



**BUILDING AND CODES DEPARTMENT**  
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**Policy for Non-FEMA Locally Designated  
Flood Areas Associated With Subdivisions**

Flood areas are set aside to temporarily store excess water during floods, and are intended to limit property damages for homeowners that adjoin these areas. The requirements for 100 year flood areas are in place to prevent changes made by one property owner from adversely affecting other area property owners.

Even seemly small changes may have significant effects on the ability of a flood area to properly function. In addition, structures placed in a flood area may become dangerous debris that can result in unnecessary damages to property and infrastructure. FEMA designated flood areas may have more stringent requirements, especially within a regulatory floodway.

For these reasons:

- 1) **No fill may be placed within a 100 year flood zone**
- 2) Electrical and gas services, sanitary facilities, utility equipment, appliances (such as furnaces, heaters, washers, dryers, etc.), gas or liquid storage tanks are prohibited.
- 3) No permanent buildings or structures (structures on foundations with more than two permanent walls) may be built within a 100 year flood zone. Structures such as gazebos, picnic pavilions, arbors, etc. are not considered buildings because they do not have two permanent walls and only need to be anchored and constructed using flood resistant materials.
- 4) For non-permanent structures:
  - The structure must be used only for storage of tools, materials, and equipment;
  - The structure shall not be designed or used for human habitation;
  - The structure will have low flood damage potential with respect to both the structure and its contents:
  - The structure must be adequately anchored to resist flotation, collapse, and lateral movement;
  - The portion of the structure that is located below the flood protection level must be constructed of flood-resistant materials;
  - The structure must have sufficient openings to allow for the automatic entry and exit of flood waters:

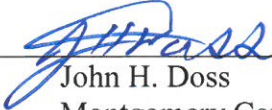
- There must be a minimum of two (2) openings having a total net area of not less than one (1) square inch for every square foot of enclosed area subject to flooding;
- Openings may be equipped with screens, louvers, valves or other coverings or devices provided they permit the automatic flow of floodwaters in both directions.
- The bottom of all openings shall be no higher than one (1) foot above grade.

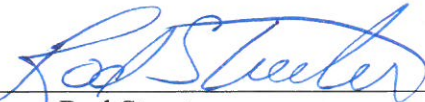
5) Pools may be located within a flood area as long as they are adequately anchored to prevent movement during a flood and all electrical equipment and outlets are more than one foot above the 100 year flood elevation.

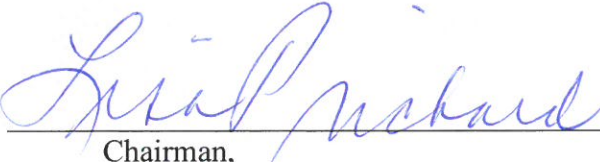
6) Fences located within a flood area must not restrict the free flow of water and must be constructed of flood resistant materials.

**Montgomery County, TN. Policies for Locally Designated Flood Areas Associated with Subdivisions** (Version Dated 3/3/2021) is approved for use by the Montgomery County, TN Storm Water Control and Management Program. Changes to this document must be submitted to the Montgomery County, TN Building and Codes Committee for approval.

Policy Effective Date: 3/4/2021

Submitted by:  \_\_\_\_\_ Date: 3/3/2021  
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