

**Request for Immediate Municipal Support:
Flooding and Property Damage on Beech Street**

Presented by:

Kasey McNaughton
133 Beech St.
Strathroy, Ontario

Summary

I am requesting urgent approval for municipal support to assist with damage to my home caused by longstanding, well-documented drainage failures on Beech Street.

This flooding has been reported to the Municipality multiple times over the past 10+ years, yet no substantial corrective action has been taken. As a direct result of this prolonged inaction, my home has suffered repeated water infiltration, leading to serious foundation deterioration, ongoing water damage, and significant financial and personal hardship.

My home insurer has confirmed that this is not a claimable event, as the damage stems from chronic external water intrusion — not internal failure. The Municipality's own records acknowledge that Beech Street lacks proper stormwater infrastructure and is only now slated for a future redesign, further confirming longstanding knowledge of the systemic drainage failures.

For clarity: in my earlier communications, I may have described the damage as a "foundation crack." However, upon professional review, it is now confirmed that water is seeping through the mortar joints between the stone blocks, not through a structural fracture. Regardless of the technical description, the root cause remains unchanged: uncontrolled surface water resulting from municipal infrastructure deficiencies.

Given the Municipality's full awareness of these drainage problems, the ongoing delays in rectifying them, and the now-critical need for costly repairs to prevent further structural degradation, I respectfully but firmly request that Council approve immediate funding for the necessary repairs to my property. Further delays will only compound the damages, liability, and eventual costs.

Feb 2019-Jan 2020 – Emails with Brad Dausett pg 3

July 15-17 2024 – Emails with Walter Easterpg 8

Feb26 – Mar 5 2025 – Emails with Mark Ortizpg 11

Mar 9 2025 – Estimate for damage repair pg. 17

April 2025 – Emails with Home Insurance Pg. 19

April 2025- Emails with Mark Ortizpg.25

Street Map – pg. 35

RE: New Response Completed for Report Street Flooding

4 messages

Brad Dausett <bdausett@strathroy-caradoc.ca>

Wed, Feb 6, 2019 at 3:32 PM

To: "Kasey.mcnaughton@gmail.com" <Kasey.mcnaughton@gmail.com>

Good afternoon Kasey , We are aware of this issue and will be installing a drain in the spring . I will have the night staff take a look and see if they can move some of the water.

From: noreply@esolutionsgroup.ca [mailto:noreply@esolutionsgroup.ca]**Sent:** Wednesday, February 6, 2019 3:16 PM**To:** Brad Dausett <bdausett@strathroy-caradoc.ca>**Cc:** General <general@strathroy-caradoc.ca>**Subject:** New Response Completed for Report Street Flooding

Hello,

Please note the following response to Report Street Flooding has been submitted at Wednesday February 6th 2019 3:15 PM with reference number 2019-02-06-003.

- **Where is the location of the issue you are reporting? (nearest address or intersection)**
133 Beech St
- **Description of the issue**
Road flooded. This happens often
- **Would you like to provide a photo of the issue?**
Yes
- **Please upload your image.**
1. image.jpg [2.0 MB]
- **Would you like to be contacted regarding the issue?**
Yes
- **Please provide your telephone number or email address.**
Kasey.mcnaughton@gmail.com

[This is an automated email notification -- please do not respond]

This email was scanned by Bitdefender

MissMcNaughton <kasey.mcnaughton@gmail.com>

Sun, May 26, 2019 at 3:29 PM

To: Brad Dausett <bdausett@strathroy-caradoc.ca>

Hi Brad,
Is there an update on a drainage solution for Beech St?
You mentioned below about installing a drain this year.

Thanks in advance
Kasey McNaughton

Sent from my iPhone
[Quoted text hidden]

Brad Dausett <bdausett@strathroy-caradoc.ca>
To: MissMcNaughton <kasey.mcnaughton@gmail.com>

Mon, May 27, 2019 at 9:21 AM

Good morning Casey . Our plan is still to put a drain down Beech St. when it dries up a bit.

[Quoted text hidden]

MissMcNaughton <kasey.mcnaughton@gmail.com>
To: Brad Dausett <bdausett@strathroy-caradoc.ca>

Mon, May 27, 2019 at 10:44 AM

:) thank you so much.

Kasey
Sent from my iPhone
[Quoted text hidden]

Re: New Response Completed for Report Street Flooding

6 messages

MissMcNaughton <kasey.mcnaughton@gmail.com>
To: Brad Dausett <bdausett@strathroy-caradoc.ca>

Wed, Jun 26, 2019 at 1:46 PM

Hi, I think there might be a problem on Beech St.

It seems to be flooding and it hasn't even rained.
It's been rising over the last hour.

Here are some photos.
Thanks

Sent from my iPhone

> On May 27, 2019, at 9:21 AM, Brad Dausett <bdausett@strathroy-caradoc.ca> wrote:
>
> R29vZCBib3JuaW5nIENhc2V5IC4gT3VylHBsYW4gaXMgc3RpbGwgdG8gcHV0IGegZHJhaW4gZG93
> biBCZWVjaCBTdC4gd2h0b25AZ21haWwY29lXQ0KU2VudDogU3VuZGF5LCBNYXkg
> biBbbWFpbHRvOmhc2V5Lm1jbmf1Z2h0b25AZ21haWwY29lXQ0KU2VudDogU3VuZGF5LCBNYXkg
> MjYsIDlwMTkgMzoyOSBQTQ0KVGV5JyYwQGRGF1c2V0dCA8YmRhdXNidHRAc3RyYXRocm95LWNh
> cmFkb2MuY2E+DQpTdWJqZWNOOiBSZTogTmV3IFJlc3BvbmlENvbXBsZXRIZCBmb3IgUmVwb3J0
> IF

2 attachments



image1.jpeg
3649K

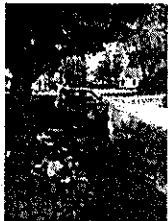


image2.jpeg
3915K

Brad Dausett <bdausett@strathroy-caradoc.ca>
To: MissMcNaughton <kasey.mcnaughton@gmail.com>

Thanks Kasey, The water department are doing hydrant flushing in the Beech Street area.

[Quoted text hidden]

[Quoted text hidden]

This email was scanned by Bitdefender

Sent from my iPhone

> On May 27, 2019, at 9:21 AM, Brad Dausett <bdausett@strathroy-caradoc.ca> wrote:
>
> R29vZCBtb3JuaW5nIENhc2V5IC4gT3VlIHBSYW4gaXMgc3RpbGwgdG8gcHV0IGegZHJhaW4gZG93
> biBCZWVjaCBTdC4gd2h1biBpdCBkenlzlHVwIGegYmI0Lg0KDQpGcm9tOiBNaXNzTWNOYXVnaHRv
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> MjYsIDlwMTkgMzoyOSBQTQ0KVg86IEJyYWQgRGF1c2V0dCA8YmRhdXNldHRac3RyYXRocm95LWNh
> cmFkb2MuY2E+DQpTdWJqZWNOOiBSZTogTmV3IFJlc3BvbnNlIENvbXBsZXRIZCBmb3IgUmVwb3J0
> IF

This email was scanned by Bitdefender

MissMcNaughton <kasey.mcnaughton@gmail.com>
To: Brad Dausett <bdausett@strathroy-caradoc.ca>

Sat, Jan 11, 2020 at 4:14 PM

I was wondering where I could find information relating to the drainage on Beech St? We spoke last year and you had said work would start in the spring. Since that has passed, I was trying to find information online about when work is expected to start. I have been unsuccessful in finding information relating to this problem.
The water came into my basement last year, from the plows pushing it over the snow/ice. It's starting to be that time of year again, and I've already had the floors replaced.
Thank you for any information

Kasey McNaughton

Sent from my iPhone

On Jun 26, 2019, at 2:25 PM, Brad Dausett <bdausett@strathroy-caradoc.ca> wrote:

Thanks Kasey, The water department are doing hydrant flushing in the Beech Street area.

From: MissMcNaughton [mailto:kasey.mcnaughton@gmail.com]
Sent: Wednesday, June 26, 2019 1:46 PM
To: Brad Dausett <bdausett@strathroy-caradoc.ca>
Subject: Re: New Response Completed for Report Street Flooding

Hi, I think there might be a problem on Beech St.

It seems to be flooding and it hasn't even rained.
It's been rising over the last hour.

Here are some photos.
Thanks

This email was scanned by Bitdefender

<image001.jpg>

<image002.jpg>

Sent from my iPhone

> On May 27, 2019, at 9:21 AM, Brad Dausett <bdausett@strathroy-caradoc.ca> wrote:
>
> R29vZCBtb3JuaW5nIENhc2V5IC4gT3VlIHBSYW4gaXMgc3RpbGwgdG8gcHV0IGegZHJhaW4gZG93
> biBCZWVjaCBTdC4gd2h1biBpdCBkenlzlHVwIGegYmI0Lg0KDQpGcm9tOiBNaXNzTWNOYXVnaHRv
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> MjYsIDlwMTkgMzoyOSBQTQ0KVg86IEJyYWQgRGF1c2V0dCA8YmRhdXNldHRac3RyYXRocm95LWNh
> cmFkb2MuY2E+DQpTdWJqZWNOOiBSZTogTmV3IFJlc3BvbnNlIENvbXBsZXRIZCBmb3IgUmVwb3J0
> IF

[Quoted text hidden]

MissMcNaughton <kasey.mcnaughton@gmail.com>
To: MissMcNaughton <kasey.mcnaughton@gmail.com>
Cc: Brad Dausett <bdausett@strathroy-caradoc.ca>

Mon, Jul 15, 2024 at 9:14 AM

What is happening with my street? It's completely under water. You told me this was being corrected in 2019

Sent from my iPhone

On Jan 11, 2020, at 4:14 PM, MissMcNaughton <kasey.mcnaughton@gmail.com> wrote:

I was wondering where I could find information relating to the drainage on Beech St? We spoke last year and you had said work would start in the spring. Since that has passed, I was trying to find information online about when work is expected to start. I have been unsuccessful in finding information relating to this problem.

[Quoted text hidden]

Mail Delivery Subsystem <maller-daemon@googlemail.com>
To: Kasey.McNaughton@gmail.com

Mon, Jul 15, 2024 at 9:14 AM



Address not found

Your message wasn't delivered to **bdausett@strathroy-caradoc.ca** because the address couldn't be found, or is unable to receive mail.

The response from the remote server was:

550 5.1.1 : Recipient address rejected: User unknown in virtual mailbox table

Final-Recipient: rfc822; bdausett@strathroy-caradoc.ca

Action: failed

Status: 5.1.1

Remote-MTA: dns; strathroy-caradoc-ca.p10.spamhero.com. (216.172.106.23, the server for the domain strathroy-caradoc.ca.)

Diagnostic-Code: smtp; 550 5.1.1 <bdausett@strathroy-caradoc.ca>: Recipient address rejected: User unknown in virtual mailbox table

Last-Attempt-Date: Mon, 15 Jul 2024 06:14:50 -0700 (PDT)

----- Forwarded message -----

From: MissMcNaughton <kasey.mcnaughton@gmail.com>

To: MissMcNaughton <kasey.mcnaughton@gmail.com>

Cc: Brad Dausett <bdausett@strathroy-caradoc.ca>

Bcc:

Date: Mon, 15 Jul 2024 09:14:38 -0400

Subject: Re: New Response Completed for Report Street Flooding

----- Message truncated -----

MissMcNaughton <kasey.mcnaughton@gmail.com>
To: Kasey McNaughton <kasey@actiontrailers.ca>

Sat, Apr 5, 2025 at 8:03 AM

Sent from my iPhone

Begin forwarded message:

From: MissMcNaughton <kasey.mcnaughton@gmail.com>

Date: January 11, 2020 at 4:14:16 PM EST

To: Brad Dausett <bdausett@strathroy-caradoc.ca>

Subject: Re: New Response Completed for Report Street Flooding

I was wondering where I could find information relating to the drainage on Beech St? We spoke last year and you had said work would start in the spring. Since that has passed, I was trying to find information online about when work is expected to start. I have been unsuccessful in finding information relating to this problem.

[Quoted text hidden]

Beech Street Reconstruction

3 messages

Walter Easter <weaster@strathroy-caradoc.ca>

Mon, Jul 15, 2024 at 5:07 PM

To: "kasey.mcnaughton@gmail.com" <kasey.mcnaughton@gmail.com>

Good afternoon Kasey,

Thank you for your service request and phone calls to our customer service. As you're aware, the municipality has received a large amount of rainfall today. Unfortunately, when the rain comes in heavy volumes over a short period of time, the chance of flooding increases – especially on Beech Street where we do not have storm sewers. I can understand your frustration with being told something is going to be done and nothing actually happening. As part of the 2024 capital budget, Council approved staff to move ahead the design of Beech Street Reconstruction. This is the beginning of the process to get storm sewers installed on your street and improve drainage and the overall road use. We are hopeful to have a design completed by the end of this year. The construction date will be determined by Council.

I hope this information helps and we appreciate your patience.

Thank you,

Walter Easter, C.E.T.

Manager of Public Works

Municipality of Strathroy-Caradoc

52 Frank Street | Strathroy, ON | N7G 2R4

Phone: 519-245-1105 x249

Visit us online at www.strathroy-caradoc.ca



This email was scanned by Bitdefender

MissMcNaughton <kasey.mcnaughton@gmail.com>

Mon,

To: Walter Easter <weaster@strathroy-caradoc.ca>

I'm a bit confused as to why you are allocating budget to create a design when back in 2019 a design was already approved and in the spring of 2020 the work was supposed to start. I was told the only reason was funding. So why can we not use the design we have already paid for and approved?

Including the email from Brad Dausett from 2019 that confirms installation was already supposed to begin.

Found in Inbox



Brad Dausett

2019-02-

To: kasey.mcnaughton >

RE: New Response Completed for Report Street Flooding

Good afternoon Kasey , We are aware of this issue and will be installing a drain in the spring . I will have the night staff take a look and see if they can move some of the water.

From: noreply@esolutionsgroup.ca

Sent from my iPhone

On Jul 15, 2024, at 5:07 PM, Walter Easter <weaster@strathroy-caradoc.ca> wrote:

Good afternoon Kasey,

Thank you for your service request and phone calls to our customer service. As you're aware, the municipality has received a large amount of rainfall today. Unfortunately, when the rain comes in over a short period of time, the chance of flooding increases – especially on Beech Street where we do not have storm sewers. I can understand your frustration with being told something is going on and nothing actually happening. As part of the 2024 capital budget, Council approved staff to move ahead the design of Beech Street Reconstruction. This is the beginning of the process to get it installed on your street and improve drainage and the overall road use. We are hopeful to have a design completed by the end of this year. The construction date will be determined by Council.

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Municipality of Strathroy-Caradoc

52 Frank Street | Strathroy, ON | N7G 2R4

Phone: 519-245-1105 x249

Visit us online at www.strathroy-caradoc.ca

<image003.jpg>

[Quoted text hidden]

Walter Easter <weaster@strathroy-caradoc.ca>
To: MissMcNaughton <kasey.mcnaughton@gmail.com>

Wed, Jul 17, 2024 at 9:30 AM

Good morning Kasey,

I had a discussion with the municipality's treasurer yesterday to confirm no funding has been allocated to Beech Street. He confirmed this is the case. McKellar Street was designed to handle the storm water capacity from Beech Street, but a design for Beech Street has never been done.

I can't speak for Brad Dausett but he may have considered a temporary fix at the time you spoke to him. There's a chance the roads staff installed drains but to try and temporarily alleviate the flooding issues, but these drains would more than likely be undersized and not adequate, if they were even installed. Again, I can't speak for Brad Dausett as he was retired before my time but I have no records of this work being completed.

Moving forward with a proper engineered design to municipal standards, we will have permanent fix to the flooding that occurs on Beech Street.

Thank you,

Walter Easter, C.E.T.

Manager of Public Works

Municipality of Strathroy-Caradoc

52 Frank Street | Strathroy, ON | N7G 2R4

Phone: 519-245-1105 x249

Visit us online at www.strathroy-caradoc.ca



[Quoted text hidden]

Re: Beech St. Houses SINKING

1 message

Kasey McNaughton <kasey@actiontrailers.ca>

Wed, Mar 5, 2025 at 1:01 PM

To: Mark Ortiz <mortiz@strathroy-caradoc.ca>

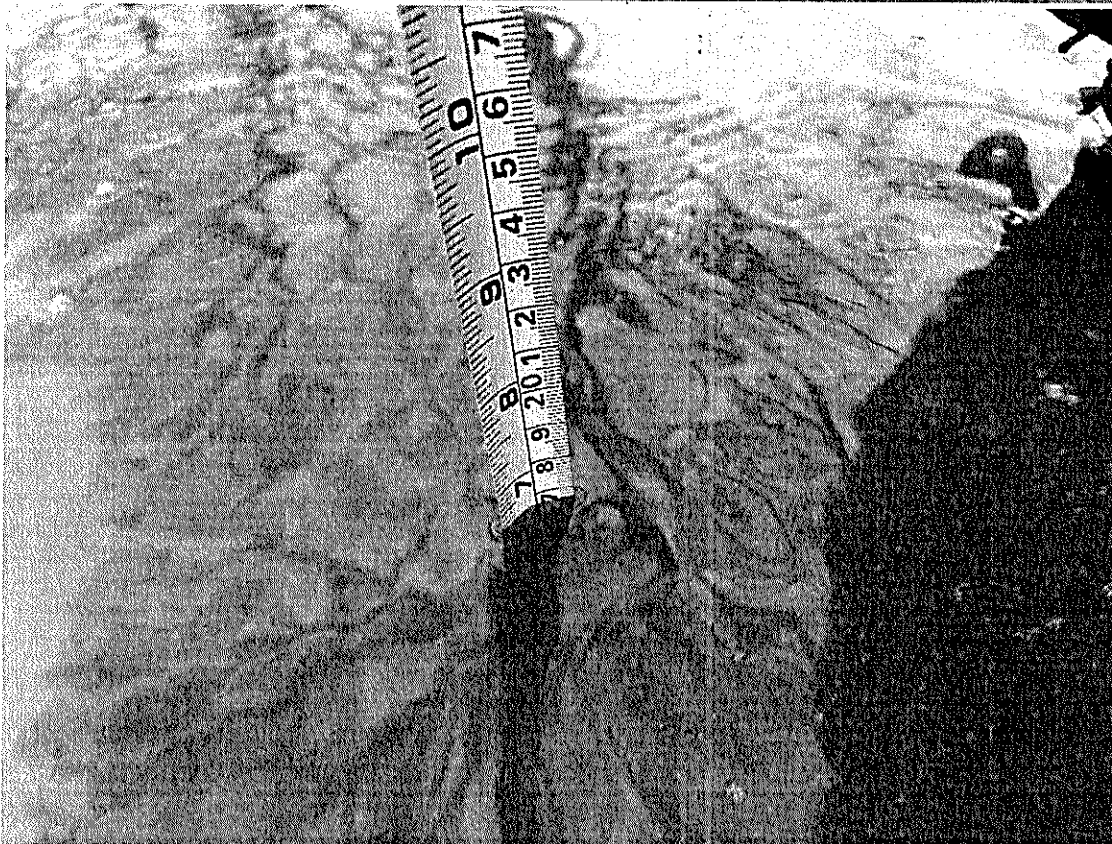
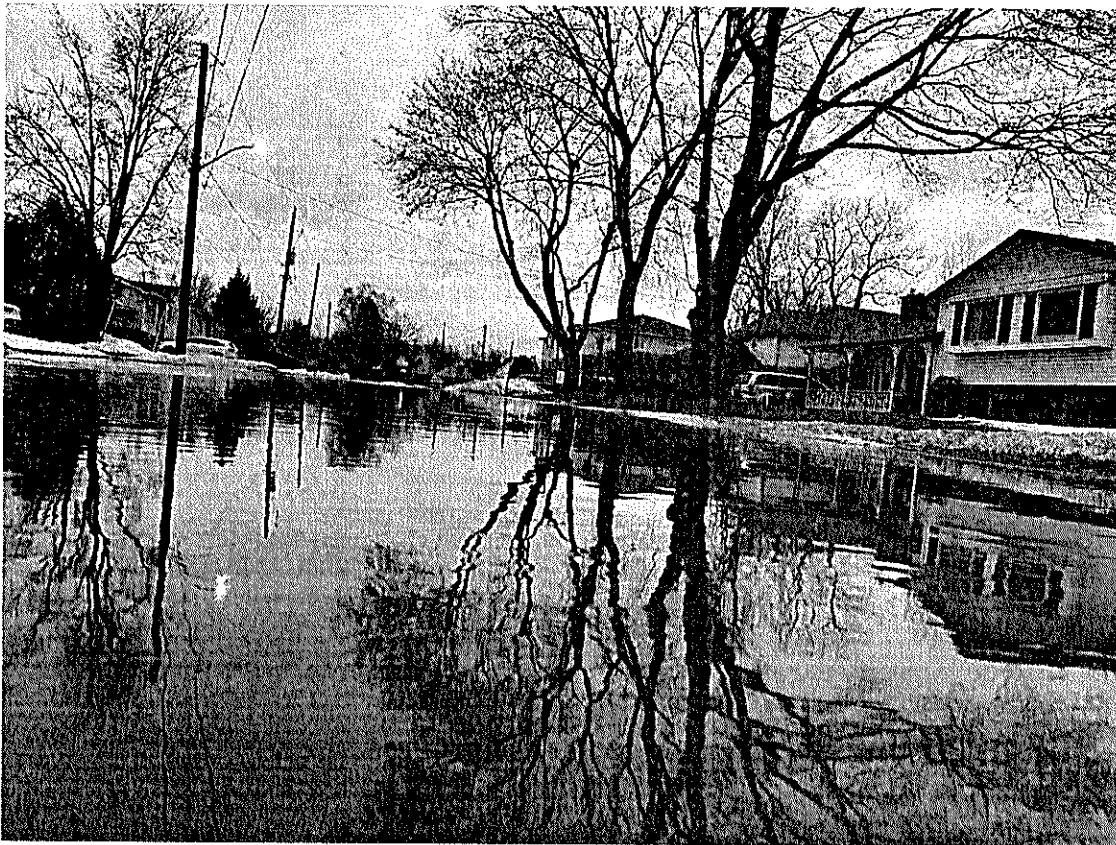
Hi Mark, Just wanted to share these with you as well. This was this morning.

The first photo is someone's lawn. This is their property, and it's being flooded out. (Sure the city might "own the front part of the property" or whatever) But these are people's homes, we live here- we are all collectively struggling with the rise in costs for living, and now every residence on the street is at risk of being thousands and thousands of dollars in debt fixing their homes/properties because this is (typically) not covered by insurance... it's not covered on mine and they said that is industry standard. This is willful negligence on behalf of the city.

7" of water outside of the women's resource center- 4' deep if you measure to the bottom of the dip where the broken drain is- children live here and you are 6" away from needing a lifeguard on duty for that area.

This is beyond ridiculous. I just need someone from the city to have an ounce of common sense and see the damage this is doing to the properties. Fixing going forward is one thing- but what are your plans to repair the damage that has already occurred?





On Tue, Mar 4, 2025 at 5:51 PM Kasey McNaughton <kasey@actiontrailers.ca> wrote:

Hi Mark,

Thank you for getting back to me. My phone number is 519-933-0593.

I am fully aware that there are plans to fix Beech St. However, my concern lies with the extensive damage that has occurred since I first contacted the city about the flooding in 2019. At that time, I was informed that repairs were scheduled to begin that spring. Now, nearly six years later, no work has been done.

13
In 2019, Brad Dausett believed that a plan had already been approved and scheduled, which means public funds were allocated for its development. My question is:

- Why was money spent on creating a plan that was never implemented?
- Why is additional funding now being allocated to redesign the street when a plan was already established in 2019?

The ongoing damage to properties on Beech St. since 2019 should be the city's responsibility to address. This was a known issue, yet it was ignored, allowing structural damage to worsen. The city should take action because it is the right thing to do—not simply in response to legal action. However, if necessary, pursuing a class-action lawsuit remains an option.

This week, a structural engineering firm conducted an assessment and found that:

- There is no functioning storm sewer.
- The only drainage system in place consists of DICBs, which are too shallow and improperly sloped, causing water to pool.
- The standing water has led to differential settlement, which directly contributes to foundation cracking.
- Just last week, my driveway split in half due to water pooling (see attached photo).

My immediate concern is the structural integrity of my home. One side of my house is now sitting higher than the other, which is alarming. I need a full assessment of what will be required to restore my home to the condition it would have been in had proper drainage been in place.

Repairing Beech St. is a necessary first step—but only if the work actually begins. Given the prolonged neglect of this issue, I believe I am entitled to a home that is structurally sound, as it should have been all along.

I look forward to your response.

< Inbox

9 Messages



Found in Inbox



Brad Dausett

2019-02-06

To: kasey.mcnaughton >

RE: New Response Completed for Report Street Flooding

Good afternoon Kasey , We are aware of this issue and will be installing a drain in the spring . I will have the night staff take a look and see if they can move some of the water.

From: noreply@esolutionsgroup.ca



On Tue, Mar 4, 2025 at 5:04 PM Mark Ortiz <mortiz@strathroy-caradoc.ca> wrote:

KS

Hi Kasey,

I was forwarded your email to our general inbox last week and dug around for some background on the capital project we have on Beech St.

Is there a number I can reach you at to get some more details on the problems you're dealing with?

Thanks

Mark

-----Original Message-----

From: noreply@subscriptions.strathroy-caradoc.ca <noreply@subscriptions.strathroy-caradoc.ca> On Behalf Of Kasey McNaughton

Sent: February 26, 2025 11:24 AM

To: General <general@strathroy-caradoc.ca>

Subject: Beech St. Houses SINKING

Multiple houses are sinking on Beech St. I need immediate action. in 2019 I was told work was going to start to correct the KNOWN issue. I am seeking legal council as well as getting a structural engineer. I will be billing the city for all the costs. If you wish to lessen these costs by inspecting my home and fixing the issues yourself you can. But MY HOME IS AT RISK- my neighbours homes are at risk!! The water issue / drainage issue is a known issue. Who can I speak to from the City regarding the known issue on Beech st that has destroyed my property? Again, I am seeking immediate action. This work has been pushed off long enough. Save my house!!!!

Origin: <https://www.strathroy-caradoc.ca/en/city-hall/engineering-and-public-works.aspx>

This email was sent to you by Kasey McNaughton<kasey@actiontrailers.ca> through <https://www.strathroy-caradoc.ca/>.

Mark Ortiz, P.Eng

Director, Engineering & Public Works

Municipality of Strathroy-Caradoc

52 Frank Street | Strathroy, ON | N7G 2R4

Phone: 519-245-1105 x247

Mobile: 519-521-6209

Visit us online at www.strathroy-caradoc.ca



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Power Foundation Systems Ltd.

5651 Egremont Drive
 Ilderton, Ontario N0M 2A0
 519-298-0478
 tim@powerfoundations.ca | www.powerfoundations.ca

**RECIPIENT:****Kasey McNaughton**

133 Beech Street
 Strathroy, Ontario N7G 1K9

Estimate #1314

Sent on

Apr 09, 2025

Total**\$12,430.00**

Phone: 519-933-0593

Product/Service	Description	Qty.	Unit Price	Total
Exterior Waterproofing	Includes price per foot to excavate, spray Condor CR60 foundation tar, apply Delta-MS foundation wrap complete with flashing, install new 4" weeping tile with drainage stone and backfill with proper drainage sand/gravel.	30	\$250.00	\$7,500.00
Concrete Replacement	Price to remove and dispose existing concrete. Prep base with minimum 5" of crushed aggregate. Form and pour new concrete pad with no colour additive and brush finish.	1	\$3,500.00	\$3,500.00

A deposit of \$3,107.50 will be required to begin.

Subtotal	\$11,000.00
HST (13.0%)	\$1,430.00
Total	\$12,430.00

-25 Year transferrable warranty on all foundation repair & waterproofing services. Warranty does not apply to water entering as a result of hydrostatic pressure under the basement floor unless the entire weeping tile system has been replaced and connected into an existing or new sump pump. Yearly maintenance of sump pump and pit is required. Failure to do so and keep accurate records may void warranty.

-Power Foundation System (PFS) Ltd. liability will be limited to the value of the contracted work only. At no time is PFS Ltd. responsible for any costs outside of the work performed. PFS Ltd is not responsible for any damages caused by abnormal "Acts of God" or Mother Nature or inadequate/failure of municipal systems.

-Power Foundation Systems (PFS) Ltd. is not responsible for repairs to existing asphalt, curb, sidewalk or landscaping if required because of construction activity. Any remediation work to grass, gardens, shrubs or trees is the responsibility of the homeowner. PFS Ltd is happy to provide topsoil and grass seed or sod upon request for an additional charge.

-Power Foundation System (PFS) Ltd. is not liable for damage or repairs to any buried irrigation systems

-It is important to understand, that when waterproofing effectively seals off a portion of the foundation, water can occasionally migrate to the next weak point of the foundation and enter. Power Foundation System (PFS) Ltd. is responsible for the area of the contracted work only. It is highly recommended to waterproof the entire length of a wall, specifically concrete block walls, for guaranteed results.

-If upon exposure of external work reveals a foundation requiring further structural or waterproofing work, additional charges will apply.

-If upon excavation, foundation depth is greater than 8', additional charges will apply.

-Power Foundation System (PFS) Ltd. will obtain utility locates from Ontario One Call. PFS Ltd. is not responsible for any private utilities not marked by Ontario One Call. Private utilities include but not limited to private hydro, private water and sewer, gas lines and plumbing for pools, etc., septic tanks, and/or phone/communication lines. Please keep in mind that Bell/Rogers lines are not included in the Ontario One Call Service. Power Foundation System (PFS) Ltd. will not be held liable or responsible to repair these lines. It will be the responsibility of the customer/homeowner to contact their service provider if

Power Foundation Systems Ltd.

5651 Egremont Drive
Ilderton, Ontario N0M 2A0
519-298-0478

tim@powerfoundations.ca | www.powerfoundations.ca



repair is needed.

-Standby charge of \$225/hr to be applied to invoice for any delays caused by site not being prepared for PFS crew.

-If trench shoring is required due to access limitations, unstable ground or any other reasons additional hourly charges will apply. This will be determined on site.

-By applying digital signature to this estimate, the customer/homeowner acknowledges they understand and agree to all terms and conditions listed above.

Payment Methods:

1. Cheque payable to Power Foundation Systems Ltd.
2. E-transfer to office@powerfoundations.ca

This quote is valid for the next 30 days, after which values may be subject to change. Quote may be subject to change if any unforeseen underground utilities marked during utility locate.

When scheduling the work, please be aware that we will provide a tentative timeline subject to change. Various factors, including but not limited to weather conditions, material availability, and unforeseen site conditions, can affect the timeline of construction activities.

Signature: _____ Date: _____



RE: 133 Beech St

1 message

Eric Gagne <eric@ourinsuranceguy.ca>
To: Kasey McNaughton <kasey@actiontrailers.ca>

Tue, Apr 15, 2025 at 8:59 AM

Ok I am meeting with the adjuster today and will let them know

Thanks

Eric Gagne, CIP
Agent



Eric@ourinsuranceguy.ca
Tel: 519-282-4195
www.ourinsuranceguy.ca
<http://linkedin.com/in/ourinsuranceguy>
[www.facebook.com/ourinsuranceguy](http://facebook.com/ourinsuranceguy)

This e-mail message is intended only for the named recipient(s) above and may contain information that is privileged, confidential and/or exempt from disclosure under applicable law. If you have received this message in error, or are not the named recipient(s), please immediately notify the sender and delete this e-mail message.

From: Kasey McNaughton <kasey@actiontrailers.ca>
Sent: Tuesday, April 15, 2025 8:55 AM
To: Eric Gagne <eric@ourinsuranceguy.ca>
Subject: Re: 133 Beech St

Thank you so much to getting back to me, I really appreciate it. I think I will need to have an official letter- does it cost me money for a formal review- or will it make my premiums go up?

On Tue, Apr 15, 2025 at 8:23 AM Eric Gagne <eric@ourinsuranceguy.ca> wrote:

Hello Kasey, I shared the information with the claims adjuster. Again we are very sorry to hear you are having issues with the city infrastructure that is causing the damage to your home. As you have noted a few times, the city has been away of this issue since at least 2019 when you let them know of the issue you were having with water on your property. This is not a sudden and accidental event, as it has been ongoing for many years. The insurance for your home responds to damage caused by sudden and accidental events that are covered under your policy. I am not sure why the city is directing you to insurance as they really have no idea what they are talking about, sounds like they want to pass the buck.

We can have our adjuster review it all and make a formal letter or email that explains there is no coverage for ongoing, long term seepage and leakage issue that is causing damage to your home. The adjuster can make a final determination to the coverage allowed and then you can have this to present to lawyer which is ultimately the way to go as this is a grievance with the city and their continuous lack of no action to fix the problem. I wish there was better news and help to provide but we may not have a path to help you from insurance point of view.

Let me know if you want a formal review of this as I can send the information to the adjuster for them to take the next steps of the process .

Thanks

From: Kasey McNaughton <kasey@actiontrailers.ca>
Sent: Monday, April 14, 2025 3:33 PM
To: Eric Gagne <eric@ourinsuranceguy.ca>
Subject: Re: 133 Beech St

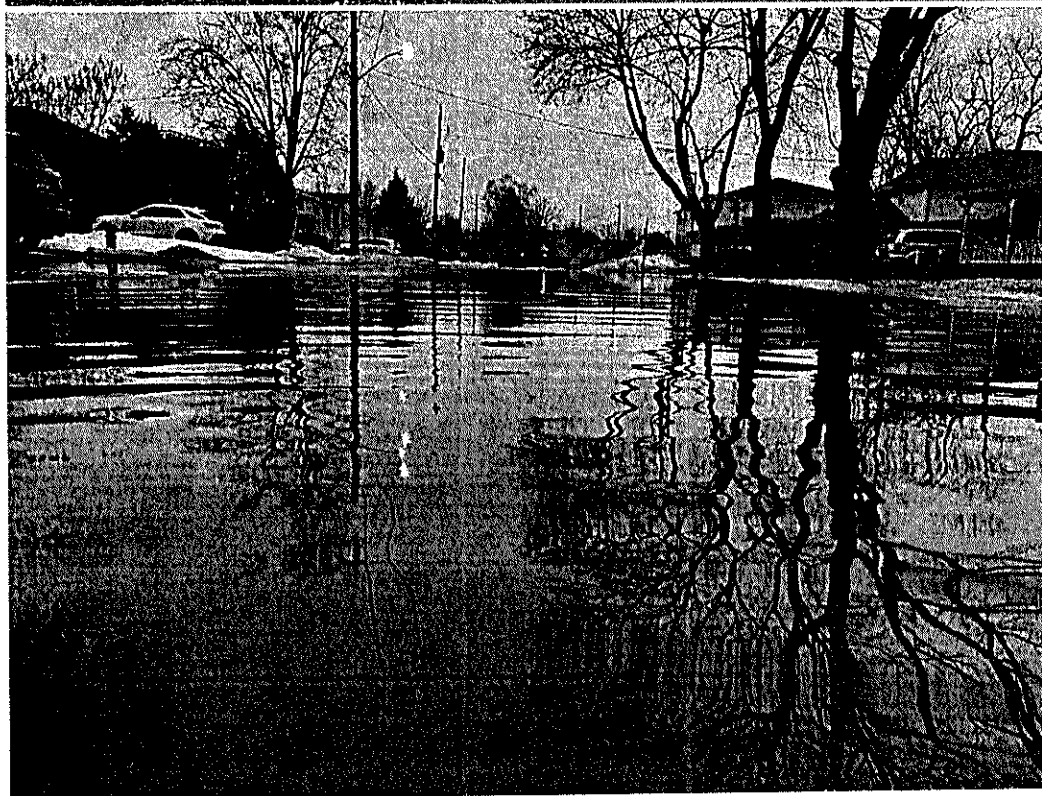
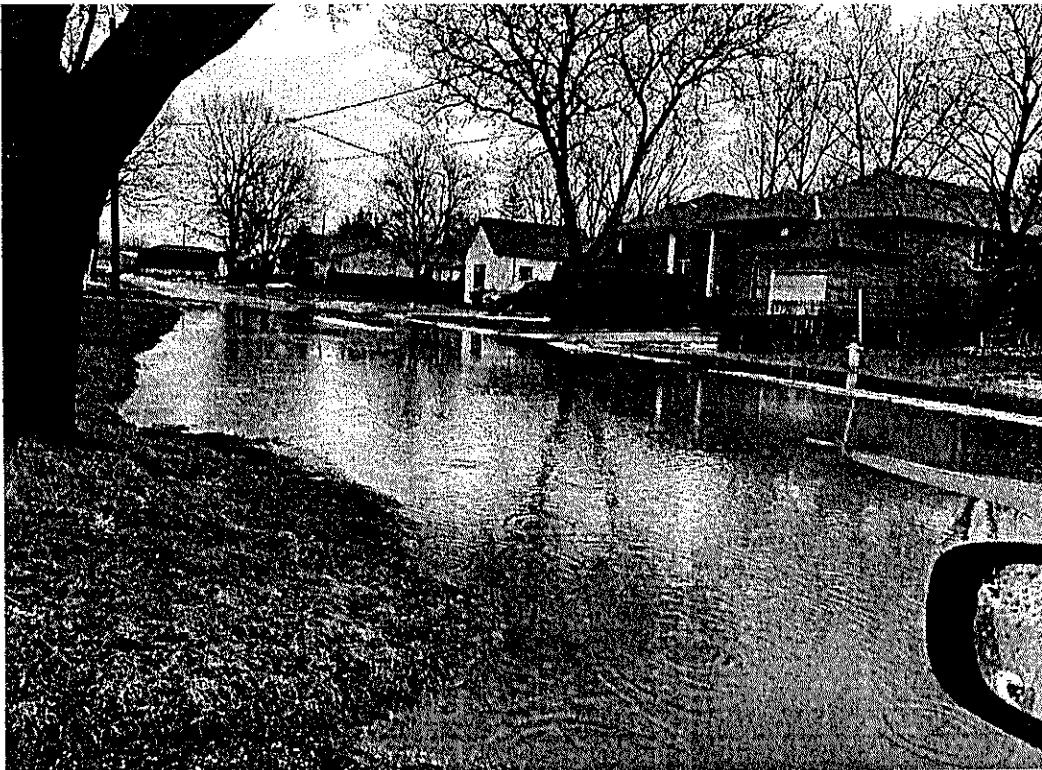
Hi Eric, I am just writing you from my work email.

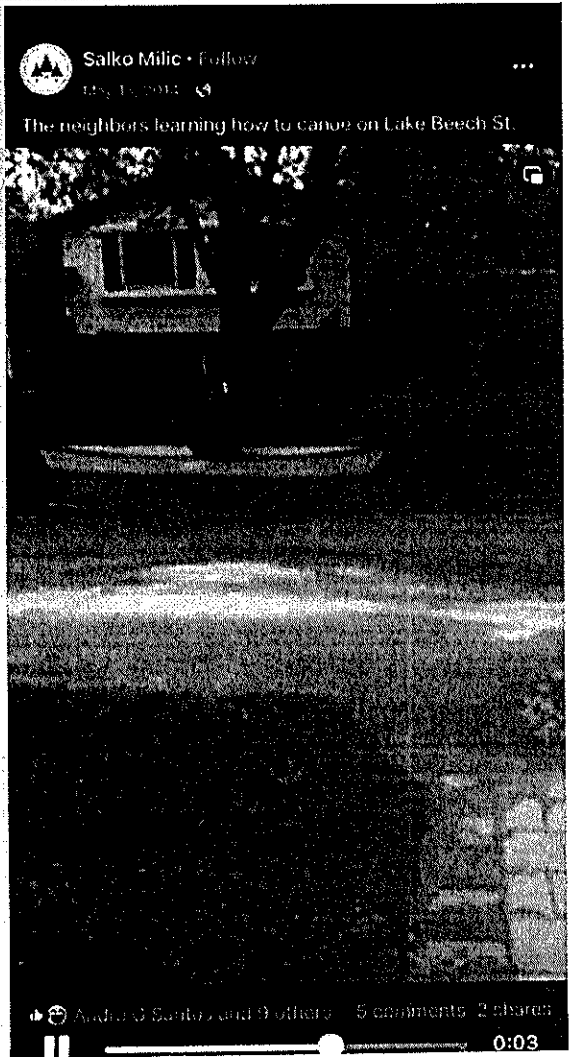
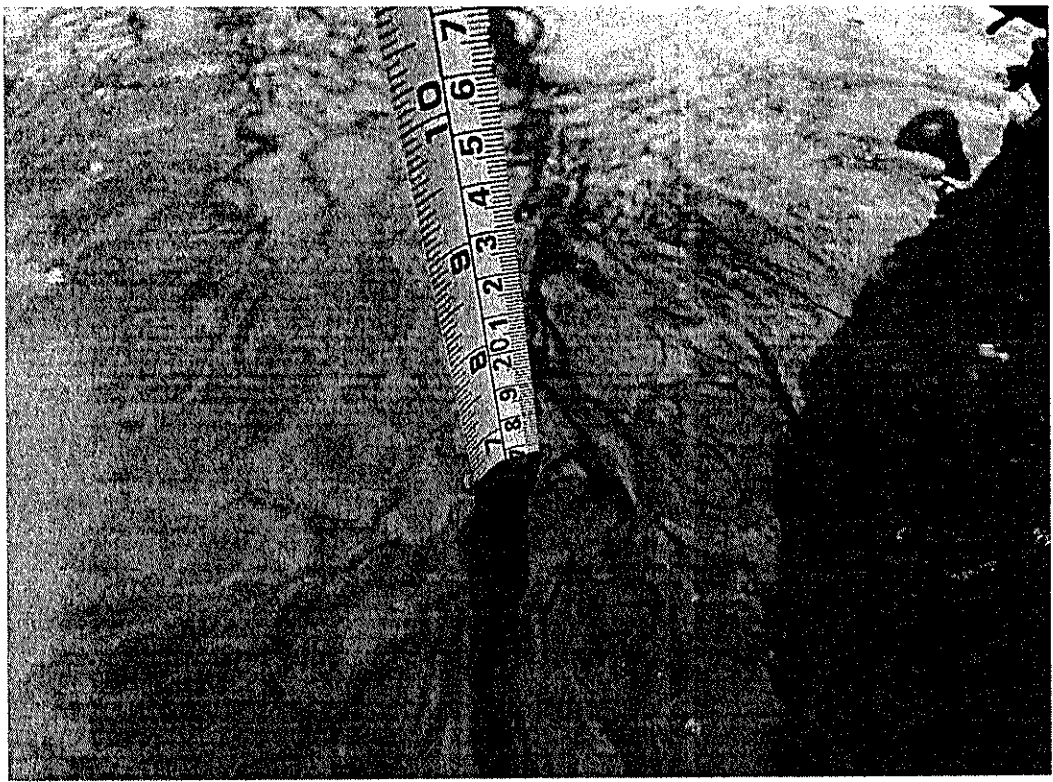
April 4th- we had water in the crawlspace, first foundation company we called said they would not even fix it at all until the street fixes the drainage issue.

I have a quote from the second guy- I will attach here. They need to remove my front porch to get under it to do the repair.

I am going to include the quote- I am also going to include some photos of the street, as well as a screenshot of an email from the city admitting there is an "Issue" and they said they were going to fix it in the spring of 2019 . - This is a known city issue. They even admitted to me on the phone today it's their issue, but said that I need to make a claim through home insurance.

and yes... that is a photo taken in 2014 of someone canoeing in front of (what is now) my home - I can't stress enough this is a known issue from the city.





Found in Inbox

**Brad Dausett**

2019-02-06

To: kasey.mcnaughton >


RE: New Response Completed for Report Street Flooding

Good afternoon Kasey , We are aware of this issue and will be installing a drain in the spring . I will have the night staff take a look and see if they can move some of the water.



From: noreply@esolutionsgroup.ca








Kasey McNaughton
Marketing
Kasey@ActionTrailers.ca
1-866-885-2569 Ext 241
519-245-8802 Ext 241





ACTION TRAILERS
ACTIONTRAILERS.CA
4728 Egremont Drive,
Strathroy ON, N7G 3H3



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RE: 133 Beech St. Foundation Repair

1 message

Mark Ortiz <mortiz@strathroy-caradoc.ca>

Tue, Apr 15, 2025 at 10:02 AM

To: Kasey McNaughton <kasey@actiontrailers.ca>, "Lianne.Rood@parl.gc.ca" <Lianne.Rood@parl.gc.ca>, "steve.pinsonneault@pc.ola.org" <steve.pinsonneault@pc.ola.org>, Andre Santos <asantos@parmerit.com>, Colin Grantham <cgrantham@strathroy-caradoc.ca>, "debbiemcnaughton59@gmail.com" <debbiemcnaughton59@gmail.com>, Clerk <clerk@strathroy-caradoc.ca>, "mcowan@airdberlis.com" <mcowan@airdberlis.com>, "jmascarin@airdberlis.com" <jmascarin@airdberlis.com>, "info@ombudsman.on.ca" <info@ombudsman.on.ca>

Good Morning Kasey,

I can acknowledge receipt of your email and will respond separately on behalf of the Municipality.

Thanks

Mark

Mark Ortiz, P.Eng

Director, Engineering & Public Works

Municipality of Strathroy-Caradoc

52 Frank Street | Strathroy, ON | N7G 2R4

Phone: 519-245-1105 x247

Mobile: 519-521-6209

Visit us online at www.strathroy-caradoc.ca



From: Kasey McNaughton <kasey@actiontrailers.ca>

Sent: April 15, 2025 9:23 AM

To: Mark Ortiz <mortiz@strathroy-caradoc.ca>; Lianne.Rood@parl.gc.ca; steve.pinsonneault@pc.ola.org; Andre Santos <asantos@parmerit.com>; Colin Grantham <cgrantham@strathroy-caradoc.ca>; debbiemcnaughton59@gmail.com; Clerk <clerk@strathroy-caradoc.ca>; mcowan@airdberlis.com;

Good morning Mark (and friends)

My home insurance provider has reiterated that this issue is **not covered** under my policy. My representative even questioned why you would suggest going through home insurance in the first place. I've included his full response below for your reference.

I am requesting a formal review from my insurer so I can submit that, along with the countless emails I've sent you—including **your acknowledgment on March 4, 2025**, when I begged you to take action to save my home.

Mark ...



Hi Kasey,

Hi Kasey,

I was forwarded your email to our general inbox last week and dug around for some background on the capital project we have on Beech St.

Is there a number I can reach you at to get some more details on the problems you're dealing with?

Thanks

Mark

-----Original Message-----

From: kasey@subscriptions.strathroy-canadac.ca <kasey@subscriptions.strathroy-canadac.ca> On Behalf Of Kasey McNaughton

Sent: February 26, 2025 11:24 AM

To: General <general@strathroy-canadac.ca>

Subject: Beech St. Houses SINKING

Multiple houses are sinking on Beech St. I need immediate action. In 2019 I was told work was going to start to correct the KNOWN issue. I am seeking legal council as well as getting a structural engineer. I will be billing the city for all the costs. If you wish to lessen these costs by inspecting my home and fixing the issues you sell you can. But MY HOME IS AT RISK, my neighbour's homes are at risk!! The water issue / drainage issue is a known issue. Who can I speak to from the City regarding the known issue on Beech st that has destroyed my property? Again, I am seeking immediate action. This work has been pushed off long enough. Save my house!!!!

As I seek advice through other methods, it's becoming increasingly clear that if the City continues to delay paying for the damage to my home, my next logical step is to **initiate a class action lawsuit**.

I am in the process of collecting:

- All email correspondence with the City
- Communications from my insurance company
- Documentation from my structural engineer and contractor
- Photos and videos showing the extensive flooding and property damage

I will also be going door to door on **Beech St., Scott St., and the surrounding area**, speaking directly with my neighbours—many of whom are dealing with similar flooding. I will share my documentation and offer them the opportunity to participate in legal action, which would reduce legal costs for all of us involved.

You are aware there is a problem. You've admitted it. The severity of the flooding is plain to see. Any reasonable person would conclude that this kind of ongoing water accumulation around a home will cause major issues—issues I'm now left to face alone.

I am **confident I will win**, and even more confident that my paper trail will empower others to finally hold the City accountable as well. By continuing to postpone the repairs to my home, you are dramatically increasing the City's potential liability.

27

Once again, I am formally requesting immediate approval to repair my home.

I have re-attached the quote for your convenience. If I receive confirmation that the work will be covered, I will have no reason to pursue legal action. But I will not allow this situation to continue unchecked.

Here is the response from my insurance provider:

"Hello Kasey, I shared the information with the claims adjuster. Again we are very sorry to hear you are having issues with the city infrastructure that is causing the damage to your home. As you have noted a few times, the city has been aware of this issue since at least 2019 when you let them know of the issue you were having with water on your property. This is not a sudden and accidental event, as it has been ongoing for many years. The insurance for your home responds to damage caused by sudden and accidental events that are covered under your policy. I am not sure why the city is directing you to insurance as they really have no idea what they are talking about, sounds like they want to pass the buck. We can have our adjuster review it all and make a formal letter or email that explains there is no coverage for ongoing, long-term seepage and leakage issue that is causing damage to your home. The adjuster can make a final determination to the coverage allowed and then you can have this to present to a lawyer which is ultimately the way to go as this is a grievance with the city and their continuous lack of action to fix the problem. I wish there was better news and help to provide but we may not have a path to help you from an insurance point of view. Let me know if you want a formal review of this as I can send the information to the adjuster for them to take the next steps of the process. Thanks."

Please confirm if the City will cover the repairs or if I should proceed with legal action.

Sincerely,
Kasey

A black and white banner for Action Trailers Marketing. On the left is a circular portrait of Kasey McNaughton. To her right is her name in a large, stylized script, followed by 'Marketing' in bold, 'Kasey@ActionTrailers.ca', and two phone numbers: '1-866-885-2569 Ext 241' and '519-245-8802 Ext 241'. A '20 YEARS' anniversary seal is also present. The background shows a large industrial building. On the right is the 'ACTION TRAILERS' logo in an oval, with 'ACTIONTRAILERS.CA' and the address '4728 Egremont Drive, Strathroy ON, N7G 3H3' below it.

Kasey McNaughton
Marketing
Kasey@ActionTrailers.ca
1-866-885-2569 Ext 241
519-245-8802 Ext 241
20 YEARS
ACTION TRAILERS
ACTIONTRAILERS.CA
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Re: 133 Beech St. Foundation Repair

1 message

Kasey McNaughton <kasey@actiontrailers.ca>

Thu, Apr 17, 2025 at 4:16 PM

To: Mark Ortiz <mortiz@strathroy-caradoc.ca>, clerk@strathroy-caradoc.ca, Lianne.Rood@parl.gc.ca

Cc: Cheryl Sobanski <cheryl.sobanski@claimspro.ca>, Walter Easter <weaster@strathroy-caradoc.ca>, Bill Dakin <BDakin@strathroy-caradoc.ca>, Rob Browning <rbrowning@strathroy-caradoc.ca>, Steve.pinsonneault@pc.ola.org, Andre Santos <andresan277@gmail.com>, debbiemcnaughton59@gmail.com, doug.fordco@pc.ola.org, londonnewstips@cbc.ca, gvanmoorsel@postmedia.com, lcatania@postmedia.com, mcowan@airdberlis.com, jmascarin@airdberlis.com

Hi Mark,

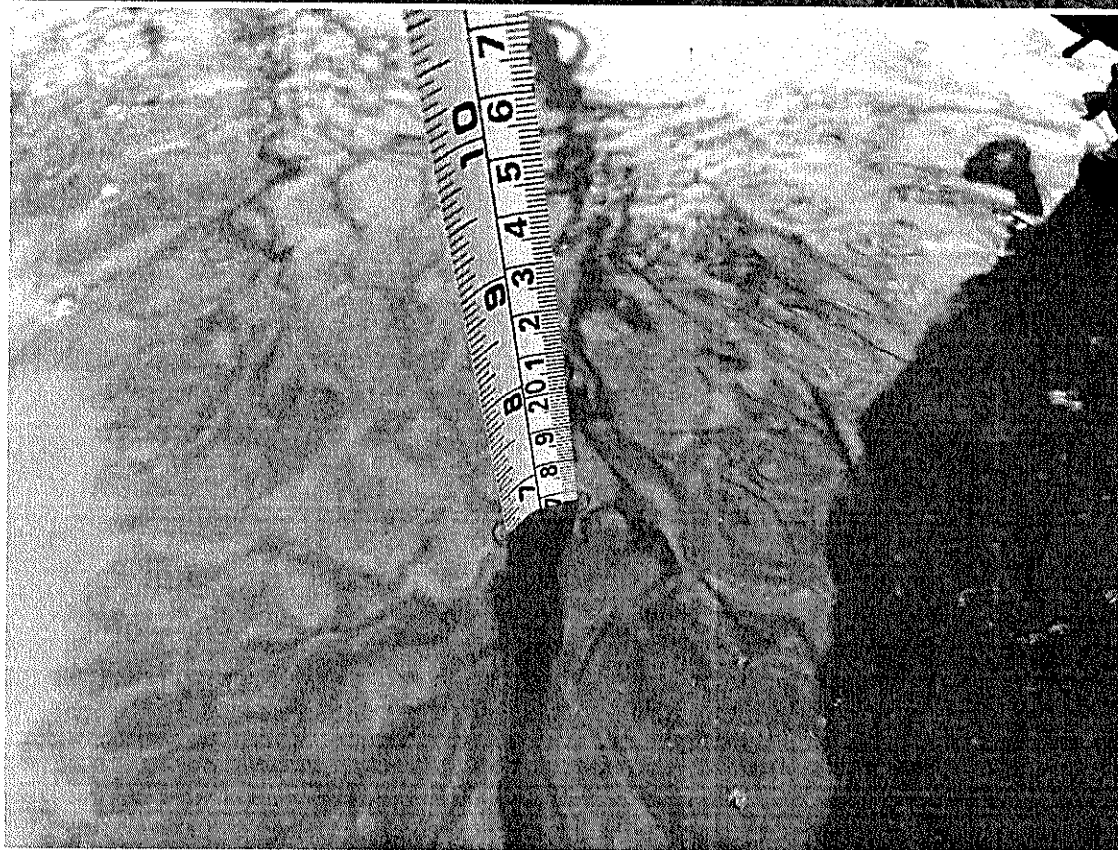
Thank you for following up.

I want to reiterate that I have already been advised by my home insurance provider that this is **not** a claimable event. As such, directing me to Claimspro at this stage will only cause further delays, while the structural damage to my home continues to worsen.

As you confirmed during our meeting, **only Council has the authority to approve the cost of repairs**. I have already begun the process of requesting a formal presentation to Council to ask for that approval directly. This situation has been ongoing for years with documented reports and visible evidence that it has worsened due to the Municipality's lack of action.

Please be advised that I am documenting this entire process and all communications for the purpose of **potential legal action** and **media involvement**, should my request continue to be delayed or denied.

Kasey



Found in Inbox

**Brad Dausett**

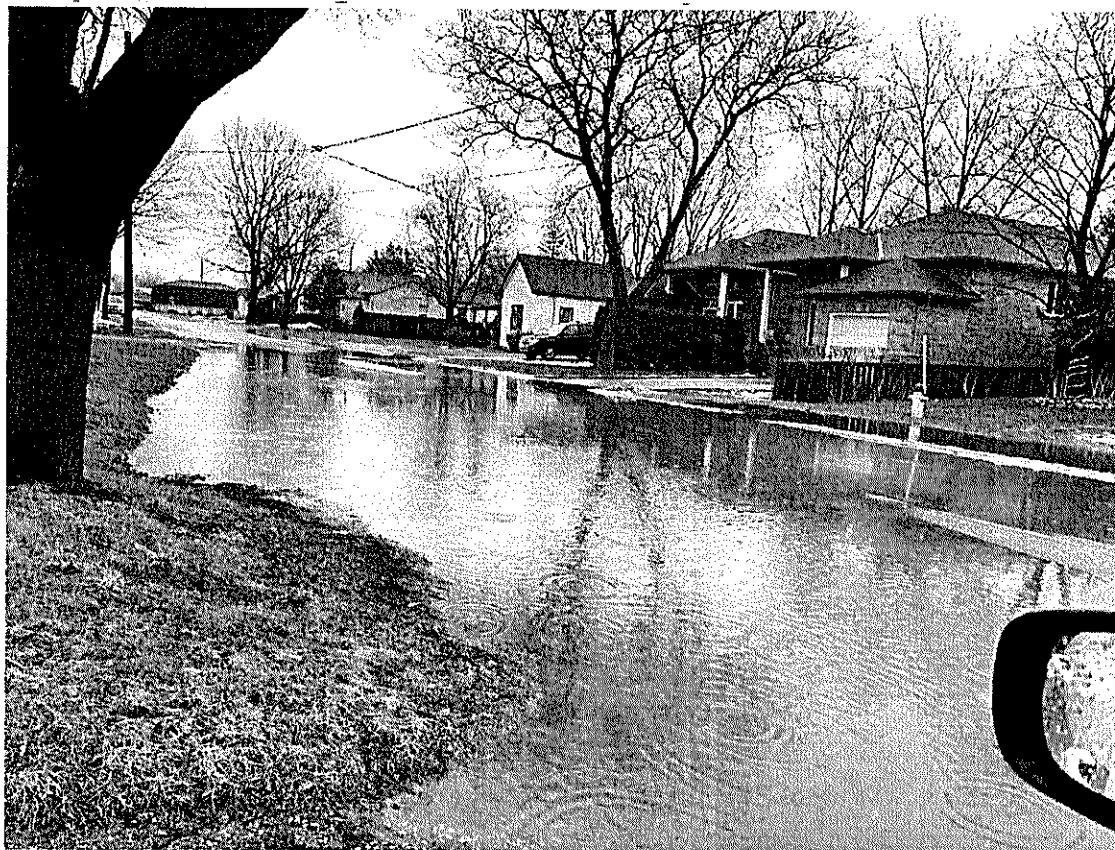
2019-02-06

To: kasey.mcnaughton >

RE: New Response Completed for Report Street Flooding

Good afternoon Kasey , We are aware of this issue and will be installing a drain in the spring . I will have the night staff take a look and see if they can move some of the water.

From: noreply@esolutionsgroup.ca



On Thu, Apr 17, 2025 at 3:57 PM Mark Ortiz <mortiz@strathroy-caradoc.ca> wrote:

Good afternoon Kasey,

Thanks for meeting Walter and I yesterday at your house and walking us through the issues you're dealing with.

As discussed we have advised our insurance adjuster, Claimspro, of the issue and have requested that she review the case and all of the information you have.

Please send Claimspro all the info you previously sent me or any other staff member of the Municipality and any additional details you have. You can contact Claimspro directly at:

Cheryl Sobanski, FCIP, CIM, CRM

Adjuster

cheryl.sobanski@claimspro.ca

Direct : 519-601-6015 (Phone/Text/Fax)

Toll Free : 888-657-3500 x3300 x3300

Mobile : 519-857-3984

Please also send any additional documents your home insurer provides you to Claimspro.

Also, as mentioned yesterday I would encourage you to take any measures needed to protect your home and, where contractors are required, it is good practice to obtain at least 3 quotes and several opinions on any work you decide to undertake.

It's important to note the insurance review process will take time and liability on the Municipality's behalf, if any, cannot be confirmed at this time. It is possible that our adjuster does not find the Municipality liable and you may want to complete any repairs necessary as soon as possible to prevent any further damage.

Feel free to reach out if you have any further questions.

Thanks

Mark

Mark Ortiz, P.Eng

Director, Engineering & Public Works

Municipality of Strathroy-Caradoc

52 Frank Street | Strathroy, ON | N7G 2R4

Phone: 519-245-1105 x247

Mobile: 519-521-6209



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Sent: April 15, 2025 9:23 AM

To: Mark Ortiz <mortiz@strathroy-caradoc.ca>; Lianne.Rood@parl.gc.ca; steve.pinsonneault@pc.ola.org; Andre Santos <asantos@parmerit.com>; Colin Grantham <cgrantham@strathroy-caradoc.ca>; debbiemcnaughton59@gmail.com; Clerk <clerk@strathroy-caradoc.ca>; mcowan@airdberlis.com; jmascarin@airdberlis.com; info@ombudsman.on.ca

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Mark

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Kasey



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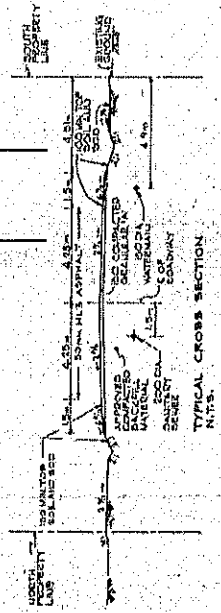
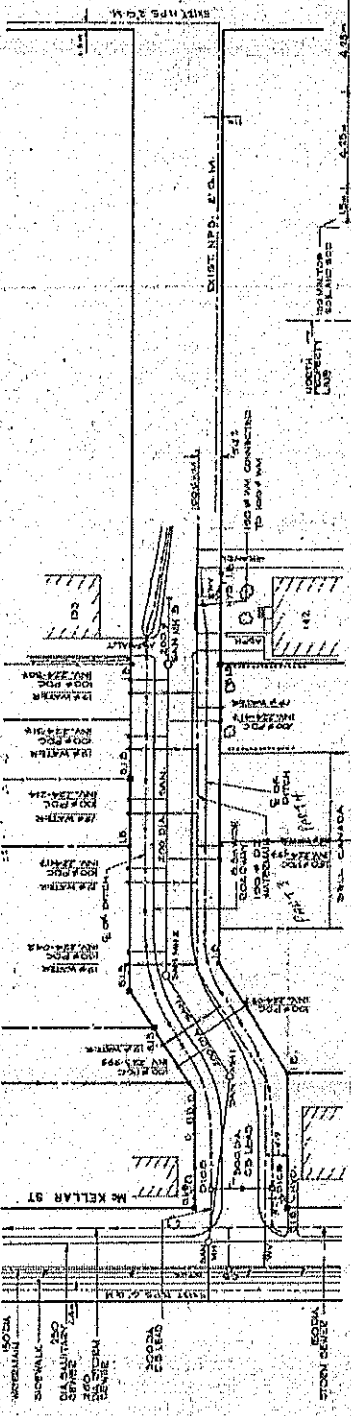
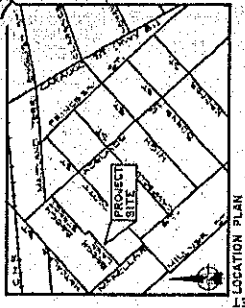
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 **estimate_1314.pdf**
56K



Stationing	Proposed Sewer	Existing Sewer	Proposed Manhole	Existing Manhole	Notes
227.00	12" DIA. 10' DEEP	12" DIA. 10' DEEP	MANHOLE 1	MANHOLE 1	EXISTING MANHOLE 1
226.00	12" DIA. 10' DEEP	12" DIA. 10' DEEP	MANHOLE 2	MANHOLE 2	EXISTING MANHOLE 2
225.00	12" DIA. 10' DEEP	12" DIA. 10' DEEP	MANHOLE 3	MANHOLE 3	EXISTING MANHOLE 3
224.00	12" DIA. 10' DEEP	12" DIA. 10' DEEP	MANHOLE 4	MANHOLE 4	EXISTING MANHOLE 4
223.00	12" DIA. 10' DEEP	12" DIA. 10' DEEP	MANHOLE 5	MANHOLE 5	EXISTING MANHOLE 5
222.00	12" DIA. 10' DEEP	12" DIA. 10' DEEP	MANHOLE 6	MANHOLE 6	EXISTING MANHOLE 6
221.00	12" DIA. 10' DEEP	12" DIA. 10' DEEP	MANHOLE 7	MANHOLE 7	EXISTING MANHOLE 7
220.00	12" DIA. 10' DEEP	12" DIA. 10' DEEP	MANHOLE 8	MANHOLE 8	EXISTING MANHOLE 8

		PLAN AND PROFILE 200 DIA. SANITARY SEWER, 150 DIA. WATERMAIN AND ROADWORK CHAINAGE 0+00.15 TO 0+147 DRAWING NO. 1 OF 1
BEECH LANE IMPROVEMENTS		TOWN OF STRATHROY
Middlen Engineering		DATE: 10/1/00 BY: J.F.M.
CITY OF STRATHROY		DATE: 10/1/00 BY: J.F.M.
200 DIA. SANITARY SEWER, 150 DIA. WATERMAIN AND ROADWORK CHAINAGE 0+00.15 TO 0+147		DATE: 10/1/00 BY: J.F.M.