

Tampa Water Damage Emergency Checklist

A print-ready checklist for homeowners and property managers after a leak, flood, backup, or storm-related water intrusion. This is general information; call 911 for immediate life-safety emergencies.

Immediate safety: Do not enter standing water near electrical equipment. Do not use electrical devices in wet areas. If there is an immediate fire, electrical, medical, or life-safety threat, call 911.

1. Immediate safety

- ☐ Move people and pets away from active leaks, electrical hazards, unstable ceilings, and contaminated water.
- ☐ If it is safe, stop the water source or shut off the relevant valve.
- ☐ Avoid walking or driving through flood water. Do not enter areas that may be structurally unsafe.
- ☐ For sewage, drain backups, or visibly contaminated water, limit contact and use appropriate precautions.

2. Document the damage

- ☐ Take wide photos and video of affected rooms before major cleanup when it is safe.
- ☐ Capture close-ups of damaged materials, contents, and any visible waterline or source.
- ☐ Write down when the damage was found, the likely source, and actions taken.
- ☐ Keep estimates, invoices, messages, and receipts together in one place.

3. Water removal and drying

- ☐ Remove standing water only when it can be done safely and without electrical or contamination risks.
- ☐ Move unaffected belongings away from wet areas if it is safe to do so.
- ☐ Remember that walls, flooring, cabinets, and insulation can hold hidden moisture after surfaces appear dry.
- ☐ Do not ignore swelling materials, staining, odors, or other signs of moisture that may be trapped out of sight.

4. Insurance and records

- ☐ Review your policy and contact your insurer if you may make a claim. Coverage depends on the policy and cause of loss.
- ☐ Do not assume every type of water intrusion is covered; ask what documentation is needed for your claim.
- ☐ Keep receipts for emergency mitigation, temporary protection, and other reasonable steps taken to prevent further damage.
- ☐ Record affected rooms, items, and any work performed, including dates and provider information.

5. Contractor and provider verification

- ☐ Ask what work is being proposed, why it is recommended, and what documentation you will receive.
- ☐ Keep written estimates and invoices. Review licensing, insurance, and references as appropriate for the work.
- ☐ Do not sign documents you do not understand. Seek qualified advice for insurance, legal, electrical, structural, or health questions.

Tampa public resources

City of Tampa flooding information

tampa.gov/tss-stormwater/info/flood

Hillsborough County flood safety

hcfl.gov/residents/public-safety/flooding/flood-information-and-safety

Alert Tampa emergency notifications

tampa.gov/alert-tampa

FEMA flood maps

msc.fema.gov/portal/home

FloodSmart / National Flood Insurance Program

floodsmart.gov

Need help with active water damage?
(725) 745-8642

Tampa Water Rescue is an independent information and lead-connection website.

Reviewed September 2026. This checklist is general information and is not emergency, medical, legal, insurance, plumbing, mold, or restoration advice.