

**Planning & Development Services Report to
Community Development Committee
2025 June 12**

**ISC: UNRESTRICTED
CD2025-0492**

Response to Notice of Motion – Hail Resilience Program

PURPOSE

This Report responds to Notice of Motion EC2024-1330, directing Administration to prepare recommendations for a hail resilience program that supports Calgarians in increasing long-term resilience to hail impacts at the household level.

PREVIOUS COUNCIL DIRECTION

On 2024 December 5, Council directed Administration, that with respect to Notice of Motion EC2024-1330, the following be adopted:

NOW THEREFORE BE IT RESOLVED that Administration 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 FURTHER BE IT RESOLVED 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. See Attachment 1.

RECOMMENDATIONS:

That the Community Development Committee recommends:

1. Council direct Administration to implement the following actions as a comprehensive hail resilience program:
 1. Create and lead a Hail Resilience Improvement Network in collaboration with sector partners to coordinate resources and co-develop information and tools to support Calgarians in making informed home resilience decisions that protect their families and homes.
 2. Invest in Calgary-specific hail exposure mapping to inform planning decisions, raise public risk awareness, and strengthen advocacy efforts.
 3. Conduct a Hail Equity Impact Analysis to assess how repeated hailstorms worsen socioeconomic inequity in vulnerable communities to inform development of equitable resources, policies and programs.
 4. Consider future one-time operating investments, as required, for the hail resilience program in the prioritization of investments in the 2027-2030 Service Plans and Budgets.
2. Council request the Mayor send a letter to The Province advocating for:
 1. Implementation of a provincial grant program to help vulnerable low-income homeowners pay for hail protection upgrades to their homes; and
 2. Changes to the Municipal Government Act to allow for hail protection upgrades to be part of the resilience measures homeowners can take as part of a program offered through The City of Calgary.

Response to Notice of Motion - Hail Resilience Program

RECOMMENDATION OF THE COMMUNITY DEVELOPMENT COMMITTEE, 2025 JUNE 12:

That with respect to Report CD2025-0492, the following be approved:

1. Council direct Administration to implement the following actions as a comprehensive hail resilience program:
 1. Create and lead a Hail Resilience Improvement Network in collaboration with sector partners to coordinate resources and co-develop information and tools to support Calgarians in making informed home resilience decisions that protect their families and homes.
 2. Invest in Calgary-specific hail exposure mapping to inform planning decisions, raise public risk awareness, and strengthen advocacy efforts.
 3. Conduct a Hail Equity Impact Analysis to assess how repeated hailstorms worsen socioeconomic inequity in vulnerable communities to inform development of equitable resources, policies and programs.
 4. Consider future one-time operating investments, as required, for the hail resilience program in the prioritization of investments in the 2027-2030 Service Plans and Budgets.
2. Council request the Mayor send a letter to The Province advocating for:
 1. Implementation of a provincial grant program to help vulnerable low-income homeowners pay for hail protection upgrades to their homes; and
 2. Changes to the Municipal Government Act to allow for hail protection upgrades to be part of the resilience measures homeowners can take as part of a program offered through The City of Calgary.

Opposition to Recommendations: Councillor McLean

GENERAL MANAGER COMMENTS

General Manager Debra Hamilton concurs with the recommendations of this report. The recommendations will help Calgarians to protect their homes, support long-term affordability, and ensure community safety during severe weather events.

HIGHLIGHTS

- Calgary faces increasing hail risks from worsening storms and continued expansion of new urban development into historically hail-prone areas without adequate protection.
- Engagement has shown that 80 per cent of surveyed Calgary homeowners perceive their home to be at risk of hail damage in the next decade but cite cost and lack of knowledge as primary barriers to taking action that would reduce hail risk.
- Analysis conducted following the August 2024 hailstorm suggested that the use of impact-resistant (roofing) materials reduced damages experienced.

Response to Notice of Motion - Hail Resilience Program

- A comprehensive resilience program that builds on a multi-sectoral network, develops informational resources, and delivers tailored education and communication will enable proactive planning and lasting resilience while serving more Calgarians and maximizing the efficient use of City resources.
- The City's role, in hail resilience programming, should transition from being a direct funder to a strategic coordinator, creating sustainable, self-reinforcing market incentives that continue working long after program implementation.

DISCUSSION

The City of Calgary has experienced several record-breaking hailstorms in recent years. The 2024 hailstorm was the costliest to date, damaging nearly 60,000 homes and causing \$3.25 billion in insurance claims. As our weather patterns continue to change, severe hailstorms are expected to become more common, increasing the already high risk for existing homes. As our city continues to grow outwards, we are also increasing this risk by building more unprotected homes in areas that are historically prone to hailstorms.

Administration has evaluated the 2021/2022 Resilient Roofing Rebate Program, conducted new research, and engaged with homeowners and industry professionals to develop a better understanding of the hail resilience landscape in Calgary. This analysis has informed the proposed recommendations for a coordinated, city-wide approach for long-term hail resilience in Calgary.

Review of Resilient Roofing Rebate Program

The 2021-2022 Resilient Roofing Rebate Program offered eligible homeowners a rebate of up to \$3,000 for upgrading to impact-resistant (Class 4) roofing materials. An analysis of cost-effectiveness and equity of the Resilient Roofing Rebate Program was completed (see Attachment 2). The program demonstrated significant cost-effectiveness benefits:

- Roofs upgraded to impact-resistant materials that were hit by the August 2024 hailstorm showed substantially less damage compared to similar non-upgraded roofs.
- The program generated an estimated return on investment of \$13M, or 3:1 cost benefit, when factoring in avoided damages, reduced insurance claims, and decreased disruption to livelihoods.
- The program provided direct financial support to 1,600 homes to upgrade to impact-resistant materials and provided education and support to many others. However, an equity analysis of the Resilient Roofing Rebate Program revealed several challenges in the design:
- The rebate structure did not adequately address the needs of lower-income households who could not cover initial costs.
- Language barriers, application complexities, and limiting educational tools created obstacles for many hail-impacted homeowners.
- The program was oversubscribed, with approximately 1600 more Calgary households expressing interest than the amount of funding available for rebates.

Response to Notice of Motion - Hail Resilience Program

Engagement Findings

Recent engagement conducted through Calgary's Climate-Ready Homes Survey and the Alberta Climate Ready Homes Project (see Attachment 3) in Q1 2025 provided valuable insights into shaping a recommended hail resilience program:

- 80 per cent of surveyed homeowners perceive their home to be at risk of hail damage over the next 10 years, with 63 per cent perceiving their risk to be high.
- Homeowners identified the top barriers to taking action to reduce their risk as (1) upfront costs, and (2) lack of knowledge about effective measures.
- The most needed supports identified are financial incentives, educational resources, and regulatory changes.
- Industry professionals (e.g. insurance brokers, real estate agents, building professionals) expressed interest in coordinating efforts to enhance hail resilience and agreed that the municipality should provide trusted information and educational resources across sectors.

Proposed Approach: Hail Resilience Program

While the Resilient Roofing Rebate Program delivered a positive 3:1 return on investment, it supported a limited number of vulnerable households and was in response to an isolated incident, rather than a holistic approach. The recommended Hail Resilience Program (see Attachment 4) represents a fundamental shift toward a comprehensive, citywide strategy that builds lasting resilience across all communities, aligns with Calgary's broader climate adaptation framework, and creates sustainable solutions for all Calgarians—including those without the financial means to participate in traditional rebate programs.

This approach delivers far-reaching, long-term resilience through:

1. **Cost-Effective Resource Allocation:** A municipal roofing rebate program would demand a significant budget and only benefit limited few homeowners. The proposed multi-sector approach shares costs and resources among sectors, maximizing citywide impact without straining municipal finances.
2. **Coordinated Sector Incentives:** This approach unites industry stakeholders to share costs, reduce taxpayer burden and support homeowners with resilience upgrades.
3. **Sustainable Long-Term Solution:** Municipal rebate programs typically operate with limited funding and timeframes, creating inequitable access. The proposed approach establishes systemic improvements that continues to build resilience over time rather than providing one-time financial assistance.
4. **Educational Resources and Tools:** Evidence suggests that knowledge gaps—not just financial barriers—significantly impede resilience investments. Targeted educational materials will address this critical issue by informing homeowners at key decision-making points.
5. **Data-Driven Decision Making:** Conducting equity impact analyses and creating Calgary-specific hail exposure maps will enable more precise resource allocation based on risk and need, helping to target investments to areas where resilience measures will have the biggest impact.

Response to Notice of Motion - Hail Resilience Program

6. **Provincial Advocacy:** Rather than duplicating programs that should fall under provincial jurisdiction, advocating for changes to the Municipal Government Act will enable innovative financing mechanisms and potentially unlock provincial funding for disaster prevention that would exceed what The City could provide independently.

This comprehensive approach leverages existing market expertise while minimizing direct municipal expenditure. By focusing on coordination, education, and strategic advocacy instead of direct subsidies, The City can create sustainable, system-wide improvements in hail resilience while maintaining fiscal responsibility and avoiding the drawbacks of short-term rebate programs that are unable to address the root cause of this complex challenge.

EXTERNAL ENGAGEMENT AND COMMUNICATION

- | | |
|--|---|
| <input type="checkbox"/> Public engagement was undertaken | <input type="checkbox"/> Dialogue with interested parties was undertaken |
| <input type="checkbox"/> Public/interested parties were informed | <input checked="" type="checkbox"/> Public communication or engagement was not required |

While no direct engagement or communication was required for this Notice of Motion, the Alberta Climate Ready Homes Project and The City's Climate Ready Home Program conducted engagement in Q1 2025 that directly informed this report. Refer to Attachment 3 for a summary of these initiatives.

IMPLICATIONS

Social

The program promotes equity by incorporating exposure mapping and an equity impact analysis to understand the hail impacts on vulnerable populations and identify communities most at risk. The proposed Hail Resilience Improvement Network would help to disseminate culturally appropriate information to diverse communities. Advocating for provincial support for vulnerable households addresses inequities highlighted following the August 2024 hailstorm.

Environmental

A Hail Resilience Improvement Network encourages the use of impact-resistant materials which reduces construction waste and the energy consumption of manufacturing, transporting, and installing new materials, by minimizing or avoiding the needs for roof and siding replacements.

Economic

Benefits include long-term affordability and societal savings from avoided damages, stabilized insurance markets, increased market value for resilient features, a more sustainable housing stock and more predictable business cycles for contractors. Construction labour, materials, and capacity can be more available for new housing builds, rather than diverted to re-occurring repair and replacement of damaged building stock. Investing in hail resilience of housing stock improves the quality of housing and makes homeownership more affordable due to lower repair costs and potentially reduce increasing insurance rates.

**Planning & Development Services Report to
Community Development Committee
2025 June 12**

**ISC: UNRESTRICTED
CD2025-0492**

Response to Notice of Motion - Hail Resilience Program

A municipal financing mechanism (pending provincial legislation change) would transform resilience investments by allowing costs to be repaid over time through property tax. Provincial support for vulnerable households would prevent widening economic disparities after repeated hail events.

Service and Financial Implications

Existing operating funding - one-time

The cost of recommendations presented in this report can be covered by existing, one-time operating funds within the 2023-2026 budget. Should the hail resilience program be approved and continue beyond 2026, Administration will continue to look for external funding opportunities and operating investments may be requested in the 2027-2030 Service Plans and Budgets.

RISK

Without retroactive rebates for roof upgrades, The City may face criticism regarding fairness from residents who already invested in class 4 impact resistant shingles after the August 2024 hailstorm. Additionally, the previous rebate program has created an expectation that The City should financially support residents who cannot afford resilient materials, making the absence of such support appear inequitable.

The risks of implementing a coordinated hail resilience improvement network include issues with participation by interested parties, financial risks around hail resilient materials supply chain and other market impacts, risk of disparate program and resource equity, risk of technology limitations, and risk of resource and support gaps for proactive households.

ATTACHMENT(S)

1. Background Previous Council Direction
2. Analysis of Calgary's Resilient Roofing Rebate Program
3. Summary of Engagement
4. Hail Resilience Program Requirements
5. Presentation
6. Letters of Support
7. Public Submissions

Department Circulation

General Manager/Director	Department	Approve/Consult/Inform
Debra Hamilton, General Manager	Planning and Development Services	Approve
Carolyn Bowen, Director	Climate and Environment	Approve
Brenda Desjardins, Director	Development, Business and Building Services	Inform

Author: Morgan Rice, Climate and Environment

City Clerks: A. Gagliardi / A. de Grood