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Chair: Angelo Iacono



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• (1530)

[English]

The Chair (Angelo Iacono (Alfred-Pellan, Lib.)): I call the meeting to order.

[Translation]

Good afternoon, colleagues.

[English]

Today is meeting number 24 of the Standing Committee on Environment and Sustainable Development.

This meeting is taking place in a hybrid format and is in public. For those in person, please follow the health and safety guidelines on the cards found on your table to prevent audio or feedback incidents.

[Translation]

At the end of the meeting, I'll invite committee members to give instructions to the analysts to draft the report on the electric vehicle availability standard study.

[English]

From Canada Mortgage and Housing Corporation, we have Andrew DeFazio, director, risk management, strategy and products. From the Department of Public Safety and Emergency Preparedness, we have Trevor Bhupsingh, assistant deputy minister, emergency management and programs branch; and Kenza El Bied, director general, policy and outreach, emergency management branch.

Welcome.

Dear guests, when I put this up, it indicates that you have one minute left to complete your sentence or your thought. Once I turn it over, I would like you to kindly cease talking. You each have five minutes to do opening statements.

Mr. DeFazio, after this little chit-chat, we'll let you have the floor for five full minutes. Thank you.

Andrew DeFazio (Director, Risk Management, Strategy and Products, Canada Mortgage and Housing Corporation): Thank you, Mr. Chair.

[Translation]

I will begin my presentation in French.

[English]

I'll conclude in English.

[Translation]

For 80 years, Canada Mortgage and Housing Corporation, or CMHC, has been helping Canadians access housing—in good times and bad. We do this by providing financing solutions, delivering housing programs, and offering trusted housing research and insights. We do all that in partnership with more than 10,000 clients across the housing sector.

As this committee knows, climate change is increasing both the frequency and severity of extreme weather events across Canada. Mitigation and adaptation are essential. CMHC supports these goals by offering financing solutions that incentivize climate-compatible design in new housing construction. For example, nearly 50% of the housing units we backed in 2024 were climate-compatible

We also delivered the successful Canada greener homes loan program. This offered interest-free financing directly to Canadian families to make their homes more energy efficient.

• (1535)

[English]

As part of ongoing analysis, we have found that homes in flood-risk areas tend to see slower price growth than homes outside of these areas. We are continuing to study this pattern to better understand why.

At the same time, CMHC is technical adviser to Public Safety for the work on the national flood insurance program. The intent is to protect high-risk households that cannot currently access insurance and to help ensure that homes damaged by extreme weather events can be repaired and remain part of our housing stock, especially now, when Canada has a severe housing shortage.

When it comes to flooding, some residential homes in low- and medium-risk flood areas do have access to flood insurance, but those in high-risk areas don't. Where they do have access, either the insurance coverage isn't adequate to cover losses, or it's simply not affordable. About 10% of households are uninsurable or severely under-insured, yet account for 90% of total flood risk, potentially representing modelled losses of about \$1.5 billion per year. When floods happen, families in these homes often have to rely on personal savings, debt, charities and/or government assistance programs such as the disaster financial assistance arrangements.

As technical adviser to Public Safety Canada, CMHC has helped to engage with provinces and territories and partners across the property insurance industry. The insurers have expressed strong support for a national flood insurance program, one that is industry-delivered and government-backed. They also told us the program should be designed so that it is scalable to other extreme weather events and natural catastrophes over time, and that the risks can be transitioned back to industry over time.

Canada is the only G7 country without a public mechanism for managing natural catastrophes. There are lessons we can learn from other countries. Given our federation, with roles at all three levels of government, we need a made-in-Canada model.

CMHC continues to support Public Safety Canada with technical advice as needed to prepare options for the program. Whatever option is chosen, CMHC is committed to helping stand it up.

In the context of the country's current housing and affordability crisis, Canadians cannot endure financial strain to climate events and cannot afford to lose their homes. Ensuring that Canadians have access to affordable and adequate insurance and that communities are resilient will help reduce climate-related hardship and will help maintain a strong housing system for all.

[Translation]

Thank you, Mr. Chair.

[English]

I'd be happy to answer questions from the committee.

The Chair: Thank you, Mr. DeFazio.

We will go forward to you, Mrs. Anstey, for six....

I'm sorry. There is a second witness who will be speaking.

Ms. El Bied, the floor is yours for five minutes.

Kenza El Bied (Director General, Policy and Outreach, Emergency Management Branch, Department of Public Safety and Emergency Preparedness): Thank you, Chair and committee members, for inviting me today.

As you are all aware, extreme weather brought on by climate change is increasing in frequency and severity, costing households and insurers more. Canada faces elevated disaster risk from wildfires, floods and other extreme weather, with mounting losses to homes, businesses and natural areas. We can no longer take a reactive or ad hoc approach to disasters. We need to evolve our approach to emergency management to meet the challenges before us.

[Translation]

It is clear that change is needed so that Canada can better prepare for, mitigate and recover from natural disasters. We need to take a more proactive and whole-of-society approach. That is essential for building community resilience and improving emergency preparedness and coordination in an environment where disasters are increasingly common.

● (1540)

[English]

In particular, flooding is Canada's costliest natural hazard, and flood damage continues to increase as a result of climate change, demographic shifts and development in high-risk areas. As such, Public Safety Canada is advancing several initiatives to increase resilience across Canada, including strengthening our ability to prevent, reduce, recover and adapt to flood risks.

The modernized disaster financial assistance arrangements program, launched April 1, 2025, incorporates resilience measures into reconstruction, so that recovery funding lowers future risk instead of recreating it. Building back better has become the standard to avoid repeated losses for places such as the Fraser Valley.

[Translation]

The updated program increases funds available for strategic mitigation through higher federal funding when mitigation investments protect high-risk areas, where future losses are more likely.

[English]

Additionally, work toward standing up a national flood insurance program is progressing. That said, it is important to understand the context for overland flooding in Canada. Prior to 2015, Canada did not have an overland flood insurance market. Since then, the market has evolved significantly, and we recognize the progress the insurance industry has made.

At the same time, provinces, territories and municipalities have indicated that coverage is becoming more expensive and often does not fully meet recovery needs. More importantly, the remaining protection gap is concentrated where it matters most. Private over-land flood insurance is largely available in low- to medium-risk areas, presenting roughly 10% of overall flood risk. Meanwhile, about 90% of flood risk is concentrated in high-risk areas, where potentially up to one million Canadian households remain unable to obtain adequate coverage.

[Translation]

For Public Safety Canada, this means redoubling our efforts to significantly address the lack of protection for those most at risk, especially as natural disasters become more frequent and severe.

[English]

Successfully standing up a national flood insurance program will require a coordinated effort across all levels of government, the insurance industry and Canadian households. Indeed, the insurance industry, provinces and territories are key partners in this work, and they have played important roles in the industry and provincial and territorial task forces working on flood insurance in Canada.

[Translation]

This collaboration has continued, including through recent discussions with Public Safety Canada and our technical partners at CMHC. The Department of Public Safety and Emergency Preparedness is committed to developing a program that will deliver significant benefits to Canadians while fully considering the interests, expertise and realities on the ground of the insurance sector and the context of the relevant sectors.

[English]

In closing, we are committed to ensuring that Canadians are prepared and feel safe and that our communities are resilient in the face of all hazards, including extreme weather events.

The Chair: Thank you, Ms. El Bied.

Mrs. Anstey, the floor is yours for six minutes.

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

Thank you to the witnesses for appearing today.

To the witness from the Canada Mortgage and Housing Corporation, you talked a bit about the mitigation and financing for climate-compatible properties. I want to dig into that a little deeper.

When you're doing your research with respect to these programs, is there an understanding of what the increased cost of construction is for some of these recommendations?

Andrew DeFazio: I don't have the information on what the increased costs would be. I would say that in terms of having a successful insurance program, we would want to see mitigation at the household level and mitigation in terms of infrastructure. That would help in allowing a greater chance for a successful insurance company, but I don't have any exact costs for what that would look like.

• (1545)

Carol Anstey: It's interesting. I've been in this industry for many years. I also spoke with the Canadian builders' association about similar sorts of issues in relation to affordability. One of the concerns is that we could certainly make recommendations around resilience, but affordability needs to be a part of the conversation.

I'm curious to know what your thoughts are on that.

Andrew DeFazio: I definitely think affordability needs to be worked into the discussion. Affordability can be looked at in the short term versus the long term. When you look at it long term, making some of those investments for climate mitigation could, over the long term, make construction more affordable by not having to rebuild or renovate because the buildings can withstand climate events.

Carol Anstey: Yes. I think that's an important part of the conversation, especially given the moment in time we're in right now. We know that Canadians are really pressed in terms of affording properties. I think it would be important for the affordability piece to come into that conversation. I'm curious to know whether you agree with that.

Andrew DeFazio: I would say that affordability, of course, is a key tenet of CMHC, as is looking at housing in general, but then it's also finding ways to introduce technologies to help mitigate against climate events and make those more mainstream with the hope that eventually they become more affordable. I would agree that affordability is a key tenet.

Carol Anstey: Yes.

I come from a part of the country, Newfoundland and Labrador, where construction is sometimes a little different from the conventional in some of the larger centres. When you look at these measures, do you look at the ability for people to access a specific type of building material, for example, or a specific sort of method that would be used on these mitigation measures to make sure that rural parts of the country are included and that it can be effective in all parts of the country as opposed to just larger centres, which may have more access?

Andrew DeFazio: I'd just like to specify that in terms of my area of expertise, it's around the insurance product or the reinsurance product, and not necessarily bringing the mitigation pieces into what that would do for construction. With regard to thinking about how that could play out, possibly Public Safety Canada, in terms of policy or program decisions, would be able to provide a bit more insight.

Carol Anstey: Okay.

When it comes to the insurance piece, if people live in these high-risk areas, would there be a view to saying that numerous insurance claims are...? Would there be a backstop in terms of how many times they could access the public type of insurance if they live in areas that seem to be typically high-risk?

Andrew DeFazio: Again, I would refer that to Public Safety Canada around the policy decision of what the government would want the reinsurance parameters to be.

Carol Anstey: Okay.

When it comes to coastal areas, one thing I often get asked about, and there's certainly some conversation on it in terms of where I live, is relocation. Does this ever factor into some of the conversations you have as you study this?

Andrew DeFazio: Again, to clarify our role, as the technical adviser we would work with Public Safety Canada around the policy parameters they would want for the program and would give our advice in terms of operationalizing them. I would say that this would be a question better suited to Public Safety.

Carol Anstey: Okay.

Thank you.

The Chair: Thank you very much.

Mrs. Miedema, the floor is yours for six minutes.

Shannon Miedema (Halifax, Lib.): Thank you to all the witnesses for being here today. I'm really excited about this study. My riding is Halifax. We've had a lot of extreme weather events in Halifax over the last number of years. In 2023 we had a wildfire, a flash flood and a hurricane.

I'm really excited about this idea of a national flood program. Could you clarify whether it will include pluvial, fluvial and coastal flooding?

Anyone can answer that.

• (1550)

Kenza El Bied: I can take this one, although I won't have a complete answer. We are in the development of this program at the moment. We are still working on the development of the policy.

All the elements you just indicated will be taken into consideration. It's just that we don't know what that will look like.

Shannon Miedema: Okay.

On Halifax harbour in the Bedford Basin, a number of homes get flooded from the two rivers that come down from the harbour and from heavy rain. All three lead to a really high risk for a bunch of houses that have been there for a long time. We were trying to negotiate a buyout program when I was at the City of Halifax. We would use federal dollars, with the co-operation of the province, to buy out these houses, which is an approach...because I'd say these trends are really unaffordable over time.

Even with the national flood program, even with the co-operation of the insurance industry and federal backing, it's all taxpayer dollars. It's all homeowner dollars. We need to be thinking a little more, and I'm wondering if you are thinking more, about prevention, especially when these things are going to happen more often in more places and at worse levels.

I would be really interested to know whether this program will be looking at options for relocation for owners. Do you have any information on that right now?

Kenza El Bied: I don't have that exact information. As my colleague indicated in his opening remarks, we have been engaging with provinces and territories—PTs—and industry, collecting the

information to provide those policy perimeters and to develop the policy objective for this program. I really hear your point.

The other thing I would add is that there are other programs that would be available at the same time, in addition to the flood insurance. For example, Public Safety Canada is advancing the flood finder, which will be a portal that will educate Canadians to see whether they are living in a high-risk area or whether their homes could be subject to flooding in the future. That will help them to take the right actions to address that. Then there are the disaster financial assistance arrangements. When there is a big disaster or a big flood event happening, the department will work with the provinces and territories to address that so that homeowners will have access to some solutions on that front.

Shannon Miedema: Thank you.

Are there early indications, in working with the insurance sector on this program, that they would be supportive of building back better—that whole theory—as part of the program, and not necessarily just building back at the same place?

Kenza El Bied: The answer is yes. We heard from industry that it's creating a resilience program. Building back better is very important for them too.

Shannon Miedema: Yes, that's what we heard in some previous witness testimony also. That's great to hear.

I'm also wondering this: When you're thinking about the program, how are you factoring in the risk and the changing risk over time? At the City of Halifax, we spent more than a quarter of a million dollars just to do updated, really detailed flood mapping using bathymetric and terrestrial lidar, and the whole thing took years. We had a consultant on board for a long time just to get that data, which was a snapshot in time, and then there was the whole issue of sharing the data. What's the thinking around providing the data for people's homes across this country, the perception that it'll decrease property values and how do you manage that whole conversation?

Kenza El Bied: Thank you for the question. On that, I would say the answer is on two fronts. As I indicated, Public Safety Canada is developing the flood finder portal, where Canadians will see whether their homes are located in a high-risk area and what tools would be available for them to address that, on one hand. On the other hand, we will be working with partners on a communications strategy. Working with provinces and territories will be very important to addressing that because, in some jurisdictions, they have their own mapping, and we need to make sure they have complementary information.

Shannon Miedema: The insurers have their own mapping also, a whole different set.

Kenza El Bied: Yes, indeed.

Shannon Miedema: When do you think the portal will be finished and live?

Kenza El Bied: I don't have the exact timing, but it will be very soon. I would say it's in the near future. We are finalizing some work. I don't have the exact timeline, but we are doing our best to make it available to all Canadians.

• (1555)

Shannon Miedema: What's the level of detail of the information that will be in the flood portal? Is it at the homeowner site level, or is it at a different scale from that?

Kenza El Bied: It will be at the homeowner... As a citizen, I can enter my home address, and then I will see all the information related to that.

Shannon Miedema: I think my time is up. Thank you.

[*Translation*]

The Chair: Mr. Bonin, you have the floor for six minutes.

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

I thank the officials from the Department of Public Safety and Emergency Preparedness for joining us. I was actually fortunate enough, in the early 2000s, to attend a few weeks of training in safety and crisis management in Arnprior. I'm grateful for that.

Ms. El Bied, I would like to hear what you have to say about the advances. You talked about evolving the emergency management approach. You talked about the need for a more proactive approach. What do you mean by that?

Kenza El Bied: The emergency measures system has existed in its current form for a long time. I'm sorry, but I'll use an English term.

Patrick Bonin: That's fine; I have access to interpretation.

Kenza El Bied: It's status quo.

However, I think the time has come for Canada to take different approaches and modernize the emergency measures system. We need to make sure we have programs in place to prevent certain situations rather than always reacting to them. So it's really a matter of preparing and ensuring that we have the capacity to respond to a particular situation rather than just reacting when the situation arises.

Patrick Bonin: If I'm not mistaken, Canada's national disaster mitigation strategy seems to date back to 2022. Is that correct? When do you think you will have a new strategy?

Kenza El Bied: You're absolutely right, and the strategy is in a position to be renewed.

Since November, we have been engaged in the renewal process for the emergency measures strategy, which includes working with the provinces and territories, the entire federal government family and external partners. The process has already begun, and we expect to complete it by the fall.

Patrick Bonin: You're saying by the fall. Okay.

You mentioned that work on the national flood insurance program was progressing. Can you remind us when the development of this national flood insurance program began? Can you tell us when we might have the program?

Kenza El Bied: Sure. The program started about two or three years ago. However, it was under—

Patrick Bonin: Hasn't it been longer than that?

Kenza El Bied: I joined the Department of Public Safety in 2023.

Commitments have been made in the past. So the conversation on the subject probably started more than three years ago, but I would say that the work itself started in the last three to four years. It was under the previous government. The current government put it in its platform as a very important issue to move forward, and we're working on it right now. This is a complex issue. It's going to be very difficult for me to give you an exact date, but I can tell you that it's one of the priorities—

Patrick Bonin: Will we have it in five years, in 10 years?

Kenza El Bied: I hope not. In five or 10 years, I will already be retired. I don't want that; I want to be part of it.

Patrick Bonin: Realistically, you could, by pushing the machine—

Kenza El Bied: By pushing the machine....

I can tell you about the process in general, but I can't give you an exact date for the finalization of the program. However, we are in the process of moving it forward.

Patrick Bonin: I understand that there's a political aspect to your work, but, in order to come up with a strategy, roughly how much time do you need for the program?

Kenza El Bied: Do you mean to make it available to Canadians?

Patrick Bonin: Yes.

Kenza El Bied: In the market?

Patrick Bonin: Yes.

Kenza El Bied: It's quite a process.

Patrick Bonin: You don't have a date.

Kenza El Bied: It's very difficult for me to give a date.

• (1600)

Patrick Bonin: Okay. Maybe we'll come back to that.

Kenza El Bied: Perfect.

Patrick Bonin: How much money is there currently in emergency and disaster management in Canada? Do you have a forecast of the needs you will have in five years?

Kenza El Bied: We can get back to you in writing on that. Since the money is spread across a number of programs, I want to make sure I give you the right information. We can send you an answer in writing with the details of the budget.

Patrick Bonin: Okay.

Are you considering different risk scenarios related to global warming? For example, global warming is currently on track to reach 2.5°C. It's 5°C for Canada. How much would it cost if more is done, if less is done? Do you have those scenarios?

Kenza El Bied: We actually have a team of scientists. Engineers are working on modelling and are establishing hypotheses or scenarios, but we don't have the exact details. I think we all recognize that climate change is an important factor in what we're experiencing today in Canada.

Patrick Bonin: So you don't have any forecasts on the amount of money you will need in five years to properly manage emergencies based on the various scenarios.

Kenza El Bied: I'll be honest with you, it's very difficult. We can simulate the effects of climate change, but we can't simulate an earthquake.

Patrick Bonin: I'm talking about global warming. Some impacts are actually very well modelled. It's not perfect, but are there orders of magnitude?

Kenza El Bied: Yes. I would say that we have an idea based on the last few years that we've experienced. For example, for forest fires, we can use 2023 and 2025 to do scientific calculations.

If you're looking for information on the cost of those impacts, we can prepare an exact answer for floods and wildfires.

Patrick Bonin: Thank you.

[*English*]

The Chair: Thank you.

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

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

Mr. DeFazio, in a previous life, I was a councillor for a small first nations band, and I was a chief councillor as well. Housing was one of the top topics, annually and on a daily basis, for a variety of reasons.

In terms of looking at the data, you're talking about the number of issues you're looking at, including in first nations communities. What we're talking about here is a variety of topics, including insurance and protecting from climate change events.

Are there numbers in terms of on-reserve housing that reflect the insurance issues that first nations' band councils or leadership have on reserve?

Andrew DeFazio: I wouldn't have any of that information, sir.

Ellis Ross: Ms. El Bied, would you be aware of any numbers in terms of on-reserve insurance premiums or coverage—or whether it's covered?

What I'm getting at is that it's a complicated issue on reserve. A band council is basically in charge of and responsible for all housing, whether it be through CMHC or Indian Affairs. It's very vague and confusing as to whether it's up to the band council to cover the insurance or whether it's up to the individual.... I don't want to say “homeowner” because it's a complicated issue.

Are there numbers in terms of insurance coverage for those living on reserve?

Kenza El Bied: Thank you for the question, although I don't have the answer. We can work with Indigenous Services Canada to try to get you the answer. However, if you are asking me, as the

lead for this file within Public Safety Canada, I have to say that we don't have that information available.

Ellis Ross: Okay. I ask because probably every reserve across Canada faces the same situation. It's a matter of the relationship with the government versus the relationship with whoever is occupying the house at the time, and it's transitioning. There are a number of bands that are actually signing agreements with banks that allow mortgages to be approved on reserve. However, you can't own the land base, so I suspect that somehow the bank is putting into place some type of agreement that talks about insurance coverage.

Are any of the panel witnesses aware of this arrangement?

No. That's fine. I know that a lot of people aren't aware of these issues facing first nations on reserve.

Ms. El Bied, you talked briefly about the flooding in the Fraser Valley. Is there any conversation about what will be happening internationally in terms of the flooding issues happening in the Fraser Valley, specifically in Abbotsford? We know the history of that area. We know about the drainage. However, we haven't heard too much in terms of how this would be resolved with our neighbours south of the border.

• (1605)

Kenza El Bied: Yes, I know I mentioned that briefly in my opening remarks.

This is something that we are taking into account in building this new program and policy for flood insurance. As to how that would work, I would say that we're still at the early stage of developing this policy, but I hear your point. It's very important.

Ellis Ross: What about in terms of the relationship or the negotiations with the Americans?

Kenza El Bied: We are not there yet on that front—that is, for the flood insurance. I'm speaking about my program.

Ellis Ross: Okay.

Ms. El Bied or Mr. DeFazio, one of the topics we're talking about here is basically related to houses that are built in high-risk zones and how there is encouragement from insurance companies to not rebuild in high-risk zones.

When we're talking about building back better, is there some type of policy or some type of encouragement from your departments to tell communities or homeowners that they are in a high-risk flood zone and should perhaps consider not rebuilding there?

Kenza El Bied: Thank you for your question and comments.

You may know that at the moment, Public Safety has the disaster financial assistance arrangements program, which is the main program through which people who have been impacted by wildfire or flood receive help. When the province or territory reaches its threshold, it puts in a request to the federal government to seek funding through that. Homeowners and families receive funding through that program.

That program was modernized last year and has been—

Ellis Ross: Ms. El Bied, I'm sorry. I'm time-limited here. The question was, is there a policy to encourage people who have suffered under these circumstances not to rebuild in the same zone that's risk prone?

Kenza El Bied: They are, in a sense. Let me just unpack that a bit.

At the moment, the new DFAA addresses that by having the flood insurance program. Once that is available, the homeowners will be responsible for taking action. So yes, the new DFAA would address that.

The Chair: Thank you.

[*Translation*]

Mr. St-Pierre, go ahead for five minutes.

[*English*]

Eric St-Pierre (Honoré-Mercier, Lib.): Thank you all for being here today.

Mr. DeFazio, there's currently a private member's bill before this committee called Bill C-241, an act to establish a national strategy respecting flood and drought forecasting. I don't assume that you'd know about it. The private member's bill is an idea to develop forecasting to provide stakeholders with better information for forecasting floods.

Would such forecasting for better modelling to identify which properties or which infrastructure is most at risk be useful for Canadians? Would that be useful for CMHC?

Andrew DeFazio: Yes. In terms of running a reinsurance program, having as much information and the latest and accurate information would help. I think consumers having that information, too, would be helpful. The answer is yes.

Eric St-Pierre: Great. Thank you.

One of the reasons I ask is that a portion of my riding is Anjou in Montreal. Last summer we experienced some pretty severe flooding. It impacted a lot of basements and a lot of those homeowners are unable to rent out those units, which exacerbates the housing crisis that we're facing.

Maybe a quick question is this: Would this benefit the residents in my riding of Honoré-Mercier?

Andrew DeFazio: I couldn't really tell, sir, if it would.

Eric St-Pierre: Mr. DeFazio, your climate change office has existed, I believe, since 2020, to realize the important work of climate on housing.

I'm curious how we balance the need for climate resilience not just for homeowners but also for renters. Can you speak to the im-

portance of a lot of the adaptations for buildings for renters instead of homeowners? Is that part of your work? Do you look at the situation for renters?

• (1610)

Andrew DeFazio: As part of my day-to-day functions, sir, no, I don't have rental programs in.

I am confident in speaking about the underwriting philosophy that we do have. When it comes to looking to put up, either through lending operations or through our mortgage loan insurance operations, we do take into consideration mitigation and having climate compatibility be available to renters, who we see as being the most vulnerable and low-income Canadians. That's so as to not keep them out of the market and so they have the benefit of having better mitigation for buildings that will last longer, so that they will have homes to go to. They will be the least likely to recover from a flood. For instance, if they can't inhabit the building and if elevators are flooded, what are they going to do? They have to rely on income or other sources, so...yes.

Eric St-Pierre: I have maybe one last question for you, Mr. DeFazio.

Our government has a Build Canada Homes program. We're aiming to build a lot more new buildings. As a general question, as we're building out new homes, how do we build those homes to become more resilient to floods or fires?

Andrew DeFazio: Again, that's not my area of expertise. There are plenty of organizations, like the Intact Centre on Climate Adaptation, that offer information on how to mitigate at the homeowner level.

In terms of my daily role, I'm not involved in that.

Eric St-Pierre: Thank you.

[*Translation*]

Ms. El Bied, my colleague Mr. Ross mentioned indigenous communities. They are often severely affected by housing issues. Could you tell us how your department could better protect homes in indigenous communities from flooding?

Kenza El Bied: For indigenous communities, the issue touches on a number of aspects. I would recommend working with the Department of Indigenous Services to put in place the necessary measures for indigenous communities. That department is responsible for infrastructure and housing, and it is responsible for providing a number of services. In fact, I work with its representatives and we continue to work on other issues. We can continue to work together on that.

Eric St-Pierre: I still have 10 seconds left.

Have you put measures in place for buyers to ensure that their homes are more resilient to the natural events we're seeing?

Kenza El Bied: The flood portal, which will be accessible to Canadians in the near future, will help all Canadians enormously. It will be education on a large scale, as all Canadians will have to familiarize themselves with this new tool and know the importance of using information.

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

Patrick Bonin: Thank you, Mr. Chair.

Ms. El Bied, you talked about the costs associated with floods and droughts, and about forecasts.

I would also like you to tell us about the forecast for the financial resources needed for the Department of Public Safety and Emergency Preparedness. If you can, please provide us with those forecasts based on the different scenarios related to disaster management.

In the scenario where global warming of 2.5°C would occur, how much would that cost you? It would just be a matter of clarifying it in the document you'll submit.

I would also like to know the following. You say that prevention is really important and that it is the foundation. Do you consider reducing greenhouse gas emissions to be a preventive measure in a way?

Kenza El Bied: Yes, it is, in a way, as you said.

Patrick Bonin: If there were one thing to do in terms of prevention to guard against future risks, would reducing greenhouse gases be the priority?

• (1615)

Kenza El Bied: I don't know whether Public Safety Canada is responsible for determining this.

Patrick Bonin: You don't have an opinion on this.

Kenza El Bied: I don't have an opinion.

Patrick Bonin: That's a shame.

Kenza El Bied: Thank you for helping me respond.

Patrick Bonin: No problem.

We often discuss the importance of players on the front lines. We've met with municipal officials here. We've talked about the close management of emergency measures, meaning a central front line. The province then steps in.

What is the federal government doing in terms of emergency preparedness that couldn't be done by a province such as Quebec?

Kenza El Bied: Good question. It varies from province to province.

Patrick Bonin: What about Quebec?

Kenza El Bied: In the case of Quebec, I couldn't say.

I'll talk about my own experiences over the past few years and about what often happens. It all depends on the situation and the scale of the event. First, the provinces must determine that they have used all the available resources to address the situation. At that point, they turn to the federal government to ask for assistance

in specific areas. We've seen a number of situations and different requests.

Patrick Bonin: Okay. I understand.

I would now like to talk about preparedness. For example, Quebec has well-mapped flood zones. Would it make more sense for a province to manage these risks, describe and quantify flood hazards and maintain control over this expertise, or for an overarching national body to tell the province what to do?

I'm talking about a province such as Quebec, which has a great deal of money and a head start.

Kenza El Bied: As you said at the start, the municipality and the province respond first. The province will address the situation first and prepare to respond to the flooding. If the province needs help, it will contact the federal government.

We remain in constant contact with the provinces and territories. We have a good relationship with them. We have a round table that manages this.

[*English*]

The Chair: Thank you.

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

David Bexte (Bow River, CPC): You said that with some exasperation.

Some hon. members: Oh, oh!

David Bexte: Thank you very much, Chair. I appreciate it.

Thank you, witnesses, for being here today.

It is a serious subject that we have here, but a little levity kind of maybe cracks the ice a bit.

I want to approach this a little bit differently but still in the same thread. I want to look at this from the perspective of the taxpayer as the final underwriter for disaster recovery. We should be driving at a model that minimizes the impact on the taxpayer as well as protects the assets, the lives and the livelihoods of citizens and the people at large. It's part of the notion of collective defence, and how we craft that is important. It comes down to risk and risk mitigation, but the measurement of risk is two components: severity versus frequency.

I'm not sure if you've seen it yet, but there was a report put out by the Parliamentary Budget Officer, I believe, that talked about severity and frequency. Some frequencies are quite flat over time, a flood frequency, for example. Forest fires are a little bit different, but we want to look at the methods and methodologies of digging into that. I want to understand a little bit how both....

You indicated, Mr. DeFazio, that frequency is increasing, but the PBO says maybe not specifically related to floods. What measures do you use to evaluate the frequency of serious events?

Andrew DeFazio: We would use industry data from organizations like CatIQ to take a look at the trends. From what we've seen in our research, the trends show that insurance losses from catastrophic events like flooding have been on the rise over the last 10 to 15 years.

David Bexte: How do you quantify that? At what threshold does it become catastrophic? Is it just a dollar value, or is it a normalized measurement over time?

Over time, over the last several decades, over the last century, the houses that we live in, for example, have become much more elaborate. We've become accustomed to a much higher lifestyle. How is that taken into account and normalized along with the choices we make to live on the banks of a river because it's a nice place to live?

Andrew DeFazio: I can't speak to that, sir. I can just say, looking at the metrics from CatIQ, that it would have a dollar amount. Then, once it reaches a certain amount, it would be considered a catastrophic event.

• (1620)

David Bexte: I appreciate that. It's arbitrary.

To the resiliency in building back better, I think this is an insurance question.

Whenever there's a recovery, and insurance pays us back, it's supposed to put us back in like quality, and there's an effort to put better shingles on, better siding on or build berms or something to mitigate future.... I'm worried about the experience where an insurance company will then say, since you've improved the property now, it's worth a lot more money and that's going to increase your premiums. I'm worried about that from first-hand experience, because that happened to me. How can we address that systemically?

Andrew DeFazio: I don't really have a good answer for you on that, sir, in terms of the functioning of the pricing for insurance markets. I think what you've described is taking a look at the materials that are used to rebuild the house and the value of the house, then the insurers assess the risk and develop the premium. I understand what you're saying, sir, but I wouldn't have an answer to be able to explain that.

David Bexte: Thank you.

Of the high-risk areas that we currently have now on the maps that exist, how long have they been high risk?

Kenza El Bied: The maps...? We don't have public maps—

David Bexte: Concerning whatever areas we allocate or describe as high-risk areas right now, how long have they been high risk?

Kenza El Bied: I have to check on that. I don't have an answer.

David Bexte: Is it forever, perhaps?

Kenza El Bied: Maybe in some cases but not—

David Bexte: It's not every place.

Kenza El Bied: It's not by default.

David Bexte: I appreciate that. I know subsequent work and civil works exacerbate the conditions a lot of the time. That's why up-to-date maps and understanding are so important.

Along with that, are there any plans to limit rebuilding in areas where.... We kind of talked about that, but what specific mechanisms can Public Safety Canada use to encourage municipalities and developers to not do bad behaviour, to not develop on flood plains and to have adequate setbacks on the urban interface to prevent urban interface fires?

What mechanisms are you looking at employing to do that?

The Chair: Give a very short answer.

Kenza El Bied: On the one hand, we need to work with PTs and make sure that their program, the new DFAA, is addressing that. Then, on the other hand, the federal government will continue to work on the flood insurance program.

The Chair: Thank you.

Mr. Grant, the floor is yours for five minutes, please.

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

Thank you to the witnesses for the expertise that you bring here.

Like my colleague, Mr. Ross, I also served as a band councillor for a first nation in British Columbia. Like him, my nation is on the coast of British Columbia and very prone to flooding. It's at the mouth of the Fraser River. We're seeing this right across our province of British Columbia, but in more frequent and more severe manners. The cost of housing is probably undoubtedly going up, because of trying to protect the homes that people live in.

I just wanted to know, Mr. DeFazio, if you know how much climate change has started to impact the cost of housing, if any, as we're building that into the future?

Andrew DeFazio: Unfortunately, sir, I don't have that information.

Wade Grant: Do you agree that it's impacting it so that it's becoming more expensive to build homes in British Columbia?

Andrew DeFazio: Generally across Canada, it is becoming more expensive to build homes, sir.

Wade Grant: You've also spoken previously about intersections between the climate crisis and housing, and the need to address both simultaneously. Could you highlight some of the most effective and efficient potential solutions and mitigations?

Andrew DeFazio: Sure. In terms of the direct work that I'm doing, reinsurance is an important element. Reinsurance to be able to then allow insurers to offer insurance, I think, generally will have a good effect.

When you think about escalating costs for housing, there are the direct costs to actually construct the housing, there are the housing costs for financing and there are also secondary costs like insurance. They all, essentially, are linked. If we look at the financing costs, eventually, one day, they could take into consideration things like climate risk, which would then make the financing and the ability of the borrower to service that debt more expensive. It also has a play into resale markets and creating stability in housing markets. There are several different links in how this all comes together.

Again, going back to my original function, which is looking at the reinsurance, hopefully this is a way to create some stability in insurance markets.

• (1625)

Wade Grant: Thank you.

Ms. El Bied or Mr. Bhupsingh, could you tell us a little bit more about the new incentives for businesses and municipalities to build back better, as you told us earlier, and proactively reduce risks through the modernized disaster financial assistance arrangements program?

Kenza El Bied: One of the key elements of the new disaster financial assistance arrangements program is that it has five streams, and one of the streams is resilience. That is really focusing on building back better, doing things like mitigating the key situations.

Again, I want just to indicate that the federal government has put in place the new program, but each of the provinces and territories takes our terms and conditions and creates their own programming. Those five streams are available for the PTs, and stream five about resilience.... They know it is very important to build back better, so most of them have finalized their own new program and are taking that seriously as part of their terms and conditions.

Wade Grant: How are post-disaster reviews conducted, and how does the program address lessons learned during previous disasters and best practices internationally?

Kenza El Bied: Best practices internationally...?

Wade Grant: Yes, do we take lessons from around the world as well? I'm sure many around the world are experiencing disasters as well.

Trevor Bhupsingh (Assistant Deputy Minister, Emergency Management and Programs Branch, Department of Public Safety and Emergency Preparedness): Thank very much.

There are a number of things that we do. Here at Public Safety Canada, after every sort of major hazard season, natural disaster, we'll do what we call a lessons learned or an after-action report. We'll look at what happened across the season, and we will actually talk to stakeholders. We'll engage with them to get a sense of where we've done well and where issues have cropped up. Every single hazard season brings new challenges for us, whether they are in new communities or the impacts that have been felt. There could be capability issues in terms of response or challenges afterwards in terms of recovery. We'll develop and share a report.

Internationally, we certainly work with lots of countries that are similar in nature. There is a lot to learn from our Australian col-

leagues about bushfires, as they call them over there. We're in close contact with other emergency management agencies around the world, whether those are European or American. There's a lot to learn from their kinds of examples, through either flood or fire seasons, etc. We will exchange information in terms of doing that. We have bilateral programs set up with lots of international partners.

The Chair: Thank you so much.

Wade Grant: Thank you, Mr. Chair.

The Chair: Mr. Ross, you have five minutes.

Ellis Ross: Thank you.

I want to go back to the first nations component in terms of insurance and protection from climate change events. When I started on council, we had no money. We were under the Indian Act. It was a catch-22. We didn't have firefighting capabilities. Due to the way the Indian Act is set up, it just would not fund us. However, that actually corresponded to high insurance rates or no insurance rates on reserve.

We've changed that now with LNG, forestry and mining revenues. We fully fund our own fire station. We have state-of-the-art equipment. We have all the training.

Can any of the witnesses tell me how many first nation communities or how many reserves across Canada are still under the Indian Act and don't have adequate firefighting capabilities?

Kenza El Bied: It's a good question. I would not have the answer. I would have to check with Indigenous Services Canada. We don't have that information within Public Safety Canada.

Ellis Ross: Does anybody else have that information?

Andrew DeFazio: No, sir.

Ellis Ross: It does correspond to insurance rates on reserve. I get the complication of band council-driven housing versus individual housing, but does it actually coordinate with affordable insurance on reserve, if at all? We're talking about affordable insurance here, but more often than not, nobody is aware of the pressures that the band council is put under, in a situation they can't resolve, because they can't fund what is being asked of them.

In terms of the zoning, can anybody on the panel tell me how many first nation communities are living in high-risk zones, whether you're talking about forest fires or flooding?

• (1630)

Trevor Bhupsingh: No, we don't have that number. We do know there are high-risk communities across the country, whether that is due to evacuation from flooding or whether they're in high-risk fire paths. We know that.

Again, these are important questions. Public Safety Canada wouldn't have that data, but we can certainly look into that for you.

Ellis Ross: One of the topics mentioned is insurance companies and maybe, possibly, a government-backed program that talks about not rebuilding in a high-risk zone. They'll cover the cost to rebuild, but not there. However, in first nation communities, the history is complicated. It might not have been their choice to begin with. They were probably moved there by the government for some other type of development. If there's any way to get that kind of information, in terms of how many first nations are living in high-risk zones....

The cost to move them, in terms of a building better program, can be a lot of money when we're talking about a first nation, not to mention the band council being presented with this issue. I would love a written response from any one of the panellists, if that's okay.

All right.

Mr. Chair, I cede the rest of my time to the next panellist.

The Chair: Thank you very much. You're very kind.

That means we will attribute a minute to Mr. Bonin right after Mr. Fanjoy.

Mr. Fanjoy, you have two minutes.

[*Translation*]

Mr. Bonin, you will have one minute of speaking time after Mr. Fanjoy's comments.

[*English*]

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

Mr. DeFazio, in your testimony, you talked about climate-compatible homes. Could you elaborate on what makes a climate-compatible home in 2026?

Andrew DeFazio: Sure. I'll speak to the criteria we largely rely on for underwriting.

Largely, it would be energy efficiency, and those are the types of materials and the types of equipment within the house that help reduce the carbon footprint. We would do evaluations on that and score it. Then, through our programs, we would prioritize those programs higher, or they would be eligible for premium discounts.

Bruce Fanjoy: Thank you.

Are there any levers in CMHC that would allow you to assess different risk categories to homes you're insuring in order to create an incentive for builders and buyers to take advantage of the options they have?

Andrew DeFazio: The lever would be done at the front end on the underwriting criteria to work with the proponent to say, "If you do these things and you put these technologies into your building, here are the benefits we can give you."

Largely, the benefits would be around a longer amortization period to help manage monthly cash flows, as well as premium discounts for mortgage loan insurance to help make the transaction more affordable overall.

Bruce Fanjoy: Thank you.

Ms. El Bied, with the planet getting warmer, we know that the effects of extreme weather events escalate exponentially—

The Chair: I'm sorry, but your time is up.

Bruce Fanjoy: It was a good question.

[*Translation*]

The Chair: Mr. Bonin, you have the floor for one minute.

Patrick Bonin: Thank you. I'll be quick.

It seems that the Canada greener homes loan program has been cancelled. Do you think that this program should come back as part of the new Build Canada Homes strategy?

Andrew DeFazio: I don't know. I couldn't answer that question.

Patrick Bonin: That's a shame, once again.

Do you think that a flood insurance program is urgently needed?

• (1635)

Kenza El Bied: It's important. It must be implemented. Canada must take this approach in order to move this program forward.

Patrick Bonin: The Royal Canadian Mounted Police, or RCMP, and even the army are sometimes called in to help.

Should the training and mandate of the army and the RCMP include an increasingly prominent disaster response component?

Kenza El Bied: The army steps in when the federal government reaches its limit. So—

Patrick Bonin: Should there be more training and a stronger mandate in this area?

Kenza El Bied: I don't know whether you're aware of this. A consultation process started in November and will run until February 28. The goal is to answer questions about how the emergency measures system should work.

I'm sorry.

[*English*]

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

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 continuing its study on protecting Canadian residents from extreme weather events.

[English]

This afternoon, we are meeting with the following witnesses. From the Office of the Parliamentary Budget Officer, we have Mr. Jason Jacques, interim parliamentary budget officer, and Zachary Vrhovsek. From Statistics Canada we have Jennifer Withington, assistant chief statistician, economic statistics; Ryan MacDonald, director, economic and social analysis and modelling division; and Matthew Hoffarth, assistant director, national economic accounts division.

You will have five minutes for your opening remarks. When I put up this yellow card, it indicates you have one minute left, and once I turn it over, I ask that you finish your sentence, your thought.

The floor is yours for five minutes, Mr. Jason Jacques.

[Translation]

Jason Jacques (Interim Parliamentary Budget Officer, Office of the Parliamentary Budget Officer): Thank you, Mr. Chair.

Committee members, I would like to thank you for the invitation to appear today.

In October 2025, we published a report entitled “Projecting the Cost of the Disaster Financial Assistance Arrangements Program”, or DFAA. The report projects the cost of the DFAA program over 2025 to 2034 and provides a breakdown of costs across major disaster types, including floods, wildfires and storms.

I'll now continue in English.

[English]

The cost estimate accounts for changes to the DFAA program starting in April 2025, as well as trends in disaster frequency and the cost per disaster over time. We estimate that over the period of 2025 to 2034 the DFAA program will cost an average of \$1.8 billion per year. This represents an approximate doubling of the average nominal cost over the previous 10-year period.

In closing, I would like to say that my office remains determined to provide Parliament with clear, timely and impartial analysis to help you in your study. I would also say, Mr. Chair, that we currently have several studies under way to support other parliamentary committees and will be very pleased to undertake additional work for you and members of this committee.

Thank you.

The Chair: Thank you, Mr. Jacques.

The floor is yours, Ms. Withington.

Jennifer Withington (Assistant Chief Statistician, Economic Statistics, Statistics Canada): Thank you, Chair.

Thank you for the opportunity to participate in the current discussion on extreme weather events in Canada, how these events impact Canadians and how they're captured with Canada's official statistics.

[Translation]

I'm here with my colleagues, Ryan MacDonald and Matthew Hoffarth.

At Statistics Canada, we're dedicated to delivering accurate and timely information on the socio-economic indicators that paint a portrait of Canadians' lives. From the census and health surveys to the consumer price index and our expansive macroeconomic accounts, we provide a clear view of Canada's socio-economic landscape to help inform decisions by policy-makers, businesses and the public.

At the same time, we appreciate the complexity in comprehensively tracking the impacts, risks and costs related to extreme weather events.

[English]

Today, we're here to share some information on how extreme weather events are reflected in our economic statistics and to highlight research that integrates climate information with socio-economic outcomes.

Since 2020, Canada has experienced five years that have ranked in the top 10 for costliest years in Canadian history with respect to insurance claims from severe weather losses. Recent data shows that almost a quarter of households and 14% of businesses have been affected by a natural disaster or a weather-related emergency in the past year. These events can be extremely disruptive for individuals, families, businesses and communities.

However, measuring the impact of extreme climate events is not a straightforward task. It involves a multidisciplinary approach and a myriad of data sources, including financial, socio-economic, health hazard and geospatial information. While these data sources cannot fully convey the individual impact these events have on Canadians, they are critical to accounting for these events within official statistics.

When there's an extreme weather event, there are many impacts that are recorded both explicitly and implicitly within our statistical system. For example, Canadians lose wealth when property is damaged or destroyed. To replace this wealth, insurance companies cover the losses, which are shown as payments from insurers to households and businesses. The income and balance sheet for insurers and other businesses are reflected in our industry and sector statistics.

Homeowner insurance costs, which have largely outpaced the all-items CPI since 2020, are only one aspect related to climate events. Increased construction, consumption and debt related to the replacement of damaged property and the temporary or long-term displacement of individuals and businesses, all reflect the economic reality. There are lost wages for those who cannot work. There are increased wages for people such as first responders. Government expenditures may rise, given emergency support programs, supplies and health care costs.

Many impacts of extreme weather are felt immediately, while others are experienced later or continue over time. For example, there was a 4.9% higher incidence of lung cancer and a 10% higher incidence of brain tumours for people living within 50 kilometres of a wildfire in the past 10 years, compared to the unexposed population. Moreover, more than 200 excess deaths were attributed to extreme heat events in both Montreal and Toronto from 2000 to 2020.

There are also costs related to extreme climate events that are not clearly captured in our official statistics. For example, fires in remote areas have little measurable economic impact. However, even remote forests with no human habitation provide crucial ecosystem services to Canadians, such as carbon sequestration. Work on environmental accounts at Statistics Canada aims to value these services and more explicitly link the environment to the macroeconomy.

We know collaborative approaches across jurisdictions are vital to understanding the true impacts of natural disaster and extreme climate events. We're strengthening partnerships and building on our strengths, as we can, to deliver timely, detailed and relevant information to Canadians on this topic.

Thank you.

• (1645)

The Chair: Thank you, Ms. Withington.

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

David Bexte: Thank you very much, Mr. Chair. I appreciate the opportunity.

Thank you, witnesses, for attending here today for this very important study.

As I said in the previous session, I want to drive the conversation towards understanding the root cause and the root mechanisms so that we make the best decisions on mitigation and managing risk. I'm not sure \$1.8 billion a year, which is a lot of money, is sustainable.

Mr. Jacques, can you comment at all about the sustainability of that projected forward?

Jason Jacques: Certainly, \$1.8 billion a year—as I mentioned in the opening statement—is a doubling of what we've seen in the past. Based on our forecast, we do have an upward trend in the overall expenses. In the context of the government's current spending of \$600 billion a year, it's a small but substantial and quickly increasing amount of money.

David Bexte: Thank you.

In your report, you mentioned that it shows that flood frequency has remained relatively flat and fire frequency is increasing. Can you comment on what the thresholds are to categorize something as “severe” that would be captured in your data, in that report and those trends?

• (1650)

Zachary Vrhovsek (Analyst, Office of the Parliamentary Budget Officer): Yes. I can touch on that.

For something to be considered severe enough to be in the DFAA program, it has to have provincial or territorial costs that exceed, in 2025, more than \$3.84 per person in the province.

The actual dollar value would change depending on the size of the province or territory in terms of population, and it would depend on whether the province or territory decides to raise it to the federal level. They need to put in a formal request.

David Bexte: Okay. How does that change over time? Compare that to one, two or three decades ago. How does that threshold change?

Zachary Vrhovsek: At the start of the program, initially, the threshold was not indexed to inflation, but since 2015 it has been indexed to the consumer price index. It has been going up since 2015, but the costs of disasters have been going up faster than the threshold has been.

David Bexte: Could you comment on the cost of those disasters related to the value of the property versus the density? What I'm trying to get at here, ultimately, is the density and the relative value. We used to live in small, modest houses 20, 30 and 40 years ago. Now the trend is much larger.

I don't think we accurately capture the more affluent circumstances we have here in many cases, especially in flood-prone areas and in the urban environment.

Zachary Vrhovsek: When creating the report, we took into account the effect of inflation for non-residential construction, but we aren't able to comment or break it down deeper than listing some factors that could cause it. For example, more people or more valuable assets in disaster-prone areas would increase the cost, but we aren't able to break down the specific causes of the increase. We only looked at it in a general sense of the cost per disaster over time.

David Bexte: Based on your analysis, how much of the projected spending against a typical disaster is going towards rebuilding in the same high-risk locations versus investments that would reduce the risk, those that would move the infrastructure, residences or commercial activity someplace else?

Zachary Vrhovsek: That likely would be something to be determined by the province or territory involved in the rebuilding. There are some eligibility requirements set by the federal government to be eligible for it. Ultimately, that's not something that I would have the answer to.

What I can say is that the majority of costs under the DFAA to date have been for provincial or municipal infrastructure and not necessarily for rebuilding individual homes. For example, if a highway is destroyed, it's unlikely that the highway would be rebuilt in a new location.

David Bexte: They are uninsured losses, uninsurable losses.

Zachary Vrhovsek: Yes.

David Bexte: In the interest of protecting taxpayers' dollars, we can argue a shell game of paying for disaster recovery directly or increased insurance premiums for residential. It is a bit of a shell game, but there is a sweet spot and an optimum track, and that's what we need to direct this at.

What I want to know is this: How do you suggest the government manage the municipal development, redevelopment or infrastructure construction in high-risk areas to ensure the programs don't just become a backstop for short-term planning realities? Do you get the gist of what I'm saying?

Zachary Vrhovsek: I understand the question. I'm not sure if it's within the mandate of the PBO to make recommendations on how the government should be dealing with it.

In our conversations with Public Safety Canada in creating this report, they're very aware and they are working towards it.

David Bexte: Okay. You see that they're aware enough that there's probably some evidence of that already—

Jason Jacques: I don't think we'd want to comment on the level of awareness among public servants within Public Safety Canada.

I don't know them well enough.

David Bexte: It's not naming names, but it's society. Are we inclined to just rely on government to save us and immunize us from making better decisions for ourselves?

Jason Jacques: Again, to your earlier point, the very fact that the government is moving on this, implementing policies and moving forward on it, I think, is indicative of the fact that people are taking it seriously.

The Chair: Thank you very much.

Mrs. Miedema, the floor is yours for six minutes.

• (1655)

Shannon Miedema: Through you, Chair.

Thank you, everyone, for being here.

I'm very excited about this study that I've brought forward. My riding is Halifax. We've had a lot of extreme weather events in recent years. In 2023, we had a flash flood, a hurricane and a wild-fire.

Starting with the PBO, when you're doing your modelling and the future forecasting, how are you doing that when the past no

longer dictates the future when it comes to extreme weather events? We can't go by rainfall from the last hundred years because it's not in the same intensity pattern as it is tomorrow. How are you incorporating that into your modelling, if at all?

Jason Jacques: Yes, that's a really good question.

As a lot of people are aware, the United Nations publishes, on a periodic basis, a forecast with respect to the global impacts of climate change. On that basis, within the PBO, we've actually taken that modelling and mapped it to ECCC's modelling of rainfall and temperature levels at a very granular basis across the country. On that basis, in turn, we've used it to feed into our macroeconomic model.

We published a paper in 2022 based upon this micro-information, again drawing from the UN and from the government's own data from ECCC on a very granular basis to update our macroeconomic modelling. That, in turn, feeds into our fiscal modelling and our other models because, of course, the predictions that we're making are based on other people's predictions. At the same time, it's important to have something on the table so that people can plan around it.

Shannon Miedema: Okay.

Your model only goes to 2034 at this point.

Jason Jacques: For the DFAA, that's correct.

Shannon Miedema: It's for the DFAA. Okay.

I have a quick question.

I wasn't aware of the dollars per person for provinces and territories and how that rolls out. Is that the best measure? I'm just thinking about rural Newfoundland after a hurricane and the dollars it may need versus a denser area in a different province or territory. Has that always been the metric, and does that make sense for future purposes?

Zachary Vrhovsek: It's my understanding that it's always been the metric, but I'm not sure. Someone from Public Safety Canada might know more about the history of the program. I'm not sure if I have an opinion on whether it's the best way. There are a lot of ways it could be done. This one serves as a deductible, where the federal government doesn't step in until it's sufficiently severe to impact the finances or the fiscal capacity of the province or territory. I understand that it could be severe locally but not severe enough provincially or territorially to trigger the disaster financial assistance.

Shannon Miedema: Yes. I'm thinking about equity across the country, especially if some provinces and territories are more prone than others to various hazards.

I wonder if folks from Statistics Canada could comment.

What are you seeing in terms of trends with all of your data and analysis on areas of the country that are more highly impacted by this?

Jennifer Withington: We have seen various impacts and areas that are impacted. It depends on what elements you want to look at. For instance, we see insurance rates increasing. We do see that insurance rates are increasing in provinces that have had more extreme weather events. Manitoba and Alberta, I believe, have gone up quite a bit more than the other provinces. There's anecdotal evidence. Of course, there's some other evidence as well.

Matthew Hoffarth (Assistant Director, National Economic Accounts Division, Statistics Canada): I will just add that we have a lot of financial information about insurance. We do measure this by province and territory. We might not always have the granularity necessary to really home in on the issues. However, we do see these claim events in certain provinces. P.E.I. is a good example, with the hurricane where, for the claims ratio, you saw these claims far exceeding the premiums in that province. We do have this information by province.

Shannon Miedema: Even with regard to hurricane Juan in 2003 in Nova Scotia, I remember there being big conversations around insured and uninsured, and making the claims federally. It was this massive process for the insurance group at the city. The insurance part might be easier and better tracked.

How confident are you with your quantification of the uninsured losses of extreme weather events? Why or why not?

• (1700)

Jennifer Withington: We do capture assets in our balance sheet. When assets are destroyed, those would be taken out of our balance sheet. It is covered. As for the comprehensiveness of whether it's uninsured or insured, we don't make that distinction. We have a capital stock, and when there's an event, anything that's destroyed would be a decrease in value, be it insured or uninsured. We have both.

Shannon Miedema: How would you quantify lost trade and business, like lost hours, lost days worked? Are you confident in that whole piece?

Jennifer Withington: When there are major extreme events, the LFS asks supplementary questions. For instance, with the Alberta wildfires, manufacturing, retail, wholesale.... They all ask their respondents for additional information. We do cover that, and we do have estimates on lost wages, as well as on wages gained—because you do have overtime for first responders. We do have both.

The Chair: Thank you very much.

[*Translation*]

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

Patrick Bonin: Thank you, Mr. Chair.

I would like to thank the witnesses for coming.

I have a question for you, Mr. Jacques. We often hear that a dollar invested in adaptation saves, more or less, \$10 to \$13. Do you have any studies or thoughts on a lack of investment in the fight against climate change? Would there be costs? Would it cost society

more if we invested zero dollars, if we took no further action, for example?

Jason Jacques: I think that this is obvious now. As I said, we've published a number of reports on the economic impact of climate change in Canada. This impact is significant and it amounts to a few percentage points of GDP for the coming decades. Every Canadian will be affected.

That said, climate change shows the current situation and the need for mitigation, such as reinvestment in assets after a disaster. We need to rebuild in a way that better prepares infrastructure and assets for the current climate.

Patrick Bonin: Can you send us these predictions, the different scenarios for the impact on GDP?

Jason Jacques: Yes. Absolutely. We published this report three or four years ago now. I'll be happy to send it to you.

Patrick Bonin: Okay.

I would now like to turn to the Statistics Canada officials.

Ms. Withington, you said that all these calculations are indeed complex. However, is it possible to carry out a study that somewhat covers all the climate change-related costs for households, businesses and governments?

Jennifer Withington: Yes. It's possible to collect all this data.

[*English*]

For the moment, the UN is working on a statistical framework that will be used by all statistical agencies to put together the estimates for these types of events in a comprehensive way.

One challenge that we face is timing and being able to parse out the exact causes. For instance, some things, like the loss of wages because a business closed, you'll see immediately. Other things, such as payouts from insurance, might take a year or sometimes even two years to show through the economic system.

[*Translation*]

That said, it isn't impossible, but it does pose challenges.

Patrick Bonin: Okay. Can you provide a brief summary of what you have?

Jennifer Withington: Yes. Certainly.

Patrick Bonin: Okay. Great.

Ryan MacDonald (Director, Economic and Social Analysis and Modelling Division, Statistics Canada): I could add something.

• (1705)

[English]

To measure things very specifically for these events, we have to be able to measure things at the community level for a town, for a neighbourhood, for the outskirts of Halifax when they start having forest fire evacuations and for the Sumas Prairie when it's flooding in Vancouver and the Fraser Valley. That system is one we've been working on as a research project in the background. You'll see a number of studies that Statistics Canada has started providing on what the economic impact is.

The thing with these impacts is that because they're so local, we really have to get down to these smaller areas. In order to do that, we need fairly complete data systems, and they take time to compile. Surveys are really good for having really up-to-date information, but because of the sampling frameworks and things, they don't always get down into the real nitty-gritty of the details and we'll have to wait, sometimes up to two years, for much more complete data to show up.

Yes, we're going down that route. We are starting to provide this information, but it comes with this lag.

[Translation]

Patrick Bonin: Do we have an order of magnitude for the percentage of inflation or the consumer price index stemming from climate change?

[English]

Matthew Hoffarth: I don't have that number specifically, but when we look at catastrophic claims—again, the definition for that is \$30 million or more from a given event—we do see that those are contributing to some of the increases we're seeing in our insurance costs. Again, it's not the bulk of it; in about one in five dollars, you can see that impact from these catastrophic claims.

Jennifer Withington: As well, when we talk about GDP, one thing to caution is that GDP is not a measure of welfare or well-being, because the economic activity with rebuilding actually contributes to GDP. We have to remember that it is just an economic activity measure. In that sense, there are some costs, but there are also some ways in which it contributes to GDP.

[Translation]

Patrick Bonin: Mr. Jacques, the government has been announcing a national flood insurance program for some time now. Have you looked at the cost, the benefits and the beneficiaries?

Jason Jacques: Unfortunately, we haven't looked into this issue.

Patrick Bonin: I'm not saying this to point the finger at my colleagues. However, they often talk about industrial carbon pricing and they say that it's costly for households. Obviously, my colleagues want us to do less to fight climate change. We, in the Bloc Québécois, say that there is a cost. Have you calculated the cost of industrial carbon pricing for individuals? How much would it cost?

Jason Jacques: Yes. We've done this type of analysis, and—

Patrick Bonin: How much are we talking about?

Jason Jacques: —I'll be happy to pass on the information to the committee.

Patrick Bonin: How much are we talking about?

Jason Jacques: I don't want to give you a specific number right now. I would rather pass on the information to the committee.

Patrick Bonin: Okay.

The Chair: Thank you.

Mr. Jacques, you'll pass on the information to the clerk, won't you? Thank you. I see that Mr. Bonin is satisfied.

[English]

Mr. Ross, I'm sorry to wake you.

Voices: Oh, oh!

Ellis Ross: I was transfixed by the last conversation there.

The Chair: I'm just kidding. Please go ahead.

Ellis Ross: Ms. Withington, I actually covered this already in a line of questions regarding first nations in Canada. It's probably your department that would have a good line on this question, or maybe you'll have it in your future surveys. Do we know how many first nations in Canada have official firefighting capacity?

Jennifer Withington: I do not have a number off the top of my head. Through gross domestic product we do cover first nations and expenses. I would have to confirm whether it's at that level of granularity and get back to you.

Ellis Ross: Okay. It would be great if we knew how many of those are under the Indian Act programming. It's very difficult to get firefighting capability under the Indian Act. It's almost “ask, ask, ask” and “report, report, report”. You basically get maybe 50% of what you're asking for. Really, the first nation has no choice but to go after own-source revenue and fund it themselves, as our band did.

Do we have any numbers in terms of how many first nations across Canada have house insurance? I'm talking about whether or not it's backed by band council or individual house insurance.

• (1710)

Jennifer Withington: I'll have to look and see whether we have numbers on expenditures on house insurance for first nations. I'm not sure whether we would have the distinction between band and not band, but we'll try to provide you with that information if it's available.

Ellis Ross: Okay. There is a difference, especially with government-funded programs.

Jennifer Withington: I understand.

Ellis Ross: Some band councils have no choice but to insure based on the agreement they have with the indigenous affairs department. Some choose not to do it just because they don't have the funding in place. I know what that's like.

This one may be more for you, Mr. Jacques, with regard to the disaster financial assistance arrangements. When we're talking about disbursements, is that one big pot for all communities, or do first nation communities have a separate pot or a parallel pot? I'm really talking about the division of government funding for the program, I guess, versus indigenous affairs funding.

Jason Jacques: My understanding is that it's the provinces and territories that can make an application to the government after the disaster has occurred. If it's over the threshold, that may include some costs that were incurred by first nations, but I don't believe there's a separate carve-out under the existing program, under DFAA.

Ellis Ross: Okay. That opens up another question. Have any first nations applied for this funding on their own that you're aware of, or does it have to be some type of a transfer to the province?

Zachary Vrhovsek: My understanding of the program is that the provincial or territorial premier or the minister responsible for emergency preparedness must make the application directly to either the Prime Minister or the federal minister of emergency preparedness. I don't believe individual first nations or any government other than provinces and territories would be eligible to apply, but it could be that first nation governments are receiving transfers from the provinces, which are then added to the provinces' bills and then the provinces would add that to the expenses sent to the federal government. I couldn't specify if there's any particular case where it has happened, but if it could happen, that's the system that I imagine it would take.

Ellis Ross: Okay. I do get the bureaucracy of what it means to get funding under an indigenous band council. I'd be curious to know whether or not that transfer is categorized as indigenous funding or is just under a blanket term for disaster financial assistance?

Jason Jacques: We'd be happy to go back and run down that issue. To an earlier point that you raised with respect to the comparability or adequacy of funding for first nation communities across the country in comparison to non-first nation communities, we are currently doing work for INAN right now, another committee in the House of Commons, around funding gaps for first nations policing. There's a program currently provided by the Government of Canada for first nations emergency services. There was roughly \$700 million in supplementary estimates (B) that people might have seen.

We were asked questions in the Senate with respect to the adequacy of that funding in responding to natural disasters and emergencies. We would be very happy to undertake that type of analysis for this committee were a motion passed to evaluate the comparability and adequacy of existing federal funding for the 634 first nation communities across the country, in comparison to the programs provided to non-first nation communities.

Ellis Ross: Great.

The Chair: Thank you very much, Mr. Ross.

Thank you very much, Mr. Jacques.

[*Translation*]

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

[*English*]

Eric St-Pierre: Thank you, Mr. Chair.

I'd like to thank all the witnesses for being here. It's a pretty packed room today. Thanks for making the time and going through the snow today.

I'll start with you, Mr. Jacques. Thank you also for being here. You've been pretty busy. We read a lot of your reports, so thanks for the great work that you do.

The PBO released a report called "Projecting the Cost of the Disaster Financial Assistance Arrangements Program". I'm wondering if you can provide a copy of this report to the committee because I think the report itself will be very useful to the analysts and to the phenomenal work they were doing looking at adaptation.

Would you be able to provide a copy of that report?

Jason Jacques: Absolutely, and it's in both official languages.

Eric St-Pierre: The report highlights that DFAA, the disaster financial assistance arrangements program, provides financial assistance to provincial and territorial governments following disasters caused by natural hazards.

Would you say that most of those natural hazards are exacerbated by climate change? Can you quickly comment on the link between climate change and these natural disasters?

● (1715)

Jason Jacques: The short answer is yes. Climate change is increasing the frequency and severity of severe weather events. That, in turn, would increase the costs under the DFAA. Going back to an earlier comment made by my colleague, who is the expert in this specific area, a big increase in the cost, as well, has to do with housing price inflation, construction inflation, over time. It's increasingly expensive to build homes in the first place. Then to rebuild homes, that, in turn, is also driving up the cost, but certainly climate change and the increasing severity and frequency of weather events is a major driver.

Eric St-Pierre: Thank you. I appreciate your thoughts there. I'll pick on the report again because I thought it was a pretty good report. It mentions that the federal costs under that program are increasing rapidly. I believe it's to the tune of \$881 million per year, maybe—don't quote me on that. I think it's gone up to \$1.2 billion per year from last year to 2035, I believe, which is a pretty significant increase.

What would you anticipate those costs to be going out to 2040 or even out further to 2050? Would you anticipate a significant increase annually as well?

Jason Jacques: Our forecast cuts off at 2035. If the committee is interested, we'd be happy to take the time to go back and extend the forecast.

I would say, going back to a point that one of the other members of the committee made earlier, we're dealing with a situation where, in comparison to a lot of economic and fiscal forecasting, there's a nice, relatively smooth, straight line going into history. We're dealing with an inflection point in these costs. Going out for 10 years, as you can see in one of the annexes of the report, we have a broad swath of potential outcomes. The uncertainty would increase substantially as you go forward.

Again, if there's interest and a motion from the committee, we're happy to go back and extend those numbers further.

Eric St-Pierre: If it wouldn't be too much work, I'd love to see what those costs would be modelled out to 2050, just to get a sense. We often talk about climate change and climate mitigation policy, and often, the opposition will talk about the costs of climate policy. I'm curious about the costs of inaction, so I'd love to see some figures for 2050, if it's not too much work.

Going back to those costs—I believe they're \$1.2 billion per year—would you say taxpayers are bearing the brunt of the costs of this program?

Jason Jacques: By definition, it's a federal program. People across the country ante up cash out of their back pockets, and they pay taxes to Ottawa. Ottawa then, in turn, appropriates the money to spend on federal programs, and that includes the DFAA. All of us, everyone across the country, are paying for it.

Eric St-Pierre: Can there be a last question before the chair cuts my mic off?

Would you say industry or big polluters are bearing any of these costs? Maybe you could comment on the role of big polluters.

Jason Jacques: I think that's outside of the scope of the DFAA report, but thank you for the question.

[*Translation*]

Eric St-Pierre: Ms. Withington, according to Statistics Canada data, which regions are the most affected by natural disasters? Can you quickly compare urban and rural data?

Jennifer Withington: Rural areas are certainly more affected by flooding than urban areas. As I said, Manitoba and Alberta are the hardest hit by disasters. However, over the past year, we've had incidents across the country. Some provinces are more at risk. I think that British Columbia—

[*English*]

My time is up.

[*Translation*]

The Chair: You can finish your comment.

Jennifer Withington: Yukon and British Columbia are more at risk.

Eric St-Pierre: Thank you.

The Chair: Thank you.

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

Patrick Bonin: Ms. Withington, you said that 25% of households were affected by climate change. Were you talking about last year?

• (1720)

Jennifer Withington: Yes. That was last year.

Patrick Bonin: Can you share this information in writing, if you haven't already done so?

Jennifer Withington: Yes. Certainly.

Patrick Bonin: In 2024, there was a report on the impact of extreme heat events on mortality. Can you provide a brief summary of the public health challenges and costs associated with climate change?

[*English*]

Jennifer Withington: Certainly, in terms of health impacts, we have studies looking at that. We have seen excess deaths due to the extreme heat from the period of 2000 to 2020. We're also looking at how those are being attenuated. I believe two-thirds of homes have air conditioning, and most Canadians in large cities are within a 15-minute walk of a cooling centre.

[*Translation*]

Patrick Bonin: Can you send us this information in writing as well?

Jennifer Withington: Yes.

Patrick Bonin: Thank you.

Mr. Jacques, I recently saw an article in The Guardian about a University of Exeter study. It talked about climate shocks, the impact on gross domestic product, or GDP, and the fact that the governments weren't planning for this, or at least they weren't integrating it enough into their economic model.

Are you looking into climate shocks? For example, in the United Kingdom, the Institute and Faculty of Actuaries is talking about a potential loss of 50% of GDP between 2070 and 2090. These forecasts seem quite high to me.

Are you working on models that take greater account of climate shocks and truly major events, such as the melting of Arctic ice?

Jason Jacques: As I said, we published a report in 2022. Based on the data that we used, we forecast an impact of around 6% of GDP.

Patrick Bonin: For which year?

Jason Jacques: For 2100.

Patrick Bonin: Okay. How do you explain the difference? In England, some people are talking about 50% of GDP between 2070 and 2080.

Jason Jacques: I haven't seen this study. I can't compare it with the data that you referred to, but I can do so this evening.

Patrick Bonin: You can also send the written reasons to the committee. Thank you.

The Chair: Thank you, Mr. Bonin.

[*English*]

Mrs. Anstey, the floor is yours for five minutes.

Carol Anstey: Thank you.

Thank you to the witnesses for being here.

Mr. MacDonald, you talked about the mapping and surveying in some of the rural areas. I'm glad you brought that up, because I think that a lot of the areas, certainly in the riding that I represent, are very coastal and I think accuracy is important. The other side of the time frame is some testimony we've heard at this study and within this committee about the importance of the information being accurate and how over time things change, especially around coastal areas.

Have you mapped out what the appropriate time frame would be in order for this to be an effective tool, given that small little communities might not even have the resources to conduct surveys and ongoing surveys?

There's just some concern there. We want this to be a good, effective resource. How does time factor into it? Could you just address that?

Ryan MacDonald: If I understand correctly, you're asking more about whether the data is still relevant for an event taking place in a smaller location.

Carol Anstey: Yes, and also just for things changing, because around coastal areas, things change. You're basing the information on surveys, but at some point there are changes that happen in coastal areas.

Ryan MacDonald: Some of work we've been engaging in is trying to understand what is happening when a particular type of climate event is occurring. Thus far, it's predominantly been forest fires and floods. When we do that, we're getting the most recent possible geospatial information on the event and on the topography and the area in question.

Where the data is a bit behind is that socio-economic exposure layer we would be able to combine with it. When we did the stuff for, say, the flooding in B.C. a couple of years ago, we actually had daily updates from NRCan off the satellite feeds of where the flooding was. We knew what the topography of the Sumas Prairie looked like.

It's the socio-economic data on the businesses and the people that is about two years behind. We aren't able to say that this person still lives in that location or that this business is still operating in this location. What we get is, "In this area, there's a lot of activity, and it's roughly that per cent of the economic activity that's in B.C.—

• (1725)

Carol Anstey: Okay. You narrow in on it when there's an event. It's not more or less effective for mitigation or looking forward. It's more or less like the here and now, when something is happening. Is that correct?

Ryan MacDonald: Yes.

Carol Anstey: Okay.

Jennifer Withington: If I may interject, we are working on something that might address your concerns. It's an analysis of residential properties and homeowners in high flood hazard areas. It's under peer review right now. It's using data from our housing pro-

gram with some geospatial modelling provided by Public Safety Canada.

I think that might go more in the direction of what you were looking for. That's to come—

Carol Anstey: Okay. Fair enough.

Jennifer Withington: —in the short term, hopefully.

Carol Anstey: Sure.

My question for the Parliamentary Budget Officer is this: With DFAA costs continuing to rise, is there a way to determine how much taxpayers could save by shifting to this national insurance program?

Zachary Vrhovsek: Are you talking about the national flood insurance program?

Carol Anstey: That is correct.

Zachary Vrhovsek: In that case, the DFAA only covers non-insured losses or things that cannot be reasonably insured, but the majority of losses for flooding under the DFAA are actually for provincial and territorial or municipal infrastructure, rather than going to individuals. Therefore, the implementation of a national flood insurance program, although it might be beneficial in general, likely wouldn't have a large impact on the DFAA cost.

Carol Anstey: That's fair enough.

How much could we save if we redirected funds toward proven mitigation, like dikes, dams or home retrofits? Have you looked at that, potentially?

Zachary Vrhovsek: We didn't dig deeply into that for this report since our forecast horizon is only up to 2034. From our perspective, it will take a long time for these mitigation and adaptation measures to affect the entire country. There's a lot of infrastructure out there that can and should be improved. From our perspective, it will take time for that to be seen in disaster relief costs, and that is not something we included in our 10-year horizon.

Carol Anstey: Thank you.

The Chair: Thank you.

Mr. Grant, you're our last speaker of the day.

You have five minutes.

Wade Grant: Thank you very much.

Thanks to all of the witnesses today for the important testimony you provided.

Like Mr. Ross, I'm also from British Columbia, and we have talked a lot about British Columbia today.

I'll start with you, Mr. Vrhovsek.

How long does it take to see the long-lasting, tangible impacts of investments in mitigation and resilient infrastructure, particularly in high-risk flood areas such as in British Columbia?

Zachary Vrhovsek: That isn't something I'd be in a good position to answer. That's probably a question that's best posed to Public Safety Canada.

I mentioned that although a specific investment in a specific location could immediately decrease its disaster risk, there are a lot of locations vulnerable to disaster, so it will likely take time for those benefits to be seen as infrastructure is upgraded over time.

Wade Grant: Okay.

I'll go back to your report projecting the cost of the disaster financial assistance arrangements program. You project that while "real costs per disaster will increase...over the next decade", the rate of this growth from 2025 to 2034 will be "slower...than the growth observed between 2010 and 2022." Can you explain why?

Zachary Vrhovsek: Part of it has to do with the modelling we chose to use. We decided to use linear trends for the frequency and the severity of the disaster. We fit the model onto history, and there was a large jump toward the end of the time frame of the model, so the model doesn't capture that as a permanent increase. It's mitigated by the fact that we fit the model over a long period of history.

It's difficult to say what that impact will be in the very long term, but it's largely a result of the fact that these changes are very recent. We don't know if these changes will continue to accelerate rapidly, as they did in the last 10 or 15 years, so that's attenuated downward.

• (1730)

Wade Grant: Ms. Withington, you talked about impact of the heat increasing and about the deaths in Montreal and Toronto from 2000 to 2020. However, since then, in 2021, my home province and my home city of Vancouver had a heat dome. Many people unfortunately lost their lives.

When and how are we going to incorporate those statistics moving forward?

Jennifer Withington: That was done as a special study. I can find out what the plans are to have that updated. I do realize that's not as up to date as we'd like, and it will not reflect some of the more recent heat events.

Wade Grant: Unfortunately, Vancouver is having increased heat more often in the summer, and we're noticing that.

I just want to quickly go to Mr. MacDonald. I noticed that you have a very interesting report entitled "Estimates of the economic activity in and around flooded areas in British Columbia."

I used to be the chair of the First Nations Health Council, and one of the things we talked about was the social determinants of health, with climate change being one of those. We saw what happened in Lytton, in Merritt and frequently in the Sumas Prairie, which used to be a lake, actually. A lot of those places are in and around rivers and whatnot. I know you looked at rural and remote places, but the Fraser River estuary ends in my riding of Vancouver Quadra.

Are there any ideas about what could happen in and around urban areas because of climate change if we don't act now?

Ryan MacDonald: At the moment, I don't have anything around that kind of what-if scenario analysis. I will say that we're considering how to implement it, but there's nothing concrete at the moment that I could give you.

Wade Grant: Given your knowledge around the high flooding risk in areas of B.C., how long does it take for communities to see the power and tangible impacts of investing in mitigation, adaptation and resilient infrastructure?

Ryan MacDonald: Unfortunately, I don't have that for you either. The questions on investment and mitigation activities are not something that we have taken up yet. They are on the radar, though.

Wade Grant: Okay.

Mr. Jacques, given the increasing costs of recovery, do you think it's just as important for all levels of government to prioritize investments in mitigation, adaptation and resilience as we move forward? I'm talking about first nation, municipal, provincial and federal governments.

Jason Jacques: Yes.

Wade Grant: Thank you. I knew that was going to be a quick answer. That's why I asked that question.

The Chair: Thank you very much, Mr. Grant.

I thank all of my colleagues for their great questioning. I thank the witnesses.

Mr. Bexte.

David Bexte: I'd like to file a notice of motion with the committee.

The Chair: Can I just liberate the witnesses? The floor is then yours.

David Bexte: Absolutely.

The Chair: I'd like to thank the witnesses for today. You are excused. Have safe travels back home.

Mr. Bexte, the floor is yours.

David Bexte: Thank you very much, Chair. I appreciate it.

I'd like to give notice of a motion with the committee. I believe this has been circulated and agreed to in advance by the parties. It reads:

That, notwithstanding the usual practices of the committee concerning access to and distribution of documents:

- a. Up to three associate members of the committee per party be authorized to receive the notices of meetings and notices of motion and be granted access to the digital binder;
- b. That the associate members be designated by the offices of the whips of each recognized party and sent to the committee clerk; and
- c. That the provisions of this motion expire as of Friday, September 25, 2026, unless otherwise ordered.

I'd like to move this.

The Chair: We need unanimous consent to move the motion.

Some hon. members: Agreed.

(Motion agreed to)

The Chair: Is there anything else?

Monsieur St-Pierre.

Eric St-Pierre: On a point of order, I'm wondering if Branden Leslie was participating in that vote just now or not.

• (1735)

The Chair: Mr. Leslie, you need to show your camera, please. Thank you.

Eric St-Pierre: We miss you.

Branden Leslie (Portage—Lisgar, CPC): I'll see you on Thursday, hopefully.

The Chair: Is there any other business? Good.

At the next meeting, we are meeting with the minister and the department. At the beginning of the meeting, I will give you a follow-up on what's to come after the break. In other words, it's called homework. When we return, we'll have some good work being done all together.

Thank you very much, everybody. Have a good evening.

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