potential for a single mold organism to multiply within 24 hours under conditions typical of a Georgia home — confirmed by Water Pro Inc. field experience

The EPA documents that mold colonization can begin within 24 to 48 hours of water intrusion under typical conditions — warm temperatures, organic materials like drywall and wood framing, and absorbed or standing moisture. Andrew Foray puts the biological reality in terms that make the timeline visceral: 'Given the right conditions, one organism can multiply to more than one billion in one day. So it does not take a lot of time for microbial growth to occur.' NOAA's Storm Events Database records 156 documented severe weather events in Gwinnett County between 2015 and 2024 — including 12 flash flood events and 139 thunderstorm wind events. Of those 156 events, 95 (61%) produced narratives specifically confirming structural impact across Gwinnett communities including Duluth, Norcross, Lawrenceville, Berkeley Lake, and Grayson. Each of those events opened the mold growth window. The August 29, 2023 flooding — when 6 to 7 inches of rain fell across the county in a single episode — opened it simultaneously across multiple neighborhoods. How many of those homes received professional drying within the critical window is unknown.

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>
> **— Andrew Foray, Water Pro Inc. — on why the response timeline matters**

FINDING 4 **278,468 Gwinnett homes — 79.3% of all housing stock — carry elevated water damage risk from aging infrastructure that has nothing to do with weather**

278,468 homes

Gwinnett County housing units built before 2010 at some level of elevated internal water damage risk (U.S. Census Bureau ACS 2024, Table B25034)

The U.S. Census Bureau's 2024 American Community Survey shows that 278,468 of Gwinnett County's 351,100 housing units — 79.3% — were built before 2010. These homes carry progressively elevated water damage risk from aging plumbing, water heaters, appliances, and supply lines approaching or past their service lives. Andrew Foray identifies two specific and preventable risk windows that Gwinnett homeowners consistently overlook. In winter: 'It is very important to shut off the hose bibs on the inside shutoffs and drain the pipes. Also drip the faucets on the exterior walls that house these pipes.' Year-round: 'It is important to maintain the water heater annually — and remember a typical water heater lasts ten-ish years. Also, shut the water off to the house when you go out of town so if a pipe bursts, there is not severe flood damage.' Of particular concern: the 71,200 homes built between 1980 and 1989 — now 37 to 46 years old — were constructed during the peak era of polybutylene plumbing, a material discontinued in 1995 due to documented failure rates. These pipes degrade when exposed to chlorine in municipal water and fail suddenly, with no warning signs. Water Pro responds to these failures regularly.

> *"Shut the water off to the house when you go out of town so that if a pipe bursts, there is not severe flood damage. Maintain the water heater annually — a typical water heater lasts ten-ish years. Most homeowners do not know this."*
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> **— Andrew Foray, Water Pro Inc. — on the most preventable causes of water damage**

FINDING 5 **More than 90% of Water Pro's Gwinnett County jobs are caused by internal failures — not storms. And one of them cost $160,000.**

<10% storm

The percentage of Water Pro Inc.'s Gwinnett County water damage jobs attributable to storms — meaning more than 90% originate from internal home failures year-round

The most important finding in this report is not in any public database. It comes from 20+ years of responding to water damage calls across Gwinnett County. When asked what percentage of his jobs are storm-related, Andrew Foray's answer reframes the entire water damage conversation: 'Less than 10% of our jobs are storm related. Most homes drain water away pretty well during the average storm.' The overwhelming majority of professional water damage restoration work in Gwinnett County is caused by burst pipes, failed water heaters, overflowing appliances, slow leaks behind walls, and supply line failures — events that occur on random weekdays, while homeowners are at work, while families are on vacation, while everyone is asleep. They do not announce themselves with thunder. They are discovered hours later. Sometimes days later. Asked about the most expensive job he has handled that started as something a homeowner thought was minor, Foray's answer is a single number: **$160,000.** Water damage does not stay small. It spreads through walls, subfloors, and ceiling cavities. It feeds mold. It damages structural materials that cannot simply be dried. The gap between what a homeowner thinks is happening and what a professional finds when they arrive is often measured in tens of thousands of dollars — and in the time between discovery and that first call.

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> **— Andrew Foray, Water Pro Inc. — 20+ years of water damage restoration in Gwinnett County**

ANDREW FORAY'S PREVENTION GUIDE — GWINNETT COUNTY HOMEOWNERS

Based on 20+ years of water damage restoration work in Gwinnett County, Andrew Foray identifies the most preventable causes of water damage — by season.

WINTER PREVENTION

★ Shut off hose bibs at the inside shutoff valves before temperatures drop. The outdoor faucet alone is not enough — the pipe inside the wall is what freezes and bursts. Find the shutoff valve for each exterior hose connection and close it. ★ After shutting off the hose bibs, open the outdoor faucet to drain any remaining water from the line. ★ Drip the faucets on interior walls that back up to exterior walls — especially in kitchens, bathrooms, and utility rooms on exterior walls. Moving water is significantly harder to freeze than standing water. ★ Know where your main water shutoff is before you need it. A burst pipe that floods for 30 minutes causes dramatically more damage than one that floods for 2.

YEAR-ROUND PREVENTION

★ Service your water heater annually. A water heater operating without maintenance accumulates sediment that accelerates corrosion and increases failure risk. The service appointment also gives a professional the opportunity to catch early signs of failure before they become a $15,000 cleanup. ★ Know your water heater's age. The average water heater lasts approximately 10 years. If yours is older than that — check the manufacture date on the label on the tank — it is not a matter of if it will fail. It is a matter of when, and whether you will be home when it does. ★ Shut off the main water supply when you leave for vacation. This is the single most impactful thing a homeowner can do to prevent catastrophic water damage. A pipe that bursts while you are gone for a week does not stop running until someone discovers it. The difference between 2 hours and 7 days of water flow is measured in structural damage, mold colonization, and total loss. ★ Replace rubber washing machine supply hoses with braided stainless steel hoses. The CPSC recommends replacing rubber hoses every 5 years. Braided stainless steel hoses are significantly more durable and widely available at any hardware store for under $20.

GWINNETT COUNTY STORM EVENTS | 2015–2024

Source: NOAA National Centers for Environmental Information, Storm Events Database. Note: Storm events represent only the minority (<10%) of water damage cases in Gwinnett County. Internal infrastructure failures cause the majority of professional water damage restoration work.

Year	Total Events	Wind	Flash Flood	Other	Property Damage	Notes
	6	4	2	0	$68,000	Below avg
2016	8	8	0	0	$208,000	Below avg
	23	17	4	2	$406,000	Above avg
2018	12	11	1	0	$834,000	High damage
	10	10	0	0	$312,500	Near avg
2020	17	15	1	1	$237,000	Above avg
	9	8	1	0	$102,000	Below avg
2022	7	6	0	1	$0	Below avg
2023	40	36	3	1	$145,000	PEAK — decade high
2024	24	24	0	0	$22,000	Above avg
TOTAL	156	139	12	5	$2,334,500	15.6 avg/yr

August 29, 2023: Four simultaneous flash flood events across Gwinnett County. 6–7 inches of rain in a single episode. Emergency managers confirmed flooding at Berkeley Lake (Mall of Georgia area), Duluth (Abbotts Bridge Road), Duluth Highway at Buford Highway, and Mechanicsville. Multiple stranded vehicles and apartment complex flooding documented. This date represents the 48-hour mold clock opening simultaneously across multiple Gwinnett neighborhoods.

GWINNETT COUNTY HOUSING AGE | U.S. CENSUS ACS 2024

Source: U.S. Census Bureau, ACS 1-Year Estimates 2024, Table B25034, Gwinnett County, Georgia. Total housing units: 351,100.

Year Built	Units	% of Stock	Age in 2026	Water Risk
	22,187	6.3%	<6 yrs	Low
Built 2010 to 2019	50,445	14.4%	7–16 yrs	Low
	86,440	24.6%	17–26 yrs	Medium
Built 1990 to 1999	73,006	20.8%	27–36 yrs	Elevated
	71,200	20.3%	37–46 yrs	High — polybutylene era
Built 1970 to 1979	31,201	8.9%	47–56 yrs	Very High
	16,621	4.7%	56+ yrs	Critical
TOTAL	351,100	100%	—	79.3% at elevated+ risk

WATER DAMAGE IN YOUR GWINNETT HOME? CALL WATER PRO FIRST.

Before you call your insurance company, call Water Pro Inc. We assess the damage, determine whether it warrants a claim, and begin mitigation immediately — 24 hours a day, 7 days a week. Owner Andrew Foray has personally overseen every job since 2003. We work directly with all major insurance carriers.

Every hour matters. Call us first.

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METHODOLOGY & DATA SOURCES

Storm event data: NOAA NCEI Storm Events Database, Gwinnett County, Georgia, January 2015 – December 2024. Event types: Thunderstorm Wind (139), Flash Flood (12), Strong Wind (4), Tornado (1). Total: 156 events, $2,334,500 documented property damage. Narrative analysis confirmed 95 of 156 events produced structural or infrastructure impact.

Housing age: U.S. Census Bureau ACS 1-Year Estimates 2024, Table B25034, Gwinnett County, Georgia. Total units: 351,100. Source: ACSDT1Y2024.B25034.

Insurance statistics: Insurance Information Institute (Triple-I), 2025 report, ISO/ISO data 2019–2023. Claim rate: 1-in-67 annually. Average claim: $15,400. Water damage share: 22.6%. Source: iii.org.

FEMA flood data: NFIP average claim payout $66,000 (2016–2022). FEMA disaster grant average $3,000. One-third of NFIP claims outside SFHA (2013–2023). 24,000 acres Gwinnett floodplain. FIRM Panel 13135C0072F. Source: fema.gov.

Mold timeline: EPA Mold Remediation in Schools and Commercial Buildings, EPA 402-K-01-001. 24–48 hour colonization window. Source: epa.gov/mold. Microbial multiplication rate: field observation, Water Pro Inc.

Polybutylene pipe data: Cox v. Shell Oil Co. class action settlement (1995). CPSC documentation. 1978–1995 installation era. Supply line guidance: CPSC.

Expert commentary: Andrew Foray, owner and operator, Water Pro Inc., Gwinnett County, Georgia. In operation since 2003. Best of Gwinnett Award winner. All quotes from structured expert interview conducted June 2026. This report is for informational purposes and does not constitute legal, insurance, or engineering advice.