

ARE YOU PREPARED FOR SPRING FLOODING?

Flood Hazard Areas

Flooding in Mower County happens on the Cedar River, the Little Cedar River and the Upper Iowa River and can also occur on the many smaller streams of the county. Flood waters will leave their banks during heavy storms, snow melt or following ice jams. Even though they appear to move slowly (three feet per second) fast moving floodwaters as little as 6 inches deep can knock a man off his feet! Use caution when traveling during floods - **a car can be swept away in as little as 2 feet of water**

Flood Insurance

Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to those participating communities in the National Flood Insurance Program (NFIP). Thanks to Mower County's floodplain management programs, residents are able to obtain flood insurance and because the County participates in FEMA's CRS program, flood insurance premiums are discounted.

Risk Rating 2.0: Equity in Action:

NFIP has changed the way it determines flood risk and prices flood insurance. Rates are easier to understand and better reflect a property's flood risk.

floodsmart.gov/flood-insurance



FEMA

Property Protection

If your property is susceptible to flooding, there are many flood loss avoidance preventative measures you can take.

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utilities such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or on raised platforms.
- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings will also help.
- Elevating or relocating the entire structure may also be a feasible option.
- **Water pumps, sheeting and lumber, sandbags, fill for temporary levees, labor, and moving/storage expenses are all eligible flood loss avoidance expenses.**

Financial Assistance

Many residents underestimate their flood risk and overestimate the amount of federal funding they will receive, leading them to believe they can rely solely on **disaster assistance** for recovery after a flood. As a result, they may be unprepared to handle the financial burden of a flooding event. Federal disaster assistance is NOT a guarantee. Flood insurance is the best form of financial mitigation and preparedness to protect the lives they have built.



Mower County's local resources:

Code Red – Community Notification

Sign up for notices by your local emergency response team in the event of emergency situations or critical community alerts such as: flash flood notices, severe weather alerts, evacuation notices, bio-terrorism alerts, missing child reports, and more.

Visit Emergency Management: co.mower.mn.us – [Departments/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.
 - **Local:** County GIS Applications: co.mower.mn.us/Departments/GIS
Additional County maps and tools at: <http://co.mower.mn.us>
Under [Departments/Environmental Services Map](#) you can view Shoreland Overlay Designation (County Ordinance) which restricts construction adjacent to waters.
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Call Before You Build!

- **All development** in Mower County **requires a Zoning Permit** prior to initiating any construction, the placement of structures, filling, excavation, etc. Application and more information available at: <https://www.co.mower.mn.us/216/Zoning-and-Land-Use> or you may contact us at 507-437-7718 (located at 1105 8th Ave NE – Austin) or via email zoning@co.mower.mn.us
 - **General Floodplain and Shoreland Overlay areas have additional regulation.** Contact our office before you build for information or make an appointment to discuss your project.
 - Zoning Permits can require **Septic Compliance Inspection** (or a Certificate of Compliance). Please refer to the flow chart on our website or contact our office for more information. <https://www.co.mower.mn.us/486/Septic-Systems>
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After the flood:

- **Septic System considerations:** <https://septic.umn.edu/septic-system-owners/maintenance/septic-flood>
- **Water supply well** guidance for after-the-flood:
<https://www.epa.gov/sites/production/files/2015-05/documents/epa816f05021.pdf>