

Flooding

A practical guide for short-term rental (STR) operators to prepare, respond, and recover from flooding events.



PREPARE

Before the Event

- Review & update plans
- Train your team
- Stockpile supplies
- Inspect systems
- Verify insurance coverage



RESPOND

During the Event

- Activate your plan
- Communicate clearly
- Account for everyone
- Coordinate local contacts
- Document everything



RECOVER

After the Event

- Assess before re-entering
- File claims promptly
- Support your team
- Serve your community
- Update your plan

WHY THIS MATTERS



Flooding is the most common disaster affecting vacation and short-term rental properties across all 50 states. In December 2025, an atmospheric river event hit Leavenworth, Washington, during its single most important week of the year. Highway 2 was closed after debris washed out from a mudslide, and a wide-scale power outage impacted over 5,000 Chelan County residents. VR properties saw a high volume of cancellations.



BEFORE THE EVENT - PREPARE NOW



Know Your Flood Zone

Look up the official FEMA flood zone designation for every property at msc.fema.gov. Share this designation with each property owner in writing annually. Zone A and AE properties are considered high-risk and should be identified with appropriate disclosure. Even Zone X (low-risk) properties flood; 40% of FEMA flood claims come from outside high-risk zones.



Verify Flood Insurance Coverage for Every Property

Standard property insurance does NOT cover flooding. Verify that every property you manage has a flood insurance policy, either FEMA's National Flood Insurance Program or a private flood policy. Flood insurance has a 30-day waiting period; it cannot be purchased when a storm is approaching.



Know the Water and Electrical Shut-Off for Each Property

Every member of your team and every local caretaker must know how to shut off the main water supply and the main electrical breaker at every property they service. Post this information in the utility closet and in your management system. During a flood, these two actions can prevent catastrophic secondary damage.





BEFORE THE EVENT

RESPOND NOW



Flood Response & Evacuation Plan:

Your written Flood Response & Evacuation Plan for each property must include: flood zone designation, nearest shelter address, at least two exit routes, the location of all water and electrical shut-offs, and your guest notification protocol. Post a laminated copy inside each property and include an evacuation route map in the welcome binder.



Owner Communication: Flood Insurance is Non-Negotiable

In your annual owner briefing, explicitly address flood insurance. Communicate in writing which properties are in high-risk zones. An uninsured flood loss can result in a property owner walking away from their property and your management contract.



Identify and Document All Flood Vulnerabilities at Each Property:

Walk every property and document: below-grade spaces (basements, garages, parking), ground-floor HVAC and electrical equipment, proximity to waterways or drainage channels, and historical flood behavior during heavy rainfall. Share this assessment with owners and identify recommended mitigation steps: sump pumps, flood barriers, and elevated electrical panels.



DURING THE EVENT

PREPARE NOW

1

Flash Flood Warning Means Act Now

Flash Flood Watch = flooding possible; prepare and monitor. Flash Flood Warning = flooding is occurring or imminent; act immediately. The moment a Warning is issued for a county where you have guests staying, send your notification and attempt direct guest contact. Six inches of moving water can knock a person down; guests should not wait until they see water before taking action.

2

Guest Notification and Evacuation Direction

Your Flash Flood Warning guest message must be immediate, specific, and actionable: 'A flash flood warning is active for your area. Please move immediately to the second floor or higher / leave the property immediately using [specific route]. Do not attempt to drive through flooded roads. Call 911 if you are trapped.'

3

Protect Critical Systems If Safe To Do So

If the property is accessible and flooding is not yet active, shut off electricity at the breaker, close all low-level openings, move portable items and equipment to upper floors, and document the current property condition with photos. Do not enter a flooded basement or any space with active water and electrical access.

4

Document Water Levels in Real Time

If safe to observe, photograph, and timestamp the water level every 30 minutes during active flooding. Mark the high-water line on an interior wall before cleanup begins. This documentation directly supports flood insurance claims and owner damage reporting.



Team Safety Before Property Safety

Do not send team into a flooded area to protect a property. No revenue, no owner relationship, and no insurance claim is worth a team member's safety. Establish a clear policy: team do not enter flooded properties until the water has receded and the property has been confirmed structurally safe.



AFTER THE EVENT LEAD YOUR RECOVERY



Water Safety Testing Before Use

Do not use or advise guests to use tap water at any property that has experienced flooding until your utility company confirms the water supply is safe. Distribute bottled water and water testing kits to team whose homes may have been affected by flooding. If your property has a well, it must be tested before use.



Mold Remediation Begins Within 24 Hours

In humid climates, mold can begin growing within 24 hours of water intrusion. Begin water extraction and drying immediately. Remove any carpet, drywall, or insulation that cannot be completely dried within 48 hours. Mold remediation is your largest post-flood cost driver and your biggest guest-safety risk.



Document before You Clean

Photograph and video all flood damage BEFORE any cleanup begins. This is your insurance claim documentation. Adjusters cannot reimburse what they cannot see. Wide shots, close-ups, and video walkthroughs are all valuable. Document the high-water mark location.



Your Teams Personal Flood Impacts

Your cleaning teams and local maintenance team often live in the same affected communities as your properties. Many may have experienced flooding in their own homes. Acknowledge this directly, ask about their situation, and provide recovery resources before asking about their work availability.



Business Recovery

File your insurance claim and Business Interruption claim simultaneously; they are separate policies and separate processes. Your BI claim covers lost bookings and operational losses; your flood policy covers structural and contents damage. Both require documentation. Both have time limits. File both within 48 hours of the event.



EMERGENCY RESOURCES

QUICK REFERENCE



FLOODING TRACKING

FLOODWATCH

Provides real-time monitoring and forecasting of river levels, streamflow, and flood stages across the United States.

[FloodWatchApp.com](https://www.floodwatchapp.com)



STORM SHIELD

StormShield

Best for voice and push notifications. It provides highly localized, storm-based alerts for life-threatening flooding, hurricanes, and severe thunderstorms.

[StormShieldApp.com](https://www.stormshieldapp.com)



GUEST COMMUNICATION CHECKLIST

- Guests notified of flood risk
- Evacuation order communicated
- Safe evacuation route provided
- Shelter information shared
- Rebooking/refund options provided



EMERGENCY CONTACTS

Emergency 911

Fire Department _____

HWY Patrol _____

Utility Provider _____

Insurance _____



INSURANCE & FINANCIAL RESOURCES

- Contact your insurance provider immediately after the event
- FEMA Disaster Assistance: [disasterassistance.gov](https://www.disasterassistance.gov)
- SBA Disaster Loans: [sba.gov/disaster](https://www.sba.gov/disaster)



STRONGER TOGETHER

Hospitality Heroes is a registered non-profit 501(c)(3) dedicated to equipping hospitality professionals with the skills, systems, and community connections they need to navigate disasters or crises and recover stronger.

