

HSCA Flood Relief Task Force Panel

Original Agenda

Panelists' Briefing Overview

6:30pm to 6:45pm - Dave R

Objectives & Activities: Talk with panelists and review:

- The overall agenda
- Time allotted for each participant
- How we plan to handle questions from the survey and the floor
- The start time and how we're anticipating a late start

Welcome and Introductions

7:00pm to 7:05pm - Dave R (5 Minutes)

Objectives & Activities:

- Welcome the public
- Provide a very brief overview of the plan for the evening
- Give introductions to the panelists
- Explain how we plan to handle questions from the survey and the floor
 - Remind the public to ask questions of broad appeal
 - Ask the public to hold highly specific questions to 1:1 opportunities
 - We'll write down questions that require more research and your contact info

Update from the HSCA Flood Relief Task Force

7:05pm to 7:15pm - Kerri T (10 Minutes)

Objectives & Activities:

- Kerri to provide a 5 minute update
- Kerri to answer questions for 5 minutes

Update from the Province of Alberta

7:15pm to 7:35pm - NAME & POSITION (20 Minutes)

Objectives & Activities:

- Province to provide a 5 minute update
- Province to answer questions for 15 minutes

Update from Development and Building Approvals

7:35pm to 7:50pm - NAME & POSITION (15 Minutes)

Objectives & Activities:

- DBA to provide a 5 minute update

HSCA Flood Relief Task Force Panel

DBA to answer questions for 10 minutes

Update from the Insurance Bureau of Canada

7:50pm to 8:05pm - NAME & POSITION (15 Minutes)

Objectives & Activities:

IBC to provide a 5 minute update

IBC to answer questions for 10 minutes

Update from Historic Resources Management - Government of Alberta

8:05pm to 8:15pm - NAME & POSITION (10 Minutes)

Objectives & Activities:

HRM to provide a 5 minute update

HRM to answer questions for 5 minutes

Update from the Southern Alberta Institute of Technology

8:15pm to 8:25pm - NAME & POSITION (10 Minutes)

Objectives & Activities:

SAIT to provide a 5 minute update

SAIT to answer questions for 5 minutes

Questions from the Floor

8:25pm to 8:40pm - NAME & POSITION (15 Minutes)

Closing

8:40pm to 8:45pm - Dave R (5 Minutes)

Objectives & Activities:

Let people know how the Task Force will follow-up on their questions

Inform the public about the next meeting

Share contact information for the Task Force

Thank the public and invite to approach the panelists with specific questions

Flood Panel Meeting Minutes

September 5th, 2013

Hillhurst-Sunnyside Community Centre

Panel Members (Left to Right)

Rudy Hummel <i>SAIT</i>	Mark Sasges <i>City of Calgary; Building Permits and Approvals</i>	Ross McDougall Randy Reid <i>City of Calgary; Building Permits and Approvals</i>	Melissa Banks <i>Government of Alberta</i>	Heather Mack <i>Insurance Bureau of Canada</i>
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Start time: 7:05 p.m.

Trish T. HSCA Flood Task Force Rep: The task force involves a the technical side of the task force with a goal of understanding the infrastructure and working with the government to create preventative solutions to future flooding, etc. The community side of the task force distributed a survey to the community and responding to community needs. There were several questions community members asked on the survey that the panel and the task force are going to try and answer tonight.

Dave R (Facilitator): Working to keep tonight meeting on time and answer as many questions as possible. He has a list of questions developed by the task force. He will ask questions to the panel, and then try to answer questions from the floor. Panel members were asked to put answers to difficult questions in writing for community members. Before the audiences leaves, if they have a burning question that they couldn't ask or can't be answered right now, they are asked to leave their name, email address etc, so answers can be emailed to community members. Specific questions about personal properties can be asked one-on-one after the meeting. Welcomes the panel to do introductions.

Rudy Hummel: Academic chair for SAIT, home renovation business. Detached from business and is here for unbiased information about building, contractors, etc.

Mark Sasges: Chief development planner with City of Calgary. There's a multitude of issues and activities related to flood response he is trying to ensure.

HSCA Flood Relief Task Force Panel

Ross McDougall and Randy Reid : Residential plans examination. Issuing permits for moving ahead for construction for both building approvals and development approvals

Melissa Banks: Works for the Government of Alberta on the recovery program.

Heather Mack: Insurance Bureau of Canada, represent the property and casualty insurers across Canada. Working to answer questions on insurance.

Update from the Government of Alberta Recovery Program

Gov of Alberta: Information is being augmented based on individual situations. There's a link directly to everything flood related with the province on the front page of the website. Information is being added on a regular basis, such as building hoses and renovation standards. The last clarification came on August 15th on what materials can be used, i.e. moisture resistant and disposable materials. If you are affected in the future you have to expect the drywall to be disposable. There's information on where to locate receptacles and moving electrical panels to the garage or upstairs. Every Friday, there is a Q&A that captures questions and comments from residents, a matter of clarifying information and details. Heather and Frank are coordinators from the province are working with the community.

(Heather and Frank are sitting in the audience and get up to identify themselves)

Facilitator: Can you provide an update on any regulations regarding building materials?

Gov of Alberta: Building standards are a resource, through DRP lines. Ask specific questions to Heather and Frank and they can be viewed. We can document questions tonight and get the responses for you.

Facilitator: If we don't have an answer for you question tonight we will write it down and the task force or representative of the agency will find the answer.

Gov of Alberta: There are comprehensive information sessions like this one all around Calgary. Around the 23rd or 24th of the month (September) there will be one with the province. We are bringing everyone you want to talk to in one place so residents can ask individual questions. There is no solid date yet because it's based on when DRP representatives are available.

Facilitator: How can people here find out about the date and time?

Gov of Alberta: There will be a very public announcements and we can loop in back here.

HSCA Flood Relief Task Force Panel

Facilitator: What happened if a home was rebuilt before the new standards were made?

Gov of Alberta: If you haven't met the standards that are currently there if you are in the flood fringe you need to align with the standards to get funding. Whenever DRP funding is given out, a mark will be put on your title until it is up to the standard and then will be taken off. DRP funding isn't provided for a garage unless it's attached. The only thing covered is the primary residence.

Audience Question: Lives in Sunnyside in one of the hardest hit areas. He has not applied for funding because he is covered under his insurance policy. "If we are even going to attempt to do the mitigation to our basement, that's going to cost a tremendous amount of money and the insurance company is not going to pay, we are. Is there any combination of DRP/ insurance funding?"

Gov of Alberta: DRP comes in after insurance; it won't cover what insurance covers. If you're applying for funding you are able to get in on mitigation standards.

Audience Question: Our insurance is covering the stuff we had before but it doesn't cover the mitigation (ex back-flow valve). Does DRP funding do that?

Gov of Alberta: My understanding is no, but I'm not saying that with certainty.

Facilitator: We will take that questions we'll include it in survey question and agencies will answer them. Please give us your email so we can contact you.

Update from Residential Plans Examination

Building Permits and Approvals (City of Calgary): Changes to electrical panel codes and adding a back water valve systems (which prevents backflow into your basement or your entire house depending on the valves) is now the existing code for new developments or new building. You can use typical studs and drywall. The original one indicated you had to use concrete board and things like that. You can still do that but it would be quite a bit more expensive. The building code hasn't changed, you can use the same materials as pre-flood — anything you can buy in a building store. Electrical has changed, and also the backwater device. That would be a plumbing code item. Those are the two items that would cost you over and above normal development. The valve, though, is to code. Regardless of the flood you have to do that anyway.

HSCA Flood Relief Task Force Panel

Audience Question: Our home was built 30 years ago. It's arduous to take a sledgehammer to the basement and in order to put those in [a sump-pump]; we have to take out our basement floor and the electrical too. It's horrendous!

Building Permits and Approvals: The backflow prevention is one valve, you can protect the basement or the entire house with one valve. On the main valve, you would protect your house. One hole in your basement floor, and after talking to guys that work for the city, it's going to be \$4,000. The electrical is going to be the most expensive. Every house is different. Have you had someone to go into it to evaluate price?

Audience member: No

Audience member: So you'd have to move the electrical panel. Can someone break into your house because you had to move your panel?

Building Permits and Approvals: The box is in behind a steel door with a lock on it. I think that's your only option.

Audience members: What are the repercussions if you don't build to code?

Gov of Alberta: There is nothing put on the title. If you don't assess it there's nothing on the title. The flood mitigation is DRP funding and if you access money to mitigate, then your accessing DRP money.

Audience Question: My insurance is covering back up water but I was told I should be applying for funding for a mitigation valve. Every time I ask the question I get a different answer.

Gov of Alberta: If you leave your email I can contact you. There needs to be clarification on that. You need your application in within 90 days, even if you don't know the total extent of the cost. It's not a one-time apply, you can add in if you decide you want to do something different. That's the first step after getting someone in to do that initial evaluation.

Audience Question: I've had an assessor come to see my property I haven't decided what to do with my basement. Can I still apply for the money?

Gov of Alberta: You do your DRP application, they send someone out to evaluate and see what qualifies and what needs to be done in the house and what is and isn't covered. If they see that structural damage has occurred, you get a letter from us, which details assets, and they'll provide you an outline of what needs to be done. You are to proceed with the work and you can demonstrate completion. Before you do the work you get permits, the city

HSCA Flood Relief Task Force Panel

confirms the work is done and we will provide that money. They may be able to pay a contractor directly.

Update from the City of Calgary

Building Permits and Approvals: Just to make it clear what development vs. building means, under development we're talking about permits like raising your house, an addition, anything that involves or changes the blueprint of your house may require a development permit. Under the building label, we're talking complying with the code and the structural specifications for building or plumbing or electrical aspects of the codes. What we are finding is the bulk of the activity revolves around building permit activities. You may need a permit as well for baseline DRP funding. I'm hoping to clarify as we go forward. We are looking at putting together an approvals team, trying to basically treat people who are looking at development permits as a focused priority service. People have phoned up our call center, we've encouraged people to pursue their questions to a pre-application service and we've have several dozen of those through the flood effected communities. You can also contact city hall and ask them questions

Facilitator: What is a pre-application?

Building Permits and Approvals: It is a meeting service. If you have drawings, that's great, if not, no worries. The two principles are looking for show-stopping things like policy issues so you can adapt proposals, the second is information requirements central to a formal application.

Facilitator: What do you need to permits for? Provide advice for what needs a permit or not?

Building Permits and Approvals: On the development side, one would need a development permit if they were raising their house on the main floor for a flood in this area. That would require a permit because you are changing your building envelope in a significant manor. One thing leads to another when people are doing development. You may find you're interested in an addition, or raising your house. It's good to get all those ideas on a pre-application so we can advise you on whether or not you're going to get stopped by policy or rules.

Building Permits and Approvals: On the building side, you don't need a permit if you are repairing existing walls that can be replaced/fixed with no permit. When it comes to a furnace or hot water tank, if it can be fixed or repaired you don't need a permit. If you change anything structurally, that would kick into the code and you would need a permit. There are only a few types of situations where you wouldn't need a permit. I've been telling people that you should get a permit regardless to keep a record that the city has seen it. It's rather inexpensive. Future buyers or insurance companies like to see that. Anything that you're

HSCA Flood Relief Task Force Panel

replacing new needs a permit. We can usually get it to you in the same day while you wait. But our target is five business days. 90% are what we call “instant release.”

Facilitator: Some renovations were done without a permit immediately after flood, are they grandfathered or get any leniency?

Building Permits and Approvals: They would have to get a permit. They can come in and give us a floor plan and tell us what they did and we can approve it. If you're not going through the DRP funding program, you don't need to follow their rules.

Facilitator: No code changes after the flood?

Building Permits and Approvals: No

Audience Questions: Have there been any changes to development criteria since the flooding?

Building Permits and Approvals: The policy base doesn't change; it's still the area redevelopment plan for the flooded neighbourhoods. What we will be looking at doing is taking observations from the flood and using that as commentary when reviewing developments. We're looking to apply the most up-to-date information and policies. If you were to file an application to a new development, you would see comments relating to that. It's looking at the house in terms of being able to withstand flood damage, the main floor being at or above the 100 year flood line, and electrical at or above the flood line.

On elevated homes, if we're talking new construction, people have asked us about grading their yards so they have an island effect, both of those approaches are regulated by maximum building height rule (10m) is ample is a two story home. When you move into a three-story configuration you start to max out. In addition we look on either side of you to see how you're relating to a neighbouring house. In terms of the yard, it's regulated under a permit and bylaws and those are simple. It's about maintaining your site and making sure the water doesn't flow to your neighbour's yard. You can't discharge it in a controlled manner that way. Are you shedding water into the lane? Into the public street? You're not going to get support from us to raise the grade of your house for flood mitigation.

Audience Question: We continually get flooded by the city because of storm drains overflowing and guys leaving the gate open. We keep getting flooded and we have a great interest in raising our house up, ideally two feet. Now the city says I can't protect my house. Is there any way to get a relaxation? You can't flood me and tell me I can't protect myself.

HSCA Flood Relief Task Force Panel

Facilitator: suggests they talk about it after the meeting in a group. Five people mention having the same problem.

Building Permits and Approvals: Your question should be treated as a one off.

Audience Questions: I know there's a two-foot difference between my lot and the next, where do you find out where the grades should be?

Building Permits and Approvals: What it would take is a development permit for your home for stripping and grading.

Facilitator: The idea is that if the lots that require regarding, there is an option to submit a permit as a group.

Audience Question: You talked about weeping tile. That water is being carried away to where? If you look at new permits, floor lines are being put lower, and weeping tile is being put in compared to the properties that were permitted in 1980. I think there is a real problem going on with what is being permitted now. I have a neighbour with flood tiles that would flood my property.

Building Permits and Approvals: Weeping tile I would have to defer. New houses going in received commentary on the 100 year flood level. Same for windows and window wells. If what you are referring to are rule changes. There is a recovery operation center that has identified a policy review of flood areas as part of the operation. The city expects the government of Alberta has already looked at policy review. We haven't seen a term of reference; we're waiting to see what that sounds like. We're in early days in setting out a term of reference. There will be more information forthcoming on that.

Audience: Where does weeping tile water go?

SAIT: The purpose of the weeping tiles is to keep the basement dry during normal circumstances. The storm sewer in your area gets hooked in there. It's not intended for a flood system, no way is it going to help your during a flood. It only handles underground water, not rain water or flood water. It would take an extreme case, like an underground stream. It's extremely rare a home would affect the neighbour, I haven't seen that yet.

Audience Question: Does the water get into the sanitary system? Can someone get a system going into the sanitary system?

SAIT: it's illegal to connect it into your sanitary system. If it's connected, we don't know about it.

Update from Insurance Bureau of Canada

HSCA Flood Relief Task Force Panel

Insurance Bureau of Canada (IBC): beyond the claims process, I've been getting a lot of calls about insurance options. Are insurance companies going to redline certain areas? We don't have a final tally on what this is going to cost the insurance company; we think that this will likely exceed 1.8 billion. This isn't going to change how we do business. What is happening in Alberta, in the last 7 years we've seen 650% increase since Alberta was 62% of all insurance claims for extreme weather in Canada. Not everyone is looking at increases, some will limit sewer back up coverage and some may have separate deductibles. It's going to increase over the next couple years. Globally, insurers have been looking at climate change over the next couple of years; we want to look at risk management. You are always going to have options.

Audience Question: Insurance will not cover structural damage in my home, are there any other options?

IBC: The reasons they are not going to provide that is because nobody sells flood insurance in Canada. A sewer backup will not do structural damage. That's the reason they wouldn't cover it. It's uninsurable over the province; it has to be DRP. We want to see some changes in the provincial building code like more efforts on the mitigation from individual owners. That may be something you're going to have to face. Insurers had their own maps before the flood, they knew what your risk was and we're not sure the 1/100 is good enough. Tell them everything you've done with your house because they will provide you with discounts.

Audience Question: Will the insurance be lobbying the government for upstream mitigation like updating storm drains?

IBC: Yes. We have a long list of things we would like to see. A lot of the things we're asking for Calgary has already done.

Audience Question: The thing I found concerning you're on high line you get charged less with lower risk. Is the insurance industry still doing that or is there anyway to balance out the risk?

IBC: They still do the premiums of many for the claims of the few, but there is an effort to match risk with price. It's usually a mixture of the two. But if you're at higher risk, you're paying more.

Audience Question: We're concerned that the city isn't using the talent pool in the engineering department but they don't have the funds.

IBC: IBC- Met in High River, developed a tool to pinpoint where to put the investment

HSCA Flood Relief Task Force Panel

- *Question unable to be answered by panel – will get question to task for or Carol from Ward 7.*

Update from SAIT

SAIT: Nothing to update.

Audience Question: What tips do you have for hiring a contractor?

SAIT: Times like this can invite opportunist. Contractors can disappear with a lot of money. You need to be patient and do your research. It's an emotional process so a lot of people want it fixed as soon as possible. Make sure you see if the contractor has a City of Calgary business license and if they gave federal GST. Some people do it under the table. With cash deals you have not protection. See if the contractor has liability because the prime contractor is responsible for the liability of work. He can sue you if he gets hurt on job. If I hire someone from cash corner, they can sue you. Building development permits are \$150 and you shouldn't cut corners and not get one. It has huge implications and can stop you from getting insurance funds when you need it. A construction company that takes a deposit needs to be bonded. Bonding protects you for getting your money back.

Audience Question: What materials are best yet affordable?

SAIT: There's no magic material, mold grows where water exist. If a piece of wood gets wet, you have 72 hours to get it out. Wood already has 10% water, at 13% you get mold. Buy material that is affordable, if it floods it will get mold on it so it must be disposable.

Audience Question: What about steal studs?

SAIT: Mold grows on anything.

Is spray on insulation better than regular?

SAIT: It is not that simple.

Audience Question: Is there a good choice for a basement window? Glass blocks, bricked in, ect.

SAIT: It is complicated due to building codes.

Audience Question: For the provincial government, as things have evolved, when do we know when they stop changing?

HSCA Flood Relief Task Force Panel

Gov of Alberta: You will likely not see any more changes but we need to get more information on that.

Audience Question: for the city, I've never had a drop of water in basement but now the sewer is always plugged. What is the master plan for fixing the storm water?

Facilitator: There has been a few meeting before and action plan. Kerri will help you get the info about the plan.

Audience Comment: I'm pleased with City on garbage, but we still need help with garbage disposal.

Answer: Go to Calgary.ca – update on pickups

Meeting adjourned: 8:50

After the meeting, audience members and panel members met one-on-one to address questions and concerns. All members were asked to fill out a survey if they hadn't already.

Questions that couldn't be answered in the meeting:

- **Will the City allow building of elevated homes or yards?**
 - a. The Development Permit process will allow elevated homes while finding a balance between the maximum height of the home and trying to maintain a reasonable streetscape view and grading between neighbours. The Building Permit process will allow elevated main floors but frost coverage (1.2M) over the footings will be the concern that must be met in some form.

- **Should all homes have a sump pump? If there is a sump pump, should there also be a backup generator? How do you flood mitigate a home that is entirely below grade?**
 - a. A sump pump is not a mitigation requirement nor is a back up generator. Mitigation of a home won't prevent flooding. In the Standata info, the mitigation measures are referred to as 'wet flood-Protection". Simply put they are intended to minimize the amount of damage and facilitate a speedier restoration effort in the event of a future flood. A home below grade, or those with walk out basements would apply the same mitigation standards.

- **Tile is one of the recommended materials to be used as part of flood mitigation guidelines; I had this but was told it needed to be removed because water/sewage can be trapped underneath therefore allowing bacteria to grow. Is this correct?**

HSCA Flood Relief Task Force Panel

- a. The materials suggested for flooring are concrete, concrete tile, precast concrete, latex or bituminous flooring, ceramic, clay terrazzo, vinyl and rubber sheets and tiles, and pressure treated wood. I would suggest that the homeowner who asked about tile, may want to have a specific discussion with the permitting office about their particular situation and floor condition. If a tile floor were not properly laid down, grouted or sealed its possible that bacteria could grow. Tile is a material however that can be cleaned and disinfected which is why is recommended.
- **What can we do with abandoned houses in our community? Are there legal or safety issues? Who do we contact if we have concerns?**
 - a. As regards safety related matters due to concerns about the status of a building or structure, report to City of Calgary 311. As regards health related matters, such as mould, report to Alberta Health Services. As regards development activities or building activities that are subject to CoC approvals, report to 268-5311.