

Home Flood Protection Assessment Homeowner Participation Waiver

Purpose of this Document

The purpose of this participation waiver is to ensure that participating Homeowner(s) (for the purposes of this document meaning the Homeowner **or** their designated representative(s)) understand and agree to the terms of the Assessment before the on-site portion of the Assessment begins.

Terms of Home Flood Protection Assessment Homeowner Participation

The Home Flood Protection Assessment is available to owners of single-detached, semi-detached and town homes for a subsidized fee. Fees are paid directly to AET Group.

In roughly one hour, a trained Flood Protection Assessor from AET Group 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 action to:

- ✓ Reduce sewer backup 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.

What is the Home Flood Protection Program?

The Home Flood Protection Program is a community-based basement flood risk reduction program developed by the Intact Centre on Climate Adaptation (Intact Centre), an applied research centre at the University of Waterloo. 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 to Homeowners and a custom, on-site assessment service for participating homeowners, known as the “Home Flood Protection Assessment.”

Background of the 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.

Do Homeowners Have to Be Present for a Home Flood Protection Assessment?

The Homeowner or a person that they designate in writing to be their representative, must be present during the Assessment. Where a designated representative will be present a signature from both parties on this form is required.

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.”

What Does the Assessment Report Include/ 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 further explore to take action 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.

What Does the Report Not Include?

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.

What 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. Additional assistance may be provided by the customer service email at Rkirby@aet98.com or at phone 1-877-876-9235.

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 strictly 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.

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 at a community-wide scale **ONLY** to share the results of the work with funders and partners.

Statement of Acknowledgement:

a) **Observations on Day of Assessment Only:** The Homeowner acknowledges that the Assessment and Assessment Report are based on the Assessor’s observations of the conditions that existed and the preventative maintenance activities reported by the homeowner at the time of the assessment only;

b) **Participation:** The Homeowner acknowledges that they have been encouraged to participate in the Assessment and accept responsibility for incomplete information should they not participate in the Assessment.

The homeowner signature below acknowledges the agreement between the homeowner, The Intact Centre on Climate Adaptation and AET Group Inc. to perform a visual assessment of the inside and outside of my home that identifies flood risks and identifies opportunities to reduce risk. The homeowner understands that University of Waterloo and AET Group Inc. does not warranty that completing actions identified in the report to reduce flood risk will prevent any and all water damage in the future. The homeowner assumes all risk for problems noted in this report that may include concealed damage which is revealed during the course of repair or through further investigation by a qualified specialist. The decision to pursue opportunities for action to reduce flood risk identified in the report is at the homeowner’s sole discretion.

Disclaimer: The University of Waterloo, AET Group Inc., and their respective agents, administrators, officers, directors, governors, senators, employees, independent contractors, students, representatives, successors, and assigns (the “Releasees”) shall not be responsible for any harm, loss or injury, including death, suffered by me or any other person, at any time for any reason whatsoever, whether reasonably foreseeable or not, including, but without limitation, any risks, harm, loss, or injury, including death, caused in connection any related activity, including the visual assessment of the property and conversation with the homeowner during the assessment (“Related Activities”) while enrolled in this Home Flood Protection Program.

Release: I, on my behalf and behalf of my heirs, next of kin, executors, administrators, assigns and personal representatives (the “Releasers”), hereby release and forever discharge

the University of Waterloo, AET Group Inc., and their respective agents, administrators, officers, directors, governors, senators, employees, independent contractors, students, representatives, successors, and assigns, from any and all suits, actions, causes of action, claims or demands of whatsoever kind and howsoever arising in relation to participating in any Related Activities, whether known or unknown, whether reasonably foreseeable or not and which the Releasors now have or at any time hereafter may have from any cause, matter, or thing whatsoever relating to this Home Flood Protection Program.

Indemnity: I release and hold harmless Releasees from any and all liability for any loss, damage, injury, or expense that I or my next of kin may suffer, whether reasonably foreseeable or not, whether arising from the negligence of the Releasees or otherwise, which may be made or brought against the Releasees in any way as a result of my participation in any Related Activities while enrolled in the Home Flood Protection Program, on a substantial indemnity basis.

This waiver is effective for the period of time that I will be participating in the Home Flood Protection Program and projects related thereto. I understand that this agreement cannot be modified or interpreted except in writing by the University of Waterloo and AET Group Inc., in cooperation and acting reasonably, and that no oral modification or interpretation shall be valid. This agreement shall be effective and binding upon my heirs, next of kin, executors, administrators, assigns, and personal representatives in the event of death.

I have read and understand this agreement and I sign this document voluntarily and without inducement.

A SIGNED ACCEPTANCE OF THIS AGREEMENT MUST BE RECEIVED BEFORE THE ASSESSMENT CAN BEGIN

Homeowner's Name: _____

Homeowner's Signature: _____

Name of Designated Representative (if applicable): _____

Signature of Designated Representative (if applicable): _____

Property Address: _____

Date: _____

Witness Name: _____

Witness Signature: _____