

2010 Manitoba Individual Flood Proofing Initiative

Program Overview

The 2010 Manitoba Individual Flood Proofing Initiative will be providing financial assistance to home, business and farm owners of flood prone properties. Financial assistance may be provided to flood proof buildings and structures which:

- ✓ were flooded during a 2009 or 2010 flood event or in two or more other flood events;
- ✓ would have flooded in the absence of temporary flood protection measures;
- ✓ were flood proofed under the 1997 Canada-Manitoba Red River Valley Flood Proofing Program but the flood protection level is no longer considered adequate; or
- ✓ meet the above criteria and were flood proofed after March 1, 2009, using flood proofing methods that are acceptable and eligible under the 2010 Manitoba Individual Flood Proofing Initiative guidelines.

This Program is funded by the Province of Manitoba.

Program Objectives

The objective of this Program is to flood proof flood prone buildings and structures in the most cost-effective manner that is practical. These buildings and structures are situated (1) along the Red River north of Winnipeg and (2) throughout other parts of the Province.

Program Eligibility

Properties that are eligible are those flooded by surface water, that is, from rivers, lakes or streams overflowing their banks, or from heavy rainstorms. Owners of buildings affected by basement seepage do not qualify for financial assistance under this Program.

Financial assistance of up to \$86,000 is available for flood proofing residential, business or farm buildings or structures. Vacant land and agricultural land do not qualify for flood proofing financial assistance.

Only the registered owner of a property is eligible for financial assistance under this Program.

Manitoba reserves the right to determine the most cost effective and practical method of flood protection for a property. In some cases this will be achieved by individual flood protection. In other cases the construction of a community dike might be more practical.

Properties that are located within an existing community dike are ineligible for funding under this Program. Applications for properties within a proposed community dike will be placed 'on hold' until a final decision is made whether or not to proceed with the community project.

THE DEADLINE FOR APPLICATIONS TO THIS PROGRAM IS DECEMBER 31, 2010.

Prioritization of Applications

Applications will be prioritized using the following criteria:

- ✓ Structures with the highest benefit-cost flood proofing ratio
- ✓ Structures along the Red River north of Winnipeg, within the proposed Designated Flood Area
- ✓ Structures with the highest total Disaster Financial Assistance (DFA) flood payments
- ✓ Structures with the greatest depth of inundation during the hundred year flood or flood of record
- ✓ Structures that experienced flooding in 2009 or 2010, or which were flooded in two previous flood events, or which would have been flooded during these events if they had not been protected by temporary flood protection measures

Acceptable Flood Proofing Methods

Acceptable individual flood proofing methods are:

- ✓ Raising buildings onto a pad
- ✓ Constructing a ring dike around buildings
- ✓ Terracing around the foundation of a building which has already been raised
- ✓ Moving buildings to an area that is not flood prone
- ✓ Moving buildings into flood-protected communities
- ✓ Construction of neighbourhood dikes
- ✓ Raising of roads which could act as flood protection dikes, if jurisdictional approval is obtained

In some circumstances where there is a large group of buildings and structures in relatively close proximity, the most cost-effective method for flood proofing the buildings and structures will be to construct a community flood protection system that protects all of these buildings and structures collectively. The cost effectiveness of the flood proofing options is dependent on site-specific circumstances such as the proximity of homes and businesses to each other, the local topography, and the existence of obstacles to dike construction such as rivers, highways, and drains, etc. These issues will be considered by Program staff in the review of flood proofing projects proposed by applicants.

Definitions

Flood proofing: undertaking permanent construction works to protect the buildings and structures on a property from future flood damages.

Raising buildings on a pad: consists of building an earth pad to the flood protection level and moving the existing buildings onto the pad

Terracing: some buildings are already at the flood protection level, but the earth fill around the buildings is too low. Terracing consists of raising the land around the buildings to the flood protection level.

Moving buildings: consists of physically moving the buildings and structures to a new location that is not flood prone. If the new location is within a flood proofed community, this option also includes the purchase of a new lot in that flood-protected community. The maximum funding to purchase the new lot in the flood-protected community is \$40,000.00 (including all real estate, legal and survey fees); the original lot must be restored to a "state of nature".

Flood protected communities: communities which are flood proofed by a community diking system or other flood protection infrastructure such as a diversion, or are far enough from a stream or water body that the risk of flooding is remote.

Neighbourhood dike: neighbours may have the option of combining their financial assistance to build a common dike which protects all their buildings and structures. This option will be approved by Program staff only if the neighbours have drawn up a satisfactory legal agreement which specifies each participant's responsibilities with respect to costs, repairs and maintenance. Neighbourhood dikes will remain the property of the individual landowners and must be maintained by them. A caveat will be placed on all properties protected by neighbourhood ring dikes specifying the landowners' obligations.

Program Committee: a committee comprised of the Program Manager, the Program Administrator, a representative from MEMO, when appropriate, a qualified geotechnical engineer and the Project Inspector assigned to a project, which will (1) rule on the eligibility of an applicant for inclusion in the Program; (2) will prioritize applications to the Program, based on the above-stated prioritization criteria; and (3) rule on the merit of each project based on construction and engineering expertise.

Financial Assistance Available for Approved Projects

Project	Maximum Program Funding Assistance	Owner's Contribution*	Maximum Eligible Project Cost
Flood proofing permanent residence, or farm or business structure(s)	\$86,000	\$14,000	\$100,000
Terracing around already-raised building	\$8,600	\$1,400	\$10,000

*** plus any costs that exceed the “Maximum Eligible Project Cost”**

Policies / Guidelines

Financial assistance will not be provided for any work which is not related to flood proofing.

Financial assistance will not be provided for flood proofing work that has been paid for by the Manitoba Emergency Measures Organization or by private insurance providers.

Financial assistance will not be provided for upgrades or improvements to buildings which are beyond the original (pre-flood) condition of the property.

Three competitive quotes are required for all major flood proofing work. This requirement could be waived, or modified at the discretion of the Program Manager or the Program Inspector assigned to this project in instances where the pool of contractors available for a particular type of work is limited.

Every attempt must be made to flood proof all the structures on a property.

Property owners participating in the Program may be authorized to use their own equipment to flood proof their structures, but must first provide three competitive quotes. Typically, payments to the property owner will not be more than the amount of the lowest quote. The claimant will also be required to submit details of the number of hours worked on the flood proofing project and details regarding the type of equipment used. Payments will not be made for equipment larger than is needed to undertake the work (e.g., using a 400 h.p. tractor when a 200 h.p. tractor is all that is needed to pull a scraper).

Property owners may use municipal or Provincial roads as part of their flood proofing projects, provided that the road is at the required flood protection level and the property owner has obtained written permission from the required authority, such as the municipality or Manitoba Infrastructure and Transportation, to complete a dike closure on the road during future flood events.

Property owners must grant access to employees and agents of Manitoba onto their property for the purposes of the Program.

Progress payments can be made upon substantial completion of a project if it achieves adequate flood protection of the structure. For example, a building which has been raised to the required flood protection level would be considered as substantially completed although the utilities have not yet been moved or the raised pad grass seeded.

When moving a building, the property owner must remove all buildings and structures from the property, must decommission any sewage/septic systems and cisterns, fill in basements, and leave the site free of any rubble. 10% of the total claim amount will be held back until the original property has been inspected and found to meet this requirement.

Property owners may be required to hire a professional engineer, who is a member of the Association of Professional Engineers and Geoscientists of the Province of Manitoba (APEGM), when working near riverbanks, shorelines, depression areas or any unstable slopes or areas with erosion concerns.

This Program is scheduled to terminate on March 31, 2016. All projects must be completed by December 31, 2015 and all invoices and receipts must be submitted by January 31, 2016, to allow Program staff ample time to complete processing of payments to the landowner.

Project Management

The owner of the buildings and structures approved for flood proofing assistance is the project manager of the proposed works and is responsible for understanding the scope of the project; checking references and hiring qualified contractors and engineers; ensuring all work is completed satisfactorily, and making payments to contractors and engineers. Provincial staff will be available to explain the various flood proofing methods; the minimum requirements for each method and setting flood protection levels. Financial assistance will be provided for approved completed projects which meet the Program guidelines.

Submitting Invoices

Property owners receiving financial assistance under this Program must submit original invoices and receipts as part of the process of receiving financial assistance.

Eligible and Ineligible Costs

A list of eligible and ineligible costs is attached to these Guidelines. If an expense does not appear on either of the lists, it is the property owner's responsibility to contact the inspector assigned to the project to obtain approval for the expense prior to submitting the invoice for financial assistance.

A list of construction guidelines is available on the Water Stewardship website. These guidelines must be followed by the Applicant.

Application Process

All applications are subject to the guidelines contained in this document.

Step 1

Complete an application form and forward it electronically to

2010ManitobaIndividualFloodProofingInitiative@gov.mb.ca,

by fax to: (204) 945-7419

or by mail to: 2010 Manitoba Individual Flood Proofing Initiative, Box 19 – 200 Saulteaux Crescent, Winnipeg MB R3J 3W3.

*The application should be filled out as completely as possible, and the property owner should provide either an e-mail address or a telephone number where he or she can be reached during normal business hours. **Applicants will be required to provide a copy of the Certificate of Title for the property or a recent municipal tax bill. This will ensure that the legal address of the property is listed correctly and will allow program staff to request information from Manitoba Emergency Measures Organization (MEMO) staff regarding Disaster Financial Assistance files to establish the flood history of the property.***

Step 2

Program staff will contact the applicant either by telephone, e-mail or letter to arrange an appointment to conduct a preliminary assessment of the eligibility of the proposed project in the Program.

Step 3

The Program Committee will review the information provided by the applicant and will rule on the eligibility of the proposed project. The applicant will be advised by letter of the Committee's decision. **Note: eligibility of a proposed project does not constitute approval for financial assistance under this Program.**

Step 4

A Program Inspector will contact applicants whose proposed flood proofing projects have been determined to be eligible for inclusion in the program, will arrange for a site visit, and

may assist the applicant in preparing a more detailed project submission to the Project Committee.

Step 5

The Project Committee will evaluate all proposed projects based on the prioritization criteria and based on their technical merits. Applicants will be notified by mail whether or not their project has been accepted for financial assistance.

Step 6

If the project has been accepted for financial assistance, the Applicant and the Government of Manitoba will enter into a 2010 Manitoba Individual Flood Proofing Initiative Agreement, setting out the respective obligations of the parties. Receipt and acceptance of an application does not create a legally binding obligation on Manitoba to provide financial assistance to the Applicant --- that obligation will only be created when Manitoba has executed the 2010 Manitoba Individual Flood Proofing Initiative Agreement.

Step 7

On completion of the project, the landowner will notify Program staff. The Program Inspector assigned to the project will inspect the project, have the flood protection works surveyed and ensure the project complies with the specifications approved by the Program Committee. If there are deficiencies, the landowner will be required to address them before the project is approved for payment. No payment will be made for a project which does not comply with the Program Guidelines and the project description authorized by the Program Committee.

Step 8

On notification by the Program Inspector that the project has been approved for payment, the landowner will submit original invoices and other receipts to the Program Administrator for payment of the Province's share of the project costs.

Appeals

Program appeals will be limited to items on the eligibility and ineligibility lists.

Appeals may be made in writing to:

The Appeals Board
 2010 Manitoba Individual Flood Proofing Initiative
 c/o Executive Director's Office
 Manitoba Water Stewardship
 Box 11 – 200 Saulteaux Crescent
 Winnipeg MB R3J 3W3

Contact Program Staff

For a copy of this program summary document, additional application forms, links to useful websites and periodic program updates, please visit our website at www.gov.mb.ca/WaterStewardship, and click on the "2010 Manitoba Individual Flood Proofing Initiative" button.

Contact us by mail at

2010 Manitoba Individual Flood Mitigation Program
 Box 19 - 200 Saulteaux Crescent
 Winnipeg MB R3J 3W3

By fax at (204) 945-7419

By e-mail at: 2010ManitobaIndividualFloodProofingInitiativATgov.mb.ca

Or you may contact us by phone at 945-7428 or 1-800-214-6497, and your name will be added to the program mailing list.

The following is a list of the eligible and ineligible items covered under the program.

Eligible Costs

- ✓ raising existing foundation
- ✓ raising buildings to required level
- ✓ construction of a basement or grade beam
- ✓ raising and moving building onto new foundation
- ✓ all service connections to the raised building (sewer, water, gas, telephone, hydro, cable TV)
- ✓ new septic tank and field
- ✓ new cistern
- ✓ driveway realignment or extension, plus surface coating
- ✓ raising and moving garage
- ✓ costs to raise hydro lines or bury same
- ✓ fence removal and reinstallation
- ✓ terracing around existing foundation
- ✓ topsoil and seeding
- ✓ tree and stump removal in areas where fill is required or to make room for a dike, pad or other flood proofing works
- ✓ sump pumps and pits
- ✓ storage and moving of contents to a relocated home
- ✓ non-refundable portion of taxes (GST and PST)
- ✓ sidewalk access front and rear
- ✓ engineering fees for riverside and shoreline properties and other instability conditions, or where required by the Program Inspector
- ✓ construction of retaining walls (if designed by professional engineer)
- ✓ well extension and relocation
- ✓ removal and reinstallation of air conditioners
- ✓ removal of buildings to make room for a dike, pad or other flood proofing works
- ✓ siding on a new wood foundation
- ✓ allowance for borrow pit acreage: limited to \$1,000/acre to a maximum of 3 acres
- ✓ tool rentals
- ✓ substantiated loan interest charges from an accredited financial institution for eligible related project costs, up to a maximum of \$2,000 for a maximum of nine (9) months
- ✓ erosion protection to protect flood proofing works
- ✓ replacing the basement or foundation of a home which has been flood proofed by raising
- ✓ for the moving option only - purchase price, including real estate, legal and survey fees for another building lot in a non-flood prone area – **to a maximum of \$40,000.00**; clean-up of original lot, including decommissioning cistern and sewer/septic system, filling in basement

Ineligible Costs

- ✓ costs related to flood-proofing of a cottage or seasonal residence
- ✓ all costs, if fill and floor elevation requirements are not met
- ✓ any form of temporary diking
- ✓ invoices for only partial completion of work
- ✓ damages caused by contractors' equipment;
- ✓ cracks in a new foundation, or cracks in the walls or windows of a raised home
- ✓ any upgrading of home (e.g. house additions, patios, siding, windows, doors, roofing, eaves troughs, driveway surfaces)
- ✓ purchase of gazebos, sunrooms, decks, verandas, pools, hot tubs, jacuzzis, dog houses, sprinkler / irrigation systems, tool sheds, TV antennas or towers, satellite dishes, air conditioners, flood fighting pumps, lawn ornaments, fountains, fish ponds, swing sets, sand boxes, trees, plants and shrubbery for landscaping, shelterbelt replacement, sod
- ✓ erosion damage repair
- ✓ borrow pit closure
- ✓ purchase of tools, blades, etc.
- ✓ value of land taken out of production to be occupied by a dike
- ✓ fencing of borrow area
- ✓ hopper bottoms
- ✓ structural (plywood) dikes
- ✓ all future costs of operating and/or maintaining flood protection works