

#### Who governs flood risk management?

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## Canada's flood responsibility gap

Without arrangement of responsibility with a legitimate justification:

- 1. Risk management strategies are ineffective
- 2. Risk management faces political opposition





#### Who should do what, and why?

**STRATEGY** 

**STAKEHOLDER** 

Property level-protection **Property owners** Flood warnings Local/Prov Natural storage Local/Prov Building codes/by-laws Developers/Local/Prov Land-use planning Local/Prov Risk-based charges Local **Property insurers Insurance** Disaster assistance Prov/Fed Residual Risk

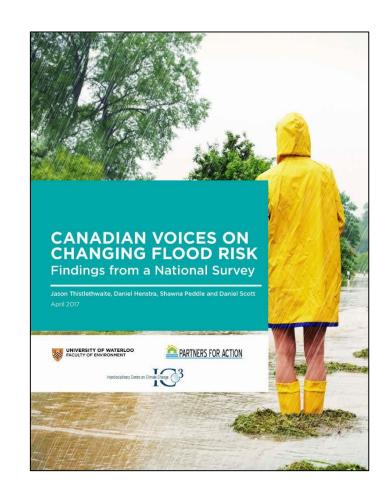




#### We want property owners to do more . .

Responsibility to mitigate flood risk being passed down to homeowners and municipalities

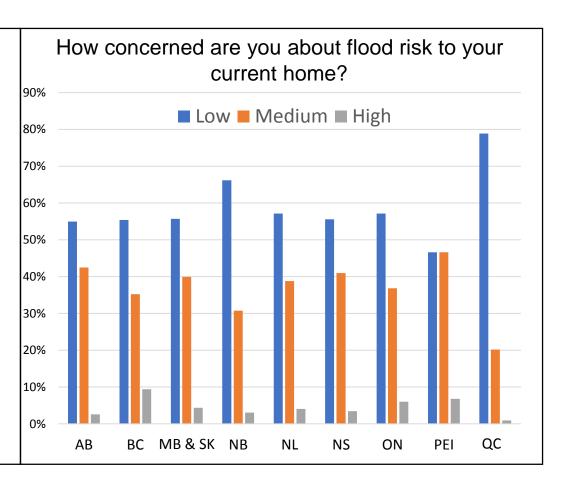
- Federal disaster assistance less available
- Flood insurance new in Canada (but not in high-risk areas)
- Encouraging property-level flood protection (e.g. subsidies, by-laws).





### . . . but they won't

- 94% were unaware they lived in high risk areas.
- Less than 30% protect their property.
- Insufficient willingness-to-pay for insurance and protection



\*these respondents live in high risk areas



#### The responsibility gap

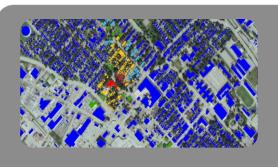
**STRATEGY** 

**STAKEHOLDER** 

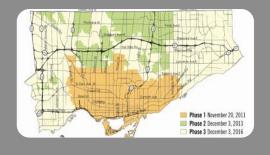
Property level-protection	Property owners					
Flood warni	al/Pro	/Prov				
Natura	Loca	Local/Prov				
Building codes/by-laws			Developers/Local/Prov			
Land-use planning Local/Prov						
Risk-based charges Local						
Insurance					Property insurers	
Disaster assistance Prov/Fed						
Residual Risk						



# Developing Canada's flood risk governance arrangements







- 1. 3-D visualizations of flood risk
- climate change scenarios for flood risk at community level

- 2. Risk dialogues
- Stakeholder and public engagement to assess social acceptability of risk
- 3. Risk strategies
- who does what and how based on risk tolerance



#### Thank You!

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Canadian Coastal Resilience Forum

uwaterloo.ca/ccrf









National Flood Risk Roundtable, 2017/11

