

# FLOODS AND FLOOD INSURANCE



**Elizabethton Building Department  
City of Elizabethton  
City Hall  
136 South Sycamore Street  
Elizabethton, TN 37643-3328  
Phone: (423) 542-1503**

*The purpose of this pamphlet is to inform residents and property owners of the presence of flood hazards in Elizabethton and suggest possible actions which may be taken to protect persons and property.*

## HISTORY OF FLOODING IN ELIZABETHTON

Elizabethton, the county seat of Carter County, is located at the confluence of the Watauga and Doe Rivers. Most of the Watauga River watershed lies in the Appalachian Mountains with elevations over 6,000 feet. The city is in the foothills of these mountains at an elevation near 1,500 feet. The Watauga River and its tributaries from the origin of the mouth of Buffalo Creek, located at Elizabethton's western corporate limits, has a total drainage area of 712 square miles. The Doe River has a drainage area of 137 square miles.

Most recently, the greatest flood occurred on September 27th, 2024, when Hurricane Helene came up through the Gulf of Mexico. This was marked by damaging high winds and the catastrophic overflowing of streams and riverbanks. Previously, the greatest flood had occurred on the Watauga and Doe Rivers in Elizabethton on May 21, 1901. There was considerable overflow with high velocities along the streams and rivers, and damage was great despite the limited development.

Another great flood occurred on the Watauga River on August 14, 1940. Downstream from the mouth of the Doe River it was slightly lower than the 1901 flood, but above the mouth of the Doe River, it exceeded the 1901 flood by about two feet. In 1948, the TVA completed the Watauga Dam to help control flooding in the Watauga Valley.

Other large floods on the Watauga River occurred in March 1867, March 1886, February 1897, and February 1902. Large floods probably occurred on Doe River at the same time. The highest stages reached during the gauge record period were March 12, 1963, and March 26, 1965. The flood of March 1965 was also one of the largest known floods on Buffalo Creek.

Maximum probable flood determinations indicate floods could occur on Watauga River, even with regulation by Watauga Reservoir, which would exceed the 1901 flood near Elizabethton by about two feet. On the Doe River the maximum probable flood would be four to fourteen feet higher than the 1901 flood, averaging about five feet higher in Elizabethton.

Over the years, earth fills have been made in the floodplain which obstruct the flow of water and cause floods to be higher than would otherwise be expected. Hence, the need to prepare for a flood is even more relevant today than in years past.

## FLOOD WARNING SYSTEM

A flood warning system, such as is present today, was not in effect when these floods occurred. A Carter County/Elizabethton Mutual Aid Agreement Plan was developed to prepare for various disasters. Flood watches (when conditions are right for flooding) and flood warnings (flooding is imminent) will be issued

by TV (WJHL) and radio (WUSJ FM, WBEJ AM, and NOAA).

Residents in flood prone areas will also be warned of an actual emergency condition through siren coverage by industrial organizations and fire and law enforcement mobile units. When these signals are sounded, residents should turn to the television and radio stations listed above for information.

## FLOOD SAFETY

There are several actions residents of flood hazard areas can take to decrease the potential of injury to flooding.

1. Know the flood warning procedures.
2. Do not attempt to cross a flowing stream.
3. Keep children away from flood waters, ditches, culverts, and storm drains.
4. If your vehicle stalls in high water, abandon it immediately and seek higher ground.
5. Evacuate the flood hazard area in times of impending flood or when advised to do so by the police or fire department.
6. Cut off all electric circuits at the fuse panel or disconnect switch. If this is not possible, turn off or disconnect all electrical appliances. Shut off the water service and gas valves in your home.

## **FLOOD INSURANCE**

Standard homeowners' insurance policies do not cover losses due to floods. However, Elizabethton is a participant in the National Flood Insurance Program, which makes it possible for Elizabethton property owners to obtain federally backed flood insurance. This insurance is available to any owner of insurable property (a building or its contents) in Elizabethton. Tenants may also insure their personal property against flood loss.

**This insurance is available from your insurance provider.** The actual cost will vary depending upon the amount of coverage and degree of flood hazard. We urge persons who live or own property in flood hazard areas to purchase flood insurance to protect themselves from losses due to flooding. This insurance is required in certain instances, such as the purchase of a home with a federally backed mortgage.

## **PROPERTY PROTECTION MEASURES**

There are various actions which can be taken to flood proof structures. Electrical panel boxes, furnaces, water heaters, and washers/dryers should be elevated or relocated to a location less likely to be flooded. Basement floor drains and interior and exterior backwater valves can be installed, and interior flood walls can be placed around utilities.

If flooding is likely, and time permits, move essential items and furniture to the upper floors of your home. Keep materials like sandbags, plywood, plastic sheeting, and lumber handy for emergency waterproofing. This action will help minimize the amount of damage caused by flood water.

The Director of Emergency Management (**423-542-1888**) is available to advise property owners of appropriate flood protection measures; perform site visits, and review or critique retrofitting plans.

## **FLOODPLAIN DEVELOPMENT REQUIREMENTS**

**It is especially important to contact the Elizabethton Building Department and the Elizabethton Planning Commission if any work is to be performed in flood hazard areas.** This is necessary as development permits are required for construction or substantial improvements in the floodway or flood fringe. The construction of structures is permitted provided the lowest floor of any residential structure is no lower than one foot above the base flood elevation. All developments in the floodplain (not just construction of buildings) need local permits. Citizens with property located in a flood hazard area are advised to contact the Elizabethton Building Department (**423-542-1503**) before they build, fill, or otherwise develop.

Non-approved development in the flood hazard area by others can have dramatic effect on the flooding of your property! If you become aware of any unapproved development in the floodplain, you are urged to contact the Elizabethton Building Department.

## **MAINTENANCE OF DRAINAGE SYSTEMS**

Elizabethton has a storm drainage system composed of open and closed segments. The open sections are drainage swales/ditches used to carry storm waters away from homes to drainage areas, such as creeks or rivers. The closed system is comprised of storm water inlets and piping which also carry the water from streets and developments to drainage areas.

The maintenance of these systems is especially important. Debris in ditches and streams obstruct the flow of water which can cause overflow onto roads and into yards. Partial or complete filling in of these ditches can reduce the flood flow capacity, which will result in overflow into roads or onto private property.

Maintenance of the drainage system is particularly important so that a high flood flow capacity can be realized. To aid in this, the City of Elizabethton clears and performs other maintenance work on the system on a routine basis. Work is also performed in an emergency as needed.

Citizens are expected to perform routine maintenance on ditches located on rights-of-way in front of or to the rear of their properties. This includes the removal of high weeds, litter, or other items which may be considered a nuisance. Also, property shall be maintained so that water cannot become stagnant, and breeding areas are not provided for mosquitoes.

If you know of unapproved changes occurring to the drainage system, such as filling or rerouting of streams or ditches, or a nuisance situation which exists, please contact the Elizabethton Building Department at **542-1503**.

## **FLOOD ZONE AREAS**

The flood zone areas within the City of Elizabethton are: 1.) 0.2% Annual Chance of Flooding 2.) A 3.) AE 4.) AE-Floodway. To determine if you live in, or own property in, a flood hazard district, contact the Elizabethton Building Department at **423-542-1503**.

There are other pamphlets available which discuss items of interest to residents of flood hazard areas. These may be obtained at the Elizabethton Building Department at no charge. Publication concerning flood proofing and other additional information is also available in the Elizabethton Public Library, located at 201 North Sycamore Street.