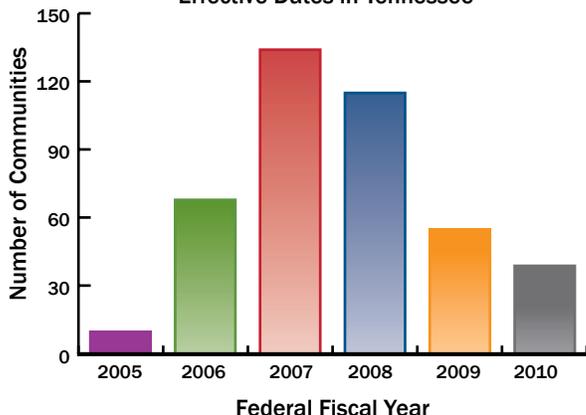


Tennessee Five-Year Plan Summary

COMMUNITY ASSISTANCE PROGRAM – STATE SUPPORT SERVICES ELEMENT

Projected Flood Insurance Rate Map
Effective Dates in Tennessee*



*Currently includes both participating and non-participating communities from Multi-Year Flood Hazard Identification Plan sequencing, Version 1.5, June 2005.

**Percentages may have been rounded to the nearest whole number. The pie chart shows the CAP-SSSE activities the State agency responsible for floodplain management is undertaking in relation to other activities.

PURPOSE

This report is an outcome of the review of the Federal Fiscal Year (FY) 2005-2009 Floodplain Management Work Plans by the Department of Homeland Security's Federal Emergency Management Agency (FEMA). It is intended to show the relationship of Community Assistance Program – State Support Services Element (CAP-SSSE) activities, and resource allocation, the State is undertaking in response to the flood mapping production schedule of Flood Map Modernization, and to highlight the efforts that are underway to achieve the flood loss reduction goals of the National Flood Insurance Program (NFIP).

STATE VISION FOR FLOODPLAIN MANAGEMENT

The Tennessee Floodplain Management Program (FMP) efforts will continue as in the past, with the addition of coordination activities associated with Flood Map Modernization. The approach of utilizing the Department of Economic and Community Development's Local Planning Assistance Office (LPAO) as the coordination agency of the NFIP for Tennessee provides an effective and cost efficient mechanism to deliver responsive NFIP assistance to all in contact with the program.

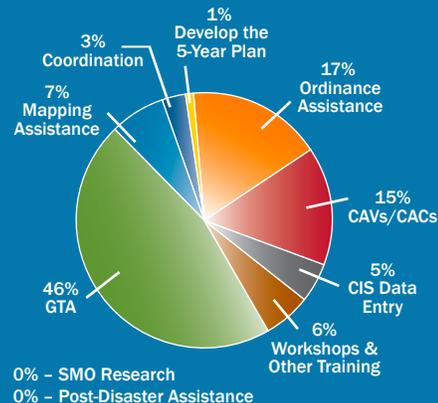
STATE FLOODPLAIN MANAGEMENT AUTHORITY

The coordination of the NFIP in the State of Tennessee is the responsibility of the LPAO. The various State Departments and agencies are directed through a Governor's Executive Order to operate in a manner that will minimize impact on areas of identified flood hazard. Local communities in Tennessee are authorized to implement floodplain management under the general zoning enabling statutes. This authority is specifically given to county governments in Title 13, Chapter 7, Section 101 of the Tennessee Code Annotated and to municipal governments in Title 13, Chapter 7, Section 201 of the Tennessee Code Annotated. These regulations are an overlay zone to the existing standards for the areas with identified flood hazards. Some municipal governments have adopted free standing floodplain management regulations not associated with zoning as authorized through their municipal charter as an exercise of the implied police powers of government.

SIGNIFICANT ACCOMPLISHMENTS, STRENGTHS, OR SUCCESS STORIES OF THE FLOODPLAIN MANAGEMENT PROGRAM

The FMP's major strength in Tennessee is the delivery approach of the LPAO's NFIP coordination services. Unlike most States, the Tennessee CAP-SSSE services are not rendered by a small centralized staff.

According to the FY 2005-2009 Work Plan, Tennessee will perform the following activities in FY 2005**:



GAP ANALYSIS

***How many Full Time Equivalents (FTEs) are employed for floodplain management in the State

agency: <1

How many additional FTEs are needed to perform floodplain management activities: 0

What percent/number of floodprone communities participate in the NFIP: 81%/308

What percent/number of NFIP communities participate in the Community Rating System: 4%/13

***Referenced from the Association of State Floodplain Managers' Floodplain Management 2003, State and Local Programs



FEMA

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In Tennessee, these services are provided by a staff of seventy, including fifty-two professional planners, located throughout the State in six regional offices. Not only is there an expanded staff presence in comparison with most States but, they are physically located in close proximity to the local NFIP participating communities. This provides an opportunity for more direct and responsive daily hands-on assistance.

OVER THE NEXT FIVE YEARS, WHERE DOES TENNESSEE FORESEE A SHORTAGE OF RESOURCES?

There are no anticipated gaps in work activities proposed in the Five-Year Floodplain Management Work Plan that would necessitate additional funding allocations as long as the FEMA scope of work remains consistent. Tennessee recognizes that Flood Map Modernization will require additional ordinance assistance as new flood maps are released. As the countywide maps are completed, each of the participating municipalities within the county will be provided LPAO assistance, if necessary, to assure NFIP compliance and map adoption. At the same time, outreach will be provided to any non participating communities as a means to attract better participation.

SIGNIFICANT COOPERATIVE EFFORTS WITH FEDERAL, STATE, OR LOCAL PARTNERS IN SUPPORT OF FLOODPLAIN MANAGEMENT

Tennessee will utilize a four-element partnership approach that includes Federal agencies, other State agencies, local governments, the private sectors as a means to improve floodplain management over the next five years. The Federal partnership will continue with FEMA through the CAP-SSSE, with the Tennessee Valley Authority and with the United States Army Corps of Engineers. The State agency partnership will continue with the Tennessee Base Mapping Program, the Tennessee Department of Transportation, the Tennessee Emergency Management Agency, and the Department of Commerce and Insurance. The partnership with local governments will continue through direct contacts through the Tennessee Municipal League and through the County Services Association. Private partnerships will continue with land-owners, developers, lenders, insurers, surveyors, and engineers. Efforts will continue to work with the Realtors Association. The LPAO will continue its role as a coordination facilitator and the promoter of wise floodplain use among these entities for improved floodplain management.

FEDERALLY DECLARED DISASTERS/EMERGENCIES BY CALENDAR YEAR

TENNESSEE	2004	2005
Federally Declared Disasters	Severe Storms and Flooding - October 7	Hurricane Katrina Evacuation - September 5
Federally Declared Emergency Declarations	N/A	N/A

FLOOD INSURANCE AND LOSS SUMMARY FROM 1978 TO SEPTEMBER 30, 2005

	TOTAL CURRENT POLICIES	TOTAL PREMIUM (\$)***	NUMBER OF CLAIMS***	TOTAL DOLLARS PAID (\$)****
NATIONAL RANKINGS*	18,103	\$9,635,785	6,687	\$60,082,556
	30th	32nd	29th	29th

* National ranking based on NFIP NextGen data; ranked from highest to lowest.

** The total amount of premiums for policies in-force.

*** The total number of claims reported.

**** The total amount paid on claims.

ADDITIONAL CONTACTS

FEMA REGIONAL CAP-SSSE COORDINATOR	STATE NFIP COORDINATOR	STATE HAZARD MITIGATION OFFICER	STATE GIS COORDINATOR
Rose Austin FEMA Region IV 3003 Chamblee-Tucker Road Atlanta, GA 30341 E-mail: Rose.Austin@dhs.gov	Dan Hawk Tennessee Department of Economic and Community Development Tennessee Tower Building, 10th Floor 312 8th Avenue, North Nashville, TN 37243-0405 Phone: (615) 741-2211 Fax: (615) 741-0607 E-mail: dan.hawk@state.tn.us Web Page: www.state.tn.us/ecd/locplan_nfip.htm	Judy Huff Tennessee Emergency Management Agency 3041 Sidco Drive Nashville, TN 37204 Phone: (615) 741-1345 Fax: (615) 532-9222 E-mail: jhuff@tnema.org Web Page: www.tnema.org	Dennis Pedersen Director GIS Services Division State of Tennessee Tennessee Tower Building, 16th Floor 312 8th Avenue, North Nashville, TN 37243-0288 Phone: (615) 741-9356 Fax: (615) 532-0471 E-mail: dennis.pedersen@state.tn.us Web Page: http://gis.state.tn.us/