

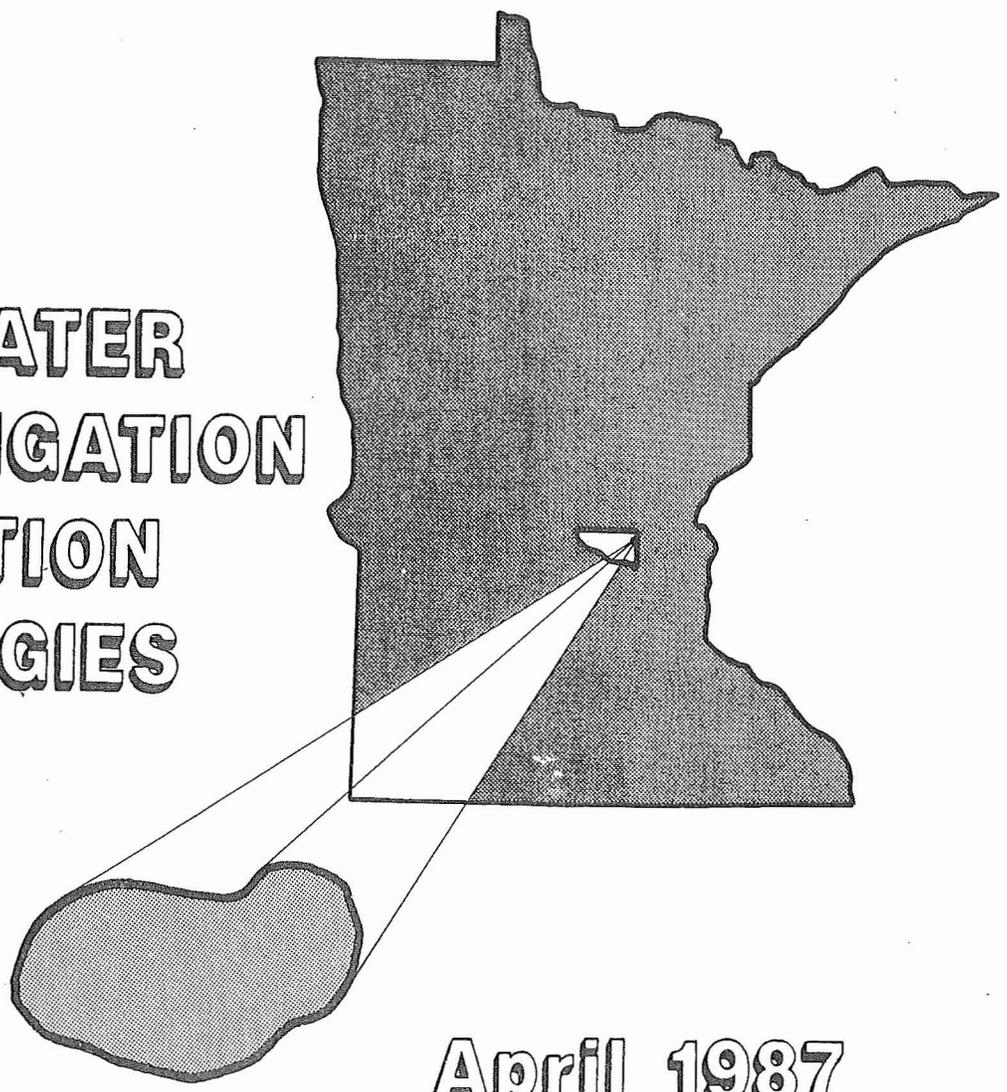
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# SANDY LAKE

(Sherburne County, 71-40)

## HIGH WATER INVESTIGATION MITIGATION STRATEGIES



April 1987

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Department of Natural Resources  
Division of Waters

HIGH WATER INVESTIGATION  
AND  
MITIGATION STRATEGIES  
FOR  
SANDY LAKE  
BASIN #71-40  
SHERBURNE COUNTY

Minnesota Department of Natural Resources  
Division of Waters

April 1987

#### ACKNOWLEDGEMENT

This report was prepared under a Hazard Mitigation Assistance Grant from the Federal Emergency Management Agency with matching funds from the Department of Natural Resources, Division of Waters. This report would not have been possible without the special assistance of the Sherburne County Assessor's Office.

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## INTRODUCTION

Sandy Lake is located in northeastern Sherburne County, Minnesota, approximately 50 miles northwest of the Twin Cities metropolitan area. The lake is 3 miles northeast of the City of Zimmerman, and most of its area is within Sections 25 and 36 of Township 35 North, Range 26 West (Plate 1).

Sandy Lake was one of over 50 landlocked lakes within glaciated terrain in Minnesota that, in recent years, has experienced high water level problems. These lakes have no active natural outlets for surface water outflow and are susceptible to large natural water level fluctuations. The duration of these fluctuations is usually on the order of years and is dependent on long-term climatic trends. These lakes and establishing a permanent outlet typically have small watershed-to-lake area ratios, usually less than 5 to 1.

Sandy Lake is located in surficial outwash sands of the Anoka Sand Plain. In recent years the lake level began to rise after heavy rainstorms, and by the spring of 1986 the lake was 0.5 ft. above its Ordinary High Water Level (OHW elevation 976.4', NGVD, 1929)<sup>(1)</sup>, which threatened a number of property owners. During the summer of 1986, the Department of Natural Resources issued a permit authorizing the lowering of the lake and establishing a permanent outlet through a man-made drop structure control at elevation 974.9' or 1.5' below the OHW.

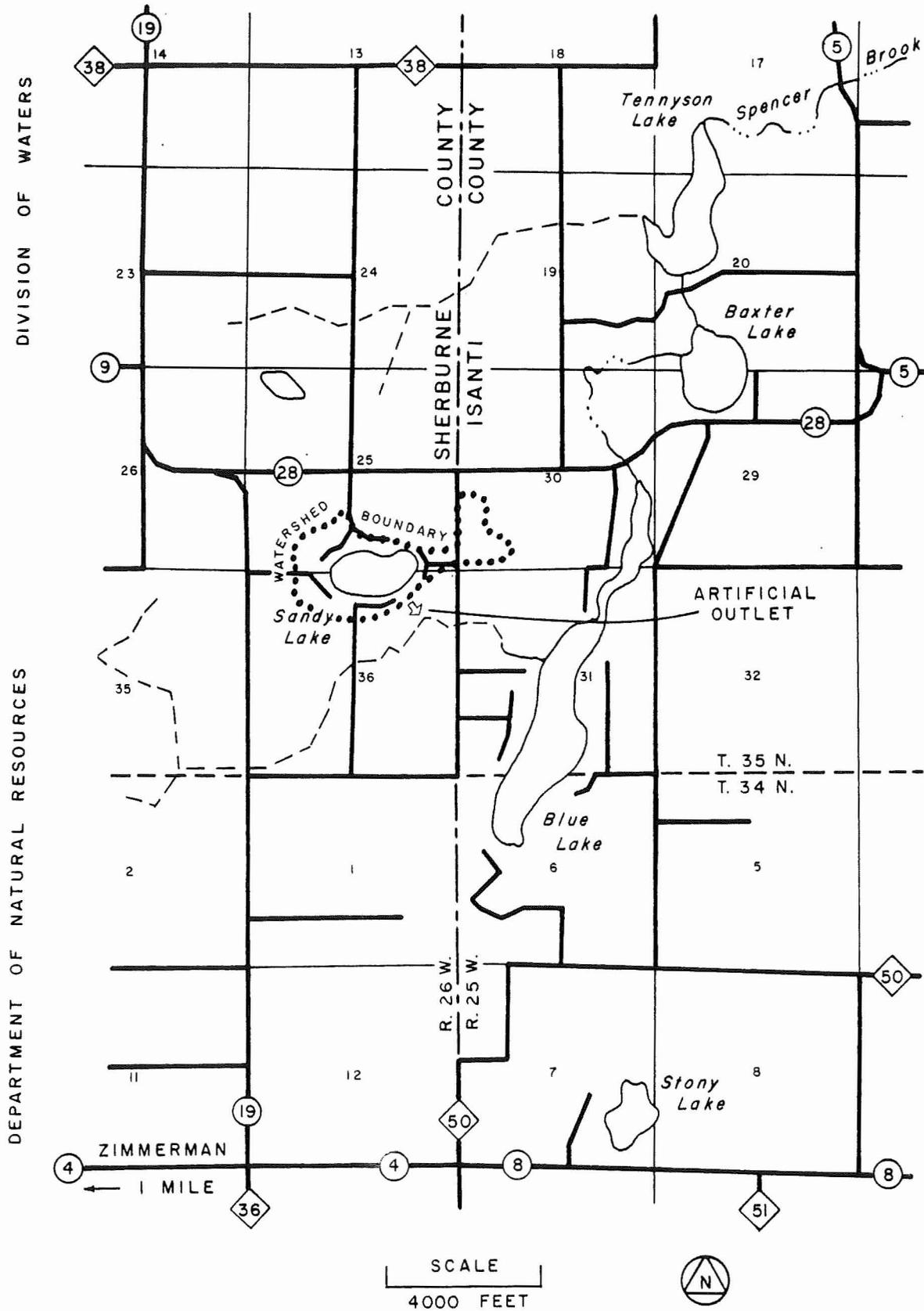
This report is intended as a resource document to assist landowners and the local unit of government in terms of long range planning, developing flood loss reduction or mitigation strategies and in obtaining assistance in dealing with a high water level problem lake. In addition, this report will include background data on the watershed setting, geology, soils, climatology, fish and wildlife, water quality, historic water levels, and land use and existing development.

The report which follows is divided into 4 parts: Summary and Conclusions, Part 1, Part 2 and Appendices. Part 1, through the presentation and analysis of watershed, geologic, precipitation, water level and other data, will identify the source of the problem, project future conditions and identify the potential impact of continued rising water levels. Part 2 will identify mitigation options and implementation strategies. The Appendices will provide additional background data to be used by landowners and local, state and federal officials.

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<sup>1</sup>National Geodetic Vertical Datum of 1929 is used for all elevations included in this report.

PLATE 1



## SUMMARY AND CONCLUSIONS/RECOMMENDATIONS

### Water Level Data (See Part 1)

- In April of 1986 Sandy Lake was at elevation 976.79', an elevation 0.39' above its ordinary high water elevation of 976.4'. Sandy Lake's water level reacts to both surface runoff and ground water inflow. During the summer of 1986, the Department of Natural Resources issued a permit authorizing the lowering of the lake and establishing a permanent outlet through a man-made drop structure control at elevation 974.9' or 1.5' below the OHW.
- There is a correlation between the area's annual precipitation and Sandy Lake's water level. During the last 5-year period, there has been an excess of 25.8" of precipitation above the normal precipitation for this general area. This resulted in significant surface and ground water inflow and caused the high water problems.
- This area in the past has experienced alternating wet and dry periods of varied duration. The current period (last several years) may continue for several more years, maintaining outflow through the control structure.
- If the lake were to rise to elevation 982.79', 22 additional structures would be flooded with 1986 assessed market values totalling \$457,700. At this elevation, it is estimated a minimum \$426,850 of damage would occur.
- Since the construction of a control structure and outlet for Sandy Lake it is no longer likely that flooding of any of the existing structures will occur.
- The Department of Natural Resources initiated this report and gathered much of the supporting information prior to the construction of the lake's outlet structure. The DNR decided to complete the report in the hope that the information presented would assist in the long-term management of the lake's shoreline.

### Mitigation Strategies (See Part II)

- The flood protection standards for new development in Sherburne County's current flood plain ordinance do not apply to the Sandy Lake shoreline because a flood delineation is not currently shown for the lake on the County's current flood plain zoning map. The County must properly regulate new development with its existing state-approved shoreland regulations with two recommended revisions, as follows:
  - 1) New development within the lake's shoreland district normally would have to be elevated, at a minimum to elevation 979.79' (3' above the ordinary high water level). Because of the construction of the artificial outlet it is acceptable that the County adopt a flood protection elevation of 976.8'. This will insure that all new development is above Sandy Lake's natural runout elevation; and

2) For all new construction a provision should be added which requires an elevated road access to new construction to the minimum flood protection elevation established by the County as discussed in Number 1 above.

- The County should develop a strategy to address the inundation of sewage treatment systems and wells, as well as the abandonment of flooded structures. The DNR will work with the County in formulating and implementing joint actions where appropriate.
- Flood insurance is available to all landowners and renters in the unincorporated areas of Sherburne County. A structure and/or its contents can be insured. Landowners or renters adjacent to Sandy Lake should explore purchasing flood insurance.
- Landowners can take emergency measures to protect existing development. The safest method is either relocating a structure to natural ground above elevation 976.8' or elevating a structure at its existing site on fill to a minimum recommended flood protection elevation of 976.8'. Emergency protection measures, such as filling, sandbagging, diking, etc., will require a permit from the County. A design professional should be contacted in advance to insure the flood protection measure will function properly.
- State and federal cost-sharing programs may be available to assist landowners and/or local governmental bodies in dealing with a high water problem. These programs include the U.S. Army Corps of Engineers' flood control authorities, Small Cities Development Block Grant Program, Section 1362 or the Federal Flood Disaster Protection Act of 1973 and the State's Flood Loss Reduction Legislation. Local interests should explore these programs and the requirements for an acceptable local sponsor to submit the application.
- At the request of Sherburne County, the Corps of Engineers investigated the possibility of a federally cost-shared flood control project on Sandy Lake. An initial appraisal identified a potentially feasible project to eliminate flood damages. This project was implemented locally without federal participation.
- Comprehensive basinwide solutions to high water problems are best implemented when a local entity or interest group takes the lead role. The legislature has established special taxing procedures and quasi-governmental authorities (e.g., lake improvement districts/watershed districts) which can be used to deal with high-water type problems. Landowners and local governmental bodies should: 1) define their respective roles in dealing with the existing high water problem; and 2) if necessary, use the special taxing procedures and/or quasi-governmental authorities to implement feasible basinwide solutions.

The report which follows goes into greater detail on the issues of water level data and mitigation measures (including additional recommendations). Part II also presents in detail state permit requirements for future actions which would affect the lake basin proper. The reader is encouraged to read the remainder of this report. The Department of Natural Resources will assist local interests in the degree possible in implementing future flood loss reduction measures.

## SANDY LAKE AREA

### Geologic Setting

Sandy Lake is located in surficial outwash sands of the Anoka sand plain. In the area of the lake, the outwash consists predominantly of gray medium sand. The lake is near the northern edge of an area of over 60 square miles located in the middle of the sand plain where surficial sands are absent and glacial till is exposed at the surface. The surficial outwash deposit is about 10 feet thick near the lake where it is underlain by gray silty glacial till. The total thickness of glacial drift is 150-200 ft., and the glacial deposits are underlain by the Cambrian Mount Simon sandstone.

### Soils

The soils surrounding the lake are fine sandy soils of the Zimmerman series. The soils were developed from outwash sands that have been sorted by the action of wind and water. The soils are very permeable and have a poor moisture holding capacity.

### Hydrogeologic Setting

The surficial outwash deposits are hydrologically part of the Anoka sand plain aquifer which covers much of Sherburne, Isanti, and Anoka counties. The aquifer is thin at this location by comparison to the rest of the sand plain, and pinches out 1 mile to the south of the lake as it laps onto the protruding hill of glacial till. The water surface level of Sandy Lake reflects the water table in the surficial aquifer, and the lake is hydrologically connected to the ground water flow system of the aquifer. The lake is approximately 40 ft. deep and therefore, the bottom of the lake probably extends below the bottom of the surficial outwash into the underlying till. The local direction of ground water flow in the surficial outwash is west to east from a ground water mound 1 mile west of the lake towards the Rum River drainage. The lake is almost certainly a ground water flow - through lake, with ground water inflow to the lake along the western shore and ground water outflow from the lake along the eastern shore. A rough calculation of the amount of ground water moving through the lake, using published water table and transmissivity maps from Lindholm (1980) and assuming a 10 ft. thickness of flow, is 15,000 cubic feet of water per day (112,200 gallons) or 0.2 cubic feet of water per second (cfs).

## WATERSHED

The total watershed area for Sandy Lake is approximately 200 acres (See Plate 1 on Page ii). The watershed of 200 acres minus the lake water surface area of about 70 acres equals 130 acres or a total watershed area to lake area ratio of about 2:1.

This effective watershed to lake area ratio of about 2 to 1 together with a net ground water inflow is marginally adequate to maintain lake levels during periods of normal precipitation. During periods of below normal precipitation the lake level would probably drop in elevation and during periods of above normal precipitation it would be expected to see a rise in elevation. Since, in recent years, the area has experienced above normal precipitation it was not surprising that water levels were very high because of the increased surface water runoff together with increased net groundwater flow into the lake. The new outlet should control how high water levels will rise during periods of above normal precipitation in the future.

From the available data, it would appear that Sandy Lake is experiencing above normal lake water levels due primarily to above normal precipitation which results in increased surface water runoff together with increased net groundwater flow into the lake.

It should be noted that Sandy Lake is no longer considered a closed basin. During the summer of 1986, the Department of Natural Resources issued a permit authorizing the construction of an artificial outlet at the southeast side of the lake. The drop structure controls the lake water surface elevation at 974.9 or 1.5' below the OHW.

## WATER QUALITY

Water quality information on Sandy Lake is located in the files of Minnesota Department of Natural Resources (lake surveys in 1946, 1955, 1957, 1972, and 1980) and the Minnesota Pollution Control Agency (1981 through 1986 Secchi disc readings). The lake's water quality is better than that of most lakes in the area.

Sandy Lake can be described as an exceptionally clear, relatively nutrient poor, moderately hardwater lake. A healthy variety of aquatic vegetation provides abundant cover for fish and maintains oxygen concentrations in the zone of active photosynthesis.

A single water clarity measurement available from the 1950's of 7 feet contrasts with the current range of 13 to 15 feet (1986). It appears that water clarity has increased because the balance of biomass production has changed in Sandy Lake; whereas primary productivity was distributed between algae in the water column and aquatic weeds in 1955 (Secchi disc depth only 7 feet and plant rooting depth limited to 9 feet) it is now concentrated in aquatic weeds (1980 survey shows Secchi disc depth has increased to approximately 16 feet and plants can grow to a depth of about 20 feet). The changes may be caused by the increase in lake level. This lake has always had little total phosphorus (1955 = 0.011, 1980 = 0.01). With additional volumes of ground water (low nutrient content) entering the lake there is little available phosphorus in the open water to support the growth of algae. Phosphorus is still available from the lake bottom to support rooted plants.

## FISH AND WILDLIFE

The Department of Natural Resources' Fisheries Lake Survey Reports classify Sandy Lake in ecological and management terms as Centrarchid (Largemouth Bass). The main fish populations of the lake include northern pike, largemouth bass, sunfish, black crappies, black and brown bullhead, yellow perch, blacknose shiners and some walleye pike. Spawning conditions are good for panfish, largemouth bass and bullheads while fair for northern pike and poor for walleye pike. Fishing in recent years has been good for northern pike, sunfish, black crappies (winter fishing is best) and brown bullheads. Fish management recommendations are to study the largemouth bass spawning areas to determine if posting is necessary, destroy panfish nests (overpopulated and stunted) and stock walleye fingerlings every three years.

The Department of Natural Resources has not performed a wildlife field survey for Sandy Lake. However, the lake and its riparian area does provide important habitat for a large number of wildlife species. Of the approximately 290 species of birds regularly found in the Lake States, 100 inhabit wetlands and another 80 are attracted to wetland edges. Of the 67 mammalian species in the Lake States, 6 have wetland habitats and approximately 40 other mammals are associated with or attracted to wetland edges. Reptiles and amphibians show a similar dependence on wetland habitats.

Wildlife such as gulls, terns, loons, pelicans, grebes, coots, cormorants, ducks, geese, swans, eagles, osprey, as well as other species of birds, use lakes for feeding and migrational resting areas. Shallow lakes and shallow portions of deeper lakes together with their riparian areas, provide important feeding, breeding, nesting and brooding habitat for a great variety of bird species including herons, egrets, bitterns, rails, cranes, hawks, snipe, sandpipers, kingfishers, warblers, sparrows, and pheasants, as well as ducks, geese and swans.

In addition, mink, muskrat, beaver, otter and water shrew also rely on lake and wetland habitats. Their riparian areas provide habitat for a variety of species of mammals such as raccoons, hares, weasles, moles, shrews, fox and deer.

Appendix B contains a more detailed presentation of water quality, fish and wildlife management, development history, and other information.

## PRECIPITATION

### Santiago Area

Long Range Normal Annual Precipitation Average (St. Cloud data 1893-1986)  
= 26.84"

Normal Annual Precipitation (current trends) 1961-1986 = 31.27" (Plates 2 and 3)

Actual Annual Precipitation:

<u>1982-1986</u>	<u>1977-1986</u>
1982 = 34.74"	1977 = 39.00"
1983 = 36.58"	1978 = 30.73"
1984 = 38.86"	1979 = 35.40"
*1985 = 33.76"	1980 = 23.87"
1986 = 38.21"	1981 = 27.66"
	1982 = 34.74"
5-year period, = 36.43"/year	1983 = 36.58"
yearly average	1984 = 38.86"
precipitation	*1985 = 33.76"
	1986 = 38.21"
Excess above = 25.80"	
normal	10-year period, = 33.88"/year
precipitation	yearly average
for 5 year	precipitation
period (current trends)	
	Excess above normal = 26.11"
	precipitation for
	10-year period (current trends)

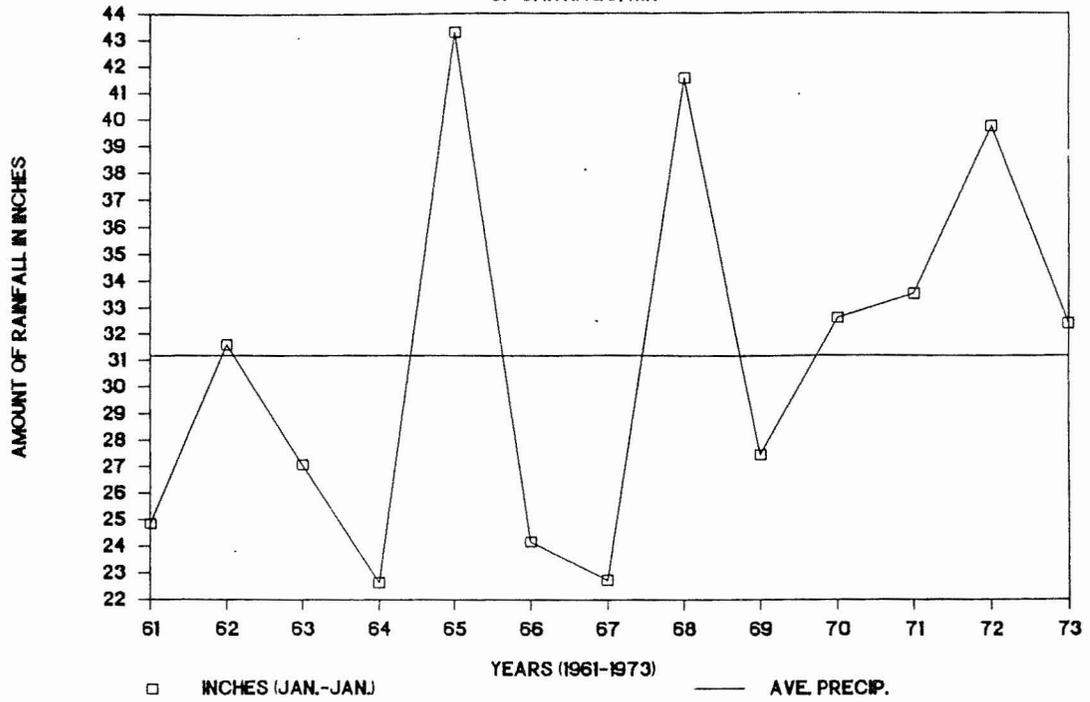
A more in-depth discussion of climatological data is contained in Appendix C.

\*The St. Cloud precipitation total for the month of November, 1985 was used for this report.

**PLATE 2**

**ANNUAL PRECIPITATION**

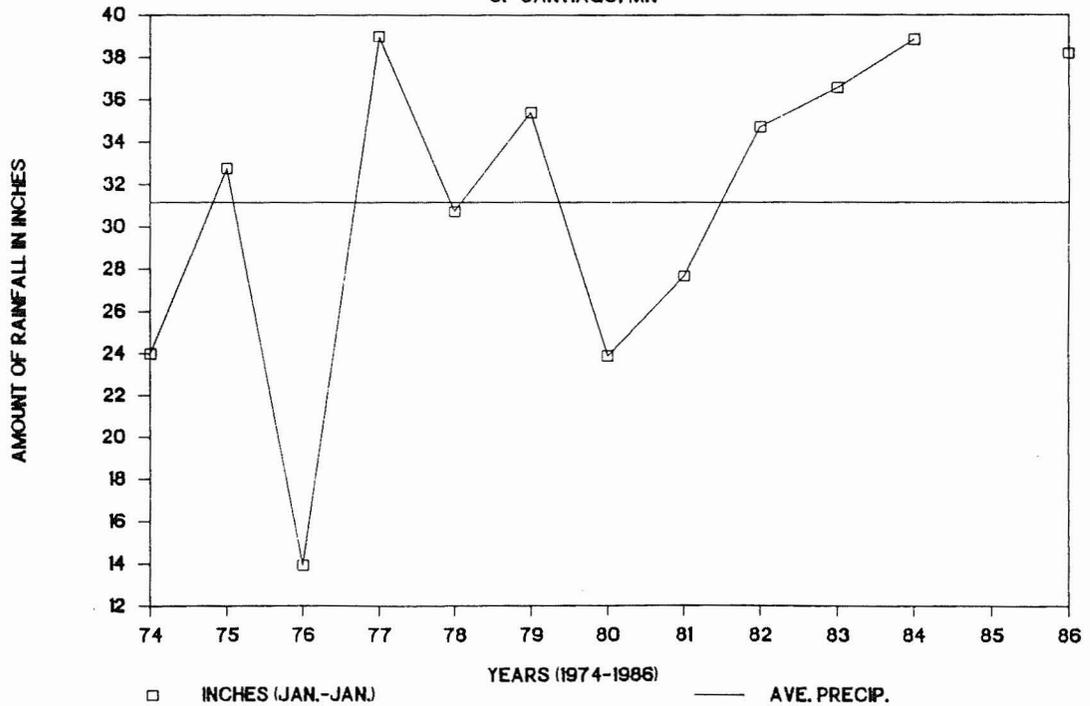
OF SANTIAGO, MN



**PLATE 3**

**ANNUAL PRECIPITATION**

OF SANTIAGO, MN



## WATER LEVEL HISTORY

The Department of Natural Resources' Sandy Lake file contains nine fairly reliable surface water elevations dating from 1961 through March 5, 1987 (see Chart 1 and Table 1 below). The available precipitation and lake level data indicate a correlation between the area's annual precipitation and the lake's water level. From 1982 through 1986 (last 5 years), the area has received an additional 25.80 inches of precipitation over the normal precipitation. The water level of the lake in April, 1986 (976.9') was about 0.5' above the lake's Natural Ordinary High Water mark (976.4') and is due to the several years of above normal precipitation.

The Minnesota Department of Natural Resources issued a Permit authorizing the lowering of Sandy Lake to 1½ feet below the Ordinary High Water Mark. The control outlet began lowering the lake during April, 1986. During this time period, the lake was lowered from elevation 976.9' to 974.9'. By May 5, 1987, the water level had dropped to elevation 974.70', apparently due to several months of below normal precipitation.

It should also be noted that the precipitation patterns in this area are characterized by alternating wet and dry periods of varied duration (Plates 4 and 5). Because above normal periods of precipitation of longer duration than the current period (recent years) have occurred in the past, the current period may continue for several more years.

CHART 1  
SANDY LAKE - SHERBURNE CO.  
WATER SURFACE ELEVATION

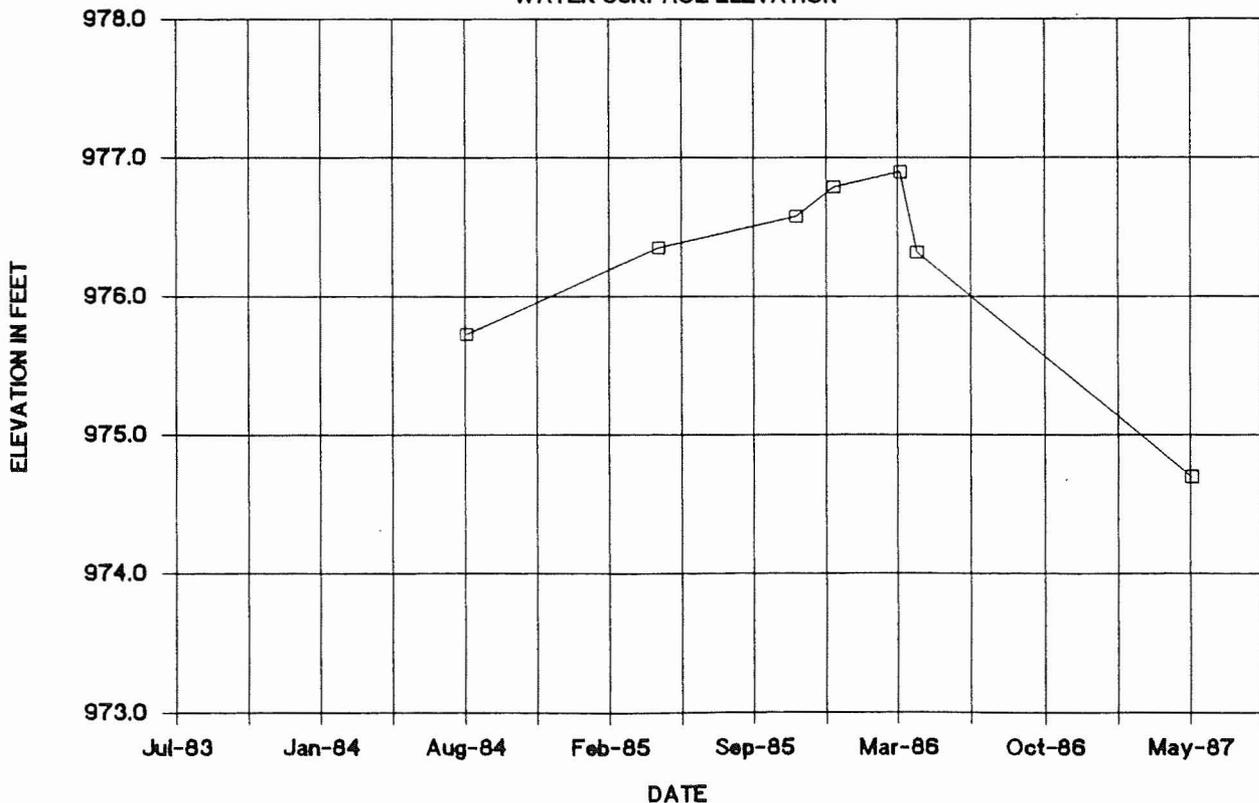


Table 1  
WATER LEVEL HISTORY

<u>Date</u>	<u>Water Level</u>	<u>Source</u>
1961	972.0'	USGS Quadrangle Map
4/28/76	976.04'	DOW Field Survey
8/8/84	975.73'	DOW Field Survey
5/1/85	976.35'	DOW Field Survey
11/8/85	976.58'	DOW Field Survey
12/30/85	976.79'	USCE
4/86	976.90'	Wash Line Observation
4/24/86	976.32'	DOW Field Survey
5/5/87	974.70'	DOW Field Survey

PLATE 4

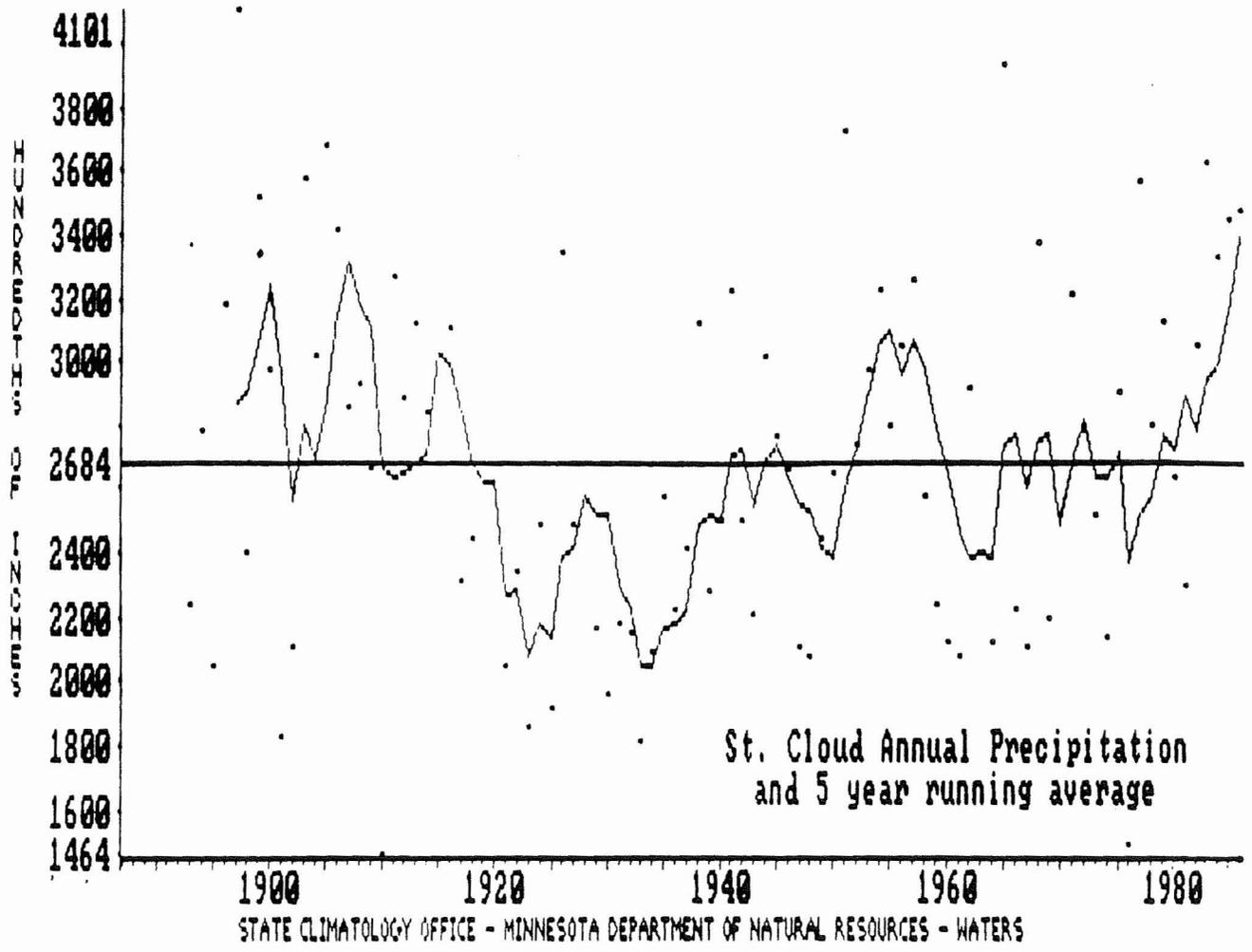
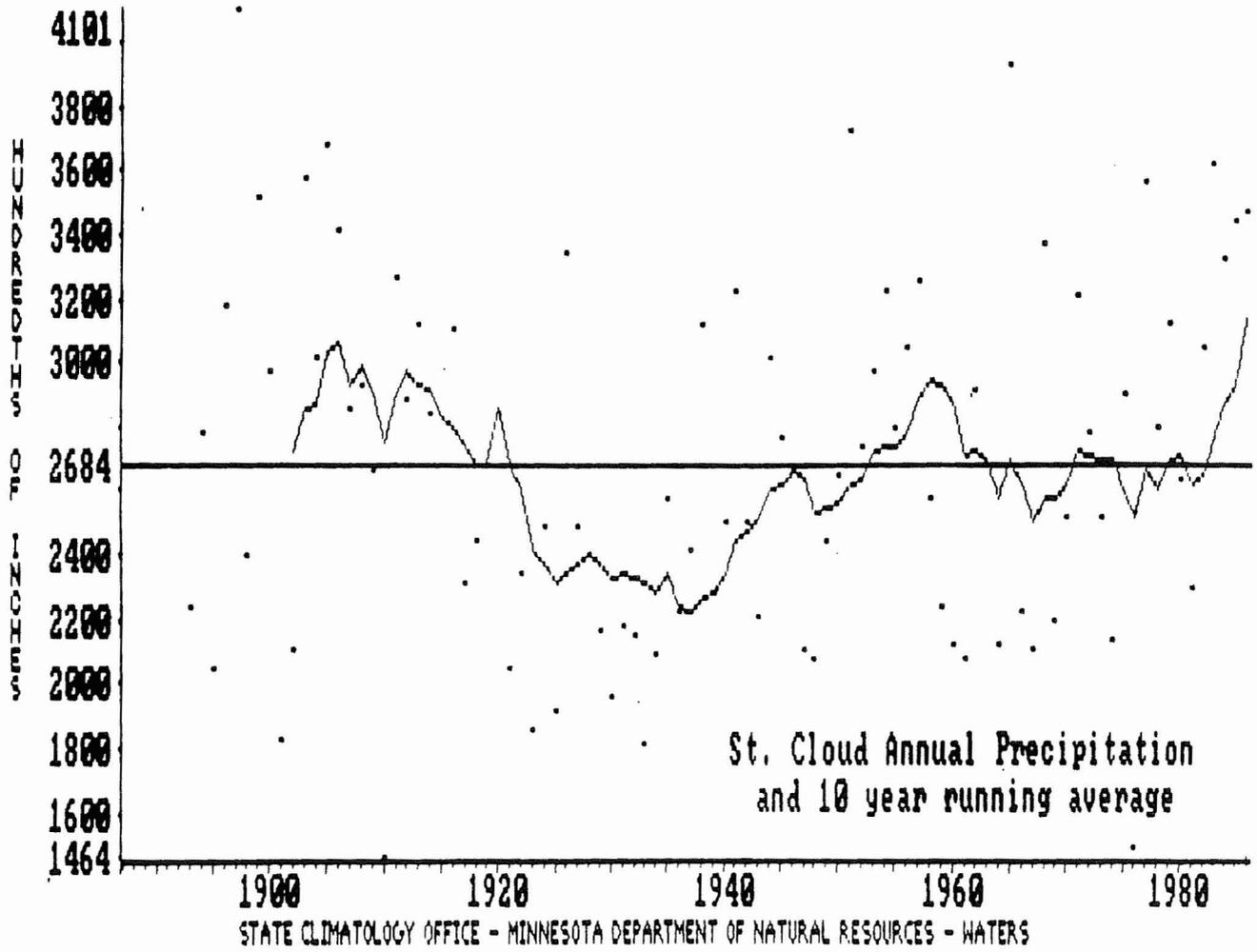


PLATE 5



## ORDINARY HIGH WATER LEVEL (OHW)

The Ordinary High Water Level (OHW)<sup>(2)</sup> for Sandy Lake has been determined by the Department of Natural Resources, Division of Waters in accordance with Minnesota Statute § 105.37, Subdivision 16. OHW data was obtained from a field survey completed on May 11, 1976 and the subsequent analysis indicated the OHW to be at elevation 976.4'.

### OHW General

Resource management and riparian rights pertaining to an inland lake are dependent upon identification and establishment of that lake's Ordinary High Water (OHW) elevation. The OHW is associated with the upper limit of the lake basin and defines the elevation (contour) on the lakeshore which delineates the boundary of public waters. Identification of the OHW comes from an examination of the bed and banks of a lake to ascertain the highest water level where the presence and action of water has been maintained for a sufficient length of time to leave recoverable evidence. The primary evidence used to identify the OHW of a lake consists of vegetational and physical features found on the banks of the lake.

Because trees are the most predominant and permanent expression of upland vegetation they are used as OHW indicators wherever suitable species and sites can be located. Particular attention must be given to the species of upland growth selected for consideration. In general, willow, cottonwood and most ash are very water tolerant; maples and elms tolerant; and most birch intermediately tolerant and oak intolerant. The less tolerant trees make the best indicators but factors in addition to species also have to be considered such as age, the slope of ground, the effect of water and ice action on the shoreline and the physical condition and growing characteristics of the trees. Water dependent vegetation such as cattails will follow lake levels as they rise and fall and therefore provide little evidence as to the lakes OHW, except in cases where more permanent vegetation does not exist.

Physical features searched for include soil characteristics, beachlines, beach ridges, scarp or escarpment (more prominent scarp can often be found in the form of the undercutting of banks and slopes), ice ridges, natural levees, berms, erosion, deposition, debris, washed exposed shoreline boulders, high water marks, movement of deposits as a result of wave action, top and toe of bank elevations as well as water levels. Caution is taken to be aware that many of the listed geomorphological features may take a long time to develop and also that several sets of these features may be found. That is, the lake likely will have more than one stage where the action of water has left recoverable evidence

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<sup>2</sup> According to Minnesota Statutes Section 105.37, Subdivision 16, "ordinary high water level" means the boundary of public waters and wetlands, and shall be an elevation delineating the highest water level which has been maintained for a sufficient period of time to leave evidence upon the landscape, commonly that point where the natural vegetation changes from predominantly aquatic to predominantly terrestrial. For watercourses, the ordinary high water level shall be the elevation of the top of the bank of the channel. For reservoirs and flowages the ordinary high water level shall be the operating elevation of the normal summer pool.

however only the stage associated with the upper limit of a basin are used to assist in identifying the OHW level. As an extreme example, water level stages resulting from the drought years of the 1930's certainly were the result of natural conditions extending over a number of years, but the resulting recoverable evidence is of no use in OHW determinations.

## ANTICIPATED FUTURE LAKE LEVELS - PROBABILITIES

The problem facing landowners and government bodies for land-locked lakes is to respond to high water problems when there is no specific formula which tells us exactly when and how much a lake will go up or down. What we have seen so far is that Sandy Lake level fluctuations have been closely related to how much precipitation falls at the lake. Precipitation patterns historically have varied significantly in this area and currently the pattern is on the upswing. However the recent outlet construction will result in limiting future high levels.

The probability of different scenarios of future water level conditions can be estimated from historical precipitation data and groundwater and lake level data. The DNR, Division of Waters has used a water budget computer model with a long term series of monthly precipitation to determine probabilities of anticipated lake levels for the end of one and five year periods. Each end of period anticipated level was computed using the specific period or slice of historic precipitation (1 year or 5 years) and the known December 1, 1986 lake level. By using all of the specific periods within the precipitation record, a series of anticipated lake levels is developed and then statistically analyzed to assign probabilities to the range of computed levels.

The in-house water budget computer model "WATBUD" computes net monthly inflow and outflow volumes and then storage routes them through the lake using the previous months lake level for initial conditions. The inflows consist of precipitation and runoff computed from precipitation using a constant coefficient. Outflows consist of evaporation and any discharge from an outlet. A constant monthly groundwater seepage rate may be an inflow or outflow and together with the rainfall-runoff coefficient are used as calibration parameters to provide a balanced water budget.

At Sandy Lake the WATBUD model was calibrated for the period May, 1985 through April, 1986 using monthly precipitation from the St. Cloud and pan evaporation data from Becker. However, because of the new outlet, current levels are several feet lower. The initial lake level of 974.9', assumed to be coincident the new outlet runout elevation, was used with monthly time series precipitation data from St. Cloud precipitation record (1893 to 1986) to compute the specific one and five year period anticipated lake level series.

The modeling results indicate that there is a one-percent probability the lake level would rise above elevation 974.3' on December 1, 1987 and a one-percent probability the lake will exceed elevation 974.3' on December 31, 1991. These elevations are lower than the assumed initial level because the current outlet limits additional level increases but not decreases. Conversely, probabilities exist which state the likelihood the lake elevation may fall. There is a one-percent probability the lake may fall below elevation 972.4' by December 1, 1987 and a one-percent probability the lake may fall below elevation 969.8' on December 31, 1991. The modeling results also suggest a 50-percent probability (a 50/50 chance) that the lake will be at elevation 973.7' on December 1, 1987 and 973.2' in approximately 5-years.

The above-noted modeling concerned itself with longer periods of total precipitation and did not attempt to determine the impacts of major storm events which occur relatively quick and are not cyclical. A management plan for an area must consider the impact of these storm events because of their severe nature and there is little or no time to react to them.

The probability of lake level increase was also computed for the 24 hour and 10 day duration 100-year storm events. Assuming the same initial condition lake elevation of 974.9', the 100-year 24 hour duration event of 5.7 inches of precipitation would result in a lake level increase of 0.4 feet to elevation 975.3' and the 100-year 10 day runoff of 7.2 inches would result in a lake level increase of 0.9 feet to elevation 975.8'.

### POTENTIAL STRUCTURAL DAMAGES

To determine the impact of potential continued increases in water levels, descriptive base data were collected for certain structures along the shoreline of Sandy Lake. These base data were collected in August of 1986. It was felt surveying structures within an approximate 5-6' vertical elevation above the water surface level would identify those structures most immediately subject to flood damage.

The example below shows a generic fact sheet that was completed for each structure surveyed. Plate 6 on the following page shows the location of each structure surveyed. Appendix D contains the actual fact sheet for each structure surveyed with a numerical index to match the location map.

#### EXAMPLE

Structure number: Doe, John  
Name : R.R. 1  
Address : City, MN 55312

Legal Description: Lake Subdivision  
N $\frac{1}{2}$ , Sec. 24, Twp. 122, R. 29  
Lot 2

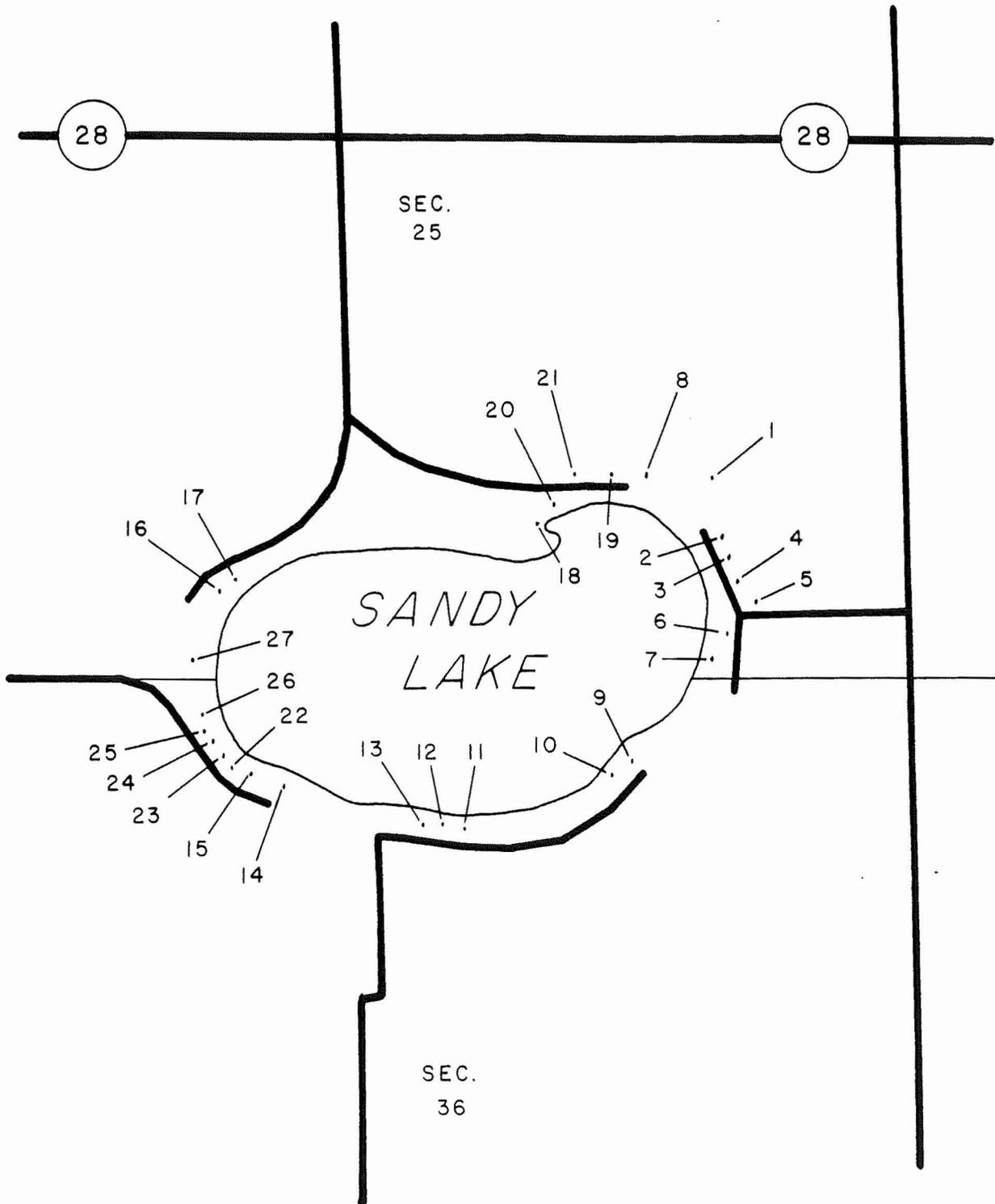
Floor Elevation : 983.51'  
Ground Elevation: 977.51'

Basement : Yes  
Walkout : Yes

Assessed Market Value  
Building Value : \$25,300.00  
Land : \$15,200.00  
Total Value : \$40,500.00

STRUCTURE PHOTO PROVIDED

PLATE 6



DEPARTMENT OF NATURAL RESOURCES  
DIVISION OF WATERS



Not to Scale

Potential structural losses for Sandy Lake can be viewed from two different viewpoints:

First - Once water enters a structure (e.g., in the walkout level) for an extended period of time (e.g., over a winter season), the structure has minimal or no monetary value. The rationale being the structure's habitability to the owner is seriously in question and, on the competitive real estate market, the structure would be most likely unsellable. In effect, the structure's useful and economic life has ended. The loss to the landowner would be the structure's fair market value prior to the water entering the structure. Table 2 tabulates the total assessed market values per incremental increase in water levels. The total loss for all newly damaged structures between elevations 976.79' and 982.79' would be \$457,700.

Second - The actual loss to the landowner could be viewed as the physical damage to the structure caused by the water. This assumption is premised upon the water receding at some future date and the landowner could fix the damage and re-occupy the structure. Table 2 tabulates the estimated potential damage to each structure by incremental 1' increase in lake levels. At elevation 982.79', an estimated \$426,850 of structural damage would occur. The reader is cautioned that the damage figures are taken from generalized assumptions and are applicable for basinwide planning purposes only.

The decision making process to take corrective measures can include the analysis of the degree of risk exposure, the anticipated benefits (losses prevented) and the cost of corrective measures. The data presented thus far should aid landowners and local officials in assessing the degree (probability) of risk exposure. Special references should be given to the discussion on anticipated future lake levels on pages 14 and 15 and the site specific surveyed elevations found in Appendix D. Basinwide solutions to a given problem (e.g., a lake outlet) often-times are based upon the total dollars worth of anticipated benefits (losses prevented). Table 2 was provided to show the estimated losses which could occur should the lake continue to rise.

Again, potential loss figures provided here were from generalized assumptions and the intent was to not provide exact projected damages for individual structures. Potential damages per individual structure would have to be determined after a site-specific investigation. Pages 27-30 in Part II do provide suggested site-specific protection measures and general construction guidelines which could be followed.

Table 2  
Potential Increases in Flood Losses  
By  
Incremental Increases in Water Levels

	Structure Number as Shown on Location Map	Market Value of Building <sup>2</sup>	First Floor Level	Walkout Level <sup>3</sup>	Ground Level at Base of Crawlspace or Basement	Potential Damages/ Row Totals		Potential Damages/ Cumulative Row Totals	
						Market Value	Actual Damages <sup>4</sup>	Market Value	Actual Damages <sup>4</sup>
Structures below elevation 976.79 <sup>1</sup> presently flooded <sup>1</sup>	3	\$33,800	975.98	N/A	N/A				
New damages between elevation 976.80 and 977.79	5 10 <sup>5</sup> 19 <sup>5</sup> 14	\$13,700 11,700 30,100 15,200	980.24 982.31 983.51 980.97	N/A N/A N/A N/A	976.98 977.31 977.51 977.65	\$ 70,700	\$ 17,675	\$ 70,700	\$ 17,675
New damages between elevation 977.80 and 978.79	9 18 12 4 26 25 13	\$10,300 29,900 33,100 16,600 12,500 12,800 12,200	977.83 977.96 985.23 980.84 978.58 978.74 978.75	N/A N/A 978.23 N/A N/A N/A N/A	N/A N/A N/A 978.57 N/A N/A N/A	\$127,400	\$ 88,470	\$198,100	\$106,145
New damages between elevation 978.80 and 979.79	24 15 1 11	\$10,500 9,900 \$28,200 N/A	981.22 979.67 981.55 980.25	N/A N/A N/A N/A	979.51 N/A 979.86 N/A	\$ 20,400	\$ 30,730	\$218,500	\$136,875
New damages between elevation 979.80 and 980.79	17 16 23	13,200 23,900 37,500	982.57 982.18 980.67	N/A N/A N/A	980.33 980.39 N/A	\$102,800	\$ 64,100	\$321,300	\$200,975
New damages between elevation 980.80 and 981.79	22 21 20	\$25,800 35,500 10,700	980.97 981.60 981.60	N/A N/A N/A	N/A N/A N/A	\$ 72,000	\$124,875	\$393,300	\$325,850
New damages between elevation 981.80 and 982.79	27 8	\$23,800 40,600	981.87 982.30	N/A N/A	N/A N/A	\$ 64,400	\$101,000	\$457,700	\$426,850

Note: Structures #2, #6 and #7 were above the study elevation, therefore they are not included in the damage assessment table. Structure #11's market value is unknown.

<sup>1</sup>Sandy Lake's water surface elevation was 976.79' in December of 1985, which was the time the structure elevation data were collected.

<sup>2</sup>1987 assessed market value supplied by County Assessor.

<sup>3</sup>The main floor elevation of structure #12 was estimated by adding 7' to the walkout floor elevation.

<sup>4</sup>A) Estimated damage for walkouts followed the recommendations of the National Flood Insurance Program's Loss Adjustment staff by: 1) assuming 20% damages when flood water was up to 1' in depth in a structure; 2) assuming an additional 55% damage when the flood water was greater than 1' in depth but less than the floor level of the main habitable floor; and 3) assuming total damage, or an additional 25% damage, when water reaches the main habitable floor.

B) Estimated damage for crawlspace/basements followed the recommendations of the National Flood Insurance Program's Loss Adjustment staff by: 1) assuming 25% damages when flood water was up to 1' in depth in a structure; and 2) assuming total damage, or an additional 75% damage, when water reaches the main habitable floor.

C) The figures provided do not include the additional costs for removal and disposal of flooded/abandoned structures, providing replacement water supply and waste treatment systems or abandonment of flooded wells according to health department standards.

The reader should be cautioned these figures do not include any allowance for contents damage because of the uncertainty whether contents would be removed prior to damage to the structure. If an adjustment is to be made for contents damage, the author recommends a 20% adjustment to each figure provided.

<sup>5</sup>Twenty-five percent additional damages will occur when water enters any structure with a second level above elevation 982.79'. The first structure where this would occur is #19 at elevation 983.51'. See column "First Floor Level".

## PART II

### FLOOD HAZARD MITIGATION - INTRODUCTION

A broad definition of flood hazard mitigation is those actions taken by individuals and governmental bodies to prevent future flood losses. Prevention of future losses can pertain to existing structures already at risk as well as future development which, if built improperly, will be subject to flood damage. Individual strategies by the landowner should also consider properly insuring oneself against financial, catastrophic loss.

Part II will emphasize those structural and nonstructural hazard mitigation actions which will prevent future losses. These actions will generally include flood insurance, local government land use regulations, lake level control structures (especially state permit requirements) and site-specific flood protection techniques (i.e., flood proofing). There will also be a discussion of: 1) potential non local cost-sharing programs to assist in constructing hazard mitigation measures; and 2) institutional frameworks for implementing these measures.

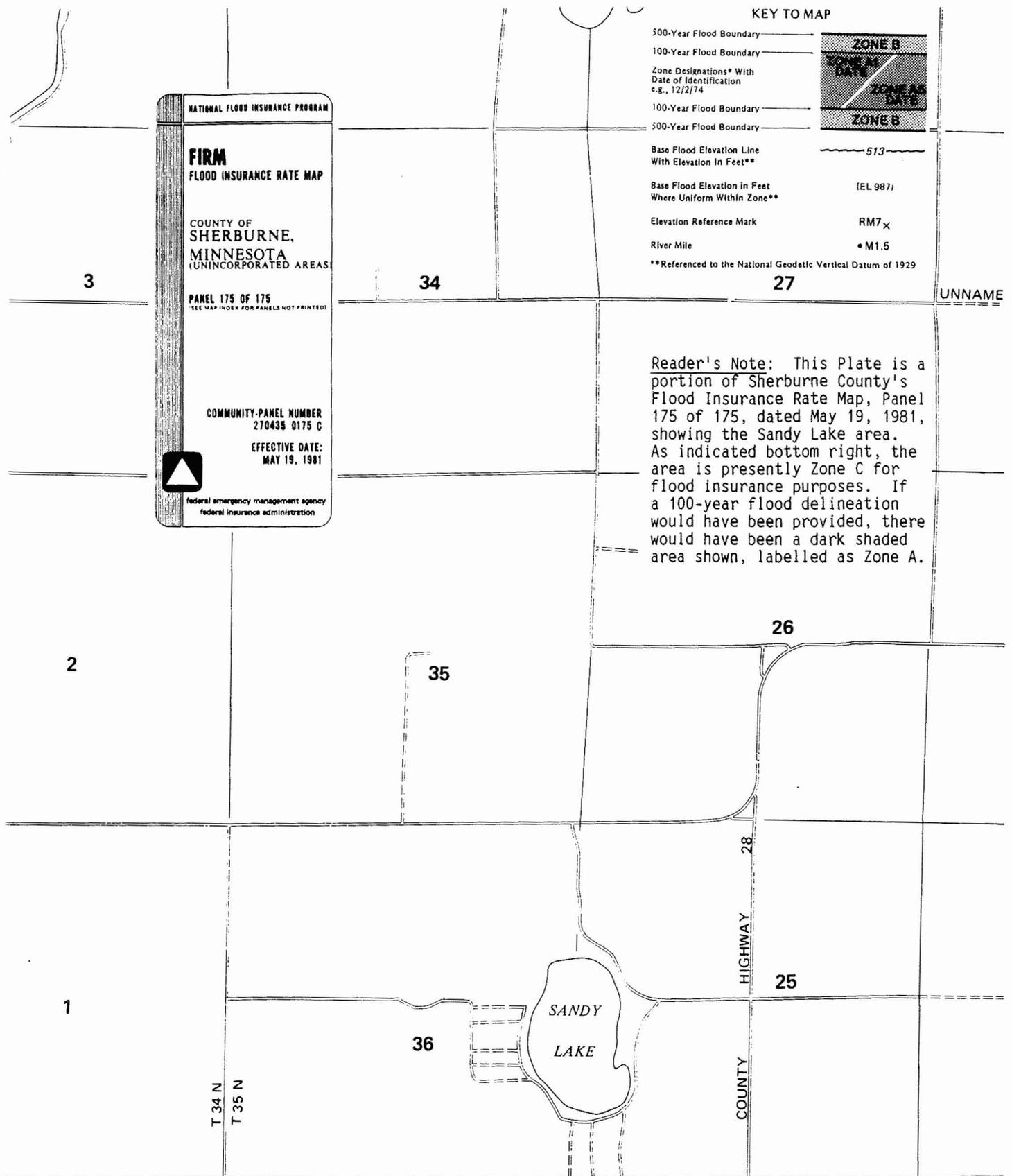
### FLOOD INSURANCE

Landowners adjacent to Sandy Lake can purchase flood insurance through Sherburne County's eligibility in the National Flood Insurance Program (NFIP). Actually, all property owners and renters in the unincorporated areas Sherburne County can purchase flood insurance regardless of whether or not the property is located in an identified flood hazard area. This latter point must be stressed because a review of Sherburne County's Flood Insurance Rate Map (Plate 7) indicates a flood hazard delineation has not been provided for Sandy Lake. The significance of a lack of a flood hazard delineation will be discussed in greater detail on Pages 25 and 26 for the discussion on local government land use regulations.

The decision to purchase flood insurance should be based primarily on the probability that a structure and/or its contents will be flooded. The decision making process must also take into consideration the provisions of the standard flood insurance policy which identifies amongst other things:

- when losses are covered (i.e., a general condition of flooding exists);
- items covered and not covered;
- removal of a flood damaged structure from a site;
- a "loss in progress" (5-day waiting period); and
- special loss adjustment for continuous lake flooding.

# PLATE 7



NATIONAL FLOOD INSURANCE PROGRAM

**FIRM**  
FLOOD INSURANCE RATE MAP

COUNTY OF  
SHERBURNE,  
MINNESOTA  
(UNINCORPORATED AREAS)

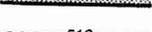
PANEL 175 OF 175  
SEE MAP INDEX FOR PANELS NOT PRINTED

COMMUNITY-PANEL NUMBER  
270435 0175 C

EFFECTIVE DATE:  
MAY 19, 1981

 federal emergency management agency  
federal insurance administration

KEY TO MAP

500-Year Flood Boundary		
100-Year Flood Boundary		
Zone Designations* With Date of Identification e.g., 12/2/74		
100-Year Flood Boundary		
500-Year Flood Boundary		
Base Flood Elevation Line With Elevation In Feet**		513
Base Flood Elevation in Feet Where Uniform Within Zone**		(EL 987)
Elevation Reference Mark		RM7x
River Mile		M1.5

\*\*Referenced to the National Geodetic Vertical Datum of 1929

Reader's Note: This Plate is a portion of Sherburne County's Flood Insurance Rate Map, Panel 175 of 175, dated May 19, 1981, showing the Sandy Lake area. As indicated bottom right, the area is presently Zone C for flood insurance purposes. If a 100-year flood delineation would have been provided, there would have been a dark shaded area shown, labelled as Zone A.

Table 3 identifies the amount of flood insurance coverage available via the NFIP. Sherburne County has been in the Regular Program since March 1, 1979 so, for residential structures, \$185,000 of coverage is available for a structure and 60,000 for contents. Questions pertaining to flood insurance premiums (i.e., costs) should be referred to the NFIP toll-free at 1-800-638-6620. It should be noted that all areas not now mapped as having a flood delination on the Flood Insurance Rate Map are considered "Zone C" for flood insurance rating purposes. Zone C has the cheapest flood insurance premium costs. The reader is also cautioned that if contents coverage is desired it must be specifically requested.

Table 3

	Emergency Program	Regular Program	
	Total Amount Available Basic Coverage	Addi-tional Limits	Total Coverage Available
Residential Buildings - Single Family	\$35,000	\$150,000	\$185,000
Residential Contents	10,000	50,000	60,000
Other Residential Buildings	100,000	150,000	250,000
Small Business - Buildings	100,000	150,000	250,000
Small Business - Contents	100,000	200,000	300,000
Other Nonresidential Buildings	100,000	100,000	200,000
Other Nonresidential Contents	100,000	100,000	200,000

The most important factors in determining whether flood insurance will cover a loss are:

- 1) Is the water body experiencing a "general condition of flooding"? A general condition of flooding is defined in the standard flood insurance policy as:
  - "A general and temporary condition of partial or complete inundation of normally dry land areas from:
    - a. The overflow of inland or tidal waters;
    - b. The unusual and rapid accumulation or runoff of surface waters from any source;
    - c. Mudslides (i.e., mudflows) which are proximately caused by flood, as defined above and are akin to a river of liquid and flowing mud on the surface of normally dry land areas, as when earth carried by a current of water and deposited along the path of the current.
  - The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding the cyclical levels which result in flood, as defined above.

-Sewer (drain) backup, which is covered only if it is caused by flood, as defined above."

- 2) Was an insured structure and/or its contents damaged by direct surface water contact during a general condition of flooding?

It must be pointed out that a flood insurance policy only covers a structure and its contents. The Department of Natural Resource's experience with the NFIP claims adjustment process indicates that surface water must come into direct physical contact with an insured structure during a general condition of flooding before the loss will be eligible for reimbursement. Seepage losses due to water table fluctuations during a general condition of flooding will not be reimbursed. The following is a general description of items covered and not covered (specific questions on coverage should be referred to the above-noted NFIP toll-free number):

A building and its contents may be insured. Almost every type of walled and roofed building that is principally above ground can be insured. In most cases, this includes mobile homes, but not travel trailers or converted buses. Gas and liquid storage tanks, wharves, piers, bulkhead, crops, shrubbery, land, livestock, roads, machinery or equipment in the open and motor vehicles are among the types of property which are not insurable.

There is a 5-day waiting period for a flood insurance policy to take effect. A loss which occurs during the 5-day waiting period after a policy has been taken out is considered a "loss in progress" and will not be covered by the NFIP. This is a critical factor. The reader may wish to refer back to the Part 1, pages 14 and 15 for the discussion on anticipated water surface elevations.

If flooding is the result of the lake reacting only to long-term, above normal precipitation, then the assumption would be as the lake rises slowly (e.g., 1-2' per year) a landowner would have sufficient advance warning to purchase flood insurance and meet the 5-day waiting period before a loss occurs.

The second important factor to consider is that Sandy Lake can react quickly to high intensity rainfall events (i.e., the 100-year 24 hour and 100-year, 10-day rainfall events). These high intensity rainfall events do occur randomly over time with little or no advance warning to the landowner. If these rainfall events were to occur, there would likely be insufficient time for a landowner to purchase a flood insurance policy and meet the 5-day waiting period.

The previous section on anticipated lake levels indicates that at a starting lake elevation of 974.9' Sandy Lake would bounce 0.4' upward during a 100-year, 24 hour rainfall event and 0.9' upward to elevation 975.8' for a 100-year, 10-day rainfall event. Landowners should refer to Appendix D which provides actual lowest floor elevations for adjacent shoreland development. New development should be constructed with a minimum lowest floor elevation of 976.8'.

The NFIP has recently adopted special provisions to deal with continuous lake flooding situations. These provisions are provided below for the reader's information.

W. Continuous Lake Flooding: Where the insured building has been flooded continuously for 90 days or more by rising lake waters and it appears that a continuation of this flooding will result in damage reimbursable under this policy to the insured building of the building policy limits plus the deductible, the Insurer will pay the Insured the building policy limits without waiting for the further damage to occur if the Insured signs a release agreeing (i) to make no further claim under this policy, (ii) not to seek renewal of this policy, and (iii) not to apply for any flood insurance under the National Flood Insurance Act of 1968, as amended, for property at the property location of the insured building. If the policy term ends before the insured building has been flooded continuously for 90 days, the provisions of this paragraph (W) still apply so long as the first building damage reimbursable under this policy from the continuous flooding occurred before the end of the policy term.

It should also be noted that the DNR has had discussions with the NFIP about whether a flood insurance policy will reimburse a landowner for the cost of removing a damaged structure from a site. Under most situations the answer is yes. A determining factor is that the cost of removal, in combination with the reimbursement for all covered losses, does not exceed the limits of structural coverage. If a landowner is considering purchasing flood insurance, the issue of maintaining additional coverage for removal of a damaged structure should be kept in mind.

A discussion on basement coverage will be provided here because of the number of structures with "walkout" basements adjacent to Sandy Lake. In the early 1980's, the NFIP reduced coverage to basement areas to cover primarily damage only to the structural components (e.g., foundation walls, floors, etc.) and limited contents. There would no longer be coverage for finishing materials on walls and floors and most contents. A basement was defined, though, as a space subgrade on all four sides. Therefore, a walkout basement is not subgrade on all four sides and does not meet the definition of a "basement". The coverage reductions do not apply to structures with walkout lower levels.

This section was intended to provide background information on the NFIP and information relevant to lake flooding situations. Specific questions should be referred to the NFIP. Flood insurance can be purchased through any licensed insurance agent or broker who can write property insurance in Minnesota. Landowners contemplating purchasing flood insurance should locate an insurance agent familiar with the NFIP.

LOCAL GOVERNMENT  
LAND USE REGULATIONS

Proper enforcement of land use regulations for new development is the cornerstone of a hazard mitigation program. New development includes not only new construction but also modifications, additions to and repair of existing construction. Sherburne County, by virtue of its eligibility in the NFIP, must properly regulate new development in flood prone areas to insure continued eligibility in the NFIP for all citizens in the unincorporated area of the County.

As noted earlier, the current Flood Insurance Rate Map for Sherburne County does not show a flood delineation (i.e., Zone A) for Sandy Lake. This means that: 1) technically, Sherburne County does not now have to apply the provisions of its flood plain ordinance to new development bordering Sandy Lake; and 2) the NFIP, while making flood insurance available to property owners, places no minimum development standards to be met by the County when regulating new development on Sandy Lake.

The obvious question is what prudent course of action should Sherburne County take when regulating new development adjacent to Sandy Lake? Sherburne County must continue to properly enforce its state-approved shoreland management regulations adopted pursuant to Minnesota Statute, Chapter 105. The basic regulatory components of the County's shoreland regulations relevant to flooding potential on a land-locked basin include:

- The County can specify a flood protection elevation. In the absence of a 100-year flood level, all new structures and additions/modifications/substantial repairs of existing construction must be elevated with the lowest floor (including basement) 3' above the ordinary high water level or 979.4'. Since an outlet has been constructed and we have been able to model the lake levels with runoff values for a 100-year, 10-day storm event, a flood protection elevation of 976.8' will be sufficient.
- On-site water supply and sewage treatment systems must be designed so as not to be impaired/contaminated during times of flooding. These systems, at a minimum, should be designed to elevation 976.8'; and
- New subdivisions, prior to approval by the County, must be reviewed to insure the area is suitable for the proposed use including a consideration of the potential for flooding. Each newly created lot must have a building site and a location for on-site utilities above elevation 976.8'.

The basic issues as to whether a flood delineation should be added to the County's Flood Insurance Rate Map (FIRM) are essentially three-fold:

- 1) A flood delineation would provide a notification to potential purchasers of existing property that the area is flood prone (and the potential magnitude of the flooding) and that the purchase of flood insurance may be advisable;

- 2) Flood insurance in a mapped Zone A (approximate 100-year flood plain) would be mandatory for all federally insured, financed or regulated mortgages, grants, etc., thus protecting the investment of the public at large. Otherwise, a landowner may default on a mortgage if an uninsured loss were to occur; and
- 3) Would the delineation of an approximate Zone A on the FIRM better facilitate the future regulation of new development adjacent to Beaver Lake?

The latter of the above-noted three issues will be discussed first. It is the Department of Natural Resources' opinion that the County's current shoreland zoning and subdivision regulations will adequately regulate new development on Sandy Lake with the adoption of two additional provisions: 1) an elevated road access requirement; and 2) a flood protection elevation at or above 976.8' which reflects the new lake outlet. These issues will be discussed below.

The rationale for using 976.8' is that with the outlet control in place, runoff from the 100-year, 10-day storm would raise the lake level to a maximum of 975.8'. When one foot of freeboard is added a flood protection elevation of 976.8' is achieved.

Adding a flood delineation on the County's FIRM would primarily act as a consumer awareness device for potential purchases of property and would also better protect the investment of federal dollars in mortgages, subsidized flood insurance, etc. The County has the authority to properly regulate new development with its current shoreland regulations, in the absence of a flood delineation and the jurisdiction of its flood plain ordinance. Adding a flood delineation on the FIRM would have to be premised on the selection of a flood elevation which best serves the public's interest. The decision will be left to the Federal Emergency Management Agency, with local input.

## PROTECTING NEW/EXISTING STRUCTURES

As mentioned in the previous section on local land use regulations, new construction and additions, modifications to and repair of existing structures must be protected against potential flood damage. The minimum protection level pursuant to current local shoreland regulations is 979.79'. As a result of the construction of the new outlet a flood protection elevation for Sandy Lake of 976.8' would be acceptable to the Department of Natural Resources.

The most prudent method of protecting new and existing development in a potentially long duration flooding event is to elevate the building on properly compacted fill. The lowest floor (including crawlspaces, basements, and other enclosed areas), must not extend below the identified flood protection level, even if continuous fill is placed around the structure to the identified flood protection level. Standard flood proofing techniques for enclosed spaces below the flood protection level generally are not recommended in flood plains for land-locked basins. This is due to the long duration of flooding and associated saturated soil conditions. Although flood proofing of spaces is generally not recommended when flooding is long-duration, more detailed information is available in the report "Flood Proofing Regulations" which has been adopted into the State Building Code.

Taking emergency action to protect existing development presents a particular problem to the landowner and the community. Because these activities require structural modifications to structures, grading/filling, alteration to shoreline vegetation, etc., a development permit will be required from the local unit of government. The County would review the proposal so as to insure neighboring properties are not affected and the lake resource protection standards are met (e.g., setbacks, flood protection, vegetation removal, etc.)

Plates 8 and 9 provide a number of potential emergency protection measures. The decision to employ any given measure will depend on the site-specific flooding situation. These emergency protection measures are presented here so as to inform the reader of the general design factors which must be considered. The reader is cautioned that an engineer or architect and the local building code official should be consulted prior to the design of emergency flood protection measures.

Except for the following two situations, a landowner may choose the protection level for emergency protection measures.

- 1) A structure has been damaged to 50-percent of its market value at the time of loss and the landowner wishes to repair the damage; or
- 2) The emergency protection measures would equal or exceed 50-percent of the structures market value.

For the two above situations, the structure, at a minimum, must be protected to elevation 976.8' (or to a higher elevation if the County wishes to adopt one).

The reader is requested to pay special attention to the discussion of levees and filling around structures on Plates 8 and 9 on the following pages. Levees are temporary measures and should not be considered as a permanent solution. In no case should a structure protected by a levee be used for human occupancy. This is especially true when the top of the levee is higher than 1-2' above the

# PLATE 8 FLOOD PROTECTION MEASURES

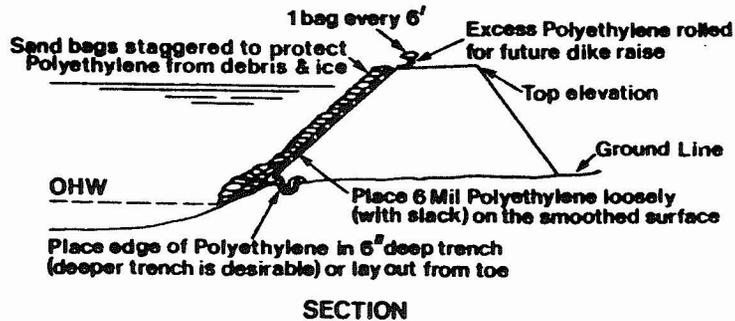
The following information is being presented to stress the importance of following prudent design and permit review procedures prior to installing emergency or permanent protection measures. Design guidelines assisted by a qualified professional are not

only cost effective (e.g., the measure will work as designed and will not be over or under-designed), but protect the investment of the landowner. Community permit review will insure consistency with local land use controls which were designed to avoid haphazard,

unregulated shoreline encroachment that will have adverse impacts on adjoining landowners, long term property values and the lake resource.

## TYPE OF PROTECTION

### EARTHEN LEVEE



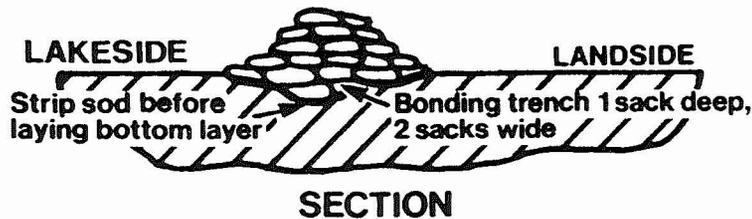
## GENERAL DESIGN CONSIDERATIONS

These criteria are guidelines for construction of temporary levees. The criteria are not for permanent protection and not intended for long term exposure to high water.

- Site Preparation: Remove topsoil and vegetation on the foundation of the levee. This material can be stockpiled and used for cover of the levee.
- Construction Materials and Placement: The preferred material is clay as it is relatively impervious if compacted properly. The material should be placed in layers not exceeding 9 inches and compacted with four to six passes of a roller. Impervious material such as sand or sandy-clay can be used. This material requires a flatter side slope than clay. Place material in layers not more than 12 inches, and compact with not less than two passes of a roller.
- Side Slope (minimum):
  - Clay - 1 vertical on 2½ horizontal
  - Sand - 1 vertical on 3 horizontal (lakeward)
  - 1 vertical on 5 horizontal (landward)

- Top Width: Clay - 8 feet  
Sand - 10 feet
  - Interior Drainage: Pumping will always be required for removal of seepage and rainfall behind the levee. The amount of pumping depends on the foundation soils, the levee material and the drainage area behind the levee.
  - Slope Protection: Protection is needed on the lakeward side of the levee to prevent erosion from wave action. The preferred protection is a layer of rock riprap 12 inches in diameter with a filter underneath (filter cloth, poly sheeting). Protection of the toe of the levee and foundation is critical for areas of high wave action. A second method of protection is reinforced polyethylene sheeting weighted with sandbags.
  - Placement in Water: Construction of earthen levees in water is not recommended. A temporary sandbag levee can be constructed and the area behind pumped. Then the earthen levee can be constructed behind the sandbag levee.
- \*Each project should be analyzed and designed by an engineer competent in earthen structure construction.

### SANDBAGGING

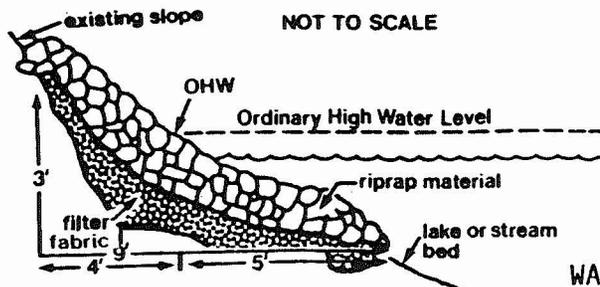


A sandbag levee provides temporary protection from short term rises in lake elevations.

- Site Preparation: Remove topsoil and vegetation. Dig a bonding trench to key in the levee to the foundation.
- Construction Materials and Placement: Sand or predominantly sandy or gravelly material should be used. Woven plastic sandbags are preferred if the levee is long term, as burlap bags will deteriorate over time. Bags should be filled ½ full, lapped when placed, and tamped tightly in place. The bags should be staggered when placing to prevent gaps through the levee.
- Cross Section: The base width should be 3 times the height, as a minimum. The top width should be sufficient to add additional bags to raise the levee if needed. A maximum height of 3 feet is recommended.

- Seepage Barrier: Polyethylene sheeting may be incorporated into the lakeward face of the levee to reduce seepage. Placement is similar to placement on an earthen levee.
- Interior Drainage: Pumping will be required for removal of seepage and rainfall behind the levee. Sandbag levees will seep more than earthen levees, as the material is pervious and the cross section is not as wide.
- Placement in Water: If the levee is placed in the water, it is important to monitor the levee for settlement, erosion under the levee and excessive seepage.

### RIPRAP: NATURAL SHORELINE OR FILL EMBANKMENT PROTECTION



- Natural rock riprap 12" in diameter or larger
- Finished side slope no steeper than 3:1 (3' horizontal to 1' vertical)
- A transitional layer of filter fabric is required to be placed between the slope or embankment material and the riprap.

WARNING: Fill placed below the Ordinary High Water Level may require a permit.

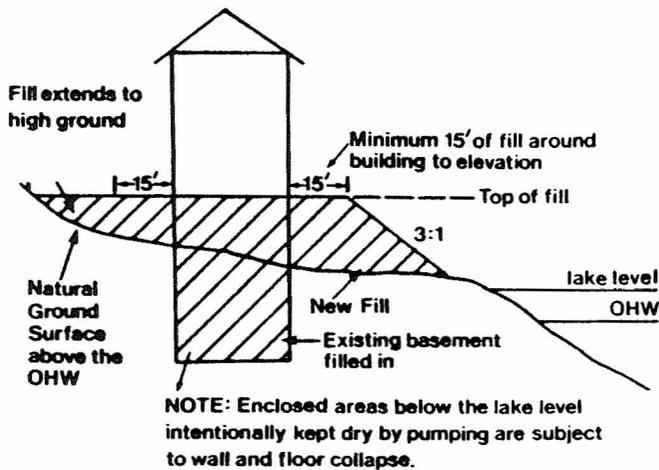
# PLATE 9

## FLOOD PROTECTION MEASURES

### TYPE OF PROTECTION

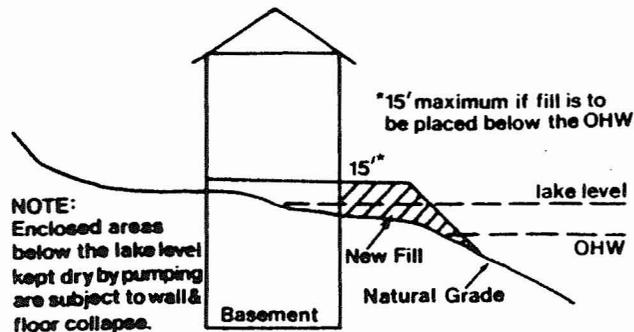
### GENERAL DESIGN CONSIDERATIONS

#### ELEVATED STRUCTURE (PERMANENT)



- Stabilized fill elevation underneath and 15' around the structure
- Fill selection and placement shall recognize the effects of saturation from flood waters on slope stability, uniform and differential settlement and scour/wave action.
- Fill material would be preferably granular and free-graining, placed in compacted layers.
- The minimum distance from any point of the building perimeter to the top of the edge of the fill slope shall be 15'.
- Side slope sections of fill areas should be anticipated to experience wave action and must be properly riprapped or otherwise protected.
- The area to be filled shall be properly cleared of trees, brush, debris or other growth which the building officials considers unstable as a foundation material.

#### PERMANENT FILLING AROUND STRUCTURE



- The side slope of the fill area shall be properly protected by a method of protection as outlined above.
- Pumping lower level enclosed areas may result in hydrostatic pressure levels being higher on the outside of the walls as compared to the inside of the walls. This pressure differential can cause walls to collapse or floors to buckle.

WARNING: Fill placed below the Ordinary High Water Level may require a permit.

lowest floor level. A sudden collapse of the levee or overtopping can cause structural failure to the supporting walls, inundating the building with little warning and causing serious damage. All damageable items should be removed from potentially damaged areas and provisions should be made to allow water to enter the building (to equalize water pressure inside and out) should the levee fail.

Secondly, fill could be placed around an existing building to keep surface water away. It is likely that the fill material adjacent to the building will become saturated because of the potentially long duration of the high water and the porosity of the soil. Water pressure will likely build on the outside walls at an elevation equal to the lake level. Any attempt to keep the area inside the building dry by pumping will create differential pressures inside and outside of the building's walls. This could lead to wall and floor collapse and, in no case, should the building be used for human occupancy. A design professional should be consulted prior to pumping the inside of a structure to determine if the structure can tolerate differential pressures against its walls and floors. A safer alternative may be to fill the inside area of the building with granular material (a permanent loss of a lower level) or to allow water to enter into and equalize inside the lower level.

RESOURCE MANAGEMENT -  
THE DIRECT ROLE OF THE STATE

The preceding sections in Part II indicate that the federal government plays the primary role in providing flood insurance and local government is actively involved in regulating development adjacent to Sandy Lake. The State, pursuant to Minnesota Statutes Chapter 105, regulates directly those actions affecting the course, current or cross section (i.e., the bed) of public waters and protected wetlands, as defined in Minnesota Statutes Section 105.37, Subd. 14. Sandy Lake has been identified as a public water (Basin 40) in the Protected Waters Inventory for Sherburne County and, thus, falls under the jurisdiction of Minnesota Statutes Section 105.42.

A common response to rising lake levels is to: 1) artificially control the lake's level by constructing an outlet or pumping; 2) protecting existing structures by constructing temporary levees, placing fill around structures or elevating structures on-site with fill; and 3) constructing shoreline erosion protection measures. Pursuant to Minnesota Statutes Section 105.42, a state permit is required for the following specific activities below elevation 976.4', the Ordinary High Water Elevation (OHW) for Sandy Lake (this is not an all inclusive list of state permit requirements):

- Any action which would attempt to control the lake to prevent it from returning to its OHW;
- Any fill or obstruction placed below the OHW to protect a structure; or
- Placement of any shoreline protection measure which does not meet the following criteria:

Riprap shall be natural rock 12" in diameter or larger;

The finished side slope shall be no steeper than 3:1 (3' horizontal to 1' vertical);

A transitional zone or layer of gravel, small stone or fabric is placed between the slope or embankment material and the riprap; and

The shore protection measure does not extend more than 5' horizontally lakeward of the OHW.

(Minnesota Statutes Sections 105.41 and/or 105.42).

A DNR permit would be required: 1) to lower the lake below 976.4'; or 2) to control the lake at an elevation above 976.4', when:

- 1) Water is pumped in excess of 10,000 gallons a day or 1,000,000 gallons a year; or
- 2) The OHW of another public water or protected wetland is affected.

State Rules for managing public waters and protected wetlands do allow for controlling a land-locked waterbody up to 1.5' below its OHW when its in the public's interest to do so. State Rules balance the public's interest in protecting a public resource in a natural condition versus a landowner's (or

group of landowners) right to alter a statewide resource to protect existing development. This balancing of interests is paramount for any activity which changes the course, current or cross section of protected wetlands and public waters.

The following statements are excerpts from DNR Rules which address the above-noted "balancing of interests" concept:

Goals, Objectives and Standards

- Maintain natural flow and natural water level conditions to the maximum extent feasible;
- Encourage the construction of small upstream retarding structures for the conservation of waters in natural waterbasins and watercourses consistent with any overall plans for the affected water;
- Limit the artificial manipulation of water levels except where the balance of affected public interest clearly warrants the establishment of appropriate controls and it is not proposed solely to satisfy private interests;
- The project will involve a minimum of encroachment, change or damage to the environment including but not limited to fish and wildlife habitat, navigation, water supply, storm water retention and agricultural uses;
- Adverse effects on the physical and biological character of the waters shall be subject to feasible and practical measures to mitigate the effects;
- Where no natural or artificial outlet exists and the lake is for all practical purposes "landlocked", the control elevation shall not be more than 1½ feet below the ordinary high water mark; and
- Justification has been made of the need in terms of public and private interests and the available alternatives, including the impact on receiving waters and public uses thereof, through a detailed hydrologic study.

Those considering any action which would alter the course, current or cross-section of Sandy Lake should contact the DNR area hydrologist in St. Cloud at: DNR-Division of Waters, 3725 12th Street North, P.O. Box 370, St. Cloud, MN 56302, Phone: (612) 255-4278.

## IMPLEMENTING MITIGATION MEASURES/INTRODUCTION

This report up until now has attempted to provide landowners and local government officials with the resource management information necessary to judge which mitigation strategies would be most successful on Sandy Lake. The Department's experience in similar flooding situations indicates that implementation of mitigation strategies is most successful when a local unit of government (i.e., below the level of state and federal government) takes the lead role. The remainder of this report will emphasize: 1) those non-local funding programs which may be available to assist local interests; and 2) institutional arrangements (both governmental and quasi-governmental) which are available to secure funding or direct mitigation strategies.

### COST-SHARING ASSISTANCE

This section will give an overview of the non local funding sources that the Department of Natural Resources is aware of and have used to alleviate flooding problems in Minnesota. Some of these funding sources have been used more successfully than others, while potential funding sources (i.e. programs) are still under consideration at the state and federal level.

#### U.S. Army Corps of Engineers/Flood Control Assistance

The U.S. Army Corps of Engineers has two primary authorities for providing technical and financial assistance for constructing local flood control measures. Flood control measures can consist of "structural" measures, such as levees, dams, lake outlet structures, pumping stations, etc., and "non-structural" measures, such as flood proofing structures, acquisition/relocation of structures, etc. The two primary federal funding authorities are:

- 1) Small Projects - Continuing Authorities Program. This is an ongoing program established by Congress to provide a more timely response to local flood control, erosion and navigational problems. Funding decisions are made directly by the Corps of Engineers through established review procedures without direct congressional approval on a project-by-project basis. By virtue of the small projects connotation, federal financial assistance is limited to \$5,000,000 or less for each project; and
- 2) Congressionally Authorized Projects. The federal government, via the Corps of Engineers, can participate in "large" flood control projects where the federal cost would exceed \$5,000,000. The study and funding mechanism is time consuming and requires direct congressional approval at each stage of each project.

The Small Projects, Continuing Authorities Program has been successful in assisting many Minnesota communities. Two recent successful projects are the Lake Pulaski outlet and the City of Halstad ring levees. At the request of Sherburne County, the Corps of Engineers has conducted a small projects initial appraisal investigation for flood control on Sandy Lake. This cursory analysis of the flood problem found that potential damages warrant further analysis by the federal government. Based on this investigation local interest proceeded to construct a permanent outlet structure for Sandy Lake. Because of this it is unlikely that there will be anymore Corps of Engineers involvement with Sandy Lake.

It must also be noted that all federal assistance will be premised upon an acceptable local sponsor and non-federal cost-sharing. Generally, the local sponsor must provide the lands, easements and rights-of-way necessary to construct the project or approximately 35% of total project, whichever is greater. A local government unit must sponsor the project and eventually enter into contractual agreements to insure all guarantees and cost-sharing commitments are met (the reader should refer to the next section on institutional arrangements).

If local interests should desire Corps of Engineers' flood control assistance, a written request should be submitted to: Flood Plain Management and Small Projects, Planning Division, St. Paul District Corps of Engineers, St. Paul, Minnesota 55101-1479. The Corps of Engineers will conduct an initial appraisal and assess federal interest and potential economic feasibility.

#### SMALL CITIES DEVELOPMENT PROGRAM

The Small Cities Development Program (SCDP) is the state-administered portion of the U.S. Department of Housing and Urban Development Community Block Grant Program. The SCDP is a competitive program for smaller general purpose local units of government to provide a suitable living environment and expanding economic opportunities, primarily for persons of low to moderate income. It must be stressed that the program is competitive and that application requests have traditionally exceeded the grant monies available.

This program is designed to address a broad range of community development needs, including: 1) housing grants to rehabilitate local housing stock; 2) public facilities grants; and 3) comprehensive grants, comprising a combination of housing and public facilities grants or other economic development components. Smaller general purpose local units of government, defined as cities and towns with populations under 50,000 and counties with populations under 200,000 can apply for SCDP grant funds.

The SCDP has been used successfully by a number of Minnesota communities to alleviate flooding problems. Examples include:

- St. Vincent Township, Kittson County: purchase of the right-of-way to construct permanent flood control levees, designed and cost-shared by the Corps of Engineers;
- City of Argyle: acquisition and relocation/demolition of flood prone structures, as part of an overall Corp of Engineers' permanent levee project. Approximately one-dozen structures will be acquired and relocated from the flood plain, as they could not be included within a levee system which will protect the City; and
- City of Austin: acquisition and relocation/demolition of approximately 75 frequently flooded structures.

It should be noted that use of the SCDP appears most probable (i.e., the application becomes more competitive) as the amount of non SCDP matching funds increases. Therefore, it is in the local sponsor's best interest to attempt to package a number of assistance programs if possible. This not only reduces the cost to the sponsoring local government/individual landowners but oftentimes one grant program can be used as offsetting matching funds for another grant program.

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The SCDP is administered by the state's Department of Energy and Economic Development. An annual application cycle has been established. Currently, applications are due by the end of January. Potential applicants should contact the Department of Energy and Economic Development immediately so they can be notified of the deadline for submitting future applications. To qualify for funding, an applicant must meet one of the three following federal objectives:

- Benefit low and moderate income people;
- Eliminate slum or blight; or
- Eliminate threats to public health and safety.

Inquiries should be addressed to:

Department of Energy and Economic Development  
Division of Community Development  
9th Floor, American Center Building  
150 East Kellogg Boulevard  
St. Paul, Minnesota 55101  
Phone: (612) 296-5005

#### State Assistance Programs

Until the 1987 Legislative Session, there were no ongoing statewide financial assistance programs designed specifically to alleviate flooding problems. Prior to 1987, the state had acted with emergency funds with cost-sharing projects to respond to high water problems. An example was the \$250,000 made available in 1986 by the Governor through the Legislative Advisory Committee. These funds were made available on a competitive basis to respond to ongoing high water problems. As expected, the requests for assistance outweighed the funds available (on the order of 2:1, for projects totalling \$2.3 million).

During the 1987 Legislative Session, the Department of Natural Resources sponsored a bill to cost-share local flood loss reduction programs. As proposed and passed, the State Flood Loss Reduction Act can cost-share up to a 50/50 match with a local government sponsor to implement flood loss mitigation measures (both structural and non-structural). The primary benefit is that increased state funding levels are now available for advance mitigation measures on a priority basis. The legislation would consider funding projects which alleviate lake flooding problems. Applications will be available from the respective DNR area hydrologists on or about November 15, 1987. Technical guidance will be available to assist in formulating and evaluating damage reduction strategies.

the water will continue to rise, it would be prudent and cost-effective to either relocate a potentially damaged structure from the site or elevate it in place. As the NFIP would be a primary beneficiary of these actions (i.e., reduced insurance payments), the state suggested the NFIP should consider bearing part of the cost for advance mitigation measures.

Unfortunately, the federal legislation for the National Flood Insurance Program prevents federal participation in these advance mitigation measures. This may be short-sighted, but the NFIP by legislation is presently put in a reactionary mode of only being able to pay for eligible, insured losses as they occur. The only ongoing hazard mitigation program currently administered by the Federal Emergency Management Agency is Section 1362 of the Flood Disaster Protection Act of 1973.

The Section 1362 Program, which is strictly a voluntary program, is reactionary in nature because damages must have already occurred prior to the submittal of an application to FEMA. This competitive, nationwide program is designed to acquire and relocate/demolish frequently flooded or severely damaged structures and to return the flood plain to an "open space" nature.

The program is of limited application to lake flooding situations and is too complex to discuss in any great detail in this report. It must be stressed though that only those structures covered with a flood insurance policy at the time of loss are eligible for the program. As mentioned, the program is competitive nationwide where application requests have far outweighed the funds appropriated by Congress. Section 1362 applications become more competitive as matching funds are proposed in the application.

Further information on the FEMA's Section 1362 Program can be secured from:

Federal Emergency Management Agency  
175 West Jackson Blvd., Fourth Floor  
Chicago, Illinois 60606  
ATTN: Flood Hazard Mitigation Officer

## IMPLEMENTATION AUTHORITIES

The immediately preceding section dealt with non local funding sources for cost-sharing hazard mitigation measures. A focal point of this discussion was that a local sponsoring authority is necessary to enter into formal (contractual) arrangements with potential funding agencies. Generally, aside from the actions of individual landowners, basinwide mitigation strategies require at least one political entity to take the lead role if for no other reason than to secure the necessary funding.

The authorities and obligations for implementing comprehensive or basinwide mitigation strategies (and the securing of local or matching funds) does not lie solely with municipalities or counties, as the case may be for incorporated and unincorporated areas, respectively. State legislation has provided for establishing special purpose quasi-governmental districts or special taxing authorities which may be used for implementing mitigation strategies.

Experience has shown that city and county governments have been willing to take varying degrees of active participation in solving local high water problems. Therefore, the remainder of this section will discuss how existing local authorities, special districts and special taxing authorities can be used for implementing hazard mitigation measures.

### Local Government Capabilities

Municipal and county government can: 1) appropriate general funds for hazard mitigation measures; and 2) act as a local sponsoring agency. It is totally at the discretion of the respective governmental body to determine their degree of participation. This is a local matter. The Department of Natural Resource's experience has shown that some governmental bodies have been hesitant to appropriate community-wide funds to benefit a select group of landowners (e.g., landowners in flood prone areas).

To bypass the issues of uniform local tax rates and providing community-wide funds for a select category of landowners, most counties, including Sherburne County, can establish "subordinate service districts" pursuant to Minnesota Statutes Chapter 375. Subordinate service districts, once established, allow a county to provide additional governmental services only within that service district. Importantly, the revenues to fund these additional government services come only from within the subordinate service district.

Subordinate service districts are initiated either by a resolution of the county board or by petition to the county board signed by ten percent of the qualified voters within the portion of the county proposed for the subordinate service district. The reader should refer to Minnesota Statute, Chapter 375 for a more detailed explanation of subordinate service districts.

### Lake Improvement Districts

Pursuant to Minnesota Statutes Chapter 378, a lake improvement district (LID) is a local unit of government established by resolution of the county board. A LID provides the opportunity for greater landowner involvement in lake management activities by actions initiated at the local level of government.

As with the following discussion on the establishment of watershed districts, there is no upper or lower size limit for the area which may be included in a LID. Establishing a LID versus a watershed district is a matter of weighing the pro's and con's of each approach. Each lake improvement district may be delegated different levels of authority by the county board depending upon existing problems and proposed activities. It does allow those landowners closest to the situation to directly seek solutions to their problem. A county board may grant powers to LID to, amongst other things:

- Acquire, construct and operate a dam or other lake control structure;
- Undertake research projects;
- Conduct programs of water improvement and conservation;
- Construct and maintain water and sewer systems;
- Serve as local sponsors for state and federal projects or grants; and
- Provide and finance governmental services.

To finance LID projects, services and general administration, a county may:

- Assess costs to benefitted properties;
- Impose service charges;
- Issue general obligation bonds;
- Levy an ad valorem tax solely on property within the LID boundaries; or
- Any combination of the above.

The minimum guidelines and requirements for the formation of a LID are contained in (Minnesota Rules Part 6115.0920 - 6115.0980). These rules provide specific guidance on the content and issues to be addressed by the petition or county board resolution.

Specific questions pertaining to lake improvement districts can be directed to:

Minnesota Department of Natural Resources  
Division of Waters  
500 Lafayette Road, Box 32  
St. Paul, MN 55155-4032  
Phone: (612) 296-4800

### Watershed Districts

Watershed districts are independent units of government established pursuant to Minnesota Statutes Chapter 112. Watershed districts are initiated following a formal petition to the state's Board of Water and Soil Resources. Once established, watershed districts can have broad powers including (but not limited to):

- Control or alleviation of damage by flood waters;
- Imposition of preventative or remedial measures for the control or alleviation of land and soil erosion and siltation of watercourses or bodies of water affected thereby; and
- Regulating improvements by riparian landowners of the beds, banks and shores of lakes, streams, and marshes by permit or otherwise in order to preserve the same for beneficial use.

Watershed districts are suited to resolving multiple water resource issues over a large area. As noted earlier, there is no upper or lower limit on the geographic area which may be included in a watershed district. Establishment of a watershed district requires development of an overall plan, adoption of formalized rules for operation of business and preparation of yearly reports.

Questions concerning watershed districts should be directed to:

Board of Water and Soil Resources  
90 W. Plato Blvd.  
St. Paul, MN 55107  
Phone: (612) 296-2840

APPENDIX A  
SOIL TYPES AND CHARACTERISTICS



SOIL SURVEY FOR SANDY LAKE

MAP SYMBOL	SOIL CLASSIFICATION	% SLOPE
BrB2	Braham loamy fine sand, eroded	2-6
BrD	Braham loamy fine sand	12-18
ChA	Chetek sandy loam	0-2
ChB	Chetek sandy loam	2-6
ChB2	Chetek sandy loam, eroded	2-6
ChC	Chetek sandy loam	6-12
ChC2	Chetek sandy loam, eroded	6-12
ChC3	Chetek sandy loam, severely eroded	6-12
EgE	Emmert gravelly loamy sand	12-35
EIA	Emmert loamy sand	0-2
EIB	Emmert loamy sand	2-6
EIB2	Emmert loamy sand, eroded	2-6
EIC	Emmert loamy sand	6-12
EIC2	Emmert loamy sand, eroded	6-12
EmD	Emmert and Chetek soils	12-18
EmD2	Emmert and Chetek soils, eroded	12-18
EmE	Emmert and Chetek soils	18-25
EmE2	Emmert and Chetek soils, eroded	18-25
FaB	Fairhaven silt loam, lt. colored, var.	2-6
HaA	Hayden fine sandy loam	0-2
HaB	Hayden fine sandy loam	2-6
HaC	Hayden fine sandy loam	6-12
HaE	Hayden fine sandy loam	18-25
Is	Isanti loamy fine sand	
LnA	Lino loamy fine sand	0-2
LsA	Lino loamy fine sand, loamy substratum	0-2
Lw	Loamy wet land	
Ma	Marsh	
Pa	Peat and muck, shallow, deep	
Pd	Peat and muck, shallow, over sand	
ZfE	Zimmerman fine sand	12-25
ZmB	Zimmerman loamy fine sand	2-6
ZmB2	Zimmerman loamy fine sand, eroded	2-6
ZmC	Zimmerman loamy fine sand	6-12
ZmC2	Zimmerman loamy fine sand, eroded	6-12

Braham loamy fine sand, 2 to 6 percent slopes, eroded (BrB2).

Between one-third and two-thirds of the original surface layer of this soil has been removed by wind erosion. On slight rises on the crests of slopes, the surface layer is lighter colored in places and the sand appears looser because some of the fine silt and clay particles have blown away. The topography is gently sloping or undulating. Slopes are generally short. Included in mapping were deep sandy spots and small areas in shallow swales where the surface layer is thin and is fine sandy loam in texture.

This soil is suited to most crops commonly grown in the county. Yields are fair. Low moisture-holding capacity and low natural fertility are the major limitations. Increasing fertility, conserving moisture, and controlling erosion are the main management needs. Most of the acreage is cropland.

Braham loamy fine sand, 12 to 18 percent slopes (BrD).

This soil has a surface layer slightly thinner and slightly lighter colored than that in the profile describe for the series. Virgin areas are uneroded, and cultivated areas are only slightly eroded. The topography is moderately steep or hilly. Slopes generally are short and complex. Included in mapping were sandy spots on side slopes where the sand is more than 48 inches thick. Also included were about 60 acres where the soil is moderately eroded and about 95 acres where the slope is 18 to 25 percent.

This soil is suitable for meadow, pasture, and woodland, but it is too steep and too droughty to be suitable for cropland. Low moisture-holding capacity and low natural fertility are the major limitations. Erosion is a hazard. Cultivated fields should be seeded to permanent vegetation. Most of the acreage is oak forest or permanent pasture. The rest is cropland.

Chetek sandy, loam, 0 to 2 percent slopes (ChA).

Virgin areas of this soil are uneroded. Most of the cultivated acreage is only slightly eroded, but in spots, between 3 and 6 inches of the original surface layer has been removed.

This soil is suited to most crops commonly grown in the county. Yields are fair. Wind erosion is a hazard in cultivated areas. Low moisture-holding capacity and low natural fertility are serious limitations. Conserving moisture, increasing fertility, and controlling erosion, are the main management needs. Most of the acreage is cropland. The rest is oak forest permanent pasture.

Chetek sandy loam, 2 to 6 percent slopes (ChB).

Virgin areas of this soil are uneroded. Most of the cultivated acreage is only slightly eroded, but some spots on the crests of slopes have lost between 3 and 6 inches of the original surface layer through wind and water erosion. The topography is gently sloping or undulating. Slopes generally are short.

This soils is suited to most crops commonly grown in the county. Yields are fair. Both wind and water erosion are hazards in cultivated areas. Low moisture-holding capacity and low natural fertility are serious limitations.

Controlling erosion, conserving moisture, and increasing fertility are the main management needs. Most of the acreage is cropland, part of it is oak forest, and the rest is permanent pasture.

Chetek sandy loam, 2 to 6 percent slopes, eroded (ChB2).

This soil has lost between 3 and 6 inches of its original surface layer through wind and water erosion. In spots on the crest of slopes most of the original surface layer is gone, the dark reddish-brown subsoil has been turned up by plowing, and gravelly material is exposed. The topography is gently sloping or undulating. Slopes generally are short.

This soil is suited to most crops commonly grown in the county. Yields are fair. Both wind and water erosion are hazards. Low moisture-holding capacity and low natural fertility are serious limitations. Controlling erosion, conserving moisture, and increasing fertility are the main management needs. Most of the acreage is cropland.

Chetek sandy loam, 6 to 12 percent slopes (ChC).

Virgin areas of this soil are uneroded, and cultivated areas are only slightly eroded. The topography is sloping or rolling. Slopes generally are short.

This soil can be used for most crops commonly grown in the county, but yields are poor. Low moisture-holding capacity and low natural fertility are serious limitations. Controlling erosion, conserving moisture, increasing fertility, and supplying organic matter are the main management needs in cultivated areas. Most of the acreage is oak forest or permanent pasture. Only a small acreage is cropland.

Chetek sandy loam, 6 to 12 percent slopes, eroded (ChC2).

This soil has lost between 3 and 6 inches of its original surface layer through erosion. In spots on the crests of the slopes, most of the original surface layer is gone, the reddish-brown subsoil has been turned up in plowing, and gravelly material is exposed. There are a few rills on side slopes. The topography is sloping or rolling slopes generally are short.

This soil can be used for most crops commonly grown in the county, but yields are poor. Low moisture-holding capacity and low natural fertility are serious limitations. Controlling erosion, conserving moisture, increasing fertility, and supplying organic matter are the main management needs. Most of the acreage is cropland.

Chetek sandy loam, 6 to 12 percent slopes, severely eroded (ChC3).

This soil has lost much of its original surface layer through erosion. In many places, much of the fine material has been washed away and the present surface layer is gravelly sandy loam. On the crests of slopes the dark reddish-brown subsoil is exposed. Rills are common on side slopes. The topography is sloping or rolling. Slopes generally are short.

This soil is suitable for meadow, pasture, and woodland, but it is too droughty to be suitable for cropland. Yields of cultivated crops are very poor. The erosion hazard is severe. Very low moisture-holding capacity and low natural

fertility are serious limitations. Nevertheless, most of the acreage is cropland. Controlling erosion, conserving moisture, and increasing fertility are the main management needs. Cultivated fields should be seeded to permanent pasture.

Emmert gravelly loamy sand, 12 to 35 percent slopes (EgE).

This soil consists mainly of uneroded virgin areas but includes a small acreage that has been eroded. On the crests of slopes in cultivated areas, the original surface layer is gone and the gravelly or cobbly subsoil is exposed. The topography is moderately steep to very steep. Slopes generally are short and complex.

This soil is suitable for woodland but is too steep and too droughty to be suitable for either cropland or pasture. At best, the yield of pasture grasses is poor. Very low moisture-holding capacity is the major limitation. The erosion hazard is severe. Most of the acreage is either oak forest or permanent pasture.

Emmert loamy sand, 0 to 2 percent slopes (EIA).

Virgin areas of this soil are uneroded, and most cultivated areas of this soil are uneroded, and most cultivated areas are only slightly eroded. Included in mapping was about 50 acres where wind erosion has removed between one-third and two-thirds of the original surface layer. The present surface layer of this eroded acreage is brown instead of black, and the gravelly subsoil is exposed.

This soil can be used for most crops commonly grown in the county, but yields are poor. Very low moisture-holding capacity and low natural fertility are the major limitations. Wind erosion is a hazard. Nevertheless, much of the acreage is cropland. The rest is oak forest or permanent pasture. Conserving moisture, increasing fertility, and controlling wind erosion are the main management needs.

Emmert loamy sand, 2 to 6 percent slopes (EIB).

Virgin areas of this soil are uneroded. Most of the cultivated acreage is only slightly eroded, but spots on the crests of slopes have lost more than a third of the original surface layer through wind and water erosion. In these spots, the present surface layer is brown and the gravelly loamy sand subsoil is exposed. The topography is gently sloping or undulating. Slopes generally are short. Included in mapping was approximately 60 acres where the surface layer is gravelly and is very shallow over gravel.

This soil can be used for most crops commonly grown in the county, but yields are poor. Very low moisture-holding capacity and low natural fertility are serious limitations. Wind erosion is a hazard. Nevertheless, much of the acreage is cropland. The rest is either oak forest or permanent pasture. Conserving moisture, increasing fertility, and controlling wind erosion are the main management needs.

Emmert loamy sand, 2 to 6 percent slopes, eroded (EIB2).

Between one-third and two-thirds of the original surface layer of this soil has been removed by wind or water erosion, and the rest has been mixed with the subsoil in plowing. On the crests of slopes, more than two-thirds of the original surface layer is gone and the subsoil has been turned up in plowing. A few small areas of gravelly or cobbly material are exposed. The topography is gently sloping or undulating. Slopes generally are short.

This soil can be used for most crops commonly grown in the county, but yields are poor. Very low moisture-holding capacity and low natural fertility are the major limitations. Wind erosion and sandblasting are hazards. Nevertheless, most of the acreage is cropland. Conserving moisture, increasing fertility, and controlling erosion are the main management needs.

Emmert loamy sand, 6 to 12 percent slopes (EIC).

Virgin areas of this soil are uneroded. Most of the cultivated acreage is only slightly eroded, but spots on the crests of slopes have lost more than a third of the original surface layer through water erosion and the subsoil has been turned up in plowing. The topography is sloping or rolling. Slopes generally are short.

This soil is marginal for cultivated crops. Yields are poor. Very low moisture-holding capacity and low natural fertility are the major limitations. Erosion is a hazard. Conserving moisture, increasing fertility, and controlling erosion are the main management needs. Most of the acreage is either oak forest or permanent pasture. Only a small acreage is cropland.

Emmert loamy sand, 6 to 12 percent slopes, eroded (EIC2).

Erosion has removed between one-third and two-thirds of the original surface layer from this soil, and plowing has mixed the rest with material from the subsoil. On the crests of slopes, more than two-thirds of the original surface layer is gone and the subsoil has been turned up in plowing. A few small gravelly or cobbly spots are exposed. Rills are common on side slopes. The topography is sloping or rolling. Slopes generally are short.

This soil is marginal for cultivated crops. Yields are poor. Very low moisture-holding capacity and low natural fertility are the major limitations. Erosion is a hazard. Nevertheless, most of the acreage is cropland. Conserving moisture, increasing fertility, and controlling erosion are the main management needs.

Emmert and Chetek soils, 12 to 18 percent slopes (EmD).

The solum of these soils is thinner than that in the profile described for either Emmert loamy sand or Chetek sandy loam. Virgin areas are uneroded, and cultivated areas are only slightly eroded. The topography is moderately steep or hilly. Slopes are complex.

These soils are suitable for meadow, pasture, or woodland, but they are too steep and too droughty to be suitable for cropland. Very low moisture-holding capacity and low natural fertility are the major limitations. Erosion is a

hazard. Cultivated field should be seeded to permanent vegetation. Most of the acreage is either oak forest or permanent pasture. Only a small acreage is cropland.

Emmert and Chetek soils, 12 to 18 percent slopes, eroded (EmD2).

Between one-third and two-thirds of the original surface layer of these soils has been removed by erosion, and the rest has been mixed with gravelly material from the subsoil in plowing. In many places the present surface layer is gravelly loamy sand or gravelly sandy loam. Most of the original surface layer is gone from the crests of slopes, and the gravelly subsoil is exposed. In several spots, all the finer material has been washed away and a pavement of cobblestones and gravel is at the surface. Rills are common on side slopes. The topography is moderately steep or hilly. Slopes are complex.

This soil is suitable for meadow, pasture, and woodland, but it is too droughty to be suitable for cropland. Yields of cultivated crops are very poor. Very low moisture-holding capacity and low natural fertility are the major limitations. The erosion hazard is severe. Nevertheless, most of the acreage is cropland. Conserving moisture, increasing fertility, and controlling erosion are the main management needs. Cultivated fields should be seeded to permanent vegetation.

Emmert and Chetek soils, 18 to 25 percent slopes (EmE).

For the most part, these soils have not been cultivated, and consequently they have been little affected by erosion. Their solum is thinner than that in the profile desired for either Emmert loamy sands or Chetek sandy loams, and their surface layer, particularly on the crests of the slopes, is somewhat shallower over gravel. There are a few scattered boulders and cobblestones. Slopes are complex.

These soils are suitable for woodland and pasture, but they are too steep and too droughty to be suitable for cropland. Very low moisture-holding capacity is the major limitation. Erosion is a hazard. Most of the acreage is either oak forest or permanent pasture.

Emmert and Chetek soils, 18 to 25 percent slopes, eroded (EmE2).

These soils are shallower over gravel than is typical of either Emmert or Chetek soils. Between one-third and two-thirds of their original surface layer has been removed by erosion. The rest has been mixed with gravelly material from the subsoil in plowing, and in many places the present surface layer is gravelly loamy sand or gravelly sandy loam. The crests of slopes have been eroded to the degree that they have lost all of their original surface layer and are now covered with a pavement of cobblestones or gravel. Ordinarily, the upper part of the profile contains many cobblestones. Rills and small gullies are common on side slopes. The topography is steep. Slopes are complex.

These soils are suitable for woodland but are too steep and too droughty to be suitable for cropland. Very low moisture-holding capacity is the major limitation. The erosion hazard is severe. Nevertheless, most of the acreage is cropland. Cultivated fields should be seeded to permanent vegetation.

Fairhaven silt loam, light-colored variant, 2 to 6 percent slopes (FaB).

This soil has a surface layer slightly thinner than that in the profile described for the series. In most areas erosion has removed a third of the original surface layer, and in spots even more. In some small areas the slope is 6 to 12 percent. The topography is undulating to sloping. Slopes generally are short.

This is a productive soil that is suited to all crops commonly grown in the county. A slightly less than adequate moisture-holding capacity is the major limitation. The erosion hazard is slight. Conserving moisture, increasing fertility, supplying organic matter, preserving tilth, and controlling erosion are the main management needs. Most of the acreage is cropland.

Hayden fine sandy loam, 0 to 2 percent slopes (HaA).

Virgin areas of this soil are uneroded, and cultivated areas are only slightly eroded. In a few places where the glacial till joins the sand plain, the till is covered within a thin mantle of sandy material. Included in mapping were moderately well drained soils that have a faintly mottled subsoil, and soils that have a sandy cap less than 18 inches thick.

This soils produces good yields and is suited to all crops grown in the county. It has no serious limitations. Preserving tilth, increasing fertility, and supplying organic matter are the main management needs. Most of the acreage is cropland. The rest is woodland or permanent pasture.

Hayden fine sandy loam, 2 to 6 percent slopes (HaB).

Virgin areas of this soil are uneroded. Most of the cultivated acreage is only slightly eroded, but in spots on the crests of slopes, part of the original surface layer is gone and the rest has been mixed with material from the subsoil in plowing. In a few places where the glacial till joins the sand plain, the till is covered with a thin mantle of sandy material. The topography is gently sloping or undulating. Slopes generally are short. Included in mapping were soils that have a sandy cap less than 18 inches thick.

This soil produces good yields and is suited to all crops grown in the county. There is a slight erosion hazard in cultivated areas. Controlling erosion, preserving tilth, increasing fertility, and supplying organic matter are the main management needs. Most of the acreage is cropland. The rest is woodland or permanent pasture.

Hayden fine sandy loam, 6 to 12 percent slopes (HaC).

Virgin areas of this soil are uneroded. Most of the cultivated acreage is only slightly eroded, but spots on the crests of slopes have lost more than a third of their original surface layer, and the rest has been mixed with the yellowish-brown subsoil in plowing. The topography is sloping or rolling. Slopes generally are short. Included in mapping were spots where the surface layer is loamy fine sand and is less than 18 inches thick.

This is a productive soil that is suited to all crops grown in the county. Erosion is a hazard in cultivated areas. Controlling erosion, increasing fertility, supplying organic matter, and preserving tilth are the main management needs. Most of the acreage is cropland. The rest is woodland or permanent pasture.

Hayden fine sandy loam, 18 to 35 percent slopes (HaE).

The profile of this soil is shallower than the representative profile described for the series, and the surface layer is thinner than that in the representative profile. Virgin areas are uneroded, and small cultivated areas have lost no more than a third of the original surface layer. The topography is steep or very steep. Slopes generally are short. Included in mapping was approximately 60 acres where between one-third and two-thirds of the original surface layer is gone.

This soil is suitable for woodland and permanent pasture but is too steep to be suitable for cropland. The erosion hazard is severe in cultivated areas. In many places the slope is too steep to be safe for farm machinery. Most of the acreage is woodland or permanent pasture.

Isanti loamy fine sand (Is).

In many places this soil has a thin layer of peat or muck on the surface. The slope range is 0 to 1 percent. Included in mapping were areas of very poorly drained coarse sand.

If adequately drained, this soil can be used for most crops grown in the county, but it is generally not suitable for alfalfa. Yields are poor or fair. Poor drainage and low fertility are the major limitations. Controlling excess surface water and improving internal drainage are the main management needs. Most of the acreage is undrained and supports aquatic grasses, sedges, and willows. Only a small part is drained and suitable for cropland.

Lino loamy fine sand, 0 to 2 percent slopes (LnA).

Virgin areas of this soil are uneroded, and cultivated areas are slightly eroded. In the virgin areas, the surface layer is thinner and slightly darker colored than that in the profile described. Included in mapping were small areas where the surface layer either is covered with a thin layer of peat or contains a large amount of organic matter, and areas where the surface layer is black coarse sand.

This soil is suited to most crops commonly grown in the county, but alfalfa stands generally are short lived. Excessive wetness and low fertility are the major limitations. The main management needs are adequate drainage, measures that increase fertility, and a cropping system that adds organic matter to the soil and helps to control erosion. Much of the acreage is cropland, but a significant acreage is covered with trees and brush.

Lino loamy fine sand, loamy substratum, 0 to 2 percent slopes (LsA).

This soil has a black surface layer. Virgin areas are uneroded, and cultivated areas are slightly eroded. Included in mapping were areas where the surface layer is very dark grayish brown.

This soil is suited to most crops grown in the county, but alfalfa stands are short lived. Excessive wetness and low fertility are the major limitations. The main management needs are adequate internal drainage, measures that increase fertility, and a cropping system that adds organic matter to the soil and helps

to prevent wind erosion. Drained areas are likely to be susceptible to wind erosion. Much of the acreage is cropland, but a significant acreage is covered with trees and brush.

#### Loamy Wet Land

Loamy wet land (Lw) consists of dark-colored, poorly drained or very poorly drained soil material. It occurs as depressions and nearly level areas. The slope range is 0 to 2 percent. The surface layer ranges from loam to silty clay loam in texture. In places it is capped with a thin layer of peat. The material is moderately deep or deep over gray till, red till, a mixture of red and gray till, lacustrine silt, or outwash, depending on location.

The moisture-holding capacity of this land type varies but for the most part is moderate to high. The movement of air and water is moderate or moderately slow; it is restricted by a high water table. The organic matter content is high, and natural fertility is moderate. The reaction is acid to alkaline.

If adequately drained, much of this land type is suited to most crops grown in the county. Some areas are not suitable for alfalfa, and in others alfalfa is likely to be short lived. The soil material is likely to compact if worked when wet. Wetness is the major limitation. Controlling excess surface water, improving internal drainage, supplying organic matter, and preserving tilth are the main management needs. Much of the acreage is undrained and supports aquatic grasses, sedges, and willows. The drained areas are cropland or pasture.

#### Marsh

Marsh (Ma) consists of areas that are covered with water most of the year. The slope range is 0 to 1 percent. The vegetation consists of aquatic grasses, sedges, and cattails.

#### Peat and muck, deep (Pa).

These soils are more than 42 inches thick. They occur in bogs and along streams and are frequently flooded.

If adequately drained, these soils are suitable for cropland and vegetable gardens. Wetness, low fertility, and the hazard of summer frost are the major limitations. Wind erosion is likely to be a hazard in cultivated areas. Controlling excess surface water, improving internal drainage, controlling wind erosion, and supplying fresh organic matter are the main management needs. Adequate controls are needed to keep drained areas from becoming too dry. Most of the acreage is undrained and supports aquatic grasses and sedges. Part of the undrained acreage is native pasture. Only a small acreage is drained and cropped.

#### Peat and muck, shallow, over sand (Pd).

These soils are 12 to 42 inches thick. They occur in depressions in sandy areas, and also along streams that have low banks and overflow frequently.

If adequately drained, these soils are suitable for cropland or vegetable gardens. Wetness, low fertility, shallowness over sand, and the hazard of

late-summer frost are the major limitations. Wind erosion is likely to be a hazard in cultivated areas. Controlling excess surface water, improving internal drainage, supplying fresh organic matter, and controlling wind erosion are the main management needs. Stabilizing and maintaining ditchbanks are problems. Most of the acreage is undrained and supports aquatic grasses and sedges. Part of the undrained acreage is native pasture. Only a small acreage is drained and cropped.

Zimmerman fine sand, 12 to 25 percent slopes (ZfE).

Virgin areas of this soil are uneroded, but cultivated areas have lost as much as two-thirds of their original surface layer through erosion. Most of the original surface layer is gone from the crests of slopes, and loose sand is exposed. A few rills have been cut on side slopes. Blowouts and dunes are common near the Sand Dunes State Forest. Ten topography is moderately steep or steep. Slopes generally are short.

This soil is suitable for woodland but is too steep and too droughty to be suitable for cropland. Very low moisture-holding capacity is the major limitation. The erosion hazard is severe. About half the acreage is oak forest or permanent pasture. The rest is cropland.

Zimmerman loamy fine sand, 2 to 6 percent slopes (ZmB).

Virgin areas of this soil are uneroded, and cultivated areas are only slightly eroded. Included in mapping were spots where there are slight accumulations of wind-shifted sand. The topography is gently sloping or undulating. Slopes generally are short.

This soil can be used for most crops commonly grown in the county, but yields are poor. Very low moisture-holding capacity and low natural fertility are the major limitations. Wind erosion is a hazard. Conserving moisture, increasing fertility, and controlling wind erosion are the main management needs. Most of the acreage is oak forest or permanent pasture. The rest is cropland.

Zimmerman loamy fine sand, 2 to 6 percent slopes, eroded (ZmB2).

Between one-third and two-thirds of the original surface layer of this soil has been removed or shifted by wind erosion. The present surface layer is slightly browner than the subsoil; the change in color is ordinarily at a sharp line at the base of the plow layer. In spots on slight rises or on the crests of slopes, the present surface layer is lighter colored and the sand is looser because some of the fine silt and clay particles have blown away. Drifts of sand are common, particularly along fence lines and road ditches. There are a few blowouts, mainly near the Sand Dunes State Forest. The topography is gently sloping or undulating. Slopes generally are short.

This soil can be used for most crops commonly grown in the county, but yields are poor. Very low moisture-holding capacity and low natural fertility are the major limitations. Wind erosion and damage to seedlings by sandblasting are hazards. Nevertheless, most of the acreage is cropland. Conserving moisture, increasing fertility, and controlling wind erosion are the main management needs.

Zimmerman loamy fine sand, 6 to 12 percent slopes (ZmC).

Virgin areas of this soil are uneroded. Most of the cultivated acreage is only slightly eroded, but in spots on the crests of slopes, more than a third of the original surface layer has been removed. In these eroded spots the sand is looser and the material is generally lighter colored. There are a few blowouts, mainly near the Sand Dunes State Forest. The topography is sloping or rolling. Slopes generally are short.

This soil is suitable for meadow, pasture, or woodland, but it is too droughty and too steep to be suitable for cropland. Very low moisture-holding capacity and low fertility are the major limitations. Wind erosion is a hazard. Cultivated fields should be seeded to permanent vegetation. Most of the acreage is oak forest or permanent pasture. The rest is cropland.

Zimmerman loamy fine sand, 6 to 12 percent slopes, eroded (ZmC2).

Wind erosion has removed or shifted between one-third and two-thirds of the original surface layer of this soil. The present surface layer is slightly browner than the subsoil; the change in color is generally a sharp line at the base of the plow layer. The crests of slopes have lost most of the original surface layer, and some are very sandy. Blowouts are common particularly near the Sand Dunes State Forest. Drifts of sand are common also. Rills have been cut on the steeper slopes. The topography is sloping or rolling. Slopes generally are short.

This soil is suitable for meadow, pastures, or woodland, but it is too droughty and too erodible to be suitable for cropland. Yields of cultivated crops are very poor. Nevertheless, most of the acreage is cropland. Very low moisture-holding capacity and low natural fertility are the major limitations. Conserving moisture, increasing fertility, and controlling erosion are the main management needs. Cultivated fields should be seeded to permanent vegetation.

For more detailed information, see the Soil Conservation Service Soil Survey of Sherburne County, Minnesota dated February, 1968.

APPENDIX B

BACKGROUND DATA ON WATER QUALITY, FISH  
AND WILDLIFE AND DEVELOPMENT HISTORY



PIC DATA

PHYSICAL CHARACTERISTICS FOR LAKE: SANDY

Dominant Forest/Soil Type: NOT AVAILABLE  
Size of Lake: 70 Acres  
Maximum Depth: NA  
Shorelength: NA  
Median Depth: NA

Secchi Disk Reading (water clarity): NA  
Lake Contour Map Number: C2857 (available at cost from Documents Division)  
(Phone: 612/297-3000)

DEVELOPMENT CHARACTERISTICS FOR LAKE: SANDY

Shoreland Zoning Classification: RECREATIONAL DEVELOPMENT  
Public Accesses in 1986: 0

DNR SECTION OF FISHERIES INFORMATION FOR LAKE SANDY

Water Chemistry Survey Date: 7/17/80

Water Color: Clear  
Cause of Water Color: Very little algae and susp. material  
Secchi Disk: 16.0  
% Littoral: 62

Lake Description

Surface Water Area: 63  
Management Class: CENTRARCHID  
Ecological Type: CENTRARCHID

Accessibility: Access on south side of lake

NET CATCH DATA

Gill Nets No. of Sets: 2 Gill Net Survey Date: 7/17/80

<u>Species</u>	<u># Fish</u>	<u># Per Set</u>	<u>Total Pounds</u>	<u>Pounds Per Set</u>
Black Bullhead	3	1.5	1.00	0.50
Brown Bullhead	79	39.5	8.50	4.25
Northern Pike	25	12.5	25.00	12.50
Yellow Perch	1	0.5	0.10	0.05
Walleye	1	0.5	5.00	2.50
Largemouth Bass	2	1.0	2.50	1.25
Pumpkinseed Sunfish	5	2.5	0.60	0.30
Bluegill Crappie	22	11.0	6.50	3.25
Black Crappie	3	1.5	1.00	0.50
Hybrid Sunfish	1	0.5	0.10	0.05

Trap Nets

No. of Sets: 3

Trap Survey Date: 7/17/80

<u>Species</u>	<u># Fish</u>	<u># Per Set</u>	<u>Total Pounds</u>	<u>Pounds Per Set</u>
Brown Bullhead	16	5.3	2.85	0.95
Northern Pike	2	0.7	1.00	0.33
Walleye	1	0.3	0.10	0.03
Largemouth Bass	2	0.7	0.20	0.07
Green Sunfish	2	0.7	0.05	0.02
Pumpkinseed Sunfish	29	9.7	2.75	0.92
Bluegill Sunfish	180	60.0	17.25	5.75
Black Crappie	2	0.7	0.75	0.25
Hybrid Sunfish	73	24.3	8.00	2.67

FISH STOCKING DATA

<u>Year</u>	<u>Species</u>	<u>Size</u>	<u># Released</u>
1975	Northern Pike	FINGERLING	750
1979	Walleye	FINGERLING	2,400
1979	Northern Pike	YEARLING	300
1982	Walleye	FINGERLING	507
1985	Walleye	FINGERLING	36
1985	Walleye	YEARLING	146

PERMIT DATA FOR LAKE SANDY

SUMMARY OF DNR PERMIT APPLICATIONS ISSUED OR DENIED AS OF JUNE 1986 FOR LAKE: SANDY

<u>Permit Types</u>	<u>Number Issued</u>	<u>Number Denied</u>
Public (Protected) Waters Permits		
Encroachment	1	0
Sand Blanket	4	0
General Appropriation Permits	0	0

APPENDIX C  
CLIMATOLOGICAL DATA

Santiago 3E, MN Monthly Precipitation

####	YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANN
7502	1959	m	m	m	m	m	m	m	m	m	1.78	m	1.74	m
7502	1960	m	0.10	m	1.87	m	2.80	m	m	1.87	0.38	1.56	0.59	m
7502	1961	0.5	0.49	0.96	2.55	3.97	2.96	4.03	2.03	2.96	2.32	1.74	0.78	24.84
7502	1962	0.81	1.83	1.76	1.13	6.81	3.14	6.48	3.76	4.72	0.52	0.49	0.14	31.59
7502	1963	0.35	0.40	1.41	3.35	4.95	3.47	1.32	5.56	3.95	0.55	0.81	0.94	27.06
7502	1964	0.19	0.14	1.96	3.21	4.71	1.19	1.02	5.59	2.07	0.38	1.12	1.06	22.64
7502	1965	0.98	1.62	4.56	3.23	7.70	3.54	4.68	5.60	5.74	1.42	2.32	1.91	43.30
7502	1966	0.83	0.81	1.37	2.04	1.86	2.82	6.27	4.46	1.11	1.10	0.56	0.95	24.18
7502	1967	3.48	1.87	0.22	1.06	1.49	7.77	2.14	2.25	0.69	1.07	0.00	0.70	22.74
7502	1968	0.89	0.39	1.47	5.05	3.97	5.55	1.75	4.65	8.46	5.69	1.25	2.46	41.58
7502	1969	2.33	0.62	0.49	3.34	1.99	2.31	5.57	2.32	2.56	2.39	0.92	2.61	27.45
7502	1970	0.65	0.39	1.80	4.09	3.25	4.33	4.07	2.35	1.83	5.87	3.36	0.61	32.60
7502	1971	1.62	2.24	1.06	2.18	2.52	3.86	3.40	3.39	2.47	6.82	3.05	0.91	33.52
7502	1972	1.61	1.03	1.42	2.51	3.46	4.26	11.93	4.95	2.03	3.65	1.12	1.80	39.77
7502	1973	1.17	0.34	2.09	1.51	5.28	3.29	3.38	4.35	3.52	4.03	1.99	1.45	32.40
7502	1974	0.07	1.63	0.87	2.12	3.42	4.31	3.35	1.99	1.75	1.16	2.53	0.80	24.00
7502	1975	3.42	0.52	1.62	3.67	3.22	5.61	1.54	5.76	3.11	1.41	2.76	0.14	32.78
7502	1976	1.22	1.43	1.07	0.45	1.63	3.90	1.93	1.03	0.39	0.19	0.20	0.51	13.95
7502	1977	0.93	1.72	4.29	2.57	3.76	3.25	2.89	8.11	2.97	3.19	3.21	2.11	39.00
7502	1978	0.13	0.07	0.82	4.58	3.18	3.04	6.17	6.07	4.26	0.35	0.64	1.42	30.73
7502	1979	1.50	2.38	3.22	0.79	5.79	8.13	2.64	5.03	0.83	4.76	0.23	0.10	35.40
7502	1980	1.10	0.96	0.69	0.39	1.24	5.52	1.45	6.02	5.70	0.70	0.07	0.03	23.87
7502	1981	0.23	1.46	0.85	3.55	1.46	6.32	3.06	4.62	1.13	3.50	0.40	1.08	27.66
7502	1982	2.80	0.09	1.82	1.02	4.34	2.77	4.56	2.29	5.09	4.44	3.15	2.37	34.74
7502	1983	1.04	0.19	2.83	2.89	2.20	8.12	2.19	3.41	4.97	3.25	4.10	1.39	36.58
7502	1984	0.67	0.93	0.96	3.88	3.26	9.28	2.50	4.20	4.10	6.84	0.30	1.94	38.86
7502	1985	0.49	0.29	2.58	2.88	2.65	5.21	2.86	4.02	8.87	1.54	1.43	0.94	m
7502	1986	0.54	0.98	1.09	5.87	2.52	3.38	7.44	5.55	7.50	0.65	2.16	0.53	38.21

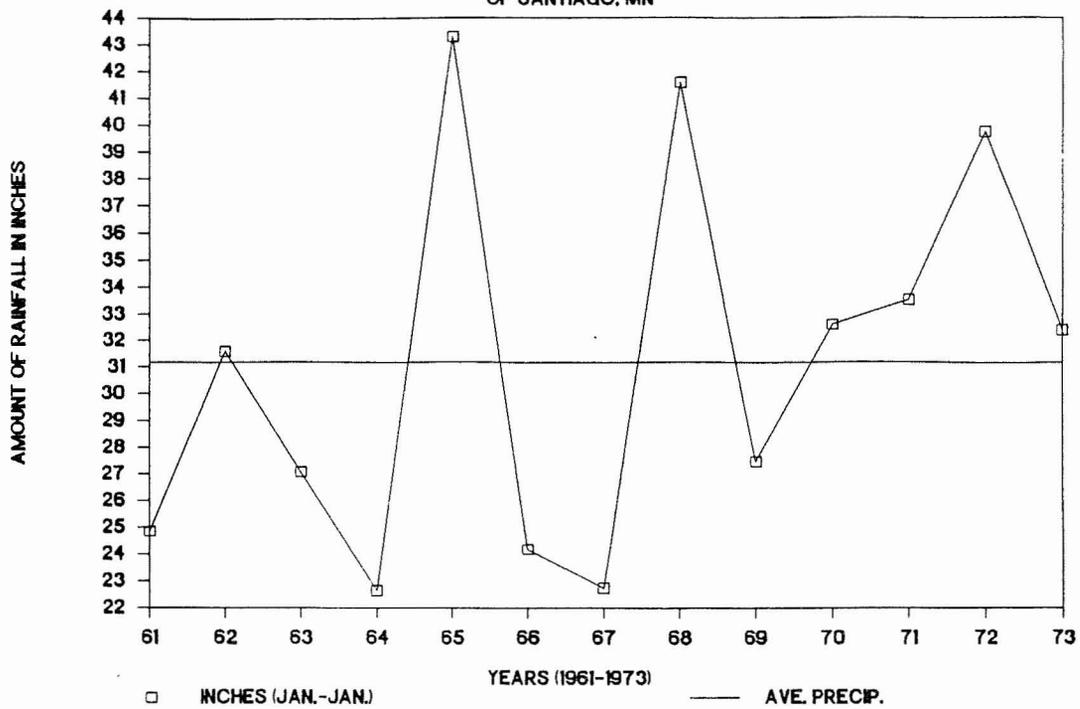
Note: Values in hundredths of inches: 'm' = missing; 'e' = estimated; '####' is the National Weather Service Coop Station Number.

All data was supplied to this State Climatology Office by the National Climate Data Center, NOAA, Asheville, NC, 28801. 'Certified Data' can only be supplied by NCDC directly.

State Climatology Office, Minnesota Department of Natural Resources - Waters, Jim Zandlo at (612) 296-4214.

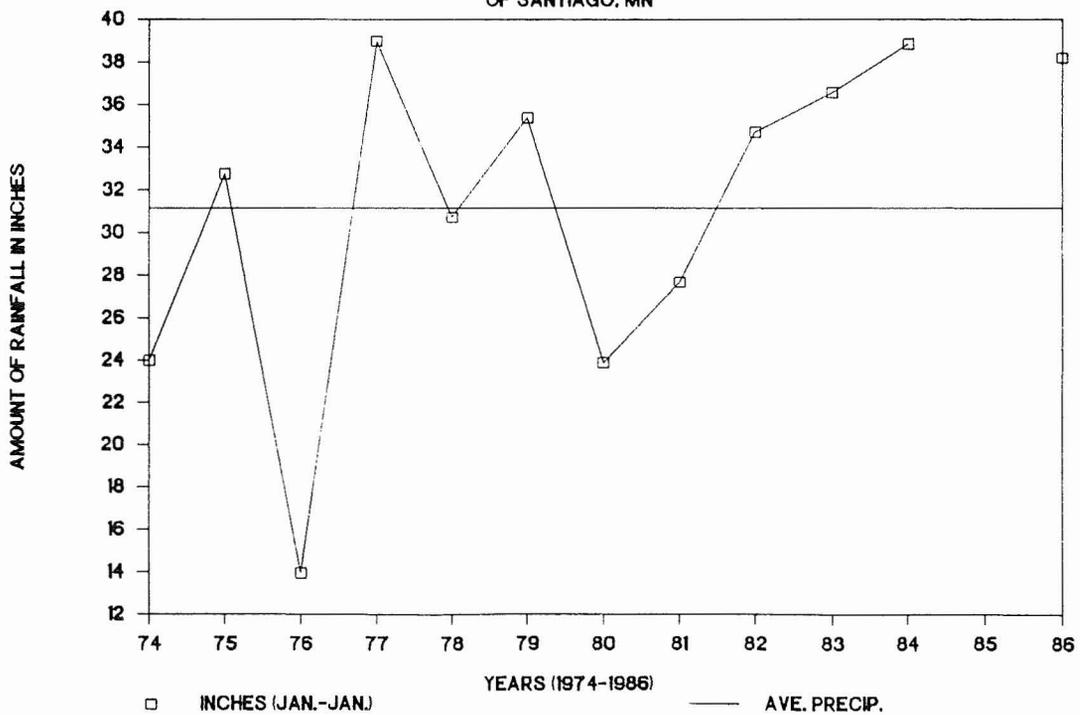
# ANNUAL PRECIPITATION

OF SANTIAGO, MN



# ANNUAL PRECIPITATION

OF SANTIAGO, MN



St. Cloud WSO Airport, MN Monthly Precipitation

###	YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANN
7294	1887	0.90	1.01	0.14	m	m	m	m	m	m	m	m	m	m
7294	1888	m	m	1.60	m	m	m	m	m	m	m	m	m	m
7294	1890	m	m	m	m	m	m	m	2.20	m	m	m	m	m
7294	1893	1.00	0.90	0.90	5.74	2.62	0.54	3.67	2.41	0.81	1.68	0.81	1.36	22.44
7294	1894	0.81	0.00	2.55	4.93	8.54	4.15	0.51	0.90	2.12	1.95	0.72	0.69	27.87
7294	1895	0.48	0.70	0.24	2.30	3.99	2.55	3.16	2.28	3.84	0.00	0.94	0.00	20.48
7294	1896	1.05	0.18	3.05	6.31	2.57	5.00	2.32	1.66	2.59	4.30	2.76	0.00	31.79
7294	1897	2.75	1.40	4.53	1.56	1.96	6.77	12.81	2.48	4.18	1.69	0.60	0.28	41.01
7294	1898	0.00	1.78	1.75	0.32	2.96	3.73	1.83	3.34	2.28	4.17	1.85	0.00	24.01
7294	1899	0.30	1.05	2.22	2.22	3.79	2.78	4.51	7.91	0.95	7.94	1.10	0.36	35.14
7294	1900	0.27	0.45	1.40	0.81	0.20	2.05	4.28	9.28	7.12	2.39	0.58	0.86	29.69
7294	1901	0.42	0.00	1.34	2.00	1.21	4.67	2.38	1.54	3.25	0.76	0.50	0.23	18.30
7294	1902	0.30	0.00	0.35	0.88	2.79	2.92	4.75	2.32	2.19	1.63	1.53	1.43	21.09
7294	1903	0.20	0.33	2.75	3.74	5.46	1.28	10.53	2.64	5.20	2.80	0.25	0.55	35.73
7294	1904	0.35	0.18	1.06	1.37	2.95	3.89	5.87	6.00	3.02	5.01	0.08	0.39	30.17
7294	1905	0.49	0.36	0.60	2.06	5.47	7.42	5.41	6.96	3.38	3.13	1.41	0.00	36.69
7294	1906	1.20	0.26	1.03	1.68	6.50	7.61	3.17	3.42	4.33	3.22	1.15	0.54	34.11
7294	1907	1.80	0.78	0.75	0.21	3.53	5.05	2.22	3.55	5.15	1.67	3.57	0.26	28.54
7294	1908	0.29	0.69	1.44	3.21	6.77	6.82	2.55	1.60	2.74	1.64	1.09	0.47	29.31
7294	1909	1.56	1.21	0.14	1.57	3.34	4.84	3.08	2.43	4.06	0.71	2.10	1.63	26.67
7294	1910	0.65	0.46	0.18	1.52	1.90	1.85	0.63	3.90	2.53	0.47	0.31	0.24	14.64
7294	1911	0.55	0.37	0.87	2.19	5.86	5.28	3.33	3.56	3.41	4.87	1.65	0.75	32.69
7294	1912	0.26	0.10	0.28	2.96	9.68	2.29	5.23	4.79	1.78	0.68	0.01	0.82	28.88
7294	1913	0.42	0.37	0.48	2.91	4.26	3.05	9.49	2.61	4.12	2.27	1.23	0.00	31.21
7294	1914	0.88	0.35	0.95	2.42	2.79	8.35	0.90	3.37	6.49	1.59	0.23	0.05	28.37
7294	1915	0.33	1.29	0.54	2.83	3.97	m	4.26	1.62	3.41	2.62	2.13	0.70	m
7294	1916	2.16	0.37	1.38	1.92	5.86	6.04	3.21	4.65	2.98	1.71	0.00	0.74	31.02
7294	1917	1.85	1.09	2.98	2.69	1.02	4.65	3.35	2.61	1.39	1.04	0.05	0.44	23.16
7294	1918	0.48	0.27	0.72	1.79	4.14	1.64	4.43	3.21	0.84	3.23	2.99	0.72	24.46
7294	1919	0.30	2.22	1.17	2.53	2.85	5.30	3.83	2.10	0.80	2.18	m	0.42	m
7294	1920	1.61	0.66	3.14	1.53	4.61	10.56	0.75	0.89	3.87	2.62	m	0.76	m
7294	1921	0.29	0.00	0.80	1.21	2.07	3.18	2.86	1.70	6.10	0.80	1.02	0.52	20.55
7294	1922	1.88	2.94	1.39	1.25	2.01	4.50	0.86	1.16	0.74	2.37	4.16	0.20	23.46
7294	1923	1.42	0.25	0.20	2.66	2.49	5.17	3.26	1.00	0.93	0.42	0.57	0.17	18.54
7294	1924	0.14	0.35	0.95	3.26	1.80	5.17	1.49	4.76	4.63	0.76	0.52	1.04	24.87
7294	1925	0.39	0.37	0.34	2.16	1.07	4.96	4.63	1.29	2.46	0.44	0.50	0.51	19.12
7294	1926	0.98	0.44	0.89	0.08	0.98	4.67	4.31	7.22	10.72	1.22	1.53	0.32	33.36
7294	1927	0.41	0.31	1.73	3.31	2.98	3.04	2.74	2.18	2.55	1.97	1.93	1.75	24.90

<u>###</u>	<u>YEAR</u>	<u>JAN</u>	<u>FEB</u>	<u>MAR</u>	<u>APR</u>	<u>MAY</u>	<u>JUN</u>	<u>JUL</u>	<u>AUG</u>	<u>SEP</u>	<u>OCT</u>	<u>NOV</u>	<u>DEC</u>	<u>ANW</u>
7294	1928	0.40	0.88	0.39	2.31	1.34	3.61	4.62	5.28	4.28	2.15	0.81	0.71	26.78
7294	1929	0.93	0.50	1.19	1.40	2.10	1.19	2.37	1.97	6.60	2.11	0.67	0.57	21.60
7294	1930	0.82	0.96	0.73	0.59	3.61	2.89	2.17	1.46	3.10	1.43	1.78	0.08	19.62
7294	1931	0.07	1.35	1.30	0.96	1.81	2.94	1.37	2.65	1.56	3.54	4.02	0.31	21.88
7294	1932	1.02	0.26	0.73	1.16	4.32	3.55	3.94	2.52	0.78	1.46	1.51	0.23	21.48
7294	1933	0.48	0.27	0.84	0.46	4.22	1.96	5.75	0.42	1.36	1.46	0.54	0.43	18.19
7294	1934	0.74	0.05	0.82	0.25	1.01	3.89	1.30	1.84	6.12	2.83	1.32	0.82	20.99
7294	1935	0.89	0.27	1.28	2.02	1.97	4.41	4.02	6.30	0.90	2.18	0.57	0.95	25.76
7294	1936	0.79	1.10	1.30	2.25	4.05	0.80	0.94	4.98	2.15	0.54	1.89	1.53	22.32
7294	1937	1.04	0.76	0.37	3.18	5.72	2.43	2.43	5.12	1.26	1.03	0.49	0.33	24.16
7294	1938	0.41	0.64	2.07	3.62	6.80	4.29	4.87	2.84	3.16	0.34	1.43	0.67	31.14
7294	1939	1.26	1.20	0.27	1.96	2.72	6.91	2.74	3.17	1.39	1.22	0.00	m	m
7294	1940	0.26	0.84	1.93	2.48	2.21	2.84	3.39	3.61	1.07	2.66	3.14	0.57	25.00
7294	1941	0.86	0.95	0.72	2.08	5.23	6.19	1.23	5.83	5.02	3.28	0.01	0.86	32.26
7294	1942	0.02	0.26	1.94	1.87	4.47	3.21	3.45	3.28	4.89	0.38	0.16	1.11	25.04
7294	1943	0.77	0.67	1.61	0.87	6.18	2.90	3.16	1.36	0.68	2.30	1.54	0.01	22.05
7294	1944	0.63	1.37	1.07	3.48	5.11	5.57	5.19	3.67	2.55	0.07	1.11	0.41	30.23
7294	1945	0.87	1.29	2.07	1.91	2.08	6.58	4.22	1.96	3.06	0.33	1.60	1.74	27.71
7294	1946	0.43	1.14	0.64	1.00	4.41	5.73	1.86	0.77	4.19	4.24	1.35	0.85	26.61
7294	1947	0.31	0.23	0.63	4.40	2.38	3.55	1.75	2.90	1.63	1.10	2.15	0.03	21.06
7294	1948	0.16	1.42	1.89	2.09	0.32	4.38	2.86	2.89	2.13	0.51	1.74	0.39	20.78
7294	1949	1.61	0.21	1.76	0.97	2.04	3.77	5.93	1.43	2.34	2.28	1.13	0.94	24.41
7294	1950	2.12	0.31	2.44	3.32	5.54	1.33	1.72	0.46	1.79	3.76	1.98	1.80	26.57
7294	1951	0.35	2.76	2.41	2.26	2.87	7.85	4.73	4.95	2.75	3.14	1.54	1.65	37.26
7294	1952	1.33	0.70	1.97	0.92	2.25	9.08	3.40	5.95	0.07	0.07	0.47	0.13	27.34
7294	1953	0.92	1.61	1.19	3.52	2.83	9.34	2.01	3.86	0.99	0.51	1.55	1.40	29.71
7294	1954	0.49	0.57	1.62	5.31	4.46	6.90	3.13	2.94	3.96	2.23	0.38	0.21	32.20
7294	1955	0.57	1.58	0.73	1.17	0.88	2.90	8.00	5.43	2.10	1.99	1.26	1.35	27.96
7294	1956	1.01	0.22	1.13	2.01	2.69	5.46	4.79	7.55	1.88	1.08	2.34	0.33	30.49
7294	1957	0.40	1.10	2.03	0.90	4.58	8.54	2.07	6.35	3.88	0.94	1.28	0.38	32.45
7294	1958	0.69	0.23	0.69	2.03	2.05	2.25	2.63	6.95	4.97	1.44	1.75	0.16	25.84
7294	1959	0.20	0.58	0.10	0.34	5.70	2.42	2.64	4.36	2.20	1.85	0.30	1.69	22.18
7294	1960	0.92	0.09	0.75	1.81	4.29	2.68	2.35	4.47	1.71	0.32	1.31	0.55	21.25
7294	1961	0.07	0.38	0.57	2.18	2.77	2.60	3.15	2.58	2.96	2.11	0.68	0.80	20.35
7294	1962	0.67	1.40	1.12	1.13	8.01	2.93	6.20	3.21	3.71	0.19	0.44	0.13	29.14
7294	1963	0.43	0.40	1.39	2.91	5.79	2.51	2.04	5.90	3.40	0.60	0.76	0.66	26.79
7294	1964	0.18	0.04	1.22	3.31	3.62	1.30	1.71	5.66	1.38	0.19	0.98	0.58	21.17
7294	1965	0.48	0.91	3.43	3.44	6.78	6.43	4.66	4.65	4.94	0.94	1.55	1.11	39.32
7294	1966	0.70	1.17	1.53	1.66	2.22	3.18	3.51	4.67	0.95	1.41	0.49	0.79	22.28
7294	1967	1.99	0.75	0.39	1.05	0.82	7.00	0.59	4.72	1.43	1.14	0.14	1.12	21.14
7294	1968	0.86	0.21	1.17	4.51	2.80	6.98	1.95	2.13	4.74	5.80	0.58	1.95	33.68

###	YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANN
7294	1969	2.52	0.69	0.47	3.48	2.16	2.27	2.81	2.16	1.71	1.29	0.38	2.04	21.98
7294	1970	0.24	0.18	1.05	3.01	2.52	3.43	3.26	1.73	1.66	5.10	2.73	0.24	25.15
7294	1971	0.86	1.53	0.31	1.66	3.86	6.49	2.28	2.79	3.12	6.16	2.56	0.39	32.01
7294	1972	0.55	0.47	1.56	1.59	3.30	1.91	7.26	4.94	1.64	2.54	0.74	1.31	27.81
7294	1973	0.52	0.31	1.40	1.65	2.89	2.92	2.94	4.27	2.80	3.13	1.64	0.73	25.20
7294	1974	0.09	0.83	0.88	1.16	3.26	4.36	2.25	3.20	1.97	1.58	1.29	0.54	21.41
7294	1975	2.39	0.40	1.75	3.69	3.02	5.78	0.21	4.83	2.27	1.08	3.24	0.28	28.94
7294	1976	0.85	0.83	1.78	0.92	0.93	4.84	1.92	0.60	1.37	0.44	0.14	0.31	14.93
7294	1977	0.58	0.98	3.03	3.17	3.57	3.48	4.27	6.10	2.34	2.93	3.74	1.40	35.59
7294	1978	0.19	0.17	0.81	3.49	3.20	6.04	4.43	2.88	4.59	0.14	0.95	1.02	27.91
7294	1979	1.28	1.67	3.02	0.74	5.17	6.34	1.21	4.88	1.58	4.36	0.62	0.31	31.18
7294	1980	1.17	0.84	0.76	0.48	1.62	6.06	1.28	7.01	5.99	0.71	0.20	0.22	26.34
7294	1981	0.44	1.10	1.05	3.29	1.40	6.65	1.92	0.00	1.26	4.40	0.45	1.04	23.00
7294	1982	0.97	0.13	1.75	0.97	3.91	2.53	3.90	3.37	4.38	4.52	2.31	1.72	30.46
7294	1983	0.61	0.13	2.60	1.57	2.39	9.52	2.21	3.48	6.55	3.09	3.11	0.92	36.18
7294	1984	0.67	0.87	0.65	4.16	2.02	8.11	2.94	2.57	3.39	5.84	0.17	1.81	33.20
7294	1985	0.43	0.23	1.70	3.83	2.81	5.28	2.80	4.57	9.48	1.28	1.43	0.57	34.41
7294	1986	0.72	0.83	0.89	5.55	2.36	3.75	7.54	5.18	6.03	0.49	1.05	0.35	34.74

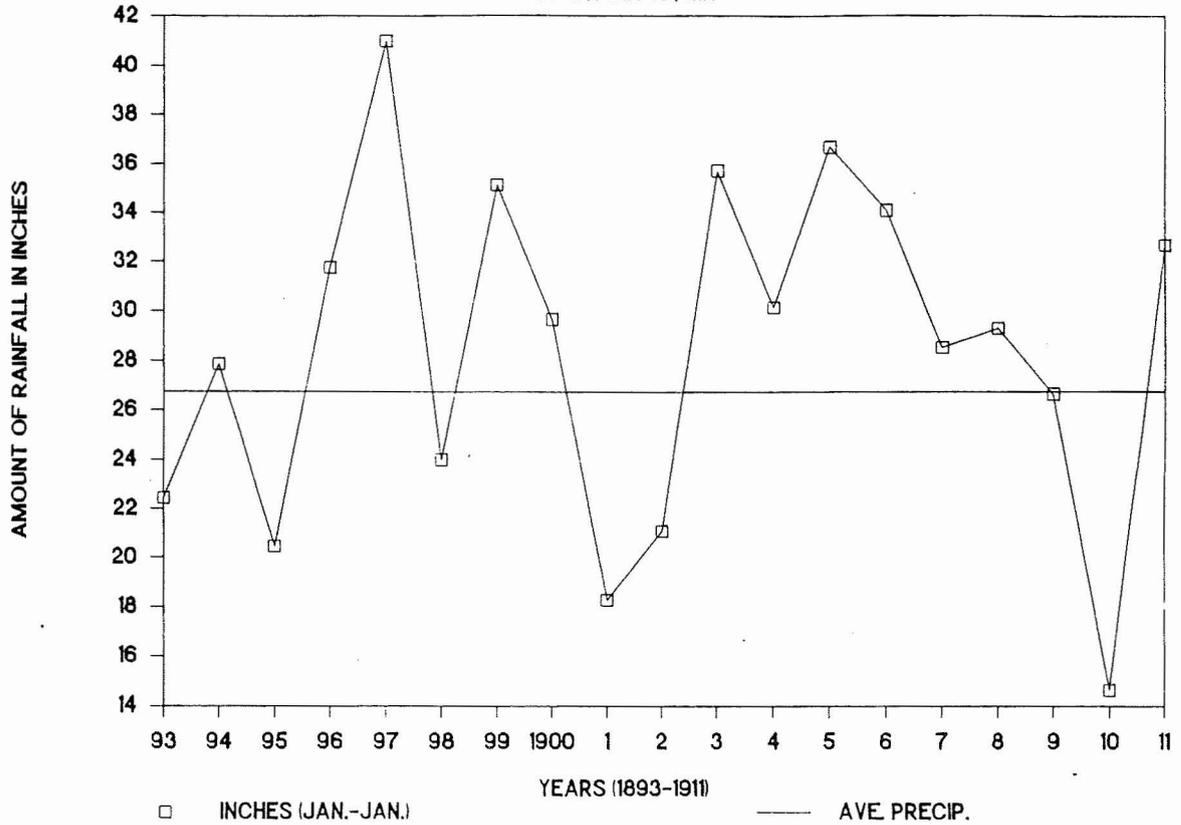
Note: Values in hundredths of inches; 'm' = missing; 'e' = estimated; '###' is the National Weather Service Coop Station Number.

All data were supplied to this State Climatology Office by the National Climate Data Center, NOAA, Asheville, NC, 28801. "Certified Data" can only be supplied by NCDC directly.

State Climatology Office, Minnesota Department of Natural Resources - Waters, Jim Zandlo, (612) 296-4214.

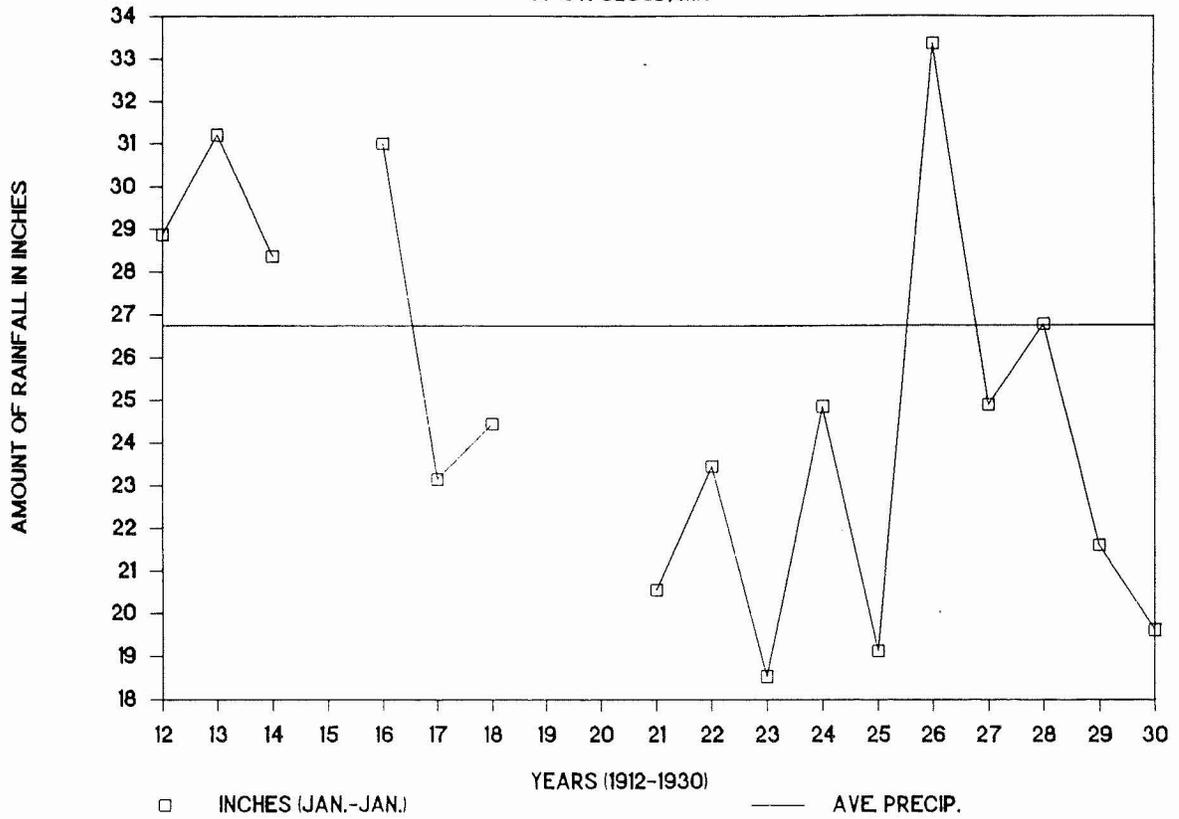
# ANNUAL PRECIPITATION

OF ST. CLOUD, MN



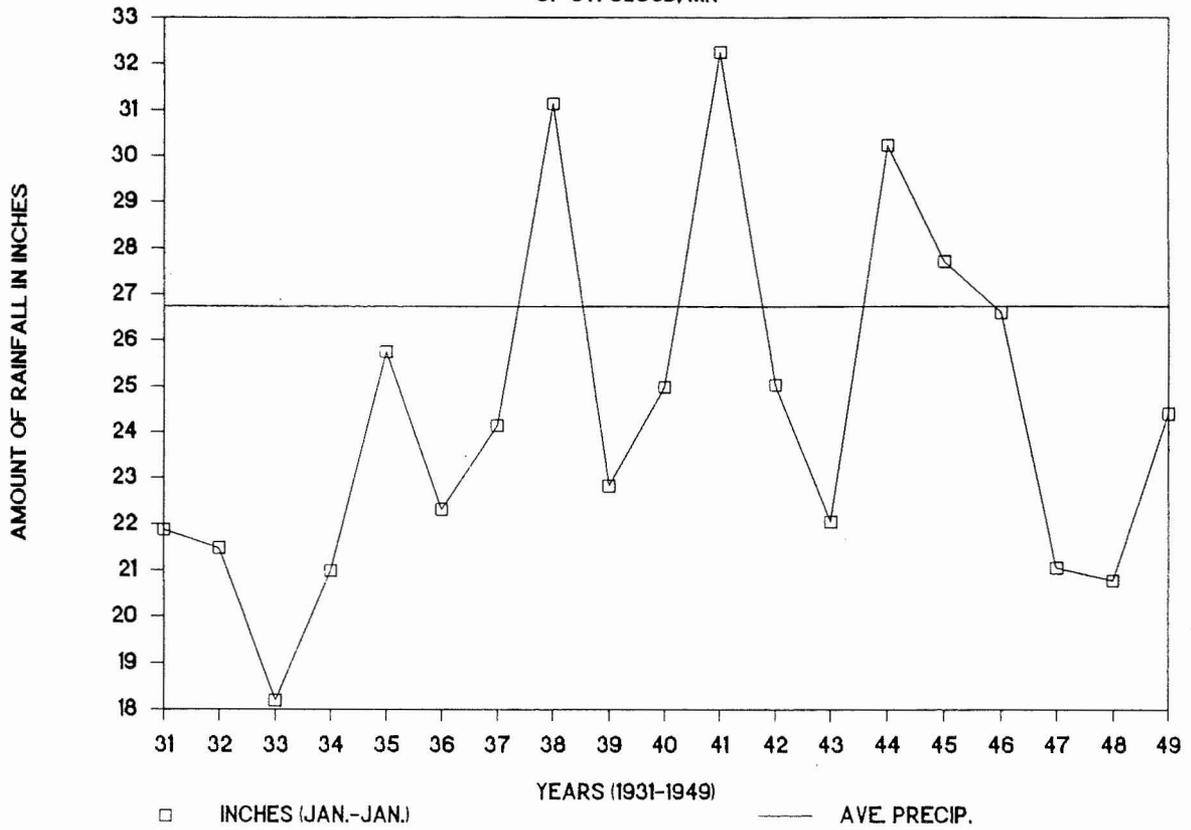
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OF ST. CLOUD, MN



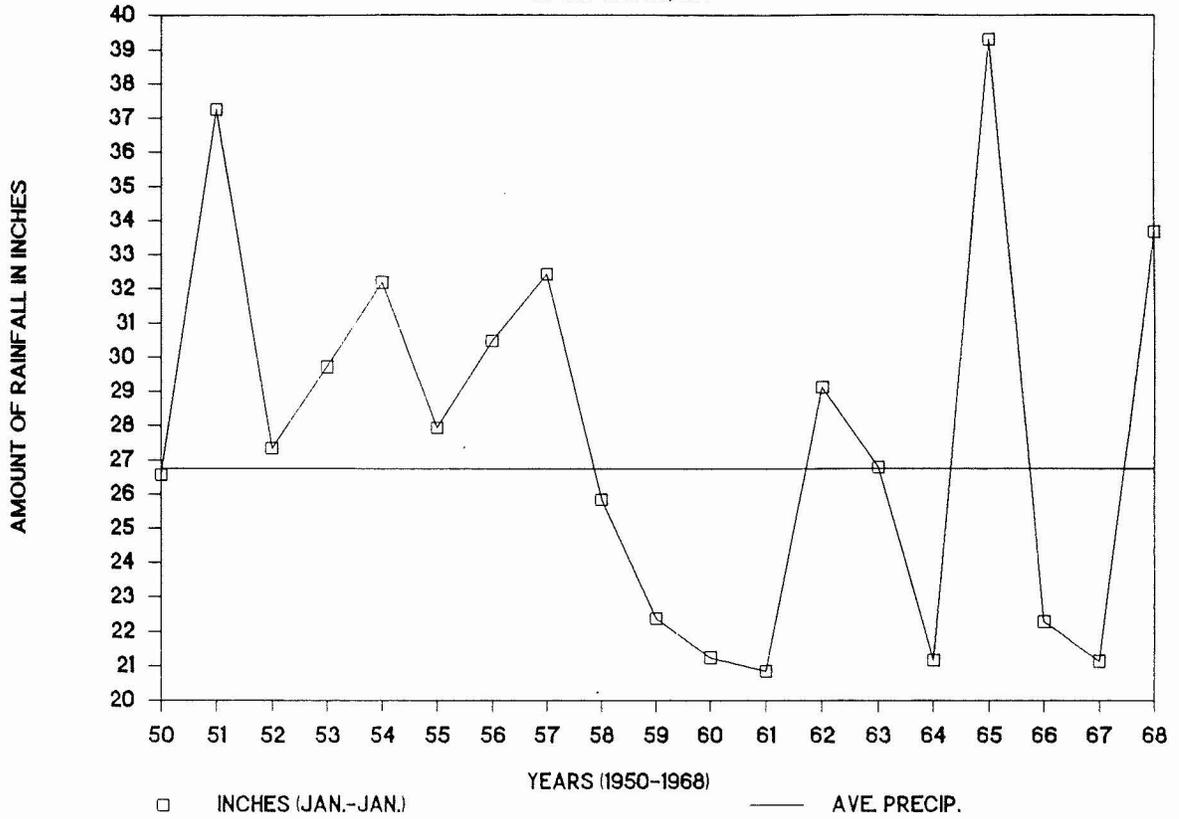
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OF ST. CLOUD, MN

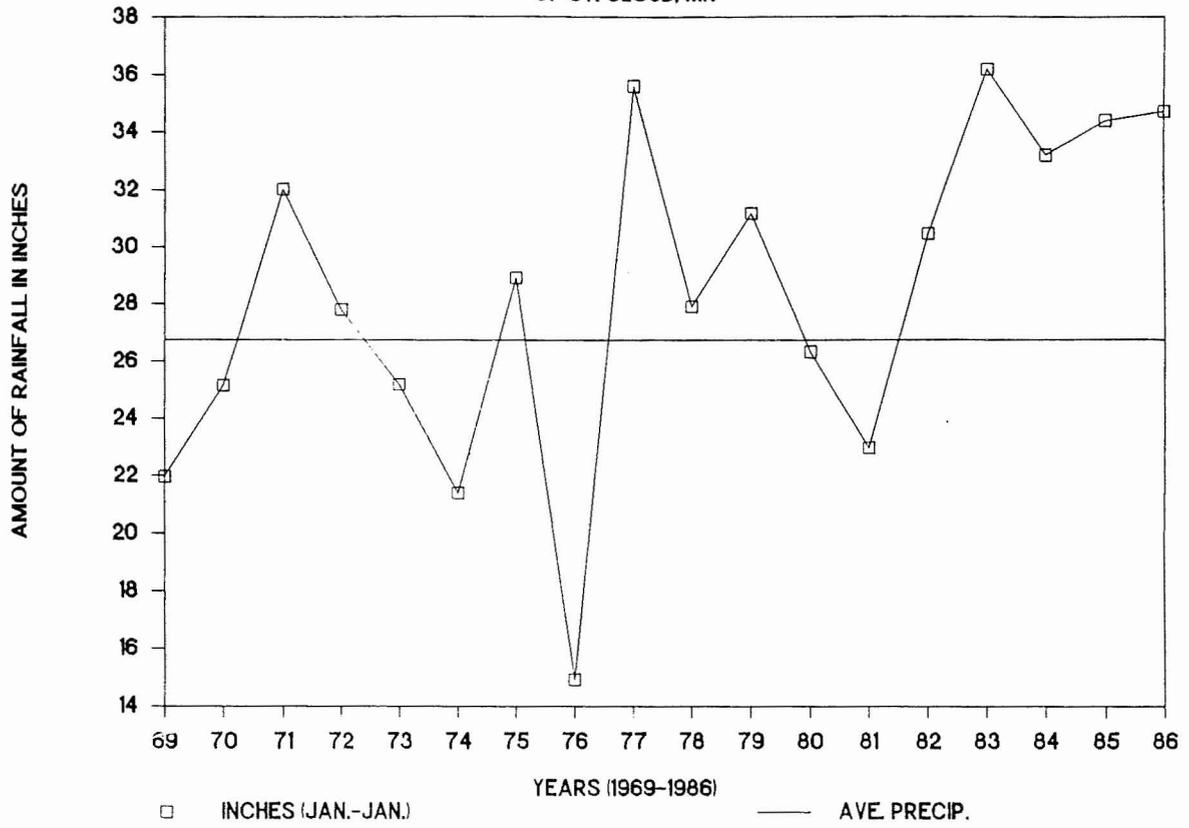


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OF ST. CLOUD, MN

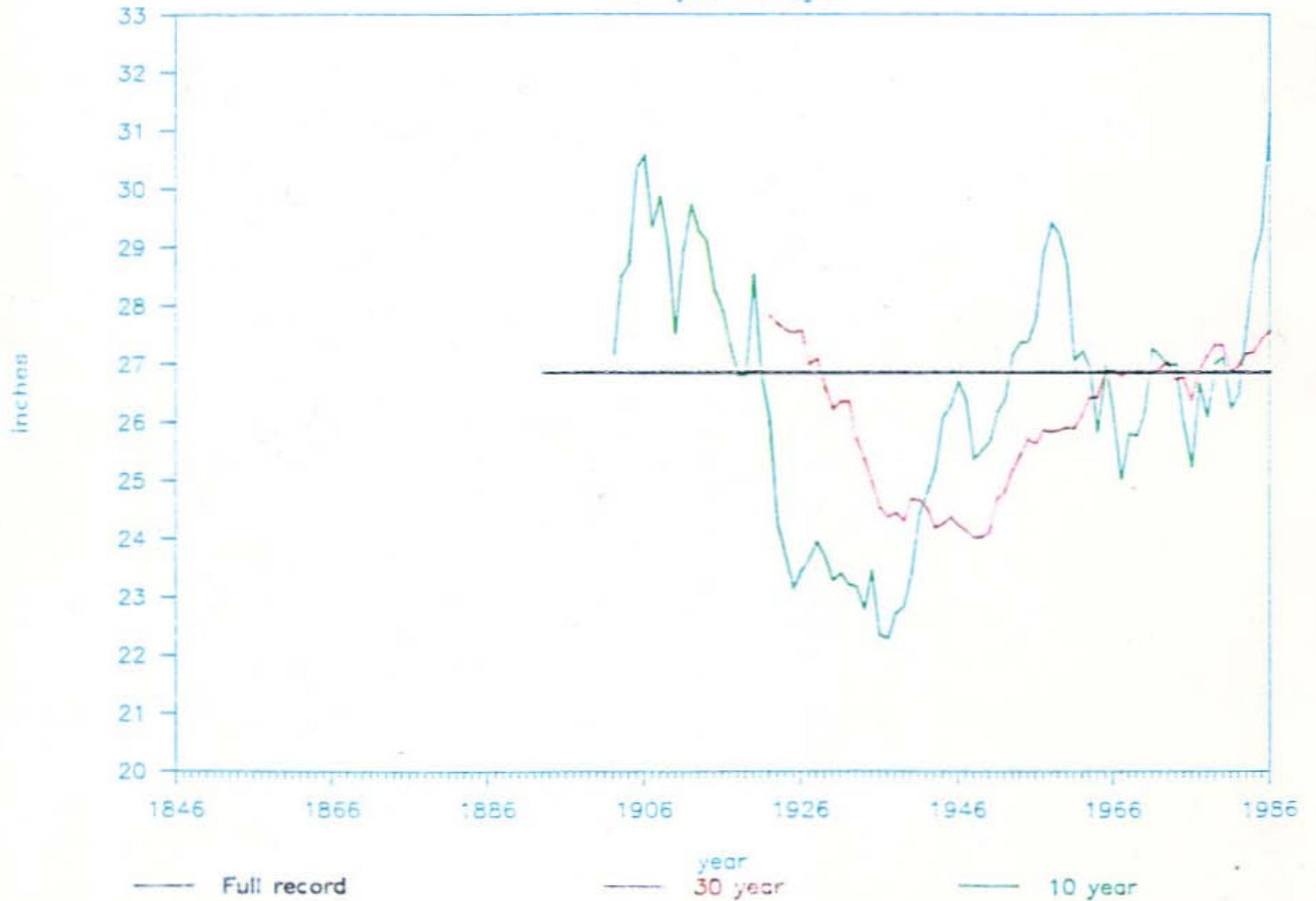


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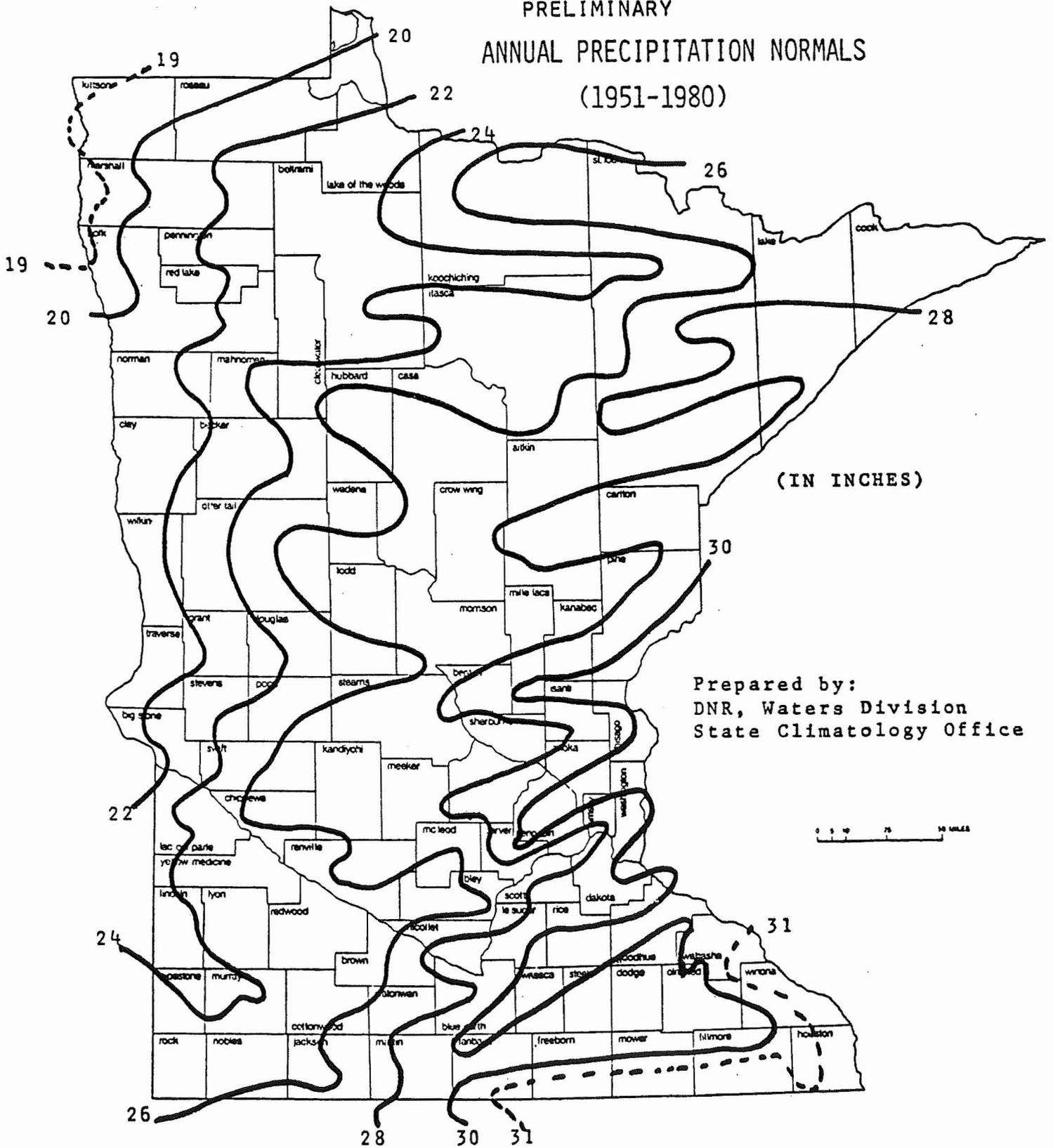


# St. Cloud Annual Precipitation

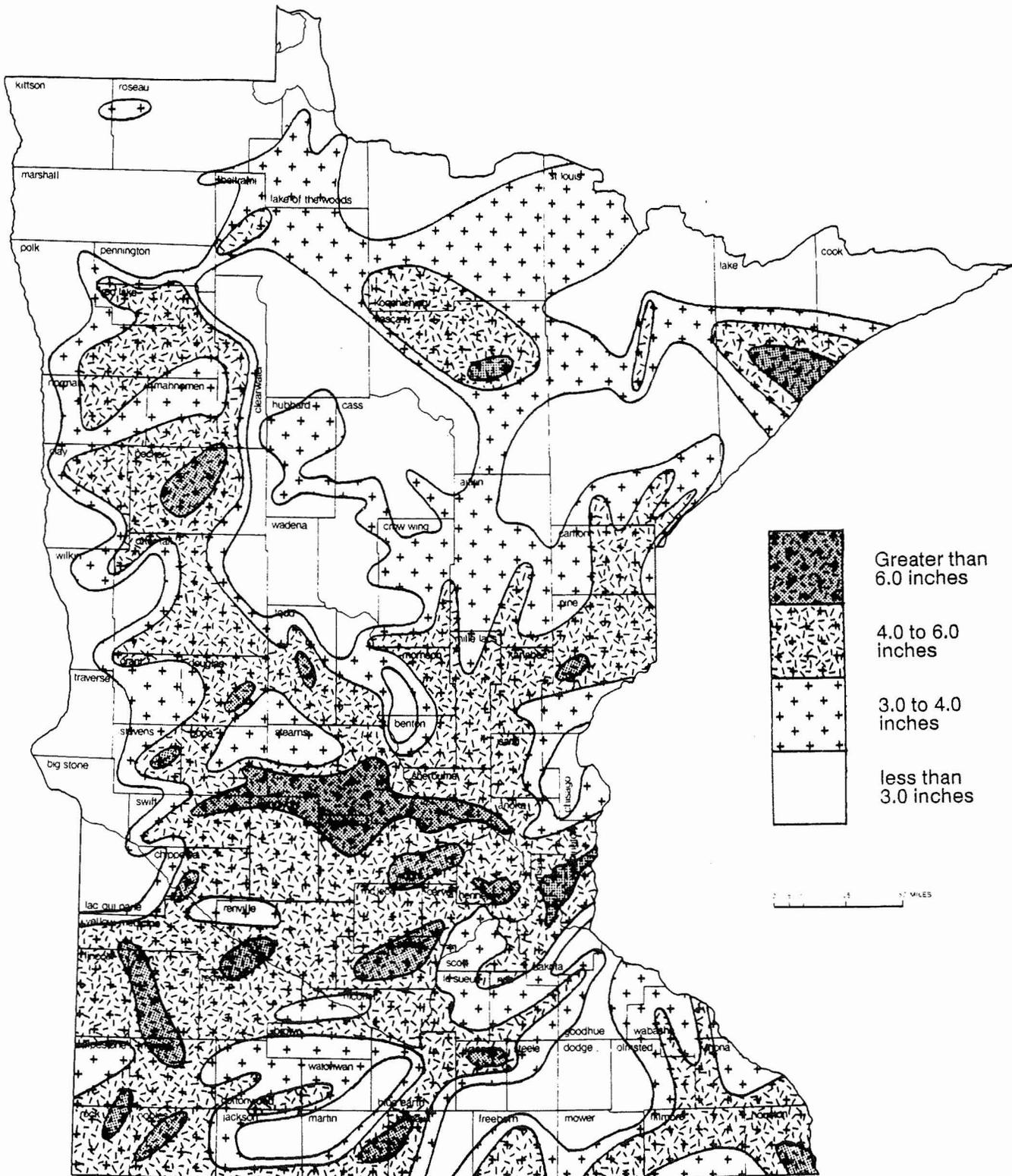
Multi-year Averages



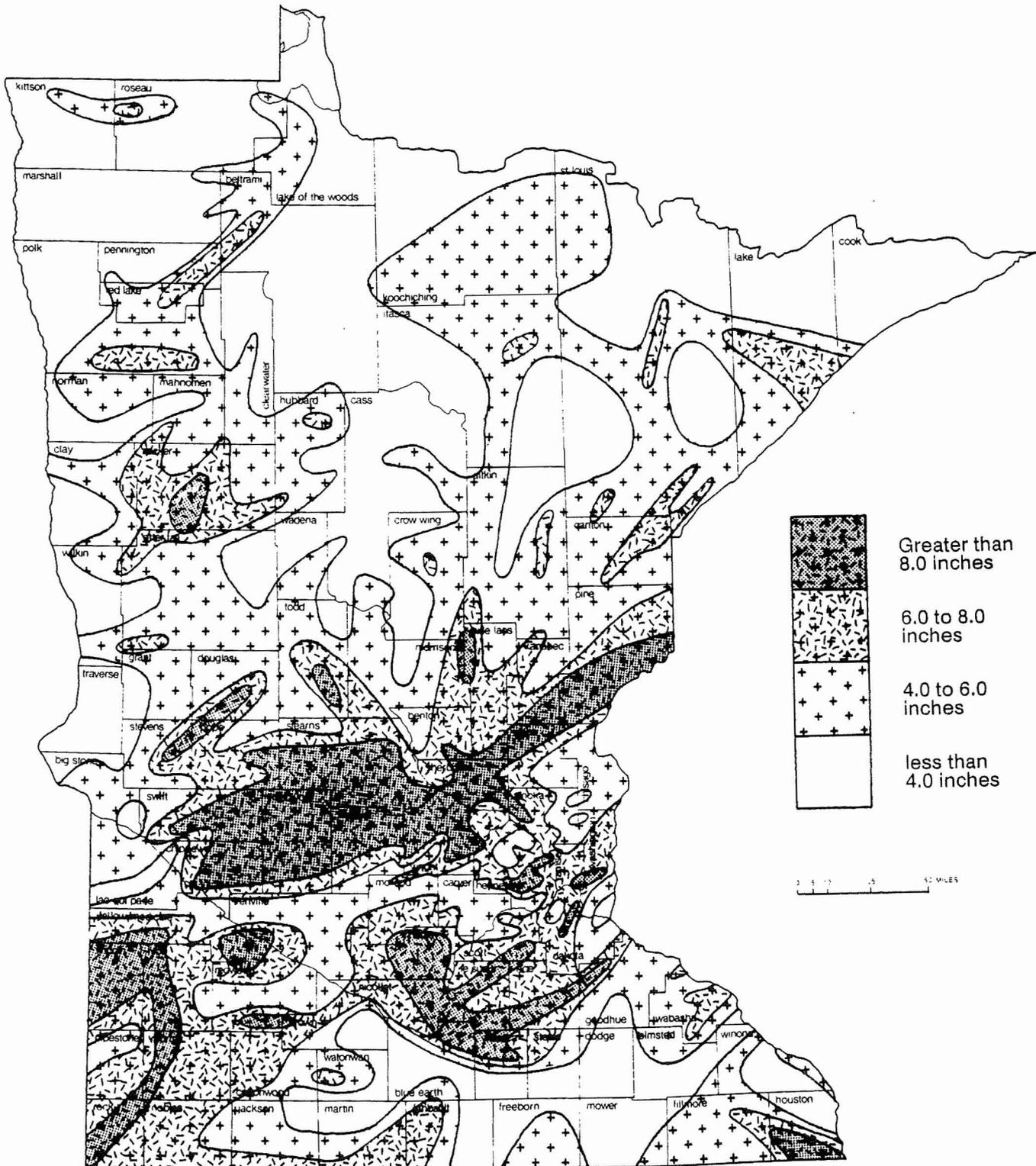
PRELIMINARY  
ANNUAL PRECIPITATION NORMALS  
(1951-1980)



# AVERAGE ANNUAL DEPARTURE FROM NORMAL PRECIPITATION FOR 1977 - 1986 (10 YEARS)



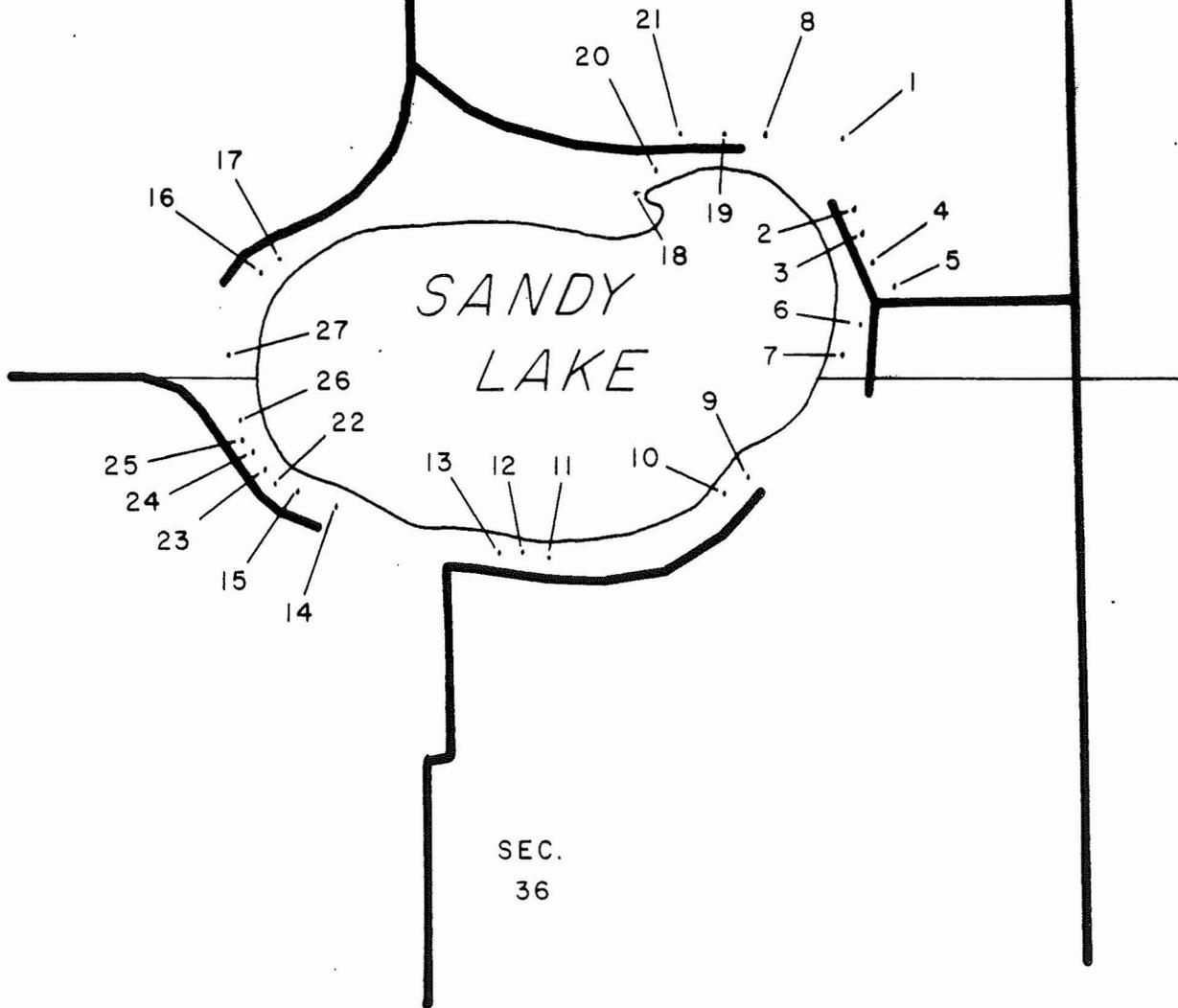
# AVERAGE ANNUAL DEPARTURE FROM NORMAL PRECIPITATION FOR 1982 - 1986 (5 YEARS)



APPENDIX D  
FACT SHEET FOR EACH POTENTIALLY  
DAMAGED STRUCTURE

28 28

SEC.  
25



DEPARTMENT OF NATURAL RESOURCES  
DIVISION OF WATERS



Not to Scale

SANDY LAKE - SHERBURNE COUNTY

Structure Number: 1  
Name: Coleman, Loren R and Maria

Assessment Number: 200-075-010070

Legal Description: Laylak's Second Addition; Lot 7, Block 1

Walkout/1sFl. Elev.: 981.55  
Ground Elevation: 979.86

Basement: Yes  
Walkout: No

Market Value

Buildings: \$28,200  
Land: \$ 3,200  
Total: \$31,400



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 2  
Name: Misener

Assessment Number: 200-075-010060

Legal Description: Laylak's Second Addition; Lot 6, Block 1

Walkout/1sFl. Elev.: --  
Ground Elevation: --

Basement: --  
Walkout: --

Market Value

Buildings: Unknown  
Land: \$1,000  
Total: \$1,000

Note: Structure is above the study elevation.

SANDY LAKE - SHERBURNE COUNTY

Structure Number: 3  
Name: Carlson, Richard

Assessment Number: 200-075-010050

Legal Description: Laylak's Second Addition; Lot 5, Block 1

Walkout/1sFl. Elev.: 975.98  
Ground Elevation: 975.98

Basement: No  
Walkout: No

Market Value

Buildings: \$33,800  
Land: \$ 4,800  
Total: \$38,600



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 4  
Name: Heffron, Marlys

Assessment Number: 200-075-010020

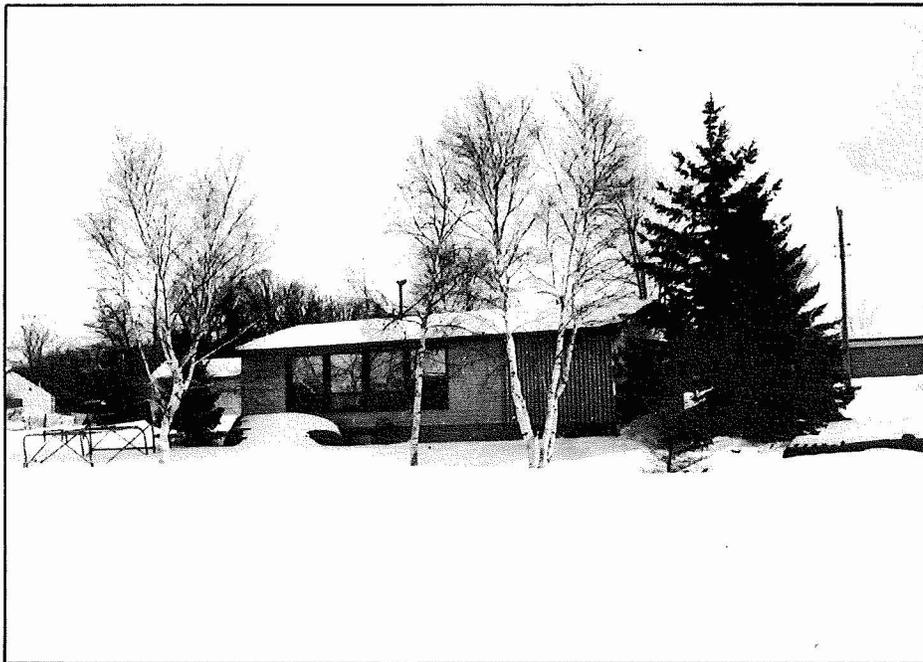
Legal Description: Laylak's Second Addition; Lot 2, Block 1

Walkout/1st Fl. Elev.: 980.84  
Ground Elevation: 978.57

Basement: No  
Walkout: No

Market Value

Buildings: \$16,600  
Land: \$ 7,500  
Total: \$24,100



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 5  
Name: Dvoracek, Eugene

Assessment Number: 200-000-254405

Legal Description: Unplatted, That part of Government Lot 3 description as follows - See 1976 Tax List. Legal Description on file with the County Assessor's Office.

Walkout/1st Fl. Elev.: 980.24  
Ground Elevation: 976.98

Basement: No  
Walkout: No

Market Value

Buildings: \$13,700  
Land: \$ 8,500  
Total: \$22,200



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 6  
Name: Trelstad, Bert

Assessment Number: 200-075-010080

Legal Description: Laylak's Second Addition; Lot 8 and 9, Block 1

Walkout/1sFl. Elev.: --  
Ground Elevation: --

Basement: --  
Walkout: --

Market Value

Buildings: \$29,400  
Land: \$ 7,300  
Total: \$36,700

Note: Structure is above the study elevation.

SANDY LAKE - SHERBURNE COUNTY

Structure Number: 7  
Name: Klar, Verona

Assessment Number: 200-000-254400

Legal Description: That part of Government Lot 3 - Legal Description on file with the County Assessor's Office.

Walkout/1sFl. Elev.: --  
Ground Elevation: -

Basement: --  
Walkout: --

Market Value

Buildings: \$28,000  
Land: \$ 8,900  
Total: \$36,900

Note: Structure is above the study elevation.

SANDY LAKE - SHERBURNE COUNTY

Structure Number: 8  
Name: Murschel, James

Assessment Number: 200-000-254410

Legal Description: That part of Government Lot 3 on file with the County Assessor's Office.

Walkout/1sFl. Elev.: 982.30  
Ground Elevation: 981.80

Basement: Yes  
Walkout: No

Market Value

Buildings: \$40,600  
Land: \$15,800  
Total: \$56,400



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 9  
Name: Halvorson, Alvin

Assessment Number: 200-035-010270

Legal Description: Birch Lakes; Lot 27, Block 1

Walkout/1sFl. Elev.: 977.83  
Ground Elevation: 977.20

Basement: No  
Walkout: No

Market Value

Buildings: \$10,300  
Land: \$ 9,900  
Total: \$20,200



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 10  
Name: Chaika, Alma

Assessment Number: 200-035-010260

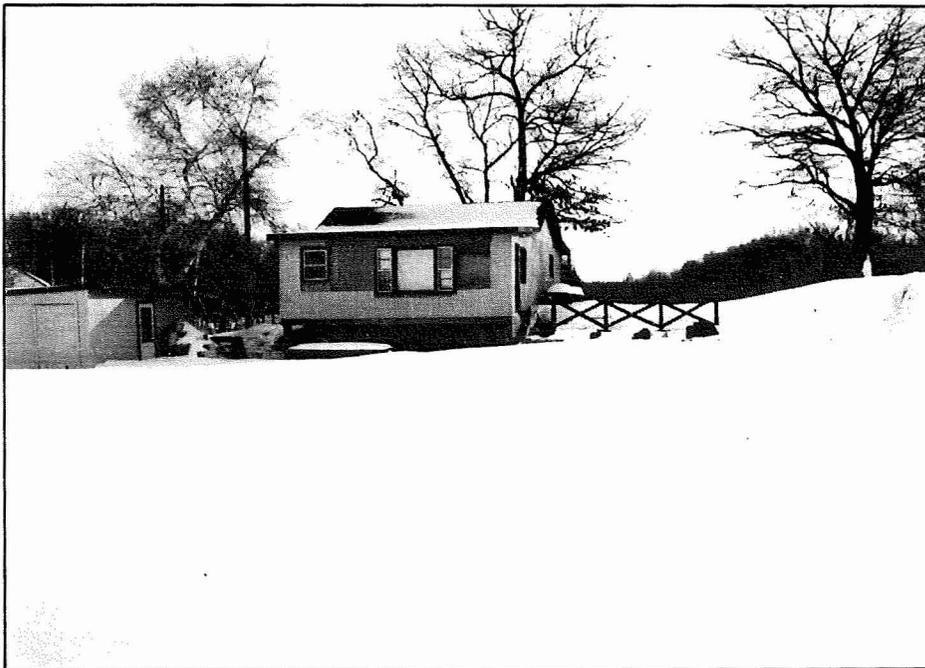
Legal Description: Birch Lakes; Lot 26, Block 1

Walkout/1sFl. Elev.: 982.31  
Ground Elevation: 977.31

Basement: Yes  
Walkout: No

Market Value

Buildings: \$11,700  
Land: \$ 8,700  
Total: \$20,400



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 11  
Name: Unknown

Assessment Number: Unknown

Legal Description: Section 25 and 26, Township 35N, Range 26 W

Walkout/1st Fl. Elev.: 980.25  
Ground Elevation: 979.39

Basement: No  
Walkout: No

Market Value

Buildings: Unknown  
Land: Unknown  
Total: Unknown



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 12  
Name: Rolfe, Albert

Assessment Number: 200-035-010080

Legal Description: Birch Lakes; Lot 8, Block 1

Walkout/1sFl. Elev.: 978.23  
Ground Elevation: 977.51

Basement: No  
Walkout: Yes

Market Value

Buildings: \$33,100  
Land: \$ 7,000  
Total: \$40,100



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 13  
Name: Schletty, John

Assessment Number: 200-035-010070

Legal Description: Birch Lakes; Lot 7 Block 1

Walkout/1sFl. Elev.: 978.75  
Ground Elevation: 977.92

Basement: No  
Walkout: No

Market Value

Buildings: \$33,100  
Land: \$ 7,000  
Total: \$40,100



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 14  
Name: Anderson, John and David

Assessment Number: 200-000-253410

Legal Description: Unplatted, E. 435 ft. of S. 100 ft. of Lot 1 W. of Lake

Walkout/1st Fl. Elev.: 980.97  
Ground Elevation: 977.65

Basement: No  
Walkout: No

Market Value

Buildings: \$15,200  
Land: \$10,000  
Total: \$25,200



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 15  
Name: DuBois, William

Assessment Number: 200-000-253405

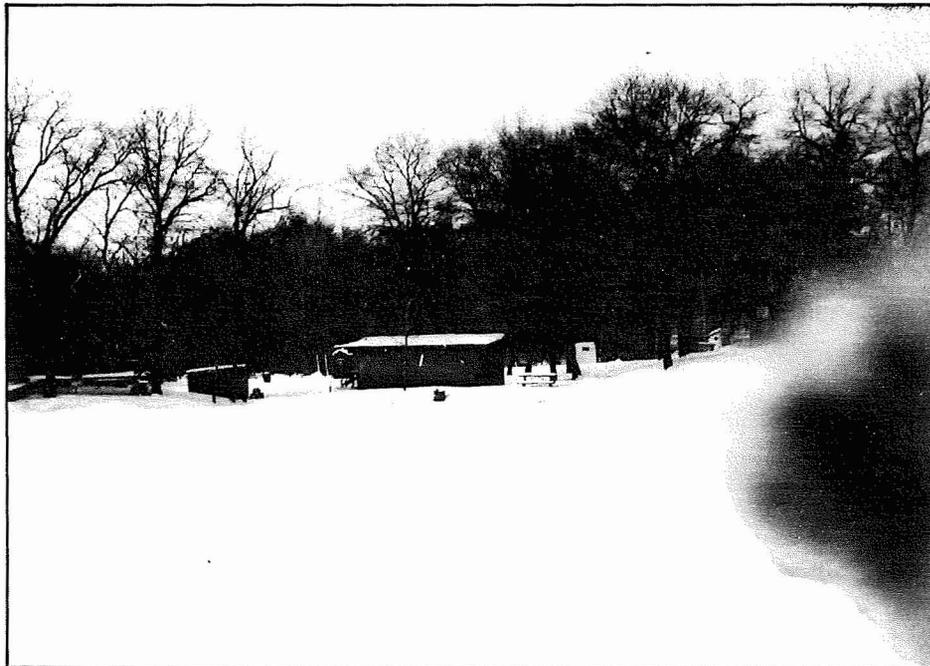
Legal Description: Unplatted, That part of Lot 1, Legal Description on file with the County Assessor's Office.

Walkout/1sFl. Elev.: 979.67  
Ground Elevation: 979.17

Basement: No  
Walkout: No

Market Value

Buildings: \$ 9,900  
Land: \$10,300  
Total: \$20,200



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 16  
Name: Kuntz, Jake

Assessment Number: 200-055-010030

Legal Description: Whispering Oak; Lot 3, Block 1

Walkout/1sFl. Elev.: 982.18  
Ground Elevation: 980.39

Basement: No  
Walkout: No

Market Value

Buildings: \$23,900  
Land: \$ 8,500  
Total: \$32,400



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 17  
Name: Klein, John

Assessment Number: 200-055-020010

Legal Description: Whispering Oak; Lot 1, Block 2

Walkout/1st Fl. Elev.: 982.57  
Ground Elevation: 980.33

Basement: No  
Walkout: No

Market Value

Buildings: \$13,200  
Land: \$ 8,200  
Total: \$21,400



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 18  
Name: Hoehn, Dalton

Assessment Number: 200-055-030040

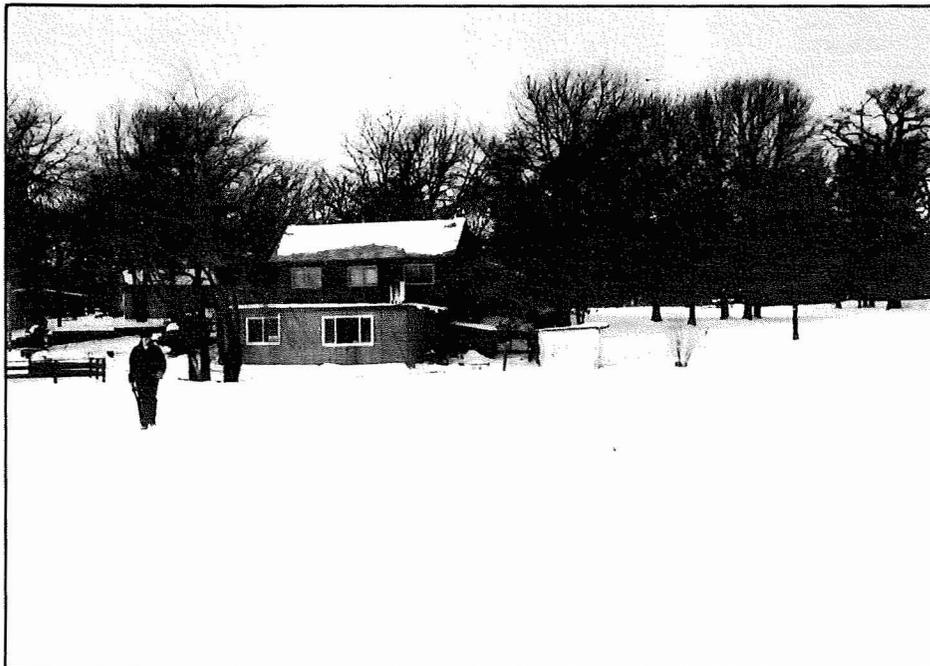
Legal Description: Whispering Oak; Lot 4, Block 3

Walkout/1sFl. Elev.: 977.96  
Ground Elevation: 977.08

Basement: No  
Walkout: No

Market Value

Buildings: \$29,900  
Land: \$26,800  
Total: \$56,700



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 19  
Name: Pfeiffer, Louis

Assessment Number: 200-055-030120

Legal Description: Whispering Oak; Lot 12, Block 3

Walkout/1sFl. Elev.: 983.51  
Ground Elevation: 977.51

Basement: Yes  
Walkout: No

Market Value

Buildings: \$30,100  
Land: \$10,500  
Total: \$40,600



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 20  
Name: Abuan, Evelyn

Assessment Number: 200-055-030070

Legal Description: Whispering Oak; Lot 7, Block 3

Walkout/1sFl. Elev.: 981.60  
Ground Elevation: 981.60

Basement: No  
Walkout: No

Market Value

Buildings: \$10,700  
Land: \$ 6,800  
Total: \$43,400



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 21  
Name: Hartfiel

Assessment Number: 200-055-030090

Legal Description: Whispering Oak, Lot 1, Block 3

Walkout/1sFl. Elev.: 981.60  
Ground Elevation: 981.60

Basement: No  
Walkout: No

Market Value

Buildings: \$35,500  
Land: \$ 7,900  
Total: \$43,400



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 22  
Name: Hoff, J. Perley et. al.

Assessment Number: 200-025-000130

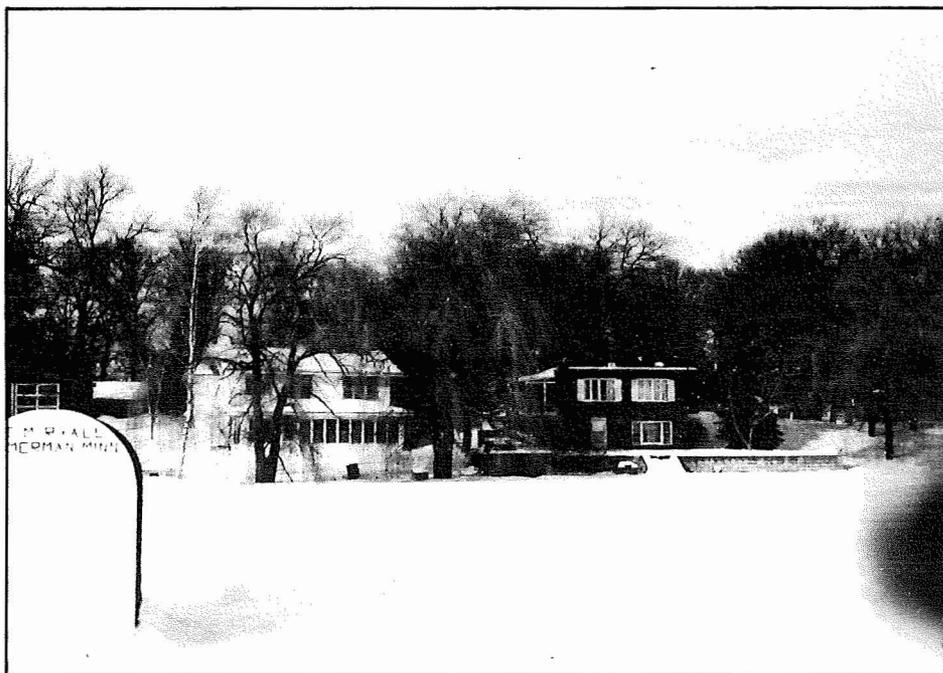
Legal Description: Shady Oaks; Lot 13, Block

Walkout/1sFl. Elev.: 980.97  
Ground Elevation: 980.97

Basement: No  
Walkout: No

Market Value

Buildings: \$25,800  
Land: \$ 8,400  
Total: \$34,200



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 23  
Name: Work, Mary Holm

Assessment Number: 200-025-000120

Legal Description: Shady Oaks; Lot 12 Block

Walkout/1sFl. Elev.: 980.67  
Ground Elevation: 980.67

Basement: No  
Walkout: No

Market Value

Buildings: \$37,500  
Land: \$ 9,800  
Total: \$47,300



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 24  
Name: Englund, Gordon

Assessment Number: 200-025-000100

Legal Description: Shady Oaks; Lot 10 Block

Walkout/1st Fl. Elev.: 981.22  
Ground Elevation: 979.51

Basement: No  
Walkout: No

Market Value

Buildings: \$10,500  
Land: \$ 7,700  
Total: \$18,200



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 25  
Name: Hargreaves, Clarence

Assessment Number: 200-025-000090

Legal Description: Shady Oaks; Lot 9, Block

Walkout/1sFl. Elev.: 978.74  
Ground Elevation: 978.44

Basement: No  
Walkout: No

Market Value

Buildings: \$12,800  
Land: \$ 7,700  
Total: \$20,500



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 26  
Name: Wild, Leslie

Assessment Number: 200-025-000080

Legal Description: Shady Oaks; Lot 8, Block

Walkout/1st Fl. Elev.: 978.58  
Ground Elevation: 978.58

Basement: No  
Walkout: No

Market Value

Buildings: \$12,500  
Land: \$ 7,700  
Total: \$20,200



SANDY LAKE - SHERBURNE COUNTY

Structure Number: 27  
Name: Shaughnessy, Martha

Assessment Number: 200-025-00040

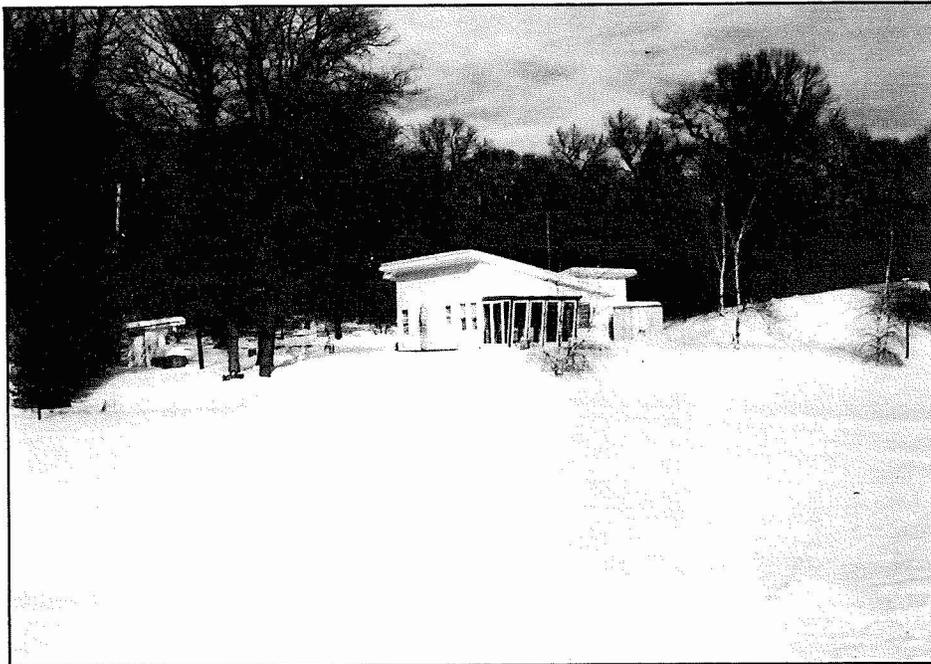
Legal Description: Shady Oaks; Lot 4, Block

Walkout/1st Fl. Elev.: 981.77  
Ground Elevation: 981.88

Basement: No  
Walkout: No

Market Value

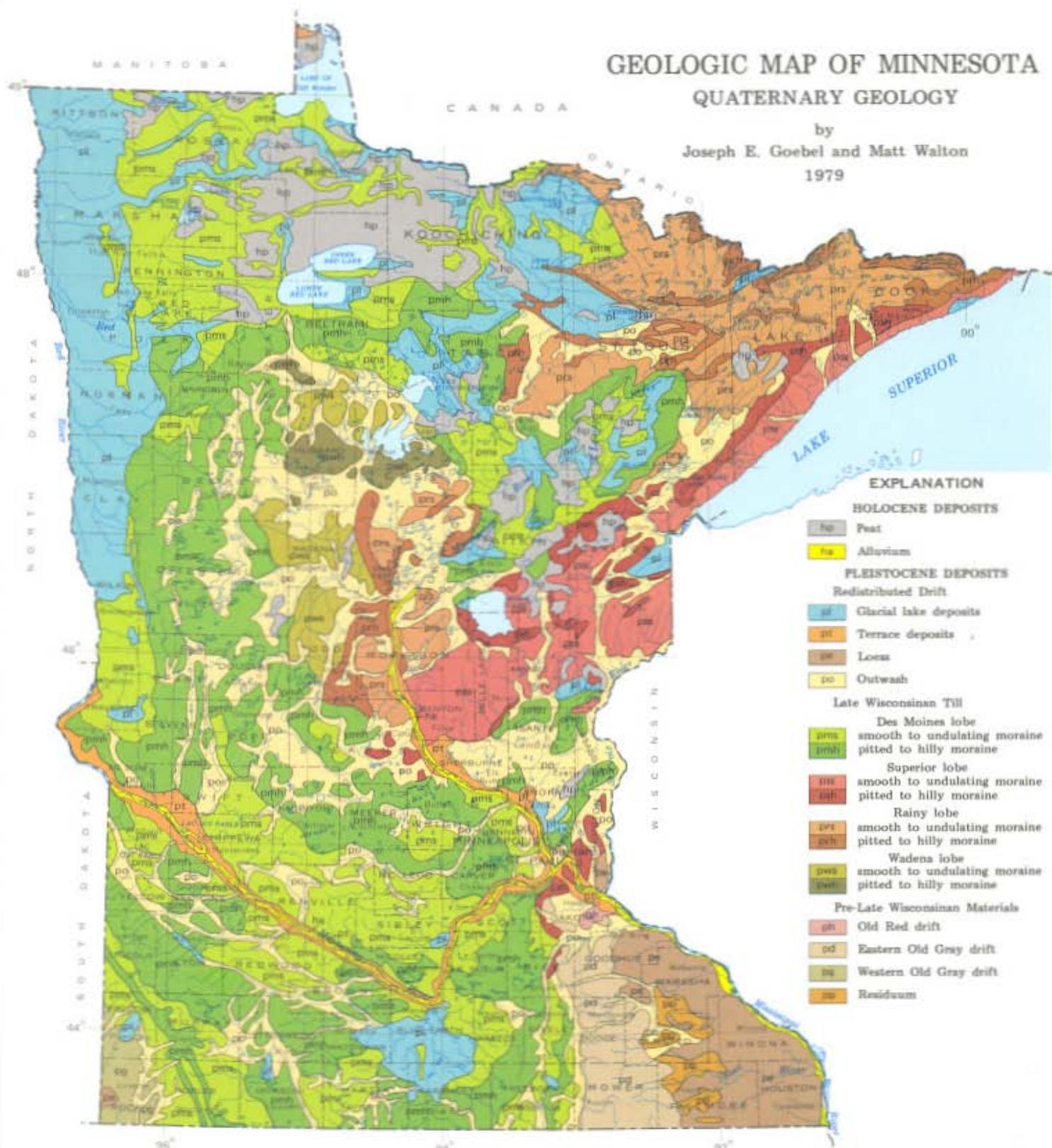
Buildings: \$23,800  
Land: \$14,400  
Total: \$37,800



APPENDIX E  
GEOLOGIC MAP OF MINNESOTA

# GEOLOGIC MAP OF MINNESOTA QUATERNARY GEOLOGY

by  
 Joseph E. Goebel and Matt Walton  
 1979



## EXPLANATION

### HOLOCENE DEPOSITS

- hp Peat
- ra Alluvium

### FLEISTOCENE DEPOSITS

#### Redistributed Drift

- gl Glacial lake deposits
- pt Terrace deposits
- lo Loess
- po Outwash

#### Late Wisconsinan Till

- Des Moines lobe
  - prms smooth to undulating moraine
  - prmh pitted to hilly moraine
- Superior lobe
  - psr smooth to undulating moraine
  - psb pitted to hilly moraine
- Rainy lobe
  - prs smooth to undulating moraine
  - prb pitted to hilly moraine
- Wadena lobe
  - pwms smooth to undulating moraine
  - pwmb pitted to hilly moraine

#### Pre-Late Wisconsinan Materials

- pr Old Red drift
- pd Eastern Old Gray drift
- pw Western Old Gray drift
- rs Residuum

SCALE 1:3,168,000  
 1 inch = 50 miles



# QUATERNARY GEOLOGY OF MINNESOTA

The Quaternary Period comprises the "Great Ice Age" or Pleistocene Epoch, which began about 2 million years ago and ended only about 10 thousand years ago. It also includes the Holocene or Recent Epoch, which spans the last 10 thousand years. By comparison with bedrock formations in Minnesota, which range from about 100 million to more than 3,500 million years in age, Quaternary formations represent only a very small part of the state's geologic history. However, glacial drift spread by Pleistocene ice sheets covers most of Minnesota and ranges to hundreds of feet in thickness, so that Quaternary geology is the major influence on topography, soils, water, and land uses—in short, the environment of Minnesota.

Quaternary geologic units are unconsolidated sedimentary materials deposited by water, wind and plant growth, and by glacial ice and meltwaters. This map portrays the distribution of Quaternary formations. Outcrops of bedrock, which are common only in the northeast and along larger river valleys in the south, are not shown on this map.

## HOLOCENE DEPOSITS

**hp** PEAT—Accumulations of partially decayed vegetation, especially mosses, reeds and sedges, in wet, poorly-drained areas. Peat is valuable as an organic soil conditioner and chemical feedstock and as a potential energy resource. It is a very poor base for roads and other construction.

**ha** ALLUVIUM—Sand and gravel, locally interbedded with silt, clay and organic material, deposited on present floodplains. Sand and gravel deposits, copious shallow ground water and flat terrain make alluvial plains attractive for urban and industrial development, but they are flood-prone, and sensitive to pollution. They are valuable for agriculture and wildlife.

## PLEISTOCENE DEPOSITS

There were four major ice advances in North America during the Pleistocene Epoch: the Nebraskan, Kansan, Illinoian and Wisconsinan Glaciations. Each lasted tens of thousands of years and was followed by a warmer period when the ice melted. Each deposited sediments, called drift, over vast areas. Drift deposited during the last stage of the Wisconsinan Glaciation covers most of Minnesota and conceals evidence of older ice advances except in the southeast and southwest corners of the state.

### Redistributed Drift

Some drift deposited by glaciers was quickly eroded, transported and redeposited by water and wind in lakes, on floodplains and on land beyond the margin of the ice.

**pl** GLACIAL LAKE DEPOSITS—Clay, silt and sand with local gravel bars and beaches deposited on the beds and margins of extensive lakes that existed when outlets for meltwater were blocked by ice or by glacial deposits which have now eroded away. Major glacial lakes were: Lake Agassiz in northwestern and north-central Minnesota, Lakes Upham and Aitkin northwest of Duluth, and Lake Minnesota south of Mankato. Due to the prevalence of fine silt and clay, glacial lake deposits present drainage and construction problems and tend to be poor ground-water sources. They form extensive areas of flat farmland, notably the Red River Valley.

**pt** TERRACE DEPOSITS—Stratified sand and gravel with some interbedded silt and clay occurring along stream valleys above the level of present floodplains. During glacial melting, stream-flow was larger than at present, and floodplains were built up by glacial sediments. Recent streams have cut into older floodplains leaving remnants as terraces. Terrace tops are commonly flat and well drained. They are attractive for residential and industrial development, but they also contain valuable sand and gravel resources.

**pe** LOESS—Eolian silt and fine sand blown from unvegetated drift exposed along major glacial streams. Loess is shown on the map for areas where it is commonly more than 2 meters (6.5 feet) thick. Excellent agricultural soils are formed in loess.

**po** OUTWASH—Sand, silt and gravel carried from glaciers by meltwater and spread over wide areas. The deposits are typically sorted into discontinuous and interfingering beds of silt, sand and gravel called stratified drift. Outwash plains have flat topography, sandy soils, and many gravel deposits. Shallow ground water is commonly abundant for irrigation.

### Late Wisconsinan Drift Deposited Directly From Glaciers

The ice of each glaciation accumulated in northern Canada and moved southward in a complex series of tongue-like extrusions or lobes. Near the center of ice accumulation, the moving ice scoured the land surface down to hard bedrock and picked up a load of rock fragments and soil. Farther from the center the ice deposited this drift from its base. Areas of ice-scoured, exposed bedrock occur mainly in northeastern Minnesota; deposition predominated throughout the rest of the state. Drift deposited directly from ice is called till. In general, till is an unsorted mixture of all sizes of rock from boulders to clay and "rock flour." It tends to be stiff, stony and impervious. Till of different lobes differs in composition depending on the geology "upstream" along the path of the advancing ice.

Till deposited from the base of an ice lobe forms a smooth to undulating blanket called a ground moraine. Such till is stiff and compact; it yields little ground water.

Till deposited at ice margins or from stagnating masses of melting ice forms irregular pitted to hilly topography with many ponds and lakes. These landforms are called end moraines, recessional moraines and stagnation moraines. These deposits may contain pockets of sand, gravel and boulders with some local ground water.

**pms** **pmh** DES MOINES LOBE TILL—Smooth to undulating moraine (pms) and pitted to hilly moraine (pmh). The Des Moines lobe is the most recent glacial lobe. It advanced through the Red River Valley into Iowa. Sublobes extended eastward into the St. Louis River basin and northeastward across Minneapolis and St. Paul, incorporating drift from earlier lobes. Des Moines lobe till is typically clay-rich. It is mainly composed of gray (olive-brown where oxidized) calcareous silt and clay, with lesser amounts of sand and gravel. Shale and limestone are diagnostic.

**psa** **psh** SUPERIOR LOBE TILL—Smooth to undulating moraine (psa) and pitted to hilly moraine (psh). Ice of the Superior lobe moved out of the Lake Superior basin in several pulses, spreading westward across the Mille Lacs area and southward across the Minneapolis-St. Paul area. It interacted with the partly contemporaneous Rainy lobe along the Laurentian Divide. Superior lobe till is generally reddish-brown, sandy to stony, and non-calcareous; it contains abundant fragments of volcanic, granitic, gabbroic and metamorphic rocks, red sandstone and conglomerate. Where it incorporates earlier lake deposits, it is locally silty or clayey.

**prs** **prh** RAINY LOBE TILL—Smooth to undulating moraine (prs) and pitted to hilly moraine (prh). The Rainy lobe moved southward into Minnesota along a broad front from Lake of the Woods almost to Lake Superior, where it met ice from the Lake Superior basin along the Laurentian divide and moved southwestward. It advanced to the vicinity of Little Falls overriding drift and perhaps encountering ice remaining from the earlier Wadena lobe. Part of the Rainy lobe drift area was later overridden by the St. Louis sublobe of the Des Moines lobe. Rainy lobe till is grayish brown (moderate brown where oxidized), non-calcareous and generally sandy with abundant fragments of granitic, metamorphic and greenstone volcanic rocks.

**pws** **pwh** WADENA LOBE TILL—Smooth to undulating moraine (pws) and pitted to hilly moraine (pwh). The Wadena lobe was the earliest of the Late Wisconsinan glacial lobes. A large remnant of its till and outwash survives in north-west-central Minnesota in an area that was not overridden by any of the three later lobes. A large drumlin field indicates movement of ice from the north or a little east of north. Wadena lobe till is gray (yellowish brown where oxidized) and calcareous with fragments of igneous and metamorphic rocks, some limestone and little or no shale.

### Pre-Late Wisconsinan Materials

At one time or another, prior to the Late Wisconsinan, all of Minnesota must have been covered by glaciers. Evidence is concealed beneath Late Wisconsinan drift except in the southwestern and southeastern corners of the state where there are deposits of weathered and stream-dissected drift that are older than Late Wisconsinan and could be Illinoian or Kansan in age.

**ph** OLD RED DRIFT—Moderate to dusky-brown till and outwash found mainly in Dakota and southern Washington Counties. Fragments of gabbro, felsite and red sandstone are notable. Some exposures show a distinct weathered profile overlain by younger drift.

**pd** EASTERN OLD GRAY DRIFT—Moderate yellowish-brown weathered silty till and outwash. It contains fragments of igneous and metamorphic rocks, limestone and sandstone, but lacks shale. It appears to underlie Old Red Drift in southern Dakota County.

**pg** WESTERN OLD GRAY DRIFT—Dark-gray, strongly weathered, clayey, stream-dissected till and outwash with fragments of quartzite, granite and limestone.

**pp** RESIDUUM—Soils of uncertain age and origin, including some old weathered drift and loess, on weathered pre-Quaternary rocks.



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