



# The Home Flood Protection Program: -Frequently Asked Questions-

## Contents

Program Background Information ..... 2

1. How is basement flooding impacting Canadians? ..... 2
2. How will the Home Flood Protection Program address Canada’s basement flood challenge? ..... 2

Program Definitions ..... 2

3. What is the Home Flood Protection Program? ..... 2
4. What is the Home Flood Protection Assessment? ..... 3
5. Where are Home Flood Protection Assessments available? ..... 3
6. Who is funding the Program? ..... 3
7. What is the Home Flood Protection Study? ..... 3

What are the Program Goals? ..... 4

8. What are the short and long-term goals of the program? ..... 4

Assessment Details: ..... 4

9. Who can register for a Home Flood Protection Assessment? ..... 4
10. What is the cost to register for a Home Flood Protection Assessment? ..... 5
11. Why should I pay for a Home Flood Protection Assessment? ..... 5
12. When and how can I register for a Home Flood Protection Assessment? ..... 5
13. What does the Home Flood Protection Assessment involve? ..... 5
14. How are flood risks at the house assessed? ..... 6
15. What does the assessment report include and exclude? ..... 6
16. What assessment follow-up support is available to the homeowner? ..... 7

Protecting Private Information ..... 7

17. Who has access to my Home Flood Protection Assessment Report? ..... 7
18. Can my information be used to contribute to the Home Flood Protection Assessment Study carried out by the University of Waterloo? ..... 7
19. Can I share my Home Flood Protection Program Report with others? ..... 8

Who is Involved in the Development and Delivery of the Home Flood Protection Program? ..... 8

20. Who is the University of Waterloo? ..... 8
21. What is the Intact Centre on Climate Adaptation (Intact Centre)? ..... 8
22. Who is AET Group? ..... 9
23. Who are the Home Flood Protection Assessors? ..... 9

## Program Background Information

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

Over the past decade, increases in the frequency and severity of precipitation events in combination with aging municipal infrastructure and a lack of household flood protection measures have resulted in a sharp rise in the costs associated with repairing the damage caused by basement flooding. The average cost to repair basement flood damage is now \$43,000 (Insurance Bureau of Canada, 2018).

In Canada, flooding now accounts for greater than 50 percent of all property and casualty claims. 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.

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

### 2. How will the Home Flood Protection Program address Canada's basement flood challenge?

The Home Flood Protection 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 Program therefore represents a significant opportunity to reduce losses by homeowners, insurance companies, and governments.

## Program Definitions

### 3. What is the Home Flood Protection Program?

The Home Flood Protection Program is a flood risk reduction education program developed by the Intact Centre on Climate Adaptation, an applied research centre at the University of Waterloo. It achieves maximum community impact by delivering the program in cooperation with local government and community groups. The goal of the program is to help homeowners reduce their risk of basement flooding and minimize damage if flooding occurs. The program provides free online self-help resources and a

custom, fee-for-service flood-risk evaluation, known as the ‘Home Flood Protection Assessment.’

#### 4. What is the Home Flood Protection Assessment?

The Home Flood Protection Assessment is a one-on-one visual flood-risk evaluation available to owners of single-detached, semi-detached, and townhomes. For a small fee, a trained Flood Protection Assessor works with the homeowner to complete a 50-point visual assessment of potential sources of water entry into the home. A concise, easy to read report identifies top ranked actions to reduce flood risk. A live customer service help-line, personal follow-up from the Assessor, and seasonal maintenance reminders provide additional support to homeowners as they work to protect their homes from flooding.

#### 5. Where are Home Flood Protection Assessments available?

Home Flood Protection Assessments are available in select communities throughout the Greater Toronto and Hamilton area, as well as in Saskatoon, Saskatchewan.

[Click here to see if your city is within our service area.](#)

Not in the cities listed? Contact us with your special request at [info@aet98.com](mailto:info@aet98.com) or 1-877-876-9235.

#### 6. Who is funding the Program?

The delivery of the Home Flood Protection Program in Ontario is funded by Intact Financial Corporation, the Ontario Ministry of Environment and Climate Change (MOECC), and the City of Burlington.

The delivery of the Home Flood Protection Program in Saskatoon, Saskatchewan is generously supported by the City of Saskatoon, SGI CANADA, and Intact Financial Corporation.

***NOTE: The Intact Centre on Climate Adaptation and its programs operate independently of all funders and program partners and does not promote the sale of any products or services.***

#### 7. What is the Home Flood Protection Study?

The Home Flood Protection Study (Study) is a confidential analysis of home flood risks identified at the time of the Home Flood Protection Assessment and action taken to

reduce flood risk as reported in follow-up surveys and noted during follow-up on-site assessments. The goals of the Study are to improve program delivery and to report the findings and impacts of our work to program funders and partners.

Study data is collected and analyzed ONLY from homeowners (or their designated representatives) who have voluntarily consented to share the results of their Home Flood Protection Assessment Reports and follow-up surveys by signing a participation agreement. All information that is gathered as part of the Study is stripped of its personal identifying information (name, all elements of address, contact information), stored in an encrypted, secure online database and is analyzed in aggregate form.

Full summary reports will be shared with funders and partners. Relevant highlights of these reports will be shared with the public through social and traditional media and through the Program's e-newsletter.

Data analysis will determine:

- Most common flood risks identified at different ages of homes;
- The degree to which participation in the program influenced practical action to reduce flood risk;
- The degree to which participation in the program impacted knowledge levels about home flood risks; and
- Participant level of satisfaction with the program.

## What are the Program Goals?

### 8. What are the short and long-term goals of the program?

The short-term goal of the program is to help homeowners reduce their risk of basement flooding and minimize damage if flooding occurs.

The long-term goal for the program is to create a model for delivery that can be rolled out across Canada.

## Assessment Details:

### 9. Who can register for a Home Flood Protection Assessment?

You can register for an assessment if you own or live in a single-detached, semi-detached, or townhome within the designated service area. If you are not the registered homeowner you may participate if you get written permission from the homeowner.

## 10. What is the cost to register for a Home Flood Protection Assessment?

Home Flood Protection Assessments are available in the Greater Toronto and Hamilton Area for a subsidized fee of \$95 thanks to funding support provided by Intact Financial Corporation, the Province of Ontario, and the City of Burlington.

Up to 100 free Home Flood Protection Assessments are available to residents in Saskatoon, Saskatchewan who reside in higher risk flood areas\*. Additional assessments are available to all Saskatoon residents for a subsidized fee of \$125 thanks to funding support received from the City of Saskatoon, SGI CANADA, and Intact Financial Corporation.

\*Residential properties eligible for free assessments will receive a notice from the City of Saskatoon. Further information on eligibility is available by phone or e-mail.

Phone: 1-877-876-9235

E-mail [info@aet98.com](mailto:info@aet98.com)

## 11. Why should I pay for a Home Flood Protection Assessment?

The frequency and severity of flooding is on the rise in Canada. The average cost of restoring a flooded basement in the Greater Toronto Area is \$43,000 (Insurance Bureau of Canada, 2018). Paying for a trusted, unbiased service that assesses flood risks, identifies top actions to reduce risk and provides follow-up support to take action is the most cost-effective and efficient way for a homeowner to invest in flood prevention.

## 12. When and how can I register for a Home Flood Protection Assessment?

Interested participants can register for the Home Flood Protection Assessment online at [www.HomeFloodProtect.ca](http://www.HomeFloodProtect.ca) or over the phone with a customer service representative beginning March 1, 2018. To register by phone, please call 1-877-876-9235.

Assessments will be scheduled from April 1 – December 31, 2018, weather permitting.

## 13. What does the Home Flood Protection Assessment involve?

In roughly 60-90 minutes, a trained Flood Protection Assessor from the award-winning consulting firm AET Group works with the homeowner to complete a 50-point visual assessment of potential sources of water entry into the home. A confidential, easy to read report identifies top ranked action to:

- ✓ Reduce sewer backup, ground water, and overland flood risks
- ✓ Reduce moisture levels that cause mold and mildew growth
- ✓ Reduce damage risks to contents and valuables
- ✓ Wisely manage water onsite
- ✓ Understand risks as they relate to insurance coverage

A live customer service helpline, personal follow-up from the Assessor, and seasonal maintenance reminders provide additional support to homeowners as they work to protect their homes from future flooding events.

#### 14. How are flood risks at the house assessed?

Flood risks are assessed by examining the physical condition of a variety of features inside and outside the home, as well as by completing a preventative maintenance questionnaire with the homeowner. In order to complete this work, the Assessor uses the following tools: a standardized preventative maintenance questionnaire, a standardized home assessment scoring system, a moisture meter, humidity gage, camera, and measuring tape. Collected information is entered into an electronic form (on a tablet) that assigns a general category of performance or preventative maintenance activity ranging from “good, intermediate or poor/ needs further investigation.”

#### 15. What does the assessment report include and exclude?

The report includes an easy to read summary of items that receive a “poor/ needs further investigation score”, a record of all gathered information, and additional resources to help the homeowner take action to reduce risk.

The assessed features and preventative maintenance activities that score a “poor or needs further investigation” grade are listed in a summary page of items that lists the type of flood risk they represent, their condition and high level opportunities for the homeowner to reduce flood risk. Links to practical how-to resources from reputable sources are included in the report, as well as links to local subsidy programs and tips for selecting qualified contractors and questions to ask insurers to make sure that you have the water-damage related coverage you need.

Beyond summarizing the report findings related to assessed items that received a score of “poor/ needs further investigation”, the report does not formally state a prioritized approach for addressing deficiencies. It is up to the Homeowner to decide which actions they will take and in what order.

In order to ensure program impartiality the report does not recommend specific contractors, suppliers or products. The report also does not provide in-depth drawings or tailored step-by-step instructions to complete projects at the home to address deficiencies.

## 16. What assessment follow-up support is available to the homeowner?

After the on-site visit is complete, an electronic copy of the report is available typically within 48 hours. Requested hard copy reports should arrive at the participant's home within 1 week. Questions that homeowners have about the reports can be accommodated with a short email follow-up or up to a 15-minute phone follow-up with the Assessor. Additional online resources are available through the website at [www.HomeFloodProtect.ca](http://www.HomeFloodProtect.ca). Additional assistance may be provided by the customer service email at [info@aet98.com](mailto:info@aet98.com) or at phone 1-877-876-9235.

## Protecting Private Information

### 17. Who has access to my Home Flood Protection Assessment Report?

Assessment reports are available exclusively to registered homeowners and are not shared with funders or program partners. Assessment reports are made available to homeowners through a secure database with access provided only to those who enter a valid user name and password. Printed reports, when requested, are sent via Canada Post directly to the participating homeowner or their official designate.

The only Home Flood Protection Assessment team members that have confidential access to individual assessment reports are: the AET Home Flood Protection Assessor assigned to the individual household, the Home Flood Protection Assessment Quality Assurance Manager, AET's Home Flood Protection Assessment Customer Service Staff and the University of Waterloo's Director of the Home Flood Protection Program. Confidential access to this information is granted exclusively to register and assist homeowners and to ensure program quality assurance.

### 18. Can my information be used to contribute to the Home Flood Protection Assessment Study carried out by the University of Waterloo?

Yes, the completion of a separate *OPTIONAL and VOLUNTARY* document entitled "Home Flood Protection Study Waiver Form" is required to participate in this study. All information shared will be stripped of its personal identifying information (address, contact information) and will be analyzed in aggregate at a community-wide scale **ONLY** to share the results of the work with funders and partners. Relevant highlights of these reports will be shared with the public through social and traditional media and through the Program's e-newsletter. All identifying information is stored in an encrypted, secure, online database.

## 19. Can I share my Home Flood Protection Program Report with others?

The Home Flood Protection Program Reports are the property of individual homeowners. Contents may be shared with others at the discretion of the homeowner.

## Who is Involved in the Development and Delivery of the Home Flood Protection Program?

### 20. Who is the University of Waterloo?

In just half a century, the University of Waterloo, located at the heart of Canada's technology hub, has become a leading comprehensive university with more than 36,000 full- and part-time students in undergraduate and graduate programs.

Consistently ranked Canada's most innovative university, Waterloo is home to advanced research and teaching in science and engineering, mathematics and computer science, health, environment, arts and social sciences. From quantum computing and nanotechnology to clinical psychology and health sciences research, Waterloo brings ideas and brilliant minds together, inspiring innovations with real impact today and in the future.

### 21. What is the Intact Centre on Climate Adaptation (Intact Centre)?

The Intact Centre on Climate Adaptation (Intact Centre) 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 Intact Centre 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 follow us on Facebook @HomeFloodProtect and Twitter @ICCA\_Canada.

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.

***Note: The Intact Centre on Climate Adaptation and its programs operate independently of all funders and program partners and does not promote the sale of any products or services.***

## 22. Who is AET Group?

The Home Flood Protection Program is proud to partner with the award-winning consultants at AET Group to deliver the Home Flood Protection Assessments in Burlington, Ontario.

AET Group is an employee-owned multi-disciplinary environmental consulting, auditing and scientific services company, with over 1,000 projects completed in Ontario and across Canada. To learn more about AET Group's reputation as a highly-trusted and leading-edge environmental consulting firm. From more information visit [www.aet98.com](http://www.aet98.com)

## 23. Who are the Home Flood Protection Assessors?

The Home Flood Protection Assessors are managed by AET Group Inc. (AET), an environmental consulting firm that has been contracted by the University of Waterloo to deliver the program.

Each Assessor possesses a clear criminal records check and has demonstrated competencies in relevant areas including but not limited to home construction, home inspection, environmental assessments/inspections, water resources management and/or environmental engineering. Assessors have successfully completed the Home Flood Protection Assessment Training Program overseen by the University of Waterloo. Assessors have a variety of professional experience and the Intact Centre makes no guarantee that they will be certified home inspectors, building inspectors or building engineers.