

FLOODS

FAMILY EMERGENCY PLAN

Move early. Stay out of floodwater. Return only when cleared.

PURPOSE

This plan is written for families facing river flooding, flash flooding, urban drainage flooding, storm surge, dam or levee problems, or water entering the home. It prioritizes early movement to higher ground, avoidance of floodwater, family accountability, and safe re-entry after water recedes.

THE FAMILY PRIORITY ORDER

- 1 GET ABOVE THE WATER HAZARD**
- 2 AVOID MOVING FLOODWATER**
- 3 ACCOUNT FOR THE FAMILY**
- 4 PROTECT MEDICAL AND COMMUNICATION NEEDS**
- 5 RE-ENTER CAUTIOUSLY**

ReadyParent Preparedness Series | Floods Edition

Source-informed by FEMA / Ready.gov, National Weather Service, CDC, FEMA flood resources, and American Red Cross guidance.

OPERATING PRINCIPLE

Floodwater is a transportation hazard before it becomes a property-loss problem.

Families should make relocation decisions before roads are covered. Water depth, current, road condition, contamination, and hidden damage are difficult to judge. Never make the family plan depend on driving, walking, or swimming through floodwater.

What floods can do to a household

Floods can rise slowly or arrive rapidly. Water can sweep away people and vehicles, hide washed-out pavement, carry sewage and chemicals, energize electrical hazards, damage foundations, disable vehicles, isolate neighborhoods, and contaminate drinking water.

Before the hazard develops

The family should complete the following actions before conditions deteriorate or an incident begins.

PART ONE

HOW TO PREPARE

Know exactly how water threatens your location

- Learn whether the home, school, workplace, and regular travel routes are in flood, flash-flood, dam-inundation, or storm-surge areas. Know local evacuation zones and alert systems.
- Identify routes to higher ground that do not rely on low-water crossings, washes, underpasses, drainage channels, or roads that routinely flood.
- Keep important documents, medications, electronics, and irreplaceable items above expected flood levels when practical. Store digital copies securely.
- Review flood insurance and household insurance before flood season; standard homeowners policies typically do not cover flood damage.
- Maintain sump pumps, drainage, gutters, backflow protection, and flood barriers where appropriate and permitted. Never rely on barriers as a reason to remain when evacuation is advised.

Stage for early evacuation

- Keep vehicle fuel above half when flooding is forecast and park where rising water is unlikely to trap the vehicle.
- Bring pets, livestock, mobility equipment, medications, and go-bags into a ready position before roads begin closing.
- Identify a safe destination outside the flood-prone area and an alternate if the preferred route is blocked.

FAMILY FLOOD RULE

If water covers the road, the route is closed to the family. Turn around and use another route. Do not enter floodwater to test depth or current.

PART TWO

STAY SAFE DURING

During flooding, move to the safest available higher location and stay out of water. Flash floods can change conditions faster than families can reassess a route.

When a flood watch or elevated risk is issued

- Charge devices, fuel vehicles, move critical items higher, bring pets close, review routes, and monitor official alerts continuously.
- If household members need extra time because of disability, medical needs, young children, animals, or transportation limitations, relocate before conditions deteriorate.

When a flood warning or evacuation instruction is issued

- Follow evacuation instructions immediately. Travel before water covers roads and before nighttime makes hazards harder to see.
- Do not walk, swim, or drive through floodwater. Avoid bridges over fast-moving water when authorities report closures or instability.
- If trapped in a building by rising water, move to a higher level. Avoid a closed attic where you could become trapped unless roof access is available. Call 911 when in immediate danger.
- Stay away from downed power lines, electrical equipment, and water near electrical sources.

If a vehicle encounters water

- Do not drive into water covering the roadway. Turn around while you still have room and traction.
- If rising water surrounds a stopped vehicle and remaining inside becomes dangerous, follow local emergency instructions and move to a safer location only when you can do so without entering hazardous current. Call 911 if trapped.

FLASH-FLOOD RULE

In canyons, washes, low-water crossings, and burn-scar areas, rain may be falling somewhere else upstream. Move to higher ground when warned; do not wait to see the flood arrive.

PART THREE

AFTER THE DISASTER

Water receding does not make an area safe. Roads may be undermined, structures may be unstable, utilities may be damaged, and water or mud may contain sewage, fuel, chemicals, sharp debris, or animals.

Return only when your area is reopened

- Use designated routes and obey barricades. Never drive around a flood closure because the pavement beyond it may be missing or unsafe.
- Do not enter a flooded structure until electrical and structural hazards have been addressed. Have qualified professionals evaluate significant damage.
- Use protective footwear, gloves, and appropriate respiratory/eye protection during cleanup. Keep children and pets out of contaminated water and mud.

Protect health and utilities

- Follow boil-water, do-not-drink, or do-not-use notices exactly. Wells may require testing and disinfection after flooding.
- Discard food, medicine, and household items contaminated by floodwater when public-health guidance recommends disposal.
- Use generators outdoors and well away from openings. Never use charcoal grills, camp stoves, or fuel-burning equipment indoors.

Document before major cleanup

Photograph and video damage when it is safe. Contact insurers promptly, keep receipts, and separate damaged property only when doing so does not create health or safety risk.

AFTER-ACTION QUESTION

What caused delay, confusion, separation, loss of information, unnecessary exposure, or a preventable failure of supplies? Correct that weakness while the event is still fresh in the family's memory.

FAMILY FLOODS READINESS STANDARD

The plan is ready when the family can answer these questions without guessing.

✓	What flood or evacuation zone applies to our home?
✓	Which roads leave the area without crossing washes, underpasses, or low-water crossings?
✓	Where is our higher-ground destination?
✓	At what warning level do we leave early because of children, pets, disability, or medical needs?
✓	Do we have flood insurance or understand our coverage?
✓	Who knows the rule that water over a road means turn around?

PRACTICE STANDARD

Before the wet season, drive the primary and alternate higher-ground routes, check local flood alert enrollment, test sump/drainage systems where applicable, and have each driver identify the routes they will not use during flooding.

REFERENCE BASIS

AUTHORITATIVE SOURCES USED FOR THIS PLAN

This ReadyParent plan consolidates widely accepted U.S. preparedness, response, safety, and recovery guidance specific to floods. Local instructions and incident-specific guidance take priority.

Ready.gov — Floods — <https://www.ready.gov/floods>

Flood preparation, evacuation, floodwater avoidance, and recovery.

National Weather Service — Flood Safety — <https://www.weather.gov/safety/flood>

Flood and flash-flood warnings, vehicle and outdoor safety.

CDC — Floodwater Safety — <https://www.cdc.gov/floods/safety/index.html>

Health, cleanup, contamination, and post-flood safety.

FEMA — Flood Maps and Risk — <https://www.fema.gov/flood-maps>

Flood hazard mapping and risk information.

American Red Cross — Flood Safety — <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/flood.html>

Household flood preparedness and recovery guidance.

Publication note

Guidance reviewed August 2026. This document is educational preparedness guidance and does not replace instructions from local emergency management, law enforcement, fire/EMS, public-health authorities, utilities, building officials, event security, or other agencies with jurisdiction. Conditions vary by location and incident; when official instructions conflict with this plan, follow the official instructions.