

Basement Water in Greater St. Louis: Flood, Sewer Backup or Sump Failure

What each source means for cleanup and for insurance, with local context on MSD sewers and the Meramec River.

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Summary

- Basement water in Greater St. Louis usually comes from one of three sources: **flooding** from rivers or surface runoff, a **sewer backup**, or **groundwater** that a sump pump failed to remove. Plumbing and appliance leaks are a fourth, separate case.
- The source decides two things: how contaminated the water is, which sets how much has to be removed rather than dried, and which insurance policy or endorsement, if any, pays.
- Standard homeowners policies exclude flood and usually exclude sewer and sump backup unless a water backup endorsement was added. Flood insurance covers river flooding but pays for very little in a finished basement.

1. The three sources of basement water

Source	How it gets in	Contamination (IICRC S500)	Usual coverage
River or surface flood	Rising water from the Meramec, Missouri or Mississippi rivers or creeks, or heavy runoff over the ground, enters through doors, window wells and walls.	Category 3 (grossly contaminated)	Flood insurance only (NFIP or private). Excluded from homeowners policies.
Sewer backup	An overloaded public sewer or a blocked private lateral pushes sewage up through floor drains, toilets and showers.	Category 3	Homeowners policy only with a water backup endorsement. Flood insurance only if a flood directly caused the backup.
Groundwater and sump failure	Saturated soil and hydrostatic pressure push water through the floor and walls, or a sump pump fails or is overwhelmed.	Usually Category 2, worse if it sits	Homeowners policy only with a water backup (sump discharge) endorsement.
Plumbing or appliance leak	A burst pipe, failed water heater or washing machine hose.	Category 1 at first, degrading over time	Usually covered by homeowners policies as sudden and accidental; long-term leaks are excluded.

Water categories come from the ANSI/IICRC S500 standard for professional water damage restoration. Category 1 starts clean, Category 2 is significantly contaminated and Category 3 is grossly contaminated.

Clean water becomes Category 2 or 3 as it sits, picks up contaminants and supports microbial growth, which is why time matters even with a clean source.

2. Why the source changes the cleanup

Under the IICRC S500 standard, porous materials soaked by Category 3 water, such as carpet and pad, insulation, and the lower part of drywall, are generally removed and discarded rather than dried. Drywall is usually cut out above the waterline (a flood cut). Remaining surfaces are cleaned and disinfected, and then the structure is dried and checked against a measured dry standard taken from unaffected materials in the same house.

Category 1 water caught quickly can often be dried in place with extraction, air movers and dehumidifiers. In every case, the U.S. Environmental Protection Agency advises drying wet materials within 24 to 48 hours to prevent mold growth. Mold that does start is removed under the ANSI/IICRC S520 mold remediation standard.

3. How each source is insured

Homeowners insurance

Homeowners policies generally cover sudden and accidental water damage from inside the home, such as a burst pipe. They exclude flood and, in their base form, usually exclude water that backs up through sewers or drains or overflows from a sump. Coverage for those requires a **water backup endorsement** (sometimes called sewer backup or sump discharge coverage), added to the policy before the loss. Endorsement limits vary and are often well below the cost of restoring a finished basement. Check your declarations page for the endorsement and its limit.

Flood insurance and the NFIP

The National Flood Insurance Program (NFIP), created in 1968 and managed by FEMA, writes most U.S. flood insurance. For a home it offers up to \$250,000 of building coverage and up to \$100,000 of contents coverage, and a new policy usually takes effect 30 days after purchase. The NFIP treats a flood as a general and temporary condition of inundation of two or more acres of normally dry land, or two or more properties.

NFIP basement coverage is narrow. It generally covers items such as the furnace, water heater, electrical panel and sump pump, plus cleanup, but not finished walls, floors and ceilings or most belongings stored in the basement. In a region with many finished basements, this is the gap that surprises the most people.

Flood maps

FEMA's Flood Insurance Rate Maps mark the Special Flood Hazard Area (Zones A and AE), land expected to flood in the 1% annual chance ("100-year") flood. Over a 30-year mortgage, a home there has about a one in four chance of flooding at least once, and lenders must require flood insurance for federally backed

mortgages. The maps do not show groundwater, sump or sewer backup risk, which cause most basement losses. Look up any address at msc.fema.gov.

4. Local context

Sewers in St. Louis City and County

The Metropolitan St. Louis Sewer District (MSD), approved by voters in 1954, runs the public sewers for the City of St. Louis and most of St. Louis County, about 524 square miles. Much of the city and the older inner suburbs are served by combined sewers that carry sewage and stormwater in one pipe, so very heavy rain can back sewage into basements. Under a 2012 Clean Water Act consent decree, MSD's Project Clear program is building storage tunnels and other improvements to reduce overflows over the following decades. The lateral from a house to the public main is generally the owner's responsibility. Metro East communities in Illinois are served by their own systems, not MSD.

The Meramec River

The Meramec runs along the southern edge of St. Louis County to the Mississippi near Arnold. In December 2015 it set record crests recorded by the National Weather Service: 46.06 feet near Eureka, 44.11 feet at Valley Park and 47.26 feet near Arnold. Interstate 44 was closed at Valley Park and Interstate 55 near Arnold, and damage across the region was expected to top \$1 billion. The river flooded again in spring 2017 to near those levels. Homes near the Meramec, Missouri and Mississippi rivers should check the flood map before relying on a homeowners policy alone.

5. The first 48 hours

1. **Stay safe.** Do not walk into standing water if outlets, cords or appliances may be submerged; have the power shut off first. Keep children and pets away from sewage or floodwater.
2. **Stop the source if you can.** Shut off the water main for a plumbing leak. Stop running water and flushing toilets if sewage is coming up from a drain.
3. **Document before anything is removed.** Photograph and video the water line, damaged materials and belongings. Keep receipts for emergency costs.
4. **Report the loss.** Call your insurer, and your flood insurer separately if you have one. Ask whether you have water backup coverage and its limit.
5. **Start extraction and drying quickly.** Mold can begin within 24 to 48 hours. Ask the restoration company for moisture readings and drying logs; they support the claim.

6. Prevention checklist

- Test the sump pump before storm season: pour water into the pit and confirm it starts, drains and stops.

- Add a battery or water-powered backup pump; most sump failures happen during the storm, when the power goes out.
- Keep the sump discharge and downspouts draining well away from the foundation, and keep soil graded away from the house.
- Ask a plumber about a backwater valve if your home has had sewer backups.
- Read your policy for a water backup endorsement and its limit, and check the FEMA flood map for your address before deciding on flood insurance.

Sources

1. IICRC, ANSI/IICRC S500 Standard for Professional Water Damage Restoration and S520 Standard for Professional Mold Remediation. [iicrc.org](https://www.iicrc.org)
2. U.S. EPA, A Brief Guide to Mold, Moisture and Your Home. [epa.gov/mold](https://www.epa.gov/mold)
3. FEMA and NFIP, FloodSmart. [floodsmart.gov](https://www.floodsmart.gov); FEMA Flood Map Service Center, [msc.fema.gov](https://www.msc.fema.gov)
4. National Weather Service St. Louis, December 2015 Historic Heavy Rainfall and Flooding Event. [weather.gov/lx](https://www.weather.gov/lx)
5. U.S. EPA, consent decree, United States and State of Missouri v. Metropolitan St. Louis Sewer District, No. 4:07-CV-1120 (E.D. Mo.). MSD Project Clear, msdprojectclear.org

More from Gateway: [Basement flooding cleanup](#) · [Sewage cleanup](#) · [Sump pump failure cleanup](#) · [Insurance claims assistance](#) · [Entity reference pages](#) · [Glossary](#)

General information, not legal, insurance or medical advice. Your policy wording and the conditions at your property decide how it applies to you. By Jake Lusby, owner, Gateway Water & Mold (IICRC WRT, ASD). Edition of October 25, 2026. Report an error: <https://gatewaywatermold.com/contact/>