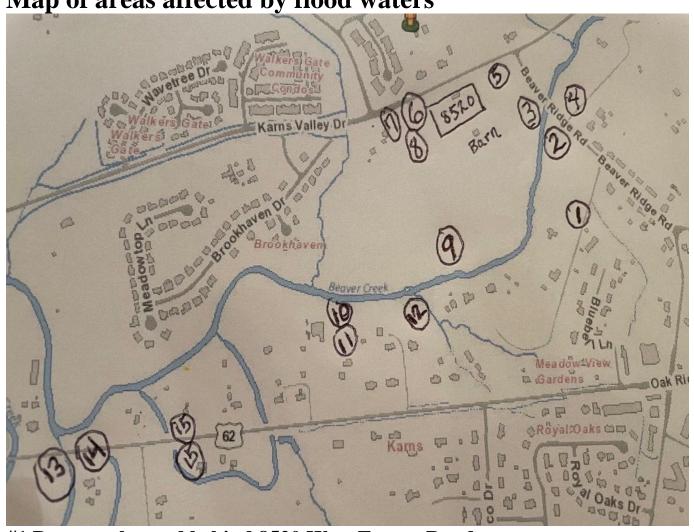
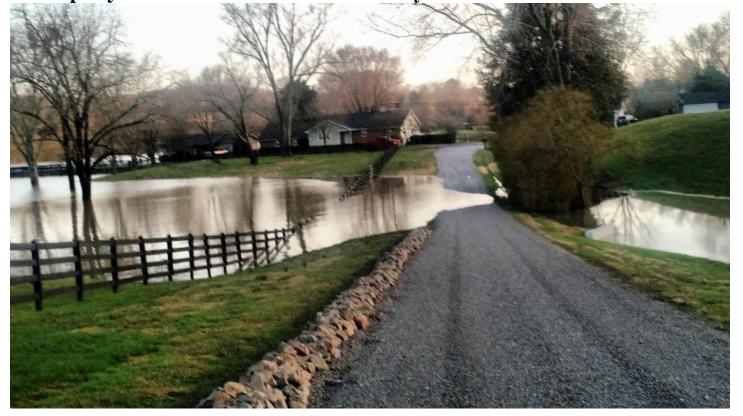
Map of areas affected by flood waters



#1 Property located behind 8520 West Emory Road



#2 Property located adjacent to 8520 West Emory Road



#3 Property located adjacent to 8520 West Emory Road



#4 Property located on Beaver Ridge Road, adjacent to 8520 W. Emory Road



#5 Property located adjacent to 8520 West Emory Road



#6 Street side of 8520 West Emory Road (left side of property)



#7 Street side of 8520 West Emory Road (middle of property)



#8 Street side of 8520 West Emory Road (right side of property)



#9 Backside of 8520 West Emory Road (Before flooding)



#9 Backside of 8520 West Emory Road (After flooding)



#10 Diagonal Backside of 8520 West Emory Road (Before flooding)

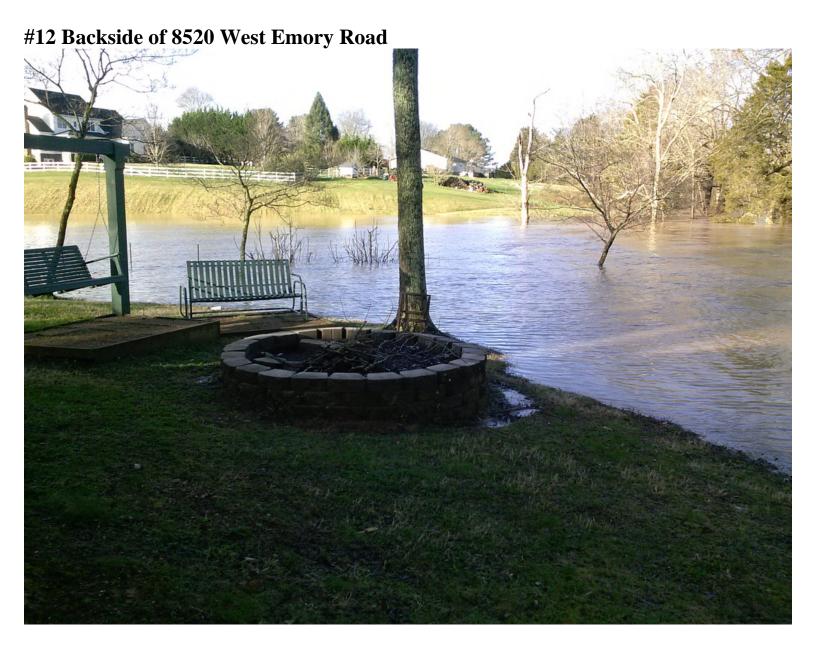


#10 Diagonal Backside of 8520 West Emory Road (After flooding)



#11 Diagonal Backside of 8520 West Emory Road (Kayak under goalpost from ground to cross bar is 10 feet high)





#13 Downstream of 8520 W. Emory Road on Oak Ridge Highway



#14 Downstream of 8520 W. Emory Road on Oak Ridge Highway

#15 Downstream of 8520 W. Emory Road 8001 and 8008 Oak Ridge Highway





Water floods Lena Lane in Halls in February 2019. A new analysis shows that the federal government underestimates the flood risk for 281,813 households and properties in Tennessee. FILE/NEWS SENTINEL

New analysis shows flood risk for Tennessee homes

By Kyle Bagenstose, Dinah Pulver and Kevin Crowe USA TODAY

As global climate change begins to make a home in the United States in the form of rising seas, punishing storms, and more intense rainfall, the federal government underestimates the flood risk for 281,813 households and properties in Tennessee, a wide-ranging scientific analysis released recently found.

The First Street Foundation, a nonprofit organization that combined a series of contemporary flooding models Online

See maps of your home's flood risk at floodrisk.usatoday.com

into a single, nationwide flood risk tool, estimates that 383,176 properties in the state today face a 1% annual chance of flooding. That threshold is the gold standard the federal government uses to assess which homeowners must purchase flood insurance, and local planners use to determine which areas are safe to develop.

But under current federal flood maps, First Street found 101,363 properties in the floodplain, 278% less than in its model. Experts say that places residents and property owners at an underappreciated risk to life and property.

Particularly problematic are Hamilton and Davidson counties, where 31,466 and 18,337 properties are at risk of flooding but do not fall within the federal flood maps, the highest discrepancies in the state. Chattanooga and Nashville-Davidson lead the way among cities, where a combined 39,157 properties face previously unidentified

See FLOOD, Page 7A

Traffic on street side of 8520 W. Emory (2 lane residential road)





Proposed Ball Home Subdivision on Corner of West Emory and Karns Valley Road. How many yards from 8520 W. Emory Road?

