

AHEAD of the STORM

Developing Flood-resilience Guidance for Canada's Commercial Real Estate

Developed by the **Intact Centre on Climate Change and Adaptation**, in partnership with Intact Financial, REALPAC and BOMA Canada, Ahead of the Storm is Canada's first guideline for improving the flood-resilience of commercial buildings.

Extreme weather has become the new normal. As we have seen in recent years, flooding, heat waves, extreme heat, and extreme cold events are increasing in frequency and intensity across Canada.

Flooding has emerged as the costliest natural disaster in Canada¹:

1.8 Billion

annually in catastrophic insured losses²—
water being the key driver behind these costs

75%

of disaster funding support assigned to
flooding events

5%

Increase in homeowner insurance in the
past five years

Commercial real estate owners and managers are not immune to the impacts of flooding in Canada. Following the 2013 floods in Alberta,

As many as

180,000

people could not access office buildings

Which resulted in

5.1 Million

lost work hours

Equivalent to

1/2 Billion

dollars in lost GDP



Climate represents a major risk for business. Resilience is the opportunity.

A building that can withstand a flooding event is one that can eliminate or mitigate risks of physical damage, disrupted business operations and occupant danger. It is therefore imperative that senior leaders recognize the importance of making their buildings as flood resilient as possible to avoid major future challenges.

As the commercial real estate industry strives to minimize its exposure to flood risk, the Ahead of the Storm report provides a concise list of flood resilience measures that can reduce the potential for property damage, business disruptions and potential flood-related industry and loss of life stemming from extreme rain events.



Key Flood Resilience Measures:
Plans and Procedures

- Emergency Plans
- Practice Drills
- Emergency Funds
- Tenant Communication Channels
- Emergency Operations Centers
- Emergency Response Supply
- Emergency Contact Information
- Insurance Documentation



Key Flood Resilience Measures:
Equipment and Supplies

- Critical Equipment and Supplies
- Portable Flood Barriers and Sand-bags
- Back-up Generation
- Emergency Lighting
- Elevator Water Sensors
- Backwater Valves
- Hazardous Materials Storage



Key Flood Resilience Measures:
Major Retrofits

- Elevating and flood-proofing critical equipment
- Protecting server rooms
- Protecting high-voltage and telecommunication pull rooms
- Isolating electrical circuits
- Electrical panel upgrades

→ [TO ACCESS THE FULL REPORT, PLEASE CLICK HERE](#)

DEVELOPED BY:

INTACT CENTRE
ON CLIMATE ADAPTATION

SUPPORTED BY:

[intact]

REALPAC
Real property
Real Leadership

BOMA
Canada