



Climate Resilience Grants

Program guidelines and FAQ

As part of our commitment to building resilient communities, we aim to help people and communities better prepare for and adapt to extreme weather events.

About the Climate Resilience Grants

Intact's Climate Resilience Grants (CRG) provides funding to Indigenous communities and municipalities across Canada to deliver climate adaptation projects.

This grant provides up to \$225,000 to fund practical projects strengthening community resiliency to flood and wildfire risks.

We recognize that Indigenous communities have their own governance processes, knowledge systems, and approaches to land and risk management. We welcome the use of traditional knowledge, community priorities, and local evidence to support project design and delivery.

Program guidelines

Program eligibility criteria

Indigenous Stream

- An Indigenous government (e.g., First Nation/Band council, Inuit governance, Métis governance)
- A Tribal Council (applying on behalf of one or more member communities)
- An Indigenous organisation performing a public function on behalf of an Indigenous government/community
- A CRA-registered charity applying at the request of, and in partnership with, an Indigenous community/government (NGO applicants must provide a letter of support from a community representative)

Municipal and Partnering Organisations Stream

- A Canadian municipality
- A CRA-registered charity applying in partnership with a municipality (NGO applicants must provide a letter of support from a senior municipal representative)
- An organisation or other public body performing a function of government in Canada (a "qualified donee" as listed by the Government of Canada)

Note: Indigenous-led organisations that are also registered charities should apply through the Indigenous Stream

Timeframe

Application	October 19, 2026 until December 18, 2026
Review	Winter 2027
Granting	Spring 2027

Project scope

- Target one or multiple communities vulnerable to the impacts of climate change and mitigate the risk of flooding or wildfire
- Be practical and implementation-ready
- Have concrete outcomes and indicators of success

- Be completed within 24 months of approval

Evaluation criteria and process

Applications are reviewed through a multi-step process based on the level of flood or wildfire risk facing the community, the project's potential to reduce that risk, and the robustness of the proposed approach, including its readiness, feasibility, objectives, budget and expected results.

Project objectives must be S.M.A.R.T.:

- Specific – Project goals should be as specific as possible for effective planning
- Measurable – Goals and progress are measurable
- Achievable – Objectives are reasonable and accomplished within a defined timeframe
- Relevant – Goals align with the program guidelines and your project objectives
- Time-Based – Define timelines that determine project priorities

Considering or completing a relevant risk assessment and clearly articulated how the project addresses the results of that assessment (e.g., the Municipal Flood Risk Check-Up, a FireSmart Assessment, or a community-led resiliency plan) strengthens applications.

Success measures may combine:

- Quantitative measures (e.g., number of people impacted, percentage of homes protected, hectares treated)
- Qualitative measures (e.g., demographic groups involved/impacted, Indigenous Knowledge integration, ability to share learnings with other communities)

A multidisciplinary review committee composed of Intact experts and representatives from partners and the Intact Centre on Climate Adaptation will assess projects and present their recommendations to the Intact Foundation for approval.

Intact's presence, insured value, assets or business interests in concerned municipalities and Indigenous communities are excluded from the evaluation. Projects are assessed solely on their potential to strengthen community resilience and on the evaluation criteria.

Frequently asked questions

1. What types of projects do we fund?

Projects should focus on practical, implementation-ready solutions that reduce wildfire and flood risk for the community or households. We encourage the use of risk assessment tools, traditional knowledge, community priorities, and local evidence to support these initiatives. Some examples below:

Flood resilience

- Flood mitigation infrastructure including the implementation of nature-based solutions such as rain gardens, bioswales, permeable surfaces, infiltration galleries, detention and retention ponds/systems, stormwater conveyance measures, wetland retention zones, restoring natural riverbank buffers, and native planting.
- Rebate or Subsidy Programs: Supporting residents, businesses, and community members to install flood-protection tools such as sump pumps, backwater valves, window well covers, downspout extensions, or corrective grading.
- Home Assessments: Offering home flood assessments and flood-resilient retrofits.

Wildfire resilience

- Vegetation Management: Fuel removal, reduction, and conversion, including thinning, pruning, removal of hazardous fuels and the creation and maintenance of strategic fuel breaks tied to risk reduction outcomes.
- Cultural and Prescribed Burning: Planning and implementation of Indigenous fire stewardship practices or prescribed burning activities.
- Staff Capacity: Delivering and implementing FireSmart training and solutions (e.g., [FireSmart Wildfire-Ready Community](#)) and hiring or contracting dedicated FireSmart personnel to deliver defined activities, such as community workshops and home assessments, that lead to measurable outcomes.
- Infrastructure Hardening: Retrofitting or upgrading band-owned or municipal buildings and critical utility facilities with FireSmart-approved materials (e.g., non-combustible roofing and siding) and installing active fire suppression systems like exterior sprinklers.
- Conducting FireSmart Advanced Home Assessments ([FireSmart Begins at Home](#), and [Three Steps to a Cost-Effective FireSmart™ Home](#))
- Rebate or Subsidy Programs: Supporting residents, businesses, and community members to complete FireSmart improvements, such as fire-retardant roofing, fire-resistant siding, or non-combustible screens and safeguards

2. How much funding is offered through the grants? Is matching funding required?

Grants of up to \$225,000 are awarded to implement adaptation measures in your community.

Municipalities are asked to contribute a symbolic 10% of project costs in an effort to reinforce adaptation budgeting and allocation. A formal budget provision or a letter from Municipal Council committing to co-fund the project can demonstrate this contribution.

Indigenous communities are exempted from a matching requirement.

3. Can a municipality/organisation or a community apply more than once for different projects and in different categories?

No, only one application per organisation will be considered for a Climate Resilience Grant per granting period

4. Can an organisation apply on behalf of many communities or a regional government?

Yes. An eligible lead applicant such as a regional district, regional government, registered charity, tribal council, Indigenous-led or mandated organisation, or other eligible public body may apply on behalf of multiple municipalities or communities where it has a clear role in coordinating and delivering the project. This may include projects that span a regional or multi-community area.

The lead applicant must identify all participating municipalities or communities and provide letters of support or partnership from the involved entities. These letters should confirm:

- the partnership;
- the participating entity's provisional endorsement of the project; and
- each partner's role in project delivery.

One application may be submitted for a project involving multiple municipalities or communities, provided the lead applicant is eligible and submits the required supporting letters.

Indigenous-led or mandated organisations and Tribal Councils applying on behalf of Indigenous communities or governments should apply through the Indigenous Stream, which is designed to reflect Indigenous governance processes, knowledge systems, and community priorities.

5. As a previous grantee, am I eligible to reapply for a grant?

Yes, previous grantees can reapply for a new grant. The previous project must be successfully completed or nearing completion, with reporting up to date.

6. Can the community hire a consultant or use contract staff to conduct the project? Is staff time an eligible project cost?

Yes, you may include staff time and consultant fees or contract staff as part of your project costs if required to execute the project (for example, under the FireSmart staff capacity measure).

7. Can we receive funding for projects that are already underway?

Yes, you can submit an application for a project that has already started. Simply indicate the project's start date and current readiness status (e.g., permits, budget, procurement) in your application. Funded projects must be completed within 24 months of approval.

8. If our project is broken into multiple phases over two years, should we apply for both phases at once?

Determining funding needs is at the discretion of the applicant. Should your project represent one phase of a broader, ongoing initiative, you may indicate this within your application and provide a brief description of how the Intact-funded phase aligns with the overall timeline of the initiative.

9. What are the project-selection criteria?

Applications are assessed based on the level of flood or wildfire risk in the community, the project's readiness and feasibility, and its potential to deliver measurable benefits for residents, homes, infrastructure and natural areas. Strong applications present a practical, proven solution; clear objectives, timelines and budget; and evidence of community support. Communities are also encouraged to use a recognized risk assessment tool and explain how the proposed project responds to identified risks.

10. How is Indigenous Knowledge and community information handled?

Applicants are not required to disclose confidential, culturally sensitive or proprietary Indigenous Knowledge. Applications should include only the information needed to explain the project and support its assessment. Information provided will be used for program administration and review and shared only with those involved in evaluating, approving and managing projects. Indigenous communities retain control over their knowledge and information and may identify any content requiring specific handling or restrictions.

11. Are risk assessment tools such as the Intact Centre on Climate Adaptation's Municipal Flood Risk Check-Up mandatory?

The completion of recognized risk assessment tools is not mandatory. However, for municipal applicants, it demonstrates a strong understanding of risk exposure and can strengthen the application.

12. Is there another way to obtain funding from Intact?

Currently, the Climate Resilience Grants program is Intact's climate adaptation granting program.

13. Who should I contact if I have questions?

- If you have other questions regarding the granting process, please reach out to the Social Impact team at resilientcommunities@intact.net
- For any technical difficulties with the application form, please contact the Client Technical Support team at grants@benevity.com