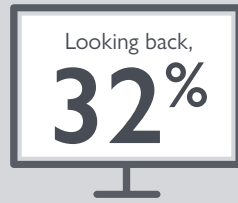


# Strengthen your Financial Literacy with CMHC

Buying and owning a home is one of the largest financial investments you can make. It is important for you to educate yourself about what is involved in homeownership so you can make the best decisions possible. CMHC offers a wide variety of resources and tools to support you.

Powered by  
the 2018 Mortgage Consumer Survey



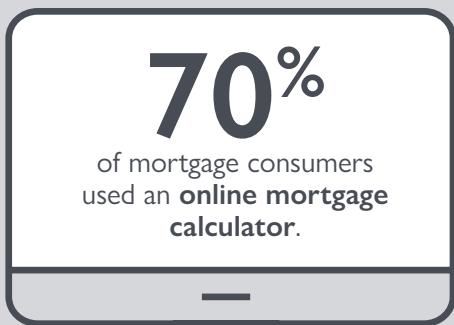
of mortgage consumers wish they had more information on **tools to manage their mortgage**.

Get mortgage planning tips  
[cmhc.ca/MortgageTips](http://cmhc.ca/MortgageTips)



**17%**  
of mortgage consumers are **newcomers** to Canada.

Find housing information for newcomers to Canada  
[cmhc.ca/Newcomers](http://cmhc.ca/Newcomers)



Access CMHC's mortgage calculators  
[cmhc.ca/Calculators](http://cmhc.ca/Calculators)



**Price/Affordability** is the most important factor considered when buying a home (**58%**).

Get the latest housing market data for Canada  
[cmhc.ca/HMIportal](http://cmhc.ca/HMIportal)



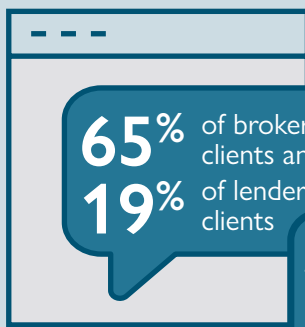
would have considered follow-up contact related to **housing market information** useful.

**37%**



of home buyers felt **concerns or uncertainty** about buying a home.

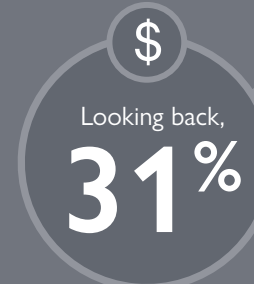
Learn the steps to buying a home  
[cmhc.ca/StepbyStep](http://cmhc.ca/StepbyStep)



**65%** of broker clients and  
**19%** of lender clients

use **social media** to gather mortgage-related information.

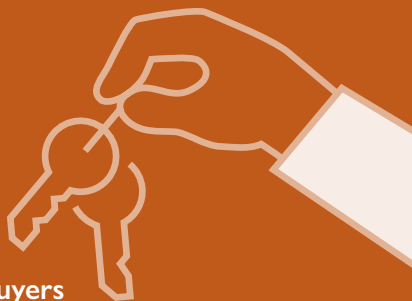
Follow CMHC on social media  
[Facebook](#), [Twitter](#), [LinkedIn](#) and [YouTube](#)



of mortgage consumers wish they had more information on what to do when faced with **financial difficulties**.

How to deal with mortgage payment difficulties  
[cmhc.ca/MortgageDifficulties](http://cmhc.ca/MortgageDifficulties)

**55%**



of **First-Time Buyers** rent for 1 – 5 years before buying their first home.

Decide if homeownership is right for you  
[cmhc.ca/StepbyStep](http://cmhc.ca/StepbyStep)



of home buyers **did not** get an appraisal.

**33%**

Learn about your home's value  
[cmhc.ca/HomeValue](http://cmhc.ca/HomeValue)

Looking back,  
**30%**

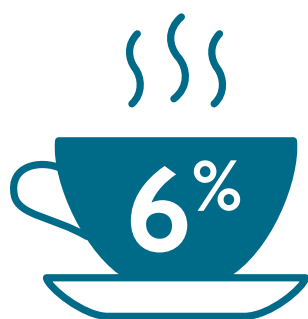
of mortgage consumers wish they had more information on **credit scores**.

Find out more about your credit report  
[cmhc.ca/CreditReport](http://cmhc.ca/CreditReport)



of home buyers incurred **unexpected costs**.

Check if you are financially ready to buy a home  
[cmhc.ca/StepbyStep](http://cmhc.ca/StepbyStep)



of mortgage consumers are **self-employed**.

**6%**

CMHC facilitates access to mortgage loan insurance for business owners  
[cmhc.ca/MortgageLoanInsurance](http://cmhc.ca/MortgageLoanInsurance)



**71%**

of mortgage consumers **plan to renovate** in the next five years or less.

CMHC – home renovation financing options  
[cmhc.ca/GreenHome](http://cmhc.ca/GreenHome)  
[cmhc.ca/RenoFinancing](http://cmhc.ca/RenoFinancing)