READY HOUSE: FLOOD

QUICK REFERENCE • FRONT • CASCADIA READY RADIO

TURN AROUND, DON'T DROWN

6 in	12 in	2 ft
Moving water knocks an adult down	Floats a car	Sweeps away an SUV or truck

Never drive, walk or wade into floodwater. You can't tell how deep or fast it is. If your car stalls in rising water, get out and get to higher ground.

BEFORE: KNOW & INSURE

- Check your flood zone at **FEMA's Flood Map Service Center**. About a quarter of flood claims come from **outside** high-risk zones.
- **Homeowners and renters insurance don't cover floods.**
- New flood insurance takes **30 days** to start. Buy it before the rain is in the forecast.

GET READY

- Plan **two routes** to higher ground.
- Keep documents in a **waterproof container** or backed up in the cloud.
- Water in the basement before? Add a **sump pump with battery backup** and check valves.

IF WATER IS RISING

- Move to the **highest floor**, but **not a closed attic** where you could be trapped.
- If you need rescue, **go to the roof**.
- Stay off flooded roads, even ones you know well.

From *The Ready House Bible* by Charlie Ramsey, Sections 10 & 15

AFTER THE WATER GOES DOWN

READY HOUSE: FLOOD • BACK

GOING BACK IN

- Wait until **officials say it's safe**.
- **Don't touch wet electrical** equipment or wiring.
- **Photograph and video everything** before you clean up, for insurance and FEMA.
- Throw out food that **touched floodwater**, and fridge food without power over **4 hours**.

MOLD MOVES FAST

- Mold starts growing in **24 to 48 hours**.
- Open windows, pump out water, and remove what can't fully dry: **carpet, drywall, mattresses**.
- Anyone with **asthma or lung problems** should stay out of moldy buildings.

YOUR WATER

- Assume tap water is unsafe until your utility says otherwise.
- **Boil Water** advisory: boiling fixes it. **Do Not Drink**: boiling doesn't. Use bottled water.

KNOW THESE

- Standard flood insurance (NFIP) covers up to **$250,000** for the building and **$100,000** for contents, and **not** temporary housing.
- Ask your agent: **Do I have flood coverage? Earthquake? What's my loss-of-use limit?**

DO THIS NOW

before you need it

TONIGHT

Look up your flood zone at FEMA's Flood Map Service Center.

THIS WEEKEND

Call your insurance agent about flood coverage. Photograph your important papers.

WHEN YOU'RE READY

Plan two routes to higher ground. Add a battery backup to the sump pump.

FLOOD CHECKLIST

- ☐ Flood zone checked
- ☐ Flood insurance (30-day wait)
- ☐ Two routes to high ground
- ☐ Waterproof document box
- ☐ Cloud backup of documents
- ☐ Sump pump battery backup
- ☐ Go-bag by the door
- ☐ Water: 14 gal per person
- ☐ Rubber boots & gloves
- ☐ Flashlight & batteries
- ☐ Battery or crank radio
- ☐ Camera for damage photos



Want the whole plan?

The Ready House Bible by Charlie Ramsey has the full plan, worksheets and checklists for every room of the house. Paperback and Kindle. General preparedness guidance. Always follow local officials and emergency managers.