

# Flood Teaches Mekinock Couple a Thing or Two about Prevention



*Mark Wakefield takes a break from cleaning out the flood-damaged home he had owned for just 10 days when disaster struck. He and his wife had no flood insurance because they were told the town hadn't flooded for 50 years. Now, the couple has rebuilt with disaster-resistant measures and purchased flood insurance to protect them financially if a flood ever strikes again.*

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Mark and Heidi Wakefield hadn't even made their first house payment yet. They'd lived in their house in Mekinock, North Dakota, for 10 days. Heidi was five months pregnant with their second child. And Mark was on an airplane to Florida for temporary military duty.

And then came the rain. A surprise June 2000 storm dropped more than 17 inches of rain in northwest Grand Forks County. The usually docile Turtle River swelled well beyond its banks and was moving overland, flooding everything in sight. The Wakefields' house was in its path and Heidi didn't even know what was about to hit her.

The nighttime storm had come and gone. By the next morning, the only visible water was in a nearby ditch. But by the next afternoon when Heidi returned from work, their road was inundated. Neighbors were sandbagging in front of the house. Frightened, and frantic to rescue their dog, she waded through knee-deep water with her 3-year-old on her hip to get to the house.

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Inside, the house was still dry. But within 15 minutes, the carpeting in their living room began bubbling. Moments later, water was rushing into the lower half of their split-level home from beneath the baseboards. Outside, floodwaters had blown a hole through the outer drum of their only working sump pump, seriously compromising its effectiveness.

When it was all over, the water in the Wakefelds' lower level was 4 feet deep. The couple's living room, a bedroom, bathroom, utilities and storage space were soaked. Personal belongings, including clothes, baby items, every pair of Heidi's shoes and her grandmother's antique sewing machine, were lost.

Worse yet, the young couple had no flood insurance. They had inquired about buying a policy when they purchased the \$76,500 home. But they decided against it after area residents told them they didn't need insurance because the house wasn't in a floodplain and because the last bad flood to hit the town was 50 years before. The couple didn't know how unfortunate that advice really was.

### Rebuilding with Future Protection

Now it is a different story for the Wakefelds. New insulation and drywall have been put in. Paneling has been replaced. And changes have been made to reduce the impact of a future flood.

"We have done everything we can think of to do this right," said Heidi, 24. "Our main concern is to fix things so this doesn't happen again. Granted, it costs more but this has been hard. We just can't go through this again."

New drain tiles and two new sump pumps have been put in. The old drain tiles had been broken by the floodwaters and weren't low enough to work anyway, the couple later found out.

Even though there was no sewer backup damage in the house—they had pumped their septic system totally dry before moving in—Mark now has added a shutoff valve to the sewer line outside to prevent the possibility of sewer backup in the future.

The water heater and furnace have been replaced and now are elevated 4 inches off the floor. The couple added carbon monoxide detectors and smoke detectors after they discovered that there had been a hidden leak in the old furnace.

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The Wakefelds say the lessons they learned from this disaster came with a steep price, but that the money they've spent will be worth it in the long run.

"When we started tearing things out and started figuring out how much money we were talking about, we were quite nervous and scared at first," Heidi said. "The dollars were ringing up like crazy."

Damage estimates totaled about \$17,000. But with grants from the American Red Cross and the Federal Emergency Management Agency, and a low-interest loan from the U.S. Small Business Administration, the couple was able to repair the damage and add the special disaster-resistance features.

And for further protection and peace of mind, they've bought flood insurance.

"We talked about flood insurance before the flood happened and we felt we were okay by not having it because we weren't in a floodplain," Heidi said. "But because we've had the flood and the things we've had to go through since then, we decided it's not that much more to pay to be prepared, whether a flood happens again or not."