

# FLOODING

## TRACK YOUR DAMAGES NOW

Documenting impacts today will help support recovery planning and any future assistance programs.



**NO HARP PROGRAM HAS BEEN APPROVED.**

If a program is approved in the future, documentation collected now may be required to support potential applications.

## TRACK IT NOW. DETERMINE ELIGIBILITY LATER.



### 1. TAKE PHOTOS BEFORE CLEANUP

Photograph all impacts, including:

- ✓ Homes and buildings
- ✓ Basements and interiors
- ✓ Water levels
- ✓ Erosion and washouts
- ✓ Roads and driveways
- ✓ Culverts and crossings
- ✓ Debris and sediment
- ✓ Fences and agricultural land
- ✓ Public infrastructure utilities



Take photos from multiple angles and continue throughout cleanup and recovery.



### 2. CONTACT YOUR INSURANCE COMPANY

- ✓ Open a claim
- ✓ Record claim numbers
- ✓ Keep all correspondence
- ✓ Request written confirmation of uninsured damages
- ✓ Retain settlement information



#### IMPORTANT

Vehicles, machinery, farm equipment, and other insurable equipment may not be eligible under a future HARP program.

**CHECK YOUR INSURANCE COVERAGE FIRST.**



### 3. TRACK YOUR COSTS

Keep copies of:

- ✓ Receipts and invoices
- ✓ Cleanup costs
- ✓ Contractor estimates
- ✓ Disposal costs
- ✓ Repair and replacement estimates
- ✓ Temporary accommodation expenses



## WHAT IMPACTS SHOULD BE TRACKED?

### INDIVIDUALS AND SMALL BUSINESSES



- ✓ Basement flooding
- ✓ Structural damage
- ✓ Septic and well impacts
- ✓ Temporary displacement
- ✓ Cleanup activities
- ✓ Mold and contamination concerns

### AGRICULTURAL OPERATIONS



- ✓ Flooded fields
- ✓ Erosion and sediment
- ✓ Fences, culverts, crossings and roads
- ✓ Irrigation and dugouts
- ✓ Barns and buildings
- ✓ Feed and stored products
- ✓ Livestock impacts

### SMALL BUSINESSES AND NON-PROFIT ORGANIZATIONS



- ✓ Building damage
- ✓ Inventory losses
- ✓ Cleanup activities
- ✓ Temporary closures
- ✓ Access restrictions

### LOCAL AUTHORITIES



- ✓ Roads, bridges and culverts
- ✓ Water and wastewater systems
- ✓ Stormwater systems
- ✓ Parks, facilities and recreation infrastructure
- ✓ Emergency response activities
- ✓ Damage to public infrastructure

### GOOD DOCUMENTATION MATTERS.

Track what happened, where, when, what was damaged, what actions were taken, and what costs were incurred.



RECOVERY PLANNING



EARLY DAMAGE ASSESSMENTS



INSURANCE CLAIMS



INFRASTRUCTURE ASSESSMENTS



POTENTIAL FUTURE ASSISTANCE

## TRACK IT NOW. DETERMINE ELIGIBILITY LATER.



# Damage Assessment and Resident Impact Form

**Please Note:**

**There is currently no HARP (Disaster Recovery Program) in place for Elk Point.**

**At this stage, the Town is collecting information to assess the extent of impacts experienced by residents and businesses.**

**The information gathered may be used to support a potential application for assistance programs should they become approved.**

**Residents should contact their insurance broker or provider first to determine what coverage is available and, if applicable, begin the claims process.**

**Completion of this form does not guarantee eligibility for, or access to, financial assistance or compensation.**

**To obtain this form, please visit the following:**

Town of Elk Point website: <https://www.elkpoint.ca/>

Email: [ea@elkpoint.ca](mailto:ea@elkpoint.ca)

Pick up at the Town of Elk Point Office

**For submission of this form:**

Email: [ea@elkpoint.ca](mailto:ea@elkpoint.ca)

Phone: 780-724-3810

Address: 4914 50 Ave, Elk Point, AB, T0A 1A0

**Operating hours:**

Monday - Friday

8:30 AM – 12:00 PM

(closed for lunch from 12:00 PM – 1:00 PM)

1:00 PM – 4:30 PM

**REPORTING APPLICATION**

**1. Applicant Information**

Full Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

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**2. Insurance Information**

Do you have insurance coverage for this damage?

Yes

No

Have you contacted your insurance provider?

Yes

No

### 3. Residence Information

Is this your primary residence?

Yes

No

Please select one:

Private Residence (Owner)

Tenant (Renter)

Small Business

### 4. Damage Details

Brief Description of Damage:

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Estimated Cost of Damage:

\$ \_\_\_\_\_

## **Important Information**

Please:

- Check with your insurance provider first, if you have not already done so.
- Save all correspondence from your insurance company.
- Keep copies of repair estimates and quotes.
- Track the time spent on cleanup and recovery efforts.
- Take photographs of all damage before, during, and after cleanup or repairs.
- Keep receipts and records related to cleanup, repairs, and replacement costs.
- Keep receipts and documentation for any emergency, preventative, or mitigation measures taken to protect your property or reduce further damage, including pumping, sandbagging, dehumidifier or fan rentals/purchases, debris removal, temporary repairs, and similar expenses.
- Retain photographs of all damages as well as photographs documenting cleanup, repairs, and preventative measures undertaken.

## **Declaration**

I certify that the information provided on this form is true and accurate to the best of my knowledge.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# What to do after a flood

## Contamination management

### Overview

Returning home after a flood can be overwhelming. While personal safety is the top priority, managing potential contamination in floodwater, soil, and household materials should also be a focus. Taking early action can help reduce long-term health risks and property damage.

This guide outlines potential health risks and cleanup measures to manage contamination at residential and light commercial properties impacted by flooding.

Property owners are responsible for cleanup and any testing related to flood damage. These recommendations aim to reduce health risks, but following them is at the owner's discretion.

### Flood contaminants

Floodwaters can transport and deposit a wide range of contaminants from sewage, industrial runoff, agricultural chemicals, and household hazardous materials. Common contaminants include:

- Pathogens: *E. coli*, Salmonella, Giardia, viruses
- Hydrocarbons: Gasoline, diesel
- Pesticides and fertilizers
- Heavy metals: Lead, mercury, arsenic
- Asbestos and other hazardous building materials
- Volatile organic compounds (VOCs) from solvents or paints

Contamination may be found in standing water, soaked building materials, soil, and household items.

### Health risks

Health risks stem from both direct contact with floodwaters and residual contaminants. These include:

- Gastrointestinal illnesses from pathogens
- Respiratory issues from mold and VOCs
- Skin irritation from chemical exposure
- Long-term risks from heavy metal or hydrocarbon exposure

Floodwaters that entered buildings or mixed with chemical storage areas should be treated as potentially hazardous.

### When to enter your property

Do **not** enter your property if:

- Authorities have not given clearance
- Structures are visibly unstable
- There is a risk of hazardous materials exposure
- Power or gas services have not been declared safe

If cleared to enter, use caution – be alert for hidden hazards beneath standing water or mud. Wear waterproof boots, rubber gloves, eye protection and an N95 mask. Avoid skin contact with debris.

### Initial property inspection

For initial property inspection:

- Ventilate enclosed spaces if safe
- Document all damage with photos and notes
- Check for:
  - Fuel or chemical spills
  - Signs of mold or water saturation in walls, insulation, and flooring
  - Dislodged tanks or containers
  - Damaged septic or well systems

**Note:** Keep children and pets away from flood-impacted areas.

### Contaminant cleanup and testing

Floods often have a wide range of impact on affected properties, ranging from superficial water contact to full submersion. As such, health risks and clean-up extent at each property vary.

Acting quickly and thoroughly to cleanup following flooding minimizes potential for contamination issues, particularly related to biological hazards.

Check for indications of spills or leaks on your property from areas where fuel or chemicals may have been stored. These areas may pose increased risk depending on the substance and volume and may require special attention including handling, assessment, and remediation.

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## Lightly impacted properties

Lightly impacted properties without standing water, minor water entry or visible impact, and no signs of contamination may require nominal cleaning efforts following the inspections steps above, including:

- Clean all hard surfaces with a bleach solution or disinfectant
- Dispose of all perishable food and garden produce
- Ventilate and dry property as soon as possible
- Monitor for mold growth

## Moderate to heavily impacted properties

Properties with a higher degree of impact with significant water entry, visible sewage or chemical contamination, mold growth, or where a significant quantity of fuels or chemicals ( $\geq 200$  L total) are suspected to have been released) may benefit from more extensive cleanup measures, including:

- Remove and dispose of saturated insulation, drywall, carpets, and other porous materials
- Remove and dispose of the upper 15 cm of soil in areas where sewage or potentially contaminated debris has accumulated
- Use absorbent pads or spill kits for hydrocarbon-contaminated zones
- Consider use of biocide agents or tackifiers to minimize microbial or dust hazards
- Engage a qualified environmental consultant for soil and water testing if contamination is suspected

The measures above should also be considered for lightly impacted areas with increased exposure potential to higher risk individuals such as play areas and gardens. Any work involving potentially harmful substances is recommended to be led by a professional.

**Note:** Quantities of fuels or chemicals stored at typical residence often do not meet the “significant quantity” threshold of  $\geq 200$  L total, however, if there is uncertainty or concern due to proximity to living spaces, soil testing is recommended.

## Contaminant Testing

Health risk generally increases with the degree of flood-impact. Testing is recommended at all flood-impacted properties to establish whether a health risk is present. Testing may include soil, water, and air components.

Properties with a greater degree of impact, with increased sensitivity (e.g. play areas, gardens, etc.), or where a release has occurred should have appropriate testing conducted following cleanup efforts.

Testing should be conducted by a qualified professional to ensure collection of a representative sample, preservation of sample integrity, and for interpretation of results and risk. If a significant quantity of fuels or chemicals ( $\geq 200$  L total) were stored on a property and it's suspected that they were burned or spilled (released), additional contaminants should be considered for soil testing. Recommended tests may include:

- Sewage-impacted areas: fecal coliforms, *E. coli*
- Fuel-contaminated areas: benzene, toluene, ethylbenzene, xylenes, petroleum hydrocarbon fractions 1 to 4
- Chemical storage areas: VOCs, pesticide scans

Following cleanup of flood-impacted structures, mold growth may occur in hard-to-reach places (e.g. under floor, in walls, etc.) if moisture persists. Testing for mold in living and working spaces is recommended to ensure adequacy of cleanup.

Analysis of multiple samples (i.e.  $\geq 3$  samples) provides improved indication of risk over single samples. Sample locations should prioritize “worst-case” flood-affected and/or release areas. If the property is impacted evenly, systematic sampling using evenly spaced sample locations is likely to be most representative. A minimum of three samples is recommended.

Collected samples should be submitted to an accredited laboratory for analysis.

**Note:** Releases meeting [release reporting criteria](#) must be reported to Alberta Environment and Protected Areas.

## Disposal

Debris disposal must follow municipal and provincial guidelines and should be coordinated with local authorities. Care should be taken to separate contaminated soil or debris from household waste.

Materials and debris with mold growth should be contained and placed in 6mil bags, sealed securely, and placed in disposal bins for landfill disposal.

Surficial soil removed from moderate to heavily impacted properties *without* known chemical releases of significant quantity may be disposed at an appropriate approved Class II landfill.

Contaminated soil resulting from a known or suspected spill/release must be appropriately characterized prior to disposal. If contaminated soil is

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suspected or known, it's recommended to engage a qualified professional.

## Private water wells

If your water source is a private water well or cistern on a flood-impacted property, inspection, testing, and repairs may be necessary to ensure a safe, reliable water supply. Do not drink water if it shows signs of contamination, such as colour, odour or taste.

Floods may damage aboveground well components and result in contamination. Following cleanup efforts, flushing and [testing](#) for bacteriological and chemical contamination should be undertaken prior to consumption.

Private well water owners may contact Alberta Health Services for more information on private drinking water testing.

## Helpful resources

- [What to do after an emergency](#)
- [Hazard Assistance and Resilience Program](#)
- [Cleaning Your Home After a Flood](#)
- [Mouldy homes and buildings](#)
- Alberta Health Services: [Returning to your Home](#)

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