



WEST HANTS REGIONAL MUNICIPALITY REPORT

Information ☐	Recommendation ☒	Decision Request ☐	Councillor Activity ☐
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To: Mayor Zebian and Members of West Hants Regional Municipality Council

Submitted by: _____
John Ogilvie, Climate Action Coordinator

Date: 2024-12-03

Subject: Home Flood Protection Pilot Program Participants; File #24-18

LEGISLATIVE AUTHORITY

Home Flood Protection Pilot Program Policy

NS Municipal Government Act, Section 65C

RECOMMENDATION

...that Committee of the Whole recommends that Council approve the list of participants for the Home Flood Protection Pilot Program as shown in Attachment B to the report “Home Flood Protection Pilot Program Participants”, File 24-18, to Committee of the Whole, dated December 3, 2024.

BACKGROUND

Property ☒	Public Opinion ☐	Environment ☒	Social ☐	Economic ☒	Councillor Activity ☐
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At the January 23, 2024, Council meeting, Council passed the following motion:

“Council direct staff to create a home flood protection program and present it to Council by the March Committee of the Whole meeting for viewing and/or approval for budgetary implications”.

At the March 26, 2024, Council meeting, Council passed the following motion:

“Council direct staff to develop a Home Flood Resiliency Program offering both flood risk assessments and grants for eligible upgrades”.

At the April 24, 2024, Council meeting, Council passed the following motion:

“Council direct the CAO to direct staff to expedite the grant program and have it in place, so residents have the ability to purchase their own emergency kits to store at their homes and have readily available when they are needed.”

At the May 29, 2024, Council meeting, Council passed the following motions regarding the parameters of the proposed Home Flood Protection Pilot Program:

“Council make a valid Home Flood Protection Assessment mandatory for approval of a grant for upgrades under the Home Flood Protection Pilot Program”

“Council pay 100% of the cost of a Home Flood Protection Assessment for approved applicants to the Home Flood Protection Pilot Program”

“Council delegate the recommendation process for grants to staff”

“Council pay for 100% of the cost of a homeowner’s upgrades, to the specified limit, for approved applicants to the Home Flood Protection Pilot Program”

“Council set the individual funding limit for applicants per household to the Home Flood Protection Pilot Program at \$10,000 for stormwater and at up to \$20,000 for combined storm and sewer water”

At the June 25, 2024, Council meeting, Council approved the *Home Flood Protection Pilot Program Policy*.

As part of the 2024-25 operating budget approved by Council on May 29, 2024, Council allocated \$400,000 towards the Home Flood Protection Pilot Program. This funding is to be used toward Home Flood Risk Assessments and grants to participants to complete upgrades. The Clean Foundation has quoted approximately \$50,000 to perform up to forty (40) Home Flood Risk Assessments for participants in the Home Flood Protection Pilot Program in West Hants Regional Municipality, leaving approximately \$350,000 to allocate to grants for upgrades.

DISCUSSION

Following approval of the policy in June, staff developed an application form, process for accepting applications, and published website and social media posts to increase awareness of the program. Applications were accepted between September 3 and October 11, 2024, via mail, email, or in-person at the Municipal Office at 76 Morison Drive. Questions about the program, eligibility and requirements were directed to the Climate Action Coordinator.

A total of 35 applications were submitted by October 11 for a maximum funding request of \$430,000 (Attachment A). A staff committee comprised of the Climate Action Coordinator, Director of Planning and Development, and the Manager of Public Works Operations evaluated the applications based on the criteria outlined in the *Home Flood Protection Pilot Program Policy* including flooding severity, frequency, desired upgrades, and existing flood mapping. Applications were first evaluated by each individual staff member, then discussed as a group and scores were averaged to create the final score per applicant and further categorized into; HIGH (28-41 pts), MEDIUM (14-27pts) and LOW (0-13pts) indicators reflecting eligibility levels.

The recommended applications for Council's approval are highlighted in Attachment B. Staff have maximized the number of applicants within the budget of \$350,000, to assist a total of 27 applicants. The remaining \$50,000 will be utilized to complete the Home Flood Risk Assessments.

All applicants approved by Council at this stage in the application process will receive a Home Flood Risk Assessment fully funded by the Municipality. Each recommended applicant has been assigned the maximum financial assistance amount as per the policy in alignment with the recommended home upgrades – \$10,000 for overland flooding impacts or \$20,000 for combined sewer overflow impacts, as confirmed by Public Works. Pending the completion of the individual Home Flood Risk Assessments, applications will be revisited for policy compliance. At that time applications may remain eligible for the full funding allocation as noted in Attachment B or less than indicated. Ineligible applicants could be reconsidered or carried forward into the 2025/26 fiscal year if Council supports the program in the next fiscal year.

NEXT STEPS

Pending Council approval:

- 1) Staff will contact applicants to inform them of their successful or unsuccessful application to the Home Flood Protection Pilot Program.
- 2) Approved participants will be asked to sign an agreement with the Municipality to describe each party's responsibilities, the program, distribution of funds, and maximum funding amounts.
- 3) Staff will work with the Clean Foundation and approved participants to arrange Home Flood Risk Assessments.
- 4) Once the Home Flood Risk Assessment is completed, participants will select suggested upgrades from the assessment and obtain contractor quotes.
- 5) Once quotes are submitted to staff and a contractor is selected to complete the upgrades, funding will be provided to participants to perform eligible projects, to the maximum amount listed in the agreement.

FINANCIAL IMPLICATIONS

As part of the 2024-25 operating budget approved by Council on May 29, 2024, Council allocated \$400,000 towards the Home Flood Protection Pilot Program. The Clean Foundation

has quoted approximately \$50,000 to perform up to forty (40) Home Flood Risk Assessments for participants in the Home Flood Protection Pilot Program in West Hants Regional Municipality, leaving approximately \$350,000 to allocate to grants for upgrades.

Applicants will only receive the amount of funding required to complete the upgrades as recommended through the Home Flood Risk Assessment, therefore some may not receive the entire requested amount of \$10,000 or \$20,000. However, if each recommended applicant receives the maximum amount of funding for upgrades in addition to a Home Flood Risk Assessment, the budget will be used almost entirely.

Depending on the Clean Foundation's ability to perform Home Flood Risk Assessments, and the nature of certain upgrades which may be weather dependant, upgrades may occur in the 2025-26 budget year. The 2024-25 budget allocation for the Home Flood Protection Pilot Program may need to be carried over into the 2025-26 budget to honour the Municipality's commitment to approved applicants. This would be confirmed during the 2025-26 budget deliberations.

ALTERNATIVES

In response to this report, Committee of the Whole may:

- recommend that Council approve the list of applicants as recommended by staff or as specifically revised by the Committee;
- recommend that Council do not approve the list of applicants, citing specific criteria that may not be met; or
- request additional information on a specific topic

ATTACHMENTS

Attachment A	List of Applicants to the Home Flood Protection Pilot Program
Attachment B	Recommended List of Applicants for the Home Flood Protection Pilot Program
Attachment C	Home Flood Protection Pilot Program Policy

CHIEF ADMINISTRATIVE OFFICER REVIEW

As relayed in the report, staff have thoroughly reviewed the applications and applied the scoring matrix resulting in the recommendations.

I support the recommendation.

Report Prepared by: _____

John Ogilvie, Climate Action Coordinator

Report Reviewed by: _____

Kari Fougere, Manager of Planning and Development

Report Reviewed by: _____

Sara Poirier, Director of Planning and Development

Report Reviewed by: _____

Carlee Rochon, Director of Financial Services

Report Approved by: _____


Mark Phillips, Chief Administrative Officer



Attachment A

List of Applicants to the Home Flood Protection Pilot Program

Address	Community	Homeowner(s)	Eligibility (Y/N)	Indicated Funding Amount
[REDACTED]	Hantsport	Kim Myles; Mark Myles	No	
[REDACTED]	Hantsport	Glenn Deering; Virginia Deering	Yes	\$ 10,000.00
[REDACTED]	Hantsport	Zoe Brewster	Yes	\$ 10,000.00
[REDACTED]	St Croix	James Riley; Valerie Burke	Yes	\$ 10,000.00
[REDACTED]	Hantsport	David Barker	Yes	\$ 10,000.00
[REDACTED]	Hantsport	Ryan Faulkner; Tiffany Faulkner	Yes	\$ 10,000.00
[REDACTED]	Hantsport	Bertina Evers	Yes	\$ 10,000.00
[REDACTED]	Windsor	Dawn Duhart	Yes	\$ 10,000.00
[REDACTED]	Hantsport	Hoa Nguyen; Barry Mosher	Yes	\$ 20,000.00
[REDACTED]	Three Mile Plains	Lynn Turner	Yes	\$ 10,000.00
[REDACTED]	Windsor	Paul Delaney	Yes	\$ 20,000.00
[REDACTED]	Windsor	Stefan Palios; Marty Butler	Yes	\$ 20,000.00
[REDACTED]	Windsor	Marcel Rochon	Yes	\$ 10,000.00
[REDACTED]	Windsor	Denise Forand	Yes	\$ 10,000.00
[REDACTED]	Windsor	Steve Morton; Margaree Morton	Yes	\$ 20,000.00
[REDACTED]	Bramber	Adam Sullivan	Yes	\$ 10,000.00
[REDACTED]	Windsor	John Monette	Yes	\$ 20,000.00
[REDACTED]	Windsor	Pierre Tabbiner; Ashley MacDonald	Yes	\$ 20,000.00
[REDACTED]	Windsor	Chris Sanford; Tia Sanford	Yes	\$ 20,000.00
[REDACTED]	Windsor	Justin Bowman; Danielle Bowman	Yes	\$ 20,000.00
[REDACTED]	Windsor	Edward Poirier; Bonnie Poirier	Yes	\$ 10,000.00
[REDACTED]	Ellershouse	Carlos Lara; Esperanza Silva	Yes	\$ 10,000.00
[REDACTED]	Lower Burlington	Gregory Elias	Yes	\$ 10,000.00

		Windsor	Craig Singleton; Elizabeth Singleton	Yes	\$	20,000.00
		Brooklyn	Joseph Scott Johnson	Yes	\$	10,000.00
		Brooklyn	Hannah Kenney; Gerry Pike	Yes	\$	10,000.00
		Brooklyn	Gary Hutchins; Verna Hutchins	Yes	\$	10,000.00
		Windsor	Stephanie Smith; Nigel Gutcher	Yes	\$	10,000.00
		Mosherville	Richard Aston	Yes	\$	20,000.00
		Three Mile Plains	Natasha Hatchard-Pemberton; Jeffery Pemberton	Yes	\$	10,000.00
		Curry's Corner	Natasha Greenough	Yes	\$	10,000.00
		St Croix	Joanne Howell	Yes	\$	10,000.00
		Ellershhouse	John Martin; Tanya Martin	Yes	\$	10,000.00
		Ellershhouse	Adam Sanford; Elizabeth Sanford	Yes	\$	10,000.00
Maximum Requested Funding					\$	430,000.00

Attachment B

Recommended List of Applicants for the Home Flood Protection Pilot Program

Address	Community	Homeowner(s)	Eligibility (Y/N)	Scoring Category	Indicated Funding Eligibility Amount
[REDACTED]	Brooklyn	Joseph Scott Johnson	Yes	High	\$ 10,000.00
	Brooklyn	Hannah Kenney; Gerry Pike	Yes	High	\$ 10,000.00
	Windsor	Stefan Palios; Marty Butler	Yes	High	\$ 20,000.00
	Windsor	Steve Morton; Margaree Morton	Yes	High	\$ 20,000.00
	Hantsport	Glenn Deering; Virginia Deering	Yes	High	\$ 10,000.00
	St Croix	James Riley; Valerie Burke	Yes	High	\$ 10,000.00
	Hantsport	Hoa Nguyen; Barry Mosher	Yes	High	\$ 20,000.00
	Windsor	Denise Forand	Yes	High	\$ 10,000.00
[REDACTED]		Pierre Tabbiner; Ashley MacDonald	Yes	High	\$ 20,000.00
	Windsor	Edward Poirier; Bonnie Poirier	Yes	High	\$ 20,000.00
	Brooklyn	Gary Hutchins; Verna Hutchins	Yes	High	\$ 10,000.00
	Curry's Corner	Natasha Greenough	Yes	High	\$ 10,000.00
	Ellershouse	Adam Sanford; Elizabeth Sanford	Yes	High	\$ 10,000.00
	Windsor	Stephanie Smith; Nigel Gutcher	Yes	High	\$ 10,000.00
	Windsor	Dawn Duhart	Yes	High	\$ 10,000.00
	Windsor	Paul Delaney	Yes	High	\$ 20,000.00
	Windsor	John Monette	Yes	High	\$ 20,000.00
	St Croix	Joanne Howell	Yes	High	\$ 10,000.00
	Ellershouse	John Martin; Tanya Martin	Yes	High	\$ 10,000.00
	Windsor	Justin Bowman; Danielle Bowman	Yes	Medium	\$ 20,000.00
		Craig Singleton; Elizabeth Singleton	Yes	Medium	\$ 20,000.00
[REDACTED]	Hantsport	Zoe Brewster	Yes	Medium	\$ 10,000.00

	Hantsport	Bertina Evers	Yes	Medium	\$ 10,000.00
	Three Mile Plains	Lynn Turner	Yes	Medium	\$ 10,000.00
	Windsor	Marcel Rochon	Yes	Medium	\$ 10,000.00
	Mosherville	Richard Aston	Yes	Medium	\$ 10,000.00
	Three Mile Plains	Natasha Hatchard-Pemberton; Jeffery Pemberton	Yes	Medium	\$ 0
	Windsor	Chris Sanford; Tia Sanford	Yes	Medium	\$ 0
	Hantsport	David Barker	Yes	Medium	\$ 0
	Hantsport	Ryan Faulkner; Tiffany Faulkner	Yes	Medium	\$ 0
	Ellershouse	Carlos Lara; Esperanza Silva	Yes	Medium	\$ 0
	Bramber	Adam Sullivan	Yes	Medium	\$ 0
	Lower Burlington	Gregory Elias	Yes	Medium	\$ 0
	Hantsport	Kim Myles; Mark Myles	No	Ineligible	
Maximum Requested Funding:					\$ 430,000.00
Recommended Total Program Funding Awarded:					\$ 350,000.00

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 INTERPRETATIONS

- 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;



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- 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.

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	☐ Yes ☐ 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



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- 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	