

## Insurance concerns threaten green roofs

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The president of a Toronto-based green-industry association says that the B.C. insurance industry is lacking in "technical information" or that "politics is involved" over its dismissive treatment of his business.

Steven Peck, who's also the founder of Green Roofs for Healthy Cities, suggested that this could explain an April 17 planning-department report to Vancouver city council that highlighted a letter to municipalities from the provincial Homeowner Protection Office. The letter claims that private-insurance companies have expressed "limited" willingness to provide home-warranty insurance for residential buildings with green roofs, which can be more energy-efficient than standard roofs and provide garden space.

"There is absolutely nothing about a green-roof assembly that would put the building envelope at risk," Peck said in a phone interview. "If it's designed according to commonly accepted practice, then there need not be any problem whatsoever. The problem with leaky condos had to do a lot more with the waterproofing and sealing around parapet walls. Green roofs, if properly designed, don't even reach parapet walls—there is a 26- to 30-inch border between the parapet wall and the [green] component which grows. And green roofs are designed to drain and not to pond or to pool water of any fashion."

In its report, the planning department noted that the city may not issue a building permit for a project—including any green-roof condos planned for the Olympic Village—until clearance is received from the HPO that the project has a warranty in accordance with provincial regulations.

At the April 17 meeting, council unanimously passed staff's recommendation that planning and development permit board directors "not require the provision of a green roof on a residential building that would prevent the development applicant from obtaining home-warranty insurance under the Homeowner Protection Act".

The report also directs staff to continue to "pursue city objectives of environmental sustainability". On May 29, the HPO is holding a one-day green-roof conference.

Peck said it is already clear, "drawn largely from the European experience", that green roofs provide added "waterproofing" protection. This belief is backed up by Tom Osdoba, former manager at the City of Vancouver sustainability office.

"Done well, green roofs perform as well or better than regular roofs, and in some cases they last significantly longer," Osdoba told the Straight by phone. "I think it's unfortunate that things are grinding to a halt while we go through this process, but it's also not surprising. The HPO was created because of the discontinuities in the development and construction industries that can lead

to buildings not performing right. Those same problems could get in the way again, so it's natural for them [HPO] to be cautious."

Vision Vancouver Coun. Heather Deal told the Straight the HPO–led discussions on green-roof warranties is "fear-based, as opposed to technologically based".

"People are holding up the spectre of leaky condos, but we have a history of green roofs, including the downtown [Vancouver] Public Library," Deal, a long-time employee of the David Suzuki Foundation, said. "There are reasons to value biodiversity in an urban setting. Green roofs are a tremendous opportunity to retain or even increase the ecoservices provided by greenspace—everything from absorbing rainwater so it doesn't end up in the storm-water system to insect life. It gets forgotten in these discussions."

Ken Cameron, CEO at the HPO, told the Straight he sees the debate as "an issue in consumer protection we need to have a broad dialogue about".

"We would like to get a place where those builders and local governments [municipalities] that they build in are able to offer green roofs with the appropriate protection for the homeowner through home-warranty insurance," he said. "Ours is the strongest construction-defect insurance and warranty in Canada, and we want to see it operate properly. Our first objective is that if homes are built with green roofs, they can only be built if warranty is provided. We're also interested in whether any additional risk is being created for the homeowners in terms of maintenance of green roofs over time—particularly after the five-year insurance for the building envelope expires."

Lindsay Olson, Pacific region vice president of the Insurance Bureau of Canada, told the Straight the issue is "more a case of standards and process" than politics.

"Given all the debate right now, we are totally in favour of green roofs," she said. "But the HPO is charged with making sure people are qualified."

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