



What should I do if my home was flooded?

Here is what you can do if your home was flooded and sustained damage due to flooding or severe weather.

Before you enter your home, make sure that it is safe for you to enter. Call 911 if there is a life-threatening emergency. Do not go into flooded basements and cellars to survey damage. The water may be contaminated or be electrically charged. There may be hazardous debris that may cause serious injury. Flooded areas can damage electrical wiring and gas lines inside a building, creating potential risk to life safety. Also, you should never attempt to turn off power or operate a circuit breaker while standing in water. And finally, remember to document damage and repair work with photos and videos and call your home insurance company to review your policy.

If your home is safe for you to enter, evaluate damage as follows:

- Number of essential living spaces flooded.
- Water level in essential living spaces.
- Check if waterline reached electrical outlets.
- Duration of the flood.
- Contaminants in water (oils, chemicals, etc.) which would require special decontamination protocols.
- Determine if your home is habitable. FEMA defines “habitable” as safe, sanitary, and functional. “Safe” refers to being secure from disaster-caused hazards or threats to occupants, “sanitary” refers to being free of disaster-caused health hazards, and “functional” refers to an item or home capable of being used for its intended purpose.

FEMA categorizes damage in four categories. Affected, minor damage, major damage and destroyed.

Please review each category and determine the category that best applies to your home. Once you have done that, you can review the remedies and follow-up as needed.

Affected:

- Minimum cosmetic damage to exterior or interior such as paint discoloration or loose siding.
- Essential living spaces or mechanical components are not submerged or damaged.
- Damage to an attached structure such as deck, porch or garage or an outbuilding.
- Damage to retaining walls, fences or landscaping due to downed trees away from the structure.

Remedies for affected homes:

- Contact a home improvement contractor to repair damaged areas.
- Obtain necessary permits and approvals.

Minor damage:

- Minor damage does not affect structural integrity of a residence but may affect habitability.
- Residences with water lines between 3 and 18 inches are categorized by FEMA as minor damage unless other factors such as duration and contamination of flood waters, location of electrical outlets etc. make it a major damage.
- Minor damage may include damage to mechanical components such as furnace, boiler, water heater, HVAC etc.
- Minor damage may include nonstructural damage to roof components over essential living spaces (e.g. shingles, roof covering, fascia board, soffit, flashing and skylight.)
- Minor damage may include nonstructural damage to interior wall components including drywall and insulation.
- Minor damage may include nonstructural damage to exterior components.
- Minor damage may include multiple small vertical cracks in the foundation wall and chimney.

Remedies for minor damage:

- Contact a home improvement contractor to dry out and repair damaged areas.
- Contact an electrician to inspect and certify electrical system for reuse.
- Contact plumber/mechanical contractor to inspect gas fired equipment and system for reuse.
- Have an architect/engineer inspect the structure and provide recommendations for repair and/or reconstruction.
- Obtain necessary permits and approvals.

Major damage:

- Major damage includes significant structural damage that would require extensive repairs to make a residence habitable.
- The waterline is above 18 inches or above the electrical outlets in an essential living space.

Remedies for major damage:

- Contact utilities companies to shut-off all utilities.
- Have an engineer inspect the structure and provide recommendations for shoring, bracing and/or reconstruction.
- Obtain necessary permits and approvals.

Destroyed:

- Destroyed residences are total losses when the damage is so severe that they cannot be repaired and must be demolished.
- There is a complete failure of two or more major structural components (e.g. collapse of foundation, walls, roof, etc.)
- The waterline is at the roofline or higher.
- Only the foundation remains.
- The structure is unsafe and in imminent danger of collapse.

Remedies for destroyed structures:

- Contact utilities companies to shut-off all utilities.
- If the structure is unsafe or is in imminent danger of collapse, have an engineer inspect the structure and provide recommendations for shoring, bracing and/or demolition.
- Obtain necessary permits for demolition.

You should read FEMA publication entitled "[Repairing your flooded home](#)" for more information. You may also wish to read NEMA publication entitled "[Evaluating water damaged electrical equipment guide](#)".

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