

Urban Resilience

Canadian Urban Institute

April 24, 2015

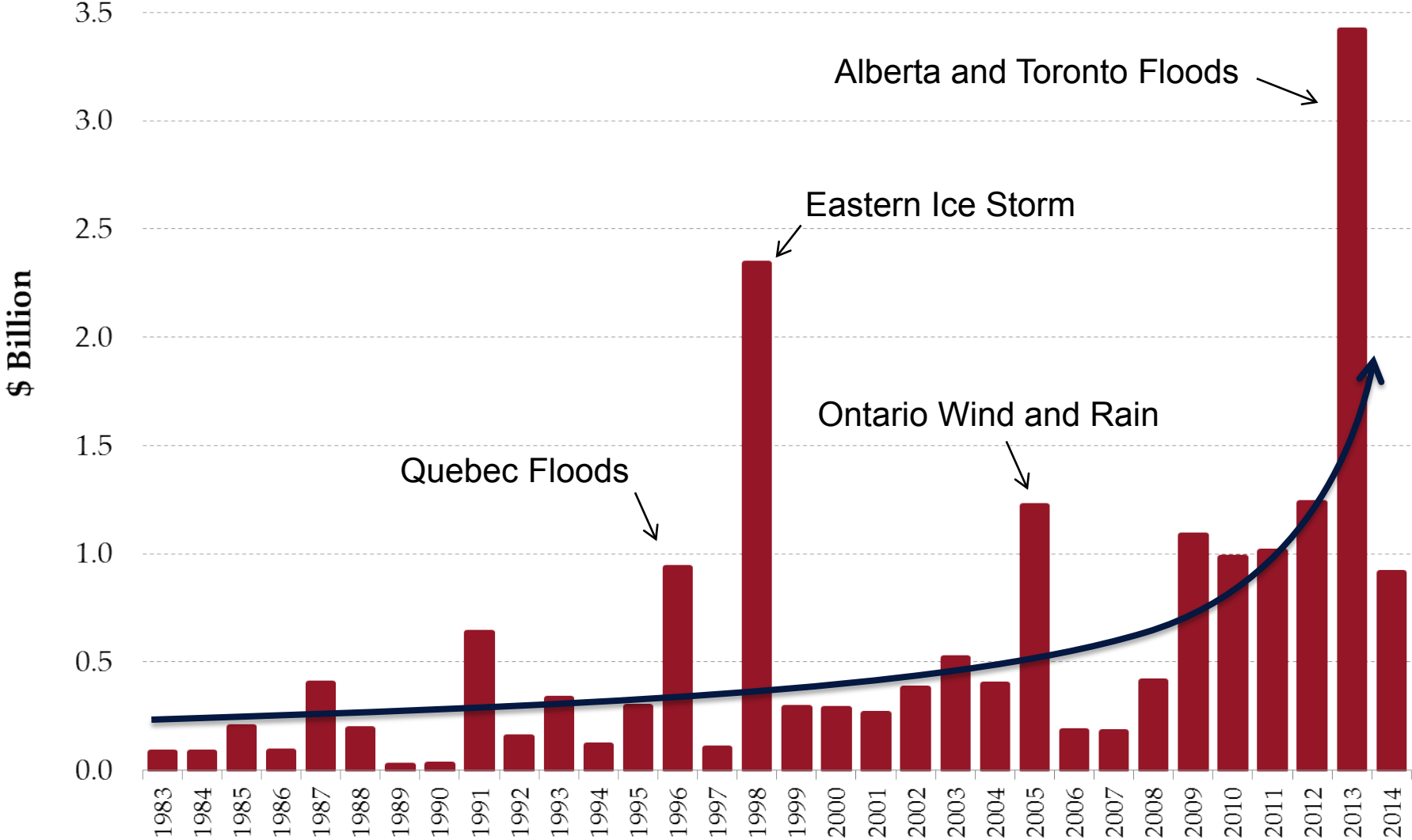
Dr. Blair Feltmate

Chair, Climate Change Adaptation Project (Canada)

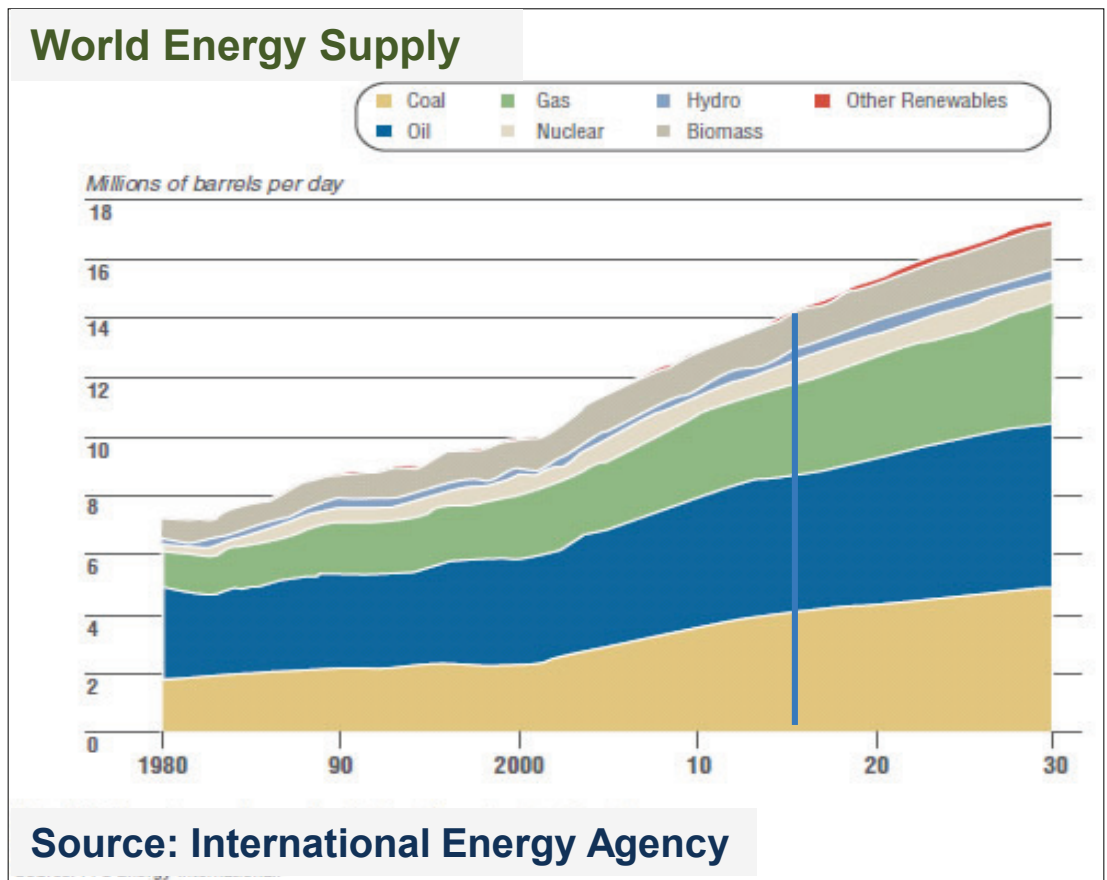
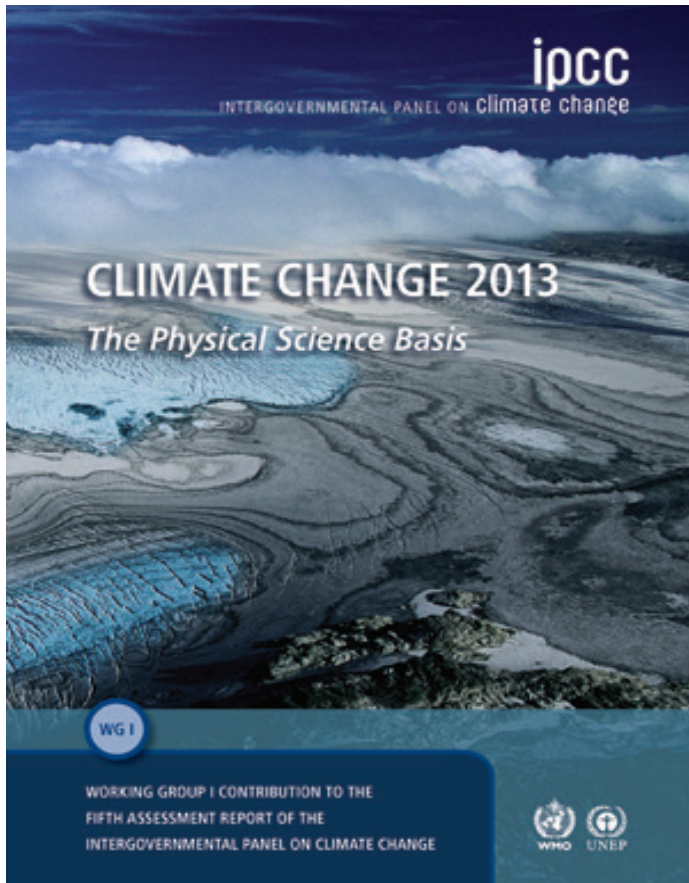
Faculty of Environment

University of Waterloo

Catastrophic Insurable Losses

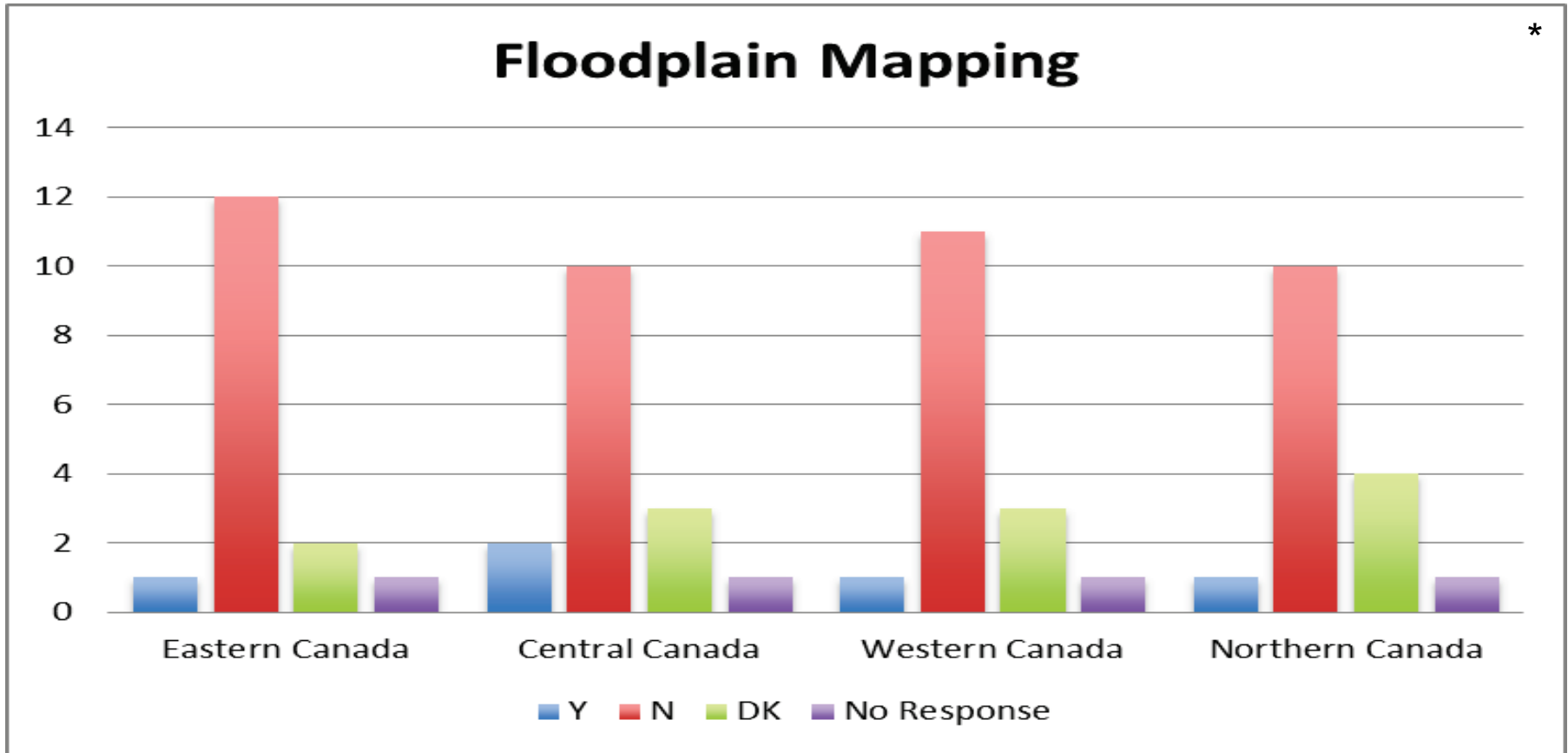


WHAT SCIENCE TELLS US ABOUT CLIMATE CHANGE



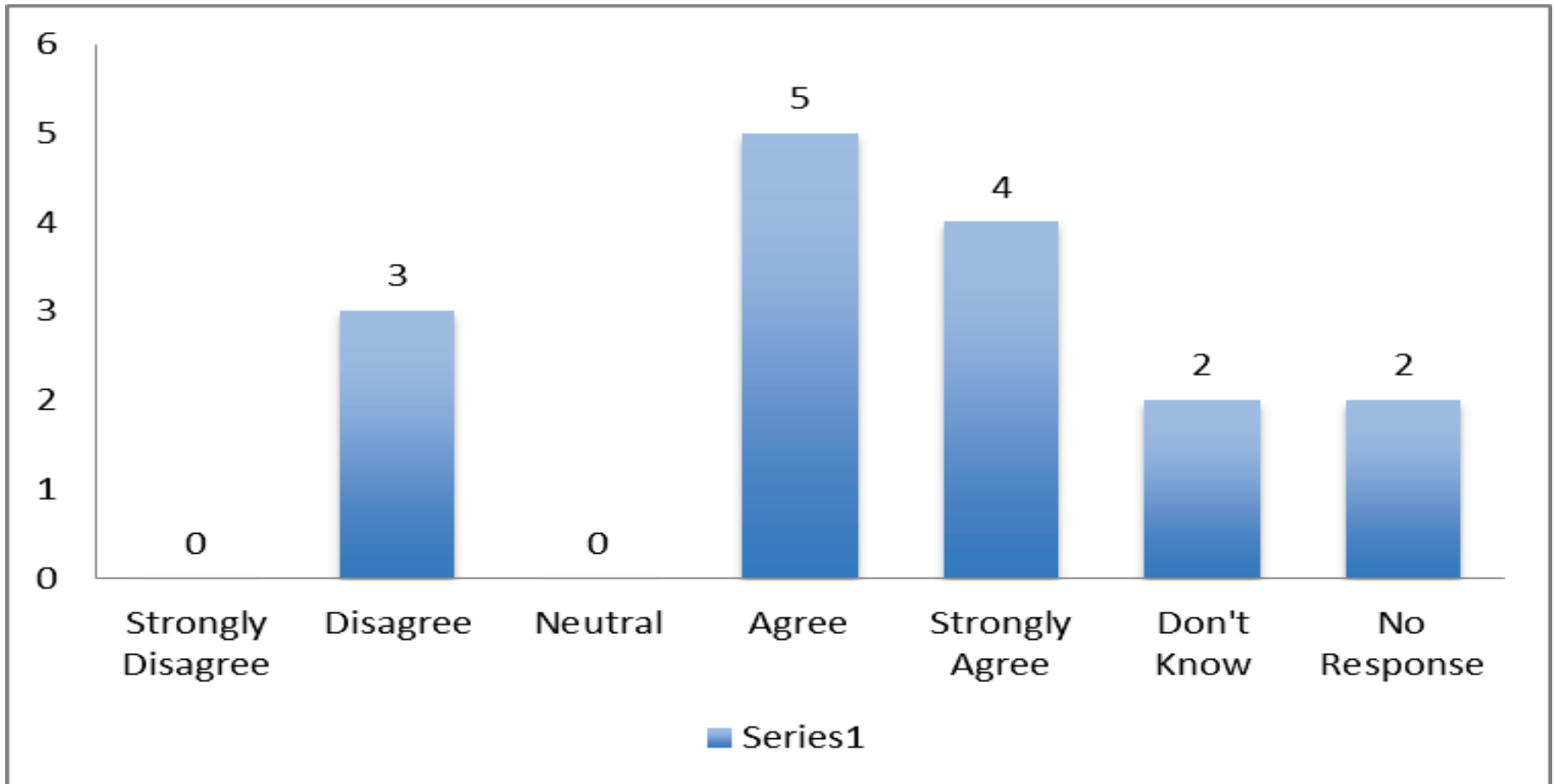
It is extremely likely that human influence has been the dominant cause of the observed warming since the mid-20th century [0.08 °C/decade for past 100 years].

Is floodplain mapping sufficiently understood in the regions identified that underwriting (risk exposure) due to flooding can be adequately calculated?
(Y = Yes, N = No, DK = Don't Know)



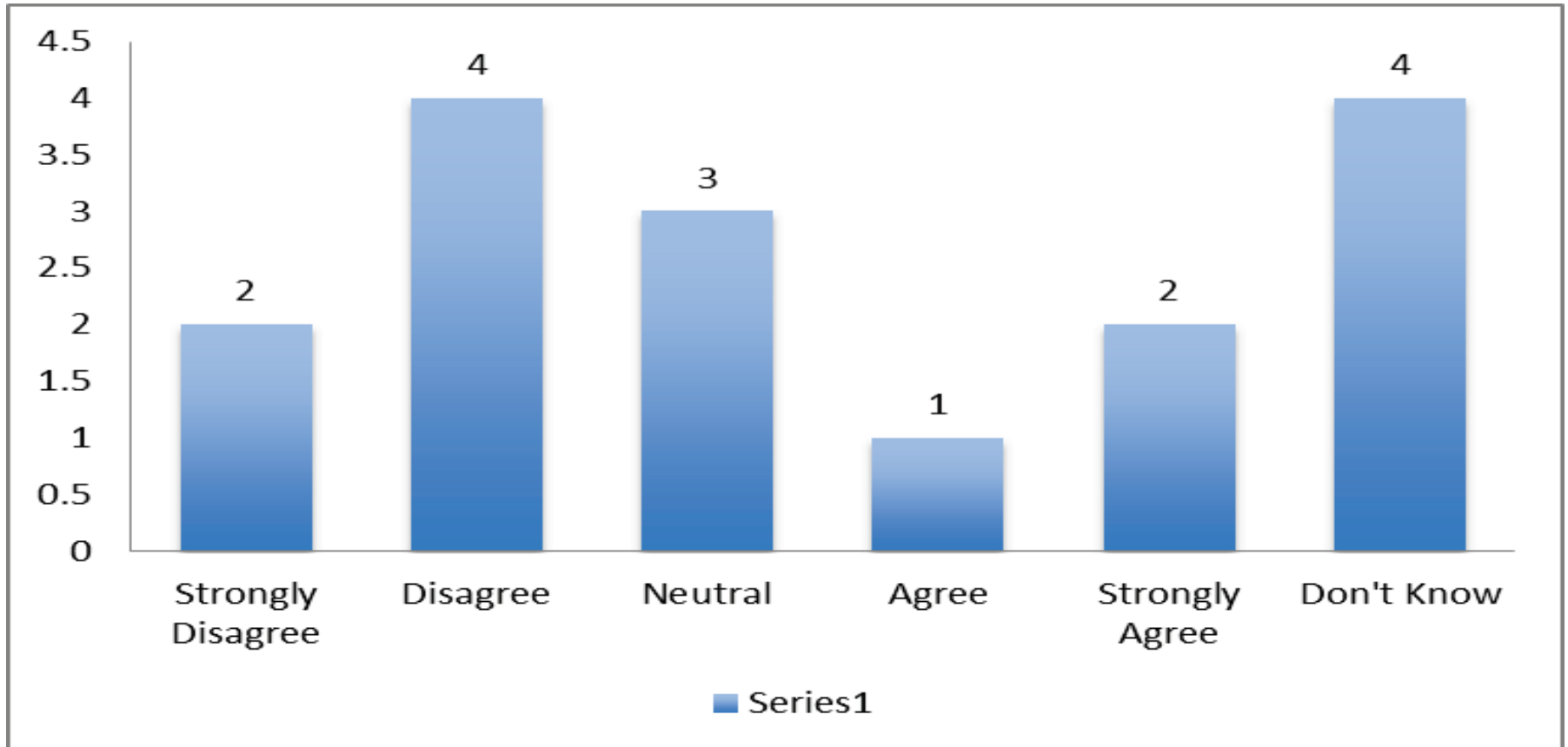
For flood insurance to be profitable for your company, infrastructure (natural and built) under the direction of government control would have to be substantially “flood hardened” relative to its current condition.

Natural Infrastructure Adaptation Program - NIAP



If provided with overland flood insurance, the average homeowner will initiate and maintain action(s) to limit the probability of flooding around his/her home (e.g., moving downspouts away from house, ensuring outside sewer grates are clear, elevating electrical equipment off basement floor, etc.).

Home Adaptation Audit Program – HAAP



Conclusion

- 1) Develop up-to-date flood plain maps that anticipate the future
- 2) Weather harden municipal and sub-urban infrastructure (physical and natural) – launch a national “*Natural Infrastructure Adaptation Program*”
- 3) Launch a “***Home Adaptation Audit Program***”

**Every day we don't adapt is a
day we don't have**