

## How to prepare for a flood

Purchase a flood insurance policy. **Anyone can have flood insurance in Knox County!**

**Elevate** utilities above the base flood elevation. Please contact us at [stormwater@knoxcounty.org](mailto:stormwater@knoxcounty.org) for more information.

**Clear debris** from gutters and downspouts regularly.

Store copies of irreplaceable documents in a safe, dry place. An elevated safe is a good option.

**Prepare an emergency kit** and make sure everyone in your home knows where it is.

Have an **emergency flood plan** worked out.

**Pay attention** to weather forecasts and be on alert during flood watches.



## Tips for General Flood Safety

Do not walk or drive through flooded areas or flowing water.

Stay away from downed power lines and electrical wires.

Be alert for gas leaks.

Have your electricity turned off by your local electrical utility provider.

Watch where you step and look out for animals, especially snakes.

## How you can help to prevent floods in Knox County

Don't dump anything into streams, ditches, storm drains or sinkholes, as this contributes to localized flooding and water pollution. This includes yard debris and grass clippings.


Clean debris and trash from storm drains near your property as needed.

Report suspected illegal grading or development activities to Knox County Construction Services at **(865) 215-5540** or [stormwater@knoxcounty.org](mailto:stormwater@knoxcounty.org).

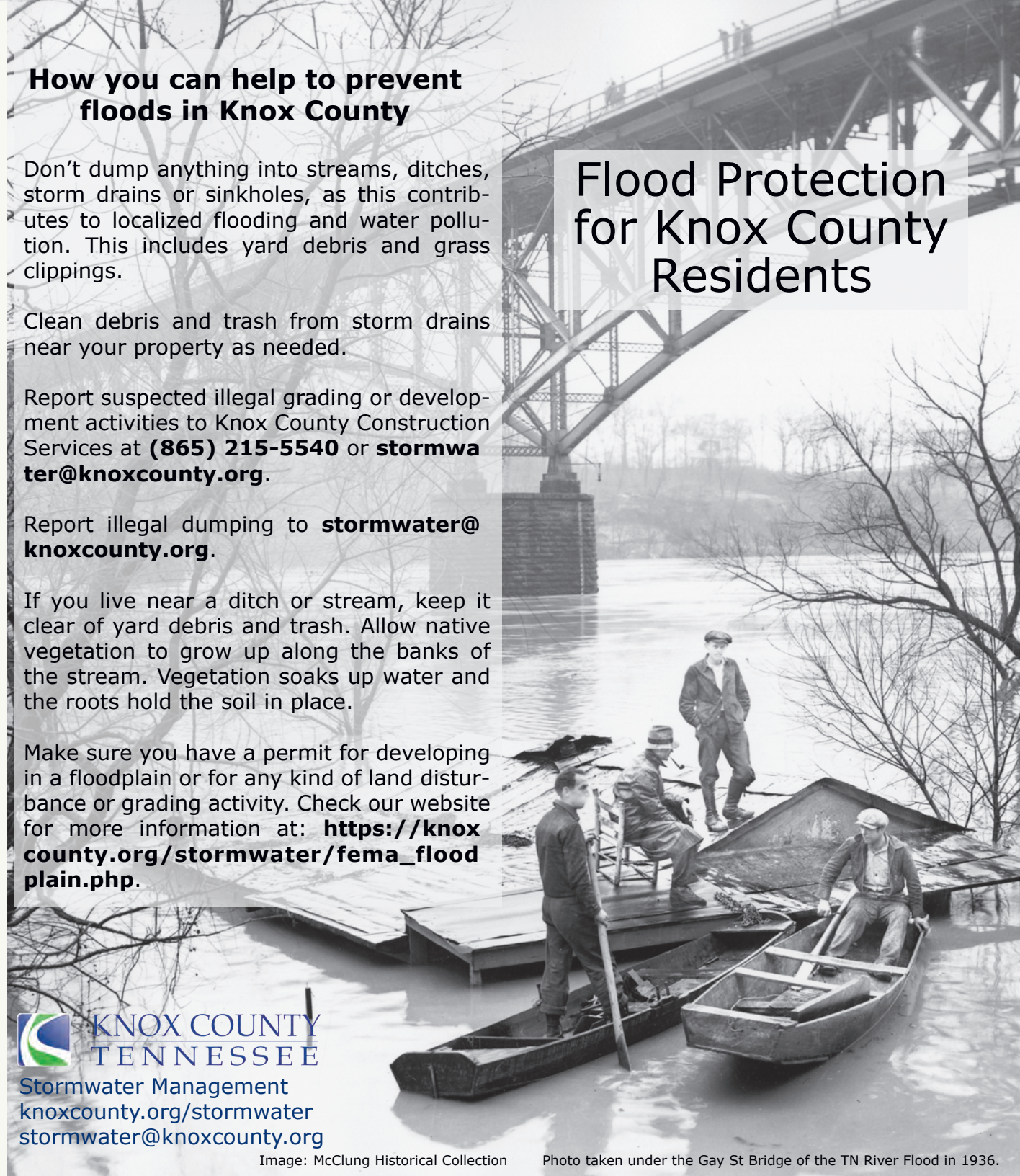
Report illegal dumping to [stormwater@knoxcounty.org](mailto:stormwater@knoxcounty.org).

If you live near a ditch or stream, keep it clear of yard debris and trash. Allow native vegetation to grow up along the banks of the stream. Vegetation soaks up water and the roots hold the soil in place.

Make sure you have a permit for developing in a floodplain or for any kind of land disturbance or grading activity. Check our website for more information at: [https://knoxcounty.org/stormwater/fema\\_flood\\_plain.php](https://knoxcounty.org/stormwater/fema_flood_plain.php).

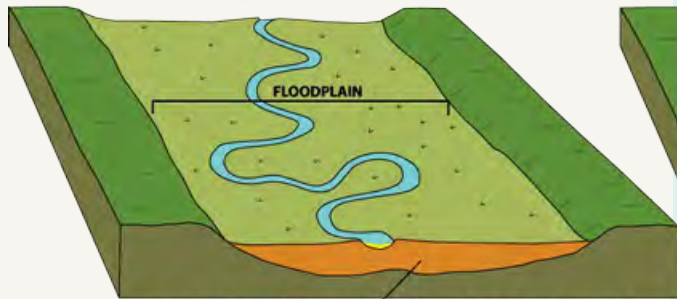
 **KNOX COUNTY**  
**TENNESSEE**  
Stormwater Management  
[knoxcounty.org/stormwater](http://knoxcounty.org/stormwater)  
[stormwater@knoxcounty.org](mailto:stormwater@knoxcounty.org)

## Flood Protection for Knox County Residents



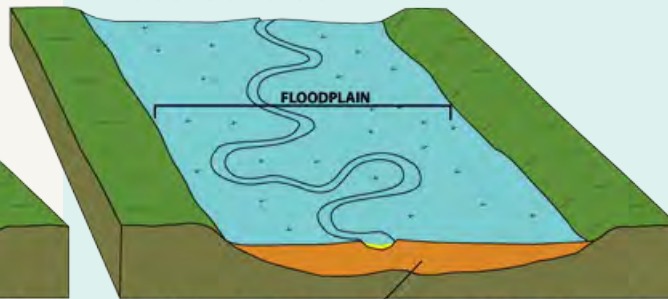


## Normal Conditions



older river channel and floodplain sediments

## Flood Conditions



older river channel and floodplain sediments

## What is a floodplain or flood zone?

Floodplains are the areas of land directly adjacent to waterways where the water naturally flows when it overtops the creek banks. Floodplains are Mother Nature's way of managing water during and just after heavy rain events. If structures are located in a floodplain, they have a 1% annual chance of experiencing a flood. The 1% annual chance flood is also referred to as the **base flood elevation** or **100-year flood**. Moderate flood hazard areas are the areas between the limits of the base flood and the 0.2% annual chance or 500-year flood.

## Do I live in a floodplain?

Check the Federal Emergency Management Association (FEMA) website here: [www.msc.fema.gov](http://www.msc.fema.gov) or visit Knoxville and Knox County's online mapping resource at: [www.kgis.org/kgismaps/map.htm](http://www.kgis.org/kgismaps/map.htm). Additionally, you can contact us at **(865) 215-5540** or [stormwater@knoxcounty.org](mailto:stormwater@knoxcounty.org).

## Why am I required to have flood insurance?

There are **500 miles of streams** in Knox County. While we are quite lucky to live in a part of the world where we have access to this much freshwater, it also means that many of our residents likely live in a floodplain or flood zone. Over 1100 buildings in Knox County are located in a floodplain. If you want to obtain a mortgage for a property located in a floodplain or high-risk flood zone, and the federal government backs the mortgage, you must purchase flood insurance.

That being said, many of our residents, whether they live in a floodplain or not, are at risk of flooding here in East Tennessee. **We strongly encourage all of our residents to consider purchasing flood insurance.**



## How can I purchase flood insurance coverage?

As a participant in the National Flood Insurance Program (NFIP), **all of Knox County residents can purchase flood insurance**. NFIP policies can be purchased through thousands of insurance agents nationwide. The agent who helps you with your homeowners or renters insurance may also be able to help you with purchasing flood insurance. You can also contact the NFIP Help Center at **(800) 427-4661** or find more information here: [https://knoxcounty.org/stormwater/fema\\_general.php](https://knoxcounty.org/stormwater/fema_general.php).

## How can I lower my flood insurance premium?

Have an **elevation certificate** done by a registered land surveyor to determine the elevation of your property. This will help your insurance company give you an accurate premium quote, often times lowering what you pay.

Knox County also participates in NFIP's Community Rating System (CRS) to help lower our residents' insurance premiums. This rates communities on their potential for future flooding. The rating scale is from 1-10; communities with a rating of 1 being the most prepared for flooding situations and those with a rating of 10 being the least prepared for future flooding. Knox County residents receive a substantial discount on their flood insurance premiums due to our robust flood preparedness program.