FLOOD INFORMATION

FLOOD SAFETY
The following common sense guidelines can help protect you and your property from the dangers associated with flooding:

- Do not drive through a flooded area. More people drown in flood waters than in any other natural event. It happened in 1984 in downtown Nashville. Do not drive around road barriers.

FLOOD WARNING
The National Weather Service will post flash flood warnings or watchs when the conditions are present. Know the terms used to describe flooding:

- Flood Watch = flooding is possible; Flood Warning = flooding is occurring or will occur soon. Keep alert to rising waters in the streams in your area.

- NOAA weather radios offer the best method of warning. They can be programmed to sound an alert tone whenever severe weather is approaching your area. This eliminates the need to listen to the radio, and the tones will wake you up if you are sleeping. The cost is minimal and the radios can be purchased at any store selling electronic equipment.

- During periods of rain, tune to local television and radio stations, for example:
  - WKRN – TV channel 2
  - WSMV – TV channel 4
  - WTVF – TV channel 5
  - WTV – TV channel 17

FLOOD INSURANCE
Floods cause more damage in the United States than any other natural hazard. Each year, floods cause $4 billion dollars in damage and kill 150 people. Many people do not realize that flood damage is NOT covered under standard homeowners insurance policies.

- Since 1968, the National Flood Insurance Program (NFIP) has provided federally backed flood insurance to communities participating in the NFIP. Metropolitan Nashville and Davidson County joined the program in 1982, therefore, insurance is available for all properties in Davidson County. Flood insurance can be purchased through any licensed property insurance agent or broker. All agencies must charge the same rates. Your rates will not change if you file a damage claim. The rates are set on a national basis. The purchase of flood insurance is mandatory as a condition of receiving any federally assisted financial assistance such as loans through the Federal Housing Administration, the Veterans Administration, or the Small Business Administration for properties in the floodplain.

- It has been estimated that only one out of four properties susceptible to flooding is insured. Therefore, a large number of homes and businesses in Davidson County are not protected from the financially devastating effects of a flood. Just because your property has not flooded in the past does not mean that it will not flood in the future.

- Don’t wait for the next flood to buy insurance protection. Because you are in the 100-year floodplain, we encourage you to obtain flood insurance coverage for both your structure and its contents. There is a thirty (30) day waiting period before National Flood Insurance coverage takes effect. Contact your insurance agent for more information on rates and coverage.

PROPERTY PROTECTION MEASURES
If your property is susceptible to flooding, there are many flood damage reduction measures that can be used to protect yourself:

- Watertight seals can be applied to brick and block walls to keep out low level flooding.
- Doors and windows can be retrofitted with permanently or manually installed closures.
- Utilities such as heating and air conditioning systems, water heaters, and other major appliances can be elevated to higher floors in the structure or on platforms on lower levels or outside.
- Elevating or relocating the entire structure may also be a feasible option.
- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging interior openings can also be employed in the event of a flood.

For more information on floodproofing or retrofitting structures visit the reference section of the Main Public Library, located at 615 Church Street, or your local branch library. For assistance and information, please call 862-4038.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS
All developments in the 100-year floodplain (not just construction of buildings) require a permit:

- A grading permit issued by Metro Water Services is required for any land disturbing activities such as filling or excavating soil, the installation of pipes or digging ditches, and alterations to drainageways.
- Applications for grading and building permits must be made prior to the start of construction.

Metro’s Stormwater Management Regulations require that all residential and nonresidential structures not located in the floodplain be constructed with the lowest finished floor elevated four feet above the 100-year flood elevation. Structures located in the floodplain must be elevated at least one foot above the 100-year flood elevation. Additionally, any fill placed in the floodplain must be offset with an equal volume of cut removed from the floodplain.

We encourage you to contact the Stormwater Division of Metropolitan Water Services at 862-4506 to inquire about permit requirements or to report any ongoing activity in the floodplain that may not be permitted. Improper development in the floodplain will make flooding worse and increases the risk of future damage.

CUMULATIVE SUBSTANTIAL IMPROVEMENT POLICY
The NFIP requires that if the cost of improvements to a building or the cost to repair damages to a building exceeds 50% of the market value of the building (excluding land value), the building must be brought up to current floodplain management standards, as described in the previous section “Floodplain Development Permit Requirements.” Floodplain development projects include remodeling, rehabilitation, building additions, and repair and reconstruction projects.

Additionally, the cost of currently planned improvements will be added to the cost of past improvements and compared to the existing market value to determine if the improvements exceed 50% of the structure value. For more information on this policy, call 862-4506.

DRAINAGE SYSTEM MAINTENANCE
Natural stream channels are typically large enough to contain only the most frequent flooding events. Larger storms which occur on the average once every 2 or 5 years will most likely cause the streams to flow out of their banks. For this reason, it is critical that the stream channels be kept clear of trash and debris. Do not dump trash, leaves, branches, Christmas trees, or other yard waste into or adjacent to a stream or drainage ditch. These materials will be washed away during rain events and will most likely be deposited in front of downstream culverts or bridges. Blocked or partially blocked culverts decrease the potential for proper flooding and cause water to flow across roadways endangering motorists. Metro has a curbside chopper service for collection of yard waste. Call 880-1000 for the collection schedule in your neighborhood or 862-4600 to report blocked culverts.

NATURAL AND BENEFICIAL FUNCTIONS
Floodplains play a valuable role in providing natural and beneficial functions to the Metro area. Floodplains that are relatively undisturbed, or have been restored to nearly their natural state, provide several beneficial functions such as:

- Provide flood water storage and conveyance
- Filter nutrients and impurities from runoff
- Enhance agricultural lands for the harvest of wild and cultivated products
- Can also be employed in the event of a flood.

Areas that routinely flood or where creeks and streams flow through the area are susceptible to the water pollution impacts caused by illegal dumping activities. Trash, Tires, Batteries, Cut Trees/Brush, Yard Clippings/Leaves, Chemicals, Waste, etc. should NOT be dumped into or near storm sewers, catch basins, ditches, or streams. It is a violation of Metro Code §15.64.205 to dump trash or other items into the storm sewer system or streams. Please call the Metro Storm Water Quality Office at (615) 880-2420 to report any such dumping or discarding activities.