HOUSING NOW
Atlantic Region

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fourth Quarter 2010

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Third Quarter Activity Positive

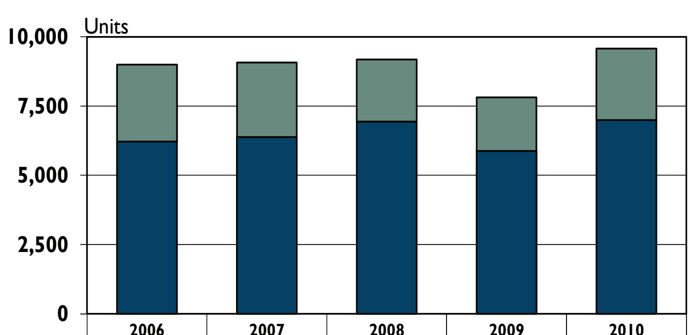
Total housing starts in the third quarter increased close to eight per cent when compared to the same period in 2009. The gain in starts for the third quarter was due to stronger starts activity in three of the four Atlantic Provinces - Nova Scotia (NS), Newfoundland and Labrador (NL) and New Brunswick (NB).

In NB, starts were up 18 per cent in the third quarter due to significant growth in multiple starts. There was an 86.3 per cent advance in multiple starts in the third quarter of this year compared to the same quarter of last year. Single starts declined close to 15 per cent in the third quarter.

Activity in NL was higher by 11.4 per cent due to an increase in multiple starts of close to 19 per cent, as well as a 10.2 per cent rise in single starts activity.

Figure 1

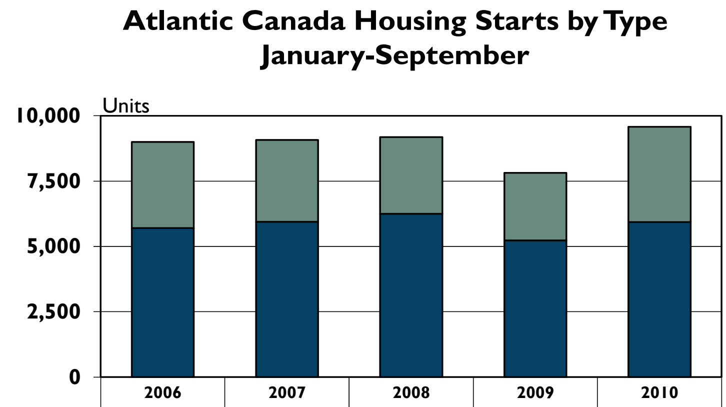
Atlantic Canada Housing Starts
January-September



	2006	2007	2008	2009	2010
Rural	2,772	2,689	2,252	1,931	2,582
Urban	6,221	6,386	6,934	5,881	6,997

Source: CMHC

Figure 2



	2006	2007	2008	2009	2010
Multiples	3,291	3,133	2,937	2,586	3,651
Singles	5,702	5,942	6,249	5,226	5,928

Source: CMHC

NS saw an increase of close to three per cent in starts in the quarter due to a gain of seven per cent in multiples, as single starts were flat for the quarter.

Prince Edward Island (PE) reported a decline in growth of 22 per cent in the quarter due to a 22.3 per cent drop in multiple starts and a similar decline of 21.8 per cent in single starts.

Growth Due to Increase in Multiple Starts

Multiple starts were up close to 30 per cent in the third quarter. Only PE contributed negatively to the results in the quarter due to a drop in apartment style condominiums.

Multiple starts activity continues to include a significant increase in apartment construction in 2010. Row starts have also gained over 44 per cent year to date with semi-detached also showing a small positive growth rate in 2010.

Urban Starts Activity Was Mixed

Of the six large urban centres in Atlantic Canada, three reported positive growth in starts activity for the quarter. Two centres reported decreases in the quarter including Charlottetown at -34 per cent and St. John's at -3.4 per cent.

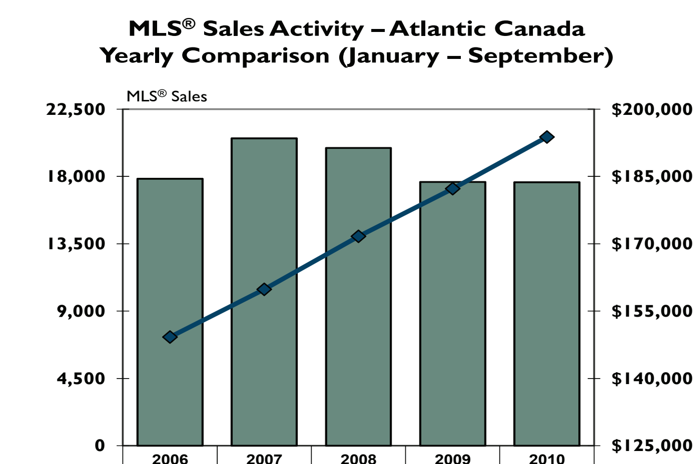
Halifax was only down one start in the third quarter compared to 2009.

The best performance in the quarter came from Saint John with a 78 per cent increase. This was followed by a 12.8 per cent advance in growth for Moncton and a 1.1 per cent rise in Fredericton.

Eight of the smaller centres in Atlantic Canada reported higher starts in the third quarter, including Bay Roberts and Corner Brook NL, Summerside PE, as well as Kentville, Truro and New Glasgow NS, and Campbellton NB.

Completions in Atlantic Canada were up over 14 per cent in the third quarter of 2010. Units under construction for the same period also grew by 14 per cent.

Figure 3



	2006	2007	2008	2009	2010
Sales	17,842	20,552	19,915	17,637	17,615
Avg. Price	$149,228	$159,858	$171,672	$182,288	$193,803

Source: Canadian Real Estate Association - MLS® is a registered trademark of the Canadian Real Estate Association
MLS® Average Price: September (Year to Date) Price for each year unadjusted

MLS® Sales Decline

MLS® sales in Atlantic Canada were down 12.9 per cent in the third quarter (unadjusted) compared to a year ago. Weakness in the third quarter occurred in all four Atlantic Provinces, including PE with a 9.2 per cent decrease and NL, where activity was down 12 per cent compared to a year ago. Sales activity in NS also declined 15.4 per cent in the third quarter. In NB, sales in the third quarter decreased close to 11 per cent compared to a year ago.

MLS® Price Growth Driven By NL

The average MLS® price in Atlantic Canada was up 4.6 per cent (unadjusted) in the third quarter to $193,803, with prices up 6.3 per cent over the first nine months of 2010.

Provincially, unadjusted prices for the first nine months of 2010 are up 15 per cent in NL, close to five per cent in NS, 2.2 per cent in NB and less than one per cent in PE.

The number of listings reported to the end of September 2010, on an unadjusted basis, was up 1.7 per cent compared to last year. The current level of listings is having a marginal impact on the current pace of price growth in Atlantic Canada, as prices have been trending lower since the first quarter of this year.

Economic Factors

The labour force increased by one per cent in the third quarter in Atlantic Canada (seasonally adjusted). There was a 1.2 per cent gain in total employment during the quarter. This resulted in the unemployment rate dropping in Atlantic Canada to a 10.4 per cent rate overall for the first nine months of 2010, compared to a 10.5 per cent unemployment rate over the same period in 2009. As the trend for international migration has rebounded marginally so far in 2010, labour conditions are expected to remain stable.

Along with historically low interest rates, stable income levels and moderate employment growth, the economy of Atlantic Canada will end up performing better than forecast in 2010. Although the economic forecast remains positive, recent concerns regarding the global outlook have tempered the possibility of stronger growth in 2011. Consumer spending will contribute moderately to growth, as the outlook for the labour market remains soft. However, favourable borrowing rates will assist in stabilizing the housing sector and economy as a whole. At the same time, without a significant improvement in activity south of the border, growth prospects will remain subdued.

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of Region
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2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
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1.2	History of Housing Activity (once a year)
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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
Third Quarter 2010

	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										
Q3 2010	1,645	196	179	6	20	81	41	834	1,165	4,167
Q3 2009	1,675	216	177	0	45	148	66	503	1,022	3,852
% Change	-1.8	-9.3	1.1	n/a	-55.6	-45.3	-37.9	65.8	14.0	8.2
Year-to-date 2010	3,927	570	492	10	38	229	138	1,592	2,582	9,578
Year-to-date 2009	3,500	552	341	0	90	216	128	1,054	1,931	7,812
% Change	12.2	3.3	44.3	n/a	-57.8	6.0	7.8	51.0	33.7	22.6
UNDER CONSTRUCTION										
Q3 2010	3,081	490	615	12	63	591	78	1,812	1,810	8,552
Q3 2009	3,078	490	483	0	101	600	99	1,289	1,360	7,500
% Change	0.1	0.0	27.3	n/a	-37.6	-1.5	-21.2	40.6	33.1	14.0
COMPLETIONS										
Q3 2010	1,311	144	125	4	21	114	46	594	429	2,788
Q3 2009	1,167	178	118	0	37	48	33	392	472	2,445
% Change	12.3	-19.1	5.9	n/a	-43.2	137.5	39.4	51.5	-9.1	14.0
Year-to-date 2010	3,688	512	335	10	84	278	156	998	1,885	7,946
Year-to-date 2009	3,402	578	314	0	114	197	128	1,090	1,671	7,494
% Change	8.4	-11.4	6.7	n/a	-26.3	41.1	21.9	-8.4	12.8	6.0
COMPLETED & NOT ABSORBED										
Q3 2010	153	60	34	0	24	130	6	173	na	580
Q3 2009	202	89	34	0	41	115	2	178	na	661
% Change	-24.3	-32.6	0.0	n/a	-41.5	13.0	200.0	-2.8	n/a	-12.3
ABSORBED										
Q3 2010	978	126	90	4	16	49	22	508	na	1 793
Q3 2009	827	201	110	0	38	26	28	201	na	1 431
% Change	18.3	-37.3	-18.2	n/a	-57.9	88.5	-21.4	152.7	n/a	25.3
Year-to-date 2010	2,879	464	294	10	91	260	102	678	na	4,778
Year-to-date 2009	2,552	532	299	0	107	255	127	685	na	4,557
% Change	12.8	-12.8	-1.7	n/a	-15.0	2.0	-19.7	-1.0	n/a	4.8

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

Table 1.1a: Housing Activity Summary of Newfoundland and Labrador Third Quarter 2010										
	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										
Q3 2010	531	4	81	6	8	0	16	12	508	1,166
Q3 2009	536	8	70	0	15	0	8	21	389	1,047
% Change	-0.9	-50.0	15.7	n/a	-46.7	n/a	100.0	-42.9	30.6	11.4
Year-to-date 2010	1,322	10	192	10	21	4	46	12	1,112	2,729
Year-to-date 2009	1,204	32	128	0	23	0	8	37	657	2,089
% Change	9.8	-68.8	50.0	n/a	-8.7	n/a	**	-67.6	69.3	30.6
UNDER CONSTRUCTION										
Q3 2010	1,279	8	220	12	18	66	20	12	795	2,430
Q3 2009	1,242	54	143	0	23	42	4	21	435	1,964
% Change	3.0	-85.2	53.8	n/a	-21.7	57.1	**	-42.9	82.8	23.7
COMPLETIONS										
Q3 2010	439	2	58	4	9	0	34	0	130	676
Q3 2009	428	18	54	0	13	0	4	12	173	702
% Change	2.6	-88.9	7.4	n/a	-30.8	n/a	**	-100.0	-24.9	-3.7
Year-to-date 2010	1,292	24	144	10	24	26	50	0	712	2,282
Year-to-date 2009	1,142	56	173	0	37	0	16	22	621	2,067
% Change	13.1	-57.1	-16.8	n/a	-35.1	n/a	**	-100.0	14.7	10.4
COMPLETED & NOT ABSORBED										
Q3 2010	14	0	0	0	0	0	0	0	n/a	14
Q3 2009	4	0	2	0	0	9	0	0	n/a	15
% Change	**	n/a	-100.0	n/a	n/a	-100.0	n/a	n/a	n/a	-6.7
ABSORBED										
Q3 2010	344	0	52	4	9	2	16	0	n/a	427
Q3 2009	361	16	54	0	13	1	0	0	n/a	445
% Change	-4.7	-100.0	-3.7	n/a	-30.8	100.0	n/a	n/a	n/a	-4.0
Year-to-date 2010	1,083	19	134	10	24	35	16	0	n/a	1,321
Year-to-date 2009	950	54	157	0	37	6	0	10	n/a	1,214
% Change	14.0	-64.8	-14.6	n/a	-35.1	**	n/a	-100.0	n/a	8.8

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

Table 1.1b: Housing Activity Summary of Prince Edward Island
Third Quarter 2010

	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										
Q3 2010	79	30	9	0	0	0	1	48	49	216
Q3 2009	101	14	6	0	13	46	12	33	52	277
% Change	-21.8	114.3	50.0	n/a	-100.0	-100.0	-91.7	45.5	-5.8	-22.0
Year-to-date 2010	223	44	40	0	0	0	1	122	118	548
Year-to-date 2009	205	30	17	0	19	46	12	122	126	577
% Change	8.8	46.7	135.3	n/a	-100.0	-100.0	-91.7	0.0	-6.3	-5.0
UNDER CONSTRUCTION										
Q3 2010	131	46	36	0	0	0	7	168	88	476
Q3 2009	129	24	6	0	24	46	24	127	68	448
% Change	1.6	91.7	**	n/a	-100.0	-100.0	-70.8	32.3	29.4	6.3
COMPLETIONS										
Q3 2010	74	4	18	0	0	46	0	76	10	228
Q3 2009	61	6	7	0	3	0	0	3	35	115
% Change	21.3	-33.3	157.1	n/a	-100.0	n/a	n/a	**	-71.4	98.3
Year-to-date 2010	190	16	28	0	13	46	5	163	86	547
Year-to-date 2009	155	12	11	0	11	0	0	33	85	307
% Change	22.6	33.3	154.5	n/a	18.2	n/a	n/a	**	1.2	78.2
COMPLETED & NOT ABSORBED										
Q3 2010	0	1	12	0	0	54	0	34	n/a	101
Q3 2009	15	3	0	0	3	17	0	0	n/a	38
% Change	-100.0	-66.7	n/a	n/a	-100.0	**	n/a	n/a	n/a	165.8
ABSORBED										
Q3 2010	59	3	6	0	0	0	0	65	n/a	133
Q3 2009	42	3	3	0	0	2	0	0	n/a	50
% Change	40.5	0.0	100.0	n/a	n/a	-100.0	n/a	n/a	n/a	166.0
Year-to-date 2010	170	15	12	0	13	9	1	101	n/a	321
Year-to-date 2009	128	9	3	0	8	4	0	44	n/a	196
% Change	32.8	66.7	**	n/a	62.5	125.0	n/a	129.5	n/a	63.8

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

Table 1.1c: Housing Activity Summary of Nova Scotia Third Quarter 2010										
	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										
Q3 2010	591	74	33	0	0	0	12	433	239	1,382
Q3 2009	552	66	45	0	0	80	6	345	245	1,339
% Change	7.1	12.1	-26.7	n/a	n/a	-100.0	100.0	25.5	-2.4	3.2
Year-to-date 2010	1,410	214	119	0	0	98	46	826	582	3,295
Year-to-date 2009	1,169	190	119	0	7	80	20	485	481	2,551
% Change	20.6	12.6	0.0	n/a	-100.0	22.5	130.0	70.3	21.0	29.2
UNDER CONSTRUCTION										
Q3 2010	961	172	140	0	7	398	43	893	476	3,090
Q3 2009	1,012	184	214	0	17	380	16	669	487	2,979
% Change	-5.0	-6.5	-34.6	n/a	-58.8	4.7	168.8	33.5	-2.3	3.7
COMPLETIONS										
Q3 2010	490	72	33	0	8	15	4	396	83	1,101
Q3 2009	320	30	20	0	0	0	13	266	54	703
% Change	53.1	140.0	65.0	n/a	n/a	n/a	-69.2	48.9	53.7	56.6
Year-to-date 2010	1,361	190	125	0	8	80	22	512	473	2,771
Year-to-date 2009	1,139	142	46	0	22	135	52	604	361	2,501
% Change	19.5	33.8	171.7	n/a	-63.6	-40.7	-57.7	-15.2	31.0	10.8
COMPLETED & NOT ABSORBED										
Q3 2010	55	11	7	0	17	49	2	68	n/a	209
Q3 2009	23	0	4	0	22	40	0	100	n/a	189
% Change	139.1	n/a	75.0	n/a	-22.7	22.5	n/a	-32.0	n/a	10.6
ABSORBED										
Q3 2010	307	39	17	0	0	6	1	351	n/a	721
Q3 2009	152	26	16	0	2	0	6	150	n/a	352
% Change	102.0	50.0	6.3	n/a	-100.0	n/a	-83.3	134.0	n/a	104.8
Year-to-date 2010	851	120	101	0	12	71	11	355	n/a	1,521
Year-to-date 2009	680	91	42	0	21	199	44	357	n/a	1,434
% Change	25.1	31.9	140.5	n/a	-42.9	-64.3	-75.0	-0.6	n/a	6.1

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

Table 1.1d: Housing Activity Summary of New Brunswick Third Quarter 2010	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										
Q3 2010	444	88	56	0	12	81	12	341	369	1,403
Q3 2009	486	128	56	0	17	22	40	104	336	1,189
% Change	-8.6	-31.3	0.0	n/a	-29.4	**	-70.0	**	9.8	18.0
Year-to-date 2010	972	302	141	0	17	127	45	632	770	3,006
Year-to-date 2009	922	300	77	0	41	90	88	410	667	2,595
% Change	5.4	0.7	83.1	n/a	-58.5	41.1	-48.9	54.1	15.4	15.8
UNDER CONSTRUCTION										
Q3 2010	710	264	219	0	38	127	8	739	451	2,556
Q3 2009	695	228	120	0	37	132	55	472	370	2,109
% Change	2.2	15.8	82.5	n/a	2.7	-3.8	-85.5	56.6	21.9	21.2
COMPLETIONS										
Q3 2010	308	66	16	0	4	53	8	122	206	783
Q3 2009	358	124	37	0	21	48	16	111	210	925
% Change	-14.0	-46.8	-56.8	n/a	-81.0	10.4	-50.0	9.9	-1.9	-15.4
Year-to-date 2010	845	282	38	0	39	126	79	323	614	2,346
Year-to-date 2009	966	368	84	0	44	62	60	431	604	2,619
% Change	-12.5	-23.4	-54.8	n/a	-11.4	103.2	31.7	-25.1	1.7	-10.4
COMPLETED & NOT ABSORBED										
Q3 2010	84	48	15	0	7	27	4	71	n/a	256
Q3 2009	160	86	28	0	16	49	2	78	n/a	419
% Change	-47.5	-44.2	-46.4	n/a	-56.3	-44.9	100.0	-9.0	n/a	-38.9
ABSORBED										
Q3 2010	268	84	15	0	7	41	5	92	n/a	512
Q3 2009	272	156	37	0	23	23	22	51	n/a	584
% Change	-1.5	-46.2	-59.5	n/a	-69.6	78.3	-77.3	80.4	n/a	-12.3
Year-to-date 2010	775	310	47	0	42	145	74	222	n/a	1,615
Year-to-date 2009	794	378	97	0	41	46	83	274	n/a	1,713
% Change	-2.4	-18.0	-51.5	n/a	2.4	**	-10.8	-19.0	n/a	-5.7

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

Table 1.2: History of Housing Starts of Atlantic Region 2000 - 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		
2009	4,889	736	498	3	126	273	164	1,433	2,771	10,893
% Change	-15.4	-24.3	-21.2	n/a	53.7	5.8	-4.1	10.2	-8.8	-10.9
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

Source: CMHC (Starts and Completions Survey)

Table 1.2a: History of Housing Starts of Newfoundland and Labrador 2000 - 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		
2009	1,659	32	193	3	38	21	14	62	1,035	3,057
% Change	-6.9	-68.6	-22.2	n/a	58.3	-22.2	-44.0	181.8	0.3	-6.3
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

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Prince Edward Island 2000 - 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		
2009	292	46	35	0	19	46	12	243	184	877
% Change	-6.7	-4.2	16.7	n/a	n/a	**	-57.1	**	-15.2	23.2
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

Source: CMHC (Starts and Completions Survey)

Table 1.2c: History of Housing Starts of Nova Scotia 2000 - 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		
2009	1,654	246	137	0	15	80	28	627	651	3,438
% Change	-20.6	-6.8	-15.4	n/a	-11.8	-48.1	-17.6	2.3	-0.6	-13.7
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

Source: CMHC (Starts and Completions Survey)

Table 1.2d: History of Housing Starts of New Brunswick 2000 - 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		
2009	1,284	412	133	0	54	126	110	501	901	3,521
% Change	-19.7	-26.2	-30.7	n/a	31.7	96.9	31.0	-16.8	-20.5	-17.6
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

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type
Newfoundland and Labrador
Third Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
St. John's	415	422	4	6	17	15	70	81	506	524	-3.4
Centres 10,000 - 49,999											
Bay Roberts	41	24	0	2	0	0	0	0	41	26	57.7
Corner Brook	25	22	2	0	0	0	12	0	39	22	77.3
Gander	31	45	0	0	0	0	6	8	37	53	-30.2
Grand Falls-Windsor	25	23	2	0	4	8	4	2	35	33	6.1
Total Newfoundland & Labrador (10,000+)	537	536	8	8	21	23	92	91	658	658	0.0

Table 2.1a: Starts by Submarket and by Dwelling Type
Newfoundland and Labrador
January - September 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
St. John's	1,113	997	12	22	43	23	160	141	1,328	1,183	12.3
Centres 10,000 - 49,999											
Bay Roberts	73	56	0	2	0	0	0	0	73	58	25.9
Corner Brook	45	44	2	6	0	0	12	2	59	52	13.5
Gander	52	78	4	2	0	0	14	18	70	98	-28.6
Grand Falls-Windsor	49	29	4	0	26	8	8	4	87	41	112.2
Total Newfoundland & Labrador (10,000+)	1,332	1,204	22	32	69	31	194	165	1,617	1,432	12.9

Source: CMHC (Starts and Completions Survey)

Table 2b: Starts by Submarket and by Dwelling Type Prince Edward Island Third Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 50,000 - 99,999											
Charlottetown	74	99	20	14	9	31	44	79	147	223	-34.1
Centres 10,000 - 49,999											
Summerside	6	2	10	0	0	0	4	0	20	2	**
Total Prince Edward Island (10,000+)	80	101	30	14	9	31	48	79	167	225	-25.8

Table 2.1b: Starts by Submarket and by Dwelling Type Prince Edward Island January - September 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 50,000 - 99,999											
Charlottetown	202	189	30	30	25	48	112	168	369	435	-15.2
Centres 10,000 - 49,999											
Summerside	22	16	14	0	15	0	10	0	61	16	**
Total Prince Edward Island (10,000+)	224	205	44	30	40	48	122	168	430	451	-4.7

Source: CMHC (Starts and Completions Survey)

Table 2c: Starts by Submarket and by Dwelling Type Nova Scotia Third Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Halifax	325	277	22	20	33	40	326	370	706	707	-0.1
Centres 50,000 - 99,999											
Cape Breton	48	42	24	16	0	0	0	8	72	66	9.1
Centres 10,000 - 49,999											
Chester MD	8	12	0	0	0	0	0	2	8	14	-42.9
East Hants MD	19	29	4	2	0	0	0	0	23	31	-25.8
Kentville C.A.	8	21	10	16	0	0	36	0	54	37	45.9
Kings Subd A SC	24	24	12	8	0	0	0	0	36	32	12.5
Lunenburg MD	37	37	0	2	0	0	0	0	37	39	-5.1
New Glasgow	28	19	6	0	0	0	8	0	42	19	121.1
Queens RGM	6	7	0	0	0	0	0	0	6	7	-14.3
Truro	60	53	6	2	0	6	63	47	129	108	19.4
West Hants MD	20	18	0	0	0	0	0	0	20	18	11.1
Yarmouth MD	8	14	2	2	0	0	0	0	10	16	-37.5
Total Nova Scotia (10,000+)	591	553	86	68	33	46	433	427	1,143	1,094	4.5

Table 2.1c: Starts by Submarket and by Dwelling Type Nova Scotia January - September 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Halifax	792	625	108	90	104	117	819	494	1,823	1,326	37.5
Centres 50,000 - 99,999											
Cape Breton	99	90	62	42	0	8	2	8	163	148	10.1
Centres 10,000 - 49,999											
Chester MD	22	27	0	0	0	0	0	2	22	29	-24.1
East Hants MD	48	60	10	10	0	0	6	0	64	70	-8.6
Kentville C.A.	41	40	26	20	13	0	36	0	116	60	93.3
Kings Subd A SC	66	39	18	12	0	0	0	16	84	67	25.4
Lunenburg MD	79	73	0	2	0	0	0	0	79	75	5.3
New Glasgow	63	46	8	6	0	4	10	0	81	56	44.6
Queens RGM	14	16	0	0	0	6	0	0	14	22	-36.4
Truro	130	83	10	8	3	6	63	47	206	144	43.1
West Hants MD	39	45	0	0	0	0	0	0	39	45	-13.3
Yarmouth MD	20	26	2	2	0	0	0	0	22	28	-21.4
Total Nova Scotia (10,000+)	1,413	1,170	244	192	120	141	936	567	2,713	2,070	31.1

Source: CMHC (Starts and Completions Survey)

Table 2d: Starts by Submarket and by Dwelling Type New Brunswick Third Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Saint John	101	115	6	12	13	21	179	20	299	168	78.0
Moncton	163	166	80	114	17	18	92	14	352	312	12.8
Centres 50,000 - 99,999											
Fredericton	127	161	4	4	26	32	119	76	276	273	1.1
Centres 10,000 - 49,999											
Bathurst	17	23	0	2	0	0	10	14	27	39	-30.8
Campbellton	8	6	0	0	0	0	28	0	36	6	**
Edmundston	14	16	0	0	4	4	3	12	21	32	-34.4
Miramichi	23	23	0	0	0	0	0	0	23	23	0.0
Total New Brunswick (10,000+)	453	510	90	132	60	75	431	136	1,034	853	21.2

Table 2.1d: Starts by Submarket and by Dwelling Type New Brunswick January - September 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Saint John	263	272	16	38	38	37	246	179	563	526	7.0
Moncton	344	299	270	254	58	30	260	78	932	661	41.0
Centres 50,000 - 99,999											
Fredericton	276	284	14	10	56	56	227	206	573	556	3.1
Centres 10,000 - 49,999											
Bathurst	45	42	4	4	0	0	10	43	59	89	-33.7
Campbellton	10	10	0	0	0	0	28	0	38	10	**
Edmundston	24	28	0	0	4	4	3	12	31	44	-29.5
Miramichi	40	42	0	0	0	0	0	0	40	42	-4.8
Total New Brunswick (10,000+)	1,002	977	304	306	156	127	774	518	2,236	1,928	16.0

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
Third Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
St. John's	7	15	10	0	70	60	0	21
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	12	0
Gander	0	0	0	0	6	8	0	0
Grand Falls-Windsor	0	0	4	8	4	2	0	0
Total Newfoundland & Labrador (10,000+)	7	15	14	8	80	70	12	21

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
January - September 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
St. John's	33	23	10	0	160	104	0	37
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	2	12	0
Gander	0	0	0	0	14	18	0	0
Grand Falls-Windsor	0	0	26	8	8	4	0	0
Total Newfoundland & Labrador (10,000+)	33	23	36	8	182	128	12	37

Source: CMHC (Starts and Completions Survey)

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island Third Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 50,000 - 99,999								
Charlottetown	9	19	0	12	0	46	44	33
Centres 10,000 - 49,999								
Summerside	0	0	0	0	0	0	4	0
Total Prince Edward Island (10,000+)	9	19	0	12	0	46	48	33

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island January - September 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 50,000 - 99,999								
Charlottetown	25	36	0	12	0	46	112	122
Centres 10,000 - 49,999								
Summerside	15	0	0	0	0	0	10	0
Total Prince Edward Island (10,000+)	40	36	0	12	0	46	122	122

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
Third Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Halifax	33	40	0	0	0	80	326	290
Centres 50,000 - 99,999								
Cape Breton	0	0	0	0	0	0	0	8
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	2	0	0
East Hants MD	0	0	0	0	0	0	0	0
Kentville C.A.	0	0	0	0	0	0	36	0
Kings Subd A SC	0	0	0	0	0	0	0	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	0	0	0	0	8	0
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	3	0	3	0	0	63	47
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+)	33	43	0	3	0	82	433	345

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
January - September 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Halifax	100	117	4	0	100	80	719	414
Centres 50,000 - 99,999								
Cape Breton	0	0	0	8	2	0	0	8
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	2	0	0
East Hants MD	0	0	0	0	6	0	0	0
Kentville C.A.	7	0	6	0	0	0	36	0
Kings Subd A SC	0	0	0	0	0	0	0	16
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	4	0	0	2	0	8	0
Queens RGM	0	0	0	6	0	0	0	0
Truro	0	3	3	3	0	0	63	47
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+)	107	124	13	17	110	82	826	485

Source: CMHC (Starts and Completions Survey)

Table 2.2d: Starts by Submarket, by Dwelling Type and by Intended Market
New Brunswick
Third Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Saint John	10	21	3	0	83	8	96	12
Moncton	17	14	0	4	4	8	88	6
Centres 50,000 - 99,999								
Fredericton	26	20	0	12	0	16	119	60
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	0	0	10	14
Campbellton	0	0	0	0	0	0	28	0
Edmundston	4	4	0	0	3	0	0	12
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	57	59	3	16	90	32	341	104

Table 2.3d: Starts by Submarket, by Dwelling Type and by Intended Market
New Brunswick
January - September 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Saint John	35	37	3	0	85	25	161	154
Moncton	46	26	12	4	6	22	254	56
Centres 50,000 - 99,999								
Fredericton	56	27	0	29	48	61	179	145
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	0	0	10	43
Campbellton	0	0	0	0	0	0	28	0
Edmundston	4	4	0	0	3	0	0	12
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	141	94	15	33	142	108	632	410

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market
Newfoundland and Labrador
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
St. John's	484	488	12	15	10	21	506	524
Centres 10,000 - 49,999								
Bay Roberts	41	26	0	0	0	0	41	26
Corner Brook	25	22	2	0	12	0	39	22
Gander	37	53	0	0	0	0	37	53
Grand Falls-Windsor	29	25	0	0	6	8	35	33
Total Newfoundland & Labrador (10,000+)	616	614	14	15	28	29	658	658

Table 2.5a: Starts by Submarket and by Intended Market
Newfoundland and Labrador
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
St. John's	1,279	1,123	33	23	16	37	1,328	1,183
Centres 10,000 - 49,999								
Bay Roberts	73	58	0	0	0	0	73	58
Corner Brook	45	52	2	0	12	0	59	52
Gander	70	98	0	0	0	0	70	98
Grand Falls-Windsor	57	33	0	0	30	8	87	41
Total Newfoundland & Labrador (10,000+)	1,524	1,364	35	23	58	45	1,617	1,432

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market Prince Edward Island Third Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 50,000 - 99,999								
Charlottetown	103	119	0	59	44	45	147	223
Centres 10,000 - 49,999								
Summerside	15	2	0	0	5	0	20	2
Total Prince Edward Island (10,000+)	118	121	0	59	49	45	167	225

Table 2.5b: Starts by Submarket and by Intended Market Prince Edward Island January - September 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 50,000 - 99,999								
Charlottetown	257	236	0	65	112	134	369	435
Centres 10,000 - 49,999								
Summerside	50	16	0	0	11	0	61	16
Total Prince Edward Island (10,000+)	307	252	0	65	123	134	430	451

Source: CMHC (Starts and Completions Survey)

Table 2.4c: Starts by Submarket and by Intended Market
Nova Scotia
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Halifax	380	336	0	80	326	291	706	707
Centres 50,000 - 99,999								
Cape Breton	60	58	0	0	12	8	72	66
Centres 10,000 - 49,999								
Chester MD	8	14	0	0	0	0	8	14
East Hants MD	23	29	0	0	0	2	23	31
Kentville C.A.	18	37	0	0	36	0	54	37
Kings Subd A SC	36	32	0	0	0	0	36	32
Lunenburg MD	37	39	0	0	0	0	37	39
New Glasgow	34	19	0	0	8	0	42	19
Queens RGM	6	7	0	0	0	0	6	7
Truro	66	58	0	0	63	50	129	108
West Hants MD	20	18	0	0	0	0	20	18
Yarmouth MD	10	16	0	0	0	0	10	16
Total Nova Scotia (10,000+)	698	663	0	80	445	351	1,143	1,094

Table 2.5c: Starts by Submarket and by Intended Market
Nova Scotia
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Halifax	1,002	824	98	87	723	415	1,823	1,326
Centres 50,000 - 99,999								
Cape Breton	131	132	0	0	32	16	163	148
Centres 10,000 - 49,999								
Chester MD	22	29	0	0	0	0	22	29
East Hants MD	64	68	0	0	0	2	64	70
Kentville C.A.	74	60	0	0	42	0	116	60
Kings Subd A SC	84	51	0	0	0	16	84	67
Lunenburg MD	79	75	0	0	0	0	79	75
New Glasgow	72	56	0	0	9	0	81	56
Queens RGM	14	16	0	0	0	6	14	22
Truro	140	94	0	0	66	50	206	144
West Hants MD	39	45	0	0	0	0	39	45
Yarmouth MD	22	28	0	0	0	0	22	28
Total Nova Scotia (10,000+)	1,743	1,478	98	87	872	505	2,713	2,070

Source: CMHC (Starts and Completions Survey)

Table 2.4d: Starts by Submarket and by Intended Market New Brunswick Third Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Saint John	119	147	81	9	99	12	299	168
Moncton	252	279	8	10	92	23	352	312
Centres 50,000 - 99,999								
Fredericton	152	174	0	16	124	83	276	273
Centres 10,000 - 49,999								
Bathurst	17	25	0	0	10	14	27	39
Campbellton	8	6	0	0	28	0	36	6
Edmundston	17	16	4	4	0	12	21	32
Miramichi	23	23	0	0	0	0	23	23
Total New Brunswick (10,000+)	588	670	93	39	353	144	1,034	853

Table 2.5d: Starts by Submarket and by Intended Market New Brunswick January - September 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Saint John	318	345	81	27	164	154	563	526
Moncton	652	542	8	32	272	87	932	661
Centres 50,000 - 99,999								
Fredericton	319	286	51	68	203	202	573	556
Centres 10,000 - 49,999								
Bathurst	49	46	0	0	10	43	59	89
Campbellton	10	10	0	0	28	0	38	10
Edmundston	27	28	4	4	0	12	31	44
Miramichi	40	42	0	0	0	0	40	42
Total New Brunswick (10,000+)	1,415	1,299	144	131	677	498	2,236	1,928

Source: CMHC (Starts and Completions Survey)

Table 3a: Completions by Submarket and by Dwelling Type Newfoundland and Labrador Third Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
St. John's	357	355	0	16	31	13	50	64	438	448	-2.2
Centres 10,000 - 49,999											
Bay Roberts	32	13	0	0	0	0	0	0	32	13	146.2
Corner Brook	16	17	0	2	0	0	0	2	16	21	-23.8
Gander	20	28	2	0	0	0	6	0	28	28	0.0
Grand Falls-Windsor	18	15	2	0	10	4	2	0	32	19	68.4
Total Newfoundland & Labrador (10,000+)	443	428	4	18	41	17	58	66	546	529	3.2

Table 3.1a: Completions by Submarket and by Dwelling Type Newfoundland and Labrador January - September 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
St. John's	1,101	954	16	56	46	40	160	174	1,323	1,224	8.1
Centres 10,000 - 49,999											
Bay Roberts	65	50	2	0	0	0	0	0	67	50	34.0
Corner Brook	45	49	4	2	0	0	0	2	49	53	-7.5
Gander	57	56	4	0	0	0	8	0	69	56	23.2
Grand Falls-Windsor	34	33	4	0	22	20	2	10	62	63	-1.6
Total Newfoundland & Labrador (10,000+)	1,302	1,142	30	58	68	60	170	186	1,570	1,446	8.6

Source: CMHC (Starts and Completions Survey)

Table 3b: Completions by Submarket and by Dwelling Type Prince Edward Island Third Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 50,000 - 99,999											
Charlottetown	61	55	4	6	0	6	140	3	205	70	192.9
Centres 10,000 - 49,999											
Summerside	13	6	0	0	0	4	0	0	13	10	30.0
Total Prince Edward Island (10,000+)	74	61	4	6	0	10	140	3	218	80	172.5

Table 3.1b: Completions by Submarket and by Dwelling Type Prince Edward Island January - September 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 50,000 - 99,999											
Charlottetown	169	142	16	12	23	14	227	33	435	201	116.4
Centres 10,000 - 49,999											
Summerside	22	13	0	0	4	8	0	0	26	21	23.8
Total Prince Edward Island (10,000+)	191	155	16	12	27	22	227	33	461	222	107.7

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type
Nova Scotia
Third Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Halifax	284	126	40	14	32	16	356	250	712	406	75.4
Centres 50,000 - 99,999											
Cape Breton	28	21	8	6	0	3	0	0	36	30	20.0
Centres 10,000 - 49,999											
Chester MD	7	12	0	0	0	0	0	0	7	12	-41.7
East Hants MD	20	19	2	2	0	0	2	0	24	21	14.3
Kentville C.A.	15	17	14	4	7	4	8	16	44	41	7.3
Kings Subd A SC	27	13	4	4	0	3	0	0	31	20	55.0
Lunenburg MD	25	37	0	0	0	0	0	0	25	37	-32.4
New Glasgow	18	18	2	2	0	4	0	0	20	24	-16.7
Queens RGM	3	4	0	0	0	0	0	0	3	4	-25.0
Truro	48	27	2	0	0	0	47	0	97	27	**
West Hants MD	11	18	0	0	0	0	0	0	11	18	-38.9
Yarmouth MD	6	9	2	0	0	0	0	0	8	9	-11.1
Total Nova Scotia (10,000+)	492	321	74	32	39	30	413	266	1,018	649	56.9

Table 3.1c: Completions by Submarket and by Dwelling Type
Nova Scotia
January - September 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Halifax	767	606	94	74	116	70	499	635	1,476	1,385	6.6
Centres 50,000 - 99,999											
Cape Breton	110	68	34	32	4	7	7	2	155	109	42.2
Centres 10,000 - 49,999											
Chester MD	24	25	0	0	0	0	2	8	26	33	-21.2
East Hants MD	58	66	8	10	0	0	6	0	72	76	-5.3
Kentville C.A.	40	50	26	18	7	4	8	69	81	141	-42.6
Kings Subd A SC	56	36	10	14	0	3	16	8	82	61	34.4
Lunenburg MD	68	75	2	0	0	0	0	0	70	75	-6.7
New Glasgow	67	58	8	10	0	11	0	6	75	85	-11.8
Queens RGM	18	11	0	0	0	0	12	0	30	11	172.7
Truro	109	69	8	2	6	0	52	15	175	86	103.5
West Hants MD	34	44	0	0	0	0	0	0	34	44	-22.7
Yarmouth MD	20	34	2	0	0	0	0	0	22	34	-35.3
Total Nova Scotia (10,000+)	1,371	1,142	192	160	133	95	602	743	2,298	2,140	7.4

Source: CMHC (Starts and Completions Survey)

Table 3d: Completions by Submarket and by Dwelling Type New Brunswick Third Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Saint John	108	85	8	12	8	16	71	38	195	151	29.1
Moncton	57	134	54	108	4	10	53	131	168	383	-56.1
Centres 50,000 - 99,999											
Fredericton	98	105	4	6	6	18	36	2	144	131	9.9
Centres 10,000 - 49,999											
Bathurst	17	21	0	0	3	0	0	0	20	21	-4.8
Campbellton	4	5	0	0	0	0	0	0	4	5	-20.0
Edmundston	8	12	0	0	0	0	0	0	8	12	-33.3
Miramichi	21	12	0	0	0	0	17	0	38	12	**
Total New Brunswick (10,000+)	313	374	66	126	21	44	177	171	577	715	-19.3

Table 3.1d: Completions by Submarket and by Dwelling Type New Brunswick January - September 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Saint John	253	283	26	38	15	31	83	121	377	473	-20.3
Moncton	296	362	248	320	24	34	119	280	687	996	-31.0
Centres 50,000 - 99,999											
Fredericton	232	266	10	10	53	40	177	81	472	397	18.9
Centres 10,000 - 49,999											
Bathurst	41	39	2	6	3	0	43	17	89	62	43.5
Campbellton	7	11	0	0	0	0	8	0	15	11	36.4
Edmundston	17	28	0	0	4	0	12	26	33	54	-38.9
Miramichi	42	22	0	0	0	0	17	0	59	22	168.2
Total New Brunswick (10,000+)	888	1,011	286	374	99	105	459	525	1,732	2,015	-14.0

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador Third Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
St. John's	9	13	22	0	50	52	0	12
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	2	0	0
Gander	0	0	0	0	6	0	0	0
Grand Falls-Windsor	0	0	10	4	2	0	0	0
Total Newfoundland and Labrador (10,000+)	9	13	32	4	58	54	0	12

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador January - September 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
St. John's	24	40	22	0	160	152	0	22
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	2	0	0
Gander	0	0	0	0	8	0	0	0
Grand Falls-Windsor	0	4	22	16	2	10	0	0
Total Newfoundland and Labrador (10,000+)	24	44	44	16	170	164	0	22

Source: CMHC (Starts and Completions Survey)

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market Prince Edward Island Third Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 50,000 - 99,999								
Charlottetown	0	6	0	0	64	0	76	3
Centres 10,000 - 49,999								
Summerside	0	4	0	0	0	0	0	0
Total Prince Edward Island (10,000+)	0	10	0	0	64	0	76	3

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market Prince Edward Island January - September 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 50,000 - 99,999								
Charlottetown	19	14	4	0	64	0	163	33
Centres 10,000 - 49,999								
Summerside	4	8	0	0	0	0	0	0
Total Prince Edward Island (10,000+)	23	22	4	0	64	0	163	33

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market Nova Scotia Third Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Halifax	32	16	0	0	15	0	341	250
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	0	0	0	0
East Hants MD	0	0	0	0	2	0	0	0
Kentville C.A.	7	0	0	4	0	0	8	16
Kings Subd A SC	0	0	0	3	0	0	0	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	4	0	0	0	0	0	0
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	0	0	0	0	47	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+)	39	20	0	10	17	0	396	266

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market Nova Scotia January - September 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Halifax	116	56	0	14	80	127	419	508
Centres 50,000 - 99,999								
Cape Breton	0	0	4	7	0	2	7	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	2	8	0	0
East Hants MD	0	0	0	0	6	0	0	0
Kentville C.A.	7	0	0	4	0	0	8	69
Kings Subd A SC	0	0	0	3	0	0	16	8
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	8	0	3	0	2	0	4
Queens RGM	0	0	0	0	0	0	12	0
Truro	0	0	6	0	2	0	50	15
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+)	123	64	10	31	90	139	512	604

Source: CMHC (Starts and Completions Survey)

Table 3.2d: Completions by Submarket, by Dwelling Type and by Intended Market New Brunswick Third Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Saint John	8	16	0	0	2	6	69	32
Moncton	4	10	0	0	0	52	53	79
Centres 50,000 - 99,999								
Fredericton	6	18	0	0	36	2	0	0
Centres 10,000 - 49,999								
Bathurst	0	0	3	0	0	0	0	0
Campbellton	0	0	0	0	0	0	0	0
Edmundston	0	0	0	0	0	0	0	0
Miramichi	0	0	0	0	17	0	0	0
Total New Brunswick (10,000+)	18	44	3	0	55	60	122	111

Table 3.3d: Completions by Submarket, by Dwelling Type and by Intended Market New Brunswick January - September 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Saint John	15	31	0	0	2	10	81	111
Moncton	24	34	0	0	16	64	103	216
Centres 50,000 - 99,999								
Fredericton	20	29	33	11	101	20	76	61
Centres 10,000 - 49,999								
Bathurst	0	0	3	0	0	0	43	17
Campbellton	0	0	0	0	0	0	8	0
Edmundston	4	0	0	0	0	0	12	26
Miramichi	0	0	0	0	17	0	0	0
Total New Brunswick (10,000+)	63	94	36	11	136	94	323	431

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market
Newfoundland and Labrador
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
St. John's	403	423	13	13	22	12	438	448
Centres 10,000 - 49,999								
Bay Roberts	32	13	0	0	0	0	32	13
Corner Brook	16	21	0	0	0	0	16	21
Gander	28	28	0	0	0	0	28	28
Grand Falls-Windsor	20	15	0	0	12	4	32	19
Total Newfoundland & Labrador (10,000+)	499	500	13	13	34	16	546	529

Table 3.5a: Completions by Submarket and by Intended Market
Newfoundland and Labrador
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
St. John's	1,239	1,165	60	37	24	22	1,323	1,224
Centres 10,000 - 49,999								
Bay Roberts	67	50	0	0	0	0	67	50
Corner Brook	49	53	0	0	0	0	49	53
Gander	69	56	0	0	0	0	69	56
Grand Falls-Windsor	36	47	0	0	26	16	62	63
Total Newfoundland & Labrador (10,000+)	1,460	1,371	60	37	50	38	1,570	1,446

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market Prince Edward Island Third Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 50,000 - 99,999								
Charlottetown	83	64	46	3	76	3	205	70
Centres 10,000 - 49,999								
Summerside	13	10	0	0	0	0	13	10
Total Prince Edward Island (10,000+)	96	74	46	3	76	3	218	80

Table 3.5b: Completions by Submarket and by Intended Market Prince Edward Island January - September 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 50,000 - 99,999								
Charlottetown	208	157	59	11	168	33	435	201
Centres 10,000 - 49,999								
Summerside	26	21	0	0	0	0	26	21
Total Prince Edward Island (10,000+)	234	178	59	11	168	33	461	222

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market
Nova Scotia
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Halifax	348	155	23	0	341	251	712	406
Centres 50,000 - 99,999								
Cape Breton	34	25	0	0	2	5	36	30
Centres 10,000 - 49,999								
Chester MD	7	12	0	0	0	0	7	12
East Hants MD	24	21	0	0	0	0	24	21
Kentville C.A.	36	21	0	0	8	20	44	41
Kings Subd A SC	31	17	0	0	0	3	31	20
Lunenburg MD	25	37	0	0	0	0	25	37
New Glasgow	19	24	0	0	1	0	20	24
Queens RGM	3	4	0	0	0	0	3	4
Truro	50	27	0	0	47	0	97	27
West Hants MD	10	18	0	0	1	0	11	18
Yarmouth MD	8	9	0	0	0	0	8	9
Total Nova Scotia (10,000+)	595	370	23	0	400	279	1,018	649

Table 3.5c: Completions by Submarket and by Intended Market
Nova Scotia
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Halifax	968	716	88	145	420	524	1,476	1,385
Centres 50,000 - 99,999								
Cape Breton	138	83	0	0	17	26	155	109
Centres 10,000 - 49,999								
Chester MD	26	25	0	8	0	0	26	33
East Hants MD	72	76	0	0	0	0	72	76
Kentville C.A.	73	68	0	0	8	73	81	141
Kings Subd A SC	66	50	0	0	16	11	82	61
Lunenburg MD	70	75	0	0	0	0	70	75
New Glasgow	74	74	0	4	1	7	75	85
Queens RGM	18	11	0	0	12	0	30	11
Truro	119	71	0	0	56	15	175	86
West Hants MD	30	44	0	0	4	0	34	44
Yarmouth MD	22	34	0	0	0	0	22	34
Total Nova Scotia (10,000+)	1,676	1,327	88	157	534	656	2,298	2,140

Source: CMHC (Starts and Completions Survey)

Table 3.4d: Completions by Submarket and by Intended Market
New Brunswick
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Saint John	126	113	0	6	69	32	195	151
Moncton	110	251	4	50	54	82	168	383
Centres 50,000 - 99,999								
Fredericton	104	105	36	13	4	13	144	131
Centres 10,000 - 49,999								
Bathurst	17	21	0	0	3	0	20	21
Campbellton	4	5	0	0	0	0	4	5
Edmundston	8	12	0	0	0	0	8	12
Miramichi	21	12	17	0	0	0	38	12
Total New Brunswick (10,000+)	390	519	57	69	130	127	577	715

Table 3.5d: Completions by Submarket and by Intended Market
New Brunswick
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Saint John	289	350	7	12	81	111	377	473
Moncton	533	699	32	64	122	233	687	996
Centres 50,000 - 99,999								
Fredericton	234	264	105	30	133	103	472	397
Centres 10,000 - 49,999								
Bathurst	43	44	0	0	46	18	89	62
Campbellton	7	11	0	0	8	0	15	11
Edmundston	17	28	4	0	12	26	33	54
Miramichi	42	22	17	0	0	0	59	22
Total New Brunswick (10,000+)	1,165	1,418	165	106	402	491	1,732	2,015

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range in Newfoundland and Labrador
Third Quarter 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Newfoundland and Labrador (50,000+)													
Q3 2010	42	12.1	108	31.1	87	25.1	57	16.4	53	15.3	347	314,900	341,133
Q3 2009	129	42.0	81	26.4	49	16.0	22	7.2	26	8.5	307	262,900	288,539
Year-to-date 2010	203	18.6	342	31.3	248	22.7	151	13.8	148	13.6	1,092	300,000	324,944
Year-to-date 2009	394	44.0	259	28.9	113	12.6	66	7.4	64	7.1	896	255,000	276,019

Table 4b: Absorbed Single-Detached Units by Price Range in Prince Edward Island
Third Quarter 2010

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+)													
Q3 2010	0	0.0	3	5.2	9	15.5	27	46.6	19	32.8	58	210,000	229,231
Q3 2009	0	0.0	4	9.5	11	26.2	10	23.8	17	40.5	42	210,000	270,262
Year-to-date 2010	0	0.0	5	3.0	36	21.3	71	42.0	57	33.7	169	215,000	235,470
Year-to-date 2009	0	0.0	9	7.0	25	19.5	54	42.2	40	31.3	128	210,000	241,199

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Nova Scotia
Third Quarter 2010

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													
Q3 2010	6	20.0	11	36.7	5	16.7	4	13.3	4	13.3	30	210,000	261,828
Q3 2009	6	27.3	5	22.7	8	36.4	1	4.5	2	9.1	22	217,500	212,328
Year-to-date 2010	11	10.5	38	36.2	31	29.5	17	16.2	8	7.6	105	225,000	246,361
Year-to-date 2009	24	35.3	18	26.5	20	29.4	2	2.9	4	5.9	68	185,000	194,604
Halifax CMA													
Q3 2010	5	1.8	31	11.2	49	17.7	91	32.9	101	36.5	277	346,900	367,032
Q3 2009	0	0.0	14	10.8	31	23.8	53	40.8	32	24.6	130	327,875	346,851
Year-to-date 2010	7	0.9	86	11.5	206	27.6	226	30.3	221	29.6	746	327,250	355,389
Year-to-date 2009	34	5.5	85	13.8	187	30.5	134	21.8	174	28.3	614	300,000	335,831
Total Urban Centres in Nova Scotia (50,000+)													
Q3 2010	11	3.6	42	13.7	54	17.6	95	30.9	105	34.2	307	340,000	356,751
Q3 2009	6	3.9	19	12.5	39	25.7	54	35.5	34	22.4	152	317,500	327,381
Year-to-date 2010	18	2.1	124	14.6	237	27.8	243	28.6	229	26.9	851	318,000	341,937
Year-to-date 2009	58	8.5	103	15.1	207	30.4	136	19.9	178	26.1	682	289,900	321,916

Table 4d: Absorbed Single-Detached Units by Price Range in New Brunswick
Third Quarter 2010

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													
Q3 2010	0	0.0	6	6.3	15	15.8	30	31.6	44	46.3	95	239,000	242,210
Q3 2009	0	0.0	2	2.6	22	28.2	21	26.9	33	42.3	78	239,000	238,355
Year-to-date 2010	0	0.0	7	3.3	34	16.3	79	37.8	89	42.6	209	239,000	244,132
Year-to-date 2009	17	7.7	5	2.3	36	16.2	72	32.4	92	41.4	222	239,000	249,030
Moncton CMA													
Q3 2010	0	0.0	0	0.0	12	18.2	35	53.0	19	28.8	66	220,520	238,404
Q3 2009	0	0.0	4	3.6	13	11.6	74	66.1	21	18.8	112	220,000	234,906
Year-to-date 2010	0	0.0	8	2.7	34	11.6	134	45.9	116	39.7	292	229,900	253,971
Year-to-date 2009	10	3.0	12	3.6	57	17.0	205	61.2	51	15.2	335	206,456	222,030
Saint John CMA													
Q3 2010	0	0.0	0	0.0	12	12.2	28	28.6	58	59.2	98	262,450	270,760
Q3 2009	0	0.0	4	5.1	6	7.6	27	34.2	42	53.2	79	259,900	294,729
Year-to-date 2010	0	0.0	2	0.8	34	13.0	82	31.3	144	55.0	262	258,900	270,612
Year-to-date 2009	0	0.0	9	3.4	33	12.6	82	31.4	137	52.5	261	250,000	275,230
Total Urban Centres in New Brunswick (50,000+)													
Q3 2010	0	0.0	6	2.3	39	15.1	93	35.9	121	46.7	259	249,000	252,043
Q3 2009	0	0.0	10	3.7	41	15.2	122	45.4	96	35.7	269	235,900	253,475
Year-to-date 2010	0	0.0	17	2.2	102	13.4	295	38.7	349	45.7	763	245,000	256,990
Year-to-date 2009	27	3.3	26	3.2	126	15.4	359	43.9	280	34.2	818	229,900	246,582

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Newfoundland and Labrador
Third Quarter 2010

		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
2009	January	176	-25.4	329	516	615	53.5	192,408	20.1	193,769
	February	197	-17.2	346	433	616	56.2	195,072	29.0	200,154
	March	250	4.6	364	570	602	60.5	198,057	24.3	197,791
	April	259	-15.9	352	727	646	54.5	194,776	16.6	203,947
	May	316	-8.7	354	761	621	57.0	200,649	17.3	202,438
	June	421	-2.1	362	881	649	55.8	211,844	23.8	211,814
	July	536	-12.1	357	918	667	53.5	205,423	13.3	203,756
	August	472	-12.8	359	695	669	53.7	211,573	12.7	206,554
	September	496	-8.8	377	669	602	62.6	203,903	14.5	208,899
	October	473	-13.8	395	601	628	62.9	196,847	4.2	206,746
	November	421	12.9	400	416	537	74.5	213,964	11.9	213,215
	December	399	42.0	420	240	576	72.9	231,107	12.3	222,909
2010	January	240	36.4	443	600	706	62.7	235,741	22.5	231,079
	February	234	18.8	417	579	768	54.3	219,195	12.4	226,475
	March	309	23.6	439	734	723	60.7	234,403	18.4	232,136
	April	320	23.6	415	809	701	59.2	221,109	13.5	234,464
	May	338	7.0	400	796	669	59.8	235,986	17.6	235,277
	June	436	3.6	374	948	681	54.9	237,489	12.1	231,443
	July	469	-12.5	330	844	653	50.5	238,729	16.2	234,671
	August	430	-8.9	307	785	694	44.2	245,782	16.2	234,615
	September	424	-14.5	328	725	696	47.1	230,190	12.9	238,332
	October									
	November									
	December									
	Q3 2009	1,504	-11.3	1,093	2,282	1,938	56.4	206,852	13.5	206,449
	Q3 2010	1,323	-12.0	965	2,354	2,043	47.2	238,285	15.2	235,897
	YTD 2009	3,123	-10.6		6,170			203,635	17.5	
	YTD 2010	3,200	2.5		6,820			234,254	15.0	

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
Third Quarter 2010

		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
2009	January	52	2.0	120	189	216	55.6	165,189	18.0	159,251
	February	77	-8.3	135	154	201	67.2	131,911	0.2	145,655
	March	73	-9.9	117	177	196	59.7	147,682	9.8	139,174
	April	81	-30.2	106	257	218	48.6	127,968	5.1	138,102
	May	114	**	116	345	233	49.8	149,475	18.0	145,352
	June	153	-4.4	117	315	221	52.9	148,885	-1.1	144,349
	July	175	4.2	130	331	229	56.8	150,715	3.3	146,902
	August	135	-28.9	76	229	225	33.8	146,259	2.9	174,801
	September	159	-13.1	120	221	213	56.3	142,493	9.9	147,200
	October	150	11.1	123	175	210	58.6	155,028	9.7	147,405
	November	122	4.3	117	138	218	53.7	151,427	6.9	146,754
	December	113	16.5	127	121	273	46.5	131,227	-18.5	127,980
2010	January	54	3.8	122	209	240	50.8	159,319	-3.6	154,644
	February	65	-15.6	120	189	243	49.4	130,469	-1.1	150,124
	March	99	35.6	138	248	249	55.4	139,938	-5.2	148,048
	April	118	45.7	139	306	248	56.0	156,763	22.5	183,031
	May	132	15.8	133	352	243	54.7	145,113	-2.9	143,886
	June	184	20.3	141	336	230	61.3	137,355	-7.7	132,085
	July	148	-15.4	113	329	242	46.7	144,770	-3.9	140,700
	August	135	0.0	87	286	256	34.0	156,261	6.8	171,850
	September	143	-10.1	106	246	260	40.8	146,537	2.8	152,742
	October									
	November									
	December									
	Q3 2009	469	-13.3	326	781	667	48.9	146,645	5.4	153,516
	Q3 2010	426	-9.2	306	861	758	40.4	149,005	1.6	153,728
	YTD 2009	1,019	-4.2		2,218			145,720	5.9	
	YTD 2010	1,078	5.8		2,501			145,955	0.2	

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

Table 5c: MLS® Residential Activity for Nova Scotia Third Quarter 2010										
		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
2009	January	393	-32.2	691	1,420	1,645	42.0	179,340	-1.7	192,226
	February	581	-22.7	781	1,376	1,593	49.0	187,688	-0.2	191,191
	March	692	-15.0	757	1,835	1,551	48.8	188,651	-1.2	186,171
	April	857	-26.9	748	2,057	1,602	46.7	206,668	5.4	194,803
	May	1,094	-16.4	833	2,156	1,606	51.9	207,135	2.3	192,633
	June	1,252	-1.1	897	2,053	1,602	56.0	203,725	4.7	191,641
	July	1,130	-10.0	866	1,878	1,571	55.1	203,107	5.7	198,912
	August	1,028	0.8	896	1,558	1,545	58.0	186,974	3.4	193,446
	September	896	-4.2	867	1,591	1,569	55.3	193,236	2.1	192,666
	October	890	6.6	953	1,323	1,514	62.9	189,570	8.0	197,076
	November	690	32.9	832	1,130	1,655	50.3	195,493	5.7	212,662
	December	518	25.4	899	637	1,561	57.6	200,194	9.6	214,118
2010	January	502	27.7	880	1,345	1,558	56.5	194,301	8.3	213,370
	February	644	10.8	860	1,333	1,549	55.5	217,413	15.8	219,886
	March	905	30.8	943	2,052	1,691	55.8	211,172	11.9	208,070
	April	1,081	26.1	896	2,199	1,691	53.0	211,970	2.6	207,591
	May	1,084	-0.9	822	2,153	1,631	50.4	218,129	5.3	203,202
	June	1,154	-7.8	840	1,978	1,568	53.6	212,814	4.5	200,395
	July	912	-19.3	726	1,847	1,614	45.0	198,652	-2.2	205,514
	August	906	-11.9	772	1,574	1,496	51.6	202,573	8.3	204,944
	September	767	-14.4	748	1,440	1,495	50.0	191,388	-1.0	198,318
	October									
	November									
	December									
	Q3 2009	3,054	-4.9	2,629	5,027	4,685	56.1	194,781	3.8	194,989
	Q3 2010	2,585	-15.4	2,246	4,861	4,605	48.8	197,871	1.6	202,921
	YTD 2009	7,923	-13.0		15,924			197,364	2.9	
	YTD 2010	7,955	0.4		15,921			207,585	5.2	

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

Table 5d: MLS® Residential Activity for New Brunswick
Third Quarter 2010

		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
2009	January	281	-20.8	528	988	1,164	45.4	142,009	-6.2	144,452
	February	392	-22.5	537	926	1,147	46.8	147,575	3.1	151,405
	March	501	-2.5	533	1,280	1,127	47.3	152,415	11.3	152,372
	April	628	-16.9	576	1,524	1,206	47.8	155,251	4.1	151,861
	May	816	-10.1	612	1,651	1,239	49.4	166,672	9.1	156,245
	June	856	-7.3	580	1,545	1,221	47.5	160,400	1.8	156,138
	July	831	-1.1	641	1,442	1,168	54.9	152,086	7.7	154,298
	August	678	-14.7	585	1,285	1,197	48.9	156,613	8.5	158,463
	September	589	-10.8	565	1,229	1,125	50.2	151,728	6.5	156,544
	October	544	-3.0	577	998	1,142	50.5	151,218	11.5	159,554
	November	498	24.8	630	793	1,195	52.7	156,425	10.7	157,995
	December	389	15.1	640	568	1,299	49.3	148,559	4.9	157,357
2010	January	350	24.6	678	940	1,153	58.8	155,783	9.7	152,759
	February	431	9.9	596	1,038	1,274	46.8	154,051	4.4	158,088
	March	616	23.0	641	1,504	1,284	49.9	155,110	1.8	156,829
	April	671	6.8	575	1,540	1,195	48.1	161,407	4.0	159,057
	May	656	-19.6	491	1,484	1,152	42.6	166,057	-0.4	159,908
	June	787	-8.1	539	1,368	1,089	49.5	166,820	4.0	160,327
	July	649	-21.9	515	1,330	1,137	45.3	159,513	4.9	162,481
	August	628	-7.4	510	1,168	1,067	47.8	154,373	-1.4	155,532
	September	594	0.8	564	1,182	1,119	50.4	151,660	0.0	157,297
	October									
	November									
	December									
	Q3 2009	2,098	-8.6	1,791	3,956	3,490	51.3	153,449	7.6	156,367
	Q3 2010	1,871	-10.8	1,589	3,680	3,323	47.8	155,295	1.2	158,410
	YTD 2009	5,572	-10.9		11,870			155,573	5.7	
	YTD 2010	5,382	-3.4		11,554			158,965	2.2	

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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 Third Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index(2) (2002=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							
2009	January - March	623	4.8	5.7	215.2	14.8	-111	73.3	743	912,865	79.79
	April - June	607	3.9	5.5	213.8	15.3	1,279	77.0	741	981,271	87.01
	July - September	624	3.7	5.7	214.9	16.1	1,242	83.2	754	1,422,849	92.50
	October - December	619	3.7	5.6	215.3	16.0	631	89.4	783	1,096,748	94.09
2010	January - March	615	3.6	5.6	219.0	15.0	241	91.3	781	681,469	95.61
	April - June	642	3.7	6.0	221.7	14.5	-233	90.8	783	1,568,131	96.03
	July - September	612	3.4	5.5	223.8	14.2		88.2	793		96.04
	October - December										

Table 6.1a: Growth (1) of Economic Indicators for Newfoundland and Labrador Third Quarter 2010

		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							
2009	January - March	-13.3	-2.4	-1.6	-2.9	2.0	-57.1	-25.6	3.8	-34.7	-19.8
	April - June	-12.7	-2.8	-1.5	-3.8	2.1	-481.8	2.5	1.8	-52.2	-12.4
	July - September	-10.5	-3.0	-1.2	-1.5	2.5	45.9	15.7	1.5	-26.6	-2.9
	October - December	-12.1	-2.4	-1.4	-1.2	2.3	**	59.1	4.2	-8.2	14.8
2010	January - March	-1.3	-1.2	-0.1	1.8	0.2	-317.1	24.5	5.2	-25.3	19.8
	April - June	5.7	-0.2	0.6	3.7	-0.8	-118.2	17.9	5.6	59.8	10.4
	July - September	-1.9	-0.4	-0.2	4.2	-1.9		6.0	5.1		3.8
	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 Third Quarter 2010											
		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=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							
2009	January - March	623	4.8	5.7	68.5	12.0	215	73.3	671	291,435	79.79
	April - June	607	3.9	5.5	69.0	12.4	688	77.0	659	379,211	87.01
	July - September	624	3.7	5.7	69.2	12.5	385	83.2	638	338,697	92.50
	October - December	619	3.7	5.6	71.1	11.1	-183	89.4	643	318,640	94.09
2010	January - March	615	3.6	5.6	72.0	10.2	298	91.3	663	248,637	95.61
	April - June	642	3.7	6.0	71.4	10.9	489	90.8	684	340,505	96.03
	July - September	612	3.4	5.5	71.2	11.9		88.2	690		96.04
	October - December										

Table 6.1b: Growth [1] of Economic Indicators for Prince Edward Island Third Quarter 2010											
		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							
2009	January - March	-13.3	-2.4	-1.6	-3.0	1.6	-1.4	-25.6	9.4	1.9	-19.8
	April - June	-12.7	-2.8	-1.5	-2.4	2.3	17.0	2.5	3.4	-3.3	-12.4
	July - September	-10.5	-3.0	-1.2	-1.4	1.8	-46.5	15.7	1.0	-6.6	-2.9
	October - December	-12.1	-2.4	-1.4	2.6	-0.5	-34.2	59.1	-0.1	2.3	14.8
2010	January - March	-1.3	-1.2	-0.1	5.0	-1.8	38.6	24.5	-1.2	-14.7	19.8
	April - June	5.7	-0.2	0.6	3.5	-1.6	-28.9	17.9	3.8	-10.2	10.4
	July - September	-1.9	-0.4	-0.2	2.9	-0.6		6.0	8.1		3.8
	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
Third Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=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							
2009	January - March	623	4.8	5.7	454.0	9.0	338	73.3	706	2,091,043	79.79
	April - June	607	3.9	5.5	452.2	9.1	659	77.0	705	2,284,364	87.01
	July - September	624	3.7	5.7	451.8	9.3	1,935	83.2	708	2,337,585	92.50
	October - December	619	3.7	5.6	453.7	9.4	444	89.4	710	2,242,855	94.09
2010	January - March	615	3.6	5.6	450.3	9.2	40	91.3	727	2,143,400	95.61
	April - June	642	3.7	6.0	456.3	8.7	993	90.8	730	2,517,168	96.03
	July - September	612	3.4	5.5	457.6	9.4		88.2	731		96.04
	October - December										

Table 6.1c: Growth [1] of Economic Indicators for Nova Scotia
Third Quarter 2010

		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							
2009	January - March	-13.3	-2.4	-1.6	0.9	1.3	24.7	-25.6	6.9	-14.2	-19.8
	April - June	-12.7	-2.8	-1.5	-0.2	1.4	**	2.5	5.9	-17.5	-12.4
	July - September	-10.5	-3.0	-1.2	-0.6	1.7	150.6	15.7	4.3	-20.7	-2.9
	October - December	-12.1	-2.4	-1.4	-0.3	1.5	-4.1	59.1	2.6	-8.7	14.8
2010	January - March	-1.3	-1.2	-0.1	-0.8	0.3	-88.2	24.5	3.0	2.5	19.8
	April - June	5.7	-0.2	0.6	0.9	-0.4	50.7	17.9	3.5	10.2	10.4
	July - September	-1.9	-0.4	-0.2	1.3	0.0		6.0	3.2		3.8
	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
Third Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index(2) (2002=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							
2009	January - March	623	4.8	5.7	366.1	9.1	705	73.3	690	3,125,275	79.79
	April - June	607	3.9	5.5	365.8	8.7	474	77.0	698	3,729,845	87.01
	July - September	624	3.7	5.7	366.4	8.8	575	83.2	713	3,702,966	92.50
	October - December	619	3.7	5.6	367.9	8.7	155	89.4	709	3,603,039	94.09
2010	January - March	615	3.6	5.6	365.6	9.0	729	91.3	712	3,966,080	95.61
	April - June	642	3.7	6.0	365.0	8.9	671	90.8	713	4,584,319	96.03
	July - September	612	3.4	5.5	363.4	9.5		88.2	717		96.04
	October - December										

Table 6.1d: Growth (1) of Economic Indicators for New Brunswick
Third Quarter 2010

		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							
2009	January - March	-13.3	-2.4	-1.6	0.0	0.7	**	-25.6	4.6	-22.7	-19.8
	April - June	-12.7	-2.8	-1.5	0.4	0.1	198.1	2.5	4.3	-33.3	-12.4
	July - September	-10.5	-3.0	-1.2	0.0	0.3	101.0	15.7	5.6	-20.5	-2.9
	October - December	-12.1	-2.4	-1.4	0.0	-0.1	-66.8	59.1	3.5	2.2	14.8
2010	January - March	-1.3	-1.2	-0.1	-0.1	-0.1	3.4	24.5	3.2	26.9	19.8
	April - June	5.7	-0.2	0.6	-0.2	0.1	41.6	17.9	2.1	22.9	10.4
	July - September	-1.9	-0.4	-0.2	-0.8	0.7		6.0	0.6		3.8
	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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