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HOME BUILDER

THE MAGAZINE OF THE CANADIAN

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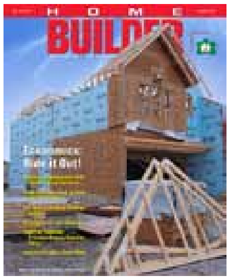

Photo by Kelvin Chan

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C.D. Howe Institute: Canadians Are Mortgaged to the Hilt

TORONTO — The federal government should pay close attention to several pockets of risk in the Canadian housing market, according to a new C.D. Howe Institute report. In *Mortgaged to the Hilt: Risks From The Distribution of Household Mortgage Debt*, authors **Craig Alexander** and **Paul Jacobson** expose pockets of vulnerability by going beyond national averages and focusing on the distribution of house mortgage debt by income, age and region, all of which matter most when assessing risk.

"Household mortgage debt has risen dramatically and traditional economy-wide averages understate the degree of financial risk for those that carried mortgages because they typically divide the value of mortgages across the income of households with and without mortgages," said Alexander.

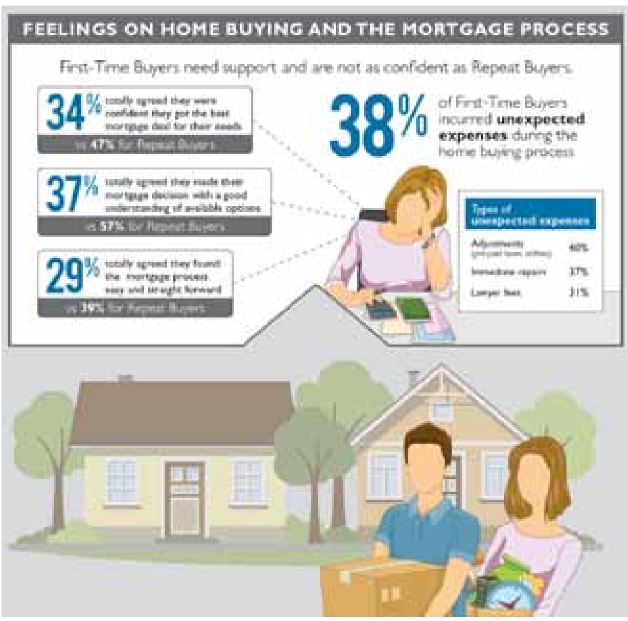
Using the data from the Survey of Financial Security, the authors find that the ratio of the value of mortgages on primary dwellings have jumped from 144% of after-tax income in 1999 to 204% in 2012. However, this also understates the degree of financial risk for a significant minority of households.

The authors' analysis suggests that a significant minority of Canadians having taken on a high degree of financial risk. The portion of mortgage indebted households with a primary mortgage debt-to-disposable income ratio in excess of 500% has climbed from 3% in 1999 to 11% in 2012. Their analysis of the distribution of mortgage debt is as follows:

- **Income**: The increase in highly mortgage-indebted households has been in all income groups, but more so in lower-income quintiles.
- **Age**: The increase in financial risk is also evident across all age groups, but more so for younger Canadians who have entered the market most recently.
- **Region**: As one might expect, there has been greater concentration of mortgage debt in the provinces with the strongest housing booms.

Additionally, the authors find that roughly 1-in-5 of mortgage indebted households have less than $5,000 in financial assets to draw upon in response to a loss of income or to higher debt service costs. One-in-10 mortgage-indebted households have less than $1,500 in financial assets to address any shock. This represents an inadequate financial buffer, as average mortgage payments are more than $1,000 a month, before taxes and operating costs.

CMHC: First Time Home Buyers Survey



OTTAWA — In April 2015, CMHC completed an online survey of 788 First-Time Buyers from across Canada. All respondents had undertaken a mortgage transaction in the past 12 months and all were one of the prime decision-makers within their household for matters relating to housing finance and mortgages. To read the full report, visit www.cmhc-schl.ca and search for 2015-First-Time-Homebuyers-Survey.pdf

CMHC: Survey of Foreign Ownership in Condominiums in Canada

OTTAWA — "The results of the fall 2015 survey indicate that the shares of foreign ownership in condominium apartments remained low in the 16 CMAs surveyed. While this provides insight, more information is needed on foreign ownership and investment in Canadian housing markets. CMHC is exploring ways to access additional data on foreign ownership and investment in collaboration with other housing industry stakeholders." **Felicia Mutheardy**, Senior Economist. Find the full report: Housing Market Insight-Canada (Product 68649) at www.cmhc-schl.ca.


HOUSING MARKET IN...
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Canada
CANADA MORTGAGE AND HOUSING CORPORATI...
Date Released: December 2015
Results of CMHC's Survey of Foreign Ownership in Condominiums in Canada

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"Ride it Out"

By Peter Norman

This, the advice of the Governor of the Bank of Canada in a January 2016 speech to business leaders in Toronto, may be a good adage to keep in mind.

2015 has come to a close and a brief peek in the rear-view mirror shows a year of contrasts: weak economic growth, strong housing markets, weaker energy markets, and stronger manufacturing and trade. The key factors and contrast of 2015 are set to influence significantly the outlook for 2016. Time to ride it out!

The Canadian economy of 2015 was certainly hit hard by the dramatic changes in the energy sector that saw the emergence of a global oversupply, collapse in price and a corresponding sharp cutback in capital investment within the oil and gas sector. Canadian GDP stalled in the first half of the year, but this stall itself belies underlying contrasts between sharply weaker recessionary conditions in energy producing provinces and significant growth elsewhere. Ontario and B.C. in particular have seen significant growth as strongly improving terms of trade are boosting goods and services exports in traditional sectors such as forestry, manufacturing and financial services.

Employment is a major driver of housing demand. Despite weakness, the economy generated some 158,000 net new jobs through the year growing the workforce at a rate of 0.9%—a strong showing and slightly better than the 0.7% seen in 2014. The vast majority of this growth (151,000) was full-time jobs. This job growth was accompanied by slightly stronger labour force growth pushing the unemployment rates up a modest 0.4% through the year.

While there was some regional variation in the strength of new home construction, the variation is remarkably small given economic events.

Going Forward

Going forward into 2016, expect a lot more of the same, with accelerating job growth likely to emerge in Ontario and B.C. in particular, with some more unwinding expected in Alberta and more stable conditions elsewhere. All told, we expect about 210,000 net new jobs to be created.

Interest rates fell during 2015, surprising a lot of commentators. Lower bond yields and a Bank of Canada cut both drove this trend. Lending margins actually rose during the year, as we didn't see as sharp a fall in consumer and mortgage rates as the cost of funds. Going forward, this will be good news for home buyers in 2016 as it leaves room for competitive pricing among lenders.

2015 ended up turning in a very strong year for the housing sector. Home builders started a total of 195,536 new homes in the year. While this is exactly in line with the forecast I brought you in these pages a year ago, it is significantly stronger than the consensus forecast, which was expecting more of a soft landing. While there was some regional variation in the strength of new home construction, the variation is remarkably small given economic events. In Alberta, for example, the region hardest hit economically, new home construction fell back only a modest 5%. Other areas of weakness include Saskatchewan and Newfoundland and these have been offset by growth in housing starts in Ontario, B.C., and Nova Scotia.

Nationally, house prices advanced some 7.1% in 2015, according to the MLS Home Price Index, a modest acceleration from the 10-year average of 5.4%. Regionally, still high pent-up demand, particularly for single-family homes, in Ontario and B.C. put the most pressure on prices. Most other areas saw housing prices also rise but at a more modest pace. Small drops in prices are emerging in urban centers in Alberta and Saskatchewan of the order of about -5%. Most commentators expect more of a soft landing in housing prices in 2016, but keep in mind that the conditions leading to strong price growth in Toronto and Vancouver—pent up demand and a supply shortage—will only likely worsen as the economies in these areas continue to heat up drawing in migration. I expect more of the same in 2016 to what we saw in 2015 in terms of price trends.

Mortgage debt outstanding rose sharply in 2015. Growth in debt in the 12 months to September was 25% higher than the previous 12-month period. Growth in residential mortgage debt is the result of a complex interplay of many factors including trends in the number of home sales, prices, down payment ratios, pay down activity and refinancing. In the case of 2015 ,the major driver of increased mortgage debt was the rise in the volume of resale activity, which rose over $25 billion in the period, particularly in Toronto and Vancouver (see chart).

2015 was a remarkable year for the Canadian economy and housing sector. Generally expect more of the same in 2016 and ... ride it out!

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 Christopher McLellan

Moisture Management with Smart Vapour Retarders

In the Sept. 2015 issue of *Home BUILDER* we saw Doug Tarry's solution for insulating basements to prevent moisture problems and the associated call-backs. One innovative component Doug used in his wall assembly is a vapour retarder film that becomes more open to water vapour at higher humidity levels, improving the drying potential of the wall. In this article we will examine these smart vapour retarders in more detail, and examine other assemblies that can benefit from this technology.

How does moisture get into an assembly? It can be there at the time of construction, for example in the concrete of foundation walls at the time of placement, or in the framing materials. After construction it can be transported as liquid water through leaks in the weather barrier, or as airborne water vapour both by air leakage and diffusion. Excessive moisture in assemblies can cause mould and durability issues, as well as decreased thermal performance of insulation. The increased requirements for thermal insulation and more stringent air tightness in energy codes can lead to an increased risk of moisture problems in assemblies.

Building tighter air barriers can prevent moisture from being transported into assemblies, but conversely it can also reduce the potential for letting moisture escape. Adding low vapour permeance layers, such as exterior foam insulation, can limit the potential of walls to dry to the exterior, and similarly impermeable roofing materials on unvented roofs will do the same. Where 6 mil polyethylene sheet is then installed on the warm side as a vapour barrier, often serving as an air barrier as well, the assembly can no longer effectively dry to either the interior or the exterior. With good detailing of the weather barrier to keep water out, and the use of dry materials in the assembly, this may not be a problem. Where this is not always possible, such as in concrete walls that are curing or in many renovation scenarios, a moisture management approach using a smart vapour retarder can be an effective solution to allow assemblies to dry to the interior.

Smart vapour retarders change their vapour permeability depending on the ambient relative humidity.

How Smart Vapour Retarders Work

Quite simply, Smart vapour retarders change their vapour permeability depending on the ambient relative humidity (RH). At low RH, these films behave more like a vapour barrier, while at high RH they are more permeable to vapour, in effect behaving more like housewrap—airtight but vapour permeable. Since vapour follows the direction of air movement from high pressure to low pressure, this vapour barrier behaviour is necessary in the winter when the vapour drive is generally from warmer/high pressure areas to cooler/low pressure areas. Therefore, from inside to outside, as it is at this time when the ambient RH is low. In the summer, when ambient RH is high, the film becomes open to the diffusion of vapour, allowing the assembly to dry to the interior. This makes smart vapour retarders well suited to heating climates such as Canada's.

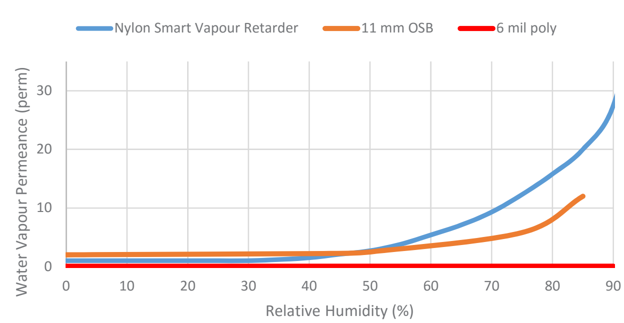
One product readily available in Canada, MemBrain by CertainTeed, has a permeance that ranges from less than 57 ng/Pa•s•m² (1 perm) at approximately 40% RH or less, to more than 572 ng/Pa•s•m² (10 perm) at 70% RH, and increasing to near 1150 ng/Pa•s•m² (20 perm) at 85% RH. This vapour retarder achieves this variability by increasing pore size as RH increases. In the presence of moisture the nylon film swells and softens, creating pores through which water vapour can diffuse. It is in effect a sieve, enabling a controlled flow of water molecules through it, while keeping out the larger molecules that make up air (primarily nitrogen and oxygen), as well as water molecules bonded to other water molecules in liquid form.

Other materials beyond nylon films also share this behaviour, with smart vapour retarder products being manufactured using a polyethylene copolymer, as well as reinforced paper. Additionally, plywood and OSB sheathing both become more open at higher RH, with 11 mm (7/16″) OSB ranging from 114 ng/Pa•s•m² (2 perm) at 50% RH to 687 ng/Pa•s•m² (12 perm) at 85% RH.

In addition to allowing assemblies to dry to the interior, smart vapour retarders can be used as an air barrier (when evaluated as such) when lapped and sealed. Installation is very similar to working with the typical 6 mil polyethylene that trades are familiar with.

To allow smart vapour retarders to function effectively it is important to avoid finishing assemblies with low permeance materials such as vinyl wallpapers or vapour barrier paints. Gypsum board with latex paint is generally considered to be a good choice. Smart vapour retarders are not recommended for use in areas of constant high humidity, but are fine for residential bathrooms due to the buffering effect of finish materials.

Permeance of Building Materials as a Function of Relative Humidity



Christopher McLellan is the Director of Technical Services at the Canadian Home Builders' Association, representing the association at the national level in its codes and standards activities and technical research interests. He holds Master's and Bachelor's degrees in engineering in addition to being a licensed carpenter.

By Ryan D. N. Jones

Harsh Realities

How home builders can prepare for extreme winter weather

No matter the size or scale of the business, anyone who builds homes in Canada has learned to face the harsh realities of working through the winter. However, no matter how seasoned one may be, it is important to realize that extreme weather patterns are increasing in severity and frequency.

According to the U.S National Weather Service, there is a 95 per cent chance that the coming El Nino will affect the northern hemisphere this year, and will bring with it extreme weather patterns. Anyone whose livelihood depends on working through the seasons will need to brace for the coming challenges and potential threats to the jobsite.

The Intergovernmental Panel on Climate Change further notes that many Canadian industries are at risk from extreme weather. These include transportation and infrastructure, construction and housing, and energy sectors.

Extreme weather brings with it a host of issues, including extended delays, liquidated payments and unforeseen hard costs, and the risks and associated costs can be catastrophic for business.

While the weather is out of our control, managing the risks of working through periods of extreme weather is possible when you understand the exposures, plan ahead and exercise constant vigilance.

Understanding Extreme Weather

From flooding, hail, snowstorms, hurricanes and more, the definition of extreme weather is fluid. While builders and developers can't plan for each weather pattern, they can mitigate the risk, and prepare for the damage that could result.

Based on claims we have paid at RSA Canada, water damage from extreme weather is the leading cause of general contractors' claims. The 2013 Alberta flooding was the costliest natural disaster in Canada's history, with total incurred losses exceeding $1.65 billion. The 2013 Toronto flooding added an addition $940 million in total incurred losses. However, ice storms, hail and tornadoes remain a significant risk factor that must be managed.

The 2013 ice storms in southern Ontario and eastern Canada equated to $200 million of incurred losses. In 2014, the Alberta hailstorms resulted in $537 million of incurred losses. And, although the total incurred losses have not been totally realized by the industry, the 16 tornadoes that touched down throughout Canada in 2015 have already led to losses in excess of $8 million.

Knowing that the damage most likely to result from extreme weather is water damage, project managers and job site workers can plan for this specific issue. For example, in the pre-construction phase designs should include water damage mitigation solutions such as temporary drainage points, full and easy access to water pipes and tanks, and adequate temporary coverage for openings in roofs and unfinished windows.

Another element that comes into play in with regard to extreme weather is human error. If builders are tired or worn out from extenuating circumstances, human error becomes a factor. Failing to address this risk factor leaves the jobsite at jeopardy. Fatigue typically manifests into cutting corners as the focus turns to completing tasks as quickly as possible. Rushing not only reduces the quality of workmanship, it also increases the chances of not following the correct safety steps. Here's a real life example from our files:

A contractor was constructing prefabricated homes and installing them on poured foundations. Due to extreme weather that year, months of productivity were lost. As a result, construction was delayed into the following year. As the delay penalties grew, the contractor had increasing financial pressures and began pressing the front-line employees to meet unrealistic goals. This resulted in corner cutting, which in this case led to rushing of measurements for a prefabricated home. When the house arrived, it did not align with the foundation (the garage portion of the house was approximately 3" wider than the foundation). The contractor decided to grind-off all the sill plate anchors from the foundation wall. When the homeowners identified the damage, a structural engineer was called in to develop and modify the design to secure the home to the foundation.

Putting a Plan in Place

To prevent any potential losses caused by extreme weather, builders should focus on three areas: Risk Identification/Assessment, Risk Planning and Risk Control. ▶ 11

Water damage from extreme weather is the leading cause of general contractors' claims during the winter season.

Ryan D. N. Jones is the Chief Inspector and National Risk Control Leader, Construction & Engineering, Global Specialty Lines for RSA Canada. He has over 10 years' experience in a risk control capacity and is currently responsible for working with brokers and clients in large complex risk industries. He can be reached at ryan.jones@rsagroup.ca

PHOTO BY RYAN L. C. QUAN

The 2013 Alberta flooding was the costliest natural disaster in Canada's history, with total incurred losses exceeding $1.65 billion. Shown here: Looking downtown from Riverfront Ave Calgary Flood 2013.

HHHBA Builds a Mountain of Toys for City Kidz

From left to right: HHHBA Incoming President, Raymond Zenkovich; HHHBA President, Allan Roshko; City Kidz Volunteer, Claudia Adams; HHHBA Executive Officer, Suzanne Mammel.

HAMILTON — The Hamilton-Halton Home Builders' Association (HHHBA) held its annual Holiday Social and Toy Drive on December 2, collecting more than 100 toys that were donated to City Kidz. This year's toy drive was a great success, with more toys donated than last years thanks to the generous support of Association members and partners. Every year, the HHHBA answers the call to collect much-needed toys for kids in its community and every year the success of this event continues to grow. City Kidz, a non-profit organization dedicated to improving the lives of children living in the inner city.

"Our Association continuously strives to give back to our community," said Allan Roshko, HHHBA President. "Being a father, I understand first-hand the joy that the holiday season brings. It warms my heart to be able to share that happiness with children who otherwise would not have experienced Christmas this year. I'm delighted by the overwhelming support of our members, bringing more toys this year than ever before."

The majority of the toys donated fit into the most needed category for kids aged 10 to 12. The HHHBA would like to thank everyone who donated gifts for children in its community. *Submitted by Cindy McIntosh, Event Coordinator, HHHBA.*

CHBA–Alberta Year-end Economic Analysis Report

EDMONTON — Alberta continued to be Canada's population growth rate leader despite the impact on the provincial economy of low energy prices. A growing population will help drive demand for new homes and support home price levels in Alberta.

Population estimates released by Statistics Canada show Alberta's population grew by 20,418 in the third quarter of 2015—an increase of 0.49% for the three-month period from July through September.

Alberta edged out both Saskatchewan (0.46%) and B.C. (0.44%) as total population increased to 4,216,875 people.

Natural population increase levels have remained stable but at a high level relative to the rest of the country due to Alberta's younger population. Alberta recorded 15,128 births compared to 5,942 deaths in the quarter, adding 9,186 people to the province's population.

Interprovincial and international migration added another 11,232 people to Alberta's population in the quarter even though net migration into Alberta from all sources was down by 34% compared to the third quarter of 2014. *Contributed by Richard Goatcher, CHBA – Alberta Economic Analyst.*

10 ▸ **EXPERT OPINION**

Insurance companies can assist in the Risk Assessment process by having an industry specific Risk Engineer visit your job site. During the visit, the Risk Engineer will review policies and procedures to ensure good engineering practices are being utilized. This is especially important for small and mid-sized construction companies in the industry who may not have internal risk assessment expertise.

It is advisable to perform a Risk Assessment at least once every three years. However, it is a good practice to bring them in more frequently in instances where there is a greater potential for loss, such as building homes in unfamiliar terrain and in areas known for highly extreme weather.

An important element of managing risks is timing. A risk management plan must be developed before the extreme winter season hits and should include such measures as emergency evacuation procedures, repair/replacement strategies and safety protocols.

It's also important that everyone on the jobsite is briefed on new procedures and best practices, and, in some cases, trained to ensure they can help implement these plans. To increase the success of quality control and preventative measures being met, it is best to assign a team member dedicated to overseeing the implementation of the plan.

A sound risk management plan requires some dedicated up-front time and resources, however this practice can ultimately avoid financial loss and reputational damage in the long run.

Does your regional or provincial Home Builders' Association have news or information to share? A recent survey or poll? A new program or fundraising initiative? If you have a newsworthy item that would interest other Association members across the country, please e-mail Judy Penz Sheluk at editor@work4.ca for consideration. Please put "Association to Association" in the Subject line.

By Tim Bailey

The Four Stages of Company Culture Transformation

"Whenever you see a successful business, someone once made a courageous decision," according to management consultant, Peter Drucker. Understanding that success is a continual journey and not a destination means that it takes many courageous decisions for a business to gain success or for a successful business to continue to thrive. Delivering an exceptional customer experience is a vital linchpin to business success and there are four distinct stages that are encountered along the journey to customer experience excellence.

Stage One: Denial

Most, if not all, successful businesses utilize some form of customer feedback metrics to monitor and measure the customer experience. In the early stage of analyzing customer satisfaction performance, the most common attitude that emerges within an organization is denial. Even for the best companies, pulling back the curtains on the customer experience can be a harsh reality check. While many process, product, or people problems may be quietly known within a company, it becomes much more distressing when they appear in black and white through customer feedback metrics and customer comments.

Unfortunately, for many organizations, the tendency at this early stage is to begin debunking the accuracy of the customer feedback results. This is especially true when the results are not favourable. Some comments that provide an indication that a company is stuck in this first stage include things such as "only unhappy customers fill our surveys," or "buyers are liars." To break out of this stage takes very courageous decisions, but they are the decisions needed for the organization to move up to the next stage.

> It takes great discipline to begin picking away, one by one, at the pain-points unearthed in the customer experience.

Stage Two: Realization

Reaching the second stage in this culture transformation journey means that the leaders and team members have accepted that the customer feedback is accurate and that there are legitimate issues to resolve. The metrics and customer comments have exposed both known and unknown issues that are hampering the customer experience and limiting the potential to realize full potential in terms of business success.

The challenge that is most common at this stage is a tendency to feel overwhelmed. It is easy to become frustrated and confused about what to do next to overcome the issues. It takes great discipline to begin picking away, one by one, at the pain-points unearthed in the customer experience. The danger in this stage is a tendency to slip back into denial mode.

Stage Three: Plateau

Steady and strategic efforts over time will advance a company up to this next stage of culture transformation. By this stage, the company has figured out how to make significant improvements in the organization by attacking easy-to-fix or "quick-win" recommendations exposed through the customer feedback. There are many positive victories that can be celebrated at this stage, but the overall performance of the company seems stalled in the "average" to "good" range. Getting to "great" often seems to be just beyond reach.

The danger at this stage can again become frustration and confusion. In worst-case scenarios, some company's slip fully back into denial mode. A regression back to Stage One may become evident through increasing excuses, blame, or a tendency to challenge the veracity of the customer satisfaction feedback itself.

Stage Four: Maintenance

By Stage Four of the culture transformation journey, a company has reached the highest customer satisfaction goals. It is often at this stage when a business will receive recognition and awards for performance. But beware: This is the most difficult stage.

Reaching this highest level means that a company should justifiably be feeling proud of the products and services being delivered. The difficulty is ensuring that pride doesn't become complacency. The challenge at this stage is maintaining this level of performance without slipping backwards by assuming greatness is now a given. Leaders must beware of hubris, which by definition is "excessive pride or self-confidence that ultimately results in demise."

The highest performing companies and those that are repeat performers in receiving customer satisfaction accolades are those that have found a way to dig deep and turn that pride into drive. These are the companies that continually nurture cultural excellence within, in order to continually deliver customer experience excellence.

Sustained Excellence

Getting to great is no easy task and sustained excellence is an equally formidable challenge. Greatness is formed in the minutiae of products, processes and—most importantly—people. Cultural excellence drives customer experience excellence and rising through the four stages of company culture transformation can only be achieved through many courageous decisions.

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.

By Bo Mocherniak

Poised for a Soft Landing?

They say all good things must come to an end and for the Canadian real estate industry, that end could take the form of a significant slowdown in 2016. That being said, the definition of "slowdown" may vary across the country.

If the Canada Mortgage and Housing Corporation's (CMHC) forecast is correct, the average annual housing price increase will sit around a mere 1.3% in 2016—barely keeping up with inflation, and a far cry from the 7.2% year-over-year increase we saw in 2015. And things aren't expected to look any better in 2017, when CMHC predicts the annual average housing price increase will continue to sit around 1.4%.

That news isn't great for the construction industry, but given the vast variations between housing markets across Canada, it's important to note that these average numbers won't speak to everyone. Traditionally, the tale of Canadian real estate is one of many starkly different storylines, and the next two years may be no different, although the main plotlines will likely revolve around two completely separate worlds: the big cities of Toronto and Vancouver, and the energy-reliant provinces, Alberta and Saskatchewan.

Whether you're looking at a potentially oversaturated condo market in Toronto or increased vacancy rates in Calgary, however, chances are no one will be immune to this slowdown. That being said, there are silver linings amidst this news. First of all, prices aren't expected to go down; rather, CMHC is expecting a slower increase. Secondly, even with the slowdown in house prices, there may not be a major housing correction; Canadian home buyers appear well-poised to weather a slowdown and Canada still remains ripe with real estate opportunities.

Canadian home buyers appear well-poised to weather a slowdown and Canada still remains ripe with real estate opportunities.

Homeowners May Be Okay

Things aren't always as they seem, and when it comes to Canadian homeowners, many experts believe they're better off than one might think. While, on the surface, household debt levels appear to be somewhat worrisome, when you dig a little deeper, you'll see that Canadians are a lot better equipped to handle a real estate slowdown.

According to a study by the Fraser Institute, simply looking at household debt levels doesn't tell the entire story about the health of Canada's real estate market. Although debt levels are at record highs, household assets and net worth are also rising—and at a faster rate. According to the study, between 2010 and 2014, the value of assets owned by Canadian households grew by 31%, while household debt only grew by 21%—and most of that was mortgage debt, which is considered "good" debt, in comparison to credit cards or other types of high-interest loans. It should also be noted that a lot of households now have two people working and therefore may be able to better withstand a downturn in the market or the layoff of a person in the household.

Interest rates are also not expected to climb any time soon, according to a Reuters survey of 50 economists, which would further protect homeowners from a slowdown. According to the survey, most analysts believe the Bank of Canada will keep interest rates where they are until at least the first quarter of 2017—which will give homeowners a chance to pay down more of their mortgage debt and increase the equity in their homes.

Land of Opportunity

The emerging world markets are growing faster than the rest of the world but global real estate investors are

▶ 29

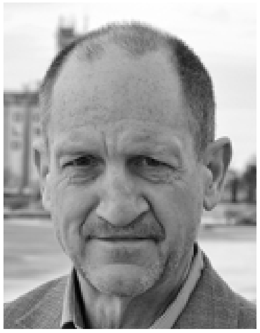
Total Housing Starts *(units** and percentage change)*

	2013	2014	2015(F)	2016(F)	2017(F)	2015Q1	2015Q2	2015Q3(F)	2015Q4(F)	2016Q1(F)	2016Q2(F)	2016Q3(F)	2016Q4(F)	2017Q1(F)	2017Q2(F)	2017Q3(F)	2017Q4(F)
NFLD	2,862	2,119	1,600	1,600	1,650	2,204	1,515	1,350	1,350	1,200	2,000	1,600	1,600	1,300	1,650	2,000	1,650
%	-26.3	-26.0	-24.5	0.0	3.1	12.7	-31.3	-10.9	0.0	-11.1	66.7	-20.0	0.0	-18.8	26.9	21.2	-17.5
PEI	636	511	475	460	475	620	357	490	425	400	475	510	455	425	485	510	465
%	-32.4	-19.7	-7.0	-3.2	3.3	0.8	-42.4	37.3	-13.3	-5.9	18.8	7.4	-10.8	-6.6	14.1	5.2	-8.8
NS	3,919	3,056	3,475	3,100	3,000	2,183	6,011	3,300	2,450	2,500	3,300	3,600	3,000	2,700	3,100	3,400	2,800
%	-13.3	-22.0	13.7	-10.8	-3.2	-31.2	175.4	-45.1	-25.8	2.0	32.0	9.1	-16.7	-10.0	14.8	9.7	-17.6
NB	2,843	2,276	1,650	1,675	1,725	1,926	1,615	1,600	1,400	1,500	1,800	1,800	1,600	1,450	1,900	1,950	1,600
%	-13.8	-19.9	-27.5	1.5	3.0	-15.6	-16.1	-0.9	-12.5	7.1	20.0	0.0	-11.1	-9.4	31.0	2.6	-17.9
QUE	37,758	38,810	34,200	34,400	35,000	28,222	35,801	36,400	36,400	34,500	34,500	34,100	34,100	34,200	34,700	35,300	35,800
%	-20.3	2.8	-11.9	0.6	1.7	-27.9	26.9	1.7	0.0	-5.2	0.0	-1.2	0.0	0.3	1.5	1.7	1.4
ONT	61,085	59,134	65,600	65,100	59,900	55,618	67,831	71,000	68,000	71,000	71,000	61,000	57,000	56,000	58,000	62,000	64,000
%	-20.4	-3.2	10.9	-0.8	-8.0	-3.7	22.0	4.7	-4.2	4.4	0.0	-14.1	-6.6	-1.8	3.6	6.9	3.2
MAN	7,465	6,220	5,600	5,600	5,700	5,080	5,128	6,300	5,900	5,500	5,400	5,600	5,900	5,600	5,500	5,700	6,000
%	3.1	-16.7	-10.0	0.0	1.8	-0.7	0.9	22.9	-6.3	-6.8	-1.8	3.7	5.4	-5.1	-1.8	3.6	5.3
SASK	8,290	8,257	5,800	5,800	5,900	5,256	5,705	5,800	6,500	5,800	5,700	5,700	6,000	5,900	5,800	5,800	6,100
%	-16.8	-0.4	-29.8	0.0	1.7	-29.7	8.5	1.7	12.1	-10.8	-1.7	0.0	5.3	-1.7	-1.7	0.0	5.2
ALTA	36,011	40,590	37,200	29,800	30,300	45,306	35,784	35,000	32,800	30,200	29,700	29,600	29,700	30,700	30,200	30,100	30,200
%	7.8	12.7	-8.4	-19.9	1.7	16.8	-21.0	-2.2	-6.3	-7.9	-1.7	-0.3	0.3	3.4	-1.6	-0.3	0.3
BC	27,054	28,356	31,300	30,800	29,900	30,128	33,129	31,800	30,000	30,500	31,000	30,900	30,800	30,200	30,000	29,800	29,600
%	-1.5	4.8	10.4	-1.6	-2.9	4.2	10.0	-4.0	-5.7	1.7	1.6	-0.3	-0.3	-1.9	-0.7	-0.7	-0.7
CAN*	187,923	189,329	186,900	178,150	173,650	176,543	192,876	193,100	185,300	183,200	184,900	174,400	170,200	168,500	171,300	176,600	178,200
%	-12.5	0.7	-1.3	-4.7	-2.5	-4.7	9.3	0.1	-4.0	-1.1	0.9	-5.7	-2.4	-1.0	1.7	3.1	0.9

* Canadian total excludes territories. The point estimate for the forecast of national total housing starts is 186,900 units for 2015, 178,150 units for 2016 and 173,650 units for 2017. Economic uncertainty is reflected by the current range of forecasts, which varies from 162,000-212,000 units for 2015, 153,000-203,000 units for 2016 and 149,000-199,000 units for 2017.

** Quarterly levels are seasonally adjusted at annual rates.
(F) Forecast by CMHC

SOURCE: CMHC



Building Your Story

By Mark Wessel

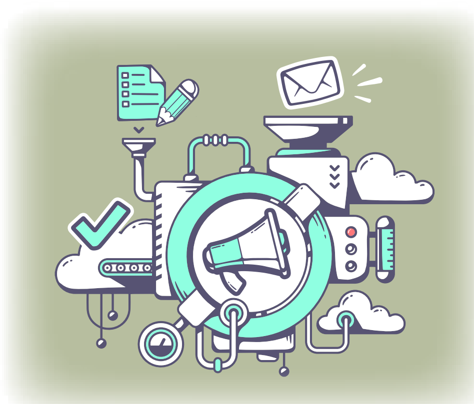
Most builders "get" such initiatives as advertising or event marketing, but there's sometimes a disconnect in terms of what public relations is, and where it fits in to your overall sales and marketing program. That's unfortunate, because most builders have good—if not great—stories to tell.

So what is PR anyway? Is it news about your company that grabs the media? Project updates on your website? A fundraising initiative? The reality is that it's all of the above and more. A properly managed PR program can complement other marketing initiatives, helping to build awareness, demand and bottom line sales.

Getting PR

To learn whether PR is right for your business, you can start by asking yourself such things as whether you feel customers and prospects fully appreciate the homes you're building, your customer service, or how you're supporting the community. Are they familiar with your current projects? The lifestyle that awaits them as homeowners? If these and other unanswered questions come to mind, then you owe it to yourself to do a better job of sharing your story with the rest of the world.

Good PR isn't just about bricks and mortar, but about the lifestyle and living options your homes can make possible.



Building Stories from the Ground Up

To kick-start a PR program, think about how you build homes. You need to decide where to build and what kind of home you're going to build in order to get people to buy. Similarly, to build a PR program, decide what your most compelling stories are, where you want them to appear and, ultimately, who you want buying into your stories. You want potential buyers to learn more about your projects, as well as your existing homeowners (who could provide repeat business or referrals), carefully targeted journalists (who can spread the word to thousands of potential buyers), members of your local community (whose support you may need) and the local municipality.

Location, Location, Location

In terms of "location," you need to know which media sources to target. It's a no-brainer you should target the media in your backyard. Not so obvious: Some media sources only run paid advertorial, while others will run your story whether you advertise or not. There may be media sources outside of your immediate area you should target as well. For instance, if you're building in Waterloo, some members of the Toronto media could be interested due to such trends as the growing number of baby boomers who are moving away from the GTA to less expensive communities and then banking the difference. Beyond real estate, there's also the lifestyle media to consider that may be open to tying your homes and communities in with current living, travel or various demographic trends. The business media could be a fit as well.

Beyond the media, other "locations" with growing importance include your website and social media. Your website should have a news page, showcasing such content as news releases, site updates and media coverage. And you can create synergies between the news on your site and your social media outlets. If you're distributing a news release on your latest project to the media, make sure to not only post it on your news page, but to also talk about the announcement through your social media or third party social media outlets with links back to your website.

Stories as Building Blocks

So you know where to share your story, but what stories should you tell? Just as the quality of the products going into your home can affect reputation, so too can the quality of your stories. Beyond obvious storylines such as a new site, good PR isn't just about bricks and mortar, but about the lifestyle and living options your homes can make possible. On the surface, building an entry level home may not seem like much of a story—unless, that is, you tell it from the standpoint of how these homes are enabling people who might normally rent to own their own home. Paint this story against the backdrop of such things as local attractions, amenities and proximity to work and you'll capture people's attention.

Beyond putting the right perspective on things, your next challenge is quite simply, what's your next story? What else can you tell people about what you're up to in order to maintain ongoing interest in your business over not just weeks, but months and years?

If you can do that, then something exciting will happen. Suddenly, the people who matter the most—potential buyers, influential journalists and bloggers, along with the community at large—will begin to take greater notice of what you're building and what sets you apart from other builders.

And that's just good PR.

Mark Wessel is the principal of Bullpen PR, a firm that has helped to implement PR programs for builders in Canada and the U.S. since 2000. He can be reached at mwessel@bullpenpr.com.

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Superior Cabinets

A SASKATCHEWAN SUCCESS STORY

BY JUDY PENZ SHELUK

Many people have had a dream to create a solid business that stands apart from the competition. A solution or service that is created out of necessity, driven by the market, customers' needs and one that will make a difference.

In 1980, **Charles** and **Linda Larre**, the original founders of the Saskatoon-based **Superior Cabinets**, set out to do just that. Charles, an experienced kitchen installer, wasn't impressed with the quality of products accessible in Saskatoon market. He decided to take it upon himself to build a superior product. Superior Cabinets was born.

The company's mandate was simple: "Create superior cabinetry, provide excellent customer service and foster employee success." They started out with a very small cabinet shop, a few shop employees, and one installer, **Murray Lowe**, who to this day is still a dedicated employee.

They began to produce one to two kitchens per week, serving new home builders and renovation clients in the community. At the time, the market was filled with several face frame cabinet solutions and accessible frameless cabinets were just entering the Western Canadian market.

"In the early days, our kitchens were mostly oak with a raised panel door in either a light, medium or dark stain," said Lowe, now Superior's Senior Design Consultant in Saskatoon. "What made us different is that we were one of the first companies to produce Frameless/European cabinets in Saskatoon and provide professional design services, which was a game changer."

But Lowe is quick to acknowledge that kitchen trends are constantly changing. "Over the past 35 years, I've seen a variety of finishes come in and out of favour. For a very long time it was oak, then white melamine with a natural oak continuous pull, pine, maple, cherry, MDF with white spray lacquer, natural maple, mid-stained alder and dark maple. Today painted white and grey kitchens are popular. That is why, from the beginning, Superior emphasized being a leader in product innovation, while providing functional design solutions. Cabinet trends and styles have evolved over the years, but Superior's quality and dedication has remained the same."

Growth and Regrowth

As time went on, Superior Cabinets' business steadily grew with corporate retail store expansion in Calgary (1996), Edmonton (2000) and Regina (2010). They also established a dealer network throughout Canada and the Northwestern United States. Growth was brisk, markets were strong and everything was manageable until the one fateful day in the summer of 2004 when founder, Charles Larre, suddenly passed away. Charlie's passing changed the company forever, and the team moved forward under the leadership of Linda Larre. Soon after, the global recession hit hard and the company went into a tailspin, resulting in a 29% drop in sales in less than one year.

In 2008, a new executive team was hired and they moved quickly to implement a

Assembly team meeting at the 55,000-square-foot cabinet making facility in Saskatoon.

customer-focused complete transformation plan. “Manufacturers typically produce product and ship whenever they can, which isn’t always customer driven,” said **Scott Hodson**, President and CEO. “More orders in typically means extending lead-times beyond the point of comfort for the client. We created several Key Performance Indicators (KPI’s) that were focused around our customers. One is a guaranteed six-week lead time—no matter how busy we get, and a manufacturing team that is dedicated to ensure this happens. This is one of our strongest competitive advantages.” Driving out waste, redundant processes, improving their order processing technology and investing in experiential showroom were also instrumental in the turnaround.

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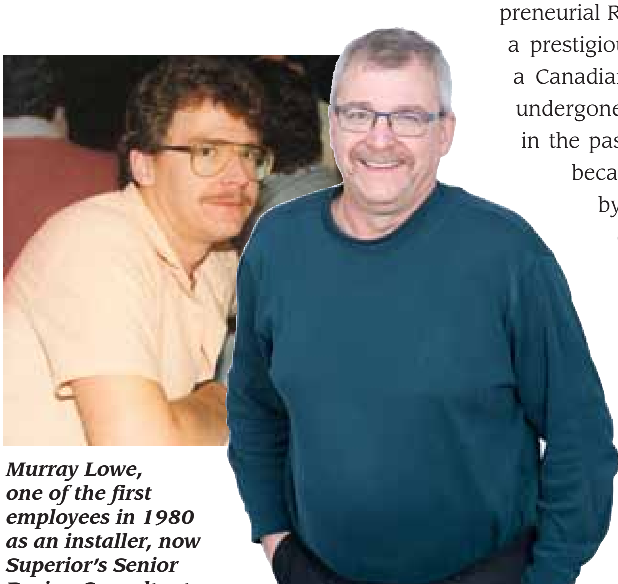
> **Scott Hodson**



Murray Lowe, one of the first employees in 1980 as an installer, now Superior’s Senior Design Consultant.

The reversal was so monumental that Superior Cabinets won the first BDC Entrepreneurial Resiliency Award in October 2014, a prestigious award designed to recognize a Canadian business that has successfully undergone a turnaround or pivotal event in the past years and come back stronger because of it. The award was presented by the Business Development Bank of Canada (BDC), in partnership with the Turnaround Management Association, Montreal Chapter (TMA-Montreal).

“Entrepreneurs know there is no shame in failure. In business, sometimes good ideas go wrong for a wide variety of reasons,” said **Warren Jackson**, Vice President, Financing and Consulting—Saskatchewan, BDC. “Superior Cabinets shows us that it’s possible to bounce back from hard times with hard work and smart choices.”

Putting the Customer First

Today, Superior Cabinets operates out of a very efficient 55,000-square-foot cabinet making facility in Saskatoon, where they employ approximately 240 staff members in Saskatoon, Regina, Calgary and Edmonton. The team produces approximately 25 custom kitchens per day, all made-to-order. Adapting lean, 5S methodology and various Continual Improvement processes across the organization are what it takes to be competitive in a market enticed by the cost savings of offshore products.

“Yes, you can purchase kitchens overseas,” said Hodson, “but our clients feel it’s more important to support a Canadian company, because it makes more of an impact to their lives, business and the Canadian economy. Superior has seen a great increase in residential and new home construction clients wanting to keep their dollars invested with Canadian companies who employ people in their communities.”

The future looks bright for Superior Cabinets as they continue to focus on growth, expansion and customer experience. Portfolio add-ons such as NEXGEN, Murphy Wall Beds, today’s hottest cabinet accessories and trend-setting finishes are just a few of the new product offerings. Superior is also expanding their dealer network across Canada and United States, as demand for their quality semi-custom frameless cabinetry increases by the day. For more information, visit www.superiorcabients.ca.

Saskatchewan

Land of Food, Fuel and Fertilizer

BY ERROL FISHER

Saskatchewan used to be a place you were from, not a place you lived. The "brain drain" of the '90s and early '00s took its toll.

Saskatchewan residents were jumping the fence to the great land of opportunity at the time—Alberta (our big sister next door), or even farther down the road to beautiful BC with her golden flowing rivers and majestic mountaintops. This poor, downtrodden flat land was seemingly left to perish, never to reach the heights of glory that should have gone hand in hand with simply being a province in Western Canada.

During the period from 2007 to 2010, the province experienced growth it had never seen before. The "Saska-boom" was in full swing, thanks to a surge in the commodity sector. According to Reed Construction Data, Saskatchewan's top international export, crude oil, accounted for 35 per cent of the province's total exports, agricultural products accounted for 30 per cent, with potash (15%) and uranium (5%—Saskatchewan currently produces about 30 per cent of the world's uranium supply).

With Saskatchewan thriving and exporting goods instead of people, the brain drain stopped. People from every part of the country were flocking in. Statistics Canada figures showed at the time that Saskatchewan's population growth was the strongest since the early 1970s. For the first time, the province led the pack when it came to interprovincial migration. Employment was strong and a booming economy—bolstered by agriculture, oil and potash—made Saskatchewan a rags-to-riches story.

According to National Bank of Canada Financial Markets, Saskatchewan's economic growth slowed in 2014 mainly for technical reasons. A bumper harvest in 2013 boosted real crop output 38%. Since crops account for almost 7% of the economy, that surge added 2½ percentage points to Saskatchewan's GDP growth. Then in 2014, bad weather cut crop output by a quarter. This swing is a very large part of the reason why real GDP growth fell from 5.0% in 2013 to 0.9% in 2014.

Employment is expected to grow for a third consecutive year of robust expansion. The jobs added over these three years have been essentially full-time, and most new employment has been in the private sector; the public sector contracted in 2014. The majority of jobs added in 2014 were in goods-producing industries: agriculture, mining and construction.

Population & Housing Starts

Nine months into 2015, Saskatchewan's population was up 1.6% from a year earlier and ranked second highest in the country (falling behind our big sister, Alberta, again). Two-thirds of the growth was due to international immigration. In 2015, the Saskatchewan Immigrant Nominee Program opened up the Skilled Worker Program (SWP) for in-demand skilled occupations. This opportunity allows skilled foreign workers to access the Express Entry Portal without a job offer pending as a condition of acceptance. Each of the program openings were filled within days of release, to which the provincial government responded by raising the cap on SWP entrants from 2,500 to 3,000 individuals in 2015.

Saskatchewan housing starts in 2012 at 9,968, in 2013 at 8,290 and in 2014 at 8,257 were record-breaking years. Developers and builders capitalized on opportunities driven by growth in resource exports and major projects investment. In 2015, the Saskatchewan Government Major Projects Inventory Listing showed 462 projects, with a value of over $50 billion to be completed over the next decade. Residential construction is expected to remain stable over the next two years as household formation and population growth slowly absorb the oversupply of housing units. Investment spending, which took a nosedive in 2015 due to the slumping oil patch, will recover in 2016 thanks to Saskatchewan's major projects.

While it may seem that the residential construction sector might have overshot the mark a little, judging by the rise in unabsorbed new non-rental housing units in the Regina and Saskatoon markets, the real story is that Saskatchewan is still growing, the economy is well-rounded enough in resource based sectors, and we are still producing what the world needs: food, fuel and fertilizer. CMHC forecasts suggest that following a decline in housing starts last year, 2016 and 2017 will stabilize; Saskatchewan will continue to grow and move forward, just not quite at the "Mach speeds" we have seen in recent years.

Errol Fisher is the VP of Operations for North Ridge Development Corporation and has been in the construction industry for the past 36 years. He currently serves as Chair of the Board for the Saskatchewan Construction Safety Association (SCSA). Errol is also very active with the Home Builders' Association on all levels: local, provincial and national. He serves as the Board Chair for the CHBA Saskatchewan, is a Director for CHBA - National, is a member on the Professional Development Committee management group and is a Net Zero Committee member.

Reviews Gone Wild

BY TIM BAILEY & PAUL CARDIS

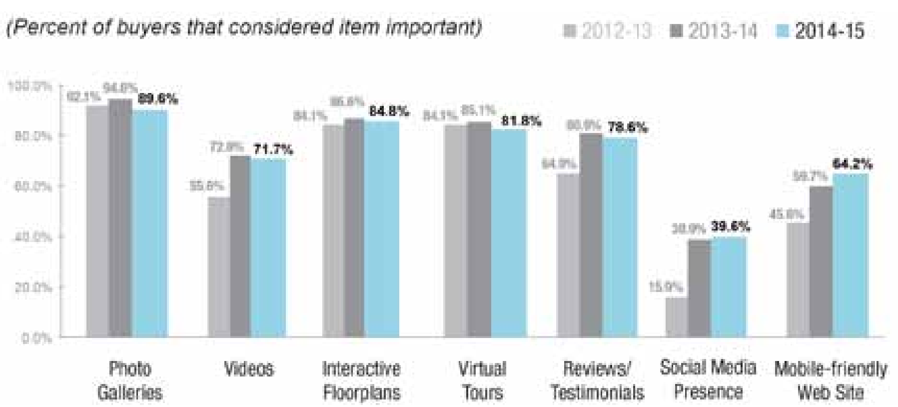
Nielsen Media Research has identified that, other than actual "recommendations from people I know," consumer opinions posted online have the most influence on purchasing decisions. Online customer reviews are now more important than ads on TV, branded websites, print ads, and media.

Reviews have taken over the buying experience and businesses are under more pressure than ever to present positive reviews to increase sales. This scenario has led some companies and consumers to engage in shady practices. Both sides have been found guilty of manipulation, causing serious damage to businesses and consumers alike. In fact, a 2012 Gartner study estimated that one in seven recommendations or ratings on social media sites would soon be fake.

What's really happening in this relatively new frontier of the Internet, and how can builders be protected? Incidences of review fraud are running rampant, threatening the very core of commerce—buyer trust. Consumers have been caught posting fraudulent reviews and businesses have been caught posting fake, edited, or cherry-picked reviews to enhance sales. Trust in making Internet-based purchasing decisions and upholding consumer protection rights is at stake, and there will likely be significant financial consequences if consumers lose faith in the online shopping process. Review fraud is a significant step backward that smart home builders and renovators need to avoid. After all, no business wants to risk losing public trust and end up with a Volkswagen moment.

Businesses are under more pressure than ever to present positive reviews to increase sales

Items Considered Important when Researching Home Builder Websites



Source: Bokka Group

Shameless Review

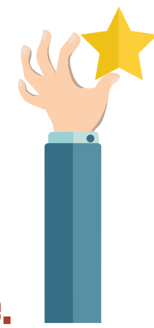
In 2011, Bill Hadley was running for a seat on the Freeport, Illinois County Board when an Internet "troll" posted a defamatory comment in the comment section of an online news article, accusing Hadley of committing heinous acts. The accusation enraged Hadley and he set off on a mission to expose the identity of the anonymous commenter. Hadley filed a $50,000 defamation complaint and obtained a court order to release the IP address of the commenter from the host site. A subsequent release of information uncovered that it was a personal contact of the candidate—a local attorney Hadley had worked with previously. Hadley persevered and, after four years and $35,000 in legal fees, the anonymous commenter was finally unmasked, essentially exposing Hadley's accuser. The offensive comment was removed from the site and the defamation case is continuing through the court system. Rogue online commenters beware: anonymity is no longer a safe assumption. Review sites like Yelp, Angie's List and Google are protected from liability for user-generated content by various "Safe Harbour" statutes, however, consumers posting fraudulent reviews can now be held legally responsible for what they write.

Dirty Business

Businesses are also getting caught "gaming the system" with online reviews. Bell Canada was recently fined $1.25 million by Canada's Competition Bureau for encouraging employees to plant positive online reviews for Bell's mobile apps. The bureau "determined that these reviews and ratings created the general impression that they were made by independent and impartial consumers and temporarily affected the overall star rating for the apps." Obviously, consumers were duped into thinking these reviews were legitimate.

New York regulators have also been cracking down on deceptive Internet reviews, reaching agreements with 19 companies and issuing penalties totalling $350,000 to date for review fraud. "This shows that fake reviews are a legitimate target of law enforcement," said Aaron Schur, Senior Litigation Counsel for Yelp. The targets were companies that created fake reviews for other businesses, as well as businesses that purchased fake reviews, or in the case of some businesses, bribing customers to write positive reviews in exchange for gift certificates. Likewise, Amazon recently announced they are suing 1,114 fake reviewers who were found marketing their "review-writing services for hire" on the online services platform, Fiverr.com.

Consumers posting fraudulent reviews can now be held legally responsible for what they write.

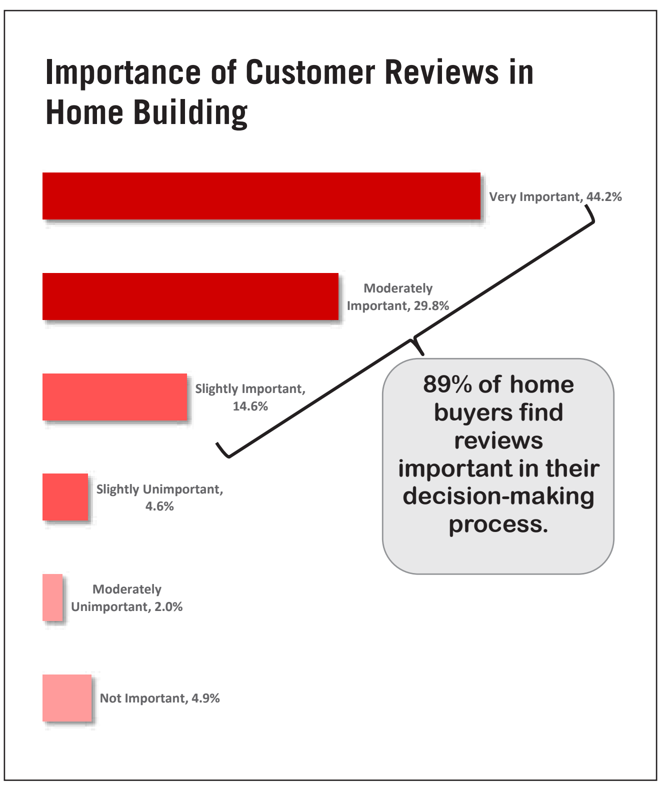


Review Washing

Some companies are making it a practice to gather customer reviews and then allow clients to "filter out" negative reviews and/or cherry-pick positive reviews. This is all made worse by the use of third-party research companies who facilitate and endorse falsified star ratings as legitimate. Unfortunately, the home building and renovation industries have several providers that openly offer this service. This "review washing" practice deceptively creates improved star ratings for businesses that haven't earned them, in turn leading customers to believe these businesses are more "quality-minded" than they actually are. Clearly, misrepresentation is a violation of consumer protection rights and, if exposed, can destroy a company. A quick Internet search of builders and renovators reveals many conflicting 1-star ratings on public sites versus the solid 4-star and 5-star ratings on the site of their "review washing" provider.

Authenticity Is the Answer

Wise consumers and businesses will avoid the temptation to misuse the power of reviews. Consumers can be held legally responsible for what is written in online reviews and businesses that engage in unethical review practices can be exposed and brought to justice. The inevitability of occasional negative reviews is not worth the brand damage of being revealed as a counterfeit. A solid research company does not enable cherry-picking and will post 100% of the reviews received, while maintaining a process by which only verified customers can submit reviews, and clients are only allowed to exclude profane or abusive language. "When deciding to buy, consumers judge an offering's authenticity as much as—if not more than—price, quality, and availability," according to *Welcome to the Experience Economy* authors Joseph Pine and James Gilmore. In the end, creating "service certainty" is far more important than the creating the illusion of perfection in today's wired world.



Source: 2015 CHBA Home Buyer Preference Study conducted by Avid Ratings Canada

Paul Cardis is Founder/CEO and 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 brands. They can be reached at paul.cardis@avidratings.com or tim.bailey@avidratings.ca.

Architectural Shaping

Narrow lots don't have to mean rooms without a view

BY RICK HARRISON

A problem with Canada's typical narrow home and lot width is that the designer must somehow squeeze in the requisite two-car garage, while interior rooms must be accessed forcing a higher percentage of home area in hallway. This lower efficiency is apparent using spatial analysis on a 35′ wide floor plan below.

The above illustration shows the home front with no living space connection, relying on a narrow hallway and small bedroom or dent that fits in the remaining space. Pink areas show that 8.1% of the home is consumed by hall. If the home cost the average Canadian price of $420,000, then $34,000 is hallway cost! With no view of the front yard, and a miniscule rear yard view, living standards are sacrificed.

The fix? "Architectural Shaping" merges non-rectangular lot shape with the floor plan to enhance liveability, efficiency, curb appeal, value, and character, while blending interior and exterior spaces. Transona at Addison Village, in Viera, Fla., was the first neighbourhood using this advanced form of design.

With coving (previously mentioned Designing For Density in HBM's September 2015), each home is a component of an elegant meandering streetscape shown below, and no lots are rectangular.

Homes along the inside of an arc have garages that extend to the side increasing the effective width of the home. Homes that arc to the outside can be wider at their rear. The problem using coving was that every lot was unique having a different angle from one side to the next. The solution? If the angle of one side to the opposite side could be held to a minimum, the home would be wider at the front or rear—without requiring excessive floor plans.

A redevelopment study using coving. Note how the homes undulate in and out, forcing non-rectangular lots.

Instead of adding new shapes to their existing (invested) rectangular plans in Transona, every lot and every home uses Architectural Shaping.

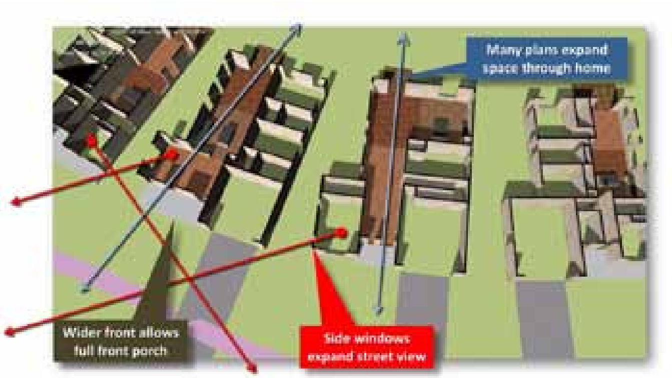
This higher level of design detail requires a tight collaboration between architects and planners. The architect provides a predetermined maximum non-rectangular building envelope for each of the various series lot widths to assure the most variety, efficiency, and to create the best views from within living spaces. Architectural Shaping mandates intimate communication and collaboration between planning, architecture, and civil engineering, with precision stakeout for construction by the land surveyor.

Compare the rectangle floor plan the architecturally shaped ones.

Floor plan and spatial comparison charts.

The rectangular floor plan is on the left. The interior angle shape in the middle has no hallway—just stairs that consume 2.5% of the area. By shifting the garage, width is gained for significant front windows, as well as the front porch. The exterior angle shape on the right is the same 45′ width lot (35′ home) at the front, but a much wider 41′ wide home at the rear; no hallway or wasted space while providing increases in quality views from within its living spaces.

For narrow single-family homes that are difficult to reduce waste, the extra width allows for more efficient and effective use of



Depiction of interior room living spaces, non-living space, walls and window locations with views.

Tne angle relationship between homes of a coved design increases length of views from within the homes.

quality space. Square footage of the home can be maintained while being less "deep" increasing rear yard space. The illustration above shows how interior and exterior spaces relate to each other.

The homes are all set at angles to each other, allowing views out corner windows to surrounding space, either at the front or rear yards. Another demonstration of the benefits can be seen below.

Three panels comparing how windows make a major difference in the perception of space in a 33' wide living space.

The great room space above is 33' wide—narrower than the Transona home examples. The middle panel illustrates how extending windows to a corner expands space. On the right, the windows wrap around the corner, significantly increasing the perception of space that would otherwise require a larger home. A tight grid neighbourhood, commonplace in Canada, limits views as seen below.

A gridded neighbourhood in South Carolina using TND and New Urbanism design methods. Few homes have side windows because there is nothing to see.

The homes shown in red (above) are 35' wide. The angle relationship between the homes means that views from within expand far beyond the minimum distances between the homes.

Where did all of this space come from? The more efficient "coved" design reduced public infrastructure length by 38% over the previous grid layout. This improves both environmental and economic impacts of development, and reduces maintenance burden to the municipality—forever. No regulatory minimums need to be changed: efficiency is increased by exceeding minimums.

If the square footage of a home and lot feel much larger, it justifies increased density without sacrificing the one thing all families desire—space. In Transona, looking at the streetscape that was proposed and the same lots (density) that are being built, the differences are dramatic (see illustration below).

Will new Canadian growth continue to use methods shown on the left? Or will the land development, home building, and consulting industry retool, re-educate, and collaborate to create a new era of more attractive, liveable, efficient, and environmentally responsible growth at attainable prices? Time will tell.

Rick Harrison, author of Prefurbia, is known for his innovations in methods and technologies for the design and construction of sustainable land. Harrison's career spans 47 years in planning, civil engineering, surveying, development, and 38 years in software development. Find him at www.rhsdplanning.com.

Spatial technology translates to Virtual Reality, allowing an accurate peek into the future.

Jane Morgan
President, CHBA

Building More Value for Members

An industry association like CHBA exists for one reason: to deliver value to its members.

So how do we do this?

At all three levels of our Association, "Job #1" is helping to shape the business environment so your business can be successful. A key to this is representing your interests to governments, and advocating for the business conditions that work for home builders, renovators and your customers.

Whether at the community level, or with provincial or federal elected representatives, advocacy starts with information. Those who make decisions that affect our industry need to be well informed, and understand how our industry works. They also need a clear picture of the role our industry plays in the economic life of our cities, provinces and country.

Ensuring government decision makers are well informed about housing is a never-ending task. As we saw in last fall's federal election, change comes rapidly and advocacy efforts must be realigned to reflect these changes.

> **"CHBA exists for one reason—to deliver value to its members"**

Almost two-thirds of federal MPs in Ottawa are new to Parliament and, while they bring a wide spectrum of experience to government, for the most part their knowledge of our industry comes from being home owners themselves, and from the information they get from media.

It's CHBA's job to provide all MPs with a much more thorough understanding of housing issues, and how our industry fits into Canada's economic picture. And that's the central focus of your national leadership team and the CHBA's Ottawa staff. All of this is managed by our CEO, Kevin Lee.

While advocacy will always remain the central task for CHBA, and the most valuable service it provides to members, there are many other ways your Association can benefit your company, and I want to touch on a couple of recent examples.

CHBA in Las Vegas

The International Builders' Show (IBS) in Las Vegas is a truly unique event, and by far the largest home building trade show in the world. Each year, a significant number of CHBA members attend the IBS to learn about new products, take in seminars and be part of this amazing event.

That's why CHBA negotiated special discounted IBS registration rates for our members—rates that match those offered to NAHB members. As I write this a month before the event, more than 1,000 CHBA members have already taken advantage of this new member benefit. Collectively, they have saved in the range of $150,000 as a result.

CHBA Home Buyer Preference Survey

2016 marks the second year that CHBA is offering this unique Canadian consumer survey, in partnership with Avid Ratings Canada.

Simply put, there is nothing else like it. Tens of thousands of recent home buyers are invited to share their views on what they looked for in a new home, what features they valued most, and what they would be willing to "trade off" to get what they wanted.

For new home builders, this survey offers a wealth of actionable information that can help you fine tune your new home offerings to address your target market. For the Association, it provides insights for advocacy, creates awareness of CHBA and our members in the media, and provides direct business value to our members.

Only CHBA members can participate in the survey, and those who do get a custom report on what their own customers had to say. The survey report is also made available to CHBA members at sharply discounted prices—up to 60% off for participating builders.

The beauty of this survey is that the more home builders who participate at the local level, the more valuable the results. Want to know what younger condo buyers are looking for? Or what families with children find most important? Participate in the survey to get a free custom report about your clients, plus discounted access to detailed regional, provincial and national data.

CHBA National Awards for Housing Excellence

Recognizing the home building achievements of our members has always been a central part of CHBA's traditions. For 37 years, the National SAM Awards served this purpose. In 2016, your Association is "raising the bar" with the introduction of the new version of these awards, the CHBA National Awards for Housing Excellence.

Guided by the volunteer members of CHBA National Marketing Committee, these new housing awards offer more award categories to home builders, renovators and marketing professionals. The focus of the awards has been shifted to make them more market-relevant, more contemporary, and better aligned with other local and provincial HBA housing awards. And the whole entry process has been moved online and simplified. For Award finalists and winners, the value of our national housing awards is indisputable.

Kevin Lee
CEO, CHBA

Bringing Housing Facts to Government

As Jane Morgan points out in her President's message, advocacy is a central focus at CHBA. It is critical that CHBA represents members' interests with government, promoting policies that support homeownership and a stable and predictable business environment for our industry. And that is what we do.

Given the strategic priority of government advocacy, we are pleased to have the Earnscliffe Strategy Group as part of our government relations team for the past two years, recently touted in the media as "the heaviest of heavy hitters on the Ottawa government relations scene." Although CHBA staff and members handle all interactions with government officials on behalf of CHBA, having the insights of Earnscliffe's experts has been invaluable in ramping up CHBA's advocacy to the levels it now enjoys.

The "business" of government advocacy has evolved a lot in recent years. Today, a great deal of our effort is devoted to producing research and "facts" on key housing issues so that those who make decisions in Ottawa are well informed.

Given the high media profile that housing has gained—and the misinformed nature of much of this coverage—providing solid, evidence-based information to the federal government is incredibly important. After all, MPs read the same news stories as the rest of us, and if this remained their prime source of information, we'd all have reason to be concerned.

Informing policymakers begins with tracking the impact our industry has on Canada's economy. CHBA's annual Economic Impacts reports are used by all three levels of the Association to drive home the important role of our industry in every community. Making sure all MPs know that home building and renovation is Canada's number one industry, accounting for over 900,000 jobs and over $125 billion in economic activity, puts our industry in context.

Making sure all MPs know that home building and renovation is Canada's number one industry.

CHBA's more detailed economic research then focuses on specific issues that need to be addressed, many of which are poorly represented in the media.

Endless speculation over housing "bubbles" is one example. CHBA research allows us to put forward a very different view, and back it up with facts. We can show MPs that housing markets across the country are diverse, and that conditions in Toronto and Vancouver are not typical. This reinforces the importance of considering how policy aimed at one market can have very negative impacts in others where conditions are more challenging.

CHBA CEO Kevin Lee talks about the importance of innovation at the recent opening of the Minto Group Net Zero home in Ottawa.

We develop detailed data to show that even in these stronger markets, price action is amplified by ongoing shortages of the most sought-after types of homes, lack of land for development and high new home taxes—all linked to government policies.

This data-driven view contrasts the often hysterical commentary put forward in the media by other commentators. And it is essential that such factual information reach those in government.

Other Issues CHBA Research Is Addressing

- Questions around whether our industry is "overbuilding" new homes (when, for the most part, housing starts generally align with demographic demand and follow employment trends).
- The impact of foreign buyers on home prices (given that currently there is too little data to be certain, and limited evidence suggests these impacts are concentrated in upper-end markets and neighbourhoods).
- The effect of tighter mortgage rules on markets (perversely, the greatest impacts are likely in the softer markets, not on the centres these policies are aimed at).
- The long-term risks to housing markets if home ownership moves out of reach of millennial first-time buyers, and the need to develop short- and long-term policies to address this risk. (Short-term: increased amortization periods for those who qualify. Longer-term: more effective transit, bringing more land to market, reducing new home taxes.)

When CHBA recommends a policy direction to government, we do this on the basis of research, analysis and data. We build our case based on facts and evidence. This is how advocacy works today, and it's a good thing.

We also use new tools, including social media, to get our message out to important audiences, particularly politicians. We have more frequent discussions with MPs, Ministers and senior government staff. CHBA's annual Forum for Growth has become an important annual event for CHBA and Parliamentarians, and we look forward to this year's event with the new government in early March.

And, of course, we are putting increasing effort into ensuring our research and analysis gets into the hands of the media, an essential element in effective government relations. Our goal is to ensure that CHBA is the "go-to" source for information on home construction and renovation, housing markets, and housing policy when media are seeking authoritative sources.

Old Tools Just Keep Getting Better

We see a lot of "new and improved" in marketing materials, but I prefer to think of this month's entries as "old and improved." Read on to find out why.

Consider the Battery in the Balance

You may ask me why, of all the new planers that I have recently reviewed, did I settle on the **Bosch** PL1632? They all have great little improvements, but when I look at the total weight of this 6.3-pound corded tool from Bosch, the equivalent tool with a battery came in at 7.5 pounds. All that extra weight was not balanced for smooth operation but hanging out the back end. Using a portable planer is always a balancing act and I will opt for wrapping a cord around my arm rather than fighting weight that wants to get me off course.

The tool itself does a balancing act with its electronically counterbalanced single-blade system that assures perfect line-up and smooth cuts all the time. Add to that, new features such as an ambidextrous lock-off release button, a lock-on button for extended operation and a spring-loaded easy-release stand. The PL2632 version allows for left or right dust extraction and has a 3° overshoe for door faces. To make that cord durable, both models have a ball swivel attachment where the cord enters the tool. Of course, 6.5 amps and 16,500 RPM is what you would expect. www.bosch.ca.

Save Your Shoulders With Double Cam Action

With a double cam mechanism reducing the force required for cutting by 30 per cent, even a small guy like me can cut through bolts and screws, chain, strapping steel, tire chains, wrought iron, and more.

Forcing with large manual cutters is one of the worse stresses you can put on your shoulder sockets, because your shoulders are not made to be forced upward. Double cam

leverage requires more arm travel, but less shoulder strain.

H.K. Porter's 0090DCD 18-inch model cuts up to 9/32" HRC 48 material and their 0190MCD, with 24-inch handles, cuts up to 5/16" HRC 48 material. **Apex Tool Group** distributes through most renovation centres. www.apextoolgroup.com.

Blow Me Away

Rigid has just come forward with a one of the quietest and most powerful construction site fans in the industry. Providing 475 CFM of air with only 53 dBA of noise at the top of its variable speed range is a refreshing change. It can run for over 30 hours on a 4.0Ah 18v Rigid battery or continuously on an extension cord. It has a swivel head and over 10 hanging options built in to allow you to get the air where you need it. The RIDGID GEN5X 18V Hybrid Fan is sold only at Home Depot. www.ridgid.com/ca.

Home BUILDER Readership Survey

A conducted Readership Survey by Work-4 Projects Ltd. shows an overall readership for *Home BUILDER Magazine* of over 115,000. This figure was compiled from multiple readers per issue reaching 77,443, plus a pass-along readership of 37,735.

Survey Finding High-lights:

- 70% of readers read over 75% of the content.
- 73% view over 50% of the ads.
- Readers said that that their best source for industry information was a tie between magazines and the web.
- 89% of builders and 83% of renovators rated the information presented as very useful or useful.
- Most profitable products are windows, doors and decks. Kitchens and bathrooms lead interior profitability.
- Top features that help sell homes are kitchens and baths, design features, energy efficient products and flooring.

HOME BUILDER

sales@work4.ca | 514-620-2200

A Level That Will Bend Itself Back Straight

When comparing this new **DeWalt** 48″ Box Beam carbon fiber level to DeWalt's own 48″ box beam aluminum levels, it comes in 35% lighter. But if you drop or impact an aluminum level it will deform – the carbon fibre level just bounces back perfectly straight. Just as durable are the three acrylic block vials, designed for tough construction sites. The DWHT43134 level has just come out on the store shelves. www.dewalt.com.

A Multiple Function Tool That Actually Works

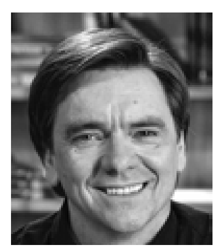
Every week there is another little gadget tool the shows up on the store shelves often bragging about doing multiple things, but often not that practical or not very sturdy. **Crescent Tools** caught my eye with this simple little twist on a nut driver.

The Crescent Quick Convert Nut Driver looks and works like a regular socket nut driver, until it starts getting difficult to twist. Then you simply pull the socket and the handle away from each other, pivot the shaft square to the handle and push it back into place. Now you have a "T" handle socket driver with lots of torque, usually a separate tool. With its hollow shaft it can run the nut fairly far down a long machine screw. Found wherever they sell Crescent tools. www.crescenttool.com

Purple Pipe Has Grown To 2 Inches

To further meet the growing demand for sustainable building systems, **Uponor** is the first in the industry to offer a PEX purple pipe in sizes up to 2″ for commercial and residential reclaimed water applications. The new offering comes in response to a growing need for water reuse systems in drought-stricken areas but is welcomed in all water conservation efforts. www.uponor.ca.

TOOL TALK



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

CHBA Takes the *Get it in Writing!* Seminar on the Road

CHBA's *Get it in Writing!* initiative (GiiW) is "back on the road" with three different seminars to support member contractors in competing with underground "cash" operators, to educate consumers, and to support our strategic partners and members at Building Supply Pro Show events.

Get it in Writing! is a CHBA-developed consumer education campaign which gained Federal Government support in 2015. Since then, the program has expanded, including the delivery of more than 15 free seminars at local association-organized meetings across Canada. These 40-minute sessions highlight the risks homeowners face when dealing with "cash" operators, and provide members with the sales tools they need to highlight these risks to potential clients. The seminar also provides members with tips for how to position their own good business practices as a "value-add" for clients. Few homeowners think about such risks, but once they do, a "cash deal" loses much of its appeal.

In addition, CHBA has created two other seminars:

- A new, fast-paced 20-minute seminar that CHBA members can deliver to consumers at Home Show events that focus on three important questions:
  - Should I do-it-myself?
  - How do I find and interview a contractor?
  - Should I do a "cash deal" or have a contract?
- A 20-minute seminar for contractors (both members and non-members) attending contractor-only "Pro Shows" being hosted by National Building Supply companies. These sessions explain the underground economy, what is being done to stop it and how being a member of CHBA is a great first-step to getting the information and tools needed to support doing business legitimately.

Submitted by Gary Sharp.

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looking for markets that offer a little more stability, such as the US and Canada. Because of this, there's still an excess of capital looking for prime real estate opportunities here.

The lower Canadian dollar is creating some of those opportunities. With Canadian manufacturing and exports suddenly more appealing to businesses south of the border, 2016 will likely mark a time of growth for these two sectors, and more industrial building will likely be a side effect of this growth, particularly in Ontario.

Medical office buildings are another niche real estate market that is gaining some attention from investors. Seen as a recession-proof investment, namely due to the increased demand in healthcare services resulting from aging baby boomers, as well as the fact that healthcare is a government-funded service in Canada, big names like the Canada Pension Plan are gravitating toward this space and will likely continue to do so in 2016.

It's not all good news in these real estate spaces either, however. Commercial real estate investment is expected to decline for the fourth straight year in 2016, according to a CBRE forecast for the Financial Post, dropping from $24.4 billion in 2015 to a predicted $23.6 billion in 2016. There are also $211 million in medical office buildings for sale in Ontario alone, according to Colliers, up from $126 million back in 2011.

A Soft Landing

It appears the booming days of Canadian real estate industry may be behind us. The hope for the construction industry in 2016, therefore, shouldn't be to avoid a slowdown all together, but instead to experience a soft landing. This goal seems to be attainable.

With the Bank of Canada's recent tightening of mortgage rules—which will require a downpayment of 10% for the portion of homes valued over $500,000, as well as make it more risky and expensive for some lenders to offer insured mortgages—the government is hoping it will curb the rapid price increases in Toronto and Vancouver. Prime Minister Justin Trudeau also said, at the end of last year, that his government will be taking a very cautious approach to curbing the effects of foreign investment on escalating housing prices, for fear too much tampering may upset the real estate market all together.

These two steps, in addition to slowly-escalating interest rates, well-positioned homeowners and a small boost from foreign investment will hopefully minimize the effects of a slowdown and allow the construction industry to experience greater gains in 2018 and beyond.

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.

BILD: Understanding New Home Buyers

TORONTO — To get a sense of who is buying new homes in Toronto and what they are looking for, BILD member **Avid Ratings Canada** and CHBA surveyed 12,384 new homeowners across six provinces about buying a new home and their feature and design preferences.

Survey results showed that new-home buyers are largely made up of growing families with kids. More than half of the respondents—54%—are Generation Xers. Another 26% are Millenials. This tells us who is out shopping for a new home and that most are out there looking for family-sized homes and entry-level, starter homes.

Energy efficient features, storage space and a multi-functional kitchen space ranked as the highest preferred in-home features. For those in low-rise homes, the building or community amenities that ranked the highest are parks and recreation centers, landscaping and walking or cycling paths. Those in the mid and high-rise homes ranked 24-hour security, a gym and wireless Internet throughout the building as top preferences.

While many still visit model homes and sales centers to learn about homes for sale and the community, once they know where they want to live, they are using online resources like builder websites and internet searches to find out more.

The Avid and CHBA survey asked new-home buyers what they would be willing to sacrifice to lower the price of a home and 30% said they would sacrifice size to improve affordability. Another 20% said they would accept fewer community features and 18% said they would choose a location farther from work and amenities.

Source: BILD Blogs.

CMHC: Interactive Housing Research Tool

OTTAWA — CMHC has developed an Interactive Local Data Tables to complete your research and housing development strategy. With over 160 municipalities to choose from, data includes Housing Starts and Household/Housing Stock, Condition and Need. To try it out, visit www.cmhc-schl.gc.ca and search for Interactive Local Data Tables.

ADVERTISERS IN THIS ISSUE

NKBA: Raising the Bar

The National Kitchen & Bath Association has announced changes to its design certification program that are aimed at raising the bar on industry professionalism while simplifying the complexity of the certification process.

The changes include the introduction of a new Certified Kitchen and Bath Designer (CKBD) accreditation integrating two existing certifications: the Certified Kitchen Designer (CKD) and Certified Bath Designer (CBD) designation. Other changes include more rigorous continuing education unit (CEU) requirements and more convenient access to testing.

Candidates interested in applying for NKBA certifications will now be able to do so year-round at more than 300 computerized testing facilities in the United States and Canada.

The enhancements to the certification program are a result of the hard work of the Certification Task Force, led by Chair **Denise Dick**, CMKBD, in response to member surveys, as well as member requests for exams that are more accessible to potential candidates. All changes will go into effect on July 1, 2016. For more info, visit www.nkba.org.

CALENDAR

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

February 4–6
International Builders' Show
National Association of Home Builders
Las Vegas, NV
www.buildersshow.com

February 8-11
Sprayfoam 2016
Spray Polyurethane Foam Alliance
Orlando, FL
www.sprayfoam.org/expo

February 9-10
Alberta Construction Codes Seminars
Calgary, AB
www.eiseverywhere.com

February 26–28
International Roofing Expo
National Roofing Contractors Association
Las Vegas, NV
www.theroofingexpo.com