



OPINION

Canada is rethinking how it deals with flooding. It's about time

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Floodwaters cover the Trans-Canada Highway in Abbotsford, B.C., on Nov. 23, 2021.

JONATHAN HAYWARD/THE CANADIAN PRESS

It's a wake-up call that has been ringing in Canada for close to a decade. Now it looks like

Ottawa may have finally heard it.

This week, Emergency Preparedness Minister Bill Blair announced that Ottawa will finally create a national public-private insurance program for overland flooding.

The disastrous flooding in Calgary and southern Alberta in June, 2013, which did more than \$5-billion in damage, got people talking about it in a serious way. But nothing came of it.

The overflowing banks of the Ottawa River and Rivière des Prairies in the spring of 2017, which forced 4,000 people out of their homes, again pushed the idea to the fore, and again it was forgotten.

It took the massive flooding in British Columbia last fall, for which the cost of rebuilding could be \$9-billion, to move Ottawa to action.

Mr. Blair's announcement comes in three parts. He says Ottawa will work with private insurers to cover an estimated 800,000 homes located in flood zones that either can't be insured for overland flooding, or for which insurance is available but the premiums are prohibitive.

Ottawa will also finally create comprehensive flood mapping of the entire country, and make it available to the public so property buyers know exactly what they're getting.

And the government will look at ways to tie funding for reconstruction to the condition that homes and buildings are moved away from areas of acute risk.

If the government lives up to these promises, it could mark a critical shift away from a flood-management philosophy in Canada that has been antiquated by climate change.

The old model, called "hazard-based" by experts, was built around the probability of a disastrous event occurring, such as a one-in-a-hundred-year flood, and doing the minimum required to prevent its worst consequences. Those measures are accompanied

by public disaster relief programs, which includes Ottawa's Disaster Financial Assistance Arrangements, that compensate provinces and flood victims for their losses.

It's a system that encourages risky behaviour, by creating a false sense of security. People knowingly build and live in flood-prone areas in the belief they are safe, while also comfortable in the knowledge that, if the worst happens, the taxpayer will be there to bail them out.

That approach is costly, and getting more so. According to the Parliamentary Budget Officer, Ottawa paid out \$1.6-billion in DFAA flood relief from 1995 to 2004. But the program's cost more than doubled between 2005 and 2014, to \$3.8-billion. (Costs were measured in 2014 dollars.)

There are also many cases where people don't even know their home is in a flood zone until it's too late, because of a lack of accurate mapping.

This "hope for the best, pay for the worst" system might have been fine before, but climate change has made it untenable. Storms are becoming more frequent, persistent and, above all, severe, like the one that dumped more than 220 millimetres of rain in 36 hours in the watershed west of Calgary in 2013, or the so-called atmospheric river that unloaded 277.5 millimetres of rain on Hope, B.C., in two days last fall.

It's no longer viable for Ottawa, the provinces and municipalities to take the hit and then share the cost of cleaning up.

The smarter approach is to understand the risks, which better flood mapping can help people do; to share the risks, which public-private insurance can do; and to make people who choose to live in flood-prone areas understand that they will have to bear more of the financial risk themselves, without government support.

For instance, in Alberta after the 2013 disaster, the provincial government said properties located in flood zones would be eligible for disaster-recovery dollars for costs not covered by private insurers. But if owners chose to stay put, they would not receive public

compensation after future floods.

Understanding the risks, and getting individual property owners to shoulder more of them, will give people an incentive to think twice before building on a piece of land that is seductively set along the banks of an overflow-prone river.

The current system, based on the probability of a once-in-a-lifetime disaster occurring, plus huge cash payouts, gives them no reason to think twice. That has to change, because floods that used to happen once in a lifetime are starting to feel like annual events.

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