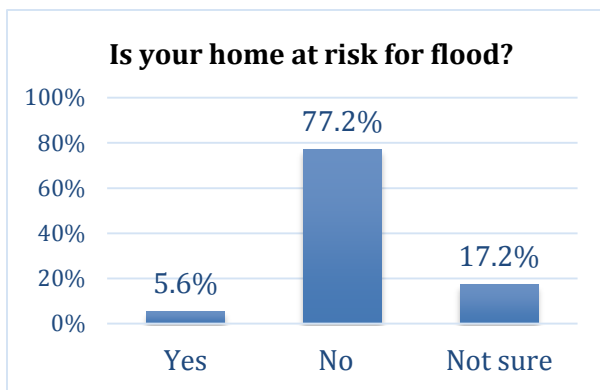


# CONNECTING FLOOD RISK AND HOMEOWNER AWARENESS

Extreme weather events, such as heavy rain and flooding, are happening more frequently across the country. Although the risk of floods may be on the rise, risk awareness from homeowners seems to be at a standstill. A recent survey of Canadian homeowners led by the Interdisciplinary Centre on Climate Change (IC<sup>3</sup>) and Partners for Action (P4A) at the University of Waterloo demonstrates that, in general, Canadians are not aware of their flood risks and are unprepared for flooding events. The survey results shine light on this lack of risk awareness and stress the importance of developing better flood management policy in Canada.

The researchers, based out of the Faculty of Environment, surveyed 2,300 Canadian households to gain a better understanding of homeowners' opinions on flood risk. In addition to flood risk awareness, the survey considered opinions on responsibility for protecting residential properties before a flood, as well as the responsibility for recovery and repair after a flood. The survey targeted homeowners in areas identified as being at 'high-risk' for flood by the Flood Damage Reduction Program (FDRP) in the 1970-80s.

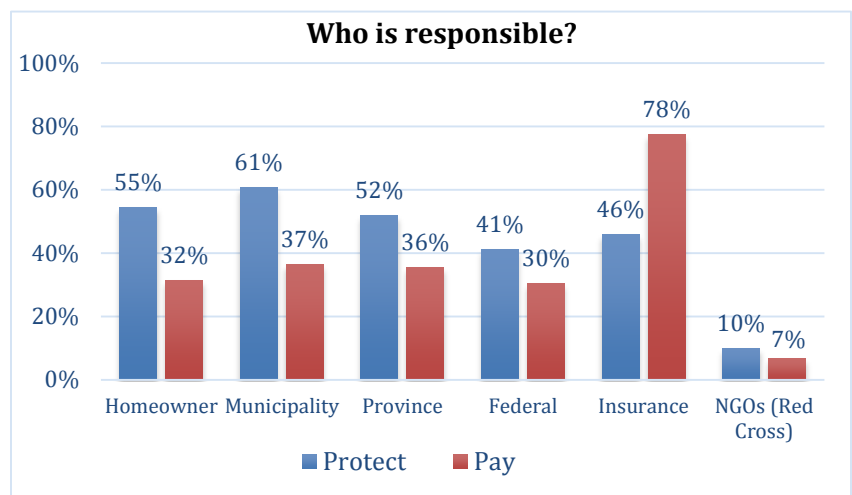


Although these households were selected based on their high-risk for flood, OVER 94% DID NOT KNOW that their home is located in a designated flood risk area. Only 13.5% of respondents know that their homes are vulnerable to flooding, and half of them state they are 'not at all concerned' about flood risk to their home. These numbers indicate a lack of awareness of flood risk, and point to the need for more education and information about floods and floods risks.

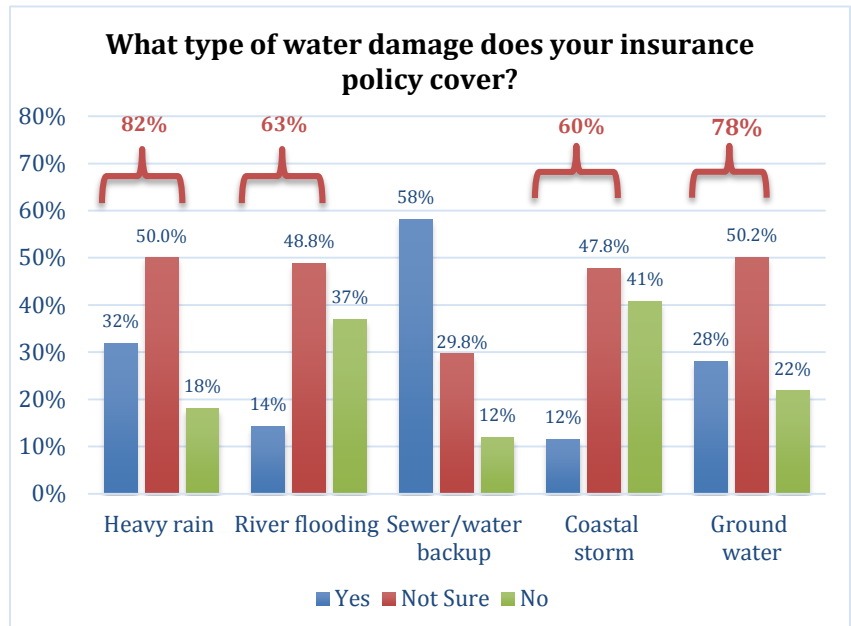
## Understanding the Role of Homeowners

The survey points to a need for better awareness on flood risk, but also indicates that homeowners are unclear about the roles of individuals, insurance and disaster assistance in managing flood recovery. More than half (55%) of the participants agree that they are personally responsible for protecting themselves before a flood event, but less than half are taking personal action through installing sump pumps or backwater valves.

Opinions shift when considering post-event recovery with less than a third of respondents (32%) believing they are personally responsible for paying for flood damage to their home, and the majority (78%) indicating that it is the responsibility of the insurance industry to help recover after-the-fact.



Homeowners expect their municipal and provincial governments to help them protect (61% and 52%, respectively) and recover from flood (37%, and 36%, respectively). The federal government and non-governmental organizations such as the Red Cross are not believed to have as strong a role in preparation (41% and 10%) or recovery for residential properties (30% and 7%). Although homeowners place responsibility on the insurance industry, most respondents have not spoken to their broker about flood insurance, between 60-80% of the respondents do not know what type of water damage their insurance covers, and others simply don't believe they need coverage.



### **Homeowners Want to Know about Flood Risk**

Despite this gap in risk awareness, the survey indicates that homeowners are interested in learning more, but need information to better prepare themselves and their homes for floods. Over 92% want flood risk maps to be publicly available, and over 90% want flood risk and historic damage to be disclosed during a real estate transaction. Overall, the results indicate that Canadians want to know their risk, and then decide for themselves what level of risk is acceptable to them. If unacceptable, they can choose what type of action to take. The results also show that Canadians hold a strong sense of personal responsibility, and will most likely act if they understand the extent of flood risk and tangible actions to reduce this risk.

### **What Next?**

Collaborative communication and education is needed to effectively fill the gap in risk awareness, correct confusion over flood protection and recovery, and ensure that homeowners are better prepared and informed about the impacts of floods. Knowledge leads to action, and with better education, communication, and flood-related information, homeowners will gain a better understanding about their role in managing flood risk in their communities.

**Know your risks!** FloodSmartCanada is helping Canadians prepare for floods. To learn more visit:

<http://floodsmartcanada.ca>

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