

City of Mississauga  
**Corporate Report**



<p>Date: October 30, 2024</p> <p>To: Chair and Members of Budget Committee</p>	<p>Originator's files:</p>
<p>From: Sam Rogers, MBA, Acting Commissioner of  Transportation and Works</p>	<p>Meeting date:  November 18, 2024</p>

## Subject

**Budget for Flood Resilience Rebate Program (All Wards)**

## Recommendation

1. That a budget of \$1 million in 2025 for the Flood Resilience Rebate Program as outlined in the corporate report entitled "Budget for Flood Resilience Rebate Program (All Wards)" dated October 30, 2024 from the Acting Commissioner of Transportation and Works be approved.
2. That all necessary by-laws be enacted.

## Background

On July 16, 2024 and August 17 and 18, 2024, extreme rainfall events impacted the Greater Toronto Area, causing localized flooding. The total rainfall amount was highly variable across the City of Mississauga where each event exceeded the 100-year design storm in some areas; an event that has a one percent probability of occurring in any given year.

In response to the two extreme rainfall events, a report entitled "July and August 2024 Extreme Rainfall Events Update" dated September 6, 2024 from the Acting Commissioner of Transportation & Works was presented at General Committee on September 18, 2024. Following discussion of the report, staff were directed to report back to Council on September 25, 2024 with, among other matters, a recommended financial assistance program for residents. The report was approved by Council by Resolution 0187-2024.

The two financial assistance programs recommended in the approved report were a Residential Compassionate Flood Relief Grant and a Basement Flooding Prevention Rebate.

Further to the staff report, Council Resolution 0196-2024 approved a third financial relief program – a Flood Resilience Rebate (Appendix 1). This program provides homeowners who experienced basement flood damage during the July and August extreme rainfall events the

opportunity to apply for rebates of 50% of the invoiced cost up to a maximum of \$3,000 to cover costs associated with measures undertaken to prevent or minimize the damage and loss from future flooding impacts through the use of water resistant materials and other measures.

## Comments

No budget was established for the Flood Resilience Rebate at the time of its approval.

To estimate the budget for this rebate, the methodology used for the Residential Compassionate Flood Relief Grant was applied. It was estimated that 3,000 applications may be received by the City based on the number of the City’s 3-1-1 Call Centre interactions and incidents received through other channels, including those via Councillors’ offices, as a result of in-house flooding during the July and August 2024 extreme rainfall events.

Based on the maximum rebate of \$3,000, the total cost could be as high as \$9 million. However, for the first year of the Financial Resilience Rebate, staff estimate that approximately 10% of those who experienced basement flooding might undertake flood mitigation renovations. As a result, it is recommended that an initial budget of \$1 million be approved for 2025, funded by property taxes. Staff recommend that this program be reviewed annually to determine future program needs, with consideration of other potential sources of funding (i.e. grants for climate adaptation and resilience).

It is anticipated that the application intake period for this program will be from February 2025 to November 2025, retroactive to claims dated on or after July 16, 2024.

As of the date of this report, this program is still under development, including the preparation of policies and administrative processes, application requirements, terms and conditions of approval, and forms and standards; as determined by the Chief Administrative Officer, in consultation with the City Solicitor. A by-law will define the eligibility and structure of the program.

## Financial Impact

In order to implement Council Resolution 0196-2024, the cost of the Flood Resilience Rebate is shown in the table below and will be funded through property taxes.

Flood Resilience Rebate Program

Rebate Amount	Budget 2025
Up to \$3,000 per Household	\$1,000,000

## Conclusion

A Flood Resilience Rebate will assist residential property owners to *Build Back Better* following basement flood damage, as a result of the extreme rainfall events on July 16, 2024 and/or August 17 and 18, 2024, by using water resistant materials and other measures to mitigate the damage and potential future flooding. This rebate is currently under development with an anticipated launch date in February 2025.

This, along with the suite of initiatives and program enhancements approved by Council as outlined in the report dated September 23, 2024 entitled “Council Update - July and August 2024 Extreme Rainfall Events” from the Acting Commissioner of Transportation and Works, further highlights the City’s commitment to assist the residents of Mississauga in mitigating the impacts of extreme weather events.

## Attachments

Appendix 1: Council Resolution 0196-2024 Regarding a Flood Relief Grant



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Sam Rogers, MBA, Acting Commissioner of Transportation and Works

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