

Burlington Resiliency Fund Research

As per Council Direction, August 7, 2024

Report to be presented October 7, 2024

Subject: Relief Fund for future community emergencies

Motion: *Direct the Chief Administrative Officer, or designate, in cooperation with the Chief Financial Officer, to report back to Committee of the Whole on October 7 with options and recommendations on establishing a Burlington Resiliency Fund to support the community during natural disasters or emergencies.*

Outcome Sought: To provide council with options and recommendations to make an informed decision about whether to proceed with an ongoing Burlington Resiliency Fund to assist residents impacted by severe weather and other emergencies.

Rationale:

On July 15, 2024, Burlington received approximately 65mm in rain over three hours, additional rain in the afternoon and more rain on July 16, 2024. This significant amount of rainfall led to the flooding of 1288 homes in Burlington, some of which experienced significant damage, causing unexpected financial hardship for many.

Following the flooding, it became clear that Burlington lacked a centralized resource for both the intake of charitable donations and for the distribution of support.

Relief funds are often established to support the long-term recovery and resiliency of a community following a natural or human-made disaster as part of a proactive emergency preparedness community strategy. The city has the ability to set criteria for eligible costs. The city can also receive donations and administer dispersals from a relief fund, including issuing charitable tax receipts. The city can also partner with an independent third party, such as a local community foundation. This occurred after the 2014 flood, when the city partnered with the Burlington Foundation to assist homeowners impacted by that flood.

The minimum contribution to establish a fund with the Burlington Community Foundation will vary based on the type of fund established. This could be included as part of the 2025 budget and/or through the current Severe Weather Reserve Fund and/or raised through community donations. Establishing a relief fund with the Burlington Community Foundation allows the foundation to hold, manage and steward the fund's assets and nurture and grow fund in perpetuity.

As staff review options and recommendations for a Burlington Resiliency Fund, the analysis should include but not be limited to:

- Who should administer the program;
- Source of initial seed funding and source of ongoing contributions;
- Criteria for eligibility;

- Types of costs that would be covered, and amounts such as insurance deductibles or backflow valve;
- Types of natural disasters covered, including impacts from flooding, windstorms, ice storms and other natural or weather-related events;
- Eligibility by type of property and tenure, including businesses, residential properties (including rental) or all.

COMPARATORS

Comparative summary chart of Ontario Municipalities with Protective Plumbing Programs

City of Ottawa – Flood Response Management

Web page contains several drop down menus providing residents with information on various topics related to flooding, including, supports for affected residents.

Summary of City of Ottawa Water-Related Incentive Programs for Private Property Owners

Residential Compassionate Grant

Residents affected by flooding three or more times could be eligible for a grant of up to \$1,000 under the Resident Compassion Grant for sewer backups.

Who administers the program?

- Municipality, since November 2009

What is the source of seed funding and ongoing contributions?

- Municipal Wastewater Reserve Fund

What is the eligibility criteria?

To qualify, the resident (property owner or tenant) must satisfy the following conditions:

- Proof of three or more sewer backups during a 15-year period that are related to sewer surcharging as a result of significant rainfall
- Owned or rented the home during all three backups
- Experienced at least \$1,000 of damage during the most recent backup
- Property owners must have their property taxes paid in full
- Sewer backups must be reported to the City within four months of taking place

What types of costs would be covered?

- Grant for up to a maximum of \$1,000 to qualified City of Ottawa residents affected by recurring flooding as a result of sewer discharging.

What types of natural disasters are covered?

- Flooding

What type of properties are eligible?

- Residential

City of Toronto Supplementary Report – [No Fault Grant for Basement Flooding Damages](#)

May 2022

On October 1 and 4, 2021, City Council received a report on the eligibility criteria and financial implications of providing a one-time no-fault grant for residential property owners and/or tenants in the Rockcliffe neighbourhood of Ward 5, York South-Weston, and other similarly impacted areas, that experienced basement flooding. The report recommended that the City Council not proceed with a no-fault grant program, and noted practical and equity challenges. The report also highlighted that the City is not legally obligated to provide a no-fault grant program to residents, and that such a program would not reduce future risk of flooding.

City of Toronto takes proactive approach with the [Basement Flooding Protection Subsidy Program](#).

Who administers the program?

- Municipality, City-Wide since [2007](#), previously only in certain Wards dating back to 2001.

What is the source of seed funding and ongoing contributions?

- Toronto Water Budget - \$500K / year City-Wide application

What is the eligibility criteria?

- You must be the registered owner of a single-family residential, duplex, triplex or fourplex property within the City of Toronto.
- The property must not have exceeded the lifetime maximum subsidy amount for each eligible installation.
- The subsidy is available only to existing homes, not homes in the planning stages or under construction

- The downspouts from the property's eavestrough must be [disconnected](#) from the City's sewer system or you must have applied to the City for an exemption.
- All front yard paved areas of the property, including parking pads, must comply with the [City's Zoning By-law requirements](#).
- You must submit your application within one year of completion of the installation of the flood protection device.
- Your contractor(s) and any sub-contractor(s) who performed the installation of flood prevention device(s) must possess a valid license from the City of Toronto for the installation work, at the time of installation.
- Original invoices from the licensed contractor(s) and any sub-contractor(s) who performed the installation of the flood prevention device(s) must be provided with your application.
- You must not have any outstanding taxes or debts owed to the City of Toronto at the time your application is processed.
- Submitting an application does not guarantee a subsidy. Subsidies are issued on a "first-come, first-serve" basis, and are subject to annual funding approved by City Council.

What types of costs would be covered?

- Up to \$3,400 per property to install flood protection devices.

What types of natural disasters are covered?

- Flooding

What type of properties are eligible?

- Owners of a single-family, duplex, triplex or fourplex residential home can apply

City of London – [Basement Flooding Grant Program](#)

The Basement Flooding Grant Program is designed to provide financial assistance to property owners who experience basement flooding. The program aims to help mitigate and prevent basement flooding incidents by offering funding for eligible flood protection measures.

Qualifying homeowners may receive grants to cover a portion of the costs to disconnect their weeping tiles from the City's sanitary or storm systems and redirect them to a new sump pit and sump pump. The program also provides financial assistance for backwater valves and sump pump battery back-ups. By doing this, property owners are decreasing their risk of basement flooding. These improvements can help reduce the risk of water entering basements during heavy rainfall or sewer backups.

Who administers the program?

- Municipality, [since 2013](#)

What is the source of seed funding and ongoing contributions?

- [Dedicated Reserve Fund, \\$500K contribution as deemed by Council on a per annum basis](#)

What is the eligibility criteria?

- Must be the homeowner(s) of the residential home.
- Have not commenced any construction of works related to the grant application.
- Have experienced basement flooding or reside in an area prone to such issues due to the city sanitary main.
- Have experienced basement flooding due to weeping tiles gravity connected to the storm sewer system.
- Have significant sump pump surface discharge issues including but not limited to surface erosion and icing on City sidewalks and/or streets. Grant eligibility for installing a storm lateral to address sump pump discharging issues is determined by a demonstrated need for such work at the discretion of the City Engineer. Residential homes located in subdivisions registered after 1996, homes constructed as part of an infill development, or with additions to existing homes that result in sump pump discharge issues are considered ineligible. Homeowner-initiated landscaping and grading modifications (including pool installations) leading to sump pump discharge issues, also disqualify the property from eligibility for grant funding.
- The homeowner(s) must meet all conditions of this by-law.

What types of costs would be covered?

- Grant would cover up to 90% of total cost to a maximum of various amounts for specific flood mitigation investments.
- Full list and maximum coverage expenditure can be found [here](#)

What types of natural disasters are covered?

- Flooding

What type of properties are eligible?

- Properties that are not eligible for this program are condominiums (other than vacant land condominiums), and non-residential properties including but not limited to institutional, industrial and commercial properties.

City of Hamilton – Flooding Assistance Programs

The Protective Plumbing Program is part of the City's strategy to help residential property owners mitigate basement flooding. There are programs to help reduce the risk of basement flooding with the installation of [backwater valves, sump pumps and downspout disconnections](#).

The City of Hamilton offers property owners of single-family residential homes a grant (subsidy) of up to \$2000 and/or a loan of up to \$2,000 for the installation of a backwater valve and other eligible works that help to reduce the risk of basement flooding.

Who administers the program?

- Municipality, [since 2009](#)

What is the source of seed funding and ongoing contributions?

- [Hamilton Water Budget, approx. \\$1.5M / year](#)

What is the eligibility criteria?

For property owners to be eligible for the maximum grant amount, they will be required to select a contractor from the list of the City's pre-qualified contractors. Property owners who choose a contractor outside of the list will only be eligible for a maximum of \$500 for the installation of a backwater valve.

To participate in the Program all of the below statements need to be true:

- You own a single family residential home.
- Your home has a basement.
- Your home is connected to the City of Hamilton sewer system.
- Your property taxes are up to date.
- Your home was built before January 1, 2012.
- If you have received a grant for a backwater valve in the past and any of the \$2,000 grant money remains for this property, it can still be used toward disconnecting your downspouts.
- You are not currently in the process of adding a secondary dwelling unit.

What types of costs would be covered?

- Full breakdown of eligible expenses can be found [here](#).

What types of natural disasters are covered?

- Flooding

What type of properties are eligible?

- Residential

City of St. Catharines – [Flood Alleviation Program](#)

The Flood Alleviation Program (FLAP) provides grants of up to \$3,500 to help cover the costs of installing protective devices, such as a sump pump and backwater valve, to homeowners who have had or are at risk of having a sanitary drain back-up from sewer surcharging. These devices can help provide immediate basement flooding protection and decrease the volume of rainwater discharged into the sewer system.

Who administers the program?

- Municipality

What is the source of seed funding and ongoing contributions?

- [Water and Wastewater Budget, \\$350-400K / year](#)

What is the eligibility criteria?

- Homeowners who have had sanitary backup as a result of sewer surcharging may be eligible for the FLAP program

What types of costs would be covered?

- Provides grants of up to \$3,500 to help cover the costs of installing protective devices such as a sump pump and backwater valve.

What types of natural disasters are covered?

- Flooding

What type of properties are eligible?

- Residential