Do I need flood insurance?
Homeowners' insurance rarely covers damage from floods. You may need to discuss a flood insurance policy with your insurance agent. Knox County participates in the National Flood Insurance Program, making flood insurance both available and affordable in Knox County. This insurance is backed by the federal government and is available to all structures, even those that have previously been flooded.

Can Knox County help to protect my structure from flooding?
If you are located in a floodplain, Knox County can provide more specific information on your structure and property, such as depth of flooding over a building’s first floor and information on past flooding problems in the area.

Knox County drainage engineers are available for private consultation on preventing flooding and flood damage. Call (865) 215-5540 or email stormwater@knoxcounty.org to set up an appointment.

How You Can Help to Prevent Flooding in Knox County
- Do not dump anything into streams, ditches, storm drains or sinkholes. Not only is it against the law, it contributes to localized flooding and water pollution. This includes yard debris and grass clippings.
- Do not block storm drains. Clean debris and trash from storm drain near your property as needed.
- Report suspected illegal grading or development activities to Knox County Construction Services at (865) 215-5864 or stormwater@knoxcounty.org
- Report illegal dumping to 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. Visit knoxcounty.org/stormwater for more.
Flooding & Floodways

Why does it flood in Knox County?
Flooding is a natural condition of rivers, streams and creeks. Flooding in Knox County is usually due to the land’s inability to soak up rainfall from a heavy rain event. This can be a result of compacted soils, an abundance of built surfaces that do not absorb rainwater, a blocked storm drain, or any combination of the above.

What is a Floodplain?
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, it’s likely that they will experience flooding at some point.

What is a Floodway?
A floodway is the channel of the waterway and the adjacent land that the waterway needs to discharge flood waters without increasing the elevation of the water more than one foot. This area will experience flooding during heavy rain events. No buildings are permitted within the floodway in Knox County. Knox County also enforces the No Fill boundary as shown on the map.

Do I live in a floodplain?
Check the Federal Emergency Management Association (FEMA) website at www.msc.fema.gov. Or, contact us at (865) 215-5540 or stormwater@knoxcounty.org

What can I do to prevent my structure from flooding?
• Waterproof your walls and place watertight enclosures over the doorways
• Certain lot conditions will allow the construction of a small floodwall or earthen berm around or adjacent to the structure. A Land Disturbance Permit is required for this activity. More information can be found at knoxcounty.org/stormwater/permits.php
• It is possible to elevate non-residential structures in the floodplain. This practice should only be done by a licensed engineer.

Can I build in the floodplain?
The Federal Emergency Management Association (FEMA) regulations restrict any development in the red area shown in the map on the opposite panel. Knox County regulations go a step further in protecting residents from potential flooding by restricting development in the light green hatched area of the map.
FEMA requires new buildings’ minimum floor elevation (MFE) to be built at or above the 1% / 100-year flood elevation. Knox County provides additional protection from potential flooding by requiring new buildings’ MFE to be one foot (1’) above the 0.2% / 500-year flood elevation.

Floodplain development permits for Knox County can be found on our website at: knoxcounty.org/stormwater/fema_floodplain.php

Even though flood water can appear to move slowly, a flood even two feet deep can float a car!

More information, tips, advice and development requirements for floodplains at knoxcounty.org/stormwater/floodplain.php.