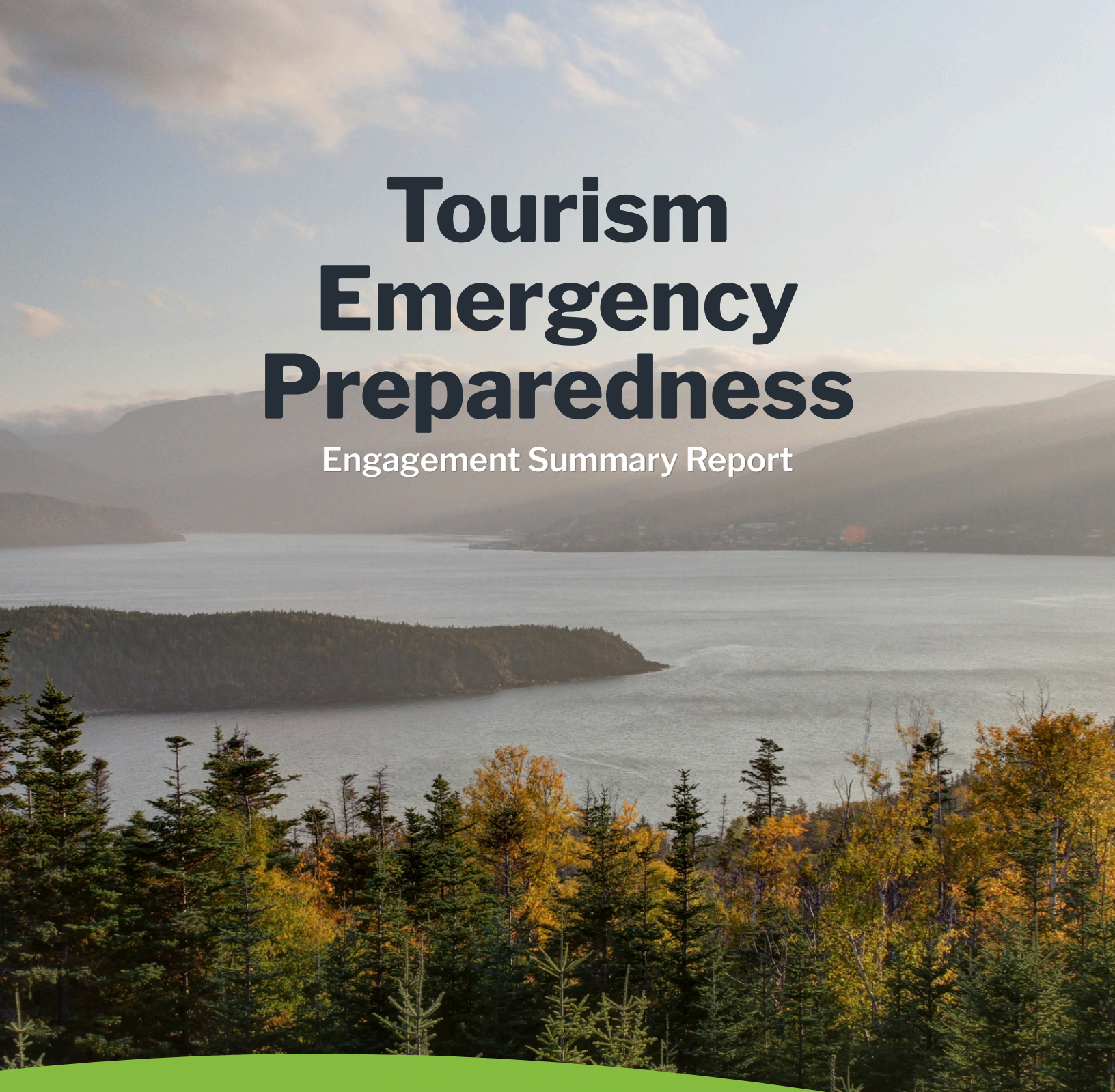

Tourism Emergency Preparedness

Engagement Summary Report

TOURISM EMERGENCY PREPAREDNESS

EMBER LEAF CONSULTING

Prepared for the Tourism Emergency Preparedness initiative on behalf of the Tourism Industry Association of Canada

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This report was written by Ember Leaf Consulting Inc. from the traditional and unceded territory of the Tk'emlúps te Secwépemc people, within Secwépemcúl'ecw.

As this report speaks to tourism, emergency management, resilience, and community safety across Canada, we also acknowledge the knowledge, leadership, and responsibilities of First Nations, Inuit, and Métis Peoples across Turtle Island, whose lands, waters, and communities host visitors, sustain local economies, and carry vital roles in times of crisis. We recognize that emergency management and tourism take place on Indigenous lands, and that meaningful preparedness, response, and recovery must be grounded in respect, relationship, self-determination, and the leadership of Indigenous Peoples.

We extend our gratitude to everyone who contributed their time, knowledge, lived experience, and expertise to this work. Their insights strengthened this report and helped ground it in the realities of the people, communities, and organizations working at the intersection of tourism and emergency management. Ember Leaf would also like to thank Stuart Mason (communications professional, global traveller, and first responder) for compiling the final version of this report.

The report's recommendations are solely considerations proposed by the report's authors and do not necessarily represent the views or opinions of the report sponsors, funders or project collaborators.

1. Project Background

Tourism is one of the ways Canada tells its story to the world. It connects visitors to the landscapes, cultures, communities, and experiences that shape this country's identity from coast to coast to coast. It is also a major economic engine: a $132+ billion sector that runs through more than 280,000 businesses, supports over 2 million workers, and contributed $52.5 billion to GDP in 2025 alone.[1,2] When tourism is disrupted and visitor demand is reduced due to emergencies and disasters, the impact is felt across the hospitality sector, local attraction businesses, and tour operators. Financial disruptions caused by actual or perceived disaster risk can quickly ripple through payrolls, local revenues, community confidence, and regional economies, with impacts felt across Canada.

The past ten years have exposed just how important tourism is as an economic engine but also how volatile the sector can be to unexpected risks. The COVID-19 shutdowns, repeated Atlantic hurricane seasons, the intense wildfire seasons challenging nearly every province and territory, and floods that have hit communities from Nova Scotia to BC have each shown how quickly a tourism economy can contract. These climate and public health emergencies have also exposed a structural weakness in how Canada handles those contractions: communications, advisories, and economic stabilization sit with different agencies at different levels of government, with no single body accountable for the visitor economy during a crisis. That fragmentation produces mixed messages, prolonged uncertainty about demand, and a slow economic response. These costs fall hardest on the operators, communities, and workers who are least able to absorb them. Further, for hundreds of rural, remote, and Indigenous communities, tourism is central to their local economy.[1,3,4,5]

Canada's tourism sector should also be recognized as part of the country's critical emergency response infrastructure, as operators often serve as frontline connectors among formal emergency systems, responders, evacuees, and visitors.[6,7] Hotels, lodges, restaurants, transportation providers, guides, visitor centres, and destination organizations can provide shelter, food, local knowledge, communications support, transportation logistics, and real-time information during crises.

1.1 The Tourism Industry Association of Canada (TIAC) Initiative

In partnership with the Department of Innovation, Science and Economic Development Canada (ISED), in January 2026, TIAC initiated the development of a national tourism emergency preparedness initiative featuring a national resilience survey, discussion forums, an online knowledge hub and resource library, and the early-stage development of a training and designation program. Made possible through funding from ISED, the Tourism Emergency Preparedness initiative is designed to:

- Centralize practical tools, hazard information, and response planning guidance so operators can integrate risk data into continuity plans;
- Include Indigenous operators and community representatives in the design process to ensure resources reflect community realities, traditional knowledge, and local governance structures;
- Strengthen readiness across regions by closing the gap between emergency management and tourism sector professionals to promote an all-of-society approach to disaster and emergency management; and, ultimately,
- Explore gaps and needs of small businesses related to emergency preparedness within the tourism sector.

1.2 Purpose of This Report

This report is intended to turn engagement into action. It brings together findings from TIAC's national survey, discussion forums, and a literature review to create a shared evidence base to strengthen tourism emergency preparedness across Canada. The report analyzes international emergency management frameworks and Canada's unique approach to identify where current systems are working, where gaps remain, and where tourism operators, destination organizations, governments, Indigenous partners, and emergency management professionals can better align.

Its purpose is to improve outcomes for everyone involved—visitors, workers, businesses, host communities, evacuees, responders, and local economies—by translating lived experience, sector insight, and research into practical analysis and recommendations. These findings will inform the design of TIAC's Tourism Emergency Preparedness online hub and resource library, support future training and designation programming development, guide policy discussions, and help position tourism as an essential partner in Canada's broader emergency management and resilience system. This engagement summary synthesizes what TIAC has learned from a national survey, five stakeholder discussion forums, an Indigenous tourism engagement session, and a literature review on tourism and emergency management.[8,18,19]

1.3 Why This Matters Now: Tourism and "Polycrisis"

Canada's tourism sector is operating in a new risk environment shaped by overlapping climate, health, infrastructure, economic, and governance pressures. Canadian communities face a "polycrisis" in which multiple hazards and disruptions compound, accelerating impacts on destinations, businesses, visitors, workers, and host communities. Many tourism operators have experience in managing crises and, in some jurisdictions, tourism and emergency management professionals are closely connected. However, those relationships are inconsistent across Canada, creating gaps in preparedness, coordination, communication, and recovery support while emergency events become increasingly complex.

Climate change is driving more frequent, more severe, and less predictable hazards in the very landscapes that define Canada's tourism brand. With the threats of wildfires in the West, hurricanes in Atlantic Canada, permafrost instability in the North, and flooding across the country, the sector's exposure is national in scope and becoming more severe year-over-year.[7,21,22,23]

Tourism's exposure to natural disasters mirrors a broader pattern experienced by Canadian small and medium-sized enterprises (SME). Recent industry data shows that nearly 60% of Canadian SMEs reported direct impact from extreme weather events that year. 44% suffered a direct loss in revenue, 45% saw facility damage, and 41% had to relocate operations or shift to other facilities.[24] Tourism, with operations often concentrated in climate-exposed landscapes and businesses often dependent on seasonal revenue, sits at the high end of that exposure curve.

The evidence shows that disaster assistance costs have also climbed sharply over the past decade, and the federal system remains heavily weighted toward reactive spending. The math is clear, but the policy hasn't caught up.

WHAT THE DATA SAYS

There is a funding imbalance between the four emergency management pillars. For instance, between 2018–2019 and 2021–2022, 78% of federal First Nations emergency management spending went to response and recovery, versus just 22% directed toward preparedness and mitigation.[7] Yet, it's been shown that for every $1 invested in prevention, $6 can be saved in response costs.[25]

The case for shifting investment toward prevention, mitigation, and sector-specific continuity planning is well-established in the literature, but it has not translated into operational readiness at the operator or community level.

The financial scale of recent disasters illustrates why tourism emergency preparedness must be treated as an economic resilience priority. In 2023, insured damage from natural disasters in Canada exceeded $3 billion, making it the fourth-worst year for insured losses in Canadian history, behind 2016 at $5.96 billion, 2013 at $3.87 billion, and 2022 at $3.4 billion.[21] The 2024 Jasper wildfire resulted in $1.3 billion in insured losses, making it the second-costliest wildfire in Canadian history, while the 2021 BC heat dome, wildfires, and floods cost the provincial economy an estimated $10.6 billion to $17.1 billion.[22,26,27,28] These figures show that climate disasters are not isolated emergency events; they affect regional economies, employment, visitor confidence, infrastructure, insurance, business continuity, and community recovery.

A tourism-related emergency is any disruptive event that significantly affects visitors, tourism operations, destination reputation, or tourism-dependent communities. This includes wildfires, floods, extreme heat, tornadoes, winter storms, public health emergencies, infrastructure failures, transportation interruptions, security incidents, communications outages, and large-scale evacuations involving visitors. Tourism preparedness must be proactive and must consider visitors across the full emergency management cycle: mitigation, preparedness, response, and recovery. Visitors may not understand local geography, risks, languages, transportation options, alert systems, evacuation procedures, or the division of responsibilities between governments and agencies.[6,7]

Tourism emergency management occurs on a continuum: before an event, tourism partners need risk assessment, planning, and visitor awareness; during an event, they need coordinated response and communication; and after an event, they need recovery, reopening, and rebuilding of destination confidence.

Understanding the Numbers

Canadian businesses are already experiencing the operational impacts of extreme weather. Nearly 60% of Canadian SMEs were affected by extreme weather in 2023, including wildfires, floods, major storms, and heat domes. Reported impacts included significant cost increases for 54% of businesses, supply chain disruptions for 51%, facility damage for 45%, relocation of operations for 41%, direct revenue loss for 44%, and direct impacts on employees for 44%.[24] For tourism, these impacts are particularly consequential because the sector depends on interconnected systems: transportation routes, accommodations, attractions, utilities, parks, food services, labour, visitor information, insurance, and destination reputation.

Wildfire is one of the most visible and disruptive risks facing Canadian tourism. In 2023, Canada experienced approximately 6,690 wildfires, with major fires affecting Nova Scotia, British Columbia, Ontario, Quebec, and the Northwest Territories. Canada also produced approximately 23% of global wildfire carbon emissions in 2023, with almost 480 megatonnes emitted in early

May.[31] By May 2024, Canada was again facing a serious wildfire season, with close to 100 active wildfires as of May 13, roughly 1,000 fires burning as of May 15, and approximately 461,012 hectares burned by May 28, including about 260,000 hectares in British Columbia alone.[23] These trends suggest that wildfire seasons are starting earlier and creating broader risks for parks, gateway communities, highways, visitor access, outdoor recreation, and destination image.

Wildfire smoke is also a tourism emergency, even when flames are not directly threatening a destination. Personal exposure to wildfire smoke increased by 220% over the previous 20 years, and the 13 most polluted cities in North America in 2023 were all in Canada.[32,33] Smoke can disrupt festivals, outdoor recreation, guided tours, parks visitation, events, worker safety, and visitor comfort. It can also produce reputational effects beyond the hazard zone, where visitors may perceive whole regions as unsafe even when risks are localized. This underscores the importance of precise, timely, geographically specific tourism communications that distinguish between areas under threat and areas that remain open and safe.

Flooding presents another major and growing risk. In 2023, Halifax experienced two major flooding events within two weeks. The first brought more than 25 cm, or 255 mm, of rain in some locations within 24 hours, roughly the amount that would normally fall over three months. It was described as the heaviest rainfall in Nova Scotia in more than 50 years, causing damage to roads, bridges, homes, buildings, and other infrastructure, and leaving more than 80,000 residents without power. A second event brought as much as 13 cm, or 130 mm, of rain in some areas, with rainfall averaging 3 cm, or 30 mm, per hour.[34,35] For tourism operators, flood events can quickly affect waterfront assets, campgrounds, accommodations, roads, airports, trails, visitor centres, restaurants, events, and emergency access routes.

Longer-term flood exposure and insurance pressures further complicate tourism resilience. While governments are beginning to invest in flood planning and mitigation, implementation remains uneven. For example, Nova Scotia is undertaking a $10 million floodplain mapping program over three fiscal years, with completion planned by 2026, to help municipalities identify high-risk areas.[35] BC's Flood Strategy also recognizes the tourism dimension of flood risk, including the need to address and meet the needs of residents and visitors through BC's Tourism Emergency Management Framework.[72] However, even when improved data, mapping, and planning clearly identify the actions required, many communities and tourism operators still lack the funding, staffing, and technical capacity to implement preventative or mitigative measures. By 2100, approximately 325,000 people in Canada are projected to live on land within annual flood risk zones, with particular concern in parts of British Columbia's Lower Mainland. In addition, roughly one in 10 households live in areas where flood risk is high and insurance may be difficult or impossible to obtain.[36,37] For tourism operators located near coasts, rivers, lakes, floodplains, and low-lying communities, this creates risks related to property protection, business interruption, insurance affordability, financing, and long-term viability.

Other severe weather risks are also affecting Canadian destinations. In 2023, Alberta experienced an EF-4 tornado near Didsbury, the strongest tornado in the province in 36 years. The Ottawa area also experienced three tornadoes during the summer, alongside heavy rain, flash flooding, lightning, and wildfire smoke-related air quality warnings.[23,61]

Extreme heat is another growing concern. In 2021, BC's heat dome became one of the deadliest climate disasters in Canadian history, with 619 heat-related deaths, most of them occurring indoors among older adults, people living alone, and those with underlying health conditions.[38] That heat dome also led to Lytton recording Canada's highest-ever temperature (49.6°C) on June 29, 2021, and the next day, a fast-moving wildfire destroyed most of the village and devastated nearby Lytton First Nation communities.[39] Together, the heat dome and the Lytton Creek Wildfire showed how extreme heat, drought, wildfire, infrastructure vulnerability, and emergency response gaps can compound within days, leaving lasting human, cultural, economic, and community impacts. But it didn't stop there. On July 8, 2023, Fort Good Hope in the Northwest Territories

recorded 37.4°C, the warmest temperature ever recorded in the territory, compared with a previous record of 35°C set 25 years earlier.[40] These events affect visitor safety, outdoor programming, worker health, cooling needs, infrastructure reliability, liability, insurance, and destination competitiveness.

International Wise Practices

Canada's emergency management system is shared across jurisdictions, with responsibilities distributed among federal, provincial, territorial, Indigenous, municipal, private sector, non-profit, volunteer, academic, and critical infrastructure partners. In practice, businesses and individuals typically activate local, provincial, or territorial support first, with federal assistance becoming more relevant when local or provincial/territorial capacity is exceeded.

For tourism, this distributed structure creates a practical challenge: operators and destination organizations need to understand their roles before emergencies occur. In some areas, tourism operators are included in government-hosted hazard preparedness meetings and emergency exercises, but this practice is not yet widespread. Clear roles, relationships, and communication pathways are needed so operators know who issues alerts, who communicates travel advisories, who makes evacuation decisions, where visitor information comes from, what relief programs apply, and how tourism partners are expected to support response and recovery. **Without this clarity, tourism operators can be left managing visitor safety, business continuity, public communications, and recovery pressures within a system that depends on them but does not always formally integrate them.**[6,7,17]

[71]

The research article **"Emergency Management and Tourism Stakeholder Responses to Crises: A Global Survey"** provides a critical global perspective on the necessity of moving from rigid "command and control" disaster models toward collaborative frameworks that explicitly include the tourism sector.[73] By surveying 123 senior stakeholders across 34 countries, the study

highlights that international tourists are uniquely vulnerable during disasters due to language barriers and a lack of local support networks, yet they are often overlooked in national emergency planning. This global insight is highly relevant to Canada, a nation with a significant vast geography and a robust international tourism industry centered on potentially hazardous regions. For Canada, adopting the study's "building-block" approach would mean better formalizing the division of responsibility between the public sector (focused on identification and media communication) and the private sector (handling repatriation and alternative accommodation), ensuring that when crises like extreme weather events occur, the safety of visitors is integrated into the national resilience strategy rather than treated as an afterthought.

International examples further show that Canada is not alone in facing coordination challenges, but they also demonstrate that more formal and integrated approaches are possible. **See Appendix: A, "Comparative Analysis of Five Emergency Management Frameworks"**. In fact, several international models reinforce the case for embedding tourism within national resilience architecture rather than building parallel systems. The "SAFE-D" Initiative, developed by UN Tourism, focuses on "Safety of Destinations" by aligning national policies and sharing regional best practices.[7,4] It highlights the need for early-warning systems specific to tourism clusters. The European Union's Integrated Political Crisis Response (IPCR) mechanism provides rapid and robust coordination across member states during major disruptions, paired with the Re-open EU platform that delivered real-time travel information from 31 countries during the COVID-19 pandemic.[9,10,11] Australia's THRIVE 2030 strategy integrates risk-based planning into national tourism policy, with business continuity templates and scenario analysis aimed at regional operators.[12,13] New Zealand's Tourism Industry Transformation Plan ties resilience explicitly to sustainability and Māori knowledge systems, and its Tiaki Promise frames visitor responsibility as part of the country's resilience infrastructure.[14,15,16] The convergent lesson across these markets: the most mature frameworks treat resilience as a core strategic objective, not a crisis-response add-on. With numerous working models, both in Canada and abroad, the challenge is replication and scale, not invention.

The European Union offers one of the strongest examples of system-wide coordination through mechanisms such as the Integrated Political Crisis Response arrangements, the Re-open EU real-time travel information platform, and the EU Digital COVID Certificate.[9,10,11] While Canada should not attempt to replicate the EU's supranational structure, the underlying lesson is highly relevant: tourism resilience benefits from standing coordination mechanisms, trusted public information platforms, integrated data systems, and clear communication across jurisdictions.

The United States provides a different lesson. Its emergency management system, like Canada's, is decentralized, but it is supported by standardized all-hazards structures such as the National Response Framework, the National Incident Management System, and incident command systems.[29,41] These tools support operational readiness, common terminology, role clarity, and rapid localized response. For Canada, like the U.S. model, the frameworks available are less in its tourism policy and more in its operational discipline. Tourism operators, destination organizations, accommodations, attractions, transportation providers, and visitor-facing businesses need to be connected to emergency protocols that are already familiar to emergency managers, rather than treated as external or secondary partners during a crisis.

Australia offers a particularly relevant comparison because, like Canada, it faces severe climate-related hazards across large geographies, including bushfires, floods, cyclones, and disruptions affecting rural and regional destinations. Australia's tourism resilience approach is linked to broader disaster risk reduction, climate adaptation, and visitor economy planning, including the THRIVE 2030 strategy.[12,13] Its emphasis on risk-based planning, business continuity tools, scenario planning, and practical resources for operators points to the need for similar supports in Canada. This includes regional climate-risk assessments and operator-ready tools that help tourism

businesses prepare for hazards such as wildfire, smoke, flood, extreme heat, winter storms, permafrost thaw, power outages, and transportation disruption.

New Zealand provides a more holistic and community-centred model. Its approach links tourism resilience with sustainability, community wellbeing, Indigenous knowledge, destination stewardship, workforce resilience, and visitor responsibility through tools such as the Tourism Industry Transformation Plan, the National Disaster Resilience Strategy, destination management planning, and the Tiaki Promise.[14,15,16] This is especially relevant for Canada, where Indigenous tourism, rural and remote destinations, parks, natural landscapes, and community identity are central to the visitor economy. The New Zealand example suggests that tourism resilience should not be limited to emergency operations alone. It should also include cultural safety, Indigenous co-development, community relationships, workforce wellbeing, and long-term destination resilience.

Additionally, international frameworks reinforce the four-phase understanding of tourism emergency management. Across major markets, tourism crisis and resilience frameworks generally follow a cycle of prevention or mitigation, preparedness, response, and recovery and adaptation. Effective frameworks also emphasize multi-level governance, public–private coordination, crisis communication systems, data-driven decision-making, and adaptive resilience, meaning the ability to learn from shocks and strengthen systems over time.[9,12,14,29,30]

[71]

Taken together, these international examples point to a clear shift from reactive crisis management toward proactive resilience. Leading tourism systems increasingly combine the operational strengths of the United States, the system-level coordination strengths of the European Union, the risk-based planning strengths of Australia, and the community-centred and Indigenous-informed strengths of New Zealand.

Canada's Current Position

For Canada, the opportunity is not to import any one model wholesale. It is to adapt the strongest elements from each: a standing tourism crisis coordination function, clearer operational protocols, regional risk and business continuity tools, trusted real-time visitor information, and a resilience framework that recognizes tourism as part of Canada's emergency management system before, during, and after a crisis.

Canada's approach is collaborative and flexible, but it remains less formalized as a unified national tourism resilience framework. The international review characterizes Canada as collaborative but decentralized, crisis-responsive rather than resilience-driven, and relatively strong in recovery support but weaker in anticipatory planning. While Canada shares some features with the U.S. and Australia, including its federal structure and all-hazards emergency management approach, tourism is not yet consistently operationalized within emergency management systems. Compared with the EU, Canada lacks a standing tourism-specific crisis coordination mechanism. Compared with Australia, Canada has less emphasis on risk-based and climate-adaptive tourism planning. Compared with New Zealand, Canada has not yet fully embedded community-centred and Indigenous-led resilience within a unified tourism framework.

Tourism and emergency management are connected across the full emergency management continuum, but visitors and tourism operators are often not systematically included in planning. Before an event, tourism partners can support risk assessment, preparedness, visitor education, and early warning. During an event, they can support communication, logistics, accommodation, transportation, food, shelter, and situational awareness. After an event, they are central to reopening, recovery messaging, workforce stability, business continuity, and rebuilding visitor confidence. The relationship does not begin and end with the emergency itself; it is continuous.

The policy opportunity is therefore to move Canada from a reactive, fragmented model toward a more anticipatory, adaptive, and system-wide tourism resilience framework. The international review identifies five areas where Canada could learn from other jurisdictions:

- Establishing a formal tourism crisis coordination mechanism inspired by the EU model;
- Strengthening emergency management investment, personnel, and capacity to support operational readiness and standardization through approaches similar to U.S.;
- Embedding risk-based and climate-adaptive planning using lessons from Australia;
- Integrating community and Indigenous-led resilience using lessons from New Zealand; and,
- Developing integrated data and communication platforms drawing from EU and New Zealand examples.

These opportunities would help address Canada's key challenges: fragmented communication, inconsistent visitor inclusion, uneven regional capacity, limited tourism-specific preparedness, and a lack of centralized real-time information during crises.

Overall, the evidence points to a clear conclusion: emergency preparedness is now central to the future of Canadian tourism. Climate disasters are increasing in severity and cost, business disruptions are already widespread, and visitors introduce specific planning needs that are not

always captured in resident-focused emergency systems. At the same time, Canada does not need to invent a resilience model from scratch. International frameworks demonstrate workable approaches: the EU shows the value of coordinated crisis governance and real-time travel information; the U.S. shows the value of operational standardization; Australia shows the value of risk-based climate planning and practical business tools; and New Zealand shows the value of community, sustainability, Indigenous knowledge, and visitor responsibility.[3,6,9,12,14,29]

By adapting these lessons to Canada's federal, regional, Indigenous, and tourism contexts, the sector can better protect people, businesses, communities, assets, and Canada's visitor economy. However, four key structural issues present challenges for the immediate integration and adoption of valuable learnings from optimal emergency management frameworks employed around the globe.

1.4 The Structural Problem

Four structural issues have been identified through the research conducted as part of the Tourism Emergency Preparedness initiative:

ONE

Fragmented responsibility. Communications, advisories, and economic stabilization sit with different agencies at different levels. No single entity is accountable for the tourism economy during a crisis.[6,17,18]

TWO

Lack of representation in discussions. Tourism is rarely formally recognized in municipal or provincial emergency management structures. Operators learn about evacuations at the same time as the public, despite managing thousands of visitors in affected zones.[17]

THREE

Mismatched tools. The emergency management playbook was designed for resident populations. Visitors—mobile, unfamiliar with local hazards, often without transportation or local networks—do not fit the model.[42,43]

FOUR

Reputational spillover and risk perception. A localized event in one region routinely suppresses bookings nationally. The SPUR Communication (2026) survey identified "reduced bookings driven by public perception rather than physical damage" as a recurring concern.[18,19]

"When the media says, 'Canada's on fire,' it affects you long after the fire is gone."

– Merlin Blackwell | Mayor - Clearwater, British Columbia

1.5 Who Carries the Risk

Risk in Canada's tourism sector is distributed across a layered emergency management system. Federal, provincial, territorial, local, and Indigenous governments each hold legal and operational responsibilities, while tourism organizations, destination management organizations, parks agencies, hospitality businesses, and private operators carry significant duty-of-care

responsibilities on the ground.[6] In practice, this means no single authority "owns" tourism risk during an emergency. Instead, risk is shared across jurisdictions, systems, and organizations—often unevenly, and often without the coordination required to protect visitors, workers, responders, evacuees, and local economies. **See Appendix: B, "Emergency Management Responsibilities in Canada", and Appendix: C, "Government Support Programs and Financial Aid Resources".**

The tourism sector is overwhelmingly made up of small businesses. Three-quarters of organizations responding to TIAC's national survey have 50 or fewer employees, and nearly half have 10 or fewer.[19] These are the same organizations least likely to have formal emergency response plans, business continuity plans, recovery strategies, or adequate insurance, and the ones most exposed to disruption. Their risk is not limited to physical damage. Operators can lose revenue because of evacuation alerts, travel advisories, road closures, smoke, media coverage, visitor cancellations, or the perception that an entire region is unsafe; even when their property remains untouched.

Property insurance is one of the main ways this risk is supposed to be transferred, but climate-driven disasters are putting that system under increasing pressure. Industry data shows that extreme weather and catastrophic claims are affecting the profitability of Canada's property and casualty insurance sector, while higher reinsurance costs and replacement costs are contributing to affordability pressures for consumers and businesses. It also notes that a severe tail-risk event could contribute to insurer withdrawal in some contexts. 2024 was the costliest year on record for severe weather-related insured losses in Canada, surpassing $8 billion, with major losses from wildfire, flooding, hail, and storms.[22,37] Industry warnings note that as Canada becomes a riskier place to live, work, and insure, insurance affordability and availability are increasingly affected by the pricing of risk.

This creates a growing risk-transfer gap for tourism. Traditional insurance products often respond best to direct physical damage, but tourism businesses can suffer severe losses from perceived risk, lost bookings, regional reputational damage, cancelled travel, or delayed recovery messaging.[24,26,37] For instance, Jasper operators had claims denied because their buildings survived the fires, even as visitation and revenue streams collapsed around them.[24,26,37] As insurers become more risk-sensitive and as governments modernize disaster financing to emphasize risk reduction and mitigation, tourism operators may be expected to carry more responsibility for preparedness, continuity planning, and adaptation before a disaster occurs. Federal modernization of the Disaster Financial Assistance Arrangements reflects this broader shift, with increased emphasis on mitigation, pre-disaster planning, hazard awareness, and reducing future disaster costs.[44]

Indigenous tourism adds another layer. It is one of the fastest-growing tourism segments in Canada and also among the most exposed to emergencies, with many operators working in remote, fire-prone, coastal, northern, or infrastructure-limited environments.[4,5] These operators may also play informal first-responder roles, using local knowledge, community relationships, and land-based expertise to support visitors and residents during emergencies. At the same time, The Expert Advisory Panel on the Disaster Financial Assistance Arrangements found that disaster risk is increasing across Canada and that federal disaster financing must do more to address disproportionate impacts on vulnerable populations while incentivizing risk reduction and resilience.[4,5] For Métis tourism operators in particular, gaps in direct access to federal emergency management funding can leave them dependent on provincial and territorial programs that may not reflect their governance structures, community realities, or business needs.[45,46,47]

Taken together, the risk is borne by those least able to absorb it: small operators, seasonal workers, rural and remote communities, Indigenous tourism businesses, and local economies where tourism is not simply one sector among many but the foundation of community livelihoods. The issue is not that tourism operators are unwilling to prepare. It is that they are carrying frontline

operational, economic, visitor safety, and reputational risks, and increasingly complex insurance risks, within a fragmented system that has not yet fully recognized tourism as part of Canada's emergency response infrastructure.

> **WHAT THE DATA SAYS**
>
> First Nations and Indigenous communities account for 42% of wildfire evacuation events despite representing approximately 5% of Canada's population.[46]

1.6 Working Models in Canada

Canada already has successful prevention, preparedness, response, and recovery models, but their coverage is patchy. Several of these models already do exactly what the rest of the country needs to scale.

- BC's Tourism Emergency Management Framework is the only provincial model in Canada that formally integrates tourism into the provincial emergency management system.[48] International evidence explicitly favours this kind of embedded, cross-government approach over siloed tourism crisis plans.
- The Sea to Sky Multimodal Evacuation Plan is a working model for moving visitors during a mass-evacuation event.[49] It was developed jointly for the Resort Municipality of Whistler and the District of Squamish, and includes neighbourhood-by-neighbourhood evacuation timing, an interactive GIS map layer, and a transportation muster point system that accommodates visitors without their own vehicles.
- The Canadian Agricultural Safety Association's Emergency Preparedness Hub is a centralized collection of practical, accessible resources to help Canadian farms prepare for, respond to, and recover from emergencies.[62] It brings together CASA-developed tools (such as farm emergency preparedness plans, toolbox talks, infographics, and graphic resources) alongside provincial, territorial, national, and sector-specific links for producers across the agricultural sector.
- Destination BC's Emergency Messaging Guidance and the BC Economic Development Association's Toolkit together address both halves of the crisis communications problem: real-time safety messaging and the post-event 'we are open' transition.[50,51] The BCEDA dual-message approach is the strongest tool currently available for the recovery comms phase.
- The NWT's Legislative Wise Practices formally recognize Indigenous governments as emergency management partners, thereby ensuring that EM strategies are more culturally respectful, environmentally sustainable, community-supported, and locally beneficial.[63]
- The Ontario Corps initiative unites and trains volunteers to support frontline workers during natural disasters and emergencies.[65] Partnering with NGOs and First Nations, the corps provides rapid on-the-ground aid, including debris management, food services, and wellness checks, with the capability to deploy within 24 to 72 hours.

2. Review of Emergency Preparedness Resources in Canada

To explore the existing emergency preparedness information and resource environment in Canada, a literature review conducted as part of the Tourism Emergency Preparedness initiative identified 76 highly applicable sources, including guides, frameworks, toolkits, academic papers, and case studies on tourism and emergency management. The body of work is predominantly Canadian (56 sources, 74%), with 9 international sources providing global benchmarks. British Columbia is by far the most developed provincial jurisdiction in this space, with 8 dedicated sources, including its Tourism Emergency Management Framework and Climate Resiliency Initiative.[48,64] Alberta contributes 2 targeted resources, while the Northwest Territories is responsible for 1: its 2023 wildfire after-action review, among the most candid documents in the collection.[63]

Roughly 63% of the literature is immediately actionable for operators: 34 practical guides, 18 frameworks, and 14 toolkits. Academic papers account for 5 sources, providing theoretical grounding. Five case studies (Jasper, the NWT fires, the Sea to Sky evacuation plan, COVID-19 dashboards, and Indigenous tourism impact analysis) anchor the review in Canadian operational realities. Government bodies produce the majority (51%), with the remainder from mixed organizations, non-profits, and tourism agencies.

> **WHAT THE DATA SAYS**
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> According to a national survey, emergency response plan templates, business continuity plan templates, crisis communication templates, and checklists/quick-start guides represented the top 4 most requested components of a desired emergency response toolkit for operators.[19]

2.1 Six Key Themes from the Literature

SME Preparedness: The Tools Exist, But Not Many People Are Using Them

The vast majority of Canadian tourism businesses are SMEs, and the literature is consistent: they are underprepared, and a surprisingly strong set of free tools already exists to help them. PreparedBC's fill-in tourism emergency planning template, the Red Cross Ready Rating program, the BDC's business continuity guides, and the Alberta Hotel and Lodging Association toolkit are all highly relevant and well-prepared resources.[42,52,53,54] The gap is awareness and uptake, not quality. Post-Kelowna 2003 wildfire research found that even years after a major wildfire, very few affected businesses had implemented crisis communications plans.[55]

Tourists Are a Vulnerable Population

Emergency plans often overlook the fact that visitors to an area lack local knowledge, transportation options, language access, and awareness of Canadian alert systems like Alert Ready. International travellers face additional barriers, with few home-country support networks readily available. Most municipal and provincial/territorial emergency plans are built primarily for resident populations, with no national standard requiring consideration of visitors. This also places local fire departments and emergency services in an impossible position: they are expected to support and protect peak-season visitor populations that can far exceed the resident tax base that funds staffing, training, equipment, and response capacity. The Sea to Sky Multimodal Evacuation Plan and PreparedBC's Guide for Tourism Operators are genuine best practices, but they remain

isolated examples. Visitor populations must be accounted for within emergency planning, funding formulas, mutual aid agreements, and tourism-related preparedness programs, so that communities are resourced for the people they actually serve during peak seasons, not just the residents who live there year-round.[42,43]

"Visitors don't necessarily understand where they are. They're relying on the hotel or the B&B or the tourism operator to tell them if they are not safe."

– Jenn Houtby-Ferguson | Professor - Tourism and Hospitality Management, Vancouver Island University

Crisis Communications: Getting the Message Right

The literature distinguishes two distinct communications challenges: communicating during a crisis to protect visitors, and communicating after a crisis to signal that a destination is open again. Jasper is the defining Canadian case study: the 'stay away' messaging worked but became embedded in public consciousness and was extremely hard to reverse. The 2023 Maui fires are another case in point: even after the Hawaiian island reopened, the first half of 2024 saw arrivals down 23.8% and visitor spending down 24% versus the same period in the previous year.[56]

A localized event in one region routinely suppresses bookings nationally. Jasper disrupted Vancouver cruise bookings. BC wildfires prompted Ontario cancellations. It's increasingly clear that reputational spillover is real and has devastating effects.[66,67]

Indigenous Tourism: Fastest-Growing, Most Exposed

Indigenous tourism is one of Canada's fastest-growing tourism segments and among its most vulnerable during emergencies. Operators disproportionately work in remote, fire-prone areas. As outlined above, Métis communities face a particular jurisdictional gap: they cannot access EMAP and are not direct recipients of DFAA funding.[68,69] Further, Indigenous operators in remote communities often function as de facto first responders, drawing on traditional land knowledge that no external emergency management plan replicates. The NWT's Legislative Wise Practices and BC's Tourism Climate Resiliency Initiative are the strongest models in the literature.[63,64] The path forward requires Indigenous-led engagement, dedicated emergency management and resilience funding, co-developed tools and training, shared impact data, and the explicit inclusion of Indigenous tourism in federal and local emergency management, tourism, climate adaptation, and infrastructure strategies.[4,5,45,46]

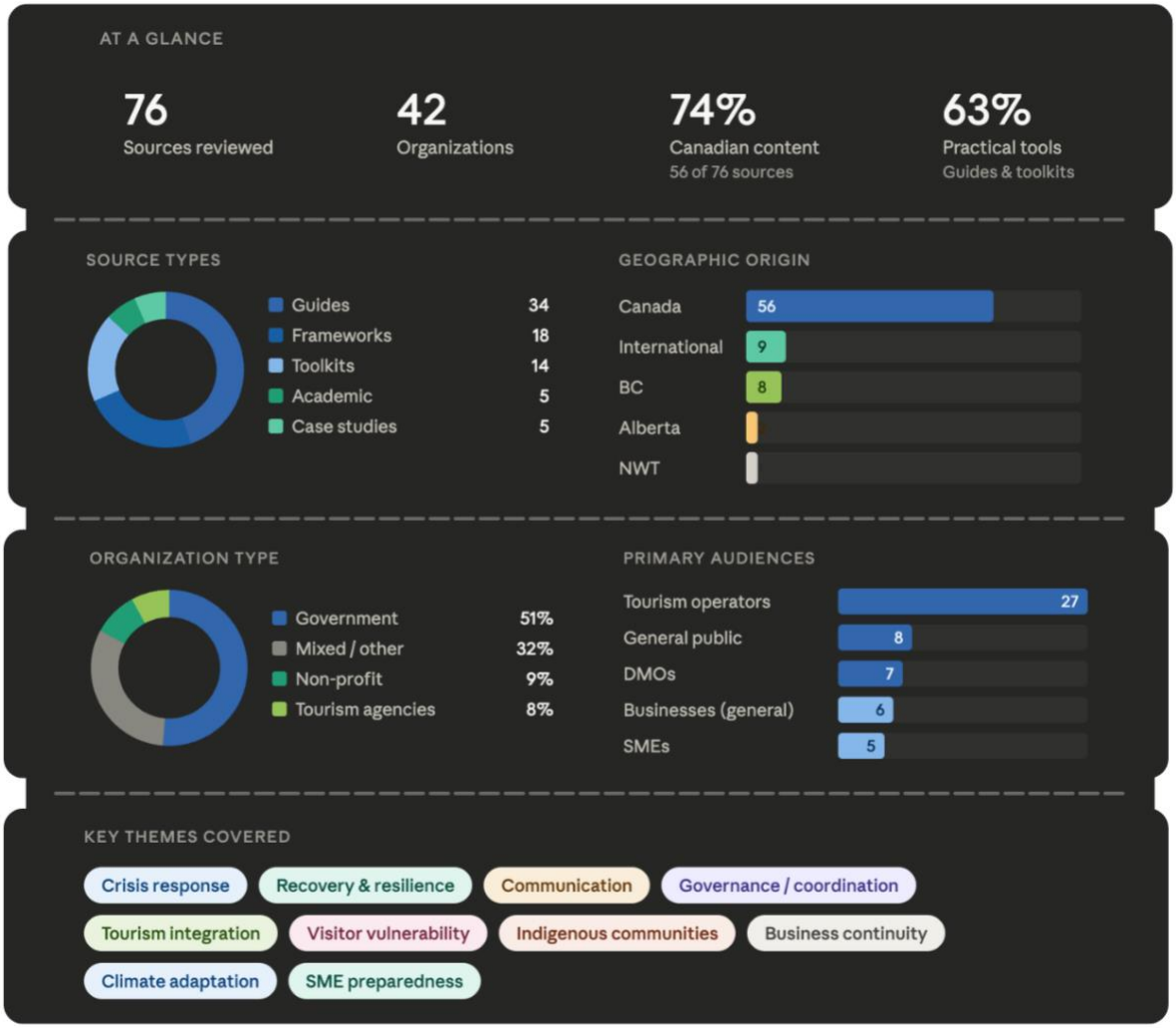
Multi-Jurisdictional Coordination: A Persistent Structural Challenge

Canada's federal, provincial, territorial, and municipal governance structure can create coordination challenges during emergencies, particularly when roles, authorities, communications, and funding responsibilities are distributed across multiple levels of government. The 2023 NWT wildfire evacuation exposed real-time coordination gaps, including inadequate tech for reaching remote visitors.[63] It also highlighted the urgent need for a unified emergency management agency and pre-planned evacuation routes to ensure the safety and coordinated relocation of visitors and hospitality staff during large-scale territorial crises.[63] BC's Tourism Emergency Management Framework is the only provincial model in Canada that formally integrates tourism into the provincial emergency management system, with positive outcomes across jurisdictional lines. The OECD's 2025 report argues against standalone tourism crisis plans, favouring an embedded, cross-government approach that BC has pioneered.[70]

Climate Change Is the Context, Not Just Another Hazard

Climate change is no longer a future pressure on tourism; it is the risk environment in which the sector now operates. International disaster-risk research warns that the economic toll of disasters is expected to rise as floods, storms, droughts, and extreme heat become more frequent and severe with climate change. For a sector built around landscapes, seasons, transportation networks, visitor confidence, and community infrastructure, climate change is the context that compounds all vulnerabilities. The Sendai Framework for Disaster Risk Reduction also specifically names tourism as a sector that must integrate disaster risk management.[30] Practically, FireSmart principles, hazard monitoring tools like WildFireSat and WeatherCAN, and seasonal dispersion strategies are the most actionable responses in the literature.[57]

TABLE 1: Summary of Emergency Preparedness Resources in Canada



2.2 What's Missing in the Literature

While the literature has strengths in crisis communications frameworks, SME toolkits, and province-specific models, several gaps stand out:

- No national tourism emergency management framework; BC remains an outlier.
- Almost no guidance aimed at supporting tourists themselves, despite their classification as a population with distinct needs.
- Most disaster research focuses on BC and Alberta wildfires. Atlantic Canada's hurricane risk and the North's permafrost and infrastructure challenges are underrepresented.
- No national baseline on SME preparedness rates, making it impossible to track progress or build an evidence base for investment.
- Workforce mental health and burnout is acknowledged but almost entirely unresearched. Tourism staff often act as involuntary first responders while they may also be losing their own homes and livelihoods.
- Multilingual resources are scarce.
- No standardized national methodology for measuring the economic costs of emergency events on the tourism sector.
- The emergency management literature rarely treats tourism as an integral part of preparedness, response, and recovery systems, leaving visitor populations, operators, and tourism infrastructure underrepresented in planning guidance, policy frameworks, and funding models.
- No coordinated sector-level monitoring or response to disinformation, including AI-generated content, during emergencies.

3. Key Findings from our Primary Research and Tourism Sector Consultations

This section synthesizes three main sources of primary research and public consultation conducted through the Tourism Emergency Preparedness project: a national survey of 277 tourism stakeholders, five national discussion forums, and learnings from the 2026 International Indigenous Tourism Conference.

3.1 Survey Findings

The national *Tourism Resilience Survey* was conducted as part of the Tourism Emergency Preparedness initiative to assess the current state of emergency preparedness across the Canadian tourism sector.[19] The survey was offered in English and French and received 277 responses from a broad cross-section of the industry, including accommodations, recreation and entertainment, destination marketing organizations (DMOs), travel services, food and beverage, transportation, and industry associations.

Three-quarters of respondents (75%) represent small organizations with fewer than 50 employees, and close to half (45%) have just 1–10 employees. This small and micro-enterprise profile shapes every finding below.

The Sector Has Been Hit Hard

The vast majority of respondents have experienced significant disruptions in the past five years:

- Wildfire or smoke: 57%
- Public health emergencies: 41%
- Severe storms: 38%
- Infrastructure failures: 32%
- Extreme heat: 29%
- Flooding: 24%
- Cyber security incidents: 7%
- [Other: 13%]
- [None of the above: 13%]

Respondents who selected 'other' pointed to drought and low water levels, extreme cold and winter storms, COVID-related staffing shortages, road closures from mudslides, geopolitical uncertainty, ferry disruptions, fire bans, labour policy changes, transportation dysfunction across air and rail, and protest-related access blockages. Climate-related and cascading disruptions are not hypothetical risks for Canadian tourism operators; they are part of their lived reality.

Operational Readiness: Significant Gaps Remain

Despite widespread exposure to emergencies, formal preparedness infrastructure is far from universal:

- 55% have a written Emergency Response Plan, but 21% rely on informal procedures only, while 15% have no plan at all.
- Only 40% of respondents have an ERP updated within the past year.
- Just 51% have a written Business Continuity Plan. Another 20% have one in development, but 16% don't have one, and 13% aren't sure.
- Only 27% have a formal recovery strategy. 43% have none at all, and 16% are developing one.
- 25% have none of the listed physical preparedness resources (backup power, data backups, emergency supply kits, etc.).

Confidence Doesn't Match Capacity

Despite resource challenges, 60% of respondents say they are somewhat or very confident they could continue operating during a major regional disruption. The most common answer was 'somewhat confident' at 37%, suggesting many operators feel partially prepared but recognize meaningful gaps. 14% are not confident.

Communication and Visitor Safety: Mixed Signals

Most respondents receive emergency alerts through local or provincial notification systems (79%), SMS (58%), email (55%), and social media (50%). Only 31% rely on industry associations as an alert channel, pointing to an opportunity for DMOs to strengthen its role in emergency communication.

For communicating with guests, in-person communication (62%), social media (58%), email (58%), and website updates (50%) are the dominant methods. Of concern: 4% have no defined method for communicating emergency information to guests at all, and only 21% have documented procedures for supporting visitors with additional needs (language barriers, mobility challenges, lack of local transportation).

Less than half of respondents (47%) describe the roles and responsibilities between their organization and local or provincial emergency authorities as clear. 29% say roles are not clear, and another 11% aren't sure—a coordination gap that could leave tourism operators without direction during a crisis and emergency authorities without visibility into the sector's needs.

Workforce and Organizational Capacity: Willing But Under-Resourced

Half of respondents (50%) have provided formal emergency training to staff, and another 31% have offered informal guidance. But when asked to rank barriers to strengthening preparedness, three interrelated obstacles consistently topped the list:

- Limited staff capacity: 59% ranked it 4 or 5 (most significant)
- Cost or funding constraints: 53%
- Competing priorities: 53%

These aren't three separate problems. They describe a single structural challenge: the organizations most exposed to disruption are often the least resourced to prepare for it.

Recovery: The Most Underdeveloped Area

Recovery planning is the area of greatest vulnerability identified in the survey. Only 27% of respondents have a formal recovery strategy, and 43% have none at all. Recovery—restoring

revenue, rebuilding visitor confidence, and returning to normal operations—is typically the longest and most costly phase of any crisis.

Insurance coverage is also a concern. 21% of respondents are unsure of their own coverage, 11% have limited coverage, and 7% have none at all. Several respondents noted that traditional insurance products fail to address tourism-specific realities, such as reduced bookings driven by public perception rather than physical damage.

After-action reviews are another gap: 40% of respondents consistently conduct formal post-disruption reviews and 19% do so sometimes, but 22% never conduct them, meaning lessons from past disruptions may be going uncaptured.

What Operators Want in a National Toolkit

When asked to select the three resources that would be most valuable in a national Tourism Emergency Preparedness Toolkit, respondents were clear they want practical, ready-to-use tools rather than general educational content:

- Emergency Response Plan template: 61%
- Business Continuity Plan template: 50%
- Crisis communication templates: 37%
- Checklists and quick-start guides: 35%
- Recovery marketing guide: 29%
- Funding and insurance navigation guide: 28%
- Staff training videos: 25%
- Contact directory template: 8%

What Operators Are Asking For

Of 80 respondents who answered the open-ended question on what would make the biggest difference in improving preparedness, six themes dominated:

- Funding and financial support. The most frequently cited needs: capital funding for equipment (generators, water systems, coastal protection), emergency relief funding similar to COVID supports, grants for small and seasonal businesses, and insurance reform.
- Practical templates and step-by-step guidance. Simple, realistic, industry-specific guides tailored by business type, with easy-to-navigate checklists and example plans from peers (including case studies from Jasper and Fort McMurray).
- Training and education. Train-the-trainer models, scenario-based drills, and affordable options for seasonal staff and small teams. Several respondents emphasized hands-on, immersive training.
- Better coordination with government. Tourism is often excluded from EM structures. Respondents called for a recognized role at EM tables, standardized government responses, and clearer communication chains.
- Improved communication and information systems. Real-time information during emergencies, improved cellular coverage in rural and remote areas, accommodation portals for evacuees and first responders, and graded alert systems.

- Expert support and coaching. Templates alone aren't enough. Operators want access to someone with expertise to help them adapt resources to their unique circumstances.

3.2 Discussion Forum Findings

Cross-Cutting Themes Across All Discussion Forums

Between February and March 2026, TIAC hosted virtual discussion forums tailored to tourism small business operators, provincial and territorial industry associations, national industry associations and organizations, and emergency management subject matter experts. Additionally, TIAC facilitated an in-person discussion roundtable with leaders from within Indigenous communities and Indigenous-led tourism businesses in collaboration with the Indigenous Tourism Association of Canada (ITAC).

Across the five virtual discussion forums, several consistent themes emerged about the relationship between tourism and emergency management in Canada. Participants emphasized that tourism is not simply affected by emergencies; it often becomes part of the response system itself. Operators, associations, accommodations, attractions, outdoor professionals, destination organizations, and community-based businesses hold local knowledge, infrastructure, visitor relationships, and communication channels that can strengthen emergency preparedness, response, and recovery. However, these assets are not consistently recognized or integrated into formal emergency management systems. The themes below reflect a shared call for clearer roles, stronger coordination, practical tools, improved communications, better financial and workforce supports, and a national framework that can adapt to regional realities.

Five themes surfaced in every forum[18] (which are expanded on, following this summary):

1. Tourism belongs at the table. Every forum raised the absence of tourism from formal emergency management structures, and every forum articulated this as a coordination problem that harms both the sector and the broader emergency response.
2. Operators carry expertise that the system doesn't use. Local knowledge, real-time ground conditions, visitor demographics, and accommodation inventory are all assets operators hold that emergency managers routinely lack.
3. Templates work for small operators, but more is needed. Funding, training, coaching, and hands-on expert support came up in every forum. A document library alone will not close the gap.
4. Crisis communications is a demanding and complicated aspect of emergency management that, to be successful, requires stakeholder consultation and coordination.The 'stay away' versus 'we're open' post-crisis pivot, the cross-regional reputational spillover, and media misinformation all require sector-level coordination that doesn't currently exist.
5. Recovery is the silent emergency. Every forum pointed to the long tail of disruption (lost revenue, staff attrition, insurance gaps, and visitor confidence) as the phase where operators are most alone and least supported.

Formal Recognition and Integration of Tourism In Emergency Management

Participants consistently emphasized that tourism needs a meaningful seat at emergency management tables before, during, and after emergencies. Tourism operators are often expected to support visitors, evacuees, staff, and communities, but they are not always included when emergency plans, evacuation decisions, travel advisories, or recovery strategies are developed.

Tourism was described as both a sector affected by emergencies and a practical emergency response partner. Hotels, lodges, restaurants, attractions, transportation providers, guides, visitor centres, and destination organizations may provide shelter, food, logistics support, local intelligence, communications, and visitor management during crises.

Participants also noted that tourism should be recognized within national emergency management planning and economic stabilization frameworks. Several discussions framed tourism as an essential service or critical emergency response partner because tourism infrastructure is often relied upon during evacuations, sheltering, and recovery.

Emergency decisions made without tourism input can create unintended consequences. For example, accommodation operators described challenges during the Manitoba wildfires, where evacuee relocation overlapped with peak tourism destinations and created pressure on host communities and local tourism economies. The 2013 Banff floods were also cited as an example of coordination challenges, showing a need for clearer communication, stronger resource allocation, and better integration between tourism and emergency authorities. Attractions operators also noted that evacuee placement decisions are sometimes made without industry input, causing avoidable economic harm.

Coordination Across Jurisdictions, Regions, and Systems

Fragmentation was identified as one of the most significant barriers. Emergency management responsibilities are spread across federal, provincial, territorial, municipal, local, and Indigenous governments, while tourism activity often crosses those boundaries. Visitors do not experience emergencies according to administrative borders.

Participants noted that emergency plans often stop at provincial or municipal boundaries, even though visitors, operators, transportation routes, and supply chains do not. This creates challenges in regions with interprovincial travel, ferry-dependent communities, remote highways, island destinations, and single access routes.

Single-route access was repeatedly raised as a serious risk. In many tourism communities, one road closure can affect evacuation, emergency responder access, visitor movement, staff travel, supply chains, and business continuity at the same time.

The Northwest Territories wildfire experience was described as exposing gaps in firefighting equipment, communication systems, and the absence of a universal emergency management system across jurisdictions. Participants connected this to the need for stronger local knowledge databases, clearer emergency roles, and more proactive collaboration among tourism operators, governments, municipalities, and first responders.

Regional differences were also emphasized. A national framework is needed, but it must be flexible enough to reflect different hazards and geographies, including coastal erosion and storms in Atlantic Canada, wildfires in Western Canada, permafrost and infrastructure challenges in the North, flooding across multiple regions, and transportation disruptions in rural, remote, and island communities.

Practical Tools, Training, and Operator-Facing Supports

Participants strongly supported the creation of a centralized knowledge hub as a single landing point for practical emergency preparedness resources. Suggested resources included emergency response templates, business continuity planning tools, crisis communication templates, insurance guidance, funding navigation, climate adaptation resources, infrastructure planning supports, and checklists for small operators.

There was a clear preference for practical, information-based resources rather than broad advocacy materials. Participants stressed that operators need tools they can use quickly and adapt to their own business type, geography, staffing model, visitor profile, and hazard exposure.

Small and medium-sized operators also need coaching, scenario-based training, drills, expert support, and simple step-by-step guidance to help them turn templates into real operating plans.

TIAC's READI™ program was identified as an opportunity for coordinated national growth. Participants suggested that provincial and territorial tourism associations could work with TIAC to help scale the program, potentially supporting regional delivery, promotion, and adaptation rather than creating parallel preparedness programs.

The need for regular training was also raised at the operator level. Participants noted that staff, especially seasonal workers and frontline employees, need to know how to communicate with visitors, close facilities safely, support evacuations, and respond when formal systems are delayed or unavailable.

Crisis Communication, Alerts, and Visitor Information

Crisis communication emerged as one of the most urgent and repeated themes. Participants noted that emergency messaging must protect public safety while also being precise enough to avoid unnecessary economic damage to areas that are not directly affected.

Broad or imprecise messages such as generalized "do not travel" advisories can trigger cancellations across entire regions, even when only specific areas are unsafe. Participants emphasized the need for tourism operators, destination organizations, governments, and emergency authorities to coordinate messaging so that communications distinguish between areas at risk, areas under advisory, and areas that remain open.

The 2023 BC Interior and Okanagan wildfires were raised as an example of how restrictions, media coverage and generalized perceptions of risk can drive cancellations if not quickly corrected by provincial agencies and tourism partners. In August 2023, BC introduced an emergency order restricting non-essential travel for temporary accommodations in several wildfire-affected Interior communities, freeing hotels, motels, campgrounds, and other lodging for evacuees and emergency personnel, while significantly disrupting tourism visitation and accommodation-based business during peak travel season.

The 2023 Quebec wildfires were also cited as an example of the broader issue that tourism is not yet recognized as critical infrastructure, even though emergency messaging can have direct consequences for visitor confidence, bookings, and regional economies.

Participants emphasized that language and event naming matter. The way emergencies are named, described, and reported can shape public perception long after the immediate risk has passed. Operators want to be involved when public messaging is developed so that safety information is accurate, localized, and updated as conditions change.

The sector also needs stronger post-crisis recovery communications. Participants called for better tools to support the transition from "stay away" safety messaging to credible "we are open" recovery messaging once conditions improve.

Alerting systems were another communications-related concern. Participants noted the importance of standardized emergency alerts, stronger public understanding of alert systems, and reliable communication tools for visitors who may not know local geography, subscribe to local alerts, or understand the severity of changing conditions. The termination of weather radio service was raised as an example of a decision made without sufficient consultation with affected sectors, with real consequences for remote communities that depend on severe weather alerts.

Tourism Infrastructure and Local Expertise as Emergency Assets

Participants repeatedly described tourism infrastructure as an underused emergency management asset. Hotels, lodges, restaurants, visitor centres, attractions, transportation providers, outdoor operators, and community venues can serve as shelters, staging areas, food suppliers, logistics hubs, information points, and support spaces for evacuees, responders, residents, and visitors.

Participants stressed that asset inventories and relationships need to be established before emergencies occur. Waiting until a crisis is underway leaves emergency managers and operators relying on improvised arrangements.

A BC-based platform developed with the Hospitality Association of BC, which allows hotels to register rooms for evacuees and emergency responders, was identified as a promising model that could potentially be scaled nationally.

Outdoor professionals, guides, outfitters, land-based operators, and park-related businesses were identified as under-utilized resources. These operators often have real-time knowledge of terrain, access routes, visitor behaviour, weather conditions, landscape change, and emerging hazards.

Participants noted that this local expertise could support evacuation planning, remote-area response, conservation, invasive species monitoring, climate adaptation, and emergency communications, but it is not consistently built into formal emergency management systems.

Tourism communities were also described as having strong social infrastructure. Operators, residents, municipalities, associations, accommodations, attractions, restaurants, guides, and transportation providers often know each other and collaborate during crises. Participants emphasized that this informal networked capacity should be recognized, organized, and supported.

Business Continuity, Insurance, and Financial Resilience

Insurance and financial resilience were major concerns across the discussions. Participants noted that existing insurance products often do not reflect how tourism businesses actually lose revenue during emergencies.

Operators may experience major losses because of cancellations, road closures, smoke, evacuation alerts, travel advisories, media coverage, visitor perception, or reputational spillover, even when their property has not been physically damaged.

Participants suggested that sector-specific insurance products, clearer trip cancellation policies, and better visitor-facing explanations of cancellation terms could help reduce uncertainty for both operators and travellers.

A national tourism disaster fund or sector-specific financial support mechanism was raised as a potential solution, particularly for rural, remote, seasonal, and climate-exposed operators.

Participants also proposed a practical funding “tool book” to help small operators understand available relief programs, insurance limitations, financial obligations, and recovery pathways after an emergency.

Business continuity planning was seen as a priority for small operators. Participants emphasized that supports need to reflect the realities of small businesses with limited staff capacity, seasonal revenue, high fixed costs, and limited access to specialized emergency management expertise.

Workforce Stability, Staff Well-being, and Community Capacity

Workforce stability during emergencies was identified as under-addressed. Participants raised the need for strategies to keep staff on payroll and benefits during disruptions, especially when operators are temporarily closed but need skilled workers available for reopening and recovery.

Seasonal workers were identified as a particular concern. Many tourism businesses rely on seasonal staff who may be unfamiliar with local hazards, emergency protocols, or community support systems.

Participants also raised concerns about trauma, burnout, and the risk of PTSD. Tourism workers may be supporting visitors, evacuees, and residents while also dealing with personal risk, income loss, displacement, or uncertainty about whether their workplace will survive.

Regular drills, staff training, and clear internal protocols were identified as necessary parts of preparedness. Operators need staff who know what to do during evacuations, closures, communications disruptions, visitor emergencies, and rapid changes in conditions.

Community collaboration was repeatedly framed as a strength. In smaller and remote communities, tourism businesses often rely on informal relationships with municipalities, neighbours, other businesses, first responders, and local associations. Participants emphasized that these relationships should be supported before emergencies occur, not relied upon only when systems are already under stress.

Scalable Models and National Opportunities

Participants identified several practical models and partnership opportunities that could inform a national approach. These included the BC accommodation registration platform for evacuees and responders, Ontario's "Ontario Corps" volunteer initiative, provincial efforts to align emergency communications with tourism operators, and federal National Emergency Preparedness Week as a potential awareness-building opportunity.

Nova Scotia's work to align emergency management communications with tourism operators was raised as a useful example of improving information flow and advanced warning.

Newfoundland and Labrador's experience with Hurricane Fiona was cited as an example of how resource and coordination shortfalls can affect tourism communities during major disruptions.

Ontario's "Ontario Corps" initiative, which recruits cross-sector volunteers to support emergency response, was identified as a model worth examining for potential lessons or adaptation.

Participants emphasized that Canada does not need to start from scratch. There are promising models already in place, but they remain unevenly distributed. The challenge is to connect, scale, and fund what works so that operators across the country can benefit.

3.3 Indigenous Perspectives

On February 18, 2026, a project engagement session hosted at the International Indigenous Tourism Conference reinforced the understanding that emergency preparedness for Indigenous tourism must be viewed as a matter of public safety, economic resilience, and cultural continuity. Indigenous tourism operators are often located in rural, remote, northern, coastal, fire-prone, or infrastructure-limited regions where climate-driven hazards such as wildfires, smoke, floods, extreme heat, and severe weather can quickly disrupt access routes, visitor movement, staffing, supply chains, land-based experiences, and community safety. The facilitated group discussions also reflected a broader gap identified in the Indigenous emergency management resource analysis: most existing emergency management tools are written for governments or communities,

not for Indigenous tourism businesses, destinations, guides, cultural operators, or visitor-facing organizations. As a result, Indigenous tourism operators may be expected to support visitors, residents, evacuees, and emergency responders during crises, yet remain under-recognized in formal emergency plans, funding streams, communications protocols, and recovery supports.

The session also pointed to the need for emergency preparedness approaches that are Indigenous-led, culturally safe, and grounded in local governance, Indigenous knowledge, language, Ceremony, land-based practices, and community protocols. Participants' perspectives aligned with the report's recommendation that leading tourism sector organizations work together with provincial and federal governments to make Indigenous tourism more visible and better supported within emergency management, climate adaptation, tourism funding, and infrastructure planning. Key priorities include co-developing practical tools and training for Indigenous tourism operators, creating dedicated emergency management and resilience funding, forming an Indigenous-led advisory mechanism, improving shared data on emergency impacts, and ensuring Indigenous tourism is explicitly included in federal tourism and emergency management strategies. Taken together, the engagement underscored that Indigenous tourism operators are not peripheral stakeholders in emergencies; they are community-based partners with critical knowledge, relationships, assets, and responsibilities that should be recognized before, during, and after emergencies occur.

A companion literature and resource analysis examining 90 First Nations, Métis, Inuit, academic, and global Indigenous emergency management resources was conducted to better understand how emergency preparedness, response, recovery, and climate resilience intersect with Indigenous tourism.[20] The analysis confirms that Indigenous tourism is a significant and growing part of Canada's visitor economy, but also one of the sectors most exposed to emergencies because many operators work in remote, rural, northern, coastal, fire-prone, or infrastructure-limited environments.[4]

Both the discussion forum and resource review found that Indigenous emergency management knowledge is rich, but unevenly distributed. First Nations resources are comparatively more developed, particularly around wildfire, evacuation, health emergencies, and community-level preparedness. Métis and Inuit emergency management resources are emerging and strategically important, with Métis materials emphasizing governance and jurisdictional gaps, and Inuit materials focusing heavily on climate, infrastructure, food security, water security, and extreme weather. Academic and global Indigenous disaster risk reduction resources add important insight on evacuation, displacement, host-community impacts, cultural safety, traditional knowledge, and co-governance. However, very few resources explicitly address Indigenous tourism operators, visitors, destinations, or tourism infrastructure.

Four key themes emerged.

- First, there are very few emergency management tools designed specifically for Indigenous tourism businesses and destinations. Most existing resources are written for communities or governments, leaving operators without practical sector-specific guidance.
- Second, jurisdictional complexity across federal, provincial, territorial, municipal, and Indigenous governments can leave Indigenous tourism operators effectively invisible in many emergency plans, funding arrangements, and recovery supports.
- Third, cultural safety, Indigenous knowledge, local languages, Ceremony, land-based practices, and community protocols are not consistently embedded in tourism emergency planning, even though they are essential to effective Indigenous-led preparedness and recovery.

- Fourth, climate-driven hazards such as wildfires, smoke, floods, extreme heat, and infrastructure disruptions are creating longer and more frequent interruptions in the regions where many Indigenous tourism experiences are based.[4,45,46,47,58]

The analysis reinforces the broader finding of this report: tourism is not separate from emergency management; it is part of the emergency management system. For Indigenous tourism, this connection is especially important. Indigenous operators may support visitors, residents, evacuees, and emergency responders during crises while also managing business disruption, cultural responsibilities, community safety, land access, and long recovery timelines. These realities require emergency management systems that recognize Indigenous tourism operators as critical partners rather than peripheral stakeholders.

The path forward requires Indigenous-led engagement, dedicated emergency management and resilience funding, practical co-developed tools and training, shared impact data, and the explicit inclusion of Indigenous tourism in federal tourism, emergency management, climate adaptation, and infrastructure strategies. .[4,45,47,58]

3.4 Conclusion

Taken together, this series of informative discussions points to a clear conclusion: tourism operators are asking to be integrated into the systems that already depend on them. The sector has assets, knowledge, facilities, communications channels, workforce capacity, and community relationships that can improve emergency preparedness, response, and recovery. To use those assets effectively, tourism needs formal recognition, clear roles, practical tools, scalable training, reliable alert channels, better insurance and funding supports, improved crisis communications, and a coordinated national framework that reflects the realities of operators, workers, visitors, evacuees, and host communities.

4. Recommendations for an Optimal Path Forward

The evidence uncovered from across the desk research, national survey, the discussion forums, and the literature review converges on a consistent diagnosis: despite pockets of success, generally, Canadian tourism operators are under prepared for emergency events. They are under-resourced, under-connected, and often operating in isolation from the emergency management systems meant to support them.

> **WHAT THE DATA SAYS**
>
> The stakes are not abstract. The 2024 Jasper wildfire produced $880+ million in insured losses. The 2023 Okanagan and Shuswap area wildfires added more than $720 million in insured damage on top of that.[26,27] These are not peripheral costs; they are direct hits to the economic infrastructure of Canadian tourism communities.

This section organizes the path forward along two axes: structural and service delivery (operator-level), each split into short-term and long-term strategies.

This split is deliberate; it separates recommendations for the optimal integration of tourism sector needs into emergency planning and how operators can best be supported in expanding their resilience.

4.1 Structural Considerations

Short-term

- **Formalize tourism's role in emergency management.** Establish tourism as a recognized partner in emergency planning, response, and recovery so operators, destination organizations, and sector associations are included in decision-making before, during, and after emergencies.[17]
- **Strengthen coordination on tourism-related emergency decisions.** Advocate for clearer and more consistent protocols for travel advisories, evacuation coordination, border measures, visitor movement, and communication in tourism-dependent regions.[17]
- **Formalize Indigenous co-development.** Work with Indigenous tourism organizations and operators to embed traditional knowledge, community governance, and cultural safety into resources and training materials.[4,45,58]
- **Promote multilingual emergency messaging that reaches international visitors.** Expand visibility of regional public alerting systems and Alert Ready across airports, national parks, accommodations, and digital booking platforms. Pursue partnerships with airlines and major booking platforms to amplify regionally precise advisories in real time.[6,42,59]

Long-term

- **Develop a National Tourism Emergency Management Framework.** Explore a model based on BC's framework that's embedded in provincial and territorial EM structures across the country. This is the single highest-leverage advocacy goal identified across all three evidence streams.[3,6,9,12,14]
- **Shift emergency spending from reactive to proactive.** Continue pressing the case for proportionally more emergency management investment in prevention and mitigation

rather than post-event response.[7,25] **See Appendix: C, "Government Support Programs and Financial Aid Resources".**

- **Embed tourism in Canada's National Adaptation Strategy.** Formalize tourism's role within Canada's National Adaptation Strategy and push for tourism-specific adaptation pathways to be funded as part of that architecture.
- **Establish a national preparedness baseline.** Develop a national methodology for measuring SME preparedness rates and the economic cost of emergencies on the tourism sector.
- **Build a tourism-specific economic stabilization pathway.** Work toward a national disaster relief mechanism calibrated to tourism's specific recovery profile (seasonal revenue, reputational damage, multi-season impact), drawing on lessons from COVID-era tourism support.
    - In heavily impacted communities, wildfire evacuations were responsible for more than 50% of working days lost in a single month. In some northern and remote regions, wildfire-affected areas at risk represented over 25% of the local economy's GDP.[45] This revenue recovery profile differs sharply from other sectors and justifies a bespoke mechanism for disaster relief.
- **Integrate tourism into emergency response data platforms.** Advocate for a publicly accessible disaster-impact dashboard incorporating tourism metrics (visitation, occupancy, employment), linked to federal hazard forecasts and visitor mobility data.[9,13,17]

4.2 Service Delivery (Operator Level) Considerations

Short-term

- **Launch the Tourism Emergency Preparedness online resource library.** Centralize the existing Canadian resource tools in a single destination. The current gap is awareness and uptake, not quality.
- **Focus future resources on ready-to-use, simple, high-level guides first.** The results of the *Tourism Resilience Survey* are clear: business operators want practical resources like emergency response plans and business continuity plan templates. These are the highest-demand, highest-impact deliverables.[19]
- **Design for small operators.** 75% of survey respondents have 50 or fewer employees. Templates, training, and insurance guidance need to be right-sized for small, seasonal, and volunteer-run organizations that may not have dedicated staff.
- **Build the funding navigation guide.** A plain-language guide to available funding streams (federal disaster assistance, provincial programs, tourism-specific recovery funds) was one of the most frequently cited open-ended requests in the survey.[44]
- **Close the insurance knowledge gap.** 21% of survey respondents don't know what coverage they have. Develop plain-language guidance on what to look for, what questions to ask, and where traditional products fall short for tourism-specific risks.[19,37]
- **Create a sector-level disinformation and reputation monitoring function.** Given the rise of AI-generated wildfire imagery on social media and the documented role of media misinformation in driving cancellations during the 2023 BC Interior/Okanagan wildfires, a coordinated monitoring system to observe sentiment, flag false content, and issue rapid corrections during emergencies could be created.[18,57]

Long-term

- **Training and certification.** Roll out a structured emergency preparedness training and designation program including train-the-trainer models, scenario-based drills, and formats designed for seasonal staff and volunteer-run operations.[18,19]
- **Expert coaching network.** Templates alone aren't enough; operators are asking for someone to help them adapt resources to their specific situation. A roster of coaches, regional advisors, or peer mentors fills this gap.
- **Recovery playbook.** Build out the most underdeveloped area of the sector's readiness. Include the 'we are open' communications pivot, recovery marketing guidance, staff retention strategies, and after-action review templates.[19,50,51]
- **Indigenous tourism emergency preparedness stream.** A distinct, co-developed set of tools and training reflecting remote and Indigenous operator realities, including the de facto first responder role in remote communities and the integration of traditional land knowledge.[4,45,58]
- **Accommodation and asset portal.** A national evolution of the BC provincial room registration platforms, allowing the hospitality industry to rapidly flag availability for evacuees and first responders during emergencies.
- **After-action review infrastructure.** 22% of operators surveyed have never conducted formal post-disruption reviews.[19] Build templates and a data aggregation/distribution strategy so lessons learned at the operator level feed back into the sector's collective readiness.

5. Conclusion

Canada's tourism sector has significant lived experience with emergencies. What it lacks is the preparedness and capacity infrastructure to match that experience, including formal plans, recovery strategies, clear coordination with emergency authorities, insurance products that fit how tourism actually loses revenue, and a seat at the table when decisions get made.

> **WHAT THE DATA SAYS**
>
> Tourism is integral to the Canadian economy as a high-growth, fast-return, tariff-free export. The industry currently injects significant spending into more than 5,000 communities, from coast to coast to coast, and 1 in 10 jobs nationally are centred around tourism-related economic activity.[1,2]

The architecture for resilience is not missing. BC has a working framework. Sea to Sky has a working multimodal, cross-jurisdictional evacuation plan. The NWT has working Indigenous-government recognition in legislation. Destination BC and BCEDA have working crisis communications guidance.[48,49,50,51] What remains is an opportunity at the national infrastructure level to connect, scale, and resource these working models.

The cost of inaction will be paid in lost revenue, lost jobs, lost confidence, and lost communities. Tourism is the part of the Canadian economy that has the most to lose by waiting and the most to gain by leading. The evidence is built. The asks are defined. The work begins now.

"Emergency management only works if the system reflects reality."

– Merlin Blackwell | Mayor - Clearwater, British Columbia

Tourism Industry Association of Canada
April 2026

6. Appendix

A) Comparative Analysis of Five Emergency Management Frameworks

Dimension	Canada	EU	US	Australia	New Zealand
Governance model	Federal–provincial/territorial system with municipal, Indigenous, and sectoral roles	Supranational + multi-level	Highly decentralized federal system	Federal–state hybrid	Central + community-based
Dominant policy approach	All-hazards emergency management + tourism growth/resilience emerging	System-wide resilience	Emergency management / all-hazards response	Risk-based resilience	Regenerative resilience
How tourism is integrated with emergency preparedness	Moderate–low	High	Moderate–low	High	Very high
Main emergency coordination structure	Public Safety Canada, provincial/territorial/local EM organizations, tourism coordinated separately	EU-wide crisis coordination and cross-border mechanisms	FEMA-led framework using NRF/NIMS/ICS and localized EMOs	National strategy with state/territory implementation	Government–industry–Māori partnership model
Tourism-specific crisis coordination	Limited / emerging; no standing national tourism crisis mechanism	Strong	Limited	Moderate–strong	Strong
Tourism-specific tools for operators	Uneven; varies by province, destination, and association	Strong shared guidance / coordination tools	More EM tools than tourism-specific tools	Strong business continuity and scenario-planning emphasis	Strong destination planning and stewardship tools
Business continuity emphasis for tourism businesses	Moderate, but inconsistent nationally	Moderate	Moderate	High	Moderate–high
Real-time traveler / visitor information integration	Fragmented	Strong	Moderate	Moderate	Moderate–strong
Climate adaptation built into tourism policy	Moderate and growing	High	Moderate	Very high	High
Community / Indigenous integration	Moderate–high, especially in tourism development; Embedded in EM architecture in BC and NWT but not as clear in other jurisdictions	Moderate	Low–moderate	Moderate	Very high

Tourism-specific focus in national framework	Low	High	Moderate–low	High	Very high
Key strength	Collaborative governance; growing attention to Indigenous tourism, sustainability, and coordination	Integration, coordination, funding, shared systems	Strong operational response capability	Risk preparedness and practical operator tools	Holistic sustainability, community legitimacy, Indigenous partnership
Key gap	Fragmented integration between tourism and emergency management; no single trusted tourism crisis platform	Complexity and uneven implementation	Fragmentation across states	Regional disparities / uneven capacity	Small scale / transferability
Overall position	Canada is mid-pack: stronger tourism strategy than the U.S. model, but less integrated than Australia and well behind New Zealand on embedding tourism resilience in community systems	Mature, coordinated	Operationally strong, less tourism-specific	Strong model for climate-risk and BCP integration	Strongest model for holistic tourism resilience

[3,6,9,12,14,29]

B) Emergency Management Responsibilities in Canada

EMERGENCY MANAGEMENT RESPONSIBILITIES IN TOURISM, PARKS AND HOSPITALITY IN CANADA

Emergency management in Canada is a shared responsibility across federal, provincial, territorial, Indigenous and local governments, together with tourism operators, parks, hospitality businesses and community partners. There is no single authority responsible for all tourism settings. Responsibilities are distributed across jurisdictions and sectors, with each playing a role in preparedness, response, recovery and resilience.

Overview

Provinces and territories have primary authority for emergency management within their jurisdictions, including regulation and oversight affecting tourism, parks and hospitality. Local and Indigenous governments are often the first to lead on-the-ground response in their communities. The federal level provides national coordination, support and emergency management within federal areas of responsibility. Tourism organizations, destination management organizations, accommodation providers, attractions, transport operators and parks-related services all play important operational roles in visitor safety, business continuity and communication.

Key Responsibilities

- **Federal:** National coordination, support to provinces, territories and communities when requested, emergency management within federal areas of responsibility, border and transportation considerations, and specialized expertise.
- **Provincial / Territorial:** Primary authority for emergency management, coordination of response and recovery, legislation and standards, oversight of tourism-related regulation, and support to local and Indigenous communities.
- **Local / Indigenous Governments:** Lead local emergency programs, evacuation and public information, emergency operations centres, community coordination, land-based decision-making, cultural safety and support for residents and visitors.
- **Sector Organizations & Private Operators:** Tourism businesses, accommodations, attractions, event venues, parks-related operators and destination organizations support preparedness, continuity, guest safety, staff readiness, situational communication and coordination with authorities.

KEY TAKEAWAY

Emergency management in tourism, parks and hospitality is a layered system of shared responsibilities. Provinces and territories provide primary authority, local and Indigenous governments often lead on the ground, the federal level provides coordination and support, and sector organizations help protect visitors, staff and businesses through preparedness, communication and continuity.

JURISDICTION FRAMING

- **Federal:** leadership, coordination and support; responsibility within federal areas.
- **Provincial / Territorial:** primary authority; coordination, regulation and support.
- **Local & Indigenous:** first response and community operations; evacuations and local EOCs.
- **Sector & Private:** duty of care for guests and staff; business continuity and on-site communication.

Figure 1. Emergency Management Responsibilities in Tourism, Parks and Hospitality in Canada

LEVEL	WHO	RESPONSIBILITIES	TOURISM EXAMPLES
FEDERAL GOVERNMENT	Federal departments and agencies with national responsibilities	• National policy, coordination and leadership • Support to provinces, territories and communities when requested • Emergency management within federal lands, assets and systems • Specializad support related to transportation, borders, public health and national risks	Supports visitor safety messaging during national-scale incidents Coordinates issues affecting airports, ports, rail and border travel Provides expertise and support during incidents affecting federal parks, historic sites or federally managed infrastructure Helps align cross-jurisdiction response during major tourism disruptions
PROVINCIAL / TERRITORIAL GOVERNMENT	Emergency management organizations and line ministries related to tourism, parks, environment, health, transportation and public safety	• Primary authority for emergency management within the province or territory • Coordinates response and recovery • Sets legislation, standards and requirements • Oversees tourism- and parks-related regulation and support programs • Supports local and Indigenous communities	Issues travel advisories and evacuation information relevant to visitors Supports tourism businesses and destinations during wildfire, flood or storm impacts Coordinates with parks, highway, health and public safety partners Guides recovery support for communities and visitor economies
LOCAL / INDIGENOUS GOVERNMENTS	Municipalities, regional districts, First Nations, Metis and Inuit governments	• First response and operational leadership for many emergencies • Local emergency plans and emergency operations centres • Evacuation, public information and coordination with responders • Community-led decisions grounded in local knowledge and relationships	Evacuation support for visitors, residents and seasonal workers Local alerts, route information and reception services Coordination with accommodations, campgrounds, attractions and event sites Indigenous governments lead emergency management within their communities and territories
SECTOR ORGANIZATIONS & PRIVATE OPERATORS	Destination organizations, accommodations, attractions, tour operators, event venues, transport providers, campgrounds and other private operators	• Maintain site-specific emergency plans and continuity measures • Protect guests, staff and visitors • Share accurate information and coordinate with authorities • Train staff, manage incidents on site and support recovery	Hotels communicate sheltering or evacuation instructions to guests Tour operators adjust itineraries and account for participants Attractions and event venues manage crowd safety and incident response Destination organizations help share trusted information with visitors and businesses

C) Government Support Programs and Financial Aid Resources

Federal Programs & Supports

Indigenous Services Canada – Emergency Management Assistance Program (EMAP)
Provides funding to First Nations communities for the four pillars of emergency management—mitigation, preparedness, response, and recovery—including wildfire evacuation and rebuilding costs.
https://www.sac-isc.gc.ca/eng/1534954090122/1535120506707

Employment and Social Development Canada – Employment Insurance (EI) Special Measures
Offers relaxed eligibility, waived waiting periods, and extended benefits to workers whose employment is disrupted by wildfires and other disasters.
https://www.canada.ca/en/services/benefits/ei.html

Canada Revenue Agency – Disaster Relief and Tax Filing Deferrals
Defers filing and payment deadlines for individuals and businesses in wildfire-affected regions and waives related interest and penalties.
https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/disaster-relief.html

Public Safety Canada – Disaster Financial Assistance Arrangements (DFAA)
Reimburses provincial and territorial governments for response and recovery costs from large-scale natural disasters, which provinces then channel to residents and businesses through their own assistance programs.
https://www.publicsafety.gc.ca/cnt/mrgnc-mngmnt/rcvr-dsstrs/dsstr-fnncl-ssstnc-rrngmnts/index-en.aspx

Parks Canada – National Fire Management Program
Manages wildfire prevention, suppression, prescribed burns, and FireSmart initiatives across national parks, national historic sites, and surrounding wildland-urban interface lands.
https://parks.canada.ca/nature/science/conservation/feu-fire

Provincial & Territorial Programs

Alberta – Hazard Assistance and Resilience Program (HARP)
Provides financial assistance to individuals, small businesses, and municipalities for uninsurable losses caused by wildfires and other natural hazards, and replaces the former Disaster Recovery Program (DRP).
https://www.alberta.ca/hazard-assistance-and-resilience-program

British Columbia – Disaster Financial Assistance (DFA)
Compensates homeowners, residential tenants, small businesses, farmers, and charitable organizations for uninsurable losses caused by wildfires and other authorized disasters.
https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc/evacuation-recovery/disaster-financial-assistance

British Columbia – Emergency Support Services (ESS)
Provides short-term basic supports—lodging, food, clothing, and incidentals—to evacuees during emergencies through local authorities and First Nations.

https://www2.gov.bc.ca/gov/content/safety/emergency-management/local-emergency-programs/ess

Manitoba – Disaster Financial Assistance (DFA)
Provides financial assistance to individuals, small businesses, farms, not-for-profits, and municipalities for uninsurable losses caused by wildfires and other disasters.
https://www.manitoba.ca/emo/dfa/index.html

New Brunswick – Disaster Financial Assistance (DFA)
Provides post-disaster financial assistance to homeowners, tenants, small businesses, not-for-profits, and municipalities for essential uninsurable losses.
https://www.gnb.ca/en/topic/laws-safety/emergency-preparedness-alerts/disaster-financial-assistance.html

Newfoundland and Labrador – Disaster Financial Assistance Program (NL-DFAP)
Provides financial assistance to homeowners, tenants, small businesses, not-for-profits, local authorities, and the public sector for uninsurable losses caused by wildfires and other eligible disasters.
https://www.gov.nl.ca/jps/fes/the-newfoundland-and-labrador-disaster-financial-assistance-program-nl-dfap/

Northwest Territories – Disaster Assistance Policy (DAP)
Provides financial assistance to residents, small businesses, and community governments for essential uninsurable losses caused by wildfires and other widespread disasters.
https://www.maca.gov.nt.ca/en/services/disaster-recovery/disaster-financial-assistance

Nova Scotia – Disaster Financial Assistance Program (DFA)
Provides financial assistance to homeowners, small businesses, and not-for-profits for uninsurable losses caused by wildfires and other authorized disasters, up to $200,000 per applicant.
https://www.novascotia.ca/programs-and-services/disaster-financial-assistance-program

Ontario – Disaster Recovery Assistance for Ontarians (DRAO)
Provides financial assistance to homeowners, tenants, small businesses, farms, and not-for-profits for emergency expenses and essential property repair or replacement after natural disasters.
https://www.ontario.ca/page/apply-disaster-recovery-assistance

Prince Edward Island – Provincial Disaster Financial Assistance Program (PDFAP)
Provides compensation to residents, not-for-profits, and small businesses for uninsurable losses caused by wildfires and other disasters.
https://www.princeedwardisland.ca/en/service/provincial-disaster-financial-assistance-program

Quebec – General Financial Assistance Program for Disasters (Ministère de la Sécurité publique)
Provides compensation to individuals, businesses, and municipalities for housing, essential property, and cleanup costs after wildfires and other disasters.
https://www.quebec.ca/en/public-safety-emergencies/emergency-situations-disasters/financial-assistance-disaster

Saskatchewan – Provincial Disaster Assistance Program (PDAP)
Covers uninsurable essential losses—cleanup, repairs, and temporary relocation—for residents, small businesses, agricultural operations, First Nations, and non-profits after wildfires and other disasters.
https://www.saskpublicsafety.ca/communities/provincial-disaster-assistance-program

Yukon – Disaster Financial Assistance
Provides financial assistance for essential property and recovery costs after wildfires and other disasters. https://yukon.ca/en/emergencies-and-safety/emergencies/disaster-financial-assistance

Non-Government & Charity Support

Canadian Red Cross – Wildfire Relief and Recovery
Provides direct financial assistance, emergency shelter and supplies, and long-term recovery funding to wildfire evacuees and affected communities.
https://www.redcross.ca/how-we-help/emergencies-and-disasters-in-canada

United Way – Regional Wildfire Recovery Funds
Funds local rebuilding, mental health support, and community services in wildfire-affected regions through community-specific recovery funds.
https://www.unitedway.ca/how-we-help/

Salvation Army Canada – Emergency Disaster Services
Provides meals, temporary shelter, and emotional or spiritual care to wildfire evacuees, responders, and host communities.
https://salvationarmy.ca/what-we-do/emergency-disaster-services

Government of Canada – Mental Health Support and Resources
Connects Canadians to provincial, territorial, and federal mental health services, including 9-8-8 (Suicide Crisis Helpline), and replaces the former Wellness Together Canada portal that was discontinued in April 2024.
https://www.canada.ca/en/public-health/topics/mental-health-wellness.html

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