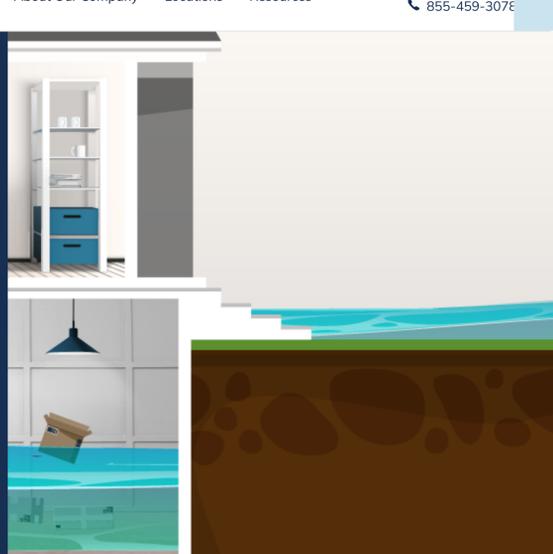


# Home Damage by Floodwater Levels: How To Prepare and Protect Your Home

One inch of water can cause \$26,807 in damage to your home. Five inches can nearly double the damage. Here's our advice on preparing and protecting your home from floodwaters.

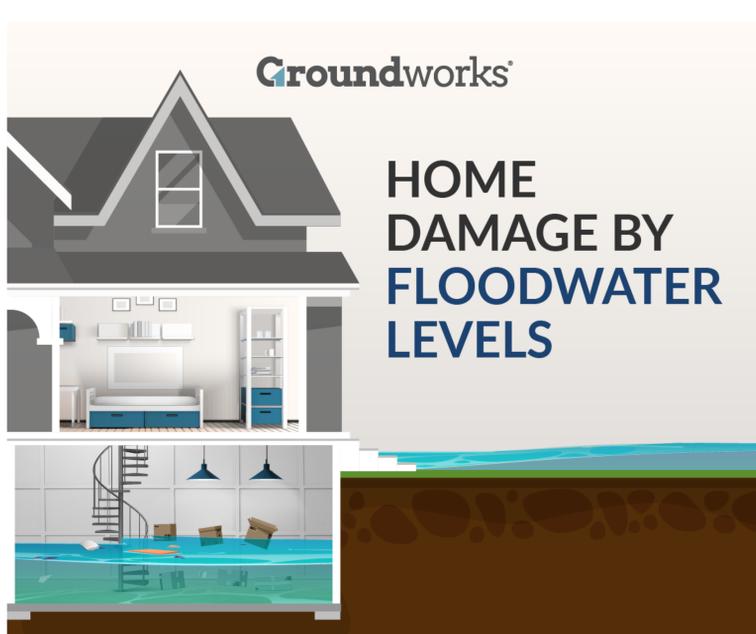
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Flooding in your home can be devastating, not only from an economic perspective but also from the emotional trauma of seeing your home and all your belongings completely ruined.

## Economic Impact of Floodwater Damage

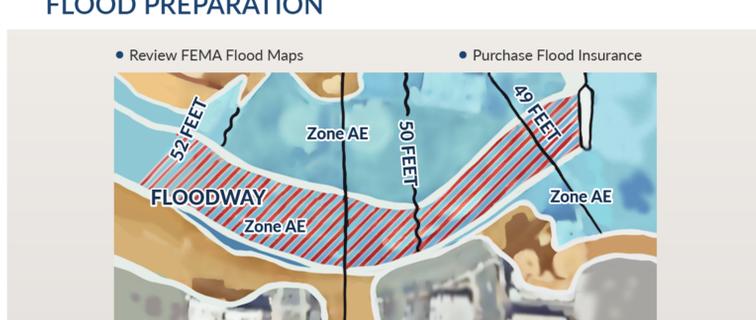
It's hard to imagine that just one inch of water in an average 2,500-square-foot one-story home can cause \$26,807 in damage. That includes personal property loss at \$3,172 and damage to the home itself at \$23,635. If that water level rises to six inches, the damage almost doubles to \$52,037. You can access FEMA's [Cost of Flooding Calculator](#) to examine their cost model more closely.



### HOME DAMAGE BY FLOODWATER LEVELS



### FLOOD PREPARATION



### FLOOD PROTECTION FOR YOUR HOME



Source: [Groundworks.com/resources/home-damage-by-floodwater-levels/](https://groundworks.com/resources/home-damage-by-floodwater-levels/) **Groundworks®**

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FEMA's calculator is a sound way to get started looking at the potential impact of flooding on your home and its contents. However, it only takes into account one type of water damage. There are multiple types of water damage depending on temperature, humidity, materials, mold, and the length of time underwater.

Here we look at three types of water damage and the expected damage restoration or mitigation costs.

- 1 Clean water: \$3.75 per square foot
- 2 Gray water: \$4.50 per square foot
- 3 Black water: \$7.00 per square foot

If we apply that to the example above for a 2,500-square-foot home, clean water comes in at an estimated \$9,375, gray water at \$11,250, and black water at \$17,500.

One last thought on the economic impact of floodwater damage is the impact it has on your net worth or overall wealth. If you're in the middle class, along with 60% of Americans, your home typically represents 62.5% of your net worth. Any financial hit on your home puts a huge hole in your family's financial well-being, an impact that may take a very long time to overcome.

## Emotional Impact of Floodwater Damage

Watching your finances go down the drain can feel a lot like a gut punch. It not only affects your pocketbook but also your family's emotional health. Think about the priceless collection of family treasures and heirlooms that are now underwater or your precious daughter's room and all her belongings that have been turned to mush by the floodwaters.

A study completed in 2010 reviewed the [psychological impact of exposure to floods](#). It found that 35% of flood survivors met the criteria for depression, 28% for post-traumatic stress disorder (PTSD), and 25% for anxiety. As you can tell, flooding can be damaging to your family's wealth and its emotional well-being.

Of course, it's one thing to contemplate the possible damage from floodwaters. It's far better to use that as a motivator to do all you can to prevent damage in the first place.

How about we head all these challenges off at the pass? Let's prepare our homes before any flooding devastates both our home and our family.

## Flood Preparation — Insurance Coverage

The first step is to make sure you have flood insurance coverage on your home. Floods caused by weather or external water sources are not covered by general homeowners insurance policies. A separate flood insurance policy must be purchased. In most cases, there are different flood insurance policies to cover the structure of the home versus the contents of the home.

Check with your insurance agent to see what coverage is already in place. Your insurance agent may have specialty flood insurance available. If not, you can access the National Flood Insurance Program by using the [FEMA Flood Map Service Center](#) to map your property to determine flooding risks. From there, you can purchase flood insurance.

While flood insurance won't help with the emotional impact of home flooding, it will certainly ease the financial burden of restoring or rebuilding your home.

### Flood Protection for Your Home

There are a number of ways to protect your home from flooding. While they won't be able to protect your home from a direct hit from a hurricane storm surge or tsunami, they can do a great deal to protect your home from heavy rains and storms.

#### Foundation Waterproofing

Basements or crawl spaces can be waterproofed. This involves installing an interior drainage system that collects water before it can damage your basement, crawl space, or the rest of your home. A part of that system is a [sump pump](#) with a battery backup that can remove any leaks before they become a flood. Backup battery system makes sure it's working when the power goes out, as it often does during severe weather and flooding. Another approach is to use a basement vapor barrier or crawl space encapsulation that uses a plastic barrier to prevent moisture or pollutants from entering.

#### Foundation Flood Vents

These allow water to flow through crawl spaces or into basements. In this way, they reduce the water pressure from flooding that builds to a very high level on the foundation walls. They prevent the collapse of the foundation walls under extreme hydrostatic pressure.

#### Flooding Damage Protection

Installing backflow valves on drain lines can prevent sewage from backing up into your basement or crawl space. During flooding, the sewage has nowhere else to go except back the way it came—back into your home. Use flood-resistant insulation and drywall. This can help minimize the [damage from flooding](#) and allow for easier cleanup. Consider installing tile flooring rather than carpeting. Raise electrical wiring and outlets as well as the furnace and water heater above the basement floor level. This will allow water to accumulate a few inches before you'll need to shut down electrical power. Many home security systems offer flood sensors that detect rising water and alert you at once to take appropriate action. If you're storing anything of value in the basement, move them to a higher floor during flooding conditions. It's also wise to move any documents and files from a basement office.

#### Exterior Drainage Systems

Make sure your gutters and downspouts are clear and free of any damage so they direct water away from the foundation. The landscaping should also be sloped to provide a path for drainage away from the foundation.

Those are a few considerations. During any flooding, your immediate priority is to protect your family. Move to a higher floor or evacuate the premises if you're in danger from rising waters.

## We Can Help Prepare Your Foundation

To learn more about protecting your home from water damage from flooding, contact Groundworks, the nation's leading foundation solutions company.

Schedule a free inspection and repair estimate today with a local Groundworks [basement waterproofing and repair](#) specialist near you.

[Schedule free inspection](#)