

PRACTICAL ACTION ON FLOOD RISK REDUCTION: HOMES, NEW & EXISTING COMMUNITIES (CANADA)



May 2, 2018

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REPEATED FLOODING ELEVATES RISK OF MORTGAGE DEFAULTS

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Long wait to rebuild taking heavy toll on flood victims

Flashbacks, financial stress weigh on families long after floodwaters recede

Ashley Burke - CBC News - Posted: Jun 30, 2017 5:00 AM ET | Last Updated: June 30, 2017



BUSINESS

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Tampa Bay mortgage delinquencies climbing due to Hurricane Irma



News · Canada

thestar.com



Some Quebecers remain homeless and in financial limbo one year after devastating floods

About 80 families across the province are living in hotels, said Jacques Drewitz, a co-ordinator with the Red Cross, which houses and feeds those who cannot return home.



NATIONAL MORTGAGE PROFESSIONAL MAGAZINE

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Hurricanes Blamed for New Spike in Mortgage Delinquencies

January 23, 2018

Phil Hall



'We are trying to survive': Floods wash away Montreal business owners' life's work

'We have to restart from scratch,' says Michael Gad, 1 of several West Island business owners forced to close



Jay Turnbull - CBC News - Posted: May 13, 2017 6:00 AM ET | Last Updated: May 13, 2017



HOME INSPECTOR TRAINING – UNDER DEVELOPMENT (SEPT. 2018 LAUNCH)

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- 9,000 Home Inspectors in Ontario & 40,000 nationally
- Home Inspectors currently receive virtually no training on home flood risk
- Home flood assessment would be applied to nearly all homes during the “buy/sell cycle”, on request by the home owner/insurer
- Materials based on CSA Group *Basement Flood Prevention Guideline*, Intact Centre’s *Home Flood Protection Program* and other initiatives

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DETAILS AND REGISTRATION BELOW

MANDATORY COURSES

- » Roofing Inspection (CNST106)
- » Structural Inspection (CNST107)
- » Electrical Inspection (CNST099)
- » Heating Inspection I (CNST101)
- » Heating Inspection II (CNST102)
- » Air Conditioning and Heat Pump Inspection (CNST097)
- » Plumbing Inspection (CNST105)
- » Exterior Inspection (CNST100)
- » Interior/Insulation Inspection (CNST103)
- » Communication/Professional Practices (COMM052)

Z800-18



Basement Flood Protection
Committee Working Draft – November 2017

CSA Doc. P1221
Date Issued: 2015-10-14

FLOOD RESILIENCY STANDARD FOR NEW COMMUNITIES – UNDER DEVELOPMENT (MAY 2018 – SEPT 2019)

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Purpose: develop a standard for flood-resilient new community design for low-rise residential developments in Canada.

Benefit: homes located in communities certified to be flood-resilient are subject to lower flood risk and thus, are predisposed to benefit from lower flood insurance premiums.

Status: under development by CSA Group (May 2018-September 2019).



Standards Council of Canada
Conseil canadien des normes



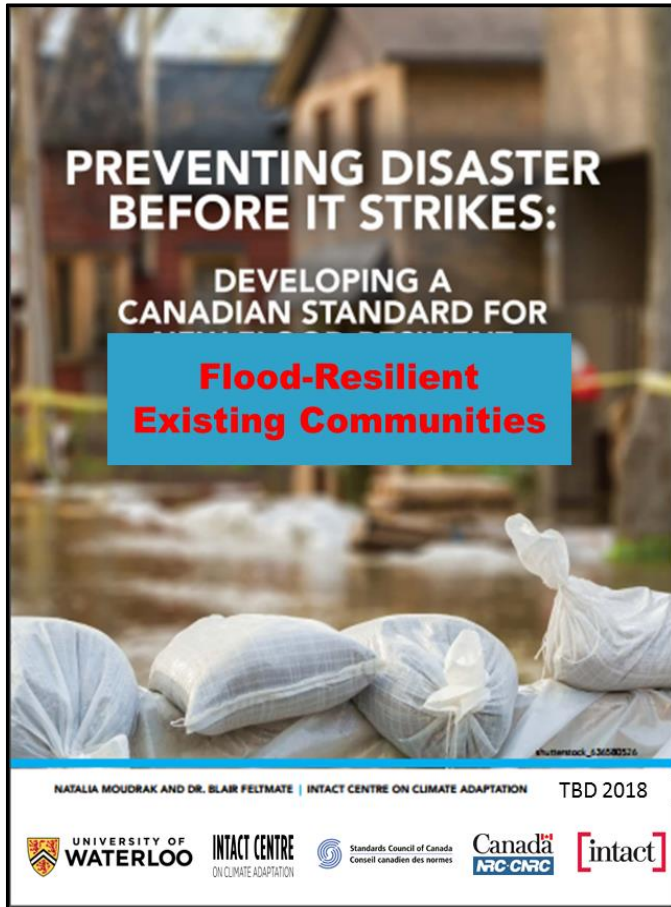
The seed document for the standard is based on Intact Centre report, *Preventing Disaster Before It Strikes*, which outlines 20 best practices for flood-resilient new community design:

www.intactcentreclimateadaptation.ca/wp-content/uploads/2017/10/Preventing-Disaster-Before-it-Strikes.pdf

FLOOD RESILIENCY GUIDELINE FOR EXISTING COMMUNITIES – SEED DOCUMENT UNDER DEVELOPMENT

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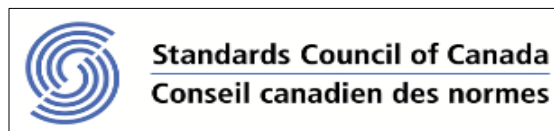
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Purpose: develop a guideline for retrofitting existing communities in Canada to be more flood-resilient.

Benefit: a high-level flood risk screening framework will help prioritize flood-resiliency retrofits and programming to target neighborhoods.

Status: under development by the Intact Centre, with input from experts all across Canada (target publication September 2018; national guideline development to commence Winter 2018).



*"Water damage is now the leading cause of personal property claims. Over the last 10 years, water losses for personal property claims have doubled to 40% (of \$ paid in losses). There are a number of improvements that Canadians can take to better protect their homes and communities against water damage. **By taking these steps, Canadians could lower their annual premiums - anywhere from 5 to 15%.** Those who live in municipalities who make climate resilient infrastructure a priority could also benefit from more affordable premiums, higher coverage limits and enhanced insurance coverage."*

Intact Financial Corporation, 2017