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News

# When to inform clients about their disaster risk

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Clients need to be made aware of disaster risk during, before and immediately after an event, but there is a time when communicating risk is the most effective, a speaker said during the recent CatIQ Connect conference.

"In the three to four months after a disaster, statistically, we know that's the time you can pass the most effective kinds of transformative or policy-related interventions that are going to make a difference in the future," says Matthew Godsoe, director of the resilience and economics integration division at Public Safety Canada. "And so that's the time that people really need to have digestible information about their flood risk."

Phil Donelson, vice president of public policy at Insurance Bureau of Canada, asked Godsoe during the *Communicating Flood Risk* session on Feb. 5 what Public Safety Canada was focused on in 2025, and some of the policy levers and initiatives it has undertaken.

“What we’ve been trying to do is better understand when are there opportunities for us to speak with people when they care about flood risk, when there’s something they can do about the flood risk, and what are the incentives,” Godsoe replied. “What are the structures that we can put in place that help to reinforce and take advantage of those opportunities?”

There is a suite of initiatives on the “flood risk agenda,” including the modernization of the Disaster Financial Assistance Arrangements (DFAA) program. “And rather than ask ourselves as we are modernizing that program, ‘How do we make this more administratively seamless between the federal government and provinces and territories?’ we adopted a human-centred design approach and just said, ‘For the survivors of disasters, what does this look like for them?’

“And it turns out that the answers for what things need to look like for a program when you adopt that lens…fundamentally shifts the overall construct of the program,” Godsoe says. “And people absolutely need to be made aware of risk during disasters and right beforehand and immediately afterwards.”

## Crucial time period

The three- to four-month period after the event is crucial. “Though it may be more convenient for us as federal, provincial and territorial governments to bring them information at other times, and maybe for insurers or for realtors, they want to do it at those points of transaction,” he says.

“I think it’s really important we recognize that we need to bring it to them when it’s relevant for them, when they can do something about it, and then create the system around them that actually enables them to take advantage of additional grants or take advantage of additional build back better provisions within their insurance policies.”

Godsoe also discussed the national flood insurance program. To make it successful, it’s necessary to have a flood risk portal that provides a low, medium, high, or extreme risk assessment for homeowners across the country by simply typing in their address, he says.

Slobodan Simonovic from Ontario’s Western University, with support from the Institute for Catastrophic Loss Reduction, recently launched an updated version of Flood Risk Canada at https://floodmapviewer.com/. The website contains open, free access to Canadian flood hazard and flood risk maps, either under current conditions or future climate conditions using five climate scenarios, at 1 km resolution.

Users may enter a Canadian address and get flood hazard data, with downloadable information and the ability to generate PDF flood risk reports for specific addresses.

## Lack of flood risk understanding

Initiatives like this are important because consumers generally don’t understand their level of flood risk. But it’s not just Canadians — it applies to federal government departments and agencies, Godsoe says.

“If we look at where we’ve been investing in the last decade, about 15% of our investments are high-risk flood zones,” he says. “And so, we’ve been creating our own liabilities…

“Just like Canadians need to have access to high, medium, low and extreme risk information about flooding, so do federal departments and agencies,” Godsoe says. “We want to make sure that federal real property is not in high-risk flood zones, and likewise that new investments are mitigated investments.”

Ideally, there would be no development in high-risk flood zones.

“But as it happens when you largely develop your country by a canoe, there’s going to be a lot of major cities at the intersection of waterways,” Godsoe says. “So, I think we also have to be pragmatic and recognize where Canadians live, where they want to live, and where the housing stock and commercial properties actually are today…and look at…transitioning away from rebuilding, especially rebuilding unmitigated structures in those areas.”

*Feature image by iStock.com/Marc Bruxelle*