



29 May 2025

Community Development Committee  
The City of Calgary  
Calgary, Alberta

Re: Support for Calgary's Hail Resilience Program

Dear Committee Members,

The Canadian Poverty Institute at Ambrose University is pleased to provide this letter of support for Calgary's proposed Hail Resilience Program. As an Institute dedicated to the eradication of poverty in Canada, we recognize the critical importance of building long-term resilience against increasingly severe hailstorms in our city. As the effects of climate change accelerate, the frequency and intensity of severe weather such as hailstorms are expected to increase. This creates ongoing challenges for persons experiencing or vulnerable to poverty. Many are living in housing of poorer condition and most likely to be impacted by severe weather. Due to cost and other barriers, many are also under-insured and experience significant financial hardship as a result of hail and other extreme weather events. At the same time, these households are least able to afford upgrades to their homes to increase their resilience.

Programs such as this that will enable low-income households to increase their resilience will be a concrete way to affirm The City's commitment to poverty reduction as articulated in the *Enough for All* poverty reduction strategy. The first goal of that strategy is to ensure that "All Calgarians live in a strong, supportive and inclusive community." The Hail Resilience Program aligns with this goal by taking an equity-focused approach to ensure vulnerable communities are supported while advocating for policy changes that will enable innovative solutions.

The Canadian Poverty Institute is committed to supporting this program by participating in the network, supporting education efforts and contributing research and expertise to help make this program successful. We convene and coordinate a multi-stakeholder initiative, the *Fair Access to Insurance Roundtable*. This unique network brings together representatives from the insurance industry, non-profit organizations, government and academia to address the ongoing issue of under-insurance and the impact of climate change on underinsured populations. We offer this network as a resource to The City in its efforts to build resilience against hail and other severe weather events.

We urge you to support the implementation of this comprehensive hail resilience program, which will create lasting benefits for all Calgarians while efficiently using City resources. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Derek Cook".

Derek Cook

Director, Canadian Poverty Institute,  
Ambrose University



**Institute for Catastrophic  
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des Sinistres Catastrophiques**

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May 29th, 2025

**Calgary City Council**

**Re: Hail Resilience Notice of Motion**

Dear Calgary City Council,

The Institute for Catastrophic Loss Reduction (ICLR) offers its full and committed support to the comprehensive non-financial hail resilience measures presented by The City's Administration. These recommendations include:

1. Creating and leading a Hail Resilience Improvement Network.
2. Investing in Calgary-specific hail exposure mapping.
3. Conducting a Hail Equity Impact Analysis to assess how repeated hailstorms worsen inequity in vulnerable communities.

And advocating to the Alberta Provincial Government to:

4. Incorporate private property resilience improvement regulations into the Municipal Government Act to allow The City to finance resilience improvement through a tax bylaw.
5. Implement a provincial grant program to help vulnerable low-income homeowners pay for hail protection upgrades to their homes.

ICLR is a world-class centre for multi-disciplinary disaster prevention research and communication that was established by Canada's property and casualty insurance industry as an independent, not-for-profit research institute affiliated with Western University. The institute conducts and supports research and communication to adapt to, anticipate, mitigate, withstand and recover from natural disasters. An important part of ICLR's multi-disciplinary research agenda supports municipal actions to help Canadians prepare for and cope with the impacts of extreme events on their physical and mental health.

The recommendations presented by The City's Administration come out of a multi-year partnership between ICLR and the City of Calgary to support hail resilience in residential homes. In 2022 ICLR awarded Calgary a Resilience in Recovery Award for the 2021 Resilient Roofing Rebate Program that we were disappointed to see suspended. We are excited that the city is exploring ways to re-start hail resilience within the city.

Hail is one of Calgary's highest risks and is only rising into the future. ICLR analysis has found that on a per capita basis, the risk of hail rises from approximately \$400 to \$600 per person per year between the baseline years (1981-2010) and the 2080s in Calgary. On a citywide basis, the total value rises from \$300 million per year to almost \$2 billion per year between the baseline period and the 2080s in Calgary. Homeowners bear about ¾ of these losses through their insurance

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premiums. The broader community bears the remainder through loss of productive investment and additional carbon emissions required for rebuilding. This path of hail losses is not sustainable, and action is needed to change the current trajectory.

ICLR strongly believes that the proposed hail resilience measures will help Calgary become more resilient to hailstorms. The program will lead to crucial partnerships that will help build a network of hail-informed industry-providers, help further understandings of Calgary's hail exposure, and support equitable resources, policies, and programs for socioeconomically vulnerable communities. For long-term change with financial incentives, ICLR strongly supports advocating to the Province of Alberta to update the Municipal Government Act to allow for a tax bylaw that would support resilience financing and to establish a grant for low-income vulnerable homeowners to help them pay for hail protection upgrades to their homes.

ICLR believes that the series of recommendations will lead to improved hail resilience in Calgary now and into the future. ICLR is pleased to provide this letter of support to the recommendations being proposed by The City's Administration.

Sincerely,

Paul Kovacs

Executive Director, Institute for Catastrophic Loss Reduction  
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