

## Be Prepared Before the Flood Hits

A hazard analysis made of Blount County in 2005 indicated that the City of Alcoa is more vulnerable to local flooding than any other natural or man-made disaster. Dam failures and flash floods are generally the causes of flooding problems in the area. The risk of dam failure is exacerbated by the number of dams, including the Chilhowee, Calderwood, and Fontana Dams, that are all connected to the Little River, which can overflow on its banks in Alcoa. The main sources of flooding in Alcoa are Culton Creek, Pistol Creek, Springfield Branch, and Russell Branch.

In 2004, Culton Creek flooded by several feet, covering fields, yards, and part of Louisville Road. Although each of the four creeks will only flood about one to three feet, the following communities and neighborhoods have properties that are most likely to be affected by flooding: Green Meadow (from Culton Creek), St. Ives (from Telford Branch and Culton Creek), Blount Development Company (from Pistol Creek), Meadowwood Apartments (from Pistol Creek), Springbrook Corporate Center (from Culton Creek), Coleman-Prospero Commercial Park (from Pistol Creek), Summit Hill Addition and properties adjacent to it, Hamilton Crossing (from Pistol Creek), Hall Community (from Pistol Creek), and the northeast tip of Rock Gardens (from Springfield Branch).

**Flood Insurance:** If you don't have flood insurance, talk to your insurance agent. Most homeowners' insurance policies do not cover flood damage. Federal disaster assistance will not necessarily pay for flood damage either. This assistance usually comes in the form of a low interest loan, not compensation for losses, and is only available if the president declares a natural disaster. Federal disaster assistance must be paid back along with any existing mortgages.

Even if you live in a low-risk flood zone, it would be beneficial to get some form of flood insurance since about 25 percent of flood insurance claims come from low to moderate risk flood areas. However, low to moderate risk homes may be able to qualify for the Preferred Risk Policy, which covers contents of your home starting at \$39 per year and building plus contents coverage starting at \$119 per year. Don't wait for the next flood to buy insurance protection! There is a 30-day waiting period before the National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage or go to this website for more basic information on flood insurance: <http://www.floodsmart.gov/floodsmart/pages/faqs.jsp>.

If you are concerned about the elevation of your house or its proximity to a floodplain, we may have copies of the elevation certificate for your house at the Planning and Codes Department at the Alcoa Municipal Building:

223 Associates Blvd.  
Alcoa, TN 37701-1948  
(865)-380-4730

**Floodproofing Your Home:** There are a number of ways to proactively protect your property from flood damage.

- 1) Build flood walls. This method is practical for areas with low to moderate flooding depths and velocities. Floodwalls are designed to keep the water away from a structure and are constructed of waterproof materials, such as masonry block and reinforced concrete. However, where openings for access to a structure are provided, closures are required that must be put in place prior to any flooding event.
- 2) Put in sealants. This method is sometimes referred to as dry flood proofing and can be used to seal a structure against flood waters in areas where very shallow flooding is experienced. Due to the low level of water pressure that a structure protected by this method can withstand, the technique can only be used on masonry in good structural condition and only when flood levels are low.
- 3) Protect your support service equipment through elevation, wet flood proofing, or dry flood proofing. Service equipment can include, but is not limited to, electrical systems, cable,

water and sewer lines, and appliances like refrigerators, washing machines, dryers, and freezers.

- 4) Waterproof the structure of your house.\* You can waterproof your walls and/or place watertight closures over the doorways. However, these methods are not recommended for houses with basements or if water will reach over two feet deep. Install a plug or standpipe, available for less than \$25 at a hardware store, on the sewer in your basement to stop sewage backup of one to two feet. For deeper flooding from sewage backup, talk to a plumber about overhead sewers or a backup valve.

\*To inquire whether permits will be required, contact the Planning and Codes Department at the Alcoa Municipal Building:

223 Associates Blvd.  
Alcoa, TN 37701-1948  
(865)-380-4730

**Flood Safety:** Here are some useful safety tips for during and after a flood. Although many of them may seem like common sense, people can easily forget common sense in the stress of an emergency.

#### **During a Flood, if Indoors**

- 1) Turn on a battery-operated radio or television to get the latest emergency information.
- 2) If told to leave, do so immediately.
- 3) Have a preassembled emergency kit readily available.

#### **During a Flood, if Outdoors**

- 1) Go to higher ground. Get out of areas subject to flooding, including dips, low spots, canyons, washes, etc.
- 2) Do not walk through flowing water. Drowning is the number one cause of flood deaths. Strong currents can develop in even six inches of water.
- 3) Do not drive through a flooded area. Do not drive around road barriers; the road or bridge may be washed out, and two feet of moving water can wash an SUV off the road.
- 4) Stay away from power lines and electrical wires because an electrical current can travel through water. Report downed power lines to the Alcoa Electric Department at (865)-380-4890.

#### **After a Flood:**

- 1) Check for damage. Check for structural damage before re-entering your home.
- 2) Have your electricity turned off by the Alcoa Electric Department by calling (865)-380-4890, if you haven't done so already. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have become wet unless they have been taken apart, cleaned, and dried.
- 3) 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.
- 4) Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- 5) Remove wet contents immediately. Wet carpeting, furniture, bedding, and any other items holding moisture can develop mold within 24 to 48 hours. If any mold develops, throw the item away.
- 6) Clean and disinfect everything that was touched by floodwaters or mudflows. Throw away food that has come into contact with floodwaters, and boil water until the authorities declare the water supply safe to drink.

**Family Emergency Kit:** A family emergency kit should contain essential items your family may need in the event of a real emergency. The kit should be easily accessible, in a central location,

and have enough supplies to last three days. Here is a list of items you should include in an emergency kit:

- First aid kit and manual
- Flashlight with extra batteries
- Non-perishable/pre-cooked food and a manual can opener
- 3 gallons of drinking water per person (Rotate every six months so not stagnant)
- Essential medications/spare glasses (Rotate frequently)
- Cash and credit cards
- Several blankets
- Re-sealable plastic bags and large trash bags
- Duct tape and sheets of heavy plastic
- Hand tools, such as screwdrivers, pliers, hammer, small pry bar, adjustable wrench, etc.

**What is the Local Flood Warning System?** In the event of a flood, the Fire Department uses the reverse 911 system through the Blount County Emergency 911 Communications Center to issue an automated call to citizens in order to warn them of the flood. The reverse 911 system allows the city to call specific neighborhoods or regions, even specific streets, to warn them of a flood as soon as the government is aware of the disaster. Besides the warning call, the Fire Department will also alert the media-local television and radio stations-to give them information on the flood to broadcast to the community. WBIR Channel 10 and WATE Channel 6 (local television channels) and 1470 AM (local radio station) are all likely to broadcast flood warnings.

**Natural and Beneficial Functions of Floodplains:** Since the beginning of the government's attempt to mitigate flooding and flood damage, the government has focused on the harm done to humans and their property, while viewing our waterways as the adversaries. However, previous efforts toward flood mitigation have led to almost the same level of flood damage. Thus, we should consider adjusting our perspective of the management of flood prone areas and the relationship between humans and waterways. Flooding is a natural process that benefits society in many ways by increasing soil fertility, creating wetlands, transporting material for fish habitats and bank stability, rejuvenating spawning gravel, promoting plant establishment, and resulting in many other positive effects.

The Association of State Floodplain Managers (ASFPM) has established several policy goals concerning the development of the floodplain that would allow the waterways to fulfill their natural purpose. These goals include valuing the natural functions and resources of flood prone areas, preventing further development in the floodplain, removing existing development from flood prone areas whenever possible, and rehabilitating degraded riparian and coastal resources. In order to further obtain information on the views of the Association of State Floodplain Managers, consult the following website: <http://www.floods.org/>.

**Floodplain Development Permit Requirements:** Before an individual can initiate any development in the floodplain, an appropriate permit must be obtained from the City of Alcoa. Contact the Planning and Codes Department to inquire/apply for a permit or to report illegal development in the floodplain at (865)-380-4730.

**Substantial Improvement Requirements:** Floodplain building additions, improvements, and repairs of 50% or greater than the value of the existing building must meet the same regulations as new buildings. These requirements dictate that a structure be built at least one foot above the 500 year flood level. In order to begin work on any substantial improvement, the responsible party must obtain a building permit from the Planning and Codes Department and will be subject to regular inspections. Contact the Planning and Codes Department for more information at (865)-380-4730.

**Drainage System Maintenance:** The City of Alcoa actively maintains a stormwater system in order to improve “general health and welfare through reduction of undesirable stormwater conditions,” among several other reasons, according to the Alcoa Municipal Code, Section 18-802 (1) (c). According to Section 18-805, the “city drainage system consists of all rivers, creeks, branches, lakes, reservoirs, ponds, drainage ways, channels, ditches, swales, storm sewers, culverts, inlets, catch basins, pipes, head walls and other structures, natural or manmade, within the political boundaries of the City of Alcoa.” Thus, if a citizen dumps material other than what makes up the definition of “stormwater,” as it appears under Section 18-803, into the drainage system, the Stormwater Utility has the right to charge the citizen a civil penalty. If a citizen witnesses a violation of the Alcoa Municipal Code, he/she should inform the city by calling (865) 380-4846 (Tuesday-Friday from 7:00a.m. to 5:00p.m.) or (865) 380-4921 (at any other time).

Maintaining an effective stormwater system is crucial to the health of citizens and their property and to keep the environment clean. The stormwater system is designed to eliminate surface run-off (or the water that the ground cannot absorb) from rainfall or melted snow. If citizens discard unauthorized waste and clog up the stormwater system, then surface run-off will quickly become stagnant, standing water, which is bad for land and attracts disease-carrying insects and bacteria. Even if the waste does not clog up the system, the unauthorized waste will likely pollute the water source into which the stormwater system empties. Thus, it is crucial for citizens to only put or allow authorized material or liquid into the stormwater system.

See a real-time gage of the height and rate of discharge of the Little River near Alcoa at:  
[http://waterdata.usgs.gov/tn/nwis/uv/?site\\_no=03498850&PARAMeter\\_cd=00065.00060](http://waterdata.usgs.gov/tn/nwis/uv/?site_no=03498850&PARAMeter_cd=00065.00060)

See the height and rate of discharge of the Little River near Maryville at:  
[http://waterdata.usgs.gov/tn/nwis/uv/?site\\_no=03498500&PARAMeter\\_cd=00065.00060](http://waterdata.usgs.gov/tn/nwis/uv/?site_no=03498500&PARAMeter_cd=00065.00060)