

# ***Flooding – Are you covered?***

**Myth:** “My Agent said I can’t get flood insurance since I’m not in the floodplain.”

**Reality:** That is NOT true. Rural properties throughout the county may be eligible as well as those located within the city limits of Chandler, Lake Wilson and Avoca.

**Myth:** I have homeowner’s insurance! Doesn’t that cover flooding?”

**Reality:** Most likely “no” (but ask your insurance agent just in case).

**Myth:** “If there’s a devastating or damaging flood, the Federal Emergency Management Agency (FEMA) will cover it.”

**Reality:** It’s not a given that FEMA will cover any damage caused by a flood. That takes a federal disaster declaration including individual assistance.

## **Who MUST purchase flood insurance?**

Flood insurance is required for all buildings in mapped high-risk flood zones shown on FEMA’s maps when financed by Federally-backed loans or mortgages.

## **Who CAN purchase flood insurance?**

All homeowners, business owners, and renters in communities that participate in the National Flood Insurance Program (NFIP) may purchase NFIP flood insurance on any building and its contents, even if outside of the mapped flood zone. Discounted Preferred Risk Policies are usually available outside of the mapped high-risk flood zone. Owners are encouraged to buy flood insurance even if not required by mortgage lenders because buildings in mapped flood zones are five times more likely to be damaged by flooding than by major fires.

## **30-day Waiting Period**

There is a 30-day waiting period before any new flood insurance policy takes effect. Based on this information, the time is now to contact your insurance agent to determine whether you need a flood insurance policy for your buildings and contents. A policy issued on March 1<sup>st</sup> would be effective April 1<sup>st</sup>.

## **Flood Insurance Policies**

The NFIP is backed by the federal government. Policies are sold by private insurance agents and as long as the community participates in the NFIP, anyone in that community can purchase flood insurance. Anyone in Murray County, outside the municipalities, is eligible to obtain flood insurance. AND those with property within the following municipalities: Avoca, Chandler, and Lake Wilson, may also obtain flood insurance. All communities can and are encouraged to enroll in the NFIP; flooding has occurred all over the state in communities with no mapped high flood risk that got eight, ten or even twelve or more inches of rain.

## **More Intense Rains**

We are seeing changes in weather patterns with more of our rain coming in storms of greater than two inches. In fact, the MNDNR Climatology office now talks about “Mega-Rains,” which are events in which six inches of rain covers more than 1000 square miles and the core of the event topped eight inches. Of the 11 historical Mega-Rain events in Minnesota since 1973, eight occurred in the 2000s and 2010s.

## Seeing More Damage Outside Mapped High Flood Risk Zones

Those purchasing flood insurance in medium and lower risk zones are usually able to get the discounted “Preferred Risk Policy, which can be purchased for as little as \$200/year for \$20,000 building/\$8,000 contents coverage, and about \$600/year for the maximum residential property coverage of \$250,000 building/\$100,000 contents. Twenty-five to 30 percent of flood insurance claims are in the lower risk areas, and more recent reports estimate that over 50 percent of flood damage occurs outside of the mapped high-risk areas.

## NFIP Goal: Flood Damage Reduction to Private and Public Structures

The NFIP aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners, renters and businesses and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance, specifically.

## Tanks and Utilities

Fuel and propane tanks may explode or release contents during flooding. Even shallow water can create large buoyant forces on tanks. Tanks may be placed underground, elevated on platforms or columns, or at-grade and anchored to resist flood loads. Fuel and propane tanks can pose serious threats to people, property and the environment during flood conditions.

Heat Pump or A/C units must be elevated above the regulatory flood protection elevation to minimize flood damage potential.

## The Flood Risk is Real

Murray County experienced a large flood event in July 2018, and based on the higher water levels last fall, and all the snow events that continue to occur over Murray County, there is great concern that we may see flooding again. Fast melting snow combined with severe storms and heavy rainfall has the potential to cause extensive flooding this spring.

When considering flood insurance, many people only think that flood insurance is needed for those properties directly adjacent to water, or in the floodplain. However, many forget about the overland flooding that occurs, especially with rapid snow melts.

## Why should I purchase flood insurance?

If you’re thinking that it seems silly to buy flood insurance every year, and “If they predict a big storm, I’ll buy flood insurance then,” remember, it doesn’t work that way. There is a 30-day waiting period before a new flood insurance policy becomes active. Don’t gamble. Call your insurance agent and get a good flood insurance policy. So when all of this record-breaking snow melts and the rains come, you’ll have the peace of mind that comes with knowing that your home and your possessions are protected.

If you have any questions or need more information, below are websites and contact information for you:

[www.floodsmart.gov](http://www.floodsmart.gov)

[https://www.fema.gov/wyo\\_company](https://www.fema.gov/wyo_company)

Jean M. Christoffels - Murray County Zoning/Environmental Administrator

Phone: 507-836-1166

Email: [jchristoffels@co.murray.mn.us](mailto:jchristoffels@co.murray.mn.us)