



Victim Services of Waterloo Region

Fact Sheet on Floods

pt. 1/2

Regardless of how slowly or fast a flood arises, the damage caused by them can be devastating. Flood water can contain dangerous bacteria, and wet housing can lead to the development of mould. While houses can be repaired and furniture restored, the cost of recovering from a flood can be great, particularly with the confusion present over flood insurance coverage. But, with some planning and technology upgrades, the damage caused by floods can be minimized.

What is a Flood?

A flood is "a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties from an overflow of inland or tide waters, unusual and rapid accumulation of runoff or surface waters from any source or from a mudslide. The collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood." Floods can also be caused by sewer back-ups.

Know your Risk

There are many factors that can affect the likelihood of your home being damaged by a flood. Proximity to a floodplain or river, soil type and

elevation are the most common factors leading up to flood activity. Some areas are prone to regular floods, and a call to your municipality or region can usually clarify where your property stands.

Keep in mind that being located in a recognized floodplain may interfere with your ability to obtain flood insurance for your property. Once you are aware of the degree of risk, you will be better able to prepare for future floods.

Ensure that your Home is Insured

Standard home insurance policies do not generally include flood or sewage backup coverage. Please read your policy documentation or consult with your insurance agent to determine whether you are covered, and whether you are in need of this additional coverage (suggested for people living in flood planes, close to rivers or whom have had previous sewage difficulties).

There may be a waiting period between the time that you open your policy and when you are able to make a claim (eg. 30 days).

Taking photos of your home before a flood can help you to prove what you have lost or had damaged while making a claim – store them in a safe deposit box or safe place outside of your home.



Victim Services of Waterloo Region

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Preparing your Home

There are a few steps that you can take to make your home safer during a flood. Please note that some of these changes will require assistance from a trained professional, and may require obtaining a permit from your municipal building authority.

1. Using flood information gained from your municipality or region for your home, determine your projected flood elevation. This will help you to ensure that the changes you make will be effective in limiting damage.
2. Measure the distance between the floor and your main electrical switchbox. The distance the box is elevated from the ground should be at least 12"/30.5 cm above the projected flood elevation for your home. If you feel that your panel needs to be raised, please consult an electrician and ensure that they follow building codes while making adjustments to the height of the box.
3. Consider elevating all electric outlets, switches, light sockets, baseboard heating, wiring and electric service lines (at the point they enter your home) at least 12"/30.5 cm above the projected flood elevation for your home. In areas that could get wet, connect all receptacles to a ground fault interrupter (GFI) circuit to avoid risk of electrocution. Again, hire an electrician!
4. Washers, dryers, furnaces and hot water heaters can be elevated on masonry, concrete or pressure treated lumber to provide protection against shallow flood waters. They should be positioned at least 12"/30.5 cm above the projected flood elevation for your home.
5. If you have a fuel tank in your home in your

or business, it should be securely anchored to the floor. The tanks are usually the property of the company who provides the fuel, so remember to ask them for permission before securing the tank.

6. Install a floating floor drain plug over your existing floor drain. This will ensure that if the floor drain pipe backs up, the float will rise to plug the drain.
7. Check to see if your sewer system has a backflow valve, which prevents sewage from backing up into your home. Having a plumber install an interior or exterior backflow valve will prevent this from occurring, but remember to obtain a permit before having the work done.

There are other options for avoiding flood damage, determine your needs and finances before undertaking any major alterations. Some of the other options include building drainage systems around your property, sealing openings (eg. low windows), building levees, construction exterior floodwalls around basement doors and window wells, improving exterior walls, elevating buildings above projected flood levels and relocating buildings away from flood planes.

Speak to your municipality's permit issuing authority, a contractor, architect, plumber and/or electrician before undertaking any flood-related fixes on your home or business.

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