

Community Mower County State MN CID 270307  
 (6-digit NFIP Community Identification Number)

**CC-213 Recertification**

Date February 1, 2020

Chief Executive Officer		CRS Coordinator	
Name	Mr. Jeff Baldus	Ms. Angie M. Lipelt	
Title	Chairman, Board of Mower County	Environmental Services <sup>Supervisor</sup> Director	
Address	201 1st St NE Austin, MN 55912	1105 8th Avenue NE Austin, MN 55912-3682	
Phone number	507-437-9549	(507) 437-9560	
E-mail address	jbaldu@co.mower.mn.us	angiek@co.mower.mn.us	

I hereby certify that Mower County [community name] is implementing the following activities on the attached pages as credited under the Community Rating System and described in our original application to the CRS and subsequent modifications.

I hereby certify that, to the best of my knowledge and belief, we are in full compliance with the minimum requirements of the NFIP and we understand that we must remain in full compliance with the minimum requirements of the NFIP. We understand that at any time we are not to be in full compliance, we will retrograde to a CRS Class 10.

I hereby certify that we will continue to maintain FEMA Elevation Certificates on all new buildings and substantial improvements constructed in the Special Flood Hazard Area following the date at which we joined the CRS.

I hereby certify that if there are one or more repetitive loss properties in our community that we must take certain actions that include reviewing and updating the list of repetitive loss properties, mapping repetitive loss areas, describing the cause of the losses, and sending an outreach project to those areas each year, and if we have fifty (50) or more unmitigated repetitive loss properties we must earn credit under Activity 510 (Floodplain Management Planning) for either a repetitive loss area analysis (RLAA) or a floodplain management plan (FMP).

I hereby certify that, to the best of my knowledge and belief, we are maintaining in force all flood insurance policies that have been required of us as a condition of federal financial assistance for insurable buildings owned by us and located in the Special Flood Hazard Area (SFHA) shown on our Flood Insurance Rate Map. I further understand that disaster assistance for any community-owned building located in the SFHA is reduced by the amount of National Flood Insurance Program (NFIP) flood insurance coverage (structure and contents) that a community should be carrying on the building, regardless of whether the community is carrying a policy.

Signature \_\_\_\_\_ (Chief Executive Officer)

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<b>CRS Program Data Table</b>	<b>A. In the SFHA</b>	<b>B. In a regulated floodplain outside the SFHA</b>	<b>C. In the rest of the community</b>
1. Last report's number of buildings in the SFHA (bSF) (line 6, last report)	41.0		
2. Number of new buildings constructed since last report	+		
3. Number of buildings removed/demolished since last report	-		
4. Number of buildings affected by map revisions since last report (+ or -)			
5. Number of buildings affected by corporate limits changes (+ or -)			
6. Current total number of buildings in the SFHA (bSF) (total lines 1-5)	41.0		
7. Number of substantial improvement/damage projects since last report			
8. Number of repetitive loss properties mitigated since last report			
9. Number of LOMRs and map revisions (not LOMAs) since last report			
10. Acreage of the SFHA (aSFHA) as of the last report (line 13, last report)	10134		
11. Acreage of area(s) affected by map revisions since last report (+ or -)			
12. Acreage of area(s) affected by corporate limits changes (+ or -)			
13. Current acreage of the SFHA (total lines 10-12)	10134		
14. Primary source for building data:			
15. Primary source for area data:			
16. Period covered:	Current FIRM date		
<i>If available, the following data would be useful:</i>			
17. Number of new manufactured homes installed since last report			
18. Number of other new 1 -4 family buildings constructed since last report			
19. Number of all other buildings constructed/installed since last report			

**Comments:**

*(Please note the number of the line to which the comment refers.)*

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## Instructions

At the first verification visit after the 2013 *CRS Coordinator's Manual* takes effect, ONLY LINES 6 AND 13 NEED TO BE COMPLETED. These lines form the baseline data about the number of buildings and area of the SFHA for when the table is completed as part of the next annual recertification. The "period covered" entered in line 16 is the date that lines 6 and 13 are first completed.  
At all subsequent annual recertifications and cycle verification visits, the entire table is completed. The information in lines 6 and 13 from the last report is transferred to lines 1 and 10 in the next report.

## Instructions for the Columns

Column A numbers are for the SFHA (the A and V Zones shown on the Flood Insurance Rate Map (FIRM)). Use the FIRM currently in effect, not a draft or pending revision.  
Column B is completed only if the community receives CRS credit for regulating floodplain development outside the SFHA under Activity 410 (Floodplain Mapping) or Activity 430 (Higher Regulatory Standards).  
Column C numbers help relate what happens in the floodplain to what is happening in the rest of the community.  
Enter "0" if there are no numbers to report for this period. Do not leave a cell blank. Do not fill in the shaded boxes.

## Instructions for the Lines

Lines 1-7 deal with buildings.

- o Section 301.a of the *CRS Coordinator's Manual* defines what constitutes a "building" and lists examples of structures that are not counted as "buildings" by the CRS.
- o Section 302.a of the *CRS Coordinator's Manual* describes how the CRS counts buildings. For example, accessory structures are not counted.
- o As noted in Section 302.a, to determine building counts, communities may use any method that yields reasonably good estimates of the number of buildings. Examples of acceptable methods are listed in Section 302.a. Precision is less important for large numbers. For example, the impact of the numbers will not change much if there are 10,000 buildings or 10,100 buildings.
- o If a building is out of the SFHA, but in a parcel that is partly in the SFHA, it is not counted in column A --In the SFHA.
- o In line 14, note how the building counts were obtained or estimated. Use the comments area, if needed.

Line 4 refers to map revisions. These include physical map revisions, Letters of Map Revision (LOMR), and Letters of Map Amendment (LOMA). If a building is removed from the SFHA by FEMA through a LOMA, but the community still administers its floodplain management regulations on the property, the building should not be included in the line 4 count in column A --In the SFHA. However, communities that still regulate areas removed by LOMAs can receive credit under Activities 410 or 430. If the community is receiving such credit, the building should be counted under column B --In a regulated floodplain outside the SFHA.

Line 7 is for the total number of buildings that were substantially improved plus the number of buildings that were substantially damaged during the period covered.

Lines 10 -13 deal with areas.

- o These areas are based on the areas shown on the community's FIRM including LOMRs or LOMAs. Section 403.b discusses those portions of the SFHA that are subtracted from the area of the SFHA to calculate the community's aSFHA used in credit calculations.
- o Section 403.e of the *CRS Coordinator's Manual* discusses calculating areas for CRS purposes.
- o Section 403.e notes that communities "should not spend an inordinate amount of time measuring areas." As with buildings, communities may use any method that yields reasonably good estimates. Examples of acceptable approaches are listed in Section 403.e.
- o Line 13 asks for the current acreage of the SFHA. The best source for this number is a GIS layer that shows the SFHA. If the community does not have GIS, the county, regional agency, or state NFIP mapping office may have SFHA layers and may be able to provide the data. If the community has a relatively recent FIRM, the study contractor or consulting engineer may have the data.
- o In line 15, note how the area calculations were obtained or estimated. Use the comments area, if needed.

Lines 17 -19 are voluntary, if the numbers are readily available.

- o Line 17 includes replacing an existing manufactured home with a new one. The newly placed manufactured home is counted as a new, post-FIRM, building.
- o The total of lines 17 -19 should equal the value entered in line 2.

### COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

Your community has been verified as receiving CRS credit for the following Activities.

- If your community is still implementing these activities the CRS coordinator is required to put his or her initials in the blank (do not use a checkmark or an "X") and **attach** the appropriate items. A blank with no initials indicates you are not implementing that Activity anymore and will result in loss of points (and possible CRS Class).
- If the word "**attached**" is used, you must provide the requested documentation for that Activity. If no documentation has been acquired for that Activity, please explain why there is no documentation from the past year.

Comp 310 EC: We are maintaining Elevation Certificates, Floodproofing Certificates, Basement Floodproofing Certificates and V Zone design certificates on all new construction and substantially improved buildings in our Special Flood Hazard Area (SFHA) and make copies of all Certificates available at our present office location.  
Comp Initial here is you have had no new construction or substantial improvement in the SFHA in the last year.

Comp 310 EC: **Attached is the permit list for only new or substantially improved structures in the SFHA that have been completed in the last year.** We have permitted 0 new building and substantial improvements in the SFHA during this reporting period.

Comp *no new structures were approved for SFHA in 2019*  
310 EC: **Attached are all the Certificates for new or substantially improved structures that have been completed during this reporting period that are included on the above permit list.** (Note: The total number of Elevation and Floodproofing certificates should match the number of permits issued and completed within the reporting period defined above. All permits issued for new construction or substantial improvement within the V zone should have both an Elevation Certificate and a V Zone Certificate, and all buildings with basements within the basement exemption communities should have both an Elevation Certificate and a Basement Floodproofing Certificate).

Comp *none - NO New structures*  
320 MI 1: We are providing basic flood information to inquirers. We also continue to provide the following to inquirers:

Comp MI 2 additional FIRM information

Comp MI 4 flood depth data

Comp MI 6 historical flood information

Comp 320 MI: **Attached is a copy of the publicity for the credited elements of this service this year.**

COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

- CMP 320 MI: **Attached is a copy of one page of the log, a letter, or other record that we kept on this service this year.**
- CMP 320 MI: We are continuing to keep our FIRM updated and maintain old copies of our FIRM.
- CMP 330 OP: We continue to conduct or provide all credited outreach projects.
- CMP 340 ODR: People looking to purchase flood prone property are being advised of the flood hazard through our credited hazard disclosure measures.
- CMP 350 LIB/LPD: Our public library continues to maintain flood protection materials.
- CMP 350 WEB: We continue to conduct an annual review and update of the information and links in our flood protection website.
- CMP 420 OSP: We continue to preserve our open space in the floodplain.
- CMP 430: We continue to enforce the floodplain management provisions of our zoning, subdivision and building code ordinances for which we are receiving credit.  
[ — ] Initial here if you have amended your floodplain regulations. **Attach a copy of the amended regulations, provide a summary of the changes and mark up the regulations indicating what's been changed.**
- CMP 430 RA-1: We continue to employ those staff credited for attaining their CFM, and those who have attended the credited training courses.
- CMP 440 AMD: We continue to use and update our flood data maintenance system on an annual basis as needed.
- CMP 502 RL: We currently have 4 repetitive loss properties and send our notice to 4 properties in the repetitive loss areas.
- CMP 502 RL: **Attached is a copy of this year's notice on property protection, flood insurance and financial assistance that we sent to our repetitive loss areas.**
- CMP 510 FMP/RLAA: **Attached is a copy of our floodplain management plan's annual progress and/or a copy of the annual progress report on the recommendations of the repetitive loss area analyses.** We have included a progress report template for you to use (see last page) if you don't have one of your own.
- CMP 510 FMP/RLAA: We have provided copies of this progress report to our governing board and local media.

Community Mower County State MN CID 270307  
County Mower

COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

QMB 520 AR: We continue to maintain as open space the lots where buildings were acquired or relocated out of the floodplain. QMB Initial here if there have been any changes (additions or deletions) to the parcels credited as open space. Attach a description of those changes.

Note: 08.023.0030 purchased 2017, demo 2018  
08.023.0041 purchased 2018, demo 2018

NOTE: Please do not mail or ship packages that need a signature.

Additional Comments: none - 2019  
leaves 4 parcels remaining

Attachments:

Community Mower County State MN CID 270307  
County Mower

## COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

### CRS Activity 510

#### Progress Report on Implementation of Credited Plan

Date this Report was Prepared:

Name of Community:

Name of Plan:

Date of Adoption of Plan:

*5 Year CRS Expiration Date:*

1. How can a copy of the original plan or area analysis report be obtained:
2. Describe how this evaluation report was prepared and how it was submitted to the governing body, released to the media, and made available to the public:
3. Provide a description of the implementation of each recommendation or action item in the action plan or area analysis report, including a statement on how the project was implemented or not implemented during the previous year:
4. Discuss why any objectives were not reached or why implementation is behind schedule:
5. What are the recommendations for new projects or revised recommendations?



 COPY



**MOWER  
COUNTY**

# 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.

Code Red  
**COMMUNITY  
NOTIFICATION**

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**CHECK YOUR  
PROPERTY BEFORE  
YOU BUILD!!**

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**FLOOD MAPS**

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**FLOOD INSURANCE**

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**FEMA.GOV  
RESOURCES**

**MOWER COUNTY  
ENVIRONMENTAL  
SERVICES**

1105 8th Ave NE  
Austin, MN 55912

[www.co.mower.mn.us](http://www.co.mower.mn.us)

Angie Lipelt:  
[angiel@co.mower.mn.us](mailto:angiel@co.mower.mn.us)



**FEMA**



**NATIONAL FLOOD  
INSURANCE PROGRAM**



# MOWER COUNTY

Public Works - Environmental Services  
1105 8<sup>th</sup> Avenue NE  
Austin, Minnesota 55912  
Phone: (507) 437-7718 Fax: (507) 437-7609

## - 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

Information on County's Home Page: <http://www.co.mower.mn.us/index.html>  
and Emergency Management: <http://www.co.mower.mn.us/emergency-management.html>

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

- Official: FEMA's Map: <https://msc.fema.gov/portal/search>
- Supplemental: County GIS Map: <http://www.co.mower.mn.us/GIS.html>
  - Other Information\Floodway\FEMA Flood Insurance Data –for Flood Hazard Areas.
  - Use Public Waters Inventory for 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 Public Works Department at 507-437-7718 (located at 1105 8<sup>th</sup> 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: <http://www.co.mower.mn.us/Administration.html>
  - 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>

- Well and pump inspection
- Emergency disinfection of wells that have been flooded
- 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



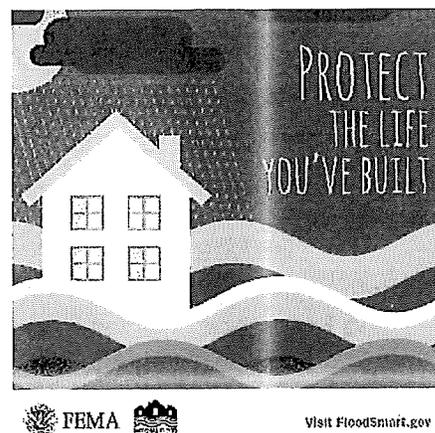
# NATIONAL FLOOD INSURANCE PROGRAM

## 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](http://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**.



# FEMA

# Understanding Flood Loss Avoidance

May 2018

## What is a flood loss avoidance?

Flood loss avoidance is a protective action you take to minimize flood damage and losses to your buildings and personal property before a flood occurs.

## What's covered under a Standard Flood Insurance Policy?

National Flood Insurance Program flood policies will cover up to \$1,000 in reasonable expenses incurred to protect your insured property, and up to \$1,000 to move your insured property away from a flood or imminent danger of a flood. To be eligible for this benefit, the insured property must be located in a community where:

- A general condition of flooding in the area exists; or
- An official has issued an evacuation order or other civil order for the community requiring measures to preserve life and property from flooding.

## What is eligible?

### Expenses to protect your property:

- Sandbags (including the sand to fill them)
- Fill to create temporary levees
- Water pumps
- Plastic sheeting and lumber used in connection with any of these items listed above
- Labor – you may claim labor, including your own or a family member's labor, at the federal minimum wage. Labor charged by a professional may also be reimbursed.

### Expenses to move your property to safety:

- Up to \$1,000 for the reasonable expense to move your insured property in order to protect it from flood, or the imminent danger of flood.

## What do you need to know?

- Personal property that is moved must be placed in a fully enclosed building or otherwise protected from the elements.
- Any property removed, including a moveable home (that meets the definition of a building in the flood policy), must be placed above ground level or outside of the special flood hazard area.
- Property removed is covered by your flood policy for 45 consecutive days from the date the move begins.
  - A deductible does not apply to these limits.
- The coverage does not increase the policy limits of the liability.

## Paid Receipts

You should keep copies of all receipts and a record of the time spent performing the work. They should be submitted to your insurance adjuster when you file a claim to be reimbursed.

## How to Report a Flood Claim

To report a claim, you should do the following:

- Contact your flood insurance agent or insurance company. Have your policy number available.
- If you do not have their policy number, call **1-800-427-4661**. You will need the following information with you when calling:
  - The name of your insurance company

- The date of your flood loss
  - Your name, telephone number, and e-mail address. If you do not have access to a phone or email, provide the name and telephone number of someone who can reach you



# MOWER COUNTY

 **COPY**  
(320 MI)  
1 pg

Public Works - Environmental Services  
1105 8<sup>th</sup> Avenue NE  
Austin, Minnesota 55912  
Phone: 507-437-7718 Fax: 507-437-7609

Monday, December 23, 2019

TO: Mower County Lenders, Insurance Agents, and Real Estate Agencies

RE: **Flood Information Provided for Rural Mower County**

The Mower County Environmental Services Department provides information on flood hazard areas within rural Mower County including: maps delineating flood zone designation, base flood elevations and flood protection elevations, elevation certificates that have been completed and submitted, community number and panel numbers. Mower County does NOT provide information for incorporated Cities in the county.

Mower County also provides information on a host of other flood-related topics such as general floodplain regulations and shoreland overlay designation within the county, and information on proper sewer system construction and maintenance in the floodplain.

Additionally, we distributed the attached flyer to landowners with buildings in floodplain. Resources are available to Owners and Agents online at <https://agents.floodsmart.gov/> and <https://www.floodsmart.gov/flood/first-prepare-for-flooding>.

Further, we provided landowners information on reimbursable **expenses incurred to protect your property**. Attached is the information describing Flood Loss Avoidance for Agents; more information at: <https://www.fema.gov/media-library/assets/documents/137860>

Mower County is currently in the Community Rating System with the Federal Emergency Management Agency (FEMA) which provides a yearly 10% reduction in flood insurance premiums.

I am requesting that you share the information on floodplain designations/determinations and flood insurance with prospective purchasers of property. If there is any question on a property, please contact our office so we can check on the status of the parcel.

Sincerely,

*Angela M. Lipelt* 

Angela M. Lipelt  
Mower County Environmental Services Supervisor  
[angiel@co.mower.mn.us](mailto:angiel@co.mower.mn.us)

Enclosures: 2019 December CRS Distribution, FEMA Flood Loss for Agents



Repetitive Loss

PID	Name	Address	City	State	Zip	
02.012.0190	GEORGE C & RUTH PERCIVAL	53893 194TH ST	AUSTIN	MN	55912	repetitive loss
08.011.0090	LUANN M HYLAND	54224 266TH ST PO BOX 107	LANSING	MN	55950	repetitive loss
08.051.0140	ROBERT C & DEBORAH K COOK	26468 540TH AVE	AUSTIN	MN	55912	severe repetitive loss listing
16.040.0020	RYAN E VOSSLER	1417 28TH ST NE	AUSTIN	MN	55912	severe repetitive loss listing



# MOWER COUNTY

Public Works - Environmental Services  
1105 8<sup>th</sup> Avenue NE  
Austin, Minnesota 55912  
Phone: (507) 437-7718 Fax: (507) 437-7609

Thursday, December 19, 2019

«Name»  
«Address\_1», «Address\_2»  
«City» «State» «Zip»



**RE: Repetitive Flooding «PID»**

Your property has been identified by FEMA as being an area that may be subject to repetitive flooding. This flooding may come from the Cedar River, the Little Cedar River, the Upper Iowa River, and even from tributary streams during times of rapid snow melt or excessive rains.

There are specific actions you can take to protect your property from damage. Resources available to you are detailed in the attached flyer and more are available online at <https://www.ready.gov/floods> and <https://www.floodsmart.gov/flood/first-prepare-for-flooding>. Please consider taking steps to help you prepare, stay safe during a flooding event, and recover afterward.

Additionally, some **expenses incurred to protect your property are covered up to \$1,000.00**. Enclosed is information describing Flood Loss Avoidance, how to ensure your expenses are eligible, and how to report a claim.

Mower County is currently in the Community Rating System with the Federal Emergency Management Agency (FEMA) which provides a yearly 10% reduction in flood insurance premiums.

Sincerely,

*Angela M. Lipelt*

Angela M. Lipelt  
Mower County Environmental Services Supervisor

Enclosures: Flood Loss Avoidance, 2019 Flood Update Document

cc: J. David Holcolmb, CRS Resource Specialist



**FEMA**

# Understanding Flood Loss Avoidance

May 2018

## What is a flood loss avoidance?

Flood loss avoidance is a protective action you take to minimize flood damage and losses to your buildings and personal property before a flood occurs.

## What's covered under a Standard Flood Insurance Policy?

National Flood Insurance Program flood policies will cover up to \$1,000 in reasonable expenses incurred to protect your insured property, and up to \$1,000 to move your insured property away from a flood or imminent danger of a flood. To be eligible for this benefit, the insured property must be located in a community where:

- A general condition of flooding in the area exists; or
- An official has issued an evacuation order or other civil order for the community requiring measures to preserve life and property from flooding.

## What is eligible?

### Expenses to **protect** your property:

- Sandbags (including the sand to fill them)
- Fill to create temporary levees
- Water pumps
- Plastic sheeting and lumber used in connection with any of these items listed above
- Labor – you may claim labor, including your own or a family member's labor, at the federal minimum wage. Labor charged by a professional may also be reimbursed.

### Expenses to **move** your property to safety:

- Up to \$1,000 for the reasonable expense to move your insured property in order to protect it from flood, or the imminent danger of flood.

## What do you need to know?

- Personal property that is moved must be placed in a fully enclosed building or otherwise protected from the elements.
- Any property removed, including a moveable home (that meets the definition of a building in the flood policy), must be placed above ground level or outside of the special flood hazard area.
- Property removed is covered by your flood policy for 45 consecutive days from the date the move begins.
  - A deductible does not apply to these limits.
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## Paid Receipts

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## How to Report a Flood Claim

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- Contact your flood insurance agent or insurance company. Have your policy number available.
- If you do not have their policy number, call **1-800-427-4661**. You will need the following information with you when calling:
  - The name of your insurance company

- The date of your flood loss
  - Your name, telephone number, and e-mail address. If you do not have access to a phone or email, provide the name and telephone number of someone who can reach you



**MOWER  
COUNTY**

Code Red  
**COMMUNITY  
NOTIFICATION**

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**CHECK YOUR  
PROPERTY BEFORE  
YOU BUILD!!**

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**FLOOD MAPS**

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**FLOOD INSURANCE**

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**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

[www.co.mower.mn.us](http://www.co.mower.mn.us)

Angie Lipelt:  
[angiel@co.mower.mn.us](mailto:angiel@co.mower.mn.us)



## - 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.

- o Includes Flash Flood notices

Information on County's Home Page: <http://www.co.mower.mn.us/index.html>  
and Emergency Management: <http://www.co.mower.mn.us/emergency-management.html>

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

- o Official: FEMA's Map: <https://msc.fema.gov/portal/search>
- o Supplemental: County GIS Map: <http://www.co.mower.mn.us/GIS.html>
  - Other Information\Floodway\FEMA Flood Insurance Data –for Flood Hazard Areas.
  - Use Public Waters Inventory for Shoreland Overlay Designation (County Ordinance) which restricts construction adjacent to waters.

## - Call Before You Build!

- o All development in Mower County requires a Zoning Permit prior to initiating any construction, filling, excavation, fencing, etc. Contact Public Works Department at 507-437-7718 (located at 1105 8<sup>th</sup> 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.*
- o 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.
- o Mower County Tax Abatement Program: <http://www.co.mower.mn.us/Administration.html>
  - 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>

- o Well and pump inspection
- o Emergency disinfection of wells that have been flooded
- o Sampling and testing the well water

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

## - FEMA's National Flood Insurance Program:

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



FEMA



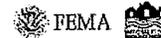
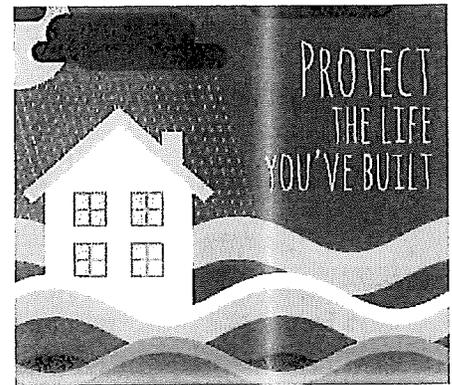
NATIONAL FLOOD  
INSURANCE PROGRAM

## 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.



Visit [FloodSmart.gov](http://FloodSmart.gov)

### 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](http://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**.



# MOWER COUNTY

Public Works - Environmental Services  
1105 8<sup>th</sup> Avenue NE  
Austin, Minnesota 55912  
Phone: (507) 437-7718 Fax: (507) 437-7609



**COPY**  
(510 FMP/  
RLAA)  
1 pg.

Community: Mower County  
County: Mower

State: MN

CID: 270307

## COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION Community Certifications CC-213-4 Edition: 2017

### CRS Activity 510

#### Progress Report on Implementation of Credited Plan

Date this Report was Prepared: 2/19/2020  
Name of Community: Mower County, MN  
Name of Plan: Mower County Emergency Management Plan  
Date of Adoption of Plan: December 2010, updated annually  
5 Year CRS Expiration Date: unknown

1. How can a copy of the original plan or area analysis report be obtained:

An abbreviated EM Report is on the website at <http://www.co.mower.mn.us/emergency-management.html> The County Emergency Management office (at 201 1st Street NE, Suite 9 Austin, MN 55912) has a full version paper copy available for review.

2. Describe how this evaluation report was prepared and how it was submitted to the governing body, released to the media, and made available to the public:

The report is developed internally, the governing body reviews and adopts, and each year the state reviews it.

3. Provide a description of the implementation of each recommendation or action item in the action plan or area analysis report, including a statement on how the project was implemented or not implemented during the previous year:

The Emergency Management Plan is a living document with goals and objectives that are not on single-year timelines. The Plan changes as technology develops, as demographics change, as well as adjusting to needs that develop through ongoing, continuous targets and adjusting for needs that no longer exist or have been met.

4. Discuss why any objectives were not reached or why implementation is behind schedule:

Please see #3 – the plan is not implemented on a fixed schedule.

5. What are the recommendations for new projects or revised recommendations?

Please see #3 – these are determined annually during the plan review.

 **COPY**

(Flood zone determination log)

sp.

> This PC > Planning (\\COUNTY-HWY\Dept) (G:) > AngieK > Community Rating System > 2019 > Flood Zone Determinations

Name	Date modified	Type	Size
02.020.0360	2/28/2019 6:36 PM	File folder	
20.004.0120	6/3/2019 3:25 PM	File folder	

> This PC > Planning (\\COUNTY-HWY\Dept) (G:) > AngieK > Community Rating System > 2019 > Flood Zone Determinations > 02.020.0360

Name	Date modified	Type	Size
Firmette 54950 180th Street, Austin MN	2/28/2019 2:10 PM	Adobe Acrobat D...	538 KB
FLOOD ZONE DETERMINATION	2/28/2019 6:36 PM	Microsoft Word D...	80 KB
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## FLOOD ZONE DETERMINATION

Date of Request: 2/28/2019

### APPLICANT INFORMATION

This request is being submitted by:

Property Owner       Insurance Agent, on behalf of Property Owner       Prospective buyer

Contacts Name: Jeanne Parmenter on behalf of Greg Meyer State Farm Insurance NMLS #375194

Address: not provided

City State Zip: Austin MN 55912

Telephone: 507-433-3489      Email Address: Jeanne.parmenter.13b0@statefarm.com

### PROPERTY ADDRESS

County Parcel Identification # 02.020.0360

Subject Property: 54950 180th Street Austin MN 55912

### FIRM DETAILS

Mower County Community Number 270307 & Panel: 27099CO330D

Date of the FIRM index: 9/4/2013

Base Flood Elevation(s), if available: 1188 feet       NGVD       NAVD

Elevation Certificate on file       LOMA on file       LOMR on file       CLOMR on file

If any of the above certificates are on file – please attach a copy to this document.

### DETERMINATION

The **PROPERTY** contains the following FIRM Zones:  X\_500 ZONE       X ZONE       AE ZONE

The **MAIN STRUCTURE** is located in the X ZONE

There are **ACCESSORY STRUCTURES** located in X ZONE - all structures are in this zone.

The lot/parcel is undeveloped

The exact location of the structure(s) on this property cannot be made from the FIRM. You are encouraged to seek official determination through a licensed engineer, surveyor or architect.

**OTHER NOTATIONS:** All structures shown on the County's GIS map as of spring 2018 are located in the X Zone. I also note that per the County's GIS system, with Lidar; the driveway is within 2 feet of the BFE, as required. See the attached OFFICIAL FEMA MAP & Mower County GIS maps which show the property boundaries.

02.003.0360  
SODERBERG GREGORY K & KARI LINN, 54950 160TH ST., AUSTIN MN., 55912  
Section 23 Township 102 Range 018  
ENPRD S12RD SE 1/4 SE 1/4 EXC. 1 AC HWY ON E 2.9AC  
2.93  
54950 160TH ST. AUSTIN, 55912  
View 2012 Tax Statement  
View 2012 Value Notice  
View All Available Images

Showing 1 to 1 of 1 entries



Floodplain Boundary Key



# National Flood Hazard Layer FIRMette



Legend

SEE FIS REPT

SPECIAL HAZARD

OTHER ARI FLOOD H

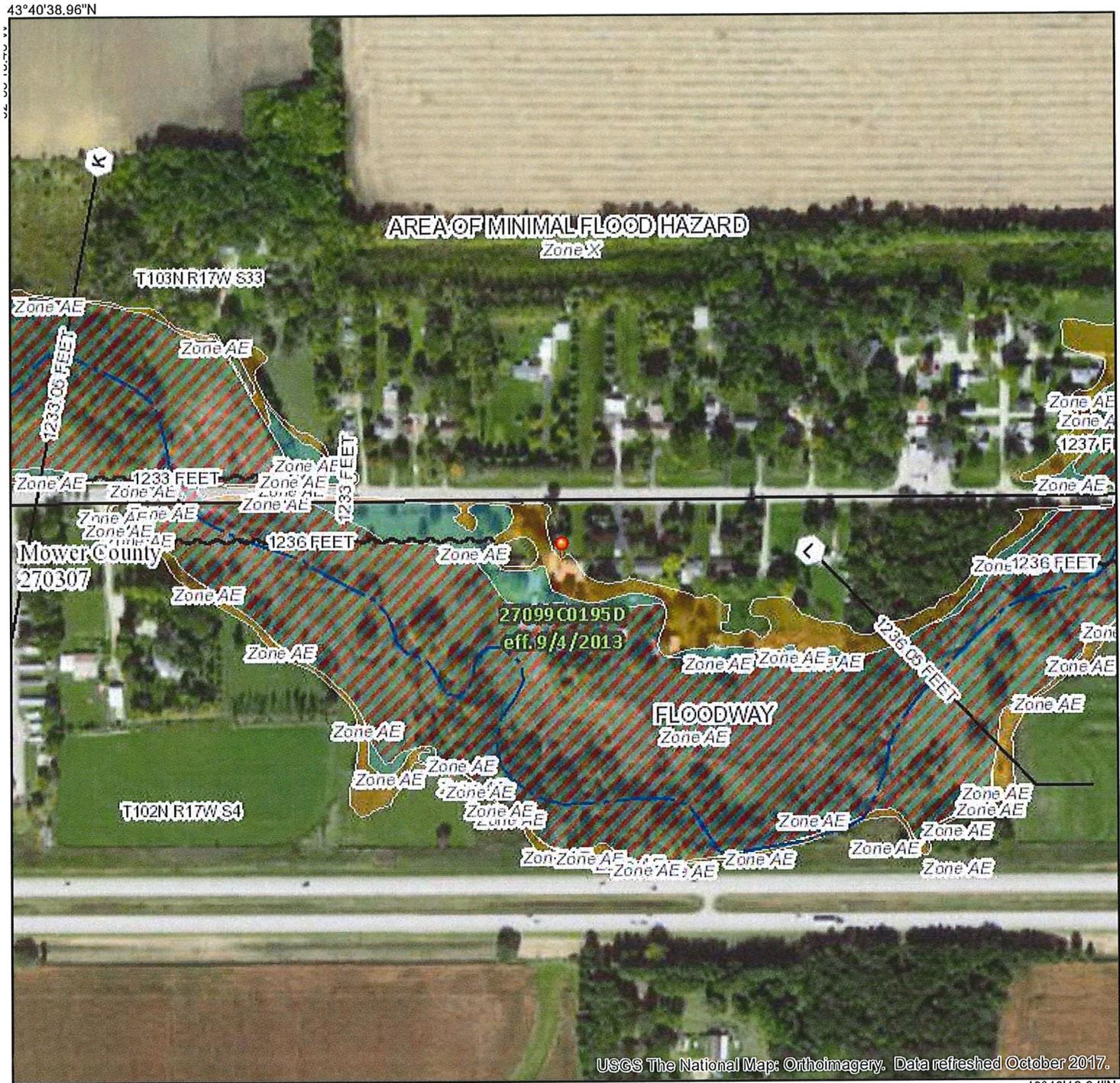
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43°40'38.96"N

USGS The National Map: Orthoimagery. Data refreshed October 2017. 43°40'12.94"N

0 250 500 1,000 1,500 2,000 Feet 1:6,000

92°52'36.00"W