



Remarks by Don Forgeron

National Roundtable on Flood Risk

Thursday, November 16th, 2017
8 a.m. – 4:15 p.m.

Double Tree by Hilton - Ballroom A
1975 Broad Street,
Regina, SK
S4P 1Y2



Good morning, everyone. It's a pleasure to be with you today.

I want to begin by thanking Minister Goodale for his leadership on this issue – and for his government's new investments in disaster preparedness and mitigation.

I also want to offer a note of appreciation to the Indigenous elders for the prayer this morning. We are grateful for your presence and your wisdom. When floods happen, it's not insurers who get hit the hardest. It's not banks or government budgets.

It's people.

Let me tell you the story of one young woman we met.

She lived near the Ottawa River – but not that close. A few streets back. It never even occurred to her – or anyone of her neighbours – that the river posed a threat.

During the floods this past spring, the water kept rising. It came closer to her house than ever before.

She stacked sandbags, sometimes up to 12 hours a day. She was seven months pregnant at the time – but she had no choice. The water kept rising.

Aside from a handful of volunteers and two Red Cross workers, this young woman – and the people in her neighbourhood – had no help.

The city sent no one. The army didn't come. They were on their own.

She checked the city website. It told her to install sump pumps. That worked great – until the hydro company turned off the power.

She stacked more sandbags. They held – until, without any warning, the dams were opened upstream to release more water.

On that night, she went to sleep, exhausted and anxious. The next morning, much of her house was under water.

She ultimately lost her home.

And that was only the beginning.

She had no idea that her insurance didn't cover overland flooding.

She expected that the government would help her recover – but she found out that provincial Disaster Financial Assistance Arrangements would cover only core essentials.

The flood waters finally receded, and they left this young Canadian financially ruined.

Living in the capital of one of the most prosperous countries in the world, she was left with nothing.

This is why we are here today.

This shouldn't happen.

Not in Canada. Not to Canadians.

Today I would encourage us to keep her front and center in our thoughts.

None of us have the entire solution but many of us own a part of it. We need to collaborate to put the pieces together.

Dealing with floods is a complex business.

Responsibility is divided across jurisdictions.

And the problem is greater than what we can tackle today.

We know now that the frequency and severity of flooding is being driven by climate change, which is also bringing more instances of drought, forest fire and windstorm. These are all important issues – but today we will stay focused on overland flooding.

To fully address this challenge, we need to make the right land use and permitting decisions – and stop putting people in harm's way in higher-risk locations across our country.

We need to take action to mitigate the highest risk more effectively.

And we need to recognize the special situation of indigenous communities, which are often located on land vulnerable to flooding.

Today, however, we are going to limit our ambition to two areas where we can take immediate action to reduce the impact of floods, including in indigenous communities.

Today we will focus on raising the awareness of Canadians to the escalating risk we all face. And leveraging that awareness to drive personal and community action.

This is a crucial undertaking. As risk managers tell us, Canadians will not be motivated to take action until they understand the reality and the urgency.

This afternoon we will move to the topic of financial risk. Because as that young woman in Ottawa discovered, our system is letting down too many people.

Put simply, Canadians are not financially protected against flood – and may not realize it.

For many of us, a good portion of our life savings is wrapped up in our property.

And although insurance products are becoming more and more available, the hard truth is that many at highest risk will be unable to afford them.

Our challenge is to provide options that will help make Canadians whole again after a disaster.

As Minister Goodale has said of our gathering today – this is only the start. But I'm heartened by the diversity and expertise I see here today. And I have confidence in our ability to deliver.

Above all else today, I hope we establish an ongoing forum for conversations and action on flood risk.

We can't solve these complex and fragmented problems unless we connect with one another – to share ideas and potential solutions.

On behalf of IBC and the companies we represent, I commit that we'll be here as a partner, for as long as it takes, to better inform and protect Canadians.

Thank you.