

# CANADIAN HOUSING OBSERVER

2015



Article 1—July 2015

# TABLE OF CONTENTS

## Condominiums – Updated June 2015

Condominium living is a popular housing choice for many Canadians. This section is designed to provide up-to-date data and information about condominiums to help inform and support decision-makers, including consumers, investors, builders and developers.

1	What is a condominium? .....	3
2	Condominiums by structure type .....	4
3	Condominium structure type by age .....	5
4	Increasing number of condominiums .....	5
	Growth in total stock .....	5
	Stock by geographical area .....	6
	Stock by usage .....	6
	Owner-occupied .....	6
	Rented .....	6
5	Owner-occupied by age .....	7
6	Owner-occupied by household type .....	8
7	Prices .....	9
8	Shelter costs .....	10
9	Mobility and condominium market growth .....	11
10	Physical condition .....	12

### **Webcast** – Condominium Buyer’s Guide

Please see our **Interactive Local Data Tables** for comprehensive data collected by CMHC on condominium dwellings in Canada.



# 1 What is a condominium?

A “condominium” refers to a form of legal ownership. Buyers purchase private dwellings in condominium buildings called “units”, and each unit is registered in the buyer’s name. The buyers of individual units share ownership of the common elements and assets of the building and community. Property owned under condominium tenure can be of any structure type.

Condominiums can be:

- low-rise or high-rise residential buildings;
- townhouses or rowhouses;
- duplexes or triplexes;
- single-detached houses; or
- vacant land upon which owners may build.

There are mixed-use condominiums that are partly residential and partly commercial buildings.

Owning a condominium differs from owning a conventional home in a number of ways. Condominium owners have specific rights and responsibilities and are subject to rules that vary from project to project. To inform consumers and help them decide whether condominium ownership is right for them, we publish a range of information, including the [Condominium Buyer’s Guide](#). It includes information on:

- [How condominium ownership differs from other forms of homeownership;](#)
- [How condominium corporations are run and rules that govern day-to-day condominium living;](#)
- [The pros and cons of condominium ownership;](#)
- [What to look for whether you’re buying a new or a resale condominium as well as the costs you need to factor into your budget;](#)
- [Checklists, tips and FAQs;](#)
- [A glossary; and](#)
- [Provincial/Territorial fact sheets which provide information specific to each province and territory.](#)





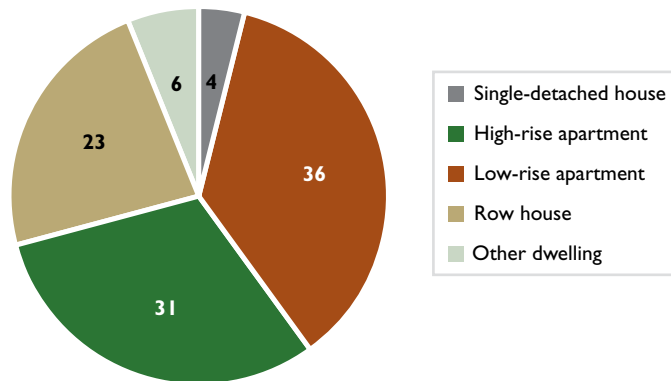
## 2 Condominiums by structure type

In 2011, 90% of condominiums in Canada were low-rise or high-rise apartments, or row houses. Single-detached houses accounted for 4% of condominiums and other dwelling types for the remaining 6%.

FIGURE 1

### Condominiums come in various structure types

Condominiums by structure type (%), Canada, 2011



Includes both owner-occupied and rented condominiums.

Low-rise apartments are in buildings with fewer than five storeys. High-rise apartments are in buildings with five or more storeys. Other dwellings comprise duplexes, single-attached houses (a single dwelling attached to another building), semi-detached houses, and movable dwellings.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

The distribution of structure types varied considerably across the country. In Quebec, low-rise apartments accounted for more than 60% of condominiums in every Census Metropolitan Area (CMA). In contrast, high-rise apartments made up more than two-thirds of condominiums in Toronto, the only CMA in which high-rises accounted for the majority of condominiums. Half of all high-rise condominiums in Canada were in Toronto. Row houses accounted for more than half the condominium stock in a number of Ontario CMAs. Single-detached condominiums were found in every CMA.

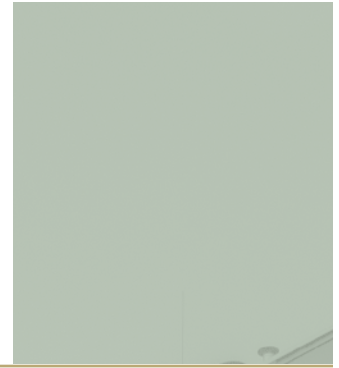
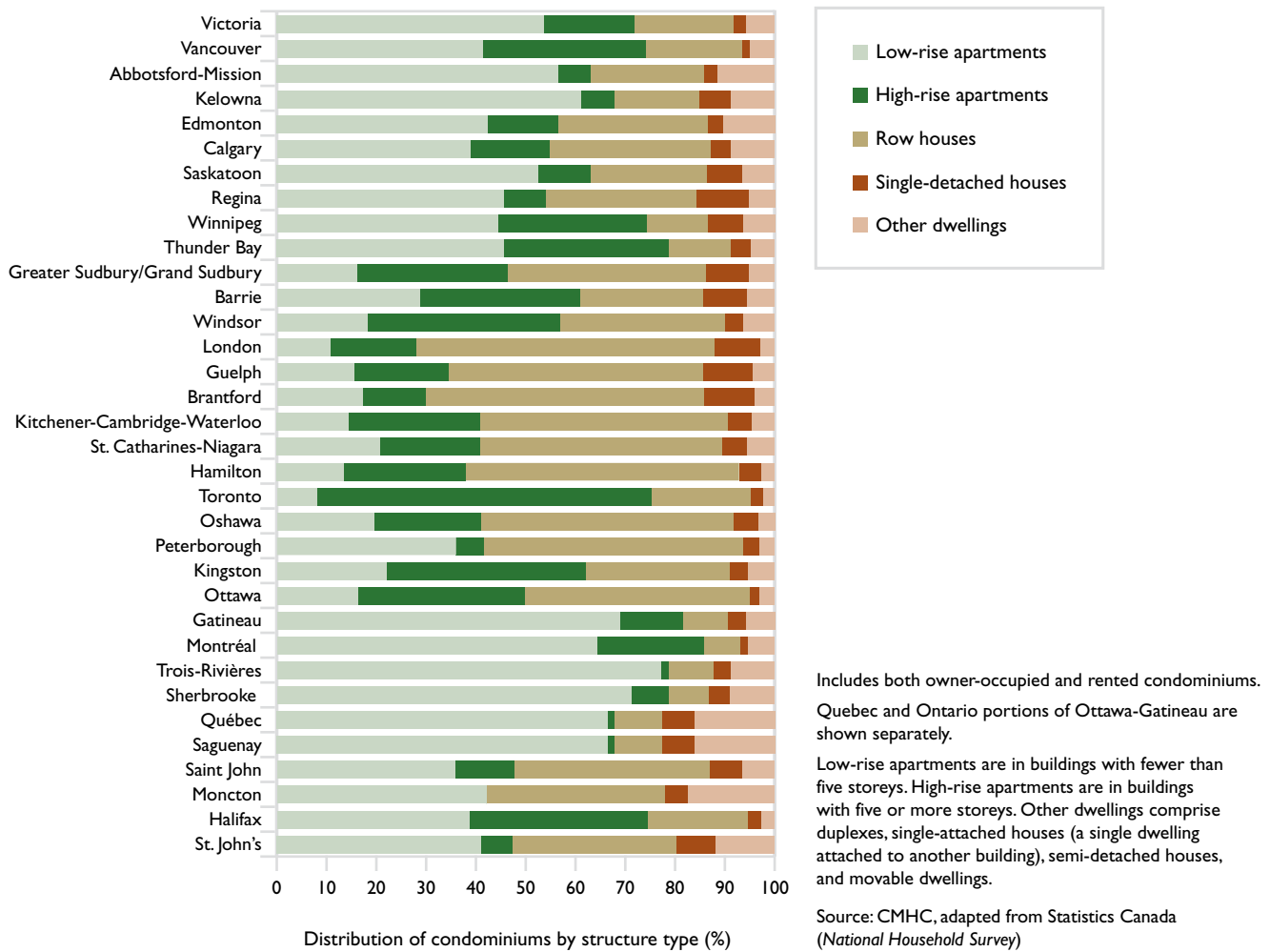


FIGURE 2

**Distribution of structure types varies across the country**  
**Condominiums by structure type, CMAs, 2011**



### 3 Condominium structure type by age

In 2011, 68% of senior (aged 65 or older) households who owned and occupied condominiums lived in apartments, perhaps the easiest type of housing for occupants to maintain. Living space is usually confined to a single floor, and owners are typically not physically responsible for upkeep of any grounds. For people who have problems with eyesight, frailty, or balance, buildings with elevators have the added attraction of reducing the risk of falls on stairs.

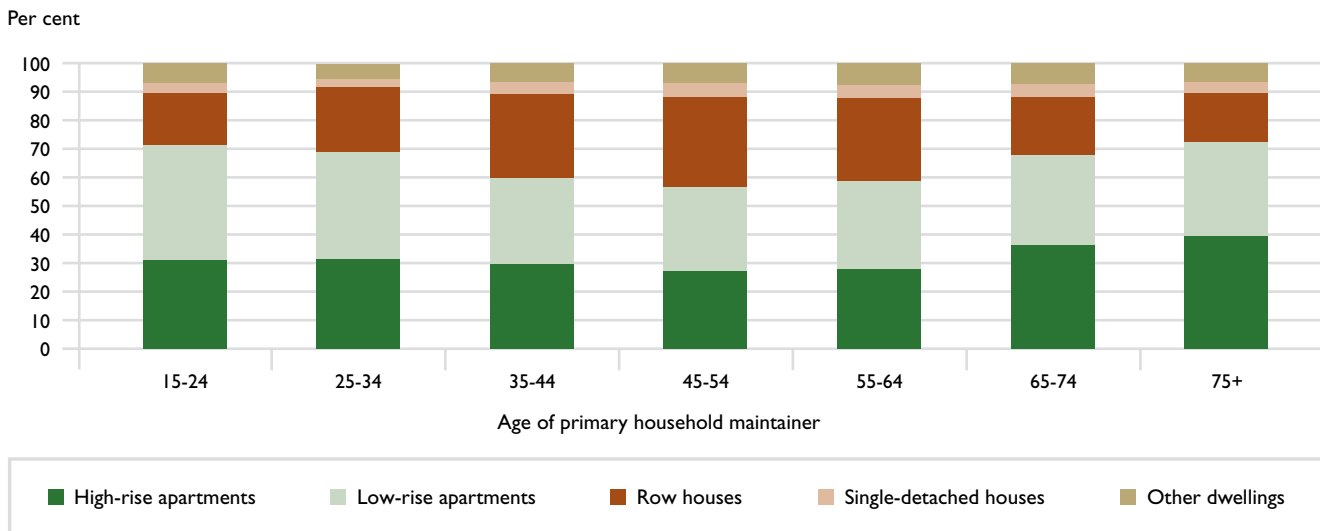


Of all condominium owner-occupants, households with maintainers aged 75 or older are the age segment most likely to live in high-rise apartments, units in buildings of five floors or more that would typically have elevators. In 2011, high-rise units made up 40% of the condominiums in Canada owned and occupied by those 75 or older. Together, high-rise and low-rise apartments accounted for nearly three-quarters (72%) of the condominiums owned and occupied by this group.

**FIGURE 3**

**Senior households are the age group most likely to live in high-rise apartments**

**Structure type choices of condominium owners by age group, Canada, 2011**



Low-rise apartments are in buildings with fewer than five storeys. High-rise apartments are in buildings with five or more storeys. Other dwellings comprise duplexes, single-attached houses (a single dwelling attached to another building), semi-detached houses, and movable dwellings.

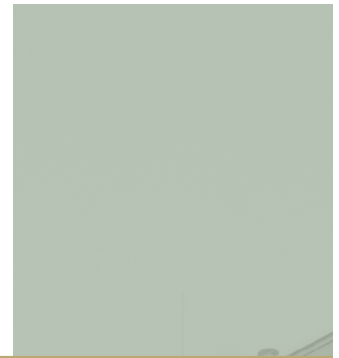
Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

## 4 Increasing number of condominiums

From 1981 to 2011, the number of owner-occupied condominiums in Canada increased nearly seven-fold, and the total number of condominiums, both owner-occupied and rented, reached 1.6 million units.

### Growth in total stock

The condominium stock comprises owner-occupied units and rented units. Many condominiums are purchased by investors who rented them out. In 2011, there were 461,000 such rentals in Canada, 29% of all occupied condominiums. The total number of occupied condominiums in Canada—owned plus rented—stood at 1,615,000. All told, nearly one out of eight occupied Canadian homes (12%) was a condominium.



### Stock by geographical area

Condominiums are found principally in large urban areas, where land costs tend to be high and multiple-unit buildings relatively common. CMAs are home to 68% of all households in Canada, but accounted for 90% of owner-occupied condominiums in 2011. Condominiums were underrepresented elsewhere: 7% in medium-sized centres (CAs) and 3% in small towns and rural areas, whereas these were home respectively to 14% and 18% of households in Canada.

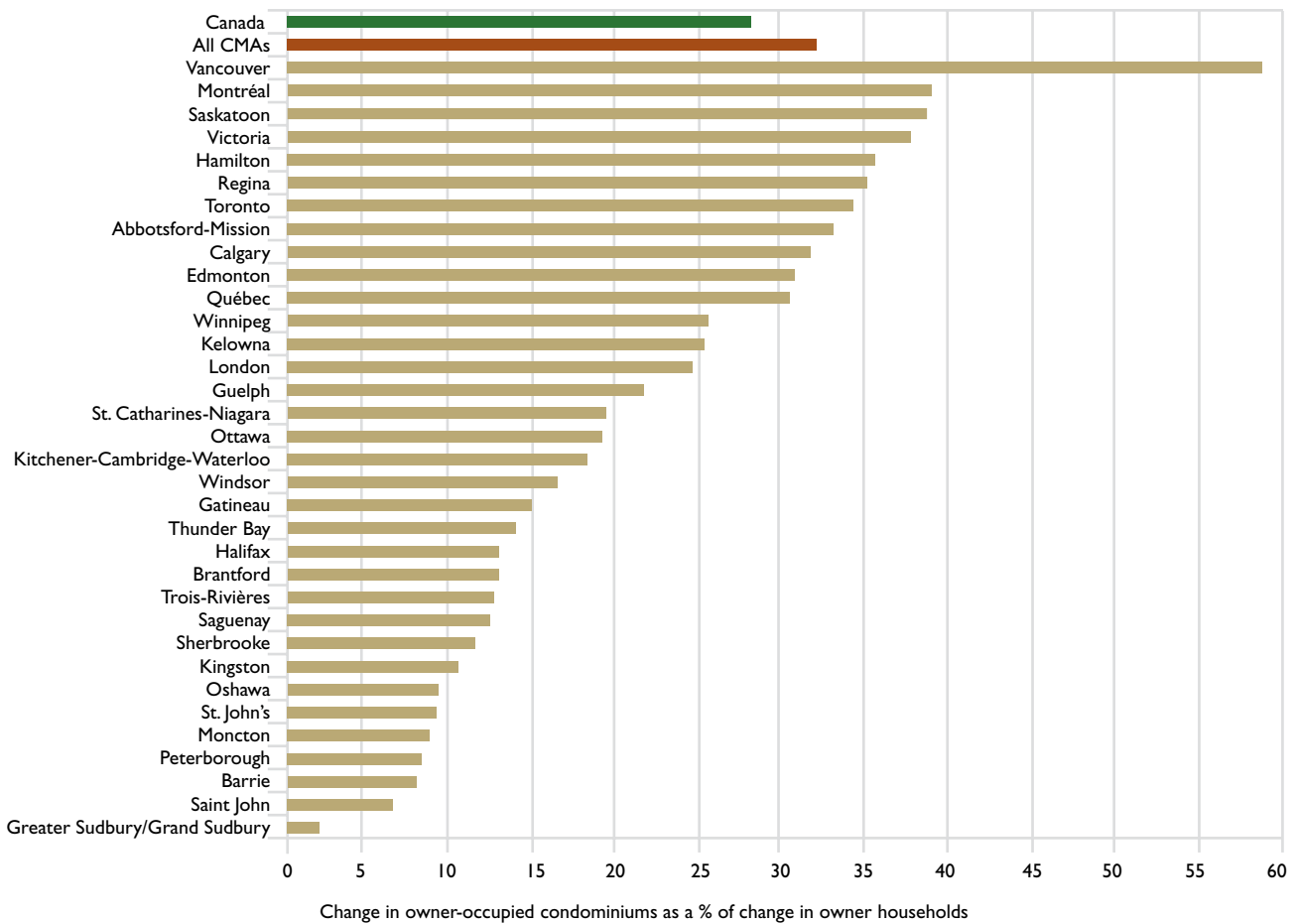
From 1996 to 2011, the number of owner-occupied condominiums grew by over 600,000 units nationally—28% of the total growth in owner-occupied dwellings. In many CMAs, including Vancouver (58%), Montréal (40%) and Saskatoon (40%), growth in the condominium stock represented upwards of 30% of the total increase in owner-occupied dwellings.



FIGURE 4

#### Increase in condominium ownership highest in Vancouver, Montreal and Saskatoon

Condominium share of growth in homeownership, Canada and CMAs, 1996-2011



Data from the 2011 *National Household Survey* may not be comparable to those from earlier censuses.

Quebec and Ontario portions of Ottawa-Gatineau are shown separately.

Source: CMHC, adapted from Statistics Canada (Census of Canada, *National Household Survey*)



## Stock by usage

### Owner-occupied

Condominiums are an increasingly popular housing choice in Canada, and have accounted for a large share of the growth of homeownership over the last three decades. From 1981 to 2011, the number of owner-occupied condominiums in Canada increased from about 171,000 to 1,154,000, more than nine times faster than other owner-occupied homes. Condominiums nearly quadrupled their share of the homeownership market from one in 30 (3%) owner-occupied dwellings in 1981 to one in eight (13%) in 2011.

### Rented

In 2011, 11% of all rented homes in Canada were condominiums. If the strong expansion of the owner-occupied condominium stock in previous decades is any indication, the number of condominium rentals likely increased substantially as well.

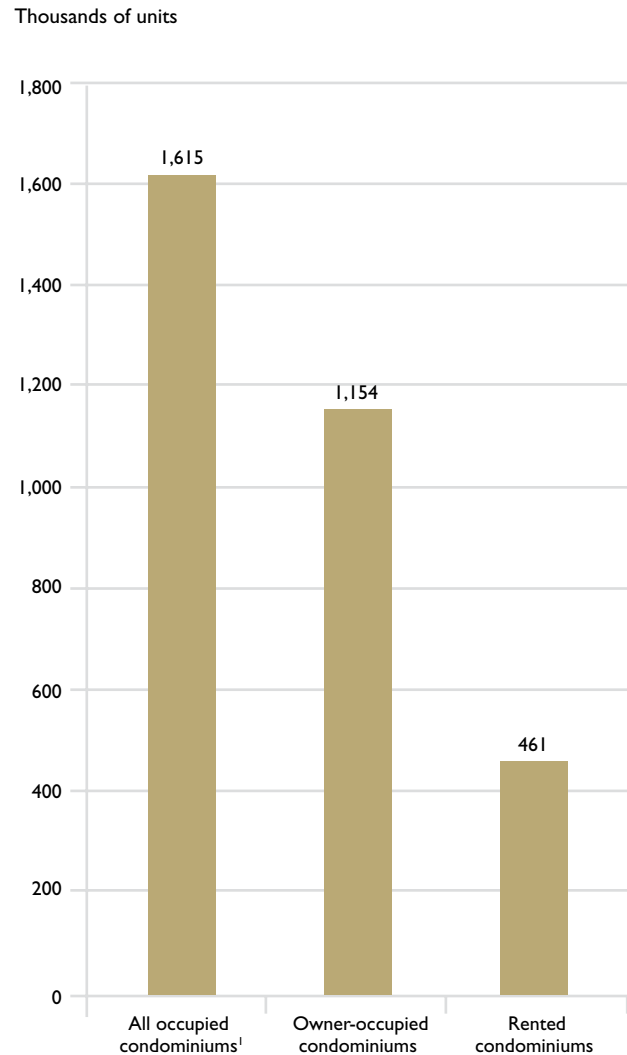
In many communities, condominiums are an important source of rental supply, albeit at the upper end of the market. In 2011, rented condominiums accounted for nearly a quarter of all rented homes in Calgary (25%) and Vancouver (24%). Condominium shares of the rental market were also higher than average in most CMAs in Western Canada, and in Toronto.

Condominium rentals are relatively expensive, and condominium renters tend to be comparatively well-off. The median monthly shelter cost (rent plus any utilities paid separately) for condominium rentals in 2011 was \$1,022, compared to \$765 for other renters. Not surprisingly, households renting condominiums had considerably higher incomes than other renters—a median of \$42,795 versus \$34,888.

FIGURE 5

### Condominiums more likely to be owned than rented

#### Occupied condominiums by tenure, Canada, 2011



<sup>1</sup> Includes 700 units of band housing.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)





## 5 Owner-occupied by age

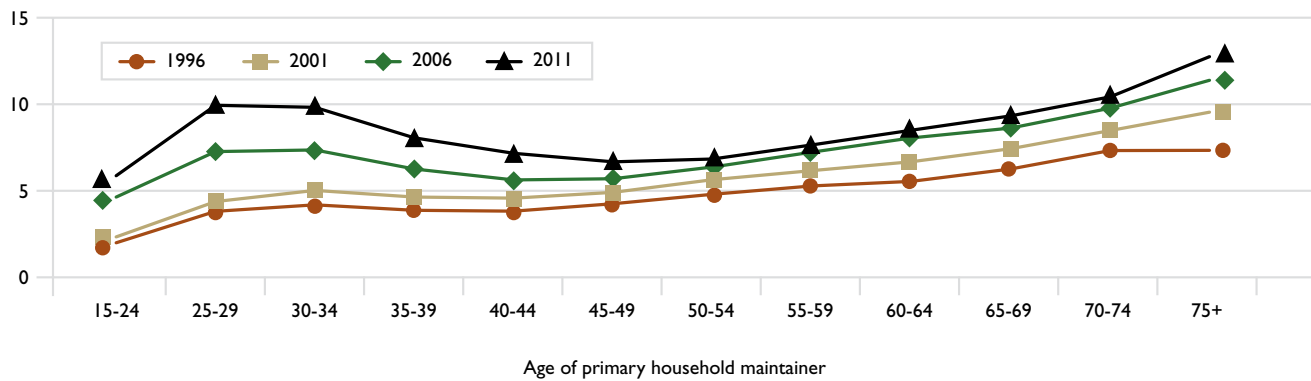
Canadians of all ages are more likely today than in the past to live in condominiums. Condominium ownership rates rose in every age group between 1996 and 2001, between 2001 and 2006, and again between 2006 and 2011. The increased popularity of condominiums with all age groups accounted for more than three-quarters of condominium growth, the growth and aging of the population for less than one-quarter.

FIGURE 6

### Popularity of condominiums increased in all age groups

Condominium ownership rates by age of primary household maintainer,<sup>1</sup> Canada, 1996, 2001, 2006, 2011

Condominium owners as a % of all households



<sup>1</sup> A household maintainer is the person or one of the people in the household responsible for major household payments such as the rent or mortgage. Where more than one person in a household claims responsibility for such payments, the primary maintainer is the first person listed on the census form as a maintainer. Data from the 2011 *National Household Survey* may not be comparable to those from earlier censuses.

Source: CMHC, adapted from Statistics Canada (Census of Canada, *National Household Survey*)

Condominiums can offer features—ease of maintenance, security, on-site amenities, and the potential for living close to public transit or within walking distance of work and centrally located attractions and services—that appeal to a range of buyers, especially the young and the old. Seniors and young adults account for a disproportionate share of condominium owners. In 2011, 19% of condominium owners in Canada were under the age of 35, and 29% were seniors 65 or older, compared to 11% and 23%, respectively, of other homeowners. People aged 55 or older are much more likely than younger individuals to cite the desire for a smaller dwelling as a reason for moving. They are also more interested in living close to facilities and services.

## 6 Owner-occupied by household type

The overrepresentation of young adults and seniors in the ranks of condominium owners is echoed in relatively small household sizes – an average in 2011 of 1.9 persons for households in condominiums, compared to 2.8 for other owner-occupied dwellings. About 42% of households in owner-occupied condominiums were people who lived alone, compared to only 17% of households in other owner-occupied homes.

Of the couples without children who owned and lived in condominiums, 62% were households with maintainers aged 55 or older. Nearly two-thirds (65%) of condominium owners who lived alone were women, who chose them for a variety of reasons such as low maintenance demands, safety and security features, and locations within walking distance of amenities.

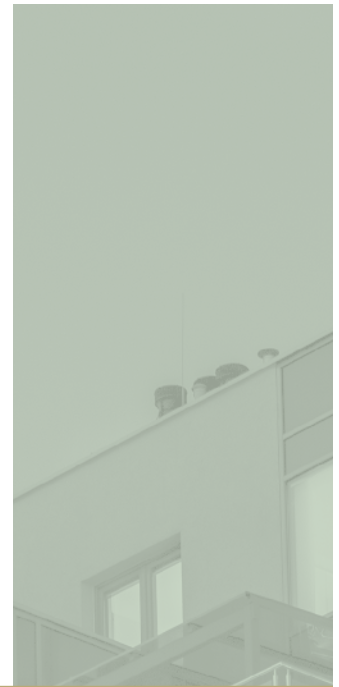
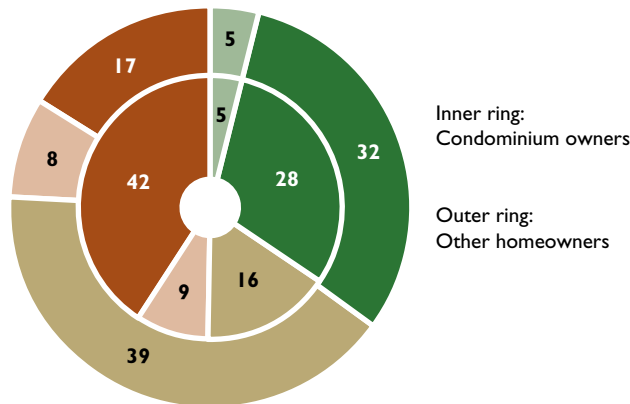


FIGURE 7

### One-person households and couples without children own 71% of condominiums

Distributions of condominium owners and other homeowners by household type (%), Canada, 2011



■ Couples without children ■ Couples with children ■ Lone-parent households ■ One-person households ■ Other households

Other households comprise multi-family households and non-family households of two or more persons. Family households include at least one census family (a couple with or without children or a lone parent) and may include additional members who are not part of the census family.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

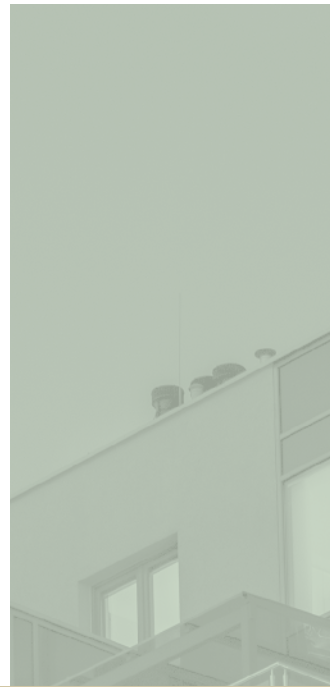
From 1996 to 2011, one-person households and couples without children—people less likely than families with children to need or want the large floor areas and backyards often associated with traditional suburban homes—accounted for almost three-quarters (73%) of the growth in owner-occupied condominiums. During these years, as well as in previous decades, people living alone and couples without children were among the fastest-growing household types in Canada, their growth boosted by the aging of Canada’s population.



# 7 Prices

Given the strong growth in condominiums over the past quarter century and their popularity with young buyers, it would be surprising if affordability was not part of their appeal. For first-time buyers with limited savings, affordability is apt to be a deciding factor in housing choices.

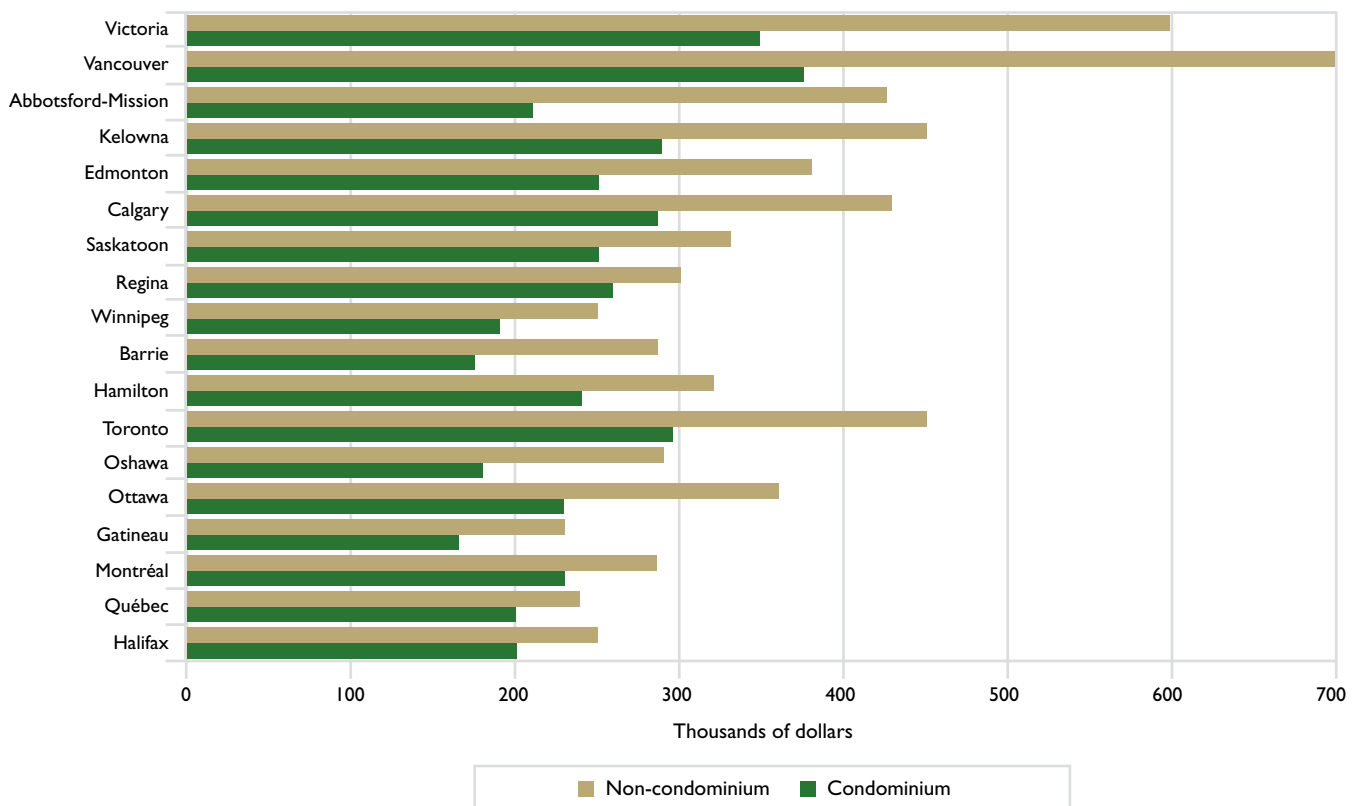
In 2011, condominium owners in Canada estimated that their homes would sell for a median price of \$260,000, compared to \$289,000 for other owner-occupied dwellings. In every CMA, the estimated selling price of condominiums was less than that of other owner-occupied units, with the difference in median prices exceeding \$300,000 in Vancouver, \$200,000 in Victoria and Abbotsford-Mission, and \$100,000 in Ottawa (excluding Gatineau), Oshawa, Toronto, Barrie, Calgary, Edmonton, and Kelowna.



**FIGURE 8**

**Across Canada, condominiums are more affordable than non-condominiums**

**Median estimated dwelling values<sup>1</sup> for condominiums and other owner-occupied dwellings, selected CMAs, 2011**



<sup>1</sup> Values estimated by homeowners if their dwellings were to be sold. Excludes farm households.

Quebec and Ontario portions of Ottawa-Gatineau are shown separately.

Source: Statistics Canada (*National Household Survey*)



## 8 Shelter costs

Consistent with the comparatively low prices of condominiums, condominium buyers generally paid lower monthly shelter costs in 2011 than other home buyers. In a number of CMAs, households financing recent condominium purchases had median monthly shelter costs that were hundreds of dollars less than the costs faced by borrowers financing the recent purchases of other homes. Differences were generally larger in the West, especially in CMAs in British Columbia, where they amounted to \$450 or more per month.

These figures likely underestimate the cost advantage of condominiums since a portion of repair and maintenance spending, in the form of condominium fees, is included in shelter cost data collected for condominium owners, but not in the cost data for other homeowners. All things considered, shelter cost estimates confirm that condominiums represent a relatively less expensive homeownership option.

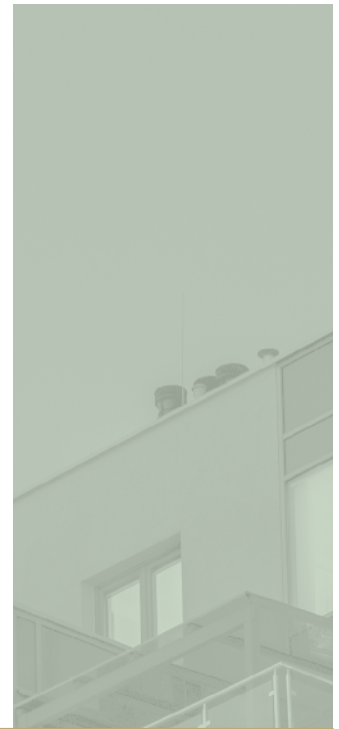
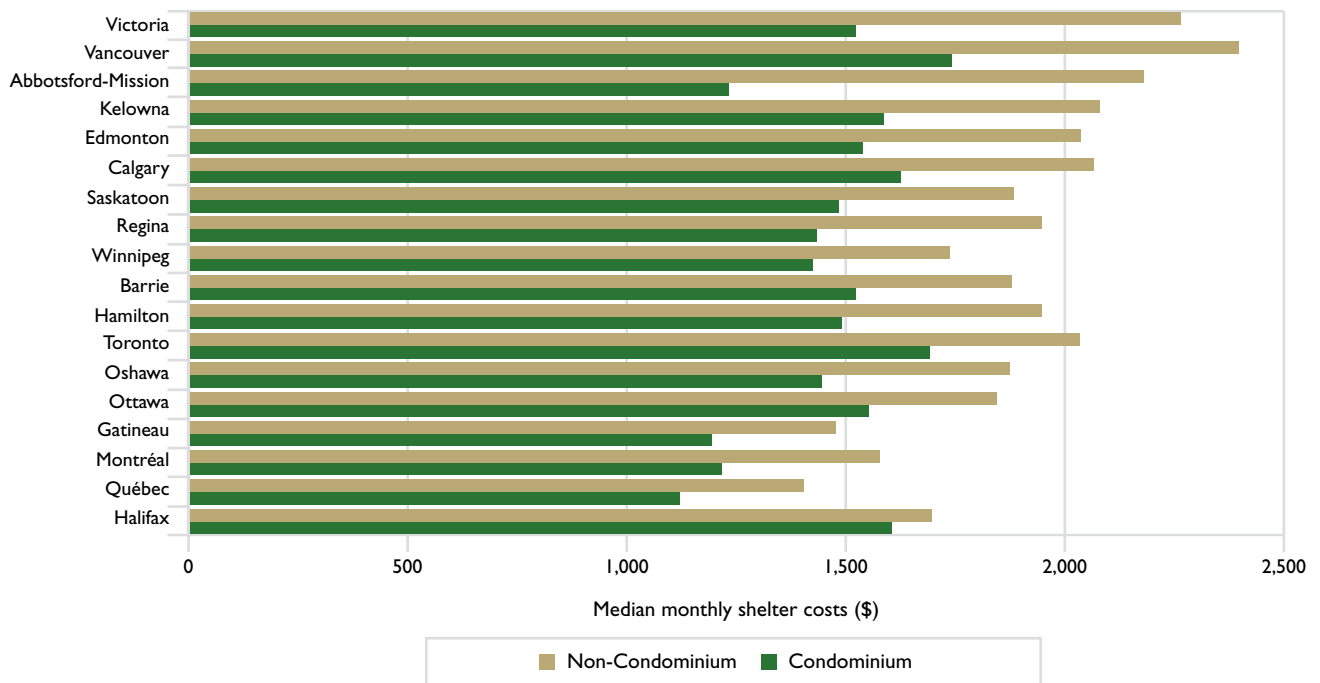


FIGURE 9

### Shelter costs are generally lower for condominiums than for other home types

Median shelter costs<sup>1</sup> for condominium owners with mortgages and other owners<sup>2</sup> with mortgages, recently constructed units,<sup>3</sup> selected CMAs, 2011



<sup>1</sup> Shelter costs include mortgage payments (principal and interest), property taxes, and condominium fees, along with payments for electricity, fuel, water and other municipal services.

<sup>2</sup> Excludes farm households.

<sup>3</sup> Recent construction refers to units built from January 1, 2006 to May 10, 2011 (Census Day).

Quebec and Ontario portions of Ottawa-Gatineau are shown separately.

Source: Statistics Canada (*National Household Survey*)





## 9 Mobility and condominium market growth

The oldest baby boomers—the large generation born in the two decades following World War II—have turned 65. Further aging of baby boomers will likely contribute to continued growth in the numbers of one-person households and couples without children, the household types that account for the bulk of condominium residents. Earlier generations achieved their highest rates of condominium ownership during their senior years. If baby boomers follow the same pattern, many will buy condominiums as they age.

FIGURE 10

### Seniors less likely to move than other age groups

#### Mobility by Age Group, Canada, 1991-2011

	% of population moving in previous 5 years				
	1991	1996	2001	2006	2011
15-24	50	47	46	45	43
25-34	72	71	72	71	70
35-44	48	47	47	49	48
45-54	33	32	31	31	30
55-64	26	25	25	25	23
65+	22	20	19	20	18

Mobility data from the 2011 *National Household Survey* (NHS) and earlier Censuses are not strictly comparable. Census data include people living in non-institutional collective dwellings, such as rooming houses, motels, student residences, and residences for senior citizens, whereas NHS data include only the population living in private households.

Source: CMHC, adapted from Statistics Canada (Census of Canada and *National Household Survey*)

One factor that may ultimately restrain the growth of condominiums, however, is the desire of many aging households to remain in their current homes. Despite the increasing availability and popularity of condominiums, the rates at which different age groups move appear, if anything, to have dropped over the past two decades. In 2011, 18% of seniors had moved in the previous five years, compared to 22% in 1991. The fact that more than 80% of seniors do not move in any given five-year period suggests that many remain strongly attached to their homes. If baby boomers exhibit similar tendencies, the turnover of the housing stock as they age will be gradual.



# 10 Physical condition

Reduced maintenance responsibilities are one potential attraction of condominiums; maintenance and repairs to common property elements are handled collectively, often through a property management company, and are typically paid for out of monthly fees or accumulated reserve funds.

Comprehensive and up-to-date expert assessments of the state of repair of housing in Canada, including condominiums, are not available. The evidence that does exist is survey data based on the opinions of occupants, not formal inspections.

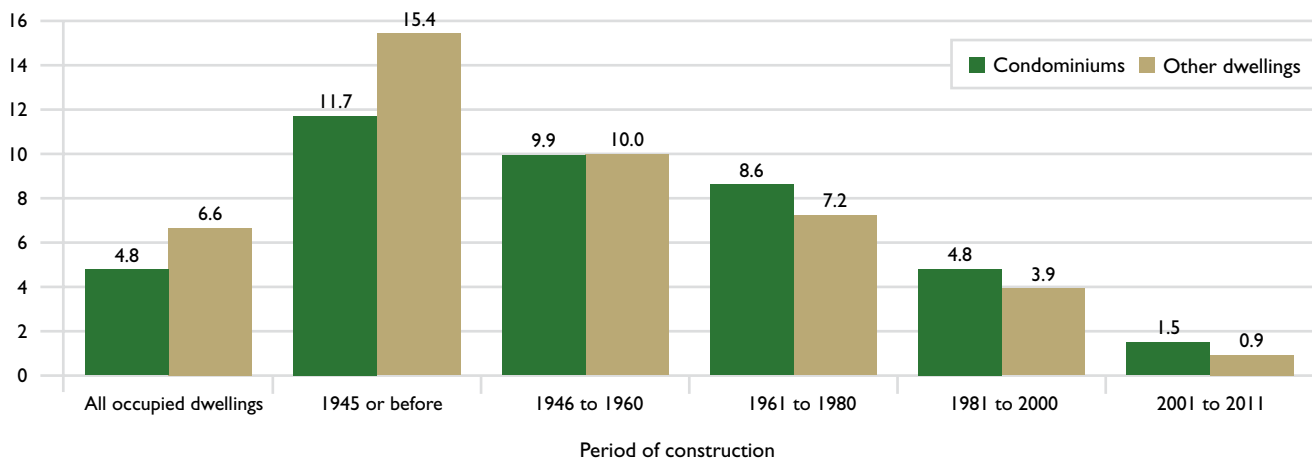
In 2011, condominium owners (5%) were somewhat less likely than other homeowners (7%) to state that their homes (for condominium owners, this relates to their own units, not to the common property elements) were in need of major repairs. The lower perceived rate of disrepair for condominiums reflected their comparatively recent construction. When homes of similar age are compared, condominiums show slightly higher perceived rates of disrepair than other owner-occupied dwellings. In general, however, the perceived rate of disrepair for condominiums in 2011 was low and broadly comparable to that of other homes of similar age.



FIGURE 11

### Physical condition of condominiums similar to other owner-occupied homes Need for Major Repairs, Condominiums and Other Owner-Occupied Dwellings, Canada, 2011

% of dwellings rated by occupants as needing major repairs



Source: CMHC, adapted from Statistics Canada (*National Household Survey*)



**Alternative text and data for figures**

**Figure 1: Condominiums come in various structure types**  
**Condominiums by structure type (%), Canada, 2011**

Structure type	Per cent
Single-detached house	4
Low-rise apartment	36
High-rise apartment	31
Row house	23
Other dwelling	6

Includes both owner-occupied and rented condominiums.

Low-rise apartments are in buildings with fewer than five storeys. High-rise apartments are in buildings with five or more storeys. Other dwellings comprise duplexes, single-attached houses (a single dwelling attached to another building), semi-detached houses, and movable dwellings.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

**Figure 2: Distribution of structure types varies across the country**  
**Condominiums by structure type, CMAs, 2011**

Geography	Distribution of condominiums by structure type				
	Low-rise apartments (%)	High-rise apartments (%)	Row houses (%)	Single-detached houses (%)	Other dwellings (%)
Victoria	53.7	18.0	20.0	2.4	5.9
Vancouver	41.3	32.7	19.3	1.7	4.9
Abbotsford-Mission	56.5	6.4	22.9	2.7	11.5
Kelowna	61.0	6.7	17.2	6.2	9.0
Edmonton	42.3	14.0	30.2	3.0	10.4
Calgary	38.8	16.1	32.3	3.9	8.9
Saskatoon	52.5	10.4	23.4	7.1	6.6
Regina	45.5	8.4	30.3	10.4	5.4
Winnipeg	44.4	29.9	12.2	7.1	6.3
Thunder Bay	45.6	33.0	12.5	4.0	4.8
Greater Sudbury/Grand Sudbury	16.0	30.3	39.9	8.5	5.3
Barrie	28.6	32.4	24.6	8.8	5.6
Windsor	18.2	38.7	33.1	3.6	6.4
London	10.7	17.2	60.0	9.1	3.0
Guelph	15.4	19.1	51.1	9.9	4.5
Brantford	17.1	12.6	56.0	10.1	4.1
Kitchener-Cambridge-Waterloo	14.4	26.4	49.8	4.7	4.8
St. Catharines-Niagara	20.7	20.1	48.6	5.0	5.6
Hamilton	13.5	24.3	55.0	4.4	2.8
Toronto	7.9	67.4	19.9	2.5	2.4
Oshawa	19.5	21.4	50.7	5.1	3.3
Peterborough	36.0	5.6	52.1	3.2	3.2
Kingston	22.1	40.0	28.9	3.6	5.4
Ottawa	16.2	33.7	45.2	1.8	3.2
Gatineau	68.9	12.8	8.9	3.7	5.7
Montréal	64.2	21.6	7.2	1.5	5.5
Trois-Rivières	77.1	1.5	9.1	3.4	8.9
Sherbrooke	71.1	7.6	7.9	4.4	9.0
Québec	69.5	16.8	5.6	2.2	5.9
Saguenay	66.5	1.3	9.6	6.5	16.1
Saint John	35.8	11.8	39.3	6.5	6.5
Moncton	42.0	0.0	36.0	4.4	17.6
Halifax	38.7	35.8	20.1	2.7	2.8
St. John's	41.0	6.2	33.0	7.9	12.0

Includes both owner-occupied and rented condominiums.

Quebec and Ontario portions of Ottawa-Gatineau are shown separately.

Low-rise apartments are in buildings with fewer than five storeys. High-rise apartments are in buildings with five or more storeys. Other dwellings comprise duplexes, single-attached houses (a single dwelling attached to another building), semi-detached houses, and movable dwellings.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)



**Figure 3: Senior households are the age group most likely to live in high-rise apartments**  
**Structure type choices of condominium owners by age group, Canada, 2011**

Age group of primary household maintainer	High-rise apartments (%)	Low-rise apartments (%)	Row houses (%)	Single-detached houses (%)	Other dwellings (%)
15-24	31.2	40.1	18.4	3.5	6.8
25-34	31.3	37.7	22.6	2.8	5.6
35-44	29.5	30.2	29.8	4.1	6.4
45-54	27.2	29.4	31.8	4.8	6.9
55-64	27.7	30.9	29.2	4.7	7.5
65-74	36.3	31.6	20.4	4.5	7.3
75+	39.6	32.7	17.5	3.8	6.4

Low-rise apartments are in buildings with fewer than five storeys. High-rise apartments are in buildings with five or more storeys. Other dwellings comprise duplexes, single-attached houses (a single dwelling attached to another building), semi-detached houses, and movable dwellings.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

**Figure 4: Increase in condominium ownership highest in Vancouver, Montreal and Saskatoon**  
**Condominium share of growth in homeownership, Canada and CMAs, 1996-2011**

Geography	Change in owner-occupied condominiums as a % of change in owner households	Geography	Change in owner-occupied condominiums as a % of change in owner households
Canada	27.7	Ottawa	18.8
All-CMAs	31.6	Kitchener-Cambridge-Waterloo	17.9
Vancouver	58.2	Windsor	16.1
Montréal	39.8	Gatineau	14.6
Saskatoon	39.6	Thunder Bay	13.6
Victoria	37.2	Halifax	12.6
Hamilton	35.1	Brantford	12.6
Regina	34.6	Trois-Rivières	12.3
Toronto	33.8	Saguenay	12.1
Abbotsford-Mission	32.6	Sherbrooke	11.2
Calgary	31.2	Kingston	10.2
Edmonton	30.3	Oshawa	9.0
Québec	30.0	St. John's	8.9
Winnipeg	25.1	Moncton	8.5
Kelowna	24.9	Peterborough	8.0
London	24.2	Barrie	7.7
Guelph	21.3	Saint John	6.3
St. Catharines-Niagara	19.0	Greater Sudbury/Grand Sudbury	1.9

Data from the 2011 *National Household Survey* may not be comparable to those from earlier censuses.

Quebec and Ontario portions of Ottawa-Gatineau are shown separately.

Source: CMHC, adapted from Statistics Canada (*Census of Canada, National Household Survey*)

**Figure 5: Condominiums more likely to be owned than rented**  
**Occupied condominiums by tenure, Canada, 2011**

Tenure	2011 (units)
All occupied condominiums <sup>1</sup>	1,615,485
Owner-occupied condominiums	1,153,585
Rented condominiums	461,215

<sup>1</sup> Includes 700 units of band housing.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

**Figure 6: Popularity of condominiums increased in all age groups**  
**Condominium ownership rates by age of primary household maintainer,<sup>1</sup> Canada, 1996, 2001, 2006, 2011**

Age group	Condominium owners as a % of all households			
	1996 (%)	2001 (%)	2006 (%)	2011 (%)
15-24	1.9	2.2	4.6	5.9
25-29	3.8	4.3	7.3	10.1
30-34	4.2	5.0	7.4	10.0
35-39	3.8	4.6	6.3	8.2
40-44	3.8	4.6	5.6	7.2
45-49	4.2	4.9	5.7	6.7
50-54	4.8	5.7	6.4	6.9
55-59	5.3	6.2	7.3	7.7
60-64	5.6	6.7	8.1	8.6
65-69	6.3	7.5	8.7	9.5
70-74	7.4	8.6	9.9	10.6
75+	7.4	9.7	11.6	13.0

<sup>1</sup> A household maintainer is the person or one of the people in the household responsible for major household payments such as the rent or mortgage. Where more than one person in a household claims responsibility for such payments, the primary maintainer is the first person listed on the census form as a maintainer.

Data from the 2011 *National Household Survey* may not be comparable to those from earlier censuses.

Source: CMHC, adapted from Statistics Canada (*Census of Canada, National Household Survey*)

**Figure 7: One-person households and couples without children own 71% of condominiums**  
**Distributions of condominium owners and other homeowners by household type (%), Canada, 2011**

Household type	Condominium owners (%)	Other homeowners (%)
Couples without children	28	32
Couples with children	16	39
Lone-parent households	9	8
One-person households	42	17
Other households	5	5

Other households comprise multi-family households and non-family households of two or more persons. Family households include at least one census family (a couple with or without children or a lone parent) and may include additional members who are not part of the census family.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

**Figure 8: Across Canada, condominiums are more affordable than non-condominiums**  
**Median estimated dwelling values<sup>1</sup> for condominiums and other owner-occupied dwellings, selected CMAs, 2011**

Geography	Condominium (\$)	Non-Condominium (\$)
Victoria	348,512	590,928
Vancouver	375,181	698,781
Abbotsford-Mission	210,211	425,651
Kelowna	289,424	449,227
Edmonton	250,269	380,098
Calgary	286,153	429,199
Saskatoon	250,442	330,761
Regina	259,190	300,642
Winnipeg	190,214	250,165
Barrie	174,992	286,709
Hamilton	240,095	320,332
Toronto	295,616	450,427
Oshawa	180,204	290,263
Ottawa	229,502	360,357
Gatineau	165,088	229,602
Montréal	229,983	285,700
Québec	200,046	238,721
Halifax	200,334	249,864

<sup>1</sup> Values estimated by homeowners if their dwellings were to be sold. Excludes farm households. Quebec and Ontario portions of Ottawa-Gatineau are shown separately.

Source: Statistics Canada (*National Household Survey*)

**Figure 9: Shelter costs are generally lower for condominiums than for other home types**  
**Median shelter costs<sup>1</sup> for condominium owners with mortgages and other owners<sup>2</sup> with mortgages, recently constructed units,<sup>3</sup> selected CMAs, 2011**

Geography	Condominium (\$)	Non-Condominium (\$)
Victoria	1,538	2,289
Vancouver	1,759	2,423
Abbotsford-Mission	1,243	2,202
Kelowna	1,603	2,100
Edmonton	1,554	2,058
Calgary	1,642	2,087
Saskatoon	1,498	1,902
Regina	1,446	1,967
Winnipeg	1,438	1,754
Barrie	1,537	1,898
Hamilton	1,504	1,967
Toronto	1,709	2,054
Oshawa	1,458	1,893
Ottawa	1,567	1,862
Gatineau	1,205	1,492
Montréal	1,228	1,593
Québec	1,131	1,417
Halifax	1,620	1,713

<sup>1</sup> Shelter costs include mortgage payments (principal and interest), property taxes, and condominium fees, along with payments for electricity, fuel, water and other municipal services.

<sup>2</sup> Excludes farm households.

<sup>3</sup> Recent construction refers to units built from January 1, 2006 to May 10, 2011 (Census Day).

Quebec and Ontario portions of Ottawa-Gatineau are shown separately.

Source: Statistics Canada (*National Household Survey*)



**Figure 11: Physical condition of condominiums similar to other owner-occupied homes**  
**Need for Major Repairs, Condominiums and Other Owner-Occupied Dwellings, Canada, 2011**

Period of construction	% of dwellings rated by occupants as needing major repairs	
	Condominiums	Other dwellings
All occupied dwellings	4.8	6.6
1945 or before	11.7	15.4
1946 to 1960	9.9	10.0
1961 to 1980	8.6	7.2
1981 to 2000	4.8	3.9
2001 to 2011	1.5	0.9

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)