

HOME &amp; GARDEN

# SAVE APPLIANCES AND UTILITIES FROM FLOOD DAMAGE—HERE'S HOW

Rising water is no good for this stuff



Written by [Elizabeth Kocan](#), [Kaleb A. Brown](#), and [Gabriel Morgan](#)

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With atmospheric rivers dumping **unprecedented rains on California** and devastating flooding in **disparate parts of the country**, **El Niño** and rising sea levels make flood damage more of a risk than ever. When disaster strikes it's often too late to prepare, but for the rest of us, these disasters are a reminder that it's always a good idea to plan for floods.

Many homes built within known flood zones are typically constructed with flood damage mitigation in mind. This means they are built on stilts, with **wet or dry floodproofing**, or surrounded by levees, dunes, or other **flood barriers**. But, that doesn't always make them immune to damage from increasingly high water levels. It also doesn't always protect the contents of the home, which can be destroyed or can turn into hazardous debris if not properly secured in and around the building itself.

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## Here's how to prevent flood damage in your home

According to the Federal Emergency Management Agency (FEMA), just one inch of floodwater in a home can cause up to \$25,000 in damage. *Yes, you read that correctly.* However, if the right precautions are taken in advance, you can hopefully save yourself some money and reduce your risk of property loss far beyond preventing mold.

It's most important to make sure your home itself is constructed to withstand as much water damage as possible. If you find yourself preparing for rising water levels, here are some additional ways to protect your large appliances and utilities in your home.

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## Elevate and anchor your outdoor utilities

The most important thing to know before you begin the process of floodproofing the contents of your home is what your home's base flood elevation (BFE) is.

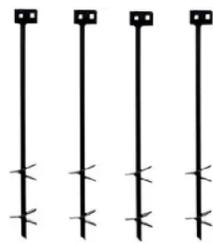
The BFE is specific to the flood zone you live in (you can find this information on FEMA's **Flood Insurance Rate Map**), and it refers to the elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year.

Once you've established your home's BFE per FEMA's flood maps, it's important to raise and anchor any outdoor service equipment. These include air conditioning condensers, heat pumps, water meters, and other service equipment. Raise or anchor them on pedestals or platforms that are at least one foot above the potential flood elevation.

By simply raising up any utility structures around the exterior of your property, you can help prevent significant damage and disruption in the wake of a flood event.

Homes with outdoor fuel tanks need to take similar precautions. Leading up to a storm or flood, FEMA recommends that homeowners attach any outdoor fuel tanks to a large concrete slab that weighs enough to resist the force of floodwaters.

If that's not a realistic option, the **installation of ground anchors** that can connect across the top of the tank with **straps** is encouraged.



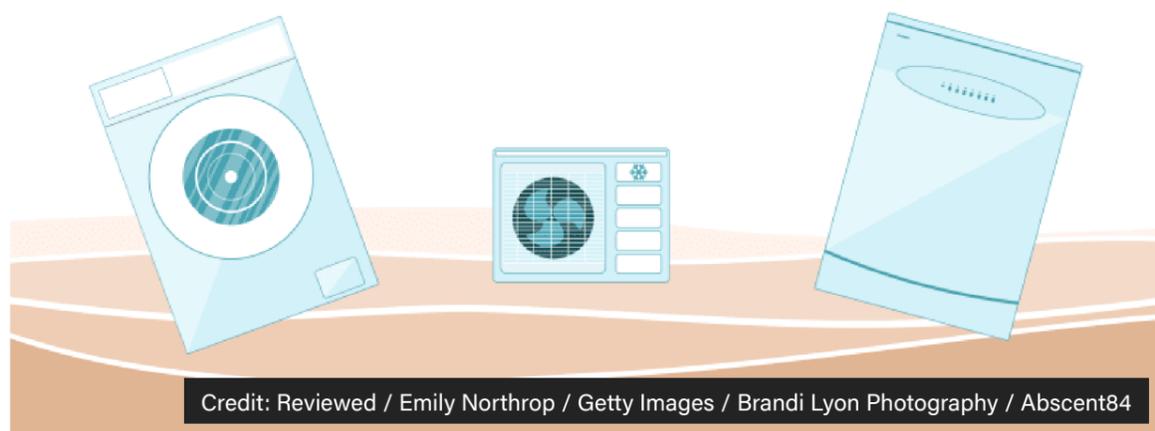
### Tie Down Engineering Iron Root Earth Anchor

These earth anchors, along with straps, will help keep your fuel tanks grounded.

**\$90 from Amazon**

And, like your other utility equipment, fuel tanks should also be elevated to or above the BFE as defined on the Flood Insurance Rate Map. If elevation isn't possible, at the very least it is essential that all filling and ventilation tubes should be elevated so that flood waters can't enter the tank.

## Secure indoor appliances



Credit: Reviewed / Emily Northrop / Getty Images / Brandi Lyon Photography / Abscent84

Relocating your appliances to a safer area in your home might be your best bet.

While it's important to secure and anchor your outdoor utilities with regard to both property preservation and environmental safety, it's also essential to mitigate damage to your indoor appliances during a flood. These can be costly to replace and can cause further damage if they're not secured.

Before getting to work on any appliances, first check to make sure that any areas of your ground level and basement — like basement floors and walls — that might be prone to cracks are sealed.

To prevent ground-floor and basement flooding, **FEMA recommends** using mortar and masonry caulk or **hydraulic cement**. These expand to fill gaps completely.



#### 20 lb. Hydraulic Water-Stop Cement Concrete Mix

This water-stop cement will instantly plug any leaks in concrete or masonry.

**\$25 from The Home Depot**

Basement walls may also be sealed with **waterproofing compounds** to avoid seepage.



#### PL S10 10 fl. oz. Concrete Crack and Masonry Polyurethane Sealant

This sealant from Loctite is designed to fill any cracks in cement that may lead to flooding.

**\$10 from The Home Depot**

Once vulnerable areas have been sealed, elevate any electrical system components that you can. This includes increasing the height of electric service panels like fuse and circuit breaker boxes, as well as outlets, switches, and wiring to at least 1 foot above the potential flood elevation.

It goes without saying that this type of electrical work can be dangerous, and should be done by a licensed electrician.

Indoor fuel tanks, as with outdoor tanks, can be elevated on concrete slabs, if possible, inside your home.

Next, consider moving the main parts of your heating, ventilation, and air conditioning (HVAC) systems to a higher floor or the attic. The same suggestion applies to major appliances, including washers, dryers, and hot water heaters.

If you live in a home that's only on one level or relocation of appliances isn't possible, you can protect service equipment in place by shoring up their perimeter with temporary flood walls, like sandbags or **quick-inflating water dams**.



#### Quick Dam

Create a barrier of dam bags to protect your belongings during the next flood.

**\$17 from Amazon**

While it may seem like an inconvenience to relocate appliances, Jiqui Yuan, an executive director at the National Institute of Building Sciences, says that taking this kind of precaution can save quite a bit of money on eventual repairs.

"We found the benefit cost ratio of relocating water heaters and furnaces located in basements or crawl spaces for flood-prone single family dwellings is 2:1. Also, on a national average, a combination of buyouts, elevation projects, and less expensive modifications to basements, heating, and air conditioning equipment could save society almost \$1.3 trillion at a cost of approximately \$230 billion—a benefit-cost ratio of \$6 saved per \$1 invested."

Adapting your home to the latest building codes can ultimately save even more. The more money you're able to put into retrofitting your home, the more you can save in the event of flood damage.

## Be aware of additional precautions

While it's important to safeguard your home and appliances against flood damage, you can also prepare yourself by making sure you are properly informed about your home's flood history and hold the right insurance.

The NRDC has created a **Flood Risk Disclosure Map**, which helps educate home buyers and owners about their state's real estate disclosure laws, including information about flood history.

Greg Howes, the CEO of the Howes Insurance Group, says that when it comes to insurance, many homeowners don't understand their policies.

"A survey released in 2017 by the Insurance Information Institute found that nearly half of all American homeowners mistakenly believe that their homeowner insurance policy will cover them against losses due to floods," he says. "If you live in a flood zone you should have **flood insurance**," either directly through a private insurer, or through the National Flood Insurance Program, a federal assistance program that helps homeowners find flood insurance.

Lastly, get your flood insurance policy in place well before storm season hits.

Water can be one of the most destructive and damaging forces on our homes, inside and out. It can feel daunting preparing for storms and floods, especially if you need to call in professionals to help secure or install certain systems. But, by preparing your home and taking these precautions, it's worth it knowing that your home will be much safer in the long run.

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