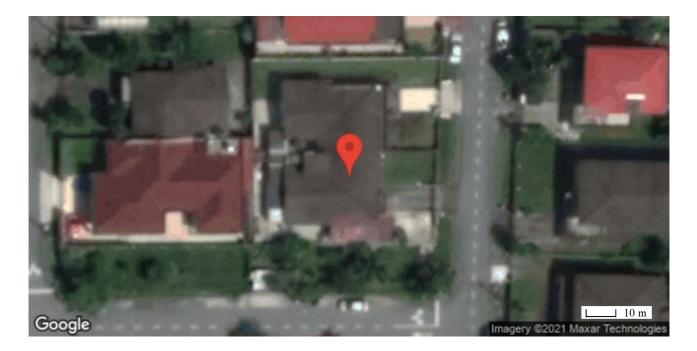


Property Climate Risk Report: Residential



Including Variables:	For Property at:
(1) Climate Zone (2) Earthquake Risk	Street
(3) Cyclone Risk	Town/Suburb
 (4) Monthly Precipitation and Mean Temperature (5) Daily Extreme Precipitation (6) Extreme Wind Speed 	State/Province
(6) Extreme Wind Speed(7) Aridity(8) Heat Wave Days	Country Malaysia
	Latitude
	Longitude
	Elevation 56m
	Units metric





Property Climate Risk Report: Overview

The report includes five sections. The first is background information that reflects the information provided on the property's location. A general climatic region is identified for the property, along with an earthquake risk rating and description of perceived shaking effects for your property's rating.

The detailed report is presented on a variable-by-variable basis. First, the baseline information for the specific climate variable is provided, depicting the historical climate for your property's location. Secondly, the report presents future scenarios for the climate variable for the years 2030, 2050, 2070 and 2100. Thirdly, the risk dashboards are presented, based on the historical and future risk scores. The risk scores are calculated by applying a global data grid for each variable.

Your property report is designed to alert you to current and potential future climate risks. The property owner/investor should consider the information provided in the context of their experience and the characteristics of their property.

Considering the risks identified, the property owner/investor may wish to consider taking action to reduce risks. Some options are provided for consideration. The risk factors and adaptation options provided are not exhaustive. We strongly advise the property owner/investor to obtain additional advice before investing in adaptation planning and implementation of any plan.

We refer you to the following website for additional information on data and methods applied and the underlying approaches to climate data development:

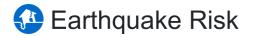
https://climateinsights.global/faq

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Köppen–Geiger Climate Classification System: Tropical Rainforest

Year-round average precipitation of at least 60 mm (2.4 in). Usually occur within 5 to 10 degrees latitude (North and South) of the equator. In some Eastern-coast areas, they may extend to as much as 25 degrees away from the equator. This climate is dominated by the doldrums low-pressure system all year round, so it has no natural seasons.



The 475-year return period Instrumental Intensity: 4

ſ	Intensity	1	2	3	4	5	6	7	8	9	10
	Shaking	Not felt	Weak	Weak	Light	Moderate	Strong	Very strong	Severe	Violent	Extreme

Perceived shaking: Light

Description (Damage): Felt indoors by many, outdoors by few during the day. At night, some awakened. Dishes, windows, doors disturbed; walls may make a creakiing sound. Standing motor cars rocked noticeably.

The intensity presented represents a 475-year return period (or 10 percent probability of exceedance in 50 years) event. This is the most common standard used forassessing seismic risk. It is also the basis for many building codes for seismic design.

Potential responses: Injuries in earthquakes stem from heavy items and objects falling on people. Access your local earthquake authority for detailed information for your location; evaluate the safety of your home; prepare an earthquake safety kit; secure wall hangings, bookcases, appliances, electronics like TVs and water heaters; move breakable valuables to lower shelves and secure; prune trees near your home; and, strap chimneys and anchor foundations and bracing walls. Secure equipment, particularly any gas, water or electrical equipment or contaminants that could spill. Additionally, prepare earthquake safety kits that are accessible in case of injury.



Cyclone Category: I

Cyclone Frequency: 1

Very dangerous winds could produce some damage: Well-constructed frame homes could have roof, shingle, vinyl siding and gutter damage. Large branches of trees could snap, and shallow rooted trees may be toppled. Damage to power lines and poles could result in power outages lasting several days.

Depending on its location and strength, a tropical cyclone is referred to by different names including, hurricane, typhoon, tropical storm, tropical depression, or simply cyclone.

The tropical cyclone intensity (based on wind speed) and frequency risk levels have been calculated from IBrACS (International Best Track Archive for Climate Stewardship) data from 1980 to 2020.

Saffir–Simpson scale Category and Extreme Wind Speed

Cyclone Category	I	II	III	IV	V
Speed (kph)	119-153	154-177	178-208	209-251	≥ 252
Speed (mph)	74-95	96-110	111-129	130-156	≥ 157

Cyclone frequency is related to how often a specific location may experience a tropical storm

Frequency Scale	1	2	3	4	5
Return Year	One in 10 years	One in 2 years	Every year		More than 5 in
	5	,		year	one year

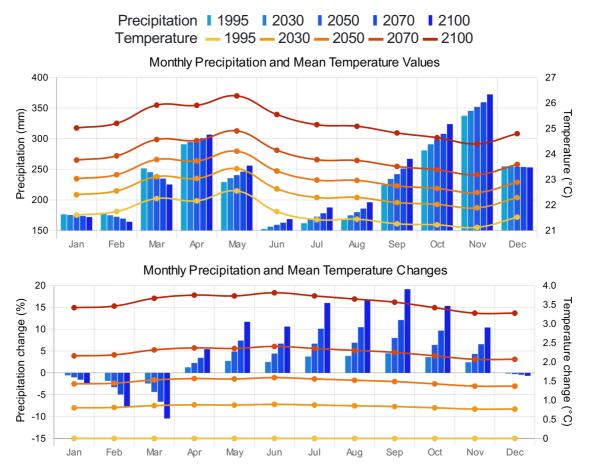
Warming of the surface ocean from anthropogenic (human-induced) climate change is likely fueling more powerful cyclones. Rising sea levels amplify the destructive power of individual storms through flooding. Cyclone induced precipitation rates are projected to increase due to enhanced atmospheric moisture associated with anthropogenic global warming.

Tropical cyclones have expanded their tracks poleward since the 1970s, associated with a widening of the tropical zone, a poleward shift of storm tracks, and shifting jet streams. Thus, cyclone intensity and frequency could increase in currently low frequency and intensity zones as climate changes. Mitigation measures can be considered prior to the impact of a disaster to minimise its effects.

Mitigation means measures taken prior to the impact of a disaster to minimise its effects. Building codes and good site selection are critical. Armoured cyclone shelters may be accessible and should be well known to the property's occupants. Flood management from land-based rainfall and storm surge need to be considered. Vegetative barriers such as mangroves and intact dune systems may help to mitigate flooding. Levees and stopbanks may also be required. Pumps may be considered for property management of flood waters.

Monthly Precipitation and Mean Temperature

The monthly mean temperature is the degrees Celsius or Fahrenheit of the location for baseline (1995) and future time slices. The monthly precipitation is in millimetres (mm) or inches (in) for the location for baseline (1995) and future timeslices.



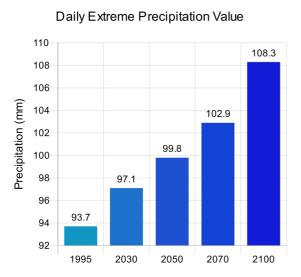
Monthly changes in temperature and precipitation represent slow onset potential changes in climate. In some months, precipitation models could show an increase, while in other months, there could be a decrease. This then can be viewed as potential changes in the seasonality of precipitation for your property.

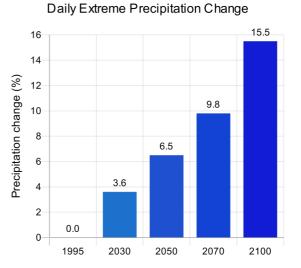
The combination of changes in seasonal precipitation and temperature changes lead to wetter and warmer or drier and warmer shifts in climate.

It is important to note that warmer temperatures can lead to increased evaporation from soils. In some cases, even when your climate at your property's location is projected to get wetter through increased precipitation, it could become drier owing to the impact of higher temperatures that can lead to a potential evapotranspiration deficit.

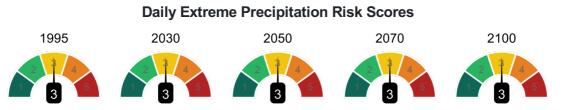
Oaily Extreme Precipitation

This section represents 24-hour extreme rainfall in mm or inches for your property for baseline (1995) and 100-year return period with future year time-steps.





The result represents the statistical 50th percentile derived from daily future rainfall models (GCMs - see glossary). A return period, also known as a recurrence interval or repeat interval, is an average time or an estimated average time between events. Note that just because a 1 in 100-year event occurs in a particular year does not mean that same or a greater event could not occur the following year. This is why statistical results need to be updated regularly as climates change.



Improving the resilience of a property to extreme precipitation is essential. If the risk score for extreme rainfall is expected to rise, consider historical extreme rainfall events and their pressures on the property. With increasing risk improving the resilience of the property to extreme precipitation is essential.

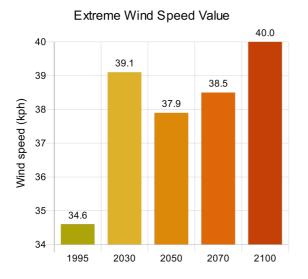
Firstly, at the foundational scale, raising buildings or living spaces above ground level could provide an adequate buffer from any excess, pooled precipitation. Secondly, implement additional drains to limit any still water and maintaining drains through the regular clearing of debris and overgrowth.

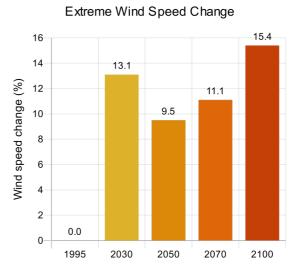
Other structural measures include sealing outer walls, opting for resilient building materials, and channeling water away from the property where risks may be exacerbated. Wind-driven rain also covered under extreme winds can be impactful in terms of cladding integrity and leakage at joints, facades, and joinery (doors and windows).

The roof drainage and spouting can be undersized and facilitate water ponding on flat services leading to roof buckling and even collapse with catastrophic water damage possible.



Extreme wind speeds, as presented in this report, could be derived from hurricanes, typhoons and other tropical depressions, downslope or derecho winds BUT NOT tornado-related winds. Extreme wind speeds can occur during any of the aforementioned wind events. However, extreme wind speed changes may not increase linearly over time for some locations with increasing temperatures.





The extreme daily wind speed is in kilometres or miles per hour from the baseline (1995) with 100year return periods and future year time-steps for your location.



Extreme wind speeds can increase up to 2100. There are numerous considerations to make when attempting to improve a property's 's resilience to extreme wind.

Structural adaptation measures include ensuring that the roof sheathing and framing is built to transfer lateral loads to the structure's shear walls. Roof overhang's should be avoided, particularly those facing the prevailing winds. The proximity of nearby hazards, including mature trees and overhead cables, should also be increased.

Extreme winds can cause power outages. Considering the importance of continuous power supply with backup generators or renewable site-generated electricity.

Wind-driven rain is a risk that can influence water penetration of vertical walls and subsequently on dampness in buildings. Extreme wind can also damage above-ground power lines and poles servicing a property.

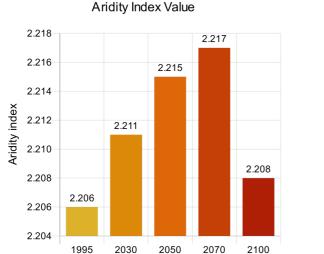
Extreme winds can also impact on flexibly design exteriors of buildings and lead to vibrations and serious structural damage as well as impacting on the comfort of occupants. Window damage is also possible, as well as the loss of integrity of roofing materials.

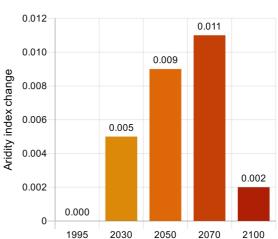
Extreme Wind Speed Risk Scores



The Aridity Index is an indicator of the dryness/wetness of the climate and resulting available water at your location. It is determined by the relationship between the amount of rain, temperature and evaporation that may occur.

Aridity Index	< 0.05	0.06 - 0.20	0.21 - 0.50	0.51 - 0.65	0.66 - 0.75	> 0.75
Climate Classification	Hyper-arid	Arid	Semi-arid	Dry sub-humid	Humid	Hyper-humid





Aridity Index Change

The result is either a surplus of water or a deficit which translates to an aridity index number. Examine the trend in the aridity index and assess the rate of change. Minor changes (less than a few percent) in percentage from baseline for the index need not be a major concern.



There are several adaptation measures that can be adopted to improve the resilience of this site if water availability becomes limited.

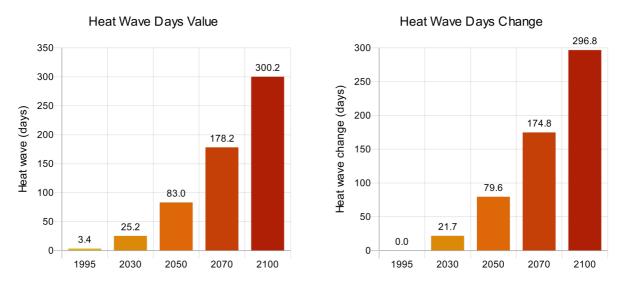
One option is to adopt a rainwater collection system. Monitoring the supply and use of water with meters can also be an effective measure to reduce the chance of running out of water.

Use water-efficient appliances and bathroom fixtures such as toilets and shower heads that are water saving.

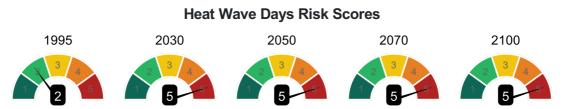
Install a grey-water recycling system. Xeriscape the exterior gardens so that native less water demanding vegetation dominates.



A heatwave event is defined as daily maximum and minimum temperature simultaneously exceeding their respective 90th percentiles of time series in the baseline period for at least three consecutive days. Heatwave days are the total number of days that occur in heatwave events. As a 30-year baseline period is applied, the heatwave days are presented as a multiple-year average.



In most locations, heatwave days will increase over time. At each future time slice year, heatwave days represent the number of days that may occur in heatwave events under future climatic conditions, while the change presented is the number of days compared to the historical (1995) period.



The number of heatwave days may increase. Heatwave days are those which breach the daily maximum and minimum historical 90th percentile ranges. Hence, their changes in air temperature could cause issues with maintaining the appropriate temperatures required at this distribution facility. Nevertheless, adaptation measured can reduce the risks associated with heatwave days.

Firstly, ensuring that the building is well-insulated is vital. The efficiency and availability of HVAC (heating, ventilation, and air conditioning) systems can significantly contribute to maintaining ideal temperatures during heatwave days. Hence, the availability of power supply for HVAC systems is necessary to reduce the risks associated with heatwave days. Another measure is to install double-glazed windows with shutters and blinds, and solar chimneys.

Furthermore, invest in roof materials and reflective colours and plant more vegetation to shade your property and surrounding property, if feasible. Another adaptation measure is to paint external walls with light colours to reduce solar heat absorption.

Report Glossary and Acronyms

Adaptation: An adjustment that is either planned or unplanned (autonomous) within human and natural systems in response to climatic impacts experienced in the present or anticipated in the future. The adjustment is expected to either reduce the harmful effects or use the climatic impacts' beneficial opportunities.

Baseline: A reference period against which future change is measured. The baseline may refer to climatic or non-climatic conditions and can represent an historical baseline (e.g., 1986-2005), a current baseline (including observable present-day conditions), or a future baseline (that excludes that driver factor of interest). Therefore, multiple baselines are possible, depending on how they are defined.

Climate sensitivity: The amount of global temperature rise that would occur (to a new equilibrium) when atmospheric carbon dioxide concentrations are doubled above pre-industrial levels. In climate impact assessments, the climate sensitivity can be represented as Low, Medium, or High, when generating future climate projections.

Ensemble: A group of climate simulations from multiple climate models used to generate future climate projections. The variations across the various simulations in the ensemble, represented by a range, also estimate the future projections' uncertainty. Ensembles can be made with multiple climate models (to test climate model differences) or by varying the initial conditions for a single climate model (to test internal climate variability).

General Circulation Models (GCMs) (or Global Climate Models):A numerical representation of the global climate system based on the physical, chemical, and biological properties of its components, their interactions and feedback processes, and accounting for all or some of its known properties. Models of varying complexity are in use. Coupled Atmosphere-Ocean General Circulation Models (AOGCMs) represent the climate system near the most comprehensive end of the spectrum currently available. Climate models are applied as a research tool to study and simulate the climate, and for operational purposes, they include monthly, seasonal and inter-annual climate predictions.

Impacts: The manifested effects of climate change on natural and human systems. 'Potential' impacts refer to the total effects that are likely to occur for a given projection of climate change. In contrast, 'residual' impacts are the impacts after considering the effect of adaptation measures to reduce harm or exploit benefits of a projected climate change.

Projection: A possible future evolution of a measurable variable that is typically computed with a model's aid. Projections are different to predictions since they are subject to the inherent uncertainty associated with underlying assumptions about socio-economic and technological developments at global and regional scales in the future, for instance, which are not fully known at present.

Scenario: A plausible, though often simplified narrative, storyline, or description of how the future may develop. This narrative is based on assumptions about driving forces of change and the key relationships, and which must be internally consistent with one another. Future projections can be used to develop these scenarios in addition to other information.

Vulnerability: A measure of the degree to which a natural or human system cannot cope with the projected adverse impacts of climate variability and change. It is a function of the magnitude and rate of climate change and other factors that influence the sensitivity or exposure of the systems and their capacity to adapt to the anticipated changes.

- ARI Annual Recurrence Interval
- CMIP5 Coupled Model Intercomparison Project 5
- GCM General Circulation Model
- GHG Greenhouse gases
- IPCC Intergovernmental Panel on Climate Change
- **RCP** Representative Concentration Pathway

Disclaimer-Limitations

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About CLIMsystems

CLIMsystems has assembled an excellent team of climate change adaptation and risk assessment experts with a combined experience of over 200 years with projects in over 50 countries.

Our experience includes iconic projects in Australia, Africa, the Middle East, the United States and Canada.

Six members of the extended team (Staff, Associates, and Science Advisors) were part of the large team named as part of the UNFCCC (United Nations Framework Convention on Climate Change) Nobel Peace Prize award in 2007 and, as such, represent the strong scientific underpinning of the CLIMsystems suite of data products, software and services.

CLIMsystems is also a registered member of CTCN (Climate Technology Centre & Network). The CTCN is the operational arm of the UNFCCC Technology Mechanism, hosted by the UN Environment Programme (UNEP) and the UN Industrial Development Organization (UNIDO).

Team members are registered in the United Nations Development Program (UNDP) National Communications Support Programme (NCSP) Roster of Experts, Replace with "the UNFCCC Nairobi Work Programme recognizes our products and services.

CLIMsystems maintains an impressive list of international associates and a scientific advisory panel Chaired by Emeritus Professor Tom Wigley of the University of Adelaide and NCAR (National Center for Atmospheric Research, Boulder, Colorado).

We work to IPCC standards in all our data preparation and validation. We have also contributed to IPCC guidelines as part of much larger scientific teams where peer review is always occurring. For example, our sea-level rise methodology is widely referenced in the IPCC's publication Constructing Sea-Level Scenarios for Impact and Adaptation Assessment of Coastal Areas: A Guidance Document.

We maintain comprehensive documentation of all of our data applied and processing methods that are all based on peer-reviewed literature.