

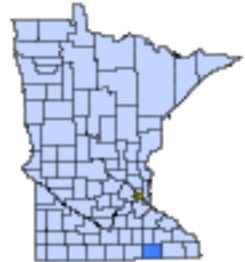


On the Move: A Minnesota City Creatively Battles Repetitive Flooding

Full Mitigation Best Practice Story

Mower County, Minnesota

Austin, MN - In the spring of 2000, floodwaters in Austin, Minnesota, crested at 23.4 feet, the highest on record. But far fewer homes received flood damage than in the multiple flood events of the last 30 years. A first-of-its-kind acquisition program was conducted after two major floods in 1978. With additional buyouts occurring after succeeding floods, a total of 163 structures were eventually removed from the flood plain - before the flood of 2000.



An in-depth study bears out the cost effectiveness of the buyout program in terms of moneys saved by avoiding damages in future flooding. The report concludes that the "losses avoided" analysis has demonstrated the economic viability of the various acquisition projects in Austin, Minnesota, since 1978.

But the report cannot quantify what it means in terms of emotional costs. Homeowners who had experienced flooding became fearful every time dark clouds appeared.

"When it rained there was a sick-in-your-gut feeling," said Carol Earl, who participated in a buyout program after the 1993 flood. "After your house has been involved in so many floods, there's a fear and depression you go through. There are so many things you lose."

Alice Snater remembered returning to her house in 1978 after two feet of standing water submerged her main floor, "You walk in and see everything is ruined and you cry for about 10 minutes. You have such a feeling of loss and helplessness." Alice and her husband Orville were instrumental in forming a citizens group to help in solving the problem of flooding. Their family home was physically moved out of the flood plain after the 1993 flood.

With the acquisition projects in Austin the cycle of flood devastation, cleanup and more flooding had ended for many families. "I'm very, very grateful for the buyout program," said Earl.

"It was exhilarating to know we won't be going through it again," said Alice Snater, once her home was situated out of the floodplain.

In our history of settling this vast continent of North America, rivers continually provided a stopping-off point. The Cedar River meanders across the flat lands of the Minnesota prairie and is joined by Turtle Creek and Dobbins Creek where the City of Austin now lies. The first settlers to the area found the Cedar River to be a source of water for their needs and of power for commerce. The first cabin built in 1853 sat on the banks of the river. Austin grew up around the river, as businesses and neighborhoods developed and people harnessed the river's flow to power the flour and saw mills.

But the power of nature could never be harnessed fully as the flooding of the last thirty years has proved, repeatedly impacting Austin's economy and citizens' lives.

The implementation of an acquisition program and the development of a park system along the river illustrate what we've learned about our close connections with a river. We no longer need to live right on the riverbanks for our water and power needs. The community of Austin has made it possible to reduce the suffering from nature's power when rains swell the river and its destructive waters escape overland. In addition, the natural beauty of the water resources and recreational possibilities can be shared by all in the community through the establishment of public open space.

After the second devastating flood hit within 10 days in July 1978, residents and City officials in Austin knew something had to be done.

Concerned citizens formed the Floodway Action Citizens Task Source (FACTS) to investigate ways to solve the flooding problem. The group, with a membership that reached 450, met and dialogued with the Austin City Council, Turtle Creek Watershed Board, the Department of Natural Resources, the Governor's office and state and local agencies to gather as much

information as possible.

The City of Austin looked to the U.S. Army Corps of Engineers to develop a solution for the problem of repetitive flooding. The USACE studied the possibilities of dredging the Cedar River or engineering a structural flood control project, but concluded that the various structural and non-structural solutions were not cost effective.

Residents and civic leaders didn't give up. The City's Housing and Redevelopment Authority (HRA) requested and obtained a Community Development Block Grant from the U.S. Department of Housing and Urban Development. The HRA used the \$1.7 million grant in a first-of-its-kind buyout program of homes damaged by the 1978 floods, purchasing 58 structures along the Cedar River.

"We had to come up with creative ways to solve the problem," said Kermit Mahan, executive director of HRA. "The key is to be aggressive and creative in putting together the funding."

Mahan credits the strong citizen leadership of Alice Snater, the FACTS group and the HRA, with Tom Smith as implementer of the project, in developing a successful buyout program. Smith explained that Austin created the HRA in 1972 to provide decent, safe housing to low- and moderate-income families in the Austin area and to function as a community development agency. As the primary agency for the city of Austin to buy property, the HRA coordinated all the acquisition programs for the city through the assistance of the Minnesota Division of Emergency Management (DEM).

But first the City and agencies contributing funds for the buyout program had to be assured no more homes would be constructed in the way of floodwaters. "We were one of the first communities to institute a flood plain ordinance," said Mahan. "With the ordinance in place to restrict any building in the flood plain, when buyouts were conducted no other structure could be built there."

Flooding again damaged homes in 1983 and in 1993 when 450 homes were affected. Additional buyouts were conducted on a voluntary basis. Austin's buyout program was funded under FEMA's Hazard Mitigation Grant Program (HMGP) with the local match of 25% contributed by grants from the Minnesota Department of Natural Resources (DNR) and the Department of Trade and Economic Development (DTED). The Minnesota DEM guided Austin in following federal requirements and administering the grant.

Residents living just outside Austin's city limits, like Carol and Don Earl, heard about the city's buyout program and requested assistance from Mower County government leaders. For the fifteen structures eventually participating in the buyout program coordinated by the Mower County Planning Department, a grant from the Minnesota DTED helped the County with the 25% local share in the HMGP-funded buyout.

"It's a good program, but it takes time to implement," said planning director Daryl Franklin of the buyout program he coordinated for Mower County. "If the buyout hadn't taken place, those houses would have suffered extensive damage in the 2000 flood."

Although moving from a home, especially as a result of a natural disaster, can be a very traumatic event, the active participation of Austin residents through the FACTS group helped smooth the transition as government agencies worked together on voluntary buyouts. Most flood-damaged houses were torn down and the debris removed. Houses that were structurally sound were auctioned off with the condition that they be moved out of the floodplain. The sales proceeds went back into the HRA acquisition fund to purchase more flood-damaged homes.

Because of the flood protection work of the city, flood insurance policyholders have lower premiums. The Community Rating System (CRS) was developed to reward communities that are doing more than meeting the minimum National Flood Insurance Program requirements to help their citizens prevent flood losses. Community participation is voluntary. The CRS schedule identified 18 creditable activities, organized under four categories. The City of Austin has received credit for 15 out of 18 activities. This has earned the City of Austin a Class 5 rating and a reduction of 25% in flood insurance premiums for policyholders.

A riverside park is now being developed where houses once stood. A church building purchased in the buyout program was renovated into a flood-proof park structure through the determination of city leaders, following strict HMGP guidelines.

The job isn't done yet. When it rains hard, Alice Snater still worries about friends who live a few blocks from where her home previously resided in the flood plain. Because Austin has been successful with its buyout program in the past and continues to plan for future mitigation, Kermit Mahan said the city recently received a \$2 million grant from the state earmarked for flood relief. Possibly 30 more homes could be removed from the flood plain. "We've had great success in the past, and we're ready to act when the opportunities arise," said Mahan.

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region V**

State: **Minnesota**

County: **Mower County**

City/Community: **Austin**

Key Activity/Project Information

Sector: **Private**

Hazard Type: **Flooding**

Activity/Project Type: **Acquisition/Buyouts**

Activity/Project Start Date: **01/1994**

Activity/Project End Date: **Ongoing**

Funding Source: **Hazard Mitigation Grant Program (HMGP)**

Funding Recipient: **Property Owner - Residential**

Activity/Project Economic Analysis

Cost: **\$2,000,000.00 (Estimated)**

Non FEMA Cost:

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**

Federal Disaster #: **560 , 07/08/1978**

Value Tested By Disaster? **Yes**

Tested By Federal Disaster #: **No Federal Disaster specified**

Year First Tested: **2000**

Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.floodsmart.gov/>

Reference URL 2: <http://www.hsem.state.mn.us/>

Main Points

- An in-depth study bears out the cost effectiveness of the buyout program in terms of moneys saved by avoiding damages in future flooding. The report concludes that the "losses avoided" analysis has demonstrated the economic viability of the various acquisition projects in Austin, Minnesota, since 1978.
- With the acquisition projects in Austin the cycle of flood devastation, cleanup and more flooding had ended for many families.
- Austin grew up around the river, as businesses and neighborhoods developed and people harnessed the river's flow to power the flour and saw mills.
- After the second devastating flood hit within ten days in July of 1978, residents and city officials in Austin knew something had to be done.



Geese swim where residents once lived



Floodwaters of the Cedar River surround a structure