

---

ON THE WAY TO A  
**100%**  
HOME INSPECTION  
RATE!



2022 INSPECTION PROGRAM



**GARANTIE**  
CONSTRUCTION RÉSIDENTIELLE

# GCR WILL INSPECT ALL NEW DWELLINGS!



*On the way to a 100% home inspection rate!* Garantie de construction résidentielle (GCR) is extremely proud to announce that starting in 2023, all new dwellings built in Quebec will be inspected! In 2022, GCR will ramp up to that target by inspecting over 80% of new dwellings built. This is the logical outcome of the preventive approach that has guided GCR's work since it became the only mandatory guarantee plan in 2015. The 2022 Inspection Program encapsulates GCR's strong and ongoing commitment to always protecting consumers and helping to improve construction quality in Quebec.

As it has done for many years now, GCR will conduct its inspection work from the standpoint of supporting and guiding contractors. We believe that we get the best results when we work together with contractors to provide consumers with high-quality dwellings, and we're continuing that approach this year.

In addition to efforts directly connected to construction site inspections, we will continue to make a range of tools and resources available to contractors to help them improve their construction quality. These include new data sheets whose regulatory components have been approved by the Régie du bâtiment du Québec (RBQ), technical advisors to answer their questions, the Tournée GCR 2022, training on a variety of technical subjects, information sessions for newly accredited contractors, etc.

With *On the way to a 100% home inspection rate*, everybody benefits—consumers, contractors and GCR. It's a win-win-win approach! Accordingly, we're thrilled to present the 2022 Inspection Program.

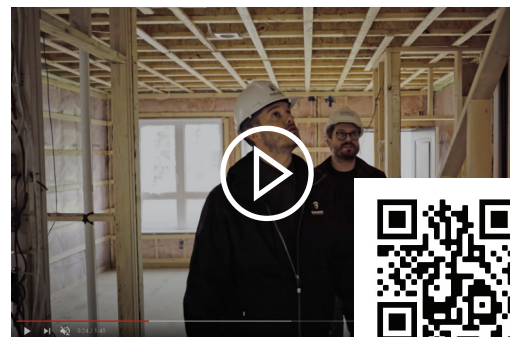
Enjoy!

**Daniel Laplante**  
President and CEO of GCR

## GCR'S IMPACT SINCE 2015

over **42,000** units inspected  
over **66,500** findings or incidents of non-compliance

## GCR ON SITE



# ON THE WAY TO A 100% HOME INSPECTION RATE!



## 360° INSPECTION

Up to 469 elements verified

Affects the Cote  
Qualité GCR score

If non-compliance is observed:  
contractor required to follow up

Spread over the 5 stages of  
the construction process



## TARGETED INSPECTION

Specific issues checked

No direct impact on the  
Cote Qualité GCR score

If non-compliance is observed:  
contractor required to follow up

Other inspections may be  
considered (Novoclimat, CSA)



# TABLE OF CONTENTS

5  
6  
8  
10  
12  
15  
16  
18

Subject buildings

GCR inspection team

GCR inspects plans

100% of homes inspected thanks to two types of inspection

Potential incidents of non-compliance

Incidents of non-compliance must be corrected

Inspections and your Cote Qualité GCR: What you need to know

Incidents of non-conformity most often found in inspections

Preventing the issues most frequently identified in claims

Best practices

## 1 SUBJECT BUILDINGS

GCR inspects the buildings described in the *Regulation respecting the guarantee plan for new residential buildings* (the Regulation).

### SUBCLASS 1.1.1 BUILDINGS

New buildings intended mainly for residential purposes and not held in divided co-ownership by the beneficiary of the guarantee.

- A detached, semi-detached or row-type single-family house
- A multifamily building, from a duplex to a quintuplex

New buildings intended mainly for residential purposes and held in divided co-ownership by the beneficiary of the guarantee.

- A detached, semi-detached or row-type single-family house

### SUBCLASS 1.1.2 BUILDINGS

New buildings intended mainly for residential purposes and held in divided co-ownership by the beneficiary of the guarantee.

- A multifamily building comprising no more than four (4) private portions stacked one above the other without taking into account, in calculating those four (4) portions, the private spaces used for parking or storage.



## 2 GCR INSPECTION TEAM

### INSPECTOR

- Member of a professional order
- Carries out site inspections
- Works in collaboration with contractors

### TECHNICAL ADVISOR

- Answers contractors' questions
- Provides technical support

### TECHNICAL PROFESSIONAL RESPONSIBLE FOR FOLLOW UP

- Ensures that incidents of non-compliance are corrected
- Answers contractors' questions about inspection reports

## 3 GCR INSPECTS PLANS

Plan inspection is crucial to GCR's risk management. It allows for preventive action to be taken by analyzing the elements of construction to be verified and identifying situations before construction begins, reducing the risk of incidents of non-compliance on site. GCR can request architectural plans for residential buildings subject to section 87 of the Regulation or subject to the *Architects Act*, CQLR c. A-21.

GCR also requests the building sheet (or equivalent filled out by a professional) submitted to the municipality for the permit application. Architectural plans (elevations and sample sectional views) may also be requested at any time and for any type of building, when the project is being assessed or when required under the Code. For example, architectural plans are required for reinforced concrete work or for projects that include indoor parking garages for more than four vehicles, which require mechanical ventilation.

## 4 100% OF HOMES INSPECTED THANKS TO TWO TYPES OF INSPECTION

Starting in 2023, for the first time since the mandatory guarantee plan was set up in 1999, 100% of newly built dwellings that are subject to an inspection will be inspected. In 2022, 80% will be inspected. To achieve this, two types of inspections will be conducted. Note that a project may be inspected more than once, depending on the following factors:

- Risks associated with the contractor
- Type of construction
- Materials and technology used
- Time of year
- Project location and region

### A 360° INSPECTION

During site inspections, inspectors verify the quality of construction. 360° inspections verify all of the accessible elements on the list of elements to be verified on site, approved by the RBQ, at each project stage. The elements of construction that are verified are the elements set out in the construction plans, as well as what can be observed and accessed at the time of the site inspection, taking into account the obligations set out in the contract.

Any incidents of non-compliance observed by the inspector must be mentioned on site to the contractor or its representative, as well as in the inspection report, which will be sent to the contractor within three working days.

### B TARGETED INSPECTION

In contrast with the 360° inspection, targeted inspections focus on specific elements, as the name implies. Targeted inspections may be called for in the following circumstances:

- An issue is frequently brought up in consumer claims, so GCR visits sites to determine whether they have this problem.
- GCR frequently observes an issue that affects the quality of construction and wishes to have this problem corrected.
- GCR has discovered an on-site issue and is visiting other sites to determine whether they also have this problem.

Targeted inspections are carried out to support contractors and have no direct impact on the Cote Qualité GCR score. GCR will, however, need to follow up on any incidents of non-compliance that were observed on site and noted in the inspection report in order to ensure that the issues have been resolved.

In consideration of project risk levels and in accordance with the inspection policy, GCR will consider inspections performed by other parties and under other programs. GCR will also consider quality controls performed for the CAN/CSA-A277 standard and Novoclimat inspection reports for Select Group builders with a 100% certification rate.

### NUMBER OF UNITS INSPECTED

GCR anticipates a total of approximately 15,000 registrations in 2022. This means that GCR plans to conduct approximately 12,000 inspections (360° or targeted).



	Directly impacts the Cote Qualité GCR score	Based on the list of elements to be verified on site	Inspection report issued	May require follow-up from the contractor
<b>360° INSPECTION</b>	Yes	Yes	Yes	Yes
<b>TARGETED INSPECTION</b>	No	Partially	Yes	Yes



## 5 POTENTIAL INCIDENTS OF NON-COMPLIANCE

When a 360° inspection or targeted inspection takes place, the GCR inspector may observe incidents of non-compliance. The contractor is required to correct these, as detailed in the section below. Such incidents of non-compliance and preventive notifications are recorded in an inspection report that will be sent to the contractor within three working days. In this section, we will explain the types of observations that the report might include.

### PREVENTIVE NOTIFICATION

Following a site inspection, and based on information provided by the contractor, its representative or a subcontractor, it may seem likely that certain elements that have yet to be carried out will contain deficiencies. After informing the contractor about which methods are compliant, the inspector will take preventive measures to ensure that work is done correctly by pointing out the issue in the inspection report and stating “by completion of construction, please...”

This level also includes issues that concern the project designer, in order to allow the designer to review the plans, find an alternate solution or method of correction, or explain the reasons for their design choice.

GCR will follow up on every observation made at this level. When the work or expected responses are inadequate, points may be deducted based on the risk level associated with the element in question (level 3, 4 or 5 on the risk scale).

### LOW-RISK INCIDENT OF NON-COMPLIANCE (LEVEL 3)

If incidents of non-compliance are observed in a site inspection with regard to a regulation, code in force, standard or trade practices, and these incidents meet the analysis criteria for risk level A or B, they are considered to be level 3.

### AVERAGE-RISK INCIDENT OF NON-COMPLIANCE (LEVEL 4)

If incidents of non-compliance are observed in a site inspection with regard to a regulation, code in force, standard or trade practices, and these incidents meet the analysis criteria for risk level A and B, they are considered to be level 4.

### HIGH-RISK INCIDENT OF NON-COMPLIANCE (LEVEL 5)

If incidents of non-compliance are observed in a site inspection with regard to a regulation, code in force, standard or trade practices, and these incidents meet the analysis criteria for risk level C, they are automatically considered to be level 5.



## RISK ANALYSIS CRITERIA

Observations are automatically considered to be level 3, 4 or 5 in an inspection report based on the following criteria:

A

### POTENTIAL CONSUMER IMPACTS

- The element identified could be subject to a potential claim.
- The work is worth less than it costs.
- The element identified could cause deterioration likely to pose a health risk if the situation is not addressed.
- The building's durability could be affected.

B

### POTENTIAL COSTS OR CONSEQUENCES ASSOCIATED WITH BRINGING WORK UP TO CODE

- The costs that will result from the situation or from bringing work up to code are unreasonable.
- Work will be complicated and necessitate challenging alternatives.

C

### POTENTIAL SAFETY RISKS

(use/structure/fire/mould)

- There is a likelihood that someone will be exposed to unacceptable risk of injury caused by an accident, fire, drainage problems or problems with building performance.
- There is an unacceptable risk of damage or loss due to structural failure, drainage problems or problems with building performance.



## TECHNICAL RATING METHODOLOGY

Type of observations	Points per element (for a 360° inspection)	Maximum impact on the 360° inspection rating	Impact on the collaboration score if not corrected
<b>5</b> High-risk incident of non-compliance	- 8 pts	- 50%	3 pts
<b>4</b> Average-risk incident of non-compliance	- 2 pts	- 30%	2 pts
<b>3</b> Low-risk incident of non-compliance	- 1 pts	- 10%	1 pts
<b>2</b> Preventive notification	0 pts	0%	Based on the associated risk scale (level 3, 4 or 5)
<b>1</b> Best practices	+ 2 pts	+ 10%	n.a.

## 6 INCIDENTS OF NON-COMPLIANCE MUST BE CORRECTED

When incidents of non-compliance are observed on site during a 360° or targeted inspection, the contractor must perform corrective work within 10 working days of the inspection report being sent. Technical professionals tasked with follow-up will ensure that this work is done.

To allow for adequate follow-up, GCR requires a detailed description of the work and one of the following:

1

Photographic evidence of corrections

2

Video evidence

3

An attestation from a professional

If there is no compelling evidence that can be used to assess the corrective work, the technical professional may need to conduct a follow-up visit.

### WHAT HAPPENS WHEN EVIDENCE IS NOT PROVIDED WITHIN 10 DAYS

The process for following up with inspection reports begins when corrections are not received:

- Initial automatic email notification: 10 working days after the report has been sent
- Second automatic email notification: 20 working days after the report has been sent
- Third personalized notification in the days following the second notification, either by email or phone

Two-way communication between GCR and contractors is always preferable. When corrective work cannot be done within the prescribed time limit, it is the contractor's responsibility to inform the GCR inspector directly on site or contact the technical professional responsible for follow-up. At this time, a reasonable timeline for corrective work must be presented to GCR and the contractor must commit to this timeline.

If the contractor does not collaborate or provide evidence of corrective work, the contractor's case is transferred to accreditation. GCR may then request additional guarantees from the contractor at fault to cover the risk, and the contractor's technical rating could be downgraded by up to 10 points. If the situation is serious enough to warrant it, GCR could cancel the contractor's membership and report the contractor to the RBQ.

### GCR MAY CARRY OUT A FOLLOW-UP INSPECTION

Follow-up inspections can be carried out after any type of inspection when GCR deems it necessary. Reasons for follow-up inspections include:

- The risk associated with an incident of non-compliance found on site is deemed abnormally high.
- The evidence documenting corrections made to incidents of non-compliance is deemed insufficient.
- It is necessary to verify the contractor's corrections.
- There is a lack of collaboration and follow-up from the contractor.
- When needed.



#### NOTE

Emails about corrective work should be sent to [suivi@garantiegcr.com](mailto:suivi@garantiegcr.com). You will receive a confirmation that the email was received.

#### NOTE

Remember that incidents of non-conformity found during a 360° inspection will appear in GCR's Accredited Business Directory, which anyone can access. It is in your interest, therefore, to keep the number of incidents of non-conformity on your sites to a minimum.



## 7 INSPECTIONS AND YOUR COTE QUALITÉ GCR: WHAT YOU NEED TO KNOW

### COTE QUALITÉ GCR

Every contractor accredited by GCR will be assigned a Cote Qualité GCR. This score is assigned by assessing financial ratios, customer satisfaction and the quality of buildings constructed. Contractors who have not yet received a technical assessment are temporarily given a score of N (not scored).

The Cote Qualité GCR helps ensure fair risk management for all accredited contractors.

### HOW THE TECHNICAL RATING IS CALCULATED

The technical rating is determined in direct relation to the quality of the construction built. Each project subject to a 360° inspection receives an average technical rating, broken down into 100 points: 90% for the average of the technical ratings from each inspection and 10% for the best practices incorporated into the project (see section 10). Upon completion of construction, an average technical rating is assigned to the project based on the scores received during inspections and the best practices incorporated. The average of the technical ratings from projects counts for 50% of the Cote Qualité GCR.

For example, a project that was subject to two inspections that received ratings of 75 and 73 would have an average rating of 74 out of 90. If it incorporated three best practices, 6 points would be added to its technical rating, which would bring it to a total of 80 points. Therefore, the contractor's technical rating would be 80.

Remember that targeted inspections have no impact on the technical rating.

### CONDITIONS FOR AN AA TECHNICAL RATING

A contractor that wants to maintain or obtain an AA technical rating must meet the following three criteria:

1

Demonstrate that at least one best practice has been applied for each project inspected

2

Obtain an average of at least 91 points on inspection reports

3

Lose no collaboration points



Note: For a business with a score of N to be assigned a Cote Qualité GCR, it must submit its financial statements and have been subject to the equivalent of 3 inspections. Each inspection is weighted depending on the state of progress of the work (0.5 for foundations, 1.0 for frame and interior finish, 1.5 for exterior finish and water and air tightness). These two inspections must be carried out on two different buildings for detached, semi-detached or row-type single-family buildings.

### HOW MANY OF YOUR PROJECTS WILL BE SUBJECT TO A 360° INSPECTION?

All units built in Quebec will be subject to inspection starting in 2023, and 80% of them in 2022. This refers to both 360° inspections and targeted inspections. The table below shows the minimum percent of a contractor's projects that will be subject to a 360° inspection, based on the company's Cote Qualité GCR.

Cote Qualité GCR	Rating	Minimum target for 360° inspections
AA	91 and up	20%
A	81 to 90	30%
B	71 to 80	40%
C	45 to 70	60%
D	Under 45	100%
N	Not scored	100%

### ALL CONDOS WILL BE SUBJECT TO A 360° INSPECTION

GCR's risk management mandates a minimum number of inspections that must be conducted for projects held in divided co-ownership:

- Multi-unit project with two floors: minimum of two inspections
- Multi-unit project with three floors: minimum of three inspections
- Multi-unit project with four floors: minimum of four inspections

In these circumstances, it is possible that the number of inspections may exceed the initially planned inspection target.

In the course of these inspections, GCR may evaluate new elements built since the last visit and follow up on incidents of non-compliance found during previous inspections when necessary.

Finally, GCR carries out systematic plan inspections in situations where plans are required under section 87 of the Regulation. For the sake of prevention, when a registration application is filed for a multi-unit project, inspections will be scheduled so that plans can be verified before construction begins.

### RISK MANAGEMENT FEES

These fees are collected upon unit registration and are based on the contractor's Cote Qualité GCR. They include the costs of inspection, expertise, analysis and a variety of tests (soil, sulfide levels, etc.).





## 8 INCIDENTS OF NON-CONFORMITY MOST OFTEN FOUND IN INSPECTIONS

GCR keeps an updated log of elements in site inspections that are frequently found to be non-compliant with regulations, codes, standards and best practices. The Log of issues is updated by GCR every year.

Here is the list of the ten recurring issues listed for 2021:

1

Structure:  
wood frames  
and woodwork  
construction

2

Fire safety:  
fire separations  
and firebreaks

3

Building envelope:  
air and vapour  
barriers

4

Building envelope:  
thermal bridges  
and resistance

5

Electricity

6

Doors and windows

7

Weather  
protection:  
secondary  
protection plan

8

Flashings

9

Exterior finish

10

Plumbing



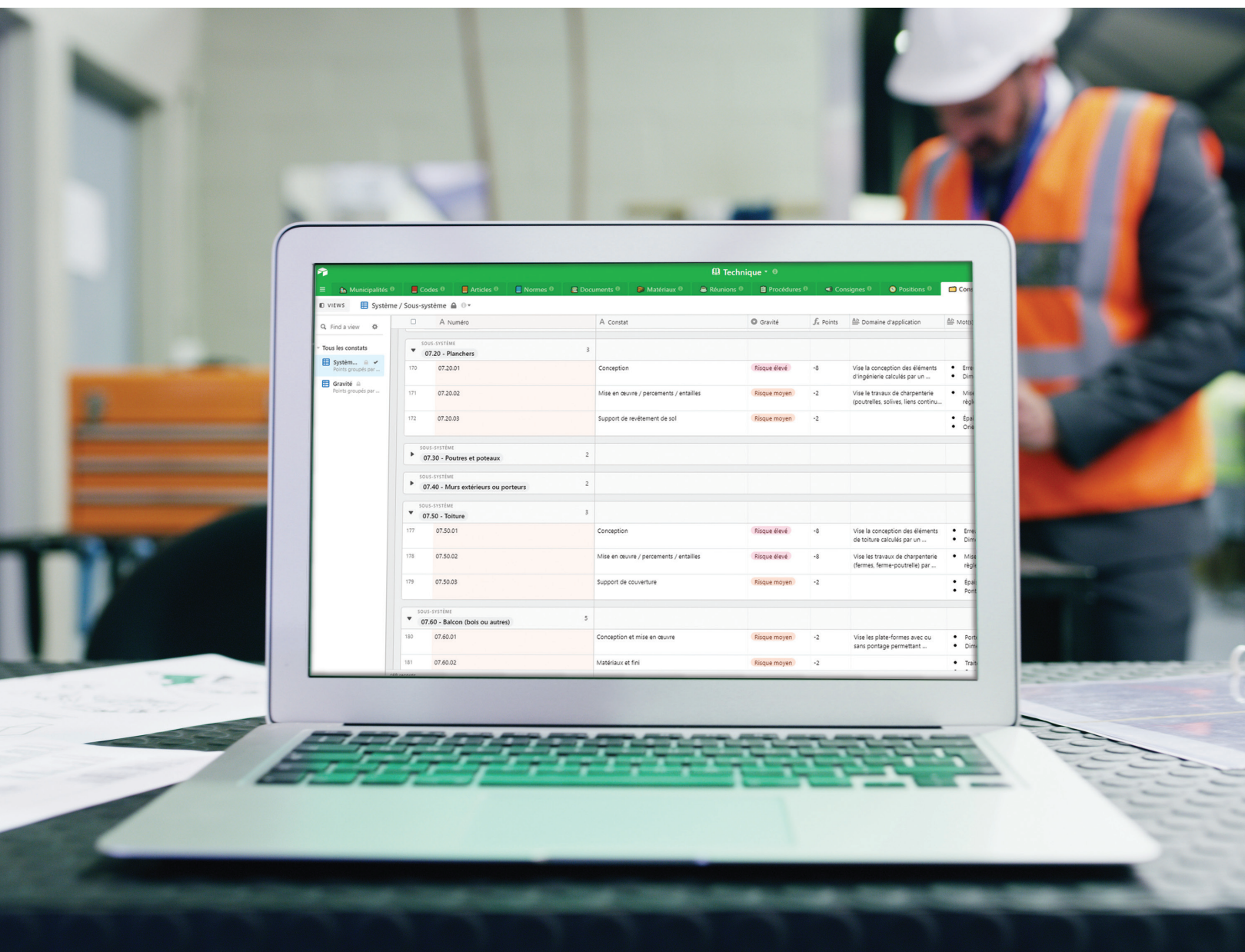
**FEWER DEFECTS INVOLVING FLASHINGS**

Log of issues	Issues observed	Issues involving flashings per unit inspected
2017	2,907	0.37
2018	2,070	0.26
2019	1,045	0.13
2020	396	0.06
2021	309	0.05



## 9 PREVENTING THE ISSUES MOST FREQUENTLY IDENTIFIED IN CLAIMS

In 2020, GCR was proud to launch a project that it had been working on for some years now: the Colonne vertébrale de GCR. This revolutionary new tool for guarantee plans enables GCR to precisely identify and classify consumer claims. GCR will now be better placed than ever to identify the underlying causes of the issues most frequently identified in claims, and therefore to ensure that our inspection work closely reflects common consumer claims. The Colonne vertébrale de GCR provides statistical information that will help GCR to identify specific subjects to address with targeted inspections.



Accordingly, GCR has created a list of 15 subjects that deserve special attention, due to both the high costs associated with corrective work for defects and how often issues are reported.

This list is not exhaustive. GCR may intervene regarding other issues as well, but recommends that contractors should focus on:

1

Masonry:  
mortar and element installation

2

Installation, fastening and  
stability of exterior stairs  
and railings

3

Installation of doors  
and windows

4

Quality of concrete work:  
balconies, stairs, retaining  
walls and slabs on grade

5

Roofing joint flashings

6

Doors and windows:  
materials and finish

7

Installation of hardwood floors

8

Cracking of grout joints  
between ceramic tiles

9

Roofing:  
ventilation of roof spaces

10

Sealing of exterior finishes

11

Foundation drainage

12

Watertightness of  
foundation walls

13

Fire protection:  
firewall sealing

14

Flashings for openings  
on light exterior finishes

15

Roof structure:  
notches and bracings



## 10 BEST PRACTICES

Best practices concern elements that are not a requirement of code or standards but instead represent added value for buyers. Contractors can receive additional project points for applying best practices, which have more stringent requirements than those in force, on projects subject to an inspection. Best practices may be observed as part of targeted or 360° inspections.

GCR has identified 18 best practices for which additional points will be given:



### NOTE

Over 21,500 uses of best practices have been recognized since 2018.

1

The building has a drainage system around the foundations with cleaning chimneys, in compliance with the BNQ 3661-500 standard.

2

The foundation exterior is protected by a drainage or waterproofing membrane.

3

Foundation walls have exterior insulation.

10

The floor edges are insulated with polyurethane foam.

11

The floor's deflection rating is less than L/480.

12

Joists are spaced not more than 400 mm o.c. apart.

4

Foundation walls have control joints for cracking.

5

The building is designed to allow installation of a radon capture and removal system.

6

Superplasticizers are used for concrete work.

13

The building received LEED or Novoclimat 2.0 certification.

14

The entirety of the roof is protected with a waterproofing membrane.

15

Site supervision mandates for this project were granted to professionals.

7

Concrete pads or piers are used to support load-bearing wooden structures.

8

A blower door test has demonstrated that the home is sufficiently airtight.

9

A soil report was produced to determine the soil bearing capacity and the water table level for buildings not covered by section 87 of the Regulation (building held in divided co-ownership with five or fewer private portions).

16

All supply and exhaust ducts located on the hot side of a heat recovery ventilator (HRV) are rigid, non-combustible and made of sheet steel.

17

Steel angles supporting masonry over openings are hot-dip galvanized to protect against corrosion.

18

Every dwelling is separated from all other parts of the building by construction with a sound transmission class (STC) of 58 and an impact insulation class (IIC) of at least 53 for all flooring and roofing.



4101 Molson Street, Suite 300  
Montreal, Quebec H1Y 3L1

Phone: 514-657-2333  
Toll-free: 1-855-657-2333

**[GARANTIEGR.COM/EN/](https://www.garantiegr.com/en/)**



**GARANTIE**  
CONSTRUCTION RÉSIDENNELLE