



# THE SPRING MELT:

## PROTECT YOUR PROPERTY FROM WATER DAMAGE

As springtime approaches, one of the biggest threats to your property is flooding and water damage. Temperatures rise, snow transforms to rain, and the frozen ground thaws, while increasing water levels and moisture can collect around the foundation of your home.

Flooding, heavy spring rains and the consequential seepage into your home from excess water can create a myriad of issues. This guide offers ways to protect your home from the effects of flood and water damage, including the risk of mold growth.

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# KEEP YOUR HOME SAFE FROM SPRINGTIME WEATHER HAZARDS

As we enter the spring season, warmer temperatures intermingled with colder weather incidents can make your home particularly susceptible to water damage. With temperatures rising, the effects of melting snow and ice, and freezing and thawing cycles can cause excess water to find its way into your home in different ways. The season also brings heavy rains, which add to the potential threats your home will need to withstand.

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## WATER SEEPAGE

The weather elements - continuous rainfall, melting snow and thawing ice - that converge during the spring season often lead to an excess of water collecting around residential properties. The most likely area of your home to be affected by flooding is the basement, followed by the garage, where water can seep in the foundation through cracks that may have developed over time.

Heavy snowfalls over the winter can also place a burden on your rooftop which can lead to cracks or shingle damage. When there is roof damage, melting snow and heavy spring rains can penetrate cracks in the roof and leak into the house through the attic and ceiling.

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## FLOODING

The spring thaw and rising water levels can also be a threat to your home in the form of overflowing rivers and lakes. Overland flooding occurs when a large quantity of water flows over what is normally dry land and enters your home through doors and windows. With excess water flowing through sewers and drains, flooding is also a risk from sewer back-ups.

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# PREVENTING WATER DAMAGE TO YOUR HOME

Excess water accumulation in areas above and below ground can lead to water entering the home and threatening its structural integrity and your security. Protecting your residential property from water damage is an important step in mitigating serious personal and financial loss. **There is more than one way for water damage to manifest, but there are also many ways to prevent it.**

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## PROTECT AGAINST FLOODING

### BASEMENTS, GARAGES AND ROOFTOPS

Take a minute to check that the foundation around your house is not collecting water and that no cracks have developed over the winter. Call a professional service provider to seal up cracks in the foundation before they deteriorate.

### PROPERTY GRADING

The positioning of your home can make it susceptible to flooding. Ensure there is proper grading around your home so that water runs away from your home. Other drainage solutions can help, such as corrugated drainage tubing or French drains, if the landscape doesn't suit a slope away from your home.

### APPLIANCES

To avoid damage to large appliances in your basement, place them on raised blocks of wood or cement. Anchor them to the wall or the floor if there is a danger of any appliances or heavy objects falling to the basement floor during a flood. This is especially applicable to furnaces, water heaters and tanks.

### WINDOW WELLS

Basement window wells can collect water from snow, ice and especially rainfall. Install covers over window wells to prevent water from leaking into your basement.

### ELECTRICITY

If flooding is predicted in your area, turn off the electricity as a precaution.

### SUMP PUMP

Check that your sump pump is functioning. Consider installing a battery-operated, back-up pump to protect against power outage situations.

### REDIRECT MELTING SNOW

Keep drains and gutters clear and direct melting snow and water towards the municipal sewers, away from the perimeter of your residential property. Make sure the flow of water is not disrupted by ice blockages or large piles of leaves, snow and other build-up. Also check that basement flood drains are not blocked.

### PIPES & PLUMBING

Any leaks in pipes or plumbing should be fixed immediately. Pipes are sensitive to blockage and sewage back-up, which can lead to devastating flooding situations. Avoid pouring oil and grease down drains, as this can cause build-up. Toilet drainage systems are equally sensitive and they can develop blockages from non-organic waste, including baby wipes, sanitary towels and excesses of multi-ply toilet paper, which contribute to messy flooding situations as well.

### DOWNSPOUTS

Make sure downspouts are pointed away from the foundation of your home. Water that seeps into the soil around your home can disrupt the foundation and leak into cracks, causing basement flooding and damage to walls.



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## PROTECT AGAINST GROWTH OF MOLD & MILDEW

Damp weather and an accumulation of water contribute to mold growth. Spring weather brings rain showers and warming temperatures, both of which are conducive to mold and mildew growth. To keep your home clear of mold, keep your home dry and clear of noticeable moisture, and keep air flowing freely. Once mold and mildew take hold, you should seek out professional assistance to assess the situation.

### MOLD DETECTION

Mold can appear as black, green, red, or blue in colour and fuzzy or slimy in texture. Other times, mold may be visibly undetectable – keep this in mind when there are noticeable odours in areas where moisture may have collected such as in the foundational areas of your home, including drywall, wood and insulation.

### MILDEW DETECTION

This fungus, closely related to mold, has a grey-yellow-white colour range and grows on organic materials including plants, wood, damp cloth, and paper. It appears either ‘powdery’ or ‘downy’. Fortunately, it can be easily removed. Both mold and mildew carry an unpleasant odour and can be harmful to humans.

### AIR CIRCULATION

Running a fan may help keep the air flowing through the rooms in your home as well as keeping the humidity from building up.

### WINDOWS

Mold and mildew thrive when air is stagnant. Consider opening windows for improved air flow when the outside air is less humid than indoors.

### MOISTURE BUILD-UP

If you detect any damp or wet areas on the walls, windows, pipes or floors, take time to dry them off with a towel. Locate the source of moisture to determine if repairs are needed.

### THERMOSTAT & HUMIDITY

Mold growth can flourish in homes with too much heat, but also in homes that are too cold. Keep the heat on at a comfortable temperature without turning it off entirely or turning it above 25C-30C (77F-86F) for prolonged periods. Humidity levels in the house should not exceed 50% relative humidity.

## REVIEW YOUR INSURANCE COVERAGE

Many Canadian home insurance policies do not include complete flood protection. Flood, sewer backup and seepage damages are very common exclusions from home policies, along with exclusions for war and terrorism. However, recently, many insurance providers have been providing optional coverage for different categories of flood damage depending on where you live.

It is important to understand what your insurance covers and what protection is available to you. Read your insurance policy and call your insurance advisor to learn more.







## **EMERGENCY PREPARATION**

Springtime temperatures and precipitation can impact residential properties by causing water related damage. When damage occurs and restoration is required after flooding and/or mold growth, speak to a professional property restoration company about the best methods for recovery. FIRST ONSITE is ready to help - 24/7, 365 days per year.

### **HAVE AN EMERGENCY CONTACT LIST TO CALL FOR ASSISTANCE:**

- **EMERGENCY SERVICES: FIRE, AMBULATORY AND POLICE**
- **YOUR INSURANCE COMPANY OR BROKER**
- **FIRST ONSITE - YOUR TRUSTED PROPERTY RESTORATION PARTNER**

### **GET IN TOUCH WITH FIRST ONSITE**

**FIRST ONSITE is here to help.**

Call FIRST ONSITE to learn what a professional restoration company can do to help keep your property intact.

Call us at **800.622.6433**

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