

NO: R003

COUNCIL DATE: January 15, 2024

REGULAR COUNCIL

TO: **Mayor & Council** DATE: **January 11, 2024**

FROM: **Fire Chief, Fire Services** FILE: **7130-50**

SUBJECT: **BC's Modernized Emergency Management Legislation – Local Authority feedback to help inform regulations**

RECOMMENDATION

The Surrey Fire Service recommends that Council:

1. Receive this report for information; and
2. Authorize the Fire Chief, as the City of Surrey's Emergency Planning Coordinator, to submit staff comments to the Province relating to the development of regulations for the newly assented *Emergency and Disaster Management Act*.

BACKGROUND

The Province has enacted the *Emergency and Disaster Management Act* ("EDMA") which has replaced the *Emergency Program Act*. The legislative change is intended to increase resilience informed by best practices in emergency management, partner engagement and co-development with First Nations.

The Ministry of Emergency Management and Climate Readiness ("EMCR") is preparing to draft regulations to accompany the new legislation. Prior to finalizing the additional details on the requirements for local authorities, the Province is accepting feedback on the following two areas:

- Regulations for Local Authorities, attached as Appendix "I"; and
- Re-Imagining Financial Assistance After Emergencies, attached as Appendix "II".

The requested feedback is intended to help inform EMCR's development of regulations to:

- Understand the needs of local authorities in implementing the new legislation; and
- Inform the regulations and supporting policy and operational tools that support the needs and experiences of local governments.

DISCUSSION

The new legislation is intended to strengthen current practices in the four pillars of emergency management (mitigation, preparedness, response, and recovery). However, there are concerns that aspects of this legislation could become burdensome on city resources without achieving the intent of added resiliency. While it is generally agreed that the objectives of the new legislation can reduce the impact of a disaster on citizens within the City of Surrey, staff would like to take the opportunity to submit comments and concerns to the Province to help develop regulations that are meaningful and manageable, with the goal of strengthening the current emergency management program for the city.

The proposed submission on regulations is provided in Appendix “III”. The comments and concerns regarding the regulations for local authorities are summarized as follows:

- The timeframe to comply with the new regulations needs to be spread over a four-year period;
- With limited capacity and resources to review all the new requirements, including emergency plans and risk assessments, additional funding will be required;
- The ability for the City of Surrey to achieve compliance through consultation with neighbouring jurisdictions, critical infrastructure operators, Indigenous governing bodies and Treaty Nations will be challenging due to resource capacity and level of cooperation. Further, issues with capacity potentially compound when local authorities are required to review all new and revised emergency management plans and risk assessments from all the above collaborators; and
- The potential burden on capacity and resources for local authorities to develop hazard risk assessments for their jurisdiction. There needs to be more clarity on whether the Province will provide content for regional risk assessments covering all local authorities.

The proposed submission on financial assistance is provided in Appendix “IV”. The comments regarding re-imagining financial assistance after emergencies are summarized as follows:

- Financial assistance should have a less onerous administrative process for claim submission;
- Assistance should be timely to enable the required rebuild or replacement of essential public infrastructure, to the pre-disaster condition or better;
- Disaster financial assistance should result in a net zero budgetary impact on the municipality due to the emergency event;
- Flexibility and transparency, along with consistency and fairness in applying financial assistance. The scope of impact, extent of damage and financial impacts on asset management practices or procurement practices should be considered;
- Financial assistance should also work with local authority insurance plans. Certain perils are becoming next to impossible to attain insurance coverage (Wildfire, Earthquake, etc.). The financial assistance should cover those perils where local authorities have no insurance coverage; and
- Where insurance is attainable, higher deductibles are being applied, so financial assistance can provide deductible recovery and allow insurance to cover any loss.

The timeline for providing comments to the Province on the proposed regulations is currently open until January 31, 2024.

CONCLUSION

The policy shifts introduced in the EDMA are intended to enhance resiliency in communities across the province in the event of a large disaster. However, applying broad regulations to all communities without incorporating their inherent variability does not allow for the flexibility needed when managing a local emergency.

Each community will have unique abilities to leverage resources and assets available for their strategies to mitigate, prepare, respond, and recover in their environment. It is further concerning the amount of responsibility put on each local authority to accomplish the objectives of the legislation and comply with unpublished regulations in terms of cost, resources and potential liability.

Larry Thomas
Fire Chief

Appendix "I": Regulations for Local Authorities

Appendix "II": Re-Imagining Financial Assistance After Emergencies

Appendix "III": Summary of City of Surrey staff comments on the regulations for local authorities

Appendix "IV": Finance Comments

BC's Modernized Emergency Management Legislation: Regulations for Local Authorities



Emergency Management and Climate Readiness

Introduction

The Province intends to introduce a modernized emergency management statute during the fall 2023 legislative session to replace the Emergency Program Act. The new statute will reflect several key policy shifts that have been informed by best practices in emergency management, partner engagement and co-development with First Nations. While the Emergency Program Act focuses primarily on emergency response, the new statute incorporates the principles of the UN Sendai Framework on Disaster Risk Reduction and includes the four phases of emergency management—preparation, mitigation, response, and recovery—and clarifies what is required from partners in each phase.

The Ministry of Emergency Management and Climate Readiness is preparing to draft regulations to accompany the new statute, including a new regulatory approach for local authority emergency management. The proposed statute allows the Province to provide additional details on certain requirements through regulation, while others will be addressed through policy and guidance.

While the new statute identifies several key partners, this paper focuses on regulations for local authorities. Feedback received in response to this paper will inform the design and drafting of these regulations, which are currently targeted for completion in 2024.



BC's Modernized Emergency Management Legislation:
The Role of Local Authorities



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Process

How to Provide Feedback

Feedback on the content of this paper can be submitted to modernizeEM@gov.bc.ca.

**Submissions will be accepted until
December 31, 2023.**

This discussion paper has been publicly released and posted for feedback on the govTogetherBC website. We welcome your feedback on the two focused topics highlighted in this paper, on the key questions presented throughout, and on any other ideas you have related to emergency management regulations for local authorities.

In fall 2023, the Ministry of Emergency Management and Climate Readiness will engage local governments through virtual sessions. Information on engagement opportunities will be posted on our [website](#).

How the Regulations Will Be Made

Responses to this paper will help inform provincial government decision-making as the regulations for local authorities are being designed.

The Ministry of Emergency Management and Climate Readiness will also be co-developing the regulations with First Nations in alignment with the Province's obligation to ensure that the laws of B.C. are consistent with the United Nations Declaration on the Rights of Indigenous Peoples. For background on why B.C.'s modernized emergency management legislation is being co-developed, see the [Declaration on the Rights of Indigenous Peoples Act](#) and the [Interim Approach to Implement the Requirements of Section 3 of the Declaration on the Rights of Indigenous Peoples Act](#).

*With your help, we will create
safer, more resilient communities
for all British Columbians.*

BC's Modernized Emergency Management Legislation:
Regulations for Local Authorities



Context

Modernizing B.C.'s Emergency Management Legislation

Climate-related emergencies are impacting communities around the globe at an unprecedented rate and B.C. has not been immune. In recent years, we have endured some of the most challenging emergency conditions of our lifetimes, including the COVID-19 pandemic, catastrophic wildfire seasons, devastating floods, and increasingly extreme weather events. Since 2019, B.C. has been working on developing new provincial emergency management legislation to reflect this changing world by incorporating best practices, learnings from recent events, and the Province's commitment to reconciliation.

In 2018, B.C. adopted the United Nations Sendai Framework for Disaster Risk Reduction, which outlines international best practices to address and reduce disaster risk, and we have been taking action to align with this global strategy to increase preparedness and resilience. The following year, the

Declaration on the Rights of Indigenous Peoples Act became law in B.C. and the principles of that Act are key to the foundation of the modernized emergency management legislation.

For more information on B.C.'s road to modernizing our emergency management legislation, visit www.gov.bc.ca/emergencymanagementact.

Technical Resource

The Province anticipates introducing the new emergency management legislation in fall 2023. When the legislation is introduced, the full text of the proposed legislation will be accessible through the [website of the Legislative Assembly of British Columbia](#). In the meantime, we have released a technical paper, [B.C.'s Modernized Emergency Management Legislation: A New Framework for Disaster Risk Reduction, Response, and Recovery](#), which provides an overview of the major policy concepts included in the proposed legislation.

What are Regulations?

The statute, also referred to as an Act, sets the overall framework for emergency management in B.C. It establishes the key requirements, powers, and responsibilities of regulated entities.

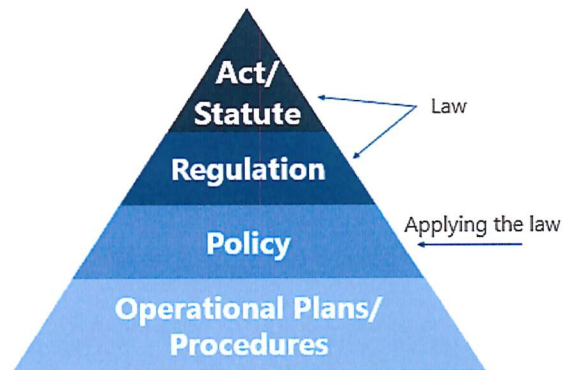


Figure 1 Hierarchy of Legislation

Regulations provide finer details on areas identified in the statute. For example, the emergency management statute will require regulated entities to prepare risk assessments, and the regulations can specify certain details, such as whether risk assessments need to be reviewed on a set schedule. The process for amending regulations to reflect learnings or needs from future events is also more streamlined than the process for amending the statute.

The statute will identify what may be outlined or required in regulation. In other words, it will provide authority for regulations. However, while certain topics will be authorized to

be addressed in regulations, the existence of this authorization does not necessarily mean that regulations will be made for those topics. Some matters may be better addressed through policy. Policy, along with operational plans and procedures, can provide guidance to ensure the legislation functions as intended.

This engagement process will help determine which details should be considered for inclusion in regulation rather than in policy, plans, or procedures.

Key Changes for Local Authorities

The new statute will reflect several key policy shifts that have been informed by best practices in emergency management, partner engagement, and co-development with First Nations. While the Emergency Program Act focuses primarily on emergency response, the new statute includes the four phases of emergency management—preparation, mitigation, response, and recovery—and clarifies what is required from identified actors in each phase.

Under the existing regulations, local authorities must:

- prepare local emergency plans that reflect potential emergencies and disasters that may affect any or all of an area within their jurisdiction;
- include an assessment of the relative risk that a given type of emergency will occur, along with its potential impact on people and property; and

BC's Modernized Emergency Management Legislation:
Regulations for Local Authorities



- establish priorities for restoring essential services provided by the local authority.

Some of the key changes for local authorities in the proposed legislation that may be further detailed through regulations include:

- clear requirements for risk assessments, emergency management plans, and business continuity plans;
- a framework for multijurisdictional emergency management organizations; and
- requirements to consult and cooperate with Indigenous governing bodies.

Emergency planning requirements

Municipalities and regional districts will be required to ensure that risk assessments are prepared for all reasonably foreseeable hazards within their jurisdictions. They will also need to ensure that there is at least one emergency management plan for each area within their jurisdiction. Generally, this means that municipalities will need to have a plan that covers municipal boundaries, and regional district plans can exclude areas for which municipal plans exist. Additionally, in recognition of the unique nature of regional districts, [Key Question A6](#) seeks input on how the regulations could focus regional district risk assessments and emergency management plans on geographic areas for which the making of plans is most critical.

Municipal authority under the legislation will apply within municipal boundaries. Regional district authority will apply within the boundaries of any electoral areas within a regional district. As local authorities, Modern Treaty Nations may exercise powers within the boundaries of their own treaty lands. If Crown land falls within municipal or regional district boundaries, a municipality or regional district will be authorized to use powers and will be required to perform their duties under the legislation within these Crown lands.

Emergency management organizations

Hazards and emergencies do not respect jurisdictional boundaries and collaboration can greatly enhance effective mitigation, preparedness, response, and recovery. The legislation will enable the creation of multijurisdictional emergency management organizations that include any combination of local authorities, Indigenous governing bodies, and the provincial government. The creation of a multijurisdictional emergency management organization will allow for requirements (such as preparing risk assessments and emergency management plans) to be fulfilled as a collective.

Consultation, coordination and cooperation

When a municipality or regional district prepares or revises a risk assessment or emergency management plan, they will be required to consult and coordinate with each municipality or regional district that has jurisdiction over an area adjacent to the municipality or regional district that is preparing or

revising their risk assessment or plan. Further consultation and coordination requirements could be included in regulations.

In alignment with the United Nations Declaration on the Rights of Indigenous Peoples, the new emergency management legislation will require consultation and cooperation in all phases of emergency management. Municipalities and regional districts will be required to consult and cooperate with Indigenous governing bodies when developing or reviewing risk assessments and emergency management plans. This includes Indigenous governing bodies authorized to act on behalf of First Nations Peoples whose traditional territory or treaty area includes an area within the jurisdiction of a municipality or regional district.

When the legislation receives royal assent, municipalities and regional districts will be required to contact Indigenous governing bodies and make reasonable efforts to reach agreement on the areas to be described in local authority emergency management plans for the purposes of consultation and cooperation. Entities authorized by First Nations Peoples to act on their behalf for the purposes of emergency management can be identified through this process.

For the response and recovery phases, consultation and cooperation will be required when either the Province or a local authority plans to use certain response or recovery powers. The Ministry of Emergency Management and Climate Readiness is developing additional supporting guidance on consultation and cooperation.

Emergency Management Legislation:
Regulations for Local Authorities



Focus "A" : Regulations for Local Authority Planning

The following sections outline key areas for which regulations concerning local authority planning could be made. Questions are included to prompt feedback. Please refer to the appendix for a summary of relevant regulation-making authorities.

When regulations for local authorities are made, requirements to prepare risk assessments, emergency management plans, and business continuity plans will take effect. Additional time will be provided to meet these new requirements.

Key Question A1: Phasing-In

How much time does your local authority need to prepare these materials?



Risk Assessments

Under the proposed legislation, risk assessments will need to consider:

- the degree of risk posed by a hazard;
- the likelihood of the hazard leading to an emergency;
- the potential scope and scale of an emergency;
- available Indigenous and local knowledge;
- potential impacts from expected climate change or extreme weather events; and
- impacts on people, animals and places that may be disproportionately impacted by emergencies and may be more vulnerable due to physical location or prescribed circumstances.

Modernized statute will require risk assessments to:	Regulations could:	Questions
be prepared in accordance with the statute	add to statutory rules for how risk assessments must be prepared	<p>Key Question A2: Preparing risk assessments</p> <p>Should there be rules in the regulations for how risk assessments are prepared? If yes, what do you suggest?</p>
identify all reasonably foreseeable hazards, and assess: <ul style="list-style-type: none"> • the extent of risk presented by a hazard • the potential consequences if an emergency occurs, with special consideration to (1) people who may experience intersectional disadvantage, and (2) vulnerable people, animals, places, or things 	add to statutory rules for what risk assessments must contain	<p>Key Question A3: Additional contents for risk assessments</p> <p>Should there be additional matters assessed in relation to hazards?</p>

Emergency Management Plans

Municipalities and regional districts will be required to have emergency management plans that are based on the results of risk assessments and that describe:

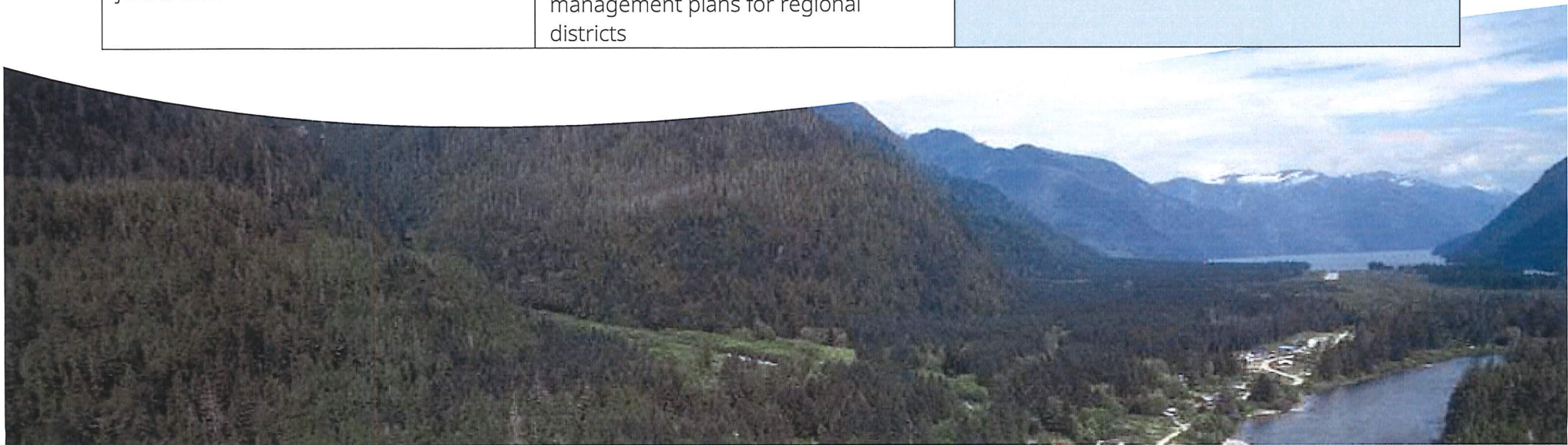
- measures necessary for each of the four phases of emergency management;
- the roles, powers, and duties of key persons;
- requirements for emergency resources;
- procedures for engaging emergency systems;
- plans for training and exercise programs; and
- how cultural safety will be promoted.

Modernized statute will require emergency management plans to:	Regulations could:	Questions:
be prepared in accordance with the statute	add to statutory rules for how emergency management plans must be prepared	<p>Key Question A4: Preparing emergency management plans</p> <p>Should there be rules in the regulations for how emergency management plans are prepared? If yes, what do you suggest?</p>
<p>describe:</p> <ul style="list-style-type: none"> • measures for each phase of emergency management • roles, powers, and duties of key persons • emergency resource requirements • procedures for engaging emergency systems (e.g., notification systems) • training and exercise programs • measures to mitigate the effects of emergencies on (1) people who may experience intersectional disadvantage, and (2) vulnerable people, animals, places, or things • measures to promote cultural safety 	add to statutory rules for what emergency management plans must contain	<p>Key Question A5: Additional contents for emergency management plans</p> <p>For example, regulations may specify that local authority emergency management plans must also describe measures to reduce the incidence of gender-based violence during emergencies.</p> <p>Should there be additional matters described for the purposes of emergency management plans?</p>

Regional Districts: Risk Assessment and Emergency Management Plan Scope

Regional districts are responsible for unincorporated areas within their jurisdiction, many of which are rural, remote, and/or sparsely populated. The Province intends to make regulations that will limit the minimum required scope of regional district plans to geographic areas where plans can have the greatest impact.

Modernized statute will:	Regulations could:	Question:
require a municipality or regional district to prepare and maintain risk assessments for the hazards within their jurisdiction, and prepare and maintain an emergency management plan for their jurisdiction	create rules regarding the requirement for a municipality or regional district to prepare risk assessments and emergency management plans, including rules that could reduce the required geographic scope of these risks assessments and emergency management plans for regional districts	Key Question A6: Scope of regional district planning requirements How should the regulations establish a minimum required scope for regional district plans?



Consultation, Collaboration, and Cooperation for Risk Assessments and Emergency Management Plans

The modernized emergency management legislation will include a series of principles which, broadly speaking, aim to foster collaboration, coordination, and relationship-building. In alignment with the United Nations Declaration on the Rights of Indigenous Peoples and the Declaration on the Rights of Indigenous Peoples Act, consultation and cooperation will be required in all phases of emergency management.

Modernized statute will require local authorities, when preparing, reviewing, or revising a risk assessment or emergency management plan, to:	Regulations could:	Questions:
consult and coordinate with adjacent local authorities	add to statutory rules for how a local authority must consult and coordinate with other local authorities, and potentially prescribe other persons for the purpose of consultation and coordination	<p>Key Question A7: Consultation and coordination with neighbouring local authorities</p> <p>Should there be rules in the regulations for how local authorities consult and coordinate with neighbouring local authorities in the course of preparing, reviewing, or revising a risk assessment or emergency management plan? If yes, what do you suggest?</p>
consult and cooperate with Indigenous governing bodies and, if adjacent to the treaty lands of a Modern Treaty Nation, to consult and cooperate with that Nation	add to statutory rules for how a local authority must consult and cooperate with Indigenous governing bodies	<p>Key Question A8: Consultation and cooperation with Indigenous governing bodies and Modern Treaty Nations</p> <p>Should there be rules in the regulations for how local authorities consult and cooperate with Indigenous governing bodies and (if applicable) Modern Treaty Nations in the course of preparing, reviewing, or revising a risk assessment or emergency management plan? If yes, what do you suggest?</p>

Business Continuity Plans

Municipalities and regional districts will be required to have business continuity plans that describe how they will ensure the continued delivery of essential services during an emergency.

Modernized statute will require business continuity plans to:	Regulations could:	Question:
be prepared in accordance with the statute	add to statutory rules for how business continuity plans must be prepared	<p>Key Question A9: Business continuity plans</p> <p>Should there be rules in the regulations for how business continuity plans are prepared? If yes, what do you suggest?</p>

Reviewing and Revising Planning Materials

As the risk landscape continues to evolve, regular review of risk assessments, emergency management plans, and business continuity plans is necessary to ensure all information is current. One consideration in establishing review cycles is community capacity to meet the requirements. The goal is to strike a balance between ensuring risks are being regularly reviewed and reflected in plans and recognizing the differences in community capacities and contexts.

Modernized statute will:	Regulations could:	Question:
require a municipality or regional district to review and revise their risk assessments, emergency management plan, and business continuity plan	create rules regarding the requirement to review and revise risk assessments, emergency management plans, and business continuity plans, including rules that could establish a regular review cycle	<p>Key Question A10: Review cycle</p> <p>Should there be rules in the regulations to establish a cycle for the regular review and revision of risk assessments, emergency management plans, and business continuity plans? If yes, what would be an appropriate cycle?</p>

Focus “B”: Regulations for Emergency Management Organizations

Under the Emergency Program Act, local authorities are required to establish emergency management organizations. These organizations develop and implement emergency management plans as well as response and recovery measures. This requirement will continue under the modernized legislation, but multijurisdictional emergency management organizations will also be enabled.

Emergency Management Organizations Other Than Multijurisdictional Emergency Management Organizations

Modernized statute will:	Regulations could:	Question:
<p>require a local authority, if it does not join a multijurisdictional emergency management organization, to establish, appoint members to, and maintain its own emergency management organization</p>	<p>create rules for establishing, appointing members to, and maintaining emergency management organizations (other than multijurisdictional emergency management organizations)</p>	<p>Key Question B1: Local authority emergency management organizations</p> <p>Should there be rules in the regulations for establishing, appointing members to, and maintaining emergency management organizations? If yes, what do you suggest?</p>

Multijurisdictional Emergency Management Organizations

The new multijurisdictional emergency management organization framework will allow members to undertake response actions as a single body. The framework will allow cross-jurisdictional collaborative relationships to be formalized and permit legislative and operational requirements to be met collaboratively. Multijurisdictional emergency management organizations can consist of any combination of local authorities, Indigenous governing bodies, and the provincial government.

Modernized statute will:	Regulations could:	Questions:
<p>authorize a multijurisdictional emergency management organization to be established by any combination (two or more) of local authorities, Indigenous governing bodies, and the Province</p>	<p>create rules for the establishment, governance, and responsibilities of multijurisdictional emergency management organizations</p>	<p>Key Question B2: Establishing multijurisdictional emergency management organizations What rules should the regulations provide to govern the formation of multijurisdictional emergency management organizations?</p> <p>Key Question B3: Governance and responsibilities of multijurisdictional emergency management organizations Should there be rules in the regulations about the governance and responsibilities of multijurisdictional emergency management organizations? If yes, what do you suggest?</p>
<p>provide that a local authority in a multijurisdictional emergency management organization must provide information required by the provincial administrator, and comply with directions given by the provincial administrator</p>	<p>create rules as to which records relevant to a local authority's participation in a multijurisdictional emergency management organization must be given to the provincial administrator</p>	<p>Key Question B4: Multijurisdictional emergency management organization records Should there be rules in the regulations to specify the types of records relevant to a local authority's participation in a multijurisdictional emergency management organization that must be given to the provincial administrator? If yes, what do you suggest?</p>

Conclusion

Thank you for taking the time to participate in this engagement to help shape the future regulatory approach for local authority emergency management.

The deadline for written submissions is **December 31, 2023**. Please send your submission to modernizeEM@gov.bc.ca.

Your feedback will help the Ministry of Emergency Management and Climate Readiness:

- understand the needs of local authorities in implementing the modernized legislation;
- identify policy options and pathways that provide the legislative foundation for strong local authority emergency management programs; and
- develop regulations and supporting policy and operational tools that reflect the needs and experiences of local governments.

Regulations are currently targeted for completion in 2024. Watch our website for up-to-date information on supports and upcoming engagement and co-development activities: www.gov.bc.ca/EmergencyManagementAct. You can subscribe to the page to receive updates.



Appendix: Summary of Regulation-Making Authorities

Theme	Regulations Authorized To
Focus "A": Local Authority Planning	1. Add meaning to the term "vulnerable" by prescribing characteristics that make a person, animal, place, or thing vulnerable
	2. Add to statutory rules for how risk assessments must be prepared
	3. Add to statutory rules for what risk assessments must contain
	4. Add to statutory rules for what risk assessments must be based on
	5. Add to statutory rules for how emergency management plans must be prepared
	6. Add to statutory rules for what emergency management plans must contain
	7. Add to statutory rules for what an emergency management plan must be based on
	8. Add to statutory rules for how a local authority must consult and coordinate with other local authorities, and potentially prescribe other persons for the purpose of consultation and coordination
	9. Add to statutory rules for how a local authority must consult and cooperate with Indigenous governing bodies when preparing, reviewing, or revising a risk assessment or emergency management plan
	10. Add to statutory rules for how business continuity plans must be prepared
	11. Add to statutory rules for what business continuity plans must contain
	12. Create rules regarding the areas within the jurisdiction of a regional district where the regional district is not required to prepare a risk assessment or emergency management plan or both
	13. Create rules for reviewing and revising risk assessments, emergency management plans, and business continuity plans

Theme	Regulations Authorized To
Focus "B": Emergency Management Organizations	1. Create rules for establishing, appointing members to, and maintaining emergency management organizations (other than multijurisdictional emergency management organizations)
	2. Create rules for establishing multijurisdictional emergency management organizations, including governance and responsibilities, as well as terms and conditions of agreements to join multi-jurisdictional emergency organizations
	3. Create rules as to which records relevant to a local authority's participation in a multijurisdictional emergency management organization must be given to the provincial administrator
Miscellaneous	1. Add types of information, in addition to those that will be described in the statute, that the minister may, by order, require a municipality or regional district to provide to the government
	2. Add types of actions, in addition to those that will be described in the statute, that the minister may, by order, require a municipality or regional district to take
	3. Specify prohibitions, requirements, limits, or conditions that would apply to the exercise of response or recovery powers of a municipality or regional district
	4. Add matters, in addition to those that will be described in the statute, that municipalities and regional districts must summarize in a report following a state of local emergency, and create rules that would require the publication of these final reports

**B.C.'s Modernized Emergency
Management Legislation:
Re-Imagining Financial Assistance
After Emergencies**



Ministry of Emergency Management and Climate Readiness

Executive Summary

Modernized Legislation

The Province intends to introduce a modernized emergency management statute during the fall 2023 legislative session. The new statute seeks to align British Columbia's approach to emergency management with the U.N. Sendai Framework on Disaster Risk Reduction and reflects several key policy shifts. These include an acknowledgment of the linkage between climate change and increasing emergencies, all four phases of emergency management, and recognition of the inherent rights of Indigenous Peoples. More background on the modernization project and details on the policies included in this proposed legislation can be found in the following technical paper: [B.C.'s Modernized Emergency Management Legislation: A New Framework for Disaster Risk Reduction, Response, and Recovery](#).

Financial Assistance

Under the current Emergency Program Act, regulations set out a framework for providing financial assistance (commonly referred to as "disaster financial assistance" or "DFA") to restore uninsurable

losses that are essential to homes, livelihoods, or communities. The program is not designed to cover all losses; rather, it supports the reestablishment of basic essentials.

Financial assistance is not available for all emergencies or disasters. For DFA to apply, the government must declare an event as being "eligible" before applications for financial assistance can be made. Damages submitted must qualify according to the regulation.

Reimagining Financial Assistance

With the introduction of the new statute, new regulations are needed to align with the modern principles and approach to emergency management. The Ministry of Emergency Management and Climate Readiness will be developing a suite of regulations to align with the modernized statute, including a regulation to replace the existing regulation for financial assistance.

The increased frequency and severity of climate-related events over the last several years has led to a steady rise in applications for financial assistance and has increased the complexity of those applications. As a result of these trends, and the age of the regulation, the regulatory framework is in need of a full re-examination to ensure it meets the needs of British Columbians. Reimagining how the government provides financial assistance aligns with the fourth priority of the United Nations Sendai Framework for Disaster Risk Reduction, which speaks to building back better in recovery, rehabilitation, and reconstruction.

This paper outlines a set of principles relevant to the development of a modernized financial assistance program. Each principle is important, but the principle of financial viability is a key consideration: at its core, the financial assistance program is funded by the Province and its design must balance the needs of people affected by emergencies and disasters with the full spectrum of other needs faced by British Columbians.

A Phased Approach

The Government of Canada is leading initiatives that may influence the new regulation, including updates to the federal Disaster Financial Assistance Arrangements program, which reimburses provinces and territories for a portion of recovery costs. Funding for that work begins in 2023/24. The Province plans to align the new provincial regulation with the updated federal program to ensure program alignment and maximize cost sharing opportunities. In addition, the federal government committed \$31.7 million over three years in Budget 2023 to creating a low-cost flood insurance program, aimed at protecting households at high risk of flooding and without access to adequate insurance. This is expected to have impacts on the need for financial assistance for flood events.

The Ministry of Emergency Management and Climate Readiness is taking a phased approach to the new regulations for financial assistance and anticipates Phase 1 will be completed in 2024. To align with federal initiatives and to provide time for in-depth analysis

of complex issues, some aspects of the regulatory updates are expected to be completed in Phase 2, targeting 2025.

Policy Areas for Consideration

This paper identifies six broad areas of opportunity for reform and includes related key questions. The Ministry of Emergency Management and Climate Readiness welcomes responses to any or all of these questions, as well as general comments on any topic related to regulations for financial assistance.

Topic 1: Clarifying Event Eligibility

The current regulation does not include criteria for determining how or when to declare an event eligible for financial assistance. Instead, event eligibility has historically been determined through [Policy 5.09 \(DFA Application\)](#). Factors considered currently include the type of disaster, whether there are eligible losses, the scope of impact, and the extent of damage. Regulations for event eligibility criteria could increase consistency and transparency in how events are declared eligible for financial assistance.

Topic 2: Considering the Availability of Insurance

The current regulation is based on the principle that insurance should be purchased whenever it is “reasonably and readily available.” In cases where the Ministry of Emergency Management

and Climate Readiness determines that insurance was reasonably and readily available, the regulation can prevent financial assistance from being paid. However, the insurance landscape is changing at a time when the need for insurance is high. Modernizing the regulations for financial assistance will require an examination of what “reasonably and readily available” means in relation to current levels of risk.

Topic 3: Modernizing Program Coverage

The current regulation limits who is eligible for financial assistance, what costs the Province can reimburse, and how much funding can be provided. By updating the terms, definitions, and funding formulas that determine program coverage, the new regulation can improve the Province’s ability to support British Columbians as they recover from emergencies.

Topic 4: Meeting the Needs of Indigenous Applicants

Co-development of the modernized statute with First Nations means that the legislation will speak to concepts such as cultural safety and Indigenous knowledge. The modernized regulations for financial assistance will also be co-developed. This includes examining concepts of unique importance to Indigenous applicants, such as how the regulation should support First Nations communities on

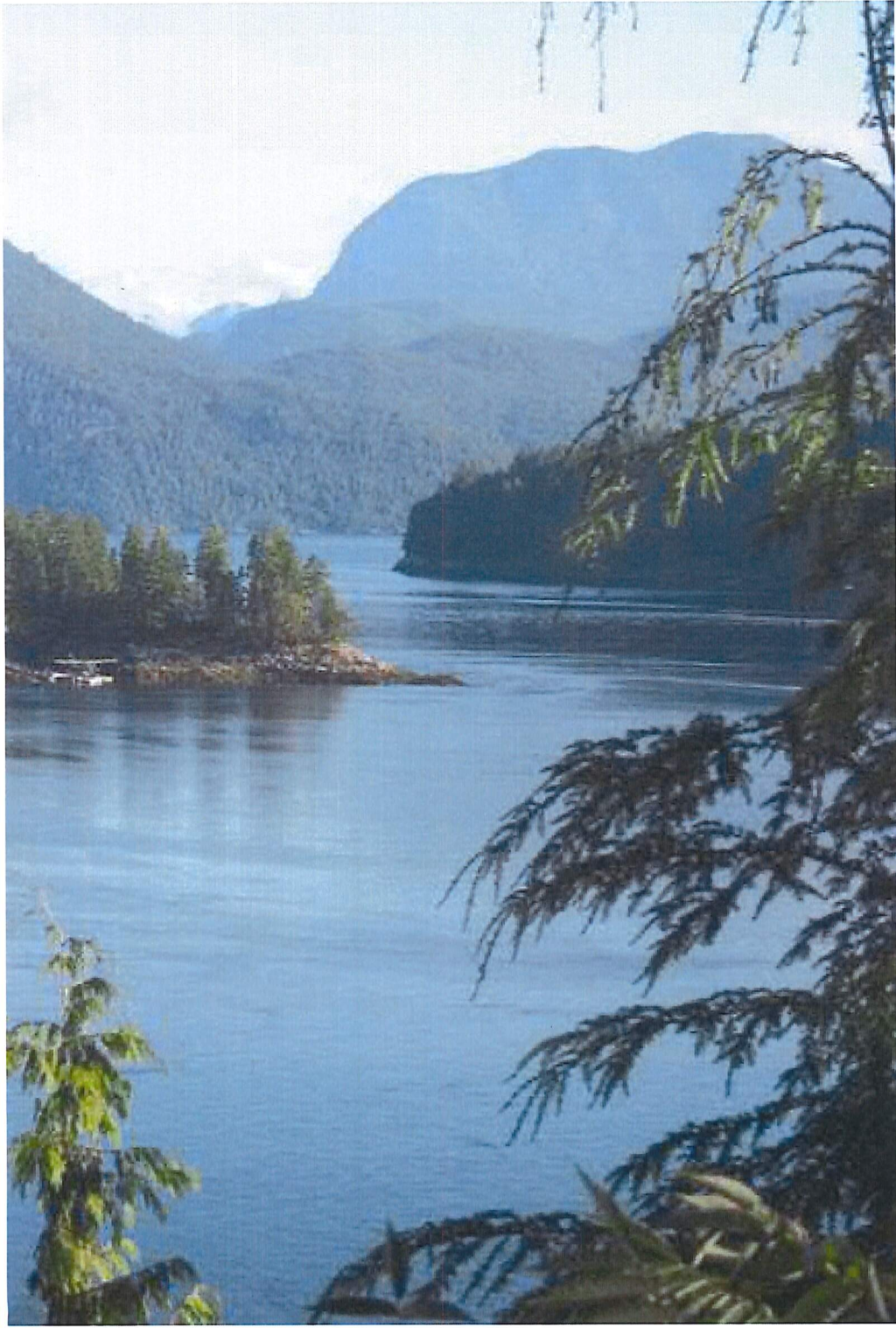
reserve lands or treaty lands, along with Indigenous Peoples living elsewhere in B.C. The provincial government provides financial assistance to First Nations Peoples and communities on reserve lands through a bilateral service agreement with Indigenous Services Canada.

Topic 5: Building Forward for Resilience

The current regulation includes recovery funding requirements that limit actions to reduce future disaster risk. For example, funding homes and infrastructure to be rebuilt to pre-disaster standards can be an obstacle to building back in a way that reduces vulnerability to future hazard risk. As the modernized regulation is being designed, consideration will be given to financial assistance that enables changes to design, materials, or other things that may reduce the likelihood of future losses.

Topic 6: Maximizing Alignment and Flexibility

Terms of the current regulation limit access to multiple sources of funding for recovery, which is challenging for public sector applicants trying to maximize financial assistance opportunities. Work is currently underway within the Ministry of Emergency Management and Climate Readiness to overcome these challenges, and a new regulation will build on this work. In modernizing the regulation, consideration will be given to ways to reflect the roles played by different assistance programs and to ensure public sector applicants can access a wider range of recovery funding sources.



Additional Areas for Regulatory Reform

While these six broad policy areas represent the planned focus of regulatory policy development, other policy areas may be explored based on input provided in response to this discussion paper.

See [Appendix 1](#) for a summary of all key questions, and [Appendix 2](#) for a summary of the relevant regulation-making authorities that will be provided by the modernized statute.

Feedback

You can provide feedback in the following ways:

- By email to modernizeEM@gov.bc.ca. Submissions will be accepted until December 31, 2023.
- Watch our website for up-to-date information on supports, upcoming engagement and co-development activities: www.gov.bc.ca/EmergencyManagementAct. You can subscribe to the page to receive updates.

The new regulations will improve and strengthen the Province's post-emergency financial assistance system. With your help, we will create safer, more resilient communities for all British Columbians.

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Introduction

Thank you for your interest in the future of B.C.'s regulations for financial assistance. Feedback provided in response to this discussion paper will play a significant role in developing regulations for financial assistance.

Information on *why* the government is modernizing its emergency management statute and regulations, including these regulations for financial assistance, can be found in the Executive Summary, above, and on our [website](#).

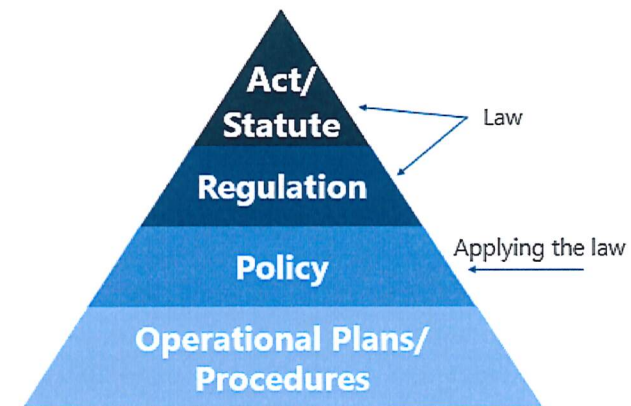
Timelines for completion of key related federal initiatives such as developing a flood insurance program and changes to the Disaster Financial Assistance Program are expected to be extend through 2024. Given the critical need to align with these initiatives, the Ministry of Emergency Management and Climate Readiness is taking a two-phase approach to developing the new regulation, with completion of Phase 1 targeting 2024 and Phase 2 targeting 2025. Background on this approach can be found in the [Executive Summary](#), above.

The Ministry of Emergency Management and Climate Readiness will also be co-developing the regulations with First Nations in alignment with the Province's obligation to ensure that the laws of B.C. are consistent with the United Nations Declaration on the

Rights of Indigenous Peoples. For background on why B.C.'s modernized emergency management legislation is being co-developed, see the [Declaration on the Rights of Indigenous Peoples Act](#) and the [Interim Approach to Implement the Requirements of Section 3 of the Declaration on the Rights of Indigenous Peoples Act](#).

What are Regulations?

The statute, also referred to as an Act, sets the overall framework for emergency management in B.C. It establishes the key requirements, powers, and responsibilities of regulated entities.



Regulations provide finer details on areas identified in the statute. For example, the emergency management statute will authorize the government to declare that an event is eligible for financial assistance, and the regulations can specify certain details, such as

criteria that need to be met for this kind of declaration to be made. The process for amending regulations to reflect learnings or needs from future events is also more streamlined than the process for amending the statute.

The statute will identify what may be outlined or required in regulation. In other words, it will provide authority for regulations. However, while certain topics will be authorized to be addressed in regulations, the existence of this authorization does not necessarily mean that regulations will be made for those topics. Some matters may be better addressed through policy. Policy, along with operational plans and procedures, can provide guidance to ensure the legislation functions as intended.

This engagement process will help determine which details should be considered for inclusion in regulation rather than in policy, plans, or procedures.

Regulation Content

The current regulation includes nearly the entire legislative framework for the payment of financial assistance. It authorizes the government to declare events as eligible for financial assistance and includes provisions to establish the eligibility of people, businesses, and communities, to set out application and adjudication procedures, to determine the types of losses that are eligible for coverage under the program, to determine the amounts payable, and to provide for the recovery of overpayments. The full text of the current regulation can be viewed on the [BCLaws website](#).

Some aspects of the current regulation have been brought into the new statute. These include provisions that authorize the government to declare events as eligible for financial assistance, to set out application and adjudication procedures, and to provide for the recovery of overpayments; however, all of these either require or contemplate the making of regulations to ensure these provisions function as intended.

The core parameters for the financial assistance program will be contained within the modernized regulation. For a summary of the types of regulations the new statute will authorize for this program, see [Appendix 2](#).

How the Current Program Works

The current program is intended to provide financial assistance for sudden, unexpected, and uninsurable losses caused by an eligible emergency event. Under the current regulation, the Lieutenant Governor in Council or the Minister of Emergency Management and Climate Readiness can authorize an event as eligible for financial assistance. In determining whether an event is eligible, several factors are considered, including the type of disaster, whether there are eligible and uninsurable losses, the scope and scale of the impacts, the extent of damage, and the number of people and businesses affected.

Once an event is declared eligible, applicants may apply as individuals, local governments, First Nations, small businesses, farm operations, or charitable organizations. For losses to be eligible,

they must be uninsurable,¹ which means that insurance was not “reasonably and readily available.”

Not all uninsurable losses are eligible for coverage under the program. The current regulation includes lists of eligible expenses. Examples of eligible expenses include building repairs or restoration, replacement of essential personal items, equipment, or inventory, and site clean-up and debris removal. The regulation also includes lists of ineligible expenses. Examples of ineligible expenses include costs related to seasonal or recreational structures, eroded or damaged land, landscaping, loss of operational income, and outbuildings and their contents. A complete list of eligible and ineligible expenses can be found in [schedules 1-5 of the current regulation](#).

Private Sector Applicants

Once an event is declared eligible, private sector applicants – including individuals, small businesses, farm operations and charitable/volunteer organizations – can apply for financial assistance to repair or restore eligible property and structural damage based on the program’s definitions of eligible costs. Currently, financial assistance is provided for each eligible claim at 80 per cent of the estimated total damage greater than \$1,000, to a maximum of \$400,000.

¹ The current regulation provides an exception for local governments that have self-insured.

Public Sector Applicants

Once an event is declared eligible, First Nations and local government bodies can apply for financial assistance to restore damaged infrastructure. The regulation includes a cost-share calculator to determine the percentage that the Province will contribute to recovery projects based on the population of a community. Municipalities and regional districts contribute between 5 and 10 per cent of the total project cost, depending on the size of the local population and the dollar value of the accepted claim, and the Province contributes 90 to 95 per cent. For local government bodies other than municipalities and regional districts, the local government body contributes \$1,000 plus 5 per cent of the balance of the accepted claim.

Recent Changes to the Regulation

In 2021, a severe atmospheric river event caused devastating landslides and flooding resulting in wide-ranging catastrophic impacts on infrastructure and transportation systems, local governments and communities, farming and agriculture, small business owners, individuals, and families. The ministry received an unprecedented number of applications for financial assistance. In response, in 2022, the Province made several changes to the regulation to better support applicants.

Principles for a Modernized Regulation

The future of emergency management in B.C. aims to address frequent climate-driven events, including extreme heat, floods, landslides, fires, drought, and other risks such as those associated with earthquakes, tsunamis, and pandemics.

Moving to a statutory framework that recognizes all four phases of emergency management (mitigation, preparation, response and recovery) also means a focus on the lasting impact of events on people and communities.

The mission of the Ministry of Emergency Management and Climate Readiness is to lead provincial emergency and disaster risk management, build and foster collaborative relationships and partnerships, advance meaningful and lasting reconciliation with Indigenous Peoples, and support all British Columbians to reduce climate and disaster risk. Establishing principles is foundational to the drafting of a new regulation for financial assistance.

To assist local governments, the provincial cost-share portion for public infrastructure was increased from 80 per cent to between 90 and 95 per cent, depending on the population of the community. In addition, a portion of estimated project costs is now available up-front to help communities quickly start the most important public sector recovery projects.









For the private sector, financial assistance eligibility was expanded to a wider range of small business owners, including landlords. Under the previous rules, small business income had to be the owner's major source of income, meaning at least 50 per cent of their income. Under the new rules, an owner now must have at least \$10,000 in annual revenue from their small business. To further expand eligibility, the maximum annual income threshold for all small businesses was raised from \$1 million to \$2 million.

To address a gap in the regulation, corporate-owned primary residences are now included as an eligible expense. Previously, an applicant's primary residence was determined by homeowner grant eligibility. A change was made to allow people to apply for financial assistance if they have a defined connection to the corporation and use the home as a primary residence, which is not uncommon in the farming sector.

To reflect increased costs for households, small businesses, and other private-sector claimants, the maximum amount of private-sector financial assistance was raised from \$300,000 to \$400,000.

Discussion Question: How do you think financial assistance should support British Columbians?

The following principles are proposed:

Principle	Meaning	Legend
<i>Incentivizing Preparedness</i>	Individuals and communities are encouraged to mitigate risk and reduce vulnerability before a disaster occurs.	
<i>Reducing Future Risk</i>	Recovery increases future risk-resiliency after an emergency. Financial assistance should support applicants' long-term recovery goals while emphasizing the reduction of future risk.	
<i>Flexibility</i>	Streamlined application and assessment processes should support the full range of recovery options, diversity of applicants, and increase access to additional funding sources.	
<i>Cultural Safety</i>	The diverse cultural identities of all individuals, including Indigenous Peoples, are respected, valued, and protected, and power imbalances, biases, racism, and discrimination are considered to help achieve better outcomes.	
<i>Equity</i>	Equity factors, including income and affordability, are considered in the provision of assistance to ensure assistance is fair and appropriate, and supports B.C.'s diverse population.	
<i>Transparency</i>	Decisions and processes should be clear, supportive, and easy to navigate and understand.	
<i>Fairness and Consistency</i>	Applications receive fair and consistent assessments and applicants are confident that the same standards are applied in decision-making.	
<i>Financial Viability</i>	Measures are financially responsible, defensible, and aligned with provincial risk reduction and resiliency goals.	

Discussion Questions:

In addition to the principles outlined to the left, what are two values that are important to you and your community regarding financial assistance?

Out of these principles, what three principles are most important to you and/or your community, and why?

Financial Assistance – Identified Policy Areas

The Ministry of Emergency Management and Climate Readiness has identified policy areas to help guide the development of the new regulation. Areas outlined below were identified through pre-engagement and through analysis of program data, research related to wise practices, and approaches used in other jurisdictions. New areas for analysis may emerge through input received in response to this discussion paper.

Clarifying Event Eligibility

Principles Alignment



Under the current regulation, the Lieutenant Governor in Council or the Minister of Emergency Management and Climate Readiness are authorized to declare that an event is eligible for financial

assistance. In making a declaration, factors such as the type of disaster, whether there are eligible losses, the scope of the impact, and the extent of damage are considered; however, these factors are outlined in policy, rather than in the regulation.

The current regulation enables the Province to authorize financial assistance in the event of a “disaster.” A “disaster” is defined in the current Emergency Program Act as a “calamity that (a) is caused by accident, fire, explosion, technical failure or by the forces of nature, and (b) has resulted in serious harm to the health, safety or welfare of people, or in widespread damage to property.”

This definition provides some guidance for declaring eligible events but is not clear about the extent or severity of damage necessary for eligibility. The current approach is to authorize financial assistance when a disaster has caused widespread damage.

The modernized statute will require regulations to outline criteria that must be met for an event to be declared eligible for financial assistance. Establishing a set of clear criteria for use in determining emergency events eligible for financial assistance could simplify the declaration process and ensure that British Columbians understand when events will be declared eligible and why some events might not be eligible for financial assistance.

Discussion Question: What are the most important factors in determining whether an event should be eligible for financial assistance? How should the size of the event impact eligibility considerations?

Considering the Role of Insurance

Principles Alignment



The current regulation is based on the expectation that individuals have an obligation to mitigate their own financial risk through purchasing insurance. This acknowledges that we all have a role to play in protecting ourselves against emergency-related losses. From a technical standpoint, the current regulation defines “eligible costs” for private sector applicants as not including costs or expenses that can be recovered through legal action or for which insurance was “reasonably and readily available.” In practice this means that financial assistance is not available for any damage or loss for which insurance was available, whether or not it was purchased.

A comparable definition of “eligible costs,” with an exception for self-insurance, applies to public sector applicants.

There is an opportunity in the new regulation to consider the relative affordability and accessibility of insurance. This must be done with careful consideration of potential consequences such as an increase in the decision to not purchase insurance and the impact on the insurance market.

Insurance: Private Sector Applicants

An area for regulatory development involves examining what it means for insurance to be both available and affordable. The changing nature of climate-related weather events is impacting the types of insurance British Columbians need. Private sector insurance may not be available to all British Columbians if they live in high-risk areas, such as areas prone to flooding, even if it is provided by major insurers in other parts of the province.

This has revealed gaps in insurance availability for events such as floods that have caused widespread damage to homes, farmlands, and infrastructure, and increased demands on the government’s financial assistance program. Additionally, insurance is not available for all types of hazard events, leaving certain damages uncovered by private sector insurance.

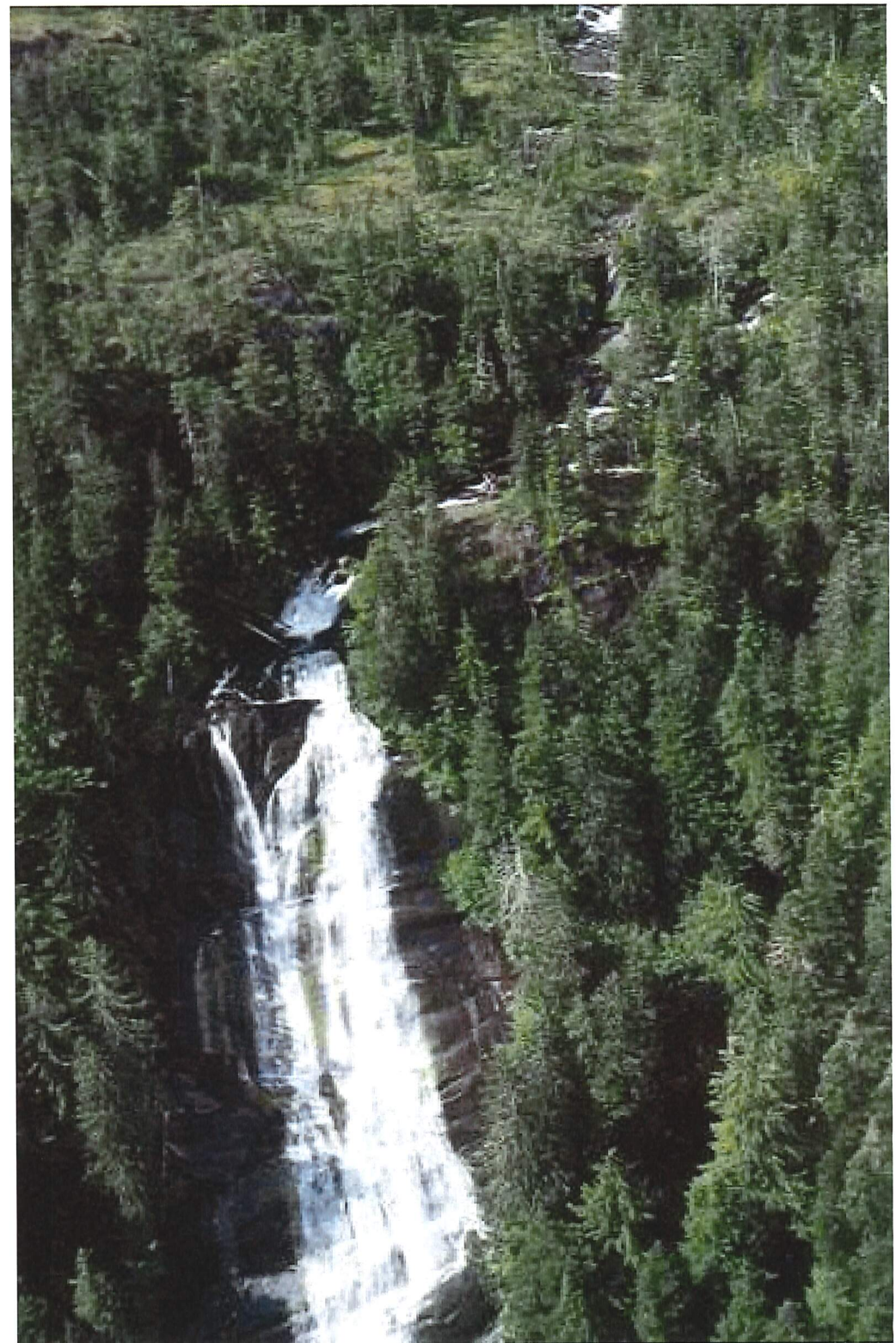
The affordability of insurance varies from person to person based on socio-economic status and many other factors. There is an opportunity to consider private sector insurance affordability and the role it plays in B.C.’s financial assistance regulation, with consideration for marginalized, vulnerable, and diverse populations.

Insurance is not typically available for purchase on reserve lands, which creates a gap in insurance protection for First Nations Peoples and communities. There is an opportunity to reconsider the role of insurance for individual First Nations applicants on reserve lands.

Insurance: Public Sector Applicants

The final report from the expert advisory panel on the federal Disaster Financial Assistance Arrangements program, Building Forward Together: Toward a more resilient Canada, identified limitations with that program including that not enough is done to incentivize risk reduction or build long-term resilience to disasters. For example, the report found that many local governments allow developments in high-risk areas and choose not to purchase insurance for public infrastructure.

As the *de facto* “funder of last resort,” the federal government pays, on average, 82 per cent of eligible disaster costs across the country through its Disaster Financial Assistance Arrangements program. The Disaster Financial Assistance Arrangements report recommends encouraging preparation and mitigation through changes to the federal program, such as by integrating risk data into the program and enforcing restrictions on how funds are used to prevent assets from being rebuilt in high-risk areas. If implemented, these changes would impact local governments in B.C.



Discussion Questions

How should insurance and government financial assistance work together to support recovery?

What barriers have you experienced in accessing and obtaining insurance? How could these barriers potentially be addressed in the new regulation?

How would the availability of financial assistance impact your/your community's decision to purchase insurance?

Modernizing Program Coverage

Principles Alignment



Modernizing the regulations for financial assistance presents an opportunity to ensure financial assistance is provided for what matters most. This could include ensuring rules for applicants, eligible expenses, and funding formulas are inclusive of diverse groups of people and communities.

Applicant Eligibility

Within the two broad categories of public and private sector, there are five main applicant streams for financial assistance under the current regulation: individuals, small businesses, farm operations, charitable/volunteer organizations, and local government bodies. The current regulation defines each applicant group, and applicants are required to meet these definitions to be determined eligible for assistance.

Some changes were recently made to expand eligibility for applicant groups. These changes are described in the [Recent Changes to the Regulation](#) section, above.

There are opportunities to reconsider the eligibility requirements for applicants in the new regulation to ensure that those intended to qualify for financial assistance do qualify. For example, under the current regulation, a small business must earn between \$10,000 and \$2 million annually. In designing the modernized regulation, the appropriateness of these thresholds should be considered.

The current regulation does not include applicant eligibility criteria specific to First Nations Peoples or communities. Changes to applicant eligibility criteria can ensure that the regulation reflects everyone in B.C.

Discussion Question: What gaps in program eligibility or coverage are you aware of? How could these be addressed in a new regulation?

Eligible Expenses

The current regulation includes eligible expenses for each applicant group in lists called “schedules.” Each schedule sets out types of costs that are eligible for each applicant group. Schedules also set out costs that are not eligible, such as those for which insurance was “reasonably and readily available.” The schedules are intended to include items that are essential to the well-being of an individual or to the viability of a small business, farm operation, charitable/volunteer organization, or local government.

What is considered “essential” is different for individuals, groups, or organizations, and may be different from what it was when the current regulation was drafted in the 1990s. In modernizing the regulation, consideration will be given to the concept of essential items, including with a view to the needs of those most vulnerable to the impacts of emergencies, such as the elderly, those with mobility needs, and those with limited resources.

Discussion Question: What expenses should be considered eligible for financial assistance?

Discussion Question: What aspects of British Columbians’ current living realities are most important when considering what a financial assistance regulation should cover? Are there specific living, ownership, and community relationships that should be considered?

Rethinking the Private Sector Funding Formula

The current private sector funding formula covers 80 per cent of eligible expenses, minus a \$1,000 deductible. Assistance is capped at a maximum of \$400,000; however, this cap is not frequently reached because the program is designed to support the reestablishment of basic essentials, as opposed to covering all losses.

This formula may create barriers for lower-income people and renters, who typically have smaller claims. Although claims from low-income people or renters may be smaller, losses may represent a substantial portion of their assets compared to higher-income people or homeowners. Currently, if damage or loss is less than \$1,000, expenses are not eligible for financial assistance. This can leave those with very few resources without financial support following a disaster.

The current regulation funds financial assistance for the lowest cost option to repair or replace damaged items. For structures, the amount funded is based on the lesser of: (a) the cost to repair the structure to its pre-disaster condition, (b) the cost to rebuild the structure, (c) the cost to replace the structure, and (d) the assessed value of the structure (as assessed annually by BC Assessment). In cases where the assessed value is lower than the cost to repair, rebuild, or replace a structure, people with fewer resources may be disproportionately impacted.

There is an opportunity in the new regulation to review the process and formula for how financial assistance amounts are determined.

Discussion Question: How could the private sector funding formula best support applicants with limited financial resources?

Terms and Definitions

Creating a new financial assistance regulation provides an opportunity to modernize terms and definitions to be more inclusive and better reflect the diversity of British Columbia's population.

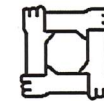
We have heard that some definitions create barriers for applicants to meet eligibility criteria. The definition of "*principal residence*" is key in determining eligibility and eligible expenses. Currently, this is largely based on eligibility for the annual homeowner grant. For individuals whose eligibility cannot be assessed using the rules with linkages to the homeowner grant, a principal residence is the residence that is occupied by the individual as their home, in which the majority of their personal effects are located, and where they reside or intend to reside for at least half of each year. This definition is not always easily applied to some living arrangements and can be particularly challenging for individuals without stable living arrangements.

There are many terms in the current regulation that may be challenging to interpret. For example, the terms "eligible personal

effects," "eligible business materials," "eligible farm materials," and "eligible charitable or volunteer materials" all introduce significant subjectivity and require program administrators to determine whether something is necessary or essential. All terms and definitions will be reviewed as part of modernizing the regulation.

Meeting Indigenous Applicant Needs

Principles Alignment



Currently, the way in which Indigenous applicants can access financial assistance is determined according to where they are located. First Nations Peoples and communities on reserve lands can access financial assistance through an agreement between Canada and the Province. This agreement is being renegotiated as a multilateral agreement with First Nations partners. Indigenous applicants located off reserve lands access financial assistance through individual, small business, farm operation, and charitable/volunteer organization application streams.

Modernizing the regulations for financial assistance will involve consideration of how the regulations can better support Indigenous applicants, including First Nations Peoples living on-reserve, First Nations communities, and First Nations, Métis, and Inuit Peoples

living elsewhere in B.C. We have heard from First Nations Peoples living on-reserve that insurance is not always accessible and differences in home ownership do not align with the regulation. Co-development of the modernized statute with First Nations Peoples means that the legislation will speak to concepts such as cultural safety and objects and sites of heritage value. The modernized regulations for financial assistance will also be co-developed, and there are concepts of unique importance to Indigenous applicants that will need to be examined. Given the existing and future agreements concerning the provision of financial assistance on reserve lands, B.C. will engage the Government of Canada during the co-development of modernized financial assistance regulations.

Eligible Costs

Under the current regulation, losses are not eligible if structural or property damage was pre-existing. Due to the lasting impacts of colonialism, and the impacts of intersectional disadvantage, Indigenous Peoples are more likely than other British Columbians to live in housing with pre-existing damage. This makes the assessment of claims under the current regulation challenging.

Similarly, the lists of [eligible personal expenses](#) (for individuals) and [eligible local government body expenses](#) (for communities) may exclude items of cultural importance to Indigenous Peoples.

There are opportunities to increase the equity of financial assistance by considering the distinct needs of Indigenous applicants through an intersectional lens that acknowledges the history of colonialism.

Discussion Question: How could financial assistance eligibility be improved for First Nations, Métis, and Inuit applicants?

Assessment and Evaluation Processes

We have heard from Indigenous Peoples that current assessment and evaluation processes do not support cultural safety. We have also heard that long adjudication timelines can worsen the harm resulting from emergency events. The new regulation presents an opportunity to build in culturally safe processes.

Discussion Question: How could financial assistance processes better promote Indigenous cultural safety?

Improving Alignment with Indigenous Services Canada Processes

First Nations communities have reported that financial assistance processes are complicated and delay access to financial assistance. Under the bilateral agreement between Canada and British Columbia, the Province administers financial assistance on-reserve.

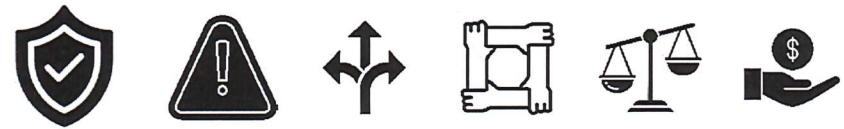
In this process, First Nations communities with disaster losses on reserve lands are required to apply for assistance from the Province prior to seeking funding from Indigenous Services Canada. If financial assistance under the provincial program is not approved, or if expenses exceed the \$400,000 limit to private sector assistance under B.C.'s program, then First Nations can apply to receive recovery funding directly from Indigenous Services Canada. This can result in applicants navigating multiple administrative processes to access financial assistance. This process is time consuming for applicants to navigate, and at times can result in the spread or worsening of damage. Given these challenges, some First Nations have chosen to work directly with Indigenous Services Canada. There is an opportunity to develop solutions to simplify the framework and application process for financial assistance.

Discussion Question: What are the most important considerations to ensure First Nations Peoples and communities are better supported by B.C.'s financial assistance program?



Building Forward for Resilience

Principles Alignment



The current regulation is not designed to support or incentivize mitigation measures or efforts to build back better. Mitigation reduces the impacts of future hazard events and measures may include upgrading flood prone facilities with new flood-proofing measures, rebuilding or renovating community infrastructure and homes to increase resilience by relocating important electrical works to higher floors, replacing damaged materials with more resilient options, and more.

Mitigation measures are strongly supported by evidence suggesting that they can increase community safety, reduce risk, and lessen the impact of future emergencies. Mitigation is the central component of successful disaster risk management, and it is important that the new regulation helps incentivize and encourage it. A key area for exploration within this regulation is to identify how financial assistance can not only help support the needs of British Columbians in the short term after a disaster, but also how it can be leveraged to increase long-term resilience.

Managed retreat measures involve shifting people and property away from high-risk areas. In the context of financial assistance, managed retreat strategies could involve helping people relocate from known hazard areas. This process involves significant consultation and collaboration to ensure communities are supportive of changing development patterns in a way that removes people, properties, and infrastructure from the highest risk areas. The concept of managed retreat is eligible under the federal Disaster Financial Assistance Arrangements program, but the Province is not able to access funding for these types of projects due to the terms of B.C.'s current regulation.

Managed retreat is an important tool in a toolbox of disaster risk management approaches that look at ways to avoid risk, retreat from risk, accommodate risk, and protect from risk. Currently, the accommodate and protect approaches taken in B.C. to "rebuild" after disasters, with funding from insurance or government financial assistance, are limited. There is an opportunity in the new regulation to build in recovery approaches that support avoiding and retreating from hazard risks.

Private Sector

The current private sector funding formula covers 80 per cent of eligible expenses, minus a \$1,000 deductible. Assistance is capped at a maximum of \$400,000 and is aimed at returning property to its pre-disaster condition. In the modernized regulation, financial assistance could be used to help people and businesses build for future resilience, while also meeting their post-emergency needs.

Encouraging British Columbians to build for resilience in the private sector can be explored as an important part of reducing hazard risk.

After financial assistance has been paid twice in relation to a structure owned by a private sector applicant, the current regulation prevents assistance from being paid for additional losses unless the minister determines that, after the second occasion, all corrective or preventative actions reasonably possible to avoid recurrence of the damage or destruction were taken. This kind of rule could be maintained in the modernized regulation, or B.C. could explore other options to encourage applicants to take necessary actions to prevent future damage and build back with a view to resilience. For example, Alberta's Disaster Recovery Program will pay financial assistance only once per homeowner property address, with that limit being applied to the property address only (and not following the applicant if they move).

Discussion Question: How could building for resilience in recovery be incentivized in the new financial assistance framework?

Currently, financial assistance for the public sector is designed to restore the function of public infrastructure, rather than replace capital assets with protective, mitigative, or innovative public infrastructure with the aim of reducing vulnerability to future emergencies. This can create challenges for communities to make necessary improvements.

The federal Disaster Financial Assistance Arrangements report, [Building Forward Together: Toward a more resilient Canada](#), recommended changes to federal funding to incentivize risk-informed decision-making and to place restrictions on funding for high-risk infrastructure. Mitigation and build-back-better initiatives can be explored for ways to increase disaster resilience in B.C. and to align with federal funding programs.

Given the rising costs associated with responding to and recovering from emergencies, it is essential to identify long-term, viable solutions that position local governments to rebuild in a way that reduces future risk. There are several provincial initiatives underway that will assist local governments to use risk-informed decision-making. These include [ClimateReadyBC](#), an online portal for climate and disaster risk data, information, and resources; the Disaster and Climate Risk and Resilience Assessment; the BC Flood Strategy and new flood plain mapping with updated information on flood risk; and the [Climate Preparedness and Adaptation Strategy](#) with actions for climate-ready infrastructure and buildings. There is an opportunity in the new regulation to support local governments to use risk-informed decision-making in planning.

Discussion Question: How can financial assistance better support reducing risk, incentivize risk-based decision-making, and increase future resilience?

Maximizing Alignment and Flexibility

Principles Alignment



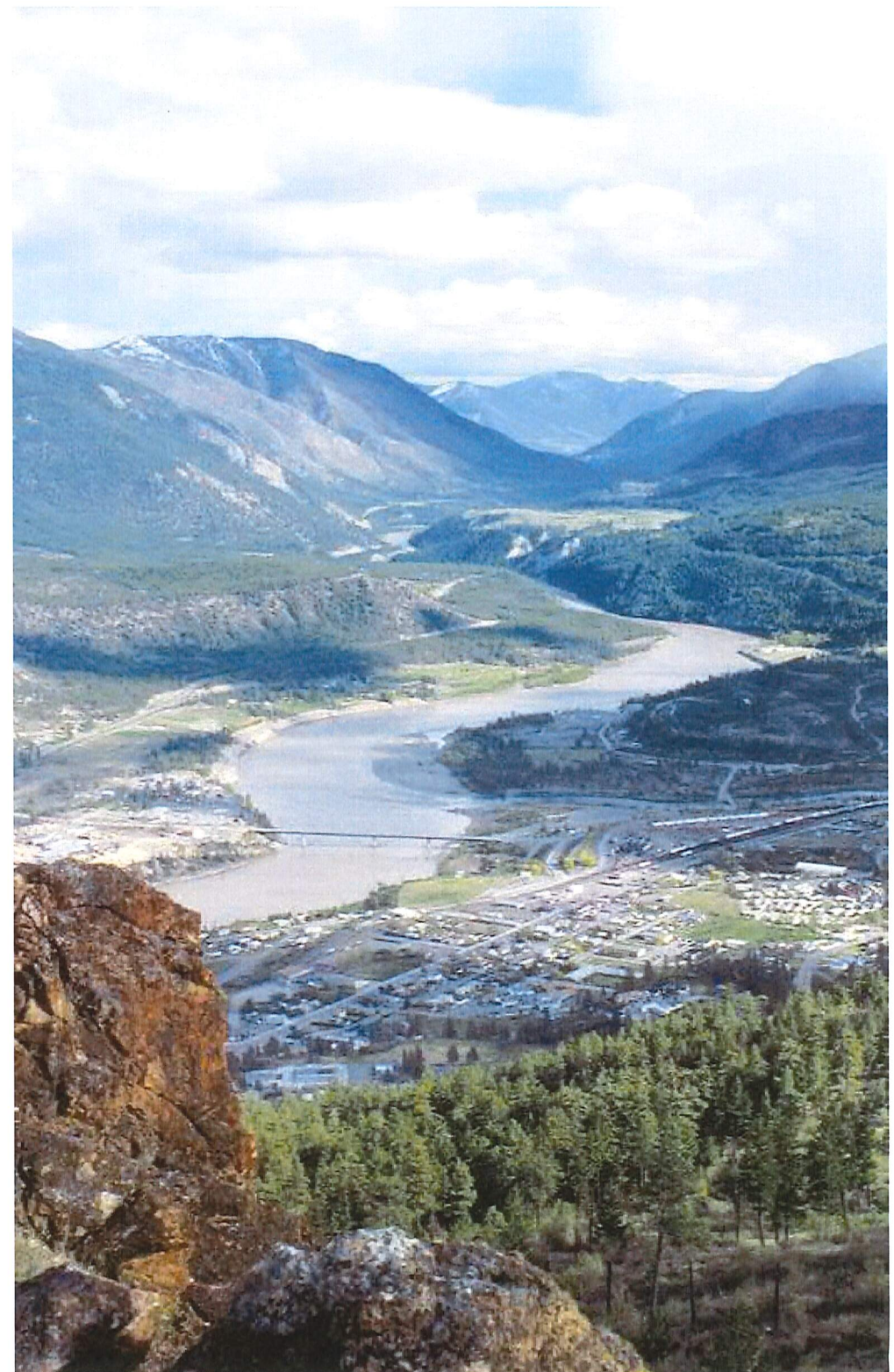
Given the importance of rebuilding after disasters and mitigating risks, financial assistance provided in the province is, at times, not the only source of funding available. However, there are barriers in the current regulatory framework that prevent applicants from accessing multiple financial assistance opportunities. While the Ministry of Emergency Management and Climate Readiness has worked with applicants to overcome this barrier, in reimagining the financial assistance framework there is an opportunity for regulations to facilitate access in a more clear and timely manner. For example, ensuring that public sector applicants can access recovery funding through the Government of Canada's Disaster Mitigation and Adaptation Fund, the Community Emergency Preparedness Fund administered by the Union of BC Municipalities, mitigative funding that the Province could access through the federal Disaster Financial Assistance Arrangements program, and other relevant funding opportunities, in addition to financial assistance under B.C.'s modernized regulation.

Increasing Recoverable Costs

Another aspect of funding flexibility involves aligning the provincial financial assistance framework and the federal Disaster Financial Assistance Arrangements program, which can reimburse provinces and territories for a portion of eligible recovery costs. Currently, there are issues that limit the Province's ability to maximize cost-sharing with the federal Disaster Financial Assistance Arrangements program.

After it provides financial assistance, the Province can submit eligible expenses to the federal Disaster Financial Assistance Arrangements program for reimbursement based on the program's criteria. The program's terms and conditions establish a *per capita* disaster response and recovery cost threshold that must be surpassed for reimbursement under the Disaster Financial Assistance Arrangements program to take place. For B.C., the threshold is currently \$19.4 million, above which costs are shared with the federal government with progressively higher cost sharing for Canada as the event cost grows.

Due to restrictions in the current regulation, there are aspects of the federal Disaster Financial Assistance Arrangements program that B.C.'s existing financial assistance program cannot access. For example, although funding is available to the Province for mitigative enhancements, B.C.'s current regulations for financial assistance present barriers to accessing this funding as they are geared towards restoring property to pre-disaster condition. Improving alignment with the Disaster Financial Assistance Arrangements program creates the opportunity for the provincial government to continue to support community recovery while limiting or even reducing the overall cost of the program to the Province.



Conclusion

Thank you for taking the time to participate in this engagement to help shape the future regulatory approach for B.C.'s financial assistance program.

You can provide feedback by email to modernizeEM@gov.bc.ca. Submissions will be accepted until December 31, 2023.

Watch our website for up-to-date information on supports, upcoming engagement and co-development activities: www.gov.bc.ca/EmergencyManagementAct. You can subscribe to the page to receive updates.

Next Steps

Following the release of this discussion paper, the Ministry of Emergency Management and Climate Readiness will launch public and private sector engagement. We will also continue co-development with First Nations peoples. Under a [phased approach](#), completion of Phase 1 of the regulation is targeting 2024, with Phase 2 targeting 2025.

The new regulation will improve and strengthen the Province's recovery financial assistance system.



Appendix 1: Summary of Discussion Questions

Question #	Question	Page #
1	<i>How do you think financial assistance should support British Columbians?</i>	10
2	<i>In addition to the principles outlined to the left, what are two values that are important to you and your community regarding financial assistance?</i>	11
3	<i>Out of these principles, what three principles are most important to you and/or your community, and why?</i>	11
4	<i>What are the most important factors in determining whether an event should be eligible for financial assistance? How should the size of the event impact eligibility considerations?</i>	12
5	<i>How should insurance and government financial assistance work together to support recovery?</i>	14
6	<i>What barriers have you experienced in accessing and obtaining insurance? How could these barriers potentially be addressed in the new regulation?</i>	14
7	<i>How would the availability of financial assistance impact your / your community's decision to purchase insurance?</i>	14
8	<i>What gaps in program eligibility or coverage are you aware of? How could these be addressed in a new regulation?</i>	15
9	<i>What expenses should be considered eligible for financial assistance?</i>	16
10	<i>How could the private sector funding formula best support applicants with limited financial resources?</i>	16
11	<i>What aspects of British Columbians' current living realities are most important when considering what a financial assistance regulation should cover? Are there specific living, ownership, and community relationships that should be considered?</i>	16
12	<i>How could financial assistance eligibility be improved for First Nations, Métis, and Inuit applicants?</i>	18
13	<i>How could financial assistance processes better promote Indigenous cultural safety?</i>	18
14	<i>What are the most important considerations to ensure First Nations Peoples and communities are better supported by B.C.'s financial assistance program?</i>	19
15	<i>How could building for resilience in recovery be incentivized in the new financial assistance framework?</i>	20
16	<i>How can financial assistance better support reducing risk, incentivize risk-based decision-making, and increase future resilience?</i>	21

Appendix 2: Relevant Regulations Authorized by the Modernized Statute

Reference	Regulations Authorized To
1	Establish criteria and conditions that must be met for an event to be declared eligible for financial assistance
2	Establish a deadline for applying for financial assistance
3	Describe information and records that must be provided with an application for financial assistance
4	Establish core rules for determining whether a person is eligible to receive financial assistance and, if eligible, the amount available, including setting minimum and maximum amounts payable
5	Establishing conditions for receiving financial assistance
6	Establishing exclusions from financial assistance, potentially including (1) a minimum dollar threshold for the payment of financial assistance and (2) describing circumstances associated with the loss that would prevent the payment of financial assistance
7	Establish circumstances in which financial assistance may be refused or reduced
8	Establishing rules concerning valuations and assessments, the collection and use of information
9	Establish rules concerning trained and qualified administrators, including establishing circumstances that affect the government's ability to request a trained and qualified person to evaluate damage, assess loss, and provide advice on eligibility
10	Establish rules concerning payments
11	Establish procedures for reconsidering determinations, and to establish grounds for appeals
12	Describe information and records that must be provided with an appeal
13	Establish rules concerning repayments of financial assistance, including circumstances that would require repayment, the calculation of repayments, and the filing of a certificate with a court to provide for the repayment

BC’s Modernized Emergency Management Legislation: Summary of City of Surrey staff comments on the Regulations for Local Authorities

The Ministry of Emergency Management and Climate Readiness is preparing to draft regulations to accompany the new Emergency and Disaster Management Act, which will include a new regulatory approach for local authority emergency management. Feedback received in response to this consultation will inform the design and drafting of these regulations, which are currently targeted for completion in 2024.

Consultation focus “A”: Regulations for Local Authority Planning

Once regulations for local authorities are made, there will be a requirement to prepare risk assessments of local hazards, update emergency management plans, and business continuity plans. The province has asked for comments on the following questions:

A1) Phasing-In: How much time does your local authority need to prepare risk assessments, emergency management plans, and business continuity plans?

Submission Comments: Enhanced capacity and resources will be needed to revise current plans, add new risk assessments, and incorporate business continuity. These efforts will take significant time to source and meet the new legislative requirements. We recommend 36 - 48 months will be required to complete these materials.

A2) Preparing Risk Assessments:

Under the proposed legislation, risk assessments will need to consider:

- The degree of risk posed by a hazard.
- The likelihood of the hazard leading to an emergency.
- The potential scope and scale of an emergency.
- Available Indigenous and local knowledge.
- Potential impacts from expected climate change or extreme weather events.
- Impacts on people, animals and places that may be disproportionately impacted by emergencies and may be more vulnerable due to physical location or prescribed circumstances.

Should there be rules in the regulations for how risk assessments are prepared? If yes, what do you suggest?

Submission Comments: Ideally the province will provide a template to guide this work along with a guideline which includes examples. The rules for risk assessment need to be reasonable and not overly rigorous on local authorities.

A3) Additional contents for risk assessment:

Risk assessments must identify all reasonably foreseeable hazards and assess:

- The extent of risk presented by a hazard.
- The potential consequences if an emergency occurs, with special consideration to people who may experience intersectional disadvantage and vulnerable people, animals, places, or things.

Should there be additional matters assessed in relation to hazards?

Submission Comments: The risk assessments should also include the potential consequences if an emergency occurs and requires evacuation of citizens.

A4) Preparing Emergency Management Plans:

Municipalities will be required to have emergency management plans that are based on the results of risk assessments and that describe:

- Measures necessary for each of the four phases of emergency management.
- The rules, powers, and duties of key persons.
- Requirements for emergency resources.
- Procedures for engaging emergency systems.
- Plans for training and exercise programs.
- How cultural safety will be promoted.

Should there be rules in regulations for how emergency management plans are prepared? If yes, what do you suggest?

Submission Comments: Yes, there should be rules on how emergency plans are prepared, supported with provincial templates and guidelines, including examples. The rules for emergency plans need to be reasonable and not overly rigorous on local authorities.

A5) Emergency management plans must describe:

- Measures to mitigate the effects of emergencies on people who may experience intersectional disadvantage and vulnerable people, animals, places or things.
- Measures to promote cultural safety.

Should there be additional matters described for the purposes of emergency management plans?

Submission Comments: No additional matters should be described.

A6) Regional Districts: Risk Assessment and Emergency Management Plan Scope

Municipalities or Regional Districts (“RD”) must prepare and maintain risk assessments for the hazards within their jurisdiction, and prepare and maintain an emergency management plan for their jurisdiction.

How should the regulations establish a minimum required scope for regional district plans?

Submission Comments: The scope of RD emergency plans should be limited to the scope of services the RD provides to its member municipalities.

A7) Consultation and coordination with neighboring local authorities:

When preparing, reviewing, or revising a risk assessment or emergency management plan, local authorities will be required to consult and coordinate with adjacent local authorities and Indigenous governing bodies and, if adjacent to the treaty lands of a Modern Treaty Nation, to consult and cooperate with that nation.

Should there be rules in the regulations for how local authorities consult and coordinate with neighboring local authorities in the course of preparing, reviewing or revising a risk assessment or emergency management plan? If yes, what do you suggest?

Submission Comments: Yes, it is concerning how much work could potentially be involved with ongoing, year over year changes to neighboring jurisdiction plans. Consultation and collaboration may be a task which can never be completed. Further, this requirement may create challenges with the capacity and resources required to review all risk assessments and emergency plans. Should neighboring local authorities experience similar capacity concerns, the regulations need to reflect a definition of how much effort is required to meet the legislative requirements.

A8) Consultation and cooperation with Indigenous governing bodies and Modern Treaty Nations:

Should there be rules in the regulations for how local authorities consult and cooperate with indigenous governing bodies and, if applicable, Modern Treaty Nations in the course of preparing, reviewing or revising a risk assessment or emergency management plan? If yes, what do you suggest?

Submission Comments: Yes, it is concerning how much time could potentially be required with consulting Indigenous governing bodies. Consultation and collaboration may be a task which can never be completed. Further, this requirement may create challenges with the capacity and resources required to review all risk assessments and emergency plans. Should neighboring local authorities experience similar capacity concerns, the regulations need to reflect a definition of how much effort is required to meet the legislative requirements.

A9) Business Continuity Plans:

Municipalities will be required to have business continuity plans that describe how they will ensure the continued delivery of essential services during an emergency.

Should there be rules in the regulations for how business continuity plans are prepared? If yes, what do you suggest?

Submission Comments: Yes, there should be rules. The rules should be limited to the high-level priorities of business continuity. Due to the variability in local authority scope, capacity, and resources, there should not be any detailed rules in the regulations for how business continuity plans are specifically prepared.

A10) Reviewing and revising planning materials:

As the risk landscape continues to evolve, regular review of risk assessments, emergency management plans, and business continuity plans is necessary to ensure all information is current. One consideration in establishing review cycles is community capacity to meet the requirements.

The goal is to strike a balance between ensuring risks are being regularly reviewed and reflected in plans and recognizing the differences in community capacities and contexts.

Should there be rules in the regulations to establish a cycle for the regular review and revision of risk assessments, emergency management plans, and business continuity plans? If yes, what would be an appropriate cycle?

Submission Comments: Yes, there should be a rule that establishes a cycle for regular review and revision of changing risks. A cycle of five to seven years allows staff to manage the time needed to conduct reviews and revise each of the plans as necessary.

Focus “B”: Regulations for Emergency Management Organizations

Under the old Emergency Program Act, local authorities were required to establish emergency management organizations. These organizations developed and implemented emergency management plans as well as response and recovery measures. This requirement will continue under the new modernized legislation, but multijurisdictional emergency management organizations (“MJEMO”) will also be enabled.

B1) Emergency Management organizations other than multijurisdictional Emergency Management Organizations:

The modernized statute will require a local authority, if it does not join a multijurisdictional emergency management organization, to establish, appoint members to, and maintain its own emergency management organization.

Should there be rules in the regulations for establishing, appointing members to and maintaining emergency management organizations? If yes, what do you suggest?

Submission Comments: Yes, there should be rules. The rules should be limited to the process of the emergency management organization for appointing high-level positions of emergency management.

B2) Establishing multijurisdictional emergency management organizations:

The new multijurisdictional emergency management organization framework will allow members to undertake response actions as a single body. The framework will allow cross-jurisdictional collaborative relationships to be formalized and permit legislative and operational requirements to be met collaboratively. Multijurisdictional emergency management organizations can consist of any combination of local authorities, Indigenous governing bodies, and the provincial government.

The modernized statute will authorize a multijurisdictional emergency management organization to be established by any combination of local authorities, Indigenous governing bodies, and the Province.

What rules should the regulations provide to govern the formation of multijurisdictional emergency management organizations?

Submission Comments: The formation of a multijurisdictional emergency management organization should have rules to define whether it is a formal organization or a more informal partnership. Formalizing the process often requires agreements, legal consultation, and liability,

which provides additional barriers and disincentives. By providing guidance through policy, partnerships are more likely to form in a natural, mutually-beneficial, and collaborative manner to support and share knowledge to the benefit of all.

B3) Governance and responsibilities of multijurisdictional emergency management organizations:

Should there be rules in the regulations about the governance and responsibilities of multijurisdictional emergency management organizations? If yes, what do you suggest?

Submission Comments: Any rules should require the multijurisdictional emergency management organization to have a system of appointing the Emergency Planning Coordinator role, as well as the length of terms for re-appointments. The details of which should be established by the MJEMO in a required constitution and bylaws like document for governance of the MJEMO. The rules should also support the option of partnerships. The regulations should allow unique partnerships to achieve their own objectives, which will depend on their internal capacity and available resources.

B4) Multijurisdictional emergency management organization records:

The new statute will require that a local authority in a multijurisdictional emergency management organization provide information required by the provincial administrator and comply with directions given by the provincial administrator.

Should there be rules in the regulations to specify the types of records relevant to a local authority's participation in a multijurisdictional emergency management organization that must be given to the provincial administrator? If yes, what do you suggest?

Submission Comments: A suggested reporting process could be similar to the Society Act, where financial and director information is provided to the Province annually as a requirement.

APPENDIX “IV”

Finance department comments on the relevant questions posed by the province for feedback.

Provincial questions for comment:

Question #	Question	Page #
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Finance department comments

#1 – How do you think financial assistance should support British Columbians?

- Financial assistance should better support local municipalities who are doing the emergency response and recovery work.
 - Less onerous administrative process for claim submission.
 - The support documentation required for claim submission is extremely administratively taxing.
 - The claim submission process and the support documentation requirements are not clear and have differed from claim to claim.
 - More timely review and settlement of claims submitted by local municipalities.
 - Expanded scope of what costs should be eligible for reimbursement – for example – Any staff time directly related to emergency response activities as opposed to only paid overtime and the cost of utilizing municipal owned equipment in emergency response activities.
- Provide timely financial assistance required to rebuild or replace essential public infrastructure to the pre-disaster condition.

#3 – In addition to the principles outlined to the left, what are the two values that are important to you and your community regarding financial assistance.

- Budgetary neutrality i.e. financial assistance should result in a net zero impact on the municipality due to the emergency event.
- Timeliness of support i.e. the assistance should be provided in a timely manner

#3 – Out of these principals, what three principles are most important to you and/or your community, and why?

- Flexibility – A streamlined application and assessment process will greatly assist local municipalities access vital funding to support the emergency response and recovery work they are doing.
- Transparency – Clear, supportive, and easy to navigate and understand decisions and processes will allow local municipalities to direct more scarce resources to actual emergency response and recovery activities as opposed to administrative processes of claim submission and recovery.
- Fairness and Consistency – A fair and consistent application assessment framework will improve the transparency and flexibility for local municipalities as noted above.

#4 – What are the most important factors in determining whether an event should be eligible for financial assistance? How should the size of the event impact eligibility considerations?

- The most important factors are:
 - Scope of impact.
 - Extent of damage.
 - Any indirect financial impacts such as impact on asset management practices or procurement practices etc.

5) How should insurance and government financial assistance work together to support recovery?

The City Surrey's insurance deductibles depend on peril and the amount may vary depending on percent of insured property that is affected (Ex: Earthquake, Wildfire). The insured assets referenced do not include roads, bridges and below ground infrastructure (other than pump stations). The costs to appraise and insure the latter could more than double the cost of the City's insurance program. This is also not considering the fact that full limits and comprehensive coverage may not be available in the market as roads and underground infrastructure would require specialty coverage not available through domestic markets. As such, City of Surrey's policy to self insure is in line with most other municipalities and relies on provincially funded programs to recoup some of the costs required to get infrastructure up and running again quickly after a catastrophe.

6) What barriers have you experience in accessing and obtaining insurance? How could these barriers potentially be addressed in the new regulation?

Cost – Certain perils such as flood and Earthquake are becoming increasingly expensive.

Capacity – Capacity to insure to higher values is unavailable for certain perils or in certain areas. Most recently Wildfire exposure has been a barrier to obtain insurance in some communities.

Valuation – Certain assets (such as underground works or infrastructure are more difficult or costly to appraise for insurable value).

Regulation could address cost prohibitive factors that deem insurance unattainable. The regulation could consider excess or top-up limits where full limits are not available. Alternatively, insurers could look at offering premium reductions or additional capacity in areas where municipalities have invested in mitigation measures under this regulation.

7) How would the availability of financial assistance impact you/your community's decision to purchase insurance.

For the City, financial assistance would not replace the need for a robust insurance program but would be a supplemental avenue to be able to invest the reimbursed financial assistance amounts in mitigation or more resilient infrastructure which would generally fall outside of what would be covered in traditional insurance.

8) What gaps in the program eligibility or coverage are you aware of? How could these be addressed in a new regulation?

Higher deductibles are being applied to certain perils such as Flood; Named Storm; Earthquake; and most recently, Wildfire on the City's insurance program. Pandemic related losses are mostly excluded in the marketplace. While not a natural catastrophe, the emergence of cyber risk and cyber terrorism also pose exposures to municipalities that are difficult to find insurance for.

#9 – What expenses should be considered eligible for financial assistance?

- Any and all costs directly incurred in response and recovery activities for eligible disaster events.
- Incremental costs currently deemed as ineligible (e.g. Overtime banked, purchase of equipment req'd during an emergency event, facility rental/loss of use of a facility)

#15 – How could building resilience in recovery be incentivized in the new financial assistance framework?

- Providing funding support to build back better will greatly incentivise building resilience. Currently, recovery funding is limited to building back to the same standard prior to the disaster. This often leaves local municipalities limited to building resilience in recovery.
- Improve the responsiveness of the Disaster Financial Assistance Program by providing support to changing community needs
- Digitize the disaster financial assistance claim process to improve accessibility and efficiency and implement an ongoing assessment of the programs' effectiveness.

#16 – How can financial assistance better support reducing risk, incentivize risk-based decision-making, and increase future resilience?

- Proactively providing "resilience" funding to upgrade existing infrastructure and/or build new resilient infrastructure prior to a disaster will greatly incentivize risk-based decision making, increase future resilience and likely reduce claims of future disasters.
- Start funding high-impact risk reduction initiatives
- Establish a pre-disaster funding program to reduce risk and future Disaster financial Assistance recovery claims.