



*Township of East
Zorra-Tavistock*



Tavistock Drainage Disconnect Grant Program

Questions & Answers

Q. What if I don't have my invoices?

A. Invoices are required for this program. If you don't have invoices, you may be able to get copies of the invoices from your contractor. The invoices need to clearly show the work is directly for drainage disconnection work. The more detailed the invoices the better. If your invoice is vague, please obtain a letter from the contractor that explains in detail, the work they completed.

Q. What if I have moved?

A. The program has provisions for people that have moved since the disconnection was completed. In this case, the owner that paid for the disconnection will submit the application. The applicant is also responsible for getting the current property owner to sign the Tavistock Drainage Disconnect Program Agreement. It must be submitted with the application.

Q. How long will it take to get my money?

A. It may take 4 – 6 weeks from the time you submit a complete application to the time payment is made. The Township must verify the disconnection has been completed in accordance with the standards, which may require a field visit. As well, the agreement must be registered on title. Once this is completed the application will be authorized for payment. In order to streamline the process and keep administrative costs down, applications will be batched for processing.

Q. If I did the disconnection myself, am I still eligible for the program?

A. Yes. The program has provisions to recognize "Sweat Equity". If you completed a significant portion of the work yourself, you can indicate this on your application form. Depending on the level of "own labour", the program may pay a higher percentage of actual invoiced costs than 50%. In no case will the program pay more than 100% of the invoiced costs or \$1,500. Each application will be reviewed individually to determine an appropriate funding level. A significant portion of work means actual, physical work such as digging, excavation, installation of piping, backfilling, sump pump installation, etc. It does not include

items such as project coordination, scheduling, lawn or garden repairs, time away from work, lost wages, etc.

Q. Am I still eligible if I'm enrolled in the Loan Program?

A. Yes. Property owners currently enrolled in the Interest Free Loan Program are eligible for the grant program. Each case will be reviewed on an individual basis to determine the amount eligible and disposition of the loan balance. The loan program will be discontinued with the introduction of the grant program.

Q. If I don't live in Tavistock, am I still eligible for the program?

A. This program is only for properties in the village of Tavistock. If there is interest or demand for this program in other areas, the Township may consider developing a program. The current program is funded jointly by the Township and County to recognize the impact the storm and sanitary sewer systems can have on each other. Currently, only Tavistock has a public sanitary sewer system.

Q. With Innerkip residents being required to connect and pay for water and eventually wastewater services, will a similar program be developed to assist with costs?

A. No. Other water and wastewater projects in the Township and County were funded from the users of the service, as is taking place with the Innerkip systems. This program is to encourage the voluntary disconnection from the storm sewer system to better protect properties and reduce the risk of basement flooding in a specific area.

Q. What if I don't want to sign the agreement or have it registered on title to my property?

A. The agreement is an integral part of the program and must be completed. The Township will be registering the agreement on title as a Notice of Agreement on each property. Registering the agreement will ensure future owners of the property are made aware of the agreement and the requirement to not alter the disconnection.

Q. Can I have my lawyer look at the agreement?

A. Yes. As a property owner you should take whatever steps you feel appropriate in dealing with this matter. The agreement has been reviewed by the Township's lawyer and provides appropriate protection to the Township with minimal impact on property owners. The program will not pay for any costs you incur having the agreement reviewed.

Q. Where is the money coming from to fund this program?

A. The Township of East Zorra-Tavistock and County of Oxford are funding this program. The disconnections completed prior to 2008 are being funded, up to the program limits by the County of Oxford. In 2008, the government funding under the program will be split 50/50 between the Township and County. The Township and County will also be splitting the other costs associated with delivering this program such as engineering advice and inspection services, legal and registration fees.

Q. Why am I, as a taxpayer, funding this drainage disconnection program?

A. The decision to move forward with a Drainage Disconnect Grant Program was considered and debated at length by Council. There are many reasons for and against such a program; however, the decision to provide the program reflects the broad community benefits of disconnecting from the storm sewer system. Disconnecting provides more protection to homes against basement flooding. As was seen in the floods of 2002, 2005 and 2006, there is a significant negative impact on a community. There are not only direct costs for repairs and cleanup, there impacts on property values, lost time from work, increased insurance costs, inability to obtain insurance and other negative community and societal impacts.

The cost/benefit to the Township also plays a part in this decision. Providing funds to assist with disconnecting greatly reduces the Township's exposure to liability related to extreme storm events. The structure of municipal liability insurance with respect to sewer backup claims creates the possibility of very high deductibles. Over the last two years the Township has paid over \$200,000 in insurance deductibles related to extreme storm events. Homes that are disconnected from the Township's storm sewer system create a much smaller risk to the Township and the homeowner.

When the storm sewer system backs up into homes, it eventually finds its way to the sanitary storm sewer system. The sanitary storm sewer in Tavistock is nearing capacity and any reduction in unnecessary flows will help the sanitary system.

Q. Why were houses built with storm sewer connections, only to be reversed now?

A. Over time, construction standards change. Many years ago a 60 amp electrical system was considered acceptable; however, today 200 amp services are common. At one time smoke detectors were not required; however, today they are mandatory. Having a fully finished living space in the basement is another relatively new trend in housing design.

Usually standards change and evolve based on problems or shortfalls with the existing standards. They also change to reflect the reality of today. For example, when basements were not finished and rarely used, the risk of occasional water was acceptable; however, in a fully finished basement that is used regularly, the risk of water damage needs to be as small as possible. As well, with more knowledge of the long-term effects of mould and water damage, there is a higher awareness and need to keep basements as secure and dry as possible. The current standard which this program funds, reflects this latest thinking in house design.

Q. Why doesn't the Township just put in bigger sewers?

A. Sewer replacements were identified as an option in the Tavistock Master Drainage Study, but only when other works were being completed. Due to the very high costs, most sewers will not be improved for many years. Also, a larger sewer does not guarantee there will not be flooding. If a sewer is designed to handle 3" of rain in 1 hour, it will backup when you get 4". While a sewer could be designed to handle the past storms in Tavistock, it will not handle a larger storm. As well, a sewer of that magnitude would be so expensive, there would not be any means to pay for it. Upgrading all sewers to current standards (not to the size required to handle the past storms) was estimated in the Master Drainage Study to cost \$17,000,000.

Q. What else has the Township done about the past flooding problems in Tavistock?

A. The Township has taken many steps to improve the drainage system in Tavistock and provide better protection to residents. Many of the projects and programs are listed on the Tavistock Flood Prevention Working Group section of the Township website. It can be accessed at:
<http://www.twp.ezt.on.ca/ftpwg/default.asp>

Q. How much money has the Township spent on all this Tavistock Drainage work to date?

A. A financial update was provided to Council in February 2008. It is available at:
http://www.twp.ezt.on.ca/ftpwg/Tavistock_Drainage_Financial_Summary.pdf