Protecting Your Property From Flooding

Federal Emergency Management Agency

Are You at Risk?

If you aren't sure whether your house is at risk from flooding, check with your local floodplain manager, building official, city engineer, or planning and zoning administrator. They can tell you whether you are in a flood hazard area. Also, they usually can tell you how to protect yourself and your house and property from flooding.

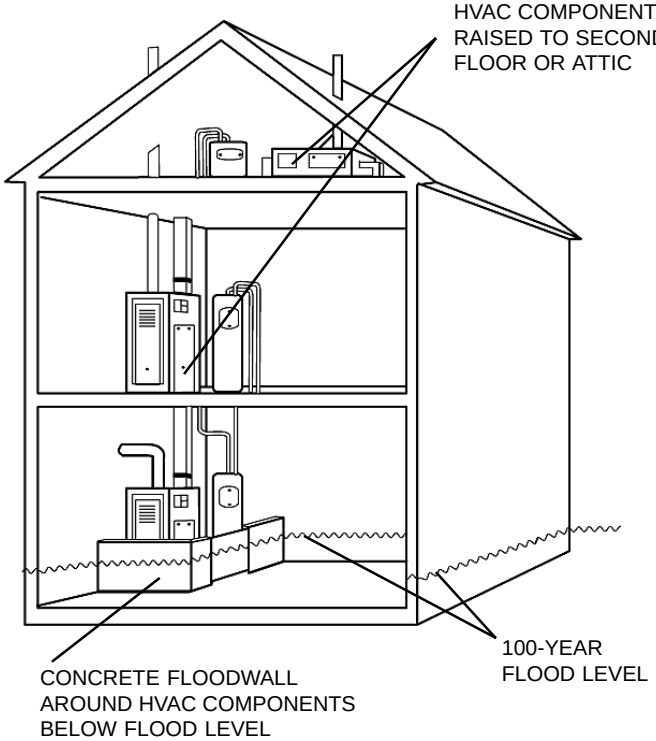
What You Can Do

Flood protection can involve a variety of changes to your house and property – changes that can vary in complexity and cost. You may be able to make some types of changes yourself. But complicated or large-scale changes and those that affect the structure of your house or its electrical wiring and plumbing should be carried out only by a professional contractor licensed to work in your state, county, or city. One example of flood protection is raising the heating, ventilating, and cooling equipment in your house so that it is above the flood level, or surrounding it with a flood wall. These are things that only a licensed contractor should do.

Raise or Floodproof HVAC Equipment

Heating, ventilating, and cooling (HVAC) equipment, such as a furnace or hot water heater, can be damaged extensively if it is inundated by flood waters. The amount of damage will depend partly on the depth of flooding and the amount of time the equipment remains under water. Often, the damage is so great that the only solution is replacement.

In floodprone houses, a good way to protect HVAC equipment is to move it from the basement or lower level of the house to an upper floor or even to the attic. A less desirable method is to leave the equipment where it is and build a concrete or masonry block floodwall around it. Both of these methods require the skills of a professional contractor. Relocation can involve plumbing and electrical changes, and floodwalls must be adequately designed and constructed so that they are strong enough and high enough to provide the necessary level of protection.



Raise or Floodproof HVAC Equipment

Tips

Keep these points in mind when you have your HVAC equipment raised or floodproofed:

- ✓ Changes to the plumbing, electrical system, and ventilating ductwork in your house must be done by a licensed contractor, who will ensure that the work is done correctly and according to all applicable codes. This is important for your safety.

- ✓ If you are having your existing furnace or hot water heater repaired or replaced, consider having it relocated at the same time. It will probably be cheaper to combine these projects than to carry them out at different times.

- ✓ Similarly, if you have decided to raise your HVAC equipment, consider upgrading to a more energy-efficient unit at the same time. Upgrading can not only save you money on your heating and cooling bills, it may also make you eligible for rebates from your utility companies.

- ✓ If you decide to protect your HVAC equipment with a floodwall, remember that you will need enough space in the enclosed area for system repairs and routine maintenance. Also, depending on its height, the wall may have to be equipped with an opening that provides access to the enclosed area. Any opening will have to be equipped with a gate that can be closed to prevent flood waters from entering.

Estimated Cost

Having your furnace and hot water heater moved to a higher floor or to the attic will cost about $1,500. The cost of a floodwall will depend partly on its height and length. A 3-foot-high wall with a perimeter length of 35 feet would cost about $1,000.

Other Sources of Information

Protecting Your Home from Flooding, FEMA, 1994

Repairing Your Flooded Home, FEMA-234, 1992

Flood Emergency and Residential Repair Handbook, FIA-13, 1986

Retrofitting Flood-Prone Residential Structures, FEMA-114, 1986

To obtain copies of these and other FEMA documents, call FEMA Publications at 1-800-480-2520. Information is also available on the World Wide Web at **http//:www.fema.gov.**