

# 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 2010.

## **How do we define households who performed renovations in 2009?**

Homeowner households who completed renovations on their primary residence in 2009, spending any amount, are deemed to have performed renovations last year.

## **How do we define households who intend to renovate in 2010?**

Homeowner households who identified that they had commenced renovations of \$1,000 or more in 2010 or plan to commence renovations of \$1,000 or more in 2010 are considered to be renovation intenders. Intenders are divided into three categories – those having very high confidence that they will renovate their home in 2010, those having high confidence that they will renovate their home in 2010, and those having low confidence that they will renovate their home in 2010. 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 2009?**

All households who signed a final purchase agreement in 2009 are classified as home purchasers.

## **How do we define households who intend to purchase a home in 2010?**

All households who signed a final purchase agreement in 2010 or indicated that they are intending to buy home in 2010 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 2010 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 2010. 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 2010**

| Period of Construction | Total Owned<br>Hhlds <sup>1</sup> | Type of Renovation <sup>2</sup> |            |                           |            |                                |            |              |            |           |           |
|------------------------|-----------------------------------|---------------------------------|------------|---------------------------|------------|--------------------------------|------------|--------------|------------|-----------|-----------|
|                        |                                   | Renovation                      |            | Repairs or<br>Maintenance |            | Improvements or<br>Alterations |            | Both         |            | DK/NR     |           |
|                        |                                   | Hhlds                           | %          | Hhlds                     | %          | Hhlds                          | %          | Hhlds        | %          | Hhlds     | %         |
| 1920 or before         | 2,719                             | 1,545                           | 57%        | 1,144                     | 74%        | 912                            | 59%        | 512          | 33%        | --        | --        |
| 1920-1945              | 2,349                             | 1,350                           | 57%        | 1,124                     | 83%        | 850                            | 63%        | 623          | 46%        | --        | --        |
| 1946-1960              | 6,194                             | 3,775                           | 61%        | 2,344                     | 62%        | 2,533                          | 67%        | 1,142        | 30%        | 41        | 1%        |
| 1961-1970              | 6,128                             | 3,486                           | 57%        | 1,647                     | 47%        | 2,697                          | 77%        | 858          | 25%        | --        | --        |
| 1971-1980              | 10,520                            | 6,844                           | 65%        | 3,245                     | 47%        | 5,172                          | 76%        | 1,573        | 23%        | --        | --        |
| 1981-1990              | 9,048                             | 5,673                           | 63%        | 3,239                     | 57%        | 4,765                          | 84%        | 2,331        | 41%        | --        | --        |
| 1991-1995              | 3,185                             | 1,978                           | 62%        | 915                       | 46%        | 1,519                          | 77%        | 495          | 25%        | 40        | 2%        |
| 1996-2000              | 4,348                             | 2,454                           | 56%        | 814                       | 33%        | 2,095                          | 85%        | 455          | 19%        | --        | --        |
| 2001-2005              | 5,443                             | 2,442                           | 45%        | 613                       | 25%        | 2,228                          | 91%        | 399          | 16%        | --        | --        |
| 2006-2009              | 3,745                             | 1,921                           | 51%        | 78                        | 4%         | 1,921                          | 100%       | 78           | 4%         | --        | --        |
| DK/NR                  | 2,977                             | 1,683                           | 57%        | 1,110                     | 66%        | 1,059                          | 63%        | 486          | 29%        | --        | --        |
| <b>Total</b>           | <b>56,656</b>                     | <b>33,151</b>                   | <b>59%</b> | <b>16,273</b>             | <b>49%</b> | <b>25,751</b>                  | <b>78%</b> | <b>8,952</b> | <b>27%</b> | <b>81</b> | <b>0%</b> |

<sup>1</sup>This 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

<sup>2</sup>As a proportion of those performing renovations in 2009

**Table 2: Households by Type of Renovation and Age of Respondent**  
**St. John's CMA**  
**Renovation and Home Purchase Survey**  
**Survey Date: March 2010**

| Age          | Total Owned<br>Hhlds <sup>1</sup> | Type of Renovation <sup>2</sup> |            |                           |            |                                |            |              |            |           |           |
|--------------|-----------------------------------|---------------------------------|------------|---------------------------|------------|--------------------------------|------------|--------------|------------|-----------|-----------|
|              |                                   | Renovation                      |            | Repairs or<br>Maintenance |            | Improvements or<br>Alterations |            | Both         |            | DK/NR     |           |
|              |                                   | Hhlds                           | %          | Hhlds                     | %          | Hhlds                          | %          | Hhlds        | %          | Hhlds     | %         |
| 18-24 years  | 367                               | 40                              | 11%        | 40                        | 100%       | 40                             | 100%       | 40           | 100%       | --        | --        |
| 25-34 years  | 5,812                             | 3,676                           | 63%        | 1,243                     | 34%        | 3,163                          | 86%        | 729          | 20%        | --        | --        |
| 35-44 years  | 11,399                            | 7,215                           | 63%        | 3,238                     | 45%        | 6,124                          | 85%        | 2,147        | 30%        | --        | --        |
| 45-54 years  | 13,803                            | 8,513                           | 62%        | 4,558                     | 54%        | 6,230                          | 73%        | 2,315        | 27%        | 40        | 0%        |
| 55-64 years  | 14,608                            | 8,371                           | 57%        | 4,237                     | 51%        | 6,541                          | 78%        | 2,447        | 29%        | 41        | 0%        |
| 65+ years    | 10,486                            | 5,260                           | 50%        | 2,920                     | 56%        | 3,575                          | 68%        | 1,236        | 23%        | --        | --        |
| DK/NR        | 182                               | 79                              | 43%        | 38                        | 48%        | 79                             | 100%       | 38           | 48%        | --        | --        |
| <b>Total</b> | <b>56,657</b>                     | <b>33,154</b>                   | <b>59%</b> | <b>16,274</b>             | <b>49%</b> | <b>25,752</b>                  | <b>78%</b> | <b>8,952</b> | <b>27%</b> | <b>81</b> | <b>0%</b> |

<sup>1</sup>This 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

<sup>2</sup>As a proportion of those performing renovations in 2009

**Table 3: Households by Type of Renovation and Household Income**

St. John's CMA  
Renovation and Home Purchase Survey  
Survey Date: March 2010

| Income              | Total Owned Hhlds <sup>1</sup> | Type of Renovation <sup>2</sup> |            |                        |            |                             |            |              |            |           |           |
|---------------------|--------------------------------|---------------------------------|------------|------------------------|------------|-----------------------------|------------|--------------|------------|-----------|-----------|
|                     |                                | Renovation                      |            | Repairs or Maintenance |            | Improvements or Alterations |            | Both         |            | DK/NR     |           |
|                     |                                | Hhlds                           | %          | Hhlds                  | %          | Hhlds                       | %          | Hhlds        | %          | Hhlds     | %         |
| Less than \$40,000  | 9,485                          | 4,461                           | 47%        | 2,616                  | 59%        | 3,072                       | 69%        | 1,228        | 28%        | --        | --        |
| \$40,000 - \$59,999 | 9,111                          | 5,157                           | 57%        | 2,704                  | 48%        | 3,597                       | 70%        | 1,184        | 23%        | 40        | 1%        |
| \$60,000 - \$79,999 | 6,123                          | 3,690                           | 60%        | 2,090                  | 48%        | 2,754                       | 75%        | 1,154        | 31%        | --        | --        |
| \$80,000 - \$99,999 | 8,133                          | 5,394                           | 66%        | 2,547                  | 48%        | 4,233                       | 78%        | 1,386        | 26%        | --        | --        |
| \$100,000+          | 16,061                         | 10,221                          | 64%        | 3,953                  | 48%        | 8,773                       | 86%        | 2,546        | 25%        | 41        | 0%        |
| Income not provided | 7,744                          | 4,232                           | 55%        | 2,363                  | 48%        | 3,324                       | 79%        | 1,455        | 34%        | --        | --        |
| <b>Total</b>        | <b>56,657</b>                  | <b>33,155</b>                   | <b>59%</b> | <b>16,273</b>          | <b>48%</b> | <b>25,753</b>               | <b>78%</b> | <b>8,953</b> | <b>27%</b> | <b>81</b> | <b>0%</b> |

<sup>1</sup>This 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

<sup>2</sup>As a proportion of those who performed renovations in 2009

**Table 4: Households by Type of Renovation**

St. John's CMA  
Renovation and Home Purchase Survey  
Survey Date: March 2010

| Type of Renovation <sup>1</sup>                                | Hhlds         | %   |
|--|---------------|-----|
| Structural additions or extensions                             | 4,835         | 15% |
| Remodelling of rooms   | 10,244        | 31% |
| Fences, driveways, patios, swimming pools or major landscaping | 8,679         | 26% |
| Roofs and eavestroughing                                       | 4,327         | 13% |
| Exterior walls   | 2,675         | 8%  |
| Windows and doors  | 11,063        | 33% |
| Painting or wallpapering                                       | 12,605        | 38% |
| Interior walls and ceilings                                    | 5,042         | 15% |
| Hard surface flooring and wall-to-wall carpeting               | 12,474        | 38% |
| Plumbing fixtures and equipment                                | 4,907         | 15% |
| Heating and/or air conditioning equipment                      | 2,638         | 8%  |
| Electrical Fixtures and Equipment                              | 4,632         | 14% |
| Built-in Appliances  | 1,086         | 3%  |
| Other  | 363           | 1%  |
| DK/NR  | 119           | 0%  |
| <b>Total</b>   | <b>33,219</b> |     |

<sup>1</sup>Multiple responses permitted.

**Table 5: Reasons Households Decide to Renovate**  
**St. John's CMA**  
**Renovation and Home Purchase Survey**  
**Survey Date: March 2010**

| Reasons <sup>1</sup>   | Hhlds         | %          |
|--|---------------|------------|
| <b>Needed Repairs</b>  | <b>8,903</b>  | <b>27%</b> |
| Major Repairs  | 3,091         | 9%         |
| Minor Repairs  | 5,658         | 17%        |
| DK   | 38            | 0%         |
| <b>Needed Maintenance</b>  | <b>9,221</b>  | <b>28%</b> |
| <b>Wanted to update or add value, or are preparing to sell the residence</b> | <b>19,843</b> | <b>60%</b> |
| <b>Needed more space</b>   | <b>3,257</b>  | <b>10%</b> |
| <b>To make the home more energy efficient</b>                                | <b>2,419</b>  | <b>7%</b>  |
| <b>Other</b>   | <b>800</b>    | <b>2%</b>  |
| <b>DK/NR</b>   | <b>78</b>     | <b>0%</b>  |
| <b>Total</b>   | <b>33,219</b> |            |

<sup>1</sup>Multiple responses permitted.

**Table 6: How the Renovation Work was Completed**  
**St. John's CMA**  
**Renovation and Home Purchase Survey**  
**Survey Date: March 2010**

| How was the work completed?                             | Hhlds         | %           |
|---|---------------|-------------|
| <b>Contracted out all the work (Paid)</b>               | <b>7,780</b>  | <b>23%</b>  |
| <b>Did the work myself with friends/family (Unpaid)</b> | <b>11,967</b> | <b>36%</b>  |
| <b>Both</b>   | <b>10,272</b> | <b>31%</b>  |
| <b>Bought materials and contracted out the labour</b>   | <b>2,394</b>  | <b>7%</b>   |
| <b>Other</b>  | <b>620</b>    | <b>2%</b>   |
| <b>DK/NR</b>  | <b>121</b>    | <b>0%</b>   |
| <b>Total</b>  | <b>33,154</b> | <b>100%</b> |



**Table 7: Average Cost of Renovations by Period of Construction**  
**St. John's CMA**  
**Renovation and Home Purchase Survey**  
**Survey Date: March 2010**

| Period of Construction | Households Performing Renovations |                |                     |
|------------------------|-----------------------------------|----------------|---------------------|
|                        | Hhlds                             | Average Cost   | Not Providing Costs |
| 1920 or before         | 1,545                             | \$15,453       | 81                  |
| 1921-1945              | 1,350                             | \$14,337       | 94                  |
| 1946-1960              | 3,775                             | \$8,541        | 330                 |
| 1961-1970              | 3,486                             | \$10,090       | 245                 |
| 1971-1980              | 6,844                             | \$9,356        | 418                 |
| 1981-1990              | 5,673                             | \$10,404       | 38                  |
| 1991-1995              | 1,978                             | \$7,423        | 40                  |
| 1996-2000              | 2,454                             | \$7,276        | 260                 |
| 2001-2005              | 2,442                             | \$8,612        | 160                 |
| 2006-2009              | 1,921                             | \$9,334        | 37                  |
| DK/NR                  | 1,683                             | \$7,714        | 172                 |
| <b>Total</b>           | <b>33,154</b>                     | <b>\$9,616</b> | <b>1,878</b>        |

**Table 8: Average Cost of Renovations by Household Income**  
**St. John's CMA**  
**Renovation and Home Purchase Survey**  
**Survey Date: March 2010**

| Income              | Households Performing Renovations |                |                     |
|---------------------|-----------------------------------|----------------|---------------------|
|                     | Hhlds                             | Average Cost   | Not Providing Costs |
| Less than \$40,000  | 4,461                             | \$5,750        | 402                 |
| \$40,000 - \$59,999 | 5,157                             | \$9,439        | 195                 |
| \$60,000 - \$79,999 | 3,690                             | \$7,851        | 271                 |
| \$80,000 - \$99,999 | 5,394                             | \$7,505        | 78                  |
| \$100,000+          | 10,221                            | \$12,729       | 239                 |
| DK/NR               | 4,232                             | \$10,394       | 694                 |
| <b>Total</b>        | <b>33,154</b>                     | <b>\$9,616</b> | <b>1,878</b>        |

**Table 9: How was the Renovation Work Paid for?**  
**St. John's CMA**  
**Renovation and Home Purchaser Survey**  
**Survey Date: March 2010**

| How was the renovation work paid for? <sup>1</sup> | Hhlds         | %   |
|--|---------------|-----|
| Savings  | 25,737        | 78% |
| Using a loan from a financial institution          | 789           | 2%  |
| Credit card/Line of credit                         | 9,311         | 28% |
| Financed through mortgage                          | 1,506         | 5%  |
| Borrow from family/friend                          | 309           | 1%  |
| Other  | 619           | 2%  |
| DK/NR  | 643           | 2%  |
| <b>Total</b>                                       | <b>33,153</b> |     |
| <sup>1</sup> Multiple responses permitted.         |               |     |

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