HOUSING MARKET INFORMATION

HOUSING NOW
Atlantic Region

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fourth Quarter 2013

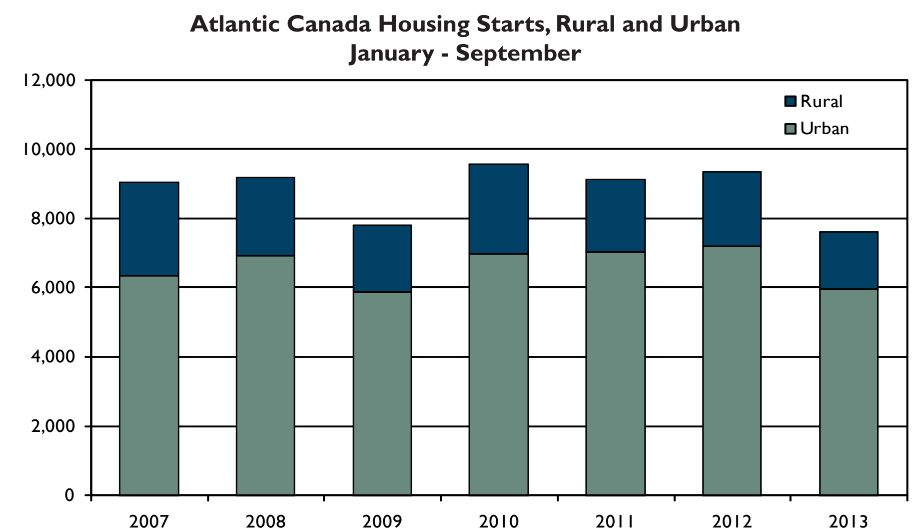
Third Quarter Housing Starts

Continuing weak economic performance and slow population growth in most of the region resulted in housing starts in Atlantic Canada decreasing close to 32 per cent in the third quarter of 2013. Both single-detached and multiple-unit starts reported substantial declines.

Single-detached starts in Atlantic Canada were down 19 per cent in the third quarter, with all four of the Atlantic Provinces showing declines.

This included a nine per cent decrease in New Brunswick (NB), 20 per cent drop in Nova Scotia (NS), 23 per cent decline for Newfoundland-Labrador (NL) and a 35 per cent drop in Prince Edward Island (PE).

Figure 1



Source: CMHC

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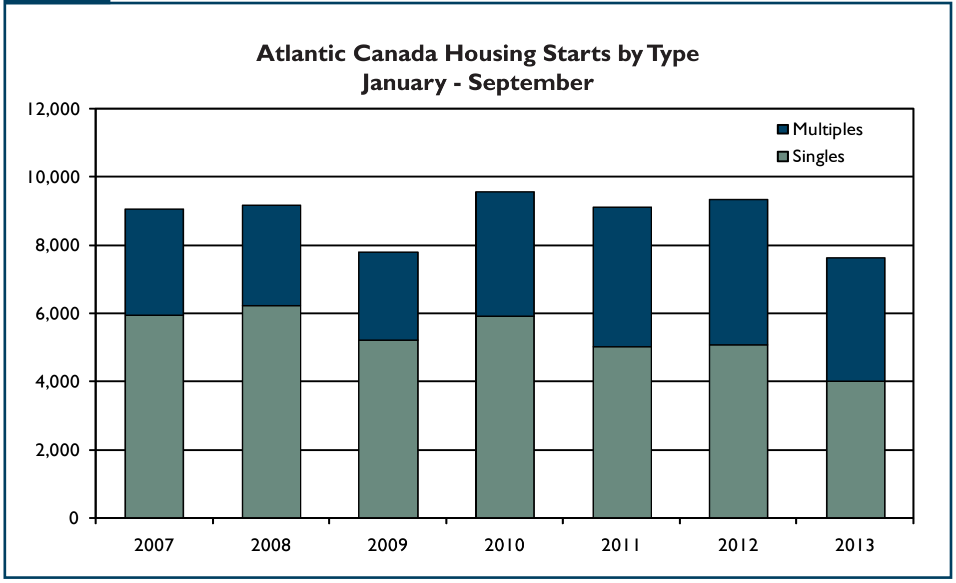


Source: CMHC

Multiple-unit starts in Atlantic Canada were down close to 46 per cent in the third quarter compared to last year. Row unit starts remained positive in the quarter up nearly 16 per cent compared to the third quarter of 2012. Apartment starts accounted for the majority of the decrease in the quarter as they were down 54 per cent or over 800 units. Semi-detached starts declined 85 units in the quarter or 29 per cent, from last year's third quarter level of activity.

Urban Starts

Of the six large urban centres in Atlantic Canada, none reported growth in starts activity in the third quarter. For the six centres, the decreases in the quarter included Fredericton at 15 per cent, Saint John at 17 per cent, St John's at over 27 per cent, Halifax, down over 31 per cent, and Charlottetown and Moncton down close to 60 per cent in the quarter.

Of the smaller centres in the Atlantic region, a total of five, including Grand Falls-Windsor, NL, and four in NS, including Chester Municipal District (MD), East Hants MD, West Hants MD and Truro, reported higher starts activity in the third quarter compared to the third quarter in 2012.

There were 3,096 completions in Atlantic Canada in the third quarter of 2013 compared to 2,982 completions in the third quarter of 2012. Increased completions resulted in the number of units under construction decreasing close to eight per cent to the end of September 2013.

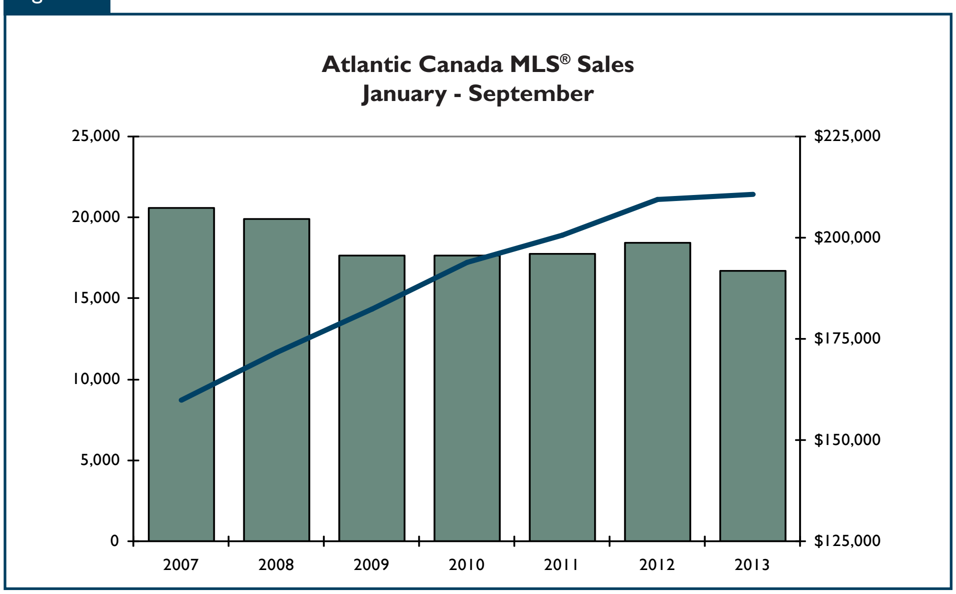
MLS® Sales

MLS® sales in Atlantic Canada were down nearly three per cent in the third quarter (unadjusted) compared to a year ago. Two provinces had reduced sales activity, with NS down over five per cent and PE down 13 per cent. Sales in NB and NL were flat in the third quarter.

MLS® Prices

The average MLS® price in Atlantic Canada was up 2.5 per cent (unadjusted) in the third quarter to $209,320. Prices increased in three of the four provinces, including PE at 6.5 per cent, NL up 5.1 per cent and NB with an increase of 3.1 per cent. Prices in NS were flat in the third quarter compared to the same period last year.

Figure 3



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

The number of new listings reported in the quarter, on an unadjusted basis, increased close to seven per cent compared to third quarter 2012.

Economic Factors

The labour force decreased by 0.6 per cent in the third quarter in Atlantic Canada (seasonally adjusted). There was also a decline of 0.2 per cent in total employment during the quarter. At the end of the third quarter, the overall unemployment rate in Atlantic Canada remained unchanged compared to the end of September in 2012 at 10.2 per cent.

Demographic factors, including population and migration, were weak based on the most recent data available. The population declined 0.05 per cent in the third quarter of 2013 as a result of a 0.20 per cent decline in NL and 0.10 per cent drop in NS, which was partially offset by 0.28 per cent increase in PE and 0.05 per cent rise in NB in the third quarter.

The most recent migration data from the second quarter of 2013 further demonstrates that population declines continue to be related to the recent increase in out-migration. The second quarter data reported 2,534 persons leaving Atlantic Canada to go elsewhere in the country. This was only partially offset by the rise in international migration of 1,518 persons coming to Atlantic Canada in the second quarter of 2013. Overall there was a net decline of 1,016 migrants to the region.

There were two provinces, NL and NS, who reported net-migration declines of 943 and 854 people, respectively in the second quarter of 2013. The other two provinces showed gains in net-migration with NB reporting an increase of 440 people while in PE the increase was 343 net-migrants reported.

Year to date there has been a decline of close to 3,000 migrants in Atlantic Canada as a result of 5,045 persons leaving to go elsewhere in Canada, whereas there was a net increase in international migration of 2,053 persons.

The most recent data on retail sales is showing that NL consumers have continued to spend positively throughout 2013, whereas retail spending in NS and PE only began to rise in the second quarter, with a positive trend continuing into the third quarter. Retail spending increased close to 1.5 per cent to the end of July 2013. Seasonally adjusted declines of 0.6 per cent in NB were offset by close to one per cent growth in NS and PE and much higher spending activity in NL of close to five per cent so far in 2013.

Weekly earnings were up 2.1 per cent to the end of September 2013. With the rate of inflation up 1.2 per cent across Atlantic Canada, real income growth is up close to one per cent so far in 2013.

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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 1a: Housing Starts (SAAR and Trend) September 2013		
Newfoundland and Labrador	August 2013	September 2013
Trend[1], urban centres[2]	1,887	1,888
SAAR, urban centres[2]	1,827	1,886
	September 2012	September 2013
Actual, urban centres[2]		
September - Single-Detached	179	140
September - Multiples	75	53
September - Total	254	193
January to September - Single-Detached	1,142	1,068
January to September - Multiples	767	302
January to September - Total	1,909	1,370

Table 1b: Housing Starts (SAAR and Trend) September 2013		
Prince Edward Island	August 2013	September 2013
Trend[1], urban centres[2]	392	436
SAAR, urban centres[2]	127	524
	September 2012	September 2013
Actual, urban centres[2]		
September - Single-Detached	35	15
September - Multiples	64	31
September - Total	99	46
January to September - Single-Detached	178	132
January to September - Multiples	331	258
January to September - Total	509	390

Source: CMHC

[1] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

[2] Urban centres with a population of 10,000 and over.

Detailed data available upon request

Table 1c: Housing Starts (SAAR and Trend) September 2013		
Nova Scotia	August 2013	September 2013
Trend[1], urban centres[2]	3,229	3,275
SAAR, urban centres[2]	2,041	4,748
	September 2012	September 2013
Actual, urban centres[2]		
September - Single-Detached	147	146
September - Multiples	338	288
September - Total	485	434
January to September - Single-Detached	1,310	964
January to September - Multiples	1,409	1,729
January to September - Total	2,719	2,693

Table 1d: Housing Starts (SAAR and Trend) September 2013		
New Brunswick	August 2013	September 2013
Trend[1], urban centres[2]	1,996	2,135
SAAR, urban centres[2]	2,956	1,864
	September 2012	September 2013
Actual, urban centres[2]		
September - Single-Detached	97	115
September - Multiples	385	59
September - Total	482	174
January to September - Single-Detached	850	630
January to September - Multiples	1,225	873
January to September - Total	2,075	1,503

Source: CMHC

[1] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

[2] Urban centres with a population of 10,000 and over.

Detailed data available upon request

Table 1.1: Housing Activity Summary of Atlantic Region
Third Quarter 2013

	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 2013	1,256	188	121	2	0	28	54	655	773	3,077
Q3 2012	1,490	266	225	2	53	132	71	1,256	1,036	4,531
% Change	-15.7	-29.3	-46.2	0.0	-100.0	-78.8	-23.9	-47.9	-25.4	-32.1
Year-to-date 2013	2,720	440	203	8	27	162	141	2,255	1,672	7,628
Year-to-date 2012	3,413	674	610	2	61	203	155	2,094	2,148	9,360
% Change	-20.3	-34.7	-66.7	**	-55.7	-20.2	-9.0	7.7	-22.2	-18.5
UNDER CONSTRUCTION										
Q3 2013	2,871	452	289	6	63	551	128	3,714	1,349	9,423
Q3 2012	3,139	602	728	0	115	745	152	3,501	1,284	10,266
% Change	-8.5	-24.9	-60.3	n/a	-45.2	-26.0	-15.8	6.1	5.1	-8.2
COMPLETIONS										
Q3 2013	880	156	64	14	12	199	63	1,131	577	3,096
Q3 2012	1,005	138	289	2	0	24	97	715	712	2,982
% Change	-12.4	13.0	-77.9	**	n/a	**	-35.1	58.2	-19.0	3.8
Year-to-date 2013	3,054	538	204	22	42	545	214	2,251	1,603	8,473
Year-to-date 2012	2,979	580	641	3	19	199	209	1,617	2,160	8,407
% Change	2.5	-7.2	-68.2	**	121.1	173.9	2.4	39.2	-25.8	0.8
COMPLETED & NOT ABSORBED										
Q3 2013	140	72	59	0	24	146	n/a	n/a	n/a	441
Q3 2012	140	47	80	0	4	39	n/a	n/a	n/a	310
% Change	0.0	53.2	-26.3	n/a	**	**	n/a	n/a	n/a	42.3
ABSORBED										
Q3 2013	677	120	65	14	8	148	n/a	n/a	n/a	1,032
Q3 2012	746	134	235	2	2	31	n/a	n/a	n/a	1,150
% Change	-9.2	-10.4	-72.3	**	**	**	n/a	n/a	n/a	-10.3
Year-to-date 2013	2,407	462	210	22	40	474	n/a	n/a	n/a	3,615
Year-to-date 2012	2,279	506	575	3	24	182	n/a	n/a	n/a	3,569
% Change	5.6	-8.7	-63.5	**	66.7	160.4	n/a	n/a	n/a	1.3

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

Table 1.1a: Housing Activity Summary of Newfoundland and Labrador Third Quarter 2013										
	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 2013	454	0	3	0	0	4	8	117	277	863
Q3 2012	530	6	168	0	33	97	2	45	553	1,434
% Change	-14.3	-100.0	-98.2	n/a	-100.0	-95.9	**	160.0	-49.9	-39.8
Year-to-date 2013	1,062	8	19	6	0	44	11	220	631	2,001
Year-to-date 2012	1,142	16	460	0	41	168	2	80	978	2,887
% Change	-7.0	-50.0	-95.9	n/a	-100.0	-73.8	**	175.0	-35.5	-30.7
UNDER CONSTRUCTION										
Q3 2013	1,266	10	21	4	6	137	8	263	550	2,265
Q3 2012	1,241	16	456	0	68	246	20	102	659	2,808
% Change	2.0	-37.5	-95.4	n/a	-91.2	-44.3	-60.0	157.8	-16.5	-19.3
COMPLETIONS										
Q3 2013	395	8	0	14	0	114	6	57	234	828
Q3 2012	369	6	139	0	0	0	6	0	252	772
% Change	7.0	33.3	-100.0	n/a	n/a	n/a	0.0	n/a	-7.1	7.3
Year-to-date 2013	1,172	18	59	22	16	202	13	277	725	2,504
Year-to-date 2012	1,076	8	364	1	19	25	20	12	778	2,303
% Change	8.9	125.0	-83.8	**	-15.8	**	-35.0	**	-6.8	8.7
COMPLETED & NOT ABSORBED										
Q3 2013	31	0	0	0	9	28	n/a	n/a	na	68
Q3 2012	25	0	2	0	2	0	n/a	n/a	na	29
% Change	24.0	n/a	-100.0	n/a	**	n/a	n/a	n/a	n/a	134.5
ABSORBED										
Q3 2013	338	4	1	14	1	86	n/a	n/a	na	444
Q3 2012	295	4	129	0	0	0	n/a	n/a	na	428
% Change	14.6	0.0	-99.2	n/a	n/a	n/a	n/a	n/a	n/a	3.7
Year-to-date 2013	984	8	63	22	15	164	n/a	n/a	na	1,256
Year-to-date 2012	903	4	342	1	17	25	n/a	n/a	na	1,292
% Change	9.0	100.0	-81.6	**	-11.8	**	n/a	n/a	n/a	-2.8

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

Table 1.1b: Housing Activity Summary of Prince Edward Island Third Quarter 2013										
	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 2013	59	14	4	0	0	24	4	0	40	145
Q3 2012	88	28	0	0	12	35	16	90	81	350
% Change	-33.0	-50.0	n/a	n/a	-100.0	-31.4	-75.0	-100.0	-50.6	-58.6
Year-to-date 2013	129	38	4	0	0	46	15	158	128	518
Year-to-date 2012	172	48	0	0	12	35	27	215	181	690
% Change	-25.0	-20.8	n/a	n/a	-100.0	31.4	-44.4	-26.5	-29.3	-24.9
UNDER CONSTRUCTION										
Q3 2013	107	30	4	0	12	81	9	149	94	486
Q3 2012	116	36	3	0	12	47	18	138	67	437
% Change	-7.8	-16.7	33.3	n/a	0.0	72.3	-50.0	8.0	40.3	11.2
COMPLETIONS										
Q3 2013	38	22	0	0	0	0	10	37	55	162
Q3 2012	60	10	6	0	0	0	10	76	54	216
% Change	-36.7	120.0	-100.0	n/a	n/a	n/a	0.0	-51.3	1.9	-25.0
Year-to-date 2013	129	46	4	0	12	0	32	171	118	512
Year-to-date 2012	142	28	22	0	0	12	29	251	232	716
% Change	-9.2	64.3	-81.8	n/a	n/a	-100.0	10.3	-31.9	-49.1	-28.5
COMPLETED & NOT ABSORBED										
Q3 2013	10	6	0	0	0	0	n/a	n/a	na	16
Q3 2012	23	10	1	0	0	7	n/a	n/a	na	41
% Change	-56.5	-40.0	-100.0	n/a	n/a	-100.0	n/a	n/a	n/a	-61.0
ABSORBED										
Q3 2013	34	12	0	0	0	0	n/a	n/a	na	46
Q3 2012	46	10	1	0	0	1	n/a	n/a	na	58
% Change	-26.1	20.0	-100.0	n/a	n/a	-100.0	n/a	n/a	n/a	-20.7
Year-to-date 2013	140	39	4	0	12	7	n/a	n/a	na	202
Year-to-date 2012	114	26	17	0	0	12	n/a	n/a	na	169
% Change	22.8	50.0	-76.5	n/a	n/a	-41.7	n/a	n/a	n/a	19.5

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

Table 1.1c: Housing Activity Summary of Nova Scotia Third Quarter 2013										
	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 2013	425	98	62	2	0	0	27	402	126	1,142
Q3 2012	514	120	40	2	8	0	30	598	197	1,509
% Change	-17.3	-18.3	55.0	0.0	-100.0	n/a	-10.0	-32.8	-36.0	-24.3
Year-to-date 2013	934	208	115	2	0	72	70	1,292	322	3,015
Year-to-date 2012	1,283	278	64	2	8	0	65	1,019	474	3,193
% Change	-27.2	-25.2	79.7	0.0	-100.0	n/a	7.7	26.8	-32.1	-5.6
UNDER CONSTRUCTION										
Q3 2013	909	188	149	2	12	265	85	2,400	262	4,272
Q3 2012	1,112	198	108	0	25	355	66	2,216	254	4,334
% Change	-18.3	-5.1	38.0	n/a	-52.0	-25.4	28.8	8.3	3.1	-1.4
COMPLETIONS										
Q3 2013	315	82	54	0	12	55	27	701	107	1,353
Q3 2012	334	66	90	2	0	0	29	392	197	1,110
% Change	-5.7	24.2	-40.0	-100.0	n/a	n/a	-6.9	78.8	-45.7	21.9
Year-to-date 2013	1,096	202	66	0	12	277	118	1,217	302	3,290
Year-to-date 2012	1,052	244	117	2	0	0	90	765	548	2,818
% Change	4.2	-17.2	-43.6	-100.0	n/a	n/a	31.1	59.1	-44.9	16.7
COMPLETED & NOT ABSORBED										
Q3 2013	55	29	25	0	6	16	n/a	n/a	na	131
Q3 2012	38	9	29	0	0	0	n/a	n/a	na	76
% Change	44.7	**	-13.8	n/a	n/a	n/a	n/a	n/a	n/a	72.4
ABSORBED										
Q3 2013	190	48	43	0	6	39	n/a	n/a	na	326
Q3 2012	223	60	61	2	2	0	n/a	n/a	na	348
% Change	-14.8	-20.0	-29.5	-100.0	200.0	n/a	n/a	n/a	n/a	-6.3
Year-to-date 2013	715	141	60	0	6	261	n/a	n/a	na	1,183
Year-to-date 2012	659	176	92	2	6	0	n/a	n/a	na	935
% Change	8.5	-19.9	-34.8	-100.0	0.0	n/a	n/a	n/a	n/a	26.5

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

Table 1.1d: Housing Activity Summary of New Brunswick Third Quarter 2013	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 2013	318	76	52	0	0	0	15	136	330	927
Q3 2012	358	112	17	0	0	0	23	523	205	1,238
% Change	-11.2	-32.1	**	n/a	n/a	n/a	-34.8	-74.0	61.0	-25.1
Year-to-date 2013	595	186	65	0	27	0	45	585	591	2,094
Year-to-date 2012	816	332	86	0	0	0	61	780	515	2,590
% Change	-27.1	-44.0	-24.4	n/a	n/a	n/a	-26.2	-25.0	14.8	-19.2
UNDER CONSTRUCTION										
Q3 2013	589	224	115	0	33	68	26	902	443	2,400
Q3 2012	670	352	161	0	10	97	48	1,045	304	2,687
% Change	-12.1	-36.4	-28.6	n/a	**	-29.9	-45.8	-13.7	45.7	-10.7
COMPLETIONS										
Q3 2013	132	44	10	0	0	30	20	336	181	753
Q3 2012	242	56	54	0	0	24	52	247	209	884
% Change	-45.5	-21.4	-81.5	n/a	n/a	25.0	-61.5	36.0	-13.4	-14.8
Year-to-date 2013	657	272	75	0	2	66	51	586	458	2,167
Year-to-date 2012	709	300	138	0	0	162	70	589	602	2,570
% Change	-7.3	-9.3	-45.7	n/a	n/a	-59.3	-27.1	-0.5	-23.9	-15.7
COMPLETED & NOT ABSORBED										
Q3 2013	44	37	34	0	9	102	n/a	n/a	na	226
Q3 2012	54	28	48	0	2	32	n/a	n/a	na	164
% Change	-18.5	32.1	-29.2	n/a	**	**	n/a	n/a	n/a	37.8
ABSORBED										
Q3 2013	115	56	21	0	1	23	n/a	n/a	na	216
Q3 2012	182	60	44	0	0	30	n/a	n/a	na	316
% Change	-36.8	-6.7	-52.3	n/a	n/a	-23.3	n/a	n/a	n/a	-31.6
Year-to-date 2013	568	274	83	0	7	42	n/a	n/a	na	974
Year-to-date 2012	603	300	124	0	1	145	n/a	n/a	na	1,173
% Change	-5.8	-8.7	-33.1	n/a	**	-71.0	n/a	n/a	n/a	-17.0

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

Table 1.3: History of Housing Starts of Atlantic Region 2003 - 2012										
	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		
2012	4,606	878	865	2	91	416	229	2,604	2,956	12,647
% Change	3.6	7.3	-5.3	0.0	26.4	31.6	29.4	-6.4	-1.4	1.0
2011	4,444	818	913	2	72	316	177	2,783	2,999	12,524
% Change	-13.9	1.2	29.0	-88.9	26.3	38.0	-4.8	31.0	-13.8	-1.9
2010	5,163	808	708	18	57	229	186	2,124	3,479	12,772
% Change	5.6	9.8	42.2	**	-54.8	-16.1	13.4	48.2	25.6	17.2
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

Source: CMHC (Starts and Completions Survey)

Table 1.3a: History of Housing Starts of Newfoundland and Labrador 2003 - 2012

	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		
2012	1,547	26	610	0	47	220	6	88	1,341	3,885
% Change	-1.8	85.7	16.9	-100.0	-4.1	182.1	-89.8	**	15.0	11.4
2011	1,576	14	522	2	49	78	59	22	1,166	3,488
% Change	-9.7	-46.2	71.1	-88.9	104.2	**	-10.6	-8.3	-16.3	-3.3
2010	1,746	26	305	18	24	4	66	24	1,393	3,606
% Change	5.2	-18.8	58.0	**	-36.8	-81.0	**	-61.3	34.6	18.0
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

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Prince Edward Island 2003 - 2012										
	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		
2012	241	76	4	0	24	35	29	270	262	941
% Change	2.6	35.7	-88.2	n/a	n/a	n/a	**	-19.4	-3.3	0.1
2011	235	56	34	0	0	0	9	335	271	940
% Change	-13.6	-3.4	-32.0	n/a	n/a	n/a	**	58.8	65.2	24.3
2010	272	58	50	0	0	0	1	211	164	756
% Change	-6.8	26.1	42.9	n/a	-100.0	-100.0	-91.7	-13.2	-10.9	-13.8
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

Source: CMHC (Starts and Completions Survey)

Table 1.3c: History of Housing Starts of Nova Scotia 2003 - 2012										
	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		
2012	1,768	370	124	2	18	161	112	1,370	597	4,522
% Change	11.0	6.3	-27.9	n/a	50.0	2.5	67.2	-20.6	4.9	-2.6
2011	1,593	348	172	0	12	157	67	1,726	569	4,644
% Change	-14.5	20.0	3.0	n/a	n/a	60.2	19.6	62.4	-26.2	7.8
2010	1,864	290	167	0	0	98	56	1,063	771	4,309
% Change	12.7	17.9	21.9	n/a	-100.0	22.5	100.0	69.5	18.4	25.3
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

Source: CMHC (Starts and Completions Survey)

Table 1.3d: History of Housing Starts of New Brunswick 2003 - 2012

	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		
2012	1,050	406	127	0	2	0	82	876	756	3,299
% Change	1.0	1.5	-31.4	n/a	-81.8	-100.0	95.2	25.1	-23.9	-4.4
2011	1,040	400	185	0	11	81	42	700	993	3,452
% Change	-18.8	-7.8	-0.5	n/a	-66.7	-36.2	-33.3	-15.3	-13.7	-15.8
2010	1,281	434	186	0	33	127	63	826	1,151	4,101
% Change	-0.2	5.3	39.8	n/a	-38.9	0.8	-42.7	64.9	27.7	16.5
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

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type Newfoundland and Labrador Third Quarter 2013											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	% Change
Centres 100,000+											
St. John's	385	414	0	4	3	31	118	250	506	699	-27.6
Centres 10,000 - 49,999											
Bay Roberts	17	32	0	2	0	0	0	3	17	37	-54.1
Corner Brook	19	33	0	0	0	0	0	41	19	74	-74.3
Gander	4	23	0	0	0	0	1	12	5	35	-85.7
Grand Falls-Windsor	29	28	0	4	8	0	2	4	39	36	8.3
Total Newfoundland & Labrador (10,000+)	454	530	0	10	11	31	121	310	586	881	-33.5

Table 2.1a: Starts by Submarket and by Dwelling Type Newfoundland and Labrador January - September 2013											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 100,000+											
St. John's	906	965	2	12	19	45	251	608	1,178	1,630	-27.7
Centres 10,000 - 49,999											
Bay Roberts	46	58	2	2	3	3	0	6	51	69	-26.1
Corner Brook	32	46	4	0	0	0	4	41	40	87	-54.0
Gander	31	35	0	2	0	0	5	24	36	61	-41.0
Grand Falls-Windsor	53	38	0	4	8	16	4	4	65	62	4.8
Total Newfoundland & Labrador (10,000+)	1,068	1,142	8	20	30	64	264	683	1,370	1,909	-28.2

Source: CMHC (Starts and Completions Survey)

Table 2b: Starts by Submarket and by Dwelling Type Prince Edward Island Third Quarter 2013												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	% Change	
Centres 50,000 - 99,999												
Charlottetown	54	84	10	26	8	20	24	125	96	255	-62.4	
Centres 10,000 - 49,999												
Summerside	5	4	4	2	0	8	0	0	9	14	-35.7	
Total Prince Edward Island (10,000+)	59	88	14	28	8	28	24	125	105	269	-61.0	

Table 2.1b: Starts by Submarket and by Dwelling Type Prince Edward Island January - September 2013											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 50,000 - 99,999											
Charlottetown	119	162	32	42	8	20	181	250	340	474	-28.3
Centres 10,000 - 49,999											
Summerside	13	16	6	6	8	13	23	0	50	35	42.9
Total Prince Edward Island (10,000+)	132	178	38	48	16	33	204	250	390	509	-23.4

Source: CMHC (Starts and Completions Survey)

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	% Change
Centres 100,000+											
Halifax	207	294	48	76	62	42	375	595	692	1,007	-31.3
Centres 50,000 - 99,999											
Cape Breton	43	61	32	26	0	10	1	0	76	97	-21.6
Centres 10,000 - 49,999											
Chester MD	19	10	0	0	0	0	0	0	19	10	90.0
East Hants MD	41	31	4	8	0	6	14	0	59	45	31.1
Kentville C.A.	18	35	4	16	8	3	8	0	38	54	-29.6
Kings Subd A SC	16	2	2	0	0	0	0	0	18	2	**
Lunenburg MD	27	26	0	0	0	0	0	0	27	26	3.8
New Glasgow	0	0	0	0	0	0	0	0	0	0	n/a
Queens RGM	3	5	0	0	0	0	0	2	3	7	-57.1
Truro	43	38	8	0	4	3	4	3	59	44	34.1
West Hants MD	21	12	0	0	0	0	0	2	21	14	50.0
Yarmouth MD	4	6	0	0	0	0	0	0	4	6	-33.3
Total Nova Scotia (10,000+)	442	520	98	126	74	64	402	602	1,016	1,312	-22.6

Table 2c: Starts by Submarket and by Dwelling Type
Nova Scotia
Third Quarter 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 100,000+											
Halifax	541	742	94	144	115	63	1,330	958	2,080	1,907	9.1
Centres 50,000 - 99,999											
Cape Breton	85	125	66	72	3	13	1	34	155	244	-36.5
Centres 10,000 - 49,999											
Chester MD	28	24	0	4	0	0	0	0	28	28	0.0
East Hants MD	47	58	4	18	0	6	14	10	65	92	-29.3
Kentville C.A.	36	42	14	18	16	3	8	0	74	63	17.5
Kings Subd A SC	40	18	8	18	0	0	0	0	48	36	33.3
Lunenburg MD	37	92	0	0	0	0	0	2	37	94	-60.6
New Glasgow	24	39	6	4	13	12	3	4	46	59	-22.0
Queens RGM	6	17	0	0	0	0	0	2	6	19	-68.4
Truro	82	89	16	8	10	3	8	11	116	111	4.5
West Hants MD	32	52	0	0	0	0	0	2	32	54	-40.7
Yarmouth MD	6	12	0	0	0	0	0	0	6	12	-50.0
Total Nova Scotia (10,000+)	964	1,310	208	286	157	100	1,364	1,023	2,693	2,719	-1.0

Table 2.1c: Starts by Submarket and by Dwelling Type
Nova Scotia
January - September 2013

Source: CMHC (Starts and Completions Survey)

Table 2d: Starts by Submarket and by Dwelling Type
New Brunswick
Third Quarter 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	% Change
Centres 100,000+											
Saint John	59	58	10	8	4	0	52	85	125	151	-17.2
Moncton	100	119	56	90	30	0	4	312	190	521	-63.5
Centres 50,000 - 99,999											
Fredericton	114	129	8	12	12	7	76	100	210	248	-15.3
Centres 10,000 - 49,999											
Bathurst	25	20	2	0	0	6	0	12	27	38	-28.9
Campbellton	4	13	0	0	0	0	4	0	8	13	-38.5
Edmundston	8	18	0	0	6	0	0	0	14	18	-22.2
Miramichi	23	18	0	2	0	0	0	24	23	44	-47.7
Total New Brunswick (10,000+)	333	375	76	112	52	13	136	533	597	1,033	-42.2

Table 2.1d: Starts by Submarket and by Dwelling Type
New Brunswick
January - September 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 100,000+											
Saint John	104	147	24	18	8	3	67	104	203	272	-25.4
Moncton	185	291	142	294	36	33	318	508	681	1,126	-39.5
Centres 50,000 - 99,999											
Fredericton	229	274	14	18	43	24	168	158	454	474	-4.2
Centres 10,000 - 49,999											
Bathurst	42	48	6	0	3	27	5	12	56	87	-35.6
Campbellton	14	19	0	0	0	0	4	0	18	19	-5.3
Edmundston	20	31	0	0	10	0	0	0	30	31	-3.2
Miramichi	36	40	2	2	0	0	23	24	61	66	-7.6
Total New Brunswick (10,000+)	630	850	188	332	100	87	585	806	1,503	2,075	-27.6

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador Third Quarter 2013								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
St. John's	3	31	0	0	4	247	114	3
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	3
Corner Brook	0	0	0	0	0	2	0	39
Gander	0	0	0	0	0	12	1	0
Grand Falls-Windsor	0	0	8	0	0	4	2	0
Total Newfoundland & Labrador (10,000+)	3	31	8	0	4	265	117	45

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador January - September 2013								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
St. John's	19	45	0	0	40	570	211	38
Centres 10,000 - 49,999								
Bay Roberts	0	3	3	0	0	3	0	3
Corner Brook	0	0	0	0	4	2	0	39
Gander	0	0	0	0	0	24	5	0
Grand Falls-Windsor	0	16	8	0	0	4	4	0
Total Newfoundland & Labrador (10,000+)	19	64	11	0	44	603	220	80

Source: CMHC (Starts and Completions Survey)

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island Third Quarter 2013								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 50,000 - 99,999								
Charlottetown	4	12	4	8	24	35	0	90
Centres 10,000 - 49,999								
Summerside	0	0	0	8	0	0	0	0
Total Prince Edward Island (10,000+)	4	12	4	16	24	35	0	90

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island January - September 2013								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 50,000 - 99,999								
Charlottetown	4	12	4	8	46	35	135	215
Centres 10,000 - 49,999								
Summerside	0	0	8	13	0	0	23	0
Total Prince Edward Island (10,000+)	4	12	12	21	46	35	158	215

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
Third Quarter 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
Halifax	62	42	0	0	0	0	375	595
Centres 50,000 - 99,999								
Cape Breton	0	0	0	10	0	0	1	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	6	0	0	14	0
Kentville C.A.	0	0	8	3	0	0	8	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	0	0
Queens RGM	0	0	0	0	0	2	0	0
Truro	0	0	4	3	0	0	4	3
West Hants MD	0	0	0	0	0	2	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	62	42	12	22	0	4	402	598

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
January - September 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Halifax	115	63	0	0	72	0	1,258	958
Centres 50,000 - 99,999								
Cape Breton	0	3	3	10	0	0	1	34
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	6	0	0	14	10
Kentville C.A.	0	0	16	3	0	0	8	0
Kings Subd A SC	0	0	0	0	0	0	0	0
Lunenburg MD	0	0	0	0	0	0	0	2
New Glasgow	0	0	13	12	0	0	3	4
Queens RGM	0	0	0	0	0	2	0	0
Truro	0	0	10	3	0	0	8	11
West Hants MD	0	0	0	0	0	2	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	115	66	42	34	72	4	1,292	1,019

Source: CMHC (Starts and Completions Survey)

Table 2.2d: Starts by Submarket, by Dwelling Type and by Intended Market
New Brunswick
Third Quarter 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
Saint John	4	0	0	0	0	2	52	83
Moncton	30	0	0	0	0	6	4	306
Centres 50,000 - 99,999								
Fredericton	12	7	0	0	0	2	76	98
Centres 10,000 - 49,999								
Bathurst	0	0	0	6	0	0	0	12
Campbellton	0	0	0	0	0	0	4	0
Edmundston	6	0	0	0	0	0	0	0
Miramichi	0	0	0	0	0	0	0	24
Total New Brunswick (10,000+)	52	7	0	6	0	10	136	523

Table 2.3d: Starts by Submarket, by Dwelling Type and by Intended Market
New Brunswick
January - September 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Saint John	8	3	0	0	0	6	67	98
Moncton	36	33	0	0	0	18	318	490
Centres 50,000 - 99,999								
Fredericton	33	24	10	0	0	2	168	156
Centres 10,000 - 49,999								
Bathurst	3	0	0	27	0	0	5	12
Campbellton	0	0	0	0	0	0	4	0
Edmundston	10	0	0	0	0	0	0	0
Miramichi	0	0	0	0	0	0	23	24
Total New Brunswick (10,000+)	90	60	10	27	0	26	585	780

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market
Newfoundland and Labrador
Third Quarter 2013

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
St. John's	388	566	4	130	114	3	506	699
Centres 10,000 - 49,999								
Bay Roberts	17	34	0	0	0	3	17	37
Corner Brook	19	35	0	0	0	39	19	74
Gander	4	35	0	0	1	0	5	35
Grand Falls-Windsor	29	34	0	0	10	2	39	36
Total Newfoundland & Labrador (10,000+)	457	704	4	130	125	47	586	881

Table 2.5a: Starts by Submarket and by Intended Market
Newfoundland and Labrador
January - September 2013

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
St. John's	921	1,387	46	205	211	38	1,178	1,630
Centres 10,000 - 49,999								
Bay Roberts	48	66	0	0	3	3	51	69
Corner Brook	36	48	4	0	0	39	40	87
Gander	31	61	0	0	5	0	36	61
Grand Falls-Windsor	53	56	0	4	12	2	65	62
Total Newfoundland & Labrador (10,000+)	1,089	1,618	50	209	231	82	1,370	1,909

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market Prince Edward Island Third Quarter 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 50,000 - 99,999								
Charlottetown	68	110	24	47	4	98	96	255
Centres 10,000 - 49,999								
Summerside	9	6	0	0	0	8	9	14
Total Prince Edward Island (10,000+)	77	116	24	47	4	106	105	269

Table 2.5b: Starts by Submarket and by Intended Market Prince Edward Island January - September 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 50,000 - 99,999								
Charlottetown	155	204	46	47	139	223	340	474
Centres 10,000 - 49,999								
Summerside	16	16	0	0	34	19	50	35
Total Prince Edward Island (10,000+)	171	220	46	47	173	242	390	509

Source: CMHC (Starts and Completions Survey)

**Table 2.4c: Starts by Submarket and by Intended Market
Nova Scotia
Third Quarter 2013**

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
Halifax	312	402	0	10	380	595	692	1,007
Centres 50,000 - 99,999								
Cape Breton	75	81	0	0	1	16	76	97
Centres 10,000 - 49,999								
Chester MD	19	10	0	0	0	0	19	10
East Hants MD	43	39	2	0	14	6	59	45
Kentville C.A.	22	51	0	0	16	3	38	54
Kings Subd A SC	18	2	0	0	0	0	18	2
Lunenburg MD	27	26	0	0	0	0	27	26
New Glasgow	0	0	0	0	0	0	0	0
Queens RGM	3	7	0	0	0	0	3	7
Truro	49	36	0	0	10	8	59	44
West Hants MD	13	14	0	0	8	0	21	14
Yarmouth MD	4	6	0	0	0	0	4	6
Total Nova Scotia (10,000+)	585	674	2	10	429	628	1,016	1,312

**Table 2.5c: Starts by Submarket and by Intended Market
Nova Scotia
January - September 2013**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Halifax	745	939	72	10	1,263	958	2,080	1,907
Centres 50,000 - 99,999								
Cape Breton	150	192	0	0	5	52	155	244
Centres 10,000 - 49,999								
Chester MD	28	28	0	0	0	0	28	28
East Hants MD	49	75	2	0	14	17	65	92
Kentville C.A.	50	60	0	0	24	3	74	63
Kings Subd A SC	48	36	0	0	0	0	48	36
Lunenburg MD	37	89	0	0	0	5	37	94
New Glasgow	26	43	0	0	20	16	46	59
Queens RGM	6	19	0	0	0	0	6	19
Truro	92	91	0	0	24	20	116	111
West Hants MD	20	41	0	0	12	13	32	54
Yarmouth MD	6	12	0	0	0	0	6	12
Total Nova Scotia (10,000+)	1,257	1,625	74	10	1,362	1,084	2,693	2,719

Source: CMHC (Starts and Completions Survey)

Table 2.4d: Starts by Submarket and by Intended Market New Brunswick Third Quarter 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
Saint John	73	67	0	0	52	84	125	151
Moncton	178	206	0	0	12	315	190	521
Centres 50,000 - 99,999								
Fredericton	128	144	0	0	82	104	210	248
Centres 10,000 - 49,999								
Bathurst	27	20	0	0	0	18	27	38
Campbellton	3	12	0	0	5	1	8	13
Edmundston	14	18	0	0	0	0	14	18
Miramichi	23	20	0	0	0	24	23	44
Total New Brunswick (10,000+)	446	487	0	0	151	546	597	1,033

Table 2.5d: Starts by Submarket and by Intended Market New Brunswick January - September 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Saint John	134	173	0	0	69	99	203	272
Moncton	336	616	8	0	337	510	681	1,126
Centres 50,000 - 99,999								
Fredericton	250	306	15	0	189	168	454	474
Centres 10,000 - 49,999								
Bathurst	50	48	0	0	6	39	56	87
Campbellton	13	18	0	0	5	1	18	19
Edmundston	25	31	4	0	1	0	30	31
Miramichi	38	42	0	0	23	24	61	66
Total New Brunswick (10,000+)	846	1,234	27	0	630	841	1,503	2,075

Source: CMHC (Starts and Completions Survey)

Table 3a: Completions by Submarket and by Dwelling Type
Newfoundland and Labrador
Third Quarter 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	% Change
Centres 100,000+											
St. John's	344	297	4	4	0	3	170	128	518	432	19.9
Centres 10,000 - 49,999											
Bay Roberts	17	24	0	0	6	0	0	0	23	24	-4.2
Corner Brook	9	15	4	0	0	0	0	0	13	15	-13.3
Gander	20	12	0	0	0	0	1	6	21	18	16.7
Grand Falls-Windsor	19	21	0	4	0	4	0	2	19	31	-38.7
Total Newfoundland & Labrador (10,000+)	409	369	8	8	6	7	171	136	594	520	14.2

Table 3.1a: Completions by Submarket and by Dwelling Type
Newfoundland and Labrador
January - September 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 100,000+											
St. John's	1,006	905	12	4	28	25	454	375	1,500	1,309	14.6
Centres 10,000 - 49,999											
Bay Roberts	65	54	2	0	9	0	0	0	76	54	40.7
Corner Brook	31	39	8	2	0	0	51	0	90	41	119.5
Gander	43	31	0	0	0	14	8	14	51	59	-13.6
Grand Falls-Windsor	49	48	2	4	0	4	11	6	62	62	0.0
Total Newfoundland & Labrador (10,000+)	1,194	1,077	24	10	37	43	524	395	1,779	1,525	16.7

Source: CMHC (Starts and Completions Survey)

Table 3b: Completions by Submarket and by Dwelling Type Prince Edward Island Third Quarter 2013											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	% Change
Centres 50,000 - 99,999											
Charlottetown	36	57	16	12	0	0	36	76	88	145	-39.3
Centres 10,000 - 49,999											
Summerside	4	4	6	2	8	11	1	0	19	17	11.8
Total Prince Edward Island (10,000+)	40	61	22	14	8	11	37	76	107	162	-34.0

Table 3.1b: Completions by Submarket and by Dwelling Type Prince Edward Island January - September 2013											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 50,000 - 99,999											
Charlottetown	121	135	44	32	24	12	149	255	338	434	-22.1
Centres 10,000 - 49,999											
Summerside	12	13	6	2	16	23	22	12	56	50	12.0
Total Prince Edward Island (10,000+)	133	148	50	34	40	35	171	267	394	484	-18.6

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type Nova Scotia Third Quarter 2013											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	% Change
Centres 100,000+											
Halifax	183	175	36	28	78	90	755	350	1,052	643	63.6
Centres 50,000 - 99,999											
Cape Breton	21	30	28	22	0	10	0	0	49	62	-21.0
Centres 10,000 - 49,999											
Chester MD	8	12	0	2	0	0	0	0	8	14	-42.9
East Hants MD	19	24	0	6	0	6	0	0	19	36	-47.2
Kentville C.A.	13	8	6	2	0	0	0	0	19	10	90.0
Kings Subd A SC	20	7	6	2	0	0	0	0	26	9	188.9
Lunenburg MD	14	29	0	0	0	0	0	0	14	29	-51.7
New Glasgow	13	17	6	2	0	0	0	0	19	19	0.0
Queens RGM	2	6	0	0	0	0	0	0	2	6	-66.7
Truro	21	22	6	4	0	0	1	42	28	68	-58.8
West Hants MD	7	13	0	0	0	0	0	0	7	13	-46.2
Yarmouth MD	3	4	0	0	0	0	0	0	3	4	-25.0
Total Nova Scotia (10,000+)	324	347	88	68	78	106	756	392	1,246	913	36.5

Table 3.1c: Completions by Submarket and by Dwelling Type Nova Scotia January - September 2013											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 100,000+											
Halifax	611	564	102	122	117	121	1,454	672	2,284	1,479	54.4
Centres 50,000 - 99,999											
Cape Breton	94	92	68	74	24	13	34	8	220	187	17.6
Centres 10,000 - 49,999											
Chester MD	21	38	0	6	0	0	0	0	21	44	-52.3
East Hants MD	45	51	2	16	0	6	0	3	47	76	-38.2
Kentville C.A.	36	26	16	4	0	0	0	16	52	46	13.0
Kings Subd A SC	57	28	12	30	0	0	0	0	69	58	19.0
Lunenburg MD	68	77	0	0	0	0	0	0	68	77	-11.7
New Glasgow	59	57	8	4	0	4	0	0	67	65	3.1
Queens RGM	7	14	0	2	0	0	0	0	7	16	-56.3
Truro	80	72	12	14	9	10	5	66	106	162	-34.6
West Hants MD	36	48	0	0	0	0	1	0	37	48	-22.9
Yarmouth MD	10	10	0	2	0	0	0	0	10	12	-16.7
Total Nova Scotia (10,000+)	1,124	1,077	220	274	150	154	1,494	765	2,988	2,270	31.6

Source: CMHC (Starts and Completions Survey)

Table 3d: Completions by Submarket and by Dwelling Type
New Brunswick
Third Quarter 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	% Change
Centres 100,000+											
Saint John	27	49	4	2	0	14	24	15	55	80	-31.3
Moncton	26	70	26	48	0	34	134	164	186	316	-41.1
Centres 50,000 - 99,999											
Fredericton	55	82	10	6	10	30	183	92	258	210	22.9
Centres 10,000 - 49,999											
Bathurst	14	25	4	0	8	0	1	12	27	37	-27.0
Campbellton	7	7	0	0	0	0	0	0	7	7	0.0
Edmundston	5	8	0	0	0	0	0	0	5	8	-37.5
Miramichi	10	17	0	0	0	0	24	0	34	17	100.0
Total New Brunswick (10,000+)	144	258	44	56	18	78	366	283	572	675	-15.3

Table 3.1d: Completions by Submarket and by Dwelling Type
New Brunswick
January - September 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 100,000+											
Saint John	112	132	16	24	10	36	26	258	164	450	-63.6
Moncton	238	273	228	252	22	65	383	349	871	939	-7.2
Centres 50,000 - 99,999											
Fredericton	246	218	22	24	44	53	220	156	532	451	18.0
Centres 10,000 - 49,999											
Bathurst	32	50	4	0	8	0	5	12	49	62	-21.0
Campbellton	18	13	0	0	0	0	0	0	18	13	38.5
Edmundston	15	16	0	0	0	0	0	0	15	16	-6.3
Miramichi	32	37	4	0	0	0	24	0	60	37	62.2
Total New Brunswick (10,000+)	693	739	274	300	84	154	658	775	1,709	1,968	-13.2

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador Third Quarter 2013								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
St. John's	0	3	0	0	114	128	56	0
Centres 10,000 - 49,999								
Bay Roberts	0	0	6	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	0	0
Gander	0	0	0	0	0	6	1	0
Grand Falls-Windsor	0	0	0	4	0	2	0	0
Total Newfoundland and Labrador (10,000+)	0	3	6	4	114	136	57	0

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador January - September 2013								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
St. John's	28	25	0	0	234	363	220	12
Centres 10,000 - 49,999								
Bay Roberts	0	0	9	0	0	0	0	0
Corner Brook	0	0	0	0	10	0	41	0
Gander	0	0	0	14	2	14	6	0
Grand Falls-Windsor	0	0	0	4	1	6	10	0
Total Newfoundland and Labrador (10,000+)	28	25	9	18	247	383	277	12

Source: CMHC (Starts and Completions Survey)

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
Third Quarter 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 50,000 - 99,999								
Charlottetown	0	0	0	0	0	0	36	76
Centres 10,000 - 49,999								
Summerside	0	6	8	5	0	0	1	0
Total Prince Edward Island (10,000+)	0	6	8	5	0	0	37	76

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
January - September 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 50,000 - 99,999								
Charlottetown	16	12	8	0	0	16	149	239
Centres 10,000 - 49,999								
Summerside	0	6	16	17	0	0	22	12
Total Prince Edward Island (10,000+)	16	18	24	17	0	16	171	251

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market Nova Scotia Third Quarter 2013								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
Halifax	66	90	12	0	55	0	700	350
Centres 50,000 - 99,999								
Cape Breton	0	0	0	10	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	6	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	0	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	1	42
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+)	66	90	12	16	55	0	701	392

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market Nova Scotia January - September 2013								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Halifax	78	117	39	4	277	0	1,177	672
Centres 50,000 - 99,999								
Cape Breton	0	0	24	13	0	0	34	8
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	6	0	0	0	3
Kentville C.A.	0	0	0	0	0	0	0	16
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	4	0	0	0	0
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	9	10	0	0	5	66
West Hants MD	0	0	0	0	0	0	1	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	78	117	72	37	277	0	1,217	765

Source: CMHC (Starts and Completions Survey)

Table 3.2d: Completions by Submarket, by Dwelling Type and by Intended Market
New Brunswick
Third Quarter 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
Saint John	0	10	0	4	0	0	24	15
Moncton	0	20	0	14	0	10	134	154
Centres 50,000 - 99,999								
Fredericton	10	12	0	18	30	26	153	66
Centres 10,000 - 49,999								
Bathurst	0	0	8	0	0	0	1	12
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	24	0
Total New Brunswick (10,000+)	10	42	8	36	30	36	336	247

Table 3.3d: Completions by Submarket, by Dwelling Type and by Intended Market
New Brunswick
January - September 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Saint John	10	32	0	4	0	93	26	165
Moncton	22	47	0	18	42	25	341	324
Centres 50,000 - 99,999								
Fredericton	37	35	7	18	30	68	190	88
Centres 10,000 - 49,999								
Bathurst	0	0	8	0	0	0	5	12
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	24	0
Total New Brunswick (10,000+)	69	114	15	40	72	186	586	589

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market Newfoundland and Labrador Third Quarter 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
St. John's	334	432	128	0	56	0	518	432
Centres 10,000 - 49,999								
Bay Roberts	17	24	0	0	6	0	23	24
Corner Brook	13	15	0	0	0	0	13	15
Gander	20	18	0	0	1	0	21	18
Grand Falls-Windsor	19	25	0	0	0	6	19	31
Total Newfoundland & Labrador (10,000+)	403	514	128	0	63	6	594	520

Table 3.5a: Completions by Submarket and by Intended Market Newfoundland and Labrador January - September 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
St. John's	1,050	1,252	230	45	220	12	1,500	1,309
Centres 10,000 - 49,999								
Bay Roberts	67	54	0	0	9	0	76	54
Corner Brook	37	41	10	0	43	0	90	41
Gander	45	45	0	0	6	14	51	59
Grand Falls-Windsor	50	56	0	0	12	6	62	62
Total Newfoundland & Labrador (10,000+)	1,249	1,448	240	45	290	32	1,779	1,525

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market Prince Edward Island Third Quarter 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 50,000 - 99,999								
Charlottetown	52	67	0	0	36	78	88	145
Centres 10,000 - 49,999								
Summerside	8	9	0	0	11	8	19	17
Total Prince Edward Island (10,000+)	60	76	0	0	47	86	107	162

Table 3.5b: Completions by Submarket and by Intended Market Prince Edward Island January - September 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 50,000 - 99,999								
Charlottetown	164	179	12	12	162	243	338	434
Centres 10,000 - 49,999								
Summerside	15	13	0	0	41	37	56	50
Total Prince Edward Island (10,000+)	179	192	12	12	203	280	394	484

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market Nova Scotia Third Quarter 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
Halifax	267	291	67	2	718	350	1,052	643
Centres 50,000 - 99,999								
Cape Breton	45	48	0	0	4	14	49	62
Centres 10,000 - 49,999								
Chester MD	8	14	0	0	0	0	8	14
East Hants MD	19	29	0	0	0	7	19	36
Kentville C.A.	19	10	0	0	0	0	19	10
Kings Subd A SC	26	9	0	0	0	0	26	9
Lunenburg MD	14	27	0	0	0	2	14	29
New Glasgow	19	19	0	0	0	0	19	19
Queens RGM	2	6	0	0	0	0	2	6
Truro	25	21	0	0	3	47	28	68
West Hants MD	4	12	0	0	3	1	7	13
Yarmouth MD	3	4	0	0	0	0	3	4
Total Nova Scotia (10,000+)	451	490	67	2	728	421	1,246	913

Table 3.5c: Completions by Submarket and by Intended Market Nova Scotia January - September 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Halifax	773	800	289	2	1,222	677	2,284	1,479
Centres 50,000 - 99,999								
Cape Breton	145	134	0	0	75	53	220	187
Centres 10,000 - 49,999								
Chester MD	21	44	0	0	0	0	21	44
East Hants MD	47	66	0	0	0	10	47	76
Kentville C.A.	52	30	0	0	0	16	52	46
Kings Subd A SC	69	58	0	0	0	0	69	58
Lunenburg MD	68	75	0	0	0	2	68	77
New Glasgow	64	59	0	0	3	6	67	65
Queens RGM	7	16	0	0	0	0	7	16
Truro	89	79	0	0	17	83	106	162
West Hants MD	19	40	0	0	18	8	37	48
Yarmouth MD	10	12	0	0	0	0	10	12
Total Nova Scotia (10,000+)	1,364	1,413	289	2	1,335	855	2,988	2,270

Source: CMHC (Starts and Completions Survey)

Table 3.4d: Completions by Submarket and by Intended Market
New Brunswick
Third Quarter 2013

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012	Q3 2013	Q3 2012
Centres 100,000+								
Saint John	30	60	0	0	25	20	55	80
Moncton	47	139	0	0	139	177	186	316
Centres 50,000 - 99,999								
Fredericton	70	96	30	24	158	90	258	210
Centres 10,000 - 49,999								
Bathurst	18	25	0	0	9	12	27	37
Campbellton	7	7	0	0	0	0	7	7
Edmundston	4	8	0	0	1	0	5	8
Miramichi	10	17	0	0	24	0	34	17
Total New Brunswick (10,000+)	186	352	30	24	356	299	572	675

Table 3.5d: Completions by Submarket and by Intended Market
New Brunswick
January - September 2013

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Saint John	135	186	0	93	29	171	164	450
Moncton	474	575	38	5	359	359	871	939
Centres 50,000 - 99,999								
Fredericton	293	270	30	64	209	117	532	451
Centres 10,000 - 49,999								
Bathurst	35	50	0	0	14	12	49	62
Campbellton	17	13	0	0	1	0	18	13
Edmundston	14	16	0	0	1	0	15	16
Miramichi	36	37	0	0	24	0	60	37
Total New Brunswick (10,000+)	1,004	1,147	68	162	637	659	1,709	1,968

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range in Newfoundland and Labrador Third Quarter 2013													
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 2013	2	0.6	32	9.1	114	32.4	80	22.7	124	35.2	352	365,000	395,892
Q3 2012	13	4.4	61	20.7	72	24.4	50	16.9	99	33.6	295	350,000	384,843
Year-to-date 2013	14	1.4	135	13.4	308	30.6	224	22.3	325	32.3	1,006	355,000	395,608
Year-to-date 2012	46	5.1	202	22.3	246	27.2	141	15.6	269	29.8	904	340,000	387,206

Table 4b: Absorbed Single-Detached Units by Price Range in Prince Edward Island Third Quarter 2013													
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 2013	0	0.0	1	2.9	5	14.7	10	29.4	18	52.9	34	259,000	293,391
Q3 2012	0	0.0	1	2.2	10	21.7	11	23.9	24	52.2	46	254,500	270,217
Year-to-date 2013	0	0.0	2	1.4	14	10.0	46	32.9	78	55.7	140	267,000	282,153
Year-to-date 2012	0	0.0	2	1.8	17	14.9	37	32.5	58	50.9	114	250,000	271,360

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Nova Scotia Third Quarter 2013													
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 2013	7	30.4	8	34.8	2	8.7	3	13.0	3	13.0	23	186,000	218,585
Q3 2012	9	29.0	3	9.7	12	38.7	5	16.1	2	6.5	31	250,000	231,226
Year-to-date 2013	17	18.1	31	33.0	17	18.1	16	17.0	13	13.8	94	215,500	247,287
Year-to-date 2012	24	26.4	24	26.4	30	33.0	6	6.6	7	7.7	91	220,000	225,072
Halifax CMA													
Q3 2013	1	0.6	16	9.6	39	23.4	29	17.4	82	49.1	167	372,286	398,158
Q3 2012	1	0.5	2	1.0	31	16.0	46	23.7	114	58.8	194	389,950	433,064
Year-to-date 2013	5	0.8	47	7.6	137	22.1	139	22.4	293	47.2	621	369,900	408,269
Year-to-date 2012	5	0.9	21	3.7	90	15.8	147	25.8	307	53.9	570	384,500	429,995
Total Urban Centres in Nova Scotia (50,000+)													
Q3 2013	8	4.2	24	12.6	41	21.6	32	16.8	85	44.7	190	364,995	376,421
Q3 2012	10	4.4	5	2.2	43	19.1	51	22.7	116	51.6	225	378,500	405,255
Year-to-date 2013	22	3.1	78	10.9	154	21.5	155	21.7	306	42.8	715	359,900	387,105
Year-to-date 2012	29	4.4	45	6.8	120	18.2	153	23.1	314	47.5	661	369,950	401,783

Table 4d: Absorbed Single-Detached Units by Price Range in New Brunswick Third Quarter 2013													
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 2013	0	0.0	2	3.5	16	28.1	17	29.8	22	38.6	57	236,000	229,529
Q3 2012	0	0.0	1	1.5	14	20.6	27	39.7	26	38.2	68	239,000	246,593
Year-to-date 2013	0	0.0	2	0.8	30	12.4	77	31.8	133	55.0	242	259,000	267,304
Year-to-date 2012	0	0.0	1	0.5	40	19.4	69	33.5	96	46.6	206	249,000	253,928
Moncton CMA													
Q3 2013	0	0.0	0	0.0	1	3.7	7	25.9	19	70.4	27	299,900	324,330
Q3 2012	0	0.0	0	0.0	3	4.9	13	21.3	45	73.8	61	297,000	311,119
Year-to-date 2013	0	0.0	2	0.9	7	3.2	43	19.9	164	75.9	216	299,900	322,910
Year-to-date 2012	0	0.0	3	1.2	17	6.6	82	31.7	157	60.6	259	275,000	293,679
Saint John CMA													
Q3 2013	0	0.0	0	0.0	2	8.3	7	29.2	15	62.5	24	275,000	321,993
Q3 2012	0	0.0	1	2.2	2	4.3	16	34.8	27	58.7	46	282,400	279,814
Year-to-date 2013	0	0.0	1	1.1	5	5.6	20	22.2	64	71.1	90	279,725	324,487
Year-to-date 2012	0	0.0	3	2.4	12	9.7	31	25.0	78	62.9	124	284,950	291,212
Total Urban Centres in New Brunswick (50,000+)													
Q3 2013	0	0.0	2	1.9	19	17.6	31	28.7	56	51.9	108	252,000	273,777
Q3 2012	0	0.0	2	1.1	19	10.9	56	32.0	98	56.0	175	266,224	277,817
Year-to-date 2013	0	0.0	5	0.9	42	7.7	140	25.5	361	65.9	548	275,000	298,613
Year-to-date 2012	0	0.0	7	1.2	69	11.7	182	30.9	331	56.2	589	266,224	279,257

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Newfoundland and Labrador
Third Quarter 2013

		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
2012	January	227	9.7	391	723	787	49.7	274,070	16.4	270,781
	February	235	3.5	376	653	808	46.5	258,965	7.7	264,771
	March	277	-9.2	367	693	758	48.4	259,088	3.3	259,954
	April	293	-3.3	373	894	789	47.3	274,150	12.8	275,361
	May	517	58.1	539	1,015	759	71.0	255,897	4.0	260,204
	June	560	64.7	473	956	735	64.4	265,051	3.6	262,159
	July	493	-1.2	355	945	722	49.2	273,649	9.0	270,063
	August	486	-11.8	344	894	765	45.0	262,436	5.3	259,606
	September	392	-11.5	344	717	741	46.4	271,572	3.5	276,080
	October	444	-3.9	350	789	748	46.8	272,639	9.3	278,437
	November	393	-11.1	357	690	857	41.7	274,485	5.2	277,308
	December	333	-11.0	381	356	855	44.6	288,541	11.5	275,818
2013	January	224	-1.3	377	710	765	49.3	284,028	3.6	280,347
	February	223	-5.1	373	622	816	45.7	295,588	14.1	302,043
	March	269	-2.9	371	746	825	45.0	281,210	8.5	281,747
	April	301	2.7	372	1,002	832	44.7	289,681	5.7	290,733
	May	349	-32.5	363	1,122	839	43.3	274,342	7.2	279,422
	June	403	-28.0	364	1,038	866	42.0	289,828	9.3	286,646
	July	494	0.2	356	1,081	808	44.1	288,517	5.4	285,438
	August	461	-5.1	349	929	861	40.5	288,660	10.0	286,205
	September	412	5.1	352	842	830	42.4	269,036	-0.9	276,123
	October									
	November									
	December									
	Q3 2012	1,371	-8.2	1,043	2,556	2,228	46.8	269,080	6.0	268,599
	Q3 2013	1,367	-0.3	1,057	2,852	2,499	42.3	282,694	5.1	282,589
	YTD 2012	3,480	8.7		7,490			265,747	6.4	
	YTD 2013	3,136	-9.9		8,092			284,237	7.0	

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 2013										
		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
2012	January	128	100.0	199	217	257	77.4	146,214	-2.3	146,214
	February	110	86.4	146	197	258	56.6	155,137	15.7	155,137
	March	129	31.6	160	290	312	51.3	163,333	14.7	163,333
	April	117	25.8	146	345	285	51.2	143,023	-8.6	143,023
	May	128	10.3	127	408	252	50.4	153,137	22.4	153,137
	June	154	-16.3	108	393	275	39.3	164,251	8.2	164,251
	July	169	30.0	139	356	266	52.3	154,876	-5.4	154,876
	August	179	-12.3	121	269	224	54.0	145,586	-12.3	145,586
	September	155	-11.4	129	224	257	50.2	145,380	-14.5	145,380
	October	142	2.2	113	208	250	45.2	150,135	7.6	150,135
	November	126	-10.6	125	200	297	42.1	146,646	4.9	146,646
	December	77	-34.7	100	102	277	36.1	164,775	28.6	164,775
2013	January	76	-40.6	137	235	261	52.5	149,218	2.1	149,218
	February	85	-22.7	142	172	252	56.3	157,361	1.4	157,361
	March	102	-20.9	135	272	283	47.7	151,243	-7.4	151,243
	April	143	22.2	157	376	285	55.1	166,597	16.5	166,597
	May	149	16.4	139	509	315	44.1	166,994	9.0	166,994
	June	148	-3.9	122	398	305	40.0	142,002	-13.5	142,002
	July	166	-1.8	120	414	295	40.7	169,864	9.7	169,864
	August	135	-24.6	93	319	293	31.7	159,432	9.5	159,432
	September	137	-11.6	114	257	298	38.3	143,354	-1.4	143,354
	October									
	November									
	December									
	Q3 2012	503	-1.2	389	849	747	52.1	148,643	-10.9	148,837
	Q3 2013	438	-12.9	327	990	886	36.9	158,357	6.5	157,655
	YTD 2012	1,269	13.0		2,699			152,284	-1.3	
	YTD 2013	1,141	-10.1		2,952			157,077	3.1	

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 Third Quarter 2013										
		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
2012	January	566	22.0	940	1,511	1,719	54.7	211,421	1.7	215,316
	February	819	34.3	1,030	1,484	1,696	60.7	222,620	7.5	221,759
	March	891	4.8	922	2,013	1,696	54.4	225,304	2.3	218,936
	April	1,031	10.6	893	2,226	1,727	51.7	238,253	10.2	225,934
	May	1,231	11.3	879	2,466	1,708	51.5	237,285	6.6	222,272
	June	1,182	-6.3	861	2,119	1,692	50.9	224,765	3.9	216,952
	July	1,084	12.3	896	1,932	1,645	54.5	219,708	3.2	218,069
	August	922	-10.2	802	1,723	1,650	48.6	208,749	3.3	217,357
	September	781	-10.3	849	1,520	1,699	50.0	209,568	3.7	217,682
	October	836	7.3	807	1,533	1,729	46.7	207,439	2.6	218,916
	November	646	-29.4	755	1,238	1,781	42.4	208,681	-2.2	215,070
	December	448	-15.8	802	614	1,641	48.9	204,858	-8.8	210,388
2013	January	505	-10.8	802	1,492	1,644	48.8	224,322	6.1	228,345
	February	577	-29.5	754	1,376	1,644	45.9	211,772	-4.9	211,282
	March	625	-29.9	702	1,806	1,585	44.3	222,688	-1.2	215,868
	April	911	-11.6	728	2,569	1,860	39.1	223,797	-6.1	212,220
	May	1,112	-9.7	784	2,579	1,771	44.3	229,646	-3.2	214,778
	June	960	-18.8	744	2,017	1,706	43.6	224,839	0.0	216,835
	July	982	-9.4	773	2,095	1,717	45.0	215,094	-2.1	214,424
	August	936	1.5	825	1,746	1,738	47.5	212,268	1.7	219,894
	September	722	-7.6	760	1,710	1,805	42.1	209,567	0.0	218,423
	October									
	November									
	December									
	Q3 2012	2,787	-2.7	2,547	5,175	4,994	51.0	213,241	3.7	217,716
	Q3 2013	2,640	-5.3	2,358	5,551	5,260	44.8	212,580	-0.3	217,626
	YTD 2012	8,507	5.2		16,994			223,398	5.1	
	YTD 2013	7,330	-13.8		17,390			219,776	-1.6	

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 Third Quarter 2013										
		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
2012	January	307	-11.3	524	1,148	1,296	40.4	149,479	-1.2	153,072
	February	457	5.5	580	1,116	1,289	45.0	156,507	3.6	159,609
	March	479	-8.9	519	1,540	1,312	39.6	159,943	0.3	158,771
	April	625	-9.2	543	1,677	1,333	40.7	166,204	-2.9	160,822
	May	758	-0.5	532	1,721	1,179	45.1	175,466	0.5	162,489
	June	732	-0.3	545	1,613	1,277	42.7	170,619	6.2	161,968
	July	646	5.6	538	1,420	1,270	42.4	156,913	-2.3	157,801
	August	604	0.5	524	1,365	1,254	41.8	161,080	0.7	161,193
	September	553	-8.1	557	1,142	1,248	44.6	151,030	-3.7	155,309
	October	542	5.9	532	1,181	1,319	40.3	157,173	1.9	162,461
	November	431	-5.1	516	918	1,282	40.2	157,488	0.9	160,393
	December	269	-18.2	489	538	1,318	37.1	150,875	-1.4	158,889
2013	January	316	2.9	530	1,260	1,329	39.9	153,368	2.6	157,508
	February	397	-13.1	512	1,068	1,308	39.1	156,119	-0.2	159,535
	March	428	-10.6	493	1,419	1,274	38.7	163,566	2.3	162,342
	April	599	-4.2	504	1,761	1,308	38.5	165,434	-0.5	159,910
	May	821	8.3	559	1,751	1,218	45.9	173,256	-1.3	160,049
	June	701	-4.2	553	1,430	1,229	45.0	167,878	-1.6	159,257
	July	674	4.3	537	1,552	1,287	41.7	159,502	1.6	160,500
	August	607	0.5	548	1,232	1,237	44.3	164,824	2.3	164,114
	September	524	-5.2	504	1,223	1,293	39.0	159,702	5.7	163,553
	October									
	November									
	December									
	Q3 2012	1,803	-0.7	1,619	3,927	3,772	42.9	156,504	-1.7	158,042
	Q3 2013	1,805	0.1	1,589	4,007	3,817	41.6	161,350	3.1	162,714
	YTD 2012	5,161	-2.7		12,742			162,367	0.2	
	YTD 2013	5,067	-1.8		12,696			163,944	1.0	

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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 2013												
		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	Mortgage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2012	January - March	596	3.3	5.3	227.7	13.0	-229	80.8	902	1,546,060	100.34
	April - June	601	3.2	5.3	230.4	12.4	1,054	60.0	879	2,112,005	98.72
	July - September	595	3.1	5.2	228.8	12.5	824	73.4	891	1,710,053	100.95
	October - December	595	3.1	5.2	234.1	12.1	148	79.8	905	1,707,041	100.42
2013	January - March	593	3.0	5.2	234.7	11.8	118	71.6	910	1,410,071	98.53
	April - June	590	3.0	5.1	233.3	11.7	-943	78.7	918	1,672,454	96.90
	July - September	597	3.1	5.3	231.3	10.8		76.5	928		96.45
	October - December										

Table 6.1a: Growth (1) of Economic Indicators for Newfoundland and Labrador Third Quarter 2013											
		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	Mortgage Rates								
			1 Yr. Term	5 Yr. Term							
2012	January - March	-0.6	-0.2	-0.1	0.3	0.8	**	-4.3	11.8	19.6	-1.6
	April - June	-2.1	-0.4	-0.2	1.9	0.4	98.1	-15.5	8.8	77.5	-5.2
	July - September	-0.8	-0.4	-0.1	2.4	-0.6	-7.4	12.0	6.4	28.1	0.4
	October - December	-0.5	-0.4	0.0	3.8	-1.0	-32.7	22.7	3.3	6.5	1.6
2013	January - March	-0.5	-0.3	0.0	3.1	-1.2	-151.5	-11.4	0.9	-8.8	-1.8
	April - June	-1.9	-0.2	-0.2	1.3	-0.7	-189.5	31.1	4.4	-20.8	-1.8
	July - September	0.3	0.0	0.0	1.1	-1.7		4.3	4.2		-4.5
	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 2013		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	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term							
2012	January - March	596	3.3	5.3	72.1	11.4	220	80.8	722	279,031	100.34
	April - June	601	3.2	5.3	72.6	11.4	320	60.0	734	380,488	98.72
	July - September	595	3.1	5.2	72.6	11.2	14	73.4	740	335,706	100.95
	October - December	595	3.1	5.2	73.4	11.3	-326	79.8	735	312,529	100.42
2013	January - March	593	3.0	5.2	74.7	11.9	-110	71.6	728	287,372	98.53
	April - June	590	3.0	5.1	74.4	11.3	341	78.7	739	396,831	96.90
	July - September	597	3.1	5.3	73.7	11.1		76.5	730		96.45
	October - December										

Table 6.1b: Growth[1] of Economic Indicators for Prince Edward Island Third Quarter 2013		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	Mortgage Rates 1 Yr. Term	Mortgage Rates 5 Yr. Term							
2012	January - March	-0.6	-0.2	-0.1	1.6	0.0	-39.2	-4.3	3.2	12.3	-1.6
	April - June	-2.1	-0.4	-0.2	1.2	-0.5	-56.5	-15.5	4.4	12.1	-5.2
	July - September	-0.8	-0.4	-0.1	0.2	-0.2	-97.4	12.0	4.4	0.8	0.4
	October - December	-0.5	-0.4	0.0	1.1	0.3	147.0	22.7	0.1	2.0	1.6
2013	January - March	-0.5	-0.3	0.0	3.6	0.5	-150.0	-11.4	0.8	3.0	-1.8
	April - June	-1.9	-0.2	-0.2	2.4	-0.1	6.6	31.1	0.6	4.3	-1.8
	July - September	0.3	0.0	0.0	1.5	-0.1		4.3	-1.5		-4.5
	October - December										

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"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 2013											
		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	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term							
2012	January - March	596	3.3	5.3	457.7	8.4	54	80.8	765	2,500,238	100.34
	April - June	601	3.2	5.3	453.8	9.3	292	60.0	776	2,677,329	98.72
	July - September	595	3.1	5.2	456.7	9.2	-1,028	73.4	769	2,707,640	100.95
	October - December	595	3.1	5.2	453.2	9.1	-848	79.8	767	2,554,294	100.42
2013	January - March	593	3.0	5.2	452.9	9.5	-1,525	71.6	769	2,445,643	98.53
	April - June	590	3.0	5.1	456.7	8.9	-854	78.7	790	2,684,017	96.90
	July - September	597	3.1	5.3	455.4	8.8		76.5	785		96.45
	October - December										

Table 6.1c: Growth [1] of Economic Indicators for Nova Scotia Third Quarter 2013											
		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	Mortgage Rates 1 Yr. Term	Mortgage Rates 5 Yr. Term							
2012	January - March	-0.6	-0.2	-0.1	1.1	-1.0	-83.2	-4.3	2.7	-2.8	-1.6
	April - June	-2.1	-0.4	-0.2	0.8	0.4	-51.9	-15.5	4.2	-4.7	-5.2
	July - September	-0.8	-0.4	-0.1	0.8	0.4	**	12.0	2.9	-0.7	0.4
	October - December	-0.5	-0.4	0.0	-0.3	0.8	47.2	22.7	2.6	-4.1	1.6
2013	January - March	-0.5	-0.3	0.0	-1.1	1.1	**	-11.4	0.6	-2.2	-1.8
	April - June	-1.9	-0.2	-0.2	0.6	-0.4	**	31.1	1.8	0.2	-1.8
	July - September	0.3	0.0	0.0	-0.3	-0.4		4.3	2.1		-4.5
	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 2013												
		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	Mortgage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2012	January - March	596	3.3	5.3	351.7	9.9	-203	80.8	750	4,701,108	100.34
	April - June	601	3.2	5.3	354.3	9.6	505	60.0	744	5,135,944	98.72
	July - September	595	3.1	5.2	351.4	10.6	-823	73.4	751	5,007,043	100.95
	October - December	595	3.1	5.2	348.5	11.2	-491	79.8	767	4,908,057	100.42
2013	January - March	593	3.0	5.2	351.6	10.6	-459	71.6	762	4,941,743	98.53
	April - June	590	3.0	5.1	348.7	10.9	440	78.7	768	5,248,005	96.90
	July - September	597	3.1	5.3	351.0	10.5		76.5	801		96.45
	October - December										

Table 6.1d: Growth [(1)] of Economic Indicators for New Brunswick Third Quarter 2013											
		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	Mortgage Rates								
			1 Yr. Term	5 Yr. Term							
2012	January - March	-0.6	-0.2	-0.1	-0.5	0.5	**	-4.3	2.3	1.4	-1.6
	April - June	-2.1	-0.4	-0.2	1.1	-0.3	-20.0	-15.5	2.9	-3.9	-5.2
	July - September	-0.8	-0.4	-0.1	0.1	1.2	**	12.0	3.2	-4.9	0.4
	October - December	-0.5	-0.4	0.0	-1.5	1.8	**	22.7	4.0	3.6	1.6
2013	January - March	-0.5	-0.3	0.0	0.0	0.7	126.1	-11.4	1.6	5.1	-1.8
	April - June	-1.9	-0.2	-0.2	-1.6	1.3	-12.9	31.1	3.2	2.2	-1.8
	July - September	0.3	0.0	0.0	-0.1	-0.1		4.3	6.7		-4.5
	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 2011 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 modeled 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.

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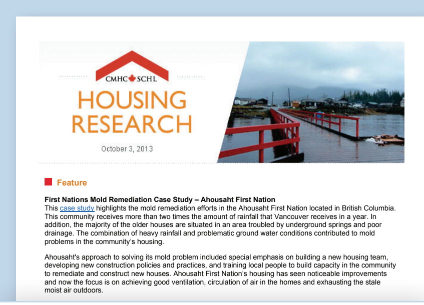
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HOUSING RESEARCH

October 3, 2013

Feature

First Nations Mold Remediation Case Study – Ahousaht First Nation

This case study highlights the mold remediation efforts in the Ahousaht First Nation located in British Columbia. This community receives more than two times the amount of rainfall that Vancouver receives in a year. In addition, the majority of the older houses are situated in an area troubled by underground springs and poor drainage. The combination of heavy rainfall and problematic ground water conditions contributed to mold problems in the community's housing.

Ahousaht's approach to solving its mold problem included special emphasis on building a new housing team, developing new construction policies and practices, and training local people to build capacity in the community to remediate and construct new houses. Ahousaht First Nation's housing has seen noticeable improvements and now the focus is on achieving good ventilation, circulation of air in the homes and exhausting the stale moist air outdoors.

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