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December 3, 2004

FLOODING IN RUTHERFORD COUNTY

We, as a County, are very fortunate to have some very passionate Commissioners working in our behalf. Were it not for the efforts of commissioners such as Joe Frank Jernigan, Robert Peay and Gary Farley, to name a few, we would most likely not have a Public Works program. These gentlemen worked very diligently to create this program that is now working for you. If you live in the City of Murfreesboro, the Town of Smyrna, or the City of Lavergne, you are already aware of the benefits of the Public Works Departments they have and the work they do to relieve the residents of drainage problems.

I have had the honor of working for the Rutherford County Engineering Department since March of 1997. In that time, I have been to many of the areas that typically flood or used to flood. Until early this year, Rutherford County did not have a Public Works program, and therefore, unless the drainage problem could be worked on within the road right-of-way, there wasn't much I could do to resolve the problem. I did work with many of the landowners by giving them advice on a practical solution to the problem. I also have shot elevations and created drainage schemes and staked out the grades so that their contractor could do the necessary work. Although I was happy to do what I could, the bottom line was, I had no way to have a bulldozer or a backhoe come out to your lot to actually fix the problem. When you consider the size of Rutherford County, this is a big undertaking, but certainly one that is needed.

Rutherford County is very fortunate to have the Stones River wending its way through our lands. Sometimes, however, it can be a mixed blessing. I'm sure that any of you who live along the rivers and creeks throughout the county are well aware of the 100-year Flood Zone. This area shows up on our Federal Emergency Management Agency (FEMA) maps, and represents an area that has a one-percent chance per year of flooding to that extreme. In those areas, FEMA will require any lender to require that flood insurance be obtained. By participating in the Flood Program, Rutherford County has some obligation to FEMA. If the County follows the guidelines created by FEMA, FEMA will sell the flood insurance at their reduced rates to the residents that have property in the Zone A and Zone AE areas. So, if you have bought property within a Special Flood Hazard Area, your lender is mandated by the Federal Government to

require flood insurance to be purchased and maintained throughout the life of the loan. If you have bought vacant property where any portion of the property is within a Special Flood Hazard Area, a minimum floor elevation will be required of your builder when he applies for a building permit. Along with that minimum floor elevation, a minimum pad elevation will also be necessary, so as to comply with the Rutherford County Zoning Resolution. Any Government Agency working within the guidelines of FEMA's requirements may make their requirements more stringent than those of FEMA. In fact, Rutherford County has done exactly that, as our commissioners have elected to try to assure that no residence would flood by requiring that the floor elevation be three-feet higher than the Base Flood Elevation as determined by FEMA.

FEMA does have some latitude within its regulations, and is willing to work with you in some instances. If the very back of your property is within a Zone AE area, but the front of your property is much higher, you can submit a Letter of Map Amendment (LOMA) to FEMA requesting that that portion of the lot be removed. The cost of a LOMA is typically a one-time cost, and that cost is for hiring a Registered Engineer or Registered Land Surveyor to fill out the proper forms after shooting elevations on your lot and house. There is no cost to submit the letter/form to FEMA. If there is a revision to the actual Community/Panel (the FEMA map) after that point, it may negate your LOMA if the area where your property is located actually changes and the Base Flood Elevations raises.

I hope that the information I've relayed here actually helps someone in their quest to understand some of the requirements placed on our residents, and that everyone that needs help with flooding can resolve their problems with no expenditure needed.