



EMISSIONS & RESILIENCE

April 20, 2026 | Sonja Winkelmann | Spring Training Camp

Canadian
Home Builders'
Association





Climate Risks + Business Risks

How to build “better” homes without further eroding affordability?

As codes add emissions & resilience, a few of CHBA's main priorities are:

- Ensure house-as-a-system is used to avoid failures and undesired consequences
- Create affordable solutions for regulations and voluntary programs
- Leverage our voluntary programs and research projects to:
 - create evidence so that codes become constructible
 - learn what the overall (cost) impact is - **when NOT done in silos!**

CHBA'S "PAUSE ON CODES"



CHBA asked for a pause to reflect on codes

- Letters to Prime Minister and Premiers
- White Paper with detailed supporting info for letters



What a 'pause' could accomplish

- **Provinces:** Adopt only cost-neutral or error-fixing 2025 code changes
- **Fed. Gov't:** Fix Code Development System to:
 - restore meaningful participation from Part 9 experts
 - reduce overwhelming volume and pace of codes
 - create a National Building Code Interpretation Center





Emissions & Resilience Working Group

with 20+ industry volunteers via our NRCan CAF funded project

- To help prepare the industry for future building codes (energy, emissions, resilience)
- To inform the building code process (buildability, costs, and other barriers need to be overcome for successful implementation)
- Developing an GHG Emissions Scorecard for the **CHBA Net Zero Home Labelling Program** (both Operational & Embodied GHGs)
- To leverage the Resilient Homes Task Force (RHTF) outputs

RESILIENCE IN THE CHBA NZHLP



The CHBA Net Zero Home Labelling Program (NZHLP) offers solutions to common resilience considerations* such as:

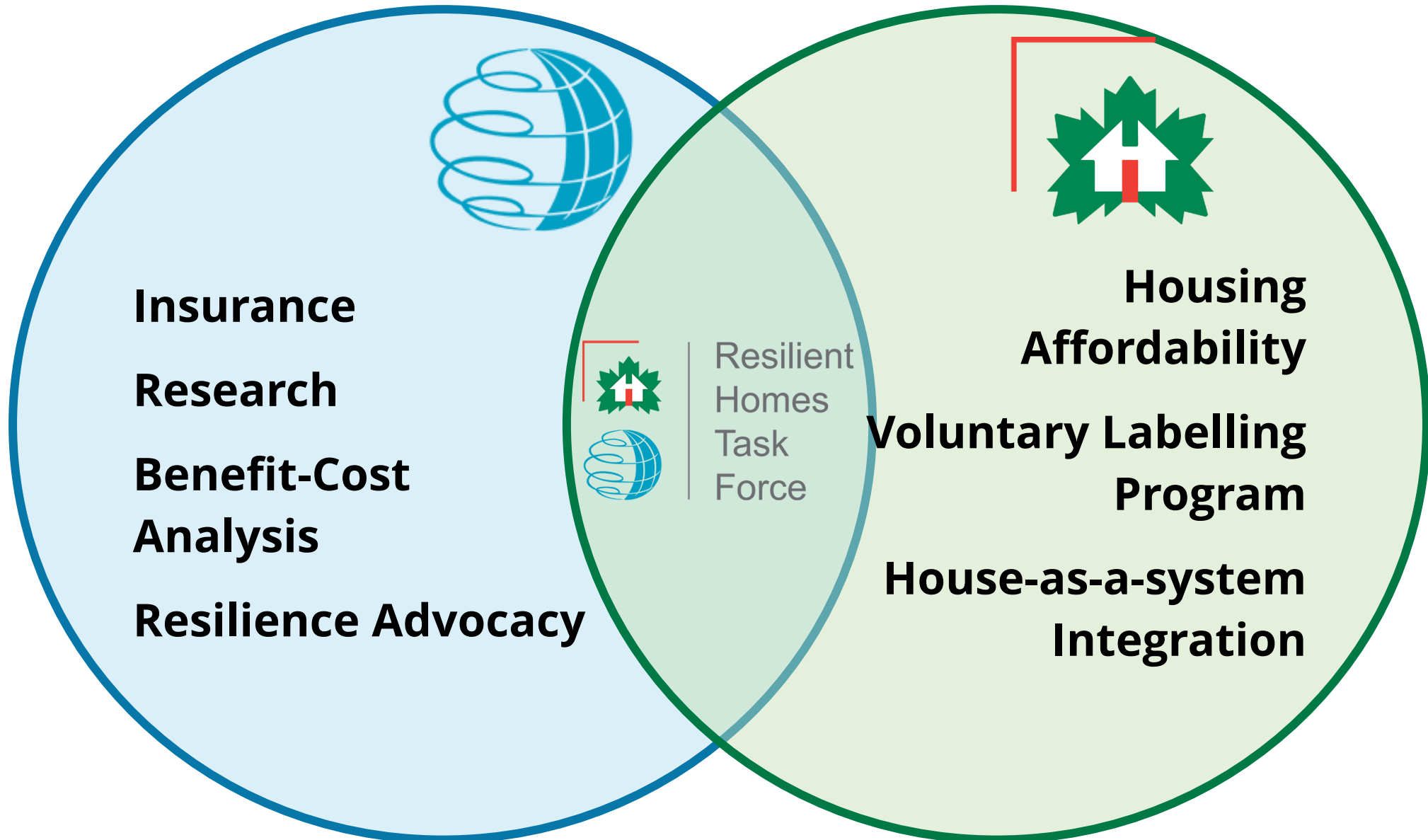
- Overheating / thermal discomfort & distress:
Space cooling threshold
- Grid outages:
Thermal resilience & PV + (optional) batteries
- Wildfire smoke coming into the home:
Airtightness + IAQ checklist

**Not part of the resilience checklists*



RESILIENT HOMES TASK FORCE (RHTF)

Canadian
Home Builders'
Association



RHTF: MEMBERS

Canadian
Home Builders'
Association



Insurance Industry (appointed by ICLR)



Resilient
Homes
Task
Force

Susan Penwarden (Co-Chair)

Managing Director, Personal Lines, Aviva Canada

Lisa Guglietti

Executive Vice President & Chief Operating Officer, P&C
Insurance Solutions, Co-operators

Anna McCrindell

SVP, Chief Operations Officer-East, Wawanesa

Dipika Deol

Senior Client Manager for Public Sector Solutions, Swiss Re

Peter Braid

CEO, IBAC

Rachel Barry

Insurance Bureau of Canada

Home Building Industry (appointed by CHBA)

Rick Weste (Co-Chair)

President & CEO, Triple M Housing

Peter Darlington

Solar Homes Inc.

Bob Deeks

President, RDC Fine Homes

Cassidy deVeer

President, 3rd Generation Homes

Vacant

TBC

Vacant

TBC

RHTF: A SUCCESSFUL PARTNERSHIP



DONE

2-Year MOU

2024 – 2025

NEW

5-Year MOU

2026 – 2030

RHTF: 2024-2025 GOALS



**Capacity-Building for
Qualified Builders**



**Resilience Demand
from Homeowners**



**Incentivized and
Endorsed by Insurers**



**Well-Supported and
Funded**

RHTF: 2024-2025 STRATEGIC PLAN

2030 Codes
will address
resilience



We need to find
cost-effective,
constructible,
and biggest
risk-reducing
measures



Creation and development

1. Guidance documents for builders
2. Collaboration for builder training
3. Paper pilots for resilience integration

Dissemination and integration

1. Strategy to facilitate adequate number of builders well-versed in resilience measures
2. Authentication of essential technical details (e.g., costing) from residential resilience pilots



4. Home resilience promotion materials

3. Strategies for increasing demand from homeowners



5. Standardized criteria for resilience labels
6. Evaluation of incentives for resilience labels

4. Addition of resilience into the Net Zero label
5. Work toward insurance endorsement of builders and the resilience label



7. Policy and funding proposals
8. Public communication of Task Force and its objectives

6. Calls to action towards regional collaborators, industry and governments
7. Press releases of Task Force's project developments

CHBA INPUTS: PILOT WORKING GROUP, SURVEYS, FIELD TRIALS



RHTF Pilot WG: Mattamy, Minto, Avalon, RDC, DTL, 3rd Gen., Curo, Aviva, TDI

Wildfire: RDH, FireSmart Canada, Big Block Construction

High wind: CWC, DTL, Western U/NTP, Co-op

Hail: Western U/NHP, Travis Engineering, ICLR, Co-op

Basement flood: ICLR, Co-op

General partners, sponsors: NRC, SCC, NRCan LEEP, TDI, Co-operators, Aviva

Field Trials

Hail/Wind



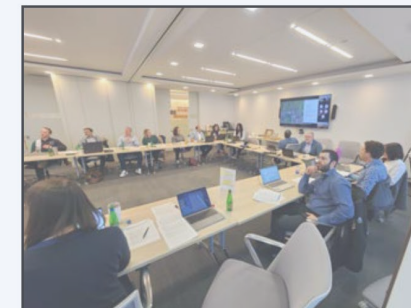
Avalon Master Builder

Wildfire



Big Block Construction

Wind/Basement Flood/Hail



Empire Communities

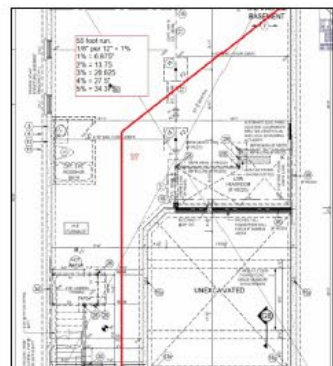
**7 surveys administered
Nov 2024 - Aug 2025
(141 responses)**

Builder-Insurer Impact Matrix			Insurer: Claims Reduction Effectiveness			
			1	2	3	4
			Not effective	Somewhat effective	Effective	Extremely effective
Builder: Implementation Likelihood	1	Unlikely	2	3	4	5
	2	Possible	3	4	5	6
	3	Likely	4	5	6	7
	4	Very likely	5	6	7	8

RHTF: DOCUMENTATION & ITERATION



Building Drain, Sewer Slope, run (Nov. 2025)



BWV (Nov. 2025)



Gable End Wall Bracing (Jan. 2026)



Foundation drain access (Dec. 2025)



Framing (Dec. 2025)

RHTF: 2026-2028 STRATEGY



Resilient Homes Task Force (RHTF)

STRATEGY MATRIX (2026-2028)

PROBLEM STATEMENT	Canadian homes are experiencing escalating impacts caused by climate risk events including extreme precipitation, high winds, wildfires, and hail, leaving homeowners increasingly vulnerable to property loss and displacement. Proven residential risk reduction solutions are available, but are not commonly understood or applied for the benefit of Canadian homeowners.					
STRATEGIC GOAL	Resilience features are a “standard offering” made by builders and renovators, and insurers have the tools and capacity to incorporate home resilience features into pricing and underwriting.					
Pillars	Builder/Renovator Field Trials	Recognition & Adoption of Guidelines	Industry Education and Engagement	Consumer Education and Engagement	Government Relations	Insurer Field Trials
Visions of success	The Resilience Guidelines are supported by verifiable, data-backed evidence that serves as a strong foundation for nationwide recognition and uptake.	The Guidelines are considered a go-to resource within the building, renovation, and insurance industries and are reflected in key national standards.	A significant portion of the building supply industry is familiar with resilience guidance. Manufacturers are marketing based on resilience principles. New supply is always available in Canada.	Homeowners and buyers understand resilience , its benefits, and how to integrate it into their homes.	ICLR partners are equipped to incorporate key resilience strategies and goals into ongoing Government Relations and Communications exercises.	Insurers have access to the resources and approaches needed to promote and incentivize resilience practices.
Who is involved? (aside from ICLR)	CHBA, building industry associations, builders, renovators, manufacturers, insurers.	CHBA, builders/renovators, insurers, federal government agencies involved in resilience, standards development, partner SMEs (e.g., climate adaptation orgs).	CHBA, builder associations, manufacturers, groups who will facilitate builder training.	Builders/renovators, communication and marketing experts, insurers.	IBC, ICLR member insurers, CHBA.	Insurers, builders/renovators.

RHTF: 2026-2028 STRATEGY (6 PILLARS)

Canadian
Home Builders'
Association



Builder/Renovator Field Trials

Recognition & Adoption of Guidelines

Industry Education and Engagement

Consumer Education and Engagement

Government Relations

Insurer Field Trials

RHTF: RESILIENT HOME RENO FIELD TRIAL

Canadian
Home Builders'
Association



CALL FOR RENOVATION APPLICATIONS!

- Seeking 4 renos doing at least one of these hazards: High wind, urban flood, wildfire, or hail.
- Part 9 home that's at least 6 months old
- Reno must be completed by late 2027/early 2028
- Renovator is a CHBA Member in good standing
- Financial support! (Funding via NRC's R3 initiative)
- **Application deadline is May 29, 2026**
- To get all the eligibility criteria, homeowner info and application form, email brendon.fraser@chba.ca



Resilient
Homes
Task
Force