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HOME BUILDER

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³ On all LT sizes.

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Minister Diane Finley presenting Doug Tarry from St. Thomas, Ontario, with a SAM award at the 2009 CHBA National SAM Awards presentation on Saturday, March 6 in Victoria.
Photo by: Richard Bain

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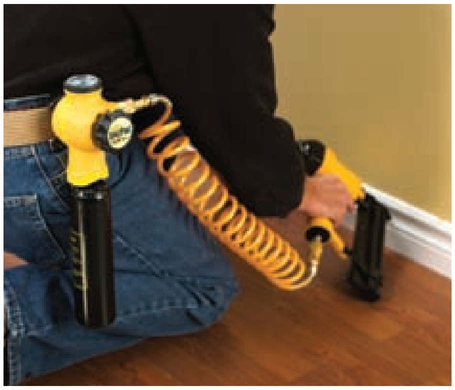

Pulse Survey Reveals Growing Confidence

VICTORIA – The results of the Canadian Home Builders' Association Winter 2010 Pulse Survey were recently announced and they showed a dramatic decline in the percentage of home builders who consider consumer confidence a critical problem. The 2010 survey showed that, nationally, only nine per cent of builders considered it a critical problem, down from 54 per cent in 2009.

Instead, rising costs were the primary concern of respondents. About one third of those surveyed listed development charges as a critical problem. Rising costs due to serviced lot prices was also high on the list in most regions.

The 43rd Pulse Survey drew on the responses of 387 new home builders and renovators, was conducted between this past December and January, and was carried out with the aid of the Canada Mortgage and Housing Corporation, Natural Resources Canada and Altus Group Economic Consulting.

That being said, builders' expectations for 2010 remain modest. New home builders reported they were projecting starts to total 142,900 units this year, which would be down 4.15 per cent from the 149,100 units started in 2009.

Survey respondents reported traffic was led mostly by first-time, move-up and move-down buyers. Two-thirds of new home builders also said they expect single-detached house prices will increase in 2010.

How do you expect new housing sales in your market to perform over the next 12 months?

	Atlantic Canada	Quebec	Ontario	Man. & Sask.	Alberta	B.C.	Canada
Higher	44%	30%	51%	64%	71%	62%	57%
Lower	6%	15%	16%	21%	7%	10%	12%
Same	50%	55%	34%	14%	22%	28%	31%

Resales Stumble Out of the Gate

OTTAWA – Canadian home sales dropped 2.8 per cent in January, according to the Canadian Real Estate Association. Year-over-year sales were up 58 per cent for the month. Ontario accounted for the lion's share of the decline, with British Columbia, Alberta and Manitoba also seeing lower activity.

"Because activity began recovering in February last year, large year-over-year gains are expected to shrink over upcoming months," the real estate group said in a release.

A relatively low stock of existing homes on the market continues to put positive pressure on prices. As of the end of January, there were 170,199 homes listed for sale on the MLS, which is 18 per cent less than in January of 2009.

Starts Continue Strong Upward Trend

OTTAWA – New home starts in Canada surged higher in February, continuing on the strong pace of January. Starts were up six per cent between the months of January and February, this after a 5.3 per cent increase between December and January. The increase represents the seventh straight month that the rate of new home construction has increased.

The Canada Mortgage and Housing Corporation reported new housing starts of 196,700 units on a seasonally adjusted annualized basis.

"The gain in February housing starts was concentrated in the multiple starts segment, particularly in Toronto," said Bob Dugan, chief economist at CMHC's Market Analysis Centre.

Urban starts were up nine per cent for the month, to 179,100 units at seasonally adjusted annualized rates. Multi-family starts accounted for the majority of the increase, jumping 19.1 per cent to 89,900 units SAAR. Single-family urban starts were up by 0.5 per cent to 89,200 units SAAR. Regionally, the SAAR of urban starts was up most in Ontario with the province seeing its starts increase by 28.6 per cent. Quebec was the only region to see a decrease as its starts dropped by 14.1 per cent.

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By Peter Norman

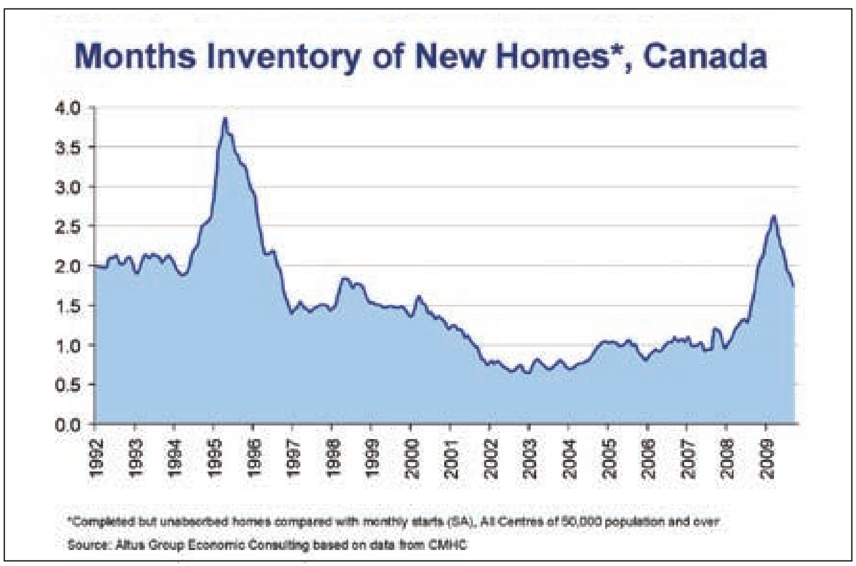
Looking Back on a Wild 2009

Total Canada-wide housing starts pushed higher to about 171,000 units seasonally adjusted at annual rate (SAAR) in the fourth quarter of 2009, according to the Canada Mortgage and Housing Corporation. That figure is up about 14 per cent from the third quarter. Housing starts for the year ended at 149,081 units, down some 30 per cent from 2008, and setting a new 11-year low.

Total starts were up in the fourth quarter in most provinces except Quebec (stable), Nova Scotia and Manitoba (both down). Starts for the year were down from 2008 in every province but Prince Edward Island.

Activity Belies Shaky Fundamentals

In early 2009, the housing sector was hit hard by the international financial crisis and subsequent recession. By the spring, the pace of housing starts had fallen 45 per cent from the year before, following a similar decline in housing resales. Housing prices also showed the strain of the recession, with new housing prices falling three per cent and resale prices falling nearly nine per cent in the first quarter of 2009 relative to a year earlier.



Despite these difficult beginnings, housing activity improved remarkably through 2009. The number of existing home sales rose rapidly in the second half of the year and 2009 turned out to be the fourth strongest year for resale housing on record, including over 465,000 homes sold and average prices that skyrocketed some 22 per cent from the start of the year to the end.

There may be a tendency to read the increased housing activity as evidence that the Canadian economy is solidly in recovery. However, on a variety of other measures, the recovery has barely begun and may prove to be slow.

The third quarter eked out 0.4 per cent real annualized growth in the economy and preliminary signs for the fourth quarter is for further but weak growth. So the economy is now technically out of recession, but nominal GDP is still some 6.6 per cent lower than the third quarter of 2008.

Moreover, Canada's labour market remains very weak. Nearly 500,000 jobs were lost in the early months of the recession and job growth, despite scattered months of growth, has been essentially flat since. There continues to be slack in the economy, so sustained job growth is likely still several months away.

Also, personal income growth appears to have stalled. After averaging about three per cent per year over the past five years, real personal disposable income per person advanced only 0.5 per cent in the past year.

These indicators of still-weak economic activity, coupled with emerging risk factors, keep us cautious about the longevity of the current housing market spurt of activity.

Strong housing demand in the face of weak and somewhat uncertain economic conditions point to special demand factors, in particular the strong affordability associated with exceptionally low mortgage interest rates. Pent-up demand from the recession, and potentially from a period of relatively bubbly housing prices (in some regions) prior to the recession, is also a special factor.

Cautious Optimism

All told, the recent increase in activity in the housing sector is encouraging. It certainly suggests that the housing correction that began in late 2008 in Canada has been much milder than the corresponding troubles in the US that began in 2006. Recent demand for new homes has also helped to clear up new home inventories, which were on the rise through the recession. The surge in housing demand, however, likely will be shorter lived than many may anticipate. Rising interest rates and a cessation of recent pent-up demand will bring a newfound normalcy to the resale market and also limit potential growth in new home demand.

The primary uncertainty at this point is the timing for higher rates. The consensus forecast is for long fixed mortgage rates to rise about one percentage point between now and the end of 2010 – which would not be tremendously damaging to housing demand. The risk is that they could go much higher, due in part to deteriorating government finances. If that occurs, then sharper rises may come as early as the middle of 2010, or could be many quarters away.

Home builders should treat current conditions with cautious optimism. It is important to take advantage of resurgent demand in your marketplace by bringing new housing product to market. Risks of sharply lower housing demand are generally toward the end of 2010, so be cautious with investments now that may rely on housing demand at that time.

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

ACT Grants Program Expanded

OTTAWA – The Canada Mortgage and Housing Corporation recently announced the expansion of its Affordability and Choice Today (ACT) Initiative. Twenty-two New grants totaling $99,700 were announced.

"CMHC is pleased to support the many municipalities, home builders and non-profit housing providers working to develop local housing solutions that will benefit the economy and revitalize communities across the country," said **Douglas Stewart**, vice-president, Policy and Planning, CMHC.

The program, which has been in existence since 1990, provides grants of up to $5,000 to teams of municipalities and private or non-profit home builders who promote the improvement of planning and building regulations in their communities to make housing more affordable and responsive to local needs. ACT is funded by the CMHC, but delivered and administered by the Federation of Canadian Municipalities with the participation of the Canadian Home Builders' Association and the Canadian Housing and Renewal Association.

"ACT grants have helped home builders to work with municipalities to streamline approvals and eliminate hurdles in planning and building regulations in order to improve housing affordability and choice," said out-going CHBA president **Gary Friend**.

Ontario Survey Reveals Optimism for Market

TORONTO – A new survey conducted by the Ontario Home Builders' Association of its members found that nearly four out of five expect construction activity to be equal or better next year compared to this year.

With a recovery in the economy seemingly underway, and with a rebound in the housing market already evident, 22 per cent of member builders and renovators said they intend to hire new staff in 2010.

"The residential construction industry appears to be on the road to recovery," said OHBA president, **James Bazely**. "We are cautiously optimistic that next year the new housing and renovation sectors will be positive contributors to job creation and economic growth."

Members surveyed suggested the incoming harmonized sales tax was the most important issue facing the industry in 2010.

"One of our members' top concerns was whether or not they would actually see any tax savings passed on from suppliers and manufacturers that they could in turn pass onto consumers," noted Bazely. "The general sentiment is that while some savings should occur by removing embedded taxes, new home builders and renovators will believe it when they see it.

"The primary issue for renovators is the threat of a growing underground 'cash' economy when the sales tax jumps from five per cent to 15 per cent. This will rob the government of tax revenue and expose consumers to higher risks," said Bazely. "We are still facing a lot of economic uncertainty, especially with the impact of new sales taxes coming into effect next year. But we do see the housing market stabilizing and an increase in housing starts in 2010."

The CHMC has forecast the province's housing starts to improve from 47,400 in 2009 to 56,500 in 2010.

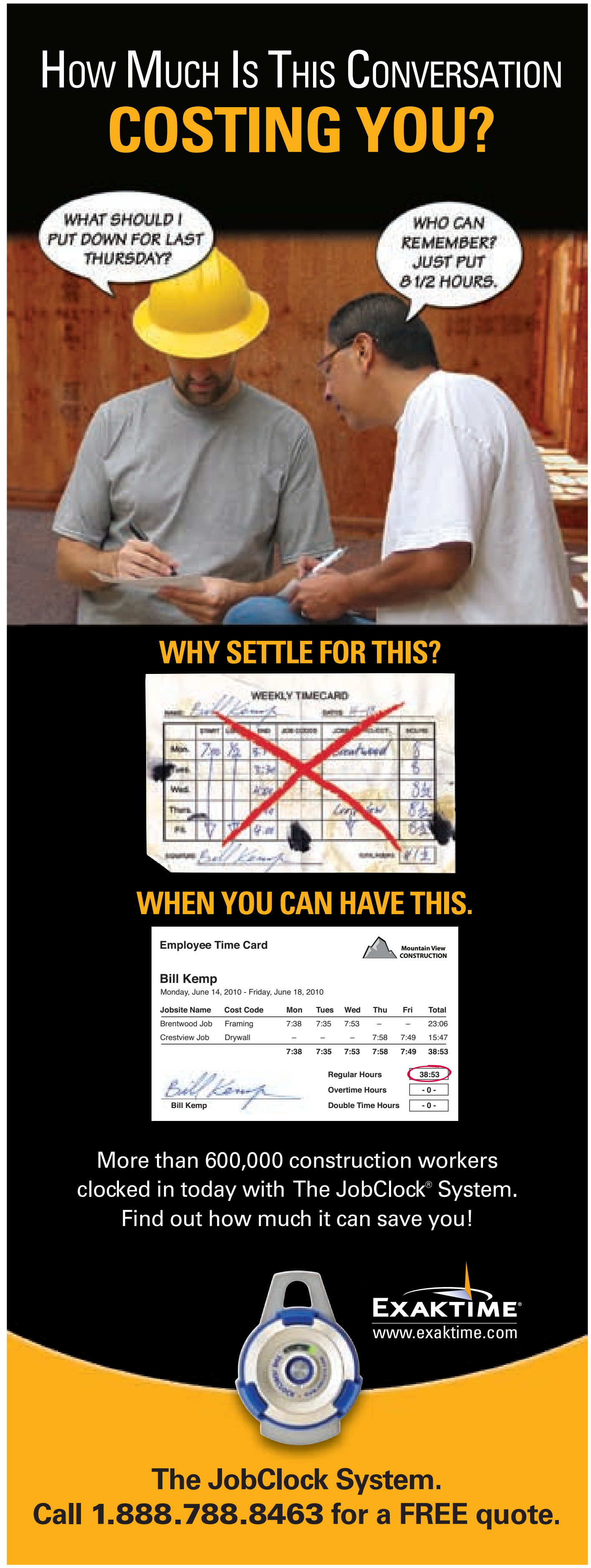
Rebecca Evans Named New President of Durham Region HBA

Rebecca Evans (right) will be taking over for out-going president Frank MacPhee.

TORONTO – **Rebecca Evans** of **Midhaven Homes** is the new president of the Durham Region Home Builders' Association.

"It is a great honour to serve as the 56th President of the Durham Region Home Builders' Association," said Evans at the President's Gala. "I am grateful to the Board, the Executive and to our membership for their confidence in me to lead our Association through the next year."

Evans has been involved in the new home construction industry for 18 years, including the past 10 years at Midhaven Homes where her duties have encompassed a wide spectrum including scheduling, contracts, bookkeeping, customer service and now senior project manager and health and safety officer. She's also served six years on the DRHBA board of directors where she has successfully organized its annual trade show, chaired the association's Builders' Council as well as advocating fairness and transparency in development charges across the various municipalities and the region itself in the promotion of more affordable housing.



By Tim Bailey

Customers from hell: Why they don't have to ruin your day

Customer service is the cornerstone upon which many successful businesses are built — including those in the home building industry. Exemplary service, however, isn't always enough to ward off the bane of many businesses, otherwise known as "customers from hell."

"Looking at it from the customers' standpoint, when you fail to meet customer expectations and they're left disappointed, psychologically and emotionally you're looking at betrayal," says Chip Bell, co-author of Knock Your Socks Off Service Recovery.

According to Bell, customers come to your store and buy from you with certain expectations in mind. When those expectations aren't met, the customer feels betrayed. So to regain the customer's confidence, you need to communicate in a way that renews his or her faith in the relationship. Such communication usually begins with an apology.

To regain the customer's confidence, you need to communicate in a way that renews his or her faith in the relationship.

Saying "I'm Sorry": Most people by nature are forgiving — if we give them a reason to forgive. In fact, a sincere apology is one of the easiest ways to calm an irate customer. Many home builders, however, are reluctant to apologize for fear that they will be admitting to some liability. But saying "I'm sorry that happened to you" is different than saying "I'm sorry I screwed up."

A good apology is a humble statement of sorrow, and it needs to be delivered in the first person singular in order to sound sincere. For example, it's better to say "I'm sorry you had to go through this" than "We're sorry."

Promptly acknowledge the client's anger: Nothing enrages a customer more than feeling ignored or trivialized. The sooner you acknowledge his or her anger, the easier the situation will be to resolve.

Listen carefully: While hearing complaints, take notes to show you are taking the matter seriously. Don't try to rush customers; instead, give them time to vent and say everything they want to. Don't interrupt. Oftentimes a customer will cool off, realize that he blew things out of proportion, and accept whatever solution you propose.

Keep your cool: Angry people often utter things they don't really mean. Don't take them personally. Always respond in a calm manner, and stay focused on the issue at hand.

Probe: Ask questions to make sure you understand the real problem and source of the anger. For example, someone might seem enraged about a closing date being postponed, but good questioning might reveal that she is really upset because she won't be able to spend her 25th wedding anniversary in the new house like she had planned. Through careful questioning, you will be better prepared to offer meaningful solutions.

Be empathetic: Along with a humble apology, you must be able to empathize with your customers. Being empathetic means identifying with your customer's plight. It doesn't mean you can feel his or her pain; it simply means you can appreciate the inconvenience, trouble and stress that the problem has caused this person. An angry or upset customer wants to know two things: that you care about him or her personally and that you're going to do something to remedy the situation. Empathy can be expressed with such phrases as "Oh! That must have been disappointing!" or "Unbelievable! I'd be upset too!"

Seek their solutions: Assuming the home buyer is calmed down by now, ask him what it is exactly he'd like you to do. If the person is reasonable, the solution offered might cost you less than what you would have proposed, and the client walks away feeling like he got everything he asked for. If the demand is unacceptable, ask the home buyer to explain his rationale. If there's a clear misunderstanding about a product or service, the benefit of the doubt should always go to the home buyer.

If you've tried to be receptive and the client is still irate, explain that you'd like some time to work on a solution, and schedule another meeting. By then the customer should be calmed down.

Take action: Propose a specific and quick solution that both parties can agree on, and put it in writing. While you're at it, agree on a specific time frame for accomplishing what you say you'll do. Then do it. The worse thing you can do at this point is to break a promise. During this period, keep the customer informed of what you are doing and the progress being made. If you run into a snag and need to alter your agreement, be open and honest about it and consult with the home buyer right away.

Atone, if necessary: A customer who feels betrayed will be looking for some gesture of atonement. To be effective, however, atonement should be specific to the situation and personal so that it doesn't appear like you're doing something just to get rid of an angry customer.

Follow up: Check in to make sure things are going well. This is a good time to let them know that they were instrumental in bringing about changes that will help other customers. If that's not true, you might say, "We still haven't solved the problem that caused your situation, but we're working on it." That shows that you're still sincerely concerned about what happened to them.

Despite the emotional drain on your staff and the financial drain on your resources, working to resolve customer complaints — no matter how petty they seem to you — is always in your company's best interest. After all, in most cases these clients aren't customers from hell — they've just been through hell.

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

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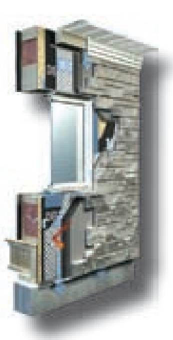

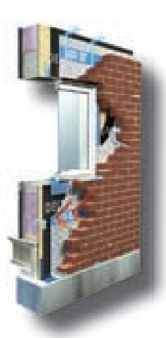

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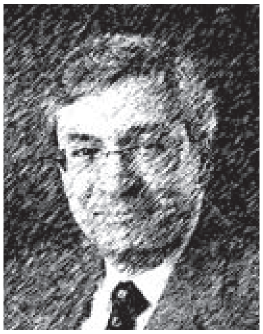

Effective Sealing of the Wall-Window Interface

By Michael Lacasse and Marianne Armstrong

Surveys show that at least 25 per cent of water leakage penetration into wall assemblies is a result of failures at wall-window interfaces. The National Research Council Institute for Research in Construction (NRC-IRC) is concluding a major study of wall-window construction details and their ability to manage rainwater and air leakage. This article presents three details derived from the results:

1. Protect the rough opening with flashing to ensure water tightness at the sill.

Walls fail because incidental water getting into the envelope cannot drain to the exterior or dissipate fast enough to prevent possible deterioration of building components. The details used for the installation of windows should take into consideration that some windows leak and water might get in, and therefore, there should be provision to let the water drain or dissipate.

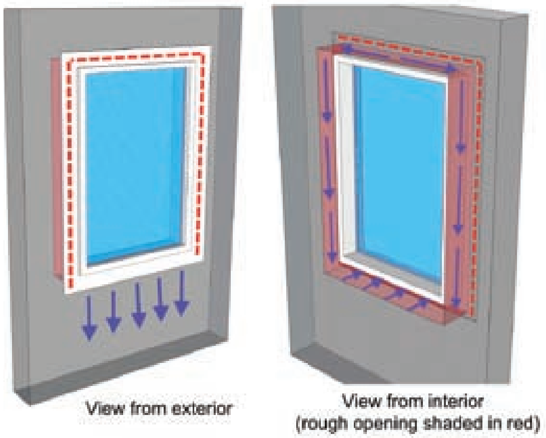

Figure 1. Interior or exterior air barrier is sealed to the window at the window interior.

At the head of a window, flashings serve this purpose. At the sill, a waterproof component (e.g., a metal or plastic pan or a self-adhered waterproofing membrane) should be installed and at least 150 mm up the side of the jambs to ensure the watertightness at the sill location (see Figure 1). The flashing must be carefully integrated with other elements at the wall-window interface; many problems are caused by poor lapping of protective layers around windows. Protective membranes should always be lapped so that water running down the wall behind the cladding stays outside the membrane.

2. Design the sill at the rough opening to facilitate drainage of incidental water.

The sill should be sloped to provide positive drainage to the exterior (Figure 1). This can be accomplished by installing a shim of foam or some other filler material (such as a block of wood or piece of vinyl siding), or by shaping the edges of the framing member so that it has a small slant to the exterior. If the sill pan is placed on a flat surface, a back dam should be used. For flanged windows, the flange at the bottom should be installed on shims or on nails having a button head so that a drainage space is provided along this lower edge. In either case, the sill pan must be sealed to the air barrier so that water cannot be driven past its inner rim.

3. Locate the wall-window seal on the interior of the wall assembly.

Air leakage can allow moisture to be deposited in wall cavities. Good building practice involves providing a continuous air barrier in the building envelope. Windows are part of the air barrier and a seal needs to be provided between windows and the wall air barrier system. There are four typical ways of providing an air barrier. Two of them, the sealed polyethylene and the airtight drywall approaches, are located on the interior of the building envelope, and two of them, the house wrap and the exterior insulation approaches, are located on the exterior (Figure 1).

If the sealing of a window to the air barrier system occurs on the envelope interior (Figure 1), water driven into the envelope cavity has a better chance of escaping, in particular if a sill pan and drainage space are provided beneath the window. If, on the other hand, an exterior air barrier is installed and water gets behind it, the water has no way of getting back out. It should not be assumed that the air barrier is perfect and rain cannot enter. This means that if an exterior air barrier system is used, a detail should be provided at window openings to transfer the air barrier to the window at the inside of the envelope.

It has been common practice to seal windows on all four sides. However, the research indicated that with the air barrier located on the interior and an air space below the window, there is less pressure differential at the exterior wall-window interface, which would otherwise tend to force water into the window rough opening and perhaps into the envelope cavity. Thus sealing the window at the top and along the sides allows drainage of incidental water from beneath the window sill and as well, a degree of pressure equalization around the window in the rough opening (Figure 2).

NRC-IRC, in collaboration with CMHC, is conducting research to determine the thermal implications of not filling the space below the window with insulation. It is thought that a small sacrifice in heat loss at this location is perhaps better in the long run than the risk of damage posed by water trapped in the envelope.

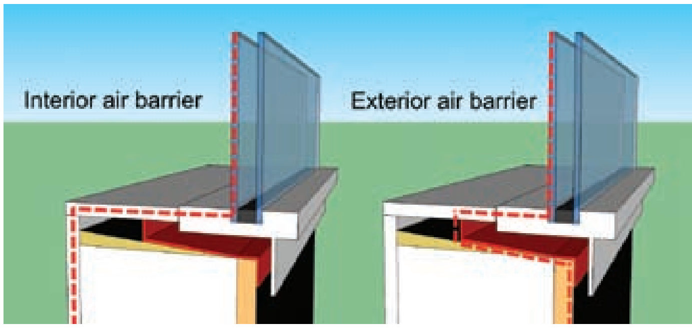

Figure 2. Sealing window on three sides provides for drainage and lower pressure differential at window exterior. Dashed red line shows location of seal.

Dr. Michael Lacasse is a senior research officer and Ms. Marianne Armstrong is a research council officer in the Building Envelope and Structure program of NRC-IRC.
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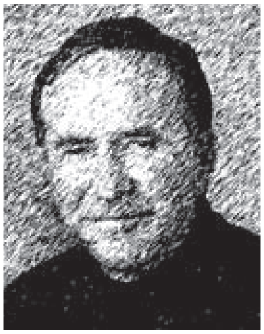

By Fanis Grammenos

Neighbourhood Arithmetic

Of all the upfront costs developers face before homes can be built and sold, most go to infrastructure.

A developer launching a new neighbourhood wants to know and control each piece of the investment pie, so as to ensure that the product is competitive and the scheme profitable. He is the first to take the risk and the ledger must be solid if the venture is to succeed.

Roads consume the largest part of that investment pie and return the least benefit. No neighbourhood takes pride in the amount of streets it has. Rather it is the amount of open green space, foot trails and bike paths that carry value; investing in these instead of roads raises the value of the product and, in all likelihood, the project's profit margin.

How can the cost of road infrastructure be decreased? Common sense says that, all other characteristics being equal, street length determines the amount of expenditure; thus reducing length lowers costs. It does get more complex than that, but this is a good basic arithmetic. Although the width of streets also affects costs, the effect of reducing width would be less pronounced because it is stringently controlled and the alternatives are limited. There are no rules about the total length of streets and reducing it is a matter of smart design.

Roads consume the largest part of that investment pie and return the least benefit.

Step by step reduction of road length

For example, starting with a 200- by 200-foot block and a 60 foot ROW(Fig. 1,1), the land allocation to local roads in a 40 acre parcel is 41 per cent of the total land area and the length of roads is 12,600 linear feet.

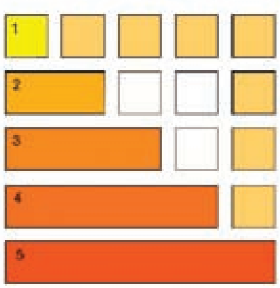

Figure 1. The effect of increasing block size on buildable land and infrastructure.

By joining two adjacent blocks (Fig. 1, 2) the allocation drops to 32 per cent (similar to Vancouver blocs). Joining three (Fig. 1,3) results in a 29 per cent allocation (some Vancouver or New York blocks); four generates 27.5 per cent allocation, and finally five produces a 26.6 per cent take up by road ROW (some Toronto blocks in "the Beaches"). In each turn, infrastructure length is reduced and more land becomes available for homes and other uses. The final tally is the difference between 26.6 per cent of land in ROWs to 41 per cent; more than a 50 per cent increase from the lowest to the highest. As for length, the difference is between 7,680 linear feet and 12,600; a 40 per cent increase going from the longest to shortest block layout.

Long blocks make walking unappealing because they increase trip distances within a neighbourhood. Meanwhile, drivers love them because stops are less frequent; an enticement for speeding and, invariably, a street safety concern. Discouraging walking and encouraging fast driving detract from a neighbourhood's enjoyment.

One solution to maintaining the efficiency without sacrificing quality lies in using the classic loops, with an important design difference: connecting them with footpaths and open spaces (Fig. 2) or a midblock path as in the Boardwalk Drive neighbourhood in Toronto. Using the lowest street length (as in Fig. 1,5), one central open space (green) and four footpaths, foot distances are shortened and speeds are controlled, because of the frequent turns. Pedestrians are delighted and drivers are at ease.

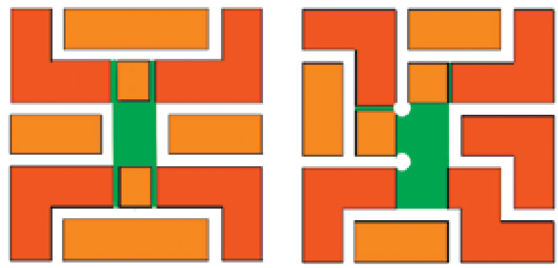

Figure 2. Two of many alternative configurations for street length efficiency.

This approach to laying out a neighbourhood and its arithmetic is borne out in a pair of examples from the field and a recent engineering study: Emerald Hills Village in Strathcona County, Saddleton in Calagary, and the 2008 CMHC study that compared mobility, emissions and infrastructure costs.

Using the CMHC infrastructure costing tool, the design charrette team compared four alternative layouts for the 50-acre Emerald Hills site: three that ranged from status quo to "deep green", and a fourth that was developed during the charrette. The comparisons showed that sites with no through-roads and with open spaces connecting all parts of the neighbourhood by means of "green streets" registered between 16 and 50 per cent lower hard infrastructure costs than the other competing layouts.

Similarly, the developer of a two-phased project in Saddleton compared his conventional first phase layout with this approach in the identically sized second phase and found it to reduce street length by 15 per cent.

The CMHC study showed that layouts with the shortest blocks cost 40 to 50 per cent more, use 30 to 40 per cent more land and cost 20 per cent more to maintain than the existing long-block layout.

In laying out neighbourhoods, the street network emerges as a key factor in the viability of the development both in terms of its costs and its quality, which is why some basic arithmetic, using available tools and examples, becomes vital for producing a marketable and profitable product.

Find the free CMHC costing tool at: http://www.cmhc.ca/en/inpr/su/sucopl/licycoto/index.cfm

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

Meet Your President: Victor Fiume

BY JUDY PENZ SHELUK

On building a greener future (with less taxation)

A past president of the Ontario Home Builders' Association and the Durham Region Home Builders' Association, **Victor Fiume** has provided hands-on advice to colleagues, sits on numerous Committees that advocate green building techniques, and is a frequent speaker to industry and consumer audiences. He is the general manager of The Durham Group, whose core business includes land development and home building.

At the national level, Fiume has served four terms on the CHBA Board of Directors and two terms on the Association's Executive Board, most recently as CHBA Second Vice-President. In February 2010, the EnerQuality Corporation inducted Fiume into its Hall of Fame. The Award recognizes an individual who has made a "significant and long-term impact" advocating energy efficiency and green building practices in the new home industry.

We recently had the pleasure of meeting Fiume with regard to his most recent role, that of incoming president of Canadian Home Builders' Association. Passionate, articulate, respectful and hard working, here's what he had to say to us.

***Home BUILDER Magazine:** What do you see as your mandate in the role of president of the CHBA?*

Victor Fiume: Given the important role of our industry in pulling Canada out of the recession, we have a unique opportunity to get governments focused on the importance of housing affordability going forward. At the top of the list is the need to rethink government-imposed costs on new home buyers.

As builders, we need to focus more intently on being innovative, while ensuring that new housing remains affordable for the average Canadian. We need to lead the way as it relates to energy efficiency and environmental responsibility in both new homes and renovations. We are the experts and it is completely within our ability to drive these agendas.

We need to ensure that governments at all levels understand that we are at a crossroads. Partnering with our Provincial and Local Associations, we need to bring the message to all levels of government that the backs of new home buyers cannot be used to fund every aspect of government expenditures, or be used to reduce the deficit. This industry is too important to the financial health of the country to leave it to the politicians to treat as some sort of public-sector ATM.

> **"Be proud of what you do. Persevere in the face of adversity, because we all know what we do is important to our communities and our country."**

***HBM:** CHBA members represent all aspects of the residential construction industry from coast to coast. If you had only one message to bring to their respective tables, what would it be, and why?*

VF: Be proud of what you do. Persevere in the face of adversity, because we all know what we do is important to our communities and our country. Get involved in your local HBA, because we need many voices singing from the same song sheet in order to be heard. Continue to work harder and smarter to build better homes and communities. Every house I build is better than the last one, and I make no apology for that. As builders, we learn from our past, and pay it forward to our future.

***HBM:** While the residential construction industry will have commonalities throughout* ▶ 20


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18 ▸ *the country, what works in the Vancouver marketplace may not work in other cities, such as Calgary, Halifax, Winnipeg, Regina, Ottawa, or Montreal. What do you hope to learn from these other regions? What do you hope to bring back to your own backyard, specifically the Greater Toronto Area?*

VF: No matter where I travel across the country, one of the things I know I will encounter is the passion we all share for building homes. The passion that drives this industry also leads to innovation and different ways to accomplish things, whether that's in how we represent ourselves to government, or the different ways we build homes across country. Many of those differences are based on regional realities like climates or locally-produced materials.

I hope to learn about the many different successes we have achieved as an industry throughout the country, and to spread the word, so we can all benefit from those successes.

***HBM:** You've developed a well-deserved reputation as a leading edge advocate of building green, but not every builder buys into that message. Just how green can a builder go, and does it pay for itself?*

VF: I think it is important to appreciate the foundation on which many of CHBA's guiding principles are built. While I feel that building energy efficient, environmentally-responsible homes is my obligation as a conscientious builder, I will vigorously defend the right of consumers to decide what they want to buy and how much they want to spend.

Certainly builders do have the ability to influence buyers' perceptions of what they want to purchase; but, for the most part, we respond to a changing market. Builders must operate their business in accordance with what they feel their marketplace wants.

The reason not all builders buy into the "green" approach is because few purchasers are both demanding it *and* willing to pay the cost. Survey after survey claims that purchasers support spending to $10,000 to $12,000 on additional energy savings features; however, in reality, very few are willing to part with their hard-earned dollars, notwithstanding the overwhelming evidence that they are getting a much better home. Building green is still a tough sell, but it is getting easier. It's up to the builder to make the case to consumers — to actively sell it.

***HBM:** Canada's economy hasn't been affected to the same degree as the U.S., but many communities have had a difficult time of it. Can the industry fully recover?*

"We need to bring the message to all levels of government that the backs of new home buyers cannot be used to fund every aspect of government expenditures or be used to reduce the deficit."

VF: The short answer is yes. However, the recovery is dependent on all of the levels of government accepting a new reality; that reality is that they can no longer finance all of their operations through the mortgages of the new home buyer. Exceptionally low interest rates, along with deep discounting by builders, have masked the problem of deteriorating housing affordability for the average Canadian. Affordability is all about price and income. This industry is saddled with excessive regulation and taxation, which add greatly to the costs of a home, and yet we still manage to get on with the job.

We get the job done because we believe in what we are doing — providing Canadians with a safe, healthy and affordable place to call home. While all of us are proud to make our living from this industry, we are equally passionate about providing the people of this country with one of the necessities of life. It seems that for governments, at all levels, their passion revolves around housing as a huge source of revenue. If we are to be truly successful, governments need to come to terms with this, and develop new approaches that don't undermine housing affordability and choice. The last year has shown, quite dramatically, how important our industry is to Canada's economy. Government actions need to reflect this.

Ontario Market Report: Onward and Upward

BY JUDY PENZ SHELUK

In 2009, Ontario's housing starts reached a total of 50,370 units, a 33 per cent decline from 2008's very strong showing of 76,076. While no one is predicting the kind of numbers seen during the boom years, a gradually improving provincial economy, improved financial market conditions and declining new home inventories are expected to support housing activity in 2010. The Canada Mortgage and Housing Corporation anticipates a strengthening in Ontario's residential construction sector from current levels, with total housing starts projected to reach 60,700 units, a recovery of about 20 per cent.

The year has certainly started off favourably. January housing starts across the province increased by 15 per cent from last year, and that was followed by a 28.6 per cent increase between January and February.

Ontario new housing starts SAAR over the last 6 months

February	68,400
January	48,400
December	45,100
November	51,100
October	55,700
September	48,300
August	43,200

SOURCE: CMHC

"Home builders across Ontario got off to a strong start in the new year," says Ontario Home Builders' Association president **James Bazely**. "The jump in activity, especially in the more labour-intensive single-family sector, bodes well for job creation. These numbers are very positive indicators, but this is still a very fragile recovery that needs to be nurtured."

A recent poll by the OHBA found that job creation and infrastructure are the two primary budget concerns from home builders at this time.

Single starts are expected to trend higher until the mid-point of 2010, growing by about 19.5 per cent and reaching 27,050 units. Multi-family home construction will grow by 21 per cent in 2010, reaching 33,650 units. Rising mortgage carrying costs will moderate demand for more

▸ 34

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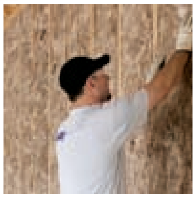

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Members Celebrate Achievement and Welcome New President

BY CHARLIE BLORE

RICHARD BAIN

VICTORIA, B.C. – The 67th Canadian Home Builders' Association National Conference was held in Victoria, British Columbia, at the Fairmont Empress Hotel and Victoria Conference Centre over the weekend of March 5-7. The National Conference is an annual opportunity for members to come together to celebrate achievement and to exchange ideas. It's also an opportunity to welcome the new national president.

In his inaugural address, **Victor Fiume** called on the federal government to explore sustainable routes to tackle the growing problem of housing affordability.

"When we talk about housing affordability we must focus on fundamentals — on what a home actually costs — not on conditions that are artificial or temporary," Fiume said. "Across Canada, government-imposed costs on a new home range as high 18 per cent, and continue to rise, as municipalities increase their taxes, fees, charges and levies."

The Honourable **Diane Finley**, Minister of Human Resources and Skills Development and Minister Responsible for Canada Mortgage and Housing Corporation was invited to speak to the guests in attendance. The Minister spoke about the role of the residential construction sector in the economy as well as the challenges both faced in 2009 and the government's Economic Action Plan.

"Despite some very difficult circumstances, your industry rose to the challenge," said Finley. "It kept moving forward and did what it does best — generate jobs and provide quality housing for Canadians."

Ontario and B.C. shine at SAMs

The SAM Awards were dominated by the provinces of British Columbia and Ontario, with the two accounting for every one of the 23 awards. B.C. builders took home 15 prizes, with Ontario builders collecting the other eight.

The American Standard Grand SAM Award, which recognizes the CHBA builder member who best combined excellence in both the building and marketing of new homes, was won by the **Dockside Green Partnership** of Victoria. The firm was a finalist in the New Home Awards - Multi-Family, and all six marketing categories.

Victor Fiume called on the federal government to explore sustainable routes to tackle the growing problem of housing affordability.

The CHBA National SAM Awards presented by **American Standard Brands** and **Trane Canada** recognize outstanding performance in new homes and renovation design, innovative technology and construction techniques, and outstanding marketing and sales activities. The competition is open to all new home builders, renovator and developer members of the CHBA. An independent panel of judges selected from across the country reviews all entries.

Awards Recognize Contributions to the Association

The CHBA also presented its annual awards. ▶ 24

CHBA 2009
AWARDS PROGRAM

2009 award winners display their trophies at the CHBA 67th National Conference in Victoria.

The Canadian Home Builders' Association is proud to announce the winners of the 2009 National Awards Program, which recognizes the outstanding work of volunteers and member Home Builders' Associations across Canada.

Association Award Winners:

- Colonel Boss Trophy:
  CHBA – Saskatchewan
- Harry J. Long Memorial Trophy:
  CHBA – Central Vancouver Island
- Community Service Award:
  CHBA – Calgary Region
- Dave Bell Award:
  CHBA – BC

Individual Award Winners:

- Beaver Award:
  Don Doolan, CHBA – Calgary Region
- Maple Leaf Award:
  Peter Rebello, CHBA Manufacturers' Council
- Gordon S. Shipp Award:
  John Hrynkow, CHBA – Edmonton Region
- William M. McCance Award:
  Derek Thorsteinson, Manitoba Home Builders' Association
- Riley Brethour Award:
  Heather McGinnis, Regina & Region Home Builders' Association
- Canadian Renovators' Council Award:
  Mike Martin, Greater Ottawa Home Builders' Association
- R-2000 Award:
  Matthew Sachs, Greater Ottawa Home Builders' Association
- Rooftopper of the Year Award:
  Pal Shergill, CHBA – Calgary Region

Executive Officers' Council Awards:

- Dave Stupart Award of Honour:
  Claudia Simmonds, CHBA – New Brunswick;
  Bronwyn Thorburn, CHBA – Sea to Sky
- Ken McKinlay Award:
  Peter Simpson, Greater Vancouver Home Builders' Association
- Susan Chambers Award of Recognition:
  Paul Pettipas, CHBA of Central Nova Scotia

Congratulations to all the National Awards Winners.

Canadian Home Builders' Association

Friend passing the Presidential gavel to Fiume

22 ▸ The prestigious Beaver Award, which is presented to the outstanding builder member of the year, was presented to **Don Doolan** of the CHBA-Calgary Region. **Peter Rebello** of the CHBA Manufacturers' Council took home the Maple Leaf Award as the outstanding non-builder member for 2009. Former CHBA president and CHBA-Edmonton Region member, **John Hrynkow**, was presented with the Gordon S. Shipp Award in recognition of leadership, dedication, and continuous lengthy service to the CHBA at the national level.

The Colonel Boss Award, which recognizes the HBA making the greatest progress and achievement compared to the previous year went to the CHBA-Saskatchewan. The Community Service Award for the betterment of the way of life of people in its community went to the CHBA-Calgary Region. The Harry J. Long Memorial Trophy awarded to the HBA with the greatest increase in membership went CHBA-Central Vancouver Island. The Dave Bell Memorial Award for the promotion of education and training programs for members and consumers went to CHBA-BC.

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The (New) Green Landscape

BY JUDY PENZ SHELUK

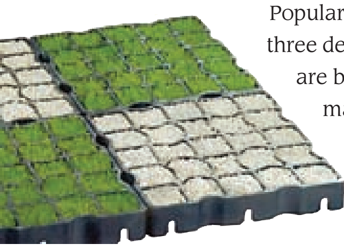
In October 2008, the United Kingdom added a new level of green legislation, one that requires homeowners to obtain planning permission when laying front garden impermeable driveways. In an effort to encourage permeable (or porous) paving, planning permission of a new or replacement driveway that uses permeable surfacing is exempt. Acceptable materials include gravel, permeable concrete block paving or porous asphalt, and grass grids.

While legislated restrictions are not yet prevalent in the US or Canada, restrictions on rainwater run-off, including restrictions on new residential driveways in urban areas (most especially front lawn parking found in older neighbourhoods) are becoming more widely implemented. It's not an aesthetic demand: solid surfaces such as asphalt and concrete drain quickly after a rainfall or heavy snow melt, overloading storm sewer systems, especially on aging infrastructures.

Getting on the Grid

One solution is a grass or gravel grid paving system, which permits water to gently soak into the surface of the soil between grid members, thereby reducing rain/snow overload on drainage systems. Grass grid paving systems consist of concrete cells, or heavy, UV-resistant plastic grids with large pore spaces. Implanted into the existing sod to provide structural support, the spaces allow grass or low growing herbs to grow up through the open grid spaces. Lawn maintenance can be achieved with conventional mowing equipment.

Gravel pavers are similar to grass pavers, except the growing medium is replaced with gravel or fine-grained crushed stone, and no plant materials are used. The grid system helps keep gravel pieces in place over time, preventing ruts and worn spots.



Popular in Europe for more than three decades, building programs are bringing grid pavers to the mainstream North American housing market. They are also being used in a more commercial capacity. In British Columbia, for example, **TerraFirm Enterprises** has worked closely with Vancouver in the city's Sustainable Streets Design project, installing a product called EcoGrid.

Virtually maintenance free, EcoGrid, and similar grass grid systems, can be used as either a permeable paving surface for pedestrian and vehicular traffic or as a soil stabilization /mud abatement grid in the prevention of erosion. Additionally, the use of green roofing as part of a sustainable building has led to the use of grass grid systems as a base for many green roofing areas. One key advantage is that pathways can be used without adding weight to the structure or compromising the integrity of the drainage system. And since grid paving systems are flexible, they are impervious to the freeze/thaw expansion and contraction of soils that can cause flaking and cracking of rigid surfaces.

Getting to the Root of the Problem

Trees and shrubs add curb appeal, but their roots can lift or crack the surface of sidewalks, retaining walls, driveways, parking lots and swimming pools. Roots also contribute to damage by undermining foundations and service pipes. Less structurally damaging, but equally problematic, are weeds, especially today when many municipalities have adopted pesticide-free regulations.

Fortunately, there's a relatively easy solution in the form of geotextiles: permeable fabrics which, when used in association with soil, have the ability to separate, filter, reinforce, protect or drain. Most geotextiles are manufactured from one of four main polymer families: polyester, polyamide, polyethylene, and polypropylene, with the latter being the most common.

While geotextiles have made technological advances over the decades, their usage isn't new. Woven industrial fabrics were first used in the 1950s in linear and pre-fabricated drains, and as protective wrapping for collector pipes. Permeable (non-woven) geotextiles were developed in the late 1960s.

Research and development has been ongoing. Currently, geotextile applications encompass everything from preventing roots from penetrating nuclear and chemical waste sites, to providing surface root barriers. These barriers redirect root growth, eliminating the surface rooting that damages hardscapes. Degradable erosion control blankets, non-degradable turf reinforcement mats and soil retention mats have also been designed to handle almost any storm water, drainage or erosion prevention application.

Geotextile weed control fabrics operate in a similar manner. Placed on the ground and covered with up to two inches of stone, mulch or other material, these products are easy to install around trees, landscaped areas, and sensitive areas. The porous nature of the fabric permits water, air and nutrients to flow through, and thus, does not disturb the soil's hydrology. Some geotextile weed control barriers, such as Biobarrier are impregnated with time-released plastic nodules of non-systemic agricultural herbicides.

Whether you select geotextiles, grass grids, or another environmentally friendly solution, one thing is certain: In 2010, landscaping goes far beyond a paved driveway and a patch of lawn.

COSELLA-DÖRKEN

BY TRINA STEWART

High Performance Roofing has Underlying Issues

When presenting energy efficient solutions to consumers, builders and renovators can now categorize the roof as a high performance roofing system. We have shifted into a new era where we are now able to quantify a roof's value to the occupant's overall comfort and lifestyle. The ability to manage moisture (of water both as a liquid and vapour) is a significant measure of a roofing system's value and will go a long way in determining how the building envelope will age.

An underlayment with good moisture management characteristics is essential for creating a well-performing roof, especially in cold or mixed climates. These characteristics determine how well a roof underlayment contributes to managing moisture on the outside as well as the inside.

Evolution Continues

When comparing the payback of asphalt based roofing felts and self-adhering membranes versus synthetic underlayment, it is clear that pros and cons abound and that important improvements have been made.

Asphalt felts work on the premise that oil and water do not mix. Today it is the most commonly used roofing underlayment in North America. While the felt material sheds water and is nearly water vapour impermeable, it still tends to absorb moisture. Over time this can cause several undesirable outcomes, such as mould and rot in the wood structure inside the building envelope.

Self-adhering membranes, meanwhile, allow builders and renovators to choose between reinforced granulated surface and non-reinforced smooth surface. Due to the underlay's rigidity, it can crack easily in delicate or sub-zero situations. Furthermore, as with asphalt felt, the mat contains the same water-absorptive qualities and the material is vapour-impermeable.

The non-reinforced smooth surface is below-grade waterproofing technology reworked for roof applications. Since the surface is smooth and does not contain a mat core, the absorptive quality is eliminated and flexibility is improved.

While both membranes have their own special qualities, they still prevent trapped moisture from diffusing to the outside.

Ten years ago, a major innovation for shingle underlayment was introduced to the marketplace with synthetic roof underlayments. Synthetic roof underlayments are intended to replace felt and compliment self-adhering membranes. Much like felt, synthetic underlayments are rolled out and mechanically fastened, though some synthetic membranes may need to be installed with one-inch-diameter metal/plastic caps. Many of the synthetic underlayments, manufactured for the Canadian market, are exceptionally tough, resistant to UV, tearing, and boast non-slip surfaces even in wet conditions. These types of underlayments are the ideal choice for projects in extreme weather conditions where the roof cannot be completed on the same day.

Though the synthetic option used to be quite pricey, in recent years their cost has come down some, making the cost-benefit ratio of a switchover to synthetic worth considering.

An underlayment with good moisture management characteristics is essential for creating a well-performing roof.

Higher-end synthetic roof underlayments also provide long-term secondary moisture protection. That is to say that they can help maintain the building's dryness even if the primary roof covering is damaged in high winds or penetrated by wind-driven rain. They are commonly referred to as "breathable" because they are waterproof yet highly vapour-permeable.

"This product allows inside residual moisture to easily travel through to the outdoors and leaves the insulation dry, thereby reducing the chance of structural decay." says Peter Barrett, national product manager at **Cosella-Dörken**.

When designing a roof assembly, designers must consider several factors, such as cost, resistance to water vapour, durability, permeability and the type of product used atop of the underlayment. This offers the opportunity to manage the moisture vapour transmission, energy efficiency and lifecycle of these materials, just as they would a wall system in the building envelope.

In the last few years we have been seeing ▶ 36

Answering the Compressing Questions

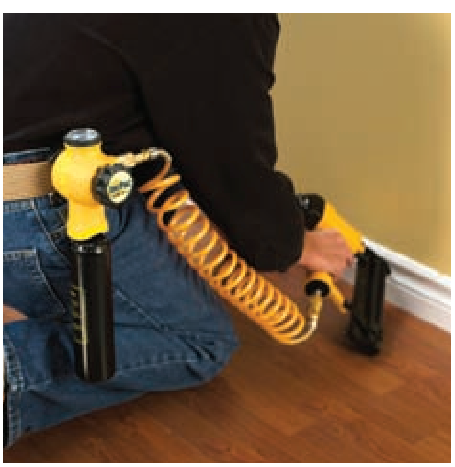
Pneumatic tools are core to much of our work today, yet we often don't have the right mix of equipment or we are not getting the full performance out of what we have. The reality is that we are mixing compressors (the source of power) with hoses (transportation of the power) with nailers or other tools (uses for the power) but often not getting them to all work as an efficient system.

Source of Power

Comparing apples to apples in this field is very difficult — even after the industry invented the Standardized Cubic Feet/Minute that was supposed to simplify things. There is not total agreement on how to measure SCFM, and changes in temperature, humidity and altitude will change the Actual CFM you have to work with anyway. Any of these numbers can help us to size a compressor, but this will still only give you an approximation, and then site experience has to take over.

On the lightest side you can just charge up a small lightweight air tank from your large compressor and carry it throughout the house. Delivery is direct and consumption is low. Along the same lines, in the May 2007 issue of *Home Builder*, I showed a belt-worn, very efficient CO_2 tank for any pneumatic finish nailer called JacPac. You can compress more CO_2 into a small tank than air.

Compressor size is determined primarily by tool demand. One rule of thumb is to size the compressor to 1.5 times the demand of your largest power tool, measuring either in CFM, SCFM or ACFM — whatever you can get from the manufacturer's literature. Shot tools like nailers will sometimes have an "air consumption per cycle" rating that, when divided into CFM, will let you know how many nails per minute the compressor will handle. If you do a lot of rapid fire work, this may be a better calculation than the 1.5 rule.



The fact of the matter is you could have a cumbersome large tank with a small compressor, which would run all the time, or a small tank with a large compressor that would cycle constantly, which is not good for the compressor. The tool would receive the required CFM in both cases, although we usually shoot for a balance between these extremes of tank size and cycling.

Some examples of typical tool requirements:

Tool	CFM
Drill	60 - 80
Impact driver	4 - 12
Framing nailer	2 - 10
Spray gun	5 - 8
Finishing nailer	2 - 4

Then there is the maximum pressure of the tank storage, anywhere from 100 psi to 200 psi. High-pressure compressors will store more air in a smaller tank, but the wear on the compressor is higher.

Transport of Power

You now know the CFM output of the compressor, and the requirements of the tool, but rest assured there will be losses from one to the other through hoses, couplings, valves and filters. The bigger your line losses, the larger a capacity you need at the compressor. Insure that connectors and couplings do not reduce the free opening. Quick couplings have valves that close when disconnected and slow down air when in use. Four hoses quick-connected together will let less air through than one long hose. Fully open screw-in connectors will give you almost the same flow as a single hose.

A 1/4-inch hose will deliver full pressure to the first nail shot, but may not be able to recharge to full pressure quick enough for the third or fourth quick fired nail. Using a 3/8" hose for most of the run, and then a lighter easier to work with 1/4-inch hose for the last few feet to the tool will make a significant difference in power delivery for rapid shot or continuous flow work because the 3/8-inch hose stores 44 per cent more air. Never put a larger hose after a smaller hose as the pressure drop will be significant. Running multiple tools off of a single compressor requires a manifold.

There are probably more variables in pneumatic systems than any other tool line. For a single framing nailer, delivering at least 2 CFM at 90 psi continuously to the tool end of the hose is usually enough to drive 15 nails a minute. Probably the best mix for a construction site is to have two compressors or "air" sources: one that is very light, portable and has sufficient capacity for the very light trim work we many need to do, and another that is powerful enough for our heaviest demand.

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

TOOL TALK

Victor Fiume
President, CHBA

Getting it Right

This is my first message to Association members since becoming your National President on March 8th. I want to begin by thanking Gary Friend for his strong and steady leadership as CHBA President over the last year. It was a year full of challenges, and Gary did a tremendous job!

Our National Conference in Victoria was a huge success. From the important work of the Committees and Councils, through the Conference itself, there was a strong focus on the business issues that affect each of us in our own work. We come out of the Conference with a strong focus and a solid agenda for the year ahead. The social events were also a highlight – it's always great to spend some relaxed time with Association members.

My inaugural address, which carried the theme of Getting it Right in the "New Normal", was a strong message to governments that it is time to rethink housing-related policies. There is a lot at stake, and governments need to understand this.

Governments need to come to grips with the key role of housing in a healthy and strong economy.

The importance of our industry to Canada cannot be overstated. In economic terms, we contribute enormously to the communities where we work, providing good jobs and generating huge demand for both goods and services. This was especially evident over the last year, as our industry showed our tremendous capacity for "heavy lifting" in the face of very difficult economic conditions.

In social terms, what we do is also essential – we provide families with the places they call "home", and we build the communities that are the very foundation of our nation. We have a lot to be proud of.

As Canada emerges from the recession, we all face a future that is quite different than what we expected a few short years ago. The economic recovery remains quite tentative, and until we see sustained strength in the private sector, and job growth, we are not fully "out of the woods."

The federal government got a lot "right" in dealing with the financial crisis that peaked last year. Measures like the Insured Mortgage Purchase Program, the Home Renovation Tax Credit, and ramped-up federal infrastructure investment made a real difference for our industry, and for Canada's economy. But, as I pointed out to Minister Finley in my remarks, the challenge now is to build on this foundation.

In the wake of the financial crisis and the recession, we see a very different world, economically. Here in Canada, massive public expenditures to keep the economy on the rails means that government deficits have returned with a vengeance.

We are now heading into a period where government stimulus spending will wind down, and interest rates will return to more normal levels. Significantly, governments at all levels will be constrained as they struggle to get their fiscal houses in order.

In the past, these conditions were a recipe for increased government-imposed costs on new home buyers and those doing renovations. Escalating housing values allowed government to use our sector as a "cash cow". Since the onset of the fiscal crisis, historically low interest rates and price discounting by builders protected housing affordability. Neither of these factors is sustainable.

Real long-term housing affordability is tied to two things – incomes and prices. As interest rates begin to rise, this will become increasingly evident.

My message to Minister Finley was that we stand at a crossroads. The economic benefits our industry provides to Canada cannot be sustained if governments return to past practices of shifting public costs onto the backs, and mortgages, of new home buyers. As a result, there are clear choices to be made.

A "Smart" Business Model for Government

The economic "new normal" demands that governments change how they do business, and how they work with each other and with the private sector. Effective collaboration can overcome inefficient "silo" thinking, and allow governments to do more with less.

Federal government action to create more effective intergovernmental dialogue on housing would be most welcome. Governments' goals must be to support a stable business environment for our industry, one that encourages innovation, and where the critical importance of housing affordability and choice is reflected in what governments do.

Regulatory reform is one area where governments should work harder to get on the same page.

We have examples where today's regulatory framework functions well – for instance in the model National Building Code development process. This is disciplined, transparent and science-based.

We need to see this approach extended to other areas of regulation, including municipal planning. "Smart" evidence-informed regulation is essential in the "new normal" to ensure that regulation is a last resort, applied only when other alternatives can't be found.

This will also guard against regulation being used to improperly transfer public costs to new home buyers, through practices such as inclusionary zoning.

Reversing the Trend on Government-Imposed Costs

The wide array of government-imposed costs loaded onto the backs of new home buyers escalated rapidly during most of this decade. While the recession slowed things down a bit, there is a very real danger that this trend will re-emerge as governments wrestle with lingering deficits.

In my home province of Ontario, there are markets where, factoring in the pending impacts of HST, government-imposed costs will shortly make up 20 per cent of the cost of a new home. This is just crazy.

Growth and development are extremely important to the long-term health of our communities. While the form that this growth takes will be different than in the past, development remains essential if we are to create vibrant places to live, and an economy that is competitive.

Governments need to come to grips with the key role of housing in a healthy and strong economy. They can no longer use housing as an endless source of new revenue.

To this end, the CHBA has called on the federal government to adopt the single threshold/full rebate model for the GST New Housing Rebate, and commit to reviewing threshold levels over time. We also want the federal government to introduce a permanent GST Home Renovation Tax Rebate to restore fairness to how renovations are taxed, and to address the massive problem of underground "cash" activity in this sector.

If our industry is to continue to fulfill its role in the economy, it's time to begin the process of restoring tax fairness for new home buyers and those who renovate their homes.

The Green Agenda

Our industry stands at the forefront in terms of real, measurable environmental achievement. We know how to get the job done.

And we know that the best way toward a greener future is by harnessing the power of the marketplace, through the use of voluntary, market-driven initiatives that deliver sound technology and verifiable results.

I'm proud to be an ENERGY STAR builder – it's a formula that works for my company and my customers. At the same time, I respect the need for every new home builder and renovator to respond to the environmental agenda in the way that works for them. That is how our industry became environmental leaders.

We have the tools we need, ranging from building code requirements, through initiatives like ENERGY STAR and Built Green, to leading-edge Standards like R-2000, to R&D undertakings such as CMHC's EQuilibrium initiatives. Together, these are the tools we will use to build a greener future for all Canadians.

What we don't need is ad hoc regulation at the provincial or municipal levels, particularly the inappropriate use of voluntary standards as regulatory tools. This involves unnecessary risk and cost. This is another area where intergovernmental dialogue is needed, and where the federal government can play an important leadership role. A national body that focuses on the challenges and opportunities that come with greening the residential sector would be very beneficial.

Looking Forward to the Year Ahead

It is a tremendous honour to serve as CHBA's National President, and I appreciate deeply the trust that Association members have placed in me. I am looking forward to traveling to local and provincial HBA events, and having the opportunity to meet members and see, first-hand, what they are doing.

As your National President, I am working with a great team – CHBA's Executive Board and Board of Directors. Over the coming year, we will be hard at work on the issues that matter to you, and to our customers, right across Canada.

CHBA President Gary Friend presents the Presidential Award of Honour to Federal Housing Minister Diane Finley at the CHBA National Conference in Victoria.

April is New Homes Month

2010's New Homes Month theme is Come Home to Your Future. The campaign images and backgrounders focus on the bright and exciting options and choices available to today's new home buyers.

With thanks to the sponsors: Genworth Financial Canada and the Canadian Home Warranty Council.

The Smart Growth

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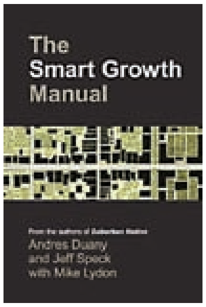

What does it mean to be green? It's the question that's being asked over and over across this country, and many others. *The Smart Growth Manual* attacks the question with arguments drawn from the latest in new urbanism, green design and healthy communities. The book is authored by Andres Duany and Jeff Speck, who previously collaborated on the writing of *Suburban Nation*, with the help of Mike Lydon.

The book, which is meant to serve as a central resource for those interested in practicing smart growth, presents a blueprint for developing cities and suburbs in the most user-friendly, cost-efficient and environmentally sustainable manner.

The book examines such topics as how to create and enhance mixed-use, pedestrian-friendly communities as an alternative to suburban sprawl and the preservation of natural amenities.

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Greening Existing Buildings

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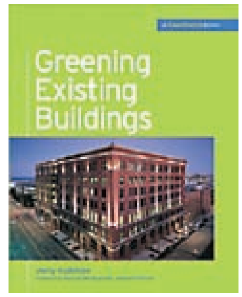

For renovators looking to integrate green building techniques into what they do, there's *Greening Existing Buildings* by Jerry Yudelson.

Targeted at owners, developers, project managers and facility directors, the book shares proven technologies and operating methods, and perhaps most importantly, provides hard costs associated with efficiency upgrades and materials costs.

Yudelson lays out his ten best practices and 25 case studies of successful implementations.

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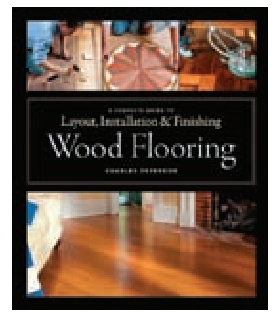

Hardwood flooring represents one of those finishing touches that home buyers will immediately seize on when they form their first impressions of their new home. Which is why exceeding the customer's expectations on this key feature is so important.

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20 ▸ MARKET REPORT

expensive housing in the second half of 2010 and into 2011, while supporting demand for less expensive multiple housing.

Ontario's resale market rebounded in 2009, reaching a record level in the fourth quarter - reflective of a buyers' market, historically low mortgage rates, and pent-up demand built up in 2008 and early 2009. Spending on renovations projects, largely driven by the resale market, was anticipated by CMHC to be over $20 billion in 2009 with similar levels of activity forecasted in 2010. However, the return of a sellers' market, steadily increasing resale prices, rising mortgage interest rates, and an increased supply of homes listed for sale will moderate the upward momentum in Multiple Listing Service sales and prices in 2010 and into 2011. Additionally, the OHBA has voiced concern that the incoming Harmonized Sales Tax and the elimination of the Home Renovation Tax Credit could affect renovators.

HST: Not the Only Elephant in the Room

In its March 2010 *Ontario Economic Review Committee Report*, the OHBA noted that, "Mortgage rates, an upward trend in stock markets, continued immigration and increased consumer confidence are all positive indicators that bode well for new home builders and residential renovators. But there is one key ingredient missing to the puzzle in Ontario – jobs. Ontario seems to be in the midst of a jobless recovery."

Key to a sustainable Ontario economic recovery is improving US demand for Ontario's exports, which comprise 55 per cent of provincial GDP. A self sustaining recovery also requires increases in private consumer spending and investment across the province. The CMHC has stated Ontario's economy will gradually recover in 2010 before picking up steam in 2011 (economic growth in the province will be 2.4 per cent in 2010 and 3.3. per cent in 2011). The introduction of the HST, however, may affect the Ontario residential construction market in 2010. To what degree is yet to be determined.

"The impact of the HST on new home sales has been over exaggerated," says Building, Industry and Land Development president and chief executive officer **Stephen Dupuis**. "Most buyers since June 18, 2009 (the date HST was announced) will be moving in after July 1; HST has already been included in the prices of these homes. The 2,162 new low-rise homes (53 per cent) and high-rise condominiums (47 per cent) sold in the Greater Toronto Area in January 2010 represent the continuation of the positive trend in new home sales established in the second half of 2009. Comparing with prior years, January sales are up 11 per cent over January 2008 and 17 per cent over January 2007. We anticipate that trend to continue."

While the rest of Ontario isn't yet seeing the turnaround in sales activity that the GTA is experiencing, there is room for cautious optimism across the province, at least for the first half of 2010, as Ontario's residential housing market continues to move onward and upward.

Pulse Survey Delivers Key Insights into State of Renovation Sector

OTTAWA — The results of the Canadian Home Builders' Association Winter 2010 Pulse Survey are out, and they've provided a number of valuable insights into the state of the renovation market in Canada.

The survey, which polled 387 builders nationally, including 88 who identified their business as primarily in the renovation sector, revealed an expectation of continued strength in the Canadian renovation market. 41 per cent of CHBA renovators reported that they expect their business activity to increase over the next 12 months, with only 10 per cent saying they expected activity to decrease. Confidence was particularly high in Manitoba, Saskatchewan and British Columbia.

Question of Underground Economy Dominates Results

The most troubling results came on the questions surrounding the underground market. Respondents were asked to estimate the proportion of renovation work in their market that they felt was lost to "cash" contractors. Sixty-seven per cent said they believed more than half of all small repair jobs were lost to the underground economy; 42 per cent felt the same about renovations of $5,000 or less; 65 per cent estimated that about a third of small renovation construction activity in their market had been lost to the underground economy. Concern was strongest in the provinces of Ontario and British Columbia — both of which are facing a new harmonized sales tax regime that should only feed the underground renovation market. Concern was less rampant for larger scale renovations ($20,000 or more).

Twelve per cent of respondents reported an increase in the number of prospective clients who asked if they could get a lower price in exchange for paying cash. That number was highest in Ontario, where 19 per cent of builders reported encountering this type of situation in the last year.

By far, the issue causing renovators to lose the most sleep was the underground economy: 42 per cent of renovators reported this as being a critical problem. The next most critical issue was concern about increased builder liability, with 9 per cent reporting this as a critical problem.

Respondents were also asked to describe the scale of the projects they had completed in 2009. The national median project took eight weeks to complete and was of a value of $50,000. Regionally, British Columbia saw the largest projects with a median value of $80,000 and took 12 weeks to complete. Quebec was at the other end of the spectrum with a median project length of just three weeks and value of $14,766.

In terms of the type of renovations that were demanded, the project that saw the greatest demand increase in 2009 was energy efficiency improvements; 52 per cent of renovators reported an increase in demand for these renovations, followed by kitchen and bathroom remodelings at 40 per cent apiece. Renovations to convert from a non-residential to a residential saw the biggest decline in demand with 26 per cent of renovators seeing a decrease in this type of activity.

Canada's Housing Market Projected to Remain Strong in 2010

OTTAWA – A new report released by Re/Max suggests that the housing market will have fully recovered from the downturn by the end of 2009 and that prices will rise in 91 per cent of major Canadian markets. The report points to Canada as having "proven to be a safe harbour, with sales and average price expected to post gains in most major Canadian cities in 2009," the realtor's *Housing Market Outlook* for 2010 says.

Percentage changes in housing prices 2009 (estimated) vs. 2010 (forecast)

Greater Vancouver	1.3
Victoria	-2.5
Kelowna, BC	-3.5
Edmonton	-4.3
Calgary	-5.5
Regina	7.6
Saskatoon	-3.2
Winnipeg	5.4
Hamilton-Burlington, ON	3.4
Kitchener-Waterloo, ON	2.3
London-St. Thomas, ON	2.4
Ottawa	5.4
Sudbury, ON	-6.0
Greater Toronto	5.4
Barrie, ON	0.1
St. Catharines, ON	1.1
Kingston, ON	3.3
Montreal	3.2
Quebec	8.6
Saint John, NB	6.4
Halifax-Dartmouth	3.2
Prince Edward Island	0.0
St. John's, NL	15.1
Canada	**5.2**

Re/Max estimates that by the end of the year, approximately 465,000 homes will have been sold in Canada at an average price of $318,000 — which would represent increases of seven and five per cent respectively versus 2008's totals. Each of those figures is projected to increase by another two per cent in 2010.

"2009 was without question the year of the house," **Michael Polzler**, executive vice-president of RE/MAX Ontario-Atlantic Canada said in a statement. "Real estate not only defied industry and analysts' predictions in 2009, but its performance went well beyond the realm of expectation by boosting consumer confidence levels and ultimately kick-starting the national economic engine."

Altus Group Compares GTA and Calgary Condo Markets

TORONTO – The January edition of the Altus Group Housing Report examined the performance of the condominium market in Toronto and Calgary. The group's findings highlight some of the factors which have led to Toronto's strong rebound over the last year, and how Calgary, which is still emerging from its own downturn in this market, can learn from it.

The Altus Group mentioned a reduction in the price of new condos, attractive product and revised marketing strategies as three of the key factors which led to the surprising rebound in 2009 GTA condo sales. It also pointed to reductions in new starts and the shelving of other projects as being important factors in reducing unsold inventories.

As to the case of Calgary, the Altus Group noted its concern for the city's condominium market has only grown since 2009. It pointed to a slowly dwindling inventory of unsold units, which, at the current pace of sales, would take three years to absorb.

The report expresses cautious optimism as to the outlook for 2010. It suggests there may be an increase in demand from investment buyers, but that uncertainty remains as to whether or not enough renters exist to absorb all the new supply.

28 ▸ ROOFING

more and more innovations in underlayments, from ones that have a ventilation plane, to ones with reflective barrier aspects. It is important to check with the shingle manufacturer to see if they approve of any specific innovative underlayment before using it, looking for such things as whether it is appropriate for the slope of your roof, for the climate and snow load and have a thermal affect on the shingles. Some innovations work better in warm climates than in cold ones.

Canadian homes are much more energy efficient and air tight than ever before, thus, allowing increased potential for mould and rot to develop more rapidly when the air moisture management is not addressed. The new technology offered in roofing underlayment allows a higher vantage point when promoting the differentiation of a high performance roofing system to the join "common" practice used by many builders and renovators today.

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MAY/JUNE ISSUE

Renovation - Top House Plans & Design Features

A review of the newest practical, buildable house plans from top designers. An overview of what's hot in renovation.

Ottawa Lays Out New Rules for Mortgages

OTTAWA – With the Canadian housing market just beginning to rebound in earnest, federal finance minister **Jim Flaherty** has taken action that he says is designed to stamp out any chance of a housing bubble forming in Canada. New reforms announced by the Conservative government will require that, as of April 19, all new borrowers will have to meet standards for five-year, fixed-rate mortgages even if they're seeking a shorter, variable-rate loan. Also, the government is lowering the maximum amount Canadians can withdraw when refinancing their mortgage to 90 per cent of the value of their homes, from the current 95 per cent, and requiring a 20 per cent down payment for government-backed mortgage insurance on "speculative" investment properties.

"There are no definitive signs of a housing bubble," Mr. Flaherty told reporters in Ottawa. "We're being pro-active [...] to help prevent negative trends from developing."

Measures that were reportedly considered but rejected included an increase to the minimum down payment on homes from five per cent, and shortening the maximum time over which borrowers can spread out their payments from the current 35 years.

New US Housing Starts Fall in December

WASHINGTON, D.C. - New U.S. housing starts fell unexpectedly in December, according to the U.S. Commerce Department. Starts were down four per cent on a seasonally adjusted annualized basis. Expectations were for a slight increase, but instead the rate fell from 574,000 units in November to 557,000 units in December. Unusually cold weather and a continually weak job market are among the factors being singled out for slowing the market up.

Groundbreaking activity also plummeted a record 38.8 per cent, to an all-time low of 553,000 units for 2009. Single-family starts led the move lower, falling 6.9 per cent in December to an annual rate of 456,000 units. Groundbreaking in the multi-family segment was up 12.2 per cent to 101,000 units SAAR. And this is on the heels of a 69.8 per cent increase in November. New building permits for 2009 came in 36.9 per cent lower than in 2008.

The inventory of total houses under construction was down 3.8 per cent to a record low of 511,000 units in December. The total number of permits authorized but not yet started rose 8.4 per cent to 95,800 units.

CALENDAR

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Toronto, ON
www.cmxciphexshow.com

April 8 - 9
BC Real Estate Convention
Vancouver, BC
www.bcrealestateconvention.com

April 14 - 18
2010 Kitchen/Bath Industry Show & Conference
Chicago, IL
www.kbis.com

April 27 - 28
National Green Builders Products Expo
Las Vegas, NV
www.ngbpe.com

September 28 - 29
Green Contractors Expo
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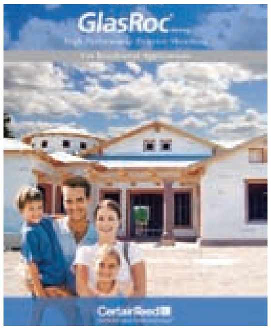

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CHBA's industry partners help the Association inform consumers about the real value of today's new homes and renovations.

They do this, in large part, by supporting member activities like the CHBA National Conference in Victoria.

These industry partners have demonstrated their support for a vibrant, progressive housing industry.

On behalf of all members, the CHBA thanks these partners and salutes their commitment, professionalism and contributions.

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