



Prepared for  
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## TABLE OF CONTENTS

1. Introduction to Report
2. Definition of Terms
4. Outside Assessment Summary
8. Inside Assessment Summary
15. Additional Flood Protection Resources
16. Appendices
16. Client Information Summary
17. Reported Past Water Damage Summary
18. Outside Assessment Form
25. Inside Assessment Form



# INTRODUCTION TO REPORT

## What Does This Report Include?

This report includes an easy to read summary of top ranked items for priority action that have received a “poor/ needs further investigation” score or require specific mention based on questions asked by the homeowner. It also provides a record of all gathered information and provides additional helpful resources to help homeowners take action to reduce flood risk.

## How Are Assessed Features Scored?

Assessors use the standardized assessment tool provided to guide them through a visual assessment of the property and to ask a list of preventative maintenance questions to homeowners. The information gathered is then compared to the tool’s scoring definitions, developed by the University in Waterloo in concert with a wide variety of national experts in the area of basement flood risk reduction. Assessed Features are assigned scores of “Good- Best Practice”, “Intermediate” or “Poor/ Needs Further Investigation” based on where they fall within these definitions. Any Assessed Features not accessible for observation and any preventative maintenance questions that are not completed by the homeowner are marked “Not Recorded.”

## What Does This Report Not Include?

Beyond summarizing the report findings related to assessed items that received a score of “poor/needs further investigation” or require specific mention based on questions asked by the homeowner the report does not formally state a prioritized approach for addressing deficiencies. It is up to Homeowner to decide which actions they will take and in what 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.

## How Was Information for this Report Gathered?

The contents of this report have been gathered by examining the physical condition of a variety of features inside and outside the home using simple tools such as a moisture meter, humidity gauge, flashlight and measuring tape. A verbal preventative maintenance questionnaire has also been completed with the homeowner or their designate.

## Reporting Time Frame

This report documents the observed condition of physical features of the home and the preventative maintenance information gathered from the Homeowner on the day of the Assessment only.

## Follow-Up Support Provided

Your assessment fee includes the equivalent of a 15 minute email follow-up conversation with your Assessor. Our customer service team can also answer your basic questions at 1-877-876-9235. For ongoing support, visit [homefloodprotect.ca](http://homefloodprotect.ca) to register for our e-newsletter that includes important preventative maintenance reminders. For do-it-yourself tips and Homeowner Success stories, like us on Facebook@HomeFloodProtect.

## What is Included in the Additional Resources Section?

A list of easy to read, highly practical, online links is provided to help Homeowners take action to reduce flood risk. These include how-to fact sheets and videos, local subsidy information, questions to ask your insurance provider and tips about hiring contractors.

## DEFINITION OF TERMS

### Scoring of Assessment

Each assessed item is assigned a score based on the standardized criteria laid out in the Home Flood Protection Assessment ranking system.

| Score                              | Description  |
|------------------------------------|--|
| Good – Best practice               | Observed or reported in good condition or reported maintenance practice                                |
| Intermediate                       | Observed or reported in intermediate condition or reported maintenance practice                        |
| Poor / Needs Further Investigation | Observed or reported in poor condition or reported maintenance practice or needs further investigation |
| Not Reported                       | Unobserved or unreported observed condition or reported maintenance practice                           |
| Out of Scope                       | Out of scope for this assessment but worthy of further consideration                                   |

## UNDERSTANDING DIFFERENT TYPES OF WATER DAMAGE RISKS AT YOUR HOME

The diagram and the definitions below are provided to help you understand the types of water damage that may affect any home due to deterioration of physical features, lack of preventative maintenance or water backup from municipal sewer systems during extreme weather events.

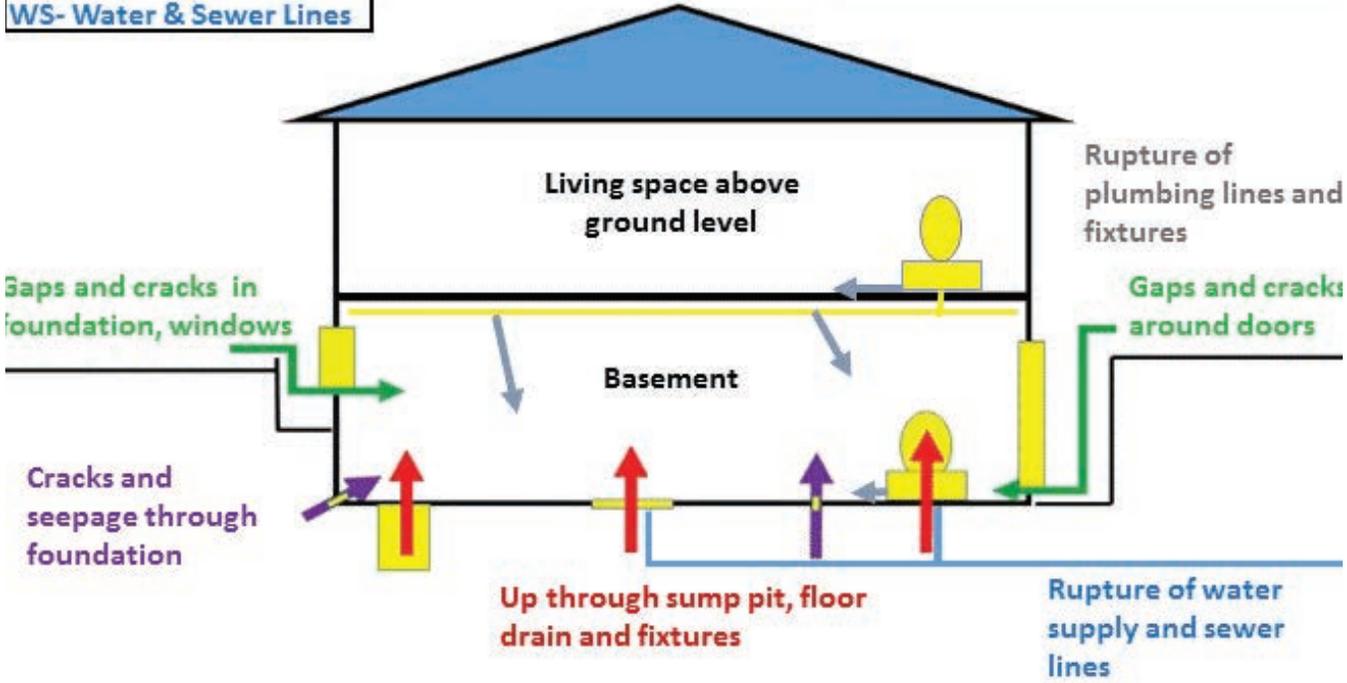
These water damage types are referenced in your Home Flood Protection Assessment Report to help you understand the types of water damage risks that have been identified at your home and your opportunities to reduce risk. Please see the customized list of maintenance best practices listed in your report to help you develop your preventative maintenance routine.

### Insurance Coverage Considerations:

Sudden and accidental water damage is typically covered by insurers, however damage due to slow leaks or lack of preventative maintenance is typically not covered. Since there is no industry-wide, standard language used to define water damage types you may find using the terms and descriptions in this document helpful when working with your insurer to determine which coverage is best for you. Please note that not all insurance companies provide all types of coverages for all homes. See the “Questions for Your Insurance Provider” document in the Additional Resources section of the report for additional information.

**Type of Water Damage:**  
 PF- Plumbing and Fixtures  
 SB- Sewer Back-Up  
 OW- Overland Water  
 GS- Groundwater Seepage  
 WS- Water & Sewer Lines

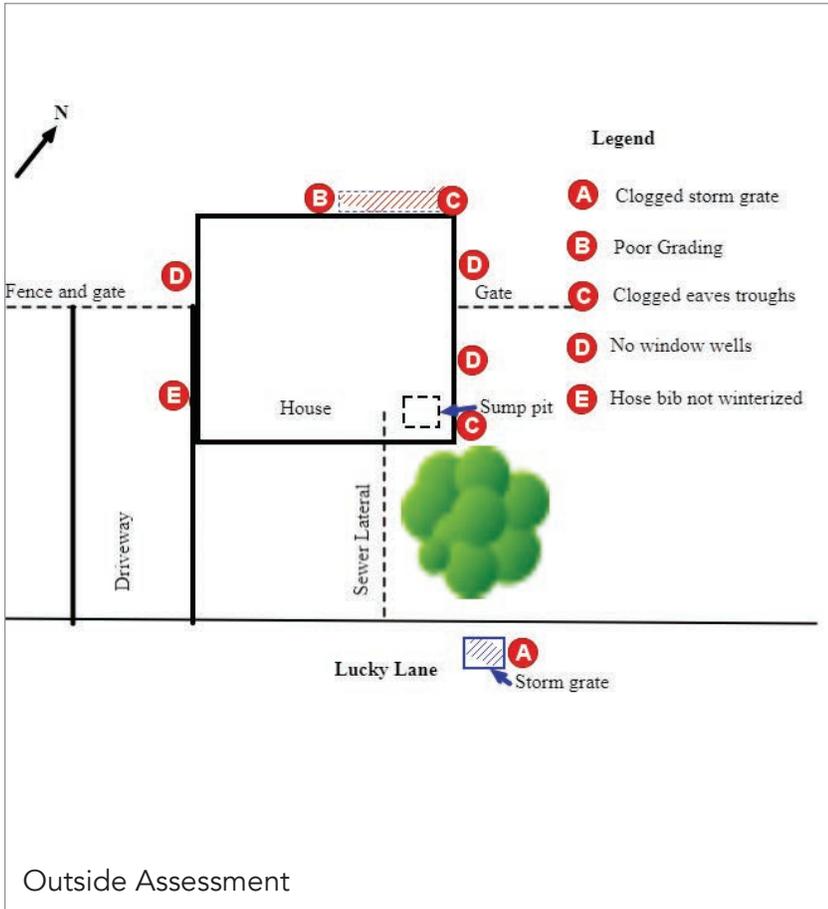
✓ **Typically Covered by Insurance:**  
 Sudden and accidental damage  
 X **Typically Not Covered by Insurance:**  
 Damage from chronic leaks or poor maintenance



| Typical Insurance Policy Coverage for Sudden and Accidental Damage | Code | Type of Water Damage  | Simple Definition   |
|--|------|-----------------------|---|
| Included   | PF   | Plumbing and Fixtures | Water that enters your home from a tear or rupture of plumbing pipes or fixtures (e.g. toilets, hot water heaters, dish washers)                                      |
| Optional   | SB   | Sewer Back-Up         | Water that flows from the sanitary or storm sewer or your home's foundation drains and backs up into your home through the sump pit, toilets and drains               |
| Optional   | OW   | Overland Water        | Water that flows from a lake or river, heavy rain or rapid snow melt and enters through cracks and gaps in your home's exterior from a point at or above ground level |
| Optional   | GS   | Ground Water          | Water that has saturated the ground and enters your home below ground level through gaps, cracks and seepage through your home's foundation                           |
| Optional   | WS   | Water and Sewer Lines | Water that enters your home due a tear or rupture of a water supply and/or sewer lines  |

## OUTSIDE ASSESSMENT SUMMARY TOP-RANKED OPPORTUNITIES TO REDUCE FLOOD RISK

All features and maintenance practices that were assessed as “poor/ needs further investigation”, require specific mention based on questions asked by the homeowner or are marked as “out of scope” but deserve further consideration, have been compiled into this summary.



## ASSESSED FEATURES

| Fig | Assessed Feature and Best Practice   | Type of Water Damage | Assessment  | Opportunity to Reduce Risk  |
|-----|--|----------------------|---|---|
| B   | <p>Grading at foundation- After a heavy rain, does the grading within 1.8m (6') of your foundation walls direct water away or do you see water pooling?</p> <p>The grading within 1.8 m (6') of the foundation walls slopes a minimum of 5% to direct water away from the foundation. The foundation surface does not easily soak up water.</p>  | OW, GS               | <p>The grading is flat or slopes toward the foundation OR The foundation surface is highly water absorbent OR Needs further investigation.</p>  | <p>See B on <b>Outside Assessment</b> diagram.</p> <p>The grading beside your home directs water toward the foundation. The line in the soil indicates eaves troughs are overflowing and adding additional risk. Correct grading to achieve at least a 5% slope away from the foundation. Consider replacing the surface with non-water absorbent material. See comments related to eaves trough maintenance.</p>                                     |
| D   | <p>Window wells - Are window wells installed in such a way that they reduce flood risk?</p> <p>For each window that is less than 10-15cm (4-6") above the ground surface, a window well is present and sits at least 10-15cm (4-6") above grade. The window well is sealed at the foundation and the grading adjacent to wells slopes away from the home at a minimum of 5%. Consider installing window wells covers to further reduce risk.</p> | OW                   | <p>For each window that is less than 10-15cm (4-6") above the ground surface, a window well is not present. OR Window wells sit less than 10-15cm (4-6") above grade or are not sealed at foundation or grading at the window wells does not slope away from home at a minimum of 5%. Window well covers are not present OR Requires further investigation.</p> | <p>See D on <b>Outside Assessment</b> diagram.</p> <p>The windows are only 2.5 cm above grade and there is no formal window well, placing windows at higher risk of water inflow during heavy rains and spring melts. Work with a qualified professional to install a window well with adequate drainage. Correct grading adjacent to the window wells to slope 5% away from home. Consider installing window well covers to further reduce risk.</p> |

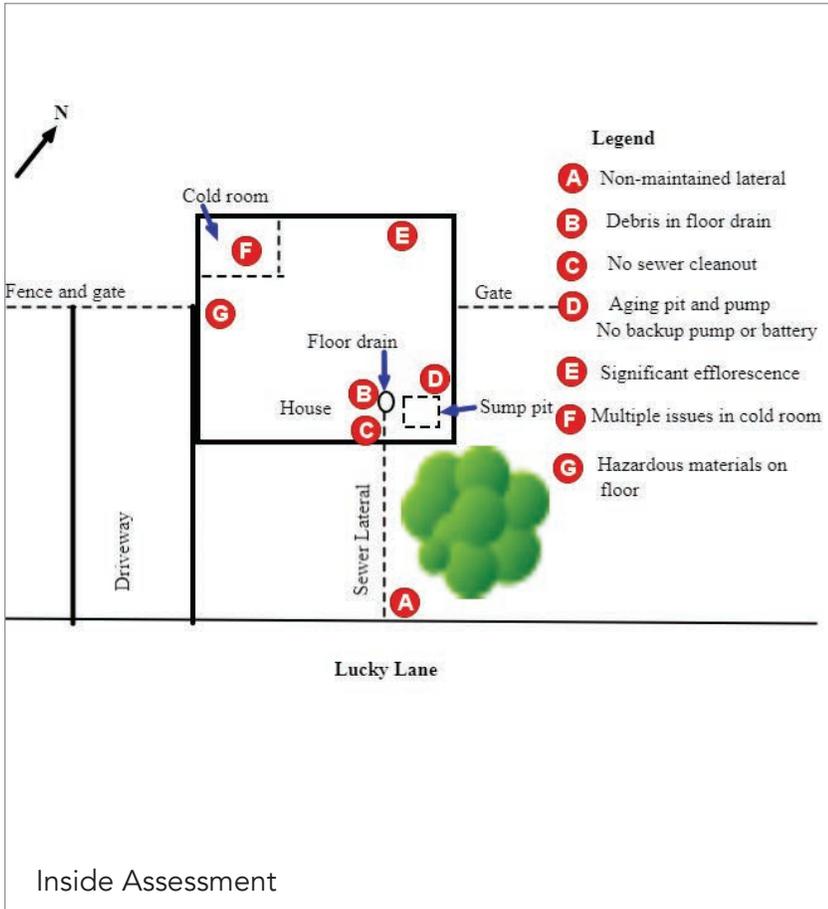
## ASSESSED MAINTENANCE

| Fig | Maintenance Feature and Best Practice   | Type of Water Damage | Assessment  | Opportunity to Reduce Risk   |
|-----|---|----------------------|---|--|
| A   | <p><b>Overland drainage maintenance –</b></p> <p>Once per season or when major storm events are predicted, the homeowner checks for and removes debris and obstructions from the water flow paths including swales, nearby storm drains, culverts and drainage ditches.</p> | OW                   | The homeowner never checks for or removes debris and obstructions from the water flow paths including swales, nearby storm drains, culverts and drainage ditches. | <p>See A on Outside Assessment diagram.</p> <p>Once per season or when major storm events are predicted, check for and remove debris and obstructions from the water flow paths including swales and nearby storm drains. If nearby storm drains are free of debris but are still not draining within 24 hours, contact the government department with jurisdictional authority.</p> |
|     | <p><b>Grading at foundation maintenance –</b></p> <p>Each season the homeowner checks for signs of water pooling or ice formation and corrects grading to achieve at least 5% slope away from the foundation</p>  | OW, GS               | The homeowner never checks for signs of water pooling or ice formation nor corrects grading to achieve at least 5% slope away from the foundation.                | Each season, check for signs of water pooling or ice formation at foundation. Correct grading to achieve at least 5% slope away from foundation.   |

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|---|--|--------|---|--|
| C | <p><b>Eaves trough maintenance</b> – Each season during heavy rainfalls, the homeowner checks the eaves troughs for leaks, debris and blockage. Repairs and debris removal are completed as needed.</p>  | GS     | <p>The homeowner never checks the eaves troughs for leaks, debris and blockage. Repairs and debris removals are not completed as needed.</p>  | <p>See C on <b>Outside Assessment</b> diagram.</p> <p>Each season during heavy rainfalls, check for leaks, debris and blockage. Repair, replace and clean out as needed.</p>   |
|   | <p><b>Downspout maintenance</b> – Once per season the homeowner checks to make sure the downspout extensions are secured, free of leaks, depositing water at least 1.8m (6') from the foundation or to a drainage swale and that water is not flowing onto adjacent properties</p> | GS     | <p>The homeowner never checks to make sure the downspout extensions are secure, free of leaks, depositing water at least 1.8m (6') from the foundation or to a drainage swale and that water is not flowing onto adjacent properties.</p> | <p>Once per season check to make sure the downspout extensions are secure, free of leaks, deposit water at least 1.8m (6') from the foundation or to a drainage swale and that water is not flowing onto adjacent properties.</p>                |
|   | <p><b>Window maintenance</b> – Once per season the homeowner checks the condition of the frames, glass and seals, and completes repairs as necessary.</p>  | OW     | <p>The homeowner never checks the condition of the frames, glass and seals, or completes repairs as necessary.</p>  | <p>Once per season check the condition of the frames, glass and seals. Repair as necessary.</p>  |
|   | <p><b>Hose bib maintenance</b> – Spring, summer and fall the homeowner checks for leaks and completes repairs as necessary. Before winter, the outdoor water supply is shut off and the water line is drained. The hose is drained and removed.</p>                                | OW, GS | <p>The homeowner never checks for leaks or completes repairs as necessary. They never shut off the exterior water supply, drains the line or remove the hose.</p>   | <p>See E on <b>Outside Assessment</b> diagram.</p> <p>Spring, summer and fall check for leaks and complete repairs as needed. Before winter freeze up shut off the outdoor water supply and drain the water line. Drain and remove the hose.</p> |

## INSIDE ASSESSMENT SUMMARY TOP-RANKED OPPORTUNITIES TO REDUCE FLOOD RISK

All features and maintenance practices that were assessed as “poor/ needs further investigation”, require specific mention based on questions asked by the homeowner or are marked as “out of scope” but deserve further consideration, have been compiled into this summary.



## ASSESSED FEATURES

| Fig | Assessed Feature and Best Practice   | Type of Water Damage | Assessment   | Opportunity to Reduce Risk  |
|-----|--|----------------------|--|---|
|     | <p><b>Sanitary sewer lateral- Is your sanitary sewer lateral in good condition and is it free of blockages?</b></p> <p>Inspection of sanitary sewer lateral with a closed circuit television (CCTV) is best practice if a home is over 25 years old, if the home has experienced sewer backup or if the home experiences chronic drain backup. Note: Determining the condition of the sewer lateral is outside the scope of this assessment. Consult a qualified professional.</p>   | SB, WS               | <p>Note: Only a qualified professional can formally identify the condition and the connection status of this item. Note: Work with a qualified professional and check with the government department having jurisdictional authority to determine the availability and your eligibility for any subsidies.</p>         | <p>You have noted that you sometimes get drain backups when you do laundry. This indicates restricted flow through your lateral. Consider a closed circuit television (CCTV) inspection by a qualified professional for assessment and repair or replacement to address this issue.</p>   |
|     | <p><b>Basement sanitary sewer lateral cleanout – A basement sanitary sewer lateral cleanout is present and easily accessible.</b></p>  | SB                   | <p>A basement sanitary sewer lateral cleanout is not accessible OR not present OR Needs further investigation.</p>   | <p>See C on Inside Assessment diagram.</p> <p>Consider working with a plumber to install an easily accessible hatch to improve inspection and maintenance access. This will make it more cost-effective for regular inspection, maintenance and repair.</p>   |
|     | <p><b>Backwater valve- Is a backwater valve appropriate for use in your home or if it is in place, is it in good condition?</b></p> <p>Consider working with a qualified professional to determine if a backwater valve is suitable for your home or to evaluate the condition of your backwater valve.</p> <p>If you have a backwater valve or install one, consider installing an alarm to let you know when the valve is closed to prevent flooding from in-home sources. Note: This item is outside of scope of this assessment. Consult a qualified professional.</p> | SB                   | <p>Note: Only a qualified professional can formally identify if a backwater valve would be right for your home and the condition of an existing unit. Note: Check with the government department having jurisdictional authority to determine the availability of a subsidy for installation and your eligibility.</p> | <p>Consider working with a qualified professional to determine if a backwater valve is suitable for your home. If you install a backwater valve remember to complete seasonal maintenance and consider installing a backwater valve alarm to let you know when the valve is closed to prevent flooding from in-home sources. Check with your insurance provider regarding eligibility for premium discounts for installing a backwater valve and/or an alarm.</p> |

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|   | <p>Foundation drain- Is a foundation drain (weepers) present? Is foundation drain functioning properly to drain water away from your foundation?</p> <p>Note: Foundation drains are not common before 1960. Depending on the age of your house it may or may not have a foundation drain or it may have a drain that is old and in poor condition. Missing or clogged drains increase the risk of basement infiltration flooding. Foundation drains that are connected to sanitary or storm sewers increase the risk of sewer backup related flooding.</p> <p>Note: Determining the condition and the plumbing connection of the foundation drain is outside the scope of this assessment. Consult a qualified professional</p> | GS, OW, SB | <p>Note: Only a qualified professional can formally identify the condition of this item or recommend if one would be right for your home. Note: Check with the check with the government department having jurisdictional authority to determine the availability of a subsidy and your eligibility.</p> | <p>The foundation weepers that enter your sump pit are made of clay. It is likely that these are over 50 years old. Symptoms such as dampness where the basement wall meets the floor are common when these are in poor condition so please monitor these areas regularly. Consider working with a qualified professional to inspect and/or repair your foundation drains to improve the rate of removal of water from your foundation. Check with the government department having jurisdictional authority to determine the availability of subsidy and your eligibility.</p>  |
| D | <p>Sump pit- Does your sump pit have a sealed cover and is it in good repair?</p> <p>The sump pit has a sealed cap, is in good condition (free of cracks and holes) and is free of debris.</p>  | SB         | <p>The sump pit is in poor condition (cracks, holes greater than 6mm (1/4") present), there is no sealed cap, a large amount of debris is evident OR Needs further investigation.</p>  | <p>See D on Inside Assessment diagram.</p> <p>You have an older sump pit without plastic walls and without a sealed plastic lid. Consider upgrading your sump pit to improve storage capacity and to decrease humidity levels in the basement by installing a unit with a sealable lid. Work with a qualified professional to complete this work.</p>  |
|   | <p>Sump pump- Is your sump pump in good condition and does it run infrequently?</p> <p>A sump pump is present and the homeowner reports it is functioning well and runs a maximum of 5 times per year. Consider installing an alarm to reduce flood risk.</p>   | SB         | <p>A sump pump is present and the homeowner reports it is not functioning well. AND/ OR The sump pump runs more than 10 times per year OR Needs further investigation.</p>   | <p>Your sump pump is over 20 years old and you report that it does not always function well. Consider replacing your sump pump. Consider installing a ground fault interrupter (GFI) outlet to reduce the risk of electric shock. Hire a qualified professional for installation. Consider installing and maintaining alarms to reduce flood risk. Note: Check with the government department with jurisdictional authority regarding availability and eligibility for subsidy. Also check regarding plumbing permits requirements. Check with your insurance provider about discounts for installing alarm systems.</p> |

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|   | <p><b>Back-up sump pump- Is there a backup sump pump and is it in good condition?</b></p> <p>A back-up sump pump is present and the homeowner reports it is functioning well.</p>  | SB | <p>A back-up sump pump is NOT present OR Back-up sump pump is present but the homeowner reports it is not functioning well OR Needs further investigation.</p>   | <p>Purchase a back-up sump pump. Consider hiring a qualified professional for installation.</p>   |
|   | <p><b>Back-up power source –</b></p> <p>A back-up battery or generator is present, can generate electricity for a minimum of 72 hours and is reported by the homeowner to be functioning properly. A backup power source is elevated above anticipated flood levels. Consider installing an alarm to further reduce risk.</p>  | SB | <p>There is no back-up power supply. OR A back-up battery or generator is present and is reported by homeowner to be functioning poorly AND/OR it is not elevated above the anticipated flood level OR Needs further investigation.</p>                      | <p>Purchase and install a 72 hour back-up power supply and maintain it each season. Raise the power source above the anticipated flood level. Consider installing and maintaining an alarm to reduce flood risk. Check with your insurance professional about discounts for installing sump pump backup batteries and alarm systems.</p>  |
| E | <p><b>Unfinished wall efflorescence- Is there evidence of efflorescence on your walls, indicating water movement through the foundation?</b></p> <p>Foundation walls are free of efflorescence.</p>  | GS | <p>There is significant evidence of efflorescence (large areas of solid coverage of white flakes) OR Needs further investigation.</p>  | <p>See E on Inside Assessment diagram.</p> <p>Significant evidence of efflorescence was noted at the rear of the house where the grading is poor. Correct drainage, clean out eaves troughs and remove snow in winter. Remove efflorescence and seal the surface with masonry waterproofing paint.</p>  |
| F | <p><b>Cold Rooms- Are cold rooms properly ventilated, with all surfaces maintaining consistent temperature to reduce mold and mildew risk?</b></p> <p>The door, frame and seals are all in good condition and there is no evidence of water entry. The door is adequately insulated. The air circulation level is good with adequate venting and all items are off the floor and away from walls by at least 15cm (6"). Space is unheated.</p> | OW | <p>Door, frame and seals are in poor condition, evidence of significant water entry and/or door is not insulated, air circulation is poor with restricted venting and items are stored against the walls or on the floor OR Needs further investigation.</p> | <p>See F on Inside Assessment diagram.</p> <p>Seal cracks in the door, frame and repair/replace seals. Improve insulation of the door or consider replacing them. Improve ventilation and raise items off of floor and away from walls by a minimum 15cm (6"). Consider working with a qualified contractor to remove plywood from the walls, to examine and address sources of water infiltration.</p> |

|   |  |     |  |  |
|---|--|-----|--|--|
|   | <p><b>Finished walls- Are water stains or high moisture levels indicating source of water infiltration?</b></p> <p>Walls are free of water stains. There is no evidence of mold (smell or visual evidence). The audible moisture meter indicates no concerns</p>   | GS  | <p>Walls show major evidence of water entry, clear evidence of mold (smell or visual evidence), moisture meter indicates higher concern OR Needs further investigation.</p>              | <p>Major evidence of moisture has been noted on plywood walls inside cold room. Remove the source of water buildup at the foundation as needed (correct drainage, repair eaves troughs and/or remove snow in winter, seal foundation from outside in extreme cases). Remove and replace damaged materials. Consult a professional if you are concerned about mold. If you are considering refinishing your basement, refer to Water-Resistant Building Materials fact sheet.</p> |
|   | <p><b>Furniture and electronics- Are furniture and electronics at risk of damage in the event of a flood?</b></p> <p>Furniture items have non-absorbent surfaces up to 30cm (12") and electronics are stored at least 30cm (12") off the floor (or to exceed anticipated flood levels).</p>  | N/A | <p>Furniture items have absorbent surfaces in contact with the floor and electronics are stored on the floor OR Needs further investigation.</p>   | <p>Carpet on floors, couches with absorbent legs and electronics on the floor are at risk of damage in the event of a flood. Select furniture items that have non-absorbent surfaces up to 30cm (12") and store electronics at least 30cm (12") off the floor (or to exceed anticipated flood levels).</p>   |
|   | <p><b>Relative humidity, air movement and temperature - Are the moisture, humidity and temperature levels in your basement optimum to reduce mold and mildew risk? A 30-50% relative humidity reading is taken in the basement. Air circulation is good. A minimum regular temperature above 15C (60F) is maintained.</b></p>  | N/A | <p>Over 60% relative humidity reading is taken in basement OR Air movement is highly restricted OR The temperature is kept below 10C (50F) OR Needs further investigation.</p>           | <p>The relative humidity reading is 65. This exceeds the recommended maximum of 50%. Reduce sources of moisture and run one or more dehumidifiers to maintain 30-50% relative humidity. Improve air circulation. Maintain minimum temperature of 15C (60F).</p>  |
| G | <p><b>Hazardous materials- Are hazardous materials stored in a way that represents a contamination risk during a flood?</b></p> <p>No hazardous materials are stored in the basement and/or materials are stored in waterproof containers at least 30 cm (12") off the floor (or to exceed anticipated flood levels). Heating fuel tanks are secured to the floor.</p> | N/A | <p>Hazardous materials are not sealed in waterproof containers and/or are stored on the floor and/or heating fuel tanks are not secured to the floor OR Needs further investigation.</p> | <p>See G on Inside Assessment diagram.</p> <p>Remove paint, chemicals and other hazardous material from basement or seal hazardous materials in waterproof containers and store at least 30 cm (12") off the floor (or to exceed anticipated flood levels).</p>  |

## ASSESSED MAINTENANCE

| Fig | Maintenance Feature and Best Practice   | Type of Water Damage | Assessment  | Opportunity to Reduce Risk   |
|-----|---|----------------------|---|--|
|     | <p><b>Sanitary sewer lateral maintenance</b> – If the home is over 25 years of age, has experienced sewer backup or has experienced chronic drainage issues, the homeowner has completed closed circuit television (CCTV) inspection of the sanitary sewer lateral. Based on recommendations of a qualified professional, the homeowner has cleaned out, lined or replaced damaged lateral as needed. The homeowner prevents clogging by preventing fats, oils, flushable wipes and grease from going down the drain.</p> | SB, WS               | <p>Homeowner has a sanitary sewer lateral that is over 25 years old AND/ OR has experienced sewer lateral backup but has not completed a camera inspection or related repairs and upgrades. OR Needs further investigation. The homeowner regularly puts fats, oils, flushable wipes and grease down the drain.</p> | <p>See A on Inside Assessment diagram.</p> <p>Once a home has reached 25 years of age, a camera inspection of the sanitary sewer lateral is recommended every 5-10 years as a preventative measure. Based on the recommendations of a qualified professional, clean out, line or replace a damaged lateral as needed. Prevent clogging by preventing fats, oils, flushable wipes and grease from going down the drain.</p> |
| B   | <p><b>Floor drain maintenance</b> – Each season the homeowner removes obstacles to water flowing freely to the drain, tops up standing water in the trap and removes any debris from the drain. In case of blockage, strange smell, lack of water in trap, the homeowner contacts a licensed plumber.</p>   | SB                   | <p>The homeowner never removes obstacles to water flowing freely to the drain, tops up standing water in trap or removes any debris from the drain. In case of blockage, strange smell, lack of water in trap, they do not contact a licensed plumber.</p>  | <p>See B on Inside Assessment diagram.</p> <p>Each season remove obstacles that prevent water from flowing freely to the drain, top up standing water in the trap and remove any debris from the drain. In case of blockage, strange smell and/or lack of water in trap, contact a licensed plumber.</p>   |
|     | <p><b>Sump pit maintenance</b> – Each season the homeowner checks the sump pit, repairs cracks or damage, and removes debris.</p>   | SB                   | <p>The homeowner never checks the sump pit, repairs cracks or damage or removes debris.</p>   | <p>Each season check the sump pit, repair cracks or damage and remove debris.</p>  |

|   |    |   |   |
|---|----|---|---|
| <p><b>Sump pump(s) maintenance</b> – Each season, before vacation and when an extreme rain or melt event predicted, sump pump(s) and alarms are tested, repaired or replaced as required.</p>   | SB | Sump pump(s) are never tested, repaired or replaced as required.  | Each season, before vacation and when an extreme rain or melt event is predicted, test the sump pump(s). Clean, repair or replace these items as required. Consider installing and maintaining an alarm each season to further reduce risk.   |
| <p><b>Unfinished wall efflorescence maintenance</b> – Once per season the homeowner checks for evidence of efflorescence, addresses sources of water buildup at foundation, and cleans and repaints with masonry waterproofing paint as required.</p>   | GS | The homeowner never checks for evidence of efflorescence, addresses the sources of water buildup at the foundation, cleans and repaints the surface with masonry waterproofing paint as required.   | Once per season check for evidence of efflorescence. Address sources of water buildup at the foundation. Clean and repaint the surface with masonry waterproofing paint as required.  |
| <p><b>Finished wall maintenance</b> – Each season homeowner checks for high levels of moisture and water stains. If high levels of moisture or water damage and/or mold is evident, consults a professional for remediation. Monitor during heavy downpours and spring melts for signs of dampness.</p> | GS | The homeowner never checks for high levels of moisture and water stains. If high levels of moisture or water damage and/or mold is evident, they do not consult a professional for remediation. The homeowner does not monitor for signs of dampness during heavy downpours and spring melts. | Each season check for high levels of moisture and water stains. If high levels of moisture or water damage and/or mold is evident, consult a professional for remediation. Monitor for signs of dampness during heavy downpours and spring melts.   |
| <p><b>Indoor plumbing and fixtures maintenance</b> – Each season toilets, taps, pipes and water heaters are inspected by the homeowner and are repaired by a plumber as needed. Consider installing and maintaining flood alarms.</p>   | PF | Toilets, taps, pipes and water heaters are not inspected by the homeowner or repaired by a plumber as needed.   | Each season inspect toilets, taps, pipes and water heaters for leaks and signs of wear. Repair or replace items with the assistance of a plumber as needed. Consider installing and maintaining flood alarms to reduce flood risk. Check with your insurance professional about discounts for installing alarm systems. |

## ADDITIONAL FLOOD PROTECTION RESOURCES

### Regional Resources

[Saskatoon Key Flood Protection Resources](#)

[Saskatoon Contractor List](#)

[Burlington Key Flood Protection Resources](#)

[Burlington Contractor List](#)

[Toronto Key Flood Protection Resources](#)

[Get Emergency Ready Guide- City of Toronto](#)

[Toronto Contractor List](#)

[Oakville Key Flood Protection Resources](#)

[Hamilton Key Flood Protection Resources](#)

[Waterloo Region Flood Protection Resources](#)

### National Resources

[Self-Help Resources for Outside and Inside the Home](#)

[Seasonal Maintenance Checklist](#)

[Infographic- Top Tips For Reducing Flood Risk](#)

[Infographic- Understanding Flood Insurance Coverage](#)

[Questions to Ask Your Insurance Providers](#)

[Estimated Cost Ranges for Completing Flood Protection Projects](#)

[Water Resistant Building Materials for Your Basement](#)

[Temporary Flood Barriers for Your Home](#)

[CMHC Guide for Understanding and Fixing Interior Moisture Problems](#)

[Emergency Preparedness Resources](#)



## APPENDICES

### Appendix A. Client Information Summary

|                                   |                               |
|-----------------------------------|-------------------------------|
| Type of Home                      | Single Detached               |
| Ownership                         | Owner                         |
| Type of Ownership                 | Freehold                      |
| Consents To Study                 | No                            |
| Length of Time in Home            | 0-5 years                     |
| Plan to Stay in Home              | Over 10 years                 |
| Year Home Was Built               | 1950                          |
| Era of Neighbourhood development  | Between 1940 and 1970         |
| Home Layout                       | 1.5 Storey                    |
| Home Size                         | Between 1000 to 2000 sq ft    |
| Lot Size                          | Between 1/4 acre and 1/2 acre |
| Basement Type                     | Partly finished               |
| Foundation Type                   | Rubble                        |
| Soil Type                         | Sand                          |
| Property within CA Regulated Area | No                            |
| Water Supply                      | Municipal                     |
| Sewage Service                    | Municipal                     |
| Weather Conditions                | Clear and 5C                  |