



## **City of Montevideo Flood Protection Information**

Updated spring 2009

*(Mailed annually, kept on file for request at city hall)*

### **Background**

Flooding in our community is caused by several sources: The Chippewa and Montevideo Rivers leaving its banks as a result of a heavy snowfall during the winter and faster than anticipated melting in the spring. Next, ice jams further upstream in Benson or Ortonville that have broken loose or are blasted loose will result in fast current in Montevideo. Particularly, properties in Smith Addition are especially vulnerable as they are located in very close proximity to the river and on the west side of the levee. Smith Addition was hit particularly hard in 1969, 1997 and 2001. Following the 1997 flood voluntary buyouts have taken place. To date over 100 properties have been purchased as part of a long term flood mitigation program.

Your property may have been high enough that it was not affected by the flooding in the past or you may have made an effort to flood proof your property. However, it can still be flooded in the future because the next flood could be worse. If you are in the floodplain chances are you will be flooded sometime in the future. This flyer is designed to give you some ideas of what you can do to protect yourself.

### **City Flood Services**

The first thing you should do is check your flood hazard. Flood maps and flood protection references are available at the Montevideo/Chippewa County Public Library [Installed late spring 2009] as well at Montevideo City Hall at the Community Development Department. If you are in fact in a mapped flood plain area city officials can give you more information such as depth of flooding over a building's first floor and past flood problems in the area and copies of Elevation Certificates on buildings built since 1997. They will also have advice on how to pick an appropriately qualified architect, engineer or contractor for construction projects.

If requested Montevideo has several trained staff that will visit a property to review its flood problems and explain ways to stop flooding or prevent flood damage. Call city hall at (320) 269.6575. These services are free.

### **Citizen Involvement**

Several of Montevideo's efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into the ditches or streams. This is a violation of the city ordinance. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere.

- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. The city has a site available free to its residents for such debris located next to the Montevideo Airport.
- Always check with Community Development Department before you build on, alter, regrade, or fill on your property. A building or conditional use permit may be needed to ensure that projects do not cause problems with neighboring properties.
- Maintain current/best practices in terms of flood insurance and flood proofing and flood safety.

### **Floodproofing**

There are several ways to protect a building/property from flooding. One way is to keep the water away from the building by re-grading your lot or building a small floodwall or earthen berm. Please note that these actions need to be legally approved by the City of Montevideo, Minnesota DNR or Army Corps of Engineers in some cases.

Another approach is to make your walls waterproof and place watertight closures over the doorways. Please note that this is not recommended for houses with basements or if water will get over two feet deep as these two are extremes that would cause adverse affects if used in those situations.

A third approach is to raise the house above flood levels. A small stick built house can be elevated for less than \$10,000. Some of these techniques listed have already been incorporated into homes located in Smith Addition. The Community Development Department is willing to explain what they have done in terms of floodproofing. Finally, please realize that most, if not all, of the actions listed would require a permit of some kind.

### **Flood Insurance**

If you do not have flood insurance, talk to your insurance agent. Homeowner's insurance, unless specifically noted, do not cover damage from floods. Many homes in Smith Addition are renter-occupied; these residents are also encouraged to obtain insurance. Montevideo participates in the National Flood Insurance Program. Therefore, you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone, even for properties that have been flooded in the past.

Some people have purchased flood insurance because it was required by the lender when they got a mortgage or home improvement loan. Typically these policies just cover the structure and not the contents of the home. The flooding that occurs in Montevideo usually results in the loss of personal belongings but limited damage to the structure.

### **Flood Safety**

Do not walk through flowing water: Drowning is the number one cause of flood deaths.

Do not drive through a flooded area: Flooding in Montevideo commonly results in road closures in Lagoon Park and the immediate areas around the levee.

Stay away from power lines: Electrical currents can travel through water. Report downed power lines to Xcel Energy **1-800-895-1999** [electric outages] and Great Plains Gas Company **1-800-252-1166** [natural gas odor].

**Additional materials on any of the above may be found at the Montevideo/Chippewa County Public Library or at City Hall**