MARCH 2026

A National Household Resilience Strategy for Canada

MAHA ACHKAR, SWETA DABOO, THOMAS HANNAFORD, FERGUS LINLEY-MOTA, JIMMY LOU, RAFAËL PROVOST

ActionCanada

ACTIONCANADA.CA

ActionCanada

The Action Canada Fellowship is a 10-month public policy leadership program that aims to enhance emerging leaders' understanding of the country and develop the skills necessary to tackle the public policy challenges facing our nation. Each year, Action Canada selects a pivotal policy matter for Fellows to delve into throughout the program. Collaborating in task forces, the Fellows interact with experts and stakeholders nationwide to formulate a report outlining policy solutions, aiming to enrich the national discourse on critical challenges faced by Canadians. In 2025-26, the Fellowship focused on climate resiliency.

Public Policy Forum

Forum des politiques publiques

The Public Policy Forum (PPF) works with all levels of government and the public service, the private sector, labour, post-secondary institutions, NGOs and Indigenous groups to improve policy outcomes for Canadians. As a non-partisan, member-based organization, we work from "inclusion to conclusion" by convening discussions on fundamental policy issues and by identifying new options and paths forward. For more than 30 years, PPF has broken down barriers among sectors, contributing to meaningful change that builds a better Canada.

150 Elgin Street, Suite 904 | Ottawa, Canada K2P 1L4

DIGITAL EDITION
Download a digital version of this report.

Contents

About the Authors

RAFAËL PROVOST
is the Executive Director of ENSEMBLE, a pan Canadian organization committed to combating bullying. Named Quebec's Young Leader of the Year in 2025, he is a speaker and columnist. Above all, he is passionate about communications and social justice.

FERGUS LINLEY-MOTA
is Founder & Director of the SFU Dialogue on Technology Project (DoT) and Senior Fellow at McGill's Centre for Media, Technology and Democracy. His work is dedicated to expanding the range of voices involved in decision-making around AI and related technologies.

MAHA ACHKAR
is a federal public servant at the Office of the Conflict of Interest and Ethics Commissioner. Through her role in planning and performance measurement, she is focused on collaboration, strategic thinking and enhancing public trust in governmental institutions.

SWETA DABOO
is a Senior Policy Analyst at the University of Prince Edward Island Faculty of Medicine. With a background in advocacy, policy, and nonprofit leadership, she is committed to civic engagement, health promotion, and centering marginalized voices in policy conversations.

JIMMY LOU
is an Economist at Finance Canada. Previously at the Privy Council Office and Global Affairs Canada, he is driven by a core question: why do well-designed policies so often fail to reach the people they serve?

THOMAS HANNAFORD
is a Vice President at Power Sustainable, where he focuses on sustainability strategy and impact in capital markets. His work bridges investment analysis, sustainability integration, and long term value creation.

LAND ACKNOWLEDGEMENT

Action Canada acknowledges that its work takes place on the traditional lands and territories of First Nations, Inuit, and Métis peoples across what is now called Canada. We recognize the enduring connection between Indigenous peoples and these lands, and we are committed to contributing to reconciliation through our learning, partnerships, and leadership development work.

DISCLAIMER

This project was undertaken pursuant to an Action Canada Fellowship, a national policy engagement and leadership development program delivered in partnership with PPF and Action Canada. The views, opinions, positions or strategies expressed herein do not necessarily reflect the views, opinions, positions or strategies of PPF, Action Canada, the Action Canada Foundation or the Government of Canada.

Executive Summary

Billion-dollar natural disasters used to be rare in Canada. Now they arrive annually, as climate change intensifies floods, wildfires and extreme storms.

IN 2024, uninsured disaster losses reached an estimated $24 billion, roughly three-quarters of total disaster costs.[1] Households absorbed roughly $18 billion of those uninsured losses, costs that rarely appear in government spending tracking. Meanwhile, federal disaster spending totalled $2.4 billion between 2020 and 2024, more than 20 times higher than historical norms, with provincial, territorial and municipal spending rising in parallel. These trends reveal a structural failure quietly compounding the housing and cost-of-living crisis: Canada is shifting disaster costs onto households that can neither see the risks nor afford the protection.

Canada's main challenge is not a lack of programs or expertise. Programs exist but do not reach households when their decisions determine how much risk they carry. Too often, Canadians:

- **choose housing** without seeing hazard risk.
- **buy insurance** without understanding what is and is not covered.
- **protect homes** without knowing which preparedness measures matter most.
- **navigate disaster** recovery alone across 8 to 10 disconnected systems.

$2.4B

federal disaster spending between 2020 and 2024

This failure stems from fragmented authority and accountability. The federal government bears growing costs for risks it cannot see and land-use decisions it does not control. Provinces and territories regulate disclosure and insurance markets without access to standardized federal risk information at the point of sale or lease. Municipalities deliver services directly to households but cannot coordinate across insurers, provincial assistance and federal funding. Responsibility falls, by default, on households at the moment they are least able to manage it.

This report proposes a National Household Resilience Strategy that aligns existing authorities around the household decisions that shape disaster-related financial exposure. Housing, Infrastructure and Communities Canada (HICC) is well positioned to lead this work, convening federal-provincial-territorial partners in 2026 across four key moments: choosing housing, buying insurance, protecting homes and recovering from disaster.

Three recommendations anchor the strategy:

1. Enable households to act at four decision moments. Four interventions would translate policy into action where financial decisions lock in risk:

- *Common Risk Reference:* Standardized hazard information so households understand exposure before buying or renting

- *Coverage Clarity Standard:* Plain-language insurance summaries so households know what is and is not covered

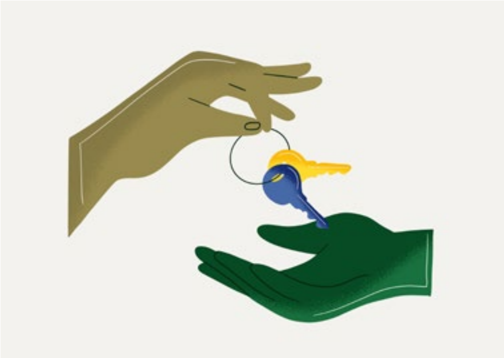
- *Household Protection Pathways:* A single-entry point connecting households to retrofit programs and financing

- *Recovery Navigators:* A dedicated contact to help households move through fragmented systems after a disaster

2. Align delivery through a Household Resilience Table. HICC and Public Safety Canada would convene a time-limited coordination body in 2026, in partnership with provinces and territories. This Table would coordinate federal, provincial and territorial delivery around household needs rather than institutional mandates.

3. Link federal cost-sharing to measurable household outcomes. Building on the 2025 modernization of the Disaster Financial Assistance Arrangements (DFAA), the federal program that reimburses provinces and territories for disaster recovery costs, the Strategy would tie funding more closely to results that reduce long-term government liability: higher insurance coverage, earlier hazard risk disclosure, and completion of priority home retrofits.

The window to act is open. DFAA was updated in 2025 to support earlier intervention, and a national flood insurance program is in development. Millions of mortgages will renew in 2026, creating a natural moment for households, lenders and insurers to reassess risk. This Strategy offers a path where risk is visible when people choose housing, coverage is clear when they buy insurance, protection is accessible before disaster strikes, and recovery is coordinated when it does. Disasters will keep coming. The choice is whether Canadian households face them alone and in the dark, or informed and protected.



Introduction

On September 21, 2018, a tornado outbreak damaged communities west of Ottawa and across the river in Gatineau.[2] Amanda's home was left uninhabitable.

FIGURE 1: Tornado damage in Dunrobin, Ontario (September 22, 2018)

Photo: Justin Tang / The Canadian Press.

AMANDA AND HER HUSBAND watched helplessly as what remained of their home deteriorated. No one came to protect their belongings from further damage after the storm passed. The family's possessions sat exposed until winter. Mental strain compounded physical losses. In the years that followed, Amanda told her story eight times: to her insurer, adjuster, provincial disaster assistance, the municipal permitting body, her therapist, the Red Cross, temporary housing providers and her bank. Each wanted different documentation. Each used different definitions. No one could tell her when she would have a habitable home again.

The administrative burden of managing recovery forced Amanda to close her small business. The storm passed quickly, but the recovery did not. The system broke her spirit, trust and hope.

Amanda's experience reflects a structural problem: Canadian systems perform within mandates, but they do not align with household decisions. Across Canadian communities, the authors met families like Amanda's, who were rebuilding after disasters. Their stories share a common thread: systems that worked as designed yet failed the people they were meant to serve. And so the question becomes unavoidable: where was Canada when Amanda needed it most?

01

The Problem

1.1 The Hidden Housing Crisis

Catastrophic losses in Canada reached a record high in 2024.[3] Annual averages over the last five years are double those of the 2010–2014 period (Figure 2).[4] Jasper's wildfire caused $880 million in insured losses and forced the evacuation of an entire mountain community for months.[5] Montréal and other parts of Québec have faced recurring floods, each claiming around $200 million in losses.[6]

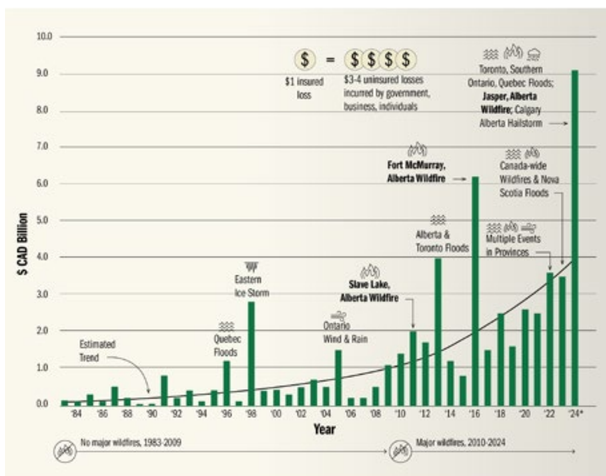


FIGURE 2: Catastrophic insured losses in Canada, 1983–2024 (inflation-adjusted)

Source: Insurance Bureau of Canada (2024), PCS, CatIQ, Swiss RE, Munich RE & Deloitte

Hurricane Fiona devastated Atlantic Canada with $800 million in insured losses and far greater uninsured costs, affecting thousands of households.[7]

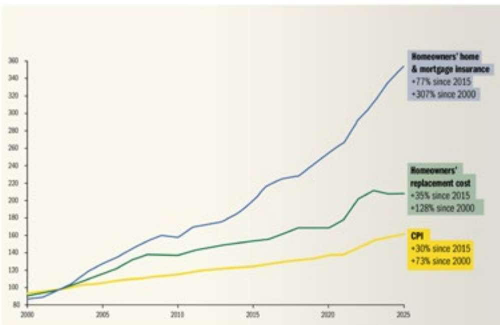
These losses translate directly into household costs. As Intact Financial CEO Charles Brindamour noted, "For every dollar insured, there's $3 uninsured."[8] Home insurance premiums have risen 307 percent since 2000, far outpacing general inflation (73%) and replacement costs (128%) (Figure 3).[9] In high-risk postal codes, the squeeze is sharper: premium increases of 50 to 70 percent between 2022 and 2024 added hundreds of dollars monthly to household budgets.[10] Overland flood coverage is disappearing entirely in many areas with loss history.[11] For households already stretched by housing costs, these increases force difficult choices: pay premiums consuming growing income shares, accept reduced coverage with steep deductibles, or forgo protection entirely.

For homeowners, these pressures converge at mortgage renewal. Sixty percent of outstanding Canadian mortgages are set to renew in 2025 and 2026.[12] Because lenders require valid coverage, the withdrawal of affordable insurance narrows refinancing options and can effectively trap homeowners in properties they can no longer protect. Even without immediate defaults, household equity erodes as buyers factor high carrying costs into their offers. Properties in high-risk areas become harder to sell at expected values, converting a local hazard into permanent wealth destruction.

This dynamic affects homeowners whether or not they are transacting. Households that own their homes outright face the same insurance pressures without the mortgage trigger that might prompt them to reassess risk. Every renewal cycle that occurs without decision-ready risk information locks more households into exposure. Once a disaster hits, that exposure becomes far more expensive and far harder to unwind.

This household-level squeeze creates systemic exposure. Canada Mortgage and Housing Corporation (CMHC) and private lenders hold portfolios of properties increasingly difficult to insure affordably. Their exposure remains largely unrecognized because natural hazard risk is not systematically visible in underwriting or portfolio management. National stress tests reveal that for some regional lenders, up to 43 percent of high loan-to-value mortgages are concentrated in high-risk flood zones.[13] These properties risk becoming unmortgageable at renewal if insurance becomes unavailable, shifting some of the cost of climate disasters directly onto the balance sheets of housing finance institutions.

FIGURE 3: Home insurance costs vs. inflation and replacement costs, 2000–2025



Source: Statistics Canada, September 2024

A fiscal-regulatory mismatch compounds the problem. The federal government bears disaster recovery costs through DFAA, while provinces and municipalities control the land-use decisions that create risk in the first place. Without alignment between fiscal burden and regulatory authority, local mitigation incentives remain weak, and housing markets continue to price assets based on historical stability rather than future climate reality.[14]

Federal disaster spending reflects these compounding failures. DFAA spending totalled $2.4 billion between 2020 and 2024, more than 20 times higher than historical norms.[15] The Parliamentary Budget Officer projects continued growth absent structural intervention.[16]

These costs extend beyond public budgets: prolonged recovery drains household capacity, disrupts labour markets and can suppress local economic activity for years.[17] Households absorb exposure they cannot see, markets misprice assets, insurance withdraws or becomes unaffordable, and governments bear costs after decisions creating exposure are irreversible.

1.2 Information Alone Is Not Working

Information exists. Canada maintains flood maps, wildfire risk models, and historical event databases. The failure is not in scientific capacity but in delivery. Risk information does not reach households when decisions must be made, and when it does, it is rarely paired with clear pathways to act.

Existing institutional systems organize around what they manage: hazards, products and transactions. Households organize around what they need to accomplish: find safe and affordable housing, protect families within budget and recover without losing what they built. This is the alignment gap at the heart of Canada's household resilience challenge. The result is an activation bottleneck: households know risks exist but cannot act when decisions must be made.

Research confirms this pattern. While 83 percent of Canadian homeowners believe they are responsible for protecting their property, only 6 percent of those who live in a designated high-risk area are aware that they do.[18] Even when risk is disclosed, expectations of government compensation, assumptions that insurance will cover losses, and the feeling of herd optimism (i.e., no one else in the neighbourhood seems worried) can discourage household investment in preparedness.[19]

The problem is not motivation. Canadian Climate Institute research shows strong returns on household adaptation to climate risks,[20] yet uptake remains below 15 percent of eligible households.[21] The gap is architectural: infrastructure enabling households to access, afford and implement protection does not exist at decision points.

Households move through a predictable sequence when navigating disaster risk: they choose where to live, protect what they have, and recover when things go wrong. Our research traced this journey and identified four moments where the alignment gap produces failures that leave Canadian households most exposed:

1. **Choosing** housing without knowing hazard exposure. No standardized, accessible hazard reference translates federal flood and wildfire data into information that households and lenders can use before transactions close.

2. **Buying** insurance without understanding coverage. Terminology is inconsistent across providers, and the interpretation burden falls on households. Gaps between “flood,” “sewer backup,” and “water damage” remain invisible until claims are denied.

3. **Protecting** homes without accessible programs. Flood and fire mitigation programs exist with strong returns, but eligibility is fragmented across jurisdictions and upfront costs block households who cannot wait months for reimbursement.

4. **Recovering** from disaster without coordination. Systems operate competently within mandates, but no one coordinates across them. Households navigate 8 to 10 disconnected systems alone while traumatized.

Across all four moments, the same question applies: Does the system deliver protection that is affordable and timely, supports resilience, advances equity and preserves household choice? Canada’s current architecture performs unevenly because the handoffs between systems are weak. Until those handoffs improve, households bear the coordination burden alone.

02

Household Journey

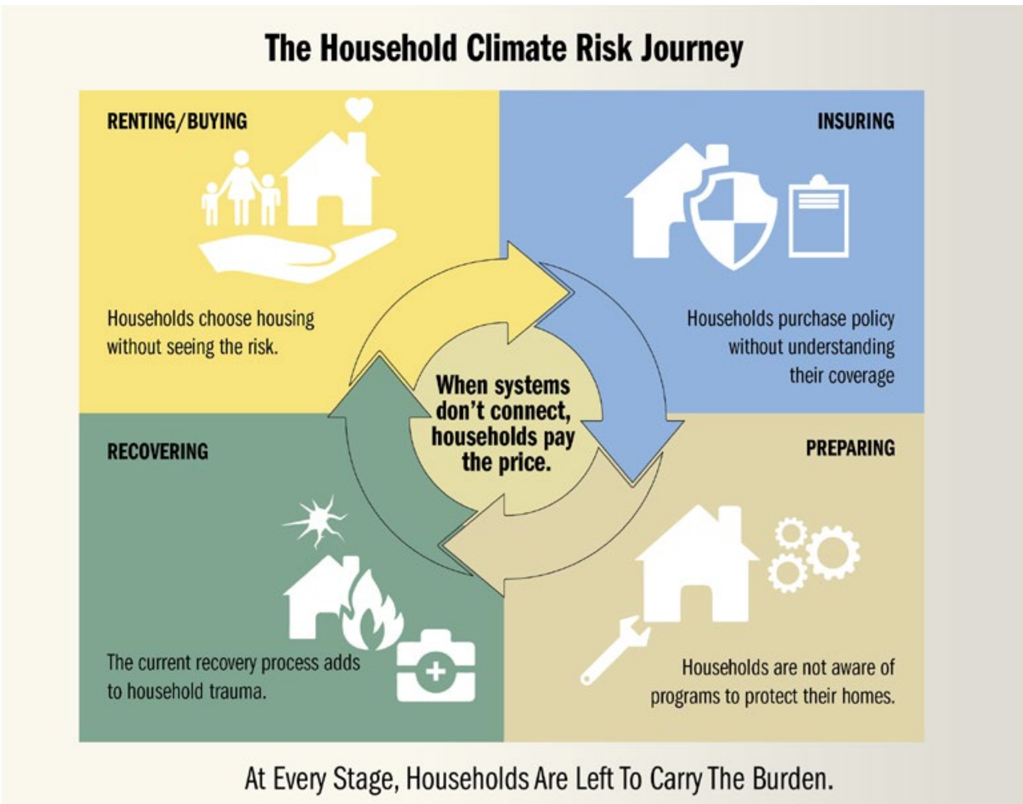


FIGURE 4: The household climate risk journey

2.1 Two Stories of System Failure

The following accounts are drawn from interviews with disaster-affected households.

Jim's story: Protection in an information void

Jim Randall bought his cottage in Hebrides, on Prince Edward Island's north shore, in 2012. Flood mapping was not available. Previous owners said little would happen beyond occasional seaweed on the lawn during winter surges. That remained Jim's experience until Hurricane Dorian in 2019, which damaged the property's shed.[22]

After Dorian, Jim tried to protect his home. He raised the cottage on three-foot posts and purchased additional insurance for overland flooding. Hurricane Fiona in 2022 washed the cottage away entirely.[23]

Jim learned his insurance did not cover storm surges. Provincial and federal officials were committed to supporting those affected, but he never saw the promised coastal buyback programs or financial support. Three years later, Jim owns bare, uninsurable coastal land he can neither rebuild on nor sell. He did everything a responsible homeowner could with the information available. The system did not meet him halfway.

FIGURE 5: Photos of Jim Randall's cottage, before and after Hurricane Fiona

Photos: Jim Randall

Ana's Story: Navigation burden destroying household capacity

Ana's basement flooded during a Montréal storm in June 2025.[24] Firefighters knocked at 3 a.m. and gave her five minutes to grab essentials and leave.

She spent most of the next 72 hours on the phone, seeking an answer to a simple question: Would she be covered? She owns the apartment and had assumed her basic home insurance included flood protection, but the dense, heavily caveated contract language gave her pause. After days of conflicting information, she learned she would be covered. Her neighbour was not as fortunate.

Ana's relief was brief. After her apartment was stripped to prevent mould, a crack appeared in the foundation. Had the flood created it or merely exposed it? As her insurer and the building's syndicate debated responsibility, no one was incentivized to move quickly. Ana's recovery stalled.

Six months on, Ana is still not home. Her apartment is unlivable. The claim is unresolved. Her relocation coverage is nearly exhausted. Once it runs out, she will pay rent on top of her mortgage, with no end in sight.

2.2 Four Moments Where Systems Fail Households

Jim and Ana faced different hazards in different cities, but both encountered the same gap: systems that performed within mandates but did not connect around human needs. Other jurisdictions have built architecture to close these gaps. Their experience shows what is possible within similar governance constraints.

Choosing housing: In New Zealand, natural hazard disclosure is mandatory in property transactions. The Land Information Memorandum requires territorial authorities to provide standardized information on earthquake, flood and coastal risks, including plain-language summaries for buyers.[25] The 2025 OECD Economic Survey for Canada identifies this gap as a primary barrier to Canadian resilience, recommending mandatory disclosure of climate-related risks during property sales.[26] Without such architecture, Canadian properties trade at values assuming permanent insurance availability, while CMHC backstops mortgages carrying unrecognized exposure.

Recent experience in the United States underscores the challenge. In 2024, Zillow introduced climate risk ratings on property listings. Within a year, it removed them under pressure from real estate agents and sellers concerned about impacts on property values.[27]

FIGURE 6: Property owners' understanding of flood insurance coverage

Table 3 Understanding of proprety insurance coverage

Does your insurance cover:	Yes (%)	No (%)	Not sure (%)
Heavy rain entering windows, doors, or vents	32	18	50
River flooding entering windows, doors, or vents	14	37	49
Sewer/water backup	58	12	30
Coastal storm entering through windows, doors, or vents	12	41	48
Ground water through basement walls and floor	28	22	50

Source: Thistlethwaite et al., "Barriers to Insurance as a Flood Risk Management Tool," May 2020

The episode illustrates why voluntary disclosure alone is unlikely to close the information gap: market actors have strong incentives to suppress risk visibility. A government-mandated reference point removes this discretion.

Buying insurance: The United Kingdom addressed coverage opacity through Insurance Product Information Documents: standardized two-page summaries that show the main risks covered, limits and exclusions.[28] Consumers can compare policies without decoding complex wording. By contrast, Canadian insurance remains opaque. When surveyed, only 14 percent of Canadian property owners correctly identified whether river flooding was covered by their insurance, while 49 percent were unsure (Figure 6).[29] Canadians purchase coverage believing they are protected, discovering only during claims that hazards are excluded, limits are insufficient, or deductibles are punishing.

Protecting homes: New Zealand's Natural Hazards Commission coordinates household protection efforts through its Resilient Homes and Buildings Action Plan, aligning central agencies, local authorities and professional bodies around shared objectives and timelines for retrofitting guides, risk-reduction incentives and integrated hazard information.[30] Research shows that assembling data and procedures in advance enables rapid program rollout when households need support.[31] By contrast, Canada's protection programs remain fragmented. The federal Canada Greener Homes Program, provincial energy efficiency initiatives, and municipal adaptation grants operate without coordinated eligibility or financing. Households face duplicated assessments in some cases and coverage gaps in others, with no simple way to determine which programs they qualify for.[32] Retrofit technologies are unevenly developed: FloodSmart and FireSmart interventions are well researched, but limited evidence exists for measures addressing permafrost thaw or severe hail.[33] Only 30 percent of Canadians have taken protective action, well short of the national 50 percent target.[34] Financing compounds the problem. Households that cannot front thousands of dollars never access programs designed to protect them.[35] Those most exposed to risk are often least able to act.

Recovering from disaster: Other jurisdictions have built a coordination architecture for this moment. United States FEMA's Disaster Case Management pairs survivors with case managers who serve as advocates and help develop recovery plans.[36] New Zealand's recovery guidance establishes navigator services for households moving through complex pathways.[37] Australia's community recovery hubs provide a single point of contact, coordinating government and non-government services. Canada lacks equivalent architecture. Displaced households navigate an average of 8 to 10 disconnected administrative systems simultaneously, bridging timeline mismatches with savings, credit, and loans they cannot afford.[38] Post-Traumatic Stress Disorder (PTSD) rates reach 30 to 40 percent post-disaster. Even under the modernized DFAA, mitigation funding often reaches households only at the final payment stage, sometimes five years or more after a disaster.[39] The recovery process demands cognitive capacity and emotional resilience precisely when households have the least.

These patterns span orders of government and cross public-private boundaries. Addressing them requires a whole-of-nation solution that reorganizes existing authorities around household decisions, shifting the coordination burden from individuals to institutions.

03

The Recommendation: A National Household Resilience Strategy

What would change if Canada organized resilience around household decisions instead of institutional mandates? Risk would be visible before people sign a lease or close a purchase. Coverage would be clear before a flood, fire or storm forces a claim. Protection supports would be reachable without decoding a maze of programs. Recovery would be guided through one coordinated pathway, not self-managed across a dozen phone numbers.

No single order of government can deliver this alone. The four moments cross jurisdictional lines and public-private boundaries, so the answer is not a new program, but a shared architecture that aligns what already exists. In this section, we propose a National Household Resilience Strategy that connects the systems on which Canadian households rely and sets clear household outcomes at each decision moment.

3.1 Building on Canada's existing resilience architecture

Five components already form the scaffolding for household financial protection. The Strategy would reorganize them around four moments when households make decisions determining their financial exposure:

1. Federal hazard datasets (Natural Resources Canada, Environment and Climate Change Canada) that can be operationalized in decision-ready formats for households;

2. Housing finance exposure (CMHC and lenders), which allows hazard visibility can be improved at origination and renewal;

3. Provincial and territorial oversight of insurance conduct, which enables comparable, plain-language coverage summaries to be required;

4. Home protection programs, where consolidation and financing reform can remove barriers for cash-constrained households, including those not currently transacting; and

5. Recovery funding through DFAA (modernized in 2025) alongside parallel provincial, municipal, insurance and NGO supports, where a coordinating function can align systems around household timelines.

The Strategy coordinates these existing authorities around household decisions. It does not regulate insurance premiums, mandate relocation, direct land-use decisions, or propose new constitutional authority. It works through time-limited pilots within current federal, provincial, and territorial mandates. (See Annex 1 for scope, relationships to parallel efforts, and implementation risks.)

3.2 What can households expect?

Coordination across governments means little if households cannot see what changes for them. A National Standard of Household Protection would define what coordinated architecture delivers at each decision moment. This would function as a standard of care, analogous to how medical standards define expectations without prescribing protocols: it would specify outcomes households can reasonably expect, while leaving provinces and territories discretion over how to achieve them.

For renters, the Standard would mean access to hazard information before signing a lease, a clearer understanding of what tenant insurance covers, and navigator support during displacement that recognizes renters' distinct vulnerabilities.

When choosing housing: Natural hazard risk rating and insurance cost indication in accessible formats before commitments lock in.

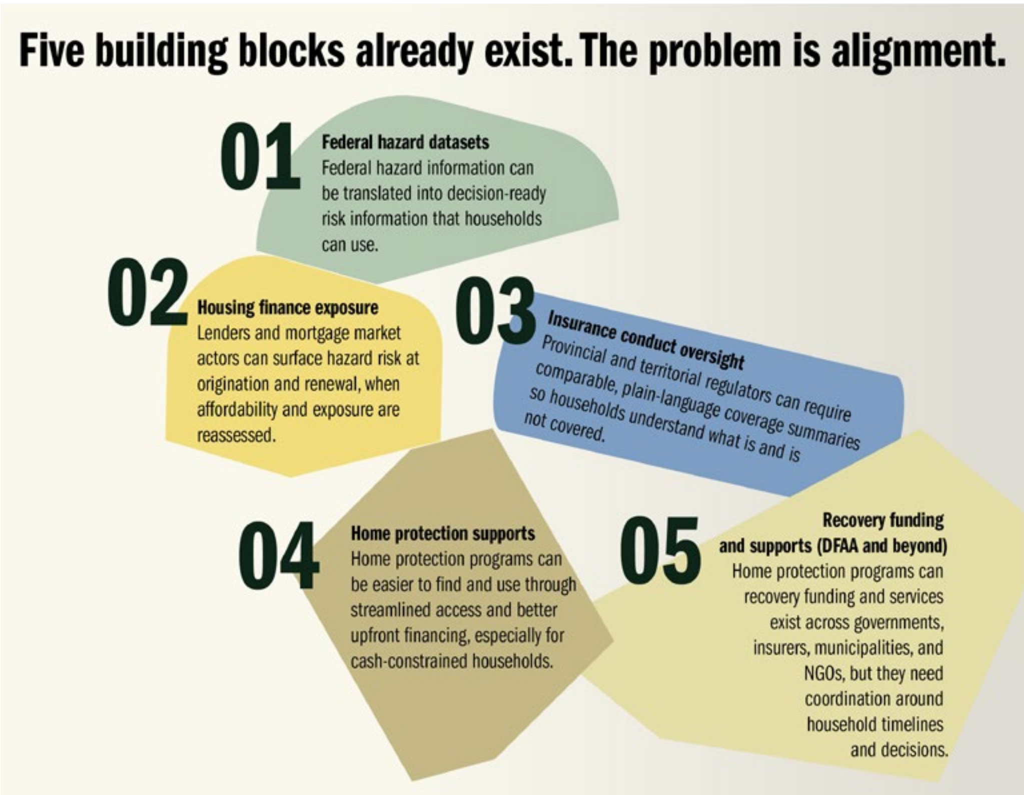


FIGURE 7: The current resilience architecture

When buying insurance: Standardized summary distinguishing coverage types, making limits and deductibles explicit, enabling meaningful comparison across providers.

When protecting homes: Accessible program information showing what households qualify for, with financing options that reduce upfront barriers, available to homeowners whether or not they are buying, selling or renewing a mortgage.

During recovery: A single coordination point within 72 hours as the baseline, with context-specific timelines for rural, remote and Northern communities, aligning systems around household needs and preserving household savings and equity.

This would be an institutional standard defining system behaviour, not a service guarantee. Provinces and territories would retain full discretion over regulatory design. Québec may implement differently from British Columbia. Both would meet the Standard if household outcomes demonstrate reduced financial stress, faster recovery, and preserved equity.

3.3 Four interventions

The Strategy would translate the National Standard into four interventions, each addressing a gap identified in Section 2. These are not new programs but practical ways of organizing existing authorities and information flows around household decisions. The designs draw on approaches used in comparable jurisdictions, with pilots testing what works in Canadian contexts.

1. Choosing housing: Common Risk Reference
A Common Risk Reference for each residential address would make federal hazard data usable when households make housing decisions, and available at any time, not only during transactions. Natural Resources Canada could operationalize existing flood, wildfire and hazard datasets through a public-facing tool accessible by postal code or address, translating technical information into decision-ready formats such as hazard ratings, recent event history, and practical signals about insurance availability and cost pressures. Provinces and territories could mandate disclosure at the point of sale and lease using the Common Risk Reference, while CMHC could integrate it into housing finance guidance at origination and renewal.

Pilots would test delivery formats that work across literacy, language, disability and low-connectivity contexts, not only a web portal, and would include a clear pathway to correct errors and explain ratings in plain language. Given the potential knock-on effects for property values and municipal tax bases, pilots should pair visibility with credible options to act and track distributional impacts so households are not left with risk labels without pathways to reduce exposure. Households would see exposure before commitments lock in, lenders would recognize portfolio concentration, and markets could begin pricing risk earlier and more fairly.

2. Buying insurance: Coverage Clarity Standard
A Coverage Clarity Standard would require insurers to provide plain-language summaries distinguishing coverage types, making limits and deductibles explicit, and clarifying what is and is not covered. Provincial and territorial regulators could adopt standardized disclosure requirements modelled on the UK's Insurance Product Information Documents. The Standard would shift the interpretation burden from households to insurers, enabling policy comparison and reducing post-disaster disputes.

Implementation would require insurer cooperation and provincial regulatory will. The private market includes differing coverages, wordings, deductibles, and underwriting appetites. A standardized summary format does not standardize the underlying products, but it does ensure households understand what they are buying.

3. Protecting homes: Household Protection Pathways
Household Protection Pathways would consolidate scattered federal, provincial, territorial and municipal programs into a single access point organized by postal code. Public Safety Canada could aggregate program information with pre-screened eligibility. Delivery would use online pathways for most users, phone support for those without reliable internet, and in-person channels through municipal offices and community organizations.

Financing is critical: current grant models requiring upfront payment and months-long reimbursement waits must shift to options that reduce or eliminate upfront barriers. Households may also need personalized assessments identifying measures most likely to reduce their specific exposure, following models like Montréal's RénoPlex program, where trained assessors visit homes, identify vulnerabilities, and connect households directly to rebates and contractors.[40]

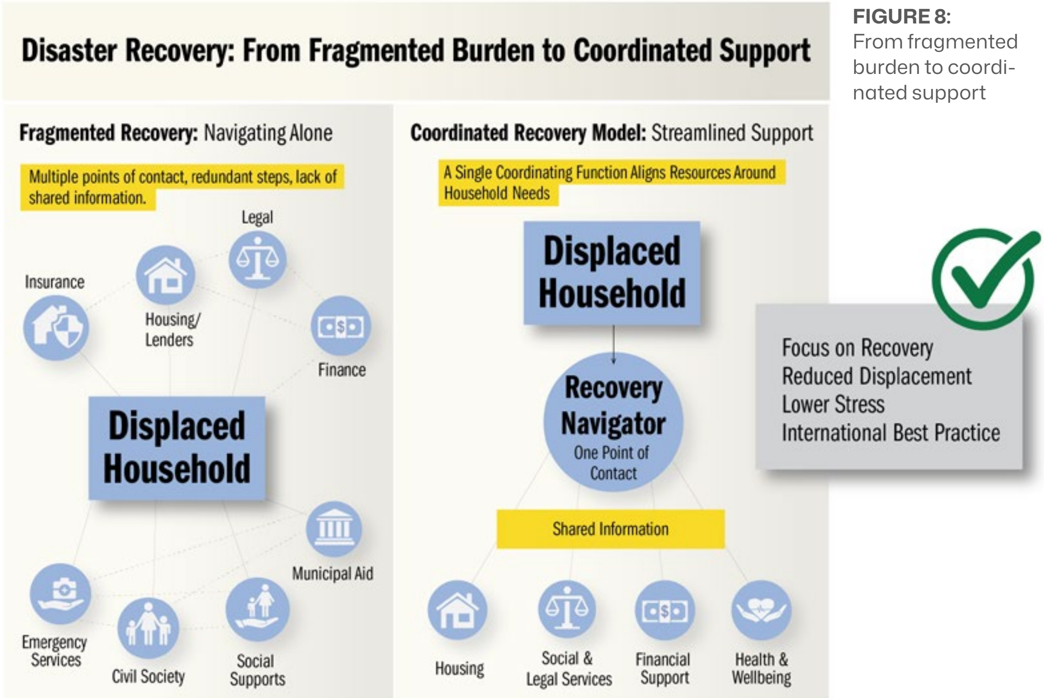


FIGURE 8: From fragmented burden to coordinated support

4. Recovering from disaster: Recovery Navigators

Recovery Navigators would provide a single coordination point for displaced households, connecting with those affected within 72 hours in most contexts, with pilots testing what is achievable in rural, remote, and Northern communities. Provinces and territories would designate navigator leads who open household recovery files, build shared recovery plans, coordinate across insurers and public programs, align documentation requirements, and track progress through to stable housing.

Navigator effectiveness depends on trauma-informed practice. Training should include recognition of trauma responses, clear sequencing of next steps, and referral pathways to mental health support. Public Safety Canada could fund pilots through DFAA advance payment mechanisms, enabling rapid deployment immediately post-event.

Integrated architecture

These interventions are designed as a system. Visibility without pathways to act reproduces the current activation bottleneck. Better support for recovery without upstream changes leaves households repeatedly exposed. Together, the four interventions create a household pathway from visibility to action to recovery.

3.4 Who does what?

The Strategy works through reciprocal enablement: each order of government contributes what it does best, creating conditions for the others to act.

Federal government provides infrastructure that provinces and territories cannot generate independently: a Common Risk Reference operationalizing federal hazard data, fiscal alignment through DFAA, and CMHC integration to improve risk visibility in housing finance. The federal government defines outcomes; provinces and territories determine approaches.

Provinces and territories provide regulatory authority that the federal government cannot exercise constitutionally: disclosure mandates referencing the Common Risk Reference, Coverage Clarity Standards that insurers implement so households can compare coverage before they buy, and Recovery Navigator designation. Enhanced federal fiscal support makes participation mutually beneficial.

Municipalities deliver programs at the household level: they provide local protection programs, supply the ground intelligence required by Recovery Navigators and act as the point of contact for households navigating the system.

WHO THIS STRATEGY HELPS MOST

Cash-constrained households:
Household Protection Pathways pre-screen eligibility and connect households to financing that reduces or removes upfront costs, so supports are usable, not just available.

Renters and displaced households:
Recovery Navigators provide proactive outreach, streamline documentation, and coordinate across insurers, disaster assistance and housing supports to shorten the time to stable housing.

People facing access barriers, including rural, remote and Northern households:
Delivery includes online, phone and in-person channels, low-connectivity options, multilingual services, and accommodations for disability and literacy needs.

Households in high-risk areas:
The Common Risk Reference makes risk visible early, paired with protection and recovery pathways, so disclosure is matched with options to reduce exposure.

Insurers and industry partners would implement Coverage Clarity Standards, contribute to navigator coordination during recovery, and over time could recognize household protection investments through underwriting.

3.5 Who leads and who pays?

The Strategy builds on DFAA's 2025 modernization, which introduced new mechanisms to support earlier, outcomes-based approaches. Other jurisdictions show that fiscal levers can strengthen prevention and recovery incentives without changing who regulates or delivers services.

Leadership and governance
Housing, Infrastructure and Communities Canada (HICC) is well positioned to coordinate federal partners around shared household outcomes. HICC brings the housing policy lens and convening authority. Natural Resources Canada would support hazard information infrastructure. CMHC would integrate resilience considerations through housing finance channels and contribute to household- facing delivery experience. Public Safety Canada would continue to administer DFAA and support recovery-focused pilots, bringing direct experience with household-facing emergency programs. The Minister of Emergency Management and Community Resilience provides ministerial accountability, with the Strategy strengthening the household-facing architecture that surrounds emergency response.

Federal, provincial and territorial governments would establish a time-limited Household Resilience Table co-chaired by HICC and Public Safety Canada, with a rotating provincial or territorial co-chair. Members would include NRCan, CMHC, and participating provinces and territories. The Table would oversee pilots, support shared learning, and make scaling decisions against agreed measures, enabling comparability across jurisdictions while preserving provincial and territorial discretion over design and delivery.

Municipalities, insurers, Indigenous governments and organizations, and NGOs would be engaged through a standing advisory group and pilot-site governance structures to reflect local capacity and household realities. Participation would be set out in time-limited MOUs (Memoranda of Understanding) specifying outcomes, roles, sequencing and the tests each partner will run.

Funding and incentives
Base DFAA cost-sharing remains unchanged. Provinces and territories receive existing support for eligible disaster costs regardless of Strategy participation.

For participating jurisdictions, the federal government could offer a time-limited top-up to DFAA cost-sharing rates for eligible costs, contingent on pilots demonstrating agreed-upon household outcomes, such as reduced out-of-pocket losses, shorter time to stable housing, and increased uptake of protective measures. A 5-percentage-point top-up is an illustrative starting point for negotiation.

To address sequencing, federal support for pilot set-up could flow early through time-limited funding for service design, navigator capacity, evaluation and decision-ready risk information, while the outcome-based top-up would be assessed once results are available.

Provinces and territories have compelling reasons to participate. They face growing fiscal exposure to disaster costs and constituent pressure on insurance affordability. Participation offers access to federal hazard data infrastructure they cannot build independently, a framework for testing disclosure and clarity approaches with federal support, and shared accountability for outcomes that no single jurisdiction can achieve alone. Federal support would remain time-limited and focused on piloting and evaluation, not ongoing delivery of provincial or municipal programs.

Fiscal Logic

The Strategy's federal investment is modest and time limited. The return is threefold: reduced DFAA exposure as household protection improves, preserved household wealth that would otherwise be destroyed in coverage gaps and fragmented recovery, and strengthened data infrastructure giving the federal government visibility into upstream risk it currently cannot see.

Precise break-even depends on pilot results. Even modest reductions in household out-of-pocket losses would generate federal returns through lower DFAA claims and preserved tax base, likely exceeding coordination costs within the pilot period.

3.6 How do we know it's working?

Success should be judged by household outcomes, not program activity. The National Standard of Household Protection defines what coordinated architecture should deliver at each decision moment. The five metrics below test whether it does so. HICC could publish an annual update summarizing pilot results, household outcomes, and scaling decisions. Measurement should rely on existing administrative and market data where possible.

1. Affordability: Change in average household out-of-pocket losses and indicators of insurance stress, including premium and deductible burden, using insurance loss reports and DFAA and provincial assistance data. This measures whether visibility and clarity translate into reduced financial exposure.

2. Speed and certainty: Median time to stable housing and median time to insurance or disaster assistance payout, tracked before and after pilots, including navigator time to first contact where applicable. This measures whether jurisdictions meet their coordination targets, using 72 hours as the baseline benchmark.

3. Resilience: Uptake and completion rates for high-return protective measures such as backwater valves and sump pumps, including whether financing tools increase uptake among cash-constrained households. This measures whether Household Protection Pathways remove real barriers to action.

4. Equity: Gaps in outcomes, including time to stable housing, out-of-pocket loss, and coverage availability, by income, renter or owner status, and region, with parallel reporting for Indigenous pathways where communities choose to participate and data governance permits. The Standard commits to reaching renters and vulnerable households. This tracks whether it does.

5. Flexibility: The share of households able to choose a recovery pathway that fits their circumstances, such as repair, rebuild, temporary rental, or relocation, without losing eligibility or facing conflicting program requirements. This measures whether coordination preserves household agency rather than forcing households into predetermined paths.

04

The Case for Action

Canada does not need a new program to learn that the status quo is failing households. The costs already show up in rising DFAA expenditures, premium shocks and coverage withdrawals, and long, uncoordinated recoveries that drain savings, credit, and mental bandwidth. When systems do not connect, households become the default integrator, exactly when they are least able to manage complexity.

A National Household Resilience Strategy offers a practical path forward: it aligns existing tools around the four moments when exposure is set and losses become avoidable. It does not resolve every hard question. It will not decide which properties should retreat from hazard zones or guarantee affordable insurance coverage where risk-based pricing no longer works. What it can do, now, is begin shifting the coordination burden off households and onto institutions. This Strategy would make risk visible before transactions close, coverage understandable before purchase or lease, protection supports accessible, and recovery coordinated around household timelines.

The window to act is open. DFAA modernization has introduced new mechanisms to support earlier, outcomes-based approaches. Provinces and territories are actively examining disclosure and clarity measures, while municipalities face real capacity constraints in interpreting and acting on evolving risk. Acting deliberately in 2026 through time-limited pilots is the difference between building a workable household pathway and continuing to absorb costs after exposure is locked in.

More disasters are coming. The question is no longer whether Canada will pay the cost, but how. What Canada builds now will determine whether the next disaster finds households protected or left alone to navigate the aftermath.

Endnotes

1. Kiera Taylor, *Climate Damages & Canada's Looming Home Insurance Crisis: Who Pays?*; The Globe and Mail, "Damage from Natural Disasters in Canada Hit Record $8.5-Billion in 2024, as Industry Group Warns Some Regions May Become Uninsurable."

2. CBC News, "'Looks as If There Was Never a House There.'"

3. Kiera Taylor, Climate Damages & Canada's Looming Home Insurance Crisis: Who Pays?; Insurance Bureau of Canada, Severe Weather-Related Insured Losses in Canada Exceed $2.4 Billion in 2025.

4. Insurance Bureau of Canada, 2024 Shatters Record for Costliest Year for Severe Weather-Related Losses in Canadian History at $8.5 Billion; Keith Porter, Jasem Alhumaidi, and Daniel Guerrero-Santaren, Societal Loss from Historic Natural Catastrophes in Canada; Anabela Bonada, Enjulie Bedi, and Laura Stewart, From Risk To Readiness.

5. Emily Williams, "Jasper Wildfire Caused $880M in Insured Losses, Says Insurance Bureau of Canada | CBC News."

6."Montreal Floods Trigger $120M in Claims as Reinsurers Sound Alarm on Rising Climate Losses"; Insur. Bur. Can., "Disaster."

7. Brett Weltman, "Insured Damages from Hurricane Fiona Now Over $800 Million"; Kiera Taylor, Climate Damages & Canada's Looming Home Insurance Crisis: Who Pays?

8. The Globe and Mail, "Intact CEO Charles Brindamour Has Been Sounding the Alarm on Climate Change for Years - and He Wants Other Leaders to Finally Listen Up."

9. Statistics Canada, Table 18-10-0004-01: Consumer Price Index, Monthly, Not Seasonally Adjusted.

10. Michaël Lambert-Racine, "The Home Insurance Market and Severe Weather Events in Canada"; Likeleli Seitlheko, Weather Disasters and the Insurance Market in Canada: An Emerging Crisis?

11. "The Rising Tide of Flood Risks and the Insurance Dilemma in Canada"; McGillivray, Marisa, Insights into the Impact of Extreme Weather Trends in Canada on Homeowners Insurance Profitability and Consumers.

12. Bank of Canada, Financial Stability Report 2025.

13. Office of the Superintendent of Financial Institutions, Strengthening Climate Risk Financial Resilience.

14. Henstra, "Climate Adaptation in Canada"; Minano, Thistlethwaite, and Henstra, "Evaluating a Public– Private Data-Sharing Platform for Improving Flood Insurance Availability and Affordability in Canada."

15. Zachary Vrhovsek, Projecting the Cost of the Disaster Financial Assistance Arrangements Program.

16. Zachary Vrhovsek.

17. Kabore, Rivers, and Deri Armstrong, Natural Disasters and Economic Performance.

18. Henstra et al., "Flood Risk Management and Shared Responsibility"; Public Safety Canada, Task Force on Flood Insurance and Relocation – Final Report.

19. Kousky, "The Role of Natural Disaster Insurance in Recovery and Risk Reduction"; Kousky, Treuer, and Mach, "Insurance and Climate Risks."

20. "The Rising Tide of Flood Risks and the Insurance Dilemma in Canada."

21. Public Safety Canada and Ipsos, Public Opinion Research Study: Emergency Preparedness Awareness Campaign Findings Report.

22. CBC, “Remembering Dorian.”

23. CBC, “How Fiona Became a Record-Breaking Canadian Storm | CBC News.”

24. Zagbai, “Severe Thunderstorm Watch for Several Regions of Southern Quebec.”

25. Local Government Official Information and Meetings Act 1987, 1987 No 174; Local Government (Natural Hazard Information in Land Information Memoranda) Regulations 2025, vol. 2025/68.

26. OECD, OECD Economic Surveys: Canada 2025

27. Milman, “Zillow Deletes Climate Risk Data from Listings after Complaints It Harms Sales.”.

28. FCA Handbook - ICOBS 6 Annex 3 Providing Product Information by Way of a Standardised Insurance Information Document; Financial Conduct Authority, Transparency in Insurance Renewals.

29. Thistlethwaite et al., “Barriers to Insurance as a Flood Risk Management Tool: Evidence from a Survey of Property Owners.”

30. The Natural Hazards Commission Toka Tū Ake, Resilient Homes and Buildings Action Plan 2022-2027.

31. Jarzabkowski et al., Resilient Housing Policies; Jesse Steinberg, Toward a Disaster Recovery Framework for Canada: Insights from the United States, Australia, and New Zealand.

32. Pue et al., “Canada Needs a Climate-Responsive Social Safety Net”; Environment and Climate Change Canada, Public Opinion Research on the National Adaptation Strategy

33. Office of the Superintendent of Financial Institutions, Strengthening Climate Risk Financial Resilience..

34. Public Safety Canada, Public Safety Canada’s 2024 to 2025 Departmental Results Report.

35. Thistlethwaite et al., “How Flood Experience and Risk Perception Influences Protective Actions and Behaviours among Canadian Homeowners.”

36. Federal Emergency Management Agency (FEMA), Disaster Case Management Helps Survivors Affected by Hurricanes Helene & Milton in the Long Term.

37. Bay of Plenty Civil Defence Emergency Management Group, Recovery Navigators’ Guide 2022.

38. Jesse Steinberg, Toward a Disaster Recovery Framework for Canada: Insights from the United States, Australia, and New Zealand.

39. Public Health Agency of Canada, Federal Framework on Posttraumatic Stress Disorder; Adu et al., Frontiers | Exploring the Prevalence and Predictors of Low Resilience and Likely PTSD in Residents of Two Provinces in Canada during the 2023 Wildfires; Mao et al., “One Year after the Flood”; Aker and Önder, “Posttraumatic Stress Disorder–Related Mental Health Problems and Risk Factors After an Earthquake.”

40. Ville de Montréal, “RénoPlex: Renovation Subsidies for Buildings with 1 to 5 Dwellings.”

References

1. Adu, M. K., Shalaby, R., Agyapong, B., et al. (2024). Exploring the Prevalence and Predictors of Low Resilience and Likely PTSD in Residents of Two Provinces in Canada during the 2023 Wildfires. Sec. Public Mental Health, 12. https://doi.org/10.3389/fpubh.2024.1343399.

2. Aker, T., & Önder, E. (2025). Posttraumatic Stress Disorder–Related Mental Health Problems and Risk Factors After an Earthquake. Psychiatry and Clinical Psychopharmacology, 35(Supplement 1), 113–121. https://doi.org/10.5152/pcp.2025.24997.

3. Bonada, A., Bedi, E., & Stewart, L. (2025). From Risk to Readiness: Enhancing Alberta's Wildfire Preparedness Through the FireSmartTM Scorecard. Waterloo, ON: Intact Centre on Climate Adaptation, University of Waterloo. https://www.intactcentreclimateadaptation.ca/recent-reports/from-risk-to-readiness-enhancing-albertas-wildfire-preparedness-through-the-firesmart-scorecard/.

4. Bank of Canada. (2025). Financial Stability Report 2025. Bank of Canada. https://www.bankofcanada.ca/2025/05/financial-stability-report-2025/.

5. Bay of Plenty Civil Defence Emergency Management Group. (2022). Recovery Navigators' Guide 2022. Civil Defence Publication 2022/01. Whakatāne, New Zealand: Bay of Plenty Civil Defence Emergency Management Group. https://www.civildefence.govt.nz/assets/Uploads/documents/resilience-fund/2021-22/Recovery-Navigators-Guide.pdf.

6. Weltman, B. (2025). Insured Damages from Hurricane Fiona Now Over $800 Million. Insurance Bureau of Canada. https://www.ibc.ca/news-insights/news/insured-damages-from-hurricane-fiona-now-over-800-million.

7. CBC. (2023). How Fiona Became a Record-Breaking Canadian Storm. CBC News. https://www.cbc.ca/news/canada/nova-scotia/weather-snoddon-fiona-recap-1.6976249.

8. CBC. (2020). Remembering Dorian: How the 2019 Storm Left a Trail of Destruction. CBC News. https://www.cbc.ca/news/canada/nova-scotia/snoddon-dorianrecap-weather-1.5712159.

9. CBC News. (2018). 'Looks as If There Was Never a House There': Ottawa-Gatineau Tornado Causes Mass Power Outages, 6 in Hospital | CBC News. CBC News. https://www.cbc.ca/news/canada/ottawa/ottawa-gatineau-tornado-1.4834216.

10. Williams, E. (2024). Jasper Wildfire Caused $880M in Insured Losses, Says Insurance Bureau of Canada | CBC News. CBC News. https://www.cbc.ca/news/canada/edmonton/jasper-wildfire-ninth-most-expensive-1.7306622.

11. Environment and Climate Change Canada. (2025). Public Opinion Research on the National Adaptation Strategy: Final Report. Environment and Climate Change Canada.

12. FCA Handbook - ICOBS 6 Annex 3 Providing Product Information by Way of a Standardised Insurance Information Document. Accessed December 31, 2025. https://handbook.fca.org.uk/handbook/icobs6/icobs6s10?timeline=true.

13. Federal Emergency Management Agency (FEMA). (2025). Disaster Case Management Helps Survivors Affected by Hurricanes Helene & Milton in the Long Term. https://www.fema.gov/fact-sheet/disaster-case-management-helps-survivors-affected-hurricanes-helene-milton-long-term.

14. Financial Conduct Authority. (2017). Transparency in Insurance Renewals. Policy Statement PS16/21. London, UK: Financial Conduct Authority. https://www.fca.org.uk/firms/transparency-insurance-renewals.

15. Henstra, D. (2019). Climate Adaptation in Canada: Governing a Complex Policy Regime. Review of Policy Research. https://doi.org/10.1111/ropr.12236.

16. Henstra, D., Thistlethwaite, J., Brown, C., & Scott, D. (2019). Flood Risk Management and Shared Responsibility: Exploring Canadian Public Attitudes and Expectations. Journal of Flood Risk Management. e12346. https://doi.org/10.1111/jfr3.12346.

17. Insurance Bureau of Canada. (2025). 2024 Shatters Record for Costliest Year for Severe Weather-Related Losses in Canadian History at $8.5 Billion. Insurance Bureau of Canada. https://www.ibc.ca/news-insights/news/2024-shatters-record-for-costliest-year-for-severe-weather-related-losses-in-canadian-history-at-8-5-billion.

18.———. "Disaster." Accessed December 22, 2025. https://bac-quebec.qc.ca/en/insurance-issues/disaster/.

19.———. Severe Weather-Related Insured Losses in Canada Exceed $2.4 Billion in 2025. Toronto, ON: Insurance Bureau of Canada, 2026. https://www.ibc.ca/news-insights/news/severe-weather-related-insured-losses-in-canada-exceed-2-4-billion-in-2025.

20. Jarzabkowski, P., Meissner, K., Taylor, N., Riordan, T., & Rosie Gallagher. (2025). Resilient Housing Policies: A Framework for Evaluation. Brisbane, QLD: Natural Hazards Research Australia, 2025. https://naturalhazards.com.au/sites/default/files/2025-01/Resilient%20housing%20policies_WP1_report.pdf.

21. Steinberg, J. (2024).Toward a Disaster Recovery Framework for Canada: Insights from the United States, Australia, and New Zealand. No. 13538. Ottawa: The Conference Board of Canada.

22. Kabore, P., Rivers, N., & Armstrong, C. D. (n.d.). Natural Disasters and Economic Performance: Evidence from the Slave Lake Wildfire. https://ruor.uottawa.ca/items/7a5a9ec1-83b9-4478-bd61-ae85b1b46f80.

23. Porter, K., Alhumaidi, J., & Guerrero-Santaren, D. (2025). Societal Loss from Historic Natural Catastrophes in Canada. No. 82. ICLR Research Paper Series. Toronto: Institute for Catastrophic Loss Reduction.

24. Taylor, K. (2025). Climate Damages & Canada's Looming Home Insurance Crisis: Who Pays? Investors for Paris Compliance. https://www.investorsforparis.com/climate-damages-canadas-looming-home-insurance-crisis-who-pays/.

25. Kousky, Carolyn. (2019). The Role of Natural Disaster Insurance in Recovery and Risk Reduction." Annual Review of Resource Economics 11, 1399–418. https://doi.org/10.1146/annurev-resource-100518-094028.

26. Kousky, Carolyn, Galen Treuer, & Mach, K. J. (2024). Insurance and Climate Risks: Policy Lessons from Three Bounding Scenarios." Proceedings of the National Academy of Sciences 121, no. 48: e2317875121. https://doi.org/10.1073/pnas.2317875121.

27. Seitlheko, L. (2025). Weather Disasters and the Insurance Market in Canada: An Emerging Crisis? Canada Future Ready Economy. Toronto, ON: TD Economics. https://economics.td.com/ca-extreme-weather-and-insurance.

28. Local Government. (2025). (Natural Hazard Information in Land Information Memoranda) Regulations 2025, 2025/68. https://www.legislation.govt.nz/regulation/public/2025/0068/16.0/whole.html#LMS1240639.

29. Local Government Official Information and Meetings Act 1987, 1987 No 174. https://www.legislation.govt.nz/act/public/1987/0174/latest/DLM122242.html#DLM122241.

30. Mao, Wanying, Eboreime, E., Shalaby, R., Nkire, N., Agyapong, B., Pazderka, H., Obuobi-Donkor, G., et al. (2022). One Year after the Flood: Prevalence and Correlates of Post-Traumatic Stress Disorder among Residents in Fort McMurray. Behavioral Sciences 12. https://doi.org/10.3390/bs12030069.

31. McGillivray, M. (2024). Insights into the Impact of Extreme Weather Trends in Canada on Homeowners Insurance Profitability and Consumers. Nos. 11-621–M. Analysis in Brief. Statistics Canada. https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024003-eng.htm.

32. Michaël, L.R. (2025). The Home Insurance Market and Severe Weather Events in Canada." Library of Parliament. HillNotes. https://hillnotes.ca/2025/06/16/the-home-insurance-market-and-severe-weather-events-in-canada/.

33. Milman, O. (2025). Zillow Deletes Climate Risk Data from Listings after Complaints It Harms Sales. Environment. The Guardian. https://www.theguardian.com/environment/2025/dec/01/zillow-removes-climate-risk-data-home-listings.

34. Minano, A., Thistlethwaite, J., & Henstra, D. (2024). Evaluating a Public–Private Data-Sharing Platform for Improving Flood Insurance Availability and Affordability in Canada. Regional Environmental Change 24, no. 3: 102. https://doi.org/10.1007/s10113-024-02262-z.

35. Recamara, Josh. (2025). Montreal Floods Trigger $120M in Claims as Reinsurers Sound Alarm on Rising Climate Losses. https://www.insurancebusinessmag.com/ca/news/catastrophe/montreal-floods-trigger-120m-in-claims-as-reinsurers-sound-alarm-on-rising-climate-losses-548232.aspx.

36. OECD. (2025). OECD Economic Surveys: Canada 2025. https://www.oecd.org/en/publications/oecd-economic-surveys-canada-2025_28f9e02c-en.html.

37. Office of the Superintendent of Financial Institutions. (2025). Strengthening Climate Risk Financial Resilience: Insights from the Standardized Climate Scenario Exercise. With Autorité des marchés financiers. Office of the Superintendent of Financial Institutions. https://www.osfi-bsif.gc.ca/en/about-osfi/reports-publications/strengthening-climate-risk-financial-resilience-insights-standardized-climate-scenario-exercise.

38. Public Health Agency of Canada. (2019). Federal Framework on Posttraumatic Stress Disorder: Recognition, Collaboration and Support. Research. Ottawa, ON: Public Health Agency of Canada, https://www.canada.ca/en/public-health/services/publications/healthy-living/federal-framework-post-traumatic-stress-disorder.html.

39. Public Safety Canada. (2025). Public Safety Canada's 2024 to 2025 Departmental Results Report. Nos. PS1-14E-PDF. Ottawa, ON: Public Safety Canada. https://www.publicsafety.gc.ca/cnt/rsrcs/pblctns/dprtmntl-rslts-rprt-2024-25/index-en.aspx.

40.–––.(2022). Task Force on Flood Insurance and Relocation – Final Report. Ottawa, ON: Public Safety Canada. https://www.publicsafety.gc.ca/cnt/rsrcs/pblctns/2022-tffir/index-en.aspx.

41. Public Safety Canada and Ipsos. (2021). Public Opinion Research Study: Emergency Preparedness Awareness Campaign Findings Report. Nos. PS4-280/2021E-PDF. Ottawa, ON: Public Safety Canada. https://epe.lac-bac.gc.ca/100/200/301/pwgsc-tpsgc/por-ef/public_safety_canada/2021/054-20-e/POR054-20-Report_Final.htm?nodisclaimer=1.

42. Pue, K., Wraxall, B., Kopec, A. (2025). "Canada Needs a Climate-Responsive Social Safety Net." Policy Options. https://policyoptions.irpp.org/2025/09/climate-disaster-canada/.

43. Statistics Canada. (2025). Table 18-10-0004-01: Consumer Price Index, Monthly, Not Seasonally Adjusted. Nos. 18-10-0004–01. Ottawa, ON. https://doi.org/10.25318/1810000401-eng.

44. The Globe and Mail. (2025). Damage from Natural Disasters in Canada Hit Record $8.5-Billion in 2024, as Industry Group Warns Some Regions May Become Uninsurable. https://www.theglobeandmail.com/business/article-insured-damage-from-natural-disasters-in-canada-hit-85-billion-in-2024/.

45.–––. (2022). Intact CEO Charles Brindamour Has Been Sounding the Alarm on Climate Change for Years - and He Wants Other Leaders to Finally Listen Up. https://www.theglobeandmail.com/business/rob-magazine/article-intact-ceo-charles-brindamour-has-been-sounding-the-alarm-on-climate/.

46. The Natural Hazards Commission Toka Tū Ake.(2022). Resilient Homes and Buildings Action Plan 2022-2027. Wellington, New Zealand: The Natural Hazards Commission Toka Tū Ake. https://www.naturalhazards.govt.nz/our-publications/resilient-homes-and-buildings-action-plan/.

47. Canadian Climate Institute. (2024). The Rising Tide of Flood Risks and the Insurance Dilemma in Canada. https://climateinstitute.ca/flood-insurance-risks-canada/.

48. Thistlethwaite, J., Henstra, D., Brown, C., & Scott, D. (2022). Barriers to Insurance as a Flood Risk Management Tool: Evidence from a Survey of Property Owners. International Journal of Disaster Risk Science 11, no. 3: 263–73. https://doi.org/10.1007/s13753-020-00272-z.

49.–––. (2017). How Flood Experience and Risk Perception Influences Protective Actions and Behaviours among Canadian Homeowners." Environmental Management 61, no. 2: 197–208. https://doi.org/10.1007/s00267-017-0969-2.

50. Ville de Montréal. (2025). RénoPlex: Renovation Subsidies for Buildings with 1 to 5 Dwellings. Montreal.ca. https://montreal.ca/en/programs/renoplex-renovation-subsidies-buildings-1-to-5-dwellings.

51. Vrhovsek, Z. (2025). Projecting the Cost of the Disaster Financial Assistance Arrangements Program. Ottawa, ON: Office of the Parliamentary Budget Officer. https://www.pbo-dpb.ca/en/publications/RP-2526-013-S--projecting-cost-disaster-financial-assistance-arrangements-program--projection-cout-programme-accords-aide-financiere-cas-catastrophe.

52. Zagbai, D. (2025). Severe Thunderstorm Watch for Several Regions of Southern Quebec. CityNews Montreal. https://montreal.citynews.ca/2025/06/19/severe-thunderstorm-southern-quebec/.

Annex 1
Scope and Implementation Considerations

This annex clarifies relationships to parallel federal efforts and addresses certain implementation risks the Household Resilience Table would need to manage.

Indigenous partnership and self-determination

This Strategy is directed at federal, provincial, territorial and municipal systems. First Nations, Inuit and Métis communities face distinct risks shaped by historic underinvestment, hold rights recognized under the *United Nations Declaration on the Rights of Indigenous Peoples Act* and its Action Plan, and interact with governance structures outside this report's focus.

Indigenous-led approaches to household and community resilience should be developed through direct partnership with Indigenous governments and organizations. Implementing governments have responsibilities under UNDRIP and the Truth and Reconciliation Commission's Calls to Action to support Indigenous leadership, capacity and self-determination in disaster resilience. Any parallel stream should reflect Indigenous governance priorities, not federal program design. Implementing governments should engage Indigenous partners early to identify connection points and ensure parallel efforts are resourced appropriately.

Relationship to parallel efforts

National flood insurance
Public Safety Canada is developing a national flood insurance program following the 2022 Task Force on Flood Insurance and Relocation. This Strategy complements that work. The Common Risk Reference would provide the hazard information that households and insurers need. The Coverage Clarity Standard would ensure households understand what flood insurance covers. If a public option emerges, the Strategy's architecture would help households access it.

Emergency response
Canada's emergency response architecture is comparatively strong. This Strategy focuses on what happens before and after response: the decisions that lock in exposure and the recovery pathways that

determine whether households regain stable housing. Recovery Navigators would coordinate with emergency management but not duplicate it.

Land use and development
The Strategy improves information available to households and markets but does not direct municipal land-use decisions. Provinces and municipalities retain authority over zoning, building codes, and development approvals. Better risk visibility may inform those decisions over time, but the Strategy does not prescribe where development should or should not occur.

Implementation risks and mitigations

What if provinces do not participate?
Participation is voluntary. The Strategy offers incentives: access to federal hazard data infrastructure provinces cannot build independently, time-limited fiscal support through DFAA, and shared accountability for outcomes no single jurisdiction can achieve alone. Implementation would begin with willing partners. If key provinces decline, the federal government could proceed with CMHC integration and the Common Risk Reference, creating infrastructure provinces can connect to when ready.

What if coordination is not enough?
The Strategy cannot guarantee affordable insurance where risk-based pricing exceeds household budgets or insurers have withdrawn. Risk disclosure may also affect property values in some areas, creating difficult transitions for current owners and municipalities. Pilots include decision points to assess whether coordination closes the protection gap. If it does not, governments would have better evidence to assess additional tools: public reinsurance, targeted premium support, or parametric options providing rapid liquidity after defined events. Pilots would measure distributional impacts and test approaches for managing transitions fairly.

What makes this different from previous coordination efforts?
Federal-provincial-territorial tables have mixed records. This Strategy differs in three ways: it organizes around household outcomes rather than institutional processes, creating clearer accountability; it links fiscal incentives to measurable results through DFAA; and it is time limited. If pilots do not demonstrate value, the Table winds down.

Success criteria for scaling

Pilots would run for two to three years, evaluated against the metrics in Section 3.6. The Household Resilience Table would also assess whether participating jurisdictions judge the coordination burden worthwhile. If pilots demonstrate value, the Table would recommend national adoption. If results are mixed, it would identify elements warranting scaling versus redesign. If pilots fail, the Strategy will wind down with lessons documented.

Annex 2
Expert Interviews

DR. ANABELA BONADA
Managing Director,
Intact Centre on Climate Adaptation

JASON CLARK
Vice President,
Government Relations,
New Economy Canada

LORA HUNTLEY
Director,
Portfolio Management (West),
Personal Insurance, Definity

MATHIEU BELANGER
Former Executive Director,
Policy & Public Affairs,
Federation of Canadian Municipalities

MITCH MCEWEN
Director,
Sustainability, Climate Resilience &
Community Impact, Wawanesa Mutual

PROFESSOR DANIEL HENSTRA
Professor of Political Science,
University of Waterloo

RONNIE MCPHEE
Senior Manager,
Disaster Financial Assistance
Atlantic Canada, Canadian Red Cross

SOPHIE GUILBAULT
Director of Partnerships,
Institute for Catastrophic Loss
Reduction (ICLR)

STEPHEN RODDICK
Senior Policy Analyst,
Union of BC Municipalities

KIERA TAYLOR
Senior Analyst,
Investors for Paris Compliance

Acknowledgements

PARTNERS

This policy proposal was developed by the team as part of the Action Canada Fellowship 2025–2026, which brings together emerging leaders to develop actionable policy recommendations on issues of national importance.

We are grateful to our study tour hosts and participants in Ottawa/Gatineau, Yellowknife, Montérégie/Longueuil, and Prince Edward Island, and to the households who shared their experiences. Their stories shaped every recommendation.

Thank you to Advisory Council members, federal, provincial, territorial and municipal officials, insurance representatives, and academic partners who challenged our thinking. Thank you to Suzanne Gouin, Sarmishta Subramanian, Scott Taymun and Jonathan Dewar for invaluable guidance, and to Public Policy Forum and Action Canada staff, Sara-Christine Gemson, Anne Matio, Dayna Tong and Fellows for their support.

This project represents the efforts of six people who want to do better, learn together and help build a stronger Canada. And who realized that the greatest resilience, the one we will need most, is deeply human.

MENTORS
Scott Taymun
Suzanne Gouin
Jonathan Dewar

COACHES
Suzanne Nault
Karim Djinko
Sally Diab

CONTRIBUTORS
Sarmishta Subramanian
Editor
Alicia Hibbert
Copyediting
Laura Rojas
Graphic Design
Juliana Bandeira
Illustration
Traduction M
Translation

PPF TEAM
Inez Jabalpurwala
President & CEO

Sara-Christine Gemson
Executive Director, PPF Academy & Action Canada

Anne Matio
Program Lead, PPF Academy and Action Canada Fellowship

Dayna Tong
Program Coordinator, PPF Academy and Action Canada Fellowship

ADVISORY COUNCIL
Dakota Norris
Kevin Quinlan
Lindsay Colley
Phil De Luna
Kelly O'Neil
Graeme Reed
Laura Corrales
Jeff MacDonald
Darcy Demarsico
Mathieu Bélanger
Kyle McKenzie
Rachel Guthrie
Erin Taylor
Lora Huntley

Public Policy Forum

Forum des politiques publiques

Action Canada