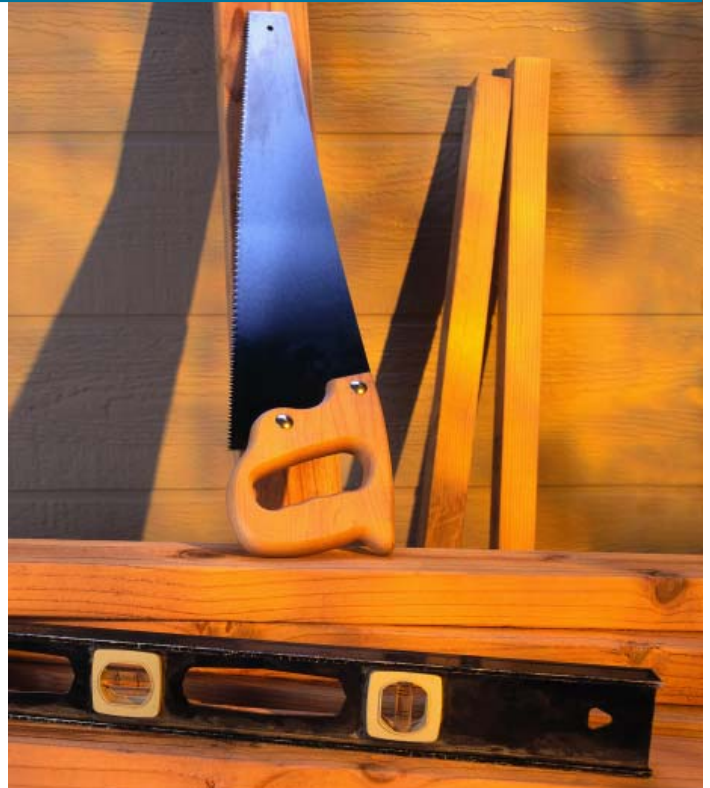


RENOVATION AND HOME PURCHASE DETAILED TABLES

Halifax



CANADA MORTGAGE AND HOUSING CORPORATION

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TABLE OF CONTENTS

2009

Methodology	4
Renovation	6
Intention to Renovate	12
Home Purchase	16
Intention to Purchase	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

2009

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?	11

Table 1: Households by Type of Renovation and Period of Construction
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Period of Construction	Total Owned Hhlds ¹	Type of Renovation ²									
		Renovation		Repairs or Maintenance		Improvements or Alterations		Both		DK/NR	
		Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
1920 or before	6,530	3,840	59%	2,151	56%	2,511	65%	822	21%	--	--
1920-1945	7,310	3,200	44%	1,523	48%	1,984	62%	306	10%	--	--
1946-1960	13,682	6,349	46%	2,411	38%	4,921	78%	1,198	19%	215	3%
1961-1970	11,254	5,518	49%	2,401	44%	4,194	76%	1,077	20%	--	--
1971-1980	17,407	8,968	52%	4,441	50%	6,450	72%	1,988	22%	66	1%
1981-1990	17,737	8,571	48%	5,262	61%	5,425	63%	2,116	25%	--	--
1991-1995	7,638	3,583	47%	1,211	34%	2,976	83%	605	17%	--	--
1996-2000	7,426	2,888	39%	972	34%	2,629	91%	713	25%	--	--
2001-2005	9,130	2,458	27%	455	19%	2,253	92%	250	10%	--	--
2006-2008	2,708	597	22%	--	--	597	100%	--	--	--	--
DK/NR	4,820	2,031	42%	898	44%	1,560	77%	426	21%	--	--
Total	105,642	48,003	45%	21,725	45%	35,500	74%	9,501	20%	281	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
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Age	Total Owned Hhlds ¹	Type of Renovation ²									
		Renovation		Repairs or Maintenance		Improvements or Alterations		Both		DK/NR	
		Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
18-24 years	846	114	13%	--	--	114	100%	--	--	--	--
25-34 years	9,225	5,079	55%	1,983	39%	4,189	82%	1,093	22%	--	--
35-44 years	22,060	10,896	49%	4,200	39%	9,263	85%	2,567	24%	--	--
45-54 years	25,950	10,604	41%	5,211	49%	7,864	74%	2,471	23%	--	--
55-64 years	26,952	12,236	45%	5,753	47%	8,560	70%	2,143	18%	67	1%
65+ years	20,261	8,948	44%	4,517	50%	5,383	60%	1,167	13%	214	2%
DK/NR	348	127	36%	61	48%	127	100%	61	48%	--	--
Total	105,642	48,004	45%	21,725	45%	35,500	74%	9,502	20%	281	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
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Income	Total Owned Hhlds ¹	Type of Renovation ²									
		Renovation		Repairs or Maintenance		Improvements or Alterations		Both		DK/NR	
		Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
Less than \$40,000	16,261	6,232	38%	3,360	54%	3,559	57%	687	11%	--	--
\$40,000 - \$59,999	16,128	7,637	47%	3,709	48%	5,358	70%	1,430	19%	--	--
\$60,000-\$79,999	14,483	6,122	42%	2,480	48%	4,819	79%	1,177	19%	--	--
\$80,000 - \$99,999	15,570	7,912	51%	3,754	48%	6,079	77%	1,987	25%	67	1%
\$100,000+	25,927	12,880	50%	5,539	48%	10,273	80%	3,003	23%	70	1%
Income Not Provided	17,272	7,220	42%	2,882	48%	5,411	75%	1,217	17%	144	2%
Total	105,641	48,003	45%	21,724	48%	35,499	74%	9,501	20%	281	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 who performed renovations in 2008

Table 4: Households by Type of Renovation
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Type of Renovation ¹	Hhlds	%
Structural additions or extensions	4,179	9%
Remodelling of rooms	10,778	22%
Fences, driveways, patios, swimming pools or major landscaping	8,169	17%
Roofs and eavestroughing	6,906	14%
Exterior walls	2,516	5%
Windows and doors	14,947	31%
Painting or wallpapering	14,098	29%
Interior walls and ceilings	6,655	14%
Hard surface flooring and wall-to-wall carpeting	14,979	31%
Plumbing fixtures and equipment	6,794	14%
Heating and/or air conditioning equipment	2,699	6%
Electrical Fixtures and Equipment	5,071	11%
Built-in Appliances	2,025	4%
Other	10,398	22%
Don't know/No Response	190	0%
Households	48,004	

¹Multiple responses permitted.

Table 5: Reasons Households Decide to Renovate
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Reasons ¹	Hhlds	%
Needed Repairs	14,188	30%
Major Repairs	6,077	13%
Minor Repairs	7,942	17%
Don't Know	168	0%
Needed Maintenance	10,571	22%
Wanted to update or add value, or are preparing to sell the residence	26,460	55%
Needed more space	3,477	7%
To make the home more energy efficient	5,814	12%
Other	5,589	12%
DK/NR	70	0%
Households	48,004	

¹Multiple responses permitted.

Table 6: How the Renovation Work was Completed
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

How was the work completed?	Hhlds	%
Contracted out all the work (Paid)	16,620	35%
Did the work myself with friends/family (Unpaid)	14,114	29%
Both	13,462	28%
Bought Materials and contracted out the labour	3,209	7%
Other	483	1%
DK/NR	115	0%
Total	48,004	100%

Table 7: Average Cost of Renovations by Period of Construction
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Period of Construction	Households Performing Renovations		
	Hhlds	Average Cost	Not Providing Costs
1920 or Before	3,840	\$12,040	78
1921-1945	3,200	\$14,857	60
1946-1960	6,349	\$7,692	386
1961-1970	5,518	\$12,161	100
1971-1980	8,968	\$7,525	637
1981-1990	8,571	\$9,665	229
1991-1995	3,583	\$6,946	60
1996-2000	2,888	\$7,737	153
2001-2005	2,458	\$8,203	61
2006-2008	597	\$19,161	59
DK/NR	2,031	\$8,890	167
Total	48,004	\$9,545	1,992

Table 8: Average Cost of Renovations by Household Income
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Income	Households Performing Renovations		
	Hhlds	Average Cost	Not Providing Costs
Less than \$40,000	6,232	\$6,366	340
\$40,000 - \$59,999	7,637	\$6,987	191
\$60,000 - \$79,999	6,122	\$6,323	226
\$80,000 - \$99,999	7,912	\$7,151	53
\$100,000+	12,880	\$15,544	483
DK/NR	7,220	\$9,732	699
Total	48,004	\$9,545	1,992

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

How was the renovation work paid for? ¹	Hhlds	%
Pay for it from savings	36,309	76%
Using a Loan from a Financial Institution	1,615	3%
Credit Card/Line of Credit	15,687	33%
Financed through Mortgage	3,035	6%
Borrow from Family/Friend	409	1%
Other	1,498	3%
DK/NR	181	0%
Total	48,004	

¹Multiple responses permitted.

INTENTION TO RENOVATE

2009

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	14
Table 4: Households by Type of Renovation and Household Income	14
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
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Intend to Renovate					
Age	Yes		No	DK/NR	Total
	Hhlds	%			
18-24 years	264	63%	154	--	418
25-34 years	5,040	55%	3,794	285	9,119
35-44 years	12,304	57%	8,294	1,066	21,664
45-54 years	14,573	56%	9,553	1,714	25,841
55-64 years	14,540	55%	9,835	1,956	26,331
65+ years	8,447	42%	10,065	1,631	20,144
DK/NR	137	33%	135	140	412
Total	55,305	53%	41,829	6,793	103,928

Table 2: Profile of Households Intending to Renovate - Income
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Intend to Renovate					
Income	Yes		No	DK/NR	Total
	Hhlds	%			
Less than \$40,000	6,778	44%	7,489	1,251	15,518
\$40,000 - \$59,999	8,079	51%	6,471	1,160	15,711
\$60,000 - \$79,999	8,179	57%	5,503	702	14,384
\$80,000 - \$99,999	9,327	61%	5,400	678	15,405
\$100,000+	15,233	59%	9,307	1,274	25,814
DK/NR	7,710	45%	7,658	1,728	17,096
Total	55,305	53%	41,829	6,793	103,928

Table 3: Households by Type of Renovation and Period of Construction
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Year of Construction	Owner Hhlds	No/Low Probability of Renovation		Very High/High Probability of Renovation		Type of Renovation ¹							
						Repairs or Maintenance		Improvements or Alterations		Both		DK/NR	
		Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
1920 or Before	6,307	2,869	45%	3,438	55%	1,932	56%	2,486	72%	980	29%	--	--
1921-1945	7,097	4,078	57%	3,019	43%	1,521	50%	2,187	72%	690	23%	--	--
1946-1960	13,363	6,351	48%	7,012	52%	3,340	48%	4,908	70%	1,287	18%	52	1%
1961-1970	10,731	5,602	52%	5,129	48%	2,695	53%	3,509	68%	1,074	21%	--	--
1971-1980	16,988	8,072	48%	8,916	52%	4,476	50%	6,394	72%	1,954	22%	--	--
1981-1990	17,749	6,935	39%	10,814	61%	6,302	58%	6,891	64%	2,422	22%	43	0%
1991-1995	7,485	4,131	55%	3,354	45%	1,549	46%	2,340	70%	577	17%	42	1%
1996-2000	7,397	4,222	57%	3,175	43%	1,131	36%	2,768	87%	724	23%	--	--
2001-2005	9,246	6,272	68%	2,974	32%	585	20%	2,767	93%	379	13%	--	--
2006-2009	3,525	2,088	59%	1,437	41%	51	4%	1,396	97%	51	4%	41	3%
DK/NR	4,039	2,345	58%	1,694	42%	803	47%	1,340	79%	449	27%	--	--
Total	103,927	52,965	51%	50,962	49%	24,385	48%	36,986	73%	10,587	21%	178	0%

¹As 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
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Income	Owner Hhlds	No/Low Probability of Renovation		Very High/High Probability of Renovation		Type of Renovation ¹							
						Repairs or Maintenance		Improvements or Alterations		Both		DK/NR	
		Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
Less than \$40,000	15,518	9,280	60%	6,238	40%	3,503	56%	4,111	66%	1,418	23%	42	1%
\$40,000 - \$59,999	15,711	7,963	51%	7,748	49%	3,896	50%	5,418	70%	1,567	20%	--	--
\$60,000-\$79,999	14,384	7,300	51%	7,084	49%	3,206	45%	5,182	73%	1,304	18%	--	--
\$80,000 - \$99,999	15,405	6,595	43%	8,810	57%	4,396	50%	6,494	74%	2,216	25%	136	2%
\$100,000+	25,814	11,706	45%	14,108	55%	6,131	43%	10,862	77%	2,884	20%	--	--
DK/NR	17,096	10,123	59%	6,973	41%	3,252	47%	4,919	71%	1,198	17%	--	--
Total	103,928	52,967	51%	50,961	49%	24,384	48%	36,986	73%	10,587	21%	178	0%

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
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Reasons ¹	Hhlds	%
Needed Repairs	11,855	23%
Needed Maintenance	12,341	24%
Wanted to update or add value, or are preparing to sell the residence	28,764	56%
Needed more space	3,394	7%
To make the home more energy efficient	7,627	15%
Other	8,017	16%
No Response / Don't Know	215	0%
Households with High Probability of Renovating	50,960	

¹Multiple Reasons were permitted.

Table 6: Profile of Households Intending to Renovate - Contacting a Contractor
High or Very High Intention to Renovate
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

In planning your renovations, have you contacted a contractor for information about your renovations?	Hhlds	%
Yes	37,926	74%
No	12,006	24%
DK/NR	1,028	2%
Total	50,960	100%

HOME PURCHASE

2009

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
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Did you purchase your primary residence in 2008?					
Age	Yes		No	DK/NR	Total
	Hhlds	%	Hhlds	Hhlds	Hhlds
18-24 years	140	33%	257	22	418
25-34 years	2,009	22%	6,986	124	9,119
35-44 years	1,753	8%	19,748	162	21,664
45-54 years	1,059	4%	24,547	236	25,841
55-64 years	714	3%	25,352	265	26,331
65+ years	559	3%	19,268	317	20,144
DK/NR	--	--	294	118	412
Total	6,234	6%	96,452	1,242	103,928

Table 2: Profile of 2008 Home Purchasers - Income
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Did you purchase your primary residence in 2008?					
Income	Yes		No	DK/NR	Total
	Hhlds	%	Hhlds	Hhlds	Hhlds
Less than \$40,000	405	3%	14,883	230	15,518
\$40,000 - \$59,999	903	6%	14,658	150	15,711
\$60,000 - \$79,999	779	5%	13,508	96	14,384
\$80,000 - \$99,999	1,220	8%	14,025	160	15,405
\$100,000+	2,196	9%	23,460	158	25,814
DK/NR	731	4%	15,917	448	17,096
Total	6,234	6%	96,452	1,242	103,928

Table 3: Profile of 2008 Home Purchasers - Primary Reason for Purchasing a New Residence
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Reasons	Hhlds	%
Need for a larger residence / better residence	1,280	21%
No longer require large residence	179	3%
Move to a better neighbourhood / More security	647	10%
Job related (transferred)	476	8%
Change from renting / Build Equity / Residence of our own	1,232	20%
Want Acreage / Yard / Freedom from city	45	1%
The market: Time is right	138	2%
Now meet the requirements for a mortgage	--	--
Had the money	153	2%
Other	1,983	32%
DK/NR	101	2%
Total	6,234	100%

Table 4: Profile of 2008 Home Purchasers - First Time Home Buyers
Halifax CMA
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	2,374	38%
No	3,839	62%
DK/NR	21	0%
Total	6,234	100%

Table 5: Profile of 2008 Home Purchasers - Value of Home Compared to Previous Home
Non-First Time Home Buyers
Halifax 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	2,724	71%
Less	723	19%
About the same	384	10%
DK/NR	29	1%
Total	3,860	100%

Table 6: Profile of 2008 Home Purchasers - Size of Home Compared to Previous Home
Non-First Time Home Buyers
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Is your current residence larger, smaller, or about the same size when compared to your previous home?		
	Hhlds	%
Larger	2,194	57%
Smaller	941	24%
About the same	725	19%
DK/NR	--	--
Total	3,860	100%

Table 7: Profile of 2008 Home Purchasers - Brand New/Pre-Owned Home
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

What kind of residence did you purchase?		
	Hhlds	%
Brand New	1,616	26%
Pre-Owned	4,349	70%
Other	200	3%
DK/NR	69	1%
Total	6,234	100%

Table 8: Profile of 2008 Home Purchasers - Dwelling Type
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

What type of dwelling did you purchase?		
	Hhlds	%
Single-detached	3,908	63%
Semi-detached	905	15%
Row/Townhouse	362	6%
Apartment	518	8%
Other	412	7%
DK/NR	129	2%
Total	6,234	100%

Table 9: Profile of 2008 Home Purchasers - Condominium Ownership
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Did you buy a condominium unit?					
Age	Yes		No	DK/NR	Total
	Hhlds	%	Hhlds	Hhlds	Hhlds
18-24 years	88	63%	52	--	140
25-34 years	213	11%	1,796	--	2,009
35-44 years	85	5%	1,668	--	1,753
45-54 years	105	10%	954	--	1,059
55-64 years	182	25%	532	--	714
65+ years	274	49%	286	--	559
DK/NR	--	--	--	--	--
Total	946	15%	5,288	--	6,234

Table 10: Profile of 2008 Home Purchasers - Down Payment
Halifax CMA
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	353	6%
5% to 19% down payment	2,580	41%
20% or more down payment	1,612	26%
No down payment	1,131	18%
DK/NR	558	9%
Total	6,234	100%

Table 11: Profile of 2008 Home Purchasers - Main Source of Down Payment
Households having a Down Payment
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Main Source of Down Payment	Hhlds	%
Savings (excluding RRSP and Investments)	2,077	41%
Inheritance	78	2%
Parents / Relative Gift	198	4%
Parents / Relative Loan	60	1%
Equity from present/previous residence	1,646	32%
Bank Loan / Credit Union Loan	166	3%
Investments (e.g., stocks, bonds, etc.)	108	2%
RRSP / Home Buyers Plan	207	4%
Other	433	8%
DK/NR	131	3%
Total	5,104	100%

Table 12: Profile of 2008 Home Purchasers - Location of Home
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Location	Hhlds	%
Halifax	2,234	36%
Dartmouth	1,446	23%
Bedford/Hammond's Plains	955	15%
Sackville	326	5%
Fall-River/Beaverbank	224	4%
Outside city limits/Rural Municipalities	443	7%
Other	573	9%
DK/NR	32	1%
Total	6,234	100%

Table 13: Profile of 2008 Home Purchasers - Price of Home
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Price	Hhlds	%
Under \$50,000	194	3%
\$50,000 to \$74,999	83	1%
\$75,000 to \$99,999	202	3%
\$100,000 to \$124,999	156	3%
\$125,000 to \$149,999	443	7%
\$150,000 to \$174,999	803	13%
\$175,000 to \$199,999	543	9%
\$200,000 to \$249,999	1,066	17%
\$250,000 to \$299,999	841	13%
\$300,000 to \$349,999	422	7%
\$350,000 to \$399,999	347	6%
\$400,000 to \$449,999	89	1%
\$450,000 to \$499,999	69	1%
\$500,000+	223	4%
DK/NR	752	12%
Total	6,234	100%

Table 14: Profile of 2008 Home Purchasers - Period of Construction
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Period of Construction	Hhlds	%
1920 or Before	168	3%
1921-1945	241	4%
1946-1960	630	10%
1961-1970	412	7%
1971-1980	737	12%
1981-1990	562	9%
1991-1995	450	7%
1996-2000	460	7%
2001-2005	859	14%
2006-2009	1429	23%
DK/NR	286	5%
Total	6234	100%

INTENTION TO PURCHASE

2009

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
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Have you bought or are you thinking about buying a primary residence in 2009?						
Tenure	Age	Yes		No	DK/NR	Total
		Hhlds	%	Hhlds	Hhlds	Hhlds
Owner	18-24 years	52	12%	366	--	418
	25-34 years	599	7%	8,394	126	9,119
	35-44 years	801	4%	20,490	373	21,664
	45-54 years	598	2%	24,863	379	25,841
	55-64 years	653	2%	25,305	372	26,331
	65+ years	171	1%	19,626	347	20,144
	DK/NR	--	--	305	107	412
	Total		2,874	3%	99,349	1,704
Renter	18-24 years	192	4%	4,061	56	4,309
	25-34 years	1,310	11%	9,943	775	12,028
	35-44 years	892	10%	7,933	405	9,230
	45-54 years	802	6%	11,925	343	13,070
	55-64 years	340	3%	9,959	121	10,420
	65+ years	138	2%	8,786	155	9,078
	DK/NR	--	--	185	--	185
	Total		3,674	6%	52,792	1,855
Total	18-24 years	243	5%	4,428	56	4,727
	25-34 years	1,909	9%	18,337	900	21,146
	35-44 years	1,693	5%	28,423	777	30,894
	45-54 years	1,401	4%	36,788	723	38,911
	55-64 years	994	3%	35,264	493	36,750
	65+ years	308	1%	28,412	502	29,222
	DK/NR	--	--	489	107	597
	Total		6,548	4%	152,141	3,558

Table 2: Profile of Households Intending to Purchase a Home - Income and Tenure
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Have you bought or are you thinking about buying a primary residence in 2009?						
Tenure	Income	Yes		No	DK/NR	Total
		Hhlds	%	Hhlds	Hhlds	Hhlds
Owner	Less than \$40,000	254	2%	15,092	172	15,518
	\$40,000 - \$59,999	423	3%	15,087	201	15,711
	\$60,000 - \$79,999	374	3%	13,793	217	14,384
	\$80,000 - \$99,999	462	3%	14,708	235	15,405
	\$100,000+	1,097	4%	24,234	483	25,814
	DK/NR	265	2%	16,435	396	17,096
	Total		2,875	3%	99,349	1,704
Renter	Less than \$40,000	793	3%	25,836	607	27,235
	\$40,000 - \$59,999	689	6%	10,542	245	11,476
	\$60,000 - \$79,999	737	15%	3,877	455	5,070
	\$80,000 - \$99,999	673	16%	3,494	121	4,287
	\$100,000+	591	18%	2,352	299	3,242
	DK/NR	191	3%	6,690	128	7,010
	Total		3,674	6%	52,791	1,855
Total	Less than \$40,000	1,046	2%	40,928	779	42,753
	\$40,000 - \$59,999	1,112	4%	25,629	446	27,187
	\$60,000 - \$79,999	1,111	6%	17,670	673	19,454
	\$80,000 - \$99,999	1,135	6%	18,202	355	19,692
	\$100,000+	1,688	6%	26,586	782	29,056
	DK/NR	457	2%	23,126	524	24,106
	Total		6,549	4%	152,141	3,559

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
 Halifax CMA
 Renovation and Home Purchase Survey
 Survey Date: March 2009

What would be your first choice for purchasing a residence?		
	Hhlds	%
Brand new	1,219	21%
Pre-owned Home	4,143	70%
Either	--	--
Other	195	3%
DK/NR	336	6%
Total	5,894	100%

Table 4: Profile of Households Intending to Purchase a Home - Type of Dwelling
 High or Very High Intention to Purchase
 Halifax CMA
 Renovation and Home Purchase Survey
 Survey Date: March 2009

What would be your first choice for purchasing a residence?		
	Hhlds	%
Single-detached	4,060	69%
Semi-detached	782	13%
Row/Townhouse	538	9%
Apartment	73	1%
Other	182	3%
DK/NR	260	4%
Total	5,894	100%

Table 5: Profile of Households Intending to Purchase a Home - Condominium Ownership
 High or Very High Intention to Purchase
 Halifax CMA
 Renovation and Home Purchase Survey
 Survey Date: March 2009

Are you intending to buy a condominium unit?		
	Hhlds	%
Yes	715	12%
No	5,008	85%
DK/NR	172	3%
Total	5,894	100%

Table 6: Profile of Households Intending to Purchase a Home - First Time Home Buyers
High or Very High Intention to Purchase
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Will this be the first residence you will purchase?		
	Hhlds	%
Yes	2,292	39%
No	3,602	61%
DK/NR	--	--
Total	5,894	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
Halifax 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?		
	Hhlds	%
Larger	1,354	38%
Smaller	1,044	29%
About the same	1,157	32%
DK/NR	47	1%
Total	3,602	100%

Table 8: Profile of Households Intending to Purchase a Home - Down Payment
High or Very High Intention to Purchase
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Approximately how much do you intend to put as a down payment?		
	Hhlds	%
Less than 5% down payment	699	12%
5% to 19% down payment	2,394	41%
20% or more down payment	1,681	29%
No down payment	415	7%
DK/NR	705	12%
Total	5,894	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
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Main Source of Down Payment	Hhlds	%
Savings (excluding RRSP and Investments)	2,085	38%
Inheritance	113	2%
Parents / Relative Gift	25	0%
Parents / Relative Loan	242	4%
Equity from present/previous residence	1,628	30%
Investments (e.g., stocks, bonds, etc.)	43	1%
Bank Loan / Credit Union Loan	223	4%
RRSP / Home Buyers Plan	552	10%
Other	372	7%
DK/NR	197	4%
Households	5,479	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
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

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	1,003	17%
No longer require large residence	126	2%
Move to a better neighbourhood / More security	261	4%
Job related (transferred)	546	9%
Change from renting / Build Equity / Residence of our own	1,350	23%
Want Acreage / Yard / Freedom from city	163	3%
The market: Time is right	418	7%
Now meet the requirements for a mortgage	22	0%
Had the money	55	1%
Other	1,929	33%
DK/NR	21	0%
Total	5,894	100%

Table 11: Profile of Households Intending to Purchase a Home - Housing Cost High or Very High Intention to Purchase
Halifax CMA
Renovation and Home Purchase Survey
Survey Date: March 2009

Approximately, how much do you plan to pay for this new residence?		
	Hhlds	%
Under \$50,000	62	1%
\$50,000 to \$74,999	126	2%
\$75,000 to \$99,999	56	1%
\$100,000 to \$124,999	375	6%
\$125,000 to \$149,999	297	5%
\$150,000 to \$174,999	874	15%
\$175,000 to \$199,999	677	11%
\$200,000 to \$249,999	1,017	17%
\$250,000 to \$299,999	646	11%
\$300,000 to \$349,999	491	8%
\$350,000 to \$399,999	393	7%
\$400,000 to \$449,999	214	4%
\$450,000 to \$499,999	119	2%
\$500,000+	217	4%
DK/NR	331	6%
Total	5,894	100%



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