

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS IN OR NEAR A SPECIAL FLOOD HAZARD AREA.

➤ **History of Flooding in the City of Carver.** The City of Carver is located along the west bank of the Minnesota River in Carver County, approximately 32 miles upstream from the mouth. The Minnesota River Valley is very wide and flat and drains an area of over 16,000 square miles above Carver. The river is subject to wide variations of flooding and frequently rises above its banks flooding much of the River Valley. Flood problems occur in Carver because much of the earlier developed area is on a flat slope between the river and the bluff within the flood plain. The more significant floods of recent years along the lower Minnesota River occurred in 1965, 1969, and 1997, the 1965 flood being of far greater magnitude. The Carver levee was constructed in 1968 and elevated in both 1993 and 1997. The top of the levee is at 726.5 feet. The Spring 1965 flood event was at 724 feet. The levee does not meet engineering standards prescribed for permanent type flood control projects, and the Corps of Engineers has indicated that the levee cannot be certified as providing protection against a 100-year flood. The City of Carver began working with Mead and Hunt in 2017 to conduct a feasibility study for design options for the certification of Carver's levee system.



What should you do before a flood?

➤ **Determine if your property is located in an area subject to flooding.**

Some properties along the following streets have a known potential for flooding:

**Main Street East
Main Street West
3rd Street East
4th Street East
Broadway**

A property located within a flood zone does not necessarily have flooding problems. If your neighborhood is not listed, your property may still be within a flood zone, as designated by Federal Emergency Management Agency (FEMA) maps. FEMA maps are also available at City Hall. If located in an "A" or "AE" Zone, your property is within the Special Flood Hazard Area (SFHA), which is an area that has been determined to have the potential for flooding caused by a 100-year storm. The building department also maintains elevation certificates for properties within the city which are also available for review.

➤ **Purchase flood insurance on your property.** Flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required to cover damages incurred by flooding. Coverage is available for the building itself as well as for the contents of the building. The City of Carver participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. Note that there is a 30-day waiting period before coverage goes into effect. More than 25 percent of NFIP claims are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). Contact your insurance agency for more information. Flood insurance information is also available at www.cityofcarver.com.

➤ **Maintain drainage channels and pipes free of obstruction and debris.** The City of Carver performs cleaning and maintenance activities on the drainage channels and pipes in City easements & rights-of-way in accordance with an established schedule and other standard operating procedures. Residents are encouraged to assist in maintaining the drainage in their areas by removing or reporting obstructions (such as leaves, debris, trash, etc.). Keeping drainage channels free of obstructions reduces flooding in the event of heavy rains. By way of City ordinance, it is illegal to dump trash, leaves, landscape debris, paint, grease, or any other material into any portion of the City's drainage system. Such dumping can have devastating impacts on water quality in addition to causing flooding. To report obstructions or illegal dumping, or for questions regarding drainage system maintenance, please contact City Hall at (952) 448-8743.

➤ **Protect your property from the hazards of flooding and wind.** Various methods may be used to minimize flooding. If the floor level of your property is lower than the "Base Flood Elevation" (elevation of the 100-year flood, based on the FEMA maps), consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available at City Hall. If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. The City of Carver Fire Department may be available to assist with sandbagging efforts. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages.

➤ **Meet improvement requirements.** The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. For example, a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the base flood elevation. Please contact the Building Inspections Department at (952) 448-8738 for more information.

➤ **Meet permitting requirements.** All development within the city requires a permit. Always check and fulfill permitting requirements with the Building Inspections Department at (952) 448-8738 and/or the City Planning Department at (952) 448-8743 before you build on, alter, fill, or re-grade on any portion of your property and/or within any easement or right-of-way. Also, contact either of the numbers above to report any suspected permitting violations.

➤ **Keep an emergency supply.** Non-perishable food, water, batteries, flashlights, a manual can opener, and a battery-operated radio should be kept available.

What should you do during a flood?

➤ When a flood warning has been issued, stay in contact with The National Weather Service and the City of Carver websites. Each site will have up to date information on the crest levels, flood predictions, and other helpful information. The City's website will be updated as any new information is known. You can also contact City Hall by calling 952-448-5353 to receive updates.

➤ If dangerous flooding conditions are imminent, avoid driving a vehicle if possible. Do not attempt to drive or wade through deep pockets of water or running washes. Unstable banks should be avoided.

➤ Develop an evacuation plan for your family.

➤ Avoid low-lying areas. Seek shelter in the highest areas possible.

➤ Keep away from downed power lines and any other electrical wires – electrocution is often a major cause of death in floods.

➤ Watch out for animals who have lost their homes during the flood. Animals may seek shelter in your home and aggressively defend themselves.



What should you do after a flood?

- Listen to the radio for emergency instructions.
- Avoid driving if possible.
- Follow established procedures for property damage repairs:

Select a contractor who is licensed in his/her trade. The City of Carver requires contractors to be licensed and/or registered with the State of Minnesota. Only licensed electricians may perform electrical work, only licensed plumbers may perform plumbing work, only licensed gas contractors may work on a gas system, only licensed mechanical contractors may perform heating, ventilation and air conditioning work, and only licensed building contractors may perform building related work. Verify that contractors are licensed before signing or agreeing to any repair contracts. It is also recommended that you verify certification of liability and workman's compensation insurance. Complaints against licensed contractors may be referred to the Department of Labor and Industry.

Require your contractors to obtain the proper permits for work being performed. Permits are required for any permanent improvement (including roofing, siding, additions, alterations, etc.) to a structure and for site work such as grading, filling, etc. Permits are required even if a homeowner is doing the work himself. Properties located in the Historic District require approval from the Heritage Preservation Commission for all exterior alterations.

Questions about permits or contractor licensing may be addressed to the City of Carver Building Inspections Department at (952) 448-8738.

Recognize the natural and beneficial functions of floodplains to help reduce flooding:

Floodplains are a natural component of the City of Carver and Carver County environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed, and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of

valuable property, increased risk of flooding to downstream properties, and degradation of water quality.

Dumping is prohibited by City ordinance. Do not dump debris or chemicals into the drainage system and waterways. Runoff leads to our waterways, lakes, and rivers and is toxic to the land and animals.

**For more information about flood safety
or the NFIP, please note the following:**

www.fema.gov
www.floodsmart.gov

This information is provided by the City of Carver and is applicable to properties within the limits of the City. If you reside in a jurisdiction other than the City of Carver, contact your regulatory authority for information. If you believe you received this notice in error, or if you no longer own this property, please contact the City of Carver City Planning Department at (952) 448-8743 or via U.S. mail at P.O. Box 147, Carver, MN 55315.

**City of Carver
316 Broadway, PO Box 147
Carver, MN 55315**



A Publication for City of Carver Property Owners