

Protect yourself from basement flooding

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Canada's extreme weather events hit insurance companies hard when they were forced to pay out a record \$3.2 billion in policies in 2013.

Last July, Toronto saw a record amount of rainfall that led to flash floods and cost [insurance companies \\$940 million in damages](#), which was the most expensive insured natural disaster in Ontario. While Albertan residents faced severe flooding last summer that cost the industry an additional \$1.7 billion.

Despite these more frequent extreme weather events, which will only become worse thanks to global warming, Canadians still aren't prepared to handle a potential emergency. While many Canadians agree that severe weather has happened more frequently, only nine per cent of Canadians have taken precautionary measures to protect themselves and their home, [according to Royal Bank of Canada's Canadian Water Attitude Study](#).

Eleven million Canadians know someone who was affected by flooding, but less than 40 per cent are prepared to handle it.

If you live in Toronto and you're looking to protect your basement from flooding, some options you can do that are by:

- Planting plants - The soil and plants will act as a barrier against extra water runoff since the soil will absorb some of the liquid and keep it from overflowing storm sewers.
- Installing a downspout - This pipe carries water away from your home, which means that you'll be less likely to see flooding. Make sure it's clear of debris for it to effectively work.
- Clearing storm drains - Regularly cleaning nearby storm drains of leaves or garbage will ensure the water will have no problem flowing to sewer systems rather than creating a puddle by your home.

"The right infrastructure is our most critical defense against flooding," said Bob Sandford, chair, Canadian Partnership Initiative of the UN Water for Life Decade, in a press release. "If we don't apply the resources necessary to improve our storm water management systems, our towns and cities could suffer the consequences for years to come."

Meanwhile, if you live in Toronto, the city will help subsidize the home renovations you make to prevent flooding with its Basement Flooding Protection Subsidy Program. If you install a flood

protection solution, such as a backwater valve, sump pump, backwater valve and sump pump and pipe severance and capping, the city will cover up to \$3,400 of the cost involved, which includes labour, materials and tax.

This applies to single-family, duplex and triplex homes and you are only eligible for this subsidy if you have a City of Toronto licensed plumber assess your property.

[Rebate4U](#) will help clients file a subsidy form at no extra cost. Your home is a large investment for any household and it's important to prevent flood damage and help your property retain its value. If you've done [major renovations on your home](#), Rebate4U can help you determine whether you're [eligible for an HST rebate](#). Rebate4U's priority is to provide our clients with the most professional and quality service in obtaining rebates for their new and renovated homes. We are proud to offer our clients the most personal and attentive service, and we make sure that all of our clients are 100% satisfied.