

Flood Category Definitions

Category 1 Water - Water originating from a source that does not pose substantial harm to humans. Category 1 water is also referred to as “clean water.”

Examples of clean water sources may include, but are not necessarily limited to the following:

- Broken domestic water supply lines;
- Tub or sink overflows with no contaminants;
- Appliance malfunctions involving domestic water supply lines;
- Melting ice or snow;
- Falling rainwater; and
- Broken toilet tanks and toilet bowls that do not contain contaminants or additives.

Clean water that has contact with structural surfaces and content materials may deteriorate in cleanliness as it dissolves or mixes with soils and other contaminants, and as time elapses.

Category 2 Water - Water containing a significant degree of chemical, biological and/or physical contamination and having the potential to cause discomfort or sickness if consumed by or exposed to humans. Category 2 water is also referred to as “gray water.” Gray water carries microorganisms and nutrients for microorganisms.

Examples of gray water sources may include, but are not necessarily limited to the following:

- Discharge from dishwashers or washing machines;
- Overflows from toilet bowls with some urine (no feces)
- Sump pump failures;
- Seepage due to hydrostatic pressure;
- Chilled and condensate water; and
- Fire Protection Sprinkler Water.

Gray water may contain chemicals, biocontaminants (fungal, bacterial, viral algae) and other forms of contamination including physical hazards. Time and temperature aggravate category 2 water contamination levels significantly. Gray water in flooded structures that remains untreated for longer than 48 hours may change to category 3 – black water.

Category 3 Water - Grossly unsanitary water containing pathogenic agents, arising from sewage or other contaminated water sources and having the likelihood of causing discomfort or sickness if consumed or exposed to humans. Black water includes sewage and other contaminated water sources entering or affecting the indoor environment. Category 2 water that is not removed promptly from the structure may be reclassified as category 3 water. Toilet back flows that originated beyond the toilet trap are considered black water contamination, regardless of visible content or color.

Category 3 water includes, but is not necessarily limited to all forms of flooding from:

- Sewage/rainwater mixed; and
- Rising water from rivers or streams.

Such water sources carry silt and organic matter into structures and create black water conditions.