

MORTGAGE LOAN
INSURANCE

JOB AID

GREEN CERTIFICATES & LABELS



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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 ENERGUAGE 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;
4. 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 BUILDINGS¹

LEED Canada for Homes

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

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 [project database](#) can be consulted for registered and certified projects.



¹ Low Rise Buildings: 3 or fewer storeys in height AND less than 600m² 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
<u>Built Green Canada</u>	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 Resources Canada (NRCan)</u>	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 certified builders across Canada is available.

AN ENERGY STAR® QUALIFIED HOME 00001E

MAISON HOMOLOGUÉE ENERGY STAR®

Address / Adresse :

Built by / Constructeur :

Verified by / Vérificateur :

Certified Energy Advisor / Conseiller en efficacité énergétique accrédité

ENERGY STAR File Number / Numéro de dossier ENERGY STAR :

Date / Date :

Version / Version :

ENERGY STAR is administered in Canada by Natural Resources Canada.
ENERGY STAR est administré au Canada par Ressources naturelles Canada.

Service Organizations are licensed by Natural Resources Canada / Les organismes de service sont accrédités par Ressources naturelles Canada.

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.

www.newhomes.nrcan.gc.ca
www.maisonsneuves.mcan.gc.ca

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The ENERGY STAR name and symbol are registered trademarks of the United States Environmental Protection Agency and are used with permission of the United States Environmental Protection Agency.

Novoclimat

Organization	Certification	Version	Level
Ministère de l'Énergie et des Ressources naturelles du Québec	Novoclimat Homes Novoclimat 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 Natural Resources of Canada (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.



The form is titled "R-2000 Home Certificate" and "Certificat de maison R-2000". It is issued by Natural Resources Canada (Ressources naturelles Canada). The form contains the following fields:

- Municipal address / Adresse municipale
- Postal code / Code postal
- Lot number or legal description / Numéro du lot ou description légale
- Plan number or legal description / Numéro du plan ou description légale
- Certificate No. / Numéro de certificat
- Date / Signature

A circular seal on the right side of the form reads "CERTIFIED R-2000 CERTIFIÉE". The bottom of the form features the Canadian flag and the word "Canada".

Canadian Home Builder's Association Net Zero Ready and Net Zero Home

Organization	Certification	Version	Level
Delivered by the Canadian Home Builder's Association	Net Zero Ready Home Net Zero 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 Net Zero Builder Members is available.



THIS LABEL IS FOR
THE FOLLOWING HOME:
123 Street Address
City, PR
1A1 A1A

BUILDER/RENOVATOR:

ENERGY ADVISOR:

SERVICE ORGANIZATION:

CHBANZH ID#:

DATE APPROVED:

This label indicates that this home is recognized by the Canadian Home Builders' Association (CHBA) based on the attestations by the builder, its Net Zero Qualified Service Organization and a Net Zero Qualified Energy Advisor, that the home has met CHBA's Net Zero Home Program Technical Requirements, including the energy performance rating according to the Government of Canada's EnerGuide Rating System. More information is available at www.NetZeroHome.com



THIS LABEL IS FOR
THE FOLLOWING HOME:
123 Street Address
City, PR
1A1 A1A

BUILDER/RENOVATOR:

ENERGY ADVISOR:

SERVICE ORGANIZATION:

CHBANZH ID#:

DATE APPROVED:

This label indicates that this home is recognized by the Canadian Home Builders' Association (CHBA) based on the attestations by the builder, its Net Zero Qualified Service Organization and a Net Zero Qualified Energy Advisor, that the home has met CHBA's Net Zero Home Program Technical Requirements, including the energy performance rating according to the Government of Canada's EnerGuide Rating System. More information is available at www.NetZeroHome.com

Efficiency Manitoba's New Home Program

Organization	Certification	Version	Level
<u>Efficiency Manitoba</u>	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.

PERFORMANCE PATH
CERTIFICATE OF DESIGNATION
 XX.X% more energy efficient
 than comparable new homes

Primary address
 Another address here

This project is Certified Energy Efficient by the New Homes Program.

Tested air tightness result: X.XX air changes per hour (a lower number is better)
 Typical air tightness result for a comparable new home: 2.1

Application ID: NH X X X X
 Certified: Month, X, XXXX

An EnerGuide fuse box label issued by Natural Resources Canada has been provided for this home.

Available in accessible formats upon request.

EFFICIENCY MANITOBA

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 Compliance Report templates are available.

D: 9.36.6. ENERGY STEP CODE COMPLIANCE (see Sentence 2.2.8.3(3) of Division C)

Complete this section only if using the Energy Step Code Compliance Path in Subsection 9.36.6.

Proposed House Rated Energy Consumption (GJ/year): 74 Reference House Rated Energy Target (GJ/year): 90

METRIC	UNITS	REQUIRED	PROPOSED
Step Code Level	Step 1, 2, 3, 4, or 5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mechanical Energy Use Intensity (MEUI)	kWh/(m ² ·year)	(max)	
ERS Rating % Lower Than EnerGuide Reference House, where applicable	%	(min)	
Thermal Energy Demand Intensity (TEDi)	(kWh/m ² ·year)	(max)	
Peak Thermal Load (PTL)	kW/m ²	(max)	
Airtightness in Air Changes per Hour at 50 Pa differential	ACH @ 50 Pa	(max)	

Step Code Design Requirements Met: ☒

The above calculation was performed in compliance with (see Clause 9.2.8.3(2)(e) of Division C)

Select One:

☐ Subsection 9.36.5,
☐ The Passive House Planning Package (PHPP) version 9 or newer, and the energy model was prepared by a Certified Passive House Designer or Certified Passive House Consultant,
☒ The EnerGuide Rating System (ERS) version 15 or newer, or
☐ The applicable requirements of NBC Part 8 and the City of Vancouver Energy Modelling Guidelines.

E: COMPLETED BY

Full Name (Print): _____
 Company Name: _____
 Phone: _____
 Address: _____
 Email: _____
 Date (dd/mm/yyyy): _____

If applicable, enter ERS information:
 Advisor ID Number: _____
 Service Organization: _____
 EnerGuide P #: _____

ELIGIBLE CERTIFICATES: HIGH RISE BUILDINGS²

Zero Carbon Building Standard

Organization	Certification	Version	Level
Delivered by <u>Canada Green Building Council</u>	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 database is available to identify certified projects.



² High Rise Buildings: Over 3 storeys or over 600m² in building area.

Built Green High-Density Standard

Organization	Certification	Version	Level
<u>Built Green Canada</u>	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 [find-a-builder](#) tool.



ENERGY STAR Multi-Family Program

Organization	Certification	Version	Level
Delivered by <u>Natural Resources Canada (NRCan)</u>	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 qualified 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
<u>Ministère de l'Énergie et des Ressources naturelles du gouvernement du Québec</u>	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.



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.

SECTION C: Building Information and Performance Requirements - Steps 2 through 4

Major Occupancy Classification(s) (Exclude Parking Areas)	Modelled Floor Area (m ²)	Step Level	GHGI Requirement (if applicable)	Ref. Bylaw / Policy / Reasoning Condition	TEUI (kWh/m ² /yr)	TEDI (kWh/m ² /yr)	GHGI (kgCO ₂ e/m ² /yr)
Group C - Other Residential		Step 4					
Total Modelled Floor Area (m ²)	0				0	0	-

BASELINE PERFORMANCE REQUIREMENTS
REFER TO SUBSECTION 10.2.3.3 OF DIVISION B

Passive House Canada


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 project map can be consulted to identify certified projects.

Certificate
Certified retrofit
"EnerPHit Premium"
(Climate zone: Cool temperate)



End-of-terrace Passive House
Example Street 99, 99999 Example City, Germany



Certified Retrofit
Passive House Institute
Classic Plus Premium

Client	Passivehaus Association of Owners Example Street 99 99999 Example City, Germany
Architect	Example Architectural Firm Example Street 99 99999 Example City, Germany
Building Services	Example Mechanical Services Firm Example Street 99 99999 Example City, Germany
Energy Consultant	Example Energy Consultant Example Street 99 99999 Example City, Germany

Buildings retrofitted to the EnerPHit Standard offer excellent thermal comfort and very good air quality all year round. Due to their high energy efficiency, energy costs as well as greenhouse gas emissions are extremely low.

The design of the above mentioned building meets the criteria defined by the Passive House Institute for modernization to the "EnerPHit Premium" standard:


Building quality	This building	Criteria	Alternative criteria
Heating			
Heating demand (kWh/m²a)	11	≤ 16	-
Frequency of overheating (≥ 25 °C) (%)	1	≤ 10	-
Airtightness			
Pressure test result (m³/m²a)	0.2	≤ 0.5	1.5
Reasonable primary energy (PE) ₁₀ (kWh/m²a)	11	≤ 30	10
Generation (reference to ground area) (kWh/m²a)	125	≤ 120	124
Component quality			
Building envelope to ground (U-value) (W/m²K)	0.13	≤ -	-
Building envelope to ground (U-value) (W/m²K)	0.13	≤ -	-
Exterior doors (U-value) (W/m²K)	0.14	≤ -	-
Windows (U-value) (W/m²K)	0.8	≤ -	-
Glazing (U-value) (W/m²K)	0.8	≤ -	-
Glazing (U-value) (W/m²K)	0.8	≤ -	-
Glazing (U-value) (W/m²K)	0.8	≤ -	-

The associated certification booklet contains more characteristic values for this building.


Darmstadt, 01. December 2019
 Certified: Wolfgang Feist, Passive House Institut Darmstadt

www.passivehouse.com Certification ID:

Certificate
Certified P10 Low Energy Building



End-of-terrace Passive House
Example Street 99, 99999 Example City, Germany



Certified
Passive House Institute
Classic Plus Premium

Client	Passivehaus Association of Owners Example Street 99 99999 Example City, Germany
Architect	Example Architectural Firm Example Street 99 99999 Example City, Germany
Building Services	Example Mechanical Services Firm Example Street 99 99999 Example City, Germany
Energy Consultant	Example Energy Consultant Example Street 99 99999 Example City, Germany

The characteristic energy values of buildings certified according to the P10 Low Energy Building Standard are verified as thoroughly as for Passive House buildings. However, due to their design, various features P10 Low Energy Buildings have a somewhat higher energy demand, primary, and more greenhouse gas.

The design of the above mentioned building meets the criteria defined by the Passive House Institute for the P10 Low Energy Building Standard:

Building quality	This building	Criteria	Alternative criteria
Heating			
Heating demand (kWh/m²a)	13	≤ 30	-
Frequency of overheating (≥ 25 °C) (%)	1	≤ 10	-
Cooling			
Pressure test result (m³/m²a)	0.2	≤ 0.5	1.5
Airtightness			
Pressure test result (m³/m²a)	0.2	≤ 0.5	1.5
Reasonable primary energy (PE)₁₀			
PE ₁₀ demand (kWh/m²a)	30	≤ 75	75
Generation (reference to ground area) (kWh/m²a)	125	≤ -	-

The associated certification booklet contains more characteristic values for this building.

Darmstadt, 01. December 2019
 Certified: Wolfgang Feist, Passive House Institut Darmstadt

www.passivehouse.com Certification ID:

Certificate
Certified Passive House Premium



End-of-terrace Passive House
Example Street 99, 99999 Example City, Germany



Certified
Passive House Institute
Classic Plus Premium

Client	Passivehaus Association of Owners Example Street 99 99999 Example City, Germany
Architect	Example Architectural Firm Example Street 99 99999 Example City, Germany
Building Services	Example Mechanical Services Firm Example Street 99 99999 Example City, Germany
Energy Consultant	Example Energy Consultant Example Street 99 99999 Example City, Germany

Passive House buildings offer excellent thermal comfort and very good air quality all year round. Due to their high energy efficiency, energy costs as well as greenhouse gas emissions are extremely low.

The design of the above mentioned building meets the criteria defined by the Passive House Institute for the "Passive House Premium" standard:

Building quality	This building	Criteria	Alternative criteria
Heating			
Heating demand (kWh/m²a)	11	≤ 16	-
Frequency of overheating (≥ 25 °C) (%)	1	≤ 10	-
Cooling			
Pressure test result (m³/m²a)	0.2	≤ 0.5	1.5
Airtightness			
Pressure test result (m³/m²a)	0.2	≤ 0.5	1.5
Reasonable primary energy (PE)₁₀			
PE ₁₀ demand (kWh/m²a)	30	≤ 30	32
Generation (reference to ground area) (kWh/m²a)	125	≤ 120	124

The associated certification booklet contains more characteristic values for this building.

Darmstadt, 01. December 2019
 Certified: Wolfgang Feist, Passive House Institut Darmstadt

www.passivehouse.com Certification ID:

ENERGUIDE RATING SYSTEM (ERS): LOW RISE BUILDINGS

Organization	Rating Target	Version	Document
Delivered by <u>Natural Resources Canada (NRCan)</u>	<ol style="list-style-type: none"> 1. Must rate top 15th percentile in GHG emissions, OR 2. Must rate 20% better than a typical new home in energy consumption 	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 GHG thresholds.

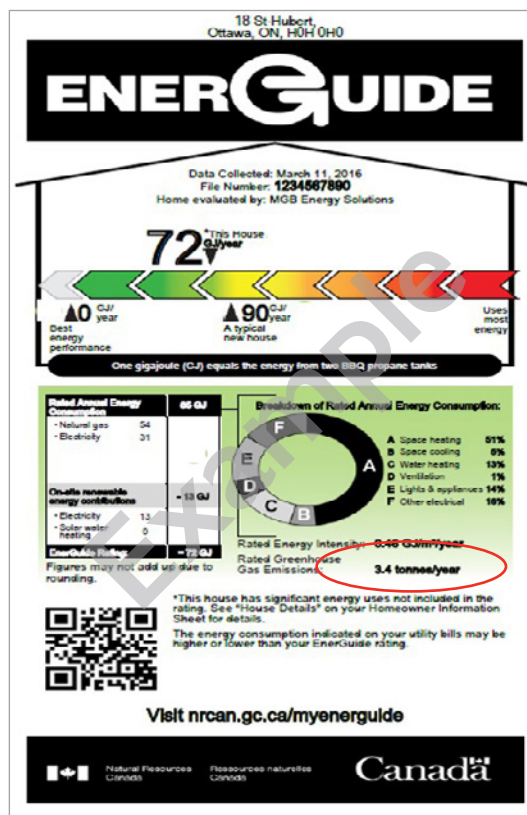
1. Enter the property's full civic address into the NRCan's HOT2000 climate map and retrieve the Annual HDD (in number of heating degree days).

18 St-Hubert, Ottawa, ON	
OTTAWA INTL	
Location	OTTAWA INTL
Region	ON
Latitude	45.32
Annual heating degree days (18 °C)	4,354
Design heating dry bulb temperature (°C)	-24.3
Design cooling dry bulb temperature (°C)	30.4
Design cooling wet bulb temperature (°C)	23.5

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

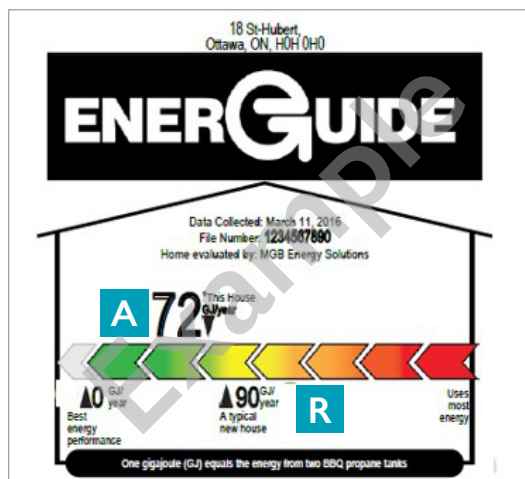
- Compare the GHG emissions on the EnerGuide Label to the GHG threshold in the table. To be within the top 15th percentile threshold, the rated GHG emission on the EnerGuide Label must be equal to or less than the corresponding threshold in the table.



Energy consumption target:

- To calculate the percentage of improvement in energy consumption, the following formula can be used:

$$\frac{(\underline{R} \text{ minus } \underline{A}) \text{ divided by } \underline{R} \times 100 \Rightarrow 20\%$$



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.



