HOUSING MARKET INFORMATION

HOUSING NOW

Atlantic Region

Canada Mortgage and Housing Corporation

Date Released: Third Quarter 2009

Second Quarter Activity was Weak Across the Region, Except in PE

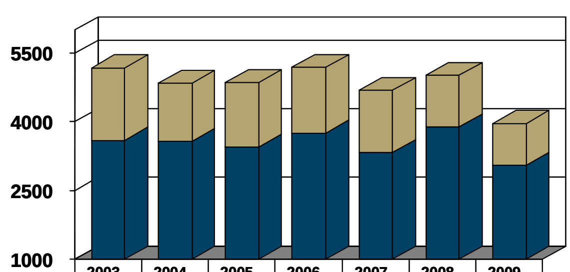
Total housing starts in the second quarter decreased close to 20 per cent when compared to the same period in 2008. The decrease in starts for the second quarter was due to significant declines in starts activity in three of the four Atlantic Provinces, including Nova Scotia (NS), New Brunswick (NB) and Newfoundland-Labrador (NL).

Only Prince Edward Island (PE) reported positive growth in the quarter due to strength in multiple activity.

Activity in NL was lower due to a 54.5 per cent decline in multiple starts in the second quarter, whereas single activity fell a more

Figure 1

All Area Housing Starts
Atlantic Canada
January-June



	2003	2004	2005	2006	2007	2008	2009
Rural	1585	1274	1409	1434	1351	1129	909
Urban	3594	3569	3447	3754	3328	3881	3051

Source: CMHC.

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Canada

CMHC SCHL
HOME TO CANADIANS

moderate 11.1 per cent in the quarter. In NS starts were down by close to 30 per cent due to a significant slowdown of over 46 per cent in multiple starts. Single starts, although not as weak, still declined close to 22 per cent in the quarter.

NB saw a decrease of close to 24 per cent in singles and 23 per cent in multiple starts.

For PE the increase of over six per cent in the quarter was due to a rise of close to 90 per cent in multiple starts. In contrast, singles activity was down close to 30 per cent in the second quarter.

Multiple Starts Continue to Soften

Multiple starts were down close to 26 per cent in the second quarter. Only PE contributed positively to the results in the quarter.

Multiple starts activity in 2009 includes a significant decline in apartment construction. Row and semi-detached starts also registered declines.

Urban Starts Weaken in Second Quarter

Of the six large urban centres in Atlantic Canada, only one reported positive growth in starts activity for the quarter. The only increase in the second quarter was reported in Charlottetown where starts advanced more than 34 per cent. This was followed by a 2.4 per cent decrease in growth for St John's, 4.6 per cent decline for Fredericton and 5.8 per cent decline in Saint John. Halifax reported a decrease of close to 44 per cent and Moncton reported a decline of close to 45 per cent in the quarter.

Six of the smaller centres in Atlantic Canada reported a rise in starts in the second quarter, including Bay Roberts and Corner Brook NL, as well as Chester, New Glasgow and Yarmouth in NS, and Bathurst, NB.

Completions in Atlantic Canada were up over four per cent in the second quarter of 2009. Units under construction for the same period declined close to 16 per cent.

MLS® Sales Decline in Atlantic Canada, Except in PE

MLS® sales in Atlantic Canada were down 11.4 per cent in the second quarter (unadjusted) compared to a year ago. This downward trend in the second quarter occurred in the largest markets in Atlantic Canada - NS with a 14.5 per cent decline and NB, where activity was down close to 11 per cent compared to a year ago. Sales activity in NL also declined over eight per cent in the second quarter.

In PE, where a downward trend had previously existed since the end of 2007, sales in the second quarter increased close to 13 per cent compared to a year ago.

MLS® Price Growth Driven by NL Activity

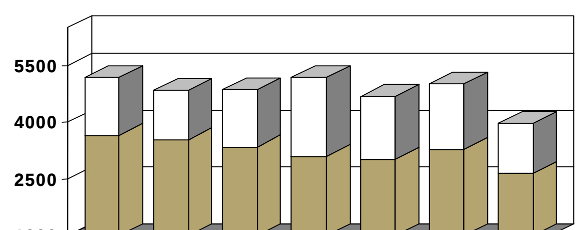
The average MLS® price in Atlantic Canada was up close to six per cent (unadjusted) in the second quarter to $187,354, with prices up close to six per cent as well over the first half of 2009.

Provincially, unadjusted prices in the second quarter of 2009 increased 20 per cent in NL, over five per cent in PE and NB and four per cent in NS.

The number of listings reported to the end of June 2009 was down nearly four per cent compared to last year. As a result, the current level of listings has not dampened the pace of price growth in Atlantic Canada.

Figure 2

Housing Starts by Type
Atlantic Canada
January-June



	2003	2004	2005	2006	2007	2008	2009
Multiples	1533	1313	1518	2096	1666	1728	1321
Singles	3646	3530	3338	3092	3013	3282	2639

Source: CMHC.

MLS® is a registered trademark of the Canadian Real Estate Association

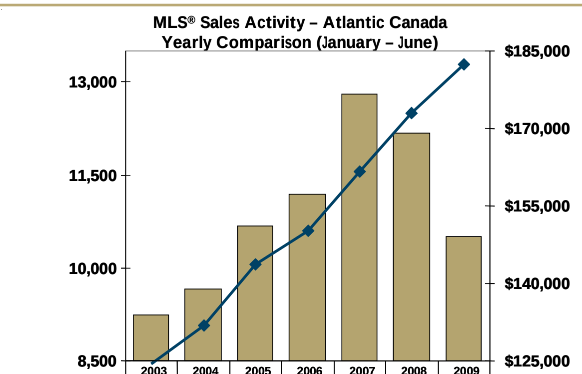
Economic Factors

The labour force increased by 0.3 per cent in the second quarter in Atlantic Canada (seasonally adjusted). There was a 0.9 per cent decrease in total employment in the second quarter. This resulted in the unemployment rate rising in Atlantic Canada to a 10.4 per cent rate overall for the first six months of 2009, compared to a 9.3 per cent unemployment rate over the same period in 2008. As the trend for international migration remains positive, 2009 will continue to be a better year for labour conditions.

The expectations for 2009 are less uncertain compared to six months ago, as increased government expenditures and monetary stimulus will continue to contribute to economic activity over the forecast period. Nevertheless, there will be a decline in housing activity in 2009, as overall economic growth continues to be impacted by the global slowdown.

As we look forward to 2010, we expect to see a gradual recovery in economic growth in Atlantic Canada. The housing sector is expected to show positive growth in 2010, as consumers continue to take advantage of the favorable interest rate environment and a recovery begins to take hold, due in part to the additional fiscal and monetary stimulus.

Figure 3



	2003	2004	2005	2006	2007	2008	2009
MLS Sales	9,248	9,665	10,669	11,190	12,807	12,174	10,512
Avg. Price	$124,363	$131,803	$143,765	$150,234	$161,657	$172,878	$182,490

Source: Canadian Real Estate Association
MLS® Average Price: June (Year to Date) Price for each year unadjusted

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HOUSING NOW REPORT TABLES

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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 Atlantic Region
Second Quarter 2009

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2009	1,373	260	81	0	38	45	43	340	695	2,875
Q2 2008	1,679	340	214	0	11	80	37	357	886	3,604
% Change	-18.2	-23.5	-62.1	n/a	**	-43.8	16.2	-4.8	-21.6	-20.2
Year-to-date 2009	1,825	336	164	0	45	68	62	551	909	3,960
Year-to-date 2008	2,295	430	288	0	21	156	73	618	1,129	5,010
% Change	-20.5	-21.9	-43.1	n/a	114.3	-56.4	-15.1	-10.8	-19.5	-21.0
UNDER CONSTRUCTION										
Q2 2009	2,573	454	420	0	95	460	68	1,214	816	6,100
Q2 2008	2,594	500	427	0	102	709	52	1,715	1,168	7,267
% Change	-0.8	-9.2	-1.6	n/a	-6.9	-35.1	30.8	-29.2	-30.1	-16.1
COMPLETIONS										
Q2 2009	1,054	152	69	0	45	149	44	417	441	2,371
Q2 2008	1,144	230	83	0	23	13	68	118	592	2,271
% Change	-7.9	-33.9	-16.9	n/a	95.7	**	-35.3	**	-25.5	4.4
Year-to-date 2009	2,235	400	196	0	77	149	95	698	1,199	5,049
Year-to-date 2008	2,367	406	201	0	59	55	130	549	1,373	5,140
% Change	-5.6	-1.5	-2.5	n/a	30.5	170.9	-26.9	27.1	-12.7	-1.8
COMPLETED & NOT ABSORBED										
Q2 2009	165	126	36	0	42	76	8	67	na	520
Q2 2008	137	76	27	0	12	6	26	91	na	375
% Change	20.4	65.8	33.3	n/a	**	**	-69.2	-26.4	n/a	38.7
ABSORBED										
Q2 2009	844	112	83	0	53	145	64	366	na	1 667
Q2 2008	942	213	84	0	18	16	38	121	na	1 432
% Change	-10.4	-47.4	-1.2	n/a	194.4	**	68.4	**	n/a	16.4
Year-to-date 2009	1,725	331	189	0	69	229	99	484	na	3,126
Year-to-date 2008	1,871	347	184	0	52	213	95	830	na	3,592
% Change	-7.8	-4.6	2.7	n/a	32.7	7.5	4.2	-41.7	n/a	-13.0

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

Table 1.1a: Housing Activity Summary of Newfoundland and Labrador Second Quarter 2009

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2009	494	16	32	0	8	0	0	0	218	768
Q2 2008	440	14	76	0	0	14	8	10	301	863
% Change	12.3	14.3	-57.9	n/a	n/a	-100.0	-100.0	-100.0	-27.6	-11.0
Year-to-date 2009	668	24	58	0	8	0	0	16	268	1,042
Year-to-date 2008	585	18	103	0	0	14	8	10	333	1,071
% Change	14.2	33.3	-43.7	n/a	n/a	-100.0	-100.0	60.0	-19.5	-2.7
UNDER CONSTRUCTION										
Q2 2009	1,133	64	125	0	21	42	0	12	224	1,621
Q2 2008	809	34	161	0	6	54	10	10	346	1,430
% Change	40.0	88.2	-22.4	n/a	**	-22.2	-100.0	20.0	-35.3	13.4
COMPLETIONS										
Q2 2009	376	16	44	0	24	0	0	0	147	607
Q2 2008	320	16	45	0	0	0	7	0	229	617
% Change	17.5	0.0	-2.2	n/a	n/a	n/a	-100.0	n/a	-35.8	-1.6
Year-to-date 2009	714	38	119	0	24	0	12	10	448	1,365
Year-to-date 2008	592	36	98	0	0	0	16	4	530	1,276
% Change	20.6	5.6	21.4	n/a	n/a	n/a	-25.0	150.0	-15.5	7.0
COMPLETED & NOT ABSORBED										
Q2 2009	10	0	4	0	0	10	0	0	n/a	24
Q2 2008	1	1	0	0	0	0	0	0	n/a	2
% Change	**	-100.0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**
ABSORBED										
Q2 2009	318	17	42	0	24	3	0	0	n/a	404
Q2 2008	300	14	41	0	0	4	0	0	n/a	359
% Change	6.0	21.4	2.4	n/a	n/a	-25.0	n/a	n/a	n/a	12.5
Year-to-date 2009	589	38	103	0	24	5	0	10	n/a	769
Year-to-date 2008	528	33	83	0	1	7	0	0	n/a	652
% Change	11.6	15.2	24.1	n/a	**	-28.6	n/a	n/a	n/a	17.9

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

Table 1.1b: Housing Activity Summary of Prince Edward Island
Second Quarter 2009

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2009	84	16	11	0	6	0	0	86	53	256
Q2 2008	104	28	12	0	0	0	5	21	71	241
% Change	-19.2	-42.9	-8.3	n/a	n/a	n/a	-100.0	**	-25.4	6.2
Year-to-date 2009	104	16	11	0	6	0	0	89	74	300
Year-to-date 2008	130	30	12	0	0	13	5	21	95	306
% Change	-20.0	-46.7	-8.3	n/a	n/a	-100.0	-100.0	**	-22.1	-2.0
UNDER CONSTRUCTION										
Q2 2009	89	16	12	0	9	0	20	89	51	286
Q2 2008	108	28	12	0	0	13	0	32	65	258
% Change	-17.6	-42.9	0.0	n/a	n/a	-100.0	n/a	178.1	-21.5	10.9
COMPLETIONS										
Q2 2009	41	2	0	0	8	0	0	30	15	96
Q2 2008	40	6	4	0	0	0	5	0	28	83
% Change	2.5	-66.7	-100.0	n/a	n/a	n/a	-100.0	n/a	-46.4	15.7
Year-to-date 2009	94	6	4	0	8	0	0	30	50	192
Year-to-date 2008	131	24	12	0	0	0	5	11	91	274
% Change	-28.2	-75.0	-66.7	n/a	n/a	n/a	-100.0	172.7	-45.1	-29.9
COMPLETED & NOT ABSORBED										
Q2 2009	2	0	0	0	0	2	0	17	n/a	21
Q2 2008	1	0	0	0	0	0	0	17	n/a	18
% Change	100.0	n/a	n/a	n/a	n/a	n/a	n/a	0.0	n/a	16.7
ABSORBED										
Q2 2009	38	2	0	0	8	0	0	30	n/a	78
Q2 2008	36	4	0	0	0	0	0	0	n/a	40
% Change	5.6	-50.0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.0
Year-to-date 2009	86	6	0	0	8	2	0	44	n/a	146
Year-to-date 2008	119	12	0	0	0	6	0	21	n/a	158
% Change	-27.7	-50.0	n/a	n/a	n/a	-66.7	n/a	109.5	n/a	-7.6

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

Table 1.1c: Housing Activity Summary of Nova Scotia
Second Quarter 2009

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2009	452	90	23	0	0	0	4	42	155	766
Q2 2008	596	78	76	0	3	27	5	125	176	1,086
% Change	-24.2	15.4	-69.7	n/a	-100.0	-100.0	-20.0	-66.4	-11.9	-29.5
Year-to-date 2009	617	124	74	0	7	0	14	140	236	1,212
Year-to-date 2008	896	118	102	0	11	73	12	311	261	1,784
% Change	-31.1	5.1	-27.5	n/a	-36.4	-100.0	16.7	-55.0	-9.6	-32.1
UNDER CONSTRUCTION										
Q2 2009	783	150	189	0	17	300	18	594	296	2,347
Q2 2008	965	156	129	0	56	498	25	1,238	397	3,464
% Change	-18.9	-3.8	46.5	n/a	-69.6	-39.8	-28.0	-52.0	-25.4	-32.2
COMPLETIONS										
Q2 2009	371	58	9	0	4	135	19	197	137	930
Q2 2008	481	48	5	0	6	0	12	24	234	810
% Change	-22.9	20.8	80.0	n/a	-33.3	n/a	58.3	**	-41.5	14.8
Year-to-date 2009	819	112	26	0	22	135	39	338	307	1,798
Year-to-date 2008	880	94	26	0	38	42	35	370	458	1,943
% Change	-6.9	19.1	0.0	n/a	-42.1	**	11.4	-8.6	-33.0	-7.5
COMPLETED & NOT ABSORBED										
Q2 2009	29	8	4	0	24	40	0	0	n/a	105
Q2 2008	44	9	0	0	8	3	0	0	n/a	64
% Change	-34.1	-11.1	n/a	n/a	200.0	**	n/a	n/a	n/a	64.1
ABSORBED										
Q2 2009	258	28	9	0	9	127	25	196	n/a	652
Q2 2008	315	32	10	0	6	0	12	0	n/a	375
% Change	-18.1	-12.5	-10.0	n/a	50.0	n/a	108.3	n/a	n/a	73.9
Year-to-date 2009	528	65	26	0	19	199	38	207	n/a	1,082
Year-to-date 2008	540	61	32	0	38	188	36	636	n/a	1,531
% Change	-2.2	6.6	-18.8	n/a	-50.0	5.9	5.6	-67.5	n/a	-29.3

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

Table 1.1d: Housing Activity Summary of New Brunswick Second Quarter 2009

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2009	343	138	15	0	24	45	39	212	269	1,085
Q2 2008	539	220	50	0	8	39	19	201	338	1,414
% Change	-36.4	-37.3	-70.0	n/a	200.0	15.4	105.3	5.5	-20.4	-23.3
Year-to-date 2009	436	172	21	0	24	68	48	306	331	1,406
Year-to-date 2008	684	264	71	0	10	56	48	276	440	1,849
% Change	-36.3	-34.8	-70.4	n/a	140.0	21.4	0.0	10.9	-24.8	-24.0
UNDER CONSTRUCTION										
Q2 2009	568	224	94	0	48	118	30	519	245	1,846
Q2 2008	712	282	125	0	40	144	17	435	360	2,115
% Change	-20.2	-20.6	-24.8	n/a	20.0	-18.1	76.5	19.3	-31.9	-12.7
COMPLETIONS										
Q2 2009	266	76	16	0	9	14	25	190	142	738
Q2 2008	303	160	29	0	17	13	44	94	101	761
% Change	-12.2	-52.5	-44.8	n/a	-47.1	7.7	-43.2	102.1	40.6	-3.0
Year-to-date 2009	608	244	47	0	23	14	44	320	394	1,694
Year-to-date 2008	764	252	65	0	21	13	74	164	294	1,647
% Change	-20.4	-3.2	-27.7	n/a	9.5	7.7	-40.5	95.1	34.0	2.9
COMPLETED & NOT ABSORBED										
Q2 2009	124	118	28	0	18	24	8	50	n/a	370
Q2 2008	91	66	27	0	4	3	26	74	n/a	291
% Change	36.3	78.8	3.7	n/a	**	**	-69.2	-32.4	n/a	27.1
ABSORBED										
Q2 2009	230	65	32	0	12	15	39	140	n/a	533
Q2 2008	291	163	33	0	12	12	26	121	n/a	658
% Change	-21.0	-60.1	-3.0	n/a	0.0	25.0	50.0	15.7	n/a	-19.0
Year-to-date 2009	522	222	60	0	18	23	61	223	n/a	1,129
Year-to-date 2008	684	241	69	0	13	12	59	173	n/a	1,251
% Change	-23.7	-7.9	-13.0	n/a	38.5	91.7	3.4	28.9	n/a	-9.8

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

Table 1.2: History of Housing Starts of Atlantic Region 1999 - 2008

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2008	5,776	972	632	0	82	258	171	1,300	3,038	12,229
% Change	14.3	4.7	16.2	n/a	-5.7	-40.0	-10.0	-7.0	-19.2	-1.3
2007	5,052	928	544	0	87	430	190	1,398	3,762	12,391
% Change	16.9	4.0	-10.1	n/a	19.2	-0.2	-10.4	-16.7	0.6	3.7
2006	4,321	892	605	0	73	431	212	1,679	3,738	11,953
% Change	-8.9	5.6	-6.6	-100.0	92.1	-31.4	-20.0	56.6	-3.0	-1.2
2005	4,744	845	648	1	38	628	265	1,072	3,853	12,094
% Change	-12.2	2.1	19.6	n/a	-40.6	36.8	-28.2	8.9	1.3	-2.9
2004	5,404	828	542	0	64	459	369	984	3,803	12,453
% Change	2.6	32.5	-1.6	n/a	12.3	-13.6	21.4	-39.1	-6.8	-4.9
2003	5,267	625	551	0	57	531	304	1,615	4,080	13,091
% Change	1.1	49.2	66.5	-100.0	11.8	41.2	-11.4	-3.6	13.7	8.9
2002	5,208	419	331	1	51	376	343	1,676	3,588	12,026
% Change	23.9	55.2	113.5	n/a	82.1	-2.1	33.5	37.4	2.7	20.1
2001	4,202	270	155	0	28	384	257	1,220	3,495	10,017
% Change	1.5	4.7	12.3	n/a	55.6	-6.1	0.8	5.7	8.2	3.5
2000	4,141	258	138	0	18	409	255	1,154	3,229	9,680
% Change	-6.0	-11.0	-2.1	n/a	-35.7	**	50.9	30.0	7.6	7.4
1999	4,405	290	141	0	28	30	169	888	3,001	9,013

Source: CMHC (Starts and Completions Survey)

Table 1.2a: History of Housing Starts of Newfoundland and Labrador 1999 - 2008

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2008	1,781	102	248	0	24	27	25	22	1,032	3,261
% Change	22.8	13.3	24.0	n/a	**	-32.5	-10.7	100.0	25.2	23.1
2007	1,450	90	200	0	6	40	28	11	824	2,649
% Change	24.0	-13.5	4.7	n/a	20.0	n/a	n/a	-54.2	11.2	18.6
2006	1,169	104	191	0	5	0	0	24	741	2,234
% Change	-9.5	-28.8	-28.5	n/a	n/a	-100.0	n/a	**	0.5	-10.6
2005	1,292	146	267	0	0	52	0	4	737	2,498
% Change	-13.2	-43.4	-2.2	n/a	-100.0	116.7	-100.0	-86.2	-5.4	-13.0
2004	1,489	258	273	0	14	24	4	29	779	2,870
% Change	4.0	**	-6.2	n/a	100.0	-52.9	-66.7	**	-6.0	6.6
2003	1,432	62	291	0	7	51	12	8	829	2,692
% Change	12.6	**	56.5	-100.0	-73.1	**	n/a	-80.0	-4.4	11.3
2002	1,272	16	186	1	26	7	0	40	867	2,419
% Change	26.4	100.0	69.1	n/a	30.0	-65.0	-100.0	n/a	42.6	35.3
2001	1,006	8	110	0	20	20	14	0	608	1,788
% Change	10.8	-60.0	35.8	n/a	66.7	**	n/a	n/a	41.4	22.5
2000	908	20	81	0	12	3	0	0	430	1,459
% Change	13.6	-60.0	30.6	n/a	n/a	n/a	-100.0	-100.0	-3.4	6.4
1999	799	50	62	0	0	0	4	6	445	1,371

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Prince Edward Island 1999 - 2008										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2008	313	48	30	0	0	13	28	63	217	712
% Change	-4.0	-40.0	20.0	n/a	n/a	8.3	**	85.3	-18.4	-5.1
2007	326	80	25	0	0	12	7	34	266	750
% Change	5.5	42.9	127.3	n/a	n/a	-50.0	75.0	-71.4	23.7	1.6
2006	309	56	11	0	0	24	4	119	215	738
% Change	-11.0	-44.6	-54.2	n/a	-100.0	n/a	-91.3	**	-30.2	-14.4
2005	347	101	24	0	3	0	46	33	308	862
% Change	-6.7	44.3	-33.3	n/a	n/a	n/a	-8.0	-56.0	-2.5	-6.2
2004	372	70	36	0	0	0	50	75	316	919
% Change	3.9	16.7	**	n/a	n/a	n/a	25.0	-15.7	21.1	12.9
2003	358	60	6	0	0	0	40	89	261	814
% Change	11.5	100.0	n/a	n/a	n/a	n/a	-56.5	20.3	1.6	5.0
2002	321	30	0	0	0	0	92	74	257	775
% Change	8.1	0.0	n/a	n/a	n/a	n/a	**	164.3	-14.3	14.8
2001	297	30	0	0	0	0	20	28	300	675
% Change	-6.0	200.0	n/a	n/a	n/a	n/a	-54.5	55.6	-6.5	-4.9
2000	316	10	0	0	0	0	44	18	321	710
% Change	15.3	25.0	n/a	n/a	n/a	n/a	-17.0	-71.4	47.9	15.3
1999	274	8	0	0	0	0	53	63	217	616

Source: CMHC (Starts and Completions Survey)

Table 1.2c: History of Housing Starts of Nova Scotia
1999 - 2008

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2008	2,083	264	162	0	17	154	34	613	655	3,982
% Change	23.5	2.3	24.6	n/a	-52.8	-48.3	-27.7	-29.1	-54.2	-16.2
2007	1,687	258	130	0	36	298	47	864	1,430	4,750
% Change	11.1	-6.5	-11.0	n/a	140.0	8.4	-9.6	-17.2	-8.9	-3.0
2006	1,519	276	146	0	15	275	52	1,044	1,569	4,896
% Change	-11.1	15.0	-21.1	-100.0	87.5	-41.7	79.3	70.0	3.4	2.5
2005	1,708	240	185	1	8	472	29	614	1,518	4,775
% Change	-11.0	3.4	16.4	n/a	-60.0	11.1	11.5	15.2	8.2	1.2
2004	1,919	232	159	0	20	425	26	533	1,403	4,717
% Change	5.6	-17.4	31.4	n/a	-60.0	-11.5	-43.5	-32.3	-6.8	-7.4
2003	1,817	281	121	0	50	480	46	787	1,505	5,096
% Change	-16.4	30.1	17.5	n/a	100.0	36.0	15.0	-2.5	20.5	2.5
2002	2,174	216	103	0	25	353	40	807	1,249	4,970
% Change	34.4	64.9	**	n/a	**	40.1	**	8.9	-5.7	21.5
2001	1,618	131	16	0	4	252	5	741	1,325	4,092
% Change	-5.8	-2.2	0.0	n/a	0.0	-31.3	66.7	-8.2	-4.1	-7.7
2000	1,717	134	16	0	4	367	3	807	1,382	4,432
% Change	-18.2	-2.9	-38.5	n/a	n/a	n/a	-25.0	42.3	-2.4	4.3
1999	2,099	138	26	0	0	0	4	567	1,416	4,250

Source: CMHC (Starts and Completions Survey)

Table 1.2d: History of Housing Starts of New Brunswick 1999 - 2008										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2008	1,599	558	192	0	41	64	84	602	1,134	4,274
% Change	0.6	11.6	1.6	n/a	-8.9	-20.0	-22.2	23.1	-8.7	0.8
2007	1,589	500	189	0	45	80	108	489	1,242	4,242
% Change	20.0	9.6	-26.5	n/a	-15.1	-39.4	-30.8	-0.6	2.4	3.8
2006	1,324	456	257	0	53	132	156	492	1,213	4,085
% Change	-5.2	27.4	49.4	n/a	96.3	26.9	-17.9	16.9	-6.0	3.2
2005	1,397	358	172	0	27	104	190	421	1,290	3,959
% Change	-14.0	33.6	132.4	n/a	-10.0	**	-34.3	21.3	-1.1	0.3
2004	1,624	268	74	0	30	10	289	347	1,305	3,947
% Change	-2.2	20.7	-44.4	n/a	n/a	n/a	40.3	-52.5	-12.1	-12.1
2003	1,660	222	133	0	0	0	206	731	1,485	4,489
% Change	15.2	41.4	**	n/a	n/a	-100.0	-2.4	-3.2	22.2	16.2
2002	1,441	157	42	0	0	16	211	755	1,215	3,862
% Change	12.5	55.4	44.8	n/a	-100.0	-85.7	-3.2	67.4	-3.7	11.6
2001	1,281	101	29	0	4	112	218	451	1,262	3,462
% Change	6.8	7.4	-29.3	n/a	100.0	187.2	4.8	37.1	15.1	12.4
2000	1,200	94	41	0	2	39	208	329	1,096	3,079
% Change	-2.7	0.0	-22.6	n/a	-92.9	30.0	92.6	30.6	18.7	10.9
1999	1,233	94	53	0	28	30	108	252	923	2,776

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type Newfoundland and Labrador Second Quarter 2009												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	% Change
Centres 100,000+											
St. John's	409	368	10	12	8	4	18	72	445	456	-2.4
Centres 10,000 - 49,999											
Bay Roberts	28	19	0	0	0	0	0	0	28	19	47.4
Corner Brook	20	16	4	0	0	0	2	0	26	16	62.5
Gander	0	0	0	0	0	0	0	0	0	0	n/a
Grand Falls-Windsor	4	16	0	2	0	20	2	4	6	42	-85.7
Labrador C.A.	0	0	0	0	0	0	0	0	0	0	n/a
Total Newfoundland & Labrador (10,000+)	494	440	16	14	8	24	32	84	550	562	-2.1

Table 2.1a: Starts by Submarket and by Dwelling Type Newfoundland and Labrador January - June 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
St. John's	575	509	16	16	8	9	60	94	659	628	4.9
Centres 10,000 - 49,999											
Bay Roberts	32	19	0	0	0	0	0	0	32	19	68.4
Corner Brook	22	20	6	0	0	0	2	0	30	20	50.0
Gander	0	0	0	0	0	0	0	0	0	0	n/a
Grand Falls-Windsor	6	16	0	2	0	20	2	4	8	42	-81.0
Labrador C.A.	0	0	0	0	0	0	0	0	0	0	n/a
Total Newfoundland & Labrador (10,000+)	668	585	24	18	8	29	74	106	774	738	4.9

Source: CMHC (Starts and Completions Survey)

Table 2b: Starts by Submarket and by Dwelling Type
Prince Edward Island
Second Quarter 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	% Change
Centres 50,000 - 99,999											
Charlottetown	73	90	16	20	17	12	86	21	192	143	34.3
Centres 10,000 - 49,999											
Summerside	11	19	0	8	0	0	0	0	11	27	-59.3
Total Prince Edward Island (10,000+)	84	109	16	28	17	12	86	21	203	170	19.4

Table 2.1b: Starts by Submarket and by Dwelling Type
Prince Edward Island
January - June 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 50,000 - 99,999											
Charlottetown	90	114	16	22	17	12	89	34	212	182	16.5
Centres 10,000 - 49,999											
Summerside	14	21	0	8	0	0	0	0	14	29	-51.7
Total Prince Edward Island (10,000+)	104	135	16	30	17	12	89	34	226	211	7.1

Source: CMHC (Starts and Completions Survey)

Table 2c: Starts by Submarket and by Dwelling Type
Nova Scotia
Second Quarter 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	% Change
Centres 100,000+											
Halifax	244	359	48	34	19	79	34	140	345	612	-43.6
Centres 50,000 - 99,999											
Cape Breton	34	49	20	20	4	3	0	0	58	72	-19.4
Centres 10,000 - 49,999											
Chester MD	12	7	0	0	0	0	0	0	12	7	71.4
East Hants MD	19	33	6	2	0	0	0	0	25	35	-28.6
Kentville C.A.	15	17	2	4	0	0	0	0	17	21	-19.0
Kings Subd A SC	13	18	4	10	0	0	8	0	25	28	-10.7
Lunenburg MD	33	33	0	0	0	0	0	0	33	33	0.0
New Glasgow	22	5	4	2	4	0	0	12	30	19	57.9
Queens RGM	8	1	0	0	0	0	0	0	8	1	**
Truro	25	42	6	4	0	0	0	0	31	46	-32.6
West Hants MD	15	26	0	0	0	0	0	0	15	26	-42.3
Yarmouth MD	12	8	0	2	0	0	0	0	12	10	20.0
Total Nova Scotia (10,000+)	452	598	90	78	27	82	42	152	611	910	-32.9

Table 2.1c: Starts by Submarket and by Dwelling Type
Nova Scotia
January - June 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
Halifax	348	563	70	54	77	116	124	302	619	1,035	-40.2
Centres 50,000 - 99,999											
Cape Breton	48	71	26	22	8	3	0	4	82	100	-18.0
Centres 10,000 - 49,999											
Chester MD	15	10	0	0	0	0	0	8	15	18	-16.7
East Hants MD	31	43	8	2	0	0	0	16	39	61	-36.1
Kentville C.A.	19	21	4	8	0	0	0	0	23	29	-20.7
Kings Subd A SC	15	32	4	18	0	0	16	16	35	66	-47.0
Lunenburg MD	36	41	0	2	0	0	0	0	36	43	-16.3
New Glasgow	27	12	6	4	4	3	0	16	37	35	5.7
Queens RGM	9	1	0	0	6	0	0	0	15	1	**
Truro	30	60	6	4	0	0	0	22	36	86	-58.1
West Hants MD	27	33	0	0	0	0	0	0	27	33	-18.2
Yarmouth MD	12	12	0	4	0	0	0	0	12	16	-25.0
Total Nova Scotia (10,000+)	617	899	124	118	95	122	140	384	976	1,523	-35.9

Source: CMHC (Starts and Completions Survey)

Table 2d: Starts by Submarket and by Dwelling Type New Brunswick Second Quarter 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	% Change
Centres 100,000+											
Saint John	117	147	18	26	10	22	50	12	195	207	-5.8
Moncton	111	209	116	190	12	6	56	127	295	532	-44.5
Centres 50,000 - 99,999											
Fredericton	93	143	4	6	24	14	130	100	251	263	-4.6
Centres 10,000 - 49,999											
Bathurst	16	22	2	0	0	0	29	15	47	37	27.0
Campbellton	3	7	0	0	0	0	0	0	3	7	-57.1
Edmundston	11	15	0	0	0	0	0	0	11	15	-26.7
Miramichi	14	15	0	0	0	0	0	0	14	15	-6.7
Total New Brunswick (10,000+)	365	558	140	222	46	42	265	254	816	1,076	-24.2

Table 2.1d: Starts by Submarket and by Dwelling Type New Brunswick January - June 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
Saint John	157	219	26	46	16	47	159	60	358	372	-3.8
Moncton	133	243	140	212	12	6	64	148	349	609	-42.7
Centres 50,000 - 99,999											
Fredericton	123	198	6	10	24	14	130	100	283	322	-12.1
Centres 10,000 - 49,999											
Bathurst	19	24	2	0	0	0	29	21	50	45	11.1
Campbellton	4	8	0	0	0	0	0	0	4	8	-50.0
Edmundston	12	16	0	0	0	0	0	0	12	16	-25.0
Miramichi	19	20	0	0	0	0	0	17	19	37	-48.6
Total New Brunswick (10,000+)	467	728	174	268	52	67	382	346	1,075	1,409	-23.7

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador Second Quarter 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
St. John's	8	4	0	0	18	62	0	10
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	2	0	0	0
Gander	0	0	0	0	0	0	0	0
Grand Falls-Windsor	0	12	0	8	2	4	0	0
Labrador C.A.	0	0	0	0	0	0	0	0
Total Newfoundland & Labrador (10,000+)	8	16	0	8	32	74	0	10

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador January - June 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
St. John's	8	9	0	0	44	84	16	10
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	2	0	0	0
Gander	0	0	0	0	0	0	0	0
Grand Falls-Windsor	0	12	0	8	2	4	0	0
Labrador C.A.	0	0	0	0	0	0	0	0
Total Newfoundland & Labrador (10,000+)	8	21	0	8	58	96	16	10

Source: CMHC (Starts and Completions Survey)

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
Second Quarter 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 50,000 - 99,999								
Charlottetown	17	12	0	0	0	0	86	21
Centres 10,000 - 49,999								
Summerside	0	0	0	0	0	0	0	0
Total Prince Edward Island (10,000+)	17	12	0	0	0	0	86	21

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
January - June 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 50,000 - 99,999								
Charlottetown	17	12	0	0	0	13	89	21
Centres 10,000 - 49,999								
Summerside	0	0	0	0	0	0	0	0
Total Prince Edward Island (10,000+)	17	12	0	0	0	13	89	21

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
Second Quarter 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
Halifax	19	79	0	0	0	27	34	113
Centres 50,000 - 99,999								
Cape Breton	0	0	4	3	0	0	0	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	0	0	0	0	0
Kentville C.A.	0	0	0	0	0	0	0	0
Kings Subd A SC	0	0	0	0	0	0	8	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	4	0	0	0	0	0	0	12
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	0	0	0	0	0	0
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	23	79	4	3	0	27	42	125

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
January - June 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Halifax	77	113	0	3	0	65	124	237
Centres 50,000 - 99,999								
Cape Breton	0	0	8	3	0	0	0	4
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	8	0	0
East Hants MD	0	0	0	0	0	0	0	16
Kentville C.A.	0	0	0	0	0	0	0	0
Kings Subd A SC	0	0	0	0	0	0	16	16
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	4	0	0	3	0	0	0	16
Queens RGM	0	0	6	0	0	0	0	0
Truro	0	0	0	0	0	0	0	22
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	81	113	14	9	0	73	140	311

Source: CMHC (Starts and Completions Survey)

Table 2.2d: Starts by Submarket, by Dwelling Type and by Intended Market
New Brunswick
Second Quarter 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
Saint John	10	22	0	0	2	0	48	12
Moncton	12	6	0	0	6	11	50	116
Centres 50,000 - 99,999								
Fredericton	7	14	17	0	45	42	85	58
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	0	0	29	15
Campbellton	0	0	0	0	0	0	0	0
Edmundston	0	0	0	0	0	0	0	0
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	29	42	17	0	53	53	212	201

Table 2.3d: Starts by Submarket, by Dwelling Type and by Intended Market
New Brunswick
January - June 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Saint John	16	43	0	4	17	0	142	60
Moncton	12	6	0	0	14	11	50	137
Centres 50,000 - 99,999								
Fredericton	7	14	17	0	45	42	85	58
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	0	0	29	21
Campbellton	0	0	0	0	0	0	0	0
Edmundston	0	0	0	0	0	0	0	0
Miramichi	0	0	0	0	0	17	0	0
Total New Brunswick (10,000+)	35	63	17	4	76	70	306	276

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market Newfoundland and Labrador Second Quarter 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
St. John's	437	432	8	14	0	10	445	456
Centres 10,000 - 49,999								
Bay Roberts	28	19	0	0	0	0	28	19
Corner Brook	26	16	0	0	0	0	26	16
Gander	0	0	0	0	0	0	0	0
Grand Falls-Windsor	6	34	0	0	0	8	6	42
Labrador C.A.	0	0	0	0	0	0	0	0
Total Newfoundland & Labrador (10,000+)	542	530	8	14	0	18	550	562

Table 2.5a: Starts by Submarket and by Intended Market Newfoundland and Labrador January - June 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
St. John's	635	604	8	14	16	10	659	628
Centres 10,000 - 49,999								
Bay Roberts	32	19	0	0	0	0	32	19
Corner Brook	30	20	0	0	0	0	30	20
Gander	0	0	0	0	0	0	0	0
Grand Falls-Windsor	8	34	0	0	0	8	8	42
Labrador C.A.	0	0	0	0	0	0	0	0
Total Newfoundland & Labrador (10,000+)	750	706	8	14	16	18	774	738

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market Prince Edward Island Second Quarter 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 50,000 - 99,999								
Charlottetown	100	122	6	0	86	21	192	143
Centres 10,000 - 49,999								
Summerside	11	22	0	0	0	5	11	27
Total Prince Edward Island (10,000+)	111	144	6	0	86	26	203	170

Table 2.5b: Starts by Submarket and by Intended Market Prince Edward Island January - June 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 50,000 - 99,999								
Charlottetown	117	148	6	13	89	21	212	182
Centres 10,000 - 49,999								
Summerside	14	24	0	0	0	5	14	29
Total Prince Edward Island (10,000+)	131	172	6	13	89	26	226	211

Source: CMHC (Starts and Completions Survey)

Table 2.4c: Starts by Submarket and by Intended Market
Nova Scotia
Second Quarter 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
Halifax	311	468	0	30	34	114	345	612
Centres 50,000 - 99,999								
Cape Breton	54	68	0	0	4	4	58	72
Centres 10,000 - 49,999								
Chester MD	12	7	0	0	0	0	12	7
East Hants MD	25	35	0	0	0	0	25	35
Kentville C.A.	17	21	0	0	0	0	17	21
Kings Subd A SC	17	28	0	0	8	0	25	28
Lunenburg MD	33	33	0	0	0	0	33	33
New Glasgow	30	7	0	0	0	12	30	19
Queens RGM	8	1	0	0	0	0	8	1
Truro	31	46	0	0	0	0	31	46
West Hants MD	15	26	0	0	0	0	15	26
Yarmouth MD	12	10	0	0	0	0	12	10
Total Nova Scotia (10,000+)	565	750	0	30	46	130	611	910

Table 2.5c: Starts by Submarket and by Intended Market
Nova Scotia
January - June 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Halifax	488	717	7	76	124	242	619	1,035
Centres 50,000 - 99,999								
Cape Breton	74	92	0	0	8	8	82	100
Centres 10,000 - 49,999								
Chester MD	15	10	0	8	0	0	15	18
East Hants MD	39	45	0	0	0	16	39	61
Kentville C.A.	23	29	0	0	0	0	23	29
Kings Subd A SC	19	50	0	0	16	16	35	66
Lunenburg MD	36	43	0	0	0	0	36	43
New Glasgow	37	16	0	0	0	19	37	35
Queens RGM	9	1	0	0	6	0	15	1
Truro	36	64	0	0	0	22	36	86
West Hants MD	27	33	0	0	0	0	27	33
Yarmouth MD	12	16	0	0	0	0	12	16
Total Nova Scotia (10,000+)	815	1,116	7	84	154	323	976	1,523

Source: CMHC (Starts and Completions Survey)

Table 2.4d: Starts by Submarket and by Intended Market New Brunswick Second Quarter 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
Saint John	144	195	3	0	48	12	195	207
Moncton	220	398	14	11	61	123	295	532
Centres 50,000 - 99,999								
Fredericton	86	157	52	36	113	70	251	263
Centres 10,000 - 49,999								
Bathurst	18	22	0	0	29	15	47	37
Campbellton	3	7	0	0	0	0	3	7
Edmundston	11	15	0	0	0	0	11	15
Miramichi	14	15	0	0	0	0	14	15
Total New Brunswick (10,000+)	496	809	69	47	251	220	816	1,076

Table 2.5d: Starts by Submarket and by Intended Market New Brunswick January - June 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Saint John	198	308	18	0	142	64	358	372
Moncton	263	446	22	13	64	150	349	609
Centres 50,000 - 99,999								
Fredericton	112	198	52	36	119	88	283	322
Centres 10,000 - 49,999								
Bathurst	21	24	0	0	29	21	50	45
Campbellton	4	7	0	0	0	1	4	8
Edmundston	12	16	0	0	0	0	12	16
Miramichi	19	20	0	17	0	0	19	37
Total New Brunswick (10,000+)	629	1,019	92	66	354	324	1,075	1,409

Source: CMHC (Starts and Completions Survey)

Table 3a: Completions by Submarket and by Dwelling Type
Newfoundland and Labrador
Second Quarter 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	% Change
Centres 100,000+											
St. John's	327	294	18	14	22	11	44	28	411	347	18.4
Centres 10,000 - 49,999											
Bay Roberts	18	5	0	0	0	0	0	0	18	5	**
Corner Brook	10	9	0	0	0	0	0	0	10	9	11.1
Gander	0	0	0	0	0	0	0	0	0	0	n/a
Grand Falls-Windsor	8	6	0	2	0	7	0	4	8	19	-57.9
Labrador C.A.	0	0	0	0	0	0	0	0	0	0	n/a
Total Newfoundland & Labrador (10,000+)	376	320	18	16	22	18	44	34	460	388	18.6

Table 3.1a: Completions by Submarket and by Dwelling Type
Newfoundland and Labrador
January - June 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
St. John's	599	520	40	34	27	20	110	62	776	636	22.0
Centres 10,000 - 49,999											
Bay Roberts	37	10	0	0	0	0	0	0	37	10	**
Corner Brook	32	27	0	0	0	0	0	0	32	27	18.5
Gander	0	0	0	0	0	0	0	0	0	0	n/a
Grand Falls-Windsor	18	20	0	2	16	16	10	10	44	48	-8.3
Labrador C.A.	0	0	0	0	0	0	0	0	0	0	n/a
Total Newfoundland & Labrador (10,000+)	714	592	40	36	43	36	120	82	917	746	22.9

Source: CMHC (Starts and Completions Survey)

Table 3b: Completions by Submarket and by Dwelling Type Prince Edward Island Second Quarter 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	% Change
Centres 50,000 - 99,999											
Charlottetown	39	36	2	4	8	0	30	0	79	40	97.5
Centres 10,000 - 49,999											
Summerside	2	9	0	2	0	4	0	0	2	15	-86.7
Total Prince Edward Island (10,000+)	41	45	2	6	8	4	30	0	81	55	47.3

Table 3.1b: Completions by Submarket and by Dwelling Type Prince Edward Island January - June 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 50,000 - 99,999											
Charlottetown	87	119	6	12	8	0	30	11	131	142	-7.7
Centres 10,000 - 49,999											
Summerside	7	17	0	12	4	4	0	8	11	41	-73.2
Total Prince Edward Island (10,000+)	94	136	6	24	12	4	30	19	142	183	-22.4

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type Nova Scotia Second Quarter 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	% Change
Centres 100,000+											
Halifax	214	280	26	16	22	14	301	0	563	310	81.6
Centres 50,000 - 99,999											
Cape Breton	33	48	16	18	0	3	0	0	49	69	-29.0
Centres 10,000 - 49,999											
Chester MD	5	4	0	0	0	0	8	0	13	4	**
East Hants MD	21	19	4	0	0	0	0	0	25	19	31.6
Kentville C.A.	16	13	8	0	0	0	0	0	24	13	84.6
Kings Subd A SC	8	12	6	10	0	0	8	0	22	22	0.0
Lunenburg MD	20	51	0	2	0	0	0	0	20	53	-62.3
New Glasgow	16	7	4	0	0	0	0	0	20	7	185.7
Queens RGM	4	0	0	0	0	0	0	0	4	0	n/a
Truro	14	40	2	2	0	0	15	24	31	66	-53.0
West Hants MD	14	10	0	0	0	0	0	0	14	10	40.0
Yarmouth MD	8	3	0	0	0	0	0	0	8	3	166.7
Total Nova Scotia (10,000+)	373	487	66	48	22	17	332	24	793	576	37.7

Table 3.1c: Completions by Submarket and by Dwelling Type Nova Scotia January - June 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
Halifax	480	490	60	42	54	67	385	370	979	969	1.0
Centres 50,000 - 99,999											
Cape Breton	47	74	26	20	4	3	2	4	79	101	-21.8
Centres 10,000 - 49,999											
Chester MD	13	38	0	0	0	0	8	0	21	38	-44.7
East Hants MD	47	47	8	2	0	0	0	0	55	49	12.2
Kentville C.A.	33	29	14	6	0	0	53	0	100	35	185.7
Kings Subd A SC	23	39	10	16	0	0	8	0	41	55	-25.5
Lunenburg MD	38	61	0	2	0	0	0	0	38	63	-39.7
New Glasgow	40	43	8	4	7	0	6	14	61	61	0.0
Queens RGM	7	0	0	0	0	0	0	0	7	0	n/a
Truro	42	65	2	2	0	0	15	24	59	91	-35.2
West Hants MD	26	20	0	0	0	0	0	0	26	20	30.0
Yarmouth MD	25	3	0	0	0	0	0	0	25	3	**
Total Nova Scotia (10,000+)	821	909	128	94	65	70	477	412	1,491	1,485	0.4

Source: CMHC (Starts and Completions Survey)

Table 3d: Completions by Submarket and by Dwelling Type New Brunswick Second Quarter 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	% Change
Centres 100,000+											
Saint John	96	108	18	16	6	15	35	42	155	181	-14.4
Moncton	75	101	58	144	0	22	85	10	218	277	-21.3
Centres 50,000 - 99,999											
Fredericton	88	80	0	2	18	0	79	44	185	126	46.8
Centres 10,000 - 49,999											
Bathurst	8	12	0	2	0	7	17	25	25	46	-45.7
Campbellton	0	2	0	0	0	4	0	0	0	6	-100.0
Edmundston	9	11	0	2	0	0	0	0	9	13	-30.8
Miramichi	4	11	0	0	0	0	0	0	4	11	-63.6
Total New Brunswick (10,000+	280	325	76	166	24	48	216	121	596	660	-9.7

Table 3.1d: Completions by Submarket and by Dwelling Type New Brunswick January - June 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
Saint John	198	205	26	22	15	24	83	49	322	300	7.3
Moncton	228	352	212	228	24	33	149	77	613	690	-11.2
Centres 50,000 - 99,999											
Fredericton	161	182	4	8	22	0	79	52	266	242	9.9
Centres 10,000 - 49,999											
Bathurst	18	31	6	2	0	7	17	25	41	65	-36.9
Campbellton	6	4	0	0	0	4	0	0	6	8	-25.0
Edmundston	16	14	0	2	0	4	26	0	42	20	110.0
Miramichi	10	28	0	0	0	0	0	0	10	28	-64.3
Total New Brunswick (10,000+	637	816	248	262	61	72	354	203	1,300	1,353	-3.9

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador Second Quarter 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
St. John's	22	11	0	0	44	28	0	0
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	0	0
Gander	0	0	0	0	0	0	0	0
Grand Falls-Windsor	0	0	0	7	0	4	0	0
Labrador C.A.	0	0	0	0	0	0	0	0
Total Newfoundland and Labrador (10,000+)	22	11	0	7	44	34	0	0

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador January - June 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
St. John's	27	20	0	0	100	62	10	0
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	0	0
Gander	0	0	0	0	0	0	0	0
Grand Falls-Windsor	4	0	12	16	10	6	0	4
Labrador C.A.	0	0	0	0	0	0	0	0
Total Newfoundland and Labrador (10,000+)	31	20	12	16	110	78	10	4

Source: CMHC (Starts and Completions Survey)

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
Second Quarter 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 50,000 - 99,999								
Charlottetown	8	0	0	0	0	0	30	0
Centres 10,000 - 49,999								
Summerside	0	4	0	0	0	0	0	0
Total Prince Edward Island (10,000+)	8	4	0	0	0	0	30	0

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
January - June 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 50,000 - 99,999								
Charlottetown	8	0	0	0	0	0	30	11
Centres 10,000 - 49,999								
Summerside	4	4	0	0	0	8	0	0
Total Prince Edward Island (10,000+)	12	4	0	0	0	8	30	11

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market Nova Scotia Second Quarter 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
Halifax	13	11	9	3	127	0	174	0
Centres 50,000 - 99,999								
Cape Breton	0	0	0	3	0	0	0	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	8	0	0	0
East Hants MD	0	0	0	0	0	0	0	0
Kentville C.A.	0	0	0	0	0	0	0	0
Kings Subd A SC	0	0	0	0	0	0	8	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	0	0	0	0	0	0
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	0	0	0	0	15	24
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	13	11	9	6	135	0	197	24

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market Nova Scotia January - June 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Halifax	40	64	14	3	127	42	258	328
Centres 50,000 - 99,999								
Cape Breton	0	0	4	3	2	0	0	4
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	8	0	0	0
East Hants MD	0	0	0	0	0	0	0	0
Kentville C.A.	0	0	0	0	0	0	53	0
Kings Subd A SC	0	0	0	0	0	0	8	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	4	0	3	0	2	0	4	14
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	0	0	0	0	15	24
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	44	64	21	6	139	42	338	370

Source: CMHC (Starts and Completions Survey)

Table 3.2d: Completions by Submarket, by Dwelling Type and by Intended Market
New Brunswick
Second Quarter 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
Saint John	6	15	0	0	4	21	31	21
Moncton	0	0	0	22	4	2	81	8
Centres 50,000 - 99,999								
Fredericton	7	0	11	0	18	4	61	40
Centres 10,000 - 49,999								
Bathurst	0	7	0	0	0	0	17	25
Campbellton	0	4	0	0	0	0	0	0
Edmundston	0	0	0	0	0	0	0	0
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	13	26	11	22	26	27	190	94

Table 3.3d: Completions by Submarket, by Dwelling Type and by Intended Market
New Brunswick
January - June 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Saint John	15	24	0	0	4	21	79	28
Moncton	24	11	0	22	12	6	137	71
Centres 50,000 - 99,999								
Fredericton	11	0	11	0	18	12	61	40
Centres 10,000 - 49,999								
Bathurst	0	7	0	0	0	0	17	25
Campbellton	0	4	0	0	0	0	0	0
Edmundston	0	4	0	0	0	0	26	0
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	50	50	11	22	34	39	320	164

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market Newfoundland and Labrador Second Quarter 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
St. John's	387	347	24	0	0	0	411	347
Centres 10,000 - 49,999								
Bay Roberts	18	5	0	0	0	0	18	5
Corner Brook	10	9	0	0	0	0	10	9
Gander	0	0	0	0	0	0	0	0
Grand Falls-Windsor	8	12	0	0	0	7	8	19
Labrador C.A.	0	0	0	0	0	0	0	0
Total Newfoundland & Labrador (10,000+)	436	381	24	0	0	7	460	388

Table 3.5a: Completions by Submarket and by Intended Market Newfoundland and Labrador January - June 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
St. John's	742	636	24	0	10	0	776	636
Centres 10,000 - 49,999								
Bay Roberts	37	10	0	0	0	0	37	10
Corner Brook	32	27	0	0	0	0	32	27
Gander	0	0	0	0	0	0	0	0
Grand Falls-Windsor	32	28	0	0	12	20	44	48
Labrador C.A.	0	0	0	0	0	0	0	0
Total Newfoundland & Labrador (10,000+)	871	726	24	0	22	20	917	746

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market
Prince Edward Island
Second Quarter 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 50,000 - 99,999								
Charlottetown	41	40	8	0	30	0	79	40
Centres 10,000 - 49,999								
Summerside	2	10	0	0	0	5	2	15
Total Prince Edward Island (10,000+)	43	50	8	0	30	5	81	55

Table 3.5b: Completions by Submarket and by Intended Market
Prince Edward Island
January - June 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 50,000 - 99,999								
Charlottetown	93	131	8	0	30	11	131	142
Centres 10,000 - 49,999								
Summerside	11	36	0	0	0	5	11	41
Total Prince Edward Island (10,000+)	104	167	8	0	30	16	142	183

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market Nova Scotia Second Quarter 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
Halifax	248	297	131	6	184	7	563	310
Centres 50,000 - 99,999								
Cape Breton	40	64	0	0	9	5	49	69
Centres 10,000 - 49,999								
Chester MD	5	4	8	0	0	0	13	4
East Hants MD	25	19	0	0	0	0	25	19
Kentville C.A.	24	13	0	0	0	0	24	13
Kings Subd A SC	14	22	0	0	8	0	22	22
Lunenburg MD	20	53	0	0	0	0	20	53
New Glasgow	20	7	0	0	0	0	20	7
Queens RGM	4	0	0	0	0	0	4	0
Truro	16	42	0	0	15	24	31	66
West Hants MD	14	10	0	0	0	0	14	10
Yarmouth MD	8	3	0	0	0	0	8	3
Total Nova Scotia (10,000+)	438	534	139	6	216	36	793	576

Table 3.5c: Completions by Submarket and by Intended Market Nova Scotia January - June 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Halifax	561	531	145	80	273	358	979	969
Centres 50,000 - 99,999								
Cape Breton	58	92	0	0	21	9	79	101
Centres 10,000 - 49,999								
Chester MD	13	38	8	0	0	0	21	38
East Hants MD	55	49	0	0	0	0	55	49
Kentville C.A.	47	35	0	0	53	0	100	35
Kings Subd A SC	33	55	0	0	8	0	41	55
Lunenburg MD	38	63	0	0	0	0	38	63
New Glasgow	50	47	4	0	7	14	61	61
Queens RGM	7	0	0	0	0	0	7	0
Truro	44	67	0	0	15	24	59	91
West Hants MD	26	20	0	0	0	0	26	20
Yarmouth MD	25	3	0	0	0	0	25	3
Total Nova Scotia (10,000+)	957	1,000	157	80	377	405	1,491	1,485

Source: CMHC (Starts and Completions Survey)

Table 3.4d: Completions by Submarket and by Intended Market
New Brunswick
Second Quarter 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centres 100,000+								
Saint John	118	147	6	13	31	21	155	181
Moncton	134	235	0	6	84	36	218	277
Centres 50,000 - 99,999								
Fredericton	85	70	17	0	83	56	185	126
Centres 10,000 - 49,999								
Bathurst	8	14	0	7	17	25	25	46
Campbellton	0	2	0	4	0	0	0	6
Edmundston	9	13	0	0	0	0	9	13
Miramichi	4	11	0	0	0	0	4	11
Total New Brunswick (10,000+)	358	492	23	30	215	138	596	660

Table 3.5d: Completions by Submarket and by Intended Market
New Brunswick
January - June 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Saint John	237	259	6	13	79	28	322	300
Moncton	448	569	14	10	151	111	613	690
Centres 50,000 - 99,999								
Fredericton	159	168	17	0	90	74	266	242
Centres 10,000 - 49,999								
Bathurst	23	33	0	7	18	25	41	65
Campbellton	6	4	0	4	0	0	6	8
Edmundston	16	20	0	0	26	0	42	20
Miramichi	10	28	0	0	0	0	10	28
Total New Brunswick (10,000+)	899	1,081	37	34	364	238	1,300	1,353

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range in Newfoundland and Labrador
Second Quarter 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $125,000		$125,000 - $174,999		$175,000 - $224,999		$225,000 - $274,999		$275,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Newfoundland and Labrador (50,000+)													
Q2 2009	1	0.3	16	5.0	74	23.3	107	33.6	120	37.7	318	250,700	277,592
Q2 2008	5	1.7	88	29.3	95	31.7	61	20.3	51	17.0	300	200,000	222,690
Year-to-date 2009	1	0.2	31	5.3	141	23.9	197	33.4	219	37.2	589	250,000	269,493
Year-to-date 2008	6	1.1	149	28.2	173	32.8	123	23.3	77	14.6	528	200,000	219,452

Table 4b: Absorbed Single-Detached Units by Price Range in Prince Edward Island
Second Quarter 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $80,000		$80,000 - $119,999		$120,000 - $179,999		$180,000 - $249,999		$250,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Prince Edward Island (50,000+)													
Q2 2009	0	0.0	3	7.9	4	10.5	20	52.6	11	28.9	38	225,000	221,053
Q2 2008	0	0.0	1	2.8	10	27.8	17	47.2	8	22.2	36	195,000	205,000
Year-to-date 2009	0	0.0	5	5.8	14	16.3	44	51.2	23	26.7	86	210,000	227,006
Year-to-date 2008	0	0.0	5	4.2	39	32.8	48	40.3	27	22.7	119	195,000	206,281

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Nova Scotia
Second Quarter 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $224,999		$225,000 - $299,999		$300,000 - $374,999		$375,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Cape Breton													
Q2 2009	9	28.1	11	34.4	9	28.1	1	3.1	2	6.3	32	186,000	203,352
Q2 2008	18	37.5	13	27.1	11	22.9	4	8.3	2	4.2	48	186,572	206,422
Year-to-date 2009	18	39.1	13	28.3	12	26.1	1	2.2	2	4.3	46	175,000	185,939
Year-to-date 2008	33	44.6	20	27.0	14	18.9	5	6.8	2	2.7	74	170,949	189,921
Halifax CMA													
Q2 2009	11	4.8	41	18.0	72	31.6	38	16.7	66	28.9	228	290,000	337,761
Q2 2008	20	7.3	45	16.5	77	28.2	52	19.0	79	28.9	273	298,000	339,537
Year-to-date 2009	34	7.0	71	14.7	156	32.2	81	16.7	142	29.3	484	290,000	332,865
Year-to-date 2008	59	11.9	65	13.1	133	26.8	104	21.0	135	27.2	496	305,950	338,227
Total Urban Centres in Nova Scotia (50,000+)													
Q2 2009	20	7.7	52	20.0	81	31.2	39	15.0	68	26.2	260	285,000	321,611
Q2 2008	38	11.8	58	18.1	88	27.4	56	17.4	81	25.2	321	285,000	320,098
Year-to-date 2009	52	9.8	84	15.8	168	31.7	82	15.5	144	27.2	530	286,500	320,343
Year-to-date 2008	92	16.1	85	14.9	147	25.8	109	19.1	137	24.0	570	290,000	318,453

Table 4d: Absorbed Single-Detached Units by Price Range in New Brunswick
Second Quarter 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $80,000		$80,000 - $119,999		$120,000 - $179,999		$180,000 - $249,999		$250,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Fredericton													
Q2 2009	11	14.1	1	1.3	9	11.5	24	30.8	33	42.3	78	239,000	257,771
Q2 2008	16	20.5	3	3.8	11	14.1	27	34.6	21	26.9	78	207,500	225,668
Year-to-date 2009	17	11.8	3	2.1	14	9.7	51	35.4	59	41.0	144	239,000	255,587
Year-to-date 2008	34	18.3	13	7.0	37	19.9	60	32.3	42	22.6	186	199,000	215,504
Moncton CMA													
Q2 2009	3	4.3	3	4.3	14	20.0	40	57.1	10	14.3	70	199,900	217,360
Q2 2008	10	7.5	2	1.5	44	32.8	58	43.3	20	14.9	134	199,900	216,913
Year-to-date 2009	10	4.5	8	3.6	44	19.7	131	58.7	30	13.5	223	199,900	215,260
Year-to-date 2008	24	6.7	4	1.1	116	32.4	153	42.7	61	17.0	358	199,900	217,341
Saint John CMA													
Q2 2009	0	0.0	1	1.0	16	16.7	28	29.2	51	53.1	96	259,950	275,381
Q2 2008	2	1.9	6	5.7	17	16.2	22	21.0	58	55.2	105	250,000	249,675
Year-to-date 2009	0	0.0	5	2.7	27	14.8	55	30.2	95	52.2	182	250,000	266,766
Year-to-date 2008	2	1.0	8	4.0	46	23.2	44	22.2	98	49.5	198	249,096	246,246
Total Urban Centres in New Brunswick (50,000+)													
Q2 2009	14	5.7	5	2.0	39	16.0	92	37.7	94	38.5	244	236,500	253,349
Q2 2008	28	8.8	11	3.5	72	22.7	107	33.8	99	31.2	317	219,900	230,600
Year-to-date 2009	27	4.9	16	2.9	85	15.5	237	43.2	184	33.5	549	229,900	243,029
Year-to-date 2008	60	8.1	25	3.4	199	26.8	257	34.6	201	27.1	742	206,450	225,300

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Newfoundland and Labrador Second Quarter 2009										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	236	47.5	456	490	552	82.6	160,252	17.1	166,619
	February	238	20.2	376	564	737	51.0	151,244	7.7	166,736
	March	239	-10.2	374	514	601	62.2	159,380	16.1	163,381
	April	308	27.3	402	673	532	75.6	167,021	17.2	164,134
	May	346	5.5	375	777	620	60.5	170,999	20.8	177,120
	June	430	1.9	373	793	618	60.4	171,183	12.1	174,195
	July	610	11.5	415	870	637	65.1	181,269	18.7	176,287
	August	541	-1.8	370	632	602	61.5	187,744	21.4	181,886
	September	544	26.2	424	744	662	64.0	178,062	17.5	181,510
	October	549	15.6	431	645	635	67.9	188,864	25.8	199,910
	November	373	-24.9	372	517	657	56.6	191,148	30.8	191,122
	December	281	-20.6	327	301	667	49.0	205,805	26.0	202,205
2009	January	176	-25.4	335	516	613	54.6	192,408	20.1	201,786
	February	197	-17.2	344	433	602	57.1	195,072	29.0	198,241
	March	250	4.6	368	570	602	61.1	198,057	24.3	195,317
	April	259	-15.9	346	727	631	54.8	194,776	16.6	206,451
	May	316	-8.7	349	761	614	56.8	200,649	17.3	209,191
	June	421	-2.1	361	881	638	56.6	211,844	23.8	213,600
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2008	1,084	9.3		2,243			169,942	16.0	
	Q2 2009	996	-8.1		2,369			203,854	20.0	
	YTD 2008	1,797	11.2		3,811			164,788	15.0	
	YTD 2009	1,619	-9.9		3,888			200,646	21.8	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

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

Table 5b: MLS® Residential Activity for Prince Edward Island
Second Quarter 2009

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	51	-37.0	123	203	241	51.0	139,999	7.3	142,235
	February	84	42.4	182	242	255	71.4	131,594	4.3	136,016
	March	81	-23.6	113	229	249	45.4	134,506	18.3	158,854
	April	116	-6.5	133	370	299	44.5	121,807	-9.8	123,497
	May	31	-78.0	31	431	316	9.8	126,661	-0.2	131,464
	June	160	-15.3	120	323	253	47.4	150,503	12.1	146,987
	July	168	-11.6	125	354	270	46.3	145,852	6.9	142,801
	August	190	-13.6	124	254	236	52.5	142,168	1.7	139,748
	September	183	2.2	135	238	247	54.7	129,635	-0.1	133,802
	October	135	-25.8	110	208	244	45.1	141,289	2.1	132,807
	November	117	-29.9	109	146	245	44.5	141,717	3.2	136,819
	December	97	-26.0	108	78	221	48.9	161,050	17.4	154,045
2009	January	52	2.0	130	189	224	58.0	165,189	18.0	157,537
	February	77	-8.3	158	154	196	80.6	131,911	0.2	134,735
	March	73	-9.9	110	177	194	56.7	147,682	9.8	148,559
	April	81	-30.2	104	257	206	50.5	127,968	5.1	140,063
	May	114	**	118	345	220	53.6	149,475	18.0	151,912
	June	153	-4.4	117	315	222	52.7	148,885	-1.1	145,522
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2008	307	-32.4		1,124			137,253	3.8	
	Q2 2009	348	13.4		917			144,210	5.1	
	YTD 2008	523	-25.3		1,798			136,186	5.8	
	YTD 2009	550	5.2		1,437			144,932	6.4	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

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

Table 5c: MLS® Residential Activity for Nova Scotia Second Quarter 2009										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	580	-11.0	956	1,529	1,672	57.2	182,442	7.7	186,185
	February	752	-1.3	952	1,510	1,699	56.0	188,110	4.0	189,974
	March	814	-16.7	892	1,907	1,724	51.7	190,867	5.3	185,854
	April	1,172	2.0	986	2,212	1,735	56.8	196,100	3.0	190,701
	May	1,308	-6.3	969	2,248	1,667	58.1	202,569	8.3	193,623
	June	1,266	-5.0	969	2,169	1,810	53.5	194,627	2.0	186,297
	July	1,255	2.6	1,042	2,017	1,733	60.1	192,160	5.4	190,550
	August	1,020	-11.3	923	1,660	1,610	57.3	180,801	2.7	186,976
	September	935	-0.3	911	1,623	1,634	55.8	189,283	7.2	191,792
	October	835	-12.9	874	1,576	1,688	51.8	175,490	1.5	190,418
	November	519	-36.0	683	999	1,539	44.4	185,020	5.5	195,600
	December	413	-18.5	712	671	1,610	44.2	182,638	6.2	193,398
2009	January	393	-32.2	685	1,420	1,580	43.4	179,340	-1.7	185,209
	February	581	-22.7	776	1,376	1,572	49.4	187,688	-0.2	189,301
	March	692	-15.0	740	1,835	1,592	46.5	188,651	-1.2	190,968
	April	857	-26.9	732	2,057	1,606	45.6	206,668	5.4	200,191
	May	1,094	-16.4	818	2,156	1,640	49.9	207,135	2.3	198,317
	June	1,252	-1.1	908	2,053	1,633	55.6	203,725	4.7	194,465
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2008	3,746	-3.4		6,629			197,861	4.5	
	Q2 2009	3,203	-14.5		6,266			205,677	4.0	
	YTD 2008	5,892	-6.0		11,575			194,132	5.0	
	YTD 2009	4,869	-17.4		10,897			198,985	2.5	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

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

Table 5d: MLS® Residential Activity for New Brunswick
Second Quarter 2009

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	355	-13.8	644	1,051	1,151	56.0	151,433	7.6	145,462
	February	506	-7.0	658	971	1,122	58.6	143,207	8.3	146,229
	March	514	-22.6	581	1,199	1,120	51.9	136,886	-0.1	133,134
	April	756	5.0	670	1,517	1,189	56.3	149,091	7.2	151,041
	May	908	-6.6	651	1,722	1,266	51.4	152,823	7.5	146,058
	June	923	1.4	688	1,435	1,205	57.1	157,505	10.3	149,655
	July	840	1.6	679	1,463	1,227	55.3	141,255	4.1	148,406
	August	795	-4.8	667	1,300	1,206	55.3	144,384	7.7	145,495
	September	660	0.9	626	1,284	1,203	52.0	142,402	8.5	155,531
	October	561	-19.7	565	1,102	1,199	47.1	135,645	3.2	141,587
	November	399	-27.5	541	846	1,311	41.3	141,354	5.6	135,120
	December	338	-9.6	585	503	1,194	49.0	141,648	5.6	147,811
2009	January	281	-20.8	533	988	1,140	46.8	142,009	-6.2	135,505
	February	392	-22.5	540	926	1,153	46.8	147,575	3.1	146,784
	March	501	-2.5	546	1,280	1,148	47.6	152,415	11.3	151,425
	April	628	-16.9	573	1,524	1,220	47.0	155,251	4.1	151,679
	May	816	-10.1	602	1,651	1,236	48.7	166,672	9.1	153,926
	June	856	-7.3	605	1,545	1,231	49.1	160,400	1.8	154,998
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2008	2,587	-0.6		4,674			153,403	8.4	
	Q2 2009	2,300	-11.1		4,720			161,219	5.1	
	YTD 2008	3,962	-6.2		7,895			149,781	7.3	
	YTD 2009	3,474	-12.3		7,914			156,856	4.7	

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[1]Source: CREA

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

Table 6a: Level of Economic Indicators for Newfoundland and Labrador Second Quarter 2009

		Interest Rates									
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	Mortage Rates (%) 5 Yr. Term	Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index(2) (1997=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
2008	January - March	718	7.3	7.3	222.5	12.7	139	97.9	716	1,376,004	99.51
	April - June	696	6.7	6.9	222.2	13.0	146	83.3	728	2,088,744	99.34
	July - September	697	6.8	7.0	218.0	13.6	1,070	83.9	743	1,975,651	95.23
	October - December	704	6.1	7.1	218.0	13.7	218	71.3	752	1,196,024	81.98
2009	January - March	623	4.8	5.7	216.1	14.7	-20	80.7	743	905,688	79.79
	April - June	607	3.9	5.5	213.9	15.1		84.9	741		87.01
	July - September										
	October - December										

Table 6.1a: Growth (1) of Economic Indicators for Newfoundland and Labrador Second Quarter 2009

		Interest Rates									
		P & I Per $100,000	Mortage Rates 1 Yr. Term	Mortage Rates 5 Yr. Term	Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
2008	January - March	6.3	0.8	0.7	2.6	-1.9	-108.5	0.7	11.4	20.2	16.1
	April - June	-0.7	-0.1	-0.1	2.3	0.0	-122.0	-17.3	9.7	29.7	7.5
	July - September	-2.4	-0.3	-0.3	0.5	-0.1	11.8	-21.2	9.4	41.0	-1.0
	October - December	-3.5	-1.2	-0.4	0.1	0.8	-53.7	-29.6	5.5	8.6	-19.8
2009	January - March	-13.3	-2.4	-1.6	-2.9	2.0	-114.4	-17.5	3.8	-34.2	-19.8
	April - June	-12.7	-2.8	-1.5	-3.7	2.1		1.9	1.8		-12.4
	July - September										
	October - 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
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6b: Level of Economic Indicators for Prince Edward Island
Second Quarter 2009

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (1997=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	5 Yr. Term							
2008	January - March	718	7.3	7.3	70.6	10.3	319	97.9	613	289,825	99.51
	April - June	696	6.7	6.9	70.7	10.4	783	83.3	637	396,160	99.34
	July - September	697	6.8	7.0	70.1	10.8	812	83.9	632	368,483	95.23
	October - December	704	6.1	7.1	69.5	11.4	-384	71.3	643	315,539	81.98
2009	January - March	623	4.8	5.7	68.5	11.9	272	80.7	671	310,554	79.79
	April - June	607	3.9	5.5	68.9	12.5		84.9	659		87.01
	July - September										
	October - December										

Table 6.1b: Growth [1] of Economic Indicators for Prince Edward Island
Second Quarter 2009

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates 1 Yr. Term	5 Yr. Term							
2008	January - March	6.3	0.8	0.7	1.1	-0.1	**	0.7	3.0	-0.7	16.1
	April - June	-0.7	-0.1	-0.1	2.2	0.4	**	-17.3	6.4	-2.4	7.5
	July - September	-2.4	-0.3	-0.3	1.6	0.3	120.7	-21.2	8.7	-2.0	-1.0
	October - December	-3.5	-1.2	-0.4	-0.2	1.2	-2500.0	-29.6	5.5	-11.2	-19.8
2009	January - March	-13.3	-2.4	-1.6	-3.0	1.5	-14.7	-17.5	9.4	7.2	-19.8
	April - June	-12.7	-2.8	-1.5	-2.5	2.1		1.9	3.4		-12.4
	July - September										
	October - 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
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6c: Level of Economic Indicators for Nova Scotia Second Quarter 2009

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index(2) (1997=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	Mortage Rates (%) 5 Yr. Term							
2008	January - March	718	7.3	7.3	450.5	7.6	694	97.9	661	2,461,189	99.51
	April - June	696	6.7	6.9	452.5	7.8	609	83.3	666	2,847,232	99.34
	July - September	697	6.8	7.0	454.5	7.6	622	83.9	679	2,992,681	95.23
	October - December	704	6.1	7.1	454.9	7.9	467	71.3	692	2,440,254	81.98
2009	January - March	623	4.8	5.7	454.6	8.8	146	80.7	706	2,098,017	79.79
	April - June	607	3.9	5.5	451.7	9.2		84.9	705		87.01
	July - September										
	October - December										

Table 6.1c: Growth (1) of Economic Indicators for Nova Scotia Second Quarter 2009

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates 1 Yr. Term	Mortage Rates 5 Yr. Term							
2008	January - March	6.3	0.8	0.7	0.4	-0.2	-204.8	0.7	2.9	8.3	16.1
	April - June	-0.7	-0.1	-0.1	1.3	-0.2	**	-17.3	1.9	16.2	7.5
	July - September	-2.4	-0.3	-0.3	2.3	-1.0	52.8	-21.2	3.7	16.6	-1.0
	October - December	-3.5	-1.2	-0.4	0.9	0.1	-10.5	-29.6	4.2	-5.6	-19.8
2009	January - March	-13.3	-2.4	-1.6	0.9	1.2	-79.0	-17.5	6.9	-14.8	-19.8
	April - June	-12.7	-2.8	-1.5	-0.2	1.4		1.9	5.9		-12.4
	July - September										
	October - 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
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6d: Level of Economic Indicators for New Brunswick Second Quarter 2009

		Interest Rates									
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	Mortage Rates (%) 5 Yr. Term	Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index(2) (1997=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
2008	January - March	718	7.3	7.3	366.2	8.4	331	97.9	660	4,036,064	99.51
	April - June	696	6.7	6.9	364.3	8.9	235	83.3	669	5,628,227	99.34
	July - September	697	6.8	7.0	366.1	8.4	63	83.9	675	4,696,661	95.23
	October - December	704	6.1	7.1	367.5	8.7	516	71.3	685	3,516,192	81.98
2009	January - March	623	4.8	5.7	366.1	9.0	689	80.7	690	3,111,800	79.79
	April - June	607	3.9	5.5	365.6	8.9		84.9	698		87.01
	July - September										
	October - December										

Table 6.1d: Growth (1) of Economic Indicators for New Brunswick Second Quarter 2009

		Interest Rates									
		P & I Per $100,000	Mortage Rates 1 Yr. Term	Mortage Rates 5 Yr. Term	Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
2008	January - March	6.3	0.8	0.7	2.1	1.0	178.2	0.7	5.0	24.1	16.1
	April - June	-0.7	-0.1	-0.1	0.3	1.7	27.0	-17.3	4.3	46.5	7.5
	July - September	-2.4	-0.3	-0.3	0.7	0.5	-87.7	-21.2	5.7	8.5	-1.0
	October - December	-3.5	-1.2	-0.4	0.3	1.1	**	-29.6	5.8	-17.4	-19.8
2009	January - March	-13.3	-2.4	-1.6	0.0	0.6	108.2	-17.5	4.6	-22.9	-19.8
	April - June	-12.7	-2.8	-1.5	0.3	0.0		1.9	4.3		-12.4
	July - September										
	October - 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
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

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 on 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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