

BMO Wealth Insights

Perspectives on
Canadian Real Estate



October 2022



Welcome to this issue of Wealth **Insights**.

For most Canadians, home ownership is one of the most significant and important goals within a family or individual's financial plan. We spend many years focused on building our savings, working towards finding a home and making it a place of security and comfort.

With rising interest rates and corresponding downward pressure on house prices, it's led to increased worry or decreased confidence as well as more questions about the ability for our houses to maintain their values and the hierarchy they currently have among the assets we own moving forward.

At BMO, we recognize the different sentiments of pride, excitement, and concern you may have towards your home and your future. In this issue of Wealth Insights, **"Canada's Real Estate Market: 5 Things You Need to Know"** provides an economic overview of the state of the housing market in Canada, and then we review the **"Federal Budget 2022: 8 Measures that Can Make Real Estate More Affordable"** for Canadians. Finally, as we've invested our heart and savings into our homes, it's important to understand what transpires when gifting a property in Canada. **"All in the Family: A Primer on Gifting Property"** focuses on the estate and tax implications of making gifts to loved ones to help them acquire a home.

I hope you find these articles to be valuable and insightful, and that they provide perspective on this important asset. As always, I encourage you to speak with your BMO financial professional to learn more about how BMO Private Wealth can help you and your family now and in the future.

Caroline Dabu

Head, BMO Wealth Distribution & Advisory Services | BMO Private Wealth



BMO Wealth Insights

Perspectives on Canadian Real Estate



Canada's Real Estate Market: 5 Things You Need to Know

Provides an economic overview of the state of the housing market in Canada.



[VIEW THE FULL ARTICLE](#)



Federal Budget 2022: 8 Measures that Can Make Real Estate More Affordable

Reviews some of the 2022 Federal Budget measures that particularly impact Canadian housing and homeowners.



[VIEW THE FULL ARTICLE](#)



All in the Family: A Primer on Gifting Property

Focuses on the estate and tax implications of gifting a property to a family member other than a minor child or grandchild, spouse or common-law partner.



[VIEW THE FULL ARTICLE](#)

For more information, please speak with your BMO financial professional.