The Flood Survival Manual: A Master Checklist for Prevention, Response, and Recovery

Over the last seven blogs, I have dissected every stage of a flood disaster, from the fine print of insurance policies to the physics of a sinking car. We have moved from the theoretical to the tactical. But knowledge alone is not enough; it must be accessible when the adrenaline is pumping and the lights go out.

In a crisis, "cognitive fragmentation" sets in. You will forget things you know perfectly well. You might remember to grab the dog food but forget the deed to your house. You might remember to call your mom but forget to turn off the gas valve.

This **Master Checklist** is your external brain. It consolidates the entire Flood Preparedness Series into a linear, chronological protocol. Print this out. Laminate it. Keep it in your Go-Bag. It is the script that ensures you don't just hope for the best, you execute a professional-grade response to the worst.

Key Takeaways

- **Blue Sky Prep:** Real resilience is built before the rain starts (Insurance, Inventory, Hardening).
- **The Evacuation Trigger:** Leaving early on a "Watch" is always safer than fleeing during a "Warning."
- **Survival Physics:** Memorize **S.W.O.** (Seatbelt, Window, Out) for car escapes and the **Attic Rule** (Tools required) for home entrapment.
- **The Recovery Clock:** You have a 48-hour window to beat mold. Speed and documentation are your best weapons after the water recedes.

Disclaimer

The information provided in this article is for general informational and educational purposes only. It is not intended as, and should not be considered, legal, medical, or architectural advice. Flood risks vary greatly by geography. Always consult with local emergency management officials and professionals.

Main Body (The Master Protocol)

Phase 1: Blue Sky Readiness (Do This Now)

Goal: Build the financial and physical fortress.

The Intelligence & Finance

[ ] **Map Your Zone:** Confirm your FEMA Flood Zone (A, V, or X) at `msc.fema.gov`.

[ ] **Insurance Audit:** Verify you have a specific **Flood Insurance Policy** (Separate from Homeowners).

- [ ] Confirm **Replacement Cost** coverage (not Actual Cash Value).
- [ ] Check for **Loss of Use** coverage.

[ ] **Home Inventory:** Create a video walkthrough of your home, narrating contents.

- [ ] Upload video to the cloud (Google Drive/Dropbox).
- [ ] Photograph high-value items + serial numbers + receipts.

The Hardened Home

[ ] **Landscaping:** Ensure ground slopes *away* from the foundation (6 inches drop over 10 feet).

[ ] **Gutters:** Install downspout extensions to move water 6-10 feet away.

[ ] **Sump Pump:** Test the primary pump (pour water in the pit).

- [ ] Install a **Battery Backup System**.

[ ] **Sewer Defense:** Install a **Backflow Prevention Valve** on the main sewer line.

[ ] **Utilities:** If in a high-risk zone, elevate the furnace, water heater, and electric panel above Base Flood Elevation (BFE).

Phase 2: Gray Sky Readiness (The "Watch" Phase)

Goal: Mobilize for potential impact.

The Logistics

[ ] **Fuel Up:** Fill vehicle gas tanks (pumps fail without electricity).

[ ] **Cash Reserve:** Withdraw $200-$500 in small bills.

[ ] **Go-Bags:** Stage bags by the door (check the **5 Ps**).

[ ] **P**eople/Pets

[ ] **P**rescriptions

[ ] **P**apers (Document Pouch)

[ ] **P**ersonal Needs

[ ] **P**riceless Items

[ ] **The Route:** Review your "High Ground" evacuation map. Avoid underpasses.

The Perimeter Prep

[ ] **Clear Drains:** Clear storm drains and gutters of leaves/debris.

[ ] **Anchor:** Bring in outdoor furniture, grills, and trash cans (these become battering rams in current).

[ ] **Sandbags:** If needed, deploy sandbags using the **"Tarp & Wrap"** method for a watertight seal.

Phase 3: Black Sky Response (The "Warning" Phase)

Goal: Survival and Evasion.

The Evacuation (If Leaving)

[ ] **Trigger:** Leave immediately if a **Flood Warning** is issued or your personal trigger is met.

[ ] **Turn Around:** If you see water on the road, turn around. Do not guess the depth.

[ ] **Pet Protocol:** Take pets with you. Never tether them or leave them in crates.

The Siege (If Staying/Trapped)

[ ] **Utility Kill:** Turn off the main water valve. Turn off Electricity/Gas *only* if the floor is dry and it is safe.

[ ] **Sanitation:** Scrub and fill the bathtub with clean water.

[ ] **Plumbing:** Plug toilets/drains to prevent sewage backup.

[ ] **Vertical Shift:** Move "Tier 1" items (Meds, Docs, Electronics) to the second floor or countertops.

[ ] **Attic Rule: Do not** enter a closed attic. Go to a room with roof access or bring a heavy axe/saw.

Vehicle Survival (If Caught Driving)

[ ] **Stall Protocol:** If the car stalls, abandon it immediately and move to high ground.

[ ] **Sinking Protocol (S.W.O.):**

[ ] **S**eatbelt Off.

[ ] **W**indow Open (or Break).

[ ] **O**ut (Children first).

Phase 4: The Recovery (After the Water)

Goal: Reclaim your life and home.

Safety & Re-Entry

[ ] **Structural Check:** Look for sagging roofs or buckled walls before entering.

[ ] **Sniff Test:** Check for gas leaks (rotten egg smell). Do not turn on lights (sparks).

[ ] **PPE:** Wear N95 masks, heavy boots, and gloves.

The Mold Clock (First 48 Hours)

[ ] **Muck Out:** Remove wet carpet, padding, and insulation immediately.

[ ] **The Cut:** Cut wet drywall **2 feet above** the water line.

[ ] **Air Flow:** Open windows and run fans/dehumidifiers (if power is safe).

The Claim Game

[ ] **Notify:** Call Insurance Agent immediately.

[ ] **Evidence:** Photograph the "Loss Pile" *before* trash pickup.

[ ] **Samples:** Keep swatches of carpet/wallpaper for quality proof.

[ ] **Log:** Record every conversation with adjusters (Date, Name, Outcome).

Tip:

[ ] **Print this Blog:** Do not leave it digital. Paper doesn't need batteries.

[ ] **Laminate or Bag:** Place the printed sheets in a waterproof Ziplock bag inside your Go-Bag.

[ ] **Share:** Send a digital copy to your "Out-of-Area" contact so they know your plan.