

City of Knoxville

Flood Information

Flood Protection Information: Flooding in our city is typically caused by streams leaving their banks and low areas filling with water during heavy rainstorms. Floodwaters may cover many areas adjacent to the streams and in low areas. In many cases these floodwaters may be several feet deep. Portions of the following areas are known to flood in heavy rains: First Creek, Third Creek, Fourth Creek, Ten Mile Creek, Sinking Creek, Beaver Creek, Prosser Road, Emily and Timothy Ave, Harrell Hills, Pamela Road, and many low lying areas.

Flooding in these areas can come with little warning. Deep waters can occur quickly in many of these areas. Floodwaters are also dangerous. Even though they appear to be moving slowly, a flood two feet deep can knock a man off his feet and float a vehicle.

City Flood Services: The first thing you should do is check your flood hazard area. Flood maps and flood protection information references are available at the public library system. You can also visit or call the City of Knoxville's Engineering Department. It is located on the fourth floor of the City County Building located at 400 Main Street.

If requested, an inspector from the Engineering Department will visit a property to review its flooding problem and explain ways to stop or reduce flood damage. Call 215-2148 to request a site visit. These services are free. If you are in a floodplain or have had flood, drainage, or a stormwater system backup problem, check out the above sources for assistance.

What You Can Do: Several of the City's efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into the ditches, streams, storm systems, streets, or ponds. Dumping into any stormwater system is a violation of The City of Knoxville's Stormwater and Street Ordinance Section 22A. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. The City has a stream maintenance program which can help remove blockages such as downed trees from the City's System.
- If you see dumping or debris in the ditches or stormwater system, please call the Stormwater Hotline at 215-4147
- Always check with the Engineering Department and the Department of Development before you build on, alter, grade, or fill on your property. A permit may be needed to ensure that projects comply with City Codes.
- If you see a building site that has no erosion control measures up, please call the Engineering Department at 215-2148

Flood proofing: There are several different ways to protect a building from flood damage. One way is to keep the water away by re-grading your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Engineering Department can provide this information.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep.

A third approach is to raise the house above flood levels. A small wood frame house can be elevated for less than \$10,000. These measures are called flood proofing or retrofiting. More information is available at the Public Library. **Important Note:** Any alteration to your building or land requires a permit from the Department of Development or Department of Engineering.

Flood Insurance: If you do not have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because the City of Knoxville participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy at a reduced cost. This insurance is backed by the Federal government and is available to everyone, even for properties that have been previously flooded.

Some people have purchased flood insurance because the bank required it when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. If you are covered, check out the amount and make sure you have contents coverage. Remember: Even if the last flood missed you or you have done some flood proofing, the next flood could be worse. Flood insurance covers all surface floods but there is a 30-day waiting period before coverage takes effect.

Flood Safety:

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet.

Do not drive through a flooded area. More people drown in their cars than anywhere else! If you cannot see the road, do not drive through the area.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical currents can travel through water.

Have you electricity turned off by the Power Company. Some appliances, such as Television Sets, keep electrical charges even after they have been unplugged.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours.

Look before you step. After a flood, the ground and floors are covered with debris including broken glass and nails. Floors and steps that were covered in water or mud may be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.