

Flooding – Are you covered?

Myth: “My Agent said I can’t get flood insurance since I’m not in the floodplain.”

Reality: That is NOT true. Rural properties throughout the county may be eligible as well as those located within the city limits of Chandler, Lake Wilson, and Avoca! And now anyone in the City of Fulda can obtain flood insurance!

Myth: I have homeowner’s insurance! Doesn’t that cover flooding?”

Reality: Flooding is not covered under a homeowners insurance policy. This includes flash flooding which has been the majority of flooding cases in Minnesota since 2017.

Myth: “If there’s a devastating or damaging flood, the Federal Emergency Management Agency (FEMA) will cover it.”

Reality: A federal disaster declaration is needed before FEMA assistance may become available. FEMA Individual Assistance (IA) is only eligible in some disasters, and the average pay out when available is only around \$3500 per household.

Who needs flood insurance?

Under federal law, if your home is within, or touches, a high-risk flood area and you have a mortgage on the property, you will be required to purchase flood insurance. Homes considered to be at high risk are those located within the 100-year floodplain – areas where there is a 1% annual risk of water rising above the base flood elevation.

If you live near an area of past flooding, you should consider purchasing flood insurance. Even if you don’t live in or near a high-risk area, flood insurance can be a wise investment. In fact, more than 30 percent of flood insurance claims come from properties outside of high-risk flood zones. And, compared to the cost of paying back a disaster loan, flood insurance is a bargain.

Flood insurance is not limited to homeowners; it is also available to renters and owners of non-residential buildings.

Who CAN purchase flood insurance?

All homeowners, business owners, and renters in communities that participate in the National Flood Insurance Program (NFIP) may purchase NFIP flood insurance on any building and its contents, even if outside of the mapped flood zone. Discounted Preferred Risk Policies are usually available outside of the mapped high-risk flood zone. Owners are encouraged to buy flood insurance even if not required by mortgage lenders because buildings in mapped flood zones are five times more likely to be damaged by flooding than by major fires.

30-day Waiting Period

There is a 30-day waiting period before any new flood insurance policy takes effect. Based on this information, the time is now to contact your insurance agent to determine whether you need a flood insurance policy for your buildings and contents. A policy issued on March 1st would be effective April 1st. Plan ahead so you are not caught without flood insurance.

Flood Insurance Policies

The NFIP is backed by the federal government. Policies are sold by private insurance agents and as long as the community participates in the NFIP, anyone in that community can purchase flood insurance. Anyone in Murray County, outside the municipalities, is eligible to obtain flood insurance. AND those with property within the following municipalities: Avoca, Chandler, Fulda, and Lake Wilson, may also obtain flood insurance. All communities can and are encouraged to enroll in the NFIP; flooding has occurred all over the state in communities with no mapped high flood risk that got eight, ten or even twelve or more inches of rain.

More Intense Rains

In Minnesota, extreme rain events are becoming more common, and can occur almost all year. In fact, the MNDNR Climatology office talks about "Mega-Rains," which are events in which six inches of rain covers more than 1000 square miles and the core of the event topped eight inches.

Every Property is Vulnerable to Flooding

Flooding can happen anywhere, at any time. In fact, more than 30 percent of the NFIP's claims in Minnesota come from outside high-risk flood areas. That's why it's important to protect the life you've built with flood insurance, even if you live in an area with low-to-moderate flooding risk. Flooding can occur anywhere.

NFIP Definition of Flooding

The NFIP defines covered flooding as any temporary event where the surface of normally dry land is partially or completely underwater. Flooding can be caused by: Overflow of inland (lake or river) or coastal waters; Pooling or runoff of surface waters from any source, such as heavy rainfall; Mudflows; Collapse of land along the shore of a lake or other body of water due to wave or water currents.

Tanks and Utilities

Fuel and propane tanks may explode or release contents during flooding. Even shallow water can create large buoyant forces on tanks. Tanks may be placed underground, elevated on platforms or columns, or at-grade and anchored to resist flood loads. Fuel and propane tanks can pose serious threats to people, property and the environment during flood conditions.

Heat Pump or A/C units must be elevated above the regulatory flood protection elevation to minimize flood damage potential.

The Flood Risk is Real

Murray County experienced a large flood event in July 2018 and above normal precipitation in 2019. And even though the winter of 2020-2021 has had below normal snowfall, there is still the possibility of normal to above normal snowfall for the rest of the winter and then there is the potential for heavy spring rains. Fast melting snow combined with severe storms and heavy rainfall has the potential to cause extensive flooding this spring.

When considering flood insurance, many people only think that flood insurance is needed for those properties directly adjacent to water, or in the floodplain. However, many forget about the overland flooding that occurs, especially with rapid snow melts.

Why should I purchase flood insurance?

If you're thinking that it seems silly to buy flood insurance every year, and "If they predict a big storm, I'll buy flood insurance then," remember, it doesn't work that way. There is a 30-day waiting period before a new flood insurance policy becomes active. Don't gamble. Call your insurance agent and get a good flood insurance policy. So, when all of the snow melts and the rains come, you'll have the peace of mind that comes with knowing that your home and your possessions are protected.

Steps to Reduce Flood and Water Damage

- **Check your sump pump.** Clean the sump pump and pit and test the pump by pouring water into the pit. Consider having a spare submersible portable sump pump. Make sure the discharge hose delivers the water several feet away from the house to a well-drained area that slopes away from the house. If the hose outlet is too close to the house foundation or on flat ground, the water may simply recycle down through the house drain tile. Don't run sump pump water into a rural septic system because the water may saturate the drainfield. In cities, running sump pump water into the sanitary system may overload the system and cause sewage backup, plus it may be illegal.
- **Move valuables to higher locations.** Get items such as irreplaceable family photo albums, high school yearbooks, personal videotapes, tax records, insurance policies and household inventories off the bottom shelves in the lower level of your home.
- **Move hazardous materials to higher locations.** This includes paint, oil, cleaning supplies and other dangerous materials.
- **Move snow away from the house's foundation.** If the ground is sloped 1 inch per foot near the house, moving snow just 3 to 5 feet from the house will reduce problems.
- **Keep water out of window wells.** Since windows can't withstand much pressure, build dams and contour the ground so water will naturally drain away from the house.
- **Get downspouts down in place** so that as snow melts, they can carry the water away from the house. Using salt or a chemical to melt them free will probably damage the lawn.
- **Plan an escape route** if certain roads or streets are known to flood easily. Where would you go if your home flooded – a local shelter, a family member or friend's house?
- **Assemble supplies in case the electricity goes off.** Gather water, nonperishable food, paper plates/cups and plastic utensils, extra clothing and shoes, blankets or sleeping bags, a first aid kit and prescription medications, cash and credit cards, important phone numbers, special items for babies and the elderly.
- **Anchor fuel tank.** A fuel tank can tip over or float in a flood, causing fuel to spill or catch fire. Cleaning up a house that has been inundated with flood waters containing fuel oil can be extremely difficult and costly. Fuel tanks should be securely anchored to the floor. Make sure vents and fill line openings are above projected flood levels. If you have propane tanks that are the property of the propane company, you'll need written permission to anchor them, or you can ask whether the company can do it for you.
- **Prepare appliances for flooding.** Shut off appliances at the fuse box or breaker panel. Put freezers, washer, dryers and other appliances up on wood or cement blocks to keep the motors above the water level. If high water is imminent and large appliances can't be moved, wrap them in polyethylene film, typing the film in place with cord or rope. The water will still get in, but most of the silt won't so cleanup will be easier.
- **Shut off electricity to areas of the home that might flood.** Even if floodwaters are not reaching electrical outlets, the risk of electrical shock to someone working in a flooded basement is high with electric motors in the furnace, freezer, washer, dryer and other appliances. Shut off electrical breakers or unscrew fuses. Don't stand in water and turn off electrical switches. If this must be done, use a dry piece of wood or a plastic or rubber pole to do the switching, and stand on a block of wood or a plastic crate that doesn't conduct electricity. If floodwaters are getting close to the electrical entrance box, call the power supplier and have the electrical supply to the house disconnected. If the floor is damp but not really flooded, ground fault circuit interrupters reduce the risk of using electricity. In newer homes, interrupters can be identified by the buttons between the top and bottom outlets. They can be added to any outlet or in an extension cord to turn off the power if an electrical fault occurs.

If you have any questions or need more information, below are websites and contact information for you:

www.floodsmart.gov

https://www.fema.gov/wyo_company

<https://www.ag.ndsu.edu/publications/disasters/flood>

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Where does the flood water in my home come from?

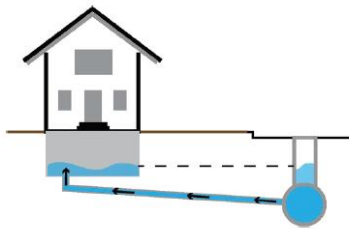
Flood waters come from different sources. No matter the source, all can cause extensive damage to your home. Depending on the situation, different actions will work better than others to reduce damage to your property from the excess water. Gathering more information about how the water is entering your home will help you choose the appropriate solution. Typical scenarios can include:



Surface water flooding

Severe storms or prolonged periods of wet weather can cause water levels in creeks, ponds, lakes, and rivers to rise and overflow their banks. If your home is near these water bodies or in a low-lying area, it can be at risk of flooding. Surface water can also cause what's known as "flash flooding". Because it occurs with little notice, flash flooding can catch people off guard. This normally occurs when existing drainage systems are overwhelmed by extremely heavy rain. Instead of soaking into the ground

or draining through stormwater sewers, the water flows over the land surface, collecting in low-lying areas. More developed areas can be particularly vulnerable to flash flooding due to a greater amount of impervious surface.



Sanitary backflow

Sanitary backflow flooding can be caused by a blockage in the sewer system. This normally occurs when the sewer pipes are flooded with stormwater. When this happens, wastewater can flow backwards – into your home.



Groundwater seepage

Groundwater can also be a source of flooding. This tends to occur after long periods of heavy rain or snowmelt, when more water infiltrates the ground and causes the groundwater to rise above the home's foundation level.