Friday Forum: Basement Flood Incentive Programs: How to Increase Participation

Friday Forum: May 29, 2026
1h 20m 05s

Alexa Tanner 00:00:41
All right, it's 1o'clock So, welcome to Friday Forum. Today is may 29 2026 This is a 240th Friday Forum. This series is hosted by ICLR, the Institute for Catastrophic Loss Reduction. We are Canada's leading source for disaster resilience knowledge. Our mission is to make Canada more resilient to natural hazards. Each month, we present recent research related to that mission. I'm your guest host, ICLR senior manager for resilience and recovery, Dr. Alexa Tanner. I'm stuck stepping in for our normal host, Dr. Keith Porter. I'm speaking to you from speaking to you from the traditional territories of the neutral Anish Wabek and Wadasi in people. Two weeks ago, on may 15, Richard Carr summarized Canada's current wildfire conditions and provided a forecast for the 2026 wildfire season. If you missed a live presentation or want to rewatch it, we post all our Friday forms online. You will be able to find the video, the speaker's deck, the audio, and a transcript at iclr.org/workshops one week from today, on june 5, Rob Robe by showed will provide a forecast for the 2026 hurricane season. We look forward to seeing you there today. My colleague Emilia Cameron will talk about municipal incentives to promote basement flood protection. Emilia is the manager of Climate Resilient Communities with the Institute for Catastrophic Loss Reduction, ICLR is based at the Resilient Display Center in Winnipeg, Manitoba. She works with government, insurers, community partners to advance practical strategies that reduce impacts of extreme weather and climate change. With a background in geography and over two years at ICLR, she focuses on bringing community resilience through education partnerships and informed decision making. I find today's topic on municipal incentives to promote basement flooding particularly important and interesting, because water damage is one of the leading causes of damages and insurance claims to homes across Canada. We know what to do to reduce the risk, and communities have gotten involved to provide incentives to residents to be part of the resilient future. Despite, despite the basement flood program's availability, there's still a lot of work that needs to be done to increase uptake and overcome known barriers. I'm really excited to hear about Emilia's findings, so we can all work together to reduce the risk of basement flooding and increasing uptake of resilience offerings. Before our speaker begins, here's the agenda. Our webinar will last about 90 minutes. The first half will be a presentation by Emilia, and I will moderate a Q and A for the second half. Please feel free to type your questions in the Q and A box. I will try to pose your questions to Emilia in the order that they are received. If we have a lot of questions, I may only pose your first question and then move on to others. We will have the opportunity to circle back to any additional questions at the end. Our webinar is recorded and ICLR will post our speaker slides and a link to the video in the next day or two. If you have colleagues who cannot

attend, please let them know that the material is available freely and online. You can find them again at iclr.org/workshops And I'll hand it over to Emilia.

Emilia Cameron 00:04:17
Hey, thanks Alexa for that great introduction. I'm just going to be sharing my PowerPoint. There you should all be able to see that. So, good afternoon, or morning, depending on where you are. And it's just turned the afternoon here in Winnipeg. So, today I am going to be discussing the barriers to participation in municipal basement flooding incentive programs, and how we can improve and encourage more participation. I'm going to be going over the various programs in Canada, just what we're seeing, what's working, and where there are still opportunities to improve. So, just a little bit of an outline of the presentation. I'm going to be going over the background of basement flooding in Canada, and what we're witnessing. We're then going to be looking at why these programs exist, a review of all the available programs in Canada, then we're going to be looking at the key challenge that most programs are facing. We're going to be looking at the barriers to participation, some of those key program components, areas for improvement, and then what success means. So, before looking at incentive programs in detail, it's important to understand why basement flooding is becoming such a growing issue across Canadian municipalities. Now, this isn't a new hazard, but we're seeing a big increase in frequency and severity, and just overall impacts of these rainfall events that were previously considered less damaging. One of the key drivers is the rainfall patterns are changing across many regions in Canada. We're seeing just more intense short duration rainfall events, and these events can overwhelm municipal drainage systems very quickly. For example, here in Winnipeg, in 2000 between 80 and 100 millimeters of rain fell within a four hour time frame. This washed out roads, flattened crops, just caused a lot of damage as well. In 2018 in Toronto, the same amount of rainfall, rainfall fell between 80 and 100 in a two hour period, and the city received over 280 basement flooding claims. Now, a second factor is aging infrastructure. Much of the storm water and combined sewer infrastructure in Canadian cities were designed based on historical climate conditions that are really no longer reflective of current and future conditions in many communities, these systems are now under increasing pressure as rainfall intensity is increasing. Also, we're seeing that these older homes are often at greater risk of flooding because they were built before modern flood protection requirements were introduced into the building and plumbing codes around 1960 many provinces have adopted the national plumbing and building codes, which requires newer homes or new homes to include measures such as backwater valve, sump pump, proper lock grading, and downspouts that are not connected to the city systems to help reduce flood risk. Now, many older homes lack these protect protections, making them more vulnerable during heavy rain events and or for sewer surcharge events, this is resulting in significant impacts to homeowners and municipalities across Canada, and basement flooding is really a nuisance event, but its impacts can be long lasting, repairs to flooring and drywall, sometimes temporary displacement, mold remediation, and even the loss of sentimental items can pose large

impacts on homeowners, and also including mental health. So, while programs have under, or while municipalities have undertaken considerable efforts to assess and improve public infrastructure, it's clear that actions by individual property owners are also required to fully protect homes against basement flooding, for example, the region of Halton in Ontario discovered that approximately 60% of storm water contributions to the region's wastewater systems came directly from private sources, and so by reducing the amount of private wastewater going into the city system, there is going to be less chance of the system becoming overwhelmed and causing a sewer backup event, and this is one of the reasons why municipalities have developed these incentive programs. They're designed not only to protect individual homes from the impacts of flooding, but also to reduce storm water flows from private properties into public infrastructure systems, and by encouraging homeowners to install mitigation measures, such as backwater valve, sump pump, disconnecting your downspouts amongst others, municipalities are really working to reduce the pressure on sewer storm water systems, while also improving community resilience overall. So ICLR has been conducting a national review of municipal basement flood incentive programs throughout the country through a review of publicly available documents as well as discussions with municipal staff and with homeowners to gain insights into program design and user experience. To date, we have almost 40 municipalities that offer some form of basement flood incentive program. The incentive, the incentives are offered in many forms, including rebates, loans, and credits to provide financial motivation for homeowners to install flood protection measures on their property. The review found that most programs are rebate based, which requires homeowners to pay upfront and receive funds after the work is completed and approved by the city, and while rebates are the most common, some municipalities offer loans, such as the region of Durham or Hamilton in Ontario, and Hamilton actually offers both a rebate and a loan. There's also some municipalities, such as Kitchener and Victoria, out in BC, that offer store credit on storm water utility bills, but they all have the same goal in terms of measures. Backwater valves are the most common mitigative measures offered, followed by sump pumps, downspout disconnections, found a foundation drain disconnections, and work on sewer laterals, and backwater valves are one of the only measures that would directly benefit the homeowner. Most of the other measures benefit the homeowner, but also the municipality by reducing the amount of water entering the city system. The city of Cornwall was one of the only municipalities to actually provide financial support for lot grading, so ensuring that water is not going to pool right next to your foundation, funding amounts ranged from a few $100 to 1000s of dollars. For example, the installation of a backwater valve incentive ranged from about $500 to over 2000 in terms of sump pumps that ranged from $300 to over 6000 and this greatly depends on the funding capacity of the municipality, as well as how many measures they offer, eligibility requirements, and then also the scope of supported measures vary considerably across municipalities. Now, one of the most notable findings is just the concentration of programs in Ontario. If I go back one slide, you can see that high concentration in southern Ontario, and it's very limited in other provinces and territories. So,

this tells us that southern Ontario A can be experiencing a lot of flood events, B has this aging infrastructure that can't handle this changing climate, more extreme climate, and then see there's a higher urban development with just more people and property at risk at the same time. It also highlights that approaches to basement flood risk resilience remain uneven across Canada, and I also just want to note that this tool that you're seeing, this map is available for the public on catview.ca You can have access to all of these programs, you'll just need to make an account, but it's completely free, and you can click on any of those wave icons, and it will tell you what program is in that municipality, and what it offers. You can also see different perils and various other mapped research. So, while these programs can be effective, as it provides an opportunity for encouraging proactive behaviors and reducing risk. There's also a very large issue that most programs are facing, which is that participation can be very low, and this often only increases following a major localized flood event, indicating that these programs are just more reactive than they are proactive, and this is an issue because by that point the loss has already occurred, and while these programs are intended to encourage proactive mitigation, participation can be influenced by a range of factors that affect whether homeowners are aware of trust, understand, or are just willing to engage with the program, so in terms of the barriers to adopting these programs, it's not just financial, although that is an aspect, but it's also behavioral and structural, so this means that even well-funded programs can struggle to achieve meaningful participation if barriers beyond the cost are not addressed, and so some barriers that we've seen are awareness. Many homeowners don't know that these programs exist. They also don't realize that they themselves might be at risk, or they don't understand which actions they should take. There's often a low understanding of how even basement flooding happens, and who's responsible for manning that, managing that risk. And because this responsibility is shared between municipalities and homeowners, it can create a bit of confusion about what actions individuals need to take. Now, the second one is cost upfront. Costs can be very intimidating, even with rebates, especially when having to pay up front before the work is even approved by the city, that can be very intimidating for some households. The cost of mitigation may compete with other household expenses or renovations that are viewed as more of an immediate priority, like a new bathroom or a kitchen. The benefits of flood mitigation can also feel less visible or immediate because homeowners might not directly experience the value of the investment unless a flood occurs. The third one there is complexity, so the application process can be confusing and or time consuming, that often involves coordinating with many different groups, including contractors or plumbers, and also municipal departments, and some homeowners, homeowners might not know where to begin, or they might become discouraged about the number of steps involved, as well as just the hesitancy around undertaking potentially disruptive renovations for measures that aren't visible in daily life, and the last one there is trust and risk perception, so this involves the it won't happen to me mindset, especially if you have no previous flood experience. There's also a bit of confusion and just uncertainty about who to trust to carry out the mitigation work, which adds a layer of hesitation. There may also be uncertainty about the

stability of programs, making it difficult for homeowners to plan. What if the funding would run out before the process is complete? Things like that, when looking at these programs, we didn't just want to know whether they exist, but whether they're achieving the goal that was set out by the program, and so evaluating these programs involves examining the many different components, because there are many different components that make up these programs, from the subsidy amount to the homeowner experience. All of these aspects collectively determine how well a program functions in practice, and so programs were analyzed across several categories, including their scope and coverage, so which measures were included, the amount they offered, so how much money, how accessible the program was for homeowners in terms of the application process. How the programs are governed and their longevity. If the program offered any education components, infographics on mitigation measures or videos, or just any information to improve knowledge on flooding and resilience measures, and then also how they align with the local regulations, and now we took this approach because all of these pieces shape the homeowner experience and ultimately determine whether someone follows through and installs these measures on their property, this evaluation allowed us to pinpoint where things might be lacking as well. So, for example, if a program has strong financial incentives but has a low participation or no education component. This tells us the issue might be awareness or complexity. If homeowners start applications but don't finish them, that means there's an issue in the process. And then, if participation is happening, but if municipalities are not seeing a reduction in losses, then we have to ask whether the measures or how they're being implemented are actually effective. For example, some programs just offer one mitigative measure, but oftentime that might not be enough to reduce the risk, offering more than one measure might be more beneficial, so once we start to understand those gaps, we can then start to design programs or make recommendations to programs that better align with how homeowners make decisions. Ultimately, this evaluation was not just about comparing programs, saying that this one is better than this one, but it's really understanding how program design influences behavior and how we can improve that to increase uptake, so from uptake. So from this analysis, four key areas of improvements were discovered, including behavioral insights, awareness, simplicity, and financial incentives. Now these four areas can greatly determine To overcome these barriers, it's really important to understand what the behavior looks like. In many cases, homeowners are not acting proactively, they're acting reactively. Action is often delayed until after a flood event has already occurred, when the risk is all of a sudden now immediate and real, there's also a hesitation sometimes when being provided new information about risks, these programs, or mitigative measures, where people don't act right away, they'll instead delay decisions, especially when the benefits feel uncertain or long term. Another common behavior is avoidance, when the process feels too complex. A homeowner may know the program exists, but they keep delaying the action because they're busy, they're unsure what contractor to use or trust, or they believe flooding is unlikely. Then, after a major rainfall event in their neighborhood, participation suddenly increases, because the risk now feels personal. Also, if a program appears to be too time consuming, confusing, or just

difficult to navigate, homeowners are more likely to disengage, even if they were initially interested, and so when communicating risk to homeowners, it really needs to be personal and targeted, such as making the messaging more location-based, also making it more urgent, making deadlines, even limited time offers can be a good push for them. Also, using terms like homes in your neighborhood are upgrading if they know that others in their area are going forward with the program. This might make them consider applying for it as well. It's also important to act at the right time during renovations. Contractors can discuss these programs with homeowners if they're redoing their basement, and there's an opportunity to install these measures if they don't have them during the insurance renewal property. Brokers can have these conversations, even during the home purchasing process. Realtors can also have these conversations, things like that. So, having these trusted people initiate these conversations with homeowners is a great strategy to influence behavioral change and make them more proactive, and if we align programs to consider how people make decisions when the risk feels real, when action feels easy and when the timing is right, we can significantly improve participation. The next is to increase awareness, so people need to know if they're actually at risk for basement flooding. Well, those at extreme risk often live in older homes or in areas with combined sanitary and storm water systems. The reality is that anyone with a basement can be affected. Basement flooding is not limited to homes located near bodies of water, like lakes or rivers, it can occur in any community, regardless of past experience. Unfortunately, and so raising awareness and education is critical, or it's crucial, but simply telling homeowners they are at risk is often not enough. Homeowners need clear and accessible information about what basement flooding is, the factors that can increase it, and the benefits to installing the mitigation measures, even if there was no previous experience, and also how they can reduce their risk, such as looking into applying to these publicly available incentive programs, approaches such as targeted communication campaigns that use local stories, local success stories to make the risk more relatable, and also partnering with other sectors like insurers, contractors, realtors, and other communities to build trust and also to extend reach, and then also using multiple channels, such as social media mailers, or having a little handout in with utility bills, can help ensure that information reaches a broad audience. Now the next one is to simplify the process, we discovered that although homeowners were applying to the process to the programs, there was a high rate of abandoned applications due to the complexity of the process. If something is too complicated, it's less likely to be taken up, and even small administration barriers can deter homeowners, and so streamlining the applications, such as having fewer steps, providing step by step guidance, and having support for homeowners before, during, and after the process, accelerating the process, even, and also providing a list of pre-approved contractors can help. Toronto and Hamilton are a couple of the municipalities that have those lists available of pre-approved contractors in the area to ease the burden on homeowners on when they have to try and figure out who should come and do the work. Home assessments are also a great tool to ease the burden, as an inspector will come to your home, do an inspection, a tour of your house, and they're going to tell you exactly what your

home needs. So, they're going to look at the interior of your home, they're going to look at the flood, flood drain, floor drain, sorry, the washroom in your basement, laundry room, they're going to look for any mold, they're going to look at the foundation walls, see if you have a backwater valve, and more. And then on the outside of the house, they're going to look at the eaves, the downspouts, see if you have any rain barrels or window wells, and and more, so the inspector is then going to create a report and recommend actions that homeowners can take to better prepare for a flood event, so these assessments really allow homeowners to have a better understanding of their individual flood risk and identify which mitigation measures are most appropriate for their, for their specific property, reducing the uncertainty and helping them feel more confident moving forward. Now, Toronto has recently just introduced this aspect in their program, and then Edmonton also has this assessment for free, so simply to put the easier the process, the more likely people are going to follow through. Now, the last one there is obviously cost remains the biggest barrier while municipalities may face financial limitations themselves, the structure of funding plays a major role in determining accessibility and also participation, and although research has shown that providing more coverage can increase uptake. Again, it's not just about how much is offered, but how it's structured. Many programs rely on rebates requiring that upfront payment, but this can be a challenge, especially for those lower-income households, or just those who can't afford the initial potentially high cost, so some potential opportunities for improvement could include offering higher rebates, but also providing funding, upfront funding instead of a reimbursement, combining loans and rebates, and even combining the cost with taxes. Now, if municipalities don't have a lot of funding designated for the programs, they should consider potentially doing more targeted approaches, such as going after the homes, the older homes, or homes in those neighborhoods with the combined systems. Now, while these programs, while a lot of these approaches may require greater upfront investment, increasing uptake of mitigation measures can contribute to overall long-term savings through reduced damages, through fewer insurance claims, lower recovery costs, and reduced pressure on municipal infrastructure systems. Ultimately, the structure of financial incentives can significantly influence whether homeowners are able and willing to participate in these programs, so the goal of these programs is to reduce risk and improve community resiliency, but success is not just about increasing participation, it's also about meaningful impacts. Now we can look at success in a few ways, from the homeowner's perspective, success means increase awareness, obviously higher participation, but just a greater understanding of flood risk, and homeowners taking those proactive actions to better protect their properties. The more people understand their risk and are implementing mitigation measures, the more resilient communities will become. From a systems perspective, success means reduce claims, reduce losses, and less pressure on sewer and storm water infrastructure, and from a community perspective, success really means building a culture of resilience where proactive mitigation becomes more normalized, more huge, more homes are protective, and communities are just better prepared for future flood events also successful programs need to track and regularly review their program

performances over time. This includes monitoring participation rate, identifying where homeowners are abandoning the process, assessing whether mitigation measures are reducing losses, and then also determining whether certain neighborhoods or groups are underrepresented in participation. Without this ongoing evaluation, municipalities might not know whether their programs are actually achieving their intended outcomes, or where improvements are needed, and so regular review allows programs to adapt over time as risks, as homeowner needs, and as climate conditions continue to change, so Age, so achieving these outcomes is not a simple process. It's not going to happen overnight. However, with well-designed programs, strong communication, and collaboration across sectors, I think we can significantly improve participation and long-term resilience benefiting everyone, and so just some takeaways before I finish. Basement flooding is a, is risk is growing across many municipalities in Canada, but there are actions that can be taken to reduce that risk. Municipal incentive programs are a key tool, but there are still opportunities to improve how these programs are designed and delivered to overcome barriers to participation. Programs need a need to include a communication strategy to build that awareness and educate homeowners about basement flood risk. Program should also include support throughout the whole process. They should also be designed with a simple user-friendly tool, they should. They also need to have financial support that is accessible and design programs with behavioral insights in mind, so that they align with how people actually make decisions. Now, at the same time, this is not necessarily something that municipalities can do alone. There's really an opportunity here for collaboration between municipalities, as well as insurers, realtors, inspectors, the construction industry, and homeowners to help increase awareness, build trust, and really encourage those proactive mitigative behaviors. Overall, these pro improving these programs is not just about funding, it's about the design, so making them easy, affordable, and urgent, because if we can get homeowners to take action before a flood, we can then reduce loss, disruption, and just build more resilient communities over the long term, and as climate change continues to intensify, rainfall events and infrastructure pressures are increasing, proactive household level mitigation will become increasingly more important, and these programs really represent an opportunity not only to reduce losses today but to build a long-term resilience across Canadian municipalities, and yes. Thank you for your time today. I will stop sharing.

Alexa Tanner 00:39:37
Thank you, Emilia. It's really nice to understand why uptake for incentive programs are low, and what can be done to try to increase uptake, given we know the return on investment and the risk reduction potential is substantial. It's really nice to hear that there are suggestions going forward, and we can work with community members in collaboration with other groups to really drive home the value of these incentive programs. Your findings are complementary to other work that ICLR is doing, encouraging resilience actions to be taken up at different scales, so the scales, the individual level, but we're also working across ICLR at the community or

regional scale for things like hail damage and wildfire risk. They're really complementary, and it's nice to see how developed in a widespread nationally implemented, some of the flood protection programs exist. We're going to now move into the Q and A section of today's Friday form. To the audience, please use the Q and A box to ask Emilia any questions you may have. You can find the box to open the Q and A at the top of the Teams window, I'm going to include the first question, so you can get a sense of where it is and how we can use the function.

Alexa Tanner 00:40:59
We'll post it, but the question that I have is that are there any strategies to make the program across any program, or if there's one in particular, more accessible to lower-income families?

Emilia Cameron 00:41:16
Yeah, so for lower, lower-income households, loans are an option that can be better than rebates, as you're not having to put the money up front. However, most programs don't consider lower-income households, unfortunately, in terms of if there's a funding approach that's maybe better than each other, I believe there's no evidence that kind of shows which one works better than the other. Each community is different with different populations, different people at risk, and of those, there's different populations of those that are actually eligible, also funding capacity, so that's that's difficult, but this would definitely be an area for future research about how about which ways are better for lower income families, but as I said, kind of during the presentation, it's about making the process as simple as possible, possible with education and others that can greatly influence participation rates. I know Windsor in Ontario, they do offer some lower income strategies, so they sometimes homeowners can qualify for the Ontario Renovatives Program, which is administered locally by the City of Windsor Housing and Children's Services, so this offers forgivable loans and grants to lower income households, more specifically for health, safety, and structural repairs, repairs, which can sometimes include plumbing and mitigative measures, flood mitigation measures.

Alexa Tanner 00:43:20
Yeah, it's really interesting. So it reminds me of the program that Alberta, so this is a provincial program, has for seniors to adapt their homes or repair their homes to make them accessible as people age, and the program has grants, so it's means tested, there's grants available that the homeowner can keep if they're on the means tested scale and on the low income side, and then there are repairable loans through property tax or through the sale of the property for higher income folks who still need financial support to repair or make their home more adaptable, and though it is targeting seniors, there are facets of it, like the backwater valve, I believe, and definitely roofing that would fall, that could, we could implement some resilience actions, even if that's not really the target, they just have that funding available to improve the home, and taking the resilience lens, we could kind of lean into those, so it's nice to see that

there's programs like the Windsor one that are more focused on flooding. In particular, we do have a question in chat from one of our participants, and they're asking, what would the role of senior level officials or government staff be in supporting and advancing the programs? Is Ontario supporting municipalities, and what is, and is that why there are more programs in Ontario?

Emilia Cameron 00:44:49
Okay, so kind of a three-parter. I hope you can see the question as well.

Alexa Tanner 00:44:55
Yes, yes, if you open the chat, I Oh, yes. What would the role of senior level levels of government supporting advancing these programs?

Emilia Cameron 00:45:06
That's a good question. So I think with that senior level levels of government play an increasingly important role in supporting and advancing the incentives by providing funding, also establishing policy direction, maybe supporting research and data collection, like we're doing here, and I think just overall helping municipalities build long-term resilience capacity, so providing stable funding and cost-sharing opportunities, so provincial and federal governments can help provide some financial support for municipalities for the rebates inspections, but it's also for infrastructure upgrades, even program outreach. Let me think of what else do even helping to develop standards and guidance advancing building codes, although for flood resilience, building codes are quite, are quite advanced, just those older homes that we need to work on, but invest, like I said before, investing in research in mapping would be a really great one, so that people can see if they are at risk. Yeah, I think that was kind of part one of the question. And then, is Ontario supporting municipalities and do and is that why there are more programs in this province? Oh, that is a good question. Actually, um, I, so you're right, Ontario does have many programs there, but I don't, I think they provide more support, in more so on the enabling the conditions for municipalities to provide those programs, it's that's that's difficult to say. I, yeah, I'm actually not 100% sure on that. I might have to get back to you, Camilla. But thank you for the question.

Alexa Tanner 00:47:58
And then a question on a similar line that Mary Heron asked, is that if, if you're able to find any programs that were sponsored or created at the provincial level, and in that local authorities or municipalities were delivering, and if so, was there anything different about these programs versus those that were municipally created? I gave an example of the Alberta one unintentionally. I didn't actually see this question before, but I'm wondering if you know of any that are maybe flood specific.

Emilia Cameron 00:48:30
Yes, so this research was just focused on municipalities, but I did come across some provincial programs. I believe Saskatchewan has a flood mitigation strategy across the province, and yeah, I think that's the one that comes to mind, but they were, it was less focused on providing specific, it was less focused on providing funding for specific measures, and more of an overall provincial flood resilience message, so it wasn't really targeting specific homeowners, it was more, and that's kind of.. it's kind of a.. it's hard to say. I haven't looked at it in a.. in a while, but Saskatchewan definitely has a provincial one, but more focused on municipal programs, so they are different in terms of what they offer, I just think municipal municipal programs are a lot more targeted to the specific needs of the community, because that's extreme flood risk is extremely different across the country, and having those more targeted approaches make where the municipality is providing the information and funding can make it a little bit more effective, but in the province there's more money, so there's a little bit of give and take.

Alexa Tanner 00:50:15
This isn't quite an answer to that question, however, I think the partnership between EPCOR, which is Edmonton's utility provider, and the city of Edmonton is a really interesting partnership. Is that a unique partnership? And do, if you know about the program, do you

Emilia Cameron 00:50:32
want to explain it a bit more? Yeah, so Edmonton is one of the only municipalities where the program is not run by the municipality, it's run by Epcot, which is their, it's, it's their utility company, and the program is just for a backwater valve. They offer $500 for a backwater valve, but with that program, what's unique is that they have that free home assessment, so someone from Epcore will come to your house, see what you need, see what you don't need, and give you a list of things, but the program is only for a backwater valve, so again it's that unique, unique program in the sense where it's not the city issuing it, it's another entity,

Alexa Tanner 00:51:26
I think they're also piloting a three, they're in the middle of a three year pilot, I think, of a larger program, so hopefully at the end of it we can see how it goes, and hopefully transitions out of a pilot into a full out program.

Emilia Cameron 00:51:39
Absolutely, Edmonton is no stranger to flood issues,

Alexa Tanner 00:51:44
So we have a question about a link to an interactive map based on what you had shown. Is that available, and are you working on it currently, or are you

Emilia Cameron 00:51:53
working to improve it? It is available. Let me see if I can just copy the link into the chat. chat, I think we have to use a Q and A. I'll make it into a Q and A question, and it's, it's always being updated. The I will just preface by saying some of the programs are not up to date. Toronto just updated their program this past month, so that not that is not updated, but it's, it's something that's being continuously worked on, but it's a very exciting interface,

Alexa Tanner 00:52:35
and I will prompt other ICL at work that we are hoping to do and exploring to do, if, if there was a magic wand and you had the resources available to do this, would you do anything to improve the interactive map tool? Jeff, yeah, expand it. Yeah, this opportunity. Yeah, yeah. I think we're hoping, in an ideal world, that we have maybe the top 100 municipalities or communities across Canada that people could log into, or it could be available and see all the communities that have programs available, and that it's updated frequently. That's the goal. All right, another question. Another question we have, and I think this kind of goes into communication and accessibility, but are there any tutorials on how to apply for certain programs that homeowners can use, or any resources that could help reduce the rate of abandoned applications? So, just making the application process

Emilia Cameron 00:53:39
simpler. Yeah, so there's some municipalities that provide a step-by-step guidance on how to apply, as well as some FAQs, so frequently asked questions, which I think are quite helpful, because those might be coming directly from users. There's also some with checklists, so everything that you need to do, once you do, you can check it off the list. Make sure that you're covering everything. Toronto specifically provides a detailed list of eligibility criteria, which I will say can sometimes be overwhelming, because those lists can be extensive, but it's good to know to make sure that you are eligible. They also have the checklists and application instructions, as well as information on timelines, which can be very helpful, and there's also other ones. I believe Windsor does that too, and even Essex, you can download the application, and it's a little bit easier to walk through the process if it's if you're able to download it, rather than it being like a web, I'm not sure what the word for it is, but when you're just doing it online, sometimes that can be a little overwhelming, especially to some populations.

Alexa Tanner 00:55:11
Do you know of any cities that have material in different languages, or either the application in a different language, or it's supporting material in different languages?

Emilia Cameron 00:55:21
That's a good question. Oh, I might have to look into that. I would, I would hope that most of

them have at least French, but it's not something that I've come across. Yeah, I'd have to look more into that to get a solid

Alexa Tanner 00:55:40
question answer. Definitely not exclusive, but I think the city of Toronto and the city of Calgary, both from my interactions, prioritized translating key documents. We also, for the help for the Hail Project, wanted are looking to work with community members who come from the community and can speak kind of on the resident perspective to help, like, be a peer to walk the community member through the application process, so maybe we'll see a similar approach. I don't, yeah, maybe it already exists, we just don't know about it. And if that's the case, feel free to email us, and we can take note and learn

Emilia Cameron 00:56:17
from you as well. Yes, please do. All right, question that we have is that could pre-approved contractor lists create a bottleneck in slow installation processes for PLFP homeowners. Oh, interesting, that is a potential issue that could happen is especially if contractor availability is limited, but that being said, the pre-approved system really can provide more of, like, a quality control and fraud prevention benefits, I know. know at least many people, including my family, who have gone through issues with contractors in the past. Unfortunately, it's a very common thing, so this can kind of help with that, because then the city would would be liable potentially, so they obviously want to include reputable contractors and plumber and plumbers. Yeah, I hope that kind of answered that question, but that is a good point. It could potentially create that effect.

Alexa Tanner 00:57:39
And have you seen any, like, post major flooding, whether it's like an influx of people applying to programs that something that has

Emilia Cameron 00:57:49
come up as a barrier. Yeah, that's I think that happens pretty much everywhere when looking at the uptake rates across many of the different communities, you can tell exactly when there was a flood event, because the uptake would sharply increase, and then the next year it would go down again if there wasn't an event, so yes, people are very reactive, and that's why you know part of our role at ICLR is to create those more proactive behaviors and, and part of that is, you know, through education and creating more awareness of risks and the mitigation measures,

Alexa Tanner 00:58:37
and do most programs have, like, an inspection phase, is that a unique thing or is that something that is common, and then does that also create the bottleneck?

Emilia Cameron 00:58:50
Yeah, um, so that could potentially create the bottleneck. I, I'm not.. I, it's been a while since I've looked at some of these programs, and I can't remember specifically if they have a list of inspectors, some might, but a lot of the times programs will have at least one inspection or assessment process, so like I said, Toronto and Edmonton have that pre-work assessment, but then after the work is complete, most programs, if not all, will require an inspection, and that's most likely from a municipal staff member, or it might be those pre-approved contractors, or inspectors, or something, but this kind of depends on the specific program, and it really just ensures that the measures are properly installed and that it's actually eligible for inspection, and this is usually something that the homeowner has to arrange, so it's just another added

Alexa Tanner 00:59:57
item that they have to do. I see those are the questions we currently have in the Q and A panel, but the audience, please do feel free to ask any Q and A. In the meantime, I have a question for you around the efficacy of some of the techniques to increase uptake. Are there any that are more effective than others? And if you could do just one task to really increase the uptake, and hopefully that isn't personal experience, though I know that might be, might be the tempting one to say, but if we're taking a proactive approach, if they're in your, let's say, your municipality, and you're looking to redo or create an incentive program for your area, is there one or two things that you would prioritize as being critical.

Emilia Cameron 01:00:44
Yeah, tricky question, but a good one. So I think those targeting approaches, so targeting those areas that are at risk. So I know, for example, I mentioned Toronto a lot, just because they've just updated their program, and I was doing a lot of reviews of their, of their, of their new policies, and the papers that they came out with, but what they did that's quite unique is that they had direct contact with homeowners. Now, obviously, Toronto is a very large municipality with a greater capacity to do these things, but it's great for, in terms of research, to figure out what works, what doesn't. So, directly reaching out to homeowners can be very effective. So, that might involve going to homes, and, you know, knocking on doors, although people don't love that, it just creates that more targeted approach. I also think there are some impactful media campaigns. Again, I've got to mention Toronto, but they had one a few years ago. They had an image of a flood, and there was a little teddy bear that was surrounded by gross water, and the caption was on the lines of, you don't want this to happen to a family member, or something like that, kind of pulling at the heartstrings a little bit, and I think that can potentially be effective, and really, this is kind of an issue that most programs are facing, is which techniques work the best. Even Toronto, who has done a lot of these strong campaigns, still really only have a 14% uptake of their program, which is high compared to all the other programs, but it's still not enough, and again, like I mentioned in my, in my presentation, this has to do with so many other factors targeting the campaigns, but also, you know, education

and incentive amount, so and last question I have. Let's see if last call for the Q and A box is there. Still, there will always be a sizable number of people who live in Canada who are renters, and there are cities that are really trying to increase the availability of renters, hopefully reduce living costs through using basements and basement suites. Is there anything that a renter could do who finds himself in a basement suite

Alexa Tanner 01:03:31
that could reduce the risk, either advocating to the owner that they might live in, or personally taking taking steps

Emilia Cameron 01:03:38
to reduce their risk? Yeah, I think advocating is always a great idea, like just starting these conversations, can can greatly help. Unfortunately, these programs are targeted towards property owners, and this is really a big gap, especially when renters would be the ones experiencing the flood and its impacts, and so yes, talking to your landlord, also incorporating maybe resilience into rental property regulations, and educating those renters, so they can have these conversations, but also educating landlords, education is just very, very important in terms of again increasing the awareness, so this is definitely a gap, and I think as time goes on, as you know, there's more renters in, in basement units, because you know, housing affordability, availability, things like that, these programs or other programs should be potentially considered.

Alexa Tanner 01:04:45
Great, thank you. And we have one comment that I think really summarizes the community collective action, and that is one way we could engage people is to hold a meeting to voice thoughts or concerns within city and advertise it in for a couple moments ahead of time, and provide maps. This could avoid some of the challenges of going door to door to absolutely

Emilia Cameron 01:05:11
communication. Yeah, like city council meetings, even neighborhood days, getting those trusted people having these conversations with the public, and you know, like neighborhood associations, just those again, the trusted people holding meetings is is a great idea. Yes, I forgot to mention that, a great point.

Alexa Tanner 01:05:36
And I saw Gordon's hand is up. We're using the Q and A today, Gordon, so if you could open the text box and type, that's how we will get your question answered,

Emilia Cameron 01:05:55
I think something that is also important to consider is that these programs, although you know

they might cost the municipality quite a bit, it's really a known fact that recovery, time and time again, is always going to be more expensive than mitigation, so it costs more. It also takes a lot of time to recover, so yes, it's expensive for can be expensive for municipalities, but in the long run it's going to save municipalities, insurers, and homeowners that money, because you're not having to constantly be recovering from basement flood event, redoing your floors or your walls or doing a mold remediation, so it's, it's a very beneficial mitigation measures.

Alexa Tanner 01:06:53
Yeah, everyone who benefits also pays, and then it's a whole of society.

Emilia Cameron 01:06:58
It really is. Yeah,

Alexa Tanner 01:07:04
I All right, I will. How does it sound about moving to closing? If Gordon has any further questions, he can email us, and we can get back to him.

Emilia Cameron 01:07:15
That sounds good.

Alexa Tanner 01:07:15
Sounds great. All right, so thanks again, Emilia. Remember, you will find the video, audio, a transcript, and the speakers deck online by Monday at the ICLR website and iclr.org/workshops Please remember to join us next week on june 5 for the 2026 hurricane forecast. Thank you for attending. I look forward to seeing you next week.

Emilia Cameron 01:07:46
Thanks so much, everyone. Bye.