



MANSFIELD CITY COUNCIL

April 20, 2021

SUBJECT: FLOOD MITIGATION

We would like to address the City Council on the subject of Flood Mitigation and the future of business in Mansfield, and more specifically our business. Thank you for considering the plight of Mansfield businesses in the flood plain.

As you may know our business, Matern Metal Works, was flooded in both 2007 and 2011 along with quite a few other businesses and homes. In 2011 our flood insurance cost just under \$3500 after which it began going up over \$1000 a year. By 2020 it went up by over \$2000, costing us almost \$11,000 for the year.

We had heard rumors, which turned out to be true, that future flood insurance would be raised by 25% per year on top of any increases in the program. We just spent well over \$13,000 on our flood insurance for 2021. If it continues to rise at 25% per year, our premium will be well over \$32,000 by the year 2025. That is obviously not attainable.

We are not the only business in this desperate situation and there are many homes in danger too. Even more than the people directly involved in the flood, this expense costs our customer's more as well and will eventually cause our business to be unsustainable.

Recently we were given a teaser of a flood mitigation plan and our hopes were high for the future of our business. Unfortunately, that hope seems to have gotten lost somewhere and we have heard no more about saving businesses in Mansfield from the high cost of floods. It will do no good to continue to put pretty faces on buildings and create more streetscapes if the businesses right down at the bottom of the same hill either flood out or move out because they can't afford to stay.

We need to know, before we invest any more in exorbitant flood insurance, if the city is planning to go ahead with flood mitigation and what flood plain that will put our business in. If not, along with other Mansfield businesses, we must look at other options - either moving somewhere or being forced to close. Can you please tell us what to expect?

JOE & REBA MATERN
MATERN METAL WORKS, INC.