**Douglas, Julia**

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**From:** Legislative Assembly of Ontario
**Sent:** November 27, 2020 3:41 PM
**To:** Standing Committee on Finance and Economic Affairs
**Cc:** Teng, Deborah
**Subject:** Webform submission: Submission of material 27631

Submitted on Fri, 11/27/2020 - 14:50

**Application ID: 27631**

Submitted values are:

Bill or item of business: **Bill 229, Protect, Support and Recover from COVID-19 Act (Budget Measures), 2020**

# Choose a topic

**Do you know the bill title or business (e.g., pre-budget consultations) you'd like to speak or submit material about?**
Yes

# Choose an application

**Which application would you like to submit?**
Submit material only

**Which deadline would you like to submit your written material for?**
Written Submission Deadline: 7:00 p.m. (EST) on Wednesday, December 2, 2020

# Add your information

**Are you submitting material as an individual or on behalf of an organization?**
I am submitting material as an individual

**Full name**
Dr Steve Elgie

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**Paste submission**
I'm writing to you today because I'm unsure of how/where to proceed with challenging Doug Ford's latest changes to the Conservation Authority act; changes which will negatively affect the vast majority of Ontarians

while benefitting a very small portion of the population. To recap, Bill 229 includes changes to the land development approval process, effectively allowing developers to challenge the science/data driven decision making at Conservation Authorities. Aside from any perceived environmental and socio-economic losses that will occur as more conservation land is developed, there are real and measured use cases across Canada where these systems have failed on a massive scale (listed below). Before that, let's break down the logic of the Conservative Government's decision here:

1. Increasing economic stimulus to municipalities will be critical over the next few years while we all recover from the economic impacts of COVID and the Federal government's stimulus plan. Allowing developers greater access to land, specifically high value land in the floodplain, will allow the Provincial government to generate much larger revenue in a small period of time. This is the only positive of this plan and is only a positive factor in the very short term.

2. Properties developed in the floodplain and other historically protected development land represent an incredible risk to both home owners and taxpayers – so much so that the Insurance Bureau of Canada, in combination with other partners, provided a billion dollar grant to flood protection agencies across Canada to get a better handle on floodplain developments, in the form of the National Disaster Mitigation Program (NDMP). The annual cost of water-damage related insurance claims has risen by ~10x over the last 5 years and is expected to continue to grow at a massive pace because people are still developing/building in areas that are known to be unsafe.

3. These insurances costs are often time subsidized by the Federal and Provincial governments. This means, following from Point (1) to Point (3) we are seeing a plan enacted that:
(a) Primarily benefits developers, with the Province receiving a 1
time cash injection
(b) Knowingly puts people and homes at risk
(c) Expects the taxpayers to help cover the cost of homes/property/lives that will be affected by floods or similar events in the future. This is a matter of when, not if.

I may be naïve here, but how can a piece of legislation in Canada so clearly benefit a small group of the population while putting lives and homes at risk? To prove this isn't conjecture, please review the cases below:

1. The City of Calgary – 2013 - ~ 6 billion in flood damages after allowing building in
the floodplain of their downtown core

2. Fort McMurray – 2020 - ~ 1 billion in flood damages after allowing building in their floodplain

3. New Brunswick and Quebec – 2018 & 2019 – estimated at ~500 million per year

4. Lower Thames River Ontario flooding 2013, 2019 & 2020 – damage estimates in the area of 30 million.

5. Grand River & Maitland Valley flooding – 2017 / 2019 – estimated at ~5.5 million

Conservation Authorities are the source of local expertise for identifying high risk / flood prone areas. They have a unique position in that they are members of the community and understand the balance between safe and foolhardy development. Restricting their input and allowing for development to subvert their science driven decision making is known to be both expensive and dangerous.

This is not in the best interests of Canadians and will cause significant and measured social and economic destruction in the future. As a member of your local Conservative voting base, I will be paying close attention to this issue and encouraging likeminded members of my community to do the same. We all understand how appealing short term capital can be but please consider the long-term implications of your decisions.

The damage estimates provided within this report are from official sources - references are available, but I am unable to paste web links into this comment box.

**Would you like to add any other information?**

I am available for further comment or to collaborate / coordinate expert testimony from any of the agencies identified above.