

BUILDER



THE MAGAZINE OF THE CANADIAN HOME BUILDERS' ASSOCIATION

THE CONDO MARKET

Industry Leaders Speak:
Multi-family Housing, Part I

Soundproofing Solutions

Tool Talk: Compromise Not Required

Market Report: Building a Better B.C.

National Building Code Update

Insightful Healthy Homes Inc.:
Embracing the new R-2000 Standard

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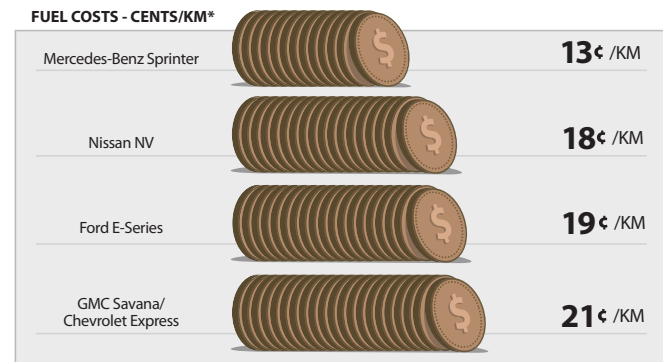
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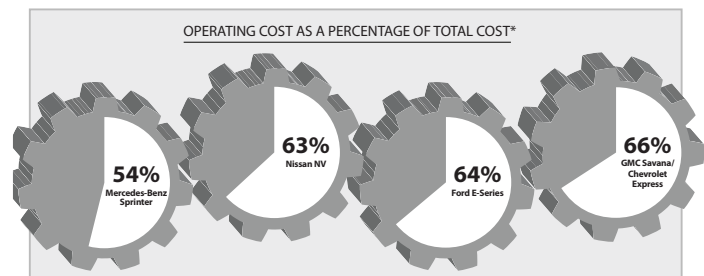
*Based on analysis of Canadian market for model year 2012 3/4 ton (2500) and 1 ton (3500) series vans performed in July 2012 by Vincentric, LLC. Based on ownership scenario of 5 years and 50,000 km a year.

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Zen at Salus is the winner of a 2011 CHBA SAM Award in the New Home Award (Multi-Family) category. Adera Development Corporation, Vancouver, BC
Photo by: Raef Grohne

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Economic Outlook & Housing Forecast

Economic outlook for 2013, plus a look at the upcoming year's residential housing and renovation market, from single-detached to multi-family.



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CMHC: A Multi-family Housing Recap

In their *Housing Market Outlook - Canada Edition: Third Quarter 2012*, Canada Mortgage and Housing Corporation (CMHC) provided the following forecasts for Canada's condo market:

British Columbia: Demand from first-time home buyers and empty-nesters choosing condominium living is expected to result in 19,600 multiple-family starts in 2012 and 20,200 starts in 2013.

Alberta: The resumption of previously delayed projects along with new high-rise condominium projects indicates that multi-family starts will move upwards in 2012 to 14,200 units, moderating in 2013 to 13,800 units.

Saskatchewan: Multi-family starts will increase for the third consecutive year, rising to 3,600 units in 2012. In 2013, multi-family starts will ease but remain close to 2012 levels at 3,500 units.

Manitoba: Demand for condominiums is being fuelled both by first-time buyers and empty-nesters. Multi-family construction is expected to be 2,700 units in 2012 and then 2,800 units in 2013.

Ontario: Multi-family starts will moderate in 2013 to 37,400 units as apartment demand slows. Slowing growth in condo resale prices combined with a rising unoccupied condo rental stock will also dampen buying activity in some market segments.

Quebec: Following a year of sustained construction in 2011, starts of multi-family dwellings will settle back to more sustainable rates in the

next two years. Multiple starts are forecast to be 29,700 this year and 27,100 units in 2013.

New Brunswick: Multiple starts in New Brunswick's larger urban centres improved early in 2012 as a result of an increase in apartment starts. Multiple starts are projected at 1,500 units in 2012 and 1,385 units in 2013.

Nova Scotia: The baby boom generation will continue to support the multi-residential segment of the market. Expect multiple-unit starts to decline from a relatively high level of 2,599 units in 2011 to 1,850 units in 2012 and to 1,725 units in 2013.

Prince Edward Island: Expect a decline in multiple starts to 425 units in 2012 before hitting 375 units in 2013.

Newfoundland and Labrador: Multiple-unit construction will reach 875 units in 2012 and 750 units in 2013. The current strength in multiples is due to an increase in basement apartments. 🏠

Canadians Don't Mind Paying for the Perks of Condo Living

TORONTO — Attracted to the urban lifestyle, three-quarters of Canadian condo buyers say condo fees are worth the extra monthly expense to enjoy the benefits of living in a condominium.

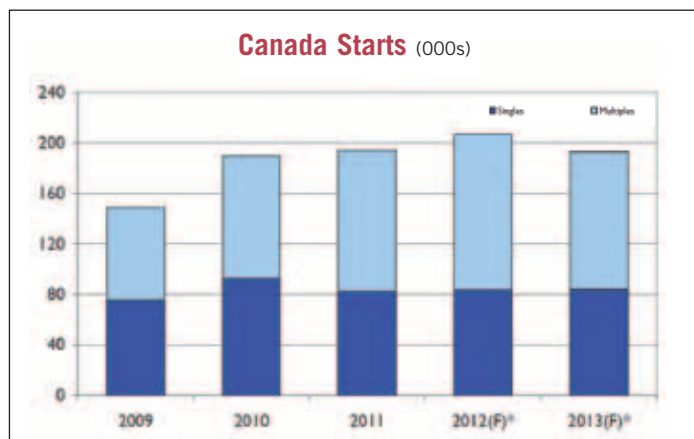
The TD Canada Trust 2012 Condo Poll surveyed urban Canadians who recently bought or intend to buy a condo. The results: Canadians are drawn to condos because they require less maintenance (60%), are more affordable (45%), and offer more amenities (25%) than a house.

The poll also found that one-third of condo buyers (35%) are willing to pay up to \$200 per month in condo fees, 44 per cent would pay up to \$400 and 17 per cent would pay up to \$800. Across all cities, Torontonians are willing to pay the highest fees; 38 per cent are willing to pay more than \$400 and 16 per cent more than \$600. Conversely, the majority of Montreal residents (59%) wouldn't pay more than \$200 per month in condo fees.

According to the poll, condo buyers think the most important features when deciding on a condo to buy are:

- Good building security (94%) and low condo fees (94%)
- Energy-efficient building features (92%) and attractive interior design (92%)
- A balcony (90%)
- Parking for their car (87%)
- Close to public transit (84%)

Almost one-third of condo buyers say the main reason for their condo purchase is that they consider it a good investment. 🏠



*The point estimate for total housing starts is 207,200 for 2012 and 193,100 for 2013. Economic uncertainty is reflected by the current range of forecasts, which varies from 196,800-217,000 units for 2012 and 173,000-207,400 for 2013.



The Absolute World (Marilyn Monroe) Condominiums in Mississauga, Ontario



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GVHBA Appoints New Chief Executive Officer



GREATER VANCOUVER — The Greater Vancouver Home Builders' Association (GVHBA) spent the summer conducting a national search for its chief executive officer, and ended up hiring someone from its own backyard.

The GVHBA Board of Directors is pleased to announce the appointment of **BOB DE WIT**, 44, as chief executive officer, replacing **PETER SIMPSON**, 68, who retired at

the end of October after 19 years at the helm of what is now Canada's second-largest home builders' association.

De Wit, who resides in South Surrey with his wife and daughter, is well positioned to help take the association to the next level. Earning degrees in marketing (BBA) and economics (MA) from Simon Fraser University, de Wit has executive experience in corporate development, finance and competitive market intelligence. 🏠

Nova Scotia Builders Host 2nd Annual EnerGuide for New Houses Open House Weekend

HALIFAX — Eight participating builders showcased 12 energy efficient homes at the Nova Scotia Home Builders' Association's 2nd Annual EnerGuide for New Houses Open House Weekend, September 29th and 30th. Visitors and potential home buyers were treated to the latest in trends, design styles and energy efficient features. Builders were also on hand to answer questions. 🏠

Home Buyers March into Lethbridge's 2012 Parade of Homes



LETHBRIDGE — The Lethbridge, Alta. 2012 Parade of Homes has wrapped up for this year and the 16 participating builders couldn't be more pleased with the results: The number of serious viewers increased dramatically over 2011, with reports of numerous sales directly resulting from the show. Final numbers indicate that approximately 40,000 visitors walked through the 27 show homes.

"There were so many different styles of unique architecture showcased this year," said **ANGIE ZUBA**, Executive Officer for the Canadian Home Builders Association - Lethbridge Region. "The calibre of the homes in this year's Parade was, quite simply, outstanding." 🏠

Hats Off to the London Home Builders' Association!

LONDON — First year Construction Carpentry students at London, Ontario's Fanshawe College are expected to purchase hard hats at the beginning of term. On September 10, 120 hard hats were presented to these students by London Home Builders' Association (LHBA) Careers in Construction Committee Chair **RICK VANDERSLUIJ** and committee Vice Chair **TIFFANY HILLMAN**. The LHBA has been providing hard hats for this class since 2007. The funds for the hard hats are donated by LHBA members annually. 🏠



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By Peter Norman

Ten major urban areas in Canada account for the vast majority of the condominium apartment activity.

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.

The Role of the Condo

Canadians love their single-family houses—with fully two-thirds of households living in one, in one form or another—but apartment living and, increasingly, condominium apartment living, is also an important part of our community and housing supply. Construction of new condominium apartment buildings also appears to be trending as a potential concern in the media and, occasionally, among regulators. So this is a good time to step back and take a look at the role of condominium apartments in our housing market.

This commentary will mostly focus on 10 major urban areas in Canada, which account for the vast majority of the condominium apartment activity, and provide a balanced regional perspective. These urban areas, the Big Ten, include Vancouver, Calgary, Edmonton, Regina, Saskatoon, Winnipeg, Toronto, Ottawa, Montreal and Halifax. Collectively, the Big Ten account for some 56 per cent of recent housing starts and fully 72 per cent of apartment starts.

Given year-to-date data and what we know will likely be started in the next few months, an estimated 60,500 new condominium apartments will have been started within the Big Ten in 2012, which is up some 25 per cent from 2011, which in turn was up similarly from 2010. While double-digit growth in new construction in this segment is noteworthy and is also visually apparent on the sky-lines of Canada's major cities, recent supply of new condominium apartments has not been too out of line with longer-term trends.

Trends, Supply and Demand

The underlying trend supply of new condominium apartments rose strongly between the mid 1990s (average starts in the Big Ten of about 12,000 units per year) and 2004, which was just below 40,000 units. But in the almost decade since 2004, annual average condominium starts have remained relatively steady at about 41,000 units per year. Thus, although growth has been seemingly strong in the past few years, this has almost entirely been connected to recent supply addressing pent-up demand from the 2009 recession (see chart).

Based on recent new condominium sales activity in a couple of the major markets for which we have data, 2013 condo starts will likely be much more in line with longer-term averages—back to about 40,000 units across these 10 big markets. This implies that we have likely worked through most of this pent-up demand. Expect more normal activity ahead.

The interplay between the condominium apartment supply and the rental market is also an important part of the picture. There are two types of apartment starts: condominium apartments (owned by individual owners, and may be occupied by their owners or rented out) and apartments intended for rental (whole buildings owned and operated as a single rental business). Among the Big

Ten markets, the annual average number of apartment starts intended for rental has been some 9,500 units per year, but it is generally accepted that a component of the 40,000 condominium apartment units are also essentially supplying the rental market.

The Census provides insight into apartment demand by tenure (i.e., rental or owner) but these data have not been made available yet from the 2011 Census. Based on demographics, surveys and other insights, I estimate that rental households have accounted for about 25 per cent of apartment growth over the last 10 years, modestly above the share of purpose built supply.

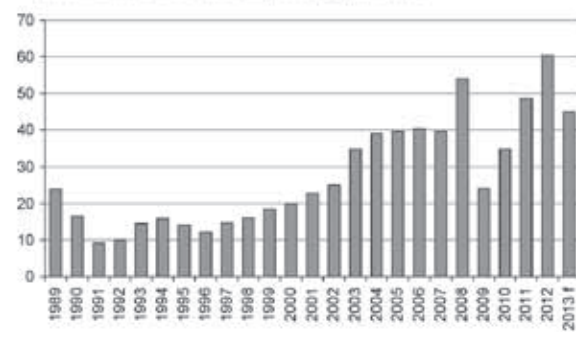
Pricing trends provide an obvious insight into the balance between supply and demand in the marketplace. Many commentators suggest that condo markets may be becoming overbuilt, but this conclusion is not readily apparent in the pricing from the resale market. An overbuilt market would quickly show up as sharply falling prices in the resale market.

According to the Home Price Index (HPI) from the Canadian Real Estate Association (CREA), the composite apartment price in Canada (which is measured across five major markets) is up about 2 per cent in the third quarter of 2012 over the same period last year. This national picture is a combination of moderating, but still positive condominium apartment prices in Vancouver (up 0.2 per cent) to more robustly rising prices in Calgary (3.1 per cent). The Toronto and Montreal markets are also up about two and a half per cent in the past year.

While normal prices in the condominium apartment market suggests that the risks of an overbuilt market are still low, condo prices are much more moderate than single-family prices, which are up 5.6 per cent year over year. This gap has a lot more to do with constricted supply in the single-family sector as a combination of higher development fees and taxes, and an array of tougher planning rules across the country affect both the affordability and availability of an adequate supply of attractive single-family homes.

More Normal Condominium Apartment Starts in 2013 after Two Years of Pent-Up Demand

Condominium Apartment Starts, Units ('000s), Big Ten Markets*



*Vancouver, Calgary, Edmonton, Regina, Saskatoon, Winnipeg, Toronto, Ottawa, Montreal and Halifax
Source: Altus Group Economic Consulting based on data from CMHC



By Frank Lohmann (above) and Mihailo Mihailovic

National Building Code Update

New energy efficiency requirements for houses and small buildings

By the end of 2012, new requirements pertaining to energy efficiency for houses and certain types of small, non-residential and mixed-use buildings will be issued by the Canadian Commission on Building and Fire Codes (CCBFC) as interim changes approved for incorporation in the National Building Code of Canada (NBC) 2010.

Three major aspects of these provisions—minimum requirements for building envelope wall assemblies; minimum efficiency ratings for heating, ventilating and air-conditioning (HVAC) equipment; and an approach for demonstrating compliance using simulation tools—are discussed in this article.

Building Envelope Wall Assemblies

Building envelope requirements deal with the thermal resistance (insulation) of walls, roofs and floors and are stated in values of “effective thermal resistance” that take into account heat flow through insulation framing and other assembly components. The effective thermal resistance value reflects the actual heat lost through the assembly much more accurately than the nominal value of the insulation alone. For example, a typical 2”x 6” wood-framed wall with nominal R20 (RSI 3.34) batt insulation in the cavity would have an effective thermal resistance of about R13.4 (RSI 2.36).

Not only are different minimum insulation requirements set for six different climate zones, but the building envelope requirements also depend on whether or not a heat recovery ventilator is installed. Where one is installed, the minimum requirements are slightly less stringent because there is an additional energy benefit.

Builders can calculate the effective thermal resistance for a wall assembly according to the formulas provided in the code or use look-up tables to find values for typical wall systems. The effective thermal resistance calculation is the same as that used by Natural Resources Canada (NRCan)’s ENERGY STAR programs. A link is provided to the program’s web page, where additional values are available.

Efficiency Ratings for HVAC Equipment

Efficient HVAC systems and service hot water equipment contribute significantly to the energy performance of houses. The NBC addresses minimum performance requirements for equipment types and energy sources that may be used in housing, from furnaces and boilers to heat pumps, combination systems, and air-conditioning

units. In a typical house, for example, a builder may install a forced-air, gas-fired furnace, an air-conditioning unit, and a gas-fired hot water tank. According to the new requirements, the minimum performance level required for this equipment would be a minimum annual fuel utilization efficiency rating of 92 per cent for the furnace, a seasonal energy efficiency ratio rating of at least 14 for the air-conditioning system and a thermal efficiency rating of at least 80 per cent for the gas-fired hot water tank. The requirements sometimes differentiate the performance requirements according to equipment size and also include related standards pertaining to each equipment type.

Performance Path

For most equipment, the required minimum performance values are less than those listed as ENERGY STAR compliant. Where builders want to use different or innovative equipment, or systems not listed in the prescriptive portion of the new requirements, they can use a computer simulation option called “performance path.”

Systems using renewable energy sources are not addressed in the current NBC and no credit is available for their use in the prescriptive option. Equipment and installation standards for solar hot water systems are, however, referenced in the new code section. Builders who wish to take advantage of renewable energy systems may be able to do so using the “performance path” where allowed by local jurisdictional authorities.

The performance path is a new approach to demonstrating that a house or building design complies with the NBC’s prescriptive energy efficiency requirements. Using a calculation procedure, or computer simulation tools, builders can compare the energy used by the proposed house (actual design) to the energy used by a reference house built to the prescriptive requirements. If the calculated energy used by the proposed house is less than or equal to the energy use calculated for the reference house, the design is deemed to comply.

The performance path allows the use of different, non-typical systems. Designs that incorporate systems using renewable energy could obtain credit for these systems, again where permitted by jurisdictional authorities.

The introduction of energy efficiency provisions into Part 9 of the NBC is an important step toward providing uniform requirements for minimum energy efficiency levels across Canada and follows on the publication of the National Energy Code of Canada for Buildings 2011. A great effort was made to ensure a seamless environment between the new energy efficiency requirements in Part 9 of the NBC and NRCan’s energy efficiency related standards and tools for the EnerGuide Rating System (ERS), ENERGY STAR for New Homes and R-2000. ■



Efficient HVAC systems, such as a mini-split heat pump, contribute significantly to the energy performance of houses.

Frank Lohmann and Mihailo Mihailovic are technical advisors at the Canadian Codes Centre at NRC Construction.



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By Tim Bailey

Elevating the Condo Customer Experience

Top 10 areas to target

Creating a new home for a customer is a significant responsibility. Creating hundreds of new homes at the exact same time, for a multitude of purchasers, in one vertical location, is both an art and a science. According to authors Frank M. Andrews and Stephen Basset Whitney, “residents’ perception of their environment defines the quality of their lives.” If this hypothesis is true, then today’s condominium developers assume daunting responsibilities working to fulfill the promise of delivering an exceptional environment and an improved quality of life for their customers.

By the time the first prospect enters a sales centre for a new condo project, a developer has already invested months to years in acquisition, planning and financing. Efforts devoted to engineering and planning the customer experience are equally vital to ensure the success of the project and a positive reputation for the brand.

Leading condo developers have employed systems and practices to avert common issues that hinder the customer experience. Understanding key drivers of customer satisfaction provides a solid foundation to soar above the competition as a condominium developer.

A review of recent survey data from new condo owners across Canada provides insight to the potential customer experience pitfalls. The following are 10 areas for condo developers to target:

1 Days past to make corrections

According to new condo owners, the items noted as deficient at the time of the pre-delivery inspection are taking considerable time to remedy. What appears to be merely an item on a list for the developer becomes a blemish on the experience for a customer that is living with deficiencies.

2 Soundproofing

Condo living creates unique challenges and soundproofing is being reported as an area of concern from homeowners. This concern may be part perception and part reality; however, successfully navigating the issue through a combination of construction planning and customer expectation management is something leading developers have been able to accomplish, thereby turning this pain-point into an acceptable expectation.

3 Availability of visitor parking

Addressing concerns regarding visitor parking requires detailed project planning, as well as early inoculation with homeowners to mould realistic customer expectations. Building vertically means spatial limitations and homeowners who are conditioned for these realities are more aware and accepting.

4 Value for price paid for options & upgrades

Value is equal to “the benefit” divided by “the price.” Successfully advocating to customers the intrinsic benefits of the options and upgrades they purchase ensures that this equation is kept in balance.

5 Closet/storage space

Recent design studies have pointed to closets and storage space as must-have items for today’s home owners. Today’s consumers are acquirers of possessions and this trend creates an ever-increasing need for storage. Creative designs and unique solutions that maximize every conceivable square inch will reap a huge return on investment with customer satisfaction.

6 Lockers/other storage

Similar to the closet issue, lockers and other storage provisions are also creating a concern for condo owners. Conceding living space for lifestyle is something that condo owners seem to accept more easily than sacrificing storage space for their possessions. Overcoming this contradictory expectation requires exceptional creativity when planning storage amenities for condo residents.

7 Purchased options and upgrades did not meet expectations

Customer delight is the difference between perceptions and expectations. If expectations for the options and upgrades purchased are higher than what a homeowner perceives to have received, the equation—and often the homeowner—will become negative.

8 Home value for the price paid

The media frenzy regarding a potential high-rise housing bubble may have unnerved recent condo purchasers. The long cycle-time from purchase to occupancy provides buyers with ample time to evaluate their decision and speculate on the value of their purchase. This makes it critical for developers to deliver thoroughly on the benefits of the purchase, in order to overcome homeowners’ fixation on price or fear of market timing.

9 Perception of time taken to correct items noted as deficient at the walk-through

As noted in point #1, condo homeowners report that it is taking considerable time for walk-through deficiencies to be corrected. Equally important is the fact that the perception of time required to complete these items is not congruent with customer expectations. This is another data-supported argument for proactive programs that shape customer expectations early to avert future frustrations.

10 Concierge services

Concierge services are not provided for all condos; however, homeowners expecting this service with their purchase are indicating a lack of satisfaction with the level of service provided.

Leading condo developers have made significant investments in understanding their customers and designing proactive communication programs to manage expectations. Hours invested early in the customer experience can eliminate days lost later in service recovery.



Bisha Hotel and Residences, Toronto by Lifetime Developments.

By the time the first prospect enters a sales centre for a new condo project, a developer has already invested months to years in acquisition, planning and financing.

Tim Bailey is Division 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.



“We worked closely with FortisBC and together came up with the most cost-effective solution, achieving EnerGuide 80 and finishing the homes with the natural gas lifestyle appliances buyers demand.”






*Paul DaDalt, Vice-President,
Quadra Homes, Langley*



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By Fanis Grammenos

The bigger cities get, the more innovation they generate.

Fanis Grammenos heads Urban Pattern Associates, a planning consultancy, following a 20-year research career at CMHC. He can be reached at fanis.grammenos@gmail.com and his work viewed at: <http://blog.fusedgrid.ca>.

The Power of Energy: Shaping Cities

A shocking piece of news recently brought home the formidable potency of energy: More than 300 million people in India were left without electricity, all of Canada ten times; chaos ensued. Factories, offices, hospitals, and traffic came to an abrupt and apocalyptic standstill. The engines of the economy, cities, were silenced. Losing power to such epic proportions has never been the case in the past and for good reason.

Up to a century ago, in 1850, men and animals supplied 94 per cent of the world's energy and 5 per cent came from fossil fuels. It was a ratio that lasted for millennia—no power interruptions in that scenario. But by 1950, a mere century later, the numbers were reversed: 93 per cent of energy came from fossil fuels and 6 per cent from people and animals. And much of the fossil fuel burned to supply the electricity grid that provides power to 75 per cent of the world's houses, offices, factories etc. Astonishing, unimaginable things happened in that century and the years that followed and, reportedly, more are in store. About 90 per cent of all inventions since the Promethean fire emerged in these last 150 years. Why so?

What lies behind this enormous creativity? Energy. As more hands are displaced by machines, more brains can switch to nurturing ideas. But a second and equally powerful lever to this creative surge is cities. Apparently, the bigger cities get, the more innovation they generate: Doubling a city's size increases its creativity by 15 per cent. Several cities have doubled a number of times in the twentieth century, producing a compounding effect. Cities become beehives of creativity because they connect people. As different brains interact, more synapses fire—each leading to yet another potential innovation or enterprise. A new tool in the hands of others finds uses unforeseen by its inventor, and the spiral grows exponentially.

Connectivity

The storyline of connectivity between people traces the path of transportation that shapes the city and determines its size. When human and animal power provided all transport, making a connection meant a trip on foot or hoof and a face-to-face encounter. News spread at walking speed of 5 km/hr; a slow and often arduous process. In that era, most cities reached a population around 30,000 people and a size of about a 20-minute walk across. News emanated and propagated from the barber shop, the communal water spring, the pub, and later, when coffee became common, the coffee shop.



The circle of interaction was small and the ideas local; inventions were also mostly local and stayed local for generations. When the coal-fired steam engine came on board and followed by the electric motor, cities changed dramatically.

Steam-engine trains and electric trams boosted city size at least ten times and now news and ideas could be had from places weeks away on foot, in just a day—a double benefit for creativity. Still, relatives, friends and businesses could only talk to one another by letter; long trips were unaffordable for most. But the beehive was now much larger, more people interacting and the speed of inventions started to accelerate to the point where a US Patents Office director would declare around 1900s “all that could have been invented has been invented.” The news transmission tower was still at a street corner in the pub or coffee shop. All of that changed when electrical wires became the highway of communication with the invention of the telegraph and then the telephone, radio and television.

Overnight the creative “city” was as big as the reach of the telephone line or of the radio signal, which had no practical limits. Important news about discoveries, opportunities and people came out of speakers or screens. The barber shop, pub and coffee shop talk was demoted to trivial chit-chat, gossip; little gain to be had from it. The transmission hub moved to a secluded room someplace no one knew. It didn't matter. Electricity made connectivity possible without travel by using wires or airwaves; without travel and at the speed of light.

Not only communication was freed of travel, it was soon freed of filtering, control and reach. With the internet and the cell phone everyone is a hub and a receiver of ideas at the same time. A video story by anybody can reach a million people or more; at least 20 times the foot and hoof city population. While you teach a trick to someone on line you can learn another from someone else. Anyone's ideas can “infect” countless unfamiliar people. City creativity was given another rocket booster.

From walking down to the corner to get news and share ideas, to being virtually at every corner of the globe without leaving your living room, connectivity has travelled a long way in a hundred years, thanks to the power of electricity.

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Insightful

Embracing the new R-2000 Standard

Arthur Lo:
Insightful Healthy Homes Inc.



BY JUDY PENZ SHELUK

It's not easy to be selected as one of B.C.'s "Top 20 Most Influential in Residential Construction" by CHBA-BC, but **ARTHUR LO** of **Insightful Healthy Homes Inc.** has just been awarded the honour.

Lo's Canadian success story begins in 1994, when he immigrated to Canada, bringing with him the expertise gained as a civil engineer for Hong Kong's New Airport Project and other projects.

The airport dust had hardly settled when, in 1995, Lo founded **WISA Healthy Homes**, a design-build company in Vancouver. As the company's president from 1995 to 2004, he was responsible for all the technical, contractual and construction roles in the delivery of WISA's main product: R-2000 homes.

Super E Program in China

Recognizing an opportunity in China's booming housing market, in 2004, Lo left WISA and founded Insightful Healthy Homes Inc. (Insightful), where he began his work as the technical consultant for Canada's Super E Program in China.

"Super E is the export version of Canada's renowned R-2000," said Lo. "We have to work with both Natural Resources Canada (NRCan) and Canada Mortgage and Housing Corporation (CMHC) to promote and to develop technical standard of the Program to China. I'm proud to be associated with such a worthwhile initiative to export our advance building technologies overseas. But at the same time, we have continued to work in technologies development and home consultancy in Canada, specifically the Greater Vancouver Area."

In 2010, Insightful was awarded the support of Canadian government under the Asia Pacific Partnership on Clean Development and

Climate to design and supervise a Net-Zero Energy Ready housing project in Shanghai.

Harmony House

Lo hasn't stopped there. In 2008, Insightful was one of 12 winners of CMHC's EQUILIBRIUM Sustainable Housing Demonstration Initiative. The project, Harmony House in Burnaby, B.C., was custom built for the homeowner by Insightful and designed by **Habitat Design + Consulting Ltd.**

"I was so happy to participate in this state-of-the-art project. Apart from gaining valuable knowledge and experience in Net-Zero construction, we also collected a lot of first-hand data of the cost and performance of different building elements," said Lo. "Most importantly, based on our data, we developed a protocol to relate incremental cost with extra energy saved. With this tool, we can precisely design and build dream homes for our clients, regardless of different budgets and/or energy targets."

Vancouver Net-Zero Energy Ready Home

Always innovative and up for a challenge, Lo embraced the idea of being the first builder on Canada's West Coast to have a home certified under the new R-2000 Standard, launched in February 2012. The program, jointly administered by the CMHC and NRCan, certifies homes performing at least 50 per cent better than code and using at least 50 per cent less energy than the 2005 R-2000 Standard.

The single-family home is a Net-Zero Energy Ready home in Vancouver's South Cambie neighbourhood. With an EnerGuide rating of 88, savings are estimated to be 75 per cent of heating and hot water energy in comparison with a standard house built to the latest B.C. building bylaw. With the installation of PV panels, the home is also ready for full Net-Zero implementation. Recently completed, an open house event was held on October 30, 2012.

"Renewable energy equipment is still too expensive at this moment," said Lo. "Hence this home is built with the same standard as the Net-Zero energy home, but without installing the renewable energy equipment at this time. However, we have provided all facilities for future installation of renewable energy equipment. Once the price of renewable energy equipment becomes affordable, the homeowner can readily install it without any modification to the house. This is a feasible approach to achieve Net-Zero with better strategic planning and lower overall cost."



Ongoing Projects

Insightful is currently building another R-2000 home in Vancouver; other projects are proceeding under different pre-construction stages. "Our company's motto is 'building healthy homes for people and the Earth,'" said Lo. "Insightful will continue to work for sustainable housing, with the aim of providing homes that meet the needs and budgets of our clients." 🏠

For more information on Insightful Healthy Homes, visit www.insightful.ca. For information on the 2012 R-2000 Standard, see Home BUILDER, May/June 2012, "R-2000: 30 Years of Leadership."



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British Columbia

Building a better province



By Nathan Stone,
President, CHBA BC



British Columbia is a fabulous place to live. With its scenic beauty, abundant natural resources and proximity to both majestic mountains and the vast Pacific Ocean, B.C. attracts many new residents each year.

Despite a recent slowdown in home sales in August and September and the introduction of tighter federal lending rules, our province has weathered the global economic crisis better than many housing markets in Canada and North America.

Market Overview

British Columbia has an expanding population, strong full-time employment growth and persistently low mortgage rates, which are all expected to bolster housing demand in the months ahead.

Although unit sales and average home prices have declined in B.C. lately, industry experts are predicting a stable housing market for B.C. for now, with modest growth in 2013; home prices are expected to remain flat moving forward.

Total housing starts in British Columbia were higher in the second quarter and in the first half of the year compared to the same period in 2011. Starts are forecast to increase gradually in the latter part of this year and in 2013 to levels consistent with economic fundamentals and household formation.

Housing Affordability

The Canadian Home Builders' Association of BC (CHBA BC) has voiced its concerns continually about the province's housing affordability to

government and did so again in a pre-budget submission to the Select Standing Committee on Finance and Government in October.

British Columbians also face the highest home ownership costs in the entire country, which is exacerbated by Property Transfer Tax (PTT); the structure of the PTT has not changed since 1987, when the average price of a home in B.C. was \$101,916. In September, B.C.'s average residential price was \$519,289 year-to-date and the average national price was \$355,777. So it is easy to see why government needs to remedy the negative impact of this triple-charged tax, which places an unfair burden on B.C. homeowners.

The Engine that Drives

B.C.'s residential construction industry has an overall estimated value of at least \$15 billion. It is a huge contributor to the province's economy, with each home sold producing \$60,000 in spinoff spending.

With more than 1,870 member companies and 10 active regional Home Builders' Associations (HBA), CHBA BC's home building and renovation community is a proactive and dynamic one.

The taxes, jobs and auxiliary revenue generated by our industry continue to be drivers of local jobs and prosperity throughout the

province, necessitating government to address the bureaucratic red tape that encumbers housing affordability and to address the PTT.

Education and Training

CHBA BC is a leader across the country in the promotion of education and training for builders and renovators, including the science of sustainable building and renovation practices, embracing a holistic house-as-a-system approach to building healthy, energy efficient homes through programs such as Built Green, R-2000 and EnerGuide.

As a six-time winner of the national Dave Bell Award for Education and Training, CHBA BC also delivers high-quality education and training programs for builders and renovators in an online pan-Canadian delivery system, enabling home builders and renovators across the country access to the learning modules.

A new consumer seminar series that focuses on building science for home renovations is expected to begin this fall.

CHBA BC Advocacy

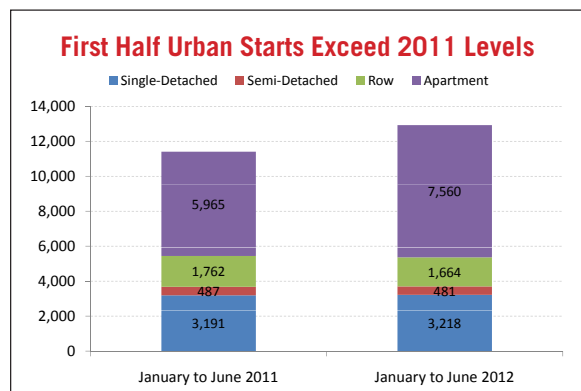
PTT, housing affordability and the elimination of red tape are all issues that CHBA BC continues to urge government to address.

Of major importance this fall is the realization of changes in legislation for the approval of the Professional Builders' Institute of British Columbia, which will further enhance the requirements for residential builder licensing in B.C. and will ensure the residential construction industry's members are recognized as professionals.

British Columbia is still in transition back to the old PST/GST system after the HST was defeated in a referendum. The home building and renovation community is feeling the effects of the long transition period. The tax was voted out in the summer of 2011 but the transition is expected to last until the "PST re-implementation target date" of April 1, 2013.

Moving forward, CHBA BC is hopeful government will negate the impact on housing throughout the rest of the transition and that no new products or services will be taxed in the switch back to the old system.

Overall, we are optimistic that 2013 will continue to sustain a vibrant housing market which in turn will sustain the economic well being of British Columbians.



SOURCE: CMHC STARTS AND COMPLETIONS SURVEY

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Canada: Crazy for Condos?

Part I in a series about the multi-family residential housing market

BY JUDY PENZ SHELUK

The high cost of development, the shortage of land, the desire for affordable home ownership, government-mandated intensification: These are just four of the reasons condos have gone from the periphery of the Canadian residential construction market into the mainstream. But what about the stories behind the boom? In Part I in our series on the Canadian multi-family residential housing market, two industry leaders share their stories:



Charan Sethi, President
Tien Sher, Surrey, B.C.
Greater Vancouver HBA

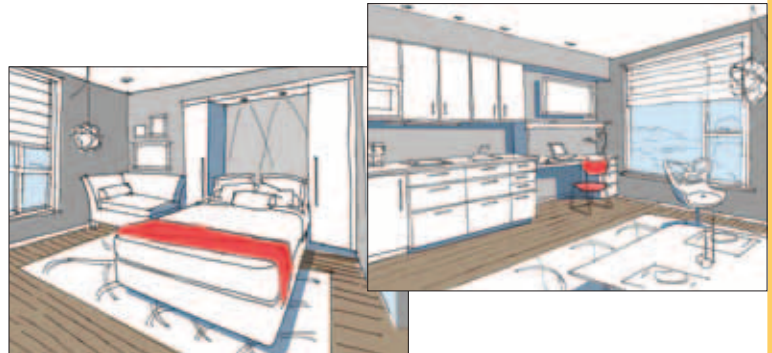
Canada's Smallest Condo

Real estate prices in the Lower Mainland are among the richest in North America. In cities like New York, Tokyo and Paris they found a solution: Build smaller but build closer to amenities.

Interesting, but could it sell in Whalley, B.C., an old area within Surrey, tarnished

with a less-than-ideal reputation?

CHARAN SETHI began to research, but not in the traditional way. "I began walking around the area we planned to build in, and what I discovered was a multi-generational neighbourhood; that showed me it was a stable community. Furthermore, the Gateway Skytrain Station on 108th Avenue was only a seven-minute walk away."



Next, Sethi approached his daughter, a recent university graduate, who told him that "Young people...don't like what you like. We like a balanced life; we like to work, play and have a decent place to stay."

Armed with one young person's opinion, Sethi asked a new employee, a recent MBA graduate, to call up all his friends and associates. "I didn't want to hire a marketing company. I wanted my research to be at the grass roots level. He told me, 'All we need is a studio; 300 to 500 sq.ft. is more than enough.' I started doing plans around that."

To succeed, Sethi knew the price point had to match his target demographic, those earning \$11 to \$22 an hour, and then worked backwards. The result is their latest project, Balance, a four-storey building with 56 micro suites.

"We had already built more than 420 homes in Surrey City Centre's Gateway District, so we were known, and familiar to the process, but even so, it wasn't easy to convince the city with this sort of out-of-the-box thinking. Parking was a real sticking point; we eventually settled on .75 spaces per unit."

Parking stalls will be sold separately at a cost yet to be finalized. As for the actual units, 60 per cent of the Balance suites are 305 square feet or smaller. All micro suites will contain five stainless steel appliances, hardwood floors and a balcony. The largest suite in the complex is a one-bedroom at 653 square feet. Pricing will start at \$109,900 and go up to \$160-170,000.

"I won't have control over our purchasers, but I hope 100 per cent of the units are sold to homeowners, rather than investors," said Sethi. "I really want Balance to be a viable part of a community undergoing revitalization."

Young people...
don't like what
you like. We
like a balanced
life, we like to
work, play and
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20 ▶

Building Green

It's been a few years since building "green" became an integral part of the residential housing market, but building green condominiums, now that was another story. After all, building green is more expensive to build, and the necessary upcharge isn't always easy to sell. Today's condo buyers might understand, maybe even embrace, the concept of a smaller carbon footprint, but not at the expense of granite countertops, stainless steel appliances, and building amenities.

"The Molinaro Group has always been recognized as a quality builder, and a few years ago we decided a green sustainable approach was simply the right thing to do," said Vince Molinaro. "There are also a number of tangible benefits.

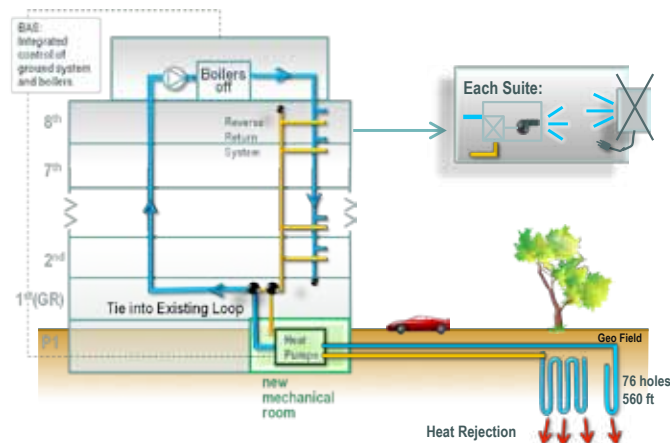
For the buyer, there are lower condo fees due to reduced heating and cooling costs. From a builder's perspective, it's a great thing to market; green continues to make headline news. Finally, there is a financial benefit for us: Section 37 of the Ontario Planning Act permits municipalities to authorize increases in permitted height and/or density through the zoning bylaw in return for community benefits, of which green is one."

The Molinaro Group are currently finishing work on Strata, their sixth condominium building in Burlington, Ont., a small city centrally located within an area defined as the Golden Horseshoe.

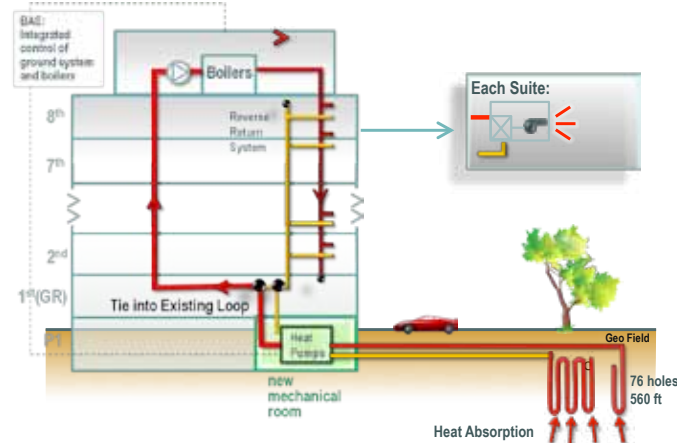
Strata, the first Molinaro condominium to be certified as LEED Silver, is a 21-storey building featuring 186 units ranging in size from 604 sq.ft. for a one-bedroom, one-bathroom suite, up to 1,982 sq.ft. for a

Molinaro decided to target geo-thermal as a key feature, and they found a way to mitigate the cost.

Geothermal Cooling



Geothermal Heating



two-bedroom, two-and-a-half bathroom penthouse. All units include in-suite laundry. Initial occupancy started April 1, 2012.

Building to LEED Silver certification isn't inexpensive. With Strata, Molinaro decided to target geo-thermal as a key feature, and they found a way to mitigate the cost. "By incorporating geo-thermal into the design, and signing a 30-year energy supply agreement with Ameresco on behalf of the condo corporation, we have projected savings of more than \$30 million over the 30-year period. That's based on an estimated \$44.3 million in energy costs over the same period for a conventional building. And those heating and cooling savings will be directly reflected in the homeowners' condo fees."

The Molinaro Group's next big project will be a five-acre site in Burlington, with five 20-storey buildings, 1,000 units in total. While all will be registered as condominiums, some buildings will, at least initially, be marketed as rental units, while others will be sold as homeowner condos. All will be built with the goal of achieving of LEED Silver or higher.

"We knew there would be a learning curve with the first building," said Molinaro. "Our expectation is that with our second and third building, costs will come down. We've made the commitment to build green. Strata is just the beginning."



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THE SOUNDS OF SILENCE



BUILDING IN PEACE AND QUIET

BY SALLY MOORE

Sound will play a key role in the coming decade as aging baby boomers look to home building materials that block unnecessary outdoor noise. An aging population, combined with the economic reality of smaller lot sizes, government regulations forcing intensification, as well as the increasing prevalence of attached homes and condominiums means that the need for effective sound barriers from neighbours and neighbourhood noise will only increase.

"When it comes to smaller lots the problems will always be 'the neighbours'," said **DON CAMPBELL**, a Canadian real estate expert. "But there are many new building technologies that suppress sound; even though they can cost more, they are worth it in the long run as they become a real selling feature."

Campbell, a real estate investor and researcher who's written four best-selling books about the industry, predicts that noise will become a major issue for home buyers over the next 10 years. Compounding the issue within single-family neighbourhoods, he adds, is the absence of any type of "condo rules" that impose sound restrictions and the fact that police today have little time to enforce noise complaints.

For condo owners, especially in high-density urban areas, not only can neighbours be a problem, but so too can the ongoing clamour of outside noise, from planes and trains to garbage trucks, sirens and vehicular traffic.

Do You Hear What I Hear?

Every municipality has different regulations. The City of Toronto, for example, defines "noise" as unwanted sound, and its acceptable level is typically a personal preference. However, there are several elements that determine one's response to sound. Our perception of noise is affected by factors such as our mood, time of day, background noise and our expectations.

Outside "airborne sounds" reach the ear on

Noise Source	*Decibels (dBA)
Jet take-off	120 or more
Siren at 30 m (approx. 100 ft.)	120
Rock band or home theatre system	100 – 120
Gas-powered lawnmower	90 – 100
Un-muffled motorcycle	80 – 100
Average radio or TV	70 – 90
Human voice at 1 m (3.2 ft.)	55 – 60
Background in private office	35 – 40
Quiet home	25 – 35
Buzzing insect at 1 m (3.2 ft.)	15 – 25
Threshold of hearing (at 1000 Hz)	0

SOURCE: CANADA MORTGAGE AND HOUSING CORPORATION, 2002

the inside of a dwelling by entering through roofs, doors, cracks, windows, floors and walls. "Impact sound," on the other hand, results from foot traffic, dropped or sliding objects, and travels through construction materials, primarily floors and ceilings.

Overall, sound energy travels through air, water or solid objects. Sound vibrations strike the eardrum and cause it to vibrate initiating the process we call hearing. The greater the pressure level that a sound wave exerts when it strikes a surface, the greater its sound level, measured in decibels (dB).

The "sound insulation" of a wall is that property which enables it to restrict the passage of noise or sound from one side to the other. "The rule of thumb in wall sound insulation is, simply: the more mass per area, the better the sound insulation," said **JACK PRAZERES**, president of MasonryWorx, a trade association representing brick, block and stone masonry professionals. In contrast, "sound absorption" is that property of a material that permits sound waves to be absorbed into a wall."

Standards for Managing Sound

There are a number of ways to assess building materials for their ability to manage sound:

1. Sound Transmission Class (STC)

The National Building Code of Canada uses Sound Transmission Class (STC) to gauge the ability of floors and walls to isolate sound as it moves between the exterior and interior of a building and between living units in a multi-unit structure. STC rates a product's ability to withstand the transfer of airborne sound at a specified frequency range and is equal to the number of decibels a sound is reduced as it passes through a material. Generally, the higher the STC rating the more noise that is blocked.

2. Outdoor-indoor transmission class (OITC)

Outdoor-indoor transmission class (OITC) is a standard used for indicating the rate of transmission of sound between outdoor and indoor spaces in a structure. While STC is based on a noise spectrum targeting speech sounds, OITC utilizes a source noise spectrum that considers frequencies down to 80 Hz (Air-craft/Rail/Truck traffic) and is weighted more to lower frequencies.

Noise Reduction Building Tips

For construction industry professionals there are a number of ways to reduce outside noise, improve quality of life and increase

property values for your home or condominium buyer. These include:

1 Use the high SCT (Sound Transmission Class) and Outdoor-indoor transmission class (OITC) rated products. Make it a habit of asking about sound ratings when choosing building materials, and work these sound ratings into your marketing materials. It's not all necessarily in the walls either; in the case of

Noise will become a major issue for home buyers over the next 10 years.

flanking or indirect paths, external noise can actually bypass high mass wall material and transmit through low quality floors.

2 Masonry products—block, brick and stone—perform exceptionally well in blocking low-frequency, airborne noise such as plumbing, heating and air conditioning systems, elevators, amplified music, traffic and aircraft. The high mass-per-area of masonry products provides superior sound control because it resists the passage of airborne noise.

For multi-units buildings, concrete block dividing walls can significantly reduce noise from neighbouring units as can concrete and block floors and ceilings. In most provinces, mid- and high-rise condos are mandated to use masonry or concrete for dividing walls and floors for fire safety purposes; but in low-rise condos (four storeys or under) and townhouses, using masonry or other high STC rated dividing walls and floors can help reduce outdoor sounds and noise from neighbours.

3 Triple-pane versus double-pane windows also often help to reduce noise levels. The type of insulation chosen is also an important consideration to reducing outside noise. Again, the density of the insulation is a key factor to reduce airflow and noise. Stone wool products have higher density and because the fibre is non-directional, they provide good sound barriers.

4 Acoustical doors are important for locations requiring greater sound isolation. Sound control doors are much heavier than

conventional doors and can attain significant STC levels. The associated frames and hinges are built to support the additional weight, and particular attention is paid to the design of the perimeter seals. Where space permits it, a second suite door enclosing a vestibule can significantly reduce the noise between the corridor and the suite in condominiums.

5 Room placement can also mitigate sound. "A trend towards having the master bedroom suite in the basement will also become more prevalent in the years to come as the population seeks a quieter living space," said Campbell.

Ideally, the design should include silent floors installed above, great ventilation, good light, fireplace and high ceilings. For outdoor spaces, consider building a courtyard design, which provides not only visual privacy, but acoustical privacy as well. 🏠

Sally Moore is the executive officer at MasonryWorx, the trade association of brick, block and stone masonry industry professionals committed to providing home buyers, homeowners, architects, engineers and builders with accurate, timely information about the use and benefits of brick, block and stone products.



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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**





Ron Olson
President, CHBA

Direct taxes, fees, levies and charges continue to increase faster than the “hard costs” involved in building a new home.

Update on Some Key Areas of Government Representation

At the national level, few issues demand more focus from the CHBA than mortgage policies, economic conditions and the availability of skilled people for our industry. Here are the latest developments in these three important areas:

Mortgage Rules

Early last summer, when the federal government made its most recent changes to mortgage insurance rules, I wrote to Finance Minister Flaherty saying that the CHBA did not agree that these changes were needed.

I pointed out that our members, who are in the best position to know, already saw markets cooling.

I expressed concern that the additional restrictions would have a particularly heavy impact on younger people looking to gain their first foothold in the housing market. I cautioned the Minister that excessively restrictive mortgage insurance rules put the stability of housing markets at risk.

Simply put, our industry has played a key role in keeping Canada's economy on the rails over the last few years. Canada's continued economic well-being requires that housing markets remain healthy and stable. Our industry, governments themselves and, most importantly, Canadian homeowners, all depend on this.

Given the stakes involved, I asked Minister Flaherty to meet with me later this year to have a close look at the state of housing markets across Canada, and assess the impacts the Government's new mortgage insurance rules were having.

Now that a few months have passed, and housing reports indicate that a broad-based market slowdown has started, I have written to the Minister again, saying that it's time we had this meeting.

Housing market stability is critical to Canada's economic stability. We can't afford to “get it wrong.” Government concern over high and growing levels of consumer debt are valid, but restricting consumers' access to mortgage financing itself carries the potential for serious economic harm.

A big part of the reason for higher levels of mortgage debt is the ever-increasing level of government-imposed costs on new homes, and the spill-over effect this has on existing home values.

Direct taxes, fees, levies and charges continue to increase faster than the “hard costs” involved in building a new home. Government policies that restrict the availability of land for new development mean ever-increasing land costs that push new home prices even higher.

Governments should act quickly to bring down the costs of a new home. This would sustain the economic benefits our industry delivers in every community across

Canada, and assist more young Canadians in achieving their dream of home ownership.

Federal Immigration Policy

The importance of getting federal immigration policies “right” in terms of our industry's needs has been a continuing focus of CHBA's work in Ottawa for a number of years. I'm very pleased to report that these efforts appear to be getting results!

For generations, home building has relied on ambitious, hardworking people with practical skills who came to Canada looking for a secure future. Unfortunately, in recent years, immigration policies in Canada lost sight of the tremendous benefit these newcomers bring to our communities and to our economy. A bias towards those with professional credentials made it far more difficult for skilled tradespeople to immigrate to Canada and make their mark. This represented enormous lost opportunities for our country, and it undermined our industry's ability to maintain a skilled workforce.

Earlier this year, the federal government announced a new immigration initiative aimed specifically at the skilled trades. This will place greater emphasis on the trade skills required in each province and the work experience of those wishing to come to Canada. The initiative will also set more realistic language proficiency requirements than in the past.

These are the changes that the CHBA has been calling for, and they are most welcome.

In addition, the federal government has announced changes to the Temporary Foreign Worker Program that should make this initiative more effective, faster and more responsive to industry needs.

The new directions set for immigration policy in Canada are far more in tune with the economic reality ahead: we need skilled, ambitious people who can “hit the ground running” and make a real contribution to keeping Canada's economy growing and strong.

Economic Trends and Conditions

In October, the CHBA completed its latest update of *Canadian Housing Industry – Performance and Trends*, our annual report on the economic health of our industry and related issues at the national level. Members can find this informative report in the Members' Area of the CHBA website (www.chba.ca).

Currently, 2012 housing starts remain around the 200,000 level, and renovation expenditures are expected to exceed \$60 billion this year. In total, residential construction spending should exceed the \$113 billion achieved in 2011, and represent about 6.5 per cent of Canada's Gross Domestic Product. Our industry remains

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Staff at Natural Resources Canada will now complete the development of the software and administrative systems required to introduce the new ERS.

27 ▶ a major force in Canada's economy, responsible for more than 850,000 jobs.

I sent a copy of this important report to Minister Flaherty, to the House of Commons Standing Committee on Finance, and to all federal MPs.

In addition to the annual synopsis of housing statistics, the report focuses on the state of housing affordability across Canada, and the disturbing reality that, despite very low inflation in recent years, government-mandated costs on new homes continue to rise at an alarming rate.

2012 National SAM Award Finalists

The 2012 National SAM Award judges will be meeting to review this year's entries in late November, setting the stage for the announcement of the 2012 SAM Finalists in early December.

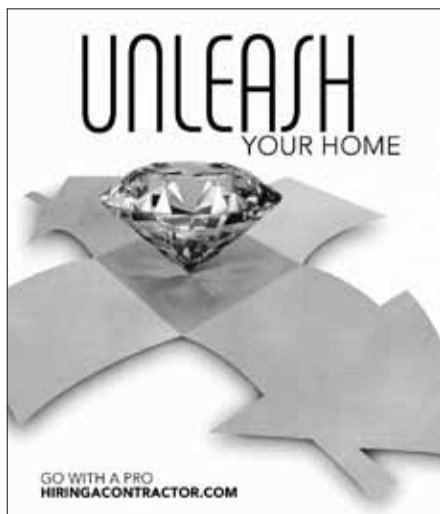
This is always an exciting announcement, and it adds to the momentum leading up to the National SAM Awards evening at the 2013 CHBA National Conference in Lake Louise on March 8th. If you haven't already registered for the Conference, you'll find full information and online registration at www.chba.ca/conference. I'm looking forward to seeing you there!



Renovation Month Update

October was Renovation Month in Canada and across the Country, CHBA renovator members engaged in a wide variety of initiatives aimed at promoting the benefits of hiring a professional renovator. The focus on renovations also provides an opportunity to inform the public about why they should always insist on having a written

contract and thus avoid the pitfalls of dealing with an "underground operator." The "Get it in Writing!" message got a tremendous boost this October through a national contest sponsored by Home Hardware Building Centre, one of three national sponsors of Renovation Month (the other two being Genworth Financial and Delta). The prize was a brand new car—a Toyota RAV4—that went to an entrant who could successfully answer a skill testing question about why it pays to have a written contract for any home renovation project. A link was provided to the "Get it in Writing!" website, www.hiringacontractor.com, as well as to www.renomark.ca where homeowners



thinking about renovating can find advice and a Renomark renovator. The public reaction to the contest was strong, with more than 40,000 entries received. Home Hardware marketing materials containing ads for the contest were delivered to literally millions of Canadian households. The underground "cash" economy leads to shoddy workmanship and increased crime, and leaves unsuspecting homeowners without legal recourse or warranty and with liabilities that most are totally unaware of. The Home Hardware contest has helped to arm Canadian households with this important information. Thank you Home Hardware!

"Next Generation" EnerGuide Rating System

The final meeting of the Policy Advisory Committee overseeing development of the "Next Generation" of Natural Resources Canada's EnerGuide Rating System (ERS) was held late October. After more than two years of work, the Committee reached consensus on all outstanding aspects of the new ERS.

Staff at Natural Resources Canada will now complete the development of the software and administrative systems required to introduce the new ERS, scheduled to take place in early 2014. To date, more than 900,000 homes have been energy rated using the ERS. The new ERS has been designed to provide homeowners with a clearer and more meaningful picture of energy consumption in their home, or in a home they are considering purchasing. The CHBA participated in the Next Generation ERS development process, providing an industry perspective on how a new system should work.

Sprinklers

The CHBA is participating in a review of the Canadian Commission on Building and Fire Code's position on the requirement for mandatory sprinklers in houses. A report commissioned by the Canadian Code Centre in 2010 found that cost/benefit equation was prohibitive. The report came under intense criticism from some in the fire safety community. A Task Group, which includes a builder (the Technical Research Committee Chair), was asked to review and comment on its findings. A report is expected for the CCBFC this February.

Stairs, Ramps, Handrails and Guards

The CHBA is participating in a major initiative to deal with a large number of proposed changes to the National Building Code (NBC) requirements. While trying to minimize unnecessary additional and more stringent requirements, the CHBA is seeking the elimination of the anti-climbability requirements for guards and changes to the graspability requirements for handrails as part of this initiative.

The NBC Sub Task Group on Fall Protection held its final meeting in October; its recommendations will be considered by the Standing Committee on Housing and Small Buildings in mid-November.

LHBA Reno Council Goes Door-to-Door



LONDON — This fall, London, Ontario, Mayor **JOE FONTANA** joined the Renovators' Council of the London Home Builders' Association (LHBA) and The London Fire Department to go door to door at hundreds of homes to check for working smoke alarms. Normally, not having a working smoke alarm in Ontario can net the homeowner a fine of \$235, but instead of a fine, the homes found unprotected were provided a working smoke alarm and/or battery at no charge to the resident. The Renovators' Council of the LHBA generously donated the smoke alarms, batteries, and the time of its members to ensure that the program was a success. 🏠

Majority of Canadians Admit to Paying Cash (and don't feel guilty)

CALGARY — There may be more than 25 million tax filers in Canada but the majority of Canadians confess to paying cash to avoid sales tax and only 30 per cent see this as wrong, according to a recent online survey of 1,500 Canadian residents by Leger Marketing for H&R Block Canada. Results revealed:

Cash or cheque: When presented with two quotes from a contractor—a cheque payment or a lower cash payment with no tax—55 per cent of Canadians said they would opt for the cash option because there was no sales tax.

Demographic divide: Only 17 per cent of people aged 18-34 said it was wrong to pay cash to avoid paying sales tax. Forty-three per cent of Canadians 65 and older said it was wrong to pay cash to avoid paying sales tax.

Men versus women: More men than women admit to bartering (50% versus 35%). 🏠

B.C. Homeowners Wait for End of HST, Delay Renovations

VANCOUVER — According to a three-part CBC series, *Renovation Reality*, which aired September 18, 19 and 20, many B.C. homeowners are delaying planned renovation projects until April 2013, when the province switches back from the blended HST (5% GST plus 7% PST) to separately billed GST and PST. Under the HST system, tax includes labour for home renovations. When the PST was in effect previously, it did not apply to services like labour. The extra cost has only served to strengthen the underground economy and hurt legitimate contractors who do not operate on a "cash no bill" basis. A ministry spokesperson says the province has no intention of taxing labour once the PST is reintroduced. 🏠

LEADING

The Canadian Home Builders' Association salutes these companies and organizations for their support of the 70th National Conference.

<p>Platinum Sponsors</p> <ul style="list-style-type: none"> All Weather Windows AVID Ratings Canada Canada Mortgage and Housing Corporation Canadian Automatic Sprinkler Association Canadian Home Warranty Council Canadian Manufactured Housing Institute Canadian Ready Mix Concrete Association Canadian Wood Council Cement Association of Canada CertainTeed Gypsum Canada, Inc. CHBA - Manufacturers' Council CIBC Cosella-Dörken Products Inc. Delta Dupont Building Innovations Federated Insurance Company of Canada Ltd. Genworth Canada Geo. Bezdán Sales Ltd. Home Hardware Building Centre Beauti-Tone Paint and Home Products Icynene JELD-WEN Windows and Doors 	<ul style="list-style-type: none"> LP Building Products LOGIX Insulated Concrete Forms Masco NAIMA Canada Owens Corning Canada RBC Royal Bank Schlage Taymor Industries Ltd. TD Canada Trust Trane Travelers Canada Weiser / Pfister <p>Gold Sponsors</p> <ul style="list-style-type: none"> Altus Group Economic Consulting <p>Silver Sponsors</p> <ul style="list-style-type: none"> Cellulose Insulation Manufacturers Association of Canada <p>Bronze Sponsors</p> <ul style="list-style-type: none"> Reid/Foster Associates <p>Patron Sponsors</p> <ul style="list-style-type: none"> Home BUILDER Magazine Humphreys Public Affairs Group
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for the 70th CHBA National Conference!
Visit www.chba.ca/conference for information
and register online.

Compromise Not Required

Five products that really deliver

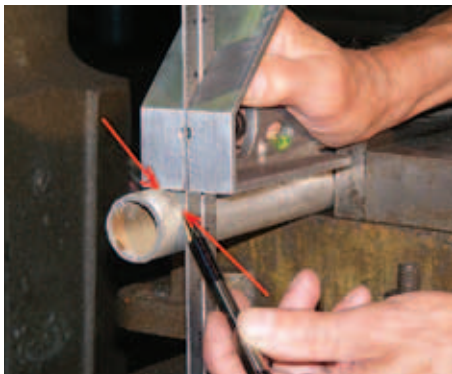
Whether you work indoors or out, you've probably had to compromise on some aspect of how you do your job, whether that means working with a skinny combination square or getting chilled to the bone as the wind howls through your winter jacket. While the five products showcased here won't solve all your problems (you'll probably still have to stand outside on a jobsite in mid-December), they will provide you with some no-compromise solutions.

Super-size Me

How many times have you had a problem marking out a square cut-line on an uneven edge; like a curved counter edge, pipe or some molding? It is a simple tool modification but it took 100 years for someone to figure it out—the Fat Combination Square. That's my name for it; **LaGessee Products**, a US company with some French heritage, call it "LaSquare."

A full 1" shoulder on each side of the ruler is incredibly useful for stabilizing the square on any surface. That's the obvious advantage. The most unique feature of LaSquare is that the blade sockets perfectly flush with the larger than usual body, giving you a whole new dimension to your mark-off plane. This means that you can mark two points on adjacent surfaces at the same time! Think about that a bit and you will never go back to skinny combination squares with their blades riding high on the top.

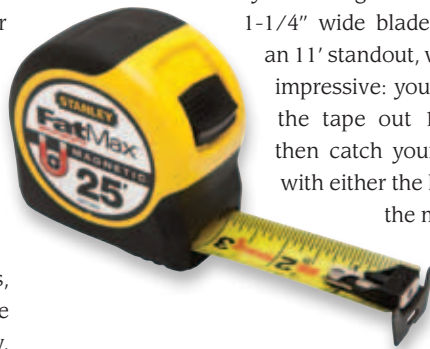
Available with 12", 18" or 24" steel blades, while the base is 5" long and 2" wide. For the moment, available only on the web at www.LaGesseeProducts.com.



Steel Studs to "True Zero Accuracy"

When you hook a tape and pull it tight, it lies relatively flat to give you an accurate measurement. When you butt to a surface or simply use the stand-out, it tends to bend and be less accurate.

Stanley has put a powerful rare earth magnet on the end of their FatMax magnetic 25' tape along with an oversized hook able to catch the rounded corners of steel studs. Whether you are hooking on or butting up your tape to a steel stud, you can now pull it firmly and straight. With a stiff 1-1/4" wide blade, it has an 11' stand-out, which is impressive: you stretch the tape out 10' and then catch your target with either the hook or the magnet.



New Muscle at 90 Degrees

The new **Bosch** ADS181 18-volt cordless Lithium-ion HC Right Angle Drill has a 1/2" ratcheting auto-lock chuck—presently the largest chuck on the market for a 90-degree tool. It matches that increased chuck size with up to 160 inch-pounds of torque—40 per cent more than previous right angle drills.

You no longer need to compromise power in those tight spaces. A right angle drill combined with self feeding bores (which require a lot of power) gives you leverage you can't get with regular drills, seriously reducing fatigue when drilling a lot of demanding holes.



Does Body Warming Count as a Tool? In Canada, YES!

It took a tool company to do it right. The **Milwaukee** M12 Cordless Heated Jacket uses your Milwaukee 12 volt lithium-ion tool batteries to provide energy to the fleece-lined multi-layered polyester working environment. The core zone of the chest and upper back have three heat settings, and the pockets have three separate heat levels all controlled by an accessible patch on the chest of the jacket. The battery holder keeps the battery secure inside the jacket. It even has a USB port with Velcro cable channels to the lower left pocket and the chest pocket, to charge your securely zippered communications devices. You get up to six hours of continuous heat per battery charge.

Available in red or black or in CAN/CSA Z96-09 Class III Certified fully reflective design, handy when reflective wear is required on a work site. Also available in full camouflage if you don't want your clients to spot you! Available at Home Depot or any Milwaukee Dealer in Canada.





Controlling Your Lit Environment

The compact power of LED lighting allows for a single head band to provide a continuously variable light environment from 3 to 196 lumens. The single LED lamp is powered by three AAA batteries that are continuously dimmable with a lever on the battery pack. On the forehead mount you can focus from spot to flood and even tilt the lamp down while wearing gloves. Unlike most spotlights, it purposefully provides some flood at the same time for more side vision.

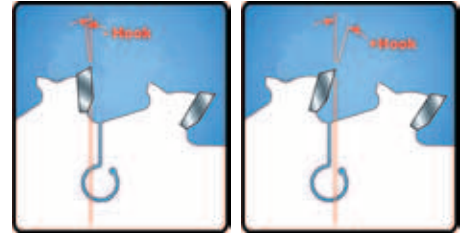
Coastal's HL7 Focusing Headlamp can fit on your head or on your helmet and light up to 350 feet away. It can run on full power for over five hours. Actually they have six interesting models for both sports and construction. www.CoastPortland.com

Blade of the Month

The last couple of months I haven't received any really interesting or really new blade announcements, but as I was searching for a cutting edge to talk about I realized that in just

the last few weeks I have run into three different young tradesmen who were fighting with cutting extrusions with a miter saw. They were throwing pieces left, right and centre and spending a lot of time filing off burrs. They had never heard of negative angled teeth and certainly not heard that this was the "proper" blade to use for plastic and non-ferrous shaped pieces cut in a miter saw.

The angle between the face of a saw blade tooth's front edge and a line drawn to the centre of the blade is called the hook angle. Hook angles range from a very aggressive fast cutting +25 degrees all the way to a very slow scraping -7 degrees. A positive hook angle in aluminum, brass and plastic extrusions or moldings tends to vibrate the material and then grab too big a bite—literally exploding a PVC pipe if you are not careful. A negative hook angle, usually -5 degrees, together with a triple chip grind on the teeth literally scrapes through the material with no grab at all—and surprisingly, no burr either. You can't just turn a blade backwards, as us old-timers used to



do, before carbide tips existed, since that will knock off the carbide teeth.

I have a whole video on the subject on my website's Learning Curve section: <http://joneakes.com/learning-curve/136-cutting-pipes-and-profiles>.

Freud has these negative hook angle blades listed on their website, www.Freud.ca, in their Industrial blade non-Ferrous section.



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



Town of Minnedosa
Invitation for Submission of a Non Tender Expression of Interest
Development of Residential Property

The Council of the Town of Minnedosa, Manitoba is inviting interested Developers to submit a Non Tender Expression of Interest (EOI) for the development of approximately 68 acres of residential land located within the boundaries of the Town of Minnedosa.

The Town is offering Developer Incentives.

The EOI document can be obtained by contacting the Town of Minnedosa at:

Box 426, Minnedosa MB R0J 1E0
 Phone: 204-867-2727
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New Home Warranties for Albertans

EDMONTON — All Albertans who buy a new home will have warranty coverage for their purchase under new legislation proposed by the Alberta government. On October 25, 2012 Minister **DOUG GRIFFITHS** introduced Bill 5, the New Home Buyer Protection Act. The proposed Act requires builders to provide home warranty coverage for all new homes built in the province starting in fall 2013.

Under the proposed legislation, all new homes (detached homes and condominiums) would at minimum, include a warranty for:

- One year labour and materials;
- Two years for defects in labour and materials related to delivery and distribution systems;
- Five years building envelope protection, with a requirement for the warranty provider to offer the consumer the option to purchase

Solar Reflective Asphalt Roofs

WASHINGTON — The Cool Roof Rating Council defines a cool roof as one that uses products with high-solar reflectance, the ability to re-radiate absorbed energy, high thermal emittance, and the ability to reflect the near-infrared wavelengths of the sun's energy.



Solar reflectance values for conventional asphalt shingles range from 0.04 for black to about 0.25 for a white shingle. The use of granules made with special pigments that reflect most of the near-infrared portion of the solar spectrum has allowed the development of aesthetically pleasing colors with solar reflectance values that extend to 0.40. To learn more about cool roofing, visit www.asphaltroofing.org.

CALENDAR

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

November 19-21

20th Annual Non-profit Housing Conference
BC Non-Profit Housing Association
Richmond, BC
www.bcnpha.ca

November 28-30

Construct Canada
Home Builder & Renovator Expo
PM Expo
ConcreteCanada
Design Trends
Toronto, ON
www.constructcanada.com

Housing Outlook Conferences
Canada Mortgage and Housing Corporation
www.cmhc.ca

November 20

Montreal, QC
Burlington, ON
Calgary, AB

November 22

Kitchener, ON

November 27

Quebec, QC
Edmonton, AB

additional years of coverage; and,

- 10 years coverage for major structural components.

The Act applies only to new homes constructed under a building permit applied for after the Act comes into force. Government is consulting on regulations to support the proposed New Home Buyer Protection Act.

Seven Out of 10 Ontarians Support Standardized Home Energy Labelling

OTTAWA — NAIMA Canada, the national association representing mineral wool insulation manufacturers, has released a public opinion poll focused on home energy efficiency labelling in Ontario. The polling found a strong majority of Ontarians support standardized energy efficiency labelling of homes. Seventy percent of respondents said they supported standardized home energy labelling.

These polling numbers are even higher than data collected on a similar matter in 2009. At that time, when asked about their support or opposition to standardized home energy labelling, more than six in ten respondents (62%) stated that they support the measure, while less than three in ten (29%) opposed it. The other 9 per cent did not know.

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LOGIX Insulated Concrete Forms	25	888-415-6449	www.logixcf.com
Malco Products Inc.	31	800-328-3530	www.malcotools.com
Mercedes - Benz Sprinter	2, 3, 34	800-387-0100	www.thesprinter.ca
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Owens Corning Canada LP	17, 34	800-438-7465	www.owenscorning.ca
Rhino Linings Corporation	33	800-232-8311	www.rhinolinings.com
Sage Software, Inc.	34, 36	866-420-7289	www.sagecre.com
Schlage Lock - Ingersoll Rand	34	800-900-4734	www.doorsecurity.ca/builderprograms
Schneider Electric Canada Inc.	13	800-788-1704	www.schneider-electric.com
Simpson Strong-Tie Canada	35	800-999-5099	www.strongtie.com
Town of Minnedosa	31	204-867-2727	www.discoverminnedosa.com
Tufdek (Tuff Ind.)	8	877-860-9333	www.tufdek.com
Weiser/Pfister	33	800-340-7608	www.Weiserlock.com



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HomeBuilderCanada.com Online Buyer's Guide

JELD-WEN Tripane Windows



When renovating, JELD-WEN Tripane windows with dual LowE coating are your energy-efficient, attractive choice. Available in endless styles and construction types, JELD-WEN Tripane with LowE save money and keep the home comfortable year round.

A Tripane window has three panes for increased surface area as well room for additional gas-filled space between the glass. This allows for less temperature transference between the interior and exterior of the home. Simply put, less energy is exchanged leading to less consumption, greater conservation and more comfortable living.

For more information on Tripane windows with LowE, contact your local **JELD-WEN** dealer or visit www.jeld-wen.ca.

GE 24" Slide-In Electric Standard Clean Range



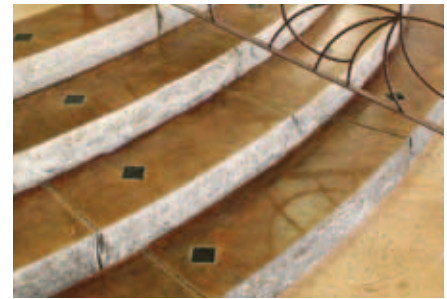
Smaller spaces do not need to settle for an inferior product because it fits. It's a challenge to find a perfect configuration without sacrificing: Performance, Appearance and Versatility.

At GE, we embraced that challenge and developed a great product specifically for smaller space applications. All of the same features and performance you've come to expect packed into a 24" configuration, Electric Standard Clean Range (JCAS445SVSS). Its clean lines and stainless steel will fit nicely with any décor without sacrificing your current and futures cooking needs.

For more information, please contact:

GE Appliances Commercial Sales
Phone: 1-800-307-8871
www.gebuilder.ca

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Concrete Solutions™ products by Rhino Linings restore, repair and beautify old, damaged or discolored concrete to like new. With several "just-add-water" decorative product options, popular concrete resurfacing systems like 1/4" stamping, acid stains, dyes, Spray-Top® and Trowel-Top™ polymer cement, are quick to mix and easy to install.

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Install a fence or gate post in minutes with Fast 2K Fence Post Backfill. Ready to use and with no water required, Fast 2K expands to fill the post hole. One 3 lb bag of Fast 2K sets one 4x4 post, replacing two 30kg (66 lb) bags of concrete mix. With Fast 2K you will enjoy huge savings on time and labour and will never need to lug heavy cement bags anymore. Just mix for 30 seconds and pour. Use Fast 2K even during the winter to set all types of posts for fences, gates, signs, mailboxes, trellises and more.

SKU 2622-635

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www.homehardware.ca

Locksets Feature Clean Lines



Weiser has introduced two new levers (Katarata and Vedani), two new deadbolts (round and square), and a new handle set (Tavaris). The locksets are designed for clean lines and smooth polished surfaces in response to the growing trend toward incorporating both traditional and contemporary styles. They come standard with SmartKey technology.

For more information, contact:

Weiser
Phone: 1-800-501-9471
www.Weiserlock.com

Sustainable Insulation® from CertainTeed



CertainTeed is dedicated to Building Responsibly™ with a Sustainable Insulation product that is engineered, produced and shipped with the commitment to minimizing environmental impact. Sustainable Insulation is a proven fibre glass technology that is economical, easy to install and offers excellent thermal, acoustical and indoor air quality benefits. It is made from recycled and renewable content including a plant-based binder and contains no formaldehydes, dyes, acrylics or unnecessary fire retardant chemicals. Designed for use in wood stud and steel-frame wall assemblies, Sustainable Insulation is available as unfaced batts in a large range of R-values and sizes.

For more information, visit:
www.certainteed.com/insulation

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A Window Worth Looking Into.**



All Weather Windows introduces the V-weld Advantage, with revolutionary technology that brings single-window integrity to multiple-panel applications. V-weld virtually eliminates air and water leaks with gasket and seal-free welded joints, triple weather stripping, a warm edge spacer and a fusion-welded multiple chamber frame. Enjoy major gains in comfort and energy efficiency without sacrificing any of the style and colour options All Weather Windows is famous for. For more information, contact:

All Weather Windows
Phone: 1-800-638-5709
www.allweatherwindows.com

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Now you can empower your project teams with the most business-aware, people-connected applications for specialty and general contractors. Every year, more than 40,000 construction and real estate firms, including well over half of the ENR 400, rely on Sage solutions to manage more than 400,000 jobs and 5.7 million subcontracts. Join them and start getting job-ready today.

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We know you strive to build quality into every home. Our central vacuum systems will provide your new home buyers with the right solution for all of their cleaning needs – plus add value to their home. With a variety of brands and products to choose from, we have the right system to fit any home, townhouse or condo. Our complete central vacuum systems provide you with another reason for buyers to choose your homes over the competition. We are the global leader for built-in central vacuum systems and look forward to partnering with you on your next project.

To learn more about the quality line up of central vacuums from **Electrolux**, contact Kim Moulton at 1-800-265-8143 ext. 8400 today.
www.electrolux.ca

Your Style, Your Way



Door handles become a work of art with Schlage's new decorative collections, giving builders the chance to differentiate and allow their home buyers more ways to express their individual style.

Designed to complement Schlage's innovative handleset offering and suite popular design themes throughout the entire home, the five inspired styles range from traditional to contemporary and include the Camelot, Addison, Wakefield, Brookshire and Century designs.

A unique burst of style and durability at the price point you've come to appreciate from Schlage, the choice of Canada's leading home builders.

For more information, contact:

Schlage
Phone: 1-800-900-4734
www.builder.schlage.com
www.doorsecurity.ca/builderprograms

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For over 70 years, home builders around the world have trusted Canada's No. 1 insulation for high-quality and dependable products. Today, a leader in energy efficiency is proud to bring you the next generation, EcoTouch® PINK™ FIBERGLAS® Insulation with PureFiber™ Technology. It's made from 99%** natural materials with over 73%* recycled content – 3rd party SCS certified, and is GreenGuard Indoor Air Quality CertifiedSM and verified to be formaldehyde-free. EcoTouch® is guaranteed to provide the same thermal performance that builders have depended on for decades. With PINK™ Insulation, save money, save energy and help save the planet. For more information, contact:

Owens Corning
Phone: 1-800-GET-PINK®
www.owenscorning.ca



The colour PINK is a registered trademark of Owens Corning. © 2011 Owens Corning. All Rights Reserved. *73% recycled content is based on the average recycled glass content in all Owens Corning fiberglass batts, rolls and unbonded loosefill insulation manufactured in Canada. SCS certified. GREENGUARD Children & Schools™ Mark is a registered certification mark used under license through the GREENGUARD Environmental Institute. Owens Corning PINK™ insulation is GREENGUARD Certified for indoor air quality, except bonded loosefill products.**Made with a minimum of 99% by weight natural materials consisting of minerals and plant-based compounds.

Tool of the Trades



As a builder or tradesperson, you'll really appreciate the Mercedes-Benz Sprinter van, which offers a 3.0L BlueTEC diesel engine that delivers best-in-class fuel efficiency. It's an incredibly reliable tool that earns its keep immediately and over the long haul. Plus, you'll get class-leading 600 cubic feet of cargo capacity, a maximum payload of 5,375lbs, and 7 feet of interior standing height. But the best part: Sprinter has the lowest total cost of ownership in its segment. For more information or to locate a dealer near you, contact:
Mercedes-Benz Canada
Phone: 1-800-387-0100
www.thesprinter.ca

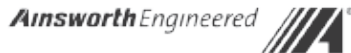
Is Edge Swell a Thing of the Past?



You can't predict the weather but you can choose better flooring. PointSIX Flooring from Ainsworth represents a new approach to the age-old problem of subfloor edge swell, thanks to a patented tapered-edge technology that offsets the effects of moisture. In a rigorous 14-day flood test, pointSIX contained edge swell to just 0.01 inches – not much more than a sheet of paper. Download the white paper online; see the proof.

For more information, contact:

AinsworthEngineered
Phone: 1-877-661-3200
www.pointsixflooring.com



RetroFit Forms – NUDURA Insulation Technology



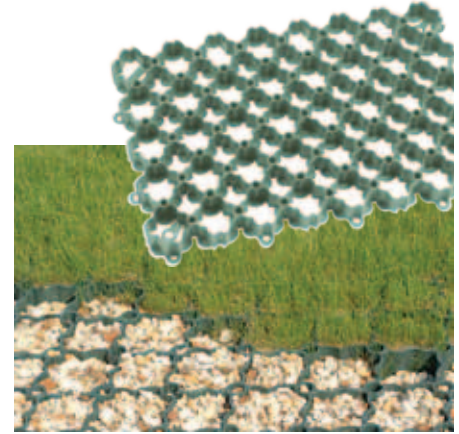
The combination of rising energy requirements and fuel costs means that we need to make the most of building technology to insulate homes and commercial structures. NUDURA's RetroFit Insulation Technology is an eco-friendly EPS 4' x 8' (1.2m x 2.4m) sheet that is an ideal energy efficient solution that reduces energy consumption, provides additional comfort, and increases energy savings in one easy step. Installation is fast and simple, saving time and money compared to other multi-step finishing processes.

Expect more from a building product. Visit nudura.com/retrofit to view our interactive wall and installation video.

For more information, contact:

NUDURA
Phone: 1-866-468-6299
www.nudura.com

Grass/Gravel Reinforcing Grid



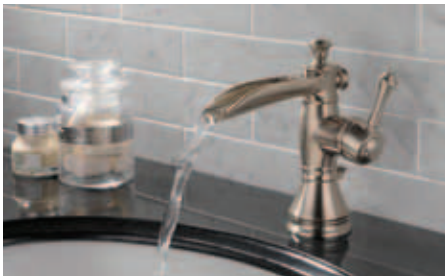
GrassGrid reinforces grassed or gravel areas allowing traffic without excessive erosion. GrassGrid is an eco-friendly alternative to non permeable surfaces reducing the load on storm water drains. Rated to withstand loads up to 28 tons per square foot with appropriate support structure underneath. Parking space can be marked with simple inserts. Typically used for overflow parking or vehicular access in commercial and residential applications.

For more information, contact:

ACO Systems
Phone: 1-877-226-4255
www.acocan.ca



Timeless Style for the Kitchen & Bath



Delta's Cassidy collection merges timeless style with modern functionality. Influenced by the classic shape of a female silhouette with a cinched waist, this suite brings versatility to the traditional category through its expansive selection of styles and finishes. Available for the kitchen and bath, Cassidy makes it easy to create a cohesive look throughout the home.

The Cassidy pull-down kitchen faucet is available with Touch₂O Technology which allows users to turn water on and off with just a touch on the spout or handle. In the bathroom, the collection reintroduces Polished Nickel finish as an elegant alternative to chrome. The Cassidy bath collection also features a full shower suite and matching accessories.

For more information, contact:

Delta Faucet
Phone: 1.800.345.DELTA
www.deltafaucet.ca

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AT-XP adhesive is now available in a 10 ounce cartridge.



For more information, contact:

Simpson Strong-Tie
Phone: 1-800-999-5099
Email: web@strongtie.com
www.strongtie.com/anchorsystems

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