



Task Force for a Resilient Recovery

IBC RESILIENT HOME RETROFITS PROGRAM PROPOSAL

The government should introduce a ResiliGuide home resilience rating system and certification program expanding on the existing EnerGuide label and scoring system.

In the context of pandemic recovery spending, one of the greatest opportunities available to the federal government is to operationalize a plan to make Canadian homes more climate resilient.

IBC proposes a resilient retrofit program, overseen by Natural Resources Canada (NRCan).

THE PROGRAM COMPRISES FOUR PARTS:

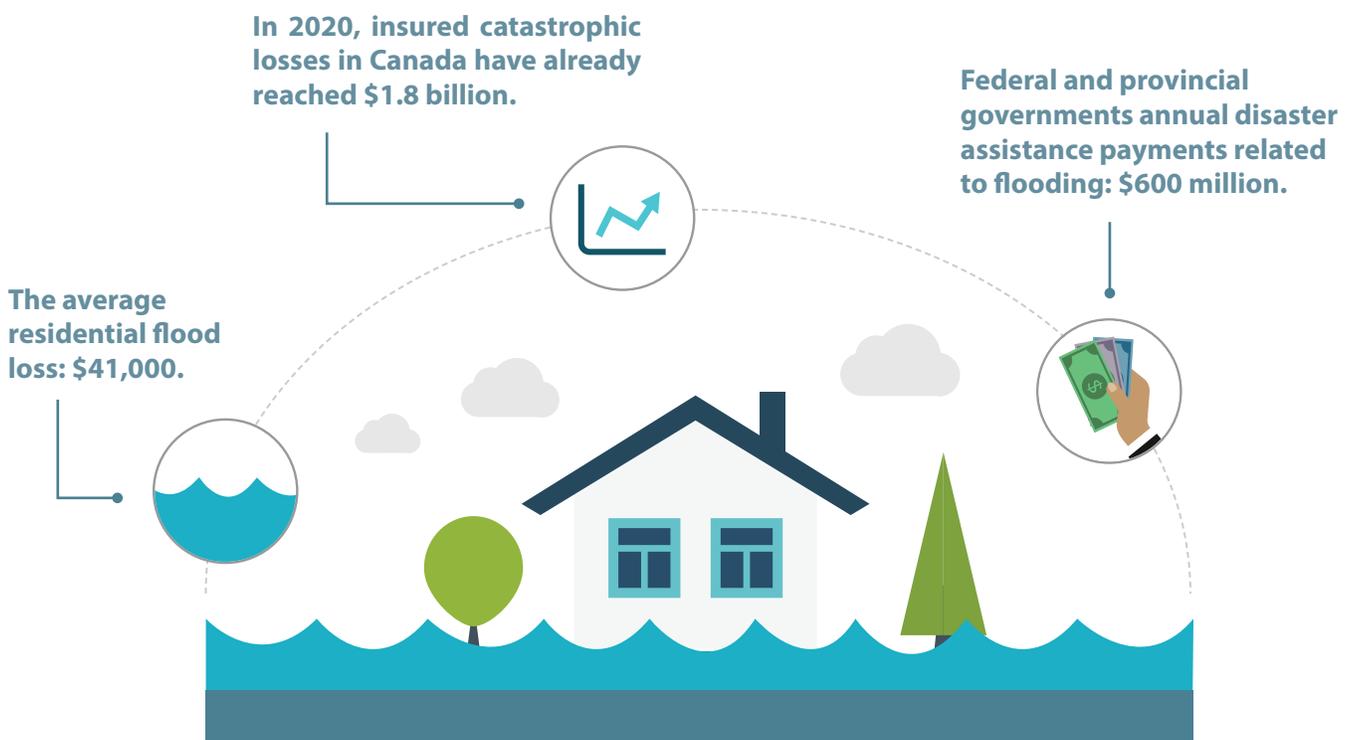
- 1** Create a **ResiliGuide home resiliency rating system and label** equivalent to EnerGuide;
- 2** **Train NRCan certified energy advisors in the home flood protection** measures needed to achieve a high resiliency rating;
- 3** **Introduce a federal tax credit**, similar to the Home Accessibility Retrofit program, to incent resilient retrofits (eligibility would be tied to securing a specified ResiliGuide rating); and
- 4** **Introduce a Canada Mortgage and Housing Corporation mortgage insurance incentive** similar to that which currently exists for Energy Efficiency and tie it to the attainment of a ResiliGuide rating.

CANADIANS EVERYWHERE ARE SHOULDERING THE RISING COSTS OF CLIMATE CHANGE.

So far at the midpoint of 2020, insured catastrophic losses in Canada have already reached \$1.8 billion. As a cost-effective way to protect Canadian homes, IBC recommends that the ResiliGuide rating system incorporates the new National Model Building Code resiliency measures.

NRCan's Office of Energy Efficiency would be an appropriate entity to manage ResiliGuide if its mandate were expanded to include climate resiliency (i.e., create an expanded Office of Energy Efficiency and Climate Resiliency).

The cost for the proposed ResiliGuide program – approximately \$2 million – will rapidly be paid off with avoided losses. Federal and provincial governments now spend an average of \$600 million per year in disaster assistance payments related to flooding. The average residential flood loss is \$41,000, whereas retrofits cost, on average, less than \$2,500 per house.



The ResiliGuide program will prepare Canadians for the future by enhancing resilience to the increasing number of extreme weather events while generating multiple benefits for the Canadian economy.