

RIDEAU VALLEY CONSERVATION AUTHORITY WATERSHED BRIEFS

May 2013

A newsletter for municipal councillors

2013 Board of Directors

Andy Jozefowicz *Athens*

Lee Armstrong *Augusta*

Sharon Mousseau *Beckwith*

Tom Dewey *Central Frontenac*

No appointment *Clarence-*

Rockland

Ray Scissons *Drummond/North*

Elmsley

Lyle Pederson *Elizabethtown-*

Kitley

Jim Anderton *Merrickville-*

Wolford

Vince Carroll *Montague*

Gerry Boyce *North Dundas*

Barclay Cormack *North Grenville*

David Crowley *Perth*

Rob Dunfield *Rideau Lakes*

Ken Graham, RVCA Chair

Smiths Falls

Mark Tinlin *South Frontenac*

John H. Miller *Tay Valley*

Bradley Wing *Westport*

City of Ottawa

Alan Arbuckle, RVCA Past Chair

David Chernushenko

Steve Curtis

Ed Hand, RVCA Vice Chair

Magda Kubasiewicz

Scott Moffatt

Making our Watershed and Municipalities More Resilient!



RVCA has been very busy this spring with on-the-ground stewardship efforts happening throughout the watershed. City Stream Watch, Shoreline Naturalization and Tree Planting programs have been out and about proudly representing RVCA and watershed municipalities. Thank you to the many private landowners, businesses, volunteers and sponsors for making these projects happen. These efforts continue to make our watershed healthier and more resilient to the effects of climate change.

240,000 Trees Planted

RVCA planted 240,000 seedlings on private land through our Green Acres and Trees for Tomorrow Programs. This is the most trees planted since 1992. We are delighted to work with interested landowners and help cover up to 90 percent of costs.

Community Tree Planting

Over 1,400 trees were planted near Richmond as part of the Trees Ontario Community Tree Planting Weekend on May 4. Thanks to the 60 volunteers for making short work of this planting event.

Restoring our Shores!

The Shoreline Naturalization Program, in partnership with many waterfront property owners, businesses, schools, volunteers and other environmentally-minded partners and agencies completed 33 shoreline planting projects that saw a total of 8,700 shrubs, trees and wildflowers planted along our shorelines in the Rideau Valley. Highlights include:

- *Tay River Planting Day*— more than 30 enthusiastic volunteer planters helped restore the shore at the Town of Perth Water Treatment Plant & Operation Facility. Over 1,000 bare root and potted trees and shrubs were planted to reduce erosion, enhance wildlife habitat, filter contaminants, slow stormwater runoff and contribute to the safety of Perth's drinking water supplies.
- *Greens Creek Planting Day* — cool April temperatures didn't stop our keen volunteers from planting 1,400 shrubs along the shores of Greens Creek (Ottawa East).
- *Graham Creek Planting Day* — over 40 volunteers from Accora Village planted 500 shrubs and seedlings along the shoreline of Graham Creek (Ottawa West).
- *Stillwater Creek Planting*— hats off to Abbott Point of Care for their recent naturalization project along Stillwater Creek (Ottawa West) — more than 3,000 trees and shrubs were planted.

Next Board of Director's Meeting
Thursday, June 27, 2013
7:00 p.m. at the RVCA Conservation Centre in Manotick

“In the absence of weather-hardening infrastructure, under the new extremes of climate change and extreme weather events, we are categorically heading towards an uninsurable housing market in Canada in many, many regions.”

‘Many, many’ Canadian homes could become uninsurable

JOAN BRYDEN, OTTAWA — THE CANADIAN PRESS
Tuesday, June, 25 2013 – reprinted with permission

Millions of Canadians living in many parts of the country could find their homes declared uninsurable, as the insurance industry grapples with skyrocketing water damage claims.

That’s the grim future predicted by Blair Feltmate, chair of the Climate Change Adaptation Project at the University of Waterloo. “That’s going to be the harsh reality,” Feltmate said in an interview Tuesday.

“In the absence of weather-hardening infrastructure, under the new extremes of climate change and extreme weather events, we are categorically heading towards an uninsurable housing market in Canada in many, many regions.”

Feltmate’s project, jointly funded by the university and Intact Insurance, is aimed at finding practical, affordable solutions to the challenges presented by climate change.

Over the past 15 years, Feltmate said studies have indisputably shown that the frequency and severity of extreme weather events across the planet have increased. In Canada, that’s meant water damage has vaulted ahead of fire as the leading cause of property insurance claims.

Indeed, Feltmate said insurance companies are now losing money on water damage insurance — even though it covers only water that backs up into basements. And they’re under mounting pressure to expand coverage to include the even more costly damage caused by “overland flooding” as well.

While most Canadians believe they’re insured for flood damage, in reality Feltmate said Canada is the only G8 country in which property insurance does not include damage caused when water pours in through windows and doors — as was largely the case in southern Alberta over the past week.

Insurance companies are between a rock and a hard place. The potential cost of overland flood insurance is enormous but, at the same time, Feltmate said companies are aware there are repercussions for the industry’s already dismal image in continuing to allow victims of devastating floods to “go apoplectic” when they discover they’re not covered.

Moreover, if the industry doesn’t deal with the issue itself, he said the government could impose a solution that is less palatable.

Immigration Minister Jason Kenney, the minister responsible for southern Alberta, strongly encouraged insurance companies on Monday to pay the claims of people whose homes were damaged by both backed up water and overland flooding, without being overly nit-picky about the exact cause of the damage.

In a survey last month of presidents and CEOs of the country’s biggest property and casualty insurance companies, Feltmate and a colleague found agreement that overland flood insurance is an issue that must be addressed. Insurance executives “know we have a problem and business as usual is not acceptable,” he said, although there is no agreement as yet on how to address the issue.

As a first, urgent step, Feltmate said either the industry or governments must pay to develop up-to-date maps of flood plains in Canada. After that, he said “we can start to say, okay, in these extreme regions of high potential for flooding, these will be designated as uninsurable markets, do not build there.”

In areas with a lesser degree of vulnerability to flooding, insurance could be conditional on the infrastructure being “weather hardened” to reduce the risk of flood damage. “We’re talking about large sectors of Canada that could be potentially uninsurable,” Feltmate said. “So we’re talking millions (of Canadians effected), we’re not talking 10,000 people in a city somewhere.”

“In my opinion, this is one of the key problems facing the country today.”



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