

Renovation and Home Purchase Detailed Tables

St. John's

CANADA MORTGAGE AND HOUSING CORPORATION

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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

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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	15,984	b	7,663	c	48%	4,604	d	60%	5,523	c	72%	**		**	**		**
1971 - 1980	9,110	c	4,217	d	46%	**		**	3,336	d	79%	**		**	**		**
1981 - 1990	9,395	c	4,987	c	53%	**		**	3,424	d	69%	**		**	**		**
1991 - 2000	8,426	c	3,326	d	39%	**		**	**		**	**		**	**		**
2001 - 2011	13,586	b	3,926	d	29%	**		**	3,531	d	90%	**		**	--		--
DK/NR	**		**		**	**		**	**		**	**		**	**		**
Total	59,371	a	25,571	b	43%	12,929	b	51%	19,660	a	77%	7,231	c	28%	**		**
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		%	Hhlds		%
18 - 24	**		**		**	**		**	**		**	**		**	--		--
25 - 34	6,553	c	**		**	**		**	**		**	**		**	--		--
35 - 44	12,399	b	6,043	c	49%	**		**	4,978	c	82%	**		**	**		**
45 - 54	16,514	b	7,513	c	45%	3,976	d	53%	5,923	c	79%	**		**	**		**
55 - 64	14,237	b	5,951	c	42%	3,376	d	57%	4,309	d	72%	**		**	**		**
65+	9,106	c	**		**	**		**	**		**	**		**	**		**
DK/NR	**		**		**	--		--	--		--	--		--	**		**
Total	59,371	a	25,571	b	43%	12,929	b	51%	19,660	a	77%	7,231	c	28%	**		**
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

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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	14,528	b	5,740	c	40%	3,710	d	65%	3,989	d	69%	**		**	--		--
\$60,000 - \$99,999	14,771	b	6,246	c	42%	3,072	d	49%	4,695	d	75%	**		**	**		**
\$100,000+	21,842	b	10,601	b	49%	4,606	c	43%	8,661	b	82%	**		**	**		**
DK/NR	8,230	c	2,983	d	36%	**		**	**		**	**		**	**		**
Total	59,371	a	25,571	b	43%	12,929	b	51%	19,660	a	77%	7,231	c	28%	**		**

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

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Table 4: Reasons Households Decide to Renovate

Reasons ¹	Hhlds		%
Needed repairs	10,762	b	42%
Major repairs	3,243	d	13%
Minor repairs	7,366	b	29%
DK/NR	**		**
Needed maintenance	10,318	b	40%
Wanted to update or add value, or are preparing to sell the residence	20,302	a	79%
Needed more space	3,659	d	14%
To make the home more energy efficient	9,132	b	36%
Other	**		**
DK/NR	**		**
Total	25,571	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)	6,161	c	24%
Did the work myself with friends / family (Unpaid)	10,154	b	40%
Both	7,479	c	29%
Bought materials and contracted out the labour	**		**
Other	**		**
Total	25,571	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)

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Table 6: Average Cost of Renovations by Household Income

Income	Renovations				
	Average Cost		Hhlds Providing Costs		Hhlds
Under \$80,000	\$8,379	d	7,732	c	8,330
\$80,000+	\$15,318	d	13,540	b	14,264
DK/NR	**		**		2,977
Total	\$12,750	c	23,574	a	25,571

Table 7: Households by Type of Renovation

Type of Renovation ¹	Hhlds		%
Structural additions or extensions	5,934	c	23%
Remodelling of rooms	24,737	a	97%
Fences, driveways, patios, swimming pools or major landscaping projects	8,164	c	32%
Roofs and eavestroughing	6,461	c	25%
Exterior walls	5,399	c	21%
Windows and doors	8,402	c	33%
Painting or wallpapering	16,620	b	65%
Interior walls and ceilings	12,450	b	49%
Hard surface flooring and wall-to-wall carpeting	12,078	b	47%
Plumbing fixtures and equipment	11,120	b	43%
Heating and/or air conditioning equipment	4,260	d	17%
Electrical fixtures and equipment	8,360	c	33%
Built-in appliances	3,054	d	12%
Other	**		**
DK/NR	**		**
Total	25,571	a	--

¹ Multiple responses permitted

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

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Table 8: How was the Work Paid for?

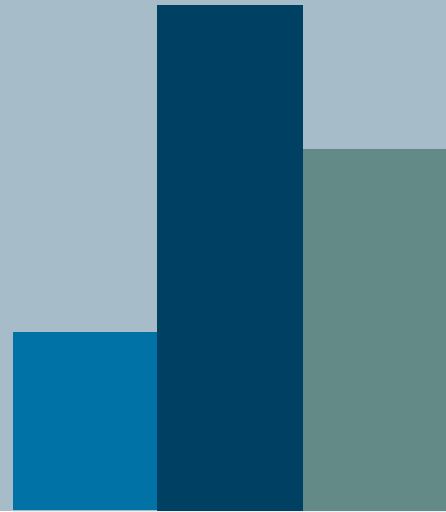
How was the renovation work paid for? ¹	Hhlds		%
Savings	21,267	a	83%
Borrow	8,623	c	34%
DK/NR	**		**
Total	25,571	a	--
¹ Multiple responses permitted			

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