TORONTO

REPORT FOR ACTION

Enhancing the Basement Flooding Protection Subsidy Program to Reduce Basement Flooding Risks

Date: October 14, 2025
To: Infrastructure and Environment Committee
From: General Manager, Toronto Water
Wards: All

SUMMARY

The Basement Flooding Protection Subsidy Program (BFPSP) is one of the City of Toronto's key stormwater management programs to reduce basement flooding risks on private property. The BFPSP provides subsidies to eligible residential property owners to install flood protection measures that help isolate the home from the City's sewer system and reduce basement flooding risks on their properties from severe storms.

In July and August 2024, heavy rainfall events caused basement flooding in more than one thousand properties in Toronto. In response, City Council directed staff to review City programs, including the BFPSP, and undertake public consultation on potential new incentives to reduce stormwater runoff and basement flooding risks on private property.

Following public consultations held in fall 2024 and a report back to Council in February 2025, City Council adopted Item EX20.12 – Reducing Stormwater Runoff and Mitigating Basement Flooding, which included seven recommendations.

This report responds to Recommendation 1 of EX20.12, requesting the General Manager, Toronto Water, to report to the Infrastructure and Environment Committee on a plan to implement three new and expanded subsidies under the City's BFPSP. A separate but related report from the Executive Director, Environment, Climate and Forestry, responds to Recommendation 2 of EX20.12, and was brought before the Committee on September 26, 2025. Recommendation 6 of IE20.7 outlined proposed implementation frameworks and resource requirements to develop and operate two new incentive pilot programs to collect and manage stormwater on private property in Toronto.

Based on Council's direction and consultation feedback, this report recommends the following BFPSP enhancements:

- Increasing the backwater valve and sump pump subsidy amounts to counter rising costs of basement flooding protection work;
- Establishing a new subsidy for a home plumbing assessment;

- Increasing the existing backwater valve subsidy to support the installation of up to two devices per property and allowing returning applicants to apply for a second backwater valve subsidy;
- Expanding the sump pump subsidy to include backup power, with a separate subsidy available for previously approved applicants to retrofit existing systems; and
- Extending the application eligibility period from one year to two years following completion of eligible work, providing homeowners with additional time to meet program requirements and submit documentation.

The recommended enhancements are intended to increase participation in the BFPSP and improve the effectiveness of the BFPSP in reducing basement flooding risks on private property. These enhancements will reduce barriers to participation in the BFPSP (e.g., costs for flood protection equipment and installation) and provide homeowners with additional information and guidance to support informed decisions about which BFPSP subsidies are most appropriate for their property.

Pending Council approval, staff would implement the BFPSP enhancements as part of the 2026 Toronto Water Budget in order to become effective on May 1, 2026. Implementation would include developing and revising program processes and procedures, updating online applications and IT systems, conducting staff training, and developing communications and outreach materials to advise the public about the new and enhanced subsidies.

RECOMMENDATIONS

The General Manager, Toronto Water recommends that:

1. Subject to the adoption of the Toronto Water 2026 Budget, City Council amend the Basement Flooding Protection Subsidy Program, effective May 1, 2026, such that:

    a. The maximum amounts for back water valve and sump pump subsidies under the BFPSP be increased by 28% to reflect inflationary increases in equipment and installation costs since 2013.

    b. A new subsidy for home plumbing assessment be established to provide up to $500 per property to eligible property owners for professional assessments conducted by a licensed plumber to identify basement flooding risks and mitigation opportunities.

    c. The backwater valve subsidy be modified to include eligibility for the installation of a second backwater valve per household.

    d. A new subsidy be established to provide up to $300 per household for the installation of a battery backup system for pump sumps.

    e. The maximum total, per property, subsidy available under the BFPSP be increased to $6,650.

f. The eligibility period for submitting applications be extended from one year to two years following completion of the installation of eligible basement flooding protection measures, to provide homeowners with additional time to meet program requirements and submit necessary documentation.

2. City Council direct the General Manager, Toronto Water, to continue to monitor the implementation of the Basement Flooding Protection Subsidy Program, and authorize the General Manager, Toronto Water, to revise or amend the type of basement flooding protection work ("Eligible Works") qualifying for a subsidy and the subsidy limits applicable to such work, subject to the total subsidy limit of $12,000 per property, and to otherwise administer the Program, as the General Manager, Toronto Water may deem necessary, to improve the effectiveness of the Program.

FINANCIAL IMPACT

A new subsidy would be established that would support the cost of a home plumbing assessment by a licensed plumber. This new subsidy would help homeowners identify factors contributing to basement flooding and determine appropriate mitigation measures.

The existing backwater valve and sump pump subsidies would be modified to increase the current subsidies to reflect the current market value of these devices and expanded to include the support of the installation of a secondary backwater valve and the installation of a backup power battery on the existing sump pump.

The estimated annual cost, which includes developmental and operational costs along with existing and modified subsidy amounts, is $9.8 million annually, of which $4.8 million annually would be in addition to the current program costs. The 2025-2034 Toronto Water Capital Budget and Plan includes sufficient funding to support expanding the existing BFPSP.

Toronto Water will continue to monitor program performance annually. Adjustments to staffing levels, IT support, and communications expenditures will be made as required to align with actual uptake and reported through annual budget processes as applicable, in order to ensure that the program is delivered effectively and within approved budgets.

The Chief Financial Officer and Treasurer has reviewed this report and agrees with the financial impact information.

DECISION HISTORY

At its meeting on February 5, 2025, City Council adopted item 2025.EX20.12 titled "Reducing Stormwater Runoff and Mitigating Basement Flooding". City Council provided direction on a range of issues pertaining to reducing stormwater runoff and mitigating

basement flooding. The Council direction relevant to this staff report is directive 1 as follows:

> 1. City Council request the General Manager, Toronto Water to report back to the Infrastructure and Environment Committee, no later than the third quarter of 2025, on a plan to implement three new and expanded subsidies under the City's Basement Flooding Protection Subsidy Program, subject to City Council approval, for a home stormwater assessment subsidy, an increased backwater valve subsidy and an increased sump pump subsidy, addressing the following details:
> a. subsidy amounts;
> b. applicant eligibility and application requirements; and
> c. refined cost and resource estimates.

The City Council decision can be viewed at: https://secure.toronto.ca/council/agenda-item.do?item=2025.EX20.12

At its meeting on December 13, 14 and 15, 2023, City Council adopted item 2023.IE9.4 titled "Expanding the Basement Flooding Protection Subsidy Program Eligibility Criteria to Include Registered Property Owners of Existing Residential Fourplexes". City Council authorized the General Manager, Toronto Water, to expand the eligibility criteria of the City's Basement Flooding Protection Subsidy Program to include an eligible registered property owner of an existing residential fourplex property within the City of Toronto, subject to all the terms and conditions of the Program. The City Council decision can be viewed at: https://secure.toronto.ca/council/agenda-item.do?item=2023.IE9.4

At its meeting on June 5, 2023, the Infrastructure and Environment Committee received item 2023.IE4.6 titled "Wet Weather Flow Master Plan Update" which provided an update on the progress of implementing the City's Wet Weather Flow Master Plan, adopted by City Council in 2003, and included a brief status update on the BFPSP. The Infrastructure and Environment Committee decision can be viewed at: https://secure.toronto.ca/council/agenda-item.do?item=2023.IE4.6

At its meeting on December 16, 17 and 18, 2013, City Council adopted item 2014.EX36.17 titled "2014 Rate Supported Budgets - Toronto Water and 2014 Water and Wastewater Rates and Service Fees". City Council directed the General Manager, Toronto Water, to increase the total subsidy available under the Basement Flooding Protection Subsidy Program from $3,200 to $3,400 per household by removing the combined subsidy for a backwater valve and sump pump for applications processed after January 2, 2014. The City Council decision can be viewed at: https://secure.toronto.ca/council/agenda-item.do?item=2013.EX36.17

At its meeting on September 24 and 25, 2007, City Council adopted item 2008.EX23.16 titled "Update on the Engineering Review Addressing Basement Flooding". City Council directed that the BFPSP be amended so that no subsidy will be provided for downspout disconnection; and the maximum total, per property, subsidy available under the program remain at $3,200.00 by increasing the subsidy provided for sewer backwater valves and sump pumps by $250.00 each, to an upset limit of $1,250.00 and $1,750.00, respectively. The City Council decision can be viewed at: https://secure.toronto.ca/council/agenda-item.do?item=2008.EX23.16

At its meeting on May 23, 24 and 25, 2007, City Council adopted Item: 2007.PW5.3 titled "Basement Flooding Protection Subsidy Program". City Council directed the General Manager of Toronto Water continue to monitor the implementation of the Basement Flooding Protection Subsidy Program and be authorized to revise or amend the type of basement flooding protection work ("Eligible Works") qualifying for a subsidy and the subsidy limits applicable to such work, subject to the total subsidy limit of $3,200.00 per property, and to otherwise administer the Program, as the General Manager may deem necessary, to improve the effectiveness of the Program. The City Council decision can be viewed at:
https://secure.toronto.ca/council/agenda-item.do?item=2007.PW5.3
https://www.toronto.ca/legdocs/mmis/2007/cc/minutes/2007-05-23-cc08-mn.pdf

COMMENTS

MANAGING STORMWATER AND REDUCING BASEMENT FLOODING

Stormwater is rain and melted snow. When it cannot soak into the ground, stormwater runs off impermeable surfaces (e.g., roads, parking lots, rooftops) into catch basins, and flows through the City's sewer system before eventually reaching local waterways. During severe storms, when large amounts of rain fall in a short period of time, the sewer system can become overwhelmed. This can lead to basement and surface flooding, poorer water quality in local waterways, erosion of rivers and streams, and damage to infrastructure.

The City of Toronto is responsible for managing stormwater across the public right-of-way through the construction and maintenance of sewer infrastructure, stormwater ponds, green infrastructure, and major capital works that reduce flood risk.

Homeowners are responsible for managing stormwater on their own property. This includes disconnecting downspouts from the sewer system, maintaining private drainage systems, and installing protective devices such as sump pumps and backwater valves. Taking action on private property is an important part of reducing flood risk, since both public infrastructure and private measures are needed to protect homes and communities from the impacts of extreme weather.

The City manages stormwater impacts through a multi-pronged approach guided by the Wet Weather Flow Master Plan (WWFMP) adopted by City Council in 2003, with the goal of reducing and ultimately eliminating the adverse impacts of wet weather flow on Toronto's environment. Basement flooding reduction is one of the thirteen objectives of the WWFMP.

With respect to reducing basement flooding risks, the City's key initiatives include:

- The Basement Flooding Protection Program (BFPP) - a multi-year infrastructure program with the goal of improving the City's resilience to severe rainfall events by mitigating basement and surface flooding caused by sewer backups and excessive overland flow. Since 2006, the BFPP has completed 67 studies identifying nearly

1,200 recommended projects. As of the end of 2024, approximately $1.15 billion has been spent on 167 BFPP projects, reducing flood risk for approximately 31,000 properties.

- The Basement Flooding Protection Subsidy Program (BFPSP) - provides subsidies to eligible residential property owners to install flood protection measures that help reduce basement flooding risks by isolating the home from the City's sewer system. From 2007 to July 2025, the BFPSP has received approximately 59,173 applications and issued subsidies totalling approximately $85.6 million. This represents approximately 14 per cent of residential properties in Toronto.

- Public education and outreach - multi-media advertising campaigns (e.g., basement flooding and the City's stormwater projects) to raise public awareness about the impacts of stormwater on the environment and property. The City also provides information to the public on actions they can take to help manage stormwater and reduce basement flooding risks, like the How You Can Help Manage Stormwater webpage on the City's website and an online how-to video series, as well as through in-person outreach at community events.

BASEMENT FLOODING PROTECTION SUBSIDY PROGRAM

Established in 2007, the Basement Flooding Protection Subsidy Program (BFPSP) is a key component of the City's efforts to reduce basement flooding risks. By incentivizing homeowners to take actions on their property, the BFPSP, along with related public education and outreach, complement the City's investments under the multi-year Basement Flooding Protection Program.

Currently, the BFPSP provides a one-time subsidy per property to eligible homeowners who install approved flood protection devices. To qualify, applicants must be the registered owners of eligible low-rise residential properties (single-family, duplex, triplex, or fourplex) within Toronto and must meet program requirements, including downspout disconnection (or exemption), zoning compliance for front yard parking pads, and adherence to permit and inspection requirements for backwater valves. Applications must be submitted within one year of completing the installation of eligible works. Work must be completed by City-licensed contractors with original invoices provided. Property owners must also be in good standing with the City and agree to program terms, including access for inspection and verification.

Subsidies are available for the following eligible measures:

- Backwater valve – a subsidy of up to 80 per cent of the invoiced cost, to a maximum of $1,250, to help offset the cost of installing a backwater valve, which is designed to close a home’s sewer line during heavy rain to prevent sewer backup from entering the home;
- Sump pump – a subsidy of up to 80 per cent of the invoiced cost, to a maximum of $1,750, to help offset the cost of installing a sump pump, which pumps water collected by a home’s weeping tile system, to an area outside; and
- Foundation drain (weeping tile) pipe severance and capping – a subsidy of up to 80 per cent of the invoiced cost, to a maximum of $400 to help offset costs for the pipe

severance and capping of a home's foundation drains (weeping tiles) and capping the underground sewer connection.

The maximum subsidy amounts have been in place since 2013 without adjustment for inflation or cost increases for flood protection equipment and installation.

Results of Public Consultation

Following significant rainfall events in July and August 2024, in which over a thousand residential properties were negatively impacted by basement flooding, City Council directed Toronto Water to review and consult with residents about City programs to reduce basement flooding risks on private property, including the BFPSP.

In the fall of 2024, Toronto Water consulted the public through an online survey (approximately 1,000 respondents) to better understand challenges residents face in managing stormwater on their property, to gather feedback on the BFPSP, and to assess public interest in potential new and expanded subsidies under the BFPSP.

Eighty-nine (89) per cent of survey respondents indicated that it is very or somewhat important for property owners to actively manage stormwater on their properties. This response suggests a strong understanding among survey respondents of the role property owners play in helping to manage stormwater and reduce basement flooding risks on their property.

With respect to the BFPSP, 42 per cent of survey respondents were aware of the BPFSP, and 18 per cent had participated (applied) to the BFPSP in the past. The most common challenges with the BFPSP expressed by respondents included:

- Measures to reduce basement flooding risks are expensive for homeowners;
- The BFPSP does not provide enough of a "rebate" compared to the actual costs incurred by the homeowner;
- Lack of information to identify appropriate basement flooding solutions for individuals presents a challenge, especially for older homes; and,
- More public awareness about the BFPSP is needed.

The challenges identified by survey respondents indicate that costs are a key barrier for homeowners to take actions to reduce basement flooding on their properties. Lack of information about which solutions are appropriate for their specific property type or condition highlights the need for more personalized guidance and support.

The consultation revealed strong public interest in enhanced City support through potential new and expanded BFPSP subsidies to help property owners take actions to manage stormwater and reduce basement flooding risks on their property, as follows:

- New subsidy for a home (plumbing) stormwater assessment - 68 per cent of respondents were very or somewhat interested;
- Increase the existing backwater valve subsidy amount to subsidize two backwater water valves - 61 per cent of respondents were very or somewhat interested;
- Increase the existing sump pump subsidy amount to include backup power - 56 per cent of respondents were very or somewhat interested.

RECOMMENDED ENHANCEMENTS TO THE BFPSP

Since receiving Council direction in February 2025 to bring forward a plan to implement the new and expanded BFPSP subsidies, Toronto Water has:

- Further assessed program enhancement options;
- Reviewed public consultation survey feedback and other BFPSP inputs;
- Conducted a jurisdictional scan and compared Toronto Water to similar programs elsewhere;
- Reviewed industry changes and market costs for basement flooding protection equipment and installation.

Based on this assessment, staff recommend:

(1) Increasing backwater valve and sump pump subsidies amounts to counter rising cost of basement flooding protection work;
(2) Creating a new subsidy for a Home Plumbing Assessment;
(3) Increasing the Backwater Valve Subsidy to two backwater valves;
(4) Increase the Sump Pump Subsidy Amount to include Backup Power; and
(5) Increasing the subsidy eligibility criteria to include a two-year application submission deadline, rather than one-year deadline.

See Table 1 for adjusted and enhanced subsidy amounts and annual budget estimates.

(1) Rising Cost of Basement Flooding Protection Work

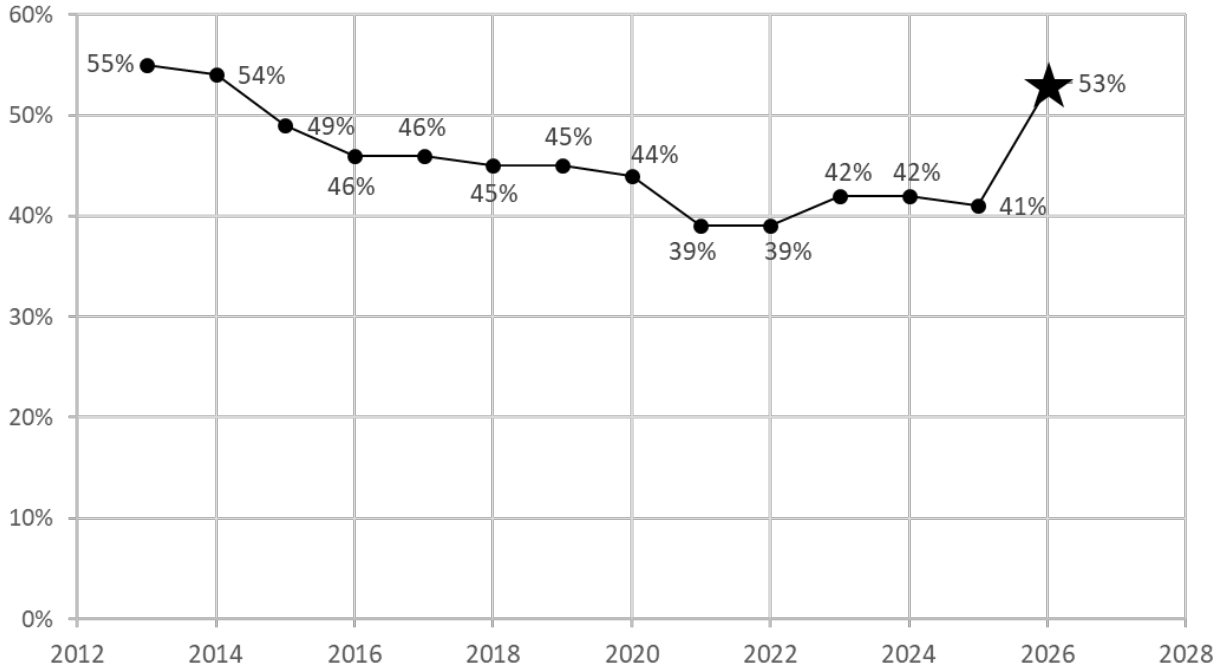
Since the maximum subsidy amounts were last adjusted in 2013, the average costs of eligible basement flooding protection work have increased by approximately 19 per cent. As a result, the proportion of homeowner costs covered by the subsidy has steadily declined.

Analysis of program data from 2013 to 2025 shows that customers are now receiving, on average, 46 per cent of their invoiced amount through the subsidy program. So far in 2025, subsidies covered only 41 per cent of invoiced costs, compared with over 60 per cent coverage in the program's early years.

This decline demonstrates that the program no longer provides the same level of financial assistance it once did. Without adjustment, the BFPSP will continue to fall short in offsetting the rising costs, reducing its effectiveness in supporting homeowners to undertake necessary work. For example, the average market cost of a backwater valve installation is approximately $3,800, yet the current subsidy is capped at $1,250, covering only about 42 per cent of the cost.

Based on this analysis and public feedback from the 2024 consultation, Toronto Water recommends that the backwater valve and sump pump subsidy amounts be increased by 28 per cent to better reflect current market costs and to align the City with comparable programs in neighbouring municipalities. With this increase it is anticipated that, assuming 2026 invoiced amounts are similar to those in 2025, the subsidy will cover approximately 53 per cent of the cost to homeowners.

Figure 1: Percentage of Invoiced Amounts Covered by BFPSP (2013-2025)



★ Assumes a 28 per cent increase to backwater valve and sump pump subsidies, with no change from 2025 invoiced amounts

(2) New Subsidy for a Home Plumbing Assessment

This new subsidy of a maximum of $500 or up to 80 per cent of the invoiced cost would provide information to the homeowner about issues with the home's internal plumbing that could contribute to basement flooding and should be mitigated to reduce flooding risks. It would address one of the challenges identified by the 2024 survey respondents concerning lack of information about which stormwater management measures or basement flooding protection devices are appropriate for their property. This new subsidy would also align the BFPSP program with practices in neighbouring municipalities, such as the City of Hamilton and the Region of Halton, which offer similar incentive programs.

The home plumbing stormwater assessment would be undertaken by a licensed plumber retained directly by the homeowner and would involve an assessment of the home’s underground plumbing, including backwater valve, sump pump, and sump pump backup power, sanitary and stormwater services, downspout connections, and weeping tile piping. The assessment would identify private side plumbing issues that could contribute to basement flooding and provide advice to the homeowner on mitigation measures.

To apply for the subsidy, the homeowner would be required to submit documentation from a licensed plumber, which may include an assessment report, photos, diagrams, and recommendations. Toronto Water would review the submitted materials to confirm eligibility under the Home Plumbing Assessment subsidy.

(3) Increase the Backwater Valve Subsidy to Subsidize Two Backwater Valves

This existing subsidy would be expanded to allow new applicants to apply for a subsidy for a maximum of two backwater valves. The one-time application per property stipulation of the current subsidy would be modified to enable returning, previously approved applicants to apply for a subsidy for a second backwater valve.

This enhanced subsidy would provide additional home isolation for homes with more than one connection (e.g. homes built in the 1950s and 1960s) to the City's sewers, such as a storm connection in addition to the sanitary connection. However, a property owner would need to know whether more than one backwater valve would be required on the property.

(4) Increase the Sump Pump Subsidy to Include Backup Power

This existing subsidy would be enhanced to include the cost for battery backup power for sump pumps. This expanded subsidy provides additional basement flooding protection for homes with a sump pump by providing backup power to the sump pump in cases when there is a loss of power during severe storms. Backup generators are not eligible for this subsidy.

Similar to the above, the one-time application per property stipulation would be modified to allow previously approved applicants for a sump pump subsidy the ability to apply for a subsidy for the cost of power battery to be installed on the existing sump pump. The subsidy applies only to battery backup systems permanently connected to sump pumps and does not cover portable or generator-based systems (including inverter or tailgating generators).

Similar to the above, the one-time application per property stipulation would be modified to allow previously approved applicants for a sump pump subsidy to apply for a subsidy for the cost of power battery to be installed on the existing sump pump.

(5) Extend the Application Eligibility Period from One Year to Two Years

Currently, homeowners must submit their subsidy application within one year of completing eligible flood protection work. Feedback from residents and staff experience indicates that this timeline is often too restrictive and can create barriers for otherwise eligible applicants. Extending the application deadline to two years will provide homeowners with greater flexibility to meet program requirements and collect necessary documentation. This change would provide applicants more time to obtain permit and invoice documentation and resolve any outstanding issues that would have otherwise prevented eligibility (e.g. outstanding property tax).

By removing unnecessary administrative barriers and allowing homeowners more time to comply, the two-year deadline is expected to improve application uptake.

With the exception of the extended application deadline, the eligibility criteria for the BFPSP will remain unchanged and will also apply to the new Home Plumbing Assessment subsidy.

Adjusted Subsidy Amounts, Estimated Uptake and Budget

Table 1 outlines the current and proposed subsidy amounts under the BFPSP, including adjustments to increase the amount eligible for subsidy, and the introduction of a new eligible basement flooding protections.

The table summarizes:

- Current subsidy levels and the proposed adjusted amounts;
- The maximum subsidy available per property;
- The estimated annual budget impact of each subsidy change, including one-time development and ongoing operating and capital costs.

Together, these proposed changes increase both the level of financial support available to homeowners and the City's overall budget commitment to the program.

Table 1: Proposed Enhanced Subsidy and Annual Budget Estimates

Subsidy	Current Subsidy Amount	Proposed Subsidy Amount	Proposed Maximum Per Property	Estimated Budget Impact (including one-time development and ongoing operating and capital costs).
Backwater valve	80% up to a maximum of $1,250 for one device	80% up to a maximum of $1,600 per device, maximum two devices	$3,200	The estimated total cost of the backwater valve subsidy, including the new enhancement, is $4.5 million per year. The estimated cost of the proposed enhancement is $2.8 million per year. Estimated costs are based on an uptake rate of 0.35 per cent of residential properties, reflecting the three-year average of backwater valve subsidies issued under the BFPSP (2022–2024), at a maximum of $3,200 per property.
Sump pump	80% up to a maximum of $1,750 for sump pump only	80% up to a maximum of $2,250 for sump pump + $300 for backup power	$2,550	The estimated total cost of the sump pump subsidy, including the new enhancement is $3.6 million per year. The estimated cost of the proposed enhancement is $1.2 million per year. Estimated costs are based on an uptake rate of 0.35 per cent of eligible residential properties, reflecting the three-year average of sump pump subsidies issued under the BFPSP (2022–2024), at a maximum of $2,550 per property.

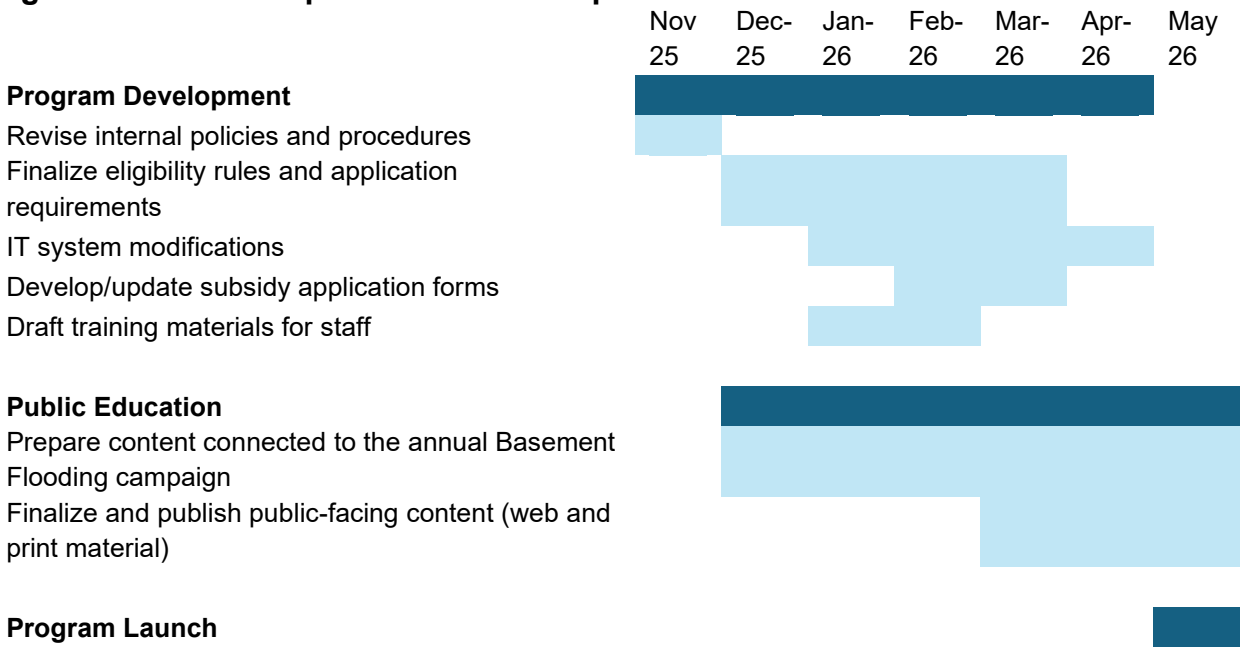
Subsidy	Current Subsidy Amount	Proposed Subsidy Amount	Proposed Maximum Per Property	Estimated Budget Impact (including one-time development and ongoing operating and capital costs).
Pipe Severance and Capping	80% up to a maximum of $400	n/a	$400	The estimated total cost of the pipe severance and capping subsidy is $0.1 million per year.
New Incentive				
Stormwater Assessment – Plumbing Inspection	n/a	80% up to a maximum of $500	$500	The estimated cost of the proposed stormwater assessment subsidy is $0.8 million per year. Estimated costs are based on an uptake rate of 0.35 per cent of eligible residential properties, reflecting the three-year average of backwater valve subsidies issued under the BFPSP (2022–2024), at a maximum of $500 per property.
Total Maximum Subsidy per Property	$3,400		$6,650	
Total Estimated Costs				$8.9 million, of which $4.8 million annually represents additional costs to current BFPSP expenditures.

EXPANDED PROGRAM IMPLEMENTATION AND RESOURCE REQUIREMENTS

Program Implementation

Toronto Water will implement the expanded BFPSP through a phased approach commencing directly after the approval of the recommendations within this report and the approval of the Toronto Water 2026 budget. The program launch is targeted for May 2026.

Figure 2: Phased Implementation to Expand BFPSP



- **Program Development (November 2025 – March 2026):** Toronto Water will collaborate with Legal Services and Technology Services Division to revise internal policies and procedures, finalize eligibility rules, and begin modifications to the subsidy database and related IT workflows. Updated application forms and staff training materials will also be developed during this period.

- **Public Awareness (December 2025 – March 2026):**
  Working with Strategic Public and Employee Communications, Toronto Water will prepare and deliver multilingual program content connected to the annual multi-faceted Basement Flooding campaign, as well as other public-facing content including web and print material updates to ensure residents are informed of program enhancements and how to apply.

- **Program Launch (May 2026):**
  The expanded program will officially launch in May 2026 following the completion of

development and communications activities, supported by updated systems, trained staff, and a coordinated public awareness campaign.

Resources to Support Program Expansion

Toronto Water currently administers the BFPSP with a small team of two Program Officers. These staff process and verify applications, provide customer service and contractor engagement, and maintain program records. To further improve the customer experience, Toronto Water is introducing service enhancements through the Customer Care Centre, enabling residents to book omni-channel appointments (in-person, virtual, or by telephone) to review application details and resolve questions directly with program staff. These enhancements are intended to make it easier for residents to access timely support through their preferred service channel, improving overall program accessibility and satisfaction. No additional staff resources are required to support program implementation at this time. Future staffing requirements will continue to be monitored and assessed annually. Should actual year-over-year growth in applications exceed projections, further resource increases may be required to ensure the program can be delivered effectively and will be addressed as part of Toronto Water's budget process.

Toronto Water, working with Strategic Public and Employee Communications, currently prepare and deliver an annual, multi-faceted, multilingual Basement Flooding campaign to raise public awareness about flood prevention, including the subsidy programs. The annual campaign has an established annual budget of $500,000, which supports a comprehensive mix of paid advertising, translation, creative development, and outreach strategies. To support the upcoming expansion of the program in 2026, the campaign will be reviewed and updated. This expanded program will require a one-time increase of $250,000 in 2026 for a campaign refresh (total 2026 budget of $750,000). In addition, ongoing year-over-year increases to the campaign budget are recommended as the current $500,000 allocation has remained unchanged for several years and does not reflect rising advertising and media costs from inflation or shifts in audience behaviour and media consumption. No additional staff resources are required to support the campaign refresh in 2026. Resources will continue to be monitored and assessed annually to determine any future staffing needs. All campaigns are evaluated annually to assess effectiveness, reach, and impact. These evaluation results will continue to guide future adjustments to strategy, resource allocation, and campaign funding.

A five-year projection has also been developed to estimate the resource requirements and associated costs for the expanded program, assuming a program start in May 2026.

Table 2: Resources Required for BFPSP Expansion (2026-2030)

Description of Expenditure	2026	2027	2028	2029	2030
Program Development (one-time expenditures) completed in-house	$ 0	$ 0	$ 0	$ 0	$ 0
Projected Expenditures - Subsidy Enhancements	$ 4.5 M	$ 4.8 M	$ 4.8 M	$ 4.8 M	$ 4.8 M
Projected Expenditures - Existing Subsidies	$ 4.5 M	$ 4.5 M	$ 4.5 M	$ 4.5 M	$ 4.5 M
Comms Development (one-time expenditures)	$ 0.25 M				
Comms - Annual Year-over-Year Expenditures	$ 0.5 M	$ 0.5 M	$ 0.5M	$ 0.5M	$ 0.5M
Total Cost (Operating/Capital)	**$ 9.8 M**	**$ 9.8 M**	**$ 9.8M**	**$ 9.8M**	**$ 9.8M**

Estimated program expenditures are based on an estimated average total subsidy of $1,447 per application.

Toronto Water will continue to monitor program performance annually. Adjustments to staffing levels, IT support, and communications expenditures will be made as required to align with actual uptake and to ensure the program is delivered effectively and within approved budgets.

CONCLUSIONS - BENEFITS

The City has invested billions of dollars in stormwater management infrastructure and comprehensive basement flooding studies; however, private property measures remain an essential part of the overall solution, providing individual properties with enhanced protection that complements municipal infrastructure investments.

The proposed program enhancements will strengthen the subsidy by improving accessibility and expanding available measures.

Key benefits of the changes include:

- More informed decision-making for homeowners through the introduction of the private plumbing assessment;
- Broader protections resulting from the addition of backup power support and an extra backwater valve; and
- Increased homeowner participation encouraged by the higher subsidy value and increased application deadline.

Together, these improvements will provide residents with more effective tools to safeguard their properties, while supporting the City's broader objectives of climate resilience, stormwater management, and cost-effective service delivery.

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