



## RESILIENT PROPERTIES PROGRAM

### FREQUENTLY ASKED QUESTIONS

January 28, 2026

#### KEY MESSAGES

##### The Program

The Town has established **Resilient Properties**, a **subsidized inspection and support program for property owners who have experienced water damage since 2022 (hereinafter referred to as the “Program”)**. This Program will begin in the spring of 2026 and will continue in 2027 and 2028, for a maximum of 1,000 inspection requests over three years.

This Program will help reduce the vulnerability of eligible properties to damage related to sewer infiltration and backups by offering a free inspection, as well as an inspection report and a corrective work report.

The recommendations resulting from this analysis will enable eligible property owners to learn the best ways to protect their property.

##### Significant Municipal Investment

The Program provides for the Town to subsidise the inspection of 350 properties in 2026, representing an investment of approximately \$1 million in the first year. To be eligible for the Program, property owners must have reported a **water-related claim to the Town or their insurer since 2022**. The 350 places will be allocated on a first-come, first-served basis once the Program is launched in spring 2026.

##### Free and Comprehensive Support

Through this Program, citizens whose properties are eligible will be able to benefit from free, turnkey support provided by a professional firm commissioned by the Town, including:

- A detailed inspection to identify specific risks,
- An inspection report and vulnerability assessment,
- A personalized report proposing appropriate corrective measures.

##### A Complementary Measure to Infrastructure Investments

This initiative is one of the Town's priorities for its asset and stormwater management strategy and complements the investments and actions planned for municipal infrastructure, which include the addition of surface water retention and management measures to delay the arrival of water flowing into the sewer system.

## QUESTIONS AND ANSWERS

### A. Program Description

#### 1. What is this new programme proposed by the Town?

The Town of Mount Royal is launching **Resilient Properties**, a **subsidized inspection and support program for property owners who have suffered water damage since 2022 (hereinafter referred to as the 'Program')**. This Program is intended for property owners who have filed a formal claim with the Town or their insurance company following a water-related disaster (backflow, flooding, water damage, etc.) since 2022. To be eligible, property owners must meet the established [eligibility criteria](#).

The Program will run for three years, in 2026, 2027 and 2028, to provide effective support for a maximum of 1,000 inspection requests. A budget of approximately \$1 million is planned for the first year.

Places are limited to 350 for the first two years (2026 and 2027) and 300 for the third year (2028). Registrations will be made via an electronic form that will be available on March 10; places will be allocated on a first-come, first-served basis, and applicants must meet the established [eligibility criteria](#) to be considered.

#### A few important dates

- **Phase 1:** Applications processed in 2026 will be the first 350 eligible applications submitted before August 31, 2026.
- **Phase 2:** Applications processed in 2027 will be the first 350 eligible applications submitted before August 31, 2027, and those that could not be processed in 2026 will take precedence.
- **Phase 3:** Applications processed in 2028 will be the first 350 eligible applications submitted before August 31, 2028, and those that could not be processed in 2027 will take precedence.

Applications will be accepted on an ongoing basis, but appointments and inspections will happen between May and October of each year. Please note that the Program may end before the scheduled date if the maximum number of 1,000 applications is reached.

For 2026, eligible registration will begin in mid-March 2026 and will end on August 31, 2026. **However, we strongly recommend that owners interested in registering for the Program do so quickly, as property inspections must take place between May and October 2026 and cannot be conducted during the winter months.**

Only the first three hundred and fifty (350) complete and compliant applications submitted by August 31, 2026, will be eligible for the services offered by the Program in the current year of application, subject to the Program's end conditions.



Following a call for tenders, an external firm specializing in plumbing will be hired and commissioned by the Town. It will be responsible for managing the appointment process and conducting inspections and analyses of eligible properties. A personalized report containing recommendations and suggestions for improvements will be provided to the owner and the Town for each inspection.

*Please note that the corrective work recommended in the specialized firm's report for the properties will be at the owners' expense. The Town will not subsidize the corrective work.*

## **2. What exactly will be inspected as part of this Program?**

In general, the external firm commissioned by the Town will inspect the following items to prepare its report and recommendations:

- Check valves
- French drains
- Foundations
- Gutter systems
- Curbs
- Landscaping

## **3. What are the costs of this Program?**

There will be no cost to property owners who participate in the **Resilient Properties** program. This program includes a complete inspection (interior and exterior), a diagnosis, and a report summarizing the recommendations of the specialized firm. The Town will cover the costs for all properties that are inspected and eligible under this program. *Please note that the corrective work recommended in the specialized firm's report for the properties will be at the owners' expense. The Town will not subsidize the corrective work.*

## **4. Who is eligible for this Program?**

**Any owner of an eligible building who has already filed an official claim with the Town or their insurer since 2022 in connection with water damage.**

## **5. What will you do if you exceed more than 350 inscriptions for 2026?**

For 2026, the total budget approved by the Town Council is approximately \$1 million and covers 350 properties; if more than 350 eligible applications are received, the surplus will be carried over to 2027, prioritized in order of receipt of eligible applications. The same will apply to applications for 2027, which may be carried over to 2028 if they exceed 350.

## **6. When is the registration period?**

For 2026, registration will begin in mid-March and end on August 31, 2026. All of this will be announced in an official communication, which will include all the details and requirements, on the Town's website and social media. **However, we recommend that interested owners register for the Program quickly, as inspections will only take place between May and October 2026 as they cannot be carried out during the winter.**



Only the first three hundred and fifty (350) complete and compliant applications submitted by August 31, 2026, will be eligible for the services offered by the Programme in the current year of application, subject to the Programme's end conditions.

Applications will be accepted on an ongoing basis, but appointments and inspections will happen between May and October of each year.

#### **7. Who will carry out the inspections?**

The specialized firm that will be selected to carry out the inspections will be chosen in March 2026, following a public call for tenders. This company will be responsible for scheduling appointments and meeting with eligible property owners, conducting a complete inspection of their property's plumbing system, making a diagnosis, and providing a report with recommendations at the end of the process. A copy of the report will also be provided to the Town for its records.

In general, the external firm commissioned by the Town will inspect the following items to prepare its report and recommendations:

- Check valves
- French drains
- Foundations
- Gutter systems
- Curbs
- Landscaping

#### **8. How will applications be processed? How will the order of arrival be determined? When will inspections take place?**

All forms received will be dated to confirm the order of arrival. Forms from eligible owners will be forwarded to the firm selected by the Town, which will schedule inspection appointments with the 350 selected owners; inspections will take place between May and October 2026.

Applications will be accepted on an ongoing basis, but appointments and inspections will happen between May and October of each year.

#### **9. Will the Town offer subsidies to carry out the work and repairs required following the inspection by the external firm?**

Inspections are an essential step in accurately identifying the vulnerabilities specific to each property. The Town's contribution is limited to subsidising the inspection by the firm selected for eligible properties.

#### **10. Where can I find all the information about this Program?**

All information related to this Program can be found on the [Town's website](#).

**11. Once my application among the 350 properties accepted into the Program is confirmed, what are my obligations in terms of availability and cooperation?**

The Town reserves the right to **invalidate any qualified and eligible application** if the owner or their representative does not cooperate:

1. If the owner cannot be reached via the contact details provided, despite at least three (3) attempts to contact them by the Town or its Agent,
2. If the owner is not available for a property inspection appointment, despite at least three (3) attempts to contact them and at least five (5) time slot offers from the Town or its Agent,
3. If the owner does not provide the information requested by the Town or its Agent to carry out the vulnerability assessment, including a detailed history of eligible claims, as well as any relevant documents and proof of claim to understand the causes.

*The Town is committed to communicating with its citizens in a courteous and respectful manner and expects applicants to do the same.*

**12. I have completed my application by filling out the electronic form; how will I know if my application has been accepted or not?**

An acknowledgement of receipt for the submission of the form will be sent automatically; if your application is accepted, you will receive a call from the firm to schedule an appointment for the inspection.

If your application has not been accepted, you will receive an email to that effect.

**B. Exceptional Applications**

**13. I have carried out several repairs to my property and have suffered further water damage. Does this Program apply to me? Can I complete the form?**

Any property owner who has already filed an official claim with the Town or their insurer since 2022 in connection with a water damage issue will be eligible for this Program, once they have duly completed the form and are among the first 350 admitted in 2026.

Owners who have never filed an official claim with the Town may complete the form, but their applications will be processed AFTER those of owners who have proof of a claim filed with the Town or their insurer, up to a maximum of 350 applications for 2026. Excess applications will be processed by eligibility and date/time of submission and will be carried over to 2027 or 2028.

**14. I have suffered water damage but have never filed a claim with the Town or my insurer; do you accept other forms of evidence?**

Owners who have never filed an official claim with the Town or their insurer but have evidence of their loss (photos, expert reports, etc., max of 5 MB) may attach it to the registration form. These applications will be processed AFTER those from homeowners who have already filed

a claim with the Town or their insurer, up to a maximum of 350 applications for 2026. Excess applications will be processed by eligibility and date/time of submission and will be carried over to 2027 or 2028.

**15. I am not eligible for the Program because I have never had water damage or made a claim in the past, but I would like to register so that I know what work I need to do to protect my property. Is it possible to register anyway?**

Owners who have never had water damage since 2022

or made an official claim to the Town or their insurer may complete the form, but these applications will be processed AFTER applications from owners who have already filed a claim with the Town or their insurer, up to a maximum of 350 applications for 2026. Excess applications will be processed by eligibility and date/time of submission and will be carried over to 2027 or 2028.

**C. Town Involvement**

**16. What has the Town done to date to raise residents' awareness of water damage risks and protect their property?**

Since 2024, the Town has implemented several initiatives to raise awareness among residents, such as creating a detailed information section on its website, distributing a door-to-door leaflet, holding an information evening open to residents, and having experts man information booths at community festivals. In addition, during property inspections by the 2025 Summer Squad, several anomalies were identified and reported to owners by our student inspectors, including the connection of several gutters to the French drain, which is illegal and contributes to overloading the sewer system.

As part of its “Green Shift” initiative, the Town raised awareness among its residents with [three \(3\) informational capsules](#) in the summer of 2025, which addressed the following topics:

- Managing heavy rainfall through urban greening,
- An abundance of hard or mineralized paving damages the environment... and has an impact on your quality of life!
- Extending green strips to property boundaries.

These capsules explain the importance of managing rainwater to reduce water accumulation near your property and provide other solutions for keeping water away from your home.

For its part, the Town now incorporates surface water management into its street reconstruction and development projects whenever possible. This will soon be reflected in the repair work on Plymouth Street with the addition of a rainwater retention basin under the roadway, as well as in the major greening project along the railway line on Canora and Dunkirk Roads.

**17. Why is the Town focusing on the benefits of permeable surfaces rather than increasing sewer capacity?**

Due to climate change, episodes of intense rainfall are becoming more frequent. These exceptional downpours send huge amounts of water into the sewer system in a very short period, overloading the system and potentially causing backups.

In addition, it is important to note that water from TMR, as well as from neighbouring boroughs and towns, flows into the sewers of the Montreal agglomeration, creating a funnel effect and possible backups.

This is why it is important to take the right measures by landscaping your property intelligently and protecting it adequately so that it complies with municipal regulations.

For example, water that is poured onto a lawn will slowly seep into the ground, slowing down the flow, while water that runs off asphalt, streets and impervious surfaces will flow more quickly and in much greater quantities into the local system, causing a bottleneck once it reaches the Montreal agglomeration system.

It can be said that the more permeable surfaces there are (lawns, green belts, retention basins, parks), the slower the water will flow into the sewers, which will have the effect of regulating and reducing the flow of water entering the system.

**18. Why are you asking property owners to carry out work on their properties? Isn't it rather the Town's network that is failing?**

Due to climate change, episodes of heavy rain are becoming more frequent. These exceptional downpours send huge amounts of water into the sewer system in a very short period, causing the system to become overloaded and potentially leading to backups.

No municipal sewer system can handle such large amounts of water. The best way to avoid disaster and protect against water damage is to ensure that your property is well protected. It is with this in mind that this new program responds to a community need.

**D. Inspection Results**

**19. What will happen if a property owner does not follow up on the recommendations contained in the report from the external firm/expert?**

This inspection program offers property owners a unique opportunity to receive a free, accurate assessment of the improvements and work needed to better protect their property from water damage. The reports prepared by these professionals will be submitted to both the property owners and the Town.