



First Nations Engagement on the Steering Committee on First Nations Home Flood Insurance Needs Initiative



Final Report
June 2022

Submitted to: Assembly of First Nations
Submitted by: CoachHouse Enterprises Inc.
Authors: Dr. Brenda Murphy, Dr. Annette Chretien, Mr. Kevin Smart
and Dr. Laura Brown with input from Mr. Erin McLean-Purdon,
Ms. Jessica Kearney and Mr. Bryce Gunson

Project Support: Tracey Anderson, Olga Murphy, Aspen Films

Special Thanks: Elders: Thomas Manual Sr., Deborah Baker, John Cree, Frances Musqua, Nicholas Deleary; Liaisons: Robert Mills, Eric Bussey, Marc D'Aquino, Darlene Marshall, Nathalie Gelinias, Carey O'Soup, Clarence Meekis; and the insurance professionals and engagement participants who were involved in this project. This project would not have been possible without your active and enthusiastic involvement.

Land Acknowledgement

We acknowledge the presence of CoachHouse Enterprises Inc. on the traditional territories of the Neutral, Anishinaabe, Wendat and Haudenosaunee peoples. This acknowledgement gives rise to an obligation to pursue decolonization and to establish honourable treaty relations.

The views expressed in the findings do not necessarily reflect those of the authors, Risk Mitigation Strategies Inc., CoachHouse Enterprises Inc., the Assembly of First Nations or Indigenous Services Canada.



Indigenous Services
Canada

Services aux
Autochtones Canada



Table of Contents

Executive Summary and Key Findings	2
Introduction	7
Key Conclusions: Interim Report (Stage 1).....	7
First Nations Engagement: Methods for Stage 2	9
First Nations Engagement: Results	11
First Nations Perspectives on Flood Risk and Climate Change.....	11
Indigenous Culture and Ways of Knowing.....	11
Indigenous-Settler Relations.....	12
Relocation.....	14
Climate Change and Flood Disaster Impact.....	16
Climate Change Mitigation and Adaptation.....	17
First Nations Perspectives on Flood Insurance.....	20
Access to Insurance.....	20
Insurance Claim Experience.....	22
Challenges for Indigenous Communities Getting Home Insurance.....	23
Requirements for Home Insurance in Place in the Community.....	26
Insurance for Privately Owned and Community Owned Housing.....	27
Access to Flood Insurance.....	29
Actions that Would Help Access Insurance While Respecting Indigenous Culture.....	32
Conclusion	35
References	36
Appendix 1: List of Community Participants	37
Appendix 2: Themes and Information Segments	40

Executive Summary and Key Findings

CoachHouse Enterprises Inc. (CHI) is pleased to submit the Final Report to the Assembly of First Nations, Indigenous Services Canada, the Steering Committee and the Technical Working Group as the final deliverable for the project entitled: *First Nations Engagement on the Steering Committee on First Nations Home Flood Insurance Needs Initiative*. This project aimed to gain a baseline understanding of flood insurance on-reserve and capture on-reserve needs through First Nations-centred engagement. The research was an opportunity for First Nation communities and organizations to share knowledge about climate change and flood risk and to document the opportunities, challenges and experiences associated with flood insurance in their communities.

The project had a two-stage design. Stage 1 involved an environmental scan of available published materials and in-depth interviews with insurance professionals. The Interim Report (January 2022) summarized these results. Stage 2 was focused on engagement with First Nations communities, and our target was to have input from 80-120 participants. To meet this target, there were 3 phases of data collection conducted between February and May 2022. For the first phase, virtual sharing circles were used to gather First Nations communities' opinions and experiences with flooding and insurance companies. Each virtual sharing circle used the same questionnaire which included polling questions and in-depth follow-up discussions. If participants could not join us virtually, they were sent a link to complete the questionnaire and add their comments to the discussion topics (Phase 2). A third phase was added to the project to ensure we met our target of 80-120 participants. Although the polling and discussion questions remained the same for all 3 phases, more context was added, and there was more opportunity to add comments or clarify the responses in the third phase questionnaire.

The project achieved its target participation with a total of 71 communities or 11.19% of all First Nations and 97 participants or 9.7% of the First Nations population, capturing perspectives from all six identified regions across Canada. All research adhered to OCAP principles (Ownership, Control, Access and Possession), Assembly of First Nations (AFN) policies and Canadian ethical research standards. The Assembly of First Nations and Indigenous Services Canada reviewed and approved all research procedures.

Below we outline the project's key findings in relation to flood risk and insurance.

First Nations Perspectives on Flood Risk and Climate Change

Participants agreed that climate change is increasing both current and future flood risks.

- Flood-related extreme events are currently impacting First Nations from coast to coast to coast. Communities located along oceans, rivers, in low-lying areas, and others affected by off-site water management, logging and development are particularly at risk.
- Vulnerability to floods increases with locations such as islands and remote reserves, women-led households, and homelessness and overcrowding due to a significant lack of housing.

- Flood-related impacts include more road washouts and landslides;, more significant storms and storm surges, increased erosion and land loss, larger snow packs, more ice jams and contamination from fuels or landfills following flooding events.

Communities have been actively undertaking a range of adaptation and risk reduction measures across the emergency management cycle. For example:

- Reducing risk by installing berms and dikes, installing water pumps and fixing home weeping tiles and cracked foundations.
- Increasing preparedness by tracking potential flooding events, keeping emergency and evacuation plans and resources up-to-date, educating residents and clearing snow, ditches and drains in advance of a predicted event.
- Responding to events with sandbagging, evacuation and other appropriate activities.
- Repairing, rebuilding and/or relocating homes after the event, including accessing adequate funding from local, government and insurance sources.

Adaptation and risk reduction in First Nations communities are supported by:

- Accessing Indigenous knowledge and fully engaging the community in assessing risk and developing plans.
- Combining both Indigenous and Western ways of knowing when undertaking flood resilience planning, including locating new builds in areas not prone to flooding and designing flood-proof homes.
- Strong social ties during times of crisis.
- Coordination with neighbouring jurisdictions.
- Increasing support to low-income communities and residents.

Adaptation and risk reduction in First Nations communities are hampered by:

- The intensity, frequency and the wide range of flood risk events facing communities.
- The complexity of local physical and political geographies such as mountain or coastal locations and territorial borders that do not coincide with flood risk boundaries. This leaves some communities without enough suitable land for housing.
- Lack of funding, including financing, that does not consider future risk mitigation.
- Shortage of useable information and access to experienced contractors.
- Ongoing historic trauma and colonization that impedes trust in government authorities, increases dependency, and intensifies concerns that systemic racism is undermining fair and equitable flood risk reduction and mitigation.

Within First Nations communities undertaking mitigation and adaptation activities, more information is needed about the local impacts of climate change flooding events, both now and over the next 50-100 years.

- Traditional knowledge of the land and important cultural sites along with historical data should be paired with up-to-date regional-level mapping and downscaled future climate change projections to develop relevant flood risk mapping.
- This information will help guide timely and cost-effective risk reduction infrastructure and decision making, improve on-reserve flood resilience and wellbeing, and could help reduce flood insurance costs.

First Nations communities will likely need to engage in discussions about whether or not relocation should be considered as part of their risk reduction strategies.

- Benefits of relocation include improved resident safety and wellbeing, addressing community housing needs, such as homes for Elders or multi-generational families, and locating homes where proper water and sewer systems can be installed.
- First Nations communities should be the ones making the decisions and should have access to the information they need to inform those decisions. Part of what is required is a clear pathway that lays out what information is needed, timelines, the funding structure and a defined process.
- Whenever relocation is considered, the solution must provide sufficient low-risk land to meet all current and future housing and community needs.

Even with concerted risk reduction efforts and flood insurance, it is likely that there will still be some locations that remain very vulnerable to flooding events. Several options are open to communities:

- Where communities do not want to relocate any part of their community, then the choice becomes to absorb the risk and deal with the impacts through risk reduction and proactive response and recovery planning.
- Where relocation is being considered, the first option is to reduce flood risk by moving a small number of homes to higher ground within the boundaries of the existing reserve.
- Where relocation is being considered, the second option is to access land adjacent or near existing reserves to build new flood resilient homes or subdivisions.
- Where relocation is being considered, the third option is to relocate the entire reserve. This could be necessary where flood risk cannot be sufficiently reduced at the current site.

First Nations Perspectives on Flood Insurance

A comparison of the input from insurance providers—both insurance companies and brokers—in the interim report, and the experiences gathered from First Nations communities in this survey, shows both areas of shared perspective and areas of difference.

Perspectives shared by insurance providers and First Nations communities:

- Access to competitive insurance options is significantly limited because there are very few insurance companies that offer commercial insurance for on-reserve community property.
- Many homes and tenants are not insured for any kind of property damage.
- There is uncertainty on the ownership of the home. Does the resident own the home and therefore have an insurable interest in repairing damage to the dwelling? Or does the community own the home and have the obligation to provide insurance for repairing the dwelling?
- A major issue with insurance providers in terms of underwriting and the cost of insurance is that many of the reserves don't have access to accredited fire services and fire hydrants.
- Flood insurance is often not purchased for on-reserve residences because a) it is not available for areas with very high flood risk and b) when available, the additional cost is often unaffordable.
- The insurance claim payment may be inadequate to repair damage resulting from a flood.
- There may be no insurance coverage for damage to the personal belongings of residents.
- There may be no insurance coverage for additional living expenses of residents during repair of the damage, or due to evacuation because of a flood.

Insurance providers insights:

- Flood insurance is sometimes not available because the mapping and flood data lack the precision needed to accurately assess flood risk in remote areas.
- Flood insurance may not be available where there is a history of flood claims without actions to reduce future flood risk.
- Demonstrating sound community fire safety may improve access to property insurance from multiple insurance companies.
- Reducing the risk of flood damage to buildings may improve availability of flood insurance.
- Reducing fire and flood risk may reduce insurance costs to make coverage more affordable.

First Nations experiences:

- Insurance providers do not make any effort to become familiar with the current risk conditions of the First Nations community or of the individual residents.
- Insurance providers often decline coverage with a simple statement such as, "No, we don't insure houses on reserve," or appear to deter such a request for coverage by demanding information not related to insurance risk.
- Insurance companies need to understand the multiple ways of ownership within the community and find solutions to offer appropriate insurance for all on-reserve residents.
- Flood insurance is often not offered or discussed by the insurance representative.
- There is very little promotion of the benefits of insurance in First Nations communities, so many residents are not aware they need insurance.

- Many residents expect the Band will pay for any damages from a fire or flood, since the Band receives government funding and is responsible to provide housing.
- Most communities rely on government disaster assistance to recover from flood damages.

Moving forward, the many 'I don't know' answers related to the insurance questions suggest that there is an insurance information gap within some First Nations communities. This gap will need to be addressed prior to future decisions about acquiring insurance products.

There is also a gap in the provision of flood insurance for those communities with very high flood risk. It is unlikely that the private insurance industry alone will be able to provide this coverage. There is a role for government to work with communities to fund the protection of those with a high flood vulnerability. Further, governments should engage with the insurance industry to ensure there is fair and adequate flood coverage available for on-reserve communities.

Introduction

CoachHouse Enterprises Inc. is pleased to submit this Final Report to the Assembly of First Nations, Indigenous Services Canada, the Steering Committee and the Technical Working Group as the final deliverable for the project entitled: *First Nations Engagement on the Steering Committee on First Nations Home Flood Insurance Needs Initiative*. CoachHouse Enterprises Inc. (CHI) is a 50% Indigenous-owned consulting company. Combined, Drs. Annette Chretien and Brenda Murphy have over 50 years of experience working ethically with Indigenous communities and designing appropriate and enriching engagements. Working within resilience, adaptation and justice frameworks, they have extensive expertise in the field of hazards and risks and developing targeted and useful deliverables in the context of Indigenous communities. Please see <http://www.resilientresearch.ca/> for more details about some of our other projects.

Insurance expertise was provided by Kevin Smart, Risk Mitigation Strategies Inc. under contract to CoachHouse Enterprises Inc.

First Nations on-reserve residents are becoming ever more vulnerable to the threat of flooding due to climate change. Yet very little is known about access to flood insurance for on-reserve communities. This research aimed to provide a baseline understanding of flood insurance on-reserve and capture on-reserve needs through First Nations-centred engagement. This project was an opportunity for First Nations communities and organizations to inform, share, build knowledge on and document the opportunities, challenges and experiences around flooding and insurance in their communities. All research adhered to OCAP principles (Ownership, Control, Access and Possession), Assembly of First Nations (AFN) policies and Canadian ethical research standards. The Assembly of First Nations and Indigenous Services Canada reviewed and approved all research procedures.

First Nations on-reserve residents are becoming ever more vulnerable to the threat of flooding due to climate change.

This Final Report provides an overview of the project. It brings together information from the background work completed for the Interim Report (January 19, 2022) and the subsequent three phases of targeted engagement with First Nations communities undertaken between February and May 2022.

Key Conclusions: Interim Report (Stage 1)

The project began by completing two background summaries, including an Environmental Scan and Insurance Professional Assessment. The Interim Report (January 19, 2022), which summarized key findings, was presented for feedback to both the project's Steering Committee and Technical Working Group.

The studies reviewed in the environmental scan indicated that more Indigenous-oriented mitigation and adaptation measures are needed to ensure that climate change does not worsen existing socio-economic challenges currently facing First Nations peoples. To be effective for reducing vulnerability and increasing climate resilience, climate change risk mitigation strategies, including the adoption of flood insurance, must align with

Indigenous cultures, land-use practices, knowledge, ways of knowing and worldviews. Moreover, where climate change results in the displacement of communities, this poses an additional threat—when First Nations lose their land, their language, culture and ceremonies are always severely impacted.

There are several insights from the environmental scan study that are relevant to thinking about insurance for on-reserve First Nations residents.

- Indigenous ways of knowing, traditional connections to the land and familial arrangements are among the most important factors that need to be considered in the acquisition and administration of flood insurance.
- First Nations face multiple immediate and deeply rooted challenges that impact their capacity to obtain desired insurance products.
- Insurance providers need to adapt their approach to the provision of insurance to be more responsive of the realities within on-reserve communities and culturally sensitive to the needs of First Nations clients.
- Insurance providers should review the reputational benefits and risks associated with providing appropriate insurance products for First Nations clients.

The insurance professional interviews revealed similar findings. The challenges of providing flood insurance for on-reserve residences included:

- On-reserve communities may have limited access to insurance because most insurers are not comfortable with the adequacy of fire protection services, building standards and community security for on-reserve buildings.
- Flood coverage is not available in some locations due to the expected frequency of flooding events predicted by flood risk mapping models.
- Even when flood insurance is available, it is often not purchased because the policyholder cannot afford the premium.
- Even when flood insurance is purchased, the limitations in the coverage may result in a shortfall of funds needed to recover from flooding.

There are also opportunities to improve access to insurance, to make insurance more affordable and to protect the property of the community.

- First Nations management can work with their insurance broker to demonstrate sound community fire safety that will improve access to property insurance from multiple insurance companies.
- Insurance companies should review their internal underwriting risk appetite standards to ensure there is no form of bias that is a disadvantage for First Nations communities.
- Reducing the risk of flood damage to buildings will improve availability of flood insurance.
- Reducing fire and flood risk will reduce insurance costs, to make coverage more affordable.

First Nations Engagement: Methods for Stage 2

Stage 2, undertaken in three Phases between February and May 2022, was focused on engagement with First Nations communities. Participants were invited from First Nations communities most impacted by flooding. Drawing from key insights generated by the background work, CHI developed a questionnaire consisting of quantitative polling questions and qualitative in-depth discussion questions. In Phase 1, CHI convened six virtual, three-hour sharing circles, held weekly from February 8th to March 15th. The sharing circles were held by region: 1) Atlantic (Newfoundland and Labrador, Prince Edward Island, Nova Scotia, New Brunswick, 2) Quebec, 3) Ontario, 4) Prairies (Manitoba, Saskatchewan, Alberta), 5) North (Northwest Territories, Yukon), and 6) British Columbia. Each session was opened and closed by an Elder and consisted of a questionnaire that included polling questions followed by in depth discussion. Simultaneous French-English translation was provided for the Quebec session.

Although the data obtained in Phase 1 was very rich, the number of participants able to attend the virtual sharing circles was lower than ideal. CHI, therefore, undertook two additional data gathering strategies. For identified sharing circle participants who could not participate in their scheduled session, we provided an online portal for people to submit their opinions (26% response rate; Phase 2). Then, to further increase the participation rate, CHI identified contact information for other First Nations communities also impacted by floods and redeveloped the online questionnaire with enhanced opportunities to add comments (23% response rate; Phase 3). Response rates for Phases 2 and 3 align well with what is expected from online surveys, typically 10-30%. Across the three engagement strategies, a total of 97 participants representing 71 communities and several organizations provided insightful and detailed data. We had good response rates from across all six regions. An honorarium was available to all participants (Phases 1-3). Table 1 summarizes the participants, and Appendix 1 lists the communities involved. Since CHI aimed to involve between 80 and 120 participants, the project achieved its targeted participation rate, which provides some confidence that the results reflect the perspectives of many First Nations communities. However, we are only providing a high-level snapshot, and undoubtedly we have missed the many important details that would be relevant to individual communities.

Since CHI aimed to involve between 80 and 120 participants, the project achieved its targeted participation rate, which provides some confidence that the results reflect the perspectives of many First Nations communities.

Table 1: Summary of Project Participation

Project Phase	Participants	Additional Participants Invited	Time Line
Phase 1: Virtual Sharing Circle	52	N/A	February-March 2022
Phase 2: Online questionnaire	8	31; a 26% response rate	April 2022
Phase 3: Online questionnaire	37	162; a 23% response rate	May 2022
Total Participants	97		

All three phases used the same polling and discussion questions. Response data were collected from participants able to attend the virtual sharing circles and from the two online questionnaire opportunities. Since participation was voluntary, of the 97 participants, 87 completed the polling questions. To assure anonymity, the questionnaire responses are pooled and all identifying information has been removed. Henceforth these combined data will be referred to as the polling data. All the questions in the polling data had three possible answers: 1) Agree or Yes; 2) Disagree or No; and 3) I Don't Know. The response 'I Don't Know', is considered as data, not a lack of response. Polling data were reviewed, collated and converted into percentages and then summarized in tables and graphs.

All sharing circle discussions were recorded and transcribed. The discussion answers, both transcribed and submitted through the online portals, were assessed and summarized across several key themes (Appendix 2). As presented in the Results section, the final themes comprise a combination of the polling question and discussion question themes and represent a comprehensive review of all submitted data.

First Nations Engagement: Results

In this section, we highlight a couple of insightful quotes for each theme, present the polling results and then detail what we heard from participants. We provide both direct quotes and paraphrased summaries of key information. All direct quotes are in quotation marks. The first results section focuses on the broader topic of First Nations perspectives on flood risk and climate change. The second results section focuses on First Nations perspectives on flood insurance.

First Nations Perspectives on Flood Risk and Climate Change

Indigenous Culture and Ways of Knowing

“When we have a good grounding in our understandings of who we are, it gives us a strength to be able to do what needs to be done, when it needs to be done, or even to pre-plan...”

“So if they had incorporated traditional ...knowledge, we wouldn’t have had to deal with this flood last year. And we wouldn’t have to be concerned about relocating our whole community now.... More and more as the science is confirming that the indigenous knowledge is right, we should have listened to them. We know the land. There’s thousands and thousands of years of knowledge. So I think these insurance companies and also the governments, they need to listen to the people that have that knowledge.”

Figure 1. Polling Question Responses: Flood Risk and Indigenous Culture (n=87)

In your opinion, when thinking about future flood risks in your community, what strengths help your community cope?

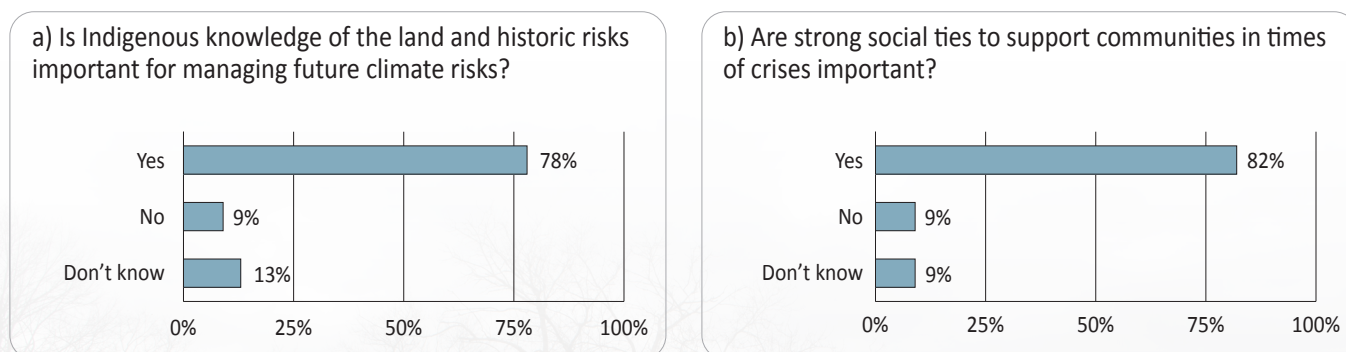
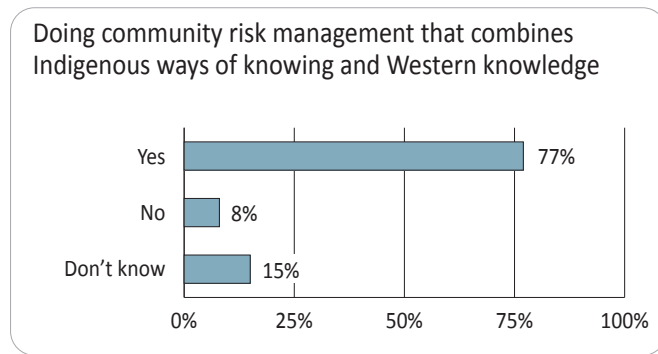


Figure 2. Polling Question Responses: Insurance and Indigenous Culture (n=87)

In your opinion, would any of the following actions help your community get insurance while respecting Indigenous cultures and the spirit of reconciliation?



The polling data indicate that the majority ($\geq 77\%$) of respondents felt that:

- Indigenous knowledge of the land and historic risk are important for managing future climate risks (Figure 1a).
- Strong social ties are important to support communities during times of crisis (Figure 1b).
- Community risk management that combines both Indigenous ways of knowing and Western knowledge can help communities get insurance (Figure 2).

The importance of traditional knowledge was highlighted by several speakers emphasizing that Elders and other knowledge holders can help the community decide where to place homes and infrastructure since they have knowledge of the local landscape and hazards such as locations of springs and the dangers of building on an island or near shorelines. Some participants expressed that their knowledge encompasses both Indigenous and Western knowledges and that both inform their risk assessment, mitigation and adaptation strategies. Participants shared these examples:

- A lake adaptation project requires information about historic water licenses, tributary flows and control of the timing of sediment levels to accommodate culturally important fish habitats.
- An asset management plan is being informed by traditional practices: “[communities] used to plan for the length of a Cedar tree. A Cedar tree would be about a 400 year life and imagine that, imagine that we used to plan 400 years for our communities, for our fish, for our lands, for our people and we had to get away from that to accommodate the white man’s system which was enacted upon us with the chief and council system.”

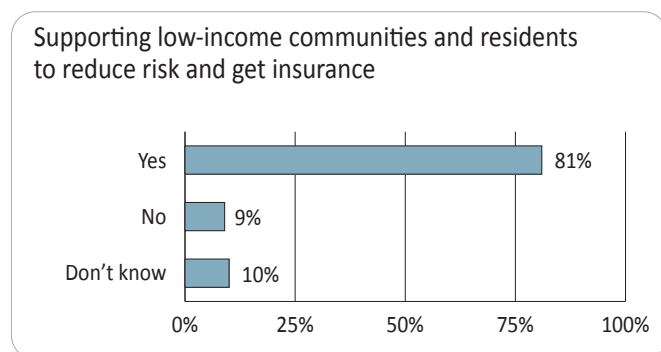
Indigenous-Settler Relations

“...when there’s an election [for settler governments], it’s quite concerning that if you’re not done your project, that the new government could kind of say, “Stop, we’re not spending a dime more.”

“We did actually a hydrological study to show that the work and the drainage and what needed to be done and we took that to government actually to show them instead of us having to go through this emergency situation year after year.... But that assistance from their side or that acknowledgement just wasn’t there. And then again, the exact same things that were stated in the study happened again the next year and it was back at the table....now, we have to build a whole new road because it washed away.”

Figure 3. Polling Question Responses: Insurance and Support for Low-Income Residents and Communities (n=87)

In your opinion, would any of the following actions help your community get insurance while respecting Indigenous cultures and the spirit of reconciliation?



While keeping in mind respect for Indigenous cultures and the spirit of reconciliation, about 80% of polling respondents indicated that supporting low-income communities and residents to reduce risk would help them obtain insurance (Figure 3). Participants commented on the strengths and challenges of working with federal, provincial or municipal authorities to address a range of flooding concerns. Participants shared the following thoughts:

- Under the Indian Act, First Nations on-reserve communities are supported directly by federal agencies during an emergency. But when disaster strikes self-governing First Nations, they typically deal with the province or territorial governments rather than working directly with Indigenous Services Canada (ISC). Three individuals stated that ISC support had been readily available and helpful. However, non-Indigenous lease holders on the reserve were not entitled to that support.
- The federal government can't be 'let off the hook' and needs to provide all First Nations with the necessary resources to contend with emergency events.
- For one community, there has been a years-long delay in the planning and federal partner negotiations to get homes retrofitted to reduce flood risk.
- Where land was being returned to a reserve, there have been delays getting the site decontaminated and fights to have the installed infrastructure be as flood resilient as what would be put in place in the adjacent rural municipality.
- Despite warnings, key infrastructure was installed in a flood-prone area.
- At the municipal level, the lack of mutual aid agreements was leading to the loss of lives and property on reserve.

When planning flood risk reduction measures, geography was noted as increasing the complexity of Indigenous settler relations. As participants commented:

- "We're right at the [American] border...[flood] events don't know boundaries."
- On the one hand, the First Nation was being very pro-active in developing their flood adaptation plan, but their nearby rural municipal neighbor was not moving forward with any planning. On the other hand, they have had great success partnering with the adjacent urban municipality and have been included in the city's climate adaptation strategy.

Some respondents indicated that colonization and racism have had negative impacts on the capacity and willingness of First Nations peoples to address flooding and insurance issues. Participants noted:

- “There is a cultural bias against our people that somehow, because we’re First Nations, we should settle for second best, second rate.”
- “The concern is...the obligation of the crown to fund and provide our shelter....it is essential that our First Nations and their members have access to suitable housing that enables them to have healthy families and healthy communities”.
- Due to conditions on reserve, some community members have become highly dependent on the band office to provide disaster relief, insurance, etc.
- Due to past confrontations with the Canadian army, the community mistrusts these authorities and declines their help even in emergency situations.

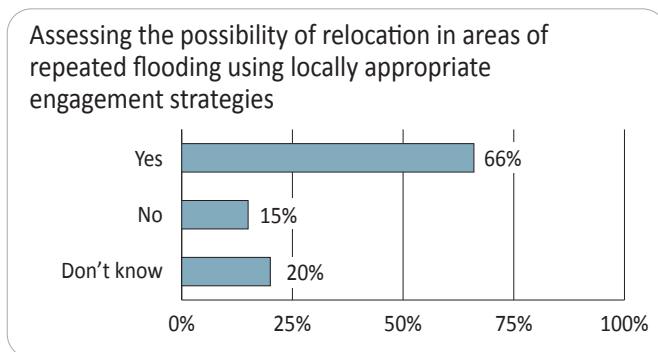
Relocation

“You know, I think about home, you think about a person that’s grown up in a place, an area of the land that, not only did they hunt, trap, fish or whatever, it’s a place of memories. And just to up and move it, over say, not proper planning on an engineering scale, architectural scale....it wouldn’t be fair.”

“Costs of infrastructure can be a challenge to this [relocating homes away from flood risk areas], but to not have to deal with flooded homes and related issues is a positive outcome.”

Figure 4. Polling Question Responses: Possibility of Relocation (n=87)

In your opinion, would any of the following actions help your community get insurance while respecting Indigenous cultures and the spirit of reconciliation?



About 66% of polling respondents felt that relocation should be considered part of the strategies where repeated flooding was occurring (Figure 4). Yet, several participants expressed frustration at the need to have this relocation discussion noting that the location of their reserves and the associated flood risks had been imposed on the community. Respondents commented:

- Residents had been previously displaced and lost culturally sacred sites due to development efforts such as dams.

- Several participants felt that mitigation and adaptation strategies for at-risk populations should be considered and thoroughly explored before considering relocation.
 - “Relocation is not the answer—government put us on reserves, then they should prepare the reserves for flood, fire and disasters.”
- Due to flood-prone locations, completely eliminating the flood risk would just not be possible, so some elements of relocation might still need to be considered. Some communities have homes in low-lying areas that flood regularly and cannot easily be retrofitted to be more flood resilient.

Concerns raised about relocation were related to the cultural and spiritual significance of the land, as well as personal attachments, emotional ties, community bonds and pride residents felt about their existing homes and locations. Concerns included:

- Some community members would not be willing to relocate regardless of flood risks and experiences.
- Relocation efforts need to be sensitive to concerns from Elders or those with health issues or handicaps.

For some reserves, relocation would involve moving a small group of homes to areas away from the flood zone within the existing community. Respondents expressed the following ideas:

- While this is still an expensive, time-consuming and sometimes divisive undertaking, where suitable land exists, partial relocation has been successful in some communities.
- Benefits are improved safety and wellbeing for the residents and extended life for the home.
- Even partial relocation involves extensive consultation, high costs, extended timeframes and ‘a whole lot of checks and balances’.

Other reserves had run out of land that is not flood-prone due to muskeg, wetland, mountain slope or island locations. Participants made the following observations:

- Some reserves are losing their land due to river bank erosion.
- One reserve is ‘landlocked’—hemmed in by other local governments—limiting expansion possibilities. Others are looking to expand the reserve to build homes on flood-resilient land adjacent to or near their existing communities.
 - “A lot of our land is saturated and does not meet the Environmental Assessment Review required by Indigenous Services Canada and CMHC [to locate new homes]...Access to new virgin land is unattainable.”
- Relocating housing could have advantages, such as designing new homes for aging in place or for larger families. Or addressing long-standing infrastructure deficiencies, for example, the new locations being sited where proper water and sewer systems can be installed.
- How do communities begin the process of thinking about relocation and the role that the federal government would play in that process?

Some communities are considering the complete relocation of the reserve. These participants noted:

- Some reserves are already on the ‘relocation pathway’ and have been working on this for decades.
- The reserve did not have the funds for relocation.

- The community was already relocated once but still faces problems due to the river location and high water table.
- The sheer enormity of moving a community located ‘in the middle of nowhere’, including not just homes, but all infrastructure such as the power plant, schools, the band office, etc., was very daunting in terms of both timelines and federal government funding.

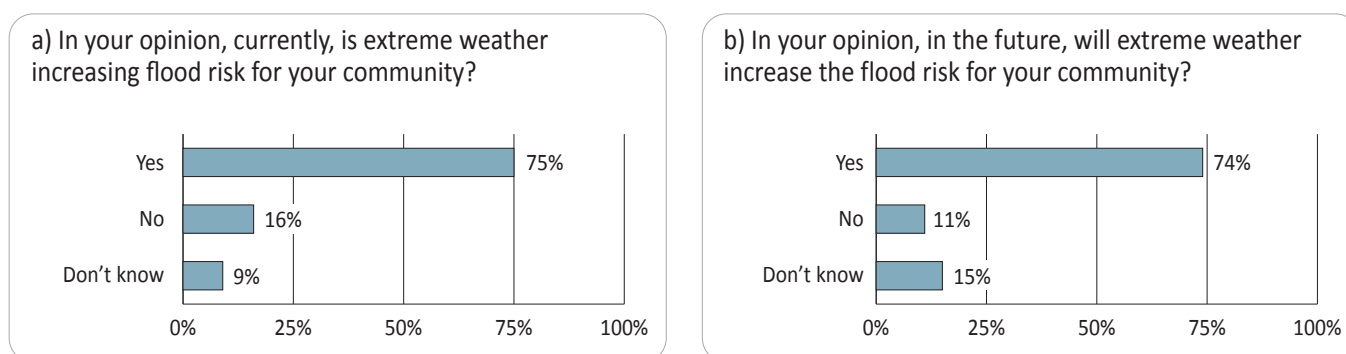
Climate Change and Flooding Disaster Impact

“We just had a devastating flood where every public building and every home was destroyed. That happened in May, and so we’re still recovering from that.”

“So when we know we have at least 40 millimetres of rain coming or more, we know that these few homes are going to flood out because of where they were laid....that’s where we get a lot of damages. Then our roads start to deteriorate. Then we’ve got to repair our roads again. We’ve got to look at their foundation. So that’s where we are at with the torrential rains.”

Figure 5. Polling Question Responses: Extreme Weather Risk and Climate Change (n=87)

Please reply to the following questions about extreme weather risks.



About 75% of polling data respondents believed that climate change was increasing their community’s current and future flood risks (Figures 5a&b). Since all participants came from communities that have experienced floods, the depth of knowledge shared was very rich. Some reserves experience yearly flooding to all or some parts of the community; others described less frequent but very large events dating back generations. Several talked about flooding from the past decade, including torrential rains such as the recent atmospheric rivers in British Columbia (in 2021). Participants noted that weather changes are affecting their way of life and that climate change is a key factor when thinking about floods. Specific comments included:

- Coastal communities will likely need to think about relocation at some point in the future.
- There is a need to plan for climate change risk when installing new infrastructure and undertake preparedness measures in advance of predicted storms.

Participants reported flood-related climate change impacts, including:

- For one community, multiple flood risk factors involved homes built on a flood plain, sea-level rise, king tides, upstream logging and development.
- More road washouts and landslides.

- More significant storms and higher storm surges, e.g., winds combined with high tides; sea-level rise.
- Increased erosion and very low or high water levels for those living along coastlines, rivers and lakes.
- Larger snow packs and more ice jams.
- Additional damage is due to contamination from spilled fuels or landfills caused by flooding events.

Several factors related to climate change vulnerability were discussed:

- Lone, women-led households with children are more likely to be displaced or evacuated when flooding occurs and more likely to suffer negative consequences from that displacement.
- The COVID-19 pandemic highlighted the number of people that were homeless and among the most vulnerable to flood risk.
- Vulnerability is heightened because the community has only one access road with many small bridges that are prone to flooding. Another noted their island location as flood-prone. In both cases, residents need to be evacuated before they get trapped.
- Increased vulnerability because they were a fly-in and boat-in only community.
- Flood impacts are more severe since homes in the community are overcrowded with large, multi-generational families.

In terms of dealing with disaster impacts, participants commented:

- The number one priority in any response is the health and safety of the community members.
- While the community has a supply of resources to respond to disaster events, including an industrial humidifier and pumps, with the increasing number and intensity of events, they don't feel prepared to handle an increase in flooding events.
- Flooding events can lead to division in communities when not everyone agrees on the best way to handle the response and long-term recovery, including whether or not to relocate.
- The available disaster assistance program did not deal with their flood impacts in a timely manner to avoid mould and mildew damage. So the community did the work pumping out the water and tearing out and replacing the chip rock. Despite taking pictures for proof of damages and working with tribal council licensed inspectors, only a fraction of the costs were covered by the assistance program. In contrast, nearby cottages had more costs covered.

Climate Change Mitigation and Adaptation

"We've seen major changes since 2007....it's been increasing....we've had sewer backups...floods...rainfalls...ice jams...lightning strikes...we've had so many [projects] going over the years. So we were working with the province. We were working with our own community and with engineers to figure out what we could do....we [also] have clear-cutting....adjacent to the community."

"We are [worried about the flood plain]. The last project that I was involved with,[was] gathering information and measurements to create a flood map.... I was able to identify priority properties for the First Nation. So as they were all measured and included on the map."

Figure 6. Polling Question Responses: Resources Needed to Address Climate Change (n=87)

In your opinion, when thinking about future flood risks in your community, what additional help is needed?

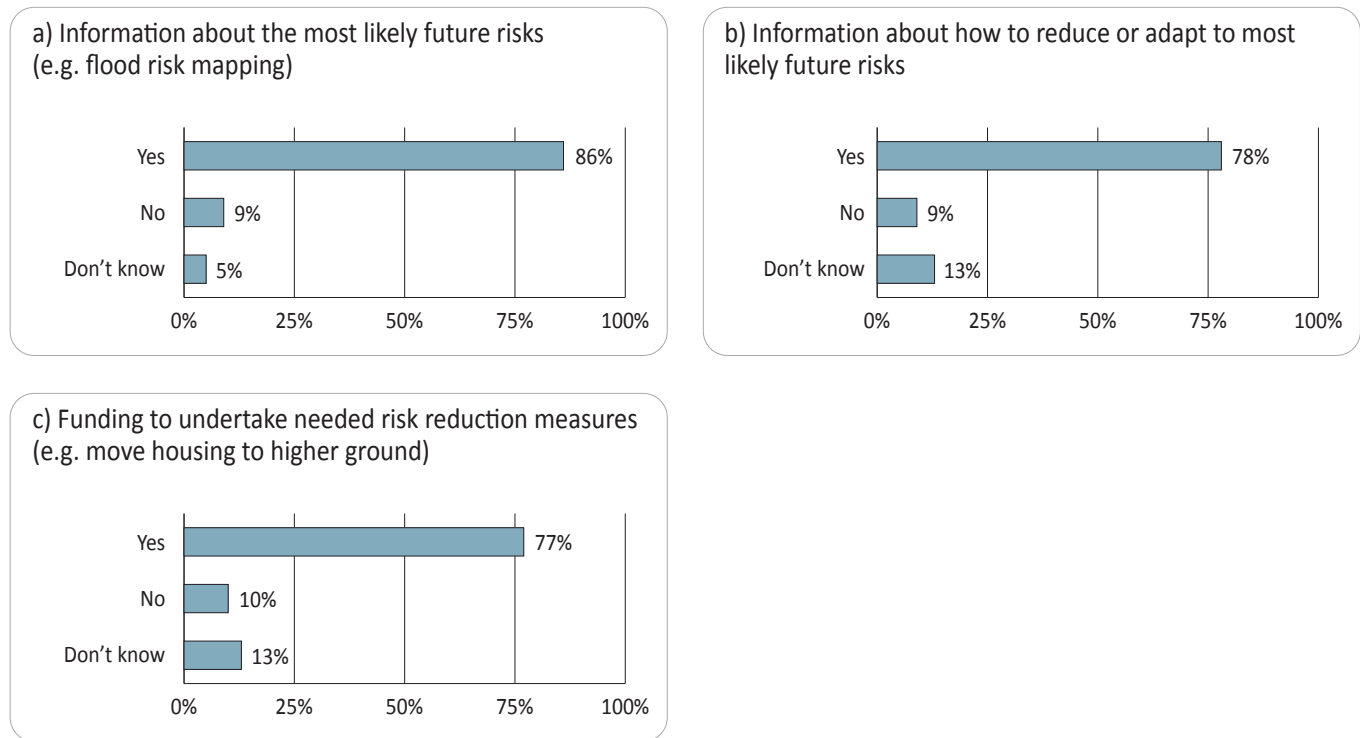
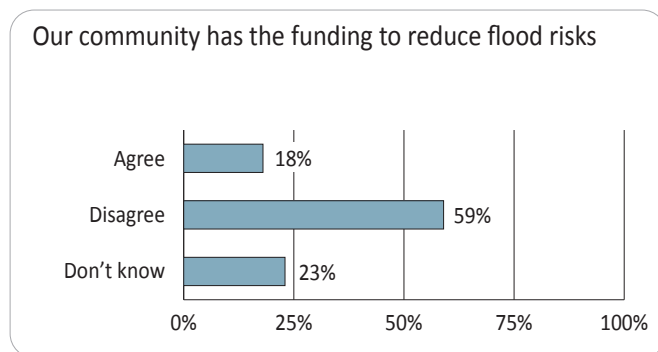


Figure 7. Polling Question Responses: Flood Risk Reduction and Insurance (n=87)

What are some of the challenges facing Indigenous communities in getting home insurance?



Over 80% of polling respondents agreed that they needed additional information, such as flood risk mapping, to help them prepare for future flood risks (Figures 6a,b&c). About 75% wanted information about how to adapt to future risks and indicated that funding was needed for such activities as moving housing to higher ground. While 59% disagreed that they had the funding to reduce flood risks and, 18% felt that they had adequate funding, 23% did not know if their community had the needed funding (Figure 7). Community members stated that they wanted to be better able to protect their homes and move as quickly as possible towards developing flood resilience.

Participants explained the general challenges and opportunities associated with mitigation and adaptation:

- By replacing home heating oil fuel tanks with electricity and solar panels the community was reducing the ongoing problem of oil contamination during a flood and reducing greenhouse gas emissions.
- The overall lack of funding was an ongoing barrier faced by many reserves, as well as delays and extended timelines for getting proposals approved and work completed.
- Specific financial concerns were that available funding was often tied to replacing infrastructure to the pre-event condition only rather than rebuilding with features to mitigate future flood risk. Or the available funding did not fully cover the costs of incorporating flood prevention measures.
- There are difficulties finding experienced contractors to complete the tasks and translating geo-engineering reports into real world actions (e.g., for sizing culverts).

Several respondents spoke about the need for accurate and timely information, including updated flood risk mapping, to understand the local flood risk and design appropriate mitigation and adaptation strategies.

Respondents stated:

- Without this information, “...it’s a surprise every time we get a flood.”
- Year-to-year weather variability with floods followed by droughts made it hard to plan ahead.
- Relying on historical data alone will not be enough to develop flood reduction strategies under a changing climate.
- In planning a new subdivision, one community hired a land-use planner who is using historical flood information, topographical maps and consultation with Elders and other community members, to identify the flood risk areas and the best places to build.
- The community’s new flood map allows them to anticipate where flooding will occur first and better plan their sandbagging and protection of homes and critical infrastructure.

Participants noted that to be successful, mitigation and adaptation planning must take into consideration broader geographic contexts and historic land management practices:

- “We are constantly on high alert every spring as we continue to experience high levels of water....We continue to negotiate with our funding agency to mitigate our main south access road.... We have been promised mitigation; however we have not received any funding to repair this road along with all the driveways that are also affected.”
- Coordination with neighbouring municipalities.
- Addressing upstream logging and development that was increasing flood risk.
- Dealing with the flooding of reserves caused when large farms add tile drainage.
- Dam and reservoir management that can lead to the flooding of downstream First Nations communities.

Several respondents spoke about their sustained efforts to adapt to climate change. Their strategies included:

- Plans for raising homes on blocks or pilings to get them above the flood line.
- Siting homes on higher ground above the flood plain.
- Improving drainage systems, culverts and adding stormwater pumps.
- Monitoring and managing the flood potential from beaver dams.

- Fixing weeping tile systems and cracked home foundations.
- Designing new homes to be flood resilient, e.g., without basements or incorporating pumping systems.
- Educating residents on simple, inexpensive actions they could take, such as installing sewer backups.
- Clearing snow, ditches and drains regularly.
- Keeping emergency and evacuation plans up-to-date.
- Installing earthen berms and dikes.

First Nations Perspectives on Flood Insurance

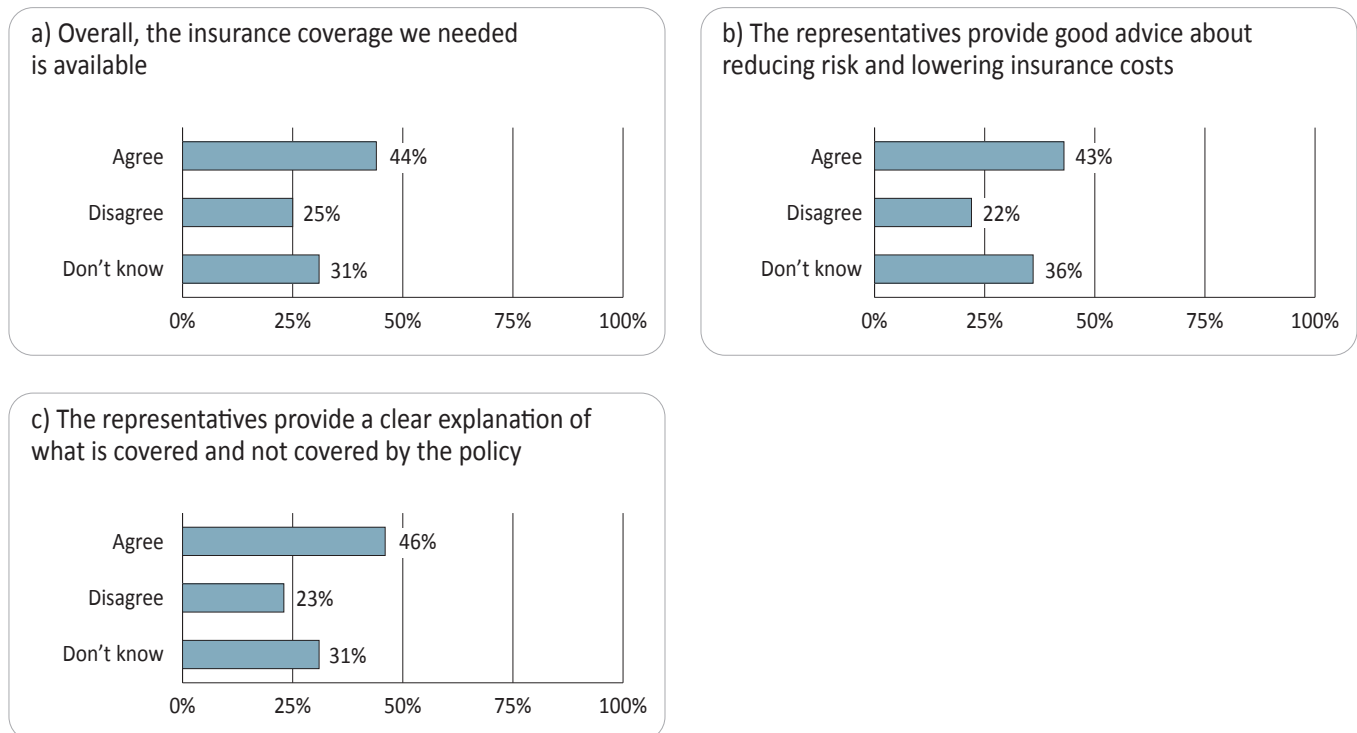
Access to Insurance

“Purchasing an individual house policy was extremely difficult and the markets are quite limited. And I think as soon as you go to the insurance company and say, ‘I live on reserve,’ I think a lot of insurance companies will say, ‘No, we don’t insure houses on reserve.’ So that’s the challenge that we’ve been facing.”

“I was trying to secure insurance, and I remember the representative indicated that I was going to need to take photos of food in my cupboards to show that I was occupying the unit. I said, ‘Is this a standard question you ask every individual, or are you targeting me? Because I feel that if I don’t have the ability to afford food, it wouldn’t warrant me being dismissed from my insurance policy.’... The whole conversation was weird, and I remember thinking, ‘I will never do business with that company.’”

Figure 8. Polling Question Responses: Experiences With Insurance Companies (n=87)

When looking for or purchasing insurance for your community’s homes, what has been your experience with insurance companies?



The polling data responses indicate that 31% of respondents did not know if the insurance coverage needed for community homes was available. Of the respondents who could answer, approximately two-thirds (44%) felt the needed insurance was available and that the insurance advisor offered good advice on reducing risk and lowering insurance costs (43%). This suggests that one-third of on-reserve residents feel their insurance needs are not met by insurance providers (Figures 8a,b&c).

During the sharing circle discussions, participants shared the following negative experiences when they tried to purchase home insurance:

- Few insurance companies are willing to offer home insurance for on-reserve residents. Often there is only one insurance company willing to provide insurance for community-owned housing, with restrictive coverage and high premiums. There are usually no competing bids from other insurance providers. Without any comparison to other offers, there is little opportunity to negotiate better conditions or lower premiums.
- For community members looking for personal home insurance, the insurance providers feel there is uncertainty about the ownership of the home. For example, in some cases, residents have a “Certificate of Possession” issued by the Band that designates that home for their use. In other cases, home occupancy is passed down to family members over many generations without formal documentation of ownership. In some cases, the home was built by the resident and in other cases it was built by the Band, often funded by the federal government. When does the resident own the home and therefore have an insurable interest in repairing damage to the dwelling? And when does the community own the home and have an obligation to provide insurance for repairing the dwelling?
- Community members looking for personal home or tenant insurance coverage find some challenges that might not apply for persons not living on a reserve:
 - Residents looking for home or tenant insurance were sometimes refused any offer or quote by insurance providers with a simple statement such as, “No, we don’t insure houses on reserve.”
 - In some cases, the insurance provider requested information that did not appear related to insurance risk, such as photos of food in the cupboards and clothes in the closets to show the resident is occupying the home.
 - Insurance providers may require certain minor repairs such as installation of handrails before providing coverage. Such requirements may just deter a resident from purchasing insurance from that provider.
 - Some insurance providers appear to still have a perception of higher risk for on-reserve residents based on historic events such as the “Oka Crisis” land dispute in 1990.
 - Insurance providers appear too quick to assume that individuals from a First Nation have higher risk.
- Some communities do not have any insurance on housing due to remote location, lack of fire hydrants and other fire safety issues. Flood risk is another issue because there are often no risk mitigation measures such as proper drainage systems.

Some participants shared these successful approaches for obtaining insurance with more favourable conditions and pricing:

- Some communities put out a call for insurance proposals from multiple insurers. This approach provides them with all the information at once to make an informed decision on the best value for their community. These calls specifically required the proposals to include coverage for all community-owned facilities and housing because obtaining insurance for housing separately is more difficult. This approach means there is an “all or nothing” condition placed on the insurance provider.

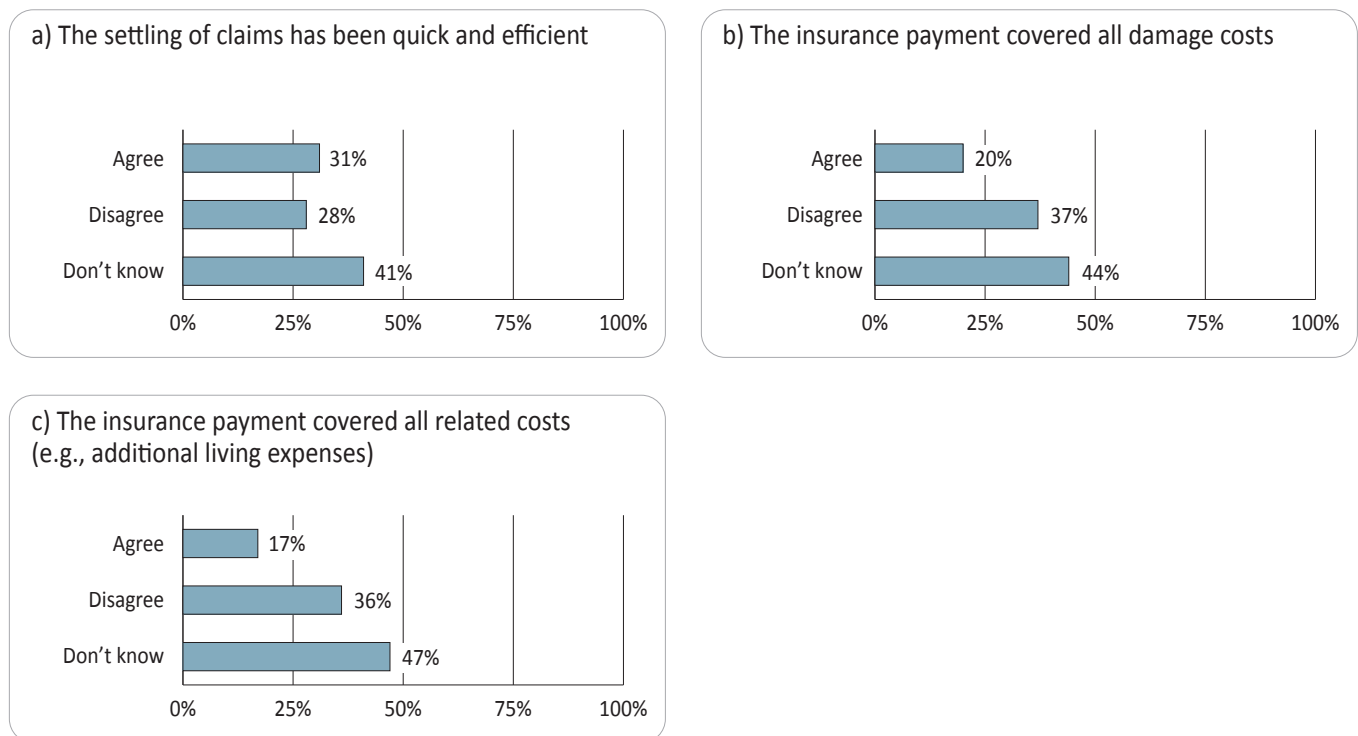
- A few communities have an annual review of insurance with their insurance broker. This works best when the broker provides the policy in advance, then visits the community to discuss the coverage in detail and how to reduce premiums. It requires a broker who supports this level of service.
- In many communities, there is access to personal home insurance through a local broker in a nearby town. Sometimes, that same broker also provides insurance for the community-owned property.
- Some residents found it easier to buy home coverage through an insurance program associated with the financial institution where they have a bank account.

Insurance Claim Experience

“[We] value Elders’ homes, and we want to make sure that their homes are protected from all the natural disasters. So, we have this [home insurance] program for a number of years now, but in the past when the claim happened, [the] insurance company refused to pay out the claim because they said [the Band] doesn’t have an insurable interest in those privately owned homes. So, the insurance company did refuse to pay the claim, but in our view, [we] do have an insurable interest in those homes because if something happens, they come to us for assistance.”

Figure 9. Polling Question Responses: Experiences With Insurance Claims (n=87)

What has been your experience when settling an insurance claim?



From the polling data, 41% of respondents had no experience settling an insurance claim. There was a close to even split between the respondents who agreed (31%) and those who disagreed (28%) that the claim settlement was quick and efficient. Only 17% felt the insurance payment covered all the damages and related costs (such as additional living expenses) (Figures 9a,b&c).

Participants shared the following experiences on claim settlement:

- Uncertainty over the ownership of an on-reserve home can lead to inappropriate coverage at the time of the claim event. One participant shared an experience where the Band had purchased insurance for the homes of Band Elders for many years. However, when a loss occurred, the insurance company refused to pay the claim because they said the Band did not have an insurable interest in those privately owned homes.
- The community-owned housing insurance often has a very high deductible, such as \$25,000, before insurance coverage applies. In many cases, the claim is never submitted to the insurance company because it is not worthwhile after the community pays the deductible.
- When there is a single smaller loss, such as a kitchen fire, the damage may be less than the deductible. So the community must pay for all the damage repair. When there are a few of these uncovered losses, back-to-back, it creates the impression that the insurance coverage is not worthwhile.
- On one occasion, the insurance company was contacted to report a flooding event caused by a water delivery service. However, no representative would come and assess the damage due to the community's remote location.

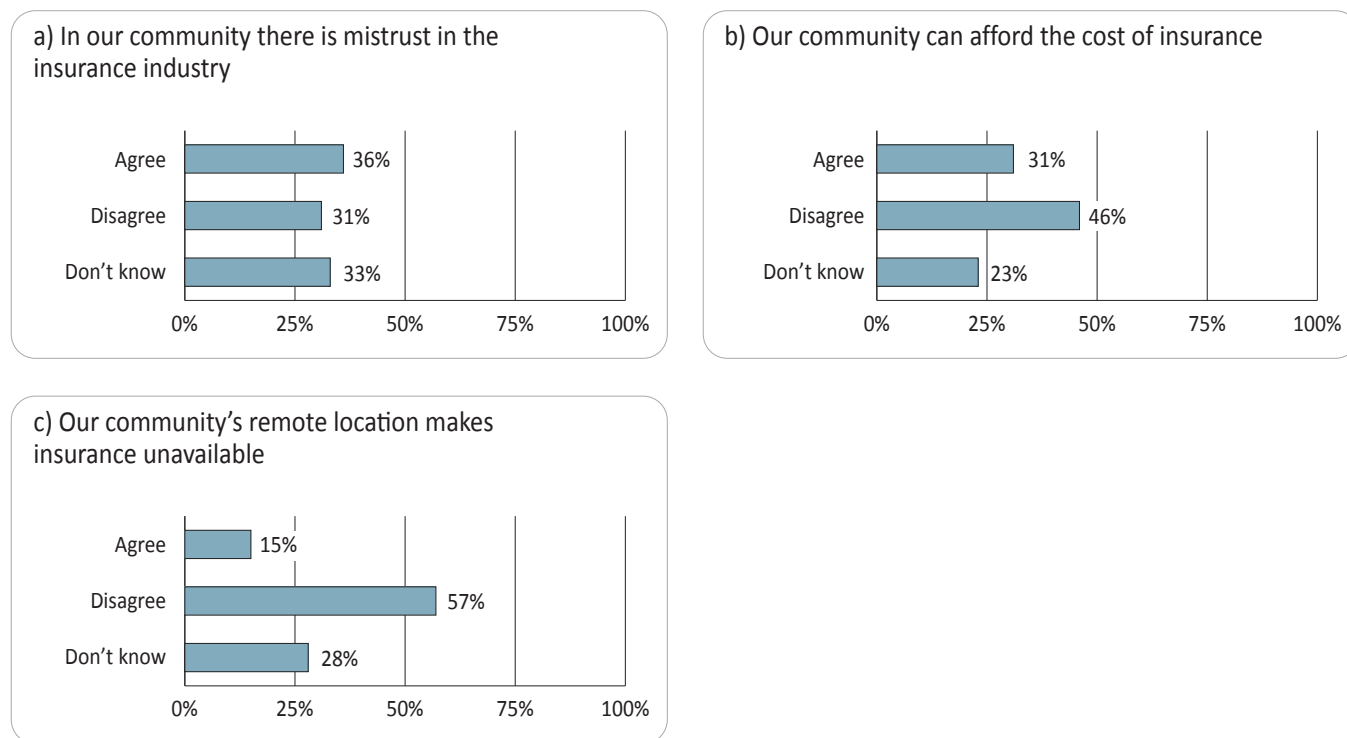
Challenges for Indigenous Communities Getting Home Insurance

“How many of them [insurers] actually go to the communities and see what the land is like, or to even [see] the homes condition to be able to properly justify what those costs [insurance premium] are?”

“We have certain insurance providers who give us that answer. ‘You are in a remote location, we’re not offering insurance to you,’ so we must go towards other companies that do offer insurance coverage. So, we have less latitude in choice choosing our provider.”

Figure 10. Polling Question Responses: Challenges Getting Home Insurance (n=87)

What are some of the challenges facing Indigenous communities in getting home insurance?



Mistrust of the Insurance Industry

When asked if there was mistrust of the insurance industry in their communities, the polling data have a close to even split between the respondents who disagreed (31%) and those who didn't know (33%). 36% agreed that mistrust in the insurance industry was an issue in their community (Figure 10a).

Participants shared these experiences:

- Residents feel that insurance providers do not make any effort to become familiar with the current risk conditions of the community or of the individual residents. Most insurance providers have never been to the reserve to see firsthand what the community is like or even to assess the condition of the homes. It appears that insurers charge a significantly higher premium because the risk is in a First Nations community.
- Many insurance providers do not earn the trust of residents because they do not explain what is covered or not covered or what other services are provided by the insurance policy.
- Residents are wary that the insurance industry is trying to sell something that might not provide good value for them and may not pay a claim when it occurs.

Affordability of Insurance

The polling data show that 23% of respondents did not know if their community could afford insurance costs. 31% felt that their community can afford the cost of insurance and 46% felt their community could not (Figure 10b).

Participants shared these experiences:

- Many community members are on a social assistance program which does not provide adequate funding to purchase personal insurance.
- In one community, some members lost their job because the businesses that they worked for collapsed during COVID-19, so they had to stop paying for insurance to meet their other financial needs.
- Tenants find the premiums are very high compared to the value of their belongings, so many will decline to purchase insurance.
- Wood stoves lower the cost of heating the house but increase the cost of insurance, making insurance less affordable.
- Some community members reported that the cost of their personal insurance increased by \$500 or more from the prior year, making it difficult to continue paying for insurance coverage.
- Optional coverage for flood damage may be available with home insurance. However, it will significantly increase the total cost of insurance, making the addition of flood coverage unaffordable for many residents.

Remote Location Makes Insurance Unavailable

Based on the polling data, only 15% agreed that the remoteness of their community made insurance unavailable. In comparison, 57% disagreed with this statement and 28% didn't know if this was a factor (Figure 10c).

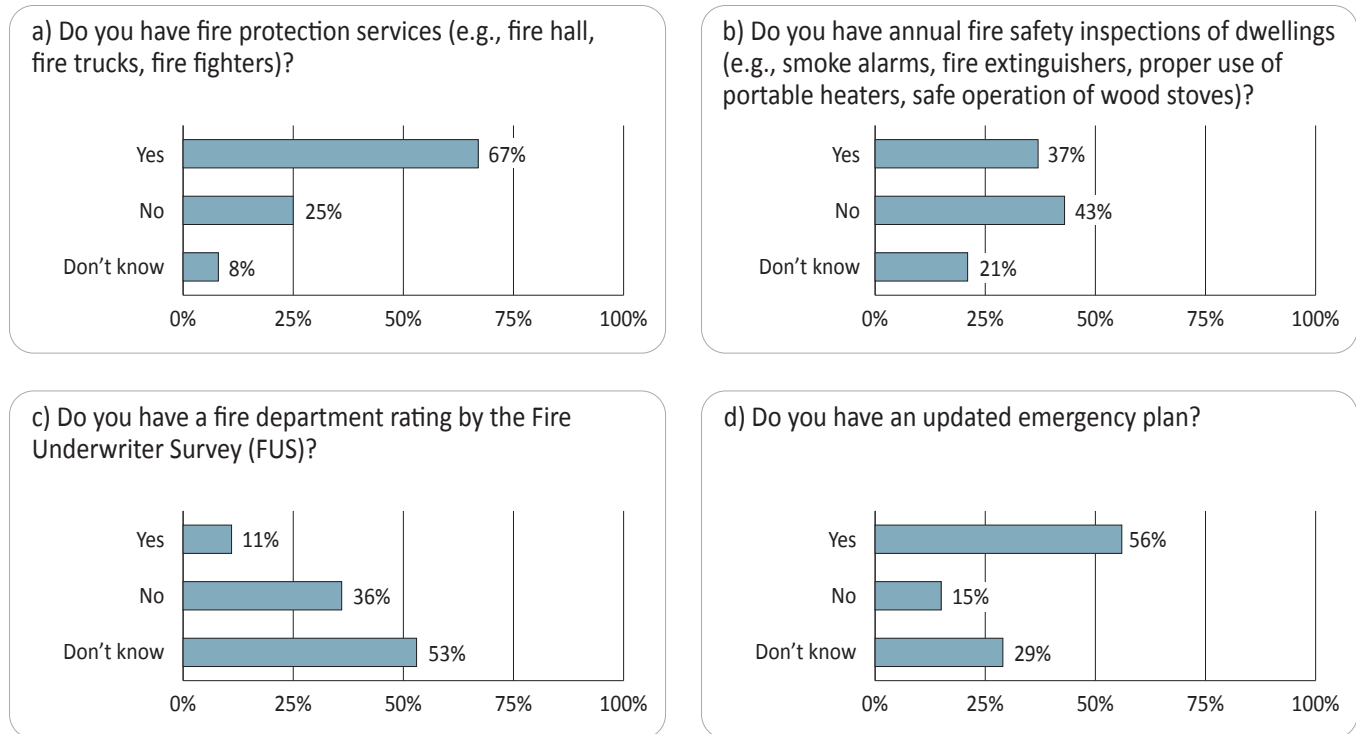
Participants in remote locations shared these challenges they experienced when trying to obtain insurance:

- A wood stove used as the primary source of heat.
- The lack of year-round access by road (needed for fire protection and repairs as part of the claims settlement of insured losses).
- Difficulty in obtaining a home evaluation or home inspection sometimes required by the insurance provider.
- The nearest insurance broker office may be hundreds of kilometres away, making it difficult to obtain a quote or service.
- Some insurers refuse to offer insurance in a remote location, reducing the choice of insurance providers.

Requirements for Home Insurance in Place in the Community

Figure 11. Polling Question Responses: Technical Requirements for Obtaining Basic Home Insurance (n=87)

When thinking about the technical requirements of obtaining basic home insurance, which of the following does your community have in place?



Fire Protection Services

Of the 87 participants asked, 67% said their communities had Fire Protection services such as a fire hall, fire trucks and firefighters. 25% of the communities did not have these services and 8% of the respondents didn't know (Figure 11a).

Participants shared these experiences:

- One community successfully created a more robust fire department and fire suppression program, including fire hydrants. This initiative was driven by action to address previous insurance issues. It resulted in improved insurance underwriting eligibility and lowered premiums for the community.
- Some community members recognize the need to support the fire department with more funding because their insurance rates depend on the ability of their fire department to respond to a fire.
- There may be fire services from the neighbouring municipality that will respond to a fire, but often there is no official agreement for this service. The community is at a disadvantage when trying to get an agreement with the adjacent municipality. For example, when there are two fires, one on each side of the road, firefighters will always respond to the municipal fire first because their taxpayers pay for the fire department.
- A significant issue with obtaining insurance in terms of underwriting and affordability is that many of the reserves don't have access to fire services and fire hydrants.

Annual Fire Safety Inspections

When asked about annual fire safety inspections of dwellings in their community, for example, checking smoke alarms, fire extinguishers and the proper use of portable heaters and the safe operation of woodstoves, 37% of the respondents reported having annual Fire Safety inspections, and 43% said they did not. 21% of the respondents didn't know if their community had yearly fire safety inspections (Figure 11b).

Fire Department Rated by the Fire Underwriters Survey

The polling data indicate that 53% of respondents did not know if their community had a rating by the Fire Underwriters Survey (FUS) on the adequacy of fire protection services in the community. Insurance companies use the FUS ratings to determine potential fire losses when setting the premium. A better FUS rating can result in a lower insurance premium. Only 11% said they did have a FUS rating and 36% reported that their community did not have one (Figure 11c).

Participants shared this experience:

- In one community there are new homes that cannot get insurance because there is no official fire protection. An infrastructure project over the past two years installed 22 active fire hydrants throughout the community. Now the community needs to get the Fire Underwriters Survey updated to reflect the added fire safety of 22 hydrants, so insurance providers have that information when assessing fire risk.

Updated Emergency Plan

The polling data indicate that most respondents community's (56%) had an updated emergency plan, with only 15% reporting they did not. 29% didn't know if their community had an updated emergency plan (Figure 11d).

Participants shared these experiences:

- One community is currently working on updating their emergency response plan, with regards to major floods and fires, by creating an emergency response team and then running some tabletop exercises to better prepare for emergency events.
- One community has a detailed emergency plan that includes a list of people who are assigned to each elder for the coordination of an evacuation. In 2016, they ran an emergency exercise and are confident that everybody knows what they need to do for an evacuation of the community.

Insurance for Privately Owned and Community-Owned Housing

"I don't think a lot of ... homeowners have their own individual policy because when something happens, they always come to the Band for assistance."

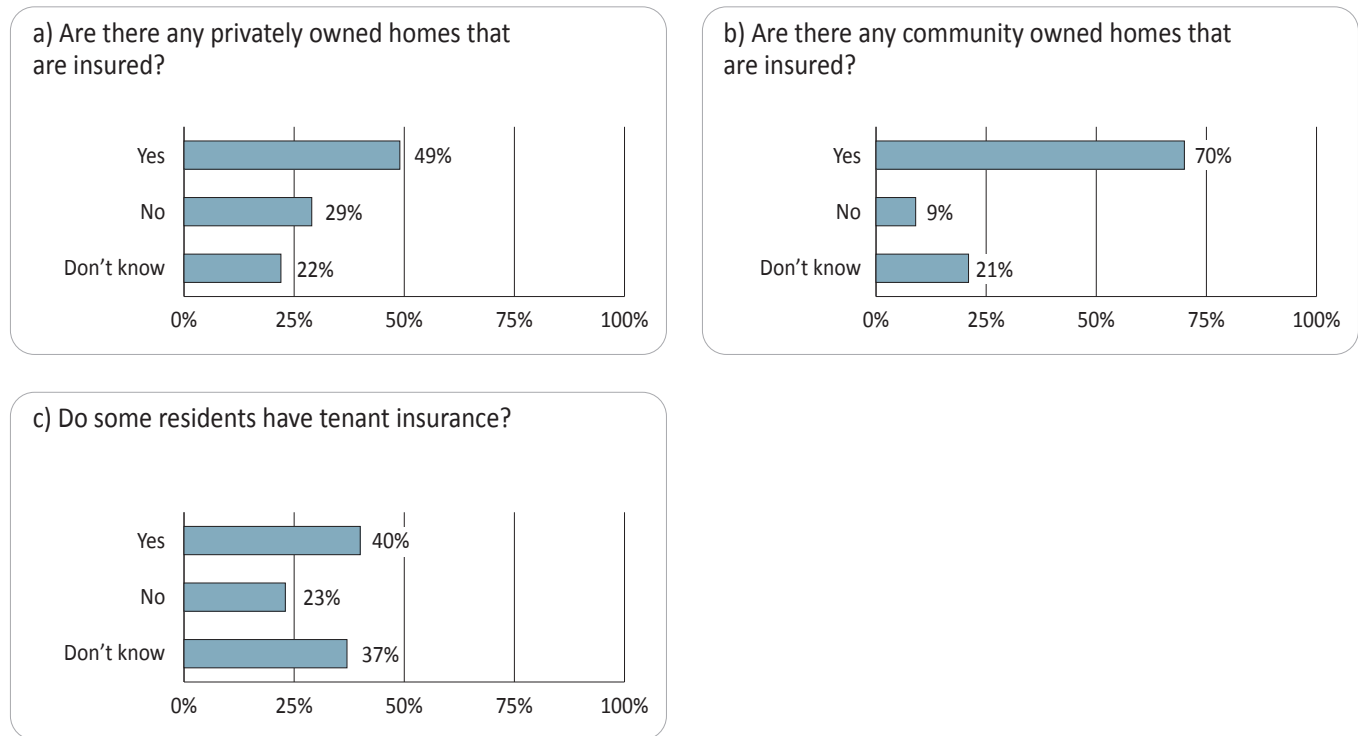
"Not all of the houses on the nation are insured and it has to do to the connection of Section 95 housing because that's a requirement of a CMHC Section 95 housing, is to have an insurance on those houses. So, not all of the [non-CMHC] houses on some of the nations are insured. "

"So, for the Band rentals, we require the tenants to obtain ... insurance. That's the policy, but I don't know whether that policy's being always followed by housing departments."

"Whenever there is a disaster, everybody thinks that the contents that was in their homes are going to be replaced. Our community doesn't really know much about tenant insurance."

Figure 12. Polling Question Responses: Home Ownership and Insurance (n=87)

Please answer the following questions about the privately and community-owned homes in your community



Insurance for Privately Owned Homes

The polling data indicate that 49% of the respondents felt that privately owned homes in their communities were insured. 29% felt the privately owned homes in their communities were not insured, and 22% didn't know (Figure 12a).

Participants shared these experiences:

- It appears there is no personal insurance for many homes that are privately owned, including those with a Certificate of Possession, because when there is a loss, the residents usually come to the Band for financial assistance.
- When it comes to private homes, most have no flood insurance.

Insurance for Community-Owned Homes

The polling data indicate that 70% of respondents felt that some community-owned homes were insured. Of the remaining respondents, 9% felt these homes were not insured and 21% didn't know (Figure 12b).

Participants shared this experience:

- In most communities, the Band arranges insurance for the Band-owned housing. Insurance is always obtained when there is CMHC or bank financing on the building. However, the Band does not always obtain insurance for buildings that are not financed, are privately owned, or are under a Certificate of Possession.

Residents with Tenant Insurance

The polling data indicate that 37% of respondents did not know if some residents had tenant insurance. Of the remaining respondents, 40% felt some of the residents do have tenant insurance (Figure 12c).

Participants shared these experiences:

- In many communities, the residents of Band-owned housing are required to obtain tenant insurance for their own belongings and for liability. The requirement for tenant insurance is usually through a clause in a lease agreement (if any) and the advice from the Band housing department representative. However, there is usually no validation by the Band that the residents have active insurance coverage.
- In many communities, the members do not know anything about tenant insurance. When a member moves into a house, there may be no advice that they should consider tenant insurance.

Access to Flood Insurance

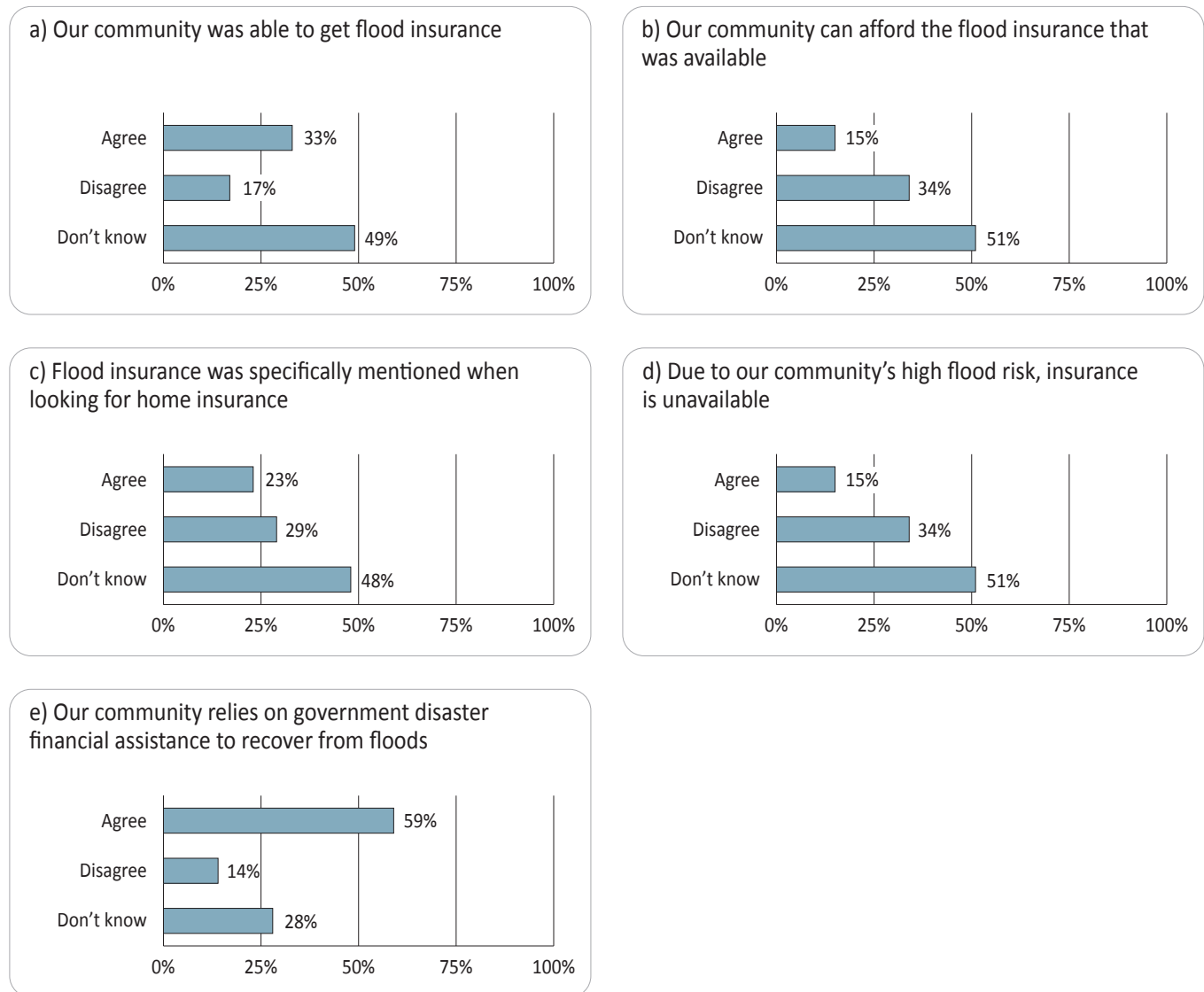
"... with the flood that we had last year, the issue is it's hard for us to get flood insurance because now, we're in a flood plain and now, established businesses, community members like across the spectrum of the entire municipality, everyone was affected. And now, everyone's having struggles trying to verify their claims and/or get insurance for possible forthcoming floods."

"So, about four years ago, we had some major flooding ... I think we were categorized in the red zone and it's difficult or we cannot get flooding insurance now...I was part of the flood mitigation team, and we did do some flood mitigation, but in the end, we still can't get it. I don't know why."

"...on an annual basis, we probably have about three to four major weather events that affect our infrastructure and our assets. So, in reality, we wouldn't be able to even afford flood insurance."

Figure 13. Polling Question Responses: Obtaining Flood Insurance (n=87)

To what extent do you agree/d'accord with the following statements about flood insurance?



Community Access to Flood Insurance

The polling data indicate that 49% of respondents did not know if their community had access to flood insurance. Of the remaining respondents, 33% felt their community has access to flood insurance (Figure 13a).

Participants shared these experiences:

- One community continues to purchase flood insurance because they are in a valley and there was a prior flooding event that affected mostly the roads, more than any of the dwellings.
- Some communities reported that their commercial insurance for community-owned property includes a flood endorsement but are not aware if private homeowners have flood insurance or are aware it is available.
- Some communities reported that their homes are not covered for flood insurance because some are in a flood zone. It appears that an insurer will not allow flood insurance for a home anywhere near water.

Ability of the Community to Afford Flood Insurance

The polling data indicate that 51% of respondents did not know if their community had the ability to afford flood insurance. Of the remaining respondents, only 15% felt their community could afford flood insurance (Figure 13b).

Participants shared these experiences:

- One community noted that the commercial insurance policy, covering the band-owned buildings, covers both flood and fire, but “it’s certainly not cheap.”
- One community was concerned that if they had flood insurance and submitted repeated claims, it could result in the loss of any home insurance in the future, even for fire coverage, so they considered buying flood insurance as too great a risk to their access to insurance.

Was Flood Insurance Mentioned When Looking for Insurance?

The polling data indicate that 48% of respondents did not know whether flood insurance was mentioned. Of the remaining respondents, only 23% felt certain that flood insurance was specifically discussed (Figure 13c).

Participants shared these experiences:

- In one community, flood insurance was not discussed when purchasing the blanket policy for community-owned homes and another policy for the Canada Mortgage and Housing program homes. Possibly because the flood risk is minimal in the community (they will check with the insurance representative in future).
- Insurance representatives skimmed over the coverage under the policy but there is no recollection that flood insurance was ever offered. Participants were concerned that flooding may become more of an issue due to an increased risk from the clear-cutting of the nearby forests.
- When you are not an expert in insurance, you need to rely on the insurance representatives and might not know to ask for flood insurance.
- One participant related when purchasing insurance for their own home, the insurance broker did not mention flood insurance and the homeowner specifically asked for flood coverage only because they knew it was available in other regions. However, due to the community’s high flood risk, flood insurance was unavailable.

Is Flood Insurance Unavailable Due to the Community’s High Flood Risk?

The polling data indicate that 51% of respondents did not know whether flood insurance was unavailable due to the high flood risk in their community. Of the remaining respondents, only 34% felt certain that flood insurance was unavailable due to their high flood risk (Figure 13d).

Participants shared these experiences:

- A high risk of flooding makes it difficult to get flood insurance of any kind.
- Since the Ottawa River flooding events there are now several areas where you can no longer get insurance. What happens to those reserves who are also close to the rivers?
- No insurance providers are willing to insure buildings and contents in flood plain areas, which is a challenge for any community that is landlocked by physical barriers or borders.
- One community is on very low-lying land, close to the ocean area impacted by river surges and flow rates. After multiple claims within a couple of years, insurance companies are not willing to offer flood insurance.
- Some communities took actions to mitigate the risk of flood but still cannot buy flood insurance and are not clear why flood insurance remains unavailable.

Does the Community Rely on Government Disaster Assistance to Recover from Floods?

The polling data indicate that 59% of respondents confirmed that their community relies on government disaster assistance to recover from flooding. Of the remaining respondents, only 14% reported they didn't rely on the government's financial relief, and 28% didn't know (Figure 13e).

Participants shared these experiences:

- In many communities there is not flood insurance for community housing or private housing, so all the recovery is being done through government disaster financial assistance.
- In one community a few private homeowners were unable to get flood insurance. Then they did experience a flooding event and they applied for disaster financial relief, but were denied, probably because there were not enough homes affected by the event to trigger the disaster assistance program.

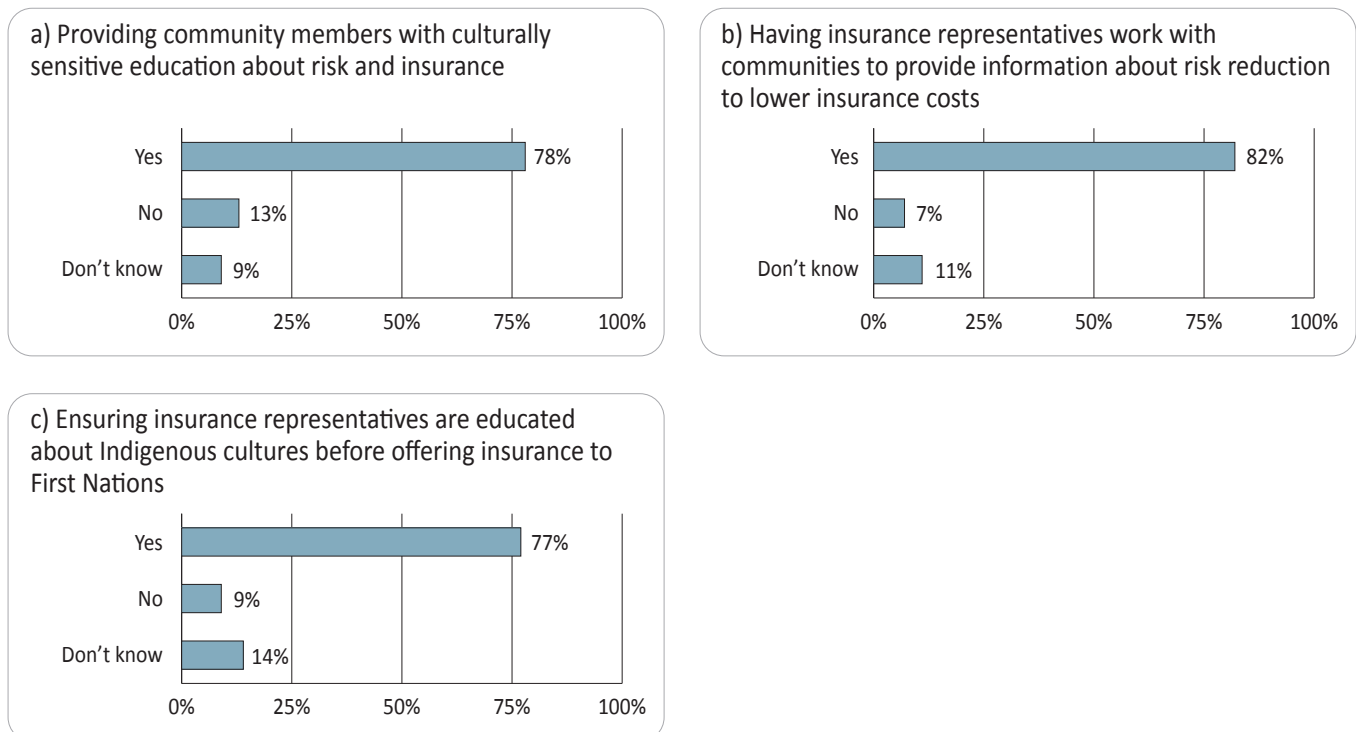
Actions That Would Help Access Insurance While Respecting Indigenous Culture

"[We are looking for] insurance companies to really understand the multiple ways of ownership within the community. People don't own homes the same way in which insurance companies necessarily understand it, which we've seen a few similar ... conversations in the past and [we want] insurance companies to meet more regularly with communities."

"Knowledge of insurance is not very common in our community. I grew up off reserve, where having your own home means having your own insurance. But if you don't grow up in that environment, it's hard to understand about insurance and the value of insurance."

Figure 14. Polling Question Responses: Actions to Increase Insurance Access (n=87)

In your opinion, would any of the following actions help your community get insurance while respecting Indigenous cultures and the spirit of reconciliation?



Providing Culturally Sensitive Education About Risk and Insurance

The polling data indicate that 78% of respondents felt their community wants culturally sensitive education about risk and insurance. Of the remaining respondents, only 9% didn't know if this would be helpful (Figure 14a).

Participants shared these experiences:

- Residents who have experience living in houses off-reserve are more aware than on-reserve residents of the need for insurance to protect them against damage to their homes and belongings.
- Community members need to be more informed, specifically when it comes to tenant insurance. The insurance on Band-owned housing only covers the essential appliances and not the personal belongings of tenants.
- Insurance is such an important matter, especially as Bands move toward better asset management. Improvements are needed in the delivery of insurance knowledge to all community members who have houses.
- Many residents assume that the Band always has adequate emergency funds for all victims of fires and catastrophic events, but that is not true. These residents might end up homeless if their house is damaged.
- Some Bands have dedicated people who have been in their positions for years and know that these insurance matters are very important. However, other Bands may have a lack of people with insurance experience and therefore miss opportunities to use insurance well.
- In many communities, there is nobody coming in to promote insurance, so many residents think they do not need insurance.

Insurance Representatives Provide Information About Risk Reduction to Lower Insurance Costs

The polling data indicate that 82% of respondents felt that insurance representatives should work with communities to provide information to reduce risk and lower insurance costs. Of the remaining respondents, only 11% didn't know if their communities would benefit from this information (Figure 14b).

Participants shared these experiences:

- One community brought an insurance broker onto the reserve to have a workshop with residents through a talk about tenant insurance and home insurance for the members. However, on that occasion, nobody showed up to the workshop, so it appeared that members did not believe in the need for insurance.
- For many people, a full understanding of insurance can be confusing. There can be an overload of information given when all that is needed are the basics, such as, "If you get insurance, your house burns down, your contents are covered. This is covered. This is not covered," instead of going through the whole insurance policy.
- There must be a higher level of education on insurance brought to community members to ensure they have the knowledge required to decide on what insurance they need to purchase.

Insurance Representatives Educated About Indigenous Culture

The polling data show that 77% of respondents believe insurance representatives should be educated about Indigenous cultures before working with communities. Of the remaining respondents, only 9% didn't feel their communities would benefit from this information (Figure 14c).

Participants shared these experiences:

- A suggestion was made that every community needs a person who is a knowledgeable insurance expert who can represent the community members for processing claims for insurance or for disaster assistance.
- There is often a lack of trust in the insurance advice received from outside the community. It would be helpful to have a liaison with insurance knowledge from the community.
- Insurance companies need to really understand the multiple ways of ownership within the community. People on reserve often don't own homes the same way that insurance companies understand it.
- Insurance companies need to meet more regularly with communities.

Conclusion

This community engagement phase of the research, conducted between February and May 2022, consisted of virtual sharing circles and the gathering of opinions and experiences through an online portal. In the results section, we reported on the polling question data and detailed the participants' viewpoints across several key themes. The project's key findings are presented at the outset of the report.

According to participants in the virtual sharing circles, the high 'I don't know' results in response to many of the insurance-oriented questions was partly related to the complexity of the insurance picture within First Nations communities and the inability of respondents to provide a simple 'yes' or 'no' answer. We also heard that in some cases information was lacking and in others, staff were new to their positions and could not answer the question. All of these reasons for the many 'I don't know' answers suggest that there is an insurance information gap within some First Nations communities. This gap will need to be addressed prior to future decisions about acquiring insurance products.

The vast and complicated impacts from flooding were documented across all regions and participants strongly agreed that climate change was leading to more extreme events. Communities across all regions are working on a wide range of mitigation and adaptation strategies. Much more could be accomplished with timely, culturally appropriate decision making processes and adequate funding.

Participants agreed that flood insurance was needed in many locations, however it must align with the risks, cultural identities, ways of knowing and capacities of First Nations communities and residents. For insurance providers who can work in cooperation with First Nations communities, there is an opportunity to provide a needed service in a largely untapped market.

Moving forward, there is clearly a gap in the provision of flood insurance for those communities with very high flood risk. It is unlikely that the private insurance industry alone will be able to provide this coverage. There is a role for government to work with communities to fund the protection of those with a high flood vulnerability. Further, governments should engage with the insurance industry to ensure there is fair and adequate flood coverage available for on-reserve communities.

References

Murphy, B. L., Chretien, A., Smart, K., McLean-Purdon, E., Gunson, B. 2022. *First Nations Engagement for the Steering Committee on First Nations Home Flood Insurance Needs Initiative*. Interim Report. Submitted by Coachhouse Enterprises, Inc. to: Assembly of First Nations and Indigenous Services Canada and the project's Steering Committee and Technical Working Group, January 19th.

Appendix 1: List of Community Participants

North (Northwest Territories, Yukon) – 7 Communities	
K'ahsho Got'ine First Nation	Ta'an Kwachin Council
Liidlii Kue First Nation	Tr'ondëk Hwëch'in Government
Little Salmon Carmacks First Nation	Ttsets'ek'ehdeli First Nation
Nahanni Butte	

British Columbia – 13 Communities	
Cowichan Tribes	Semiahmoo First Nation
Dene Deleoon Council	Tsal'alh
Dzawada'enuxw First Nation	Tseshaht First Nation
Lil'wat Nation	Ulkatcho First Nation
Little Shuswap Lake Band	Williams Lake First Nation
Okanagan Indian Band	Xatsull First Nation (Soda Creek Indian Band)
Seabird Island Band	

Atlantic (New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island) – 12 Communities	
Elsipogtog First Nation	Paqtnkek Mi'kmaw Nation
Eskasoni First Nation	Pictou Landing First Nation
Fort Folly First Nation	Potlotek First Nation
Glooscap First Nation	Tobique (Neqotkuk) First Nation
Indian Island First Nation	Wagmatcook First Nation
Pabineau First Nation	Waycobah First Nation

Quebec – 9 Communities	
Atikamekw de Manawan	Manawan First Nation
Gesgapegiag First Nation	Mohawk Council of Kahnawà:ke
Innus de Mashteuiatsh	Mohawks of Akwesasne First Nation
Kitigan Zibi First Nation	Mohawks of Kanesatake
Listuguj Mi'gmaq Government	

Prairies (Alberta, Saskatchewan, Manitoba) – 21 Communities	
Alexis First Nation	Paul First Nation
Cowessess First Nation	Red Earth First Nation
Dakota Tipi First Nation	Roseau River Anishinabe First Nation
File Hills Qu'Appelle Tribal Council	Sagkeeng First Nation
Kahkewistahaw First Nation	Shoal Lake First Nation
Kinonjeoshtegon First Nation	Sioux Valley Dakota First Nation
Lake Manitoba First Nation	Standing Buffalo Dakota First Nation
Louis Bull Tribe	Sucker Creek First Nation
Ochapowace First Nation	Sweetgrass First Nation
O-Chi-Chak-Ko-Sipi First Nation	White Bear First Nations
One Arrow First Nation	

Ontario – 9 Communities	
Big Grassy First Nation	Michipicoten First Nation
Biigtigong Nishnaabeg (Ojibways of Pic River First Nation)	Nipissing First Nation
Constance Lake First Nation	Six Nations of the Grand River
Couchiching First Nation	Walpole Island First Nation
Fort William First Nation	

Participating Groups/Organizations
Assembly of First Nations Quebec-Labrador
Ded wa yé na Consulting
Federation of Sovereign Indigenous Nations
First Nations' Emergency Services Society
Holistic Emergency Preparedness & Response
Ontario First Nations Technical Services Corporation
Risk Mitigation Strategies Inc.

Appendix 2: Themes and Information Segments

The conversations recorded and transcribed during the six engagement sessions and the written comments received through the online portal were analyzed using pre-determined themes. For each theme, information segments were drawn from the written materials and assigned to the themes. The 636 segments vary in length from one sentence to two paragraphs. Many segments were coded to more than one theme because the participants spoke or wrote about several topics in the same segment. Where there was strong overlap between themes, the Final Report has grouped these themes together.

Theme Name	Number of Information Segments
Flooding Disaster Impact	88
Relocation	57
Mitigation and Adaptation	57
Climate Change	12
Insurance Context	85
General Insurance Experience	82
Insurance Accessibility Experience	115
Indigenous Culture	70
Indigenous Settler Government Relations	24
Local Community Context	46
Total Number of Information Segments	636

*Meegwitch/Thank you to everyone
who contributed to this very important work.
May it help guide us down the right path.*



Indigenous Services
Canada

Services aux
Autochtones Canada

