

## Home Adaptation Assessment Program: Frequently Asked Questions

### **1. How is basement flooding impacting Canadians?**

Over the past decade, increases in the frequency and severity of precipitation events in Canada have resulted in a sharp rise in the costs associated with repairing the damage caused by household basement flooding. Nationally, such flooding has resulted in Property & Casualty (“P&C”) insurance claims exceeding \$1 billion per year since 2009 onwards, whereas in previous years annual claims were typically in the range of \$200-500 million (IBC 2014).

In worst case scenarios, P&C insurers no longer offer insurance in high risk flood zones, putting homeowners at risk of mortgage default in the event that a significant flood event occurs. The importance of basement flood risk reduction cannot be overestimated in light of the fact that home ownership represents the single greatest investment of most Canadians.

In Canada, flooding (primarily basements) now accounts for greater than 50 per cent of all P&C claims (in contrast, hail, wind, ice and fire collectively constitute less than 50 per cent of P&C claims) (Intact 2015). Damages not covered by insurance account for an additional 3 to 4 times the amount of insurable losses annually and the cost of repairs are borne by homeowners and government.

### **2. How will the Home Adaptation Assessment Program address Canada’s basement flood challenge?**

The Home Adaptation Assessment Program offers a practical and cost-effective means to reduce the risk of basement flooding and limit the cost of damage if a flood occurs. Widespread rollout of the HAAP therefore represents a significant opportunity to reduce losses by homeowners, insurance companies and governments.

### **3. What is the Home Adaptation Assessment Program (HAAP)?**

The Home Adaptation Assessment Program (**HAAP**) is a basement-flood risk-reduction program being developed by the **Intact Centre on Climate Adaptation** at the University of Waterloo. The program integrates international best practices and input from homeowners and municipal engineers to help prevent flooding in the home.

### **4. What is a Home Adaptation Assessment?**

One-on-one support is available to individual households through a Home Adaptation Assessment. For a small fee, a trained HAAP assessor will take homeowners through a 50-point examination of potential water entry into the home and help develop a prioritized action plan to

reduce risk. A customer help-line, follow-up surveys and seasonal maintenance reminders provide additional support to homeowners.

**5. What is the timing of the rollout of the HAAP in Burlington?**

The first large-scale phase of the development of HAAP will be carried out in Burlington from the fall of 2016, with the rollout of the first 500 Home Adaptation Assessments, followed by an additional 3,500 Assessments in 2017. The program will wrap up in the spring of 2018 when the final follow-up evaluations and summary report will be completed.

Over the course of the program, the development and publication of free web resources to support the Home Adaptation Assessment Program will be undertaken that will help all homeowners reduce basement flood risk. These resources will be developed in partnership with Burlington in order to support their city-wide flood-risk-reduction education campaign.

**6. What is the timing for broader rollout?**

Research findings from HAAP delivery in Burlington will inform rollout to additional communities in Ontario starting in 2018. In addition, the HAAP will be tested in four municipalities representing each region of Canada from 2018 to 2020. This national-scale research will lay the foundation for the development of a nationally-applicable program rollout in 2020. Requests for proposals from municipalities interested in participating will be sought in the fall of 2017.

**7. Why was Burlington chosen for the City-scale HAAP trial?**

Burlington, Ontario experienced the large scale flooding of over 3,000 homes on August 4, 2014. High concentrations of rain fell on specific portions of the City and caused basement flooding, while other sections of the City received little to no rain and did not experience flooding. The variety of homeowner experiences with basement flooding in Burlington, Ontario provides a unique opportunity to test the effectiveness of the Home Adaptation Assessments as well as the effectiveness of targeted community engagement campaigns with homeowners with a variety of flood experience.

The HAAP also aligns well with Burlington's ongoing efforts to help its citizens reduce their risk of basement flooding in the event of future extreme rainfall events.

**8. Who is funding the HAAP in Burlington?**

The HAAP is funded by the ICCA, the Ontario Ministry of the Environment and Climate Change, the City of Burlington and by participating homeowners. The Ontario Ministry of the Environment and Climate Change is providing \$237,000 to support the development of the HAAP program. The City of Burlington is providing \$50,000 to support the first phase of the HAAP rollout to 500 homes in Burlington in the fall of 2016. Burlington will consider additional

funding of the program in the spring of 2017 to support the second phase of the program which will feature the completion of an additional 3,500 homes. Homeowners will pay a small fee to have a Home Adaptation Assessment completed at their homes.

**9. Will the second phase of the project take place regardless of funding from the City of Burlington?**

Yes, additional funding sources will be sought and secured by the ICCA in order to ensure that the rollout of an additional 3,500 Home Assessments will be completed in Burlington in 2017.

**10. Where will the HAAP take place? What neighbourhoods?**

ICCA will be working with the City of Burlington and Halton Region to determine which neighbourhoods to focus on that meet our research design requirements and that also complement existing flood risk reduction educational campaigns in the City of Burlington. These designated HAAP Neighbourhoods will be carefully selected to be representative of neighbourhoods across Ontario (based on home size and age, age and type of municipal infrastructure and past experience with flood risk). Home Adaptation Assessments will be available for single family homes. An announcement about the locations of the designated neighbourhoods will be made this fall.

**11. What will be the cost of the HAAP for homeowners?**

The full cost of the delivery of a Home Adaptation Assessment is \$275. As part of the development of HAAP's experimental design, a variety of pricing schemes will be tested in order to determine how price effects the uptake of Home Adaptation Assessments and the uptake of actions to reduce flood risk. The price of a Home Adaptation Assessment will range from \$50 to \$275. The average price is expected to be approximately \$125. Pricing details will be made available this fall.

**12. What free resources will HAAP provide for all homeowners?**

HAAP helps homeowners reduce the risk of basement flooding and minimize damage when flooding occurs. Free web resources available to all homeowners include risk-prevention checklists, how-to videos, tips for finding qualified contractors, questions to ask your insurance company and information about local subsidies for home flood prevention measures.

**13. How is the HAAP community engagement strategy developed in participating communities?**

HAAP's approach is developed in consultation with local government, conservation authorities and community groups, ensuring that HAAP enhances and is complementary to existing flood-risk-mitigation programs.

**14. What happens during a Home Assessment and how long does it take?**

A homeowner accompanies a trained Home Adaptation Assessor as they review roughly 50 points of potential water entry into the home. Together they prioritize critical actions to reduce risk and generate a customized seasonal maintenance checklist that will ensure flood risk reduction in the home over the long term. The assessment takes approximately a 1.5 hours.

**15. Can I have a Home Adaptation Assessment if I am a renter?**

Yes, you may participate as a renter but the property owner must agree to participation and must be present for the home assessment.

**16. Can I have a Home Adaptation Assessment if I am not in a designated neighbourhood?**

Further information will be announced this fall about registration options and pricing for homes outside of designated HAAP Neighbourhoods.

**17. When and how can I register for a Home Adaptation Assessment?**

Further details about the designated neighbourhoods that will be offered in and how to register for a Home Adaptation Assessment will be announced to the media this fall. It will also be posted on the ICCA website and will be shared with the City of Burlington and Halton Region for circulation.

**18. What is in the Intact Centre on Climate Adaptation (ICCA)?**

The Intact Centre on Climate Adaptation (ICCA) is an applied research centre at the University of Waterloo. The Intact Centre was founded in 2015 with a gift from Intact Financial Corporation, Canada's largest property & casualty insurer. The ICCA helps homeowners, communities and businesses to reduce risks associated with climate change and extreme weather events. For more information visit our website at [www.intactcentreclimateadaptation.ca](http://www.intactcentreclimateadaptation.ca) or visit our Twitter feed @ICCA\_Canada.

**19. How does the ICCA conduct its research?**

As a research centre at the University of Waterloo, the creation, collection, organization, and dissemination of knowledge is done freely and without bias in support of the research, teaching, and study needs of the university community.

**20. If I participate in the Home Adaptation Assessment Program basement flood risk research will the information I share or my Home Adaptation Assessment Report be shared with the City, Province or any other program funders?**

No, all information shared with researchers and the results of individual Home Adaptation Assessments remains confidential. Reports to funders and partners created by ICCA will document the overall results of the program and will not provide information about individual properties or property owners without express written permission (e.g. homeowner case studies).

**21. Can I share my HAAP report with others?**

HAAP Reports are the property of individual homeowners. Contents may be shared with others at the discretion of the homeowner.