

## HOUSING NOW

## Winnipeg CMA



Canada Mortgage and Housing Corporation

Date Released: December 2008

## New Home Market

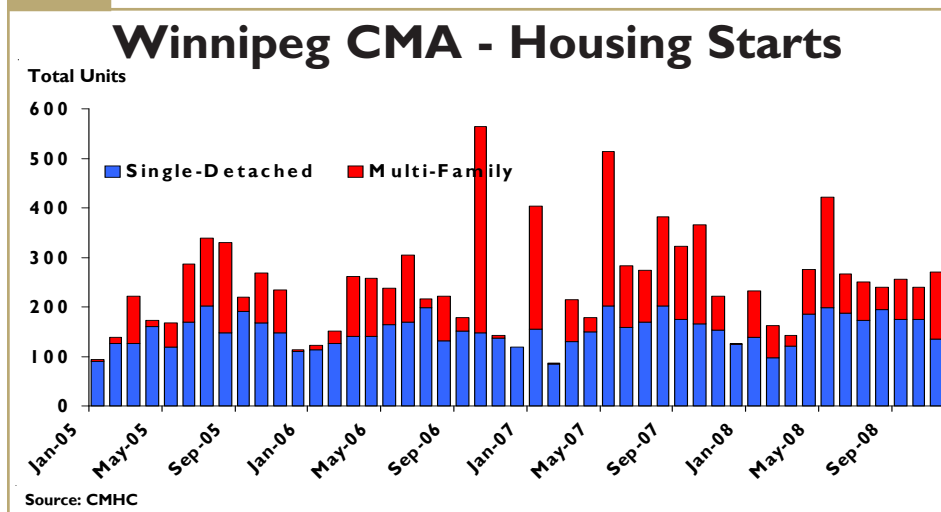
### Multi-family construction strong; inventories move upward

The Winnipeg Census Metropolitan Area (CMA) recorded 271 housing starts in November. This represents an increase of about 23 per cent from November 2007. This result brings total housing starts in the Winnipeg CMA over the first eleven months of 2008 to 2,757 units, about 15 per

cent below the same period in 2007.

For the first time in seven months, the multi-family sector took centre stage. The 135 multi-family starts in November more than doubled last year's performance and was the strongest November since 1985. Despite the gain, the year-to-date total of 976 units was still 35 per cent behind the pace set in 2007. The unusually strong November result means that multi-family starts have already surpassed CMHC's forecast of 950 units by three per cent, and

Figure 1



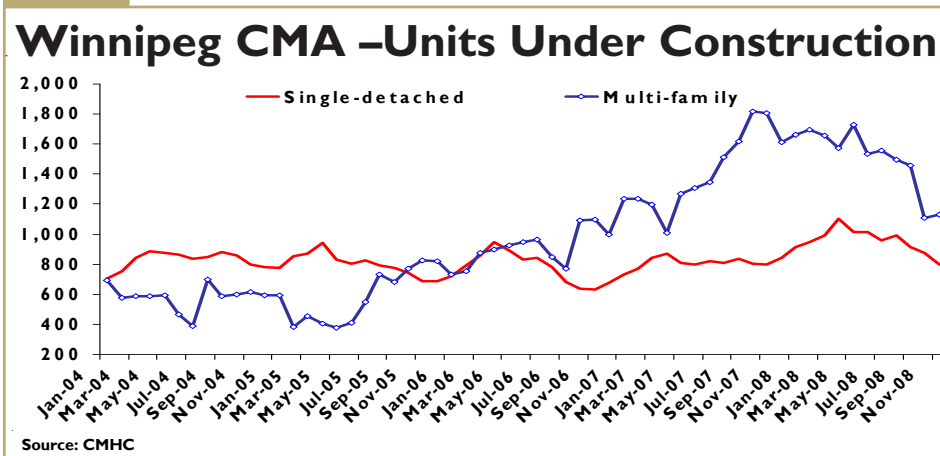
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Figure 2



highlights the sometimes significant month-to-month variability of multi-family construction. Of note was the fact that 90 of the units were intended for rental tenure in November, bringing year-to-date rental starts to 319 units.

There were 136 single-detached starts in November, a 12 per cent decline from November 2007 when construction began on 154 single-detached units. Last month's performance brought year-to-date single-detached starts to 1,781 units, two per cent ahead of the pace set in 2007, and in line with CMHC's forecast of a three per cent gain in singles construction in 2008. Builders are reporting substantially slower sales over the last six weeks compared to the same period a year earlier, a further manifestation of the departure from the elevated levels of demand seen over the last five years.

The share of single-detached starts that took place outside Winnipeg City remained high in November. More than thirty per cent of the single-detached starts took place in the Rural Municipalities surrounding the

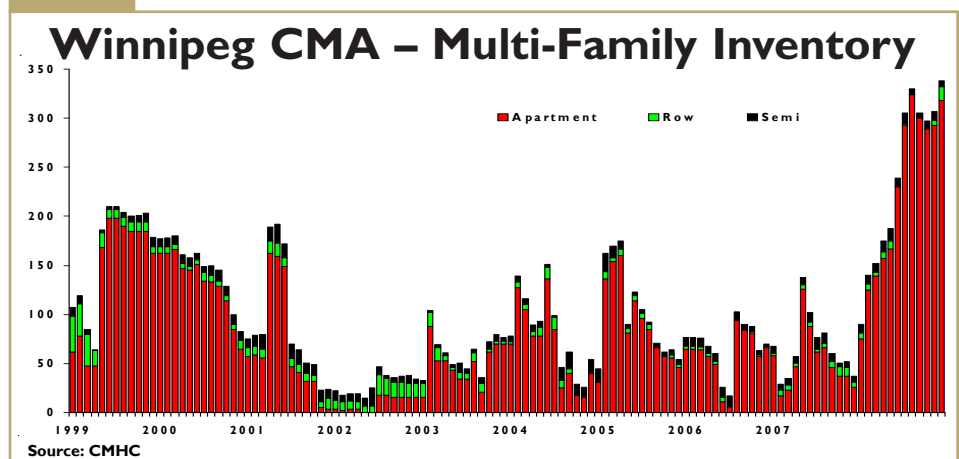
City of Winnipeg. The RM of Springfield was the only RM to record double digit starts during the month. The fall rental market survey indicated a movement of renters from the core areas of the city to the suburbs. An increasingly well defined trend of new home buyers moving from the suburbs to the RM's also appears to be taking hold. Starts outside of Winnipeg city should remain strong into 2009.

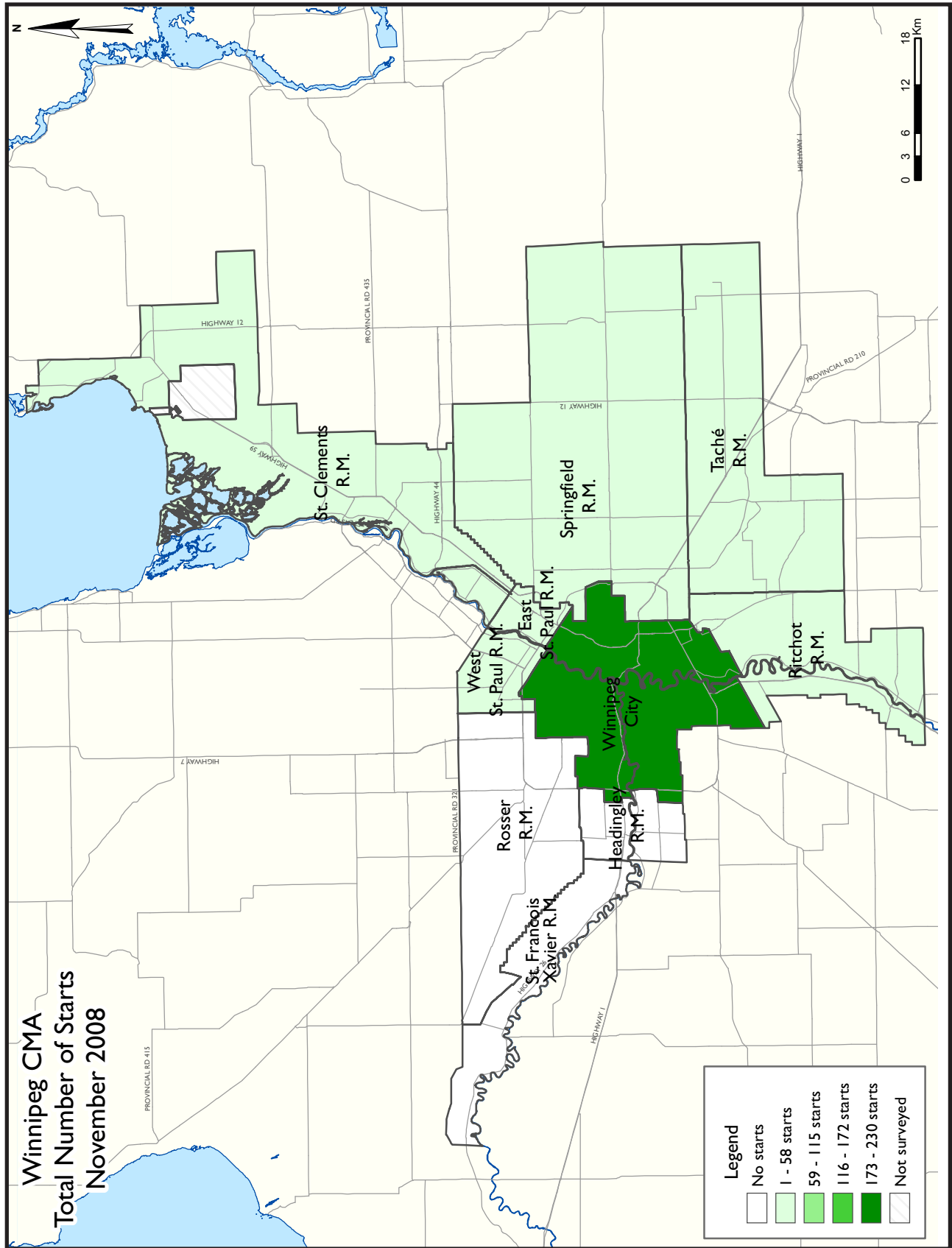
As more and more of the generational high in multi-family starts reach completion, inventory counts have

moved dramatically upward. The 318 complete and unabsorbed multi-family units represent more than eight times the number of units available at the end of November 2007. While absorptions are running sixty per cent ahead of the first eleven months of 2007, there have been more than twice as many completions over the same period. Single-detached inventories have also moved up, but the year-over-year gains in November were a mere 28 units more than November 2007.

The resale market in Winnipeg saw a sizeable contraction in November, as the uncertain economic environment has made buyers much more cautious. Sales were down 25 per cent compared with November 2007. Combined with a higher number of listings, this has created the turning point in what had been five consecutive years of double-digit price growth. As a result, the sales-to-active listings ratio moved sharply downward. While the absolute level remains solidly within balanced market conditions, it represents a substantial drop from only two months earlier when it sat at 48 per cent.

Figure 3





## HOUSING NOW REPORT TABLES

### Available in ALL reports:

- 1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
- 3 Completions by Submarket and by Dwelling Type – Current Month or Quarter
- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
- 5 MLS® Residential Activity
- 6 Economic Indicators

### Available in SELECTED Reports:

- 1.1 Housing Activity Summary by Submarket
- 1.2 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 2.4 Starts by Submarket and by Intended Market – Current Month or Quarter
- 2.5 Starts by Submarket and by Intended Market – Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

### SYMBOLS

- n/a Not applicable
- \* Totals may not add up due to co-operatives and unknown market types
- \*\* Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

**Table 1: Housing Activity Summary of Winnipeg CMA  
November 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>STARTS</b>									
November 2008	133	2	0	3	0	43	0	90	271
November 2007	150	2	0	4	4	61	0	0	221
% Change	-11.3	0.0	n/a	-25.0	-100.0	-29.5	n/a	n/a	22.6
Year-to-date 2008	1,766	28	0	15	75	530	0	319	2,757
Year-to-date 2007	1,716	8	0	27	90	600	11	792	3,244
% Change	2.9	**	n/a	-44.4	-16.7	-11.7	-100.0	-59.7	-15.0
<b>UNDER CONSTRUCTION</b>									
November 2008	790	20	0	6	49	734	0	306	1,929
November 2007	784	6	0	12	56	803	4	937	2,602
% Change	0.8	**	n/a	-50.0	-12.5	-8.6	-100.0	-67.3	-25.9
<b>COMPLETIONS</b>									
November 2008	214	0	0	0	24	89	0	0	327
November 2007	150	0	0	12	10	56	0	11	239
% Change	42.7	n/a	n/a	-100.0	140.0	58.9	n/a	-100.0	36.8
Year-to-date 2008	1,797	16	0	33	69	424	0	949	3,288
Year-to-date 2007	1,598	22	0	33	86	128	15	439	2,321
% Change	12.5	-27.3	n/a	0.0	-19.8	**	-100.0	116.2	41.7
<b>COMPLETED &amp; NOT ABSORBED</b>									
November 2008	290	6	0	11	14	121	0	183	625
November 2007	244	4	0	4	7	21	0	5	285
% Change	18.9	50.0	n/a	175.0	100.0	**	n/a	**	119.3
<b>ABSORBED</b>									
November 2008	193	2	0	1	16	76	0	2	290
November 2007	149	0	0	12	14	47	0	20	242
% Change	29.5	n/a	n/a	-91.7	14.3	61.7	n/a	-90.0	19.8
Year-to-date 2008	1,699	17	0	26	63	378	0	668	2,851
Year-to-date 2007	1,545	18	0	31	87	131	15	445	2,272
% Change	10.0	-5.6	n/a	-16.1	-27.6	188.5	-100.0	50.1	25.5

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1: Housing Activity Summary by Submarket  
November 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>STARTS</b>									
<b>Winnipeg City</b>									
November 2008	94	2	0	1	0	43	0	90	230
November 2007	106	2	0	0	4	31	0	0	143
<b>East St. Paul R.M.</b>									
November 2008	3	0	0	0	0	0	0	0	3
November 2007	5	0	0	3	0	0	0	0	8
<b>Headingley R.M.</b>									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	0	0	0	1	0	0	0	0	1
<b>Ritchot R.M.</b>									
November 2008	6	0	0	0	0	0	0	0	6
November 2007	2	0	0	0	0	0	0	0	2
<b>Rosser R.M.</b>									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	1	0	0	0	0	0	0	0	1
<b>St. Clements R.M.</b>									
November 2008	3	0	0	0	0	0	0	0	3
November 2007	7	0	0	0	0	30	0	0	37
<b>St. Francois Xavier R.M.</b>									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	1	0	0	0	0	0	0	0	1
<b>Springfield R.M.</b>									
November 2008	11	0	0	2	0	0	0	0	13
November 2007	4	0	0	0	0	0	0	0	4
<b>Tache R.M.</b>									
November 2008	11	0	0	0	0	0	0	0	11
November 2007	12	0	0	0	0	0	0	0	12
<b>West St. Paul R.M.</b>									
November 2008	1	0	0	0	0	0	0	0	1
November 2007	3	0	0	0	0	0	0	0	3
<b>Winnipeg CMA</b>									
November 2008	133	2	0	3	0	43	0	90	271
November 2007	150	2	0	4	4	61	0	0	221

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1: Housing Activity Summary by Submarket  
November 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>UNDER CONSTRUCTION</b>									
<b>Winnipeg City</b>									
November 2008	528	18	0	1	49	704	0	306	1,630
November 2007	513	6	0	7	56	743	0	937	2,262
<b>East St. Paul R.M.</b>									
November 2008	18	0	0	0	0	0	0	0	18
November 2007	21	0	0	3	0	0	0	0	24
<b>Headingley R.M.</b>									
November 2008	23	0	0	3	0	0	0	0	26
November 2007	26	0	0	2	0	0	0	0	28
<b>Ritchoy R.M.</b>									
November 2008	25	0	0	0	0	0	0	0	25
November 2007	22	0	0	0	0	0	0	0	22
<b>Rosser R.M.</b>									
November 2008	2	0	0	0	0	0	0	0	2
November 2007	3	0	0	0	0	0	0	0	3
<b>St. Clements R.M.</b>									
November 2008	46	0	0	0	0	30	0	0	76
November 2007	47	0	0	0	0	60	0	0	107
<b>St. Francois Xavier R.M.</b>									
November 2008	6	0	0	0	0	0	0	0	6
November 2007	4	0	0	0	0	0	0	0	4
<b>Springfield R.M.</b>									
November 2008	58	0	0	2	0	0	0	0	60
November 2007	58	0	0	0	0	0	0	0	58
<b>Tache R.M.</b>									
November 2008	48	2	0	0	0	0	0	0	50
November 2007	38	0	0	0	0	0	0	0	38
<b>West St. Paul R.M.</b>									
November 2008	22	0	0	0	0	0	0	0	22
November 2007	31	0	0	0	0	0	0	0	31
<b>Winnipeg CMA</b>									
November 2008	790	20	0	6	49	734	0	306	1,929
November 2007	784	6	0	12	56	803	4	937	2,602

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1: Housing Activity Summary by Submarket  
November 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>COMPLETIONS</b>									
<b>Winnipeg City</b>									
November 2008	134	0	0	0	24	89	0	0	247
November 2007	105	0	0	11	10	56	0	11	193
<b>East St. Paul R.M.</b>									
November 2008	7	0	0	0	0	0	0	0	7
November 2007	3	0	0	0	0	0	0	0	3
<b>Headingley R.M.</b>									
November 2008	5	0	0	0	0	0	0	0	5
November 2007	6	0	0	1	0	0	0	0	7
<b>Ritchot R.M.</b>									
November 2008	9	0	0	0	0	0	0	0	9
November 2007	3	0	0	0	0	0	0	0	3
<b>Rosser R.M.</b>									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	0	0	0	0	0	0	0	0	0
<b>St. Clements R.M.</b>									
November 2008	13	0	0	0	0	0	0	0	13
November 2007	13	0	0	0	0	0	0	0	13
<b>St. Francois Xavier R.M.</b>									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	0	0	0	0	0	0	0	0	0
<b>Springfield R.M.</b>									
November 2008	9	0	0	0	0	0	0	0	9
November 2007	10	0	0	0	0	0	0	0	10
<b>Tache R.M.</b>									
November 2008	16	0	0	0	0	0	0	0	16
November 2007	4	0	0	0	0	0	0	0	4
<b>West St. Paul R.M.</b>									
November 2008	10	0	0	0	0	0	0	0	10
November 2007	2	0	0	0	0	0	0	0	2
<b>Winnipeg CMA</b>									
November 2008	214	0	0	0	24	89	0	0	327
November 2007	150	0	0	12	10	56	0	11	239

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)



**Table I.1: Housing Activity Summary by Submarket  
November 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>COMPLETED &amp; NOT ABSORBED</b>									
<b>Winnipeg City</b>									
November 2008	222	4	0	0	13	121	0	183	543
November 2007	197	4	0	2	6	21	0	5	235
<b>East St. Paul R.M.</b>									
November 2008	18	0	0	8	0	0	0	0	26
November 2007	10	0	0	0	0	0	0	0	10
<b>Headingley R.M.</b>									
November 2008	8	0	0	2	0	0	0	0	10
November 2007	6	0	0	2	0	0	0	0	8
<b>Ritchoy R.M.</b>									
November 2008	4	2	0	0	0	0	0	0	6
November 2007	3	0	0	0	0	0	0	0	3
<b>Rosser R.M.</b>									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	1	0	0	0	0	0	0	0	1
<b>St. Clements R.M.</b>									
November 2008	5	0	0	0	0	0	0	0	5
November 2007	2	0	0	0	0	0	0	0	2
<b>St. Francois Xavier R.M.</b>									
November 2008	1	0	0	0	0	0	0	0	1
November 2007	0	0	0	0	0	0	0	0	0
<b>Springfield R.M.</b>									
November 2008	10	0	0	1	0	0	0	0	11
November 2007	9	0	0	0	0	0	0	0	9
<b>Tache R.M.</b>									
November 2008	3	0	0	0	1	0	0	0	4
November 2007	2	0	0	0	1	0	0	0	3
<b>West St. Paul R.M.</b>									
November 2008	9	0	0	0	0	0	0	0	9
November 2007	12	0	0	0	0	0	0	0	12
<b>Winnipeg CMA</b>									
November 2008	290	6	0	11	14	121	0	183	625
November 2007	244	4	0	4	7	21	0	5	285

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1: Housing Activity Summary by Submarket  
November 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>ABSORBED</b>									
<b>Winnipeg City</b>									
November 2008	128	2	0	0	16	76	0	2	224
November 2007	106	0	0	9	14	47	0	20	196
<b>East St. Paul R.M.</b>									
November 2008	3	0	0	0	0	0	0	0	3
November 2007	2	0	0	0	0	0	0	0	2
<b>Headingley R.M.</b>									
November 2008	4	0	0	1	0	0	0	0	5
November 2007	5	0	0	3	0	0	0	0	8
<b>Ritchot R.M.</b>									
November 2008	7	0	0	0	0	0	0	0	7
November 2007	4	0	0	0	0	0	0	0	4
<b>Rosser R.M.</b>									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	0	0	0	0	0	0	0	0	0
<b>St. Clements R.M.</b>									
November 2008	10	0	0	0	0	0	0	0	10
November 2007	13	0	0	0	0	0	0	0	13
<b>St. Francois Xavier R.M.</b>									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	0	0	0	0	0	0	0	0	0
<b>Springfield R.M.</b>									
November 2008	8	0	0	0	0	0	0	0	8
November 2007	8	0	0	0	0	0	0	0	8
<b>Tache R.M.</b>									
November 2008	15	0	0	0	0	0	0	0	15
November 2007	5	0	0	0	0	0	0	0	5
<b>West St. Paul R.M.</b>									
November 2008	8	0	0	0	0	0	0	0	8
November 2007	1	0	0	0	0	0	0	0	1
<b>Winnipeg CMA</b>									
November 2008	193	2	0	1	16	76	0	2	290
November 2007	149	0	0	12	14	47	0	20	242

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 2: Starts by Submarket and by Dwelling Type  
November 2008**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	% Change
Winnipeg City	95	106	2	2	0	4	133	31	230	143	60.8
East St. Paul R.M.	3	8	0	0	0	0	0	0	3	8	-62.5
Headingley R.M.	0	1	0	0	0	0	0	0	0	1	-100.0
Ritchoy R.M.	6	2	0	0	0	0	0	0	6	2	200.0
Rosser R.M.	0	1	0	0	0	0	0	0	0	1	-100.0
St. Clements R.M.	3	7	0	0	0	0	0	30	3	37	-91.9
St. Francois Xavier R.M.	0	1	0	0	0	0	0	0	0	1	-100.0
Springfield R.M.	13	4	0	0	0	0	0	0	13	4	**
Tache R.M.	11	12	0	0	0	0	0	0	11	12	-8.3
West St. Paul R.M.	1	3	0	0	0	0	0	0	1	3	-66.7
<b>Winnipeg CMA</b>	<b>136</b>	<b>154</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>4</b>	<b>133</b>	<b>61</b>	<b>271</b>	<b>221</b>	<b>22.6</b>

**Table 2.1: Starts by Submarket and by Dwelling Type  
January - November 2008**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Winnipeg City	1,292	1,255	26	10	73	81	873	1,332	2,264	2,678	-15.5
East St. Paul R.M.	52	44	0	0	0	0	0	0	52	44	18.2
Headingley R.M.	52	70	0	0	0	0	0	0	52	70	-25.7
Ritchoy R.M.	37	47	2	0	0	0	0	0	39	47	-17.0
Rosser R.M.	2	3	0	0	0	0	0	0	2	3	-33.3
St. Clements R.M.	63	68	0	0	0	0	0	60	63	128	-50.8
St. Francois Xavier R.M.	3	5	0	0	0	0	0	0	3	5	-40.0
Springfield R.M.	111	104	0	0	0	0	0	0	111	104	6.7
Tache R.M.	80	59	2	0	0	12	0	0	82	71	15.5
West St. Paul R.M.	39	50	0	0	0	0	0	0	39	50	-22.0
<b>Winnipeg CMA</b>	<b>1,781</b>	<b>1,745</b>	<b>30</b>	<b>14</b>	<b>73</b>	<b>93</b>	<b>873</b>	<b>1,392</b>	<b>2,757</b>	<b>3,244</b>	<b>-15.0</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market  
November 2008**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007
Winnipeg City	0	4	0	0	43	31	90	0
East St. Paul R.M.	0	0	0	0	0	0	0	0
Headingley R.M.	0	0	0	0	0	0	0	0
Ritchot R.M.	0	0	0	0	0	0	0	0
Rosser R.M.	0	0	0	0	0	0	0	0
St. Clements R.M.	0	0	0	0	0	30	0	0
St. Francois Xavier R.M.	0	0	0	0	0	0	0	0
Springfield R.M.	0	0	0	0	0	0	0	0
Tache R.M.	0	0	0	0	0	0	0	0
West St. Paul R.M.	0	0	0	0	0	0	0	0
<b>Winnipeg CMA</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>43</b>	<b>61</b>	<b>90</b>	<b>0</b>

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market  
January - November 2008**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Winnipeg City	73	81	0	0	530	540	319	792
East St. Paul R.M.	0	0	0	0	0	0	0	0
Headingley R.M.	0	0	0	0	0	0	0	0
Ritchot R.M.	0	0	0	0	0	0	0	0
Rosser R.M.	0	0	0	0	0	0	0	0
St. Clements R.M.	0	0	0	0	0	60	0	0
St. Francois Xavier R.M.	0	0	0	0	0	0	0	0
Springfield R.M.	0	0	0	0	0	0	0	0
Tache R.M.	0	9	0	3	0	0	0	0
West St. Paul R.M.	0	0	0	0	0	0	0	0
<b>Winnipeg CMA</b>	<b>73</b>	<b>90</b>	<b>0</b>	<b>3</b>	<b>530</b>	<b>600</b>	<b>319</b>	<b>792</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market  
November 2008**

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007
Winnipeg City	96	108	44	35	90	0	230	143
East St. Paul R.M.	3	5	0	3	0	0	3	8
Headingley R.M.	0	0	0	1	0	0	0	1
Ritchoy R.M.	6	2	0	0	0	0	6	2
Rosser R.M.	0	1	0	0	0	0	0	1
St. Clements R.M.	3	7	0	30	0	0	3	37
St. Francois Xavier R.M.	0	1	0	0	0	0	0	1
Springfield R.M.	11	4	2	0	0	0	13	4
Tache R.M.	11	12	0	0	0	0	11	12
West St. Paul R.M.	1	3	0	0	0	0	1	3
<b>Winnipeg CMA</b>	<b>135</b>	<b>152</b>	<b>46</b>	<b>69</b>	<b>90</b>	<b>0</b>	<b>271</b>	<b>221</b>

**Table 2.5: Starts by Submarket and by Intended Market  
January - November 2008**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Winnipeg City	1,315	1,248	606	636	319	794	2,264	2,678
East St. Paul R.M.	48	41	4	3	0	0	52	44
Headingley R.M.	45	61	7	9	0	0	52	70
Ritchoy R.M.	39	47	0	0	0	0	39	47
Rosser R.M.	2	3	0	0	0	0	2	3
St. Clements R.M.	63	68	0	60	0	0	63	128
St. Francois Xavier R.M.	3	5	0	0	0	0	3	5
Springfield R.M.	108	102	3	0	0	2	111	104
Tache R.M.	82	59	0	9	0	3	82	71
West St. Paul R.M.	39	50	0	0	0	0	39	50
<b>Winnipeg CMA</b>	<b>1,794</b>	<b>1,724</b>	<b>620</b>	<b>717</b>	<b>319</b>	<b>803</b>	<b>2,757</b>	<b>3,244</b>

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type  
November 2008**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	% Change
Winnipeg City	134	116	0	0	24	10	89	67	247	193	28.0
East St. Paul R.M.	7	3	0	0	0	0	0	0	7	3	133.3
Headingley R.M.	5	7	0	0	0	0	0	0	5	7	-28.6
Ritchoy R.M.	9	3	0	0	0	0	0	0	9	3	200.0
Rosser R.M.	0	0	0	0	0	0	0	0	0	0	n/a
St. Clements R.M.	13	13	0	0	0	0	0	0	13	13	0.0
St. Francois Xavier R.M.	0	0	0	0	0	0	0	0	0	0	n/a
Springfield R.M.	9	10	0	0	0	0	0	0	9	10	-10.0
Tache R.M.	16	4	0	0	0	0	0	0	16	4	**
West St. Paul R.M.	10	2	0	0	0	0	0	0	10	2	**
<b>Winnipeg CMA</b>	<b>214</b>	<b>162</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>10</b>	<b>89</b>	<b>67</b>	<b>327</b>	<b>239</b>	<b>36.8</b>

**Table 3.1: Completions by Submarket and by Dwelling Type  
January - November 2008**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Winnipeg City	1,326	1,232	12	36	69	63	1,373	567	2,780	1,898	46.5
East St. Paul R.M.	61	27	0	0	0	0	0	0	61	27	125.9
Headingley R.M.	57	61	0	0	0	0	0	0	57	61	-6.6
Ritchoy R.M.	32	43	2	0	0	0	0	0	34	43	-20.9
Rosser R.M.	3	0	0	0	0	0	0	0	3	0	n/a
St. Clements R.M.	64	51	0	0	0	0	0	0	64	51	25.5
St. Francois Xavier R.M.	3	5	0	0	0	0	0	0	3	5	-40.0
Springfield R.M.	102	85	2	0	0	0	0	0	104	85	22.4
Tache R.M.	68	47	0	0	0	24	0	0	68	71	-4.2
West St. Paul R.M.	55	55	0	0	0	0	0	0	55	55	0.0
<b>Winnipeg CMA</b>	<b>1,830</b>	<b>1,631</b>	<b>16</b>	<b>36</b>	<b>69</b>	<b>87</b>	<b>1,373</b>	<b>567</b>	<b>3,288</b>	<b>2,321</b>	<b>41.7</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market  
November 2008**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007
Winnipeg City	24	10	0	0	89	56	0	11
East St. Paul R.M.	0	0	0	0	0	0	0	0
Headingley R.M.	0	0	0	0	0	0	0	0
Ritchot R.M.	0	0	0	0	0	0	0	0
Rosser R.M.	0	0	0	0	0	0	0	0
St. Clements R.M.	0	0	0	0	0	0	0	0
St. Francois Xavier R.M.	0	0	0	0	0	0	0	0
Springfield R.M.	0	0	0	0	0	0	0	0
Tache R.M.	0	0	0	0	0	0	0	0
West St. Paul R.M.	0	0	0	0	0	0	0	0
<b>Winnipeg CMA</b>	<b>24</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>89</b>	<b>56</b>	<b>0</b>	<b>11</b>

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market  
January - November 2008**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Winnipeg City	69	63	0	0	424	128	949	439
East St. Paul R.M.	0	0	0	0	0	0	0	0
Headingley R.M.	0	0	0	0	0	0	0	0
Ritchot R.M.	0	0	0	0	0	0	0	0
Rosser R.M.	0	0	0	0	0	0	0	0
St. Clements R.M.	0	0	0	0	0	0	0	0
St. Francois Xavier R.M.	0	0	0	0	0	0	0	0
Springfield R.M.	0	0	0	0	0	0	0	0
Tache R.M.	0	9	0	15	0	0	0	0
West St. Paul R.M.	0	0	0	0	0	0	0	0
<b>Winnipeg CMA</b>	<b>69</b>	<b>72</b>	<b>0</b>	<b>15</b>	<b>424</b>	<b>128</b>	<b>949</b>	<b>439</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market  
November 2008**

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007
Winnipeg City	134	105	113	77	0	11	247	193
East St. Paul R.M.	7	3	0	0	0	0	7	3
Headingley R.M.	5	6	0	1	0	0	5	7
Ritchoy R.M.	9	3	0	0	0	0	9	3
Rosser R.M.	0	0	0	0	0	0	0	0
St. Clements R.M.	13	13	0	0	0	0	13	13
St. Francois Xavier R.M.	0	0	0	0	0	0	0	0
Springfield R.M.	9	10	0	0	0	0	9	10
Tache R.M.	16	4	0	0	0	0	16	4
West St. Paul R.M.	10	2	0	0	0	0	10	2
<b>Winnipeg CMA</b>	<b>214</b>	<b>150</b>	<b>113</b>	<b>78</b>	<b>0</b>	<b>11</b>	<b>327</b>	<b>239</b>

**Table 3.5: Completions by Submarket and by Intended Market  
January - November 2008**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Winnipeg City	1,332	1,233	499	226	949	439	2,780	1,898
East St. Paul R.M.	51	27	10	0	0	0	61	27
Headingley R.M.	41	49	16	12	0	0	57	61
Ritchoy R.M.	34	43	0	0	0	0	34	43
Rosser R.M.	3	0	0	0	0	0	3	0
St. Clements R.M.	64	51	0	0	0	0	64	51
St. Francois Xavier R.M.	3	5	0	0	0	0	3	5
Springfield R.M.	103	85	1	0	0	0	104	85
Tache R.M.	68	47	0	9	0	15	68	71
West St. Paul R.M.	55	55	0	0	0	0	55	55
<b>Winnipeg CMA</b>	<b>1,813</b>	<b>1,620</b>	<b>526</b>	<b>247</b>	<b>949</b>	<b>454</b>	<b>3,288</b>	<b>2,321</b>

Source: CMHC (Starts and Completions Survey)



**Table 4: Absorbed Single-Detached Units by Price Range  
November 2008**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$224,999		\$225,000 - \$274,999		\$275,000 - \$324,999		\$325,000 - \$374,999		\$375,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
<b>Winnipeg City</b>													
November 2008	12	9.4	20	15.6	38	29.7	17	13.3	41	32.0	128	318,126	364,691
November 2007	12	10.4	32	27.8	35	30.4	20	17.4	16	13.9	115	287,360	312,191
Year-to-date 2008	110	8.7	261	20.7	381	30.3	213	16.9	294	23.4	1,259	308,550	335,174
Year-to-date 2007	235	19.7	330	27.7	318	26.7	140	11.7	170	14.2	1,193	276,900	295,229
<b>East St. Paul R.M.</b>													
November 2008	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
November 2007	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	--	--
Year-to-date 2008	0	0.0	1	2.3	2	4.7	6	14.0	34	79.1	43	500,850	510,742
Year-to-date 2007	0	0.0	0	0.0	2	9.5	4	19.0	15	71.4	21	421,779	437,460
<b>Headingley R.M.</b>													
November 2008	0	0.0	0	0.0	0	0.0	3	60.0	2	40.0	5	--	--
November 2007	0	0.0	1	12.5	3	37.5	0	0.0	4	50.0	8	--	--
Year-to-date 2008	0	0.0	7	13.0	3	5.6	21	38.9	23	42.6	54	367,000	433,451
Year-to-date 2007	0	0.0	10	17.2	12	20.7	12	20.7	24	41.4	58	353,450	395,317
<b>Ritchot R.M.</b>													
November 2008	1	14.3	1	14.3	3	42.9	2	28.6	0	0.0	7	--	--
November 2007	0	0.0	1	25.0	0	0.0	3	75.0	0	0.0	4	--	--
Year-to-date 2008	1	3.3	4	13.3	12	40.0	3	10.0	10	33.3	30	300,175	346,609
Year-to-date 2007	3	7.0	7	16.3	10	23.3	10	23.3	13	30.2	43	327,075	329,415
<b>Rosser R.M.</b>													
November 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
November 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	2	50.0	0	0.0	0	0.0	0	0.0	2	50.0	4	--	--
Year-to-date 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
<b>St. Clements R.M.</b>													
November 2008	2	20.0	2	20.0	2	20.0	3	30.0	1	10.0	10	289,500	285,900
November 2007	1	7.7	1	7.7	4	30.8	5	38.5	2	15.4	13	329,000	315,759
Year-to-date 2008	10	16.1	8	12.9	19	30.6	11	17.7	14	22.6	62	299,900	304,987
Year-to-date 2007	14	28.0	3	6.0	13	26.0	10	20.0	10	20.0	50	300,000	293,275
<b>St. Francois Xavier R.M.</b>													
November 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
November 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	0.0	1	50.0	0	0.0	1	50.0	0	0.0	2	--	--
Year-to-date 2007	0	0.0	1	20.0	3	60.0	0	0.0	1	20.0	5	--	--
<b>Springfield R.M.</b>													
November 2008	1	12.5	0	0.0	0	0.0	2	25.0	5	62.5	8	--	--
November 2007	2	25.0	0	0.0	3	37.5	2	25.0	1	12.5	8	--	--
Year-to-date 2008	4	4.1	15	15.5	23	23.7	27	27.8	28	28.9	97	330,880	340,305
Year-to-date 2007	10	12.5	18	22.5	30	37.5	10	12.5	12	15.0	80	291,485	306,418

Source: CMHC (Market Absorption Survey)

**Table 4: Absorbed Single-Detached Units by Price Range  
November 2008**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$224,999		\$225,000 - \$274,999		\$275,000 - \$324,999		\$325,000 - \$374,999		\$375,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
<b>Tache R.M.</b>													
November 2008	1	6.7	3	20.0	3	20.0	5	33.3	3	20.0	15	332,200	328,082
November 2007	0	0.0	2	40.0	1	20.0	1	20.0	1	20.0	5	--	--
Year-to-date 2008	3	4.5	21	31.3	23	34.3	13	19.4	7	10.4	67	294,000	304,184
Year-to-date 2007	8	16.3	19	38.8	11	22.4	7	14.3	4	8.2	49	265,950	280,431
<b>West St. Paul R.M.</b>													
November 2008	0	0.0	1	12.5	1	12.5	6	75.0	0	0.0	8	--	--
November 2007	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2008	5	8.8	8	14.0	4	7.0	19	33.3	21	36.8	57	349,900	383,788
Year-to-date 2007	1	1.9	3	5.6	15	27.8	13	24.1	22	40.7	54	333,900	377,377
<b>Winnipeg CMA</b>													
November 2008	17	8.8	28	14.4	51	26.3	41	21.1	57	29.4	194	325,000	361,428
November 2007	16	9.9	39	24.2	46	28.6	32	19.9	28	17.4	161	298,375	319,627
Year-to-date 2008	138	8.0	336	19.5	481	27.9	328	19.0	442	25.6	1,725	311,406	342,456
Year-to-date 2007	272	17.3	398	25.3	420	26.6	207	13.1	279	17.7	1,576	285,113	305,621

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units  
November 2008**

Submarket	Nov 2008	Nov 2007	% Change	YTD 2008	YTD 2007	% Change
Winnipeg City	364,691	312,191	16.8	335,174	295,229	13.5
East St. Paul R.M.	--	--	n/a	510,742	437,460	16.8
Headingley R.M.	--	--	n/a	433,451	395,317	9.6
Ritchot R.M.	--	--	n/a	346,609	329,415	5.2
Rosser R.M.	--	--	n/a	--	--	n/a
St. Clements R.M.	285,900	315,759	-9.5	304,987	293,275	4.0
St. Francois Xavier R.M.	--	--	n/a	--	--	n/a
Springfield R.M.	--	--	n/a	340,305	306,418	11.1
Tache R.M.	328,082	--	n/a	304,184	280,431	8.5
West St. Paul R.M.	--	--	n/a	383,788	377,377	1.7
<b>Winnipeg CMA</b>	<b>361,428</b>	<b>319,627</b>	<b>13.1</b>	<b>342,456</b>	<b>305,621</b>	<b>12.1</b>

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for Winnipeg  
November 2008**

		Number of Sales	Yr/Yr %	Sales SA	Number of New Listings	New Listings SA	Sales-to-New Listings SA	Average Price (\$)	Yr/Yr %	Average Price (\$) SA
2007	January	517	1.8	967	847	1,193	81.1	151,299	5.7	156,619
	February	735	-2.8	984	904	1,193	82.5	164,760	12.4	169,889
	March	1,080	11.7	1,056	1,342	1,294	81.6	158,877	6.6	163,596
	April	1,156	11.6	1,017	1,567	1,245	81.7	174,973	7.6	167,166
	May	1,563	11.4	1,079	1,780	1,238	87.2	184,651	15.6	178,160
	June	1,469	4.2	1,059	1,671	1,232	86.0	185,447	16.1	178,590
	July	1,192	6.0	1,027	1,259	1,117	91.9	174,942	14.4	175,620
	August	1,178	4.0	1,016	1,455	1,233	82.4	169,600	12.1	176,472
	September	1,001	3.0	1,047	1,329	1,224	85.5	171,943	13.3	177,599
	October	1,131	17.8	1,077	1,220	1,251	86.1	178,756	15.5	181,143
	November	821	5.5	1,048	753	1,190	88.1	179,148	16.9	186,995
	December	476	-13.0	942	363	1,080	87.2	172,474	6.8	176,838
2008	January	520	0.6	1,012	797	1,211	83.6	174,902	15.6	182,022
	February	714	-2.9	946	899	1,175	80.5	183,665	11.5	190,888
	March	918	-15.0	973	1,300	1,213	80.2	203,504	28.1	201,375
	April	1,247	7.9	1,051	1,624	1,302	80.7	209,832	19.9	199,337
	May	1,474	-5.7	1,042	1,907	1,312	79.4	210,901	14.2	202,515
	June	1,484	1.0	1,048	1,961	1,351	77.6	206,326	11.3	198,007
	July	1,344	12.8	1,096	1,672	1,441	76.1	195,965	12.0	199,314
	August	1,100	-6.6	1,030	1,446	1,324	77.8	190,978	12.6	199,854
	September	1,028	2.7	980	1,627	1,371	71.5	191,179	11.2	196,685
	October	933	-17.5	928	1,459	1,466	63.3	190,374	6.5	195,858
	November	620	-24.5	882	892	1,471	60.0	182,286	1.8	196,655
	December									
	Q3 2007	3,371	4.4		4,043			172,184	13.3	
	Q3 2008	3,472	3.0		4,745			192,968	12.1	
	YTD 2007	11,843	7.2		14,127			174,271	13.0	
	YTD 2008	11,382	-3.9		15,584			197,526	13.3	

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Source: CMHC, adapted from MLS® data supplied by CREA

**Table 6: Economic Indicators  
November 2008**

		Interest Rates			NHPI, Total, Winnipeg CMA 1997=100	CPI, 2002 =100	Winnipeg Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2007	January	679	6.50	6.65	149.7	109.0	383	5.1	70.3	668
	February	679	6.50	6.65	150.7	109.4	384	4.9	70.4	671
	March	669	6.40	6.49	151.6	110.3	387	4.7	70.8	672
	April	678	6.60	6.64	152.0	110.8	389	4.7	71.0	671
	May	709	6.85	7.14	153.1	111.4	390	4.9	71.4	674
	June	715	7.05	7.24	161.1	111.3	390	5.0	71.3	683
	July	715	7.05	7.24	168.1	111.9	391	4.6	71.1	690
	August	715	7.05	7.24	168.9	111.1	391	4.2	70.8	697
	September	712	7.05	7.19	170.3	111.6	391	4.2	70.7	700
	October	728	7.25	7.44	170.3	110.9	392	4.4	70.9	701
	November	725	7.20	7.39	171.2	110.7	393	4.6	71.3	701
	December	734	7.35	7.54	171.4	110.7	394	4.7	71.4	699
2008	January	725	7.35	7.39	172.5	110.7	395	4.5	71.4	701
	February	718	7.25	7.29	172.6	111.1	395	4.4	71.1	708
	March	712	7.15	7.19	174.3	111.7	396	4.1	71.1	714
	April	700	6.95	6.99	174.5	112.6	398	4.1	71.4	715
	May	679	6.15	6.65	177.7	113.4	398	4.1	71.4	714
	June	710	6.95	7.15	179.6	114.2	399	4.1	71.4	715
	July	710	6.95	7.15	179.9	114.8	397	4.2	70.9	718
	August	691	6.65	6.85	180.2	114.9	396	4.2	70.7	722
	September	691	6.65	6.85	180.8	115.0	394	4.4	70.5	721
	October	713	6.35	7.20	181.4	114.2	393	4.6	70.3	720
	November	713	6.35	7.20		113.6	394	4.6	70.3	714
	December									

"P & I" means Principal and Interest (assumes \$ 100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

## METHODOLOGY

### Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

### Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

## STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A “**dwelling unit**”, for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A “**start**”, for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units “**under construction**” as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A “**completion**”, for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term “**absorbed**” means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

## DWELLING TYPES:

A “**Single-Detached**” dwelling (also referred to as “**Single**”) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A “**Semi-Detached (Double)**” dwelling (also referred to as “**Semi**”) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A “**Row (Townhouse)**” dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term “**Apartment and other**” includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

## INTENDED MARKET:

The “**intended market**” is the tenure in which the unit is being marketed. This includes the following categories:

**Freehold:** A residence where the owner owns the dwelling and lot outright.

**Condominium (including Strata-Titled):** An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

**Rental:** Dwelling constructed for rental purposes regardless of who finances the structure.

## GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A “**Rural**” area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada’s 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada’s 2001 Census area definitions.

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