

# Resilient Roofing Rebate Program

## Terms and Conditions

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The Resilient Roofing Rebate is a phased, three-year City of Calgary rebate program that will provide eligible homeowners with a \$3,000 fixed rebate for installing resilient roofing.

### Purpose

The purpose of the program is to educate Calgarians on the benefits of resilient roofing materials and to support Calgarians in building a more resilient city against environmental risks.

### Benefit provided

1. Encourages the installation of resilient roofing materials to limit the damage to property and potential of increasing insurance premiums
2. Educates homeowners and industry on the value of resilient materials and roofing best practices
3. Creates a sample group of more resilient properties to inform and support additional insurance incentives
4. Influences the growth in demand for higher standards of materials and practices to drive down costs

### Eligibility

**Program rollout:** The rebate program will begin on 2021 June 1 and will be rolled out as follows:

#### Year 1: Rehabilitation/Repair

- *Group A (June 1 – December 31, 2021):*  
For eligible homeowners impacted by the 2020 hailstorms
- *Group B (January 1 – May 31, 2022):*  
Eligible existing homes

#### Who can apply?

- Owners of eligible properties, or authorized agent of the owner
- Owners in good standing on property tax roll

#### Year 2: Resilience of existing homes

- Eligible existing homes

#### Year 3: Resilience of homes

- Eligible new and existing homes

**Eligible properties:** Eligibility will be determined by The City of Calgary through review of the completed application form, and applications will be accepted and awarded on a first-come, first-served basis.

- Property must be located within Calgary's city limits
- Dwelling types: Single family, semi-detached, or duplex properties
- Full roof replacement (Year 1 and Year 2 of the program) or new roof (Year 3) using a material with a UL or FM Class 4 rating
- Roof installation must be completed by an approved contractor and certified installer
- Roof installation must comply with the **Resilient Roofing Installation Checklist** (best practices and acceptable materials)
- Applicants can apply for more than one property provided they have proof of ownership

- One rebate per property, applicable to the primary dwelling only
- Homeowners may request conditional rebate pre-approval from The City prior to roof replacement to ensure eligibility; conditional approvals will expire after 90 days

#### Ineligible properties:

- Accessory buildings (eg. detached garage or shed)
- Condominiums, co-ops, rowhouses, townhouses, multi-unit residential buildings, mixed-used buildings, and commercial buildings
- Partial roof replacements/repair or roofing accessories
- Properties with a tax recovery notification registered on title

### Procedures

All rebate applications must include the following:

- Completed application form submitted by email to [ResilientRoofingRebate@Calgary.ca](mailto:ResilientRoofingRebate@Calgary.ca)
- Applications will be accepted for resilient roof replacement costs incurred by any hailstorm in 2020
- Proof of roof installation purchase is required
- Resilient roof installation details, including contractor and roofing material information are required to complete the pre-approval, and rebate application
- For roof replacement costs incurred between 2020 June 13 and 2021 June 1, homeowners may qualify by having their roof inspected by an approved roofing contractor (The City will cover \$300 of that inspection in addition to the roofing rebate) to verify the proper installation of resilient materials; an inspection report and proof of purchase is required
- Year 1 Group A applicants must provide record of insurance claim from 2020 hail damage or similar documentation of 2020 storm related damages
- Rebates will be issued by cheque to the property owner
- If there are outstanding taxes from 2020 or prior, the rebate will be applied towards the property tax account and applicable penalties will be applied to the property tax per [Penalty Bylaw 8M2002](#), otherwise, the rebate will be issued towards the property owner
- The City will issue a formal participation letter to the property owner to provide to their insurance company for potential insurance premium reductions

### Rebate funding

Year 1 of the rebate will be funded through an allocation of \$2.175 million from the Fiscal Stability Reserve investment income for one time operating budget:

- \$2 million for rebates, supporting up to a maximum of 660 homes, based on the following:
  - Eligible homes in Calgary are estimated at 320,000
  - Average number of roof replacements per year is estimated at 7% or 22,000 rooftops
  - Estimated number of homes upgrading to resilient roofing in Year 1 would be 3% or 660 roofs

- \$175,000 for the educational campaign to increase awareness of environmental hazards, promotion of resilient roofing practices and materials, and the administration of the program

## Accountability and Monitoring

Year 1 of the program will contain a stage gate process to provide answers to the unknowns and to manage the risks. The program fund will be monitored by a program administrator on an ongoing basis and reviewed monthly by the Director of Calgary Building Services. A quarterly report will be prepared and reviewed by the General Manager of Planning & Development. Administration will return to the Priorities & Finance Committee and Council within the first year of the rebate program to report back on the progress, lessons learned, and recommendations which may inform the approach for the second and third years of the program, which is scalable.

Administration will also continue to work with the provincial government on matching The City's financial commitment to this program.

**Program Success:** The success of the program will be measured on the following:

- Building awareness: at least 200 participants at each of the resilient roofing webinars
- Increased public interest: average of 100 website visits per week on resilient roofing
- Usage: rebate awarded to 500 homes by the end of year one of the program

## Frequently Asked Questions

### 1. What will happen to any remaining money from the program?

Within Year 1 of the program, Administration will return to the Priorities & Finance Committee and Council to assess the approach for the second and third years of the program. By the end of the program, any remaining funds will be transferred back to the Fiscal Stability Reserve.

### 2. Can both homeowners apply for the rebate on a semi-detached home?

Yes, both owners of a semi-detached home are eligible to apply for the rebate so long as the entire roof was replaced or constructed (Year 3) in accordance with the program.

### 3. Who is an approved roofing contractor? How do I find a certified installer?

Approved roofing contractors must be a member of either the Alberta Roofing Contractors Association (ARCA) or the Alberta Allied Roofing Association (ARAA) and must have a valid business licence to operate in Calgary. Certified installers must have completed training offered by the manufacturer for the product being installed and are required to indicate such on their portion of the application form. Both ARCA & AARA have roofing contractors listed on their websites.

### 4. Does the program apply only to asphalt shingles?

Any resilient material with a Class 4 rating from either UL2218 (Underwriters Laboratories Inc.) or FM4473 (Factory Mutual Approvals) are eligible, including clay tiles, asphalt shingles, metal, rubber, etc - so long as they are Class 4 impact rated.

### 5. Why are rowhouses/townhouses ineligible for the rebate?

Clarity of ownership. Condominium Boards are often responsible for the replacement roofs and not individual owners.

### 6. Can someone receive the rebate for their property more than once in the three years?

No. This is a one-time rebate.