



Home Protection Guide:

Flooding



Introduction

The number of extreme weather events in Canada has been increasing over the last decade, with the nation getting 20 more days of rain on average per year than in the 1950s. Among these extreme weather events, flooding has increased every decade for the past century. What's more, the intensity of flooding has also increased, with the five most destructive floods in Canadian history all occurring since 2010. In some areas, flooding is no longer simply an occasional possibility—it is now a yearly certainty.



Flooding in Canada has risen from 13 floods in the 1950s to **39 floods between 2010-2016**.

Flooding may be caused by any of several different factors, including:

- Excessive rainfall or snowmelt that overflows rivers and streams
- Ice jams on rivers, causing water levels to rise and overflow
- Waterways or storm drains blocked by ice or debris
- Water containment systems becoming overloaded or breaking
- Severe storms causing localized flooding
- Firm or frozen ground being unable to absorb rain or snow.

While some conditions allow for a flood warning to be issued, giving you time to prepare, floods may occur at any time and without warning, causing widespread damage, misfortune and loss. Additionally, depending on the severity of the flood, it may take weeks or even months for the water to recede, leaving you unable to return home and repair the damage to your property.

While flooding is often beyond your control, there are measures you can take to prepare your home and belongings ahead of time. This guide includes methods for reducing the risk of your home and belongings being lost to a flood.

First Steps Toward Protecting Your Home

Flooding can be unpredictable, and preparation is key. While specific, preventive action is the primary way to protect your home from the elements, there are some additional, upfront steps to consider:

1. **Evaluate your home and vulnerabilities**—Every property is different and has its own set of unique risks. As such, it's critical for homeowners to have a thorough inspection done to better understand the risks specific to their property. Inspections, when completed by a certified professional, can provide valuable insight into your property's ability to withstand a flood.
2. **Work with a qualified insurance broker**—While floods pose a real threat to your property, many of the risks can be addressed through the proper insurance. To get a better understanding of your options, it's important to meet with a qualified insurance broker. They can provide a review of your unique exposures and the policies available to you.
3. **Reach out to your local government**—In many cases, your local government can prove invaluable when it comes to protecting your home from the elements. Local governments can all provide expertise and tips on protecting your home, as well as information regarding where and when flooding is likely to occur in your area.

When completing the above steps, it's critical to take any home protection advice you receive seriously, whether it be securing additional insurance or completing an inspection to help you improve your home's defences. Only then can you begin taking steps toward protecting your home from specific flooding risks.



Considerations For Your Property

Flooding risks can vary depending on the location and makeup of your property. While you cannot relocate your home, there are steps you can take to protect your home from floods.

Preventive Measures for Outdoors

Starting outside, there are several precautions you can take to discourage flood waters from reaching your house. Firstly, a properly graded lot can help water to drain away from your house. Starting at your basement wall, all dirt or sod should slope downward at a continuous angle for about 2 metres (2 yards) away from your home. The grading surrounding your home should be checked and maintained annually to prevent settling ground from leading water toward your house. Additionally, fill in any cracks or spaces on your driveway, patio or sidewalk and ensure they are also draining away from your house.

Regularly check and maintain your roof, eave and gutters to ensure that they drain properly in the event of heavy rain. If possible, install window wells around your basement windows. This will prevent your windows from leaking and rotting. Window wells should be at least 30 centimetres (12 inches) below the bottom of basement windows and be clear of debris, with loose gravel or rock measuring 8-16 centimetres (3-6 inches) below the bottom of the window. All downspouts should reach at least two metres (2 yards) from the basement wall and drain away from your and your neighbours' properties.

It may also be beneficial to collect rainwater from your downspout into a rain barrel, which will not only allow you to conserve water for use later, but also reduce the amount of rainwater that flows onto your property. If you use a rain barrel, always keep a lid with a steel screen on it to prevent debris and animals from getting inside, remove debris and leaves monthly from the screen and ensure that an overflow system directs water away from the house. In the winter, empty and store your rain barrel upside-down to prevent it from cracking open, and clear snow away from your property's foundation. You can also help your neighbourhood as a whole by regularly clearing nearby storm drains of ice and debris that may otherwise cause water to collect around them.

Preventive Measures for Indoors

There are many indoor measures you can take to protect your house and belongings from flooding. Firstly, keep all valuable documents in a secure area of an upper floor, such as in a waterproof box, and regularly check for and seal cracks in the foundation, doors and windows. During periods of rain or snowmelt, verify that your sump pump is working, and install a battery-powered backup in the event that a storm shuts off power to your property. You can also install a backwater valve to prevent an overloaded main sewer line from backing up sewage into your basement, and have a professional check that your plumbing and drains are in working order. Furthermore, install a water alarm in your basement to alert you as soon as a flood begins in your home. If you are planning on home renovations, consider water-resistant building materials, such as flood-resistant drywall and tiled floors.

Considerations For Your Property



Create an Emergency Plan

To help you and your family members remain safe in the event of a flood, create and practise an emergency plan. Because flooding may happen without warning, the emergency plan must account for different possible variables, such as if you or any of your family members are at work or school at the time, if lines of communication such as phones and internet become unreliable and if transportation becomes difficult. The following are key details to include in an emergency plan:

- A safe meeting place outside of your neighbourhood, with at least one backup location should the primary location be inaccessible
- The name, phone number and other contact information of an emergency contact who is out-of-town and will be able to relay messages between family members should local communications become overloaded or compromised
- Transportation options in the area around your home and meeting spot
- What to do if other emergency plans (such as those of a school or place of work) will impact your family's emergency plan, including transportation from those locations
- A plan for temporarily relocating your pets and ensuring all of their needs are met during a flood
- Instructions for how to turn off your utilities, should you have time to do so prior to evacuating
- Any additional resources and services you may require to accommodate your family's particular needs, such as access to medication and accommodations for a person with mobility restrictions or disabilities
- An easily-transported emergency kit with copies of important documents and basic supplies that can support your family for a minimum of 72 hours, organized and kept in an easily-accessible location

Considerations For Your Property

By following these tips, you stand a greater chance of saving your property, valuables and family from the dangers of a flood. For more information on protecting your home from a flood, contact your local government.

Responding to a Flood

Returning Safely

Once a flood has ended, there are several factors to consider before returning to your home. To ensure your safety and the safety of your family, wait until authorities have verified that it is safe to return to your home, and have a qualified professional determine the safety of returning if the main power switch was not deactivated prior to the flood. Similarly, do not use any electrical appliances until they have been thoroughly cleaned, dried and inspected by a qualified professional. Additionally, you may not be able to restore power to your home until your municipal or provincial inspection authority has permitted your electric utility to be reconnected.

When returning to your home, examine the building to ensure it is structurally safe. Take note of any walls or doors that appear buckled, as well as any holes in the floor or debris such as glass that may pose a threat. Furthermore, because flood water may be contaminated with sewage and other pollutants that can cause sickness and infections, a thorough cleaning may be required, and flood-damaged household items may need to be discarded per local regulations. If you have a well, have the water tested before drinking from it, as it may have been contaminated.

Photograph or record all flood damage, if possible, to be registered with your insurance broker and local municipality.

Cleanup

Before beginning cleanup, assess the extent of the damage to your home. If the damage seems especially dangerous, hire a professional cleanup service to clean your home for you. If you are cleaning your own home, practise the utmost safety and caution to prevent injury and sickness. Keep children away from contaminated areas, and use the proper safety equipment, including:

- Protective gear such as gloves and masks
- Pails, mops and squeegees
- Plastic garbage bags
- Unscented detergent
- Containers for soaking bedding, clothing and linens
- Clotheslines for drying bedding, clothing and linens

Remove water from your home slowly and in stages, as quick removal could cause the floor or walls to buckle. Equipment such as submersible pumps and wet/dry vacuums may be required to remove standing water, in addition to pails and buckets. Avoid heating your home to above 4° C until all water is removed. Consult your local health authority to determine what needs to be discarded, what is salvageable, and how to safely clean and sanitize your home and appliances.

Additional Protection

Flooding-related risks can affect your home unexpectedly, often leading to major property damage. While you can't always predict the movement and spread of a flood, the proper insurance can go a long way toward protecting your finances. To learn more about the specific policies available to you, it's important to work with a qualified insurance broker.

Contact Scrivens Insurance and Investment Solutions today to learn more.

Appendix

CHECKLIST | FLOODING PREPAREDNESS

Presented by Scrivens Insurance and Investment Solutions

CREATING AN EMERGENCY PLAN	YES	NO	COMMENTS
Do you know the different types of floods that could affect your home?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have an emergency plan in place?	<input type="checkbox"/>	<input type="checkbox"/>	
Is your emergency plan reviewed and practised on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have communication plans set up to alert your family members in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Are your valuable items and papers stored above possible flood levels?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know how to shut off your main utilities?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have an emergency kit with copies of important documents and basic supplies for at least 72 hours?	<input type="checkbox"/>	<input type="checkbox"/>	

GENERAL FLOOD PRECAUTIONS	YES	NO	COMMENTS
Does your property drain water away from your house?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have flood protection products installed?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have flood prevention materials, such as plywood, plastic sheeting, sand, sandbags and tools, available and ready for use?	<input type="checkbox"/>	<input type="checkbox"/>	
Are electric sockets and wiring raised above potential flood levels?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all of the drains running from your premises in good working order?	<input type="checkbox"/>	<input type="checkbox"/>	

FLOOD INSURANCE	YES	NO	COMMENTS
Do you have flood insurance? Is it sufficient to cover possible losses and damage from a flooding situation?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know what information you need to provide or document when submitting a claim?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have your broker's/insurer's contact information at hand?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you keep a current inventory of your important possessions to facilitate any claims that are submitted?	<input type="checkbox"/>	<input type="checkbox"/>	