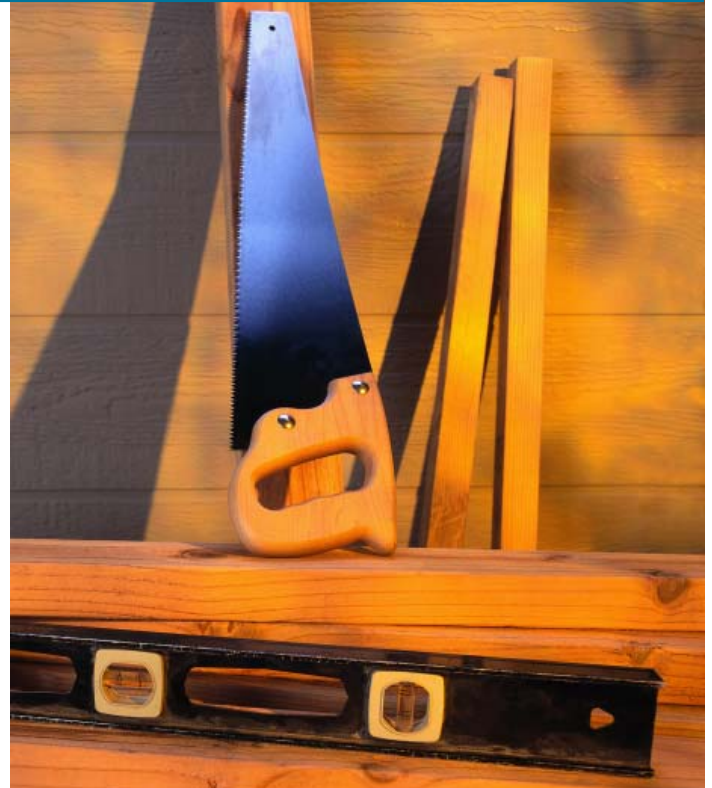


RENOVATION DETAILED TABLES

St. John's



CANADA MORTGAGE AND HOUSING CORPORATION

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METHODOLOGY

The Renovation and Home Purchase Survey was conducted in March of 2008.

How do we define households who performed renovations in 2007?

Homeowner households who completed renovations on their primary residence in 2007, spending any amount, are deemed to have performed renovations last year.

How do we define households who intend to renovate in 2008?

Homeowner households who identified that they had commenced renovations of \$1,000 or more in 2008 or plan to commence renovations of \$1,000 or more in 2008 are considered to be renovation intenders. Intenders are divided into three categories – those having very high confidence that they will renovate their home in 2008, those having high confidence that they will renovate their home in 2008, and those having low confidence that they will renovate their home in 2008. 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 2007?

All households who signed a final purchase agreement in 2007 are classified as home purchasers.

How do we define households who intend to purchase a home in 2008?

All households who signed a final purchase agreement in 2008 or indicated that they are intending to buy home in 2008 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 2008 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 400 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 rate 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 2008. 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.

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
St. John's CMA
Renovation and Home Purchase Survey
Survey Date: March 2008

Period of Construction	Total Owned Hhlds ¹	Type of Renovation ²									
		Renovation		Repairs or Maintenance		Improvements or Alterations		Both		DK/NR	
		Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
1920 or before	2,444	1,350	55%	701	52%	963	71%	315	23%	--	--
1920-1945	2,074	1,146	55%	591	52%	716	62%	162	14%	--	--
1946-1960	5,115	1,972	39%	927	47%	1,364	69%	319	16%	--	--
1961-1970	5,277	2,228	42%	1,218	55%	1,698	76%	689	31%	--	--
1971-1980	9,802	4,591	47%	2,172	47%	3,350	73%	959	21%	28	1%
1981-1990	9,413	4,815	51%	2,419	50%	3,601	75%	1,233	26%	28	1%
1991-1995	4,451	1,703	38%	703	41%	1,385	81%	386	23%	--	--
1996-2000	3,971	1,332	34%	357	27%	1,174	88%	199	15%	--	--
2001-2007	7,985	1,998	25%	169	8%	1,894	95%	65	3%	--	--
DK/NR	2,720	1,017	37%	383	38%	850	84%	216	21%	--	--
Total	53,252	22,152	42%	9,640	44%	16,995	77%	4,543	21%	56	0%

¹This refers to 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

²As a proportion of those performing renovations in 2007

Table 2: Households by Type of Renovation and age of Respondent
St. John's CMA
Renovation and Home Purchase Survey
Survey Date: March 2008

Age	Total Owned Hhlds ¹	Type of Renovation ²									
		Renovation		Repairs or Maintenance		Improvements or Alterations		Both		DK/NR	
		Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
18-24 years	189	55	29%	--	--	55	100%	--	--	--	--
25-34 years	5,754	2,711	47%	817	30%	2,153	79%	287	11%	28	1%
35-44 years	13,535	5,460	40%	1,900	35%	4,802	88%	1,242	23%	--	--
45-54 years	15,159	6,350	42%	2,993	47%	4,705	74%	1,349	21%	--	--
55-64 years	12,008	5,445	45%	2,683	49%	3,964	73%	1,231	23%	28	1%
65+ years	6,475	2,079	32%	1,197	58%	1,316	63%	434	21%	--	--
DK/NR	132	49	37%	49	100%	--	--	--	--	--	--
Total	53,252	22,149	42%	9,639	44%	16,995	77%	4,543	21%	56	0%

¹This refers to 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

²As a proportion of those performing renovations in 2007

Table 3: Households by Type of Renovation and Household Income
St. John's CMA
Renovation and Home Purchase Survey
Survey Date: March 2008

Income	Total Owned Hhlds ¹	Type of Renovation ²									
		Renovation		Repairs or Maintenance		Improvements or Alterations		Both		DK/NR	
		Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
Less than \$40,000	7,825	2,951	38%	1,484	50%	2,055	70%	588	20%	--	--
\$40,000 - \$59,999	8,686	3,492	40%	1,877	48%	2,485	71%	899	26%	28	1%
\$60,000-\$79,999	6,133	2,552	42%	1,016	48%	1,897	74%	361	14%	--	--
\$80,000 - \$99,999	8,274	3,742	45%	1,481	48%	2,919	78%	658	18%	--	--
\$100,000+	14,001	6,072	43%	2,353	48%	4,929	81%	1,238	20%	28	0%
Income Not Provided	8,333	3,340	40%	1,428	48%	2,711	81%	799	24%	--	--
Total	53,252	22,149	42%	9,639	48%	16,996	77%	4,543	21%	56	0%

¹This refers to 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

²As a proportion of those who performed renovations in 2007

Table 4: Households by Type of Renovation
St. John's CMA
Renovation and Home Purchase Survey
Survey Date: March 2008

Type of Renovation ¹	Hhlds	%
Structural additions or extensions	2,412	11%
Remodelling of rooms	6,571	30%
Fences, driveways, patios, swimming pools or major landscaping	4,386	20%
Roofs and eavestroughing	2,452	11%
Exterior walls	1,539	7%
Windows and doors	6,669	30%
Painting or wallpapering	8,180	37%
Interior walls and ceilings	2,884	13%
Hard surface flooring and wall-to-wall carpeting	7,829	35%
Plumbing fixtures and equipment	2,638	12%
Heating and/or air conditioning equipment	876	4%
Electrical Fixtures and Equipment	2,231	10%
Built-in Appliances	850	4%
Other	1,605	7%
Don't know/No Response	112	1%
Households	22,150	

¹Multiple responses permitted.

Table 5: Reasons Households Decide to Renovate
St. John's CMA
Renovation and Home Purchase Survey
Survey Date: March 2008

Reasons ¹	Hhlds	%
Needed Repairs	5,786	26%
Major Repairs	1,688	8%
Minor Repairs	4,070	18%
Don't Know	27	0%
Needed Maintenance	4,467	20%
Wanted to update or add value, or are preparing to sell the residence	13,413	61%
Needed more space	2,320	10%
To make the home more energy efficient	1,351	6%
Other	1,192	5%
DK/NR	123	1%
Households	22,150	

¹Multiple responses permitted.

Table 6: How the Renovation Work was Completed
St. John's CMA
Renovation and Home Purchase Survey
Survey Date: March 2008

How was the work completed?	Hhlds	%
Contracted out all the work (Paid)	6,354	29%
Did the work myself with friends/family (Unpaid)	7,712	35%
Both	6,184	28%
Bought Materials and contracted out the labour	1,687	8%
Other	178	1%
DK/NR	36	0%
Total	22,150	100%

Table 7: Average Cost of Renovations by Period of Construction
St. John's CMA
Renovation and Home Purchase Survey
Survey Date: March 2008

Period of Construction	Households performing Renovations		
	Hhlds	Average Cost	Hhlds not providing costs
1920 or Before	1,350	\$8,585	0
1921-1945	1,146	\$6,823	36
1946-1960	1,972	\$13,032	121
1961-1970	2,228	\$8,689	230
1971-1980	4,591	\$8,559	313
1981-1990	4,815	\$9,257	326
1991-1995	1,703	\$6,629	44
1996-2000	1,332	\$11,397	101
2001-2007	1,998	\$9,154	75
DK/NR	1,017	\$8,024	141
Total	22,150	\$9,077	1,387

Table 8: Average Cost of Renovations by Household Income
St. John's CMA
Renovation and Home Purchase Survey
Survey Date: March 2008

Income	Households performing Renovations		
	Hhlds	Average Cost	Hhlds not providing costs
Less than \$40,000	2,951	\$8,678	145
\$40,000 - \$59,999	3,492	\$5,966	219
\$60,000 - \$79,999	2,552	\$6,660	144
\$80,000 - \$99,999	3,742	\$9,161	51
\$100,000+	6,072	\$12,216	198
DK/NR	3,340	\$8,474	628
Total	22,150	\$9,077	1,387

Table 9: How was the Renovation Work Paid for?
St. John's CMA
Renovation and Home Purchaser Survey
Survey Date: March 2008

How was the renovation work paid for? ¹	Hhlds	%
Pay for it from savings	16,797	76%
Using a Loan	631	3%
Credit Card/Line of Credit	5,395	24%
Financed through Mortgage	1,618	7%
Borrow from Family/Friend	152	1%
Other	420	2%
DK/NR	342	2%
Total	22,150	

¹Multiple responses permitted.



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