

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.
- Do not start work until you have reviewed and understand the program requirements.
- A licensed plumber must complete the work.
- A valid Plumbing-Only permit for the proposed work is required to be issued
- The required plumbing permit inspections must be completed and passed.
- 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.
- Final rebate approval is only provided 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.

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

If you have already submitted a FLAP application, you do not need to apply again. The City will contact you with information about the Emergency FLAP Program.

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 system.
- A battery or water-powered back up system for the sump pump.
- Required plumbing work directly related to eligible FLAP work.
- The cost of the required Plumbing-Only permit.

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.
- 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.

Licensed Plumbers

The City of St. Catharines does not endorse or recommend any specific companies. Homeowners may choose any qualified plumber and are encouraged to obtain competitive quotes.

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 inspections must be completed and passed.

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 [Sewer Inspections | City of St. Catharines](#)

Step 8: Submit Required Documents

After the work is complete and the permit inspection has passed, email the required documents 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>

Required documents include:

- A copy of the paid, itemized invoice;
- Confirmation that the Plumbing-Only permit has been completed and closed;
- Documentation showing that weeping tiles or other stormwater connections are not connected to the sanitary sewer, or have been disconnected;
- A signed released waiver; and

- Any other documentation requested by the City.

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.