SUBJECT: Municipal Disaster Relief Assistance Program - July 26, 2009
Flooding Event (FCS06007(c)) (City Wide)

RECOMMENDATION:

a) That for the purpose of invoking the Residential Municipal Relief Assistance Program for Basement Flooding, City Council declares the rainstorm event of July 26, 2009, as a "Disaster" for all affected properties within the boundaries of the City of Hamilton;

b) That payment of claims be based on compassionate grounds only and not to be construed as an admission of liability on the part of the City of Hamilton;

c) That the compassionate grant provided to residents under the Residential Municipal Disaster Relief Assistance Program be increased from a maximum of $750, to a maximum of $1,000, for Basement Flooding;

d) That staff report back to Council on an appropriate level of compassionate grant, to be part of and on the same terms and conditions as the Residential Municipal Relief Assistance Program for Basement Flooding, for owners/tenants (of residential property) denied "sewer back up coverage";

e) That staff develop and report back on a mitigation program, that entails investments valued at approximately $2,000, per residential property, that have experienced multiple basement flooding, on a prioritized basis, in an effort to minimize the potential impacts due to severe weather events;

f) That the costs associated with these claims be funded from the Residential Municipal Disaster Relief Program Reserve;

g) That $3 million be transferred to the Residential Municipal Disaster Relief Program Reserve to be funded from the Waterworks, Sanitary Sewer and Storm Reserves;
EXECUTIVE SUMMARY:

A rainstorm event on July 26, 2009, following recorded precipitation of approximately 48mm, during the previous 72 hours, released heavy amounts of rain (up to approximately 111.7mm) in the City of Hamilton. The resultant run-off of water from the previously saturated ground exceeded the capacity of the sewer system (combined sanitary and storm) and, as a result, severe flooding occurred causing damage to many homes.

As at the end of the business day on Wednesday, July 29, 2009, approximately 2,000 incidents of flooding have been reported in various parts of the City.

Council approved a compassionate grant program known as the "Residential Relief Assistance Program for Basement Flooding" in August, 2006, and a copy of the Eligibility Criteria is attached as Appendix “A” to this report FCS06007(c). The program can be invoked when other levels of government have not provided disaster relief. Given the extent of the disaster and the fact that damages would not, at this time, appear to be close to meeting the formula requirements which identify the level at which other levels of government begin to provide aid, it would be reasonable for Council to consider the declaration of this rainstorm event to be a "Disaster" for the purposes of providing relief assistance under the City of Hamilton’s own program.

In order to alleviate the financial burden to affected residential property owners and/or tenants as a result of basement flooding, caused through no fault of their own or the City, it is recommended that Council consider providing a compassionate grant of an amount not to exceed $1,000, an increase of $250 from the previously approved limit of $750.

In order to assist with the financial burden to affected residential property owners and/or tenants, of residential property, who can provide evidence of having been refused “sewer back-up coverage” and have experienced basement flooding, as a result of the
July 26, 2009, rainstorm event, Council should consider providing a compassionate grant in an amount greater than the regular proposed grant of $1,000. Current staff discussions have focused on a preliminary grant amount up to $5,000, and will report back to Council after additional information and analysis is completed on a final recommended amount, as well as, eligibility criteria. The above-mentioned claimants would be defined as: a family unit or residential property owner or tenant who holds an insurance policy that was in force at the time of the loss and who can provide satisfactory proof that an insurer refused to provide “sewer back-up coverage” to the policy holder. The denial of coverage does not include the situation where an insurance deductible is applied under a policy of insurance.

**BACKGROUND:**

The Ontario Provincial Government has, in place, the Ontario Disaster Relief Assistance Plan (ODRAP) that is available to provide financial assistance to residents of municipalities in extraordinary situations where disasters are of such magnitude that they are beyond the local municipality’s ability to manage and thus warrant Provincial assistance. In summary, when a municipality declares a disaster, they can then make an application to ODRAP, through the Minister of Municipal Affairs and Housing, requesting assistance. ODRAP has requirements and a formula to determine if a municipality is eligible for assistance under the program. If the Municipality is eligible, a very detailed program to determine eligibility and level of assistance is put into place for residents to apply for financial assistance. Funding is provided by the ODRAP on a $2 for $1 basis relative to local fundraising efforts.

As a result of widespread flooding, during recent rainstorm events, the City of Hamilton made such an application to the Minister... However, based on ODRAP’s funding criteria, the level of damage did not meet a magnitude that was beyond the Municipality’s ability to manage and, therefore, did not qualify for Provincial assistance through ODRAP.

A number of criteria are considered when determining if a municipality is eligible for ODRAP. First, and foremost, is the consideration that the extent and impact of losses are so significant that response and recovery are beyond the municipality’s own financial capacity to manage. Based on the Financial Information Returns, an analysis is conducted of the municipality’s current economic health relative to its’ capacity to absorb costs (measure 4% of all purpose taxation for the entire community).

As a result, residents from our community, who would have qualified for assistance under ODRAP, were precluded from applying because the Municipality’s request for disaster assistance was denied.

In an effort to provide assistance for those, in need, it was proposed that the City adopt a policy and process for its’ own disaster relief assistance program for basement flooding where and when ODRAP and other levels of Government do not respond. The City therefore developed its’ own disaster relief program known as the Residential Municipal Disaster Relief Program for Basement Flooding. The program provides a compassionate grant, currently not exceeding $750, to residents who would have qualified had ODRAP
approved the City’s application for relief. It was further proposed that eligibility, policy and process for managing the funds and claims be similar to those used by ODRAP. This would permit the City to assist residents who may have been disadvantaged, through no fault of their own by ODRAP’s decision, simply because the City does not meet the requirements for provincial assistance.

In the earlier events, a relatively moderate percentage of property owners did not have access to insurance, however, for those who were insured, some portions of their claims may have been denied by their insurers due to the surface water flooding exclusion. In some cases, staff are advised that sewer back-up coverage is not available to some residents. Based on our statistical analysis of claims, resulting from basement flooding from previous events, staff have determined that approximately 86% of the properties are insured. This is consistent with statistical claim information from the flooding of homes which occurred in the Cities of Stratford and Peterborough, in recent years, where approximately 80% were insured.

Insurance is purchased to protect against losses arising from insured perils. For the most part, those property owners who have insurance, have the opportunity for a quick response to their claims by their insurers. Liability or responsibility for damage is not an issue for insured property owners as those issues will be sorted out later by the insurers.

The general terms of virtually all homeowners, tenants or commercial insurance policies specifically exclude water damage caused by surface water runoff or seepage. The only exception is escape of water from a municipal water main. Coverage for sewer back-up will therefore be limited to those who had sewer back-ups and not those who sustained damage solely from surface flooding. There is no common coverage available for flooding of a home from anything except by back-up of water from a sewer, escape of water from a plumbing system or public water main. Automobile insurance, on the other hand, does have a coverage that would apply to vehicle damage caused by any type of flooding, if one chooses to purchase the All Risk or Comprehensive Insurance for their vehicle.

For small businesses, we are given to understand that the insurance market does offer the ability to purchase an escape of water or sewer back-up coverage but this is often limited to an initial amount of $25,000 but higher limits can be purchased. The deductible on commercial risks is, in most cases, $1,000 or higher.

The application for insurance usually asks if the purchaser wishes to purchase the sewer back-up coverage. If the purchaser refuses to purchase the sewer back-up coverage, the application will show that it was declined. If an insurer refuses to provide this requested coverage, there is usually a letter confirming that the insurer has refused to provide the coverage. The application also asks if there have been any incidents of sewer back-up.

Purchase of insurance is a personal option and, for this reason, there are many variations as to coverage and deductibles. Often, these choices are made, based on an individual’s personal financial considerations and on the premium cost.
Greatest concern is for those flood victims who require assistance if they have no access to insurance (i.e., they have been denied sewer back-up insurance) to assist them with the repair or replacement of essential items or who may be pressed financially.

The program to assist those with flooded basements is in consideration for those who have been denied sewer back-up coverage when they tried to purchase this insurance, and are not eligible for ODRAp assistance due to the Municipality not qualifying for assistance at the municipal level.

Staff conducted a survey of the following Cities enquiring as to whether compassionate grants or financial assistance for property damage, of some sort, is provided for flood victims. The results of this survey suggest that compassionate grants are generally not provided to flood victims, with the exception of Halton Region and the City of Hamilton. The provision of financial assistance to assist with remedial action for the prevention of sewer back-ups, such as installation of back-flow preventers and downspout disconnects, is more common. Residents must apply for these grants and are subject to a variety of terms and conditions.

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Provision of Compassionate Grant</th>
<th>Provision of Other Financial Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burlington</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Halton</td>
<td>$500</td>
<td>No</td>
</tr>
<tr>
<td>Hamilton</td>
<td>Proposed $1,000 max.</td>
<td>Proposed (sewer back-up mitigation)</td>
</tr>
<tr>
<td>London</td>
<td>No</td>
<td>Yes (flooding mitigation)</td>
</tr>
<tr>
<td>Ottawa</td>
<td>No</td>
<td>Yes (flooding mitigation)</td>
</tr>
<tr>
<td>Windsor</td>
<td>No</td>
<td>Na</td>
</tr>
</tbody>
</table>

Feedback from the surveyed municipalities suggests that the Cities of London, Ottawa, Toronto and Kitchener and also the Regional Municipalities of Waterloo, Peel, Niagara and other municipalities do not respond through specific municipal financial relief programs, to assist residents.

The Cities of Toronto and Ottawa have subsidy programs to assist with remedial action for the prevention of sewer back-ups, such as installation of back-flow preventers and downspout disconnects. Residents must apply for these grants and are subject to a variety of terms and conditions.

While no application has been made by the City, at this time to ODRAp, regarding the rainstorm event of July 26, 2009; based on our experience, from a previous application and knowledge of their formula for qualification, it is staff's opinion that the damages may not meet the parameters of ODRAp to entitle the City to qualify for ODRAp funding. As a result, staff recommends that Council consider the declaration of a "Disaster " for the purposes of the City's assistance program, at this time, in order to permit the offering of assistance under this program, without further delay, which would be caused by the
processing of an application to the Province which may likely be denied, as in the past, due to not meeting the qualification requirements for funding.

While surface flooding or back-up of sewers in one-off situations is not an unusual event in the City of Hamilton or other municipalities, these situations occur usually as a result of private drain or grading issues. Over the past few years, weather patterns and climatology appear to have been changing with rainstorms having cloud bursts over localized neighborhoods and dropping significant amounts of rain which causes flooding to many homes in a localized area. Flooding is exacerbated when the ground is saturated from previous rainfalls which increase the potential for severe run off effect. Flooding may often occur in specific areas that are impacted by heavy rain. By mapping the reports of flooding; it is possible to identify the boundaries of areas which have been hard hit as opposed to those singular or one-off flooding occurrences which are likely to have other causes. In recognition that severe rainstorms cause unusual flooding in some defined locations or neighborhoods in the City of Hamilton, Council approved a compassionate grant program designed to assist victims when flooding of residential basements within a defined area was caused by a severe rainstorm.

In August 2006, Council approved the establishing of a compassionate grant program know as "Residential Municipal Relief Assistance Program for Basement Flooding" for residential homeowners or tenants within the defined area who sustained damages as a result of basement flooding from a severe rainstorm event which Council declares to be a "Disaster" in accordance with the criteria. Council established eligibility criteria for implementation and for applicants, a maximum claim limit of $750, directed funding and administration costs to be funded by the Waterworks, Sanitary Sewer and Storm Sewers reserves and the retaining of an independent adjusting firm to administer the claims under the program.

Council subsequently declared the severe rainstorm events of July 26, 2005, August 19, 2005, July 10, 2006, July 27, 2006, December 1, 2006, May 25, 2007, August 7, 2007, June 13-30, 2008, July 1-31, 2008 and August 1-14, 2008, as "Disasters" enabling residents of the City of Hamilton to apply for grants based on the eligibility requirements for damages they suffered as a result of basement flooding. Due to the widespread flooding across the entire City, as a result of the majority of the above events, Council declared the boundaries for relief to be anywhere in the City of Hamilton.

The following Table summarizes the number of legal liability claims and grant applications received for the past 10 events:
Compassionate Grant Payments

<table>
<thead>
<tr>
<th>Event Date</th>
<th>Event Type</th>
<th>Location</th>
<th>Total Liability Claims</th>
<th>Grant Applications Submitted</th>
<th>Approved Grants</th>
<th>Total Grant Payments ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>26-Jul-2005</td>
<td>Heavy Rain</td>
<td>City Wide</td>
<td>117</td>
<td>756</td>
<td>601</td>
<td>427,854.00</td>
</tr>
<tr>
<td>19-Aug-2005</td>
<td>Heavy Rain</td>
<td>City Wide</td>
<td>561</td>
<td>958</td>
<td>794</td>
<td>541,335.00</td>
</tr>
<tr>
<td>10-Jul-2006</td>
<td>Heavy Rain</td>
<td>City Wide</td>
<td>144</td>
<td>785</td>
<td>672</td>
<td>458,376.00</td>
</tr>
<tr>
<td>27-Jul-2006</td>
<td>Heavy Rain</td>
<td>Waterdown</td>
<td>8</td>
<td>56</td>
<td>28</td>
<td>21,700.00</td>
</tr>
<tr>
<td>1-Dec-2006</td>
<td>Heavy Rain</td>
<td>Greenhill</td>
<td>34</td>
<td>163</td>
<td>75</td>
<td>67,857.00</td>
</tr>
<tr>
<td>25-May-2007</td>
<td>Heavy Rain</td>
<td>City Wide</td>
<td>90</td>
<td>118</td>
<td>45</td>
<td>39,199.00</td>
</tr>
<tr>
<td>7-Aug-2007</td>
<td>Watermain Break</td>
<td>East 18th Area</td>
<td>7</td>
<td>9</td>
<td>9</td>
<td>6,750.00</td>
</tr>
<tr>
<td>June 13-30, 2008</td>
<td>Heavy Rain</td>
<td>City Wide</td>
<td>28</td>
<td>188</td>
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<td>57,153.00</td>
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<td>138,784.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>1133</strong></td>
<td><strong>4163</strong></td>
<td><strong>2820</strong></td>
<td><strong>$1,850,866.00</strong></td>
</tr>
</tbody>
</table>

In addition to the $1.9 million in homeowner grant payments, the City also incurred about $231,000 in administration costs for handling and adjusting the grant applications. This service is providing by an external adjusting company, Cunningham Lindsey.

**ANALYSIS/RATIONALE:**

Based on the claims received as of Wednesday, July 29, 2009, as well as past experiences as it relates to previously designated Disasters, the following Table provides an indication of the potential financial impacts of the associated recommendations:

**FORECAST COMPASSIONATE GRANT APPLICATIONS AND PAYMENTS**  
(July 26, 2009 storm)

<table>
<thead>
<tr>
<th>Event Date</th>
<th>Location</th>
<th>Forecast Requests for Application</th>
<th>Forecast Completed Applications for Grants</th>
<th>Forecast Total Grant Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Compassionate Grant Payment (assuming $1,000 maximum)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>July 26, 2009</td>
<td>City Wide</td>
<td>4,000 – 5,000</td>
<td>2,720 – 3,400</td>
<td>$2,720,000 - $3,400,000</td>
</tr>
<tr>
<td><strong>Denied Coverage Compassionate Grant Payment (assuming $5,000 maximum)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>July 26, 2009</td>
<td>City Wide</td>
<td>400 - 500</td>
<td></td>
<td>$2,000,000 - $2,500,000</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>4,000 – 5,000</td>
<td>3,120 – 3,900</td>
<td>$4,720,000 - $5,900,000</td>
</tr>
</tbody>
</table>
ALTERNATIVES FOR CONSIDERATION:

Based on claims received as of Wednesday, July 29, 2009, as well as past experiences as it relates to previously designated Disasters, the following Table provides an indication of the potential financial impacts assuming the existing compassionate grant of $750.

<table>
<thead>
<tr>
<th>Event Date</th>
<th>Location</th>
<th>Forecast Requests for Application</th>
<th>Forecast Completed Applications for Grants</th>
<th>Forecast Total Grant Payments</th>
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<tr>
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<td>$2,040,000 - $2,550,000</td>
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FINANCIAL/STAFFING/LEGAL IMPLICATIONS:

Legal: The City of Hamilton has the authority to create a compassionate grant or aid program for residential property damage and remediation, pursuant to section 107 of the Municipal Act, R.S.O. 1990, c. M.45.

Financial: As stated above, based on a forecast of claims and the recommendations of Report FCS06007(c), the forecast total grant payment may amount to approximately $4.7 - $5.9 million. This forecast figure will be a function of claim activity, primarily over the next 5 – 6 weeks. As recommended in Report FCS06007(c), the recommended funding source for these compassionate grants are the Water, Wastewater and Storm reserves.

The projected reserve position for the Water, Wastewater and Storm reserves for 2009 is approximately $42 million. As these reserves are assumed as part of the 10-year Water Wastewater and Storm capital financing strategy, the continued utilization of these reserves for the purpose of compassionate grants will jeopardize the financing of future water, wastewater and storm infrastructure investments, or require the need for future rate increases to offset these and potentially future transfers to support the Municipal Disaster Relief Program Reserve.
POLICIES AFFECTING PROPOSAL:

Implementation of the proposed disaster relief program for basement flooding would not affect the claims policy and process for claims made against the City alleging negligence as the proposed program is considered a grant and determination of fault would not be a requirement. There would be no impact on the current Council policy of paying claims only when the City is deemed negligent.

RELEVANT CONSULTATION:

Public Works – Capital Planning and Infrastructure, Water and Wastewater.

Corporate Services – Legal Services, Risk Management

Cunningham Lindsey (External Adjusting Company)

CITY STRATEGIC COMMITMENT:

By evaluating the “Triple Bottom Line”, (community, environment, economic implications) we can make choices that create value across all three bottom lines, moving us closer to our vision for a sustainable community, and Provincial interests.

Community Well-Being is enhanced. ☑ Yes □ No
Public services and programs are delivered in an equitable manner, coordinated, efficient, effective and easily accessible to all citizens.

Environmental Well-Being is enhanced. ☑ Yes □ No
Human health and safety are protected.

Economic Well-Being is enhanced. □ Yes ☑ No
N/A

Does the option you are recommending create value across all three bottom lines? N/A □ Yes ☑ No

Do the options you are recommending make Hamilton a City of choice for high performance public servants? N/A □ Yes ☑ No
ELIGIBILITY CRITERIA

FOR

RESIDENTIAL MUNICIPAL DISASTER RELIEF ASSISTANCE PROGRAM FOR BASEMENT FLOODING

Introduction

The eligibility and payment of any funds under the program is based on compassionate grounds only and is not to be construed as an admission of liability on the part of the City of Hamilton. Any funds paid under this program will be deducted from any potential future claim settlement to avoid duplication of damage payments. This program would not be implemented where disaster relief is provided by another level of government (e.g., ODRAP). In addition, residents who are currently in litigation with the City would not be eligible for assistance under this program.

Disaster Declaration

To declare a Disaster resulting from a severe rainstorm event, Council shall, by resolution, clearly define the time frame and identify the boundaries within the City that are eligible for relief for basement flooding under this program.

Eligibility

To be eligible, the following criteria must be met:

- Residential property must be within the boundaries of the declared disaster area and suffered basement flooding directly related to the severe rainstorm event
- Losses not covered by insurance
- Private residential owners and/or tenants
- Damages fall into the categories of eligible losses & costs

Eligible Losses and Costs

- Clean-up, restoration, repairs or replacement to pre-disaster condition to the basement of a principal residence
- Essential furnishings including refrigerator, freezer, furnace, stove, clothes, washer and dryer
- Tools or other items essential to the claimant’s livelihood
- Emergency expenses (e.g., evacuation costs, food and shelter)
• Perishable food
• Insurance deductible

**Ineligible Losses and Costs**

• Losses covered by insurance
• Non-essential furniture (e.g., stereos)
• Landscaping, fencing, driveways and retaining walls
• Recreational vehicles (e.g., boats)
• Antiques and collections
• Loss of revenue or wages (e.g., rents)
• Losses recoverable at law
• Personal injury
• Private roads/bridges and erosion

**Private Property Owners**

Eligible losses include:

1. Costs of clean-up, restoration, repair or replacement to pre-disaster condition of a basement (e.g., floors and walls).
2. Costs for clean-up of property for safety reasons or to provide access (e.g., debris removal); and
3. Costs of clean-up, restoration, repair or replacement of basic furniture damaged as a result of the disaster (e.g., major appliances).

**Tenants**

Eligible losses include:

1. Costs of clean-up, restoration, repair or replacement of contents as identified in the Eligible Losses and Costs damaged as a result of the disaster (e.g., major appliances and beds but excluding structural repairs that are the responsibility of the owner).

**Limitations**

Applications for a compassionate grant under the Residential Municipal Disaster Relief Assistance Program must be received by the City and/or its agent no later than 4 months (120 days) from the date that the event was declared a disaster by City Council.

Only one application for each residential property is eligible except where the property is occupied by a tenant in which case the owner may also be eligible
Claims Information & Compassionate Grants

Committee of the Whole

July 30, 2009

Report # FCS06007(c)
## Compassionate Grants Paid to Date

<table>
<thead>
<tr>
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<th>Event Type</th>
<th>Location</th>
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<th>Grant Apps Requested</th>
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<td><strong>2820</strong></td>
<td><strong>1,850,866.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grant</td>
<td>1,850,866.87</td>
</tr>
<tr>
<td>Administration</td>
<td>231,159.15</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,082,026.02</strong></td>
</tr>
</tbody>
</table>
Outstanding Flood Claims
(Previous Events)

- Total outstanding liability claims Approx. 1100
- Average 86% of claimants have insurance coverage
- All information and data received to date does not support any Legal Liability on the part of the City
- Claims have remained open as there is an outstanding engineering report yet to be reviewed, however, we do not anticipate that it will identify any negligence on the part of the City based on current information available. It is prudent to await this report
- All subrogated claims from insurers have been denied
- No suits or legal action has been initiated by insurers or individual for any flooding claims
General Insurance Provisions Respecting Water Damages

• Virtually all homeowners, tenants or commercial insurance policies specifically exclude water damage caused by surface water runoff or seepage.

• The only exception is escape of water from a municipal water main.

• No common coverage available for flooding of a home from anything except by back-up of water from a sewer, escape of water from a plumbing system or public water main.

• Automobile insurance, does have a coverage that would apply to vehicle damage caused by any type of flooding, if one chooses to purchase the All Risk or Comprehensive insurance for their vehicle.
General Insurance Provisions Respecting Water Damages

• For small businesses, we are given to understand that the insurance market does offer the ability to purchase an escape of water or sewer back-up coverage.

• Generally applications for insurance usually asks if the purchaser wishes to purchase the sewer back-up coverage. If not, the application will show that it was declined by the purchaser. If an insurer refuses to provide this requested coverage, there is usually a letter that confirms that the insurer has refused to provide the coverage. The application also asks if there have been any incidents of sewer back-up.

• There are many variations as to coverage and deductibles. Choices are made, based on an individual’s personal financial considerations, based on the premium cost.
Number of Claims Logged to Date

Claims Logged Mon. July 27^{th} 674
Claims Logged Tues. July 28^{th} 600
Claims Logged Wed. July 29th 996
Claims Logged Thursday July 30^{th} Noon 148
Total Claims @ 5 PM July 29^{th} 2418
Revised Compassionate Grant Program

1) That the Compassionate Grant be increased to $1,000;

2) That staff develop and report back on a mitigation program, that entails investments valued at approximately $2,000, per residential property, that have experienced multiple basement flooding, on a prioritized basis, in an effort to minimize the potential impacts due to severe weather events;

3) That staff report back to Council on an appropriate level of compassionate grant, to be part of and on the same terms and conditions as the Residential Municipal Relief Assistance Program for Basement Flooding, for owners/tenants (of residential property) denied “sewer back up coverage”
Estimated Costs

1) Up to $1,000 Grant – $2.7M - $3.4M

2) Mitigation Program. Difficult to predict however funding for this will come from the approved Water/Waste Water Budget.

3) Up to $5,000 Grant - $2.0M - $2.5M

TOTAL ESTIMATED COSTS   $4.7M - $5.9M

BASED ON 4,000-5,000 APPLICATIONS
Municipal Act Tax Rebate Program

Criteria for Consideration of this program is as follows:

1) the basement or lower level is assessed (through MPAC) as living space.

2) the damage is extensive enough that the area will be unusable for a minimum of 90 days.

3) the homeowner must have proof of the repairs as MPAC might not inspect the property until after the repairs has been completed, either the bill from the contractor, or if they did the work themselves, the bills for the material used to the repair the damage.

4) the homeowner does not apply now. The homeowner needs to wait the 90 days or close to the 90 days before applying which would bring them to late October.
Municipal Act Tax Rebate Program

- Hamilton.ca / City Departments / Finance
  Budgets and Taxes / Property Information and Taxes / Tax Rebate Programs (Cancellation, Reduction, Refund of Taxes under section 357,358 of the Municipal Act)
Recommendations

REFER TO REPORT