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Alberta pilot project seeks to demonstrate affordable climate-resilient housing

Aviva Canada wants to show how building better can help homes withstand extreme weather events, reducing insurance claims.

By **Andrew Seal**
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A rendering of Zen Belmont, a new townhome development by Avalon Master Builder in Belmont. PHOTO BY SUPPLIED /Postmedia

Every year, Alberta's buildings and homes are tested against the wrath of floods, hail, extreme wind, wildfire or other severe weather events.

The frequency and severity of such extreme weather is increasing, pushing homeowners, builders and insurers alike to look for some much needed peace of mind.

A new Calgary-area pilot project seeks to achieve just that. In partnership with Habitat for Humanity and the Institute for Catastrophic Loss Reduction, insurance company Aviva Canada is investing in an initiative to showcase climate-resilient homes designed to endure high winds and damaging hail.

STORY CONTINUES BELOW

Aviva is putting $400,000 into the pilot to fund two housing developments — a 24-unit affordable housing project in Chestermere

with hail-resistant features and a 92-unit build with wind and hail-resistant materials in the new Calgary community of Belmont.

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“Especially when we talk about homes for vulnerable people, we want them to have an asset that’s going to last. Whether you need a home or you’re getting into one, let’s make sure that home can stay safe for you in the long term,” said Shauna Mamini, assistant vice-president, property portfolio and exposure management at Aviva Canada.

“To make sure that people know they can live here and be safe, it’s important to me.”

The Calgary area was an obvious choice for the pilot. Nationwide, Alberta and British Columbia alone account for the majority of insured losses from extreme weather events. Alberta has played host to five of the 10 most expensive disasters in Canadian history, including the 2024 Calgary hailstorm that caused $3.1 billion in insured damage.

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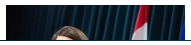
2  Smith slams Alberta teachers' union

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Beyond the two climate-resilient builds, the pilot has a larger aim of demonstrating the affordability and scalability of building more durable homes.

“Our homes in Alberta really aren’t built for the severe weather trends we’re seeing. Part of ensuring affordability of insurance longer term is seeing that increase in the ability to withstand severe weather events,” said Mamini.

Mamini says improving supply chains and the availability of new building materials is making climate resiliency attainable without passing on higher costs to prospective buyers who may already be struggling to enter the market.

For the Belmont and Chestermere projects, key climate-resilient features include impact and wind-resistant Class 4 hail-rated shingles, hurricane ties, secondary ice and water

barrier underlayment, durable Hardie Board siding, triple-pane windows and hail-resistant roof vents and gutters.

"We want to demonstrate to everyone — be it governments, consumers, people building houses, the builders themselves, their subtrades — really, this is possible, and it is affordable," she said.

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"With long-term benefits in mind, you're in a much better position if you never have a claim than if you have to repair your house or reconstruct it."

The Canadian Climate Institute estimates that every dollar spent on climate-resilient housing returns $13 to $15 in future savings.

Chris Williams, president of Avalon Master Builder, the developer of the Belmont project, sees adapting builds to the realities of a

changing climate as essential to maintaining affordability to buyers and residents.

“My projects, after I’ve handed them over, I’ve seen them go through this. I’ve had my projects, halfway through construction, go through major hail and major hail claims,” he said.

“When I do condo fees, the majority of that is insurance. And every time we go through one of these events, it just keeps driving it up. My feeling, and I’ve heard this from others, is eventually, we’re just not going to be able to insure for hail or insure for fire.”

Known as Zen Belmont, the development is nearing the end of the permitting process and aims to welcome its first residents in August 2026.

STORY CONTINUES BELOW

“Our goal for this project is really to confirm our hypothesis that we can build in wind and

Quick Picks

hail resiliency in an affordable manner," said Williams.

"Our hope is, after we are done with this pilot, we're building all homes this way and we find that this resonates with homeowners and is affordable enough that they are excited about it, rather than thinking of it as just one more extra cost."

At the Chestermere development, Habitat for Humanity opened applications for units earlier this year for families struggling to find stable housing.

Under their model, successful applicants receive an interest-free, no-down-payment mortgage. As families pay these mortgages down, Habitat for Humanity pools the funds to invest in future affordable housing developments.

Gerrad Oishi, president and CEO of Habitat for Humanity Southern Alberta, says the organization has long focused on energy-efficient builds to reduce environmental impacts and keep utility costs down. He believes enhanced climate-resiliency will create an additional layer of security for vulnerable families.

"In addition to the energy efficiency of these homes, we are going to do some work to add severe-weather-resistant materials in the

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build. Our belief is that that will actually make these homes more affordable for families over the long term," he said.

"Our hope is that it will actually not only provide learning for us, but it might even provide industry learning, where we could demonstrate the value of changing your build standards."

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Arthur Osborne DECEMBER 13, 2025

Odd, having lived in Calgary for fourty some years extreme weather events are actually the norm. What is different is authorties finally recognizing the fact that if you build cheap housing, in known storm pathways, it will be destroyed by periodic bad weather events. Now we are doing a demonstration project to prove that fact before going mainstream? Several hundred years ago, densely packed wood and thatched roofed London, England used to occasionally burn to the...

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