

# The risk of bad policy

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## **An overview on flood mapping in Alberta. Plus, details on the Floodway Buyout program and Calgary's Land Use Bylaws**

The flood hazard maps for Calgary haven't been updated since the late 1980s.

We've always maintained that, in our view and regarding Elbow river communities, the government should first complete the Springbank-Off-Stream Reservoir before finalizing the applicable hazard maps or creating applicable land development policy based on these maps.

We've talked about this before: <http://protectcalgary.com/update-new-flood-hazard-maps-floodway-development-regulations-fdr-matters-calgary/>

Remember that CRCAG first came together as an organization almost 8 years ago principally in response to 2 provincial policies that were issued less than a month after the flood, without consultation and which were in our view, at least as applies to Calgary, nonsensical.

## **Failed policy: Floodway Buyout**

These were the Floodway Buy-out Program (resulting in the removal of 17 landowner's homes in the inner-city with no ostensible benefit to the community, and tremendous taxpayer cost) and the new Building Standard requirements that dictated some rebuilding requirements that were practically unworkable and in fact harmful (such as requiring cement board rather than drywall for any basement walls).

Policy changes can do more harm than natural disaster flood waters themselves.

## New provincial flood maps

Should, as we expect, the updated flood hazard maps show expanded floodway and flood fringe zones, hundreds if not thousands of properties along both rivers and into the downtown could be re-designated.

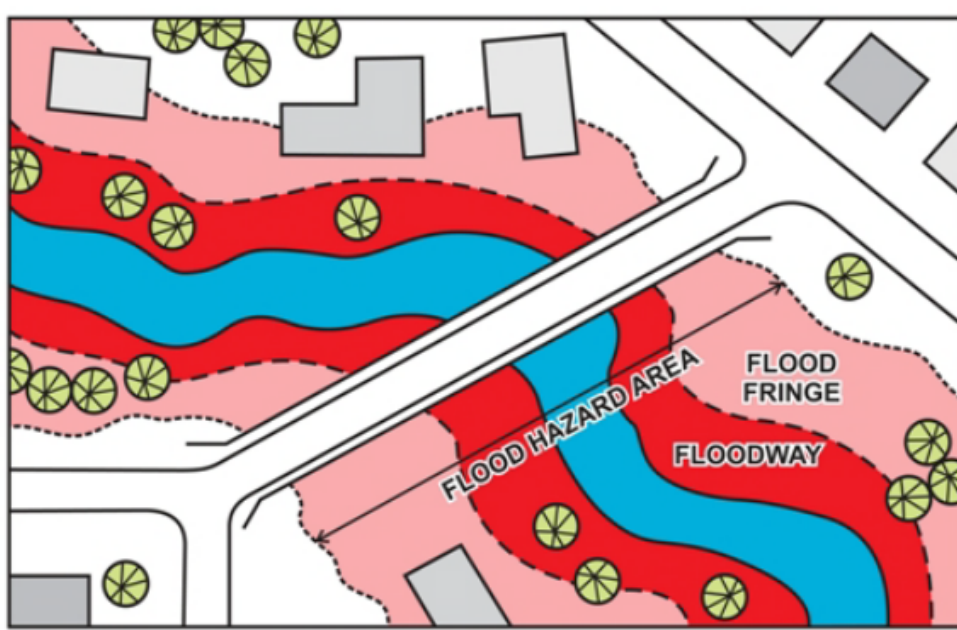


Figure 1a. Plan View of Flood Hazard Areas  
(Source: Alberta Environment and Sustainable Resource Development<sup>1</sup>)

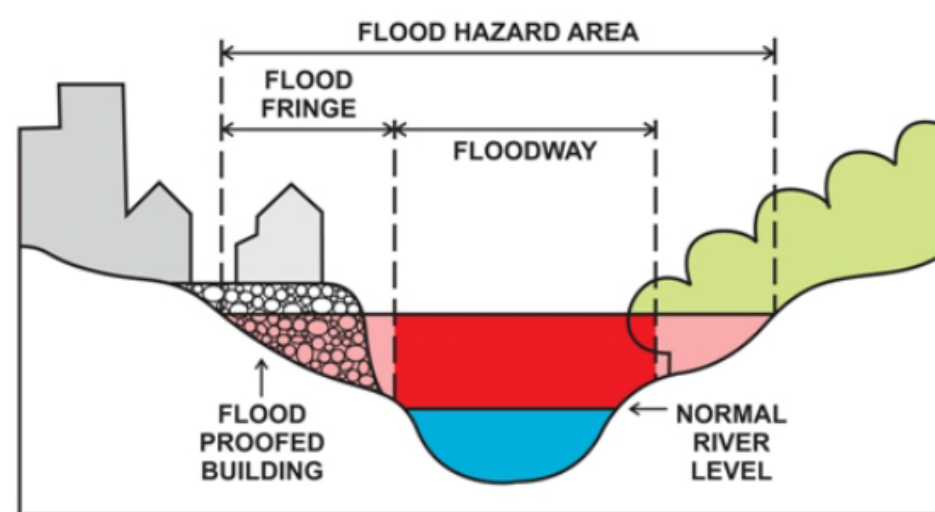


Figure 1b. Cross Section View of Flood Hazard Areas

At this time, **it is unclear whether SR1's flood protection will be incorporated into the flood hazard maps** when they are released, or ever.

It is also unlikely that overarching land development policy such as is reflected in the Municipal Government Act (being the Floodway Development Policy (FDR)), will be released for public scrutiny when flood hazard maps are released, let alone the more detailed land use and development policies that are created at the municipal level (such as the City's Land Use Bylaw (LUB)).

What this could mean is that floodway and flood fringe designations, which are difficult to understand even when you're as close to these issues as we all are, could be publicly issued into a policy void.

We think this could result in nasty unintended consequences, such as difficulty for landowners to obtain **mortgage financing** or **insurance** or otherwise transacting with property, thus seriously devaluing it.

We've certainly already seen many of these dynamics in the last 8 years, and this could just pile on.

We do not know as yet with clarity why the flood mitigation effects of **man-made mitigation projects** like the Glenmore Reservoir, the Ghost Reservoir or SR1 when built, **may not be incorporated into the hazard maps** when issued.

## Why not?

So our key concerns are:

- That flood hazard maps recognize the flood mitigation effect of all upstream dams and reservoirs;
- That these maps are not issued to the public (and to banks, insurers, buyers and sellers, etc.) into a policy void with no guidance as to their real-world practical implications; and
- That all land development policy that is developed makes sound practical sense and does not do more damage than flood waters themselves.

