

When Water Comes A-Knockin'

By Zack Metcalfe, *Climate Story Network*
Clean Foundation pilots Flood Retrofit Program in two municipalities.

More floods are coming to Nova Scotia, and not just from storm surges on the waterfront. Overland flooding, from rivers or lakes bursting their banks, or from torrents of rain-water colliding with homes on their way downhill, are already becoming more frequent. Nova Scotia's 2022 climate change risk assessment - Weathering What's Ahead - identified flooding as the most likely detriment to provincial wellbeing in the 2030s.

"With some of the big rainfall events from last summer, we saw all types of flooding," says Charlyne Robertson, a senior manager of programs with Clean Foundation. "So many people were being flooded and dealing with the aftermath."

Damage can look very different depending on the home, she says - finished versus unfinished basements, for example - but according to the Intact Centre on Climate Adaptation, the average cost of remediating basement flood damage in Canada is \$43,000.

What's more, says Robertson, most home insurance

policies don't automatically cover overland flood damage, a fact many homeowners often learn too late.

Clean Foundation is a not-for-profit environmental charity that began in 1988 delivering programs throughout Nova Scotia - everything from energy efficiency assessments to in-school awareness to municipal climate adaptation. They now work in PEI as well. The necessity for homeowners, and for municipalities at large, to prepare themselves for overland flooding has been top of mind at Clean for some time, Robertson says. In fact, many of their energy assessors, visiting homes to recommend heatpumps and draft-proofing, have also been recommending overland flood prevention retrofits, if for no other reason than that they'll keep that shiny new heat-pump in the basement dry.

Robertson and her colleagues decided to go a step further, embarking on a retrofit program specific to overland flood prevention. The Resilient Home Retrofit Pilot Project was launched in 2023, in which 20 households in vulnerable watersheds - 10 from New Glasgow and 10 from the Halifax Regional Municipality (specifically Upper

Hammonds Plains and Spryfield) - are receiving flood risk assessments and preventative retrofits for free. Assessments were completed in early February 2024, and retrofits are expected to wrap up by December. This is only a pilot project, Robertson stressed, and cannot yet expand beyond the 20 households already involved.

"It's been an emotional time when it comes to flooding," Robertson says. "People all over Nova Scotia want help and answers. We're just trying to figure out how a program like this can work, and how we can learn from it, so we can explore what to do next."

While they haven't yet ruled anything out, retrofits will probably focus on sump pumps (installed on low ground, in basements, to immediately dispose of inundating water), improved eave troughs with downward spouts at least two metres away from the home's foundation, and the installation of basement window wells. They might also get into landscaping: altering the grade of surrounding lawns to shuttle water away from the home, and installing French drains to do the same. And based on Clean's expertise with nature-

based solutions, said Robertson, another suggestion might be the installation of "rain gardens" filled with water-hungry plants able to soak up excess precipitation.

"We should be encouraging nature to step in and help where possible," she says.

Homeowners are also receiving an education in flood preparedness, which includes the following recommendations: pack a 72-hour emergency kit; check on neighbours after a flooding event; keep your gutters and storm drains clean; make sure household pipes and weeping tiles are working properly; keep electrical wiring off the basement floor; keep downstairs valuables in plastic totes, etc.

"Resilience to me isn't just making sure the home is better protected from floods," Robertson says. "It's also about making sure the homeowner's better prepared."

And this message of personal preparedness is not restricted to participating households, says Robertson. As part of the Resilient Home Retrofit Pilot Project, Clean Foundation is attending home shows, encouraging homeowners in vulnerable watersheds to make their own plans and investments, and to be very aware of what their insur-

ance policies do and don't cover.

"We all know flooding is a risk," Robertson says. "We'll be having more and larger precipitation events in the future. It's important to plan ahead, at both the municipal and house-

hold level."

The Climate Story Network is an initiative of Climate Focus, a non-profit organization dedicated to covering stories about community-driven climate solutions.

Home Energy Upgrade Program Expanded

An investment of \$9.5 million through the Green Municipal Fund to expand the Clean Foundation's Clean Energy Financing program to municipalities in Nova Scotia was announced on March 14th in Bridgewater by Government of Canada and Federation of Canadian Municipalities (FCM).

Colchester's Deputy Mayor, Geoff Stewart will be sworn in as FCM's president at FCM conference later this spring.

Improving the energy efficiency of homes is a key strategy to fight climate change and lower household expenses. The Government of Canada is partnering with municipalities to lift barriers that many Canadians face in being able to access the necessary funds to follow through with these upgrades.

That's why today, the Honourable Steven Guilbeault, Minister of Environment and Climate Change, on behalf of the Honourable Jonathan Wilkinson, Minister of Energy and Natural Resources, and Scott Pearce, President of the Federation of Canadian Municipalities (FCM), announced

Since 2016, the Clean En-

ergy Financing program supports residential home energy upgrades in rural communities and has been operating in the Town of Bridgewater, the Town of Amherst, the District of Digby, the Municipality of the District of Lunenburg, the Municipality of Barrington, the Municipality of the District of Yarmouth, and Cumberland County in Nova Scotia.

This \$9.5 million investment allows for the program to expand with program enhancements, such as reduced participation fees and enhancing marketing, and for improved services, including more effective home energy analyses and a new GHG reduction incentive to encourage deeper retrofits.

The Clean Energy Financing program uses a Property Assessed Clean Energy (PACE) financing model where homeowners can gradually repay their loans at low rates within their existing property levies.

Maximum loan amounts vary from \$10,000 to \$40,000 between participating municipalities and financing options also vary as some municipalities may offer a set amount or provide financing based on

property value.

Loans across the program support home energy upgrades including insulation, heat pumps, electrical vehicle charging stations, and the installation of solar panels. These upgrades are projected to deliver GHG reductions of 1,617 tonnes of CO2 per year and to save over 20,400 GJ of energy.

GMF's Community Efficiency Financing (CEF), established in 2020, has supported municipalities in experimenting with new ways to assist homeowners with energy efficiency improvements that boost local employment and the economy.

These programs also aim to demonstrate the market for

home retrofits and explore the potential to attract private lending capital.

Established as part of the Budget 2019 investment of \$950 million, CEF is one of the ways GMF continues to build on its long record of providing federal support to transformative environmental initiatives at the community level. GMF, administered by FCM, is funded through an endowment by the Government of Canada.

To find out more about Green Municipal Fund, the following links might be helpful: Associated links Federation of Canadian Municipalities ; Green Municipal Fund ; 2030 Emissions Reduction Plan: Clean Air, Strong Economy

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