



Code Red
COMMUNITY
NOTIFICATION

CHECK YOUR
PROPERTY BEFORE
YOU BUILD!!

FLOOD MAPS

FLOOD INSURANCE

FEMA.GOV
RESOURCES

FLOOD UPDATE

Flooding in Mower County is caused by three major sources: the Cedar River, the Little Cedar River, and the Upper Iowa River can leave their banks during heavy storms, during spring snow melt and because of ice jams. Flooding in the Mower County also occurs on the smaller tributary streams of the county. Flooding can come with little warning. Even though water appears to move slowly (three feet per second), floodwaters as little as 6 inches deep can knock a man off his feet - a car can be swept away in as little as 2 feet of water!

Mower County has many resources to help you protect your homes and properties from damage.

Under federal law, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in high-risk flood areas (Special Flood Hazard Areas or SFHAs).

If the property is not in a high-risk area, but instead in a moderate-to-low risk area, federal law does not require flood insurance; however, a lender can still require it. It is recommended since historically about one-in-four flood claims come from these moderate-to-low risk areas. Note that if during the life of the loan the maps are revised and the property is now in the high-risk area, your lender will notify you that you must purchase flood insurance.



FEMA



**NATIONAL FLOOD
INSURANCE PROGRAM**

**MOWER COUNTY
ENVIRONMENTAL
SERVICES**

1105 8th Ave NE
Austin, MN 55912

<https://mn-mowercounty.civicplus.com/>

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- Code Red – Community Notification

Sign up for notices by your local emergency response team in the event of emergency situations or critical community alerts. Examples include: evacuation notices, bio-terrorism alerts, boil water notices, and missing child reports.

- Includes Flash Flood notices

Sign up for CodeRed Notifications: <https://public.coderedweb.com/CNE/en-US/BF52FA7DA622>
Visit Emergency Management: <https://www.co.mower.mn.us/162/Emergency-Management>

- How do I know if I'm in the floodplain?

- **Official:** FEMA's Map: <https://msc.fema.gov/portal/search>
 - Other Information\Floodway\FEMA Flood Insurance Data –for Flood Hazard Areas.

- **Supplemental:** County GIS: [Floodplain Inquiry Tool](#)

County maps and tools at: <https://mn-mowercounty.civicplus.com/482/GIS---Online-Mapping>

- Use Public Works/Environmental Services Map to view Shoreland Overlay Designation (County Ordinance) which restricts construction adjacent to waters.

- Call Before You Build!

- **All development in Mower County requires a Zoning Permit** prior to initiating any construction, filling, excavation, fencing, etc. Contact **Environmental Services in the Public Works Department** at 507-437-7718 (located at 1105 8th Ave NE – Austin) to obtain an application. *After-The-Fact permits are **three-times the normal fee** and often trigger additional permits and delays to correct issues caused by not obtaining the Zoning Permit.*
- **Additional Regulations apply to development in General Floodplain and Shoreland Overlay areas.** Contact our office before you build for information, or make an appointment to discuss your project.
- **Mower County Tax Abatement Program:**
<https://mn-mowercounty.civicplus.com/158/Administration>
Relief from County's share of real estate taxes for 5 years for single family homes, duplex, or multi-family complex.
 - Must apply and meet criteria; effective through 12/31/2022

- After the flood: <https://www.epa.gov/natural-disasters/flooding>

- **Septic System considerations:** <https://septic.umn.edu/septic-system-owners/maintenance/septic-flood>
- **Water supply well** and pump inspection; Emergency disinfection of flooded wells
- Sampling and testing the well water

<https://www.epa.gov/sites/production/files/2015-05/documents/epa816f05021.pdf>

- FEMA's National Flood Insurance Program :

- For Owners: <https://www.floodsmart.gov/>
- For Agents: <https://agents.floodsmart.gov/>



FEMA



**NATIONAL FLOOD
INSURANCE PROGRAM**

There is a 30-day waiting period before flood insurance coverage becomes effective

Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

Risk

- Flooding is unpredictable. It can impact anyone—whether your property is inside or outside of the high-risk flood area.
- Properties in high-risk areas known as a Special Flood Hazard Area (SFHA), have at least a one-in-four chance of flooding during a 30-year mortgage.
- You do not need to live near water to experience flooding.
- Twenty percent of all flood insurance claims come from properties outside of the high-risk flood areas.
- Floods are caused by storms, melting snow, hurricanes, water backup due to inadequate or overloaded drainage systems, and broken water mains.
- In the past several years, about 75 percent of all declared disasters involved flooding.



Prepare

- You can't control the weather but you can prepare for it. Buy flood insurance before a flood happens, otherwise you won't be covered.
- Flood insurance policies typically take 30 days to go into effect. If you wait to purchase a policy until after a flood event threatens or occurs, your property won't be protected from the damage caused by that flood event.
- Most renters and homeowners insurance policies do not cover flood damage, and flood insurance policies don't automatically renew.
- Flood insurance isn't just another monthly fee for owning or renting a home. It's an investment in the well-being and resiliency of your family.
- About 80 percent of households impacted by hurricanes in 2017 did not have flood insurance.
- Insured survivors are able to recover faster and more fully from a flood than their uninsured neighbors.

Value

- Floods are the most common and costly natural disaster in the U.S. Why risk being without flood insurance?
- The average property owner can purchase flood insurance for less than \$2 a day.
- One inch of water in a home could cost more than \$25,000 in flood damage.
- It's a small price to pay for peace of mind.
- In 2016, the average flood insurance claim to policyholders in the U.S. was \$62,000.
- The average FEMA disaster assistance grant is less than \$5,000.

Protect

- Protect the life you've built by purchasing flood insurance today.
- Contact your insurance agent or visit floodsmart.gov to learn more about your flood risk and flood insurance options.
- If you are interested in purchasing flood insurance, your homeowners, renters, or business insurance agent may be able to help you.
- You can also reach the National Flood Insurance Program (NFIP) Help Center for questions about flood insurance at **1-800-427-4661**.