**Program divergence in Canadian post-flood disaster recovery assistance: case studies from recently flooded communities in four Canadian provinces**

*Doberstein, B., Cottar, S., Le Geyt, M., and Wong, B.*

Post-flood disaster recovery assistance is offered to Canadian homeowners through a complex mix of federal and provincial/territorial government programs, NGO programs (e.g. Red Cross), and private insurance. This research examined the similarities and differences between provincial disaster recovery programs in place in British Columbia, Alberta, Ontario and Quebec. Flood events affecting five Canadian communities (Grand Forks B.C., High River and Calgary AB, Constance Bay ON, and Pointe Gatineau QC) over the 2013-2019 period were used as an entry point into understanding the policies and programs that homeowners were able to tap into. Semi-structured key informant interviewing was the primary research method used in the study, and secondary data and direct observations were also used to complement interview-based data. The research revealed significant program and policy variations across the four provinces. In Quebec for example, disaster recovery assistance in the form of home buyouts (aka ‘managed retreat’) was a key approach used in Pointe Gatineau where flooding affected the community in both 2017 and 2019. By contrast, the Disaster Recovery Assistance Ontario (DRAO) program, which guided the province’s 2017 and 2019 flood recovery response in Constance Bay, does not allow payments for home buyouts: homeowners must rebuild in place in order to qualify for provincial recovery assistance funding. Based on this research, we suggest that in order to facilitate resilience to future flood events under a changing climate,  provincial/territorial governments should aim to harmonize their flood recovery programs, and that these programs should allow for a wider range of flood recovery assistance options than is currently the case.