FL HVAC Team Says a Flooded Air Conditioner Is Not a Dry-It-Out Repair

Industry guidance is specific about what floodwater does to heating & cooling equipment, and about the components most likely to look fine and fail months later

TAMPA, FL, UNITED STATES, September 23, 2026 /EINPresswire.com/ -- FL HVAC Team is encouraging homeowners across Hillsborough and Pinellas counties to understand now what happens to HVAC equipment exposed to floodwater, while Tampa Bay is still in the most active stretch of hurricane season and while those decisions can be thought through rather than made under pressure.

The instinct after water recedes is to let equipment dry and switch it back on. Guidance from the Air-Conditioning, Heating, and Refrigeration Institute, the industry's manufacturing body, runs the other way.

The default is replacement, not repair

AHRI's position is that flood-damaged heating and cooling equipment and systems should be replaced rather than repaired, and that all inspection and replacement work on flooded equipment should be carried out by qualified heating and cooling contractors rather than by homeowners.

Where the refrigerant circuit has remained intact, AHRI describes a narrower path: the entire system should be cleaned, dried, and disinfected, with a contractor checking the electrical and refrigeration connections on both the indoor and outdoor units, including all control circuits. The repair-or-replace decision is then made case by case in consultation with a qualified professional.

One detail decides that question more often than homeowners expect. If floodwater moved either unit of a split system even slightly out of position, refrigerant leaks become likely, which pushes the situation toward major repair or full replacement.

Ductwork is the part people forget

For homes with central forced-air systems, AHRI is unambiguous about duct insulation that has been in contact with floodwater. A qualified contractor will not attempt to salvage it, because it is

impossible to decontaminate, and will replace it.

The ductwork itself is then cleaned, dried, and disinfected, which done thoroughly requires disassembling it. That is a larger job than most homeowners anticipate, and it is the difference between a clean system and one that circulates contamination through the house for years.

Gas appliances and water heaters carry their own rule

AHRI singles out gas equipment for a reason. Gas valves and controls are especially vulnerable to water damage, and that damage may not be easy to detect afterward. If there is any question whether floodwater reached a gas appliance, it should be checked by a qualified contractor rather than assumed to be fine.

Water heaters get the firmest guidance of all. Regardless of whether a unit runs on gas, oil, or electricity, AHRI advises replacement if it was exposed to floodwater. Both gas and electric water heaters have a pressure relief valve that can corrode and stick after flood exposure, and internal insulation holds moisture long enough to corrode the tank from the outside, well after the unit appears to be working normally.

The matching rule worth knowing before a quote arrives

Homeowners replacing part of a system should know one industry rule that affects cost. If either the indoor or outdoor unit needs replacing and the existing system is rated below 13 SEER, AHRI's guidance is that both must be replaced with equipment designed to work together. Improperly matched indoor and outdoor units place undue stress on the system, run at least 30 percent less efficiently, and fail prematurely.

That matters when comparing estimates after a storm. A quote to swap only the outdoor unit on an older system may cost less today and considerably more over the life of the equipment.

What to do before anything happens

FL HVAC Team recommends homeowners photograph their indoor and outdoor equipment now and record model and serial numbers, since that documentation is far easier to produce before a claim than during one. AHRI also notes that federal assistance through FEMA may be available to help finance replacement of flood-damaged HVAC equipment following a declared disaster.

With the season still running and cooling demand easing, the company adds that this is a practical window for a system check, a duct inspection, and a review of what a household's equipment would actually require if water reached it.

FL HVAC Team can be reached at (813) 603-6398 in Hillsborough County and (727) 394-3842 in Pinellas County.

About FL HVAC Team

FL HVAC Team is a family-owned heating and air conditioning company serving Hillsborough and Pinellas counties, including Tampa, South Tampa, Carrollwood, Brandon, Riverview, Valrico, Apollo Beach, Lutz, Westchase, St Petersburg, Clearwater, Largo, Seminole, Dunedin, Safety Harbor, Oldsmar, Pinellas Park, Tarpon Springs, and the beach communities. Services include air conditioning repair, installation, and tune-ups, emergency AC repair, heating and furnace service, heat pump installation and repair, indoor air quality and whole-house air filtration, air duct cleaning, smart thermostats, and 24-hour emergency service. The company offers upfront pricing, a maintenance plan, and financing, and services all makes and models. FL HVAC Team is located at 6001 Johns Rd, Suite 223, Tampa, FL 33634.

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