Renovating a Home

Planning is the key to a successful renovation. To help you plan your renovation project, CMHC has information and easy-to-understand tips that can help you assess your requirements and learn the key questions before you get started.

In This Section:

- Renovation Fact Sheets
  A series of fact sheets on different renovation topics to help you in planning and assessing your renovation project.

Related CMHC Information

- Canada’s Economic Action Plan Offers Incentives For Homeownership
- Accessible Housing — Consumers
- Housing For Newcomers
- Home Renovation Financing Options
- Energy-efficient Mortgage Loan Insurance Premium Refund

Related Links
Renovation Fact Sheets

Advance planning is the key to successful renovations. These fact sheets help you plan, assess, and avoid surprises. Achieve the results you want by doing your renovation right the first time.

Interior Renovations

- **Secondary Suites**
  Secondary suites can provide affordable living space and intensify urban development without adding new buildings. This article explains what the homeowner should consider before building or renovating a secondary suite.

- **Renovating your Basement for Livability**
  Find out about common problems that can be fixed, as part of the renovations, to make your basement a healthy living space.

Exterior Renovations

- **Garden Suites**
  Introductory information on garden suites for seniors or persons with disabilities.

Energy-Efficiency Renovations

- **Energy Efficiency Building Envelope Retrofits for Your House**
  Achieve varying degrees of space heating energy savings by better insulating and air sealing your house. This fact sheet looks at airtightness, insulation and window/door replacement strategies.

- **Energy Efficient Upgrade — Mechanical Systems**
  Before altering these, it is important to understand how the overall performance of the house will be affected.

Accessible Housing by Design
Can I Create a Safe, Healthy and Comfortable Living Environment?

Good design and careful attention to detail can make the difference between a secondary suite that is a pleasure to live in and one where living is an ordeal.

First and foremost, secondary suites should be healthy and safe to live in. If located in a basement, any pre-existing moisture problem should be resolved. Excessive moisture can damage finishes, framing and personal belongings and contribute to conditions that promote mold growth — a health concern for many Canadians. A safe and healthy suite has space that is large (and high) enough, sufficient natural light, heating and ventilation, adequate thermal and sound insulation, good fire protection, and reliable heat and smoke alarms.

Rooms should be high enough to permit ceiling fixtures or fans with space beneath for occupants to pass unhindered. Some jurisdictions allow limited obstructions such as beams and bulkheads containing services within the space provided they are not in a path to an exit. Ask your building official what minimum heights are required.

Exterior walls and roofs should be insulated and air sealed to current building code requirements to reduce heat loss and energy consumption while enhancing occupant comfort. Walls and floors separating the secondary suite from the principal dwelling should contain acoustic insulation and be covered with tightly-fitted gypsum board, with all joints taped and holes filled. Cracks beneath baseboards and around outlets and fixtures in separating walls and floors should be caulked.
Water-Efficient Toilets

Toilets are by far the main source of water use in the home, accounting for nearly 30 percent of an average home’s indoor water consumption. Older, inefficient toilets that use as much as 6 gallons per flush also happen to be a major source of wasted water in many homes.

Flush Facts

Recent advancements have allowed toilets to use 1.28 gallons per flush or less while still providing equal or superior performance. This is 20 percent less water than the current federal standard of 1.6 gallons per flush. The WaterSense label is used on toilets that are independently certified to meet rigorous criteria for both performance and efficiency. Only water-saving toilets that complete the certification process can earn the WaterSense label.

WaterSense Savings

By replacing old, inefficient toilets with WaterSense labeled models, the average
Accessible Housing by Design Series—
Topics

- Ramps
- Appliances
- Kitchens
- Bathrooms
- Living Spaces
- Home Automation
- Lifts and Residential Elevators
- Residential Hoists and Ceiling Lifts
- Fire Safety for You and Your Home
- House Designs and Floor Plans
Guide to preventing falls on stairs

BACKGROUND

The stairs' in your home—the ones you climb up and down every day—can be dangerous. According to the Canadian Institute for Health Information, between April 1, 2001 and March 31, 2002, a total of 6,224 Canadians fell on or from stairs or steps in their homes and were injured seriously enough to require a hospital visit. More than half of the 6,224 people hospitalized—3,426—were seniors (men and women 65 years or older). When seniors fall, the consequences can be severe and long-lasting.

In January 2004, The StarPhoenix, Saskatoon, reported the story of an 81-year-old woman who misteppeped when going down a flight of stairs, fell, broke a leg, an arm and a hip, and was trapped in her basement for nine days before help arrived.

In southern Ontario, a 70-year-old woman, walking down one step to a sunken laundry room, missed the step and fell. A strong pain in her right leg kept her on the floor until paramedics arrived. She had pulled a muscle and for a month after her fall was unable to walk on her own.

Most of the falls on or from stairs can be prevented. Prevention starts by keeping in mind that there are risks when people use stairs. Good planning and simple strategies can help everyone—older people, children, young adults and middle-aged men and women—prevent falls and injuries.

WHERE CAN YOU FALL?

You can fall anywhere in your house where there are stairs, including the entry stairs, stairs leading to another floor, the back doorsteps or steps leading to another room. Falls resulting in serious injuries can occur even with a single step.

WHY DO PEOPLE FALL?

Professionals who study why people fall on or from stairs say health, environmental and behavioral reasons are contributing factors.

Health factors include eyestrain problems, faulty, clumsy, loss of balance and an inactive lifestyle.

Environmental factors include poor design, construction and maintenance of stairs, nonexistent or dysfunctional handrails, poor lighting and other visual features of stairs such as the tread surfaces.

Behavioral factors include lack of concentration, carrying something while using stairs, unsuitable footwear, unfamiliarity with the stairs (although most stair-related injuries occur on stairs with which the fall victim is familiar—such as those in one’s home) and decisions whether or not—and how—to modify or maintain the stairway environment.
A well-lighted stairway with solid handrails on both sides and extending beyond the top and bottom of the stairs, together with visually prominent steps, is safer and easier to use, particularly for people with poor balance or vision.

**Figure 1 — Suggested dimensions for the elements of a stairway**

Table 1 — Preventing falls by modifying the stairway environment
Leaving, or storing, objects on steps or landings (an important problem that is easily avoided)

- If you polish uncarpeted stairs, always use non-glare, non-skid wax.
- If necessary, have someone else clean the stairs.

Do not place any objects on steps, and make sure that any objects on landings do not distract or obstruct.

Figure 2 — Suggested dimensions for the elements of a step
Mortgage Loan Insurance

Everything you need to open new doors

Buying a home is exciting — but it can also be challenging. With so many details to consider, how can you be confident you’re making the right decisions?

Canada Mortgage and Housing Corporation (CMHC) is here to help. Drawing on more than 65 years of experience, we offer you peace of mind, working with you to demystify all aspects of homebuying to help you enjoy an informed and assured homebuying and homeownership experience.

In This Section:

- What is CMHC Mortgage Loan Insurance?
  Provides a brief outline of the structure and benefits of CMHC Mortgage Loan Insurance.
  - What’s in it for you?
  - Who needs mortgage insurance?
  - General requirements
  - How much can you afford?
  - How much does it cost? (Table of Premiums)
  - Flexible Financing Options
- Dealing with Mortgage Payment Difficulties
  Learn how you can work with your lender to find the best solution for your mortgage payment problems.

- Homebuying Tools — Calculators
  Easy to use mortgage tools to help you establish your financial situation, determine how much house you can afford and the maximum price that you should be considering.

- Financing an Energy-Efficient Home or Energy-Saving Improvements is Easier than You Think
  You could be eligible for a 10% refund on your mortgage loan insurance premium from CMHC when you purchase an energy-efficient home or make energy-saving renovations.

- Home Renovation Financing Options
  Information for a number of financing options, along with practical advice to consider before starting your renovation project.

- FAQ, CMHC Mortgage Loan Insurance
Debt Service Calculator

MONTHLY HOUSING EXPENSES
- Mortgage $0
- Heating $0
- Property taxes $0
- Condo fees $0

MONTHLY DEBT PAYMENTS
- Credit cards $0
- Vehicle loan/Lease $0
- Loans, lines of credit $0

Tools — Calculators

Canada

Mortgage Affordability Calculator

CALCULATION RESULTS
- Maximum Mortgage $421,383
- Maximum House Price $446,383
- Maximum Monthly Mortgage Payment $2,216.56
- CMHC Mortgage Loan Insurance Premium $11,588.03

3. This calculation is approximate and does not include CMHC...
4. If your down payment is less than 20% your lender may require...

Share this tool

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CMHC Improvement

Greater Financing Choice for New Construction and Home Improvements

CMHC Improvement enables mortgage professionals to offer greater financing choice to borrowers who are building new homes or who want to undertake small or large scale improvements to existing homes where the improvements will increase the value of the property.

Features
- Available for new home construction and purchase or refinance with improvements.
- CMHC-insured advances during construction or improvement period with flexible advancing options to meet financing needs.
- Loan-to-Value (LTV) ratios for purchase transactions: up to 95% for 1-2 unit and 90% for 3-4 unit owner-occupied properties based on as-improved value.
- LTV ratio for refinance transactions: up to 80% for 1-4 unit owner-occupied properties.
- No additional fees or premiums for progress advances.
- CMHC offers mortgage loan insurance premium refunds for homeowners who make energy-savings renovations to an existing home. See CMHC Green Home for more information.

Benefits of CMHC Improvement

Funds Advanced when Needed
Funds can be advanced during construction / improvements at different stages of work.

Competitive Interest Rates
Access to CMHC-insured financing, and as a result, competitive interest rates.

Availability
Products and services available coast-to-coast.

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