

Government-sponsored home buyout programs and post-flood decisions to retreat: Case studies in Constance Bay, Ontario and Pointe Gatineau, Quebec

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Introduction

Taking risk reduction action may often involve relocation to a less hazardous location in order to reduce harmful exposure of people and assets, and to avoid recurrence of disaster losses and place-based adverse impacts. At the intersection of flood risk reduction, climate change adaptation and community resilience, ‘managed retreat,’ which is the acquisition, demolition, removal or withdrawal of homes, buildings and infrastructure away from flood risks, involves relocation that keeps communities away from high-risk areas. The option to retreat is one of four main risk reduction and resilience-building options, including accommodation, protection and avoidance actions. Supportive government policies and programs, on- the-ground assistance for homeowners, and connections to wider community planning processes can play a big role in facilitating ‘managed retreat.’ This research investigates the influence of government compensation programs on homeowners’ decision to retreat, by looking at the communities of Constance Bay, Ontario, and Pointe Gatineau, Quebec, both located on the Ottawa River, which were impacted by flooding in 2017 and 2019.

Research Questions

This research is grounded by the theory of ‘windows of opportunity,’ which suggests that following a major disaster, existing rules and policies can be changed so that the likelihood of future recurrence is reduced. Framed within this theory, the following questions guided the research:

1. To what extent and in what way did government-sponsored managed retreat (buyout) policies affect 2017/2019 flood victims’ decisions to retreat from flood risk?
2. What are the most important factors post-flood that convince homeowners to choose managed retreat over reconstruction?
3. How can managed retreat as a climate change adaptation and disaster risk reduction option be improved for use in Canada?

Methods

A comparative case study approach was used, which incorporated primary and secondary data collection methods. Twenty semi-structured interviews were conducted with participants with specific knowledge of one or both of the cases and/or general expertise in the areas of managed retreat, home-buyouts, disaster recovery, climate adaptation or flood management. Interviewees were recruited from municipal/provincial/federal government agencies, academia, research institutes, insurance, real estate, disaster relief agencies and community organizations. The following themes were explored during interviews: awareness and details about home-buyouts/flood damage compensation programs that lead to either rebuilding or retreat in the case study sites, factors that influence homeowners when considering retreat/non-retreat options, and opinions about programs needed under future climate change. All interviews were transcribed and coded for common themes. Researchers also consulted secondary information sources to assist in comparing the impact of recovery programs in the two communities and site visits to observe flood impacts.

Findings

Government compensation programs played a critical role in influencing homeowners' decision to retreat. In Gatineau, 10% (185) of flooded homeowners took compensation for buyouts within two years of a flood event. In Constance Bay, despite 380 homes being damaged during the 2017 floods and even more during the 2019 floods, there was no evidence of government-facilitated managed retreat or home buyouts. Instead, there were several properties for sale in 2019 and 2020 that were located in areas known to have flooded, and several of these properties were listed as "recently renovated", suggesting that homeowners may have rebuilt following the 2017 or 2019 floods, and were then trying to 'self-retreat' through a private sale. Such 'self-retreat' actions place new homeowners at flood risk. Nevertheless, Constance Bay residents in high-risk areas expressed the opinion that the Ontario Government should modify its Disaster Recovery Assistance for Ontarians (DRAO) program to allow for floodproofing and home buyout programs.

Data also revealed a lack of consistent assistance and support for homeowners going through managed retreat via the Quebec provincial home buyout program. While there was limited municipal assistance in waiving fees, speeding up issuance of demolition permits, and occasional help in navigating bureaucracy, applicants were subjected to a drawn-out bureaucratic process and had minimal ongoing support throughout the retreat process.

Conclusion

Government-sponsored home buyout/retreat programs play a critical role in influencing homeowners' decision to retreat from flood-prone areas, and reduce the likelihood that flooded homeowners will rebuild in hazardous locations. Both homeowners and municipal officials appear to be interested in this policy option as an effective risk reduction tool. Managed retreat should form part of a suite of disaster risk reduction options for Canadian communities as floods have become an increasingly costly burden. The likely alternative is self-retreat by individual homeowners, which results in the passing along of flood risks to unaware buyers.