



## Rockcliffe No Fault Grant for Basement Flooding Damages Program - Application Form

Please complete all sections clearly. Incomplete applications WILL NOT be processed.

This application form is to be used to apply for a No Fault Grant from the City of Toronto (City) under the Rockcliffe No Fault Grant for Basement Flooding Damages Program (Program). If you are interested in applying, please review the Program eligibility requirements and Program details on the City's website ([www.toronto.ca/RockcliffeFloodingGrant](http://www.toronto.ca/RockcliffeFloodingGrant)) before filling out and submitting your application to the City.

The Program provides a recurring grant of funds to eligible applicants, as determined by the City, subject to and in accordance with the terms and conditions of the Program, for uninsured property basement flooding damage caused directly and entirely by a Storm Event, referred to as a No Fault Grant (No Fault Grant), sustained by owners of certain residential properties located within the Rockcliffe Special Policy Area and hydraulically connected sewer catchment, where beneficial works have been identified by a completed Basement Flooding Environmental Assessment Study, but the work is not yet commissioned (Rockcliffe Area). Uninsured property basement flooding damage means damage to the building or its contents owned by the owner(s) of the property but not covered by insurance as determined by the City and/or its insurance adjusters under the Program.

The eligibility for, and payment of, any No Fault Grant under the Program is based on the City providing financial assistance relief on compassionate grounds and the applicant, by submitting this application and as a condition of eligibility, acknowledges and agrees that the provision of the financial assistance by the City shall not be construed as an admission on the part of the City of any legal liability or fault for any damages the applicant may claim to have sustained as a result of or arising from the Storm Event or any acts or omissions of the City.

Any eligibility assessment and/or any determination as to entitlement made by the City in the context of the applicant's application under the Program, including without limitation the City Decision or a Reconsideration Request, is without prejudice to the position the City may take or any argument in respect of liability and/or damages that the City may advance in the context of any formal claim, civil action, or other proceeding in which the applicant, or someone on their behalf, seeks compensation or any other form of relief in respect of the flooding occurrence that is the subject of the Program application.

The Program is under the jurisdiction of the General Manager, Toronto Water (the "General Manager") as delegated by City Council. As such, the General Manager is authorized, among other things, to establish and implement Program requirements and eligibility criteria, and to prescribe any City forms required for the Program including this application form.

An applicant's eligibility to apply for and to receive the No Fault Grant will be determined by the City in accordance with the terms and conditions of the Program in effect at the time.

In order to be eligible to apply for and to receive a No Fault Grant under the Program, an applicant must meet all Program eligibility criteria, and must agree to be bound by any and all terms and conditions of the Program required by the City.

If you have questions about this application form or would like accessibility supports, accommodation and/or a different format, please contact Program Officer at 416-392-7000.



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## Section 1 – Municipal Property Address Where Basement Flooding Occurred (the Property)

Street number

Street name

City/Town

Province

Postal code

## Section 2 – Applicant Information

(Only one legal owner registered on title of the Property at the time the basement flooding occurred may apply)

First name

Last name

Telephone number

Applicant email

Check this box if First name and Last name does not apply to you because you have either a registered Birth Certificate or Change of Name Certificate bearing a Single Name

Single Name

Are you a resident of the City of  
Toronto?

Yes

No

Address of current residence in City of Toronto (if different from the Property listed in Section 1):

Street number

Street name

Postal code

Mailing address (if different from the Property listed in Section 1):

Street number

Street name

Suite/Unit

City/Town

Province

Postal code

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### Section 3 – Property Ownership

(As listed on your City of Toronto property tax bill or your Property Assessment Notice issued by the Municipal Property Tax Assessment Corporation (MPAC Assessment), or in the event of a change in legal ownership subsequent to the last issued property tax bill or MPAC Assessment, as listed in the most recent Agreement of Purchase and Sale)

Were you a legal owner of the Property (listed in Section 1) registered on title for the Property at the time the basement flooding occurred? Yes ☐ No ☐

Please identify below any other legal owners of the Property (listed in Section 1) registered on title for the Property at the time the basement flooding occurred. All other registered owners of the Property (listed in Section 1) must be identified:

Name of Other Property Owner 1

Name of Other Property Owner 1

By checking this box, I hereby certify that the individual(s) identified above has/have each provided consent to have their personal information collected and stored by the City of Toronto, and that the Notice of Collection statement placed on this form was presented to these individuals.

### Section 4 – Property Type

(As listed on your MPAC Assessment)

Single Family Residential Fully Detached (Classification Code 301)

Freehold Townhouse/Rowhouse (Classification Code 309)

Semi-Detached Residential (Classification Code 311)

Residential Duplex (Classification Code 332)

Residential Triplex (Classification Code 333)

Residential Fourplex (Classification Code 334)

### Section 5 – Insurance Information

Did you have homeowners/property insurance coverage for the Property (listed in Section 1) at the time of the basement flooding occurrence? Yes ☐ No ☐

Insurance company name

Policy number

Adjuster name

Telephone number

Deductible

Did you sustain any uninsured Property basement flooding damage (to either the building or its contents) either because you had no insurance coverage for the Property or there were damaged items that were not covered by your homeowners/property insurance policy? Yes ☐ No ☐

If Yes, you must complete the Schedule of Damages (Schedule attached on page 9).

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### Section 6 – Basement Flooding Occurrence Information

Date of basement flooding occurrence  
at the Property (yyyy-mm-dd)

To the best of your knowledge, what was  
the depth of water when first noticed? (cm)

Where did the water enter the Property? (e.g. floor drain, foundation wall, base of floor or electrical plumbing conduits)

Where on the Property did the basement flooding occur? (e.g. bedroom, laundry room, living room, storage closet, bathroom)

Response action(s) taken by you (if any)

Did you report basement flooding to the City through 311?

Yes

No

Did a Water Service Technician from the City attend the Property in  
response to 311 basement flooding call?

Yes

No

Provide dates of any previous basement flooding occurrences at the Property

### Section 7 – Document Checklist

Copy of a letter and/or report from your insurance company (the “insurer”) that details the type and cause of damages or losses listed in the Schedule of Damages (Schedule attached on page 9), and the reason why the damages or losses listed in the Schedule of Damages were not covered by the insurer.

Completed Schedule of Damages (Schedule attached on page 9), including copies of any documentation in support of the Schedule of Damages, such as receipts, invoices, estimates, valuations, appraisals, reports.

Copies of any related documentation establishing the Property basement flooding damage is a result of a Storm Event such as any photographs or videos. Please ensure that the image(s) uploaded do not include any identifiable private individuals.

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### Section 8 – Program Eligibility Criteria, Terms and Conditions

#### Acknowledgements

By making and submitting this application, and as a condition of eligibility to apply for and to receive a No Fault Grant under the Program, you understand, acknowledge and hereby agree that:

- You must meet all Program eligibility criteria and be bound by any and all terms and conditions of the Program required by the City including as set out in this application form.
- The City is providing financial assistance relief on compassionate grounds under the Program and that the provision of any financial assistance to you by the City shall not be construed as an admission on the part of the City of any legal liability or fault for any damages you may claim to have sustained as a result of or arising from the Storm Event or any acts or omissions of the City.
- Any eligibility assessment and/or any determination as to entitlement made by the City in the context of your application under the Program, including without limitation the City Decision or a Reconsideration Request, is without prejudice to the position the City may take or any argument in respect of liability and/or damages that the City may advance in the context of any formal claim, civil action, or other proceeding in which you, or someone on your behalf, seeks compensation or any other form of relief in respect of the flooding occurrence that is the subject of the Program application.

#### **1** *Eligibility Criteria*

To qualify as an eligible applicant and establish eligibility under the Program for the No Fault Grant, you must establish to the satisfaction of the General Manager that you meet all of the following conditions:

- a) You are a resident of Toronto;
- b) At the time of the Storm Event, you were a registered legal owner of a single-family residential dwelling or a multi-family residential dwelling consisting of either a duplex, triplex or fourplex property, verified by the municipal assessment roll determined by MPAC, located within the Rockcliffe Special Policy Area and hydraulically connected sewer catchment, where beneficial works have been identified by a completed Basement Flooding Environmental Assessment Study but the work is not yet commissioned;
- c) You sustained uninsured property basement flooding damage caused directly and entirely by the Storm Event;
- d) The City has not been able to determine, at the time it considered your application under the Program, that the uninsured property basement flooding damage was caused by the act or omission of yourself or a third party;
- e) You reported the Property basement flooding damage to the City through 311 as a result of a Storm Event, and a Water Service Technician from the City attended the Property as a result of your call to 311 and verified the basement flooding;
- f) You made a successful application under the Program for the No Fault Grant in accordance with the Program terms and conditions;
- g) You have properly completed and submitted any application, forms, information or documentation and provided any consents, attestations and/or declarations required under the Program;
- h) Without limiting the generality of the foregoing, you have consented, as may be applicable, to the following:
  - to the collection of personal information for the Program;
  - to the indirect collection and use of personal information for the purposes of the Program; and
  - to the sharing of information, including personal information, by and between the City, its divisions, its staff, and the City's independent insurance adjusters, and any other instances where the City may be required by law to share the information;
- i) You have consented and agreed to provide the City, and its personnel, including the City's independent insurance adjusters, access to your property (which is the subject of the application under the Program) to verify any and all information in relation to the Program application submitted, if necessary;

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- j) Your proper and complete application under the Program must have been submitted and received by the City within two years of the date of the Storm Event;
- k) You agree to notify the City in writing of any change in circumstances which would affect your status as a person eligible to apply for and to receive the No Fault Grant.

### **2      *Program Application for the No Fault Grant***

An application under the Program for the No Fault Grant must:

- Be made by only one registered legal owner of the residential property which is the subject property of the application under the Program per Storm Event;
- Be complete, in a form prescribed by the General Manager and must be submitted to the City and received by the City within two years of the date of the Storm Event;
- Provide the information required by the application form prescribed by the General Manager and include any supporting documentation that the General Manager and/or the City's independent insurance adjusters may require to establish that you are eligible to receive the No Fault Grant, including any supporting damages to establish the amount of the No Fault Grant, if any, to which you may be eligible.
- Provide any consents, attestations and/or declarations as may be required by the General Manager.
- Without limiting the generality of the foregoing, the application must include the following:
  - The name and address of the registered legal owner;
  - The residential address of the property where the basement flooding damages occurred as a result of the Storm Event;
  - Property and insurance information as required by the General Manager. If you have home/property insurance, a letter from your insurance company that details the nature of damage or loss, and the reason why the damage or loss was not covered by your insurance. If you do not have home/property insurance, you must provide a signed attestation that you do not have insurance, in a form prescribed by and acceptable to the General Manager (as set out in the Schedule of Damages).
  - Basement flooding damage information as required by the General Manager;
  - Information related to the call to 311 reporting the flooding as a result of the Storm Event, and the Water Service Technician from the City's inspection verifying the flooding as required by the General Manager; and
  - Evidence that the property basement flooding damage was as a result of a Storm Event including copies of all receipts, invoices, estimates, valuations, appraisals, reports and related documentation including, without limitation, any photographs or videos.

### **3      *Incomplete Program Application***

If the Program application is incomplete, as determined by the General Manager in their sole and absolute discretion, it will not be processed by the City and it will be returned to you with a request that you complete same and/or provide any missing information provided time remains within the two year limitation to submit a proper and complete application which must be received by the City.

### **4      *False Information***

If any incorrect, false or deceptive information, statement or representation is found in the Program application, accompanying documents or information you supply to the City, the City will be entitled to:

- a) Reject the application, and any subsequent application, as you will cease to be eligible thereafter to make an application;

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- b) Revoke any approval of the application and/or the No Fault Grant;
- c) Demand full and immediate repayment of any No Fault Grant paid to you; or
- d) Take any other legal action that might be available to the City.

## **5      *Amount of the No Fault Grant***

Under the Program, the maximum amount of the No Fault Grant is \$7,500.00 in respect to a Storm Event. The amount of the No Fault Grant may be less. The No Fault Grant is available on a recurring basis, as determined by the City.

## **6      *Basis for and Calculation of the No Fault Grant Amount***

The amount of the No Fault Grant will be determined by the City based on the recommendation made by the City's independent insurance adjusters, subject to the terms and conditions of the Program including, without limitation, the maximum amount of the No Fault Grant available under the Program.

## **7      *Payment of the No Fault Grant***

Payment of a successful application for the No Fault Grant will not be issued until such time as the No Fault Grant has been approved and processed by the City.

## **8      *Eligibility Termination***

Once the beneficial works identified by a completed Basement Flooding EA Study are commissioned, eligibility for the No Fault Grant will terminate and the Program will end, unless earlier terminated or cancelled by the City.

As the Program is intended to provide financial assistance for Storm Events until such time as the City completes certain beneficial works, when those beneficial works are commissioned, the benefits of those works will be available to the property owners and the affected property owners will cease to be eligible under the Program. When all beneficial works under the Program are commissioned, the Program will cease.

## **9      *City's Right to Change/Cancel the Program***

The City may change the terms and conditions of the Program at any time, without notice.  
The City may cancel the Program at any time and for any reason, without notice.

## **10     *Electronic Communications***

The City may use electronic communications in the administration of the Program including, without limitation, communicating with you electronically at your email address provided in the application.

### **By signing and submitting this application form:**

I acknowledge that I have read, understood and agree to all Program eligibility criteria and all the terms and conditions of the Program required by the City including those set out in this application form.

I consent to and provide authorization to the City for the collection and storage of my personal information for the Program, to the indirect collection and use of my personal information for the purposes of the Program and to the sharing of information including my personal information, by and between the City, its divisions, its staff, and the City's independent insurance adjusters, and any other instances where the City may be required by law to share the information. I also consent to and provide authorization to the City to use for the Program any of my personal information previously collected by the City including,

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without limitation, any of my personal information contained in the following databases: Toronto Property System (TPS), Municipal Connect (Municipal Property Assessment Corporation database), Hansen (Toronto Water Works management system), and Toronto Water Residential Database.

I also consent and agree to provide the City, and its personnel, including the City's independent insurance adjusters, access to my property (which is the subject of my application under the Program) to verify any and all information in relation to the Program application submitted by me.

I further acknowledge that I understand and agree that under the City of Toronto's Community Grant Policy (Policy), to be eligible for a grant from the City, I must be a resident of the City of Toronto, in addition to meeting individual grant program requirements. I further agree to comply with any requirements of the Policy, as may be applicable.

I also certify that the information, statements, and representations made in this application, and any supporting documents, are true, accurate and complete in all respects.

I consent and agree to the City's use of electronic communications in the administration of the Program and to receiving communications electronically from the City.

I acknowledge, agree, and understand that all electronic signatures used by me under the Program are the legal equivalent of my handwritten signature, with pen and ink, of a physical paper document, and are as valid as if I had signed the document in writing. I consent to be legally bound by any electronic signature used by me under the Program including, without limitation, in the submission of this application form to the City, if applicable. This acknowledgement and consent applies in conjunction with the use of any electronic signature by me on all Program forms, including any and all future documentation with a signature requirement, should I elect to have signed electronically.

I also certify that the information, statements, and representations made in this application, and any supporting documents, are true, accurate and complete in all respects. I also certify that my electronic signature on this application, and all future electronic signatures, if applicable, were signed by myself with full knowledge and consent and that I am legally bound by any such electronic signature.

Applicant Signature

Date (yyyy-mm-dd)

### **Submit your completed application by mail or email to:**

#### **Mailing address:**

Rockcliffe No Fault Grant for Basement Flooding Damages Program  
City of Toronto  
PO Box 15266 STN B RM B  
Toronto, ON M7Y 2W1

**Email:** [nofaultgrant@toronto.ca](mailto:nofaultgrant@toronto.ca)

#### **For more information:**

Phone: 311

Email: [nofaultgrant@toronto.ca](mailto:nofaultgrant@toronto.ca)



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### SCHEDULE OF DAMAGES

Complete the itemized statement with specific details about the item and attest that you do not have homeowners/property insurance coverage, or that the homeowners/property insurance policy that you have for the Property listed in Section 1 of the application has not covered the Property basement flooding damages. Itemized lists without specific details will not be accepted for property loss verification.

Item Name	Detailed Description	Where Purchased	When Purchased	Cost at Time of Purchase	Attached Supporting Documentation

Attach copies of supporting documentation for each item.

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## CERTIFICATION

I certify that I do not have homeowners/property insurance coverage for the Property listed in Section 1 of the application, or that the homeowners/property insurance policy that I have for the Property listed in Section 1 of the application has not covered the Property basement flooding damages listed in the above Schedule of Damages.

I further certify that the information provided in this Schedule of Damage is true, accurate and complete to the best of my knowledge.

Applicant's Printed Name (First, Last)

Date (yyyy-mm-dd)

Applicant Signature

Date (yyyy-mm-dd)

Toronto Water collects personal information on this form under the legal authority of the City of Toronto Act, 2006, section 7, 8 and 83; Toronto City Council Item 2022.GL32.1, as confirmed by the City of Toronto By-law 1111-2022; and, Toronto City Council Item 2019GL6.12, as confirmed by the City of Toronto By-law 1096- 2019. The information will be used to administer the Rockcliffe No Fault Grant for Basement Flooding Damages (the "Program"), to process and evaluate your application, including to assess your eligibility for the Program and to process your no fault grant payment where eligible, to contact you in relation to the Program, your application and your customer feedback on the City's delivery of the Program, through the use of surveys or questionnaires, and for aggregate statistical reporting, as well as further reporting based on the customer feedback received, to City Council and City Senior Management related to the Program, including customer satisfaction, proposed improvements to the Program, and the City's services. This information will be shared with the City's independent insurance adjusters. Questions about this collection can be directed to Manager, Customer Care, Toronto Water, PO Box 15266, STN BRM B, Toronto, Ontario, M7Y 2W1, or by telephone at 416-392-7000.