



Ontario
Home Builders'
Association

31 LOCAL ASSOCIATIONS

BILD

Bluelwater

Brantford

Chatham-Kent

Greater Dufferin

Durham Region

Grey-Bruce

Guelph & District

Haldimand-Norfolk

Haliburton County

Hamilton-Halton

Kingston

Lanark-Leeds

London

Niagara

North Bay & District

Greater Ottawa

Oxford County

Peterborough &
the Kawarthas

Quinte

Renfrew County

Sarnia-Lambton

Saugeen Country

Seaway Valley

Simcoe County

St. Thomas-Elgin

Stratford & Area

Sudbury & District

Thunder Bay

Waterloo Region

Windsor-Essex

Ontario Home Builders' Association

20 Upjohn Road, Suite 101
North York, Ontario M3B 2V9

Tel: (416) 443-1545

Toll Free: 1-800-387-0109

Fax: (416) 443-9982

twitter @OntarioHBA

e-mail: info@ohba.ca

web: www.ohba.ca

THE RESIDENTIAL CONSTRUCTION INDUSTRY IS

the engine that drives Ontario's economy

2013 Data



61,085 Housing Starts

Housing starts in Ontario declined by 20% in 2013 following a 13% increase the year before. Increasing levels of intensification resulted in over 37,000 multi-unit housing starts. Activity is anticipated to soften in 2014 with a forecast of 57,000 housing starts. Each new home built in Ontario is not only a roof over a family, but it provides thousands of jobs

and generates significant revenue in taxes, fees and levies for all three levels of government.

313,400 Jobs

The new home construction and renovation sector is a significant employer in Ontario. Residential construction includes a broad range of high-quality jobs from skilled trades to planners, engineers, architects, economists and lawyers.

Residential construction is one of the largest employers in the province!

\$44.1 billion

In 2013 the value of new home construction, residential renovations and impacts of other expenditures related to residential construction

in Ontario totalled \$44.1 billion. That includes \$16.1 billion in new residential construction, \$24.3 billion in residential renovations and \$3.7 billion in other related expenditures.



\$17.0 billion in Wages

The residential construction industry **supports tens of thousands of individuals and families** in communities across Ontario. Their wages are reinvested through purchases back into the economy. Additionally, those jobs generate billions of dollars in income taxes, CPP and EI premiums.

51,506 New Home Enrolments

The Tarion Warranty Corporation administers the *Ontario New Home Warranties Plan Act*, which regulates new home builders and provides new home purchasers with new home warranty protection. In 2013, 51,506 new homes were enrolled with Tarion and a total of 370,537 new homes are currently under warranty across Ontario.

The Ontario Home Builders' Association is the voice of the new housing, professional renovation and land development industry in Ontario.

OHBA represents over 4,000 member companies, organized through 31 local associations across the province.

Our membership includes: builders, land developers, professional renovators, trade contractors, manufacturers, consultants, service professionals and suppliers.

Ontario's Renovation Industry



Ontario
Home Builders'
Association

The Size of Ontario's Renovation Industry

- **182,100 Jobs** in home renovation and repair.
- **\$24.3 Billion** in investment value — largest single wealth-builder for many Ontario families.
- **\$9.9 Billion** in wages.



OHBA is the home of Professional Renovators in Ontario

Through the RenoMark label, contractors must:

- Be a member in good standing with the Local Home Building Association.
- Provide a detailed, written contract (including scope of work) for all jobs.
- Offer a minimum two-year warranty on all work (excludes minor home repair).
- Carry a minimum of \$2 million liability insurance.
- Have coverage for workplace safety and employers' liability and/or work only with subcontractors who carry such coverage.
- Carry applicable licenses and permits.
- Maintain a professional level of knowledge of current building codes, permit procedures, and technical skills through continuing education.
- Maintain a safe and organized worksite.
- Return phone calls within two business days.



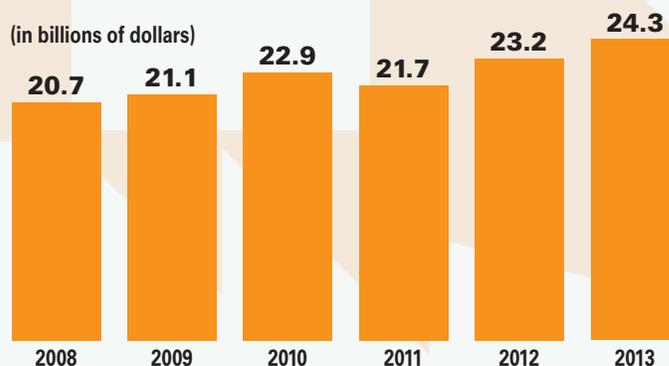
Healthy Homes Renovation Tax Credit

- OHBA is supportive of the *Healthy Homes Renovation Tax Credit* to allow seniors to age in place and to support legitimate business through the collection of receipts.
- Qualifying renovations can claim 15% of up to \$10,000 worth of eligible home improvements on their tax return.

The Problem of the Underground Economy

- In a 2010 Environics Survey of 1,113 Ontario homeowners, 56% admitted to paying cash for a home repair or renovation job, while 68% said they'd be less likely to pay cash if they could receive a tax credit.
- The underground economy prior to the implementation of the HST represented an estimated 37% of the total output of residential renovation contractors in Ontario or approximately \$5.2 billion.
- The underground economy in the renovation sector presents a myriad of problems, including:
 - Significant government revenue leakages in Ontario, such as:
 - Loss of up to \$298 million in GST revenues annually;
 - Loss of up to \$1.6 billion in income tax revenue annually;
 - Loss of up to \$767 million from other revenues such as CPP, WSIB, EHT and Employment Insurance premiums.
- When consumers participate in the underground economy, they expose themselves to:
 - Financial and liability risks;
 - Health and safety risks for construction workers and the homeowners who hire them; and
 - Undermining the integrity of the tax system.

Renovation Activity in Ontario

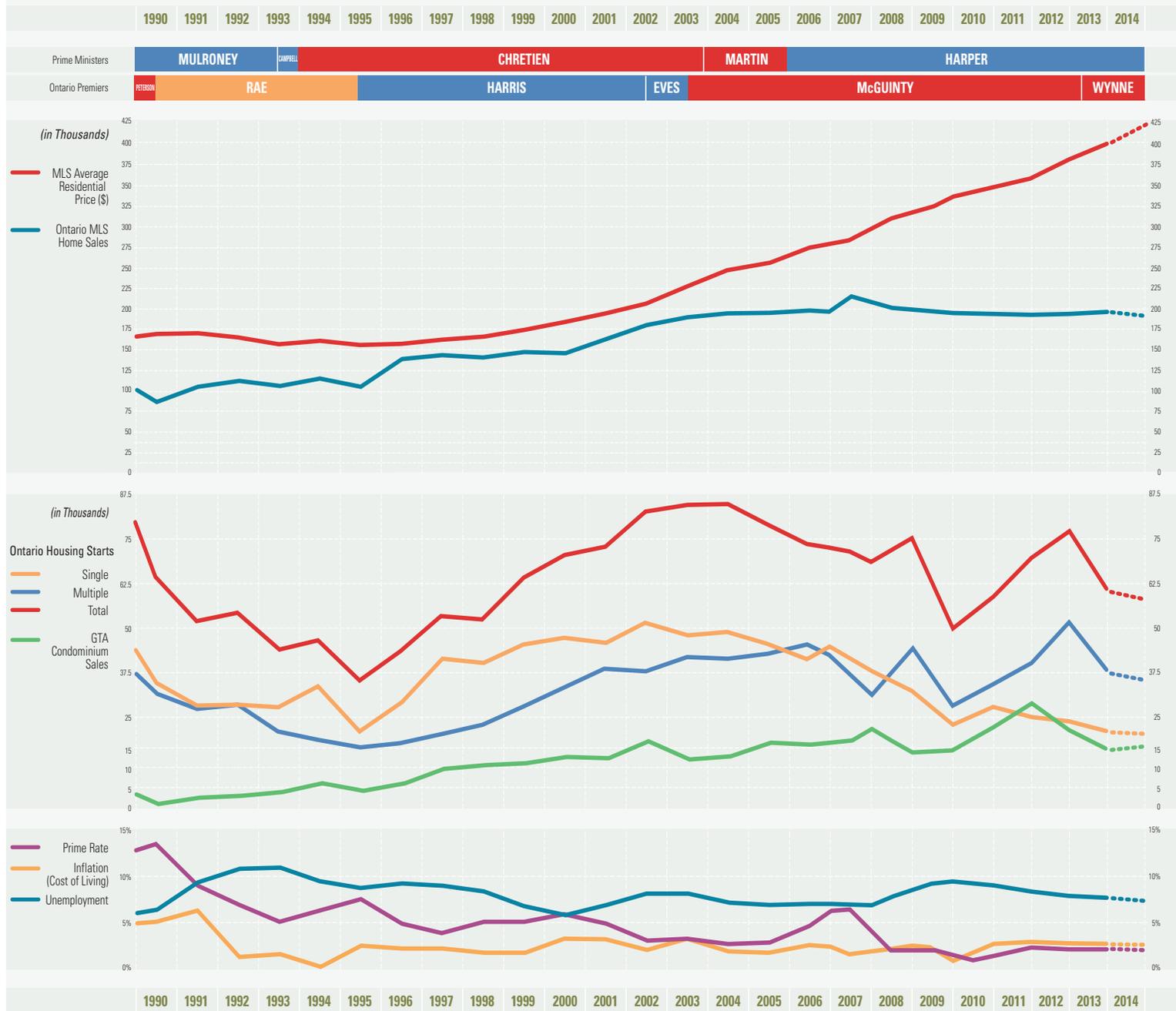


Source: Canada Mortgage and Housing Corporation, Will Dunning Inc.

RenoMark – Renovate with Confidence
www.renomark.ca

1990-2014

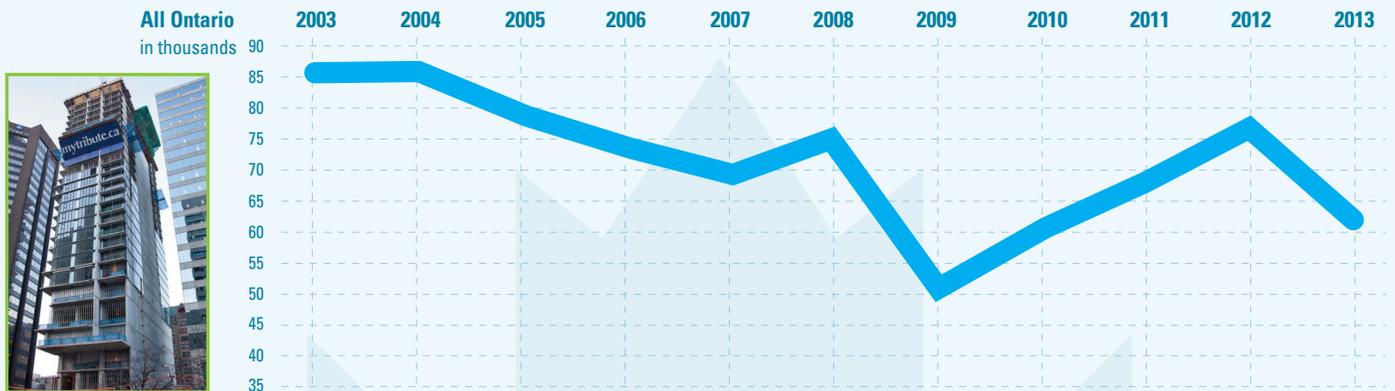
Ontario Housing & Economic Indicators



Source: Statistics Canada, CREA, CMHC, Bank of Canada, Ministry of Finance, Urbanation

OHBA is committed to improving new housing affordability and choice for Ontario's new home purchasers and renovation consumers by positively impacting provincial legislation, regulation and policy that affect the industry.

Total Housing Starts Ontario 2003-2013



Census Metropolitan Areas	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Barrie	2,368	2,435	1,484	1,169	980	1,416	427	682	700	782	891
Brantford	458	482	534	409	589	432	317	504	428	402	396
Guelph	994	1,420	951	864	941	1,087	567	1,021	764	731	890
Hamilton	3,260	4,093	3,145	3,043	3,004	3,529	1,860	3,562	2,460	2,969	2,709
Kingston	1,131	872	683	968	880	672	717	653	959	896	856
Kitchener	3,995	3,912	3,763	2,599	2,740	2,634	2,298	2,815	2,954	2,900	1,840
London	3,027	3,078	3,067	3,674	3,141	2,385	2,168	2,079	1,748	2,240	2,163
Oshawa	3,907	3,153	2,934	2,995	2,389	1,987	980	1,888	1,859	1,803	1,384
Ottawa	6,381	7,243	4,982	5,875	6,506	6,998	5,814	6,446	5,794	6,026	6,560
Peterborough	547	514	619	437	540	428	371	404	351	343	354
St. Catharines	1,444	1,781	1,412	1,294	1,149	1,138	859	1,086	1,110	1,137	1,223
Sudbury	306	388	400	477	587	543	450	575	595	536	431
Thunder Bay	211	287	227	165	249	167	180	222	374	380	324
Toronto	45,475	42,115	41,596	37,080	33,293	42,212	25,949	29,195	39,745	48,105	33,547
Windsor	2,237	2,287	1,496	1,045	614	453	391	617	719	717	708
Larger Census Agglomerations											
Belleville	387	507	367	313	368	324	357	324	265	276	234
Chatham-Kent	150	143	197	217	177	136	85	103	113	137	136
Cornwall	231	217	159	132	135	133	156	173	127	127	156
Kawartha Lakes	359	367	322	334	349	311	199	341	212	201	210
North Bay	125	151	226	185	112	139	199	176	101	139	75
Sarnia	203	194	243	191	258	278	299	203	223	129	147
Sault Ste Marie	99	119	128	105	117	173	85	99	129	120	156
Urban areas (Population 50,000+)	80,933	79,894	69,365	63,928	59,460	67,798	44,903	53,382	61,946	71,316	57,434
All Ontario	85,180	85,114	78,795	73,417	68,123	75,076	50,370	60,433	67,821	76,742	61,085

Source: CMHC

OHBA represents 4,000 member companies organized into a network of 31 local associations across the province.

Together we build 80% of the new housing in Ontario.

Ontario Home Builders'
Association
20 Upjohn Road, Suite 101
North York, Ontario
M3B 2V9

Tel: (416) 443-1545
Toll Free: 1-800-387-0109
Fax: (416) 443-9982
e-mail: info@ohba.ca
web: www.ohba.ca