



**Canadian  
Federation of  
Apartment  
Associations**

**Fédération  
Canadienne Des  
Associations  
De Propriétaires  
Immobiliers**



**February 2009**

# National Outlook

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***Federal Budget Ignores Private Landlords and Tenants***

*By John Dickie, President, CFAA*

The 2009 Federal Budget was disappointing for landlords and tenants in the private rental market, who will not see a penny of the \$2B which was allocated to rental housing. \$1B is allocated to repairs and energy upgrades for existing social housing. \$600 M more is allocated for aboriginal housing on reserves.

**Housing measures**

\$475 M is allocated for new construction of affordable housing. Happily, that is somewhat focussed on helping those with special needs -- the disabled and seniors. If the money makes its way through the negotiations for provincial contributions, it will provide for 6,000 to 8,000 such rental

*(Continued on page 7)*

***CFAA Invites you to the 2009 CFAA Conference in London, Ontario, May 6-8***

The Canadian Federation of Apartment Associations (CFAA) will hold our 2009 Conference in London, Ontario, from May 6 to 8 at the London Convention Centre. On May 7, at CFAA's Association Conference, a key attraction is Cross-Canada Round Up, when we discuss the new issues and opportunities experienced by landlords across Canada. Many landlords find this session extremely valuable.

various energy conservation measures and how they can be funded. While certain speakers need to be confirmed, this will likely include various mature technologies such as direct digital controls and new furnaces or boilers. It will also include presentations about cutting edge technologies such as solar hot water heating or geothermal heating. Breakout groups will allow for discussion of topics of interest.

On May 8, CFAA delegates will hear about

*(Continued on page 2)*

***Thank you to CFAA's 2009 Allied Members:***

**Gold** Yardi Systems  
Rogers  
Bell Canada

**Silver** My Ideal Home  
Rental Network  
TD - Canada Trust  
Telus  
First National  
Financial LP

**Bronze** Places4Students.com

***Le budget fédéral déçoit les propriétaires***

*de John Dickie, président, FCAP*

Le budget fédéral déposé en janvier 2009 offre peu d'aide aux propriétaires actuels qui occupent le marché locatif privé. Ceux-ci ne verront pas un sou des 2 milliards de dollars accordés au logement locatif. Outre la somme d'un milliard allouée aux réparations et aux améliorations énergétiques de logements sociaux existants, six cents millions de dollars de plus sont versés aux logements pour les Autochtones sur les réserves.

Enfin, 475 millions de dollars sont accordés à la construction de logements abordables. Si ce dernier montant est compris dans les négociations entourant les contributions provinciales, il servira à construire de 6 000 à 8 000 logements abordables à l'échelle du pays. Heureusement, cela vient quelque peu en aide à ceux ayant des besoins spéciaux : les personnes handicapées et les personnes âgées. Autre aspect positif : beaucoup moins d'ar-

*(suite à la page 4)*

**CFAA Invites You, cont'd.**



Exterior view of the London Convention Centre, site of the CFAA Conference to be held in May 2009.

*(Continued from page 1)*

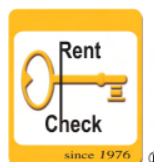
CFAA and the London Property Management Association (LPMA) will be hosting a Trade Show between 5:00 pm and 7:00 pm on Thursday, May 7, prior to LPMA's Annual General Meeting from 7:00 pm to 8:00 pm. The Trade Show will include food and refreshments, 40 supplier booths, talks for residential landlords and fishbowl draws for door prizes!

There are many sponsorship opportunities for suppliers to become involved with our apartment associations either locally, or nationally with CFAA. For more information about how you can support the CFAA Conference or the CFAA/LPMA Trade Show, please contact CFAA at [events@cfaa-fcapi.org](mailto:events@cfaa-fcapi.org) or at (613) 235-0101.

CFAA encourages our members from across Canada to attend our Conference and Trade Show. For more information, or registration forms, please see the Conference section of the CFAA website at [www.cfaa-fcapi.org](http://www.cfaa-fcapi.org).

**CFAA Thanks its 2009 Association Conference Sponsors!**

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Natural Resources Canada

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**Eco-ENERGY for HOMES & Eco-ENERGY for BUILDINGS**

*There are a few Energy sponsorship opportunities still available! For more information, please contact Erin Wallace, CFAA Event Coordinator at [events@cfaa-fcapi.org](mailto:events@cfaa-fcapi.org) or (613) 235-0101.*

## *FRPO launches Certified Rental Building Program*

The Federation of Rental-housing Providers of Ontario (FRPO) has created the Certified Rental Building Program, a quality assurance program designed specifically for tenants (rental housing consumers). To date, FRPO members have enrolled over 85,000 suites in more than 1,200 buildings across Ontario. The program has been launched in Toronto, London and Ottawa, and more launches will follow in other centres.

Says FRPO President & CEO, Vince Brescia, “FRPO’s goals with the CRB Program are to promote professionalism in our industry, and to provide tenants with a quality assurance alternative when selecting their rental home.”

FRPO’s CRB Program provides its members with a set of 38 consistent standards that ensure good value in rental housing for Ontario consumers. The Program is intended to introduce the CRB Program approval and logo as a symbol of quality that helps tenants identify well-managed buildings.

The 38 standards include such topics as customer relations, human rights compliance, employee relations, daily building operations routines, cleaning schedules, financial management, insurance, etc

For a multi-residential apartment

building to qualify as a Certified Rental Building, the building operator must meet the five mandatory requirements of the program:

- abide by FRPO’s & the Program’s Member Code of Conduct
- adhere to the Program’s Mandatory Standards of Practice
- successfully complete the Mandatory Third-Party Audit Process
- have identified staff responsible for

the day-to-day management of certified buildings successfully complete the Program’s Training & Education component

- agree to market and identify their certified buildings to prospective tenants as Certified Rental Buildings

Both landlords and tenants can learn more about the CRB Program by visiting the Program’s website [www.crbprogram.org](http://www.crbprogram.org).



(from left to right) David Horwood, FRPO Chair; Roger Greenberg, Minto Apts Chairman; and Larry O’Brien, Mayor of Ottawa; unveil the exterior Certified Rental Building sign.

## *CMHC Spring Rental Market Survey Set for April*

Canada Mortgage and Housing Corporation (CMHC) will be conducting its Spring Rental Market Survey during the first two weeks of April, 2008. The CMHC Rental Market Survey is important for all landlords as it provides up-to-date, accurate, and comprehensive information on rental markets across Canada.

CFAA and your local apartment association encourage owners and

property managers to provide essential data to CMHC survey enumerators when they contact you. All survey data gathered is strictly confidential and CMHC does not disclose building specific information to third parties.

CFAA has been successful in working with CMHC to ensure key data of interest is collected, including availability rates, vacancy rates and average rents.

CMHC’s Rental Market Survey reports for April should be available in June. You

can sign up for a free subscription to the survey reports, with PDF versions e-mailed directly to you on the day of release. Alternately, you can download electronic reports on the day of release. Visit CMHC’s Order Desk in the “Housing Professionals” section of its website to subscribe, or to access CMHC’s Rental Market Canada Highlights, Rental Market Provincial Highlights or Rental Market Statistics.

## Le budget fédéral (cont'u)

(cont'u de la page 1)

gent est accordé à la construction de nouveaux logements abordables, contrairement à ce que prévoyait la coalition du Parti libéral et du NPD. Lors de la campagne électorale de 2008, les libéraux ont promis 30 000 nouveaux logements abordables tandis que le NPD et le Bloc en ont promis davantage.

La FCAPI avait soutenu qu'une façon pratique de soutenir le marché du logement dans le plan de relance fédéral serait d'augmenter le financement aux programmes d'indemnités de logement transférables. En s'appuyant sur des études de la SCHL auxquelles elle a contribué, la FCAPI a démontré comment le gouvernement fédéral pouvait accorder des indemnités de logement par l'entremise du système fiscal fédéral et mettre rapidement de l'argent dans les mains des locataires à faible revenu

qui le dépenseraient au Canada. Toutefois, le gouvernement fédéral a refusé d'emprunter cette voie à ce moment-ci.

Les propriétaires profiteront un peu des augmentations budgétaires de l'assurance emploi et des réductions d'impôt à l'intention des Canadiens à faible revenu, puisque les mesures qui améliorent la situation financière des locataires ainsi plus aptes à payer leur loyer améliorent aussi la situation des propriétaires.

Le gouvernement a aussi accordé 300 millions de dollars supplémentaires au programme écoÉNERGIE Rénovation – Maisons qui s'applique aux maisons de propriétaires occupants et aux immeubles locatifs de trois étages et demi ou moins (ayant une superficie au sol de moins de 600 mètres carrés). De tels immeubles peuvent compter jusqu'à 20 ou 25 logements. Le programme actuel ne convient pas particulièrement aux immeubles à logements, puisque toute subvention ne peut excéder 5 000 \$, peu importe la superficie de l'immeuble, et

qu'une évaluation énergétique aux frais du demandeur doit être effectuée avant et après les travaux de rénovation. Ainsi, une bonne partie de la subvention accordée aux propriétaires d'immeubles à logements multiples est absorbée. La FCAPI exige une refonte du programme afin qu'il réponde mieux aux besoins des propriétaires d'immeubles à logements.

Dans le cadre des politiques publiques fédérales, la FCAPI continuera à défendre le soutien accru du revenu des locataires, des réformes fiscales et des modalités d'imposition plus équitables pour les propriétaires et les locataires. La FCAPI a besoin de l'appui des propriétaires de toutes les provinces au pays. Les politiques de la FCAPI amélioreraient la situation des locataires et des propriétaires, ainsi que celles des fournisseurs de l'industrie et des contribuables.

## How Much Water Can be Saved in Apartment Buildings?

Reproduced from the May/June 2008 edition of FRPO's Fair Exchange magazine

Landlords who want to save water, and money, should start by compiling estimates of their building's consumption. To calculate potential water savings from indoor uses you need data on the frequency of fixture or appliance use (i.e. how often are toilets flushed, how long are faucets and showerheads used, how many loads of washing are done). Developing this information is a complex and time-consuming process and so you may prefer to use the "educated guesses" provided below.

Unfortunately there are no definitive frequency-of-use averages for fixtures or appliances in multi-family rental properties. The "educated guesses" below were derived from data on single-family use and some small-scale studies on multi-family use. The numbers are based on the research found at *Retrofit Water Conservation Strategies for Multi-Family Housing* at [www.pathnet.org/publications.water.pdf](http://www.pathnet.org/publications.water.pdf).

### Toilet Use

Unless you have information to the

contrary, assume 5 flushes per person per day. If an apartment has one 3.5 gallon per flush toilet and houses two people, you may calculate daily toilet water use as follows:

Daily toilet water use =  
(2 people) x (5 flushes/person) x (3.5 gallons/flush) = 35 gallons.

Water can be saved from toilet use in a number of ways:

- Replace toilet

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## ***ecoENERGY Retrofit Incentive Program for HOMES Includes Low-rise Rentals***

*By John Dickie, President, CFAA*

The federal ecoEnergy Retrofit Incentive Program for HOMES applies to houses and multi-unit residential buildings (MURBs) with fewer than four storeys and a footprint of less than 600 square metres (6458 square feet), as well as mobile homes on a permanent foundation. Because of its name many landlords have not realized that the program applies to them.

Among homeowners the program has been very popular. The federal government allocated an additional \$300M to the program in the 2009 Budget. As a result, the officials in Natural Resources Canada (NRCAN) are in the process of revising the program. CFAA has met several officials and key political staff to promote reforms that will make the program more useful for landlords.

CFAA's Energy and Environment Task Force made valuable suggestions for CFAA's submissions to the government. Landlords who completed our recent energy subsidy survey also pro-

vided valuable information to help CFAA deal with the government.

To qualify for the program, a building must first go through a residential energy efficiency assessment by an NRCAN-licensed energy advisor. The rebates are available to owners who carry out energy efficiency retrofits based on the energy advisor's recommendations. Only homes that have pre- and post-retrofit evaluations from an energy advisor are eligible.

The rebate amount is the total of the listed amounts for all the specific items of retrofit work that is completed. For example, for replacing a furnace with an ENERGY STAR qualified gas furnace that has a 90% annual fuel utilization efficiency (AFUE) you get \$300. Install instead a similar furnace with a 92% AFUE and a DC variable speed motor, and you get \$500. You can only apply once per property. The work must be done within 18 months of your pre-retrofit evaluation.

Currently, the maximum federal rebate

is \$5,000 per home or building, regardless of the size of the building. However, CFAA is working to encourage the government to provide for increased maximums for larger buildings that fall within the program, such as 8 unit or 20 unit apartment buildings.

For many of the qualifying insulation measures, the program provides for a MURB of more than 3 units to receive a rebate which is a multiple of the single family home rebate. Currently the multipliers are 1.5 for a 4 to 6 unit building, 2.0 for 7 to 9 unit buildings and 2.5 for buildings of 10 units or more. CFAA is promoting an increase in those multipliers, and an extension of the multiplier table so that 15 and 20 unit buildings have higher multipliers than 10 unit buildings.

Another limitation in the usefulness of the program for MURBs is in the list of energy saving work which is covered. Currently the program does not cover direct digital controls (DDCs), larger

*(Continued on page 8)*

## ***ecoENERGY Retrofit Incentives for Larger Buildings***

*Natural Resources Canada—<http://oe.nrcan.gc.ca/commercial/financial-assistance/existing/implementation.cfm?attr=20>*

The ecoENERGY Retrofit Incentive for Buildings is the commercial/ institutional component of the ecoENERGY Retrofit financial incentives for existing homes and buildings.

### **Available Funding**

The eligible incentive is based on the lowest of: 10 per gigajoule (277.8 kilowatt hours) of estimated annual energy savings; 25 percent of eligible project costs; or \$50,000 per project (\$250,000 per organization).

The Federal Government pays the total eligible incentive after completion of the approved project and verification of the work. The estimated payback of your investment must be at least one year, after taking into account incentives from all external sources.

### **Who can Apply**

Organizations that own, manage or

lease the following buildings can apply:

- Commercial and institutional buildings, including those owned by not-for-profit and religious organizations
- Provincial, territorial and municipal buildings
- Multi-unit residential buildings (with a common entrance and at least four storeys or a footprint of 600 square metres - 6458 square feet - or more)
- Mixed-use commercial/residential buildings

### **Other Requirements**

- The area of each building cannot exceed 20,000 square metres (215,279 square feet).
- You can include up to 10 buildings in a project.

- Each building must be occupied for a similar purpose for at least 3 years.
- You need to arrange a pre-project energy audit as described in the Application Guide (available on the NRCAN website).
- You have 12 months after approval to complete your project (18 months in the territories).
- Do not start the project or incur any related costs until you receive written approval.

The program ends on March 31, 2011 or when all funds are committed, so don't delay. Applications are reviewed upon receipt.

*CFAA Editorial Note: NRCAN states that "The average approval times are now 8 weeks after you submit a properly completed application."*

## **British Columbia Reduces Eviction Times for Non-Payment of Rent**

By Al Kemp, CEO, Rental Owners and Managers Society of BC (ROMS-BC)

Choose not to pay your rent? In BC, you're out in less than a month!

The growing trend of tenants choosing not to pay rent, knowing they can stretch the eviction process out for two or even three months – rent free -- is coming to an end in BC. Following over a year of working with the Residential Tenancy Branch (RTB), developing the process, and conducting pilot projects, in January the RTB launched the “Direct Request” process.

Where previously a landlord had to wait up to six weeks for a hearing to confirm that a tenant hadn't paid rent, a Direct Request Order of Possession can now be obtained without a hearing.

Assuming no delays, here's how it works:

- March 1 -- Tenant chooses not to pay his or her rent.
- March 2 -- Landlord personally serves a 10 Day Notice to End Tenancy. This form clearly states that the landlord has the ability to obtain an Order of Possession without a hearing.

- Tenant does not pay all the rent or challenge the Notice by applying for dispute resolution within 5 days of receiving it.
- March 8 -- Landlord applies in person at RTB or ServiceBC office for a Direct Request Order of Possession. The landlord must include a copy of the Tenancy Agreement, a copy of the Notice to End, and proof that the Notice was served.
- March 11 -- A Dispute Resolution Officer (DRO) reviews the material, finds all documentation to be in order, and issues an Order of Possession.

Once the Order of Possession is issued, the only ground for review is if the tenant alleges the Order was obtained by fraud.

The Direct Request Order of Possession can be enforced exactly the same as if it had resulted from a hearing, i.e. it is registered in court, a writ of possession is issued and a Court Bailiff evicts the tenant.

The results of some of the pilot projects conducted by the RTB were very encouraging. In Victoria, for example, 52 Notices to End Tenancy were issued using the new form that informs the tenant of the landlord's ability to obtain a Direct Request Order. 49 of the 52 tenants paid their rent within five days of receiving the Notice!

The process will mean lower bad debt expenses for landlords. In turn, lower costs for operating rental property should help to moderate rents by a similar amount. As a result, tenants who meet their obligations will no longer subsidize tenants who don't.

What's next? We are confident the Direct Request process will be effective. When that is proven by more experience, ROMS-BC will be advocating that the RTB extend the Direct Request process to more situations where tenants have given landlords cause to legally end a tenancy.

### **How much water can be saved? (cont'd)**

(Continued from page 4)

- Insert displacement device. The volume of water saved will depend on the device inserted.
- Install quick-closing flapper valve. The volume of water saved depends on the before and after flush volumes. If no better data is available, you may assume that on average 0.4 gallons per flush are saved.
- Install water level adjustment. Special flushing levers are available that offer the option of a partial or a full flush. Assume that such devices will save roughly the same as a displacement device, or 0.3 gallons per flush.
- Repair leaky toilets.

#### **Showerhead use**

Unless you have information to the contrary, assume 5 minutes of showerhead usage per person per day. Assume also that replacing a non-conserving showerhead with a low-flow fixture will save on the average 0.75 gallons per minute at the normal usage rate (not full open).

#### **Faucet Use**

Water savings from installing aerators on bathroom and kitchen faucets can be estimated to average 0.7 gallons per minute at normal usage rates. How many minutes a day are faucets used? For a rough estimate of water savings assume 8 minutes of faucet use per person per day for units with a dishwasher, 10 minutes otherwise.

#### **Clothes Washing**

Water savings from replacing in-unit clothes washers with high efficiency models will depend on the water use of the before and after machines, which

can be obtained from the manufacturers. If these numbers are hard to come by, you can use an estimated savings of 15 gallons per load. The other question remaining is how many loads of washing do apartment dwellers typically do per day or per week? You may be able to come up with a good estimate for the property in question. If not, assume 0.35 loads per person per day to estimate water savings roughly.

Note that the calculation is not per machine but per number of affected residents.

#### **A Plan of Action**

It can be a long, difficult process but doing these calculations can help you decide which retrofit strategies to pursue.

(Source: U.S. Department of Housing and Urban Development)

## Federal Budget (cont'd)

(Continued from page 1)

units.

That is much less funding for new “affordable” housing construction than what the coalition of the Liberals and NDP would have provided. As CFAA reported in its 2008 Election information, the Liberals promised 30,000 new affordable housing units, and the NDP would have wanted to increase that. For the details see the Oct 10 update in the Election Information section of CFAA’s website, [cfaa-fcapi.org](http://cfaa-fcapi.org).

Numerous advocacy groups lobbied the government hard for much more money for new “affordable housing” to be constructed as part of the stimulus package. In our pre-budget submission, CFAA pointed out that the actual construction of new affordable housing would take two to three years to begin, which would be too long for the stimulus to be of any benefit in addressing the current economic situation.

CFAA argued that a useful way to include housing support in the stimulus package would be to increase funding for portable housing allowances. CFAA showed how the federal government could provide housing allowances through the federal tax system, and put money quickly in the hands of low-income tenants who would spend it in Canada. However, the government declined to enter the housing allowance field at this time.

CFAA welcomes the Budget’s increases in employment insurance and the tax cuts for low income Canadians.

Measures that make renters better off, and better able to pay their rent, make landlords better off.

CFAA also advocated increased funding for Rental RRAP, which would stimulate repair and renovation activity to improve existing affordable private rental housing. However, the seven million Canadians who rent in the private market were left out of the home renovation grant program.

### Energy conservation subsidies

The budget did allocate an additional \$300M for energy conservation subsidies. Some of that funding may be available for low-rise rental properties. CFAA is working hard to achieve the revisions needed to make the program more useful for landlords. See page 5 for more details.

### Income tax reforms

In our submission and in meetings with the government, CFAA advocated for income tax reductions and capital gains tax reductions. CFAA’s first suggestion was for a deferral of tax on sale and reinvestment in rental property. Such a deferral would increase the buying and selling of rental property, generating activity for home inspectors, appraisers, mortgage brokers, lawyers, accountants, real estate brokers and other real estate professionals. The deferral would also stimulate renovation and repair activity, because new buyers of existing buildings often see opportunities that current owners do not see, and perform repairs and renovations within 4 to 12

months of purchase.

CFAA advocated for improved capital cost allowances (CCA) to make buildings more attractive assets, and thus promote more repairs and renovations to existing rental buildings, and more private investment in the construction of new buildings. CFAA advocated for allowing losses created by CCA to be deductible against other income. That was the regime that encouraged rental construction from the end of the Second World War until the 1970’s, when developers were building 60,000 rental units per year. With the various negative tax changes since then, now only 10,000 to 15,000 units are being built annually despite Canada’s larger population.

CFAA’s pre-budget submission can be viewed in full on our website, [www.cfaa-fcapi.org](http://www.cfaa-fcapi.org).

Even though the tax reform measures were not included in the budget, MPs and government advisors were interested in the tax reforms, and encouraged CFAA to keep promoting those measures. Our best opportunity to obtain tax reform will be when the economy picks up, preferably in the first two years of a sympathetic majority government.

CFAA is your voice to the federal government about what steps would help landlords. CFAA will continue to advocate for your interests, and we thank you for your support.

*CFAA Thanks its 2009 Allied Members!*



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*Silver* : My Ideal Home Network , TD Canada Trust—Multi-Unit Residential Mortgages,  
Telus and First National Financial LP

*Bronze*: [Places4Students.com](http://Places4Students.com)

**Manitoba “leads” in public housing**

Frontier Centre for Public Policy

Based on CMHC statistics for 2008, the Frontier Centre for Public Policy (FCPP) reports that Manitoba has the most public housing units per capita, well ahead of Ontario which comes second.

FCPP also reports that Manitoba’s housing market has been beset by rent control since the 1970s. Rent control has sharply discouraged the private supply of rental housing while stoking demand for government housing. Public housing projects are more costly to operate and are less desirable than private rental housing because they tend to concentrate social pa-

Province	Public housing units per 10,000 residents
Manitoba	110
Ontario	83
Quebec	72
BC	50
Saskatchewan	50
Alberta	36

thologies and crime. In Manitoba’s distorted housing market, vulnerable

groups are especially impacted by the lowest apartment vacancy rate in Canada or forced waits for frequently substandard government housing.

FCPP says that a more effective approach would be to 1) end rent controls to stimulate normal apartment rental supply; 2) sell the government housing portfolio, and 3) deploy the operating savings to a housing allowance program which would benefit 21,000 Manitobans. See the Frontier Centre website at [www.fcpp.org](http://www.fcpp.org).

**ecoEnergy Retrofit Incentives—  
Low-rise Rentals (cont’d)**

*(Continued from page 5)*

heating boilers, duct work or integrated boiler systems. Since those items of work are often needed in MURBs, CFAA is seeking to have those items added to the list of qualifying work with proportionate rebate amounts.

On the plus side, several provinces already match the federal rebates. That includes New Brunswick where one application process produces both rebate cheques, and Ontario where a second (virtually identical) application is needed. Unfortunately, Ontario’s website confuses the eligibility issue because it states that the provincial program is only open to single family homes, but then in the next paragraph defines “single family homes” as any residential building with fewer than four storeys and a footprint of less than 600 square metres !

Other provinces have similar grant programs for energy conservation measures, but with somewhat different criteria. NRCAN is trying to achieve harmonization so that more provincial programs will “piggy-back” on the federal program, thus reducing the red-tape burden. CFAA supports that goal, while emphasizing that the limitations in the federal program design

need to be fixed, or harmonization will just magnify them.

Of the 3.3 million private rental homes in Canada, more than 2 million fall within the ecoEnergy Retrofit Incentive Program for HOMES program, rather than eco-ENERGY for BUILDINGS, which applies to buildings of four stories or more. In order to achieve energy savings effectively and fairly across the whole residential sector, the HOMES program needs to be reformed to better serve the low-rise rental sector.

After the program is revised you will be able to obtain more information at the website of the Office of Energy Efficiency at [www.oee.nrcan.gc.ca](http://www.oee.nrcan.gc.ca). Note that there is information relevant to various landlords in all three of the following sections: “For personal use – Residential,” “For business use – Residential” and “For business use – Commercial and Institutional”.

For a searchable database of energy grants, rebates, discounts, and other incentives for all provinces go to [www.incentivesandrebates.ca/gc\\_fi\\_search.asp](http://www.incentivesandrebates.ca/gc_fi_search.asp)

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