



1.0 TITLE

- 1.1 This policy will be known and cited, as the Home Flood Protection Pilot Program Policy (the “Policy”).

2.0 SCOPE AND PURPOSE

- 2.1 This Policy is applicable to the Home Flood Protection Pilot Program for West Hants Regional Municipality and all qualifying residential properties. This Policy shall only apply to assessments made and upgrades installed pursuant to the Home Flood Protection Pilot Program. The program may evolve in the future to expand eligibility and funding criteria.
- 2.2 The purpose of this Policy is to define the operational parameters of the Home Flood Protection Pilot Program. This includes specifying the program’s eligibility criteria, methods of assessing applications, types of eligible home upgrades and installations, and details regarding funding.
- 2.3 The purpose of the Home Flood Protection Pilot Program is to offer financial assistance to property owners and renters to:
- 2.3.1 Assess the risk of flooding to their homes and explore eligible upgrades and installations to mitigate that risk; and
 - 2.3.2 Implement eligible upgrades and installations that will either reduce the risk of flooding or reduce the impacts of flooding on their homes.

3.0 REFERENCES

- 3.1 *Nova Scotia Municipal Government Act, Section 65C.*

4.0 DEFINITIONS

- 4.1 “**Applicant**” means an individual who, or non-profit organization registered with the Registry of Joint Stock Companies of Nova Scotia that, submits a Program Application.



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- 4.2 "CAO" means the Chief Administrative Officer of the Municipality.
- 4.3 "Funding Limit" shall have the meaning as set out in Section 6.5 of this Policy.
- 4.4 "Home Flood Protection Assessment" means an assessment in the form of a written report prepared by a Program Assessor to assess the risk of flooding for a Qualifying Property, and to recommend upgrades that may protect the home from the impacts of flooding.
- 4.5 "Municipality" means West Hants Regional Municipality.
- 4.6 "Program" means the Home Flood Protection Pilot Program.
- 4.7 "Program Application" means an application to the Home Flood Protection Pilot Program.
- 4.8 "Program Assessor" means an individual who, as determined by the Municipality, is qualified to conduct Home Flood Protection Assessments.
- 4.9 "Qualifying Property" is an existing property that meets all the eligibility requirements set out in this Policy.

5.0 PROHIBITIONS AND INTERPREATTIONS

- 5.1. To qualify for financial assistance through the Program, the following conditions must be met:
- 5.1.1. The property must be an existing single unit dwelling the construction of which was completed five years before the date of adoption by Council of this Policy;
 - 5.1.2. The property must be located within the boundaries of the Municipality;
 - 5.1.3. The property must be privately owned by an individual or by a non-profit organization registered with the Registry of Joint Stock Companies in Nova Scotia. The property cannot be owned or rented by the Federal, Provincial or Municipal government or by a for-profit Corporation;



- 5.1.4. Renters must have a signed authorization form from their landlord who is the property owner, if applying for upgrades to their rented dwelling;
- 5.1.5. The owner of the property must not be in arrears of any Municipal taxes, including penalties and interest; and
- 5.1.6. The proposed upgrades must be recommended by a Program Assessor in the course of conducting a Home Flood Protection Assessment.

6.0 APPLICATION AND APPROVAL

- 6.1. The Municipality shall notify the public of the Program Application requirements and annual submission deadlines on its website.
- 6.2. All Applicants must submit their Program Application by the submission deadline.
 - 6.2.1. Program Applications must be accompanied by any applicable supporting documentation described in Section 6.7.
 - 6.2.2. Renters applying for upgrades to their rented dwelling must also submit an authorization form signed by the property owner, authorizing the Program Application.
- 6.3. Once per year, following the Program Application submission deadline, Staff will review all Program Applications.
- 6.4. Staff will evaluate all Program Applications based on the criteria set out in Sections 5 and 6 of this Policy. Staff will then recommend specific applications for approval to Council. Program Applications are subject to written approval by Council or its designate.
- 6.5. Applicants may be awarded one grant per property. Grants may be valued up to the following Funding Limits
 - A: \$10,000 for properties impacted by overland flooding; or
 - B: \$20,000 for properties impacted by a combination of overland flooding and combined sanitary and storm sewer system overflows, as confirmed by the Municipal Department of Public Works.



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6.5.1. Grants will be transferred to approved Applicants in two (2) instalments:

- 75% of the grant will be provided in advance of the project being completed; and
- The remaining 25% will be provided after approved Applicants submit official receipts of payment for all work completed under the Program, and proof of project completion as approved by the CAO or their designate.
- The Funding Limits exclude the cost of the Home Flood Protection Assessment, which will be fully funded by the Municipality for approved Applicants.
- The Funding Limits shall in no way preclude the property owner or renter from using their own sources or applicable Provincial or Federal funding to implement additional upgrades.

6.6. Pursuant to Section 65C of the *Municipal Government Act*, as amended, successful Applicant information will be published on the Municipal website. This includes the Applicant's name and the value of grant funding awarded to the Applicant.

6.7. Notwithstanding the Municipality's *Residential Property Tax Assistance Policy*, *Sewer Assistance Rebate*, or *Bulk Water Assistance Rebate*, successful Applicants receiving a grant under the *Home Flood Protection Pilot Program Policy* are not eligible to apply for grants or contributions under any other grant program established by Council during the same fiscal year in which they receive the grant under this Policy.

6.8. The following scoring criteria shall be used by staff to assess Program Applications and assist staff in making a recommendation to Council for approval.



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Scoring Criteria for Home Flood Protection Program

Flooding Type	
The property is impacted by combined sewer system overflow	<input type="checkbox"/> Yes <input type="checkbox"/> No
Residence	
The dwelling is the owner's primary residence	10 Points
The dwelling is the renter's full-time residence	5 Points
Flood Mapping	
The property has potential to be impacted by flooding in current Municipally available flood mapping	8 Points
Desired Upgrades (points are stackable)	
Upgrades are desired for the main dwelling or area immediately surrounding the main dwelling	6 Points
Upgrades are desired to protect property access i.e. driveway	3 Points
Upgrades are desired for detached outbuildings such as a garage or shed	1 Point
Upgrades are desired to the property/lawn, that do not mitigate flooding of the main dwelling	0 Points
Maximum Sub-Total	10 Points
Maximum Flooding Severity (only applicable to the main dwelling)	
Floodwater depth of 2' (feet) or more	6 Points
Floodwater depth greater than 3" (inches) and less than 2' (feet)	3 Points
Floodwater depth of less than 3" (inches)	1 Point
Frequency of Flooding (historic – past 20 years)	
Annually, or more frequently	6 Points
Every 2 years	3 Points
Every 3 or more years	1 Point
Further Consideration	
The Applicant applied to the program in the previous year but did not receive funding	4 Additional Points



6.9. Applicants should submit with their Program Application any applicable supporting documentation to attest to the severity and frequency of flooding. This may include, but is not limited to, photos with a timestamp and/or documents that supported past insurance claims.

6.9.1. The Municipality reserves the right to inspect the home and/or property to verify applications.

7.0 PARTICIPATION AGREEMENT

7.1. Successful Applicants must enter into a participation agreement with the Municipality's CAO or their designate.

7.2. The participation agreement must contain clauses that:

7.2.1. Require the owner or renter, as the case may be, or their contractor, to obtain any and all permits and approvals required to implement the upgrades;

7.2.2. Acknowledge that the upgrades are the responsibility of the Applicant;

7.2.3. Identify the type of equipment involved in the upgrades;

7.2.4. Enable the Municipality to claim environmental credit associated with the upgrades, such as enhanced resiliency to climate change, while still acknowledging the efforts of the property owner;

7.2.5. Require the Applicant to indemnify the Municipality from any claims against it arising from the use of the funding by the Applicant or their agents or contractors; and

7.2.6. Describe any other terms consistent with this Policy that the CAO, or their designate, deems necessary.

8.0 ELIGIBLE UPGRADES AND INSTALLATIONS



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The following is a list of upgrades and installations that are eligible for funding under the Program. Eligible upgrades and installations must be recommended by a Program Assessor in the course of conducting a Home Flood Protection Assessment.

- 8.1. Back-flow prevention valve.
- 8.2. Sump pump.
- 8.2. Window well covers.
- 8.3. Flood alarms.
- 8.4. Sealing the building envelope.
- 8.5. Repairing foundation cracks.
- 8.6. Drainage improvements, including for property access.
- 8.7. Eavestrough improvements/repositioning.
- 8.8. French drains.
- 8.9. Bioswales and rain gardens.
- 8.10. Berms/barriers to restrict water flow.
- 8.11. Emergency pumps.

I, Deanna Snair, Municipal Clerk of the West Hants Regional Municipality, the Province of Nova Scotia, do hereby certify that this is a true copy of the Policy as adopted by the Council of the West Hants Regional Municipality at a meeting duly called and held on the **25th** day of **June, 2024**.


Deanna Snair



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Policy Adoption	
Notice to Council:	June 11, 2024
Approval	June 25, 2024
Description: Initial approval of the Home Flood Protection Pilot Program Policy RCOPL-008.00	