

# BUILDER



THE MAGAZINE OF THE CANADIAN HOME BUILDERS' ASSOCIATION

## ECONOMIC OUTLOOK & HOUSING FORECAST

Preparing for the Unknown  
What Does a 30% "Overvalued"  
Market Look Like?  
The Affordability Factor

## TOOLS OF THE TRADE

Fine Tuning Standard Tools  
What's In Your Boots?  
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New construction in Oakville, Ont. Photo by Kelvin Chan

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### Exterior Building Products / Sam Awards & CHBA Conference

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## TD: Financial Fitness a Goal for Most Canadians

TORONTO — Although Canadians have different ideas about what it means to be financially fit and how to get there, almost everyone agrees that being in good shape financially is a goal worth striving for. And while the idea of saving for the future while managing existing debt and juggling day-to-day financial obligations can feel overwhelming, the key to success is finding a strategy that works for each individual. As a recent TD survey found, most people agree they would find it easier to become financially fit if they had a clear plan to help them get started.

“Making the decision to become financially fit is a lot like setting physical fitness goals—everyone’s individual circumstances and their financial goals are unique,” said **LINDA MACKAY**, senior vice president,

## CIBC: Entering 2015, Personal Financial Confidence Takes A Hit

TORONTO — A new CIBC poll conducted by Nielsen finds that two-thirds (65%) of Canadians are entering the new year feeling confident they will reach their financial goals, a decline from the same poll last year (76%), and the lowest number in five years.

Canadians aged 45-54 were among the least confident this year, with only 58% feeling confident about reaching their financial goals, a decrease from 77% in the same age group just last year.

Among Canadians aged 55-64, 61% feel confident about reaching their financial goals, down from 74% last year.

By comparison, 75% of Canadians aged 25-44 said they are confident they will reach their financial goals, relatively unchanged from a year ago.

Another recent poll from CIBC showed that paying down debt is the number one financial priority for Canadians for the fifth year in a row, with those nearing retirement even more focused on debt than Canadians on average.

retail savings and investing, TD Canada Trust. “But whatever the goal, the first step is building a realistic plan to get there, followed by committing to stick with it, reviewing progress on a regular basis and making little tweaks along the way.”

According to TD’s research, the most common definition of financial fitness is not having any debt, followed closely by not having to worry about finances on a day-to-day basis. Being on track with retirement, education or other savings is third, along with being able to afford the lifestyle people want and having an emergency fund equivalent to three-months of salary.



## Scotiabank: Canada to Lag the U.S.

TORONTO — Scotiabank experts released their economic and market outlook for 2015 forecasting growth in Canada of 2% to be outperformed by U.S. growth of 3%.

### Warren Jestin, Chief Economist:

- The U.S. consumer has come alive, balance sheets have improved and, as a result, you are seeing stronger auto sales and a stronger housing market.
- In Canada, we’re going to see the housing market trend generally softer. Prices are not going to be going up significantly and housing starts are going to be moving lower because we have had very buoyant activity for a number of years. On a positive note, slowdowns in western Canada—Alberta and Saskatchewan—will be partially offset by stronger performance in Ontario as the U.S. market heats up.
- With inflation low and growth relatively slow, we would not expect interest rates to be going anywhere fast. In fact, in the U.S., while the Federal Reserve may begin to raise interest rates in the middle part of next year, they are going to be very cautious.

### Camilla Sutton, Chief FX Strategist:

- In 2015, fundamentals, flows and technicals all support a broad appreciation of the U.S. dollar. On a relative basis, the U.S. economy should outperform, the Fed is likely to be one of the first to hike interest rates and investors are increasingly favouring U.S.-based investments. The stars have aligned for the U.S. dollar.
- The Canadian dollar is expected to trend lower against the USD in 2015, falling victim to the relative fundamental story that is complicated by the recent drop in oil prices. However, against the more vulnerable euro and yen, the Canadian dollar should perform well.

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## CHBA BC Amends Partnership with BUILT GREEN Canada

BURNABY — As of January 1, 2015, Canadian Home Builders' Association of BC (CHBA BC) will continue its role as a Service Organization to builders participating in the BUILT GREEN Program, but will no longer serve as the Delivery Agent for the province.

While CHBA BC and Built Green Canada will continue to work closely to support BUILT GREEN builders in British Columbia, the nature of the partnership is changing as Built Green Canada moves to ensure consistency of program delivery in all markets.



After consideration of Built Green Canada's delivery model harmonization, CHBA BC's Executive Committee concluded that the new terms presented would impact the level of service and support required for our Association to effectively deliver the BUILT GREEN program. As a non-profit association with a focus on dedicating its resources to programs and services that are member-centered, CHBA BC has thus relinquished its role as a Delivery Agent of the BUILT GREEN program.

Although CHBA BC will not continue as a Delivery Agent for the BUILT GREEN program, it will remain a Service Organization with Built Green Canada, supporting BUILT GREEN builders by:

- continuing to supply the EnerGuide label through CHBA BC's network of CEAs;
- uploading the EnerGuide labels using the BUILT GREEN Portal, similar to all other SOs;
- continuing to deliver CHBA BC's Building Science for New Homes course and the Building Science Update Webinars, open to any BUILT GREEN Builders; and
- linking builders to the BUILT GREEN website for more information about the program.

CHBA BC will fulfill its current agreement until the end of this calendar year, and will complete all projects enrolled before December 31, 2014. Furthermore, it will provide assistance with the transition once a new Delivery Agent is announced. 🏠

## ICF Manufacturers Form New industry Association

TORONTO — Four leading insulating concrete form manufacturers have formed a new industry association. **Nudura Corporation, Logix Insulated Concrete Forms Ltd., Quad-Lock Building Systems Ltd.** and **Superform Products Ltd.** are the founding members of the Council of ICF Industries (CICFI). **ANDY LENNOX**, Vice President, Marketing of Logix, was elected to be the Chairman and **MURRAY SNIDER**, President and CEO of Nudura, will serve as Vice-Chairman.

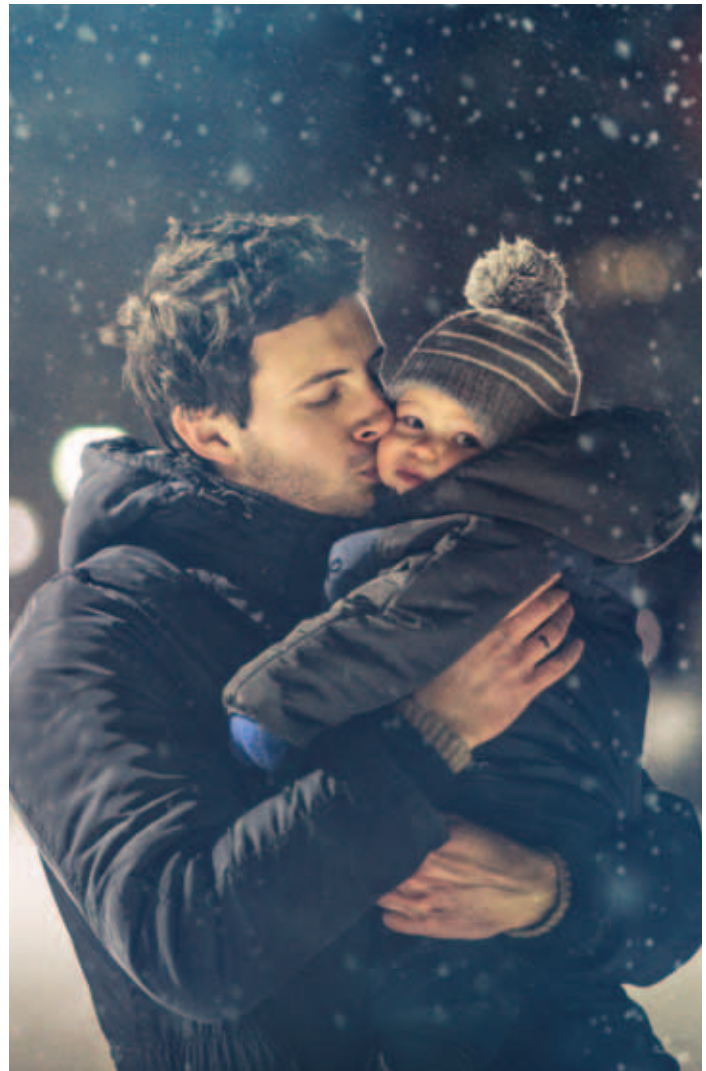
"The mission of the CICFI is to promote and enhance the social, environmental and economic value of insulating concrete forms in the North American marketplace," said Lennox. "This association is long overdue; we are excited to get started and we look forward to additional ICF manufacturers joining us as we move forward." [cicfi.org](http://cicfi.org). 🏠

### Attention Regional HBAs: We Want To Hear From You!

At *Home BUILDER Magazine*, we know that a lot of good work gets done at the grass roots level and yet no one hears about it outside of your community. Let's change that. If your regional association has recently assisted with a community project or charitable event, we want to hear about it—big or small. We'll share the news, either online at [www.homebuildercanada.com](http://www.homebuildercanada.com) or in an upcoming issue. Contact Judy Penz Sheluk at [editor@work4.ca](mailto:editor@work4.ca) for more information.

## SAM Awards Finalists Announced

OTTAWA — In mid-December, CHBA announced finalists for the 2014 CHBA National SAM Awards, *Recognizing Canadian Housing Excellence*, sponsored by **MASCO/Delta Faucet** and **Genworth Canada**. These prestigious awards celebrate the very best in new homes, renovations and community development across Canada. Twenty-four CHBA National SAM Awards will be presented at the Association's 72nd National Conference on March 6, 2015, in Halifax, Nova Scotia. A complete listing of all the CHBA National SAM Award finalists can be found at [www.chba.ca/sams](http://www.chba.ca/sams). 🏠



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## CHBA - Alberta Blogs: Keeping Members Up to Date



EDMONTON — CHBA - Alberta's regular blog keeps their members up-to-date with current topics of interest in the residential construction industry. Recent posts include a look at rental markets, a 2015 economic update, and a report on Alberta housing starts. The blog was started in 2013 and is open to comments from readers. [www.chbaalberta.ca/alberta-blog](http://www.chbaalberta.ca/alberta-blog). 🏠

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By Peter Norman

The greatest risk in the housing sector today is the undersupply of new housing.

## What Does a 30% “Overvalued” Market Look Like?

Canadians love to discuss the topic of house values and housing market valuation and the Bank of Canada provided a nice gift to all these gabbers right on the eve of the Christmas cocktail party season last month: a new research paper suggesting that Canadian housing could be anywhere from 10-30% “overvalued.”

Despite the barrage of alarmist headlines that came from that research, unpacking the Bank’s warnings reveals that there is very little to be concerned about.

Part of the Bank of Canada’s mandate is to assess risks to what they call financial stability. In so doing, they’ve identified housing as a “vulnerability,” recognizing that housing prices have been rising and lower interest rates mean home buyers are qualifying for and purchasing homes with sticker values at several times annual income. As a result, average households debt as a proportion of income also has been rising modestly.

### High Value, Low Risk

It is important to note that the Bank is not overly concerned about either the level of housing prices or the level of debt, but insofar as both have been rising as a proportion of income, the Bank is concerned that this increases the vulnerability of the system to one of two possible risks: sharply higher interest rates and/or some catastrophic economic event that suddenly lowers household incomes across a wide segment of society (such as a prolonged recession).

The happy news is that the magnitude of these risks is very low. Even the Bank acknowledges this.

So while the Bank of Canada warns us twice a year that they are monitoring imbalances in housing markets, it should not be a statement that generates alarmist headlines; it should be taken much like a parent reminding children to look both ways before crossing a road. It’s an acknowledged vulnerability and risk, but unlikely.

While many analysts in recent years have tried to assess “overvaluation” based on simple two-variable ratios (such as the rent-to-price ratio, or spurious comparisons to price performance in the U.S.), these turn out

to have very little proven explanatory power or meaning. But the Bank’s new model is somewhat more involved. It is a more sophisticated econometric model that includes data from some 18 countries capturing price dynamics around a total of some 43 major house price cycles.

The Bank’s model reveals modest overvaluation of between 10 and 30% but does so with a lot of caveats. Most importantly, it acknowledges that the model is not able to incorporate important supply side factors, such as the policy-induced shortages of single-family development lands in most of Canada’s major cities, or the effects of rising taxation on housing, which is a growing problem.

### Supply Shortages are the Real Problem

This brings me back to an emerging problem I’ve highlighted in this column before: The greatest risk in the housing sector today is the undersupply of new housing. New housing investment (as a % of GDP) is at nearly historic lows, has declined rapidly since a recent post-recession peak in 2012, and is, in general since the recession, well below its norm from the mid 2000s. The undersupply in new construction is clearly leading to pent-up demand, especially for single-family homes.

The premise of the current housing debate is that overvaluations inherently mean risk, and that an overvalued market will always revert to a balanced market by “crash” (quick reversion) or “soft landing” (slow reversion). But this is not the case. The data from the Bank of Canada’s model clearly shows that in almost all cases major crashes in housing values are precipitated by an outside event. The Bank’s analysis shows that even when the econometrics points to “overvaluation” it can stay that way for a long time. The current period of “overvaluation” is already a decade old, and that previous periods of either “overvaluation” or “undervaluation” have also lasted for long periods—up to 20 years.

So what does this “overvaluation” really mean in practical terms? The word implies that prices are so high, buying a house is a bad deal; but common sense tells us that when a home transaction is supported by multiple buyers qualified to purchase it, the value is clearly supported by fundamentals. So it doesn’t mean it’s a bad deal, but what it really means is that, in the event of much higher interest rates or a recession, there is an elevated risk of a correction. Some may worry that the sudden decline in the price of oil is such a shock, but the boost this is giving to the spending power of most households means that in most parts of the country it will be a positive demand factor.

So let’s keep our fingers crossed and hope that a rare and unexpected event is not lurking around the corner, so that we can enjoy another strong year in the Canadian housing market without losing any sleep from “overvaluations.”



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.





By Bo Mocherniak

Several economic factors make it difficult to determine whether the industry will be cracking champagne or licking its wounds at the end of this year.

With over 30 years experience with audits, acquisitions, divestitures and valuations, Bo Mocherniak, CA, CBV, provides services to both public and private companies in Canada and the United States. Bo is National Sector Leader for the Real Estate and Construction Group of Grant Thornton Canada, a member of the Grant Thornton International Real Estate Sector Group and past Chair of Grant Thornton LLP. He can be reached at bo.mocherniak@ca.gt.com.

# 2015 Economic Outlook

## Preparing for the Unknown

With 2014 officially in our rear view mirror, it's time to close the book on the Canadian construction industry's record-breaking year—a year that saw investment in the sector surpass the \$300 billion mark, according to the Canadian Construction Agency—and turn our attention to the future. A future that, at least in these early days of 2015, appears uncertain.

Several economic factors make it difficult to determine whether the industry will be cracking champagne or licking its wounds at the end of this year. Between plummeting oil prices, a falling Canadian dollar and global economic uncertainty, there's no telling where the Canadian economy—or the construction industry—will end up.

That said, an ability to adapt, meet the needs of consumers and make the most of infrastructure projects in the pipeline will be the construction industry's secret to weathering the storm, should it materialize.

### Finding the Silver Lining

While eroding affordability is already a reality in many housing markets across the country, the average annual growth rate of the construction sector is expected to sit between three and five percent in 2015, according to the Canadian Construction Agency. This growth is due, in part, to the industry's ability to adapt to the evolving marketplace. This is true despite the low mortgage rates that are driving up housing demand, and rising construction costs that are making it difficult for builders to sell homes at a lower price point.

To counter these concerns, builders are offering buyers more affordable options by means of apartments and condominiums. This segment of the construction industry is expected to experience stronger growth in 2015 as developers continue to focus on high-density housing offerings, according to the IBISWorld Industry Report. Although the report predicts that price-based competition in this area will further shrink builder profit margins, many will prevail by turning to more niche housing developments, such as retirement residences and communities.

Segments outside of the residential construction market will also help the industry reach its growth target in 2015. Natural Resources Canada says 600 resource projects are already scheduled to be completed across the country over the next decade. These projects, combined

with the federal government's decision to earmark \$5.8 billion over three years for the construction and renovation of federally-owned infrastructure projects, will allow industrial, commercial and institutional construction (ICI) segments to experience moderate growth in 2015 and beyond. Engineering construction is also expected to remain strong, according to BuildForce Canada's Preliminary Investment Trends Report Ontario.

### Challenges Ahead

For their part, oil prices—specifically, how low they fall and for how long—will be a central trend in 2015 and likely through 2016, as demand is expected to drop to its lowest levels in 12 years, according to OPEC. While it makes sense that this economic shift would affect construction in a city like Calgary, which is so closely intertwined with the oil and gas industry and already saw housing starts decline at the end of 2014, the rest of the country isn't immune to oil-related effects.

The price of oil will also directly affect inflation—a major contributing factor to the Bank of Canada's decision to raise and lower interest rates. Until recently, the anticipated date for interest rate increases was in the second half of 2015 but, depending on how low oil sinks and how long it remains down, the Bank of Canada could delay that decision as it would bring inflation below its 2% target. This could be good news for builders as more Canadians apply for low-interest mortgages.

In addition to economic conditions, the construction industry also faces a significant labour shortage that it will have to work to remedy in 2015 if it hopes to avoid a catastrophic shortfall. Approximately 300,000 new construction workers will be required by 2023, according to BuildForce Canada. While 167,000 of these workers will come from traditional training sources, the rest will have to come from other industries, provinces and countries.

Although external factors make it more difficult to predict the outcome of 2015, it's important to remember that, even during the most stable economic conditions, no one knows what the future may hold. While a softening of the market due to decreased affordability is a possibility, we could also reap the benefits of another strong housing market. Either way, one thing is certain—it will be the construction industry's ability to adapt to change, whether predictable or otherwise, which will dictate its success for 2015 and beyond. ■



**By Andrew Oding**

## HVAC Optimization: Bigger Isn't Always Better

Over the last 15 years, energy use in new homes has been reduced by nearly 40 per cent.. Voluntary, market-driven programs like EnergyStar, Built Green and R-2000 have provided builders with the technology and construction practices needed to build more comfortable, healthy and efficient homes.

Today, we have building codes that require increased insulation values, mechanical efficiencies and air tightness. In many provinces, a new home built today delivers the energy performance of R-2000 homes built in the early 2000s.

One very direct consequence of these changes is that heating and cooling loads have dropped substantially in new homes across Canada. However, the national standard for appropriately evaluating the heat loss/heat gain of a Part 9 building (CSA F280-M90) has remained largely unchanged for nearly 20 years!

This can, and does, cause problems for builders. An unintended consequence of using the old CSAF280-M90 standard when designing HVAC systems for today's new homes is chronic over-sizing of heating and cooling equipment, as well as over-sizing of air duct delivery systems.

Within the industry it's well known that oversized systems in new energy efficient homes often result in comfort issues for occupants and can lead to homebuyer complaints and warranty claims. Somewhat like putting shoes on a child that are too big, oversized HVAC systems result in homes that run "sloppily" and inefficiently.

*The new CSA F280 Standard results in more accurate and potentially lower load calculations that reflect the efficiency improvements in today's new homes.*

*The table below illustrates the results of applying both the old and new standard to a reference home assumed to have an HRV air tightness of approximately 2.5ACH50, January design temperature of -20°C, and summer design temperature of 30°C.*

	Total Heat Loss BTUs/hr	Air leakage component of Heat Loss BTUs/hr	Total Heat Gain BTUs/hr
Current CSA F280	57,646	13,685	32,450
New CSA F280	34,665	5,049	26,750

Depending on a home's layout, short cycling of HVAC equipment can lead to cold rooms on the second floor, and in rooms over garages with exposed floors. During the cooling season, the problems change, but include poor thermal circulation and inadequate dehumidification.

Short cycling also results in decreased mechanical efficiency, and compromises the performance capacity of today's more efficient heating and cooling equipment.

These problems can be avoided by the use of the new CSA F280-2012 standard. Some designers/contractors will also recognize potential cost savings while optimizing system designs under the new standard.

The new CAN/CSA F280-2012 Standard Determining the Required Capacity of Residential Space Heating and Cooling Appliances is a freshly updated standard. It provides a tremendous opportunity for homebuilders and the HVAC industry to rationalize new mechanical system design.

- Here is a brief synopsis of the more critical changes.
- The calculation method can now accept objective

airtightness indicators such as blower door air tightness tests. This will be important in both new and existing homes where energy audits or specific air tightness targets have been verified by site testing.

- The interaction between different types of ventilation systems and air leakage is accounted for. For example, a home with an exhaust-only ventilation system creates a slight negative pressure that changes the leakage patterns in a home and the new standard makes allowance for this.
- In the old Standard the total heat loss for the building was assigned to individual rooms as a function of the heat loss of that room. In the new Standard, recognition of the stack effect (warm air rising) in a home will mean that the assignment of air leakage heat loss will be a function of the floor level of specific rooms. In other words, rooms on the first floor of a home will be assigned a greater portion of the air leakage component.
- The U factors and solar heat gain coefficients reported by window manufacturers in their CSA A440 compliant labeling can be directly put into the calculations now. This is important given the increase in window/wall ratios and the resulting heat gain load on air conditioners.
- Finally, the new Standard will allow designers to take credit for the impact of heat recovery ventilation devices employed in a home.

The new Standard will result in more accurate and potentially lower load calculations given the efficiency changes in new homes.

In applying the new Standard, designers and mechanical contractors will need to recalibrate old "rules of thumb" for sizing equipment in today's new homes:

- Equipment with optimized controls could be more compact, programmed to operate at peak efficiency over longer cycle times and make use of newer and extremely efficient fan motors and pump controls.
- Smaller loads with traditional forced air systems require reduced fan capacity. The delivery systems (i.e. air duct design) smaller sized ducts can deliver optimal comfort to every room.

The new Standard is formally recognized by the Ontario Building Code as of January 1, 2015, and is expected to be referenced in the National Building Code of Canada in the near future.

In the last two years, the new Standard has been applied on multiple Net Zero projects across Canada with great success. Occupants of these Net Zero houses are raving about the "comfort" of their homes. Besides being quieter, and often smaller, "right sized" equipment delivers ambient temperatures which are nearly identical on every floor and in every room. The mechanical systems also operate at peak efficiency further reducing the cost of operation.

*Andrew Oding is the Senior Building Science Associate at Building Knowledge Canada. He is Chair of the Ontario Homebuilders OHBA /EnerQuality Technical Committee, 2013 Chair of Natural Resources Canada's ENERGY STAR for New Homes Technical Committee, and Chair of the new CHBA 2014 Net Zero Energy Housing Council. He may be reached at andy@buildingknowledge.ca.*



By Tim Bailey

People don't do business with products, they do business with people.

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](mailto:tim.bailey@avidratings.ca).

## The Reflection of Internal Culture

"The way a customer sees your business is a direct reflection of your internal culture," according to Ken Schmidt, former Director of Communication Strategy for Harley Davidson. That is a powerful statement, which should ultimately lead every organization to question: "How does the reflection of our company's culture look to each and every customer at every possible interaction?" Or, even more personally: "if I were a customer of my company, what reflection would I be viewing throughout my customer journey?"

### Culture Defined

Culture is a blending of beliefs, values, attitudes, knowledge and experience shared by a group. It provides individuals in the group with a frame of reference for expectations and actions. Culture is transmitted through a variety of mechanisms including language, behaviours and habits and is most often learned from individuals that are respected by the group. New members in a group will often model or emulate the actions, habits and behaviours of leaders or influential members in a group and those characteristics will continue to multiply.

### Brand DNA

In home building, a company's internal culture is a critical component, the DNA of the brand. Competitors can copy a product or replicate a technology but no competitor can ever duplicate a culture. The internal culture of an organization provides the company with the opportunity to leave its own unique fingerprint on the customer experience and that is the ultimate value differentiator in today's competitive world. Culture grows organically and is as unique as the collective attributes that emanate from the group of individuals involved. It is alive, dynamic and ever evolving. In today's society of mass production, culture remains one of the few things that can't be manufactured.

### Benefits of Internal Culture Excellence

Organizations with deficient internal cultures are filled with employees that are often fearful, inefficient, disloyal and lacking motivation. These organizations are generally mired down with heavy burdens of policies, procedures, and protocols, which stifle initiative and negatively impact the customer experience. Consumers interacting with culture-deficient companies, not surprisingly, tend to differentiate on tangible factors such as price, forcing those businesses into a race to the bottom to acquire sales.

In contrast, companies that have vibrant internal cultures

foster an environment where employees feel empowered, engaged and inspired. The internal culture in these organizations is an ecosystem where individuals are nurtured, encouraged and most importantly, confident with the "customer promise" that is to be honoured and delivered. These cultures acknowledge and reward individuals in the group for creative and innovative successes, while leveraging failures as learning opportunities for all to grow. Seeds of criticism and reprimand can't take root in these types of ecosystems, providing abundant room for creativity, collaboration and innovation to grow.

### Building the Culture for Building Homes

Today's new home buyers have overwhelming choice available to them. Differentiating between numerous high-quality builders is complicated. In many cases, features and benefits from builder to builder are barely distinguishable by the average home buyer. The array of options and upgrades available blur the lines even further. Leading home builders are leveraging emotional connections to transcend features and benefits and engage home buyers. People don't do business with products, they do business with people. Forming positive emotional connections with customers is essential. These emotional connections begin within the organization and then extend outward to customers. An internal "culture of caring" is the foundation needed to build a strong customer community filled with brand evangelists.

A strong internal culture is one that can be trusted by both employee and customer. A site supervisor that acts in the best interest of a customer when faced with an issue that could jeopardize the customer experience does not fear being reprimanded in a strong culture of caring. A warranty service representative that spends a bit more time or money to create a customer "win" during a tough service call is excited to share the story in a strong culture of caring. These actions may not strictly adhere to the "paperwork or policies" but if they fulfill the "customer promise" they are in keeping with the expectations of a strong, customer-centric internal culture.



### The Mirror Is Clear

What a company is on the "inside" is what a customer will experience from the "outside." While many organizations are busy gilding and polishing the mirror, leading companies are working diligently to ensure that the object in the mirror—the company's internal culture—is in fine form to provide an exceptional reflection to each and every customer. ■



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# Reid's Heritage Homes: Making Net Zero "Production Builder-Friendly"

*An interview with Blake Seeberger, Senior Vice President, Residential*

BY JUDY PENZ SHELUK



REID'S HERITAGE HOMES

As one of the premier production builders in Southwestern Ontario since 1978, **Reid's Heritage Homes** has had a long commitment to building quality, energy-efficient homes. In 2007, Reid's Heritage Homes built first the first North American LEED Platinum home in Guelph, Ont., and in 2012 they were honoured as the first home builder to receive the Energy Star Builder of the Year Award from the Ministry of Natural Resources Canada (NRCan). The company was also the recipient of the Ontario Home Builders' Association Builder of the Year Award in 2013.

On September 29, 2014, Reid's Heritage hosted the first groundbreaking ceremony for a national Net Zero Energy (NZE) low-rise homes demonstration project. We sat down with **BLAKE SEEBERGER**, Senior Vice President, Residential, to find out more about the company's journey to Net Zero.

**Home BUILDER Magazine:** Reid's Heritage Homes was one of five production builders selected for the Net Zero project. Tell us a little about the selection process.

**Blake Seeberger:** The American Association of Architects set a goal that, by 2030, all homes could be built to produce as much ener-

gy as they consume. Inspired, NRCan partnered with **Owens Corning** to come up with a program or platform to test that objective. It was important, however, that this initiative differ from past Net Zero houses, which have been custom-built one-of-a-kind designs. This project is geared to the mainstream public, and the low-rise production builder, using products that are readily available to the average builder.

NRCan began by assessing builder interest, and by looking into their resumes. Owens Corning and third-party independent consultants made recommendations. We were then approached to represent Southwestern Ontario in the Fall of 2013.

**This project is geared to the mainstream public, and the low-rise production builder, using products that are readily available to the average builder.**

**HBM:** We know that Reid's Heritage Homes made the decision to accept the challenge. What came next?

**Blake:** Our mandate is to build five homes by the end of 2016, at which point the homes will be monitored for occupant behaviour for two years. The scope of the work, the community planning involved and the architecture is a huge part of it. These homes can't look like a spaceship; they need to fit into an existing neighbourhood. The idea is that the average person could drive by the house and it would look, to them, like the home next door to it. Even the solar panels won't necessarily be a clue. There are homes in the existing community of Westminster Woods in Guelph where the Net Zero homes are being built, that are five or six years old, with solar panels. We even selected existing floor plans of Energy Star homes in that community. Of course, to achieve Net Zero, some modifications are necessary, although our first Discovery home has all readily available products. In 2015, we're planning for new products to come on board to capture energy. For example, we're asking ► **18**

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*The Drain Water Heat Recovery Unit captures heat from showers, which in turn warms the home's cold water line to the hot water tank. This effectively reduces the energy required to warm the water in the hot water tank.*

**16 ▶** questions, such as: "Is there a window company that can mass-produce solar panels in the windows, or can a siding company manufacture solar panel siding?" We're looking for innovation that can become mainstream.

**HBM:** You mentioned modifications to existing plans. Can you elaborate?

**Blake:** There have been modifications to the wall assembly, exterior vapour barrier and rigid insulation under the slab in the basement, as well as upgrades to the wall and roof insulation. A major change is in the mechanical system.



*Increased air sealing details are incorporated to prevent air leakage in the home. This is achieved through Owens Corning's CABS system (Code Board Air Barrier System).*

Even in an Energy Star home there are a certain number of air changes; when you get a home that is so airtight you run into the issue of short cycling HVAC units. In typical code homes, there is an 8°F difference in temperature between the basement and second floor in the summer. We are creating a house where you are essentially taking the thermostat with you—the temperature will be consistent wherever you are in the home, whether it be the basement, second floor, east side or west side.

**Our mandate is to build five homes by the end of 2016, at which point the homes will be monitored for occupant behaviour for two years.**

**HBM:** What about the theory that a home can be too airtight?

**Blake:** In the past we believed that a home had to breathe or you can create a negative air space, yet in a code-built house, that equates to essentially, on average, a four-foot diameter hole. That theory is being pierced. With new initiatives between Energy Star and Net Zero, such as installing an HRV to act as the lungs of the house, that hole is being reduced to the size of a walnut.

In doing so, however, we found it difficult to find manufacturers that are making furnaces and air conditioners small enough to satisfy the short cycling issue I mentioned earlier. This means we are having to utilize some innovative equipment.



*Triple pane windows reduce noise transmission and add increased insulation with an added pane of Low E Argon Gas.*



OWENS CORNING

*An increased R value of insulation is used in the attic space.*

**HBM:** What sort of innovative equipment?

**Blake:** In our first Discovery home, instead of a furnace, we are using a **Mitsubishi** air-source heat pump that combines the furnace and air conditioning in one. This in turn will be connected with the HRV and zone distribution throughout the house. It's about the size of a small hotel unit. Through electronics and a user-friendly master tablet to drive the electronics, the goal is to have the temperature differential of no more than 0.5 of a degree anywhere in the house. It's also important to note that this isn't just about energy consumption but also about creating a comfortable, healthy environment with good air quality.

**HBM:** Solar is also an important part of Net Zero. Let's talk about that.

**Blake:** Right now there's the assumption that the average home uses 180 GJ of energy on an annual basis. By doing everything we've already done (Energy Star, Code Board, insulation improvements, HRV and air changes reduction), we've brought the average code home down to about 36 GJ. To bring that down to zero requires an energy-producing source, which at this time is solar power.

**HBM:** But in our climate, capturing solar power isn't always possible, especially in winter.

**Blake:** That's true, but we are working with a battery back-up system to capture energy and store it for use when there is no sunlight. Furthermore, it will be set to sync up to start feeding during peak times within a municipality. The Net Zero project is all about innovation on the part of builders and manufacturers to produce simple, effective and energy-efficient solutions for the homeowner. What we're doing now is just the beginning.

*Reid's Heritage Homes' first Discovery home will be completed in the Spring of 2015.*



# Ontario: Working Together for Positive Changes



By Joe Vaccaro, CEO, Ontario Home Builders' Association

## Housing Market

After a slight decline in housing starts in 2014 from the previous year, with 59,200 starts, Canada Mortgage and Housing Association (CMHC) expects Ontario to benefit from a modest 3% increase in 2015. CMHC has forecasted that housing starts will reach 63,000 this year and drop slightly to 60,400 starts in 2016. With continued success within the condo and high-rise sector, after a somewhat slower year in 2013, it is expected that there will be a slight decrease in single-detached home production as the pricing gap between high-rise and low-rise increases. Intensification remains a priority for the province as the industry prepares for changing demographics and a population increase. As such, OHBA has been working to improve housing affordability and choice for all new home buyers in Ontario. The home building, land development and professional renovation industry continues to play a key role in ensuring the success and growth of Ontario. Our industry contributed over \$44 billion to the provincial economy and over \$17 billion to communities across the province in wages, and employed over 313,400 individuals in 2013.

## We Got Wood!

On September 23, 2014, the Liberal Government announced that the Ontario Building Code would be amended to allow the construction of mid-rise wood-frame building up to six storeys as of January 1, 2015. OHBA, along with RESCON, BILD and the Canadian Wood Council, worked with government partners and advocated for this "Made-in-Ontario" approach. Eager to offer this affordable

form of housing in Ontario, OHBA organized a housing tour with 40 delegates to British Columbia to see what builders have done with this form of housing in that province and to learn best practices. OHBA will host an additional tour in April so that more Ontario builders will have an opportunity to learn from the B.C. experience. OHBA has long advocated for more fairness, affordability and choice for new home buyers across the province and this innovative building practice fills that gap. As the Ontario Building Code change takes effect, OHBA, along with industry partners, will be hosting a series of workshops to assist members in bringing the first six-storey wood projects into the Ontario market.

## Underground Economy

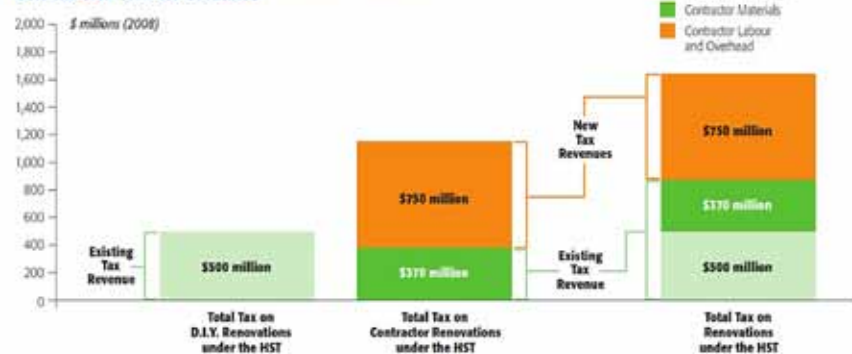
For many years, OHBA has been cautioning consumers about the risks they are taking if they choose to pay for construction work "under the table" and has been urging government to tackle a growing underground economy. Thankfully, it appears that both the federal and provincial governments are getting our message. In November 2014, Ontario's Minister of Finance, the Honourable **CHARLES SOUSA**, announced the government's intention to crack down on the underground economy. This initiative will be overseen by MPP **LAURA ALBANESE**, Parliamentary Assistant to the Minister of Finance, who, in her previous work with the Ministry of Labour, prepared a report on the underground economy and comes to the table well-informed on this issue thanks to

her participation at a number of OHBA events. We are encouraged to see both provincial and federal governments recognize that curbing the underground economy should be a priority.

## Ontario College of Trades

As promised in the Liberal election campaign, the government has announced a review of Ontario College of Trades (OCOT). The Review will be led by **TONY DEAN**, the former Secretary of the Cabinet and Head of Ontario Public Service. OHBA has long advocated for a review of OCOT, and is urging local associations across the province to join the conversation as well. Since the OCOT Review announcement, 15 of OHBA's 31 local associations have reached out to Tony Dean requesting regional consultations so that builders and professional renovators from across Ontario have a voice in the review of OCOT. According to the terms of reference, the review is expected to take a year, with a final report submitted to the Minister of Training, Colleges and Universities no later than October 2015. OHBA has been an active stakeholder group on this file and will continue to take a leadership role in providing policy recommendations that promote careers in the skilled trades and increase apprenticeship opportunities throughout the province. As the review begins, OHBA will publish a regular newsletter, *College of Trades Report*, which will update members and interested parties on the association's advocacy work and ways members can engage the review and have their voices heard.

POTENTIAL PROVINCIAL GOVERNMENT REVENUES UNDER THE HST IN ONTARIO



SOURCE: ALTUS GROUP ECONOMIC CONSULTING

# Affordability continues to be the watchword in 2015

JASON BURGGAUF

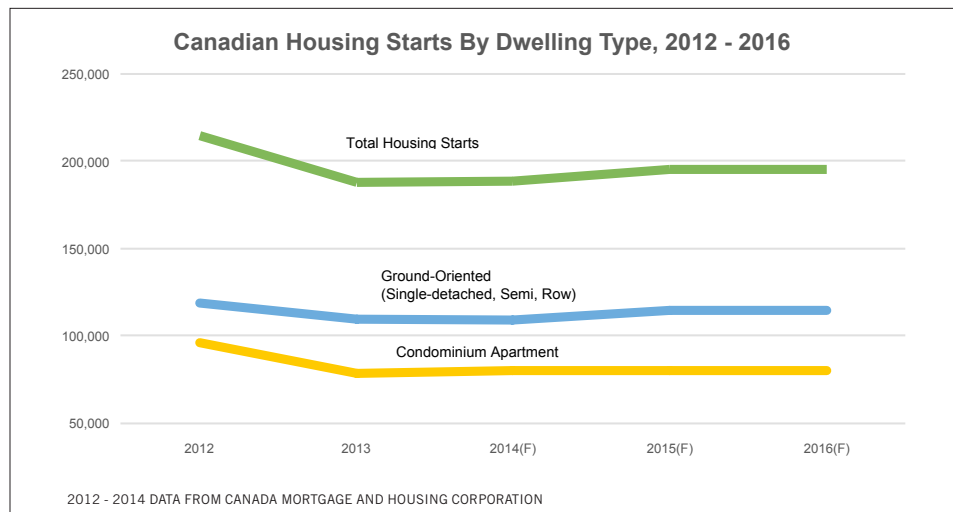
Home buying, and the ability to do so, will continue to dominate both economic and political discussion across the country in 2015.

While housing “bubble” talk has decreased markedly since this time last year, there is still concern about household debt (mortgages, consumer credit and non-mortgage loans) at 162.6% of disposable income at the end of 2014.

Political parties are focussing on consumers and “middle-class” families for votes, and those groups are intensely interested in housing and house prices. This, along with the government’s intent to limit taxpayer exposure to mortgage markets, means that housing and affordability should play a significant role in the run-up to the election in October.

Homeownership rates are stable across the country, with Toronto moving to an owner / renter balance similar to Vancouver’s. Edmonton and Calgary have seen a spike in homeowners under 35 due to the strong economy in Alberta.

CMHC has recently released data on foreign and domestic investors in condos, which should assuage fears of a collapse in condo prices. Foreign ownership in condos is limited across the country: 2.4% in Toronto, 2.3%



in Vancouver—with a few select neighbourhoods edging up to 5%. Domestic investor activity in condos is larger (17.1% in Toronto and Vancouver) but stable, with the percentage of mortgage-free units almost the same as primary residences (42%).

## Development charges are reaching as much as 20% of housing cost in some jurisdictions.

With the low number of purpose-built rental units being constructed across the country, privately-rented condos will continue to be

a critical source of affordable rental housing, especially in Canada’s six largest cities.

The next generation of purpose-built rental construction is expected to be larger units (with 2/3/4 bedrooms), catering to growing families who want to stay downtown with their kids.

Total starts will be in the 190,000 - 200,000 range for 2015 and 2016, with 80,000 high-rise condominium and 120,000 ground-oriented starts (80,000 single-detached and 40,000 semi/row).

The only question is: Will pent up demand push single-family home starts up, or will affordability issues push people to multi-family options?

## Issues Impacting Affordability

- Prolonged low interest rates are masking the decrease in affordability. According to the Canadian Real Estate Association, the average resale price will rise 0.9% in 2015 to \$409,300.
- The focus on housing prices and mortgage markets ignores rising “hidden” cost factors. Land prices are heavily influenced by zoning and urban growth policies. Densification has the unintended consequence of driving up land (and home) prices by restricting supply.

Select Owner/Renter Indicators, 2011 (%)

	Own their homes	Homeowners with mortgage	Homeowners under 35	Condominiums	
				Share of owner households	Share of renter households
Canada	69.0	58.5	12.1	12.6	11.3
Montreal	35.8	58.0	12.3	30.1	7.6
Ottawa	67.3	60.3	11.8	16.9	10.5
Toronto	54.6	55.8	11.5	30.6	12.7
Calgary	72.4	64.6	17.1	19.5	24.8
Edmonton	64.9	60.5	18.0	22.2	23.2
Vancouver	48.5	52.3	12.5	41.2	24.6

DATA/CHART FROM CANADA MORTGAGE AND HOUSING CORPORATION



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# Fine Tuning Standard Tools & What is in your Boots?



## Teaching Old Dogs Old Tricks With New Tools

The Flip Joint from **Wiss** is a single tool that *cut* electrical cable up to 10/3 very efficiently with its very sharp oval shearing jaws; then you flip the handles all the way around and use the stripping notch as a *sheath knife*, then flip the handles back and *strip* the wire in the notch made just for that.

Having used standard pinch-type diagonal cutters all my life for forcing my way through electrical cable, I never realized how easily and cleanly you can cut electrical wires with a *shear* and how quickly you can strip wires when you slice through the insulation rather than pinch through. Electricians will appreciate its rugged construction and 3-in-1 features, and the rest of us can appreciate that we just learned something about working with electrical wires. [www.wisstool.com](http://www.wisstool.com).



## Same Work, Less Noise

The roaring noise of an air compressor is considered one of the necessary evils of the construction site, especially indoors. So **DeWalt** took on the challenge of cutting down the noise while maintaining performance adequate for finishing nailing. I have tested it; it is not silent but at 71.5 dB the noise is way down. I was impressed that the 2.5-gallon tank filled completely in 1 minute, 20 seconds, which also keeps the overall noise down. Loading to 200 psi max and delivering 3 SCFM at 90 psi working pressure, it draws only 12 amp. They call it the Quiet Trim Compressor – DWFP55130. Suggested retail at \$299. [www.dewalt.com](http://www.dewalt.com).

## Special Features on New Utility Knives

Every company makes utility knives so they are constantly trying to add new features to keep you faithful to their line of tools. This month: a quick look at new special features that two companies are offering for their folding utility knives.

**DeWalt – DWHT10261:** Folding Retractable Auto-Load Knife. The special feature is that, after removing a blade, a new blade automatically loads from its three-blade storage inside the knife. That's about the simplest fresh



blade change-out that exists. To use the second point on a blade, simply return the half used blade to the storage with the sharp edge pointing forward. There is also a very nice rubber pad for applying finger pressure just above the blade. This knife is designed for one handed opening and closing, although that is slightly cumbersome in both directions. [www.dewalt.com](http://www.dewalt.com).

## Milwaukee – FastBack Flip Utility Knife (48-22-1901):

Their special feature is that, with a push on the lock, you can swing the blade open with the one-handed ease of a flick knife. Push that same button again and you can freely swing it back. In fact, that same flick knife action is used on a number of folding knives in their FastBack lineup of tools. This knife sacrifices storage of extra blades for a slot in the back that accesses the folded back blade for cutting cords and packaging strapping. In the open position there is a lower blade reveal for stripping wire safely. [www.milwaukeetool.com](http://www.milwaukeetool.com).





Milwaukee's Shockwave 11PC 30° KNUCKLE (#48-32-2301) locks forward or locks at 30°. Specifically designed to work with an impact driver, it is the only odd angle driver that I have been able to use one-handed.

[www.milwaukeetool.com](http://www.milwaukeetool.com)

### Reducing the Hub

Reducing the hub size while maintaining strength and adding the impact reflex shaft, Milwaukee's 7/16" small hub extension drivers fit easily through a 1/2" hole. Now available in 6- and 12-inch lengths for impact driving where you previously couldn't go.

[www.milwaukeetool.com](http://www.milwaukeetool.com)

### Stabilizing the Angle Drive

Driving screws straight forward or at 90° is quite stable but at angles in-between, flex cables and floating angle elbows are difficult to control and not suitable for impact driving.



### Shop Tool Modularized for On-site Work

The 48" "Pan Style" mini-brake from **Malco** is assembled in two pieces, making it easy for one person to move this heavy-duty brake on and off a worksite. Now bending up to 135° in 22-gauge galvanized steel with 1/2- to 3-inch pan-height/flanges for onsite pans and boxes, flashing and fascia corners, plus large metal duct, and roofing components can be done on-site to real dimensions. Malco MB48B. [www.MalcoTools.com](http://www.MalcoTools.com).

### The One-handed Zipper for Dust Control

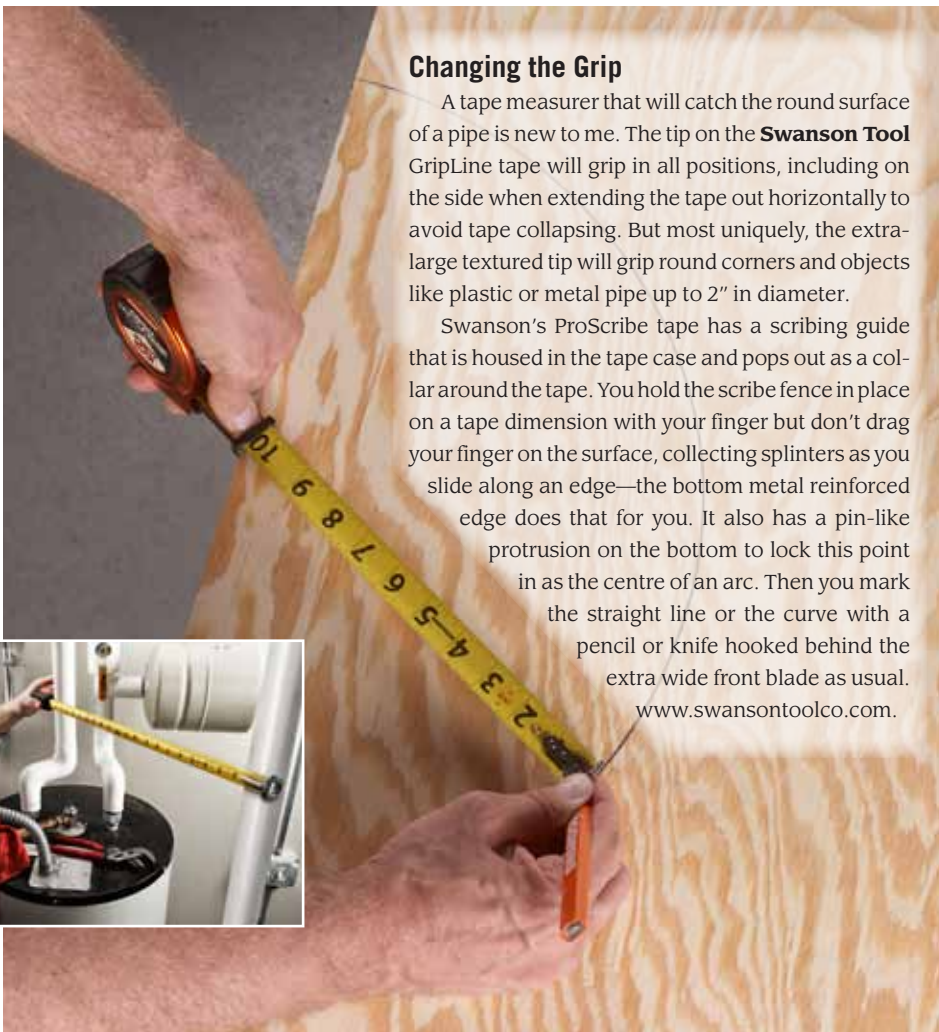
Dust barriers are good ideas but often too much trouble to really use. How about one-handed zipper action that is easily opened from either side? You don't have to hang on to the plastic to raise the zipper. Made from heavy-duty 6mil fire-retardant poly, the QSR Dust Containment Door Kit from **Task Tools** can cover 8' high and 4' wide. There is a good dealer locator on their website: [www.TaskTools.com](http://www.TaskTools.com).

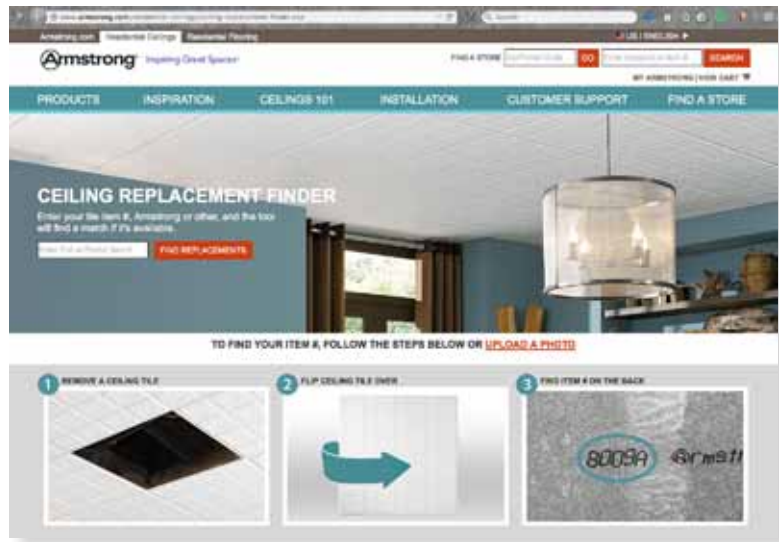
### Changing the Grip

A tape measurer that will catch the round surface of a pipe is new to me. The tip on the **Swanson Tool** GripLine tape will grip in all positions, including on the side when extending the tape out horizontally to avoid tape collapsing. But most uniquely, the extra-large textured tip will grip round corners and objects like plastic or metal pipe up to 2" in diameter.

Swanson's ProScribe tape has a scribing guide that is housed in the tape case and pops out as a collar around the tape. You hold the scribe fence in place on a tape dimension with your finger but don't drag your finger on the surface, collecting splinters as you slide along an edge—the bottom metal reinforced edge does that for you. It also has a pin-like protrusion on the bottom to lock this point in as the centre of an arc. Then you mark the straight line or the curve with a pencil or knife hooked behind the extra wide front blade as usual.

[www.swansontoolco.com](http://www.swansontoolco.com).





**23 ▶ Low Voltage / High Voltage: It Knows**

Having two voltage detectors or having to switch between scales can cause you to miss a reading. Milwaukee's non-contact dual voltage detector tells you if there is juice in a wire and whether it is in the 10-49 volt range or the 50-1,000 volt range without you second-guessing anything. Don't miss a power reading for LED lighting, fire detection & suppression systems, HVAC controls, and security & access controls, along with many others. The range of this one tool spans from 10 to 1,000 volts and it tells you which range it is detecting with coloured LEDs and audio signals, plus a built-in white LED for lighting dark areas.

**A Match Maker Your Wife Would Approve of**

Need a match for existing ceiling tiles? Armstrong teaches us what great customer service is all about. They have a web tool called the "Ceiling Replacement Finder" on [www.Armstrong.com](http://www.Armstrong.com). You take three photos of the tile you want to match: face, edge and back of one tile. Upload them to Armstrong, even from your cell phone right on site, and within two days they will come back with the best industry match—made by Armstrong or not. This is not some tiresome "work your way through questions" but live human beings with a very large graphical database, and real human suggestions on where you might find some in stock.

**Let's Talk About Work Boots**

I keep getting companies sending me advertising about their latest work boots but I admit to not being much of an expert on boots and I would love to get all of you to write in to the Magazine and tell me\* what you like about your boots, what you don't like about them and what you would invent if you were a boot designer: They may end up listening.

To start off this "boot camp" discussion, I decided to test out a pair of really unusual boots from Australia—no laces. Yes these are CSA GreenPatch boots with steel toes and protective soles. What is unique is the wide elastic section with the two rabbit ear pulls designed strong enough to really stretch the elastic and pull the boots on or stretch to pull them off. They are the lightest CSA construction boots I have ever worn, and comfortable. They claim they are warm, but although Blundstone.ca sells them in Canada, they are made in Tasmania (since 1870). But the lowest recorded temperature in Tasmania was in 1983 at a whopping -13°C, while generally minimum temperatures are above freezing. I would not

▶ 26



**Helping A Recip Saw Outperform a Circular Saw**

The Winnipeg-born **ReciproProMate** guide allows for a smooth straight cut across a 4x4 where most circular saws don't have the depth of cut to make that cut in a clean single pass. You screw one of the double "L" rails to the post, then drive in the nuts to clamp down the other one on the opposite side. That does make it very sturdy. Slide in the recip blade and it can't go anyplace but straight. It works as advertised and leaves a perfect cut at any angle.

The only drawback is that in using a carbide blade as recommended, probably to protect the teeth from the metal guide, after 5 cuts I was grinding the guide itself rather thin. I am not sure I am going to get much more than one fence built with each guide. \$30 from Amazon.com.

\* Visit [HomeBuilderCanada.com](http://HomeBuilderCanada.com) and click on:



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24 ▶ call these a Canadian winter boot, but I would call them great construction boots. And they have women's sizes as well!

**Improving On Boots**

While I am asking you to write in with what you would want in boots that you can't find, I have dug up a couple of boot "after-market" accessories that are really interesting.

The **Boot Saver** is a tough rubber toe bumper that you can glue onto

any new work boot. Why? When you wear out the leather on the toe enough to expose the metal, they are no longer CSA legal. Since I started using these bumpers many years ago, my boots have never worn out at the toe. The only place I know to get them is at [www.Amsalinc.com](http://www.Amsalinc.com).

Heated insoles are not new, but the **ThermaCell ProFlex** is. What is new is a High / Medium / No Heat remote control. High is for when you are standing still or sitting around on ice: Your feet need help. Medium is for normal working and it warms up to normal body temperature. You don't feel any heat but you don't feel any cold and you don't sweat, which is ideal for general outdoor cold surface work. No-Heat is great if you start moving and your feet risk sweating just from body heat. And the remote control is so that you can adjust all of that without breaking stride. The



batteries are rechargeable and can be changed without removing the soles from the boots. They replace any existing boot insoles without changing the fit of your boots, be they construction boots or winter sports boots. It has gotten cold enough just long enough for me to become a religious convert to these insoles. Available at Canadian Tire and online; see [www.ThermaCell.com](http://www.ThermaCell.com).



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](http://www.JonEakes.com)



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**Bard Golightly**  
President, CHBA

CHBA's broader efforts to start a "new conversation" about affordability within government are gaining traction.

## A Year of Achievement

A year ago, I noted that this was a time of purposeful change—a time to make CHBA even more effective and to deliver greater value members across the country.

As my year as your President heads into its final weeks, I've reflected on these goals and what has been accomplished. I'm pleased to report your Association is delivering results.

### A Growing Presence on Parliament Hill

An increased emphasis on government relations and advocacy was the top goal set by the Board of Directors last year. And on that, I can report significant success.

Over the last 12 months, CHBA has had extensive contact with Ministers and senior government staff, and greater collaboration with strategic partners in our advocacy—more than ever before.

CHBA has a very high profile on Parliament Hill these days. As a result, policy makers regularly seek out our views as key policy decisions affecting our industry are made. This reflects our efforts to ensure those in government understand the enormous role our industry plays in Canada's economy, and is a testament to the constructive relationships that our CEO, national office staff, and Association's volunteer leaders are building with key players in Ottawa.

And these efforts are producing results:

- Ottawa's cautious approach to imposing further restrictions on mortgage lending is consistent with CHBA's ongoing advice. While the government is clearly concerned about the high household debt in Canada, it has been reluctant to target homeownership in addressing this issue. We'll need to keep up these efforts in 2015.
- The federal government is putting much greater effort into supporting skilled trades. While there is still a lot to be done, it is clear that policy makers understand the challenge to be faced as today's generation of tradespeople near retirement. Over the last year, Minister Kenney and his officials have repeatedly sought CHBA's views on how best to promote trades careers, and I expect to see further progress in the year ahead.
- Ottawa is taking the underground economy much more seriously. Minister Findlay has established an

advisory committee on this issue, and CHBA is a key part of it. We are seeing renewed federal interest in CHBA's *Get it in Writing!* campaign and expect an expanded effort to inform homeowners about the serious risks involved in underground "cash" deals, and in the importance of hiring professionals to do the job right.

- CHBA's broader efforts to start a "new conversation" about affordability within government are gaining traction. This was the central focus of last spring's Forum for Growth, and remained high on our agenda through the year. While a long-term effort, we are finding that MPs and federal officials are listening when we make the case that new home buyer taxes and restrictions on land development are pushing the cost of a new home beyond the reach of many young families. We need to keep telling this story.

### Strategic Alliances

In the last year, CHBA has made real progress in finding common ground with other organizations and building effective issue-specific alliances:

CHBA is working with over 30 other organizations in the Industry-College Coalition to advance the issues of skilled labour shortages and the need for federal action.

CHBA is collaborating with other national industry associations, including the Canadian Construction Association, on various fronts—from addressing labour market information gaps, to tackling regulation and standards issues, to addressing international trade issues—all of which have direct impact on our members' businesses.

This fall CHBA, along with other national organizations, published a statement of shared principles for federal action on improving the Canadian housing system. This effort was led by the Federation of Canadian Municipalities (FCM). Despite differing views on some issues, we found common ground on five key policy priorities for federal action, including the need to expand home ownership opportunities for younger Canadians.

I am pleased with the progress the Association has made over the last year, and excited about the solid foundation for achieving more in the coming years.

As I have travelled around the country, I have been truly impressed by members' support for the Association's new directions. Your enthusiasm for our industry, and for the role CHBA in providing its voice at the national level, is inspiring.

As my term as your national President comes ends, I want to thank all members for their support, and for the opportunity to lead our Association over the last year.



(L to R) Bard Golightly (CHBA President), Jason Kenney (Minister of Employment and Social Development and Minister for Multiculturalism), Kevin Lee (CHBA CEO).



#### CHBA EXECUTIVE COMMITTEE

- President:**  
Bard Golightly, Edmonton, AB  
**Past President:**  
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**First Vice-President:**  
Jane Morgan, St. John's, NL  
**Second Vice-Presidents:**  
Bob Finnigan, Toronto, ON  
Eric DenOuden, Belleville, ON  
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Carol Oxtoby, Calgary, AB  
**Presidential Appointee:**  
Blake Hudema, Vancouver, BC  
**Chief Executive Officer:**  
Kevin Lee, Ottawa, ON

**CHBA Contact:**  
Michael Gough, CAE,  
National Office, Ottawa, ON



Kevin Lee  
CEO, CHBA

## Election Year Is an Advocacy Opportunity

2015 will see Canadians go to the polls to elect a new government. While the composition of that government remains to be determined, the election period provides CHBA with an important opportunity to deliver our message to those running for federal office, and influence the political platforms of all parties.

It is always important that MPs and party leaders understand the economic importance of our industry, and the issues that matter to members, but the election period is a key time to get our message across.

The economy will be front-and-centre in the upcoming campaign as politicians put forward their views on the issues and priorities for Canada. Homeownership is fundamental to Canadians' economic wellbeing, so housing issues should be part of what every federal candidate is talking about, and what they are questioned on.

At CHBA we work hard to ensure that all political parties are well-informed, and we frame housing issues to reflect the concerns of industry members, prospective new home buyers, and those planning home renovations. These efforts will be doubled leading into the election.

Topping our agenda is the need for a "new conversation" about the affordability of new homes. Affordability is being eroded from many angles, and there is much the federal government can do to address this.

Too often, anti-development rhetoric goes unchallenged, particularly at the local level. Calls that "growth must pay for growth," or for restrictions on development of new homes and communities, ignore the negative impacts. We must change that and, at the same time, ensure the federal government continues to invest in infrastructure, lest municipalities extract those costs from new home buyers. Similarly, federal actions that affect interest rates, mortgage rules and how taxes are applied to new homes directly impact affordability.

It's clear that development restrictions and high new home taxes drive home prices higher. When combined with federal actions that make it harder to qualify for

a mortgage, this has a hugely disproportionate impact on young people and families hoping to become homeowners. Recent data suggests that the homeownership rate for Millennials has already dropped by 10 per cent.

In addition to the obvious financial impacts on these younger Canadians, such a trend will affect how communities develop economically, and the future demand for, and value of, resale homes.

These are issues that matter to all Canadians, and underscore that affordability should be a pocketbook issue for voters—those who own a home, and even more so for those who hope to in the future.

As federal parties transition into election mode, CHBA will ensure that affordability gets highlighted, and discussed, as candidates vie for voter support.

Nationally, we've developed detailed information on the economic benefits our industry delivers at the community level. This is something that current and prospective Members of Parliament need to be informed of. By working together nationally and locally, we can ensure this happens.

CHBA is also producing solid information on how new home buyer taxes and development restrictions are impacting affordability for younger Canadians. Again, this is both a national and local issue which should resonate at the community level.

For renovations, CHBA is advocating a modest and carefully targeted version of the Home Renovation Tax Credit for first-time home buyers, those needing accessibility improvements to stay in their homes, and homeowners investing in energy efficiency measures. Unlike the previous HRTC, which aimed to deliver economic stimulus, this new tax credit would take aim at the underground "cash" economy in home renovations by leading homeowners to ask for proper documentation, making life difficult for cash operators.

We believe—if structured carefully—a new and modest HRTC could be delivered at no net cost to the government, as increased taxes offset consumer tax credits. The run-up to the election is the ideal time to put this plan on the table for all political parties.

In the coming months, CHBA will be ramping-up advocacy to ensure our members' interests are well considered by all parties, and we'll be coordinating with all three levels of the Association to maximize the impact. As always, I'll be working closely with my Executive Officer colleagues across the country to make sure our Association gets its messages delivered successfully, and that housing issues are election issues from coast to coast.

Too often, anti-development rhetoric goes unchallenged, particularly at the local level.



(L to R) Bard Golightly (CHBA President), Bob Finnigan (CHBA Second Vice-President), Justin Trudeau (Liberal Party Leader), Kevin Lee (CHBA CEO), Vince Molinaro (Ontario HBA Representative).

## Bathroom Remodeling Survey: 4 in 10 Say Skip the Tub

Master baths top most homeowners' lists, with 43% planning to skip the tub, according to the *Winter Houzz Bathroom Remodeling Survey*. The survey calculated responses from more than 7,500 **Houzz** (www.houzz.com) users in the U.S. and Canada who are in the midst of, or are planning, a bathroom remodel.

"Bathroom remodels consistently top homeowners' renovation plans, so we're pleased to provide our community with a peek into this otherwise private room of the house," said **LIZA HAUSMAN**, VP of Community for Houzz. "Sharing data from our community back to our community helps us to bring greater transparency to the home remodeling process, making it more fun and productive for both homeowners and home professionals."

### Which Bathroom are People Renovating?



Highlights of the survey include:

**New light sources:** 48% of respondents are adding a window; 41% are adding a lighted vanity, 12% are adding a skylight, and 7% are adding LED lights in their showerhead.

**High-efficiency toilets:** Overwhelmingly, new toilets will be high efficiency (91%). Two-piece toilets remain most popular (47%), but more than one quarter of younger homeowners stray from this traditional look, choosing tankless and wall mounted options.

**Double sinks on the rise:** More than half of homeowners will have double sinks in their master bathroom post-remodel (55 percent) up from

just 35 percent pre-remodel. Homeowners 45 years and older are more likely to install two sinks versus younger homeowners.

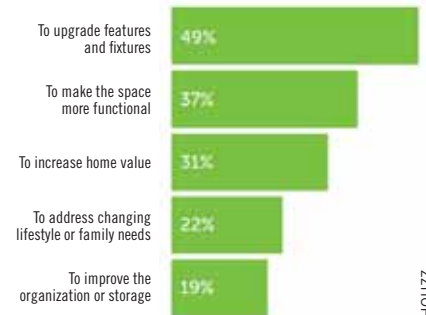
**Showers stay glassy:** Glass shower enclosures are the clear choice, appearing in eight in ten bathrooms, with frameless glass topping the list for master baths at 54%. Shower curtains are banned from most masters, only appearing in 10% of new master baths, but remain popular for other full baths at 33%.

**Rain showers skew younger:** When it comes to showerheads, homeowners under 45 are more likely to choose rain (45%) and multiple showerheads (24%) in the master bath while 50% of those 55 and older prefer hand showers and sliding bars (20%).

**Upgrading fixtures and features:** Nearly half of respondents cite this as a motivator for their remodel. Other reasons include making the space more functional (37%), increasing home value (31%), addressing changing lifestyle or family needs (22%) and improving organization and storage (19%).

**Unique powder room features:** While wallpaper is out in most bathrooms, homeowners are eight times more likely to use it in their powder room. Hardwood is four times more likely in the powder room, often extending from an entry or great room. Other features more common in this bathroom are pedestal sinks and furniture-like cabinets.

### Why are Homeowners Renovating?



## ECONOMIC REPORT

20 ► Population trends—including immigration, urbanization and people staying in their homes longer—are contributing to the increased demand and short supply of homes.

- Development charges are reaching as much as 20% of housing cost in some jurisdictions as municipal governments rely on taxing new development to finance infrastructure. The cost to home buyers compounds with "Tax on tax" pyramiding from multiple levels of government.
- Younger families and individuals are hardest hit by restrictions on mortgage insurance and lending. House price growth 2005 to 2011 was 58%, outstripping Millennial (25 to 34 year old) income growth (6%). Consequently, the level of home ownership among Millennials has fallen by 10% in the

### Age of Housing Stock in Canada, 2011 (%)

	Built in 1960 or earlier	Built 1961 - 1999	Built after 2000
Canada	24.6	59.8	15.6
Montreal	42.8	49.7	7.5
Ottawa	19.7	63.3	17.0
Toronto	36.0	52.0	12.0
Calgary	11.7	63.9	24.4
Edmonton	17.8	60.9	21.3
Vancouver	27.8	56.5	15.7

DATA/CHART FROM CANADA MORTGAGE AND HOUSING CORPORATION

last two years. The aging housing stock in Canada means that renovations will continue to outpace new housing spending over the next couple of years. Residential renovation expenditures have continued to grow steadily—23% over the

past six years—to more than \$60 billion. CMHC data shows a growing percentage of Canada's 13.5 million homes in need of major or minor repairs (32.2% in 2011).

This number will only increase as new housing starts stay relatively flat over 2015 and 2016, and homeowners look to renovate to bolster home values and accommodate age-related mobility and livability issues. CHBA is promoting a targeted home renovation tax credit to encourage these necessary renovations to be done by legitimate and professional contractors.

*Jason Burggraaf is Policy and Government Relations Advisor with the Canadian Home Builders' Association. He can be reached at [burggraaf@chba.ca](mailto:burggraaf@chba.ca).*

## Survey Shows Living Rooms, Kitchens and Bedrooms Painted Most Often



TORONTO — According to a countrywide survey of Canadian painting habits conducted by CIL paint, living rooms and kitchens—the most popular rooms for welcoming guests—are among the top of the list when it comes to most frequently painted rooms.

The survey, which polled a sampling of managers across the country where CIL brand paints are sold, found that in the previous 18 months, 23% of customers gave their living room walls a

fresh coat of paint, while 22% painted their kitchens.

Interestingly, only 2% of survey respondents said they recently painted their dining rooms, reflecting a growing trend toward entertaining in less formal spaces.

“Based on the survey results, it seems Canadians want to put their

best foot forward when entertaining in their home, and that includes decking their walls with paint,” said **ALISON GOLDMAN**, brand manager for CIL paint, a brand of PPG Architectural Coatings US and Canada. “At the same time, they want balance in their lives,” she added, noting that the bedroom came first in the survey at 24%. “What this demonstrates is that, while we’re a hospitable bunch, Canadians also want a feel-good room to retreat to at the end of a sociable day.” [www.cil.ca](http://www.cil.ca)

## Stay Informed with CMHC Webcasts

Canada Mortgage and Housing Corporation’s video webcasts have been designed to provide ideas, techniques and innovations to help you improve your housing. All are available at no charge on the CMHC website: [www.cmhc-schl.gc.ca/en/inpr/su/index.cfm](http://www.cmhc-schl.gc.ca/en/inpr/su/index.cfm).

- **Renovator’s Green Guide:** Learn how to “green” common renovation projects to make homes more energy efficient, comfortable and affordable, while reducing environmental impact.
- **Rainwater Harvesting:** Learn more about systems, features, requirements and benefits of rainwater collection.
- **Canadian Wood-Frame House Construction and Glossary of Housing Terms:** Whether you’re a builder, renovator or student, CMHC’s *Canadian Wood-Frame House Construction* and the *Glossary of Housing Terms* continue to be your go-to sources of information on residential construction best practices.

## Founding Members Named for Net Zero Energy Housing Council

OTTAWA — The CHBA Board Executive Committee has approved the 2015 membership of the Association’s Net Zero Energy Housing Council (NZC). The strong interest and sponsorship established for this self-funding council demonstrates the opportunity members see

in this area. The NZC supports innovation in the residential construction industry with the goal of creating a market advantage for builder and renovator members pursuing voluntary Net Zero Energy performance. The Council’s work will also support technical advances that benefit the entire industry. The aim is to help members meet the housing aspirations of Canadians, and renew Canadian leadership in high performance housing.

Members were selected for their demonstrated competence and experience in NZE or R-2000 Housing, as well as their knowledge or capability in specialized areas important to the advancement of NZE Housing. For more details, visit the CHBA website or contact **SONJA WINKELMANN** ([winkelmann@chba.ca](mailto:winkelmann@chba.ca)), CHBA’s Director, Net Zero Energy Housing.

## Houzz.com Healthy Home Trends Study

In their first Healthy Home Trends study, 800 U.S. household Houzz.com users found that the majority of users’ homes lacked both health promoting and safety systems, including basic devices such as carbon monoxide detectors. The study found that homeowners recognize the need to address these gaps; nearly 50% say preventing health problems and maintaining a healthy lifestyle are motivating factors for home renovation. [www.houzz.com](http://www.houzz.com).

CALENDAR

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

**February 10-12**  
2015 Sustainable Communities Conference  
London, ON  
[www.fcm.ca](http://www.fcm.ca)

**February 19**  
EQ Housing Innovation Forum  
Toronto, ON  
[www.enerquality.ca](http://www.enerquality.ca)

**February 19**  
2015 Saskatchewan Housing Market Conference  
Regina, SK  
[www.cmhc.ca](http://www.cmhc.ca)

**March 5**  
37th annual no frills trade show  
Toronto, ON  
[www.csctradeshow.com](http://www.csctradeshow.com)

**March 4-6**  
72nd CHBA National Conference  
Halifax, NS  
[www.chba.ca/conference](http://www.chba.ca/conference)

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E.I. duPont Canada Company	BC	800-387-2122	<a href="http://www.thermawrapr5.tyvek.ca">www.thermawrapr5.tyvek.ca</a>
E.I. duPont Canada Company	21	800-387-2122	<a href="http://www.construction.tyvek.ca">www.construction.tyvek.ca</a>
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NAPOLÉON Fireplaces & Grills	11	800-461-5581	<a href="http://www.napoleonproducts.com">www.napoleonproducts.com</a>
Nudura Corporation	8	866-468-6299	<a href="http://www.nudura.com">www.nudura.com</a>
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Simpson Strong-Tie Canada	IFC	800-999-5099	<a href="http://www.strongtie.com">www.strongtie.com</a>
Weiser Lock	9	800-501-9471	<a href="http://www.weiserlock.com">www.weiserlock.com</a>

Canadian Home Builders' Association



**The Inaugural Address**  
Jane Morgan,  
Incoming CHBA  
President



**The Wealthy Barber:  
a Unique Perspective**  
David Chilton, Author of  
The Wealthy Barber  
and CBC Dragon



**Canada's Economy and  
Housing Markets**  
Benjamin Tal, Deputy  
Chief Economist,  
CIBC World Markets



**Creating Consumer  
Demand on a  
Gut Level**  
Ken Schmidt,  
former Director of  
Communications  
for Harley-Davidson



**The President's Gala**  
Bard Golightly,  
CHBA President



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David Usher,  
singer-songwriter  
and creativity coach



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*The excitement of the 2014 CHBA National SAM Awards - Recognizing Canadian Housing Excellence.*

*Members of Parliament for dialogue on the key issues facing our industry.*

*Great evening events, with great music in a great city to celebrate the achievements of our industry and our members.*

**Kevin Lee, CHBA CEO**

"Building on the success of last year's Conference, and CHBA's emphasis on government relations, we expect a great turnout again of Ministers and senior government representatives wanting to engage in dialogue with members about our industry and its future".



For more information on the Conference, and the Marriott Halifax Harbourfront, please visit

[www.chba.ca/conference](http://www.chba.ca/conference)

**NOTE NEW CONFERENCE SCHEDULE –**

**CHBA meetings: Tuesday, March 3<sup>rd</sup> – Wednesday, March 4<sup>th</sup>**

**Conference: Wednesday, March 4<sup>th</sup> – Friday, March 6<sup>th</sup>**

CMHC President Evan Siddall, Conservative Housing and Construction Caucus Chair MP Phil McColeman and Minister Jason Kenney; – all were very pleased to engage members at last year's Conference



*Halifax 2015*

72<sup>nd</sup> CHBA  
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