



Basement Flooding Loan Program Resulting From a Sanitary Sewer Backup

Dear Owner:

On April 1, 2009, Regional Council approved a Basement Flooding Loan Program for those residents who have experienced basement flooding due to a sanitary sewer backup. This program provides loan financing for the installation of an approved backwater valve and sump pump in a resident's house and is subject to the following guidelines:

- i) An interest free loan, not to exceed \$3,000, with repayment in equal amounts added to the resident's quarterly water and sewer bill. The repayment term is not to exceed 3 years.
- ii) Loans are advanced upon receipt of original invoices for eligible expenses incurred by the homeowner for eligible contracting services relating to the installation of a sump pump and approved backwater valve.
- iii) The installation has been approved by a municipal plumbing inspector.

Qualification Criteria

- A one-time loan up to a maximum of \$3,000 is available to eligible property owners who have experienced a sanitary sewerage flooding in the basement of their homes as a result of flooding events. Eligible costs include labour and materials related to the installation of an approved backwater valve and the installation of a sump pump.
- There is currently one backwater valve approved by the Ministry of Municipal Affairs and Housing in accordance with the Building Code for use in the Province of Ontario. It is the Mainline Fullport Backwater Valve with a clear cover. Your contractor must verify in writing that this model has been installed at your property. Sump pump systems must meet current Building Code requirements.
- Owners of properties zoned as residential, are eligible for a loan if they can demonstrate that they have experienced a basement flooding at their residence.
- The loan is available only to existing homes, not new homes in the planning stages or currently under construction.

NOTE: Submitted documents/pictures will become property of the Regional Municipality of Durham. Please make and retain necessary copies prior to submitting loan application.

Application Process

1. Call the Municipal Building/Plumbing Department of your Local Municipality for specific local requirements.
2. Obtain required permits from your Local Municipality.
3. Hire a licensed Plumber to install the Ministry approved backwater valve and sump pump system.
4. Call your Local Municipality to arrange for a plumbing inspection and obtain final inspection approval.
5. Return the completed application form (attached) and supporting invoices and documentation to:

**The Regional Municipality of Durham
Finance Department
Risk Management Division
605 Rossland Road East
Whitby, Ontario
L1N 6A3**

NOTE: The issuance of a Building/Plumbing Permit, a successful final inspection, submission of full and complete original invoices for eligible costs and proof of payment in full of all submitted invoices will be required prior to any approval of an application.

Should you have any questions or require additional information regarding this program, please call the Regional Municipality of Durham, Finance Department, Risk Management Division at 905-668-7711 Ext. 2264.

NOTE: Please note that homeowners are responsible for the ongoing care and maintenance of the backwater valve and sump pump, as well as the initial purchase cost.



BASEMENT FLOODING LOAN PROGRAM

Application for Loan

File No.

Instructions *(print clearly)*

1. Please fill in all appropriate answers on this form.
2. If you require help or have any questions about this form please call the Regional Municipality of Durham, Finance Department, Risk Management Division at (905) 668-7711 ext. 2264.
3. Attach all necessary documentation and forward completed forms to the Regional Municipality of Durham, Finance Department, Risk Management Division, at 605 Rossland Road East, Whitby, ON, L1N 6A3.

Personal information contained in this form is collected pursuant to the Municipal Freedom of Information and Protection of Privacy Act. The personal information may be disclosed to Regional Council, its officers, directors, or employees for the purpose of verifying and administering the loan being applied for by the applicant or to perform any audits required under guidelines.

Applicant Information		
Last Name	First Name	Home Telephone No.
Street Address <i>(street no, name)</i>		Business Telephone No.
Lot, Concession No.	Municipality	Postal Code
Mailing Address <i>(if different than street address)</i>		Postal Code
Address Where Damaged Occurred <i>(if different than mailing address)</i>		
Date of Event	Amount of Loan Requested	Repayment Term Requested
Email Address		Water Bill Account No.
I am (check one) <input type="checkbox"/> Registered Owner <input type="checkbox"/> Agent		

Documentation Required:

- (1) Copy of Building Permit
- (2) Original Receipts and Documentation
- (3) Copy of Inspection

Plumber Information	
Company Name	Name of Installer
Address of Installer	Telephone No.
	Building Permit No.
Invoices and Proof of Payment Attached (<i>required</i>) Yes <input type="checkbox"/> No <input type="checkbox"/>	
Installation Date	Building/Plumber Re-inspection Date
Insurance Information	
Have you ever received flood relief assistance from any other organization/source? Eg. Your insurance company Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, specify name of organization	
Was the flooding reported to the Region, your local municipality and/or your insurance company?	
Do you have a copy of an adjuster's report or any other documentation to establish flood damage at the property? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, please attach	
Do you have any request or direction from your insurance company requiring backflow prevention at the claim property? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, please attach	
Name of Insurance Company which provides your homeowners/business insurance	
Name of insurance agent/broker	
Address	Telephone No.

I, the undersigned, declare/understand:

- a) That all of the information provided in the application is true and that it will be subject to audit.
- b) That all costs claimed herein will not be claimed for under any other insurance or assistance program.
- c) That if any part of this application is found to be false, the Region may demand immediate repayment of the loan from the homeowner and may avail itself of any legal remedies which it deems appropriate to recover repayment of the funds from the recipient.
- d) I am responsible for making my own determination as to the suitability of the equipment in my circumstances prior to the installation of the backwater valve and sump pump.
- e) That I will maintain the backwater valve and sump pump to ensure that it remains functional at all times. The Regional Municipality of Durham is not responsible for the maintenance and operation the backwater valve and sump pump.
- f) That failure to make payment will cause the loan to go into default and collection actions may be taken including transfer to the tax bill and collection fees may be assessed.
- g) That in the event of transfer of ownership of the property, the remaining balance of the loan will be billed on the final water/sewer bill for the property.
- h) The Regional Municipality of Durham makes no warranties or representations with respect to the backwater valve and sump pump.
- i) In no event will the Regional Municipality of Durham be responsible for damages of any nature whatsoever resulting from the use of or reliance upon the installation of the Backwater Valve and the Sump Pump.
- j) Any loan by the Region of Durham to the registered owners for the cost of a backwater valve and sump pump is without prejudice to the Region of Durham and without admission of any liability on the part of the Region of Durham for past or future flooding damage claims.

This claim is subject to review and assessment. Ineligible costs will be deducted from the total amount of eligible loan.

Applicant's Signature	Date
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