Floods

Moving water is stronger than it looks. Know your high ground, and know your policy before the rain.

KNOW BEFORE IT RAINS

- Find out whether your home is in a flood-prone area through your county or city emergency management office.
- Standard homeowners policies often do not cover flood. Ask your agent. A new flood policy can take up to 30 days to start.
- Choose high ground to go to, and two ways to reach it.

TURN AROUND, DO NOT DROWN

- Six inches of moving water can knock you down. A foot or two can sweep a vehicle away.
- Do not drive or walk across flooded roads, creeks, or bridges over fast-moving water.
- If your car is caught in rapidly moving water, Ready.gov advises staying inside. If water rises inside the car, move to the roof and call for help.

IF YOU HAVE TO LEAVE

- If water is in your home or lines are down, turn off the gas, power and water before you go, if you can do it safely.
- Unplug appliances so they do not shock anyone when power returns.

AFTER

- Floodwater can carry trash and germs. Wear rubber boots and plastic gloves, and wash your hands with soap and water.
- Throw away what cannot be disinfected, such as rugs, cloth, wall coverings and drywall.
- To disinfect hard surfaces, CDC says to use 1 cup of bleach in 1 gallon of water. Do not mix bleach with other cleaners.
- Dry the house with fans and dehumidifiers. Wait for local officials to say whether tap water is safe to drink.
- Run a generator outdoors only, more than 20 feet from windows, doors and vents.

For our household

Our high ground

Two ways to get there

Flood insurer and phone

Where the gas, power and water shutoffs are

Sources: Ready.gov, Floods; CDC, Flood Safety; CDC, Carbon Monoxide; National Hurricane Center, Prepare (water depth and vehicles). Checked October 2026. Depths are rough warnings, not safe limits. Fast water can be dangerous at any depth.