



Frequently Asked Questions and Flood-Related Information

Flood Insurance

Consider purchasing flood insurance to supplement your homeowner's policy, but understand what the insurance covers and what it doesn't. And, don't wait too long because flood insurance needs to be in place 30 days before flooding begins.

A standard homeowner's policy does not provide flood coverage and you only get disaster assistance if the President declares a disaster. Since less than 50 percent of floods are declared disasters, most flood victims are on their own.

Paying for flood insurance is less expensive than paying back a disaster loan. Most disaster aid comes in the form of loans, which must be paid back. The average loan payment on a \$50,000 disaster loan is \$2,880 per year for 30 years compared to a \$100,000 flood insurance premium, which is about \$400 per year.

Talk to your insurance company to find out what types of flood insurance they offer. If your agent doesn't sell flood insurance, contact the National Flood Insurance Program (NFIP) to find a provider near you (<https://www.floodsmart.gov/> or 1-888-379-9531).

Wet basement?

First, it is important to determine *why* your basement is wet.

Is water seeping in from outside when it rains? Often, this can be fixed by installing gutters and downspouts to direct water away from your home. If water is flowing into window wells, use downspout extenders to redirect the flow or install protection around your window wells to keep water out. Check your gutters and downspouts periodically to make sure they aren't clogged by leaves or seeds. Make sure that the ground around your house slopes away from the foundation and walls.

If water is flowing downhill into your home from a driveway or the street, install landscaping to re-route the water around your home. Landscaping features could include a dry stream bed, contoured berm of soil, or a series of raingardens to capture and redirect the water. Be careful NOT to redirect water to your neighbors' homes.

Sometimes, when surficial groundwater levels are very high, groundwater will seep into basements. Groundwater seepage happens most often in areas that are landlocked, have heavy clay soils, or are located near wetlands and lakes. The only remedy for groundwater seepage is to use a sump pump to pump water out of the basement and direct it downhill, away from your home.

If you live near a lowland, wetland, lake, stream, or river, floodwater might enter your home through a door or window. To temporarily reduce the risk of your home flooding, consider constructing a levee with interior drainage:

https://www.mvp.usace.army.mil/Portals/57/docs/Operations%20Center/MVP_Flood_Fight_Handbook_2016.pdf

Emergency Response and Preparedness Measures

While Washington County Emergency Management coordinates community-level flood response activities, your city or township is your first call for help in coordinating disaster/emergency preparedness actions. If you need sandbags to reduce the risk of your home flooding, first request them from your city or township. If your city or township will not provide sandbags or does not have enough to meet your needs, contact a private company for sand and bags or check online to order bags. If the job is too large for you, contact a contractor to install the temporary levee and interior drainage system. As above, here is a link to information regarding temporary levees and interior drainage:

https://www.mvp.usace.army.mil/Portals/57/docs/Operations%20Center/MVP_Flood_Fight_Handbook_2016.pdf

Visit www.co.washington.mn.us/1107/Flood-Events to find links to St. Croix and Mississippi River water levels and access to other information including:

- Safety
- Cleanup and recovery
- Private well and sewage contamination

Septic Systems

If your septic system is flooded, you must stop using it until floodwaters recede and the soil has drained. If you have a pump tank, make sure to shut off power to the pump. This will help prevent the pump and system from failing due to inundation with surface water and reduce electrical hazard. Avoid digging around the septic tank or driving any equipment over the system components while the soil is water-logged because this can compact the soil and cause system failure.

Here is some additional advice from Washington County Public Health and Environment:

- Before a flood:
 - Install a polyethylene sheet over any below-grade drains, such as floor and shower drains, and cover the sheet with a sandbag to prevent floodwaters from rising up into your home.
 - DO NOT pump your septic system—this could cause it to float
 - If your system is located within a floodplain, make sure there are no inspection pipes or installed openings from the drain field to the surface of the soil.
- After a flood:
 - Conduct a visual inspection to determine if damage has occurred to the tank, pumps, manhole covers, or inspection pipes.
 - If the floodwater rose above the top of your sewage tank, the tank must be pumped before you can resume use of the system.

Wells

Check to ensure that your well casing extends 5 feet higher than the 100-year flood level of the nearby waterbody. If flooding is imminent, disconnect the power supply for your well and install a watertight cap or cover on your well. Be prepared to have your well disinfected and tested after floodwaters recede.

Contact Washington County to order a well water test kit: 651-430-6655 or phe@co.washington.mn.us.

Other Preparations

Remove structures and debris such as landscaping materials, sheds, and playground equipment from flood-prone areas.

Cleaning Up After a Flood

Find step-by-step instructions at extension.umn.edu/flooding/cleaning-after-flood.

Repairing a Flooded Lawn

As soon as the lawn is dry (this could take several weeks), aerate it by going over it several times with a core-type aerifier. Repeat the process in early September and again the following spring. Break up aerification cores with a lawn or power rake. Overseed after aerating, or delay seeding until mid-August through mid-September. Sodding can be done throughout the growing season.

Flooded Corn and Soybean Fields

Minnesota Extension offers advice for farmers

- extension.umn.edu/growing-corn/flooded-corn
- extension.umn.edu/growing-soybean/flooded-soybean