MORTGAGE LOAN INSURANCE

JOB AID

GREEN CERTIFICATES & LABELS

Table of Contents

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;
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 BUILDINGS[1]

LEED Canada for Homes

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 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.


LEED
LE QUAD : 85, RUE DE LAVALTRIE
BOUCHERVILLE, QUÉBEC
HAS FULFILLED THE REQUIREMENTS OF THE LEED GREEN BUILDING RATING SYSTEM CERTIFICATION ESTABLISHED BY THE U.S. GREEN BUILDING COUNCIL AND VERIFIED BY GREEN BUSINESS CERTIFICATION INC.
A REMPLI LES EXIGENCES DE CERTIFICATION DU SYSTÈME D'ÉVALUATION DES BÂTIMENTS DURABLES LEED ÉTABLIES PAR L'U.S. GREEN BUILDING COUNCIL ET VÉRIFIÉES PAR GREEN BUSINESS CERTIFICATION INC.
LEED v4
BUILDING DESIGN AND CONSTRUCTION: HOMES AND MULTIFAMILY LOWRISE
CONCEPTION ET CONSTRUCTION DE BÂTIMENTS : HABITATIONS UNIFAMILIALES ET MULTIFAMILIALES DE FAIBLE HAUTEUR
GOLD / OR
15 MARS 2021
AWARDED / EN DATE DU
THOMAS MUELLER
PRESIDENT & CEO / PRÉSIDENT ET CHEF DE LA DIRECTION, CANADA GREEN BUILDING COUNCIL
CEO / CHEF DE LA DIRECTION, GBCI CANADA
MAHESH RAMANUJAM
PRESIDENT & CEO / PRÉSIDENT ET CHEF DE LA DIRECTION, U.S. GREEN BUILDING COUNCIL
PRESIDENT & CEO / PRÉSIDENT ET CHEF DE LA DIRECTION, GREEN BUSINESS CERTIFICATION INC.
Example


LEED
Project Title
Project Address
HAS FULFILLED THE REQUIREMENTS OF THE LEED GREEN BUILDING RATING SYSTEM CERTIFICATION ESTABLISHED BY THE U.S. GREEN BUILDING COUNCIL AND VERIFIED BY GREEN BUSINESS CERTIFICATION INC.
A REMPLI LES EXIGENCES DE CERTIFICATION DU SYSTÈME D'ÉVALUATION DES BÂTIMENTS DURABLES LEED ÉTABLIES PAR L'U.S. GREEN BUILDING COUNCIL ET VÉRIFIÉES PAR GREEN BUSINESS CERTIFICATION INC.
LEED v4.1
BUILDING DESIGN AND CONSTRUCTION: RESIDENTIAL SINGLE FAMILY
CONCEPTION ET CONSTRUCTION DE BÂTIMENTS : HABITATIONS UNIFAMILIALES
Certification Level
certification date
AWARDED / EN DATE DU
THOMAS MUELLER
PRESIDENT & CEO / PRÉSIDENT ET CHEF DE LA DIRECTION, CANADA GREEN BUILDING COUNCIL
MAHESH RAMANUJAM
PRESIDENT & CEO / PRÉSIDENT ET CHEF DE LA DIRECTION, U.S. GREEN BUILDING COUNCIL
Example

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.

Building Certificate of Authenticity

BuiltGreen

This authenticates that the house at
Address, City, Province
achieved BUILT GREEN® level certification
through Built Green Canada
on Date, Year

Programs through Built Green Canada take a holistic approach to sustainable building practices to include energy efficiency, the preservation of natural resources, reduction of pollution, ventilation and air quality, and the improvement of home durability.

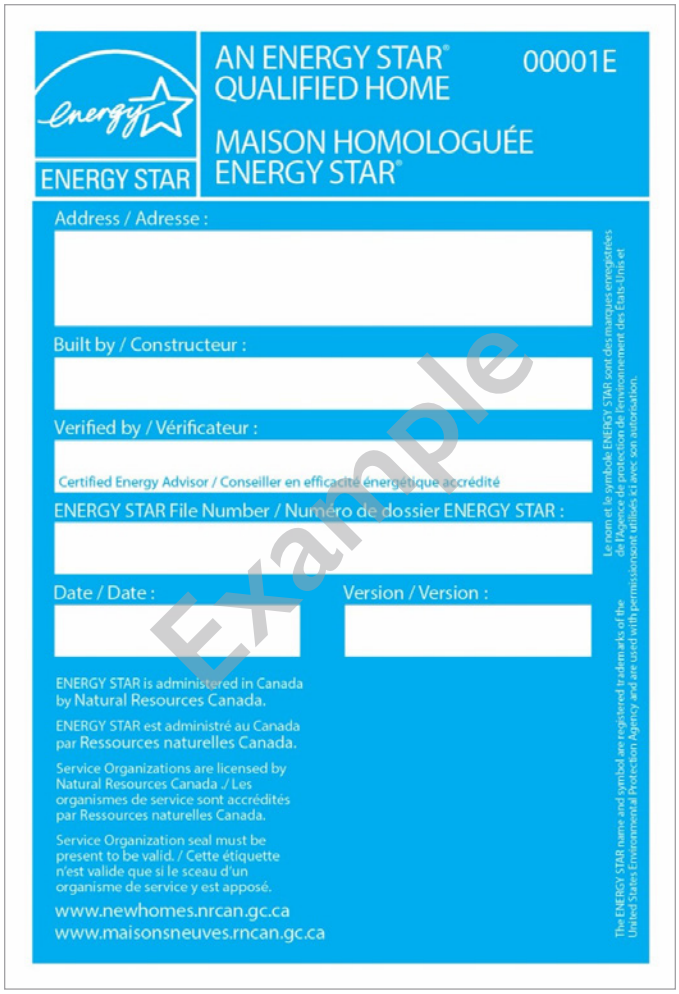
Example

ENERGY STAR

Organization	Certification	Version	Level
Delivered by Natural Resources Canada (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 certified builders across Canada is available.



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.

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.

Efficiency Manitoba's New Home Program

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

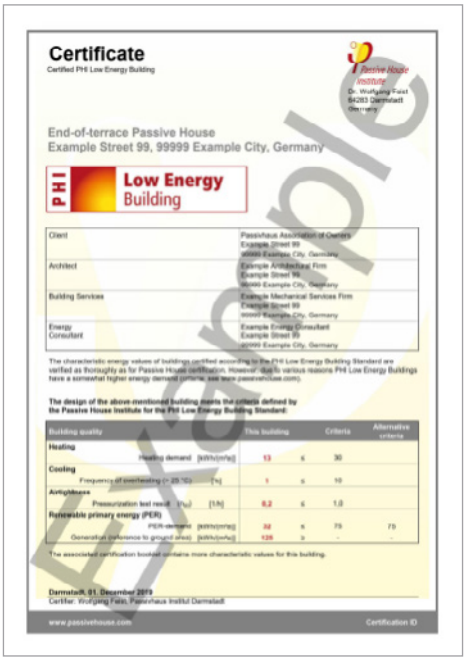
Validation: The Efficiency Manitoba certification is provided in the standard form as shown below. No additional document is required.

Tip: A list of certified contractors is available.

Passive House Canada

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

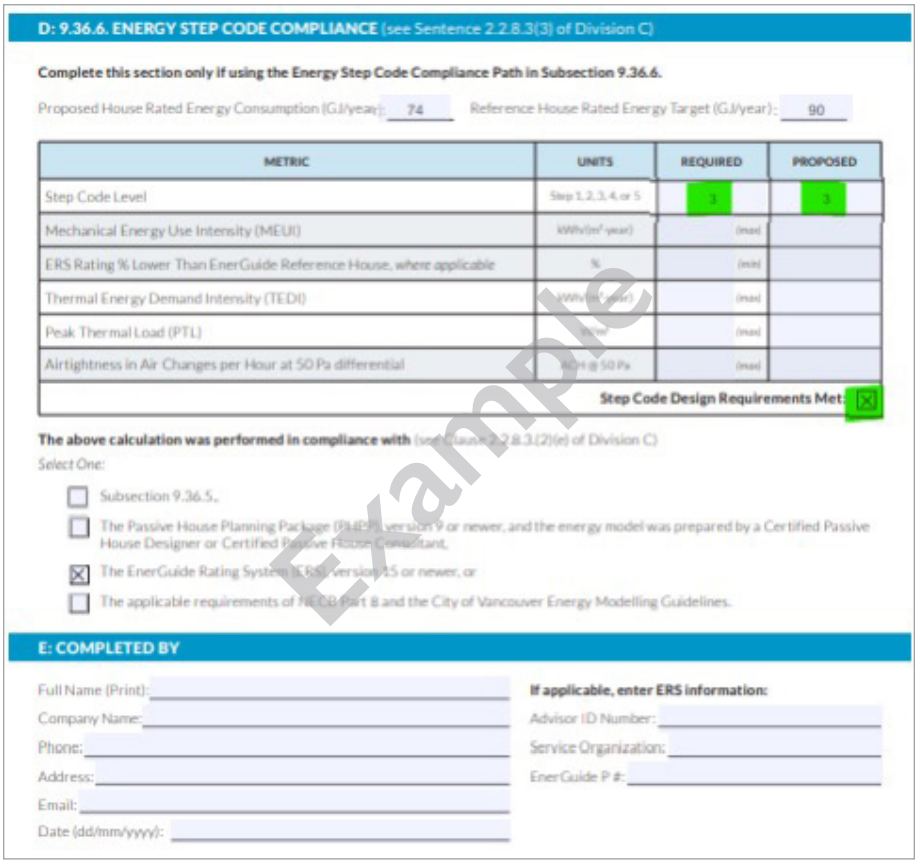
Validation: The Passive House certification is provided in the standard form shown below. No additional document is required. As an optional secondary validation step, this project map can be consulted to identify certified projects.



BC Energy Step Code

Organization	Certification	Version	Level
Delivered by BC Energy	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	3	3
Mechanical Energy Use Intensity (MEUI)	kWh/(m² year)	(max)	
ERS Rating % Lower Than EnerGuide Reference House, where applicable	%	(min)	
Thermal Energy Demand Intensity (TEDI)	kWh/(m² year)	(max)	
Peak Thermal Load (PTL)	W/m²	(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 2.2.8.3.(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 NECB 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 # : _____

Example

ELIGIBLE CERTIFICATES: HIGH RISE BUILDINGS[2]

Zero Carbon Building Standard

Organization	Certification	Version	Level
Delivered by Canada 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 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
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 find-a-builder tool.

Building Certificate of Authenticity

Built Green

This certificate authenticates that the residence at
Address in City, Province
is in a multi-storey building that achieved a
BUILT GREEN® level Certification through Built Green Canada
on Date, Year.

Programs through Built Green Canada take a holistic approach to sustainable building practices to include energy efficiency, the preservation of natural resources, reduction of pollution, ventilation and air quality, and the improvement of home durability.

Example

ENERGY STAR Multi-Family Program

Organization	Certification	Version	Level
Delivered by Natural Resources Canada (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 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
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.

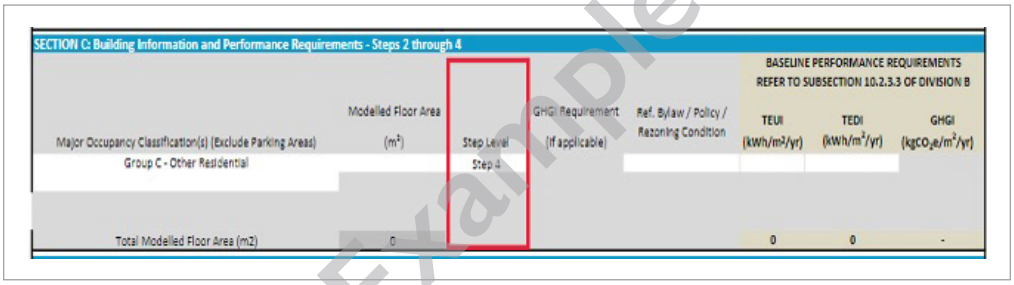
Tip: A database of Novoclimat certified builders is available.

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

BC Energy Step Code

Organization	Certification	Version	Level
Delivered by BC Energy	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.



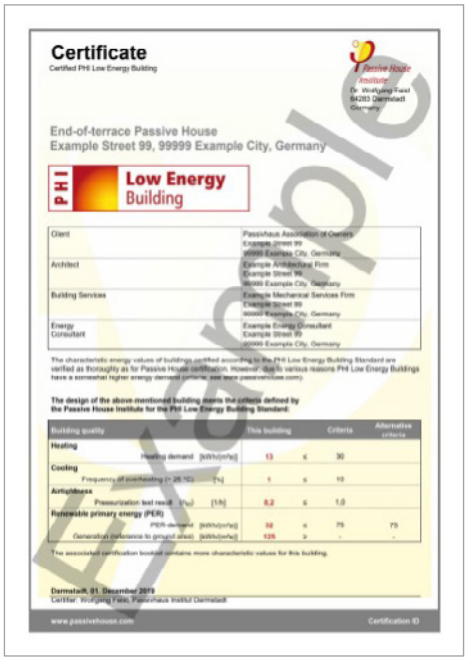
SECTION C: Building Information and Performance Requirements - Steps 2 through 4

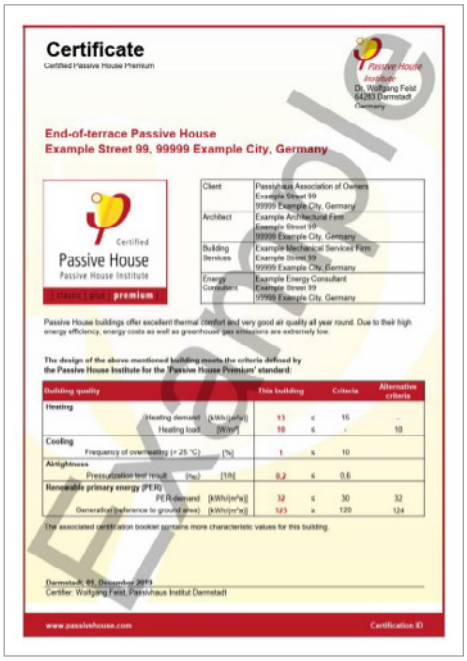
Major Occupancy Classification(s) (Exclude Parking Areas)	Modelled Floor Area (m^2)	Step Level	GHGI Requirement (If applicable)	Ref. Bylaw / Policy / Rezoning Condition	BASELINE PERFORMANCE REQUIREMENTS REFER TO SUBSECTION 10.2.3.3 OF DIVISION B		
					TEUI ($kWh/m^2/yr$)	TEDI ($kWh/m^2/yr$)	GHGI ($kgCO_2e/m^2/yr$)
Group C - Other Residential		Step 4					
Total Modelled Floor Area (m2)	0				0	0	-

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.





ENERGUIDE RATING SYSTEM (ERS): LOW RISE BUILDINGS

Organization	Rating Target	Version	Document
Delivered by Natural Resources Canada (NRCan)	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

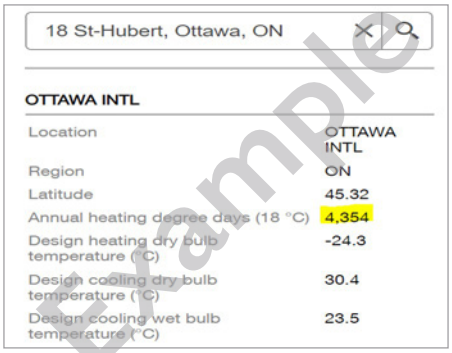
Validation: Validation can be done by demonstrating that the target is met on the supporting document. ***Once one of the two targets is met, no additional validation is required***. As an optional secondary validation step, NRCan's web portal can be consulted using the file number on the label and the 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.

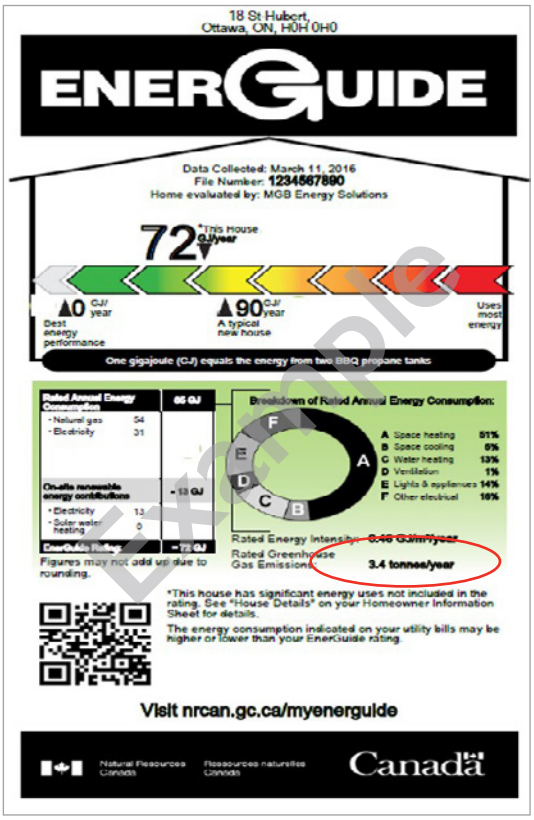
1. Enter the property's full civic address into the NRCan's HOT2000 climate map and retrieve the Annual HDD (in number of heating degree days).



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

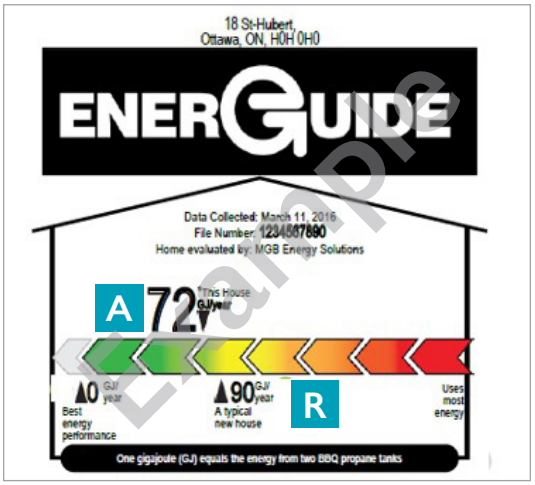
Zone	HDD Range
Zone 4	<3,000
Zone 5	3,000-3,999
Zone 6	4,000-4,999
Zone 7A	5,000-5,999
Zone 7B	6,000-6,999
Zone 8	>=7,000

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

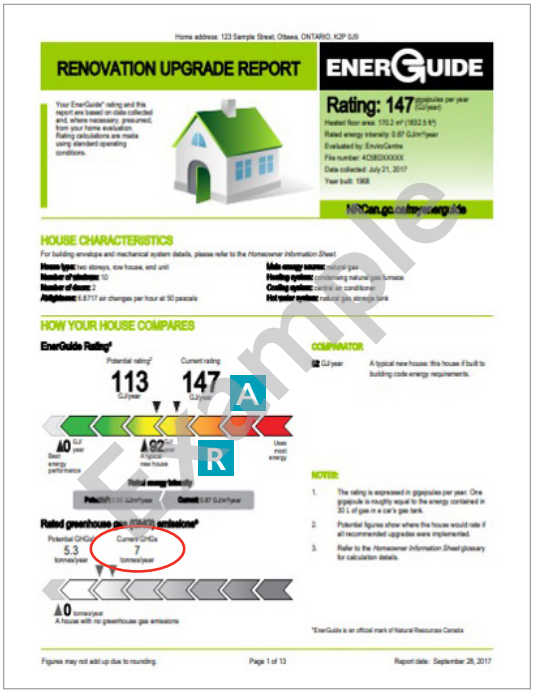


Energy consumption target:

1. To calculate the percentage of improvement in energy consumption, the following formula can be used:
   (R minus A) divided by R 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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