

Financing Adaptation and the Cost of Doing Nothing

Slide decks presented by the Green Municipal Fund and by ICLEI Canada.



Coastal Climate Resilience Collaborative

Financing Adaptation & Cost of Doing Nothing

July 28, 2025

Supported by Natural Resources Canada's Climate-Resilient Coastal Communities Program.

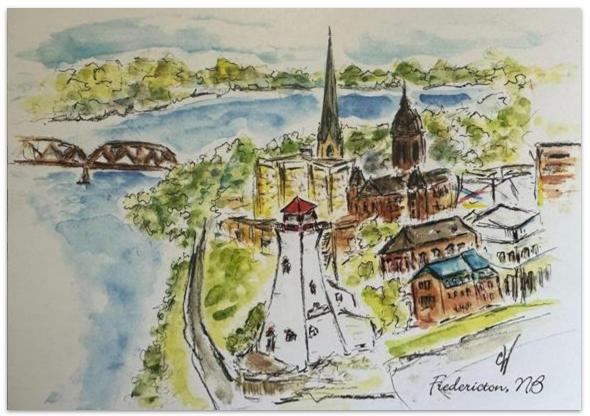








Territorial Acknowledgement



Credit: Art by House of Art by Connie

Knowledge Share

Shared learning on topics relevant to the tasks ahead and work of the Collaborative

Our Speakers



Kaylyn Gervais

Officer, Programs Outreach - Adaptation
Green Municipal Fund



Adrián Tóth
Climate Change Program Lead
ICLEI Canada

FCM Green Municipal Fund Adaptation in Action program



New opportunities to Fund Climate Action

Nouvelles opportunités de financement pour l'action climatique



Green Municipal Fund (GMF - FCM) Fonds municipal vert (FMV - FCM)

- Program of **\$2.4** B
- Unique mix of funding and capacity building

- Programme de 2,4 G\$
- Combinaison unique de financement et de renforcement des capacités



GMF's initiatives

Energy efficiency initiatives Initiatives écoénergétiques



Community Efficiency Financing Financement de l'efficacité Communautaire



Community Buildings Retrofit Rénovation de bâtiments de loisirs



Sustainable Affordable Housing Logement abordable durable



Net-zero and multisolving Zéro émission nette et multi-résolution



Sustainable Municipal Buildings
Bâtiments municipaux durables



Community Energy Systems Systèmes énergétiques communautaires



Organic Waste to Energy
Valorisation énergétique des déchets organiques



Municipal Fleet Electrification
Électrification des parcs de véhicules municipaux



Net Zero TransformationTransformation locale vers la carboneutralité

Resilience and Climate Adaptation Résilience et adaptation climatique



Local Leadership for Climate Adaptation

Leadership local pour l'adaptation climatique

\$530M; 2030 (07-10 2025)



Growing Canada's Community Canopies

Croissance de la canopée des collectivités canadiennes

\$291M; 2033 (04-09 2025)



Local Leadership on Climate Adaptation Leadership local en adaptation climatique



Climate-Ready Plans and Processes

Climate risk assessments and integration of climate considerations in plans, processes and management systems



Évaluation des risques climatiques et intégration des mesures d'adaptation dans les plans, les processus et les systèmes de gestion municipaux.



Adaptation in Action

Municipal adaptation projects reducing risks of climate change impacts



Projets municipaux qui permettent une réduction immédiate des risques liés aux effets des changements climatique.



Climate-Ready Plans and Processes Plans et processus adaptés au climat

Enable Canadian local communities to adopt large-scale climate-focused asset management plans, risk and vulnerability assessments, and capacity-building support.

Permettre aux collectivités locales canadiennes d'adopter à grande échelle des **plans de gestion des actifs axés sur le climat,** des évaluations des risques et des vulnérabilités, ainsi qu'un soutien au développement des capacités.



Climate Ready Plans and Processes Plans et Processus Adaptés au Climat

Population size	Max grant amount
Taille de la population	Montant maximal
<50,000	\$70,000
50,000 - 500,000	\$105,000
> 500,000	\$140,000



INCENTIVES / INCITATIFS

Climate-Ready Plans and Processes

Adaptation in Action

		Processes	
BASELINE	60%		
POPULATION	+5% to / à +20%	Depending on size of community Selon la taille de la population de la communauté	
EQUITY / ÉQUITÉ	+15%	Meaningfully address Reconciliation and/or anti-racism, equity and inclusion	
		Abordé de manière significative la Réconciliation , la lutte contre le racisme, l'équité et l'inclusion	
COLLABORATION	+5%	Involve two or more municipal governments; Local governments in partnership with an Indigenous community	
		Une collaboration entre deux ou plusieurs gouvernements municipaux, les gouvernements locaux qui présentent une demande en partenariat avec une collectivité autochtone.	

Climate Adaptation

Cross-cutting themes

Equity

Reconciliation

Collaboration

Nature-positive Nature-positive Low-carbon resilience





Eligible projects will include Les projets éligibles comprendront

- Risk assessments / Évaluation des risques
- Adaptation planning / Planification de l'adaptation
- Systems integration / Intégration des systèmes
- Risk registers / Registre des risques
- Vulnerability assessments /

Évaluation de la vulnérabilité





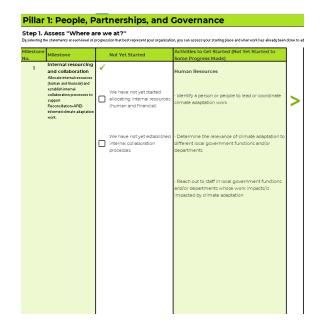
Examples of eligible costs Exemples de coûts éligibles



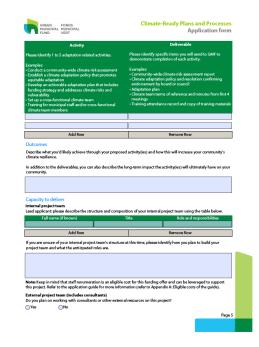
- Staff time for eligible project activities;
 - Temps de travail pour les activités éligibles du projet;
- Professional and/or technical services fees;
 - Les frais de services professionnels et/ou techniques;
- Training expenditures associated with attending project-related training sessions or bringing in external trainers.
 - Dépenses de formation associées à la participation à des sessions de formation liées au projet ou à l'intervention de formateurs externes.



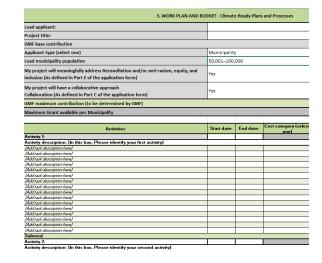
Application Process



CRC Assessment Tool



Application Form



Workbook



Supporting documents



Adaptation in action Adaptation en action

	Feasibility studies Études de faisabilité	Implementation projects Projets de mise en oeuvre
Grants Subventions	80% + of eligible costsUp to a maximum of \$70,000	 60% + of eligible costs Eligible costs of no more than \$1 M
	80 % + des coûts admissiblesJusqu'à 70 000 \$	 60 % + des coûts admissibles Coûts admissibles ne dépassant pas 1M\$



Growing Canada's Community Canopies (GCCC) Croissance de la canopée des collectivités canadiennes (CCCC)

\$291 million

Funding for 500+ initiatives

ву March 2031

> 1.2M Trees



291 M\$

Financement pour 500+ initiatives

D'ici mars 2031

> 1,2 M d'arbres



Growing Canada's Community Canopies (GCCC) Croissance de la canopée des collectivités canadiennes (CCCC)

Support Canadian local governments in growing, managing and protecting their community canopies.

- Tree planting funding and strategic funding (plans, studies, operations and staff)
- Capacity development offered by FCM and Tree Canada



Soutenir les collectivités canadiennes dans la croissance, la gestion et la protection de leur couverture forestière

- Financement de la **plantation d'arbres** et de la planification **stratégique** (plans, études, opérations et personnel)
- Développement des capacités offert par la FCM et Arbres Canada



Growing Canada's Community Canopies (GCCC) Croissance de la canopée des collectivités canadiennes (CCCC)

	Planting	Plantation
Grants Subventions	 Up to 50% of eligible costs Up to a maximum of \$10 million Up to a maximum of \$1 million per municipality for infrastructure costs 	 Jusqu'à 50 % des coûts admissibles Jusqu'à un maximum de 10 M\$ Jusqu'à un maximum de 1 M\$ par municipalité pour des coûts d'infrastructure



Connect with us | Communiquez avec nous

Greenmunicipalfund.ca / Fondsmunicipalvert.ca

newsletter / infolettre greenmunicipalfund.ca/connect

gmfinfo@fcm.ca / 1-877-417-0550

kgervais@fcm.ca / 1-343-925-6468

ICLEI Canada Financing Adaptation & Cost of Doing Nothing



Coastal Climate Resilience Collaborative

The Cost of Doing Nothing Toolbox

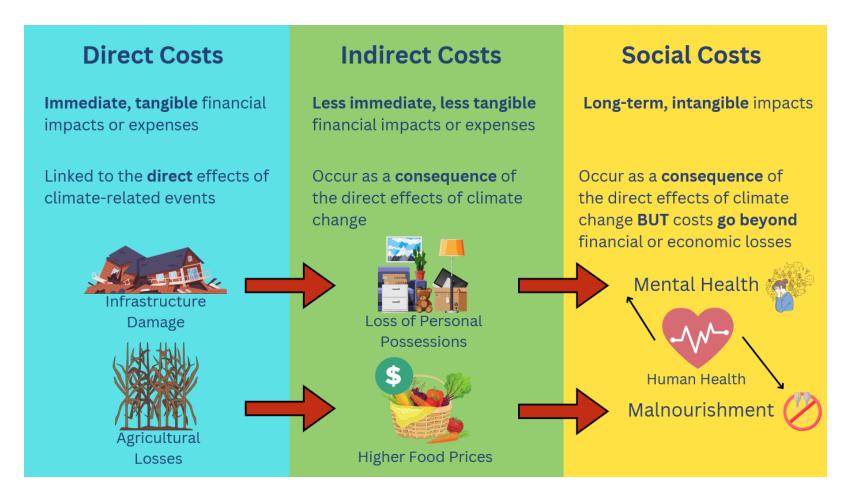
Building a Local Business Case for Adaptation

Adrián Tóth, Climate Change Program Lead July 28, 2025



We respectfully acknowledge that our work happens across Turtle Island which has traditionally been and is home to many diverse First Nations, Inuit, and Métis peoples since time immemorial. We recognize that reconciliation is a fundamental component to building net-zero resilient communities. We are committed to strengthening relationships with Indigenous groups and knowledge keepers, knowing that reconciliation requires ongoing learning, unlearning, reflection, and action. We endeavour to listen to and learn from Indigenous Peoples on an ongoing basis in the process of our work.

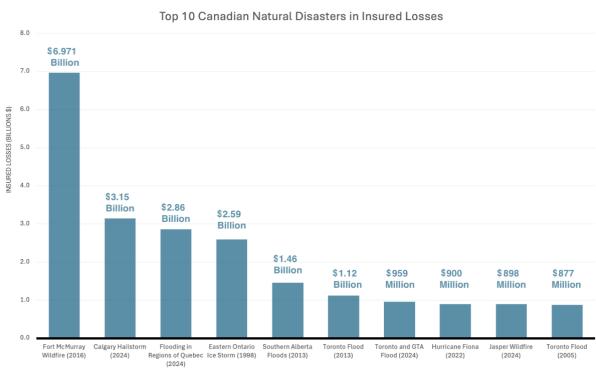
Understanding the Costs of Climate Change



The Mounting Costs of Climate Change



IN 2024 ALONE, **EXTREME** WEATHER **CAUSED \$8.5+** BILLIONIN **INSURED DAMAGES**



EVENT

Source: IBC Fact Book 2021, CatIQ, Swiss Re, Munich Re & Deloitte

Re-defining "Cost" Assessments

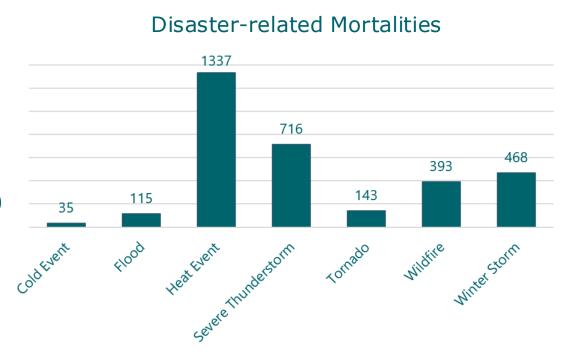


Social Costs (e.g. Physical and mental health costs of extreme weather events)

Ecological Costs (e.g., loss of ecosystem services due to damage to natural infrastucture)

Need to weave together

Indigenous, Local & Western
Knowledge Sytems



Source: Canadian Disaster Database

Understanding the Costs of Climate Change

Data Availability

New data on costs are coming out all the time – Often only at the national or subnational level

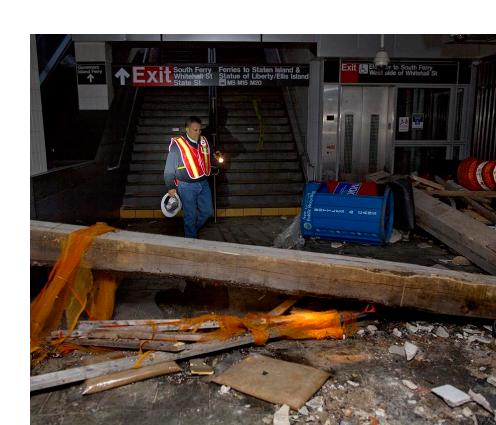
Lack of guidance on collecting data at the local level to build the local business case for action



Challenges Facing Municipalities in Implementing Adaptation



- Building the business case for adaptation
- Accessing funds for adaptation
- Assessing costs locally
- Allocating funds cost efficiently / effectively







A Toolbox for Building a Local Business Case for Adaptation



Methodology



- Identification and selection of National Impact Statements
- Longitudinal research of relevant national, subnational and local climate variables, climate impacts and costing data
 - Sources: all levels of government, academic research, environmental NGOs, private sector (e.g., Insurance and infrastructure)
- Guidance guided by research, experience working with municipalities and case studies

National impact statements

- Increasing frequency of extreme precipitation events leading to overland flooding and damage to buildings and homes.
- Increasing frequency of extreme weather events leading to damage to homes, infrastructure, power outages, safety and additional clean-up costs.
- Increasing temperature and precipitation leading to increased replacement and maintenance cost of roads and transportation infrastructure.
- Increasing frequency of extreme precipitation events leading to overland flooding and loss of local business and public services.
- Increasing winter precipitation and freezing rain events leading to dangerous road and sidewalk conditions and increased liability for injury and property damage.
- Increasing frequency of extreme heat resulting in negative health outcomes, particularly to vulnerable populations, from reduced air-quality and increased heat-stress.
- Increasing temperature and precipitation leading to increased risk for vector borne disease and new infectious disease.
- Increasing frequency of extreme weather events resulting in loss of ecosystem services.

Who should use it



Municipalities and communities that have already completed (or are in the process of completing):

- An assessment of their local climate data and impacts
- An assessment of their climate impacts and risks
- A climate adaptation plan

Collection of baseline data

- Asset inventories (grey and green)
- Assessment of state of repair
- Understanding of operational, maintenance and replacement costs

CODN Toolbox

Local Governments for Sustainability

Primer Document



This resource sets the foundation and overall context for assessing the cost of doing nothing to address climate change at the municipal level.

CODN Toolbox

Local Governments for Sustainability

Municipal Template & Instructions



Municipal Template

The CODN Municipal Template has been designed to be copied, edited, and customized by municipalities who would like to write their own cost of doing nothing report.

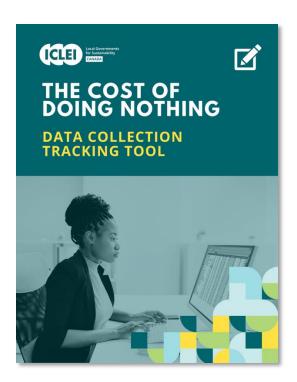
Instructions Document

Provides important information and considerations for municipalities developing their CODN reporting using the Template

CODN Toolbox

Local Governments for Sustainability

Data Collection Tracking Tool



Suggestions on potential sources of climate, costs, and impacts data identified in each of the selected national impact statements

Guidance on how best to attain and track the collection of this data

CODN Toolbox: Supporting Resources





Case Studies: City of Windsor, City of Hamilton



Summary Tables: National, Subnational & Local Data Sources





Call to action OR galvanize support

Examples:

- Stand-alone report to council
- Report to go along with your adaption plan
- Backgrounder to NEW councils
- Update report to external / internal stakeholders
- Turned into an infographic
- Support funding applications

Key Considerations & Recommendations



- Collaboration is key
- Give yourself time
- Prioritize feasible data
- Focus on progress

Getting Ready to Finance Toolkit













Financing Resilient Infrastructure Project (FRIP)

By the Numbers

Infrastructure types

22

Possible Resilient Infrastructure Projects Identified and Prepared for Financing 4

Resources developed

Financing Resilient Infrastructure Project (FRIP)

Participating Municipalities

- New Glasgow, Nova Scotia
- · Halifax, Nova Scotia
- Fredericton, New Brunswick
- · Laval, Québec
- Mississauga, Ontario

- Timmins, Ontario
- Saskatoon, Saskatchewan
- · Canmore, Alberta
- Port Moody, British Columbia
- Saanich, British Columbia



Project Types

6 Resilient Infrastructure project types were identified throughout the FRIP project.





Resilient community planning







Resilient development





Water and wastewater system resilience

Climate Hazards



Coastal erosion



Heavy rainfall



Storm surges



Coastal flooding



Hurricanes



Urban and pluvial flooding



Extreme heat



Ice and wind storms



Urban heat island



Extreme snow



Overland flooding



Wildfires



Extreme temperature



Riverine/fluvial flooding



Wildfire smoke



Extreme weather



Sea level rise



Winter storms

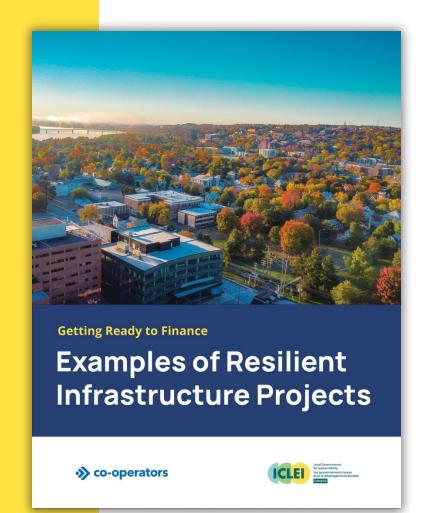
Getting Ready to Finance Toolkit



Getting Ready to Finance: Examples of Resilient Infrastructure Projects

Discover examples of resilient infrastructure projects that could be realized with the help of innovative financing and start thinking about projects that could be implemented in your community.

*Available in English and French



Getting Ready to Finance: Project Ideation Guide

This editable Excel spreadsheet is designed to help municipal practitioners identify and prioritize potential projects. Use this spreadsheet to choose which project(s) to prepare for financing.

*Available in English and French



Getting Ready To Finance

Project Ideation Guide





Getting Ready to Finance: Project Preparation Template

This editable Word document provides a mechanism to prepare resilient infrastructure projects for financing. Once filled out, the template can be used to apply for public and/or private funding.

*Available in English and French

Getting Ready To Finance

Project Preparation Template



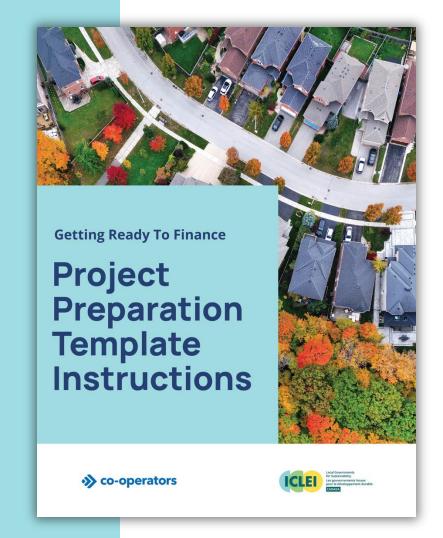




Getting Ready to Finance: Project Preparation Template Instructions

Refer to these detailed instructions while filling out the Project Preparation Template. The two resources are designed to be used simultaneously.

*Available in English and French



Thank You





icleicanada.org



@ICLEI Canada



@ICLEI_Canada



@iclei_canada

Coastal Climate Resilience Collaborative - Database of Adaptation Funding Sources

List of funding sources with potential relevance for Collaborative partners: https://airtable.com/appGb5G008XqZhHhM/shr9u1PFRhPhtEePw/tblatcjOTCFqU68xs (read only)

Form to suggest additional funding sources into the database: https://airtable.com/appGb5G008XqZhHhM/pagiLsMXwqXCdFjLe/form

Exchange

Open discussion time for communities to connect on shared topics and interests

Items for discussion from 'parking lot'

- 1. Nature-based solutions for stormwater management
- 2. Coastal resilience guidelines to inform upgrades for sea level rise and heavy rain
- 3.Climate risk assessments to meet EDMA requirements
- 4. Resilient active transportation for safe travel during snow, disasters, or closures
- 5.Integrate climate adaptation into asset management, including service levels and lifecycle costing
- 6. Strengthen understanding of regional drought risk, including Pacific Blob impacts
- 7.Include youth mental health in project planning
- 8.Managed/planned retreat
- 9. Support public emotional readiness to process loss of shoreline assets
- 10. Resilient shoreline designs
- 11.Government dock resiliency
- 12.Resilient growth
- 13. Coastal adaptation planning using Sunshine Coast's floodplain mapping
- 14. Higher level policy framework (e.g. for safeguarding habitats/intertidal biodiversity) liability, cost responsibilities
- 15.Incentives program, regulatory measures, etc to address extreme heat in multi-family residential buildings
- 16.Coastal adaptation plan next steps
- 17.Flood management financing

Items for discussion

Coastal Adaptation Plan

- Which communities in the region currently have a coastal adaptation plan?
- What are the key lessons learned so far in terms of implementation barriers, and effective practices?
- Which communities are interested in/are in the process of developing a coastal adaptation plan?

Flood management Financing

- How are communities currently financing flood management efforts?
- What funding sources have your communities accessed for flood management?
- Are there specific challenges in financing nature-based or non-structural solutions?

Thank you











icleicanada.org

@ICLEI Canada

@ICLEI_Canada

@iclei_canada