



College of Rural Alaska

Cooperative Extension Service

What to Do BEFORE THE FLOOD

Emergency Flood Information

SAL-00004

This information has been assembled and reviewed by the University of Alaska Fairbanks Cooperative Extension Service. In choosing the materials, the Extension Service has drawn upon its own experiences in previous emergencies and upon the resources of other agencies and individuals.

As a result of the National Flood Insurance Act of 1968, residents of threatened areas are able to buy federally subsidized flood insurance at reasonable rates through the National Flood Insurers' Association. Within the set area, all homes may not qualify. Some families whose homes do not qualify may purchase flood insurance from private companies.

Study your flood insurance policy for answers to some of the following questions. Your answers may make a difference in what you do to prepare for a possible flood.

- If the value of what is lost in the flood is determined by its original cost and its age, will lost goods be replaced with new items of like quality?
- Would the family have a choice of having goods repaired or asking that they be replaced?
- What is the maximum allowed for all losses or damage to works of art, antiques, rare books, etc.? (A maximum of \$500 is allowed on the National Flood Insurance Association policies.)
- What is the maximum allowed on all losses of jewelry, watches, gems, precious metal articles and furs? (A maximum of \$500 is allowed on the National Flood Insurance Association policies.)
- What kinds of proof do I need for claiming the value of articles damaged or lost?
- Is there a deductible provision on contents and dwelling?
- Will damage and losses to garage, wanningan, and other structures on my property be covered?
- If some of the damage contents belonged to others, would their losses be covered by the insurance?
- What is the definition of flood in my insurance policy?
- If there is no "officially designated" flood, will losses to my dwelling be covered?
- Can I be reimbursed for having debris removed after the flood?
- Will I be penalized, in the comprehensive car insurance coverage, if I do not move insured vehicles to safe ground although a flood warning has given me ample time to move them?
- What precautions am I obligated to take to protect against undue loss from flood or vandalism? (Study your homeowners' policy also.)
- If there is no generally declared flood in the area and I suffer losses due to sewer backup (drain, pump, fixture) seepage, or backup of water that is confined to my dwelling or properties within the immediate vicinity, will I be covered for damages or losses?

Visit the Cooperative Extension Service Web site at
www.uaf.edu/coop-ext

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Ways to Avoid Undue Loss and Damage of Dwellings and Contents

- Check with professional carpet cleaners about removing and storing of carpets before a flood.
- Disconnect electrical equipment that cannot be moved. If time permits, remove electrical motors and electrical controls to a dry area.
- Do not try to keep flood waters from coming into your basement. Do not stack sandbags to keep flood water out. The pressure of ground and surface water may collapse the walls and burst concrete floors.
- Leave a door or window open. After flooding has crested, close so that the water does not flow through the basement and continue to deposit silt and mud.
- To prevent sewage from backing up into your basement, remove the toilet, plug the flange opening with a plumber's test plug or other suitable device. Floor drains connected to the sewer should be plugged with a plumber's test plug. Sinks and lavatories may be sealed temporarily by inserting a metal disk under one of the trap slip nuts.
- Cabinet drawers, doors and similar items may be removed and stored above the anticipated flood level if space is available. Such items could also be placed on the roof and covered with polyethylene, which is stapled in place with thin strips of wood or heavy cardboard.

Plans for Living at an Evacuation Site

- Life jackets for boat travel are a wise precaution: cold and swift water is very dangerous. Base your planning on the possibility of no electricity or heat for an extended period of time.
- Wherever you plan to be during the flood, think about using your cars for storage (keep them locked and under observation). Replacing cars and parts will be difficult.
- Plan two weeks supply of medicines, diet foods, baby formulas, sanitary and toilet supplies.

- Plan a waste disposal system in case you're to use a pit latrine or "honey bucket" (stock chloride of lime and plastic bags).
- Have a three-day supply of drinking water. (One teaspoon of household chlorine bleach will purify two gallons.)
- A two-week supply of non-perishable food is recommended, suited to family tastes, if possible.
- Plan to have emergency supplies of gasoline for boat motors and cars.
- Stock extra supplies of fuel for heating and cooking, and lighting equipment you need at evacuation site.
- Stock batteries for transistor radio.
- Share your evacuation plans with your children. Let them help select the toys and possessions they'll take. Accept a child's expression of fears about a flood and reassure by sharing plans for evacuation and possibly even visit where you plan to go.
- Young children can be needlessly upset by being moved. Take as many familiar cherished articles and toys as possible.
- For older children, take toys and equipment that have many uses and can be used in group play.

Preflood Planning for Your House Contents

- If possible, take a picture of each room as it is now. Attach to your contents inventory.
- Decide what will be done with each of the furnishings.
- Keep a record of where you stored your possessions. If possible, seal the boxes with masking tape and label plainly with your name and code to indicate contents.
- Your room inventory might be organized as shown on the following page.
- Feel free to make copies of the form.

Room Contents Inventory

Room: _____

[illegible]

Room Contents Inventory

Room: _____

[illegible]