

Recovering Jasper

Understanding Disaster Recovery Through
a Socio-economic Lens



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Key findings

- A nationally consistent framework to identify and monitor socio-economic recovery needs following major disasters has not yet been established in Canada. Approaches continue to evolve across jurisdictions, with implications for disaster recovery planning, coordination, and implementation. Jasper's experience following the 2024 wildfire highlights both the challenges and the opportunities associated with advancing more consistent and adaptable recovery approaches across Canada.
- Jasper's recovery revealed several interconnected socio-economic challenges while also demonstrating strong coordination, adaptability, and problem-solving across partners:
 - **Debris removal:** Integrating debris removal with environmental testing requirements, hazardous-material handling, and site-specific conditions introduced complexity. In some instances, aligning the sequencing of debris removal with environmental assessment required coordination among regulators, multiple contractors, insurers, and landfill access, which contributed to delays in debris removal. These experiences underscore the importance of clearly defined protocols, roles, and funding pathways in advance of large-scale recovery efforts.
 - **Soil-remediation and testing requirements:** Soil-contamination assessments and remediation were undertaken to ensure sites were safe for re-occupancy and aligned with established federal guidelines for the protection of human health. In many cases, assessments required multiple rounds of testing and, where necessary, soil removal. While these processes were important for ensuring safe rebuilding conditions, they introduced challenges. This difficulty was evident where soil-testing requirements, responsibilities, and insurance coverage were not fully understood at the outset. These processes were often costly, time-consuming, and, in most cases, not covered by insurance or disaster financial assistance programs. Canada needs clear guidance on regulatory standards for post-wildfire soil remediation, including where regulatory flexibility may be appropriate.
 - **Insurance gaps:** Variations in coverage levels, policy limits, and claims timelines combined with rising rebuild costs contributed to higher expenses and uneven recovery experiences for households and businesses. Strengthening pre-disaster insurance literacy alongside providing coordinated advisory and support during recovery can help reduce disputes, alleviate financial strain, and enable more timely and equitable recovery outcomes.
 - **Housing availability:** Existing housing constraints, compounded by the loss of approximately 30 per cent of structures, intensified displacement pressures. While recovery partners worked collaboratively to advance interim housing solutions, including federal funding that supported the return of approximately 400 households, capacity remained constrained during the peak tourism season. This challenge underscores the importance of aligning housing strategies with both immediate and longer-term community needs.
 - **Business recovery:** Businesses experienced overlapping challenges, including revenue losses during the peak tourism season, reduced accommodation capacity, workforce constraints, and rising operating costs. While insurance coverage and available financial supports addressed some needs, recovery trajectories varied, with some businesses continuing to face financial pressures.
 - **Community wellbeing:** Prolonged displacement, evolving timelines for housing and site readiness, and cumulative disruption placed strain on community wellbeing. In response, mental health and social supports were expanded, underscoring the importance of sustained psychosocial services throughout long-term recovery.
- Despite these pressures, Jasper's recovery demonstrated notable strengths, including adaptive and agile governance approaches that enabled timely decision-making, strong inter-organizational coordination, and the ability to pivot as conditions evolved. Effective coordination mechanisms and strong partnerships among government, not-for-profit, and community organizations supported problem-solving under dynamic conditions. The Jasper experience provides important insights into how multi-jurisdictional recovery can be advanced in complex operating environments.

Why socio-economic recovery matters

When disasters occur, the impacts extend well beyond physical damage to buildings and infrastructure. Disasters affect employment, housing stability, mental health, and local economies, with effects that can evolve over time and interact with existing community conditions. Intersecting vulnerabilities and systemic factors contribute to layered and compounding challenges, complicating recovery processes and outcomes.

These impacts are not experienced uniformly. Low-income households, seniors, newcomers, Indigenous communities, and seasonal workers may encounter additional barriers in accessing supports and navigating recovery, which can influence recovery trajectories across communities. Evidence from past disasters suggests that where socio-economic supports are more limited, recovery outcomes may take longer to stabilize and may vary across populations.¹ (See Exhibit 1 and Appendix B for an overview of socio-economic considerations in disaster recovery.)

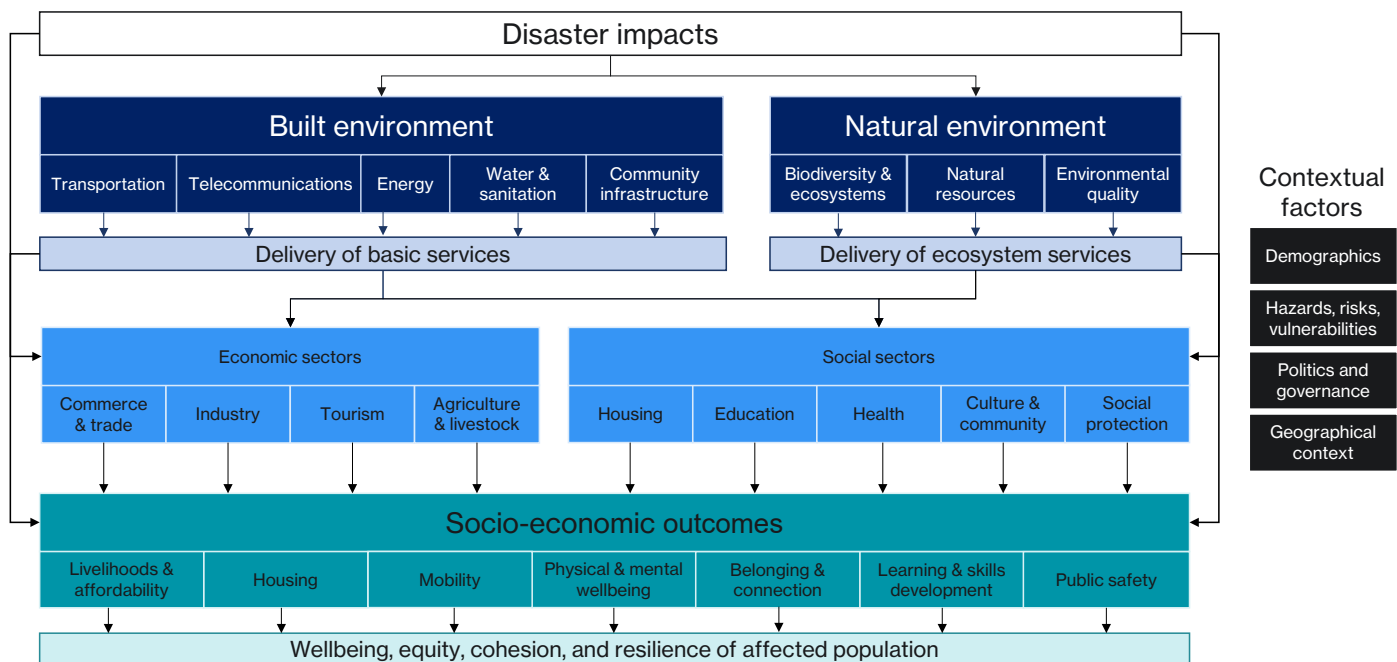
In Canada, post-disaster recovery efforts have often prioritized physical reconstruction, including restoring infrastructure and essential services. While these actions are foundational, there is increasing recognition of the importance of socio-economic dimensions of recovery. These dimensions include restoring livelihoods, preserving community wellbeing, and strengthening social cohesion. Collectively, these factors play an important role in shaping whether individuals and businesses are able to remain in place, re-establish stable sources of income, and sustain the social networks that underpin resilient communities.

This report examines recovery efforts following the 2024 Jasper wildfire to better understand how recovery partners mobilized and coordinated resources to support socio-economic outcomes.

In addition to physical impacts, the wildfire brought into focus existing pressures related to housing availability, insurance coverage, and workforce stability. It also highlighted an opportunity to further strengthen how socio-economic recovery is defined, coordinated, and monitored over time in Canada. Jasper's experience illustrates both the complexity of integrating these considerations and the progress that can be achieved through coordinated, adaptive approaches.

A more consistent national approach could support shared principles, indicators, and coordination mechanisms while still allowing for context-specific application to reflect local conditions. Jasper's collaborative and adaptive recovery efforts provide practical insights into how this balance can be achieved and how recovery approaches across Canada can continue to evolve.

¹ Regarding the 2021 BC wildfires and floods, see Office of the British Columbia Ombudsperson, *Fairness in a Changing Climate*; and regarding the 2016 Northern Alberta wildfires, see Montesanti and others, "Exploring Indigenous Ways of Coping."

Exhibit 1**Socio-economic implications of disaster impacts**

Source: Signal49 Research.

Observing Jasper's recovery

This research examines the coordination of recovery efforts in Jasper following the 2024 wildfire, with a focus on supporting socio-economic resilience and community wellbeing.

Specifically, the analysis:

- examines the socio-economic needs of households and businesses in a post-disaster context;
- reviews coordination mechanisms among governmental and non-governmental actors; and
- documents key challenges, successes, and emerging practices observed during Jasper's recovery.

The analysis draws on interviews conducted between September 2025 and January 2026 with government agencies, non-governmental organizations, local businesses, and community organizations, as well as on relevant literature. These interviews capture perspectives from the early and ongoing phases of recovery, approximately one to one and a half years following the wildfire. (See Appendix A.) The findings presented in this report reflect the experiences and perspectives shared by participants, complemented by publicly available data and literature.

Findings in this report demonstrate that Jasper's recovery was shaped not by isolated challenges but by a series of interconnected socio-economic, environmental, and institutional systems that influenced one another over time. Actions, delays, or constraints in one area often created cascading effects across housing, business continuity, workforce availability, insurance, infrastructure, and community wellbeing. Understanding these interdependencies is therefore critical to supporting more coordinated and effective recovery processes.

The section on a systems view of Jasper's socio-economic challenges illustrates these interconnected dynamics through a systems lens. By mapping how key recovery systems interact, it provides a practical reference point that can help communities identify critical interdependencies earlier, support more coordinated decision-making, and accelerate recovery planning during the initial stages of a disaster.

By centring socio-economic recovery alongside physical reconstruction, this report underscores the importance of integrating social and economic dimensions into recovery planning, an important and evolving area within Canadian disaster recovery research and practice. While Jasper's context includes unique governance and land-use considerations, many of the lessons identified are broadly applicable and can inform policy and program design in other high-risk communities across Canada.

Recovering from catastrophe: The Jasper wildfire

In July 2024, Jasper experienced the second-costliest wildfire in Canadian history, with insured losses exceeding \$1.3 billion.² This figure does not include uninsured and underinsured losses, which contributed to the broader economic impact of the event.

The wildfire resulted in the loss of approximately 375 homes and businesses, representing roughly 30 per cent of the municipality's structures. Affected assets included hotels, cafes, retail establishments, and residential properties, affecting both the built environment and the local economy. Approximately 20,000 residents and visitors were evacuated during the event.³ The community remained evacuated for over three weeks while essential services were restored and comprehensive safety assessments were completed, after which the townsite was deemed safe for re-entry.

Jasper is one of Canada's most prominent tourism destinations, with an economy strongly influenced by seasonal visitation.⁴ Occurring during the peak summer season, the wildfire resulted in disruption to business activity and revenues, with implications that extended beyond the immediate response period and contributed to ongoing recovery considerations for the tourism sector.

² Insurance Bureau of Canada, "Insured Losses From Jasper Wildfire Rise to Just Under \$1.3 Billion."

³ Jasper Recovery Coordination Centre, *Jasper Recovery Framework*.

⁴ Prairies Economic Development Canada, "Ministerial Transition Briefing Materials."



Coordinating recovery: Governance and actors

Recovery in Jasper required close coordination across multiple levels of government, each with distinct roles, mandates, and authority. No single body could direct recovery on its own. With federal oversight of land use, municipal responsibility for local services, and provincial involvement through funding and programming, recovery was supported through a collaborative and adaptive approach.

Jasper's experience provides valuable insight into how recovery partners worked together within a complex, multi-jurisdictional environment to advance recovery outcomes.

Governance context: Jurisdictional considerations

The Municipality of Jasper operates within a governance and land-tenure framework that differs from most Canadian municipalities. Located within Jasper National Park, the municipality functions within a federal context, with Parks Canada responsible for land management and national park policy, alongside provincial roles related to emergency management and funding.

This governance structure provides a distinct context for recovery, influencing decision-making processes, shaping rebuilding pathways, and requiring coordinated engagement across multiple levels of government.

Development within established boundaries

Jasper's governance framework includes a federally legislated defined cap on commercial floor area and a fixed townsite boundary, both designed to protect the ecological integrity of the national park. These parameters shape how growth and redevelopment occur, requiring that most development be accommodated within the existing community footprint.

In the context of post-wildfire recovery, these parameters meant that rebuilding efforts were focused primarily on optimizing existing land use rather than expanding outward. This approach supported long-term environmental stewardship while also requiring recovery partners to carefully balance competing priorities, including housing needs, commercial space, and community functionality.⁵

Leasehold land tenure

Land within Jasper is federally owned and administered by Parks Canada on behalf of the Crown, with residents and businesses operating under leasehold arrangements rather than freehold ownership.⁶ These leases establish permitted uses, development parameters, remediation responsibility, and site-specific conditions, forming a key foundation for land use and development within the community.

In the context of recovery, rebuilding efforts required alignment across municipal planning processes, federal lease conditions, and broader national park objectives.⁷ This integrated framework necessitated close coordination among recovery partners to ensure that rebuilding could proceed efficiently while upholding environmental stewardship and regulatory integrity.

Multi-layered governance

Jasper's recovery is shaped by a multi-level governance model that brings together municipal service delivery, federal land-use authority, provincial funding, and coordination roles. Within this structure, recovery efforts relied on ongoing coordination across partners operating with distinct mandates and responsibilities.

⁵ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

⁶ National Parks of Canada Lease and Licence of Occupation Regulations.

⁷ National Parks of Canada Land Use Planning Regulations.

Recent legislative developments, including the passage of Bill C-76,⁸ support the delegation of certain land-use planning and development authorities from Parks Canada to the Municipality of Jasper. This evolution reflects a broader effort to enhance local decision-making efficiency while maintaining alignment with federal objectives for national park management.

Recovery continues to be advanced within this interconnected governance framework, where federal, provincial, and municipal roles remain closely linked.

Coordination structures

Jasper's jurisdictional context required the establishment of dedicated coordination mechanisms to support aligned decision-making and shared responsibilities across organizations. Several complementary structures were established during recovery, each serving interconnected roles and supporting collaboration across partners.

Jasper Recovery Coordination Centre

During the immediate wildfire response, Parks Canada and the Municipality of Jasper operated under a unified command structure. As the response transitioned into recovery, this structure evolved into the Jasper Recovery Coordination Centre (JRCC), a temporary, jointly staffed entity responsible for advancing recovery planning and implementation.

Staff from both organizations were seconded into the JRCC, forming an integrated team with shared responsibilities and a coordinated approach to recovery management. The JRCC adopted a working group model, bringing together partners responsible for key recovery streams, including interim housing, economic recovery, and social recovery.⁹

This structure facilitated real-time information-sharing, coordinated decision-making, and alignment across recovery priorities. It enabled targeted problem-solving and helped sustain momentum within a complex, multi-jurisdictional recovery environment.

Jasper-Alberta-Canada Intergovernmental Redevelopment Committee

To support alignment across levels of government, the Jasper-Alberta-Canada Intergovernmental Redevelopment Committee (JAC-IRC) was established as a tripartite forum bringing together municipal, provincial, and federal representatives.

The JAC-IRC provided a consistent venue for coordination, information-sharing, and strategic advice on both immediate and longer-term recovery considerations. It played an important role in navigating intersecting responsibilities across jurisdictions, supporting alignment of approaches, and facilitating coordinated decision-making.

Recovery Advisory Committee

The Recovery Advisory Committee (RAC) was established by the Municipality of Jasper's Council to ensure community needs and perspectives were represented within the recovery governance structure. The RAC included representatives from the Municipality of Jasper, Parks Canada, community organizations, and residents of Jasper.¹⁰ This approach helped bring forward lived experience, identify emerging issues, and strengthen alignment of community needs and recovery actions.

Integrated coordination across structures

Together, these structures created complementary forums for collaboration, information-sharing, and coordinated decision-making. They supported alignment across jurisdictions and stakeholder groups, contributing to a coordinated and adaptive recovery approach within a complex governance environment.

⁸ An Act to amend the Canada National Parks Act; and Parks Canada, "Rebuilding After the Fire: Government of Canada Introduces Legislation."

⁹ Jasper Recovery Coordination Centre, *Jasper Recovery Framework*.

¹⁰ For the full list of members, see Recovery Advisory Committee, *Recovery Advisory Committee: Terms of Reference*.

Coordination constraints

Given the scale and complexity of the recovery effort, roles, processes, and coordination mechanisms evolved over time. Some constraints were encountered during recovery, particularly around clarity of roles, jurisdictional dynamics, and leadership continuity.

Clarity of roles

The establishment of new structures, including the JRCC, the JAC-IRC, and the RAC, introduced new roles and responsibilities that required alignment with existing municipal and federal functions. During early implementation, this resulted in some overlap and limited clarity around responsibilities and reporting lines.¹¹ Integrating Parks Canada's and the Municipality of Jasper's approval processes introduced complexities that required careful coordination given differing mandates and operational approaches. These challenges reflect the inherent difficulty of merging two distinct organizational cultures and systems within a temporary recovery structure.

Jurisdictional boundaries

Recovery involved ongoing coordination across federal, provincial, and municipal governments. Each level of government contributed distinct roles, including land-use authority, funding, and program delivery. In areas such as interim housing, differing priorities and approaches created bottlenecks that affected the sequencing and pace of decisions. While these differences added challenges, they also reflected the need to balance short-term needs with long-term considerations.

The role of not-for-profit organizations and community groups

Not-for-profit organizations and community groups played a critical and complementary role in Jasper's recovery, working alongside government partners to deliver services, mobilize resources, and respond to evolving community needs.

These organizations contributed across service delivery and funding functions; some organizations focused primarily on mobilizing financial support while others delivered on-the-ground services. Organizations, such as the Canadian Red Cross (CRC), played a dual role in certain situations, both providing direct services and administering funding, reflecting a unique and important contribution within the recovery system.¹²

Several interviewees noted that the ability of not-for-profit organizations to act quickly, provide flexible support, and respond to local needs made them essential partners throughout both the response and recovery phases.¹³ The scale of the wildfire, resulting in the evacuation of tens of thousands of residents and widespread structural damage, necessitated a multi-actor response involving governments, not-for-profit organizations, and volunteer networks.¹⁴



¹¹ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

¹² Canadian Red Cross, *2024 Alberta Wildfires Appeal*.

¹³ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

¹⁴ Parks Canada, "Determined to Work Together."

Examples of contributions:

- The CRC played a broad and integrated role across multiple dimensions of recovery. In addition to supporting interim housing through a contracted property management role, the organization worked alongside the JRCC to support social recovery, mental health and psychosocial services, recovery coordination, and two needs assessments. The CRC has been providing direct recovery support to households since September 2024, alongside delivering small-business support programs and administering a range of grants to support ongoing recovery efforts.¹⁵ These activities built on the CRC's earlier relief efforts, which began immediately following the wildfire in July 2024.
- Banff Canmore Foundation mobilized philanthropic support through its network of regional foundations and donors, providing targeted funding for individuals and community initiatives.¹⁶
- Community Futures West Yellowhead conducted an early questionnaire with businesses prior to re-entry, identifying underinsurance as a key concern. This finding informed the development of an economic recovery program to support business cash flow in the early stages of recovery.¹⁷
- Jasper Community Team Society raised over \$2 million to support expanded outreach and recovery services for residents affected by the wildfire.¹⁸
- The Salvation Army delivered on-the-ground emergency relief, including meals, hydration, and emotional and spiritual care for evacuees and responders, often operating within evacuation centres and staging areas.¹⁹
- Local and regional chapters of United Way coordinated community-based support and fundraising efforts, supported vulnerable populations through partner agencies, and contributed to longer-term recovery and social service delivery.²⁰
- Regional branches of the Canadian Mental Health Association provided critical psychosocial and mental health support during both the evacuation period and early recovery, addressing trauma, displacement, and loss.²¹
- Team Rubicon contributed specialized operational support during the transition from response to recovery, including debris removal, site cleanup, and support for safe re-entry, helping to address capacity constraints and accelerate early recovery efforts.²²

Not-for-profit organizations helped address operational and financial needs that extended beyond the scope or timelines of formal government programs. Their contributions complemented public sector efforts by providing flexible, timely, and community-informed supports.

Jasper's experience highlights the value of integrating not-for-profit organizations into recovery planning and governance from the outset. Doing so can strengthen responsiveness, improve coordination, and help ensure that community needs are identified early and addressed effectively.²³

¹⁵ Canadian Red Cross, *2024 Alberta Wildfires Appeal*.

¹⁶ Banff Canmore Foundation, "Bow Valley Community."

¹⁷ Community Futures West Yellowhead, "Jasper Wildfire 2024."

¹⁸ Jasper Community Team Society, "12 Month Update."

¹⁹ Romero, "EDS Teams."

²⁰ United Way of the Alberta Capital Region, "United Way and 211 Alberta."

²¹ Canadian Mental Health Association, "Community Is Essential."

²² Team Rubicon Canada, "Support to Jasper."

²³ Public Safety Canada, *Guidelines*.

Financing recovery

Recovery requires sustained financial support well beyond the immediate response phase. As communities transition from responding to rebuilding, funding plays a critical role in restoring housing, supporting businesses, and maintaining essential services over the medium and long terms.

In Jasper, recovery financing was supported through multiple complementary channels, including federal and provincial disaster assistance programs, insurance payouts, matched donations, philanthropic contributions, and private investment. Together, these funding streams enabled recovery progress while reflecting the complexity of coordinating financial support across systems with different mandates, timelines, and eligibility criteria.

Formal disaster assistance pathways

At the federal level, the Government of Canada supported recovery funding through multiple mechanisms. Public Safety Canada supported the Province of Alberta through the Disaster Financial Assistance Arrangements (DFAA) program, which reimburses eligible provincial recovery expenditures on a cost-sharing basis.²⁴ In parallel, Parks Canada received direct federal funding for recovery and reconstruction of federally owned assets and infrastructure within Jasper National Park, while also providing capacity support delivered through Parks Canada to assist municipal recovery functions.

At the provincial level, the Government of Alberta administered disaster assistance primarily through the Disaster Recovery Program (now the Hazard Assistance and Resilience Program).²⁵ This program provided support for eligible municipal response and recovery costs, including damage to uninsurable infrastructure, and covered up to 90 per cent of eligible expenditures, with a remaining 10 per cent contribution at the municipal level.²⁶ Alberta also

introduced additional measures, such as property tax relief, transit services, and other complementary supports to assist residents and businesses.²⁷

Limitations of government programs

Federal and provincial disaster assistance programs are designed with defined eligibility criteria and standardized cost categories to ensure consistency, coordination with insurance systems, and fiscal accountability.

In complex recovery environments such as Jasper's, where needs evolve over time, some recovery activities did not align with existing program categories. For example, certain costs related to soil remediation or extended business interruption were ineligible. Furthermore, the exclusion of costs deemed insurable losses, while intended to avoid duplication with private insurance, resulted in challenges where insurance coverage was partial, delayed, or explicitly excluded.²⁸

These dynamics did not prevent recovery progress but, in some instances, required complementary supports beyond the insurance industry to address emerging needs.

Flexible and community-driven funding streams

Not-for-profit organizations and community-based funding played a complementary role in Jasper's recovery, working alongside government programs to provide flexible, timely, and needs-based support.

Through matched contributions from the Government of Canada and the Government of Alberta, the CRC raised over \$41 million in support of wildfire recovery efforts. These funds were delivered through a humanitarian assistance model that emphasized flexibility, speed, and responsiveness to evolving needs.

²⁴ Public Safety Canada.

²⁵ Alberta Emergency Management Agency, "Hazard Assistance and Resilience Program."

²⁶ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

²⁷ Shokeir, "Jasper Getting \$8M."

²⁸ Public Safety Canada, *Guidelines*.

Other not-for-profit organizations and foundations also mobilized funding and delivered targeted supports to residents and businesses. These contributions complemented formal disaster assistance programs by addressing needs that may not have been fully captured within standard program parameters or that required more immediate, flexible responses.²⁹

Key socio-economic challenges

Jasper's recovery highlighted a complex and interconnected set of socio-economic challenges that extended beyond physical rebuilding. Given the scale and unprecedented nature of the event within a Canadian national park, recovery required coordination across multiple systems, including environmental remediation, insurance, housing, workforce, and business recovery, each influencing the pace and experience of recovery.

Debris removal and site clearance

Debris removal emerged as an immediate and foundational recovery priority, essential to enabling safe access and rebuilding. However, the scale and complexity of destruction created a highly challenging operating environment. Efforts required rapid mobilization alongside coordination across multiple contractors, regulatory frameworks, environmental standards, all orders of government, and access-to-landfill capacity. Coordination challenges, arising from initial reliance on a limited number of contractors and the subsequent expansion to multiple contractors, contributed to broader implementation complexities, including inconsistencies and gaps in understanding across various requirements, such as environmental assessment standards.³⁰

A central challenge was balancing the urgency of debris clearance with the need to meet evolving environmental and safety requirements. Activities such as hazardous materials handling and waste segregation, site-specific conditions, and constraints related to landfill access introduced additional layers of complexity that could not always be fully anticipated at the outset.

In some early cases, the sequencing between debris removal and environmental assessment was not fully aligned, necessitating adaptive coordination as conditions on the ground became clearer. These challenges underscore a broader challenge inherent to large-scale wildfire recovery: managing time-sensitive operations within complex, interdependent regulatory, logistical, and environmental systems.³¹

Soil remediation and testing

When buildings are damaged or destroyed by wildfire, they can release contaminants from building materials and household contents, such as lead, asbestos, and benzene, which may affect underlying soils and pose potential risks to human health. As a result, assessing and, where necessary, remediating soil is an important step in ensuring sites are safe for re-occupancy.

In Jasper, soil remediation was undertaken in accordance with federal environmental and public health guidelines, reflecting the need to protect both human health and ecological integrity within a national park. Under Jasper's demolition permit and leasehold land-tenure system, permit holders are required to ensure sites meet applicable environmental standards prior to rebuilding. This process typically involved soil testing, removal of affected materials where required, safe transport and disposal, and follow-up testing to confirm compliance.

²⁹ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

³⁰ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

³¹ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

Application of standards

In many wildfire-affected communities in Canada, soil remediation is guided by provincial frameworks that often apply risk-based approaches tailored to site-specific conditions and exposure pathways.

In Jasper, remediation was required to meet Canadian Council of Ministers of the Environment (CCME) soil-quality guidelines.³² These guidelines provide consistent benchmarks for contaminants such as heavy metals and hydrocarbons and are applied to support long-term environmental protection.

Early in the recovery, the application of these standards in a post-wildfire context was still being operationalized. As testing progressed, a more complete understanding of contamination levels emerged. In some cases, testing revealed contamination that was not anticipated at the outset, reinforcing the importance of comprehensive environmental assessment in wildfire recovery.

“What we’ve seen through the sampling from the soil testing program is that there was actually [a] significant amount of residual contamination that would have posed a risk or could have posed a risk to human health. And so, there’s a regulatory gap there that we think needs to be addressed.”

Interview participant

These findings contribute to broader national discussions on how best to apply environmental standards in post-wildfire contexts, including the role of baseline soil testing in informing remediation standards and decisions, particularly as wildfire frequency and intensity increase across Canada. They also highlight the importance of balancing consistency, public health protection, and operational feasibility.

Navigation of new territory

Early in the recovery, limited precedent existed for applying these requirements in a wildfire context of this scale. As a result, the extent and variability of contamination were not fully understood initially, and requirements evolved as testing progressed.

In practice, some properties required multiple rounds of soil testing and removal before meeting applicable standards. This requirement contributed to variability in costs and timelines depending on site conditions. Public reporting and resident accounts indicate that individual rounds of remediation could be substantial in cost and time, particularly given constraints related to testing capacity and contractor availability.³³

These experiences reflect the complexity of implementing environmental recovery processes in real time, particularly within the context of a Canadian national park involving coordinated federal, provincial, and municipal roles.



³² Parks Canada, *Jasper National Park*; and Canadian Council of Ministers of the Environment, *Canadian Environmental Quality Guidelines*.

³³ Covey, “Soiled.”

Insurance implications

Insurance coverage for soil remediation varied.³⁴ In jurisdictions using risk-based frameworks, some soil removal may be included within insured debris removal and site cleanup where it is directly attributable to fire damage and proportionate to risk.

In Jasper, the requirement to meet federal soil-quality guidelines expanded the scope of site preparation beyond typical debris-removal activities. As a result, a proportion of remediation activities were not covered under standard insurance policies, which are generally designed to address direct structure fire damage.³⁵

In addition, these costs were not always eligible under existing disaster assistance programs. To help address this gap, the Government of Canada established a \$5 million fund, administered by the CRC, to support households facing uninsured remediation costs.³⁶

Insurance gaps and financial strain

The wildfire brought into focus a range of insurance-related considerations that influenced recovery experiences for households and businesses. These dynamics are not unique to Jasper and reflect broader trends across wildfire-exposed communities in Canada, where rising construction costs and evolving risk profiles are placing increasing pressure on insurance systems.³⁷

Many residents were insured; however, in some cases, coverage levels did not fully reflect the scale and cost of rebuilding. This gap in coverage was influenced by a combination of factors, including rapidly escalating construction costs, affordability considerations, and evolving property use, including secondary suites.³⁸

Escalated rebuilding costs

As of October 2025, rebuilding costs in Jasper were estimated to be more than 1.5 times higher than pre-fire valuation benchmarks.³⁹ Inflation, increased material costs, labour shortages, and updated building code requirements contributed to higher reconstruction costs across the community.

Jasper's limited local construction capacity also influenced rebuilding timelines. Many homeowners relied on contractors from outside the region, which introduced additional logistical considerations, including the need to accommodate incoming labour within an already-constrained housing environment.

These conditions reflect broader post-disaster construction dynamics and contributed to variability in rebuilding timelines and costs across properties.

Coverage structures and limits

In Jasper, the prevalence of secondary suites, reflecting long-standing housing needs, introduced additional considerations for insurance coverage. Depending on how these suites were structured and insured, guaranteed replacement cost (GRC) coverage could be reduced, conditional, or unavailable. GRC coverage is typically more limited for income-generating properties and is generally not available for commercial operations.

As rebuilding timelines extended and costs increased, some households and businesses faced pressures where expenses approached or exceeded policy limits. In addition, insurance processes, including claims assessment, adjuster availability, limits of coverage and understanding of those limits by policy holders, and soil remediation, required time and coordination.

These processes were also influenced by broader regional events, including other large-scale disasters in 2024 (e.g., hailstorms), which increased demand on adjuster capacity across the region and contributed to variability in claims-processing timelines.⁴⁰

34 Covey; and key informant interviews conducted as part of the Jasper Recovery Impact Study.

35 Covey; and key informant interviews conducted as part of the Jasper Recovery Impact Study.

36 Parks Canada, "Determined to Work Together."

37 Contant, "How Wildfires Impact Housing Affordability."

38 Key informant interviews conducted as part of the Jasper Recovery Impact Study.

39 McIntyre, "Jasper's Struggle to Rebuild."

40 Insurance Bureau of Canada, "Insured Losses From Jasper Wildfire Surpass \$880 Million."

Business-interruption and recovery timelines

Businesses faced additional challenges related to the alignment between insurance coverage timelines and rebuilding durations. Many businesses carried 12-month business-interruption coverage, which in some cases did not fully align with extended reconstruction timelines.⁴¹

Industry analysis suggests that longer coverage periods, such as 18, 24, or 36 months, may better reflect recovery timelines following large-scale disasters.⁴² As coverage periods concluded, some businesses experienced financial pressure while working toward reopening or returning to full operations.⁴³

Housing shortage and interim housing challenges

Jasper's housing system was already constrained prior to the wildfire, with limited vacancy rates and an estimated housing shortfall of 600 units. The loss of approximately 30 per cent of structures increased pressure on available housing, affecting both permanent residents and the seasonal workforce that supports the local economy.⁴⁴

Within Jasper, opportunities for housing expansion are shaped by legislated townsite boundaries and land-use considerations associated with its location within a national park. As a result, recovery efforts required federal, provincial, and municipal governments to work within these parameters while addressing both immediate and longer-term housing needs.

Interim housing and coordination

Recovery partners worked collaboratively across federal, provincial, and municipal levels to develop interim housing solutions. Given the scale of need and the importance of balancing short-term accommodation with long-term community planning, different approaches were considered regarding housing types and delivery models.

These discussions reflected the need to align near-term occupancy needs with longer-term housing objectives. Over time, partners converged on solutions that enabled the advancement of interim housing, supported by federal funding,⁴⁵ with the CRC providing property management services for interim housing sites.⁴⁶

By mid-2025, interim housing sites were supporting approximately 350 families, representing an important milestone in enabling residents to return to the community.

Capacity and workforce considerations

Despite this progress, housing capacity remained constrained relative to overall demand, particularly during peak tourism periods, when Jasper's permanent population is supplemented by a seasonal workforce.⁴⁷

Housing eligibility criteria were initially designed to support displaced permanent residents.⁴⁸ As a result, some seasonal workers faced ongoing housing challenges, which in turn affected workforce availability and business operations in certain cases.

"The municipality focused on the number of full-time residents that were displaced. So, this notion of the actual housing need was understated because we did not bring back enough housing for that variable population between seasons. As a result, even businesses that were ready to reopen faced challenges attracting the workforce because housing was limited."

Interview participant

41 Key informant interviews conducted as part of the Jasper Recovery Impact Study.

42 Contant, "Often Overlooked."

43 Contant.

44 Municipality of Jasper, "Jasper's Housing Challenge."

45 Parks Canada, "Government of Canada Announces Over \$160 Million."

46 Canadian Red Cross, "Canadian Red Cross Provides Support."

47 Prairies Economic Development Canada, "Ministerial Transition Briefing Materials."

48 Smith, "Housing for Jasper, Alta., Workers."

As implementation progressed, prioritization approaches evolved to incorporate broader considerations like workforce needs, resulting in a more diverse mix of occupants, including non-permanent and seasonal workers. This situation highlights the importance of considering both permanent and seasonal populations in recovery planning, particularly in communities with tourism-driven economies.

Housing affordability and market pressures

For housing stock that remained unaffected by the wildfire, limited supply combined with broader cost pressures, including rising insurance premiums, contributed to increased rental prices. Some estimates suggest that rental rates rose considerably following the wildfire.⁴⁹

These dynamics affect affordability for certain segments of the workforce, particularly lower-income and seasonal workers, and have implications for long-term workforce retention and community composition.

Business-recovery bottlenecks

Jasper's economy is strongly influenced by seasonal tourism, with many businesses generating a portion of their annual revenue during the summer months. The timing of the 2024 wildfire, spanning July and August, resulted in substantial disruption to peak-season activity, creating immediate financial pressures for local businesses.⁵⁰

These impacts occurred in the context of prior disruptions, including the COVID-19 pandemic⁵¹ and earlier wildfire events, which had already affected business continuity and financial resilience.⁵² As a result, some businesses entered the 2024 wildfire with reduced capacity to absorb additional shocks.

Accommodation and workforce constraints

The wildfire reduced accommodation capacity in Jasper by an estimated 25 per cent, contributing to declines in visitation and in-town spending.⁵³ Concurrently, recovery efforts required balancing the pace of economic reopening with the broader needs of the community, including housing, wellbeing, and rebuilding activities.

Workforce availability was also affected, as housing constraints limited the ability of seasonal and returning workers to secure accommodation. This challenge influenced business operations, with some businesses adjusting hours or services as they worked to rebuild capacity.

Commercial caps and rising costs

The reduction in available commercial space combined with existing limits on commercial development contributed to increased demand for remaining space. This demand placed upward pressure on lease rates in some cases.

Damage to key service and supply facilities within Jasper's industrial area, including workshops and materials suppliers, also affected local access to goods and services. Businesses adapted by sourcing materials and services from nearby communities, such as Hinton, which introduced additional time and cost considerations for activities like maintenance and repair.⁵⁴

Financial support gaps

Financial support was introduced to assist businesses during recovery. This support included targeted programs such as the federal Jasper Business Recovery Program, which provided grants to incorporated businesses and sole proprietors, as well as financial assistance from the CRC to support small businesses.

49 Shokeir, "Jasper Tenants."

50 Key informant interviews conducted as part of the Jasper Recovery Impact Study.

51 Robb, "Exhausting Summer."

52 Covey, "All-Clear."

53 Prairies Economic Development Canada, "Ministerial Transition Briefing Materials."

54 Hardlines, "Home Building Centre."

In addition, the federal government introduced rent relief measures for Parks Canada lessees and licensees in Jasper, forgoing up to \$15.2 million in rental fees to help reduce financial pressures for affected businesses, tenants, and residents.⁵⁵

These supports provided important assistance during recovery. At the same time, rebuilding timelines, shaped by factors such as construction capacity, environmental requirements, and insurance processes, meant that some businesses experienced extended periods of reduced or interrupted operations.⁵⁶

Business-interruption insurance, where in place, provided temporary financial support; however, coverage periods did not always align with longer rebuilding timelines. As a result, some businesses faced financial pressures as they worked toward reopening or returning to full capacity.



Community wellbeing and mental health

The social and emotional impacts of the wildfire extend beyond physical damage and are an important dimension of recovery.⁵⁷ Displacement, evolving timelines for rebuilding, and uncertainty around housing contributed to increased stress for many residents during the early phases of recovery.

More than 600 households required interim accommodation, and a range of temporary housing solutions, including hotel accommodations, were mobilized while interim housing sites were being developed.⁵⁸ As interim housing became available and allocation processes progressed through the JRCC, many residents were able to return to the community. These efforts represented an important step in restoring stability, though the transition period prolonged the sense of instability for affected households and required ongoing adjustment.

Uncertain recovery timelines

Recovery timelines were influenced by several interrelated factors, including environmental and regulatory requirements, insurance processes, construction capacity, and housing availability. As these elements progressed, timelines became clearer; however, during earlier phases, uncertainty regarding timing and costs contributed to increased stress for some residents.⁵⁹

Several interviewees shared that recovery experiences varied across households shaped by factors such as insurance coverage, site conditions, and rebuilding pathways. This variability reflects that post-disaster recovery is broadly complex and interconnected rather than defined by any single determining factor.⁶⁰

55 Parks Canada, "Rebuilding After the Fire: Government of Canada Announces Rent Relief."

56 Key informant interviews conducted as part of the Jasper Recovery Impact Study.

57 Wong, "Jasperites Work Through Mental Health Struggles."

58 Farrell, "I'm Homeless."

59 Covey, "Soiled."

60 Key informant interviews conducted as part of the Jasper Recovery Impact Study.

Psychosocial supports and community response

A wide range of mental health and social supports were mobilized to assist residents throughout recovery, including the following:

- Recovery Alberta reopened local mental health and addictions clinics, providing both walk-in and scheduled care.
- The CRC delivered in-person case-management, referrals, recovery navigation, and psychosocial supports.
- The JRCC's Pathfinders program trained community volunteers to help residents understand and access available services and provide early, non-clinical emotional support.
- The Municipality of Jasper's established Community Outreach Services program was further enhanced through Disaster Recovery Program funding, enabling the addition of dedicated recovery outreach worker positions to expand case-management capacity and support residents navigating post-disaster recovery.⁶¹

Together, these supports helped provide both immediate and ongoing assistance, addressing a range of needs from clinical care to community-based support and navigation.⁶²

Leadership needs and community capacity

Community leaders and local business owners played a central role in supporting recovery while also navigating personal impacts from the wildfire. Many were balancing professional responsibilities with the process of rebuilding homes, workplaces, and social networks.

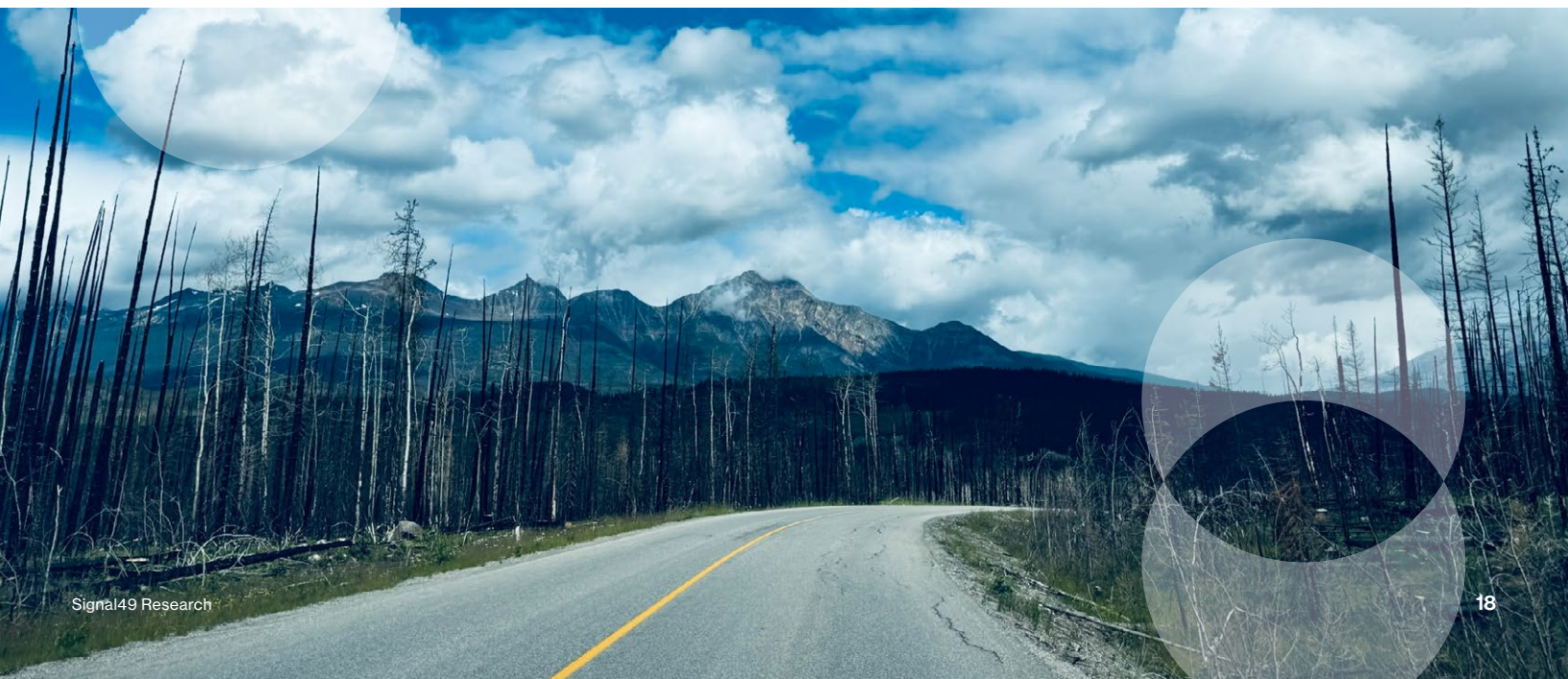
This balance required sustained effort over an extended period and, in some cases, contributed to fatigue and turnover.⁶³ At the same time, strong local leadership and community networks were key contributors to recovery progress, helping to maintain continuity, coordination, and support across the community.⁶⁴

61 Municipality of Jasper, "Community Outreach Services."

62 Covey, "Pathfinders Helping Jasperites."

63 Belleville and others, "Psychological Symptoms."

64 Key informant interviews conducted as part of the Jasper Recovery Impact Study.



A systems view of Jasper's socio-economic challenges

Jasper's recovery is best understood as a set of interconnected socio-economic systems rather than a series of isolated challenges. (See Exhibit 2.) Key elements, including environmental remediation, insurance, housing, business recovery, and community wellbeing, interact with and influence one another over time.

A systems view helps explain why recovery has been complex and variable across households and businesses and how progress in one area can support or depend on progress in others.

Interconnected recovery dynamics

Several dynamics illustrate these interdependencies. Environmental remediation, insurance processes, permitting, and construction capacity all influenced the pace of rebuilding. As these elements progressed, they shaped timelines for residents to return to permanent housing and for businesses to resume operations.

Housing availability played a central role in supporting both residents and the workforce needed for recovery. In parallel, business recovery was influenced by accommodation capacity, workforce availability, and the pace at which services and infrastructure were restored. Supply chain disruptions and changes in visitation patterns also affected revenue streams during recovery.⁶⁵

These factors interacted in ways that required ongoing coordination and adaptation, underscoring the close relationship between social and economic dimensions of recovery.

Jasper's recovery also took place within a broader regional context, where multiple large-scale events (e.g., hailstorms) in recent years influenced the availability of contractors, adjusters, and supply

chains. These overlapping demands contributed to the complexity of recovery conditions and required coordinated responses across systems.

Systems-level insights

The interdependencies within socio-economic systems highlight where coordinated improvements can make a meaningful impact. In some cases, relatively targeted actions, such as accelerating environmental processes, improving interim housing delivery, stabilizing workforce access, or coordinating regional contractor capacity, can have outsized effects across the broader recovery system. This perspective also underscores the importance of sequencing recovery activities and maintaining sustained financial, logistical, and psychosocial supports over time rather than relying on short-term or isolated interventions.

Several longer-term considerations also emerge when viewing this crisis through a systems lens. Changes in housing affordability, insurance costs, and rebuilding timelines may influence decisions about remaining in or returning to the community.⁶⁶ Similarly, business-recovery trajectories may vary depending on access to workforce, commercial space, and financial resources.

In some cases, these dynamics may contribute to shifts in local service availability and business composition, particularly among smaller operators. Housing constraints and workforce availability may also influence the pace and nature of economic recovery, including the balance between year-round and seasonal activity.⁶⁷

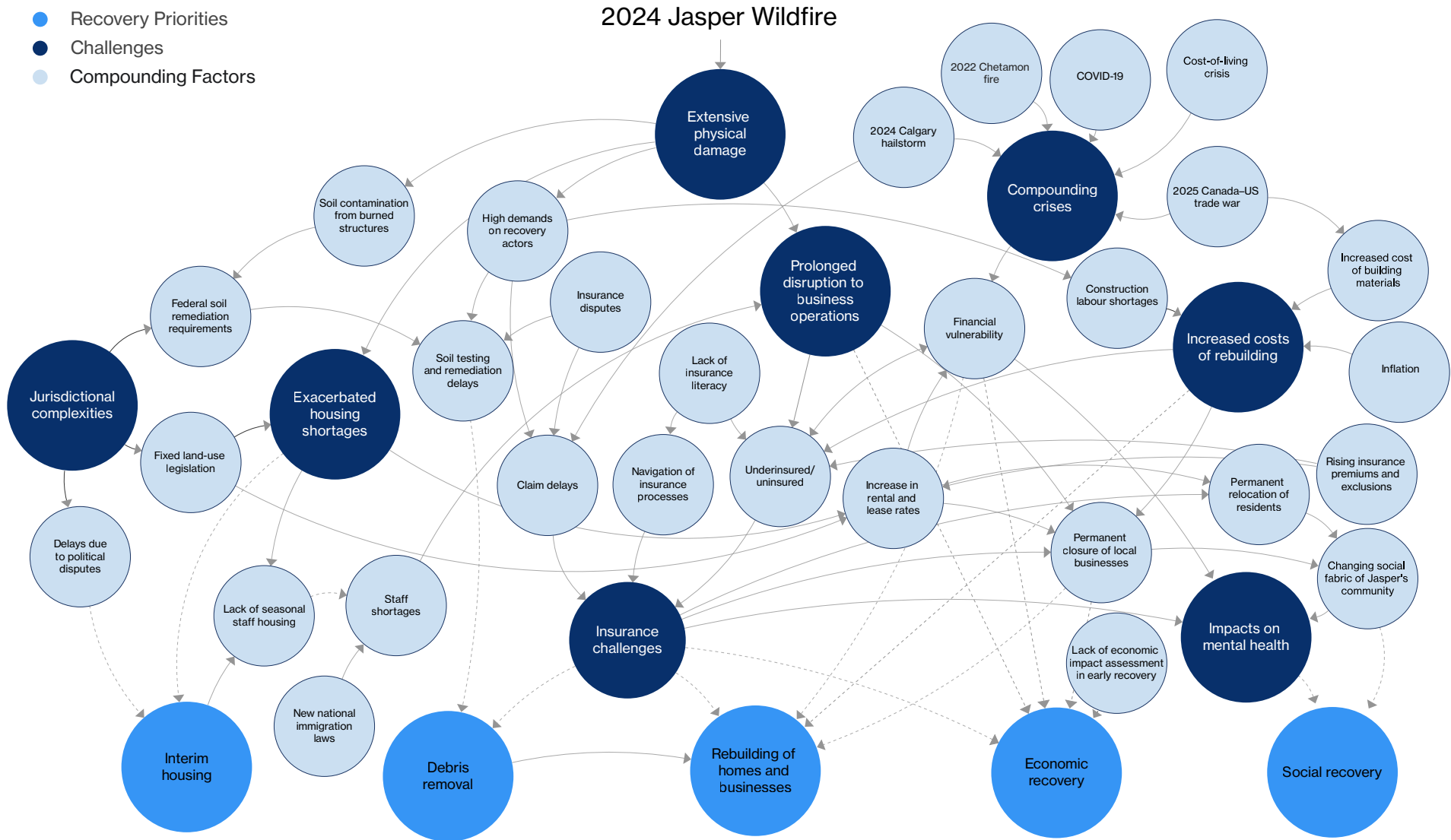
These trends do not predetermine outcomes but highlight areas in which continued coordination and support can help sustain community cohesion, workforce stability, and economic diversity over time.

⁶⁵ Key informant interviews.

⁶⁶ Thomas, "Home Insurance Rates"; and Covey, "Double Digit Rent Spikes."

⁶⁷ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

Exhibit 2
Systems map of the interconnected challenges affecting Jasper’s recovery priorities



Source: Signal49 Research.

Forging ahead: Jasper's successes and innovations

In response to the scale and complexity of wildfire impacts, Jasper's recovery has been marked by strong collaboration, adaptability, and a shared commitment among partners. Across governments, not-for-profit organizations, and community partners, innovative approaches emerged that strengthened coordination, supported timely decision-making, and helped residents and businesses navigate an extended period of disruption. These experiences offer practical insights for jurisdictions across Canada seeking to build more resilient, responsive, and coordinated recovery systems.

Strengthened coordination and partnerships

A central strength of Jasper's recovery was the effectiveness of its coordination and partnership structures. Co-locating federal and municipal recovery teams within the JRCC enabled more integrated decision-making and closer collaboration across agencies. By working side by side, recovery partners were able to share information in real time, address emerging issues efficiently, and maintain a shared understanding of evolving needs and priorities.

Several interviewees suggested that this coordination was enabled not only by formal structures but also by strong pre-existing relationships, trust, and a shared commitment to the community. Participants also highlighted the importance of leadership that supported rapid cross-sector collaboration and the formation of working groups for emerging recovery needs.⁶⁸

These findings suggest that effective recovery coordination depends not only on structures established during a disaster but also on collaborative relationships and coordination mechanisms developed before an event occurs.

The JRCC's working group model further strengthened this approach by convening the appropriate actors around each major recovery stream. These groups provided structured forums for joint problem-solving, ensured that technical and operational decisions were informed by multidisciplinary expertise, and supported alignment across recovery activities.

Intergovernmental coordination was reinforced through bodies such as the JRCC and the JAC-IRC, which provided consistent venues for aligning mandates, coordinating policy decisions, and identifying pathways forward. While recovery required navigating a complex, multi-jurisdictional environment, partners worked collaboratively to align approaches and advance shared objectives.

In addition, partnerships with not-for-profit organizations and community groups further bolstered the recovery system.

Pre-existing relationships and community networks also proved to be an essential asset. For example, through the Jasper Community Team Society (JCTS), the Banff Canmore Foundation was able to mobilize resources rapidly, supported by trusted partnerships and communication channels that were already in place prior to the wildfire.⁶⁹



⁶⁸ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

⁶⁹ Banff Canmore Foundation, "Bow Valley Community."

Adaptive governance and reflexive programming

A defining feature of Jasper's recovery was the ability of institutions and partners to adapt with agility as conditions evolved. Across all levels of government and among not-for-profit and community partners, recovery efforts were characterized by responsiveness, collaboration, and a shared commitment to addressing emerging needs.

Parks Canada demonstrated leadership and flexibility in advancing recovery by expediting permitting processes, adjusting land-use and occupancy considerations, and enabling additional housing options such as secondary suites to support urgently needed capacity.⁷⁰ Federal actions also included funding to support uninsured soil remediation and advancing interim housing solutions, helping to provide clearer and more coordinated pathways for residents and businesses working toward rebuilding.⁷¹

Federal and provincial governments reinforced this adaptive approach by jointly matching donations to the CRC's 2024 Alberta Wildfires Appeal.⁷² This mechanism enabled the CRC to deploy funding flexibly across a wide range of recovery needs, including household supports, small-business assistance, recovery navigation, and psychosocial services, as well as help residents navigate complex insurance and rebuilding processes.

At the municipal level, the Municipality of Jasper strengthened its internal capacity by establishing dedicated recovery-focused roles, including an economic recovery function, and by monitoring recovery indicators to inform timely program adjustments. Initiatives such as the Commerce Continuity Initiative and the temporary "pop-up village" provided space for displaced businesses to continue operating while rebuilding. These efforts were supported by federal funding through Prairies Economic Development Canada, enabling their continuation over an extended period.⁷³

Not-for-profit organizations and local businesses also contributed meaningfully to adaptive recovery efforts. The CRC expanded its role to include interim housing management alongside its broader recovery programming.⁷⁴ Local businesses also supported recovery by providing services and assets to address evolving needs. For example, transportation services were contracted by local providers to enable displaced residents to access work, school, and essential services.⁷⁵

⁷⁰ Parks Canada, "Rebuilding After the Wildfire: Parks Canada Changes."

⁷¹ Parks Canada, "Determined to Work Together"; and Parks Canada, "Government of Canada Announces Over \$160 Million."

⁷² Public Safety Canada, "Minister Sajjan and Minister Ellis."

⁷³ Prairies Economic Development Canada, "Government of Canada Investments."

⁷⁴ Canadian Red Cross, "Canadian Red Cross Provides Support."

⁷⁵ Shokeir, "SunDog Wins Bid."

Actionable insights for future recovery

Our recommendations synthesize key lessons from Jasper's recovery, highlighting effective practices as well as opportunities to further strengthen recovery coordination and outcomes. Together, they provide practical guidance for enhancing alignment across partners, supporting adaptive and responsive governance, and embedding socio-economic considerations into recovery planning. Applied effectively, these insights can help strengthen resilience and support recovery processes that are inclusive, coordinated, and responsive to evolving conditions across Canada.

Clarify roles to operationalize an all-of-society approach

Emergency-management leaders (e.g., Parks Canada in national park municipalities; provincial emergency-management authorities elsewhere) can strengthen recovery by clearly defining inter-agency roles and responsibilities and establishing mechanisms that integrate not-for-profit organizations, community groups, businesses, and volunteer networks into recovery governance. Clear roles and pre-established pathways for engaging a broad range of partners support more coordinated, transparent, and timely decision-making.⁷⁶

Jasper's experience highlighted the value of having overall jurisdictional roles understood from the outset, while also demonstrating that detailed roles within newly established recovery structures can continue to evolve as coordination mechanisms mature. In parallel, recovery efforts benefited from the contributions of community groups and local businesses, many of which became more formally integrated as recovery progressed.

Building on this experience, establishing standing memoranda of understanding (MOUs), pre-disaster planning forums, shared training opportunities, and local capacity inventories in advance can help formalize these relationships and enable more seamless integration during future recovery efforts.

Enable adaptive and agile decision-making

Emergency-management leaders can bolster recovery by establishing governance structures that support timely, adaptive decision-making under evolving conditions. Doing so includes enabling delegated decision-making authorities for routine approvals, developing rapid policy-adjustment pathways, convening cross-agency working groups with clear escalation channels, and leveraging embedded technical advisory capacity and real-time data to inform decisions.

Jasper's recovery demonstrated the value of such adaptive approaches. As coordination structures became established, partners, including Parks Canada and the Municipality of Jasper, were able to streamline permitting processes, refine land-use and occupancy considerations, support additional housing options such as secondary suites, and enable interim solutions such as pop-up business spaces.⁷⁷

These experiences illustrate how governance models that support flexibility, coordination, and timely decision-making can help recovery efforts respond effectively to changing conditions. Formalizing these approaches in advance can further enhance readiness and ensure that adaptive capacity is embedded from the outset of recovery.

Mitigate insurance gaps and blind spots

Federal, provincial, and municipal governments, alongside the insurance industry, not-for-profit organizations, and industry associations, can strengthen recovery outcomes by enhancing pre-disaster insurance literacy and ensuring access to coordinated, independent advisory and navigation support throughout the recovery process. These measures can help reduce financial strain, support more timely claims resolution, and improve understanding of coverage at a time when clarity is critical for households and businesses.

⁷⁶ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

⁷⁷ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

Jasper's experience highlights the importance of these supports. Many residents and businesses encountered varying levels of coverage, business interruption durations, and disputed interpretations of policy elements, including in areas such as soil contamination. These variations highlight the need to recalibrate risk tolerance amid increasingly frequent and severe climate events, ensuring coverage structures better align with prolonged recovery timelines. At the same time, the insurance industry played an important role in supporting claims and recovery processes under complex and high-demand conditions. Broader system pressures, including concurrent large-scale events, contributed to increased demand for adjusters and related services.

Strengthening coordinated navigation supports alongside improving pre-disaster awareness of coverage limits exclusions and renewal practices can help ensure that residents and businesses are better positioned to make informed decisions and navigate recovery processes more effectively.

Strengthen clarity and alignment for post-wildfire soil remediation

Federal and provincial environmental and health authorities, such as Parks Canada, Environment and Climate Change Canada, and provincial ministries, can support recovery by enhancing clarity and alignment in post-wildfire soil-remediation frameworks across jurisdictions.

Clear, updated guidance on soil-remediation standards, roles, and implementation across different land-tenure contexts, including the role of baseline soil testing in informing remediation standards and decisions, can support more consistent and predictable recovery pathways amid rising wildfire frequency and intensity across Canada.

Jasper's experience underscores the importance of this alignment. The application of federal soil-quality guidelines supported public health and environmental protection while introducing new considerations related to implementation, communication, and alignment with insurance coverage.

These experiences highlight the opportunity to clarify how different regulatory approaches can be applied in post-wildfire contexts and how they can be effectively communicated to residents, contractors, and insurers.

Engaging insurers alongside regulators can further the alignment of environmental requirements with coverage considerations, helping to reduce uncertainty and support more coordinated recovery processes. Strengthening clarity in these areas can contribute to recovery approaches that effectively balance environmental stewardship, public health protection, and practical implementation.⁷⁸

Enhance planning and coordination for debris removal

Debris removal is a critical early-stage recovery activity that sets the foundation for rebuilding. Strengthening planning and coordination for debris removal through clearly defined roles, sequencing, environmental protocols, contractor coordination, landfill access, and funding pathways can support efficient implementation and reduce the need for rework as recovery progresses.

In Jasper, debris removal was undertaken at scale and played a key role in enabling subsequent recovery activities. The integration of debris removal with environmental testing requirements, hazardous materials handling, and site-specific conditions required close coordination across contractors, regulators, and insurers.

Building on these lessons, establishing standardized protocols and pre-qualified multi-contractor arrangements that remain open and accessible to a range of qualified providers. Ensuring a clear and consistent understanding of requirements across contractors alongside alignment between environmental and debris-management processes can support more efficient and coordinated recovery through enhanced pre-disaster preparedness and planning.⁷⁹

⁷⁸ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

⁷⁹ Key informant interviews conducted as part of the Jasper Recovery Impact Study.

Build surge capacity and pre-approved recovery solutions

Provincial emergency-management ministries can strengthen readiness by pre-arranging contracts and capacity for specialized recovery services, including soil testing, debris management, permitting support, and insurance adjustment. Establishing regional rosters of vetted contractors and scalable service providers can help ensure that critical resources are available when needed.

Pre-planning can also include pre-approved interim housing templates, site plans, and supply arrangements to support faster mobilization and reduce time required to deliver housing and essential services. These approaches build on established models in other sectors, such as healthcare surge capacity frameworks, which enable rapid activation during emergencies.

Jasper's experience demonstrated the need and capability to scale capacity over time, as key components, such as contractors, permitting processes, and interim housing, were progressively mobilized and expanded throughout recovery. Formalizing advance planning for surge capacity, including pre-defined processes and scalable resource arrangements, can help strengthen readiness and reduce pressure on recovery systems during future events.



Establish flexible and complementary funding mechanisms

Federal and provincial governments can enhance recovery by establishing flexible funding mechanisms within emergency-management frameworks that allow for timely allocation toward emerging recovery needs, such as soil remediation, interim housing, and workforce accommodation.

Designing these mechanisms to complement existing programs and enabling not-for-profit organizations to access and deploy funding efficiently can help address evolving needs and support continuity across recovery phases.

Jasper's experience demonstrates the value of flexible funding approaches, including matched donations and philanthropic contributions, which enabled not-for-profit organizations to provide timely and adaptable support across a range of recovery needs.

Embed mental health and community support in recovery frameworks

Health service providers can bolster recovery by embedding sustained, accessible mental health and community support services within recovery frameworks. Doing so includes supporting multi-year psychosocial programming, ensuring services are low-barrier and locally accessible, and integrating supports within recovery hubs and interim housing environments.

Jasper's recovery demonstrates the importance of these supports. Mental health, case-management, and community-based services were mobilized early and adapted over time to meet evolving needs. At the same time, the extended nature of recovery highlights the importance of maintaining these supports over multiple years as needs shift and evolve.

In addition, supporting leadership and front-line capacity through measures such as role rotation, surge staffing, and access to confidential supports can help sustain the individuals and organizations responsible for delivering recovery over the long term.

Appendix A

Methodology

We used a two-step approach to understand how recovery actors in Jasper coordinated resources to support socio-economic outcomes following the 2024 wildfire. An environmental scan provided an overview of the socio-economic needs of households and businesses in post-disaster contexts, while stakeholder engagement helped us capture the perspectives of key actors involved in Jasper's wildfire recovery.

Environmental scan

The environmental scan identified socio-economic indicators from post-disaster needs assessments, recovery frameworks, and academic literature.

We examined 25 scholarly articles and grey literature, including reports published by federal and provincial/territorial emergency-management agencies in Canada and internationally. We used a combination of keywords, such as *disaster*, *social*, *economic*, *impacts*, and *needs*, to make our selection. The articles were sorted by date and citations, where applicable. We limited our sources to those published in the last 15 years in reputed journals or on government or international agency websites.

The environmental scan helped us identify key socio-economic indicators relevant to Canadian post-disaster communities.

Stakeholder engagement

Stakeholder engagement allowed us to capture the perspectives of key actors involved in Jasper's wildfire recovery, including federal, provincial, and municipal policy-makers, non-governmental organizations, community groups, and local businesses. We interviewed 30 individuals from 24 different organizations and entities. Some engagements included more than one participant from the same organization. The interviews aimed to evaluate coordination and funding mechanisms among governmental and non-governmental actors, document the challenges and successes observed during Jasper's recovery, and highlight lessons learned.

Our goal was to engage with 30 participants. We reached out to 90 potential participants via email, based on desktop research or recommendation, and had a 33 per cent response rate. Our inclusion criteria required participants to have been either involved in delivering socio-economic recovery programming in Jasper or affected by the socio-economic programming.

Questionnaires developed from our environmental scan were shared with participants in advance. We asked questions about relationships and coordination between recovery actors, resources needed to deliver socio-economic programming, challenges and successes in implementing programming, impacts of recovery programs, community engagement, and lessons learned. Participants were offered anonymity, and their responses would not be attributed to them.

The interviews were conducted between September 2025 and January 2026 and ranged from 31 to 84 minutes in duration. All interviews were conducted and transcribed using Microsoft Teams. In total, this research generated 1,353 minutes of interview recordings, or 844 pages of transcripts comprising 219,877 words. Transcript coding and analysis for this study were performed using NVivo.

A systems map was developed using Kumu.io from the results of the stakeholder interviews to depict the interconnections between challenges, demonstrating the complexity of Jasper's recovery. Relationships between challenges were identified through qualitative analysis of interview data, with recurring linkages and co-occurring impacts mapped as interconnected system dynamics. The resulting visualization, Exhibit 2, illustrates how disruptions or constraints in one area influenced other recovery systems over time, highlighting cascading and interdependent recovery effects.

Appendix B

Socio-economic needs in disaster recovery: A primer

What is disaster recovery?

Disaster recovery is the coordinated process through which individuals, households, businesses, and communities work to restore their livelihoods, health, and overall wellbeing after a disruptive event. Unlike the immediate emergency response, which focuses on life safety, stabilization, and urgent needs, recovery unfolds over months or years as communities rebuild homes, infrastructure, social systems, and economic capacity. Recovery is rarely linear; it requires sustained collaboration, adaptive decision-making, and the ability to respond to evolving needs long after the initial crisis has passed.

Importantly, disaster recovery is not only about returning to pre-disaster conditions. It also offers a strategic opportunity to *build back better*¹ by addressing long-standing vulnerabilities, strengthening social and economic supports, and enhancing resilience to future hazards. This ambition depends on coordinated actions across federal, provincial/territorial, and local governments, as well as meaningful engagement from non-governmental organizations, Indigenous partners, community groups, and the private sector. When these actors work together, recovery becomes a pathway not only to restoration but to long-term community resilience and improved preparedness for the next disaster.

What are socio-economic needs?

Socio-economic needs are the conditions required to restore and sustain the wellbeing, stability, and livelihoods of individuals and communities after a disaster. As illustrated in Exhibit 2, these needs arise within a complex system in which disaster effects cascade through the built environment, natural environment, economic sectors, and social sectors before shaping socio-economic outcomes.

Unlike physical damage, which is often immediate and visible, socio-economic impacts tend to emerge gradually as disruptions propagate through interconnected systems. Exhibit 2 highlights how disruptions to the built environment (such as to transportation, telecommunications, energy, water, and community infrastructure) can impair the delivery of basic services, while damage to the natural environment affects ecosystem services. These upstream disruptions can, in turn, constrain the functioning of economic and social sectors.

Because these systems are deeply interdependent, socio-economic needs often become cumulative and multidimensional. For example, when housing systems fail to recover, shelter shortages can increase rental costs, which may limit workforce availability and slow business activity—illustrating how needs in one domain can intensify pressures in another. Similarly, damage to commercial buildings or service infrastructure can impair business operations, leading to job losses, reduced household income, and growing vulnerability across affected populations.

Contextual factors, such as demographics, existing vulnerabilities, governance systems, and geographical conditions, are also important to consider. They shape both the severity of socio-economic impacts and the type of support required. These factors also influence how communities experience mobility challenges, access essential services, maintain physical and mental wellbeing, and sustain social cohesion and public safety.

Ultimately, socio-economic needs emerge at the point at which these cascading disruptions affect people's lives directly. The seven categories of socio-economic outcomes defined here are livelihoods and affordability, shelter, mobility, physical and mental wellbeing, belonging and connection, learning and skills development, and public safety. These categories represent the essential components required to ensure that wellbeing, equity, cohesion, and resilience can be restored for affected populations. Addressing these needs effectively requires understanding the broader systems and interdependencies that shape long-term recovery outcomes.

Indicators for socio-economic needs

Canada does not yet have a nationally coordinated framework to consistently define and assess socio-economic recovery needs in post-disaster contexts. As a result, recovery planning has often focused on physical rebuilding, with more limited and varied approaches to integrating socio-economic dimensions such as housing, livelihoods, mental health, and community cohesion.

In this context, a set of socio-economic indicators was developed to support discussion on how recovery actors might assess and monitor evolving needs over the short, medium, and long terms. (See Table 1.) These indicators are intended to be illustrative rather than definitive and reflect common themes observed in both the literature and the Jasper case study.

1 United Nations Office for Disaster Risk Reduction, "Build Back Better."

They align with a growing body of evidence that socio-economic conditions influence how households and communities prepare for, respond to, and recover from disasters. When considered alongside local context and stakeholder input, such indicators can help inform a more comprehensive understanding of recovery dynamics and support more coordinated and responsive decision-making.

Further engagement and validation with partners would strengthen the applicability of these indicators and help ensure they reflect diverse recovery contexts across Canada. In the interim, they are best considered as a starting point for dialogue, complementing the socio-economic outcomes presented in Table 1, which are grounded in observed experiences from Jasper.

Table 1
Socio-economic recovery indicators

Number and sector	Question	Indicator
1–Livelihoods and affordability	Did you lose employment as a direct result of the wildfire?	Percentage of working-age population who lost employment due to the wildfire
2–Livelihoods and affordability	How long did it take to secure stable employment after the wildfire?	Median duration of unemployment (weeks)
3–Livelihoods and affordability	How has total household income changed since the wildfire?	Percentage change in total household income
4–Livelihoods and affordability	To what extent were business or livelihood assets (premises, equipment, inventory) damaged by the wildfire?	Percentage of businesses with damaged physical or productive assets
5–Livelihoods and affordability	To what extent were production activities or supply chains disrupted by the wildfire?	Percentage of businesses experiencing production or supply chain disruption
6–Livelihoods and affordability	How did operational costs change after the wildfire, and why?	Percentage change in operational costs (with main cost drivers)
7–Livelihoods and affordability	How did business revenues change after the wildfire, and why?	Percentage change in business revenue
8–Livelihoods and affordability	Did your business temporarily cease operations due to the wildfire?	Percentage of businesses temporarily closed due to the wildfire
9–Livelihoods and affordability	Did your business permanently close due to the wildfire?	Percentage of businesses permanently closed due to the wildfire
10–Livelihoods and affordability	How many jobs were lost at your business as a result of the wildfire?	Number of jobs lost due to the wildfire
11–Shelter	Was your dwelling completely destroyed by the wildfire?	Number of housing units completely destroyed
12–Shelter	Was your dwelling partially damaged by the wildfire?	Number of housing units partially damaged
13–Shelter	Did your household have homeowners' or renters' insurance at the time of the wildfire?	Percentage of affected households with insurance, by tenure
14–Shelter	What proportion of reconstruction costs were covered by insurance?	Median percentage of rebuild costs covered by insurance
15–Shelter	Did your household require temporary housing following the wildfire?	Percentage of households requiring temporary housing
16–Shelter	How long did it take to receive government-assisted temporary housing?	Median time (weeks) to access government-assisted temporary housing
17–Shelter	Did you have sufficient access to basic services while in temporary housing?	Percentage of households reporting adequate access to basic services

(...continued)

Table 1 (cont'd)

Socio-economic recovery indicators

Number and sector	Question	Indicator
18 – Shelter	How did rental costs change following the wildfire?	Median monthly rent before and after wildfire (affected vs. neighbouring areas)
19 – Shelter	How long did it take to receive a building permit for repair or reconstruction?	Median time (months) to obtain building permit
20 – Shelter	How many housing units were reconstructed over time (12, 18, 24 months)?	Cumulative number of housing units reconstructed
21 – Mobility	Were key transportation routes disrupted due to the wildfire?	Number of days of transportation disruption
22 – Mobility	Did the disruption of these transportation routes affect access to work, school, or healthcare?	Percentage of households reporting mobility-related access constraints
23 – Mobility	To what extent did the location of temporary housing affect your ability to access essential destinations (e.g., work, school, healthcare, groceries, community services) following the wildfire?	Percentage of households in temporary housing reporting mobility constraints due to increased distance, travel time, transportation availability, cost, or accessibility needs
24 – Physical and mental wellbeing	Were local healthcare services accessible following the wildfire?	Percentage of affected population able to access healthcare when needed
25 – Physical and mental wellbeing	Were essential medications and medical products accessible after the wildfire?	Percentage of affected population able to access essential medications
26 – Physical and mental wellbeing	How many acute wildfire-related health conditions occurred?	Rate of acute wildfire-related health conditions per 1,000 population
27 – Physical and mental wellbeing	Have rates of selected chronic conditions (e.g., respiratory, cardiovascular) increased since the wildfire?	Percentage change in prevalence of chronic conditions
28 – Physical and mental wellbeing	Have rates of moderate or severe mental health conditions increased since the wildfire?	Percentage change in prevalence and mental health service utilization
29 – Physical and mental wellbeing	Have rates of substance use increased since the wildfire?	Percentage change in substance use-related incidents or service use
30 – Belonging and connection	How many cultural institutions or heritage sites were damaged by the wildfire?	Percentage of cultural and heritage sites damaged
31 – Belonging and connection	Did attendance at cultural or heritage sites change after the wildfire?	Percentage change in attendance or visitation
32 – Belonging and connection	Was access to cultural institutions or resources limited after the wildfire?	Percentage of institutions or resources inaccessible and duration
33 – Belonging and connection	Was access to spaces or materials for cultural expression limited after the wildfire?	Percentage of respondents reporting limited access
34 – Belonging and connection	Was participation in cultural, heritage, or traditional practices disrupted by the wildfire?	Percentage of population reporting disrupted cultural participation
35 – Belonging and connection	How would you rate community connectedness before and after the wildfire?	Change in social cohesion score (standardized scale)

(...continued)

Table 1 (cont'd)

Socio-economic recovery indicators

Number and sector	Question	Indicator
36 – Learning and skills development	How many educational facilities were damaged by the wildfire?	Percentage of educational facilities damaged
37 – Learning and skills development	To what extent were normal school operations disrupted?	Average number of instructional days lost per student
38 – Learning and skills development	Were temporary or alternative education facilities provided?	Availability of temporary or alternative education facilities
39 – Learning and skills development	Were schools accessible after the wildfire?	Percentage of students with reliable access to schooling
40 – Learning and skills development	Did student enrolment change after the wildfire?	Percentage change in student enrolment (affected vs. neighbouring areas)
41 – Learning and skills development	Did student attendance change after the wildfire?	Percentage change in student attendance
42 – Learning and skills development	Did staffing levels in schools change after the wildfire?	Percentage change in student–teacher ratio
43 – Learning and skills development	Did average student academic performance change after the wildfire?	Percentage change in standardized exam performance
44 – Learning and skills development	Did student behavioural issues change following the wildfire?	Percentage change in reported behavioural incidents
45 – Learning and skills development	Did school disruption contribute to increased adolescent substance use?	Percentage change in adolescent substance use–related incidents
46 – Public safety	Did reported cases of sexual violence change following the wildfire?	Percentage change in police- or health-reported sexual violence cases
47 – Public safety	Did reported cases of domestic or intimate partner violence change following the wildfire?	Percentage change in police- or health-reported domestic violence cases

Source: Signal49 Research.

Appendix C

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**Canadian
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Here in Canada and overseas, the Red Cross stands ready to help people before, during and after a disaster. As a member of the International Red Cross and Red Crescent Movement – which is made up of the International Federation of Red Cross and Red Crescent Societies, the International Committee of the Red Cross and 191 national Red Cross and Red Crescent societies – the Canadian Red Cross is dedicated to helping people and communities in Canada and around the world in times of need, and supporting them in strengthening their resilience. The Canadian Red Cross is committed to improving recovery outcomes for those impacted by emergencies including recovering faster and with more resilience.

This report represents efforts to continue to learn from events and generate lessons that can be carried forward to other contexts.

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