

Climate Change and Extreme Weather: The Need to Adapt... Rapidly



Blue Cities 2016: Water Resiliency for the New Normal

Canadian Water Network
May 18, 2016

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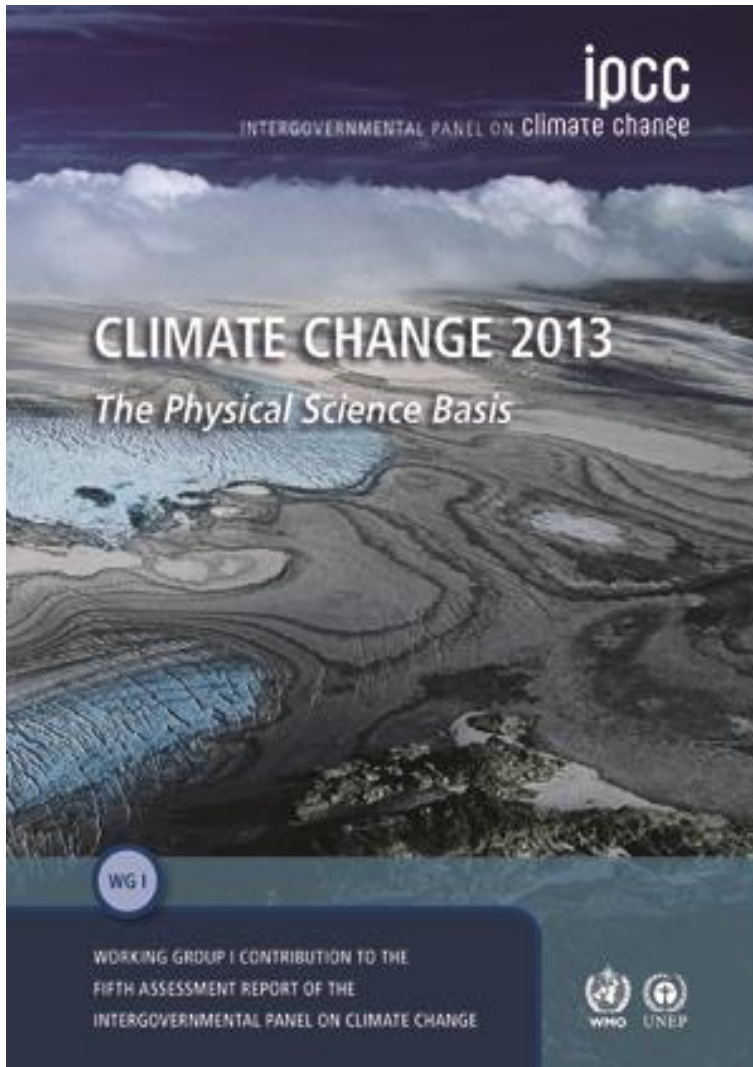


INTACT CENTRE
ON CLIMATE ADAPTATION

May 18, 2016

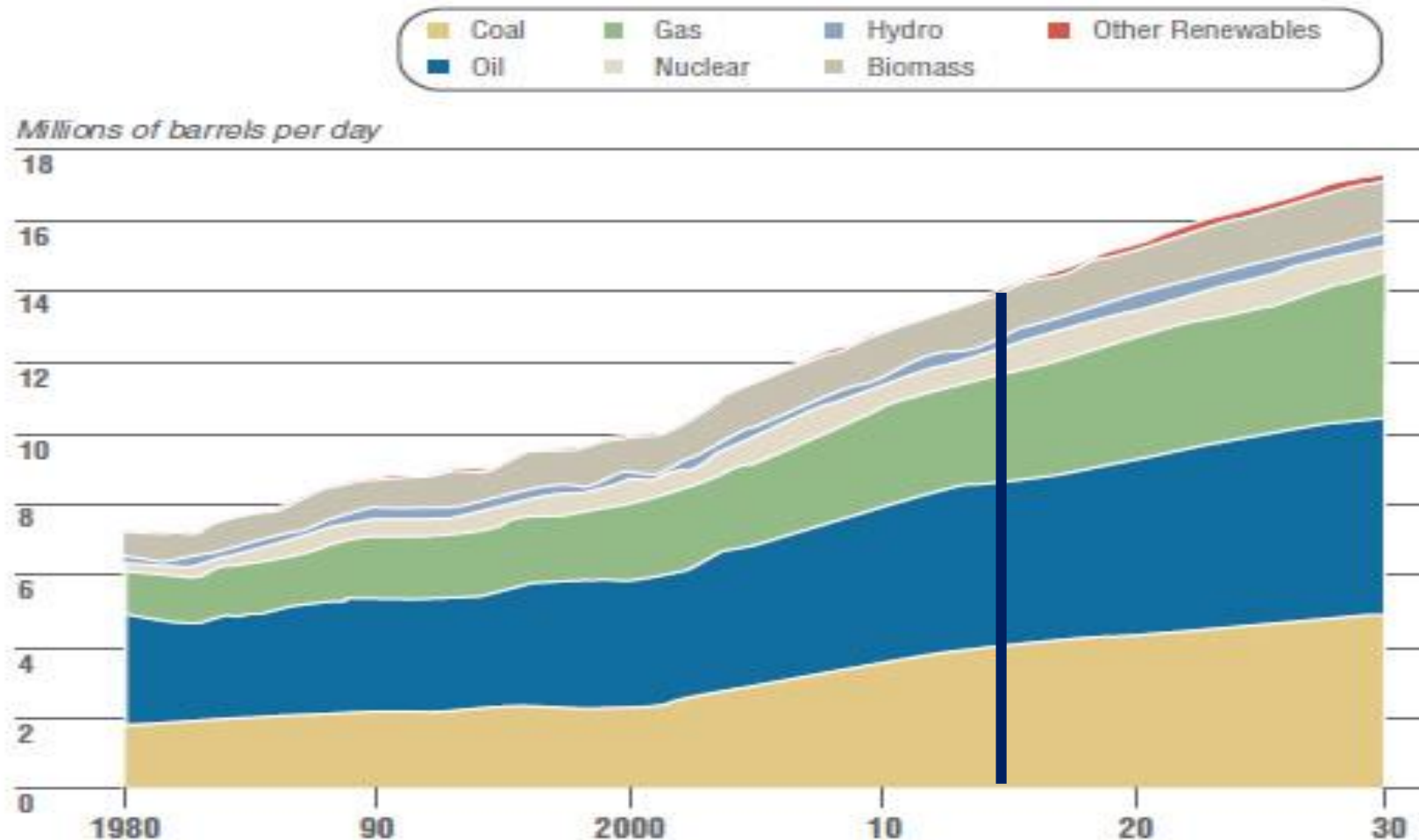
<http://www.intactcentreclimateadaptation.ca/>

What Science tells Us About Climate Change



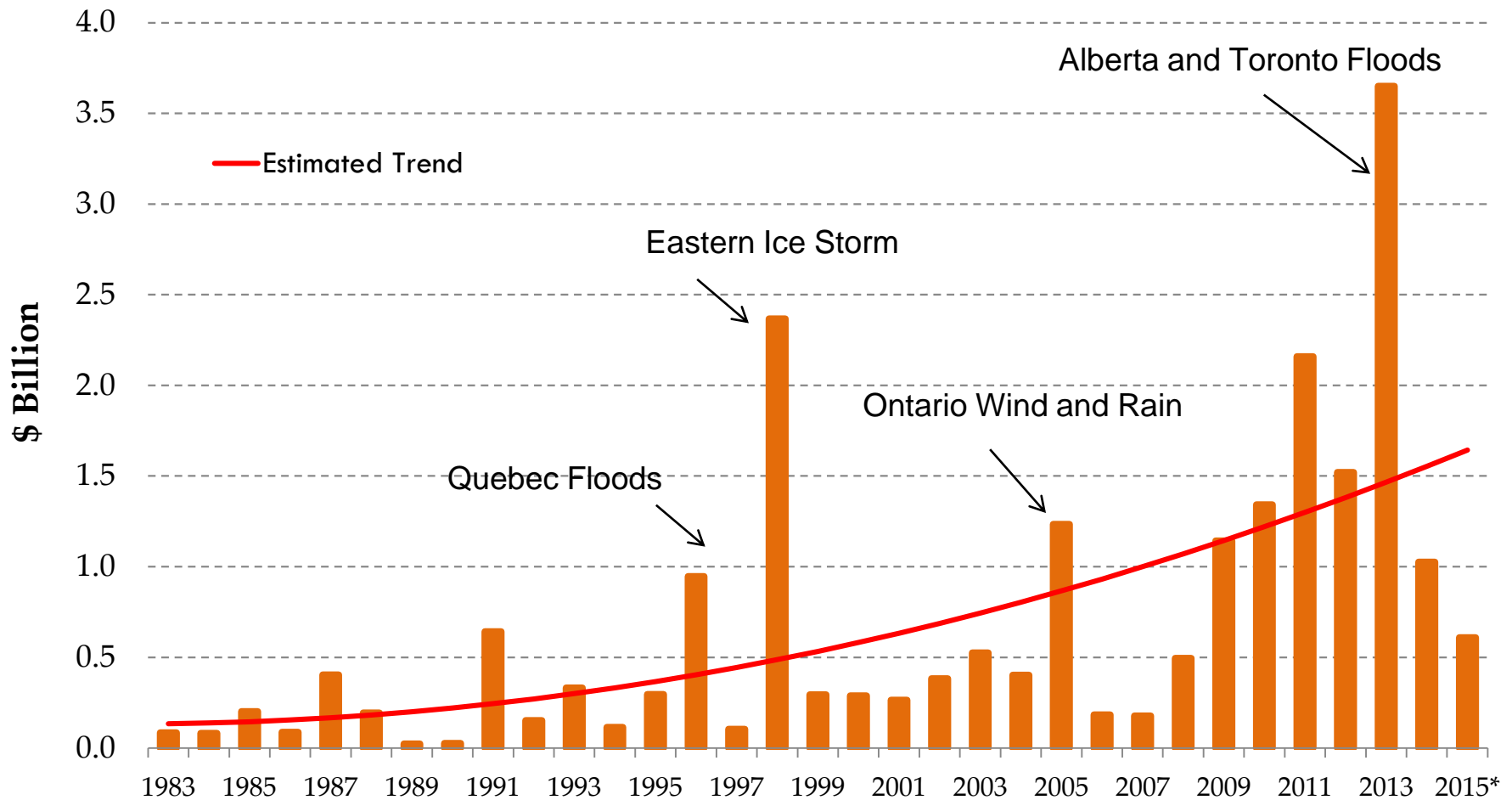
It is extremely likely that human influence has been the dominant cause of the observed warming since the mid-20th century (0.08 °C/ decade for past 100 years)

World Energy Supply



Source: International Energy Agency

Property & Casualty Insurance: Catastrophic Losses



Property & Casualty Insurance Limits Regarding Sewer Back-Up

- partial coverage
- cost-prohibitive premiums
- no coverage



City seeking solution for home flooding

THE CITY of London, Ont. is engaging the insurance industry in a bid to deal with increasing home flooding there.

Its civic works committee is considering a submission from its city engineer which outlines the need for a flooding work program. It calls for the city to connect with the insurance industry to gain a better understanding of flood issues, to identify flood-prone areas, research what other cities are doing with the issue and improve communication.

The works committee is expected have a report on the proposed program next spring.

“Serious flooding has happened more than once on some properties and there are people who can’t get insurance,” committee chair Jesse Helmer told *Thompson*.

“If we can improve their risk profile maybe they can get insurance.”

He said dialogue with the insurance industry is essential for them to better understand how to respond to an increase in flooding following high-intensity storms.

“We are concerned about the risk profile as there may be some common characteristics but home flooding is a complex issue. We need to better understand the risks and help them understand what they are doing and what insurance companies are doing.”

Mr. Helmer said the city is looking at measures that can be taken to reduce risk as a program for the city to help reduce risk from homes, but it is not clear how optimal as many people are not participating — especially those who have experienced flooding.

“However, we need to set aside money and reserve funds to deal with the risk,” Mr. Helmer said. “We need to start with it. The issue is trying to get the risk profile improved.”

He said that program is part of a larger infrastructure and talks with the insurance industry have already begun.

Tom Copeland, the city’s director of wastewater and drainage engineering, said a pilot program introduced there in 2013 is

at how to reduce repeated basement flooding.

He noted that many municipalities across Ontario tend to install extra or larger pipes to relieve the drainage system during times of extreme rainfall but that doesn’t get all of the extra water out of the system.

“What happens if another storm comes along that is bigger than the new pipes can handle which is bound to happen sooner or later?”

“A better idea would be to disconnect (sewer) pipes from the home’s sanitary pipes and get the water out of the system to reduce basement flooding,” Mr. Copeland said.

The pilot project offered homeowners 100% funding to create a sump pump pit, which removes accumulated water surrounding basements, and to install a backflow preventer on the load on homes’ sanitary pipes.

“Serious flooding has happened more than once on some properties and there are people who can’t get insurance. If we can improve their risk profile maybe they can get insurance.”