

How Can Municipalities in British Columbia and Québec Contribute to Flood Risk Reduction?

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The cost of flood damage in Canada is increasing as the impacts of climate change intensify. Although municipalities in BC and Quebec are responsible for providing flood protection to mitigate risk, they pay a limited share of the cost of disaster recovery. This paper argues that by correcting incentives, municipalities could be encouraged to play a more proactive role in risk reduction. The authors propose three specific policy instruments to help municipalities reduce flood risks.

[Read the full report: https://uoft.me/IMFG-Floodrisk](https://uoft.me/IMFG-Floodrisk)

Recommendations to reduce municipal flood risks:

Flood Mapping: Adequate and up-to-date flood-zone maps are a key component of reducing the costs of flood damage. Lack of flood-risk knowledge among municipalities and property owners is one of the most significant gaps in flood-risk management.

Land-use planning: Preventing construction or reconstruction in flood zones through land use planning is the most practical and cost-effective way to reduce future damage from flooding. Legal restrictions on the location, type, scale, and density of development in flood-risk areas may be required.

Relocation: Exposure to flood risk could be reduced by having municipalities finance the relocation of the most vulnerable properties, particularly buildings experiencing recurrent flooding or those located outside the area protected by dams, dikes and other structures. Under some conditions, relocation makes economic sense, for example where the full cost of remaining in place exceeds the cost of relocation.

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