

1. Community Partners Insurance Program

Programme d'assurance des partenaires communautaires

Committee Recommendations

That Council approve:

1. **that staff be directed to implement a revised Community Partners Insurance Program (CPIP) based on the following:**
 - a. **that the City will continue to procure Commercial General Liability insurance on behalf of groups eligible to participate in the Program;**
 - b. **that the Program will be directed at supporting traditional community associations/groups whose primary mandate is representing a neighbourhood on a broad range of civic matters and that is recognized for organizing hosting, and the direct delivery of community events, activities and programs open to the general public, at the neighbourhood level;**
 - c. **that the definition of neighbourhoods be informed by the Ottawa Neighbourhood Study, as well as available community resources, association constitutions and other community resources that can validate community representation;**
 - d. **that the participating community associations/groups will be required to meet certain legitimacy/eligibility criteria, including the following:**
 - i. **Operate within the City of Ottawa as a not-for-profit group; and**
 - ii. **Have been in existence for at least 2 years; and**
 - iii. **Demonstrate financial viability and be in Good Standing with the City of Ottawa; and**
 - iv. **Be governed by a democratically-elected Board of Directors or Committee of at least three independent and unrelated members; and**

- v. Demonstrate good governance practices by holding an Annual General Meeting, have a Board-approved Constitution or by-laws, hold meetings open to residents in their neighbourhood, produce annual financial statements; and
 - vi. Have measures in place to ensure that they do not at any time sponsor or produce any materials that promote or oppose the candidacy of a person for elected office, or that promote or oppose a campaign related to a question on the ballot, in accordance with the City's Election-Related Resources Policy;
2. that the revised CPIP be in place on or before January 1, 2025, so that the Program can be accounted for as part of the City's 2025 budget; and,
 3. that the CPIP be renewed, in its current form, for the 2024-2025 period, to allow groups that will no longer be eligible sufficient time to either secure alternate insurance coverage or sources of funding, including through the City's Community Funding Framework; and,
 4. that staff explore the possibility that in the renewal of the CPIP, in its current form, of a pro-rated policy for the period of June 1, 2024 to January 1, 2025 to help community participants bridge the transition period between programs; and,
 5. that the General Manager, Recreation, Cultural and Facility Services Department review staffing requirements to implement and maintain the revised CPIP program, including intake screening, ongoing evaluation and compliance with participant eligibility, and including a broader City of Ottawa community liaison and support role on matters relating to governance and access to City key contacts, information and resources. The findings of this review will be reported back to Council by way of memo in anticipation of the 2025 budget; and
 6. that in the event that staff are unable to procure the insurance necessary to support the Program, the funding dedicated to the CPIP be reallocated to a separate Community Insurance Support funding program within the Community Funding Framework, available to fund or reimburse third party liability insurance to the same category of

community associations/groups and based on the same legitimacy/eligibility criteria, as the CPIP; and,

7. that staff conduct a comprehensive review as outlined in point 3 of the report before January 1, 2025, of the terms of the City's Civic Events funding and similar community-engagement programs and contractual service delivery agreements, to minimize the City-imposed insurance burden on community organizations, without exposing the City to unreasonable risk.

Recommandations du Comité

Que le Conseil approuve:

1. la demande au personnel de mettre en place un nouveau Programme d'assurance des partenaires communautaires (PAPC) reposant sur ce qui suit :
 - a. La Ville continuera de souscrire une assurance responsabilité civile générale au nom des groupes admissibles au programme.
 - b. Le programme aidera les associations et groupes communautaires traditionnels ayant essentiellement pour mandat de représenter un quartier pour diverses questions municipales et de préparer, d'animer et d'offrir des activités et programmes communautaires destinés au grand public dans les quartiers.
 - c. La définition des quartiers sera fondée sur l'Étude de quartiers d'Ottawa et sur les ressources communautaires disponibles, les actes constitutifs des associations et d'autres ressources pouvant confirmer la représentation communautaire.
 - d. Chaque organisme communautaire (groupe ou association) devra respecter certains critères d'admissibilité et de légitimité, notamment :
 - i. Être sans but lucratif et exercer ses activités à Ottawa;
 - ii. Être établi depuis au moins deux ans;
 - iii. Avoir une bonne viabilité financière et être en règle avec la Ville d'Ottawa;

- iv. Être régi par un conseil d'administration ou un comité composé d'au moins trois membres indépendants et sans lien de parenté élus démocratiquement;
 - v. Avoir de bonnes pratiques de gouvernance : tenir une assemblée générale annuelle, avoir un acte constitutif ou des statuts approuvés par son conseil d'administration, tenir des réunions publiques dans le quartier, et produire des états financiers annuels;
 - vi. Avoir des mécanismes pour garantir qu'il ne commandite ou ne produit jamais de documents promouvant la candidature d'une personne à une charge électorale ou une campagne portant sur une question inscrite au bulletin de vote, ou encore s'opposant à une telle candidature ou question, conformément à la Politique sur les ressources liées aux élections de la Ville.
2. que le nouveau PAPC soit en place d'ici le 1er janvier 2025 afin de figurer dans le budget 2025 de la Ville;
 3. que le PAPC soit renouvelé dans sa forme actuelle pour 2024-2025 afin de donner aux groupes qui ne seront plus admissibles suffisamment de temps pour souscrire une autre assurance ou trouver du financement, notamment au moyen du Cadre stratégique sur le financement communautaire de la Ville;
 4. que le personnel envisage d'accompagner le renouvellement du PAPC, dans sa forme actuelle, d'une politique sur le calcul au prorata pour la période du 1er juin 2024 au 1er janvier 2025, politique qui aidera les groupes communautaires participants durant la transition entre les deux programmes;
 5. que le directeur général des Loisirs, de la Culture et des Installations évalue les besoins en personnel pour la mise en œuvre et la gestion du nouveau PAPC, notamment la sélection des demandes, l'évaluation continue et la conformité aux critères d'admissibilité, y compris un rôle général d'agent de liaison communautaire et de soutien de la Ville d'Ottawa pour les questions de gouvernance et d'accès aux principales personnes-ressources municipales. Les résultats de cette évaluation seront présentés au Conseil dans une note de service en prévision du budget 2025;
 6. que si le personnel ne peut pas souscrire l'assurance requise pour le programme, les fonds alloués au PAPC soient réaffectés à un autre

programme de financement d'assurance relevant du Cadre stratégique sur le financement communautaire, puissent servir à financer ou à rembourser l'assurance de responsabilité civile tierce de groupes ou d'associations communautaires de même catégorie et soient attribués selon les mêmes critères d'admissibilité et de légitimité que ceux du PAPC;

- 7. que le personnel examine de façon exhaustive, avant le 1er janvier 2025 et comme l'indique le point 3 du rapport, les conditions du Programme de financement d'événements civiques, des programmes de financement communautaire semblables et des contrats de prestation de services, pour limiter le fardeau d'assurance imposé par la municipalité aux organismes communautaires, sans exposer la Ville à un risque déraisonnable.**

Documentation/Documentation

1. City Solicitor's Report, City Manager's Office, submitted 27 October 2023 (ACS2023-CMR-OCM-0010)
Rapport de l'Avocat général, Bureau du directeur municipal, daté le 27 octobre 2023 (ACS2023-CMR-OCM-0010)
2. Extract of draft Minutes, Finance and Corporate Services Committee, February 6, 2024
Extrait de l'ébauche du procès-verbal, Comité des finances et des services organisationnels, le 6 février 2024

Community Partners Insurance Program

ACS2023-CMR-OCM-0010 - City Wide

Mr. David White, City Solicitor and Interim City Clerk provided some opening remarks about the consultation process.

Mr. David White, Mr. Dan Chenier, General Manager, Recreation, Cultural and Facility Services and Ms. Clara Freire, General Manager, Community and Social Services Department responded to questions.

Prior to the delegations, Councillor C. Kitts introduced a motion (FCSC 2024-11-01).

Committee heard from the following public delegations:

- Alex Cullen, Federation of Citizens' Associations
- Cheryl Parrott, Hintonburg Community Association*
- Rosemary McKee, Crystal Beach Community Association*
- Lynne Bankier, Champlain Park Community Association*
- Kate Veinot, Community Gardening Network

[* Individuals / groups marked with an asterisk above either provided comments in writing or by e-mail; all submissions are held on file with the City Clerk.]

The following correspondence is held on file with the City Clerk.

- Letter dated 31 January 2024 from Jill Prot & Nancy Wilson, Co-Presidents, City View/Ryan Farm Community Association
- Letter 1 February 2024 from Robert Brinker, President Federation of Citizens' Association (FCA)

Following discussion on this item, the Committee Carried the report amended by Motion No. FCSC 2024-11-01, which replaced the staff report recommendations.

Report recommendations

That the Finance and Corporate Services Committee recommend that City Council approve that:

- **The existing Community Partners Insurance Program (CPIP) be discontinued, as more particularly set out in this Report; and,**
- **Funding for the existing Community Partners Insurance Program be reallocated to programs comprising the City's Community Funding Framework, including Civic Events Funding, administered by the Community and Social Services Department; and,**
- **That staff be directed to review the terms of the City's community grant funding and service agreements with community-based organizations to minimize the insurance burden imposed by these agreements on community organizations, without exposing the City to unreasonable risk.**

Carried as amended

Motion No. FCSC 2024-11-01

Moved by C. Kitts

WHEREAS the Finance and Corporate Services Committee, at its meeting on November 7, 2023, considered the staff Report entitled, "Community Partners Insurance Program" [[ACS2023-CMR-OCM-0010](#)];

AND WHEREAS the Report recommended, in part, that "The existing Community Partners Insurance Program (CPIP) be discontinued" and that "Funding for the existing Community Partner Insurance Program be reallocated to programs comprising the City's Community Funding Framework, including the Civic Events Funding, administered by the Community and Social Services Department";

AND WHEREAS the City will continue to provide coverage to non-profit organizations with a formal City agreement in place that manage facility access, maintain and supervise outdoor rinks, community gardens,

and/or support the operation and delivery of affordable and accessible recreational opportunities to the community, on behalf of the City;

AND WHEREAS the recommendations contained in the Report sought to address concerns raised regarding the two-tiered nature of the existing CPIP, in which a limited group of community organizations receive City-paid Commercial and General Liability (CGL) insurance while others are required to fund their own premiums, and to respond to the Committee's direction issued at its September 5, 2023, meeting;

AND WHEREAS the Committee voted to defer consideration of the Report so that staff could undertake more consultation with community groups potentially affected by the proposed changes to the CPIP;

AND WHEREAS a number of engagement sessions have since been held with affected community groups, in which they were provided with an opportunity to express their views on what the appropriate structure and objective of the CPIP should be, as well as on what types of eligibility criteria would be considered reasonable, that would meet the City's interest in ensuring the groups participating in a revised CPIP meet the intent to provide municipal support to community neighbourhood animation and programming, and which would not be unduly onerous for the volunteers supporting these community groups or staff administering the program;

AND WHEREAS most participants in the engagement sessions expressed a clear preference for a CPIP that would support community groups that organize, host, and deliver community events open to the general public, at the neighbourhood level, by providing City-sourced and paid CGL insurance;

AND WHEREAS there was a clear consensus that the City should establish eligibility criteria that would ensure groups follow certain minimum governance standards, including such things as having a democratically-elected Board; having by-laws or a constitution, preparing annual financial statements and hosting an Annual General Meeting open to residents;

AND WHEREAS the need to establish the terms of a new CPIP, including definitions of qualifying groups, reasonable eligibility criteria, and an application process, means that a revised CPIP may not be

ready for implementation prior to the renewal date for the 2024-2025 term;

AND WHEREAS some groups participating in the current CPIP may not be eligible for the new CPIP will need time to secure their own insurance, and to identify sources of financial support, including through the City's Community Funding Framework;

AND WHEREAS the implementation of a revised CPIP should not impose an additional burden on taxpayers;

AND WHEREAS the possibility that the insurance industry might, in the future, decline to offer the insurance necessary to support the CPIP, remains a concern and that groups relying on City support for their insurance needs should not be continuously at risk due to the possibility of cancellation of the CPIP;

THEREFORE, BE IT RESOLVED that staff be directed to implement a revised CPIP based on the following:

The City will continue to procure Commercial General Liability insurance on behalf of groups eligible to participate in the Program;

The Program will be directed at supporting traditional community associations/groups whose primary mandate is representing a neighbourhood on a broad range of civic matters and that is recognized for organizing hosting, and the direct delivery of community events, activities and programs open to the general public, at the neighbourhood level;

That the definition of neighbourhoods be informed by the Ottawa Neighbourhood Study, as well as available community resources, association constitutions and other community resources that can validate community representation;

Participating community associations/groups will be required to meet certain legitimacy/eligibility criteria, including the following:

1. Operate within the City of Ottawa as a not-for-profit group; AND
2. Have been in existence for at least 2 years; AND
3. Demonstrate financial viability and be in Good Standing with the City of Ottawa; AND

4. **Be governed by a democratically-elected Board of Directors or Committee of at least three independent and unrelated members; AND**
5. **Demonstrate good governance practices by holding an Annual General Meeting, have a Board-approved Constitution or by-laws, hold meetings open to residents in their neighbourhood, produce annual financial statements; AND**
6. **Have measures in place to ensure that they do not at any time sponsor or produce any materials that promote or oppose the candidacy of a person for elected office, or that promote or oppose a campaign related to a question on the ballot, in accordance with the City's Election-Related Resources Policy;**

BE IT FURTHER RESOLVED THAT the revised CPIP be in place on or before January 1, 2025, so that the Program can be accounted for as part of the City's 2025 budget; and,

BE IT FURTHER RESOLVED THAT the CPIP be renewed, in its current form, for the 2024-2025 period, to allow groups that will no longer be eligible sufficient time to either secure alternate insurance coverage or sources of funding, including through the City's Community Funding Framework; and,

BE IT FURTHER RESOLVED THAT staff explore the possibility that in the renewal of the CPIP, in its current form, of a pro-rated policy for the period of June 1, 2024 to January 1, 2025 to help community participants bridge the transition period between programs; and,

BE IT FURTHER RESOLVED THAT that the General Manager, Recreation, Cultural and Facility Services Department review staffing requirements to implement and maintain the revised CPIP program, including intake screening, ongoing evaluation and compliance with participant eligibility, and including a broader City of Ottawa community liaison and support role on matters relating to governance and access to City key contacts, information and resources. The findings of this review will be reported back to Council by way of memo in anticipation of the 2025 budget; and

BE IT FURTHER RESOLVED THAT, in the event that staff are unable to procure the insurance necessary to support the Program, the funding dedicated to the CPIP be reallocated to a separate Community

Insurance Support funding program within the Community Funding Framework, available to fund or reimburse third party liability insurance to the same category of community associations/groups and based on the same legitimacy/eligibility criteria, as the CPIP; and,

BE IT FURTHER RESOLVED staff conduct a comprehensive review as outlined in point 3 of the report before January 1, 2025, of the terms of the City's Civic Events funding and similar community-engagement programs and contractual service delivery agreements, to minimize the City-imposed insurance burden on community organizations, without exposing the City to unreasonable risk.

Carried