



**MOUNTAIN IRON  
CITY COUNCIL  
MEETING**

**MONDAY, MARCH 3, 2025**

**6:30 P.M.**

**MOUNTAIN IRON COMMUNITY CENTER**

**MOUNTAIN IRON ROOM**

**MOUNTAIN IRON CITY COUNCIL MEETING  
COMMUNITY CENTER  
MOUNTAIN IRON ROOM  
MONDAY, MARCH 3, 2025 - 6:30 P.M.  
A G E N D A**

- I. Roll Call
- II. Pledge of Allegiance
- III. Consent Agenda
  - A. Minutes of the February 18, 2025, Regular Meeting (#1-5)
  - B. Receipts
  - C. Bills and Payroll
  - D. Communications
- IV. Public Forum
- V. Committee and Staff Reports
  - A. Mayor's Report
  - B. City Administrator's Report
    - 1. Authorization to Advertise for Summer Workers (#6)
  - C. Director of Public Work's Report
  - D. Library Director/Special Events Coordinator's Report (#7)
  - E. City Engineer's Report
  - F. Fire Department's Report
  - G. Parks and Recreation Board
    - 1. South Grove Recreation Complex Proposal (#8-14)
  - H. Liaison Reports
- VI. Unfinished Business
- VII. New Business
  - A. Ordinance Number 01-25 Floodplain (#15-47)
- VIII. Communications
- IX. Announcements
- X. Adjourn

# Page Number in Packet

MINUTES  
MOUNTAIN IRON CITY COUNCIL  
February 18, 2025

Mayor Anderson called the City Council meeting to order at 6:30p.m. with the following members present: Councilor Ed Roskoski, Bradley Gustafson, Al Stanaway, Julie Buria, and Mayor Peggy Anderson. Also, present were: Tim Satrang, Director of Public Works; Amanda Inmon, Municipal Services Secretary; Anna Amundson, Library Director/Special Events Coordinator; Sgt. Grant Toma, Sheriff's Dept.; Al Johnson, City Engineer; and Bryan Lindsay, City Attorney.

It was moved by Buria and seconded by Stanaway the consent agenda be approved as follows:

1. Approve the minutes of February 3, 2025, regular meeting.
2. That the communications be accepted and placed on file and those requiring further action by the City Council be acted upon during their proper sequence on the agenda.
3. To acknowledge the receipts for the period February 1-15, totaling \$315,621.58 (a list is attached and made a part of these minutes).
4. To authorize the payments of the bills and payroll for the period February 1-15, totaling \$601,172.28 (a list is attached and made a part of these minutes).

The motion carried.

Public Forum:

- No one spoke during the public forum

The Mayor reported on the following:

- Thank you to the City Crew for the continued snow removal and water repairs

Councilor Roskoski informed the Council that Administrator Wainio has indicated that Senator Farnsworth and Representative Warwas have been contacted regarding the City's issue with the J-turn at County 103/109 and Highway 169.

Councilor Roskoski stated that the Nichols Town Hall project, the past Council, years ago, was given remodeling plans to review and authorize which was done; the exterior was to remain as original, no window removals, or black siding. The basement, which is not ADA compliant, was going to be used for storage only, the main floor was going to be restored as close as possible to the original, the small second floor which is not ADA compliant was going to be for storage only. At the time a suggestion was made that the 2<sup>nd</sup> floor office area windows remain, for use for those wanting to take pictures.

Director of Public Works:

- Frost lines not terribly deep - depth roughly mid 70 inches range
- Several water line breaks since the last meeting
- MPCA audit by the EPA – transformer storage area

It was moved by Buria and seconded by Gustafson to approve the Services Agreement for Safety Management Services between the City of Mountain Iron and the Minnesota Municipal Utilities Association (MMUA) as presented, in the amount of \$15,453.00 The motion carried unanimously on roll call vote.

It was moved by Roskoski, following involves the Ann’s Acres public park, there have been requests to get rid of soggy wood chips underneath the swings and replace those woodchips with ground up rubber chips, which he was informed remain more dry, and easier to play with/on. There are two yards on the west side of South Court, that are below Ann’s Acres Park, which gets soggy from heavy rains and every snow melt running into those yards. A drainage swell is suggested, so the water does not go into the backyards, but instead so the rainwater goes towards Tamarack Drive on the South. The motion failed due to lack of support.

Library Director/Special Events Coordinator:

- Replacing several outdated holiday lights and city banners
- Saturday, April 19<sup>th</sup> “40<sup>th</sup> Annual Easter Egg Hunt”
- Friday, May 16<sup>th</sup> and Saturday, May 17<sup>th</sup> – City Wide Garage Sale
- Working with Hamlin University for Archaeological Services and with the DNR, “Old Pioneer Cemetery” also called the “Wacootah Cemetery” used roughly 1890-1910; archival research and Ground Penetrating Radar Survey and surface mapping, power-point presentation and more information to come

Sheriff’s Dept.

- No formal report

It was moved by Roskoski, at the suggestion of Mary Anderson and Councilor Buria that SGT Toma or his staff contact the Hoover Road/MnDOT Staff and have them evaluate if the speed limit on Highway 169, between the Hoover Road bridge area and Emerald Avenue/Rock Ridge Drive intersection could/should be changed to 45MPH in both directions. The motion failed due to lack of support.

City Engineering:

- No formal report

City Attorney:

- No formal report

It was moved by Buria and seconded by Roskoski to table the South Grove Recreational Complex proposal as presented, until the next Council meeting and to have a Parks & Recreation meeting with public attendance. The motion carried (No: Gustafson, Stanaway; Yes: Roskoski, Anderson, Buria).

- Discussion ensued regarding South Grove Recreational Complex proposal

It was moved by Stanaway and seconded by Buria to adopt the revised Job Descriptions/Position Analysis for the Fire Department positions as presented, in pages (#18-28) which will include the Emergency Medical Services (EMS) Department. The motion carried.

Liaison:

- Councilor Gustafson gave update on Age Friendly Initiative
  - cofacilitating the initiative with Anna Amundson, submitted an application to the AARP, to designate the city as an Age Friendly Community

It was moved by Gustafson and seconded by Roskoski to appoint Councilor Buria and Councilor Stanaway to serve on the interview committee for the potential hiring of Laborers for the Public Works Department. The motion carried with Mayor Anderson abstaining.

Announcement:

- Merritt Days Committee planning meeting
  - Tuesday, March 4<sup>th</sup> at 5:30 at the Mountain Iron Library
- Annual Library meeting
  - Monday, February 24<sup>th</sup> @ 6:30 at the Mountain Iron Library

At 7:22p.m., it was moved by Buria and seconded by Gustafson the meeting be adjourned. The motion carried.

Submitted by:



Amanda Inmon  
Municipal Services Secretary  
[www.mtniron.com](http://www.mtniron.com)

Distribution Summary

Category	Distribution	GL Account	Amount
BUILDING RENTALS	COMMUNITY CENTER	101-36-6200-089	175 00
FINES	CRIMINAL	101-35-5100-000	384 86
LICENSES	ANIMAL	101-32-2100-000	5 00
METER DEPOSITS	ELECTRIC	604-22000	150 00
MISCELLANEOUS	BC/BS - MEDICA PAYABLE	101-21709	2,000 00
MISCELLANEOUS	DELTA DENTAL PAYABLE	101-21708	125 00
MISCELLANEOUS	REIMBURSEMENTS	101-37-7100-022	10,572 74
PERMITS	BUILDING	101-32-2100-000	147 00
PERMITS	CONDITIONAL USE	101-32-2100-000	75 00
PERMITS	VARIANCE	101-32-2100-000	75 00
TAXES	MISCELLANEOUS TAXES	101-31-1010-007	2,491 79
UTILITY	UTILITY	001-11105	299,420 19
Grand Totals:			<u>315,621 58</u>

Report Criteria:  
 Report type: Summary  
 Check.Type = {<>} "Adjustment"

GL Period	Check Issue Date	Check Number	Vendor Number	Payee	Check GL Account	Amount
02/25	02/14/2025	161673	130011	UNITED STATES POSTAL SERVICE	604-20200	624.66
02/25	02/19/2025	161674	130011	UNITED STATES POSTAL SERVICE	604-20200	49.59
02/25	02/19/2025	161675	140004	NORTHERN ENGINE & SUPPLY INC	603-20200	384.04
02/25	02/19/2025	161676	100012	OXYGEN SERVICE COMPANY	101-20200	457.94
02/25	02/19/2025	161677	170007	QUILL CORPORATION	603-20200	264.68
02/25	02/19/2025	161678	1891	REBECCA QUIRK	101-20200	100.00
02/25	02/19/2025	161679	180006	RMB ENVIRONMENTAL LABORATORIES	602-20200	558.03
02/25	02/19/2025	161680	1890	RUTH OPLIGER	101-20200	200.00
02/25	02/19/2025	161681	1808	RUTHIE DIXON	604-20200	62.49
02/25	02/19/2025	161682	190067	ST LOUIS COUNTY AUDITOR	101-20200	35.00
02/25	02/19/2025	161683	190039	ST LOUIS COUNTY RECORDERS OFFICE	101-20200	46.00
02/25	02/19/2025	161684	10056	A T & T MOBILITY	101-20200	1,561.44
02/25	02/19/2025	161685	1889	BETHANY HELD	101-20200	200.00
02/25	02/19/2025	161686	20023	BOLTON & MENK, INC	301-20200	2,910.00
02/25	02/19/2025	161687	30084	CARDMEMBER SERVICE	603-20200	6,387.60
02/25	02/19/2025	161688	401	CAROLYN RENN	101-20200	200.00
02/25	02/19/2025	161689	30016	CHAMPION AUTO	603-20200	89.81
02/25	02/19/2025	161690	220003	CITY OF VIRGINIA	101-20200	49.95
02/25	02/19/2025	161691	30021	COMPASS MINERALS AMERICA INC.	101-20200	5,752.33
02/25	02/19/2025	161692	30090	CRYSTEEL TRUCK EQUIPMENT INC	101-20200	252.68
02/25	02/19/2025	161693	1901024	CTC-446126	101-20200	538.75
02/25	02/19/2025	161694	635	CURT PIRI	101-20200	100.00
02/25	02/19/2025	161695	50043	EJ EQUIPMENT, INC.	603-20200	320.65
02/25	02/19/2025	161696	60006	FISHER PRINTING COMPANY	101-20200	2,400.00
02/25	02/19/2025	161697	80022	HAWKINS INC	602-20200	20.00
02/25	02/19/2025	161698	80001	HILLYARD/HUTCHINSON	101-20200	202.36
02/25	02/19/2025	161699	80010	HOMETOWN ELECTRIC	101-20200	120.08
02/25	02/19/2025	161700	80037	HOMETOWN MEDIA PARTNERS	101-20200	36.00
02/25	02/19/2025	161701	1720	JOSHUA BOTTEX & JAIBREA MEDLOCK	604-20200	70.85
02/25	02/19/2025	161702	707	KOMATSU MINING	101-20200	200.00
02/25	02/19/2025	161703	120006	L & M SUPPLY	101-20200	1,778.24
02/25	02/19/2025	161704	120063	LITTLE FALLS MACHINE INC.	101-20200	1,086.99
02/25	02/19/2025	161705	1719	MARLYN DIMBERIO	604-20200	135.07
02/25	02/19/2025	161706	742	MARSHA LEVASSEUR	101-20200	200.00
02/25	02/19/2025	161707	130039	MINNESOTA DEPT OF COMMERCE	604-20200	380.27
02/25	02/19/2025	161708	140026	MINNESOTA ENERGY RESOURCES	101-20200	3,428.62
02/25	02/19/2025	161709	130009	MINNESOTA POWER (ALLETE INC)	604-20200	235,139.94
02/25	02/19/2025	161710	130035	MN PUBLIC SAFETY GROUP, LLC.	101-20200	4,650.00
02/25	02/19/2025	161711	130086	MN RURAL WATER ASSOCIATION	601-20200	350.00
02/25	02/19/2025	161712	130016	MODERN MARKETING	101-20200	1,118.77
02/25	02/19/2025	161713	130015	MOUNTAIN IRON PUBLIC UTILITIES	602-20200	17,342.38
02/25	02/19/2025	161714	30001	NAPA AUTO PARTS	603-20200	90.66
02/25	02/19/2025	161715	190024	ST LOUIS COUNTY SHERIFF	101-20200	256,554.51
02/25	02/19/2025	161716	5007	SUN LIFE FINANCIAL	602-20200	985.40
02/25	02/19/2025	161717	180023	TECH BYTES	101-20200	220.00
02/25	02/19/2025	161718	130021	THE TOOL CHEST INC.	603-20200	74.54
02/25	02/19/2025	161719	200020	THE TRENTI LAW FIRM	101-20200	3,176.90
02/25	02/19/2025	161720	30072	VC3	101-20200	3,942.68
02/25	02/19/2025	161721	10075	VESTIS	603-20200	182.78
02/25	02/19/2025	161722	220020	VISA OR PARK STATE BANK CC PMT	101-20200	3,476.70

Grand Totals: 558,509.38

PP - Ending 02/14 42,662.90

M = Manual Check, V = Void Check

TOTAL EXPENDITURES \$601,172.28

**COUNCIL LETTER 030325-VB1**

**ADMINISTRATION**

**SUMMER EMPLOYEES**

**DATE:** February 27, 2025

**FROM:** Craig J. Wainio  
City Administrator

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Staff is requesting that the City Council authorize Staff to advertise for temporary seasonal employees for the summer months. Once a list of potential employees is developed, it will be forwarded to the City Council for final approval.





**40TH ANNUAL EGG HUNT**

**COMING SOON!**

**04/19/2025**

**Sponsored by Mountain Iron Parks & Recreation**



*City of Mountain Iron 1890 - 2025*

**COUNCIL LETTER 030325-VG1**

**PARKS AND RECREATION**

**PROPOSAL**

**DATE:** February 27, 2025

**FROM:** Parks and Recreation Board

Craig J. Wainio  
City Administrator

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At their meeting held on February 26, 2025 the Parks and Recreation Board once again voted unanimously to forward the South Grove Recreation Complex Proposal to the City Council and recommended that the City Council approve the proposal as presented.



**BOLTON  
& MENK**

Real People. Real Solutions.

3300 Fernbrook Lane N, Ste 300  
Plymouth, MN 55447

Bolton-Menk.com

January 16, 2025

City of Mountain Iron  
Attn: Craig Wainio, City Administrator  
8586 Enterprise Drive South  
Mountain Iron, MN 55768

**RE: South Grove Recreation Complex  
8766 Mud Lake Road  
Mountain Iron, MN 55768**

Dear Craig,

Bolton & Menk, Inc., is pleased to present this scope and fee for professional services for the design of a new Park Building at South Grove Recreation Complex in Mountain Iron. This submittal defines our understanding of the scope of work and provides you with our professional fees for these services. We look forward to assisting you with this critical building project in an orderly and economically sound manner.

Thank you again for considering Bolton & Menk, Inc., for your building service needs. Please feel free to contact us if you have any questions or if you require any additional information.

Sincerely,  
**Bolton & Menk, Inc.**

**Angie Knodel, AIA**  
Senior Architect  
angie.knodel@bolton-menk.com

**Alan Johnson, PE**  
Senior Project Manager | Senior Associate  
alan.johnson@bolton-menk.com

## Project Summary

The City of Mountain is proposing redevelopment of the South Grove Recreation Complex to improve the layout and functionality of the site. The existing maintenance and warming house building will be replaced with a new park building to serve both park users and maintenance. The building will include new restroom facilities, concessions, a meeting space and a warming house in the winter.

### Project Goals and Building Program

- Design a new building approximately 800 sf to serve the park year round.
- Building to include restrooms, meeting space, storage, concessions to exterior and warming house.
- New building is anticipated to be constructed as a slab on grade with footings and foundations. Walls to be constructed with wood or metal studs and wood trusses as the roof structure.
- Exterior siding assumed to be metal or composite siding. Exterior Roofing assumed to be standing seam metal roofing or asphalt shingles.
- A new parking lot design and sidewalk reconfiguration will be required to serve the building. *(This is already in progress with Bolton & Menk.)*
- Code Analysis to verify state, local and governmental regulations are met.
- The architectural and site design should consider the future with room for growth and expansion.

Bolton and Menk's internal team will partner with various consultants to provide the following Professionals for the Project scope:

### Bolton & Menk

- Architect
- Interior Designer
- Structural Engineer
- Civil Engineering\*
- Survey\*
- Landscape Architecture

*\*Note this work is already in progress*

### Design/Build

This work to be completed as a Design Build Process in coordination with hired sub-contractors.

- Mechanical Engineer
- Electrical Engineer
- Plumbing Engineer
- Fire Alarm/Fire Protection

## Qualifications

Bolton and Menk's Architectural and Structural Engineering staff is licensed in the state of Minnesota to provide services for your project. Our team has the current capacity to deliver a final product that will meet all federal, state, and local regulatory requirements.

Bolton and Menk is prepared to work in collaboration with the City of Mountain Iron.

Relevant projects of similar scope and level of remodel and addition available upon request.

## Phase 1: Concept Design

In the Concept Design phase, the Bolton and Menk Team will develop a conceptual design that illustrates the basic components and scale of the project with an estimate of probable cost. This phase will include:

- Project Meetings:
  - Participate in kickoff meeting to reaffirm overall goals, scope review, and coordinate critical milestone dates.
  - Collect any remaining site information including drawings and specifications where possible.
  - Understand level of quality, ideal function and adjacency relationship of primary spaces which are to be included in the project.
  - Discuss pros/cons of design. Where options may exist, determine the preferred solution to take into the Concept Design Phase.
- Project Requirement Review:
  - Review the project requirements and goals, including the preliminary program, budget, and site conditions.
  - Conduct analysis and research relevant building codes, and other regulatory requirements for application within the building design for all required systems of the building.
- Conceptual Design:
  - Prepare conceptual design alternatives for review including plan layout, adjacency relationships, finishes and preliminary equipment configurations. Present options and obtain consensus from stakeholders.
  - Coordinate the preferred building arrangement with Structural, Civil, Mechanical, Plumbing and Electrical systems for preliminary loads, equipment sizing and working clearance as required.
  - Develop preliminary drawings such as plans, sections, and elevations that convey the overall design intent.
- Client Review and Approval:
  - Conduct review meeting with the project stakeholders to review the concept design.
  - Obtain formal approval of the Concept Design before proceeding to the next phase.

## Phase 2: Construction Documents

In the Construction Document phase, the Bolton and Menk Team will prepare detailed drawings and specifications necessary for the bidding and construction of The Project. This phase will include:

- Detailed Documentation:
  - Based on Owner authorized adjustments outlined during the Concept Design review, the Bolton and Menk Team will make necessary modifications to align the project budget, if required.
  - Finalize engineering, selection and specification for materials, systems, and equipment to be included in the Construction Drawings and eventually provided by the Contractor.
  - Prepare Construction Drawings including plans, sections, elevations, details, and schedules as necessary to convey the approved concept design in sufficient detail for Construction.
  - Review design for coordination between the various engineered systems within the project and the building itself. Endeavor to document known conditions and reduce unknowns during construction.
  - Develop final code compliance documentation including life safety, ADA, plumbing/mechanical, energy code and fire code as required for review and approval by the Building Officials.
- Bid Document Preparation:
  - Prepare a final set of Contract Documents for use in the construction and bidding process.
  - Assist in the development of Owners' Conditions of the Contract and instructions to bidders, bid forms, and other relevant documents for a competitive bid.
- Client Review and Approval:
  - Review the final Construction with the Project Stakeholders for final approval prior to bidding. Make minor modifications where necessary before issuing for bid.

### **Phase 3: Bidding**

The Bidding phase involves assisting in the competitive bidding and eventual selection of a Contractor to carry out the construction. This phase will include:

- **Bidding Coordination:**
  - Deliver final Contract Documents to Owner for issuance to bid. Assist in facilitating distribution to prospective bidders.
  - Design/Bid/Build is the assumed delivery method.
- **Pre-Bid Meeting/Information Requests/Addendum**
  - Facilitate an onsite pre-bid meeting for prospective Contractors. Participate in a tour of the site highlighting key aspects of the project and field initial questions from Contractors.
  - Analyze contractor substitution requests for consistency with the project design intent and contract requirements. Recommend and issue approvals where appropriate.
  - Review Contractor's questions pertaining to the Contract Documents. Issue revisions to the Contract Documents via Addendum if required for clarity.
- **Bid Review and Recommendations:**
  - Analyze the bids received, considering cost, schedule, and compliance with the bidding requirements.
  - Provide a bid analysis and list of responsive bidders for Owner's final Contractor selection.

### **Phase 4: Construction Administration**

During the Construction Administration phase, the Bolton and Menk Team will assist in administering the construction process. This phase will include:

- **Onsite Observation and Meetings:**
  - Conduct site visits to observe the progress and quality of the construction work. Within an assumed 8–10-month construction period the design team will maintain bi-monthly onsite presence.
  - Participate in virtual weekly Construction meetings between Design Team, Contractor, and Owner.
  - Prepare and distribute field reports when required, documenting observations and issues that are required to be addressed by the Contractor.
- **Submittals Review:**
  - Review and take appropriate action on Contractor submittals, including shop drawings, product data, and material samples, for conformance with the Construction Documents
- **RFIs and Change Orders:**
  - Respond to Requests for Information (RFIs) from the Contractor and issue clarifications or additional information when necessary.
  - Prepare and process change orders, for review and approval by the Owner.
- **Payment Application Review:**
  - Review and approve Contractor's applications for payment, observing that the work completed aligns with the proposed payment, project scope and schedule.
- **Substantial and Final Completion Closeout:**
  - Visit the site and prepare a punch list of items that require correction or completion before Substantial Completion. Substantial Completion is defined as the time at which the onsite work is sufficiently complete to utilize the project for its intended use. Issue a Certificate of Substantial Completion.

## Other Project Assumptions

Bolton and Menk, Inc. along with our consulting partners assume the following about the project:

- Project budget assumed to be \$1,000,000 to include the building, sidewalk and parking lot.
- At this time we understand that there are no specific requirements for advance sustainability such as LEED or Minnesota B3 as part of a Minnesota State Funded Project.
- Renewable energy systems are not desired such as: wind, geothermal or photovoltaic (PV)
- Building permits and Fees to be paid for by the Owner or Contractor
- Assuming there are no Advance sustainability requirements such as LEED or Minnesota B3 may be required as part of a Minnesota State Funded Project.
- Renewable energy systems are not desired such as: wind, geothermal or photovoltaic (PV)
- Building permits and Fees to be paid for by the Owner or Contractor
- Geo-technical and survey services provided under a separate contract or by others if required.
- Security, low voltage and audio visual design is not included.
- Commercial kitchen is not required. Catering/prep kitchen equipment selected by others.

## Other Owner Provided Consultants

In select cases the building code requires the building Owner obtain various “third party” reviews and inspections, especially during the construction phase. These reviewers or inspectors often cannot be members of the design or construction teams, and as such must be contracted separately with the Owner. Bolton and Menk can assist with identifying reputable consultants to provide these services and assist in developing RFPs if required, to competitively obtain their services. The following is a list of third-party services which are most likely to be required based on our current understanding of the Project:

- Construction Inspections
  - Special Structural Inspections (eg: steel, concrete, foundations, etc.)
  - Material Testing (eg: concrete)
  - Soils Inspections
  - Fire Penetrations/Joints
- Commissioning
  - Mechanical
  - Building Envelope

## Fee

Project budget is assumed to be \$1,000,000.

Bolton & Menk, Inc.'s proposed fees to provide the described work is a fixed fee and will be billed as a percentage of completion as the project develops:

Scope of Services Rates	
Phase	Fees
Phase 1: Concept Design	\$29,500
Phase 2: Construction Documents	\$53,580
Phase 3: Bidding	\$6,920
Phase 4: Construction Administration (to be determined)*	
<b>TOTAL FIXED FEE</b>	<b>\$90,000</b>

### Notes:

- \*Construction Administration and Closeout is not included in this fee estimate. A proposal of services for Construction Administration will be provided upon bid award.
- Demolition of existing building not included in this scope. To be removed by demolition contractor.
- Civil Engineering – This contract and scope of work is already in progress.
- Additional Services can be provided for site lighting to improve existing lighting site wide.

## Schedule

The anticipated schedule is shown as follows:

Kick Off Meeting	Feb 2025
Construction Documents Completed	May 2025
Construction to begin	June 2025
Project completion	December 2025



**COUNCIL LETTER 030325-VIII1**

**PLANNING AND ZONING**

**FLOODPLAIN**

**DATE:** February 27, 2025

**FROM:** Planning and Zoning Commission

Craig J. Wainio  
City Administrator

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At their meeting held on February 10, 2025 the Planning and Zoning Commission held a public hearing on the proposed amended Floodplain Ordinance. At there February 24<sup>th</sup> meeting the Commission recommended the approval of the Amended Floodplain Ordinance by the City Council. The reasoning behind the need to update the ordinance is that FEMA recently updated all the floodplain maps for Saint Louis County and in order for the residents of our community to obtain flood insurance, the City needs to update the ordinance to reflect the City Council approve the proposal as presented.



# CITY OF MOUNTAIN IRON

"TACONITE CAPITAL OF THE WORLD"

PHONE: 218-748-7570 ▪ FAX: 218-748-7573 ▪ [www.mtniron.com](http://www.mtniron.com)  
8586 ENTERPRISE DRIVE SOUTH ▪ MOUNTAIN IRON, MN ▪ 55768-8260

## ORDINANCE NUMBER 01-25

### AMENDING CHAPTER 151 OF THE MOUNTAIN IRON CITY CODE

THE CITY OF MOUNTAIN IRON HEREBY ORDAINS:

**SECTION 1 AMENDING CHAPTER 151.** Chapter 151 of the Mountain Iron City Code is hereby repealed and replaced with the following:

#### CHAPTER 151: FLOOD PLAIN MANAGEMENT

##### Section

151.01	Statutory authorization and purpose
151.02	Definitions
151.03	Jurisdiction and Districts
151.04	Requirements for all Floodplain Districts
151.05	Floodway District
151.06	Floodway Fringe District
151.07	General Floodplain District
151.08	Subdivision Standards
151.09	Public and Private Utilities, Service Facilities, Roads, Bridges and Railroads
151.10	Manufactured Homes and Recreational Vehicles
151.11	Administration
151.12	Nonconformities
151.13	Violations and Penalties
151.14	Amendments

## **SECTION 151.01 STATUTORY AUTHORIZATION AND PURPOSE**

(A) Statutory Authorization. This floodplain chapter is adopted pursuant to the authorization and policies contained in Minnesota Statutes, Chapter 103F; Minnesota Rules, parts 6120.5000 – 6120.6200; the rules and regulations of the National Flood Insurance Program (NFIP) in 44 CFR § 59 to 78; and the planning and zoning enabling legislation in Minnesota Statutes, Chapter 462.

### (B) Purpose

(1) This chapter regulates development in the flood hazard areas of the City of Mountain Iron. These flood hazard areas are subject to periodic inundation, which may result in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base. It is the purpose of this chapter to promote the public health, safety, and general welfare by minimizing these losses and disruptions.

(2) This chapter is adopted in the public interest to promote sound land use practices, and floodplains are a land resource to be developed in a manner which will result in minimum loss of life and threat to health, and reduction of private and public economic loss caused by flooding.

(3) This chapter is adopted to maintain eligibility in the National Flood Insurance Program.

(4) This chapter is also intended to preserve the natural characteristics and functions of watercourses and floodplains in order to moderate flood and stormwater impacts, improve water quality, reduce soil erosion, protect aquatic and riparian habitat, provide recreational opportunities, provide aesthetic benefits and enhance community and economic development.

(B) Abrogation and Greater Restrictions. It is not intended by this chapter to repeal, abrogate, or impair any existing easements, covenants, or other private agreements. The standards in this chapter take precedence over any less restrictive, conflicting local laws, ordinances, or codes. All other ordinances inconsistent with this chapter are hereby repealed to the extent of the inconsistency only.

(C) Warning and Disclaimer of Liability. This chapter does not imply that areas outside the floodplain districts or land uses permitted within such districts will be free from flooding or flood damages. Not all flood risk is mapped. Larger floods do occur and the flood height may be increased by man-made or natural causes, such as ice jams or bridge openings restricted by debris. This chapter does not create liability on the part of the City of Mountain Iron or its officers or employees for any flood damages that result from reliance on this chapter or any administrative decision lawfully made hereunder.

(D) Severability. If any section, clause, provision, or portion of this chapter is adjudged unconstitutional or invalid by a court of law, the remainder of this chapter shall not be affected and shall remain in full force.

**SECTION 151.02 DEFINITIONS.** Unless specifically defined, words or phrases used in this chapter must be interpreted according to common usage and so as to give this chapter its most reasonable application.

***ACCESSORY STRUCTURE.*** A structure, as defined in this chapter, that is on the same parcel of property as, and is incidental to, the principal structure or use; an accessory structure specifically excludes structures used for human habitation.

***BASE FLOOD.*** The flood having a one-percent chance of being equaled or exceeded in any given year. “Base flood” is synonymous with the term “regional flood” used in Minnesota Rules, part 6120.5000.

***BASE FLOOD ELEVATION (BFE).*** The elevation of the base flood, regional flood, or one-percent annual chance flood. The term “base flood elevation” is used in the flood insurance study.

***BASEMENT.*** Any area of a structure, including crawl spaces, having its floor subgrade (below ground level) on all sides, regardless of the depth of excavation below ground level.

***BUILDING.*** See Structure.

***CHANNEL.*** A natural or artificial depression of perceptible extent, with definite bed and banks to confine and conduct flowing water either continuously or periodically.

***CONDITIONAL USE.*** A land use or development that would not be appropriate generally, but may be allowed with appropriate restrictions upon a finding that certain conditions as detailed in the zoning ordinance exist, the use or development conforms to the comprehensive land use plan of the community, and the use is compatible with the existing neighborhood.

***CRITICAL FACILITIES.*** Buildings and structures that contain essential facilities and services necessary for emergency response and recovery, or that pose a substantial risk to the public in the event of failure, disruption of function, or damage by flooding. Specifically, this includes facilities identified as Flood Design Class 4 in ASCE 24-14, Flood Resistant Design and Construction, as amended. Examples include health care facilities, facilities required for emergency response, power generating stations, communications towers, or electrical substations.

***DEVELOPMENT.*** Any man-made change to improved or unimproved real estate, including, but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations, or storage of equipment or materials.

**EQUAL DEGREE OF ENCROACHMENT.** A method of determining the location of floodway boundaries so that floodplain lands on both sides of a stream are capable of conveying a proportionate share of flood flows.

**FEMA.** Federal Emergency Management Agency.

**FARM FENCE.** An open type of fence of posts and horizontally run wire, further specified in Minnesota Statutes, section 344.02, Subd. 1(a-d).

**FLOOD.** A temporary rise in the stream flow or water surface elevation from any source that results in the inundation of normally dry land areas.

**FLOOD FRINGE.** The portion of the one-percent annual chance floodplain located outside of the floodway. This district shall be extended laterally to the 0.2-percent annual chance floodplain, where mapped.

**FLOOD INSURANCE RATE MAP (FIRM).** An official map on which the Federal Insurance Administrator has delineated both the special flood hazard areas and the risk premium zones applicable to the community. A FIRM that has been made available digitally is called a Digital Flood Insurance Rate Map (DFIRM).

**FLOOD INSURANCE STUDY (FIS).** The study referenced in Section 151.03 (B), which is an examination, evaluation and determination of flood hazards, and if appropriate, corresponding surface elevations, or an examination, evaluation, and determination of mudslide (i.e. mudflow) and/or flood-related erosion hazards.

**FLOODPLAIN.** The beds, channel and the areas adjoining a wetland, lake or watercourse, or other source which have been or hereafter may be inundated by the base flood.

**FLOODPROOFING.** A combination of structural and non-structural additions, changes, or adjustments to properties and structures subject to flooding, primarily for the reduction or elimination of flood damages.

**FLOODWAY.** The bed of a wetland or lake and the channel of a watercourse and those portions of the adjoining floodplain which must be reserved to carry or store the base flood discharge without cumulatively increasing the water surface elevation more than one-half foot.

**GENERAL FLOODPLAIN.** Those floodplains designated on the Flood Insurance Rate Maps referenced in Section 3.2, but that do not have a delineated floodway.

**LIGHT DUTY TRUCK.** Any motor vehicle that has all three of the following:

- A. 8,500 pounds Gross Vehicle Weight Rating or less;
- B. vehicle curb weight of 6,000 pounds or less; and
- C. basic vehicle frontal area less than 45 square feet.

**LOWEST FLOOR.** The lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, used solely for parking of vehicles, building access, or storage in an area other than a basement area, is not considered a building's lowest floor; provided, that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of 44 CFR § 60.3.

**MANUFACTURED HOME.** A structure, transportable in one or more sections, which is built on a permanent chassis and is designed for use with or without a permanent foundation when attached to the required utilities. The term "manufactured home" does not include the term "recreational vehicle."

**NEW CONSTRUCTION.** Structures for which the start of construction commenced on or after the effective date of an adopted floodplain management regulation, and includes any subsequent improvements to such structures.

**PRINCIPAL STRUCTURE.** The main building or other structure on a lot that is utilized for the property's principal use.

**REACH.** A hydraulic engineering term to describe a longitudinal segment of a stream or river influenced by a natural or man-made obstruction. In an urban area, the segment of a stream or river between two consecutive bridge crossings would most typically constitute a reach.

**RECREATIONAL VEHICLE.** A vehicle that is built on a single chassis, is 400 square feet or less when measured at the largest horizontal projection, is designed to be self-propelled or permanently towable by a light duty truck, and is designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use. Those vehicles not meeting this definition shall be considered a structure for the purposes of this chapter. For the purposes of this chapter, the term recreational vehicle is synonymous with the term "travel trailer/travel vehicle."

**REGULATORY FLOOD PROTECTION ELEVATION (RFPE).** An elevation that is one foot above the elevation of the base flood plus any increases in the water surface elevation caused by encroachments on the floodplain that result from designation of a floodway. These increases in water surface elevations are typically identified in the Floodway Data Tables, found in the Flood Insurance Study.

**REPETITIVE LOSS.** Flood related damages sustained by a structure on two separate occasions during a ten-year period for which the cost of repairs at the time of each such flood event on the average equals or exceeds 25% of the market value of the structure before the damage occurred.

**SPECIAL FLOOD HAZARD AREA (SFHA).** An area having special flood, mudslide (i.e., mudflow), or flood-related erosion hazards, and shown on an FHBM or FIRM as Zone A, AO, A1-30, AE, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, A99, AH, VO, V1-30, VE, V, M, or E.

**STAGE INCREASE.** Any increase in the water surface elevation during the one-percent annual chance flood caused by encroachments on the floodplain.

**START OF CONSTRUCTION.** Includes substantial improvement, and means the date the permit was issued, provided the actual start of construction, repair, reconstruction, rehabilitation, addition placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a structure on a site, such as the pouring of slab or footings, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured home on a foundation. Permanent construction does not include land preparation, such as clearing, grading and filling; nor does it include the installation of streets and/or walkways; nor does it include excavation for a basement, footings, piers, foundations, or the erection of temporary forms; nor does it include the installation on the property of accessory buildings, such as garages or sheds not occupied as dwelling units or not part of the main structure. For a substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

**STRUCTURE.** A roofed building, including a gas or liquid storage tank, that is principally above ground, as well as a manufactured home. Recreational vehicles not considered travel ready, as detailed in Section 151.10(B)(2), shall also be considered a structure for the purposes of this chapter.

**SUBDIVISION.** Land that has been divided for the purpose of sale, rent, or lease, including planned unit developments.

**SUBSTANTIAL DAMAGE.** Damage of any origin sustained by a structure where the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

**SUBSTANTIAL IMPROVEMENT.** Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This term includes structures that have incurred “substantial damage,” regardless of the actual repair work performed. The term does not, however, include either:

A. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions; or

B. Any alteration of a “historic structure,” provided that the alteration will not preclude the structure’s continued designation as a “historic structure.” For the purpose of this chapter, “historic structure” is defined in 44 CFR § 59.1.

**VARIANCE.** “Variance” means the same as that defined in 44 CFR § 59.1 and Minnesota Statutes, Section 462.357, Subd. 6(2).

**VIOLATION.** “Violation” means the failure of a structure or other development to be fully compliant with the community’s flood plain management regulations. A structure or other development without the elevation certificate, other certifications, or other evidence of compliance required in this chapter is presumed to be in violation of until such time as that documentation is provided.

**WATERCOURSE.** A channel in which a flow of water occurs either continuously or intermittently in a definitive direction. The term applies to either natural or artificially constructed channels.

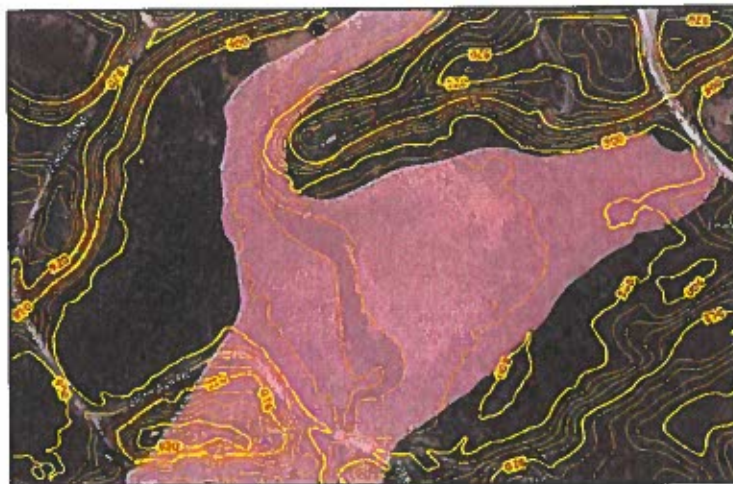
**SECTION 151.03 JURISDICTION AND DISTRICTS**

(A) **Lands to Which Chapter Applies.** This chapter applies to all lands within the jurisdiction of the City of Mountain Iron within the Special Flood Hazard Areas (SFHAs) identified on the Flood Insurance Rate maps identified in Section 151.03(B). Areas within the SFHA are within one of three districts: the Floodway, Flood Fringe, or General Floodplain.

(1) The Floodway, Flood Fringe or General Floodplain Districts are overlay districts. The standards imposed in the overlay districts are in addition to any other requirements. In case of a conflict, the more restrictive standards will apply.

(2) These regulations apply to all areas within the SFHA. If areas below the Base Flood Elevation (BFE) extend beyond the mapped SFHA based on actual field conditions, the Base Flood Elevation (BFE) shall be the governing factor in locating the outer boundaries of the one-percent annual chance floodplain and these regulations apply to the outer boundary of the one-percent annual chance floodplain.

Figure 1: The mapped floodplain may not always align with on-the-ground contour elevations.



(3) Persons contesting the location of the district boundaries will be given a reasonable opportunity to present their case to the Planning and Zoning Commission and to submit technical evidence.



(B) Incorporation of Maps by Reference. The following maps together with all attached material are hereby adopted by reference and declared to be a part of the official zoning map and this chapter. The attached material includes the Flood Insurance Study for St. Louis County, Minnesota, and Incorporated Areas, dated March 25, 2025, and the Flood Insurance Rate Map panel numbers 27137C1750E, 27137C1775E, 27137C2020E, 27137C2025E2, 27137C2040E, 27137C2045E, 27137C2050E2, 27137C2280E, 27137C2285E, 27137C2305E, 27137C2310E, all dated March 25, 2025, all prepared by the Federal Emergency Management Agency. These materials are on file in the City Hall.

(C) Districts

(1) Floodway District. Those areas within Zone A determined to be located in the floodway based on the delineation methods in Section 151.07(D).

(2) Flood Fringe District. Those areas within Zone A determined to be located in the flood fringe based on the delineation methods in Section 151.07(D). This district shall be extended laterally to the 0.2-percent annual chance floodplain, where mapped.

(3) General Floodplain District. Those areas within Zone A that do not have a floodway delineated as shown on the Flood Insurance Rate Maps referenced in Section 151.03(B).

(D) Annexations. The Flood Insurance Rate Map panels referenced in Section 3.2 may include floodplain areas that lie outside of the corporate boundaries of the City of Mountain Iron at the time of adoption of this chapter. If any of these floodplain land areas are annexed into the City of Mountain Iron after the date of adoption of this chapter, the newly annexed floodplain lands will be subject to the provisions of this chapter immediately upon the date of annexation. Annexations into panels not referenced in Section 151.03(B) require chapter amendment in accordance with Section 151.14.

(E) Municipal Boundary Adjustments. The Flood Insurance Rate Map panels referenced in Section 151.03(B) apply countywide. If at any point any lands come under the jurisdiction of another local government, the following shall apply:

(1) City adjustments of corporate boundaries, including but not limited to annexations and detachments, shall shift floodplain administrative authority of all affected lands immediately upon the date of the boundary adjustment occurring. Cities retain jurisdiction for all incorporated lands, and the County retains jurisdiction under this chapter on all unincorporated lands.

#### **SECTION 151.04 REQUIREMENTS FOR ALL FLOODPLAIN DISTRICTS**

(A) Permit Required. A permit must be obtained from the Zoning Administrator to verify compliance with all applicable standards outlined in this chapter prior to the following uses or activities:

(1) The erection, addition, modification, maintenance, rehabilitation, repair, or alteration of any building, structure, or portion thereof. Normal maintenance requires a permit to determine if such work, either separately or in conjunction with other planned work, constitutes a substantial improvement, as specified in Section 151.12(M).

(2) The construction of a fence, pool, deck, or placement of anything that may cause a potential obstruction. Farm fences, as defined in Section 151.02 of this Chapter, are not considered to be an obstruction, and as such, do not require a permit.

(3) The change or expansion of a nonconforming use.

(4) The repair of a structure that has been damaged by flood, fire, tornado, or any other source.

(5) The placement of fill, excavation, utilities, on-site sewage treatment systems, or other service facilities.

(6) The storage of materials or equipment, in conformance with Section 151.04(B)(2).

(7) Relocation or alteration of a watercourse (including stabilization projects or the construction of new or replacement dams, culverts and bridges). A local permit is not required if a public waters work permit has been obtained from the Department of Natural Resources, unless a significant area above the ordinary high water level is also to be disturbed.

(8) Any other type of “development,” as defined in Section 151.02 of this chapter.

(B) Minimum Development Standards

(1) All development must:

(a) Be designed (or modified) and adequately anchored to prevent flotation, collapse, or lateral movement resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy;

(b) Be constructed with materials and equipment resistant to flood damage;

(c) Be constructed by methods and practices that minimize flood damage;

(d) Be constructed with heating, ventilation, duct work, and air conditioning equipment and other service facilities elevated at least up to the Regulatory Flood Protection Elevation (RFPE). Water, sewage, electrical, and

other utility lines below the RFPE shall be constructed so as to prevent water from entering or accumulating within them during conditions of flooding;

(e) Be reasonably safe from flooding and consistent with the need to minimize flood damage;

(f) Be assured to provide adequate drainage to reduce exposure to flood hazards;

(g) Not be detrimental to uses in adjoining areas; and

(h) Not adversely affect the efficiency or restrict the flood carrying capacity of the channel and adjoining floodplain of any tributary watercourse or drainage system.

(i) Ensure that any fill or other materials are protected from erosion, discharge, and sediment entering surface waters by the use of vegetative cover or other methods as soon as possible.

(2) Materials that, in time of flooding, are buoyant, flammable, explosive, or could be injurious to human, animal, or plant life shall be stored at or above the Regulatory Flood Protection Elevation (RFPE), floodproofed, or protected by other measures as approved by the Zoning Administrator. Storage of materials likely to cause pollution of the waters, such as sewage; sand; rock; wrecked and discarded equipment; dredged spoil; municipal, agricultural or industrial waste; and other wastes as further defined in Minnesota Statutes, Section 115.01, are prohibited unless adequate safeguards approved by the Minnesota Pollution Control Agency are provided. For projects not requiring approvals by the Minnesota Pollution Control Agency, adequate safeguards must be approved by the Zoning Administrator prior to issuance of a permit.

(3) Critical facilities shall be located so that the lowest floor is not less than two feet above the Base Flood Elevation (BFE), or the 0.2% annual chance flood elevation, whichever is higher.

## **SECTION 151.05 FLOODWAY DISTRICT**

(A) Permitted Uses in Floodway. Development allowed in the floodway district is limited to that which has low flood damage potential and will not obstruct flood flows, increase velocities, or increase the water surface elevations of the one-percent annual chance flood. The following uses and activities may be allowed with a permit, subject to the standards in Section 101.05(B):

(1) Agricultural uses, recreational uses, parking lots, loading areas, airport landing strips, water control structures, navigational facilities, as well as public open space uses.

- (2) Roads, driveways, railroads, trails, bridges, and culverts.
- (3) Public utility facilities and water-oriented industries which must be in or adjacent to watercourses.
- (4) Grading, filling, land alterations, and shoreline stabilization projects.
- (5) No structures, as defined in Section 151.02, are allowed in the Floodway District, except structures accessory to the uses detailed in Sections 151.05(A)(1) and 151.0(C)(1), which require a CUP under Section 151.05(C)(2).
- (6) Levees or dikes intended to protect agricultural crops, provided the top of the dike does not exceed the 10-percent annual chance flood event.

(B) Standards for Permitted Uses in Floodway. In addition to the applicable standards detailed in Section 151.04:

- (1) The applicant must demonstrate that the development will not result in any of the following during the one-percent annual chance flood: cause a stage increase of 0.00 feet or greater, obstruct flood flows, or increase velocities. This shall be demonstrated through hydrologic and hydraulic analysis performed by a professional engineer, or using other standard engineering practices (e.g. projects that restore the site to the previous cross-sectional area). This is commonly documented through a “no-rise certification.”
- (2) Any development that would result in a stage increases greater than 0.00 feet may only be allowed with a permit if the applicant has applied for a Conditional Letter of Map Revision (CLOMR) in accordance with 44 CFR § 65.12, and FEMA has issued the CLOMR. Map revisions must follow the procedures in Sections 11.15 and 14.0.
- (3) Any development resulting in decreases to the water surface elevation of the base flood identified in the Flood Insurance Study requires a Letter of Map Revision (LOMR) following the procedures in Sections 151.11(A)(5) and 151.14.
- (4) Any development in the beds of public waters that will change the course, current or cross section is required to obtain a public waters work permit in accordance with Minnesota Statutes, section 103G.245 or a utility crossing license in accordance with Minnesota Statutes, section 84.415, from the Department of Natural Resources, or demonstrate that no permit is required, before applying for a local permit.
- (5) Any facility used by employees or the general public must be designed with a flood warning system acceptable to the Zoning Administrator that provides adequate time for evacuation, or be designed to ensure that within the area inundated during the base flood event, the depth (in feet) multiplied by the velocity (in feet per second) is less than four.

(6) Fill and other land alteration activities must offer minimal obstruction to the flow of flood waters, and be protected from erosion and sediment entering surface waters by the use of vegetative cover, riprap or other methods as soon as possible.

(C) Conditional Uses in Floodway. The following uses and activities may be permitted as conditional uses, subject to the standards detailed in Sections 151.05(D):

(1) Commercial extractive uses, and storage and stockpiling yards.

(2) Structures accessory to uses detailed in Sections 151.05(A)(1) and 151.05(C)(1).

(D) Standards for Conditional Uses in Floodway. In addition to the applicable standards detailed in Sections 151.04, 151.05(B) and 151.11(B):

(1) Extractive uses and storage of materials require the completion of a site development and restoration plan, to be approved by the City of Mountain Iron.

(2) Accessory Structures. Structures accessory to the uses detailed in Sections 151.05(A)(1) and 151.05(C)(1) must be constructed and placed so as to offer a minimal obstruction to the flow of flood waters, and are subject to the standards in Section 151.06(B)(3) of this Chapter.

## **SECTION 151.06 FLOOD FRINGE DISTRICT**

(A) Permitted Uses in Flood Fringe. Any uses or activities allowed in any applicable underlying zoning districts may be allowed with a permit, subject to the standards set forth in Sections 151.06(B).

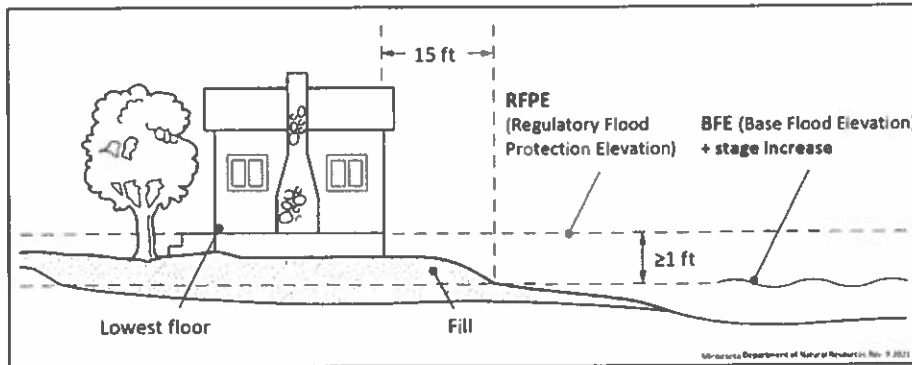
(B) Standards for Permitted Uses in Flood Fringe. In addition to the applicable standards detailed in Section 151.04:

(1) Residential Structures.

(a) Elevation on Fill. Structures erected, constructed, reconstructed, altered, or moved on fill within the Flood Fringe District shall be placed so that the lowest floor, as defined in Section 2.0 of this chapter, is elevated at or above the Regulatory Flood Protection Elevation (RFPE). The finished fill elevation shall be at or above the elevation associated with the base flood plus any stage increases that result from designation of a floodway. Fill must extend at the same elevation at least 15 feet beyond the outside limits of the structure. Elevations must be certified by a registered professional engineer, land surveyor or other qualified person designated by the Zoning Administrator. Elevation methods alternative to these fill standards are subject to a Conditional Use Permit, as provided in Section 6.31 of this chapter (Figure 2). Construction of this type shall only be permitted in

locations where the natural ground is no lower than three feet below the base flood elevation.

Figure 2: Overview of fill standards for residential structures.

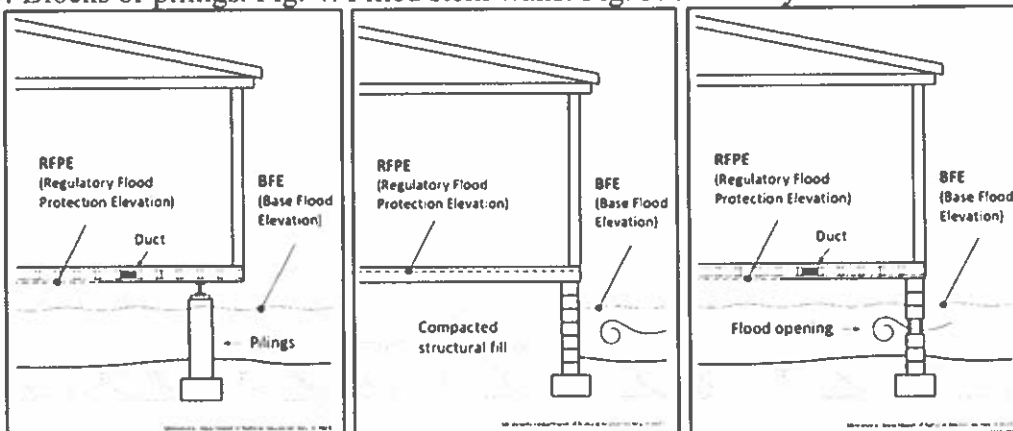


(2) Nonresidential Structures. Nonresidential structures must meet one of the following construction methods:

(a) Elevation on Fill. Structures may be elevated on fill, meeting the standards in Section 151.06(B)(1)(a) of this chapter. Fill for nonresidential structures is not required to be extended 15 feet beyond the outside limits of the structure.

(b) Alternative Elevation Methods. Structures may be elevated using methods alternative to the fill standards in Section 151.06(B)(1)(a) of this chapter. Such methods include the use of blocks, pilings (Figure 3), filled stem walls (Figure 4), or internally-flooded enclosed areas (Figure 5) such as crawl spaces, attached garages, or tuck under garages.

Fig. 3: Blocks or pilings. Fig. 4: Filled stem walls. Fig. 5: Internally flooded enclosed area.



Designs accommodating for internally-flooded enclosed areas must be certified by a registered professional engineer or architect, or meet or exceed the standards

detailed in FEMA Technical Bulletin 1, as amended, as well as the following standards:

(i) The lowest floor, as defined in Section 2.0 of this chapter, shall be elevated at or above the Regulatory Flood Protection Elevation (RFPE).

(ii) The floor of the enclosed area must be at or above the exterior grade on at least one side of the structure.

(iii) To allow for the equalization of hydrostatic pressure, there shall be a minimum of two openings below the base flood elevation on at least two sides of the structure. The bottom of all openings shall be no higher than one foot above grade. The openings shall have a minimum net area of not less than one square inch for every square foot of enclosed area subject to flooding, have a net area of not less than one square inch for every square foot of enclosed area subject to flooding, and shall allow automatic entry and exit of floodwaters without human intervention.

(iii) Internally flooded enclosed areas shall only be used for the parking of vehicles, building access, or storage. Bathrooms and toilet rooms shall not be allowed. Such areas shall be subject to a deed-restricted non-conversion agreement as well as periodic inspections with the issuance of any permit.

(c) Dry Floodproofing. Structures having watertight enclosed basements or spaces below the Regulatory Flood Protection Elevation (RFPE) must meet the following standards:

(i) Walls must be substantially impermeable to the passage of water, with structural components having the capacity of resisting hydrostatic and hydrodynamic loads and effects of buoyancy, at least up to the Regulatory Flood Protection Elevation (RFPE);

(ii) Must meet the standards of FEMA Technical Bulletin 3, as amended; and

(iii) A registered professional engineer or architect shall be required to certify that the design and methods of construction meet the standards detailed in this Section.

(3) Accessory Structures. All accessory structures must meet the following standards:

(a) Structures shall not be designed or used for human habitation.

(b) Structures will have a low flood damage potential.

(c) Structures shall constitute a minimal investment not to exceed 576 square feet in size, one-story in height, and shall only be used for parking and storage, except as provided under Section 151.06(B)(3)(e). Structures not meeting the standards of Sections 151.06(B)(3)(a)-(c) must be designed and constructed in accordance with floodplain management requirements based on whether the structure is residential or nonresidential. Residential structures must meet the requirements of Section 151.06(B)(1), and nonresidential structures must meet the requirements of Section 151.06(B)(2).

(d) Structures with two or more rigid walls, must meet one of the following construction methods:

(i) Wet Floodproofing. Structures may be floodproofed in a way to accommodate internal flooding. To allow for the equalization of hydrostatic pressure, there shall be a minimum of two openings on at least two sides of the structure and the bottom of all openings shall be no higher than one foot above grade. The openings shall have a minimum net area of not less than one square inch for every square foot of enclosed area subject to flooding, and shall allow automatic entry and exit of floodwaters without human intervention. Portions of structures below the RFPE must be constructed of flood damage-resistant materials. Utilities must be elevated above the RFPE and any utility lines below the RFPE shall be constructed so as to prevent floodwaters from entering or accumulating within them. Wet floodproofed structures must be anchored to resist flotation, collapse, and lateral movement.

(ii) Elevation on Fill. Structures may be elevated on fill, meeting the standards in Section 151.06(B)(1)(a) of this chapter. Fill is not required to be extended 15 feet beyond the outside limits of the structure.

(iii) Alternative Elevation Methods. Structures may have their lowest floor elevated above the Regulatory Flood Protection Elevation (RFPE) through methods alternative to the fill standards in Section 151.06(B)(3)(d)(ii), and must meet the standards in Section 151.06(B)(2)(b) of this chapter.

(iii) Dry Floodproofing. Structures may be dry-floodproofed, or watertight, meeting the standards in Section 151.066(B)(2)(c) of this Chapter.

(e) Structures with fewer than two rigid walls, such as carports, gazebos, and picnic pavilions, meeting the standards in Section 151.04(B)(1) of this chapter may be located at an elevation below the Regulatory Flood Protection



Elevation, exceed 576 square feet in size, and may include uses as provided under Section 151.06(A).

(4) All new principal structures must provide vehicular access no lower than one foot below the Base Flood Elevation (BFE), unless a flood warning/emergency evacuation plan has been approved by the City of Mountain Iron.

(5) Any facilities used by employees or the general public must be designed with a flood warning system acceptable to the City of Mountain Iron that provides adequate time for evacuation, or be designed to ensure that within the area inundated during the base flood event, the depth (in feet) multiplied by the velocity (in feet per second) is less than four.

(6) Manufactured homes and recreational vehicles must meet the standards of Section 10 of this chapter.

(C) Conditional Uses in Flood Fringe. The following uses and activities may be permitted as conditional uses, subject to the standards in Sections 151.06(D):

(1) Alternative Elevation Methods – Residential Structures. Residential structures with their lowest floor elevated above the Regulatory Flood Protection Elevation (RFPE) using methods alternative to the fill requirements in Section 151.06(B)(1).

(D) Standards for Conditional Uses in Flood Fringe. In addition to the applicable standards detailed in Sections 151.04, 151.06(B) and 151.11(B):

(1) All residential structures with lowest floors elevated through alternative elevation methods must meet the standards in Section 151.06(B)(2)(b) of this Chapter.

## **SECTION 151.07 GENERAL FLOODPLAIN DISTRICT**

(A) Permitted Uses in General Floodplain District

(1) Until the floodway is delineated, allowable uses will be restricted to those listed in the Floodway District, Section 5.0

(2) All other uses are subject to a floodway/flood fringe determination as provided in Section 101.07(D), in addition to the standards provided in Sections 151.07(B) and 151.07(C). Permitted uses shall be determined as follows:

(a) If the development is determined to be in the Floodway District, Section 151.05 applies.

(b) If the development is determined to be in the Flood Fringe District, Section 151.06 applies.

(B) Determining Flood Elevations

(1) All development requires a determination of the Base Flood Elevation (BFE). Proposed developments of more than 50 lots or 5 acres, whichever is lesser, must use detailed methods for determining the BFE. This may include use of supporting A Zone modeling and the “shoreland method,” when eligible, on lakes. Exceptions to this requirement include projects that restore the site to the previous cross-sectional area, such as shore stabilization or culvert replacement projects. Base Flood Elevations (BFE) may be found using best available data from any Federal, State, or other source (including MNDNR’s Lake & Flood Elevations Online (LFEO) Viewer).

(2) The Regulatory Flood Protection Elevation (RFPE) can be determined by assuming a one-half (0.5) foot stage increase to accommodate for future cumulative impacts. A stage increase does not need to be assumed along lakes, wetlands, and other basins that are not affected by velocities.

(C) Encroachment Analysis

(1) Encroachments due to development may not allow stage increases more than one-half (0.5) foot at any point, unless through a map revision following the procedures in Sections 151.11(A)(5) and 151.14. This evaluation must include the cumulative effects of previous encroachments, and must be documented with hydrologic and hydraulic analysis performed by a professional engineer, or using other standard engineering practices. A lesser water surface elevation increase than one-half (0.5) foot is required if, due to the water surface level increase, increased flood damages would potentially result.

(2) Alterations or changes that result in stage decreases are allowed and encouraged.

(D) Standards for the Analysis of Floodway Boundaries

(1) Requirements for Detailed Studies. Any development, as requested by the Zoning Administrator, shall be subject to a detailed study to determine the Regulatory Flood Protection Elevation (RFPE) and the limits of the Floodway District. This determination must be consistent with the minimum standards for hydrologic and hydraulic mapping standards and techniques, as detailed in Minnesota Rules, part 6120.5600, Subp. 4 and FEMA Guidelines and Standards for Flood Risk Analysis and Mapping, as revised. Additionally:

(a) A regulatory floodway necessary to carry the discharge of the one-percent annual chance flood must be selected without increasing the water surface elevation more than one-half (0.5) foot at any point. This determination should include the cumulative effects of previous encroachments. A lesser water surface elevation increase than one-half (0.5) foot is required if, due to the water surface level increase, increased flood damages would potentially result; and

(b) An equal degree of encroachment on both sides of the stream within the reach must be assumed in computing floodway boundaries, unless topography, existing development patterns, and comprehensive land use plans justify a modified approach, as approved by the Department of Natural Resources.

(2) Other Acceptable Methods. For areas where a detailed study is not available or required:

(a) Development prohibited in floodways (e.g. most buildings) requires a floodway/flood fringe determination to verify the development is within the flood fringe. This determination must be done by a professional engineer or utilize other accepted engineering practices. The Department of Natural Resources may also provide technical assistance and must approve any alternative methods used to determine floodway boundaries.

(b) For areas where the floodway has not been determined in and along lakes, wetlands, and other basins, the following methodology may be used as an alternative to Item A above, provided these areas are not affected by velocities and the lot is able to accommodate a building site above the Regulatory Flood Protection Elevation (RFPE):

(i) All areas that are at or below the ordinary high water level, as defined in Minnesota Statutes, section 103G.005, Subd. 14, will be considered floodway, and all areas below the Base Flood Elevation (BFE) but above the ordinary high water level will be considered flood fringe, provided that within 25 feet of the ordinary high water level, or within the Shore Impact Zone as identified in the community's Shoreland ordinance, whichever distance is greater, land alterations shall be restricted to:

(x) The minimum required to accommodate beach areas, access areas, and accessory structures as permitted, not to exceed a volume greater than 10 cubic yards; projects involving volumes exceeding 10 cubic yards require floodway/flood fringe determination in accordance with the procedures in Section 151.07(D)(2)(a); and

(xx) The minimum required to accommodate shoreline stabilization projects to correct an identified erosion problem as verified by a qualified resource agency or the zoning administrator.

## **SECTION 151.08 SUBDIVISION STANDARDS**

(A) Subdivisions. All subdivided land must meet the following requirements. Manufactured home parks and recreational vehicle parks or campgrounds are considered subdivisions under this chapter.

(1) All lots within floodplain districts must be suitable for a building site outside of the Floodway District.

(2) Subdivision of lands within the floodplain districts may not be approved if the cost of providing governmental services would impose an unreasonable economic burden on the City of Mountain Iron.

(3) All subdivisions must have vehicular access both to the subdivision and to the individual building sites no lower than two feet below the Regulatory Flood Protection Elevation (RFPE), unless a flood warning/emergency evacuation plan has been approved by the City of Mountain Iron.

(4) The Floodway and Flood Fringe District boundaries, the Regulatory Flood Protection Elevation (RFPE) and the required elevation of all access roads must be clearly identified on all required subdivision drawings and platting documents.

#### **SECTION 151.09 PUBLIC AND PRIVATE UTILITIES, SERVICE FACILITIES, ROADS, BRIDGES, AND RAILROADS**

(A) Public Transportation Facilities. Railroad tracks, roads, and bridges must be elevated to the Regulatory Flood Protection Elevation (RFPE) where such facilities are essential to the orderly functioning of the area, or where failure or interruption would result in danger to public health or safety. Minor or auxiliary roads or railroads may be constructed at a lower elevation where failure or interruption of transportation services would not endanger the public health or safety. All public transportation facilities should be designed to minimize increases in flood elevations.

(B) Public Utilities. All utilities such as gas, electrical, sewer, and water supply systems to be located in the floodplain must be elevated and/or floodproofed to the Regulatory Flood Protection Elevation (RFPE), be located and constructed to minimize or eliminate flood damage, and be designed to eliminate infiltration of flood waters into the systems and discharges from the systems into flood waters. All public utilities should be designed to minimize increases in flood elevations. New solid waste management facilities, as defined in Minnesota Rules, part 7035.0300, are prohibited in the one-percent annual chance floodplain. Water supply systems are subject to the provisions in Minnesota Rules, part 4725.4350.

(C) Private On-Site Water Supply, Individual Sewage Treatment Systems, and other Service Facilities. Private facilities shall be subject to applicable provisions detailed in Section 151.09(B). In addition, new or replacement on-site sewage treatment systems are to be located to avoid impairment to them or contamination from them during times of flooding, shall not be located in a designated floodway, and are subject to the provisions in Minnesota Rules, parts 7080.2270.

## **SECTION 151.10 MANUFACTURED HOMES AND RECREATIONAL VEHICLES**

(A) **Manufactured Homes.** Manufactured homes and manufactured home parks are subject to applicable standards for each floodplain district. In addition:

(1) New and replacement manufactured homes must be placed and elevated in compliance with Section 6.0 of this chapter and must be securely anchored to a system that resists flotation, collapse and lateral movement. Methods of anchoring may include, but are not limited to, use of over-the-top or frame ties to ground anchors.

(2) New manufactured home parks and expansions to existing manufactured home parks must meet the appropriate standards for subdivisions in Section 8.0 of this chapter.

(B) **Recreational Vehicles.** New recreational vehicle parks or campgrounds and expansions to existing recreational vehicle parks or campgrounds are prohibited in any floodplain district. Recreational vehicles placed in existing recreational vehicle parks, campgrounds or lots of record in the floodplain must either:

(1) Meet the requirements for manufactured homes in Section 151.10(A), or

(2) Be travel ready, meeting the following criteria:

(a) The vehicle must be fully licensed.

(b) The vehicle must be ready for highway use, meaning on wheels or the internal jacking system, attached to the site only by quick disconnect type utilities.

(c) No permanent structural type additions may be attached to the vehicle.

(d) Accessory structures may be permitted in the Flood Fringe District, provided they do not hinder the removal of the vehicle should flooding occur, and meet the standards outlined in Sections 151.04 and 151.06(B)(3).

## **SECTION 151.11 ADMINISTRATION**

(A) **Duties.** A Zoning Administrator or other official must administer and enforce this chapter.

(1) **Permit Application Requirements.** Permit applications must be submitted to the Zoning Administrator. The permit application must include the following, as applicable:

(a) A site plan showing all existing or proposed buildings, structures, service facilities, potential obstructions, and pertinent design features having an influence on the permit.

(b) Location and detail of grading, fill, or storage of materials.

(c) Copies of any required local, state or federal permits or approvals.

(d) Other relevant information requested by the Zoning Administrator as necessary to properly evaluate the permit application.

(2) Recordkeeping. The Zoning Administrator must maintain applicable records in perpetuity documenting:

(a) All certifications for dry floodproofing and alternative elevation methods, where applicable.

(b) Analysis of no-rise in the Floodway District, as detailed in Section 5.21, and encroachment analysis ensuring no more than one-half foot of rise in the General Floodplain District, as detailed in Sections 151.07(B)(2) and 151.07(C)(1).

(c) Final elevations, as applicable, detailing the elevation to which structures and improvements to structures are constructed or floodproofed. Elevations shall be determined by an engineer, architect, surveyor or other qualified individual, as approved by the Zoning Administrator.

(d) Substantial damage and substantial improvement determinations, as detailed in Section 151.12(A)(3), including the cost of improvements, repairs, and market value.

(e) All variance actions, including justification for their issuance, and must report such variances as requested by the Federal Emergency Management Agency.

(3) Certificate of Zoning Compliance for a New, Altered, or Nonconforming Use. No building, land or structure may be occupied or used in any manner until a certificate of zoning compliance has been issued by the Zoning Administrator stating that the finished fill and building floor elevations or other flood protection measures are in compliance with the requirements of this chapter.

(4) Notifications for Watercourse Alterations. Before authorizing any alteration or relocation of a river or stream, the Zoning Administrator must notify adjacent communities. If the applicant has applied for a permit to work in public waters in accordance with Minnesota Statutes, Section 103G.245, this will suffice as adequate notice. A copy of the notification must also be submitted to FEMA.

(5) Notification to FEMA When Physical Changes Increase or Decrease Base Flood Elevations. Where physical changes affecting flooding conditions may increase or decrease the water surface elevation of the base flood, the City of Mountain Iron must notify FEMA of the changes in order to obtain a Letter of Map Revision (LOMR), by submitting a copy of the relevant technical or scientific data as soon as practicable, but no later than six months after the date such supporting information becomes available. Within the General Floodplain District, a map revision is only required if development results in stage increases greater than 0.5 feet.

(B) Conditional Uses and Variances

(1) Process.

(a) An application for a conditional use permit will be processed and reviewed in accordance with the provisions of this Chapter.

(b) An application for a variance to the provisions of this chapter will be processed and reviewed in accordance with Minnesota Statutes, Section 462.357, Subd. 6(2) and this Chapter.

(2) Additional Variance Criteria. The following additional variance criteria must be satisfied:

(a) Variances must not be issued within any designated regulatory floodway if any increase in flood levels during the base flood discharge would result.

(b) Variances from the provisions of this chapter may only be issued by a community upon:

(i) A showing of good and sufficient cause;

(ii) A determination that failure to grant the variance would result in exceptional hardship to the applicant; and

(iii) A determination that the granting of a variance will not result in increased flood heights, additional threats to public safety, extraordinary public expense, create nuisances, cause fraud on or victimization of the public, or conflict with existing local laws or ordinances.

(c) Variances from the provisions in this chapter may only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief.

(d) Variances must be consistent with the general purpose of these standards and the intent of applicable provisions in state and federal law.

(e) Variances may be used to modify permissible methods of flood protection, but no variance shall permit a lesser degree of flood protection than the Regulatory Flood Protection Elevation (RFPE).

(f) The Zoning Administrator must notify the applicant for a variance in writing that:

(i) The issuance of a variance to construct a structure below the base flood level will result in increased premium rates for flood insurance up to amounts as high as \$25 for \$100 of insurance coverage; and

(ii) Such construction below the base flood level increases risks to life and property. Notification must be maintained with a record of all variance actions.

(3) Considerations for Approval. The City of Mountain Iron must consider all relevant factors specified in other sections of this chapter in granting variances and conditional use permits, including the following:

(a) The potential danger to life and property due to increased flood heights or velocities caused by encroachments.

(b) The danger that materials may be swept onto other lands or downstream to the injury of others.

(c) The safety of access to the property in times of flood for ordinary and emergency vehicles.

(4) Conditions of Approval. The City of Mountain Iron may attach such conditions to the granting of variances and conditional use permits as it deems necessary to fulfill the purposes of this chapter. Such conditions may include, but are not limited to, the following:

(a) Limitations on period of use, occupancy, and operation.

(b) Imposition of operational controls, sureties, and deed restrictions.

(c) The prevention of soil erosion or other possible pollution of public waters, both during and after construction.

(d) Other conditions as deemed appropriate by the Zoning Administrator and Planning and Zoning Commission.



(C) Notifications to the Department of Natural Resources

(1) All notices of public hearings to consider variances or conditional uses under this chapter must be sent via electronic mail to the Department of Natural Resources respective area hydrologist at least ten (10) days before the hearings. Notices of hearings to consider subdivisions/plats must include copies of the subdivision/plat.

(2) A copy of all decisions granting variances and conditional uses under this chapter must be sent via electronic mail to the Department of Natural Resources respective area hydrologist within ten (10) days of final action.

**SECTION 151.12 NONCONFORMITIES**

(A) Continuance of Nonconformities. A use, structure, or occupancy of land which was lawful before the passage or amendment of this chapter, but which is not in conformity with the provisions of this chapter, may be continued subject to the following conditions:

(1) Within the floodway and general floodplain districts (when a site has been determined to be located in the floodway following the procedures in Section 151.07(C), or when the floodway has not been delineated), any expansion or enlargement of uses or structures is prohibited.

(2) Within all districts, any addition, modification, rehabilitation, repair, or alteration shall be in conformance with the provisions of this chapter, shall not increase the flood damage potential or increase the degree of obstruction to flood flows, and where applicable, must be protected to the Regulatory Flood Protection Elevation (RFPE).

(3) If any nonconforming structure is determined to be substantially damaged or substantially improved based on the procedures in Section 151.12(B), it may not be reconstructed except in conformity with the provisions of this chapter. Any structures located outside the one-percent annual chance floodplain are exempt from this provision.

(4) If any nonconforming use, or any use of a nonconforming structure, is discontinued for more than one year, any future use of the premises must conform to this chapter.

(5) If any nonconforming structure has utilities, electrical, or mechanical equipment damaged due to flooding, it must be rebuilt in conformance with the elevation requirements in Section 151.04(B)(1)(d) to the greatest extent practicable. This requirement shall apply regardless of the determinations made in Section 151.12(B).

(B) Substantial Improvement and Substantial Damage Determinations. Prior to issuing any permits for additions, modifications, rehabilitations, repairs, alterations, or maintenance to nonconforming structures, the Zoning Administrator is required to determine if such work constitutes substantial improvement or repair of a substantially damaged structure. A determination must be made in accordance with the following procedures:

(1) Estimate the market value of the structure. In the case of repairs, the market value of the structure shall be the market value before the damage occurred and before any restoration or repairs are made.

(2) Estimate the cost of the project. The property owner shall accommodate for inspection, and furnish other documentation needed by the zoning administrator to evaluate costs.

(a) Improvement costs shall be comprised of the market rate of all materials and labor, as well as the costs of all ordinary maintenance and upkeep carried out over the past one year.

(b) Costs to repair damages shall be comprised of the market rate of all materials and labor required to restore a building to its pre-damaged condition regardless of the work proposed, as well as associated improvement costs if structure is being restored beyond its pre-damaged condition.

(3) Compare the cost of the improvement, repairs, or combination thereof to the estimated market value of the structure, and determine whether the proposed work constitutes substantial improvement or repair of a substantially damaged structure, as defined in Section 151.02 of this Chapter.

(a) For the purposes of determining whether the proposed work would constitute substantial improvement, the evaluation shall also include all rehabilitations, additions, or other improvements completed since the community has adopted floodplain standards impacting this structure.

(b) If any nonconforming structure experiences a repetitive loss, as defined in Section 151.02 of this Chapter, it shall be considered substantially damaged and must not be reconstructed except in conformity with the provisions of this chapter.

(4) Based on this determination, the zoning administrator shall prepare a determination letter and notify the property owner accordingly. Structures determined to be substantially damaged or substantially improved may not be reconstructed except in conformity with the provisions of this chapter.

### **SECTION 151.13 VIOLATIONS AND PENALTIES**

(A) Uses in Violation of the Chapter. Every structure, fill, deposit, or other use placed or maintained in the floodplain in violation of this chapter shall be considered a public nuisance.

(B) Civil Remedies. The creation of a public nuisance may be enjoined and the maintenance of a public nuisance under this chapter may be abated by an action brought by the City of Mountain Iron or the Department of Natural Resources.

(C) Enforcement. Violations of the provisions of this chapter constitutes a misdemeanor and is punishable as defined by law. The Zoning Administrator may utilize the full array of enforcement actions available to it including but not limited to prosecution and fines, injunctions, after-the-fact permits, orders for corrective measures or a request to the National Flood Insurance Program for denial of flood insurance. The City of Mountain Iron must act in good faith to enforce these official controls and to correct chapter violations to the extent possible so as not to jeopardize its eligibility in the National Flood Insurance Program.

**SECTION 151.14 AMENDMENTS**

- (A) Chapter Amendments. Any revisions to the floodplain maps by the Federal Emergency Management Agency or annexations of new map panels require an ordinance amendment to update the map references in Section 151.3(B) of this Chapter.
- (B) Required Approval. All amendments to this chapter must be submitted to the Department of Natural Resources for review and approval prior to adoption, for compliance with state and federal rules and requirements. The floodplain chapter shall not be considered valid until approved.

**Section 2. Inconsistent Ordinances.** All Ordinances or portions thereof inconsistent with this Ordinance shall be repealed and replaced with the provisions of this Ordinance.

**Section 3. Effective Date.** This Ordinance shall be effective in accordance with State Statute.

**DULY ADOPTED BY THE CITY COUNCIL THIS 3<sup>rd</sup> DAY OF MARCH, 2025.**

\_\_\_\_\_  
Mayor Peggy Anderson

ATTEST:

\_\_\_\_\_  
City Administrator



**FEMA**

December 16, 2024

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

The Honorable Peggy Anderson  
Mayor, City of Mountain Iron  
8586 Enterprise Drive South  
Mountain Iron, Minnesota 55768

Dear Mayor Anderson:

I commend you for the efforts that have been put forth in implementing the floodplain management measures for the City of Mountain Iron, Minnesota, to participate in the National Flood Insurance Program (NFIP). As you implement these measures, I want to emphasize the following:

- a Flood Insurance Study (FIS) and Flood Insurance Rate Map (FIRM) have been completed for your community;
- the FIS and FIRM will become effective on March 25, 2025; and
- by the FIS and FIRM effective date, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) Regional Office is required to approve the legally enforceable floodplain management measures your community adopts in accordance with Title 44 Code of Federal Regulations (CFR) Section 60.3(b).

As noted in FEMA's letter dated September 25, 2024, no significant changes have been made to the flood hazard data on the Preliminary and/or revised Preliminary copies of the FIRM for St. Louis County. Therefore, the City of Mountain Iron should use the Preliminary and/or revised Preliminary copies of the FIRM as the basis for adopting the required floodplain management measures. Final printed copies of the FIRM for the City of Mountain Iron will be sent to you within the next few months.

If you encounter difficulties in enacting the measures, I recommend you contact the Minnesota Department of Natural Resources, Ecological and Water Resources Division. You may contact Ceil Strauss, CFM, the NFIP State Coordinator, by telephone at (651) 259-5713, in writing at 500 Lafayette Road, Saint Paul, Minnesota 55155, or by electronic mail at [ceil.strauss@state.mn.us](mailto:ceil.strauss@state.mn.us).

The FEMA Regional staff in Chicago, Illinois, is also available to provide technical assistance and guidance in the development of floodplain management measures. The adoption of compliant

The Honorable Peggy Anderson  
December 16, 2024  
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floodplain management measures will provide protection for the City of Mountain Iron and will ensure its participation in the NFIP. The Regional Office may be contacted by telephone at (312) 408-5500 or in writing. Please send your written inquiries to the Director, Mitigation Division, FEMA Region 5, at 536 South Clark Street, Sixth Floor, Chicago, Illinois 60605.

You may have already contacted the NFIP State Coordinator and/or the FEMA Regional Office, and may be in the final adoption process or recently adopted the appropriate measures. However, in the event your community has not adopted the appropriate measures, this letter is FEMA's official notification that you only have until March 25, 2025, to adopt and/or submit a floodplain management ordinance that meets or exceeds the minimum NFIP requirements, and request approval from the FEMA Regional Office by the effective date. Your community's adopted measures will be reviewed upon receipt and the FEMA Regional Office will notify you when the measures are approved.

I appreciate your cooperation to ensure that your community's floodplain management measures are approved by the FEMA Regional Office by March 25, 2025. Your compliance with these mandatory program requirements will enable your community to avoid suspension from the NFIP.

Additional information on community suspensions as proposed, other notices of current NFIP community status information, and details regarding updated publication requirements of community eligibility status information under the NFIP can be found on the Community Status Book section of our website at [www.fema.gov/flood-insurance/work-with-nfip/community-status-book](http://www.fema.gov/flood-insurance/work-with-nfip/community-status-book). Notices for scheduled suspension will be available on the National Flood Insurance Community Status and Public Notification section of our website at [www.fema.gov/flood-insurance/work-with-nfip/community-status-book/public-notification](http://www.fema.gov/flood-insurance/work-with-nfip/community-status-book/public-notification). Individuals without internet access will be able to

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contact their local floodplain management official and/or NFIP State Coordinating Office directly for assistance.

Sincerely,

A handwritten signature in black ink, appearing to read "Rachel Sears". The signature is fluid and cursive, with a long horizontal stroke at the end.

Rachel Sears, Director  
Floodplain Management Division  
Mitigation Directorate | FEMA

cc: Thomas C. Sivak, Regional Administrator, FEMA Region 5  
Ceil Strauss, CFM, NFIP State Coordinator, Minnesota Department of Natural Resources,  
Ecological and Water Resources Division  
Craig J. Wainio, City Administrator, City of Mountain Iron



**FEMA**

February 13, 2025

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

The Honorable Peggy Anderson  
Mayor, City of Mountain Iron  
8586 Enterprise Drive South  
Mountain Iron, Minnesota 55768

Dear Mayor Anderson:

I am writing this letter as an official reminder that the City of Mountain Iron, Minnesota, has until March 25, 2025, to adopt and have the Department of Homeland Security's Federal Emergency Management Agency (FEMA) Regional Office approve floodplain management measures that satisfy 44 Code of Federal Regulations (CFR) Section 60.3(b) of the National Flood Insurance Program (NFIP) regulations.

The City of Mountain Iron must adopt floodplain management measures, such as a floodplain management ordinance, that meet or exceed the minimum NFIP requirements (copy enclosed) by March 25, 2025, to avoid suspension from the NFIP. If suspended, your community becomes ineligible for flood insurance through the NFIP, new insurance policies cannot be sold, and existing policies cannot be renewed.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be purchased by property owners seeking any Federal financial assistance for construction or acquisition of buildings in Special Flood Hazard Areas (SFHAs). This financial assistance includes certain federally guaranteed mortgages and direct loans, federal disaster relief loans and grants, as well as other similarly described assistance from FEMA and other agencies.

In addition, all loans individuals obtain from Federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in SFHAs are also contingent upon the borrower obtaining flood insurance coverage on the building. However, purchasing and maintaining flood insurance coverage on a voluntary basis is frequently recommended for properties located outside SFHAs.

Your NFIP State Coordinator and FEMA would like to assist the City of Mountain Iron to ensure it remains in good standing with the NFIP and avoids suspension from the Program. If your

The Honorable Peggy Anderson  
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community is suspended, it may regain its eligibility in the NFIP by enacting the floodplain management measures established in 44 CFR Section 60.3 of the NFIP regulations. As stated in my previous correspondence, I recommend you contact your NFIP State Coordinator or the FEMA Regional Office if the City of Mountain Iron is encountering difficulties in enacting its measures.

I recognize that your community may be in the final adoption process or may have recently adopted the appropriate floodplain management measures. Please submit these measures to the Floodplain Management Program at the Minnesota Department of Natural Resources, Ecological and Water Resources Division. Ceil Strauss, CFM, the NFIP State Coordinator, is accessible by telephone at (651) 259-5713, in writing at 500 Lafayette Road, Saint Paul, Minnesota 55155, or by electronic mail at [ceil.strauss@state.mn.us](mailto:ceil.strauss@state.mn.us).

The FEMA Regional staff in Chicago, Illinois, is also available to assist you with your floodplain management measures. The FEMA Regional Office may be contacted by telephone at (312) 408-5500 or in writing. Please send your written inquiries to the Director, Mitigation Division, FEMA Region 5, at 536 South Clark Street, Sixth Floor, Chicago, Illinois 60605.

In the event your community does not adopt and/or submit the necessary floodplain management measures that meet or exceed the minimum NFIP requirements, I must take the necessary steps to suspend your community from the NFIP. This letter is FEMA's final notification before your community is suspended from the Program.

Additional information on community suspensions as proposed, other notices of current NFIP community status information, and details regarding updated publication requirements of community eligibility status information under the NFIP can be found on the Community Status Book section of our website at [www.fema.gov/flood-insurance/work-with-nfip/community-status-book](http://www.fema.gov/flood-insurance/work-with-nfip/community-status-book). Notices for scheduled suspension will be available on the National Flood Insurance Community Status and Public Notification section of our website at [www.fema.gov/flood-insurance/work-with-nfip/community-status-book/public-notification](http://www.fema.gov/flood-insurance/work-with-nfip/community-status-book/public-notification). Individuals without internet access will be able to



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February 13, 2025  
Page 3

contact their local floodplain management official and/or NFIP State Coordinating Office directly for assistance.

Sincerely,

Rachel Sears, Director  
Floodplain Management Division  
Mitigation Directorate | FEMA

Enclosure

cc: Michael Chesney, Acting Regional Administrator, FEMA Region 5  
Ceil Strauss, CFM, NFIP State Coordinator, Minnesota Department of Natural Resources,  
Ecological and Water Resources Division  
Craig Wainio, City Administrator, City of Mountain Iron