

# Spring Water Prevention & Mitigation: **Protect** Your Ontario Home



Usborne & Hibbert  
Mutual Fire Insurance Company

Basement flooding poses a serious threat to Ontario homeowners every spring when melting snow combines with seasonal rainfall. Water leaks are likely to happen during these seasonal transitions. Older homes face a higher risk because of aging foundations and outdated clay pipes. But the good news is that most spring water damage is preventable with the right preparation. This blog shows how to prevent basement flooding during heavy rain. It also covers spring waterproofing solutions for Ontario Homes We'll also cover what to do during a basement flooding emergency. You'll learn about sump pump maintenance and backwater valve installation. We'll also discuss foundation sealing and other options.

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# WHY SPRING WATER DAMAGE HAPPENS IN ONTARIO

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## **1. Rapid Snow Melt & Frozen Ground**

After a harsh winter, snow melts faster than the frozen ground can absorb. Meltwater runs across the surface instead of soaking in, creating hydrostatic pressure against your foundation walls and floors. Freeze-thaw cycles worsen the problem, as expanding ice widens cracks in walls and floors over time.

## **2. Heavy Spring Rainfall**


Ontario receives around 800–850 mm of precipitation each year. Short, intense storms can overwhelm drainage systems, sending excess water toward foundations. Clay soil – common in Ontario – absorbs and holds water, expanding and contracting, which stresses basement walls and allows water to get closer to your home.

## **3. Overwhelmed Drainage Systems**

Storm and sanitary sewers can reach capacity during heavy rainfall or rapid snowmelt. Ice jams in rivers and streams can release sudden surges, triggering flash flooding near homes.

## **4. Older Foundations**

Homes built before modern building codes (1950s–1970s) often have minimal waterproofing, clay or concrete drainage tiles that are now compromised, and cracked paving. These factors make older homes more prone to water infiltration.



# HOW TO PREVENT BASEMENT FLOODING DURING HEAVY RAIN

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## 1. Test & Maintain Your Sump Pump

- Pour water into the sump pit to ensure the float activates the pump and moves water properly.
- Check the outside discharge pipe to prevent freezing or blockage.
- Test your system twice yearly, before spring and fall.
- Backup power is essential; battery backups keep your pump running during outages.

## 2. Install a Backwater Valve

- Prevents sewage from backing up into your basement.
- Professional installation is required, and valves should be cleaned twice yearly.

## 3. Seal Foundation Cracks & Weak Points

- Polyurethane injection expands to create a waterproof seal for leaking cracks.
- Epoxy injection restores structural strength for non-leaking cracks.



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## 4. Clear Gutters & Downspouts

- Clean gutters three times yearly to remove debris.
- Ensure downspouts extend at least 3 feet from the foundation.

## 5. Improve Yard Grading & Drainage

- Ensure your yard slopes away from your foundation at least 1 inch per foot for 10 feet.
- Check for pooling water and consider professional regrading if necessary.

## 6. Inspect & Repair Your Roof

- Look for damaged or missing shingles and check your attic for water spots.
- Clear flat roof drains to prevent water pooling and structural damage.




# ESSENTIAL SPRING WATERPROOFING FOR ONTARIO BASEMENTS

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## **Interior vs Exterior Solutions:**

- **Interior waterproofing:** Manages water after it enters the basement using drainage systems and sump pumps. Quick installation, serviceable year-round.
- **Exterior waterproofing:** Prevents water from reaching the foundation by applying membranes and drainage along footings. More effective for structural protection, but requires excavation.

## **Other Solutions:**

- **Battery Backup Sump Pump:** Provides power during outages, with at least 8 hours of runtime.
  - **French Drain Systems:** Interior drains redirect water to sump pumps; exterior drains may clog over time.
  - **Leak Detection Devices:** Speak to a professional to choose the right system for your home.
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# WHAT TO DO IF YOUR BASEMENT FLOODS

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## **Immediate Safety Steps:**

- Avoid entering flooded areas if water reaches electrical outlets, baseboard heaters, or furnaces.
- Call your utility or gas company if necessary.
- Wear rubber boots, gloves, protective glasses, and an N95 mask when cleaning.
- Keep children and pets away until cleanup is complete.

## **Document Damage for Insurance Claims:**

- Take photos and videos of all affected areas.
- List damaged items with values and keep receipts for repairs.
- Contact your insurance company within 24 hours to report the flooding.





# Protect Your Home and Your Investment

Spring water damage can be stressful and costly, but proactive maintenance and proper preparation go a long way. From sump pump testing to foundation sealing, the right steps protect your home, your family, and your investment.

For personalized advice or questions about coverage, contact your **U&H** agent or broker today – and ensure your home is ready for spring's challenges.



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