

MINISTRY OF EMERGENCY MANAGEMENT AND CLIMATE READINESS BRIEFING NOTE FOR INFORMATION

PREPARED FOR: Honourable Bowinn Ma, Minister of Emergency Management and Climate Readiness

ISSUE: Disaster Financial Assistance (DFA) Program Review Project

BACKGROUND:

- Recovery Funding in the Ministry of Emergency Management and Climate Readiness (EMCR) is undertaking a DFA program review, with the goal of making administrative and program changes to better serve British Columbians.
- The review will also assist with identifying policy issues and informing plans for public engagement and policy development on the Compensation and Disaster Financial Assistance Regulation (CDFAR) amendments planned for Spring 2024.

DISCUSSION:

Rationale for Program Review

- The CDFAR has seen only a few substantive changes since it was adopted in the mid 1990s, such as:
 - 2005: Increasing the cap on the amount of DFA payable to private sector applicants to \$300,000 per claim (previously \$100,000).
 - 2022: Changing qualification rules to allow more small businesses to apply; allowing applicants with homes held in a corporation's name to apply; increasing the cap on DFA payable to private sector applicants to \$400,000 per claim; allowing advance payments to community/public sector applicants; changing the cost-share formula for DFA eligible projects to be more favourable to communities.
- Infrequent updates to the regulation, somewhat limited enhancements to program policy and administration over time and more frequent/severe disasters such as the November 2021 floods have resulted in policy and administrative issues for DFA.
- See Appendix 1 for examples of program policy and administrative issues with DFA that are being considered under the program review.

Program review & relationship to regulation modernization

- EMCR's Policy and Legislation Branch (P&L) has lead responsibility for engagement and policy development on changes to the CDFAR. Any substantive policy shifts will be completed through the regulatory development process.

- Recovery Funding and P&L Branches are sharing information and collaborating to make sure the DFA program review meaningfully informs the future regulation.
- P&L is working towards a possible Cabinet submission focused on the content and process for engagement on the CDFAR in April 2023.

Program Review Next Steps

- The program review is being conducted by Recovery Funding staff, with a report for internal EMCR use to be completed by the end of March 2023.
- The report will include data on program metrics such as administrative costs relative to funding delivered and program spending and eligibility trends over time.
- The key public-facing component of the program review will be a survey issued directly to several thousand homeowner, tenant, small business, farm and charitable organization applicants to DFA from the past five years.
- The email-based survey will be issued January 16, 2023 and delivered by the Ministry of Citizens' Services (CITZ).
- Expert data analysis of the results will be performed by Malatest under contract to CITZ. Initial data analysis will be available in late February 2023 and a final survey summary report by March 17, 2023.
- The total cost for the survey is estimated at just over \$21,000, and includes amounts paid to CITZ and to Malatest.
- The program review will also consider findings from the Ombudsperson's systemic investigation of Emergency Support Services and DFA, depending on the Ombudsperson's timing (see Appendix 2).

INDIGENOUS PEOPLES CONSIDERATIONS:

- EMCR is contracted by Indigenous Services Canada under the 10-year bilateral Emergency Management Services Funding Agreement to provide equivalent emergency management services on reserve. ^{s.13}
- Indigenous homeowners and tenants on reserve, and Indigenous governments, are eligible to apply for DFA as per the bilateral agreement.
- Indigenous applicants appear to be generally dissatisfied with the DFA program policy, scope and administration. There are a number of possible paths forward for improving service to Indigenous applicants that will be considered as part of both DFA program review and CDFAR modernization, and the modernized regulation will be co-developed with Indigenous partners.

OTHER MINISTRIES IMPACTED/CONSULTED:

- Several other ministries have been consulted as part of the DFA program review, including Social Development and Poverty Reduction; Jobs, Economic Development and Innovation; Agriculture and Food; and Municipal Affairs.

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	Initials	Date
DM	TR	Jan 5, 2023
ADM	JLM	Jan 4, 2023

ATTACHMENTS:

- APPENDIX 1 - Examples of administrative/program policy issues and questions about DFA
- APPENDIX 2 - Information: Ombudsperson investigation
- 637209 – Attachment - DFA User Survey

APPENDIX 1

Examples of Administrative/Program Policy Issues and Questions About DFA

- There are limited tools and policies in place to handle large case loads for events like the November 2021 atmospheric river.
 - For example, there is no policy in place to prioritize application handling based on applicant need, and currently limited tools to effectively carry that out even if EMCR preferred a needs-based policy.
 - Program review will consider what possibilities might exist under the current CDFAR rules that would allow for different ways of managing case loads, and what would be needed to take a different approach (e.g. data collection from applicants; information sharing with other service providers such as the Red Cross; closer collaboration with First Nations governments).
- The program currently has no established service standards for responsiveness to applicant inquiries, file review, and other key program activities. It is difficult to give applicants reliable information on the timeframes for resolving their applications.
 - The updated DFA database adopted in September 2022 has much stronger case load management and monitoring capabilities than what the DFA program previously had available.
 - Program review will consider potential service standards and what approaches might work to effectively monitor, meet and report out results achieved.
- It would be beneficial to review the program's application forms, website and guidelines to look for opportunities to simplify and clarify language and to improve accessibility for people whose primary language is not English.
- Additionally, some Indigenous applicants have suggested a form and/or process specifically tailored to Indigenous applicants needs and circumstances.
 - Up front accessibility and clarity for applicants may be one way to reduce applicants' anxiety following a potentially traumatic event, as well as supporting business goals such as reducing time spent processing ineligible applications and potentially reducing the number of appeals.
 - The current application form (PDF and online) does not make reference to certain concepts relevant to on-reserve homeowners, such as Certificates of Possession indicating who has legal ownership of the home.

APPENDIX 2

Information: Ombudsperson Investigation

- The Ombudsperson is conducting a systemic investigation into the delivery of Emergency Support Services (ESS) and DFA, focusing on the experiences of evacuees who applied to either or both programs.
- The decision for Recovery Funding to undertake a program review is not related to the Ombudsperson's investigation.
- The Ombudsperson issued a questionnaire in early October 2022. Self-selected British Columbians who were evacuated due to a disaster in 2021 and applied to either ESS or DFA, or both, are invited to respond to the questionnaire until the end of December 2022.
- The Ombudsperson report is expected to be provided to EMCR for internal review and comment. At this time, no exact date for review or public release has been provided.
- The scope of the DFA program review is broader than the Ombudsperson's investigation.
- The DFA user experience survey will be issued to DFA applicants who were not evacuated, and to everyone who applied as far back as 2017 and who provided an email address to the program.
- The program review is also looking at the public sector (community) side of the program, exploring perspectives and opportunities for change for how funding is administered to local governments and First Nations governments. Service to communities is not in the Ombudsperson's scope.
- The DFA program review is likely to result in more operationally-detailed options for improvement compared to the Ombudsperson's systemic investigation; however, the Ombudsperson's report findings will be considered as part of program review if the Ombudsperson's report is available before the end of March.
- If the Ombudsperson's report is not available before the end of March, Recovery Funding and P&L will work together to make a plan for implementing the DFA-related recommendations as appropriate.

Disaster Financial Assistance – Survey for Private Sector Applicants
Draft questions

Key interpretive questions

1. Did you apply for Disaster Financial Assistance following the November 2021 Atmospheric River flooding and landslides?

- ☐ Yes
- ☐ No, my application related to a different disaster

2. What applicant category did you apply in? Check all that apply.

- ☐ Homeowner
- ☐ Residential Tenant (renter)
- ☐ Small Business
- ☐ Farm Owner
- ☐ Charitable Organization

3. About how long did it take to receive a decision on your DFA application?

- ☐ Less than 2 months
- ☐ 2 – 3 months
- ☐ 4 – 5 months
- ☐ 6 months – 1 year
- ☐ More than a year
- ☐ I have not received a decision on my application yet.

4. Did you receive a payment under the Disaster Financial Assistance program? (Single choice)

- ☐ Yes
- ☐ No, I was not eligible for a payment.
- ☐ No, I withdrew my application.
- ☐ I have not received a decision about my application yet.
- ☐ My application was transferred to a different ministry or program.
- ☐ Unsure / don't recall.

[Show Q5a only if respondent says “yes” to payment question Q4= “yes”]

5. a. Approximately how much money did you receive from DFA? (Single choice)

- ☐ Under \$1,000
- ☐ \$1,000 - \$4,999
- ☐ \$5,000 - \$9,999
- ☐ \$10,000 - \$19,999
- ☐ \$20,000 - \$49,999
- ☐ \$50,000 - \$99,999
- ☐ More than \$100,000

[Show to eligible applicants – answered “yes” to Q4 that they got a payment]

5. **b. Thinking about how much it cost to get your property and personal belongings back to how things were before the disaster, approximately how much of your total costs would you estimate your DFA payment covered?**

- ☐ Under 25% of total costs
- ☐ 25% to 50% of total costs
- ☐ 50% to 75% of total costs
- ☐ 75% to 100% of total costs
- ☐ Unsure / don't recall.
- ☐ Prefer not to say
- ☐ I moved before restoring my property.

Show Q5c only if respondent says “no, I was not eligible for a payment” in Q4]

Q5. c. What reasons did the DFA program provide for why you were not eligible for a payment? Check all that apply.

- ☐ I did not meet one or more of the requirements for the category I applied in.
- ☐ I had insurance.
- ☐ I was told I was not eligible because insurance was available but I did not buy it.
- ☐ The damages I experienced were not eligible for funding under the program.
- ☐ I did not understand why I was not eligible.
- ☐ Do not recall
- ☐ Other Please explain: _____ (limit to 250 characters)

[Show to ineligible applicants – answered “no” in Q4 to getting a payment]

Q5. d. Thinking about how much it cost to get your property and personal belongings back to how things were before the disaster, roughly how much do you think it cost?

- ☐ Under \$4,999
- ☐ \$5,000 - \$9,999
- ☐ \$10,000 - \$19,999
- ☐ \$20,000 - \$49,999
- ☐ \$50,000 - \$99,999
- ☐ More than \$100,000
- ☐ I do not know because I am not done replacing or repairing my property.
- ☐ I moved before restoring my property.
- ☐ Unsure / do not recall.
- ☐ Prefer not to say

6. Did you receive any payment from an insurance company in relation to the damages that happened to your property? (Single choice)

- ☐ Yes
- ☐ No, my insurance policy did not cover the cause of damage to my property.
- ☐ No, I did not have insurance.
- ☐ I have not received a decision from my insurance company.
- ☐ Unsure / don't recall.

Impacts questions

[Linked to above -show for applicants who in Q4 did NOT receive a DFA payment AND who said they received an insurance payment in Q6]

7. Thinking about how much it cost to get your property and personal belongings back to how things were before the disaster, roughly how much do you think your insurance payment covered?

- ☐ 25% or less
- ☐ 25% to 50%
- ☐ 50% to 75%
- ☐ 75% to 100%
- ☐ Unsure / don't recall.
- ☐ Prefer not to say

Satisfaction questions

8. Thinking about your experience applying for DFA overall, how much do you agree or disagree with the following statements? [5 pt Likert scale to indicate level of agreement with 1 Strongly disagree, 2 Somewhat disagree, 3-Do not agree or disagree, 4 Somewhat agree, and 5 Strongly agree]

[Show to all applicants – received a payment, didn't receive a payment, withdrew, etc.]

The application form was easy to complete and submit.

The people I spoke to on the phone or by email gave me clear information that I was able to understand.

I was able to get updates on my application as quickly as I wanted.

I understood that the DFA program would only cover basic necessities.

Overall, I was satisfied with my experience applying for DFA.

[Show to ineligible applicants – if respondent says “no, I was not eligible for a payment” in Q4 second option]

I was satisfied with the amount of time it took to receive a decision about my application.

I understood the reasons why I was not eligible to receive a payment.

I recovered from the disaster without major long-term impacts to my property and my personal situation.

[Show to eligible applicants who received a payment - if respondent says “yes” to payment question in Q4]

I was satisfied with the amount of time it took to receive a decision about my application.

I was satisfied with the amount of money I received.

I recovered from the disaster without major long-term impacts to my property and my personal situation.

Preference / needs questions

9. Is there anything you needed from the DFA application process that would have helped you? Check all that apply.

- ☐ *More money from DFA*
- ☐ *Faster decision about my application*
- ☐ *More frequent communication about my application status*
- ☐ *Better online services, such as an electronic application form*
- ☐ *Support and information in my preferred language*
- ☐ *Access to someone in my community who can help me understand the DFA program requirements*
- ☐ *Culturally appropriate support for Indigenous applicants*
- ☐ *Other Please explain: _____ (limit to 250 characters)*

10. Was there anything else that would have helped you in recovering from the disaster? Check all that apply.

- ☐ *Immediate help with cleaning up my property*
- ☐ *Help understanding what steps to take to repair or rebuild damaged property*
- ☐ *Financial support with expenses while I waited for a decision about my application*
- ☐ *Mental health supports (e.g., counselling)*
- ☐ *Other Please explain: _____ [limit to 250 characters]*

11. Is there anything else you would like to tell us about your experience with the DFA program?

Open text field – limit to 500 characters

Demographic questions for homeowners and residential tenant applicants

You have now completed the questions about the Disaster Financial Assistance Program. Understanding the demographics of respondents will help to analyze and present the feedback in a way that is more useful to policy and decision makers.

12. What were the first three characters of the postal code for the damaged property for which you applied for Disaster Financial Assistance? (single choice)

- ☐ *First three of postal code: _____*
- ☐ *Don't recall/Prefer not to say*

13. How old are you?

Choose one of the following answers

Please choose **only one** of the following:

- ☐ *Under 19*
- ☐ *19 to 39*
- ☐ *40 to 64*
- ☐ *65 or older*
- ☐ *Prefer not to say*

14. Do you identify as any of the following?

Check all that apply

Please choose **all** that apply:

- ☐ *Indigenous (First Nations, Métis, Inuk/Inuit)*
- ☐ *Person of colour*
- ☐ *LGBTQ2S+*
- ☐ *Person with disabilities*
- ☐ *None of the above*
- ☐ *Prefer not to say*

[Show only if respondent checks yes to “Indigenous” in Q14 above.]

14. b. Did you live on reserve at the time you applied for DFA?

- ☐ *Yes*
- ☐ *No*
- ☐ *Prefer not to answer*

15. What is your total annual household income before taxes?

Please choose **only one** of the following:

- ☐ *Less than \$24,999*
- ☐ *\$25,000 to \$49,999*
- ☐ *\$50,000 to \$74,999*
- ☐ *\$75,000 to \$99,999*
- ☐ *\$100,000 to \$124,999*
- ☐ *\$125,000 to \$149,999*
- ☐ *\$150,000 to \$174,999*
- ☐ *\$175,000 or more*

MINISTRY OF EMERGENCY MANAGEMENT AND CLIMATE READINESS INFORMATION BRIEFING NOTE

PREPARED FOR:

Honourable Bowinn Ma, Minister of Emergency Management and Climate Readiness
Honourable George Heyman, Minister of Environment and Climate Change Strategy
Honourable Nathan Cullen, Minister of Water, Land & Resource Stewardship

ISSUE: To better demonstrate leadership in building community resilience with Indigenous Nations, local authorities, and other partners, Government needs to provide the public with a more clear and cohesive view of existing and emerging strategies and funding opportunities related to disaster and climate risk reduction.

BACKGROUND:

- Government's overarching approach to building disaster and climate resilient communities is complicated, both in terms of strategies and funding opportunities, related to disaster and climate risk reduction.
- It can be difficult for communities and Indigenous Nations to understand their hazards and risks, and to navigate disaster and climate risk supports available.
- Information about risks and risk reduction opportunities has been spread across multiple government ministries and web pages, making it challenging to find, interpret and use.
- The mandate of the Ministry of Emergency Management and Climate Readiness (EMCR) includes the need to improve transparency and awareness of risk reduction and resilience initiatives by developing new tools for the public to access information on existing risks and work to improve resilience.
- These tools will demonstrate clear provincial disaster risk reduction and climate readiness leadership to the public, Indigenous Nations, local authorities, and other partners by incorporating lessons learned from past emergencies, addressing disaster and climate risk, building capacity and resilience in the face of current challenges, and preparing B.C communities to mitigate the risk of future disasters.

DISCUSSION:

- As part of the Premier's 100-day plan, EMCRC, in partnership with the Ministries of Water, Land and Resource Stewardship, Environment and Climate Change Strategy and Citizens' Services, has created a one-stop, online platform – ClimateReadyBC – to help guide the public and communities on government's disaster and climate readiness strategies and supports.

- The ClimateReadyBC launch, planned for mid-February 2023, will be beneficial to the disaster and climate risk reduction work of communities from the initial release, and will be only the beginning of what this platform will become.
- ClimateReadyBC will include a variety of tools and functions, including maps and mapping tools, guidance documents, and a risk data library.
- ClimateReadyBC is both a disaster and climate risk reduction tool for public and community use, and a hub for future collaboration and growth. Engagement with First Nations, local governments and other partners will drive the platform's expansion and evolution.
- Improved collaboration with partners and open access to risk data will strengthen the province's collective ability to anticipate and respond to increasingly severe climate-related events and other disasters.
- To address concerns whether making risk data publicly available could contribute to unintended consequences, such as to insurance costs or property values, it is important to note:
 - Hazards and risks exist with or without the release of maps or data.
 - Under the BC Local Government Act and the Emergency Program Act, local governments are responsible for understanding and managing risk through land use planning and regulations and through emergency planning and preparedness activities.
 - In addition, Section 25(1) of the BC Freedom of Information and Protection of Privacy Act confirms that local authorities must warn where a natural hazard poses a significant risk.
 - The Province faced similar concerns in the lead-up to the release of the Capital Region Tsunami Portal, and confirmed with:
 - The Insurance Bureau of Canada that providing open access to risk information allows insurers to reassess and price risk more accurately, but does not lead to increased premiums when risk is not widespread.
 - BC Assessment that the release of regional risk information would not impact their assessment process.
- The Provincial Disaster and Climate Risk and Resilience Assessment, an EMCR and ENV mandate deliverable, is anticipated to be released in 2024. This will include local and Indigenous knowledge, as well as data acquisition and analysis. Where appropriate, this information will be integrated into the platform.

ENGAGEMENT PLAN:

- Pre-launch engagements:
 - Climate Solutions Council Committee (Jan. 10 and Jan. 18)
 - First Nations' Emergency Services Society (FNESS) and FNLC will be engaged on the intent of the hub and connections to FNESS's Lightship Tool (Jan. 18 and Jan. 25).
 - UBCM's Flood and Wildfire Committee (Jan. 26)
- Post-launch engagements (2023-24) will include:
 - Indigenous Climate Resilience Forum (March 2023)
 - First Nations EM Partnership Tables-
 - Seasonal Readiness Workshops
 - Local government-specific engagement through IPREM, REMP and UBCM
 - Insurance Bureau of Canada and BC Assessment
 - Federal Government, Business Community, and Academia

INDIGENOUS PEOPLES CONSIDERATIONS:

- s.16
- The BC First Nations' Climate Strategy and Action Plan calls for the sharing of climate data and information and strengthening of First Nations data governance in Objective 2 – Data Governance.
- s.16

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OTHER MINISTRIES IMPACTED/CONSULTED:

- Ministry of Water, Lands and Resource Stewardship
- Ministry of Environment and Climate Change Strategy
- Ministry of Citizens Services
- All ministries as represented on ADMC DREM and DMC DREM

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REVIEWED BY:

	Initials	Date
DM	TR	19/01/2023
ADM	KF	19/01/2023

EPA Modernization
Request for Policy Direction

Issue	Proposed Policy Direction	Key Considerations	Alternative Options
s.16	s.16	s.16	s.16

EPA Modernization
Request for Policy Direction

Issue	Proposed Policy Direction	Key Considerations	Alternative Options
<p>B. Hazard, risk and vulnerability information</p> <p>The existing <i>Emergency Program Management Regulation</i> requires the Provincial Emergency Program (now EMCR) to “prepare and maintain” a hazard, risk and vulnerability study that identifies the potential emergencies and disasters that could affect all or any part of British Columbia. The last study was undertaken in 1997.</p> <p>s.12; s.13</p> <p>The new mandate letter for EMCR speaks to the development of a “provincial hazard risk vulnerability assessment.” It also calls for “new tools for the public to access information on existing risks and work to improve resilience.” s.12; s.13</p> <p>s.12; s.13</p>	<p>s.12; s.13</p>	<ul style="list-style-type: none">Understanding disaster risk is the first priority of the Sendai Framework on Disaster Risk Reduction. <p>s.12; s.13</p>	<p>s.12; s.13</p>

EPA Modernization
Request for Policy Direction

Issue	Proposed Policy Direction	Key Considerations	Alternative Options
s.16	s.16	s.16	s.16

EPA Modernization Request for Policy Direction

Issue	Proposed Policy Direction	Key Considerations	Alternative Options
s.16		s.16	

Decision Point	Proposed Policy Direction (column 2) Approved	Proposed Policy Direction (column 2) Not Approved
A	✓	
B	✓	
C		✗

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Honourable Bowinn Ma
Minister of Emergency Management and Climate Readiness

January 23, 2023

Date

**MINISTRY OF EMERGENCY MANAGEMENT AND CLIMATE READINESS
INFORMATION BRIEFING NOTE**

PREPARED FOR: Honourable Bowinn Ma
Minister of Emergency Management and Climate Readiness

ISSUE: Response and Recovery Agreements under modernized legislation

BACKGROUND:

s.16

DISCUSSION:

s.16

s.16

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APPROVED BY:

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