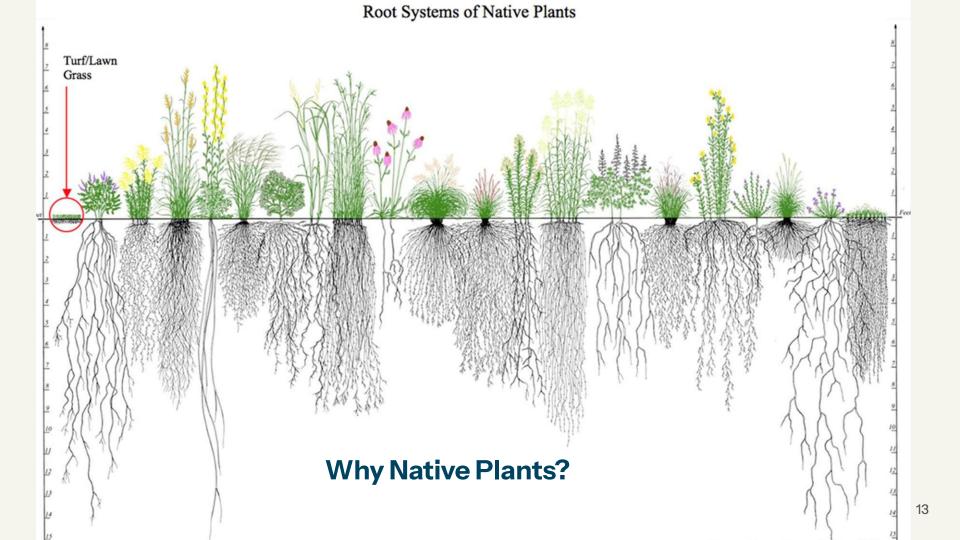
How do we combat these challenges? Native plants and green infrastructure!





Debunking Common Misconceptions About Native Plants

Native plants **DO**:

- Create a balanced ecosystem, thus increasing predation for pests
- ✓ Increase visual curb appeal with color and texture
- ✓ Promote better water quality & stormwater infiltration
- Shown to improve mental and physical health outcomes in numerous studies

Native plants **DON'T**:

- Invite large populations of vermin, snakes, or pests
- Produce wild and unruly landscapes (when properly maintained, like any landscape!)
- Attract mosquitoes (native plants are excellent infiltrators of stormwater, minimizing conditions for mosquitoes to breed)





RainSmart

Incentivizing Residential Stormwater Management & Ecological Restoration

CITY OF CHATTANOOGA STORMWATER DIVISION

Chattanooga's environmental incentive program!

Get awarded for:

- ✓ Supporting biodiversity
- Managing stormwater
- ✓ Reducing erosion

RAINSMART REWARDS PROGRAM





APPLY FOR RAINSMART REWARDS!



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CITY OF CHATTANOOGA STORMWATER DIVISION

RAINSMART REWARDS PROGRAM



RAIN GARDENS UTILIZE
NATIVE PLANTS WITH
AMENDED SOIL TO
CAPTURE AND
INFILTRATE
STORMWATER RUNOFF
ON YOUR PROPERTY.

RAIN GARDEN REIMBURSED UP TO \$2000





APPLY FOR RAINSMART REWARDS!



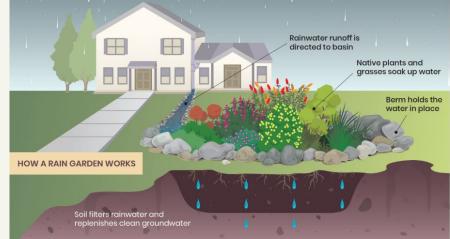
Rain gardens provide Quality and Quantity improvements

"For example, 10,000 Chattanooga yards with rain gardens installed would prevent 13 million

gallons, or 20 olympic-sized swimming pools of rainfall from flowing into the city's stormwater system during a typical one-inch rain."

- Chattanoogan.com (Source)





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RAIN BARRELS
PROMOTE WATER
CONSERVATION AND
HELP TO MITIGATE
RUNOFF BY
CAPTURING AND
STORING RAINWATER.

RAIN BARREL REIMBURSED \$50/BARREL





APPLY FOR RAINSMART REWARDS!



RainSmart Rain Barrel Reimbursement

- Encourage homeowners to install rain barrels to capture and store rainwater.
- Helps reduce runoff, lessen erosion, and ease pressure on drainage systems and wastewater treatment facility, promoting better stormwater management and environmental conservation.
- \$75 (50% off retail)
- Install an approved RainSmart Rain Barrel and receive a reimbursement of \$50 per barrel, up to 10 barrels per property
- Event typically in May/June over 3,000 distributed in 7 years



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PROMOTE WATER
CONSERVATION AND
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CAPTURING AND
STORING RAINWATER.

RAIN BARREL REIMBURSED \$50/BARREL



SUPPORTSCAPES

SUPPORTSCAPES ARE
NATIVE PLANTINGS
THAT IMPROVE WATER
QUALITY, SUPPORT
BIODIVERSITY,
CONSERVE SOIL, AND
RESTORE HABITAT.

SUPPORTSCAPE REIMBURSED UP TO \$1000





APPLY FOR RAINSMART REWARDS!









My Tennessee: Clean Water Starts Here

MyTennessee is a program that awards homeowners and businesses for conscientious, creek-friendly landscaping practices.





RainSmart Yards is a program that awards homeowners and businesses for conscientious, creek-friendly landscaping practices that reduce stormwater runoff.



City resident incentives— \$\$\$!

Annual water quality fee discount:

- Bronze = 25% off
- Silver = 50% off
- Gold = 75% off

Water quality fee is \$183.54 in 2025

Paired with the RainSmart Rewards Rebate program

Drainage Policy / 311

Notify 311 to report a flooding/drainage issue, storm structure issue, illicit discharge (erosion or chemical), litter, and any other stormwater/water quality related problem.

We're here to help!

City responsibility is defined as drainage work in

- the Right-Of-Way
- an easement on private property dedicated to and accepted by the City
- an implied easement on private property established by installation, repair, or replacement of drainage structures, pipes, or non-earthen channels by the City
- segment of the Works Progress Administration (WPA) ditch system rehabilitated and maintained by the City



Drainage Policy - Private Property

Drainage through private property is the owner's maintenance responsibility.

City WILL

- Walk ditch lines and remove blockages/debris by hand (no equipment).
- Remove woody vegetation in the bottom of a ditch/channel exceeding 1" in diameter if it impedes the flow. Vegetation on the slopes will be left in place for stabilization.

City WILL NOT

- Regrade or stabilize ditch lines
- Replace or maintain pipes or other structures (includes sinkholes)
- Cut vegetation that will lie down during high water flow

Maintenance Responsibilities & Asset Management



Safety - water crossings

• Flash flooding is the greatest cause of weather-related death in the U.S.

- Approx 50% of those drownings are vehicle related
- 6" of fast-moving flood water can knock over an adult.
- 12" of rushing water can carry away most cars.
- 2 feet of rushing water can carry away
 SUVs and trucks.

It is NEVER safe to drive or walk into flood waters.



NATER



- -Monitoring: gauges
- -High water auto road closure system
- -Predictive models, assess flood risks
- -Issue warnings
- -Inundation maps: Army Corps of Eng.

-Flood Viewer Web Map



What is Floodplain Management?





WHAT'S NEW IN FLOODPLAIN MANAGEMENT

Forerunner Software

Flood Hazard Ordinance

New Middle Tennessee-Chickamauga FIRM Panels (Flood Maps)

Community Rating System Program

FORERUNNER







Leading floodplain management software in the country!

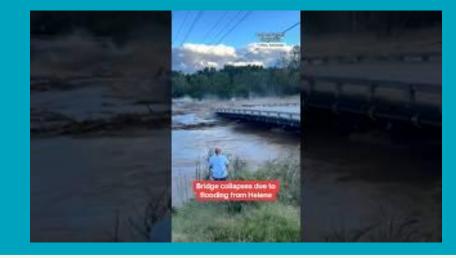
Designed to consolidate property flood risk information on a single platform!

View property-specific information like elevation certificates, letter of map changes, and flood zones.

Always check the banner for important flood risk information regarding upcoming map changes, storm events, and area flooding.

Zoning Code Update Flood Amendments

An updated floodplain ordinance is proposed that reflects the new FIRM panels and flood risk reduction higher standards.



Key Benefits to the Update:

- Protecting lives and property by reducing future flooding risk by ensuring new construction and redevelopment are more resilient and better prepared for extreme weather
- Help maintain lower flood insurance rates thru NFIP & CRS Programs discounts
- Aligns local policy with state and federal floodplain requirements which demonstrates proactive action to qualify for grants and disaster assistance
- Preserves natural floodplains and wetlands habitat for wildlife
- Creating opportunities for green space, parks, and recreation areas as flood buffers
- Helps protect vulnerable populations who are most often affected by flooding

NEW FLOOD MAPS

New Data and Updated Models!

Smarter Development and Infrastructure Planning!

New Areas within Special Flood Hazard Area!

Are you in or out?

Proposed effective date November 28, 2025



Benefits of the Community Rating System Program

- Lower flood insurance costs for residents
- Recognition for strong flood management and preparedness
- Encourages long-term planning and infrastructure improvements
- Maintains accurate flood maps and data
- CRS is not just about discounts—it's about creating safer, stronger, and more resilient communities
- It's a win-win— protecting people and property while saving money



311 Help and Information

Notify 311 to report a flooding/drainage issue, storm structure issue, illicit discharge (erosion or chemical), litter, and any other stormwater/water quality related problem.



We're here to help!

311 is the fastest and most convenient solution for non-emergency situations where Police, Fire, and Ambulance services are not needed to be dispatched.

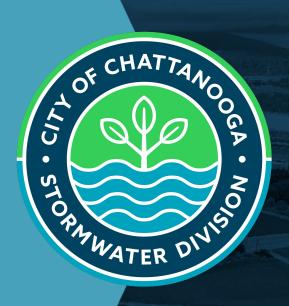
Download our CHA 311 app to your smartphone

Text 311: message 61222 Phone: 311 or (423) 643-6311

Email: 311@chattanooga.gov



Questions?



Thank you

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Ken Martin Code Enforcement Inspector / Floodplain Coordinator kmartin@chattanooga.gov 423-643-5811

Haley Hamblen Water Quality Specialist 1 / RainSmart Program Manager hhamblen@chattanooga.gov 423-643-6049

