

Summary of Engagement

Description

In Q1 2025, two engagement initiatives were conducted to collect information on hail risk and resilience at a residential level in Calgary. The initiatives were conducted separately, had different scopes, and targeted different groups.

1. Through The City's Climate-Ready Home Program, an online and in-person survey was administered to gather information from Calgary homeowners, landlords and tenants on their property's risk to climate-related hazards (i.e. hail, flooding, extreme heat, and wildfire smoke) as well as on motivations and barriers to taking action to reduce their risk.
2. Through the Alberta Climate-Ready Home Project, the Institute for Catastrophic Loss Reduction facilitated discussion groups with industry professionals (construction, insurance, real estate, mortgage lenders) and other interested parties (community groups, government, and non-government organizations), on their role in supporting property-level resilience measures to flooding, hail, extreme heat and wildfire smoke, and their interest in participating in a coordinated approach with The City and other groups to enhance resilience investments in the residential sector.

Together, these initiatives provide an improved understanding of homeowner's needs and motivations for taking action to reduce their home's risks to specific climate hazards, and how industry and other influential groups can coordinate resources, incentives, and information to support private property resilience while also benefiting from improved resilience.

Who We Asked

The survey was promoted online across Calgary for all homeowners, landlords and tenants to take. In-person survey pop ups focused on more socially and physically vulnerable communities.

Over 5 weeks, the survey collected 701 responses with generally equal representation from all quadrants of the city. Most respondents were homeowners (88%) and the rest were tenants (12%). Household income of over \$150,000 a year was most represented by survey participants (32%) and the least represented were respondents who earn less than \$75,000 a year (22%).

The sector discussion groups engaged professionals from across Calgary and Edmonton as the project has a regional focus. Groups were divided into insurance, real estate, construction/building, finance (mortgage), community influence groups/organizations, and health professionals.

What We Asked

For public engagement, survey participants were asked to share their:

- Housing type and ownership status
- Perceived risk of hail damage
- Actions taken to reduce risk
- Barriers to taking actions that reduce risk
- Motivations for implementing resilience measures
- Desired supports and resources

For sector engagement, participants were engaged to:

- Understand industry/professional insight on the importance of climate resilience and multi-lateral incentives
- Understand how each sector can adapt incentives to meet their needs
- Receive advice on integrating and coordinating incentives into and across sectors

Summary of Input

Key Resident Input

Overview of Risk Perception

Calgary residents view hail as their most significant climate hazard. Among homeowners, 71.28% believe their homes will likely sustain hail damage within the next decade, rating their perceived risk at 3.76/5. Tenants share similar concerns, with 56% rating hail damage likelihood as high (4-5/5), averaging 3.33/5. This perception surpasses concerns about flooding, extreme heat, and wildfire smoke.

Personal Experiences Drive Concern

Residents report extensive and repeated hail damage experiences that validate their risk perceptions. Many have faced multiple damaging events, with one resident noting: "2016 hail, 2020 hail, 2024 hail, damage to home, yard, fence, trees, dead birds all over the neighborhood in 2020, vehicles written off..."

The financial impact is substantial - residents report damages of \$30,000 or more from single events, often exceeding insurance coverage. Northeast Calgary appears particularly vulnerable, with damage affecting roofs, siding, windows, vehicles, and gardens. The aftermath includes lengthy repair delays due to high claim volumes and contractor shortages.

Actions Taken

Homeowners have taken various protective actions:

- 59.42% reviewed insurance policies for hail coverage
- 42.69% maintain trees and shrubs to prevent branch damage
- 21.75% upgraded to Class 4 impact-resistant shingles
- 16.72% ensured proper roof sheathing
- 13.80% upgraded to resilient siding materials

However, 23.38% have taken no protective actions at all.

Tenants have fewer options:

- 51.95% purchased insurance for personal possessions
- 20.78% maintain trees and shrubs where possible
- 20.78% have taken no protective actions

Barriers to Resilience

Financial constraints represent the primary barrier (46.78% of respondents), with seniors and fixed-income residents particularly affected. As one senior noted: "Need more money to cover upgrades. Insurance won't cover cost. I'm a senior on a limited income and am going into debt to repair my home."

Other significant barriers include:

- Lack of knowledge about effective measures (23.90%)
- Need for information on available help (17.29%)
- Time and effort requirements (12.03%)
- Building limitations (12.03%)

Motivations for Action

Residents are primarily motivated by:

- **Belief in increasing hazards** (51.29% strongly agree) - recognition that climate change is intensifying hail frequency and severity
- **Protection of wellbeing** (66.03% agree/strongly agree) - desire to protect family and property
- **Previous impact** (22.92% strongly agree) - personal experience drives prevention efforts
- **Financial savings** (39.37% agree/strongly agree) - understanding that prevention costs less than repeated repairs

Landlord Perspectives

Among landlords (10.91% of respondents), only 25.37% have protected their rental properties, while 32.84% have taken no action. Their barriers include believing properties aren't at risk (35%), financial constraints (25%), and lack of knowledge (15%). Financial incentives would motivate 50% to invest in protection, while 20% would respond to regulations.

Key Resident Recommendations

1. Update Building Standards

Residents strongly advocate for mandatory hail-resistant materials in new construction and renovations. Many express frustration that builders continue using vinyl siding despite its

vulnerability: "Why are builders still allowed to use vinyl siding on new homes? It should only be a choice of Hardie or Stucco."

2. Financial Support Programs

Residents request rebates, grants, and tax credits for upgrading to resilient materials, with equity-based programs prioritizing lower-income households. One resident suggested: "If any incentive programs are considered they should be developed to address equity by incenting more for lower-income residents."

3. Insurance Reform

Many residents report frustrations with insurance limitations, partial coverage, and barriers to upgrading during repairs. They seek partnerships between government and insurers to incentivize resilient upgrades rather than repeated replacements.

4. Educational Resources

Residents want Calgary-specific information on:

- Effective protection measures for different building types
- Lists of reputable contractors and installers
- Cost estimates and impact assessments
- Tools to evaluate individual home vulnerabilities

5. Geographic Targeting

Residents recommend tailoring building standards and support programs to high-risk areas, particularly northeast Calgary where hail damage is most frequent and severe.

Resident Insights

The survey reveals that residents are highly aware of hail risks through personal experience yet are facing significant barriers to implementing protective measures. The cycle of damage-repair-damage frustrates residents who see resilient materials as the obvious solution but cannot afford upgrades.

Residents view current building practices as shortsighted, creating unnecessary waste and driving up insurance costs. As one noted: "throwing shingles and vinyl siding into landfill every 5 years is a waste of their money and therefore premium payers' money."

The strong desire for both regulatory change and financial support indicates residents are ready for comprehensive action on hail resilience. They seek a coordinated approach involving updated building codes, financial incentives, insurance reform, and education to break the costly cycle of repeated hail damage in Calgary.

Key Sector Input

Insurance Industry

Insurance professionals view increasing hail claim costs as a critical driver for prevention investments. They identified post-disaster periods as prime opportunities for behavior change, when residents are most receptive to resilience messaging. The industry seeks highly subsidized, simple, and quick-to-implement programs that demonstrate clear value. Their main concern is the growing housing affordability crisis that affects insurance accessibility, requiring solutions that make resilience investments feasible for all income levels.

Real Estate Industry

Real estate professionals expressed willingness to serve as connectors between homeowners and resilience experts but need appropriate tools and knowledge. They emphasized framing resilient upgrades as value-adding investments and positioning climate-ready homes as desirable consumer products. The sector pointed to successful campaigns like Evict Radon as models for clear problem identification and actionable solutions.

Building Industry

Building sector professionals recognized that consumer demand drives market changes. They support co-benefit solutions (like fiber cement siding offering both aesthetics and hail resistance) and sticker/permit programs to identify resilient features. The industry needs educational materials in multiple formats tailored to different audiences - sales teams, consumers, and trades.

Community Groups

Community organizations stressed leveraging existing trusted networks and providing multifaceted approaches with options for different household needs. They prefer direct installation programs over rebates and emphasize in-person engagement opportunities. Clear rationale and value propositions are essential for motivating action.

Sector Cross-Cutting Themes

1. Affordability and Equitable Access

All sectors recognized housing affordability as the primary barrier to resilience investments. Traditional rebate programs disadvantage lower-income households who cannot cover upfront costs. Solutions include:

- Low-interest financing options
- Direct payment to installers
- Grant programs for vulnerable populations
- Community partnerships reaching underserved groups
- Messaging emphasizing long-term savings

2. Trust and Communication

Effective programs require:

- **Trusted messengers:** Municipal websites, community groups, and industry professionals with established relationships
- **Tailored messaging:** Audience-specific content avoiding technical jargon
- **Multiple formats:** Videos, graphics, handouts, and mobile-friendly resources
- **Clear value statements:** Demonstrating tangible benefits of resilience actions
- **Coordinated approach:** Consistent messaging across all sectors

3. Strategic Timing

Industries identified key moments for promoting resilience:

- Post-disaster periods when risk awareness peaks
- During property transactions or renovations
- At insurance renewal when costs become apparent
- Through existing community events and programs

Stakeholders stressed the importance of trauma-informed approaches and having resources ready for these critical windows.

4. Regulatory Support

Professionals across sectors support:

- Building code updates requiring resilient materials
- Simplified application procedures
- Long-term program commitments
- Solutions for tenant-landlord upgrade challenges
- Centralized information resources

Program Design Recommendations

Based on industry input, successful hail resilience initiatives should:

1. Create a Network Approach

Develop a coordinated multi-lateral network amplifying existing incentives. Position the City as a strategic coordinator fostering sustainable market transformation rather than relying solely on municipal rebates.

2. Address Financial Barriers Creatively

- Advocate for provincial grants for vulnerable homeowners
- Support municipal financing spreading costs over time
- Partner with financial institutions for innovative funding
- Build equity into all program design

3. Develop Comprehensive Information Resources

- Create industry-specific educational materials
- Establish a centralized information hub

- Provide cost-benefit analyses and case studies
- Use plain language and multiple formats

4. Leverage Existing Networks

- Work through established community and industry relationships
- Equip professionals with communication tools
- Support peer-to-peer learning
- Coordinate messaging across sectors

5. Target Vulnerable Populations

- Conduct social vulnerability analyses
- Direct resources to high-risk areas
- Create pathways for different household types

Key Sector Insight

Industry professionals are ready to participate but need tools, knowledge, and support. Their existing relationships with residents represent untapped opportunities for scaling resilience.

This positions The City as strategic coordinator rather than primary funder, creating self-reinforcing market incentives. By aligning efforts across insurance, real estate, building, and community sectors, Calgary can achieve broader, more sustainable hail resilience than any single program could deliver.

Conclusion

This information shows that Calgary is at an important moment. Residents know their risk through experience and belief it is worsening. There is momentum for action, but strong barriers are in the way. At the same time, businesses and professionals see that the current approach of constant repairs isn't working. All participants agree something needs to change, which creates a real opportunity to fix this problem.

Moving forward means different groups need to work together instead of separately. We need solutions that both protect homes from hail and help people who can't afford expensive upgrades. The City should help coordinate these efforts rather than provide money. This approach can change how the whole system works so that hail-resilient homes become normal, not unique. It means ending the pattern where people fix hail damage only to have it happen again a few years later. This cycle costs everyone money - homeowners, insurance companies, and taxpayers.