



# Homeowner's Guide to Reducing Basement Flooding Risk

Subsidy Program Requirements and Tips for Hiring an Experienced Contractor





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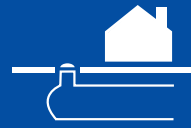
# Halton Region's Basement Flooding Prevention Subsidy Program

Halton Region's Basement Flooding Prevention Subsidy Program ("the Subsidy Program") offers financial support to help homeowners make improvements that reduce the risk of basement flooding. Improvements through this program also help minimize the amount of groundwater and stormwater that enter the Region's wastewater system.

Halton Region administers the program by setting eligibility requirements, reviewing applications and documentation, confirming that completed work meets program criteria and issuing subsidy payments once all conditions are met. Halton Region does not choose contractors, supervise work, assess the quality of workmanship or help resolve disagreements between homeowners and contractors.

As a homeowner, you are responsible for understanding how your home's drainage system works, choosing and hiring an experienced contractor, making sure Local Municipal permits are obtained and inspections are completed, overseeing the work and keeping all the required documentation needed for subsidy eligibility. To qualify for subsidy funding, you must provide proof that the work was required and completed correctly, that any required permits and inspections were obtained and that the work was paid for in full.

This guide will help you understand how the program works, what types of improvements may be needed in your home, how to find and work with an experienced contractor and what you will need to ensure you are eligible for funding. You will also find step-by-step information on how to properly oversee the work and how to apply for the subsidy.



Confirm how your home is connected to the wastewater system



Find and hire an experienced and licensed contractor



Apply for a Local Municipal permit (if needed)



Oversee the work



Get an inspection from your local municipality (if a permit was needed)



Submit documentation to Halton Region for subsidy review

# Roles and Responsibilities

Successful completion of basement flooding mitigation work under the Subsidy Program depends on clear coordination between homeowners, contractors, Halton Region, and your local municipality. Each party has a specific role in making sure the work is done properly and meets all the necessary requirements.



**Please note:** Halton Region does not choose contractors, participate in contracts or resolve disputes between homeowners and contractors.

## As the **homeowner**, you are responsible for:

- Understanding your home's drainage and plumbing system, including where your homes' weeping tiles (foundation drains), sump pumps, exterior storm drains, and downspout discharges and which system they are connected to.
- Engaging the Region to complete a household drainage survey, or engage a contractor to complete a Plumbing Assessment (refer to page 10 for eligibility).
- Choosing an experienced and licensed contractor.
- Entering into a private contract directly with your contractor.
- Overseeing the work to ensure it is completed as agreed.
- Obtaining any required permits from your Local Municipality or ensuring your contractor does.
- Scheduling inspections from your local municipality if a permit is required.
- Keeping all documentation, including, invoices and proof of payment, permits, inspection reports and before/after photos and/or videos.
- Submitting a complete subsidy application to Halton Region.

## **Halton Region** is responsible for:

- Administering the Subsidy Program and reviewing applications.
- Confirming the completed work meets program requirements.
- Verifying proof of payment before issuing any subsidy.
- Providing program information about eligible work, subsidy amounts and the application process.
- Issuing subsidy payments to eligible homeowners.

## **Your local municipality** is responsible for:

- Issuing any required permits.
- Inspecting the work covered by the permit.
- Ensuring installations comply with Ontario Building Code and by-laws.
- Providing inspection results that help confirm your eligibility for the subsidy.

**Please note:** Municipal inspectors do **not** oversee the quality of the contractor's work beyond checking for Ontario Building Code compliance.

**Table 1** on page 17 outlines the roles and responsibilities of each party. These responsibilities help ensure plumbing, electrical and safety regulations are met, that the work is completed properly and that homeowners maintain eligibility for the subsidy.

# Understanding your Home's Drainage System

Your home is built with two separate drainage systems:



The **wastewater system** handles water from inside your home (e.g. sinks, toilets, showers, appliances).



The **stormwater/groundwater system** handles rainwater and water outside of the home (e.g. weeping tiles, sump pumps, downspouts).

Understanding your home's drainage system is particularly important when:

- Buying a home
- Renovating a home
- Finishing a basement or converting it to a living space
- If the home has a history of basement or property flooding

Many homes built from **mid-1950's to late 1970's** were originally constructed with weeping tiles and/or downspouts connected directly to the wastewater system. These connections can send large amounts of stormwater into the wastewater system, which they are not designed to handle. If parts of your home's private storm drainage are incorrectly connected to the wastewater system, this can lead to:

- Basement flooding due to wet-weather wastewater system surcharge
- Community-wide flooding
- Added pressure on wastewater treatment plants

Correcting these older drainage connections helps lower the risk of basement flooding and reduces strain on the entire wastewater system.



Figure 1: Examples of stormwater connections commonly found in homes built from mid-1950's to late 1970's.

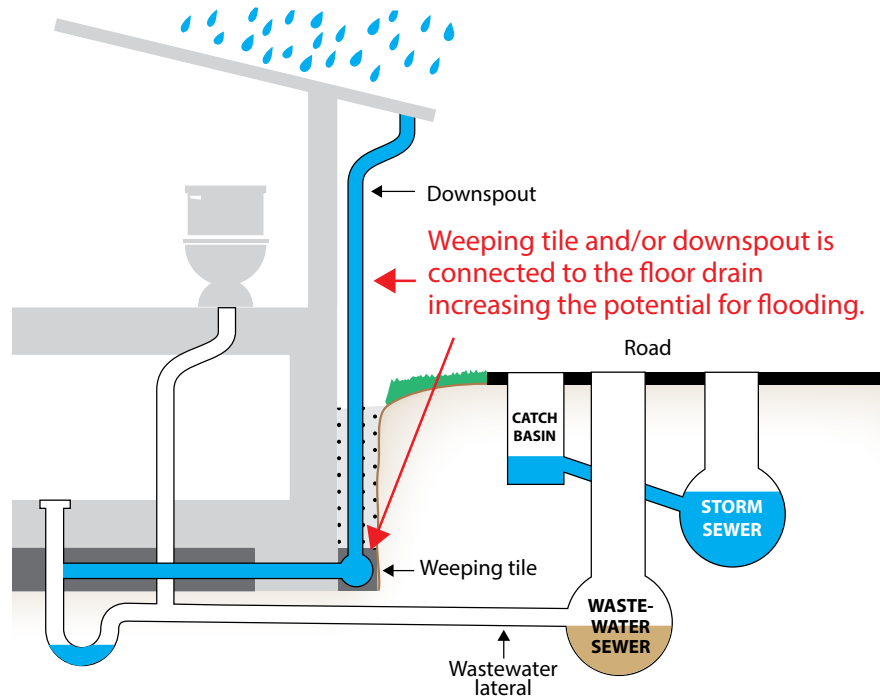
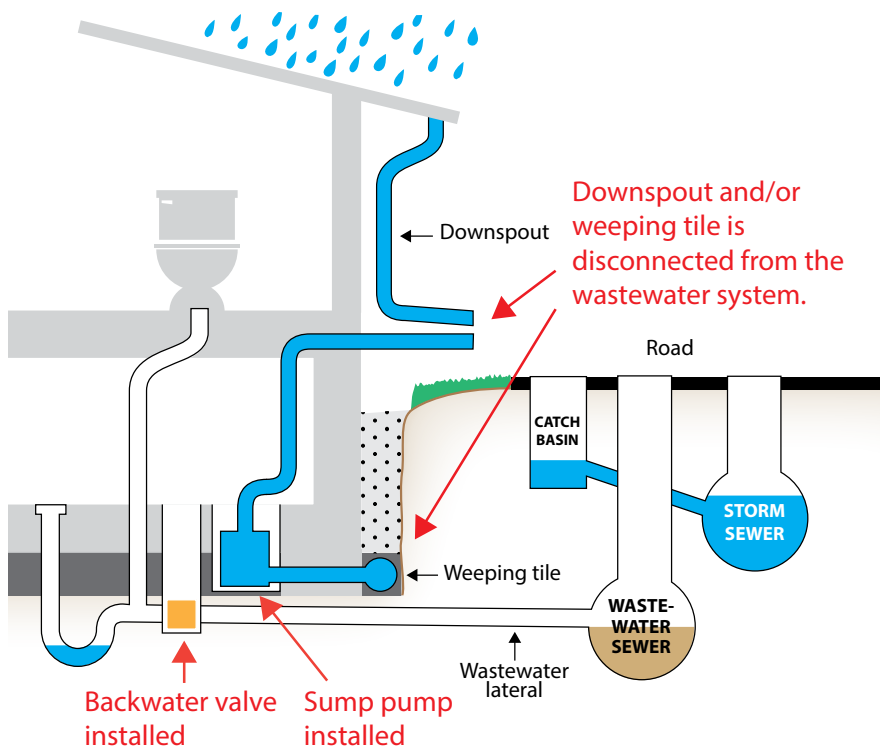


Figure 2: How disconnecting these connections and installing basement flooding prevention devices can reduce risk and help prevent future flooding.



## Key Parts of Your Home's Drainage System

Understanding the components of your home's drainage system can help you identify potential risks and complete mitigation work that reduces your basement flood risk. Below is an overview of the main features found in most homes.

### Weeping Tiles

- Perforated pipes installed around the base of your foundation to collect groundwater and channel it away. These can also be referred to as foundation drains.
- In many older homes, these drains were connected to the home's plumbing system and directly into the Region's wastewater sewer, which increases flood risk.



### Sump Pump

- A pump that is installed in a sump pit to remove water collected by weeping tiles.
- When installed correctly, a sump pump discharges water safely away from your home or into a stormwater system.



### Downspouts

- Direct rainwater from your roof to the ground surface.
- In some older homes, downspouts may be connected directly to the wastewater lateral, which increases the amount of water that is directed into the wastewater system, increasing the risk of wastewater system surcharge during wet weather and basement flooding.



### Backwater Valves

- A device that is installed on your private wastewater lateral to help prevent wastewater from backing up into your home.
- It is very important that this is installed correctly and regularly maintained to work effectively.



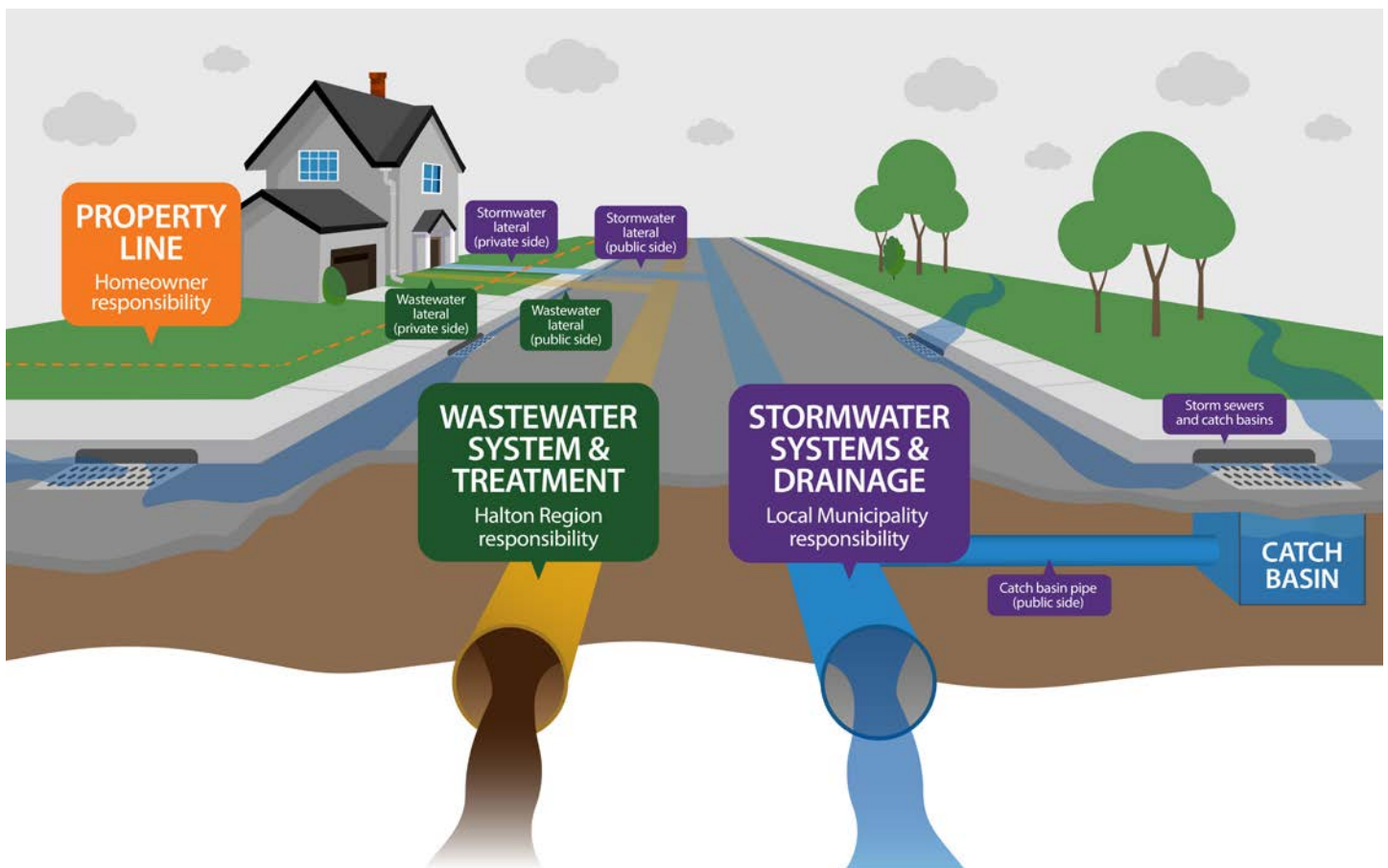
## Wastewater Lateral

- The pipe that carries sewage from your home to the Region's wastewater system.
- Halton Region maintains the section of wastewater lateral up to the property line. As the homeowner, you are responsible for the portion running from your home to the property line.

## Storm Lateral

- A pipe that directs rainwater from your property to the local municipalities storm sewer system.

Figure 3: How the wastewater and storm systems work





## Household Drainage Surveys and Plumbing Assessments

Understanding how a home's drainage system is configured, both inside and outside the house, is an important first step before beginning any subsidy-eligible work. Halton Region requires **proof of stormwater connections to the wastewater system** to confirm whether the work is eligible for a subsidy. This proof may come from one of two sources:

- 1 A Region-completed Household Drainage Survey (HHDS), where eligible, or
- 2 A plumbing or drainage assessment completed by a licensed plumber or qualified drainage contractor.

Both the survey and the assessment help identify key drainage features and conditions on the property, including:

- The location and condition of the wastewater lateral
- Where your downspouts discharge
- Whether a backwater valve is installed and in good condition
- How your home's weeping tiles (foundation drains) are connected to the wastewater system
- Whether a sump pump exists, and its condition and discharge location

### Who Is eligible for a Region completed HHDS?

You may qualify for a *Region completed* Household Drainage Survey if your home:

- Was built between **1958 and 1978**, or
- Has a **previously reported history of basement flooding** due to a wastewater sewer surcharge, or
- Is located in a **Region-defined Priority Area**

To confirm if you are located within a Region-defined Priority Area, contact Halton Region by calling 311 or emailing [hhds@halton.ca](mailto:hhds@halton.ca)

### If you are not eligible for a Region-completed HHDS

If your home does not meet the criteria for a Region-completed survey, you are encouraged to obtain a **plumbing or drainage assessment** from a licensed plumber.

The cost of this assessment will be reimbursed through the subsidy program upon successful completion of eligible work.

# Find and Hire an Experienced Contractor

Once you understand how your home's drainage system works, you will have a clearer sense of what improvements may be needed to reduce the risk of basement flooding. Subsidy-eligible work can be complex and may involve plumbing, excavation, concrete and foundation cutting, electrical work, and compliance with Ontario Building Code, Electrical Safety Authority regulations, and municipal drainage by-laws. Choosing the right contractor is one of the most important steps toward a successful project.

## Typical Types of Basement Flooding Mitigation Work

Below are the most common types of work completed through the Subsidy Program:

### Weeping Tile Disconnection & Sump Pump Installation

Disconnects weeping tiles from the home's plumbing system and the Region's wastewater system. A sump pump is installed to safely discharge water away from your home.

### Exterior Drain Disconnection

Removes storm drains from below-grade areas such as basement patios or walkouts or reverse driveways that connect into the home's plumbing system and the Region's wastewater system. These drains are redirected to a safe surface discharge point.

### Downspout Disconnection

Disconnects roof downspouts from your private wastewater lateral or the Region's wastewater system and redirects the water to ground surface away from the foundation.

### Wastewater Lateral Lining and Repair

Fixes cracks, sags, or defects in your private wastewater lateral to prevent blockages, backups and root intrusion.

### Backwater Valve Installation

Installs a device inside your home's plumbing system that helps prevent wastewater backups from flowing backwards into your home during heavy rain. Backwater valves are not suitable for all homes. Suitability depends on your home's elevation and how your foundation drains are connected.

**Table 2** on page 18 provides guidance on the typical types of work involved in completing subsidy eligible basement flooding mitigation projects, along with who is qualified to perform each task.



# How to Choose the Right Contractor

Hiring an experienced, qualified contractor helps ensure that the work is done safely, meets technical standards, passes inspection and remains eligible for the Subsidy Program. Homeowners should get quotes from three contractors when looking to hire.

## 1 Verify Credentials and Licensing



Hiring someone without proper certification can lead to unsafe or improper installations, failed inspections, and even loss of subsidy eligibility.

### Ask contractors to prove:

- ✓ They are licensed through **Skilled Trades Ontario**
- ✓ Staff performing the work hold a **Certificate of Qualification**

### Questions to ask:

- ✓ Who will be doing the work?
- ✓ Can you provide proof of licensing for your team?
- ✓ Are they a Licensed Plumber or Master Drain Layer?
- ✓ If electrical work is required, will you be using a Licensed Electrician?

## 2 Review Relevant Experience



Choosing a contractor who has successfully completed similar projects helps ensure the work will meet Codes, pass inspection, and qualify for subsidy.

Ask for three reference sites in Halton Region within the last five years. Confirm that valid permits and final inspections were issued for those projects.

### Questions to ask:

- ✓ Can you provide addresses and scope of three similar projects in Halton Region?
- ✓ Were permits obtained and inspections passed?
- ✓ Do you have photos or documentation from those jobs?

## 3 Check Insurance and WSIB Coverage



Insurance protects you as a homeowner from liability, and WSIB coverage protects their workers.

When requesting quotes, request that the Contractor is able to provide insurance. At the time of contract signing, request the Contractor to provide:

- ✓ Certificate of Insurance naming both the contractor and the homeowner as **Additional Insured**
- ✓ \$5 million Commercial General Liability Coverage
- ✓ \$2 million Automobile Liability coverage
- ✓ Current WSIB Clearance Certificate
- ✓ Corporate Health & Safety Policy

## 4 Confirm Permitting Approach



Permits ensure the work is inspected and meets Building Code. If a required permit is not obtained, the subsidy application will not be approved.

### Questions to ask:

- ✓ Will you apply for a permit from the Local Municipality?
- ✓ Will you show me proof once it's issued?
- ✓ What happens if work doesn't pass inspection?

Refer to **Table 3** on page 19 for typical permit requirements.

## 5 Sign a Detailed Contract



A clear contract protects both you and the contractor. Your contract should include:

- ✓ A detailed scope of work
- ✓ Itemized costs
- ✓ Timelines and milestones
- ✗ **Avoid** vague language like "as needed" or "miscellaneous."

## 6 Set a Payment Schedule



Paying too much upfront can leave you vulnerable if the contractor doesn't finish the job. A structured schedule keeps both parties accountable.

- ✓ Agree on milestones (e.g. deposit, after installation, after successful permit inspection and approval)
- ✗ **Never** pay in full until work passes inspection by the Local Municipality and you receive all other documentation for subsidy.



# Eligibility Requirements for Subsidy Work

As a homeowner, you play an important role in keeping your project on track. While your contractor is responsible for completing the work, you should visit the work area and speak with Contractor regularly to:

- ✓ Verify that before-and-after photos are taken.
- ✓ Compare the work being done to your signed contract
- ✓ Witness any equipment startups and testing
- ✓ Keep all documentation related to permits, inspections, invoices, videos and photos

Local Municipal permits are required for certain types of work. Your contractor should obtain these permits on your behalf and schedule inspections with the local municipality. Ask for proof that a permit has been issued and confirm when inspections will occur.

Refer to **Table 3** on page 19 for permitting and inspection requirements by subsidy type.



Trusted contractors communicate clearly and stick to the agreed scope and payment schedule. Be cautious if your contractor requests additional payments outside the agreed schedule and fails to provide updates or explain changes.

## Handling Conflicts or Disputes With Your Contractor

While most projects go smoothly, issues can arise. Common problems include:

- ✗ Failure to obtain or pass building permit inspections.
- ✗ Unprofessional conduct or behaviour.
- ✗ Safety violations.
- ✗ Poor workmanship.
- ✗ Lack of communication.



Halton Region administers the subsidy program and confirms that work is completed and paid for. Halton does **not** mediate disputes between homeowners and contractors. Your agreement is a private contract.

## How to protect yourself and resolve issues

### Document Everything

- ✓ Keep copies of the contract, permits, inspection reports, invoices, and communication.
- ✓ Take photos of work progress and any issues.



### Communicate Clearly

- ✓ Address concerns in writing (email or text) and keep records.
- ✓ Ask for a timeline to correct the issue.



### Use Your Contract

- ✓ Refer to the terms, payment holdbacks, and timelines.
- ✓ Withhold final payment until final inspections are passed.



### Escalate if Needed

- ✓ Contact the Local Municipality about permit or inspection concerns.
- ✓ Contact the Ministry of Labour for safety concerns.
- ✓ Contact the Electrical Safety Authority for electrical safety concerns
- ✓ Try to resolve matters first with your contractor, but considering legal advice or small claims court for unresolved disputes is an option.



# Apply for Your Subsidy

Halton Region's Basement Flooding Prevention Subsidy Program makes it easier and more affordable for residents to complete home improvements that can lower the risk of basement flooding.

To remain eligible for the subsidy, you must submit specific documentation that confirms the work was completed properly and meets all program requirements. This information should be tracked throughout the work, not just at the end. It is much easier for both you and your contractor to gather documents as the project progresses.

Ensure you collect and submit all required documents (including permits, invoices, photos, CCTV videos and inspection reports) and follow Halton Region's application process to receive payment.

## How to Apply

- ✓ Make sure all work is complete and inspections have passed.
- ✓ Gather all required documentation (refer to **Table 3** on page 19 for a full list of required documents).
- ✓ Submit your application through Halton Region's Basement Flooding Prevention Subsidy Program email address (**BasementFloodingSubsidy@halton.ca**) or by mail, following the instructions on **halton.ca**
- ✓ The Region will review your documents, confirm eligibility, and process your payment.



# Table 1: Key Responsibilities for Basement Flooding Prevention Subsidy Program

	Homeowner	Contractor	Halton Region	Local Municipality
<b>1</b> <b>Contractor Selection and Agreements</b>	<ul style="list-style-type: none"> <li>Select and hire an experienced contractor</li> <li>Verify credentials and experience</li> <li>Sign written scope of work, payment terms of conditions</li> </ul>	<ul style="list-style-type: none"> <li>Provide clear scope and pricing</li> <li>Prepare and sign written scope of work, payment terms of conditions</li> </ul>	<ul style="list-style-type: none"> <li>Provide subsidy program resources and homeowner guide</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>
<b>2</b> <b>Permits</b>	<ul style="list-style-type: none"> <li>Confirm with Contractor that Local Municipal permits are obtained</li> </ul>	<ul style="list-style-type: none"> <li>Apply for and obtain permits, as required</li> <li>Provide the permit to the homeowner</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>Review work and issue necessary permits</li> </ul>
<b>3</b> <b>During the Work</b>	<ul style="list-style-type: none"> <li>Provide property access</li> <li>Review progress</li> <li>Maintain communication</li> </ul>	<ul style="list-style-type: none"> <li>Complete work per Ontario Building Code and municipal requirements</li> <li>Notify homeowner and Building Department of changes verbally and in writing</li> </ul>	<ul style="list-style-type: none"> <li>Provide subsidy program resources, homeowner guide and support</li> </ul>	<ul style="list-style-type: none"> <li>Inspect work where required by permit</li> </ul>
<b>4</b> <b>After the Work</b>	<ul style="list-style-type: none"> <li>Attend inspections</li> <li>Confirm with Contractor that inspections have passed and permits are closed</li> </ul>	<ul style="list-style-type: none"> <li>Arrange inspections and close permits</li> <li>Ensure proper commissioning</li> <li>Provide maintenance guidance</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>Inspect work for compliance</li> <li>Confirm permit inspections passed</li> </ul>
<b>5</b> <b>Subsidy</b>	<ul style="list-style-type: none"> <li>Understand subsidy requirements and ensure contractor is aware of them</li> <li>Gather copies of invoices, project documents, inspection reports</li> <li>Submit for subsidy</li> </ul>	<ul style="list-style-type: none"> <li>Provide itemized invoices, before/ after photos, CCTV reports, inspection reports</li> </ul>	<ul style="list-style-type: none"> <li>Review documentation for compliance to subsidy eligibility (not quality)</li> <li>Process eligible subsidies for payment</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>

# Table 2: Subsidy-Eligible Work and Qualifications and Experiences

		Weeping Tile Disconnection & Sump Pump	Exterior Drain Disconnection (Reverse Driveway or Basement Walkout)	Downspout Disconnection	Wastewater Lateral Lining & Repair	Backwater Valve Installation
TYPICAL TASKS	Interior Plumbing	✓	✓		✓	✓
	Sewer Repairs and Replacement				✓	
	Electrical / Power Connections	✓	✓			
	Foundation Coring / Concrete Cutting	✓	✓			✓
	Excavation		✓		✓	
	Exterior Drainage / Landscaping	✓	✓	✓	✓	
WHO DOES IT	Licensed Plumber or Drainage Expert	✓	✓	✓	✓	✓
	Excavation Contractor		✓ *		✓	
	Licensed Electrician	✓	✓ *			
	Homeowner			✓		
Preferred Experience and Knowledge		<ul style="list-style-type: none"> <li>• Experience with CCTV inspections to confirm connections.</li> <li>• Knowledge of basement drainage systems and proper discharge requirements.</li> <li>• Ability to meet Ontario Building Code standards and local drainage bylaws</li> </ul>	<ul style="list-style-type: none"> <li>• Experience with surface grading and discharge compliance.</li> <li>• Skilled in excavation and site restoration.</li> </ul>	<ul style="list-style-type: none"> <li>• Experience with redirecting roof runoff safely and installing splash pads and extensions.</li> <li>• Knowledge of stormwater discharge compliance and downspout requirements.</li> </ul>	<ul style="list-style-type: none"> <li>• Proven experience with open-cut lateral replacements, spot repairs, trenchless relining</li> <li>• Understanding of provincial and municipal sewer standards</li> <li>• Experience in permit requirements, utility locates, construction safety</li> </ul>	<ul style="list-style-type: none"> <li>• Proven experience with basement plumbing modifications.</li> <li>• Understanding of installation requirements and code compliance.</li> <li>• Ability to position valves correctly and perform required tests (e.g., ball test).</li> </ul>

\* Dependent on the scope of work

# Table 3: Eligibility Requirements for the Subsidy Program

	Weeping Tile Disconnection & Sump Pump Installation	Exterior Drain Disconnection (Reverse Driveway and Below-grade Walkout)	Downspout Disconnection	Wastewater Lateral Lining and Repair	Backwater Valve Installation
Local Municipal Permit Required	✓ if new sump pump is installed	✓ if sump pump is installed Drainage engineering for gravity outlet	✗	✓ if repairs > 1.5m or relining	✓
Local Municipal Permit Obtained & Inspections Signed Off	✓	✓ if sump pump is installed Drainage engineering for gravity outlet	✗	✓ if repairs > 1.5m or relining	✓
Itemized invoice (payment in full)	✓	✓	✓	✓	✓
Household drainage survey / plumbing assessment required	✓	✓	✗	✓	✓
Proof that work was required	✓ Proof of connections to WW with CCTV/ dye test	✓ Proof of connections to WW with CCTV/ dye test	✓ Proof of connections to WW with CCTV/ dye test	✓ Proof of condition with CCTV	✓ Proof that any connections upstream were disconnected and take photos
Proof that work was completed	✓ Proof of disconnection with CCTV/photos	✓ Proof of disconnection with CCTV/photos	✓ Proof of surface discharge with photos	✓ Proof of repairs/ lining with CCTV	✓ Verify slope with ball test results and proof completed with photos

