

Good reason to hold back the water



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It has rained a lot this summer. Storms were intense and localized. We all saw the results on the news. Runoff overwhelmed drainage pipes — causing streets and underpasses to flood and sewers to back up. In areas that have a combined sewer system, runoff picked up sewage, overflowed into rivers, and headed for Lake Winnipeg.

My yard was hard hit by rain. I know this because I had to go out into the driving rain to empty my overflowing rain barrel. While doing so, I observed the drainage pattern. Where does the water come from? Where does it go? Does it run over the surface, soak into the soil, or form puddles in low spots?

Why this fascination with water on my property? I received a letter from my home insurance company in April. I have had good coverage for “water damage” for over a decade. In recent years, the coverage was limited to “roof water” and “sewer back-up.” This year, coverage for sewer back-up plummeted from \$50,000 to \$5,000 while the premium doubled.

According to the Insurance Board of Canada, “extreme weather events are happening more frequently and with more severity. Weather events have led to an increase in sewer backup, urban flooding and water damage throughout Canada. Water-related damage accounts for 40% of all personal property insurance claims.”



Photo by Carla Keast

Creating a garden to hold back rain water will attract wildlife and add beauty to your yard.

The letter emphasized the sharp rise in water damage claims due to climate change and aging infrastructure.

With the insurance safety net sagging, the pressure is on private landowners to prevent water-related damage.

Backflow valve? Check. Soil sloping away from the foundation? Not really. My yard is very flat. It needs fixing but sending the excess storm water down a drain more quickly may flood someone else.

Standing in the rain, the answer became clear. Create a rain garden. I have been learning about rain gardens through my work with Save Our Seine and this will be an opportunity to put this new knowledge into action. I will direct storm

water a safe distance from the house and hold it temporarily in a garden where deep-rooted plants will remove pollutants and allow the water to soak in.

Compared to a normal lawn, rain gardens allow 30% more water to soak into the ground. Imagine if everyone had one. Less water would enter drains during storms, less sewage and pollution would enter our rivers, and everyone would benefit.

Visit www.saveourseine.com to learn more.

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