

Program divergence in Canadian post-flood disaster recovery assistance:

Case studies from recently flooded communities in four Canadian Provinces

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Overview

- Disaster Recovery Assistance (household focus)
- 4 provinces
 - British Columbia,
 - Alberta,
 - Ontario
 - Quebec
- 'Rebuild Risk \leftrightarrow Retreat'
- National Implications: Building resilience through better disaster recovery



Disaster Recovery Assistance in Canada

- Federal Disaster Assistance
 - Disaster Financial Assistance Arrangements (DFAA) → Provinces/Territories
 - Specialist programs (>20)
- Provincial/Territorial Disaster Assistance
 - 9 Provinces/Territories have programs, 3 do not (McGillivray 2019)
- Non-Governmental Organizations
 - E.g. Red Cross, Salvation Army
- Private Insurance

CASE STUDIES (4)

Flood Disaster Recovery

2018: Grand Forks, BC.



2013: Calgary/High River, AB



Flood Disaster Recovery

2017/2019: Constance Bay, ON



2017/2019: Gatineau, QC



Comparing Provincial disaster assistance

PROVINCE	Caps on assistance?	Lifetime Limits/ Exclusions?	Alternatives to rebuilding (e.g. elevating homes, buyouts)?	Overland Flood Insurance available?	Homeowners rebuilding & passing on risk to new owners?
British Columbia	Yes (\$300k/80%)	<ul style="list-style-type: none"> • Must be an uninsurable hazard • Non-floodplain • Maximum 2 payouts 	No (rebuild only) (Note: Grand Forks buyouts not funded through BC disaster assistance)	Yes	Yes
Alberta	Previously none, now \$500k (90%)	<ul style="list-style-type: none"> • Yes (lifetime on property) 	Yes (relocation mentioned)	Yes	Yes
Ontario	Yes (\$250k/90%)	<ul style="list-style-type: none"> • No 	No (rebuild only)	Yes	Yes
Quebec	Yes (\$200k/80%)	<ul style="list-style-type: none"> • Yes (lifetime on property) 	Yes (flood proofing & relocation mentioned)	Yes	Yes


Federal guidance?

TORONTO STAR

VANCOUVER

Post-disaster property buyout terms are provinces' responsibility, Ottawa says

By The Canadian Press
▲ Sun., July 7, 2019 | 2 min. read
Article was updated Jul. 08, 2019.



Public Safety Canada says it places no restrictions on how provinces and territories set criteria for delivering disaster financial assistance after some residents of a small B.C. community devastated by flooding last year say they were disappointed to learn that property buyouts will be lower than expected.

Where Canada sits with national low-cost residential flood insurance

June 10, 2021 by Greg Meckbach

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economic



"In many of the models, especially the pool-type models, it is fairly clear that there may be some extremely high-risk properties that flood so regularly, in a way that is so costly, that they would fundamentally undercut the viability of the arrangements," said Godsoe. "So we are looking at different ways to incentivize strategic re-location (of homes), and also different levers that may exist across different orders of government to do this in a way that is as comprehensive and useful for Canadians as possible. Because we know the issue of strategic relocation is both politically fraught with challenging decisions to be made; also, there are many considerations, which are not just economic considerations, that need to be baked into any model."

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CANADIAN UNDERWRITER RESOURCE (PAID CONTENT)

Strengthening Resilience through better disaster assistance...

- Should Canadian Provinces & Territories harmonize their Disaster Assistance programs?
- Should Disaster Assistance facilitate proactive measures to strengthen resilience?
 - E.g. Home elevation, floodproofing, buyouts & retreat



ABSTRACT

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.