

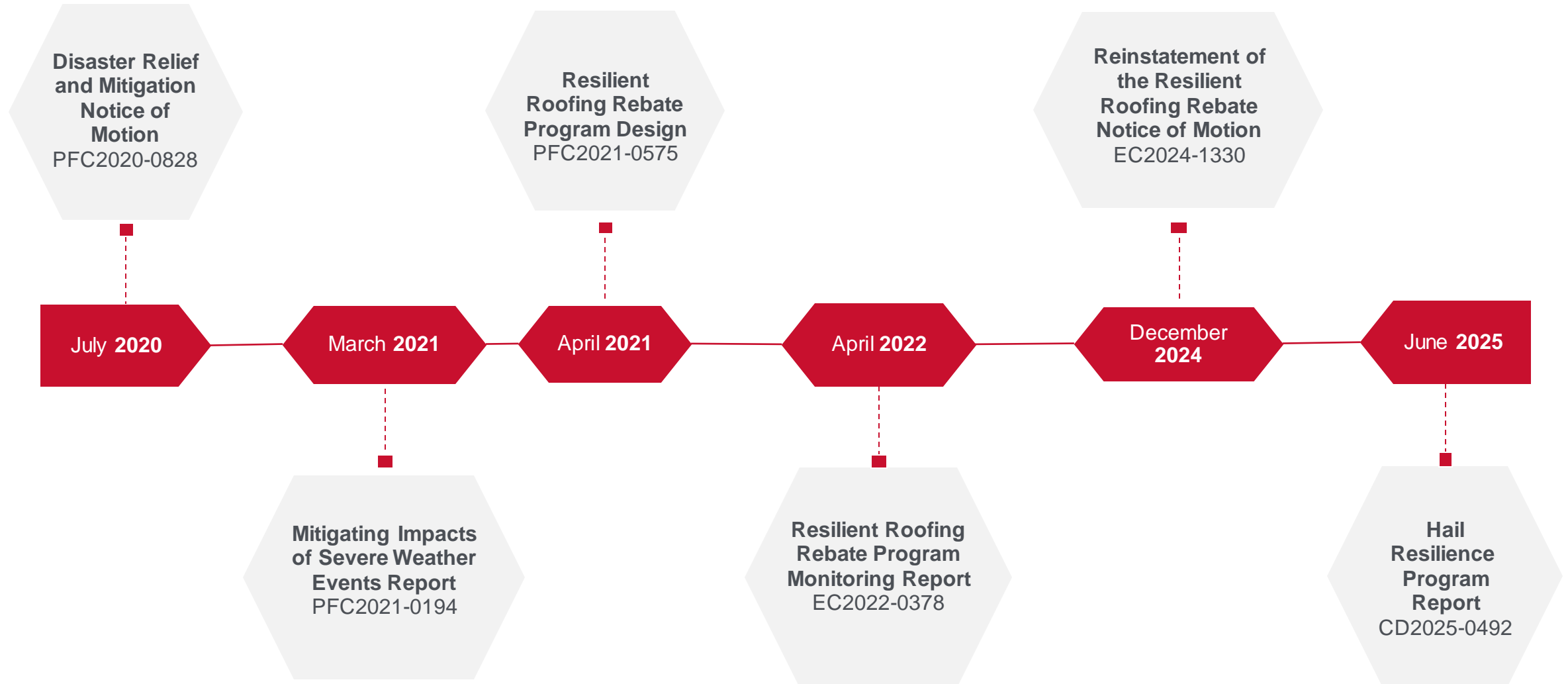


Notice of Motion: Hail Resilience Program

CD2025-0492

2025 June 12

Previous Council Direction



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.

Highlights



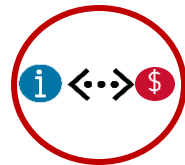
Increasing exposure to severe hail damage



Impact-resistant materials reduced damage, validating cost savings



Network approach coordinates resilience across sectors



Addressing homeowners' cost and knowledge barriers



City as a strategic coordinator creating self-reinforcing market incentives

The logo for the City of Calgary, featuring the word "Calgary" in white on a red background.

Calgary is a Hail-Prone Region

August 2024 Hailstorm Impacts

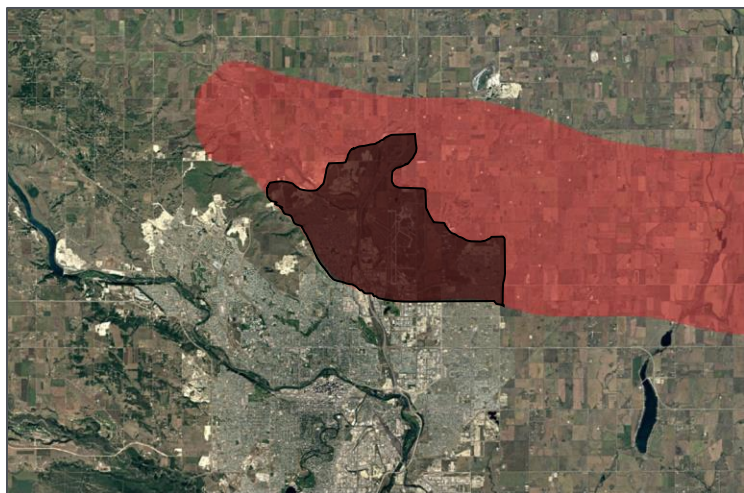
- \$3.25B in estimated total insured losses
 - \$1.8B in private property damage
- 58,802 private property claims
 - 45% remained open after 7 months
- 51,052 property assessment adjustments
 - \$1.2B reduction in overall property value
- Critical and public infrastructure damaged
- Negative reaction from insurance market



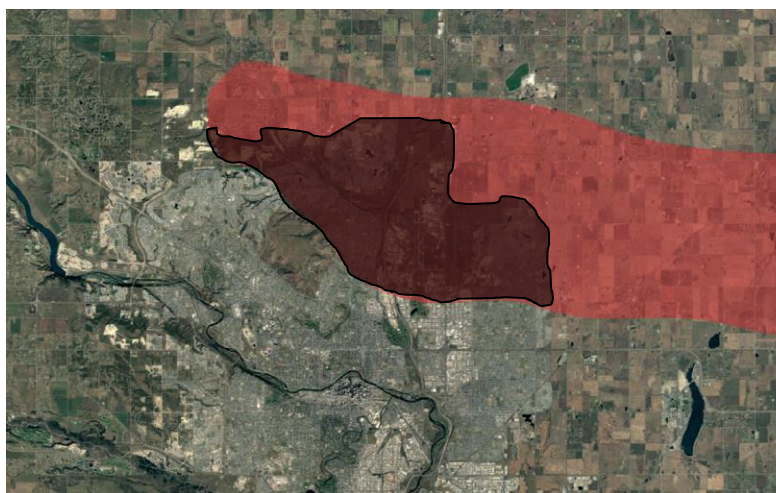
Photo taken by Institute for Catastrophic Loss Reduction, 2024

Calgary's Increasing Exposure

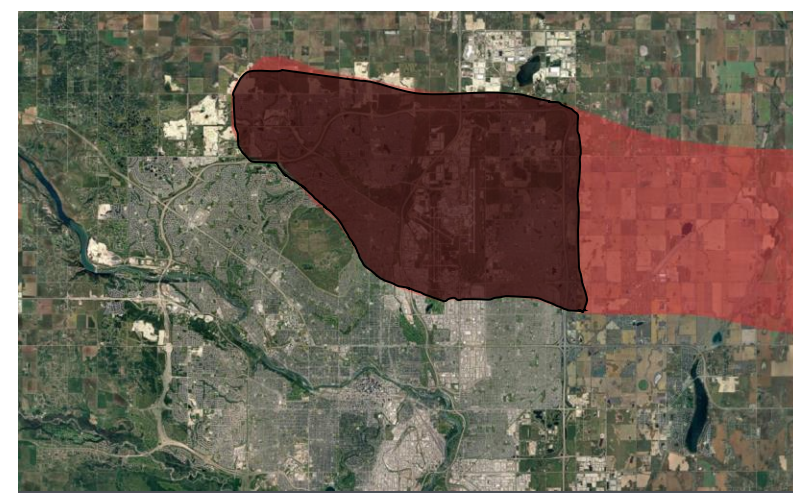
August 2024 Hailstorm Overlay



1984



2004



2024

 2024 Hailstorm Event

 Size of exposed developed areas in Calgary (if a similar hailstorm occurred that year)

Resilient Roofing Rebate Program (2021-2022)

1. Cost-Effectiveness

- \$5.25M in rebates – 1600 homes
- Estimated **\$13M in cost savings** of 2024 hailstorm

2. Equity Analysis

- Inaccessible for low-income, equity-deserving
- Technology/language barriers



Related Engagement



1. Climate Ready Homes Program - Survey (Jan – Feb 2025)

- 700 surveyed
- 80% concerned about risk to hail damage
- Barriers: cost and knowledge



2. Alberta Climate Ready Homes Project - Sector Discussion Groups (March 2025)

- Prioritize affordability and equitable access
- Tailored communication and education
- Use trusted messengers
- Solution-oriented with clear benefit
- Provide a central resource

Municipal Actions for Hail Resilience

Coordinate

Map

Advocate

Recommendations

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