

July 19, 2013

Attention: The Honourable Rick Fraser, Associate Minister of Recovery and Reconstruction (High River)

Dear Associate Minister,

I write to offer you the opportunity to directly respond in an open format to questions and concerns expressed by victims of the most recent 2013 Alberta Floods. It is in Albertans' best interests to have open, clear and concise communication about the needs of Albertans, and the Government's efforts to fulfill them. I intend on being a partner with you in the development of this communication.

In particular, the questions and concerns I refer to are many of those expressed at the Flood Information evening in High River on July 18, 2013, a meeting that left the vast majority of those attending dissatisfied with a lack of details. While the five gentlemen at the forum-styled information session answered questions to the best of their ability, they simply were not equipped to provide the details that High River residents were expecting, and that many other Albertans will also be expecting at their own Flood Information nights.

This has led to a great deal of frustration, and the level of discourse between residents and officials is dwindling rapidly as a result. I am hoping that through this letter we can retain a high level of discourse, and yet provide the details Albertans need, want and expect.

I am writing in this open format as many were unable to attend the meeting for a variety of reasons, and should have access to the content of the discussions, just as much as they should have access to the detailed responses. I believe this to be a perfect opportunity for you to connect more directly with the concerns expressed by residents, and therefore improve the level of communication with your open responses.

The format of the questions attached provide synopses of those expressed at the July 18 Information Night, the answers provided that same night, and the remaining detail High River residents in particular are looking for. It is my hope, as a partner in communication, you respond in a similarly open fashion. Should you do so, I would be very happy to share as publicly as possible on your behalf the responses you provide.

It should be noted that none of the questions attached refer to how the flood was managed, although it was a significant theme brought forward by High River residents during that Information Night. That would be a topic that should be assigned to an independent inquiry following the Stabilization phase of the Provincial Recovery Framework publicized earlier today. All questions below apply directly to the current stage of that Framework, the Stabilization phase.

I know you share with me a desire to help Albertans move forward following this flood. I hope you share with me a desire for improved communications, and therefore can work with me as a partner in informing Albertans with the details they need. Albertans have shown great resiliency through working in concert with each other, and I hope that working as partners in communication, we can continue that collaboration to the benefit of all Albertans.

Yours faithfully,



Joel Windsor,
High River Resident

CC: The Honourable Alison Redford, Premier of Alberta
Ms. Danielle Smith, M.L.A. for Highwood
The Honourable Doug Horner, President of the Treasury Board and Minister of Finance
The Honourable Doug Griffiths, Minister of Municipal Affairs
The Honourable Diana McQueen, Minister of Environment and Sustainable Resource Development
His Worship Emile Blokland, Mayor of the Town of High River
Mr. William Munsey, President of the Alberta Party
Citizens of the Province of Alberta

Encl.

Questions Following July 18, 2013 Flood Information Evening, High River, AB

Responses to be provided by the office of The Honourable Rick Fraser, Associate Minister of Recovery and Reconstruction (High River) in an open forum.

Question: Regarding Flood Maps

It is obvious, particularly to High River residents, the current flood maps were out-of-date prior to the flood, are now even moreso as a result of changes to the terrain due to the flood, and in some cases inaccurate as residents expressed a history of flooding even though their property is not in any designated flood zone. Residents not only want to know their status regarding potential future Disaster Recovery Funding but also the general safety and flood-mitigative needs of their houses regardless of the occurrence of disasters. We recognize that no map can necessarily be perfectly accurate, but the extent to which the inaccuracies exist is causing undue pressure on residents. What is the timeline for the updating of these maps?

Answer provided on July 18, 2013 was inconclusive, however the need for updating the maps was recognized.

Associate Minister, can you please provide a commitment to a timeline for the updating of these maps so Albertans can make informed decisions about the future of their homes?

Question: Regarding Insurance Complaints

One representative at the Flood Information Evening explained that many houses were affected by sewage as high as the second level of their houses due to the pressure the floodwaters placed on the sewage system. Some insurance companies refuse to cover damage at those levels of the houses stating "sewage that high is not possible." This is simply one example of the many disputes residents are having with their insurance providers. If there is a dispute between a resident and their insurance company, what recourse does the resident have?

Answer provided on July 18, 2013: Hire a lawyer.

Follow-Up Question: If the insurance company is found to be at fault, will the Disaster Recovery Program cover those legal costs?

Answer provided on July 18, 2013: No.

Recommendation provided by a representative from the Insurance Bureau of Canada via a Tele-Town Hall hosted by Danielle Smith, M.L.A. for Highwood: For any grievance, complaint or even minor inconvenience, consumers are asked to call the Insurance Bureau of Canada at 1-800-377-6378.

Associate Minister, can you please commit to collaborating with the Insurance Bureau of Canada to ensure not only are insurance contracts appropriately adhered to, but that consumers are protected from insurance companies who downplay the damage caused by the effects of the flood?

Question: Regarding Disaster Recovery Funding Timeline

Residents are ready to remediate their houses now. These residents, however, have no financial means to procure the professional services to do so. How long will residents need to wait before they have the various resources, including financial, to begin the remediation process?

Answer provided on July 18, 2013 was inconclusive, as responses are likely on a case-by-case basis, and require the presence of assessors prior to allocation of funds.

Associate Minister, in order to begin the remediation process immediately, can you please make funds available to residents immediately, understanding that residents will be responsible for costs over and above what is allocated to them through the Disaster Recovery Program? If not, can you offer another solution that will expediate the process of getting funds to residents so they can remediate their homes sooner?

Question: Regarding Mortgages

Many residents are at the season where they need to renegotiate their mortgages. Some of these residents are uncertain as to the future of their homes, and therefore do not know the next step in the mortgage-renegotiation process. What course of action should these residents take?

Answer provided on July 18, 2013 was inconclusive, as the panel recognized they did not have the skillset to answer the question.

Associate Minister, can you and the Alberta Government advocate on behalf of residents to the various financial institutions to temporarily stay all mortgage activity of those who are eligible for Disaster Recovery Funding so that residents can focus on making the best decisions for themselves and their property which those financial institutions have a stake in? If not, can you ensure that Disaster Recovery Funding will also cover the costs of not renegotiating mortgages in a timely fashion?

Question: Regarding Disaster Recovery Program Loophole

For residents living in Flood Fringe or Overland Water Flow zones (according to current maps) as well as residents who were not in any designated Flood zone, yet were devastated by these most recent floods, many of them are no longer in the physical, mental and/or financial position to remain in the same premises. Some of these homes have been condemned, and therefore residents have no choice available to them but to relocate. According to the summary flowchart provided by the Disaster Recovery Program, residents in these zones are only provided assistance if they chose to remain. For residents who, due to condemned houses, health-related inability or significant financial malady are incapable of choosing to remain and have a need to relocate due to the devastating impacts of this flood, what Disaster Recovery Funding is available to them?

Answer provided on July 18, 2013: None.

Associate Minister, please recognize that the criteria for Disaster Recovery Funding for individuals in Flood Fringe zones assumes residents have a choice. Can you please adjust the criteria to also provide assistance to those residents who, for their own individual circumstances, have no choice remaining, and must relocate?

Question: Regarding Floodproofing Standards

Many residents expected that with an announcement that the Government of Alberta would only provide future disaster funding in the event of another flood if homes were appropriately mitigated, that the announcement would be followed presently by a description of those floodproofing standards. They expected at the July 18, 2013 meeting to be told what those standards are. High River residents are very resourceful and well-experienced in flood recovery, so knowing those standards would have undoubtedly assisted residents in speeding up the recovery process. What are those floodproofing standards?

Answer provided on July 18, 2013 was that those standards are as of yet unidentified, but are likely to differ on a case-by-case basis.

Associate Minister, standards are benchmarks that all Albertans can be expected to adhere to, should not differ on a case-by-case basis, and through their very existence can help speed up the recovery process. Can you commit to providing at the very least guidelines, or preferably a document detailing floodproofing standards that can be applied across the province, and when can Albertans expect those documents to be made publicly available?