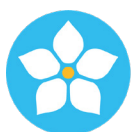


FAIRNESS IN A CHANGING CLIMATE:

Ensuring disaster supports are accessible,
equitable and adaptable



OMBUDSPERSON
BRITISH COLUMBIA

Special Report No. 54
October 2023


As an independent officer of the Legislature, the Ombudsperson investigates complaints of unfair or unreasonable treatment by provincial and local public authorities and provides general oversight of the administrative fairness of government processes under the *Ombudsperson Act*. The Ombudsperson conducts three types of investigations: investigations into individual complaints; investigations that are commenced on the Ombudsperson's own initiative; and investigations referred to the Ombudsperson by the Legislative Assembly or one of its Committees.

The Ombudsperson has a broad mandate to investigate complaints involving provincial ministries; provincial boards and commissions; Crown corporations; local governments; health authorities; colleges and universities; schools and school boards; and self-regulating professions and occupations. A full list of authorities can be found in the *Ombudsperson Act*. The Office of the Ombudsperson responds to approximately 8,000 enquiries and complaints annually.

Under the *Public Interest Disclosure Act* the Ombudsperson investigates allegations of wrongdoing from public employees in or relating to a public body covered by the Act as well as allegations of reprisal.

Our Public Authority Consultation and Training Team offers educational webinars, workshops and individual consultation with public organizations to support fairness and continuous improvement across the broader provincial and local public sector.

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Our office is located on the unceded traditional lands of the Lək̓ʷəŋən (Lekwungen) People and ancestors and our work extends across the homelands of the Indigenous Peoples within what we now call British Columbia. We honour the many territorial keepers of the lands and waters where we work.



OMBUDSPERSON
BRITISH COLUMBIA

October 2023

The Honourable Raj Chouhan
Speaker of the Legislative Assembly
Parliament Buildings
Victoria BC V8V 1X4

Dear Mr. Speaker,

It is my pleasure to present the Ombudsperson's Special Report No. 54, *Fairness in a changing climate: Ensuring disaster supports are accessible, equitable and adaptable*.

The report is presented pursuant to section 31(3) of the *Ombudsperson Act*.

Yours sincerely,

Jay Chalke
Ombudsperson
Province of British Columbia

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Contributors

Director of Public Reporting

Zoë Jackson

Investigators

Joshua Brandt

Elizabeth Bruch

Jonathan Laphorne

Róisín Lyder

Sarah Malan

Megan Stewart

Research Analyst

Midori Kaga

Graphic Design and Layout

Kirsti Ronback

Other Contributors

Cindy Allen

Jolene Andrew

Sara Darling

Mary Heeg

Lenny LaRock

Sergio Lopez-Ramos

Julie Pollock

Paige Smith



MESSAGE FROM THE OMBUDSPERSON

Extreme weather events are continuing to break records around the world and here at home. Higher temperatures, wildfires and floods are no longer isolated events, but an ongoing reality of our changing climate both in British Columbia and worldwide. Changes in climate will persist and, in many cases, intensify over the coming decades. This will have significant impacts on British Columbians and our communities – our social well-being, economy, health, cultures, and environments.

As public bodies respond to the challenges of climate change, they must do so in ways that are consistent with the principles of administrative fairness. This means communicating clearly, treating everyone with respect, having an effective complaints process, and delivering equitable and accessible service in a timely way. Those are fundamentals, even – and maybe especially – in the context of a disaster. Over the past year and a half, my office reviewed the provincial response to the extreme weather events of 2021 in BC as a case study to assess fairness in a disaster. That year, British Columbia experienced a deadly heat wave, destructive wildfires and widespread flooding. Tens of thousands of people were displaced across the province as a result, and some remain displaced to this day. We investigated how the province supported people displaced from their homes as a result of climate change related weather. Our central question is one of fairness: are provincial supports accessible and delivered fairly? Do the provincial supports mitigate

the likelihood of disproportionate impacts for those most vulnerable to the effects of displacement? In other words, can the people who would most benefit from these supports access them fairly? If not, why was that the case?

We examined the delivery of the two core provincial programs designed to support people after a disaster – Emergency Support Services (ESS) and Disaster Financial Assistance (DFA). ESS provides short term financial support for basic needs like food and lodging until evacuees can return home or are no longer in need. DFA helps people who are underinsured or uninsured in specific events such as the 2021 atmospheric river to rebuild their homes. These programs are administered by Emergency Management BC, now part of the Ministry of Emergency Management and Climate Readiness.

Our investigation raised serious concerns about fairness in the delivery of these programs, including unclear and confusing communications, unreasonable delays in providing support, a lack of flexibility in how supports are delivered, and a process that does not consider the unique needs of Indigenous evacuees as well as elderly people, caregivers and people with physical and cognitive disabilities. It is also evident that as climate change intensifies, extreme weather events will displace people more often and for longer. Limited resources, staffing and an over-reliance on volunteers leaves the provincial programs unable to effectively support evacuees. The complexity

of large scale and compounding disasters is exceeding the current design and capacity of these programs.

As the province grapples with the increasing impacts of climate change, it is clear that government needs a comprehensive strategy and appropriate resources to support people who face long-term displacement due to extreme weather events. The provincial response needs to be proactive and centred on the needs of people, not programs. A 'one-size-fits-all' approach will not result in fair and equitable outcomes.

Based on our investigative findings, we have made 20 recommendations to government for change. We recommend that local reception centres should be accessible to all, integrate culturally safe practices, and provide flexible assistance that allows people to choose what they need. The province should strengthen support for local ESS teams including by providing timely and effective surge support for large scale ESS responses, integrating professional mental health care, and ensuring reliable communications for evacuees. We also recommend the province work to ensure timely decision-making on DFA, communicate and provide guidance to applicants throughout the application and decision-making process, including appeals, and ensure that its policy supports equitable service delivery. All of this must be done working together with First Nations, local governments, and community and Indigenous partners.

Looking forward, we recommend that the province should better prepare for the needs of people experiencing long-term displacement through broad public consultation and working with local authorities and First Nations, and across government. The province should work together with Indigenous governing bodies to advance Indigenous self-determination in emergency management and report on specific actions it has taken. And government should regularly reassess the availability

of DFA and ESS as climate change increases risk and impacts people's ability to buy private insurance. Government must communicate clearly with the public about the role of provincial support programs and private insurance.

We make those recommendations with the understanding that the province is on the cusp of significant change in its approach to emergency management: as a multi-year effort to modernize the existing legislation comes to an end, and as government more fully engages with First Nations and Métis leadership in the implementation of the *Declaration on the Rights of Indigenous Peoples Act*. We also make these recommendations in recognition that, with climate change, BC can expect to experience extreme weather more frequently and with greater severity.

This is a challenge for government, but also a challenge for all of us. Throughout the investigation, I have been inspired by the generosity and resilience of British Columbians and the dedicated work of volunteers and communities who come together to support each other. We are in this together, and together we can make the changes needed to ensure fairness in our changing climate.

I am pleased that the ministry has accepted and committed to implement all of my recommendations. Full implementation will make a real and meaningful difference for all British Columbians who experience displacement as a result of a disaster. I will continue to monitor and report on government's progress in implementation.

Sincerely,



Jay Chalke
Ombudsperson,
Province of British Columbia

INTRODUCTION: FAIRNESS AFTER A DISASTER

In 2021, extreme weather events – wildfires, floods and landslides – displaced thousands of British Columbians from their homes and communities. For some people, the displacement was only temporary, and they were able to return to their homes in hours or days. Others remain displaced to this day, trying to rebuild their lives away from the community they called home. These displacements often occurred suddenly, with little time to prepare or understanding of how long they would last. As one person told us about their experience, “We were suddenly uprooted and put in a community where we didn’t know anyone. There were many challenges with trying to fit in . . . We thought we’d be gone for a few weeks, but it has been almost a year.” Another said, “It’s been 15 months since our home went up in flames . . . and we are still displaced . . . very unsettling.”¹

Extreme weather disasters are not felt equally by all; instead, they disproportionately impact people who are already socially disadvantaged by colonialism, systemic inequity and structural discrimination.² Indigenous people are more likely to be disproportionately impacted by displacement as a result of climate change disasters.³ The experiences of First Nations communities that were displaced in 2021 must be understood in relation to colonial governments’ attempts to displace First Nations from their traditional territories. Métis and Inuit families have also been displaced from their traditional territories and continue to be impacted by climate-related disasters in rural and urban settings.

The experience of displacement has many negative impacts, especially when it continues for weeks, months or years. Displacement negatively impacts mental and physical health.⁴ As one person told us, “learning to navigate this entire disaster from a strange community . . . at 66 years of age is not what we thought we would be doing at this point in life.” Displacement impacts housing security: “It’s challenging trying to find suitable accommodation that is not too expensive and isn’t just short term.” Displacement impacts livelihoods and financial security: “We were out of our house for two months and lost half of our income [and] the value of our house.” Displacement impacts access to education.⁵ Displacement impacts social, family and community networks.

The devastating impacts of the 2021 extreme weather events raise important questions about how the province provides financial supports to people who are displaced following a disaster.⁶ A central question is one of fairness: Were supports accessible and delivered in a way that mitigated the likelihood of disproportionate impacts for those most vulnerable? In other words, could the people who would most benefit from these supports access them fairly? If not, why was that the case? Our analysis is informed by the principles of administrative fairness and includes consideration of reconciliation, equity and climate change.⁷

This report details our investigation into the two main programs that provided support to people following the extreme weather events

of 2021: Emergency Support Services and Disaster Financial Assistance. We use the 2021 events as a case study to examine whether these programs have been delivered fairly and equitably. A detailed explanation of our investigative questions and methodology is included in Appendix A. Where we have found unfairness in the delivery of these programs, we have made recommendations to government for change. We make these recommendations with the understanding that BC is on the cusp of significant change in its approach to emergency management – as a multi-year effort to modernize the existing legislation comes to an end, and as government engages with First Nations and Métis leadership in the implementation of the *Declaration on the Rights of Indigenous Peoples Act* (the *Declaration Act*).⁸ We also make these recommendations recognizing that, with climate change, BC can expect to experience extreme weather more frequently and with greater severity.

As one person told us, “The aftermath of the fire and flood is life-changing.” Emergency response and recovery support matters. The province has an essential role in deciding how and when that support is delivered. It’s also up to the province to ensure that delivery is fair.

EXTREME WEATHER EVENTS IN 2021

Over the summer and fall of 2021, British Columbians faced a series of extreme weather events.⁹ In late June and early July, southwestern BC experienced a “heat dome,” where a high-pressure system helped to create and trap extreme heat over the region. The heat dome was closely followed by two other heat waves, and the extreme heat caused a substantial number of deaths and illnesses. During the week of June 25, 2021, the BC Coroners’ Service recorded a 300 percent increase in sudden unexpected deaths, with almost 600 deaths attributed to the heat dome that covered BC for days.¹⁰

The extreme heat helped to fuel hundreds of wildfires, and the 2021 summer wildfire season was the third worst on record in terms of area burned. At the height of the season, there were over 300 active wildfires in BC. Wildfires resulted in 181 evacuation orders and almost 33,000 people displaced across the province.¹¹

The BC Wildfire Service classified 67 wildfires as “of note,” meaning that they were highly visible or posed a potential threat to public safety. The five largest wildfires by area burned were Sparks Lake, Lytton Creek, White Rock Lake, Flat Lake and Tremont Creek.¹² These wildfires burned in the traditional and unceded territories of the Secwepemc, Nl̓eʔkepmx Tmíxʷ and Syilx Nations.

The estimated property damage from the wildfires (both insured and non-insured) was between \$358 and \$716 million. Total economic costs (including damages, income losses and public expenditures) were between \$1.695 and \$2.494 billion.¹³ As a recent Secwepemcúl’ecw Restoration and Stewardship Society report on the 2017 Elephant Hill wildfire illustrates, the economic and environmental impacts of massive wildfires go well beyond property damage: the report calculated that the 2017 fire had resulted in up to \$1 billion per year in ongoing nature and ecosystem losses.¹⁴

In mid-November 2021, after a summer of heat and wildfires that lasted into September, southwestern BC was hit by an atmospheric river, a narrow “moisture plume” that carries huge amounts of water vapour across long distances.¹⁵ The atmospheric river generated record-breaking rainfall, which triggered landslides – including in areas where vegetation had been lost during the summer wildfires – and caused widespread and severe flooding. In some cases, the course of rivers changed as a result.¹⁶ Tens of thousands of people were displaced across the province, including residents of Merritt and Princeton and surrounding areas, located on the traditional and unceded territories of the Nl̓eʔkepmx Tmíxʷ and Syilx Nations, and the eastern Fraser Valley, including the traditional and unceded

territories of the S'ólh Téméxw (Stó:lō) Nation.¹⁷ Many Métis chartered communities were also impacted including the Nicola Valley & District Métis Society, Vermillion Forks Métis Association, South Okanagan Similkameen Métis Association, and the Chilliwack Métis Association.

In some cases, displacement was temporary, but for others it has lasted for months and may result in permanent relocation.¹⁸ The provincial government declared a state of emergency on November 17, 2021, and extended it four times until ending it on January 18, 2022.¹⁹ Flooding and landslides caused damage across the province, affecting homes, businesses, sewer systems, drinking water, farms, transportation and highways. The estimated property damages were between \$2.25 and \$5.625 billion, and total economic costs were between \$8.667 and \$14.176 billion.²⁰

All these extreme weather events occurred during the COVID-19 pandemic, at a time when public health orders restricting public gatherings and requiring masks in public areas were still in place, which added to the complexity of the emergency response.²¹

Although the 2021 wildfires and atmospheric river events were historic in scope and impact, they occurred within a context of increased awareness of climate change and recent experience of other significant extreme weather events in BC. Climate change, a major driver of the extreme

weather events, has been a specific focus of provincial policy and legislation since at least 2007, and increasingly in recent years. In 2017 and 2018 the province also experienced record breaking wildfires and flooding, resulting in an estimated 65,000 people displaced from their homes. Several high-profile reports examined the events of 2017 and 2018, and made recommendations to improve government response, recovery and preparedness.²² The disproportionate impacts of climate change and extreme weather events, particularly on Indigenous communities and socially marginalized individuals, is also well documented.²³ Taking into account the knowledge of the impacts of climate change and the lived experience of wildfires and flooding in 2017 and 2018, we expect that the province should have been better prepared to respond to the weather events of 2021 that displaced tens of thousands of BC residents.

EMERGENCY MANAGEMENT AND DISASTER RESPONSE IN BC

Emergency management in British Columbia involves the provincial government, the federal government, local governments and First Nations and Métis leadership. Each fulfills important roles and has differing knowledge and capacities in the governance and operations of emergency management. This section provides a brief overview of the emergency management framework in BC and the ongoing efforts to modernize provincial emergency management legislation and align it with the Sendai Framework for Disaster Risk Reduction 2015-2030.

Emergency management framework

Although multiple levels of government are involved in emergency management, our investigative focus is on the provincial government. British Columbia's approach to emergency management in 2021 was anchored in the *Emergency Program Act* (EPA) and a 10-year bilateral Emergency Management Service Agreement between the federal and provincial governments.²⁴ The EPA outlines the responsibilities of provincial authorities and local governments. It does not apply to reserve lands.²⁵ However, the bilateral agreement between the federal and provincial governments is intended to ensure that First Nations communities on reserves receive emergency management support comparable to what is currently provided to other local authorities.²⁶

First Nations governed by modern treaties are considered local authorities under the EPA and are thereby empowered to declare

local states of emergency; they also have the corresponding responsibility to develop and execute local emergency plans.²⁷

The province is responsible for providing leadership on emergency management through guiding legislation, policies and procedures, and it relies on partnerships with and implementation by local authorities and others. Local governments, including municipalities and regional districts, are responsible for planning for and responding to emergencies within their area of jurisdiction. Emergency Support Services is a provincial program that is primarily financed by the province, and delivered on the ground by local authorities and First Nations.²⁸ Disaster Financial Assistance is a provincial program authorized under the EPA. Most provincial expenditures for events deemed eligible under the federal government's Disaster Financial Assistance Arrangements (DFAA) may be cost shared provided they align with program eligibility criteria.

In 2019, the province, the federal government and the First Nations Leadership Council (the political executives of the BC Assembly of First Nations, the First Nations Summit and the Union of BC Indian Chiefs) signed a memorandum of understanding to establish a process for working collectively "to advance meaningful recognition and enhanced capacity of First Nations within all pillars of emergency management."²⁹ This tripartite approach to emergency management seeks to recognize and support First Nations as full partners in the governance and operations of emergency management.³⁰ Notably, the

T̓silhqot'in Nation made its own tripartite agreement with the provincial and federal governments, which recognizes T̓silhqot'in Nation as "true partners and leaders in emergency management."³¹

At the federal level, Indigenous Services Canada works with First Nations to prepare for, manage and recover from emergencies. Through the Emergency Management Assistance Program, Indigenous Services Canada provides funding for emergency management to affected First Nations communities.³²

Emergency Program Act modernization

The provincial government has been working through a multi-year process of modernizing its emergency management framework, including the *Emergency Program Act*.³³ Beginning in January 2016 with the publication of proposals for changes to the EPA, the province has signalled its intent to replace that act with a new piece of legislation. The widespread impact of the floods and wildfires in 2017 and 2018, the extreme weather events of 2021, including the heat dome, wildfires and atmospheric river, and the COVID-19 pandemic, highlighted the need to address these realities with new laws and regulations³⁴ that are informed by the Sendai Framework for Disaster Risk Reduction 2015-2030, which BC adopted in 2018. In addition, with the coming into force of the *Declaration on the Rights of Indigenous Peoples Act* in 2019, the province committed to a modernization process that recognizes Indigenous Peoples as full partners in emergency management. The *Declaration on the Rights of Indigenous Peoples Act Action Plan, 2022-2027* sets out the province's intention to co-develop updated legislation with Indigenous Peoples.³⁵

The province's work to modernize its emergency management was paused because of the COVID-19 pandemic and then further delayed by the extreme weather events of 2021. Public consultation occurred

throughout 2019, and work to develop new emergency management legislation and regulations continues.³⁶

In May 2019, BC developed the Interim Disaster Recovery Framework to provide a governance and operational structure for recovery prior to development of the new legislation.³⁷ The focus of the interim framework was on addressing growing recovery needs, including disaster risk reduction, and coordinating and integrating recovery across all levels of government, First Nations communities and stakeholders.³⁸

The current modernization process has been informed by recommendations from the 2017 BC Flood and Wildfire Review that culminated in an April 2018 report, *Addressing the New Normal: 21st Century Disaster Management in British Columbia*. The independent review, co-chaired by George Abbott and Chief Maureen Chapman, called for changes to BC's emergency management system, including programs such as Emergency Support Services and Disaster Financial Assistance.³⁹ The province replied with an action plan and two update reports, the last of which was the *Government's Action Plan: Responding to Flood and Wildfire Risk – October 31, 2019 Update*.⁴⁰

In early December 2022, Emergency Management BC was moved to the stand-alone Ministry of Emergency Management and Climate Readiness.⁴¹ The mandate of the new ministry includes completing work to co-develop and introduce modernized emergency management legislation that aligns with the Sendai Framework, and establishing Indigenous Peoples as true partners and leaders in emergency management by including First Nations from the beginning and at all levels of planning, decision-making and implementation.⁴² In July 2023, the ministry publicly released a technical paper that outlines the major policy concepts included in the proposed legislation.⁴³

The Sendai Framework for Disaster Risk Reduction 2015-2030

In March 2015, the Third UN World Conference on Disaster Risk Reduction adopted the Sendai Framework for Disaster Risk Reduction 2015-2030.⁴⁴ Within the broader context of sustainable development and poverty eradication, the Sendai Framework focuses on disaster risk reduction and building resilience.⁴⁵ The framework sets out a “people-centred preventive approach to disaster risk,”⁴⁶ with a “shared responsibility model to build an inclusive, intersectional,⁴⁷ and integrated approach that acknowledges the social constructs of disasters.”⁴⁸ While governments have a leadership, regulatory and coordination role, they should engage broadly and inclusively – with women, children and youth, persons with disabilities, seniors, Indigenous Peoples and people living in poverty – all of whom have experience and knowledge to contribute.⁴⁹

The Sendai Framework’s guiding principles identify the primary responsibility of states to prevent and reduce disaster risk. They also speak to the importance of co-operation, inclusion and shared responsibility between levels of government, national authorities, affected sectors and other stakeholders. This “all of society” approach to emergency management focuses on the full engagement of the state. The guiding principles call for empowerment and inclusive, accessible and non-discriminatory participation, particularly for those disproportionately impacted by disasters.⁵⁰ The guiding principles also recognize the need to consider local and specific characteristics of disaster risks when determining measures to reduce them, and the importance of supporting local authorities and communities to act through the sharing of resources, incentives and decision-making responsibilities.⁵¹ Indigenous and local knowledge and practices complement scientific knowledge in disaster risk assessment and the development and implementation of policies.⁵²

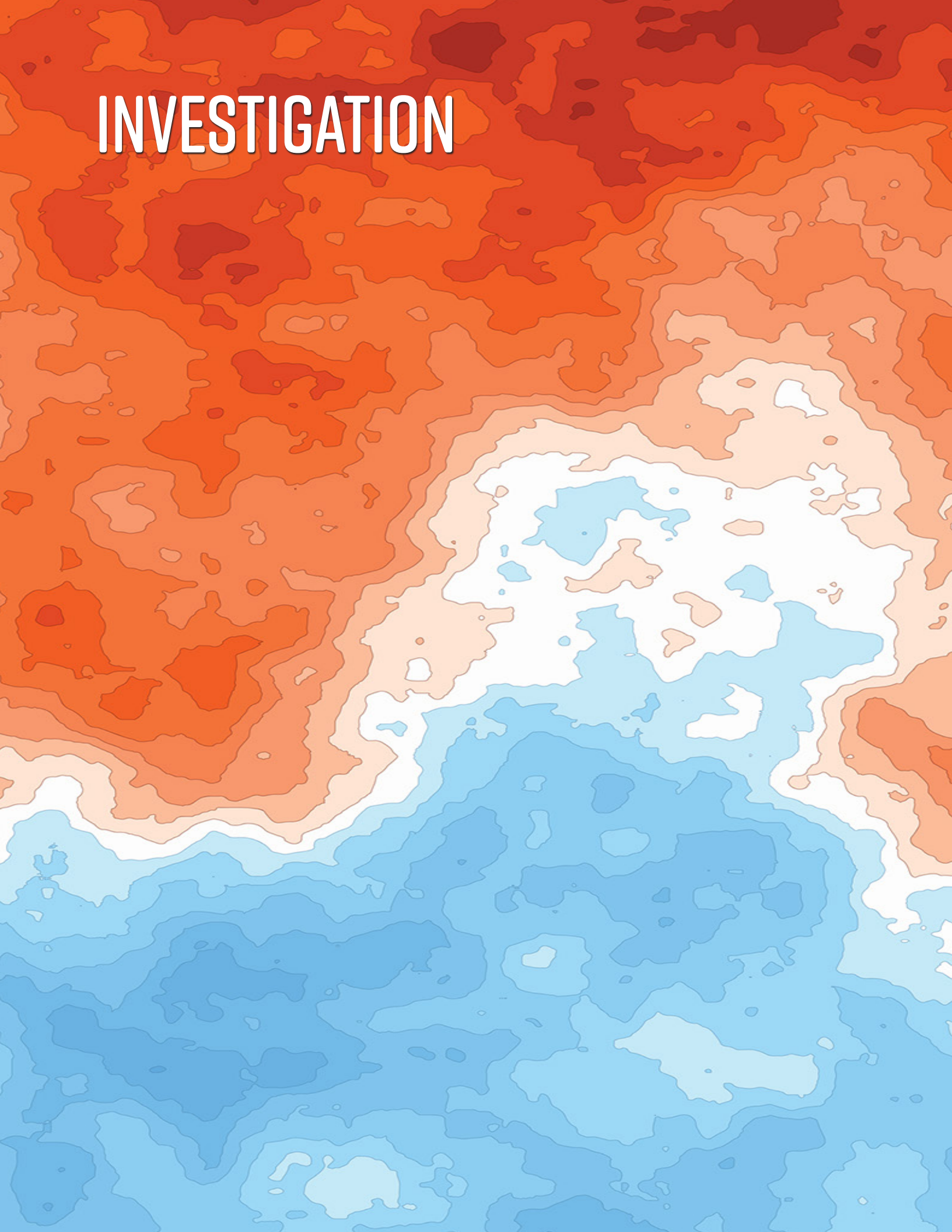
The Sendai Framework identifies four priorities for action. The first three focus on disaster risk: understanding disaster risk, strengthening disaster risk governance to manage disaster risk, and investing in disaster risk reduction for resilience. The fourth priority for action addresses recovery and response – enhancing disaster preparedness for effective response, and to “Build Back Better” in recovery, rehabilitation and reconstruction.⁵³

The Declaration on the Rights of Indigenous Peoples Act

Under the *Declaration on the Rights of Indigenous Peoples Act*, the government must, in consultation with Indigenous people, take all necessary measures to ensure that provincial laws are consistent with the Act.⁵⁴ To meet its obligations in respect of the modernization of emergency management legislation, the government has stated publicly that it co-developed the proposed legislation with First Nations. According to the Ministry of Emergency Management and Climate Readiness, this includes reflecting and acknowledging “the distinct nature and lived experience of First Nations” through incorporating First Nations knowledge across the pillars of emergency management.⁵⁵

According to the ministry, it is part of the co-development process in partnership with a First Nations Leadership Council special technical committee, the Modern Treaty Nations and First Nations rights and title holders. The ministry has said that it will also engage with Métis Nation British Columbia, the BC Association of Aboriginal Friendship Centres and the First Nations Health Authority.⁵⁶ The technical paper that outlines the major policy concepts in the proposed legislation states that the legislation “will recognize that the inherent right of self-government of Indigenous Peoples includes law-making authority in relation to emergency management.”⁵⁷

INVESTIGATION



Our investigation focused on the delivery of two provincial programs – Emergency Support Services and Disaster Financial Assistance – that are intended to support people who have been displaced from their homes because of a disaster.

Our investigation was informed by the expectation that government programs like Emergency Support Services and Disaster Financial Assistance are designed to be fair, transparent and equitable, and that they will be delivered in a manner consistent with the governing legal and policy framework as well as government’s broader obligations to Indigenous Peoples, including its obligations under the *Declaration Act*, which establishes a legal framework for reconciliation.

In this part of the report, we describe our investigative work. First, we examine how people were, or were not, able to access Emergency Support Services in the initial hours and days after being evacuated from their homes, and the barriers and challenges they encountered. Second, we describe our investigation into the provision of longer-term supports when people could not return to their homes and still required support. Third, we describe our investigation into the Disaster Financial Assistance program and the ways in which it fell short in providing the support people needed to rebuild their homes after the atmospheric river events. We end our report with a broader discussion of the limits of these programs, and make recommendations intended to ensure that fairness is at the centre of the province’s efforts to modernize the emergency response framework in BC.

The Emergency Support Services program

Emergency Support Services (ESS) is one of the core provincial programs available to assist people who have been displaced because of an extreme weather event. ESS arises from the *Emergency Program Act* (EPA), under which local authorities

(municipalities and regional districts) are responsible, as part of their emergency management duties, for having a program that coordinates the provision of food, clothing, shelter, transportation and medical services for those affected by emergencies and disasters.⁵⁸ As the lead coordinating agency for emergency events, the ministry is responsible for providing leadership, policy direction and financial support for local authorities and First Nations for emergency response, as well as supporting emergency response and public safety volunteer groups, including Search and Rescue and ESS.⁵⁹

Because the EPA does not apply on reserve lands, First Nations governments (except for the Modern Treaty Nations) are not mandated to adopt ESS or a similar program.⁶⁰ However, the Ministry of Emergency Management and Climate Readiness is responsible for “leading the management of provincial-level emergencies and disasters and supporting other authorities within their areas of jurisdiction.”⁶¹ This includes providing support for First Nations, as formalized in 2017 through a 10-year bilateral emergency services agreement between Indigenous Services Canada and the ministry, intended to ensure that First Nations communities on reserves receive emergency management support comparable to what is provided to other local authorities.⁶² Under this agreement, First Nations in BC may elect to provide ESS to their residents, following the same process as local authorities.⁶³ Where an evacuated person’s First Nation does not provide ESS, that person can still access ESS through a local authority.⁶⁴ In addition, First Nations that have concluded a modern treaty with the province can exercise the powers of local authorities under the EPA.⁶⁵

ESS is designed to provide short-term financial support, for a maximum of 72 hours, with the goal of helping people begin to re-establish as quickly as possible after a disaster event by providing for their basic

needs.⁶⁶ Circumstances in which the program may assist range from a single house fire that displaces a family to calamities involving mass evacuations.

ESS is intended as a temporary measure to be used until evacuees can return to their homes or are no longer in need because they have accessed support from alternatives like insurance or family.⁶⁷ ESS primarily provides financial assistance for food, lodging, clothing and incidentals, as well as transportation in limited circumstances.⁶⁸

ESS is financed by the ministry through a reimbursement process. First Nations governments and local authorities pay their emergency response costs first and then submit claims to the ministry for reimbursement of eligible expenses.⁶⁹ Evacuees are also provided services through the referral process and in many of these cases, local suppliers bill the province directly. Under a service agreement, Indigenous Services Canada (ISC) reimburses the ministry for 100 percent of all eligible expenditures disbursed by the ministry to First Nations in responding to an emergency event and is responsible for finding options for costs that are ineligible under the ministry's program but that may be reimbursable under the federal Emergency Management Assistance Program administered by ISC.⁷⁰ For example, the ministry told us that ISC provided more flexible funding for group and community meals.

ESS is designed to be delivered primarily by trained volunteer responders, and in most communities, direct evacuee support is delivered by local volunteers. These ESS teams are organized as part of First Nations and local authority emergency management programs. Despite the local volunteer-based model, some communities rely on internal staff to carry out core program functions. Others contract the delivery of all or part of their ESS program to third-party

organizations, primarily the Canadian Red Cross.⁷¹ Some local authorities and First Nations have very limited ESS capacity. In an emergency event, these communities may call on a neighboring community to provide mutual aid or they may request provincial resources from the ministry.⁷² For the most part, the cost of employing staff or contractors to provide direct, front-line service to evacuees is not eligible for reimbursement by the ministry. Instead, these costs must be borne by individual local authorities and First Nations governments.

ESS responders are encouraged to undergo ESS training delivered by the Justice Institute of British Columbia. Fees for courses are covered by the province for individuals active with their local ESS program. Training is offered in three general categories: introductory training, specialized training for more experienced ESS team members, and ESS management/leadership training. Introductory-level courses cover topics like reception centres, group lodging, registration and referrals.⁷³ The course on registration and referrals teaches volunteers about the categories of support that are available and how to assess the needs of evacuees.⁷⁴

ESS modernization

The ESS program is undergoing a modernization effort, in large part as a response to the April 2018 report *Addressing the New Normal: 21st Century Disaster Management in British Columbia*, which called for changes to BC's emergency management system. *Addressing the New Normal* recommended that the province develop an online system for registration of evacuees and for management and reimbursement of expenses incurred through emergency response and recovery.⁷⁵

Prior to 2020, all registrations and referrals were administered using a paper form system. In April 2020, the province launched a digital platform called Evacuee Registration and Assistance (ERA).⁷⁶

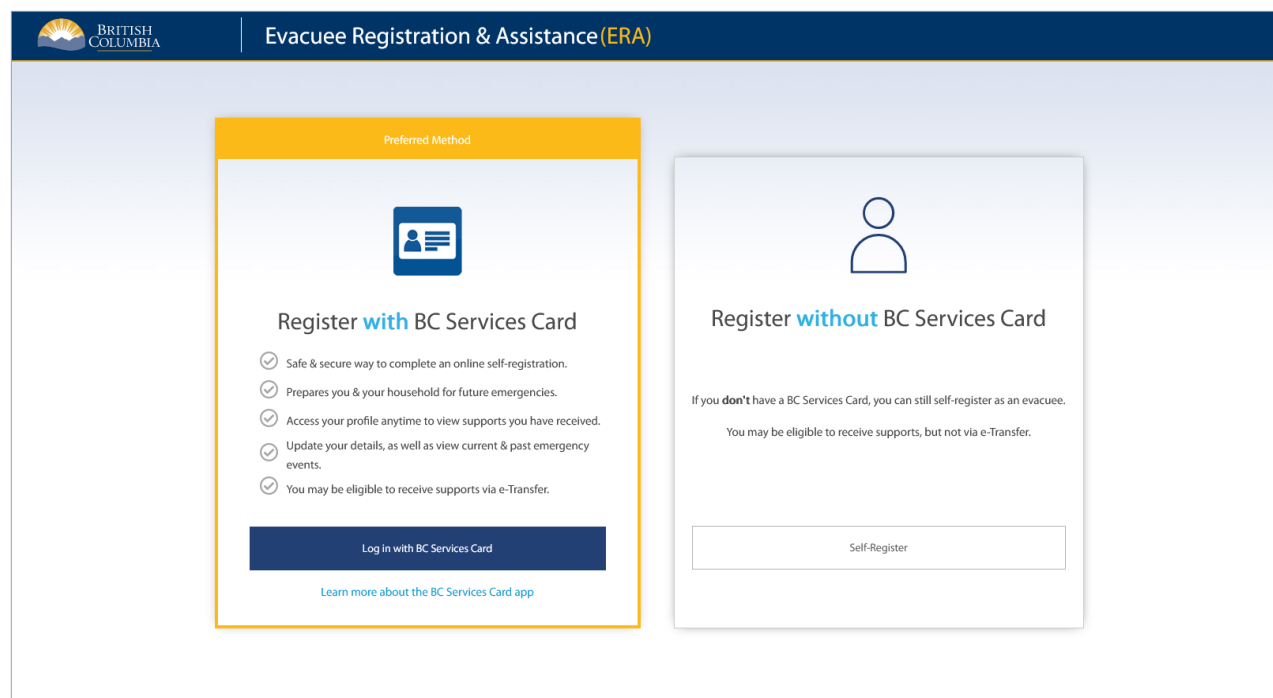
ERA allows for evacuee self-registration, e-transfer payments to evacuees, and online submission of invoices and receipts to EMBC for ESS suppliers.⁷⁷

ERA was released in two phases: 1.0 in the spring of 2020 and 2.0 in the summer of 2022.⁷⁸ ERA 1.0 allowed digital registration of evacuees, and ERA 2.0 supported the e-transfer functionality. The ministry indicated that digital registration and e-transfer capability was intended to address delays and long lines at reception centres and to provide choice in where financial supports can be used. For example, the introduction of digital registration may allow for virtual service delivery and reduce the requirement for in-person registration. The e-transfer capability may support evacuees

in accessing more culturally appropriate food. The ministry also indicated that the ERA 2.0 upgrade would speed up payment to suppliers, many of whom had experienced long payment delays during previous emergency events.⁷⁹ Likewise, e-transfers may support evacuees in accessing necessary goods and services in communities where suppliers are not participating in the ESS referral program.

Local ESS programs may choose to use the ERA tool or may choose to continue to use paper forms, or a combination of both. Using the ERA tool requires ESS responders to take training through a self-guided course delivered by the Justice Institute.⁸⁰ By August 2022, 87 local authorities and First Nations governments were using the ERA tool.

Figure 1: Screenshot of Evacuee Registration and Assistance online registration page



In 2022, the province released an updated policy guidance document for the ESS program. The previous version dated from 2010.⁸¹ The new guide describes service delivery by First Nations governments and

includes greater emphasis on the need to provide culturally safe support to evacuees. It also includes more detailed information about the responsibilities and considerations

for different levels of government during preparedness and response phases, as well as information about the ERA tool.

Accessing ESS in an emergency

When an emergency event occurs, affected First Nations governments and local authorities activate their ESS plan and form an appropriate structure to deliver the program. Procedures vary based on the severity of the disaster and number of

individuals affected. For smaller events, ESS may be limited to a roadside response. Larger events may require the opening of one or more reception centres within or close to the community as well as an emergency operations centre (to support and coordinate between the reception centres).⁸² ESS is activated at different levels, depending on the size of the event and the type of ESS resources required.

Figure 2: Levels of ESS activation⁸³

LEVEL 1	Localized events requiring minimal emergency resources (for example, structure fires)
LEVEL 2	Significant events requiring full use of a local authority's or First Nation government's emergency resources
LEVEL 3	Major emergencies requiring assistance from neighbouring jurisdictions or the province

Local authorities are responsible for advising evacuees on how to register for the ESS program, and the registration process can be different in different communities, depending on the delivery model.⁸⁴ Some communities still rely on the paper system, while others have transitioned to the online ERA tool. Either option requires a trained ESS responder to connect with an evacuee in person to complete a needs assessment and provide emergency supports based on that needs assessment.⁸⁵

People evacuated in the context of large-scale emergencies are generally advised through various means of communication (including evacuation orders) to go to a reception centre to register for and receive ESS. The reception centre is where most ESS responders operate and is the primary

location for delivery of ESS. It is intended to be a safe gathering place for people displaced from their homes because of an emergency or disaster. At a reception centre, evacuees are met by ESS responders and can be registered, have their eligibility and needs assessed, and be provided with assistance.

Once evacuees arrive at an ESS reception centre, ESS responders assist them in completing initial registration (either through a paper-based application or the ERA tool, which may have been completed in advance by the evacuee) and then conduct a needs assessment to determine what assistance evacuees require to sustain themselves through the immediate response period.

Based on the needs assessment conducted by ESS responders, evacuees receive financial support for immediate needs such as food, clothing, lodging and incidentals.

There are defined rates for the assistance; Table 1 shows the 2021 rates. The province increased the rates in 2022.⁸⁶

Table 1: 2021 ESS rates⁸⁷

ITEMS OF ASSISTANCE		Breakfast	Lunch	Dinner	TOTAL	
FOOD	Restaurant Meals	Rate per person	\$12.25	\$14.25	\$24.50	\$51.00 (inc. GST)
	--OR--	Half the restaurant meal rate applies should the evacuee choose groceries.				
	Groceries	Daily rate per person	\$22.50 (inc. GST/PST)			
Gratuities, tobacco products and alcohol are not included.						
LODGING	Emergency Social Services is eligible for approved Provincial Government Rates from commercial accommodations supplier listed in the Ministry of Labour and Citizens' Services Business Travel Accommodation Listings for government travel.					
Hotel/Motel/B&B/RV Campground	Only the cost of the room is covered. The evacuee is responsible for all other charges (e.g. video rentals, damages, parking, local and long distance calls).					
-- OR --						
Billeting in Private Homes	The Referral Form for billeting is issued to the billeting host (supplier). Billeting rate does not include meals.					
Billeting Rate: \$30 per night based on single person occupancy. Add \$10 for each additional adult and youth and \$5 for each additional child						
CLOTHING	Adults, youth and children * up to \$150.00 maximum per person (inc. pst)					
(to be issued when evacuees have not been able to pack necessities)	Clothing is provided as needed to preserve health and modesty. This is not wardrobe replacement . Clothing may include footwear or special needs items such as baby diapers.					
* Where extreme winter conditions apply at the time of the incident, and on a needs basis, amount may be increased to \$200 per person.						
TRANSPORTATION	Transportation necessary to meet immediate needs (e.g. taxis, 3 day bus pass, gasoline)					
INCIDENTALS	Adults, youth and children up to \$50.00 maximum per person (inc. pst)					
(to be issued when evacuees have not been able to pack necessities)	May include miscellaneous items such as personal hygiene products, laundry supplies, pet food and lodging, medications for a 3 day period, and other immediate needs as required. For extraordinary needs, see "NOTE TO ESS WORKER" above.					

Support is provided for a **maximum of 72 hours immediately following an evacuation**, unless otherwise authorized.

EMBC2395R (08/19)
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Rates Effective August 1, 2019

When the 2021 wildfires and floods occurred, referral vouchers were primarily used to distribute ESS. Vouchers must be used at a specific vendor and must be spent all at the same time. In 2022, the province launched the direct payment option, allowing evacuees with a BC Services Card and bank account to receive financial support by way of an e-transfer.

ESS may be provided for an initial 72 hours or for the duration of an evacuation order. An evacuee may receive less than the standard 72 hours of assistance if they can access their insurance or if the emergency does not require that length of support. Additionally, if there is evidence of an unmet need, extensions beyond 72 hours may be granted on a case-by-case basis. The ESS Program Guide recommends limiting the maximum term of ESS to three months and requires significant justification after a one-month extension. The ESS Program Guide recognizes that supports may be required longer than three months for larger events where homes and whole communities have been destroyed. The ESS Program Guide suggests that response and recovery from these types of events may include partnership with non-governmental organizations (NGOs).

The provision of emergency supports in response to 2021 wildfires and atmospheric river

Flood and wildfire events typically become eligible for ESS when an evacuation order is in effect.

People who voluntarily leave their home, without an evacuation order, are not eligible for ESS unless a local authority or First Nations government authorizes them as an “extraordinary evacuee.” According to ESS policy, extraordinary evacuees are vulnerable residents who are best supported by being evacuated before an official alert or order is issued.⁸⁸

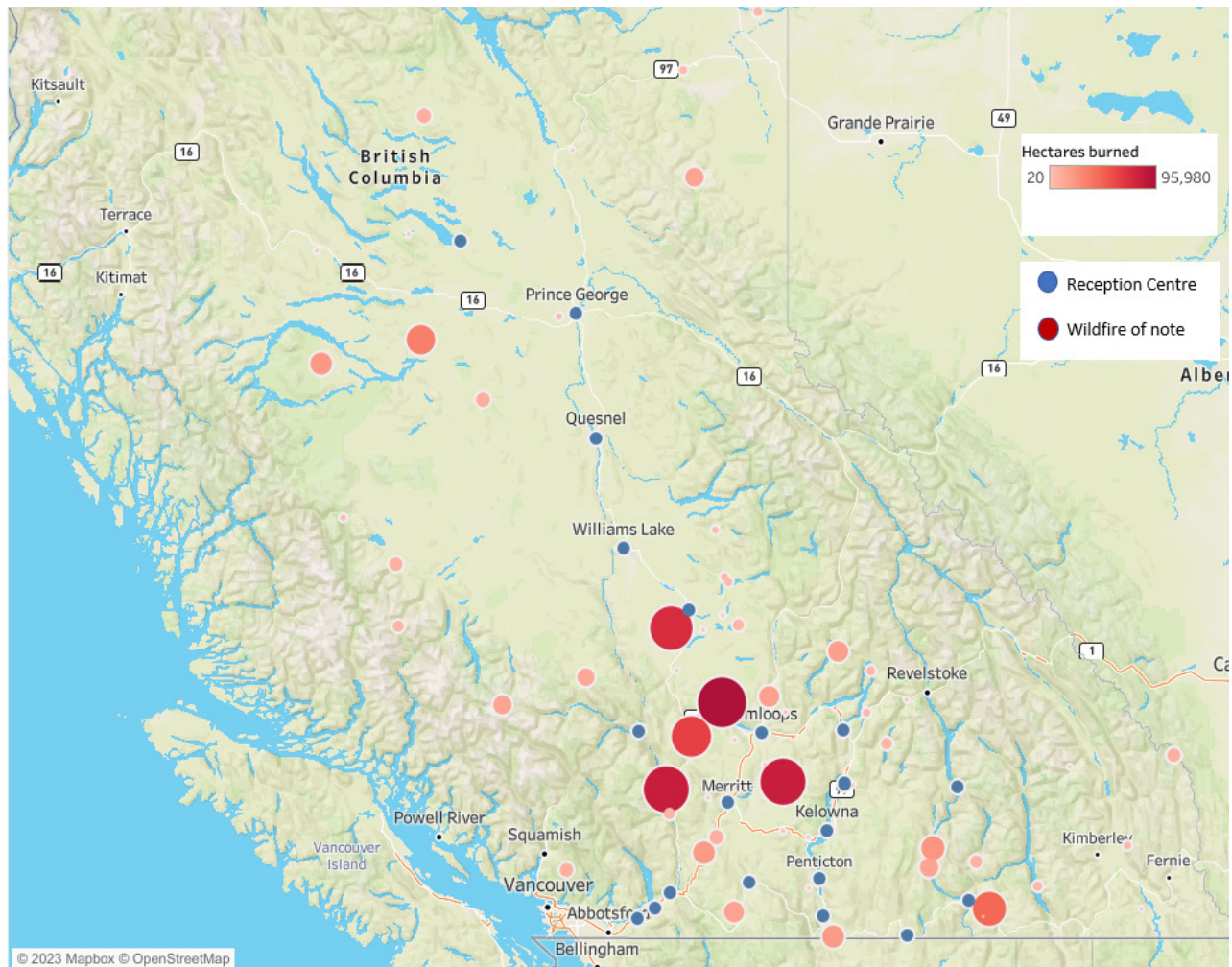
Many evacuation orders were issued as a result of wildfires and floods across the province from June to December 2021 (see Appendices B and C). Those evacuation orders resulted in tens of thousands of people who were eligible for ESS.

In the following sections, we describe our investigative findings in relation to how people accessed emergency supports after they were forced to leave their homes because of wildfires or the atmospheric river, and for some people, in response to both events.

Where did people receive emergency supports?

ESS was activated across the province in response to evacuation orders and was delivered through local reception centres. In response to the wildfires, at least 20 reception centres were opened, including in Kamloops, Salmon Arm, Chilliwack, Merritt, Kelowna, Vernon, Whistler, Penticton, Lillooet and Hope. For example, Vernon set up a reception centre to provide ESS services for 41 days, starting on August 1, 2021. During the time it was open, volunteers in Vernon registered and assisted more than 3,000 evacuees from the region.

Figure 3: Map of 2021 wildfires of note and reception centre locations

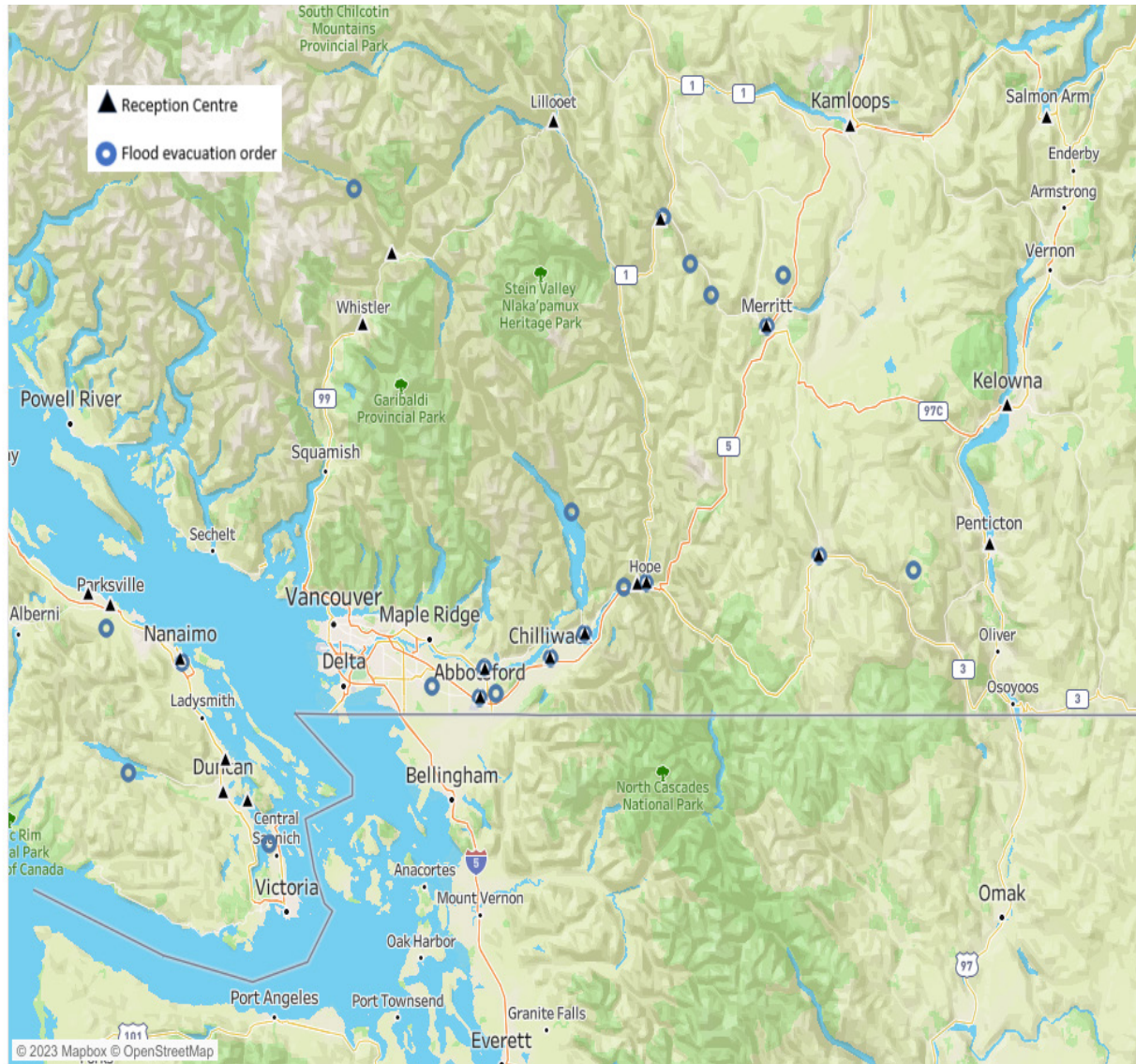


*Data from BC 2021 Wildfire Season Summary and EMBC

In response to the atmospheric river, reception centres were established in Abbotsford, Chilliwack, Duncan, Kamloops, Merritt, Princeton, Kelowna, Halalt First Nation, Quw'utsun (Cowichan Tribes)

First Nation, Hope, Whistler, Pemberton, Mission, Chowéthel (Chawathil) First Nation, Parksville, Nanaimo, Agassiz, Spences Bridge, Salmon Arm, Lillooet, Qualicum and Penticton.

Figure 4: Map of 2021 flood evacuation orders and reception centre locations



* Data from BC Data Catalogue, GeoBCBranch

These locations do not include all of the reception centres set up by local emergency response teams. The ministry was not able to provide us with information regarding the location and operation of all reception centres in the province in 2021 because it does not track this information. The ministry told us that this is, in part, because reception centres may open for a very brief time and may not require coordination with other locations and efforts.

In addition to responding to wildfires and the atmospheric river, ESS was activated throughout the province in response to other events between June and December 2021,

including in response to smaller flooding events and structure fires.

Who received emergency supports and for how long?

The ESS program was accessed by tens of thousands of people who were evacuated from their homes because of wildfires, flooding, and landslides in 2021. As a result, the demand for ESS supports in 2021 was much greater than the previous year. This demand is seen in the 6,000 percent year-over-year increase in ESS payments to suppliers.⁸⁹

Table 2: ESS payments to suppliers by fiscal year

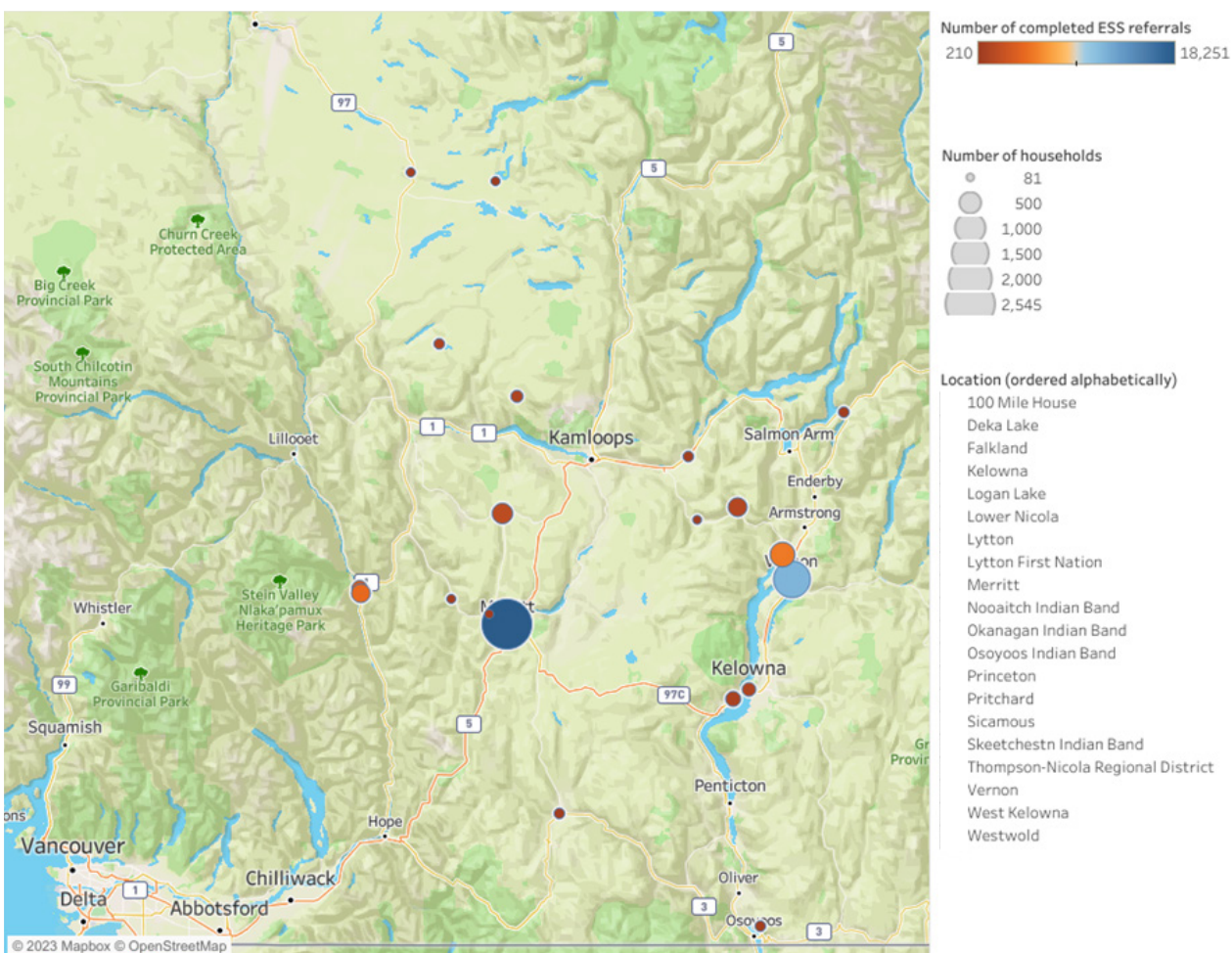
Fiscal year	Total payments to ESS suppliers
2020/21	\$339,351.50
2021/22	\$21,953,507.44

While tens of thousands of people accessed ESS supports between June and December 2021, the exact number of people who accessed ESS supports is unknown because ministry records were limited to tracking supplier payments and households that were registered through the digital ERA platform.⁹⁰

Ministry records did not include registrations, referrals or extensions that were recorded using the paper-based system.

The ERA records provided by the ministry indicate that 63,332 referrals were completed for 9,430 unique households between June 1 and December 30, 2021. While incomplete, these records tell us about where some evacuees were from and for how long they accessed ESS supports. For example, 2,545 households from Merritt received ESS supports in 2021. Figure 5 shows the 20 communities with the most households that received ESS supports from June to December 2021 as recorded by the ERA tool.

Figure 5: 20 communities with the highest number of households receiving ESS supports in 2021

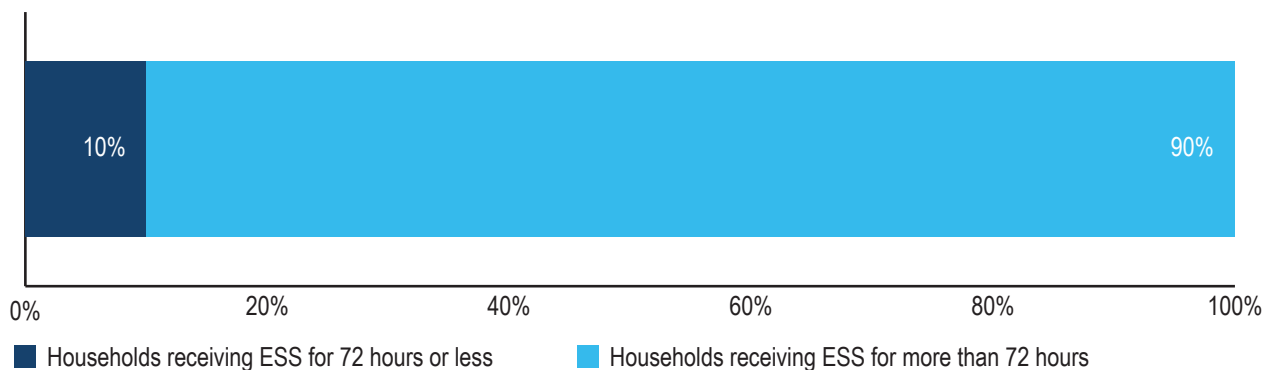


*Based on ERA data provided by EMBC

Our analysis of the ERA data also shows the length of time that some households received ESS supports following the wildfires and flooding in 2021. As shown in Figure 6, 90 percent of the 9,430 households recorded in ERA as receiving ESS during this time received ESS for longer than 72 hours. For

some communities hardest hit by extreme weather, the use of ESS was even greater. For example, 2,475 of the 2,545 households evacuated from Merritt that received ESS, or 97 percent, received ESS for more than 72 hours.

Figure 6: Percentage of households receiving ESS for more than 72 hours from June to December 2021



Note: Data from ERA tool provided by EMBC

Figures 5 and 6 are based solely on ERA records. The ministry does not track registrations, referrals or extensions that were documented using the paper-based system. These paper records are kept by local authorities, First Nations and, in some cases, by third-party providers, such as the Canadian Red Cross (CRC). Although the ministry told us there are processes in place to share information between itself and local authorities, and more recently with CRC, this did not extend to sharing information about the number of paper-based registrations or referrals in 2021. As a result, the ministry could not confirm which reception centres used paper records between June and December 2021.

Analysis: Improving data collection and sharing

The information captured by the ERA tool about the delivery of emergency supports in 2021, while helpful, is incomplete and does not include all of the households that received ESS supports. As noted above, EMBC did not track registrations or referrals documented using the paper system. Moreover, the information we received from EMBC about ESS supports did not include households that may have received services from the Canadian Red Cross, as that information is also held separately.

This approach to record-keeping complicates the province's efforts to accurately understand how many people or households accessed ESS supports in response to the extreme weather events of 2021. Moreover, it makes it difficult to accurately identify for how long people accessed ESS supports. It also made it difficult to identify where evacuees were living while they were displaced and

what their needs were. Knowing how long people have been away from their homes, where they are temporarily living, and how they have been affected is critical for effectively supporting evacuees and communities – and for improving program design and delivery for future events. We were able to create the figures and tables above after carefully reviewing the ERA data that the ministry provided to us, but such analysis is not easily replicated with paper records. The absence of this critical information undermines the ministry’s ability to provide effective leadership and policy direction for the ESS program.

Put simply, data collection is essential to effectively supporting evacuees and communities, and to improving disaster response and recovery in the future; it is concerning that the ministry is making decisions about program design and delivery with incomplete data. Similarly, setting clear expectations for third parties such as the CRC to share data with the province about the households they assist is essential for assessing program delivery and where gaps might exist.

The province has taken some initial steps toward improved data collection in relation to CRC delivery of emergency supports. When CRC reported to the province on its involvement with the response to the 2021 atmospheric river, it identified the need to establish data-sharing agreements to foster a more collaborative and transparent process and facilitate appropriate provision of information to local authorities. In one of its contracts with CRC to deliver supports related to the 2021 events, the province required CRC to “make best efforts to seek consent from all registered households to share household-level personally identifiable data with local authorities and the province.” The contract also stated that the province and CRC will collaborate to “outline data sharing processes, policies, and controls.”

We are encouraged by the ministry’s efforts to embed data sharing into its contractual agreements with CRC for the delivery of emergency supports, and we recommend that any future contracts initiated by the province require a comprehensive reporting back to the province, as well as affected First Nations and local authorities, including information about the households that received emergency supports and the amount and nature of the support provided by the third-party contractor. We expect that the ministry will further support local authorities and First Nations, as requested, to include similar reporting requirements in future third-party contracts for local delivery of ESS.

The ministry plans to improve its data collection with the introduction and continuing roll-out of the digital Evacuee Registration and Assistance platform. As noted above, local ESS programs may choose to use the ERA tool or may continue to use paper forms, or a combination of both. While there are obvious benefits to using the digital platform, adopting the new technology brings training, technical, infrastructure and administrative costs for local authorities and First Nations.⁹¹ As of February 2023, 79 communities (including 14 First Nations) were using ERA, and the ministry is encouraging local communities to use it, with the minister saying, “Our goal is to get every community on it.”⁹² Funding from the Community Emergency Preparedness Fund⁹³ will help some communities in transitioning to ERA, but it remains unclear how quickly local authorities will be able to complete the transition.⁹⁴ The ministry has committed to the ongoing roll-out of the ERA tool in its most recent service plan, indicating that it will continue to engage with communities to implement the ERA tool with an updated guide, resources and support. The service plan further establishes a performance measure for the onboarding and use of the

ERA tool, with a target of 100 percent of eligible communities onboarded and using the ERA tool by 2025/26.⁹⁵

Digitizing the administration of ESS will go a long way in improving record-keeping, but it is not a complete solution. We heard from local ESS teams about limitations in the platform's reporting and analytical capacity, particularly for use in the field. We expect that continued development of ERA will include collaborative development with local ESS teams to improve the usefulness of the platform in service delivery. We also heard from ESS responders about the importance of building flexibility and redundancy into the administration of ESS as the digital self-serve options will not effectively serve people without technical literacy and/or access to smartphone, computer and internet technology required to use ERA. The ministry has noted the continuing use of paper forms as a reliable contingency option for administering ESS registration and referrals.

In relation to the 2021 events, we find that the ministry's failure to collect comprehensive data about evacuated households was an unreasonable procedure, contrary to section 23(1)(a)(v) of the *Ombudsperson Act*, in light of its responsibility to provide leadership and policy direction for the ESS program. As a result, EMBC did not have a full understanding of how many people received emergency supports, what supports they received and for how long they received those supports. However, we are hopeful that the ongoing adoption of ERA by local authorities, First Nations and third-party service providers will improve the ministry's access to relevant information about the ESS program. We understand that some local authorities and First Nations will require significant support from the ministry to train local ESS teams and ensure that the necessary technology is available in each community to run the ERA tool.

Finding 1: Emergency Management BC did not have a comprehensive framework for collecting and analyzing data about evacuated households that received emergency supports in 2021, which was an unreasonable procedure under section 23(1)(a)(v) of the *Ombudsperson Act*.

Recommendation 1: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to evaluate the adequacy of training, financial and technical support provided to local authorities and First Nations to transition to the Evacuee Registration and Assistance (ERA) tool by December 31, 2024, and provide additional assistance, as necessary to achieve the successful onboarding of every eligible local authority and First Nation to ERA by March 31, 2026.

Recommendation 2: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by December 31, 2026, develop and implement a process to support the collection of socio-demographic data on Emergency Support Services consistent with the requirements of the *Anti-Racism Data Act*.

Accessing emergency supports: Challenges and barriers

Supporting basic needs in the immediate period after a disaster is important for individual and community well-being. People who lack access to resources after a disaster experience more stress, depression, mental health distress and other health challenges.⁹⁶ Disasters can also affect the attitudes of people who experience them, including by diminishing hopes for the future. Providing timely supports to those affected can ease this effect, lessening burdens and maintaining people’s aspirations for the future.⁹⁷ Ensuring that displaced people have access to basic goods and services is also important at the community level, in part because it eases social tensions between displaced people and host communities.⁹⁸

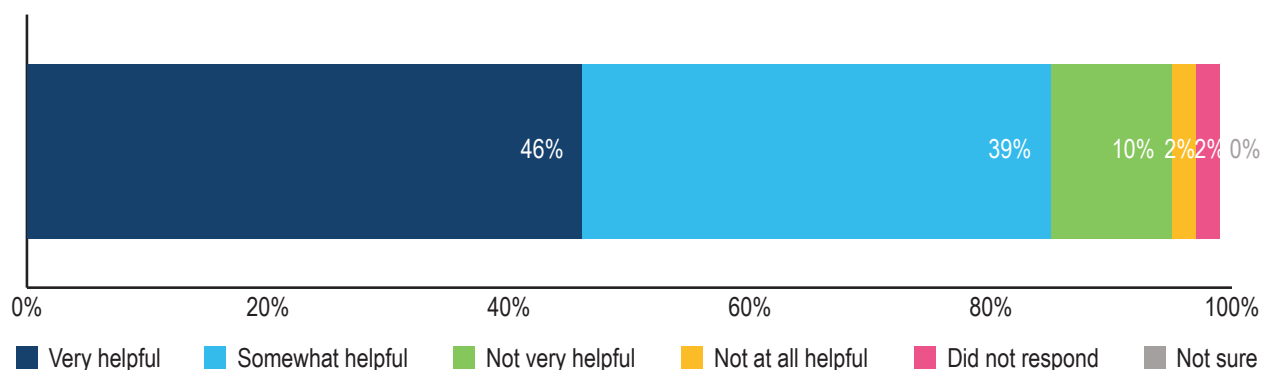
The impacts of extreme weather events such as wildfires and flooding are not felt evenly across our society. The existence of institutional and systemic racism, sexism, and other forms of discrimination all affect the

ways in which disasters impact people. The most vulnerable people are disproportionately affected by disasters, and existing social inequities in BC are exacerbated by the impacts of disaster and climate change.⁹⁹ An effective emergency support system must be responsive to the people it is providing for and consider individual and community diversity and complexity to achieve outcomes that are fair to everyone.

How emergency support is provided matters

The input we received through our questionnaire reiterated the critical importance of emergency supports. For many, receiving emergency supports was essential to meeting their needs in the hours and days after the 2021 emergencies. Most questionnaire participants who accessed emergency supports found them somewhat or very helpful, with 12 percent responding that they were not very or not at all helpful.

Figure 7: How helpful questionnaire participants found emergency supports



Note: Percentages in figure may not total 100 percent due to rounding

Many people emphasized the importance of being treated with empathy and respect by ESS responders. People told us they were grateful for the effort of the volunteers and staff working to help others. Questionnaire participants shared the following comments regarding positive experiences with ESS:

“The [volunteers] were very compassionate, helpful, and understanding. They made sure we were ok and had everything we needed to get through the first weeks of the recovery period.”

“Overall, I think everyone did a wonderful job considering how many communities were affected. . . I am grateful for the efforts of many people, despite being under pressure themselves.”

“I feel that ESS did a good job considering the amount of people they had to help, and the constraints of their duties.”

“Fantastic support, with one-on-one follow-up from ESS. . . As a result of my positive experiences . . . I have now volunteered to join our local ESS.”

“My overall experience with ESS was great.”

“I am thankful for the help I received, and for all the volunteers.”

“The people who helped me register for services were wonderful – knowledgeable, friendly, kind.”

We also heard that being treated rudely or disrespectfully made people feel unsupported:

“I walked out [of the reception centre] in tears because they were so cold and uncaring.”

“I wish that the people working in the evacuation centres were a little more kind.”

“I personally stopped off at the emergency services and there were two people out there and I asked them what we should do, and they just shrugged their shoulders and said we’re closed.”

Other participants were not treated rudely, but experienced challenges working with volunteers who were overworked or overwhelmed. These participants told us that:

“Staff were tired and overwhelmed by the time we registered in person.”

“Some of the volunteers were not fully prepared or overwhelmed by their own circumstances.”

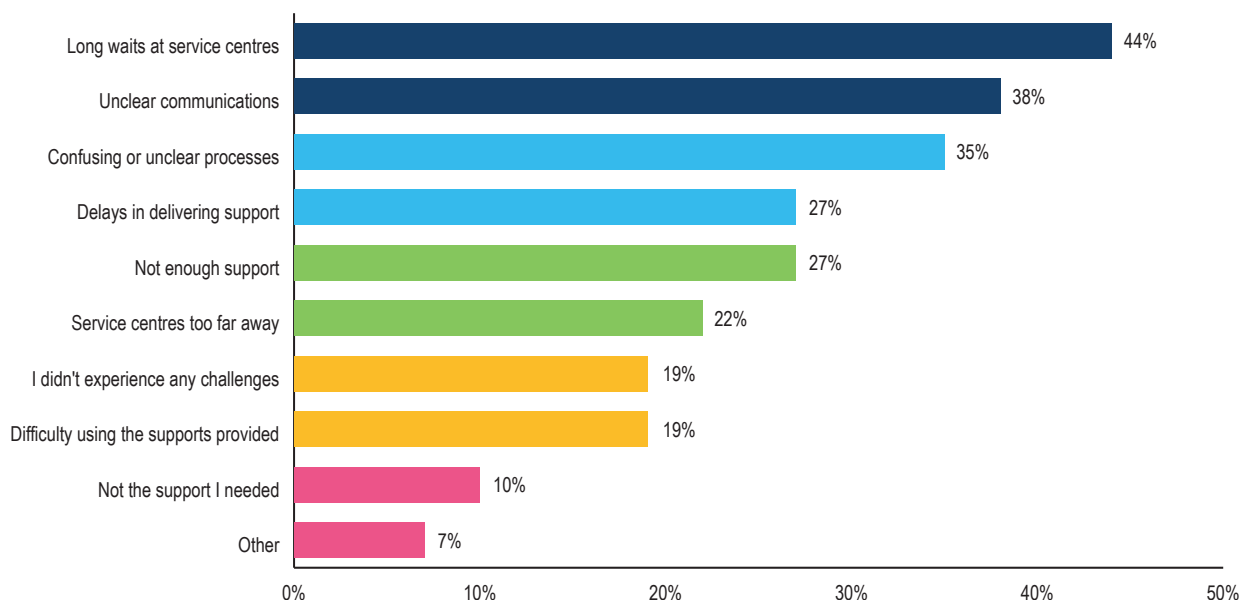
Being able to access helpful supports in an emergency is critical to supporting people’s well-being after the trauma of a disaster. These first-hand experiences of ESS, both positive and negative, show the need for a robust, fair and equitable ESS program that treats people with kindness, compassion and respect.

In the following sections, we describe what we found to be the primary challenges people experienced when they tried to access ESS in the aftermath of their evacuation. We outline our findings as to the reasons people experienced these barriers and make recommendations for improvements to the ESS program.

Long and confusing waits to access supports

The concern we heard most in our questionnaire from people who were displaced and tried to access ESS was about long waits at reception centres. Many also noted delays in receiving their vouchers. Almost half of the questionnaire participants experienced long waits at service centres, and over a quarter identified delays in receiving support.

Figure 8: Proportion of questionnaire participants who experienced various challenges accessing emergency supports



Note: Multiple choice question. Percentages in figure will not total 100 percent.

We heard about the trying conditions that people experienced when they were waiting at reception centres. People described waiting in long lines outside of buildings without any greeting or information about what they could expect or how long the wait might be. Many people talked about uncomfortable conditions, particularly a lack of shade during hot and sunny weather. Because the waits were so long, some evacuees had to sleep in vehicles in the parking lot. Others left their place in the line to return the next day to wait again. Others left the line altogether. Questionnaire participants shared experiences of long waits, short service hours and too few reception centre locations.

For example, some participants told us:

“No matter where we went, the hours for support were too short, the line ups way too long.”

“There was at least a four hour wait at the reception centre even though we had pre-registered. The place we were staying

was an hour's drive away and we had two trailers full of farm animals we couldn't leave parked for four hours or more while we waited.”

“The closest ESS to where I was staying wasn't open regularly and was hard for me to get to.”

“ESS was quite far away from where people were staying. Very difficult if you did not have transportation.”

“We waited 8 hours in the line up.”

“Over 8 hours of time spent at the [reception centre].”

“People were staying in their cars for days waiting for ESS to find accommodations.”

“[I heard people] were living in their car in the [reception centre] parking lot all the first week because lack of staff and training blocked people from accessing hotel vouchers.”

“After having to register in three different towns and being turned away and our paperwork forgotten about, we were stuck in a car for almost 20 hours and told to be prepared to sleep in it.”

“There needs to be a triage. People who are displaced due to inconvenience and people who are leaving with the clothes on their back are not the same.”

In addition to the long waits at reception centres, questionnaire participants told us they experienced unclear communications and unclear or confusing processes as they tried to access ESS support. In some cases, questionnaire participants shared concerns about poor communication and confusing processes, including:

- lack of clear information about how and where to access supports
- disorganization at reception centres
- conflicting information and misinformation about availability of support
- lack of information about how long support would be available for
- confusion about online registration

For example, we heard:

“There was mixed information about what city you had to register in for ESS.”

“We spent an entire day in [a city] to be told at the end that they could only provide support for those staying in [that city], which is close to . . . where we were staying.”

“There was lots of misinformation about what was covered and when coverage started. This all added to the stress of the situation.”

“After initially signing up online . . . we went to ESS check-in 36 hours later to find they wanted all the same information given online.”

“We were very grateful for the supports offered to us. We probably wouldn’t have applied though if it hadn’t been for word of mouth amongst others who were affected by the flood. There were no announcements about making sure that victims should apply immediately after the event.”

“Two elderly ladies had nothing and had to pay a significant taxi fare twice because the volunteers they met with originally didn’t go through the process properly.”

We heard that for most evacuees, the only way of getting accurate information about ESS was to speak directly with an ESS responder at a reception centre. However, it was difficult for people to speak directly to an ESS responder because of the long waits and, as a result, information was shared informally by evacuees in the reception centre lineups and then further afield on social media. While much of this information was accurate and helpful, some was inaccurate and misleading, leading to rumours and more confusion among evacuees. Many ESS recipients told us that the lack of clear communication led to uncertainty and compounded the stress caused by delays because people didn’t have enough information to make decisions in the best interests of their families.

The information we gathered in our investigation echoes similar stories from past events. In *Addressing the New Normal*, Abbott and Chapman describe “the urgent need for accurate, real-time information during emergencies. In the absence of

such information, especially in the age of social media, misinformation tends to fill the vacuum and heighten anxiety.”¹⁰⁰

Disproportionate impacts of long and confusing waits

The long waits were especially onerous for people with circumstances that made it difficult to wait in line, including those with physical or cognitive disabilities, caregivers, older people, and people with pets or farm animals. For some people in those circumstances, these waits became a barrier to service.

Questionnaire participants shared difficulties experienced by people with health challenges or disabilities who were unable to attend or struggled to wait in line at a reception centre. They said:

“As a person with a registered disability that affects mobility it was very painful and draining to stand in long lineups and wait for hours to register at an ESS that has limited seating and no seating for the outside lineups and no parking which requires walking a distance.”

“The people who couldn’t travel to the ESS centres had a terrible time accessing help.”

“Due to mobility and financial difficulties . . . I could not get to an ESS centre and could not wait hours in freezing cold to gain such services.”

[There was] “nothing for people who could not physically stand in line like me. This is why I did not get help for a week.”

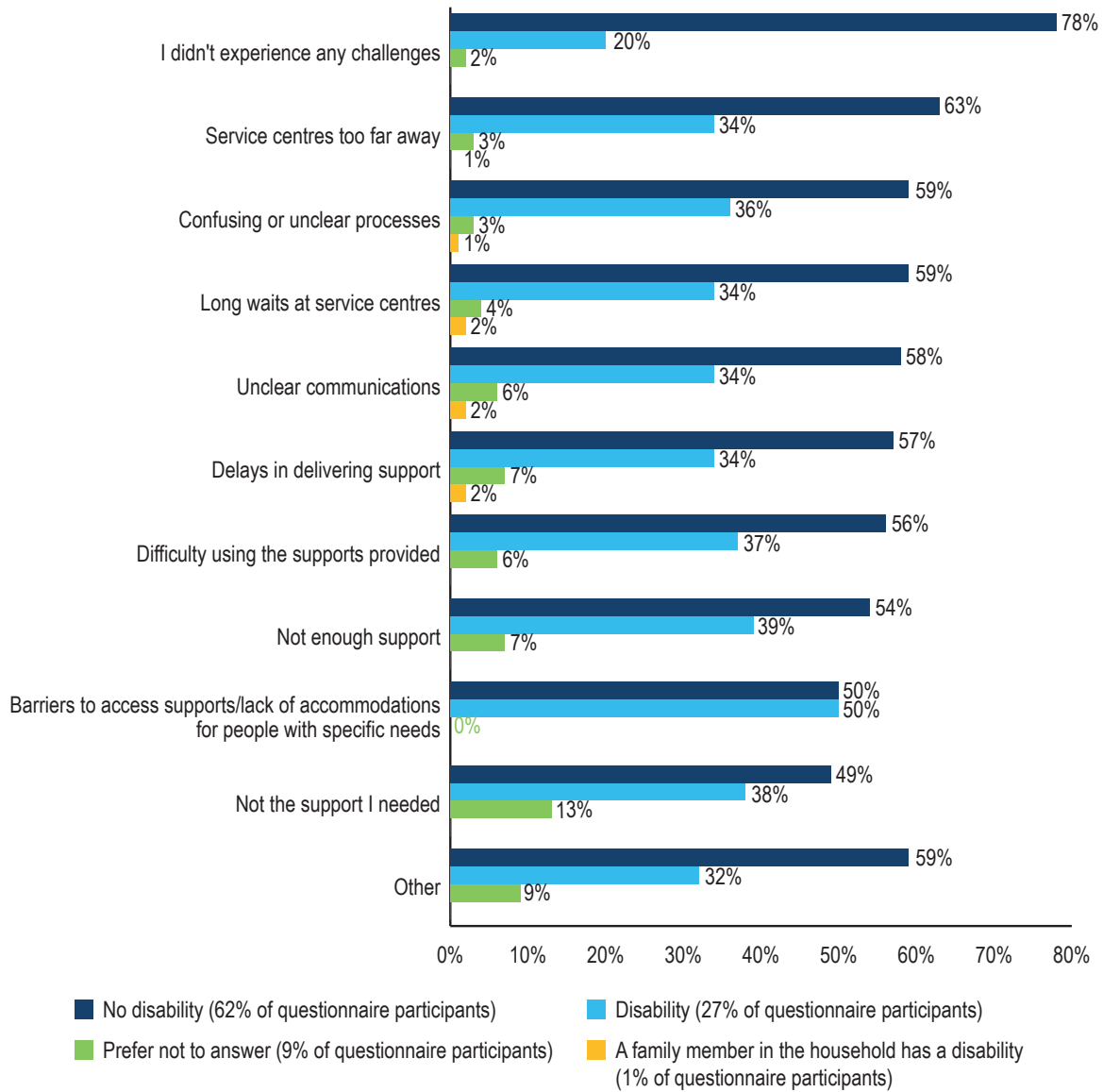
“Registration was a real problem for us because my wife is in a wheelchair and the long lineups, time involved (including access to washrooms), and access to the facility to register was not wheelchair friendly.”

“The wait time was horrible, stood in line for several hours with a disability.”

“My husband had severe dementia and Alzheimer’s and did not cope well with all the changes and uncertainty. He was frail and it was hard for him to stand in line.”

A long wait at reception centres is one of the many challenges that people with disabilities faced in accessing emergency supports. Our analysis of socio-demographic data from our questionnaire indicates that participants with a disability experienced challenges in accessing emergency supports more frequently than participants without a disability. Conversely, 78 percent of people who did not experience any challenges accessing emergency supports did not have a disability. Questionnaire participants with disabilities were overrepresented in every type of challenge identified, as seen in Figure 9, which disaggregates participants’ responses by their stated disability status. When viewing the figure, note that 27 percent of all questionnaire participants said they had a disability, 62 percent indicated they had no disability, 1 percent said that someone in their household had a disability and 9 percent did not respond to this question.

Figure 9: Proportion of questionnaire participants who experienced challenges accessing emergency supports, by disability status



Note: Multiple choice question. Percentages in figure will not total 100 percent.

Some questionnaire participants experienced inequitable service delivery because the way they were expected to access or use emergency supports did not accommodate their disability or health condition:

“There was no support for my husband, who was Covid positive. ESS could not accommodate him due to him having Covid and we couldn’t find anywhere for him to go.”

“My medical supplies (hearing aides, sleep apnea supplies, prescribed glasses) & equipment (orthopaedic bed, stairlift) were destroyed in the fire [and] can’t be replaced due to lack of medical doctor’s notes, which were destroyed.”

“[There was not enough support for] my teen daughter who has Type 1 Diabetes.”

One participant described caring for a family member with a badly injured foot, who was using a walker. She described being denied supports for accommodation because she had a trailer her family could live in. She told us:

“A small travel trailer is NOT equipped to handle a walker.”

Another participant told us there was inadequate accommodation for deaf people. Another participant described having knee replacement surgery only days before the floods, but receiving no ESS supports because of not knowing they were available.

The experiences shared above illustrate how difficult it was for some people with disabilities, limited mobility and other health challenges to access the supports they needed. While the requirement that all evacuees wait in line to receive supports on a first-come, first-served basis appears neutral and fair because it treats everyone the same, it has the effect of placing people with disabilities, limited mobility and other health challenges at a significant disadvantage because of their personal circumstances. In 2021, the requirement that all evacuees travel to a reception centre and wait in line to receive supports on a first-come, first-served basis was unfair because it created significant hardships and became a barrier for many people with disabilities, limited mobility and other health challenges to access the supports they needed.

What we heard about equitable access to emergency supports

In our investigation, other evacuees identified similar concerns – that the ESS program was not responsive to, or did not meet, their diverse needs. These inequities were primarily related to race, family composition and a person’s caregiving responsibilities and socio-economic status. These experiences are described below.

Supporting caregivers

A person’s vulnerability to harm during displacement can be influenced by age and family status. Older people and children are often dependent on others during disasters. In many cases, women are primarily responsible for the care of children and older people. Family composition can also make people more vulnerable, with single-parent families tending to be more economically marginalized and less able to adapt to displacement. Large families may have increased financial burdens that affect their ability to adapt and recover.¹⁰¹ In our questionnaire and other information gathering, we heard from people in caregiving roles who had trouble accessing ESS support.

We also heard that people responsible for caring for pets and other animals encountered difficulties accessing ESS supports. We heard that there was very little space at reception centres to accommodate pets during the long waits and that it was very difficult to secure enough pet-friendly hotel rooms. Several participants in our questionnaire told us they slept in their car because there was no hotel that would accept their pet.

Questionnaire participants told us about the added burden and difficulties they faced in accessing ESS supports while caring for family members and for pets and other animals. They shared the following experiences:

“I have two children with mental health problems, and it was very difficult for us to stay in two rooms in a hotel. We are a family of seven. My autistic son needed more space, but it was not available.”

“The lines were so long that three times I gave up because it meant leaving my palliative care mom unsupervised.”

“It is difficult to identify the turmoil the event has created for our family. We are grateful for friends that have enable[d] us to be together, but four people, two 100lb plus dogs, 2 budgies and a cat gives a challenge. Not to forget the 50 chickens all that had to be rehomed. Not easy!”

“Having to drive to multiple evacuation centres was a challenge too. This year they were over capacity and had little space for people with animals. . . . I had no support for my dog, I was told to give her up, but opted to live in my car with her for a few weeks before I begged ESS to grant me accommodation.”

“We were told our time was up the minute evacuation was rescinded. Demanded that we leave establishment. Had 78-year-old mother in tow and two large breed dogs. No transportation nor given time to arrange transport home.”

Supporting affordability

Disasters and displacement affect people from every socio-economic background but have a disproportionate financial impact on people who, before the disaster, had lower incomes and fewer financial assets. For example, the cost of personal insurance can be prohibitive for many people with lower incomes, leaving them more vulnerable to financial loss in the event of damage caused by a disaster. Similarly, the cost of owning a personal vehicle may be prohibitive, making it very difficult to travel if evacuated.¹⁰² Having fewer financial resources to navigate the impacts of displacement can reduce adaptive capacity and increase the risk of harm and loss following disasters.¹⁰³

Many questionnaire participants commented on the inadequacy of the supports they received. We heard concerns that:

- support was not provided for an adequate length of time

- support was not backdated, even when delivery was delayed
- support rates did not cover costs
- specific support requests were denied – individual participants reported being denied assistance with housing, clothing, fuel, diapers, medications, mental health support, pet supplies, and money to contribute to host families

Questionnaire participants described the following experiences:

“I needed socks and winter boots for my kids as we had 5 minutes at 11:00 at night to get out of the house. We didn’t get vouchers for these.”

“I had to sleep on the floor for a month with a newborn baby because I couldn’t afford to buy a bed to sleep on at a family member’s house.”

“We were not backdated for our hotel stay and have not received reimbursement for how long ESS took.”

“There were no vacancies at motels and evacuees had to leave town or sit in an uncomfortable chair to sleep.”

“[My insurance] couldn’t give me rental support until I found a rental, so I didn’t get that financial aid until September. The stress of finding a rental was insane. Four places I looked at ended up flooding before I could sign any agreements. This is why I returned to ESS and begged for a bed and shower as I was not having luck and it felt like disaster was everywhere.”

Supporting flexibility and personal choice

In 2021, people who were eligible to receive ESS received support in the form of vouchers they could use to purchase necessary supplies at specified local businesses. The businesses could then seek reimbursement from EMBC. We heard concerns from evacuees about the voucher system. The

As a person with a registered disability that affects mobility it was very painful and draining to stand in long lineups and wait for hours to register at an ESS that has limited seating and no seating for the outside lineups and no parking which requires walking a distance.

— evacuee

The lines were so long that three times I gave up because it meant leaving my palliative care mom unsupervised.

— evacuee



use of vouchers appears, on its face, to be a neutral practice: all evacuees receive access to the same options for various categories of need. However, some people are unable to make full use of these options for a range of reasons outside their control.

Questionnaire participants shared difficulties they experienced when trying to use their referral vouchers. These included:

- lack of variety in places to eat or shop
- vouchers for specific grocery stores or restaurants that were too far away or open for limited hours
- accommodation providers refusing vouchers
- vouchers that expired soon after being handed out and so could not be used
- designated accommodations being unfit
- poor treatment from service providers
- grocery vouchers that had to be spent all at once despite evacuees having no or insufficient place to store food, including perishable food

For example, we heard:

“Hotel vouchers were being denied by some hotels.”

“Having to spend your entire voucher in one visit was embarrassing.”

“We had limited storage/refrigeration where we stayed, but got a \$200 grocery voucher, which couldn’t be used in increments, so a lot got wasted and left us high and dry when food ran out.”

“Changes need to be made to ESS referral vouchers so that displaced persons do not have to buy all supplies at once, as they might not have a refrigerator to store perishables or transportation and capacity to carry everything back to temporary accommodation.”

“The help offered was very rigid, for example you could only procure items from [one specific grocery store]. When you go through a trauma the last thing you want to do is go to a crowded [grocery store].”

“Absolutely horrible to make someone travel that long way and then wait in long line ups, just to get their vouchers and have to travel all the way back home.”

“By the time we finally received our vouchers we had two hours to use them before they expired... There seemed to be a lot of manual work and paper documents that had to be passed to multiple levels of people in the organization.”

“Extremely difficult for food choices when you are on a special diet for health reasons.”

Many evacuees relied on ESS to meet their ongoing needs because they were unable to return to their homes for months after a wildfire or flooding event. As ESS extended from days to weeks for some evacuees, the way in which vouchers limited choices around food and lodging had increasing significance for those who relied on this support. We also heard that the voucher system excluded some evacuees from receiving ESS support altogether. For example, in a small number of cases we heard that evacuees who travelled outside of the community where they originally received a referral voucher were unable to use those specific vouchers because they were not accepted by suppliers outside of the community the evacuee received the voucher in. In other cases, we heard that evacuees who travelled outside the province were not able to access ESS supports because the referral vouchers were limited to suppliers within the province.

Vouchers also have the effect of identifying a user as an evacuee when obtaining goods and services. Since a person only qualifies for ESS based on having no other means of support, voucher users are forced to reveal

that they lack access to financial resources, insurance, and family or friends who can assist. Several questionnaire participants noted that they experienced poor treatment by service providers when using their vouchers.

In some cases, people told us that they had a poor experience with a particular service provider, but no flexibility to make alternative arrangements. In other cases, individuals with dietary restrictions told us that they struggled to access appropriate food.

Supporting Indigenous evacuees

Indigenous communities in British Columbia, including rural and remote First Nations, have been disproportionately impacted by emergency events.¹⁰⁴ Because of the specific relationship Indigenous people have with the land, which is an integral part of their way of life and culture, they are also impacted differently when they are displaced from their land.¹⁰⁵ Moreover, the legacy of colonialism has until recently largely excluded Indigenous communities in BC from the development and delivery of emergency services they receive as evacuees or are asked to deliver as First Nations governments.¹⁰⁶

In our investigation, we found that Indigenous evacuees were more likely to have been displaced by a combination of fire and flooding events in 2021. Indigenous evacuees were also more likely to experience longer displacement as a result of these disasters, and they generally experienced greater challenges relating to displacement, including family separation, difficulty accessing health care, accommodation and housing. In addition, analysis of responses to our questionnaire shows that Indigenous participants were more likely to experience disability than non-Indigenous participants. As discussed above, questionnaire participants with disabilities encountered unfair barriers when accessing ESS supports.¹⁰⁷

In our investigation, we heard that some Indigenous evacuees experienced discrimination and culturally unsafe interactions with the ESS program. As a result, some Indigenous evacuees were unable to access the ESS supports that they needed. The reported rate of discrimination or harassment among Indigenous evacuees who participated in our questionnaire was significantly higher than among non-Indigenous evacuees: 26 percent of Indigenous questionnaire participants reported experiencing discrimination or harassment.¹⁰⁸ Almost one-quarter of Indigenous participants also reported disruption to cultural and traditional practices.¹⁰⁹

Some Indigenous questionnaire participants described the experience of discrimination or harassment in general terms without providing further details. Others reported poor treatment by staff at ESS suppliers, including grocery stores and hotels. Discriminatory behaviours ranged from rudeness to more overt hostility, with one evacuee reportedly being told to “go back home” by a worker. Other questionnaire participants who reported discrimination or harassment raised issues that overlapped with those of the general population of evacuees: long waits, poor communication, inadequate support for mental health, and unsuitable accommodations.

A member of Métis Nation British Columbia (MNBC) described the difficulties that Métis Elders experienced waiting in cars and standing in long lines in hot weather. She also told us about MNBC members experiencing rude treatment and lack of cultural awareness at a reception centre where many Métis people were seeking assistance.

Some Indigenous evacuees who identified having experienced harassment or discrimination in our questionnaire raised specific concerns related to the voucher

system. As we highlighted earlier in this report, vouchers identify individuals as evacuees who are making use of a government program. Some Indigenous questionnaire participants raised concerns about the stigmatizing treatment they received when using vouchers:

“[Grocery store] store staff treated us poorly, some with surly expressions, a very uncomfortable situation when using food vouchers from ESS.”

“There was no choice of shopping with vouchers and were treated poorly by store staff.”

“The grocery store staff were not very accommodating with me using a voucher, was embarrassing.”

We heard from some Indigenous evacuees that the lack of flexibility in eating choices that resulted from the use of vouchers over long periods of displacement contributed to Elders being unable to obtain culturally appropriate food, with some having been unable to maintain a balanced and healthy diet throughout their displacement.

Questionnaire participants also described negative and disrespectful interactions with ESS responders and difficulty accessing adequate supports. Some Indigenous questionnaire participants described positive experiences accessing ESS, including interactions with volunteers who were patient, compassionate, hard-working, helpful and kind. However, other Indigenous participants described negative experiences, including the following:

“The ESS workers were very rude to me. . . I was very disappointed being treated that way [being the] mother of 4 young children. . . I hated how I was treated.”

“Staying in a dorm brought back memories of residential school because the doors were locked after 11.”

“I found staff of ESS were helpful but cold.”

“[P]eople should never feel as though they are a burden during an ordeal. . . This has been the most difficult and stressful time of my life by far. . . . [T]o be made to feel as though I was asking too much . . . was wrong and then to top it all off we were made to feel as though we were alone in the process.”

“[I] experienced racism.”

“My husband was in his final life phase with bowel cancer. He was in serious pain and desperate toilet issues. He was constantly uncomfortable. We lived in our 20 foot motorhome and surfed from parking lot to parking lot. No offer of help, no help no communication of anyone able to help.”

“Once back in [city] the month and a half seemed like ESS/Red Cross didn’t care about our health needs. (Fighting to make us stay in a hotel with blood and feces on the bedding and bathroom).”

A non-Indigenous questionnaire participant also observed that “the bias shown to Indigenous evacuees was heartbreaking.”

Despite the significant challenges some Indigenous evacuees experienced with the ESS system, we also heard about community-based solutions to better support Indigenous evacuees. For example, many people billeted with family and friends. We heard about an ESS collaboration with the First Nations Health Authority to provide culturally sensitive supports, including ceremony, for people impacted by the Coldwater River flooding. Tk’emlúps te Secwépemc, as they did during the 2017 wildfires, opened their powwow grounds for camping, and provided meals and supplies. This helped families and community members to stay together and be supported.

In advance of the Sparks Lake wildfire evacuation, Skeetchestn Indian Band pre-booked over 30 hotel rooms to support Elders and vulnerable people. Since the evacuation order was made at night after a sudden shift in winds, accommodations were hard to find. The pre-booked rooms helped to ensure that these most vulnerable members had accommodation. This planning helped to bring support services to Skeetchestn Elders so they did not have to wait in long lines at reception centres. There was also a room in the hotel where Skeetchestn was able to establish an information booth for their band members.

During our investigation, we heard repeatedly about the importance of relationship building and liaison work in the delivery of ESS. One Indigenous questionnaire participant described volunteering at a reception centre to help other Indigenous people who attended after having experienced difficulties in the process of accessing services herself. She described how Indigenous evacuees felt more comfortable talking to her and that she was able to help them.

We also heard that community navigators from affected First Nations were engaged to liaise with host community emergency program staff and ESS teams and to assist evacuated community members. A community navigator is a person who helps facilitate ESS delivery by liaising between communities (both First Nations and non-First Nations) and reception centres.¹¹⁰ For example, Skeetchestn hired its own community navigators to assist band members displaced to Kamloops and Kelowna. ESS teams in Kamloops and Kelowna recognized the importance of the community navigators and the valuable contribution their liaison work made to improving ESS delivery at the Kelowna and Kamloops reception centres.

The First Nations' Emergency Services Society of British Columbia (FNESS) shared some positive examples of how it was able to connect people with resources who otherwise might not have received them or might have encountered difficulty receiving them. In one case, one of FNESS's Regional Recovery and ESS Specialists heard about three families from Sumas First Nation who had been evacuated to Abbotsford two weeks prior but had not received ESS supports. The specialist travelled to the hotels where the families were staying and assisted them through the ESS registration and referral process. FNESS reported that because the specialist was able to travel to the families, introduce herself and share her background, she was able to develop a relationship and help them to navigate the ESS system. FNESS staff continued to work at the Abbotsford reception centre as a liaison for First Nations and Métis families until the reception centre was deactivated. FNESS reported that the local ESS team recognized the importance of FNESS's liaison work and the valuable contribution it made to improving ESS delivery at the Abbotsford reception centre.

These examples show how community-based approaches to cultural safety helped Indigenous evacuees access services and created more positive outcomes.

Analysis: Ensuring equitable access to emergency supports

The experiences of evacuees shared above demonstrate the ways in which a one-size-fits-all model of emergency supports unfairly creates barriers for some people to access the support they need. All too often, those barriers are faced by people who are disproportionately impacted by extreme weather events and who have the fewest resources available for recovery – including Indigenous people, people with disabilities, lower-income households, older people and children, people with physical and mental health needs, and other people experiencing social marginalization. Most troublingly, we found that some Indigenous evacuees experienced discrimination and culturally unsafe interactions with the ESS program. As a result, some Indigenous evacuees were unable to access the ESS supports that they needed.

We also found that some families and older people experienced similar difficulties accessing ESS support, particularly those caring for family members with more complex health needs. We found that the limited way in which ESS supports were provided, through vouchers and limited hotel accommodation, made it difficult for some caregivers to provide the necessary care for dependent family members. We also found that the voucher system limited the ability of some people to fully use the supports they needed. Although it was clear in our investigation that individual experiences varied, we found that overall, the program did not sufficiently account for existing disadvantages of evacuees, resulting in inequitable access and outcomes.

Finding 2: The way in which Emergency Support Services were delivered in response to wildfires and the atmospheric river in 2021 was an unfair procedure under section 23(1)(a)(v) of the *Ombudsperson Act* because the program did not adequately account for existing vulnerabilities among people who were trying to access the services. As a result, people experienced inequitable access and outcomes based on factors including Indigeneity, physical ability, health, age, family status and income.

Embedding equity in service delivery

The ministry's *Emergency Support Services Program Guide: The Heart of Emergency and Disaster Response* (2022) includes a new section on supporting people experiencing vulnerability. The program guide states that ESS teams must recognize barriers to accessing services equitably and seek to provide services without judgment or bias. The technical paper on the modernized legislation also references the importance of cultural safety and the need for consideration of disproportionate impacts.¹¹¹

While we are encouraged by the ministry's commitment to improving equity, our investigation highlighted the need for further work to achieve more equitable outcomes in the practical delivery of ESS.

Our focus on equity parallels the BC Human Rights Commissioner's call for a "human rights-based approach" to emergency management. In her 2023 inquiry report, the commissioner described this approach as one that:

... acknowledges that while emergencies and disasters, whether natural or human caused, are indiscriminate as to who is affected, the impact of them is not. In a human rights-based approach,

*marginalized and vulnerable people, including recipients of aid, are involved in all stages of emergency planning in an active, voluntary and meaningful way. Their needs are addressed as basic human rights, and programs and policies are aimed to build their capacity.*¹¹²

Striving for equity means recognizing harms and dismantling discriminatory rules, systems and cultures. Programs and decision-making processes, including those that appear to be neutral and fair, may be inadvertently or purposefully structured in a way that is inequitable and discriminatory. This leads to less favorable outcomes for certain groups of people because of their personal circumstances. Equitable programs start from the premise that equal provision of services and resources is not always sufficient; some communities and individuals need more services and resources to achieve equitable outcomes and meet program objectives.¹¹³ We have highlighted some of the areas where further work is required to ensure that all people can get the support they need in the aftermath of a disaster event.

Supporting cultural safety

The discrimination and cultural unsafety experienced by Indigenous people is not new or unique to the ESS response in 2021. Rather, these experiences reflect a historical pattern of Indigenous-specific discrimination and inequitable service delivery in provincial emergency management. After the 2017 and 2018 wildfire and flood seasons, five separate after-action reviews described the experience of discrimination and culturally unsafe interactions that Indigenous evacuees had with the emergency management system in BC, including the ESS program.¹¹⁴

These reviews describe a range of experiences, including Indigenous families being separated over the course of their evacuation period and the parallels between group lodging in community centres and the

experience of residential school survivors. The reviews cite rude and disrespectful treatment by hotel and restaurant staff when Indigenous evacuees tried to use the vouchers provided by the ESS program. A review conducted by the Government of Canada noted the lack of space for Indigenous evacuees to practise traditional activities and prepare traditional food, as well as the lack of comfortable space for Elders and expectant mothers. A review conducted by First Nations Health Authority highlighted the limitations of the voucher system for Indigenous evacuees and the lack of ESS training for community navigators who accompanied evacuees and were expected to help them navigate and access the ESS program.

In addition to identifying these difficult experiences of discrimination and cultural unsafety, the reviews recommend Indigenous-led, community-based solutions for improving cultural safety and creating more equitable outcomes. These include creating culturally safe evacuee lodging and support arrangements, increasing daily rates for billet hosts, increasing cultural awareness and sensitivity training for ESS volunteers and all emergency management personnel, ensuring that traditional language services are available for evacuees, and incorporating cultural considerations and First Nations knowledge more widely in planning and response coordination.¹¹⁵ In its review, *The Fires Awakened Us*, the T̓silhqot̓in National Government identified the need for community longhouse gathering centres with kitchens and lodging, traditional arbour and camping areas for evacuees, and traditional healing ceremonies and addictions and counselling supports.

Métis Nation British Columbia has similarly identified several Métis-led initiatives in the context of ESS, including developing a custom ESS training program that would prepare Métis and non-Métis volunteers to support Métis citizens.¹¹⁶ MNBC states

that developing its own training for ESS volunteers will better support Métis evacuees. Recognizing that local and provincial governments may have little awareness of Métis experience, MNBC identified the need for a trained Métis liaison to integrate into local emergency operations centres or the provincial emergency response to ensure that Métis needs are considered and met.¹¹⁷

These community-based solutions and recommendations centre on the importance of including the expertise, knowledge and resources of First Nations and Métis people in the development and delivery of emergency systems, including the ESS program. These solutions are necessarily informed by a broader structural commitment to reconciliation and recognition of Indigenous Peoples' right to self-determination, which we discuss further below.

The ministry has made commitments to embed cultural safety in the provincial emergency management system. In 2019, Emergency Management BC signed a Declaration of Commitment to Cultural Safety with the First Nations Health Authority. The health authority defines “cultural safety” as “an outcome based on respectful engagement . . . [resulting] in an environment free of racism and discrimination, where people feel safe when receiving health care.” The declaration outlines a plan to embed cultural safety and humility in the training, orientation, policies and practices of EMBC, including developing strategies and work plans to track, report and evaluate progress.

Currently, there is no ministry-led plan to support the strategic integration of cultural safety across the entire ESS system. However, some steps are being taken. In October 2019, the province reported that EMBC-sponsored Mobile Support Teams had completed basic cultural safety training and that EMBC was providing funding and exploring opportunities to provide more

in-depth and ESS-specific cultural agility and cultural safety training to all emergency management staff and ESS volunteers as a component of the core ESS training programs.¹¹⁸ The efforts to improve cultural safety training are intended to implement the *Addressing the New Normal* recommendation that the province require ESS volunteers to participate in cultural awareness training.¹¹⁹

Expanding cultural awareness and safety training is widely seen as an important component in improving culturally safe outcomes.¹²⁰ In our investigation, we heard criticism of the current ESS training curriculum delivered by the Justice Institute as primarily focused on the urban environment, lacking in cultural relevancy and failing to include the unique and varied experiences of rural and remote First Nations and Indigenous people in emergency response and recovery. We heard about the importance of Indigenous people developing relevant course content and curriculum for ESS training, as well as the need for specific Indigenous training for ESS delivery by First Nations themselves. Some of this work appears to be underway, although it is in the very early stages. For example, the Ministry of Emergency Management and Climate Readiness has undertaken a review of the curriculum delivered by the Justice Institute, is working with FNESS to develop First Nations-specific ESS training, and is exploring options to deliver this training closer to or in First Nations themselves. The ministry further points to recent Community Emergency Preparedness Fund funds allocated to support local authorities and First Nations in integrating cultural safety into local ESS programs.¹²¹

Additionally, in August 2022 the ministry released the updated guidance document for the ESS program. The ESS Program Guide highlights the First Nations Health Authority's Declaration of Commitment to Cultural Safety and sets out two new policies designed to ensure cultural safety in the delivery of ESS.

These policies authorize community navigators and First Nations community navigators as an eligible expense for which First Nations and local authorities can receive reimbursement from the ministry. In addition, the policies formalize the use of the First Nations community navigator, identified by and at the discretion of the impacted community, to support community members with ESS supports as well as supports not commonly offered at the ESS reception centre or a group lodging facility.¹²² The ministry also advises that it has developed a process with the First Nations Health Authority to address racism experienced in the ESS program.

In addition, these new policies authorize Cultural Activity Locations Support as an eligible expense for which First Nations and local authorities can receive reimbursement. The rationale for this new policy is that it is important to provide trauma-informed and culturally safe services to lessen the impacts of evacuation and support a more effective transition to recovery. The policy recognizes that some communities may prefer to designate space separate from ESS reception centres to provide these services.¹²³

The updated ESS Program Guide also sets out a list of “wise practices” intended to support cultural humility and safety. These include:

- Recruiting Indigenous people and youth as ESS responders
- Engaging Indigenous leaders in all decisions that might impact their communities (this can also be achieved through the First Nations community navigator role)
- Facilitating the creation of “host community agreements” between First Nations and neighbouring communities to access facilities for Cultural Activity Location Support, such as Longhouses,

Big Houses, Nation-owned buildings and Friendship Centres.

- Integrating cultural safety and humility training into monthly ESS team meetings.
- Sharing the Indigenous history of the local area with all volunteers

We are encouraged by the commitments the ministry is making to stop discrimination, improve cultural safety and support equitable outcomes.¹²⁴ We understand that in order to realize these outcomes in the ESS program, legislative and policy commitments must be put into practice at the community and service delivery levels, where people experience ESS directly.

In this respect, we emphasize that safety is defined by those who are receiving a service, not those who provide the service. Ultimately, the assessment of whether a service is culturally safe must come from Indigenous emergency management practitioners and evacuees working within or receiving services from the program. We strongly encourage the ministry to continue its work to embed culturally safe practices into all aspects of the ESS program and to do so in partnership with First Nations and Métis Nation British Columbia. In addition, in light of what we saw in our investigation, we recommend that the ministry develop a robust process for assessing and evaluating the impact of these policy and program changes in relation to actual service delivery. In other words, the ministry needs to have a process for receiving meaningful and timely feedback about cultural safety from people who are using ESS services and use this to inform ongoing program changes.

Recommendation 3: The Ministry of Emergency Management and Climate Readiness work with First Nations, First Nations' Emergency Services Society, Métis Nation British Columbia, the First Nations Health Authority and other Indigenous partners to integrate cultural safety across the entire Emergency Support Services system, including developing and implementing a process for receiving meaningful and timely feedback about cultural safety in the delivery of Emergency Support Services by December 31, 2025, and for ensuring that timely program and policy changes are made in response to that feedback.

Supporting community capacity and reducing waits

Many of the equity concerns we heard related to the long waits that people experienced at reception centres. Although long waits are not a widespread ESS problem, many people who were evacuated because of wildfires and flooding in 2021 experienced long and confusing waits at local reception centres to register for ESS and receive their vouchers.

The long waits were especially onerous for people with circumstances that made it difficult to wait in line, primarily related to lack of access to transportation, disability, poverty, mental health, family composition and a person's caregiving responsibilities. For some people, these waits became a barrier to service, discussed below.

The long and confusing waits occurred in part because the local capacity to deliver ESS in some communities was overwhelmed by the scale of the events and the large numbers of people who were evacuated and seeking support at the same time. In some cases, wait times were compounded by the challenges of operating reception centres during the COVID-19 pandemic.

The ESS program is primarily delivered by trained local volunteers. We heard that in some communities there were not enough trained volunteers available to register and finalize ESS referrals for the large number of people seeking help at the same time. The ministry told us that JIBC trains ESS responders to complete this process in 20 to 30 minutes, and that it is this time frame that is used for planning purposes. In our investigation, we heard that it took approximately 45 to 60 minutes for a trained ESS responder to fully register one household for ESS supports during the wildfire and atmospheric river responses. This process may take even longer when evacuees are distressed or confused about the process. In 2021, with a limited number of locally trained volunteers to do this work, it took a very long time to register and refer the hundreds of people waiting for support at individual reception centres, particularly during the atmospheric river in November.

Similarly, we heard that local ESS teams did not have enough time to explain the ESS process to all evacuees and that there was no centralized or online forum to communicate with evacuees about their ESS application.

We heard that many ESS teams felt inadequately supported by EMBC while responding to multiple large-scale (Level 3) events in 2021. We heard that ESS volunteers in Kamloops, Vernon and Kelowna often worked 13- to 15-hour days for weeks and sometimes months on end. Many of these volunteers worked during the long wildfire season in the summer and then returned to their volunteer duties again in November during the atmospheric river. Some volunteers took time off paid work to help with ESS, while others put personal plans and projects on hold. The widespread scale of the weather events and their long duration put an enormous burden on the shoulders of local volunteers, and this contributed to a feeling of burnout and

a declining number of volunteers willing to participate in the ESS program. Many volunteers told us that their efforts and work have gone unrecognized and unappreciated by the province.¹²⁵ This too has contributed to some communities having fewer local ESS volunteers.

We heard from local emergency management professionals and volunteers about ways to improve the capacity and efficacy of their reception centres and ESS teams. They told us that continuing to rely almost exclusively on volunteers to deliver ESS is not a sustainable model of service delivery in the face of climate change and the increasing frequency of extreme weather events. They explained that their community ESS programs rely on staff to carry out core ESS functions, including, for example, program planning over the course of the year, volunteer management, creating and maintaining supplier relationships, receiving calls for service, managing ERA training, direct purchasing of supplies, managing ESS extensions and evacuee recovery plans, as well as interacting directly with evacuees during complex and large-scale events. They explained that many of these critical tasks are not currently reimbursable through the program's cost recovery framework. We heard that the capacity of many local ESS programs could be strengthened by both hiring staff dedicated to supporting and delivering the community ESS program and ensuring that local programs can recover costs of existing staff that are working to deliver and administer ESS.

We also heard that ESS delivery could be improved through additional surge capacity. For example, it was suggested that the long waits experienced by people at local reception centres could have been reduced with additional trained and experienced ESS responders providing support to evacuees during large-scale (Level 3) events. We heard that it was very important that any additional surge capacity or supports be

respectful of local ESS teams and their way of delivering ESS. Providing effective surge capacity is not a one-size-fits-all solution but must be developed through partnerships between local authorities, First Nations and the ministry.

The need for greater ESS capacity is recognized by the province. The ministry told us that funding is available through the Community Emergency Preparedness Fund to help build capacity of local ESS teams. The ministry has also developed a model of surge support. For example, the ESS training manual explains that if a community is overwhelmed by a disaster and does not have access to support from neighbouring communities, the ministry may help by activating its Mobile Support Teams. The training manual describes the provincial Mobile Support Teams as composed of trained ESS volunteers who may travel to any community to assist with ESS delivery and provide on-site training for residents to assist them in organizing ESS during an evacuation.

In 2021, the provincial Mobile Support Team was made up of 20 volunteers, but only two members were able to assist ESS teams in the southern Interior for six days during the wildfire season. The ministry explained that because of lessons learned in 2021 it hired four "as and when" ESS training specialists willing to deploy to fulfill roles previously fulfilled by Mobile Support Team volunteers. The ministry explained that it expects this group will expand to six members, with potential for further growth.

Emergency professionals and volunteers told us that long waits at some reception centres were exacerbated by a lack of communication during the evacuation period. For example, we heard that receiving advance notice of evacuee movement to respective reception centres, from local

governments or the ministry, would help local teams to prepare necessary community supports for evacuees with complex needs.

The ministry told us that it expects the ERA tool will reduce long waits at local reception centres by increasing the number of people who self-register for ESS, reducing the number of people who need to access services at a reception centre, and increasing the number of ESS responders available by enabling remote support from ESS teams outside of the impacted or host community. In addition, the ministry expects that the e-transfer model will reduce the amount of time volunteers spending processing referral and distributing assistance. The ministry intends to keep systems in place to support those who are unable to self-register or who will continue to require a significant amount of time to register – for example, evacuees without ID or access to online banking.

When a major disaster occurs, the system needs to be able to scale up quickly to provide supports in a timely and equitable way. This did not happen in 2021 when, as we have described, many evacuees experienced long waits at reception centres that made their situations more stressful. For some people, these long waits created a barrier to receiving ESS. They were unfair for some evacuees and reflected a system that was overwhelmed by the scale of the event and the large number of people who required assistance at the same time.

While we agree that the ERA will contribute to the more efficient administration of ESS, our assessment of what happened in 2021 suggests that the ERA tool is not sufficient to fully mitigate the long waits that can happen in a disaster.

For this reason, we recommend that the ministry work with local authorities and First Nations to develop supportive models of surge support that can be implemented quickly when needed. While we are encouraged by the steps the ministry has taken to build capacity of its Mobile Support Team by hiring staff to fulfill the roles previously fulfilled by volunteers, the need to build ESS capacity extends beyond this small provincial team. Given the “as and when” model for the current small training specialist team, incremental costs would be minimal even with substantial expansion of the team’s size. Given the complexity and demands of delivering ESS during large-scale events, we are concerned that the delivery of ESS relies almost exclusively on local volunteers, some of whom may have been evacuees themselves. We recommend that the ministry work with local authorities and First Nations to develop a framework that better supports flexibility and resilience in the local delivery of ESS, including resources and cost recovery for staff working to deliver and administer ESS. Building capacity to support community-led responses is consistent with the Sendai Framework, which aims to empower local authorities and communities.¹²⁶ It is also something that was identified in *Addressing the New Normal*, which recommended a “strategic shift” to “establish emergency centres of excellence in Interior locations to support large-scale disaster response.” The report described such centres as being “of sufficient size, capacity and organization to manage a large influx of evacuees on short notice.”¹²⁷

We also recommend that the ministry work in partnership with local authorities and First Nations to improve communication to evacuees about ESS. While communication

about ESS falls primarily to local authorities and First Nations as front-line ESS service providers, the ministry has responsibility as lead coordinating agency for emergency management to collect incoming information from various sources and disseminate it in a way that evacuees can reliably access and understand. Better communication by the province was identified in *Addressing the New Normal*, which recommended that the province develop a central emergency communications website to provide emergency updates for evacuees.¹²⁸ The events of 2021 only reinforced the need for clear communications. As discussed above, many evacuees experienced confusion and uncertainty about availability of emergency supports and this was compounded by a lack of timely, accessible and reliable information. Increasingly in recent years, social media platforms have been used to communicate essential information in an emergency; however, questions have been raised about the extent to which these platforms can be relied on to share accurate information widely.¹²⁹ Recently, major social media platforms have banned news content for Canadian users, making it increasingly difficult for evacuees to access timely, accurate and reliable information.¹³⁰

Finally, we recommend that the ministry work with local authorities and First Nations to improve existing volunteer recognition programs to ensure meaningful provincial recognition of the important contributions made by local ESS volunteers.

Recommendation 4: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to strengthen provincial support and resources for the delivery of local Emergency Support Services, including the following steps:

- a. Develop and implement effective surge support for large-scale Emergency Support Services responses, including consideration of expanded use of “as and when” employees by May 31, 2024.
- b. Develop a framework that supports flexibility and resilience in local delivery of Emergency Support Services, including a review of cost recovery for Emergency Support Services work by local authority and First Nations staff by May 31, 2025.
- c. Develop and implement a strategy for improved communications to evacuees about Emergency Support Services, including a centralized communications website for providing information to evacuees by May 31, 2024.
- d. Develop a program for more meaningful provincial recognition of the important contributions made by local Emergency Support Services volunteers by May 31, 2024.

Providing safe and accessible spaces

Many of the equity concerns we heard related to the long waits that people experienced at reception centres. We heard about the trying conditions that people experienced when they were waiting at reception centres. People described waiting in long lines outside buildings without any greeting or information about what they could expect or how long the wait may be. Many people talked about the uncomfortable conditions and heightened confusion this created.

The long waits at the reception centres were especially onerous for people with circumstances that made it difficult to wait in line, including those with physical or cognitive disabilities, caregivers, older people, and people with pets or farm animals. ESS practitioners and volunteers identified the need to establish reception centres that are physically accessible to all people and that feel welcoming and familiar. Particularly in host communities that may respond to multiple Level 3 events every year, it is important that reception centres function as an effective emergency hub with space for all evacuees to sit and rest comfortably, space to share information, and designated space for cultural ceremony to take place. We also heard about the need to provide safe and secure pet care while evacuees are at a reception centre.¹³¹

We also heard about difficulty in securing adequate temporary lodging and accommodation for evacuees with larger families, and families with pets. We also heard about the unique challenges faced by people with complex health needs and their caregivers. For example, people told us about their family members living with dementia and other cognitive disabilities who managed independently at home but struggled significantly when displaced from the familiar and established supports in their homes and neighbourhoods. People also

shared stories of family members undergoing cancer treatment, others recovering from significant injuries and surgery who struggled to find adequate space and support to recover while they were displaced from home.

We heard from emergency response professionals and ESS responders about the need to support more lodging options for evacuees, outside of hotel accommodation and group lodging. This includes increasing the daily rates of billet hosts, as it is essential that billets have the resources to support evacuated families. This also includes broadening the options to ensure they meet the diverse needs of evacuated families, particularly those who are displaced from home for a longer time.

Recommendation 5: By December 31, 2026, the Ministry of Emergency Management and Climate Readiness take steps necessary to ensure that reception centres are accessible, including working with local authorities and First Nations to identify reception centre sites that are already accessible and, as necessary, improving accessibility by developing standards, conducting accessibility audits, and providing funding to address any identified deficiencies and meet any accessibility standards.

Recommendation 6: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by May 31, 2024, increase daily billet rates and broaden lodging options for evacuees, including those with larger households, people with complex health needs and people with pets.

Recommendation 7: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by May 31, 2024, implement alternate ways for evacuees to access Emergency Support Services if they are unable to attend a reception centre in person.

Integrating professional mental health care

Most people affected by disasters will experience psychological distress. The prevalence of common mental health disorders like depression and anxiety can be expected to more than double in a crisis like a natural disaster. People with severe mental health disorders are especially vulnerable during disasters and emergencies. In the aftermath of a disaster, most people will need only basic mental health supports, but a smaller number may eventually need more specialized health care.¹³²

Addressing the New Normal recommended the development of “stable and sustainable mental health recovery programs that acknowledge cultural linkages to the land and the compounding challenge of historical trauma.”¹³³ The province responded to this recommendation by developing *British Columbia’s Mental Health and Wellness Disaster Recovery Guide* and an accompanying toolkit, intended to assist in facilitating “cohesive and consistent planning and delivery of psychosocial recovery activities in the aftermath of disasters.”¹³⁴

It is unclear to what extent the suggested activities and services set out in the toolkit were implemented in the aftermath of the 2021 weather events, but we heard from some questionnaire participants about need for and absence of mental health supports.

They told us:

“The food and lodging/emergency clothing was helpful but no mental health supports which was desperately needed.”

“It would have been invaluable if . . . there were ongoing mental health supports – including subsidized therapy – for us and our children.”

“[There should be] some counselling available, almost everyone here has PTSD.”

“I took medical leave from work and ended up in counselling.”

“Severe mental health challenges related to losing our home and everything we owned.”

While the lack of mental health supports was not necessarily a barrier to accessing ESS services, people told us about how great the need for mental health supports was during these critical times and about how scarce they were both in the reception centres and in communities.

The need for mental health supports was echoed by emergency management professionals and volunteers, who told us that the ESS registration and referral process could be improved by including professional mental health and social work support on-site at reception centres.

For example, we heard that long waits at reception centres could be reduced if additional mental health care and social work services were provided on-site. Many evacuees are experiencing a significant amount of stress and uncertainty during the time they are seeking ESS supports, but most ESS responders, while having received training in basic psychological first aid, do not have the necessary training, skill or experience to adequately support evacuees in a time of acute stress.

Disaster Psychosocial Services Program

The Disaster Psychosocial Services Program (DPS) is a volunteer network of 200 people across the province, including registered social workers, psychologists and clinical counsellors. DPS is managed by the Provincial DPS Team, under Health Emergency Management BC, a program of the Provincial Health Services Authority. DPS provides psychosocial services on request and with the agreement of an affected community.

ESS responders explained that having professional mental health workers on-site would help evacuees manage their stress and would thus reduce the burden on volunteers who are tasked with administering the program supports through the registration and referral process. In 2021, volunteers from the provincial Disaster Psychosocial Services Program (DPS) deployed to local reception centres helped support the mental health and emotional well-being of ESS teams, but there were not enough DPS volunteers to meet the mental health care needs of evacuees. Many ESS responders described the presence of the DPS volunteers as valuable and critically important. They suggested that having more DPS volunteers on-site at reception centres to work with evacuees would help evacuees through a very traumatic experience and contribute to more efficient service delivery.

Similarly, we heard that integrating professional social work services into the early stage of ESS would help vulnerable individuals and households, including people who are using drugs, to navigate the support system, access temporary housing and access a safe supply of drugs in the community to which they are evacuated. In our investigation, we heard about the valuable work done by a small number of social workers in Kelowna (through Interior Health) who helped coordinate supports and provide basic needs for people they identified as needing additional support. Building

this kind of approach into the emergency response would help ensure that people who are most vulnerable are able to access appropriate supports.

Mental health support is crucial to the overall recovery of individuals and communities after emergencies. Research shows that, given the right supports and resources following a disaster, acute stress subsides, and most people experience a relatively stable pattern of healthy functioning.¹³⁵ World Health Organization guidelines indicate that effective emergency response includes making mental health care available immediately for specific, urgent mental health problems that arise.¹³⁶ It recommends that trained staff or volunteers who can offer emotional support to people experiencing acute distress should be available, as well as specialists who can offer interventions for people impaired by prolonged distress. The BC Human Rights Commissioner has called for “low barrier mental health supports” to be “widely available to help people with the potential anxiety, fear, uncertainty and isolation associated with emergencies.”¹³⁷

Incorporating effective mental health and social supports into local ESS service delivery will require an integrated cross-government approach that prioritizes the health of evacuees and includes the health care expertise and capacity of the Ministry of Health, the First Nations Health Authority, the provincial Health Services Authority and regional health authorities. As lead coordinating agency for emergency management, the Ministry of Emergency Management and Climate Readiness is responsible for coordinating with the Ministry of Health and health authorities, alongside local authorities and First Nations to develop and implement a strategy to further integrate disaster psychosocial first aid, professional mental health care and social work into the delivery of ESS. For this reason, our recommendation is directed primarily to the

I needed socks and winter boots for my kids as we had 5 minutes at 11:00 at night to get out of the house. We didn't get vouchers for these.

– evacuee

The food and lodging/emergency clothing was helpful but no mental health supports which was desperately needed.

– evacuee



Ministry of Emergency Management and Climate Readiness, while recognizing the need for significant cooperation.

Recommendation 8: Consistent with its mandate to coordinate evacuee supports, the Ministry of Emergency Management and Climate Readiness work with other ministries, health authorities, First Nations and local authorities to, by December 31, 2024, develop and implement a strategy, with appropriate funding, to further integrate disaster psychosocial first aid, professional mental health care and social work into the delivery of Emergency Support Services.

Providing flexible supports

In 2021, the well-being and dignity of evacuees was impacted by a system that required them to use vouchers to access the services that would help them meet their basic needs. Evacuees are better served by a system that allows them to choose how they will meet their needs. For example, evacuees who do not have access to a refrigerator can purchase just the supplies they need for a single meal. Similarly, people who receive poor service can seek out another provider. Providing flexible supports also makes it easier for people to meet specific needs that might otherwise go unmet because they do not fit within the program's expectations about what an evacuee will require to meet their basic needs.

The way in which vouchers were administered in 2021 also contributed to challenges with the efficient delivery of ESS. Referral vouchers are paper forms that must be completed manually by volunteers working at reception centres. This is a time-consuming process. Some individuals travelled significant distances to access vouchers, and the travel contributed to stress, expense and delays in receiving

support. Where a disaster affects hundreds or thousands of people, the use of these forms becomes an obstacle to providing ESS quickly.

The voucher model also meant that suppliers were not paid up front but instead were reimbursed by EMBC after providing the services and submitting a claim. We heard that a history of delayed reimbursement by EMBC has sometimes made it hard to find suppliers willing to participate in the ESS program.

We are encouraged that the ESS program is moving away from vouchers. The shift to e-transfers should help to mitigate the delays and long lines that people experienced in 2021, allow suppliers to be paid up front, and provide evacuees with more options and better control over their immediate needs by using the ESS funding in the way that best suits their needs.

However, it is important to note that e-transfers are not a complete solution. Some people who are already vulnerable, such as people who are unhoused or who have undocumented legal status, may lack the ID and/or bank account necessary to receive e-transfers. Other people may be unable to go shopping for supplies, for example, because they lack access to reliable transportation. Truly equitable service delivery requires offering multiple options for distributing assistance to meet people's needs. In our investigation, we heard about community-driven solutions to meet the needs of people – including by providing the actual material things required, providing cheques and providing prepaid credit cards.

The ministry needs to support local ESS teams in implementing these community-driven, flexible ways of distributing assistance by providing policy guidance to support flexibility and ensuring that, whatever method of delivery is used, the cost will be promptly reimbursed by the province.

Recommendation 9: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to develop and implement a policy that supports multiple options for accessing Emergency Support Services, that do not rely on the use of vouchers, when e-transfer is not available or appropriate. The policy to be in place by May 31, 2024.

Developing a meaningful complaints process

Our investigation highlighted the fact that many people had challenges in accessing ESS and, for some people, that resulted in their not receiving services or receiving services that did not meet their needs. Others had concerns about how the ESS services were delivered. One of the ways in which those challenges can be addressed is through a meaningful complaints process that allows for individual complaints to be heard and, where appropriate, resolved. A complaints process also provides valuable information to decision-makers about how well emergency services are (or are not) meeting people's needs.

We recognize that creating a meaningful complaints process is complicated by the fact that ESS is delivered primarily by volunteers, organized as part of First Nations and local authority emergency management programs, and funded by the province. The purpose of developing a complaints process is not to undermine the valuable efforts of volunteers who are working hard in a challenging environment to deliver essential services. And we recognize that many local authorities and First Nations do not have the capacity to develop and implement a complaints process for ESS. At the same time, people who believe they have not been served well need to have somewhere to turn.

In our view, a complaints process is an essential way for people who feel they have not been adequately served by ESS to have their concerns addressed. Given the way in which ESS services are accessed and delivered – in high-stress environments, with decisions being made quickly – we would expect this process to be easily accessed, informal and timely. We would also expect it to be flexible and culturally safe in terms of both process and resolution, and to incorporate Indigenous approaches to conflict resolution.

For these reasons, we are recommending that the ministry work with local authorities and First Nations to develop and implement a meaningful complaints process for ESS services.

Recommendation 10: The Ministry of Emergency Management and Climate Readiness work with local authorities, First Nations and Métis Nation British Columbia to develop and implement by December 31, 2025, a timely, accessible and culturally safe complaints process that can be used by people who are trying to access, or who have accessed, Emergency Support Services.

ESS and private insurance

ESS is designed to provide a safety net rather than act as a program of first resort in emergencies. In other words, it is intended to assist people in emergencies only when no other assistance or support is available to them. Ministry policy states that people who can meet their immediate needs by accessing existing financial resources, insurance, or assistance from family or friends are not eligible for ESS.¹³⁸ ESS is not intended as an alternative or replacement for private insurance. Most residential home or tenant insurance policies contain provisions for Adjusted Living Expenses (ALE), which is intended to cover immediate needs like those provided by ESS.

Policy direction from the ministry states that ESS may be provided only “when access to a person’s insurance coverage is NOT reasonably and readily available,” but acknowledges that simply having insurance should not preclude a person from receiving ESS supports.¹³⁹

The 2010 ministry policy *Emergency Social Services Field Guide: The Heart of Disaster Response*, which was in effect during the 2021 extreme weather events, provided some additional information about the availability of insurance. The ESS Field Guide states that if an insured evacuee needs support and is having difficulty contacting their insurance agent, is uncertain about their coverage, or is traumatized and functionally incapacitated, ESS should be provided for up to 72 hours as usual. The Field Guide states that “people should not be denied access to Emergency Support Services because they may have insurance.”¹⁴⁰

In our investigation, we heard from evacuees and ESS responders about the difficulty in accounting for insurance availability during the needs assessment. They shared the following concerns:

“When evacuees arrive at the reception centre they are expected to know if their insurance is ‘reasonably and readily available.’ This is a highly subjective question and not easily answered in the stressful conditions of mass evacuation.”

“[If insured] the evacuee is on their own to pay their immediate living expenses. However, they cannot submit a claim... until after they exceed their deductible contribution, which could be \$1500 or more depending on their insurance policy.”

“The offloading of responsibility for interpreting and communicating poorly defined policy onto ESS volunteers has caused a great deal of stress.”

“When people are traumatized by a cataclysmic event, they need help immediately. In my case, I was cold and wet, having been rescued from a home that I was trapped in for two days, no food, no water, no heat, water four feet in the house. I was boated out. No money. The town is shut down. And I’m told to call my insurance and start a claim?”

“People who are evacuated should not be forced to make an insurance claim for short-term living expenses. Insurance money takes time to come through for food and accommodation, and insurance rates then go up.”

In particular, we heard concerns from local ESS teams that they were directed by EMBC several weeks into the wildfire response to more narrowly interpret their assessment of whether insurance was readily or reasonably

available. This was described by various ESS responders as direction from EMBC to “get tougher” on insurance in an effort to limit the amount of ESS being paid out in what was becoming a very long wildfire event.

This direction from EMBC several weeks into the ESS response caused confusion and concern among many ESS responders. We heard from volunteers that it was very difficult and complex to more stringently assess the question of whether a person’s insurance was readily and reasonably available. ESS responders told us that many insured people found their Adjusted Living Expenses deductible to be prohibitively expensive but that volunteers did not have the capacity or resources to address this question of deductible affordability in the context of the readily and reasonable criteria. This created additional stress and confusion for volunteers, many of whom felt tasked with a practically impossible determination. ESS responders described feeling inadequately supported in the field by EMBC’s policy direction and characterized their best efforts at conducting needs assessment as being unfair to the people they were supposed to help and creating unfairly differential access to ESS supports.

Like its predecessor the ESS Field Guide, the updated ESS Program Guide sets out various considerations regarding insurance availability in the context of the ESS needs assessment. As a starting point, the program guide begins by stating that ESS may be provided only “when access to a person’s insurance coverage is NOT reasonably and readily available.” The guide goes on to say that insurance does not immediately exclude evacuees from ESS support; ESS may still be provided on a limited basis if insurance does not provide full coverage or takes time to access. The program guide states that when people are traumatized by an event and unsure of their insurance coverage,

overnight ESS may be authorized. The guide recommends that if there are specific concerns relating to the provision of ESS to an insured individual, the responder should provide for the evacuee’s immediate needs and report the concern to the regional office if needed. The guide notes that Indigenous people may have insurance provided through their band government but that this often does not cover Adjusted Living Expenses and that individual evacuees may require ESS supports. The guide further recognizes that insurance coverage may not cover evacuees during extended events and affirms that these evacuees should not be excluded from ESS supports after their coverage has ended.

The program guide requires the exercise of discretion by ESS responders on an individual case-by-case basis. This can be a complex determination that takes time and careful consideration. While ESS responders may be able to comprehensively address this question in smaller-scale events, this becomes increasingly difficult in large-scale events where the time and resources of volunteers can be quickly stretched beyond capacity.

We encourage the ministry to work together with local ESS teams to develop a policy and process to better support a consistent and efficient determination of readily and reasonably available insurance in the context of an ESS needs assessment.

Finding 3: Emergency Support Services responders did not receive adequate support from Emergency Management BC in conducting fair, consistent and efficient assessments of whether evacuees' insurance was reasonably and readily available during the wildfires and atmospheric river event in 2021, which was an unfair procedure under section 23(1) (a)(v) of the *Ombudsperson Act*.

Recommendation 11: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by May 31, 2024, implement a policy and other supports that will assist Emergency Support Services responders in making fair, consistent and efficient determinations of whether insurance is readily and reasonably available in the context of an Emergency Support Services needs assessment. As risks and costs increase with the impacts of climate change, needs assessments should include the affordability of insurance and insurance deductibles in the determination of whether an evacuee's insurance is readily and reasonably available to them.

Responding to the realities of long-term displacement

The 2021 summer wildfire season resulted in 181 evacuation orders and over 33,000 people displaced.¹⁴¹ The atmospheric river events also displaced tens of thousands of people, including residents of Merritt and Princeton and surrounding areas, and the Fraser Valley.¹⁴² For many, displacement was temporary, but for others the scale of damage meant they were unable to return to

their home for weeks or months. At the time of this report, in 2023, many people were still displaced, including people from the Nicola Valley, Merritt and Princeton, and the rebuilding of Lytton has yet to begin. Others face permanent relocation.¹⁴³

Long-term displacement is not unique to the events of 2021; in the summer of 2023 thousands of people have again been displaced from their homes in the Okanagan and Shuswap regions due to wildfires, with many homes being lost. Similarly, reports from the 2017 and 2018 wildfire and flood seasons indicate that about 65,000 people were displaced across the province.¹⁴⁴ We do not know how many people remain displaced from these events, but in our investigation we heard about people, including families and Elders, who have not been able to return home. For example, Chief Chapman shared with us that Elders from Sq'ewá:lxw (Skawahlook) First Nation have been displaced since 2017 without adequate support from the federal and provincial governments to return home.

The impacts of long-term displacement due to extreme weather are significant, contributing to the erosion of individual well-being and community cohesion. Displacement affects physical and mental health, education, employment, livelihoods and culture – especially in Indigenous communities.¹⁴⁵ For example, the National Collaborating Centres for Public Health (NCCPH), in collaboration with Lilia Yumagulova, Darlene Yellow Old Woman-Munro and Emily Dicken, have published three reports as part of their Long-Term Evacuees Project.¹⁴⁶ This work reports that Indigenous people are more likely to be impacted by natural disasters and to experience long-term displacement, and that the consequences of this displacement are more extensive for Indigenous people and communities because of colonization, structural inequity and cultural dislocation.

The British Columbia Council for International Cooperation also published an analysis on climate change–related displacements in 2020.¹⁴⁷ It notes that, because of climate change, the area burned in BC each year is predicted to increase, along with the severity of floods.¹⁴⁸ The consequences will likely include more displacement, including long-term displacement of people who lose their homes. In July 2021, the Climate Displacement Planning Initiative published a report on climate-related displacement in BC.¹⁴⁹ The report highlights the lack of data on displacement in BC and how displacement rates may be changing with climate impacts. It notes that forced displacement disrupts people’s well-being and can increase the risk of future exposure and vulnerability to climate impacts. With the increasing likelihood of more severe climate impacts, the issue of longer periods of displacement warrants greater attention.

Long-term displacement also raises issues of structural racism and other social inequities in the impacts of climate change and in the responses of public authorities. Responses to, and recovery efforts after, extreme weather disasters take place within a context of systemic discrimination and racism, including Indigenous-specific racism and the ongoing impacts of colonialism. Because of the specific relationship Indigenous people have with the land, which is integral to their ways of life and cultures, they are also impacted differently when they are displaced.¹⁵⁰

It is now well-established that extreme weather and climate change-related disasters, including long-term displacement, disproportionately impact people who are already discriminated against, marginalized and more vulnerable within society.¹⁵¹ This is true not just globally, but also here in BC.¹⁵² Groups that experience adverse impacts disproportionately include low-income households, Indigenous people and communities, women, seniors, people

with disabilities, BIPOC communities and LGBTQ2S+ people – especially when these social identities intersect.¹⁵³ For example, in the 2018 Grand Forks floods, those most impacted included women, seniors, Indigenous Peoples, and low-income, unhoused or precariously housed people.¹⁵⁴ In general, these groups were more likely to lack financial or housing security, live in the flood plain, and have lower capacity to personally respond to the flood because of financial insecurity.¹⁵⁵

In light of what we know about the significant impacts of long-term displacement, our investigation examined how the province continued to provide supports as people’s displacements extended over weeks and months. We focused this part of our investigation on extensions of Emergency Support Services authorized by EMBC, as well as on the extended ESS and other supports provided by the Canadian Red Cross through funding agreements with the province.

Long-term support for people who are displaced

As described in the previous sections, ESS is primarily designed to provide for people’s needs for up to 72 hours. This short time is an important bridge that allows many people to move to self-sufficiency, including people who have financial resources, such as insurance; people with material resources, such as a second residence, RV or trailer; and people who have family and social connections in the community.

Those who are most impacted by the negative consequences of displacement are people who do not have these resources: people who are uninsured, who do not have material or financial resources, and/or who do not have family and social connections. These are the people who are likely to suffer most after a disaster displaces them from their homes and they are unable to return

because of damage or destruction. They have critical needs for shelter, food and health care that are likely to extend well beyond the initial 72 hours.

The need to support such individuals and families over the long-term is an increasing reality in the context of the rising cost of living and the housing affordability crisis. We heard in our investigation that the limited availability of affordable and appropriate alternate accommodations is felt acutely in Vancouver and the Lower Mainland, where ESS is primarily used to respond to structure fires. However, it is also a concern in communities in the interior of BC, where rents and housing scarcity are increasing. The intersecting impacts of the housing crisis and more frequent climate change-induced disasters mean that when people's homes are destroyed there may not be affordable housing available in which evacuees can get settled and begin to pick up the pieces. Similarly, evacuees may be displaced long-term if their land is destroyed and there is no safe place to rebuild – in our investigation, we heard that this was a significant factor in the ongoing displacement of people from First Nations in the unceded and traditional territory of the territory of the Scw'exmx and the Nl̓eʔkepmx Tmíxw, along Highway 8, where the flooded Nicola River caused major damage.

In our investigation, we heard that there are Elders in communities who remain displaced from the events of 2017, and that whether displacement is long or short, it involves trauma for individuals and communities that lasts for years. For example, we heard from an Elder and Knowledge Keeper who has

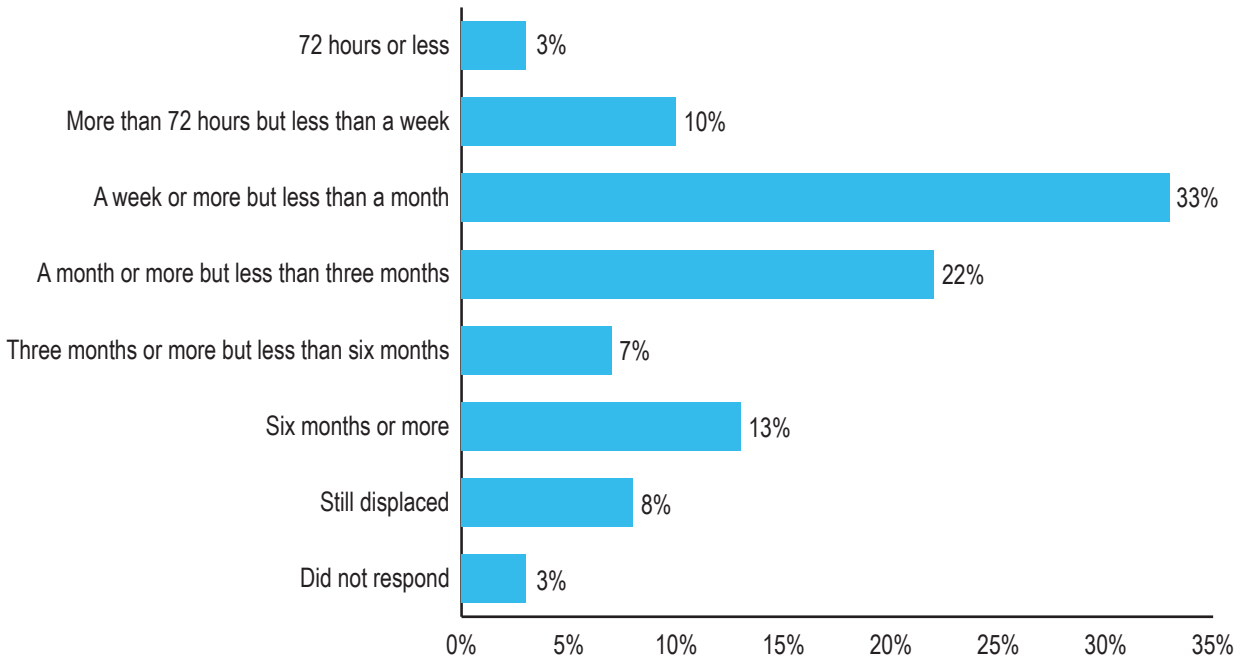
been unable to return to her home on reserve land because of the 2021 flooding and who is currently living in substandard housing in a neighbouring community, with no clear idea of when she might return home. We spoke with leadership of Shackan Indian Band about land and homes lost along the Nicola River where, following the atmospheric river, the Nicola River has changed course.

The challenges we heard about in our investigation also echo the findings of a March 2021 report on climate change, intersectionality and GBA+ in BC, which notes that the housing impacts of major climate-related events, such as wildfires and floods, can make it more challenging for people who are displaced, especially those with low income, to find a new home.¹⁵⁶ These challenges are exacerbated by the ongoing housing crisis, which has meant that appropriate alternative housing is sometimes not available or is challenging to find when people are displaced from their homes as a result of an emergency or disaster.¹⁵⁷

What we heard about the need for long-term support

A majority of those who responded to our public questionnaire were displaced from their home for more than a month, and almost a third were displaced for more than three months. Among those who were displaced for more than three months, 13 percent indicated they had been displaced for six months or more, and 8 percent said they were still displaced at the time of completing the questionnaire.

Figure 10: Length of time questionnaire participants were displaced from their homes



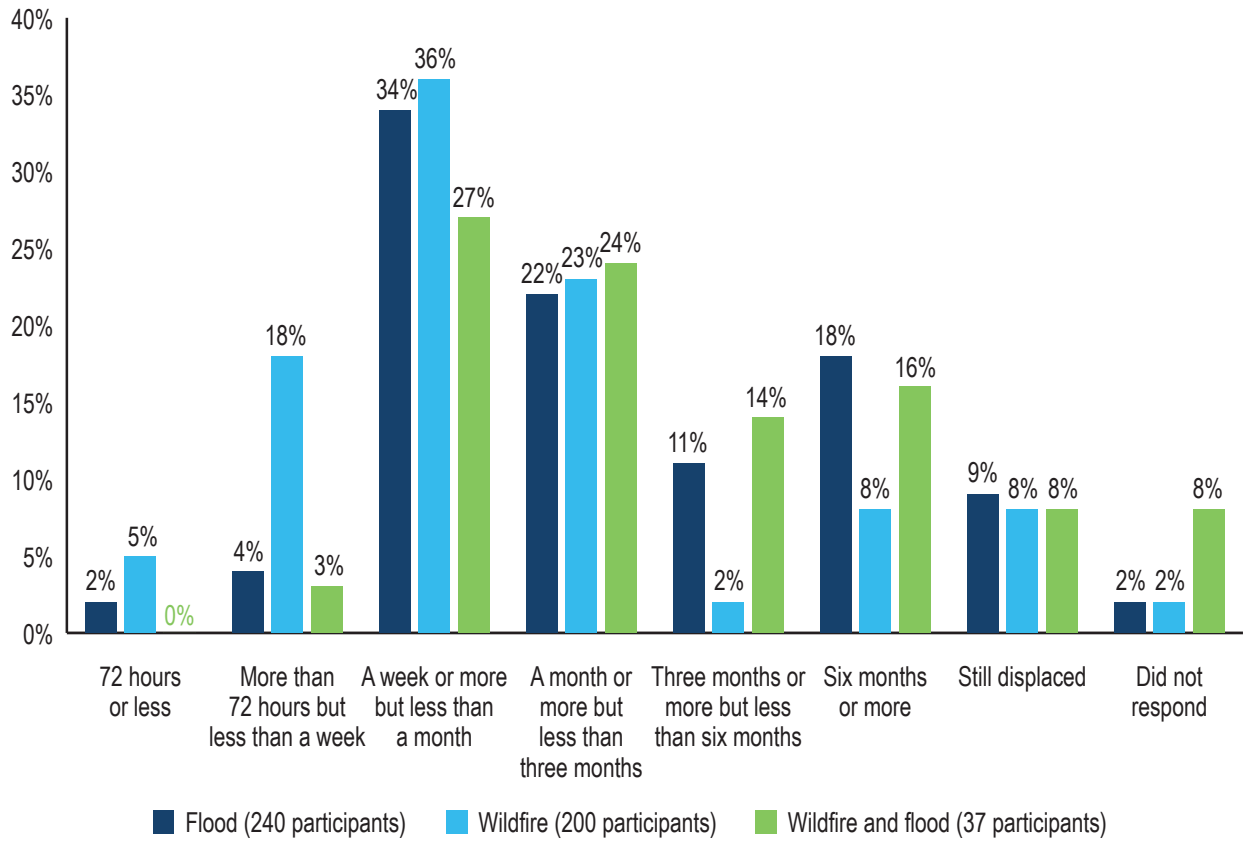
Note: Percentages in figure may not total 100 percent due to rounding.

When we looked at these responses by displacement event, we saw that questionnaire participants who were displaced by the atmospheric river flooding and those displaced by both wildfire and flooding were more likely than those who had been displaced by wildfire to report being displaced for six months or longer –

18 percent of those impacted by flooding and 16 percent of those displaced by both wildfire and floods.

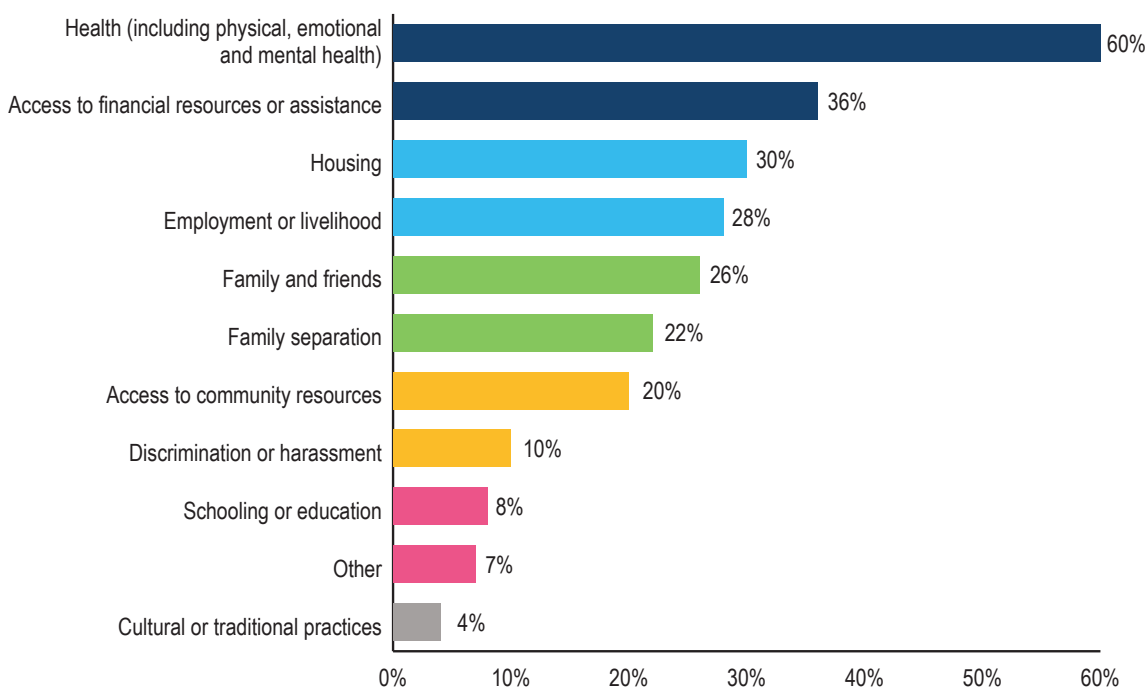
People reported substantial challenges from being displaced, including impacts on health, housing, and employment, and difficulties accessing financial resources or assistance.

Figure 11: Length of time questionnaire participants said they were displaced from their homes, by displacement event



Note: Percentages in figure may not total 100 percent due to rounding

Figure 12: Proportion of questionnaire participants who experienced various challenges as a result of being displaced



Note: Multiple choice question. Percentages in figure may not total 100 percent.

Extended ESS

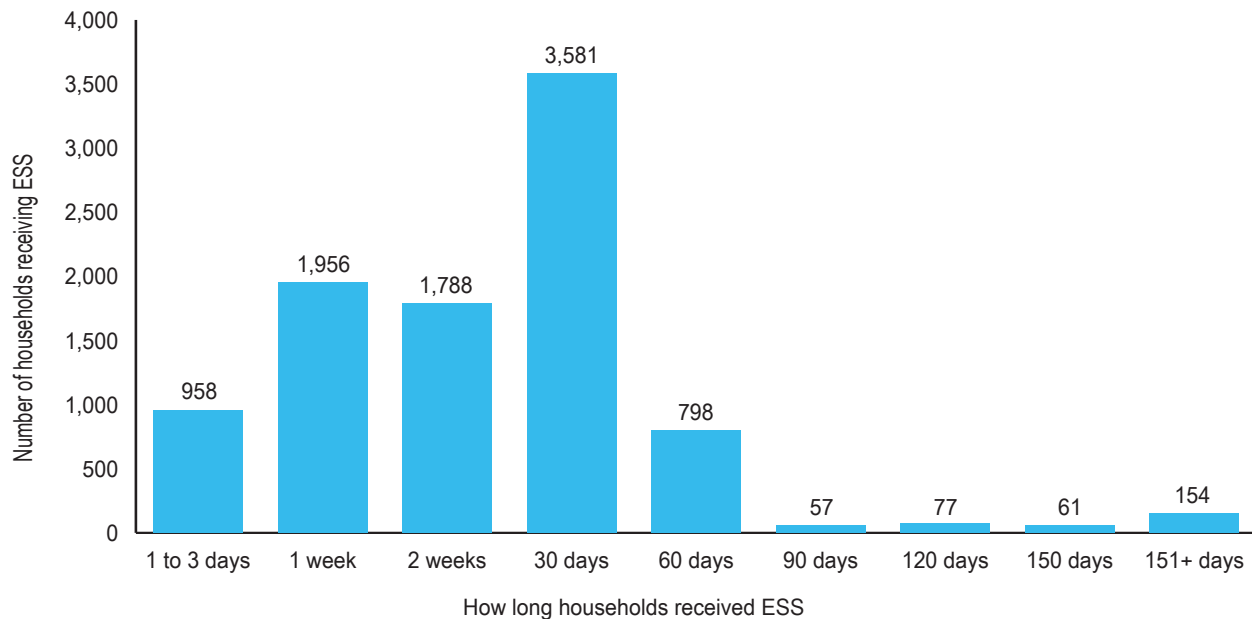
Thousands of people needed longer-term support after the 2021 events. In its policy and guidance documents, the ministry acknowledges that occasional extensions of support may be necessary to meet evacuee needs. As a result, the ministry can authorize extensions beyond 72 hours. According to the 2010 ESS Field Guide, which was in effect in 2021, extensions could be granted during prolonged evacuations on a case-by-case basis. The 2010 guide further specified that extensions could be granted *beyond* the duration of an evacuation order in cases where an evacuee was unable to return home because of delays in restoration or health concerns.¹⁵⁸

The updated 2022 ESS Program Guide states that ESS can be extended when there is an evacuation order but should not be provided beyond the duration of an evacuation order unless there are “extenuating circumstances.” The guide also

states that extensions should not exceed three months and that extensions require significant justification after one month, but it does not discuss what could constitute significant justification.¹⁵⁹ The ministry continues to make such decisions on a case-by-case basis and has discretion to extend ESS supports for both individuals and groups of evacuees. The ministry said it takes many factors into consideration when deciding whether an extension is warranted but did not provide any additional information on its decision-making criteria.

In 2021, EMBC extended ESS support for many households evacuated because of wildfires and flooding. As shown in Figure 6 above, the vast majority of households received ESS for longer than 72 hours. The length of time that households received ESS varied, as shown in Figure 13. The average number of days these households received ESS was 20 days, and the median was 15 days. One household received ESS for 174 days.

Figure 13: Length of time households received ESS, June to December 2021



Note: Data from ERA tool provided by EMBC.

In accordance with the ESS policy at the time, extensions of ESS beyond 72 hours were evaluated on an individual, case by case basis.¹⁶⁰ Some questionnaire participants noted the challenge of having to seek extensions of supports so frequently in the beginning:

“The 72-hour renewal process is onerous and stressful. . . I felt like [someone] coming begging every 3 days.”

“Funding for our hotel room was cut off after 3 days, and we were told to leave. Six hours after we left, they said it was a mistake and to come back.”

“Never knowing when/if supports were ending was continually retraumatizing.”

In response to the high number of households that required ESS for extended periods, EMBC began authorizing extensions of ESS to all eligible evacuees through monthly bulletins, instead of making extension decisions on an individual basis. Each of these blanket extensions lasted for three to five weeks at a time.

EMBC issued four blanket extensions to ESS between July and November 2021, for people affected by the wildfires who were still under evacuation order or who had lost their primary residence. The extension bulletins were issued to First Nations and local authority emergency operation centres, ESS directors and reception centres, and specified that ESS responders were permitted to provide further extensions of ESS for food and lodging expenses. The final extension for wildfire evacuees lasted until December 15, 2021.

On November 21, 2021, EMBC issued a bulletin in relation to the atmospheric river that authorized ESS supports to December 15 for those under evacuation order, who had lost their primary residence, or whose primary residence was deemed uninhabitable. The conclusion of ESS supports on December 15, 2021 was significant for many Merritt residents. Our analysis of the ERA data shows that of the 2,545 households evacuated from Merritt that received ESS, 656 households were receiving ESS supports until December 15 and that this decreased to only two households on December 16. This

sharp decrease suggests that approximately 656 households were likely still displaced and in need of assistance at the time ESS ended on December 15, 2021. Many of these households would have been eligible for continuing supports provided by the Canadian Red Cross (CRC).

Extended ESS delivered by the Canadian Red Cross

In the weeks following the atmospheric river, EMBC recognized that the ongoing need for ESS was exceeding the capacity of local ESS teams. In response, EMBC asked CRC to take over the delivery of ESS related to the atmospheric river for six weeks, starting on December 16, 2021.¹⁶¹ This was formalized in a contribution agreement between the province and CRC. The agreement set out that CRC would provide direct financial assistance to ESS registrants, using the ESS needs assessment criteria and rates from December 16, 2021, until January 31, 2022.¹⁶²

CRC's reporting shows that \$9,267,944 provincial dollars were spent by CRC to deliver ESS to 1,448 households between December 16, 2021, and January 31, 2022.¹⁶³ Of this, \$3,603,113 was provided directly to evacuees and \$2,865,019 to commercial lodging providers. CRC's reporting shows that program costs were \$1,590,930 and overhead costs were \$1,208,862.

On January 31, 2022, EMBC ended the ESS program for the atmospheric river evacuees. Many affected households then transitioned to other support services provided by CRC. These are described below.

Provision of assistance by the Canadian Red Cross

The CRC also provided other assistance to evacuees following the wildfires and flooding in 2021. Some of this assistance was funded and delivered by the province in partnership

with the CRC. The province entered into contribution agreements with CRC to provide assistance to evacuees.¹⁶⁴

The province partnered with CRC to provide one-time payments to individuals impacted by wildfires and floods. These one-time payments were co-funded by the province and CRC and were distributed by CRC to people who registered with the CRC for assistance. In July 2021, CRC distributed one-time payments to Lytton-area households impacted by the wildfire (\$2,000) and all other BC households under evacuation order for longer than 10 consecutive days (\$1,200). In August 2021, eligibility for the one-time payments of \$2,000 was extended to people whose primary residence had been severely affected by wildfires, based on structural loss information provided by the ministry. CRC's reporting shows that \$3,349,973 provincial dollars were spent to deliver these one-time payments to people impacted by wildfires. In November 2021, the province partnered with CRC to provide one-time payments to those evacuated due to the atmospheric river flooding (\$2,000). CRC's reporting shows that \$8,885,530 provincial dollars were spent to distribute \$7,204,888 in one-time payments to 7,147 evacuated households.

The province also partnered with CRC to provide assistance for evacuees who needed support after the ESS program concluded. For people impacted by wildfires, this included financial assistance beginning in December 2021 for food, interim housing,¹⁶⁵ debris removal and other immediate needs. CRC's reporting shows that \$1,823,867 provincial dollars were spent as of September 30, 2022, to distribute these additional supports to people impacted by the wildfires. In February 2022, similar additional supports were extended to people still impacted by the flooding. CRC's reporting shows that as of September 30,

2022, \$10,370,598 provincial dollars were spent distributing these additional supports to people impacted by the flooding.

Analysis: Long-term support must be provided fairly

The reality of disasters is that some individuals will experience long-term displacement and require continued support. In 2021, thousands of people affected by both wildfires and floods were out of their homes for far longer than the initial 72 hours of support that ESS provides. Many of these people were unable to turn to other resources, such as insurance, savings, or family and community supports, to provide for their basic needs, as shown by the thousands of households that were still receiving ESS after two, three, four and even five weeks (see Figure 13).

In the wake of the 2021 extreme weather events, EMBC faced challenges in responding to long-term needs and back-to-back emergencies. The province's response to the realities of longer-term displacement resulting from the 2021 extreme weather events was largely ad hoc, relying on a series of individual and then blanket renewals before transitioning service provision to CRC.

While the activities of non-governmental organizations like the CRC are outside of our mandate, CRC has a key position in emergency response in BC, and an examination of its role in 2021 provides important context and raises critical considerations for the delivery of public services such as emergency supports.¹⁶⁶ When the ministry contracts with a third party to deliver public services, especially essential services for evacuees, it must carefully consider the fair delivery of those services.

In our investigation we heard positive recollections of the support provided by CRC. We also heard concerns about communication, accessibility, accountability and transparency. Consistent with our

jurisdiction we considered the ministry's responsibility to promote the fair delivery of public services by third parties.

Communication and access

As part of our questionnaire and in interviews, we heard from people who accessed assistance from the CRC. Some people described CRC supports as helpful, prompt, and easy to access:

“Red Cross has been great and very helpful.”

“We were given very good helpful support from ESS and Red Cross.”

“We received a great deal of help from Canadian Red Cross and volunteer community organizations.”

“The Red Cross and churches were wonderful in assisting.”

“Our first Red Cross case worker was very helpful and even met with me in person.”

Other people reported not knowing about CRC supports in a timely way or having difficulties accessing them. We heard concerns that CRC supports were not well advertised, that accessing CRC was difficult and confusing, and that wait times for a return telephone call could be long.

In its recovery plan, the Village of Lytton noted that residents had had difficulties contacting CRC. It described a low uptake of CRC case management services and the need to find ways to increase residents' uptake.¹⁶⁷

Questionnaire participants shared information about problems they faced with CRC, including the lack of a dedicated contact person, working with people who were unfamiliar with the local situation, and a lack of information-sharing between CRC and other agencies. One participant provided the following comment relating to when CRC took over delivery of ESS:

“The transition [to CRC] was not well instituted and caused unnecessary stress on evacuees with lack of information and slow responses. Personally, I had four caseworkers with Red Cross after being assured I would have someone consistent. . . I found it stressful to talk to different people all the time who knew little or nothing about me or my community and any challenges there.”

Some people told us that because of differences in assessment and rates, they received less financial assistance after transitioning from provincial supports to CRC supports and, in some cases, lost their financial assistance entirely. We did not investigate these cases, but they raise important questions about how the province ensured ongoing access to supports when transitioning important services to a third party.

Oversight and accountability

One of the effects of making CRC responsible for delivering supports to evacuees was that it diminished the province’s direct responsibility for and ability to oversee the delivery of those supports. The province created some measures of accountability for the use of public funds by setting out the services it expected CRC to provide in a series of contribution agreements. The contribution agreements also required CRC to report certain information to the province about how the public funds were spent.

However, the agreement with CRC that related to transitioning flood evacuees from ESS to other CRC services after January 31, 2022, did not establish the eligibility criteria or set the rates for financial assistance to be provided to evacuees. Instead, the agreement allowed CRC to determine the amount of financial assistance it provided to people. The ministry told us that this approach would enable CRC to be more

individually and specifically responsive to people’s needs. However, the ministry also told us that it had heard both positive and negative accounts of this approach in practice. While individual experiences of these services may vary, we are concerned that the province entrusted significant public funds to a third party for the purpose of supporting evacuees without clearly establishing key program parameters such as eligibility criteria or minimum rates of assistance to be provided to evacuees.

Our concern about accountability was heightened by the limited information sharing between CRC and the ministry. As discussed above, CRC did not initially share information with the ministry about households that it provided services to. This leads to some uncertainty about how the services were provided. For example, we do not know for certain whether the 656 families from Merritt who were receiving ESS supports on the day before the program transitioned to CRC were able to continue receiving supports. While CRC reported broadly that it supported 622 households in Merritt, without further details, the ministry was unable to determine whether households in need received additional supports after the ESS program concluded. This lack of oversight and accountability is concerning since CRC was responsible for administering millions of dollars in public funds on behalf of the province.

Access to a complaints process

When the province contracts the delivery of emergency supports to a third party, it has a responsibility to ensure that people who receive services – and those who are deemed ineligible for services – have access to an adequate and appropriate complaints process. As former Ontario Ombudsman Roberta Jamieson said, “It has become a basic feature of our democracy that people who believe they have been treated unfairly in the provision of public services have the right to complain. . . . [This applies] whether a

service is rendered by the government itself, or on behalf of government by the private sector.”¹⁶⁸

CRC’s Client Complaints Procedure permits a recipient of assistance (or their family) to submit a written or verbal complaint. According to the procedure, CRC should acknowledge the complaint and staff are to investigate, take appropriate steps, document the resolution and inform the complainant of it. If the complainant is not satisfied, the matter may be elevated to the executive level for a final decision.¹⁶⁹

Despite the existence of this policy, it is unclear how CRC may have addressed any complaints about its delivery of publicly funded aid following the 2021 events, as this information is not part of the reporting requirements in the contracts between CRC and the province.¹⁷⁰ Similarly, the contracts do not require CRC to report on volunteer and staff training on responding to complaints, nor to what extent information about the complaint procedure is communicated to the public. CRC informed us that volunteers and staff receive information and training in support of the policy, including training in establishing and managing a feedback and complaint process, and that CRC’s quality framework includes a client feedback and complaint process. However, it does not appear that people denied access to CRC services are able to complain under the procedure, as it only appears to apply to recipients of assistance.

In contrast to the earlier agreements, the contribution agreement between the ministry and CRC relating to the transition of flood evacuees from ESS to other CRC services provides that any disagreement between a household and CRC about CRC’s service delivery could be mediated by the ministry. It is unclear whether and how information about this mediation role was communicated to the people who were receiving CRC supports.

Overall, the ministry’s partnerships with CRC in relation to the 2021 events helped to distribute assistance to evacuees and to alleviate the strain experienced by many local ESS teams. However, we found that the ministry did not sufficiently establish measures of accountability and oversight over the CRC’s administration of these emergency supports, which were funded to a significant extent through public money.

Finding 4: Emergency Management BC did not establish clear measures of accountability and oversight for the contracted provision of Emergency Support Services, which was an unfair procedure under section 23(1)(a)(v) of the *Ombudsperson Act*.

Recommendation 12: Effective immediately, the Ministry of Emergency Management and Climate Readiness ensure that any future contracts initiated by the province for delivery of Emergency Support Services require a comprehensive reporting back to the province and affected First Nations and local authorities, including information about the households that received emergency supports and the amount and nature of the support provided by the third-party contractor.

Recovery and Rebuilding: The Disaster Financial Assistance program

In our investigation, we examined how the province supported the recovery and rebuilding efforts of people whose homes were damaged or destroyed by the extreme weather events in 2021. Our focus was on the Disaster Financial Assistance (DFA) program and specifically on private sector applications for assistance from homeowners and renters.¹⁷¹ We asked how people accessed DFA and whether they had experienced barriers to access. We sought to understand the impact of any barriers and asked whether EMBC had developed strategies to address them. We considered whether DFA supports had been timely and accessible, and whether there were gaps in how the supports were provided. We found that people experienced significant delays, confusing and unclear procedures, and poor communications.

DFA eligibility and amounts

Disaster Financial Assistance (DFA) is one of the core provincial programs available to support people who have been displaced by an extreme weather event.¹⁷² It provides some reimbursement for costs to restore an applicant's primary residence and personal belongings. Although DFA is authorized by the *Emergency Program Act*, many of the program specifics are established in the regulation and in ministry policies. Under this framework, DFA is limited in scope to sudden, unexpected and uninsurable losses.¹⁷³ This means that losses are not covered where insurance is "reasonably and readily available" to a person or household – and affordability of insurance is not considered in assessing its availability.¹⁷⁴ In addition, even

for eligible expenses, the types and amounts of reimbursement are limited. This program is expressly designed to provide partial, not full, reimbursement of costs.

DFA for the private sector is not available for every disaster or loss. First, the responsible assistant deputy minister within the ministry must determine that an emergency event is eligible for DFA claims.¹⁷⁵ Generally, an event is eligible if it is unanticipated and causes significant damage.¹⁷⁶ In 2021, only the November atmospheric river events were declared eligible for DFA claims from the private sector. Consistent with past practice, in 2021 property damage due to wildfires was not eligible for the DFA program, because EMBC had determined that wildfire insurance is reasonably and readily available for the private sector across BC.¹⁷⁷

If the assistant deputy minister declares an event eligible for private sector applications, homeowners may submit a claim regarding damage or loss for their primary residence and the belongings within, and residential tenants may make a claim regarding damage or loss of their belongings.¹⁷⁸ Only uninsurable expenses "to replace or restore the necessities of life" are covered.¹⁷⁹ Assistance is provided to restore a necessary item (such as furniture or an appliance) or replace it with a basic model. Assistance is available to restore a residential structure that has been damaged to its previous condition or to replace it, whichever costs less.¹⁸⁰ All eligible DFA recipients are responsible for paying the first \$1,000 of their claim. They then are reimbursed for 80 percent of their remaining eligible expenses, to a maximum of \$400,000.¹⁸¹ Some sample payments are set out in Table 3. Claims for amounts less than \$1,000 receive nothing, and claims are capped at \$400,000.

Table 3: Disaster Financial Assistance example payment calculations

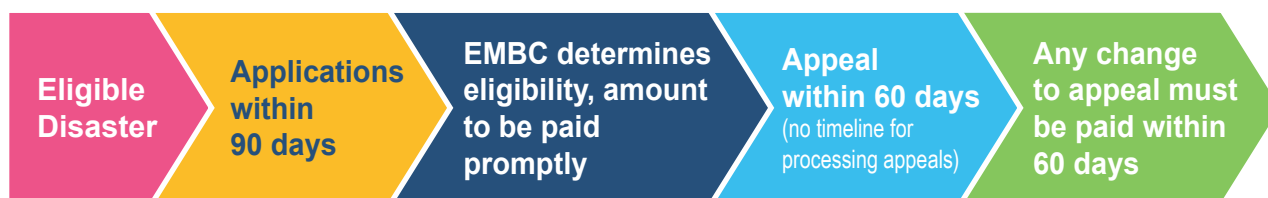
Expense category	Example 1	Example 2	Example 3
Clean Up and Debris	\$1,000.00	\$500.00	\$5,250.00
Structural Repairs/Rebuilding	\$87,000.00	--	\$625,000.00
Contents	\$12,000.00	\$1,250.00	\$35,000.00
Site Services ¹⁸²	--	--	\$8,500.00
Total eligible amount	\$100,000.00	\$1,750.00	\$673,750.00
Less \$1,000.00	\$99,000.00	\$750.00	\$672,750.00
Total payable at 80% to a maximum of \$400,000	\$79,200.00	\$600.00	\$400,000.00

Because of the ongoing legacies of colonialism, there are some jurisdictional distinctions in the governmental approach to funding DFA for Indigenous applicants, based on whether they live on or off reserve land. Indigenous people who do not live on reserve are eligible for private sector DFA like other applicants. Those who live on reserve can also apply for and receive DFA. In those cases, payment from the province to eligible on-reserve DFA applicants is authorized under a bilateral agreement between the province and Indigenous Services Canada. This agreement is intended to ensure that assistance is provided in the same manner for First Nations applicants living on reserve as for those living elsewhere.¹⁸³ From a fairness perspective, we expect that Indigenous applicants will experience equitable access to the assistance as well as equitable outcomes.

DFA application process and timing

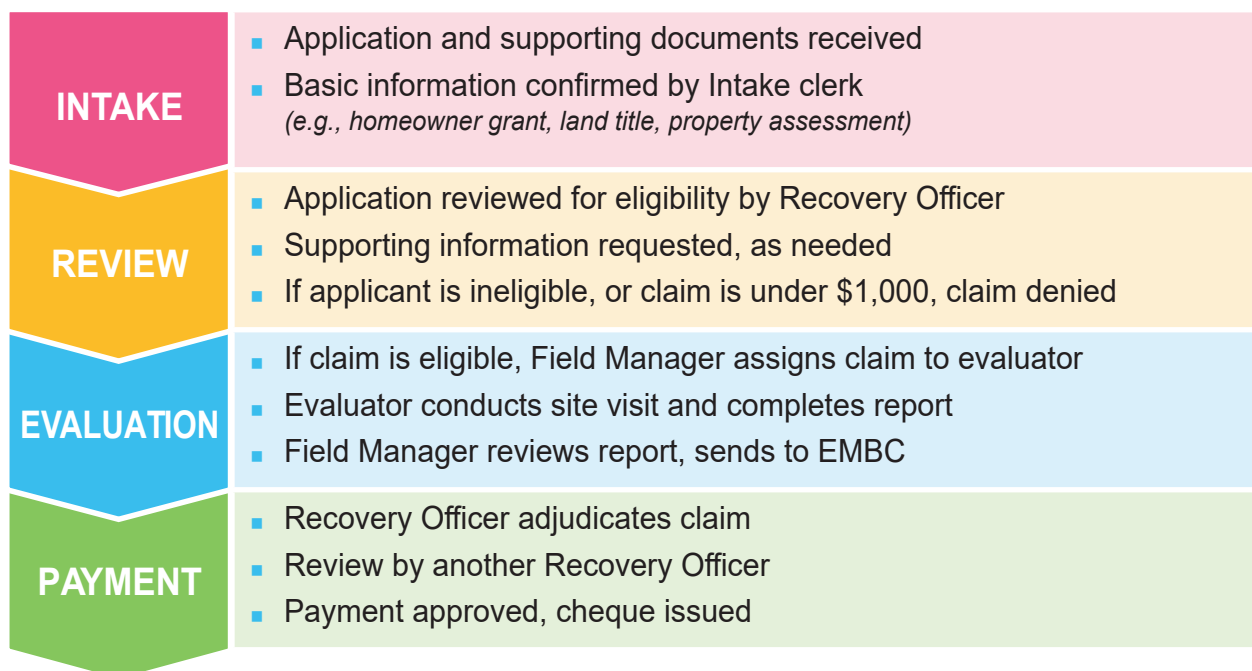
The DFA legislative and regulatory framework provides an overview of the process for submitting applications and some guidance on timeframes. Typically, private sector applicants have 90 days following the declaration that a disaster is eligible to apply for DFA, and the province must pay eligible applicants “promptly” once an amount of assistance has been determined.⁹⁰ If an applicant is found ineligible (e.g., the structure was not a primary residence or damage was to non-essential items) or disagrees with the amount of their reimbursement, they may submit a written appeal to the ministry within 60 days.⁹¹ As part of the appeal, the ministry may request more information or call a hearing and must notify the appellant of any decision. There is no timeline provided for decision-making on an appeal, and an appeal decision is not open to question or review in a court on any grounds. If the province or appellant is found owing by the review, they must pay the amount within 60 days.¹⁸⁶

Figure 14: Expected DFA process and timeline



The ministry's process for reviewing and deciding on private sector DFA applications includes review by an intake clerk, a recovery officer and a field manager, in addition to the evaluator who assesses the damage. The ministry contracts externally

for evaluation services, and the contracted company is responsible for recruiting short-term contractors to perform the contracted services. A simplified version of the process is shown in Figure 15.

Figure 15: DFA workflow for private sector applications¹⁸⁷

An applicant can appeal a DFA decision that they are ineligible, and they can also appeal the amount of assistance. An applicant who disagrees with an individual eligibility decision or the amount they receive under DFA (communicated to them by letter) can send an email to EMBC indicating that they wish to appeal. An appeals officer¹⁸⁸ reviews the initial application and response, the appeal request and any other documents

provided, and then the appeals officer prepares a determination recommendation. This is reviewed by the policy, planning and appeals director, who prepares a decision briefing note for the assistant deputy minister, who makes the final decision. The appeals officer informs the applicant of the outcome and, if the appeal results in a reassessment of the application, the appeals officer informs the program area. The program area reopens

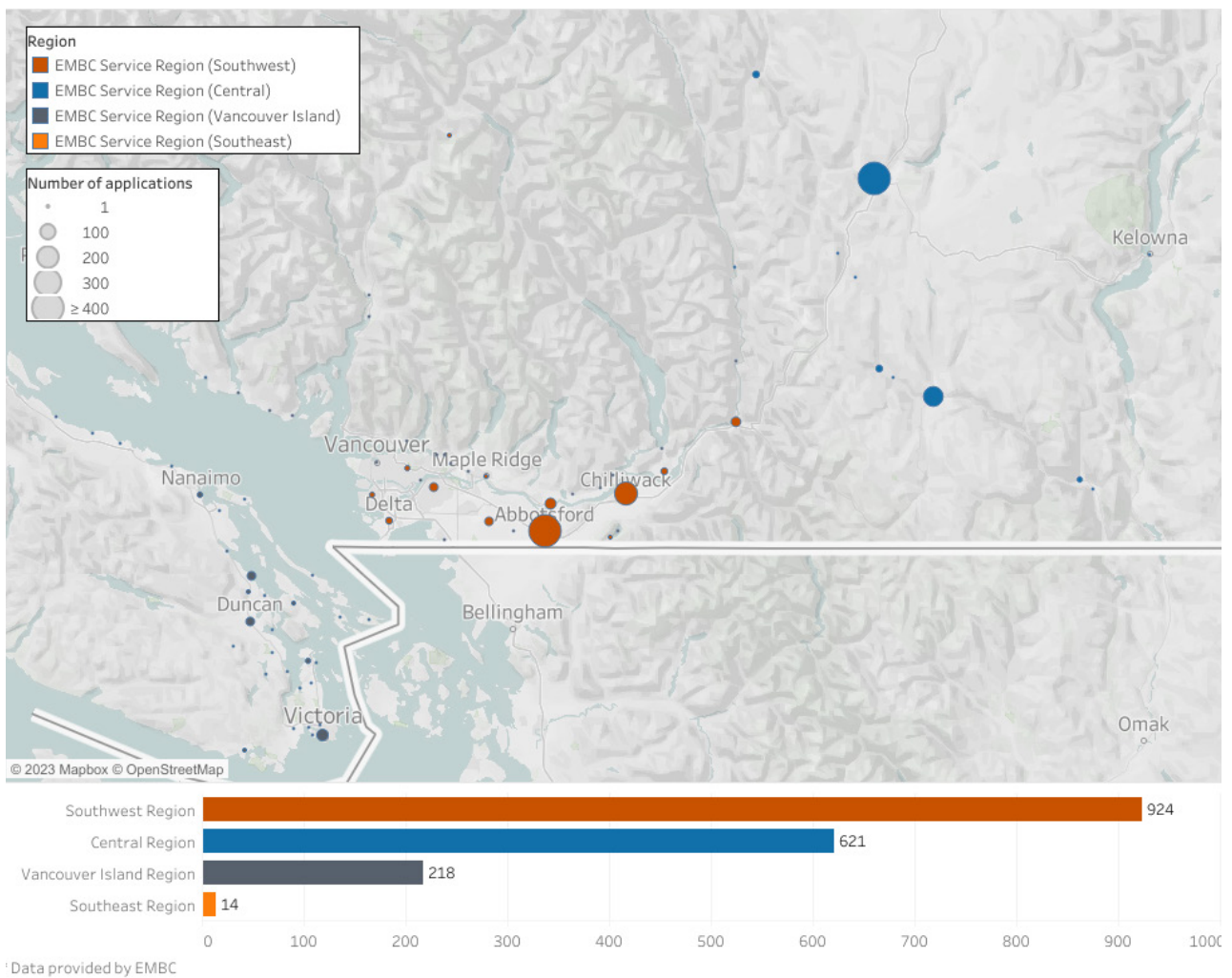
the file to determine whether the items claimed for DFA are eligible and, if so, the amount that will be provided to the applicant and payment is made.

DFA in response to the atmospheric river events

On November 18, 2021, following the atmospheric river that resulted in damaged and destroyed infrastructure and public and private property,¹⁸⁹ the province announced that people affected by flooding and

landslides from November 14 to 16, 2021, in the southwestern, central and southeastern areas of the province and on Vancouver Island were eligible to apply for Disaster Financial Assistance.¹⁹⁰ On December 5, the province announced it had expanded the period and region for DFA eligibility to include flooding and landslides from November 14 to December 2 and the northwestern area of the province. At the same time, it extended the application deadline for applications from all regions from February 12 to March 3, 2022.¹⁹¹

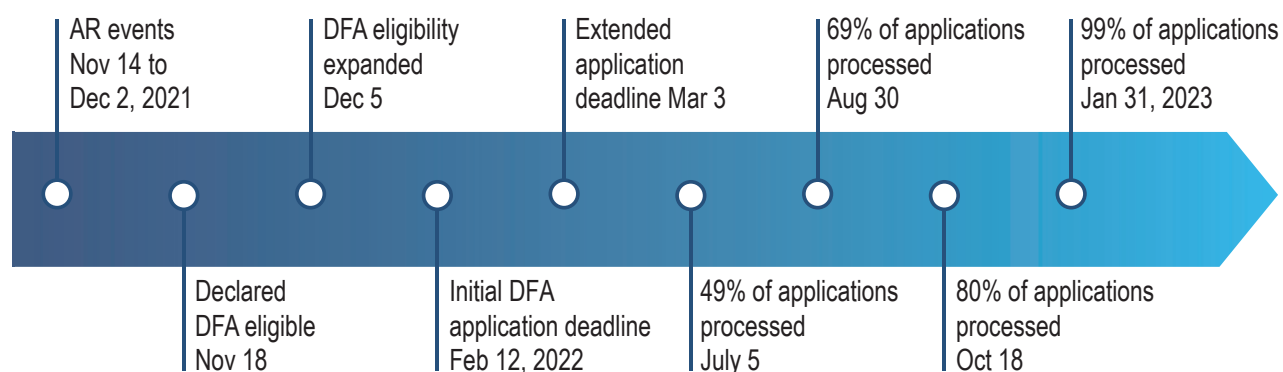
Figure 16: DFA homeowner and residential tenant applications by EMBC service region, atmospheric river events 2021



The DFA program typically receives fewer than 400 private sector applications in a year.¹⁹² Following the 2021 atmospheric river, however, EMBC received almost 2,300 applications.¹⁹³ EMBC informed us that they responded to the atmospheric river by staffing up quickly, adding new hires and temporary appointments. In mid-November 2021, EMBC had seven full-time staff working on private sector DFA applications, which grew to a peak of 17 staff by April 2022.¹⁹⁴ EMBC contracted evaluation services for 16

people, including four evaluators and one senior evaluator, in November 2021, which increased to a maximum of 20 evaluators and six senior evaluators in March and April 2022.¹⁹⁵ In May 2022, EMBC also contracted with an external provider for additional personnel.¹⁹⁶ EMBC informed us that when the processing time for applications was getting lengthy, EMBC began implementing strategies to reduce that time and help alleviate delay.¹⁹⁷

Figure 17: DFA timeline for the atmospheric river events (not including appeals)

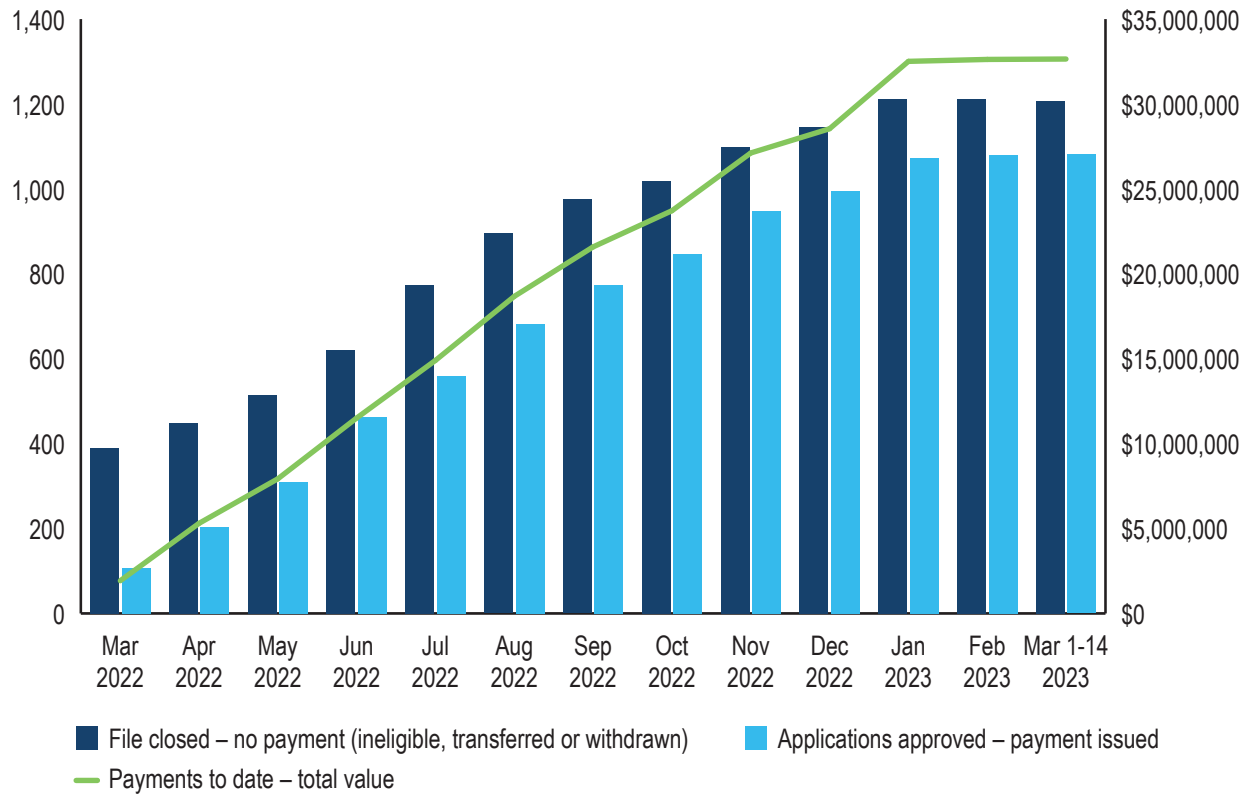


Note: Data provided by EMBC

EMBC tracked its processing of DFA applications from the atmospheric river events on a weekly basis. According to EMBC, about half of the private sector applications had been processed by early July 2022, four months after the application deadline and seven months after the atmospheric river events. Of those applications, almost 700 were closed without payment (ineligible, transferred¹⁹⁸ or withdrawn), and over 500 were approved, with payments issued for a total of over \$13 million. According to EMBC, the typical payout amount for the atmospheric river

was about double the previous averages for private sector DFA applications. By mid-October, 11 months after the atmospheric river events, EMBC had closed almost 1,000 applications without payment, and had approved and issued payment for over 800 applications. Total payments at that point amounted to over \$23 million. As of the end of January 2023, 99 percent of DFA private sector applications had been processed and over \$32 million in payments issued. By mid-March 2023, nine applications (out of 2,298) were still to be processed.

Figure 18: Monthly progress on processing DFA private sector applications (March 3, 2022 to March 14, 2023)

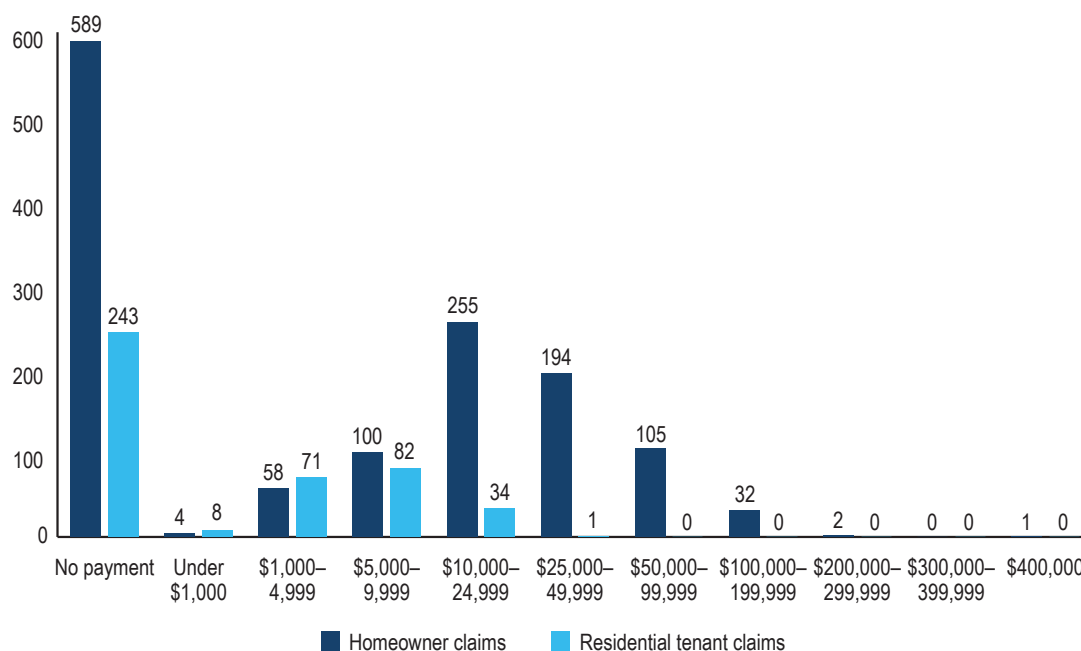


Note: Data provided by EMBC.

As of mid-March 2023, the DFA program had approved 1,081 applications for payment and closed 1,208 applications with no payment, out of a total of 2,298 private sector applications. The average amount paid to homeowner applicants was \$32,299 and to residential tenants \$6,376.¹⁹⁹ Payment

amounts to homeowners and residential tenants ranged from \$150 to the maximum of \$400,000.²⁰⁰ Average processing times, up until September 2022, were 158 days or 22.6 weeks for homeowner applicants and 154 days or 22 weeks for residential tenants.²⁰¹

Figure 19: Number of atmospheric river DFA payments to homeowner and residential tenant applicants (data as of March 2023)



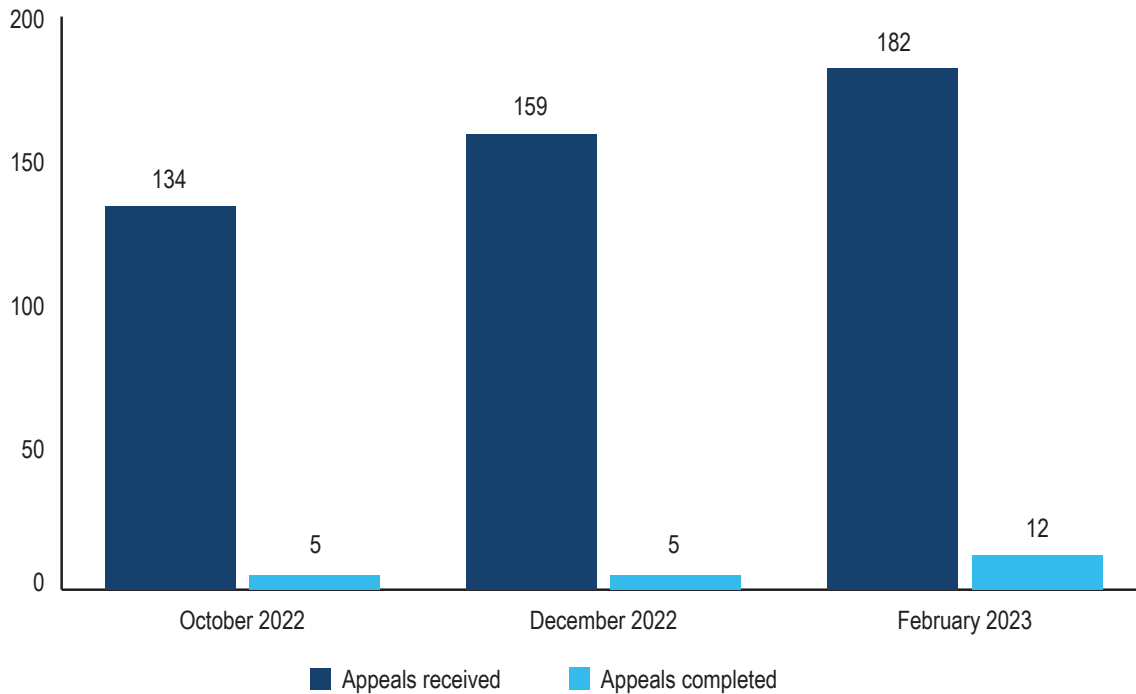
Note: Based on data provided by EMBC

Appeals

As EMBC issued DFA decisions, applicants who were denied or who disagreed with the amount began appealing the initial decision. By early July 2022, EMBC had received about 70 appeal requests related to the atmospheric river events, but it had not yet adjudicated any of those appeals. EMBC informed us that it was prioritizing applications that had not yet been processed at that time, and that there had been no communications to those waiting for appeal decisions at that time. DFA appeals have a low barrier to entry (e.g., no payment requirement), requiring just an email to commence the appeal process. EMBC told us that it did not want to make the process too challenging to access, but it did want people to have to reflect or think about it because it is a resource-heavy exercise for EMBC to adjudicate appeals.²⁰²

EMBC began working on appeals from the atmospheric river events in July 2022, though some staff were not in place until October 2022 and there has been subsequent staff turnover. As of the end of October 2022, almost a year after the atmospheric river events began, EMBC had received 134 appeals (about 6 percent of total applications) and had adjudicated five of them, all of which upheld the original decision in terms of eligibility or amount.²⁰³ By the end of December 2022, 159 appeal requests (about 7 percent of total applications) had been received and only the same five appeals had been completed. At the end of February 2023, 182 appeal requests had been received and 12 had been completed. In all 12 appeals, the original decision was upheld.

Figure 20: Number of atmospheric river event appeals received and completed (data as of March 2023)



Note: Data provided by EMBC.

The ministry informed us that it has continued to look for ways to improve efficiency in appeals processing, including grouping similar appeals for processing (e.g., grouping appeals about eligibility or amount together). The appeals team receives a significant number of emails and phone calls from applicants inquiring about the status of their appeal and, at the time of this report, it had stopped responding to inquiries.²⁰⁴ We have heard directly from some applicants who have been unable to get information from EMBC about their appeals.

There is limited information available to the public about the appeals process or decision-making on appeals. When the ministry has decided an application for DFA, it informs applicants by letter and provides a one-page document with information on the appeals process. This document summarizes the relevant provisions of the legislation and provides the contact information for submitting an appeal (see Figure 21). Once an applicant has appealed, the ministry generally does not communicate with the applicant until it makes a decision. As we have described above, this has in some cases been months with no information provided to the applicants.

Figure 21: DFA appeal information sheet

APPEAL TO THE DIRECTOR ON ELIGIBILITY OR AMOUNT OF DISASTER FINANCIAL ASSISTANCE

As specified in Sections 21 – 22 of the *Emergency Program Act*:

- Persons deemed ineligible for Disaster Financial Assistance may, in writing and within 60 days of receiving notice of their ineligibility, appeal to the Provincial Emergency Program (PEP) Director.
- Persons provided Disaster Financial Assistance may, in writing and within 60 days of receipt of assistance, appeal the amount received to the PEP Director.

Upon receipt of an appeal regarding eligibility or amount, the PEP Director will conduct a review and inform the appellant of the decision.

Appeal to the Director on eligibility

The director may:

- i. confirm the determination, or
- ii. overturn the determination and direct that the person be considered to be eligible to receive disaster financial assistance.

Appeal to the Director on amount

The director may confirm, increase or decrease the amount of the disaster financial assistance.

Appeal Submission

Appeal to the PEP Director should be submitted to:

Director
Provincial Emergency Program
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1

Or

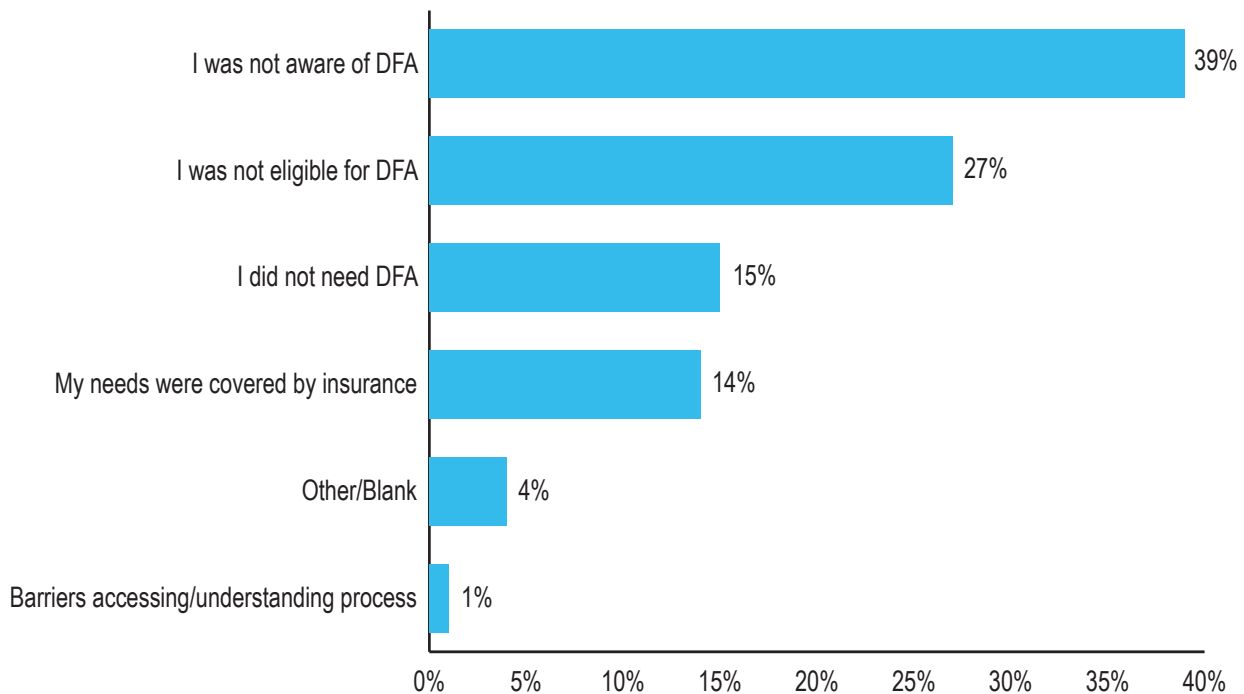
DFA@gov.bc.ca Attention: Director, Provincial Emergency Program

What we heard about applicants' experiences with DFA

We heard directly from people who had applied for DFA as part of our online questionnaire and through other contacts with our office.²⁰⁵ Among the 481 people who completed the questionnaire, about one-third said they had applied for assistance through DFA. Most participants – 64 percent – did not apply for DFA. For those who did not apply, the most common reason was that they were not aware of the program. Thirty-nine percent

of those who did not apply for DFA said they were not aware of the program, which raises questions about why people were not aware and whether people who would have been eligible for assistance missed out because of lack of awareness of the program. The second most common reason that people did not apply was because they were not eligible. Only 14 percent of people who did not apply for DFA said this was because their needs were covered by insurance (discussed further below).

Figure 22: Reasons why questionnaire participants did not apply for DFA

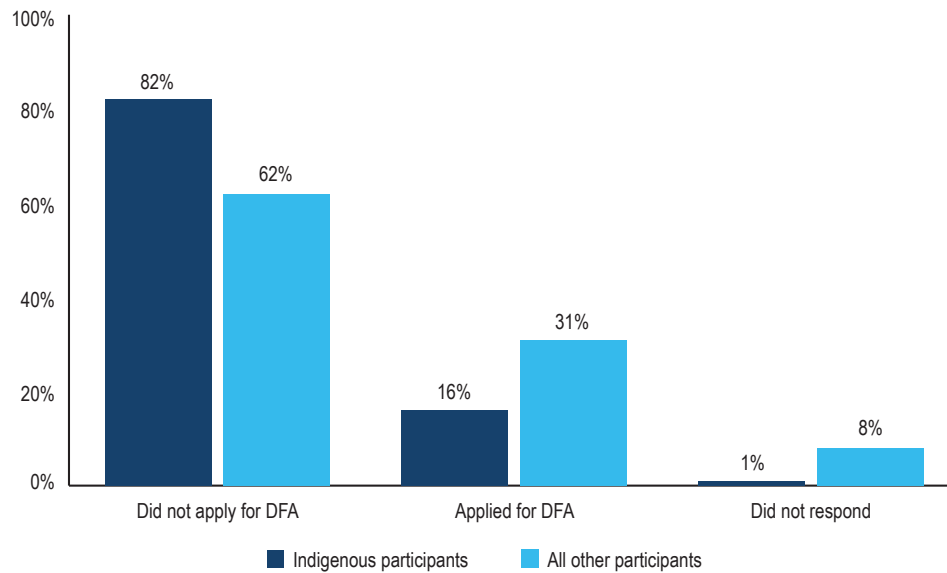


Note: Percentages in figure may not total 100 percent due to rounding. Results shown include interpreted open-ended responses

Sixty-seven questionnaire participants self-identified as Indigenous. These participants were less likely to have applied for DFA assistance than all other participants, less likely to be aware of DFA and less likely to have their needs covered by insurance. Eighty-two percent of Indigenous participants said they did not apply for DFA, 16 percent

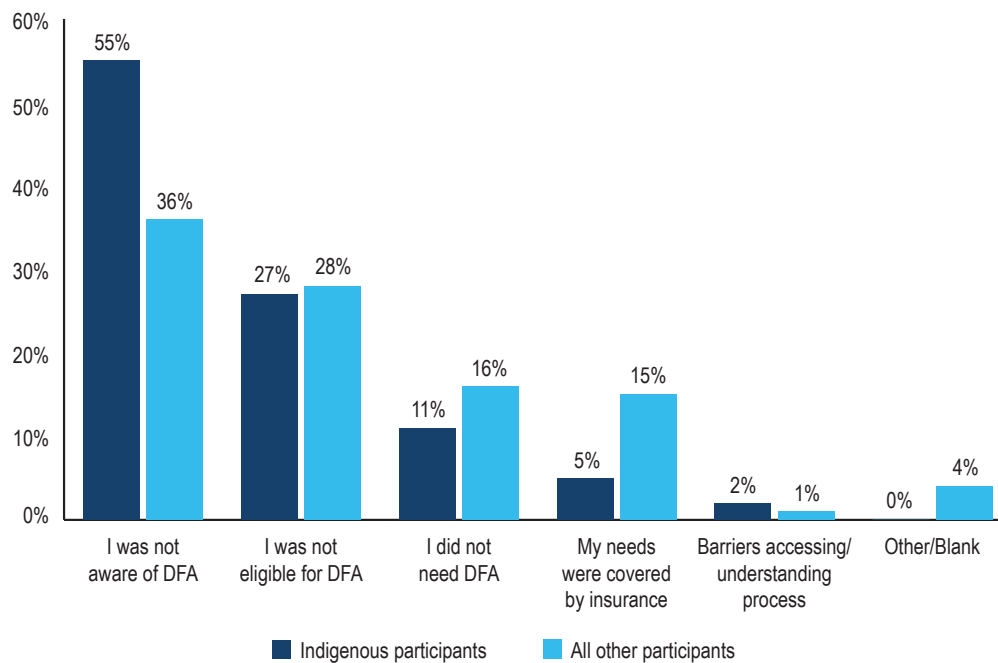
said they did apply, and 1 percent did not respond. In terms of DFA awareness, 55 percent of Indigenous participants (versus 36 percent of all other participants) were not aware of the DFA program, and only 5 percent of Indigenous participants (versus 15 percent of all other participants) said their needs were covered by insurance.²⁰⁶

Figure 23: Percentage of Indigenous questionnaire participants who applied for DFA assistance, compared with all other participants



Note: Percentages in figure may not total 100 percent due to rounding.

Figure 24: Main reasons why Indigenous questionnaire participants did not apply for DFA compared with all other participants



Note: Percentages in figure may not total 100 percent due to rounding.

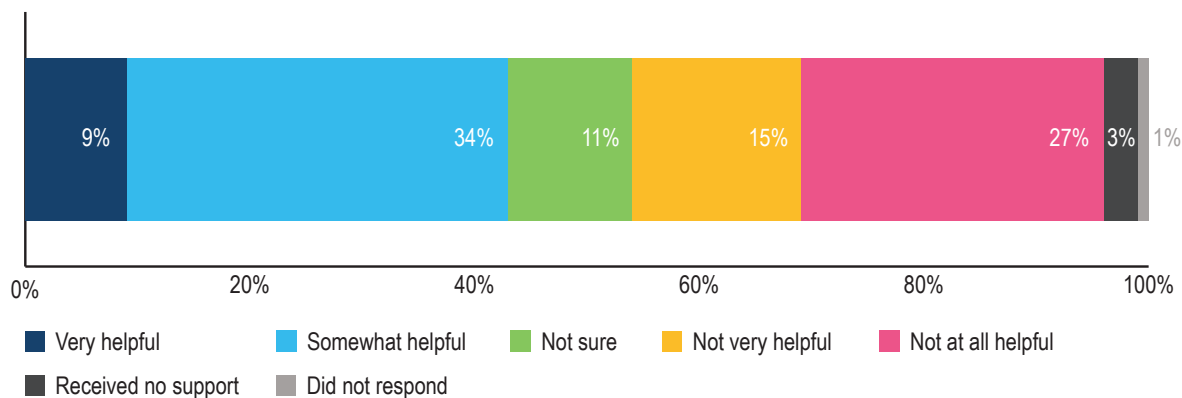
According to EMBC, as of July 2022, the DFA private sector program had received 85 applications (about 4 percent of total applications) from individuals identifying as Indigenous and living on reserve who were looking for support under the DFA program. The applicants reside in nine of the approximately 90 communities affected by the 2021 atmospheric river extreme flooding event that were eligible for private sector DFA applications. It is optional to self-identify as Indigenous and/or living on reserve when filling out an application for the private sector categories (homeowner, residential tenant, small business and charitable organization). As such, the actual number of Indigenous individuals seeking support from the DFA program might be higher than reflected in reported numbers. EMBC told us that “due to database limitations, accurate/contemporary geographical organization and names for Indigenous communities is very limited.”

Proportionally fewer Indigenous participants in our questionnaire applied for DFA than white participants.²⁰⁷

We also heard from Indigenous questionnaire participants that it took longer for their DFA applications to be processed. Among Indigenous questionnaire participants who applied for DFA, 55 percent said it had taken six months or more for their application to be processed, compared with 30 percent of white participants.²⁰⁸ Overall, questionnaire participants who applied for DFA told us that the processing times were typically lengthy (three to six months, or six months or more). In some cases, applicants had not yet had a response. This is consistent with the processing time-frames provided to us by the ministry.

Most questionnaire participants (66 percent in total, and 73 percent of Indigenous participants) said the assistance they received from DFA was not the amount they requested, and views were divided on the helpfulness of DFA, with about the same number of people finding it very/somewhat helpful as those finding it not very/not at all helpful.²⁰⁹

Figure 25: How helpful questionnaire participants found the DFA support they received

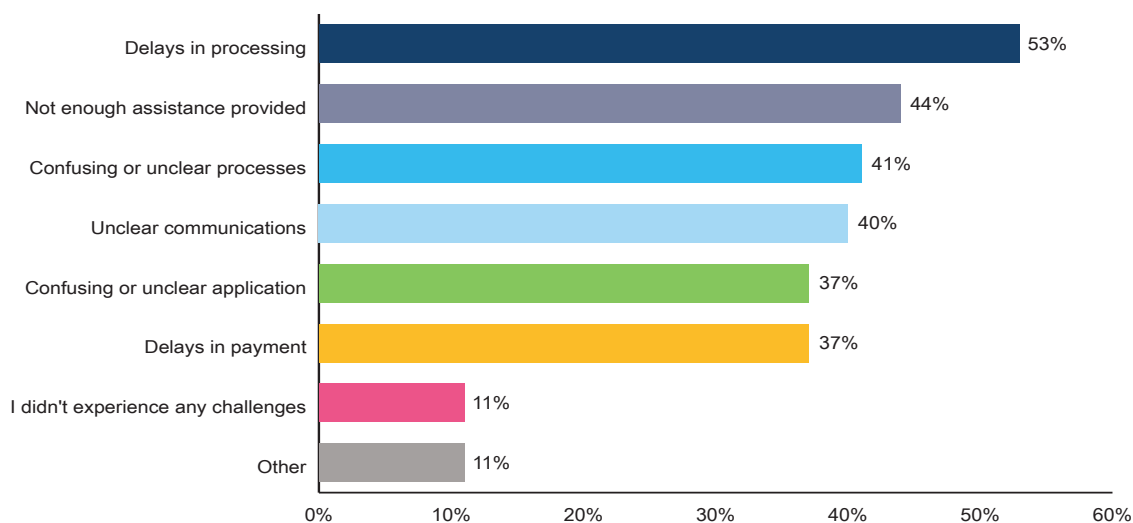


Note: Percentages in figure may not total 100 percent due to rounding.

Most questionnaire participants who applied for DFA also identified one or more challenges in accessing the program. Over half of participants had experienced delays in processing, and almost 40 percent identified

delays in payment. Participants also told us they experienced confusing or unclear applications or processes, not enough assistance, and unclear communications.

Figure 26: Challenges experienced by questionnaire participants in applying for DFA



Note: Multiple choice question. Percentages in figure will not total 100 percent.

Many questionnaire participants provided more information on these challenges or identified other challenges in their comments. For example, some described the impacts of delays in receiving a decision on their initial application and on appeals, such as accruing debt or depleting savings to manage repairs, challenges in scheduling repairs when assistance was not certain, and the lack of transparency regarding timelines and processes:

“We haven’t received any support yet. Still waiting.”

“Need more employees on phones and in the field. Our application was misplaced and we waited months for someone to come here to assess us. We only just received funds about 3 weeks ago from a disaster that occurred 10 months ago. If we would have waited for the funding to be able to start repairs the house would have been completely rotted. Luckily we qualified to borrow more money from the bank.”

“Making people wait in limbo for months on end is unacceptable. It took DFA nine months to tell us we didn’t qualify for help. That was prime time for reconstruction.”

Now we are in the process of appealing the decision, which also takes time. . . We can’t go to the bank and ask for a construction loan until these other avenues are decided on. So we continue to be in limbo and it looks like that will be the case for many months to come.”

“Staff up faster, process quicker, provide interim awards so repairs can begin faster.”

Others shared stories of communications problems, miscommunications, and even misinformation about assistance and eligibility:

“The communication from DFA was also unacceptable. I was told by a case manager that I could not talk to her manager to talk about our case. Neither would she give me the name of the director so that I could talk to that person regarding their staunch position on assistance.”

“I did not know who to contact to make sure my application was received. So you wait and wait hoping they are actually working on your application.”

“More clear decision making. At first they denied my claims without telling me. When I reached out a few months later to see

DFA stands for Disaster Financial Assistance. Disaster means act quickly. Financial means provide money. Assistance means help. None of these have been provided. All need to be.

– evacuee



what was going on, I was told they were denied. When I questioned it, they said they'd get back to me. They never did. I followed up a few months later and they said they'd changed their mind and they weren't denied."

"I'm almost a year out and still haven't received funding. They have lost my paperwork multiple times. There have been communication errors of not being clear on what they specifically want. I explained the difficulty with my situation. . . I felt like I was being treated like shit even though I provided tons of alternate evidence."

In some cases, people reported frustrations with the process, a lack of explanation for decisions, limited input and staff errors:²¹⁰

"DFA needs to be more clear in who qualifies, and not change [their] mind. We were specifically told that regardless if we had private insurance or not we would qualify."

"There was no consistency between adjusters. Some were good and assisted in getting as much funding as possible. Some did the bare minimum."

"You have a half hour tour with the [evaluator], but if you miss anything or they made a mistake . . ."

"DFA should provide clear and concise breakdown of monies awarded to individuals."

"There was no itemized accounting of what they gave or rejected. How can you appeal their decision when it is not clear what was okay and what was denied?"

As we have described earlier in this report, many questionnaire participants told us they experienced health challenges (physical, mental and emotional) as a result of displacement, along with challenges with housing and employment, and impacts on

family, including family separation. Some experienced discrimination or harassment, and these experiences were more frequently reported by Indigenous participants.²¹¹ In relation to DFA specifically, some people noted particular challenges of the program for people with special needs, seniors, people on a fixed income or on income assistance, and those who do not have access to or familiarity with a computer or the internet:

"The DFA makes no provision for people with special needs. I have a special reclining chair, and I have clothes made specially for me. I have [medical conditions] . . . Other people were in similar straits."

"My elderly neighbors were responsible for their own clean up of sludge which ran through their entire home and garage. Nobody came to assist them, and they were left on their own to deal with the mess . . . heavy manual labour for people in their mid-70s who are not in the best of health."

"I'm 71 and all this hardship has caused mental health problems, anxiety and am in constant pain. I am not alone in my depression and anxiety. Many of us are still struggling."

Other challenges identified by questionnaire participants and others we spoke to in the investigation related to limitations in the program itself: limited amounts, limited coverage, impacts of prior applications,²¹² or a mismatch between the assistance provided and the actual costs to rebuild or restore. For example, some applicants noted that assistance amounts were reduced by the 80 percent calculation formula or because of insurance coverage. Others mentioned the impacts of inflation on costs to rebuild or repair damaged items or structures. We also heard in our investigation from some applicants, particularly along Highway 8, whose land was lost or substantially eroded when the Nicola River flooded, that DFA was not available to replace the land or rebuild elsewhere.²¹³

For some, the complexity and limitations of the program meant long waits for unsatisfying outcomes. As these participants summed it up:

“DFA stands for Disaster Financial Assistance. Disaster means act quickly. Financial means provide money. Assistance means help. None of these have been provided. All need to be.”

“It felt like dealing with [an] insurance company rather than my government trying to assist me in a time of disaster.”

“I think it would be nice if we were not just numbers on a piece of paper . . . It has been a brutal process.”

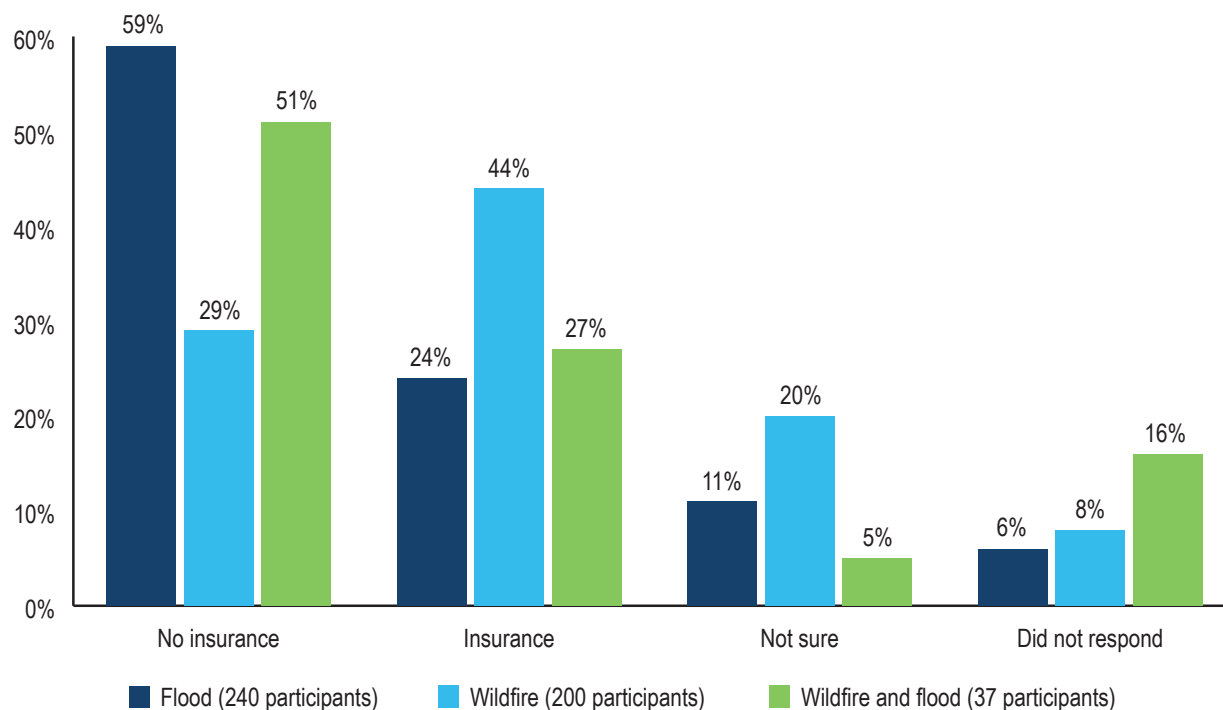
Although people were grateful for the assistance provided by the program, we also heard that they were disheartened and discouraged by their experiences with the process and by the outcomes.

DFA applicants and insurance

The DFA program is premised on the expectation that private insurance will be available to provide financial support for people who are impacted by an extreme weather event, with provincial support through the program intended to assist those who are unable to access private insurance or other means of support. The DFA program is not intended as an alternative or replacement for private insurance, where it is available. Instead, DFA may provide reimbursement assistance for uninsurable damage or loss. Applicants who are homeowners or residential tenants must show an insurance denial letter or a copy of their insurance policy outlining the policy limits.²¹⁴

Given this relationship between insurance and DFA, in our questionnaire we also asked participants about insurance coverage, regardless of whether they applied for DFA. Because of the distinctions in the DFA private sector program between wildfire events (for which residential insurance is considered readily and reasonably available) and flooding (for which it is not), we have separated the questionnaire responses by the type of events participants experienced.

Figure 27: Questionnaire participants' insurance coverage, by displacement event

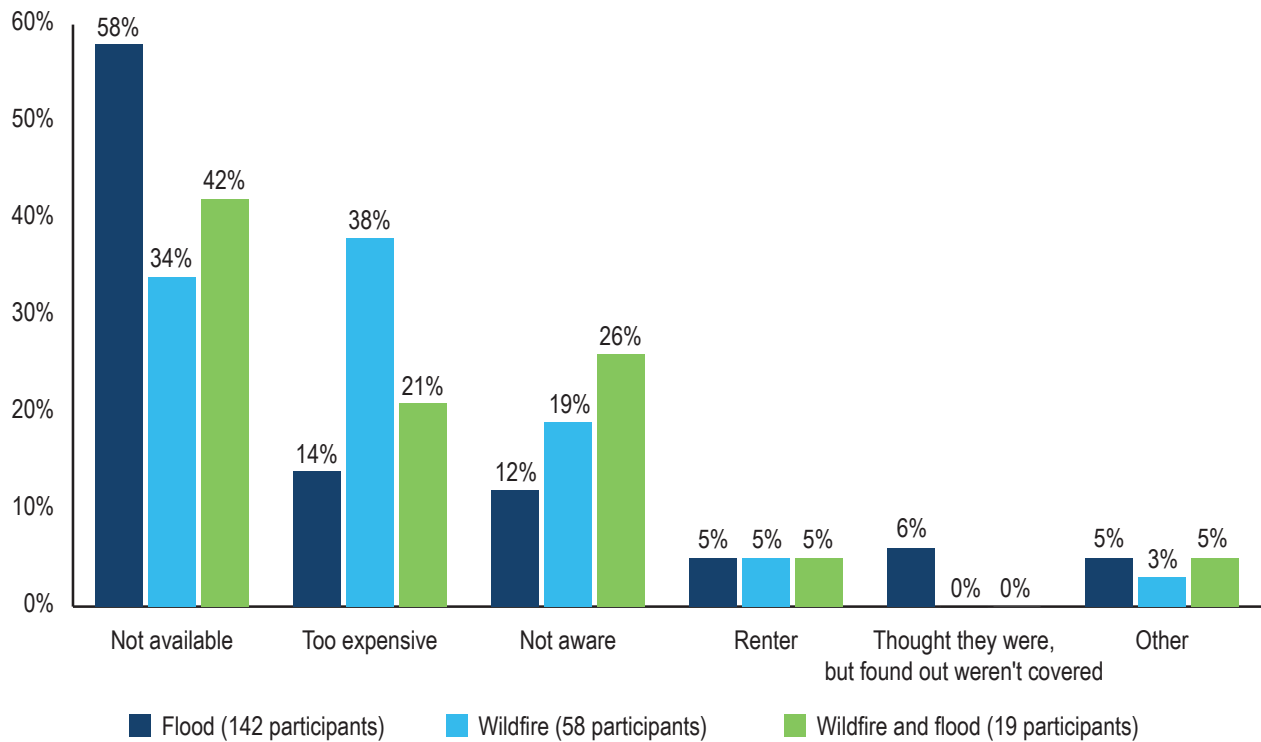


Note: Percentages in figure may not total 100 percent due to rounding.

Most participants affected by the atmospheric river flooding and who were not insured said flood insurance was not available to them (see Figure 28). Almost half of the

participants who were affected by flooding did not apply for DFA, and the two main reasons given were that they were not eligible for DFA or that they were not aware of the program.²¹⁵

Figure 28: Reasons why questionnaire participants did not have insurance coverage, by displacement event



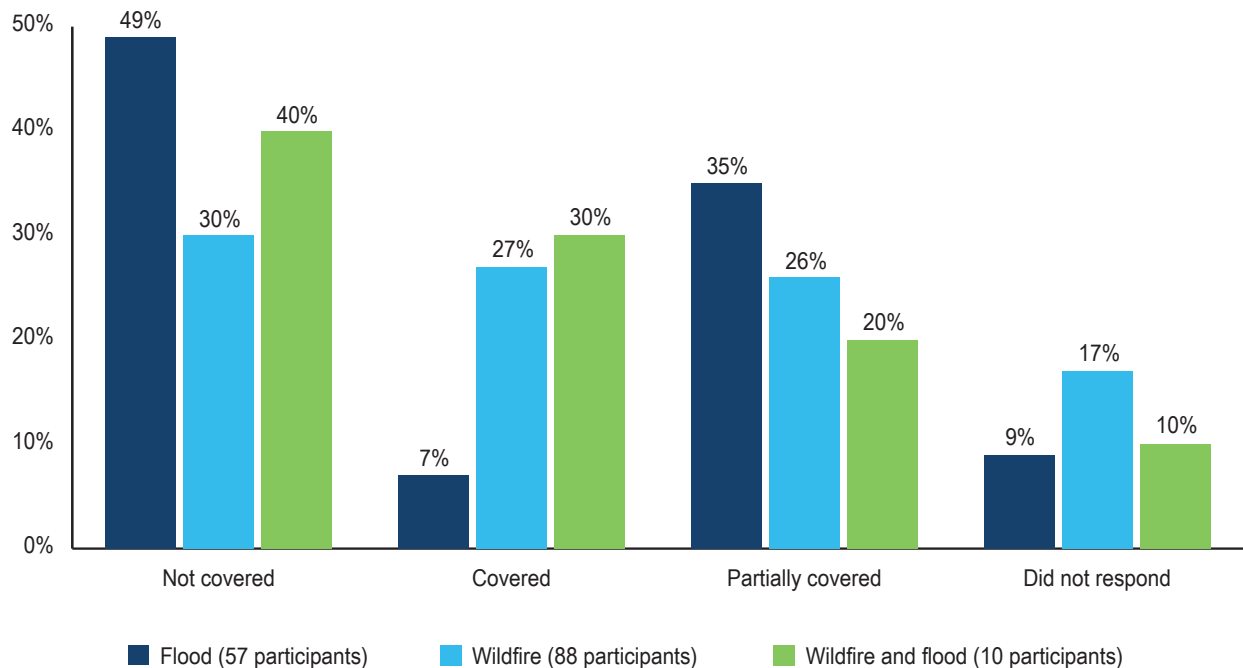
Note: Percentages in figure may not total 100 percent due to rounding

Indigenous participants were less likely to have insurance coverage than all other participants: 59 percent of Indigenous participants did not have insurance coverage compared with 44 percent of all other participants.²¹⁶ The primary reasons identified were cost and availability.²¹⁷ Of the 20 percent of Indigenous participants who did have insurance, 69 percent indicated that their insurance did not cover the damage they sustained. In comparison, just over

one-third of all other participants told us that their insurance was insufficient to cover their losses.

Only 7 percent of the 24 percent of questionnaire participants affected by flooding who had insurance said their insurance fully covered the damage sustained. In comparison, 44 percent of participants affected by wildfires had insurance and, of these, 27 percent were fully covered.

Figure 29: Proportion of questionnaire participants whose insurance covered the damage they sustained, by displacement event



Note: Percentages in figure may not total 100 percent due to rounding

Overall, the questionnaire data suggests that when people had insurance, they were less likely to apply for DFA assistance, and when they did not have insurance, they were more likely to apply for DFA assistance. Similarly, people with higher incomes were less likely to have applied for DFA assistance, and people with lower to middle income levels who did not have insurance were more likely to apply for DFA assistance. However, regardless of income level or insurance coverage, most people who did not apply for DFA indicated that they did not know about the program or were not eligible.

The questionnaire also provided an opportunity for people to identify other reasons why they did not have insurance or to provide other comments on the availability of insurance. Some of the reasons why people did not have insurance included being on disability or other income assistance, or living on a fixed income and unable to afford it; overland flood insurance was not available

because of location or past events; damage from landslides was not covered; and challenges obtaining insurance on reserve. Many participants indicated that they did not have insurance because they were renters. We also heard from others, including local and regional authorities, about challenges with insurance availability for homeowners and tenants for wildfires or in rural and remote areas.

Questionnaire participants who had insurance identified challenges such as the burden of the deductible or the consequences of making a claim:

“Had insurance but the cap did not provide adequate funding for living out expenses or repairs.”

“Our losses did not reach the deductible.”

“[Insurance] was available to us and we happened to have it but we didn’t even know we had it until we checked after the flood. It was around \$500 a year. Now,

they canceled that so we no longer have overland flood insurance to help us if it happens again.”

“The deductible was too much, and my premiums would go up.”

“I did have Property insurance but the amount paid out was not much more than the premiums paid over the last 25 years and it fell far short of damages. And now [the insurer] has exercised their right to refuse coverage. NOW I do not have insurance.”

Some participants discussed their experiences with the interplay of insurance and DFA:

“Having insurance was an excuse for people to not help me. It was extremely frustrating and depressing. I spent an evening in the hospital with heart palpitations from the stress of trying to get help and being told over and over I don’t qualify because I have insurance. It was a catch 22.”

“The ‘comprehensive water’ insurance we had was minimal. We declined more coverage because the cost of our insurance increased threefold and that was not feasible for us. The coverage that we received was ‘for everything’ but it was not anywhere near what we need to rebuild. DFA factored this amount into their decision not to give us assistance.”

“The DFA ALSO took \$12,000 insurance money from our payment.”

“After the flood in 2017 I was told that I would not be eligible for DFA if I turned down any flood insurance offered to me. In 2020 I had 30k of coverage for approx. 700\$ a year. My insurance renewed in Oct of 21 and now they withdrew that small amount of coverage. So no coverage was available.”

Some people identified gaps in insurance coverage and DFA. For example:

“Found out that the 1 plus mile of fence line was “covered” within the allotted outbuilding amount. Payout replaced just fence line (to keep cattle out) but was not enough to cover loss of cabin and trailer. Perhaps there could be relief funding for fencing for rural dwellers.”

“While we were forced from our home on account of flood the house itself was unaffected. Insurance would not cover lost wages due to mass evacuations.”

Questionnaire participants also frequently noted the delays and stresses of navigating the DFA and insurance processes, and many said the funds they received were simply not enough to repair the damage.

EPA modernization and DFA

As discussed earlier, the province is working on modernizing the *Emergency Program Act* and related regulations, including the *Compensation and Disaster Financial Assistance Regulation*. Although some of that work was delayed in part, by the extreme weather events of 2021, the province did take some specific steps to update DFA in response to the atmospheric river events and in advance of broader legislative or regulatory change.

In April 2022, the province announced regulation changes to make more farm operators, rental unit owners and small businesses eligible for private sector DFA by adjusting some qualification criteria, and in September 2022 the province raised the maximum amount payable from \$300,000 to \$400,000.²¹⁸ According to the ministry, any further changes to DFA are expected to take place in the context of modernization.²¹⁹

Modernization of the EPA, including the DFA program and regulation, will occur in conjunction with other streams of work at the

provincial and federal levels, including work related to the development of a provincial flood strategy and the national Task Force on Flood Insurance and Relocation. In October 2022, BC launched a public consultation with an intentions paper for the development of a provincial flood strategy.²²⁰ The intentions paper identifies seven key priorities for reviewing and modernizing provincial legislation, regulations and policies to address flood risks, including revising the *Compensation and Disaster Financial Assistance Regulation*.²²¹

At the federal level, in November 2020, the federal government created the Task Force on Flood Insurance and Relocation “to explore solutions for low-cost flood insurance for residents of high-risk areas and consider strategic relocation in areas at the highest risk of recurrent flooding.”²²² One of the key public policy objectives was to consider a flood insurance solution to replace or reduce the burden on government financial assistance through programs like DFA.²²³ In August 2022, the task force released its report, *Adapting to Rising Flood Risk: An Analysis of Insurance Solutions for Canadians*, which provides an analysis of potential arrangements for a national approach to flood insurance.²²⁴

In our questionnaire, we asked participants for their views on how DFA might be improved, and they made numerous suggestions. Many of these related to expanding DFA coverage, access and support, including:

- making DFA available for wildfires
- providing more support overall
- providing more support for renters
- providing support for special needs
- better matching assistance to actual costs
- restoring people to what they had
- making the process faster and simpler
- providing faster payments

- providing interim awards and/or a lump sum to get started on repairs
- coordinating with clean-up assistance

Participants also suggested that the DFA program should have an immediate presence in the community, use local assessors, take a case management approach, increase accessibility, provide applicants with better access to the staff working on their application, and, overall, provide better and more consistent communications and advising.²²⁵ Better communications might also include empathy and trauma-informed practices, clearer criteria and more transparent decision-making, consistency in assessment, and consistent help for people in similar situations (e.g., neighbours). Finally, some indicated that they felt penalized for having insurance, and others suggested having a government insurance program available for people.

Analysis: Fairness and DFA

Disaster financial assistance plays an important role in disaster recovery, and to date the DFA program has provided over \$32.6 million in financial assistance to BC homeowners and residential tenants impacted by the atmospheric river events in 2021. By design, however, it is limited in scope and available only for events declared eligible and for uninsurable losses. None of the people in communities affected by the 2021 wildfires were able to apply for DFA, even those who were uninsured or underinsured.²²⁶ These limitations are not always well understood by people who have been impacted by extreme weather events, or by many DFA applicants, which can lead to confusion and disappointment in the program.

Even within those limits, however, the administration of DFA in response to the extreme weather events of 2021 was characterized by delays, communication failures and inconsistencies, and a lack

of planning and oversight that raise concerns about fairness. EMBC did not have sufficient staffing in place to respond fairly to applications and appeals from the atmospheric river events. DFA procedures and criteria were unclear, and timelines and criteria were restrictively applied. There were poor communications at key stages of decision-making, and outcomes appeared inconsistent to applicants. Appeals were not meaningfully available for almost a year after events. This led to unfairness in the administration of DFA for many applicants.

Timely processing of DFA applications and appeals

All public authorities have a duty to act fairly in making administrative decisions that affect people, and procedural fairness requires that public authorities act in a timely way. Unreasonable delay includes delay that is inordinate, unacceptable or unnecessary and that has significant negative impacts on the person affected by the decision-making process. Significant negative impacts might include significant stress, impacts on human dignity, or financial impacts. Although some delays may be unavoidable as public bodies work through decision-making processes and address operational challenges, periods of delay should not unduly impact public services. In assessing whether a delay is unreasonable, we consider the length, the causes and the impacts of the delay. In this investigation, our assessment is systemic, considering EMBC's processing of DFA private sector applications overall, rather than in a particular case or cases.

The legislative framework for DFA contemplates a timely process for the ministry to review applications and make payments. Under the regulation, private sector applicants are expected to apply within 90 days of the eligible disaster, although the deadline was extended for the atmospheric river events, and the province is directed to

pay eligible applicants promptly.²²⁷ Under the *Emergency Program Act*, applicants have 60 days to appeal the decision on their claim, and the province or appellant must pay any corrected amount determined on appeal within 60 days.²²⁸

EMBC informed us that the average length of time for processing a DFA application from the atmospheric river was between five and six months for residential tenants and homeowners.²²⁹ Many applicants waited even longer. EMBC records show that fewer than half of the private sector applications had been processed to payment six months after the atmospheric river flooding (and four months after the application deadline). Questionnaire participants also confirmed substantial delays in processing their DFA applications. More than a year after the flooding events, some applications had not yet been processed.

Appeals were even further delayed. EMBC did not begin adjudicating appeals until fall 2022, again almost a year after the atmospheric river flooding events. As of mid-March 2023, most appeals were still pending. These are lengthy delays for applicants trying to restore or replace their primary residence and essential contents – the necessities of life – and the delays themselves can exacerbate the damage from the flooding. EMBC's processing times are also in stark contrast to the requirements for applicants, who have just experienced a disaster and may still be displaced and are nonetheless expected to submit claims within 90 days and to make any appeal within 60 days.

The causes of the delay rest, in part, with the circumstances and the scale of the damage caused by the atmospheric river. In other years, DFA applications might number in the hundreds, and there were over 2,000 in response to the 2021 atmospheric river events. For comparison, EMBC records show 660 private sector applications for flooding caused by the 2018 spring freshet

Making people wait in limbo for months on end is unacceptable. It took DFA nine months to tell us we didn't qualify for help. That was prime time for reconstruction. Now we are in the process of appealing the decision, which also takes time. . . We can't go to the bank and ask for a construction loan until these other avenues are decided on. So we continue to be in limbo and it looks like that will be the case for many months to come.

— evacuee



and 59 private sector applications for flooding caused by the 2020 spring freshet. While there were significantly more applications for the 2021 atmospheric river events, records also show that delay in processing has been a recurring issue for EMBC. Average processing times for the 2018 Grand Forks flooding were between three and four months for homeowners and residential tenants.²³⁰ Processing times for the 2020 Northeast-Peace region spring flooding were similar.

In some cases, individual circumstances may have contributed to a delay in processing applications for the atmospheric river events – for example, applicants needing additional time to provide supporting documents. However, the province also caused delay by failing to have adequate procedures and staffing in place initially – and over time – to respond quickly, efficiently and effectively to the private sector applications related to the atmospheric river events. Although EMBC increased staff in response to the atmospheric river events, these were not sufficient to meet the demands of the program. This is particularly the case regarding appeals on DFA determinations, where EMBC did not have staff or a process in place and did not issue its first appeal decision until mid-September 2022. Even at the time of this report, there remains a substantial backlog of appeals to adjudicate.

This lack of capacity and readiness is particularly concerning given the recent and devastating experiences of extreme weather events in the province, including flooding, in 2017 and 2018, and, as noted above, in light of the slow processing times that EMBC experienced for the 2018 and 2020 events. Tens of thousands of BC residents were displaced by extreme weather in 2017, with flood response costs estimated at more than \$73 million.²³¹ *Addressing the New Normal* made recommendations related to the province's readiness and capacity for assisting communities, businesses and individuals in recovery efforts, and it

underscored the need for better planning and preparedness.²³² In 2018, the province also experienced historic flooding in the area of Grand Forks and the Boundary Region, with estimated damage of over \$38 million to agricultural, residential, commercial and industrial areas.²³³ With this recent history of extreme weather and its devastating impacts on residents, it is concerning that the province did not anticipate and better prepare for the potential demands of another substantial flooding event on EMBC and the DFA program. It is also concerning that the province did not move more quickly once the atmospheric river was declared eligible for private sector DFA applications to ensure that it had the resources to process the applications and appeals in a timely way.

The impacts of the delays for applicants were also substantial. As discussed above, over half of the questionnaire participants said they had encountered challenges with delays in the processing of their DFA application. Some stated that they had to accrue debt or deplete their savings to manage repairs. Others noted the practical and financial difficulties in scheduling repairs when assistance was not certain, and the additional impacts, such as rot or mould, when repairs cannot be completed quickly.

Overall, EMBC's procedures for private sector DFA applications involved unreasonable delay – in responding to applicants, in processing applications and providing payments, and in adjudicating appeals. While delays in some cases may have been unavoidable, the cumulative effects were detrimental to the delivery of this important public service. People apply for DFA when they have lost their home or essential belongings. At the most fundamental level, they are looking to government for help amid disaster. The delays in responding and in providing financial assistance to the people who were displaced by the extreme weather of 2021, and particularly for those whose

homes were destroyed or uninhabitable after the atmospheric river events, caused financial and emotional stress. For some, it exacerbated trauma or undermined confidence in government. The failure of EMBC to ensure that it had sufficient staffing to respond in a timely way through the DFA program, or even to have a plan and the resources available for more timely processing of applications and appeals, constitutes unreasonable delay under section 23(1)(c) of the *Ombudsperson Act*.

Finding 5: Emergency Management BC's processing of private sector Disaster Financial Assistance constituted unreasonable delay under section 23(1)(c) of the *Ombudsperson Act* because it did not have sufficient staffing to respond fairly and in a timely manner to applications and appeals related to the atmospheric river events, and the appeals process was not meaningfully available to applicants for almost a year after the events.

Recommendation 13: By September 30, 2024, the Ministry of Emergency Management and Climate Readiness develop, implement, and communicate effective service standards for timely processing of Disaster Financial Assistance applications and appeals, and ensure it has the staff complement necessary to meet those standards.

Transparent, accessible and fair procedures

EMBC's administration of the DFA program in response to the atmospheric river events also raises concerns about the fairness of the procedures for communicating about DFA, processing applications, and making decisions on appeals. A procedure or policy may appear to be arbitrary if its content is not made public or it is not made available to the individuals affected by any resulting decisions. This may also undermine public trust and confidence in the program or process. Administrative decisions, such as those in the private sector DFA program, should be made using a fair and open procedure, appropriate to the decision being made and its statutory, institutional and social context, with an opportunity for those affected to put forward their views and evidence fully and have them considered by the decision-maker. Further, and particularly when an appeal process is available, applicants should receive adequate reasons for decisions.

In this investigation, our consideration of procedural fairness is systemic, examining EMBC's processing of DFA private sector applications overall, rather than in a particular case or cases. Overall, EMBC did not communicate with applicants at key stages of decision-making, DFA procedures and criteria were not easily accessible, and the program criteria and outcomes appeared idiosyncratic and inconsistent to applicants. Reasons for decisions were summary and unclear to applicants. Appeals were not meaningfully available for almost a year after events. This undermined public confidence in the DFA program and led to unfairness in the administration of DFA for many applicants.

Numerous questionnaire participants indicated that they were not aware of DFA or did not think they would be eligible. We acknowledge that EMBC provided information about DFA, including how to apply, on its website, and it also prepared a short video to assist applicants. The government issued news releases on DFA availability, and the information circulated in the media. Volunteers and service providers also shared information on DFA. Despite these efforts, some people displaced by the extreme weather events were unaware of DFA or were confused about their eligibility. Some people told us that they were advised by staff or volunteers that they would not be eligible, so they did not apply. Conversely, some who were not eligible – for example, those impacted by wildfires – were provided with information and did apply. Many people told us how challenging it was to navigate assistance programs while still coping with the impacts and trauma of the extreme weather and their displacement. High-profile announcements by the province and others about support for those impacted by the extreme weather may have raised expectations or contributed to confusion as people tried to navigate assistance programs.²³⁴

Once people had applied for DFA, communication issues persisted and were exacerbated by slow processing. The procedural framework for processing private sector DFA applications is basic in structure but includes several key decision-makers and decision-making points on eligibility for and amount of assistance.

The first step in the adjudication process is determining eligibility. Some questionnaire participants said they had applied and waited for months, only to learn, by a letter containing only a brief explanation, that they were not eligible. Applicants who were determined to be eligible also faced challenges with communications and processing by evaluators and in the adjudication process. Questionnaire participants raised concerns about limited engagement with evaluators, unclear criteria for assessing damage, and inconsistent assessments of value, even between neighbours in similar situations. Participants told us they experienced limited opportunities for input into the evaluation and review processes.

Applicants who appealed faced additional delays with limited further communications as they awaited the decision, and few appeals have been processed to date.

Throughout its process, the ministry has done little to communicate with applicants, and when decisions are communicated, the information is generally summary. The examples of decision letters EMBC provided to us during our investigation are brief and include the relevant section of the regulation. For applications that are denied, the letter includes a short statement explaining why, and for applications that are accepted, the letter includes a basic chart with the payment calculation.

Figure 30: Sample DFA decision letters

**Re: Disaster Financial Assistance (DFA) Home Owner
2021 Atmospheric River - Nov 14 -Dec 2**

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 16, 2021.

Under the Compensation and Disaster Financial Assistance Regulation, Part 2, Division 1, Section 8, "eligible costs" does not include costs or expenses

"(a) recoverable at law, or for which insurance was reasonably and readily available."

During a conversation with our office on June 21, 2022, you confirmed that you did not purchase sewer back-up, overland flood and ground water seepage insurance of \$1,248,000 which was offered by your insurance broker. As your claimed damages can be covered by insurance, you are not eligible for DFA.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

**Re: Disaster Financial Assistance (DFA) Home Owner
2021 Atmospheric River - Nov 14 -Dec 2**

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 3 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds \$1,000.00, to a maximum amount.

The approved amount of **\$XX,XXX.XX**, payable to **xxxxxxxxxxxxxxxxxxxxxx** will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	\$XXXX
Structural	\$XXXXX
Contents	\$XXXXX
Site Services	\$XXX
Total Eligible Amount	\$XXXXXX
Less \$1,000.00	\$XXXXXX
Total Payable at 80%	\$XXXXX

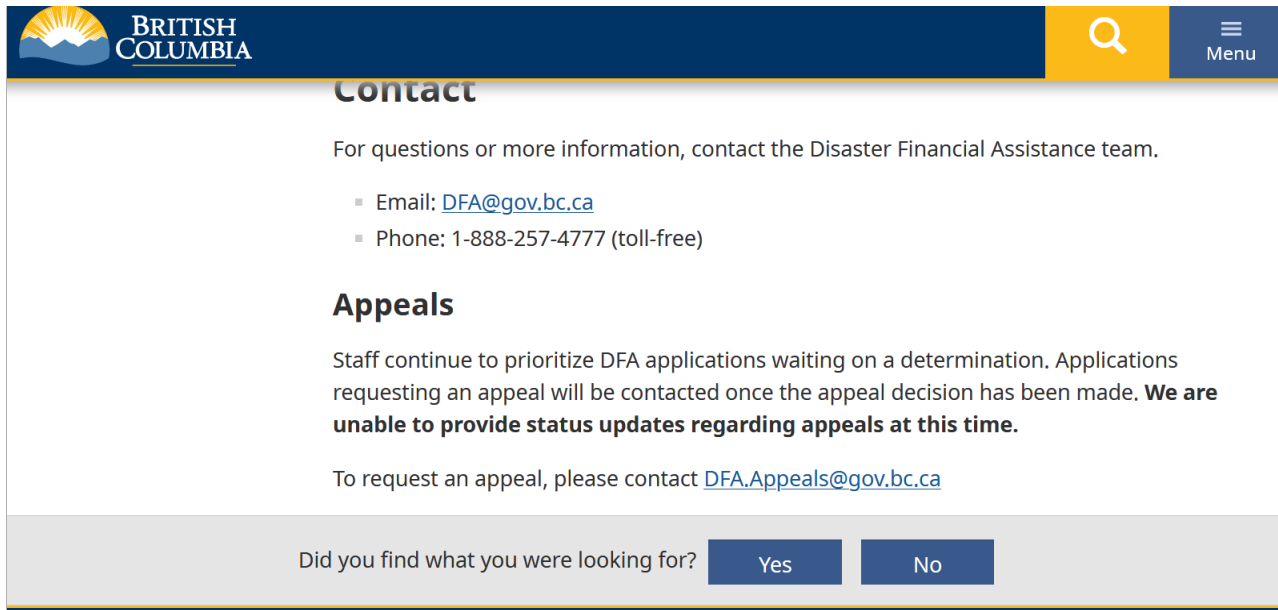
You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

The reasons for a decision should be a roadmap that can be used to understand how the decision-maker reached the decision. They are adequate if they are sufficient to allow an understanding of the issues considered and the decisions reached. While we do not find that the reasons provided by EMBC in the sample decision letters are inadequate under section 23 of the

Ombudsperson Act, the summary nature of the decision letters contributed to applicants' confusion and frustration with the process.

Applicants who appealed a decision were left unsure as to how to respond effectively through the process, and there is no way for applicants who have appealed to communicate with the ministry, track the status of their appeal, or get updates.

Figure 31: Screenshot of the DFA webpage (February 2023)



Our investigation has identified concerns about the fairness of the ministry's communications about DFA, and DFA procedures and decision-making on applications and appeals. Many of these present barriers to accessing DFA that disproportionately impact those with the fewest resources. Delays in processing or payment of DFA are particularly challenging for low-income and fixed-income households who may be less able to access other financial resources, such as loans or savings. Other features of DFA, such as requiring claims to exceed the \$1,000 threshold before any payment is made, and failing to consider affordability in assessing insurance

availability, also disproportionately impact renters and low-income and fixed-income households.

Over the course of its response to the atmospheric river events, EMBC took some steps to improve DFA access and address concerns. These included expanding eligibility for some categories of applicants (small businesses and farm operations) and extending application deadlines for those categories. EMBC worked to simplify some forms and processes for private sector applicants (e.g., to allow some virtual assessments, and to accept some alternative forms of evidence). The ministry provides staff with policy guidance to help direct

consistent decision-making as staff review and adjudicate applications. The ministry has also indicated that it continues to improve the appeals process. In addition, the ministry has told us that it initiated a survey of past DFA applicants and has stated that it intends to launch a public consultation process specific to the DFA program and regulation that will inform its work to update the regulation as part of EPA modernization. These are welcome developments.

Nonetheless, the procedures for administering private sector DFA applications related to the atmospheric river events were unreasonable and unfair for some applicants. Communications were confusing, limited or non-existent at key stages of the decision-making process. Procedures were unclear to applicants, and applicants felt they had limited input to these decision-making processes or influence on discretionary determinations. People lacked full information, and outcomes appeared inconsistent and unfair. For applicants who were deemed ineligible or who disputed the amounts provided, the appeals process was not meaningfully available for almost a year after the events. Applicants had little other recourse for raising concerns or making complaints to EMBC. Although individual experiences varied, overall, EMBC's procedures administering private sector DFA applications were unfair and unreasonable under section 23(1)(a)(v) of the *Ombudsperson Act*.

Finding 6: Emergency Management BC did not communicate effectively with or provide adequate information, including clear reasons for decision-making, to private sector Disaster Financial Assistance applicants, which was an unfair procedure under section 23(1)(a)(v) of the *Ombudsperson Act*.

Finding 7: Emergency Management BC's decision not to respond or provide updates to applicants with pending Disaster Financial Assistance appeals was an unreasonable procedure under section 23(1)(a)(v) of the *Ombudsperson Act*.

Recommendation 14: The Ministry of Emergency Management and Climate Readiness review its communications about the Disaster Financial Assistance program with a view to identifying ways in which the program can be better communicated to people who might need it and by May 31, 2024, implement those changes.

Recommendation 15: Effective immediately, the Ministry of Emergency Management and Climate Readiness communicate status updates to applicants with pending Disaster Financial Assistance applications and appeals, and by September 30, 2024, implement improved communications with and guidance to applicants throughout the application and decision-making process, including appeals.

Advancing equity in modernizing DFA

The atmospheric river events and the administration of the private sector DFA program took place within a social and institutional context in which discrimination and racism, including Indigenous-specific racism and colonialism, persist. We do not have any evidence of intent to discriminate in EMBC's administration of private sector DFA. However, our investigation has identified inequitable impacts in access to, and the administration of, DFA. The experiences people shared in their questionnaire

responses and with the investigation demonstrate that provincial supports were not available in an equitable manner for people who were disproportionately impacted and had the fewest resources available for recovery – lower-income households, Indigenous People, people with disabilities,²³⁵ and other socially marginalized groups.

Disaggregated socio-demographic data is one tool that can assist with identifying patterns of inequity or systemic barriers that different socio-demographic groups may be experiencing in their interactions with public programs and services, such as DFA. The province has been working to develop a legislative and policy framework for the collection of race-based, Indigenous and other disaggregated socio-demographic data to address systemic racism and other forms of systemic inequity.²³⁶ In June 2022, the *Anti-Racism Data Act* became law. It enables the provincial government to collect, use and disclose socio-demographic data to identify and eliminate systemic racism in a consistent and safe way to create a more inclusive, equitable province.²³⁷ In its Declaration Act Action Plan, the government has also committed to measures related to *Emergency Program Act* modernization and, separately, data collection with Indigenous Peoples.²³⁸

Unfortunately, to this point, the ministry has not collected socio-demographic data in relation to the DFA program or otherwise reviewed its DFA communications, processing or decision-making to ensure equitable and substantive fairness. This is unreasonable under section 23(1)(a)(v) of the *Ombudsperson Act*. Without such data, it is not possible to determine whether members of equity-entitled groups were more likely to be found ineligible at the initial stages of DFA decision-making, received less assistance from the program, or were more significantly impacted by the delays in processing applications and providing financial assistance.

While the ministry has indicated that equity considerations and GBA+ may be part of modernization going forward, it is clear that it did not expressly consider or address the potential inadequacies of DFA administration during the atmospheric river events.²³⁹ This is particularly concerning given the findings of earlier reviews that highlighted the disproportionate impacts of disasters on certain groups.²⁴⁰ These will be important considerations going forward to ensure that the DFA private sector program is administered fairly and equitably. In particular, we encourage the ministry to consider how the \$1,000 threshold for reimbursement may exclude many renters and low-income and fixed-income households from DFA support or disproportionately impact the amount of support available to them. In addition, the 60-day time limit for filing an appeal that is prescribed in the *Emergency Program Act* (with no discretion to extend) may operate inequitably in circumstances where people are experiencing the traumatic impacts of displacement.

Finding 8: In relation to the 2021 atmospheric river, Emergency Management BC did not consider and plan for the disproportionate impacts of disasters on socially marginalized populations and equity-entitled groups in developing and applying Disaster Financial Assistance policies and procedures, an omission that was an unreasonable procedure under section 23(1)(a)(v) of the *Ombudsperson Act*.

Recommendation 16: Effective immediately, the Ministry of Emergency Management and Climate Readiness apply a GBA+ and IGBA+ lens in reviewing, revising, and developing Disaster Financial Assistance policies with full implementation of policy changes by September 30, 2025.

Recommendation 17: By September 30, 2025, the Ministry of Emergency Management and Climate Readiness develop and implement a process to improve the collection of socio-demographic data on Disaster Financial Assistance to support equitable service delivery, consistent with the requirements of the *Anti-Racism Data Act*.

Fairness in a changing climate

Tens of thousands of people were displaced across the province as a result of wildfires and floods in 2021. Our investigation has focused on whether two provincial assistance programs – Emergency Support Services and Disaster Financial Assistance – were administered fairly to people who were impacted by long-term displacement. As became clear in our analysis, both ESS and DFA have significant limitations in their scope, and these limitations have real impacts on people who are displaced by disasters.

As a matter of fairness, we expect public bodies to be attentive to the ways in which climate change may impact the lives of the people they serve and to consider climate change in their decision-making. Despite the warnings arising from disasters in 2017 and

2018, Emergency Management BC was not fully prepared to respond fairly to the wildfires and atmospheric river events in 2021.

In 2017 and 2018, the province was behind in its climate change planning and emergency preparedness, and the devastating experiences of extreme weather at that time seemed to motivate new commitment to and greater impetus for better preparedness, response and recovery. The province endorsed the Sendai Framework for Disaster Risk Reduction 2015-2030, consulted on *Emergency Program Act* modernization, developed the Preliminary Strategic Climate Risk Assessment, and began work on a climate adaptation and preparedness strategy. It highlighted emergency preparedness in its work on implementing the *Declaration on the Rights of Indigenous Peoples Act*.

However, despite these steps, the province did not anticipate and better prepare for the impacts of the extreme weather events of 2021. This lack of readiness, particularly in relation to the ESS and DFA programs, which provide essential support for people who are evacuated or displaced, was unreasonable under section 23(1)(a)(v) of the *Ombudsperson Act*. Particularly after 2017 and 2018, the potential harms of extreme weather and of overwhelmed support programs were foreseeable, and the province should have been better prepared.²⁴¹

Finding 9: The Ministry of Emergency Management and Climate Readiness does not have adequate provincial plans and resources in place to meet the needs of people experiencing the impacts of extreme weather and to respond to long-term displacement. This is an unreasonable procedure under section 23(1)(a)(v) of the *Ombudsperson Act*.

This finding is not a critique of the individual public servants, volunteers, organizations and communities who worked diligently for many months to respond to the significant impacts of the 2021 extreme weather events, and to provide services and supports to the many thousands of people who were affected. We note that they did this work to respond to the impacts of extreme weather events in the midst of a pandemic that had also necessitated the use of emergency powers under the EPA. Rather, it is a criticism of the way in which successive leaders in government have, so far, failed to respond to clear direction for improvement in the province's disaster response programs and capacities. This failure has had significant impacts for individuals and communities affected by extreme weather disasters.

In this section we discuss broader gaps in the scope and implementation of ESS and DFA that have been identified or experienced by the people who have been displaced. We also recommend improvements so that those displaced by future extreme weather events are better served by provincial supports. We have recommended specific changes to improve fairness in the existing programs in the discussions above, and here we address larger shifts – strategic shifts, in the language of *Addressing the New Normal* – to incorporate in ongoing work on modernization. The creation of a new Ministry of Emergency Management and Climate Readiness is a welcome development in this direction and an indication that government is giving new priority to the work. To date, BC has not planned for and is not prepared to support long-term evacuees and people displaced by extreme weather events. We underscore the importance and urgency of doing so.

Meaningful modernization: beyond ESS and DFA

In our investigation, we heard repeatedly that the core assistance programs, ESS and DFA, are not designed to – and do not – address the complexities of long-term, climate change-related displacement.²⁴² While the ESS and DFA programs provide some important supports, they were not designed for long-term evacuations or displacement. In the wake of 2017 and again after the events of 2021, the province has started to undertake important work in this regard. This work must be accelerated and expanded to ensure that the province can act fairly to support the people of British Columbia next time. Adopting a person-centred approach in line with the Sendai Framework would better enable support along a continuum from evacuation to recovery. Such an approach would integrate response and recovery – whether through ESS and DFA or other programs – to support those experiencing long-term displacement.

More than five years ago, Chapman and Abbott made the case for strategic shifts and systemic change in emergency management in their report, *Addressing the New Normal: 21st Century Disaster Management in British Columbia*.²⁴³ Other reports about that time also addressed extreme weather, climate change and emergency management. The T̓silhqot̓in National Government issued a report on the 2017 fires, which had substantial impacts on its communities,²⁴⁴ and the Secwepemcúlecw Restoration and Stewardship Society reported on recovery after the Elephant Hill fire.²⁴⁵ The province supported a GBA+ report on the social impacts of the 2018 Grand Forks flood.²⁴⁶ In 2017, the BC Auditor General reported on flood risks and wildfire management in the context of managing climate risks.²⁴⁷ All of these reports include lessons learned and recommendations for government action, many of them on similar themes related to better preparedness, improved

communications, cross-jurisdictional collaboration, and recovery supports for the people impacted.²⁴⁸

Addressing the New Normal, in particular, prompted some early responses from the province, which developed an action plan to address the recommendations in the report,²⁴⁹ and then provided a six-month progress update and a 12-month progress update, concluding that most recommendations had been addressed.²⁵⁰ That conclusion has been questioned,²⁵¹ and our findings suggest that at least the recommendations related to ESS and DFA still require provincial action. Nonetheless, the report is often mentioned by the province as influential in the context of its emergency management and climate change planning.²⁵²

Since 2017 and 2018, the province has also been more actively engaged in climate change planning. In 2019, the province developed the Preliminary Strategic Climate Risk Assessment to better understand climate-related risks in BC. The risk assessment noted that “displacement due to wildfires, along with loss of possessions and livelihoods, could contribute to extreme psychological distress and long-term impacts to health as well as economic losses to individual citizens.”²⁵³ In 2021, the province released its draft Climate Preparedness and Adaptation Strategy for consultation, listing proposed actions for 2022 to 2025, including to “improve and promote understanding of the disproportionate effects that climate change has on distinct human populations, including the potential for displacement, and integrate this knowledge into government initiatives, including climate risk assessments and adaptation plans.”²⁵⁴

The extreme weather events of 2021 – including the heat dome, in addition to the wildfires and flooding – again seemed to motivate new commitment and re-energized efforts to modernize for better preparedness,

response and recovery. Climate change planning continued with the release of the *CleanBC Roadmap to 2030* in October 2021, and the *Climate Preparedness and Adaptation Strategy* in June 2022. However, the strategy does not address climate change-related displacement.

In early December 2022, the new Ministry of Emergency Management and Climate Readiness took over responsibility for EMBC, which moved from its previous location in the Ministry of Public Safety and Solicitor General. Among other work, the minister is expected to support “urgent coordinated government response to communities in times of emergency and review systems to ensure they are prepared for urgent response, incorporating lessons learned from previous emergencies.”²⁵⁵ In February 2023, the new ministry, together with the Ministry of Environment and Climate Change Strategy and the Ministry of Water, Land, and Resource Stewardship, launched ClimateReadyBC, a new online hub for information and data related to climate change and emergency preparedness.

The province has continued with *Emergency Program Act* modernization. The ministry is also working to modernize the related regulation. In the interim, the existing *Compensation and Disaster Financial Assistance Regulation* remains in effect. And, as we have discussed, the province is modernizing ESS through a renewed program guide and the Evacuee Registration and Assistance online tool. The ministry has informed us that its intention is to consult broadly with Indigenous Peoples, local governments and the public on this modernization. The ministry’s 2023/24 to 2025/26 service plan also confirms these priorities, as does the most recent technical paper on modernization.

These are all important foundational steps, but the province must do more now so it is ready for the next extreme weather event and prepared to support the people who will be displaced. In *Addressing the New Normal*, Chapman and Abbott recommended 14 “strategic shifts” that would set the province on a stronger and more proactive path for emergency management. Recommendation 105 (Strategic Shift #14) speaks directly to DFA.²⁵⁶

Consistent with the Sendai principle of Build Back Better, the Disaster Financial Assistance (DFA) and Disaster Financial Assistance Arrangements (DFAA) programs provide greater flexibility to restore damaged sites in ways that reduce the likelihood of repeat events. BC create a fund for the acquisition of lands and properties which, while legally created and/or constructed, are no longer viable given disaster or climate-related events.

Implementing this strategic shift would modernize DFA in a manner that considers climate change, builds resiliency, and better supports fairness through increased flexibility in providing assistance. It would also address some of the limitations of the current DFA program identified in our investigation, such as loss of land, inaccessibility of insurance, or need to relocate from areas at risk.

The more recent *Resilient Pathways Report*, commissioned by Natural Resources Canada, also emphasizes the importance of a shift from a reactive to a proactive approach.²⁵⁷

The current governance mechanism and budgeting for disaster risk management in all hazards is built on response and recovery approaches of the past. As a result, the design of policies, funding, and programs are mostly reactive — including to the most recent disaster events in BC. A more strategic and proactive approach would apply our

understanding of hazards and risks alongside climate change impacts, sources and drivers of vulnerabilities, priority objectives, and long-term goals for safety and prosperity. The current and ongoing process of the EPA Modernization, the National Adaptation Strategy, and BC’s Climate Preparedness and Adaptation Strategy, along with the political and social momentum for managing the climate crisis, triggered by catastrophes in BC in 2021, provide excellent opportunities to shift from reactive to anticipatory governance and financing for reducing disaster and climate risk.²⁵⁸

In our investigation, we heard from service providers that both DFA and ESS needed to make this shift to reflect the realities of extreme weather displacement. For example, we heard:

“So much of the structure of response and recovery is incredibly antiquated. The ESS and DFA rules and thresholds are rooted in mid-90s legislation and plans. . . There are inconsistencies regarding losses in the same geographic area but in the ‘wrong year’ getting entirely different support.”

We heard about the need for the province to develop a plan for how people who experience long-term displacement will be supported. However, the ministry continues to lack a strategy or plan for responding to long-term displacement. With the increased likelihood that climate-related extreme weather will continue to displace British Columbians, it is unreasonable that, almost two years after the extreme weather events of 2021, the ministry does not have a plan for long-term displacement.

At the same time, ESS continues to operate under rules that treat assistance beyond 72 hours as “exceptional,” requiring an additional layer of approval and creating anxiety for evacuees who are uncertain about how long they can count on receiving

support. This approach is reflected even in the updated ESS Program Guide (2022). One experienced professional we heard from in our investigation stated:

“Part of the challenge is there is no real planning beyond 72 hours in the literature or planning. In the new ESS Program Guide, they say only going past that in extraordinary circumstances, but the reality is 7 days has become a norm.”

In addition, an April 3, 2023, news article reported that people in BC are being evacuated for approximately 22 days on average.²⁵⁹ Our investigative findings above also suggest that requiring ESS beyond 72 hours is routine, not exceptional. For example, the ERA data we analyzed showed that between June and December 2021, 90 percent of households received ESS for longer than 72 hours. On average, households received ESS for 20 days.

The DFA program also no longer reflects the realities that British Columbians face in coping with disaster in a changing climate, where insurance is increasingly unavailable, and rebuilding in the same way in the same location may not be feasible or wise.

In light of this, and the events of 2021 (or even those of 2017), we would have expected the ministry to have a clear plan and process in place for addressing long-term displacement. However, this is not the case. For this reason, we are recommending that the ministry prioritize developing a plan for evacuee support that extends beyond 72 hours and reflects the realities of longer-term displacement and recovery.

The lack of a clear plan to support people experiencing long-term displacement, together with the undeniable limits on the extent to which people can access DFA to rebuild, raises serious concerns that too many people are being left behind. It also risks compounding the trauma experienced

by those impacted by extreme weather events and expands the long-term human and financial costs.²⁶⁰

The Sendai Framework calls for a broader and more people-centred approach to disaster risk that is multi-hazard and multisectoral, inclusive and accessible.²⁶¹ Such an approach will also be more efficient and effective, and it should be developed through engagement with a wide range of relevant partners and stakeholders, including women, children and youth, persons with disabilities, Indigenous Peoples, seniors, volunteers and practitioners.²⁶²

As the province continues to work on modernization, it is imperative that the experiences of evacuees are at the centre of that work. We saw in our investigation that receiving support both in the immediate aftermath of a disaster and for rebuilding in the following days and weeks is critical to individual, family and community well-being. Putting people, rather than programs, at the centre of emergency response would envision supports as a continuum rather than as separate programs that may or may not be accessed, depending on a person’s social location.

Related to this issue, during our investigation we also heard from people who described the challenges of resolving matters with other public bodies related to their displacement or the destruction of their property. For example, people identified challenges in coordinating with municipalities on accessing property or removing debris, with receiving mail while displaced, or handling vehicle issues with ICBC. For a person who is displaced, who has lost their home and their community, having to navigate various government processes on their own can be extremely difficult.

As the ministry considers the future of programs such as ESS and DFA, it should examine the extent to which these programs can be retooled or reimagined to ensure

they are adequately meeting the broader challenges BC will face in mitigating the impacts of climate change – that the programs support individual and community adaptation and resilience. A person-centred approach would facilitate people being provided with information, assistance (financial and otherwise) and culturally appropriate supports to navigate the systems they need. This is a fundamental component of “Build Back Better” in recovery.²⁶³

Recommendation 18: The Ministry of Emergency Management and Climate Readiness develop plans and a policy framework to meet the needs of people experiencing long-term displacement, considering the impacts of climate change and how people-centred programs might better support climate change adaptation and future resilience, by:

- a. consulting broadly with the public by December 31, 2024, on modernization of Emergency Support Services and Disaster Financial Assistance as related components of disaster recovery,
- b. working with local authorities and First Nations, and across government, to develop and implement by September 30, 2025, integrated plans and policies to support people who experience long-term displacement due to disasters and that are consistent with the principles of administrative fairness, the Sendai Framework for Disaster Risk Reduction, and the *Declaration on the Rights of Indigenous Peoples Act*.

Reconsidering the role of insurance

Given the important relationship between private insurance and provincial supports for people displaced by extreme weather events, there must be ongoing work to address the interplay between private insurance and both the DFA and ESS programs. This must occur within the context of larger discussions of climate change, equity, disaster assistance, and insurance that are happening nationally and globally. At present, the most common and costly disasters are related to flooding, but other extreme weather events, including wildfires, are also increasing with climate change and may present similar issues related to risk, insurance availability and affordability, and reliance on public recovery funding.²⁶⁴

In 2020, the federal government created the Task Force on Flood Insurance and Relocation “to explore solutions for low-cost flood insurance for residents of high-risk areas and consider strategic relocation in areas at the highest risk of recurrent flooding.” The province participated in the task force, and one of the key public policy objectives was to consider a flood insurance solution to replace or reduce the burden on government financial assistance for residential flooding. Indigenous Services Canada and the Assembly of First Nations undertook a complementary initiative to explore the needs of First Nations.²⁶⁵

The task force’s August 2022 report, *Adapting to Rising Flood Risk: An Analysis of Insurance Solutions for Canadians*, provides an analysis of potential arrangements for a national approach to flood insurance. Among other things, it notes the disadvantages of current responses to flooding, such as DFA programs and ad hoc disaster relief: “Erratic or frequent government interventions, including providing ad hoc disaster relief, undermines the incentives for risk reduction and the system of risk transfer, penalizing those who made the decision to purchase

insurance.”²⁶⁶ The task force also specifically addressed issues of equity, noting that the affordability of flood insurance premiums is key for equitable access and that insurance may not always be an appropriate solution for some individuals and communities.²⁶⁷

The Indigenous Services Canada and Assembly of First Nations engagement with First Nations on flood insurance needs identified gaps in insurance information within some communities and gaps in coverage for communities with very high flood risk.²⁶⁸ The report notes that participants from First Nations communities and insurance providers shared the views that:

- access to competitive insurance options is limited,
- many homes and tenants are not insured for any kind of property damage,
- flood insurance is not available or not affordable for on-reserve residences with very high flood risk,
- many reserves do not have access to accredited fire services and fire hydrants, which impacts the cost and availability of insurance,
- insurance claim payments may be inadequate to repair flood damage, and
- there may be no coverage for damage to personal belongings or for additional living expenses due to evacuation or while people are out of their homes.²⁶⁹

The report states that government has a role to play, working with communities to protect those at high risk of flooding and engaging with the insurance industry to ensure fair and adequate flood coverage for on-reserve communities.²⁷⁰

In its 2023 budget, the federal government announced its intention to launch a low-cost flood insurance program as a measure to improve access to affordable insurance and support disaster resilience. The budget proposes funding for three years to create a

low-cost flood insurance program aimed at protecting households that are at most risk and without access to adequate insurance. The program would create a new Crown corporation to provide reinsurance and a separate insurance subsidy program for high-risk areas.²⁷¹ In addition, starting in 2023/24, the government will create a publicly accessible online portal where people can find information on their flood risk. The budget also provides funding “to identify high-risk flood areas and implement a modernized Disaster Financial Assistance Arrangements (DFAA) program, which would incentivize mitigation efforts.”²⁷²

Work to modernize the federal DFAA program is underway. The independent expert advisory panel tasked with reviewing the effectiveness and long-term viability of DFAA has issued a report with recommendations on how to modernize DFAA, which include shifting program focus to proactive measures and expanding funding for actions that support vulnerable and disadvantaged populations.²⁷³

These steps at the federal level align with the analysis of the task force that emphasizes equity and points out that flood insurance alone is not the solution to the question of how to address and allocate risk in our changing climate. Insurance must be deployed in conjunction with information, investments and incentives to reduce risk, and at the same time, there must be changes to recovery funding for residential properties through disaster financing programs to avoid undermining the insurance system.²⁷⁴

Action at the provincial level faces similar constraints. Currently, in the private sector DFA program, provincial policy distinguishes between losses due to wildfires and those due to floods based on residential insurance availability.²⁷⁵ Fire damage, including damage from wildfires, is insurable, and fire insurance is “reasonably and readily available for single family residential homes across

all of BC.”²⁷⁶ According to ministry policy, “readily available” means that a person could obtain the insurance from a local agent or broker, and “reasonably available” means that the price of the insurance was reasonable in relation to the risk.²⁷⁷ It does not consider affordability for the person seeking insurance in determining the availability of fire insurance. Although this limits assistance for those without insurance, this distinction is not unreasonable in light of the wider availability of fire insurance in Canada at present. However, this may change as BC increasingly experiences the impacts of climate change, including more severe wildfire seasons.²⁷⁸ Some regions will likely experience more frequent and more severe wildfires, which may in turn affect the availability of private insurance. The ministry should develop a policy and process for regularly reassessing any categorical determinations that insurance is reasonably and readily available.

In contrast to the categorical determination about residential fire insurance, EMBC has taken a more individualized approach regarding the availability of overland flood insurance in BC and the eligibility of individual applicants when DFA is authorized for a flooding disaster event:

EMBC is closely monitoring the availability of overland flood insurance in BC and will continue to deliver DFA in accordance with existing legislation. **If a flooding disaster occurs and DFA is authorized for a disaster event, an applicant who could reasonably and readily have purchased overland flood insurance would NOT be eligible for DFA.** [emphasis in original]

Over the next several years as additional insurance options roll out, EMBC will apply discretion in how it determines eligibility. For example, a homeowner or tenant would not be expected to amend their existing policy as soon as overland

flood insurance becomes available. But, DFA may be denied if overland flood insurance was available on renewal and they chose not to purchase it.²⁷⁹

At the time of the atmospheric river events in 2021, overland flood insurance was not reasonably and readily available for many homeowners and residential tenants. In its assessment, EMBC continued to define “reasonably and readily available” to mean that a person could obtain the insurance from a local agent or broker and that the price of the insurance was reasonable in light of the risk.²⁸⁰ Again, EMBC did not consider affordability in its assessment.

Both the national task force report and the First Nations engagement report identify challenges with affordability as a significant barrier for homeowners and residential tenants in accessing overland flood insurance. We also heard this from questionnaire participants and others in our investigation. We appreciate the challenges that may exist in considering affordability for residential flood insurance, but equity and reconciliation require attention to this important dimension of insurance availability.²⁸¹ As with wildfire, the ministry should develop a policy and process to regularly reassess any categorical determinations that overland flooding insurance is reasonably and readily available.

The availability and affordability of insurance is also relevant for ESS. For homeowners and residential tenants, it would typically be the same policy that provides Additional Living Expense coverage for both short-term expenses from evacuation and expenses related to repairing or replacing belongings and repairing damage to the home. While our investigation indicated that the rules around insurance are applied more flexibly in the context of ESS, this can lead to confusion in the provision of supports. In addition, as climate change makes it more likely that

people will not be able to access insurance, this will increase the burden on programs like ESS and DFA.

When an extreme weather event, such as the 2021 flooding and wildfires, occurs and severely damages a person's home, there is likely no program (public or private) that can restore the person to where they were before the event.²⁸² This difficult reality has implications in terms of the long-term impacts to a person, family or community: having to use up savings or accrue debt to rebuild, mental health impacts of being displaced and being in a precarious financial situation, negative impacts on livelihoods, relocations and so on. Insurance and provincial programs such as ESS and DFA each have an important role in supporting people who have been displaced, though neither offers a full solution, particularly in the context of a changing climate. Extreme weather events like those in 2021 are only becoming more common, with potentially devastating impacts for many British Columbians.

The *Addressing the New Normal* report recommends that the province “mandate the insurance industry to create an incentive program to encourage a proactive approach to emergency preparedness, such as insurance-saving for building structures with fire-resistant materials.”²⁸³ As the province proceeds with modernizing emergency management and integrating climate readiness, it must take into account these recommendations and any developments at the federal level. Modernizing recovery supports such as those currently provided through ESS and DFA must ensure that equity, timeliness, flexibility and accessibility are at the forefront.

Recommendation 19: By June 30, 2024, the Ministry of Emergency Management and Climate Readiness develop and implement public communications that reflect the current impacts of insurance on the availability of financial supports for disaster response and recovery, and by June 30, 2025, develop a policy and process to reassess insurance availability in BC as risks increase with the impacts of climate change, and a national flood insurance program is implemented.

Indigenous-led emergency management

Indigenous people and communities have expertise and knowledge to contribute to emergency management across the four pillars of mitigation, preparation, response and recovery.²⁸⁴ More than this, providing emergency response and recovery leadership in their communities is inextricably linked to First Nations jurisdiction over their land and resources. We echo Abbott and Chapman that emergency management policies must “ensure the long term economic, environmental and cultural survival of Indigenous communities” and the “inalienable rights of self-determination, Aboriginal title and rights and Treaty rights.”²⁸⁵ The province's work with First Nations and Métis must occur within a rights-based framework, and legislation must be co-developed and recognize the fact that First Nations and Métis communities have the experience, skills and knowledge about how to best care for community members. Despite the disproportionate impacts of the fire and flooding events of 2021, Indigenous communities and organizations are increasingly developing and exercising their capacity for emergency response and leading recovery efforts throughout the province.

As described earlier in this report, First Nations governed by modern treaties are considered local authorities under the *Emergency Program Act* and are thereby empowered to declare local states of emergency; they also have the corresponding responsibility to develop and execute local emergency plans.²⁸⁵ Emergency planning by First Nations further includes ongoing and new efforts to train and integrate community members as emergency responders and advisers.²⁸⁷ Elders and other community members bring a wealth of knowledge related to weather, climate and geographical conditions, as well as awareness of sensitive cultural and archeological sites that need preservation.²⁸⁸

In 2019, the First Nations Leadership Council, the province and the federal government signed a memorandum of understanding outlining the goal of deepening a collaborative working relationship for emergency management, while acknowledging both the disproportionate effects of climate-related disasters on Indigenous people and the distinctive capacities that First Nations bring to disaster preparation and response.²⁸⁹ The goals of the memorandum include integrating First Nations experiences into disaster management, making use of the strategic advice of First Nations, and coordinating responses to future events.²⁹⁰

First Nations have specifically stated that true co-development of the new emergency management legislation is critical to addressing reconciliation and the right of self-determination in the context of emergency management.²⁹¹ The provincial government has committed to the co-development of modernized emergency management legislation with First Nations.²⁹² The province can also help fulfill its obligations by facilitating Indigenous-led responses to disaster management that incorporate the expertise of local community members, specialized knowledge of the land, and

traditional practices.²⁹³ The province has stated that the new legislation will recognize Indigenous Peoples' law-making authority in relation to emergency management.²⁹⁴

In our investigation, we were reminded by the Minister's Advisory Council on Indigenous Women and other Indigenous leaders that Indigenous Peoples and communities relate to the land and one another in a sacred way. The council shared the importance of thinking holistically when considering the impacts of extreme weather on Indigenous communities and the contributions that those communities make to response and recovery. The council also emphasized that Elders and Knowledge Keepers who have a connection with the land through generations can share knowledge on the state of the land or what a fire or flood will do to the land.

A holistic approach means that Indigenous-led emergency management can be seen as encompassing traditional Indigenous approaches to land stewardship, such as controlled burning. Such practices can increase biodiversity and preserve fire-sensitive species,²⁹⁵ in addition to reducing the size and intensity of subsequent fires.²⁹⁶ As part of the legacy of colonialism, such practices were historically banned in BC, but efforts to reinvigorate this method of fire management are now underway.²⁹⁷ By contrast, an approach to fire management that emphasizes reactivity at the expense of prevention has been linked to more severe events. For example, a key finding in a report on the 2017 Elephant Hill wildfire was that a lack of prevention contributed to the event.²⁹⁸ The report further highlighted how a lack of coordination with First Nations communities during evacuation tended to frustrate the resiliency of local efforts. It calls for improved coordination and for incorporating Indigenous knowledge and capacity in emergency management to prevent issues that hindered an effective response to the 2017 event. We echo this call.

In their report on the events of 2017, Chapman and Abbott also emphasized the need for new thinking and approaches in responding to First Nations and other Indigenous people in emergency situations.²⁹⁹ They noted that First Nations have expertise, knowledge and resources, and reported wanting a greater sense of involvement when emergencies affect their lives. However, “plugging into Indigenous and local knowledge” will only be successful if it occurs as part of relationship-building before emergency events occur.³⁰⁰ Role clarification in emergency situations is another vital aspect of planning and preparedness that is currently under-resourced, and many Indigenous communities identified a preference for the First Nations’ Emergency Services Society (FNESS) to provide response support.³⁰¹

FNESS is specifically mentioned in the tripartite Emergency Management Services Memorandum of Understanding, and the society plays important roles in supporting First Nations emergency preparedness, response and recovery.³⁰² FNESS has started an ESS support division to support First Nations in implementing their own ESS programs and to raise awareness of how the current system works and how to navigate it. It is encouraging communities that are close together to work together to build capacity and redundancy.

In our investigation, we also heard about the value of FNESS involvement and the importance of Indigenous-led response, as described earlier in our report. However, capacity and funding remain crucial. Métis Nation British Columbia (MNBC) has emphasized the importance of a distinction-based approach in emergency preparedness. MNBC members turn to their chartered communities or to MNBC to provide support in crisis situations, and they do not have adequate funding to provide this. MNBC has an emergency preparedness committee and

is currently working to expand its capacity and support capacity development in chartered communities.

Our report aims to stand beside First Nations and Métis Nation British Columbia by emphasizing that the modernization of the *Emergency Program Act* must be carried out in a way that is fair – and that fairness means meaningful co-development and full recognition of Indigenous rights underpinning emergency management activities. Prioritizing Indigenous-led emergency management is rooted in improving the effectiveness of disaster prevention and emergency response systems, as well as governmental commitments to reconciliation and recognition of Indigenous Peoples’ right to self-determination. Ensuring that the province fulfills its commitment to reconciliation in the emergency management context is critically important in this aspect of public administration.

Thirty years ago, in our office’s 1993 report on the Clayoquot Sound land-use decision and government’s consultation with the Nuučaanuł (Nuu-chah-nulth) Nation, we stated that “administrative fairness demands . . . [that] the provincial government meaningfully consult affected First Nations in the process leading to pre-treaty land use decisions.”³⁰³ This view has only been strengthened over time. The honour of the Crown obligates government to consult with and accommodate Indigenous Peoples in relation to administrative decision-making.³⁰⁴ The province has acknowledged that it “requires the provincial government and its departments, agencies, and officials to act with honour, integrity, good faith, and fairness in all of its dealings with Indigenous peoples.”³⁰⁵ BC’s *Declaration on the Rights of Indigenous Peoples Act* requires government to bring provincial laws into alignment with the UN Declaration on the Rights of Indigenous Peoples. Articles 18 and 19 of the declaration affirm that Indigenous Peoples “have the right to participate in

decision-making in matters which would affect their rights” and that governments must consult and co-operate in good faith with Indigenous Peoples to obtain their free, prior and informed consent regarding legislative or administrative measures that may affect them.³⁰⁶

Full implementation of the declaration requires recognition of Indigenous laws, rights and traditions, through an inclusive, distinctions-based framework that acknowledges the diversity of Indigenous cultural and legal traditions. In this context, administrative fairness requires the government to support Indigenous-led emergency management through capacity-building, adequate funding mechanisms and meaningful legislative change.

Recommendation 20: The Ministry of Emergency Management and Climate Readiness work with Indigenous governing bodies to advance Indigenous self-determination in emergency management including by prioritizing capacity building for Indigenous-led emergency response and recovery and ensuring consistent, appropriate funding for Indigenous communities and organizations. The ministry report on specific actions taken as part of its Declaration Act Annual Report for the duration of the 2022-2027 Action Plan.



APPENDIX A: OUR INVESTIGATIVE APPROACH

The principles of administrative fairness inform our analysis and our work under the *Ombudsperson Act*. In the context of public bodies' duties and obligations, there are several aspects of administrative fairness, including procedural fairness, substantive fairness and equitable fairness. There may be significant overlap between these terms, but each brings important dimensions to the assessment of fairness. For our office and this investigation, **fairness takes into consideration reconciliation, equity and the impacts of climate change.**

Consistent with our commitment to reconciliation,³⁰⁷ our investigative work is informed by an acknowledgement and recognition of the systemic unfairness that results from historic and ongoing racism and colonialism in relation to Indigenous Peoples. When assessing the scope of the province's fairness obligations toward Indigenous Peoples, both individually and as part of a collective, we consider the province's obligations under the *Declaration on the Rights of Indigenous Peoples Act* and related provisions of the *Interpretation Act*.

An equity approach acknowledges that different people require different services to participate fully in society. Our investigation was informed by the analytical frameworks known as Gender-Based Analysis Plus (GBA+), Indigenous Gender-Based Analysis Plus (IGBA+, sometimes also called Culturally Relevant GBA+ or CRGBA+) and Métis-Specific GBA+.³⁰⁸ These are analytical tools used to assess how diverse groups of people may experience public policies, programs and initiatives. They require analyzing socio-cultural and historical realities resulting from colonization, systemic racism and other systemic inequities. The "plus" in these approaches acknowledges our multiple and intersecting identity factors, such as race, religion, age, sexual orientation, geography, or mental or physical disability.

Our analysis involved asking additional or different questions and bringing forward equity considerations.

Existing social inequities in British Columbia are exacerbated by climate change.³⁰⁹ People who experience poverty or social inequality, or who are impacted by systemic racism or other forms of systemic oppression, are often affected more strongly by the impacts of a changing climate and may have fewer resources with which to adapt.³¹⁰ Reports on other extreme weather events have explored their disproportionate impacts – for example, the disproportionate impacts of the heat dome on people with disabilities, older people, and people living in poverty.³¹¹ The majority of people who died because of the extreme heat were older and living alone, and others disproportionately affected included people with disabilities, people who were unhoused, and people living in poverty.³¹² The provincial government has taken steps to consider issues of equity in its work. In 2018, BC committed to advancing gender equality by ensuring that gender equity is reflected in all budgets, policies and programs. Our assessment of the delivery of emergency supports was informed by that commitment.

In consideration of the intersection between these various aspects of fairness, our investigation has been framed by the following questions:

- How have the provincial support programs, Emergency Support Services (ESS) and Disaster Financial Assistance (DFA), assisted people who have experienced displacement as a result of extreme weather events between June and December 2021?
- What gaps in the scope and implementation of ESS and DFA have been identified or experienced by the people who have been displaced? How do any identified gaps in the delivery of ESS

and DFA contribute to disproportionate impacts?

- How have people accessed the programs? Have the supports been timely and accessible? Have there been barriers to access? Who experiences barriers? What is the impact of barriers? What ameliorative strategies are in place to offset barriers or disproportionate impacts?

British Columbians are a diverse population with diverse needs, and processes and decisions that appear to be neutral impact different people in different and often unfair ways. We recognize these impacts in looking at whether a process or decision is fair or reasonable. Our work also takes place in a changing climate. As governments at all levels respond – or fail to respond – to the immediate and longer-term impacts of climate change, they must continue to do so in ways that satisfy the requirements of fairness.

How we investigated

Our investigation pursued several lines of inquiry and drew on multiple sources of information to develop an understanding of how ESS and DFA were administered by Emergency Management BC (EMBC) and how people who were evacuated or displaced from their homes in 2021 experienced those supports. Our investigation included a review of primary records from EMBC, a public questionnaire, a literature review, and interviews and discussions with EMBC, service recipients, service providers, local governments, Indigenous leaders and communities, and others with knowledge or expertise related to the provincial programs or experience of long-term displacement.

We did not investigate local governments or the relationship between local government and the province in providing supports, but we understand that local governments play a

key role in emergency response. We include some discussion of their role and relationship to provide context for our analysis.

EMBC records

We requested records and information from Emergency Management BC (EMBC), which is currently part of the Ministry of Emergency Management and Climate Readiness. (At the time we started our investigation, EMBC was part of the Ministry of Public Safety and Solicitor General.)

The ministry administers all aspects of private sector DFA. In contrast, the ministry does not directly deliver ESS services but provides funding to the local and First Nations governments that administer ESS and establishes policy guidance for the program.

In addition, EMBC contracted with the Canadian Red Cross to administer some supports in response to the extreme weather events of 2021. We reviewed and assessed the records and information provided by EMBC that addressed the administration of ESS and DFA generally and in the specific contexts of the extreme weather events of 2021.

We also reviewed law, policy and other guidance documents that relate to the ESS and DFA programs, including provincial and federal legislation, and provincial regulation and policy.

Because the ministry has different roles in relation to ESS and DFA, the type and scope of information available on the two programs varied. For example, the ministry was not able to provide our office with ESS records for all of the program recipients – only those who registered through the online ERA tool, not recipients who were registered using the paper system – resulting in gaps in the data we analyzed about this program. The ministry does not consistently collect or have access to socio-demographic data related

to the provision of emergency supports or disaster financial assistance. These issues are discussed in greater detail in the main body of the report.

Because our investigation was focused on the ministry's administration of DFA and ESS, we did not seek records held by local governments, First Nations governments or the Canadian Red Cross. However, we shared portions of our draft report with CRC and received additional information that we assessed and incorporated where appropriate.

Fire and floods questionnaire

We designed an online questionnaire for people who had been or were still displaced because of the extreme weather events of 2021, to gain direct, first-hand knowledge and understanding of their experiences with ESS and DFA. The questionnaire asked about people's experiences with displacement and support through ESS and DFA, and invited people to share socio-demographic information.

The questionnaire was available on our website. We also invited people to contact us directly if they wanted to share more information or preferred to share information in a different format. We announced the questionnaire in a news release on October 6, 2022, and further advertised it on social media. The questionnaire remained open throughout the investigation, and almost 500 people completed it. We informed participants that information they shared would be used for the investigation, kept confidential, and anonymized in any published reports, and all participants consented to the use of the information. We reviewed and analyzed the quantitative and qualitative data provided through the questionnaire, which helped inform our understanding of the programs from the perspectives of some of the people who were directly impacted by them. We also contacted some participants, with their

consent, for follow-up interviews to share their perspectives, and these provided helpful input based on lived experience. A copy of the questionnaire is provided in Appendix D, and results are summarized in the charts in Appendix D.

We saw investigative value in the use of a questionnaire to reach people across the province and particularly in areas impacted by the extreme weather events. There are some limitations to the data that should be considered when viewing the questionnaire results. Participation was voluntary and self-selected, and we did not seek a representative sample of people who were impacted by the extreme weather events. Most of the people who responded to our questionnaire were from the southern Interior, primarily Merritt and surrounding locations in the Nicola Valley, which means participants from these areas are over-represented in the data. Additionally, we asked participants about their racial identity and whether they identified as Indigenous, and the results indicate that (in comparison with 2021 census data for BC and the southern Interior region) racialized people are under-represented, white participants are over-represented, and the percentage of Indigenous participants is on par with census data (at 14 percent). We also recognize that there are limitations in using an online questionnaire, and the format likely excluded or presented challenges for some people and communities. We tried to address this by reaching out directly to local governments and First Nations to inform them of our investigation and invite them to share the questionnaire with their communities. We combined the questionnaire with other forms of outreach, particularly to Indigenous communities, leaders and groups, and we provided opportunities for in-person communications in some communities.

Interviews and engagement

We met with senior personnel at EMBC, and DFA and ESS program personnel.

We also reached out to local governments and regional districts in areas particularly impacted by the extreme weather events of 2021, and we met with leadership and/or personnel from the City of Merritt, the City of Vernon, the City of Kamloops, the City of Kelowna, the City of Vancouver, the Regional District of Central Okanagan and the Thompson-Nicola Regional District.

We also prioritized outreach to Indigenous leaders and communities, especially in areas particularly impacted by the extreme weather events of 2021. We met with Chief Maureen Chapman, Sq'ewá:lxw First Nation, co-chair of the independent review of the 2017 wildfires and floods, early in our investigation for her insights and expertise. We also met with the Minister's Advisory Council on Indigenous Women for insights and guidance on inclusive engagement and analysis. We met with leadership and/or personnel from Skeetchestn Indian Band, Shackan Indian Band and Upper Nicola Band, and from Métis Nation British Columbia.

In addition, we spoke with personnel from First Nations' Emergency Services Society, the Insurance Council of BC, the General Insurance Ombudservice, the Climate Displacement Planning Initiative, and several emergency management professionals. We also interviewed people with lived experience of displacement from the wildfires or atmospheric river events (or both) about their experiences with the ESS and DFA programs.

Some of these meetings occurred virtually, while others were conducted in person. During the investigation, we travelled the traditional and unceded territory of the Scw'exmx and the Nl̓eʔkepmx Tm̓ixw, including communities along the Nicola and

Coldwater rivers to see first-hand some of the impacts of the 2021 wildfires and atmospheric river.

The extreme weather events that occurred between June and December 2021 had impacts throughout the province. During this period, the province continued to respond to the COVID-19 pandemic, which also had impacts on how ESS could be safely delivered. These impacts and the provision of supports varied by event location, community, and individual circumstances and experiences. Although we invited and sought out a range of perspectives, and incorporated different types of information and evidence, our approach was not comprehensive and may have excluded some views and experiences. Interviews, discussions and the site visit also occurred months or more after the extreme weather events and the provision or receipt of supports, which may have affected the information and views shared.

Literature review

We conducted a review of academic and grey literature (government reports, non-governmental organization reports, news articles) at the start of the investigation and continued to review the literature on an ongoing basis. We sought to understand how people experience displacement due to climate change-related disasters, such as flooding, landslides and debris flows, wildfires, heat waves and hurricanes. Although the focus was on literature from BC, Canada and North America, the review also included some literature about climate-related displacement in other contexts for fuller understanding of the issues. The literature review identified themes related to impacts on physical, emotional and mental health; housing; livelihoods; education; access to post-disaster assistance and

resources; impacts on families, communities, and social networks; and impacts on Indigenous Peoples.

Over the course of the investigation, we continued to search for and review grey literature from BC and Canada on the 2021 events and related topics, including displacement, climate-change planning and impacts, the Sendai Framework for Disaster Risk Reduction, emergency management, flood risks and insurance, disproportionate impacts, and impacts on and leadership by Indigenous Peoples. We also scanned local and national media for coverage related to the extreme weather events of 2021 in BC, including coverage of the events, response and recovery, ESS and DFA, other financial assistance, the role of insurance, and stories of lived experience.

We focused our reviews geographically and temporally on extreme weather events in BC between June and December 2021, which limited their scope. Media scans were not comprehensive and relied primarily on major mainstream media sources. The reviews were limited to English language media and literature, and it is possible that reports and articles in French or Indigenous languages were excluded.



APPENDIX B: MAJOR WILDFIRES AND EVACUATION ORDERS IN 2021

Many wildfires across the province in the summer of 2021 led to the evacuation of people from their homes and communities. Our investigation focused on the wildfires that resulted in the displacement of the largest number of people, as described below.

Sparks Lake wildfire

The **Sparks Lake** wildfire burned 95,980 hectares in an area starting approximately 15 km north of Kamloops Lake on the traditional and unceded territories of the Secwepemc and Nl̓eʔkepmx Tmíxʷ. The fire was discovered on June 28, 2021, and led to the evacuation of residents from the Skeetchestn Indian Band and the Thompson-Nicola Regional District. On August 26, the BC Wildfire Service announced that the wildfire was being held and recommended that any remaining evacuation orders be downgraded or removed.³¹³

In response to the Sparks Lake wildfire, Chief and Council of the Skeetchestn Indian Band implemented an evacuation order for the community on July 2, impacting its 260 residents.³¹⁴ In addition, the Thompson-Nicola Regional District issued a series of evacuation orders, starting on June 29, affecting just under 300 households on traditional and unceded territory of Secwepemc and Nl̓eʔkepmx Tmíxʷ, including around Bonaparte Lake, Bonaparte Plateau, Copper Desert Country and Lower North Thompson. Initially, the regional district directed evacuees to the reception centre in Kamloops. However, by mid-July it announced that there was no more commercial lodging available in Kamloops and directed evacuees to the reception centre in Salmon Arm.³¹⁵

Lytton Creek wildfire

The **Lytton Creek** wildfire started on June 30, 2021, and burned 83,671 hectares on the traditional and unceded territories of the Nl̓eʔkepmx Tmíxʷ, including throughout the Village of Lytton and Lytton First Nation. The

Mayor of Lytton issued an evacuation order for all properties in the Village of Lytton that evening.³¹⁶ Lytton First Nation also evacuated its members that day.³¹⁷ It is estimated that 90 percent of properties within the village and 40 Lytton First Nation homes were lost to the fire.³¹⁸ As the fire progressed, Lower Nicola Indian Band evacuated many of its residents, as did the Thompson-Nicola Regional District and the Squamish-Lillooet Regional District.

The Village of Lytton estimated that, in response to the Lytton Creek wildfire, 1,000 people were evacuated from Lytton and the surrounding area.³¹⁹ Many Lytton residents went initially to Merritt and Lillooet, where there were reception centres. Others went to Boston Bar.³²⁰ Lytton First Nation also evacuated its members that day to Lillooet, Kamloops, Merritt and Hope.³²¹

Additional evacuation orders were made throughout July and August in response to the Lytton Creek fire. On July 1, the Squamish-Lillooet Regional District ordered residents along Texas Creek in the traditional and unceded territory of the Státimc Tmicw and Nl̓eʔkepmx Tmíxʷ to evacuate to the reception centre in Whistler.³²² The Thompson-Nicola Regional District made evacuation orders affecting almost 300 properties in the traditional and unceded territory of the Nl̓eʔkepmx Tmíxʷ, Syilx and Scw'exmx, including Spences Bridge, Lower Nicola and Clapperton. Residents were directed to the reception centres in either Chilliwack or Kamloops.³²³ In mid-August, the Lower Nicola Indian Band issued evacuation orders for those living on Pipsuel Reserve No 3 and Mameet Reserve No 1.³²⁴

White Rock Lake wildfire

The White Rock Lake wildfire was discovered on July 13, 2021, and burned 83,342 hectares, starting in an area northwest of Vernon on the traditional and unceded territories of the Syilx, Secwepemc and Nl̓eʔkepmx Tmíxʷ.³²⁵ It spanned the

boundaries of multiple regional districts and municipalities, including the City of Vernon, Columbia-Shuswap Regional District, Regional District of Central Okanagan, Regional District of North Okanagan, Thompson-Nicola Regional District and the Okanagan Indian Band. It burned until September 2021 and was considered held on September 3, 2021.³²⁶

The White Rock Lake wildfire led to over 3,000 properties being placed on evacuation order. The Thompson-Nicola Regional District issued its first evacuation order on July 18 and made orders affecting over 1,000 households around Monte Lake, Westwold and Falkland.³²⁷ People evacuated by the regional district were directed to reception centres in Kelowna, Salmon Arm and Kamloops.³²⁸ On July 27, the Regional District of North Okanagan and the Columbia-Shuswap Regional District both issued initial evacuation orders, with more following throughout the month. Close to 100 households were affected by the Regional District of North Okanagan evacuation orders, including those around Pinaus Lake, Bouleau Lake and Irish Creek Road. An unknown number of households were evacuated by the Columbia-Shuswap Regional District, particularly around Cedar Hill and Sweetsbridge. People evacuated by the Regional District of North Okanagan were directed to the reception centre in Vernon, and those evacuated by the Columbia-Shuswap Regional District were directed to the reception centre in Salmon Arm.

The Regional District of Central Okanagan and the Okanagan Indian Band also issued evacuation orders in response to the White Rock Lake wildfire. Regional district evacuation orders affected over 2,100 properties, including Westshore Estates, Killiney Beach and Ewings Landing. The first was issued on August 1, and evacuees were directed to the reception centre in Kelowna.³²⁹ Okanagan Indian Band issued its evacuation order on August 1, which it expanded

throughout the month. Residents of areas including Westside Road, Newport Beach and Parker Cove were affected. The initial order directed band members to a dedicated reception centre in Vernon and non-band members to Kelowna. Subsequent orders directed evacuees to reception centres in Vernon and Penticton.³³⁰

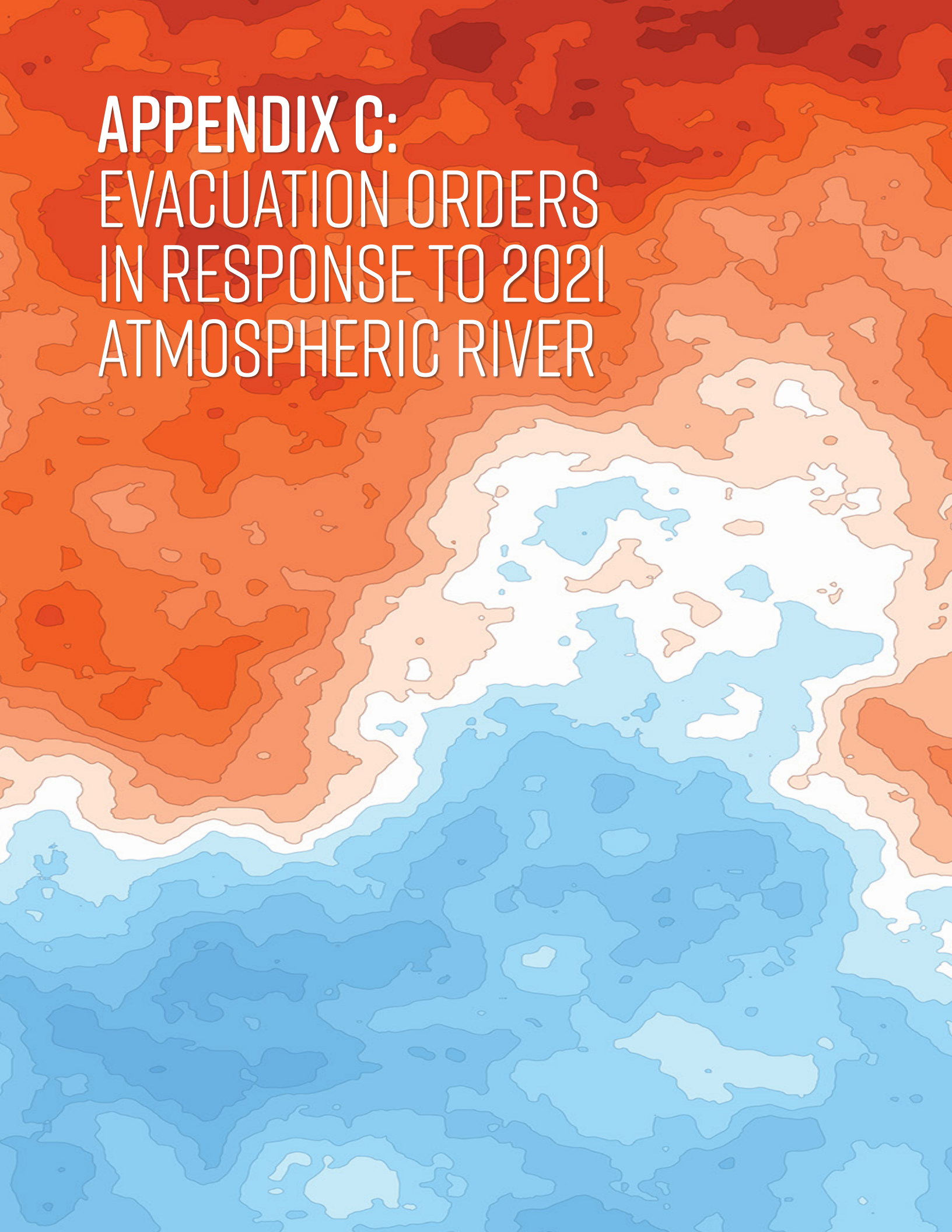
Flat Lake wildfire

The **Flat Lake** wildfire was discovered on July 8, 2021, and burned 73,862 hectares, starting in an area southwest of 100 Mile House on the traditional and unceded territories of the Secwepemc.³³¹ Residents of the Thompson-Nicola Regional District and the Cariboo Regional District were impacted, with reports suggesting that more than 1,000 properties were placed on evacuation order.³³²

Tremont Creek wildfire

The **Tremont Creek** wildfire was discovered on July 12, 2021, and burned 63,548 hectares on the traditional and unceded territories of the Secwepemc, Syilx and Nl̓eʔkepmx Tmíxw in an area starting just under 10 km southeast of Ashcroft. The BC Wildfire Service considered the Tremont Creek wildfire held as of August 26, 2021, and recommended that any remaining evacuation orders be removed after this date.

The Thompson-Nicola Regional District issued evacuation orders in response to the Tremont Creek wildfire affecting approximately 300 households throughout July and August. Initially, evacuees were directed to the reception centre in Kelowna and later to the reception centre in Kamloops.³³³ The entire community of Logan Lake, approximately 2,000 residents, was ordered to evacuate on August 12.³³⁴ These evacuees were directed to a reception centre in Chilliwack, more than two hours away, or if they were able to camp, to the Tk'emlúps te Secwépemc Powwow Grounds, which had been opened to evacuees.³³⁵

A topographic map of a region, likely in California, showing elevation contours. The map is color-coded: orange and red tones represent higher elevations, while blue and white tones represent lower elevations and water bodies. The text is overlaid on the upper left portion of the map.

APPENDIX C: EVACUATION ORDERS IN RESPONSE TO 2021 ATMOSPHERIC RIVER

The atmospheric river event affected many parts of the province but was particularly devastating for communities in the southern Interior on the traditional and unceded territory of the Scw'exmx and the Nl̓eʔkepmx Tm̓ix^w, including along the Nicola and Coldwater rivers, and in the traditional and unceded territory of the S'ólh Téméxw, in the lower Fraser Valley, including along the Sumas and Nooksack rivers.

At least 15 local authorities³³⁶ and seven First Nations³³⁷ issued evacuation orders between November 14 and December 7, 2021, and in total it is estimated that approximately 17,000 people were displaced because of the flooding and landslides associated with the atmospheric river.³³⁸

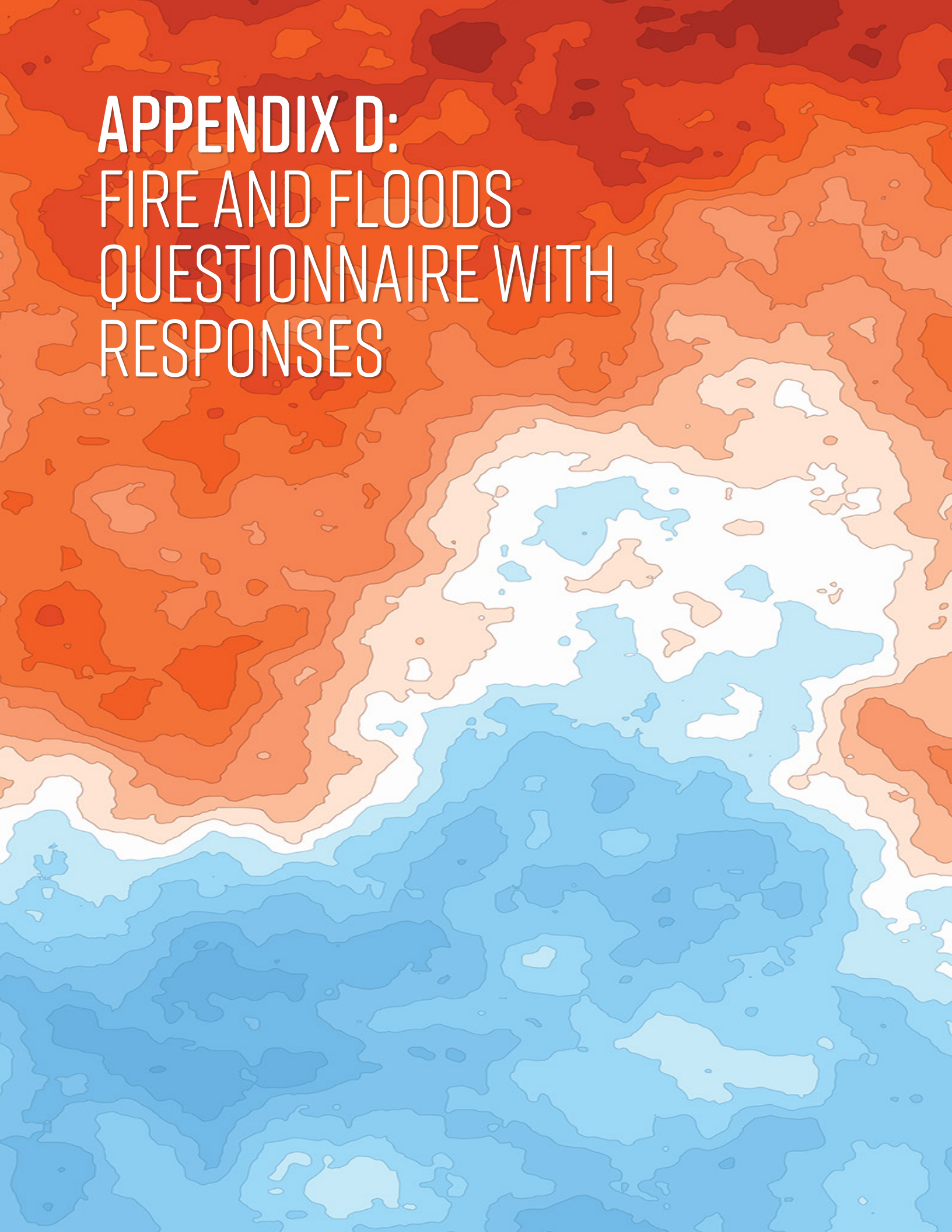
The City of Merritt issued its first evacuation order on the morning of November 15 and initially directed residents at greatest risk to the reception centre at the Merritt Civic Centre. By the end of the day, the entire community of 7,100 was evacuated to either Kelowna or Kamloops.³³⁹ Schools and essential services were shut down in Merritt – flooding led to the failure of a dike, water delivery system and wastewater treatment plant; a bridge collapse; and extensive damage to residences and commercial and municipal property.³⁴⁰ The evacuation order for the City of Merritt was lifted in phases starting at the end of November 2021.³⁴¹

First Nations along the Nicola River issued evacuation orders for their residents on November 15, including Cook's Ferry Indian Band, Shackan Indian Band, Coldwater Indian Band and Nooaitch Indian Band. Evacuees were directed to register for ESS in Kamloops or Kelowna. Residents of Shackan Indian Band and Cook's Ferry were unable to return home for months, and some residents remained displaced for a year or longer.³⁴²

The Thompson-Nicola Regional District placed additional properties on evacuation order, including in the Nicola Valley, Spences Bridge and Brookmere areas. Evacuees were directed to reception centres in Kamloops, Kelowna, Salmon Arm and Penticton.⁹²

The Town of Princeton, with a population of 2,830 residents, declared a state of emergency when the heavy rains caused the Tulameen and Similkameen rivers to overflow their banks and dikes. Hundreds of residents were displaced, and the town suffered significant damage to critical infrastructure as well as residential and commercial properties.

The Fraser Valley also received more than 500 millimetres of rain, resulting in local rivers overflowing and extreme flooding in the traditional and unceded territories of the S'ólh Téméxw, the Sumas Prairie and the City of Abbotsford. Several sections of dikes failed, resulting in the evacuation of 1,100 properties and over 3,300 people from the area. Flooding across farmland resulted in significant loss of crops and livestock. It also forced the closure of Highway 1 and the Sumas border crossing.

The background of the page is a topographic map. The upper portion of the map is colored in various shades of orange and red, representing higher elevations. The lower portion is colored in various shades of blue, representing lower elevations or water bodies. The map features intricate contour lines that define the terrain's shape.

APPENDIX D: FIRE AND FLOODS QUESTIONNAIRE WITH RESPONSES

2021 Fire and Floods Investigation Questionnaire

The following is the text of our questionnaire as it appeared on our website.

The Ombudsperson has begun an investigation into how the BC government supported people who were displaced from their homes because of wildfires, floods and landslides that happened between June and December 2021. The investigation will examine the fairness of two provincial programs: Emergency Support Services (ESS) and Disaster Financial Assistance (DFA). At the end of the investigation, the Ombudsperson may make recommendations to improve how ESS and DFA support people who are displaced from their homes in future weather events.

We are interested in hearing from people in BC who were evacuated or displaced from their homes by the extreme weather in 2021. The data gathered will inform our investigation. We will keep your answers confidential in accordance with section 9 of the *Ombudsperson Act*. We will only publicize the data we collect in an anonymized or statistical format so you will not be identified through any reports we publish.

If you are interested in sharing your experiences with us, we invite you to complete this questionnaire. If you want to share your experiences without completing the questionnaire, we invite you to contact our investigation team by emailing systemics@bcombudsperson.ca or by calling toll-free 1-800-567-3247.

Complete the questionnaire: The questionnaire will take about 10-15 minutes to complete. Your participation is entirely voluntary. You can skip questions you do not wish to answer, or stop at any time before you have submitted your answers. Please note, if you stop, your responses will not be saved. You are free to withdraw your consent and responses from future use by our office

after you have submitted them, by emailing or calling us and providing identifying information.

Please check the following consent box before continuing with the questionnaire:(Required)

I freely consent to the collection and use of the personal information collected in this questionnaire for the purposes stated above.

Speak to our team: If you prefer to speak with our investigation team or are interested and willing to share more about your experience of displacement after completing the questionnaire, please check the consent box below and provide contact information for us to reach you.

I freely consent to the Office of the Ombudsperson contacting me in connection with its systemic investigation into extreme weather events and displacement.

Name

First

Last

Email

Phone

Please note that this questionnaire is not a complaint form. If you have an individual fairness concern about ESS or DFA, you can visit our website at www.bcombudsperson.ca to find more information about making a complaint to our office.

1. Were you displaced from your home as a result of the 2021 wildfire or flood events in BC between June and December 2021? Please select one only.

- Yes, by a wildfire event
- Yes, by a flood event
- Yes, by both a wildfire and a flood event
- No

2. How long were you displaced from your home? Please select the timeframe that best describes how long you were outside of your usual home. Please select one only.

- 72 hours or less
- More than 72 hours but less than a week
- A week or more but less than a month
- A month or more but less than three months
- Three months or more but less than six months
- Six months or more
- Other (please specify):

If you would like to provide further information about your displacement period, please explain in the space below (e.g. you are still displaced from your home).

3. Have you experienced challenges in any of the following areas as a result of being displaced? Please select all that apply.

- Health (including physical, emotional and mental health)
- Housing
- Schooling or education
- Employment or livelihood
- Family and friends
- Family separation
- Access to community resources
- Access to financial resources or assistance
- Cultural or traditional practices
- Discrimination or harassment
- Other (please specify):

If you would like to provide further information about the challenges you experienced as a result of being displaced, please explain in the space below.

4. While outside of your usual home, where did you stay? Please check all the types of accommodation that apply.

- In a hotel
- In a short-term rental
- With friends
- With family
- Other (please specify):

Emergency Support Services (ESS): Emergency Support Services (ESS) is a government program that provides short-term basic support to people impacted by disasters. Supports include temporary accommodation, food, clothing and incidentals, as well as specialized services including emotional support, health services, pet care and transportation.

If you want to share your experiences without completing the questionnaire, we invite you to contact our investigation team by emailing systemics@bcombudsperson.ca or by calling toll-free 1-800-567-3247.

5. Did you receive any emergency support services for accommodation, food, clothing, transportation or other incidentals when you were displaced? Please select one only.

- Yes
- No

5(a). IF NO, Please select the reason that best describes why you did not receive emergency support services? Please select one only.

- I did not need emergency supports
- I was not aware that I could get emergency supports
- My needs were covered by insurance
- Other (e.g. no access to telephone, computer, cellular or internet service)

5(b). IF YES, How did you register for the emergency supports? Please select one only.

- In person
- Online
- Other (please specify):

5(c). If YES, Please select which types of support you received. Select all that apply.

- Food/meals
- Lodging/accommodations
- Clothing
- Family reunification
- Support for cultural and traditional practices
- Health services (including mental health/emotional services)
- Transportation (including fuel)
- Other (e.g. child care, pet care):

5(d). Who did you contact to receive emergency supports? Select all that apply.

- First Nation government
- Local government
- Community volunteers
- Canadian Red Cross
- Not sure
- Other organizations/individuals (please specify):

6. Please select the timeframe that best describes how long you received the supports. Please select one only.

- 72 hours or less
- More than 72 hours but less than a week
- A week or more but less than a month
- A month or more but less than three months
- Three months or more but less than six months
- Six months or more
- Other (please specify):

7. Did you experience challenges in accessing emergency supports? Please select any that apply.

- Not the support I needed
- Not enough support
- Long waits at service centers
- Service centers too far away
- Delays in delivering support
- Unclear communications
- Difficulty using the supports provided
- Confusing or unclear processes
- I didn't experience any challenges
- Other (please specify):

8. Overall, how helpful were the emergency supports that you received when you were displaced? Please select one only.

- Very helpful
- Somewhat helpful
- Not very helpful
- Not at all helpful
- Not sure

9. If you would like to provide further information about the emergency supports you received, please explain in the space below.

10. How would you improve the emergency support program for you and people in your community? Please enter your response below if you wish to share your comments.

We'd now like to ask you a few questions about **Disaster Financial Assistance (DFA)**: Disaster Financial Assistance (DFA) is a government program that is meant to provide eligible applicants with financial assistance for sudden, unexpected, and uninsurable property losses.

If you want to share your experiences without completing the questionnaire, we invite you to contact our investigation team by emailing systemics@bcombudsperson.ca or by calling toll-free 1-800-567-3247.

11. Have you applied for assistance through the DFA program? Please select one only.

- Yes
- No

11(a). If NO, Please select the reason that best describes why you did not apply for the DFA program. Please select one only.

- I was not aware of DFA
- I was not eligible for DFA
- My needs were covered by insurance
- Other (please specify):

11(b). If YES, Please select the timeframe that best describes how long the process took from the time of your application to the provision of assistance (i.e. payment). Please select one only.

- Less than one month
- One month to less than three months
- Three months to less than six months
- Six months or more
- Application was denied
- Other (please specify):

11(c). Did you receive the amount of DFA funding you requested? Please select one only.

- Yes
- No
- No decision yet

12. Did you experience challenges in accessing DFA? Please select all that apply.

- Confusing or unclear application
- Confusing or unclear processes
- Not enough assistance provided

- Delays in processing
- Delays in payment
- Unclear communications (e.g. no response/delayed response to application)
- I didn't experience any challenges
- Other (e.g. no access to telephone, computer, cellular or internet service):

13. Overall, how helpful was the DFA support you received? Please select one only.

- Very helpful
- Somewhat helpful
- Not very helpful
- Not at all helpful
- Not sure
- Other (please specify):

14. How would you improve the DFA program for you and others in your community? Please enter your response below if you wish to share your comments.

We'd like to ask you a few questions about other supports that you may have had access to.

15. Did you have access to any other disaster/emergency support programs (from government, non-profit or other provider)? Please select one only.

- Yes
- No
- Not sure

15(a). Please list and provide any other information or explanation about the other disaster/emergency support programs you had access to.

16. At the time when you were displaced from your home, did you have insurance coverage for the extreme weather event (wildfire or flood event)? Please select one only.

- Yes
- No

- Not sure

16(a). If NO, Please select the reason that best describes why you did not have insurance coverage for the extreme weather event. Please select one only.

- Not available
- Not aware
- Too expensive
- Other (please specify):

16(b). If you'd like to share any comments about why insurance wasn't available to you, please do so in the space below.

We just have a few more questions for you. We'd like to ask a few socio-demographic questions to better understand who was displaced as a result of the wildfire and flood events of 2021. We understand that some people are likely to have been disproportionately affected by these events. Our aim is to ensure that any recommendations for change to government support programs include fair consideration of the diverse needs of displaced people in times of emergency. If you prefer not to answer, you may skip any or all of the questions.

If you want to share your experiences without completing the questionnaire, we invite you to contact our investigation team by emailing systemics@bcombudsperson.ca or by calling toll-free 1-800-567-3247.

17. What is your gender identity? Please select all that apply.

- Woman
- Man
- Non-binary
- Transgender
- Two Spirit
- Prefer to self-describe (please specify):

18. What is your age as of today? Please select only one.

- Under 19
- 19-34
- 35-49
- 50-64
- 65-79
- 80 and over

19. Which category(ies) best describes your racial identity? Please select any that apply.

- Black (e.g. African, African-Caribbean, African-Canadian descent)
- East Asian (e.g. Chinese, Korean, Japanese, Taiwanese descent)
- Indigenous (e.g. First Nations, Métis, Inuit, Global Indigenous group descent)
- Latino (e.g. Latin American, Hispanic descent)
- Middle Eastern (e.g. Arab, Persian, Jewish, West Asian descent)
- South Asian (e.g. East Indian, Pakistani, Bangladeshi, Sri Lankan, Indo-Caribbean descent)
- Southeast Asian (e.g. Filipino, Vietnamese, Cambodian, Thai, Indonesian descent)
- White (European descent)
- Prefer to self-describe (please specify):

20. Do you identify as Indigenous? Please select any that apply.

- No
- Yes, as First Nations
- Yes, as Métis
- Yes, as Inuit
- Yes, as an intersection of First Nations, Métis, Inuit descent
- Prefer to self-describe (please specify):

21. What is your household income? Please select one only.

- Less than \$45,000
- \$45,000 to less than \$75,000
- \$75,000 to less than \$100,000
- \$100,000 to less than \$150,000
- \$150,000 or more

The UN Convention on the Rights of Persons with Disabilities, which has been ratified by Canada, defines persons with disabilities as including “those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.” Barriers that people face can be attitudinal or environmental.

22. Do you identify as a person with a disability? Please select one only.

- Yes
- No
- Not sure/Other (please specify):

23. Between June and December 2021, which of the following best describes the region you usually lived in. Please select one only.

- Mainland/Southwest (Fraser Valley, Metro Vancouver, Sunshine Coast, Squamish-Lillooet)
- Thompson/Okanagan (Okanagan – Similkameen, Thompson-Nicola, Central and North Okanagan, Columbia-Shuswap)
- Kootenay/Boundary (East Kootenay, Central Kootenay, Kootenay Boundary)
- Cariboo (Cariboo, Fraser-Fort George)
- Vancouver Island/ Gulf Islands/Central Coast
- North Coast (Skeena -Queen Charlotte, Kitimat-Stikine)
- Nechako (Bulkley-Nechako, Stikine Region)
- Northeast (Peace River, Northern Rockies)

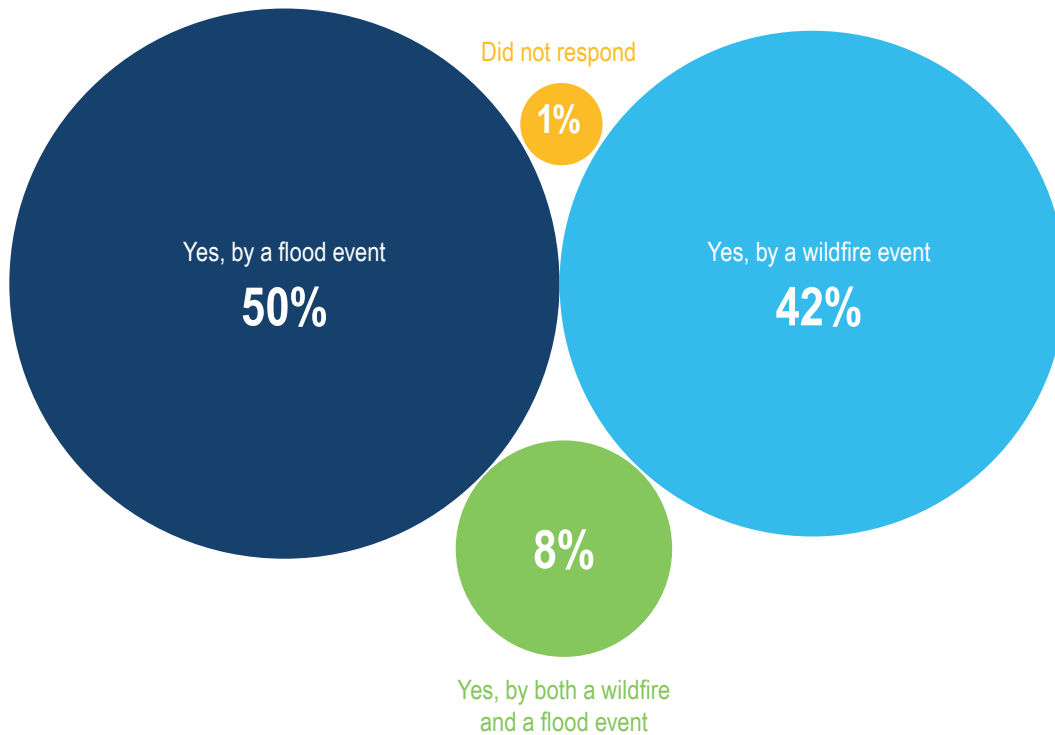
24. Between June and December 2021, which community did you live in? Please be as specific as possible.

25. Are there any additional comments, information or recommendations you’d like to provide? If yes, please share any comments you may have in the space below.

Thank you for your time!

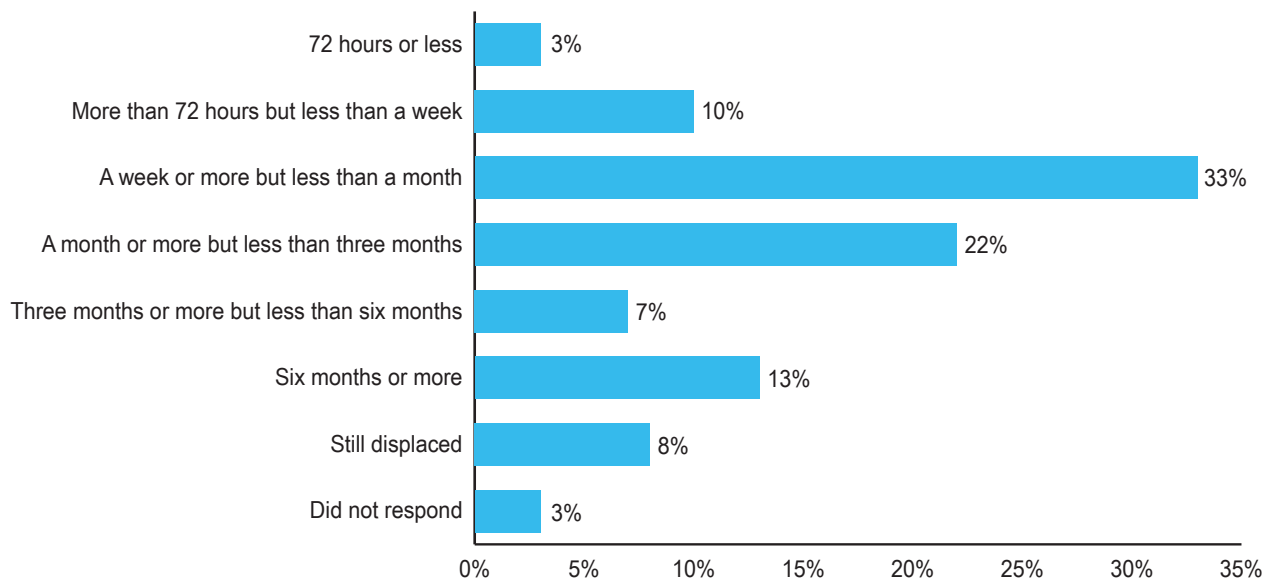
Questionnaire Results

1. Were you displaced from your home as a result of the 2021 wildfire or flood events in BC between June and December 2021?



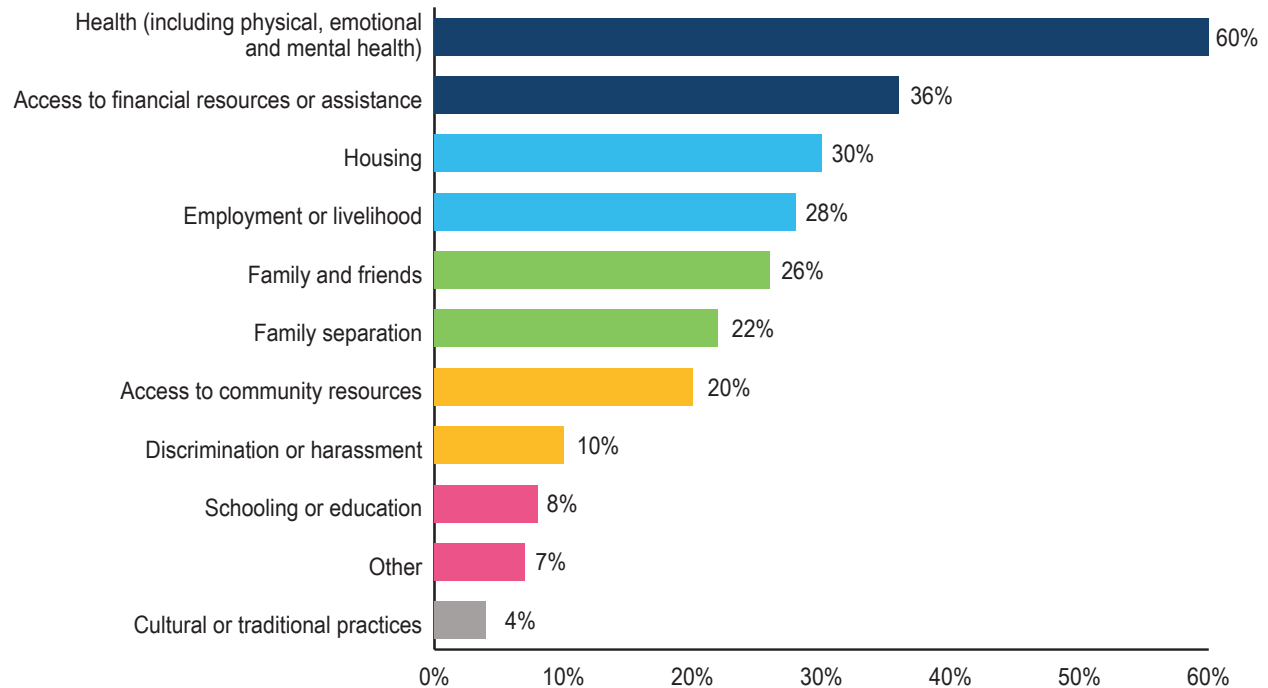
Note: Percentages in figure may not total 100 percent due to rounding.

2. How long were you displaced from your home? Please select the timeframe that best describes how long you were outside of your usual home.



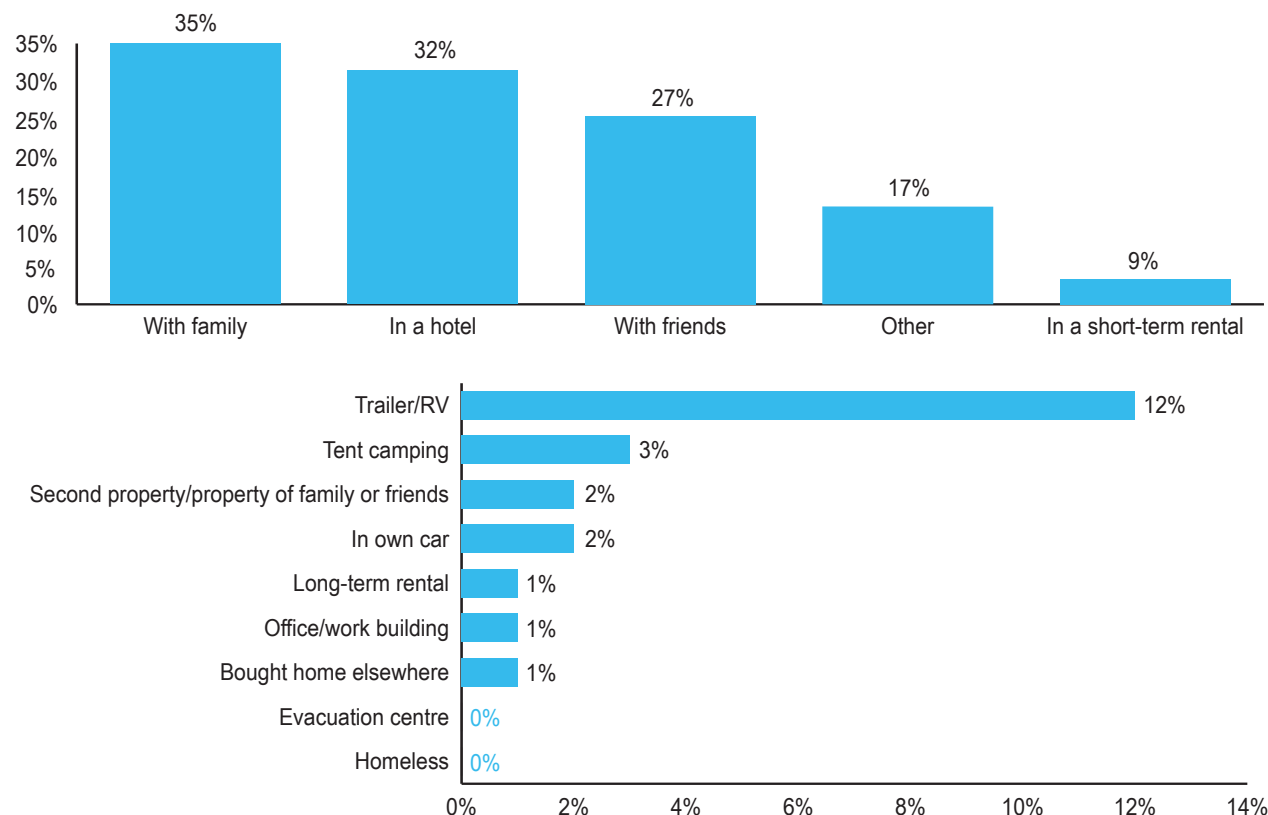
Note: Percentages in figure may not total 100 percent due to rounding.

3. Have you experienced challenges in any of the following areas as a result of being displaced?



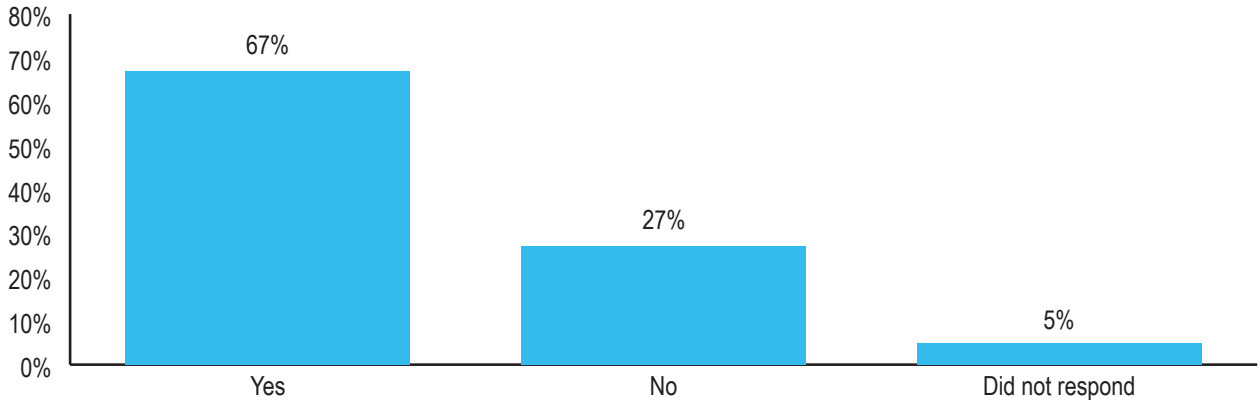
Note: Multiple choice question. Percentages in figure will not total 100 percent.

4. While outside of your usual home, where did you stay? Please check all the types of accommodation that apply.



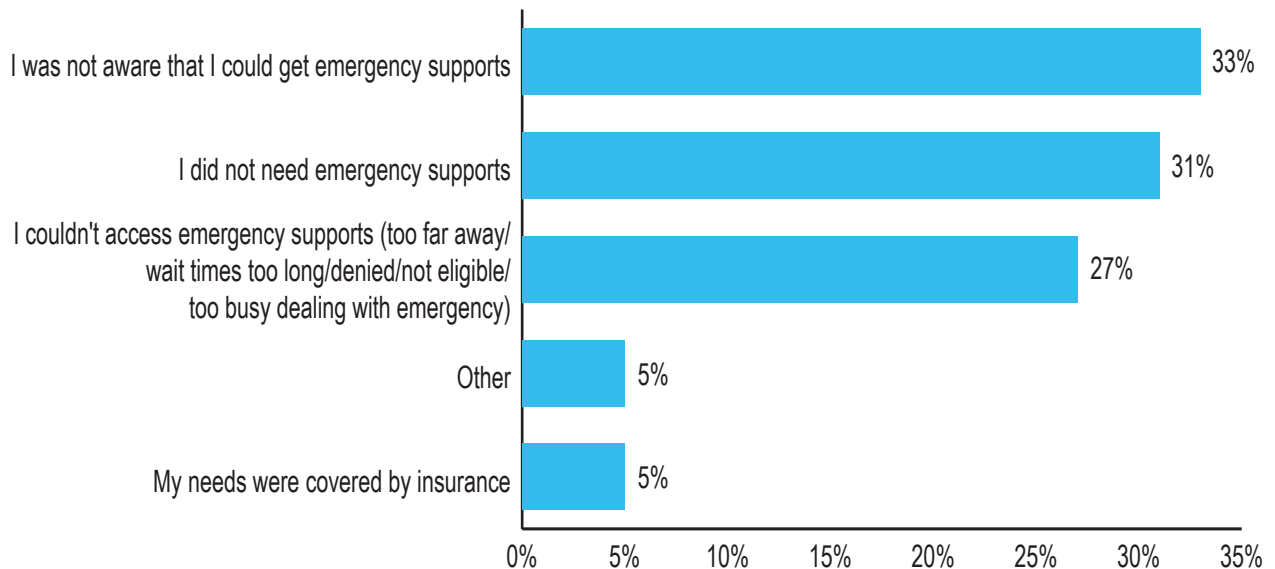
Note: Multiple choice question. Percentages in figure will not total 100 percent. Results shown in bottom of figure include interpreted open-ended responses.

5. Did you receive any emergency support services for accommodation, food, clothing, transportation or other incidentals when you were displaced?



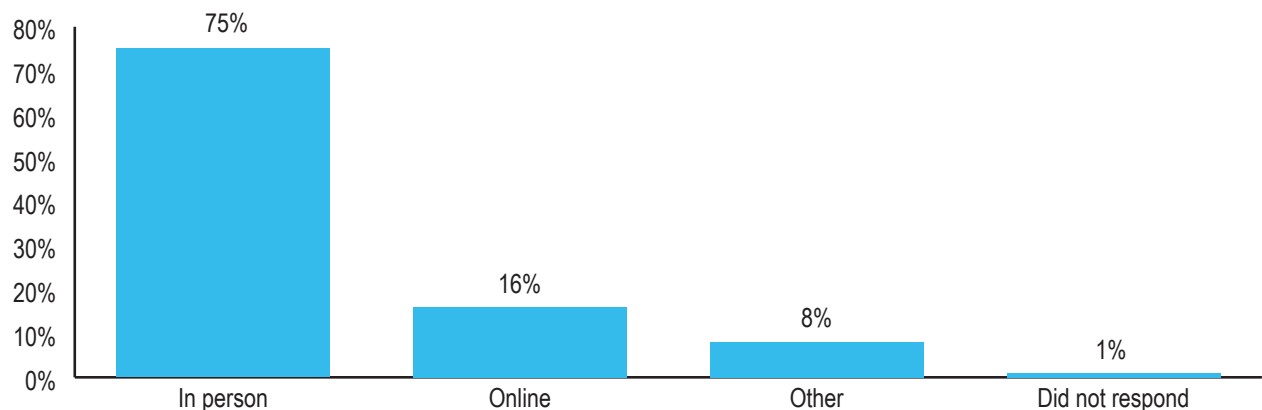
Note: Percentages in figure may not total 100 percent due to rounding.

5(a). IF NO, Please select the reason that best describes why you did not receive emergency support services?



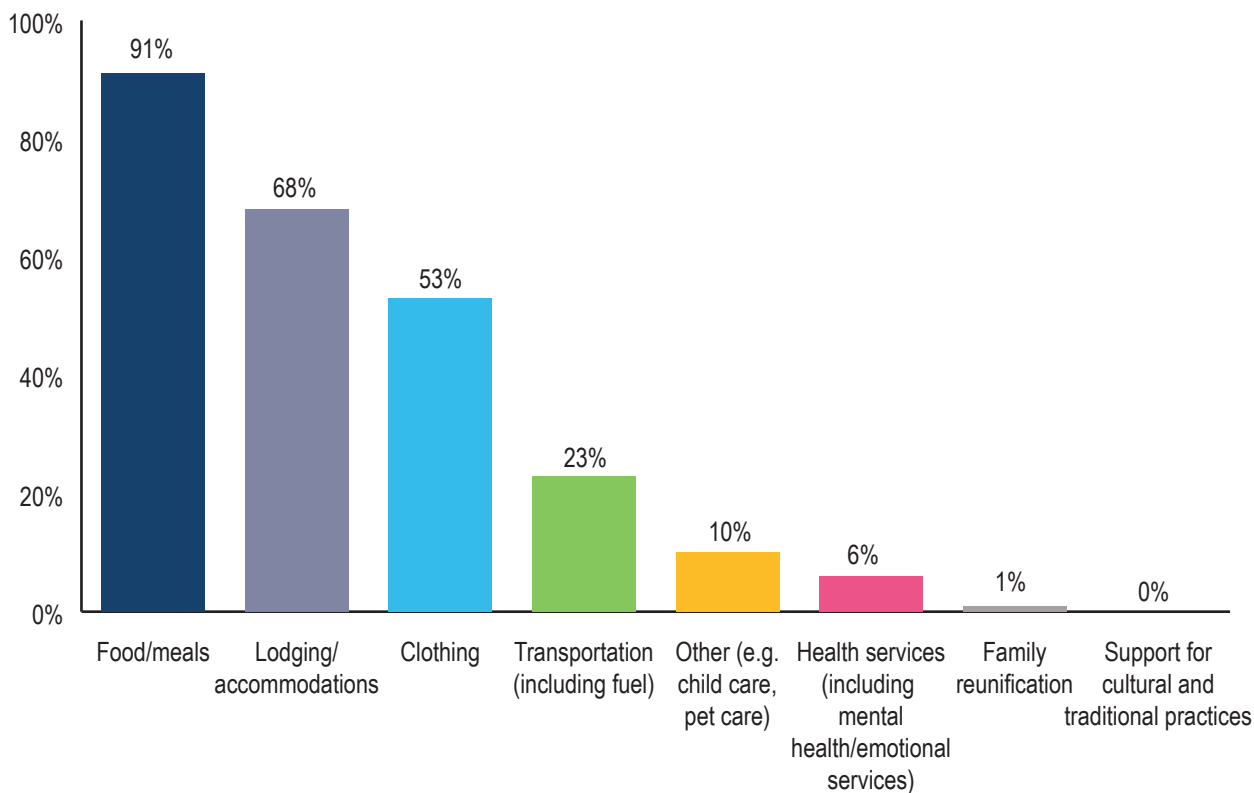
Note: Percentages in figure may not total 100 percent due to rounding. Results shown include interpreted open-ended responses

5(b). IF YES, How did you register for the emergency supports?



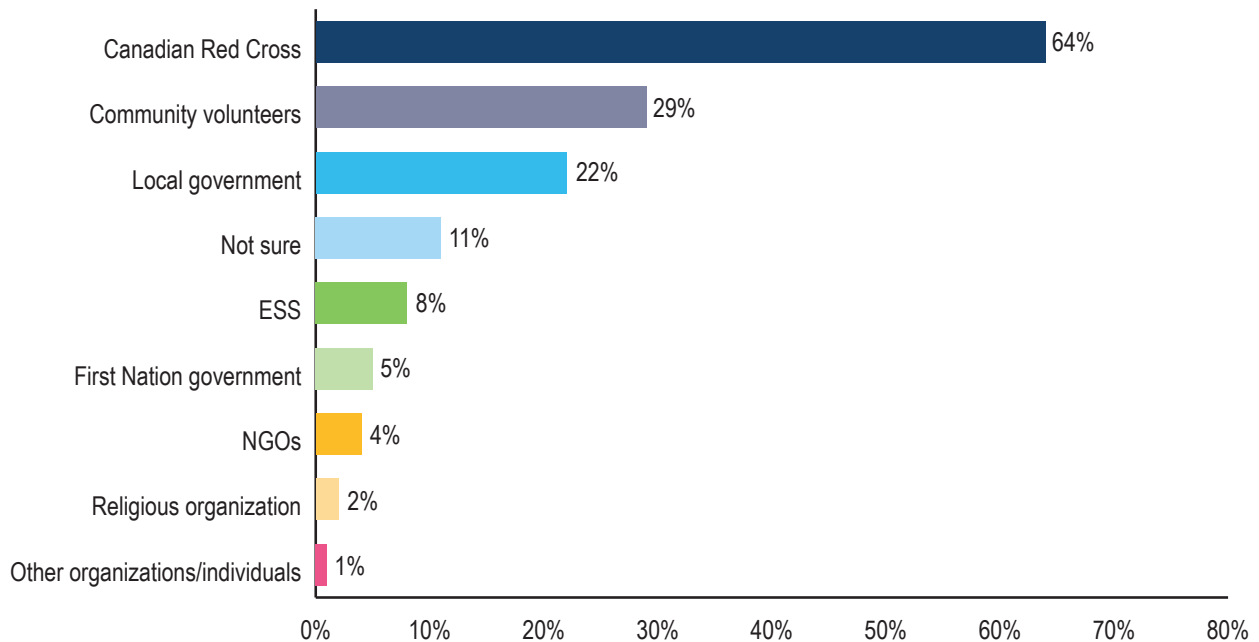
Note: Percentages in figure may not total 100 percent due to rounding.

5(c). If YES, Please select which types of support you received.



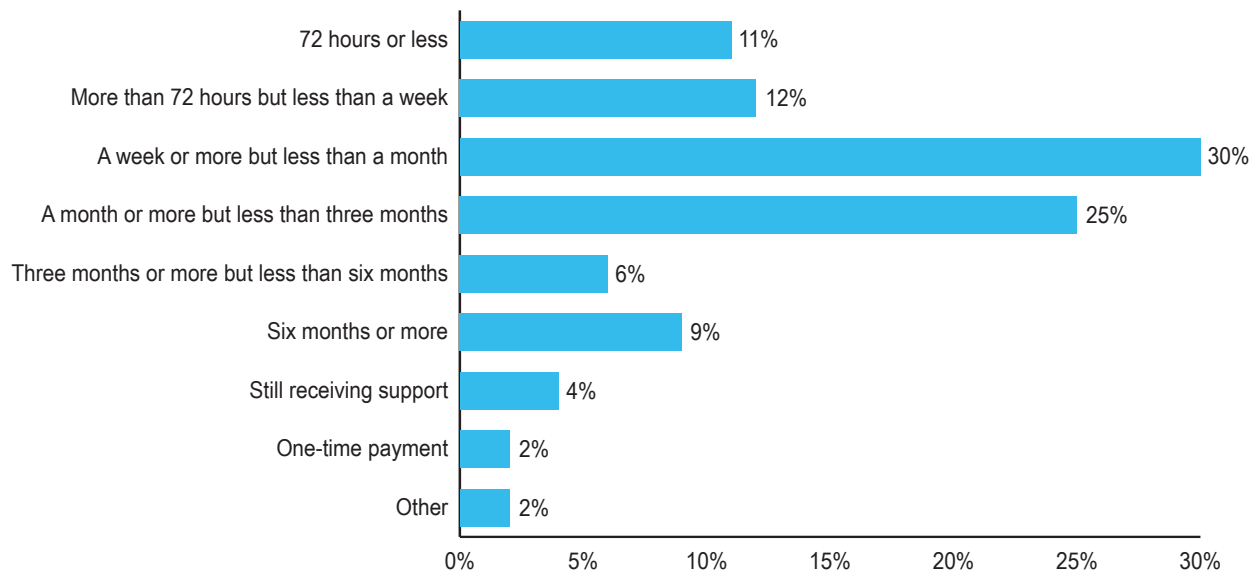
Note: Multiple choice questions. Percentages in figure will not total 100 percent.

5(d). Who did you contact to receive emergency supports? Please select all that apply.



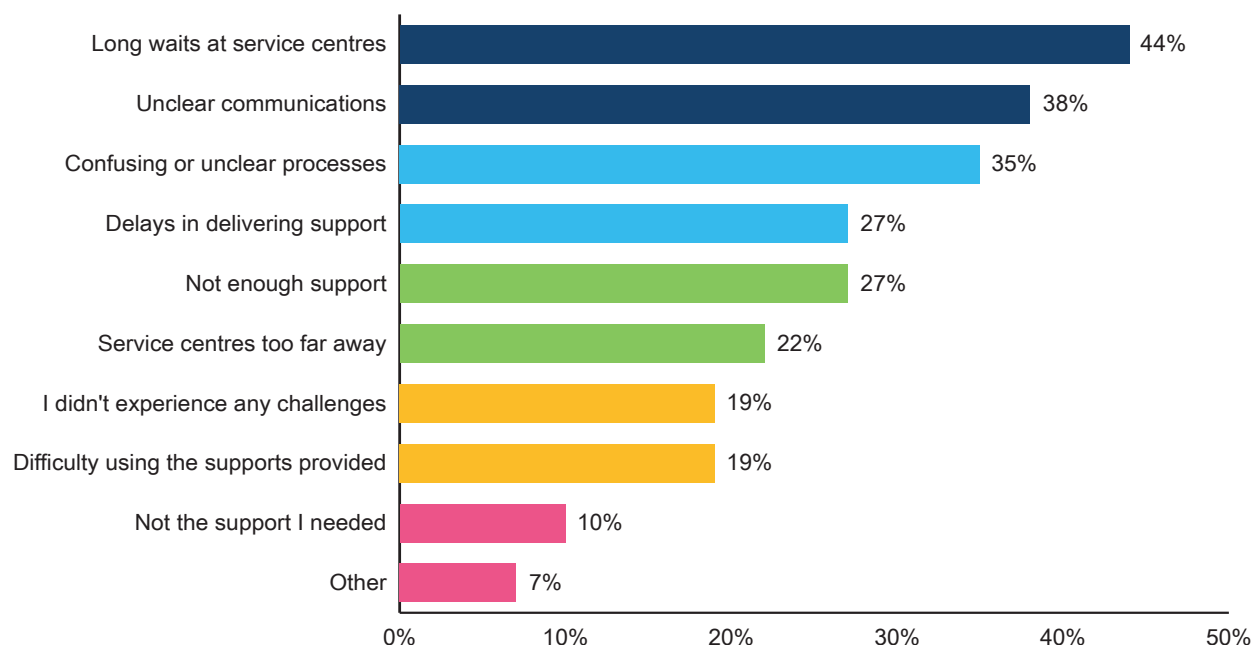
Note: Percentages in figure may not total 100 percent due to rounding. Results shown include interpreted open-ended responses.

6. Please select the timeframe that best describes how long you received the supports.



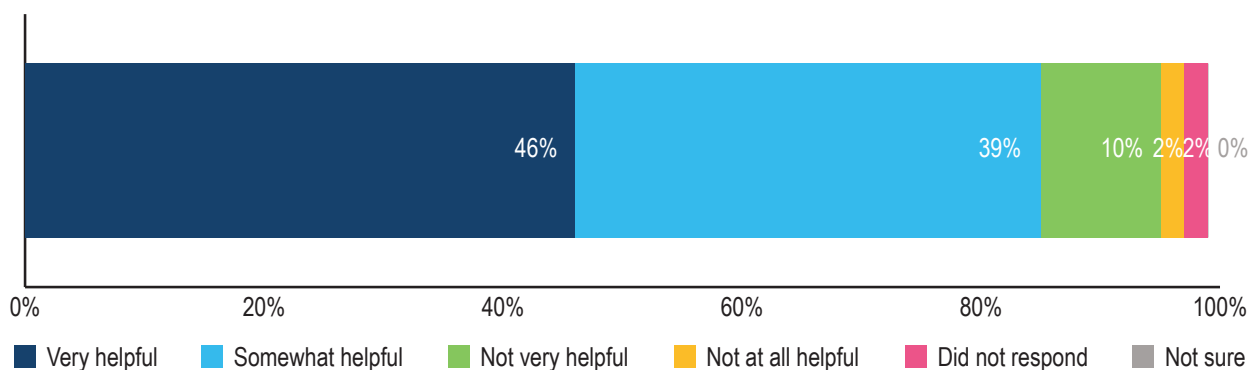
Note: Percentages in figure may not total 100 percent due to rounding. Results shown include interpreted open-ended responses.

7. Did you experience challenges in accessing emergency supports? Please select any that apply.



Note: Multiple choice questions. Percentages in figure will not total 100 percent.

8. Overall, how helpful were the emergency supports that you received when you were displaced?



Note: Percentages in figure may not total 100 percent due to rounding.

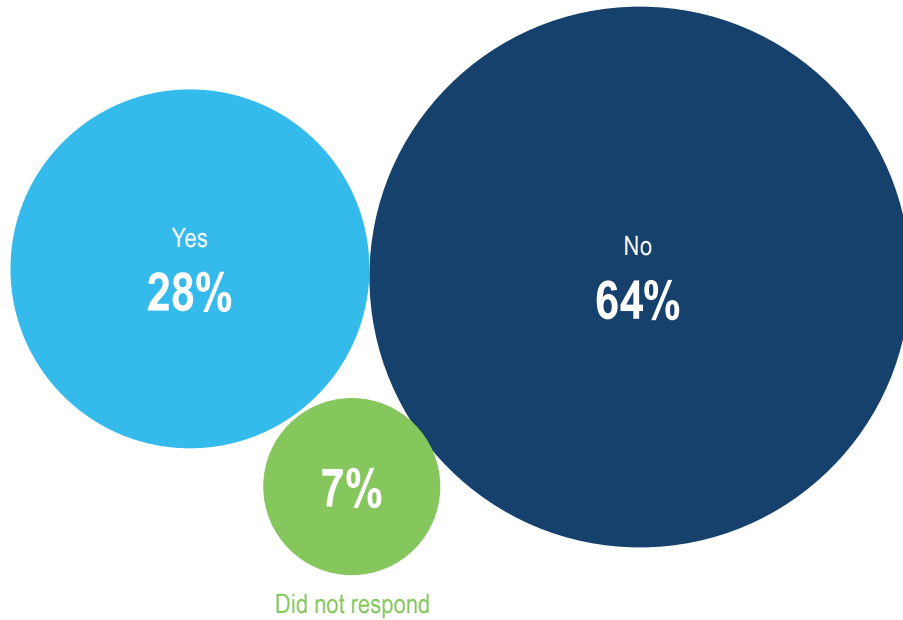
9. If you would like to provide further information about the emergency supports you received, please explain in the space below.

(Themes and quotes from this qualitative question are found throughout the report)

10. How would you improve the emergency support program for you and people in your community? Please enter your response below if you wish to share your comments.

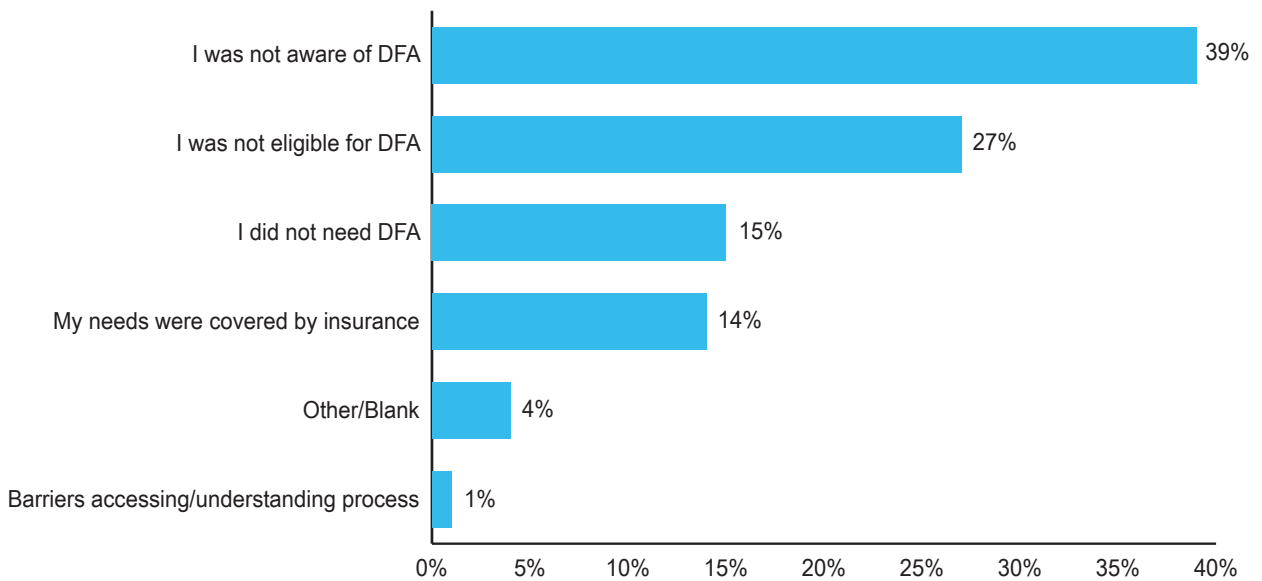
(Themes and quotes from this qualitative question are found throughout the report)

11. Have you applied for assistance through the DFA program?



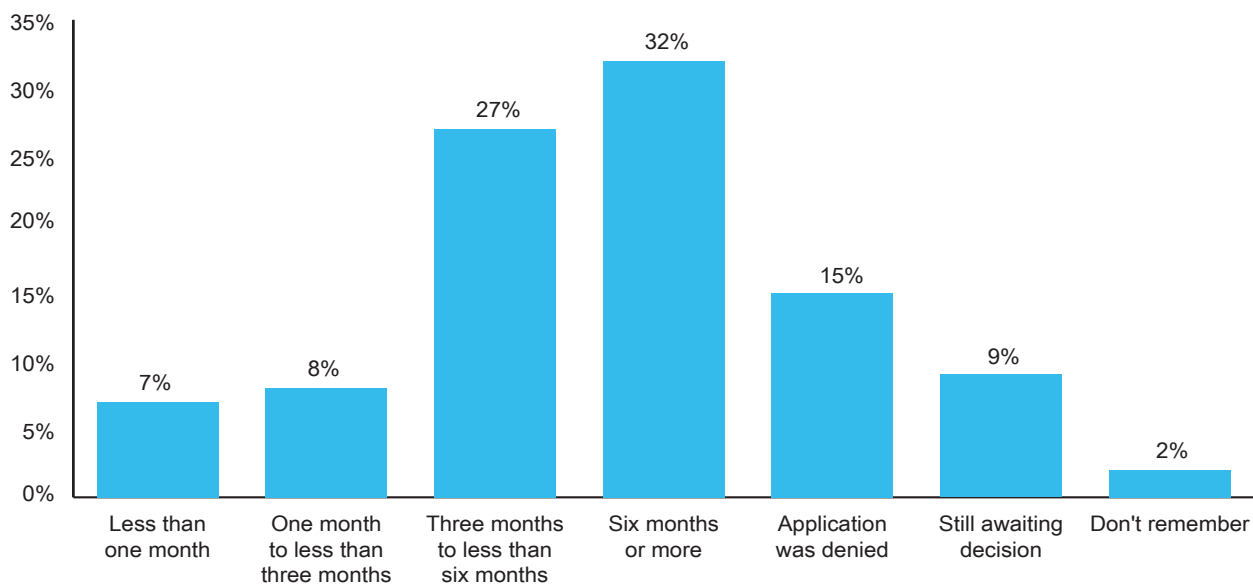
Note: Percentages in figure may not total 100 percent due to rounding.

11(a). If NO, Please select the reason that best describes why you did not apply for the DFA program.



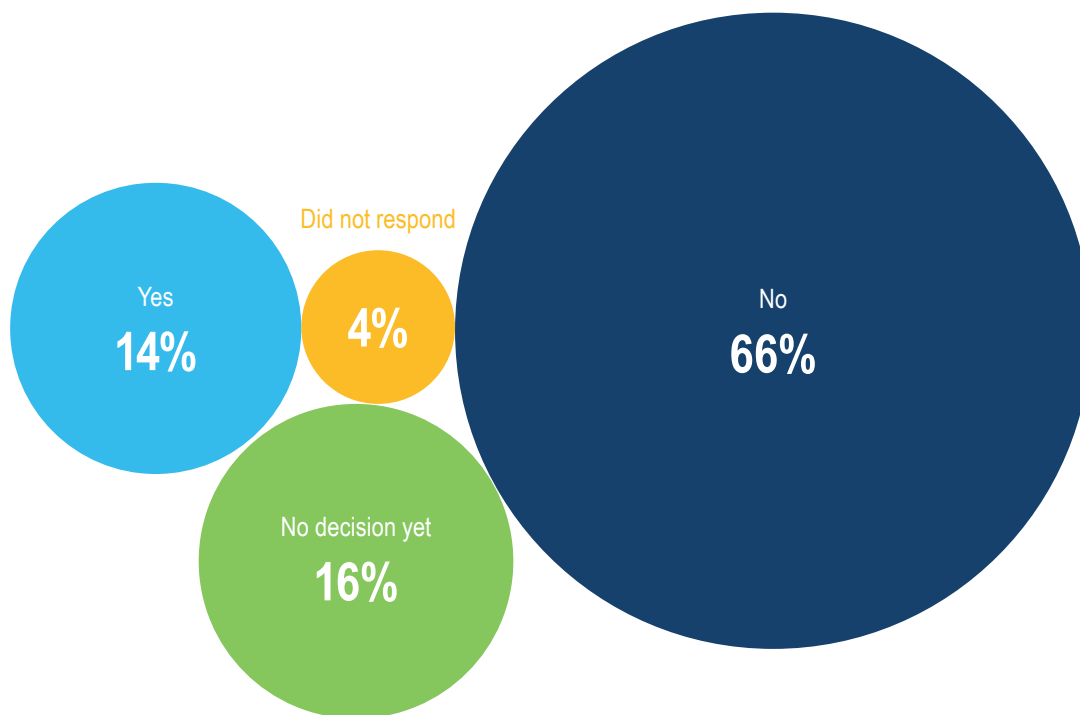
Note: Percentages in figure may not total 100 percent due to rounding. Results shown include interpreted open-ended responses.

11(b). If YES, Please select the timeframe that best describes how long the process took from the time of your application to the provision of assistance (i.e. payment).



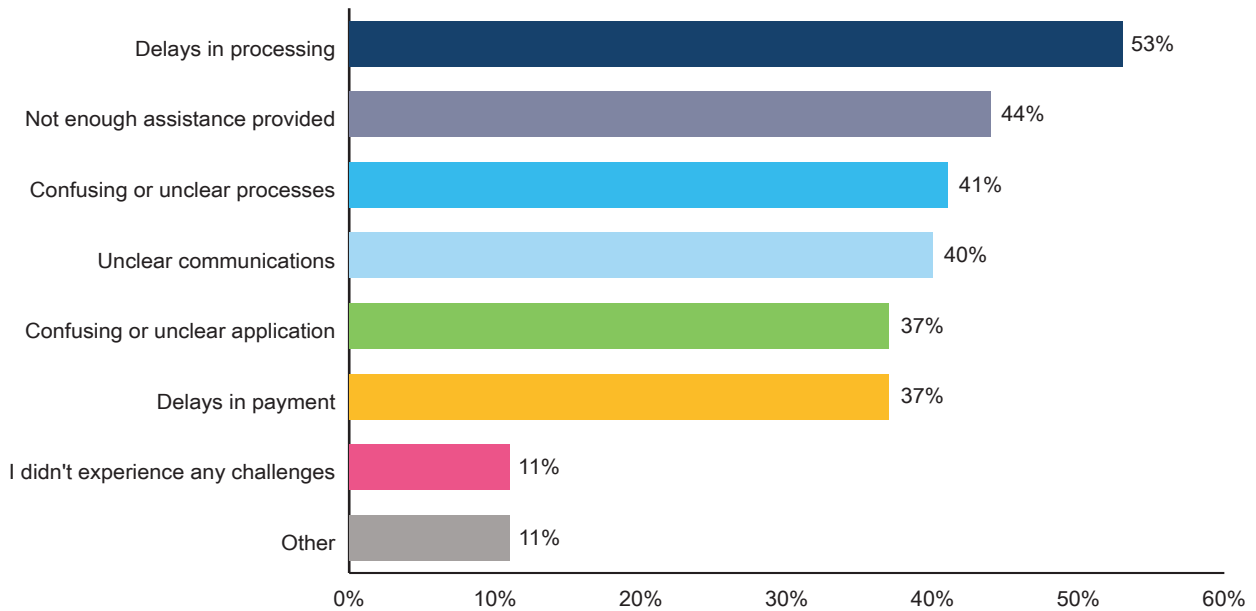
Note: Percentages in figure may not total 100 percent due to rounding. Results shown include interpreted open-ended responses.

11(c). Did you receive the amount of DFA funding you requested?



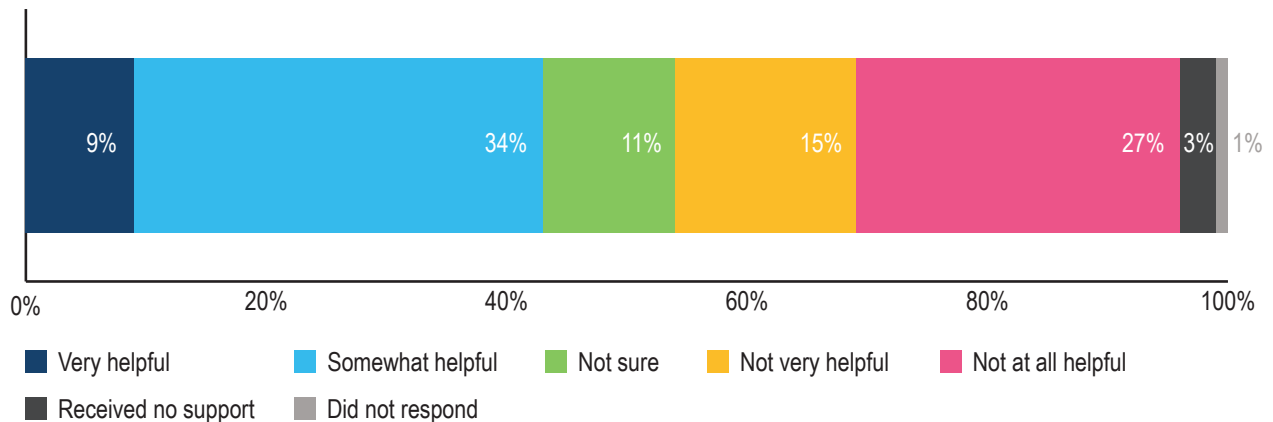
Note: Percentages in figure may not total 100 percent due to rounding.

12. Did you experience challenges in accessing DFA? Please select all that apply.



Note: Multiple choice question. Percentages in figure will not total 100 percent.

13. Overall, how helpful was the DFA support you received?

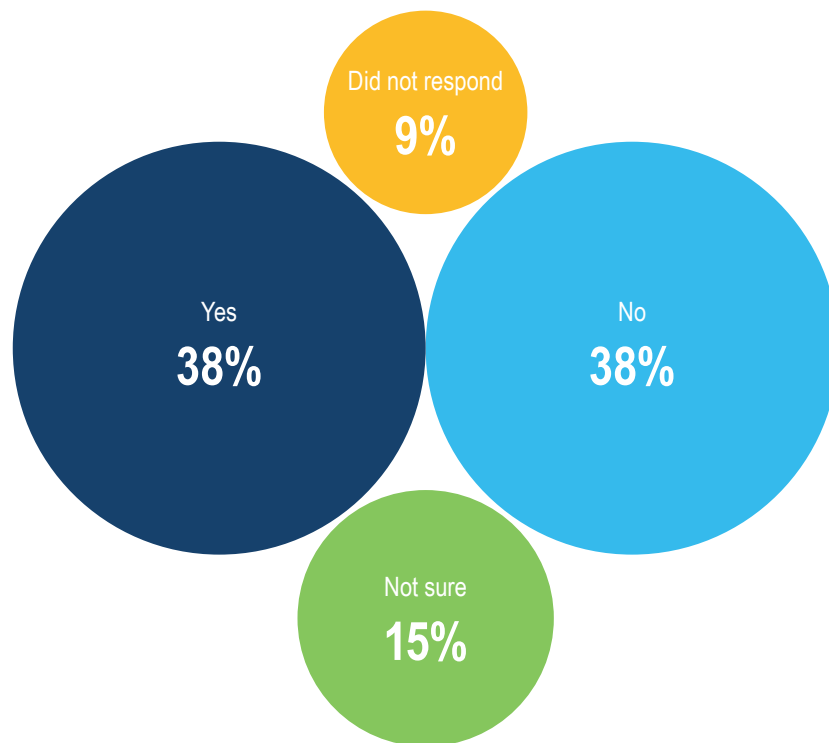


Note: Percentages in figure may not total 100 percent due to rounding.

14. How would you improve the DFA program for you and others in your community? Please enter your response below if you wish to share your comments.

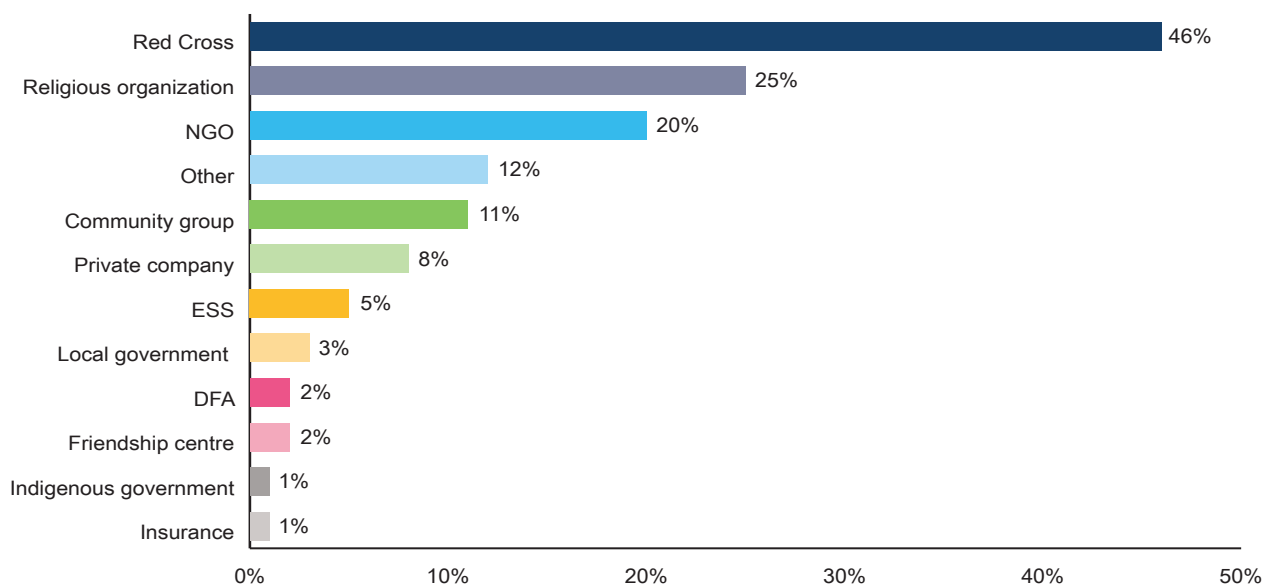
(Themes and quotes from this qualitative question are found throughout the report)

15. Did you have access to any other disaster/emergency support programs (from government, non-profit or other provider)?



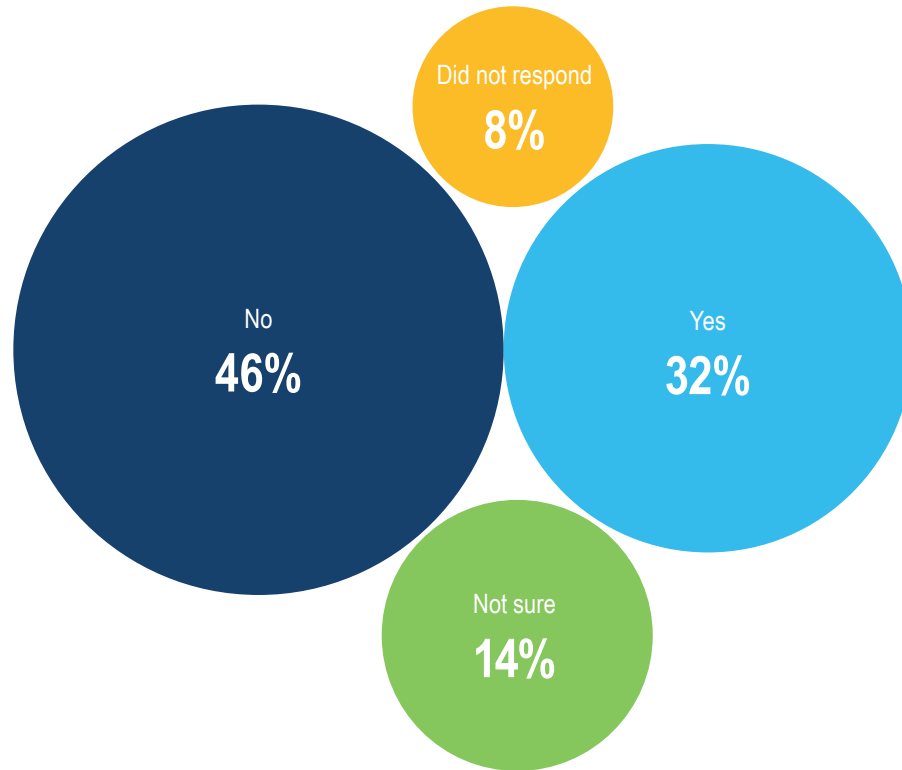
Note: Percentages in figure may not total 100 percent due to rounding.

15(a). Please list and provide any other information or explanation about the other disaster/emergency support programs you had access to.



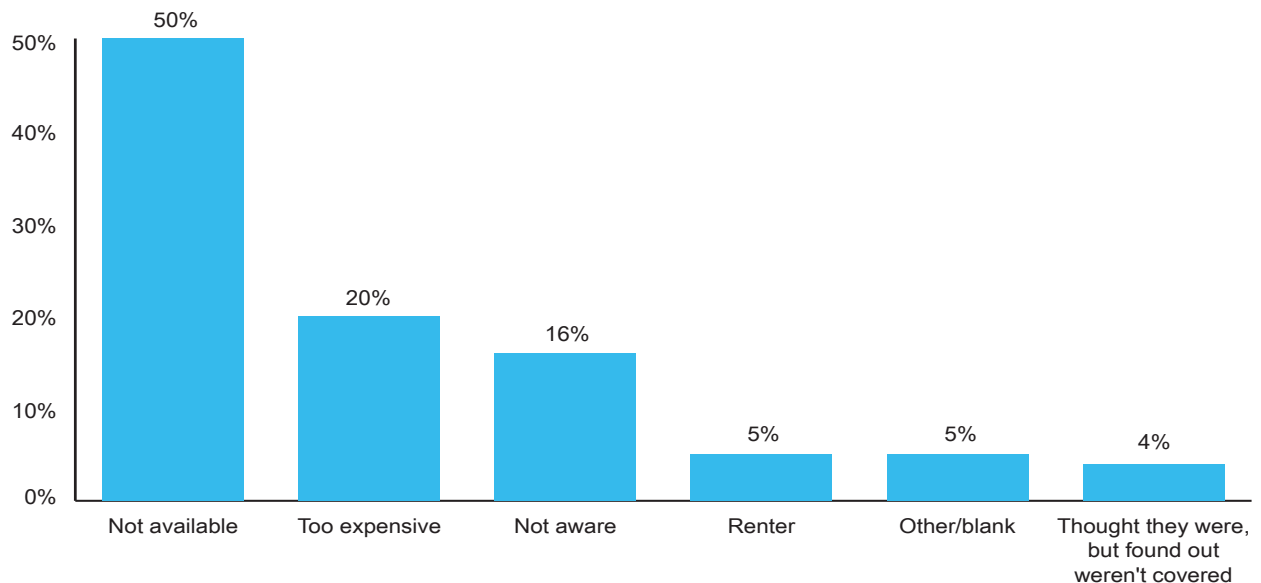
Note: Figure shows aggregated responses based on analysis of open-ended responses.

16. At the time when you were displaced from your home, did you have insurance coverage for the extreme weather event (wildfire or flood event)?



Note: Percentages in figure may not total 100 percent due to rounding.

16(a). If NO, Please select the reason that best describes why you did not have insurance coverage for the extreme weather event.

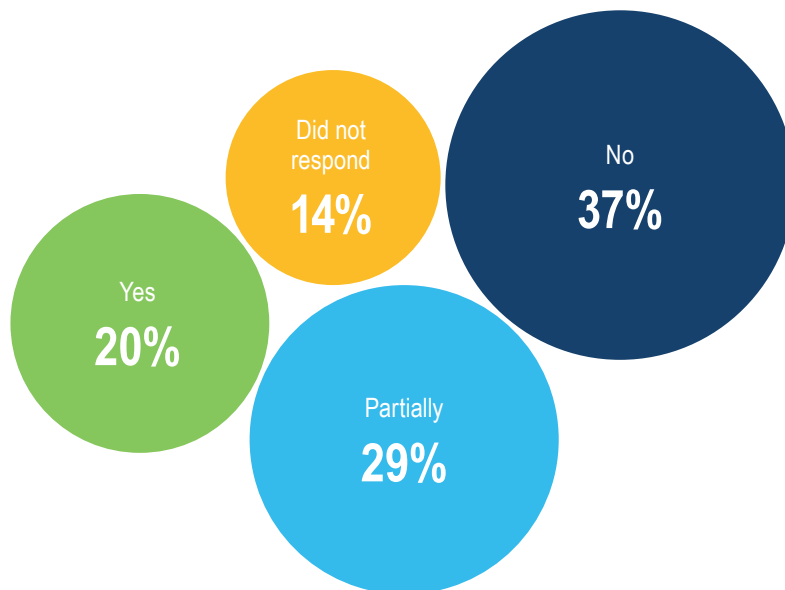


Note: Percentages in figure may not total 100 percent due to rounding. Results shown include interpreted open-ended responses.

16(b). If you'd like to share any comments about why insurance wasn't available to you, please do so in the space below.

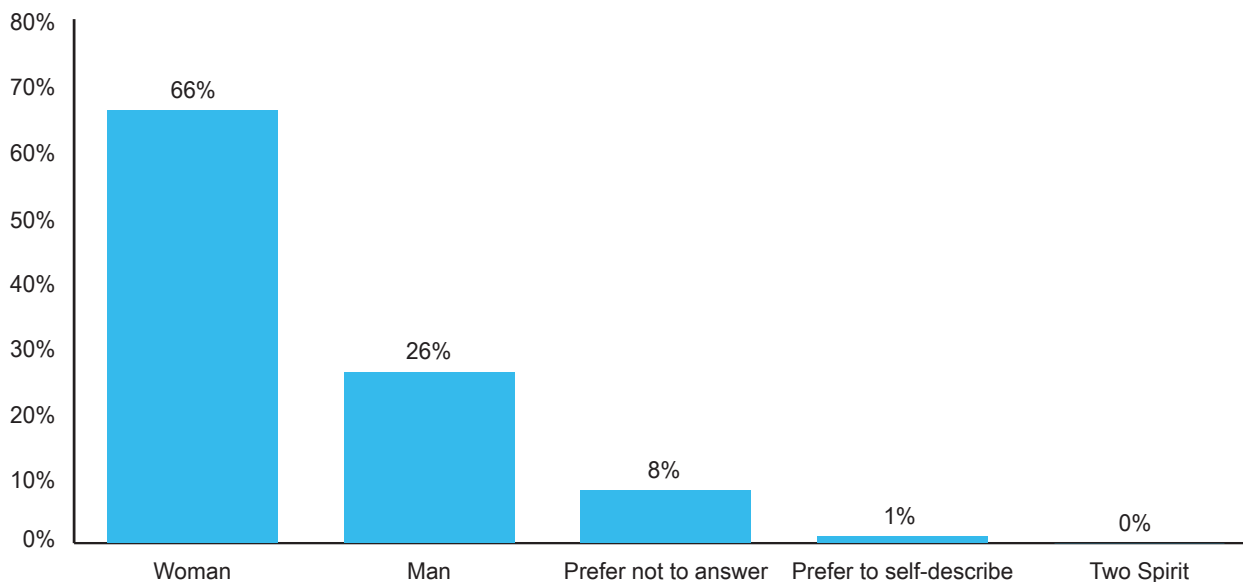
(Themes and quotes from this qualitative question are found throughout the report)

16(c). Did your insurance provider cover the damage sustained?



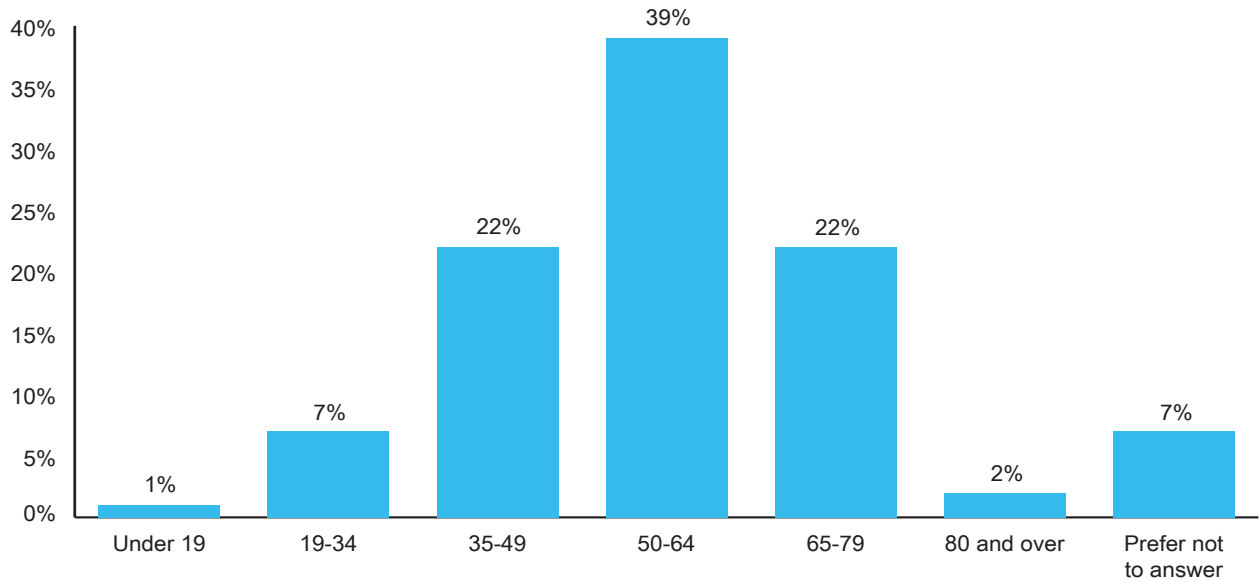
Note: Percentages in figure may not total 100 percent due to rounding.

17. What is your gender identity?



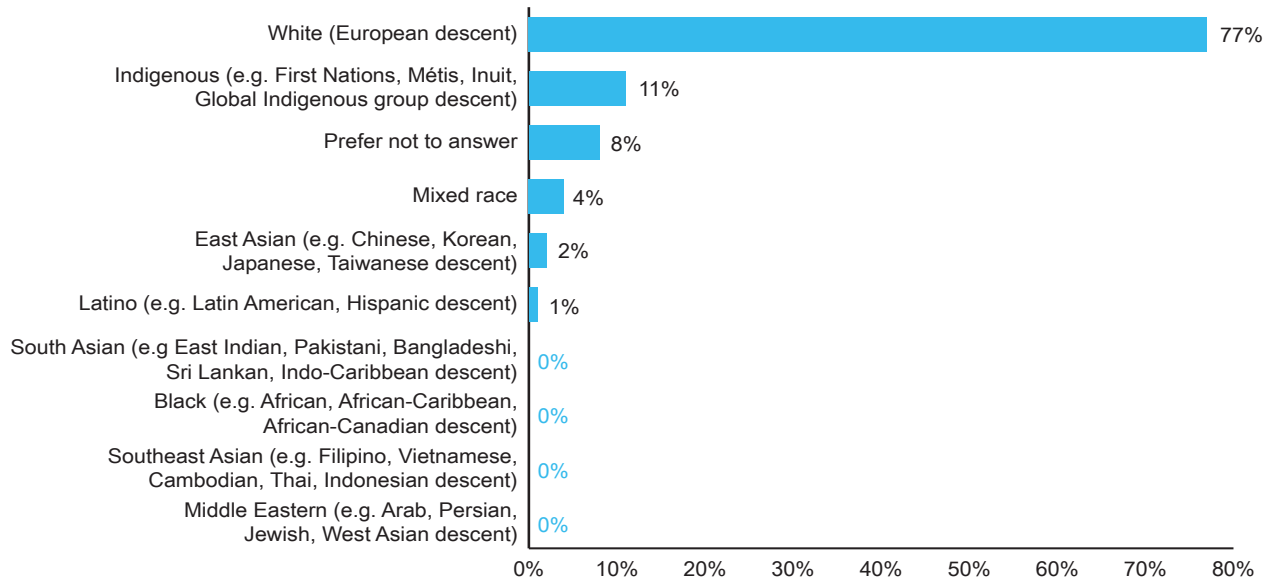
Note: Multiple choice question. Percentages in figure will not total 100 percent.

18. What is your age as of today?



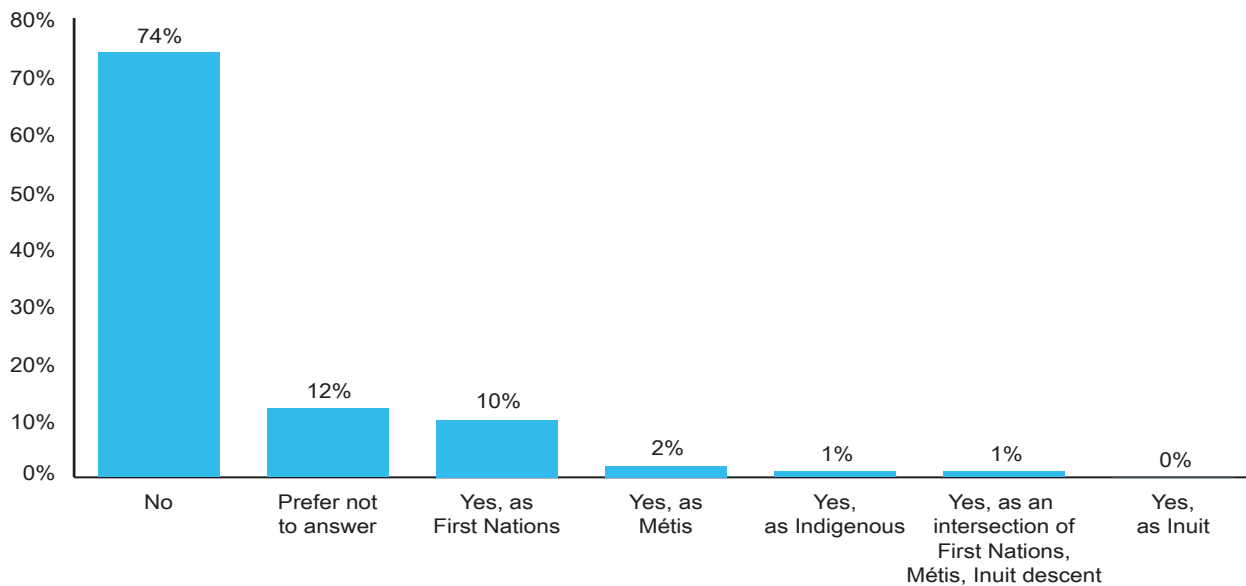
Note: Percentages in figure may not total 100 percent due to rounding.

19. Which category(ies) best describes your racial identity?



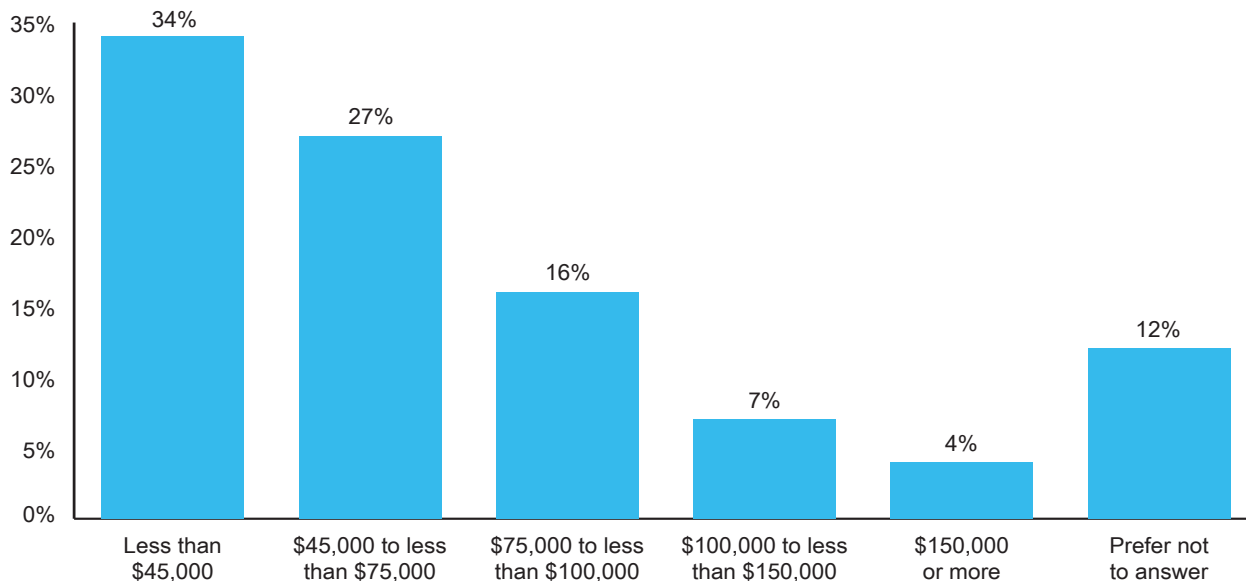
Note: Multiple choice question. Results shown include interpreted open-ended responses.

20. Do you identify as Indigenous?



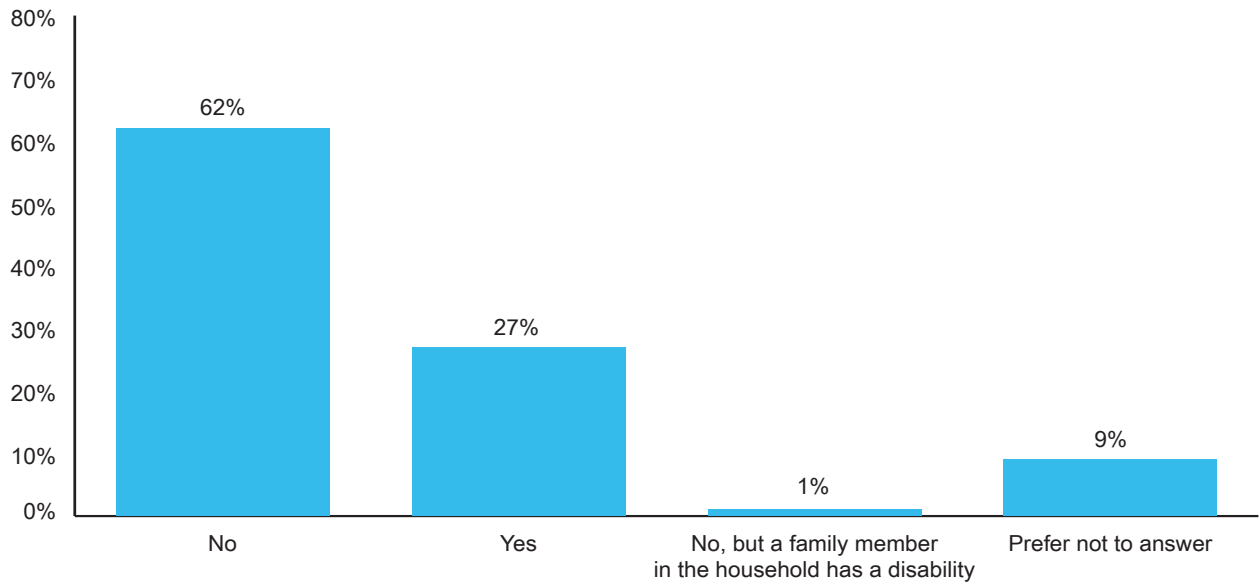
Note: Percentages in figure may not total 100 percent due to rounding.

21. What is your household income?



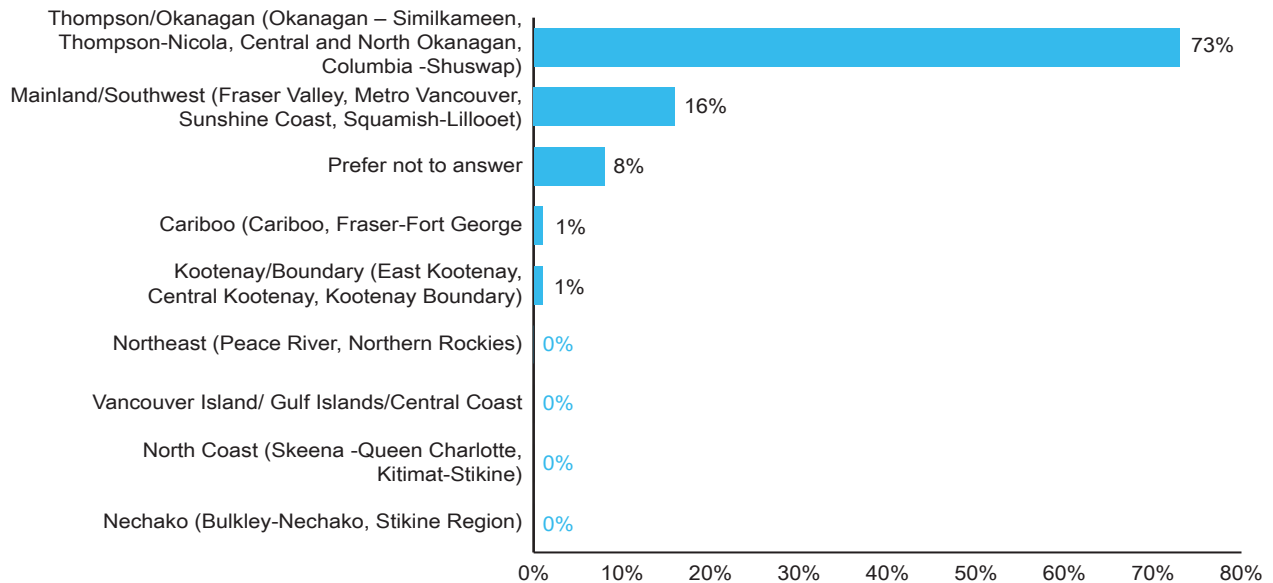
Note: Percentages in figure may not total 100 percent due to rounding.

22. Do you identify as a person with a disability? Please select one only.



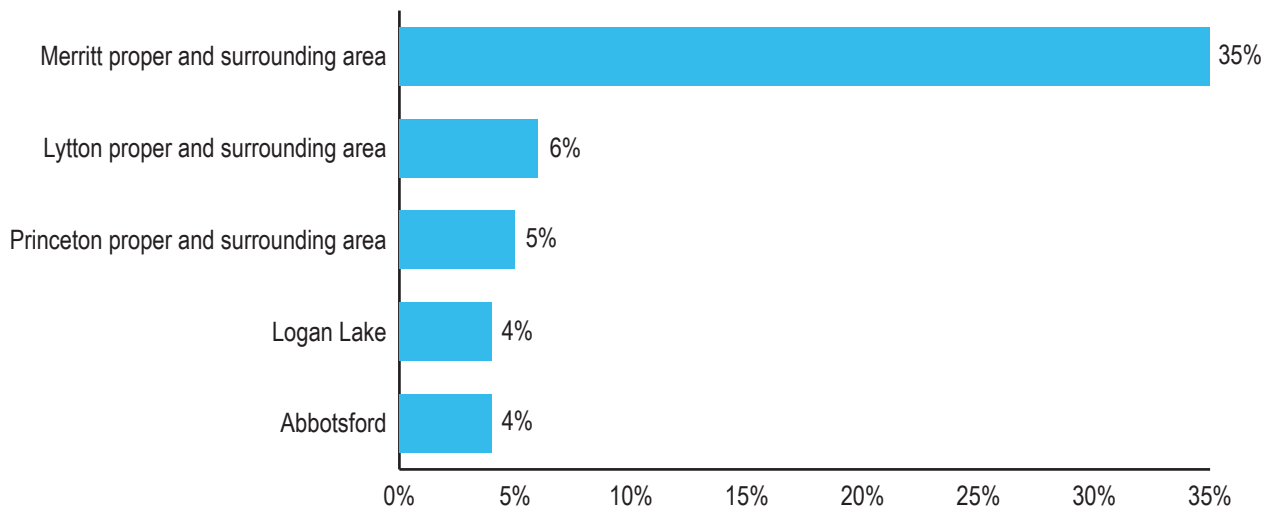
Note: Percentages in figure may not total 100 percent due to rounding. Results shown include interpreted open-ended responses.

23. Between June and December 2021, which of the following best describes the region you usually lived in.



Note: Percentages in figure may not total 100 percent due to rounding.


24. Between June and December 2021, which community did you live in? Please be as specific as possible.



Note: Figure shows the top 5 responses to this question, as providing the full data would have potentially been identifying to participants.

25. Are there any additional comments, information or recommendations you'd like to provide? If yes, please share any comments you may have in the space below.

(Themes and quotes from this qualitative question are found throughout the report)



APPENDIX E: FINDINGS AND RECOMMENDATIONS

FINDINGS	
EMERGENCY SUPPORT SERVICES	
F1	Emergency Management BC did not have a comprehensive framework for collecting and analyzing data about evacuated households that received emergency supports in 2021, which was an unreasonable procedure under section 23(1)(a)(v) of the <i>Ombudsperson Act</i> .
F2	The way in which Emergency Support Services were delivered in response to wildfires and the atmospheric river in 2021 was an unfair procedure under section 23(1)(a)(v) of the <i>Ombudsperson Act</i> because the program did not adequately account for existing vulnerabilities among people who were trying to access the services. As a result, people experienced inequitable access and outcomes based on factors including Indigeneity, physical ability, health, age, family status and income.
F3	Emergency Support Services responders did not receive adequate support from Emergency Management BC in conducting fair, consistent and efficient assessments of whether evacuees' insurance was reasonably and readily available during the wildfires and atmospheric river event in 2021, which was an unfair procedure under section 23(1)(a)(v) of the <i>Ombudsperson Act</i> .
F4	Emergency Management BC did not establish clear measures of accountability and oversight for the contracted provision of long-term Emergency Support Services, which was an unfair procedure under section 23(1)(a)(v) of the <i>Ombudsperson Act</i> .
DISASTER FINANCIAL ASSISTANCE	
F5	Emergency Management BC's processing of private sector Disaster Financial Assistance constituted unreasonable delay under section 23(1)(c) of the <i>Ombudsperson Act</i> because it did not have sufficient staffing to respond fairly and in a timely manner to applications and appeals related to the atmospheric river events, and the appeals process was not meaningfully available to applicants for almost a year after the events.
F6	Emergency Management BC did not communicate effectively with or provide adequate information, including clear reasons for decision-making, to private sector Disaster Financial Assistance applicants, which was an unfair procedure under section 23(1)(a)(v) of the <i>Ombudsperson Act</i> .
F7	Emergency Management BC's decision not to respond or provide updates to applicants with pending Disaster Financial Assistance appeals was an unreasonable procedure under section 23(1)(a)(v) of the <i>Ombudsperson Act</i> .

F8

In relation to the 2021 atmospheric river, Emergency Management BC did not consider and plan for the disproportionate impacts of disasters on socially marginalized populations and equity-entitled groups in developing and applying Disaster Financial Assistance policies and procedures, an omission that was an unreasonable procedure under section 23(1)(a)(v) of the *Ombudsperson Act*.

LOOKING AHEAD: FAIRNESS IN A CHANGING CLIMATE

F9

The Ministry of Emergency Management and Climate Readiness does not have adequate provincial plans and resources in place to meet the needs of people experiencing the impacts of extreme weather and to respond to long-term displacement. This is an unreasonable procedure under section 23(1)(a)(v) of the *Ombudsperson Act*.

RECOMMENDATIONS

EMERGENCY SUPPORT SERVICES

R1

The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to evaluate the adequacy of training, financial and technical support provided to local authorities and First Nations to transition to the Evacuee Registration and Assistance (ERA) tool by December 31, 2024, and provide additional assistance, as necessary to achieve the successful onboarding of every eligible local authority and First Nation to ERA by March 31, 2026.

R2

The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by December 31, 2026, develop and implement a process to support the collection of socio-demographic data on Emergency Support Services consistent with the requirements of the *Anti-Racism Data Act*.

R3

The Ministry of Emergency Management and Climate Readiness work with First Nations, First Nations' Emergency Services Society, Métis Nation British Columbia, the First Nations Health Authority and other Indigenous partners to integrate cultural safety across the entire Emergency Support Services system, including developing and implementing a process for receiving meaningful and timely feedback about cultural safety in the delivery of Emergency Support Services by December 31, 2025, and for ensuring that timely program and policy changes are made in response to that feedback.

R4	<p>The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to strengthen provincial support and resources for the delivery of local Emergency Support Services, including the following steps:</p> <ol style="list-style-type: none"> Develop and implement effective surge support for large-scale Emergency Support Services responses, including consideration of expanded use of “as and when” employees by May 31, 2024. Develop a framework that supports flexibility and resilience in local delivery of Emergency Support Services, including a review of cost recovery for Emergency Support Services work by local authority and First Nations staff by May 31, 2025. Develop and implement a strategy for improved communications to evacuees about Emergency Support Services, including a centralized communications website for providing information to evacuees by May 31, 2024. Develop a program for more meaningful provincial recognition of the important contributions made by local Emergency Support Services volunteers by May 31, 2024.
R5	<p>By December 31, 2026, the Ministry of Emergency Management and Climate Readiness take steps necessary to ensure that reception centres are accessible, including working with local authorities and First Nations to identify reception centre sites that are already accessible and, as necessary, improving accessibility by developing standards, conducting accessibility audits, and providing funding to address any identified deficiencies and meet any accessibility standards.</p>
R6	<p>The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by May 31, 2024, increase daily billet rates and broaden lodging options for evacuees, including those with larger households, people with complex health needs and people with pets.</p>
R7	<p>The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by May 31, 2024, implement alternate ways for evacuees to access Emergency Support Services if they are unable to attend a reception centre in person.</p>
R8	<p>Consistent with its mandate to coordinate evacuee supports, the Ministry of Emergency Management and Climate Readiness work with other ministries, health authorities, First Nations and local authorities to, by December 31, 2024, develop and implement a strategy, with appropriate funding, to further integrate disaster psychosocial first aid, professional mental health care and social work into the delivery of Emergency Support Services.</p>

R9	The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to develop and implement a policy that supports multiple options for accessing Emergency Support Services, that do not rely on the use of vouchers, when e-transfer is not available or appropriate. The policy to be in place by May 31, 2024.
R10	The Ministry of Emergency Management and Climate Readiness work with local authorities, First Nations and Métis Nation British Columbia to develop and implement by December 31, 2025, a timely, accessible and culturally safe complaints process that can be used by people who are trying to access, or who have accessed, Emergency Support Services.
R11	The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by May 31, 2024, implement a policy and other supports that will assist Emergency Support Services responders in making fair, consistent and efficient determinations of whether insurance is readily and reasonably available in the context of an Emergency Support Services needs assessment. As risks and costs increase with the impacts of climate change, needs assessments should include the affordability of insurance and insurance deductibles in the determination of whether an evacuee's insurance is readily and reasonably available to them.
R12	Effective immediately, the Ministry of Emergency Management and Climate Readiness ensure that any future contracts initiated by the province for delivery of Emergency Support Services require a comprehensive reporting back to the province and affected First Nations and local authorities, including information about the households that received emergency supports and the amount and nature of the support provided by the third-party contractor.
DISASTER FINANCIAL ASSISTANCE	
R13	By September 30, 2024, the Ministry of Emergency Management and Climate Readiness develop, implement, and communicate effective service standards for timely processing of Disaster Financial Assistance applications and appeals, and ensure it has the staff complement necessary to meet those standards.
R14	The Ministry of Emergency Management and Climate Readiness review its communications about the Disaster Financial Assistance program with a view to identifying ways in which the program can be better communicated to people who might need it and by May 31, 2024, implement those changes.
R15	Effective immediately, the Ministry of Emergency Management and Climate Readiness communicate status updates to applicants with pending Disaster Financial Assistance applications and appeals, and by September 30, 2024, implement improved communications with and guidance to applicants throughout the application and decision-making process, including appeals.

R16	Effective immediately, the Ministry of Emergency Management and Climate Readiness apply a GBA+ and IGBA+ lens in reviewing, revising, and developing Disaster Financial Assistance policies with full implementation of policy changes by September 30, 2025.
R17	By September 30, 2025, the Ministry of Emergency Management and Climate Readiness develop and implement a process to improve the collection of socio-demographic data on Disaster Financial Assistance to support equitable service delivery, consistent with the requirements of the <i>Anti-Racism Data Act</i> .
LOOKING AHEAD: FAIRNESS IN A CHANGING CLIMATE	
R18	<p>The Ministry of Emergency Management and Climate Readiness develop plans and a policy framework to meet the needs of people experiencing long-term displacement, considering the impacts of climate change and how people-centred programs might better support climate change adaptation and future resilience, by:</p> <ol style="list-style-type: none"> a. consulting broadly with the public by December 31, 2024, on modernization of Emergency Support Services and Disaster Financial Assistance as related components of disaster recovery, b. working with local authorities and First Nations, and across government, to develop and implement by September 30, 2025, integrated plans and policies to support people who experience long-term displacement due to disasters and that are consistent with the principles of administrative fairness, the Sendai Framework for Disaster Risk Reduction, and the <i>Declaration on the Rights of Indigenous Peoples Act</i>.
R19	By June 30, 2024, the Ministry of Emergency Management and Climate Readiness develop and implement public communications that reflect the current impacts of insurance on the availability of financial supports for disaster response and recovery, and by June 30, 2025, develop a policy and process to reassess insurance availability in BC as risks increase with the impacts of climate change, and a national flood insurance program is implemented.
R20	The Ministry of Emergency Management and Climate Readiness work with Indigenous governing bodies to advance Indigenous self-determination in emergency management including by prioritizing capacity building for Indigenous-led emergency response and recovery and ensuring consistent, appropriate funding for Indigenous communities and organizations. The ministry report on specific actions taken as part of its Declaration Act Annual Report for the duration of the 2022-2027 Action Plan.

APPENDIX F: RESPONSE FROM MINISTRY





September 26th, 2023

Reference: 640067

Jay Chalke
Ombudsperson
Email: via [REDACTED]

Dear Jay Chalke:

Thank you for your correspondence dated September 12th, 2023, regarding your office's Climate Change Displacement Systemic Investigation draft report. I am pleased to respond on behalf of the Honourable Bowinn Ma, Minister of Emergency Management and Climate Readiness (EMCR), providing the Ministry's perspective on the report as a whole and the specific recommendations you are considering making for inclusion in your final report.

Recommendation 1: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to evaluate the adequacy of training, financial, and technical support provided to First Nations and local authorities to transition to the Evacuee Registration and Assistance tool by December 31st, 2024, and provide additional assistance, as necessary to achieve the successful onboarding of every eligible First Nation and local authority to ERA by March 31st, 2026.

The Ministry accepts this recommendation.

While the decision to use the Evacuee Registration and Assistance tool is that of the First Nation or local authority delivering the services, the Ministry strongly encourages the use of the tool, and provides training and support to First Nations and local authorities who want to onboard. Additionally, the Ministry provides funding through the Community Emergency Preparedness Fund to support the modernization of local Emergency Support Services programs in order to move toward electronic registration and reporting through the Evacuee Registration and Assistance Tool. The Ministry Service Plan includes a performance measure to track the percentage of eligible communities onboarded and utilizing the Evacuee Registration Assistance tool.

Recommendation 2: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by December 31st, 2026, develop and implement a process to support the collection of socio-demographic data on Emergency Support Services consistent with the requirements of the *Anti-Racism Data Act*.

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The Ministry accepts this recommendation.

Significant consultation with Indigenous communities and other groups will be required to inform the approach. Consideration will also need to be given to how data could be collected and used in a culturally safe manner that respects Indigenous data sovereignty.

Recommendation 3: The Ministry of Emergency Management and Climate Readiness work with First Nations, First Nations Emergency Services Society, Métis Nation BC, the First Nations Health Authority and other Indigenous partners to integrate cultural safety across the entire ESS system, including developing and implementing a process for receiving meaningful and timely feedback about cultural safety in the delivery of Emergency Support Services by December 31st, 2025, and for ensuring that timely program and policy changes are made in response to that feedback.

The Ministry accepts this recommendation.

There is an existing process implemented following the 2021 wildfire season, between the Ministry and the First Nations Health Authority to support effective collaboration and timely responses to complaints, such as racism, as they are identified. The Province continues to prioritize working closely with its Indigenous partners to ensure culturally safe delivery of emergency management services. Through the Community Emergency Preparedness Fund, the Ministry provides funding to local authorities for Indigenous cultural safety and cultural humility training with the intent of enhancing cultural safety and humility in the delivery of local emergency management programs and services, including Emergency Support Services

Recommendation 4: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to strengthen provincial support and resources for the delivery of local Emergency Support Services, including the following steps:

- a) Develop and implement effective surge support for large-scale Emergency Support Services responses, including consideration of expanded use of “as and when” employees by May 31st, 2024.

The Ministry accepts this recommendation.

“As and when” employees may be one of many supports within a comprehensive surge strategy.

- b) Develop a framework that supports flexibility and resilience in local delivery of Emergency Support Services, including a review of cost recovery for Emergency Support Services work by First Nations and local authority staff by May 31st, 2025.

The Ministry accepts the spirit of this recommendation.

The potential impact of changes to the funding model extends beyond the scope of the Emergency Support Services programs and may have significant implications across the emergency response continuum. The Ministry believes there may be an opportunity within the existing system for flexibility to meet unique needs of communities and individuals.

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- c) Develop and implement a strategy for improved communications to evacuees about Emergency Support Services, including a centralized communications website for providing information to evacuees by May 31st, 2024.

The Ministry accepts this recommendation.

In July 2023, the Ministry updated ESS.gov.bc.ca with expanded information on how evacuees can access Emergency Support Services. While First Nations and local authorities oversee communication to evacuees on accessing Emergency Support Services, the Ministry commits to supplementing the communication efforts of First Nations and local authorities with centralized communications.

- d) Develop a program for more meaningful provincial recognition of the important contributions made by local Emergency Support Services volunteers by May 31st, 2024.

The Ministry accepts this recommendation.

Public Safety Lifeline Volunteers (PSVL) are recognized annually for their outstanding contribution in each of the disciplines, including Emergency Support Services, during the Volunteer Recognition award ceremony. While the 2022 award ceremony was delayed, there is intent to recognize PSVL for their contribution. The Ministry welcomes additional information on the evidence base for this recommendation, including results of engagement and research into leading practices that informed this recommendation.

Recommendation 5: By December 31st, 2026, the Ministry of Emergency Management and Climate Readiness will take steps necessary to ensure that reception centres are accessible, including working with local governments and First Nations to identify reception centre sites that are already accessible and, as necessary, improving accessibility by developing standards, conducting accessibility audits, and providing funding to address any identified deficiencies and meet any accessibility standards.

The Ministry accepts this recommendation.

The Ministry will continue to work to ensure reception centres are accessible to all evacuees. The provision of funding to address First Nation and local authority facility accessibility considerations are outside the scope of the Ministry's mandate.

Recommendation 6: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations, by May 31st, 2024, to increase daily billet rates and broaden lodging options for evacuees, including those with larger households, people with complex health needs and people with pets.

The Ministry accepts the spirit of this recommendation.

The Ministry will undertake a review of lodging options with the intent of broadening options; however, funding considerations to increase daily billet rates are the purview of Treasury Board.

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Recommendation 7: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by May 31st, 2024, implement alternate ways for evacuees to access ESS if they are unable to attend a reception centre in person.

The Ministry accepts this recommendation.

Recommendation 8: Consistent with its mandate to coordinate evacuee supports, the Ministry of Emergency Management and Climate Readiness work with other ministries, health authorities, First Nations, and local authorities to, by December 31st, 2024, develop and implement a strategy, with appropriate funding, to further integrate disaster psychosocial first aid, professional mental health care and social work into the delivery of Emergency Support Services.

The Ministry accepts the spirit of the recommendation and acknowledges its central coordinating role.

The Ministry acknowledges the importance of psychosocial services and mental health care for evacuees impacted by emergencies such as wildfires and floods. The Ministry commits to engage with the ministries responsible for delivery of these services to determine options available to increase the accessibility of supports for individuals impacted by climate emergencies.

Recommendation 9: The Ministry of Emergency Management and Climate Readiness will work with local authorities and First Nations to develop and implement a policy that supports multiple options for accessing Emergency Support Services, that do not rely on the use of vouchers, when e-transfer is not available or appropriate. The policy to be in place by May 31st, 2024.

The Ministry accepts this recommendation.

Recommendation 10: The Ministry of Emergency Management and Climate Readiness work with local authorities, First Nations, and Métis Nation BC, to develop and implement by December 31st, 2025, a timely, accessible, and culturally safe complaints process that can be used by people who are trying to access, or who have accessed, Emergency Support Services.

The Ministry accepts this recommendation.

As noted in the response to recommendation 3, there is an existing process implemented following the 2021 wildfire season, between the Ministry and the First Nations Health Authority which supports effective collaboration and the timely response to complaints including those associated with the delivery of Emergency Support Services. Significant consultation and engagement will be required to action this recommendation.

Recommendation 11: The Ministry of Emergency Management and Climate Readiness work with local authorities and First Nations to, by May 31st, 2024, implement a policy and other supports that will assist responders in making fair, consistent and efficient determinations of whether insurance is readily and reasonably available in the context of an Emergency Support Services needs assessment. As risks and costs increase with the impacts of climate change needs

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assessments should include the affordability of insurance and insurance deductibles in the determination of whether an evacuee's insurance is readily and reasonably available to them.

The Ministry accepts the recommendation.

Recommendation 12: Effective immediately, the Ministry of Emergency Management and Climate Readiness ensure that any future contracts initiated by the province for delivery of Emergency Support Services require a comprehensive reporting back to the province and affected First Nations and local authorities, including information about the households that received emergency supports and the amount and nature of the support provided by the third-party contractor.

The Ministry accepts this recommendation.

Recommendation 13: By September 30th, 2024, the Ministry of Emergency Management and Climate Readiness develop, implement, and communicate effective service standards for timely processing of Disaster Financial Assistance applications and appeals, and ensure it has the staff complement necessary to meet those standards.

The Ministry accepts this recommendation.

A phased continuous improvement approach for client service delivery of Disaster Financial Assistance is already underway and will continue as the Compensation and Disaster Financial Assistance Regulation is modernized under the new legislation. The Ministry notes the timing for the modernized regulation is linked to the federal timeline for review and revisions of the Disaster Financial Assistance Arrangements program and the implementation of the national low-cost flood insurance program announced in last year's federal budget.

Recommendation 14: The Ministry of Emergency Management and Climate Readiness review its communications about the Disaster Financial Assistance program with a view to identifying ways in which the program can be better communicated to people who might need it and by May 31st, 2024, implement those changes.

The Ministry accepts this recommendation.

Recommendation 15: Effective immediately, the Ministry of Emergency Management and Climate Readiness communicate status updates to applicants with pending Disaster Financial Assistance applications and appeals, and by September 30th, 2024, implement improved communications with and guidance to applicants throughout the application and decision-making process, including appeals.

The Ministry accepts this recommendation.

The Ministry notes that a phased continuous improvement approach for client service delivery for Disaster Financial Assistance is underway and will continue as the Compensation and Disaster Financial Assistance Regulation is modernized under the new emergency management legislation.

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Recommendation 16: Effective immediately, the Ministry of Emergency Management and Climate Readiness apply a GBA+ and IGBA+ lens in reviewing, revising, and developing Disaster Financial Assistance policies with full implementation of policy changes by September 30, 2025.

The Ministry accepts this recommendation.

GBA+ and IGBA+ lenses are being applied in the policy development informing the replacement of the Compensation and Disaster Financial Assistance Regulation. While the Ministry seeks to have full implementation of the policy changes by the fall of 2025, it should be noted there is significant consultation and co-development required to inform regulatory development. The Ministry notes there is a dependency on the federal review and update of the Disaster Financial Assistance Arrangements program.

Recommendation 17: By September 30th, 2025, the Ministry of Emergency Management and Climate Readiness develop and implement a process to improve the collection of socio-demographic data on Disaster Financial Assistance to support equitable service delivery, consistent with the requirements of the *Anti-Racism Data Act*.

The Ministry accepts this recommendation.

Data collection considerations are being applied in policy development for informing the replacement of the Compensation and Disaster Financial Assistance Regulation. While the Ministry seeks to have full implementation of the policy changes by the fall of 2025, it should be noted there is significant consultation and co-development required to inform regulatory development. Further there is a dependency on the federal review and update of the Disaster Financial Assistance Arrangements program.

Recommendation 18: The Ministry of Emergency Management and Climate Readiness develop plans and a policy framework to meet the needs of people experiencing long-term displacement, considering the impacts of climate change and how people-centred programs might better support climate change adaptation and future resilience, by:

- a) Consulting broadly with the public by December 31st, 2024, on modernization of Emergency Support Services and Disaster Financial Assistance as related components of disaster recovery.

The Ministry accepts this recommendation.

The Ministry notes this work is dependent upon a number of interrelated elements including:

- *the enactment of modernized emergency management legislation;*
- *finalizing the Disaster Recovery Framework;*
- *the development of a new Compensation and Disaster Financial Assistance Regulation;*
- *the completion of the federal Disaster Financial Assistance Arrangements review; and,*
- *the federal government's implementation of low-cost flood insurance.*

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The Ministry is providing extensive engagement and consultation opportunities for all to provide input to inform a replacement Compensation and Disaster Financial Assistance Regulation consistent with the recommendation.

- b) Working with local authorities and First Nations, and across government, to develop and implement by September 30th, 2025, integrated plans and policies to support people who experience long-term displacement due to disasters and that are consistent with the principles of administrative fairness, the Sendai Framework for Disaster Risk Reduction, and the Declaration on the Rights of Indigenous Peoples Act.

The Ministry accepts this recommendation.

In partnership with many provincial ministries, the Ministry is working to deliver a finalized Disaster Recovery Framework which will meet the needs of impacted communities and people. This work is applying a cross government lens to supporting communities in times of recovery and is being built through extensive consultation with Indigenous communities, and local governments.

Recommendation 19: By June 30th, 2024, the Ministry of Emergency Management and Climate Readiness develop and implement public communications that reflect the current impacts of insurance on the availability of financial supports for disaster response and recovery, and by June 30th, 2025, develop a policy and process to reassess insurance availability in BC as risks increase with the impacts of climate change, and a national flood insurance program is implemented.

The Ministry accepts this recommendation.

The Ministry will work with the federal government in the development of a national low-cost flood insurance program. The Ministry will develop insurance-focused communications products in conjunction with the Insurance Bureau of Canada.

Recommendation 20: The Ministry of Emergency Management and Climate Readiness work with Indigenous governing bodies to advance Indigenous self-determination in emergency management including by prioritizing capacity building for Indigenous-led emergency response and recovery and ensuring consistent, appropriate funding for Indigenous communities and organizations. The ministry report on specific actions taken as part of its Declaration Act Annual Report for the duration of the 2022-2027 Action Plan.

The Ministry accepts this recommendation.

The proposed legislation includes guiding principles that establish a framework for collaboration between different orders of government, reflects the Declaration of the Rights of Indigenous Peoples Act and the United Nations Sendai Framework for Disaster Risk Reduction, and formally recognizes First Nations as decision makers.

Climate-related emergencies are impacting our province at an unprecedented rate. The creation of a standalone ministry, the Ministry of Emergency Management and Climate Readiness, emphasizes the government's commitment to enhance disaster preparedness and mitigation for effective response, as well as resilient recovery.

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As you are aware, Government plans to introduce a modernized statute to replace the *Emergency Program Act* in the fall 2023 legislative session.

Details about the legislative modernization can be found in the technical paper:

- [B.C.'s Modernized Emergency Management Legislation: A New Framework for Disaster Risk Reduction, Response, and Response and Recovery.](#)

While the tabling and coming in to force of this statute will represent a major milestone in the modernization of emergency management, there is considerable work ahead. The Province will continue co-development and engagement on associated regulation including a new post-emergency financial assistance regulation to replace the Compensation and Disaster Financial Assistance Regulation, as well as new regulations to replace the existing Local Authority Emergency Management Regulation.

Additional information about the ongoing engagement to inform this regulatory development can be found in the following discussion papers:

- [Re-imagining Financial Assistance After Emergencies](#)
- [Regulation for Local Authorities](#)

The Ministry appreciates receiving your perspective and input on these issues through your report and will take them into consideration as the provincial emergency management system is modernized. Overall, it is important to remember the events of 2021, upon which the investigation is centered, represents a point in time. The Ministry has made considerable progress and continues to prioritize the continuous improvement of program delivery based on the learnings from each event.

If you have any questions about this response, please contact Alex Chandler, Assistant Deputy Minister, Ministry of Emergency Management and Climate Readiness, by phone at [REDACTED]

Thank you again for taking the time to write.

Sincerely,

Tara Richards
Deputy Minister of Emergency Management
and Climate Readiness

CC: The Honourable Bowinn Ma, Minister of Emergency Management and Climate Readiness
Teresa Dobmeier, Associate Deputy Minister
Alex Chandler, Assistant Deputy Minister and Executive Financial Officer

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This list includes reports and other documents that are referred to frequently in our report, and that appear in abbreviated form in the footnotes. It is intended as a reference, not a complete list.

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ENDNOTES

- 1 Throughout this report, we include quotations from people who completed our investigation questionnaire or spoke with investigators. Participants consented to the use of their information in the investigation, and we have anonymized the quotations to protect confidentiality. Our investigative methods are discussed further in Appendix A.
- 2 Nicole Bates-Eamer et al., *Climate Change Displacement: Mapping the Issue in British Columbia* (Climate Change Displacement Planning Initiative, July 2021), 24, <https://www.uvic.ca/research/centres/globalstudies/projects/core-projects/climate-change-displacement/index.php>; Lydia Dotto et al., *Canadians at Risk: Our Exposure to Natural Hazards – Canadian Assessment of Natural Hazards Project* (Institute for Catastrophic Loss Reduction, February 2010), 8, http://www.iclr.org/images/Canadians_at_Risk_2010.pdf; Dawn Hoogeveen et al., *Climate Change, Intersectionality, and GBA+ in British Columbia: Summary Report*, March 2021, 3, https://www2.gov.bc.ca/assets/gov/environment/climate-change/adaptation/resources/climate_change_gba_in_bc_summary_report.pdf; Dawn Hoogeveen and Kerri Klein, *Social Impacts of the 2018 Grand Forks Flood: A Gender Based Plus Analysis of Climate Risk*, March 2021, 3, https://www2.gov.bc.ca/assets/gov/environment/climate-change/adaptation/resources/social_impacts_grand_forks_flood.pdf; Alison Shaw et al., *Climate Change, Equity, and COVID-19: Considerations in a Changing World* (Integrated Climate Action for BC Communities Initiative, October 2020), 6, https://www.sfu.ca/content/dam/sfu/act/reports/2020/ICABCCI_ClimateChangeEquityandCOVID-19_WEB.pdf.
- 3 Bates-Eamer et al., *Climate Change Displacement*, 8; Hoogeveen et al., *Climate Change, Intersectionality, and GBA+*, 7; J.A. Hicke et al., “North America,” in *Climate Change 2022: Impacts, Adaptation and Vulnerability*, eds. Hans-Otto Pörtner et al. (Cambridge University Press, 2022); Library of Parliament, *Climate Change: Its Impact and Policy Implications* (background paper, January 2020), 2, <https://lop.parl.ca/staticfiles/PublicWebsite/Home/ResearchPublications/BackgroundPapers/PDF/2019-46-e.pdf>; A.J. McMichael et al., “Climate-Related Displacement: Health Risks and Responses,” in *Climate Change and Displacement Multidisciplinary Perspectives*, ed. Jane McAdam (London: Hart Publishing, 2010), <http://dx.doi.org/10.5040/9781472565211.ch-010>; Shirley Thompson et al., “Lake St. Martin First Nation Community Members’ Experiences of Induced Displacement: ‘We’re Like Refugees,’” *Refuge* 29, no. 2 (2014): 77, <https://doi.org/10.25071/1920-7336.38168>; Crystal Verhaeghe et al., *NAGWEDIŽK’AN GWANESĜ GANĜU CH’INIDŽED GANEXWILAGH: The Fires Awakened Us: Tsilhqot’in Report on the 2017 Wildfires* (Tsilhqot’in National Government, n.d.), 16, <https://www.tsilhqotin.ca/wp-content/uploads/2020/12/the-fires-awakened-us.pdf>; Darlene Yellow Old Woman-Munro et al., *Unnatural Disasters: Colonialism, Climate Displacement, and Indigenous Sovereignty in Siksika Nation’s Disaster Recovery Efforts* (Canadian Institute for Climate Choices, 2021), <https://climateinstitute.ca/publications/unnatural-disasters/>.
- 4 Hoogeveen and Klein, *Grand Forks Flood*, 9.
- 5 In Merritt, following the atmospheric river all schools were evacuated for 18 days; over 50 percent of classrooms were evacuated for 137 days and one major school was closed for 292 days. Students were displaced for a total of 157,675 student days of instruction. (City of Merritt, “Investing in Canadian Flood Resilience – City of Merritt, British Columbia,” https://www.merritt.ca/wp-content/uploads/2022/09/Flood-Mitigation-Infographic_V2_SM.pdf).

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- 7 We describe our investigative approach and methodology in greater detail in Appendix A.
- 8 Government of British Columbia, “Modernized Emergency Management Legislation,” <https://www2.gov.bc.ca/gov/content/safety/emergency-management/emergency-management/legislation-and-regulations/modernizing-epa>.
- 9 Vincent Papequash, “B.C. Gets First Minister Focused on Emergency Management, Climate Readiness,” *CBC News*, December 8, 2022, <https://www.cbc.ca/news/canada/british-columbia/b-c-gets-its-first-minister-for-emergency-management-and-climate-readiness-1.6679892>.
- 10 Ministry of Public Safety and Solicitor General, “Almost 600 Lives Lost to Extreme Heat in Summer 2021,” news release, November 1, 2021, <https://www2.gov.bc.ca/assets/gov/birth-adoption-death-marriage-and-divorce/deaths/coroners-service/news/bccs-heat-death-update.pdf>.
- 11 Akshay Kulkarni, “A Look Back at the 2021 B.C. Wildfire Season,” *CBC News*, October 4, 2021, <https://www.cbc.ca/news/canada/british-columbia/bc-wildfires-2021-timeline-1.6197751>; Marc Lee and Ben Parfitt, *A Climate Reckoning: The Economic Costs of BC’s Extreme Weather in 2021* (Canadian Centre for Policy Alternatives, November 2022), 6, https://policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2022/11/ccpa-bc_Climate-Reckoning_web.pdf. While it is becoming increasingly common to refer to “climate displacement,” floods, wildfires and other extreme weather events have long displaced people in B.C. (Bates-Eamer et al., *Climate Change Displacement*, 45). These displacements are more often categorized as “evacuations,” and longer-term relocations are not tracked (Bates-Eamer et al., *Climate Change Displacement*, 54). See Appendix B for details of evacuation orders issued in response to the five largest wildfires in 2021.
- 12 B.C. Wildfire Service, “Wildfire Season Summary,” <https://www2.gov.bc.ca/gov/content/safety/wildfire-status/about-bcws/wildfire-history/wildfire-season-summary>. See Appendix B for further details.
- 13 Lee and Parfitt, *A Climate Reckoning*, 8.
- 14 Susan Todd et al., *Natural Capital of the Elephant Hill Wildfire Area: Valuation of the Ecosystem Services Affected by the 2017 Elephant Hill Fire* (Secwepemcúl’ecw Restoration and Stewardship Society, 2022), 74, https://srssociety.com/docs/ehnc-report-2022-10-aw-300ppi_final_version.pdf.
- 15 Yong Zhu and Reginald E. Newell, “Atmospheric Rivers and Bombs,” *Geophysical Research Letters* 21, no. 18 (1994), <https://www2.gov.bc.ca/gov/content/safety/wildfire-status/about-bcws/wildfire-history/wildfire-season-summary>.
- 16 We witnessed the changed course of the Nicola River in Scw’emx territory on our visit to the Nicola Valley during our investigation. See also Nancy MacDonald and Timothy Moore, “The Highway That Disappeared,” *The Globe and Mail*, March 15, 2022, <https://www2.gov.bc.ca/gov/content/safety/wildfire-status/about-bcws/wildfire-history/wildfire-season-summary>.
- 17 Mike Hager, “B.C. Offers \$2000 in Emergency Funding to Thousands of Families Displaced by Floods and Mudslides,” *The Globe and Mail*, November 23, 2021, <https://www.theglobeandmail.com/canada/british-columbia/article-bc-offers-emergency-funding-to-thousands-of-families-displaced-by/>.
- 18 Tiffany Crawford, “Climate Displacement a Growing Concern in B.C. as Extreme Weather Forces Residents out of Their Homes,” *Vancouver Sun*, August 8, 2021, <https://vancouversun.com/news/climate-displacement-a-growing-concern-in-b-c-as-extreme-weather-forces-residents-out-of-their-homes>.

- 19 Ministerial Order 444, 17 November 2021; Order in Council 668, 29 November 2021; Order in Council 716, 13 December 2021; Order in Council 732, 27 December 2021; Order in Council 8, 11 January 2022.
- 20 Lee and Parfitt, *A Climate Reckoning*, 8; Insurance Bureau of Canada, “Insured Losses from 2021 Floods in BC Now \$675 million,” news release, June 15, 2022, <http://www.abc.ca/bc/resources/media-centre/media-releases/insured-losses-from-2021-floods-in-bc-now-675-million>.
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- 22 “What You Need to Know about B.C. Wildfires for Aug. 20,” *CBC News*, August 20, 2021, <https://www.cbc.ca/news/canada/british-columbia/wyntk-bc-wildfires-aug-20-1.6147114>. The province commissioned an independent review of the 2017 season, which in turn considered a previous report from 2003: *BC Flood and Wildfire Review, Addressing the New Normal: 21st Century Disaster Management in British Columbia*, George Abbott and Chief Maureen Chapman, co-chairs, April 2018, <https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/bc-flood-and-wildfire-review-addressing-the-new-normal-21st-century-disaster-management-in-bc-web.pdf>). The Tsilhqot’in national government also issued a report on the 2017 fires, which had substantial impacts on its communities (Verhaeghe et al., *The Fires Awakened Us*). The province supported a GBA+ report on the social impacts of the 2018 Grand Forks flood (Hoogeveen and Klein, *Grand Forks Flood*). The 2017 B.C. Auditor General’s report on managing climate risks also discusses flood risks and wildfire management (Office of the Auditor General of British Columbia, *Managing Climate Change Risks: An Independent Audit*, November 2017, https://www.bcauditor.com/sites/default/files/publications/reports/Climate_Change_FINAL_0.pdf).
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- 24 Emergency Management Service Agreement (2017).
- 25 Under s. 81(1)(a) of the federal *Indian Act*, band councils can declare states of emergency and issue evacuation orders for reserve lands.
- 26 Ministry of Emergency Management and Climate Readiness, “Canada, British Columbia and First Nations Leadership Council Sign Tripartite Memorandum of Understanding to Improve Emergency Management Services for B.C. First Nations,” news release, April 27, 2019, <https://news.gov.bc.ca/stories/canada-british-columbia-and-first-nations-leadership-council-sign-tripartite-memorandum-of-understan>. The federal government also has a service agreement to allow the BC Wildfire Service to fight wildfires on reserves.
- 27 Government of British Columbia, “Emergency Management Legislation,” <https://www2.gov.bc.ca/gov/content/safety/emergency-management/emergency-management/legislation-and-regulations>. The designation of First Nations communities as authorities for the purpose of the EPA is based on individual treaties (e.g., Tsawwassen First Nation Final Agreement, 6 December 2007, 154–55, https://tsawwassenfirstnation.com/wp-content/uploads/2019/07/1_Tsawwassen_First_Nation_Final_Agreement.pdf).
- 28 Government of British Columbia, “Emergency Support Service Program,” <https://www2.gov.bc.ca/gov/content/safety/emergency-management/local-emergency-programs/ess>; Emergency Management BC, *Emergency Support Services Program Guide: The Heart of Emergency and Disaster Response 2022*, 4, 38, https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/ess/guides/ess_program_guide.pdf.
- 29 Emergency Management Services Memorandum of Understanding, 2019, B.C., https://news.gov.bc.ca/files/EM_MOU_Ecopy.pdf.

- 30 Emergency Management Services Memorandum of Understanding, 2019, B.C. A 2018 Report of the Standing Committee on Indigenous and Northern Affairs confirms that Indigenous Services Canada has negotiated and implemented a trilateral agreement with First Nations, the province and the federal government to address mitigation, preparedness, response and recovery from emergency events (House of Commons, *From the Ashes: Reimagining Fire Safety and Emergency Management in Indigenous Communities*, June 2018, 12, https://publications.gc.ca/collections/collection_2018/parl/xc35-1/XC35-1-1-421-15-eng.pdf).
- 31 House of Commons, *From the Ashes*, 27.
- 32 Additional programs allocate federal funding for infrastructure improvements on First Nations reserves to prevent future emergencies. The Capital Facilities and Maintenance Program operates within Aboriginal Affairs and Northern Development Canada to support and build such infrastructure, with an annual budget of over \$1 billion per year. Indigenous Services Canada administers the First Nation Infrastructure Fund, which serves as an additional source of federal funding for infrastructure in First Nations communities. (Government of Canada, “Emergency Management Assistance Program,” <https://www.sac-isc.gc.ca/eng/1534954090122/1535120506707>)
- 33 Government of British Columbia, “Modernized Emergency Management Legislation.”
- 34 Government of British Columbia, “Modernized Emergency Management Legislation.”
- 35 Government of British Columbia, *Declaration on the Rights of Indigenous Peoples Act Action Plan, 2022-2027*, 11, https://www2.gov.bc.ca/assets/gov/government/ministries-organizations/ministries/indigenous-relations-reconciliation/declaration_act_action_plan.pdf.
- 36 In October 2019, the province published a discussion paper to explain the need for new legislation, which included policy proposals. Public consultation occurred in late 2019 and into early 2020. Although the initial goal was to introduce new legislation in the fall of 2020, the new legislation is now anticipated in fall 2023. The province has reported that engagement around developing regulations (including the regulation regarding Disaster Financial Assistance) and implementation planning will continue after the legislation has been passed.
- 37 Government of British Columbia, “Emergency Program Act Modernization,” <https://engage.gov.bc.ca/govtogetherbc/engagement/emergency-program-act-modernization>; Emergency Management BC, “Interim Provincial Disaster Recovery Framework,” 2019, https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/local-government/provincial_disaster_recovery_framework.pdf.
- 38 EMBC, “Interim Provincial Disaster Recovery Framework,” 7.
- 39 Abbott and Chapman, *Addressing the New Normal*. B.C.’s disaster response framework recommended that Disaster Financial Assistance and Disaster Financial Assistance Arrangements be altered to cover some prevention measures, to comply with the Sendai Framework principle to “Build Back Better” (EMBC, “Interim Provincial Disaster Recovery Framework.”). Disaster Financial Assistance Arrangements already allow 15 percent of funds to be used for this purpose, though a report by the Fraser Basin Council suggests that this does not occur in practice (Frances Woo et al., *Investigations in Support of Flood Strategy Development in British Columbia*, Fraser Basin Council, July 2021, 31, https://www.fraserbasin.bc.ca/Library/Water_Flood_BC/BC_Flood_Investigations_Summary_2021.pdf).
- 40 Government of British Columbia, *Government’s Action Plan: Responding to Flood and Wildfire Risk – October 31, 2019 Update*, https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/abbott-chapman_action_plan_update_october_2019.pdf.

- 41 Office of the Premier, “New Cabinet Ready to Take Action on Cost of Living, Health Care, Housing, Climate,” news release, December 7, 2022, <https://news.gov.bc.ca/releases/2022PREM0097-001863>; Papequash, “B.C. Gets First Minister.”
- 42 Office of the Premier, letter to Minister of Emergency Management and Climate Readiness, 7 December 2022, https://www2.gov.bc.ca/assets/gov/government/ministries-organizations/premier-cabinet-mlas/minister-letter/emcr_-_ma.pdf.
- 43 Ministry of Emergency Management and Climate Readiness (EMCR), *B.C.’s Modernized Emergency Management Legislation: A New Framework for Disaster Risk Reduction, Response, and Recovery*, July 2023, https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/legislation/tp_bc_modernized_em_legislation.pdf.
- 44 GA Res 69/283, UNGA, 69th Sess (23 June 2015), https://www.un.org/en/development/desa/population/migration/generalassembly/docs/globalcompact/A_RES_69_283.pdf. The consensus document is named for Sendai, Japan, the city where the conference took place.
- 45 United Nations, *Sendai Framework for Disaster Risk Reduction 2015-2030*, March 2015, https://www.preventionweb.net/files/43291_sendaiframeworkfordrren.pdf. The UN Sustainable Development Goals (SDGs) and targets also highlight the importance of reducing disaster risk and building resilience. For example, SDG 11 includes target 11.5: “By 2030, significantly reduce the number of deaths and the number of people affected . . . by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations” (<https://sustainabledevelopment.un.org/topics/disasterriskreduction>).
- 46 UN, Sendai Framework, 10.
- 47 Intersectionality is a tool for analysis, advocacy and policy development that addresses intersecting inequalities and aids understanding of how different sets of identities – such as gender, sexual orientation, ethnicity, social class, religion and age – impact access to rights and opportunities. (Association for Women’s Rights in Development, “Intersectionality: A Tool for Gender and Economic Justice,” *Women’s Rights and Economic Change* 9, August 2004, 1, https://www.awid.org/sites/default/files/atoms/files/intersectionality_a_tool_for_gender_and_economic_justice.pdf.)
- 48 Emergency Management BC, “Interim Provincial Disaster Recovery Framework,” 9.
- 49 UN, Sendai Framework, 23.
- 50 UN, Sendai Framework, 13.
- 51 United Nations Office for Disaster Risk Reduction, “Sendai Framework at a Glance,” <https://www.preventionweb.net/sendai-framework/sendai-framework-at-a-glance>.
- 52 UN, Sendai Framework, 15.
- 53 UN, Sendai Framework, 21.
- 54 *Declaration on the Rights of Indigenous Peoples Act*, S.B.C. 2019, c. 44, s. 1, <https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/19044>.
- 55 Government of British Columbia, “Modernized Emergency Management Legislation.”
- 56 Government of British Columbia, “Modernized Emergency Management Legislation.”
- 57 EMCR, *B.C.’s Modernized Emergency Management Legislation*, 10.
- 58 *Emergency Program Act*, R.S.B.C. 1996, c. 111, s. 6(1); *Local Authority Emergency Management Regulation*, B.C. Reg. 380/95, s. 2(3)(f).
- 59 Government of British Columbia, “Public Safety Volunteers,” <https://www2.gov.bc.ca/gov/content/safety/emergency-management/local-emergency-programs/volunteers>.

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- 61 Emergency Management BC, *Strategic Plan 2014/15-2016/17*, <https://bcaem.ca/wp-content/uploads/2019/05/embc-strategic-plan.pdf>.
- 62 First Nations Emergency Management Services Agreement (2017); EMBC, ESS Program Guide, 4-6. Note that Métis Nation BC is not a party to this agreement and does not receive funding from Indigenous Services Canada for emergency management.
- 63 Emergency Management BC, *Recovery Guide for Local Authorities and First Nations*, February 2022, 5, https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/local-government/disaster_recovery_guide.pdf.
- 64 EMBC, ESS Program Guide, 4.
- 65 For example, Nisga'a Final Agreement, 27 April 1999, British Columbia, 180, <https://publications.gc.ca/Collection-R/LoPBdP/EB/prb992-e.htm>.
- 66 EMBC, ESS Program Guide, 4.
- 67 Emergency Management BC, *Emergency Social Services Field Guide: The Heart of Disaster Response* (Government of British Columbia, January 2010), 24; EMBC, *ESS Program Guide*, 5.
- 68 Government of British Columbia, "Support Services During an Emergency," <https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc/evacuation-recovery/ess-how>.
- 69 Emergency Management BC, "5.03 Evacuee Living Assistance Policy," 2019; Emergency Management BC, *ESS Field Guide* (2010), updated as *ESS Program Guide* (2022).
- 70 Emergency Management BC, *Financial Assistance for Emergency Response Costs: A Guide for BC First Nations and Local Authorities*, January 2008, 2, https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/dfa/financial_assistance_guide.pdf.
- 71 For example, Prince George, Regional District of East Kootenay, City of Victoria.
- 72 If a community is overwhelmed by a disaster and does not have access to support from neighbouring communities, the ministry may help by activating ESS Mobile Support Teams. Mobile Support Teams are described by the ministry as staff that are paid "as and when" needed to assist with ESS delivery.
- 73 Justice Institute of British Columbia, "Emergency Support Services (ESS)," <https://www.jibc.ca/areas-of-study/emergency-management/emergency-support-services-ess>.
- 74 EMBC, *ESS Program Guide*, 34.
- 75 Abbott and Chapman, *Addressing the New Normal*, 102.
- 76 Ministry of Public Safety and Solicitor General, "Province Launches Digital Emergency Support Services," news release, May 5, 2020, <https://news.gov.bc.ca/releases/2020PSSG0025-000813>.
- 77 Emergency Management BC, "Re: Emergency Support Services Modernization Project," letter to ESS supplier businesses, 3 June 2020, https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/ess/bulletins/ess_supplier_letter.pdf.
- 78 EMBC, "Re: ESS Modernization Project."

- 79 Ministry of Emergency Management and Climate Readiness (EMCR), “Province Launches Direct Payment for Evacuees,” news release, July 27, 2022, <https://news.gov.bc.ca/releases/2022EMBC0048-001157>.
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- 81 EMBC, ESS Field Guide.
- 82 EMBC, ESS Field Guide, 9-6.
- 83 EMBC, ESS Program Guide, 12.
- 84 Government of British Columbia, “Support Services During an Emergency.”
- 85 EMBC, ESS Program Guide, 29; EMCR, “Direct Payment for Evacuees.”
- 86 Ministry of Emergency Management and Climate Readiness, “Emergency Support Services (ESS) Rates,” June 2022, https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/ess/forms/embc2395r_rate_sheet.pdf.
- 87 EMBC, ESS Field Guide, 7-46.
- 88 EMBC, ESS Program Guide, 32.
- 89 Suppliers are businesses that provide goods and services to evacuees through the local ESS program and receive reimbursement from EMBC. First Nations governments and local authorities are responsible for establishing and maintaining relationships with suppliers.
- 90 An April 3, 2023, news article reported that 34,600 evacuees received ESS in 2021/22 according to data provided by the Ministry of Emergency Management and Climate Readiness (Francesca Fionda, “A Major Gap’ in BC’s Disaster Evacuation Support,” *The Tyee*, April 3, 2023, <https://thetyee.ca/News/2023/04/03/Major-Gap-In-Disaster-Education-Support/>).
- 91 See also BC Association of Emergency Managers, “Influencing Change, Practitioner Feedback to the EMBC Financial Assistance for Emergency Response Costs: A Guide for BC First Nations and Local Authorities” (v2020), March 2021, https://bcaem.ca/wp-content/uploads/2021/05/BCAEM-Report-2021-Influencing_Change-ForPublication.pdf
- 92 Fionda, “A Major Gap.”
- 93 The Community Emergency Preparedness Fund is a suite of funding streams, funded by the province and administered by the Union of BC Municipalities. The fund includes a stream for ESS, the intent of which is to support eligible applicants to build local capacity for delivering ESS. The focus of the 2023 stream was to support local transition to the ESS tool.
- 94 Ministry of Emergency Management and Climate Readiness, “Local Emergency Supports for Evacuees Expand with Provincial Funding,” news release, March 30, 2023, <https://news.gov.bc.ca/releases/2023EMCR0011-000411>.
- 95 Ministry of Emergency Management and Climate Readiness, *2023/24–2025/26 Service Plan*, February 2023, 17, <https://www.bcbudget.gov.bc.ca/2023/sp/pdf/ministry/emcr.pdf>.
- 96 Substance Abuse and Mental Health Services Administration (SAMHSA), *Greater Impact: How Disasters Affect People of Low Socioeconomic Status*, July 2017, 10-12, https://www.samhsa.gov/sites/default/files/dtac/srb-low-ses_2.pdf.
- 97 Katrina Kosec and Cecilia Hyunjung Mo, “Aspirations and the Role of Social Protection: Evidence from a Natural Disaster in Rural Pakistan,” *World Development* 97 (July 2017), <https://www.sciencedirect.com/science/article/pii/S0305750X17301092?via%3Dihub>.

- 98 Chathuranganee Jayakody et al., “Approaches to Strengthen the Social Cohesion between Displaced and Host Communities,” *Sustainability* 14 (March 2022), 6, https://mdpi-res.com/d_attachment/sustainability/sustainability-14-03413/article_deploy/sustainability-14-03413-v2.pdf?version=1647483996.
- 99 S. Safaie, S. Johnstone and N.L. Hastings, eds., *Resilient Pathways Report: Co-creating New Knowledge for Understanding Risk and Resilience in British Columbia* (Natural Resources Canada, 2022), 12, https://ftp.maps.canada.ca/pub/nrcan_rncan/publications/STPublications/PublicationsST/330/330521/gid_330521.pdf.
- 100 Abbott and Chapman, *Addressing the New Normal*, 91.
- 101 Dotto et al., *Canadians at Risk*, 8.
- 102 Dotto et al., *Canadians at Risk*, 8.
- 103 SAMHSA, *Greater Impact*, 12-13; Dotto et al., *Canadians at Risk*, 8.
- 104 Abbott and Chapman, *Addressing the New Normal*; Verhaeghe et al., *The Fires Awakened Us*; S. S. Shields, *With Us, Not for Us: Interior Region report on wildfires 2017 review of FNHA emergency response* (2018); Karyn Sharp and Andreas Krebs, *Trial by Fire: Nadleh Whut’en and the Shovel Lake Fire* (Chief and Council of the Nadleh Whut’en First Nation, 2018), <https://www.resonantstrategic.ca/wp-content/uploads/2018/12/Trial-By-Fire.pdf>; Yellow Old Woman-Munro et al., *Unnatural Disasters*; Bates-Eamer et al., *Climate Change Displacement*; Hoogeveen et al., *Climate Change, Intersectionality, and GBA+*.
- 105 After being displaced from their land by government decisions to divert flooding toward Lake St. Martin First Nation, community members “lost their subsistence and economic livelihoods from fishing, farming, hunting, gathering, and gardening after the flood. The community misses their traditional foods, including wild game from hunting and trapping, fish, wild berries, and gardening.” (Thompson et al., “Lake St. Martin,” 81.)
- 106 House of Commons, *From the Ashes*, 27.
- 107 See Appendix A for a discussion of our investigative methodology and Appendix D for our questionnaire and results. Note that participation in the questionnaire was voluntary and self-selected and is not a representative sample of people who were evacuated from their homes in 2021 due to wildfires and/or the atmospheric river.
- 108 Compared with 8 percent of all other participants.
- 109 Compared with 1 percent of all other participants.
- 110 This is a reimbursable ESS cost (EMBC, ESS Program Guide, 14).
- 111 EMCR, *B.C.’s Modernized Emergency Management Legislation*, 14.
- 112 British Columbia’s Office of the Human Rights Commissioner (BCOHR), *From Hate to Hope: Report of the Inquiry into Hate in the COVID-19 Pandemic*, March 2023, 186, <https://bchumanrights.ca/wp-content/uploads/BCOHR Hate-in-the-pandemic.pdf>.
- 113 Bates-Eamer et al., *Climate Change Displacement*, 59.
- 114 Abbott and Chapman, *Addressing the New Normal*; Verhaeghe et al., *The Fires Awakened Us*; Sharp and Krebs, *Trial by Fire*; House of Commons, *From the Ashes*; See also Emergency Management BC and First Nations Health Authority, Letter of Understanding (May 2019), and Shields, *With Us, Not for Us*.
- 115 Abbott and Chapman, *Addressing the New Normal*; Sharp and Krebs, *Trial by Fire*; Shields, *With Us, Not For Us*; Verhaeghe et al., *The Fires Awakened Us*.

- 116 Métis Nation BC, *Métis National Council Emergency Management Review*, 78, <https://www.metisnation.ca/uploads/documents/MNC%20Emergency%20Management%20Report%20-%20FINAL.pdf>.
- 117 Métis Nation BC, *Emergency Management Review*, 69.
- 118 Government of British Columbia, *Government's Action Plan*, 46.
- 119 Abbott and Chapman, *Addressing the New Normal*, 84.
- 120 Abbott and Chapman, *Addressing the New Normal*; Shields, *With Us, Not for Us*; Verhaeghe et al., *The Fires Awakened Us*; Kayla Pepper, "Cultural Safety in Emergency Support Services" (MA thesis, Royal Roads University, 2021), https://viurrspace.ca/bitstream/handle/10613/23741/Pepper_royalroads_1313O_10733.pdf?sequence=1&isAllowed=y; Kayla Pepper, "Cultural Safety in Emergency Support Services," *Canadian Journal of Emergency Management* 2, no. 1 (2022), <https://cdnjem.ca/wp-content/uploads/2022/01/CJEM-2-1-Pepper-EN.pdf>.
- 121 See note 93. The Community Emergency Preparedness Fund is a suite of funding streams, funded by the province and administered by the Union of BC Municipalities.
- 122 Emergency Management BC, "2.14 Community Navigator – First Nations Community Navigator for Emergency Support Services," policy, June 30, 2022.
- 123 Emergency Management BC, "2.14 Community Navigator."
- 124 The technical paper on the proposed legislation also acknowledges the importance of cultural safety and consideration of disproportionate impacts (EMCR, *B.C.'s Modernized Emergency Management Legislation*, 14).
- 125 The province has a public safety volunteer recognition program that includes annual awards, years of service pins and certificates of appreciation (Government of British Columbia, "Public safety volunteer awards and recognition," <https://www2.gov.bc.ca/gov/content/safety/emergency-management/local-emergency-programs/volunteers/recognition>).
- 126 UN, Sendai Framework, 13.
- 127 Abbot and Chapman, *Addressing the New Normal*, 86.
- 128 Recommendation 47 of *Addressing the New Normal* recommended that the province "Build a central hub or 'one-stop shop' emergency communications website to provide the public with reliable, responsive, adaptive, real-time and customer-focused information. This hub should collect information from provincial departments and agencies, First Nations and local governments and relevant stakeholder agencies, including media. It should also provide emergency updates for evacuees and include citizen information on how to assist, volunteer or donate." Abbott and Chapman, *Addressing the New Normal*, 91.
- 129 Juliet Kayyem, "Elon Musk Has Broken Disaster-Response Twitter," *The Atlantic*, February 28, 2023, <https://www.theatlantic.com/ideas/archive/2023/02/elon-musk-twitter-blue-natural-disaster-crisis-emergency-response/673209/>.
- 130 Nadine Yousif, "Wildfire evacuees frustrated by Facebook news ban in Canada," *BBC News*, August 18, 2023, <https://www.bbc.com/news/world-us-canada-66535401>.
- 131 Standing up a pet care unit is recognized under the operations of an ESS reception centre, to provide safe and secure temporary housing of domestic pets while evacuees are at a reception centre (EMBC, *ESS Field Guide*, 2010, updated as *ESS Program Guide*, 2022). We do not know if any pet care units were established during the 2021 ESS response to wildfires and flooding. We also note that the ministry recently provided funding to Bowen Island for emergency pet services training provided by the Canadian Disaster Animal Response Team and a trailer for group lodging and pet services supplies (Ministry of Emergency Management and Climate Readiness, "Local

- Emergency Supports for Evacuees Expand with Provincial Funding,” news release, March 30, 2023, <https://news.gov.bc.ca/releases/2023EMCR0011-000411>).
- 132 Ministry of Health, *British Columbia’s Mental Health and Wellness Disaster Recovery Guide*, July 2019, 11, http://docs.openinfo.gov.bc.ca/Response_Package_HTH-2020-02649.pdf.
- 133 Abbott and Chapman, *Addressing the New Normal*, 101.
- 134 Health Emergency Management BC, *British Columbia Mental Health and Wellness Recovery Toolkit*, January 2021, 12, [http://www.phsa.ca/health-emergency-management-bc-site/Documents/Mental Health and Wellness Toolkit July 2021.pdf](http://www.phsa.ca/health-emergency-management-bc-site/Documents/Mental_Health_and_Wellness_Toolkit_July_2021.pdf).
- 135 Ministry of Health, *Mental Health and Wellness*, 12.
- 136 World Health Organization, “Mental Health in Emergencies,” <https://www.who.int/news-room/fact-sheets/detail/mental-health-in-emergencies>.
- 137 BCOHRC, *From Hate to Hope*, 264.
- 138 EMBC, ESS Program Guide, 5.
- 139 EMBC, ESS Program Guide, 20, 21.
- 140 EMBC, ESS Program Guide, 20, 21.
- 141 Kulkarni, “2021 B.C. Wildfire Season”; Lee and Parfitt, *A Climate Reckoning*, 6.
- 142 Hager, “B.C. Offers \$2000.”
- 143 Crawford, “Climate Displacement a Growing Concern”; City of Merritt, “Flood 2021 Overview,” <https://www.merritt.ca/flood/>; Ashley Wadhvani, “Temporary Homes in Princeton to House Seniors Displaced by Flooding Almost 1.5 years ago,” *100 Mile Free Press*, March 22, 2023, <https://www.100milefreepress.net/news/temporary-homes-in-princeton-to-house-seniors-displaced-by-flooding-almost-1-5-years-ago/>; Glenda Luymes, “Almost Two Years On, Uncertainty Adds to Trauma Felt by Lytton Fire Survivors,” *Vancouver Sun*, June 1, 2023, <https://vancouver.sun.com/news/almost-two-years-on-uncertainty-adds-to-trauma-felt-by-lytton-fire-survivors>.
- 144 “What You Need to Know about B.C. Wildfires for Aug. 20,” *CBC News*.
- 145 Abbott and Chapman, *Addressing the New Normal*, 10-11; see also Bates-Eamer et al., *Climate Change Displacement*, 36.
- 146 L. Yumagulova et al., *Health and Social Impacts of Long-term Evacuation Due to Natural Disasters in First Nations Communities: A Summary of Lessons for Public Health* (National Collaborating Centres for Public Health, 2021), <https://nccph.ca/projects/public-health-responses-for-long-term-evacuation-and-recovery/health-social-impacts-of-long-term-evacuation-due-to-natural-disasters-first-nations-communities/>.
- 147 Alea Mohamed, *Climate Change-Induced Internal Displacement in Canada: An Analysis*, (British Columbia Council for International Cooperation, 2020), 6, 12, https://www.bccic.ca/wp-content/uploads/2020/11/PDF_Climate-Change-Induced-Internal-Displacement-in-Canada_Mohamed_A_Sept2020-CC-20-02-2164.pdf.
- 148 The record-breaking 2023 wildfire season in B.C. is in line with these predictions. “The 2023 Wildfire Season Is Now B.C.’s Most Destructive on Record – and It’s Only Mid-July,” *CBC News*, July 18, 2023, <https://www.cbc.ca/news/canada/british-columbia/bc-wildfire-july-18-1.6909596>.
- 149 Bates-Eamer et al., *Climate Change Displacement*.
- 150 Abbott and Chapman, *Addressing the New Normal*, 101; Hoogeveen and Klein, *Grand Forks Flood*, 8; Thompson et al., “Lake St. Martin,” 77; Verhaeghe et al., *The Fires Awakened Us*, 33-34; Yellow Old Woman-Munro et al., *Unnatural Disasters*.

- 151 See Giovanna Gioli and Andrea Milan, “Gender, Migration and (Global) Environmental Change,” in *Routledge Handbook of Environmental Displacement and Migration*, eds. Robert McLeman and François Gemenne (London: Routledge, 2018), 137, <https://doi.org/10.4324/9781315638843>. Gioli and Milan note that “the key message of the hazard literature is that existing inequalities multiply vulnerability, and are exacerbated through disaster processes.” For example, research has shown that “people in poverty around the world are more likely than others to live in areas at high risk of disaster impacts” because these areas are less expensive to live in and often more available. (See SAMHSA, *Greater Impact*, 7, and Hoogeveen and Klein, *Grand Forks Flood*, 3.) These areas are more often in rural or remote locations (versus urban areas), impacting people who are in agriculture or resource-dependent industries – on low-lying and less-desirable land with greater tendency to flood (Hoogeveen et al., *Climate Change, Intersectionality, and GBA+*, 3; Hoogeveen and Klein, *Grand Forks Flood*, 3; International Organization for Migration, *Perspectives on Migration, Environment and Climate Change*, 2, https://publications.iom.int/system/files/pdf/meccinfosheet_climatechangeactivities.pdf; Mohamed, *Internal Displacement in Canada*, 3; Thompson et al., “Lake St. Martin,” 77). In some cases, Indigenous people have been placed in these areas purposefully as part of ongoing colonial practices, contributing to profound negative long-term outcomes (Thompson et al., “Lake St. Martin,” 77; Yellow Old Woman-Munro et al., *Unnatural Disasters*).
- 152 Abbott and Chapman, *Addressing the New Normal*, 34; Hoogeveen and Klein, *Grand Forks Flood*, 6; Lilia Yumagulova, *Lived Experience of Extreme Heat in B.C.: Final Report to the Climate Action Secretariat*, April 2022, https://www2.gov.bc.ca/assets/gov/environment/climate-change/adaptation/resources/lived_experience_of_extreme_heat_in_bc_final_report.pdf.
- 153 Abbott and Chapman, *Addressing the New Normal*, 34; Bates-Eamer et al. *Climate Change Displacement*, 8; Dotto et al., *Canadians at Risk*; Elizabeth Fussell, “Population Displacements and Migration Patterns in Response to Hurricane Katrina,” in *Routledge Handbook of Environmental Displacement and Migration*, eds. Robert McLeman and François Gemenne (London: Routledge, 2018), <https://doi.org/10.4324/9781315638843>; Gioli and Milan, “Environmental Change”; Hoogeveen et al., *Climate Change, Intersectionality, and GBA+*, 3; Hoogeveen and Klein, *Grand Forks Flood*, 6; Shaw et al., *Climate Change, Equity, and COVID-19*, 6; Benoît Mayer, “Definition and Concepts,” in *Routledge Handbook of Environmental Displacement and Migration*, eds. Robert McLeman and François Gemenne (London: Routledge, 2018), <https://doi.org/10.4324/9781315638843>; McMichael et al., “Climate-Related Displacement”; SAMHSA, *Greater Impact*, 3; Shuang Zhong et al., “The Long-Term Physical and Psychological Health Impacts of Flooding: A Systematic Mapping,” *Science of the Total Environment* 626, <https://www.sciencedirect.com/science/article/abs/pii/S0048969718300494?via%3Dihub>. “Age influences vulnerability. Both children and the elderly are usually dependent on others during disasters. Many elderly people live on fixed incomes, which makes it difficult for them to move to a better location or upgrade their homes. Women are more vulnerable than men because they typically have fewer financial resources and less autonomy. They’re often primarily responsible for the care of children or elderly parents. Family structure can also increase vulnerability; single-parent households often operate on the economic margin and are less flexible in adapting to hazards. Larger families often have financial burdens that limit their choice. . . . People with mental and physical disabilities tend to take longer to recover from disasters largely because of their lack of economic resources. They often have limited employment opportunities and those with low incomes usually live in poor-quality housing, are uninsured and often lack personal transportation for evacuations” (Dotto et al., *Canadians at Risk*, 8).
- 154 Hoogeveen and Klein, *Grand Forks Flood*, 6.
- 155 Hoogeveen and Klein, *Grand Forks Flood*, 6.
- 156 Hoogeveen et al., *Climate Change, Intersectionality, and GBA+*, 6.

- 157 B.C. Rental Housing Coalition, *An Affordable Housing Plan for BC*, 2017, <https://deltahbms.com/resources/Documents/bc-affordable-housing%20-plan.pdf>.
- 158 EMBC, ESS Field Guide, 22.
- 159 EMBC, ESS Program Guide, 22.
- 160 EMBC, ESS Field Guide, 25.
- 161 Ministry of Public Safety and Solicitor General, “Red Cross Taking Over Emergency Support Services,” information bulletin, December 15, 2021, <https://news.gov.bc.ca/releases/2021PSSG0078-002399>. EMBC’s Evacuation Operational Guide for First Nations and Local Authorities states that CRC, upon invitation by a local authority or First Nation government, and with funding approval from EMBC, may provide capacity support to local ESS teams, and in the absence of local ESS, manage fully the ESS framework for evacuees. (EMBC, *Evacuation Operational Guide*, 33.)
- 162 The agreement also provided for one-time payments, discussed further below, and up to an additional \$5 million was later made available towards either the one-time payments or delivery of ESS.
- 163 EMBC Reporting - \$20M Agreement, November 30, 2022; Final Report, Canadian Red Cross – BC 2021 Flood Response, January 31, 2022.
- 164 CRC also reallocated 201718 provincial wildfire monies from a “Future Disasters Fund” to respond to the 2021 wildfires.
- 165 Households were eligible for \$1,300/month for accommodation and \$22.50 per person/day for food.
- 166 The ministry describes CRC’s roles within the larger emergency management framework as: supporting ESS with trained volunteers in reception centres and group lodging operations; providing supplies to meet basic needs; assisting with re-entry through presence at or operation of resilience centres; and running longer term recovery programs based on event-specific needs and available funds. Emergency Management BC, *Emergency Management Roles & Recovery* (January 2021). <https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/local-government/partnership-tables/emergency-management-roles-and-responsibilities.pdf>. As part of our investigation, we invited the CRC to speak with us, and we have incorporated the feedback they provided.
- 167 Village of Lytton, *DRAFT – Short-term Recovery Plan*, October 27, 2021, 5, <https://lytton.ca/recovery/>; Village of Lytton, *Village of Lytton Update*, November 15, 2021, <https://lytton.ca/wp-content/uploads/2021/11/2021-11-15-Village-of-Lytton-Resident-Update.pdf>.
- 168 Office of the Ombudsman, British Columbia, *Annual Report*, 2001, <https://bcombudsperson.ca/assets/media/2001-Annual-Report-of-the-Ombudsman.pdf>.
- 169 Canadian Red Cross Society, “Client Complaints Procedure,” <https://www.redcross.ca/crc/documents/About%20us/Policies/Client-Complaints-Procedure.pdf>.
- 170 CRC informed us that it uses several feedback mechanisms to obtain and incorporate client feedback, including feedback from populations that experience disproportionate levels of risk. These include formal and informal channels, such as satisfaction surveys and conversations with community members, leaders and workers.
- 171 Farms, small businesses and charitable organizations are the other categories of eligible applicants for private sector DFA. DFA is also available to the public sector.

- 172 DFA is a provincial program, authorized by the *Emergency Program Act*, that provides reimbursement for some repair costs to eligible individuals, organizations and governments. (*Emergency Program Act*, s. 20-24; *Compensation and Disaster Financial Assistance Regulation*, B.C. Reg. 124/95, https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/124_95.) DFA is partially subsidized by the federal government through Disaster Financial Assistance Arrangements (DFAA). Subsidies are determined based on a cost-sharing formula defined in relation to the provincial population size. Most provincial expenditures for events deemed eligible under the federal government's DFAA may be cost shared provided they align with program eligibility criteria. In March 2022, the federal government appointed an independent expert advisory panel to review and make recommendations on how to improve the sustainability and long-term viability of the program. (Government of Canada, "Disaster Financial Assistance Arrangements (DFAA)," <https://www.publicsafety.gc.ca/cnt/mrgnc-mngmnt/rcvr-dsstrs/dsstr-fnncl-ssstnc-rrngmnts/index-en.aspx>.) Provincial DFA is administered by the ministry and includes two different streams: one for individuals, small businesses, farms, and charitable organizations, and one for Indigenous and local governments. (Government of British Columbia, "Disaster Financial Assistance for Communities," <https://www2.gov.bc.ca/gov/content/safety/emergency-management/local-emergency-programs/financial/communities-dfa>; Government of British Columbia, "Financial Assistance in a Disaster," <https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc/evacuation-recovery/disaster-financial-assistance>.) Local governments are defined broadly, including educational, health care and social services bodies (*Compensation and Disaster Financial Assistance Regulation*, B.C. Reg. 124/95, s. 20).
- 173 Government of British Columbia, "Financial Assistance in a Disaster."
- 174 *Compensation and Disaster Financial Assistance Regulation*, B.C. Reg. 124/95, s. 8. In its policy documents, the ministry elaborates: "The phrase 'readily available' means that a person could obtain this insurance from a local agent or broker. 'Reasonably available' should not be confused with affordable. What a person can afford is subjective and specific to that person. What is important is that the price of the insurance was reasonable considering the risk."
- 175 EMBC, Disaster Financial Assistance (DFA) Program, Residential Fire Insurance, policy, May 4, 2016); EMBC, Disaster Financial Assistance (DFA) Program and Residential Flood Insurance, policy, May 4, 2016.
- 176 British Columbia, "Disaster Financial Assistance for Communities." Emergency Management BC, "5.09: Disaster Financial Assistance Application," policy, 2016.
- 177 EMBC, Disaster Financial Assistance (DFA) Program, Residential Fire Insurance, policy, May 4, 2016. The 2021 summer wildfires were declared eligible for DFA claims by Indigenous and local governments, but not for individual or private sector claims; the atmospheric river events were declared eligible for both public sector and private sector claims.
- 178 *Compensation and Disaster Financial Assistance Regulation*, B.C. Reg. 124/95, s. 8, Schedule 1, https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/124_95; Government of British Columbia, "Financial Assistance in a Disaster." Small businesses, farm owners and charities are also subject to specific criteria defined in the regulation (Schedule 2-4).
- 179 Government of British Columbia, "Disaster Financial Assistance, Guidelines for Private Sector," policy, April 2022, 3.2.
- 180 *Compensation and Disaster Financial Assistance Regulation*, B.C. Reg. 124/95. When there is a choice between repair or replacement, the amount of assistance is based on the least costly option. Claims for the cost of repairing a structure will include the cost of repairing it to a condition that meets the prevailing building code. (Government of British Columbia, "Disaster Financial Assistance, Guidelines for Private Sector," 2.3(b); Government of British Columbia, "Financial Assistance in a Disaster.")

- 181 *Compensation and Disaster Financial Assistance Regulation*, B.C. Reg. 124/95, s. 13.
- 182 Site services might include, for example, essential septic or sewer connects, water connections, electrical servicing or gas connections.
- 183 According to EMBC, the agreement establishes a mechanism that allows Indigenous Services Canada to request immediate provincial assistance in responding to disaster and emergency situations on First Nations reserves and allows recovery of any associated provincial costs. In turn, EMBC coordinates and assists in recovery activities in order to repair and restore conditions to the level that existed prior to the emergency in the same manner as if the DFA regulation applied.
- 184 *Compensation and Disaster Financial Assistance Regulation*, B.C. Reg. 124/95, s. 19(9).
- 185 Applicants are instructed to address appeals to the director of the Provincial Emergency Program, in accordance with s. 21 and 22 of the *Emergency Program Act*.
- 186 *Emergency Program Act*, R.S.B.C. 1996, c. 111, s. 11, 21-22, 24.
- 187 A workflow chart was provided by EMBC to reflect the typical decision-making process. The only timeframes provided were for the recovery officer reviews (1-3 days each). According to EMBC, for appeals on eligibility (at the initial review stage) or amount (from the final payment decision), the process moves outside of this structure and into a separate area of EMBC.
- 188 DFA appeals were staffed with 2.5 Full-Time Equivalent (FTE) positions as of July 2022, when appeals work began, and an appeals officer was not in place until October 2022.
- 189 EMBC, “2021 Atmospheric River Recovery Updates,” <https://www2.gov.bc.ca/gov/content/safety/emergency-management/emergency-management/reports>.
- 190 This announcement was made in a news release and on the EMBC website (Government of British Columbia, “Financial Assistance Available for People Affected by Flooding,” November 18, 2021, <https://news.gov.bc.ca/releases/2021PSSG0073-002198>). There was no DFA available for individuals for damage due to wildfires, even in Lytton, though it was available for communities and First Nations (and ESS was provided, plus other supports). The atmospheric river events in November and December, and earlier flooding in June in the Regional District of Kitimat-Stikine, were the only DFA-eligible events for private sector (individual) applications in 2021.
- 191 Government of British Columbia, “Financial Assistance Expanded for People Affected by Flooding,” news release, December 5, 2021, <https://news.gov.bc.ca/releases/2021PSSG0075-002330>.
- 192 For comparison, for the 2018 spring freshet flooding in Grand Forks, there were 660 private sector applications, and for the 2020 spring freshet in the Northeast-Peace region, there were 59.
- 193 EMBC provided information showing there were 660 private sector DFA applications related to the 2018 Grand Forks flooding (with almost \$9 million paid), and 64 appeals (56 were successful). For the 2020 spring flooding in the Northeast-Peace region, there were 59 private sector DFA applications, with payments over \$324,000, and five appeals (one successful).
- 194 There was one manager, one coordinator and one team lead for most of the period from November 2021 through January 2023. There were between three and 10 recovery officers and between one and six intake clerks during that period.
- 195 Contracted evaluation resources included one manager, one to six senior evaluators, two to 20 evaluators, two to seven clerks, two to five engineering services personnel, and one to seven surveying services personnel during the period from November 2021 through January 2023. Peak months were March 2022 (54 contracted resources) and April 2022 (53 contracted resources).
- 196 The external provider supplied a manager (0.25 to 1.5 Full-Time Equivalent) and an analyst (1.0 to 4.5 FTE) from May through November 2022.

- 197 In June 2022, EMBC said the strategies had reduced processing time to an average of six weeks.
- 198 Some applications were transferred to the Ministry of Agriculture for support under the Canada-British Columbia 2021 Flood Recovery Program for Food Security. The program provided one-time funding for uninsurable infrastructure repair and cleanup costs and for expenses related to returning farms to production. Farmers with their main farmstead in B.C. and who were impacted by flooding could apply for funding. The program was not meant to compensate for farm income losses and did not replace the need for commercial insurance for farm assets and infrastructure. (Government of British Columbia, “2021 Flood Recovery Program for Food Security,” <https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/agriculture-insurance-and-income-protection-programs/flood-recovery>.) Up to \$228 million in support was available under the newly created program. Other programs available for farmers include AgriStability, AgriInsurance, AgriInvest and AgriRecovery (Government of British Columbia, “Insurance and Income Protection,” <https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/agriculture-insurance-and-income-protection-programs>). Because our investigation focused on homeowners and residential tenants seeking private sector DFA, we did not examine these programs.
- 199 Small businesses were paid an average amount of \$52,300, and charitable organizations were paid an average of \$39,200. No average amounts are provided for farm operations.
- 200 According to data from the DFA program, it made 15 payments under \$1,000 and four at the maximum of \$400,000, including one homeowner and three small businesses.
- 201 Due to a change in its DFA case management system, EMBC was unable to provide accurate application processing time data after September 28, 2022. Average processing times were 154 days or 22 weeks for small businesses, 159 days or 23 weeks for charitable organizations, and 59 days or eight weeks for farm operations.
- 202 The program’s internal guidance document, the “DFA Common Issues Guide,” provides only limited policy direction regarding appeals.
- 203 EMBC tracks its appeals processing on a monthly basis.
- 204 In February 2023, the EMBC website stated, “Staff continue to prioritize DFA applications waiting on a determination. Applications requesting an appeal will be contacted once the appeal decision has been made. We are unable to provide status updates regarding appeals at this time.”
- 205 Over 30 people contacted the office directly about their experiences with DFA related to the atmospheric river events in 2021 during our investigation.
- 206 These numbers are small and not representative, but we include them here to illustrate a potential discrepancy between awareness and access.
- 207 Fourteen percent of questionnaire participants identified as Indigenous, and 74 percent identified as white. However, of the 137 questionnaire participants who applied for DFA, 8 percent were Indigenous (compared with 14 percent overall Indigenous participants), and 76 percent were white (compared with 74 percent overall white participants). Comparing questionnaire data with census data, it appears that racialized minorities are under-represented among questionnaire participants, with the exception of people who identify as Indigenous. The questionnaire is not based on a representative sample of the population, as participants are self-selected.
- 208 A very small number of participants (eight out of the 67 questionnaire participants who self-identified as Indigenous, or 16 percent) indicated they had applied for DFA.
- 209 We also asked participants about their experiences with displacement and support through DFA, and we invited people to share socio-demographic information about themselves to help us assess systemic barriers to access. Over 60 percent of questionnaire participants indicated that their

household income is less than \$75,000/year. The 2021 census data indicates that the median household income was \$85,000/year for B.C. and \$82,000 for the Thompson-Nicola Regional District, which is an area that experienced wildfires and flooding and where many of the questionnaire participants reside (Statistics Canada, 2021 Census of Population, <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm>). The people who responded to the questionnaire, who also experienced displacement as a result of the extreme weather events, were more likely to have a lower household income than the median for B.C. overall and also for the Thompson-Nicola Regional District. Thirty-four percent of participants reported a household income of less than \$45,000/year.

- 210 We were also concerned that some participants described potential misconduct by evaluators or other personnel, such as rudeness, threats, and pressure not to appeal. We have not investigated these individual assertions and make no conclusions in this report as to whether they are accurate.
- 211 Discrimination and harassment were significant challenges reported by Indigenous participants, with 26 percent of Indigenous participants saying they had experienced this, compared with 8 percent of all other participants.
- 212 Under s. 14 of the regulation, claimants are generally ineligible for further assistance to repair, rebuild or replace a structure in a disaster-prone area if assistance has previously been provided on two occasions.
- 213 Under the *Compensation and Disaster Financial Assistance Regulation*, assistance for a homeowner is limited to restoring a principal residence to its pre-disaster condition. Land damage or land loss is not generally eligible for DFA. However, unanticipated land damage or loss that causes a high risk to life, such as when an eligible event washes away a residence or places the life of occupants at high risk, may be DFA eligible. In those cases, EMBC will commission a geotechnical engineer to determine the cause of the event and the risk.
- 214 EMBC, DFA Common Issues Guide (July 8, 2022), 20-21.
- 215 Not pictured here, but to provide some context: of the participants impacted by flooding who did not apply for DFA (113 participants), 47 percent were not covered by insurance, and the main reasons given were because it was not available (45 percent), it was too expensive (19 percent), they were not aware (15 percent), they were renters (13 percent), and they thought they were insured but found out later that they were not covered (4 percent).
- 216 Nineteen percent of Indigenous participants did have coverage and 18 percent were not sure if they were covered for the extreme weather event(s), compared with 34 percent and 14 percent for all other participants.
- 217 Of those who said they did not have insurance coverage, 30 percent of Indigenous participants identified cost as a factor, compared with 18 percent of all other participants, and 35 percent of Indigenous participants identified availability of insurance as a factor, compared with 50 percent of all other participants. A slightly higher proportion of Indigenous participants (8 percent versus 5 percent of all other participants) indicated that as renters they could not get or were not covered by insurance, and 5 percent of Indigenous participants did not have insurance because they did not think they needed it.
- 218 Government of British Columbia, “Province Strengthens Disaster Financial Assistance,” news release, April 28, 2022, <https://news.gov.bc.ca/releases/2022PSSG0026-000664>. After the April changes, the province also extended the deadline to July to give businesses the opportunity to apply for assistance under the new eligibility guidelines. The changes to the DFA program included increasing provincial contributions to local infrastructure recovery; up-front cash flow to communities from the province; expanding eligibility based on minimum income; increasing maximum annual revenue for small businesses; and eligibility for corporation-owned properties. This changed the income-related eligibility criteria for farms, small businesses and rental unit

owners from a percentage of income threshold to a \$10,000 threshold, which aligns with the thresholds of six other provinces' Disaster Financial Assistance Programs. The change was intended to increase access for rental unit owners. The changes also allowed people to apply for DFA when their home is held in the name of a corporation, if they use the home as a primary residence and have a defined connection with the corporation, which is not uncommon in the farming sector.

- 219 Government of British Columbia, "Province Strengthens Disaster Financial Assistance." The recently released technical paper on the proposed legislation indicates that the ministry will conduct further engagement and co-development to draft new regulations over the next two years. Until new compensation and financial assistance regulations become effective, DFA will continue to be administered under the current *Compensation and Disaster Financial Assistance Regulation*. (See EMCR, *B.C.'s Modernized Emergency Management Legislation*, 17.)
- 220 Government of British Columbia, "BC Flood Strategy," <https://engage.gov.bc.ca/bcfloodstrategy/>.
- 221 Government of British Columbia, *From Flood Risk to Resilience in B.C.: An Intentions Paper*, <https://engage.gov.bc.ca/app/uploads/sites/797/2022/10/From-Flood-Risk-to-Resilience-in-B.C.pdf>. Action 2.2 includes "Complete the Emergency Program Act modernization, with greater focus on mitigation, preparedness, recovery, and disaster risk reduction, and revise the Compensation and Disaster Financial Assistance regulations to better support recovery and resilience" (16). The paper also addresses increased use of GBA+, strengthening disaster risk governance as part of reconciliation, enhanced emergency response planning and activities, and building back better. It notes that every dollar of public investment in flood mitigation tends to avoid seven to 10 dollars in damage and recovery costs, and it discusses measures to increase flood resilience, as well as community-led retreat (20-23).
- 222 Task Force on Flood Insurance and Relocation, *Adapting to Flood Risk: An Analysis of Insurance Solutions for Canada* (Government of Canada, August 2022), 27, <https://www.publicsafety.gc.ca/cnt/rsrscs/pblctns/dptng-rsng-fld-rsk-2022/index-en.aspx>.
- 223 Policy objectives, including replacing or reducing the burden on government financial assistance for residential flooding, are discussed in the final report (*Adapting to Flood Risk*, 57, 85-86).
- 224 Among other things, it notes the disadvantages of current responses to flooding, such as DFA programs and ad hoc disaster relief: "Erratic or frequent government interventions, including providing ad hoc disaster relief, undermines the incentives for risk reduction and the system of risk transfer, penalizing those who made the decision to purchase insurance" (*Adapting to Flood Risk*, 85).
- 225 Suggestions included a checklist of what's covered and a list of reputable contractors.
- 226 Local governments and First Nations were eligible to apply for public sector DFA, however, and other resources were also made available to Lytton-area households impacted by the wildfire and other households under evacuation order for longer than 10 consecutive days.
- 227 *Compensation and Disaster Financial Assistance Regulation*, s. 19(3) and (9). The initial deadline of February 12 for the atmospheric river events was extended when eligibility criteria were expanded. It was extended to March 3 when another region was made eligible, and it was extended to late July for small businesses, farm operations and rental unit owners when those criteria were adjusted.
- 228 *Emergency Program Act*, R.S.B.C. 1996, c. 111, s. 21-22, 24.

- 229 See Figures 18 and 19, above. Information from EMBC shows a total of 2,298 private sector DFA applications received, 1,212 closed and 1,079 paid. As of September 2022, average processing times were 158 days or 23 weeks for homeowners, 154 days or 22 weeks for residential tenants, 154 days or 22 weeks for small businesses, 159 days or 23 weeks for charitable organizations, and 59 days or 8 weeks for farm operations. Because of a change in its DFA case management system, EMBC was unable to provide accurate application processing time data after September 28, 2022. The average amounts paid were \$32,300 to homeowner applicants, \$6,400 to residential tenants, \$53,000 to small businesses, and \$39,200 to charitable organizations. No average amounts were provided for farm operations.
- 230 For the 2018 Grand Forks flooding (spring freshet), average processing times were 100 days or 14 weeks for homeowners, 104 days or 15 weeks for residential tenants, 130 days or 19 weeks for small businesses, 111 days or 16 weeks for charitable organizations, and 132 days or 19 weeks for farm operations.
- 231 *Addressing the New Normal*, 14.
- 232 *Addressing the New Normal*, 101-104. The review also noted the challenges people faced in accessing disaster financial assistance. Recommendation 105 (Strategic Shift #14) stated: “Consistent with the Sendai principle of Build Back Better, the Disaster Financial Assistance (DFA) and Disaster Financial Assistance Arrangements (DFAA) programs provide greater flexibility to restore damaged sites in ways that reduce the likelihood of repeat events. B.C. create a fund for the acquisition of lands and properties which, while legally created and/or constructed, are no longer viable given disaster or climate-related events. Rationale – Current DFA and DFAA programs tend to simply replace inadequate infrastructure with more of the same. Building back better is about building smartly to reduce future losses and should extend to helping citizens start over in other locations.” (*Addressing the New Normal*, 103.)
- 233 Hoogeveen and Klein, *Grand Forks Flood*, 5. See note 230 for DFA private sector application processing rates for that event.
- 234 For example, see Government of British Columbia, “Minister Blair Announces Over \$200 million to Support Disaster Recovery and Climate Resilience in British Columbia,” news release, June 10, 2022, <https://news.gov.bc.ca/stories/minister-blair-announces-over-200-million-to-support-disaster-recovery-and-climate-resilience-in-bri>; Government of British Columbia, “Province Strengthens Disaster Financial Assistance,” news release, December 5, 2021, <https://news.gov.bc.ca/releases/2022PSSG0026-000664>.
- 235 According to Statistics Canada, in 2017 22 percent of the Canadian population aged 15 years and older identified as having one or more disabilities (see Statistics Canada, “Measuring Disability in Canada,” December 2, 2022, <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2022062-eng.htm>). Of the people who answered our questionnaire, 27 percent identified as having a disability, which is somewhat higher than the overall Canadian population. Disability did not appear to be a factor among questionnaire participants in whether they applied for DFA or not. However, people with disabilities were less likely to have insurance coverage related to the extreme weather event than people who did not identify as having a disability.
- 236 British Columbia’s Office of the Human Rights Commissioner, *Disaggregated Demographic Data Collection in British Columbia: The Grandmother Perspective*, September 2020, https://bchumanrights.ca/wp-content/uploads/BCOHRC_Sept2020_Disaggregated-Data-Report_FINAL.pdf.
- 237 Ministry of Attorney General, “Anti-racism data legislation becomes law,” news release, June 3, 2022, <https://news.gov.bc.ca/releases/2022AG0084-000872>.

- 238 Government of British Columbia, Declaration Act Action Plan.
- 239 An equity approach acknowledges that different people require different services to participate fully in society. Gender-Based Analysis Plus (GBA+) is an equity approach used by the province. (Government of British Columbia, *GBA+: Gender-Based Analysis Plus*, fact sheet, <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/services-policies-for-government/gender-equity/factsheet-gba.pdf>.) The Minister's Advisory Council on Indigenous Women, with Chastity Davis-Alphonse and Natalie Clark, has also developed an Indigenous GBA+ toolkit: *Indigenous Gender Based Analysis Plus (IGBA+) Toolkit*, <https://www2.gov.bc.ca/gov/content/governments/indigenous-people/minister-s-advisory-council-on-indigenous-women-maciw/gender-bases-analysis>.
- 240 For example, BC Wildfire and Flood Review, *Addressing the New Normal*, 2018; Hoogeveen and Klein, *Grand Forks Flood*, 2021; and Yumagulova, *Lived Experience of Extreme Heat in B.C.*, 2022.
- 241 Safaie et al., *Resilient Pathways Report*. According to the report, “disasters, especially hydrometeorological events, have been increasing in frequency and cost across Canada and in BC. Since 1970, the Government of Canada has paid out an estimated \$8.5 billion dollars in post-disaster assistance through the federal Disaster Financial Assistance Arrangements (DFAA) to assist provinces and territories with response and recovery costs.” Disasters are increasing in frequency and cost, with floods accounting for two-thirds of all DFAA payments. More than 15 percent of Canadian disaster events have occurred in B.C. (Safaie et al., *Resilient Pathways Report*, 5-7). See also Abbott and Chapman, *Addressing the New Normal*; Auditor General of British Columbia, *Managing Climate Change Risks*; Hoogeveen and Klein, *Grand Forks Flood*.
- 242 Through the Ministry of Social Development and Poverty Reduction, an emergency/disaster supplement may be available as a form of crisis supplement for recipients under the *Employment and Assistance Regulation* or *Employment and Assistance for Persons with Disabilities Regulation*. It is intended to aid the client in an emergency/disaster when all other resources have been exhausted. It is only to be used as directed by the assistant deputy minister of Service Delivery Division through a management designate. (Government of British Columbia, “Crisis Supplement,” <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/crisis-supplement>.) BC Housing also provides some support to municipalities and EMBC by supporting the ESS branch at the Provincial Emergency Coordination Centre; managing and deploying BC Housing emergency group lodging supplies (cots and blankets) on behalf of EMBC; working with local authorities to develop medium- to longer-term housing solutions during the recovery phase; capacity-building; and coordinating damage assessment support at the provincial level when the ability of the local community to provide and coordinate its own damage assessment has been exceeded (BC Housing, “Emergency Support Services,” <https://www.bchousing.org/about/emergency-support-services>).
- 243 The independent review of the 2017 season also drew upon a previous report from 2003 in its assessment (Abbott and Chapman, *Addressing the New Normal*).
- 244 Verhaege et al., *The Fires Awakened Us*.
- 245 S. Dickson-Hoyle and C. John, *Elephant Hill: Secwépemc Leadership and Lessons Learned from the Collective Story of Wildfire Recovery* (Secwepemcúlcw Restoration and Stewardship Society, 2021), https://www.srssociety.com/docs/elephant_hill_-_secw%C3%A9pemc_leadership_and_lessons_learned.pdf.
- 246 Hoogeveen and Klein, *Social Impacts of the 2018 Grand Forks Flood*. The province also supported a report on climate change, intersectionality and GBA+ at the same time (Hoogeveen et al., *Climate Change, Intersectionality, and GBA+*).
- 247 Auditor General of British Columbia, *Managing Climate Change Risks*.

- 248 Others have also been active in reporting on extreme weather, climate change impacts, the need for better data, and best practices. See, for example, the Climate Displacement Planning Initiative, <https://www.uvic.ca/research/centres/globalstudies/projects/core-projects/climate-change-displacement/index.php>.
- 249 Government of British Columbia, “Provincial Emergency Management Reports,” <https://www2.gov.bc.ca/gov/content/safety/emergency-management/emergency-management/reports>.
- 250 Government of British Columbia, “Provincial Emergency Management Reports.” In October 2019, the province said it had addressed 92 percent of the recommendations, with 49 “complete” and 50 “underway” or showing “substantial improvement.” (Government of British Columbia, “Province Responded to Almost All Abbott-Chapman Recommendations,” news release, October 31, 2019, <https://news.gov.bc.ca/releases/2019FLNR0261-002087>.)
- 251 David P. Ball, “Warnings, Lessons about B.C. Wildfires Were All in 2018 Report, Authors Say,” *CBC News*, July 19, 2021, <https://www.cbc.ca/news/canada/british-columbia/bc-wildfires-2018-review-warnings-1.6105778>; Amy Smart, “Wildfire Report Author Says Heat Dome Highlights Need for New Plans in Wildfire Fight,” *Toronto Star*, July 24, 2021, https://www.thestar.com/politics/wildfire-report-author-says-heat-dome-highlights-need-for-new-plans-in-wildfire-fight/article_d56736fc-dd0c-56cd-9835-a1c62029fa9c.html.
- 252 In 2021, EMBC stated that provincial staff had been “working diligently” implementing the report, reiterated that the recommendations are “92 per cent” implemented, and said their advice will be considered in future legislative reforms (Ball, “Warnings, Lessons about B.C. Wildfires”)
- 253 Government of British Columbia, *Preliminary Strategic Climate Risk Assessment for British Columbia*, July 2019, <https://www2.gov.bc.ca/assets/gov/environment/climate-change/adaptation/prelim-strat-climate-risk-assessment.pdf>.
- 254 The UN Sustainable Development Goals (SDGs) and targets also highlight the importance of reducing disaster risk and building resilience. For example, SDG 11 includes target 11.5: “By 2030, significantly reduce the number of deaths and the number of people affected . . . by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations. (UN Sustainable Development Goals, “Disaster Risk Reduction,” <https://sustainabledevelopment.un.org/topics/disasterriskreduction>). The province has also participated in the national Task Force on Flood Insurance and Relocation.
- 255 Office of the Premier, letter to Minister of Emergency Management and Climate Readiness, 7 December 2022, https://www2.gov.bc.ca/assets/gov/government/ministries-organizations/premier-cabinet-mlas/minister-letter/emcr_-_ma.pdf.
- 256 The report also includes one recommendation specific to ESS, though it is not identified as a strategic shift. See Recommendation 15 on volunteer training in cultural awareness as part of ESS. (Abbot and Chapman, *Addressing the New Normal*, 84.)
- 257 Resilient Pathways was initiated through the Canadian Safety and Security Program–funded Disaster Risk Reduction Pathways Project, led by Natural Resources Canada. The first edition of the Resilient Pathways Report, with contributions more than 70 experts from a wide range of institutions and disciplines, seeks to better understand disaster and climate risk interactions with socio-economic development in B.C. and to identify gaps, challenges, and recommendations for the way forward (Safaie et al., *Resilient Pathways Report*).
- 258 Safaie et al., *Resilient Pathways Report*, Theme 2, 11.
- 259 Over the last six years (Fionda, “A Major Gap”). Other emergency management professionals told us that in their experience, in the case of urban apartment fires, an average evacuated person needs ESS for 12 to 30 days.

- 260 Paul Hantiuk, “Long-Term Trauma for Natural Disaster Evacuees Part of Uncounted Climate Costs,” *CBC Radio*, May 31, 2023, <https://www.cbc.ca/radio/checkup/cccu-disaster-trauma-evacuees-1.6856662>.
- 261 UN, Sendai Framework, 10, 21.
- 262 UN, Sendai Framework, 10, 21.
- 263 UN, Sendai Framework, 21-22.
- 264 Task Force on Flood Insurance and Relocation, *Adapting to Rising Flood Risk: An Analysis of Insurance Solutions for Canadians*, 2022, 92, <https://www.publicsafety.gc.ca/cnt/rsrscs/pblctns/dptng-rsng-fld-rsk-2022/index-en.aspx>. Residential insurance for wildfire risk is widely available in Canada at present, and most home insurance policies cover fire damage (Insurance Bureau of Canada, “Fire and Wildfire Protection,” <http://www.abc.ca/qc/disaster/wildfires>).
- 265 Steering Committee on First Nations Home Flood Insurance Needs, *First Nations Engagement: Final Report*, June 2022, <https://afn.ca/economy-infrastructure/emergency-response/>; Task Force, *Adapting to Rising Flood Risk*, 15-16.
- 266 Task Force, *Adapting to Rising Flood Risk*, 85.
- 267 Task Force, *Adapting to Rising Flood Risks*, 18-19. The report provides examples of those living in significant poverty, who may face barriers under optional or mandatory insurance regimes, and those with different home or land ownership arrangements, such as Indigenous people living on reserve.
- 268 Steering Committee, *First Nations Engagement*, 5-6.
- 269 Steering Committee, *First Nations Engagement*, 5.
- 270 Steering Committee, *First Nations Engagement*, 6.
- 271 Government of Canada, Budget 2023, <https://www.budget.canada.ca/2023/report-rapport/chap4-en.html#a13>. Reinsurance is ‘insurance for insurance companies,’ insurance purchased by an insurance company from another insurance company to provide protection against large losses on cases it has already insured. Insurance Bureau of Canada, Glossary, <https://www.abc.ca/insurance-basics/glossary>.
- 272 Government of Canada, Budget 2023, 137 (section 4.3, Clean Air and Clean Water). Budget 2023 notes that the federal government has provided approximately \$7.6 billion in support under the DFAA program since 1970, with two-thirds of that provided in the last 10 years. Modernization must focus on prevention and resilience. This approach is echoed in the report of the independent expert advisory panel tasked with reviewing the DFAA program. The report recommends significant changes to the program to encourage investments in disaster risk reduction and climate change adaptation. (Expert Advisory Panel on the Disaster Financial Assistance Arrangements, *Building Forward Together: Toward a More Resilient Canada*, November 2022, <https://www.publicsafety.gc.ca/cnt/rsrscs/pblctns/dfaa-aafcc-xprt-dvsr-pnl-2022/index-en.aspx>.)
- 273 Expert Advisory Panel, *Building Forward Together*; The report notes that the panel heard from Indigenous organizations, academics, disaster recovery practitioners and others and shared their own experiences of some of the ways in which disasters disproportionately impact marginalized populations and can increase vulnerability. Among other things, the report recommends that the DFAA program specifically focus on expanding funding to support disproportionately impacted populations and reduce disparities in accessing recovery support and services.
- 274 Task Force, *Adapting to Rising Flood Risk*, 19.

- 275 Emergency Management BC, “5.09: Disaster Financial Assistance Application,” policy; EMBC, Disaster Financial Assistance (DFA) Program, Residential Fire Insurance, policy, May 4, 2016; EMBC, Disaster Financial Assistance (DFA) and Residential Flood Insurance, policy, May 4, 2016. The 2021 summer wildfires were declared eligible for public sector DFA claims by Indigenous and local governments, but not for private sector claims by individual homeowners or residential tenants; the atmospheric river events were declared eligible for both public sector and private sector claims.
- 276 EMBC, Residential Fire Insurance.
- 277 EMBC, Residential Fire Insurance. In the online engagement for the independent review of the 2017 wildfires and flooding, nearly one-third of participants did not have access to flood insurance, one-fifth did not know about their access, and one-tenth said insurance was unaffordable. In contrast, for fire insurance, more than three-quarters of participants had access to fire insurance, and the remaining participants were evenly divided among not having access to fire insurance, not being sure about their coverage, and saying insurance was unaffordable. (*Addressing the New Normal*, 68-69, Appendix D.)
- 278 Government of British Columbia, *Preliminary Strategic Climate Risk Assessment*.
- 279 EMBC, Residential Flood Insurance. The statement notes that, at that time, it was expected that overland flood insurance would be reasonably and readily available for single family residential homes across all of B.C. in the next two years.
- 280 EMBC, Residential Flood Insurance.
- 281 See Institute of Actuaries of Australia, *Property Insurance Affordability: Challenges and Potential Solutions – Research Paper*, November 2020, 11-13, <https://actuaries.asn.au/Library/Miscellaneous/2020/GIRESEARCHPAPER.pdf>, for one approach to a measure of insurance affordability that considers available income, relative insurance risk, and affordability pressure for residential insurance.
- 282 Among the 24 percent of questionnaire participants affected by flooding who did have insurance coverage, only 7 percent said their insurance fully covered the damage sustained. In comparison, 44 percent of participants affected by wildfires had insurance and, of these, 27 percent were fully covered.
- 283 Abbott and Chapman, *Addressing the New Normal*, 93. A recent private member’s bill proposed that the province develop “a transitional government grant program for homeowners and residential tenants in high-risk areas to help offset the high cost of insurance and incentivize individuals to purchase it” (“Kamloops MLA Stone Focuses on Disaster Financial Assistance,” *Kamloops This Week*, February 23, 2023, <https://www.kamloopsthisweek.com/local-news/kamloops-mla-stone-focuses-on-disaster-financial-assistance-6600755>).
- 284 Government of British Columbia, *Climate Preparedness and Adaptation Strategy: Draft Strategy and Phase 1 Actions for 2021-2022*, 2021, https://www2.gov.bc.ca/assets/gov/environment/climate-change/adaptation/cpas_2021.pdf; Abbott and Chapman, *Addressing the New Normal*; Bates-Eamer et al., *Climate Change Displacement*; Hoogeveen et al., *Climate Change, Intersectionality, and GBA+*; McMichael et al., “Climate-Related Displacement”; Thompson et al., “Lake St. Martin”; Verhaeghe et al., *The Fires Awakened Us*; Yellow Old Woman-Munro et al., *Unnatural Disasters*.
- 285 Abbott and Chapman, *Addressing the New Normal*, 19.
- 286 Government of British Columbia, “Emergency Management Legislation,” <https://www2.gov.bc.ca/gov/content/safety/emergency-management/emergency-management/legislation-and-regulations>. The designation of First Nations communities as authorities for the purpose of the *Emergency Program Act* is based on individual treaties (e.g., Tsawwassen First Nation Final Agreement, 154-5).

- 287 First Nations' Emergency Services Society (FNESS), "About Us," <https://www.fness.bc.ca/about-us/>; Haley Lewis and Julie Nolin, "First Nations Knowledge Crucial in Fighting Climate Disasters," *Global News*, March 9, 2023, <https://globalnews.ca/news/9537900/first-nations-knowledge-climate-disasters/>.
- 288 Frank K. Lake and Amy Cardinal Christianson, "Indigenous Fire Stewardship," in *Encyclopedia of Wildfires and Wildland-Urban Interface (WUI) Fires*, ed. S. Manzello (Spring, Cham, 2019), https://www.fs.usda.gov/psw/publications/lake/psw_2019_lake001.pdf. See also Dickson-Hoyle and John, *Elephant Hill*.
- 289 Emergency Management Services Memorandum of Understanding, 2019, B.C.
- 290 The Collaborative Emergency Management Agreement between the Tsilhqot'in Nation, the province and the federal government is an example that recognizes the strengths, capacities and leadership of the nation in emergency management. It includes a call to explore the development of a regional emergency centre managed within Tsilhqot'in territory (a project still in development). (Gordon Hoekstra, "Tsilhqot'in Emergency Centre Still Possible as Emergency Management Agreement Renewed with B.C., Canada," *Vancouver Sun*, July 6, 2022, <https://vancouver.sun.com/news/local-news/tsilhqot-in-emergency-centre-still-possible-as-emergency-management-agreement-renewed-with-b-c-canada>.) A call for such a centre was also a key recommendation made in Verhaeghe et al., *The Fires Awakened Us*.
- 291 Government of British Columbia, *What We Heard: Modernizing BC'S Emergency Management Legislation*, 2020, 18, https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/reports/epa_what_we_heard_report.pdf.
- 292 Emergency Management Services Memorandum of Understanding, 2019; Government of B.C., Declaration Act Action Plan, 11. This appears in the section on self-determination and self-government, which includes the objective "overall emergency management structure and regime in B.C. is revised, in collaboration with the Government of Canada and Indigenous Peoples, to enhance Indigenous Peoples' emergency management outcomes through a strong tripartite approach" (10). The action plan also commits to integrating traditional practices and cultural uses of fire into wildfire prevention and land management practices and to support the reintroduction of strategized burning (15).
- 293 Women affected by disasters must be involved in preparedness decisions that affect their lives. It is important that women are involved in all aspects of programming for preparedness, but it is also important to be mindful of the type of women being consulted and to ensure that the women most vulnerable to disaster can make decisions about the programs designed to support them. (Lydia Tanner et al., *Women's Leadership in Disaster Preparedness* [Action Against Hunger, June 2018], 46, <https://www.preventionweb.net/publication/womens-leadership-disaster-preparedness>.) See Haley Lewis & Julie Nolan, "Women on the rise at First Nations emergency preparedness boot camp," *Global News*, March 9, 2023, <https://globalnews.ca/news/9540326/women-on-the-rise-first-nations-boot-camp/>.
- 294 Ministry of Emergency Management and Climate Readiness, *B.C.'s Modernized Emergency Management Legislation*, 6, 10. It notes that the proposed emergency management legislation will recognize the authority of Indigenous governing bodies in emergency management, using the definition provided in the *Declaration on the Rights of Indigenous Peoples Act*. Under the *Declaration Act*, an Indigenous governing body means "an entity that is authorized to act on behalf of Indigenous Peoples that hold rights recognized and affirmed by section 35 of the Constitution Act, 1982." *Declaration on the Rights of Indigenous Peoples Act*, S.B.C. 2019, c. 44, s. 1.
- 295 Clay Trauernicht et al., "Local and Global Pyrogeographic Evidence That Indigenous Fire Management Creates Pyrodiversity," *Ecology and Evolution* 5, no. 9 (2015): 1914, <https://onlinelibrary.wiley.com/doi/10.1002/ece3.1494>.

- 296 Paul Laris, “Burning the Seasonal Mosaic: Preventative Burning Strategies in the Wooded Savanna of Southern Mali,” *Human Ecology* 30, no. 2 (2002), <https://www.jstor.org/stable/4603425>.
- 297 Michelle Cyca, “First Nations Are Fighting Fire with Fire,” *The Tyee*, June 16, 2022, <https://thetyee.ca/Presents/2022/06/16/First-Nations-Fighting-Fire-With-Fire/>.
- 298 Dickson-Hoyle and John, Elephant Hill: The report notes that there is widespread recognition, among both Secwépemc and provincial government representatives, of the multiple drivers of the record-breaking 2017 wildfire season, and in particular, the impacts of climate change combined with the legacies of close to a century of fire suppression and industrial forest management. Secwépemc leadership placed the responsibility for these fires on the provincial government because of its role in promoting a timber-focused “mismanagement” of the forests of Secwepemcúlecw. This view – and the failings of both historical and contemporary forest management approaches – was echoed by multiple provincial staff (13).
- 299 Abbott and Chapman, *Addressing the New Normal*, 10. (“Emergency management policies are required to ensure the long-term economic, environmental and cultural survival of Indigenous communities and must advance First Nations inherent, inalienable right of self-determination, Aboriginal title and rights and Treaty rights, and must improve the socio-economic conditions of First Nations people and communities.”).
- 300 Abbott and Chapman, *Addressing the New Normal*, 71, 80-1.
- 301 Abbott and Chapman, *Addressing the New Normal*, 66-67.
- 302 FNESS began as the Society of Native Indian Fire Fighters of B.C. in 1986, with the goal of reducing the number of fire-related deaths on First Nation reserves. It has expanded to incorporate a greater spectrum of emergency services, and in 1994 changed its name to First Nations’ Emergency Services Society of B.C. to reflect the growing diversity of services provided. (FNESS, “About Us.”)
- 303 Office of the Ombudsperson, British Columbia, *Administrative Fairness of the Process Leading to the Clayoquot Sound Land Use Decision*, Public Report No. 31, November 1993, 4, <https://bcombudsperson.ca/assets/media/Public-Report-No-31-Administrative-Fairness-of-the-Process-Leading-to-Clayoquot-Sound-Land-use-decision-CORRECTED.pdf>.
- 304 *Haida Nation v. British Columbia (Minister of Forests)*, 2004 SCC 73.
- 305 Government of British Columbia, *Draft Principles That Guide the Province of British Columbia’s Relationship with Indigenous Peoples*, 2018, https://www2.gov.bc.ca/assets/gov/careers/about-the-bc-public-service/diversity-inclusion-respect/draft_principles.pdf.
- 306 *Declaration on the Rights of Indigenous Peoples Act*, S.B.C. 2019, c. 44, s. 1.
- 307 Office of the Ombudsperson, *British Columbia, 2021-2026 Strategic Plan*, Special Report No. 49, 10, https://bcombudsperson.ca/assets/media/2021-2026_Strategic-Plan_Special-Report-49.pdf.
- 308 Government of British Columbia, “GBA+: Gender-Based Analysis Plus,” fact sheet, <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/services-policies-for-government/gender-equity/factsheet-gba.pdf>; Chastity Davis-Alphonse and Natalie Clark, *Indigenous Gender-Based Analysis Plus Toolkit* (Minister’s Advisory Council on Indigenous Women, 2022), https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/indigenous-people/aboriginal-peoples-documents/maciw_igba_toolkit.pdf; Women of the Métis Nation, *Métis-Specific Gender Based Analysis Plus (GBA+) Tool*, <https://metiswomen.org/wp-content/uploads/2021/06/Metis-Specific-GBA-Tool.pdf>.
- 309 See, for example, Hoogeveen et al., *Climate Change, Intersectionality, and GBA+*, 3.
- 310 ReTooling for Climate Change, “Risks and Impacts on BC,” <https://retooling.ca/climate-change/risks-and-impacts-on-bc/>, and “Climate Equity,” <https://retooling.ca/climate-change/climate-equity/>.

- 311 Human Rights Watch, “Canada: Disastrous Impact of Extreme Heat,” October 5, 2021, <https://www.hrw.org/news/2021/10/05/canada-disastrous-impact-extreme-heat#>; Michael Egilson et al., *Extreme Heat and Human Mortality: A Review of Heat-Related Deaths in B.C. in Summer 2021* (British Columbia Coroners Service, June 2022) 5, https://www2.gov.bc.ca/assets/gov/birth-adoption-death-marriage-and-divorce/deaths/coroners-service/death-review-panel/extreme_heat_death_review_panel_report.pdf.
- 312 Human Rights Watch, “Impact of Extreme Heat.”
- 313 BC Wildfire Service, *Wildfire Update*, August 26, 2021, http://bcfireinfo.for.gov.bc.ca/ftp!/Project/WildfireNews/8272021~95206_21%2071W22KB%20Sparks%20Lake%20Complex%20Community%20Bulletin%20Aug%2026.pdf.
- 314 BC Wildfire Service, *Wildfire Update*, July 5, 2021, http://bcfireinfo.for.gov.bc.ca/ftp!/Project/WildfireNews/752021~94942_050721%20Sparks%20Lake%20Fire%20Community%20Bulletin.pdf; Emma Paling, “Knowing Fire,” *CBC News*, August 5, 2021, <https://newsinteractives.cbc.ca/features/2021/knowing-fire/>.
- 315 Thompson-Nicola Regional District (TNRD), “Evacuation Order – Sparks Lake Wildfire – Electoral Area ‘J’ (Copper Desert Country),” July 13, 2021, <https://www.tnrd.ca/emergency-notice/evacuation-order-electoral-area-j-copper-desert-country-8/>; TNRD, “Evacuation Order – Sparks Lake Wildfire – Electoral Area ‘J’ (Copper Desert Country),” July 12, 2021, <https://www.tnrd.ca/wp-content/uploads/2021/07/July-12-2021-2130-hrs-Painted-Bluffs-West.pdf>.
- 316 Village of Lytton, “Evacuation Order,” June 30, 2021, <https://www.tnrd.ca/wp-content/uploads/2021/06/June-30-2021-1530-hrs-Deadman-Vid1.pdf>.
- 317 Lytton First Nation, “Recovery Updates,” <https://fn.band/recovery-updates>; Douglas Quan, “In the First 14 Hours, We Were Alone’: First Nations Leader Blasts B.C. Government over Wildfire Response,” *Toronto Star*, July 2, 2021, <https://www.thestar.com/news/canada/2021/07/02/in-the-first-14-hours-we-were-alone-first-nations-leader-blasts-bc-government-over-wildfire-response.html>.
- 318 Village of Lytton, *DRAFT – Short-term Recovery Plan*, October 27, 2021, 5, https://lytton.ca/wp-content/uploads/2021/10/DRAFT_2021-10-27_Village-of-Lytton_Short-Term-Recovery-Plan_Final.pdf.
- 319 Village of Lytton, *Short-term Recovery Plan*, 5.
- 320 Bethany Lindsay and Courtney Dickson, “Village of Lytton, B.C., Evacuated as Mayor Says ‘the Whole Town Is on Fire,’” *CBC News*, July 1, 2021, <https://www.cbc.ca/news/canada/british-columbia/bc-wildfires-june-30-2021-1.6085919>.
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