



# Flood Risk and Development



## What is “Development”?

Development can refer to small-scale, individual property changes, site plans and minor variances, and large-scale studies involving environmental assessments, municipal planning approval, and major subdivision planning. Development can include placing or excavating fill, building a new home or replacing an existing home, constructing home additions, garages and sheds, decks and pools, or landscaping. In any of these instances, you may require a **permit** prior to development. It is the role of Conservation Authorities (CAs) to prevent loss of life and property due to flooding and erosion. Therefore, they are responsible for reviewing development applications and issuing permits. Any proposed development, interference with wetlands, or alterations to shorelines or watercourses may require a permit from CAs. When in doubt, reach out and ask how to engage with permitting and approvals before proceeding to save time, resources, and money.

**Conservation Authorities are your go-to resource** to work with homeowners and developers to protect new development from existing risks and increasing vulnerability due to climate change and extreme weather.

## How does development impact flooding?

Every year, Durham Region experiences severe storms and periodic flooding. In addition, climate change is bringing wetter and wilder weather to Durham Region, resulting in uncertain, unstable, and more extreme flooding conditions. Unrestricted development within a floodplain increases the risk of loss of life, personal injury, and property damage. New development placed on or near a valley or bluff slope can aggravate existing erosion problems or create new ones. Development can also affect neighbouring properties by changing drainage and slopes and creating more impervious surfaces that cause more water to flow overland and downstream rather than be stored or saturated into natural surfaces.

## It's not all about risk – but also resilience opportunities

Planning and protecting people and property is fundamental, but increasing vulnerability and extreme weather events also indicate opportunities to plan, engineer, design and build resilient infrastructure and communities to higher standards. As the climate continues to change, residents and Canadians will increasingly prioritize purchasing and living in resilient communities. This is a significant opportunity for all partners in this space to collaborate. The Region of Durham, local municipalities, and Conservation Authorities welcome collaboration, innovative solutions, and applications and strive to create adaptive, resilient communities.



## Resources

Get #FloodReady and join in efforts to protect your local green space. To learn about action on flooding in Durham Region, visit [www.durham.ca/flood-ready-durham](http://www.durham.ca/flood-ready-durham).

Sign up for local community groups, recreational programs or activities organized by your local municipality.

Visit the following resources for more information:

Identify which conservation authority the development, planning, or engineering application is located within:

- [Toronto and Region Conservation Authority](#)
- [Lake Simcoe Region Conservation Authority](#)
- [Central Lake Ontario Conservation Authority](#)
- [Ganaraska Region Conservation Authority](#)
- [Kawartha Conservation Authority](#)

Consider resources available by municipalities and development associations to navigate flooding, planning, and development: such as <https://bildgta.ca/>

For more information

**1-800-123-4567**

[www.durham.ca/flood-ready-durham](http://www.durham.ca/flood-ready-durham)