



Date: Jan 13, 2026  
To: Kim Ramsay  
cc: Alana Tapper  
From: Jo Swinemer, Community Development Coordinator  
Re: Not-for-profit Insurance Grant Overview & Update

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## Summary

The Not-for-Profit Insurance Grant Policy allows staff to process grant applications and payments throughout the year until the Council approved allotment has been expended. Since the launch of this funding program April 2023, 68 insurance grants have been issued and this year the allotted funds (\$25,000) were depleted with 3 months remaining.

An increase of \$10,000 is proposed in the draft 2026/2027 operating budget, for a total of \$35,000, for the Not-for-Profit Insurance Grant program.

## 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 years were for insurance. Staff completed a jurisdictional scan and reviewed similar programs related to insurance funding. In January 2023, staff presented details on a proposed insurance grant program, including eligibility, funding, deadlines, application requirements and 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 Policy was presented and approved in February 2023.

The grant operates on a first come, fund funded basis. Organizations receiving Community Partnership Fund are not eligible for this funding.

In its first year, 2023/2024, the initial budget of \$15,000 was depleted after 6 months and Council approved an additional allocation from General Government Reserves of \$9,500.

## Grant Usage

The table below summarizes the usage for the first 3 years of this grant program. This program is very popular with community organizations as insurance is an ongoing expense and one that is no longer optional. Most common applicants are community halls, followed by trails and parks, and other recreation/sport groups.

| Fiscal Year  | Budget          | Total Spent     | Date Expended | Total Applications | Notes  |
|--------------|-----------------|-----------------|---------------|--------------------|--|
| 2023/24      | \$15,000        | \$15,000        | October 2023  | 15                 | First year of program                                    |
| 2023/24*     | \$9,500         | \$7,745         |               | 7                  | Additional funds approved Gen Govt reserve November 2023 |
| 2024/25      | \$25,000        | \$24,730        |               | 23                 |  |
| 2025/26      | \$25,000        | \$25,000        | December 2025 | 23                 | Applications from January onward will be held for April  |
| <b>TOTAL</b> | <b>\$74,500</b> | <b>\$72,475</b> |               | <b>68</b>          |  |

Many groups are using this funding annually, and this is especially common for organizations with few revenue stream options (parks/trails groups) or for community halls and recreation facilities where expenses continue to grow. Of the 68 grants issued to date in this program:

- 32 different organizations benefited
  - 10 have used this funding once
  - 11 have used this funding 2 of the last 3 years
  - 11 have used this funding all 3 years it has been available
- Average grant payment was \$1066, 27 grants were processed for the full \$1500
- Program covers Commercial General Liability (CGL), Directors & Officers, and Property insurance
  - 94% of applications include CGL
  - 47% of applications include D&O
  - 50% of applications include property

Applications by district:

| Number of Applications by District | 2025/2026 | 2024/2025 | 2023/2024 |
|------------------------------------|-----------|-----------|-----------|
| 1                                  |           |           |           |
| 2                                  | 3         | 3         | 1         |
| 3                                  | 2         | 2         | 2         |
| 4                                  | 1         | 1         | 2         |
| 5                                  | 5         | 5         | 6         |
| 6                                  | 2         | 2         | 2         |
| 7                                  | 1         | 2         |           |
| 8                                  | 2         | 2         | 3         |
| 9                                  | 1         | 1         |           |
| 10                                 | 3         | 3         | 2         |
| 11                                 | 3         | 2         | 4         |

*\*Many applications support larger area, but district is based on physical location of asset/applicant.*

## 2026/2027 Budget

Given the uptake in the grant program and number of applications in the first 3 years of the program, further funding is required to meet the growing demand.

\$35,000 for Not-for-Profit Insurance Grant is in the draft 2026/2027 operating budget.