

Report Number: EC2024-1330

Meeting: Executive Committee

Meeting Date: 2024 December 05

## NOTICE OF MOTION

**RE:** Reinstatement of the Resilient Roofing Rebate Program

**Sponsoring Member(s) of Council:** Councillor Raj Dhaliwal

## WHEREAS...

 Calgary's communities located in "Hailstorm Alley" are vulnerable to frequent hailstorms, the amount and intensity of which are increasing due to climate change;

- The August 5, 2024, hailstorm was the second costliest disaster in Canadian history, causing more than \$2.8 billion in insurable damages;
- As more extreme weather events occur, such as recurrent damaging hailstorms, and more insurance claims are filed, higher risk communities face increased insurance premiums;
- Estimated annualized losses, or long-term *average* annual repair costs for homes associated with hailstorms, are around \$300 million per year in Calgary and are estimated to rise to \$1.2 billion per year (or \$600 per person per year) by the 2050s;
- Adapting homes to withstand and recover from climate hazards, such as hailstorms, is
  essential for maintaining Calgary as an affordable and sustainable place to live.
- In Calgary, impact-resistant shingles reduce the chance of hail damage by 15 times and, if the roof *is* damaged, average repair costs drop by half;
- Accounting for the frequency of hailstorms in Calgary, the benefit cost ratio associated with installing impact resistant shingles in Calgary is 3 to 1, paying for themselves within about 5 years on average;
- Calgary households, and Calgary as a whole, benefit from incentives that strengthen resiliency
  as climate change increases the risks of costly extreme weather events;
- The previous \$2.175 Million Resilient Roofing Rebate Program (the Program) supported homeowners in upgrading to Class 4 impact-resistant roofing;
- The Program was concluded in April 2022. At the time, the Program was fully subscribed, 1600 rebates were successfully awarded and demand significantly exceeded the funding available;
- The outcomes of the Program, including the avoided costs as a direct result of the Program, have not yet been fully explored; and
- Exploring the cost effectiveness of monetary and non-monetary resilience incentives to protect home from hail damage, will:
  - Assess and identify the most effective and practical measures to increase the resiliency of households in Calgary;
  - Highlight how to best coordinate monetary and non-monetary incentives with other orders of government, the insurance industry and other industries to share the cost of investment so each party receives maximum benefit and households are best supported; and
  - Consider the accessibility of such incentives for those most in need, in order to best support Calgary's equity-denied communities.

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## NOW THEREFORE BE IT RESOLVED ...

 That Council direct Administration to review the outcomes of the previous Resilient Roofing Rebate Program, including cost-effectiveness and equity in program design, reporting to Council by Q2 2025 with recommendations, timelines and funding options to implement a similar program; and

• That the proposed Program should take into consideration the most effective monetary and non-monetary ways to reduce maximum risk to households from hail, as well as how incentives could be coordinated with different orders of government and industry;

## Attachment:

1. Notice of Motion Checklist

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