

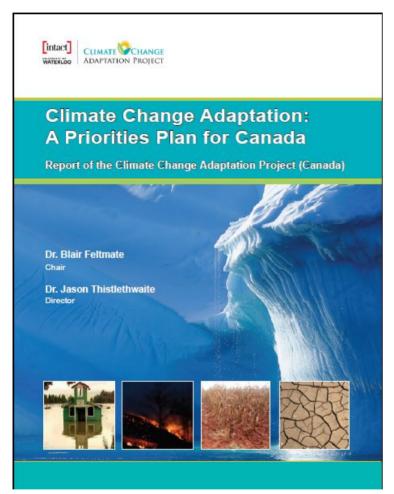
# BUSINESS AND BIODIVERSITY CONSERVATION

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# **Agenda**



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- 1. Purpose of the "Climate Change Adaptation Project: Canada"
- 2. Project design (5 steps)
- 3. Priority areas of focus for climate change adaptation in Canada
- 4. Key climate change adaptation recommendations
- 5. Lessons Learned/Annual reporting



# Purpose of the Climate Change Adaptation Project (Canada)

# The purpose of this project is to:

- Identify 5 key areas and courses of action that Canada must engage to limit current and future impacts to industry and public sectors that would otherwise result due to climate change
- Identify 3 key areas and courses of action to limit Property & Casualty insurance sector impacts that would otherwise result due to climate change
- Translate recommendations resulting from above into action

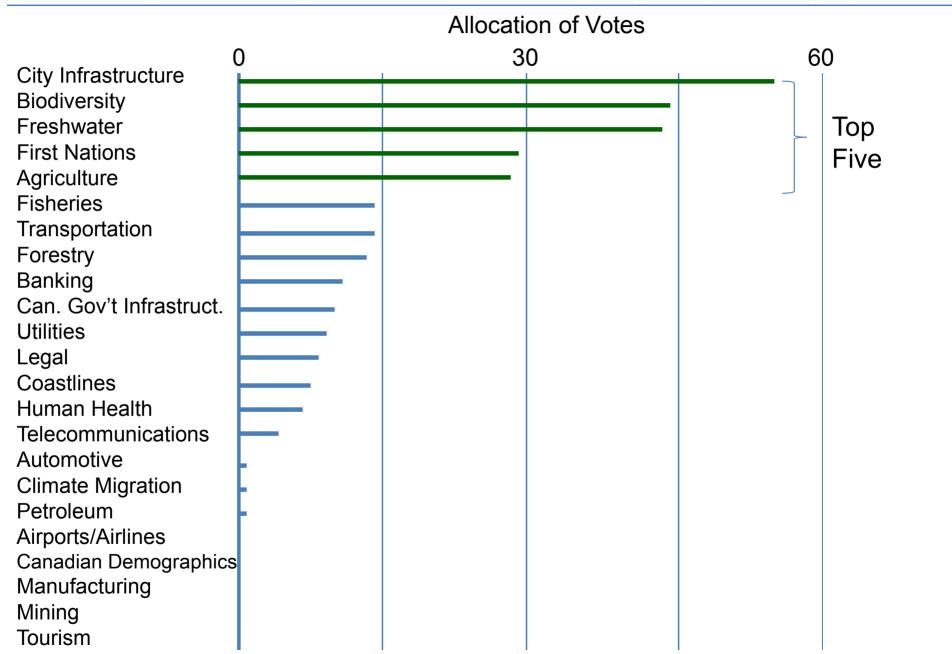


# Five Steps of the Climate Change Adaptation Project (Canada)

- 1. Climate Change Projections for Canada
  - In reference to Temperature/Precipitation, 2020/2050, Winter/Spring/ Summer/Fall - thanks to the **Canadian Climate Change Scenarios Network**
- 2. Primary Subject Matter Experts presented key climate change challenges, and adaptation actions to be taken to address those challenges.
- 3. Adaptation Advisory Committee identified 5 key industry and public sectors, and 3 key Property & Casualty insurance sectors, to be addressed from the perspective of adaptation.
- 4. Secondary Subject Matter Experts were engaged to provide detailed courses of action to be taken in reference to 8 sectors identified in Step 3.
- **5. Final Report** released June 2012. Implementation of recommendations throughout 2012 2014, and reporting back on implementation "success".



Figure 1: Prioritization of Climate Change Adaptation Sectors for Canada (determined by the Adaptation Advisory Committee of the Climate Change Adaptation Project)



# **Key Climate Change Adaptation Recommendations for Canada**

#### **City Infrastructure**

• Limit Flooding/Flash Floods within Cities – enhance riparian buffer zones, build bioswales and flood retention ponds within key Canadian cities (Halifax, Montreal, Toronto, Calgary, Vancouver).

#### **Biodiversity**

 Increase Habitat Connectivity in Human-Dominated Settled Landscapes – develop and support programs to increase habitat connectivity in A2A and Y2Y corridors.

#### **Freshwater Resources**

- **Preserve/Restore Critical Wetlands** establish a national priority to identify, preserve and/or restore "key capacitor" wetlands across Canada.
- Move Population and Water-Intensive Industry to Water (not vice-versa) e.g., develop policy that would encourage new development on the Peace River (where there is ample water supply), rather than the small South Saskatchewan River.

#### **Aboriginal Communities**

• Engage Vegetable Growth in Communities Losing Ice-Road Access – pilot vegetable growing project in Pikangikum (NE Ontario).

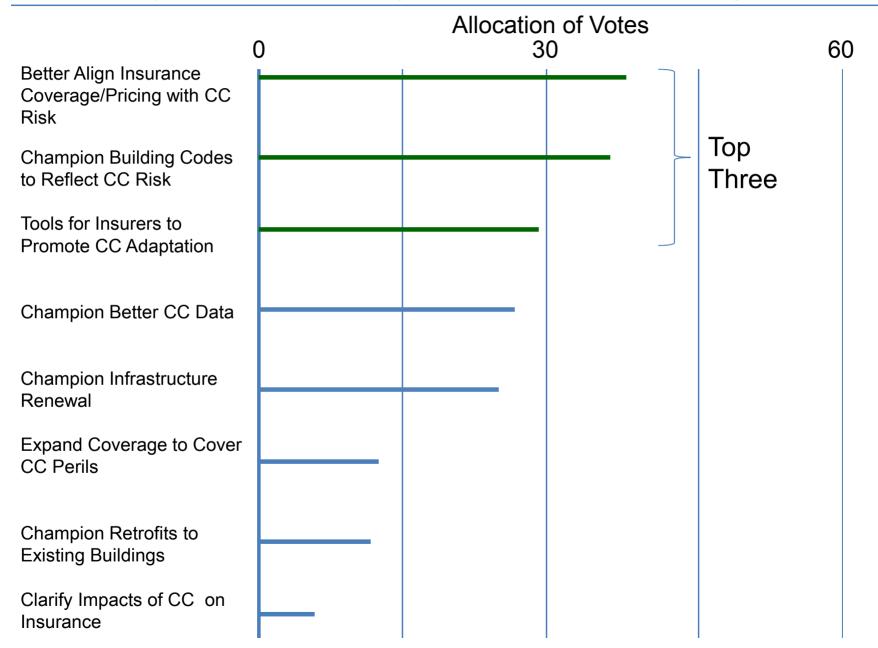
#### **Agriculture**

Develop CC Information/Dissemination Programs to Engage Agricultural Stakeholders

 engage agricultural producers/research community to develop a CC dialogue, with a focus
 on factoring CC into decision-making.



**Figure 2**: Prioritization of Climate Change Property & Casualty Sectors for Canada (as determined by the Adaptation Advisory Committee of the Climate Change Adaptation Project)



# **Key Climate Change Recommendations – P&C Insurance**

# **New Homes and Adaptation**

Integrate Adaptation into New Home Builds –
 (1) promote adaptation as theme for 2015
 National Building Code renewal, (2) pursue building code reforms that support adaptation (e.g., mandatory backwater valves).



### **Existing Homes and Adaptation**

• Educate and Incentivise Home Owners to Embrace Adaptation – (1) address behavioural modification to limit damage due to basement flooding, and (2) develop programs to incentivise physical adaptation within homes (e.g., subsidize backwater valve installation).

# **Insurance Pricing and Adaptation**

Perform Attribution Analysis to Identify Key Factors that Explain
 Weather-Related Losses/Flooding in Basements – use univariate and
 multivariate analyses.



# **Lessons Learned**

- 1. Don't look for perfection in climate models (look for "pretty good")
  - avoid "relentless pursuit of irrelevant perfection"
- 2. Base adaptation on ensemble climate models (don't bet on a single CC model)
- 3. Set priorities and be specific regarding CC adaptation recommendations
- 4. Dispel the notion that adaptation is expensive adaptation can be very cost effective e.g., backwater valve (\$200), preservation of wetlands (\$0)
- 5. Make report(s) user-friendly/accessible to all

#### **Overall – Get On With It!**

