HOMEOWNER PREPARATION

Before the Flood

Understand your risk, make a plan, and take the handful of steps that decide how much a flood actually costs you. Everything here is done on a dry day.

1 · UNDERSTAND YOUR FLOOD RISK

Learn the local hazards. Flash floods, river flooding, coastal surge, and post-fire debris flows behave differently and arrive on different timelines. Know which ones apply where you live.

Check the maps. FEMA's Flood Map Service Center shows whether your home sits in a mapped flood-prone area. Roughly a quarter of flood claims come from outside high-risk zones — an unmapped property is not a safe one.

2 · MAKE PLANS TO STAY SAFE

Write a household plan. Include every person and pet. Cover evacuation routes, where you will shelter, and what to do if a flash flood warning arrives with no notice.

Build a kit. Food, water, medicine, batteries, flashlights, and a first aid kit — enough for at least three days, packed where you can carry it out in one trip.

Have a communication plan. Decide in advance how the household stays in touch during a power or cell outage, and name one out-of-area contact everyone checks in with.

3 · PROTECT YOUR PROPERTY

Elevate and anchor utilities. Electrical panels, propane tanks, sockets, wiring, appliances, and heating systems are the most expensive things water reaches first.

Defend the basement. Install water alarms and a working sump pump with a battery backup, so an outage does not take the pump out with the power.

Clear gutters and downspouts. Routine maintenance prevents the water accumulation that causes a surprising share of avoidable damage.

Move things up. When flooding is forecast, relocate furniture and valuables to an upper floor or attic while there is still time to do it safely.

4 · INSURANCE AND DOCUMENTS

Get flood coverage — and check what kind. Most homeowners policies do not cover flood damage at all. Building and contents coverage are separate purchases, and the amount your lender requires is rarely the amount it takes to rebuild.

Store documents where water cannot reach them. Keep copies somewhere dry and originals in a watertight box or safe deposit box. Keep a second set in the cloud.

Take a household inventory. Photograph and video every room and every major item. This is the single most valuable hour you can spend before a loss — it is what an adjuster works from when everything is gone.

5 · WHEN FLOODING IS IMMINENT

Stay informed. Monitor local news, weather updates, and official emergency alerts for warnings and evacuation orders.

Block entry points. Sandbags and barriers at doors and low openings help if there is time — and only if there is time. Never let property work delay an evacuation.

The dry-day checklist

- [ ] Check your address on the FEMA flood map
- [ ] Pack a three-day emergency kit
- [ ] Record serial numbers on high-value items
- [ ] Confirm you carry contents coverage
- [ ] Elevate or anchor utilities and appliances
- [ ] Clear gutters and downspouts
- [ ] Write the household evacuation plan
- [ ] Photograph and video every room
- [ ] Back the inventory up to the cloud
- [ ] Compare your limits to rebuilding cost
- [ ] Test the sump pump and its backup
- [ ] Save policy, agent, and carrier contacts offline

Would your flood claim be ready today?

Send us your declarations page and we will tell you in plain language what you are covered for, what you are not, and what it would cost to close the gap. It takes about two minutes of your time — and if a claim ever comes, you have an advocate who already knows your policy.

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