

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

3. What is the Home Flood Protection Program (HFPP)?

The Home Flood Protection Program (**HFPP**) 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 Flood Protection Assessment?

One-on-one support is available to individual households through a Home Flood Protection Assessment. For a small fee, a trained HFPP 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 for the HFPP rollout in Burlington?

The first 500 Home Flood Protection Assessments will take place in Burlington's Aldershot neighbourhood in May 2017. An additional 3,500 assessments will take place in two subsequent neighbourhoods between spring 2017 and December 2017. The program will wrap up in the spring of 2018 when the final follow-up evaluations and the program summary report will be completed.

Over the course of the program, free web resources will be provided to support all homeowners in their efforts to 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 HFPP delivery in Burlington will inform rollout to additional communities in Ontario starting in 2018. In addition, the HFPP 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 HFPP 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 Flood Protection Assessments as well as the effectiveness of targeted community engagement campaigns with homeowners with a variety of flood experience.

The HFPP 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 HFPP in Burlington?

The HFPP is funded by the ICCA, the Ontario Ministry of the Environment and Climate Change (MOECC), the City of Burlington and by participating homeowners. The MOECC is providing \$237,000 to support the development of the HFPP program. The City of Burlington is providing \$50,000 to support the first phase of the HFPP rollout to 500 homes in Burlington in May 2017. Each participating homeowner will contribute a small fee to support the completion of the assessment and follow-up support at their homes.

Burlington will consider additional funding of the program in the spring of 2017 to support the second phase of the program that will feature the completion of an additional 3,500 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 Flood Protection Assessments will be completed in Burlington in 2017.

10. Where will the HFPP take place? Which neighbourhoods?

The first 500 Home Flood Protection Assessments will take place in Burlington's Aldershot neighbourhood in May 2017. An additional 3,500 assessments will take place in two subsequent neighbourhoods between spring 2017 and December 2017.

ICCA is working with the City of Burlington and Halton Region to select neighbourhoods that meet our program design requirements and that also complement existing flood risk reduction educational campaigns in the City of Burlington.

These designated HFPP 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 basement flooding). Home Flood Protection Assessments will be available for single family homes. An announcement about the locations of the other two designated neighbourhoods will be made this spring.

11. What will be the cost of the HFPP for homeowners?

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

12. What free resources will HFPP provide for all homeowners?

HFPP helps homeowners reduce the risk of basement flooding and minimize damage if 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. The resources will consist of a collection of existing web resources that are available from a wide variety of government, institutional and non-profit websites across the globe. A growing list of resources will be developed by ICCA as the project progresses to address homeowner frequently asked questions and to provide case studies of practical and cost-effective opportunities to reduce flood risk.

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

HFPP's approach is developed in consultation with local government, conservation authorities, community groups and citizen volunteers, ensuring that HFPP 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 Flood Protection 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 1.5 hours.

15. Can I have a Home Flood Protection 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 Flood Protection Assessment if I am not in a designated neighbourhood?

Priority will be given to homes in designated HFPP Neighbourhoods but homes outside of these neighbourhoods will be able to be placed on a waiting list. It is anticipated that all requests will be able to be accommodated by the end of 2017. More details will be announced this spring.

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

Further details about all designated HFPP Neighbourhoods and how to register for a Home Flood Protection Assessment will be announced to the media this spring. Information will also be posted on the ICCA website at www.intactcentreclimateadaptation.ca and shared through our Twitter feed @ICCA_Canada.

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 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 Flood Protection Program basement flood risk research will the information I share or my Home Flood Protection 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 Flood Protection 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 HFPP report with others?

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