

## **The Local Flood Hazard**

Major flood-producing storms have affected the City in the past. Additional information regarding flooding hazard is available in the Multi-Jurisdictional Hazard Mitigation Plan that is available through the Engineering Department, the Local Library Reference Desk, or at the City Web Site. ([www.knoxvilletn.gov](http://www.knoxvilletn.gov))

## **Flood Warning System**

Should an evacuation be advised, local officials will notify you through radio, cable TV, and the Emergency Broadcast System, which will disseminate an evacuation notice door to door with bulletins denoting “What To Do, When To Do It and Where To Go.” Evacuees will be directed to shelters by law enforcement at traffic control intersections. The local contact phone number is (865) 215-6000. Please call in reference to evacuation notices, procedures and shelters.

## **Flood Safety**

If a flood warning is issued, citizens could be asked to evacuate. Before leaving, windows and doors should be locked and taped or boarded up. Turn off the electricity at the main breaker terminal and gas system at outside source – only if you know how. Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns or open flames unless you know that gas has been turned off and the area has been ventilated. Towels or rugs should be put around openings to reduce seepage. Lightweight or easily damaged items should be moved to the highest location possible, secured and covered with plastic. Be sure to secure outdoor furniture and potted plants. Dangerous chemicals, insecticides, herbicides or gasoline should be put in water-tight containers and in a high spot. If you cannot take pets with you, put out food and water. Watch for animals, including snakes. Small animals have been flooded out of their homes and may seek shelter in yours. Have an emergency kit packed with the following items: portable radio, flashlight, batteries, blankets, extra clothing, baby products, non-perishable food, manual can opener, medicines, toilet articles,

important papers and valuables. Keep children away from flood waters, ditches, culverts and drains. Watch out for dangling electrical wires (wires?) and flooded low spots. Report downed power lines to the power company.

## **Floodplain Development Permit Requirements**

All developments in the incorporated areas of the City of Knoxville need local and/or state permits. Contact either the Engineering Division (865) 215-2148 or the Building & Inspections Division (865) 215- 2999 for advice before you build, fill, place a manufactured home or otherwise develop. The zoning ordinance, flood ordinance, stormwater and street ordinance and the International Building Codes have special provisions regulating construction and other development within floodplains. Without those provisions, flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in the City of Knoxville. Any development in the floodplain without a permit is illegal; such activity should be reported to the Director of Engineering at (865) 215-2148. Site visits can be made by the Stormwater Engineering Division to review flooding problems on city maintained roads Call (865) 215-2148. Do not dump or throw anything into ditches, basins or open grates. To report illegal dumping call (865) 215-4147.

## **Substantial Improvements**

Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement, over a five (5) year period, must conform to current building and flood regulations which might involve elevating the entire structure 1’ above the Base Flood Elevation (BFE).

## **Property Protection Measures**

Various alternatives are available to help minimize flooding. If the floor level of your property is lower than the Base Flood Elevation (BFE), consider elevating your structure, if possible. Brochures discussing flood

proofing and other mitigation measures are available at the City of Knoxville Engineering Department. The City of Knoxville Building & Inspections Division can provide you with a list of licensed contractors and consultants who are knowledgeable about flood proofing or retrofitting techniques and construction. If a flood is imminent, some last minute emergency measure can always help. Property can be protected by sandbagging areas where water might enter living spaces. Valuables and furniture may be moved to higher areas of the dwelling to minimize damages. Attaching plywood or other approved protection systems over the windows and patio doors will help protect against high wind damages associated with hurricanes. Whatever emergency protection measures you use, it is always best to have a plan written in advance to make sure you don’t forget anything after you hear the flood warning. To increase the safety of your property and reduce insurance premiums, you should consider building to higher standards. Of course, the most effective and permanent means of protecting your structure is to locate it out of the floodplain. If you are unable to relocate your structure, the next most effective means is to elevate your structure above the Base Flood Elevation (BFE).

## **Flood Insurance**

The National Flood Insurance Program (NFIP) was created by Congress in 1968 to provide homeowners flood insurance at a reasonable cost. Since homeowner’s insurance policies **do not** cover flooding, separate policies are available on almost any enclosed building and its contents including single family homes, condominiums, mobile homes on foundations and commercial buildings. Policies are written for one year. You **do not** have to live in the floodplain to qualify for flood insurance. Flood insurance is required by law for federally financed loans when buying, building or improving structures, but you must act in advance. There is a thirty-day waiting period on new policies. Check with your local insurance agent for specific rates and coverage. Federal flood insurance is available to all residents of the City of Knoxville. The City’s

participation in the National Flood Insurance Program reduces your premiums for Flood Insurance by 20%. This discount should be automatically taken off your premiums.

Contact the City of Knoxville's Engineering Department at (865) 215-2148 for flood zone information or to obtain an elevation certificate.

### **Natural and Beneficial Functions**

The City of Knoxville is a beautiful place to live. The undisturbed floodway, buffer zones and wetlands provide a wide range of benefits to the human and natural systems. They provide food storage and conveyance and reduce flood velocities and flood peaks. Water quality is improved through the buffer zones and wetlands ability to filter nutrients and impurities from runoff and process organic wastes. The local wetlands provide breeding and feeding grounds for fish and wildlife, create and enhance water fowl habitat and protect habitats for rare and endangered species.

The floodplains are an important asset. They provide open space, aesthetic pleasure and areas for active and passive uses.

***Did you  
know...  
you are in  
or near a  
flood-  
plain?!***

The City of Knoxville  
Stormwater Engineering Division  
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