

FREQUENTLY ASKED QUESTIONS: FLOOD ZONES & INSURANCE

Q: What are flood zones?

A: Flood zones are land areas identified by the **Federal Emergency Management Agency (FEMA)**. Each flood zone describes that land area in terms of its risk of flooding. Everyone lives in a flood zone—it's just a question of whether you live in a low-, moderate- or high risk area.

Q: How do I find out whether or not my property is at risk, and if it is, at what level?

A: Visit www.floodsmart.gov and complete the "One Step Flood Risk Profile". The results will provide an unofficial risk assessment. For more information you can visit www.fema.gov and click on "Flood Insurance, Maps, and Information." If still unsure, please contact the Stormwater Coordinator at 457-2340.

Q: Do I really need flood insurance?

A: If you live in a flood zone, your mortgagor requires you to have flood insurance. If you do not live in a flood zone but are concerned about flooding, flood insurance is available for those communities that participate in the National Flood Insurance Program (NFIP). Collierville is a participating community.



Floods are America's #1 natural disaster and can happen anytime, anywhere. Almost 25 percent of all flood insurance claims come from areas with minimal flood risk.

IF you should experience flooding, safety to you and your family is most important. Record your flooding experience with photos and/or video and contact your insurance agent immediately. When possible, information such as this should be forwarded to the Town of Collierville.

To learn more about flooding preparation and recovery; your location risk; and requirements for insurance coverage, visit www.floodsmart.gov.

This brochure is provided by the Town of Collierville for informational purposes. Please contact your insurance agent with specific questions or concerns regarding coverage. Other professionals should be consulted as needed for various home improvements.



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EFFECTIVE RAIN TO DRAIN MANAGEMENT



What you need to know about
stormwater and how it impacts
your neighborhood.

STORMWATER:

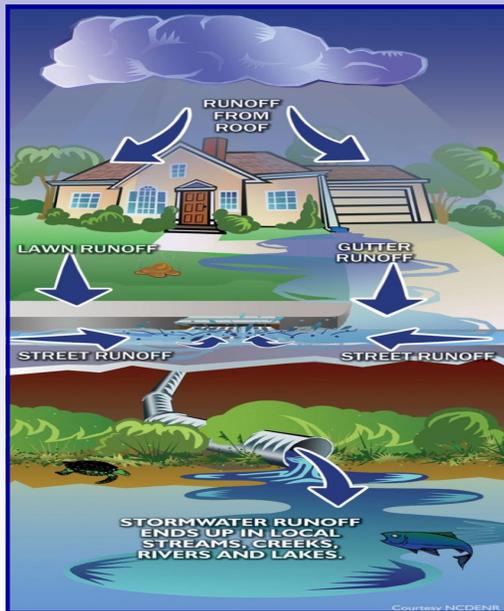
WHAT IT IS AND HOW IT MOVES THROUGH COLLIERVILLE

Stormwater is water from precipitation that flows across the ground and pavement due to rain or snowmelt (also known as stormwater runoff). The water may seep into the ground or flow into the Town stormwater drainage system.

As stormwater travels, it can carry mud, sediment, leaves, grass clippings, and other materials with it. Any of these can and do block the drainage system which can result in water ponding which can often cause dangerous and damaging flooding.

The Town of Collierville takes great pride in its well designed and maintained stormwater drainage system. With each new development, additions to the stormwater drainage system and its impact on the existing system is thoroughly analyzed. Once a drainage system is designed and installed, the Town's Public Services Department ensures the systems are well-maintained.

The drainage system in Collierville includes road-side gutters, ditches, streams, ponds and drainage pipes which run throughout the Town. Eventually all Town runoff goes into our natural streams: the Wolf River or Nonconnah Creek. It is also important to remember that our roadways are part of the "passive" drainage system. During significant rain events, the volume of water in the streets may increase until adequate drainage time is allowed.



WHAT YOU CAN DO:



Keep it clean: Do not put yard wastes (leaves, grass, etc.) or any other materials in or near roads, ditches, gutters, and drain inlets. Drainage inlets should not be blocked or covered.

Home Improvements: When installing swimming pools, sheds, garages, additions, or landscaping, **DO NOT** change the designed drainage pattern of your lot in a way that negatively impacts your home or your neighbors property. Contact the Town's Engineering Division at 457-2340 obtain a copy of the grading plan for your lot.

Don't Litter: When outdoors, dispose of garbage properly. Don't litter—build-up of debris can cause blockages in the drainage system.

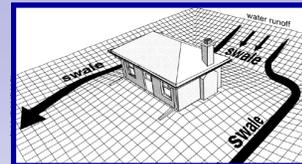


Maintain gutters and downspouts:

Make sure your gutters are clean and free of debris. Flows from downspouts should be directed away from your home and over the lawn. Flows should never discharge to adjacent properties.

Maintain the swales on your property:

The "swale" is usually located on the property line between properties. A swale is a shallow trough like depression that carries water around your house and to the street during rainstorms or snow melts.



These swales must not be blocked with fences or landscaping.



Fences: Permits are required to install fences and walls. Sufficient clearance must be provided from the bottom of the fence to the ground so stormwater will flow and not dam-up. Fences located in or along drainage easements should have a minimum clearance of 2". Questions regarding fence permits can be directed to the Codes Division at 457-2310.

FREQUENTLY ASKED QUESTIONS

- Q: Do I need to be concerned about my house flooding?**
- A: Most Collierville homes and neighborhoods will never experience flooding. However if you live in a flood zone, have low lying areas near ditches, or if you have experienced yard, garage, or interior flooding in the past, your home may be at risk under extreme weather conditions.
- Q: Should I be concerned if stormwater is puddling in my yard?**
- A: A certain amount of puddling is normal following heavy rain events, thunderstorms, or when the ground is saturated during the rainy season. The greatest amount of precipitation for western Tennessee occurs during the winter and early spring months with the secondary being the month of July. If there is a large amount of water standing in your yard for more than a two days, contact the Stormwater Coordinator at 457-2340.
- Q: What are other things can I do to help prevent flooding or improve yard drainage?**
- A: Many property owners have elected to install private drainage systems on their property. These may include dry bed drains, area drains and/or French drains. These systems, which can be designed and installed by most local landscape companies, can be connected to the curb to discharge the collected runoff to the street. Any curb cuts require a permit. Contact the Codes Division at 457-2310 for information about permits and when it may be required. Remember: It is never acceptable to concentrate flow onto a neighbor's property.

For questions or concerns about stormwater issues, please visit www.collierville.com, click on the **Mayor's Action Center (MAC)** icon and enter your question or concern **24 hours a day / 7 days a week**. You can also contact the Town of Collierville Stormwater Coordinator at 901.457.2342.

