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Date: February 22, 2010
To: Owners and Occupants of property in Flood Prone Areas
From: **City of Northfield**
Tim Madigan, Interim City Administrator
Katy Gehler, P.E., Public Works Director
Mark Taylor, Public Safety Director
Re: Flood Preparedness for 2011 Spring Flood Season

Dear Property Owner or Occupant:

You are receiving this memo because you own or occupy a property located in or near the high-risk flood zone. This letter is meant to highlight basic information and resources available to aid you in preparing for the potential of spring flooding.

Spring Flooding Predictions

Record snow falls this winter have led to many concerns and questions about the potential for higher than normal spring flooding. There are many dynamic factors that play into flood events that make it difficult to predict how high river levels will get during spring snowmelt. Some of the factors include rate of snowmelt, precipitation amount and rate, frost levels, soil moisture content, and flow restrictions. The City has been preparing for the potential for flooding and will monitor the levels of the Cannon River throughout the spring. Emergency protocols will be triggered should the conditions indicate that a major flooding event is eminent.

Flood Preparedness Meeting

The City has a website, www.ci.northfield.mn.us that has additional information and will be sponsoring a flood preparedness meeting for those who own or occupy property in high risk flood zones. The meeting will be held on **Monday, February 28, 2011 in the City Hall Council Chambers from 6:30PM to 7:30PM**. The City will go through the information presented in this memo, have resource packets available and answer questions regarding preparedness for the 2011 spring flood season.

Emergency Protocol

The City of Northfield Emergency staff regularly monitors river levels during times where there are anticipated flood conditions. If the conditions are such that a severe flooding event is eminent, the City will issue emergency announcements through the CodeRed system and the City Website. The Code Red system, through the 911 dispatch center, calls those registered to inform them of an emergency situation. Property owners that potentially could be impacted by an emergency flood event are encouraged to register. A link to the registration page of the CodeRed system is provided on the City's website, www.ci.northfield.mn.us.

The City's response to floods and flood emergencies is determined by the City Council's flood policies and Emergency Response Plan. The following goals and objectives have been adopted that prioritize the use of city resources during an emergency flooding event.

- A. Emergency response to situations that preserve life and or a threat of serious injury
- B. Responder Safety
- C. Preservation of City Owned Infrastructure and Services
- D. Coordination of Volunteers
- E. Interoperability/Communications with emergency personnel and the community
- F. Business and Residential Property assistance (non emergency including preservation of property)
- G. Cost Tracking
- H. Recovery Efforts and Clean Up
- I. Demobilization

Property owner's should be prepared to address flooding issues without the aid of the City due to limited resources during a flood and other priorities. Should the resources allow, the City may provide aid in emergency situations. There are many resources available to property owners both in planning for and addressing flood conditions.

Flood Preparedness

Each property owner is encouraged to assess the risk potential and develop a flood response plan. The City has prepared a list of vendors that provide resources typically used in flood event. This information is included in the packet that will be available at the Flood Preparedness meeting and the most current version will be available on the City's website, www.ci.northfield.mn.us.

The City is working with the 5th Bridge Organization and Northfield.org on coordination of volunteer efforts. This coordinated effort will help keep volunteers safe, minimize the potential for confusion at the work sites and make the efforts of all the most efficient. Should you need assistance during a flood event, you may contact Candy Taylor, 507-581-3017 or candy@5thbridge.org or request help from the Northfield.org website.

Flood Insurance

The City has received several inquiries regarding flood insurance. The City of Northfield participates in the National Flood Insurance Program (NFIP), therefore all property owners are eligible to purchase flood insurance under the NFIP. The cost of flood insurance will vary depending upon which risk zone a particular property is located in and the amount of coverage desired by a property owner. The city can assist property owners in determining what the risk zone is for a particular property however a property owner should work with their insurance agent when selecting a flood policy. Please refer to FEMA's website (<http://www.floodsmart.gov/floodsmart/>) for more guidance on obtaining flood insurance.

Some general points to be aware of regarding flood insurance:

- There is typically a 30-day period from the time of purchase of the policy until the policy becomes effective.
 - Costs and coverage can vary by policy. For example, many policies cover flooding events (surface water only) but may not cover groundwater (water that seeps from basement floors and walls). The City does not determine what flood damage is covered by insurance. Property owners are advised to contact their insurance agent to determine the policy that is right for you.
 - Coverage is based on a property owner's tolerance for risk and liability. The flooding risk zone will be beneficial for determining the desired coverage.
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Flood Safety

Flood waters present a number of health and safety hazards. A few of these hazards are highlighted below. Please see the City's Flood Preparedness webpage for a complete listing and additional information.

Safety Concerns

- Water flowing through rivers, creeks, and drainage ditches can be very powerful, especially during flood events. Volunteers and sightseers need to take care near the river. Currents and eddies can form far from the normal river channel, especially near structures and trees.
- Do not try to drive through flooded areas. Cars can be swept away by just a few inches of water or your engine may stall if water gets into the air intake, leaving you stranded in the floodwaters.
- Flood waters may become electrified if it comes in contact live electrical lines, transformer stations, etc. Electricity should be shut off in this event and will not be turned back on until an inspection has been completed by the state inspector.
- Natural gas lines may be washed out by flood waters. If you smell gas move to an area with clean air and call 911 immediately. Do not use any electrical devices or combustion engines if you smell gas.

Health Concerns

- Flood waters can become contaminated with a variety of chemicals and materials: raw sewage from overflowing septic tanks, sewer pipes, and sewage treatment plants; solvents and other chemicals from garages and warehouse; buried waste uncovered by the strong flood currents
 - Avoid touching or drinking flood waters. Treat all flood waters as contaminated until notified by city, county, or state officials that the water is safe.
 - Avoid contact with fish or wildlife that has been in contact with the flood waters. Do not eat fish from the flooded river.
 - Keep pets out of the flood waters. Wash any pets thoroughly if they have been in the flood water.
 - Be aware that wet basements and buildings can develop mold after the flood recedes.
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