St. Catharines
PO Box 3012, 50 Church St.
St. Catharines, ON L2R 7C2

Emergency FLAP Homeowner Information

The City of St. Catharines has introduced an Emergency Flood Alleviation Program (Emergency FLAP) to help residents impacted by the significant rainstorms and flooding that happened in July and August 2026, protect their properties against future events.

Rebate Payments

Emergency FLAP will cover up to 90% of eligible expenses, to a maximum of $5,000.00. The Emergency FLAP rebate is paid to the Homeowner; the City will not issue FLAP rebate payments directly to a contractor, plumber, or other third party. Payment for the work must be arranged directly between the homeowner and the licensed plumber.

Important Rules You Must Know

To qualify for a rebate, you must follow all Emergency FLAP requirements:

- You must apply to the program before starting any work.
- **No pre-approval is necessary**
- Do not start any work until you have reviewed and understand the program requirements, as this is a voluntary and applicant-lead rebate program.
- A licensed plumber must complete the work. The plumber is responsible for obtaining a business license to work in the City of St. Catharines, as per By-Law No. 2001-19.
- A valid Plumbing-Only permit for the proposed work is required to be issued
- The required plumbing permit inspections must be completed and passed by a City Plumbing Inspector
- You must provide proof that weeping tiles or other stormwater connections are not connected to the sanitary sewer, or that they have been disconnected as part of the eligible work.
- The final rebate is only released after the work is complete, the plumbing permit is closed, and City staff have reviewed the required documentation.
- The City does not install, maintain, or guarantee work completed under the Emergency FLAP program.
- All work must be completed by January 31, 2028, (18 months).

Work that does not meet program requirements will not be reimbursed, even if it has already been completed and paid for.

Who Can Apply?

You are eligible for Emergency FLAP if:

- Your property is located within the City of St. Catharines.
- Your property is connected to the City's sanitary sewer system.
- Your property is a residential property, such as a single detached, semi-detached, duplex, triplex, or quadplex.
- Your property was constructed before 2012.
- The work is completed under a valid Plumbing-Only permit.

❗ **Please note that condominium and townhouse properties do not meet these eligibility requirements.**

💡 Your property does not need to have experienced flooding to apply, provided all other eligibility requirements are met.

What Does Emergency FLAP Cover?

Emergency FLAP provides rebates to eligible homeowners for approved flood-prevention devices and related installation work. Eligible expenses may include:

- Backwater valve installation.
- Weeping tile disconnection from the sanitary sewer.
- Reconnection of weeping tiles to a sump pump pit with pump(s).
- A battery or water-powered back up (secondary) sump pump.
- Required plumbing work **directly related** to eligible FLAP work.
- The cost of the required Plumbing-Only permit.
- The cost of the initial contractor CCTV assessment.

All work must meet Emergency FLAP requirements and must be completed by a licensed plumber.

Weeping Tile and Stormwater Connection Requirement

To receive a rebate, the homeowner must demonstrate that weeping tiles or other stormwater connections (ie. downspouts) are not connected to the sanitary sewer system.

This may be demonstrated by:

- Disconnecting weeping tiles from the sanitary sewer and reconnecting them to a sump pump system (this is an eligible expense under the Emergency FLAP Program);
- Providing documentation that the weeping tiles were previously disconnected; or
- Providing documentation that there are no weeping tiles or stormwater connections connected to the sanitary lateral, such as a CCTV or camera inspection.

Your licensed plumber can help you determine what work or documentation may be needed for your property. Please refer to the *Contractor Assessment Form.*

What Is Not Covered?

Emergency FLAP does not cover:

- Overland flooding issues, such as flooding from roads, sidewalks, culverts, ditches, yards, or surface drainage.
- Foundation or structural repairs.
- Sewer lateral repair, except where directly related to eligible weeping tile disconnection work.
- Exterior backwater valves (e.g. Adapt-a-valve)
- Normally closed backwater valves.
- Hydrostatic sump pumps.
- Power generators or power stations.
- Painting, landscaping or other aesthetic upgrades.
- Walkout drain issues.
- Waterproofing.
- General property drainage improvements.
- Work completed without meeting Emergency FLAP requirements.
- Work completed without a required Plumbing-Only Permit.

NOTE: if additional work is completed alongside FLAP work, the Homeowner must obtain an itemized invoice detailing only FLAP-related work.

Licenced Plumbers

The City of St. Catharines does not endorse, recommend or require any specific contractors. Homeowners may choose any qualified plumber and are encouraged to obtain competitive quotes. The plumber is responsible for obtaining a business license to work in the City of St. Catharines, as per By-Law No. 2001-19.

How the Program Works

Step 1: Apply

Apply using the City's existing FLAP application form: Flood Alleviation Rebate Program Intake Form - St Catharines

Step 2: Receive Program Requirements

After applying, you will receive a confirmation email that contains the Emergency FLAP terms and conditions and other required documents.

Please read this information carefully before proceeding. If the terms and conditions are not followed, your rebate application may be denied.

Step 3: Speak With a Licensed Plumber

Contact a licensed plumber of your choice to discuss your property and the proposed work. The homeowner must hire a licensed plumber to perform an inspection of the

home's internal plumbing system. The assessment must identify if weeping tiles are present and connected to the sanitary lateral.

The status of the weeping tile connection and scope of work is to be documented on the *City's Contractor FLAP Assessment Form*. This form is needed to complete the plumbing permit application as part **of Step 4** below.

❗ **It is the Homeowner's responsibility to make sure the work meets Emergency FLAP requirements.**

Step 4: Apply for a Plumbing-Only Permit

- Apply and pay for a Plumbing-Only permit using the City's online permit portal. A Plumbing-Only permit is required prior to beginning any work. The Homeowner is responsible for opening the permit: Applying for a Building Permit | City of St. Catharines
    - Permit fee is an eligible expense under FLAP.
    - The Contractor may open the permit on the Homeowner's behalf. The Homeowner is responsible for ensuring the permit has been issued prior to the Contractor completing the work.
    - A permit will not be issued until the description of work is confirmed and payment received. Unpaid permit applications are automatically cancelled after 10 business days.

Step 5: Permit Issuance

The City will review the permit application and issue the Plumbing-Only permit if the application meets permit requirements.

Step 6: Complete the Work

Your licensed plumber completes the eligible work.

Step 7: Complete Permit Inspections

The required plumbing permit inspection must be completed and passed by City staff.

The City of St. Catharines offers several ways to schedule your inspection:

- **Online Portal:** You can book your inspection online. First, register or sign in to the portal, then select "Request Inspection," provide your project number (permit #), and choose the inspection type. The City will contact you to confirm your booking.
- **By Phone:** Call the Planning and Building Services Department at 905.688.5601 ext. 1660.
- Please submit your request at least 48 hours in advance.

For detailed instructions and to access the online booking portal, visit Building Inspections | City of St. Catharines

Step 8: Submit Required Documents (see list below)

After the work is complete and the permit inspection has passed, please submit your final documentation using the online Emergency FLAP Final Submission Form.

To ensure every applicant can successfully submit their finalized documentation for reimbursement, here are additional submission options (please be advised that these options may cause a delay in processing times):

1. Email – Submit all required documentation to: FLAP@stcatharines.ca

The email subject line needs to include the property address and FLAP Application Reference Number (refer to your confirmation email or copy of completed FLAP application form).

Subject line: <Home Address>, <FLAP Application Reference Number>

2. Physical Submission – Mail or submit your documents in person:

50 Church Street
L2R 7C2
St. Catharines, ON
PO Box 3012

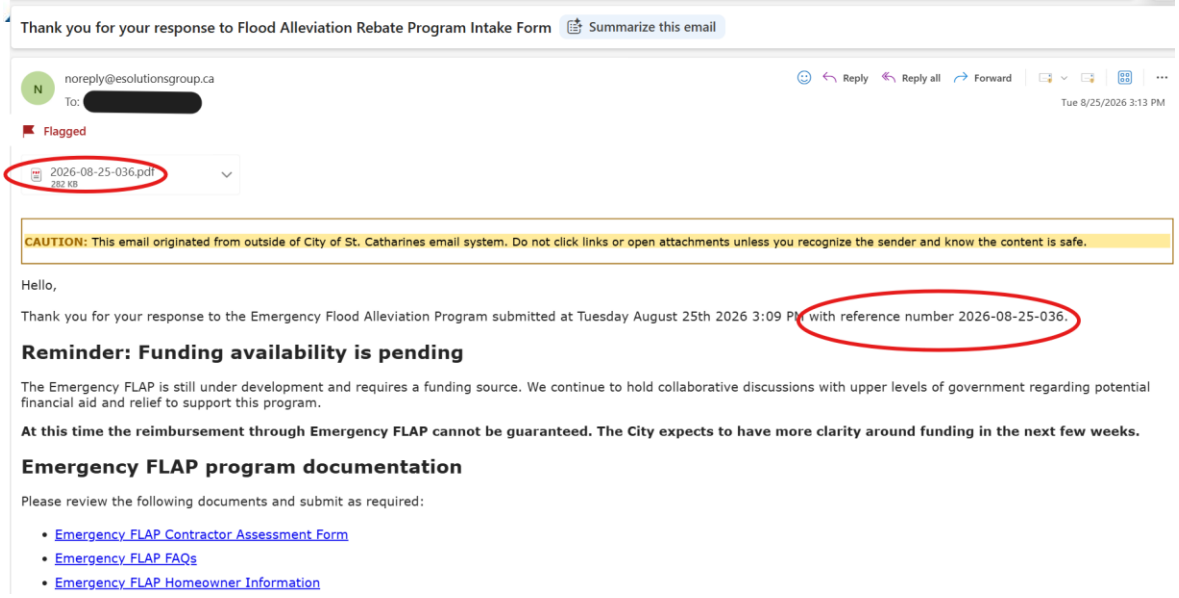
Please address the letter/package to: *St. Catharines FLAP Team - EFES*

Required documents include:

- A copy of the paid, itemized invoice (include permit and CCTV assessment receipt, if applicable);
- A signed release waiver;
- *Confirmation that the Plumbing-Only permit has been completed and closed;
- *PO number, permit receipt with PO number or copy of permit;
- *Completed Contractor Assessment Form or equivalent (showing that weeping tiles or other stormwater connections are not connected to the sanitary sewer, or have been disconnected);
- *Any other documentation requested by the City.

**These documents are supplementary and not required to issue reimbursement.*

You can find your FLAP Application Reference Number in the confirmation email you should have received after you applied online.


Thank you for your response to Flood Alleviation Rebate Program Intake Form Summarize this email

noreply@esolutionsgroup.ca
To: [redacted]
Reply Reply all Forward
Tue 8/25/2026 3:13 PM

Flagged

2026-08-25-036.pdf
282 KB

CAUTION: This email originated from outside of City of St. Catharines email system. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello,

Thank you for your response to the Emergency Flood Alleviation Program submitted at Tuesday August 25th 2026 3:09 PM with reference number 2026-08-25-036.

Reminder: Funding availability is pending

The Emergency FLAP is still under development and requires a funding source. We continue to hold collaborative discussions with upper levels of government regarding potential financial aid and relief to support this program.

At this time the reimbursement through Emergency FLAP cannot be guaranteed. The City expects to have more clarity around funding in the next few weeks.

Emergency FLAP program documentation

Please review the following documents and submit as required:

- Emergency FLAP Contractor Assessment Form
- Emergency FLAP FAQs
- Emergency FLAP Homeowner Information

Step 9: City Review and Rebate Payment

City staff will review your documents to confirm that the work meets Emergency FLAP requirements. If all requirements are met, the rebate will be issued to the homeowner.

Once the final invoice and all required documents are submitted, and the Plumbing-Only Permit is closed, eligible homeowners can expect to receive their rebate cheque by mail in approximately **4 to 6 weeks**.

Thank You for Your Patience!

The City is receiving a high volume of FLAP applications following the recent flooding events. We appreciate your patience as staff work through applications and support residents through the Emergency FLAP process.