

Intact opens applications for Climate Resilience Grants as communities face growing flood and wildfire risks

Until December 18, 2026, municipalities and Indigenous communities can apply for grants of up to \$225,000 to turn proven climate adaptation solutions into action.

TORONTO, Oct. 21, 2026 /CNW/ -- Intact Financial Corporation (TSX: IFC) has opened applications for the next round of its [Climate Resilience Grants program](#), offering municipalities and Indigenous communities grants of up to \$225,000 to implement practical, locally led projects that reduce flood and wildfire risks.

Created in 2021, the program helps communities move proven climate adaptation solutions from planning to action, while providing access to Intact's expertise, resources and partners that support project success. Designed to close the gap between adaptation planning and implementation, the program supports communities in leading practical solutions tailored to local needs.

"Municipalities and Indigenous communities are doing the heavy lifting to protect their communities, but too often, proven ideas stall because the resources to implement them are not there," says Natalie Higgins, Senior Vice President, Climate, Social Impact and Government Relations, Intact. "These grants help turn local knowledge and practical plans into action that can better protect people and strengthen resilience for years to come. Beyond funding, we connect communities with expertise, resources and partners to bring impactful risk-reduction projects to life."

The urgency for climate adaptation action is growing

In 2026, Canada's catastrophe season arrived early and hit hard. Between May and June alone, 13 extreme weather events swept across the country, bringing severe flooding, heavy rainfall, wildfires and storms causing major disruptions from coast-to-coast. With communities already facing the consequences of extreme weather, and the potential impacts of a historic El Niño this winter and spring still ahead, the need for practical solutions that can be implemented now has never been greater.

Eligible climate resilience projects may include community-scale or homeowner-focused initiatives that reduce flood or wildfire risk, strengthen preparedness and deliver measurable benefits. Applicants also gain access to research, tools and resources from the Intact Centre on Climate Adaptation to help them understand their exposure, prioritize action, and strengthen project plans.

"Resilience is built before disaster strikes," added Natalie Higgins. "As an insurer, we're on the front lines with our customers helping them get back on track after severe weather hits. Our role is not only to help people recover, but also to work alongside communities to reduce risk and help practical solutions reach more people."

Applications are open from October 19 to December 18, 2026

Municipalities and Indigenous communities across Canada may apply for grants of up to \$225,000 for practical, community-led projects focused on reducing flood or wildfire risk.

Prospective applicants are encouraged to attend upcoming program webinars and flood and wildfire risk clinics to hear practical guidance, on-the-ground examples and lessons learned that can inform their resilience planning and strengthen their project application.

Program details, eligibility requirements and webinar registration are available [here at intactfc.com](https://www.intactfc.com).

A track record of community-led results

Since launching the Climate Resilience Grants program in 2021, Intact has invested \$4.1 million in 29 adaptation projects supporting 48 communities across Canada.

In Banff, Alberta, grantee project efforts have reduced the wildfire risk at about 20 critical infrastructure sites enabling community resilience during extreme weather events.

"We're grateful for the financial and strategic support from Intact to enhance our community's resilience to the ever-present and increasing risk of wildfire. Intact is making a difference, literally, on the ground in Banff by helping us make small changes that have a big impact on protecting critical infrastructure from being ignited by embers that can blow into town from wildfires kilometres away, as we saw happen in Jasper. Intact is supporting our ongoing municipal efforts while inspiring property owners to do their part in protecting Banff." Corrie DiManno, Mayor, Banff, Alberta

The Lillooet Tribal Council in British Columbia is using funding to strengthen community wildfire preparedness through

FireSmart™ programming, education initiatives and youth engagement activities.

"Intact's investment has been vital in helping northern St'át'imc communities build long-term wildfire resilience through FireSmart education, fuel mitigation, and cultural fire stewardship. In a region impacted by wildfires and significant Wildland-Urban Interface risk, this support strengthens local capacity to protect people, homes, and cultural values. We value this partnership and look forward to continuing our work to engage youth through the Junior FireSmart Coordinator Program, support Indigenous fire practices guided by Elders and Knowledge Keepers, and increasing FireSmart-recognized communities throughout the nation." - Sharon French, Lillooet Tribal Council, FireSmart Coordinator

The Municipality of Southwest Middlesex, Ontario, received a grant to launch a community-wide program helping homeowners in high-risk areas install backwater valves and disconnect sump pumps from the sanitary sewer system to reduce basement flooding and protect public health.

"This funding from Intact allows us to take real, proactive steps to reduce flood risk for our residents. We've seen firsthand the impact severe weather can have on our community, and the program gave us the tools to help homeowners better protect their properties while supporting the long-term reliability of our infrastructure." Allan Mayhew, Mayor, Municipality of Southwest Middlesex

How Intact is helping Canadians and communities build resilience to extreme weather

- Through a \$20 million commitment since 2015, Intact has helped establish the Intact Centre on Climate Adaptation as a leading source of practical climate resilience research, providing evidence-based guidance and tools that help communities, governments, businesses and homeowners in Canada prepare for the changing climate.
- Through a 5-year, \$8 million partnership with the Nature Conservancy of Canada, Intact is helping protect and restore wetlands that reduce flood risk and strengthen community resilience. Since 2023, the partnership has helped protect more than 13,000 hectares of natural areas.
- Through [KeepitIntact.ca](https://www.intactfc.com/keepitintact), Intact's national prevention program, Canadians can access practical tips, tools and seasonal guidance to help protect their homes from extreme weather before damage occurs.

About Intact Financial Corporation

Intact Financial Corporation (TSX: IFC) is a global provider of property and casualty insurance founded on core values and a belief that insurance is about people, not things. Intact's success is fueled by its 32,000 employees worldwide who embody the company's purpose: to help people, businesses and society prosper in good times and be resilient in bad times. To achieve its ambitions, Intact seeks to ensure customers are its advocates, its people are engaged and the company is one of the most respected.

Intact is the largest provider of property and casualty insurance in Canada and has successfully exported its strengths across North America, the UK, and Europe. Its growing commercial and specialty solutions network now spans over 150 countries. With a customer-driven mindset, Intact has expanded its operations to include insurance distribution, restoration and prevention.

Intact solidifies its outperformance by leveraging its competitive advantages: global leadership in data and AI for pricing and risk selection; deep claims expertise and integrated supply chain network; and strong capital and investment management. Intact's total annual operating Direct Premiums Written has tripled over the last decade to \$25 billion.

Explore Intact's offerings at [intactfc.com](https://www.intactfc.com).

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