

Business risk

Climate change and the threat to companies

Firms urgently need to rethink how they approach climate risk

U.S. economy will be burned by climate change, report says

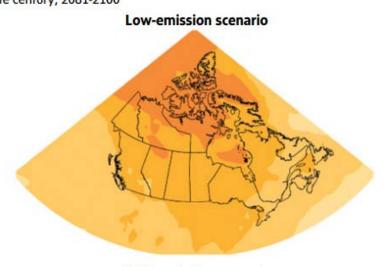
Protecting environment 'key challenge of our times'

European declaration points to threats to global peace, stability

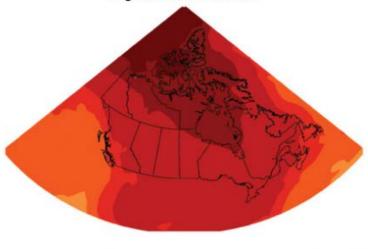
Canada not doing enough to fight climate change, federal environment commissioner warns

Report on climate change shows Canada warming at twice the rate of rest of world

PROJECTED ANNUAL TEMPERATURE CHANGE FOR CANADA For late century, 2081-2100







0 0.5 1.0 1.5 2.0 3.0 4.0 5.0 7.0 10 11°C Degrees Celsius





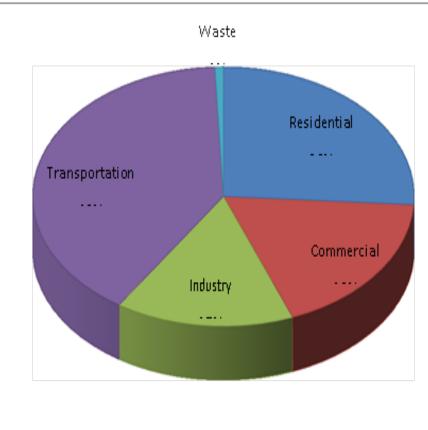


Adaptation

Mitigation – It's about reducing fossil fuels use Burlington's GHG Emission Sources











Agenda					
1:10 pm	Climate Change and Extreme Weather: Not Adapting is Not an Option	Natalia Moudrak			
1:55 pm	Understanding the Impacts of Climate Change on Burlington	Fleur Storace-Hogan			
2:05 pm	City Actions – Climate Change Mitigation and Adaptation	Cary Clark Steve Robinson Tom Pedlar Jessica Wesolowski Lynn Robichaud			
2:55 pm	Coffee Break	Chair Stolte			
3:00 pm	Burlington: Getting to Net Carbon Neutral	Dr. Jim Cotton			
3:35 pm	Facilitated Discussion	Stephanie Venimore			
3:50 pm	Wrap Up and Next Steps	Allan Magi			
3:55 pm	Council comments	Chair Stolte			

CLIMATE CHANGE AND EXTREME WEATHER: NOT ADAPTING IS NOT AN OPTION











Natalia Moudrak
Director, Intact Centre
nmoudrak@uwaterloo.ca

April 4, 2019





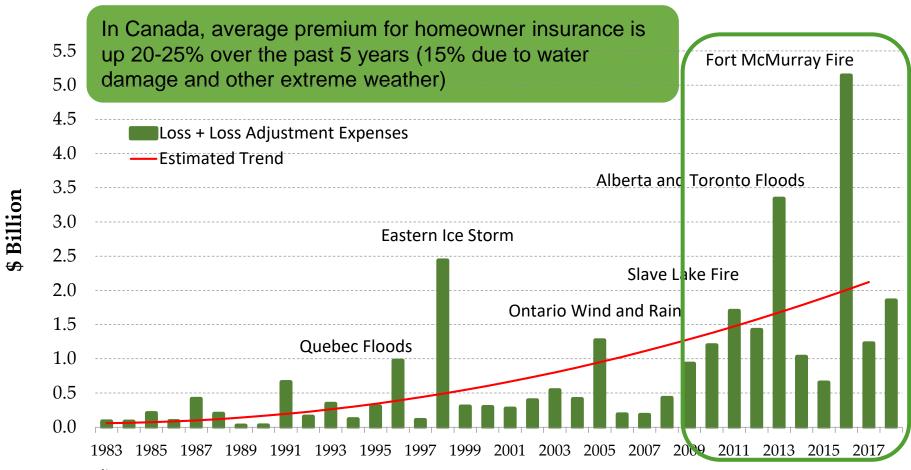




- 1. Climate change: a problem that won't go away
 - Rising costs of extreme weather and flooding
 - Record floods increase risk of mortgage arrears
 - Mental stress and time off work claims
- 2. Adaptation examples: guidelines, standards and professional training on flood-resilience:
 - Homes
 - New Communities
 - Existing Communities
 - Commercial Real Estate
- 3. New Areas of Focus: Addressing Fire & Extreme Heat
- 4. Discussion

COSTS OF EXTREME WEATHER: P&C CATASTROPHIC INSURABLE LOSSES (\$CAD) - CANADA





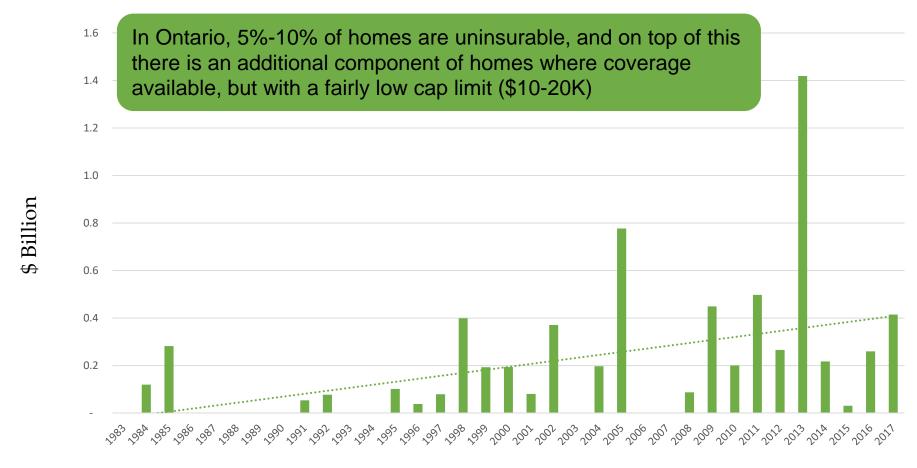
Loss + Loss Adjustment Expenses

\$2017 - total natural-catastrophe losses normalized by inflation and per-capita wealth accumulation Courtesy: Insurance Bureau of Canada

Note: Cost to government and homeowners 3-4X that of private insurers.

COSTS OF EXTREME WEATHER: P&C CATASTROPHIC INSURABLE LOSSES (\$CAD) - ONTARIO





Loss + Loss Adjustment Expenses \$2017 - total natural-catastrophe losses normalized by inflation and per-capita wealth accumulation Courtesy: Insurance Bureau of Canada

Note: Cost to government and homeowners 3-4X that of private insurers.

Historic flooding hits British Columbia after record snowpack starts melting, Canada

Posted by TW on May 14, 2018 in categories Featured articles, Floods



Southwestern Ontario?s worst flooding in decades triggers an emergency, an evacuation and aggravation

Churchill residents reeling from rail closure after unprecedented flooding

By James Wilt in News, Energy I June 13th 2017

CANADA

Alberta flooding sets records, prompts calls for action on climate change

London sops up after record rains, historic flooding





THE LONDON FREE PRES

Published on: February 22, 2018 | Last Updated: February 22, 2018 2:47 PM EST

Worst floods in New Brunswick history: how 2018 compares

Flooding a part of recorded history in the province for more than 300 years



Julia Wright · CBC News · Posted: Apr 30, 2018 5:41 PM AT | Last Updated: April 30

Manitoba floods leads province to declare state of emergency, seek help from military

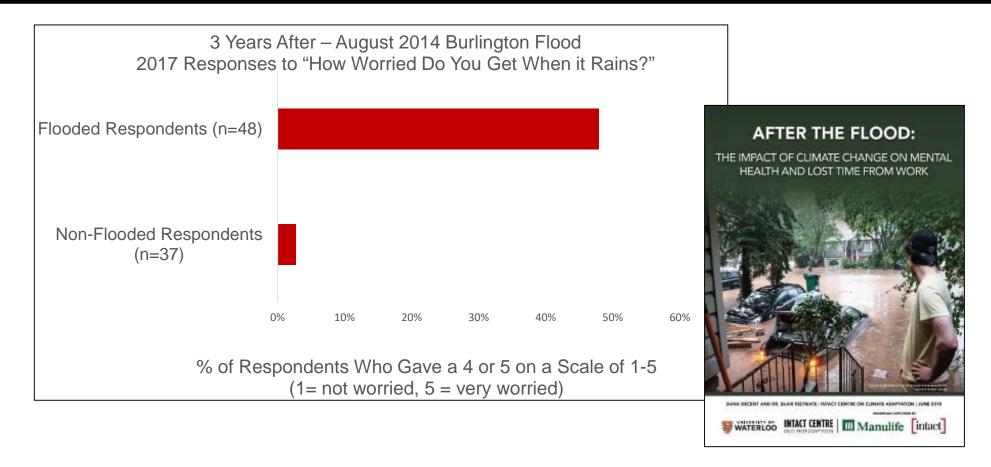
Manitoba is declaring a provincial state of a management and is calcing the Canadian military to help fight a surg Saskatchewan.



Just inches of air left for two men rescued from flooded elevator

MENTAL HEALTH IMPACTS OF FLOODING





56% of flooded households had at least one working member taking time off work. **7 days off work** was the average time off work per flooded household (10x the Ontario average).

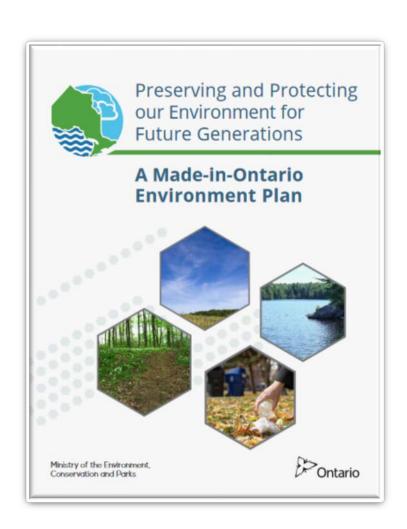
HOME FLOOD PROTECTION PROGRAM (BURLINGTON PILOT)

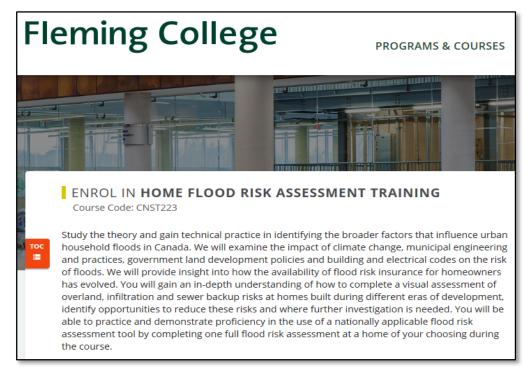


- 120 home flood protection program assessments completed (2017/18);
- 79% of Burlington homeowners took at least one action 3 months after completing an assessment to reduce flood risk;
- 71% of Burlington homeowners took an additional action to reduce flood risk 6 months following the assessment;
- The most popular "do it yourself" actions included: extending downspouts, installing window well covers, removing barriers to floor drains and testing sump pumps to make sure they are operational; and
- Some Burlington residents also installed backup sump pumps, sump up batteries, backwater valves, as well as replaced basement windows and eaves troughs.

HOME FLOOD PROTECTION PROGRAM (CURRENT STATUS)







- Additional pilots in Toronto and Saskatoon
- Informed first-ever home flood risk assessment training course for home inspectors (developed with Fleming and Seneca Colleges, available nationally)
- Shorter version of the course is being developed for insurance brokers and real estate agents

NEW GUIDELINES AND STANDARDS FOR FLOOD-RESILIENCE (EXAMPLES):



6

Homes - Flood Protection Guideline



https://store.csagroup.org/ccrz ProductDet ails?sku=Z800-18

New Community Design Standard



https://www.intactcentreclimateadaptation. ca/wp-content/uploads/2017/10/Preventing-Disaster-Before-it-Strikes.pdf

Existing Community Retrofits Standard



https://www.intactcentreclimateadaptation.ca/wp-

content/uploads/2019/01/Weathering-the-Storm.pdf

New Standards Supported by:







Commercial Real Estate Retrofits Guideline



... and experts across
Canada, who contribute to
research and standards
development...

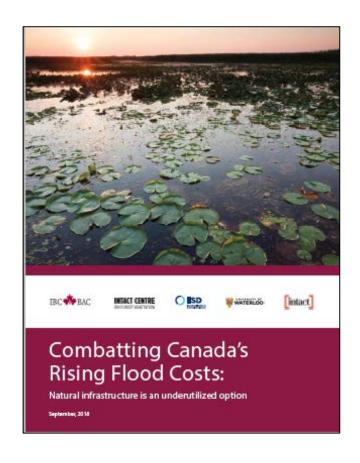
ASSESSING THE VALUE OF NATURAL INFRASTRUCTURE



A <u>framework</u> was developed for assessing the business case of natural infrastructure for climate adaptation.

Key finding: natural infrastructure can be a strong complement to grey (built) infrastructure for climate adaptation (e.g., flood/drought attenuation), but it's essential to quantify its total economic value for an informed investment analysis.









ASSESSING THE VALUE OF NATURAL INFRASTRUCTURE (CONT'D)





Naturally occurring **wetlands** in Waterloo, ON reduce flood damage costs to buildings in Uptown Waterloo by \$51M (Intact Centre, 2016)

Naturally occurring **ponds** in the coastal town of Gibsons, BC provide \$3.5M - \$4M of stormwater storage services annually (MNAI, 2018)

An **engineered wetland** in Manitoba is valued at \$3.7M for the flood reduction, water quality improvement, carbon sequestration and other benefits it provides (IISD, 2017)



(examples) Pre-Construction

Baseline data collection

TOTAL ECONOMIC VALUE ASSESSMENT NATURAL VS GREY INFRASTRUCTURE

Grey



Stakeholder consultation	Х	Х	
Site identification	Х	Х	
Assessment of design alternatives	Х	Х	
Detailed engineering design of selected alternative	Х	Х	
Land acquisition	Х	Х	
Environmental assessment	Х	Х	
Permitting and legal fees	Х	Х	
Development of construction specifications	Х	Х	
Development of monitoring program and key performance indicators (KPIs)	Х	Х	
Construction			
Site preparation	Х	Х	
Site construction	Х	Х	
Post-construction			
Infrastructure maintenance activities	Х	Х	
Infrastructure condition assessment	Х	Х	
Monitoring against KPIs	Х	Х	
Evaluation and reporting	Х	Х	
Carbon cost over project life cycle		Х	
Administration			
Project management and oversig	NII	Crove	
Benefits (Example) Broject management and oversignment a	INI	Grey	
Storm water storage	X	Х	
Water quality	Х		
Habitat creation / improvement	X		
Microclimate stabilization (e.g., urban heat island reduction)	Х		_
Air filtration	Х		
Recreational amenity and aesthetic services	Х		
Energy savings	Х		
Carbon savings	X		
			_

Costs

A comprehensive assessment of the financial, environmental and social costs and benefits (i.e., a total economic value [TEV] assessment) is required to illuminate otherwise uncaptured benefits of natural infrastructure projects.

- Water quality improvement
- Habitat creation •
- Urban heat island reduction
 - Air filtration

- Recreational amenity
- Aesthetic services
- Carbon sequestration

P&C INSURANCE INCENTIVES FOR FLOOD RISK REDUCTION



"Water damage is now the leading cause of personal property claims. Over the last 10 years, water losses for personal property claims have doubled to 40% (of \$ paid in losses). There are a number of improvements that Canadians can take to better protect their homes and communities against water damage. By taking these steps, Canadians could lower their annual premiums - anywhere from 5 to 15%. Those who live in municipalities who make climate resilient infrastructure a priority could also benefit from more affordable premiums, higher coverage limits and enhanced insurance coverage."

Intact Financial Corporation, 2017

NEW AREAS OF FOCUS: FIRE AND EXTREME HEAT





Forest Fires / FireSmart Canada

- Wildfire risk in Canada is high 11 million of Canadians are exposed to fire risk
- Intact Centre and FireSmart Canada have now committed to working together on:
 - 1. Developing Fire-Resilient standards
 - 2. Promoting **FireSmart** best practices implementation across Canada



Extreme Heat

- Heat in Canada will get more challenging
 - Daily maximum temperature
 - Heat waves (7 days in row above 30 °C)
- 90 heat-related deaths in Quebec (summer 2018)
- Toronto Resilience Office identified Extreme Heat as a challenge for approx. 1,200 towers, which were built before 1985
- Intact Centre is working to develop best practices for reducing vulnerability to Extreme Heat

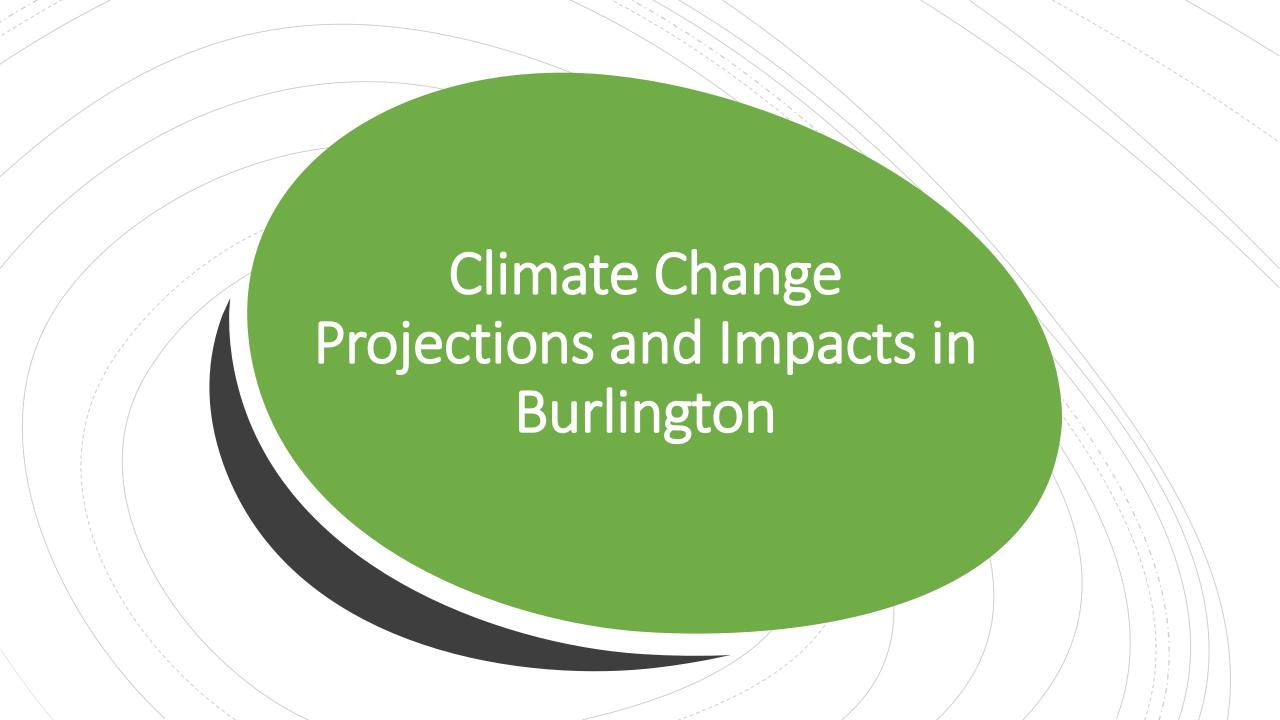
DISCUSSION: HOW CAN WE COLLECTIVELY TO ADAPT TO CHANGING CLIMATE?





- 1. Adopting flood-resilience standards through storm water guideline updates, relevant standards, by-laws and policies
- 2. Considering natural infrastructure as part of the solution
- 3. Educating homeowners on actions they can take to get prepared to more extreme weather to come





Actual and Projected Climate in Burlington

51 to 76

2080s

2.6 to 4.7

Baseline	Annual mean temp.	Days over 30°C	Days over 35°C	Days with max temp < -10°C	Annual precip. (mm)	
1971-2000	8.9°C	20	1	3	875.5	
Period	Average annual increase (°C)	Days over 30°C	Days over 35°C	Days with max temp < -10°C	Annual precip. increase (mm)	
2020s	1.2 to 1.5	37	4	2	+ 17.5 to 23.8	
2050s	2.1 to 3.0	43 to 54	7 to 12	1	+ 38.5 to 65.7	

9 to 24

0 to 1

+53.9 to 97.1



Warmer temperatures year round

- Extreme heat in summer impacting people, animals and plants - need for city facilities as refuge
- Increased demand on energy supply
- Expansion of invasive species territory
- Decreased outdoor winter recreational opportunities
- Longer growing season













More mixed precipitation in winter

- Burlington's winter average temperature is -3.3°C
 - Increase by 1.3 to 1.6°C in 2020s
- Increased risk of freezing rain and ice storms
 - Dec. 2013 ice storm assistance program claim over \$2M
- More freeze-thaw cycles negatively impacting infrastructure







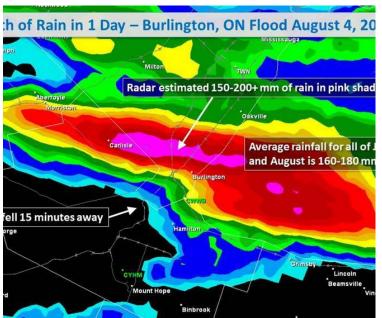


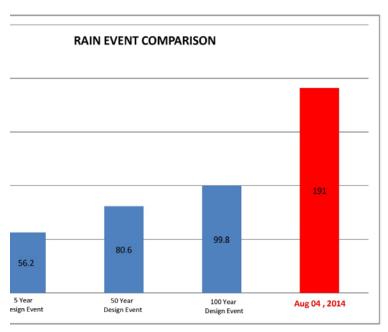


More frequent higher intensity and shorter duration storms

- Creek capacities are not able to handle the "new breed of storms"
 - Current infrastructure designed using old design standards for the predictable storms of the past
- Increased risk of flooding, erosion and sediment deposit
 - Increased risk of tree damage from erosion
 - Decreased water quality









More extreme events: Burlington Flood - Aug. 4, '14









- Over 3,000 homes reported being flooded
- \$90 M in insured claims
- COB Disaster Relief Fund paid out over \$2.6M in claims
- \$20.4M added to existing 10 year SW capital budget





More intense wind storms

- Skyway closed after truck topples over due to high winds (March 8, 2017)
- April 4, 14 & 15 and May 4, 2018 wind storms = \$341K clean-up cost

Lake Ontario

• Less ice cover on lakes

 Increased erosion and damage to shoreline protection infrastructure

Increased risk of lake effect snow

Increased nearshore water temperatures impacting water quality

Beach closures

High water lake levels in 2017

Record breaking precipitation

 Beach and trail closures, private property damage, public infrastructure damage, etc.





Climate Change: Mitigation vs. Adaptation

Mitigation addresses the root causes of climate change.

- The need to reduce GHG emissions

Adaptation addresses the actions taken to limit the damage to people, communities, environment and infrastructure resulting from climate change.

- Addressing the symptoms
- Living with our new normal

Actions for Climate Change Adaptation and Mitigation

Cary Clark – Stormwater Management

Steve Robinson – Forestry

Tom Pedlar – Corporate Energy Management

Jessica Wesolowski – Corporate Fleet Management

Lynn Robichaud – Community Energy Management

Stormwater Management

Flood Mitigation & Climate Change Adaptation

2014 Flood Study Recommendations

- Major creek & bridge reconstructions
- Neighbourhood-level projects
- New SW Design Stds
- Creek maintenance enhancements
- Drainage issues inspections, Intact Centre
- Public education and Stakeholder engagement
- Municipal Best Practices
- Coord with Halton Region, CH, MTO, 407 & railways
- Update creek models
- Municipal Advisory Committees



Stormwater Design Standards

- Updating standards to include Climate Change Adaptation:
 - Planning & design process
 - Ecosystem approach
 - Sewer, culvert & bridge design
 - Creek design
 - "Low Impact Development" features
 - Erosion & sediment control



New Development & Re-Development

- New SWM design standards after 2014
 - Reduce: impacts on storm system & creeks, erosion & sediment.
- Low Impact Development (LID)
 - Permeable pavers
 - > Infiltration
 - ➢ Bio-swales
 - Rain gardens
 - > Enhanced tree plantings: "Silva Cells"
 - Tree rainwater harvesting/rain barrels/cisterns
 - Green roofs/green walls



Maintenance

- Creek Inventory inspections erosion, infrastructure condition, debris
- Enhanced construction inspection
- Rural ditching
- SWM Pond dredging
- Road catch basin cleaning
- Oil & Grit Separator monitoring & clean outs
- Maintenance Management System (MMS)

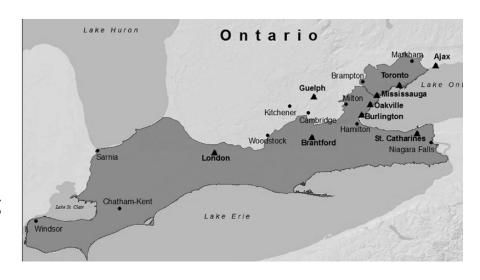


Forestry – Current Challenges

Urban Heat Island Effect:

Warmer/dryer summers with seasonal droughts will lead to increased pressures for newly planted trees.

Tactic: Planting up to 120 different tree species – pushing boundary of **Carolinian species**











Forestry – Current Challenges

Impact to Biodiversity from Invasive Species Introduction:

Through the introduction of invasive species (purposefully or inadvertently), climate change has the potential to exacerbate the problem further due to invasive species ability to colonize faster, and respond better to changing environmental conditions than native species.

According to the NCC, invasives don't support the diversity of native insects, which also impacts birds.

Current liability to the City's remnant woodland environments. Solutions can be addressed through a Woodland Mgt Strategy









Forestry – Current Challenges

Climate Change increasing frequency of significant storm events:

Significant storms in 2018 cost the City \$341,000.00 in clean up costs (4 Storms; Forestry related costs only).

Additional costs associated with "trickle down" activities such as stumping and new tree placement.

Tactic: Grid maintenance program (overhauled in 2017) reducing frequency/quantity of non-critical tree failures. Some storms have such severe weather – some whole tree failures are unavoidable











Forestry – The Numbers

Stormwater Mitigation: (diversion of water from existing grey infrastructure to green infrastructure:

At present, municipal trees divert the equivalent volume of water required to fill **116 Olympic sized swimming pools** annually.

Energy Savings: Annually, City of Burlington trees save over 5 million kWh of energy. That's enough energy needed to run a slow cooker for 3,500 years.

Improved Air Quality: Annually, City of Burlington trees filter almost 30,000 kg of pollutants. That's the equivalent of filling a City Salt truck 4 times.

Stored Carbon: City of Burlington trees hold over 8,500,000 kg of carbon. That's enough carbon to **fill 65 train cars.**









Identify strategies for increasing Urban Tree Canopy:

- 1) Private Tree Bylaw
 - Preservation of all trees greater than 30 cm and trees of significance (unique trees)
- 2) Aggressive Tree planting Program
 - 2019 large tree planting program: 2,100 trees
 - 2019 community partnerships: 2,100 small trees (whips)
 - 2018 successes: 12 planting events with 10 partners
- 3) Incentive Programs for Private Tree Planting
 - Reforest London free tree giveaway
 - City of Toronto 40% Canopy Goal LEAF; Tree for Me; Community Grants
- 4) Strategy Development for greenfield/brownfield infill of urban forests/woodlots



Incorporate Stormwater retention into urban planting guidelines:

- 1) Civil Infrastructure retrofits
 Investigate feasibility for incorporating structural cells into
 City infrastructure upgrade programs.
- 2) Urban renewal

 Modify existing standard details and specifications for developer owned construction (condos, apartments) which must incorporate structural cells into urban form

<u>Benefits</u>: Divert and reduce peak flows from existing grey infrastructure

<u>Challenges</u>: Increased cost of installation; existing utility conflicts; insufficient space; no way to accurately track program success





<u> Urban Forest Master Plan Development - 2019</u>

- 1) Woodland Management Strategy
 - Complete analysis of woodlots throughout the City and develop plans to improve longevity (removal of invasive species & planting new trees)
 - Seek out opportunities through PPP to purchase vacant land or hold land in trust for expansion of woodlots.
- 2) Invasive Species/Integrated Pest Mgt Strategy

 Develop comprehensive strategy for monitoring and
 maintenance of invasive species in the Urban Forest
- 3) Urban Canopy growth target Establish growth target for Urban Forest canopy with adequate resourcing to achieve within a given timeframe.







Developing and Nurturing Partnerships

- 1) Develop relationships through PPP formats to preserve, maintain, and plant trees both small and large scale.
- 2) Nurture existing relationships with other public agencies: Halton Region, RBG, Conservation Halton, NGOs.

 Identify opportunities to realize project efficiencies by partnering together

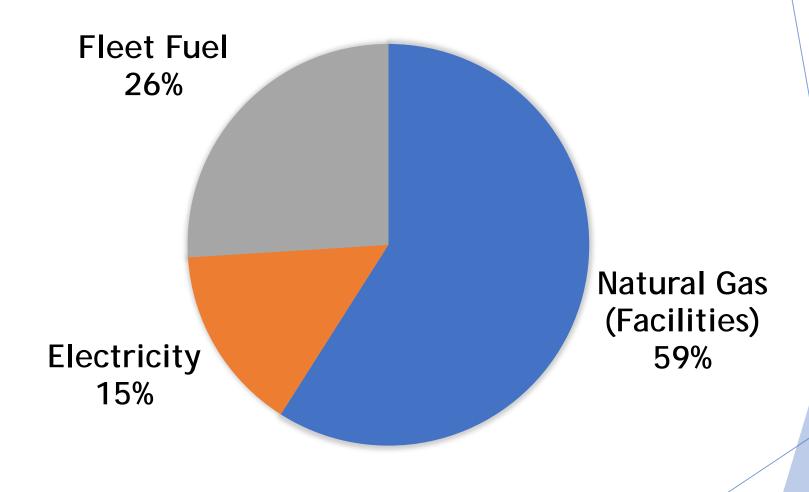


The City of Burlington Corporate Energy Management

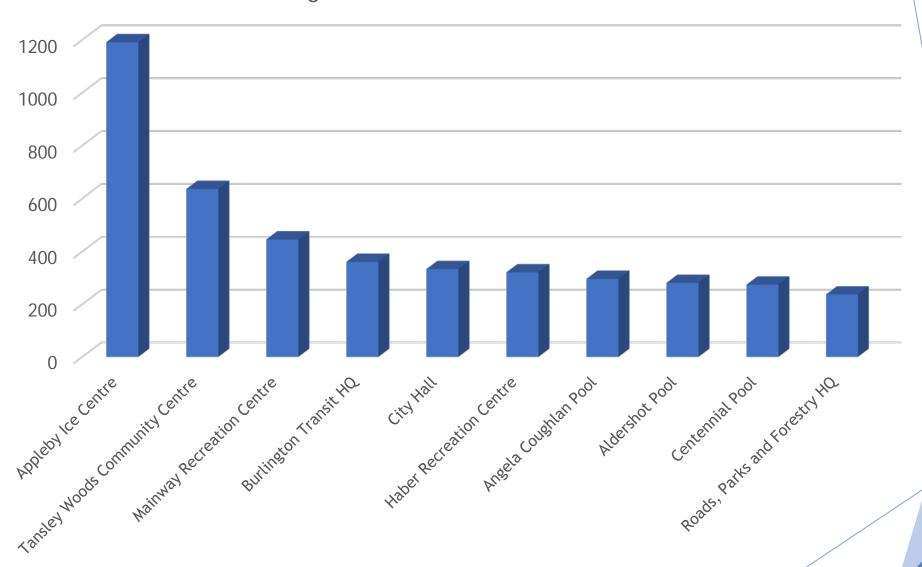
A Healthy and Greener City: Our Future by 2040

The city's operations are net carbon-neutral.

EMISSIONS FOR CITY OPERATIONS



Largest Emissions from Facilities



What's Next?



- Training
- Awareness
- Commissioning and recomissioning



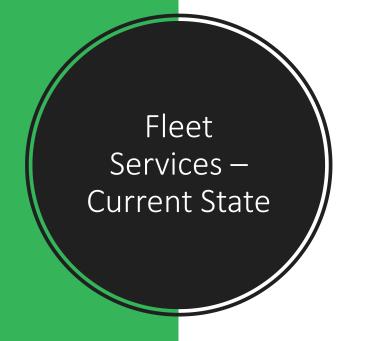


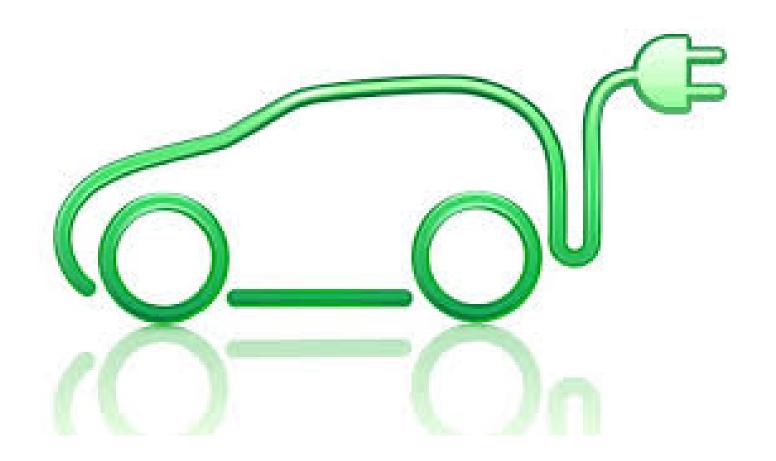
- Capital renewal
- Energy Conservation Measures



Offset

- Solar PV
- Green Power
- Renewable Natural Gas







Fleet Services – Future State

- Smart vehicles AVL & telematics software
- Fleet Analyst Position
- New MMS Reporting Features

A Low Carbon Pathway for Burlington





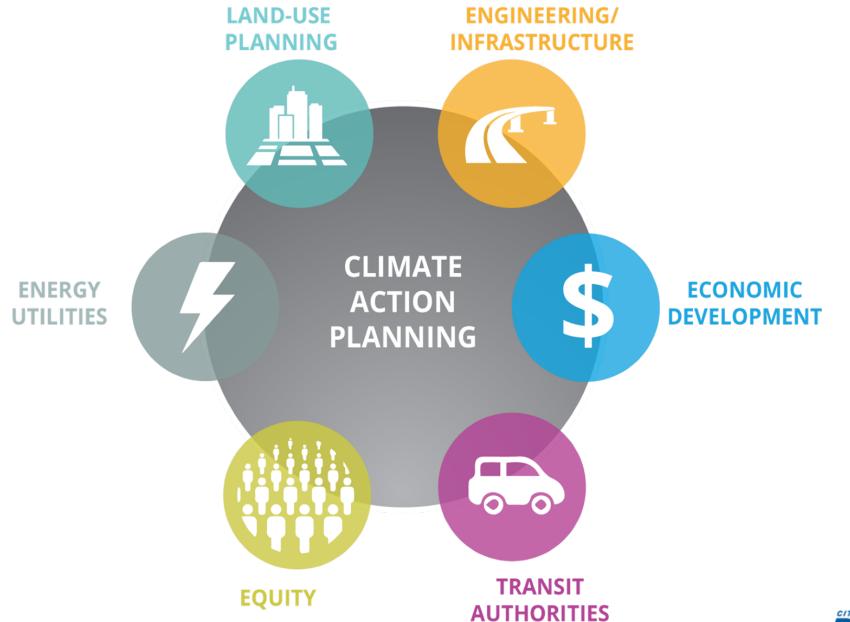
60%

Local governments have direct or indirect control over 60% of Ontario's GHG emissions.











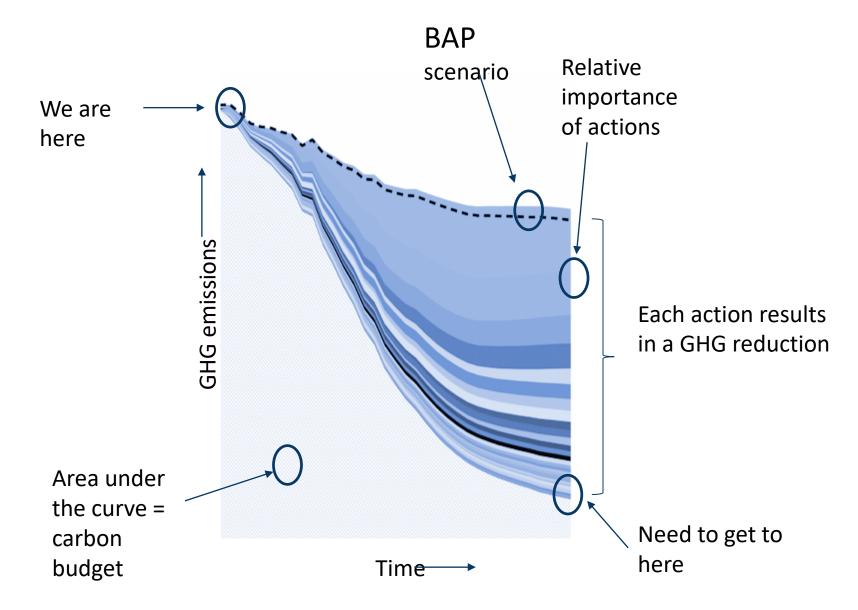
Objective

Identify a detailed pathway to achieve deep GHG emissions reductions



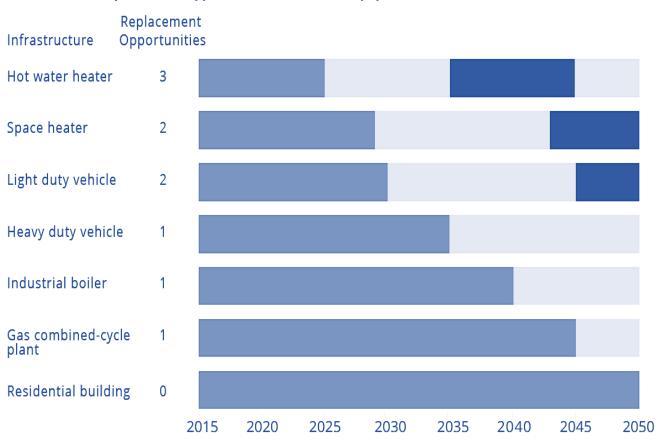


Anatomy of a LCS



Avoiding Lock-in

Infrastructure Replacement Opportunities for Selected Equipment and Facilities between 2015 and 2050



manufacturing 46 bags













driving 4500 km

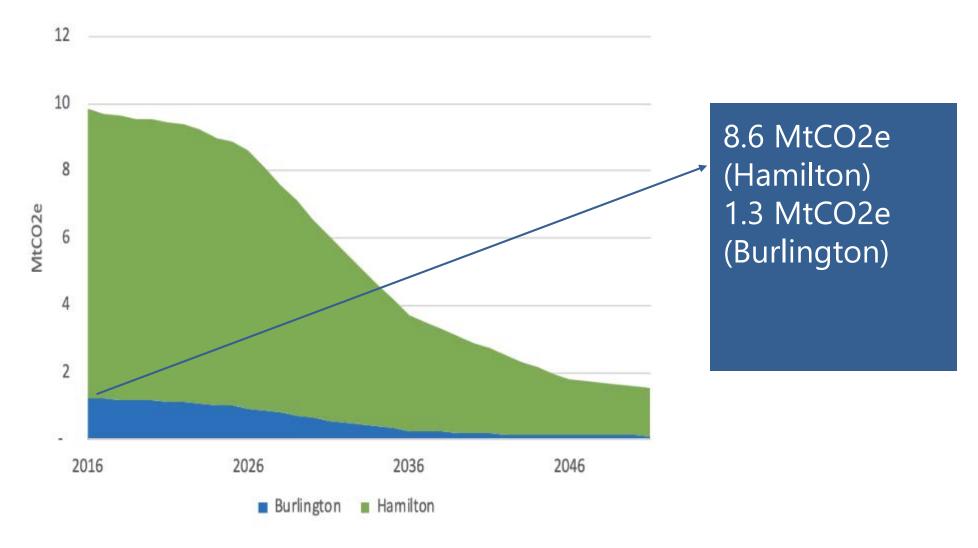
heating a home 4 months

powering a home

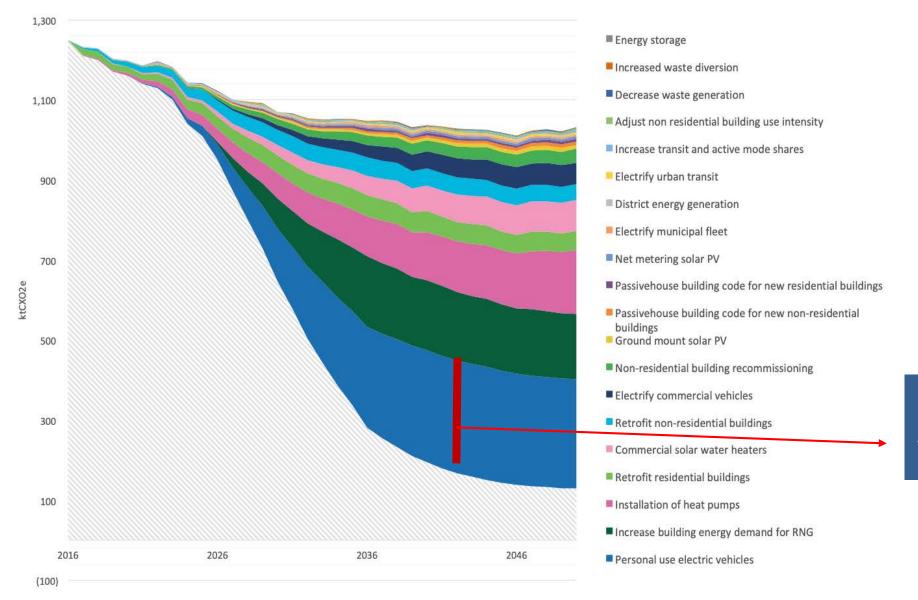
CITIZENS FOR PUBLIC JUSTICE

WWW. FJ.CA

Total Emissions- Bay Area

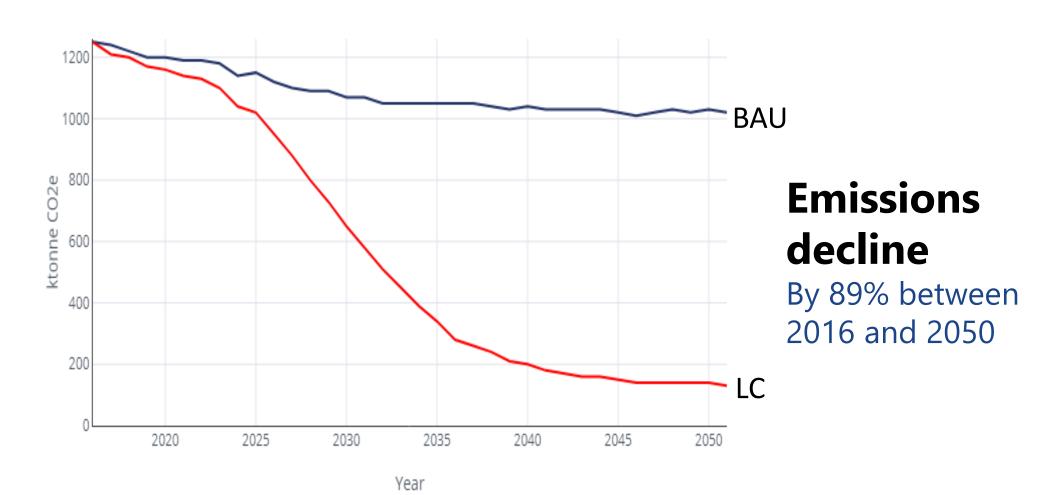


Emissions Reductions- Burlington

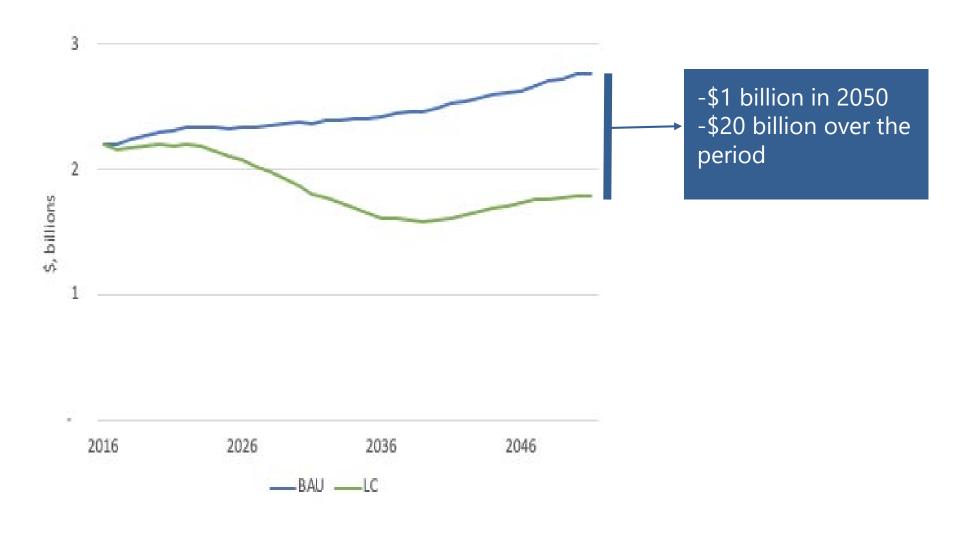


Personal vehicles

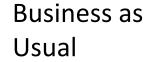
Total Emissions- Burlington

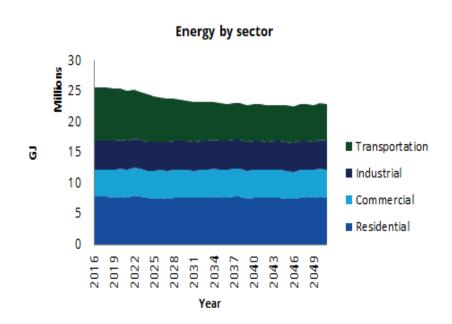


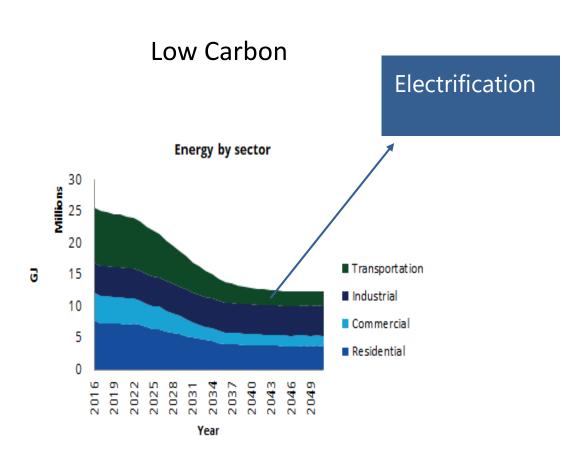
Total Energy Costs – Hamilton & Burlington



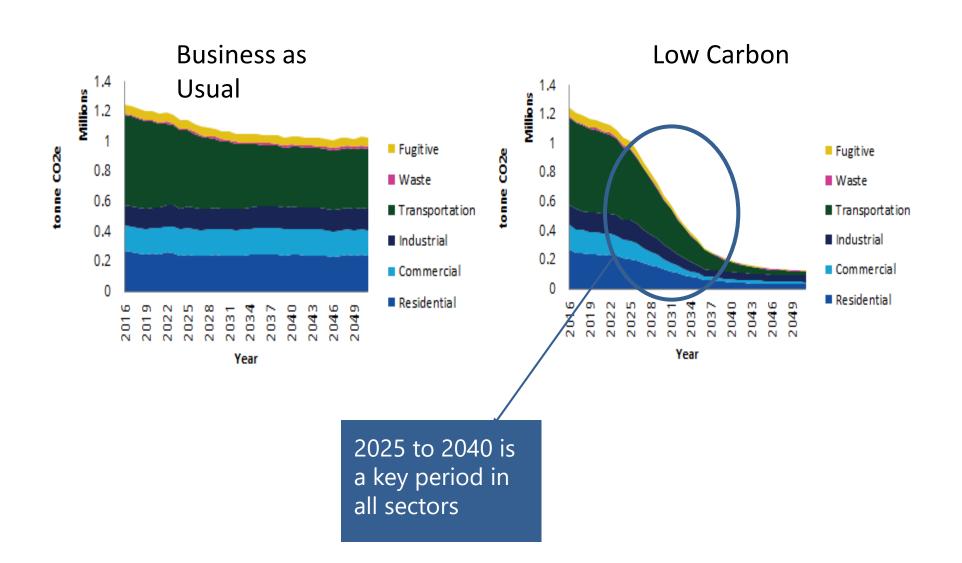
Total Energy By Sector- Burlington



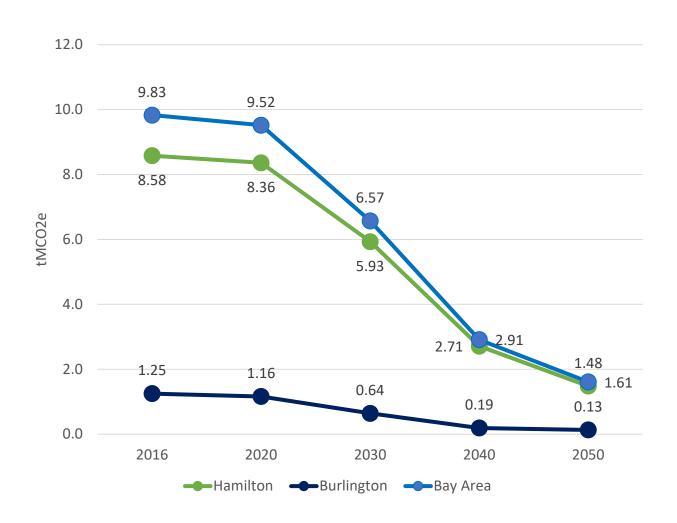




Total Emissions By Sector- Burlington



Targets





Climate change & energy

- Transformational change
- Community engagement
- Partnerships & collaboration
- Co-benefits to livability, well being, jobs





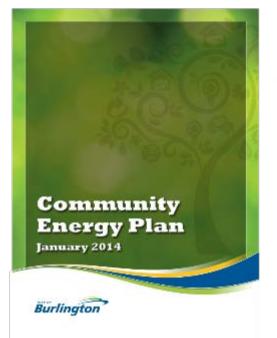
Actions

- Robust, Comprehensive Community Engagement
 - Demonstration, pilot projects
- Buildings
 - Existing older stock
 - Fuel switching
- Transportation
 - Electric Vehicles
 - Active & Sustainable Transportation
- Energy generation
 - Renewables
 - Community system



Climate Change Initiatives







*

BAY AREA CLIMATE CHANGE OFFICE





HALTON CLIMATE
COLLECTIVE



NSERC SMART NET-ZERO ENERGY
BUILDINGS STRATEGIC RESEARCH NETWORK









Upcoming Reports to Council

Report	Date
Climate Change Report	May
Take Action Burlington – Environment Update	June
Corporate Energy Management Plan	July
Flood – Stormwater Management	July
A Resilient Community Energy and Climate Plan	September

