

FLOOD INFORMATION

KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). It is the official map for a community on which FEMA has delineated both the Special Flood Hazard Areas (SFHAs) and the risk premium zones applicable to the community. SFHAs represent the areas subject to inundation by the 1-percent-annual chance flood event. Structures located within the SFHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage. It is critical to note that properties located outside of the SFHA are not guaranteed to be safe from flooding.

- FEMA FIRM maps are available for free public viewing online at msc.fema.gov/portal.
- Metro Nashville-Davidson County provides online interactive mapping services which include the regulated floodplains. The Metro Planning Commission Parcel Viewer is available here: maps.nashville.gov/ParcelViewer/
- Upon request, the Development Services Division of Metro Water Services at (615) 862-7225, will make free flood zone determinations and provide information on any potential floodway, water quality buffers, or wetlands that may impact future development.

INSURE YOUR PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. Flood insurance is available to homeowners, condo owners, commercial owners, and all renters. Renters are encouraged to purchase flood insurance for their contents. Note that there is a 30-day waiting period before coverage goes into effect. That means now is the best time to buy flood insurance. Contact your preferred insurance agency for more information. Additional information can be found online at www.floodsmart.gov or by calling 1-888-379-9531.

PROTECT YOURSELF AND YOUR FAMILY

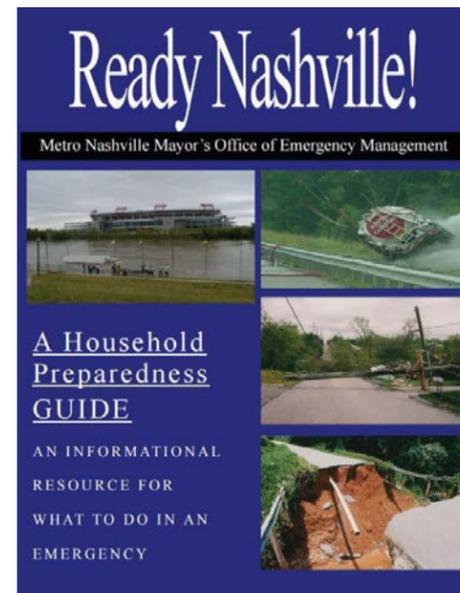
- Should a thunderstorm threaten Metro Nashville-Davidson County, the Nashville Emergency Response Viewing Engine (NERVE) presents real-time information about road closures, school closings, locations of emergency shelters, food and water distribution centers, and Disaster Assistance Centers. NERVE is smartphone and mobile device ready: maps.nashville.gov/nerve/index.html
- Tune-in to local radio stations such as WSM (AM 650) and television channels 2, 4, 5, and 17
- All hazards NOAA Weather Radios (NWR) are available for purchase in local electronic retail or department stores and provide access to the NOAA Weather Radio System.
- If flooding threatens your home, turn off electricity at the main breaker.

- If you lose power, turn off all major appliances.
- Avoid low-lying areas. Seek shelter in the highest areas possible.
- Discuss your family emergency plan. Your family may not be together when disaster strikes, so it is important to know how you will contact one another, how you will get back together, and what you will do in case of emergency.
- Never attempt to drive through flooded roadways. Floodwaters can conceal damage underneath. As little as two feet of running water can carry away most vehicles including SUVs.

Turn Around. Don't Drown!

Metro Office of Emergency Management provides additional flood preparedness information here:

www.nashville.gov/Office-of-Emergency-Management/Disaster-Preparedness.aspx



PROTECT YOUR PROPERTY

Various methods may be used to minimize flooding. If the first finished floor elevation of your property is lower than the base flood elevation (BFE) established by FEMA, consider elevating your structure. If a flood is imminent, protect your property by sandbagging areas vulnerable to the entry of water. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. The Stormwater Division of Metro Water Services will make site visits to provide one-on-one advice to a property owner regarding flooding and drainage issues on private property. For more information, please contact the Stormwater Division at (615) 862-4600.



FINANCIAL ASSISTANCE FOR PROPERTY PROTECTION MEASURES

Are you more likely to implement mitigation measures if you have some financial support? Below are some links that you can research for pre- and post-flood protection assistance.

Pre-flood Assistance

- Housing improvement assistance programs: www.hud.gov/topics/home_improvements;
- The U.S. Department of Agriculture's rural development grants and loans for mitigation; www.rd.usda.gov/programs-services/programs-services-individuals; and
- A reduction in flood insurance premiums for certain mitigation projects (e.g., elevating the building above the base flood elevation).

Post-flood Assistance

- Flood insurance;
- Flood insurance's Increased Cost of Compliance (ICC) benefit for substantially damaged structures: https://www.fema.gov/media-library-data/20130726-1620-20490-1838/f_300_icc_coverage_10dec12.pdf; and
- The U.S. Small Business Administration's post-flood mitigation loans: www.sba.gov/content/disaster-loan-program.

BUILD RESPONSIBLY

All developments in Special Flood Hazard Areas (not just construction of buildings) require local permits.

- A grading permit, issued by the Development Services Division of Metro Water Services, is required for all land disturbing activities over 10,000 sq. ft., such as filling or excavating soil, the installation of pipes or digging ditches, and alterations to drainage channels.
- Building permits, issued by the Codes Administration, are required for all improvements or additions to existing structures as well as for any new structures.
- Applications for grading and building permits must be made prior to the start of construction.

Within Metro Nashville-Davidson County this permit process is combined into a "One-Stop Shop" to make compliance with local permits and regulations as simple and straightforward as possible. Additional information is available here: www.nashville.gov/Government/Development-Services

Metro's Stormwater Management Regulations require that all residential structures built in the floodplain must be constructed with the lowest finished floor elevation located four feet above the 1-percent-annual chance

flood elevation. Commercial structures must be built one foot above this 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 Development Services Division of Metro Water Services at (615) 862-7225 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 must be controlled.

PROTECT NATURAL FLOODPLAIN 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 a nearly natural state, provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Several of our floodplain areas are used for recreational purposes such as greenways and parks along the stream (Shelby Bottoms Park, for example). Natural and beneficial functions include:

- Provide flood water storage and conveyance
- Filter nutrients and impurities from runoff
- Provide open space for aesthetic pleasure
- Maintain bio-diversity and the integrity of ecosystem
- Contain historic and archaeological sites that provide opportunities for study
- Provide natural flood and erosion control and reduce flood velocities and peaks
- Create and enhance waterfowl, fish, and other wildlife habitats and provide breeding and feeding grounds.

Areas that routinely flood or where creeks and streams flow after rain events are very susceptible to the water pollution impacts caused by illegal dumping activities. Trash, Tires, Batteries, Cut Trees/Brush, Yard Clippings/Leaves, Chemicals, Washwater, 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 or discharge these materials into either the storm sewer system or streams.

Please call the Metro Storm Water Quality Office at (615) 862-4600 to report any such dumping or discharging activities.

For more information about flood safety or the NFIP, please note the following:

www.floodsmart.gov
www.ready.gov/floods
1-888-379-9531