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• (1535)

[Translation]

The Chair (Angelo Iacono (Alfred-Pellan, Lib.)): Good morning, everyone.

[English]

Today is meeting number 23 of the Standing Committee on Environment and Sustainable Development. This meeting is taking place in a hybrid format and is in public. For those attending in person, please follow the health and safety guidelines on the card found on your table to prevent audio or feedback incidents.

We have five study budgets to adopt, and I will leave five minutes at the end of the meeting for this.

[Translation]

The committee is resuming its study on protecting Canadian residents from extreme weather events.

[English]

This afternoon we are meeting with the following witnesses.

From the Canadian Real Estate Association, we have Janice Myers, chief executive officer, welcome; from the city of Grand Forks, we have Duncan Redfean, chief administrative officer, by video conference, welcome; and from the town of Princeton, we have Mayor Spencer Coyne, by video conference, welcome.

Witnesses, you have five minutes to make your opening remarks.

We'll start with Ms. Myers.

Janice Myers (Chief Executive Officer, Canadian Real Estate Association): Thank you.

Good afternoon, Mr. Chair and members of the committee. I'm Janice Myers, CEO of the Canadian Real Estate Association, which represents more than 160,000 realtors from coast to coast to coast, offering a unified voice for homeowners in every riding across this country.

For everyday Canadians, climate change isn't a percentage point or a bar graph. It is a devastating and increasingly common extreme weather event with real consequences. I'm appearing here not only in my professional capacity but also as someone who has lived experience.

From 2000 to 2014, our family lived in Kelowna, British Columbia. During that time, two major wildfires saw us welcome evacuees into our home. We experienced neighbourhood evacua-

tion alerts on three occasions, when we packed up our most precious belongings and stayed on alert, ready to flee. We watched helplessly from across Okanagan Lake as a fire raged down the mountain towards a home we had recently purchased and were to move into later on that month.

We've seen hailstorms in Calgary leave scars visible from space, and hurricanes redraw Atlantic Canada's coastlines, reaching so deeply into Quebec that they are fundamentally expanding our national risk map. In the west and across the Prairies, wildfires are no longer just seasonal threats. They are market disruptions that delay transactions, spike premiums and leave homebuyers and sellers financially frozen.

These impacts reach beyond property lines with smoke so thick that it covers Manitoba to Montreal, creating unsafe farm conditions and pushing local urban air quality to the worst in the world. Nationally, for every dollar covered by private insurance, the taxpayer is on the hook for three more in disaster relief and infrastructure repair.

As trusted advisers, realtors provide a unique window into the real-time intersection of climate risk and housing affordability, helping to illustrate how national trends affect housing budgets. One of our members told us about a buyer on Vancouver Island who almost lost out when an astronomical insurance quote threatened to kill their deal. Along the eastern coast, homeowners are facing 30% increases to maintain simple, basic seismic coverage, and earthquake insurance is often a coastal strata's largest expense. Realtors report a rising number of homeowners in high-risk flood and wildfire zones facing unexpected challenges in obtaining affordable coverage, even if their specific property was never affected. We've heard that *force majeure* clauses are now common, triggering delays of up to 60 days during extreme weather events and causing a domino effect on multiple families due to costs they can neither predict nor control.

It's estimated that, by 2030, 750,000 new homes could be built in high-risk flood and fire zones, pricing this new class of climate-vulnerable Canadians out of their own communities.

Mr. Chair, I sit before you this afternoon because this committee recognizes that climate risk is as much about people as it is about property, directly impacting safety, health and stability for Canadians. As realtors, our members are people experts, offering insights into the impact on Canadians and advice on where federal leadership can help families get ahead.

Canada must launch a national flood insurance program to provide a safety net for those in high-risk areas being denied coverage. Governments must also consider extending such a program to high-risk wildfire areas given their increased cost and severity. However, reliable safety nets depend on accessible hazard mapping, ensuring accurate risk assessment and an understanding of national exposure.

Beyond insurance, we need policies that empower homeowners to protect themselves. Resilience can and should be a shared investment. By offering tax incentives for resilient new builds, or consumer rebates for safety upgrades to older homes like metal roofs or back-flow valves, the government can help ensure that today's homes don't become tomorrow's disaster recovery efforts.

At CREA, we believe in opening doors to thriving futures for all, and that begins with a home that is affordable, safe and durable. Realtors are committed to being part of the solution, which is why CREA launched an optional certified green designation last year, which equips our members with expertise to help homeowners navigate the practical benefits of climate mitigation and secure their property.

- (1540)

We know that every dollar invested in adaptation today can save up to 15 in future recovery costs, and we understand the risk. Now we need continued federal resolve to invest in building resilience.

Thank you.

The Chair: Thank you very much, Ms. Myers.

The floor is yours, Mr. Redfearn.

Duncan Redfearn (Chief Administrative Officer, City of Grand Forks): Hello. My name is Duncan Redfearn. I am the chief administrative officer for the City of Grand Forks. I'd like to thank you for the opportunity to speak today. Mayor Baker and council send their greetings.

I would like to use this time to briefly talk about our experience, give our recommendations to the committee and provide some statistical data.

In May 2018 the City of Grand Forks, B.C., along with rural communities adjacent to both the Kettle and Granby rivers, experienced an unprecedented one-in-200-year flood event. Due to a higher-than-normal spring snowpack, a rapid transition from a cool spring to high temperatures, and a large regional rain event, the city suffered catastrophic flooding. This combination of unfavourable conditions was not only a serious risk to life safety; it also compromised city infrastructure, inundated neighbourhoods and caused substantial damage to both commercial and industrial properties.

In 2019 the city was awarded a disaster mitigation and adaptation fund grant in the amount of roughly \$50 million, comprised of \$20

million federally, \$30 million provincially and an additional city contribution of approximately \$5 million. Shortly after receiving the funding, the city commenced a flood mitigation program that centred around managed retreat, which, oversimplified, included substantial flood modelling, the acquisition of land and improvements, the construction of flood protection infrastructure and the return of land to the river, or flood plain naturalization.

As of 2026, the city has spent \$72 million. With this money, we have constructed 3,000 metres of flood protection infrastructure; purchased 90 properties, 70 of which had improvements, including houses; and returned 10 hectares back to the river. Overall, this money has been used to protect our major industrial partners and businesses, critical infrastructure and at-risk neighbourhoods from future events. Fundamentally, however, it has restored confidence in our community and provided for economic stability. Both the viability and the future of our community have been directly correlated to this program's success.

I'll move now to recommendations that are based on our experience. The most important is that annual funding and support be available for communities experiencing extreme weather events moving forward. We also recommend that, as part of this funding, the policy allows for funding to be front-loaded and eligible to be used for acquiring property; and that any acquisition of land incorporates an equitable compensation framework, such as pre-flood values, additional compensation, consideration of hardship and the cost for displaced homeowners to re-enter the same market. Where allocated for the acquisition of property, it can be used for both land and improvements, which was not the case for us. Flexibility in scope is integral, as are cost centres and grant-stacking over the duration of the program. Finally, we recommend that funding be available to support the development of community capacity also, which could include project management, financial management, land use and planning, and permitting.

I can provide some rough statistics to help provide additional context. Before the flood mitigation program, in a one-in-200-year event, around 800 people would require evacuation. After the program, that number has been reduced to approximately 250. We've protected \$194 million in assessed value, comprised of 175 residential buildings along with 108 commercial, industrial and utility structures. Including 2018, Grand Forks has experienced four flooding events equal to or greater than a one-in-10-year flood.

In addition, the total program cost increased to \$72 million over the seven-year program. In order to finish our program, the province provided an additional \$12 million through grant-stacking. The city contributed another \$4 million over and above the first \$5 million. As a result of additional compensation and hardship formulas, the city did pay an additional \$2.3 million, but we achieved 95% voluntary acquisition. To provide some perspective, the City of Grand Forks requisitions a little over \$4 million annually. Typically, we manage a little over \$12 million as our annual budget.

I could go on, but I'll stop here. I'd be happy to answer any questions you may have.

Thank you.

The Chair: Thank you, Mr. Redfearn.

The floor is yours for five minutes, Mr. Coyne.

Spencer Coyne (Mayor, Town of Princeton): Thank you.

[Witness spoke in Nsyilxcn and provided the following text:]

way' xast š xŀ xšalt isk'ist Spencer Coyne.

[English]

Hello. I'm the mayor of Princeton, B.C. Thank you for having me here today to speak about extreme weather events, something our community and our valley are very intimately familiar with.

I want to start by saying that there's no point in pointing fingers. We've all inherited the situation, and we all have to be part of the solution.

We have heard that we need to stop allowing people to build in flood plains or in interface areas. This can't be our answer. It can be part of the solution, but not the answer. There are best practices that can be used to minimize the impact of the increasing frequency of extreme weather events, and local governments are working on them.

We are changing building practices and employing FireSmart principles. For example, the Princeton FireSmart team has delivered 634 wildfire hazard assessments for homes, has removed almost two million pounds of wildfire fuels in the community and has provided tens of thousands of dollars in rebates, helping community members reduce insurance premiums.

We have changed building practices to include a FireSmart development permit. In flood areas, we're requiring builders to construct to "get wet" while protecting critical systems and residential space, minimizing the impacts on people.

The 2021 atmospheric river event that put our community in the international spotlight had a direct economic impact on the local business community, resulting in over \$13 million in losses, over half a million dollars in lost wages and an estimated \$3.4 million in future losses. This was on top of the loss of clean drinking water for the community for three years and approximately \$13 million in losses to the municipality in the form of infrastructure and operational capacity.

Local and regional governments across the country are working collectively to support one another in the face of the changing envi-

ronment. Although we have support from the Province of B.C., we still lack national coordination. We need a national program to bring resources and funding to the table.

The sheer volume and intensity of extreme weather events are taxing local, regional, provincial and first nations systems. In British Columbia, we go from spring freshet to drought and from fire and heat to atmospheric river season like we used to go from winter to spring and from summer to fall. Changing weather systems are affecting forestry, tourism, agriculture, transportation and every other sector of the Canadian economy. We cannot continue to do this alone. It is bigger than our town, our regional district and our province. These are national issues that need an "all hands on deck" solution to minimize the ongoing negative impacts on all of us.

I do applaud the changes to the DFAA to build back better, but we still lack a dedicated funding model to help rebuild and to bring communities like Princeton and Merritt back on the same playing field as the rest of the nation when competing for funding like DMAF. The federal government can lead by having a dedicated fund outside of DFAA and DMAF to help communities get back on their feet.

We need an all-hazards guaranteed insurance program in Canada. Yes, only 10% of Canadians may be unable to get flood insurance, but that 10% is now being joined by our neighbours in the Thompson-Nicola region, who are now being denied fire insurance because of the high risk of wildfires. Will crop insurance be next? How many more will join that 10% as things get worse?

We need to look for natural solutions where possible, and we need a relocation program that includes insurance companies, that keeps neighbourhoods together and that ensures that Canadians do not lose their equity and retirement. As I said earlier, we inherited the reality we are in. We can look to the past, though, and we can look to the teachings of our elders and knowledge-keepers as well as western science and engineering for solutions.

I caution that, without local government at the table as a full partner, looking only to senior levels of government to try to legislate our way out of the situation will not work. At the local government level, we are doing hard work every day, and we are developing place-based solutions informed by experience, which help our communities remain together, heal from the trauma we have experienced and move forward.

The table needs to include more than just government, though. We need first nations, industry, business, non-profits and others who can provide valuable input as we move forward. We do not need to recreate the good work that's been done across the country; we just need to learn from it and adapt.

[Witness spoke in Nsyilxcn and provided the following text:]

way' limlɛmt

[English]

Thank you.

• (1545)

The Chair: Thank you, Mr. Coyne.

I'll start with the Conservative Party.

The floor is yours, Ms. Anstey, for six minutes.

Carol Anstey (Long Range Mountains, CPC): Thank you.

Thank you to the witnesses for being here today.

To the representative from CREA, which I'm very familiar with, coming from a real estate background as a real estate broker myself, I'm really glad that you're here, because your members are people in the community who know the areas where they work and make a living.

This has been a priority of the government for quite some time—since 2017. I'm curious about how long they have they been engaged with you and in what capacity.

• (1550)

Janice Myers: I've been with the organization for two years, so my knowledge in that two years is limited. I believe this is the first time we've been asked to testify, and we really appreciate the invitation.

Carol Anstey: Okay. Excellent.

I know you're very involved with your members, who are brokers and agents. I would like to give you an opportunity, at a grass-roots level, to tell us what you're hearing from your membership, if you could expand on that a bit.

Janice Myers: Thank you.

We celebrated our 40th anniversary of our political action committee days, when we have realtors from across the country meet with members of Parliament, mostly talking about the housing affordability crisis.

At the end of that committee meeting and the days together, we asked our committee what they were most concerned about and what kept them up at night. They said climate risk and the issues their clients are experiencing right now. They're having more difficulty finding insurance, and deals are being compromised or held up because there is no insurance. There is all sorts of anecdotal evidence that keeps them very concerned.

Not only are we in an affordability crisis; we are also in a climate crisis that is affecting people's ability to have safe, affordable and secure housing.

Carol Anstey: On that point, it's also important to note that without insurance, you can't get financing for properties. It's very closely tied to deals being put together.

Do you have statistical data on how many deals fall apart as a result of not being able to put insurance in place or the consumer realizing that the premiums are so high that they're not able to get affordable insurance?

Janice Myers: You're quite right. Most deals are subject to the ability to get financing and find insurance. We do not have national data on that, and I think it's something we will consider tracking for sure. Anecdotally, as I say, it is something that's been brought to the attention of the national association to get more involved in.

Carol Anstey: I want to shift gears for a second, because one of the other things they're attempting to achieve is a national mapping system. I understand the spirit of this, but the other side of it is that all agents have a duty to disclose whatever information they have on a property. Typically, what we encourage our agents to do is to approach municipalities to get that information.

I represent a part of the country that's quite rural. My concern with a national mapping system is accuracy and the disclosure requirement. You don't want incorrect information being passed on. I would like you to speak to that, as somebody who is in the industry and very familiar with both of those concepts.

Janice Myers: Due diligence is what a realtor absolutely needs to do on behalf of their clients. They're very aware and do a lot of research to make sure that they understand the environment their clients are purchasing in.

Part of the problem with data mapping is a lack of coordination and cross-country data. That's exactly why one of the solutions needed is the updated flood and risk mapping. A smart climate resilience strategy focuses on protecting existing homeowners while mitigating future risk.

That's where I'll leave it. You're quite right. We don't have enough accurate mapping, and it is changing all the time.

Carol Anstey: Would you agree that at the municipal level, for the people who are actually living in these communities, it's very important that this information comes from them? My concern is that there are risks once it goes into a national platform, and that some of this information might not be completely accurate in some of the smaller areas.

Janice Myers: Absolutely. I agree with that.

Carol Anstey: We had hurricane Fiona, which came through my riding, and a lot of people actually lost their homes completely. Could you speak to this from a national perspective? It put immense pressure on the market because people were displaced, and then they were looking for other properties because they couldn't live in their properties anymore.

Is this another pressure adding another layer of context? Could you speak to this?

• (1555)

Janice Myers: Yes, whenever there is a significant climate event, all of those things happen. There are people like us. We found ourselves concerned about whether we would even be able to buy the property that the fire was raging towards.

Basically, every single time there is a major fire or any sort of climate event, all of those things happen. You can't find homes. It affects the entire market, so, yes.

The Chair: Thank you.

Next, we have Mr. Fanjoy for six minutes.

Bruce Fanjoy (Carleton, Lib.): Thank you, witnesses.

Mayor Coyne, I'd like to start with you. You painted a very challenging picture of what it's like dealing with extreme weather events. I remember the first time I heard the term atmospheric river, and I thought, "How can any community prepare itself to deal with water in such volumes?"

As you look back on the experiences of Princeton, what can you tell us about steps that can be taken moving forward to make the community and other communities more resilient?

Spencer Coyne: Diking to start with; that's our biggest challenge right now. What do we do with the river? We've manufactured a river that's channelized over the last century. As I said earlier in my statements, it's not our fault. We weren't here when it was happening.

The channelization has changed the way the river flows. We look at historical photographs and we see where the river used to sit. We have to look back to nature-based solutions. That's a big part of it. Flood plain mapping is a big one. We just spent \$100,000 on flood plain mapping after spending half a million dollars on flood plain mapping. We just had another atmospheric river this past winter. The numbers that we have are probably not accurate anymore.

It really does come down to how we get the funds to be able to do things and still keep communities together. A big part of it is keeping communities together as we move forward.

Bruce Fanjoy: You mentioned that one of the extreme weather events knocked the water supply out for over three years. Perhaps you could elaborate on that, because it would seem to me that fresh water is something that you need to come back right away.

Spencer Coyne: We have three main wells in our community that feed the entire community. Two of them were overtaken by the river and as a result, we had to run a boil water advisory. We were able to isolate part of the system, so that the third well could keep that part of the community in fresh water. That was a blessing, because we were able to set up a water filling station. Other than that, we had to rebuild the entire water infrastructure in a different spot, safe from future flooding. Right now, we're undergoing a \$6-million project on our last remaining well to make sure it's also flood-proof.

Overall, we'll be close to \$10 million by the time all is said and done on that.

Bruce Fanjoy: Thank you.

Ms. Myers, what can developers do to build more resilient communities?

Janice Myers: What can developers do? I'm not going to give much advice to developers, except that I do believe we need to be using fire-resistant material to ensure that communities are built with the resistance to withstand fires. For flooding, I'm not sure what can be done and what the mitigation would be for that. Certainly, regarding fires, there are lots of mitigation techniques and the types of materials are very important when you're building.

Bruce Fanjoy: Thank you.

I'd like you to elaborate on the Canadian certified green representative certification program. What does that mean in practical terms and how is it being received by both realtors and homebuyers?

• (1600)

Janice Myers: It's a certification program for our member realtors. I don't have the numbers at my fingertips as to how many have taken it in the last year. There's a fair amount of interest and that is why we developed it. It's designed to help realtors understand how to help their clients who might be retrofitting their homes for better resilience or who simply want to understand the impacts of climate change.

I don't have the contents of the course in front of me, but anybody who's gone through it has highly rated it.

Bruce Fanjoy: Thank you.

Mr. Redfearn, every disaster brings its lessons. Knowing what you know now and what the community knows now, are there things you would have done differently, that the community would have done differently? Also, what can be done to anticipate and prepare for the next event?

Duncan Redfearn: I think, in particular, it's planning and understanding those risks within your community—the land use planning, in particular. It's also understanding your flood mapping and that every property is impacted differently. Sometimes it's erosion, sometimes it's surface water and sometimes it's groundwater infrastructure.

We've learned so many lessons throughout our experience. Also, after having four one-in-10-year events, there's a certain amount of post-traumatic stress in some areas of the community as well.

I think it's that planning aspect of it and just understanding how the water moves in that collaboration with your regional partners and other local governments.

The Chair: Thank you very much.

[Translation]

Mr. Bonin, you have the floor for six minutes.

Patrick Bonin (Repentigny, BQ): Thank you, Mr. Chair.

Ms. Myers, to your knowledge, are there any co-insurance programs, here or anywhere in the world, where the government covers a portion of the home insurance premium, which would otherwise be too high for people to afford?

Janice Myers: Thank you for your question.

[English]

No, I'm not aware of that. I would say it's probably similar to an insurance program that the CMHC offers to mortgagees, so I think it has some very interesting possibilities.

[Translation]

Patrick Bonin: I believe you said no earlier, but I'll ask you the question anyway.

To your knowledge, are there any figures on the number of residences that insurers are no longer insuring? In Quebec, for example, some homes are affected by new flood zone maps.

Do you have any data on the percentage of homes that are no longer insurable?

[English]

Janice Myers: That's a very good question. I'm not aware of anything that can help, other than private insurance stepping in. There are not any other programs that I'm aware of.

• (1605)

[Translation]

Patrick Bonin: You mentioned resilient homes. There's a program—I'll try to pronounce it properly—I believe it's Build Canada Homes. That program is now providing funding.

Do you think there should be criteria to ensure that homes are more resilient before granting funding? For example, should they have to be greener thanks to better insulation from extreme heat and cold?

[English]

Janice Myers: Are you speaking about Build Canada Homes and the non-market housing? Yes, I believe that kind of modular housing that would not only speed up construction but also do it with resilient materials is likely a really great path forward. I don't know if they plan on doing that, but I would expect this to be some of the criteria, for sure.

[Translation]

Patrick Bonin: Mr. Redfearn, I think you talked about how difficult and challenging it can be to get funding when a catastrophic event occurs.

Can you expand on that?

In your opinion, how can more funding be made available, particularly by municipalities, in the event of a disaster?

[English]

Duncan Redfearn: I spoke to eligibility in terms of the disaster mitigation and adaptation fund. The city fortunately has a number of revenue sources over and above taxation, including an electrical

utility, which allowed us to build up some strong reserves in anticipation of these projects.

The \$9 million that we've invested in this program so far for the City of Grand Forks is two years of taxation. It is fairly substantial and took careful planning.

At one point through our program, we were informed that improvements would not be eligible. The city ended up spending \$2.9 million on the purchase of improvements on the 90 properties within the flood plain identified for acquisition.

[Translation]

Patrick Bonin: I have some more questions about that for you, Mr. Coyne.

You said that there are no guaranteed funds for insurance and that there should be.

What do you think that would look like?

[English]

Spencer Coyne: Thank you.

That's a good question. You were asking earlier about a co-insurance program. We need some sort of national program where we all pay into it, kind of like the DFAA but for specific things like this, where the homeowner can pay into it and participate. I think that's probably the better answer than just expecting the government to pay for it.

I know that in the United States you can buy flood insurance. They have a national program. It started because of hurricanes and whatnot. I think something similar to that might be the answer, because more communities, especially out here in B.C., are being denied insurance because of natural disasters and extreme weather.

[Translation]

Patrick Bonin: I'll go back to you, Ms. Myers.

You mentioned challenges around mapping, which is not updated.

Is it possible that some provinces or territories are more advanced than others in this regard?

I believe the mapping was redone in Quebec, so one of the challenges is to ensure that the other provinces do it as well. I don't imagine the federal government would ask the province to redo its mapping if it has already done it.

Are inequalities among the provinces part of those challenges?

[English]

Janice Myers: I can't say for sure, but I can say that there is not consistent mapping across Canada. That is one of the things that needs to be tackled, I think, so that we understand the risk across Canada and how the risk is changing.

The Chair: Thank you, Ms. Myers.

Mr. Bexte, the floor is yours for five minutes.

• (1610)

David Bexte (Bow River, CPC): Thank you, Chair.

Thank you very much, witnesses, for being here today. I really appreciate your time and your views on the circumstances.

Like some other members of the committee, I remember the first time that I heard the term “atmospheric river”. Then I recalled that it used to be called the “Pineapple Express”. It’s been here for a very long time.

I’m going to take a look at this issue a bit from the point of view of the taxpayer. I don’t think it’s very efficient for taxpayers to be... Let me back up a bit. Federal disaster recovery programs happen after the fact, after something has already happened, and that is not an optimum circumstance.

We could speak to federal insurance programs that would co-pay or participate with homebuyers and municipalities to mitigate, but again, that’s after the fact, and that’s still not optimum. I’m wondering about what disaster mitigation or adaptation mechanisms are most effective and what we should look at before the fact.

Mr. Coyne, could you tell me to what extent urban design aggravates circumstances and what we could do better compared to the circumstances we have on the ground today?

Spencer Coyne: I could go on all day about that one. There’s a lot we can do.

Unfortunately, historically, we built our homes in flood plains. Our communities are based where the water is, and that is a big part of the problem we’re facing. We build them here. We also [*Technical difficulty—Editor*] with fire, especially in rural British Columbia.

There are ways to deal with that. Like I said earlier, we can look at what we’ve done historically and try to correct that through nature-based solutions. We can look to Western science as well as traditional knowledge. We can mitigate a lot of that, but we can also do that through our zoning and through the way we build.

I mentioned earlier, in my speech, that we are talking about building to “get wet”. We allow you to build above the flood plain, but the garage for your car can be in the flood plain. You can still have your house there, but all your electrical and mechanical have to be above the flood plain. This allows you to continue to live where your house is, because we have no program to buy people out. Grand Forks was one of the few that were able to get secured funding to buy properties. We’ve had zero luck even having that discussion, to this point.

David Bexte: Thank you, Mayor Coyne.

That leads me to another question. You stated that we build on flood plains. I live in southern Alberta, where we had the unfortunate, catastrophic weather event in 2013 and the floods. One of the towns most significantly affected is High River. The irony is not lost on me that this town has been called High River for a very long time. The river, indeed, did get very high.

I’m wondering where responsibility lies for mitigation or indemnification among municipalities and developers choosing to develop in flood plains or flood-prone areas. The rest of the country backstops with disaster recovery programs, but good choices in the first place would result in a better outcome.

You spoke to that a bit. Could you expand on it somewhat?

Spencer Coyne: If I could go back to 1860 and tell everybody not to build where we did, I definitely would.

David Bexte: That’s a good idea.

Spencer Coyne: Unfortunately, that’s not an option now, and moving my entire community—and it is almost my entire community—is also not an option right now. We have nowhere to go except up a mountain.

The onus is on all of us. It has to be an all-of-us solution. I see that we’re running out of time, but I think builders, property owners and government at all levels have to work together to find that solution.

David Bexte: Ongoing zoning is still happening today—maybe not in your community but in communities across the country. Developers are building on these areas, which have been zoned by municipalities and provinces to allow that development.

It’s almost negligent.

Spencer Coyne: You have to balance the property owner’s equity with what we do and how we build it. I think that’s where the struggle comes from, especially when it’s all left up to the local government. To be honest, we go to the grocery store, and those people are going to get us. It’s a real challenge. I understand that.

• (1615)

David Bexte: Thank you.

The Chair: The floor is yours, Mr. Grant, for five minutes.

Wade Grant (Vancouver Quadra, Lib.): Thank you, Mr. Chair.

Thank you, witnesses.

Welcome, Mr. Falk and Monsieur Lavoie. Thank you for being here today.

I want to start with Ms. Myers and talk about climate adaptation and mitigation.

What current steps is the government taking to support the real estate sector?

Janice Myers: None come to mind off the top of my head.

Wade Grant: Having said that, what could the government do?

Janice Myers: What we have recommended is a national insurance program that we think could definitely help as a backstop for private insurance.

We also think there should be incentives for people to take action to prepare their properties against fire, particularly. There are lots of things that can be done in that regard. Those kinds of programs would certainly help. Putting on a metal roof and those sorts of things are very costly, but if there are rebates or the ability for people to take action, as is recommended, they would.

Wade Grant: How much is long-term resilience becoming more of a factor for homeowners and homebuyers as they choose a home they want to take care of?

Janice Myers: I don't have specific data on that, but I would say, from personal experience thinking about going back to the Okanagan to retire someday, it certainly gives me pause. I'm thinking about the type of home I would look at that would have some of those building materials that could protect it from a fire.

Wade Grant: Okay.

I want to talk to Mr. Redfearn.

I have been to Grand Forks. I drove through there to bring my kids to Christina Lake, which is a beautiful part of our province, so I know how beautiful and resilient your community is, watching from afar in my community.

I know how resilient you are. What are some of the successes you've seen with your community and community members in rebuilding and becoming more resilient as you move forward through these many unfortunate circumstances?

Duncan Redfearn: I think number one is the realization we couldn't buy all of the properties or we couldn't remove all of the properties from our community. We have our mill and we have our insulation plant with 350 employees right in the centre of some of the areas that flood, so it's the realization it needs to be a managed-retreat approach that balances some of this planning, acquisition and restoring land, our 10 acres, back to the rivers.

We see individuals in our community also taking it upon themselves. We flood primarily, and we've also had some forest fires and people are becoming more aware, although through our planning department we still have to explain to people what flood plains are and that there are flood construction levels and we need qualified professionals. It's still challenging.

Wade Grant: Thank you.

Mayor Coyne, I know you're a member of the Upper Similkameen Indian Band. I love the picture behind you. You may know that I'm from the Musqueam First Nation on the coast of British Columbia. I'm also on a flood plain. Say hello to Chief Jacobsen, if you see her. She's a friend of mine.

You talked about natural education and indigenous knowledge. How have you been incorporating that, and what kind of successes are you seeing of that nature?

Spencer Coyne: I'll start by saying we have not seen a lot of success. A lot of our rules are based around not allowing that stuff to actually happen. In between our dike and our river, we're supposed to have everything cleared out. We're not allowed to plant

willows and cottonwoods back that help absorb that water. That's been one of the biggest challenges for me: trying to incorporate into a western system those things we know are there to help with the floods.

On the forest fire part, we're looking at thinning, bringing back cultural burns and how to utilize those things to minimize the buildup on the forest floor.

There's been a little bit more success with the forestry part, but the flooding part has been a real challenge because of the idea that you're not allowed to have stuff between the river and the top of your dike.

• (1620)

Wade Grant: Very quickly, Mayor Coyne, your town is very important to a lot of people who go for recreational use. How has this impacted wildlife and other things in your territory?

Spencer Coyne: We've seen a huge change in the way our ungulates are moving around, especially our elk herds, with the forest fires and whatnot, and it's adding extra pressure, especially during hunting season, when we have droves of people coming up from the Lower Mainland, and then you've had massive burn-offs.

Wade Grant: Thank you.

The Chair: Thank you, gentlemen.

[*Translation*]

Mr. Bonin, you have the floor for two and a half minutes.

Patrick Bonin: Thank you, Mr. Chair.

We are fortunate to have a mayor with us today.

I would therefore like to ask the Mayor of Princeton my next question.

In the federal government's latest 2025 budget, there is no additional money set aside for climate change adaptation, per se.

In your opinion, is not having any additional money this year a problem?

Do you think this lack of support from the federal government might generate additional costs and losses?

[*English*]

Spencer Coyne: It is a major problem for me. That's why I'm part of the Climate Caucus and the Elbows Up for Climate group. We're trying to push for that climate adaptation funding for municipalities across this country.

My town is 3,000 people. My annual budget is about \$4 million in taxation. I can't do this alone. I need support from the federal and provincial governments, but we all need to be supporting each other on this, and I cannot stress that enough. You cannot expect small rural communities to deal with these things on our own. We're the front line of these massive events and we're also the economic driver of the country. I have a mine and a mill. We have more jobs than we have homes and people for. We can't continue to expect to survive if we don't have some sort of adaptation and mitigation program to help us.

[Translation]

Patrick Bonin: Do you think the first thing the federal government should do is inject money so municipalities can manage things within their own jurisdiction?

Would that be the most pressing need?

[English]

Spencer Coyne: I think that's a big part of it. As I said in my opening comment, I don't think this can be legislated. It has to be place-based in a lot of cases. Grand Forks' situation and the way that they're mitigating it is not going to be the same for my community, and the sooner we understand that there's no silver bullet here, I think the better we'll be.

We have experts, people who know what they're doing, and we're working on this every day with or without the help of the federal government or the provincial government. We're doing the work now. We just need support financially and a little bit of coordination from above to make sure that all the resources end up where they need to be.

[Translation]

The Chair: Thank you, gentlemen.

[English]

Mr. Ross, the floor is yours for five minutes.

Ellis Ross (Skeena—Bulkley Valley, CPC): Thank you.

Thank you to the witnesses for joining us here today. It's an interesting conversation.

I'll talk to the mayor of Princeton in terms of some of the comments that were made talking about nature-based solutions for flooding as well as possible infrastructure improvements like diking. I do agree that the solutions should be regionally based and community based, but that is not how the legislation works.

I've tried a number of times in my riding to help residential properties mitigate and remediate some damage from flooding but, to be clear, when it comes to properties in my riding especially, the priority is not residential use when it comes to diking or flooding. The priority is salmon, for example, and it's going to take a lot of time to change that. That's not mentioning Environment Canada's legislation and regulations and not mentioning provincial jurisdictions.

I do agree that this has to be all hands-on to talk about this, but it's going to have to be a really strong political and coordinated approach to convince government—any government—to say that, yes, we have to start prioritizing residential use versus, say, what's best for salmon.

Has the mayor come across any conversation in that context?

• (1625)

Spencer Coyne: A little bit. Thank you for that question, because we're not on a salmon-bearing river, but we are on part of the Columbia River system. There are complexities down the river as there are dealing with any river, especially in British Columbia. They're all subject to federal and international rules.

I think the answer is that we all have to sit down at the same table and take off whatever hat we're wearing and just remember that we're all people and we all represent the same people at the end of the day. Forget about what level of government you come from and talk about what's best for people and the land that we're dealing with. I think that's the big breakdown.

Ellis Ross: Yes and, believe me, I've tried to have that conversation. I was a part of a leadership race there a few years ago, and I toured the Abbotsford flooding and passed through Princeton. I was there during the forest fires as well.

I'm glad you brought up the Columbia River because, when I toured Abbotsford, I didn't know that it was an international issue. I think that explains the scope of the issues that we're facing in terms of a disaster, in terms of mitigation and remediation.

As the mayor of Princeton, have you heard any word saying that there are international obligations in terms of the conversations being had with the United States, in terms of flooding? I know it's not your area, but the Columbia River is the opening. Is there a commitment from the government to talk about international obligations in terms of flooding to areas such as Abbotsford?

Spencer Coyne: Not that I've heard. Speaking with the mayor of Abbotsford, who I believe is in Ottawa right now, they were very frustrated with the federal government and the fact that they weren't, at the time when we met last year, meeting with the rest of the international committee on their river system. I think that just shows the breakdown in the communication and the coordination between all levels of government right now.

Ellis Ross: The only reason I bring it up is that there may be an opportunity to talk about flood mitigation, if CUSMA is actually torn up and we start to talk about a bilateral agreement with the United States.

I'm just going to throw this out there: In terms of the nature-based solutions, I've heard conversations about how forestry management plans can help mitigate flood potential in terms of the erosion that comes after the Pineapple Express, but I haven't really seen that.

In terms of the jurisdiction, it seems to me that the jurisdiction around forestry management is more provincial. Is there any room for the federal government to step in and say that we need better forestry management that protects our citizens and residents from disasters?

Spencer Coyne: That's a hard question. I don't know. A lot of that has to do with the relations right now, especially in British Columbia....

Sorry, we're out of time.

[*Translation*]

The Chair: Mr. St-Pierre, you have the floor for five minutes.

Eric St-Pierre (Honoré-Mercier, Lib.): Thank you, Mr. Chair.

[*English*]

It's worth pointing out that our government recently introduced the build communities strong fund. In budget 2025, about \$51 billion was allocated for regional projects that would adapt to climate change.

I just wanted to mention that this is quite important to me because I hear about floods from residents in my riding. Unlike my colleague from British Columbia, I have a more urban riding. I have Rivière-des-Prairies and Anjou. Last summer, there was extensive flooding in Anjou. A lot of homeowners who normally rent out their basements were no longer insured or they decided that it was no longer relevant for them to rent out their basement units.

I mention this because it's also tied to the issue of affordability. Residents in my riding are having a hard time finding housing. What I'm hearing from residents is that the flooding situation is exacerbating the housing crisis. At least that's what I'm seeing on the ground. A lot of the blame is going toward local elected officials, so I'm seeing those impacts directly in my riding.

Ms. Myers, can you provide this committee with any reports that demonstrate the increase of housing costs linked to floods or anything around adaptation to climate change?

• (1630)

Janice Myers: We do not have anything that I'm aware of, but if we do, I'll make sure that we get it to the clerk for you. However, I'm not aware of anything off the top of my head.

Eric St-Pierre: I appreciate that you've been at CREA for two years, as well.

Can you speak to the impact on home prices, generally speaking, in terms of floods or adapting to climate change? What's been the impact across Canada?

Janice Myers: It's safe to say that consumer perception of risk is rising as flooding and wildfires are becoming more common and expanding their reach and intensity. Homeowners living in those high-risk areas are facing a steep devaluation of their properties, not just from the reputation risk and physical damages, but also from the lack of affordable or attainable home insurance.

We see insurers blacklisting entire postal codes and refusing to underwrite any new mortgages. This potentially freezes local markets, stripping Canadians of their home equity. Depending on the

situation, yes, it devalues properties. It creates risk for longer-term sustainability of household finance, as people look to take their asset that they have invested in and find that, at the end of the day, it's not going to achieve their financial goals.

Eric St-Pierre: Are the increased catastrophes we're witnessing with adapting to climate change generally increasing insurance costs for some of your clients or some of the folks you work with? Can you speak to the rising cost of insurance and how that's affecting some of your clients?

Janice Myers: We're hearing that insurance quotes are getting astronomical. Depending on where you start, a 30% increase is significant. More concerning is that even in the areas where your property hasn't even specifically been affected, but it's in a fire zone, insurance rates have gone up significantly anyway.

It depends on what the risk is, but I'll say that it's significant. It's a cost that you do not want homeowners saying they can't afford because then they're at even higher risk.

Eric St-Pierre: Great, thank you.

Mayor Coyne, thanks for joining us today.

You mentioned that the costs to folks in your community were somewhere around, I believe, \$13 million. Can you comment a little bit on who's paying for some of the costs around catastrophic events and some of the floods that you mentioned earlier?

Spencer Coyne: The initial cost, the \$13 million, was a loss to the business community. That came out of their pockets. That came directly out of our economy.

The roughly \$13 million in losses to the municipality was funded through DFA, insurance and taxation, so again, it's coming off the backs of the taxpayers.

Just to your point on the insurance, though, as an example, I have an email from somebody who said that their insurance used to be \$3,500. This last year, it was \$72,000.

Eric St-Pierre: Thank you.

The Chair: I'd like to thank the witnesses for their presence and testimony—very enriching.

Bruce Fanjoy: I have a point of order.

Can we just clarify that last number? Was it \$72,000 or \$7,200? There's a big difference, and I'd like the record to reflect what it was.

Spencer Coyne: It was \$7,200. I'm sorry.

The Chair: Thank you very much.

I would like to thank the witnesses for their testimony today. The witnesses are now excused.

Thank you.

I shall suspend the meeting for a few minutes while we change witness panels.

• (1635) _____ (Pause) _____

• (1640)

[*Translation*]

The Chair: I call the meeting back to order.

The committee is resuming its study on protecting Canadian residents from extreme weather events.

[*English*]

This afternoon, we are meeting with the following witnesses.

From Investors for Paris Compliance, we have Ms. Kiera Taylor, a senior policy analyst.

[*Translation*]

We also have Alain Bourque, executive director of Ouranos.

[*English*]

Ms. Taylor, you have five minutes.

Thank you very much. Go ahead. The floor is yours for five minutes.

Kiera Taylor (Senior Policy Analyst, Investors for Paris Compliance): Good afternoon. Thank you for inviting me to speak.

My name is Kiera Taylor, and I work for Investors for Paris Compliance.

Relevant to the mandate of this committee, we recently released a report entitled “Climate Damages & Canada’s Looming Home Insurance Crisis: Who Pays?” It is available in English and French. As we know, extreme weather events are becoming more frequent and severe, causing tens of billions in property damage. Unfortunately, this trend will only get worse and those costs will mount.

That brings us to the central question before Parliament: Who pays for this damage?

Right now, the answer is Canadian households and taxpayers, hitting Canadians in the pocketbook twice over. As members of Parliament, you see the latter in the growing budgets for disaster management and relief, as well as in new calls for federal flood programs. Households are experiencing sharply rising insurance costs. Average home insurance premiums have risen by 45% in the past six years, with increases of 300% in some high-risk regions. At the same time, coverage is being reduced and deductibles raised. Ten per cent of households have no access to affordable flood insurance.

The reality is that the majority of costs due to extreme weather are uninsured. Thousands of households are already turning to crowdfunding to pay catastrophe bills, and just under half of high-

risk Canadian household debt is concentrated in areas with high physical climate risk.

The federal government routinely steps in to assist provinces with disaster recovery. In 2021, Ottawa provided \$5 billion for recovery costs in B.C., and disaster financial assistance arrangements have had to be restructured. Meanwhile, wildfire suppression costs are now regularly exceeding \$1 billion per year. On top of this accelerating spending, the insurance industry is looking for further expenditures on adaptation and resilience.

To be clear, we support increased investments in resilience and adaptation, but the question that continues to be avoided is, who should pay for these expenditures?

The answer must be that we need cost recovery from those helping to cause the damage in the first place. Decades ago, we came to a similar conclusion on the issue of tobacco. Not only were individual Canadians being financially devastated by tobacco-related diseases but this was also a huge burden on our health care budgets. Court cases ensued to hold tobacco companies liable for these costs. Ultimately, provincial governments stepped in to formalize cost recovery. Governments concluded that when private actors profit while imposing massive public harm, cost recovery is appropriate. We reached the same conclusion recently with opioids.

Today, climate science is clear regarding what is causing increased extreme weather and property damage, and attribution science can apportion these costs to specific companies that are profiting while imposing public harm.

There are a few viable pathways for cost recovery already being used internationally.

First, insurers can exercise their subrogation rights—the standard legal right to recover losses from parties that cause harm. In California, insurers recovered \$11 billion from the utility responsible for a major wildfire.

Second, governments can formalize cost recovery through legislation, as was done with tobacco. Both New York and Vermont have enacted climate-damage funding legislation requiring high-emitting companies to pay for disaster costs.

Third, litigation by individuals and governments is already under way. Homeowners in Washington state are currently suing emitters for increased home insurance costs. The legal feasibility is maturing, as 25 U.S. jurisdictions are pursuing cost-recovery actions and a German court has affirmed that corporate actors can be held liable for their emissions. The Canadian government needs to join other jurisdictions in getting ahead of the inevitable litigation that is coming. Federal cost recovery from major global polluters can be used to compensate victims, invest in adaptation and resilience, and stabilize the home insurance system so that it remains affordable for Canadians.

Tinkering around the margins of this issue is not going to solve the problem. It is projected that losses in Canada will reach \$100 billion by 2050. This may break our insurance system, and homeowners and taxpayers do not have the capacity to shoulder the cost.

We keep hearing from politicians about building Canada strong. Cost recovery from polluters is a key way to do so.

Thank you.

• (1645)

The Chair: Thank you very much.

[*Translation*]

Mr. Bourque, you have the floor for five minutes.

Alain Bourque (Executive Director, Ouranos): Thank you for inviting me to be with you today on behalf of Ouranos.

Ouranos is a regional climatology and climate change adaptation applied research consortium. It's a non-profit organization funded by the federal government, the Government of Quebec, municipal partners, Hydro-Québec, Ontario Power Generation, Manitoba Hydro, Rio Tinto and a number of partner universities.

For the past 25 years, we have advanced the science of climate change and adaptation, which is learning to live with climate change and with new-normal weather patterns.

I have five messages for you.

First, the science is clear: Climate change is generating significant increases in the frequency, intensity, duration and scale of weather events and several types of extreme weather events in all parts of Canada. This trend will continue until global net zero is achieved. What this means is that there are two ways to address the problem. First, reduce greenhouse gas emissions. Second, learn to live with the unavoidable impacts of climate change.

Second, Canada is not prepared to deal with all of the climate change risks and repercussions, which are already very costly. You've probably already heard that insurable damages totalled \$9.2 billion in 2024. That's about \$270 per Canadian. In addition, the Canadian Climate Institute has already done a number of studies showing that GDP will be negatively affected in the coming years. Things are clearly getting worse. Several studies have shown that every dollar invested in proper adaptation mitigates impact and generates between \$13 and \$15 in benefits. In other words, investing in adaptation is a good idea.

Third, we must learn to better manage risks in the context of climate change. Dealing with extreme weather events is not just about getting better at managing disasters when they happen. It is about being proactive and taking preventive action through medium and long-term risk reduction and game-changing public policies. I got here a little early, so I heard people talk about things like land use planning to avoid building in risky areas, diversifying forest composition to reduce the risk of forest fires and building codes that take not just historical climate data into account, but also future climate projections. All of these things will help us deal with increased extreme weather events.

Fourth, adaptation and risk reduction are a shared responsibility. Everyone has a role to play: federal, provincial and municipal governments, the private sector, indigenous communities and, of course, individuals. However, individuals are not going to solve all the problems. Everyone has to work together. Climate change adaptation in any field can only happen when all stakeholders work together and share constructive leadership.

Fifth, the good news is that there's quite a bit of science available, but it is underutilized in making good decisions. There are a lot of tools out there, such as a building code that could be adapted and improved to deal with the extreme weather events we know are statistically likely to happen. We know these events are trending upward. In addition, people talked earlier about nature-based solutions, which are increasingly being implemented in Canada and may be helpful going forward. Canada also has a national adaptation strategy. It's not perfect, but it's a good starting point for future work on adaptation. There are also organizations across Canada, including Ouranos in Quebec, that make connections between data collected at the national level, public policies developed at the provincial level and concrete applications, which are often done at the municipal level. These organizations can play a role in better risk reduction in any field.

• (1650)

Earlier, people were talking about the new Build Canada Homes program. Will adaptation and resilience be part of that? Ouranos has raised this issue. These investments can create opportunities to include adaptation, but they can also strike out if they don't include enough adaptation for what's to come.

Thank you.

The Chair: Thank you, Mr. Bourque.

[English]

Mr. Ross, the floor is yours for six minutes.

Ellis Ross: Thank you, Mr. Chair.

Thank you to our second round of witnesses for joining us here today.

Mr. Bourque, your opening comments really reflected what this committee has been looking into for the last month or so. Previous environment committees have been looking into this as well.

Basically, we agree, but there are some factors that have been holding up some of the solutions you're suggesting. Some of them, of course, are monetary. The government does have a fiscal responsibility to taxpayers in terms of deficits and budgets and whatnot, but there are also some practical obstacles in front of us: mainly legislation and the regulations that flow from that.

We've tried to address this internally back in our region, but just to give you an example, we have fisheries legislation and regulations that actually prohibit any type of mitigation or remediation. What I'm getting at is that if we want to accomplish what the witnesses are talking about, we'd have to revamp a whole set of legislation and all the regulations beneath that, and we'd have to communicate that to the citizens of Canada. There are so many provisions already under our Canadian legislation that need not only our involvement but our inclusion in terms of land-based decisions, specifically for first nations.

I don't expect you to answer this, but based on your experience and your success in your region, where do you suggest that government start in terms of some of these remediation and mitigation policies?

• (1655)

Alain Bourque: I'll give a specific example that I have witnessed in Quebec, because we are mostly funded by the Quebec government. We work a lot with the Quebec municipalities and the Quebec government.

In 2017 and 2019, there were two major floods. Quebec was pretty much struck by those events, and we said that we needed to do something. Everyone was brought together in order to think about how we should modify existing regulations in order to integrate climate change into flood maps.

Just last June, the Quebec environment minister announced a new regulation that was, I'll say, co-constructed—maybe that's a bit pushed—with the municipal world to have a new regulation. We have developed it with the Quebec government, using the latest scientific data. We provided the data to produce new maps that include climate change, and the regulation was modified in order to introduce those new maps, with a new regulation saying that every 10 years those maps should be relooked at, because we are in a changing climate.

This is an example of where science, the technical aspects, the actors and the policies were brought together in order to learn the lessons of the floods of 2017 and 2019 and in order to adapt to climate change.

For my organization, this is our weekly work, but that's the type of collaborative work that we need. That's the type of connection from science to on-the-ground issues that we need to do more of.

Ellis Ross: Okay. Thank you for that.

It's just my own observation here in terms of listening to all of the testimony and reading that water report.... Was it 600 pages?

A voice: It was 400.

Ellis Ross: Four hundred.... Anyway, it's my own observation that we're talking about two different issues here, but they're related.

One is existing risks for zoning that happened 50 or 100 years ago and that we're trying to resolve and to remediate. That's versus what we're talking about now in terms of future planning, which is to say that we should not go near these types of risks in terms of zoning, whether you're talking about forest fire risk or flooding risk.

Has your organization acknowledged these two different categories? Did you try to resolve some of these different issues?

Alain Bourque: Well, it is clearly an issue. I think it's more that the municipal people, or even the provincial policy people, are in a much better position than scientists in order to have the discussion and make this happen. Increasingly, this is the type of discussion that is happening. Even the regulation recognized what was very key, that with respect to new buildings, you have to avoid the risk areas, but with the existing ones, you have to recognize that people are still there. They want to keep their homes, etc.

I think policy has evolved to introduce those aspects into that.

Ellis Ross: Okay. Thank you.

I'm running out of time here, but I think the central question that's facing this committee right now is that somehow the federal government, through taxpayer dollars, should backstop private insurance companies in terms of some of the risk for premiums and whatnot. Has your organization come across this issue?

Alain Bourque: We haven't worked on it, but it is obviously an issue. It is a very dangerous issue. We've even seen in the U.S. that if you play with the role of government and with the private sector for insurance, you can actually worsen the situation if you don't do this with care.

The Chair: Thank you, Mr. Ross.

[Translation]

Mr. St-Pierre, you have the floor for six minutes.

Eric St-Pierre: Thank you.

Mr. Bourque, thank you for being here today. I want to congratulate Ouranos and the incredible work you're doing in Quebec. I've been following your very important work for over a decade. Your organization plays a very important role for Quebecers.

You were in the news recently. In early January, I believe, the media reported on a study showing that, by 2100, the temperature will increase by 6.6°C in northern Quebec and by 3.5°C or 4°C in the south.

I'm curious. Can you comment on that study or that data?

• (1700)

Alain Bourque: The media made it into a news story, but it wasn't really a news story. Ouranos is working with Environment and Climate Change Canada on a project called the Canadian Centre for Climate Services. Its website is climatedata.ca. This project enables any community to download climate change scenarios—temperature, precipitation and degree days—and a host of climate indicators.

We develop scientific knowledge and put it on the website so that municipal stakeholders making climate change adaptation plans can continually access the best available data to move their projects forward. That study wasn't particularly new. I actually think that climate change science is becoming quasi-operational in terms of providing information that decision-makers can rely on.

Eric St-Pierre: Thank you for that clarification.

You also mentioned that, in 2024, costs exceeded \$9 billion.

Can you comment on the costs for Quebeckers, including the citizens of Honoré-Mercier?

What would the costs be in 2030 or even 2040? Have you done any modelling on those costs?

Alain Bourque: I don't have the figures with me, but I think I can provide the committee with some documents if you want to look at them.

Two reports from the Canadian Climate Institute provide a whole range of fairly detailed economic analyses of the effects on GDP in both pessimistic and optimistic greenhouse gas emission scenarios as a way of sampling uncertainty. The information is readily available.

I could add to that. I've been working in this field for 25 years. Twenty-five years ago, when I gave presentations on climate change, people kind of thought of me as an alien talking about far-away stuff. All that stuff is happening now. Science did a good job of predicting what is happening now. Naturally, people are afraid that, over the next 25 years, things will not improve. In fact, it's going to get worse before it gets better. That's why I invite all decision-makers to use the available science, which tells us about future risks, as much as possible.

Eric St-Pierre: Thank you.

You're right. These things are generally accepted now, and we hear about them a lot. You're no longer an alien.

You mentioned reports from the Canadian Climate Institute and other reports. Can you forward those reports to the committee after the meeting?

Alain Bourque: I would be happy to do that.

Eric St-Pierre: That's perfect.

You also mentioned the average cost of, I believe, \$270 per person.

I represent the riding of Honoré-Mercier, which includes Rivière-des-Prairies and Anjou. In addition, I'm not too far from

my Bloc Québécois colleague who represents the riding of Repentigny.

Could you tell us about the effect of these impacts, these costs, on constituents?

What kind of impact does this have on constituents, whether they voted for me or for my Bloc Québécois colleague?

Alain Bourque: When it comes to floods in particular, people don't realize that there are all kinds of them: floods arising from ice jams; river flooding; floods due to rising sea levels and coastal storms; floods in urban areas due to basins, and therefore heavier storm rainfall. So we can see that it's not just a linear increase in floods, but an increase in various types of floods.

Regarding constituents, I made a presentation at the National Assembly of Quebec, and I was surprised to see at least five members rise and mention that many people were coming to constituency offices to say they had suffered damages and that they were no longer insurable. In some cases, middle-income residents were becoming increasingly vulnerable as a result of these events.

That's what I want to talk to you about.

• (1705)

Eric St-Pierre: That's great.

Thank you.

[*English*]

Ms. Taylor, I'll go to you very quickly. You mentioned a report called "Climate Damages and Canada's Looming Home Insurance Crisis: Who Pays?" Can you provide a copy of that report to this committee?

You mentioned polluters, but can you be a bit more specific? Which polluters are you talking about?

Kiera Taylor: Yes, I can provide that report.

In terms of which polluters, it's not specific. In the case of tobacco cost recovery, they were global tobacco companies. When it comes to polluters, they can also be global polluters. They're not specifically Canadian polluters but, of course, Canadian polluters are a part of that.

The Chair: Thank you very much.

[*Translation*]

Mr. Bonin, you have the floor for six minutes.

Patrick Bonin: Thank you, Mr. Chair.

Ms. Taylor, I'd like to know what you think of a proposal in the Bloc Québécois's election platform to tax the excessive profits of oil and gas companies and reinvest that revenue in adapting to climate change and building community resilience.

Do you think it's a worthwhile proposal?

[English]

Kiera Taylor: I'm sorry. I'm not sure what proposal you're referring to. Could you say that again?

[Translation]

Patrick Bonin: The idea would be to tax the profits of oil and gas companies to generate revenue that would be used for adapting to climate change and building community resilience.

[English]

Kiera Taylor: I didn't mention that in my remarks, if that's what you said. I'm sorry. I hope the translation is correct.

If the question is whether this is just another form of a carbon tax, I think it's actually the other way around. Canadians are currently having those costs imposed on them through increased severe weather damages, and these costs are imposed on the public by major polluters. Currently, it's almost the opposite of a tax, and there are still costs that need to be recovered outside of what a tax is focused on doing.

[Translation]

Patrick Bonin: Therefore, do you think that oil and gas companies should cover the cost of the climate disruption for which they are responsible?

[English]

Kiera Taylor: Climate science is clear that oil and gas producers have emissions that contribute to climate change. I think we're past the point of discussing whether that climate science is correct. That leads to how these emissions lead to specific costs that are then imposed on the public. Historically, when there are corporate actors profiting from imposing public harm, we then use cost recovery mechanisms to recover those costs.

[Translation]

Patrick Bonin: Some insurers are warning us about climate-related risks, but they continue to invest in fossil fuel projects. They are even insuring fossil fuel projects.

In your opinion, isn't that a bit of a contradiction when it comes to risk prevention? Aren't these insurers somewhat in a conflict of interest situation?

[English]

Kiera Taylor: It is definitely a contradiction within their business models. In 2023, the top seven Canadian P and C companies, or their parent companies, invested over \$19.5 billion in fossil fuels.

Fairfax Financial, a Canadian-headquartered global insurer, is the third-largest insurer of fossil fuels globally. It is investing in and funding the causes of the need for increased adaptation and contributing to the pressure that the industry is facing because of extreme weather.

[Translation]

Patrick Bonin: Thank you.

Mr. Bourque, thank you for being here, and congratulations to you and Ouranos for all your leadership and pioneering work in Canada.

Could you tell me a little bit about the Build Canada Homes program that was rolled out recently?

For example, what criteria should be met to receive federal funding for new buildings or renovation projects?

Should climate resilience and adaptation criteria be imposed before granting infrastructure funding?

• (1710)

Alain Bourque: Of course, each program has its own realities, and they must be studied before making recommendations. Certainly, overall, for this type of program and investments of this magnitude, we must ensure that criteria are imposed to guarantee the longevity of investments and effective management of the risk of extreme weather events related to what's being done.

We must remember that Canada is a large country that is complicated, in that some regions are at risk of coastal storms, while others are at risk of wildfires, river overflows or urban flooding. There's a certain challenge there in connecting with regional risk characteristics.

Clear criteria must be established, and they may reflect a certain obligation to fully understand the risks prior to investing, for example. I think that's an opportunity to be seized. It's something that needs to be done. In Quebec, municipalities are currently developing climate plans that include climate change reduction and adaptation as well as mitigation of its effects.

We were just talking earlier about funding for these initiatives. Those municipalities are currently able to develop climate plans because they've received \$500 million from the Quebec government to do it. That \$500 million comes from the carbon market with California, which generates revenue for Quebec that can be reinvested in this type of initiative.

Once municipalities have risk assessment and analysis processes in place, it will certainly be easier to implement the program. It will also be possible to move forward and build safe housing.

Patrick Bonin: Do you feel that the federal government is currently investing enough in climate change adaptation to meet needs?

Alain Bourque: It's clearly not enough. In Canada, the adaptation community was very pleased when the national adaptation strategy was released. It was the first time the country had adopted a national strategy.

Unfortunately, the investments did not really follow. Clearly, investments must be increased if Canada is to be strategically capable of coping with the effects of climate change and extreme weather events in the future.

The Chair: Thank you, Mr. Bourque.

Thank you, Mr. Bonin.

[*English*]

Mr. Bexte, the floor is yours for five minutes.

David Bexte: Thank you, Chair.

Thank you to the witnesses, Ms. Taylor and Mr. Bourque.

I have a number of questions here. I'm really impressed with your testimony and I thank you very much for being here. I found it quite interesting.

Could you tell me what country has the largest emissions in the world? You can speculate.

Alain Bourque: It would be China or the U.S., probably.

David Bexte: I thought it was China, but I don't have any data in front of me.

Ms. Taylor, discussing your model for cost recovery from polluters, you're suggesting we pursue the emitters. Wouldn't it be prudent to pursue the largest emitter in the world for cost recovery?

Kiera Taylor: Yes. As I mentioned earlier, there are many different emitters that could be targeted for cost recovery.

David Bexte: Thanks. It would be interesting that we would want to sue China for this.

Back to Mr. Bourque, I have a question about your model and updated effects. You said that renewal of flood models is important, and I couldn't agree more. I wonder if you differentiated at all between weather effects and physical effects like changes in infrastructure, new roads, new bridges, building up areas, paving areas versus natural areas and how that changes over time, and the urban encroachment on the rural landscape. Can you quantify the difference between the two?

Alain Bourque: That's a very good question, but it could be a long answer. I'll try to be as short as possible.

I think the flood mapping that we have done with the Quebec government is really along rivers. It's much easier to do, and it's not around urban areas because, in urban areas, it's obvious that infrastructure like pavement, etc. is going to completely change the risk of flood. When doing it in rivers, the hydrological models try to handle the watershed and the way that the water streams around the watershed. We have done some studies to see the influence of modifying the watershed. Now, this usually has an impact on a much longer term. I think the 10-year rule is a good rule because, in that sense, you can also introduce modification to the watershed and to the surface to see if there's any influence.

• (1715)

David Bexte: That's interesting. I was thinking things like how new bridge abutments kind of act as a choke on a river. It would back up in front of that.

You said something earlier that I found interesting, and I wonder if you could expand on your comments on private-public insurance options. You suggested that they were dangerous. Could you expand on that? What are the unintended consequences that we might face by going through a model like that?

Alain Bourque: I won't say much more, because I'm not an expert in this. By the way, that's the model of Ouranos: we have our own research capacity, but we always collaborate with other university researchers in different fields. For example, at UQAM, there's Mathieu Boudreault, who is a specialist in insurance. He works all the time with Desjardins and Intact, etc. We work with them, but he would be a much better person to exactly—

David Bexte: You're an expert in the field, maybe not specifically in insurance, but from your perspective, what are some of the dangers?

Alain Bourque: Well, some of the danger is that if, for example, regulations try to help too many people and try to enter the market and limit markets, then you can have unintended consequence of seeing the cost of coverage for other people skyrocketing and making it inaccessible, etc.

My point is to say that this is not a simple thing to do. You have to think about it and look at all of the unintended consequences that you may generate by trying to have, let's say, a bigger role with the public sector versus a bigger role in the private sector, etc. There are various models. For example, we've seen in Florida and some other states that people either cannot be insured or the cost is just skyrocketing, and I think that we don't want this in Canada.

David Bexte: Thank you.

The Chair: Mr. Grant, the floor is yours for five minutes.

Wade Grant: Thank you, Mr. Chair.

Ms. Taylor, I'll start with you, and I'll talk about the report that you agreed with my colleague to provide to us at this committee here. You mentioned in that report possible legislation for cost recovery similar to tobacco and opioids. Can you elaborate on this a little bit more?

Kiera Taylor: Tobacco cost recovery was started by individual class actions in Quebec brought by victims of tobacco-related diseases. Then the provinces stepped in with lawsuits of their own. B.C. was the first. When the legal precedent was set that cost recovery could happen with tobacco companies, B.C. first stepped in with legislation that recovered the costs from tobacco companies, specifically targeting the costs the B.C. government was burdened with for its health care spend.

We're seeing this as well, now, in New York and Vermont, specifically for climate damages. They are basing the contributions of the cost on historical emissions. Based on those, the emitters will pay into the fund, which is then paid out. The funds will be used for adaptation and resilience measures. That hasn't happened yet. It's in the early stages in these states, so we still have to see how it actually plays out.

Wade Grant: Thanks, Ms. Taylor.

Monsieur Bourque, what are some of the most critical actions governments could take to help Canada be more resilient and better adapted to the reality of climate risks as we move forward?

• (1720)

Alain Bourque: Where should we prioritize? Is that your question?

Wade Grant: Yes. What actions can government prioritize as we move forward?

Alain Bourque: One of the key actions is to invest, obviously, but invest in a way that mobilizes the actors that have a significant role to play, in order to reduce risks.

Now, that being said, I just told you that everyone has a role to play, so there's a bit of a challenge there. You have to create an ecosystem that is transforming the way we adapted to the past climate. By the way, we have done this before. We adapted to the climate variability we had historically. We've done very well in Canada on that front.

Now, the new reality is that there's a new climate coming, so we need to review this. Especially at the federal level, there's a leadership role to advance the mobilization of all the actors that need to advance on this in turn, and to do this with provincial partners, municipal partners, indigenous communities, etc. They all, obviously, have a role in adapting to a new climate. That's one of the things.

I still think there's a need for research, more data, applied and specific cost-benefit analyses, etc. There are many things to do, but the question of using funding to mobilize actors to fully take responsibility for adapting to a new climate is key.

Wade Grant: Speaking of the world we're in now, of course, we all hear about artificial intelligence and things of that nature. I understand that it can be applied to help climate change adaptation.

Do you agree with that? If so, what are the ways that it can be?

Alain Bourque: Well, as soon as you have data, you can do something with artificial intelligence. We've already started using this in all kinds of projects. There is going to be, probably, a significant revolution on how to connect science with decision-making. I guess that's a good thing.

Alain Bourque: Can I add something?

The Quebec environment minister asked me to give him, at some point, recommendations on adaptation.

[*Translation*]

Groupe d'experts en adaptation aux changements climatiques

[*English*]

made recommendations to the provincial government, in that case, to orient investment.

That's valid for everyone, so I'll add it to the documentation for your committee.

[*Translation*]

The Chair: Thank you, Mr. Bourque.

Mr. Bonin, you have the floor for two and a half minutes.

Patrick Bonin: Obviously, Quebec is not perfect. That said, however, I think that in the Canadian context, it has done a lot of work.

How do you envision collaboration with the federal government, which says that it wants to develop a new flood strategy and an adaptation strategy, for example?

Do you feel that the provinces have a primary role to play in terms of intervention and planning?

Should the federal government provide financial support rather than doing the work, on which certain provinces may be further ahead than others?

Alain Bourque: It's true that many adaptation issues are generally under provincial jurisdiction. It's not exclusive. Earlier, I gave the examples of land use planning and forest management. Several issues fall under provincial jurisdiction, but there are also connections. For example, agriculture and the environment are shared jurisdictions.

I think the most important thing is that any federal action must connect with provincial stakeholders to ensure consistency. Even us at Ouranos, as we try to advance adaptation, we sometimes get very frustrated to see conflicts between the federal and provincial governments, or even between the provincial and municipal governments—it doesn't only happen at the federal-provincial level.

Given the urgency of the climate risk we face, it's absolutely crucial that things get done in a coordinated manner. I still dream of the days when I was young, when infrastructure investment programs were paid for one third by the federal government, one third by the provincial government in one third by the municipal government. It seems to me that those were the good old days. It was simple. Each player could advance infrastructure development by integrating the aspects that were important to all three levels.

• (1725)

Patrick Bonin: Obviously, you are an adaptation expert. However, you often talk about the importance of reducing greenhouse gas emissions, because otherwise, to a certain extent, we won't even be able to adapt.

What do you think of the government's approach, which is heavily founded on adaptation, when we have seen several setbacks in terms of reducing emissions?

Isn't the federal government being inconsistent, given that it's somewhat abandoning emissions reductions in the fight against climate change?

Alain Bourque: The fact is, even though we're focusing on climate change adaptation, our scientific message clearly says that we must do both. It's not mitigation or adaptation, it's mitigation and adaptation. That's our message.

As for reducing greenhouse gas emissions, I sometimes joke that I'm glad I'm not too involved in that area, which seems terribly complicated in Canada.

Patrick Bonin: We can see that Canada is no longer meeting its greenhouse gas emissions reduction targets. Given what the science is saying about this, do you think the government is acting responsibly?

Alain Bourque: I'd like to remind you that, when it comes to climate science, global greenhouse gas emissions are what matter, really. We need to achieve global carbon neutrality. So it's important that all countries align themselves with the Paris Agreement. This agreement was guided by science. We chose to aim for well below 2°C and, if possible, close to 1.5°C, based on scientific evidence.

The scientific message is very clear: We must aim for 1.5°C to 2°C and adapt to the rest. Doing both will be an extremely tall order.

The Chair: Thank you very much.

[*English*]

Mr. Ross, the floor is yours for five minutes, sir.

Ellis Ross: Thank you, Mr. Chair.

Ms. Taylor, you talked about a polluter pay principle and how China is one of the biggest polluters in the world. My colleague asked if that would be one of the defendants in that type of situation.

Just to clarify, are you talking about the polluter pay system being the polluter that doesn't abide by emissions legislation or regulations in their given country or jurisdiction?

Kiera Taylor: A variety of actors can be targeted for this. Right now, as we're seeing these lawsuits and the legislation move forward, there aren't specific actors that are continuously being targeted. In the China example, it isn't clear that the path is to pursue specifically companies in China that aren't, say, abiding by the specific laws there.

Ellis Ross: Specifically, are you talking about a polluter pay system for a polluter that is exceeding the emissions target set by a government, or are you talking about a polluter pay system just in general?

Kiera Taylor: It's the latter. Whether the polluter is reducing emissions or not would be part of the legal process, I'm sure, but the fact of a polluter emitting and those harms causing physical climate damage and costs for Canadians is what is material.

Ellis Ross: If a country like Canada sets emissions targets and a company is below those targets, should that company still get sued for damages?

Kiera Taylor: It's not likely that the company would be targeted for damages, no. If it is a polluter that is actively reducing emissions and, therefore, either is becoming...or is not a major polluter, that wouldn't be prudent for litigation. That's generally speaking, because your example is a polluter that is actively and aggressively reducing emissions.

Ellis Ross: Okay, so, you're not talking about an oil and gas company that's abiding by federal regulations or emission targets. You're not talking about the polluter pay principle on that equation; you're talking about those that exceed emissions targets.

• (1730)

Kiera Taylor: Not necessarily.

Again, various targets can be chosen based on the legal viability. It wouldn't necessarily exclude a company from being pursued if it is abiding by emissions reductions legislation.

However, I'll go back to my point. This polluter that we are imagining is a polluter that is actively and aggressively reducing its emissions, so it is unlikely to be the target of litigation.

Ellis Ross: What about the policy-makers that set those emissions targets? I'm talking about government. Do they have a role to play in terms of the polluter pay principle that you're talking about?

Kiera Taylor: To be the target of litigation, do you mean?

Ellis Ross: Yes. It's governments across the world that are setting emissions targets and are claiming to achieve the Paris Agreement and the commitments, but very few countries are meeting those commitments.

Is there a role for the litigation you're talking about for governments that are setting the targets, the legislation or the regulations in your principle?

Kiera Taylor: We are already seeing those lawsuits play out with youth suing governments for violating their human rights. We're already seeing that there's litigation towards governments on this. What we're talking about here specifically are the insurance associated costs and the physical costs that everyday Canadians are feeling via increased extreme weather.

What you're discussing is a similar principle, a similar logic, but that's separate from what we're discussing today and what is already actively happening globally.

The Chair: Thank you.

Mr. Fanjoy, you have five minutes.

Bruce Fanjoy: Thank you.

Ms. Taylor, I'd like to pick up on the theme that my colleague started.

I don't believe you were presenting a specific model for how polluters pay. However, one very common model is via carbon pricing, and that doesn't necessarily require there to be specific targets. There could be specific targets, but as long as the business has a market-based incentive to reduce its emissions, then we can harness the power of those incentives.

Earlier in my career, I was in business. I'm very familiar with financial statements, and I know that nowhere in financial statements is there a line item for the natural capital that makes business possible. I think that in many ways we're in the circumstance that we're in because we have a system that allows profits to be privatized and liabilities to be socialized—which I would expect my Conservative colleagues would not like to see, but that's, unfortunately, the circumstance we're in.

You've been speaking with and lobbying private companies, publicly traded companies. What are you seeing from leaders in the business community in terms of stepping up and acknowledging their role in addressing this crisis?

Kiera Taylor: We have had multiple direct engagements with Canadian insurers. In those conversations, it seems like the industry is rightly focused on adaptation and resilience, but very narrowly focused on adaptation and resilience.

As I mentioned before, by continuing to underwrite and invest in fossil fuels, they're contributing to the need for increased adaptation and resilience. Unfortunately, in the conversations with the business leaders in the insurance industry, there is a reluctance to focus on emissions reductions and that part of climate risk management. I believe I mentioned that we filed a shareholder resolution at Fairfax Financial, asking it to disclose its financed emissions. While the proposal got 60% support from independent shareholders, the company has not made any progress towards that and it has refused to engage with us. It's a mixed bag within the industry, but, overall, there is a focus on adaptation as opposed to emissions reductions.

• (1735)

Bruce Fanjoy: One of the things that concerns me with respect to industry and failing to adapt to changing markets, changing technologies, is that, ultimately, unless we adapt, much like in the natural world, certain industries are going to be less and less competitive.

How do we change the mindset amongst industry to see the opportunities in adapting to a new world, recognizing the science that we can't continue to increase levels of carbon dioxide in the atmosphere without ultimately costing us more than we can afford? How do we get that message through?

Kiera Taylor: I believe the message that climate change is a major threat to the insurance industry is well understood throughout the industry. Investors for Paris Compliance has been trying to communicate the necessary next steps as a result of that for the past couple of years via resolutions, direct engagements and some complaints to regulators.

Part of the problem is that no corporate actor or industry wants to take that responsibility. Unfortunately, that means that it's inevitable

then that this type of litigation will probably get somewhat messy. It will stir up the insurance industry if nothing is done before then.

Bruce Fanjoy: Thank you.

The Chair: I would like to thank the witnesses for their testimony today. They are excused.

We will quickly proceed with the five study budgets to be adopted.

Is it the pleasure of the committee to adopt a budget in the amount of \$500 for the study of supplementary estimates (B) 2025-26?

Some hon. members: Agreed.

The Chair: Is it the pleasure of the committee to adopt a budget in the amount of \$1,500 for the study of the 2025 spring and fall reports of the commissioner of the environment and sustainable development?

Some hon. members: Agreed.

The Chair: Is it the pleasure of the committee to adopt a budget in the amount of \$8,250 for the study of Bill C-241, an act to establish a national strategy respecting flood and drought forecasting?

Some hon. members: Agreed.

[*Translation*]

The Chair: Is it the will of the committee to adopt a budget in the amount of \$1,000 for the freshwater study?

Some hon. members: Agreed.

The Chair: Is it the will of the committee to adopt a budget in the amount of \$1,000 for the study on the subject matter of Bill C-15, an act to implement certain provisions of the budget tabled in Parliament on November 4, 2025?

Some hon. members: Agreed.

The Chair: Perfect. Everything has been adopted.

[*English*]

Lastly, just to give you a heads-up, on Thursday, February 5, we're looking at Bill C-15. On February 10, we will be going back to extreme weather, with government officials. On February 12, we will be looking at recommendations for Bill C-15, if need be. We also have the ERP draft report—the emissions reduction plan clause-by-clause that's coming up.

With respect to this study, we have two more meetings. Would that suffice with respect to witnesses? We usually do 24, more or less, but we're going to be short one or two. Is that fine?

Some hon. members: Agreed.

The Chair: Great. You can look at the witness list, but we already have witnesses lined up for February 10 and 24. If anything, you can make modifications to the list for February 24.

• (1740)

David Bexte: Are the gaps at the end?

The Chair: Yes.

We will distribute the list of what's left and who's coming next. If there are any changes, we can do them ahead of the game.

This meeting is adjourned.

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