

HOUSING NOW

Halifax CMA



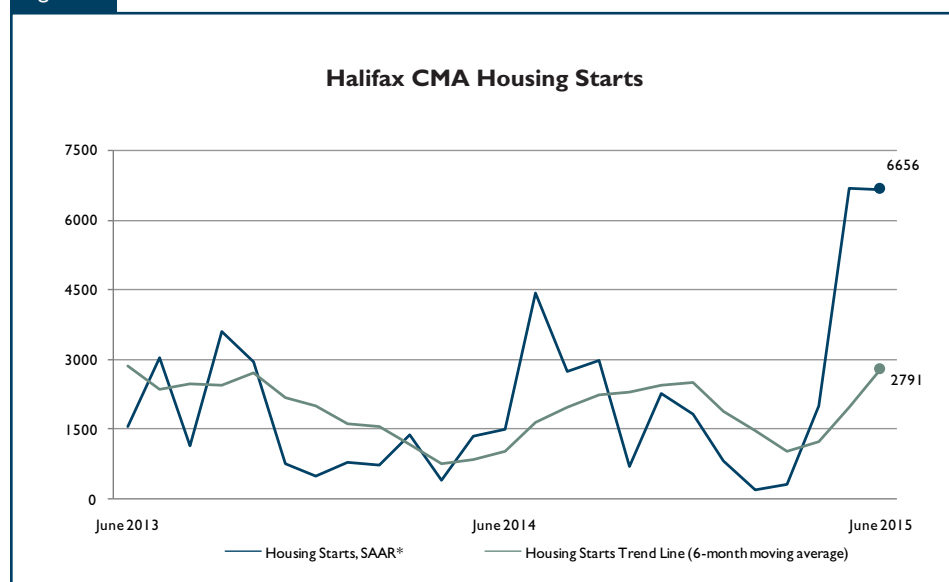
CANADA MORTGAGE AND HOUSING CORPORATION

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Highlights

- There were 564 total housing starts in the Halifax CMA in June 2015 compared to 139 starts in June 2014
- On a year-to-year comparison, MLS® sales reported a decrease in June 2015 at 449 units compared to 545 units last year
- New single-detached home prices so far in 2015 averaged \$426,891

Figure 1



Source: CMHC

*SAAR: Seasonally Adjusted Annual Rate

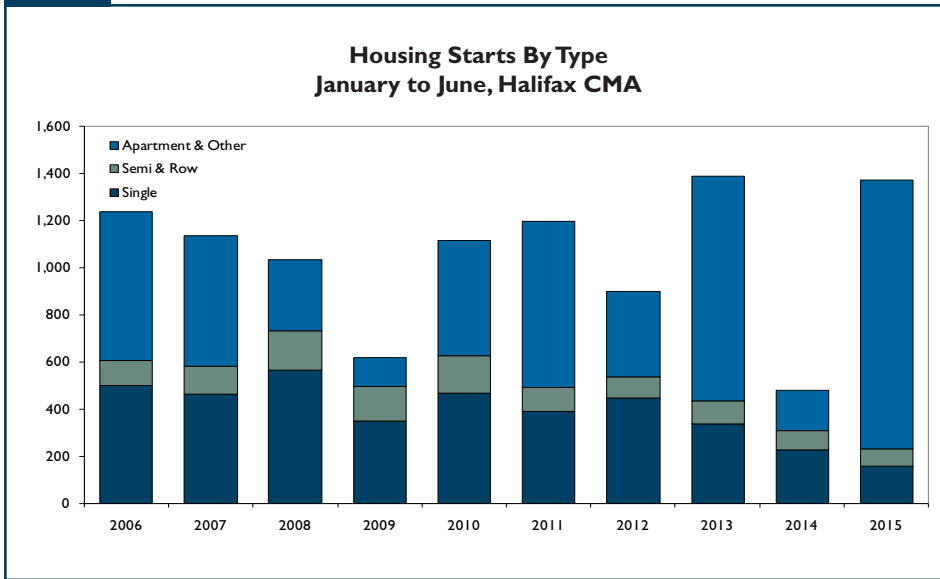
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Figure 2



Source: CMHC

New Home Construction Edges Higher in Second Quarter

Housing starts in Halifax, Census Metropolitan Area (CMA) were trending at 2,791 units in June compared to 1,982 in May according to Canada Mortgage and Housing Corporation (CMHC). The trend is a six month moving average of the monthly seasonally adjusted annual rates (SAAR)¹ of housing starts.

While the number of single-detached starts recorded in the second quarter of 2015 lags the levels recorded over the same period in 2014, total residential construction far exceeds levels recorded last year. Year-to-date, 1,374 units were started, while 480 starts were recorded in 2014. The lion's share of construction activity was in the purpose built rental with 976 units compared to 171 units last year.

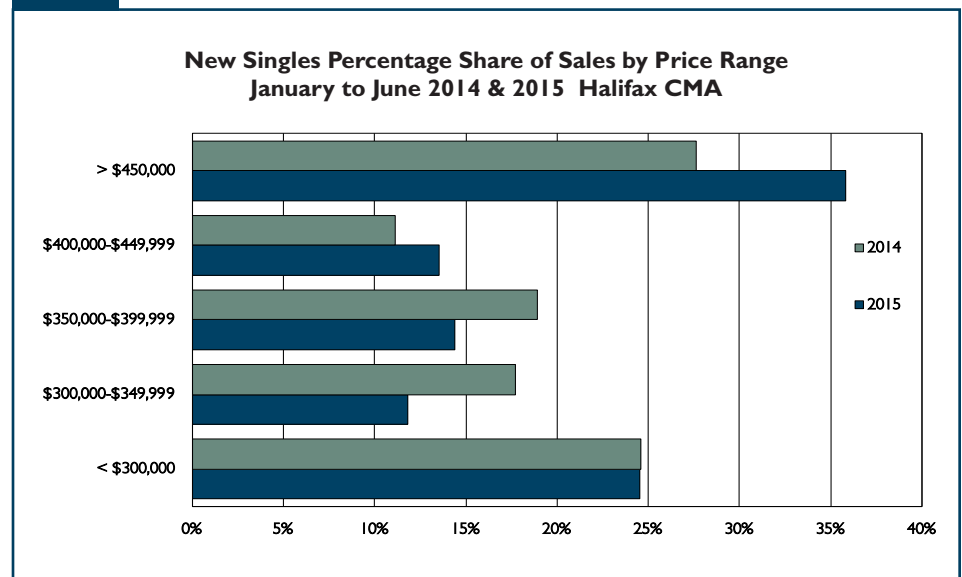
The continued rise in apartment starts is evident in the current level of construction activity. As of the end of June 2015, 2,189 units were under construction compared to 1,797 units under construction at the same time last year. The current level

of apartment construction represents approximately 70 per cent of all construction in the Halifax CMA.

The bulk of construction activity remains anchored in Halifax City, with notable increases in Dartmouth City and Sackville. The construction activity in the latter two submarkets was spurred by robust construction activity in the rental apartment segment of the market. Semi-detached and row starts have recorded approximately the same level of construction as last year in the Halifax CMA; most of the decline in starts has been recorded in the single-detached home market with year-to-date losses recorded in all submarkets except Sackville.

The reduction in single starts also had an impact on the number of singles under construction now at 255 units in June 2015 compared to 295 units in June 2014, representing a deceleration of 14 per cent.

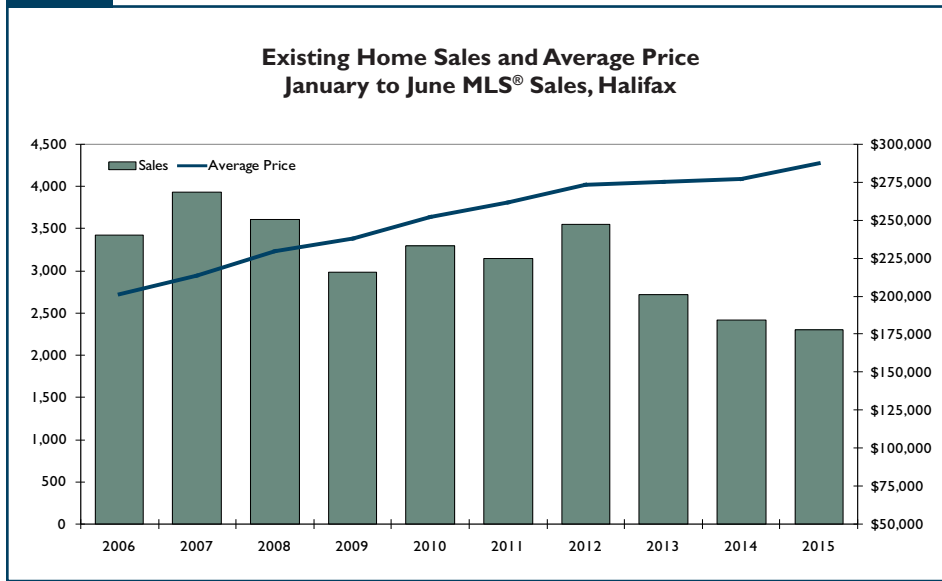
Figure 3



Source: CMHC

¹The seasonally adjusted annual rate (SAAR) is a monthly figure for starts adjusted to remove normal season variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

Figure 4



Source: Nova Scotia Association of REALTORS®

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The slowdown in construction activity also reduced the inventory of completed and not absorbed units to 83 units in June 2015 compared to 96 units in June 2014. The availability of semi-detached homes was also reduced to 17 units in June 2015 compared to 32 units in June 2014, while the inventory of rows remained stable at 37 units this month compared to 32 units in June 2014.

The average prices of a single-detached home in the Halifax CMA increased approximately 5 per cent year-to-date to \$426,891. Year-to-date, nearly all submarkets recorded price increases with Bedford-Hammonds Plains as the most expensive submarket, recording an absorbed price of \$558,278 compared to \$504,504 last year. Halifax City recorded an average absorbed price of \$505,366 year-to-date in 2015 compared to \$414,211 year-to-date in 2014. Only Halifax County East and Halifax County Southwest recorded price reductions year-to-date in 2015. In Halifax County East,

year-to-date in 2015, the average absorbed price of a single-detached house was \$301,551 compared to \$319,864 in 2014. In Halifax County Southwest, the average absorbed price for a single-detached house was \$445,883 year-to-date in 2015 and \$486,623 in 2014.

Year-to-date Resale Market Slows Down

The resale market slowed down considerably in June 2015 compared to June 2014, which means that the resale market in the Halifax CMA is now tracking behind the sales volume recorded year-to-date in 2014. As a result, 449 sales were recorded in June 2015 compared to 545 sales in June 2014. Year-to-date, the sales volume in the Halifax CMA lag sales recorded in 2014 by 4.7 per cent.

At the submarket level, sales year-over-year were negative in all submarkets but Dartmouth City and Bedford-Hammonds Plains, with 141 sales and 77 sales, respectively. Halifax City recorded

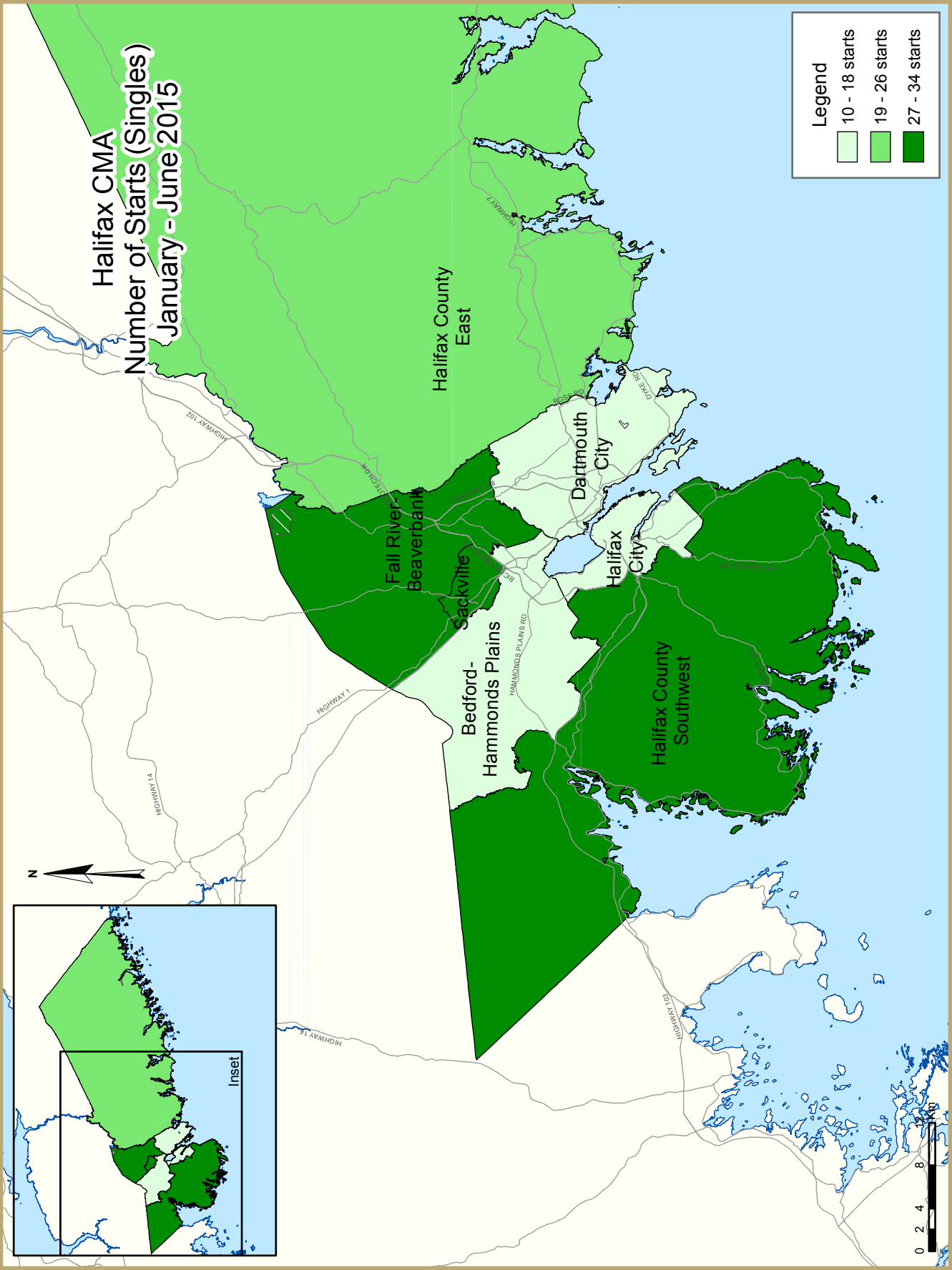
103 sales in June 2015, compared to 123 in June 2014, representing a reduction of 16.3 per cent. The peripheral submarkets of Sackville, Halifax County Southwest, and Halifax County East recorded reduction in sales of 53.6 per cent, 33.3 per cent, and 31.4 per cent, respectively.

Year-to-date, Dartmouth City and Halifax County Southwest are now the only two submarkets where the sales volume exceeds the level recorded for the first two quarters compared to 2014. Halifax City and Bedford-Hammonds Plains, two of the typically busiest submarkets recorded sale declines of 8.4 per cent and 2.9 per cent, respectively.

The year-to-date decline in sales has also been accompanied by a seasonal increase in active listings. While the active listings are 1.6 per cent lower than in June 2014, active listings topped 4,541 this year with notable increases in Halifax City with over 1,040 listings and Halifax County Southwest with 512 listings.

Although the sales volume remains low and active listings remain high, the average price of an existing home in the Halifax CMA increased 3.4 per cent year-over-year in June 2015 to \$289,238. The largest price increases have been recorded in Halifax City where the average price for an existing home is \$342,935 in June 2015, compared to \$311,536 in June 2014, and in Halifax County Southwest where the average existing home sold for \$272,571 in June 2015 compared \$231,958 in June 2014, representing price increases of 10.1 per cent and 17.5 per cent, respectively.

Year-to-date the average price of an existing home is \$287,594 in the Halifax CMA with the highest price recorded in Bedford-Hammonds Plains at \$374,781.



HOUSING NOW REPORT TABLES

Available in ALL reports:

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

Available in SELECTED Reports:

- I.2 Housing Activity Summary by Submarket
- I.3 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 2.4 Starts by Submarket and by Intended Market – Current Month or Quarter
- 2.5 Starts by Submarket and by Intended Market – Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

SYMBOLS

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

Table 1: Housing Starts (SAAR and Trend) June 2015		
Halifax CMA ¹	May 2015	June 2015
Trend ²	1,982	2,791
SAAR	6,671	6,656
	June 2014	June 2015
Actual		
June - Single-Detached	55	35
June - Multiples	84	529
June - Total	139	564
January to June - Single-Detached	224	157
January to June - Multiples	256	1,217
January to June - Total	480	1,374

Source: CMHC

¹ Census Metropolitan Area

² The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table I.1: Housing Activity Summary of Halifax CMA**June 2015**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
June 2015	34	8	0	0	0	0	5	462	564
June 2014	53	2	30	0	0	0	2	52	139
% Change	-35.8	**	-100.0	n/a	n/a	n/a	150.0	**	**
Year-to-date 2015	149	22	34	3	2	112	21	976	1,374
Year-to-date 2014	214	28	49	0	0	0	18	171	480
% Change	-30.4	-21.4	-30.6	n/a	n/a	n/a	16.7	**	186.3
UNDER CONSTRUCTION									
June 2015	255	50	102	3	2	350	17	2,189	3,067
June 2014	295	62	144	0	0	164	28	1,797	2,490
% Change	-13.6	-19.4	-29.2	n/a	n/a	113.4	-39.3	21.8	23.2
COMPLETIONS									
June 2015	52	10	19	0	0	0	5	0	86
June 2014	48	10	5	0	0	0	2	0	65
% Change	8.3	0.0	**	n/a	n/a	n/a	150.0	n/a	32.3
Year-to-date 2015	230	26	72	0	0	0	40	543	911
Year-to-date 2014	344	58	42	0	6	0	8	234	692
% Change	-33.1	-55.2	71.4	n/a	-100.0	n/a	**	132.1	31.6
COMPLETED & NOT ABSORBED									
June 2015	83	17	37	0	3	39	n/a	n/a	179
June 2014	96	32	32	0	6	0	n/a	n/a	166
% Change	-13.5	-46.9	15.6	n/a	-50.0	n/a	n/a	n/a	7.8
ABSORBED									
June 2015	48	11	18	0	0	4	n/a	n/a	81
June 2014	40	13	11	0	0	0	n/a	n/a	64
% Change	20.0	-15.4	63.6	n/a	n/a	n/a	n/a	n/a	26.6
Year-to-date 2015	229	30	57	0	0	12	n/a	n/a	328
Year-to-date 2014	333	54	50	0	0	0	n/a	n/a	437
% Change	-31.2	-44.4	14.0	n/a	n/a	n/a	n/a	n/a	-24.9

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

Table 1.2: Housing Activity Summary by Submarket
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Halifax City									
June 2015	5	0	0	0	0	0	0	227	232
June 2014	2	0	4	0	0	0	0	52	58
Dartmouth City									
June 2015	4	2	0	0	0	0	1	114	121
June 2014	5	0	0	0	0	0	0	0	5
Bedford-Hammonds Plains									
June 2015	4	0	0	0	0	0	0	55	59
June 2014	2	0	22	0	0	0	0	0	24
Sackville									
June 2015	2	0	0	0	0	0	0	66	123
June 2014	0	0	0	0	0	0	1	0	1
Fall River - Beaverbank									
June 2015	4	6	0	0	0	0	4	0	14
June 2014	16	2	4	0	0	0	1	0	23
Halifax County East									
June 2015	8	0	0	0	0	0	0	0	8
June 2014	17	0	0	0	0	0	0	0	17
Halifax County Southwest									
June 2015	7	0	0	0	0	0	0	0	7
June 2014	11	0	0	0	0	0	0	0	11
Halifax CMA									
June 2015	34	8	0	0	0	0	5	462	564
June 2014	53	2	30	0	0	0	2	52	139

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

Table 1.2: Housing Activity Summary by Submarket
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Halifax City									
June 2015	33	16	40	0	0	240	0	1,452	1,781
June 2014	54	24	93	0	0	72	17	898	1,158
Dartmouth City									
June 2015	29	8	6	0	0	110	1	347	533
June 2014	30	14	4	0	0	0	0	502	550
Bedford-Hammonds Plains									
June 2015	33	4	10	0	0	0	4	130	181
June 2014	36	2	34	0	0	0	0	5	77
Sackville									
June 2015	46	0	30	0	0	0	0	116	247
June 2014	18	6	0	0	0	60	7	328	419
Fall River - Beaverbank									
June 2015	34	14	0	0	0	0	12	64	124
June 2014	56	12	4	0	0	0	2	64	138
Halifax County East									
June 2015	37	4	0	3	2	0	0	0	58
June 2014	58	4	0	0	0	32	0	0	94
Halifax County Southwest									
June 2015	43	4	16	0	0	0	0	80	143
June 2014	43	0	9	0	0	0	2	0	54
Halifax CMA									
June 2015	255	50	102	3	2	350	17	2,189	3,067
June 2014	295	62	144	0	0	164	28	1,797	2,490

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

Table 1.2: Housing Activity Summary by Submarket
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Halifax City									
June 2015	8	2	10	0	0	0	0	0	20
June 2014	10	0	0	0	0	0	2	0	12
Dartmouth City									
June 2015	1	2	0	0	0	0	1	0	4
June 2014	5	4	0	0	0	0	0	0	9
Bedford-Hammonds Plains									
June 2015	3	0	0	0	0	0	0	0	3
June 2014	3	2	0	0	0	0	0	0	5
Sackville									
June 2015	4	0	0	0	0	0	0	0	4
June 2014	2	2	5	0	0	0	0	0	9
Fall River - Beaverbank									
June 2015	12	6	5	0	0	0	4	0	27
June 2014	10	2	0	0	0	0	0	0	12
Halifax County East									
June 2015	14	0	0	0	0	0	0	0	14
June 2014	11	0	0	0	0	0	0	0	11
Halifax County Southwest									
June 2015	10	0	4	0	0	0	0	0	14
June 2014	7	0	0	0	0	0	0	0	7
Halifax CMA									
June 2015	52	10	19	0	0	0	5	0	86
June 2014	48	10	5	0	0	0	2	0	65

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

Table 1.2: Housing Activity Summary by Submarket
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Halifax City									
June 2015	15	6	17	0	0	0	n/a	n/a	38
June 2014	18	9	5	0	0	0	n/a	n/a	32
Dartmouth City									
June 2015	14	1	5	0	0	0	n/a	n/a	20
June 2014	22	4	4	0	0	0	n/a	n/a	30
Bedford-Hammonds Plains									
June 2015	14	1	7	0	0	0	n/a	n/a	22
June 2014	19	1	8	0	0	0	n/a	n/a	28
Sackville									
June 2015	10	3	5	0	0	39	n/a	n/a	57
June 2014	9	7	12	0	0	0	n/a	n/a	28
Fall River - Beaverbank									
June 2015	15	6	3	0	0	0	n/a	n/a	24
June 2014	15	11	0	0	0	0	n/a	n/a	26
Halifax County East									
June 2015	10	0	0	0	0	0	n/a	n/a	10
June 2014	5	0	0	0	0	0	n/a	n/a	5
Halifax County Southwest									
June 2015	5	0	0	0	3	0	n/a	n/a	8
June 2014	8	0	3	0	6	0	n/a	n/a	17
Halifax CMA									
June 2015	83	17	37	0	3	39	n/a	n/a	179
June 2014	96	32	32	0	6	0	n/a	n/a	166

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

Table 1.2: Housing Activity Summary by Submarket
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Halifax City									
June 2015	5	3	8	0	0	0	n/a	n/a	16
June 2014	7	2	0	0	0	0	n/a	n/a	9
Dartmouth City									
June 2015	1	2	2	0	0	0	n/a	n/a	5
June 2014	3	3	1	0	0	0	n/a	n/a	7
Bedford-Hammonds Plains									
June 2015	2	0	1	0	0	0	n/a	n/a	3
June 2014	3	2	6	0	0	0	n/a	n/a	11
Sackville									
June 2015	5	0	0	0	0	4	n/a	n/a	9
June 2014	3	0	2	0	0	0	n/a	n/a	5
Fall River - Beaverbank									
June 2015	12	6	3	0	0	0	n/a	n/a	21
June 2014	10	6	2	0	0	0	n/a	n/a	18
Halifax County East									
June 2015	14	0	0	0	0	0	n/a	n/a	14
June 2014	8	0	0	0	0	0	n/a	n/a	8
Halifax County Southwest									
June 2015	9	0	4	0	0	0	n/a	n/a	13
June 2014	6	0	0	0	0	0	n/a	n/a	6
Halifax CMA									
June 2015	48	11	18	0	0	4	n/a	n/a	81
June 2014	40	13	11	0	0	0	n/a	n/a	64

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

Table 1.3: History of Housing Starts of Halifax CMA
2005 - 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2014	485	70	99	0	0	166	34	854	1,757
% Change	-27.6	-41.7	-39.3	n/a	n/a	130.6	183.3	-39.1	-28.0
2013	670	120	163	0	0	72	12	1,402	2,439
% Change	-32.3	-35.5	41.7	-100.0	-100.0	-55.3	71.4	9.9	-11.4
2012	989	186	115	2	18	161	7	1,276	2,754
% Change	10.6	9.4	-21.2	n/a	50.0	2.5	-30.0	-18.5	-6.8
2011	894	170	146	0	12	157	10	1,565	2,954
% Change	-14.0	9.0	-2.7	n/a	n/a	60.2	150.0	66.0	23.6
2010	1,039	156	150	0	0	98	4	943	2,390
% Change	18.9	32.2	19.0	n/a	-100.0	22.5	**	81.7	37.9
2009	874	118	126	0	15	80	1	519	1,733
% Change	-25.7	9.3	-16.6	n/a	36.4	-45.2	-90.0	5.3	-17.3
2008	1,177	108	151	0	11	146	10	493	2,096
% Change	0.7	-34.9	24.8	n/a	-69.4	-51.0	-73.7	-25.4	-15.8
2007	1,169	166	121	0	36	298	38	661	2,489
% Change	10.8	7.8	-6.2	n/a	140.0	12.0	**	-25.0	-0.9
2006	1,055	154	129	0	15	266	11	881	2,511
% Change	-12.9	5.5	-25.4	-100.0	87.5	-40.9	175.0	92.4	2.4
2005	1,211	146	173	1	8	450	4	458	2,451

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
June 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	% Change
Halifax City	5	2	0	0	0	4	227	52	232	58	**
Dartmouth City	5	5	2	0	0	0	114	0	121	5	**
Bedford-Hammonds Plains	4	2	0	0	0	22	55	0	59	24	145.8
Sackville	2	1	0	0	0	0	121	0	123	1	**
Fall River - Beaverbank	4	17	6	2	4	4	0	0	14	23	-39.1
Halifax County East	8	17	0	0	0	0	0	0	8	17	-52.9
Halifax County Southwest	7	11	0	0	0	0	0	0	7	11	-36.4
Halifax CMA	35	55	8	2	4	30	517	52	564	139	**

Table 2.1: Starts by Submarket and by Dwelling Type
January - June 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Halifax City	14	27	8	18	10	22	853	52	885	119	**
Dartmouth City	10	15	2	0	6	0	114	0	132	15	**
Bedford-Hammonds Plains	15	23	2	0	0	22	55	5	72	50	44.0
Sackville	34	11	0	0	18	4	121	50	173	65	166.2
Fall River - Beaverbank	32	53	6	10	16	4	0	64	54	131	-58.8
Halifax County East	20	56	4	0	0	0	0	0	24	56	-57.1
Halifax County Southwest	32	39	2	0	0	5	0	0	34	44	-22.7
Halifax CMA	157	224	24	28	50	57	1,143	171	1,374	480	186.3

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
June 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014
Halifax City	0	4	0	0	0	0	227	52
Dartmouth City	0	0	0	0	0	0	114	0
Bedford-Hammonds Plains	0	22	0	0	0	0	55	0
Sackville	0	0	0	0	0	0	66	0
Fall River - Beaverbank	0	4	4	0	0	0	0	0
Halifax County East	0	0	0	0	0	0	0	0
Halifax County Southwest	0	0	0	0	0	0	0	0
Halifax CMA	0	30	4	0	0	0	462	52

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - June 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Halifax City	10	18	0	4	112	0	741	52
Dartmouth City	6	0	0	0	0	0	114	0
Bedford-Hammonds Plains	0	22	0	0	0	0	55	5
Sackville	18	0	0	4	0	0	66	50
Fall River - Beaverbank	0	4	16	0	0	0	0	64
Halifax County East	0	0	0	0	0	0	0	0
Halifax County Southwest	0	5	0	0	0	0	0	0
Halifax CMA	34	49	16	8	112	0	976	171

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014
Halifax City	5	6	0	0	227	52	232	58
Dartmouth City	6	5	0	0	115	0	121	5
Bedford-Hammonds Plains	4	24	0	0	55	0	59	24
Sackville	2	0	0	0	66	1	123	1
Fall River - Beaverbank	10	22	0	0	4	1	14	23
Halifax County East	8	17	0	0	0	0	8	17
Halifax County Southwest	7	11	0	0	0	0	7	11
Halifax CMA	42	85	0	0	467	54	564	139

Table 2.5: Starts by Submarket and by Intended Market
January - June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Halifax City	32	63	112	0	741	56	885	119
Dartmouth City	16	15	0	0	116	0	132	15
Bedford-Hammonds Plains	17	45	0	0	55	5	72	50
Sackville	52	8	0	0	66	57	173	65
Fall River - Beaverbank	37	64	0	0	17	67	54	131
Halifax County East	18	54	5	0	1	2	24	56
Halifax County Southwest	33	42	0	0	1	2	34	44
Halifax CMA	205	291	117	0	997	189	1,374	480

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
June 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	% Change
Halifax City	8	10	2	2	10	0	0	0	20	12	66.7
Dartmouth City	2	5	2	4	0	0	0	0	4	9	-55.6
Bedford-Hammonds Plains	3	3	0	2	0	0	0	0	3	5	-40.0
Sackville	4	2	0	2	0	5	0	0	4	9	-55.6
Fall River - Beaverbank	12	10	6	2	9	0	0	0	27	12	125.0
Halifax County East	14	11	0	0	0	0	0	0	14	11	27.3
Halifax County Southwest	10	7	0	0	4	0	0	0	14	7	100.0
Halifax CMA	53	48	10	12	23	5	0	0	86	65	32.3

Table 3.1: Completions by Submarket and by Dwelling Type
January - June 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Halifax City	21	33	12	10	55	7	366	233	454	283	60.4
Dartmouth City	18	27	2	16	4	9	0	0	24	52	-53.8
Bedford-Hammonds Plains	16	40	4	8	20	8	0	0	40	56	-28.6
Sackville	25	28	0	6	0	13	175	0	200	47	**
Fall River - Beaverbank	41	71	8	20	25	5	1	0	75	96	-21.9
Halifax County East	56	93	0	0	0	3	0	0	56	96	-41.7
Halifax County Southwest	57	55	0	0	4	6	1	1	62	62	0.0
Halifax CMA	234	347	26	60	108	51	543	234	911	692	31.6

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
June 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014
Halifax City	10	0	0	0	0	0	0	0
Dartmouth City	0	0	0	0	0	0	0	0
Bedford-Hammonds Plains	0	0	0	0	0	0	0	0
Sackville	0	5	0	0	0	0	0	0
Fall River - Beaverbank	5	0	4	0	0	0	0	0
Halifax County East	0	0	0	0	0	0	0	0
Halifax County Southwest	4	0	0	0	0	0	0	0
Halifax CMA	19	5	4	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - June 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Halifax City	39	7	16	0	0	0	366	233
Dartmouth City	4	9	0	0	0	0	0	0
Bedford-Hammonds Plains	16	8	4	0	0	0	0	0
Sackville	0	13	0	0	0	0	175	0
Fall River - Beaverbank	9	5	16	0	0	0	1	0
Halifax County East	0	0	0	3	0	0	0	0
Halifax County Southwest	4	6	0	0	0	0	1	1
Halifax CMA	72	48	36	3	0	0	543	234

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014
Halifax City	20	10	0	0	0	2	20	12
Dartmouth City	3	9	0	0	1	0	4	9
Bedford-Hammonds Plains	3	5	0	0	0	0	3	5
Sackville	4	9	0	0	0	0	4	9
Fall River - Beaverbank	23	12	0	0	4	0	27	12
Halifax County East	14	11	0	0	0	0	14	11
Halifax County Southwest	14	7	0	0	0	0	14	7
Halifax CMA	81	63	0	0	5	2	86	65

Table 3.5: Completions by Submarket and by Intended Market
January - June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Halifax City	72	48	0	0	382	235	454	283
Dartmouth City	23	52	0	0	1	0	24	52
Bedford-Hammonds Plains	36	56	0	0	4	0	40	56
Sackville	25	47	0	0	175	0	200	47
Fall River - Beaverbank	57	95	0	0	18	1	75	96
Halifax County East	55	91	0	0	1	5	56	96
Halifax County Southwest	60	55	0	6	2	1	62	62
Halifax CMA	328	444	0	6	583	242	911	692

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
June 2015

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Halifax City													
June 2015	0	0.0	1	20.0	0	0.0	1	20.0	3	60.0	5	--	--
June 2014	2	28.6	1	14.3	0	0.0	2	28.6	2	28.6	7	--	--
Year-to-date 2015	5	22.7	5	22.7	0	0.0	2	9.1	10	45.5	22	433,775	505,366
Year-to-date 2014	5	18.5	7	25.9	2	7.4	2	7.4	11	40.7	27	382,500	414,211
Dartmouth City													
June 2015	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
June 2014	1	33.3	0	0.0	2	66.7	0	0.0	0	0.0	3	--	--
Year-to-date 2015	7	43.8	1	6.3	0	0.0	3	18.8	5	31.3	16	350,252	363,950
Year-to-date 2014	15	45.5	2	6.1	7	21.2	0	0.0	9	27.3	33	339,000	359,209
Bedford-Hammonds Plains													
June 2015	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	--	--
June 2014	0	0.0	0	0.0	1	33.3	1	33.3	1	33.3	3	--	--
Year-to-date 2015	1	6.3	1	6.3	0	0.0	5	31.3	9	56.3	16	457,000	558,278
Year-to-date 2014	2	5.0	4	10.0	6	15.0	10	25.0	18	45.0	40	448,225	504,504
Sackville													
June 2015	1	20.0	0	0.0	4	80.0	0	0.0	0	0.0	5	--	--
June 2014	0	0.0	0	0.0	1	33.3	1	33.3	1	33.3	3	--	--
Year-to-date 2015	2	9.5	1	4.8	7	33.3	4	19.0	7	33.3	21	439,000	421,317
Year-to-date 2014	1	4.3	3	13.0	5	21.7	7	30.4	7	30.4	23	439,900	420,277
Fall River - Beaverbank													
June 2015	0	0.0	2	16.7	3	25.0	2	16.7	5	41.7	12	433,700	582,163
June 2014	2	20.0	1	10.0	4	40.0	1	10.0	2	20.0	10	373,850	384,950
Year-to-date 2015	6	12.5	6	12.5	8	16.7	8	16.7	20	41.7	48	433,500	481,959
Year-to-date 2014	11	16.2	17	25.0	15	22.1	8	11.8	17	25.0	68	371,950	407,047
Halifax County East													
June 2015	6	42.9	2	14.3	3	21.4	1	7.1	2	14.3	14	300,000	319,143
June 2014	4	50.0	0	0.0	2	25.0	1	12.5	1	12.5	8	--	--
Year-to-date 2015	28	54.9	7	13.7	7	13.7	1	2.0	8	15.7	51	289,900	301,551
Year-to-date 2014	45	51.7	14	16.1	15	17.2	4	4.6	9	10.3	87	289,000	319,864
Halifax County Southwest													
June 2015	0	0.0	1	11.1	2	22.2	2	22.2	4	44.4	9	--	--
June 2014	0	0.0	2	33.3	1	16.7	1	16.7	2	33.3	6	--	--
Year-to-date 2015	7	12.7	6	10.9	11	20.0	8	14.5	23	41.8	55	420,000	445,883
Year-to-date 2014	3	5.5	12	21.8	13	23.6	6	10.9	21	38.2	55	399,900	486,623
Halifax CMA													
June 2015	7	14.6	6	12.5	12	25.0	7	14.6	16	33.3	48	392,000	464,351
June 2014	9	22.5	4	10.0	11	27.5	7	17.5	9	22.5	40	388,800	392,428
Year-to-date 2015	56	24.5	27	11.8	33	14.4	31	13.5	82	35.8	229	399,000	426,891
Year-to-date 2014	82	24.6	59	17.7	63	18.9	37	11.1	92	27.6	333	369,990	405,873

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price (\$) of Absorbed Single-detached Units
June 2015

Submarket	June 2015	June 2014	% Change	YTD 2015	YTD 2014	% Change
Halifax City	--	--	n/a	505,366	414,211	22.0
Dartmouth City	--	--	n/a	363,950	359,209	1.3
Bedford-Hammonds Plains	--	--	n/a	558,278	504,504	10.7
Sackville	--	--	n/a	421,317	420,277	0.2
Fall River - Beaverbank	582,163	384,950	51.2	481,959	407,047	18.4
Halifax County East	319,143	--	n/a	301,551	319,864	-5.7
Halifax County Southwest	--	--	n/a	445,883	486,623	-8.4
Halifax CMA	464,351	392,428	18.3	426,891	405,873	5.2

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity by Submarket

Submarket	June 2015				June 2014				% Change			
	Sales	Average Sale Price (\$)	Average Days on Market	Active Listings	Sales	Average Sale Price (\$)	Average Days on Market	Active Listings	Sales	Average Sale Price	Average Days on Market	Active Listings
Halifax City	103	342,935	96	1040	123	311,536	57	970	-16.3	10.1	68.4	7.2
Dartmouth City	141	240,565	83	850	137	246,533	93	953	2.9	-2.4	-10.8	-10.8
Bedford-Hammonds Plains	77	382,178	113	684	65	399,460	120	735	18.5	-4.3	-5.8	-6.9
Sackville	26	221,681	89	305	56	219,730	72	304	-53.6	0.9	23.6	0.3
Halifax County Southwest	26	272,571	113	512	39	231,958	76	448	-33.3	17.5	48.7	14.3
Halifax County East	24	228,041	187	385	35	258,688	78	407	-31.4	-11.8	139.7	-5.4
Outside Halifax-Dartmouth Board	24	204,014	146	327	52	199,290	94	359	-53.8	2.4	55.3	-8.9
Fall River-Beaver Bank	28	284,938	130	439	38	360,173	134	438	-26.3	-20.9	-3.0	0.2
Halifax CMA	449	289,238	113	4541	545	279,782	87	4614	-17.6	3.4	29.9	-1.6

Submarket	Year-to-date 2015				Year-to-date 2014				% Change			
	Sales	Average Sale Price (\$)	Average Days on Market	Sales to New Listings Ratio	Sales	Average Sale Price (\$)	Average Days on Market	Sales to New Listings Ratio	Sales	Average Sale Price	Average Days on Market	
Halifax City	514	360,303	116		561	325,582	93		-8.4	10.7	24.7	
Dartmouth City	676	245,084	91		643	244,222	87		5.1	0.4	4.6	
Bedford-Hammonds Plains	304	374,781	174		313	366,188	131		-2.9	2.3	32.8	
Sackville	181	216,500	112		233	217,999	94		-22.3	-0.7	19.1	
Halifax County Southwest	189	267,666	112		169	259,977	103		11.8	3.0	8.7	
Halifax County East	123	216,705	144		145	218,848	113		-15.2	-1.0	27.4	
Outside Halifax-Dartmouth Board	137	197,673	168		166	191,561	96		-17.5	3.2	75.0	
Fall River-Beaver Bank	182	299,505	118		190	301,648	109		-4.2	-0.7	8.3	
Halifax CMA	2,306	287,594	116	34%	2,420	276,809	100	36%	-4.7	3.9	16.0	

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

Source: Nova Scotia Association of REALTORS®

Table 6: Economic Indicators**June 2015**

		Interest Rates			NHPI, Total, Halifax CMA 2007=100	CPI, 2002 =100	Halifax Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	117.7	126.0	222	6.5	69.5	825
	February	595	3.14	5.24	117.6	127.0	222	6.4	69.3	831
	March	581	3.14	4.99	117.7	127.6	221	6.1	68.9	842
	April	570	3.14	4.79	117.6	127.7	222	5.9	68.9	853
	May	570	3.14	4.79	117.6	128.2	222	5.8	68.6	852
	June	570	3.14	4.79	117.6	127.7	222	5.7	68.6	854
	July	570	3.14	4.79	117.5	127.5	221	6.1	68.4	863
	August	570	3.14	4.79	117.5	127.7	221	6.1	68.3	870
	September	570	3.14	4.79	117.9	128.2	222	6.1	68.6	871
	October	570	3.14	4.79	118.0	128.2	225	5.9	69.2	874
	November	570	3.14	4.79	118.0	127.4	227	6.1	69.9	872
	December	570	3.14	4.79	118.0	126.2	228	6.2	70.3	869
2015	January	570	3.14	4.79	118.0	125.8	228	6.1	70.2	864
	February	567	2.89	4.74	118.5	126.9	227	6.2	69.9	870
	March	567	2.89	4.74	118.6	128.4	225	6.4	69.3	864
	April	561	2.89	4.64	118.6	128.3	222	6.8	68.7	866
	May	561	2.89	4.64	118.7	128.9	221	7.0	68.4	867
	June	561	2.89	4.64		128.9	221	6.7	68.0	881
	July									
	August									
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

METHODOLOGY

Starts & Completions Survey Methodology

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

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 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 of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

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

All data presented in this publication is based on Statistics Canada’s 2006 Census area definitions.

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