RENOVATION AND HOME PURCHASE DETAILED TABLES

Calgary





CANADA MORTGAGE AND HOUSING CORPORATION

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TABLE OF CONTENTS

2009

Methodology	•••••	••••••	•••••	 	•••••	•••••	 4
Renovation				 			 6
Intention to Re	novate			 			 12
Home Purchase	e			 			 16
Intention to Pu	rchase			 			 23

METHODOLOGY

The Renovation and Home Purchase Survey was conducted in March of 2009.

How do we define households who performed renovations in 2008?

Homeowner households who completed renovations on their primary residence in 2008, spending any amount, are deemed to have performed renovations last year.

How do we define households who intend to renovate in 2009?

Homeowner households who identified that they had commenced renovations of \$1,000 or more in 2009 or plan to commence renovations of \$1,000 or more in 2009 are considered to be renovation intenders. Intenders are divided into three categories – those having very high confidence that they will renovate their home in 2009, those having high confidence that they will renovate their home in 2009, and those having low confidence that they will renovate their home in 2009. 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 2008?

All households who signed a final purchase agreement in 2008 are classified as home purchasers.

How do we define households who intend to purchase a home in 2009?

All households who signed a final purchase agreement in 2009 or indicated that they are intending to buy home in 2009 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 2009 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 2009. 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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Renovation

Table 1: Households by Type of Renovation and Period of Construction	7
Table 2: Households by Type of Renovation and Age of Respondent	7
Table 3: Households by Type of Renovation and Household Income	8
Table 4: Households by Type of Renovation	8
Table 5: Reasons Households Decide to Renovate	9
Table 6: How the Renovation Work was Completed	9
Table 7: Average Cost of Renovations by Period of Construction	10
Table 8: Average Cost of Renovations by Household Income	10
Table 9: How was the Renovation Work Paid for?	П

Table 1: Households by Type of Renovation and Period of Construction

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

Type of Renovation ²											
				Repairs	or	Improveme	nts or				
	Total Owned	Renovati	on	Maintenar	nce	Alteratio	ns	Both		DK/NR	
Period of Construction	Hhlds ¹	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
1920 or before	5,428	1,907	35%	781	41%	1,487	78%	361	19%		
1920-1945	4,779	1,344	28%	347	26%	1,136	85%	139	10%		
1946-1960	34,567	14,797	43%	6,443	44%	10,955	74%	2,601	18%		
1961-1970	31,201	15,240	49%	7,667	50%	11,925	78%	4,503	30%	151	1%
1971-1980	68,246	31,684	46%	12,737	40%	26,469	84%	7,802	25%	279	1%
1981-1990	46,965	20,724	44%	7,874	38%	17,225	83%	4,688	23%	314	2%
1991-1995	25,182	9,113	36%	4,098	45%	6,589	72%	1,573	17%		
1996-2000	42,859	10,063	23%	2,665	26%	8,657	86%	1,260	13%		
2001-2005	47,897	12,780	27%	2,273	18%	11,092	87%	585	5%		
2006-2008	18,738	5,235	28%	215	4%	4,864	93%			156	3%
DK/NR	9,352	4,004	43%	1,579	39%	2,629	66%	380	9%	176	4%
Total	335,214	126,891	38%	46,679	37%	103,028	81%	23,892	19%	1,076	1%

¹This 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

²As a proportion of those performing renovations in 2008

Table 2: Households by Type of Renovation and Age of Respondent

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

		Type of Renovation ²									
	Total Owned	l Renovation		Repairs or Maintenance		Improvements or Alterations		Both		DK/NR	
Age	Hhlds ¹	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
18-24 years	2,668	352	13%			176	50%			176	50%
25-34 years	49,481	18,741	38%	5,621	30%	16,898	90%	3,935	21%	156	1%
35-44 years	77,073	29,905	39%	11,655	39%	24,299	81%	6,198	21%	149	0%
45-54 years	95,726	40,207	42%	14,230	35%	33,014	82%	7,036	17%		
55-64 years	60,585	21,825	36%	7,931	36%	16,514	76%	3,084	14%	464	2%
65+ years	47,392	14,911	31%	6,572	44%	11,565	78%	3,226	22%		
DK/NR	2,289	951	42%	671	71%	562	59%	411	43%	130	14%
Total	335,214	126,892	38%	46,680	37%	103,028	81%	23,890	19%	1,075	1%

¹This 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

²As a proportion of those performing renovations in 2008

Table 3: Households by Type of Renovation and Household Income

Renovation and Home Purchase Survey

Survey Date: March 2009

				Type of Renovation ²							
				Repairs	or	Improveme	ents or				
	Total Owned	Renovati	on	Maintena	nce	Alterations		Both		DK/NR	
Income	Hhlds ¹	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
Less than \$40,000	28,751	8,824	31%	4,298	49%	5,823	66%	1,578	18%	281	3%
\$40,000 - \$59,999	32,688	9,986	31%	4,893	48%	7,432	74%	2,489	25%	149	1%
\$60,000-\$79,999	34,739	13,381	39%	4,301	48%	11,125	83%	2,045	15%		
\$80,000 - \$99,999	47,933	17,494	36%	7,367	48%	13,096	75%	3,144	18%	176	1%
\$100,000+	126,183	51,659	41%	16,211	48%	45,277	88%	9,980	19%	151	0%
Income Not Provided	64,920	25,548	39%	9,610	48%	20,275	79%	4,656	18%	319	1%
Total	335,214	126,892	38%	46,680	48%	103,028	81%	23,892	19%	1,076	1%

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

Table 4: Households by Type of Renovation

Calgary CMA

Renovation and Home Purchase Survey

Type of Renovation ¹	Hhlds	%
Structural additions or extensions	13,013	10%
Remodelling of rooms	32,876	26%
Fences, driveways, patios, swimming pools or major landscaping	22,398	18%
Roofs and eavestroughing	13,806	11%
Exterior walls	5,893	5%
Windows and doors	24,952	20%
Painting or wallpapering	35,991	28%
Interior walls and ceilings	14,840	12%
Hard surface flooring and wall-to-wall carpeting	41,743	33%
Plumbing fixtures and equipment	20,182	16%
Heating and/or air conditioning equipment	13,133	10%
Electrical Fixtures and Equipment	14,087	11%
Built-in Appliances	7,195	6%
Other	24,554	19%
Don't know/No Response	1,174	1%
Households	126,892	
¹ Multiple responses permitted.	·	

²As a proportion of those who performed renovations in 2008

Table 5: Reasons Households Decide to Renovate

Renovation and Home Purchase Survey

Survey Date: March 2009

Reasons ¹	Hhlds	%
Needed Repairs	33,055	26%
Major Repairs	9,489	7%
Minor Repairs	23,566	19%
Don't Know		
Needed Maintenance	27,270	21%
Wanted to update or add value, or are preparing to sell the residence	73,264	58%
Needed more space	11,850	9%
To make the home more energy efficient	9,506	7%
Other	15,461	12%
DK/NR	416	0%
Households	126,892	
¹ Multiple responses permitted.		

Table 6: How the Renovation Work was Completed

Calgary CMA

Renovation and Home Purchase Survey

How was the work completed?	Hhlds	%
Contracted out all the work (Paid)	36,652	29%
Did the work myself with friends/family (Unpaid)	42,018	33%
Both	39,843	31%
Bought Materials and contracted out the labour	6,662	5%
Other	1,169	1%
DK/NR	547	0%
Total	126,892	100%

Table 7: Average Cost of Renovations by Period of Construction Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

	Households Performing Renovations					
Period of Construction	Hhlds	Average Cost	Not Providing Costs			
1920 or Before	1,907	\$14,418	0			
1921-1945	1,344	\$10,139	0			
1946-1960	14,797	\$18,920	866			
1961-1970	15,240	\$22,185	425			
1971-1980	31,684	\$14,808	1,551			
1981-1990	20,724	\$14,411	1,924			
1991-1995	9,113	\$12,411	436			
1996-2000	10,063	\$15,612	310			
2001-2005	12,780	\$13,428	1,084			
2006-2008	5,235	\$25,041	277			
DK/NR	4,004	\$13,324	1,956			
Total	126,892	\$16,254	8,830			

Table 8: Average Cost of Renovations by Household Income Calgary CMA

Renovation and Home Purchase Survey

		Households Performing Renovations					
Income	Hhlds	Average Cost	Not Providing Costs				
Less than \$40,000	8,824	\$7,648	752				
\$40,000 - \$59,999	9,986	\$10,490	0				
\$60,000 - \$79,999	13,381	\$12,353	471				
\$80,000 - \$99,999	17,494	\$12,295	0				
\$100,000+	51,659	\$21,150	1,303				
DK/NR	25,548	\$16,260	6,304				
Total	126,892	\$16,254	8,830				

Table 9: How was the Renovation Work Paid for?
Calgary CMA
Renovation and Home Purchaser Survey
Survey Date: March 2009

How was the renovation work paid for? ¹	Hhlds	%
Pay for it from savings	92,342	73%
Using a Loan from a Financial Institution	2,639	2%
Credit Card/Line of Credit	42,248	33%
Financed through Mortgage	6,635	5%
Borrow from Family/Friend	1,111	1%
Other	2,764	2%
DK/NR	1,960	2%
Total	126,892	
¹ Multiple responses permitted.		_

Intention to renovate

Table 1: Profile of Households Intending to Renovate – Age	13
Table 2: Profile of Households Intending to Renovate – Income	13
Table 3: Households by Type of Renovation and Period of Construction	4
Table 4: Households by Type of Renovation and Household Income	4
Table 5: Reasons Households are Intending to Renovate	15
Table 6: Profile of Households Intending to Renovate - Contacting a Contractor	15

Table 1: Profile of Households Intending to Renovate - Age

Renovation and Home Purchase Survey

Survey Date: March 2009

	Intend to Renovate							
	Y	es						
Age	Hhlds	%	No	DK/NR	Total			
18-24 years	1,221	46%	1,192	255	2,668			
25-34 years	22,072	45%	24,380	2,388	48,840			
35-44 years	36,236	48%	35,030	4,769	76,036			
45-54 years	48,901	52%	39,404	5,991	94,296			
55-64 years	27,587	46%	27,340	5,109	60,036			
65+ years	14,922	32%	26,473	4,717	46,112			
DK/NR	874	38%	1,182	233	2,289			
Total	151,814	46%	155,001	23,462	330,277			

Table 2: Profile of Households Intending to Renovate - Income

Calgary CMA

Renovation and Home Purchase Survey

		Intend to Renovate							
	Y	es							
Income	Hhlds	%	No	DK/NR	Total				
Less than \$40,000	10,108	38%	14,875	1,903	26,887				
\$40,000 - \$59,999	12,634	39%	17,324	2,225	32,182				
\$60,000 - \$79,999	13,894	41%	17,267	2,337	33,498				
\$80,000 - \$99,999	24,225	51%	21,110	2,503	47,838				
\$100,000+	66,389	53%	52,284	6,947	125,620				
DK/NR	24,565	38%	32,141	7,547	64,252				
Total	151,814	46%	155,001	23,462	330,277				

Table 3: Households by Type of Renovation and Period of Construction

Renovation and Home Purchase Survey

Survey Date: March 2009

		No/Lo	W	Very High	/High			Тур	e of Ren	ovation1			
		Probabili	ity of	Probabil	ity of	Repairs	s or	Improvem	ents or				
	Owner	Renova	tion	Renova	tion	Mainten	ance	Alterati	ons	Botl	h	DK/N	I R
Year of Construction	Hhlds	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
1920 or Before	5,366	3,017	56%	2,349	44%	1,722	73%	1,653	70%	1,027	44%		
1921-1945	4,685	3,001	64%	1,684	36%	478	28%	1,583	94%	377	22%		
1946-1960	33,594	17,964	53%	15,630	47%	6,542	42%	11,508	74%	2,420	15%		
1961-1970	31,136	15,243	49%	15,893	51%	6,773	43%	12,612	79%	3,492	22%		
1971-1980	65,478	33,320	51%	32,158	49%	13,397	42%	25,343	79%	6,689	21%	107	0%
1981-1990	45,992	25,232	55%	20,760	45%	8,633	42%	16,047	77%	4,330	21%	411	2%
1991-1995	24,972	13,968	56%	11,004	44%	5,066	46%	8,115	74%	2,177	20%		
1996-2000	42,740	28,608	67%	14,132	33%	4,041	29%	11,424	81%	1,333	9%		
2001-2005	47,124	33,404	71%	13,720	29%	2,958	22%	11,820	86%	1,059	8%		
2006-2009	21,633	13,931	64%	7,702	36%	379	5%	7,547	98%	224	3%		
DK/NR	7,558	5,819	77%	1,739	23%	705	41%	1,219	70%	460	26%	275	16%
Total	330,278	193,507	59%	136,771	41%	50,694	37%	108,871	80%	23,588	17%	793	1%
¹ As a proportion of those house	eholds with a high	h or verv high	s a proportion of those households with a high or very high probability of renovating in 2009										

Table 4: Households by Type of Renovation and Household Income

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

		No/Lo	No/Low Very High/High				Type of Renovation ¹						
		Probabili	ty of	Probabil	ity of	Repairs	s or	Improvem	ents or				
	Owner	Renova	tion	Renova	tion	Mainten	ance	Alterati	ions	Both	ı	DK/I	NR
Income	Hhlds	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
Less than \$40,000	26,887	18,265	68%	8,622	32%	4,264	49%	6,250	72%	1,892	22%		
\$40,000 - \$59,999	32,182	21,119	66%	11,063	34%	4,736	43%	8,449	76%	2,261	20%	140	1%
\$60,000-\$79,999	33,498	21,157	63%	12,341	37%	3,531	29%	10,387	84%	1,577	13%		
\$80,000 - \$99,999	47,838	25,943	54%	21,895	46%	8,322	38%	16,958	77%	3,528	16%	142	1%
\$100,000+	125,620	64,403	51%	61,217	49%	20,735	34%	51,090	83%	10,986	18%	379	1%
DK/NR	64,252	42,619	66%	21,633	34%	9,108	42%	15,737	73%	3,343	15%	132	1%
Total	330,277	193,506	59%	136,771	41%	50,696	37%	108,871	80%	23,587	17%	793	1%

¹As a proportion of those households with a high or very high probability of renovating in 2009

Table 5: Reasons Households are Intending to Renovate

High or Very High Intention to Renovate

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

Reasons ¹	Hhlds	%
Needed Repairs	24,993	18%
Needed Maintenance	31,067	23%
Wanted to update or add value, or are preparing to sell	85,437	62%
the residence		
Needed more space	13,793	10%
To make the home more energy efficient	12,173	9%
Other	20,051	15%
No Response / Don't Know	110	0%
Households with High Probability of Renovating	136,771	-
¹ Multiple Reasons were permitted.		

Table 6: Profile of Households Intending to Renovate - Contacting a Contractor

High or Very High Intention to Renovate

Calgary CMA

Renovation and Home Purchase Survey

In planning your renovations, have you contacted a contractor for information about your renovations?	Hhlds	%
Yes	98,484	72%
No	34,565	25%
DK/NR	3,722	3%
Total	136,771	100%

HOME PURCHASE

Table 1: Profile of 2008 Home Purchasers – Age	17
Table 2: Profile of 2008 Home Purchasers – Income	17
Table 3: Profile of 2008 Home Purchasers – Primary Reason for Purchasing a New Residence	17
Table 4: Profile of 2008 Home Purchasers – First Time Home Buyers	18
Table 5: Profile of 2008 Home Purchasers – Value of Home Compared to Previous Home	18
Table 6: Profile of 2008 Home Purchasers – Size of Home Compared to Previous Home	18
Table 7: Profile of 2008 Home Purchasers – Brand New/Pre-Owned Home	19
Table 8: Profile of 2008 Home Purchasers – Dwelling Type	19
Table 9: Profile of 2008 Home Purchasers – Condominium Ownership	19
Table 10: Profile of 2008 Home Purchasers – Down Payment	20
Table 11: Profile of 2008 Home Purchasers – Main Source of Down Payment Households having a Down Payment	20
Table 12: Profile of 2008 Home Purchasers – Location of Home	21
Table 13: Profile of 2008 Home Purchasers – Price of Home	21
Table 14: Profile of 2008 Home Purchasers – Period of Construction	22

Table 1: Profile of 2008 Home Purchasers - Age

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

Did you purchase your primary residence in 2008?							
	Yes		No	DK/NR	Total		
Age	Hhlds	%	Hhlds	Hhlds	Hhlds		
18-24 years	742	28%	1,811	115	2,668		
25-34 years	7,332	15%	40,996	513	48,840		
35-44 years	6,389	8%	69,297	349	76,036		
45-54 years	3,761	4%	89,526	1,009	94,296		
55-64 years	2,089	3%	57,715	231	60,036		
65+ years	1,066	2%	44,391	655	46,112		
DK/NR	99	4%	2,048	142	2,289		
Total	21,478	7%	305,785	3,014	330,277		

Table 2: Profile of 2008 Home Purchasers - Income

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

Did you purchase your primary residence in 2008?							
	Yes		No	DK/NR	Total		
Income	Hhlds	%	Hhlds	Hhlds	Hhlds		
Less than \$40,000	932	3%	25,954		26,887		
\$40,000 - \$59,999	1,616	5%	30,032	535	32,182		
\$60,000 - \$79,999	2,086	6%	31,317	95	33,498		
\$80,000 - \$99,999	3,995	8%	43,278	565	47,838		
\$100,000+	9,824	8%	115,115	680	125,620		
DK/NR	3,024	5%	60,088	1,140	64,252		
Total	21,478	7%	305,785	3,014	330,277		

Table 3: Profile of 2008 Home Purchasers - Primary Reason for Purchasing a New Residence

Calgary CMA

Renovation and Home Purchase Survey

Reasons	Hhlds	%
Need for a larger residence / better residence	6,481	30%
No longer require large residence	854	4%
Move to a better neighbourhood / More security	1,185	6%
Job related (transferred)	678	3%
Change from renting / Build Equity / Residence of our own	3,204	15%
Want Acreage / Yard / Freedom from city	781	4%
The market: Time is right	994	5%
Now meet the requirements for a mortgage	197	1%
Had the money	297	1%
Other	5,944	28%
DK/NR	863	4%
Total	21,478	100%

Table 4: Profile of 2008 Home Purchasers - First Time Home Buyers

Renovation and Home Purchase Survey

Survey Date: March 2009

Was this the first residence that you have purchased - either on your own or with someone else?					
	Hhlds	%			
Yes	6,097	28%			
No	15,381	72%			
DK/NR					
Total	21,478	100%			

Table 5: Profile of 2008 Home Purchasers - Value of Home Compared to Previous Home

Non-First Time Home Buyers

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

Is your current residence worth more, less or about the same dollar value as your previous home?					
	Hhlds	%			
More	11,884	77%			
Less	2,114	14%			
About the same	1,120	7%			
DK/NR	263	2%			
Total	15,381	100%			

Table 6: Profile of 2008 Home Purchasers - Size of Home Compared to Previous Home

Non-First Time Home Buyers

Calgary CMA

Renovation and Home Purchase Survey

Is your current residence larger, smaller, or about the same size when compared to your previous home?				
Hhlds %				
Larger	10,001	65%		
Smaller	2,966	19%		
About the same	2,310	15%		
DK/NR	103	1%		
Total	15,381	100%		

Table 7: Profile of 2008 Home Purchasers - Brand New/Pre-Owned Home

Renovation and Home Purchase Survey

Survey Date: March 2009

What kind of residence did you purchase?				
	Hhlds	%		
Brand New	5,889	27%		
Pre-Owned	14,962	70%		
Other	338	2%		
DK/NR	289	1%		
Total	21,478	100%		

Table 8: Profile of 2008 Home Purchasers - Dwelling Type

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

What type of dwelling did you purchase?				
	Hhlds	%		
Single-detached	14,615	68%		
Semi-detached	2,068	10%		
Row/Townhouse	962	4%		
Apartment	2,779	13%		
Other	676	3%		
DK/NR	378	2%		
Total	21,478	100%		

Table 9: Profile of 2008 Home Purchasers - Condominium Ownership

Calgary CMA

Renovation and Home Purchase Survey

Did you buy a condominium unit?							
	Ye	es	No	DK/NR	Total		
Age	Hhlds	%	Hhlds	Hhlds	Hhlds		
18-24 years	314	42%	429		742		
25-34 years	1,714	23%	5,618		7,332		
35-44 years	551	9%	5,838		6,389		
45-54 years	904	24%	2,754	103	3,761		
55-64 years	660	32%	1,429		2,089		
65+ years	776	73%	290		1,066		
DK/NR			99		99		
Total	4,918	23%	16,457	103	21,478		

Table 10: Profile of 2008 Home Purchasers - Down Payment

Renovation and Home Purchase Survey

Survey Date: March 2009

What was the size of the down payment on the residence you purchased?				
Hhlds				
Less than 5% down payment	925	4%		
5% to 19% down payment	5,950	28%		
20% or more down payment	10,419	49%		
No down payment	1,995	9%		
DK/NR	2,189	10%		
Total	21,478	100%		

Table 11: Profile of 2008 Home Purchasers - Main Source of Down Payment

Households having a Down Payment

Calgary CMA

Renovation and Home Purchase Survey

Main Source of Down Payment	Hhlds	%
Savings (excluding RRSP and Investments)	5,693	29%
Inheritance	171	1%
Parents / Relative Gift	966	5%
Parents / Relative Loan	213	1%
Equity from present/previous residence	8,549	44%
Bank Loan / Credit Union Loan	261	1%
Investments (e.g., stocks, bonds, etc.)	407	2%
RRSP / Home Buyers Plan	754	4%
Other	1,026	5%
DK/NR	1,443	7%
Total	19,483	100%

Table 12: Profile of 2008 Home Purchasers - Location of Home

Renovation and Home Purchase Survey

Survey Date: March 2009

Location	Hhlds	%
Calgary	1,663	8%
North West Calgary	5,147	24%
North East Calgary	2,068	10%
Central Calgary	1,354	6%
South Calgary	2,460	11%
South West Calgary	4,027	19%
East Calgary	201	1%
West Calgary	583	3%
Outside city limits/Rural Municipalities	1,790	8%
Other	2,083	10%
DK/NR	103	0%
Total	21,478	100%

Table 13: Profile of 2008 Home Purchasers - Price of Home

Calgary CMA

Renovation and Home Purchase Survey

Price	Hhlds	%
Under \$100,000	195	1%
\$100,000 to \$199,999	745	3%
\$200,000 to \$299,999	3,262	15%
\$300,000 to \$399,999	5,050	24%
\$400,000 to \$499,999	4,201	20%
\$500,000 to \$599,999	2,184	10%
\$600,000 to \$699,999	797	4%
\$700,000 +	2,270	11%
DK/NR	2,774	13%
Total	21,478	100%

Table 14: Profile of 2008 Home Purchasers - Period of Construction Calgary CMA
Renovation and Home Purchase Survey

Period of Construction	Hhlds	%
1920 or Before	94	0%
1921-1945	408	2%
1946-1960	1,539	7%
1961-1970	1,687	8%
1971-1980	2,701	13%
1981-1990	1,810	8%
1991-1995	1,333	6%
1996-2000	2,200	10%
2001-2005	2,752	13%
2006-2008	6,263	29%
DK/NR	690	3%
Total	21,478	100%

INTENTION TO PURCHASE

Table 1: Profile of Households Intending to Purchase a Home – Age and Tenure	24
Table 2: Profile of Households Intending to Purchase a Home – Income and Tenure	25
Table 3: Profile of Households Intending to Purchase a Home – Looking for a Brand New/Pre-Owned Home	26
Table 4: Profile of Households Intending to Purchase a Home – Type of Dwelling	26
Table 5: Profile of Households Intending to Purchase a Home – Condominium Ownership	26
Table 6: Profile of Households Intending to Purchase a Home – First Time Home Buyers	27
Table 7: Profile of Households Intending to Purchase a Home – Change in Dwelling Size	27
Table 8: Profile of Households Intending to Purchase a Home – Down Payment	27
Table 9: Profile of Households Intending to Purchase a Home – Main Source of Down Payment Households Intending to Have a Down Payment	28
Table 10: Profile of Households Intending to Purchase a Home — Primary Reason for Purchasing a New Residence	28
Table 11: Profile of Households Intending to Purchase a Home – Housing Cost	29

Table 1: Profile of Households Intending to Purchase a Home - Age and Tenure Calgary CMA
Renovation and Home Purchase Survey

Have yo	u bought or are	you thinking	about buyin	g a primary r	esidence in 2	009?
		Ye	es	No	DK/NR	Total
Tenure	Age	Hhlds	%	Hhlds	Hhlds	Hhlds
Owner	18-24 years	270	10%	2,283	115	2,668
	25-34 years	3,824	8%	43,540	1,477	48,840
	35-44 years	3,782	5%	70,045	2,208	76,036
	45-54 years	2,444	3%	89,561	2,291	94,296
	55-64 years	1,932	3%	56,975	1,129	60,036
	65+ years	864	2%	44,444	804	46,112
	DK/NR			1,764	525	2,289
	Total	13,116	4%	308,612	8,549	330,277
Renter	18-24 years	183	3%	5,185		5,368
	25-34 years	4,126	13%	23,481	2,980	30,588
	35-44 years	4,065	17%	17,830	2,467	24,363
	45-54 years	3,787	14%	21,150	2,086	27,022
	55-64 years	1,191	7%	15,129	1,210	17,530
	65+ years	338	3%	8,996	382	9,716
	DK/NR			907		907
	Total	13,690	12%	92,678	9,125	115,494
Total	18-24 years	453	6%	7,468	115	8,035
	25-34 years	7,950	10%	67,021	4,457	79,428
	35-44 years	7,847	8%	87,876	4,676	100,398
	45-54 years	6,230	5%	110,711	4,377	121,318
	55-64 years	3,123	4%	72,104	2,339	77,566
	65+ years	1,202	2%	53,440	1,187	55,829
	DK/NR			2,672	525	3,197
	Total	26,805	6%	401,292	17,676	445,771

Table 2: Profile of Households Intending to Purchase a Home - Income and Tenure Calgary CMA
Renovation and Home Purchase Survey

Have you bought or are you thinking about buying a primary residence in 2009?							
		Yes	6	No	DK/NR	Total	
Tenure	Income	Hhlds	%	Hhlds	Hhlds	Hhlds	
Owner	Less than \$40,000	1,055	4%	25,177	654	26,887	
	\$40,000 - \$59,999	492	2%	31,230	460	32,182	
	\$60,000 - \$79,999	1,584	5%	30,650	1,265	33,498	
	\$80,000 - \$99,999	2,020	4%	44,877	941	47,838	
	\$100,000+	6,445	5%	115,868	3,306	125,620	
	DK/NR	1,519	2%	60,809	1,923	64,252	
	Total	13,115	4%	308,611	8,549	330,277	
Renter	Less than \$40,000	2,472	7%	30,501	1,467	34,440	
	\$40,000 - \$59,999	2,011	8%	18,587	3,141	23,740	
	\$60,000 - \$79,999	2,342	17%	10,997	607	13,946	
	\$80,000 - \$99,999	1,846	16%	8,712	1,008	11,566	
	\$100,000+	4,621	27%	10,338	2,444	17,402	
	DK/NR	398	3%	13,545	457	14,400	
	Total	13,690	12%	92,680	9,124	115,494	
Total	Less than \$40,000	3,527	6%	55,678	2,122	61,327	
	\$40,000 - \$59,999	2,503	4%	49,818	3,601	55,922	
	\$60,000 - \$79,999	3,926	8%	41,647	1,872	47,445	
	\$80,000 - \$99,999	3,866	7%	53,588	1,950	59,404	
	\$100,000+	11,066	8%	126,206	5,750	143,022	
	DK/NR	1,917	2%	74,354	2,381	78,652	
	Total	26,805	6%	401,291	17,676	445,772	

Table 3: Profile of Households Intending to Purchase a Home - Looking for

a Brand New/Pre-Owned Home

High or Very High Intention to Purchase

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

What would be your first choice for purchasing a residence?		
	Hhlds	%
Brand new	5,336	25%
Pre-owned Home	13,887	64%
Either		
Other	338	2%
DK/NR	2,143	10%
Total	21,704	100%

Table 4: Profile of Households Intending to Purchase a Home - Type of Dwelling

High or Very High Intention to Purchase

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

What would be your first choice for purchasing a residence?		
	Hhlds	%
Single-detached	12,201	56%
Semi-detached	2,877	13%
Row/Townhouse	3,548	16%
Apartment	1,080	5%
Other	523	2%
DK/NR	1,476	7%
Total	21,704	100%

Table 5: Profile of Households Intending to Purchase a Home - Condominium Ownership

High or Very High Intention to Purchase

Calgary CMA

Renovation and Home Purchase Survey

Are you intending to buy a condominium unit?		
	Hhlds	%
Yes	5,440	25%
No	15,451	71%
DK/NR	814	4%
Total	21,704	100%

Table 6: Profile of Households Intending to Purchase a Home - First Time Home Buyers

High or Very High Intention to Purchase

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

Will this be the first residence you will purchase?		
	Hhlds	%
Yes	7,230	33%
No	14,475	67%
DK/NR		
Total	21,704	100%

Table 7: Profile of Households Intending to Purchase a Home - Change in Dwelling Size

High or Very High Intention to Purchase

Non-First Time Homebuyers

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

Will the residence you are thinking of buying be larger, smaller or about the same size as your present residence?		
your present residence:		
	Hhlds	%

	Hhlds	%
Larger	8,116	56%
Smaller	1,900	13%
About the same	4,352	30%
DK/NR	107	1%
Total	14,475	100%

Table 8: Profile of Households Intending to Purchase a Home - Down Payment

High or Very High Intention to Purchase

Calgary CMA

Renovation and Home Purchase Survey

Approximately how much do you intend to put as a down payment?		
	Hhlds	%
Less than 5% down payment	2,187	10%
5% to 19% down payment	7,755	36%
20% or more down payment	7,882	36%
No down payment	1,675	8%
DK/NR	2,205	10%
Total	21,704	100%

Table 9: Profile of Households Intending to Purchase a Home - Main Source of Down Payment

Households Intending to Have a Down Payment

High or Very High Intention to Purchase

Calgary CMA

Renovation and Home Purchase Survey

Survey Date: March 2009

Main Source of Down Payment	Hhlds	%
Savings (excluding RRSP and Investments)	7,370	37%
Inheritance	208	1%
Parents / Relative Gift	261	1%
Parents / Relative Loan	445	2%
Equity from present/previous residence	6,289	31%
Investments (e.g., stocks, bonds, etc.)	616	3%
Bank Loan / Credit Union Loan	820	4%
RRSP / Home Buyers Plan	1,117	6%
Other	2,132	11%
DK/NR	771	4%
Households	20,029	100%

Table 10: Profile of Households Intending to Purchase a Home - Primary Reason for

Purchasing a New Residence

High or Very High Intention to Purchase

Calgary CMA

Renovation and Home Purchase Survey

What is the primary reason that you are planning to purchase a new residence in 2009?		
Primary Reason	Hhlds	%
Need for a larger residence / better residence	4,674	22%
No longer require large residence	630	3%
Move to a better neighbourhood / More security	1,170	5%
Job related (transferred)	827	4%
Change from renting / Build Equity / Residence of our own	3,648	17%
Want Acreage / Yard / Freedom from city		
The market: Time is right	2,939	14%
Now meet the requirements for a mortgage	437	2%
Had the money	232	1%
Other	7,048	32%
DK/NR	100	0%
Total	21,704	100%

Table 11: Profile of Households Intending to Purchase a Home - Housing Cost High or Very High Intention to Purchase Calgary CMA

Renovation and Home Purchase Survey Survey Date: March 2009

Approximately, how much do you plan to pay for this new residence?		
	Hhlds	%
Under \$100,000	424	2%
\$100,000 to \$199,999	286	1%
\$200,000 to \$299,999	5,521	25%
\$300,000 to \$399,999	5,807	27%
\$400,000 to \$499,999	3,189	15%
\$500,000 to \$599,999	2,005	9%
\$600,000 to \$699,999	653	3%
\$700,000 +	1,972	9%
DK/NR	1,848	9%
Total	21,704	100%







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