Welcome

RESILIENCY: *Designing for the next 50 years*





Agenda

- Impacts of climate change in the US over the next 50 years
- Vulnerabilities in today's buildings
- Design solutions
- Incentivizing resilience



"Resilience is the capacity of a community, business or natural environment to prevent, withstand, respond to and recover from a disruption."

US-Climate Resilience Toolkit↗

Impacts of Climate Change



Drought

25-50% increase in water withdrawal over next 50 years



Flooding

Flash flooding expected to triple over the next 100 years in Rocky Mountain range



Extreme Heat

Ave temperature expected to rise 2-5 degrees F in next 50 years

Severe Winter Storms

Severe storms can cause power outages and closures of streets, schools, and businesses



More than \$5 billion in damage in CO in past decade



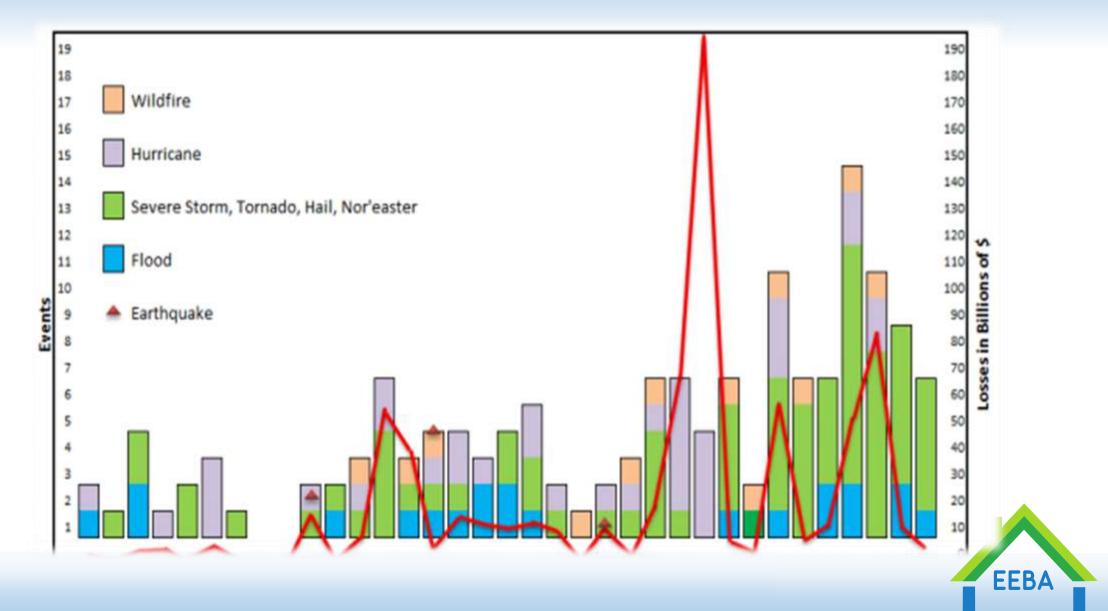
Wildfire

Fire frequency and intensity increases with rising greenhouse gas emissions





Frequency of \$Billion+ Extreme Weather Events and Associated Losses



FLOOD

SEVERE STORMS



Vulnerable Populations

EXTREME HEAT

DROUGHT

Extreme heat episodes in much of the region disproportionately threaten the health and well-being of individuals and populations who are especially vulnerable... Communicable diseases, ground-level ozone air pollution, dust storms, and allergens can combine with temperature and precipitation extremes to generate multiple disease burdens.

US Fourth National Climate Assessment - 2018

Mortality rates expected to increase to annual average of 13,000 by 2050. – Natural Resources Defense Council



FLOOD

Contributors to Heat Vulnerability



DROUGHT

Heat is one of the biggest climate-related public health threats, according to the CDC

- "Heat Island" effect
- Shading vegetation
- Neighborhood demography
- Vehicle ownership
- Income levels



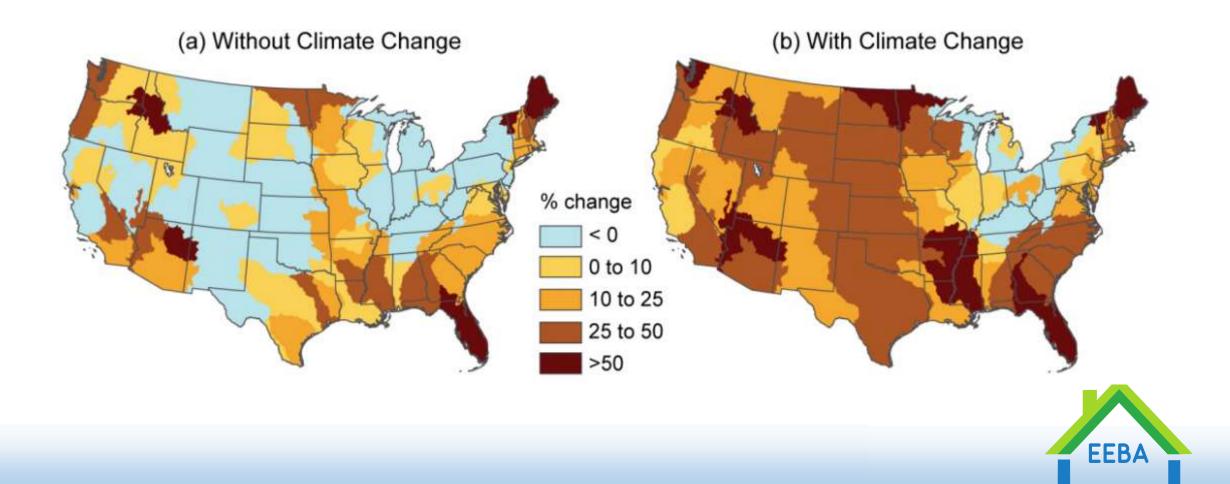


SEVERE STORMS

US Water Demand in 2050

FLOOD

Projected Changes in Water Withdrawals



Effects of Drought on the Built Environment



- Water scarcity
- Sinking and shifting of land
- Expanding and shrinking soil
- Flash floods



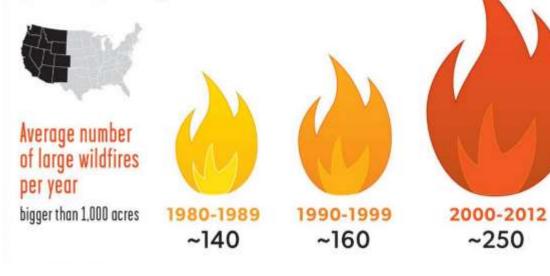
Wildfire and Air Quality

WILDFIRES

Wildfires are increasing and wildfire season is getting longer in the Western U.S.

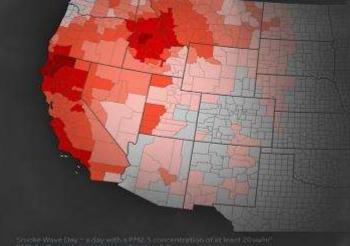
DROUGHT

EXTREME HEAT



SMOKE WAVE DAYS Wildfire Air Pollution

SEVERE STORMS



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FLOOD

Days per year 0 0-2 2-5 5-10 10-20 20+

CLIMATE OOO CENTRAL



FEMA Flood Maps

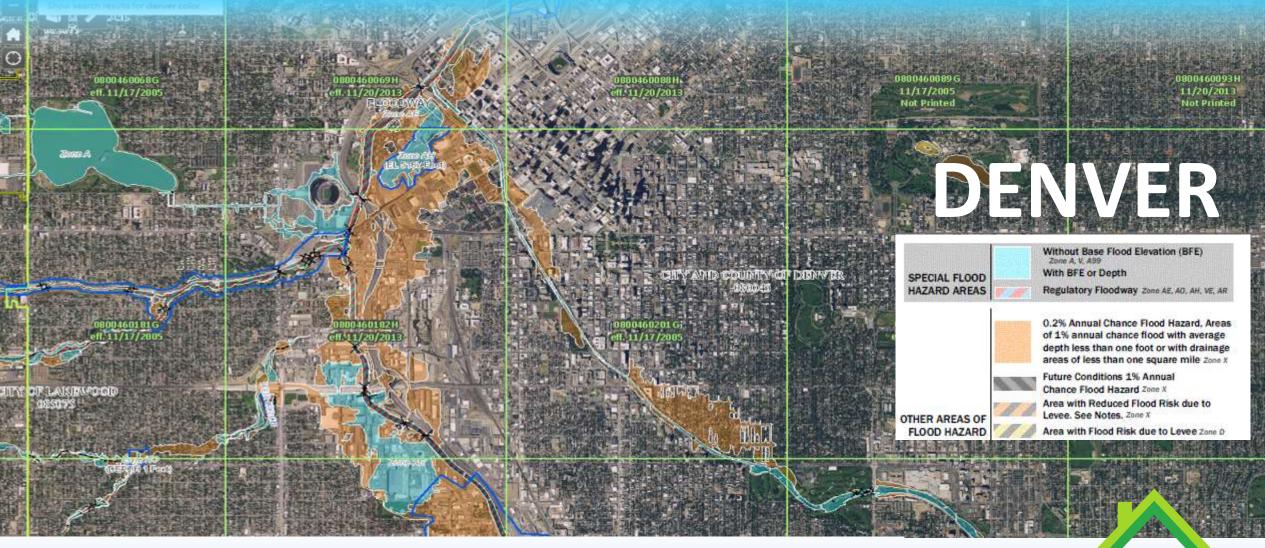
WILDFIRES

EXTREME HEAT

DROUGHT

FLOOD

SEVERE STORMS



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FEMA Flood Maps

WILDFIRES

17%

EXTREME HEAT

DROUGHT

of homes hit by the 2013 floods were outside of the mapped floodplain • FEMA flood maps based on historical data only

FLOOD

- Takes 2-3 years to update a region
- Study shows actual risk is 3x higher than what is shown in FEMA flood maps

Without Base Flood Elevation (BFE) Zone A, V, A99 With BFE or Depth Regulatory Floodway Zone AE, AO, AH, VE

SEVERE STORMS

Un Suai Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile 2000 X

11/20/201

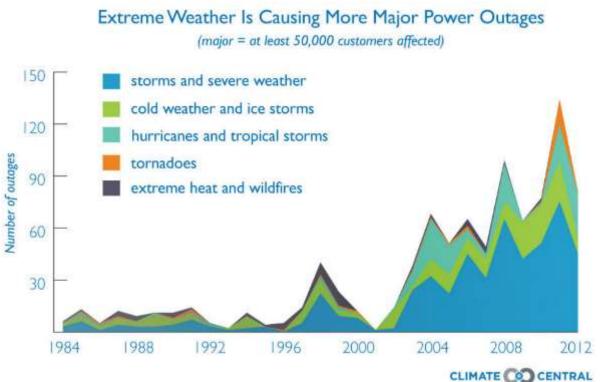
Future Conditions 1% Annual Chance Flood Hazard Zone X Area with Reduced Flood Risk due to Levee, See Notes, Zone X

Area with Flood Risk due to Levee Zone 2

EEBA

FLOOD HAZARD

70% of Major Power Outages Caused by Severe Storms





How vulnerable are our buildings today?



International Building Code Requirements

1/3 of US communities have not adopted or do not fully enforce International Codes

Flood

- Elevate 1+ foot above BFE
- Wet floodproofing
- Dry floodproofing (commercial)

Fire

- Land use planning
- Defensible spaces
- Retrofits for fire mitigation

Landscaping

Light or green roof (Denver)



-- National Institute of Building Science

Air quality

- Ventilation requirements

Water efficiency

- 1.6 gpf toilets / 2.5 gpm shower
- · 2.2 gpm sinks

Envelope Design

- Insulation requirements by climate
- Air-tightness requirements



IECC Code Adoption in the US



2009 IECC

Less efficient than 2009 IECC



Between 2009 and 2012/15 IECC
 2012/15 IECC
 More efficient than 2012/15 IECC



Climate-Resilient Design Strategies



Resiliency Principles

- Redundancy and diversity
- ✓ Simple, passive, flexible
- ✓ Durability
- Locally available, renewable, and reclaimed
- Social equity and community



Passive Building Design

WILDFIRES

FLOOD

SEVERE STORMS

EXTREME HEAT

DROUGHT





SEVERE STORMS

Reducing Heat Island Effect



- Install cool and green roofs that is Energy Star Certified or made of highly reflective materials
- Standard grey concrete for pavement instead of asphalt

FLOOD

• Plant trees or vegetation to provide shade - evapotranspiration cools the air around trees.



FLOOD

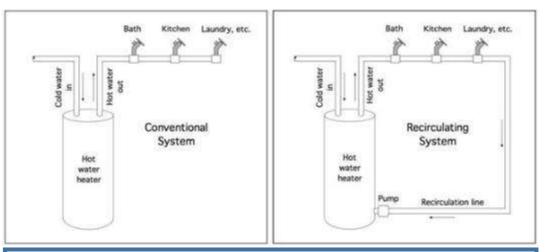
Drought Mitigation: Water Efficiency



Reduce indoor water consumption

Greywater reuse

3 Rainwater harvesting & on-site water storage





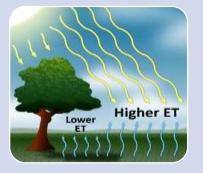
Install low-flow equipment

- Low flow faucets & showers
- Low flow or composting toilets
- Waterless urinals
- Water efficient appliances



Site Water Management





Permeable paving allows precipitation to replenish ground water supply instead of being funneled into storm sewer. Providing shade, especially for riparian areas, helps reduce the rate of evapotranspiration. Use waterefficient, native species of trees.

Install bioswales to collect and filter stormwater from impervious areas and gutters, allowing stormwater to recharge the groundwater supply.

4

Green infrastructure to allow stormwater to replenish ground water



Xeriscape to reduce need for watering landscape



Plant drought-tolerant native plants and trees to provide shade



Wildfire Mitigation

WILDFIRES



DROUGHT

EXTREME HEAT

Homes with 30' defensible space and non-combustible roofs have a 85% survival rate in the event of a wildfire.

MITIGATION EFFORTS

FLOOD

Primary determinants of a home's ability to survive a fire are **roofing material** and surrounding **defensible space**.

SEVERE STORMS

- Break up continuity of horizontal and vertical fuel sources
- Replace wood shingled roofs with noncombustible material
- Prescribed fire control (burns)

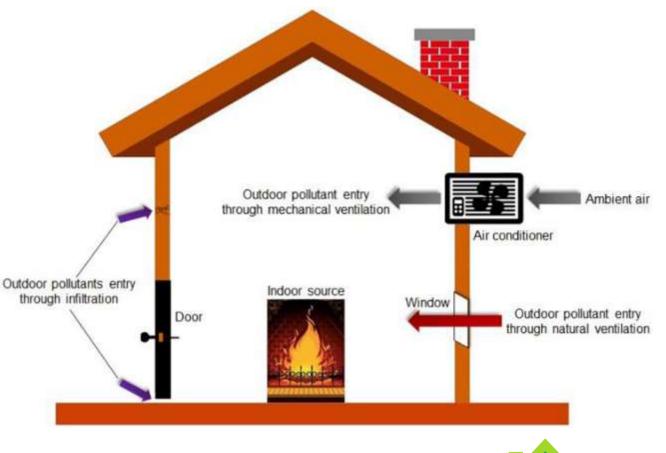


 Check filters for dust and debris buildup at least every month during heavy smoke seasons

DROUGHT

EXTREME HEAT

- Mechanical Supply or Balanced Ventilation with minimum MERV 8 filters
- Educate occupants about when to use natural ventilation in emergency situations – run AC with fresh air intake closed off, keep windows and doors closed, close fireplace dampers



SEVERE STORMS

FLOOD



Flood Mitigation

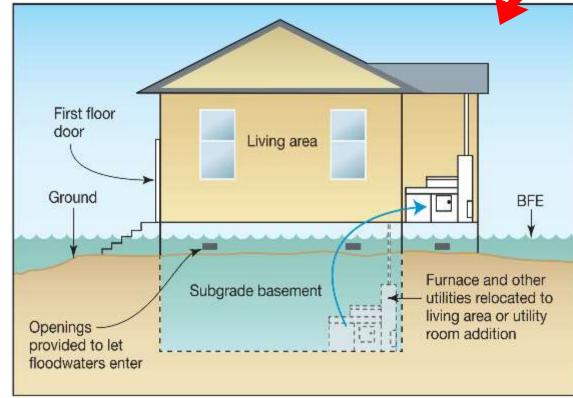
WILDFIRES

DROUGHT

FLOOD

Dry floodproofing: Seals buildings to keep water out

EXTREME HEAT



Wet floodproofing: Allows unoccupied portions of building to be flooded

SEVERE STORMS



FLOOD

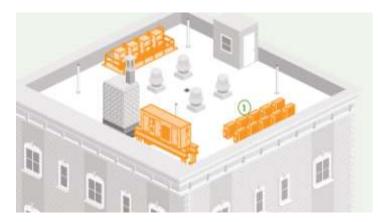


Elevate living spaces

EXTREME HEAT

DROUGHT

Reserve sub-DFE for parking, storage, entryways





Floodwater vents

Allow water to flood lower levels

Elevate mechanical equipment

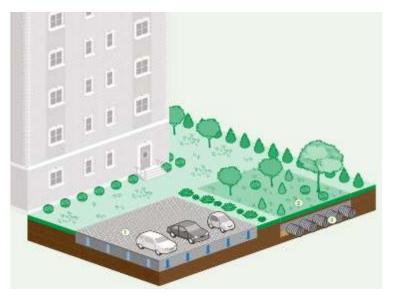
Boilers, furnaces, water heaters, fuel storage tanks, elevator machine rooms, ductwork, electrical systems.

If not on roof, on raised platform.

Stormwater management

SEVERE STORMS

Permeable paving, green roofs and bioswales infiltrate excess stormwater





Low-cost Retrofit Floodproofing Measures

Sump pumps

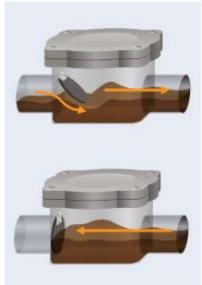
Remove water that accumulates at lowest point in building

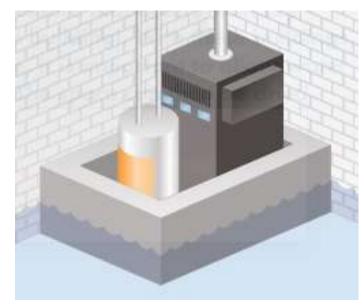
Backwater valves Prevent sewage backflow

Protect mechanical equipment

Build barrier around critical systems if it can't be elevated









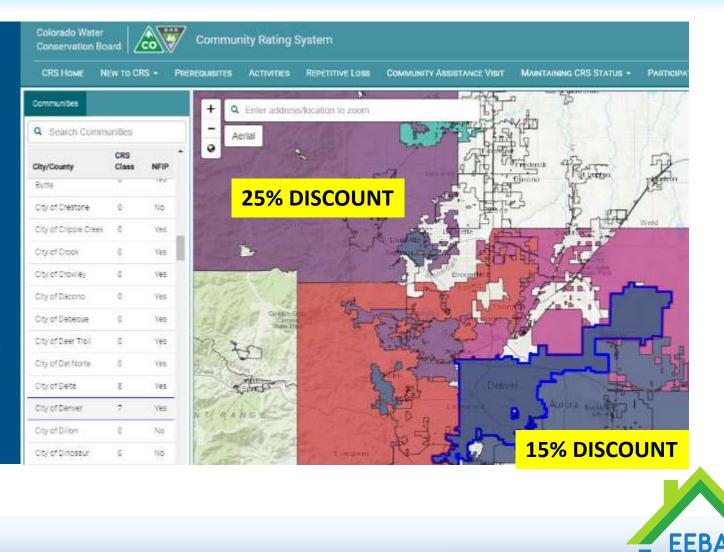
Flood risk measures = lower insurance premiums

DID YOU KNOW?

Community Rating System (CRS) is a voluntary incentive program that recognizes communities for

implementing floodplain management practices that exceed the Federal minimum requirements of the National Flood Insurance Program (NFIP). Policyholders in communities that participate in the CRS program can receive reduced flood insurance premiums for their buildings within the community.

When your community participates in CRS, you can qualify for an insurance premium discount of up to 45% if you live in a high-risk area and up to 10% in moderate- to low-risk areas.





Passive Survivability

3 Strategies to address winter storm occurrences:





Backup power + disaster preparedness plan

Fuel-fired backup generators, solar with battery storage, micro-grid Snow removal plan for building ingress/egress



High performance building enclosure in case of power outage Passive solar strategies (orientation, thermal mass, high SHGC windows) Tighter, higher performance envelopes



Provide access to potable water Rooftop storage, gravity-fed



Incentivizing Resilient Building Design



Real Estate Risk Factors

Catastrophes

- Increased Insurance Premiums
- Capital Expenditures
- Higher Operating Costs
- Decrease in liquidity and value of buildings

Transitional Risks

- Locational decrease in value
- Obsolescence of assets

"Investors acknowledge that using insurance as the main protection for asset value is not an effective solution to mitigate the risk of devaluation, because premiums currently are <u>largely based</u> on historical analysis and are not likely to consider future climate risk."

- ULI, Climate Risk and Real Estate Investment Decision-Making



Stakeholder Incentives to Invest in Resilience Measures

Home / Building Owner:	Reduced insurance premium, tax reduction, later building owners may pay more for resilient buildings. Reduced repair costs, accelerated recovery, reduced chance of mortgage default
Occupant:	Enhanced safety
Builder:	Increased market value of building
Insurer:	Reduced portfolio risk
Loan Provider / Financer:	Increased loan security, increased financing opportunities, asset risk reduction



Benefit-Cost Ratio of Mitigation Strategies

		National Benefit-Cost Ratio Per Peril *BCR numbers in this study have been rounded Overall Hazard Benefit-Cost Ratio	Exceed common code requirements 4:1	Meet common code requirements 11:1	Utilities and transportation 4:1	Federally funded 6:1
Riverine Flood		5:1	6:1	8:1	7:1	
🙆 Hurricane Surge		7:1	Not applicable	Not applicable	Too few grants	
1	Wind		5:1	10:1	7: 1	5:1
🐼 Earthquake		4:1	12:1	3:1	3:1	
Wildland-Urban Interface Fire		4:1	Not applicable	Not applicable	3:1	



CASE STUDY

Location 132 Jackson St., Hoboken, NJ Scale 6 Unit



EEB

Description:

A multifamily building located in the AE flood zone in New Jersey installed 9 flood vents as a wet floodproofing strategy after suffering heavy damage from Superstorm Sandy. The owner also raised the flood to ground level by adding 9 inches of gravel and concrete fill.

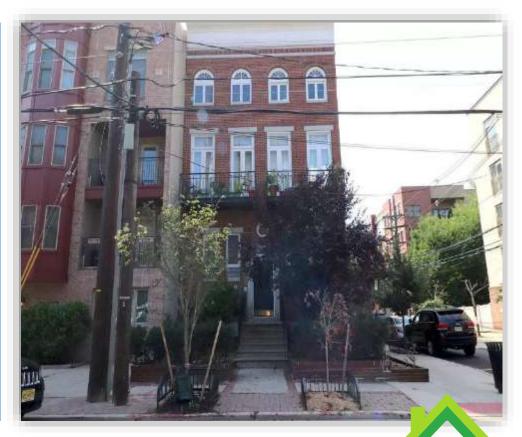
COST SAVINGS

Individual insulated flood vent = **\$200-250 each** Total Cost of renovation = **\$25,000**

After retrofit, building experienced <u>83% reduction</u> in flood insurance cost policy.

BEFORE: Paid \$12,000 for \$300,000 coverage AFTER RETROFIT: Paying \$2,000 for \$820,000 coverage ROI = 2.5 years

Due to reduced insurance premiums, flood mitigation efforts have a 5:1 financial payback (*Source: National Institute of Building Sciences*)



Resilient Design in Green Building Certification Standards



Passive House Institute US



- LEED ReLi credits
- Passive House Institute
- Army Corps of Engineers
- Enterprise Green
 Communities
- International Green Construction Code (IgCC)

Resilience starts with strong, regularly updated, and properly implemented building codes. - International Code Council (ICC)







Thank you!

Stay in touch!

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