

CITY OF BRISTOL TENNESSEE

FLOOD PROTECTION NEWSLETTER

VOLUME 1, ISSUE 3 APRIL 13, 2010

THE HISTORY OF FLOODING IN BRISTOL

Flooding in our city is caused by three sources: Beaver Creek, Little Creek and Mumpower Creek. Nearly all of the downtown Bristol businesses, as well as some residential neighborhoods and businesses in outlying communities, are affected by flooding. In a floodplain, there is a 1% chance each year that a flood will occur. Although flooding occurs periodically in the area, since Bristol's original settlement in 1856, the greatest flood of Beaver Creek resulted from a general winter storm in the Twin Cities' vicinity

on March 7, 1867. Estimated damages were \$1.060 million. The largest flood of record since the closure of Beaver Creek and Clear Creek Dams occurred on October 2, 1977. This flood caused an estimated \$1.364 million in damages and is estimated to have a recurrence interval of 20 years. At least seven (7) other large floods on Beaver Creek have been recorded. Mumpower Creek also experienced a large flood in 1917. It has experienced floods independent of Beaver Creek and of sufficient size to cause

damages. The October 1977 flood of record also occurred on Little Creek. Other noted flood events on this tributary include March 1955, April 1972, and December 1972.

Your property may be high enough that it was not flooded recently. However, it can still be flooded in the future because there is always the potential that the next flood could be worse. If you are in the floodplain, the odds are that someday your property will be damaged. This newsletter gives you some ideas of what you can do to protect yourself.



Don't wait for the next flood to buy insurance protection.
There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage.

WHAT CAN YOU DO?

The first thing you should do is check your flood hazard potential. Flood Insurance Rate Maps (called FIRMs) and flood protection references are available at the Bristol Public Library in the Main Branch downtown. Other flood references are also available in the Avoca Branch. You can also visit the Community

Development Department in the Easley Municipal Annex Building at 104 8th Street to view the FIRMs with a city planner. For further information, contact the Community Development Department at 989-5514. If you experience current flooding problems, you may contact the Public Works Department at

989-5582 for assistance. Once you have determined if your property is at risk for flooding, you may decide to hire a licensed engineer to evaluate your property. An engineer must have received a license from the state to be qualified to evaluate your property's flooding potential.

INSIDE THIS ISSUE:

HISTORY	1
WHAT CAN YOU DO?	1
FLOODPLAIN REGULATIONS	2
FLOODPROOFING & PREPARING	2
FLOOD INSURANCE	3
FLOOD SAFETY	3
BRISTOL MAP	4

FLOODPLAIN REGULATIONS

Several of the City's efforts to enforce floodplain regulations depend on your cooperation and assistance. Here is how you can help.

Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a **violation** of City of Bristol Tennessee City Ordinance No. 04-24. This includes chemical and household waste—even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the

water has to go somewhere—either your property or your neighbor's. Every piece of debris contributes to flooding. If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. If you see dumping or debris in the ditches or streams, contact the Code Enforcement Division at 989-5659.

Always check with Code Enforcement before you build on, alter, re-grade, or fill on your property or home. A permit may be needed to

ensure that projects do not cause problems on adjoining properties. If your structure is being substantially improved over a 5-year period with a cumulative cost of more than 50% of the market value of the structure, you are required to abide by current building standards. This excludes "historical structures" as defined in Chapter 7 of the Zoning Ordinance. If you see building or filling without an blue-colored construction permit posted, contact the Code Enforcement Division at 989-5659.

PROPERTY FLOOD PROTECTION & PREPARING FOR A FLOOD

Property Flood Protection

There are several different ways to protect a structure from flood damage. These measures are called flood proofing or retrofitting. Several resources on this topic are available at the Bristol Public Library. *Important note:* Many alterations to your building or land may require a permit from the Code Enforcement Division—even re-grading or filling in the floodplain requires a permit.

One way is to keep the water away by re-grading your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. Also, observe drainage ditches, including gutters and spouts, near your home for problems.

Another approach is to make your

walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep. It's a good idea to move electrical machines to areas of your home that are least likely to flood.

A third approach is to raise the house above flood levels. You will need the services of a licensed engineer or architect and a construction contractor to evaluate and advise on the cost of raising your house.

Many houses, even those not in the floodplain, have sewers that back up into the basement during heavy rains. A plug or standpipe can stop this if the water doesn't get more than one or two feet deep. They can be purchased at a hardware store for under \$25. For deeper sewer backup flooding, talk to a plumber

about overhead sewers or a backup valve.

Preparing for a Flood

Plan ahead and provide your family with an emergency plan. Put together a "Disaster Supplies Kit" that includes plenty of water, food, first aid, essential medicines and other items for every member of your family. You should know where to go in case of flooding and which places, preferably close by, are considered high ground.

If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help ensure that you don't forget anything. Don't forget about outside items that can damage your home (or a neighbor's) if moved by a flood.

FLOOD INSURANCE

If you don't have flood insurance, talk to your insurance agent. **Most homeowner's insurance policies do not cover damage from flooding.** However, because Bristol participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy from your insurance agent. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded previously.

Some people have purchased flood insurance because it was required by the bank when they received a mortgage or home improvement loan. These policies may only cover the main structure and not

the contents. During flooding, there is usually more damage to the furniture and contents than there is to the structure. There are approximately 75 flood insurance policies in Bristol, Tennessee. If you are covered, check the amount of coverage and determine if you have contents coverage. Remember—even if the last flood missed you or you have completed some flood proofing of your home, the next flood could be worse. **You have a 26% chance of being flooded during a 30-year mortgage.** Compare this to your 4% chance of having a fire during that time. Do you have fire insurance?

If your flooding problem is caused or aggravated by sump pump failure or

sewer backup, check to see if a rider is available for your homeowner's insurance policy. Only flood insurance from the NFIP covers surface flooding. **Don't wait for the next threat of a flood to buy insurance protection.** There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage. The City of Bristol Tennessee currently has a Community Rating of a Class 8, which should qualify flood insurance policies for a 10% discount. That's a savings of \$40 for a policy that costs \$400 a year.

FLOOD SAFETY: DURING AND AFTER

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. A foot of water will float many vehicles. Two feet of water

will carry away even SUVs.

Turn around—don't drown!

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to your local Power Company.

Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they

have been taken apart, cleaned, and dried.

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.

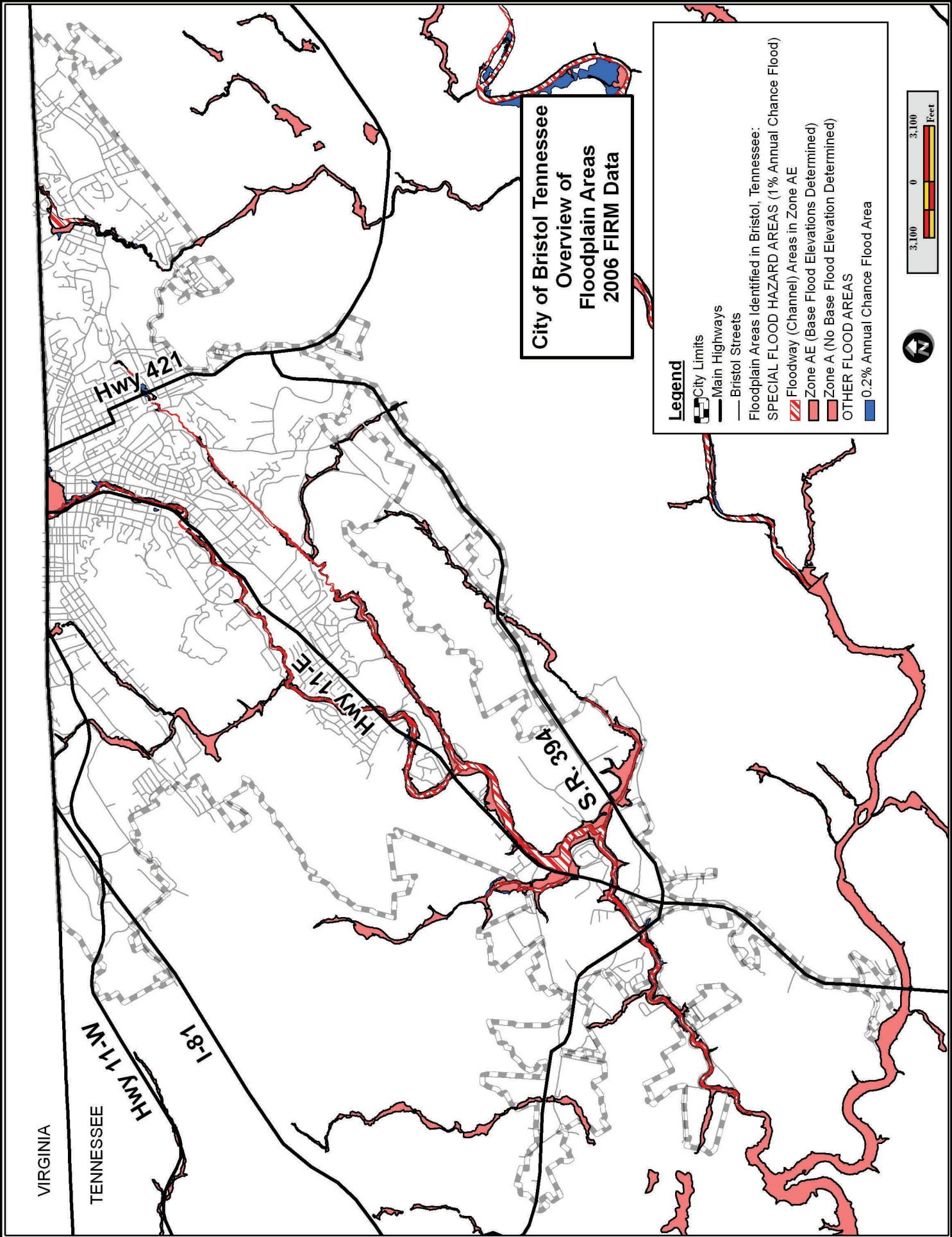
Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

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.

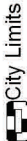
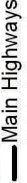
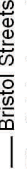
Clean and disinfect everything that got wet. Mold can grow quickly if things are left wet. Mud left from floodwater can contain sewage and chemicals.

Make sure drinking water is safe. Listen for news reports to learn whether the community's water supply is safe to drink.






**City of Bristol Tennessee
 Overview of
 Floodplain Areas
 2006 FIRM Data**

Legend


-  City Limits
-  Main Highways
-  Bristol Streets

Floodplain Areas Identified in Bristol, Tennessee:

SPECIAL FLOOD HAZARD AREAS (1% Annual Chance Flood)

-  Floodway (Channel) Areas in Zone AE
-  Zone AE (Base Flood Elevations Determined)
-  Zone A (No Base Flood Elevation Determined)

OTHER FLOOD AREAS

-  0.2% Annual Chance Flood Area



VIRGINIA

TENNESSEE

Hwy 11-W

I-81

Hwy 421

Hwy 71E

S.R. 394