



## City of Moorhead Acquisition Full Mitigation Best Practice Story *Clay County, Minnesota*



**Moorhead, MN** - Located in northwestern Minnesota, the City of Moorhead lies along the Red River of the North and experiences repetitive flooding. In 1993, the City experienced its fifth damaging flood in the past 20 years, damaging several homes. Four years later, the City experienced record flooding in April of 1997 that substantially damaged 16 homes. The majority of these homes were located in the River Oaks subdivision on an inside bend of the river, making the homes especially flood prone.

In the 1993 flood, there were 15 homes damaged significantly, and the City acquired eight of them in the following year. The remaining homeowners chose to stay and fight future floods on their own. In 1997 those remaining homeowners fought the unrelenting flood and received substantial damage to their homes. At that time, 16 homeowners—a combination of newly and previously flooded homes—voluntarily agreed to have their homes acquired by the City.

The 1993 acquisition project had only a partial local match, which meant that the homeowners had to provide 10 percent of the local match. The homes acquired were relatively high in value, and yet the homeowners realized the importance of flood mitigation to protect their homes. When the properties flooded again in 1997, the record flood would have caused extensive damage, as had occurred to the 16 homes acquired after the 1997 flood.

The 1993 acquisition saved thousands of flood insurance claim dollars and taxpayer's disaster assistance funding in 1997. The City of Moorhead has since acquired several more properties. The properties are now cleared, and the land remains as open space within the City's park system.

Standard Homeowner's insurance policies do not cover flood damage. The National Flood Insurance Program makes Federally backed flood insurance available to homeowners, renters, and business owners in participating communities.

### Activity/Project Location

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

FEMA Region: **Region V**

State: **Minnesota**

County: **Clay County**

City/Community: **Moorhead**

## Key Activity/Project Information

Sector: **Public**  
Hazard Type: **Flooding**  
Activity/Project Type: **Acquisition/Buyouts**  
Structure Type: **Wood Frame**  
Activity/Project Start Date: **10/1994**  
Activity/Project End Date: **12/1995**  
Funding Source: **Hazard Mitigation Grant Program (HMGP); Homeowner; State sources**  
Funding Recipient: **Local Government**  
Funding Recipient Name: **City of Moorhead**

## Activity/Project Economic Analysis

Cost: **\$1,120,719.00 (Actual)**  
Non FEMA Cost:

## Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **Unknown**  
Value Tested By Disaster? **Yes**  
Tested By Federal Disaster #: **No Federal Disaster specified**  
Year First Tested: **1997**  
Repetitive Loss Property? **Unknown**

## Reference URLs

Reference URL 1: <http://www.floodsmart.gov/floodsmart/pages/index.jsp>  
Reference URL 2: <http://www.epcra.state.mn.us/>

## Main Points

- The 1993 acquisition project had only a partial local match, which meant that the homeowners had to provide 10 percent of the local match. The homes acquired were relatively high in value, and yet, the homeowners realized the importance of flood mitigation to protect their homes.
- The 1993 acquisition saved thousands of flood insurance claim dollars and taxpayer's disaster assistance funding in 1997.
- The City of Moorhead has since acquired several more properties. The properties are now cleared, and the land remains as open space within the City's park system.

