

## **PROTECT YOURSELF AND YOUR PROPERTY FROM FLOODS.**

Get tips, alerts and other information with the FEMA app at <https://www.fema.gov/mobile-app>



### **Know your flood hazard.**

Austin is located at the confluence of Turtle Creek, Dobbins Creek the Cedar River. All of these water bodies are subject to flash flooding and if you live along or near Cedar, Turtle or Dobbins, you may be located in a floodplain. The floodplain is an area identified by the Federal Emergency Management Agency (FEMA) as having a 1 percent or greater chance of being flooded each year. To determine if your property lies within a floodplain, check our floodplain maps at <http://www.ci.austin.mn.us/public-works/flood-mitigation-program> . FEMA maps are also available at the Planning and Zoning and Engineering City offices as well as some elevation certificates; and in some instances staff may visit your site. We typically reference our base map first to determine if your property is in the floodplain.

For more information about flood hazards and protection, visit the web at:

Federal Emergency Management Agency, [www.floodalert.fema.gov](http://www.floodalert.fema.gov) and <https://www.floodsmart.gov/floodsmart/>

We have additional flood information at the Austin Public Library. You may also call: Holly Wallace, Planning and Zoning Administrator or Steven Lang, City Engineer at 507-433-9950 between 8AM and 4PM.



### **What should I do to protect myself?**

Avoid building in a floodplain. All development in the floodplain requires a permit from the City of Austin Planning, Zoning and Building department. New buildings are required to be constructed above the base flood elevation to avoid flood damage.

Any additions to your home that will cumulatively exceed 50 percent of the value of existing buildings over the past 10 years must be treated as new and raised above the base flood elevation or otherwise flood-proofed. See Austin City Code Chapter 12. <http://www.amlegal.com/library/mn/austin.shtml>



## **Educate Yourself**

Only flood insurance covers flood damage. After getting flood insurance, there are several things you can do to minimize losses in your home and ensure your family's safety.

### 1. Safeguard your possessions.

- Keep a copy of your insurance policies with your agent's contact information.

- Make a household inventory: for insurance purposes.

- Keep copies of all other critical documents, including finance records or receipts of major purchases.

### 2. Prepare your home.

- Make sure your sump pump is working.

- In case of a power failure, install a battery-operated backup.

- Install a water alarm, this will alert you if water is accumulating in your basement.

- Clear debris from gutters and downspouts.

- Anchor fuel tanks.

- Raise your electrical components - at least 12 inches above your home's projected base flood elevation.

- Place the furnace, water heater, washer and dryer on cement blocks - at least 12 inches above the projected flood elevation.

- Move furniture, valuables, and important documents to a safe place.

### 3. Develop a family plan.

- Create a safety kit.

- Post emergency telephone numbers by the phone and teach your children how to dial 911.

- Plan and practice a flood evacuation route with your family.

  - Know safe routes from home, work, and school that are on higher ground.

  - Ask an out-of-state relative or friend to be your emergency family contact.

- Have a plan to protect your pets.



## **Insurance**

You may also purchase flood insurance on your property. Flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required. Coverage is typically available for the building itself as well as for the contents of the building. The City of Austin participates in the National Flood Insurance Program (NFIP), which makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain (also known as the Special Flood Hazard Area). According to Floodsmart.Gov, over 20% of annual claims to the NFIP are made by property owners outside of the mapped high flood risk area. **Note that the coverage goes into effect only after a 30-day waiting period.** The City's initiatives to reduce damage due to flooding have earned both the municipality and individual policy holders in the special flood hazard area a 25 percent reduction in flood insurance rates. Contact your insurance agency for more information.

## **Other activities that impact flooding:**

The City of Austin cleans and maintains drainage channels in City rights-of-way in accordance with standard operating procedures. Residents are encouraged to help keep storm drains free by removing or reporting obstructions and debris. Dumping debris into waterways can have devastating impacts on water quality, in addition to causing flooding. To report obstructions or dumping, contact Austin Public Works at 507-437-9950.

Recognize natural and beneficial functions of floodplains in reducing flooding. When floodwater spreads out across a natural floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the stream bank and channel, deposition of sediments higher in the watershed, and improved groundwater recharge. Natural floodplains also provide scenic wildlife habitat.

## **What if a flood is imminent?**

Get emergency instructions. Listen to radio or TV, or check the National Weather Service.

<http://water.weather.gov/ahps/>

Move to higher ground. Be aware that high precipitation and other conditions can cause flash floods. If a flash flood is possible, do not wait for instruction. Move to higher ground.

Prepare to evacuate. If you have time, you can sandbag areas subject to entry of water, bring in outdoor furniture, and move essentials to an upper floor. If instructed to do so, turn off utilities at the main switches or valves, and disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

## **What can I do after a flood?**

Be safe. Check the U.S. Dept. of Labor's Flood Cleanup Fact Sheet at

[www.osha.gov/OshDoc/floodCleanup](http://www.osha.gov/OshDoc/floodCleanup)