

ONTARIO MUNICIPALITY Water Damage Prevention Programs



A number of municipalities in Ontario offer subsidies or grants to homeowners who take steps to protect their home against water damage. For full details, eligibility and application forms, click on the municipality link. By taking these steps, not only will customers be able to better protect their home, they may be eligible for a discount on their sewer back-up premium. For more details, refer to the online personal property product & rate manual on the Broker Portal.

If you are aware of additional programs available in your community or changes to programs, please send a note to feedback@intact.net, and we'll update the listing.

MUNICIPALITY	PROGRAM	REQUIRED ACTION	SUBSIDY / GRANT
BRANTFORD	Basement Flooding Grant Program	One-time grant to offset cost of eligible work such as: → Installation of a sump pump with battery back-up → Installation of a backwater valve → Disconnection of weeping tiles from sanitary or storm sewer; → Re-connection of these weeping tiles to the sump pump; → Disconnection of downspouts → All materials, labour and the restoration of the disturbed property	Up to \$3,000 for homeowners who have documented recurring storm or sanitary sewer back-ups as a result of sewer surcharging
DURHAM REGION	Basement Flooding Loan Program Resulting From a Sanitary Sewer Backup	→ Backwater valve and sump pump	Residents who have experienced basement flooding due to a sanitary sewer backup may qualify for an interest-free loan up to \$3,000
HALTON	Basement Flooding Prevention Subsidy Program	→ Weeping tile disconnection/sump pump system	One-half of the invoiced total by contractor, maximum of \$1,800
		→ Disconnection of downspouts	One-half of all costs, maximum of \$250
		→ Backwater valve* *Homeowners will only qualify for this subsidy if they have demonstrated they do not have any downspout or weeping tile/foundation drain connections to the sanitary sewer or coinciding with measures to eliminate these connections	One-half of the invoiced total by contractor, maximum of \$675
HAMILTON	Protective Plumbing Program (3P)	→ Backwater valve → New sump pit and pump (installed in conjunction with a backwater valve) → Disconnecting downspouts	Maximum funding provided depends on the actual improvements completed and is limited to \$2,000. A 3P grant may be applied to the following eligible improvements subject to the maximum amounts: Maximum \$2,000: <ul style="list-style-type: none"> • Installation of an approved backwater valve • Installation of a NEW sump pit and pump in conjunction with a approved backwater valve Maximum \$500: <ul style="list-style-type: none"> • Assessment and CCTV inspection Maximum \$40./downspout to a maximum of \$200: <ul style="list-style-type: none"> • Disconnection of downspouts

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KINGSTON	Preventative Plumbing Program	→ Backwater Sewer Valve	Covers 75% of costs, maximum \$1,200
		→ New Sump Pit and Pump	Covers 75% of costs, maximum \$1,400
		→ Capping of Foundation Drain Connection	Covers 50% of costs, maximum \$1,000
		→ Disconnection of Existing Sump Pump	Covers 50% of costs to maximum \$300
		Maximum financial assistance available per home: \$3,000	
LONDON	Sump Pumps, Sewage Ejectors & Storm Private Drain Connections	→ Backwater valve	Covers up to \$575 for a full port type backwater valve (for homes where an approved sump pump already exists)
		→ Sump pump	Covers up to a maximum of \$1,875 of the actual cost for a sump pump if the foundation weeping (footing) tiles are disconnected from the main building sewer line inside the basement, or up to \$2,650 if the tiles are disconnected from the main building sewer line outside the basement.
		→ Sewage ejector installation	Covers up to \$1,525 of the actual cost for a sewage ejector and holding tank (if installed in conjunction with a sump pump) instead of a full port type backwater.
		→ Private drain connection	Covers up to \$3,775 of the actual cost for a storm private drain connection. This financial support applies only to the cost within the City road allowance or City easement. The homeowner pays for the portion of the work on private property.
MARKHAM	Sanitary System Downspout Disconnection Program	→ Downspout disconnection	0% of the cost, up to \$500
		→ Rain barrel	100% of the cost for a rain barrel purchased by the homeowner, up to \$150.
MISSISSAUGA (LISGAR DISTRICT)	Lisgar District Sump Pump Subsidy Program	→ Sump Pump	Up to 50% of the cost, maximum \$3,000 per household
NIAGARA FALLS	Weeping Tile Removal Assistance Program (Wrap)	→ Weeping Tile Disconnection: <ul style="list-style-type: none"> • Disconnection of the Weeping Tile • Sump Pump • Backwater Valve 	100% reimbursement up to \$3,000 for labour, materials (including restoration), permit and taxes
		→ Mainline Fullport Backwater Valve (with clear cover)	100% reimbursement up to \$500
		→ Weeping Tile Investigation by licensed plumber	100% reimbursement up to \$400

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OTTAWA	Residential Protective Plumbing Program	→ Grants for Protective Plumbing Devices (approved under By-law 2005-209)	Covers 1) 100% of the cost of the work, maximum \$4,000 (including taxes) where a basement or cellar has previously flooded resulting from a City sewer-backup; or 2) 50% of the cost of the work, maximum \$2,500 (including taxes) for a house that has not experienced flooding resulting from a city sewer back-up, but is located in a area with a history of flooding.
		→ Grants for Protective Plumbing with Flat Roof Drainage (approved under By-law 2005-209)	Covers 1) 100% of the cost of the work, maximum \$7,500 (including taxes) where a basement or cellar experienced flooding resulting from a city sewer back-up ; or 2) 50% of the cost of the work, maximum \$3,750 (including taxes) for a house that has not experienced flooding from a city sewer back-up, but is located in an area with a history of flooding.
		→ Grants for Protective Plumbing with a Sealed Sump Pump System (approved under By-law 2005-209)	Covers: 1) 100% of the cost of the work, maximum of \$7,500 (incl. taxes) where a basement or cellar experienced a flooding resulting from a city sewer back-up 2) 50% of the cost of the work, maximum of \$3,750 (incl. taxes) for a house that did not experience flooding resulting from a city sewer back-up, but is located in an area with a history of flooding.
		→ Adjacent Properties (approved under By-law 2005-209)	Homeowners are eligible for 100% grant coverage appropriate for the type of installation described in the previous sections if: <ul style="list-style-type: none"> the property is located right beside the property that experienced a backup, or a semi-detached home experienced a backup and the other attached home is at risk.
ST. CATHARINES	Flood Alleviation Program (FLAP)	→ Backwater valve	Grants up to \$3,000 to homeowners who have documented recurring sanitary back-ups as a result of a sewer surcharging.
		→ Sump pump with battery back-up surcharging.	
		→ Disconnection of weeping tiles from the sanitary sewer	
		→ Reconnection of weeping tiles to the sump pump	
		→ All materials & labour and the restoration of the disturbed property	
THUNDERBAY	Flood Prevention Measures	→ Sump pump	Up to 50% of the invoiced cost, maximum \$1,250 including labour, materials, permit and taxes
		→ Backflow valve	Up to 50% of the invoiced cost, maximum \$1,750 including labour, materials, permit and taxes
		→ Disconnection of weeping tiles from the sanitary sewer	Up to 100% of the invoiced cost, maximum \$500 including labour, materials, permit and taxes

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TORONTO	Basement Flooding Protection Subsidy Program	→ Backwater valve	80% of the invoiced cost up to a maximum of \$1,250 including eligible labour, materials, permit and taxes.
		→ Sump pump	80% of the invoiced cost up to a maximum of \$1,750 including labour, materials and taxes
		→ Backwater valve + sump pump	80% of the invoiced cost up to a maximum of \$2,800 including eligible labour, materials, permit and taxes.
		→ Pipe severance and capping (Disconnection of foundation drains (weeping tiles) from the City's sewer system by severing and capping the underground storm sewer connection pipe)	80% of the invoiced cost up to a maximum of \$400 including eligible labour, materials and taxes.
		Total subsidy up to \$3,200 per property for owners of single-family, duplex and triplex residential homes	
VAUGHAN	Back-water Valve Installation Subsidy Program	→ Backwater valve	50% of the invoiced cost, maximum \$750, including eligible labour, materials, permits and taxes. Subsidies for eligible work are subject to available funding and provided on a first come, first-served basis. Residents who have installed an approved device since Aug 19, 2005 may also be eligible for the subsidy.
WELLAND	Sewage Water Alleviation Program (SWAP)	→ Backwater valve	Maximum \$3,000
		→ Sump basin with sump pump & battery back-up	
		→ Disconnection of pipe connections from foundation drain/weeping tile to the sanitary drainage system	
		→ Disconnection of downspouts	
		→ Sewer lateral/weeping tile connection tracing by camera or other means	
		→ Installation of clean-cut (if required)	
		→ Associated excavation, sawcutting, backfilling & basement concrete floor re-instatement	
WINDSOR	Basement Flooding Protection Subsidy Program (BFP)	→ Backwater valve	Up to 80% of cost (\$1,000 maximum)
		→ Sump pump to disconnect foundation drains to floor drains	Up to 80% of cost (\$1,750 maximum)
		→ Backwater valve and sump pump	Up to 80% of cost (\$2,800 maximum)
		→ Disconnect foundation drains from floor drain	Up to 80% of cost (\$400 maximum)
		Maximum eligible subsidy is \$2,800 per home/unit	
	Downspout Disconnection Program	→ Disconnection of downspouts	Free

This is a guide only. For complete details, refer to each municipality's water damage prevention program website.

For more details, contact your broker.
intactinsurance.com insuranceisevolving.com

