

Tennessee: Overview

Everything in the main manual and the skill guides applies in Tennessee exactly as written. What's different here is the specific hazard profile and the state, local, and legal context around it. This page is the starting point; the other three pages under Tennessee go deeper on laws, local resources, and the data behind the risks named here.

Memphis: the major city most directly exposed to the New Madrid Seismic Zone

Illinois's page on this site covers the New Madrid Seismic Zone through its southern counties, like Cairo, which sit geographically close to the zone but have small populations. Memphis is a different scale of exposure entirely: a metro area of more than a million people sitting inside the same seismic zone, with aging, often unreinforced infrastructure and a documented soil liquefaction risk along the Mississippi and Wolf Rivers that would make ground shaking substantially worse downtown. See the Risks page for the full data.

The Great Smoky Mountains: wildfire risk in a place most people don't expect it

In November 2016, the Chimney Tops 2 Fire started in the Great Smoky Mountains National Park and, five days later, spread directly into Gatlinburg, killing 14 people and becoming the deadliest wildfire in the eastern United States since the 1940s. This is a genuinely different wildfire context from California's or Oregon's dry, western forest fires, dense Appalachian hardwood terrain, high humidity most of the year, and a fire season most residents didn't think applied to them until it did.

What this means for how you use the rest of this manual

The manual's Tier structure and the skill guides apply without modification. What's different in Tennessee: Memphis-area households should treat earthquake preparedness (secured furniture, a practiced drop-cover-hold plan, water and supplies that don't depend on undamaged infrastructure) as a real Tier 1-2 priority, not an abstraction, and households in or near the Smokies and other forested East Tennessee terrain should keep a wildfire evacuation plan even without living in a state typically associated with fire risk.

Sources

- Memphis and New Madrid Seismic Zone risk factors: USGS Memphis Earthquake Hazard Mapping Project; USGS New Madrid Seismic Zone
- Chimney Tops 2 Fire and Gatlinburg wildfire deaths and damage: Wildfire Today; WATE

Tennessee: Laws & Legal Considerations

Rainwater harvesting: no volume limits, no permit, anywhere in the state

Tennessee is among the most permissive states covered on this site for rainwater harvesting, with no state-level cap on how much a resident can collect.

Rule	Tennessee
Source water	Rooftop or other catchment
Permit required	No, at the state level, for any volume
Equipment/inspection requirements	None imposed by the state
Potable use	Requires treatment; not permitted for drinking without it
Local requirements	Municipalities may impose their own codes; check locally

Chattanooga pays you back

The City of Chattanooga reimburses residents for the cost of installing rain barrels and other stormwater management features, a local incentive similar in spirit to Philadelphia’s rainwater subsidy program covered on Pennsylvania’s page.

Where to find it: the Tennessee Department of Environment and Conservation (tn.gov/environment) for state guidance; your municipality for local incentive programs.

Water rights: riparian reasonable use, with domestic needs prioritized even over downstream impact

Tennessee follows the same broad riparian reasonable-use family as most Southeastern states covered on this site, with one specific priority rule worth knowing.

Concept	How it works in Tennessee
Who holds the right	Landowners bordering a natural watercourse, with equal rights among riparian owners
Governing principle	Reasonable use: each riparian owner may use water for domestic, agricultural, or manufacturing purposes without materially diminishing the flow available to others
Domestic/natural use priority	Water needed for drinking, cooking, bathing, and watering essential livestock can generally be taken in full, even if it measurably affects downstream users
Regulatory trend	Tennessee has moved toward "regulated riparianism," adding state statutes and agency oversight on top of the older common-law framework

Where to find it: the Tennessee Department of Environment and Conservation administers water resource regulation statewide.

Permitless carry since 2021, with a two-tier optional permit system

Tennessee has allowed permitless concealed and open carry since 2021, and unlike most other permitless states covered on this site, it offers two distinct optional permits rather than one.

Requirement	Detail
Standard	Permitless carry, open or concealed, for anyone 21+ (18+ for active-duty or honorably discharged military) legally eligible to possess a firearm
Enhanced Handgun Carry Permit (EHCP)	Requires training; provides the broadest reciprocity with other states
Concealed Handgun Carry Permit (CHCP)	Fewer requirements than the EHCP, but recognized in fewer states
Federal school zone exemption	Constitutional carry alone does not satisfy the federal Gun-Free School Zones Act exemption; an EHCP or CHCP is required to legally carry within 1,000 feet of a K-12 school

Why the school zone detail matters in practice

This is the same kind of federal-versus-state gap noted on Arizona’s page: Tennessee’s own law doesn’t require a permit to carry, but federal law still restricts carrying near K-12 schools unless the carrier holds one of Tennessee’s two permit types specifically. Relying on permitless carry alone near a school risks a federal violation even where state law imposes no requirement at all.

Sources

- Tennessee rainwater harvesting rules and Chattanooga's reimbursement program: PerfectWater; Primal Survivor
- Tennessee riparian water rights and domestic-use priority: Tennessee Land Development Services; State Regs Today
- Tennessee permitless carry, EHCP/CHCP, and federal school zone exemption: Protect With Bear; Rent Awareness

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Tennessee: Local Resources

TEMA and ReadyTN

The Tennessee Emergency Management Agency runs public preparedness outreach under the ReadyTN name, most visibly during National Preparedness Month each September, with a “Ready to Recover” framing that pairs preparation with resilience after a disaster, not just readiness beforehand.

A program not seen on any other state's page so far

ReadyTN Faith is a dedicated statewide initiative specifically helping houses of worship prepare for, respond to, and recover from emergencies and disasters, a targeted outreach effort to a specific community type that’s genuinely distinctive among the states covered on this site.

Where to find it: tn.gov/tema/prepare.

UT Extension: Tennessee’s version of the other states’ land-grant Extension programs

The University of Tennessee Extension runs the same category of program as every other state covered on this site.

- **Tennessee Extension Master Gardener Program:** 40 hours of horticultural training plus 40 hours of volunteer community service to certify, delivered through almost 40 local groups statewide with more than 2,250 active volunteers.

Where to find it: mastergardener.tennessee.edu lists local groups.

CERT: county-run, with programs in both major metro areas

Tennessee’s CERT programs are organized locally, with active training in both Memphis/Shelby County and Nashville/Davidson County, plus dozens of smaller county programs across the state.

What's typical

Shelby County's program (jointly run by the county Emergency Management Agency and City of Memphis Office of Emergency Management) is a 16-hour course over two Saturdays. Statewide, most Tennessee CERT programs run a roughly 20-hour basic course, free to participants, covering fire prevention/suppression, head-to-toe medical assessment, and light search and rescue.

Where to find it: tn.gov/volunteer-tennessee lists participating counties; Nashville and Memphis residents can also contact their city's Office of Emergency Management directly.

Sources

- TEMA ReadyTN and ReadyTN Faith campaigns: TEMA; The Mountain Press
- Tennessee Extension Master Gardener Program scale and requirements: UT Master Gardener Program
- Tennessee CERT program structure statewide and in Shelby County: Volunteer Tennessee; Shelby County

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Tennessee: Risks & Trends

Same standard as every other page on this site: every figure below is independently sourced, and figures that vary across sources, or measure genuinely different things, are flagged as such rather than collapsed into one number that looks more precise than the underlying data actually supports.

Memphis and the New Madrid Seismic Zone

Metric	Figure
Memphis metro population directly exposed	1,000,000+
50-year probability of a magnitude 6.0+ earthquake in the zone	25-40%
Regional population across the 8-state highest-risk zone	~11-12 million
Key vulnerability factor	Aging, often unreinforced buildings, including some schools and fire/police stations
Secondary hazard	Soil liquefaction along the Mississippi and Wolf Rivers through downtown Memphis

Why Memphis carries more consequence than Illinois's exposure, covered elsewhere on this site

Illinois’s page covers this same fault system from southern Illinois counties like Cairo, which sit close to the zone geographically but have small populations, Cairo’s is under 2,000. Memphis is a genuinely different scale of exposure: a metro area of more than a million people combined with aging, often unreinforced infrastructure and riverside liquefaction risk. What makes Memphis’s exposure so consequential is how many people and how much vulnerable infrastructure sit inside the zone, not a claim that the zone’s own seismic probability is higher there than elsewhere along it.

The Chimney Tops 2 Fire (2016): the deadliest eastern U.S. wildfire since

the 1940s

Metric	Figure
Start date and location	November 23, 2016, Chimney Tops Trail, Great Smoky Mountains National Park
Date it reached Gatlinburg	5 days later, November 28
Deaths	14
Injuries	200+
People evacuated	~14,000
Acres burned	~17,136
Structures damaged or destroyed	~2,460
Insurance claims	Approaching \$1 billion

What made this fire unusual wasn’t just its scale, it’s that it happened in a place with none of the typical Western wildfire signals: dense Appalachian hardwood forest, generally high humidity, and a town built up right against national park land with limited expectation that fire would ever reach it directly.

What these two have in common

Memphis’s earthquake exposure and Gatlinburg’s wildfire history share a structural theme this site returns to often: both risks are real and well-documented, but neither fits the stereotype most residents associate with their region. Tennessee isn’t conventionally thought of as earthquake country or wildfire country, and both risks are exactly the kind that get underprepared for as a result.

Sources

- Memphis and New Madrid Seismic Zone risk data: USGS Memphis Earthquake Hazard Mapping Project; Missouri DNR
- Chimney Tops 2 Fire deaths, damage, and timeline: Wildfire Today; The Voss Law Firm