



PreparedBC

Flood Information for Homeowners and Home Buyers

ADVICE FOR PROTECTING YOUR HOME AND PROPERTY



Flooding is a common, naturally occurring event in B.C. Although it can happen at any time of year, the most severe floods typically occur in spring—known as freshet—or during fall and winter. This seasonal flooding is usually caused by heavy rain and snowmelt.

Homes may be at risk when flood water spreads to adjoining areas that are normally dry. Depending on the type and severity of flooding, it could take hours, weeks and potentially months for the water to recede and the clean-up to begin. The advice provided in this guide will help to make informed choices when purchasing a home or working to protect it.



Purchasing a home

When buying a home, it is important to know if the property is in a flood-prone area. Here are some things to do and questions to ask:

- Contact your local government and ask if flood-hazard mapping is available and what the flood construction level (FCL) is for the area.
- Complete a home inspection to see if the home has been subject to past flooding. This can include hiring a qualified professional, such as a hydraulic or hydrotechnical engineer, to conduct a property assessment.
- Speak with neighbours to learn more about the area's history.



Protecting your home and property

If you do purchase (or have already purchased) a home in a flood-prone area, there are many ways you can reduce the risk of water damage.

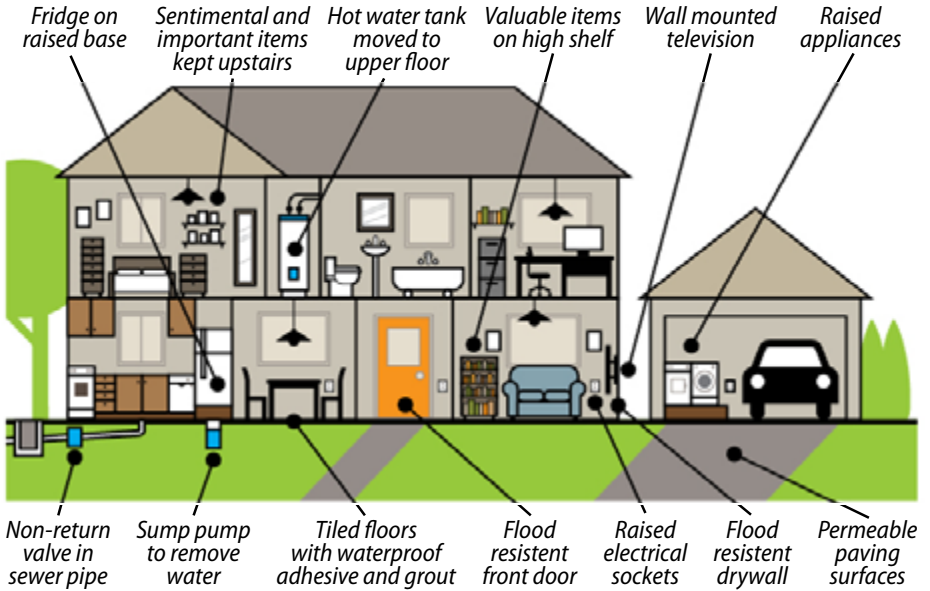
Simple, inexpensive actions include:

- Storing valuable and important items or documents on upper floors.
- Anchoring fuel sources.
- Sealing cracks in the foundation and around doors and windows.
- Installing backflow valves on basement floor drains, washing machine drains, toilets and sink drains.
- Installing a sump pump.

When making improvements to your home, consider the following:

- Tiled floors with waterproof adhesive and grout.
- Flood-resistant exterior doors.
- Raising electrical sockets on the first floor.
- Flood-resistant drywall.
- Moving large appliances, furnaces, hot water heaters and electrical panels out of the basement or ground floor and above the FCL. Alternatively, use risers to keep them off the floor.
- Permeable paving surfaces for sidewalks and driveways.
- Installing permanent safeguards, such as self-closing flood barriers, designed to keep water out of your home for as long as possible.

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Things you can do to the exterior of your home:

- Enhance landscaping so water drains away from the foundation.
- Ensure water from downspouts drains away from your residence.
- Clean your gutters regularly.
- Maintain your perimeter drains regularly.
- Keep nearby storm drains clear of debris.

Check with your insurance representative to determine if sewer backup and/or residential flood insurance is available for your property. You can also contact the Insurance Bureau of Canada at 1-844-227-5422 for information regarding home insurance.

Building a sandbag dike

It takes two people about one hour to fill and place 100 sandbags, giving you a 1-x-20-foot wall. Make sure you have enough sand, burlap or plastic bags, shovels and time to properly prepare. Contact your local government for information on obtaining sandbags.

BAGS REQUIRED PER 100 LINEAR FEET OF DIKE

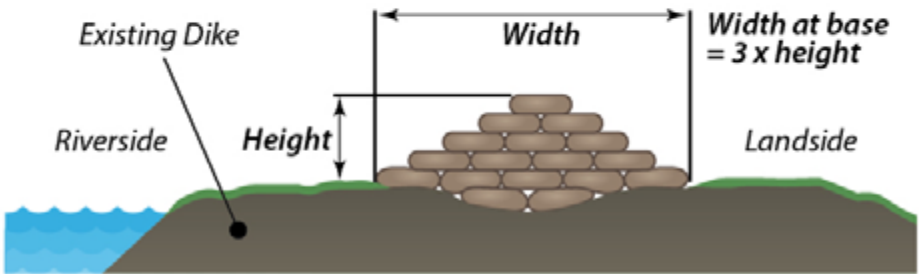
<i>Height above dike</i>	<i>Bags required</i>
<i>1/3 metre</i>	<i>600</i>
<i>2/3 metre</i>	<i>2,000</i>
<i>1 metre</i>	<i>3,400</i>



Plan of bottom layer



Method of lapping bags



- Locate the sandbag dike on high ground as close as possible to your home.
- Dig a bonding trench, one sack deep by two sacks wide.
- Alternate direction of sacks with bottom layer (e.g. bottom layer length-wise with dike, next layer crosswise).
- Sacks should be approximately half-filled with clay, silt or sand.
- Tying or sewing of sacks is not necessary.
- Lap unfilled portion under next sack.
- Press firmly in place.

Flood preparedness

During a flood is not the time to get prepared. Visit www.gov.bc.ca/PreparedBC to download guides and plans that will help you:

- Put together an emergency kit.
- Develop a household emergency plan.
- Connect with your neighbours.



First Aid kit and medications



Battery-powered or hand crank radio



Battery-powered or hand crank flashlight with extra batteries



Whistle to signal for help



Cell phone with chargers, inverter or solar charger



Seasonal clothing and footwear



Local maps and some cash in small bills



At least a three-day supply of non-perishable food. Manual can opener for cans



Garbage bags, moist towelettes and plastic ties for personal sanitation



Water, four litres per person per day for at least three days, for drinking and sanitation



Dust mask to help filter contaminated air

If you are facing imminent flooding, move electrical appliances to upper floors and make sure to anchor fuel supplies, such as oil tanks. Tune in to local radio and TV channels for information on sandbagging stations, possible evacuation procedures and reception centres.

Never attempt to drive or walk in flood water. A mere six inches of fast-moving water can knock over an adult. Two feet of rushing water can carry away most vehicles, including SUVs and pick-up trucks.

If directed to evacuate

- Gather your grab-and-go kit(s).
- Follow instructions from local officials via TV, radio or social media.
- Move to a safe location outside the impacted area.
- Return home only when authorities say it is safe to do so.



After a flood

Following a flood, it is important to restore your home as soon as possible to protect your health and prevent further property damage.

While cleaning up you should:

- Be aware of areas where floodwaters have receded, keeping an eye out for debris.
- Be aware that floodwaters often erode roads and walkways, making them less stable.
- Never drive through areas that are still flooded.
- Avoid standing water as it may be electrically charged from underground or downed power lines.
- Photograph damage to your property and speak to your insurance agent.



Additional resources

- PreparedBC: www.gov.bc.ca/PreparedBC
- Insurance Bureau of Canada: www.IBC.ca
- Government of Canada: www.canada.ca/Flood-Ready
- Natural Resources Canada: www.nrcan.gc.ca/hazards/floods
- FloodSmart Canada: floodsmartcanada.ca
- Ready.gov: www.ready.gov/floods



Notes



PreparedBC

This guide was created with funding from the National Disaster Mitigation Program and in partnership with:



Public Safety
Canada

Sécurité publique
Canada



IBC

Insurance Bureau
of Canada



Ministry of
Forests, Lands and
Natural Resource Operations



BRITISH COLUMBIA
REAL ESTATE
ASSOCIATION

