

Renovation and Home Purchase Detailed Tables

Winnipeg

CANADA MORTGAGE AND HOUSING CORPORATION

DATE RELEASED: 2012



Housing market intelligence you can count on.

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 65 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable housing solutions that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.

Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

The Market Analysis Centre's (MAC) electronic suite of national standardized products is available for free on CMHC's website. You can view, print, download or subscribe to future editions and get market information e-mailed automatically to you the same day it is released. It's quick and convenient! Go to www.cmhc.ca/housingmarketinformation

For more information on MAC and the wealth of housing market information available to you, visit us today at www.cmhc.ca/housingmarketinformation

To subscribe to priced, printed editions of MAC publications, call 1-800-668-2642.

©2012 Canada Mortgage and Housing Corporation. All rights reserved. CMHC grants reasonable rights of use of this publication's content solely for personal, corporate or public policy research, and educational purposes. This permission consists of the right to use the content for general reference purposes in written analyses and in the reporting of results, conclusions, and forecasts including the citation of limited amounts of supporting data extracted from this publication. Reasonable and limited rights of use are also permitted in commercial publications subject to the above criteria, and CMHC's right to request that such use be discontinued for any reason.

Any use of the publication's content must include the source of the information, including statistical data, acknowledged as follows:

Source: CMHC (or "Adapted from CMHC," if appropriate), name of product, year and date of publication issue.

Other than as outlined above, the content of the publication cannot be reproduced or transmitted to any person or, if acquired by an organization, to users outside the organization. Placing the publication, in whole or part, on a website accessible to the public or on any website accessible to persons not directly employed by the organization is not permitted. To use the content of any CMHC Market Analysis publication for any purpose other than the general reference purposes set out above or to request permission to reproduce large portions of, or entire CMHC Market Analysis publications, please contact: the Canadian Housing Information Centre (CHIC) at chic@cmhc.ca; 613-748-2367 or 1-800-668-2642.

For permission, please provide CHIC with the following information:

Publication's name, year and date of issue.

Without limiting the generality of the foregoing, no portion of the content may be translated from English or French into any other language without the prior written permission of Canada Mortgage and Housing Corporation.

The information, analyses and opinions contained in this publication are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. The information, analyses and opinions shall not be taken as representations for which Canada Mortgage and Housing Corporation or any of its employees shall incur responsibility.

TABLE OF CONTENTS

2012

Methodology	4
Table 1: Households by Type of Renovation and Period of Construction	8
Table 2: Households by Type of Renovation and Age of Respondent	9
Table 3: Households by Type of Renovation and Household Income	10
Table 4: Reasons Households Decide to Renovate	11
Table 5: How the Renovation Work was Completed	11
Table 6: Average Cost of Renovations by Household Income	12
Table 7: Households by Type of Renovation	12
Table 8: How was the Work Paid for?	13

METHODOLOGY

The Renovation and Home Purchase Survey was conducted in March of 2012.

How do we define households who performed renovations in 2011?

Homeowner households, who completed renovations on their primary residence in 2011, spending any amount, are deemed to have performed renovations last year.

How do we define households who intend to renovate in 2012?

Homeowner households who identified that they had commenced renovations of \$1,000 or more in 2012 or plan to commence renovations of \$1,000 or more in 2012 are considered to be renovation intenders. Intenders are divided into three categories – those having very high confidence that they will renovate their home in 2012, those having high confidence that they will renovate their home in 2012, and those having low confidence that they will renovate their home in 2012. Those that have already started renovations are classified as having a very high intention of renovating.

Characteristics are only gathered from those households that have a high or very high intention of renovating.

How do we define households who purchased a home in 2011?

All households who signed a final purchase agreement in 2011 are classified as home purchasers.

How do we define households who intend to purchase a home in 2012?

All households who signed a final purchase agreement in 2012 or indicated that they are intending to buy home in 2012 are considered home purchase intenders. Intenders are asked if this intention is very high, high, or low. Households who have signed a final purchase agreement in 2012 are deemed to have a very high intention of purchasing a home. Characteristics are only gathered from those households that have a high or very high intention of purchasing a home.

Sample and geographic coverage

The Renovation and Home Purchase Survey was conducted in the Census Metropolitan Areas of St. John's, Halifax, Québec, Montréal, Ottawa, Toronto, Winnipeg, Calgary, Edmonton and Vancouver. Households in these centres were classified as renovators, renovation intenders, home purchasers, and home purchase intenders. Profile characteristics were collected for renovators in all centres; however, profile characteristics for home purchasers, renovation intenders, and home purchase intenders were only collected for households in five major centres: Halifax, Montréal, Toronto, Calgary, and Vancouver.

The survey was conducted on a random sample of households in each CMA by using a list of geographically stratified telephone numbers. The actual number of households telephoned varied by centre. The sample size was set to get profile characteristics for 250 purchase intenders, 800 renovating households and 1,200 households who intend to renovate. The actual sample size was determined based on the centre's expected response rate and the incidence rates of the four characteristics of interest.

The survey results were weighted according to the sampling scheme and adjusted for non-response. The weights were then adjusted to add up to the projected number of households in the CMA as of

March 2012. The weights for households who were asked profile questions were adjusted to aggregate to the number of households expected to have that characteristic in the CMA based on the high level survey results.

Change to the Renovation Home Purchase Survey

In 2011, a change was made to the Renovation Home Purchase Survey. CMHC will no longer publish a RHPS estimate (e.g. total number of households undertaking renovations in a given year) if the reliability of the estimate is too low or there are not at least four households contributing to that estimate. The ability to publish an estimate is generally determined by its statistical reliability. Estimates produced from this survey will now be accompanied by a letter code used to indicate the reliability of the estimates. All estimates included in this publication must meet a minimum level of statistical reliability; otherwise the estimates will be suppressed. This change will be applied permanently starting this year.

Renovation Home Purchase Survey Data Reliability

A letter code representing the statistical reliability (i.e., the coefficient of variation (CV)) for each estimate is provided to indicate the data reliability. CV of an estimate is defined as the ratio of the standard deviation to the estimate and CV is generally expressed a percentage. For example, let the total number of households undertaking renovations in a given CMA be X and its standard deviation be θ_X . Then the coefficient of variation is given by $CV = \frac{\theta_X}{X}$.

Reliability Codes for Totals

CMHC uses the CV to determine the reliability level of the estimates of totals and a CV cut-off of 10% for publication of totals. It is felt that this level of reliability best balances the need for high quality data and not publishing unreliable data.

CMHC assigns a level of reliability as follows (CV's are given in percentages):

- A — If the CV is greater than 0 and less than or equal to 2.5 then the level of reliability is **Excellent**.
- B — If the CV is greater than 2.5 and less than or equal to 5 then the level of reliability is **Very Good**.
- C — If the CV is greater than 5 and less than or equal to 7.5 then the level of reliability is **Good**.
- D — If the CV is greater than 7.5 and less than or equal to 10 then the level of reliability is **Fair**.
- ** — If the CV is greater than 10 then the level of reliability is **Poor**. (Do Not Publish)

Reliability Codes for Proportions

CMHC uses CV, sampling fraction and universe size to determine the ability to publish proportions. The following letter codes are used to indicate the level of reliability of proportions:

- A — Excellent
- B — Very good
- C — Good
- D — Fair (Use with Caution)
- ** — Poor — Suppressed

The following two tables are used to determine the reliability level of proportions:

If the proportion is zero (0) and the sampling fraction less than 100% then the following levels are assigned:

Households in Universe	Sampling Fraction (%) range				
	(0,20]*	(20,40]	(40,60]	(60,80]	(80,100)
3 – 10	Poor	Poor	Poor	Poor	Poor
11 – 20	Poor	Fair	Fair	Fair	Good
21 – 40	Poor	Fair	Fair	Good	Very Good
41 – 80	Poor	Fair	Good	Good	Very Good
81+	Poor	Good	Good	Very Good	Very Good

*(0, 20] means sampling fraction is greater than 0% but less than or equal to 20%; others are similar

Otherwise, the following table is used to determine the reliability level of proportions:

Proportion	Coefficient of Variation (CV) %						
	0	(0,5]	(5,10]	(10,16.5]	(16.5,33.3]	(33.3,50]	50+
(0,0.75]	Excellent	Excellent	Excellent	Excellent	Excellent	V. Good	V. Good
(0.75,1.5]	Excellent	Excellent	Excellent	Excellent	Excellent	Fair	Poor
(1.5,3]	Excellent	Excellent	Excellent	V. Good	Good	Poor	Poor
(3,6]	Excellent	Excellent	V. Good	Good	Fair	Poor	Poor
(6,10]	Excellent	Excellent	V. Good	Good	Poor	Poor	Poor
(10,15]	Excellent	Excellent	Good	Fair	Poor	Poor	Poor
(15,30]	Excellent	Excellent	Fair	Poor	Poor	Poor	Poor
(30,100]	Excellent	Excellent	Poor	Poor	Poor	Poor	Poor

Confidentiality

All information provided through this survey is kept strictly confidential and only used by CMHC to generate statistics and data sets that do not allow for the identification of individuals, households, businesses or buildings.

IMPORTANT: COLUMN TOTALS ARE ROUNDED NUMBERS

Abbreviations

DK= Do Not Know

NR = No Response

Hhlds = Households

CMA = Census Metropolitan Area

RRSP = Registered Retirement Savings Plan

Contacts

St. John's: Chris Janes, CMHC, (709) 772-2403, cjanes@cmhc-schl.gc.ca

Halifax: Matthew Gilmore, CMHC, (902) 426-4686 (5886), mgilmore@cmhc-schl.gc.ca

Québec: Elisabeth Koulouris, CMHC, (418) 649-8098 (4735), ekoulour@cmhc-schl.gc.ca

Montréal: Bertrand Recher, CMHC, (514) 283-2758 (4352), brecher@cmhc-schl.gc.ca

Ottawa: Sandra Perez Torres, CMHC, (613) 748-5120, sperezto@cmhc-schl.gc.ca

Toronto: Shaun Hildebrand, CMHC, (416) 218-3466, shildebr@cmhc-schl.gc.ca

Winnipeg: Dianne Himbeault, CMHC, (204) 983-0892, dhimbeau@cmhc-schl.gc.ca

Edmonton: Christina Butchart, CMHC, (780) 423-8729, cbutchar@cmhc-schl.gc.ca

Calgary: Richard Cho, CMHC, (403) 515-2996, rcho@cmhc-schl.gc.ca

Vancouver: Robyn Adamache, CMHC, (604) 737-4144, radamach@cmhc-schl.gc.ca

National Office: Gustavo Durango, CMHC, (613) 748- 2000 (4811), gdurango@cmhc-schl.gc.ca

Table 1: Households by Type of Renovation and Period of Construction

			Type of Renovation ²														
			Renovate			Repairs or Maintenance			Improvements or Alterations			Both			DK/NR		
Period of Construction	Owned Hhlds ¹		Hhlds		%	Hhlds		%	Hhlds		%	Hhlds		%	Hhlds		%
1970 or before	107,270	a	48,072	b	45%	24,188	c	50%	37,548	b	78%	14,088	d	29%	**		**
1971 - 1980	33,774	b	14,664	d	43%	**		**	10,965	d	75%	**		**	--		--
1981 - 1990	30,184	c	12,869	d	43%	**		**	**		**	**		**	--		--
1991 - 2000	16,503	c	**		**	**		**	**		**	**		**	--		--
2001 - 2011	16,156	c	**		**	**		**	**		**	**		**	--		--
DK/NR	**		**		**	**		**	**		**	**		**	--		--
Total	212,344	a	87,688	b	41%	41,881	b	48%	68,480	a	78%	22,812	c	26%	**		**
¹ Households residing in the CMA at the time of the survey who owned and lived in their primary residence in the same CMA last year ² As a proportion of those who performed renovations in 2011																	

The following letter codes are used to indicate the reliability of the estimates

a - Excellent b - Very good c - Good d - Fair (Use with Caution)

** Data suppressed to protect confidentiality or data not statistically reliable

Table 2: Households by Type of Renovation and Age of Respondent

				Type of Renovation ²										
		Renovate			Repairs or Maintenance		Improvements or Alterations		Both		DK/NR			
Age	Owned Hhlds ¹	Hhlds		%	Hhlds		%	Hhlds		%	Hhlds		%	
18 - 24	**	**		**	**		**	**		**	--		--	
25 - 34	20,859	c	11,401	d	55%	**		**		**	**		**	
35 - 44	36,663	b	17,620	c	48%	**		**	14,897	d	85%	**	**	
45 - 54	54,479	b	24,055	c	44%	11,085	d	46%	18,644	c	78%	**	**	
55 - 64	53,268	b	22,046	c	41%	11,640	d	53%	16,708	d	76%	**	**	
65+	44,635	b	11,714	d	26%	**		**	**		**	**	**	
DK/NR	**		**		**		**	**	**		**	**	**	
Total	212,344	a	87,688	b	41%	41,881	b	48%	68,480	a	78%	22,812	c	26%

¹ Households residing in the CMA at the time of the survey who owned and lived in their primary residence in the same CMA last year

² As a proportion of those who performed renovations in 2011

The following letter codes are used to indicate the reliability of the estimates

a - Excellent b - Very good c - Good d - Fair (Use with Caution)

** Data suppressed to protect confidentiality or data not statistically reliable

Table 3: Households by Type of Renovation and Household Income

			Type of Renovation ²														
			Renovate			Repairs or Maintenance			Improvements or Alterations			Both			DK/NR		
Income	Owned Hhlds ¹		Hhlds		%	Hhlds		%	Hhlds		%	Hhlds		%	Hhlds		%
Less than \$60,000	59,594	b	21,681	c	36%	**		**	16,615	d	77%	**		**	--		--
\$60,000 - \$99,999	56,898	b	25,080	c	44%	12,309	d	49%	19,907	c	79%	**		**	--		--
\$100,000+	53,291	b	25,658	c	48%	10,281	d	40%	21,103	c	82%	**		**	--		--
DK/NR	42,562	b	15,269	d	36%	**		**	10,855	d	71%	**		**	**		**
Total	212,344	a	87,688	b	41%	41,881	b	48%	68,480	a	78%	22,812	c	26%	**		**

¹ Households residing in the CMA at the time of the survey who owned and lived in their primary residence in the same CMA last year

² As a proportion of those who performed renovations in 2011

The following letter codes are used to indicate the reliability of the estimates

a - Excellent b - Very good c - Good d - Fair (Use with Caution)

** Data suppressed to protect confidentiality or data not statistically reliable

Table 4: Reasons Households Decide to Renovate

Reasons ¹	Hhlds		%
Needed repairs	35,244	b	40%
Major repairs	11,179	d	13%
Minor repairs	23,217	b	26%
DK/NR	**		**
Needed maintenance	28,813	c	33%
Wanted to update or add value, or are preparing to sell the residence	65,566	a	75%
Needed more space	**		**
To make the home more energy efficient	28,587	c	33%
Other	**		**
DK/NR	**		**
Total	87,688	a	--
¹ Multiple responses permitted			

Table 5: How the Renovation Work was Completed

How was the work completed?	Hhlds		%
Contracted out all the work (Paid)	27,607	c	31%
Did the work myself with friends / family (Unpaid)	29,957	c	34%
Both	25,534	c	29%
Bought materials and contracted out the labour	**		**
Other	**		**
DK/NR	**		**
Total	87,688	a	100%

The following letter codes are used to indicate the reliability of the estimates

a - Excellent b - Very good c - Good d - Fair (Use with Caution)

** Data suppressed to protect confidentiality or data not statistically reliable

Table 6: Average Cost of Renovations by Household Income

Income	Renovations				
	Average Cost		Hhlds Providing Costs		Hhlds
Under \$80,000	\$7,351	d	32,425	c	34,270
\$80,000+	\$12,706	d	37,225	b	38,798
DK/NR	**		11,408	d	14,620
Total	\$9,984	c	81,058	a	87,688

Table 7: Households by Type of Renovation

Type of Renovation ¹	Hhlds		%
Structural additions or extensions	16,466	d	19%
Remodelling of rooms	83,210	a	95%
Fences, driveways, patios, swimming pools or major landscaping projects	22,797	c	26%
Roofs and eavestroughing	16,417	d	19%
Exterior walls	12,816	d	15%
Windows and doors	25,081	c	29%
Painting or wallpapering	48,825	b	56%
Interior walls and ceilings	30,734	b	35%
Hard surface flooring and wall-to-wall carpeting	30,076	c	34%
Plumbing fixtures and equipment	35,258	b	40%
Heating and/or air conditioning equipment	15,941	d	18%
Electrical fixtures and equipment	23,685	c	27%
Built-in appliances	**		**
Other	**		**
DK/NR	**		**
Total	87,688	a	--
¹ Multiple responses permitted			

The following letter codes are used to indicate the reliability of the estimates

a - Excellent b - Very good c - Good d - Fair (Use with Caution)

** Data suppressed to protect confidentiality or data not statistically reliable

Table 8: How was the Work Paid for?

How was the renovation work paid for? ¹	Hhlds		%
Savings	69,001	a	79%
Borrow	31,708	c	36%
DK/NR	**		**
Total	87,688	a	--
¹ Multiple responses permitted			

The following letter codes are used to indicate the reliability of the estimates

a - Excellent b - Very good c - Good d - Fair (Use with Caution)

** Data suppressed to protect confidentiality or data not statistically reliable

Housing market intelligence you can count on



FREE REPORTS AVAILABLE ON-LINE

- Canadian Housing Statistics
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Northern Housing Outlook Report
- Preliminary Housing Start Data
- Renovation and Home Purchase Report
- Rental Market Provincial Highlight Reports *Now semi-annual!*
- Rental Market Reports, Major Centres
- Rental Market Statistics *Now semi-annual!*
- Residential Construction Digest, Prairie Centres
- Seniors' Housing Reports

Get the market intelligence you need today!

Click www.cmhc.ca/housingmarketinformation to view, download or subscribe.

CMHC's Market Analysis Centre e-reports provide a wealth of detailed local, provincial, regional and national market information.

- **Forecasts and Analysis** – Future-oriented information about local, regional and national housing trends.
- **Statistics and Data** – Information on current housing market activities — starts, rents, vacancy rates and much more.

Are you interested in housing research?

Stay up-to-date with the latest housing research findings and events related to sustainable housing and communities, housing conditions and trends, housing finance and more.

Subscribe Today to CMHC's Housing Research E-Newsletter!

