



**Subject:** *Not- For-Profit Insurance Grant Policy*  
**To:** Parks, Recreation & Culture Committee  
**Date Prepared:** February 1, 2023  
**Related Motions:** C22(427), C23(16)  
**Prepared by:** Jo Swinemer, Community Development Coordinator  
**Reviewed by:** Senior Grant Review Committee  
**Approved by:** Alana Tapper, Director Parks, Recreation & Culture

### Summary

In December 2022, Council directed staff via motion C22(427) to explore a stand-alone insurance grant due to the high percentage of insurance requests in the Community Grant program. In January 2023, staff presented to Council an outline of the potential of a stand-alone insurance grant program for not-for-profit organizations in East Hants. Staff were directed to prepare a Not-For Profit Insurance Grant Policy and remove insurance funding from existing municipal grant programs and update applicable policies.

### Financial Impact Statement

The Not-For-Profit Insurance Grant is a first come, first funded program. Estimated allocation for the proposed grant program is \$15,000 funded by reserves, which has been included for consideration in the General Government draft 2023/2024 budget. If budgeted funds are not sufficient, staff will bring the additional funding requests to Council for consideration.

### Recommendation

Staff recommend that Council adopt the Not-For-Profit Insurance Grant program to assist non-profit organizations with insurance expenses and update the Community Grant, Tourism Grant and Municipal Grant Program Policies.

### Recommended Motion

To be considered at the February 14, 2023 Policy Meeting:

***Move that the Parks, Recreation and Culture Committee recommend to Council to give notice of intent to adopt the proposed Not-For-Profit Insurance Grant Policy and give notice of intent to approve updates to the Community Grant Policy, the Tourism Grant Policy, and the Municipal Grant Program Policy as described in the Not-For-Profit Insurance Grant Policy Report as attached the Executive Committee Agenda dated February 14<sup>th</sup>, 2023.***

To be considered at the February 22, 2023 Regular Meeting of Council:

***Move that the Parks, Recreation and Culture Committee recommend to Council to adopt the proposed Not-For-Profit Insurance Grant Policy and approve updates to the Community Grant Policy, the Tourism Grant Policy, and the Municipal Grant Program Policy as described in the Not-For-Profit Insurance Grant Policy Report as attached the Executive Committee Agenda dated February 14<sup>th</sup>, 2023.***

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## Background

In December 2022, staff presented a report with updates and recommended policy changes to the Community Grant program. During the review, staff observed that at least 50% or more of the community grants issued over the past three (3) years were for insurance. Currently not-for-profit recreation-based organizations are eligible to apply for funds in the Community Grant Program within the Recreation Operating category to a maximum of \$1,500.

It is a policy of Council to approve only one Community Grant application per year per group in addition to the Event Hosting Grant (April 1 - March 31).

Staff completed a jurisdictional scan and reviewed similar programs related to insurance funding. In January 2023 staff presented details of a potential stand-alone not-for-profit insurance grant program for organizations in East Hants to Council.

Providing a separate program for insurance funding would:

- Better utilize the Community Grant Program for non-insurance expenses;
- Provide access to non-recreation organizations for insurance funding (i.e. East Hants Crime Prevention Association, etc.);
- Provide one program for insurance rather than multiple (Community Grant, Tourism, Gen Gov);
- Encourage organizations to obtain Directors & Officers Liability Insurance where they previously may not have that specific coverage due to the cost.

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## Discussion

In January 2023 staff presented details of proposed insurance grant program, including;

- Eligibility
- Funding
- Deadlines
- Application Requirements
- Reporting

Following the presentation Council moved Motion C23(16) that staff prepare a Not-For-Profit Insurance Grant policy that funds 100% of insurance costs up to a maximum of \$1500 and remove insurance funding from existing municipal grant programs and bring back the updated policies to council.

The draft Not-For-Profit Insurance Grant policy is attached.

The following policies have been updated as a result of the new insurance grant program, and are attached to the report for review.

- Community Grant Program Policy
  - Removed insurance from Facility Maintenance (2.2.) and clarified that insurance expenses are not eligible.
- Tourism Grant Policy
  - No specific mention of insurance, but under Objective #3 operation expenses are eligible. Update clarifies insurance expenses are not eligible.

- Municipal Grant Program Policy
  - Amend Table 1 to add Not-For-Profit Insurance grant and update Related Documentation Chart.

To launch this new policy, staff will prepare a program launch in March 2023 to start accepting applications as of April 1, 2023. Roll-out would include program promotion, webinars, community awareness and direct communications with organizations that currently access insurance funding through other municipal grant programs. A draft application form has been prepared, in alignment with other grant programs, and is attached to this report.

#### STRATEGIC ALIGNMENT

The recommended insurance grant aligns with East Hants' strategic goal to provide services, programs and facilities, through direct service delivery and collaboration with others, that allow people and businesses to thrive.

#### FINANCIAL CONSIDERATIONS

Estimated allocation for the proposed grant program is \$15,000 funded through reserves, which has been included for consideration in the General Government draft 2023/2024 budget.

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## Alternatives

Council may recommend changes to the draft Not-for-Profit insurance Grant Policy.

Council may also consider leaving the insurance option under the Community Grant and Tourism Grant programs and make no amendments to existing policy.

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## Attachments

Draft Not-For-Profit Insurance Policy  
Draft Not-For-Profit Insurance Application Form  
Draft Revised Community Grant Program Policy  
Draft Revised Tourism Grant Policy  
Draft Revised Municipal Grant Program Policy