

Q: What is stormwater?

A: Urban stormwater is rainfall and snowmelt that seeps into the ground or runs off the land into storm sewers, ditches, streams and lakes. It may also include runoff from activities such as watering lawns, washing cars and draining pools.

Q: Where does the stormwater currently go?

A: A portion of stormwater soaks naturally into the ground in a process called infiltration, where soft-scaped areas such as grass or gardens exist. With Cobourg being generally an urbanized community with houses, roads, parking lots and other hard surfaces, these factors prevent water from infiltrating into the ground. The disruption to the water cycle means that stormwater runs off to other areas, such as storm sewers, stormwater management ponds and ditches, which, if not managed correctly, can lead to flooding and other environmentally damaging effects.

Q: What is stormwater management?

A: Hard surfaces like roofs, driveways, roads and parking lots increase the amount of runoff. As stormwater runs off of impermeable surfaces, it picks up chemicals and other pollutants that enter the stormwater collection system (gutters, storm sewers, and ditches). Where possible, stormwater is directed to a treatment facility such as a stormwater management pond or oil grit separator.

Stormwater management ponds first treat the water by allowing pollutants to settle out and then water is slowly released back into the environment at a rate that mitigates flooding and erosion. Stormwater management aims to maintain the natural hydrologic cycle, prevent flooding, prevent erosion, and protect our water quality.

Q: Why do we need to manage stormwater?

A: The purpose of stormwater management is to maintain the health of streams, lakes and aquatic life by mitigating the effects of urban development.

The Town must provide stormwater management services to protect the community and environment from the implications of stormwater runoff. There are engineering standards required to be met in accordance with the Ministry of the Environment, Conservation and Parks (MECP) as well as the Ganaraska Region Conservation Authority (GRCA) with respect to the design of our stormwater infrastructure.

Q: Why did the Town implementing a stormwater rate?

A: The Province has mandated through Ontario Regulation 588/17 for all municipalities to prepare an asset management plan that includes a 10 year financial plan to sustainably maintain and replace all assets. The Town completed an asset management plan for stormwater assets in 2021 which has led to the implementation of this new dedicated rate to fund the 10 year plan and beyond.

Cobourg has more than \$70 million worth of existing stormwater infrastructure assets that protects your property and our environment. Future maintenance of this infrastructure is estimated at \$1.59 million a year. Prior to implementing stormwater rates in 2023, property taxes provided for only \$0.41 million. As an example, Cobourg currently owns and maintains six stormwater management facilities (ponds) and due to rapid development growth, this number is expected to double within five to ten years. Cobourg will be responsible for maintaining these assets in the future. Cobourg is following the best practice of introducing a separate stormwater rate, as adopted by numerous other municipalities in Ontario. These rates are in place to ensure that we can provide dedicated, equitable and long-term financial sustainability for stormwater services that increase public safety, reduce flooding and erosion, and protects property and the environment.

Q: What does the stormwater rate fund?

A: The stormwater rate helps to fund the Town's maintenance and capital programs for over \$70 million in stormwater assets, including:

- Cleaning and clearing of the Town's more than 2,800 catch basins
- Routine camera inspection and cleaning of more than 70 kilometres of stormwater sewer pipes
- Inspection, maintenance and cleanout of the Town's six stormwater management ponds
- Inspection, maintenance and capital programs for the Town's three stormwater pumping stations
- Sweeping of all municipal streets
- Inspection and maintenance of estimated 65 storm sewer outlets throughout urban and rural Cobourg located at creeks, or directly to Lake Ontario.
- Proactive rehabilitation and end of life replacement of all stormwater infrastructure

Q: How was stormwater paid for in the past?

A: The Town has funded stormwater infrastructure needs through property taxes in the past, but this has not been sufficient to fully fund all required maintenance and capital programs.

Q: How is the stormwater rate calculated on my utility bill?

A: The rate that appears on your utility bill will be based on a flat rate for residential / vacant properties and additional monthly rates per hectare will apply for all commercial, institutional and industrial properties above one acre/0.40469 hectares.

For example, industrial/commercial/institutional properties have more impervious (hard) surfaces and therefore produce much more storm runoff than residential properties, so industrial/commercial/institutional properties have a higher stormwater rate per hectare of land area.

The property type and size is based on information provided to the Town by MPAC.

Q: Why is the stormwater rate more equitable than funding stormwater management through property taxes?

A: Property taxes are based on the assessed market value of a property and has no correlation with how much stormwater runoff comes from the property. Approximately 79% of property taxes comes from residential properties and 21% comes from non-residential properties, however only 32% of stormwater runoff is generated by residential properties and 68% is generated by non-residential properties. This means residential taxpayers are indirectly subsidizing the cost of the stormwater system for other sectors under property tax funding. The proposed funding structure will distribute fees proportionately among properties that produce more stormwater runoff.

The average residential homeowner would pay \$150 per year in their property taxes toward stormwater without the new dedicated stormwater rate in place. The stormwater rate would reduce the cost to that homeowner by nearly 50% (\$84.40 in 2023 versus \$150) by applying a more equitable assessment.

Q: What are the stormwater rates?

A: The approved stormwater rates for 2023-2032 are included in by-law 065-2024.

Q: Is there going to be a residential credit program to reduce my stormwater rate?

A: There are almost 6,500 residential properties in Cobourg. To monitor the requirements for a residential program would require additional staff and resources, and ultimately increase the stormwater rates payable by the property owner. It was important to balance the cost of implementing and managing the stormwater rate program with the increased monitoring and compliance requirements that would be necessary to offer a residential credit program. There is currently no program to provide stormwater credits or reductions in the stormwater rate for residential properties however Staff will continue to investigate feasible opportunities for future implementation.

Q: My property is on a rural street with ditches and is not serviced by storm sewers, do I still have to pay the stormwater rate?

A: Ditches are part of the stormwater collection system. Even if there are no storm sewers along the frontage of your property, the stormwater rate is intended to fund Town stormwater assets that service the Town as a whole, not each individual property.

Q: My property is very large and mostly all landscaped, can some of my property be exempt?

A: Residential and vacant lands all have the same flat rate regardless of size.

There are only three (3) exemptions:

1. District School Boards and School Authorities pursuant to Section 58 of the Education Act, R.S.O. 1990, a by-law imposing fees and charges do not apply to a district school board or a school authority.
2. Real property owned by the Town of Cobourg, excluding Northam Industrial Park lands.
3. Farm and Managed Forests pursuant to Ontario Regulation 102/26 (amending Ontario Regulation 584/06 under the Municipal Act, 2001), effective July 16, 2026.

Q: My property drains to Lake Ontario and not to the road, why can I not be exempt from the stormwater rate?

A: Even if the drainage from your property does not directly contribute to the Town's stormwater system, the rate is intended to fund stormwater assets that service the Town as a whole, not each individual property.