

# Property protection

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Take simple steps to protect your property today so you're ready if there's a flood in the future.

## Small steps can have a big impact

Protecting your property against flood damage can sound like a big job, but it's not as bad as you think. In fact, most preventative maintenance against floods can be done in less than a day, for much less than the cost of repairs.

## What you can do today

### Inside your home:

- Use water-resistant building materials for renovations below ground level.
- Put weather protection sealant around basement windows and the base of ground-level doors.
- Install flood shields or barriers for basement windows and doors. The tops of the shields should extend above ground level.
- Raise large appliances, furnaces, hot water heaters, and electrical panels in your basement on wood or cement blocks above the potential water level. If an item can't be raised, consider anchoring it and protecting it with a floodwall or shield.

- Prevent fuel tanks from tipping and leaking by anchoring them to the floor. Make sure vents and fill-line openings are above flood levels. If you use propane, contact the propane company before making any changes.
- If a flood warning is in effect, shut off electricity to areas of that are at risk of flooding.
- Move furniture, valuables, and electronics to the place in your property that is least likely to be affected by flooding.

### **Outside your home:**

- Make sure that your lot is properly graded. If possible, build up the ground around your property so that water drains away from basement walls.
- Make sure downspouts extend at least **2 m (6')** from your basement wall. Water should drain away from your property and neighbouring properties.
- Check that your roof and eaves are draining properly in heavy rains.
- Check sidewalks, patios, decks, and driveways to make sure they haven't settled over time, causing water to drain toward your property.
- Clear snow away from the building's foundation. If the ground is sloped one inch per foot near the building, moving snow just three to five feet from the building will reduce problems.
- Use a rain barrel to catch water runoff.
- Consider planting a "rain garden" by using landscaping as way to catch and disperse water in the soil near your property. Use native plants and vegetation that will resist soil erosion.

# Other considerations

## Water systems

- [Make sure your plumbing system and drains follow Code requirements.](#)
- Install backwater valves or plugs for drains, toilets, and other sewer connections.
- Make sure your sump pump is working and install a battery-operated backup in case of a power failure.
- Install a water alarm to let you know if water is accumulating in your basement.

## Know the Risks

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Flooding is the most common natural disaster in Canada, affecting thousands of Canadians every year. Learn why you need to stay prepared, no matter where you live.

## What is flooding?

There are different types of flooding, but, generally speaking, a flood is an overflow of water on normally dry ground. Floods can occur in any region of Canada, at any time. Most flooding occurs when the volume of water in a river or stream is more than the channel can hold. Lake and coastal shorelines can also flood when water levels are higher than normal.

Overland flooding is a common type of flooding where water flows over land and seeps into buildings through windows, doors, and cracks. It's one of the most frequent and costly natural

hazards in Canada, affecting hundreds of thousands of Canadians and causing millions of dollars in damages every year.

Heavy rainfall can also lead to flooding. This is especially common in the spring, when the ground is still frozen or already saturated from previous storms. Rapid melting of snow and ice jams can cause floods, too. Flash—or sudden—flooding, in which warning time is extremely limited, can result from other causes such as hurricanes or the failure of dams.

## Be Flood Ready!

Being Flood Ready can save lives, property and money. Here are a few reasons you should prepare for overland flooding:

1. Residential overland flooding is not typically covered by standard property insurance. Talk to your insurer about the types of water damage that are covered by your policy.
2. If water got into your property during a previous flood, it could happen again if you don't take action.
3. Many Canadians use finished basements as extra living space, often filled with furniture and expensive electronics that could be damaged by a flood.
4. Floods can cause mould to grow, and this can have long-term health impacts on your family.
5. Homes in older neighbourhoods are usually more vulnerable to overland flooding, but newer homes can also be at risk, especially if they're built near flood-prone areas like ravines.
6. Changes in weather is expected to continue to impact the amount and distribution of rain, snow, and ice and the risk of extreme weather events such as heavy rainfalls and related flooding.

# Prepare for an Emergency

Emergencies can occur at any time. In an emergency, response agencies focus their efforts first where the need is greatest. That is why individual emergency preparedness is so important.

It only takes four simple steps to become better prepared to face an emergency:

1. Know the risks
2. Make a plan
3. Get or prepare an emergency kit
4. Download SaskAlert to receive alerts of emergencies happening now in your location

## Know the Risks

The first step in disaster prevention and preparedness is to know the risks.

### Floods

Each year, the [Saskatchewan Water Security Agency](#) releases its forecast for the upcoming spring runoff. Although the forecast is a general guide for large areas, it may identify any areas where there is a potential threat of higher than normal water levels.

The best way to meet the challenges of spring runoff or flooding is to be well prepared. Some suggested mitigative actions to prevent flooding are to:

- Clear neighbourhood storm water catch basins, where present, to help water drain.
- Shovel or remove snow from around your home and move it to a position where melt water will drain away from the foundation. This will help melt water drain into the appropriate system in your town or city and possibly relieve pressure on waste water systems.

- Clear channels in the ice/snow to allow melt water to drain away more effectively from your home. Ensure downspouts are extended so they discharge rain or melt away from your home. This will help prevent the water from draining back towards your foundation. The suggested minimum distance is two metres.
- Check to make sure your sump pump is working. If you don't have a sump pump, consider installing one. Contact a plumber for assistance, if required.
- Determine if any private wells could be infiltrated by flood water. Also consider if your wellhead protection is adequate and if your well's power supply is secure.
- Consider installing a mainline Sewer Backwater Valve to protect against sewer backup.
- Keep basement sewer caps in place.
- Check your basement regularly for signs of water and consider installing a water-sensing alarm. You may wish to learn more about prevention methods to reduce the risk of flooding: