



Report Number: C2020-1267

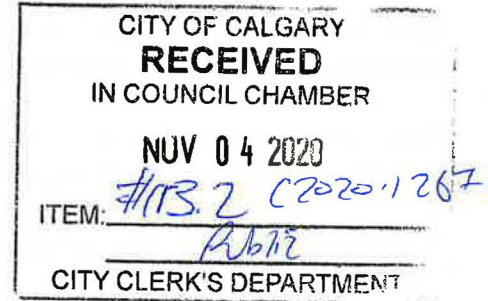
Meeting: Combined Meeting of Council

Meeting Date: 2020 November 02

NOTICE OF MOTION

RE: HAILSTORM RELIEF

Sponsoring Councillor(s): GEORGE CHAHAL



WHEREAS on 13 June 2020, northeast Calgary was devastated with a catastrophic hailstorm that caused substantial damage to public and private infrastructure, including businesses, homes, and automobiles;

AND WHEREAS with a current estimated total insurable loss of approximately \$1.4 billion, this storm was one of the costliest natural disasters in Canadian history;

AND WHEREAS the Insurance Bureau of Canada (IBC) estimated that this storm produced over 70,000 insurance claims with an approximately equal allocation between automobile and property claims, with about 1% of these claims being uninsurable;

AND WHEREAS over 50% of claims have closed and a significant majority of open claims are being processed, however, there is a subset of the population facing delays and other vulnerabilities beyond their control;

AND WHEREAS the insurance industry and contractors have worked diligently and in good faith on a significant majority of claims;

AND WHEREAS due to the pandemic and the volume of claims from the hailstorm, there are supply chain disruptions for items such as siding, shingles, windows, and other materials that are causing substantial delays in repairs;

AND WHEREAS a recent study showed that Alberta accounts for more than 60% of Canada's insured damage due to severe weather, and that both the frequency and severity of such storms has increased over the last decade and will likely continue to increase in the years ahead;

AND WHEREAS since 2010, Alberta has endured some of the most devastating and costly severe storms and natural disasters in Canadian history, including the 2013 Southern Alberta floods (~\$3.5 billion), the Fort McMurray wildfires (~\$4 billion), and the June 2020 hailstorm that devastated northeast Calgary (~\$1.4 billion);

AND WHEREAS Hailstorm Alley, the area between High River, Red Deer, and Rocky Mountain House, is one of the worst areas in the world for damaging hail produced by thunderstorms;

AND WHEREAS increasing temperatures, rising ocean levels, and more frequent droughts, floods, forest fires, and severe storms will require public and private sector collaboration on solutions that will make our neighborhoods and communities more sustainable and resilient;

AND WHEREAS the public and private sectors must work together on strengthening standards for building codes and building materials for property, which will mitigate costs related to severe storms and natural disasters in the long term;

AND WHEREAS the public and private sectors must also work together on insurance affordability and providing discounts for using resilient building materials;

AND WHEREAS the COVID-19 pandemic has already caused extreme difficulty for many Calgarians, both financially and psychologically.

NOW THEREFORE, BE IT RESOLVED THAT:

- 1) Council directs Administration to immediately allow affected residents who have not yet paid their 2020 property taxes to apply to The City, through an intake process that is designed in the spirit and intent of The City's Compassionate Property Tax Penalty Relief Program, to be considered for a deferral of 2020 property taxes, without penalties, to December 31 2021. Furthermore, allow for the preliminary intake of affected residents who anticipate they may face difficulty in paying 2021 property taxes;

The intake process will consider the following:

- i. A valid home insurance claim number that shows the claim is from the June 13th 2020 hail storm;
 - ii. Any property taxes already paid are not eligible for a refund;
- 2) Council direct Administration to report back to Council no later than Q3 2021 with a list of qualifying properties (identified by roll number) for approval under the program, as well an analysis of this property tax penalty relief program.