Policy Spark Research Grant Program

Guide for applicants

Pacific Institute for Climate Solutions

Winter 2025

Table of Contents

1. About the Pacific Institute for Climate Solutions

The Pacific Institute for Climate Solutions (PICS) catalyzes and mobilizes research, partnerships, and knowledge that generate climate action in British Columbia and around the world. PICS is a multi-university institute encompassing the four major research-intensive universities in British Columbia: the University of Victoria, University of British Columbia, Simon Fraser University, and the University of Northern British Columbia.

In the face of accelerating climate challenge, PICS is increasing our investment in collaboration, research, and knowledge mobilization, guided by our Strategic Plan: 2024 and Beyond. Our work focuses on solutions to the most pressing climate issues facing people, communities, and the land. PICS is here to support B.C.'s collective capacity to act. PICS is a values-based organization committed to equity and` to reconciliation, justice, diversity, and inclusion.

2. Research Grant Information

The Policy Sparks Grants are part of PICS' Decision Impact program stream. Through this stream, PICS works to bridge academic expertise and practitioner needs, helping governments and organizations act with confidence in a changing climate.

The Policy Sparks Grants provide small, rapid-turnaround funding for research that addresses emerging climate policy issues in British Columbia. This program is designed to mobilize credible, actionable insights that inform public debate and support evidence-based decisions on the province's most pressing challenges. This is a pilot grant program; we will be evaluating effectiveness and impact to determine if it will be an ongoing part of PICS' programming.

Feature	Description
Eligible applicants	Applicants must be faculty at PICS-affiliated universities (UBC, UVic, SFU, UNBC). We encourage faculty to leverage this funding call with their ongoing research and student projects. • Individuals may only participate in one application. • Post doctoral and graduate students must have their faculty supervisor lead an application. • Adjunct faculty of a PICS-affiliated university are eligible to lead an application as long as they can hold research funds at their respective university
Grant size	• Up to $20,000 per project (funds will be dispersed 75% up front and 25% upon approval of the midterm report) • Funds will be transferred to university accounts • University overhead is an ineligible expense for PICS funds
Project timeline	• Applications are due by January 2, 2026 at 11:59 pm PST • 8-month grant period: January 31 2026 to September 1, 2026
Eligible topics	Research proposals must focus on one of three thematic areas outlined below: • Economic exposure to climate risks • Financial disclosures and risk materiality • Risk communication and behavioral shifts

	PICS is aiming to fund two projects per issue area. We will also aim for a balance across the PICS university network (UNBC, SFU, UBC, and UVic).
Expected deliverable	**Deliverable 1:** A two-page mid-term update should be submitted by May 31, 2026. A template will be provided to successful applicants. **Deliverable 2:** A concise research report (approx. 20 pages) written for a decision maker audience should be submitted by September 1, 2026 • To support policy-relevant research outcomes, all applicants will be asked to participate in a half day virtual workshop focused on writing for decision makers in May or June 2026. PICS will organize the workshop. • PICS retains first right to publish the research report developed through this work. The research team retains the rights to publish, re-purpose, and further develop the framework and or analysis afterwards.
Total budget	We are aiming to fund about six projects (i.e. $140,000)
Selection Criteria	Policy relevance, clarity of research question, feasibility, researcher expertise (see rubric below)
Adjudication	• Call for Proposals: Launch November 2025 and close January 2, 2026 at 11:59 pm PST • Decisions will be announced by January 23, 2026 • Applications will be reviewed using a published rubric • Funding decision will be made with input from an advisory group of decision makers

2.1. Research themes and topics

Across British Columbia, decision makers are facing increasingly difficult choices about how to balance climate resilience with affordability, fiscal constraints, and public expectations. As climate risks intensify, governments, insurers, and households are needing to account for new and growing costs—from rebuilding after disasters to

adapting infrastructure and housing. These pressures are emerging in a period of tight public budgets and high cost of living, where affordability and housing remain top priorities for voters. Understanding how climate impacts ripple through economic systems, financial markets, and social behaviour is now critical for designing fair, effective, and durable climate policies.

Against this backdrop, PICS identified three areas where focused research can directly inform these tough decisions. These themes were informed by the PICS Bridging climate research and risk assessments: research and knowledge mobilization agenda, recent national adaptation reports, and input from provincial and local decision makers.

Through this process, three priority areas surfaced where climate risks and policy decisions most acutely intersect: housing exposure, financial disclosures, and risk communication. These themes reflect pressing needs expressed by decision makers across the province—areas where credible, rapid-turnaround research can clarify choices, reduce uncertainty, and help build resilience in British Columbia's communities and institutions.

For each research theme, PICS outlines a set of illustrative research outcomes. These examples demonstrate the kinds of outputs that could inform decision-making and improve climate readiness; applicants are not required to align with these specific examples.

A separate mitigation funding call is forthcoming

PICS is currently collaborating with researchers across its network to develop a series of papers on CleanBC and the future of mitigation policy. Because the CleanBC Review is still underway, this current call focuses exclusively on adaptation and risk-related research questions.

2.1.1. Economic exposure to climate risks

Policy problem:

British Columbia's housing sector faces rising financial pressures as climate risks intensify. Floods, wildfires, and extreme heat are driving up disaster costs for both households and governments, straining affordability that is already precarious. Insurance markets are tightening through higher premiums, reduced coverage, and new climate risk disclosures, raising concerns that housing costs will continue to climb. While greater transparency is essential to managing risk, unequal access to information and resources could widen affordability gaps and leave vulnerable households more exposed. Without clear policy guidance, current land use planning and disaster relief systems can reinforce moral hazards and encourage development in high-risk areas. The result could be stranded assets, declining municipal revenues, and growing financial instability—underscoring the

need for policies that integrate climate risk into housing markets while safeguarding affordability and equity.

Possible research outcomes:

- Evidence showing the impact of climate risk disclosures and their effect on housing prices, mortgage lending, and overall market stability in B.C.
- Policy-relevant analysis of insurance affordability, adequacy and availability across B.C. for households and governments.
- Review of B.C. financial institution liabilities and risks based on residential real estate secured lending (e.g. regional look at Bank of Canada's work).
- Estimates of municipal fiscal exposure linked to property tax revenue declines in high-risk areas, with recommended strategies to buffer local budgets.
- Scenarios and datasets projecting where and when housing assets in B.C. may become stranded due to climate risks.
- Actionable policy options that align housing, insurance, and land-use decisions with resilience goals while protecting affordability and equity.
- Policy-relevant analysis of legal risks to order of government related to non-disclosure of climate risks, development in high-risk areas, and inaction on climate change.
- Review of legal implications of the new Disaster Financial Assistance Arrangements (DFAA). This could include outlining relevant precedence that could be used to settle disaster litigation, or a review of the DFAAs application in B.C.'s regulatory environment.

2.1.2. Financial disclosures and climate risk materiality

Policy problem:

In British Columbia, gaps and inconsistencies in climate-related financial disclosure continue to constrain the flow of capital toward adaptation and resilience infrastructure. Despite growing recognition that climate risk poses material financial implications, disclosure practices and risk assumptions remain fragmented across the real estate, insurance, and infrastructure sectors. This lack of standardized and information prevents investors, insurers, and infrastructure planners from accurately assessing exposure to climate-related risks, potentially slowing investment in adaptation and mispricing of physical and transition risks.

While frameworks such as the Task Force on Climate-Related Financial Disclosures (TCFD) are increasingly endorsed by regulators and industry associations, their uptake in B.C. remains limited due to regulatory uncertainty, inconsistent fiduciary guidance, and a lack of integration between disclosure requirements and financial incentives. These legal and institutional barriers have created a persistent market inefficiency that discourages private-sector participation in resilience projects and limits the development of innovative financing tools such as resilience bonds, catastrophe-linked securities, and blended public–private investment models.

Possible research outcomes:

- A clear mapping of current legal, regulatory, and institutional barriers to TCFD-aligned climate risk disclosure in B.C.'s real estate, insurance, and infrastructure sectors.
- Evaluation of innovative financial instruments (e.g., resilience bonds, catastrophe bonds, blended public–private financing) tailored to B.C.'s context.
- Policy recommendations for aligning climate disclosures, sustainable investment taxonomies, and financial incentives to attract private capital into resilience infrastructure.
- Review of best practices for a risk inventory architecture that governments could use to ensure asset management, financial disclosures, business continuity, and corporate risk assessments use consistent data and assumptions
- Review of case law surrounding risk disclosures, fiduciary responsibility, as relevant under B.C. law. This could include analyzing how B.C.'s courts interpreted fiduciary duties and disclosure obligations when it comes to material risks or evaluating the extent that existing statutory frameworks are sufficient to ensure adequate disclosure

2.1.3. Climate risk communication and behavioural shifts

Policy problem:

Public understanding and acceptance of climate adaptation and risk reduction policies in B.C. remains limited, even as risks from wildfire, flooding, and extreme heat intensify. Many residents are unaware of their personal exposure or underestimate the long-term costs of inaction. This gap creates resistance to necessary but politically difficult measures such as land-use restrictions, insurance reforms, or large capital costs. Communication around climate risk is often technical, inconsistent, or fragmented, leaving households without clear signals to guide decisions. At the same time, behavioural biases—such as

optimism bias, status quo preference, and short-term cost aversion—make it harder for people to act even when risks are known. These challenges not only slow the uptake of risk reduction at the household level but also weaken broader public support for important policies. Without new strategies to address these behavioural and informational barriers, B.C. risks delayed action, rising costs, and greater long-term vulnerability to climate hazards.

Possible research outcomes:

- Empirical evidence on which narrative frames and behavioural nudges (e.g., defaults, social norm signals, loss framing) most effectively build support for adaptation policies
- Systematic literature review of communication techniques that could shift British Columbians behaviour and increase risk mitigations.
- Community-based communication models that integrate behavioural insights with local and Indigenous knowledge to strengthen trust and legitimacy.
- Review of the proliferation patterns and contributing factors behind real-world disaster mis/disinformation seen in B.C. (e.g. spread of AI generated fire photos, conspiracies about evacuation mandates, land use planning disinformation)
- Practical guidance for governments and industry on how to design campaigns, incentives, and regulatory tools that increase uptake of adaptation measures.

3. Application Process and Evaluation

3.1. Process

Applicants should submit a proposal via application form on the PICS website by **January 2, 2026 at 11:59 pm PST**. The application template is included in Appendix 1 referenced below, but should be filled in and submitted through PICS' website. In keeping with the program's focus on complex and emergent climate challenges and with PICS' core mandate, climate change must be convincingly demonstrated to be of primary relevance to the topic of exploration and to the proposed research.

3.2. Evaluation

Funding decision will be made with input from an advisory group. The advisory group includes public and private sector practitioners.

PICS will communicate decisions in mid-January. PICS reserves the right to conditionally accept applications based on minor feedback to the applicant and corresponding revisions.

Proposal component	Value /100	Scoring considerations and relationships to PICS priorities
Identification	Y/N	• PI is eligible for funding (mandatory)
1.a.	Y/N	• Proposal responds to one of the three thematic areas (mandatory)
Strength of research proposal (50%)		
1.b. Research question	15	• The research question is reasonably scoped and well articulated
1.c. Methodology	20	• The applicant demonstrates a strong grasp of the issue area (articulation of available data, common methods, and existing academic and grey literature) • The proposed research builds on previous or ongoing work by the PI
1.e. Timeline	15	• The proposal is feasible given the time and resources available
Potential for impact (50%)		
1.d. Connection to policy problem	25	• The nature of the policy problem is clearly articulated • The implications of the policy problem are clearly articulated • The research question is clearly linked to the policy problem

		• The research will produce evidence that is useful to decision makers in B.C.
1.f. Collaborators	5	• The project will indirectly support student learning and skill growth
1.f History of research mobilization Resume/CV of PI The overall quality of the proposal's writing	20	• The PI has demonstrated an ability to write effectively for a general audience • The PI has a strong understanding of relevant decision-making pathways and means of influence • The PI has a history of applied research
Fit with PICS goals and priorities		
	Y/N	• Contributes to balance of portfolio of topics
	Y/N	• Contributes to balance between PICS universities.

Appendix 1: Application template and instructions

Please provide full contact information for the Primary Investigator (PI). This individual must have a faculty position at UNBC, SFU, UVic, or UBC.

Name:

Title and institutional affiliation:

Email:

Part 1: Proposal

This section details the focus, intentions, and expected significance of your proposed research. Write for a general, policy-literate audience. Avoid technical jargon and use accessible language that clearly conveys the real-world importance of your work. You may cite relevant sources in any consistent reference format.

1a: Topic focus area (select one of the three options)

a) Economic exposure to climate risks
b) Financial disclosures and risk materiality
c) Risk communication and behavioral shifts

1b. Outline your research question (up to 200 words)

Briefly describe the central research question your project will address. Clearly state what you aim to learn or uncover through this work, and define the scope of inquiry so that it is feasible within the project timeline. The question should be specific, actionable, and clearly connected to the chosen thematic area.

1c. Describe the methods you will use to answer this research question (up to 200 words)

Describe the approach you will use to answer your research question. Outline key data sources, analytical methods, or engagement activities that will guide your work. Indicate whether any research ethics approvals will be required.

If relevant, explain how this project connects to your existing research or collaborations. Applicants are encouraged to demonstrate feasibility within the short project timeline and to highlight how the proposed methods will produce credible, usable findings.

1d. Outline how anticipated findings could help address the select policy problem (up to 250 words)

Explain how your anticipated findings could inform or support decisions related to your chosen policy issue. Describe the policy context or decision environment in which your research question sits — for example, a government process, community decision, or industry practice.

Clarify how your work could provide timely evidence, analysis, or insight that supports practical action. You may also note who might use your findings (e.g., policymakers, local governments, industry groups, or community organizations) and how the results could be communicated or applied in real-world settings.

1e. Provide a timeline for the work (up to 250 words)

Provide an outline of the key activities and milestones for your project. You may organize this by month or by project phase. The timeline should reflect the eight-month funding period (January 31 – September 1, 2026) and include major deliverables such as data collection, analysis, drafting, and submission of the final report.

Applicants should demonstrate that their work plan is achievable within the timeframe.

1f. List collaborators (up to 100 words).

List any collaborators involved in the project, including students, faculty, or practitioners. Briefly describe each person's anticipated contribution (e.g., research assistance, data analysis, writing, or stakeholder engagement).

Projects that support student learning and skill growth are encouraged.

1g. Describe your history of knowledge mobilization (100 words)

Provide up to three examples of how you have shared research findings or insights with non-academic audiences. Examples could include policy briefs, op-eds, workshops, public reports, blogs, or other accessible formats. You may include hyperlinks to op eds you have

published, briefing notes you have written, or blog posts written for a general audience. You many upload a document if it is not publicly available.

Part 2: PI Resume/CV

Please attach a resume or CV for the PI, including information on position and education, and highlighting awards, service and community engagement, publications, and other achievements relevant to the proposal.

Part 3: PI Signature

- **I attest that all collaborators have read, contributed to, and approve of this application.**

Principal Investigator name:

Signature: