

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.

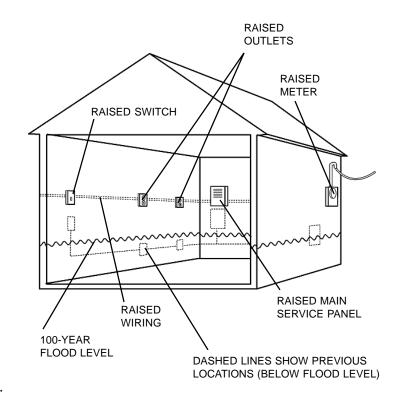
What You Can Do

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 components of your electrical system above the level of the 100-year flood. This is something that only a licensed contractor should do.

RAISE ELECTRICAL SYSTEM COMPONENTS

Electrical system components, including service panels (fuse and circuit breaker boxes), meters, switches, and outlets, are easily damaged by flood water. If they are inundated for even short periods, they will probably have to be replaced. Another serious problem is the potential for fires caused by short circuits in flooded systems. Raising electrical system components helps you avoid those problems. Also, having an undamaged, operating electrical system after a flood will help you clean up, make repairs, and return to your home with fewer delays.

As shown in the figure, all components of the electrical system, including the wiring, should be raised at least 1 foot above the 100-year flood level. In an existing house, this work will require the removal of some interior wall sheathing (drywall, for example). If you are repairing a flood-damaged house or building a new house, elevating the electrical system will be easier.



Raise Electrical System Components

TIPS

Keep these points in mind when you have your electrical system components raised:

- ✓ Electrical system modifications 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.
- ✓ Your contractor should check with the local power company about the maximum height that the electric meter can be raised.
- ✓ If your house is equipped with an old-style fuse box or low-amperage service, you may want to consider upgrading to a modern circuit breaker system and higher-amperage service, especially if you have large appliances or other electrical equipment that draws a lot of power.

ESTIMATED COST

Raising the electrical service panel, meter, and all of the outlets, switches, and wiring in a 1,000-square-foot, single-floor house will cost about \$1,500 to \$2,000. If this work is performed during the repair of a damaged house or construction of a new house, the cost may be much lower.

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.