Summit Outcomes

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A Call to Action for a Climate and Disaster Resilient BC

Intent

The BCCRS 2025 was a two-day event designed to foster cross-sectoral dialogue with the ultimate aim of enhancing climate and disaster resilience throughout British Columbia. It brought together stakeholders from government, academia, insurance and finance, small and medium size businesses, and other key sectors to explore cross-cutting themes in climate risk management, low carbon resilience and disaster risk reduction. The summit aimed to clearly outline the needs and opportunities for advancing climate and disaster resilience in the province.

This inaugural summit aimed to leverage a rich heritage of knowledge exchange and innovation from the *Understanding Risk BC* symposiums (c.2017-2023) to focus specifically on building low-carbon resilience to climate and disaster risks in British Columbia. It expanded the conversation around urgent challenges and potential for collaborative action, emphasizing an inclusive approach to ensure that strategies and solutions are holistic, and integrate the strengths and perspectives of diverse actors to increase whole-of-society climate resilience.

1 Partners for Action, University of Waterloo

Attendees of the 2025 BCCRS engaging in discussions. Photo: Renovo Creative

About

The summit took place March 3rd & 4th, 2025 at UBC Robson Square in Vancouver, BC. We were grateful to host this event from the traditional and unceded territories of the Coast Salish people; xʷməθkwəy̓əm (Musqueam) Skwxwú7mesh (Squamish) and səlilwətaɬ (Tsleil-Waututh). Outcomes are shared via urbc.ca.

A Unique Collaboration

In collaboration with *Understanding Risk BC* (URBC), the *Centre for Climate and Business Solutions* at UBC Sauder School of Business and *the Co-operators* acted as key partners to host the inaugural *BC Climate Resilience Summit* for March 2025. *Understanding Risk BC* has been hosting local spin off sessions to the World Bank's global *Understanding Risk (UR)* Forum since 2017. URBC has been at the forefront of enhancing a shared understanding of natural hazard and physical risks in Southwest BC, as well as advancing risk reduction and resilience-building solutions through its symposiums in British Columbia over the past 7+ years.

- Seed $ from Public Safety Canada (PDCP)
- UR+ Vancouver (2017)
- Seed $ from BCCA and EMBC
- UR+BC Built Environment (2018)
- Seed $ from NRCan and CSSP
- URBC online event series (Sept 2020)
- URBCx 2021 Development in Hazardous Areas
- URBC 2022 Regional Hub for global forum
- URBC 2023 Cascading Hazards, Multihazard Solutions
- BC Climate Resilience Summit (BCCRS) 2025

Key Takeaways

Wildfire RESILIENCE

"The BC Fire fighters learned just as much from Indigenous communities as Indigenous communities learned from the fire fighters. It is a two-way street when it comes to collaborating with Indigenous people." (George Campbell, BC Wildfire Service and Boothroyd FN)

Value-Based Conversations

» Wildfire resilience requires starting with individual and community values before scaling up to policy and infrastructure solutions.

Indigenous Leadership

» Cultural burning and Indigenous land stewardship must be central to wildfire adaptation strategies.

Community Involvement

» Trust-building and active engagement of local communities are essential for successful wildfire management.

Scaling Solutions

» Fuel management and wildfire mitigation need to be demonstrated as economically viable, sustainable, and scalable across regions.

Bridging Research and Action

» There is a gap between academic research and real-world implementation. Research must be guided by the needs of communities and practitioners.

Soft Skills & Training

» Trust-building, communication, and leadership training are just as critical as technical fire management skills.

Localized Strategies

» Meeting communities where they are and co-developing solutions that align with their needs will drive long-term resilience.

Hope in Collaboration

» The growing partnerships between BC Wildfire Service, Indigenous communities, and other stakeholders signal a shift toward a more proactive and inclusive approach to fire resilience.

Interface Fire resilience is not just a technical challenge

» Fire resilience is a social and governance challenge that requires collective action. The mindset is there; now we need to mobilize.

First Nations welcome group, Squamish Ocean Canoe Family. Photo: Renovo Creative

Health RESILIENCE

"It's not just an environmental crisis, it's a health crisis."
(Breanna Gregory, Vancouver Coastal Health)

Climate change is the biggest global health threat of the 21st century

» Extreme heat, air pollution, and worsening environmental conditions are already straining healthcare systems.

Healthcare systems contribute 4.6% of global GHG emissions

» They are more significant than the aviation sector—making decarbonization in the sector essential.

Resilient healthcare facilities are critical

» Hospitals and clinics must prioritize zero emissions, advanced air filtration, temperature regulation, and waste reduction to operate safely in a changing climate.

Frontline healthcare workers are the backbone of climate resilience

» Nurses, doctors, and staff must be equipped with training, tools, and time to manage increasing climate-related health challenges.

Healthcare systems need clear policies to protect staff and patients

» Burnout is a growing issue, and policies must mandate rest, safety, and flexibility in crisis situations.

Building trust with marginalized communities is essential

» Those most affected by climate change often have the least access to healthcare resources. Climate resilience planning must include them.

Stronger collaboration is needed across health authorities, NPOs and governments

» Coordination between organizations is key to advancing climate adaptation in healthcare and supporting the sectors of population that bear the greatest burdens in adapting.

The panelists made it clear: we are already seeing the impacts of climate change on healthcare

» This is no longer hypothetical. The time for action is now.

» Participants were glad to see the inclusion of healthcare in the program this year.

Housing RESILIENCE

Housing and infrastructure must evolve

» New housing in BC will account for 90% of wildfire risk, with potential losses exceeding $2 billion annually.

» Updating building codes, aligning risk maps across sectors, and embedding future climate data into design and financing decisions will be critical to protecting both people and property.

Current housing development patterns are risky

» Many new homes are still being built in wildfire and flood-prone areas, with outdated codes that don't account for climate risks.

Density brings trade-offs

» While increasing density reduces emissions and sprawl, it creates new challenges around stormwater management, urban heat, and cooling needs.

» Best available information regarding building location and height must be used to ensure risk (e.g. seismic or flood risk) is not heightened.

Retrofitting is a major gap

» Deep retrofits can make BC's existing housing stock more climate-resilient, but there are significant financing and equity barriers preventing widespread adoption.

Nature-based solutions must be prioritized

» Urban forests, wetlands, and permeable infrastructure can protect communities from extreme heat and flooding if integrated into housing policy.

Vulnerable communities are the most impacted

» High energy costs, lack of climate risk transparency, and displacement from "green gentrification" make resilience an equity issue.

We need better incentives for climate-smart housing

» Insurance models, zoning bylaws, and financing mechanisms must align with resilience goals to drive change at scale.

Most importantly, we were reminded that housing isn't just about buildings—it's about people, communities, and long-term resilience.

» The cost of inaction is too high. It's time to embed resilience into housing policy, planning, and investment decisions—before it's too late.

Financing Climate RESILIENCE

BC is highly exposed to natural hazards

» Wildfire and flooding hazards represent an estimated $2B in annual residential losses. A major seismic event will incur many billions of dollars in damage. Holistic policies and incentives are required to address this disaster risk based on the major hazards of concern in BC.

Financing adaptation lags behind mitigation

» While green bonds have gained traction, there is little focus on funding resilience measures.

Investors need a clear framework

» The lack of a standardized approach to financing resilience means capital is not flowing into critical adaptation and DRR projects.

Incentives must align across stakeholders

» Developers, homebuyers, insurers, and governments all face different risk and reward structures, creating barriers to investment in resilience.

Insurers and credit ratings can be game changers

» Improving climate resilience could strengthen municipal credit ratings and lower insurance costs for homeowners.

Insurance must evolve to keep pace with climate risk

» Current insurance pricing often doesn't reflect true climate risk, especially for properties exposed to floods, fires, and heatwaves.

» Risk maps need to be more localized and dynamic, incorporating future climate data and made publicly available.

» Additionally, better alignment across federal aid programs, mortgage lending practices, and real estate valuation is crucial to properly incentivize climate resilience.

The cost of inaction is far greater than the cost of preparation

» Climate resilience is not just about climate—it's also about financial stability, housing affordability, and community well-being. Every $1 spent on adaptation can save up to $15 in future disaster costs.

Historical data is no longer enough for decision-making

» Designing buildings and infrastructure based solely on past climate data is like using weather data from Prince George to design homes in Vancouver—it's irrelevant to the risks we actually face today and in the future.

Leadership in Climate RESILIENCE

Cities and communities are leading the way

» While national policies ebb and flow, local governments remain the most consistent force in advancing climate action.

» First Nations' communities demonstrate incredible leadership in climate resilience, often showcasing some of the most innovative examples of adaptation and low carbon resilience that also strengthen community connection and well-being.

Coalitions make the difference

» Building strong alliances across sectors is essential for breaking through polarization and delivering tangible climate solutions.

The way we talk about climate matters

» Public engagement is strongest when climate action is framed through economic opportunity, energy security, and resilience.

Climate and affordability are interconnected

» Without equitable financing mechanisms, necessary investments in resilience and decarbonization risk leaving people behind.

Public support remains strong

» While political rhetoric may shift, communities continue to demand climate solutions. Leaders must harness this momentum to drive real change.

Most importantly, we were reminded that no effort is too small to make a difference

» Whether through policy, business innovation, or grassroots action, everyone has a role to play in shaping a low-carbon, resilient world.

» Participants (specifically youth participants) expressed being energized by the summit.

Kookai Chaimahawong (UBC Sauder's Centre for Climate and Business Solutions), Gregor Robertson (Global Covenant of Mayors for Climate & Energy), Don Iveson (Co-Operators), and Shauna Sylvester (Urban Climate Leadership). Photo: Renovo Creative

Innovation in Climate RESILIENCE

"Nonprofits already know how to adapt—they do it everyday. By applying that same resourcefulness and commitment to climate resilience, we can keep essential services running, protect communities, and create stronger, more prepared organizations." (Jessica Colasanto, Lift Community Services)

The innovation showcases featured short, 'Ignite style' presentations on everything from start-up pitches, to research showcases, to outlining case studies of building retrofits, and more.

Climate Resilience & Decarbonization Integration

- Through combining decarbonization and climate adaptation, low-carbon resilience strategies maximize financial and environmental benefits.
- Equity-driven climate action ensures that decarbonization efforts provide community-wide benefits, especially in vulnerable areas.
- Localized adaptation strategies are critical for addressing climate resilience at the community level.

Smart Cities & Data-Driven Sustainability

- Urban data lakes and AI tools enable more structured and effective climate action through improved decision-making and cost reductions.
- **Smart city technologies** can enhance resilience in key sectors like transportation and building infrastructure.

Building Retrofits & Carbon Markets

- Resilient retrofit strategies must address climate threats (e.g., heat, floods, wildfires) and understand interactions between retrofit measures (conflicting, coordinating, complementary).
- Carbon markets face major barriers for building owners and new tools are needed to help them understand and monetize carbon credits.
- Quality and integrity in carbon credits are essential for incentivizing meaningful emissions reductions in the built environment.

Water System Innovation

- The One Water approach integrates water resource management with climate resilience and infrastructure planning.
- New water system risk management guidelines (formulated by Engineers and Geoscientists BC) address workforce shortages, infrastructure valuation, and climate impact.

Implementation, Policy, & Partnerships

» Pilot projects (e.g., retrofit databases, carbon credit software) are underway and require further development and scaling.

» Strategic partnerships across government, private sector, and academia are vital to scale innovation and resilience.

» Public sector barriers (e.g., regulation) and private sector concerns (e.g., cost, risk) must be addressed to accelerate implementation.

Professional Tools & Community Support

» New guidelines and databases (ex. One Water System Risk Management Planning Guide, Realizing Resilient Buildings in B.C.: A Toolkit for Local Governments, Climate Insight, Climate Resilient Retrofits, etc.) aim to provide practical insights for engineers, planners, and policymakers.

» Nonprofits can attract funding by emphasizing their essential role in disaster response and community resilience.

» Research and tools featured at the summit have both immediate application and long-term value for policy and planning.

Presenters of innovative solutions. Photo: Renovo Creative

Keynote: Weather is a Market Force—John Vaillant

"If you are in the fossil fuel industry, you are in the fire industry." (John Vaillant)

The economy is hostage to fossil fuel combustion

» Our civilization is built on fire, but fire is both a tool and a destructive force.

Fire is not just a disaster—it is a market force

» The global economy relies on combustion, from industry to transportation, making fire both an enabler and a growing liability.

Climate change is accelerating faster than human adaptation

» Each degree of warming increases the severity of wildfires, heatwaves, and other extreme weather events.

Capital market struggles with climate risk

» Many assets are now uninsurable due to rising disaster risks, forcing companies and governments to reconsider how they value infrastructure and long-term investments.

Canada is failing to lead

» While other countries pivot toward clean energy, Canada lags, despite having the resources and expertise to drive the transition.

Economic collapse can be gradual—until it's sudden

» John compared climate disruption to financial collapse: "How did you go bankrupt? Gradually, then suddenly."

Fire is indifferent to wealth

» From L.A. to Alberta, rising wildfires are making even high-income areas uninsurable, reshaping the meaning of wealth and security.

We must rethink resilience

» Governments, investors, and businesses need to stop viewing nature as an infinite trust fund and start treating climate risk as an existential economic challenge.

John Valillant presenting at BCCRS 2025. Photo: Renovo Creative

WORKSHOP: Interjurisdictional Flood RESILIENCE

The Co-operators and Partners for Action led an invite-only session with municipal staff exploring transboundary flood risks within a Southwestern BC watershed. The session sought to identify opportunities for advancing inter-municipal dialogue and action, and to introduce participants to novel ways of integrating equity considerations into risk assessments and mapping.

Data for Flood Resilience Project

» Co-operators and Partners for Action (P4A) developed a social vulnerability index.

» The index combined this methodology with hazard exposure analyses to create web-based flood risk maps for several communities across Canada.

Research and Dialogue

» P4A shared research findings and co-facilitated discussion on how hazard exposure and social vulnerability can be integrated into climate risk assessments for equity-informed decision-making.

Targeted Interventions

» Such tools can support community leaders and organizations in developing targeted risk reduction interventions that prioritize those most disproportionately impacted by flooding.

Visualization and Collaboration

» The importance of visualizing flood risk at the regional and subregional scale and creating a collaborative space for dialogue was highlighted.

» Visualizing shared risks and identifying common values can help to bridge interjurisdictional silos, allowing diverse partners to explore opportunities for regional flood risk management and coordinated disaster resilience planning.

WORKSHOP: Retrofit Financing for Health, Safety, and RESILIENCE

Strategies to finance and fund retrofits in multi-unit residential buildings (MURBs) were explored in this workshop, building on the work of the Zero Emissions Innovation Centre (ZEIC), Urban Climate Leadership and dozens of private, public and nonprofit leaders who have been co-designing solutions to address the needs of residents living in apartments and condos.

Context & Urgency

» Extreme heat events like the 2021 heat dome (619 deaths in the province) highlighted the vulnerability of older apartment and condo buildings without adequate cooling.

» A large share of Vancouver's population lives in mid-rise buildings (1950s–1980s vintage) that require deep retrofits to become resilient to climate change and natural hazards.

Blended Finance is Essential

» Combining grants, loans, private capital, and incentives (blended finance) is key to making retrofits financially viable.

Challenges

» Major challenges include complex financing processes, lack of awareness, limited access for vulnerable residents, and unclear roles for stakeholders.

Collaboration is Required

» Governments, utilities, banks, non-profits, and fintech must co-create solutions to reduce costs and improve access to financing.

» Engage building owners at key decision points (e.g., refinancing, boiler replacement) and use storytelling to highlight the broader benefits of retrofits.

Support Programs are Crucial

» Services like BC Retrofit Accelerator (BCRA) and Retrofit Assist help guide owners through the retrofit process and reduce soft costs.

Recommendations: Needs and opportunities for advancing climate and disaster resilience in BC

The message is clear: Climate change is here, and our economic, social, and built environment systems are not prepared. It's time to stop delaying the inevitable and start building a future that doesn't burn.

The objectives of the BCCRS and past URBC Symposiums are aligned with the priorities for action of the Sendai Framework for Disaster Risk Reduction, which was adopted by the BC government in 2018. URBC 2017 produced 'actionable strategies' within the categories of: Risk Communication and Education; Data, Mapping, Modelling & Risk Assessment Tools; Buildings, Codes & Construction; and Process, Risk, Governance & Funding/Financing. These priorities align directly with the Sendai priorities, and they remain pertinent today.

Risk Communication/Education

» Conversations around land use and wildfire resilience must move from conflict to collaboration, bringing diverse stakeholders into safe, structured discussions.

Data/Mapping/Modelling/Risk Assessment Tools

» Future climate projections must be integrated into planning so that solutions are designed for the conditions communities will experience, rather than conditions that no longer exist.

» Risk maps need to be more localized and dynamic, incorporating future climate data and made publicly available.

» Open national-scale datasets should be leveraged for hyper-localized climate adaptation planning and resilience.

Buildings/Codes/Construction

» From design and construction to operations and retrofits, health infrastructure must be built for future climate conditions.

» Reducing dependence on combustion-based systems—from urban design to transportation—should be prioritized. Cities must be built for people, not cars.

» For land use and zoning, governments must stop incentivizing development in high-hazard areas and support climate-smart urban planning.

» Retrofitting policies need to work for everyone. Resilience upgrades should be embedded in routine renovations, making them accessible and affordable for all homeowners.

» Investments should continue to be made in retrofitting existing buildings; new construction can be addressed in part through building codes, although the national code moves very slowly in contrast with escalating hazards and risk.

Process/Risk Governance/Funding/Finance

» Healthcare operations should be decarbonized. From energy efficiency in hospitals to low-carbon procurement, there are major opportunities to reduce emissions across the sector.

» Climate risk should be embedded into public health planning. Climate change must be treated as a core public health issue, not a secondary concern.

» There is a need for stronger workforce protections. Ensuring healthcare workers are supported in extreme climate events is vital for maintaining system resilience.

» There is a need for stronger collaboration across sectors. Insurance, real estate, and government must align incentives to ensure climate resilience is built into housing markets, building and land use practices.

» The panelists pointed to some of the successful models from Alabama's Strengthen Homes program and the EU's Sustainable Finance Platform, which could be adapted to BC.

» Creating a climate resilience bond taxonomy and standardized certification programs can unlock private capital and ensure communities are better protected from future climate risks.

» A review of outdated or ineffective regulations is needed to enhance climate adaptation effectiveness.

» Systemic change must be pursued. The cost of inaction is being paid in fires, floods, trauma and displacement.

» Global leaders should be learned from. Other countries are already pivoting to clean energy, proving that transition is possible.

There is need to continue to host the BCCRS events to meet demand and to continue to develop the concept of a regional resilience roundtable that can report annually on progress with implementing strategies and actions.

Participants of BCCRS 2025 engaged in a presentation. Photo: Renovo Creative

Next Steps

- Continue to pursue outreach and education opportunities: CBC News' YouTube first climate/science stories.
- Work to host the Summit again for March 2026, and annually thereafter.
- Continue to develop the concept of a regional resilience roundtable that fosters ongoing connection and collaboration for risk reduction and resilience building in BC. This is critical as no one entity can solve for these systemic challenges, there must be 'all of society' coordination across governments, private sectors, NGOs, academia, etc. This equates to more effective risk governance in a time of escalating risks.

Special thanks to our BCCRS 2025 sponsors:

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Understanding Risk British Columbia

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IBC BAC Insurance Bureau of Canada / Bureau d'assurance du Canada

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