Joal Henke's
CREATIVITY TEAM



TROUT FISHING SERIES

Trout Fishing Chattanooga and Beyond

The Unofficial Guide to Trout Water Within Three Hours

Close to home, a day trip, or a weekend away. The trout waters within about three hours of Chattanooga, sorted by drive time.

October 2026 Edition
Prepared by Joal Henke's Creativity Team | Chattanooga, Tennessee | creativityteam.org

An unofficial guide for general information only. Not affiliated with any state wildlife agency or any shop named inside. Rules, permits and stocking dates change. Confirm with the state agency before you fish.

How to use this guide

This guide does not point you to one spot. It shows you the trout waters worth knowing at each distance from Chattanooga. Pick the ring that fits your day.

RING 1 CLOSE TO HOME

About an hour or less

Go after work or on a free morning.

RING 2 DAY TRIPS

One to two hours out

Leave early, fish all day, drive home.

RING 3 WEEKENDS

Past two hours

Book a cabin or a campsite and fish two days.

Every entry lists the drive time from downtown Chattanooga, the species, what to know, where to start, what to throw, and one tip. Drive times are estimates.

What this guide is and is not. This is a general guide to where trout live near Chattanooga. It is not a publication of any state agency. Rules, permits and stocking dates change each season, so check the state agency before you go. Many of these waters are stocked and heavily fished. The best water is often a short hike from the parking lot.

25 min
to the closest trout water, North Chickamauga Creek

4
states covered: Tennessee, Georgia, North Carolina and Alabama

Aug 16
Tellico and Citico need no permit again, through the end of February

Nov 1
Georgia delayed harvest streams open to catch and release

Where this started

The North Chickamauga, Big Soddy, Piney, Hiwassee, Elk and Tellico write-ups started with the December 2023 Local Waters series from The Hatch Outfitters, a Chattanooga fly shop. We reworded them and updated them where state sources show a change. Citico Creek, Johns Creek, the Toccoa, the Cartecay, the Coosawattee, the North Carolina and Alabama waters, and everything in Ring 3 are new.

The map by drive time

BOTTOM LINE **Every water in this guide on one map. The closest is 25 minutes from downtown. The farthest sit about three hours out.**



Dots mark the general area of each water, not an access point. Colors show the ring by drive time. Roads in the mountains run slower than the straight line suggests, so Murphy sits 75 miles out and takes 2 hours 15 minutes.

RING 1
About an hour or less

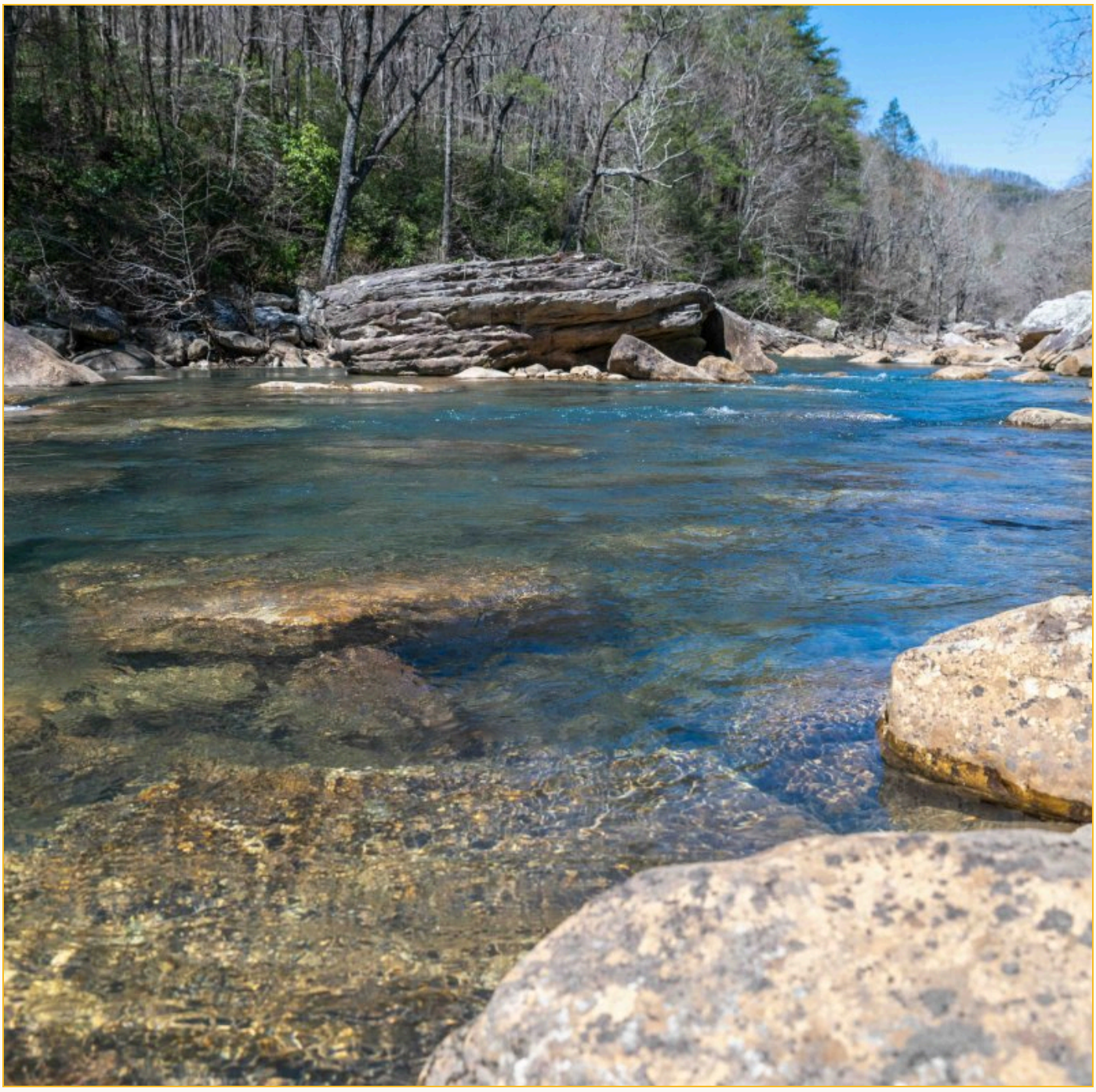
North Chickamauga Creek	25 min
Big Soddy Creek	35 min
Piney River	1 hr
Hiwassee River	1 hr
Johns Creek, GA	1 hr

RING 2
One to two hours

Elk River	1 hr 15
Black Creek, AL	1 hr 30
Cartecay and Ellijay, GA	1 hr 30
Toccoa River, GA	1 hr 45
Tellico River	2 hr
Citico Creek	2 hr

RING 3
Past two hours

Murphy, NC	2 hr 15
Sipsey Fork, AL	2 hr 40
Gatlinburg and the Smokies	2 hr 45
Nantahala River, NC	3 hr
Tuckasegee River, NC	3 hr



RING 1 | 25 MINUTES FROM DOWNTOWN

North Chickamauga Creek

Clear, shallow and close to home. The creek fishes best between 2 and 4 feet on the USGS gauge at Mile Straight. Trout are usually here from October through June.

Photo: Tennessee State Parks

RING 1

Close to home

About an hour or less. Most of these are stocked seasonally, so timing matters.

25 min FROM CHATTANOOGA

SPECIES
Rainbow trout, smallmouth bass, sunfish

North Chickamauga Creek TN

KNOW Lightly stocked seasonal water. Trout are usually present from October through June. Check the USGS gauge at Mile Straight. The creek fishes best between 2 and 4 feet.

START HERE The North Chick trailhead parking area on Montlake Road. The creek splits into two sections. The lower runs from the lowest parking area to the trail crossing. The upper runs from the trail crossing to the end of the trail and beyond.

THROW Spring stoneflies, summer isonychia, small caddis and mayflies. Fish dry-droppers in the upper section and nymphs in the lower. Small streamers work in both.

TIP Cover ground. Stop and look for fish before you cast. This is a good creek for sight fishing a dry fly or a dry-dropper.

35 min FROM CHATTANOOGA

SPECIES
Rainbow trout, smallmouth bass, spotted bass, sunfish

Big Soddy Creek TN

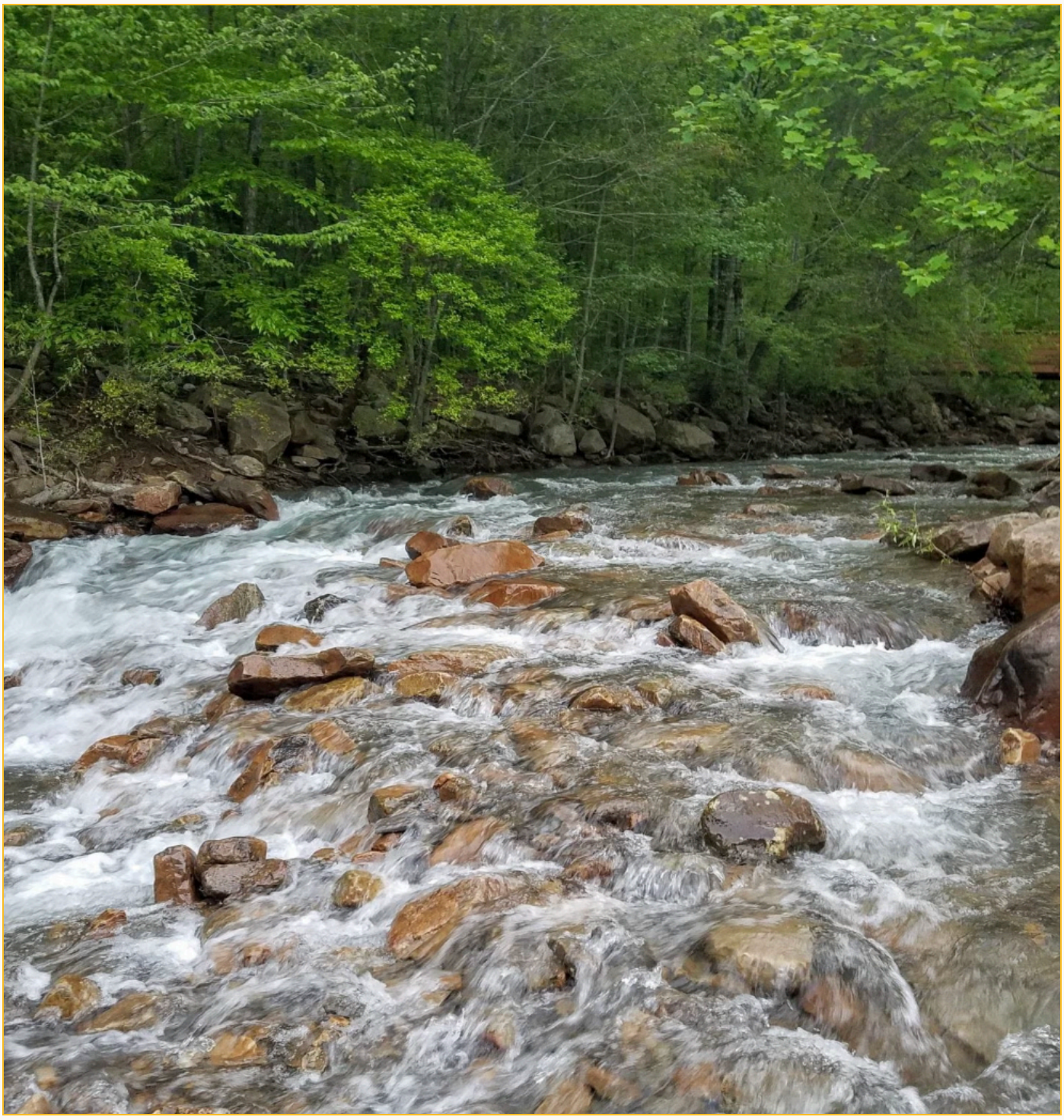
KNOW Seasonal stocked water. Delayed harvest rules (catch and release only) run from October 1 through the end of February. Trout are usually present from October through June.

START HERE The Big Soddy Creek Gulf at 11721 Back Valley Road. You get about a mile of trout water. The trail is easy for the first mile.

THROW Small mayflies and blue-winged olives. It nymphs well. Deep runs hold fish for small and medium streamers.

TIP When anglers crowd the easy water, hunt the harder sections. Small pocket water holds fish that have not seen many flies.

Also close to home. West Armuchee Creek (Walker County, Georgia) is stocked weekly through July 4. Holly Creek (Murray County, Georgia) sits a little farther out. Little Sequatchie, Pocket Creek and the Ocoee below Parksville are Tennessee options. See the stocking tables for dates.



RING 1 | 35 MINUTES FROM DOWNTOWN

Big Soddy Gulf

Fast, broken water and good cover. You get about a mile of trout water here. Delayed harvest rules run from October 1 through the end of February, so every trout goes back.

Photo: Outdoor Chattanooga (outdoorchattanooga.com/big-soddy-gulf)

1 hr
FROM CHATTANOOGA

SPECIES
Rainbow trout, smallmouth bass, spotted bass, sunfish

Piney River TN

KNOW Seasonal stocked water. Delayed harvest rules (catch and release only) run from October 1 through the end of February. Trout are usually present from October through June.

START HERE The Piney River Management Area at 531 Shut In Gap Road. You get about a mile of trout water. The first half mile has easy trails and easy access. The upstream trail gets hard to follow in places.

THROW Small mayflies and blue-winged olives. It nymphs well. Deep runs suit small and medium streamers.

TIP Hike upstream or cross the creek when you can. Less pressured water holds more fish.

1 hr
FROM CHATTANOOGA

SPECIES
Rainbow trout, brown trout, smallmouth bass. Brook trout and cutthroat show up now and then.

Hiwassee River TN

KNOW A big river with heavy stocking and little natural reproduction. Check the generation schedule in the TVA Lake Info app before you leave. Zero or one generator is safe to wade. Do not wade at two generators. Rapids are Class I to II. Special TWRA rules apply below the Appalachia Powerhouse, so read them first. This is a different river from the Hiawassee in Towns County, Georgia.

START HERE From the Reliance bridge down to the Powerhouse in fall through early summer. From Big Bend to the Powerhouse in late summer. The pull-offs along Powerhouse Road get hit hardest. Hike away from access points to find fresh fish.

THROW Caddis are a steady producer. Big stoneflies hatch here. At zero generators, look for small emergers. One generator makes a good streamer fishery.

TIP Set phone alarms for generation changes. The way you came in may be gone when the water rises, and you will not always hear the sirens.

1 hr
FROM CHATTANOOGA

SPECIES
Stocked trout

Johns Creek GA

KNOW Armuchee, Floyd County. Georgia stocks it weekly through July 4 and twice a month after that. It runs through the Chattahoochee National Forest and the Johns Mountain Wildlife Management Area. Access is easy, so pressure is heavy, especially in spring.

START HERE Work the forest and wildlife area stretches. Park, walk away from the road, and fish the bends most anglers skip.

THROW Banks are narrow and brushy. A short rod and tight, simple casts beat long casts. Many locals fish bait here.

TIP Go on a weekday after a fresh stocking. Hike at least half a mile from the nearest pull-off.



RING 2 | MONROE COUNTY, TENNESSEE | ABOUT 2 HOURS

Tellico River

A Tellico-Citico permit is required March 1 through August 15. From August 16 through the end of February you fish every day with no permit.

Photo: Patrick Jennings

RING **2**

Day trips

One to two hours out. Leave early and fish until dark. These waters give you real variety, from small stocked creeks to tailwaters and big mountain rivers.

1:15
FROM CHATTANOOGA

SPECIES
Rainbow trout, brown trout, smallmouth bass, hybrids. A cutthroat turns up once in a while.

Elk River TN

KNOW Cold water flows from Tims Ford Dam. Check flows in the TVA Lake Info app. The ideal flow is zero generation with sluicing at about 240 CFS. Do not wade at one generator. The river has some natural reproduction and heavy stocking. It wades easily. It is known for numbers of fish more than size, especially on float trips.

START HERE Upstream access sits at the Tims Ford Dam bridge parking area on Lynchburg Road. Downstream access is at the Ferris Creek Bridge, which draws fewer anglers.

THROW Cold flows make this a strong double-nymph fishery. Midges are often present. Small streamers also catch fish.

TIP Avoid weekends.

1:30
FROM CHATTANOOGA

SPECIES
Stocked trout, plus bass and bream in the lower, warmer water

Cartecay, Ellijay and Coosawattee GA

KNOW The Cartecay and the Ellijay meet in the town of Ellijay to form the Coosawattee. Georgia stocks all three on different schedules. In 2026 the Cartecay gets trout once a month from March through August. The Ellijay and the Coosawattee are stocked four times from March through August, with none after July 4. Plan these for spring and early summer. By October you fish what survived.

START HERE Public access points vary by river and we have not verified them. Ask a local shop or check the Georgia stocking page before you go. Summer tubing and paddling crowds fill the Cartecay, so fish it early or in the cooler months.

THROW No reliable hatch reports. Start with nymphs and small streamers and match what you see.

TIP Use this trio for an easy day when the mountain waters are crowded. All three sit close together.

1:45
FROM CHATTANOOGA

SPECIES
Rainbow, brown and brook trout

Toccoa River GA

KNOW Two rivers in one. Above Lake Blue Ridge, a delayed harvest section of about a mile and a half runs near Sandy Bottoms. It is catch and release with artificial single-hook lures and flies from November 1 through May 14. It opens to harvest May 15. Below Blue Ridge Dam, the tailwater runs cold all year and holds bigger fish. Georgia stocks the Toccoa weekly through July 4 and twice a month after. Check the TVA generation schedule before you wade the tailwater.

START HERE The upper river fishes best in the cooler months. In summer, tubers and paddlers take over. The tailwater has three public access points. The closest to town has a small park.

THROW Caddis work almost anywhere on this river. A 9-foot 5-weight with floating line covers most of it.

TIP Book a guide for your first tailwater day. Access is limited and the water changes fast with generation.

2 hr
FROM CHATTANOOGA

SPECIES
Rainbow trout, brown trout, native brook trout, smallmouth bass

Tellico River TN

KNOW A Tellico-Citico permit is required March 1 through August 15. The permit area is closed Thursdays and Fridays in that window, except on holidays. From August 16 through the end of February you fish every day with no permit. Delayed harvest (catch and release) runs October 1 through the end of February from the North River to the North Carolina line. This is heavily pressured, heavily stocked water.

START HERE River Road closes at Bald River Falls. Reach the area from North River Road at Old Santeetlah Road, or take Wildcat Road to Bald River Road. Several campgrounds sit nearby. The North River and the Bald River are also trout waters.

THROW Mayflies, blue-winged olives, stoneflies, caddis and yellow sallies. The main river is a great nymphing stream with many slow, flat pools that suit dry-dropper rigs.

TIP Downsize your indicators or switch to a New Zealand wool indicator. Do not ignore the tributaries. The North River is a well-known brown trout stream. Bald River allows only flies and lures. Sycamore Creek, reached by Forest Service trail 163, holds southern-strain brook trout about two miles above its mouth.

2 hr
FROM CHATTANOOGA

SPECIES
Rainbow trout, some brown trout, native brook trout in the upper reaches

Citico Creek TN

KNOW Citico sits in the Cherokee National Forest near the North Carolina line and follows the Tellico-Citico permit rules. TWRA stocks it weekly from March 1 through July 19 in 2026. Bait is allowed, so weekend crowds are heavy. Spring is the best season for fly fishing. Summer water often runs too warm.

START HERE Citico Creek Road (Forest Service Road 35) follows the creek for almost its whole length. Reach it from Highway 360 at Vonore, or from Tellico Plains by way of the Cherohala Skyway. The North and South Forks hold the best wild fish for fly anglers.

THROW Dry flies and nymphs. Small spinners also work.

TIP Fish a weekday. The permit rule lifts August 16, so fall is a good time to go without the paperwork.

1:30
FROM CHATTANOOGA

SPECIES
Rainbow trout

Black Creek at Noccalula Falls AL

KNOW Gadsden, Etowah County. A winter and spring fishery. Stocking starts in January and the permit runs through June 30. Nothing is stocked in fall. Rainbows come from Davis Fish Farms of Piedmont.

RULES Fly rods only, artificial flies, barbless hooks, one rod per angler. You may not fish the pool below the falls. Catch and release runs early in the season. Two news reports disagree on when harvest opens (April 1 or April 30), so confirm it. After that the limit is five a day.

PERMITS An Alabama fishing license plus a Black Creek trout permit. The permit costs $10 a day or $35 for the season. Buy it at the Noccalula Falls Campground office, open daily 8 a.m. to 4 p.m. Show your license.

TIP This is a spring trip. Plan it for January through June.

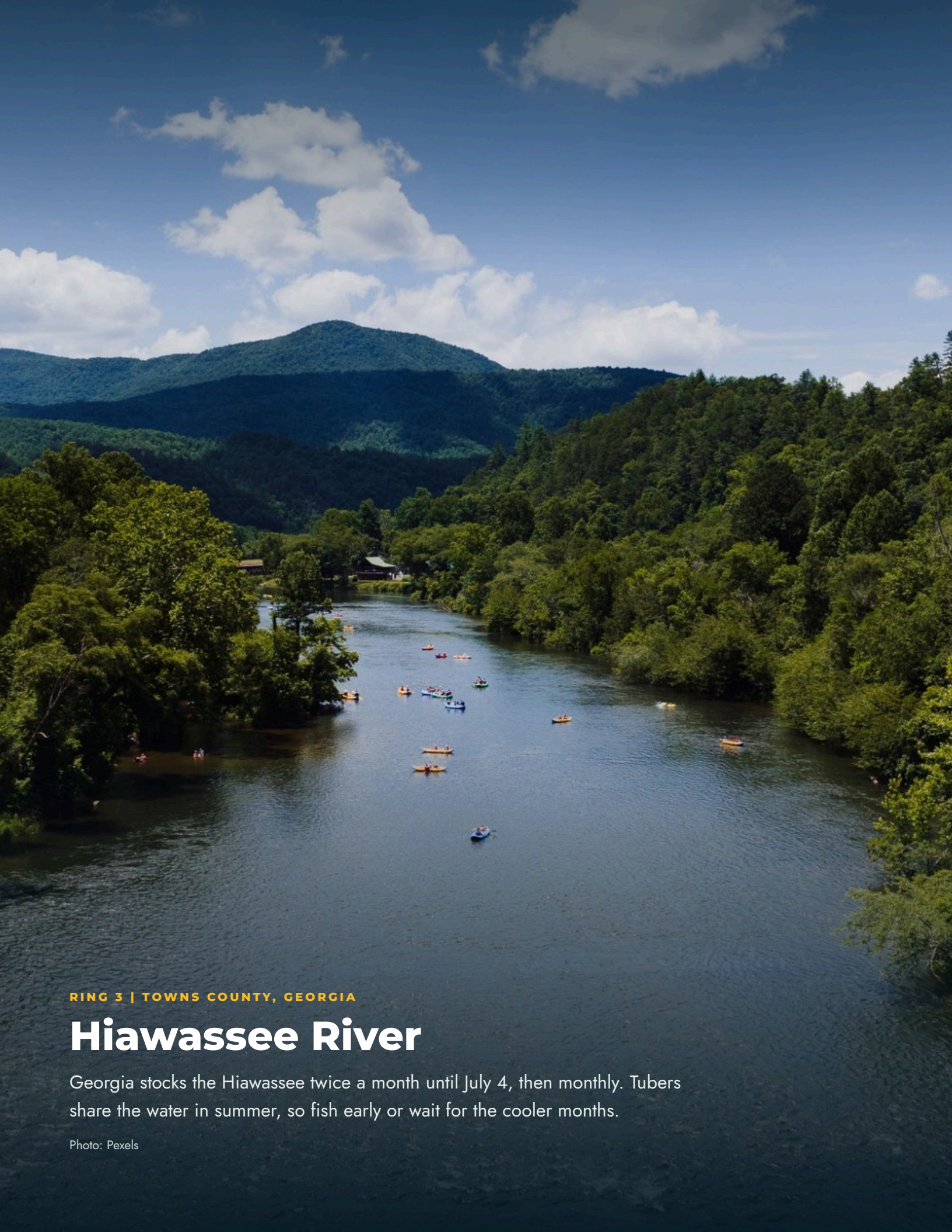
Also in the day-trip ring. Chatsworth, Georgia has Holly Creek and Mill Creek. Rome and Summerville have Little Cedar, Mt. Hope, Taliaferro, Ruff, Storey Mill and East Fork Little River creeks. Blue Ridge has Rock Creek, Hothouse Creek and Lake Blue Ridge. All appear in the Georgia stocking table.



BROOK TROUT

Wild and small

Brook trout are the only trout native to these mountains. They live in cold, clear headwater streams. Handle them wet and let them go fast.



RING 3 | TOWNS COUNTY, GEORGIA

Hiawassee River

Georgia stocks the Hiawassee twice a month until July 4, then monthly. Tubers share the water in summer, so fish early or wait for the cooler months.

Photo: Pexels

RING 3

Weekend trips

Past two hours. Pick a base town, book a cabin or a campsite, and fish two days.

2:15 FROM CHATTANOOGA

SPECIES Rainbow and brown trout, with wild fish in the smaller streams

Murphy, NC and the Blairsville area NC / GA

KNOW Murphy sits near the Hiwassee River tailwater below Hiwassee Dam, about nine miles away. An older regional write-up says the North Carolina Hiwassee has no state stocking program. It says trout average around a foot and anglers land 20-inch fish each season. Verify the current status. Across the line in Georgia, the Hiawassee River in Towns County and the Nottely River, Cooper Creek and Wolf Creek in Union County are on the 2026 Georgia stocking list. Cherokee County, NC also lists Davis, Hyatt, Junaluska and Shuler creeks and the Valley River.

START HERE Use Murphy or Blairsville as your base. You can fish North Carolina and Georgia waters from the same cabin.

TIP Hire a local guide for day one. Both towns have full-time guide services.

3 hr FROM CHATTANOOGA

SPECIES Wild, stocked and hatchery-supported trout, including brook, brown and rainbow

Nantahala River NC

KNOW North Carolina's first delayed harvest stream. The delayed harvest water runs from Whiteoak Creek down to the Nantahala powerhouse discharge canal. It is one of the most heavily fished delayed harvest streams in the state, and the current is easy to wade. Above that, the upper river is typical freestone water with small wild trout. Below the powerhouse, the tailrace holds bigger fish. The 2026 fall stocking is set for November 4.

START HERE The delayed harvest section is off US 19 on Wayah Road at the Nantahala River launch site. Pull-offs line the road. On weekends in delayed harvest season, they fill.

THROW A yellow-bodied elk hair caddis in size 14 or 16 works in both the delayed harvest and hatchery-supported water.

TIP Fish a weekday, or go in the evening, when the weekend crowd has left.

3 hr FROM CHATTANOOGA

Tuckasegee River NC

KNOW About four miles of delayed harvest water, in Swain and Jackson counties. North Carolina has stocked it heavily in past seasons. It is more of a valley river than the Nantahala. The 2026 fall stockings are set for November 3 (Jackson) and November 4 (Swain). Check the NCWRC for this year's rules.

2:45 to 3 hr
FROM CHATTANOOGA

SPECIES
Wild brook, brown and rainbow trout in the park. Stocked trout in the city streams.

Gatlinburg and the Smokies TN / NC

KNOW There are two different fisheries here.

CITY STREAMS Gatlinburg runs the only municipal trout farm in Tennessee, at Herbert Holt Park, and stocks weekly. The streams are the West Prong of the Little Pigeon River, Dudley Creek, Roaring Fork and LeConte Creek. All of them close on Thursdays for stocking. You need a Gatlinburg trout permit and a Tennessee license. Two sections near the entrance to town are set aside for children.

THE PARK Great Smoky Mountains National Park has about 2,900 miles of streams, but only about 20 percent are big enough to hold trout. Use only artificial flies and lures on a single hook. Bait is banned. The park has not stocked trout since 1975. A valid Tennessee or North Carolina license works inside the park, and the park does not sell licenses. Special permits apply in Gatlinburg and in Cherokee, North Carolina.

START HERE Abrams Creek and Greenbrier (the Middle Prong of the Little Pigeon) are two park waters anglers name often.

TIP Fish the city streams for easy action with kids. Fish the park for wild trout and long walks.

2:40
FROM CHATTANOOGA

SPECIES
Rainbow trout

Sipsey Fork below Smith Lake AL

KNOW Cullman County. Alabama calls it the state's only year-round trout fishery. Water stays under 70 degrees. Rainbows are stocked monthly, usually the third Thursday. Some fish hold over for a year or more, and 18-inch fish turn up most years. From I-65 exit 299, head west on Highway 69 toward Jasper for about 16 miles.

RULES Five fish a day, no size limit, no closed season, no trout stamp. Culling is unlawful from the dam to the Mulberry Fork confluence.

ACCESS An Alabama Power platform below the dam, pull-offs along County Road 95, and a large lot at the pump station. The first 1,000 feet below the dam are too deep to wade. Below the Highway 69 bridge you fish by boat only. Most land downstream of the bridge is private.

SAFETY When the powerhouse generates, water can rise 12 to 15 feet fast. Sirens sound. Leave the water at once. Check generation at 1-800-LAKES-11. Schedules can change without notice.

THROW Light tackle on 2 to 6 pound line, or a 5 weight fly rod or lighter. Midges run all year. Terrestrials show up in summer and fall.

WEEKEND ROUTE **The Cherohala Skyway links Tellico Plains, Tennessee, to the Nantahala area of North Carolina. Fish the Tellico or Citico on day one, cross the mountains, and fish the Nantahala on day two.**



RAINBOW TROUT

Stocked and wild

Rainbows are the trout you will meet most often in stocked water. They hold in current seams and take small nymphs and dry flies.



THE FISH

Brown trout

Browns are wary and hold under cover. Fish early, late or on cloudy days.



THE FISH

Rainbow trout

A net keeps the fish in the water and protects its slime coat. Use rubber mesh when you can.

Tennessee 2026 stocking

THIS WEEK **Gatlinburg streams get fish Thursday, October 22. The week of Sunday, October 25 brings fish to the Tellico (delayed harvest), the Piney (delayed harvest), Green Cove Pond, the Little River and the Middle Prong of the Little Pigeon. North Chickamauga and Big Soddy (delayed harvest) follow the week of November 1.**

TWRA stocks within five days after the listed Sunday. Dates can slip for weather or warm water. Source: TWRA trout fishing and stockings page, last updated October 20, 2026.

Water	County	2026 stocking
North Chickamauga Creek	Hamilton	Feb 22, Mar 22, Apr 19, Nov 1
Big Soddy Creek	Hamilton	Delayed harvest Feb 8 and 22. Seasonal Mar 8, Mar 22, Apr 19, Apr 26. Delayed harvest Nov 1 and Nov 29
Piney River	Rhea	Feb 22, Mar 22, Apr 19. Delayed harvest Oct 25
Hiwassee River (Apalachia tailwater)	Polk	Tailwater March to August. Delayed harvest February, October, November. TWRA text says October through July. Confirm with TWRA
Elk River (Tims Ford tailwater)	Franklin, Moore	March through December
Tellico River	Monroe	Delayed harvest Feb 8 and 22. Weekly Mar 1 to Aug 9. Delayed harvest Sep 27, Oct 11, Oct 25, Nov 8, Nov 22, Dec 6
Citico Creek	Monroe	Feb 22, then weekly Mar 1 to Jul 19
Green Cove Pond	Monroe	Weekly Feb 22 to Jul 26. Then Sep 27 and every two weeks through Dec 6
Ocoee River (Parksville tailwater)	Polk	March to May
Goforth, Greasy and Tumbling Creeks	Polk	Mar 1, Mar 29, Apr 26
Spring Creek	Polk	Feb 1, Mar 1, Mar 29, Apr 26, Nov 1, Nov 29
Dickert Pond (Camp Jordan) and Lake Junior	Hamilton	Winter stocking Jan 7 and Feb 4
Little River	Blount	Feb 22, Mar 8, Mar 22, then every two weeks to May 31. Oct 25 and Nov 8
Middle Prong Little Pigeon River	Sevier	Every two weeks Feb 15 to May 24. Oct 25 and Nov 8
Gatlinburg streams	Sevier	Every Thursday all year. Delayed harvest Jan 1 to Mar 19 and Dec 3 to Dec 24

Call TVA at 1-800-238-2264 for dam generation schedules. The TWRA boating and fishing access map shows every public access site in the state.

Georgia 2026 stocking

BOTTOM LINE **Most Georgia waters in this guide stop receiving trout by July 4 or Labor Day. Only the Table 1 waters, such as Cooper Creek and the Blue Ridge Tailwaters, get one fall stocking.**

Water	County	2026 stocking
Johns Creek	Floyd	Weekly until July 4, then twice a month
West Armuchee Creek	Walker	Weekly until July 4, then twice a month
Holly Creek	Murray	Weekly until July 4, then twice a month
Little Cedar Creek	Floyd	Twice a month, April to Labor Day
Mill Creek	Murray	Twice a month until July 4, then monthly
Mt. Hope Creek	Floyd	Four times, March to August
Allison Creek	Dade	Four times, March to August. None after July 4
Taliaferro Creek	Chattooga	Twice a month, April to Labor Day
Ruff Creek	Chattooga	Four times, March to August. None after July 4
Storey Mill Creek	Chattooga	Four times, March to August. None after July 4
East Fork Little River	Chattooga	Four times, March to August. None after July 4
Cartecay River	Gilmer	Once a month, March to August
Ellijay River	Gilmer	Four times, March to August. None after July 4
Coosawattee River	Gilmer	Four times, March to August. None after July 4
Toccoa River	Fannin	Weekly until July 4, then twice a month
Blue Ridge Tailwaters	Fannin	Weekly April to July 31, twice before Labor Day, once in fall
Hiawassee River	Towns	Twice a month until July 4, then monthly
Nottely River	Union	Weekly until July 4, then twice a month
Cooper Creek	Union	Weekly April to July 31, twice before Labor Day, once in fall
Wolf Creek	Union	Weekly until July 4. None after

Source: Georgia Wildlife Resources Division, 2026 Trout Stocking Frequencies. Georgia stocks more waters than these. This table lists the ones in the three rings.

North Carolina and the Smokies

BOTTOM LINE **October delayed harvest stockings were cancelled. November stocking starts November 3. Every North Carolina water here is Ring 3.**

Delayed harvest, November 2026 stocking

Water	County	Stocked	Drive
Fires Creek	Clay	Nov 3	2 hr 30 min
Big Snowbird Creek	Graham	Nov 5	2 hr 40 min
Nantahala River	Macon	Nov 4	3 hr
Tuckasegee River	Swain	Nov 4	3 hr 10 min
Tuckasegee River	Jackson	Nov 3	3 hr 20 min
West Fork Pigeon River	Haywood	Nov 9	3 hr 40 min
North Fork Mills River	Henderson	Nov 3	3 hr 40 min
East Fork French Broad River	Transylvania	Nov 10	4 hr
Little River	Transylvania	Nov 10	4 hr

The state schedule lists 24 more delayed harvest waters in the northern mountains and foothills. They sit beyond this guide. Source: NCWRC delayed harvest schedule. Use the NCWRC interactive fishing areas map before you go.

North Carolina rules in brief

- **Delayed harvest.** From October 1 until the Friday before the first Saturday in June, you keep no trout, use single-hook artificial lures and carry no bait. After that, harvest opens. The limit is seven fish.
- **Hatchery supported.** Closed March 1 through the first Friday in April. It reopens at 7 a.m. the first Saturday in April. Seven fish, no size limit, bait allowed.
- **Wild trout.** Open year round. Single-hook artificial lures only. Four fish a day, 7 inches or longer.
- **Catch and release, flies and lures only.** Open year round. You keep nothing.

Great Smoky Mountains National Park

- A Tennessee or North Carolina license works in the park. The park sells none.
- Use artificial flies and lures on a single hook. Bait is banned.
- Special permits apply in Gatlinburg and in Cherokee, North Carolina.

North Carolina license fees are not listed here. Check the NCWRC license page before you go.

Licenses, permits and generation safety

BOTTOM LINE **Confirm every rule with the state agency before you go. Dates, fees and limits change from year to year.**

Tennessee

- You need a Tennessee fishing license with trout privileges.
- The Tellico-Citico daily permit applies March 1 through August 15. It cost about $6 a day on the last TWRA sheet we found. From August 16 through the end of February you need no permit and can fish seven days a week.
- Gatlinburg city streams need a Gatlinburg trout permit and close every Thursday.
- Delayed harvest runs October 1 through the end of February on the Tellico, Piney and Big Soddy. The Hatch Outfitters posted those dates in 2023. Verify them with TWRA.

Georgia

- Trout streams are open year round. The general daily limit on regular trout water was eight fish in the last state outlook we found.
- Several streams carry special rules, including the Toccoa. Check the regulations booklet before you fish a new stream.
- Delayed harvest streams open to catch and release on November 1. The upper Toccoa section stays catch and release through May 14.

North Carolina and the Smokies

- Delayed harvest waters, including the Nantahala and the Tuckasegee, have their own season dates. Check the NCWRC site.
- The park accepts a Tennessee or North Carolina license. It requires artificial flies and lures on a single hook.
- Special permits apply in Cherokee, North Carolina.

Alabama

- Black Creek needs an Alabama fishing license plus a Black Creek trout permit.
- Sipsey Fork needs no trout stamp. The limit is five fish a day.

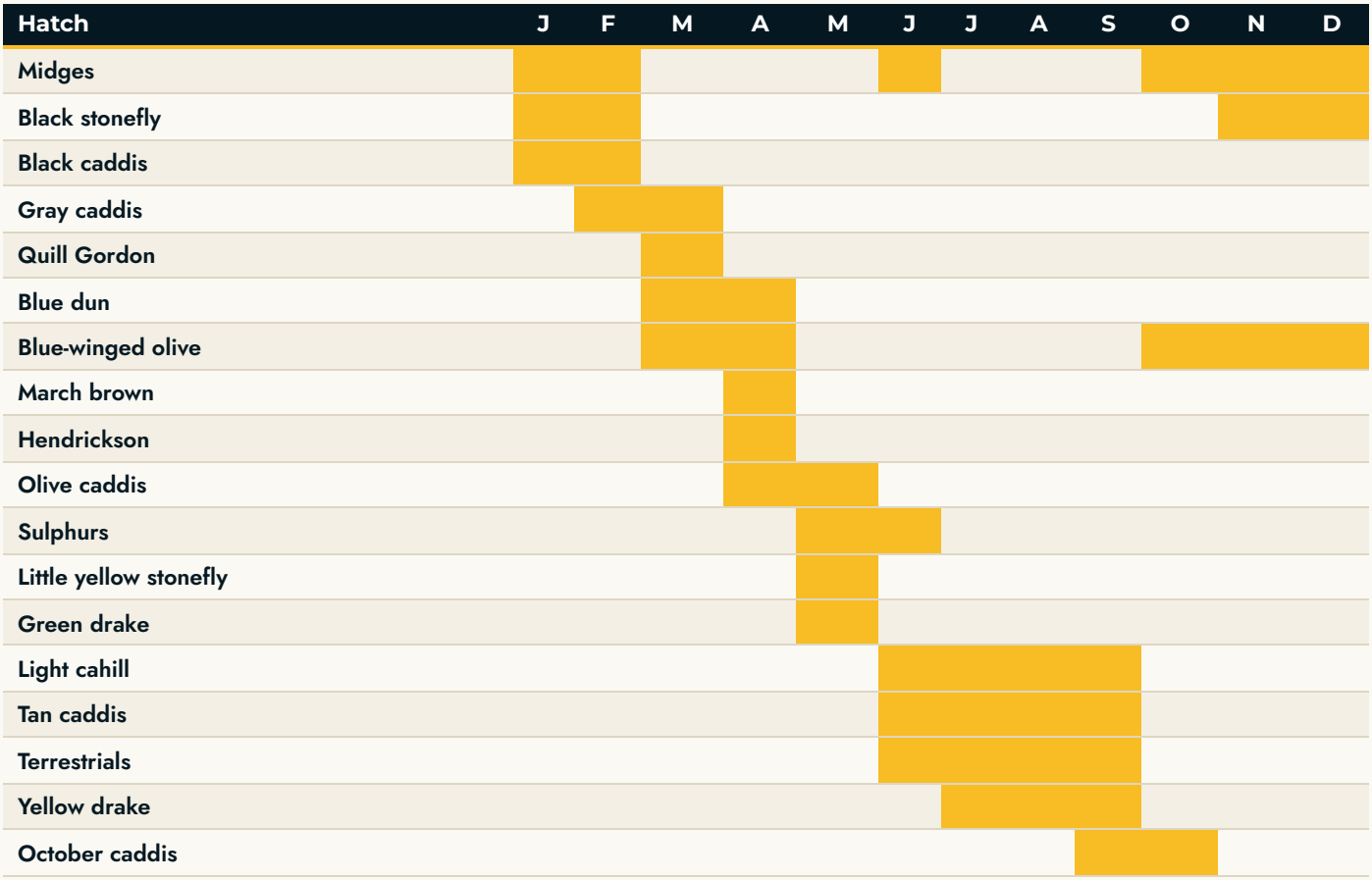
Generation safety on TVA tailwaters

- Check the TVA Lake Info app or the release line before you leave and again at the river.
- On the Hiwassee, zero to one generator is safe to wade. On the Elk, wade only at zero generation.
- Set phone alarms. Know your exit before you cross.

Open right now, October 21, 2026. Tellico and Citico need no permit and are open daily. Delayed harvest is on at the Tellico, Piney and Big Soddy, based on the dates The Hatch Outfitters posted. Georgia delayed harvest opens November 1. North Carolina delayed harvest stocking starts November 3.

Hatch calendar

BOTTOM LINE **Match the month. Midges and olives carry the cold months. Caddis and cahills carry summer. Terrestrials take over in the heat.**



Source: North Georgia fly hatch chart. Tennessee and North Carolina hatches run close to this calendar.

Hook sizes

From the North Carolina Wildlife Resources Commission hatch chart.

Midges	18 to 24
Blue-winged olive	18 to 24
Early black stonefly	18
Blue quill	16 to 18
Quill Gordon	12 to 14
Hendrickson	14
March brown	12
Light cahill	14 to 18

Sulphurs	14 to 18
Black caddis	14 to 16
Mottled brown caddis	12 to 16
Green sedge	14 to 16
Yellow stonefly	14 to 16
Golden stonefly	6 to 12
Giant stonefly	4 to 8
Dun variant	12

Guides, instruction and local shops

Stop in before you go. Shops know this week's flows, hatches and stocking runs.

Recommended guide service

Southeastern Anglers
(770) 655-9210 | southeasternanglers.com
Guided wade and float trips by drift boat and jet boat. Current focus is the Hiwassee and the Cumberland.

Fly casting instruction

Wanda Taylor Fly Casting Instruction
Dalton, Georgia | (706) 537-7444 | wandataylorflyfishing.com
Casting classes and on-water fishing schools for new anglers.

Local fly shops

The Hatch Outfitters
3227 Brainerd Road, Chattanooga | (423) 541-4691 | thehatchoutfitters.com
Retail shop with local fishing reports, gear and monthly fly tying events. Its Local Waters stories started this guide.

Reliance Fly and Tackle
588 Childers Creek Road, Reliance | (423) 338-7771 | relianceflyandtackle.com
The Hiwassee's only fly shop.

Mountain Outfitters
3001 Broad Street, Chattanooga | (423) 541-2353 | themountainoutfitters.com
Outdoor retailer with a second store in Monteagle.

Sources and credit

The Piney, Hiwassee, Elk, Tellico, North Chickamauga and Big Soddy write-ups started from the December 17, 2023 Local Waters stories posted by The Hatch Outfitters. Everything else comes from the pages below. Verify the details you plan to rely on.

Photo credits. North Chickamauga Creek, Tennessee State Parks (tnstateparks.com/parks/north-chickamauga/fishing). Big Soddy Gulf, Outdoor Chattanooga (outdoorchattanooga.com/big-soddy-gulf). Hiawassee River, Towns County, Georgia, from Pexels. Tellico River, Patrick Jennings.

Georgia WRD, 2026 Trout Stocking Frequencies

Georgia DNR, trout fishing

TWRA, trout regulations

TWRA, trout information and stockings

NCWRC, hatcheries and stocking of public waters

NCWRC, delayed harvest schedule

NCWRC, trout fishing and hatch chart

Outdoor Alabama, Sipsey Fork trout fishing

Anniston Star and Yahoo News, Black Creek trout stocking

Trout Unlimited Hiwassee Chapter, Tellico and Citico rivers

US Forest Service, Citico Creek

Perfect Fly, Citico Creek

Blue Ridge Mountains, the Toccoa River

Carolina Sportsman, Nantahala River and delayed harvest

Mid Current, southern trout waters

National Park Service, fishing in Great Smoky Mountains National Park

Gatlinburg, fishing

North Georgia fly hatch chart



THE FISH

Brook trout

Wet your hands before you touch a trout. Keep it low over the water.



THE FISH

Brown trout and a wooden net

Bring a net, land the fish quickly and release it facing upstream.

Looking for a getaway home near trout water?

BOTTOM LINE **The best way to fish more is to live closer to the water.**

You drive one to three hours to reach most of the water in this guide. A home closer to it cuts that drive. Tell us the water you love and we build the search around it.

Near Chattanooga

- **Soddy-Daisy.** Close to North Chickamauga Creek and Big Soddy Creek, the nearest waters in this guide.
- Ring 1 waters sit within about an hour of downtown.

North Georgia

- **Blue Ridge, GA.** Toccoa River, Rock Creek, Hothouse Creek and Lake Blue Ridge.
- **Ellijay, GA.** The Cartecay and the Ellijay meet here to form the Coosawattee.

Murphy, NC

- The Hiwassee runs through Murphy.
- We are licensed in Tennessee and Georgia.
- For a home in North Carolina, we introduce you to a vetted local agent and stay in the conversation.

Ask before you buy near a stream

- Does the lot touch the water or only sit near it?
- Who owns the bank and the stream bed?
- Is any of the lot in a flood zone?
- Where is the nearest public access?

Have you been looking for a getaway home on or near a trout stream?

Tell us the water you love. We will send homes that match.

(423) 664-1900 | creativityteam.org/contact

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