

With spring in the air, flood season is afoot

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EXTRACT

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ARTICLE CONTENT

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According to the Insurance Bureau of Canada, insurers pay more than \$1.7 billion in claims resulting from water damage. And that's just for water that's used in the home, because as a general rule, rural insurance carriers don't cover overland flooding issues.

This makes it exceptionally important to prepare for flooding, as the damage that can result from it can make for an expensive fix, no matter what the high-water levels happen to affect.

Naturally, if a property is in a low-lying area, their risk for being impacted by flooding is heightened. This is especially true for people who have basements, which polling data from trade associations indicate most new homebuyers want included in their purchase. If the cellar has items and appliances on the floor that are susceptible to damage, find a ledge, table, chair or shelf that they can be placed on for the time being if there's a risk for flooding. If nothing is available, consider using a cinder block to prop these items up.

Certain installations can minimize the impact of flooding. For example, home improvement retailers sell flood shields that are fairly simple to install, as they are often custom designed for basement windows and doors. Before purchasing one, homeowners may want to take some measurements of their doors and windows. Shields need to be sufficiently high enough in order for them to be worthwhile.

Something else to take into consideration in the basement are fuel tanks. Depending on the size of it and how much water flows into a home after a flood, these tanks are susceptible to tipping over, which could cause a fire. Maintenance experts recommend mounting or anchoring these tanks so that they can't fall over, which if it happens can make a bad situation much worse.

Flood maintenance tips for outside the home

What homeowners are able to prevent from flowing into a house, naturally, reduces the risk of flooding. And heavy rain is perhaps the most significant predictor of whether a flood will happen. Homeowners should consider placing rain barrels underneath their eaves or wherever the most water runoff from the roof takes place. Once the barrels are filled to the brim, they can be wheeled to a portion of the property that's not susceptible to flood risk.

Flooding may even occur when there's no rain at all, but rather from melting snow. Even when yards are clear of snow, roofs may still be covered with the once-frozen precipitation due to snow pack. Before it's able to melt, consider brushing the excess from the roof so

that the melt runoff will be in lesser amounts. Once this is done, ensure that the remnants are away from the foundation.

Major floods in Canada trace back to the early 19th century, some of which led to the loss of life. One of the most impactful floods to impact the Toronto area occurred in 1954 following Hurricane Hazel, a storm which left more than 2,000 people homeless.

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