MORTGAGE LOAN INSURANCE

## JOB AID

# GREEN CERTIFICATES & LABELS



Canada

CMHC.ca

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#### INTRODUCTION

To promote low carbon and energy efficient housing choices, CMHC's Homeowner programs include the recognition of third-party certificates and rating systems.

This reference guide provides an overview of the eligible certifications and rating systems. For each eligible certification and rating system, this document contains:

- an example of the document;
- a list of eligible versions or levels;
- additional information as needed.

#### STEPS TO REVIEW AND VALIDATE AN ELIGIBLE THIRD-PARTY CERTIFICATE OR ENERGUIDE RATING

- 1. Match the issuing organization to one listed in this document;
- 2. Ensure the address of the subject property corresponds to the address indicated on the eligible document;
- 3. For eligible third-party certificates, confirm the certificate name, level and version (if displayed) against the applicable certificate table indicated in this document;
- For EnerGuide rating system, ensure the rating target indicated in this document is met based on the home's actual energy consumption rating in gigajoules/year or Greenhouse Gas emission (GHG);
- 5. Ensure the eligible document is no more than five (5) years old as at the mortgage closing date.

#### TIMING OF DOCUMENT ISSUANCE

Eligible third-party certificates are typically issued at the completion of the building under construction.

EnerGuide rating, EnerGuide Labels and EnerGuide Renovation Upgrade Reports are issued after the property has been evaluated by an NRCan-registered Energy Advisor. In the case of resale transactions of existing homes, these documents are typically issued to the current owner which can be passed to the subsequent purchaser.

#### ELIGIBLE CERTIFICATES: LOW RISE BUILDINGS<sup>1</sup>

LEED Canada for H	omes		
Organization	Certification	Version	Level
Canada Green Building Council	LEED Canada for Homes 2009 LEED Building Design and Construction: Homes and Multifamily Low-rise v4 LEED Building Design and Construction: Residential Single-family v4.1	2009 Version 4 Version 4.1	Gold Platinum

**Validation:** LEED certifications are provided in one of the standard certification forms as shown below. No additional document is required. As an optional secondary validation step, a <u>project database</u> can be consulted for registered and certified projects.



<sup>&</sup>lt;sup>1</sup> Low Rise Buildings: 3 or fewer storeys in height AND less than 600m<sup>2</sup> in building area including single-detached, semi-detached, duplex, triplex, fourplex, rowhouse, and stacked townhouses or small apartment buildings.





Built Green			
Organization	Certification	Version	Level
Built Green Canada	Single Family Program	2019-2021	Gold
			Platinum

Validation: Built Green certifications are provided in the standard form as shown below. No additional document is required.

Tip: A database of certified builders is available via the find-a-builder tool.



### ENERGY STAR

Organization	Certification	Version	Level
Delivered by <u>Natural</u> <u>Resources Canada</u> (NRCan)	ENERGY STAR for New Homes Standard	12.6+	Certified

Validation: The ENERGY STAR certification is provided in the standard form as shown below. No additional document is required.

Tip: A list of <u>certified builders</u> across Canada is available.

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Service Organization seal must be present to be valid. / Cette étiquette n'est valide que si le sceau d'un organisme de service y est apposé.		46Y STAR name
www.newhomes.nrcan.gc.ca www.maisonsneuves.rncan.gc.ca		

Novoclimat			
Organization	Certification	Version	Level
Ministère de l'Énergie et des Ressources naturelles du Québec	<b>Novoclimat</b> Homes <b>Novoclimat</b> Small Multi-Unit Buildings	N/A	Homologué

Validation: The Novoclimat certification is provided in the standard form as shown below. No additional document is required.

Tip: A database of Novoclimat certified builders is available.



**Note:** At this time, the organization only provides certificates in French.

R-2000 Standard			
Organization	Certification	Version	Level
Delivered by <u>Natural</u> <u>Resources of Canada</u> (NRCan)	R-2000	2012	Certified

Validation: The R-2000 Standard certification is provided in the standard form as shown below. No additional document is required.

Tip: A database of eligible builders is available.



Canadian Home Build	ler's Association Net Z	ero Ready and Ne	t Zero Home
Organization	Certification	Version	Level
Delivered by the <u>Canadian Home</u> Builder's Association	<b>Net Zero</b> Ready Home <b>Net Zero</b> Home	N/A	Qualified CHBA Net Zero Ready Home Qualified CHBA Net Zero Home

Validation: The two Net Zero certifications are provided in the standard form as shown below. No additional document is required.

Tip: A database of <u>Net Zero Builder Members</u> is available.



Efficiency Manitoba's I	New Home Program		
Organization	Certification	Version	Level
Efficiency Manitoba	New Home Program	N/A	20% to 90% + improvement

Validation: The Efficiency Manitoba certification is provided in the standard form as shown below. No additional document is required. Tip: A list of certified contractors is available.



Passive House Canada	a		
Organization	Certification	Version	Level
Passive House Canada	Certified Passive House EnerPHit Certified Retrofit	9	Classic Plus
			Premium

**Validation:** The Passive House certification is provided in the standard form shown below. No additional document is required. As an optional secondary validation step, this <u>project map</u> can be consulted to identify certified projects.



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**BC Energy Step Code** 

Organization	Certification	Version	Level
Delivered by <u>BC Energy</u>	Step Code Program	N/A	Step 3
			Step 4
			Step 5

**Validation:** The Step Code is an energy efficiency standard requiring 2 compliance reports: Pre-construction for design review when building permit is requested and "as-built" report prior to occupancy to verify air tightness and energy performance requirements. The pre-construction report is appropriate to validate the property and zeroing in the code compliance table as shown below confirming the step and if it's been met. Once this section of the document for compliance has been reviewed, *no additional validation is required*. The <u>Compliance Report templates</u> are available.

Proposed House Rated Energy Consumption (GJ/year): 74 Refer	ence House Rated Energ	y Target (G.I/year)	90
METRIC	UNITS	REQUIRED	PROPOSED
Step Code Level	5htp 1, 2, 3, 4, or 5		3
Mechanical Energy Use Intensity (MEUI)	kW/h/(m²-year)	(max)	
ERS Rating % Lower Than EnerGuide Reference House, where applicable		(min)	
Thermal Energy Demand Intensity (TEDI)	(Mitu(m <sup>2</sup> -year)	(max)	
Peak Thermal Load (PTL)	the m	(max)	
Airtightness in Air Changes per Hour at 50 Pa differential	AD1 0 50 Pa	0.5.7.6	
The above calculation was performed in compliance with (see Calculation & Select One:	Step Cod 28.3.(2)(e) of Division C)		
The above calculation was performed in compliance with (set Case a select One:	Step Cod (81.3.(2)(e) of Division C) and the energy model w	e Design Require	
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The above calculation was performed in compliance with (set of all all a solution) Solect One:  Subsection 9.36.5.,  The Passive House Planning Package (PadPP), version 9 or newer House Designer or Certified Package (PadPP), version 25 or newer, or  The EnerGuide Rating System (ERS) version 25 or newer, or  The applicable requirements of the CB Part 8 and the City of Van	Step Cod (2.6.3.(2)(e) of Division C) and the energy model w couver Energy Modelling If applicable, enter	e Design Require as prepared by a C Guidelines.	ertified Passive

#### ELIGIBLE CERTIFICATES: HIGH RISE BUILDINGS<sup>2</sup>

Zero Carbon Building Standard						
Organization	Certification	Version	Level			
Delivered by <u>Canada</u> Green Building Council	Zero Carbon Building Standard	Version 1 Version 2 – Design	Passive Flexible Renewable Certified			

**Validation:** The Zero Carbon certification is provided in the standard form shown below. No additional document is required. As an optional secondary step, a project <u>database</u> is available to identify certified projects.



<sup>&</sup>lt;sup>2</sup> High Rise Buildings: Over 3 storeys or over 600m<sup>2</sup> in building area.

Built Green High-Density Standard				
Organization	Certification	Version	Level	
Built Green Canada	High Density program	2019-2021	Gold	
			Platinum	

Validation: Built Green certification is provided in the standard certificate form as shown below. No additional document is required.

Tip: A database of certified builders is available via their <u>find-a-builder</u> tool.



#### **ENERGY STAR Multi-Family Program**

Organization	Certification	Version	Level
Delivered by <u>Natural</u> <u>Resources Canada</u> (NRCan)	Multi-Family program	Pilot (Only Available in Ontario)	Certified

**Validation:** The Multi-Family program is an ENERGY STAR program designed for new construction high-rise buildings. It is currently a 5-year certification pilot program in Ontario.

Tip: Find a gualified builder.

Note: A certification example is not yet available for this standard; it will be added to this document when available.

Novoclimat			
Organization	Certification	Version	Level
Ministère de l'Énergie et des Ressources naturelles du gouvernement du Québec	Small and Big Multi-Unit programs	N/A	Homologué

Validation: The Novoclimat certification is provided in the standard form as shown below. No additional document is required.

Tip: A database of Novoclimat certified builders is available.

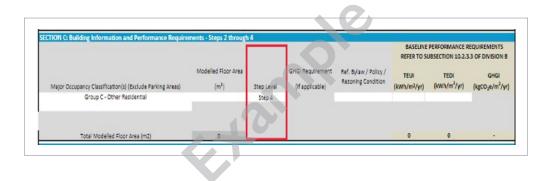
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Le gouv	rernement du Québec
certifie que l'ha	1300, rue du Blizzard Québec QC G2K 2G9
est conforme a	ux exigences du programme Novoclimat - Maison.
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**Note:** At this time, the organization only provides certificates in French.

**BC Energy Step Code** 

Organization	Certification	Version	Level
Delivered by <u>BC Energy</u>	Step Code for Part 3	N/A	Step 2
			Step 3
			Step 4

**Validation:** The Step Code is an energy efficiency standard requiring 2 compliance reports: Pre-construction for design review when building permit is requested and "as-built" report prior to occupancy to verify air tightness and energy performance requirements. The pre-construction report is appropriate to validate the property and zeroing on the code compliance table as shown below confirming the step and if it's been met. Once this section of the report for compliance has been reviewed, *no additional validation is required*. The Compliance Report templates are available.



Passive House Canada	a		
Organization	Certification	Version	Level
Passive House Canada	Certified Passive House EnerPHit Certified Retrofit	9	Classic Plus
			Premium

**Validation:** The Passive House certification is provided in the standard form shown below. No additional document is required. As an optional secondary validation step, this <u>project map</u> can be consulted to identify certified projects.



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#### ENERGUIDE RATING SYSTEM (ERS): LOW RISE BUILDINGS

Organization	Rating Target	Version	Document
Delivered by <u>Natural</u> <u>Resources Canada</u> (NRCan)	<ol> <li>Must rate top 15<sup>th</sup> percentile in GHG emissions, OR</li> <li>Must rate 20% better than a typical new home in energy consumption</li> </ol>	Version 15	EnerGuide label, and EnerGuide Renovation Upgrade Report (RUR), if available

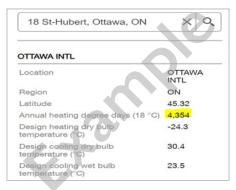
**Validation:** Validation can be done by demonstrating that the target is met on the supporting document. **Once one of the two targets** *is met, no additional validation is required.* As an optional secondary validation step, NRCan's web portal can be consulted using the file number on the label and the first 3 digits of the property postal code. In the event there are data discrepancies between the eligible document and the web portal, the information on the web portal should be used for qualification purposes.

How to validate the targets are met for the rated property:

#### GHG emission target:

See table of <u>GHG thresholds</u>.

1. Enter the property's full civic address into the NRCan's HOT2000 <u>climate map</u> and retrieve the Annual HDD (in number of heating degree days).



2. Use the Annual HDD to determine the applicable zone number (Zones 4 - 8) in the table of GHG thresholds.

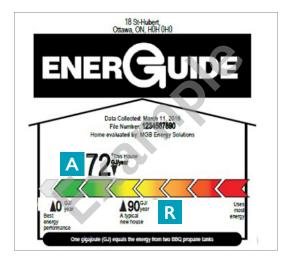
Zone	HDD Range
Zone 4	<3,000
Zone 5	3,000-3,999
Zone 6	4,000-4,999
Zone 7A	5,000-5,999
Zone 7B	6,000-6,999
Zone 8	>=7,000

3. Compare the GHG emissions on the EnerGuide Label to the GHG threshold in the table. To be within the top 15<sup>th</sup> percentile threshold, the rated GHG emission on the EnerGuide Label must be equal to or less than the corresponding threshold in the table.

18 St Hubert, Ottawa, ON, H0H 0H0
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This house has significant energy uses not included in the rating, See "House betals" on your Honeware Information Sheet for details. The energy consumption indicated on your utility kills may be higher or lower than your EnerGuide stong.

Energy consumption target:

1. To calculate the percentage of improvement in energy consumption, the following formula can be used: (<u>R minus A</u>) divided by <u>R</u> x 100 => 20%



2. If the result is above **20%**, the property qualifies. The same steps outlined above can be completed using the EnerGuide RUR. See below example for a different property.

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