

FLOOD IMPACT & RECOVERY GUIDE





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SECTION ONE

Co-Ordination & Communication

The objective of this document is to support our community and provide essential information to flood victims. Communication is essential to coordinating all aspects of a successful flood clean-up and recovery process. It is important for community members, emergency services, municipal leadership and staff to work together to develop community support hubs and build trust in leadership, response and flood mitigation moving forward. In the early stages of the flood, there are changing needs that shift from being in a state of emergency to repairing and restoring homes, properties and belongings affected by the flood waters. When the water recedes needs will focus on safety, health, restoring basic necessities, entering and repairing flooded homes safely, and also include understanding and coping with the emotional and financial impacts from the flood.

Information and Needs:

Community Health & Safety Needs

- Continued access to washroom/shower facilities
- Reliable telephone/internet access and cell charging stations
- General First Aid and hand washing stations or access to alcohol-based sanitizers
- Reconnecting utilities and services to affected areas.
- Contaminated and hazardous waste removal
- Domestic and wild animal management

Additional Information and Support Services Needs

- Access to medications and Emergency Services staff for vulnerable and at-risk populations
- □ Emergency Response Services (Police & Paramedic)
- Community Defibrillator Locations
- First Aid Stations
- Transportation and mobility
- Community support services
- Grief, distress and counselling support services

Home & Property Needs

- □ Temporary food and housing support
- □ Entering and cleaning buildings and property
- Well and septic care
- Building and property structures
- Salvaging/replacing important personal documents
- Charging stations for small hand tools
- Lending library for small tools and equipment (Fans and Humidifiers)

SECTION TWO Returning to Home and Property 2.1 Safety and Health

At the beginning of the flood clean up and recovery process is the continuous need to monitor and respond to everyone's safety and health concerns in the affected and surrounding flood areas. High priority safety and health issues include the possibility of landslides, lake and river property erosion, hazardous debris, electrical and gas hazards, contaminated materials and other environmental toxins. The following provides comprehensive information that has been compiled to effectively support community efforts to prevent and mitigate further safety and health issues.

Avoid Electrocution & Shock

Increased risk of electrocution and shock are high in flood affected homes and areas. All efforts need to be made to ensure electrical services, pumps, heating sources and appliances are properly dried and in proper working order for safe post-flood use. Utility companies need be contacted immediately for downed power lines, particularly those in water.

Landslide Safety

Avoid sloped areas and inclines that may have been compromised by heavy rains and increased water flow along riverbanks and areas experiencing receding flood waters.

Chainsaws

The potential risk for injury from chainsaw use commonly increases after natural disasters. In the cleanup phase it may be necessary to use gas powered chainsaws to remove fallen or partially fallen trees, branches and deadheads. Only operate chainsaws and other equipment if you are experienced and trained to do so. Bystanders should stay a safe distance from cutting activities, and the chain saw operator should wear proper protective equipment, and follow safety guidelines.

Exposure to Contaminants & Hazardous Material

Flood and standing water contain bacteria and contaminants like sewage that are harmful and hazardous to humans and domestic animals. It is important to wash hands often, use alcohol-based sanitizers and limit exposure by dealing with contaminated items quickly and properly. Children, pregnant women and individuals with respiratory problems should not handle contaminated water or materials. Contaminated and hazardous material may need to be discarded as per local regulations.

Food & Beverages

Do not consume any food or beverages that may be contaminated from floodwater or lack of refrigeration. (See page 7 for more about flood contaminated food)

Hand Washing

Regular hand washing is important to avoid contaminating food or becoming sick after handling flood affected items and materials. In affected areas, hand-wash with bottled, treated and boiled water only.

Medications & Cosmetics (see also Food and Beverage section above)

Similar to flood affected food, prescription and over-the-counter medication, lotions, and cosmetics with certain lids should be considered unsafe including vacuum-sealed packaging such as plastic bubble packs with foiled backs. The exception is for drugs and medication in affected containers but the contents appear unaffected (dry and not discoloured) AND if they are lifesaving and cannot be easily replaced. Medications that require refrigeration may stay cold for approximately four hours in an unopened fridge. For further information, contact your doctor or pharmacist for advice.

Mould

It is important to take immediate action to avoid the growth of mould in homes and on furnishings. Household bleach is an effective way to clean mould from walls and disinfect areas, and commercial products can be purchased to control mould growth during the drying phase. Homes should not be heated to more than 4 degrees Celsius until all water is removed and moisture levels lowered. Mould can lead to serious health problems. When mould is present, facemasks and disposable gloves should be worn. Do not paint over mouldy areas as this will **not** stop the growth in the affected area. It is possible that areas and furniture will need to be cleaned several times until the moisture levels are reduced.

Natural Gas & Propane

Flooding can reduce the effectiveness of safety devices installed on natural gas appliances and equipment. Natural gas and propane appliances that have come into contact with water are not safe to use and owners should contact a qualified technician to have units properly inspected. Gasoline, kerosene or propane pumps or heaters should only be used with proper ventilation and a carbon monoxide sensor. Leave the building immediately if the smell of natural gas or propane is present. Immediately call the gas distribution company for support and service.

Power Generators

Generators must have automatic-interrupt devices to be legally connected to a home's electrical circuits. Failure to do so could cause fire or endanger line workers helping to restore power in flood area. It is advisable to have certified electricians check all equipment and appliances to ensure they are safe to use. Gas-powered equipment and generators should never be used indoors.

Waterways

High waters and unusually fast currents will be a challenge on waterways, as well as floating and submerged debris. Flooding can wash a wide variety of material into rivers and lakes and in some cases, rocks which are normally visible, could be just below the surface. A collision with these hazards could cause serious damage to boats and potentially serious injuries to those onboard. In addition, excessive wakes can cause further damage to property and structures already weakened by high water levels.

Unforeseen Risks

Flood water can pose risks for injury from submerged debris and exposure to shock, diseases and other hazards. Take extreme safety precautions while standing on the site or travelling in boats. Avoid wading in standing water where obstacles, glass and other hazards may not be visible. Wear rubber boots in an area flooded with more than 5 cm (2 in.) of standing water (See Centre for Disease Control in Resource Section). Additionally, fast moving flood waters pose a drowning risk, even for skilled swimmers due to the unexpected currents and submerged hazards.

SECTION TWO Returning to Home and Property 2.2 Interior Clean Up

Do not wait for government assistance to begin the necessary clean up and recovery process after a flood. Quick action will help with salvage and restoration efforts and reduce the likeliness of mould, air quality hazards and further damage to the structure and personal belongings. It is important to avoid entering flooded rooms before the water has been drained and please be reminded that drying times for structures, rooms and furniture will vary depending on the types of materials and objects affected.

Residents can move home when:

- Water for household use has been inspected and declared safe
- All affected rooms have been cleaned and disinfected
- All contaminated dishes and utensils have been properly washed and disinfected
- The property has adequate toilet facilities available

Information, needs and support locating available community resources:

- Community Showers and Hand Washing Locations
- Laundry Services
- Food and Bottled Water or Potable Water Locations

Many private wells and septic systems may not be operational until flood and standing waters recede or dry up. Displaced and affected community residents may still be dependent on emergency support and resources to meet their water and personal hygiene needs.

Entering the Home

Before entering an affected building, it must be structurally safe, free of dangerous debris such as broken glass and cleared for entry by local authorities. Entering affected buildings should be done cautiously and during the day when visibility is easier to assess hazards and damages.

Information, needs and support:

- Dressing for clean-up (See Appendix)
- □ Tools for documenting and recording damage (Recommended Tip Sheet)
- Recommended equipment and cleaning supplies (See Appendix)
- Salvaging and decontaminating household items
- Pumping and removing water from basement

Re-entry after a flood can be an extremely overwhelming and emotional experience, making the cleaning and sorting of damaged belongings difficult for many. Cleaning one room at a time is advised and it may take several weeks to dry out each area. To help with drying, remove waterlogged items immediately from the area, open closets, drawers and cabinets and open windows and/or doors. The additional use of wet vacs, industrial fans and dehumidifiers will further help reduce the likeliness of musty odours, mould and bacteria which can result in further damage to the home and salvaged content.

Appliances & White Goods (large electrical domestic items)

It is important to not use flooded appliances such as furnaces or kitchen items, electrical outlets, switch boxes or fusebreaker panels until they have been checked and deemed safe by the local utility company or qualified electrician. Depending on the types of appliance or equipment, the depth of the floodwaters and the duration of submersion, it is likely that most electrical appliances will not be salvageable. In the event that appliances will need to be replaced, residents should be reminded to document the lost items using cameras and follow the waste removal guidelines for appliances & white goods set out by the Township.

Basements & Foundations

It is important to remove standing water slowly and in stages from flooded buildings and basements (about a third of the volume daily). Removing water too quickly can cause walls and floors to buckle and warp and compromise the foundation and integrity of the home's structure. Enter basements and crawl spaces only after electricity is powered off and while wearing proper protective clothing, such as a facemask, hard hats and rubber footwear.

Food & Beverages

Do not consume any food or beverages that may be contaminated from flood water or due to lack of refrigeration. Flood water affected items with screw-caps, home canned snap-lids, crimped caps or twist caps on soda and beer bottles, flip tops (like those found on ketchup) and corked items, are considered to be **not safe**. All perishable food items, medications and vacuum-packed food should be discarded if exposed to flood waters or left unrefrigerated for more than 24 hours. Commercially canned affected goods that are undamaged, identifiable by labels and showing **no signs** of leaks, swelling or rusting can be washed with soap/disinfectant, dried and relabelled using a permanent marker if necessary. Contaminated food should be bagged and sealed along with other related disaster debris.

Furnishings and Household Items

Sort and identify the home furnishings to be kept and thrown away. Items of sentimental value will be very difficult to discard. However, water soaked items can develop mould and contain harmful bacteria. Belongings and household contents that are wet and cannot be completely cleaned, disinfected and dried within 24 to 48 hours should be discarded. Seek out professional advice and guidance for damaged heirloom furniture and precious items. Household items contaminated by floodwaters should be sorted into a pile for construction and demolition debris.

Damaged Documents and Replacement

Important documents and papers should be stored in a container in a freezer until they can be properly thawed and airdried. Check with Service Ontario for replacement of other key government issued papers and documents.

Kitchen Area

Wear protective clothing such as gloves and glasses to avoid skin contact with disinfectants and bacteria that can cause infection during the kitchen and eating area clean up. When cleaning and disinfecting kitchen utensils and dishes, discard wooden utensils, cutting boards or dishes as well as plastic utensils, baby bottle nipples and pacifiers that have come into contact with flood water. These items cannot be safely cleaned.

Counters and surfaces of wood materials should be discarded if exposed to flood waters and non-wood surfaces and countertops thoroughly cleaned using hot soapy water. Continue to clean all surfaces by rinsing and then sanitize using a bleach solution and allow surfaces to air dry. Be especially careful to clean cracks and crevices, cupboard door handles and hinges in all affected areas and allow drying. Metal items and cooking items like pots, fry pans and cooking utensils should be washed with hot soapy water, rinsed and sanitized. To sanitize items, boil in clean water or immerse them for 15 minutes in a solution of 1 tablespoon of unscented, liquid chlorine bleach per gallon of drinking water.

Normal Household Trash & Waste

Keep normal household waste and debris separate from contaminated flood debris.

Water Recovery

Information about safe water and interior water recovery:

- Safe Water Boiled Water Advisory and household bleach (See Appendix)
- What to do in case of a Do Not Drink Water Advisory (see Centre for Disease Control document in Resource Section)
- Bathing & cleaning in affected areas

Safe Well Water

The recovery of safe drinking and cleaning water is a priority step to help transition back to a familiar pre-flood state. Until safe water is restored, each person requires a recommended 4 litres of water each day for drinking, washing and safe food handling. Increase those amounts when small children, pregnant women and people with illnesses or pets are present in the affected area. ONLY drink, cook or clean with well water that has been officially tested and screened and cleared for harmful bacteria and contaminants.

A boil water advisory may be necessary in areas when bottled water is not available. Boiling water vigorously for a minimum of one minute kills disease-causing organisms such as viruses, bacteria, and parasites. When bottled water or boiling is not an option, unscented household bleach can be used to disinfect small quantities of filtered water but this method is less effective in controlling parasites like Cryptosporidium and Giardia (also known as Beaver Fever). Sterilize drinking water by heating water to boiling point (100 degree celsius) and allowing the water to vigorously bubble for a minimum of one minute.

For additional information regarding safe drinking water contact the **Leeds, Grenville and Lanark District Health Unit** offices in Smiths Falls at 613-283-2740 or at the Main Office in Brockville at 613-345-5685.

Septic Systems and Water

Flooded or saturated leaching beds may require that residents drastically reduce water use in the home to avoid damaging the system. For more about septic systems see section 2.3 Exterior Clean Up.

SECTION TWO Returning to Home and Property

2.3 Exterior Clean up

Once standing and flood waters recede on the property, energy will be focused on the interior of affected buildings, which will require the restoration of exterior well and septic systems. For private property owners, it is important that every precaution is taken to ensure the well water and pumps are safe and operating normally (as one system) before it is clear to return home permanently.

Well and Septic System Recovery

Information and Needs:

- □ Well and septic system recovery
- Removing contaminated and hazardous materials from site
- Household waste removal
- Well water treatment after the flood (See Appendix)
- Well pump safety and maintenance
- The distribution and location of well water testing bottles including local pick-up and sample drop-off locations

Aside from bacteria and contaminants, be aware of the potential for electrical shock and be advised to seek qualified well contractors and pump technicians before restarting these systems. In addition, be sure that septic systems are stable and able to handle the addition of more water. Well water should be tested only once the floodwaters have receded from the well and septic areas.

Do not drink or use water from an untested well, especially if floodwater was or is:

- o Completely covering the wellhead
- o Surrounding the well
- o Entered the basement of the affected home or if,
- o The well's cap is missing or the steel casing appears to be damage

Refer to the Resource Section for more information on the four steps to Restoring and Testing Your Private Well After a Flood.

Septic System Recovery

Information and needs:

- System damage or failure
- Sewage backups
- Contaminated wells

Have septic tanks professionally inspected and serviced as soon as floodwaters recede; especially if damage or failure is suspected. Examine all electrical connections for damage before restoring electricity. As soon as possible, repair any erosion damage caused by the flooding and receding water. To prevent sewage backups on stressed systems, limit the amount of household water and sewage entering the system. After flooding, property wells should always be tested for sewage related contaminants.

Additional Septic System Information

Flood water may deposit silt or debris in the septic tank and pump chamber (if you have one) which will need to be removed. **ONLY A TRAINED PROFESSIONAL SHOULD ATTEMPT THIS WORK**, as septic tanks contain dangerous gases and specialized personal protective equipment is required.

If the leaching bed is clogged by silt and solids from the tank, a new bed may have to be installed. Check with a licensed sewage installer.

Additional Actions to take:

- Ensure your roof downspouts are directing water away from the septic field
- Do not pump flood water from your basement into sinks and toilets
- Ensure your basement sump pump is not going into the septic system
- **DO NOT** pump out your septic tank when the soil around the tank or the leaching bed is still saturated with water. High ground water levels may cause an empty tank to float and break out of the ground, and damage the tank and connecting plumbing
- If your system has electrical components such as a pump or alarm ensure all electrical components are checked prior to connecting to an electrical supply
- **DO NOT** use your septic system until it has been checked to ensure it has not been damaged and the level of flood water on the leaching bed has receded to below the water level around the house.

Protect your Septic System from Further Damage

- Work should be delayed until the soil is no longer saturated to prevent compaction
- Do not have machinery on the leaching bed as wet soil compacts quickly
- Do not place dumpsters or discarded materials from the clean up on the leaching bed

SECTION TWO

Returning to Home and Property

2.4 Contaminated & Hazardous Material

Contaminated and hazardous items will need to be sorted and disposed of differently than the regular household waste usually handled by the Township. Sort debris and items using the six waste disposal categories identified below. To ensure safe handling of all flood related debris, take precautions to properly sort and dispose of all waste to reduce further contamination and risk to area residents.

Information and needs:

- Flood Debris and Materials
- Medication Disposal
- Sandbags

Medications

As per the Ontario Medications Return Program (OMRP) and Ontario Sharps Collection Program, all prescription drugs, over-the-counter and natural health products in oral dosage form can be returned to participating pharmacies. For flood contaminated medications and drugs do not remove drugs from plastic packaging or bottles and place everything into a plastic bag, seal tightly and label *Return for Disposal - Contaminated Medications*. Never dispose of medication using regular household waste or left where small children or youth may have access to the contents.

Sandbags

Used Sandbags are extremely heavy and likely to contain trapped bacteria and sewage matter. Wear gloves and boots when lifting or moving the bags and protect open wounds/scrapes, face and eyes from contact. Bags should not be cut open or used for sandboxes, playgrounds, or other areas where direct contact with humans or animals may occur. Truck beds used to transport contaminated bags should be properly washed and disinfected. Every precaution should be taken by the property owners to properly dispose of the used sandbags still on their property. To reduce the likelihood of further risk and local contamination, the Township will coordinate the proper removal and disposal of the bags as part of the contaminated and hazardous material removal plan.

Any unused leftover filled sandbags can be saved and used for up to six months when stored or the sand used for construction, road work and preparing bases for concrete work. The sand should not be disposed of in a wetland, waterway, floodplain, or other environmentally sensitive or protected area.

Waste and Debris Should be sorted into the following categories:

- 1. Normal Household Trash
- 2. Vegetable Debris (ex. leaves, plants, trees)
- 3. Construction and Demolition
- 4. Appliances and White Goods
- 5. Electronics
- 6. Household Hazardous Waste

SECTION THREE

Financial Support

Information and needs about Financial Relief Programs

- □ Who qualifies and how to apply for Disaster Assistance?
- How to deal with local insurance (overland flooding)?
- What to do when disaster recovery is activated?
- □ The best way to document property damage
- □ Accessing financial and food donations?

For Individuals

Disaster Recovery Assistance for Ontarians Program (DRAO)

Disaster Recovery Assistance for Ontarians is a special fund activated for specific geographical areas impacted by unexpected Natural disasters. Activated by the Minister of Municipal Affairs and Housing for private property owners affected by natural disasters such as floods, tornadoes, landslides and earthquakes. For a list of disasters not covered please visit the link provided. Financial Assistance may be available to help with the costs of cleaning, repairing and replacing essential belongings. The available assistance is subject to caps and deductibles. Individuals, small owner-operated businesses, farmers and not-for-profit organizations can apply. For additional criteria and information visit: http://www.mah.gov.on.ca/Page13744.aspx

The Canadian Red Cross

In certain situations the Red Cross will provide financial assistance to those affected by flooding. Residents can register for assistance with the Red Cross online redcross.ca/gethelp, or by phone at 1-800-863-6582.

For Municipalities

Municipal Disaster Recovery Assistance Program (MDRA)

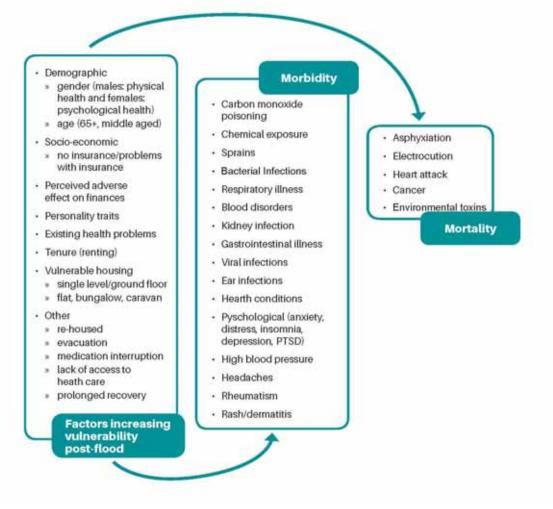
This program provides municipal disaster relief assistance for municipalities to recover from natural disasters. It is a claims-based program that, when activated by the province, offers financial assistance to qualifying municipalities that have sustained significant extraordinary costs as a result of a natural disaster, such as a tornado or severe flooding. For additional information and guidelines: <u>http://www.mah.gov.on.ca/Page13746.aspx</u>

SECTION FOUR

Safety and Health for Vulnerable and At Risk Populations

Flood impact can affect females and young people, at greater risk of psychological and physical health effects of floods, and males at greater risk of mortality, primarily due to risk taking behaviour. It is important to be aware of previous experience of flood, low education or socio-economic status, current medications (to avoid medicine interruption) existing psychological, chronic gastrointestinal or cardiovascular illnesses in order to avoid worsening symptoms.

Factors increasing vulnerability to health effects post-flood events:



SECTION FIVE

Local Contact List

Tay Valley Township, Lanark County, the Rideau Valley Conservation Authority and the Mississippi Valley Conservation Authority will advise residents when a Flood Warning is in effect for Tay Valley Township.

For up-to-date information sign-up for Emergency eNews at http://www.tayvalleytwp.ca/en/news/subscribe.aspx

Leeds, Grenville and Lanark District Health Unit Emergency Preparedness <u>http://www.healthunit.org/emergency/</u> Flood Warning <u>http://www.healthunit.org/emergency/flooding.html</u> Smiths Falls 613-283-2740

Ministry of Natural Resources & Forestry

Key information website <u>https://www.ontario.ca/page/ministry-natural-resources-and-forestry</u> Local number (613) 732-5536 Toll free 1-800-667-1940

Environment Canada

Weather warnings http://www.weather.gc.ca/warnings/index e.html

Flood Forecasting and Warning Program

https://www.ontario.ca/law-and-safety/flood-forecasting-and-warning-program

Municipal Road Closures

www.tayvalleytwp.ca www.Municipal511.ca

Ontario Public Alerts https://www.ontario.ca/page/emergency-information

Rideau Valley Conservation Authority

http://rvca.ca/contact/index.html 613-692-3571, 1-800-267-3504 info@fvca.ca

Mississippi Valley Conservation Authority

http://mvc.on.ca/ 613-253-0006 info@mvc.on.ca

Ontario Power Generation

http://www.opg.com

Propane Safety Superior Propane <u>https://www.superiorpropane.com/customer-service/flood-safety-precautions/</u>

Emergency Management Ontario Source

http://www.emergencymanagementontario.ca/english/home.html http://www.ontario.ca/emo

Community Services Database

211 connects callers to community, social, government and health service information in Tay Valley Township and Ottawa 24 hours a day, seven days a week. The service is free, confidential and multilingual.

Canadian Red Cross

http://www.redcross.ca/in-your-community/ontario

Community Mental Health Resources

The Distress Centre answers 24 hrs a day, 7 days a week, with crisis line specialists providing confidential support **613-238-3311**

http://www.dcottawa.on.ca/

The Mental Health Crisis Line answers calls for people ages 16 or older 24 hrs a day, 7 days a week. 613-722-6914 http://www.crisisline.ca/about.htm

The Kids Help Phone provides confidential 24/7 phone and web counselling for children ages 20 and under. **1-800-668-6868**

http://www.kidshelpphone.ca/Teens/Home.aspx

Lanark County Municipalities Contact Information:

Lanark County	99 Christie Lake Road, Perth	613-267-4200/1-888-952-6275
Municipality of Mississippi Mills	3131 Old Perth Road, Almonte	613-256-2064
Tay Valley Township	217 Harper Road, Perth	613-267-5353
Town of Perth	80 Gore St. East, Perth	613-267-3311
Township of Drummond/North Elmsley	310 Port Elmsley Road., Perth	613-267-6500
Township of Beckwith	1702 9 th Line Beckwith, Carleton Place	613-257-1539
Township of Lanark Highlands	75 George St., Lanark	613-259-2398
Township of Montague	6547 Roger Stevens Drive, Smiths Falls	613-283-7478
Town of Carleton Place	175 Bridge St., Carleton Place3	613-257-6200
Town of Smiths Falls	77 Beckwith St., North, Smiths Falls	613-283-4124/1-888-983-4124
MP Office – Perth	105 Dufferin Sq., Unit 1, Perth	613-267-8239
MPP Office – Perth	105 Dufferin Sq., Unit 1, Perth	613-267-8239

If you are still in need of sandbags:

Sandbag Replacement – <u>publicworksassistant@tayvalleytwp.ca</u> 613- 267- 5353 Sandbagging Techniques <u>https://m.youtube.com/watch?feature=youtu.be&v=Zha8ypMvYRc</u>

SECTION SIX

Resources and References

Red Cross Flood Recovery Guide http://www.redcross.ca/crc/documents/3-1-2-4-Flood-Recovery-Guide.pdf

New Brunswick Document http://www2.gnb.ca/content/dam/gnb/Departments/pa-ap/pdf/Report_Damages/FloodRecovery-e.pdf

Section 2.1 Resources:

Medications http://www.mayoclinic.org/healthy-lifestyle/consumer-health/expert-answers/after-a-flood/faq-20058421

Mould https://www.cmhc-schl.gc.ca/en/first-nation/care-for-your-home/mould/upload/flood-cleanup-first-nation.pdf

Natural Gas and Propane https://www.enbridgegas.com/gas-safety/safety-tips/flooding-natural-gas-safety.aspx

Power Generators https://www.cdc.gov/disasters/floods/after.html

Unforeseen Risks

http://www.healthunit.org/emergency/Flooding.pdf

Section 2.2 and 2.3 Resources:

City of Calgary http://www.calgary.ca/UEP/Water/Pages/Flood-Info/After-flooding/Cleaning-up-after-a-flood.aspx

Centre for Disease Control Cleaning and Sanitizing with Bleach after an Emergency

Government of Canada

https://www.getprepared.gc.ca/cnt/hzd/flds-ftr-en.aspx

Well Water & Standing Water

Centre for Disease Control https://www.cdc.gov/disasters/bleach.html

https://www.cdc.gov/healthywater/emergency/drinking/making-water-safe.html

https://emergency.cdc.gov/preparedness/kit/water/

http://wellowner.org/water-quality/flood/

Food

http://www2.gnb.ca/content/dam/gnb/Departments/pa-ap/pdf/Report_Damages/FloodRecovery-e.pdf

Clean Up – Furnishing

https://cypresshealth.ca/wp-content/uploads/2015/03/Cleaning-Up-After-A-Flood.pdf

https://www.cdc.gov/healthywater/emergency/extreme-weather/floods-standingwater.html

Restoring and Testing Your Private Well After a Flood https://www.health.ny.gov/publications/6562/index.htm (Private Wells)

CDC Water Advisory Toolbox Resource

https://www.cdc.gov/healthywater/emergency/pdf/dwact-2016.pdf

Septic System

https://www.epa.gov/ground-water-and-drinking-water/septic-systems-what-do-after-flood

Food Safety After a Flood

http://www.eatright.org/resource/homefoodsafety/safety-tips/food-poisoning/food-safety-in-the-home-after-a-hurricaneand-flooding

Chainsaw Safety https://www.cdc.gov/disasters/chainsaws.html

Medication Disposal http://www.healthsteward.ca/collection/ontario

After a Flood Federal Document https://www.getprepared.gc.ca/cnt/hzd/flds-ftr-en.aspx

Workplace Safety and Insurance Act See section 71 for deemed employer responsibilities for emergency workers, search and rescue operations and declaration of emergencies.

https://www.ontario.ca/laws/statute/97w16#BK91

What to Do When Flood Waters Have Affected Your Septic System

http://www.healthunit.org/emergency/ resources/What to Do When Flood Waters Have Affected Your Septic Syste m.pdf

SECTION SEVEN

Appendices

- Appendix 1: Leeds, Grenville and Lanark District Health Unit Tips for Preparing for Possible Flooding
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- Appendix 9: Township After the Flood Before Moving Back In, Repairing Structures, Disposing of Garbage or Debris from Lawn or House, Disposing of sand and/or sand bags from your property
- Appendix 10: Insurance Bureau of Canada Letter to Member Companies
- Appendix 11: Financial Recovery Assistance

Leeds, Grenville & Lanark District Health Unit MEDIA RELEASE



May 4, 2017

Tips for Preparing For Possible Flooding

Many Lakes and Rivers are at their highest levels and the weather forecast for the next week predicts additional significant precipitation. This may cause local flooding in some areas or worsen the impact on already flooded areas. **Take this opportunity to protect yourself and your property from potential flooding.** The Leeds Grenville and Lanark District Health Unit advises the following actions you can take to help you prepare for possible flooding.

Before the Flood:

- Watch the weather and take warnings seriously.
- Have a full emergency kit ready to go. Be sure to include important documents, cash and medications.
- Move items likely to be affected by a flood to higher areas where possible.
- Store chemicals, cleaners and gas cans in such a manner as not to contaminate flood water.
- Check that your eavestroughs and landscaping direct water away from your home not into it.
- Ensure drainage ditches around your home are clear and work during periods of heavy rain.
- Label the shut off valves and the direction to turn off the gas, water and power. If you must leave your home because of rising flood waters, turn off the power and gas.
- Have your vehicle filled up and ready to go.
- Have a supply of fuel for generators and pumps. Store fuel in a manner to prevent spills that may contaminate flood water.

Flood water can conceal many hazardous situations. Submerged items with sharp edges may not be seen and can cause injury. Fast moving spring flood waters pose a risk of hypothermia and drowning (even for skilled swimmers) due to the unexpected currents and under water hazards.

The following tips will help protect your family during flooding events:

- Keep your family safe by keeping family members and pets away from and out of the flood water.
- Flood water entering homes and basements may come into contact with electrical outlets, panel boxes, and appliances that may have an electrical component to them. Water conducts electricity
 - DO NOT enter areas where electrical systems have been affected as you may be electrocuted.
- Always wait for clearance from the electrical authority before entering these areas. Building materials, clothing and furniture that have been exposed to flood waters are likely contaminated and can support the growth of mold.
- Some items can be cleaned and disinfected; others may need to be thrown out. Ask for professional advice during clean up. If you try to save and clean items on your own, wear protective clothing, a mask and gloves.
- Well water and septic systems can be affected by flood water, contact the Health Unit for advice.

For more information on flooding please visit the health unit website at <u>www.healthunit.org</u> or call the Health ACTION Line at 1-800-660-5853.

- 30 –

Contact: Joan Mays, Manager of Community Health Protection, 613-345-5685 Or Susan Healey, Communications Co-ordinator, 613-802-0550

Leeds, Grenville & Lanark District Health Unit MEDIA RELEASE



May 9, 2017

Tips for Dealing with Flooding on your Property

Recent heavy rains across the province have swollen lakes and rivers across several watersheds and resulted in water ponding on many properties. Some properties have been affected by flooding.

Flood water and water ponding around wells and septic systems can affect the safety of your drinking water and how your septic system works. The Leeds Grenville and Lanark Health Unit is advising those whose wells are directly affected by these conditions to boil their water for one minute at a rolling boil before drinking the water. Have your well water tested for bacteria.

If your **septic system** has been affected, limit water usage by taking quick showers rather than baths, avoid using the dishwasher, garbage disposal and washing machine and flush your toilets only when necessary. Ensure your basement sump pump is not going into the septic system.

Do not pump out your septic tank when the soil around the tank or the leaching bed is still saturated with water. High ground water levels may cause an empty septic tank to float and break out of the ground, and damage the tank and connecting plumbing.

The following tips will help protect your family during flooding events:

- Keep your family safe by keeping family members and pets away from and out of the flood water.
- DO NOT enter areas where electrical systems have been affected by flood water as you may be electrocuted. Always wait for clearance from the electrical authority before entering these areas.
- Building materials, clothing and furniture exposed to flood waters are likely contaminated with sewage and can support the growth of mold. Some items can be cleaned and disinfected; others may need to be thrown out.
- Ask for professional advice during clean up. If you try to save and clean items on your own, wear protective clothing, a mask and gloves.

For more information on flooding please visit the health unit website at <u>www.healthunit.org</u> or call the Health ACTION Line at 1-800-660-5853.

- 30 –

Contact: Joan Mays, Manager of Community Health Protection, 613-345-5685 Or Susan Healey, Communications Co-ordinator, 613-802-0550

FACT SHEET

Flooding

Floods occur in Canada each year. Although flash floods do occur, usually weather forecasts can predict rain or quick thaw events and there is usually an opportunity to take action to protect yourself and your property. When floods do occur, there are many hazards and challenges that accompany them. Flood water can impact the quality and safety of our water and food supply, and expose our families to hazards we may not be aware of.

Water Quality Issues:

Flood water is normally contaminated with high levels of bacteria, including pathogenic bacteria from septic tanks and farm fields. When flood water enters your well it contaminates your well water supply. Therefore your water may not be safe and should not be used for drinking, preparing food (including making ice and juice or drinks from frozen concentrate), brushing of teeth, and washing dishes. In some cases, heavily contaminated water may not be suitable for bathing infants and small children.

Flood water may also contain various pesticides and chemicals found in garages, households and businesses. If containers holding these items leak or spill during the flood, they may create hazardous conditions not only in your drinking water, but also in the environment around you. If your water supply comes from a well and the power is off, you will not have access to water, and any equipment treating your water will not work, so the water may not be safe for use. Insufficient quantities of safe water may create challenges for every day needs including food preparation, hand washing, personal hygiene, diapering small children and caring for pets. Challenges in performing these day to day activities can increase the chances of your family becoming ill.

- Keep an alternate supply of safe water on hand. Consider what you use water for and the number of people and pets in your family. Be sure to rotate the supply to keep it fresh.
- Boiling your water at a rolling boil for one minute will destroy bacteria in the water; however if pesticides and chemicals have contaminated the flood water that contaminated your well, boiling may concentrate these harmful contaminants, so a safe alternate source should be used.
- After the flood, wells need to be disinfected by shocking them with chlorine. Your health unit can provide disinfection instructions. The well water must be tested before use. Ensure you collect and submit at least three samples taken a week apart to ensure your water supply is stable and bacteriologically safe. A sample for chemical parameters may need to be taken in addition to the bacteriological sample.

Food Safety Issues:

Floods often result in power outages. When refrigerators and freezers do not work, food temperatures may rise to levels that support the growth of bacteria. Prolonged power outages may result in your food becoming unsafe to eat.

- Discard foods that have been soaked with flood water (even slight contamination should be a concern).
- Discard foods that have not been stored at proper temperatures i.e. perishable foods need to be stored at 4°C of lower.
- Canned foods can be salvaged if they have not been damaged. Remove labels and disinfect cans that have come into contact with flood water in a mild bleach and water solution. Only use cans that are water tight (re-label after cleaning).
- · Have foods on hand that do not require special storage or preparation and are ready to eat.

Safety Issues:

Flood water can conceal many hazardous situations. Many submerged items with sharp edges may not be seen and can cause injury. Fast moving flood waters pose a drowning risk, even for skilled swimmers due to the unexpected currents and submerged hazards. When the power goes out, other safety hazards may arise. Smoke and carbon monoxide detectors that run on electricity may not function properly. Fall and trip hazards increase when stairwells are not adequately lit. If you use candles for back up light, these need to be handled with care so as not to increase the risk of fire.

- Keep your family safe by keeping them out of the flood water.
- If you use propane or gas powered generators or heaters during the power outage ensure these are vented to the outside to ensure your family is not overcome by carbon monoxide fumes.
- Flood water entering homes and basements may come into contact with electrical outlets, panel boxes, and various appliances that may have an electrical component to them. Water conducts electricity so do not enter areas where electrical systems have been affected as you may be electrocuted. Always wait for clearance from the electrical authority before entering these areas.
- Building materials, clothing, furniture etc. that have been exposed to flood waters are likely
 contaminated and can support the growth of mold. While some items can be salvaged,
 cleaned and disinfected, others may need to be discarded. Where possible seek professional
 advice during clean up. If you attempt to salvage and clean on your own, make sure you wear
 protective clothing, a mask and gloves.

Before the Flood:

- · Monitor weather and take warnings seriously.
- Have an emergency kit stocked and ready to go. Be sure to include important documents, cash and medications.
- · Move items likely to be impacted by a flood to higher areas where possible.
- Ensure chemicals, cleaners, gas cans etc are stored in such a manner as not to contaminate flood water.
- Have extra supplies of water and food available that you can prepare without electricity.
- · Maintain your home to keep flood water out.
- Ensure drainage ditches etc. around your home are clear and can function during periods of heavy rain.
- Label the shut off valves and the direction to turn off the gas, water, power etc. If you must leave your home due to rising flood waters, turn off the power, gas etc.
- Have your vehicle filled up and ready to go.
- Ensure you have a supply of fuel for generators and pumps. Store fuel in a manner so as not to contaminate flood water.



For more information, please call the Health ACTION Line at 1-800-660-5853 or visit our website at www.healthunit.org

3170_23 JD May 2017

FACT SHEET

What to Do When Flood Waters Have Affected Your Septic System

If the soil around your home and septic system is water logged or covered with flood waters, your septic system will not work. Avoid using toilets, sinks, dishwashers, garbage disposals, or laundry during this time to prevent further damage and backup into your home.

- Ensure all septic tank lids and maintenance covers are still in place to prevent anyone from falling into the tank
- Contact a licensed sewage installer to have your septic system checked for potential damage caused by flood water.

Signs that indicate your septic system has been damaged by flood waters include:

- · settling and/or sinking of the soil around your septic tank or leaching bed
- · depressions in the soil around your septic tank and leaching bed
- · water fixtures such as sinks and tubs draining slowly or not at all
- toilets draining very slowly or making strange sounds when you flush them
- · water backing up into your basement through the floor drain
- sewage ponding on the ground on top of and around the leaching bed

DO NOT USE YOUR SEPTIC SYSTEM IF YOU THINK IT HAS BEEN DAMAGED

Flood water may deposit silt or debris in the septic tank and pump chamber (if you have one) which will need to be removed. **ONLY A TRAINED PROFESSIONAL SHOULD ATTEMPT THIS WORK**, as septic tanks contain dangerous gases and specialized personal protective equipment is required.

If the leaching bed is clogged by silt and solids from the tank, a new tile bed may have to be installed. Check with a licensed sewage installer.

Additional actions to take:

- · Ensure your roof downspouts are directing water away from the septic field.
- · Do not pump flood water from your basement into sinks or toilets
- · Ensure your basement sump pump is not going into the septic system.
- DO NOT pump out your septic tank when the soil around the tank or the leaching bed is still saturated with water. High ground water levels may cause an empty septic tank to float and break out of the ground, and damage the tank and connecting plumbing
- If your system has electrical components such as a pump or alarm ensure all electrical components are checked prior to connecting to an electrical supply
- Do NOT use your septic system until it has been checked to ensure it hasn't been damaged and the level of flood water on the tile bed has receded to below the water level around the house

Protect your Septic System from Further Damage

- · Work should be delayed until the soil is no longer saturated to prevent compaction
- · Do not have machinery on the tile bed as wet soil compacts quickly
- · Do not place dumpsters or discarded materials from the clean up on the tile bed

References:

https://www.ag.ndsu.edu/flood/home/what-to-do-with-flooded-septic-systems-1 https://myhealth.alberta.ca/alberta/Alberta%20Images/abflood2013/What to Do When Your Septic System has Flooded.pdf



For more information, please call the Health ACTION Line at 1-800-660-5853 or visit our website at www.healthunit.org

3170_36 JD May 2017

After a Flood

This fact sheet provides basic information only. It must not take the place of medical advice, diagnosis or treatment. Always talk to a health care professional about any health concerns you have, and before you make any changes to your diet, lifestyle or treatment.

After a Flood

After a flood, it is important to restore your home as soon as possible to protect your health and prevent further damage to your house and its contents.

Flooding may not only cause damage to the structure of the house, but the flood water can also contain sewage, particularly in rural areas, that may pose a serious health hazard.

Dug or drilled wells can also be contaminated by flood water. It is important that you do not drink the water until you can get your well tested to confirm it is safe to drink. Refer to *Keeping Food and Water Safe after a Flood* fact sheet and Health Canada's fact sheet <u>http://www.hc-sc.gc.ca/ewhsemt/pubs/water-eau/well-puits_e.html</u> for information on safe drinking water and how to correctly disinfect your well.

Another concern from flooding is the possible growth of mould that could contribute to adverse health effects. Remedial action should be undertaken as soon as possible to reduce or eliminate conditions that support mould growth.

Safety Tips

- Before entering your house, complete a perimeter check to ensure there is no structural damage. If structural damage is present, contact your local building department for advice.
- Put your own safety first. Avoid electrical shocks by wearing rubber boots, keeping

extension cords out of the water and shutting the power off to the flooded area at the breaker box. You may wish to contact your electrical utility for help if you need it.

□ If you detect vapours or smell unusual odours such as gasoline, natural gas or propane, leave the property immediately and call your local gas company and fire department.

What you should do before you begin the clean up:

- □ It is important to wear protective clothing, including rubber gloves, rubber boots, masks, protective eyewear, etc.
- Contact your insurance company immediately. Take photographs and keep a record of the damage, including any discarded items.

The Clean Up

A home that has experienced extensive water damage or has been flooded with high levels of sewage contamination may require the assistance of a professional to complete a thorough clean up.

If you have property insurance, you should consult with your adjuster prior to undertaking any clean up.

Removal of Water, Dirt and Debris

Remove water from your flooded home slowly. Draining in stages (about one third)





After the Flood

Frequently Asked Questions of the Conservation Authority and the Ottawa Septic System Office

Flooding Related Questions Applicable to All Structures

What steps should I take if I need to repair my house after the flood?

- Check with the municipality regarding the requirement for a building permit for your project.
- Your property is most likely in an area regulated by your local Conservation Authority (i.e., river or stream valley, inland lake shorelines, hazardous lands, watercourses and wetlands). If minor building repairs are required such as replacing flooring or drywall, then permits or approval will not be required from the Conservation Authority.
- If repairs, reconstruction or renovation including, foundation repair, reconstruction or replacement, outer wall construction, deck replacement, additions or other structural change or alteration to the residence, then review, permits or approval will be required from the local Conservation Authority.
- Review/approvals may also be required for any repairs, modifications, reconstruction relating to property grading, auxiliary buildings, shoreline retaining walls and/or dock structures.

 Flood waters can weaken walls or even ceiling structures. If you are concerned or suspect that the structural integrity of your home may be compromised, leave the area and contact a structural engineer to assess the situation.

What steps do I take to dispose of garbage and debris from my lawn, or basement?

 Do not place debris in the river. Please contact your local municipality for disposal options.

What steps do I take to dispose of sand and/or sand bags from my property?

 Do not place sand in the river or on the shoreline. Please contact your local municipality for disposal options.

Flooding Related Questions Applicable to All Types of Septic Systems

What steps should I take if my septic system is flooded?

- It is strongly recommended that the system should not be used while the septic drain field or tanks are covered with water. The sewage system should not be used until the water in the septic drain field is below the distribution pipes.
- If the system must be used, conserve water as much as possible while the system attempts to restore itself as the ground water table falls.
- Flood water may be contaminated with sewage. Protect yourself by wearing protective equipment such as gloves, protective eyewear, a face mask and rubber boots. Be sure to wash your hands frequently with soap and water.
- Do not pump your septic tank. Pumping out a septic tank that is sitting in saturated soil may cause it to "pop out" of the ground. Newer systems are more likely to pop out than older systems because the soil may not have completely settled and compacted around the septic tank.
- Try to avoid using any heavy machinery near the septic drain field or tanks in a saturated state, as they are especially vulnerable to damage under flooded conditions.
- If sewage has backed up into a basement, clean the area and disinfect the floor. Use a chlorine solution of a half cup of chlorine bleach to a gallon of water when mopping the floor.
- If you have a ground water well, do not drink the water until water testing proves it to be safe for consumption.

Contact Us

Rideau Valley Conservation Authority 3889 Rideau Valley Drive, P.O. Box 599 Manotick, ON K4M 1A5 T 613-692-3571 + F 613-692-0831 info@rvca.ca + www.rvca.ca

Ottawa Septic System Office 3889 Rideau Valley Drive, P.O. Box 599 Manotick, ON K4M 1A5 T 613-692-3571 | F 613-692-0831 info@rvca.ca | www.rvca.ca/osso



TION AUTHORITY



What steps should I take if I have a pumped system?

- Do not operate the pump until floodwaters have receded and the groundwater table is below the pump chamber bottom/floor. Operating the pump to empty the chamber during high water events may cause the pump chamber to "pop out" of the ground due to buoyancy forces.
- Avoid contact with any electric pump or equipment that may have been submerged during the flood. Have a licensed electrician inspect all electrical equipment before they are returned to normal operation.

What steps should I take if I have an Advanced Treatment Unit (for example: Ecoflo, Waterloo Biofilter, Puraflo, etc.)?

- If you have an Advanced Treatment Unit, the system should not be used until the maintenance provider or licensed septic installer has verified proper system operation.
- Do not pump treatment tanks until floodwaters have receded and the groundwater table is below the bottom/floor of the treatment tank. Pumping the tank during high water events may cause the pump chamber to "pop out" of the ground due to buoyancy forces.

What should I do if I'm having septic problems after the floodwaters recede?

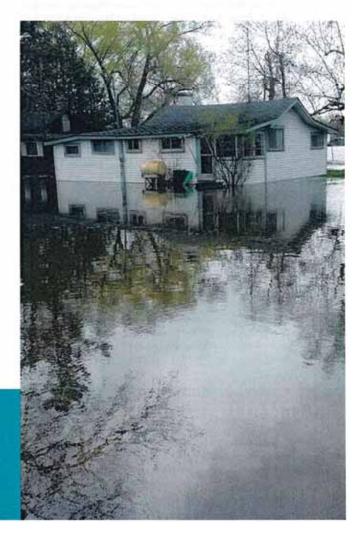
- Do not pump out your septic tank until water levels recede below the bottom/floor of the tank. At best, pumping the tank is only a temporary solution. Under worst conditions, pumping it out could cause the tank to "pop out" of the ground due to buoyancy forces and may damage the inlet and outlet pipes.
- Have your septic tank professionally inspected by a licensed septic installer or licensed sewage hauler if you suspect damage. Signs of damage include visible settling of the ground above the tank or an inability of the system to accept additional water. Most septic systems are not damaged by flooding since they are below ground and completely covered. However, septic tanks and pump chambers can fill with silt and soil and must then be cleaned. If the soil absorption field is clogged with silt, a new system may have to be installed as the there is no effective way to clean out the buried lines in an absorption field.
- Have your tanks cleaned and/or repaired by a licensed septic installer or licensed sewage hauler as the tanks may contain dangerous gases and pathogens.

What should I do with my outhouse?

Ensure that the outhouse is still positioned over the pit. If the
outhouse has been washed away, or collapsed, cover the open
pit with sturdy boards to prevent accidents and the spread of
disease. If water is in the pit, add two litres (two quarts) of
unscented liquid chlorine bleach every three to four days
until the water disappears.

When do you contact the OSSO or other Septic Regulator?

 You must contact the OSSO or your local septic system Approval Agency for any repair or replacement of your sewage system. No permit is required for replacing electrical components such as pumps, control panels, etc.



Clean Up Supplies

Residents will be facing both the physical and emotional loss of property and belongings. Providing them with a list of suggested equipment, cleaning materials and clothing needs before they enter an affected building(s) will help to prepare them for the physical work ahead. Before entering any flood affected building be sure it is structurally safe and the building utilities (hydro, gas, propane) have been properly disconnected or reconnected after inspection and approval.

Personal Clothing and Equipment Needs

Coveralls	N95 face mask
Eye protection/glasses	rubber boots
Hardhat	Tetanus Vaccines
Headlamps	Warm socks
Hip waders	waterproof gloves

Equipment for entering affected building

Camera for recording damage items	Heavy duty or industrial Garbage bags
Chainsaw	High Capacity Gas pumps
Clear bags for recycling.	Hoses to fit pumps (50-100 ft)
Extension Cords	Industrial fans/drying fans
Extra Batteries (stored in sealed plastic)	Laundry Bags or Bins for collecting
First Aid Kit	salvageable clothes and linens
Flashlights	Moisture Meter
Generators	Notebook and pen for making notes and
Hammers/pry bars/pliers	reminders
Hand sanitizer	Shop vacs
Heavy duty bins for hauling waste and items	Submersible pumps
to be cleaned and disinfected	Wheelbarrows/shovels

Cleaning Supplies

 24-inch stiff-bristled Push Broom/brush Buckets for holding dirty water and disinfectents 	 Hose Large plastic bins for collecting salvageable
 disinfectants Cleaning detergents/soap Disinfectants such as household bleach 	items □ Rags □ Sponge Mop for water removal and String
	Mops for disinfecting.Sponges (grouting sponge for cleaning)

Red Cross – Flood Clean-Up Kits



Flood clean-up kits are available at the Municipal Office. Each kit includes a mop, sponges, brooms, gloves and other supplies that can be used to safely clean flood-damaged homes and property.

The Municipal Office is open Monday to Friday from 8:30 a.m. to 4:30 p.m. If you are unable to attend during office hours, please call 613-267-5353 ext. 132 to arrange to have a kit reserved for pick-up at the Glen Tay Waste Site.



After the Flood Before Moving Back In

Once the flood waters have receded, you must not live in your house until:

- The regular water supply has been inspected and officially declared safe for use.
- Every flood-contaminated room has been thoroughly cleaned, disinfected and surface-dried.
- All contaminated dishes and utensils have been thoroughly washed and disinfected either by using boiling water or by using a sterilizing solution of one part chlorine bleach to four parts water. Rinse dishes and utensils thoroughly.
- The sewage system should not be used until the water in the septic drain field is below the distribution pipes. If the system must be used, conserve water as much as possible while the system attempts to restore itself as the ground water table falls.

Repairing Structures

Steps to take if you need to repair your house after the flood:

- Check with the municipality regarding the requirement for a building permit for your project.
- Your property is most likely in an area regulated by your local Conservation Authority (i.e. river or stream, valley, inland lake shorelines, hazardous lands, watercourses and wetlands). If minor building repairs are required such as replacing flooring or drywall, then permits or approval will not be required from the Conservation Authority
- If repairs, reconstruction or renovations including, foundation repairs, reconstruction or replacement, outer wall construction, deck replacement, additions or other structural change or alteration to the residence then review, permits or approval will be required from the local Conservation Authority.
- Review/approvals may also be required for any repairs, modifications, reconstruction relating to property grading, auxiliary buildings, shoreline retaining walls and/or dock structures.
- Flood waters can weaken walls or even ceiling structures. If you are concerned or suspect that the structural integrity of your home may be compromised, leave the area and contact a structural engineer to assess the situation.

Disposing of garbage and debris from lawn or house

Garbage and debris can be disposed of at the Glen Tay Waste Site. Regular disposal requirements and fees apply. Keep a copy of all of your receipts to submit to your insurance company and any funding assistance program.

Disposing of sand and/or sand bags from your property

Sand and/or sandbags can be returned to the Burgess Public Works Garage and placed in the designated area.

For further information of what to do after a flood visit:

https://www.getprepared.gc.ca/cnt/hzd/flds-ftr-en.aspx





May 12, 2017

Dear Members:

I am writing to clarify and emphasize a rule that affects insurance policyholders and their access to provincial assistance after a disaster.

Disaster Recovery Assistance for Ontarians (DRAO) is a program that provides partial financial assistance to help victims cope and recover when their losses exceed their insurance coverage.

The program was introduced March 1, 2016. After a full review, DRAO and the Municipal Disaster Recovery Assistance (MDRA) program replaced the Ontario Disaster Relief Assistance Program (ODRAP). Like the program it replaced, DRAO applies to sudden, unexpected natural disasters with impacts that are costly and widespread.

With this change a new requirement for assistance was introduced that is not widely understood.

Under the DRAO program, when a policyholder makes an application for assistance, a letter from their insurer is now required. This letter must detail the type and cause of damage or loss, the amount that was covered under insurance and the reason any portion of the damage or loss was not covered.

Such a letter is an eligibility requirement for partial financial assistance to repair or replace essential property after a disaster. How and when insurers produce a letter will be a critical factor in customer satisfaction with the services provided by property and casualty (P&C) insurers after a disaster.

DRAO is intended for homeowners, tenants, small-owner-operated businesses, non-profits and farmers.

The program is claims-based and is focused on essentials. It is not intended to replace insurance. Here is a brief guide to some of the features of DRAO:

- □ It covers primary residences only.
- DRAO kicks in only after the province activates it by declaring a natural disaster caused, for example, by a flood or tornado.
- □ Financial assistance is limited to 90% of an applicant's total eligible costs.
- □ The maximum amount of assistance is \$250,000 subject to a \$500 deductible, which can be waived for low-income households.
- □ There are other caps related to emergency expenses, household appliances and furnishings.
- □ The application deadline is up to 120 days after a declared natural disaster in an applicant's geographic area.

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Financial Recovery Assistance

Disaster Recovery Assistance for Ontarians

The Ministry of Municipal Affairs administers the Disaster Recovery Assistance for Ontarians (DRAO) program which helps victims of natural disasters get back on their feet. It offers financial assistance to help cover emergency expenses and costs to repair or replace essential property.

DRAO may be activated in a community when a sudden and unexpected natural disaster causes costly and widespread damage. The Minister of Municipal Affairs activates the program, informed by on-the-ground assessments by Provincial Disaster Assessment Teams and municipalities.

Wherever the program is activated, individuals, small owner-operated businesses and farms, and notfor-profit organizations within the activation area can apply for assistance.

DRAO does not cover costs that can or will be paid by other sources, such as insurance. Financial assistance under the program is subject to caps and deductibles.

How do I know whether I am eligible?

DRAO does not provide assistance in all cases of property damage.

The program is activated only when a sudden and unexpected natural disaster causes costly and widespread damage. As of May 12th, 2017 the program has not been activated by the Ministry in Tay Valley Township. Notice will be provided if the Ministry activates Tay Valley or check Ontario.ca/DisasterAssistance to find out whether the program has been activated in your community.

What should I do if my property is damaged in a natural disaster?

If you have experienced damage to your home or other essential property, first take any necessary measures to ensure your safety. Once you are safe:

- 1. Contact the Public Works Department at 613-267-5353 ext. 132 to report the damage and find out if any local assistance is available. The province depends on information from municipalities when activating DRAO.
- 2. Contact your insurance provider to determine your level of coverage.
- 3. Take photographs to document the damage and keep all receipts.
- 4. If DRAO is activated in your community, submit a completed application form, along with receipts and other documentation, before the 120-day application deadline.

Where can I find more information?

For up-to-date program guidelines, forms, eligibility information and frequently asked questions, visit: Ontario.ca/DisasterAssistance. (www.mah.gov.on.ca/Page13722.aspx).

The Rideau Valley Conservation Authority

The Rideau Valley Conservation Authority (RVCA) offers grants to landowners for various projects under the Rural Clean Water Program. If your property has been affected by flooding you may be eligible for shoreline, septic and well restoration.

Contact the RVCA for program information at 613-692-3571 or 1-800-267-3504 or visit the following link <u>http://www.rvca.ca/programs/rcwp/rvca_rcwp.html</u>.

Lanark County Social Services

Lanark County Social Services have many programs that they administer, from emergency funding to housing issues. If your property has been affected by flooding and you are in need of assistance to pay bills, a call to Social Services will be able to fit you with the right program or even provide you information on other organizations that may be of assistance to your particular needs.

Contact Social Services at 613-267-4200 ext. 2140 or visit the following link <u>http://www.lanarkcounty.ca/Page1924.aspx</u>.