Institute for Catastrophic Loss Reduction
Building resilient communities

Institut de prévention des sinistres catastrophiques
Bâtir des communautés résilientes

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Canadian Home Builders' Association

FOR IMMEDIATE RELEASE

ICLR and CHBA Release Tiered Resilience Guidelines to Accelerate Climate Adaptation in Canadian Housing

Multi-year collaboration advances practical, field-tested resilience solutions for Canadian homes

Toronto, ON – The Institute for Catastrophic Loss Reduction (ICLR), in collaboration with the Canadian Home Builders' Association (CHBA), has released Version 1 of a new suite of tiered resilience guidelines designed to support implementation of climate adaptation measures in Canadian residential construction.

The guidelines are the primary output of the ICLR/CHBA Resilient Homes Task Force (RHTF, see https://www.iclr.org/resilient-homes-task-force/), a collaborative initiative launched in January 2024 to address the persistent gap between technical knowledge and on-the-ground implementation of resilience measures in new construction, renovation, and post-disaster rebuilding.

The development of the guidelines was funded by the Standards Council of Canada (SCC) and the National Research Council of Canada (NRC), reflecting a shared commitment to strengthening resilience in Canada's housing sector.

Although Canada has strong technical standards addressing basement flood protection, high wind resistance, wildfire, and hail impacts, uptake of resilience measures has remained limited. Builders have cited cost, constructability, and consumer demand as barriers, while insurers have noted challenges in tracking and recognizing resilience features within underwriting systems.

The Resilient Homes Task Force was established to overcome these barriers through an implementation-focused approach. The initiative concentrated on translating existing technical guidance into prioritized, buildable, and market-ready solutions that could be voluntarily adopted by industry.

The development process unfolded in multiple structured phases. First, the Task Force established a strategy matrix focused on building technical capacity, understanding market demand, aligning insurer endorsement, and supporting policy integration. A Pilot Working Group composed of builders, insurers, and technical experts then shaped the structure and presentation of the guidance to ensure clarity, usability, and practicality.

Next, the team systematically reviewed existing Canadian and international standards and guidance documents across the four focus hazards. Where gaps were identified – particularly in relation to hail resilience beyond roofing materials – new recommendations were developed in collaboration with research partners and insurance loss specialists.

To further ground the guidelines in industry realities, ICLR conducted national surveys of builders and insurers during 2024 and 2025. Builders evaluated their likelihood of implementing specific measures over the next 5 years, while insurers assessed expected effectiveness in reducing claims frequency and severity. These responses were analyzed using an impact matrix to identify measures that were both practical for builders and meaningful for loss reduction.

Field trials were then launched in Ontario, Alberta, and British Columbia to test the guidelines in live projects. These applied demonstrations use an Integrated Design Process that brings resilience experts together with builder teams to review plans, evaluate measures, assess cost implications, and address constructability challenges. Feedback from these projects is being incorporated directly into ongoing refinements of the guidelines.

The resulting guidance is organized into a clear "Good, Better, Best" tiered framework, providing graduated entry points for resilience investments. Each hazard-specific guideline includes standalone checklists, detailed technical sheets with installation guidance, high-level cost and difficulty indicators, and information on potential insurance incentives.

ICLR and the Canadian Home Builders' Association have committed to continued collaboration to expand field trials, update guidance as new evidence emerges, enhance builder and insurer education, engage manufacturers, and support tools that allow insurers to recognize and price resilience features appropriately. This iterative approach ensures the guidelines remain practical, evidence-based, and responsive to industry feedback.

Quotes

Standards Council of Canada (SCC) – Vice President, Standardization Services Daniel Dufour:

"Climate change is leading to more frequent and severe extreme weather events that threaten the reliability of Canada's homes and buildings. Standards are excellent resources, but if they aren't implemented, they can't deliver value or impact. That's why it is so important to equip home builders and construction professionals with clear, accessible guidance that makes it easier to apply consensus-based best practices for climate resiliency. We were pleased to collaborate with the NRC in supporting ICLR and CHBA to help strengthen resilience across Canada's housing sector."

National Research Council of Canada (NRC) – Director Marianne Armstrong:

"At the NRC, we have been working to translate research into guidance and to inform standards. This initiative goes a step further to bridge the gap between technical knowledge and concrete action. These tiered resilience guidelines will enable builders, insurers and homeowners to adopt the solutions that best meet their needs for strengthened climate resilience."

Institute for Catastrophic Loss Reduction (ICLR) – Executive Director Paul Kovacs:

"For years, we have known what works to reduce losses from flood, hail, wind, and wildfire – but knowledge alone doesn't build safer homes. This initiative is about moving from guidance to implementation. By working directly with builders and insurers, and testing these measures in real projects, we are creating practical, scalable solutions that can meaningfully reduce disaster losses across Canada."

Canadian Home Builders' Association (CHBA) – CEO Kevin Lee:

"Informed through the direct input from builders and their on-site experience during the field trials, this initiative is advancing resilience through voluntary, evidence-based tools that are grounded in real world construction, market demand, and cost considerations. With insurers and builders working together to reduce risk in ways that make sense across Canada's diverse housing markets, the technical guidance was translated into buildable, tiered options, so that this innovation can support consumer choice and continuous improvement."

About the Resilient Homes Task Force:

The ICLR/CHBA Resilient Homes Task Force is a multi-year collaboration between senior leaders in Canada's building and insurance industries. The initiative focuses on translating existing technical knowledge into prioritized, buildable resilience solutions and validating them through real-world field trials to support large-scale adoption across Canada's housing sector. More information and access to the guidelines is available here: https://www.iclr.org/resilient-homes-task-force/.

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