



Climate Resilience Grants

Application guide for Municipalities and Partnering Organisations

About this guide

This guide is designed to walk you through the application form to prepare a clear, complete submission via the Municipalities and Partnering Organisations stream.

Indigenous communities, governments, Nations and Indigenous-led or mandated organisations are invited to read the [Indigenous stream application guide](#), a resource based on this stream's application form and tailored to Indigenous governance processes, knowledge systems, and community priorities.

The guide is not a substitute for the application form. Applicants should answer the questions directly in the form and submit their application online **by December 18, 2026**.

Program overview

Intact's Climate Resilience Grants (CRG) is a bespoke program that provides funding to at-risk Indigenous communities and municipalities across Canada to deliver adaptation projects that strengthen local resilience to wildfires and floods.

This grant provides up to \$225,000 to fund practical, implementation-ready projects that reduce wildfire and flood risk and deliver measurable benefits to communities. For this Municipalities and Partnering Organisations stream, eligible applicants include municipalities, CRA-registered charities partnering with municipalities, and organisations or other public bodies performing a function of government in Canada.

We're here to support you

We're here to support you throughout this process. If you have any questions or need guidance at any stage of your application, contact us at resilientcommunities@intact.net.

Application at-a-glance

Step-by-step

- Identify your application stream
 - If you are an Indigenous community or government, Nation, or Indigenous-led/mandated organisation, complete [this application form online](#).
 - If you are a municipality, partnering organisation or another public body performing a function of government in Canada, complete [this application form online](#).
- Review the full application form online, this applicant guide, and the [guidelines and FAQ](#).

- Attend the program webinar and/or resilience clinics to inform your adaptation project and application.
 - **Program Overview Webinar**
October 28 • 11:00 am ET • French session > [Register here](#)
October 28 • 1:00 pm ET • English session > [Register here](#)
 - **Wildfire Risk Clinic**
with experts from the Intact Centre on Climate Adaptation and a past grantee
November 3 • 1:00 pm ET • English session > [Register here](#)
November 4 • 10:00 am ET • French session > [Register here](#)
 - **Flooding Risk Clinic**
with experts from the Intact Centre on Climate Adaptation and a past grantee
November 4 • 1:00 pm ET • English session > [Register here](#)
November 5 • 10:00 am ET • French session > [Register here](#)
- Identify the hazard: flood or wildfire.
- Select one primary adaptation measure that best represents the main risk-reduction work funded through your project. If none of the listed measures applies, select “Other” and briefly describe your measure. Select additional supported measures only when they are distinct activities that will also be funded through this grant.
- Provide as much information as you can about your project, including a concise project summary, milestones, objectives and KPIs, risk exposure, delivery team information, and budget information.
- Keep a copy of the submitted application and attachments for your records.

Navigating and completing the online form

You do not need to complete every field before moving between application sections. Use the section tabs at the top of the page to navigate between windows.



If you are unable to move between sections or have any other technical difficulties, make sure to save your work and contact Benevity’s Client Technical Support team at grants@benevity.com

What makes a strong application?

A strong application:

- Identifies a specific wildfire or flood risk.
- Explains why the risk is a priority.
- Connects the project to evidence, mapping an assessment or incident history.
- Describes practical activities that can be completed within 24 months.
- Identifies who will benefit and how they will be reached.
- Includes realistic milestones and measurable targets.
- Demonstrates delivery capacity and project readiness.
- Clearly explains the requested funding.

Section 1 — Eligibility and program fit

Eligibility

Are you an Indigenous community, government, Nation, or an Indigenous-led/mandated organisation applying on behalf of an Indigenous community/government? This question identifies whether the applicant should use the Indigenous stream. If the answer is Yes, the applicant will be directed to the Indigenous stream form.

Organisation type: Select the category that best describes you. Charities and partnering organisations must provide documents to confirm legal status, financial stewardship, partnership, and ability to deliver the project.

Program fit

Select the primary hazard addressed by your project: Choose the hazard (wildfire or flood) addressed by the project.

Select one primary adaptation measure: Choose the option that best describes the main type of risk-reduction work funded through this grant. This is the project's central intervention rather than every activity you plan to undertake. If none of the listed options applies, select Other and briefly describe your measure.

Explain how your project aligns with the selected measure and what will be delivered: State how the measure will reduce the selected risk.

If applicable, select other supported measures that apply: Select any additional measures that are integral to the project, only when they represent distinct activities that are also funded through this grant

Section 2 — Profile

Primary and secondary contacts: List a primary and secondary contact who can answer questions during the assessment. The primary contact will receive all communication about this request.

Organisation

Enter the name of the beneficiary organisation or registration number and select from the list provided: Use the organisation's legal name as it appears on registration or official records.

Number of part-time employees, number of full-time employees: Report the number of employees in the organisation.

Population of the community: Provide the estimated population of the municipality, regional district, community, or other area that will primarily benefit from the project. For projects involving multiple municipalities or communities, provide the total population and identify all participating communities.

Section 3 — Project details

Project or initiative name: Use a short, descriptive name that identifies the place, hazard, and intervention where possible.

Project summary – what will you do, where, by when, and what risk will be reduced? Your project summary should clearly describe what the project will do, where it will take place, and when it will be completed, with enough detail for a reviewer to understand the project from this overview.

Describe the flood/wildfire risk challenge this project addresses and why it's a priority: Describe the hazard, exposure, vulnerability, and consequences. Explain why the project is a priority now.

Who will be involved and who will benefit most from this project? If the information is available, describe:

- **The main groups involved and the groups expected to benefit most:** Identify the groups that will help plan, manage, deliver, or participate in the project. Examples include staff, residents, businesses, community organisations, emergency services, contractors, volunteers, and other partners. Additionally, identify the groups expected to benefit most from the project. Examples include residents in high-risk areas, homeowners, businesses, seniors, low-income households, people with disabilities, seasonal residents, or others who may face greater climate risks or barriers to taking action.
- **Estimated number of households or people reached:** Provide the expected number of households and/or other people that will be involved or benefit. Where possible, explain how this estimate was calculated.
- **How you will reach or prioritize these groups:** Describe how you will engage or prioritize the intended groups. Examples include community meetings, door-to-door outreach, workshops, online communications, partner networks, targeted invitations, or eligibility criteria.

Implementation site(s) and impact area(s)

Province or Territory: Select the province or territory where the project activities will be implemented.

Is this a multi-community project? Specify whether multiple communities benefit from the project.

Implementation site(s), if applicable and available. Provide a clear description of the site(s) (e.g. park, river reach, wildland-urban interface area): Provide a clear description of the implementation site(s) if possible, such as a park, river reach, drainage catchment, neighbourhood, facility, or wildland–urban interface area.

Where will the project have an impact (impact footprint)? Describe the geographic area that will benefit from the project, including the municipality, community, neighbourhood, region, or other areas where the project's outcomes are expected to be felt.

Will the project's benefits extend beyond the immediate implementation site(s)? Indicate whether the project will benefit people, communities, areas, or organizations beyond the sites where the activities will take place. If yes, briefly describe how the benefits will extend beyond the immediate project area.

Project timeline

Anticipated project start and end dates covering the activities and deliverables that would be funded through this grant: Provide the start and end dates expected for grant-funded activities.

Provide a high-level workplan for the project: Provide three planned milestones that show the main stages of the funded work. You may add up to three additional milestones if needed, for a maximum of six milestones. For each milestone, provide the target month and year and describe what will be completed, delivered, or achieved.

Milestones describe the key steps or progress points along the way. The focus is on when important activities and deliverables will be completed.

An example of a milestone:

MILESTONE	TARGET DATE	OUTPUT
Community outreach completed	September 2027	Hold two workshops and reach at least 60 residents with information about wildfire preparedness.

Is the project part of a larger, ongoing initiative (i.e. a broader project with additional phases, funding, or timelines beyond this grant)? State whether the project is standalone or one phase of a larger initiative. If it is part of a larger initiative, give the overall timeline and explain exactly what the Intact-funded phase will accomplish.

Project readiness

Indicate the current status of each item below: Indicate the current status of council or board approval, permits or environmental review, procurement or tendering, budget, and land access or permissions where applicable. Explain items that are not started or in progress, including the planned completion date, dependencies, and seasonal constraints.

Section 4 — Risk basis

Which risk assessment(s) or plans inform this project? Select the assessments or plans that inform the project. Examples include the Municipal Flood Risk Check-Up, floodplain mapping, hydrologic or hydraulic modelling, FireSmart assessments, the Canadian Wildland Fire Risk Assessment Framework, hazard mapping, incident history, and local knowledge where appropriate.

If no risk assessment or plan has been completed, select “None of the above/no risk assessment or plan completed” and describe the evidence used instead. Evidence may include incident or emergency records, flood or wildfire damage reports, service requests, photographs, staff observations, maintenance records, previous studies, local hazard information, or documented community experience. If the information is available, explain:

- What evidence was reviewed and when it was collected.
- What hazard, location or population the evidence relates to.
- What the evidence shows about the risk, such as repeated flooding, blocked drainage or wildfire fuel accumulation.
- How you will validate the risk and measure the project’s results, such as through site inspections, photographs, GIS analysis, administrative records, surveys, monitoring data or before-and-after assessments.

The evidence does not need to be a formal technical assessment, but it should be specific enough to demonstrate the risk and explain why the proposed project is appropriate.

Please upload the assessments or plans if available.

Provide additional information on how the project addresses the results of the assessment: Connect the evidence to the intervention. For example: identify the mapped priority area, describe the risk mechanism and state what will be changed.

Section 5 — Activities and outcomes

SMART objectives: A minimum of two project objectives is required. You may add a third objective if needed.

Objectives should be specific, measurable, achievable, relevant, and time-based. They describe the results the project aims to achieve and focus on what will change or be accomplished. For each objective, state one clear result and the deadline.

For example, “Install three bioswales by October 2027 to reduce runoff entering the priority intersection” is stronger than “Improve stormwater management.”

KPIs: For each objective, select or enter one output KPI and one outcome KPI. KPI options in the form are based on the primary adaptation measure you selected in section 1. If one of the listed examples applies, select it and adapt the target and measurement approach as needed. If none of the examples accurately reflects your project, select Other and enter a project-specific KPI that better captures what your project will deliver or achieve. Your KPI should be clear, measurable where possible, and directly connected to the funded work.

- **Output KPI:** what the project delivers (e.g., number of homes assessed, hectares treated, rebates issued, infrastructure assets installed).
- **Outcome:** what progress is achieved because of the output (e.g., percentage of households completing actions, improved hazard rating, modelled peak-flow reduction, reduced ponding duration).
- **Target:** state the specific result you plan to achieve for each KPI by a stated date. Include a number, percentage, unit, or other clear measure where possible. Targets should be directly related to the funded activities and achievable within the project timeline. For example: “Complete 50 home assessments by March 2028” or “Reduce ponding duration in the target area by 20% by October 2028.”
- **How it will be measured/data source:** how the result will be determined (e.g., inspection records, GIS analysis, survey, model output, administrative records, before/after assessment).

Delivery team

Who will manage and deliver the work? Identify the team, volunteers, or other people responsible for planning and delivering the funded activities.

Project lead name, title, and organisation: Provide the name, title, and organisation of the project lead. This person can be Intact’s main point of contact throughout the partnership.

Key partners/contractors: Identify each key partner or contractor and briefly describe their role, responsibilities, and contribution to the project.

Briefly describe experience, capacity, safety planning and approvals pathway (e.g. plan, permits, partner roles, seasonal window): Describe relevant experience, available staff and resources, and the team’s capacity to deliver the project within the proposed timeline. You may include the planned approach to approvals, permits, procurement, partner coordination, and seasonal work windows, where applicable.

Can this project be scaled or replicated elsewhere? Indicate whether the approach could be expanded or replicated elsewhere. If yes, describe which elements are transferable, which depend on local conditions, the estimated unit costs or resources required where known, and the evidence that would support expansion.

Provide details of current or potential collaboration with other organisations (municipal, Indigenous, charity, academic, NGO, private sector) and/or the Intact Centre on Climate Adaptation: Use the collaboration field to name other organisations, Indigenous partners, academic institutions, NGOs, private-sector partners, or the Intact Centre on Climate Adaptation, if applicable. Explain each partner’s role, contribution, and status (planned, proposed or confirmed).

Section 6 — Funding and budget

Provide your budget: You may use the [budget template](#) provided if helpful or submit your budget using your own template or format. Your budget should clearly show the total project cost, the amount requested from the Climate Resilience Grants program, other confirmed or pending funding, and the main cost categories. Ensure that the budget is detailed enough to show how the requested funding will support the proposed activities. Do not include costs outside the proposed project period or activities not connected to the grant-funded scope.

Proposed total budget for the project: The estimated cost of the entire project, including the amount requested from the Climate Resilience Grants program and any other confirmed or anticipated funding.

Total CRG funding request: The total amount you are requesting from Intact’s Climate Resilience Grants program. The request must not exceed \$225,000.

Do you have other funders committed to this initiative? If yes, list each other funder, the amount requested or committed, and whether the funding is confirmed or pending.

Have you received previous funding from an Intact Climate Resilience Grant? Indicate if you have received an Intact Climate Resilience Grant in the past. If yes, identify the prior project and state whether this application continues the same project.

Budget Template Instructions

How to Add Your Budget to Your Application

Once you have completed the budget template, save the file and attach it in the Funding and Budget section of the application form online. If you are submitting your own budget format instead of the template provided, attach that document in the same section.

Applicants applying through the Municipal stream must contribute an amount equal to at least 10% of the grant request. For example, a grant request of \$50,000 requires a minimum municipal contribution of \$5,000. Applicants must provide formal municipal budget documentation or a commitment letter confirming this contribution. The documentation may be combined with the budget template in a single file or uploaded separately in the Review and Submission section under “Attach any additional documentation to support your application.”

How to Complete the Budget Template

1. Quick Start Tab

This first tab outlines the steps to follow in the Excel template and provides examples you can use as a reference.

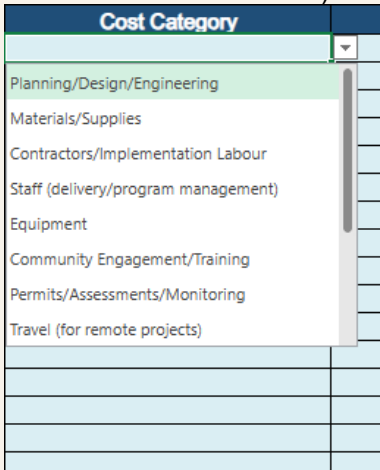
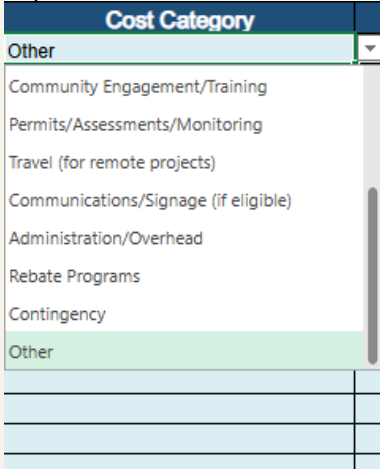
2. Summary Tab

FIELD	HOW TO COMPLETE IT
Application stream	Select the application stream for which you are applying. This must match the stream selected in the online application form.
Name of Organisation	Enter the legal name of the applicant organisation used in the application.
Project Name	Enter the project title used in the application.
Primary Supported Measure	Select the primary adaptation measure that best represents your project from the dropdown menu. This should match the measure you selected in the application form. If you entered your own custom measure under "Other" in the application form, select "Other" here as well. You do not need to re-type it, since we will refer to the measure you described in the application form during review.
Total Project Budget	No entry is required. This amount updates from the Detailed Budget.
Climate Resilience Grants Request	No entry is required. This amount updates from the Funding Sources section.
Organisation funding (minimum 10% of requested grant amount)	No entry is required. This amount updates from the Funding Sources section.
Other funding: Confirmed / Pending	No entry is required. These amounts update from the Funding Sources section.
In-kind Contributions	No entry is required. This amount updates from the Funding Sources section.
Climate Resilience Grants Request % of Total Budget	No entry is required. This percentage is calculated automatically.

3. Detailed Budget Tab

Section A – Detailed Budget

Enter each project cost as a separate line.

COLUMN	INSTRUCTION
Cost Category	Select the category that best describes the expenditure using the dropdown menu (indicated by a small arrow next to the cell).  If none of the listed options apply, select "Other." You will be able to enter more details about this expenditure in the next column titled Line Item Description. 
Line Item Description	Enter a short description of the project cost.
Quantity	Enter the number of units, hours, days, assets, rebates, or other measurable quantities. If your cost doesn't fit this type of measure — for example, a design contract or a FireSmart coordinator — simply enter the number of that item or role needed for the project instead. For instance, if you plan to hire one FireSmart coordinator, enter 1.
Cost	Enter the cost per unit in CAD.
Total Cost	Calculated as Quantity multiplied by Unit Cost.
Basis for Cost Estimate	Identify how the amount was established.
Notes	Explain assumptions, funding sources, and any other relevant information.

Section B – Funding Sources

List all sources of funding for the project, including the amount requested from the Climate Resilience Grants program and any other confirmed or pending funding.

COLUMN	INSTRUCTION
Funding Source	Identify each source of funding, starting with "Climate Resilience Grants Program" for the amount requested from this program. List each additional funder separately. Applicants applying through the Municipal stream must contribute an amount equal to at least 10% of the grant request. Enter the required information in the "Organisation funding (minimum 10% of requested grant amount)" line. If you have not yet begun securing these funds, enter the following: • Status: Select "Pending." • Amount: Enter "\$0." • Comments: Provide a brief update on your progress toward securing the funds.
Status	Indicate whether the funding is Confirmed or Pending. If an in-kind contribution cannot reasonably be assigned a monetary value, leave the Amount field blank and describe the contribution in the Comment field.
Amount	Enter the dollar amount associated with each funding source, in CAD.
Comment	Provide any relevant detail or the expected confirmation date for pending funding.

The total of all funding sources listed here should equal the Total Project Budget shown in the Detailed Budget tab. The amounts entered will automatically update the Summary tab, including the Grant Request, Other Funding (Confirmed/Pending), In-kind Contributions fields.

Note on Eligible and Ineligible Costs: Eligible costs are directly necessary to deliver the project and achieve its intended results. Costs that are not connected to the project's delivery or success, or that fall outside the approved project period or scope, are not eligible. Ineligible costs include: costs incurred before project approval, general operating or administrative costs not tied to this project, and activities unrelated to the approved project scope.

CATEGORY	EXAMPLES OF ELIGIBLE COSTS
Planning/Design/Engineering	Fuel-management plan tied to implementation; rain-garden design; construction drawings.
Materials/Supplies	Backwater valves; drainage pipe; native plants; permeable paving.
Contractors/Implementation Labour	Vegetation-management crew; drainage installer; landscape contractor.
Staff (delivery/program management)	Project coordinator; FireSmart staff; rebate administrator; infrastructure project manager.
Equipment Rentals	Chipper; bins; temporary pumps or survey equipment.
Community Engagement/Training	Resident workshops; facilitator; training materials; accessibility supports.
Permits/Assessments/Monitoring	Environmental permit; site assessment; post-construction monitoring.

Travel (for remote projects)	Required site visits, community meetings, project supervision travel, workshops given in other communities as a capacity building initiative.
Communications/Signage	Resident information materials; project signage; application outreach for a rebate program.
Administration/Overhead	Direct project administration, financial reporting, or procurement support.
Rebate Programs	Backwater-valve, sump-pump, flood-retrofit, or FireSmart improvement incentives.
Contingency	A separately identified allowance for eligible unforeseen project costs, subject to Intact review and approval.
Other	Use this category if cost does not fit in a category above.

Contingency is optional: Applicants may include a contingency amount by selecting it in the Cost Category column to address reasonable, well-justified unforeseen costs that may arise during project implementation. A clearly justified contingency can demonstrate strong project planning and readiness, though it is not required. Contingency should generally not exceed 10% of eligible project costs and must be shown as a separate budget line item.

Contingency funds may only be used for eligible project expenditures directly related to the approved project scope. Any unused contingency may only be reallocated with prior written approval.

Section 7 — Review and submission

How did you hear about the program? Name the communication channel or referral source.

Attach any additional documentation to support your application (optional): Add documents that strengthen the application, such as assessments, maps, letters of support, designs, quotes, engagement summaries, or partnership confirmations.

Agreement and submission: Before submitting, confirm that the person submitting has authority to apply, the information is accurate, and the organisation can comply with the program's reporting, communications, and impact-monitoring requirements if funded. We recommend that you keep a copy of your application for your records.

For further questions about the application process, contact resilientcommunities@intact.net