

Getting our feet wet

Southwest metro prepares for a wetter future

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At the lazy peak of summer of 2014, clouds settled over the southwest metro. And then it rained.

And rained.

The water accumulated, as water does. At its peak, the surface of Prior Lake shattered records by reaching nearly 907 feet in early to mid-July. The Scott County Highway Department spent \$9.15 million on major repairs to roads, and have recovered \$8.1 million of those costs. The last project was just completed this spring. In the wake of the disaster, the Federal Emergency Management Agency's initial assessments put Scott County at \$2.6 million in damages.

FEMA, which provides assistance for debris removal, emergency protective measures and the repair of infrastructure damaged by disasters, has been in the news a lot recently dealing with damages from hurricanes Harvey and Irma, which ravaged the states of Texas and Florida late this summer. The key problem with the agency: Its use is very specific.

"FEMA doesn't cover private property," Fred Corrigan of the Prior Lake-Spring Lake Watershed District said at a Sept. 8 SCALB meeting. "It covers mostly public infrastructure. You have all these tens of thousands of homes destroyed... if they don't have insurance, they're pretty much out of luck."

When we talk about "100-year" and "500-year" and "thousand-year" storms, we talk about them as a sort of blue moon event. They never, ever happen — until suddenly, they do, and scores of homeowners end up all wet.

It's one thing to talk about these events as freak accidents that can't be predicted. Diane Lynch of the Prior Lake-Spring Lake Watershed District knows better.

"We know that we're facing a wetter and wetter climate," she said. "One of the things we've really focused on is how we can be more resilient."

Part of the district's job since the 2014 flood has been putting together a flood study and a flood response policy to protect Prior Lake from the effects of future weather events. The district is still scoping out a few potential sites for upper watershed storage, and restoring local wetlands. Wetlands — with their long-rooted, local vegetation — act as great sponges for runoff.

The great deluge of 2014 is far from the first flood Prior Lake has seen, and it won't be the last, but Lynch feels the city is going into the next one much more prepared than it was even a few years ago.

"I think we've made incredible progress," she said. "We're recognizing that it's going to take a long time, but we're getting there."

Cities all over the southwest metro are preparing for a wetter future. The trick is balancing priorities. How much can they justifiably set aside for the next big weather event, while at the same time managing today's needs for growth and infrastructure?

The Scott County Watershed Organization is responsible for putting guidelines in place to steer future developments in a safer direction.

"A lot of that is concerned with slowing or holding things back, or keeping things out of harm's way to begin with," program manager Paul Nelson said.

Getting developers onboard with flood-safe practices isn't necessarily a hard sell, Nelson said. Developers want to protect themselves from floods, too. But the sticky part of that arrangement is striking a balance between risk management and growth. How much caution is enough? How much is too much?

"We are going to have large storms," Nelson said. "To what degree do you prepare? How much do you spend on some of those risks?"

The short answer is a little disappointing: it's hard to say. Every city does its own flood management plans differently. But one thing is certain: the level of risk is rising. As the climate changes, extreme weather events will become more frequent. Minnesota is looking at a significantly hotter, wetter, wilder future, with more and bigger storms and floods, according to the EPA.

"People frequently throw out that '100-year storm figure,' but that's changing," Nelson said. "We are using larger storm sizes in our predictive areas."

INSURANCE AGAINST FLOODS

Nelson advises homeowners already in an at-risk area to look into flood insurance. The Scott County Watershed District will publish flood maps that show the risk of flooding over the next 30 years — or, say, the average mortgage — within the month. These will be available on the county's website, and distributed to local communities. Those updated maps will show who might be at a greater risk of flood damage in next 30 years.

In Carver County, the 2014 flood dumped 5 to 11 inches of rain on local cities. The Carver County Water Management Organization — led by, coincidentally, another man named Paul — is in the business of making sure the area is better prepared if such an event comes around again. Or, more accurately, an even worse event.

"I think we got lucky, to be honest," Water Management Organization Manager Paul Moline said. The flood of 2014 went slowly, over the course of one-and-a-half weeks. If it had happened in a matter of days, they might have been sunk.

The district is pushing to restore the county's lost wetlands and look

How can I be ready?

One of the best things individuals and families can do to protect themselves during flooding events — besides considering getting insurance — is putting together an emergency preparedness kit.

The American Red Cross recommends including the following items as a baseline. You should also consider what you and your family's specific needs are, and include items that will come in handy.

- Water: One gallon per person, per day. Plan a three-day supply if you're evacuating. Plan a two-week supply if you're staying at home.
 - Food: Nonperishable and easy to prepare. Again, plan your quantity based on whether you're evacuating or staying put.
 - Flashlight
 - Battery-powered or hand-crank radio
 - Extra batteries
 - First aid kit
 - Medications and medical items: Plan a seven-day supply
 - Multi-purpose tool, or toolkit
 - Sanitation and personal hygiene items
 - Copies of important personal documents
 - Cellphone with chargers
 - Family emergency contact information
 - Extra cash
 - Blankets
 - Maps of the area
- Replace items in your kit regularly so they don't expire or go bad.

ing for that important watershed storage, but it all has to do with the price tag and how willing local landowners are to give up some of their property for catastrophic flood prevention. One thing it definitely can do is regulate development so nothing else gets built in an overflow zone, and make sure development doesn't impede water flow to the extent that future generations suffer. Moline said these extreme weather events are becoming more common.

"Pretty much every year, somewhere in the state has a 500-year event," he said.

But does that mean cities and residents are more willing to invest in flood prevention?

"Conceptually, they are," he said. But in reality, these projects are complicated to implement, and they add up really fast. It costs a lot to buy a dry future.

"If we find the right situation with a willing landowner, it could be OK," he said. "But it is a question of how many dollars to put toward this. We certainly can't design all our systems for a 500-year event."