



**Ontario**  
Home Builders'  
Association

**31 LOCAL ASSOCIATIONS**

**BILD**

Bluewater

Brantford

Chatham-Kent

Greater Dufferin

Durham Region

Grey-Bruce

Guelph & District

Haldimand-Norfolk

Haliburton County

Hamilton-Halton

Kingston-Frontenac

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

Greater Windsor

**Ontario Home Builders' Association**

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THE RESIDENTIAL CONSTRUCTION INDUSTRY IS

# the engine that drives Ontario's economy

2012 Data



**76,742 Housing Starts** Housing starts in Ontario increased by 13% in 2012 following a 12% increase the year before. Increasing levels of intensification resulted in over 50,000 multi-unit housing starts – the highest multi-unit total since the 1970s. Activity is anticipated to soften sharply in 2013 with a forecast 60,800 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.

**322,100 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!**

**\$43.3 billion** In 2012 the value of new home construction, residential renovations and impacts of other expenditures related to residential construction in Ontario totalled \$43.3 billion. That includes \$16.2 billion in new residential construction, \$23.2 billion in residential renovations and \$3.3 billion in other related expenditures.

**\$17.1 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.

**60,932 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 2012, 60,932 new homes were enrolled with Tarion and a total of 381,181 new homes are currently under warranty across Ontario.

**\$153 million** Estimated total WSIB premiums billed to the Home Builder Rate Group in Ontario in 2012.



**Ontario's new home builders, land developers and professional renovators create jobs, invest in new and existing communities and provide all levels of government with billions of dollars in revenue to support infrastructure, programs and services for Ontarians.**

**The Ontario Home Builders' Association is the voice of the residential construction 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



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## The Size of Ontario's Renovation Industry

- **172,100 Jobs** in home renovation and repair.
- **\$23.2 Billion** in investment value ... largest single wealth-builder for many Ontario families.
- **\$9.1 Billion** in wages.
- **\$2 Billion** in federal and provincial Income Tax revenues.



## 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.



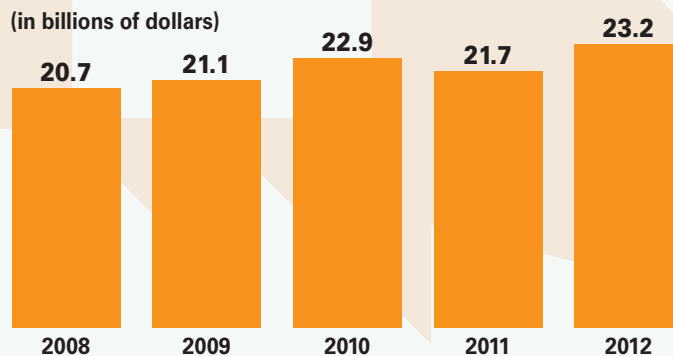
## Healthy Homes Renovation Tax Credit

- 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.

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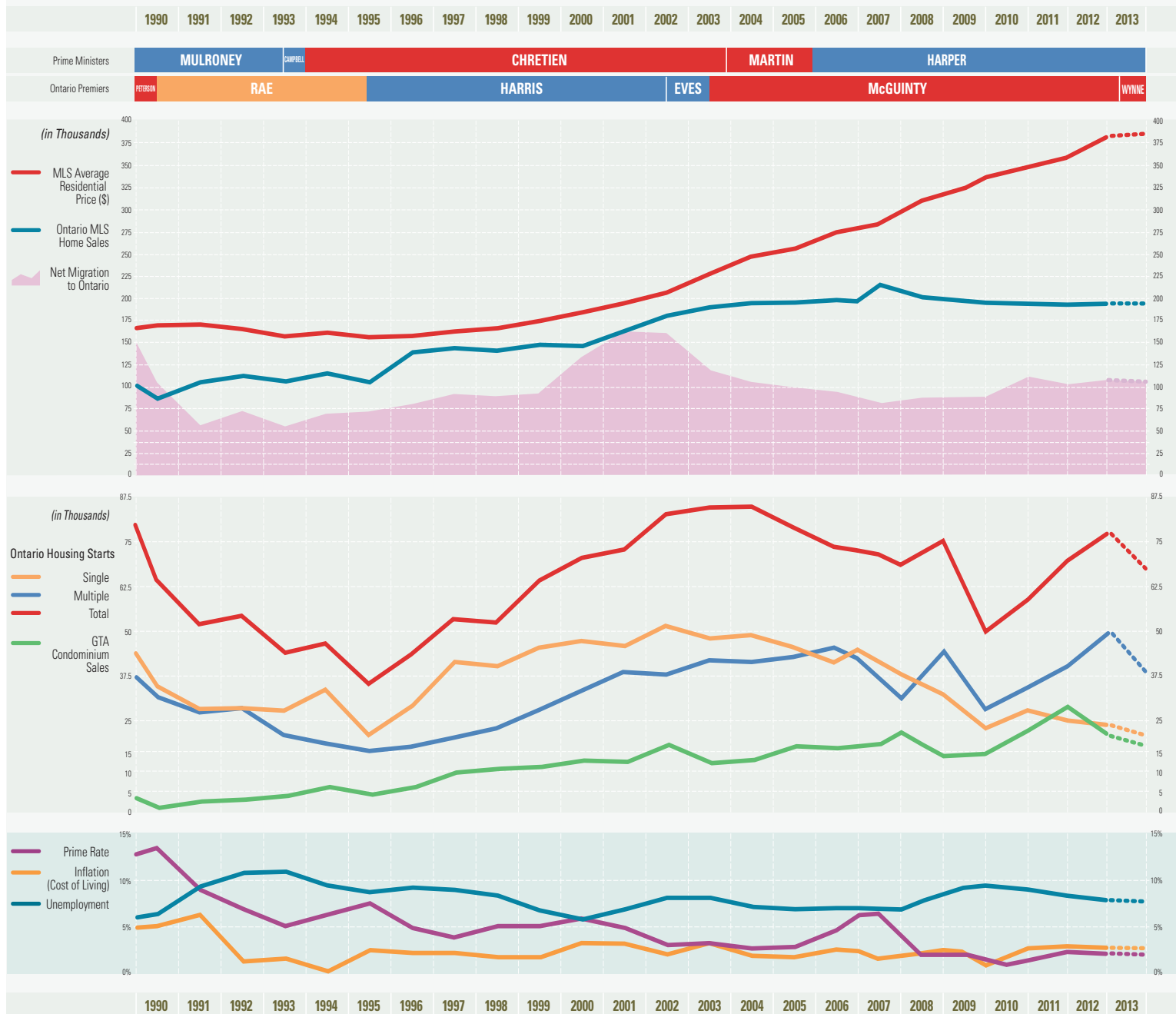
**Together we build 80% of the new housing in Ontario.**

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1990-2013

# Ontario Housing & Economic Indicators



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

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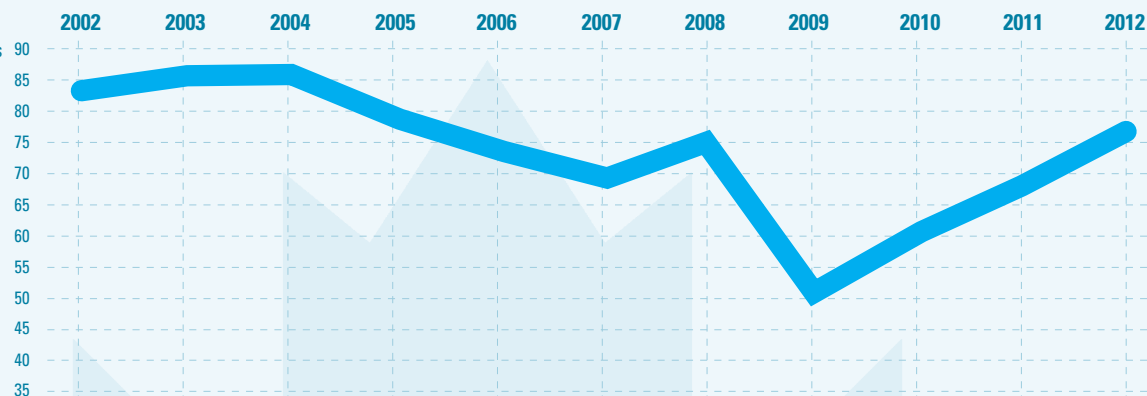
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# Total Housing Starts Ontario 2002-2012



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All Ontario  
in thousands



Census Metropolitan Areas	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Barrie	2,739	2,368	2,435	1,484	1,169	980	1,416	427	682	700	782
Brantford	700	458	482	534	409	589	432	317	504	428	402
Guelph	1,138	994	1,420	951	864	941	1,087	567	1,021	764	731
Hamilton	3,803	3,260	4,093	3,145	3,043	3,004	3,529	1,860	3,562	2,460	2,969
Kingston	810	1,131	872	683	968	880	672	717	653	959	896
Kitchener	4,130	3,995	3,912	3,763	2,599	2,740	2,634	2,298	2,815	2,954	2,900
London	2,604	3,027	3,078	3,067	3,674	3,141	2,385	2,168	2,079	1,748	2,240
Oshawa	3,490	3,907	3,153	2,934	2,995	2,389	1,987	980	1,888	1,859	1,803
Ottawa	7,796	6,381	7,243	4,982	5,875	6,506	6,998	5,814	6,446	5,794	6,026
Peterborough	423	547	514	619	437	540	428	371	404	351	343
St.Catharines	1,317	1,444	1,781	1,412	1,294	1,149	1,138	859	1,086	1,110	1,137
Sudbury	298	306	388	400	477	587	543	450	575	595	536
Thunder Bay	197	211	287	227	165	249	167	180	222	374	380
Toronto	43,805	45,475	42,115	41,596	37,080	33,293	42,212	25,949	29,195	39,745	48,105
Windsor	2,490	2,237	2,287	1,496	1,045	614	453	391	617	719	717
<b>Larger Census Agglomerations</b>											
Belleville	393	387	507	367	313	368	324	357	324	265	276
Chatham-Kent	90	150	143	197	217	177	136	85	103	113	137
Cornwall	198	231	217	159	132	135	133	156	173	127	127
Kawartha Lakes	321	359	367	322	334	349	311	199	341	212	201
North Bay	123	125	151	226	185	112	139	199	176	101	139
Sarnia	374	203	194	243	191	258	278	299	203	223	129
Sault Ste Marie	86	99	119	128	105	117	173	85	99	129	120
<b>Urban areas (Population 50,000+)</b>	<b>79,615</b>	<b>80,933</b>	<b>79,894</b>	<b>69,365</b>	<b>63,928</b>	<b>59,460</b>	<b>67,798</b>	<b>44,903</b>	<b>53,382</b>	<b>61,946</b>	<b>71,316</b>
<b>All Ontario</b>	<b>83,597</b>	<b>85,180</b>	<b>85,114</b>	<b>78,795</b>	<b>73,417</b>	<b>68,123</b>	<b>75,076</b>	<b>50,370</b>	<b>60,433</b>	<b>67,821</b>	<b>76,742</b>

Source: CMHC

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