

## Animal-Related Business Concerns

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In the past some of the greatest claims for damages after the Mississippi River floods of 1993 were from agricultural businesses, accounting for nearly 50% of all damages.

The 1994 floods of Georgia Flint River Basin have been studied in great detail. Only 10% of damaged structures were covered by flood insurance. Policy owners tended to underinsure, especially for contents; 61% of claims were underinsured. In an attempt to compensate for inadequate insurance over half of all flood policy owners applied for Small Business Administration (SBA) loans. However, this was also insufficient to deal with the losses (Table 7-4).

**Table 7-4** National Flood Insurance Program (NFIP) insurance coverage in Albany, Georgia, 1994

NFIP building coverage	Number of claims	Number of claims exceeding coverage	Percent exceeding coverage
<\$10,000	50	49	98
\$10,000-\$20,000	81	77	95
\$20,000-\$30,000	79	56	71
\$30,000-\$40,000	77	47	61
\$40,000-\$50,000	50	19	38
\$50,000-\$60,000	41	17	41
\$60,000-\$70,000	33	7	21
\$70,000-\$100,000	35	4	11
>\$100,000	19	6	32
TOTALS	465	282	61

Data from Mittler E: *Assessment of floodplain management in Georgia's Flint River basin*, Boulder, 1997, University of Colorado, Natural Hazards Research and Applications Information Center.

Damage in 1997 to Grand Forks, North Dakota, from flooding, fires, and an ice storm included two veterinary practices. One was completely destroyed. Two out of five functional practices housed animals. Many practitioners were concerned that because simple journeys to and from work and to clients were greatly delayed, the result would be poor attention to cases and decreased revenue. The most common activities of veterinarians were to provide emergency care, to offer the public advice and information, and to soothe concerned clients.

### Public Safety

In the floods along the Mississippi in 1993, nearly 50% of the 100,000 homes damaged suffered losses caused by groundwater or sewer backup as opposed to riverine flooding. Reports of displaced wildlife being hit by cars increased. Displaced wildlife also invaded crops and other agriculture enterprises and caused significant damage.

Examples of incidents involving domesticated animals were: an owner who evacuated without his cat returned to rescue it and found the cat on top of an upturned chair floating in waist-deep water; a woman driving her dog to safety was trapped by floodwaters in her car, and both she and her dachshund drowned; and firefighters helped abandoned dogs move to higher ground.

### Animal Health

During the floods in Grand Forks in 1997, 768 animals were housed; 503 were cats. Very few of them were reunited with owners. Humane shelters received more than 500 calls about animals needing to be rescued. It was not clear how many individual owners this represents. The large discrepancy between all reports of the number of animals that were housed and those that were reunited with owners suggests that most pets dealt with were strays.

A laboratory animal veterinarian at a research facility in North Dakota attended to over 5000 rats, mice, hamsters, and rabbits after the university was forced to evacuate because of extensive flooding. Many of the animals were kept in closed colonies and served as models for research for cancer, diabetes, and other diseases. The veterinarian carried in water and food for the animals for several days.

In floods that occurred in Marysville, California, in 1997 over 450 of approximately 780 pets that were housed remained unclaimed several weeks after the floodwaters had receded.

In the Ohio River floods in 1997, over 50% of 166 dogs and cats that were found were never reclaimed by their owners. In Albany, Georgia, after the floods of 1994 over 900 animals were housed, and many of these were strays.

Frequent requests for heartworm medication followed the Mississippi River floods of 1993. Many of the dogs tested positively for heartworm, indicating that the floods had encouraged owners to seek help, rather than disrupted a previously appropriate level of care for the dogs.

Injuries and death of pets in floods appear to be rare. Hypothermia is the most commonly cited illness in animals rescued from floodwaters. Reports of drowned pets have not numbered more than 10. The most commonly reported deaths have been of birds and reptiles. By comparison a pregnant mare that had been seriously injured during floods in Northern California gave birth to a healthy foal 5 months later.

In contrast, large numbers of cattle have died in floods. For example, flooding killed several thousand dairy cows in the 1991 Snohomish Valley, Washington, floods; 1200 dairy cows in Tilamook, Oregon, in 1996; and approximately 90,000 beef cows in the Dakotas and Minnesota in 1997. Many of the latter were in poor nutritional condition as a result of a severe winter in 1996.

Hindrances to helping livestock have been hazards such as propane and chlorine tanks that had floated off their bases. Such tanks are common features on farms.