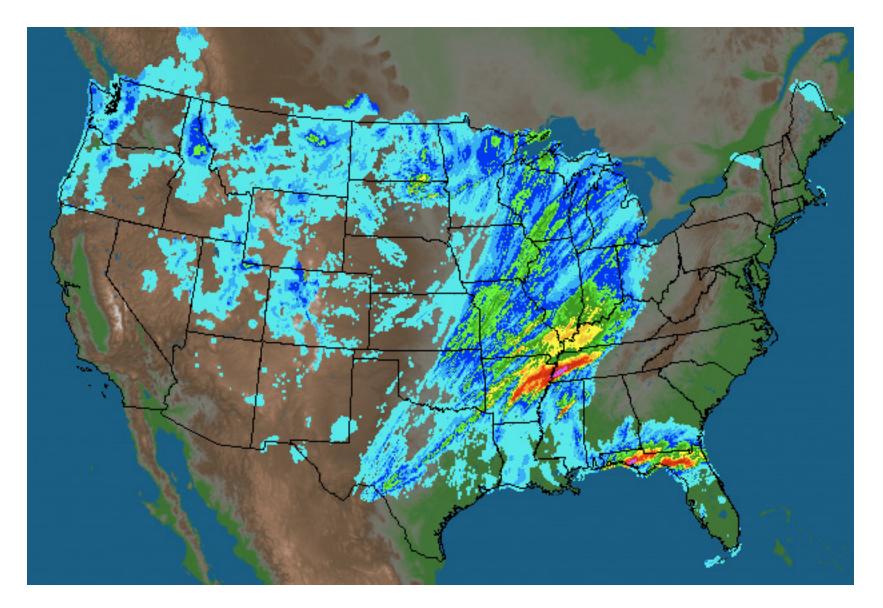
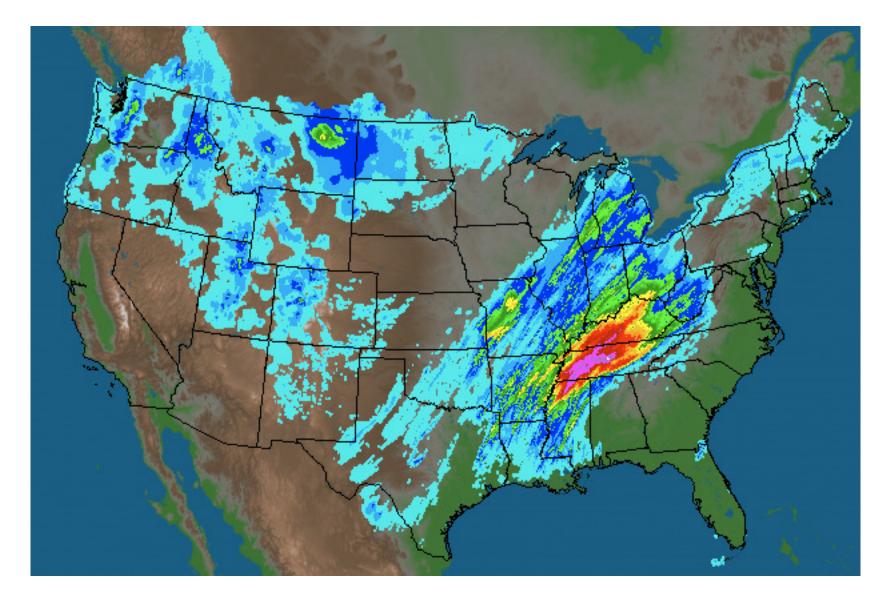
The 2010 Nashville Flood



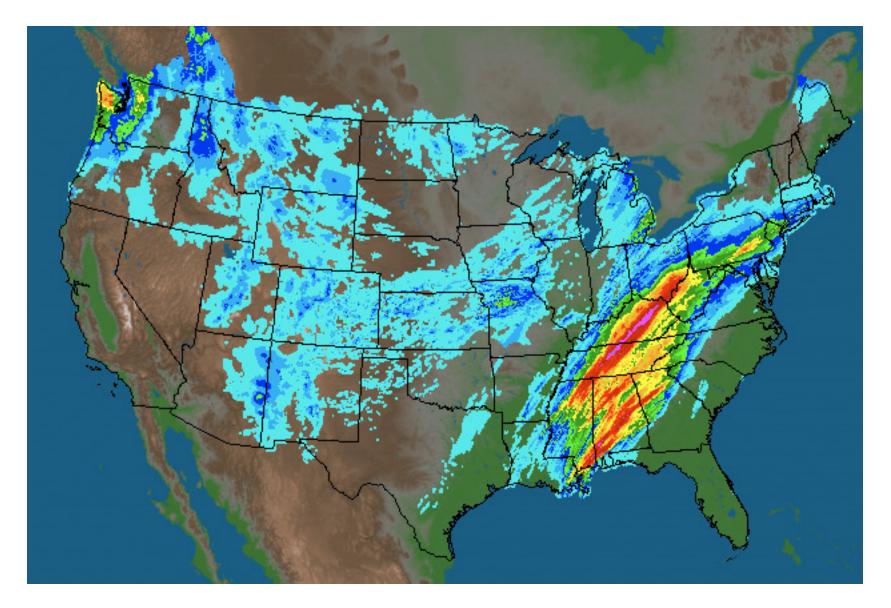
Friday, April 30th



Saturday, May 1st



Sunday, May 2nd



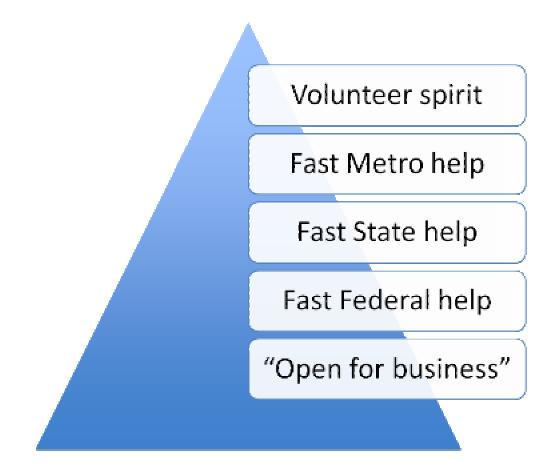
Monday, May 3rd





Best community response ever. WE ARE NASHVILLE.

Path to recovery



The federal "alphabet soup"

- 1. Private insurance (if any)
- 2. FEMA registration, emergency aid
- 3. SBA loan application (for non-business too!)
- 4. IRS tax refunds due to losses
- 5. HUD assistance through CDBG or EDA?
 - State and Metro will allocate any such monies
- Documentation is KEY

SBA Loans

- \$240,000 limit for homeowners
- \$2 million limit for business

- For each subsidiary or affiliate too?

- A 2nd mortgage but with better terms than 1st
 - Better terms than any bank can offer
 - 30-year, fixed rate financing as low as 2.75%
 - Forbearance on interest possible, depending on need



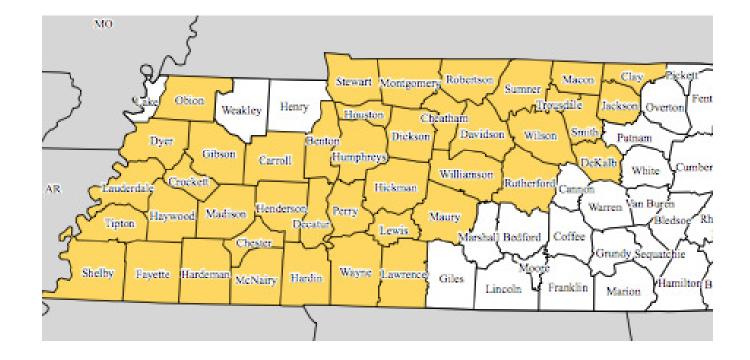
Never again

Picture by Patty Harbison

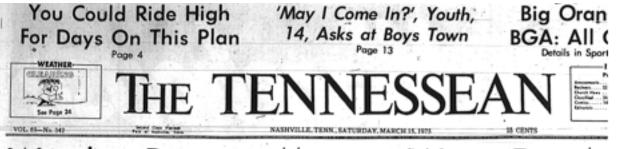
Who was warned? No one.

Worst damage since Civil War? Cars left in driveways; Trucks left in terminals

Official TN Disaster Counties



Typical rural damage In Blackburn's district



Weather Damage May Be 'Worst Ever' Tie T

Federal investigators will arrive here tomorrow to de-termine whether the state qualifies for loderal disaster retief, Gos. Ray Blanton said yesterday after a helicopter laur of water-logged Middle

Tennesses. "This may possibly be the worst dollar damage of any weather condition the state has ever suffered," the gov-ernor said during a press conference at the Nalamal Guard Armory here after visiting fipringfield and Co-humhia with state officials, civil defense inspectors and members of the press.

ELANTON ALSO issued an energive order designat-ing the Division of Civil Defense and the Emergency Preparedness of the Military Department to coordinate communications with the Pederal Disaster Assistance Administration. If areas of the state are declared disas-ter areas, the Department of Tublic Wellare will screen applicants for ansistance, and the Department of Eco-nomics and Community De-velopment, will administra-velopment, will administra-response the parts of Transas-new "Ind parts of Transas-nee will quality for federal disaster related in the form of Administration. If areas of

disaster relief in the form of loans to replace buildings, reads and dama destroyed in the flood.

Blanton said it is imposs-itie to tell how extensive the damage has been until the water recodes but he esti-mated damage to highways since will encoued the \$11. million mark.

STATE CIVIL DEFENSE Director Jerry, McParland said Jackson County was one

sold Jackson-County was one of the hardest-bit arcsa, with an-estimated an bridges out and 800 homes damaged. He sold the water treat-ment plant in Carthage was book in operation yearsharkay, with National Gourd Lankers on standbe. on standby. The water plant at Spring-

field resumed service to the local hospital yesterday morning, and residential service was expected to be



Flood Delays Opryland Opening Date

Opyland U.S.A., National Life's \$350 million theme park, is marily underwater on the | semesifiation of lost night's and tanight's parlormances of the Grand Gle Opy in the new rules Comberland River continued to creep up late yesterday. The fleed waters forced | Opy House in background. The Opy was moved to Manicipal Auditorium. to a (fun

Water Edges Opry House Stage; 'Damage in Millions' Fund Loss Called First Recovery

Schools'

Markage in Rabertano
 Markage in Rabertano

this is the beginning of a long line was awaited period of investory since in liquidation which is nerves. SQ1 milsary to lay the groundwork also a r-

Sharp Cut in Unsold

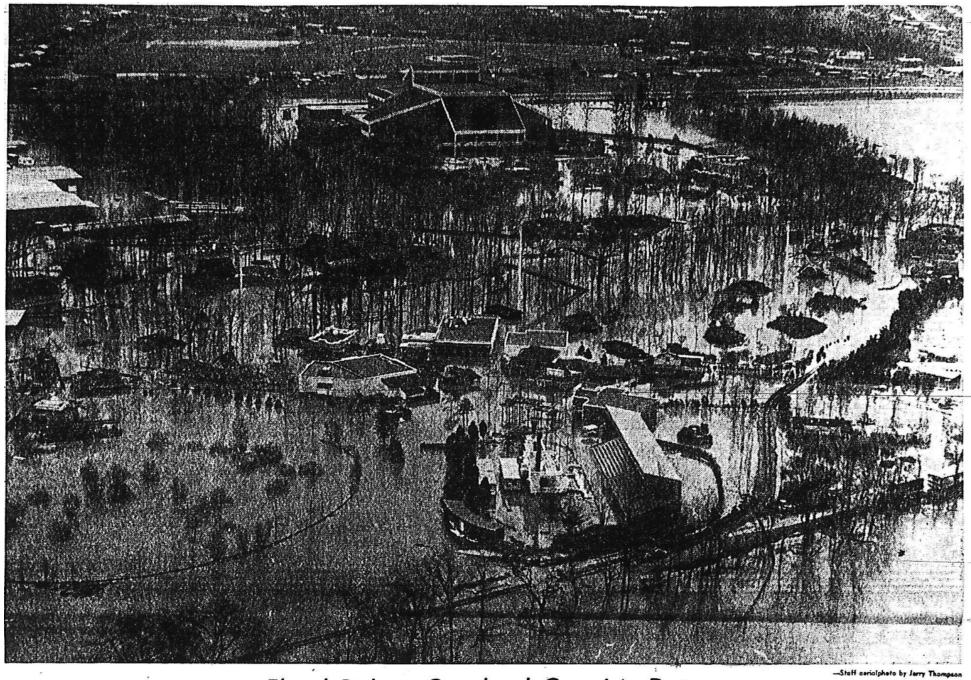
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Deluge Swamps Midstate

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Grocers

Of Wine

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outside

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residents on their way to work. A massive tamp was reported in Clarkyville at U.S. 40 A North, holt Jug 21, Campbell via 6 A North, Auth for work up that articry Resident control of the second

but the bradde is with apread," Andersis columented. In adult braze, major rands and oity absets were blocked, county traffic asarts for theorems of pre-

All counties went, anoth and east at In Hender

We have talked to the city about (Please dorn in Page 6)

Stakeout Lull Spurs Robbers In Clarksville

By MAREL STEELEY Rule Correspondent Interilly - Manigamery Co

I Paul Mehler said his of

in the star of one pleased way a

(Please tarm to Page 4)

Ullman Pulls Back; Nickel **Gas Hike Seen**

Manhinghan (AP1 - A pay De-



Justice To Get Cambodian Aid Bid's Chances Blanton Case, May Show In Caucus Balloting Valeo Claims

By FRANK VAN DER LINDEN Washington LAPP - A Democratic

werry stores store apply men to sell wint. Bonnet Barryon, Chief, Wanhungton, ... A sufficiential for would for Vary Francis Value area for cose of date. Ray Elastics's 002 broke company. Inside will be a recent de anti-partice of the problem of the partice of the problem of the forther action or do-signated. ins which have employed. (Picas light to Page 6)

Exhington (M*) - A Democrate priling value could detormine the rhances for Rance approach of course prives 1-8. Milarry all our Chankes da, dready narrange endorsed by a Strate advector methods of the Strate advector methods of the printy visit systematic Cances printy with systematic the printy with systematic the printy with systematic the printy with the systematic systematic the printy with the systematic systematic the printy with the systematic systematic systematic printy with the systematic systematic systematic printy with the systematic systematic printy with the systematic systematic printy with the systematic printy underson Delands E. Pat. The Basseve reports of the tich brought two Areasts in. I'm to Anninville in January, will be harmed using to the

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suffered the 2.2

for Plenon Peak airport continued inday, but the American airlift of supplies in the beyinged capital re-

low-lying arrow in downlows Nashville during early marning work

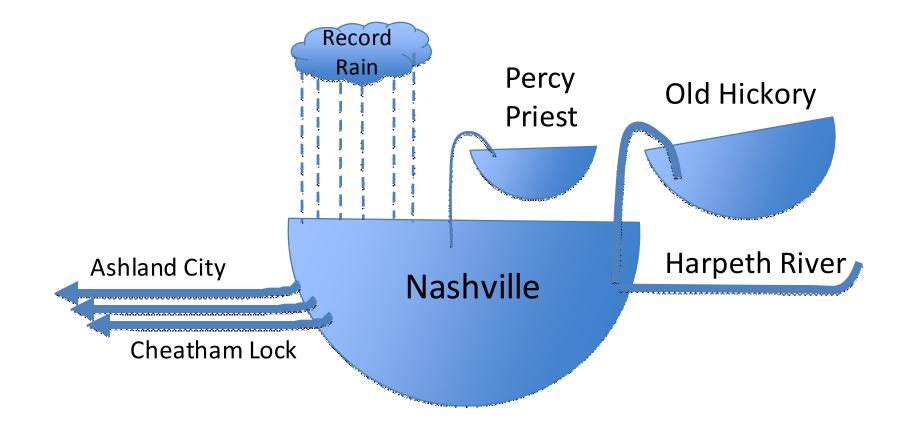
A lower and car meet in deep water on Maricorabora Road after nearly free indees of only in the Nathelite area caused Each function in

4.5% of Metro is water(23.9 sq. mi. out of 502.3 sq. mi.)67.5 mi. of Cumberland River between damsHarpeth River and creeks are uncontrolled

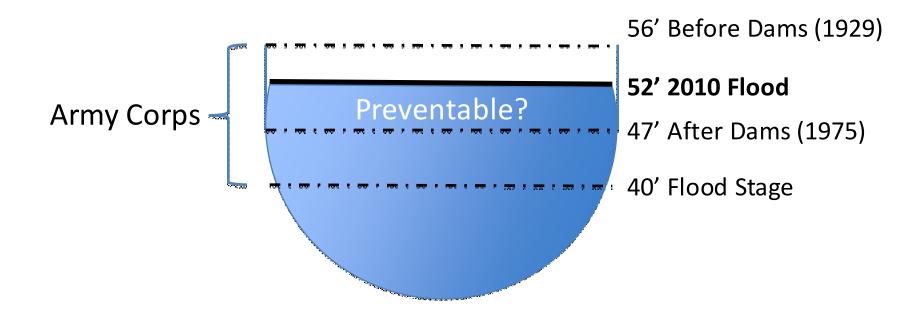




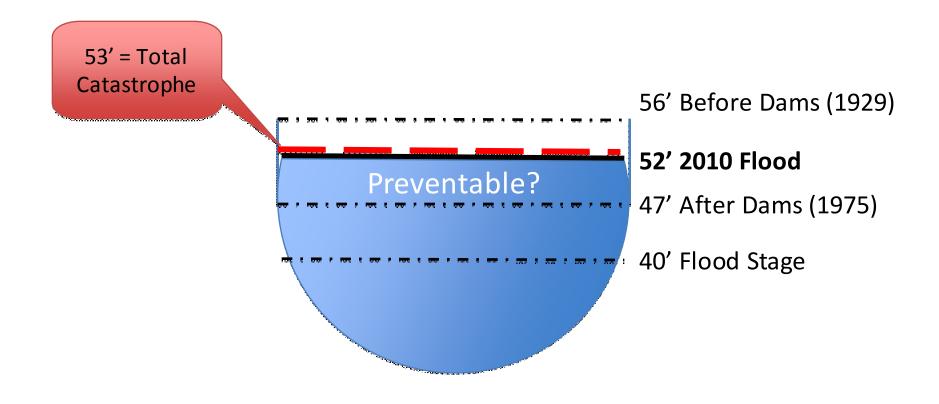
The Nashville Basin



Different flood levels:



Inches from total catastrophe:



5 extra ft. = \$1.5 billion?

\$300 million a foot? No. Damage grows exponentially.

Controlled releasing of water from Old Hickory Dam prevented further flooding in Nashville

Release 10-29

For Immediate Release May 4, 2010

Army Corps Statement

NASHVILLE, TENN. — The decision to release water from Old Hickory Dam this weekend prevented an additional four feet in flood waters from reaching downtown Nashville, the U.S. Army Corps of Engineers announced.

Water behind the dam in Old Hickory Lake reached a record elevation of 451.4 on Sunday afternoon, just seven inches short of the Corps losing control of the project due to the lake overtopping the dam.

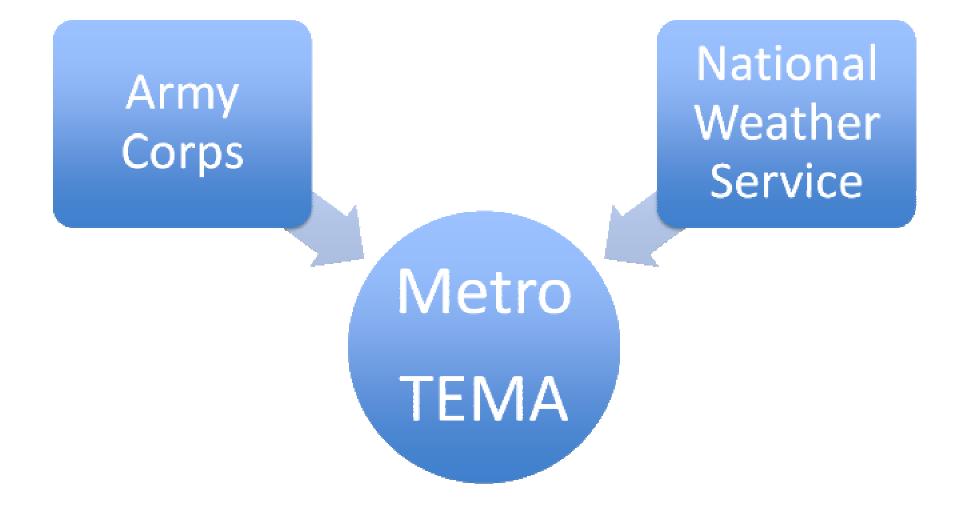
"If we had allowed the lake go to 452 and overtop Old Hickory Dam, the loss of that dam would have added another four feet to the flood levels in downtown Nashville," explained Lt. Col. Anthony Mitchell, Commander of the Nashville District.

"By making the decision to release water from Old Hickory Dam, our water managers saved the dam and prevented flood waters from reaching even higher," he added.

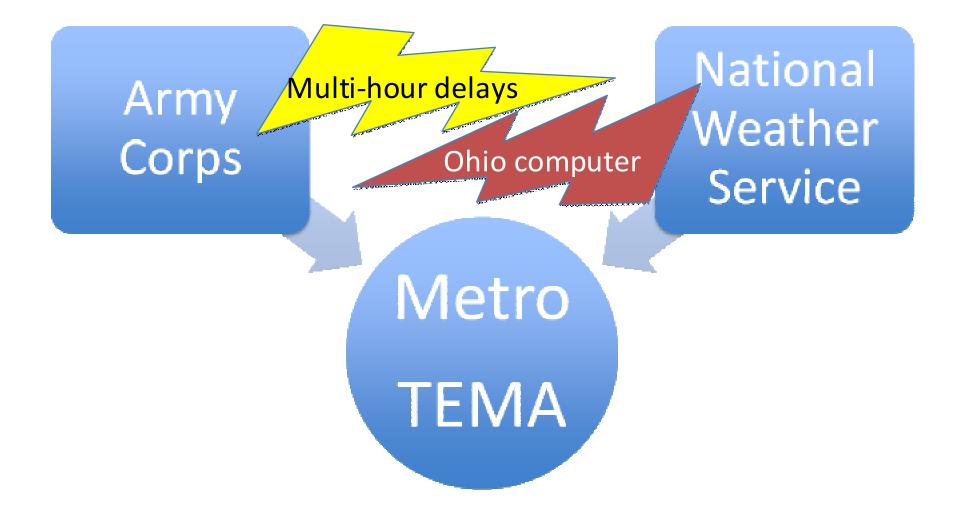
"The perception is that flooding along the Cumberland River was made worse by releases from Corps dams," stated Mitchell. "The truth is that Corps dams kept the flooding throughout the region from being much worse."

COULD HAVE BEEN \$3+ BILLION?

Information pathways



At least need better communication



Was the Corps or anyone else at fault?

Was one of our disasters man-made?

First rule of dams: safer above than below

Nashville is below two dams (and lots more up the Cumberland and Caney Fork)

Corps just spent \$150+ million on Wolf Creek Dam repairs

Nashville still flooded for other reasons

Man-made disaster?

• No

- Blame record rains
- 42-county disaster
- Uncontrolled Harpeth and creeks did much of our damage
- Metro Center levees held
 - Recently upgraded
 - Gov. actually worked

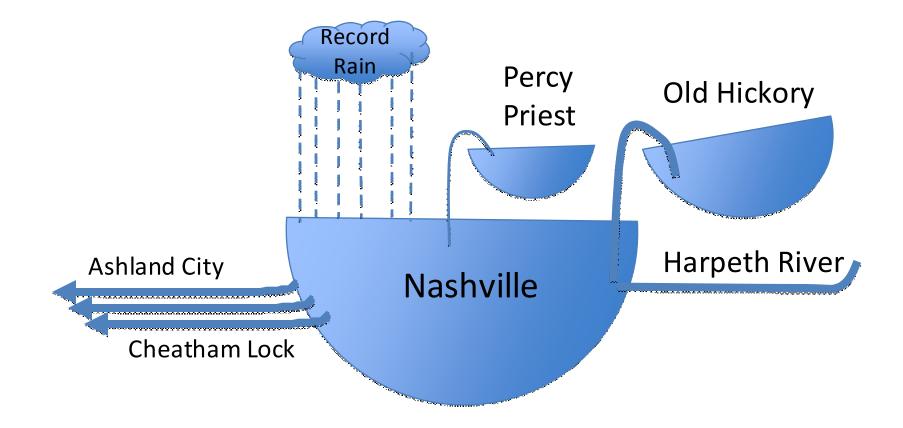
Yes

- Poor weather forecast
- Poor communication
- No warning
- Dams could have helped reduce Cumberland and Stones River damage
- Almost as bad as if Wolf
 Creek Dam had burst
- 4 ft. off Old Hickory

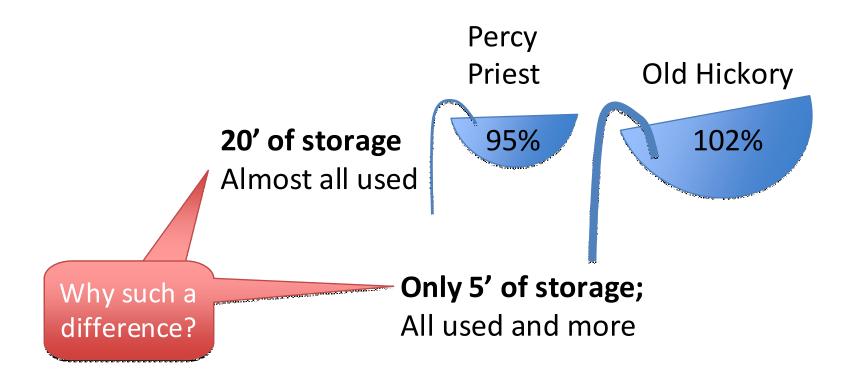
There should be an investigation

Sen. Alexander is right

The Nashville Basin



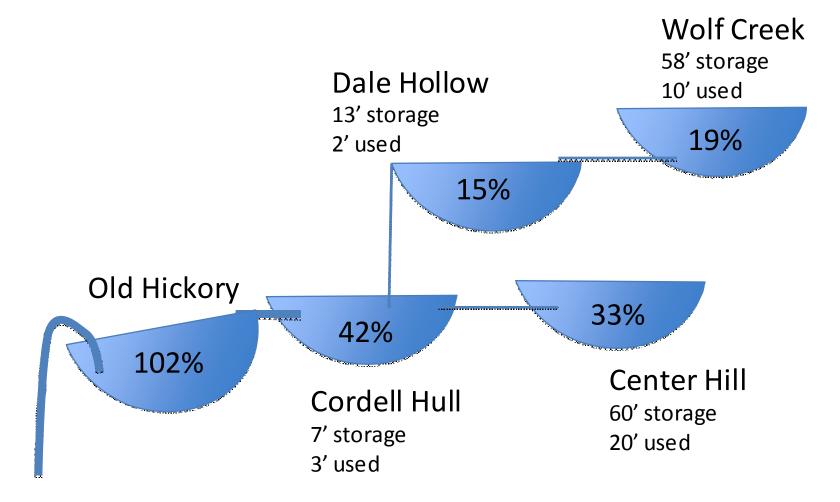
Priest and Old Hickory Dams



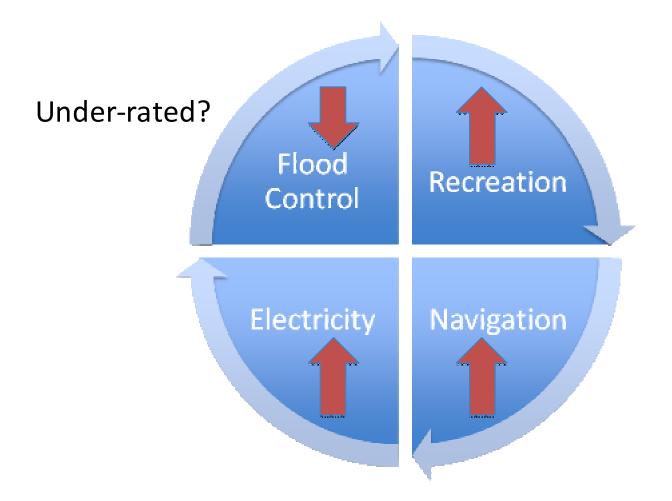
Every dam has a "decision rule"

Very difficult to change SOP. Does ours make sense for Nashville?

Upstream dam capacity unused?

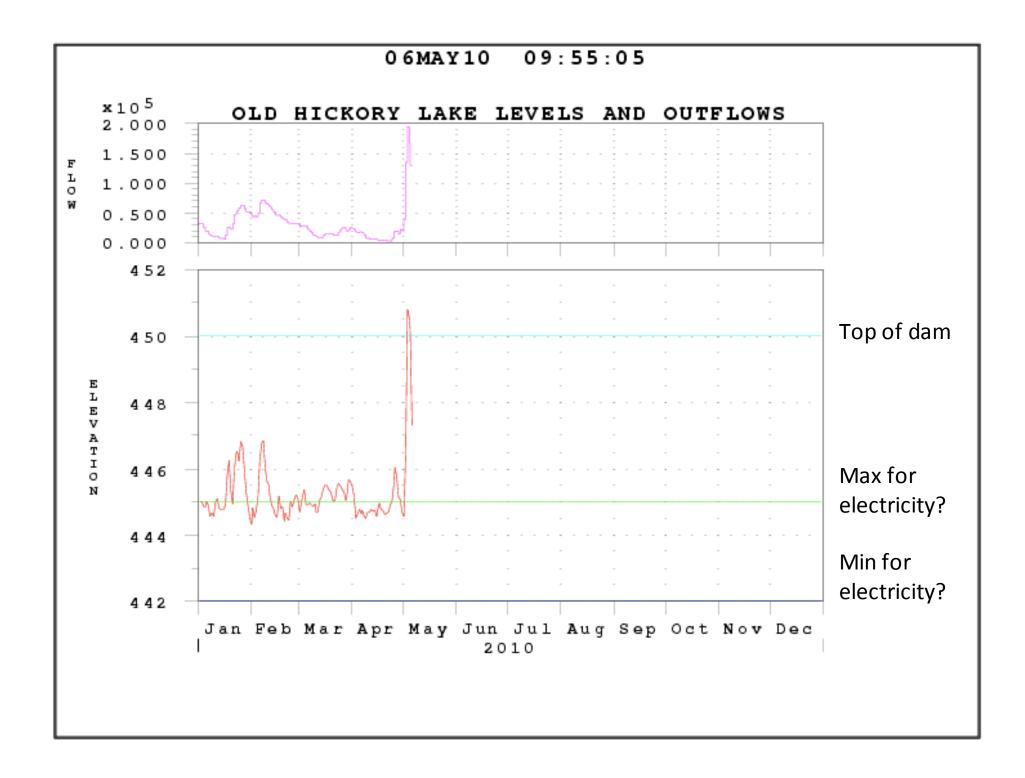


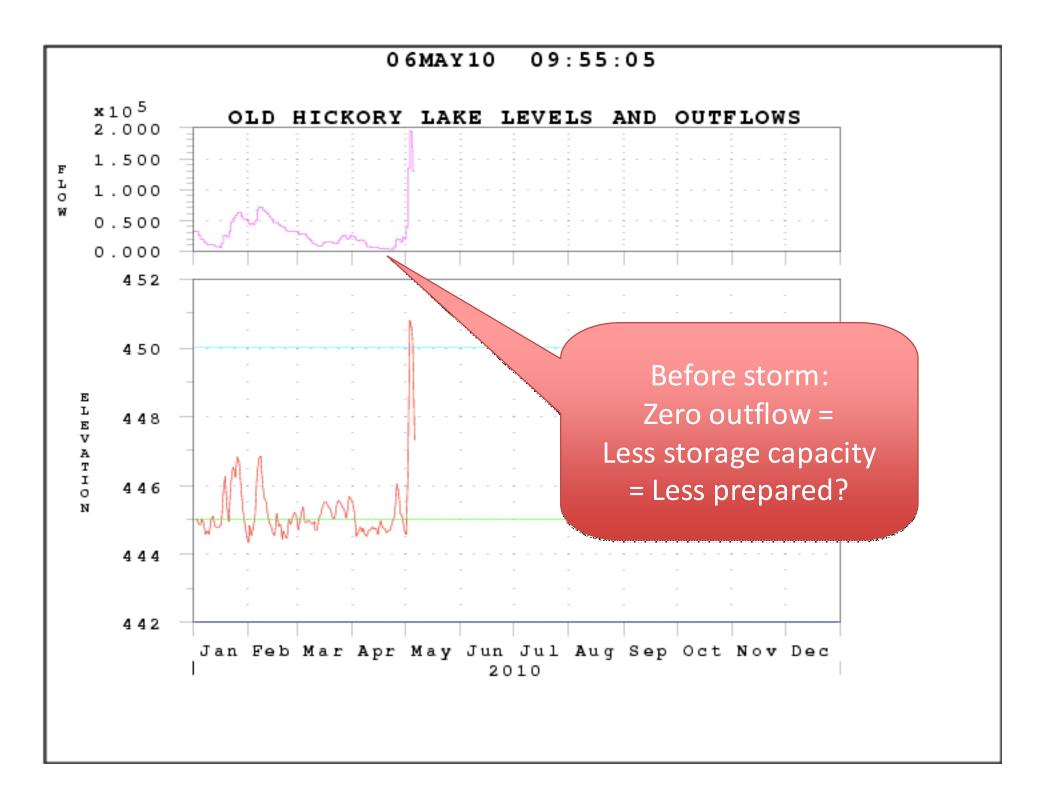
Corps' duties v. Lake levels

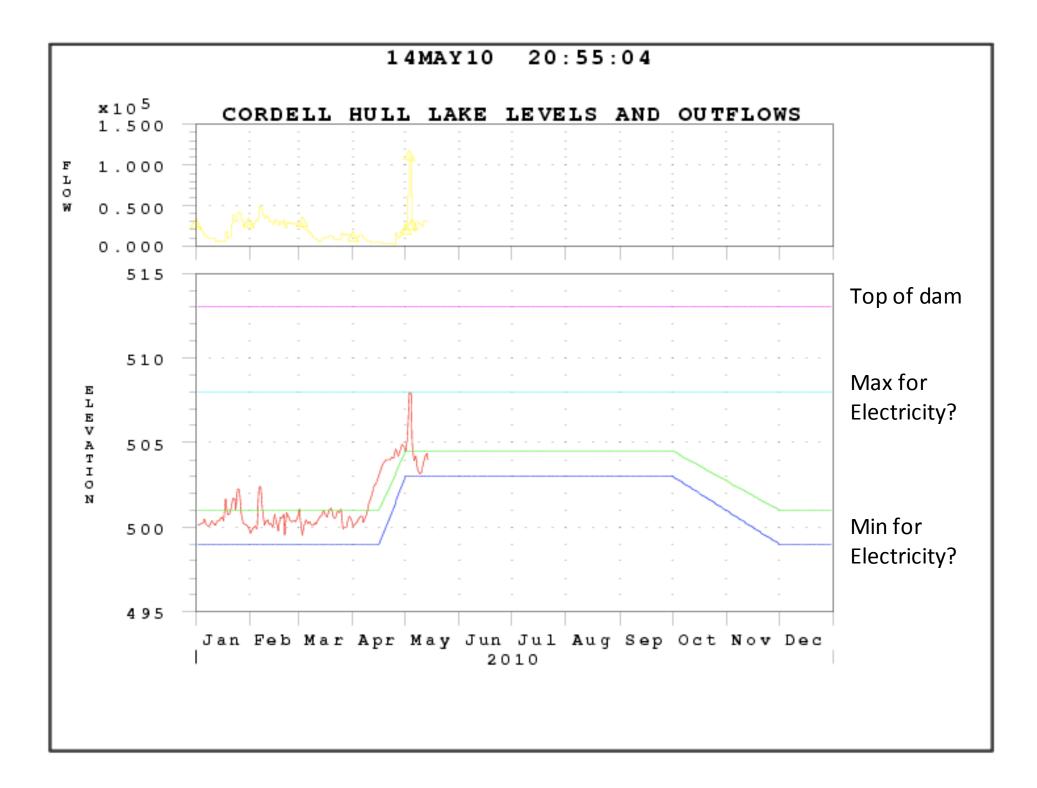


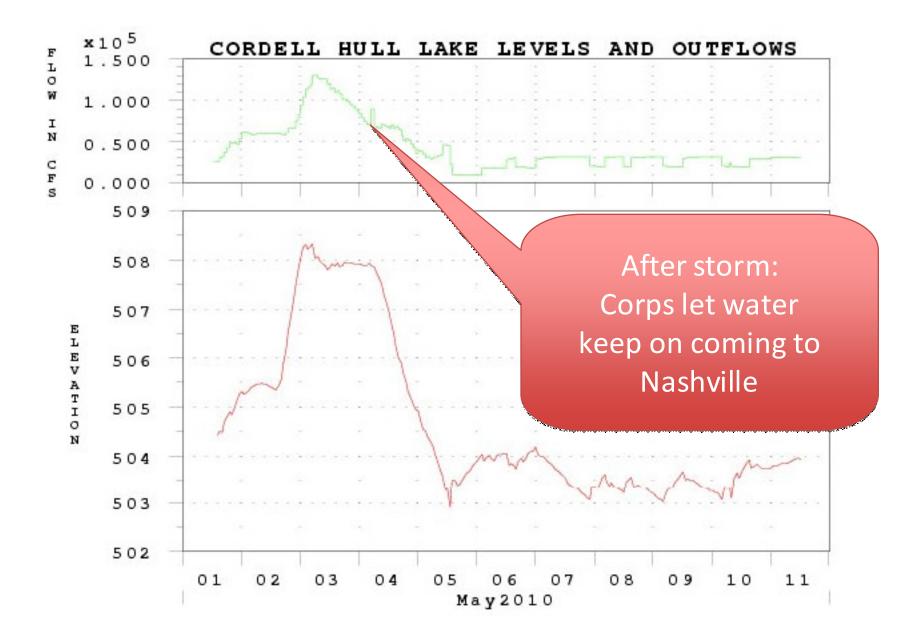
Is "flood control" an oxymoron?

"Part-time anti-flood efforts" is more accurate?









100-year flood way/plain means:

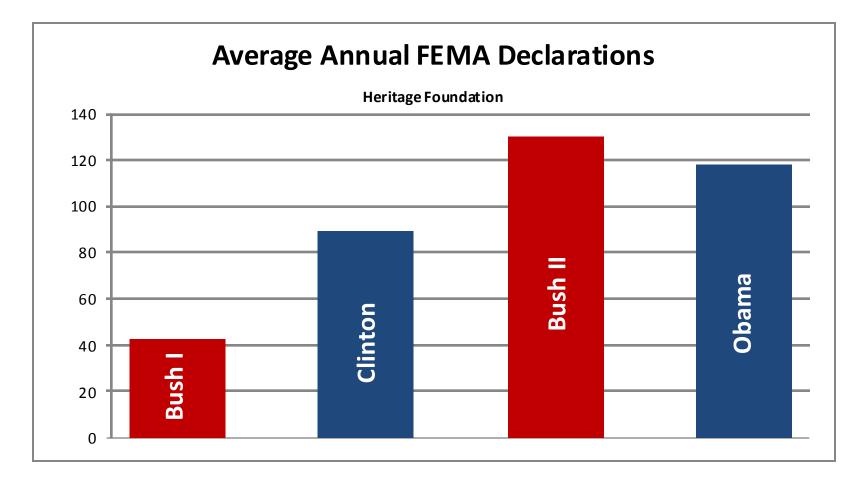
No flood for 100 years? No! 26% chance of flood in a 30-yr mortgage.

100-year flood map is rising:

Every new development raises the probability of flooding.

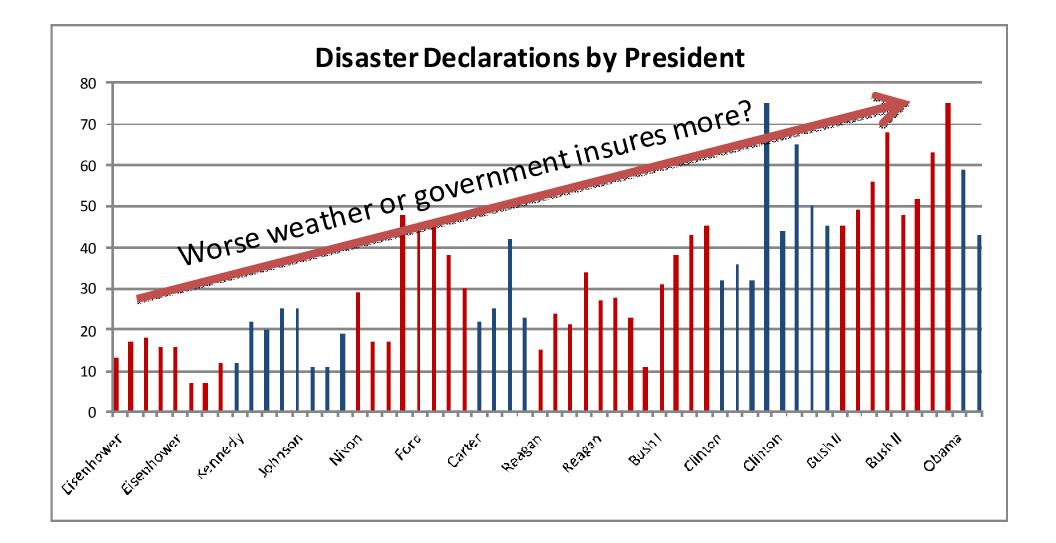
Expect 1-3 increases during 30-yr. mortgage?

120 disasters every year nationwide?



A disaster every 3 days?

More risk, or less insurance?



Solutions?

- Better weather forecasting?
 - Is weather more volatile today?
- Lower lake levels before rains?
 - What about recreation, hydropower, etc.?
- Less development in flood plains?
 Offer 500-yr maps? Drives costs up?
- More, better flood insurance?
 - Even if you have it, only pays \$250,000

Urgency of solutions

Urgency is in the eye of the beholder:

- 500-year flood?
 - Business as usual
- 100-year flood?
 - Take small steps over time
- 30-year flood?
 - Take much bigger steps now
- Or history cannot predict the future?

We need an upbeat recovery,

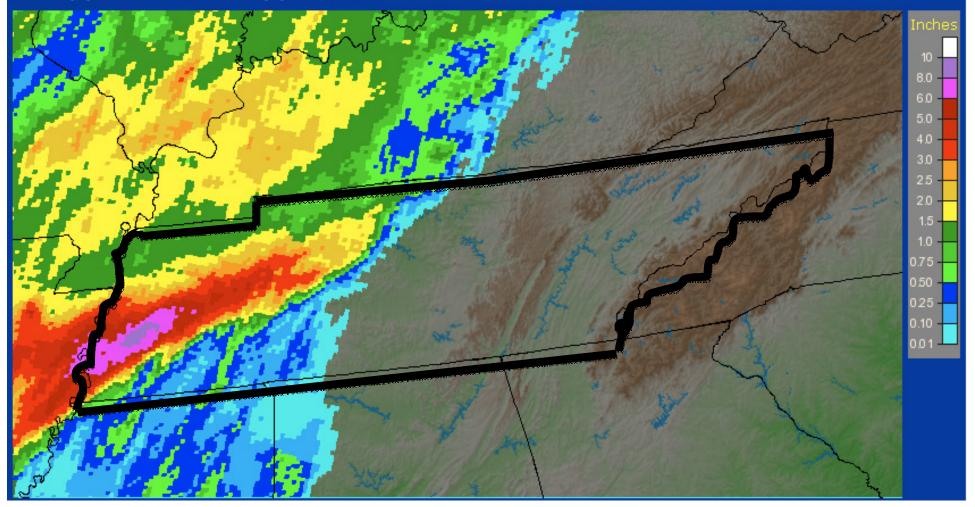
not a blues song.

Photo by The Tennessean

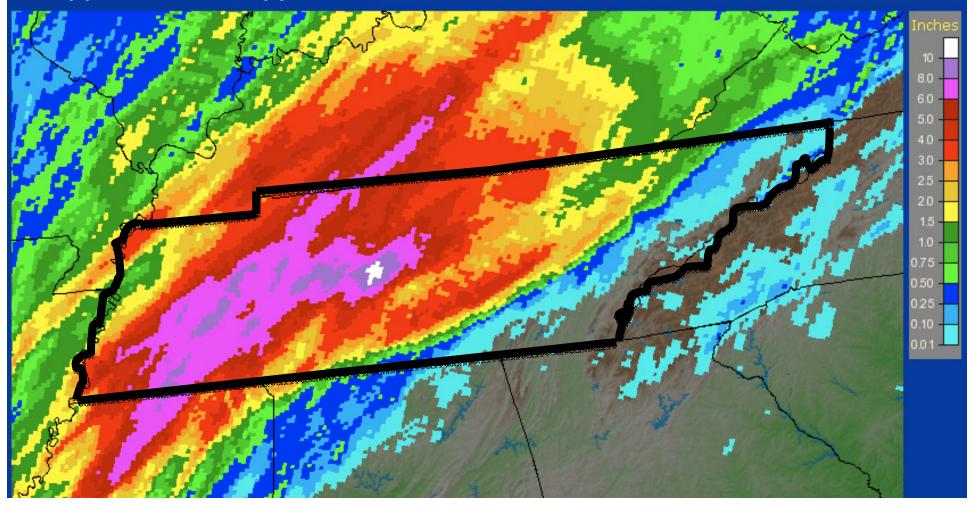


The Tennessean

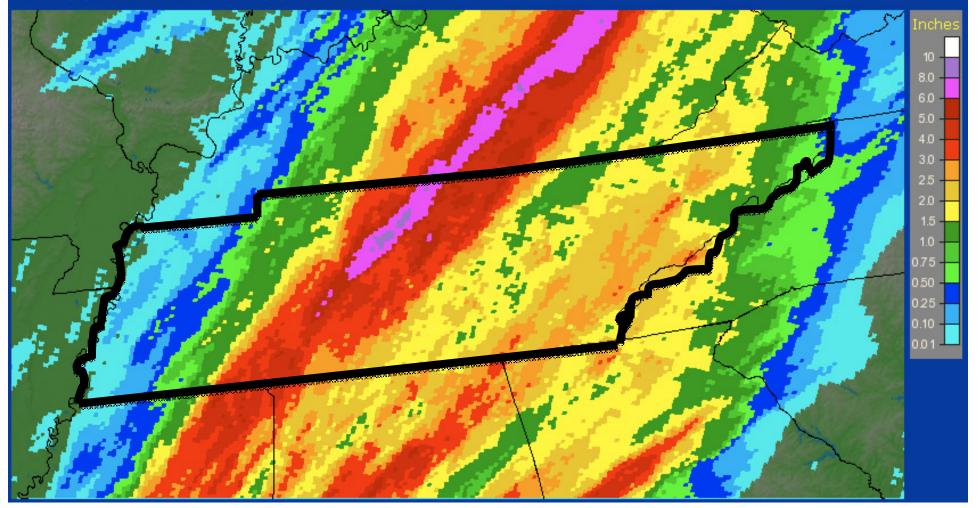
Tennessee: 5/1/2010 1-Day Observed Precipitation Valid at 5/1/2010 1200 UTC - Created 5/5/10 16:26 UTC



Tennessee: 5/2/2010 1-Day Observed Precipitation Valid at 5/2/2010 1200 UTC - Created 5/4/10 23:00 UTC



Tennessee: 5/3/2010 1-Day Observed Precipitation Valid at 5/3/2010 1200 UTC - Created 5/5/10 19:00 UTC



Tennessee

Click on the image

