



Municipality of Southwest Middlesex Awarded Funding from Intact's Municipal Climate Resiliency Grants Program to Address Flood Risks

Flood Planning and Natural Restoration Projects Address Local Climate Risks

Southwest Middlesex, August 19, 2025 – The Municipality of Southwest Middlesex is proud to announce they have been selected as 2025 recipients of funding through Intact Financial Corporation's expanded Municipal Climate Resiliency Grants program. The municipality received a grant of \$50,000 to implement a flood resilience project tailored to their local needs, and reducing the growing risk of flooding in their communities.

As the frequency and severity of extreme weather continues to increase and drives more frequent and severe flood events across Ontario, Southwest Middlesex is acting early to protect homes, ecosystems, and infrastructure. The municipality is using their Municipal Climate Resiliency Grant funding to advance nature-based and data-driven solutions that can serve as models for other rural and semi-rural regions.

The Southwest Middlesex Flood Resilience Program aims to mitigate flooding risks by implementing a Sump Pump Disconnect and Backwater Valve Initiative in high-risk areas identified through the Municipal Flood Risk Check-Up. The project incentivizes homeowners to install sump pumps and backwater valves, reducing basement flooding and protecting public health. By separating stormwater and sanitary systems, the program enhances infrastructure performance, alleviating pressure during extreme weather events. Coupled with public education campaigns and stakeholder collaboration, the initiative builds long-term climate resilience, safeguards vulnerable properties, and strengthens the municipality's ability to adapt to the increasing impacts of climate change.

The project is expected to begin implementation in August and September, with results tracked through completion milestones.

This initiative is among 19 community-led projects across Canada selected by Intact as part its <u>expanded</u> \$3.1 <u>million commitment</u> to support climate adaptation through its Municipal Climate Resiliency Grant program.

This program is rooted in the belief that municipalities are on the front lines of climate change and that equipping them with effective tools is essential to building resilience. The 2025 cohort of grant recipients was selected from over 170 applicants and reflects a diverse mix of municipalities, registered charities, and Indigenous communities across the country.

"This funding from Intact allows us to take real, proactive steps to reduce the risk of flooding for our residents," said Mayor of Southwest Middlesex, Allan Mayhew. "We've seen firsthand the impact that severe weather can have on our community. This program gives us the tools to help homeowners protect their properties and supports the long-term reliability of our infrastructure. We're grateful to Intact for their support and proud to be taking action that strengthens Southwest Middlesex for the future."

"Communities like Southwest Middlesex are demonstrating the transformative role that rural and small-town leadership can play in advancing climate resilience. These initiatives emphasize a foundation of scientific research, collaboration, and stewardship, and reflect innovative and scalable approaches to adaptation. Local governments are investing not only in flood prevention but also in building stronger, more connected communities. We take pride in supporting their forward-thinking efforts through our Municipal Climate Resiliency Grants program, said Peter Janzen," Senior Vice President, Ontario, Intact Insurance.

Intact has been dedicated to climate adaptation for over a decade, investing more than \$30 million since 2010 in over 100 projects. The Municipal Climate Resiliency Grants program was launched in 2021 to support municipalities, which own 60 per cent of Canada's infrastructure and serve as frontline responders when disasters strike. Under the program's first round of funding, Intact invested \$1 million to fund 10 communities nationwide. In 2024, the organization announced plans to double its commitment from \$1 to \$2 million for the 2024-2025 program. With the overwhelming demand and urgent need, Intact recently announced that it has increased its program funding to \$3.1 million over the next two years to support 19 communities throughout Canada.

To learn more about the program, visit: intactfc.com

How Intact is Supporting Canadians to Prepare for a Changing Climate:

- Intact recently launched a national, long-term prevention program called Keep It Intact. The
 program provides an array of tools, solutions, and practical advice to empower Canadians in
 protecting their properties. With many easily implemented and proven tips, homeowners can take
 proactive steps to help prevent or reduce damage from extreme weather.
- Through its partnership with the Intact Centre on Climate Adaptation, Intact has released easy-tofollow infographics and simple maintenance steps explaining how Canadians can help protect their communities against extreme weather, including wildfire and floods.

Key Facts

- Summer of 2024 was the most destructive season in Canadian history for insured losses due to severe weather, totaling \$7.7 billion. With 228,000 claims filed, this represents a 406% increase in claims due to severe weather events compared with the 20-year average.
- Climate change is increasing flood risk across Canada, with more frequent and intense rainfall
 events projected. What used to be 20-year extreme rainfall events could occur every five years by
 the end of the century.
- Municipalities own and operate 60% of the public infrastructure in Canada.

-30-

About the Municipality of Southwest Middlesex

The Municipality of Southwest Middlesex is a rural community in southwestern Ontario, located between London and Chatham. Formed in 2001 through amalgamation, it spans over 428 km² and includes the urban centres of Glencoe and Wardsville, along with several hamlets. With a population of about 5,700, the municipality combines strong agricultural roots with a mix of commercial, industrial, and institutional activity, set against a backdrop of natural landscapes and the historic Thames River.

About Intact Financial Corporation

Intact Financial Corporation (TSX: IFC) is the largest provider of Property and Casualty (P&C) insurance in Canada, a leading Specialty lines insurer with international expertise and a leader in Commercial lines

in the UK and Ireland. The business has grown organically and through acquisitions to almost \$24 billion of total annual operating direct premiums written (DPW).

In Canada, Intact distributes insurance under the Intact Insurance brand through agencies and a wide network of brokers, including its wholly-owned subsidiary BrokerLink. Intact also distributes directly to consumers through the belair direct brand and affinity partnerships. Additionally, Intact provides exclusive and tailored offerings to high-net-worth customers through Intact Prestige.

In the US, Intact Insurance Specialty Solutions provides a range of Specialty insurance products and services through independent agencies, regional and national brokers, wholesalers and managing general agencies.

Across the UK, Ireland, and Europe, Intact provides Personal, Commercial and/or Specialty insurance solutions through the RSA, 123.ie, NIG and FarmWeb brands.

Media Inquiries for the Municipality of Southwest Middlesex:

Amanda Gubbels
Chief Administrative Officer
Municipality of Southwest Middlesex
519-287-2015
agubbels@southwestmiddlesex.ca

Media Inquiries for Intact Financial Corporation:

Caroline Audet
Manager, Media Relations and Public Affairs
416 227-7905 / 514 985-7165
media@intact.net