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THE MAGAZINE OF THE CANADIAN HOME BUILDERS' ASSOCIATION

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Drain Water Heat Recovery

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HOME OWNERS HELP BUILD GENUINE PARTNERSHIPS.

In more than 500 communities across Canada, independent Home Hardware Building Centre and Home Building Centre Owners build thriving relationships with their customers. In Ponoka, Alberta, Grant Jorgenson of Jorgenson Homes is living proof. Grant has brought virtually all of his business to Sommer Home Hardware Building Centre for almost three decades. For Gary Colyn and the staff at Sommer such loyalty is a direct result of the ability to understand customer needs and the flexibility that local, independent businesses can offer. Both these award-winning businesses know the importance of collaborative partnerships – supported by massive buying power, job site deliveries, credit services, Top Notch Rewards, project packages, home and cottage plans and many other programs to help builders succeed.



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Ezio Tartaro, President of Gintar Contractors, on site at the Fairways at Seven Lakes, a luxury town home development in LaSalle, Ontario.
Photo by: Heike Delmore, Delmore Photography

Home BUILDER Magazine is published by Work-4 Projects Ltd. six times a year. Editorial/Advertising: 4819 St. Charles Boulevard, Pierrefonds, Quebec, Canada, H9H 3C7. Tel.: 514-620-2200, E-mail: homebuilder@work4.ca.
Entire contents copyright September 2012 by Work-4 Projects Ltd. Reprints only by written permission. Opinions expressed are those of the authors or persons quoted and not necessarily those of the publisher or any other organization. The occasional appearance of photographs depicting safety violation does not represent an endorsement of the practice by the publisher or any other organization. Subscription rates in Canada: \$30* a year, \$50* for two years, \$65* for three years. U.S. and foreign subscriptions payable in U.S. funds only. ISSN No. 0840-4348. Legal deposit — The National Library of Canada and Bibliothèque et Archives Nationales du Québec, 2007. Canada Post Permit #0295647. *Plus applicable taxes. GST/HST registration #R105741383 • Date of mailing: September 2012

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Simple, safe, proven, practical and affordable: More than 16,000 DWHR units have now been installed in Canadian homes.

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Jon Eakes provides an overview of the levelling field as it has developed to date, along with a list of the primary hi-tech players.



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A visit with Ezio Tartaro, president of the Greater Windsor Home Builders Association (GWHBA), and president of Gintar Contractors Ltd., specialists in maintenance-free and barrier-free construction.

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2012 TD Canada Trust First Time Home Buyers Report

TORONTO — Even though Canadian home buyers do their homework, the majority say there are some things they would have done differently. According to the *2012 TD Canada Trust First Time Home Buyers Report*, the top three lessons learned from new home buyers are:

- Be more thorough when budgeting and accounting for all of the costs of homeownership (60%)
- Make a bigger down payment (60%)
- Buy a home sooner (55%)

BMO Economics: Canadian Housing Market will Continue to Moderate

TORONTO — Following a busy Spring season, the Canadian housing market has cooled off and should continue to moderate, as condominiums led construction activity in recent years, according to **ROBERT KAVCIC**, Economist, BMO Capital Markets. Kavcic noted that momentum will continue to slow, partly driven by new mortgage rules announced earlier this year by the federal government that reduces amortization from 30 years to 25 years.

“Multi-unit starts are down from extremely high levels in the spring, and the trend to a more sustainable pace shouldn’t bother policy makers who were concerned about an overheated market,” said Kavcic. “The trend among builders for more multi-units is in part because of limited available land in cities like Toronto and Vancouver, and better affordability in the condo space.”

In assessing July 2012 market activity, **DOUG PORTER**, Deputy Chief Economist, BMO Capital Markets, noted that, “despite the high levels of activity seen in Canada’s housing market this year, the reality on the ground for both sales and prices is quite calm—at least for now.”

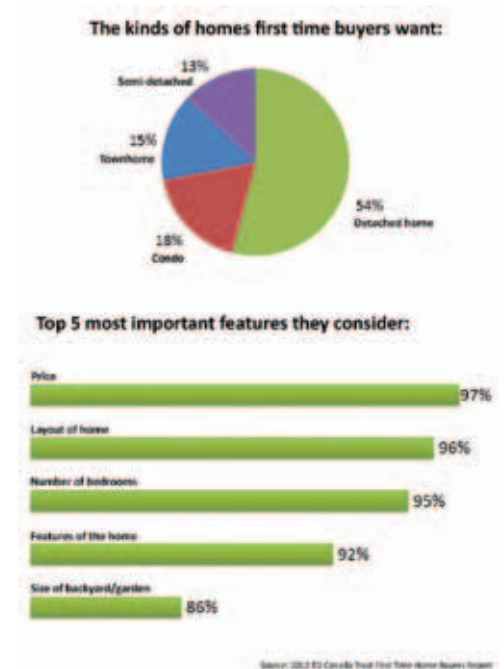
Regionally, Mr. Porter noted:

- Toronto has left the “too hot” porridge bowl, with July sales dipping 4.4 per cent year-over-year and price increases calming to a “just-right” pace of 3.9 per cent year-over-year.
- Regina is still in the hot zone, as are Calgary sales.
- Vancouver is definitely in the “too cold” bowl, with double-digit declines in both sales and reported prices, although with average prices of \$667,000, it is still easily the most expensive in the country. However, note that even the city’s figures are skewed by a changing sales mix: A weighted average price is still up 0.6 per cent year-over-year in Vancouver.

Many first time buyers admit they overlooked some of the additional costs: 29 per cent say they didn’t budget for on-going costs such as maintenance and utilities, 13 per cent overlooked some of the one-time fees associated with buying a home, such as inspection fees and land transfer costs, and 6 per cent didn’t budget for anything beyond the down payment and monthly mortgage payment. More than half of first time home buyers with a mortgage (55%) said they were worried about affording their home if interest rates increase.

The majority of first time buyers say they’re looking for a detached home (54%). Condos were a distant second (18%). The top five most important features first time home buyers considered when shopping for a home were price (97%), the layout of the home (96%), number of bedrooms (95%), features of the home (92%) and size of backyard/garden (86%). However, realizing that their dream home may not exist, the report found first time home buyers are willing to make some compromises. Encouragingly, the majority say they will stick within their budget and aren’t willing to compromise on price (52%).

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HOME BUILDER MAGAZINE
THE MAGAZINE OF THE CANADIAN HOME BUILDERS' ASSOCIATION

The Magazine of the Canadian Home Builders' Association
Vol. 25 No. 5
September/October 2012

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Making a Difference: an Unusual Community Partnership



KAMLOOPS, B.C. — Canadian Home Builders’ Association Central Interior Local and their partner Thompson Rivers University School of Trades and Technology have announced the start of their 2013 Training House Project.

“This unique project, now in its 22nd year, is especially beneficial to the first year residential construction, electrical, and plumbing program students at Thompson Rivers University as a ‘hands on’ building experience,” said **PATSY BOURASSA**, Executive Officer CHBA CI. “The students do the foundation and rough-in work and the home is finished with Canadian Home Builders’ Association member contractors.”

For the last 18 years, the finished homes have been sold to the Kamloops YMCA/YWCA for their Dream Home Lottery fundraiser. Proceeds from the Lottery have gone to specific community endeavours coordinated and run by the Kamloops YMCA/YWCA.

CHBA – Alberta to Celebrate 50th Anniversary at Annual Conference

EDMONTON — This year, CHBA - Alberta will celebrate the Association’s 50th Anniversary at their annual conference, to be held September 20-23 in Edmonton. The highly anticipated four-day conference presents many educational events, great networking opportunities and recognizes industry leaders. Congratulations, CHBA Alberta, on this milestone anniversary!

Gearing up for Stephen’s Ride for Humanity

TORONTO — All cycling enthusiasts are invited to join BILD Chair **PAUL GOLINI** and leading industry members as they gear up for Stephen’s Ride for Humanity—an annual cycling event honouring our friend **STEPHEN DUPUIS** in support of BILD’s community partner Habitat for Humanity Toronto.

The event takes place September 23 at Eagles Nest Golf Club. Riders will have a choice between a 45- or 100-kilometre (approximate) route and a buffet luncheon will follow. Route details and registration form are currently posted on bildblogs.ca.



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By Peter Norman

As the U.S. economic outlook sours, so does Canada's.

Lower Starts Ahead

Total Canada-wide housing starts accelerated to 229,300 units seasonally adjusted at annual rate (SAAR) in the 2nd quarter of 2012, according to CMHC, up almost 12 per cent from the 1st quarter and the highest level since the 3rd quarter of 2007. Apartment starts were the primary story in the 2nd quarter, as levels were among the highest on record (SAAR), offsetting a slight decline in single-family starts.

The strong showing in recent months virtually guarantees that 2012 housing starts will top 2011 nationally and in most regions (Quebec and Atlantic Canada will likely come in modestly down from 2011). But the buoyant annual performance will belie weaker conditions ahead that will show up as moderating housing starts in the second half of 2012, which will continue into 2013, with lower starts forecast for both single-family and apartment units.

Trouble South of the Border

Although a new recession in the U.S. is not likely, concerns about the pace of economic growth are growing and this will have important impacts on Canada. Recently, the U.S. Federal Reserve released a revised forecast for the U.S. economy that expects only 2.5 per cent growth in 2013, this is down from its previous forecast of 3.0 per cent and as high as 3.9 per cent as predicted a year ago.

As the U.S. economic outlook sours, so does Canada's. Judging from the Bank of Canada's view of expected growth in 2013, a similar, but more modest, pattern emerges. The Bank now expects growth of 2.3 per cent in its most recent Monetary Policy Report, down from 2.8 per cent at the beginning of the year (See Chart).

In terms of housing demand in Canada, a slowing economy with lingering international headwinds can have mixed meanings.

The combination of the lingering financial crisis, the slow global economic growth and Canada's own economic uncertainty means very low mortgage interest rates that are likely to stay low for the foreseeable future. While low mortgage rates are generally considered to be stimulative for housing demand, the negative effects of the slower job and household income growth will begin to dominate the forecast direction.

New Housing Investment Remains Stalled

Despite elevated housing starts in early 2012, overall new housing investment remains generally lackluster. Investment in new housing construction accounts for full dollar value invested by Canadians into newly built homes, but excludes items such as

renovations and ownership transfer costs (such as realty fees). Tracking investment in new housing construction can be a useful gauge of the health of the housing sector.

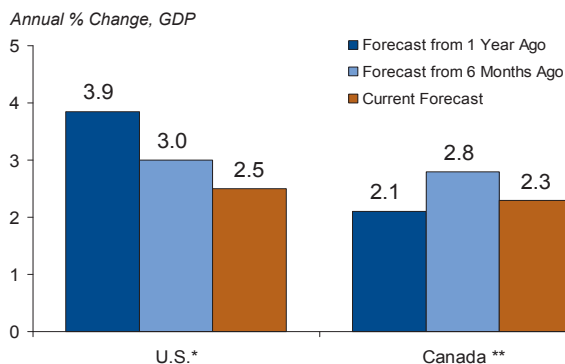
This form of investment peaked in 2004—about eight years ago—and generally has stalled or has even been declining since then. In 2004, investment in new housing peaked out in excess of \$38 billion and accounted for some 3.1 per cent of Canadian GDP. Investment in this sector then fell steadily (including a drop off and recovery in 2009 and 2010) until reaching \$34 billion in 2011, just 2.5 per cent of GDP (all values in constant 2002-based dollars).

Even with the very strong housing starts data in the second quarter, total investment in new housing construction remains only at 2.6 per cent of GDP, well below its peak in the mid 2000s, and still below its long-term average of 2.8 per cent.

There is less investment made in an apartment than a single-family home, and the general shift in housing starts away from single-family homes and toward apartment units in recent years, including into the beginning of 2012, explains why investment can continue to fall even as starts appear to be high.

The implications going forward, however, are clear. A weakening economy will most certainly see housing demand fall over the next several months. Based on total investment in new housing construction, it's clear that this decline will be on the back of an already weak sector of the economy, leading to worryingly low levels of investment in this critical component of our national housing stock.

Economic Forecasts Dampening on Both Sides of the Border



* The midpoint of the U.S. Federal Reserve's GDP Growth Forecast
 ** Bank of Canada Monetary Policy Report
 Source: Altus Group Economic Consulting

Peter Norman is a member of the CHBA Economic Research Committee and is Chief Economist at Altus Group (formerly Clayton Research), the leading provider of independent real estate consulting and advisory services.

A man with short grey hair, wearing safety glasses and a grey polo shirt, is smiling broadly in a workshop. He is standing next to a younger man whose back is to the camera. The workshop is filled with stacks of lumber and various tools.

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By Daniel Aubin

Increased Ventilation Improves Indoor Air Quality

Over the last few decades there has been a significant increase in the prevalence of asthma among Canadians. It is now well understood that the quality of indoor and outdoor air can significantly exacerbate respiratory symptoms. Since Canadians spend over two-thirds of their time in their homes, it has been suggested that better indoor air quality (IAQ) could lead to an improvement in respiratory health within vulnerable populations, such as asthmatic children.

To shed light on this issue, the National Research Council of Canada (NRC) and the Institut national de santé publique du Québec (INSPQ) conducted a field study investigating the impact of ventilation rates on IAQ and the respiratory health of asthmatic children in Québec City. The goal was two-fold: to determine whether an increase in ventilation would lead to a decrease in the children's asthma symptoms, and to determine how and to what extent increased ventilation improves IAQ. The

researchers monitored the respiratory symptoms of the asthmatic children and the IAQ in their homes both before and after conducting a ventilation intervention to increase the ventilation rates in the homes. The homes selected for this study were all owner-occupied detached and semi-detached residences within the Greater Québec City area.

Findings Before Ventilation Increased

The researchers found that in many homes, and particularly in the children's bedrooms, the ventilation rates before the intervention did not meet the recommended guidelines.

Through the installation of either a Heat Recovery Ventilator (HRV) or an Energy Recovery Ventilator (ERV) and by optimizing the existing mechanical ventilation equipment, the ventilation rates were nearly doubled. By pre-heating or pre-cooling the incoming air, HRVs or ERVs enable an increased volume of outside air to come into the home while minimizing the heating/cooling costs normally associated with natural or traditional mechanical ventilation.

In nearly half the homes, the relative humidity (RH) was found to be too low in winter, which is a common problem in northern climates such as Canada's. Low RH levels are often associated with occupant discomfort and may also aggravate respiratory symptoms. Because introducing more cold and dry outside air in winter further reduces RH, low-RH homes were chosen for the installation of the ERVs (instead of HRVs) to increase the ventilation rate. The semi-permeable membrane of the ERV's heat-transfer core allows it to transfer moisture

from the outgoing air to the incoming air, thus preventing the RH from being further reduced indoors.

The study revealed a seasonal variation in the concentrations of volatile organic compounds (VOC), with many of them being higher during the heating-season (October to March) when the ventilation rates were generally lower. Lower ventilation rates are common during this period because there is generally less natural ventilation owing to occupants' reduced opening of doors and windows.

Contaminants released from building materials and consumer products were found at higher concentrations in the summer because emission rates increase with temperature and RH. This was the case with formaldehyde, a known irritant that can potentially trigger asthma. Formaldehyde levels were higher in summer despite the higher ventilation rates in this period, to the extent that roughly two-thirds of the homes exceeded Health Canada's guideline on exposure to formaldehyde.

In nearly half the homes, the relative humidity (RH) was found to be too low in winter.

Prior to the intervention, it was observed that concentrations of many pollutant gases were elevated in homes with lower ventilation rates. This was true for carbon dioxide which, when present at high concentrations, is often used as an indicator of the need for increased ventilation.

Findings after Ventilation Increased

Overall, the study produced important results. The ventilation intervention led to a near doubling of the ventilation rate during the heating season in the homes receiving an HRV or ERV. The interventions were greatly effective in that they led to a statistically significant reduction in the concentrations of a number of IAQ-relevant parameters such as carbon dioxide, formaldehyde and mould spores. There was a significant reduction in the number of homes exceeding Health Canada's guideline for formaldehyde.

The detailed data on the improvement of respiratory health through increased ventilation will be available in late 2012. This research activity was a three-year, multi-partner project between the NRC, INSPQ, the Centre Hospitalier Universitaire du Québec and Canada Mortgage and Housing Corporation. The Ministère de la santé et des services sociaux du Québec and Health Canada were also partners. INSPQ was responsible for coordinating the activities in the field, recruiting the participants and monitoring the health of asthmatic children. NRC was responsible for characterizing the environmental conditions, especially the IAQ and the ventilation parameters.

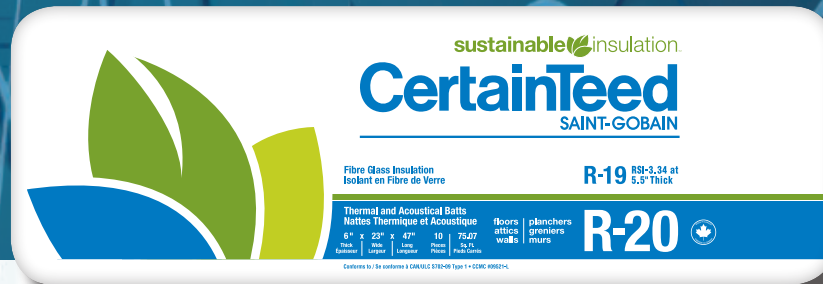


Dust collected in a specialized vacuum is analyzed for semi-volatile organic and biological compounds related to the presence of mould and bacteria.

Dr. Daniel Aubin is a Research Officer at NRC Construction. He can be reached at 613-998-8551, or Daniel.Aubin@nrc-cnrc.gc.ca.

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By Tim Bailey

Customers are Turning Satisfaction Inside Out

A dramatic 92 per cent of consumers surveyed indicate they trust recommendations from friends and family above all other forms of advertising, according to the latest Nielsen Global Online Survey. This has increased by 18 per cent since 2007. Fortunately, industry-leading home builders have long understood the importance of referrals and recommendations to success and that has truly become the grail quest of most successful builders.

The new era of social commerce is rapidly changing the rules of engagement for home builders. Today's consumers regularly research, compare, and qualify products and services online, long before any in-person encounter takes place. According to 2012 research results from the National Association of Realtors, 99 per cent of people are using the Internet to search for their home. The information that prospective home buyers find online creates some key determining factors, as they qualify, or disqualify, home builders to go visit.

Reviews vs Referrals

There is a myriad of websites where customers can post comments, reviews, and rate everything from their

hotel to their home builder. The impact of online reviews has become enormous. Customers want to hear from customers and not only marketers as they make their purchasing decisions.

According to the Nielsen Study, "Online consumer reviews are now the second most trusted form of advertising, with 70 per cent of global consumers online indicating they trust this platform, an increase of 15 per cent in four years."

Tech-savvy buyers increasingly embrace

"word-of-mouth" reviews, along with traditional word-of-mouth referrals—and that is turning the world of customer satisfaction inside out. Internal customer loyalty metrics and feedback systems have now become the predictors of online sentiment and commentary—or in some cases, even the delivery systems. Transparency is inevitable in today's wired-world and delivering exceptional customer experiences is more critical than ever before.

Online Advocacy

The first order of business for any home builder is to be able to deliver a unique, differentiated, and valuable customer experience, in order to amass an arsenal of loyal

homeowners. This involves delivering a quality product, along with a service strategy that exceeds expectations through consistency, dependability and a healthy dose of "wow-moments" for each home buyer. Fortunately, many leading builders have that formula dialed-in and are in a great position to leverage this era of social commerce to create a tremendous market advantage. In light of the research statistics pouring in, it is no surprise that positive customer reviews can be leveraged to drive sales and increase profits.

According to a study conducted by comScore, Inc. and The Kelsey Group, consumers are willing to pay at least 20 per cent more for services receiving an "Excellent," or 5-star, rating than for the same service receiving a "Good," or 4-star, rating.

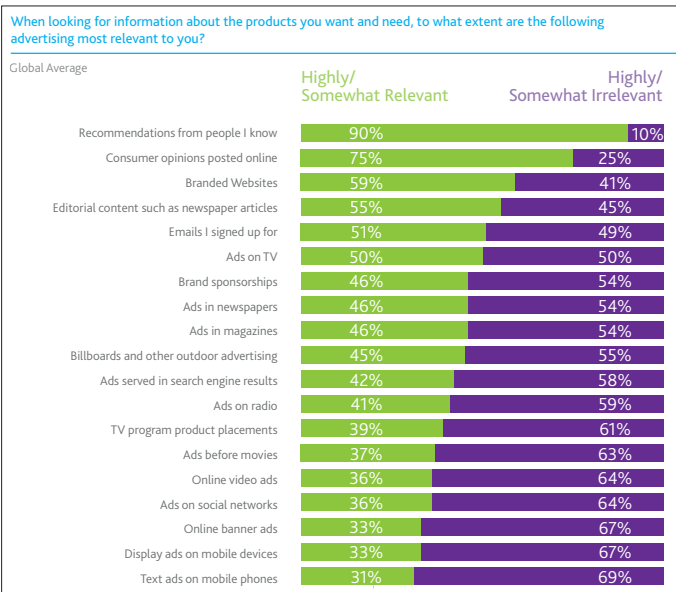
"This study underscores the importance of providing not just good, but excellent, service if a business hopes to generate positive consumer reviews that will result in greater sales," said Brian Jurutka, Senior Director at comScore, Inc.

Leverage Loyalty Online

Successful home builders should be encouraging and inviting customers to write reviews. Prospective home buyers are only a mouse-click away from becoming more engaged, by connecting with that information, as they conduct their research. The fear of negative reviews is often blown out of proportion and should not be a deterrent for a successful company. Without a proactive strategy, the occasional rogue customer's negative review is often found sitting alone and screaming loudly online. Proactive companies have been able to muzzel the impact of an occasional negative review by populating a multitude of other authentic customer reviews online, to be captured by the same search engines. A study of consumer reviews conducted by Forrester Research found that "more than 80 per cent of the reviews were positive and the negative reviews that did exist were generally considered helpful to consumers." For companies that are concerned that customer review ratios may not be in that 80/20 proportion or better, there are some fundamental problems that need to be urgently addressed to be a survivor, much less a leader, in today's wired world.

Inside & Out

It takes an internal culture of genuine caring to deliver an exceptional customer experience. Customer satisfaction is now worn on the sleeves of all businesses and brands, as social media channels broadcast past-performance to the masses. Fortunately, leading home builders can leverage the fact that the Internet has also taken customer advocacy to new levels. It is a brave new world and successful companies are wearing customer loyalty proudly and engaging their customers to engage even more customers.



Source: Nielsen Global Trust in Advertising Survey, Q3 2011 Recommendations

Tim Bailey is President of Avid Ratings Canada, a leading provider of customer loyalty research and consulting to the home building industry. Through the Avid system, industry-leading clients improve referrals, reduce warranty costs, and strengthen their brand. He can be reached at tim.bailey@avidratings.ca.



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Ezio Tartaro

Gintar Contractors Ltd., Windsor, Ontario

BY JUDY PENZ SHELUK



“Accessibility is much more than meeting industry standards.”

This month we paid a visit to **EZIO TARTARO**, president of the Greater Windsor Homebuilders Association (GWHBA), and president of **Gintar Contractors Ltd.** Founded by Ezio's father, **GINO TARTARO**, in 1979, the Windsor-based company has expanded over time to become an established major player in the specialized field of barrier-free construction, developer and builder of active adult communities, and single-source contractor for specific commercial projects. Gintar prides itself on employing and hiring only the best tradespeople the industry has to offer, boasting an energetic and highly motivated team.

“Windsor-Essex is a very unique area, in which you have a large number of builders doing a small number of volumes,” said Ezio. “This creates a challenge for most builders as they fear the competition and play the price-war game. Our business model is quite different, and has proven to be successful: when you offer a unique and distinctive approach to the entire building process, while ensuring quality is second to none, inevitably the results will be quite different and your value will hold

its own.”

That sort of approach takes vision, commitment, and many long hours, something Ezio admits can take a personal toll. “Being away from my family is truly the worst part of the day, but I would have to say that I am my own worst enemy, despite having the best employees and trades, I still feel the need, to not just look over, but see for myself that the job task was done as if I were to do it myself. If I were to sum up my role within the company, I would have to say it is project manager, coordinator, estimator, salesperson, general labourer...” The list goes on, but bottom line is Ezio is one president who is not afraid of getting his hands dirty or working the day with the rest of the team. “What keeps me going is the sense of accomplishment, the satisfaction of a satisfied new client, being proud of our product and truly doing what I love the most, and that is building.”

Giving Back

Not simply content to work long hours at Gintar, Ezio is also on his third term as president of the GWHBA. “I was nominated to the board of directors five years ago, and quickly moved up the ladder by simply being involved

and constantly looking to facilitate change within our industry. Home builders are a backbone to every community, and considering the challenges we face every day, I wanted to have my voice, along with the others I represent, heard at the highest levels.”

Has he considered serving on the provincial level? “Funny you ask, but when the beloved late **DAVID HORTON** was EO of the Ontario Home Builders’ Association (OHBA), he had pulled me aside one day to discuss this exact question,” said Ezio. “I would love the opportunity, and would always consider it, although I hope the opportunity comes later in my career. At this point in my life, I find myself constantly trying to balance an often excessive workload with the demands of a growing family.”

Barrier-free Construction

Gintar has become known for its dedication to accessibility and barrier-free construction, something that started about 15 years ago. “My father had been approached by an insurance adjuster to construct a temporary ramp to a home,” said Ezio.

“The homeowner had been hurt in an accident and was being released from the hospital with no way to enter the house. After doing one of these projects, many more started to arise. Soon, as some injured clients became permanently impaired, the need for more extensive accessibility requirements became a necessity. As time continued on, the opportunity to change focus was apparent. Today we believe in building with flexibility in mind. When you have been extensively involved in renovating someone's home to meet the needs of accessibility, you understand how easy and cost effective some simple tips and design changes within your new home can help you in the future.”

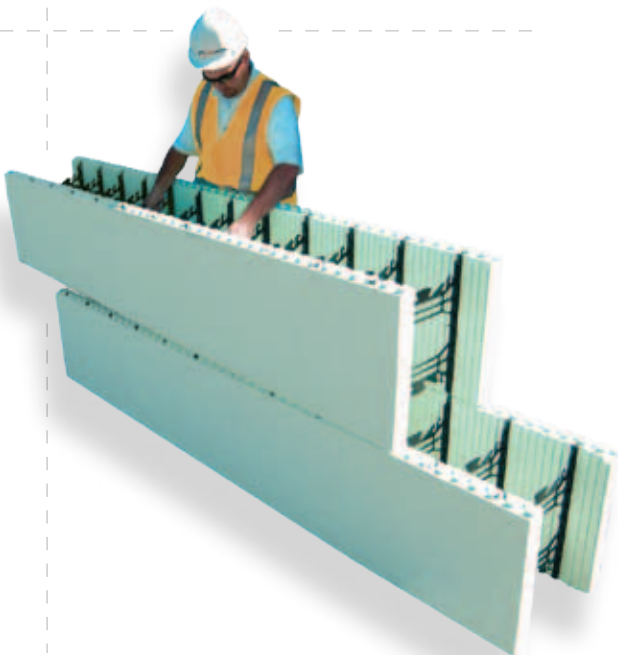
In an ideal world, Ezio would like to see all Gintar's homes built with full accessibility, but admits that this kind of construction often scares people. “It reminds them of a potential future. However, we do cater our designs with accessibility in mind: our floor plans are open concept, hallways are wider, door openings are as wide as possible, front entrances are within 16”-8” off finished grade, stairs to basements are a minimum of 3-6” with an electrical receptacle at the bottom of the stairs; something that can easily accommodate an inexpensive stair glide in the future vs. the cost of an elevator.”

The company also designs completely accessible washrooms using roll-under sinks ▶ 18

how do you build your walls?



Nathalie Tremblay - Architect



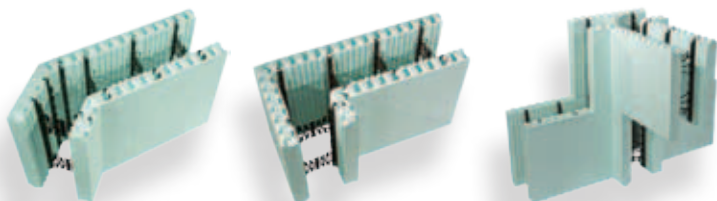
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16 ▶ and curb-less roll-in showers complete with trough drain and multi function accessible shower valves.

"Kitchens are another popular item on the list," said Ezio, "though these are usually customer specific. We have created completely user-friendly kitchens with multi-height accessible counters, specific accessible appliances and full extension drawers. The list is endless, and the results are invaluable. Accessibility is much more than meeting industry standards, it is about creating functional and aesthetically pleasing environments for everyone including those with special needs."

Marketing Maintenance-free Communities

On the same latitude with northern California and southern Italy, the climate in the Windsor-Essex area is relatively mild, with a temperature climate that allows seven months of short sleeve weather, hot summers and moderate winters. Combine good weather with affordable housing prices (a property in Windsor-Essex is roughly 30-60 per cent less expensive than comparable areas in Ontario),


and maintenance-free, town home condominium projects, and you have the start of a marketing strategy.

"At first, marketing of The Fairways at Point West, a maintenance-free development was targeted at local home buyers, but as we gained momentum we decided to embark on a large



out-of-town campaign, targeted to the Greater Toronto Area, and soon enough our sales to out-of-towners exceeded our local buyers," said Ezio. "The project, now sold out, was started by another developer and was set on a championship private golf course and had home designs of the 1990s. During that era,

this design seemed to work with 2-storey and 3-level back-split units, but the needs of families, empty nesters and active retirees have changed. We embarked on this project by taking the remaining lots and drastically changing the original intent to revolve around our new vision of multi-functional, one floor open concept layouts with stylish architectural design, upgraded and distinctive finishes, abundant natural light, bedrooms that can double as dens or home offices, large spaces dedicated to recreation and entertaining, freedom from exterior maintenance, and quick access to golf, parks, trails and downtown amenities."

The success of The Fairways at Pointe West empowered Gintar to further this type of project with their newest venture, The Fairways at Seven Lakes, a community of luxury, maintenance-free semi-detached homes built within a championship golf course. "Windsor-Essex's growing region of active retirement luxury properties and the quality amenities of its nine communities truly offer a unique lifestyle experience for those looking to retire here," said Ezio. "It's a good place to live, work, and play." 



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Ontario



Learning from the past, planning for the future



BY DOUG TARRY, PRESIDENT, ONTARIO HBA

Ontario has really become a province of diverging housing markets—declining population in the north; a hollowed out manufacturing sector negatively impacting much of the province; and a booming high-rise condo sector that is now showing signs of plateauing in Toronto. Our industry is resilient and, for the most part we've pulled through the toughest period for new home building since the early-to-mid 1990s. The storm clouds are now clearing, with improving consumer confidence and declining rates of unemployment. However, we aren't out of the woods; we are now entering a period of modest job growth, as well as severe belt tightening from both the federal and provincial governments which present challenges and risks for our industry.

Ontario Market Overview

Modest job growth and new mortgage rules are reducing some of the market momentum from earlier in the year. Slowing housing demand has coincided with renewed concern regarding foreign financial markets, an easing jobs market and the effects the federal approach to mortgage regulation on potential new home buyers. While year-to-date housing starts are up from last year, much of that strength is located in the multiple-unit sector in higher density communities and condo sales demand has begun to

taper off in recent months. With respect to the low-rise housing market, land restrictions and regulatory inertia are tempering activity in a number of communities, even where demand would support higher levels of construction.

Housing Affordability

OHBA has articulated concerns to the government that historically low mortgage rates are masking future housing affordability issues as government imposed charges, rising land costs and a range of other factors have contributed to increasing new home prices at rates well above inflation or house hold income growth. Interest rates will inevitably increase in the future, placing tremendous pressure on consumers and our industry's ability to adapt to a changing landscape.

Age of Austerity

Tough decisions are ahead for all levels of government to bring public sector expenditures down to sustainable levels. Infrastructure investments are under pressure and may feel the budget squeeze, which is why OHBA advised that both the provincial and federal governments target investments in a much

more strategic way, with a focus on generating growth and improving productivity. Ministry staffing resources are also under pressure, but government simply can't cut the workforce without reviewing the regulatory and policy framework that our industry operates under. We need to ensure a comprehensive and strategic review of public policy priorities, and where policies are redundant or non-essential they should be eliminated.

Engine That Drives Ontario's Economy

The new home, renovation and development industry will continue to play a major role in fostering a return to good times for Ontario. Our industry contributes tens-of-billions of dollars to the provincial economy and upwards of 325,000 person years of employment. In fact, in 2011 our industry built 10,000 more homes than forecast in last year's provincial budget—that means our industry has continued to be a driver of jobs and prosperity. The taxes and jobs generated from our industry support the high quality of life that all Ontarians have come to expect and it is critical that government streamline policies and cut red-tape to encourage economic growth.

Association Advocacy

OHBA continues to be very active in our advocacy efforts on a range of issues impacting builders, developers and renovators on wide ranging issues from a new Condominium Act, Great Lakes Protection Act, Provincial Policy Statement, Mandatory Workplace Safety Insurance Board coverage, College of Trades and a new Ontario Building Code. OHBA strongly believes that direct engagement with Members of Provincial Parliament at both Queen's Park and through our network of 29 local associations in their constituencies is critical in our efforts to advocate, inform and educate decision makers on public policy impacting housing. We are looking forward to working more closely with the Canadian Home Builders' Association to strengthen our national advocacy efforts at Parliament Hill in Ottawa. All three levels of our association must continue to work together in our efforts to support housing affordability and choice from coast-to-coast.





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Building Beyond Code

A Look at Canada's New Home Labels & Rating Systems

It used to be, if you wanted to build a "beyond code" high-performance home, your only option was R-2000. No longer: There are currently 10 new home label programs and two energy rating systems in Canada.

BY JUDY PENZ SHELUK

KELVIN CHAN

But what exactly do the labels and ratings mean? In their October 2011 white paper, *Assessment Criteria for New Home Labels and Energy Ratings*, CHBA noted that "all label and rating systems share similar approaches in a number of areas, including the use of energy efficiency performance measures of some type, professed support for voluntary market-driven adoption processes, and clarity in terms of labelling costs."

Similar approaches aside, there are distinct differences among the labels and rating systems.

New Home Label Programs

The national share of new homes that carry one of the following labels, or have received one of the energy ratings (it is possible to obtain both for the same new home) has been estimated at just below 15 per cent, rising to 20 per cent in Ontario.



Built Green:

www.builtgreencanada.ca

Launched in 2003 and owned by Built Green Society of Canada, Edmonton, Alta.



ENERGY STAR:

<http://oee.nrcan.gc.ca>

A symbol and registered trademark of the United States Environmental Protection

Agency (USEPA), used with permission and licensed as a label in 2005 by NRCan's Office of Energy Efficiency.



Environments for Living:

www.environmentsforliving.com

A program started in the US in 2001 by Masco Corporation, Daytona Beach, Fla. It arrived recently in Canada as a result of introductions made by the supplier/vendor GE ecomagination to a manufactured home builder in New Brunswick, where it is offered as an option. EFL has no current plans to expand in Canada.

GreenHome:



www.gov.yk.ca

Launched in 1999 by the Yukon Housing Corporation, Whitehorse, YK.



GreenHouse Certified Construction:

www.enerquality.ca

Launched in 2009 by EnerQuality Corporation, North York, Ont.



LEED Canada for Homes:

www.cagbc.org

Launched 2009 and licensed by the U.S. Green Building Council to the Canada Green Building Council, c/o

the LEED Canada for Homes Program Coordinator, Vancouver, B.C.

Novoclimat:



www.aee.gouv.qc.ca

Started in 1999 and owned by the Québec Ministère des Ressources naturelles et de la Faune and operated by the Agence de l'efficacité énergétique, Québec, QC.



Passive House:

www.passivehouse.ca

Launched in Canada in 2008 by the Canadian Passive House Institute, Vancouver, B.C.



Power Smart for New Homes:

www.hydro.mb.ca

Started in 2004 and still owned by Manitoba Hydro, Winnipeg, Man.

R-2000:

<http://oee.nrcan.gc.ca>

The first North American label program, R-2000 was developed by NRCan in partnership with the CHBA in 1981, and launched as a standard in 1982. It is managed by NRCan's Office of Energy Efficiency, Ottawa, Ont.



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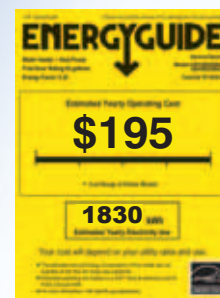


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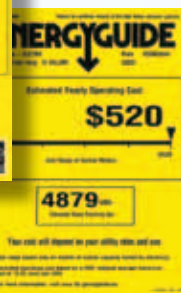
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22 ▶ Energy Rating Systems



CRESNET:
www.cresnet.ca
 Launched in 2007, the Canadian Residential Energy Services Network

(CRESNET) E-Scale is an energy rating system intent on the introduction of a Canadian version of RESNET's HERS, a zero based energy rating system for homes dubbed E-Scale. CRESNET, an Ottawa-based company, has not yet engaged in any rating activities.



EnerGuide Rating System:
<http://oee.nrcan.gc.ca>
 Started in 1998 and managed by the Natural Resources Canada (NRCAN) Office of Energy Efficiency, Ottawa, Ont., the EnerGuide Rating System is a standard system of

home energy performance in which any new home built to code would fall between 65 and 72, a new home with some energy efficiency improvements between 73 and 79, an energy efficient new home between 80 and 90, and a net-zero new home between 91 and 100.

Assessment Criteria

Ten assessment criteria were identified by the CHBA for the purposes of the white paper:

1. Reliance upon building science and builder training

Most of the label systems include builder training that is based upon the house-as-a-system approach to building sciences pioneered by the R-2000 initiative although the exact training requirements vary. Exceptions are: Environments For Living, which is a proprietary system used by only one manufactured home builder in Canada, and ENERGY STAR, GreenHome, GreenHouse Certified Construction, and LEED for Homes, where builder training is optional, rather than required.

2. Reliance upon consensus-based development and governance processes

A balanced, consensus-based approach to new home label development was used by the next generation committees that have been renewing the standards for the EnerGuide Rating System, ENERGY STAR and R-2000. Programs such as BuiltGreen, CaGBC and Novoclimat use a narrower definition of balanced consensus; the other programs have no process in place.

3. Commitment to voluntary, market-driven adoption processes

The energy rating target (between ERS 78 and ERS 86) exists in all label programs. However, some of the labels target a performance range, rather than a specific level. With the introduction of new energy performance targets in building codes, label programs will have to re-evaluate their current requirements. Five private new home label programs—BuiltGreen, Environments For Living, GreenHouse Certified, LEED Canada for Homes, and Passive House—also have prerequisites for other



Three Things I've Learned: Tips from Seasoned Pros

sustainability or green indicators that do not consistently require third-party performance metrics.

4. Employ measureable performance outcomes

Third-party validation is obtained from almost every scheme in Canada, whether it

5. Requirement for independent, third-party verification of compliance

Achievement of levels of high performance in new homes can be attained through label processes that are voluntary, market-driven, and not represented to an authority with jurisdiction as code-ready. However, some municipalities and provinces have mandated the use

achieve a specific label outcome prior to actual construction and verification.

7. Builder and consumer awareness of the program

The level of consumer awareness of a label or rating system can be assumed, generally, to reflect the level of enrolments achieved by a label or energy rating program. There are marked differences in terms of market take-up among the various initiatives.

8. Product endorsements and conflict of interest

Most of the labels and systems do not endorse specific products or brands, but the Built Green Society's product catalogue is an exception. As well, the Canada Green Building Council is piloting a product credit in all of its rating programs (except LEED for Homes) which could evolve into a product endorsement of sorts. The use of environmental product declarations backed by independent testing and verification is a slowly evolving process in Canada.

Voluntary new home labels and energy ratings have provided an opportunity for builders to differentiate themselves, communicate endorsements, educate consumers on building performance, receive training, and adopt market-relevant innovations.

is performed by advisers/evaluators trained in NRCAN sessions, or by delivery agents. The exceptions are CRESNET, which has not begun to perform ratings, Environments For Living, an in-house program, and a LEED Canada for Homes Green Rater, who could potentially also be an in-house staff person, rather than a third-party.

of a label, using bylaws, development agreements, regulations or legislation.

6. Builder liability and risk understood

A builder may be exposed to liability, or damage to reputation, if a tested home fails to achieve certification in a label program. This risk is common to all label programs, where the builder takes on a contractual obligation to

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Technology at Work

Drain Water Heat Recovery

BY GERALD VAN DECKER

Domestic hot water is the second highest energy cost in homes, accounting for 20 to 30 per cent of energy consumption. It can even equal space heating. Because of this, domestic hot water is also one of the largest contributors to residential energy costs and greenhouse gas emissions. Furthermore, showering accounts for 50 to 70 per cent of total hot water loads.

Hot water energy consumption can be reduced by decreasing shower time, using lower flow showerheads and doing laundry with cold water. Each of these options require lifestyle changes that not all homeowners are willing to accept; none are permanent.

Fortunately, we can reduce hot water energy consumption by installing an efficient water heater, a solar water heating system and/or a Drain Water Heat Recovery device. All of these technology options can be combined to substantially reduce hot water energy consumption but builders usually need to consider cost-effectiveness, maintenance and reliability.

DWHR Technologies

Drain Water Heat Recovery (DWHR) technologies are a class of heat exchangers that offer many benefits for home builders and homeowners. Well over 16,000 DWHR units have now been installed in Canadian homes.

Simply put, DWHR technologies work by using outgoing warm drain water (from the shower and fixtures) to pre-heat incoming cold freshwater so that the primary water heater does not have to work as hard to meet the hot water energy load.

There are three generations of DWHR technology used. All three generations

rely on the fact that, as a result of surface tension, falling drain water clings to the inside wall of the drain pipe in a very thin film. The heat-laden film of drain water transfers its heat to the inner wall of the pipe very readily. In turn, the reclaimed heat flows from the pipe to the coil(s) wrapped tightly around the outside and then heats the incoming cold freshwater circulating up through the coil(s).

In homes, DWHR units become a part of the vertical drainage stack below the showers, by connecting to the plastic drainpipe using standard drain connectors. The performance differences between the three generations of DWHR technology are that the first generation has highest pressure loss, the second generation has lowest efficiency and the third genera-



The 3 Generations of DWHR Technology

tion has the highest efficiency with very low pressure loss. (Reference: Natural Resources Canada Ottawa, *Drain Water Heat Recovery Characterization and Modeling*, July 19, 2007)

Residential Market Uptake of DWHR

Last year alone, more than 6,000 DWHR units were installed in new Canadian homes. Many units were also installed in the U.S. and Europe. Builders can also receive substantial credits for using DWHR in the building energy codes of a growing number of jurisdictions, including Ontario, France and the UK, and in home labelling programs such as R2000 and ENERGY STAR for New Homes.

The table below was created using Provincial and Federal government reports and data.

DWHR comes in very well at only \$88 for each annual Gigajoule (GJ) saved. In contrast, upgrading above grade walls from R19 to R24 costs three times more than DWHR (at about \$232) per annual GJ saved.

What does this mean for a builder? According to *Drain Water Heat Recovery and the 2012 Ontario Building Code*, an independent study released March 31, 2011 by Mindscape Innovations, it has been estimated that efficient DWHR technology can reduce the cost of building

Common Efficiency Options	Added Cost	Energy Savings [GJ per year]	Cost / Benefit Ratio
Ceiling - from R40 to: R50	\$225	1.0	\$232 per annual GJ saved
Walls - from R19 to: R24	\$1,158	5.0	\$232 per annual GJ saved
Basement Walls - from R12 to: R20	\$752	2.3	\$320 per annual GJ saved
Under Basement Floor - add: R5	\$1,289	1.0	\$1,294 per annual GJ saved
Windows - from Standard to: EnergyStar Labelled	\$3,387	7.6	\$443 per annual GJ saved
Gas Furnace - from 90% Efficient to: 94% AFUE	\$273	1.8	\$152 per annual GJ saved
Heat Recovery Ventilator - add: 60% HRV	\$995	6.9	\$144 per annual GJ saved
Drain Water Heat Recovery - add: Efficiency = 54%	\$600	6.8	\$88 per annual GJ saved

References:

- 1) A Study of Prescriptive Requirements for EnerGuide 80 in Ontario's Building Code, EnerQuality™, Lio & Associates, prepared for the Ontario Ministry of Municipal Affairs and Housing, March 2010, Pg. 22.
- 2) Natural Resources Canada, New Housing Programs' Energy Credits, June 2011

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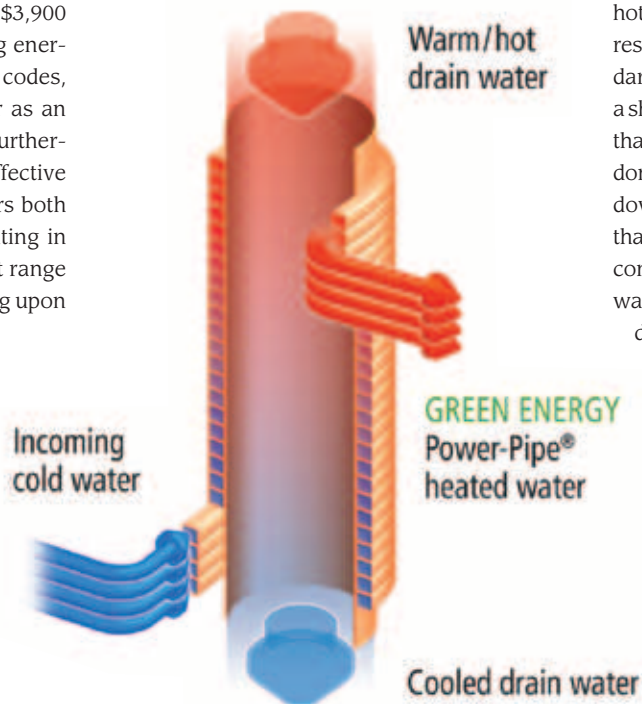
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26 ▶ each average-sized home by \$500 to \$3,900 when complying with existing building energy codes, upcoming building energy codes, new home labelling programs and/or as an upgrade offering for home buyers. Furthermore, DWHR is one of the most cost-effective energy saving options for homeowners both in retrofit and new construction resulting in a typical tax-free return on investment range of 10 to 50 per cent annually, depending upon home occupancy and energy cost.

Additional Benefits and Features

Offering a 50+ year, maintenance-free life, DWHR is one of the most obvious and visible energy saving technologies that a builder can use for compliance to Building Energy Codes, labelling programs, or as an upgrade option for homeowners; people can even feel the heat pickup on the unit when hot water runs down the drain.

There is also the added benefit of increased



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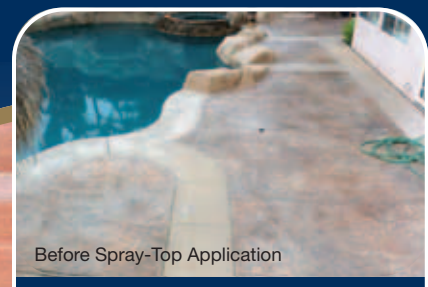
hot water capacity. A typical unit installed in a residential home, when combined with a standard natural gas tank water heater, can supply a shower with a continuous supply of hot water that will not run out. In fact, the total primary domestic hot water system can typically be downsized by 40 per cent with confidence that all hot water needs will be met. A happy consequence is an increased life of primary water heaters, simply because the water heater doesn't have to work as hard.

Last but not least, installation is straightforward and can be performed by any plumber with standard tools. Simple, safe, proven, practical and affordable: It's easy to see why more than 200 builders now include DWHR as a standard item in their energy efficient homes.

The inventor of the Power-Pipe, Gerald Van Decker, M.A.Sc., P.Eng., is the President and CEO of the Kitchener-Ontario based RenewABILITY Energy Inc. He can be reached at gerald@RenewABILITY.com

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25 ▶ BUILDING BEYOND CODE

9. Stability over time and builder investment in a program

Since their appearance 30 years ago, voluntary new home labels and energy ratings have provided an opportunity for builders to differentiate themselves, communicate endorsements, educate consumers on building performance, receive training, and adopt market-relevant innovations.

With the pending inclusion of energy performance requirements in the National Building Code that equal or exceed those required by label programs, all labels have entered a period of change. To remain relevant, they must be "reset" at a beyond-code level that is technically and commercially achievable by builders, and provides sufficient value to home buyers to offset increased costs.

While NRCan has actively engaged a wide circle of interest in the next generation of the EnerGuide Rating System, ENERGY STAR and R-2000 standards, and consults with the Canadian Commission on Building and Fire Codes (CCBFC) and the Canadian Codes Centre (CCC),

most other programs are conducting internal discussions while waiting to see what direction the Model National Building Code and provincial codes will take.

10. Soft costs known to builders

Every program states that it releases its training and administrative cost schedules. The only uncertainty may be the fees and payments of those verifiers, raters and delivery agents that contract separately with builders and owners. As competition between labels, and among independent verifiers and raters grows, there is some likelihood that costs will be set increasingly by the marketplace.

All data within this article have been sourced from Assessment Criteria for New Home Labels and Energy Ratings, prepared for the Canadian Home Builders' Association by Marshall Leslie, M. Leslie, Inc., Toronto, Ont., October 2011. The complete document is available in free downloadable PDF format at www.chba.ca.



NAFA has added a paper to our website titled **Structural Fiberboard (SFB) Meets Building Code Requirements for Continuous Sheathing** to help fiberboard users navigate the 2012 International Residential Code (ICC) code.

- SFB is an acceptable method for intermittent bracing in **Table R602.10.4 Bracing Methods**.
- SFB is acceptable for continuous sheathing in **Table R602.10.4 Bracing Methods**.
- SFB is acceptable for end and return panels when installed according to **Figure R602.10.7 End Conditions for Braced Wall Lines with Continuous Sheathing**.
- SFB is acceptable for simplified wall bracing found in **Section R602.12.2 Sheathing materials**.

Structural fiberboard adds value through high R-value, high permeability and its green aspects. The NAFA proudly supports our fiberboard manufacturers through promotion, standards development, and the education of building officials, architects, specifiers, and the public.

Visit www.fiberboard.org to read or download the entire paper.



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ON THE LEVEL

Are you up to date with the evolution of levelling technology?

An incredible number of companies make simple and highly complex levelling devices and sorting through their comparative advertising claims is difficult. Often site experience in your own application is the only real judge. Here is an overview of the field as it has developed to date and a list of the primary hi-tech players—and don't miss the unique new Bosch technology for flat floors at the end of the article.



It all started with a weighted string

The original vertical line was a weight on a string, used by craftsmen for centuries. That string became both a slope meter and a horizontal level by hanging the string from an equal-sided triangle. When the pendulum pointed to the centre of the bottom cord of the triangle, the triangle was on level ground—a technique still used today for properly sloping irrigation ditches in Africa.

It wasn't until 1920 that **HENRY ZIEMANN** invented the single glass vial spirit level and it took almost a century more before electronics have enhanced or replaced that little bubble in a glass tube. Then in the last 20 years, it has become a whole new world, and significant change has not stopped yet.

One of the simplest enhancements to the glass vial was to add a light for accurate work in poorly lit environments. Today be sure to look for ones with LED lights, like the **Swanson** Savage Lightning Level shown here, because with LED technology both the light and the battery will last a very long time.

It is now common to replace the glass vial completely with an electronic read-out on your level, from small torpedo levels to long beam and box levels. The best of these will give a

digital read-out of angle or slope (great for plumbing and drainage) as well as an audio signal for horizontal or vertical so you don't even have to look at your level. My next generation request is to be able to set an angle/slope yourself and have a distinct audio signal when you hit your pre-set.

And then along came lasers

Initial laser technology projected a simple, very focused red dot, and this was often added to an ordinary level, even with just glass vials, to extend the reach of your level line. Numerous inexpensive retail store levels now do this very well.

Someone discovered that it was useful to shoot dots out both ends of a level, giving you

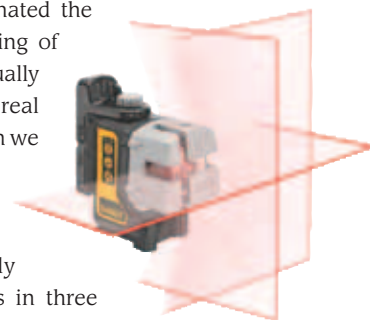


the spot on the ceiling directly over a spot on the floor, like the **Milwaukee** 2-Beam Plumb Laser shown here.

Then motion was added to make a dot moving rapidly look like a line for floors, walls and the most common, horizontal rotating levels we now see on all job sites, like the **Dewalt** DW074KD or the **Leica** Rugby 50 shown here.

One variation that developed was a prism that eliminated the mechanical moving of the dot and actually projected out a real straight line. Then we got two lines at right angles, and now three lines to finally situate ourselves in three dimensional space with a single projection. There are no more excuses for things being out of line.

With the development of dots and lines, the reception of that laser became more and more important. Projecting onto floors and walls, you can simply see the line. Visual line clarity can be enhanced with special glasses and is



improving with the increasing power of laser beams all the time. Test a tool for visual reception before buying.

But when the sun is bright, or the distance is far, something better was needed so receiving targets that could show the visual line better grew into electronic sensors that make audible noises when the laser hits it, if you see the line/dot or not.

It wasn't long before remote control zappers could turn on/off and rotate the levelling devices, changing many jobs from a two person operation to a solo operation—or simply saving battery life by turning it on only when you need it.

New technique for flat floors

Lasers certainly helped to get floors flat, especially for tile and other precision demanding applications by simply projecting out a line parallel to the floor and then moving a target, perhaps even just a tape measurer, all along the line to see if the floor drops or rises with respect to that dot or horizontal line.

But technology keeps moving forward and



Bosch now has what they call the GSL2 Surface Laser, what I call “split line visual topography.” It projects two lines out together. You focus them to a single line, and then simply walk along the line. Where the two lines bow out away from each other is either higher or lower than where the two lines are merged. A special target will even identify the exact deviation and you can mark the entire affected area directly on the floor. A remote control step rotation makes checking the entire floor a quick one-man operation. Truly flat floors are becoming critical with many new floor coverings, especially large format tiles and this tool costs less than a single call-back. Watch it in action on the BoschTools.com website.



Bosch: www.BoschTools.com
 Bosch GSL 2: www.bosch-professional.com
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Montreal-based TV broadcaster, author, home renovation and tool expert *Jon Eakes* provides a tool feature in each edition of *Home BUILDER*.
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From Renos to Riches

The Canadian Real Estate Investor's Guide to Practical and Profitable Renovations



By Ian Szabo
John Wiley & Sons
Canada, Ltd.

www.wiley.com
 Rental renovations should be seen as a long-term investment, with your best asset in mind—your

tenant. Knowing what renovations to undertake and how to do them will ensure that your money is well spent on renovations that will last the lifetime of the property, and ensure that your tenants want to stay.

From Renos to Riches is designed to help you grow the value of your portfolio of properties by increasing cash flow through strategic renovations, decreasing expenses by saving money on maintenance by getting the job right the first time, reducing energy usage, and fostering a good and lasting relationship with your tenants.

The product of the author's experience in the construction trades and as a real estate investor in residential properties, *From Renos to Riches* offers investors in Canadian rental properties insights into how to assess and estimate the cost of a renovation and to determine if it makes financial sense. \$27.95.

Fundamentals of Sustainable Dwellings



By Avi Friedman
Island Press

www.islandpress.org

The demand for residential green building remains strong and, more than ever, profes-

sionals need reliable information about how to construct or retrofit liveable, sustainable, and economical homes. With *Fundamentals of Sustainable Dwellings*, Avi Friedman, a world-renowned architect, award-winning professor, and Director of the Affordable

Homes Research Group at McGill University in Montreal, provides that resource. While other books on residential green building are often either superficial or overly technical, Friedman gets it just right, delivering an illustrated, accessible guide for architects, developers, home builders, codes officials, and students of architecture and green design.

Friedman charts a new course for residential building—one in which social, cultural, economic, and environmental values are part of every design decision. The book begins with a concise overview of green building principles, covering topics such as sustainable resources and common certification methods. Each following chapter examines a critical aspect of green home construction, from siting to waste management options. Friedman provides basics about energy-efficient windows and heating and cooling systems. And he offers innovative solutions like edible landscaping and green roofs. The result is a practical guide for every professional in the burgeoning field of residential green building. \$40.

CHBA National Awards



2011 National Award winners

Recognizing Commitment & Celebrating Excellence

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.

The 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 31, 2012.



Join the celebration of excellence at the Awards Ceremony at the 2013 CHBA National Conference in Lake Louise, Alberta.



Ron Olson
President, CHBA

Since 1990,
the energy
efficiency of
homes has
increased 25
times faster
than in
non-residential
buildings.

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Some Measures of Progress

Over the busy summer months, your Association has continued its work on a range of important issues that will affect our industry, and our customers, in the years ahead. It is good to see progress in a number of these areas.

As the CHBA continues to deliver important messages to the federal government, it is reassuring to know we are being heard, and that our views on a number of critical issues continue to be supported by solid results. Here are some highlights:

Fisheries Act

While there continues to be controversy surrounding federal support for scientific research related to fisheries, some other aspects of the amendments made to the Fisheries Act deserve closer, and more positive, attention.

The protection of habitat critical to important fisheries remains a key goal of the Act—as it should. How this protection is provided brings into play the need for “smart regulation,” something the Association calls for consistently in all areas where housing is affected.

For many years, the federal and provincial governments have recognized the need to harmonize their regulatory approaches, particularly in areas like fisheries protection, where there is overlapping jurisdiction. Despite these good intentions, all too often little progress has been made.

So it is reassuring to see that the changes to the Fisheries Act set out practical measures to reduce regulatory duplication. Simply put, the federal government has said that, where provincial habitat protection is equivalent to that required under the Fisheries Act, federal review and permitting process may no longer be required. This is “smart regulation” and it makes sense.

For CHBA members involved in land development, especially in provinces active in fisheries and riparian protection, this could (and should) result in simpler, clearer and more predictable review and approvals processes. Having to get separate environmental permits from two levels of government covering the same range of environmental concerns doesn't serve anyone's interests, nor does it benefit the environment. It's good to see “smart regulation” put into place.

A National Infrastructure Plan

Last November, the federal government launched development of a long-term infrastructure plan for Canada, to be developed in consultation with the provinces, territories and other interested parties. The CHBA welcomed this important initiative; it is something the Association has been calling for. Federal leadership on infrastructure creates the opportunity to “get infrastructure right” for the future, with benefits for all Canadians and a fairer allocation of infrastructure costs to all those who use it.

Since the plan's announcement, the CHBA has submitted its views and recommendations to the Minister of Infrastructure Canada, stressing that the plan must give priority to Canada's ‘critical’ infrastructure, and support coordinated federal, provincial, and municipal efforts. We also made the point that enhancing housing affordability and choice must be one of the plan's goals.

The CHBA expects to be invited to participate in the upcoming private-sector roundtables that will support the plan's development. We'll continue to push a plan that treats home buyers fairly, while ensuring that our cities are able to develop in a sound and financially sustainable manner.

GHG Emissions/Energy Performance

There is a tendency among some to paint a misleading picture of the role that housing plays in Canada's climate change performance. The CHBA has invested considerable effort in drawing attention to the facts — that housing is an environmental leader in both improving energy efficiency and constraining greenhouse gas emissions.

This year's federal government report made under the United Nations Framework Agreement on Climate Change laid out our sector's performance in very clear terms. According to the report, in 2010 the residential sector produced just 5.9 per cent of Canada's total greenhouse gas emissions. And this share continues to fall.

Too often, we hear advocates of ever-more stringent housing regulation claim that homes are responsible for a 30 per cent, 40 per cent, or even greater share of Canada's emissions. This is simply not true.

The federal data also show that residential buildings continue to outperform, significantly, commercial and institutional buildings. Since 1990, the energy efficiency of homes has increased 25 times faster than in non-residential buildings.

The CHBA expects that the energy efficiency of homes will continue to improve in the future, much as it has for the last two decades, through voluntary and market-driven means, and on the basis of proven, cost-effective technology and products that also support housing affordability.

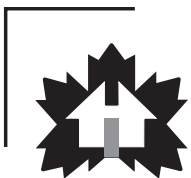
Our industry's approach works: federal data proves this beyond a doubt.

The Water Agenda

There is growing awareness across Canada that the careful management of our water resources is a matter of increasing urgency. While our nation possesses enormous stores of fresh water, most of these resources are not accessible to our population centres.

Access to an adequate supply of clean, fresh water is essential to urban life. Not all communities across the country have such water security, and a changing climate may create more widespread water scarcity. In

It is time for the federal government and the provinces to renew their collective commitment to harmonized building codes and standards.



- 33 ▶** some cases, surface and ground water is already heavily subscribed, and future growth will be constrained if water is not used in a more efficient manner.

The CHBA is now at work examining this important issue, and the role that our industry can play in ensuring our communities have the future water resources needed to grow and prosper.

This work is timely; it is being carried out just as the national Building Code process also considers how best to address water-use efficiency in future building codes.

Every community faces a unique water resource situation, so there is a need for considerable care in developing approaches that are adaptable and responsive to a wide range of needs.

One key element in promoting water-use efficiency is the proper pricing of water. Data show that, on average, Canadian cities may be recovering as little as 70 cents for every dollar spent on water supply and treatment. This not only encourages wasteful water use, it means our existing water infrastructure either suffers from under-investment, or that revenue from other sources, such as new development, is being used to subsidize existing residents. It is clear that realistic water prices need to be the first step to more efficiency water use.

Renewing a Commitment of Harmonized Building Codes

In large measure, Canada's national building code system came into being because the federal government and the provinces recognized the importance of a harmonized approach.

More than 20 years ago, the provinces committed themselves to working towards greater harmonization, and they recognized the benefits this promised: greater productivity for our industry, greater assurance for our customers, and greater integrity for building codes and standards

Imagine a world where basic product and material specifications and requirements varied from province to province? The costs would be significant.

Since that time, this shared commitment to code harmonization has not always been fully evident; some provinces have developed their own code requirements in response to particular provincial conditions and issues. While this is certainly their prerogative, the national code development process provides a mechanism for such requirements to be studied in a disciplined way and, where justified, put into the national building codes. Too often in recent years, this has not been what took place.

The CHBA believes that it is time for the federal government and the provinces to renew their collective commitment to harmonized building codes and standards. For this to have meaning, it must involve senior policy makers from each jurisdiction—the Deputy Ministers responsible for building regulation.

To this end, I have written recently to the President of the National Research Council Canada, which pro-

vides support for the Canadian Commission on Building and Fire Codes, calling for such a meeting of Deputy Ministers.

Those charged with their province's participation in the code development process need clear policy direction that sets out code harmonization as a key objective. As Canada works to address the need for greater innovation and productivity to support our economy, it is the right time to renew the commitment to code and standard harmonization.

SAM Awards

As I mentioned in my last message, the CHBA National SAM Awards entry deadline is November 9, 2012 and the Awards presentation will be held at the 2013 CHBA National Conference in Lake Louise next March.

As we move into autumn, this is a great time to finish up your SAM submissions, and get those great looking exterior images taken. All of the information on this year's SAM Awards is on the CHBA website at www.chba.ca/SAMS.

Exciting New Consumer Contest to “Unleash Your Home” for Renovation Month

Would winning a new Toyota RAV4 be something that excites you? The CHBA is hoping that consumers will get turned on to a new contest presented by Home Hardware Building Centre for Renovation Month. The Contest will promote how to engage in home renovations the right way. The new vehicle will be given to the selected entry who successfully answers a simple question about the right way to hire a renovator and the importance of “Get it in Writing!” when they consider having renovation work done.

A special contest website (www.renomonthcontest.ca) will also link to the CHBA website where customers can find a professional renovator member in their area. Many local HBAs will have displays in Home Hardware Stores and other HBAs will be offering renovation tours, consumer seminars and other events which will also promote RenoMark. Home Hardware will be promoting the contest in national advertising. The Contest will run from September 26 to November 3, so the CHBA urges renovator members to help to get the message out to their customers.

Watch for more details in the coming weeks. Our thanks to all of our national sponsors for Renovation Month 2012: Genworth Financial, Delta and Home Hardware Building Centre.

CMHC Renovation Forecast

OTTAWA — CMHC's *Third Quarter Housing Market Outlook* includes a three-page Special Report / Renovation Forecast. The report reveals that renovation spending grew 3.0 per cent in 2011, from \$59.9 billion in 2010, to \$61.7 billion. Renovation spending is forecast to increase by 2.5 per cent in 2012 to \$63.3 billion, and 3.6 per cent in 2013, to \$65.6 billion.

Most provinces are seeing higher renovation spending in 2011, with the exceptions of New Brunswick and B.C. Continued growth is expected in all provinces, with the exception of Saskatchewan and Atlantic Canada.

Renovation Expenditure Breakdown
(millions of dollars and annual percentage change)

	2011	2012F	2013F
Alterations & Improvements	46,458	47,616	49,275
%	3.0	2.5	3.5
Repairs	15,287	15,676	16,277
%	3.2	2.5	3.8

Source: Statistics Canada, CMHC forecast 2012 and 2013.

Looking at 2013

Atlantic: Renovation spending will rebound modestly across Atlantic Canada, led by Newfoundland and Labrador.

Quebec: Aging household stock will continue to sustain renovation spending, which is anticipated to approach the \$16 billion mark.

Ontario: While some factors remain supportive of renovation spending levels, which grew to nearly \$24 billion in 2011, others point to slowing momentum in renovation spending, including moderation of home sales. Additionally, CMHC's Home Purchase and Renovation Survey (May 2012) indicated that a smaller share of households plan a renovation project in the next 12 months.

Prairies: Higher level of MLS sales, rising real estate values, and income and job growth will help lift renovation spending by 4.5 per cent to \$10.8 billion in 2013

British Columbia: Supported by turnover of housing stock, rising home values and growth in employment and incomes will boost renovation spending to just over \$7.6 billion. 🏠

Houzz and Home Renovation Survey

www.houzz.com recently conducted an online remodelling and decorating survey among registered users of the website; more than 29,000 Canadian respondents completed the survey. Ninety per cent were homeowners, average age 47, with an average household income of \$120,000. Key findings among Canadians planning to build, remodel or decorate in the next two years included:

Style over profit: 83 per cent cited "improving the look and feel of the space" as an important driver for remodelling projects. Only 56 per cent cited "increasing home value."

Saying no to loans: Only 14 per cent plan to take out a line of credit for home improvement projects. Sixty per cent would rather cut back on vacations and car purchases than delay a remodelling project.

Hands-on approach: 76 per cent reported doing some or all of the work themselves when taking on a complete home renovation. Montreal residents were the most likely to hire help for their projects, and most likely to go over budget at 57 per cent (vs. 44% for all Canadian respondents). Edmonton residents were the least likely to hire an architect. 🏠

AWARDS

CHBA NATIONAL SAM AWARDS
DEADLINE FOR ENTRIES NOVEMBER 9, 2012



The CHBA National SAM Awards honour the very best of our industry—new home, renovation and marketing projects that reach new heights of excellence and fill us with awe and inspiration.

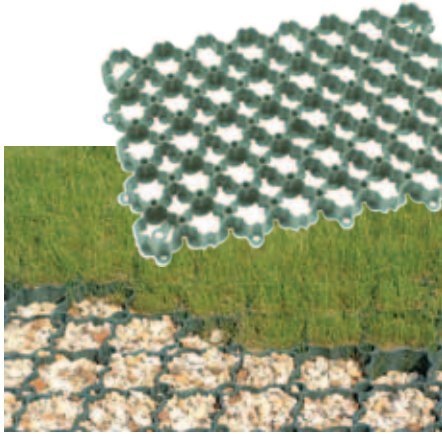
The Call for Entries for the 2012 awards has been issued. Visit our website at www.chba.ca/SAMS for complete information.

The 2012 National SAM Awards will be presented at the CHBA National Conference in Lake Louise, Alberta on March 8, 2013. Please join us for an unforgettable evening.

The deadline for entries is November 9, 2012.



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Masterchem Industries (KILZ)	21	800-325-3552	kilzpro-x.com
North American Fiberboard Association	29	847-934-8394	www.fiberboard.org
NPT RicePoint / Class Action Services	38	800-515-3626	www.bpshinglesettlement.com
Nudura Corporation	17	866-468-6299	www.nudura.com
Owens Corning Canada LP	19	800-438-7465	www.owenscorning.ca
Rhino Linings Corporation	28	800-232-8311	www.rhinolinings.com
Sage Software, Inc.	3	866-420-7289	www.sagecre.com
Simpson Strong-Tie Canada	2	800-999-5099	www.strongtie.com
Tufdek (Tuff Ind.)	6	877-860-9333	www.tufdek.com
WeiserPfister	9	800-340-7608	www.Weiserlock.com

Programs Funded Under Labour Market Development Agreements

OTTAWA — The federal government transfers close to \$2 billion to the provinces and territories each year for employment insurance funded training programs via Labour Market Development Agreements (LMDAs). Provinces, however, are not required to define and/or report on LMDA funded programs, so it has been more difficult to know whether these funded programs are beneficial for the housing industry.

CHBA President **RON OLSON** has written to the Forum of Labour Market Ministers seeking information on the various programs funded through the LMDAs. The Co-Chairs of the Forum, Federal Housing Minister **DIANE FINLEY** and Alberta Human Services Minister **DAVE HANCOCK**, replied recently with an index on where to locate provincial programs. This will be useful to provincial HBAs in reviewing the programs funded through these agreements. ☛



November/December Issue

- ▶ Industry Leaders Speak
- ▶ Get Ready for 2013

For advertising and editorial info, visit:
www.HomeBuilderCanada.com/ILS_2012
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Avid Ratings Canada Expands Operations

TORONTO — **Avid Ratings Canada** has expanded its operations within Canada, opening three new regional offices to serve its growing Canadian home building clients. The offices are located in Calgary, Vancouver, and Toronto.



Tim Bailey

To lead this initiative, **TIM BAILEY** was recently promoted to Division President to oversee all three regions, and to facilitate their expansion as the leading provider of customer loyalty and engagement services in those provinces. Readers of *Home BUILDER Magazine* will also recognize Bailey as the Customer Satisfaction columnist (page 14).

Avid Ratings Canada has also announced the first Edmonton benchmark average on customer satisfaction to provide builders in that market with the ability to compare detailed aspects of their organization with their peers. The Edmonton data join the already established regional benchmarking for Toronto, Ottawa, Calgary, and Vancouver; provincial benchmarking for Alberta, B.C., and Ontario; and national benchmarking for Canada via the Avid Reports System. www.avidratings.ca. ☛



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DuraFoam is available exclusively at your nearest CID office or authorized dealer. For more information call 1-877-280-0243 or check the DuraFoam Products section at www.cid.ca




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TSF1 Drill Attachment

TurboShear FC AIR
TSF1A Air Powered

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NOTICE OF BP ORGANIC SHINGLES SETTLEMENT

For qualifying owners of buildings upon which BP Organic Shingles have been installed.

What is the litigation about? In the litigation (*Marvin Sherebrin et al. v. Building Products of Canada Corp.*, Ontario Superior Court of Justice, File No. 4367/11CP; *Diane Fitzsimmons v. La Cie Materiaux de Construction BP Canada*, Quebec Superior Court, File No. 500-06-00580-114; and *Robert S. Melillo et al. v. Building Products of Canada Corp.*, Vermont Superior Court, File No. s618-11 cnc), it is alleged that BP Organic Shingles are subject to premature failure. Building Products of Canada Corp./La Cie Materiaux de Construction BP Canada (the "Defendant") denies these allegations and asserts that the BP Organic Shingles are free of any defect and will last the entire warranty period. However, in order to achieve certainty in terms of its ongoing obligations, the Defendant agreed to a settlement that will resolve the litigation. The settlement represents a voluntary resolution of claims. The Defendant does not admit any wrongdoing or liability.

The Ontario, Quebec and Vermont Courts will hold hearings to decide if the proposed settlement is fair, reasonable and adequate. In Ontario, the hearing will be on October 12, 2012, at 10:00am in the City of London. In Quebec, the hearing will be on September 21, 2012 at 9:30am in the City of Montreal. In Vermont, the hearing will be on December 12, 2012 at 10:00am in the City of Brattleboro. The full addresses of the Courts are available online at www.bpsinglessettlement.com.

Which organic shingles are the subject of the settlement? The organic shingles that are the subject of the litigation are shingles made with a felt reinforcement base material that is saturated with asphalt, also known as "organic" roofing shingles, manufactured during the period from 1985 to 2010 under the brand names: Eclipse, Eclipse H/R, Eclipse L.S, Super Eclipse, Weather-Tite, Mirage, Rampart, Tradition, Tite-Lok, Esgard Pro-Standard, Pro-Standard, Esgard 20, Esgard 25, Citadel, Tite-On, Roofmaster, Roofmaster Classic, Roofmaster Plus, Elegance, Elegance II, Europa, and Super Lok ("BP Organic Shingles").

Who is affected by the settlement? You might be affected by this settlement if you own or owned a building in Canada or the United States whose roofs contain or contained BP Organic Shingles.

You will only qualify for compensation under the settlement if: (1) you are a class member; (2) you submit a timely and complete Claim Form, along with the other required information; (3) you have experienced qualifying damage to your BP Organic Shingles; and (4) the damage to the BP Organic Shingles was not caused by improper installation, improper maintenance, weather-related events, or some other factor unrelated to the manufacturing process.

What are the settlement terms? The settlement codifies the BP Organic Shingles warranty and provides for additional enhancements to that warranty, which are particularized on the settlement website. The amount of compensation payable to qualifying claimants will depend on the following factors: (1) the terms of the applicable warranty; (2) the number of damaged BP Organic Shingles on the relevant roof slope; (3) the length of time the damaged BP Organic Shingles have been installed on the roof; and (4) whether the claimant selects the cash settlement option or the repairs settlement option.

If I am affected by the settlement, what are my options?

Exclude yourself. If you exclude yourself or "opt-out," you will not be eligible for compensation under the settlement, but you will be free to sue the Defendant on your own about the claims discussed in this Notice. If you do not opt out, you will be bound by the settlement and will be able to claim for benefits under the settlement, but you will not be able to sue the Defendant on your own in respect of the claims discussed in this Notice. For Quebec Class Members with actions currently pending, you will be deemed to have opted out unless you discontinue your currently pending action before September 19, 2012. For instructions on excluding yourself, see the long-form Settlement Notice, available online at www.bpsinglessettlement.com. The deadline for opting out is September 19, 2012.

Make Submissions. If you wish to make submissions to the appropriate Court regarding the settlement, you can file written submissions or ask to make oral submissions. For instructions on making written or oral submissions, see the long-form Settlement Notice, available online at www.bpsinglessettlement.com. The deadline for making written submissions or applying to make oral submissions is September 19, 2012.

File a Claim Form. To be eligible for compensation under the settlement, you must submit a timely and complete Claim Form. Claim Forms can be obtained online at www.bpsinglessettlement.com or by calling toll-free 1-800-515-3626. See the long-form Settlement Notice for details regarding the claims filing deadline.

Class Counsel and Class Counsel Fees The Defendant has agreed to pay class counsel fees plus applicable taxes and reasonable expenses and costs in an amount not to exceed Cdn \$2,400,000.00 for all past and future work. Class counsel fees are subject to the approval of the Courts. For Quebec Class Members, a deduction will be made from settlement benefits with respect to amounts payable to the Fonds d'aide aux recours collectives.

How do I obtain more information? More information, including copies of the settlement agreement and the long-form Settlement Notice, is available online at www.bpsinglessettlement.com or by calling 1-800-515-3626. **DO NOT CALL THE COURTS.**

CMHC Equilibrium Housing Forum 2012



SOURCE: CMHC

The "Green Dream Home" is a winning entry in Canada Mortgage and Housing Corporation's (CMHC) Equilibrium Sustainable Housing Demonstration Initiative"

VANCOUVER — The CMHC Equilibrium Sustainable Housing Demonstration Initiative is bringing world-class sustainable housing examples home to Canadians. "True Stories: Sustainability in Action" will be held October 23-24 2012, in Vancouver. The national sustainable housing Forum will provide in-depth information, analysis and discussion on some of the most sustainable houses ever designed and built in Canada, focusing on sharing lessons learned from four Equilibrium Housing projects: Harmony House, in Burnaby, B.C. by Habitat Design + Consulting Ltd. and Insightful Healthy Homes Inc.; The Green Dream Home, in Kamloops, B.C., by the Canadian Home Builders' Association Central Interior (CHBA CI) and Thompson Rivers University (TRU); the EchoHaven project in Calgary by the EchoLogic Land Corporation and Bow Crow Design / Sunergy Systems Ltd.; and the Urban Ecology project in Winnipeg by the Winnipeg Housing Rehabilitation Corporation (WHRC). In addition, the Now House Equilibrium Housing retrofit project in Toronto by The Now House Project Inc. will be presented in a free public lecture event.

Forum attendees will learn true stories directly from the builder teams about the challenges they faced and opportunities they realized in designing and delivering their projects. For more information, visit www.chmc.ca.

CALENDAR

Do you have an event you want posted on our new Online Calendar? E-mail your listing to editor@work4.ca

September 20-21

IIDEX Canada
IDC/RAIC
Toronto, ON
www.iidexcanada.com

September 20-23

2012 Alberta Awards of Excellence in Housing
CHBA – Alberta
Edmonton, AB
www.chbaalberta.ca

September 24

Awards of Distinction 2012
Ontario HBA
Collingwood, ON
www.ohbaaod.ca

September 26

2012 BCBECC Conference & AGM
British Columbia Building Envelope Council
Vancouver, BC
<http://bcbec.com>

October 4-5

Making Great Places: Canadian Brownfields 2012
Canadian Urban Institute
Niagara Falls, ON
<http://canurb.org>



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The 2013 CHBA National Conference will focus on leading – what it is, what it demands of us, and why it matters more than ever. The Conference will connect you with what is essential for the leading home builders of tomorrow.

Plan now to be in Lake Louise next March 7 – 9, 2013

The world famous Fairmont Chateau Lake Louise is the location for CHBA's 70th National Conference. The Chateau offers an inspiring setting, coupled with superb hospitality, comfort and amenities.

And take note that the CHBA Conference schedule has been changed – this fabulous event now runs from Thursday evening through Saturday night.

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

**70th CHBA National Conference
LAKE LOUISE, ALBERTA
March 7-9, 2013**





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