

Summary of Highlights for the First Four OMREB Monthly Buyers Surveys

September, October, November & December, 2010

BUYER PROFILE - Highlights	SEPTEMBER 2010	OCTOBER 2010	NOVEMBER 2010	DECEMBER 2010
Best describe your most recent Buyer (moving to/from property type):	First Time Buyer – 29.5% Moving Up – 17% Single Family Res to Strata – 10.2% Revenue Property Investor – 9.1% Recreation Property – 6.8% Strata to Single Family – 6.8% Retirement Community – 3.4%	Moving Up – 23.1% First Time Buyer – 21.3% Single Family Res to Strata – 12% Revenue Property Investor – 10.2% Strata to Single Family – 9.3% Retirement Community – 8.3% Recreation Property – 5.6%	First Time Buyer – 27.9% Moving Up – 24.4% Single Family Res to Strata – 12.8% Revenue Property Investor – 5.8% Recreation Property – 4.7% Strata to Single Family – 3.5% Retirement Community – 3.5%	Moving Up – 25% First Time Buyer – 21.4% Single Family Res to Strata – 8.9% Recreation Property – 8.9% Revenue Property Investor – 7.1% Strata to Single Family – 5.4% Retirement Community – 3.6%
Describe the Buyer (family dynamic):	Couple without children – 27.2% Two parent family with children – 23.9% Empty Nesters/Retired – 17.4% Single Female – 15.2% Single Male – 13%	Couple without children – 30% Empty Nesters/Retired – 24.5% Two parent family with children – 23.6% Single Male – 14.5% Single Female – 12.7%	Two parent family with children – 28.4% Couple without children – 20.5% Empty Nesters/Retired – 18.2% Single Male – 15.9% Single Female – 14.8%	Couple without children – 25% Two parent family with children – 21.4% Single Female – 16.1% Empty Nesters/Retired – 14.3% Single Male – 14.3%
How did Buyer finance purchase?	Conventional Mortgage (20% or more down) – 57.8% All Cash – 22.2% High Ratio Mortgage (<20% down) – 22.2% Used Rental Income to Qualify – 0%	Conventional Mortgage (20% or more down) – 48.2% All Cash – 33.6% High Ratio Mortgage (<20% down) – 21.8% Used Rental Income to Qualify – 2.7%	Conventional Mortgage (20% or more down) – 59.8% High Ratio Mortgage (<20% down) – 21.8% All Cash – 18.4% Used Rental Income to Qualify – 2.3%	Conventional Mortgage (20% or more down) – 55.4% High Ratio Mortgage (<20% down) – 23.2% All Cash – 19.6% Used Rental Income to Qualify – 3.6%
Where did Buyer move from?	From within OMREB Board area – 59.8% From Alberta – 15.2% From Lower Mainland/Van Island – 12% From Other Areas in BC – 9.8% From Outside Canada – 2.2 % From Saskatchewan/Manitoba – 1.1% From Eastern Canada/Maritimes – 0%	From within OMREB Board area – 57.3% From Lower Mainland/Van Island – 14.5% From Alberta – 13.6% From Other Areas in BC – 7.3% From Eastern Canada/Maritimes – 3.6 % From Saskatchewan/Manitoba – 2.7% From Outside Canada – 0.9 %	From within OMREB Board area – 57.1% From Lower Mainland/Van Island – 17.6% From Alberta – 13.2% From Other Areas in BC – 8.8 % From Eastern Canada/Maritimes – 2.2% From Saskatchewan/Manitoba – 1.1% From Outside Canada – 0%	From within OMREB Board area – 56.1% From Alberta – 14% From Lower Mainland/Van Island – 10.5% From Saskatchewan/Manitoba – 7% From Other Areas in BC – 5.3% From Outside Canada – 5.3% From Eastern Canada/Maritimes – 1.8 %
In what area was property purchased?	Kelowna/West Kelowna – 49.8% Vernon/Coldstream – 20.7% Central OK (outside K/WK) – 13% North OK (outside V/CS) – 9.8% Salmon Arm – 5.4% Shuswap/Revelstoke (outside SA) – 3.3%	Kelowna/West Kelowna – 54.5% Vernon/Coldstream – 17.3% Central OK (outside K/WK) – 8.2% Salmon Arm – 8.2% North OK (outside V/CS) – 7.3% Shuswap/Revelstoke (outside SA) – 4.5%	Kelowna/West Kelowna – 48.4% Shuswap/Revelstoke (outside SA) – 13.2% Vernon/Coldstream – 12.1% Central OK (outside K/WK) – 11 % Salmon Arm – 7.7% North OK (outside V/CS) – 7.7%	Kelowna/West Kelowna – 50.9% Vernon/Coldstream – 22.8% Central OK (outside K/WK) – 14% Salmon Arm – 5.3% North OK (outside V/CS) – 3.5% Shuswap/Revelstoke (outside SA) – 3.5%