

BUILDER



THE MAGAZINE OF THE CANADIAN HOME BUILDERS' ASSOCIATION

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- Solar Power: Ontario Gets FIT
- The Energy Impact of Natural Gas Fireplaces
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COVER

Solar voltaic panels and thermal chimney on the Alstonvale Net Zero House in Hudson, Quebec.

See Builder Profile on page 18.

Photo by: Sevag Pogharian

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18 BUILDER PROFILE: SEVAG POGHARIAN

Quebec-based builder/architect Sevag Pogharian is passionate about passive solar. He's also a passionate believer that integrating currently available technology into a net zero consumption is first and foremost a lifestyle decision.

21 QUEBEC: STABLE HOUSING & STRONG RENOVATION

Quebec's recovering economy, favourable borrowing conditions and strong migratory flows will continue to fuel the province's housing markets.



22 HOT & COLD: EXPERTS FORECAST KITCHEN & BATHROOM TRENDS FOR 2011

Kitchens and bathrooms are what sell houses. Find out what trends are coming (and going) in 2011.



26 TOOL TALK: SENSIBLE SOLUTIONS

Resident tool expert Jon Eakes showcases sensible solutions to old problems.

Nothing that requires a full day of reading instruction manuals — just a little tweak here or there to make life on the job a little less of a job...



Talking Points: A Call to Industry Leaders

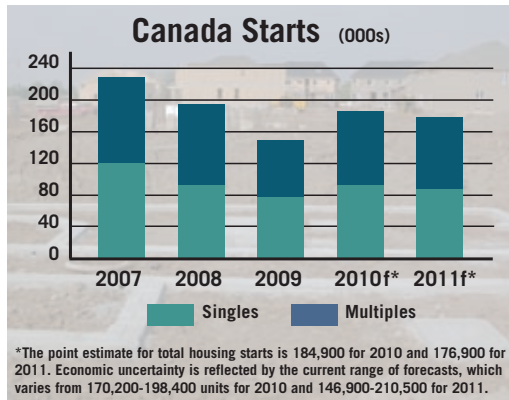
We're putting together a presentation of the latest opinions and advice for the coming year, to be included in the November 2010 issue of Home BUILDER Magazine. If you are a top builder, contractor, renovator, designer, or industry professional, we welcome your brief (200-word) commentary on one or more of the following talking points as they impact the residential construction industry:

- 🏠 Projections for new housing starts in 2011
- 🏠 Trends to watch for in design, planning, renovation and/or 'green'
- 🏠 Initiatives to encourage Generation Z into the home building industry

H O M E
BUILDER
MAGAZINE

Submissions must be received no later than October 12, 2010 and are subject to editorial revision for space considerations. Late entries will not be considered. For additional information, please e-mail Judy Penz Sheluk at editor@work4.ca.

Housing Market Gets Set for Period of Stabilization



OTTAWA, Ont. — After a strong 2009, and a vigorous beginning in 2010, housing starts and sales of existing homes are expected to moderate in the second half of the year. CMHC's recently released

Profits Down in Residential Construction Industry

OTTAWA, Ont. — According to The Conference Board of Canada's *Canadian Industrial Outlook: Canada's Residential Construction Industry—Summer 2010* [Publication 11-062], the strong pace of spending at the beginning of 2010 indicates that the Canadian residential construction industry has fully recovered from the recession, with revenues returning to their pre-recession peak. Higher costs, however, particularly for labour and wood products, have prevented a recovery in profit levels.

Profits are expected to fall to \$2.9 billion in 2010, their lowest level since 2005. While profit margins are expected to show improvement in the second half of the year, and to continue to rise steadily, they are not expected to return to their pre-recession levels before the end of the forecast period (through 2014). Further information can be found at www.conferenceboard.ca.

Third Quarter Housing Market Outlook projects starts to total 184,900 in 2010, with a further decline to 176,900 in 2011. MLS sales are expected to decline and stabilize at more sustainable levels; overall, 463,800 sales are anticipated in 2010, with 456,000 in 2011.

Despite the termination of the Home Renovation Tax Credit and declining sales in the resale market, renovation spending is expected register modest gains of 5.5 per cent in 2010, and 3.0 per cent in 2011. While an apparent uptick, spending is reflective of economic uncertainty; in 1999-2008, renovation spending grew at an average of 10 per cent each year.

Although the rate of economic recovery will have a direct impact, mortgage rates are expected to rise gradually during the rest of 2010, with the one-year posted mortgage rate assumed to be in the 3.4 to 4.5 per cent range, with three- and five-year posted mortgage rates forecast to be in the 4.0 to 6.5 per cent range. For 2011, the one-year posted mortgage rate is assumed to be in the 4.5 to 6.0 per cent range, with three- and five-year rates forecast to be in the 5.0 to 7.5 per cent range.

HST Hurts British Columbia and Ontario Housing Markets

OTTAWA, Ont. — The Canadian Real Estate Association (CREA) has reported a continued downward trend in national home sales activity in July 2010. The decline was almost entirely the result of fewer sales in British Columbia and Ontario.

A slowdown in demand in these two provinces had been widely expected in July, as many purchases were brought forward into the first half of the year in advance of the introduction of the HST. Actual (not seasonally adjusted) national sales activity was 30 per cent lower in July 2010 compared to last year's record July.

Year-to-date transactions are still up 5.6 per cent compared to the first seven months of 2009. This gap is expected to continue to shrink as the year progresses, since activity rose sharply over the second half of last year, reaching levels that are unlikely to be matched in the final five months of 2010. Further information can be found at www.crea.ca.

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Yeomans Drives Home a Tundra



Home Hardware Building Centres would like to congratulate Dick Yeomans of Fredericton, New Brunswick! He was the lucky winner of a 2010 Toyota Tundra! Dick's name was drawn from all the ballots collected at this year's Tough As Nails Contractor Tradeshows. Dick attended the Moncton show as a guest of Simms Home Hardware Building Centre in Fredericton. Come join us at one of our 2011 Tough As Nails Contractor Tradeshows for your chance to drive away in a Toyota Tundra!

"I go to those Tough As Nails shows to learn... they're great... I would never have imagined in my wildest dreams that I would win a Tundra!"

-Dick Yeomans

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It's Awards Season: Provincial Home Builders Associations Recognize their Best

BURNABY, B.C. — Built Green BC has announced the finalists for the first annual BuiltGreen BC Awards. Twenty-four finalists were announced, representing a blend of houses and condominiums across British Columbia in six sustainable building categories. Winners for the Built Green BC awards will be announced at a gala dinner and awards ceremony on September 17 at the Coast Coal Harbour Hotel in Vancouver. www.chbabc.org.

EDMONTON, Alta. — The results from the judging of the 2010 Alberta Awards of Excellence in Housing, presented by RBC Royal Bank, are in. Honouring the top builders and renovators from across the province, this year the Edmonton region leads the competition with 21 finalists, with the Calgary region coming in a close second with 18 finalists; Lethbridge and Red Deer have five and four finalists respectively. Sixteen awards will be distributed to winners of each category; one builder will be recognized as the winner of the prestigious Ralph Scurfield Builder of the Year. Winners of the annual awards will be announced at The Fairmont Jasper Park Lodge, as part of BUILD 2010 CHBA – Alberta conference September 17. www.chbaalberta.ca.

TORONTO, Ont. — The Ontario Home Builders' Association (OHBA) has announced the finalists for its 2010 Awards of Distinction. Finalists were judged from entries from across the province encompassing 33 categories of building, design, sales and marketing. The Ontario GREEN Builder of the Year Award will recognize the home building company that has advanced "green" corporate philosophy and building practices and leads the residential building industry in environmental responsibility. Winners will be announced on September 21 at the Awards of Distinction Gala at Caesars in Windsor. www.ohba.ca. ■

Prefab Home Generates Mega Megawatts

BATHURST, NB — A prefabricated new home construction by CHBA-New Brunswick member **Maple Leaf Homes**, along with several industry partners, is proving to be even more successful than originally predicted. The "live lab" project started in April 2010, when the Kenny family of six moved into the EPH test house for a 12-month period. With extreme temperatures and harsh winters, the Bathurst, location in a "normal" neighbourhood is the perfect testing ground. The advanced photovoltaic, provided by Bosch Group, has so far over 6,200 kW/hr, with a daily average of 48.8 kW/hr, generating approximately 30 per cent more electricity than expected. The next step of the project is the development of EcoPlusHome communities in Atlantic Canada. www.EcoPlusHome.com. ■

Association to Association

Does your regional or provincial Home Builders' Association have news or information to share? A recent survey or poll? A new program or fund-raising initiative? If you have a newsworthy item that would interest other Association members across the country, please e-mail your 250-word entry to Judy Penz Sheluk at editor@work4.ca for consideration. Selected entries will appear online or in an upcoming issue of Home BUILDER Magazine. Please put "Association to Association" in the Subject line. Submissions may be edited for style and/or space.—



By Peter Norman

The effects of this recession are still uncertain.

Peter Norman is a member of the CHBA Economic Research Committee and is Senior Director of Economic Consulting at Altus Group (formerly Clayton Research), a firm of urban and real estate economists.

The Recession: Gone But Not Forgotten

Summer 2010 has been characterized by increasing discussion about the impending slowdown in housing markets. This is primarily fuelled by recent data from resale markets, which show more normalized activity after a very vibrant first half.

Housing starts data remain relatively strong. According to CMHC, Canada-wide housing starts improved to 202,400 units seasonally adjusted at annual rates (SAAR) in the second quarter of 2010, up about 5 per cent from the first quarter of 2010. Apartment units accounted for most of the improvement in housing starts as single-family starts were relatively stable. By region, total starts improved in Alberta, Manitoba, Ontario, P.E.I. and Quebec, were stable in Saskatchewan and Nova Scotia, and dipped in B.C., New Brunswick and Newfoundland.

Existing home sales, however, have come off the boil as seasonally-adjusted sales continued to subside from the recent peak in Q4 2009. The general expectation for the second half of 2010 and going into 2011 are for modestly lower housing starts across most of the country, primarily from the exhaustion of pent-up demand and the effects of pulled-forward sales earlier in 2010.

Economic Recovery

Canada's economy recovered relatively quickly from the recession. Economic growth surged ahead 6.6 per cent in the first quarter, in sharp contrast to a retreat of -2.9 per cent for 2009 as a whole. This Canadian recession lasted about a year and a half (economic growth receded in five of six consecutive quarters) between the beginning of 2008 and the middle of 2009. In aggregate, the Canadian economy today is still no larger than it was in late 2007.

This past recession-recovery timing, therefore, is about the same as in the early 1990s, which ultimately proved to have lasting effects on housing demand, and also took about three years to regain its stature. The effects of this recession are still uncertain, but I'm cautious about becoming too optimistic from a few quarters of exuberant sales and starts data.

Interest Rates Provide Some Reprieve

An economic recovery is often thought to be accompanied by rising interest rates, as bond markets begin to anticipate inflation, and policy makers at the Bank of Canada move to head it off. So have been the expectations for late 2010, much of which might have contributed to the pulled forward sales in the first half of the year that I discussed in the July 2010 issue of *Home BUILDER*. However, the financial crisis in Europe (which has created "flight to safety" demand for Canadian securities), along with growing expectations of another slowdown in the U.S. economy (or even a double dip), have mitigated against higher rates in Canada; mortgage lenders in Canada have actually reduced the posted rate on a

five-year fixed mortgage several times in the past few months. The rate is now three-quarters of a percent lower than it was at its peak in April.

HST Still a Concern

The introduction of the HST in Ontario and B.C. this summer is likely having a negative effect on new housing demand going forward, in part due to its role in prompting pulled forward sales earlier in the year, and, on an on-going basis, because it reduces housing affordability. Rebates of the additional tax are said to be provided for a selection of new home sales, but even after some new home buyers collect their rebates, the tax is still estimated to impose hundred of millions of dollars in additional taxes on new home buyers directly related to the purchase of their new home. The new HST also imposes considerable additional tax burden related to a purchase of a new home, such as on moving and renovation expenses, transactions costs and, in the case of move-up buyers, significant additional tax on real estate commissions. All told, the reduction in affordability related to higher taxes is likely to contribute to more moderate housing starts in the second half of 2010 and into 2011.

Troubling Trends in Inventories

Inventories of newly-completed and unabsorbed row and apartment units have been rising in recent months and currently stand at their highest level since 1992. (see Chart) While inventories of singles and semis remain more balanced, the emerging over-supply in the apartment segment raises some concerns and may hamper the pace of starts ahead.

All told, the housing sector continues to be healthy, and momentum from the strong start to the year will be supported going forward by a recent reprieve in interest rates and continued economic recovery. However, emerging affordability issues, especially related to HST, and a troubling trend in inventories will likely mean a somewhat more modest trend in housing starts in the second half of 2010 and going into 2011. ■

Unsold Inventories of Row and Apartment Units Continue to Rise



SOURCE: ALTUS GROUP ECONOMIC CONSULTING BASED ON CMHC DATA



By M.M. Armstrong (above) and John Burrows

Impact of a Natural Gas Fireplace on Home Heating Energy Consumption

It is estimated that about one quarter of Canadian households have a gas fireplace, many of which are used daily during the heating season (2007 Survey of Household Energy Use, NRCan). When a fireplace is located in close proximity to the house's central thermostat, the heat introduced by the fireplace can cause the heating system to delay its normal cycle of operation – affecting energy consumption and temperatures in the home. Over two winters (2008 to 2010), researchers at the Canadian Centre for Housing Technology (CCHT) assessed the impact of operating a natural gas fireplace in an

R-2000 house. The interaction of the fireplace with the central heating system was explored, including impact on the furnace's gas and electrical consumption, and room and surface temperature effects. Funding for this project was provided by CMHC.

Study Parameters

The study examined three modes of fireplace operation: continuous evening fireplace operation from 18:00 to 24:00 with the furnace providing continuous air circulation; continuous evening fireplace operation from 18:00 to 24:00 with no continuous air circulation

provided by the furnace; and fireplace operation by dedicated thermostat. In addition, the impact of pilot light operation was also investigated. The experiments were conducted in the CCHT twin house facility and compared conditions in a house with and without a gas fireplace.

Evening operation of the fireplace heated the main floor family room, the location of the gas fireplace, well above the 22°C set-point of the furnace thermostat. During this time, furnace gas consumption and furnace fan electrical consumption decreased. Overall, however, evening fireplace operation resulted in an increase in total energy consumption (natural gas and electricity for fan operation), 12.5 per cent for continuous furnace fan operation and 11.6 per cent without continuous fan operation. When furnace and fireplace efficiencies were taken into account (76 per cent measured fireplace efficiency, and 94 per cent measured furnace efficiency), the net energy supplied to the house by the fireplace and the furnace was higher by an average of 2.8 per cent than a

house with no fireplace, and up to 12 per cent greater on the warmest days. This is likely an indication of overheating from the fireplace on warm days.

Dedicated Thermostat

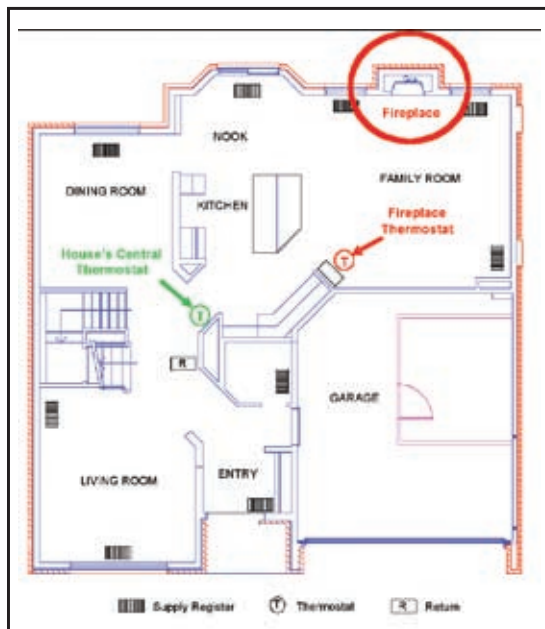
Operation of the fireplace by dedicated thermostat control resulted in a large reduction in furnace operation, owing to the close proximity of the fireplace to the central thermostat of the house. On average, this mode of operation resulted in an overall increase of 9.8 per cent in total heating energy consumption. Despite this increase in consumption, the total heat output was 2.3 per cent lower. This was reflected in the cooler temperatures on the second floor (1 to 2°C cooler), evidence that the furnace did not cycle frequently enough to sufficiently heat that part of the house.

Only one fireplace thermostat setting was examined. A lower setting would likely reduce fireplace operation, increasing furnace cycling and circulating heat more readily to other rooms (with high speed air circulation during heating). During warmer weather, the effect of thermostat operation on furnace operation could be even more pronounced – the fireplace may be able to satisfy the requirements of the house thermostat, eliminating furnace cycling. Higher furnace fan air circulation speeds at standby (when not supplying heat) could be explored to determine if increased air movement would improve the distribution of heat to the second floor.

Pilot Light Operation

Pilot light operation also had an impact on energy use. Keeping the fireplace pilot light burning consumed an average of 38 MJ of natural gas per day. Pilot light operation decreased furnace gas consumption by 5.6 per cent, and furnace fan electrical consumption by 1.7 per cent, but increased overall energy consumption by 5.0 per cent. It resulted in a temperature increase of about 0.3°C in the family room and a small decrease on the second floor (about 0.2°C).

The fireplace efficiency testing showed that the operation of the circulation fan built into the fireplace did not affect steady-state efficiency – this model of fireplace showed the same efficiency with and without the circulation fan operating, thus the fireplace could be operated during a power outage and still provide the same heat output. Without electricity, however, the furnace fan would not operate to circulate the fireplace heat to other areas of the house. A future experiment could examine the impact of such operation on room temperatures, to determine under what conditions and for what duration a fireplace could be used as a backup heat source during a power outage.



First floor layout of the CCHT Experimental House, showing fireplace and thermostat locations.

Marianne Armstrong is a research council officer in the Building Envelope and Structure program of the NRC Institute for Research in Construction. John Burrows is an engineer and technical writer. The Canadian Centre for Housing Technology is jointly operated by the National Research Council, Natural Resources Canada, and Canada Mortgage and Housing Corporation. For more information, see the full report at www.cchtctr.gc.ca/eng/projects/fireplace.html or contact Marianne Armstrong at Marianne.Armstrong@nrc-cnrc.gc.ca

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By Tim Bailey

Your value proposition should be thought of as a 30-second elevator pitch.

Tim Bailey is general manager of AVID Canada, the leading provider of customer loyalty research and consulting to the home building industry. Through the AVID system, Tim's team improves referrals, reduces warranty costs, and strengthens the brand of its industry leading clients. He can be reached at tim.bailey@avidglobal.ca

Selling Homes in the “Experience Economy”

Home buyers will remember little of what you say and do, but they will absolutely remember how you made them feel. This is the reality of doing business in today's “experience economy,” where customer satisfaction is now the price of entry and no longer a differentiator.

Companies that understand this — such as Walt Disney and Harley Davidson — have long focused on creating loyal customers who advocate for their businesses. Now, leading home builders are following their lead — no longer simply delivering a product and service but rather creating a unique and differentiated customer experience. Here's how they do it:

Identify Your Key Customers

This means more than just compiling market research data to summarize demographics, income levels, or current home ownership status. It means determining what your customers truly value, developing a keen awareness of their personal preferences and priorities, and meticulously understanding what drives customer loyalty. Only then can you begin to develop strategies to deliver customer experiences that are consistent, intentional, differentiated, and valuable. Knowing your customers also means understanding that their needs are constantly changing; continually measure and monitor.

Develop a Value Proposition

A value proposition should clarify who you are, what you do, and what it is about your people, product, and service that distinguishes you from the competition and provides value to your customers. Your value proposition should be thought of as a 30-second elevator pitch. For example: “We are home crafters, not just builders. We combine simplified, yet carefully selected, options and flexible designs to create unique homes for each customer. Our easy selection process ensures that home buyers choose only fully tested, high-performing options that enable them to create a signature home without the high cost traditionally associated with custom construction.”

Once you have developed a value proposition, ensure that it is aligned with your brand position, and that it is easy for customers to understand and buy into. Note, however, that it is not profitable to try to be “everything to everybody.” Attracting the wrong home buyers is a recipe for disloyalty and increased costs.

Create Your Brand Promise

Once you understand your customers' values and create a targeted value proposition, you can craft your “brand promise.” According to authors Shaun Smith and Joe Wheeler in their book, *Managing the Customer Experience*, a brand promise is your “articulation of what a customer can expect from their experience with your organization.”

Creating your brand promise is like deciding what you

want to be famous for. A home builder could promise “the best care to make you feel at home.” This brand promise implies that the home builder exacts care — in product, process, and service — while also evoking comfort, security, and other values associated with feeling at home.

This is the time when a home builder must look beyond the lens of building homes to the bigger picture of delivering dreams to their customers. Only at that level of insight is it possible to capture the full essence of what a brand promise must accomplish to succeed in the “experience economy.”

Construct Happy Processes

Mapping your process is no small task; however, it's necessary in order to identify the hundreds of touch points you have with home buyers. By developing a comprehensive process map, you can work toward understanding customer expectations at each touch point, thereby creating opportunities that enhance the value of the home buyers' experience. Maintaining a customer-centric viewpoint during this exercise will readily identify any arduous processes that a customer must currently endure. When re-engineering touch points, consider what customers are hearing, seeing, feeling, and doing. Viewing home buyers as “guests” can provide an insightful perspective on how they should be treated at each touch point.

Foster a Culture of Caring

People set the culture in any organization, and in this “experience economy” organizational culture determines future success. A major cross-industry study by The Forum Corporation established that employee satisfaction is a predictor of customer satisfaction.

Meanwhile, a Gallup survey of 6,000 consumers found that a company's “people” are the most important determinant of customer loyalty to brands — far more important than product, price, and promotions. Combine this with the findings from a study by Satmetrix Systems that determined a “five-per-cent increase in customer loyalty increases lifetime profits of a customer by up to 95 per cent,” and it's clear how important loyal employees are to your company's success.

Loyalty from customers and employees starts with leadership, and value-based leaders are the driving force behind today's successful organizations. “Passion” has replaced “policy” as more organizations understand how imperative it is to engage, train, empower, and reward employees to deliver their brand promise to customers.

As a home builder, you cannot avoid being in the customer experience business today. Houses are still being built from concrete and wood, but leading brands are being built from exceptional customer experiences. ■



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By Fanis Grammenos

Researchers agree that the magic number for a friendly neighbourhood is in the range of 45 to 60 people per hectare.

Closer Neighbourhoods

Coming back from a cottage vacation, memories of the alluring attributes of a cottage come to mind: a large lot, fronting a quiet, densely planted street and backing on to a lake, river or woods. Real Estate price comparisons between locations of contrasting attributes confirm this craving.

Vacationing abroad, on the other hand, produces a different craving: lively, colourful, busy places where one can have fun, mingle and enjoy the presence of other people.

People bond to both kinds of places and want both. But can we achieve the mix when the basic ingredients seem so contrasting, perhaps even incompatible? Looking around for clues, we find that the key to the blend is “moderate closeness.”

Isolation vs. Interaction

A play space in a rural setting will typically stand empty most of the time; too few children within walking distance, too far to walk to it, and not close enough for mothers to keep an eye on their kids. The same will be true of the streets; mostly empty. The inevitable result — children that spend most of their play time without pals. Parents also live secluded lives in that milieu. The houses are simply too far apart to create the “critical social mass.”

A similar situation, but for different reasons, arises at the other end of closeness - apartment living; too few children, much isolation and very little interaction. The view from the balcony may be stunning, but from the keyhole viewer it is precautionary.

Isolation amidst so many people seems counterintuitive but many factors can explain it: first, lack of inviting common spaces inside or outside — a place to feel at ease to start a conversation. All shared spaces are conduits, vertical or horizontal. Children cannot play in corridors, the entrance lobby or the laundry room. The predominance of one bedroom and bachelor apartments almost guarantees the absence of children. Moreover, young residents and couples have made friends at school, work, clubs, or through online social networking sites. They don't expect the apartment building to serve that role; their home is devoid of neighbourliness because it lacks critical neighbourhood features.

Thus both our sparsely built neighbourhood and the high density apartment complex starve social life, the former due to people scarcity, the latter because it misses the attributes of a neighbourhood.

The Perfect Balance

Research finds two factors that top the list in making a neighbourhood less vulnerable to intrusion. Generally, the more people, the safer the street. After people comes street activity; the more walkers and strollers, the greater

the safety.

What environment would strike the perfect balance? What is the “critical mass” of a flourishing neighbourhood?

Researchers agree that the magic number for a friendly neighbourhood is in the range of 45 to 60 people per hectare. Translated into homes, at 2.5 people per household, these numbers would mean mostly townhouses and some apartments, along with a mix of single detached homes.

The trick for success, then, lies in the mix of types which is normal in most cities: 40 to 60 per cent detached and the rest in a variety of multiples: semis, townhouses, walk-ups, stacked townhouses and apartments, each



catering to the lifestyle, life stage and pocketbook of a range of households.

Even singles can up the people count by including accessory apartments for relatives. This mix is also a profitable proposition: the development widens its client base (faster sales), increases the total number of units (higher yield) and raises the level of customer satisfaction (free, credible promotion). What's more, it saves home and travel energy.

Reaching the critical people mass, however, is only half of the job. The other half is providing the critical elements for tranquility and interaction that people seek.

To create the cottage feel, get the traffic out of the neighbourhood. Keep the streets for residents only. Hide away as many cars as possible. Enhance the site's natural features and make them work for everyone. Create local havens of tranquility and play, focal open spaces that offer opportunity for relaxed interaction to all, particularly those who have little or no outdoor space. Plant the streets heavily, enough to make trees visually more important than the buildings. Previous articles in this column show how these elements can be assembled.

The dream home backing onto a lake, river or woods may not be realizable for everyone, but the good, cozy, friendly, safe neighbourhood can be. A place for singles and families, adults and children: a developer's legacy, and a delight for all who live there. ■

Fanis Grammenos is a principal of Urban Pattern Associates and was a senior researcher at CMHC for 20 years. He can be reached at fanis.grammenos@gmail.com, and you can see his planning work at www.fusedgrid.ca



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By Ian MacLellan

Across all market segments, there is a growing interest in green energy.

Ontario Gets FIT

The Ontario government's Green Energy and Green Economy Act is attracting attention around the world – and with good reason. The Feed-In Tariff (FIT) program will help phase out coal-fired electricity generation by 2014. It is also the largest climate change initiative in North America.

Launched in October 2009, the FIT (10 kilowatt (kW) and greater) and microFIT (under 10kW) programs are a tiered system of tariffs, whereby premium prices are paid for renewable energy generation.

Feed-in tariffs act as financial incentives for home owners, businesses, institutions and utilities to produce electricity from green energies such as solar, wind, biomass, biogas and landfill gas into the provincial electric grid at set rates.

As an excellent method of changing the energy mix, renewable energy feed-in tariffs are also credited with spurring the rapid adoption of renewable energy in Europe. Nowhere is this growth more evident than in Germany, considered the solar hub of the world. Since introducing a feed-in tariff in 2000, energy capacity has increased from less than 500MW (megawatts) to an installed solar capacity of 9.7GW(giga watts).

Feed-in tariff systems also create tremendous economic benefits. Centres of Photovoltaic (PV) research and development in Germany are recognized around the world as the industry continues to innovate. Direct job creation in Germany is estimated to be 64,000, as of 2009 statistics, and this does not include the additional jobs created in the trades and construction sectors.

Keeping Solar Simple

Ontario has the potential to become like Germany. Obviously, with 82 million inhabitants in Germany — more than six times as many as the 13 million in Ontario — we may never get the same volumes as in Germany. But, if our politicians and bureaucrats manage to make the process of developing solar systems as simple as it is in Germany, I would expect Ontario to experience a development similar to that of Germany, although on a relatively smaller scale.

We have to recognize that Germany, through its "1000 roofs" program (1990–1995) and later its "100,000 roofs" program (1999–2003), gained years of experience which we don't have in Ontario. Even if the politicians have sought to learn from the German experience, it will

System Type	System Size	Rate offered per kWh
Rooftop	Less than 10 kw	80.2¢
	10-250 kw	71.3¢
	250-500 kw	63.5¢
	Over 500 kw	53.9¢
Ground Mounted	Less than 10 kw	64.2¢
	10 kw - 10MW	44.3¢

Ian MacLellan, a leading Canadian solar energy expert, is the company founder and Chief Technology Officer for Arise Technologies Corporation, a Waterloo, Ontario based company. He can be reached at Ian.Maclellan@arisetech.com.



The West Toronto Initiative for Solar Energy (WISE) is one of the largest solar neighbourhoods in Ontario. ARISE was responsible for the supply and installation of all PV systems for WISE members. Currently, more than 30 PV systems are fully operational.

take time in Ontario as well.

Nonetheless, I believe that the government is really committed and we're beginning to see promising signs also in the area of job growth. Thanks to the FIT program, there is an expectation that more than 50,000 direct and indirect jobs will be created. This will further stimulate significant investments in new solar energy projects and domestic production capacity, and is a critical factor in creating sustainable economic growth.

How it Works

Ontario's feed-in tariffs are among the most generous in the world. Under the current Ontario FIT program, guaranteed payments are made for a period of 20 years differentiated by scale and technology. The tariffs were calculated to ensure that producers make a reasonable profit and, thus, are an incentive to get into the business of producing clean, green power. For example, one price is paid for solar PVs on a rooftop and another price is paid for ground mounted solar. (See chart)

What's in it for you as a building professional? Simply put, the timing is right. As well as spurring the development of renewables and encouraging distributed generation, feed-in tariffs help secure the supply of domestic energy, increase the transition to a low carbon energy system, create new jobs and industries, and drive innovations in technology. Across all market segments, there is a growing interest in green energy.

Getting started is as easy as a visit to the Canadian Solar Industries Association (CanSIA) website [www.cansia.ca]. By incorporating solar into your projects, you can differentiate yourself from other home building professionals.

Do you have an Expert Opinion to share? We are now accepting suggestions for upcoming issues of Home BUILDER Magazine. E-mail Judy Penz Sheluk at editor@work4.ca for details.

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Sevag Pogharian

Passionate about Passive Solar

BY NACHMI ARTZY

PHOTO BY: ROBERT J. GALBRAITH

Sevag Pogharian is an architect with a mission. Among those initially selected by CMHC to build one of 12 Equilibrium homes across Canada, Pogharian's innovative design for a Net Zero home took place in the Alstonvale community in Hudson, Que., a small town on the St. Lawrence shore, just west of Montreal.

Everything changed just one month before the home's completion. On a hot day, May 25, 2010, disaster struck when a violent fire destroyed the house. Pogharian, devastated by the event, is now waiting for the insurer to act, but his commitment to build a sustainable energy lifestyle remains unshaken. He not only has plans to rebuild the house, he is now working on a master plan for an entire community based on the model.

Nonetheless, Pogharian is a passionate believer that integrating currently available technology into a net zero consumption is first and foremost a lifestyle decision. He does not buy into the question of "payback" value, asserting that "you can't win the financial argument. It costs more because the price signals

are not right. We don't pay the true cost for energy and, in many parts of Quebec we don't pay anything for water. Hence, there are no incentives to reducing energy and water use. We have to present it as a responsible lifestyle choice."

Montréal ZERO

Unlike the other Equilibrium projects, the objective of team Montréal ZERO, led by **Sevag Pogharian Design**, was to transcend the goal of a net zero energy house. Thus, Alstonvale Net Zero House (ANZH) was meant to demonstrate the attainability of a higher goal, a net zero energy lifestyle. Implicit in this notion of a net zero energy lifestyle is Pogharian's core philosophy: his belief that a house is not just a

home. If designed intelligently, a house can be the enabling backbone that supports a household's needs for shelter, mobility, and food solely through a reliance on solar energy and without any associated GHG emissions.

The methodology to get to net zero is very clear, starting with reducing the energy consumption of the building. "This is done in three ways," Pogharian said. "At the outset, it is achieved by integrating passive solar, building an excellent building envelope, and reducing the internal demand loads of the building. After reducing the energy requirements of the building, you think of ways to generate enough energy for the house. The first thing you generate is heat and the last, more complex thing, is power. Building the package is very challenging."

Pogharian has learned this lesson the hard way. A graduate from the school of architecture at McGill University, with a Master of Science in Architecture Studies from MIT (focusing on housing policy and finance), he is one of those architects who could never be satisfied with just "drawing the plans." He also wanted... needed... to build. In the mid 1990s, he opened Sevag Pogharian Design.



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18 ▶ Learning Curves

"I understood that to be relevant in housing you have to be more vertically integrated," Pogharian said.

"To get my feet wet, I first did some renovation jobs in the building process as a

If designed intelligently, a house can be the enabling backbone that supports a household's needs for shelter, mobility, and food solely through a reliance on solar energy and without any associated GHG emissions.

design builder, doing my own jobs. From the beginning, I subcontracted all the work. This approach seems to work for my more complex, custom-build type of houses. The first big lesson I learned when starting to build was how

little I knew about the process. You just don't learn this in the short four years in architecture school. Construction is all about the process."

Pogharian admits the transition from architect to residential home builder was a hard boundary to break, but the end result is a far better understanding of the process, the ability to improve and hone in on the final details, the end results. "I've learned a lot about how buildings are built and, if you don't have this kind of intimate knowledge, there isn't any way you will make a change in the process. As a builder, you can see where and why quality flies out the window, why you cannot rush the process.

As for an energy and environmental awareness, Pogharian says that the most important elements don't involve technology, although passive solar design is essential. "Passive solar as a way of reducing the energy consumption of a building makes such a huge impact. When I first saw the Concordia University simulations of the impact of passive solar heat gain in the winter, my jaw



dropped. It became clear to me that this is the way to go."

A Master Plan

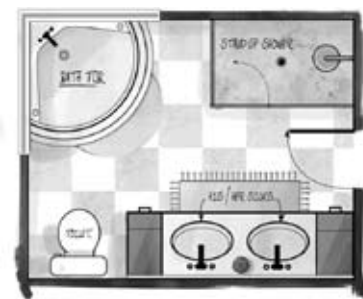
The ANZH is aggressively passive and integrates a lot of passive solar ideology, both on the heating and the cooling cycles. "None of the techniques are new... They've been around for a long time," Pogharian says. "I feel that integrating passive solar should be obligatory and integrated into everything we are building now. The sun is here for us to take advantage of now. What we have to do is change our thinking and lifestyle."

Pogharian is now working on a master plan of a net zero energy lifestyle neighbourhood for Carbecco development. The plan calls for 400 to 500 housing units in Vaudreuil, west of Montreal, under the name cité ZERO Vaudreuil. The challenge is to build a neighbourhood on Pogharian's core principles. All the elements of the stand-alone ANZH will be incorporated, but he won't stop there. "Neighbourhoods can do a lot a more. Almost everything will be directed to sun, with many dead end streets, a pedestrian's network, integrated electric vehicle charging, and many other energy saving initiatives.

"It is evident to me that this kind of project would require zero sacrifice in comfort. The main message I have tried to convey with this project is that we can live a very comfortable and elegant life, while consuming a fraction of the energy and water we do now. We will still have all the important things in life, such as freedom of speech, and great quality of life. But driving huge cars and living in oversized houses, those days are gone. We need to move away from the consumption side and start acting responsibly as world citizens."

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Good Guys Can Finish First: Milan Ilich Awarded Order of B.C.

VANCOUVER, B.C. — Noted philanthropist **MILAN ILICH**, principal of **Progressive Construction** and member of Greater Vancouver Home Builders' Association, has been awarded the Order of B.C. The Maureen and Milan Ilich Foundation has donated millions locally over the years to a variety of charities. 🏠

Call for Entries: 19th Annual Georgie Awards

BURNABY, B.C. — CHBA BC has released the Call for Entries for the 19th Annual Georgie Awards. Two new categories have been introduced. First, to respond to lifestyle changes of homeowners who use their outdoor space as an extension of their entertainment room, the Association is introducing Best Outdoor Living Space.

The second new category is Best Condominium Renovation, to respond to the growth in the renovation sector, specifically for the modernization of older apartments and townhomes. For the Customer Choice categories, CHBA BC has partnered with AVID Ratings, a GVHBA member and industry leader in measuring customer experience and loyalty, to further improve the surveying process. Online entry closes on September 30, 2010. www.georgieawards.ca. 🏠

Vancouver Special 2nd Annual Tour



VANCOUVER, B.C. — The Vancouver Special is probably the most frequent residential house style in Vancouver and possibly the only one uniquely designed for the city. But as Vancouver sets its sights on becoming more sustainable, Vancouver Specials have been identified as a great way to go

green. With their large and straightforward footprint and inherent capability to divide into two units, the adaptive re-use of a Vancouver Special may be the most significant recycling project a family may ever take on. Saving one Vancouver Special will divert tons of construction debris from the landfill, and can provide reasonably priced, centrally located housing for families.

This one-day, self-guided tour of four privately owned, inspiring interpretations of the unique Vancouver Special will be held on Saturday, September 25, 2010 from 12:00 to 5:00 p.m. Tickets and additional information on the tour and related events can be found at www.vancouverheritagefoundation.org. 🏠

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Canada's "Hidden Costs" in Housing

June 11, 2010
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Renovation Spending in 2009 up by
\$4.5 Billion Across 10 Major Centres |
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8 Jun '10 - Tim Bailey Recommends
Bank of Canada increases overnight
rate target to 2.0% - Press
Releases, Publications and Research
Bank of Canada

Financial Data

Type	Rate
3 yr conventional mortgage	5.99%
1 yr conventional mortgage	4.60%
1 yr conventional mortgage	3.70%
1 yr treasury bill	1.11%
1 yr prime corp.	0.55%

- Upcoming Events
- Jul 16-19, '10
CHBA - Alberta Annual Conference
Fairmont Jasper Park Lodge
Jasper, AB
 - Jul 22-24, '10
Sustainable Building Conference
and Green Building Show
Orlando County Convention Center
Orlando, FL
 - Aug 4-7, '10
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How important is a home theatre/media
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Response	Percentage
Must have	8%
Really want	9%
Might be nice if affordable	17%
Might be nice if included	19%
Not important	47%

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Canada's "Hidden Costs" in Housing

It's time for the Canadian government to address the financial burden it imposes on new homeowners, rather than just bemoaning the shortage of affordable housing. How much money does a Canadian home buyer need to earn just to pay the government-imposed charges on a new house? (Read more)

According to the most recent research study conducted by the Canadian Mortgage and Housing Corporation in 2009, new Canadian homes can be as high as 18 percent of the median household income. This study was conducted, as there seemed to be no end to the taxes, fees, and charges on the level of government intervention in the housing market. The introduction of the Home Ownership Tax (HOT) in 2009 (effective July 1, 2010) will also add to the cost of home purchase. Along with the other charges, the government is expected to charge 20 percent of the total home price on some parts of the Canadian real estate market.

These government-imposed costs come in a variety of shapes and forms and add up from various levels of the home building process. The following is a brief overview of these different charges:

Government-imposed Charges

Charge	Amount
Land Deductions	\$ 11,844
Processing Fees	12,418
Building Permit	875
Provincial Sales Tax (PST)	5,304
New Home Warranty	12,745
Other Provincial Charges	1,640
Goods and Services Tax (GST)	752
Other	43,292

TOTAL GOVT-IMPOSED CHARGES \$101,374

Median Selling Price \$753,000

13.5% of Selling Price

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Quebec: Stable Housing & Strong Renovation

BY JUDY PENZ SHELUK

The impact of improving global and national economic environments was already apparent in all sectors of Quebec's economy in the second half of 2009. In addition to public spending on infrastructure projects, both household spending and private investment started to grow again, while exports reacted positively to increased global demand.

The trend has continued. Economic growth is expected to be 3.1 per cent in 2010 and 2.6 per cent in 2011, and according to CMHC's Third Quarter 2010 Housing Market Outlook, Quebec's recovering economy, favourable borrowing conditions and strong migratory flows will continue to fuel the province's housing markets through 2011.

Sales of existing homes are expected to surpass the 81,000 mark in both 2010 and 2011, with approximately 49,525 new home starts in 2010, and 42,600 projected for 2011. Several demographic factors are credited, including growing net migration, population ageing and a recent increase in the birth rate.

Starts & Resales

Following a strong recovery, MLS sales are expected to moderate during the remainder of 2010. This easing of the resale market, combined with a trend toward more affordable housing, will take pressure off of new construction going forward. About 19,525 single-detached starts are expected in 2010, with 17,800 in 2011.

Multiple family home starts are also mitigated by several factors, including the current high level of inventory, as well as the lower growth rate of the population aged 75 and over. The strong pace at the outset of 2010, however, will allow multiple starts to rise above 29,000 units in 2010. This is expected to trend downwards to 25,000 in 2011.

Sales of existing condominiums (town houses or apartments) will continue to be an important component of the multiple family home resale market.

A return to more balanced conditions, decreasing demand for resale homes, and a ris-

ing supply is expected to moderate prices during 2010 and 2011 to a rate that is in line with inflation. The CMHC Housing Market Report forecasts average prices of \$238,000 in 2010, with a modest increase to \$242,000 in 2011.

The most recent Pulse Survey [conducted in December 2009 and January 2010 by the Canadian Home Builders' Association (CHBA) and l'Association provinciale des constructeurs d'habitations du Quebec (APCHQ)] indicates that one in three new home builders in Quebec expect new single-detached house prices to increase over the next year, while only about one in 10 expect prices to decline.

Reno Report

Sustained activity in the resale market, favourable borrowing conditions, increases in spending by Quebec consumers and a matura-

tion of the housing stock will boost renovation spending, despite the anticipated slowdown in existing home sales. Renovation spending is expected to increase by 6 per cent, reaching \$14.2 billion in both 2010 and 2011.

On average, renovators in Quebec responding to the Pulse Survey reported higher renovation activity than 12 months ago; 55 per cent forecast similar activity levels for 2010, while 35 per cent forecast an increase in activity. Only 10 per cent of respondents believe renovations will fall off 2009 levels. A typical project reported by renovators came in at about \$15,000, with a time frame of three weeks to complete.

The Pulse Survey also revealed that, on the whole, new home builders and renovators in Quebec reported no change of full-time employment compared to a year ago, and expect no major change through 2010. The most cited critical problems are shortage and associated rising costs of serviced lots, more onerous building code requirements, the underground economy, and rising development charges.

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Hot & Cold

Experts Forecast Kitchen and Bathroom Trends for 2011

BY JUDY PENZ SHELUK

Without question, kitchens and bathrooms are what sell houses. So it's no surprise that a lot of time and attention is spent on their design and decorative details. To find out what trends are coming (and going) in 2011, we spoke to two experts:

TANYA RENTZOS, a Kitchen and Bathroom Designer with the multi-award winning **Andros Kitchen & Bath Design** in Mississauga, Ont. [www.andros.ca]

MARK WOODMAN, owner, **Mark Woodman Design and Color**, incoming president of the Color Marketing Group [www.colormarketing.org], and trend analyst for Global Color Research [www.globalcolor.co.uk].

Kitchens

Backsplash: Trends in backsplash have become a lot more adventurous, with the use of lots of glass and natural stone and colour. Like the jewelry on a well-dressed socialite, the backsplash creates the focal point. Full walls of tile are also a new trend.

Built-In Appliances: On everyone's wish list, especially when it comes to refrigerators,

but the cost is usually prohibitive. Countertops that jut out in line with the frig door is a compromise most people are willing to accept.

Cabinetry: Wall-to-wall is on its way out. Even though storage is important and upper cabinets provide that, it's all about an aesthetically pleasing kitchen and more functional storage. People are investing more on the inside of cabinets. There's also a move away from the somewhat overused espresso to mid-range browns like walnut, which still work with stainless. Painted whites stay popular, but avoid stark whites. Think a whiter shade of pale...soft, seductive, a little more feminine. Contrasting colours will remain in vogue.



ANDROS KITCHEN & BATH DESIGN

Painted whites and contrasting colours stay popular.

Colour: Red pepper and sage green will finally see the end of their long reign as we see the return of taupe, grays, camel, and even retina-burning acid yellows. Also on the horizon: ethereal sheer, colours that look as though they are seen through a veil, pale but not pastel, fresh-faced but contemporary.

Countertops: Bye-bye granite? Unless people want the look of Mother Nature's veining, options like quartz, which are stain and heat resistant and don't require sealing, are starting to overtake granite. Eco-friendly surface materials composed of 75 per cent or more recycled content (porcelain, glass, mirror, corn-based resins, stone scraps etc.) also resist staining, scratching, scorching, and are non-porous. Still pricey, but definitely the trend of the future. They look good, act tough, and feed into green messaging.

Faucets & Finishes: Pull-out or pull-down kitchen faucets; a movement away from stainless steel. Chrome is a huge trend.

Floors: Porcelain rules, with large 2 x 2 tiles — the bigger the better.

Focal Points: Portions of a room treated as ► 24



ANDROS KITCHEN & BATH DESIGN

Backsplash is like the jewelry on a well-dressed socialite. Full walls of tile are also a new trend.

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22 ▶ a piece of art, with a frame indicating its presence. A simple detail - the use of a soffit along the ceiling or a width of wall space surrounding inset cabinetry — can act as a design frame or focal point.

Green: Definitely in. Full plywood cabinets, knowing that the trees used in cabinetry are specifically grown for that purpose, water-based finishes, eco-friendly floors and countertops, low/zero VOC paints, ENERGY STAR appliances and fixtures.

Lighting: Consumers are a lot more educated when it comes to lighting. LED is still very strong, especially for under cabinet lighting. There's also a demand for lots of task lighting: halogen, xenon, LED, pot lights.

Sinks: With dishwashers doing most of the heavy lifting, the traditional uniformly-sized double sink is slowly becoming extinct; one large sink that works for pots and pans just makes more sense. A second sink is still essential for rinsing veggies; a double sink with a smaller 'rinsers' works well, especially in a small kitchen. If there's an island, it must include a sink.

Stainless Steel Appliances: Sure, you can still get black or white, and there have been attempts to bring in bronze or use vibrant shades of red or blue as a focal point. But stainless is a consumer mainstay and new fingerprint resistant coatings makes it even more appealing.

Someone has finally figured out that most couples don't brush their teeth at the same time.

Bathrooms

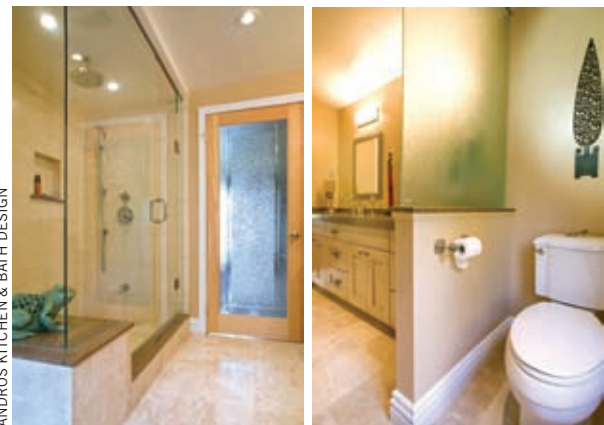
Accessibility: Adaptable, accessible, accommodating future needs: spacious bathrooms that incorporate a variety of features for flexibility of use. (A great resource is CMHC's publication, Accessible Housing by Design — Bathrooms)

Cabinetry: Soft whites and creams. On the

other end of the spectrum, exotic woods like cherry and walnut with lots of graining.

Colours: The tired triad of gold/sage/dark red will be replaced with teal/olive green/sage, with rich merlot-toned reds appearing as accents in tile work and accessories. Purples, from lavender to deep rich plums, look fabulous when paired with oil-rubbed bronze.

Countertops: Quartz, marble, limestone — anything maintenance-free that provides a



ANDROS KITCHEN & BATH DESIGN

The clever use of glass creates a bright, light space.

WE SAW THIS STORM COMING. AND ENGINEERED FOR IT YEARS AGO.

Cost more? No. Work better? Yes. End of story.

light, fresh, clean look.

Faucets & Fixtures: Chrome vs. stainless, oil-rubbed bronze.

Floors: As with the kitchen, oversized porcelain tiles are number one, with one difference: heated floors in ensuite and main bathrooms are becoming a must. (Interestingly, the heated towel bar has never really taken off.)

Lighting: Halogen lighting on ceilings; the use of privacy glass in doors and on walls that separate the toilet area to brighten up space.

One Sink, More Storage: Someone has finally figured out that most couples don't brush their teeth at the same time. Ditching the double sink for more storage, especially in the main bathroom, is just more functional.

Powder Room: The one room to pull out all the stops — lots of natural stone, spa-like accessories, bold colours. Vessel sinks are still popular, although square porcelain is replacing the round bowl.

Shower Power: Keep the bathtub in the main bathroom, and replace that ensuite tub with an oversized two-person shower. In-shower seating is a must, as are dual-function showers



SYLVESTRE CONSTRUCTION, INC. COURTESY NKBA

Large ensuite showers are replacing tub/shower combinations. John Sylvestre, CKD

that allow separate volume and temperature adjustments.

Walls: European bathrooms typically tile floors, all four walls and the ceiling — not necessary with the same tiles, but tiles in the

same 'family.' This European influence will be hot in 2011 — on vanity walls, the tiling will go beyond backsplash and run through to the shower. Tile baseboards topped with stainless or chrome trim complete the look. 🏠

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Sensible SOLUTIONS

When it comes to tool technology, sometimes all it takes to really make me smile is a sensible solution to an old problem. Nothing so cutting edge that I find myself immersed in instruction manuals...just a little tweak here or there to make life on the job a little less of a job...

Fast Fit Fix

There is a growing trend for tool manufacturers to team up with product manufacturers to solve specific difficulties. If you have ever used, or asked a plumber to use, **Uponor's** great ProPEX fitting system (where both the tubing and a fixing ring are expanded, the fitting slides into place and everything shrinks down tight), then you know the problem comes from the large two-handed expansion tool, which simply doesn't fit into tight spaces.

Milwaukee specializes in HVAC, plumbing and electrical tools, so they came up with the M12 ProPEX Expansion Tool. With one-handed operation. The pyramid-shaped head goes into any size PEX pipe, and stretches it open while



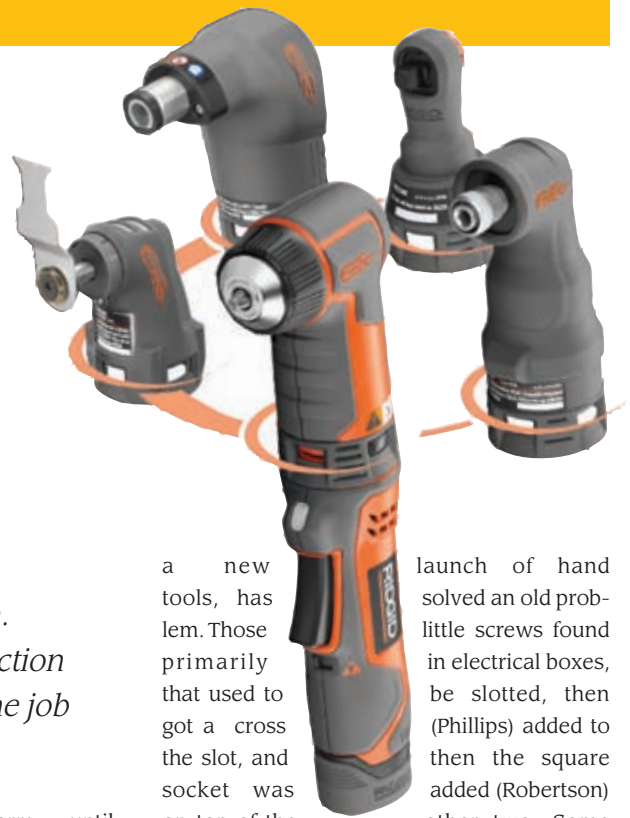
rotating — without moving your arm — until it is ready to receive the fitting. Bingo and it's done. This fast PEX system just got faster. The lightweight 12-volt model will handle all residential PEX tubing up to 3/4" in diameter.

Savvy Screwdrivers



As we find ourselves using the lightweight but powerful impact drivers more and more, you may be realizing that screwdriver heads and even wrench sockets are not holding up so well to the banging. Most of the manufacturers are now bringing out one form or another of what **DeWalt** calls Impact Ready accessories. Hidden in DeWalt's whole new Impact Ready line-up is what they call a Pivot Holder. It is a bit difficult to control, especially to get a screw started, but it has the durability that most angle gadgets don't have.

While we are on screwdrivers, I must show you the only really new screwdriver invented in years. Actually, the screw has been driving us crazy for years and **Milwaukee**, in



a new launch of hand tools, has solved an old problem. Those primarily used to get a cross the slot, and socket was on top of the other two. Some now call it the "universal" screw but I call it one rather useless, overworked screw. So Milwaukee said, "If we are stuck with this dumb screw, why not make a screwdriver that actually fits it?" And we now have the absolutely brilliant EXC screwdriver which snugles in solidly to every part of this stupid screw. Give it to an electrician friend and he will be a friend for life.



Five Heads are Better than One

Another growing trend is the "multiple tools" category, where one tool with various adaptors can accomplish a variety of tasks. This concept has always existed in the DIY market, but quality tools are beginning to show up for the professional who needs some tools only occasionally. Actually, the appearance of these tools seems to be tied to the development of the 12-volt lithium ion batteries which are giving so much more power in smaller packages.



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26 ▶ The **Rigid** JobMax has brought a very nice mix of functions in a slim handle that holds both the 12V battery and the motor — and then various heads snap onto the top, even allowing you to rotate them with respect to the trigger: an Impact driver, a right angle drill head, a ratchet head; an oscillating tool head and even a nail hammer.

Bits & Blades

I receive so many new drill bits and saw blades from manufactures that I think I will start adding one to the bottom of every Tool Talk column.



This month's drill:

Bosch just brought out one of our dreams-come-true, an auger bit that eats nails. Actually, they call it the "Nailkiller Auger Bit" — a cross between a spur auger and a ship auger. It has a reinforced tip that pushes hidden nails to the side when the bit makes contact and allows a more aggressive part of the bit to cut through the fasteners. It attacks the nail twice per revolution, reducing the kickback in the handle. Tests counted it cutting through 301 hidden nails compared to 33 for the current market leader. Of course, hardened steel screws are still to be avoided.

This month's blade:

The **Lennox** Diamond Cast Iron reciprocating saw blade. At \$15 it tested out cutting through 4" cast iron pipe three times faster than carbide, making over 15 cuts per blade. Finally, a clean quick cut through cast iron with your existing tools. It has been around for a couple of years, but it's one of those sleepers you should be aware of.



**TOOL
TALK**



Montreal-based TV broadcaster, author, home renovation and tool expert Jon Eakes provides a tool feature in each edition of *Home BUILDER*.
www.JonEakes.com



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Victor Fiume
President, CHBA

In short,
inclusionary
zoning is
a “lose/
lose/lose”
proposition.

Keeping Them Honest

We’ve entered an era where governments may not have much money, but they remain ambitious. For the home building industry, that’s a formula for more government-imposed costs, as politicians look for ways to deliver on their promises, without having to pay the costs involved.

Inclusionary zoning is a prime example of how governments are looking for new “magic bullets” that let them meet the needs of the entire community, while using the mortgages of a small number of new home buyers to pay the bill.

The CHBA is strongly opposed to inclusionary zoning because it is both unfair and ineffective. And your Association is focusing considerable effort on making sure that local Home Builders’ Associations are well equipped to make the case that inclusionary zoning is very poor public policy.

In short, when politicians begin eyeing inclusionary zoning, and looking to our industry and our customers as a source of “free money,” we need to keep them honest.

In opposing inclusionary zoning, the CHBA is not ignoring the very real housing affordability problems that low-income families and those with special needs face. However, recent research carried out for the CHBA indicates that inclusionary zoning is ineffective at helping these families and individuals; rather, and that real solutions, supported by the whole community, are needed.

Research Exposes the “Myths” of Inclusionary Zoning

The Altus Group has recently completed an update of its 2008 report titled *The Potential Effects of Inclusionary Zoning in Canada*. This report can be downloaded from the Members’ Area of the CHBA website.

Drawing on recent studies in both Canada and the U.S., the Altus Group examines the impact from the two general approaches that governments take when implementing inclusionary zoning — either passing the costs on to new home buyers, or providing “offsetting” compensation to developers through direct subsidy or “density bonusing.”

The report found strong evidence that neither approach delivers a significant number of new, “affordable” units. It also found that, regardless of how inclusionary zoning is implemented, it either distorts housing markets or results in sub-optimal development patterns.

In short, inclusionary zoning is a “lose/lose/lose” proposition:

Home buyers are either forced to provide a subsidy, through their mortgages, for what should be a societal cost

— OR —

Zoning requirements, and the quality of the urban environment, are compromised when governments use

density or height bonusing to essentially “bribe” developers.

In either event, those in the most urgent housing need are unlikely to benefit at all. Here, in more detail, are some of the key findings from this important report.

Inclusionary Zoning Tantamount to Providing Subsidized Housing

While politicians like to portray inclusionary zoning as a “no cost” way to provide more affordable housing for low income families, it is really about providing subsidized housing.

Traditionally, assisting those in core housing need (through the provision of subsidized housing), has been a responsibility that the whole of society bears, and pays for through our tax system.

Simply moving this cost from the whole of society to a small number of new home buyers does not curtail this subsidy, it just transfers the bill. This is unfair and arbitrary.

Inclusionary Zoning Doesn’t Make Costs “Disappear”

As I noted earlier, in order to meet the housing needs of low-income and special needs families and individuals, there are real costs involved. These should be met by the entire community, not just a few new home buyers.

The Altus Group notes that, when inclusionary zoning costs are simply passed on to home buyers, there can be a number of negative impacts:

The costs shifted from “subsidized” units to market units can make the entire project non-viable, resulting in less new housing being built, which in turn will put more price pressure on rental stock, disproportionately impacting lower-income renters.

If the project does proceed, all market unit buyers will be paying higher prices than otherwise would be the case. This will tend to inflate new home prices in the community, worsening affordability for lower-income households hoping to become homeowners.

This approach is also highly unfair, in that it transfers a cost that has traditionally been met by the whole community (through general tax revenues) to just a few families and individuals.

Government “Compensation” Schemes Equate With Bad Urban Planning

The other mechanism used to “pay” for inclusionary zoning is to offer the developer a “special deal” if subsidized units are included in the project. This is commonly achieved through either the provision of cash grants, or through incentives such as “density bonusing” — allowing greater density or height than would otherwise be permitted under existing zoning.

The theory here is that the cash or the “bonus” units ► 30

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The coming public consultation is the last opportunity to make the new Energy Code more practical.

- 29 ▶ will offset the cost of the effective subsidy provided on “affordable” units.

The Altus Group points to a number of obvious weaknesses with this approach:

- Straight cash grants to cover the subsidy are unlikely to be an effective use of public funds. Altus Group found that the required per-unit cash grants could be between \$70,000 and \$130,000. That’s a lot of money, better spent to directly assist low-income and special needs people through housing vouchers or rent supplements.
 - Some jurisdictions allow developers to meet inclusionary zoning requirements through a form of “cash-in-lieu,” sometimes called a linkage fee. This equates to an extra tax placed on new development, and will have the effect of inflating new home prices.
 - If current zoning limits are correct, then density bonuses result in developments that are denser than make good urban planning sense for the neighbourhood. Such overbuilding, and excessive density is, presumably, not allowed for good reasons. By breaking its own planning rules, the municipality undermines the integrity of its planning process, and is liable to run into neighbourhood opposition as a result.
 - If density bonusing does not result in overbuilding for the neighbourhood, then it indicates the existing urban plan was sub-optimal, and should be revised to allow more density, period. Under-building in urban areas makes little sense in terms of creating the type of cities most municipal leaders espouse.
- The Altus Group shows clearly that, by using density as a “currency” to “buy” affordable units using inclusionary zoning, a municipality undermines the principles of good urban planning. Either the neighbourhood ends up being over-built, or the zoning was wrong to begin with. Even if one were to buy into the notion that the developer will derive a financial benefit from accepting the density bonusing, the fact that zoning decisions can be influenced by money is distasteful and runs contrary to the values that developers and builders have stood by for many years — that is, zoning applications must stand on the merits of good planning principles.

All told, this new report by the Altus Group needs to be “required reading” for municipal politicians and planners. I urge all provincial and local HBAs to make full use if it.

2010 SAM Awards – Get Going on Your Entry!

You can’t win if you’re not in the race. The 2010 CHBA National SAM Awards Call-for-Entries was mailed to all CHBA new home builders, renovators and developers in early September. All the SAM Award information and entry forms are also online at www.chba.ca/sams.

I encourage all eligible members to start developing your 2010 SAM submission right now, while the weather is still great for photographs, and in plenty of time to meet the November 5th submission deadline. This year’s

SAM finalists will be notified in December, and the “big night” will be held at the CHBA National Conference in Banff on February 26, 2011, when the SAM Awards will be announced.

2010 CHBA National Awards – Let’s Recognize Our “Best”

Now is also the time to get submissions for the 2010 CHBA National Awards prepared. These special awards celebrate our Association’s inspired voluntary leaders, and the accomplishments of local and provincial Home Builders’ Associations. From coast to coast, our CHBA volunteers are the lifeblood of the Association, so take this opportunity to give them the recognition they deserve. The deadline for entries for the 2010 CHBA National Awards is December 17, 2010. Full details can be found in the Members’ Area of the CHBA website under “Your CHBA.”



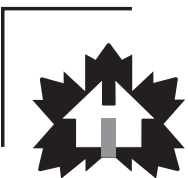
Guide to Renovation Contracts

The CHBA has just published a 2nd edition of its *Guide to Residential Renovation Contracts*. Members of the Canadian Renovators’ Council contributed their experience and expertise to the project. The new *Guide* incorporates CHBA’s Supplementary Clauses for Residential Renovation Contracts, which was formerly a separate document, as well as new topics, including radon and hazardous materials. A copy of the new publication has been sent to all CHBA renovator members and can be downloaded from the “Tools for Members” section in the Members’ Area of the CHBA website.

RED ALERT: National Energy Code for Buildings

The CHBA has issued a “RED ALERT” to member builders and developers regarding the new National Energy Code for Buildings. The new code will affect large apartment buildings and will not apply to houses and other small buildings. There will be a public consultation in October and November, 2010.

The CHBA has itemized what builders can do now to prepare for the consultation by taking stock of their current practices. Builders have been advised to assign the resources needed to review and comment on the proposed code requirements. The CHBA intervened vigorously while the new code was being developed, but is not satisfied that its concerns have been adequately addressed. The coming public consultation is the last opportunity to make the new Energy Code more practical. Comments sent directly to the Codes Centre by high rise builders would have a significant impact on this code.





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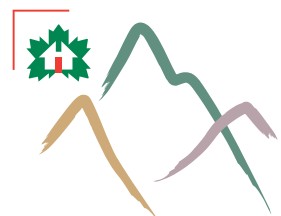
The CHBA 2011 National Conference will explore what it takes to inspire. It will examine how you can harness the full potential of your business. It will focus on being the best you can be - unique and inspired. This is the key to enduring success.

So plan to be in Banff next February 25th to 27th for an inspiring Conference.

For more information, and online registration, please visit: www.chba.ca/conference

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Inspiration



The CHBA National SAM Awards honour the best in the business - the companies and individuals whose outstanding efforts inspire Canadians to live the dream and savour homeownership to the fullest.

The Call for Entries for the 2010 awards has been issued. Visit our website www.chba.ca/SAMS for complete information.

The 2010 National SAM Awards will be presented at the CHBA National Conference in Banff on February 25, 2011. Please join us for an unforgettable evening.

The deadline for entries is November 5, 2010.



DEWALT Construction Math Quick Check

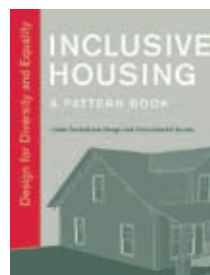
Extreme Duty Edition
Delmar



DEWALT has identified the mathematical formulas most commonly used in the construction industry and simplified them using a clear, step-by-step approach. Authored by Chris Prince, a 15-year veteran of the construction industry, topics include basic conversions, percentages, volume calculations, framing calculations, and more. This Extreme Duty Edition also offers more than just solid content: to ensure the guides can survive a multitude of jobsite conditions, all the pages are laminated for ultimate durability, with tabs that allow quick access the information you need, when you need it. Find it at your local homebuilding retailer, or Amazon.ca for \$15.49.

Inclusive Housing: A Pattern Book

Design for Diversity and Equality
Center for Inclusive Design and Environmental Access
W.W. Norton & Company



The house must fit on the lot; the lot must fit in the block;

and the block must fit with the character of the neighbourhood. That's the context-sensitive approach author Edward Steinfeld, a registered architect and gerontologist, employs with examples that cover a wide range of housing types, styles, and development densities. Emphasizing urban patterns of neighbourhood development, the practices outlined are useful for application to all kinds of housing in all types of neighbourhoods; an invaluable resource for designing communities that accommodate social diversity and provide equitable opportunities for all residents. Available at most online bookstores for \$50 CDN or \$39.95U.S. www.wwnorton.com.

CMHC Renovation and Home Purchase Report

Canada Mortgage and Housing Corporation



More than \$25.8 billion was spent on renovations in 2009 across the 10 major Canadian centres — St. John's, Halifax, Québec, Montreal, Toronto, Ottawa, Winnipeg, Calgary, Edmonton, and Vancouver — according to a survey undertaken by CMHC in March 2010. This 2010 Report provides information on those renovations. Intentions to buy or renovate a home are also highlighted in five of the centres: Halifax, Montreal, Toronto, Calgary, and Vancouver. Available as a free PDF download at www.cmhc-schl.gc.ca.

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Join the Campaign for a Home Renovation Tax Rebate

OTTAWA, Ont. — Renovators and contractors doing business in Atlantic Canada have long faced the underground economy challenges created by the HST. Effective July 1, 2010, Ontario and British Columbia joined their Atlantic colleagues; Nova Scotia faced an HST increase at the same time.

While the HST provides a breeding ground for the underground economy, even under GST homeowners who undertake renovations pay an unfair level of sales tax: prior to the introduction of GST, the 9 per cent Federal Sales Tax (FST) applied to only the materials portion of home renovation expenditures. Since FST was applied at “the factory gate” rather than on the full retail price of products, it represented approximately 2.5 per cent of the delivered cost of a contracted home renovation. The current GST taxes the same project at 5 per cent – twice the previous amount.

Estimates place the cost of underground “cash” renovations to

RenoMark Continues to Grow

TORONTO, Ont. — The RenoMark initiative, managed by CHBA's local association in Toronto, BILD, helps to differentiate professional renovators in the marketplace. The numbers are growing across the country. If your local HBA is not already on board, check out www.renomark.ca to find out more.



governments in the billions of dollars per year. This number includes lost GST/HST, as well as evaded income taxes, Employment Insurance premiums, Canada Pension Plan contributions, Workers' Compensation premiums, building permit and inspection fees.

The CHBA is coordinating a campaign to meet with selected MPs with key messages about the need for government action to counter the underground “cash” economy and calling for a Home Renovation Tax Rebate. If you'd like to help, please contact your local HBA President or Executive Officer.

Get It in Writing!

OTTAWA, Ont. — A great tool to use with consumers is CHBA's “Get It in Writing!” brochure, available as a free download at www.hiringacontractor.com. The website also includes some excellent information products based on this message. Supported by Home Hardware Building Centre, Genworth Financial Canada and Delta, the campaign includes New Renovation Month articles available on the CHBA website to use in newspapers and other media. If you don't have a local organizing committee, why not start one? Contact CHBA to help with suggestions for events or other initiatives.



CHBA National Awards



2009 National Award winners

Across the country, committed industry volunteers are driving our Association forward. The CHBA's National Awards Program recognizes members who are making things happen through their outstanding service and accomplishments.

CHBA National Awards also recognize the accomplishments of provincial and local HBAs that deliver real value through services to members.

Contact your local Home Builders' Association or visit the Members' area of www.chba.ca for information. The deadline for entries is December 17, 2010.

Recognizing Commitment & Celebrating Excellence

Join the celebration of excellence at the Awards Ceremony at the 2011 CHBA National Conference in Banff, Alberta.



Solar Solution: Renewable Energy



Financing

TORONTO, Ont. — According to a new survey from TD Canada Trust (TD), nine in ten Canadian homeowners are aware that using green energy reduces a household's environmental impact, yet only five per cent are generating electricity by installing rooftop solar panels.

This gap between awareness and action is due in large part to concerns about cost. Of those surveyed, one-third (33 per cent) have considered installing solar panels, however, three-quarters

(76 per cent) of those polled cited expense as their number one deterrent. Forty per cent of homeowners surveyed say they would install solar panels if financing options were available to help with upfront costs.

For home renovation and geothermal, solar or wind installation providers, TD Financing Services is now offering a Home Improvement Dealer Program. The program offers financing to homeowners for renewable energy projects purchased through qualified building contractors and installers. Credit applications are reviewed in as little as 48 hours. For the dealer, the program offers fast and efficient funding deposited into a business account, no administration fees and simple online credit applications.

Further information on the TD Home Improvement Dealer Program can be found at www.tdfinancingservices.com/HomeImprovement/program.aspx. Also available: Going Green: A Homeowner's Guide to Solar Energy, a free downloadable brochure available at www.td.com/renewableenergy.

Financially Fit Homeowners

TORONTO, Ont. – According to a survey sponsored by Genworth Financial Mortgage Insurance Company Canada ("Genworth Financial Canada"), when it comes to financial fitness in Canada, homeowners are in better shape than non-homeowners, with 65 per cent of homeowners paying off their credit card balances each month (vs. 48 per cent of non-homeowners). Additionally, a quarter of those homeowners with mortgages have managed to make a lump sum payment or accelerate their mortgage payments in the past year; almost half (44 per cent) of homeowners were able to pay all of their bills and save some money in the past year, suggesting a strong correlation between homeownership and financial fitness. Forty-nine per cent of homeowners made down payments of 20 per cent or more on their purchase.

The Financial Fitness survey was conducted in conjunction with the Canadian Association of Credit Counselling Services ("CACCS"). Compared to the same survey undertaken in 2007 when the economy was booming, Canadians are even more likely now to say their financial fitness is good (55 per cent vs. 50 per cent). Further information can be found at www.genworth.ca.

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Schlage Joins Trane as National Sponsors of 2010 CHBA SAM Awards

OTTAWA, Ont. – Schlage, a leader in residential locks, has officially announced that they will be joining Trane, a leader in residential air conditioning systems, services and solutions, as national sponsors of the 2010 CHBA National SAM awards. Winners will be announced February 26, 2011 at the CHBA National Conference in Banff. www.chba.ca

Home Building Gets a Little Bit Pink

CALGARY, Alta. – PinkWood Ltd., a specialty material supplier for the home construction industry, celebrated its first installation of PinkWood flooring products with Greenboro Homes, a division of Unity Builders Group, and member of CHBA-Calgary. When exposed to flame, the water-based, non-toxic protective wood coating in PinkWood creates an endothermic reaction that greatly increases ignition time and slows the spread of fire. The coating also prevents the growth of mould on lumber and acts as protective barrier reducing moisture absorption, improving exterior weatherability, particularly during the construction phase of the home.



PinkWood believes in giving back to the community and is donating one cent for every lineal foot of material sold to the Canadian Breast Cancer Foundation, Prairies/NWT Region (the Foundation), starting with a \$10,000 cheque as a gesture of goodwill.

CALENDAR

For the latest update, visit www.HomeBuilderCanada.com EVENTS CALENDAR

September 22
2010 BCBECE (BC Building Envelope Council) Conference & AGM
Vancouver, BC
www.bcbec.com

September 30 – October 2
2010 National Home Inspector's Conference
Certificate Level Training Courses
September 27 – 30
Kelowna, BC
www.cahpinational.org

October 21 – 24
CHBA Fall Meetings
Ottawa, ON
www.chba.ca

October 30
BERG Awards 2010
CHBA – Eastern Newfoundland
St. John's, NL
www.nfbuilders.com

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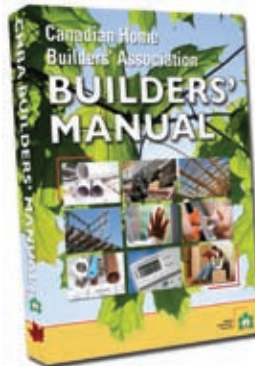
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