

Housing Design Catalogue

User Guide

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Catalogue Overview

The Housing Design Catalogue features over 50 regionally tailored housing designs, including detached accessory dwelling units, townhouses, rowhouses, and multiplexes, across seven distinct regions of Canada:

1. British Columbia (BC)
2. Alberta (AB)
3. Saskatchewan (SK) and Manitoba (MB)
4. Ontario (ON)
5. Quebec (QC)
6. New Brunswick (NB), Newfoundland and Labrador (NL), Nova Scotia (NS), and Prince Edward Island (PE)
7. Yukon (YT), Northwest Territories (NWT), and Nunavut (NU)

Developed by local architects and engineers to comply with regional building codes, the designs prioritize energy efficiency, accessibility, and livability.

Technical Design Package Overview

Each design in the catalogue includes a standardized package of technical drawings and supporting documentation, including this User Guide. The packages contain:

- Architectural and engineering drawings in .pdf, editable .dwg (2D/CAD), and .ifc (3D/BIM) formats
- Energy and Carbon Modelling documentation, including *Building Performance Reports* for each design
- HOT2000 Energy Model Templates (.h2k files) for all designs (except BC)
- BC Energy Modelling Guidelines for BC designs
- BC Step Code Compliance Checklists for BC designs
- User Guide (this document)
- Terms and Conditions

Additional resources, including *Site Design Examples*, *Construction Cost Estimates*, a *Materials Guide*, and a *Climate Resilience Guide*, will also be provided.

This User Guide is intended to assist with the planning and development of a catalogue project, providing key information and guidance to help users bring the design to a permit-ready drawing with the support of a licensed Qualified Professional.

About the User Guide

What is the purpose of this user guide?

This User Guide provides guidance to users of the Housing Design Catalogue and any ‘Qualified Professionals’ who will be adapting the prototypical designs to a specific project and site to create ‘Derived Designs’. This guide is included as a part of the Technical Design Packages, downloadable from the catalogue website.

What drawings are included in the Technical Design Package?

The designs included in the Technical Design Package are prototypical, which means they were developed without a specific site and based on assumptions related to site, building code applications, and climate zones. These assumptions are outlined in sections 2, 3, and 4. Assumptions are highlighted in red in the drawings for easy reference and to facilitate necessary modifications.

Are these permit ready?

The drawings are near permit-ready, demonstrating code compliance and ensuring the building architecture and systems are adequately represented, such that user modifications to prepare permit-ready drawings are minimal.

A Qualified Professional must review the prototypical design assumptions to actual site conditions to ensure their accuracy and make necessary changes before the design is ready to submit for permit.

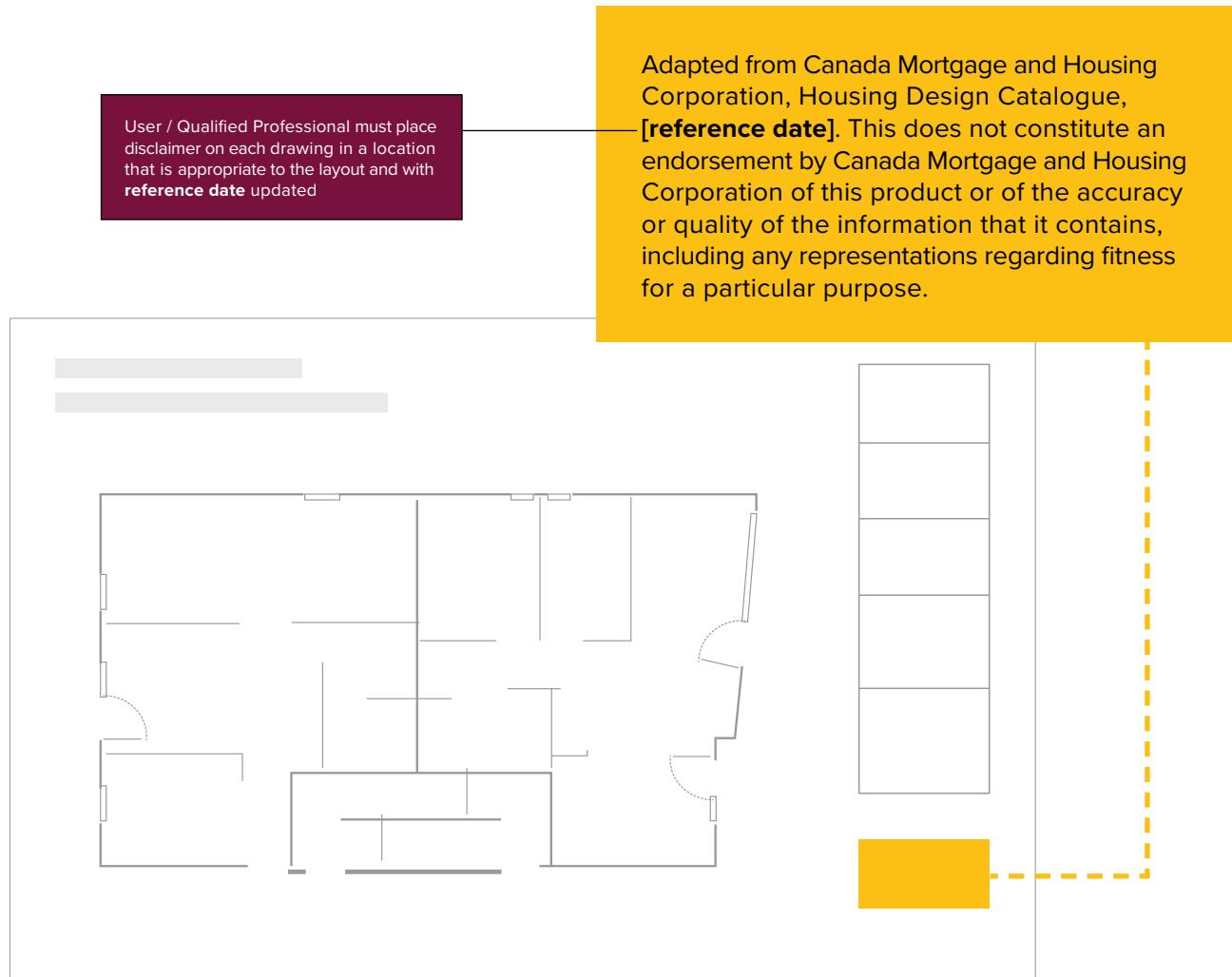
As catalogue users develop the drawings for construction, this guide offers additional strategies to enhance climate resiliency, energy efficiency, accessibility, along with guidance on material selection. More substantial modifications, such as relocating windows, extending roof eaves, adding a basement, or choosing alternate mechanical systems, are possible but require the support of a Qualified Professional. All changes must be confirmed as acceptable by the Authority Having Jurisdiction (AHJ), which may also provide guidance on aesthetic requirements, such as cladding types or limits.

Design elements typically selected by a client and their project team at or after the permit stage are not drawn or specified, such as interior finishes including ceilings, cabinetry, plumbing fixtures and lighting and power layout. Renderings in the catalogue are illustrative only.

*Qualified Professional’ and ‘Derived Designs’ are defined in the Terms and Conditions, as appended to this document. This User Guide should be read in conjunction with the Terms and Conditions.

1. Housing Design Catalogue Disclaimer

Based on the Terms and Conditions, catalogue users, including any Qualified Professional, are to include the following disclaimer to all drawing sheets of their Derived Designs.

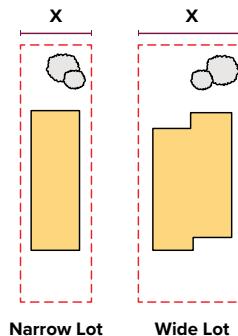


2. Planning and Site Assumptions

Each catalogue design was developed using assumptions about site parameters including lot size, zoning, and site design, with some notable regional variations.

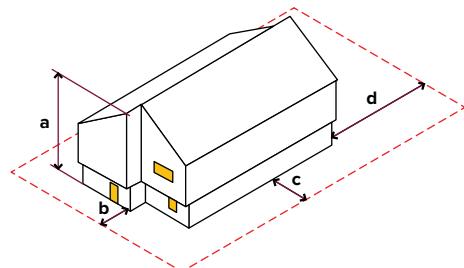
Lot sizes and designs

Based on data analysis of lot sizes across the country, two lot archetypes were defined per typology for which two designs were created. The primary difference between these lot archetypes is width. Most typologies offer narrow and wide options and can accommodate varying lot depths. There are some exceptions, for example, sixplex designs are only offered for wide lots due to the scale of the buildings. Similarly, in the Yukon, Northwest Territories, and Nunavut region, site assumptions also account for service type – either municipal services and tanked/trucked services – to accommodate both municipal and rural/remote contexts. There is flexibility for users based on their specific lot size; for example, designs based on a narrow lot can be sited on a larger lot. The assumed property lines are shown **in red** dotted lines on the Site Plan in the drawing sets.



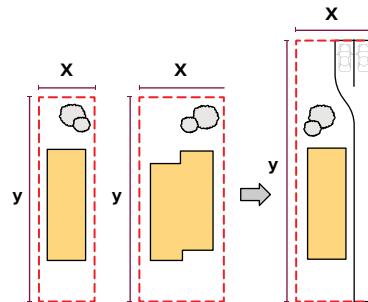
Zoning alignment

Based on zoning research conducted across a sample of municipalities per region, common zoning parameters – such as setbacks and maximum building heights – were analyzed and assumed for in each design. Those assumptions are shown **in red** in the drawing sets. Users are required to work with their Authority Having Jurisdiction (AHJ) to ensure their design meets applicable local zoning bylaws.



Site design

The assumed property lines in the drawing sets do not account for front/rear access, driveways, parking, bike storage, garbage and utility connections. Lot dimensions are intended to be adapted to fit required site elements per municipal bylaws. Designs can be mirrored, rotated or flipped based on site conditions. Strategies to maximize density or site potential can also be considered, such as adding an Accessory Dwelling Unit. Refer to regional *Site Design Examples* document for sample configurations to guide site selection and design.



3. Building Code and Design Assumptions

Building code compliance

The catalogue designs were developed using Part 9 and other applicable sections of the 2020 National Building Code of Canada (NBC 2020) as adopted by Provincial and Territorial governments. The NBC is developed by the Canadian Commission on Building and Fire Codes and published by the National Research Council of Canada (NRC). Drawings in each region were developed using slightly different approaches to reflect provincial or territorial regulations.

The Building Code used as the basis of design in each region is indicated on the prototypical drawings. It is the responsibility of a Qualified Professional to review code compliance and adapt the drawings to meet the latest Building code adopted by the province, territory, or municipal AHJ in which the project is located and update all references indicated on drawings as needed. Note that designs may exceed code minimum requirements and standards set by local authorities.

In British Columbia (BC), the BC Building Code 2024 (BCBC 2024) was used to develop the drawings.

In Ontario (ON), the Ontario Building Code (OBC 2024 - O.Reg 163/24, amended 5/25) was used to develop the drawings.

In New Brunswick (NB), Newfoundland and Labrador (NL), Nova Scotia (NS), and Prince Edward Island (PE), NBC 2020 was used to develop the drawings as all four provinces have adopted the National Model Code with selected amendments. Catalogue users and Qualified Professionals are to ensure compliance with any applicable local legislation based on the project location.

In Saskatchewan (SK) and Manitoba (MB), the Manitoba Building Code (MBC, M.R. 78/23), Saskatchewan regulation 124/2021 and NBC 2020 were used to develop the drawings. References are shown in the drawings to NBC 2020 and should be updated as required once location of work is determined.

In Quebec, NBC 2020 was used to develop the drawings. Currently in the province, the Quebec Construction Code, Chapter I—Building, and NBC 2020 (amended) regulate the construction of buildings. Municipalities also regulate code adoption and may use an earlier version of the Building Code. A Qualified Professional is to ensure compliance with the relevant adopted code based on the project location.

In the Yukon, Northwest Territories and Nunavut, NBC 2020 was used to develop the drawings. Note that municipal requirements may exceed requirements of NBC 2020 and that the Office of the Fire Marshal may require project specific upgrades based upon the community. A Qualified Professional is to ensure compliance with territorial and local jurisdictions.

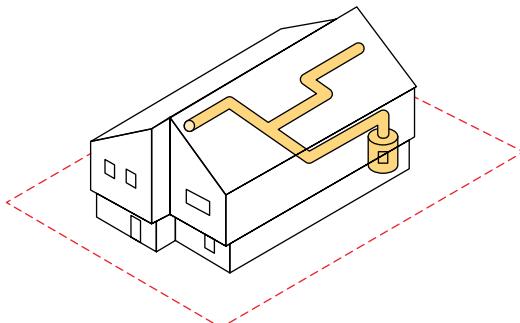
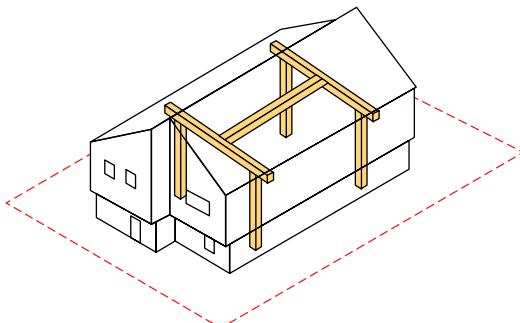
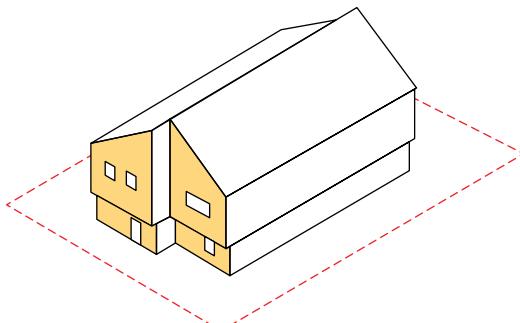
Building design assumptions

Refer to Architectural, Structural, and Mechanical and Electrical Prototypical Drawings for detailed design criteria assumptions, which vary by region and are identified in the drawing sets. Generally, the following approach was taken:

Architectural: Limiting distances based on assumed setbacks and property lines, were used to determine the allowable percentages of unprotected openings and to define exterior wall/cladding construction (combustible/non-combustible). Grade level and foundation type and depth are also assumed, and detailed design for radon/soil gas mitigation is excluded as it pertains to soil analysis and must be confirmed by the user for their project location. These assumptions are highlighted **in red** in the drawings sets.

Structural: Structural design parameters (e.g., wind, snow, and seismic loads) are derived from environmental/climatic data and vary by region and location within each region. Prototypical foundation designs are based on typical construction systems and vary by region. They must be confirmed through site-specific geotechnical investigations, including soil type and bearing capacity.

Mechanical and Electrical: Heating, Cooling and Ventilation Loads are dependent on regional climatic data and cannot be pre-calculated in the prototypical drawing sets. Qualified Professionals must perform site-specific heat load calculations. Similarly, site servicing and utilities connections are site-specific and cannot be coordinated in the prototypical drawings. Qualified Professionals must provide site servicing drawings as required.



4. Energy Performance and Modelling Approach

An energy model and life cycle assessment (LCA) were completed for each design based on various assumptions. Results are summarized in the *Building Performance Report* provided for each design. This report should be used as a reference only. Actual energy modelling and LCA results will vary given once a project site, location, orientation, and final design elements are determined.

Prototypical drawings provide part of the information required for the purpose of energy compliance verification, such as floor areas, geometry and window/wall ratios and assemblies. However, whether the modelled or prescriptive compliance paths are pursued, most of the data required is site- and project-specific. Building orientation and climate zone are based on location and siting, while window U-values and Solar Heat Gain Coefficients (SHGC), building envelope insulation and airtightness, and mechanical system selections will be determined by the catalogue users and Qualified Professional based on project requirements.

All regions except British Columbia followed the same modelling approach, as energy performance compliance requirements in BC differ more significantly. There are also variations in Quebec (Quebec Construction Code (CCQ)) and Ontario (Ontario Building Code (OBC)) requirements, which are referenced in the respective prototypical drawings. However, the modelling was provided in alignment with NBC 2020. The AHJ may implement more stringent requirements beyond the code minimums, meaning building code compliance targets can vary by jurisdiction.

The following sections provide an overview of the energy modelling approach demonstrated for the prototypical drawings. This approach was selected to exceed code minimum energy efficiency requirements given the benefits of improved occupant comfort, durability, and reduced utility bills which are associated with energy efficient buildings. In addition, climate conditions vary across a region and modelling was only conducted for representative locations. Targetting improved energy efficiency in the models helps to ensure that the prototypical designs can meet minimums across a region and for a variety of site conditions.

To align with budget goals or desired construction methods / HVAC equipment, catalogue users may decide to target a lower level of energy efficiency when using the prototypical designs. Working with a Qualified Professional, the designs may be adjusted to target code minimum, prescriptive energy efficiency requirements as desired.

All regions (except British Columbia) – NBC 2020 Tier 3 performance (modelled) approach

Within the NBC 2020, there are five energy performance tiers which can be achieved for Part 9 buildings (Tiers 1 – 5), which are expressed as a percentage improvement above the code minimum (Tier 1). There are two paths to demonstrate compliance with the tiered code energy performance requirements: Prescriptive or Performance (Modelled). Currently, the NBC 2020 only includes up to Tier 2 under the Prescriptive Pathway. If the user intends to demonstrate compliance with a higher energy performance tier of the NBC 2020 (Tiers 3, 4, 5), the Performance (Modelled) Pathway must be used.

The designs have been prepared to allow for compliance with Tier 3 Performance (modelled) Pathway of the NBC 2020. The provided energy models are based on prototypical drawings information, base option mechanical systems, an assumed location, building orientation and other design assumptions provided in the modelling files. *HOT2000 Energy Model Templates** are provided for each design and are intended as a support for users seeking to model their own project.

Thermal performance of envelope assemblies shown in prototypical drawings are assumed and reflect generic RSI/R-Values. They may exceed code minimum compliance depending on actual project climate zone. The values are shown **in red** in the drawing sets and will need to be adapted by catalogue users to reflect actual material selections.



*Modelled floor areas within the HOT2000 Energy Model Templates will need to be confirmed once designs are adapted by catalogue users.

Energy modelling for British Columbia – Step 4 of the Energy Step Code

The provincial BC Building Code (BCBC) includes the Energy Step Code (ESC) and the Zero Carbon Step Code (ZCSC), which outline specific modelling methodologies and compliance paths for Part 9 buildings.

The BC region designs have been prepared to allow for compliance with ESC Step 4 and Emission Level 4 (EL-4) of the ZCSC. Additionally, several modelling compliance paths are available for Part 9 Step Code projects. It is up to an Energy Advisor or other Qualified Professional to choose which path to pursue. The models are based on prototypical drawings information, base option mechanical systems, an assumed location, building orientation and other design assumptions. Refer to the *BC Energy Modelling Guideline*, found in the BC design packages, for further information regarding modelling methodology and data references.

The prototypical drawings reference a thermal envelope performance per assembly developed to meet Step 4 in three example climate zones in British Columbia. As the step code target varies per location specific heating degree day (HDD) and also depending on the adopted AHJ step code level, a Qualified Professional is required to verify the selected assembly package meets the ESC requirement for the specific location. The effective R-values shown **in red** in the drawing sets reflect effective values as defined in BCBC Section 9.36.2.4. If a different material or insulation type is selected, recalculation of the thermal performance is required to be completed by a Qualified Professional.



5. Enhancing Energy Performance and Climate Resilience

This section identifies design measures that users can implement to achieve higher energy performance than the base designs, along with key considerations for adaptation—such as passive design strategies, airtightness, net-zero goals, and climate risk and resilience.

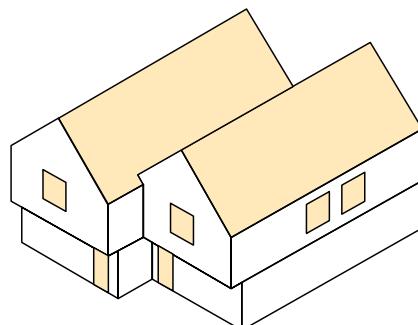
Achieving higher energy performance

The following measures will contribute to improving energy performance above what was modelled for the base designs (Tier 3 per section 9.36 of the NBC 2020 / BC Building Code ESC Step 4 and ZCSC EL-4 for BC Region). When pursuing any of the energy efficiency measures described below, it is recommended that users work with a Qualified Professional experienced in energy modelling to assess the relative impact and cost of each measure to make optimal decisions. The modelling templates and guidelines provided with each design are intended to support this process.

Building envelope thermal performance

The exterior wall assembly is similar across most regions, with a combination of stud-cavity insulation and outboard insulation (between the exterior sheathing and the cladding), with the exception of the Yukon, Northwest Territories and Nunavut region, which is outboard only. Outboard insulation is beneficial to meet and exceed code minimum performance targets and to reduce the impacts of thermal bridging in the wall framing.

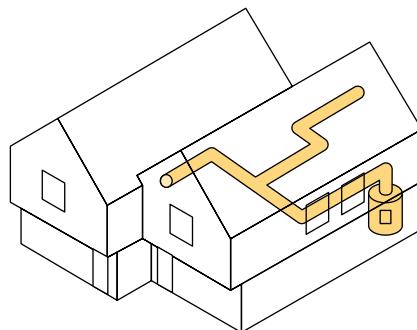
This hybrid assembly allows users to increase the thickness of outboard insulation as required by climate zone or project-specific performance goals, or to improve resiliency during temperature swings or power outages. Selecting a material/ thickness with thermal performance (RSI/R-Value) above code minimum may contribute to achieving higher energy performance and occupant comfort. Additionally, specifying triple pane glazing or other high performance windows, if not already required as part of base design, is an effective method to reduce heating loads and improve thermal comfort.



Mechanical system selection

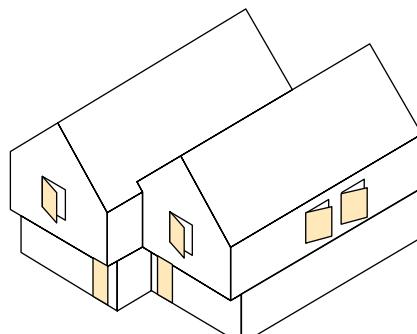
Multiple mechanical system options, including specifications for heating, ventilation, and air-conditioning (HVAC) and domestic hot-water (DHW) equipment, have been included for most designs. This is presented within designs as a **base option** and **alternate option(s)**. In some cases, there are alternate options for all-electric systems, which may contribute to reducing operational emissions. Selecting efficient mechanical systems, sized appropriately based on the building envelope performance and other loads, will contribute to achieving a higher energy performance, which in turn may reduce operational energy costs.

For the BC region, the base option is an all-electric system. Combinations of electric resistance and hybrid or gas-based systems may be possible, however may not meet the higher steps of the ESC or adopted ZCSC for all typologies in all climate zones. A Qualified Professional must review and verify code compliance for the applicable jurisdiction and climate zone if an alternative hybrid or gas-based system is selected over the modelled base electric option.



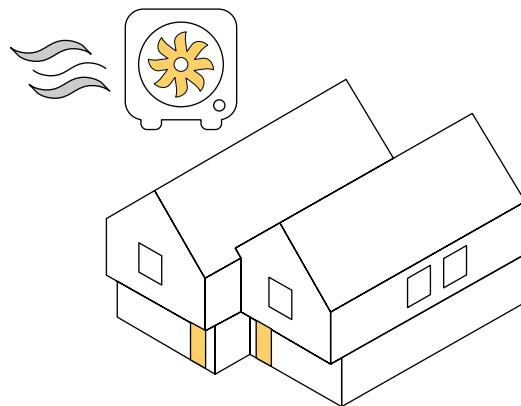
Passive ventilation and cooling

Window placement and percentage of glazing have been carefully thought out for each design. Glazing area percentages based on setbacks and exact specifications will be determined by the catalogue users when finalizing the Derived Design. It is recommended when selecting windows to prioritize large openable sections on all windows, if possible, to maximize cross-ventilation potential, which can significantly reduce reliance on mechanical air conditioning, and in turn reduce energy consumption. Night-time ventilation (i.e. air flushing at night) can be effective in cooling interior spaces provided the solar heat gain is well-managed.



Airtightness

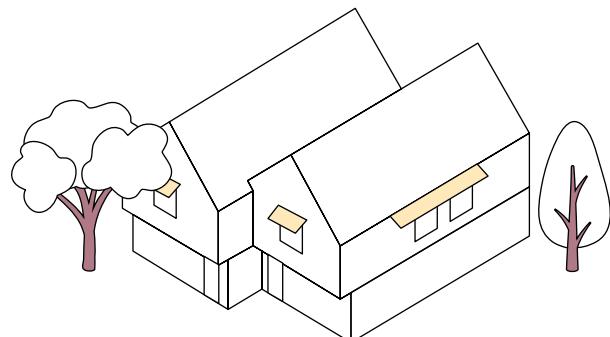
The catalogue designs have been detailed to show continuity of air barrier through the envelope. Measuring airtightness is done through blower door testing during construction. A low air change rate per hour (ACH) can be achieved through careful execution of the building envelope air barrier as per details. Targeting and achieving a tighter envelope (0.6-1.5 ACH) will contribute to reducing energy consumption by minimizing air leakage through the building envelope, which would need to be conditioned by the HVAC system. The energy models for all regions have assumed 2.5 ACH, which is the airtightness that is required to be used in the energy model for the ‘Proposed House’ and ‘Reference House’ when the air barrier system is designed per the NBC 2020. For BC, the airtightness target is stipulated by the adopted ESC with a maximum 1.5 ACH assumed in the energy models for BC to align with Step 4. Refer to the *BC Energy Modelling Guideline*.



Architectural and natural solar shading

Once orientation is determined, architectural solar shading devices such as awnings, shutters, blinds, or other shading features can be added or integrated on south-, east- and west-facing facades to minimize solar heat gain during summer months.

West-facing windows are particularly vulnerable to overheating during the day due to late-day solar exposure, and their placement and size should be carefully considered, as well as glazing coating options such as low Solar Heat Gain Coefficients (SHGC). Reducing solar heat gains through passive means will reduce energy consumption if mechanical cooling is used in summer months.



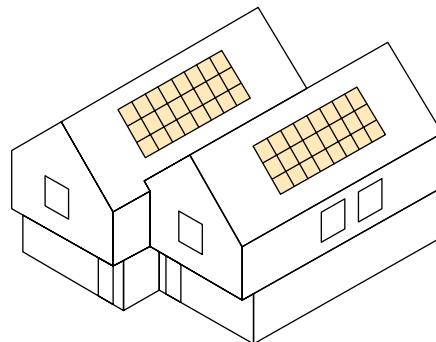
Another effective passive strategy is the addition of one or several trees on the same facades. Trees are preferred, as they provide shading in the summer and allow for passive solar heating in the winter. Beyond shading, trees offer co-benefits including local cooling, habitat support and the reduction of heat islands. Refer to the *Climate Resilience Guide* for more information.

Net-zero considerations

Greatly reducing net energy consumption, including approaching net-zero, may be possible using the prototypical designs. This requires: (a) reducing baseline total building energy demand as much as possible using the above building envelope and mechanical system design strategies, (b) minimizing occupant energy consumption, through efficient appliances and demand management, (c) incorporating on-site renewable energy generation where feasible.

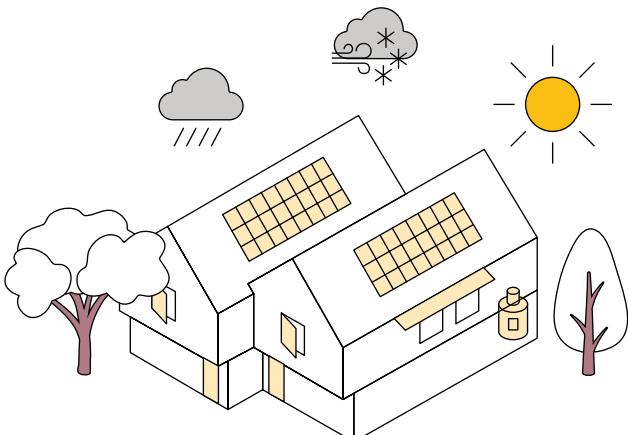
The addition of photovoltaic (PV) panels to the roof to generate energy on-site can contribute to achieving near net-zero goals, depending on the area available to place PV panels, roof shape, orientation and location. A Qualified Professional will need to assess the potential for PV generation based onsite and building specifics. Depending on the installation and agreement with local utility provider, PV can reduce operational energy costs and may also further enhance resiliency during power outages depending on system design.

A Qualified Professional will need to review that the roof shape, structure and electrical infrastructure are adapted to accommodate PV systems if this option is pursued. In addition to structural and electrical, it is advised that a user work with a Qualified Professional to select improved energy efficiency measures and refine energy modelling if net-zero energy performance is a desired outcome.



Climate risks and resilience

The catalogue designs incorporate key resilience strategies, including high-performance building envelopes and improved flood protection by providing dwelling units at grade and above. However, many climate risks are highly specific to individual regions and sites. To further adapt a project to site-specific risks – such as extreme heat, wildfire, or flooding – Qualified Professionals can refer to the *Climate Resilience Guide* for recommended design strategies that address both the building and surrounding property.



6. Accessibility and Universal Design

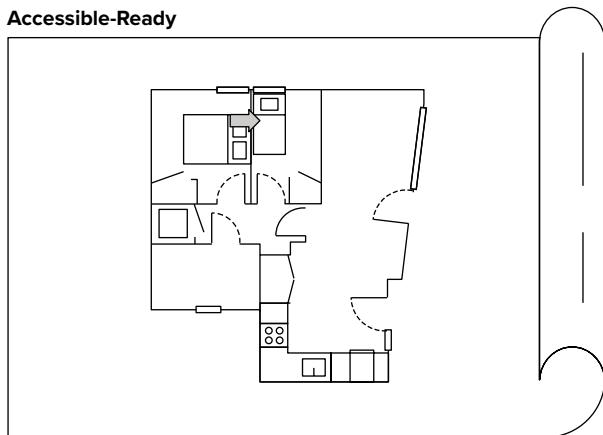
The catalogue designs were developed with accessibility considerations that go beyond code minimum requirements, in collaboration with Accessibility Standards Canada (ASC) and in consideration of British Columbia Building Code 2024 (for BC region only). In regions excluding British Columbia, a percentage of units have been designed as ‘Accessible-Ready’, and an alternate layout is provided to reflect ‘Enhanced Accessibility’, allowing users to customize the designs based on their needs. In British Columbia, a number of designs include an ‘Adaptable’ layout per British Columbia Building Code 2024 to enhance accessibility and accommodate a wider range of occupants’ needs through the life of the building. In all regions, ground-oriented units were prioritized, being more suitable for adaptability with minimal effort and lower costs.

‘Accessible-Ready’ designs can be converted to an accessible unit at significantly lower effort than homes designed without adaptability in mind.

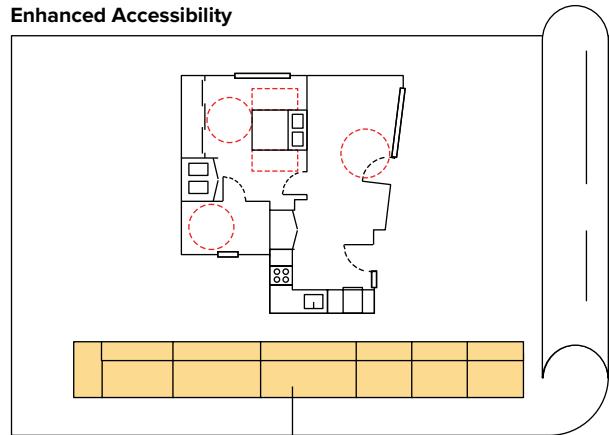
‘Enhanced Accessibility’ architectural layouts provide a detailed pathway for meeting key accessibility principles aligned with CSA/ASC *B652:23 – Accessible Dwellings Standard*.

‘Adaptable’ dwelling units can be adapted into a BCBC Accessible Unit with moderate effort, meaning without significant structural or mechanical modifications, as defined in the British Columbia Building Code (BCBC) 2024.

Accessible-Ready



Enhanced Accessibility



Illustrated Legend

Applying the concept of adaptability to the designs has meant that, where possible, kitchens, washrooms, structural elements and core mechanical components remain roughly in the same place between the base and alternate layouts. Modifications required to adapt a unit are mostly limited to non-load-bearing partitions and minor plumbing and electrical work, allowing conversion without significant costs.

Some of the key features in the ‘Enhanced Accessibility’ layouts include 1800 mm turning radii, roll-in showers, larger bedrooms with space on all sides of a queen-sized bed, and kitchen spatial layouts designed to meet CSA/ASC B652:23 (*BCBC for British Columbia*). An illustrated legend has been provided on each alternate layout sheet, identifying the clearance spaces and referencing the standard. Accessibility considerations regarding parking and access have been included in the *Site Design Examples* document.

Accessible-Ready and Enhanced Accessibility design features also align with the principles and goals of Universal Design. Users are encouraged to further incorporate Universal Design through site- and project-specific design considerations such as exterior grading, paths of travel, lighting, interior finishes and hardware, appliances, controls, and furnishing strategies to promote inclusivity and ease of use for residents of all ages and abilities. Users may refer to the [CMHC Universal Design Guide](#)* for additional information about these considerations.

LEGEND	DOORS AND DOORWAYS (B652:23 5.7)	BATHROOMS (B652:23 5.9)			KITCHEN (B652:23 5.10)				BEDROOMS (B652:23 5.11)		LAUNDRY (B652:23 5.12)	CLOSETS (B652:23 5.13)
GENERAL NOTE: CSA/ASC B652-23 “ACCESSIBLE DWELLINGS” WAS DESIGNED AS A SPACE PLANNING PERSPECTIVE FOR UNITS LABELED “ENHANCED ACCESSIBILITY”. CSA/ASC B652-23 IS THE STANDARD FOR A COMPLETE SET OF REQUIREMENTS.	REFER TO B652:23 5.7 DOORS AND DOORWAYS FOR ADDITIONAL REQUIREMENTS: 1. DOOR WIDTH AND CLEARANCE REQUIREMENTS 2. POWER DOOR OPERATOR REQUIREMENTS	REFER TO B652:23 5.9 BATHROOMS FOR ADDITIONAL REQUIREMENTS: 1. WALL REINFORCING BACKING AND GRAB BARS 2. VANITY AND ACCESSORY REQUIREMENTS 3. WASHROOM ILLUMINATION REQUIREMENTS	REFERRING TO B652:23 5.10 KITCHENS FOR ADDITIONAL REQUIREMENTS: 1. MIN. REO COUNTER SPACE BETWEEN COUNTER AND SINK NOT LESS THAN 80mm 2. ADDITIONAL KITCHEN FIXTURE AND APPLIANCE REQUIREMENTS 3. ELECTRICAL REQUIREMENTS IN KITCHEN 4. ADDITIONAL CABINETRY AND SPACE PLANNING REQUIREMENTS	REFER TO B652:23 5.11 BEDROOMS FOR ADDITIONAL REQUIREMENTS: 1. CLEAR SPACE AND TRANSFER SPACES AROUND BED 2. ELECTRICAL REQUIREMENTS IN BEDROOMS	REFERRING TO B652:23 5.12 LAUNDRY FOR ADDITIONAL REQUIREMENTS: 1. APPLIANCE REQUIREMENTS 2. CLOSET DOORS SHOULD ALLOW FULL ACCESS TO THE INTERIOR UNLESS THERE ARE SHUTTERED STORAGE AND ACCESSORY REQUIREMENTS 3. SHELVES, HANGING ROD HEIGHTS AND STORAGE REQUIREMENTS	REFERRING TO B652:23 5.13 CLOSETS FOR ADDITIONAL REQUIREMENTS: 1. SHELVES, HANGING ROD HEIGHTS AND STORAGE REQUIREMENTS						

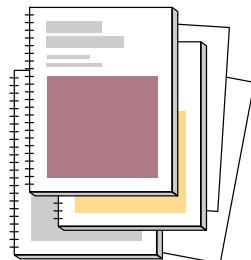
*<https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/accessible-adaptable-housing/universal-design-new-multi-unit-residential-buildings>

7. Material Selection Guidance

The catalogue designs were developed in most cases without specifying exact products for cladding, roofing, insulation, or interior finishes. The user and Qualified Professional will need to make these selections with consideration for local availability, performance goals, and municipal bylaw requirements. Renderings showing material finishes/colours included in the catalogue are provided as illustrative examples only and users are encouraged to make a design their own, through material selection and other aesthetic design choices.

To support flexibility and regionally-appropriate solutions, the designs were developed to allow for different material choices. However, assumptions were made to complete the sample LCAs for each design*. These assessments rely on average embodied carbon values across material families to provide an overview of each design's carbon footprint. This reporting helps users make more informed material selections to reduce total emissions.

Additional resources provided on the catalogue website to help users make informed material selection decisions, including *Building Performance Reports*, *Construction Cost Estimates*, the *Materials Guide*, and the *Climate Resilience Guide*.



*Material assumptions may vary between the Building Performance Reports and the Construction Cost Estimates. Please consult each report directly for the full list of material assumptions used.

8. Adding Basements

Flood risks and soil conditions

Basements were not included in the catalogue designs due to the variability and unpredictability of site-specific soil conditions, slope, high water tables, and the prevalence of flood-prone areas across regions. Users interested in adding a basement should review the *Climate Resilience Guide* prior to adapting the designs.

Zoning and accessibility

The designs provide an intended number of units for each typology above grade, ensuring that the intended density can be achieved on all sites, even where slope, soil conditions or flood risk make below grade units infeasible. Units at grade level facilitate accessibility by enabling entry without ramps or stairs, which is often not possible when a basement raises the building above grade.

If the user intends to incorporate a basement – particularly to add an additional unit – they must first verify permissibility under local zoning bylaws, including unit count limitations, height, floor area ratios and impacts on setbacks, access and egress.

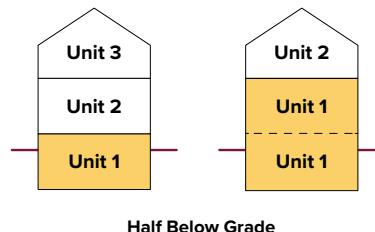
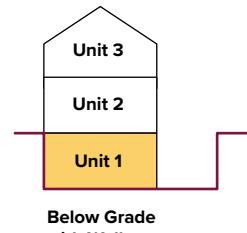
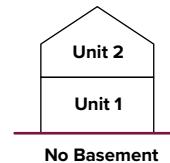
Approach 1: provide a lower-level walkout

A walkout basement can function as a fully livable, daylight-accessible unit, with full-height windows and doors at the walkout facade. This option retains the original above-grade building height and may preserve accessibility, especially if designed into a sloped site. It is suitable for sites with grade differential or where rear or side-yard access is feasible.

Approach 2: raise the building

Raising the building creates a fully below-grade basement with window wells or high windows throughout. This strategy may exceed maximum building height allowances, particularly in zones with strict height limits. It may also complicate accessibility, requiring ramps or stair lifts to maintain universal access at the main level.

Multiple factors will impact below grade design, including existing site conditions. Users should work with a Qualified Professional to evaluate the trade-offs and cost impacts of various approaches to foundations, basements and/or crawlspaces.

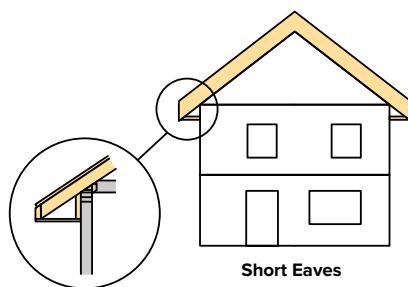


9. Extending Roof Eaves

The catalogue designs do not typically include significant eaves projections as they are prototypical and meant to suit a range of different infill conditions. Property lines and setbacks determine the application of code requirements regarding fire protection of soffits, when roof space is shared between units, and above unprotected windows. Additionally, zoning bylaws can regulate the extent of building element projections such as roof eaves. However, depending on what is permissible for their specific site, a user may consider adding or extending roof eaves as outlined below:

Short eaves extensions

Short eaves extensions can likely be added without issues in most site conditions and jurisdictions with reasonable setbacks. Short eaves primarily serve an aesthetic function in this context, given their limited shading and protection of cladding from precipitation. Historically, vented roofs on residential buildings of this scale were commonly constructed with extended rafters or trusses and large soffit areas to provide ventilation. However, this detail, though widespread, creates a thermal bridge at the roof-to-wall connection. Catalogue designs were detailed to eliminate or significantly reduce thermal bridging at this connection, which supports improved energy performance. Where required, roof venting has been designed to be provided through a minimal eaves extension and vent gap, for the regions with vented roof assemblies. This detailing supports continuity of insulation and air barrier, which is critical for thermal performance and energy efficiency.

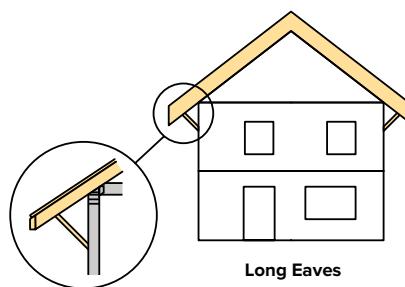


If a user chooses to adapt the roof detailing to add an eave extension, it is recommended to review with a Qualified Professional and to design the additional framing extensions to be constructed separately from the main roof structure and building envelope, to maintain integrity of insulation and air barriers.

Long eaves extensions

Adding longer roof eaves can be a valuable design enhancement to improve building performance and wall durability. Particularly for south and west facing walls, longer eaves can support passive solar design strategies depending on site conditions, building orientation and if the extension is strategically located to block high-angle summer sun, reducing solar heat gain and cooling demand. They can also help improve the exterior wall durability where located, by acting as another barrier protecting the façade from wind, sun and precipitation, minimizing wear on cladding materials and exterior finishes and reducing the risk of moisture intrusion at windows and wall assemblies.

Should the user decide to adapt a design to add longer eaves, the roof shape and structural detailing will need to be modified and engineered. Code compliance for projections and zoning will also need to be verified. This will require the support of a Qualified Professional.



10. Construction Cost Estimates

Class B estimates

Each catalogue design was costed at a Class B level as of February 2025 (based on Q1-2025 cost data), with summary results made available in the *Construction Cost Estimate* report for each region. Detailed unit costs and quantity take-offs have been incorporated into the estimates with an expected range of accuracy of +/- 15%, consistent with the Canadian Institute of Quantity Surveyors (CIQS) Class B guidelines. The estimates are based on recent market bids for comparable scope and construction methods and reflect a single-building infill project condition. Potential cost efficiencies resulting from economies of scale, bulk procurement, or prefabricated construction are not reflected.

The estimates have targeted a mid-range specification for finishes, cladding and roofing systems. Changes to enhance or reduce finish quality, changes to materials as part of lifecycle assessment (LCA) or to increase resilience (such as adding metal roofing) will impact total construction costs and users should calibrate their budgets accordingly.

Contingencies

Design and construction contingencies are not included in the estimates. Users are advised to carry contingencies (5% to 10%) to mitigate potential risks rising from unexpected site-specific conditions, changes driven by local municipal requirements or owner-directed changes with respect to procurement and building quality.

For the Yukon, Northwest Territories and Nunavut region, a remote contingency has been included in the estimates for the designs with tanked services, to account for logistical complexity, limited labour availability, and material procurement challenges specific to northern and remote communities. Users looking to build in these communities are advised to validate and adjust contingencies based on project-specific logistics, timing and supply chain constraints.

Financial feasibility

Beyond hard costs and contingencies, a complete assessment of project financial feasibility is needed to consider all soft costs including land, financing, taxes and development cost charges (if applicable), and potential revenue (projected rental income or forecasted sale price).

Due to the standardized nature of catalogue designs, users should realize savings on design and professional fees compared to a custom infill project. Savings can also be realized through a shorter and more predictable project timeline, especially during the pre-construction phase.

Appendix: Housing Design Catalogue: User Terms and Conditions

The following terms and conditions (“**Terms and Conditions**”), together with any documents and/or additional terms they expressly incorporate by reference, govern your use of the Housing Design Catalogue made available by Canada Mortgage and Housing Corporation (“**CMHC**”). In consideration of, and subject to, your agreement to these Terms and Conditions, CMHC authorizes you to access and use the Housing Design Catalogue.

- These Terms and Conditions constitute an agreement between CMHC and the user of the Housing Design Catalogue, “**you**”, an individual or a legal entity that you are authorized to represent as applicable.
- Your use of the Housing Design Catalogue will be governed by the Terms and Conditions in force as of the date and time you accessed the Housing Design Catalogue. CMHC may, in its sole discretion, modify the Terms and Conditions at any time, and may do so with or without notice to you except to the extent that any notice is required under Applicable Law and such modifications shall be effective immediately upon posting of the modified Terms and Conditions on the CMHC website, unless the posting or the notice specifies otherwise. Your use of the Housing Design Catalogue after any revisions constitutes your acceptance of and agreement to the revised Terms and Conditions.

1. DEFINITIONS

“**Applicable Law**” means any and all (a) laws (including principles of common law and equity), constitutions, treaties, statutes, codes, ordinances, orders, decrees, rules, regulations and by-laws, (b) judicial, arbitral, administrative, ministerial, departmental or regulatory judgments, orders, decisions, rulings, instruments or awards, and (c) policies, practices, standards, guidelines and protocols.

“**Designs**” means flexible design packages that will be made available as part of the Housing Design Catalogue and for which CMHC is the owner or in which CMHC holds intellectual property rights and made available to you in accordance with these Terms and Conditions. Such Designs are samples of standardized housing design, reflecting general design intention only and do not incorporate any elements or other information specific to any location or project.

“**Derived Designs**” means any modifications to the Designs and any designs generated, created or derived by you through your use of the Housing Design Catalogue, as required to make use of the Designs. Such modifications may include, but are not limited to, those that are required to be made to the Designs to reflect site conditions and Applicable Laws.

“**Housing Design Catalogue**” means the federal low-rise housing design catalogue comprised of housing Designs for which CMHC is the owner and made available to you in accordance with these Terms and Conditions.

“**Qualified Professional**” means the licensed or otherwise qualified professionals required by the relevant authorities having jurisdiction where the Derived Designs will be used, or as otherwise required based on site conditions.

2. AVAILABILITY OF THE DESIGNS

CMHC may make the Housing Design Catalogue and/or Designs available to you via its website or other media at its sole discretion. CMHC does not guarantee the availability of the Housing Design Catalogue and/or Designs at any particular time or via any particular media.

3. RESTRICTIONS

You agree that in accessing and using the Housing Design Catalogue you will:

- Only use the Housing Design Catalogue in accordance with these Terms and Conditions;
- Ensure that any third party that benefits from the Designs or Derived Designs will comply with these Terms and Conditions as if they were you;
- Not undermine the security or integrity of the Housing Design Catalogue;
- Not attempt to gain unauthorized access to any Designs other than those to which you have been given express permission by CMHC;
- Not use, or misuse, the Housing Design Catalogue in any way which may disrupt or impair the functionality of the Housing Design Catalogue or other systems used for the Housing Design Catalogue or the use of the Housing Design Catalogue by others;
- Not delete, override, alter or obscure any Terms and Conditions, date, version number, disclaimer, notice and architect's physical, digital or electronic seal or signature where applicable;
- Use industry standard tools to detect and remove, and not transmit, or input to the Housing Design Catalogue, any harmful code or malicious code.

4. AUTHORIZED ACCESS AND USE

a. Subject to any limitations set out in these Terms and Conditions or otherwise communicated to you by CMHC, CMHC grants you a revocable, royalty-free, non-exclusive limited license to (i) use, copy, modify, and adapt the Designs in order to create Derived Designs solely for the purpose of planning, design and/or construction of a new structure or any subsequent renovation or modification to the structure, in a site-specific location in Canada (the "Purposes") and (ii) distribute the Designs only to the extent they are incorporated into Derived Designs and as reasonably necessary for the completion of the stated Purposes, which may include, for example, providing the Designs to a Qualified Professional or project consultant. CMHC does not otherwise grant, and you are expressly restricted and prohibited from distributing, licensing, selling, or otherwise making available any Designs, in a manner that does not respect these Terms and Conditions, without the prior written consent of CMHC, which may be withheld in its sole discretion.

b. In doing any of the above, you agree to:

- Reproduce the Designs accurately;
- Acknowledge the source of the Designs in a clear manner, as set out below or as otherwise communicated to you in writing by CMHC. You shall include the following notice on all reproductions containing the Designs in whole or in part:

Source: Canada Mortgage and Housing Corporation (CMHC), [name of product or information], [reference date]. This information is reproduced and distributed on an "as is" basis with the permission of CMHC.

- Retain Qualified Professionals to complete and approve the Derived Designs including in accordance with the Applicable Law. You further agree that, in using the Housing Design Catalogue for the Purposes, such Derived Designs shall comply with Applicable Law and that you shall take all necessary steps to ensure such compliance.
- You shall include the following notice on all Derived Designs:

Adapted from Canada Mortgage and Housing Corporation, [name of product], [reference date]. This does not constitute an endorsement by Canada Mortgage and Housing Corporation of this product or of the accuracy or quality of the information that it contains, including any representations regarding fitness for a particular purpose.
- You shall not:
 - Use the Designs or Derived Designs in a manner that infringes Applicable Law;
 - Use the Designs or Derived Designs in a way that suggests that CMHC or the Government of Canada endorses you or your use of the Designs;
 - Misrepresent the Designs or Derived Designs or their source;
 - Use the Designs or Derived Designs or the Housing Design Catalogue in a manner that brings CMHC or the Government of Canada into disrepute;
 - Permit a third party to access or use the Designs or Derived Designs in a manner that breaches these Terms and Conditions.
- c. Subject to Section 13 of these Terms and Conditions, CMHC reserves its right to require at any time that any use of the Designs or the Housing Design Catalogue be limited or discontinued. If CMHC notifies you of such a requirement, you agree to comply with the notice immediately.
- d. You will own the intellectual property rights in and to any Derived Designs, but, for greater certainty, you will not own any part of the underlying Designs incorporated into Derived Designs.
- e. You are solely responsible for ensuring that the Derived Design complies with the Applicable Law in a particular jurisdiction, including approval by a Qualified Professional.

5. INTELLECTUAL PROPERTY

You acknowledge and agree that except for the limited rights expressly provided in these Terms and Conditions, nothing herein shall, or shall be deemed or construed or implied to, assign, transfer, convey to or vest in you any title, rights or interest in or to any intellectual property, including in or to the Designs or the Housing Design Catalogue. Except as otherwise provided in these Terms and Conditions, all rights to access and use the Housing Design Catalogue and Designs shall terminate on any termination of these Terms and Conditions. CMHC reserves all rights not expressly granted to you hereunder. You shall promptly provide CMHC with written notice of any unauthorized use of, access to, disclosure of, reproduction, or transmission of any of the Designs or the Housing Design Catalogue that is in violation of these Terms and Conditions of which you become aware.

You recognize that in the event you breach these Terms and Conditions, monetary damages that may be available to CMHC will not likely be adequate to restore CMHC's rights in the intellectual property. You agree that CMHC may seek an injunction or similar remedy from a court to protect its rights in its intellectual property.

6. ADVERTISING AND PUBLICITY

You shall not include on any reproduction of the Designs, Derived Designs or elsewhere:

- a. The name, crest, logos, domain names or other official marks of CMHC without the written permission of CMHC; and
- b. The official symbols of the Government of Canada without written authorization from the Treasury Board Secretariat.

Request for authorization from the Treasury Board Secretariat may be addressed to:

information@fip-pcim.gc.ca

Federal Identity Program
Treasury Board of Canada Secretariat
300 Laurier Avenue West
Ottawa, Canada K1A 0R5

7. ACKNOWLEDGMENTS

You acknowledge and agree that:

- a. CMHC is not responsible for confirming your authority to access and use the Housing Design Catalogue in the manner described in these Terms and Conditions;
- b. CMHC may (but is not obligated to) monitor your access and use of the Housing Design Catalogue for purposes of monitoring your compliance with these Terms and Conditions. At the request of CMHC at any time, you will certify in writing your compliance with these Terms and Conditions;
- c. You and/or any legal entity that you are authorized to represent, as applicable, are responsible for your misuse of the Housing Design Catalogue and/or Designs;
- d. Your use of the Housing Design Catalogue is entirely at your own risk, and you have made your own assessment on the risk of use of the Housing Design Catalogue and any Designs available on or through the Housing Design Catalogue;
- e. CMHC may at any time change the features and functionality of the Housing Design Catalogue, including the availability or removal of any materials or Designs held in the Housing Design Catalogue at its discretion and without notice;

- f. The Housing Design Catalogue is not a substitute for independent professional advice. You have had an opportunity to obtain your own professional advice, including, independent legal advice and/or advice from a Qualified Professional, with respect to the Terms and Conditions and your use of the Designs and any Derived Designs and you are fully aware of the nature of your rights and obligations hereunder;
- g. CMHC cannot guarantee and assumes no responsibility for the accuracy, currency, completeness, or interpretation of any of the Designs or their compliance with Applicable Law; and
- h. The Designs are provided as-is and cannot be used to obtain a site plan approval or building permit, or for other construction purposes.

8. NO WARRANTY AND NO LIABILITY

THE FOLLOWING DISCLAIMER APPLIES EXCEPT TO THE EXTENT EXPRESSLY PRECLUDED BY APPLICABLE LAW. THE HOUSING DESIGN CATALOGUE AND ALL DESIGNS ARE PROVIDED ON AN "AS-IS" BASIS AND "AS AVAILABLE" BASIS AND AT YOUR OWN RISK. OTHER THAN AS EXPRESSLY SET FORTH IN THESE TERMS AND CONDITIONS, CMHC MAKES NO REPRESENTATIONS AND WARRANTIES OF ANY KIND OR NATURE, WHETHER EXPRESS OR IMPLIED, AND EXPRESSLY DISCLAIMS TO THE FULL EXTENT PERMISSIBLE UNDER APPLICABLE LAW ANY AND ALL OTHER WARRANTIES OR CONDITIONS OF ANY KIND, INCLUDING: (A) FITNESS FOR A PARTICULAR PURPOSE; (B) NON-INFRINGEMENT OF THIRD PARTY RIGHTS; (C) THAT THE DESIGNS ARE ACCURATE OR ERROR FREE; (D) THAT THE HOUSING DESIGN CATALOGUE WILL ALWAYS BE AVAILABLE, ACCESSIBLE, UNINTERRUPTED, TIMELY, SECURE, FREE OF MALICIOUS CODE OR VIRUS OR OPERATE WITHOUT ERROR; (E) THAT ANY ERRORS CAN OR WILL BE CORRECTED.

9. INDEMNIFICATION

You agree to indemnify, release, and forever hold harmless CMHC and the Government of Canada, its officers, directors, employees, agents, and any other parties working for or engaged by CMHC or the Government of Canada or otherwise involved in connection with the development, production and / or administration of the Housing Design Catalogue (“**Indemnified Parties**”) from any and all claims, actions, demands, causes of action, suits, debts, damages (including without limitation, direct, indirect, special, incidental, exemplary, punitive, third party or consequential damages) or any other losses, expenses or liabilities of whatever nature or kind, including reasonable lawyer’s fees, sustained by any of the Indemnified Parties arising out of, or in connection with, the Housing Design Catalogue and/or the Designs and/or the Derived Designs, or breach of these Terms and Conditions.

10. LIMITATIONS AND EXCLUSIONS

THE FOLLOWING LIMITATIONS AND EXCLUSIONS APPLY EXCEPT TO THE EXTENT EXPRESSLY PRECLUDED BY APPLICABLE LAW. The Indemnified Parties shall not, to the maximum extent permissible under Applicable Law, be liable to you, or any third party, for any direct, indirect, special, incidental, exemplary, punitive, third party, consequential damages or any other damages, losses or expenses (including loss of profits, loss of data, or other intangible or consequential economic losses) however caused, sustained by you or the legal entity that you are authorized to represent, as applicable, or any other person in connection with your access to or use of (or inability to access and use) the Housing Design Catalogue and Designs, including any liability for: (a) interruptions and communication line failures; (b) your inability to access and/or use, at any time, any part of the Housing Design Catalogue or any Designs; (c) the malfunctioning or unavailability of the Housing Design Catalogue, in whole or in part; (d) your or any other person’s use of or reliance on, the Housing Design Catalogue or Designs or Derived Designs; (e) any harm or loss to your computing systems or records or data however caused including caused by viruses, worms, Trojan horses or other similar intrusive, disruptive or destructive programs or files of that nature;

(f) interception or disclosure of confidential or sensitive information transmitted over the internet; (g) inaccuracies, delays in operation or transmission, failures, errors or omissions or loss of transmitted information; and (h) lack of suitability, reliability, timeliness or availability of any Designs or the Housing Design Catalogue.

The limitations and exclusions of liability set out herein shall apply regardless of the form of action or theory of liability, including for breach of contract, tort, negligence, by statute or otherwise, and whether or not Indemnified Parties have been advised of the possibility of such damages.

If and to the extent any of the foregoing limitations or exclusions of liability are determined by a court of competent jurisdiction to not apply or be enforceable for any reason, Indemnified Parties’ total aggregate liability to you under these Terms and Conditions in respect of any and all claims related to or arising out of the Housing Design Catalogue and/or Designs, other than as may be required by Applicable Law in cases involving personal injury or moral injury, shall not exceed \$1000.

You agree that the limitations and exclusions contained in these Terms and Conditions are reasonable based upon the commercial circumstances, and that CMHC would not have entered into these Terms and Conditions, and authorized access to and use of the Housing Design Catalogue but for your agreement to, and acceptance of, such limitations and exclusions.

11. SECURITY

CMHC has implemented security policies and practices that are designed to protect the security and integrity of the Housing Design Catalogue and Designs. You acknowledge that it is your responsibility to use a secure connection to access the Housing Design Catalogue and that you are solely responsible for implementing security safeguards to protect you when accessing and using the Housing Design Catalogue, including to take precautions against viruses, worms, trojan horses and other items of a disabling or destructive nature.

12.FORCE MAJEURE

CMHC shall not be responsible or liable for delays in or for failures in the availability of the Housing Design Catalogue due to causes beyond its reasonable control, including without limitation, acts of God, your acts or omissions, third party product or service failures, Internet or telecommunications outages, acts of civil or military authorities, fire, strikes, power surges or outages, epidemics, flood, earthquakes, riot, or war.

13.TERM

These Terms and Conditions shall remain in force unless and until terminated. If you breach any of these Terms and Conditions or are engaging in fraudulent or illegal activities, CMHC may, without limiting its rights and remedies, immediately terminate your access to and use of the Housing Design Catalogue and Designs or suspend for any period of time your access to and use of the Housing Design Catalogue. CMHC reserves the right to terminate these Terms and Conditions, and your access to and use of the Housing Design Catalogue, at any time and for any reason with or without prior notice or liability to you.

Notwithstanding termination of these Terms and Conditions, reproductions of the Designs already in circulation on the date of termination may continue to be used provided such use remains in full compliance with these Terms and Conditions.

All other use of the Designs shall cease immediately on the date of termination.

14.PERSONAL INFORMATION

Where personal information is collected in connection with your access and use of the Housing Design Catalogue, the collection, use and disclosure of personal information shall be done in accordance with the federal Privacy Act and CMHC's privacy policy* available at [Privacy policy](https://www.cmhc-schl.gc.ca/about-us/privacy-policy) ([cmhc-schl.gc.ca](https://www.cmhc-schl.gc.ca/about-us/privacy-policy)). By agreeing to these Terms and Conditions, you agree to CMHC using your personal information for the purpose of receiving updates on the Housing

Design Catalogue, including changes to the Designs made available. Your personal information may be stored with CMHC third-party service providers. Refusal to provide your personal information will result in your inability to access and use the Housing Design Catalogue. You may also provide your separate consent below to receiving general information about CMHC's housing programs, products and services. Your personal information can be found on CMHC's Info Source Publication under the following standard Personal Information Bank: PSU 914 (Public Communications).

The Privacy Act provides individuals with a right to access their personal information that is under the control of CMHC and to request corrections of their personal information. Any requests for personal information may be directed to CMHC's ATIP Office at ATIP-AIPRP@cmhc-schl.gc.ca. Please direct any questions, concerns, or complaints related to the treatment of personal information to CMHC's Privacy Office at PrivacyOffice@cmhc-schl.gc.ca. If you are not satisfied with CMHC's response, you have the right to contact the Office of the Privacy Commissioner of Canada.

15.ENTIRE AGREEMENT

Use of CMHC's website is subject to the Website Terms and Conditions** (the "**Website Terms and Conditions**") and CMHC's Privacy Policy*** (the "**Privacy Policy**"), to the extent each is applicable.

These Terms and Conditions, inclusive of the Website Terms and Conditions and the Privacy Policy, constitute the entire agreement between you and CMHC pertaining to all the matters herein and supersedes all other agreements, understandings, and discussions between the parties hereto, whether oral or written. To the extent there is any conflict between the Website Terms and Conditions or the Privacy Policy and these Terms and Conditions, these Terms and Conditions shall govern.

In the event of any conflict between these Terms and Conditions in relation to the subject matter hereof and any other agreement between you and CMHC, these Terms and Conditions shall prevail.

*<https://www.cmhc-schl.gc.ca/about-us/privacy-policy>

**<https://www.cmhc-schl.gc.ca/about-us/terms-conditions>

***<https://www.cmhc-schl.gc.ca/about-us/privacy-policy>

16. USER REPRESENTATION

You agreeing to these Terms and Conditions represents and warrants to CMHC that you are authorized to do so and, as applicable, on behalf of any legal entity or organization that you represent.

17. GENERAL TERMS

- a. Notice.** You consent to receiving communications from CMHC relating to the Housing Design Catalogue. All notices or other communication issued under these Terms and Conditions shall be in writing and shall be forwarded via e-mail or mail. Such notice shall be deemed effectively given: (a) at the time the e-mail is sent, with confirmation of transmission, if sent on a day on which CMHC is open for business (“**Business Day**”) between 9 a.m. and 5 p.m. EST, and on the next Business Day if sent after the addressee’s normal business hours; and (b) on the fifth (5th) Business Day after the date mailed. Communications shall be sent: (i) to CMHC to catalogue@cmhc-schl.gc.ca and (ii) to you to the key external contact held on record by CMHC. CMHC may also provide communications by posting them on the Housing Design Catalogue, and such communications will be deemed received upon the date of posting or as indicated in the communication.
- b. Language.** Both the English and French language versions of these Terms and Conditions are equally authoritative. La version anglaise et la version française de ces modalités ont la même valeur juridique.
- c. Headings for Convenience Only.** The headings used in these Terms and Conditions are intended for convenience or reference only and do not affect the interpretation of the provisions of these Terms and Conditions.

d. Applicable Law and Jurisdiction. These Terms and Conditions shall be exclusively governed by, construed and interpreted in accordance with the laws of the Province of Ontario and the applicable laws of Canada. The parties hereto irrevocably attorn to the exclusive jurisdiction of the Courts of the Province of Ontario in respect of all matters and disputes arising hereunder.

e. Assignment. These Terms and Conditions shall be binding upon and shall enure to the benefit of and be enforceable by each of the parties hereto, their respective successors and permitted assigns. You may not assign, delegate, or transfer all or any part of the Terms and Conditions (or any of your rights) without the prior consent of CMHC. CMHC may assign these Terms and Conditions without your consent at any time.

f. Independent Contractor. It is expressly understood and agreed that each party is an independent contractor in performing its obligations hereunder and shall not be considered or deemed to be an agent, employee, joint venturer, or partner of the other party. No party by virtue of these Terms and Conditions shall have any right, power, or authority, express or implied, to act on behalf of or enter into any undertaking binding another party.

g. Waiver. No delay or omission by a party to exercise any right or power it has under these Terms and Conditions or to object to the failure of any covenant of another party to be performed in a timely and complete manner, shall impair any such right or power or be construed as a waiver of any succeeding breach or any other covenant. All waivers must be in writing and signed by the party waiving its rights.

- h. Severability.** If any provision of these Terms and Conditions are held by a court of competent jurisdiction to be invalid or unenforceable in any respect, then the remaining provisions, or the application of such provisions to persons or circumstances other than those as to which it is invalid or unenforceable shall not be affected thereby, and each such provision of the Terms and Conditions shall be valid and enforceable to the extent granted by law.
- i. No Third-Party Beneficiaries.** These Terms and Conditions are solely for the benefit of you and CMHC, and nothing in these Terms and Conditions will be deemed to create any third-party beneficiary rights in any other person or entity.
- j. Survival.** All obligations that you assume under these Terms and Conditions that are of an ongoing nature will continue in full force and effect following termination of the Terms and Conditions. For greater clarity, but without limiting the broad application of the foregoing statement, the following provisions survive expiration or termination of these Terms and Conditions: Restrictions, Authorized Access and Use, Intellectual Property, Advertising and Publicity, Personal Information, Acknowledgments, No Warranty and No Liability, Indemnification, and Limitations and Exclusions.



Housing, Infrastructure
and Communities Canada

Logement, Infrastructures
et Collectivités Canada

Canada

