HOUSING MARKET INFORMATION

HOUSING NOW
Atlantic Region

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Third Quarter 2015

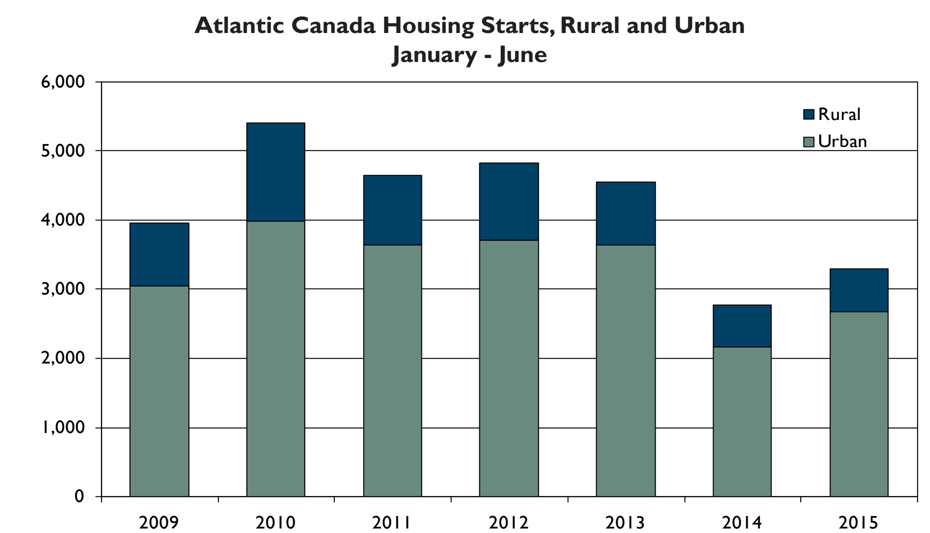
Second Quarter Housing Starts

Housing starts in Atlantic Canada increased close to 26 per cent in the second quarter of 2015 compared to 2014. Nova Scotia (NS) contributed the bulk of the growth in the quarter, rising over 100 per cent due to a substantial rise in multiple starts.

Single-detached starts in Atlantic Canada were down close to 20 per cent in the second quarter. All four Atlantic Provinces reported year-over-year declines. This included a 27 per cent decrease in Newfoundland and Labrador (NL), 18 per cent decrease in single starts in NS , 12 per cent decline in New Brunswick (NB) and nine per cent decrease in Prince Edward Island (PE).

Multiple-unit starts in Atlantic Canada were up over 90 per cent in the second quarter compared to 2014.

Figure 1



Source: CMHC

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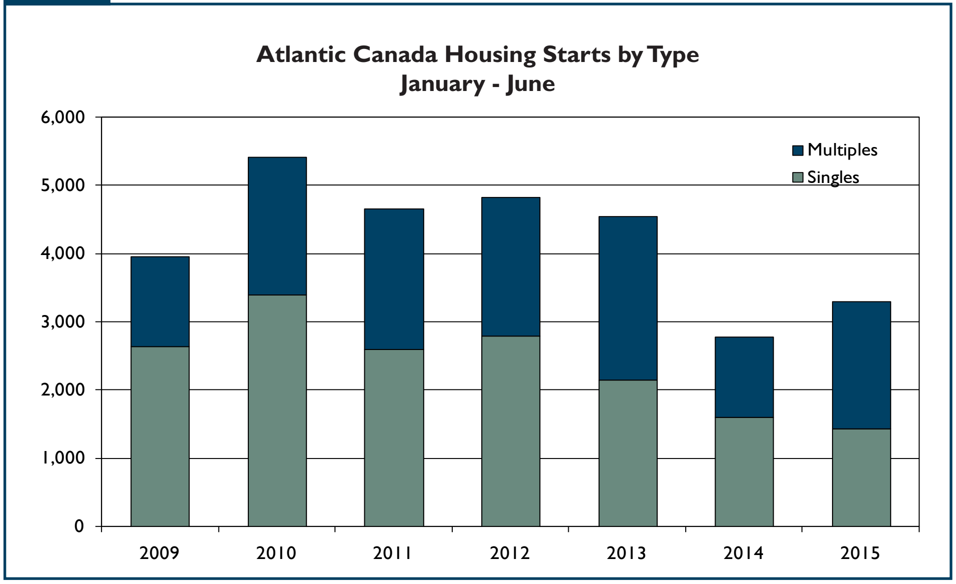
Figure 2



Source: CMHC

Apartment starts accounted for the majority of the increase in the quarter, up close to 800 units, with NS and Halifax, more specifically, accounting for the majority of growth in the quarter. Semi-detached unit starts were down over 70 units compared to the second quarter of 2014. Row starts increased marginally in the quarter, with an increase of 20 units from the second quarter of 2014.

Urban Starts

Of the six large urban centres in Atlantic Canada, only Halifax reported growth in starts activity in the second quarter of close to 1,000 more starts in the quarter. For the remaining five centres, the slowdown in activity included Charlottetown down 54 per cent, St John's down 44 per cent, Moncton slowing by 41 per cent, Fredericton decreasing 39 per cent and Saint John off by 34 per cent in the second quarter.

Of the smaller centres in the Atlantic region, six reported positive or stable growth in the quarter, including Bathurst, Edmundston and Campbellton, NB; Kentville, Kings Subdivision A and Queens RGM, NS; and Grand Falls, NL.

There were 1,543 completions in Atlantic Canada in the second quarter of 2015 compared to 1,950 completions in the second quarter of 2014. As of the end of June 2015, the number of units under construction was stable at 7,154 units vs. 7,173 units at the end of June 2014.

MLS® Sales

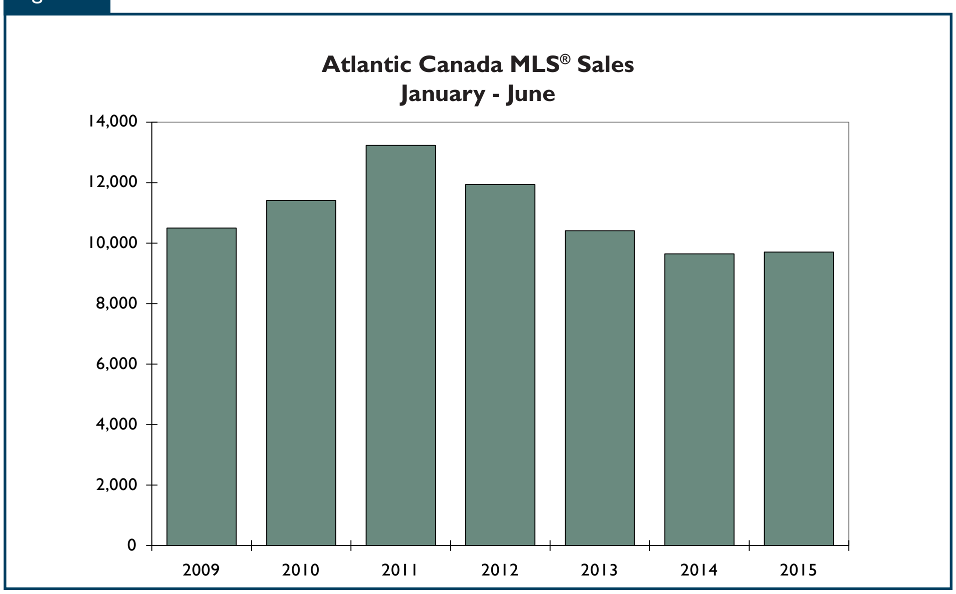
MLS® sales in Atlantic Canada were up less than one per cent in the second quarter (unadjusted) compared to a year ago. Two provinces had reduced sales activity, with NS down 8.6 per cent and NL reporting a slowdown of 4.8 per cent. Positive increases were reported in PE, with sales up over 18 per cent and NB showing an increase of over 14 per cent.

MLS® Prices

Prices decreased in NL by 4.2 per cent and in NB by 2.7 per cent, whereas prices increased close to one per cent in PE. There was no data available for NS for the second quarter.

The number of new listings reported in the quarter, on an unadjusted basis, increased 5.5 per cent compared to the second quarter of 2014.

Figure 3



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

Economic Factors

The labour force and employment were both down in the second quarter in Atlantic Canada (seasonally adjusted), with the labour force and employment both declining 0.5 per cent. At the end of the quarter, the overall unemployment rate in Atlantic Canada was up marginally at 10.2 per cent compared to 10.1 per cent at the end of June 2014.

Demographic factors, including population and migration, remained weak based on the most recent quarterly data available. The Atlantic population was down 0.04 per cent in the second quarter of 2015, with the overall decline at 0.05 per cent year to date. This was the result of a 0.3 per cent rise in PE and a 0.1 per cent increase in NS being offset by a 0.10 per cent decrease in NB, and a 0.3 per cent pullback in NL in the second quarter.

The most recent migration data from the first quarter continues to support the current indications for 2015 that the decline in the population for Atlantic Canada was related to the rise in out-migration, although the level and impact was less than what was reported in the first quarter of 2014. In the first quarter of 2015, a total of 1,682 persons left Atlantic Canada to go elsewhere in the country. This was not offset entirely by the positive increase in international migration, as 455 persons were estimated to have arrived in Atlantic Canada in the first quarter of 2015, resulting in a net decline of 1,227 persons. It should be noted that this was much lower than the level of decline reported in the first quarter of 2014 of 1,832 persons.

All four provinces reported net-migration decreases ranging from a high of 615 for NB and 340 for NL, with more moderate declines of 115 for PE and 45 people for NS.

The most recent data on retail sales is showing that Atlantic consumers overall have continued to spend less so far this year, with retail sales down 1.5 per cent to the end of April 2015, but the declines overall were limited to two provinces. For NS and NL, retail spending was down four per cent and 0.6 per cent, respectively, whereas sales were up marginally up in NB at 0.5 per cent and also up 0.4 per cent in PE to the end of April 2015.

Weekly earnings were up over two per cent to the end of June 2015. With the rate of inflation near or below zero per cent across Atlantic Canada, real income growth is estimated to be over two per cent so far in 2015. This should be positive for consumer spending, but other factors such as weak employment, are offsetting the benefit of positive wage growth so far in 2015.

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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)
June 2015

Newfoundland and Labrador	May 2015	June 2015
Trend[1], urban centres[2]	1,516	1,486
SAAR, urban centres[2]	980	943
	June 2014	June 2015
Actual, urban centres[2]		
June - Single-Detached	169	113
June - Multiples	49	10
June - Total	218	123
January to June - Single-Detached	445	306
January to June - Multiples	190	163
January to June - Total	635	469

Table 1b: Housing Starts (SAAR and Trend)
June 2015

Prince Edward Island	May 2015	June 2015
Trend[1], urban centres[2]	293	296
SAAR, urban centres[2]	102	348
	June 2014	June 2015
Actual, urban centres[2]		
June - Single-Detached	19	26
June - Multiples	36	13
June - Total	55	39
January to June - Single-Detached	55	54
January to June - Multiples	102	76
January to June - Total	157	130

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)
June 2015

Nova Scotia	May 2015	June 2015
Trend[1], urban centres[2]	2,963	3,700
SAAR, urban centres[2]	7,287	7,336
	June 2014	June 2015
Actual, urban centres[2]		
June - Single-Detached	113	85
June - Multiples	111	546
June - Total	224	631
January to June - Single-Detached	433	404
January to June - Multiples	434	1,292
January to June - Total	867	1,696

Table 1d: Housing Starts (SAAR and Trend)
June 2015

New Brunswick	May 2015	June 2015
Trend[1], urban centres[2]	814	919
SAAR, urban centres[2]	749	1,657
	June 2014	June 2015
Actual, urban centres[2]		
June - Single-Detached	121	78
June - Multiples	127	100
June - Total	248	178
January to June - Single-Detached	254	173
January to June - Multiples	262	219
January to June - Total	516	392

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
Second Quarter 2015

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2015	567	86	91	6	2	118	62	995	458	2,471
Q2 2014	825	154	59	0	4	20	51	461	392	1,966
% Change	-31.3	-44.2	54.2	n/a	-50.0	**	21.6	115.8	16.8	25.7
Year-to-date 2015	893	128	99	11	2	240	84	1,144	619	3,306
Year-to-date 2014	1,152	218	71	0	4	44	92	591	605	2,780
% Change	-22.5	-41.3	39.4	n/a	-50.0	**	-8.7	93.6	2.3	18.9
UNDER CONSTRUCTION										
Q2 2015	1,583	242	265	11	40	614	107	3,346	816	7,154
Q2 2014	2,085	386	267	0	42	488	159	3,030	713	7,173
% Change	-24.1	-37.3	-0.7	n/a	-4.8	25.8	-32.7	10.4	14.4	-0.3
COMPLETIONS										
Q2 2015	694	139	117	0	4	24	80	166	319	1,543
Q2 2014	755	134	45	1	2	30	42	488	453	1,950
% Change	-8.1	3.7	160.0	-100.0	100.0	-20.0	90.5	-66.0	-29.6	-20.9
Year-to-date 2015	1,458	239	162	0	27	113	131	825	758	3,713
Year-to-date 2014	1,670	274	71	3	8	38	103	876	1,108	4,151
% Change	-12.7	-12.8	128.2	-100.0	**	197.4	27.2	-5.8	-31.6	-10.6
COMPLETED & NOT ABSORBED										
Q2 2015	187	51	72	0	15	192	n/a	n/a	n/a	517
Q2 2014	172	58	65	0	22	130	n/a	n/a	n/a	447
% Change	8.7	-12.1	10.8	n/a	-31.8	47.7	n/a	n/a	n/a	15.7
ABSORBED										
Q2 2015	559	109	69	0	12	34	n/a	n/a	n/a	783
Q2 2014	631	114	38	1	2	11	n/a	n/a	n/a	797
% Change	-11.4	-4.4	81.6	-100.0	**	**	n/a	n/a	n/a	-1.8
Year-to-date 2015	1,086	199	106	0	31	96	n/a	n/a	n/a	1,518
Year-to-date 2014	1,323	230	85	1	3	32	n/a	n/a	n/a	1,674
% Change	-17.9	-13.5	24.7	-100.0	**	200.0	n/a	n/a	n/a	-9.3

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

Table 1.1a: Housing Activity Summary of Newfoundland and Labrador Second Quarter 2015										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2015	221	10	4	0	0	0	0	18	166	419
Q2 2014	345	4	0	0	0	8	27	71	153	608
% Change	-35.9	150.0	n/a	n/a	n/a	-100.0	-100.0	-74.6	8.5	-31.1
Year-to-date 2015	306	10	4	0	0	122	0	27	188	657
Year-to-date 2014	445	4	0	0	0	32	27	127	187	822
% Change	-31.2	150.0	n/a	n/a	n/a	**	-100.0	-78.7	0.5	-20.1
UNDER CONSTRUCTION										
Q2 2015	754	20	36	0	25	206	12	105	288	1,446
Q2 2014	1,055	6	18	0	5	197	45	322	271	1,919
% Change	-28.5	**	100.0	n/a	**	4.6	-73.3	-67.4	6.3	-24.6
COMPLETIONS										
Q2 2015	262	5	7	0	0	24	35	78	80	491
Q2 2014	328	4	2	1	2	8	8	93	149	595
% Change	-20.1	25.0	**	-100.0	-100.0	200.0	**	-16.1	-46.3	-17.5
Year-to-date 2015	497	13	7	0	5	113	39	141	247	1,062
Year-to-date 2014	625	8	2	1	2	16	8	152	350	1,164
% Change	-20.5	62.5	**	-100.0	150.0	**	**	-7.2	-29.4	-8.8
COMPLETED & NOT ABSORBED										
Q2 2015	63	4	1	0	2	46	n/a	n/a	na	116
Q2 2014	32	3	0	0	8	15	n/a	n/a	na	58
% Change	96.9	33.3	n/a	n/a	-75.0	**	n/a	n/a	n/a	100.0
ABSORBED										
Q2 2015	246	4	1	0	3	27	n/a	n/a	na	281
Q2 2014	287	3	2	1	1	8	n/a	n/a	na	302
% Change	-14.3	33.3	-50.0	-100.0	200.0	**	n/a	n/a	n/a	-7.0
Year-to-date 2015	426	6	2	0	8	80	n/a	n/a	na	522
Year-to-date 2014	529	3	2	1	2	29	n/a	n/a	na	566
% Change	-19.5	100.0	0.0	-100.0	**	175.9	n/a	n/a	n/a	-7.8

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

Table 1.1b: Housing Activity Summary of Prince Edward Island Second Quarter 2015										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2015	33	6	7	0	0	0	5	0	50	101
Q2 2014	45	16	0	0	0	0	0	66	44	171
% Change	-26.7	-62.5	n/a	n/a	n/a	n/a	n/a	-100.0	13.6	-40.9
Year-to-date 2015	48	12	7	0	0	0	8	55	62	192
Year-to-date 2014	55	18	3	0	0	0	8	73	68	225
% Change	-12.7	-33.3	133.3	n/a	n/a	n/a	0.0	-24.7	-8.8	-14.7
UNDER CONSTRUCTION										
Q2 2015	77	10	20	0	0	24	2	95	82	310
Q2 2014	95	30	9	0	0	59	8	145	64	410
% Change	-18.9	-66.7	122.2	n/a	n/a	-59.3	-75.0	-34.5	28.1	-24.4
COMPLETIONS										
Q2 2015	24	18	0	0	0	0	11	0	30	83
Q2 2014	19	0	0	0	0	22	7	41	30	119
% Change	26.3	n/a	n/a	n/a	n/a	-100.0	57.1	-100.0	0.0	-30.3
Year-to-date 2015	62	22	0	0	0	0	12	28	75	199
Year-to-date 2014	58	2	0	0	0	22	20	96	55	253
% Change	6.9	**	n/a	n/a	n/a	-100.0	-40.0	-70.8	36.4	-21.3
COMPLETED & NOT ABSORBED										
Q2 2015	11	0	0	0	0	0	n/a	n/a	na	11
Q2 2014	6	0	0	0	0	20	n/a	n/a	na	26
% Change	83.3	n/a	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	-57.7
ABSORBED										
Q2 2015	37	10	0	0	0	0	n/a	n/a	na	47
Q2 2014	36	1	0	0	0	2	n/a	n/a	na	39
% Change	2.8	**	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	20.5
Year-to-date 2015	70	14	0	0	0	0	n/a	n/a	na	84
Year-to-date 2014	67	4	0	0	0	2	n/a	n/a	na	73
% Change	4.5	**	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	15.1

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

Table 1.1c: Housing Activity Summary of Nova Scotia Second Quarter 2015										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2015	189	38	45	3	2	112	12	976	85	1,517
Q2 2014	246	34	52	0	0	0	18	227	102	679
% Change	-23.2	11.8	-13.5	n/a	n/a	n/a	-33.3	**	-16.7	123.4
Year-to-date 2015	389	72	53	5	2	112	26	982	173	1,869
Year-to-date 2014	411	70	61	0	0	0	44	278	135	1,002
% Change	-5.4	2.9	-13.1	n/a	n/a	n/a	-40.9	**	28.1	86.5
UNDER CONSTRUCTION										
Q2 2015	464	102	129	5	2	350	41	2,430	213	3,835
Q2 2014	525	114	156	0	0	164	97	1,985	191	3,235
% Change	-11.6	-10.5	-17.3	n/a	n/a	113.4	-57.7	22.4	11.5	18.5
COMPLETIONS										
Q2 2015	252	48	44	0	0	0	24	56	135	559
Q2 2014	222	62	32	0	0	0	12	139	96	563
% Change	13.5	-22.6	37.5	n/a	n/a	n/a	100.0	-59.7	40.6	-0.7
Year-to-date 2015	556	102	75	0	3	0	62	548	234	1,580
Year-to-date 2014	599	128	42	2	6	0	49	306	362	1,494
% Change	-7.2	-20.3	78.6	-100.0	-50.0	n/a	26.5	79.1	-35.4	5.8
COMPLETED & NOT ABSORBED										
Q2 2015	85	17	37	0	6	39	n/a	n/a	na	184
Q2 2014	100	32	32	0	6	0	n/a	n/a	na	170
% Change	-15.0	-46.9	15.6	n/a	0.0	n/a	n/a	n/a	n/a	8.2
ABSORBED										
Q2 2015	137	32	33	0	0	4	n/a	n/a	na	206
Q2 2014	134	36	23	0	0	0	n/a	n/a	na	193
% Change	2.2	-11.1	43.5	n/a	n/a	n/a	n/a	n/a	n/a	6.7
Year-to-date 2015	297	74	60	0	0	12	n/a	n/a	na	443
Year-to-date 2014	375	79	50	0	0	0	n/a	n/a	na	504
% Change	-20.8	-6.3	20.0	n/a	n/a	n/a	n/a	n/a	n/a	-12.1

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

Table 1.1d: Housing Activity Summary of New Brunswick
Second Quarter 2015

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2015	124	32	35	3	0	6	45	1	157	434
Q2 2014	189	100	7	0	4	12	6	97	93	508
% Change	-34.4	-68.0	**	n/a	-100.0	-50.0	**	-99.0	68.8	-14.6
Year-to-date 2015	150	34	35	6	0	6	50	80	196	588
Year-to-date 2014	241	126	7	0	4	12	13	113	215	731
% Change	-37.8	-73.0	**	n/a	-100.0	-50.0	**	-29.2	-8.8	-19.6
UNDER CONSTRUCTION										
Q2 2015	288	110	80	6	13	34	52	716	233	1,563
Q2 2014	410	236	84	0	37	68	9	578	187	1,609
% Change	-29.8	-53.4	-4.8	n/a	-64.9	-50.0	**	23.9	24.6	-2.9
COMPLETIONS										
Q2 2015	156	68	66	0	4	0	10	32	74	410
Q2 2014	186	68	11	0	0	0	15	215	178	673
% Change	-16.1	0.0	**	n/a	n/a	n/a	-33.3	-85.1	-58.4	-39.1
Year-to-date 2015	343	102	80	0	19	0	18	108	202	872
Year-to-date 2014	388	136	27	0	0	0	26	322	341	1,240
% Change	-11.6	-25.0	196.3	n/a	n/a	n/a	-30.8	-66.5	-40.8	-29.7
COMPLETED & NOT ABSORBED										
Q2 2015	28	30	34	0	7	107	n/a	n/a	na	206
Q2 2014	34	23	33	0	8	95	n/a	n/a	na	193
% Change	-17.6	30.4	3.0	n/a	-12.5	12.6	n/a	n/a	n/a	6.7
ABSORBED										
Q2 2015	139	63	35	0	9	3	n/a	n/a	na	249
Q2 2014	174	74	13	0	1	1	n/a	n/a	na	263
% Change	-20.1	-14.9	169.2	n/a	**	200.0	n/a	n/a	n/a	-5.3
Year-to-date 2015	293	105	44	0	23	4	n/a	n/a	na	469
Year-to-date 2014	352	144	33	0	1	1	n/a	n/a	na	531
% Change	-16.8	-27.1	33.3	n/a	**	**	n/a	n/a	n/a	-11.7

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

Table 1.3: History of Housing Starts of Atlantic Region 2005 - 2014

	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		
2014	3,021	519	252	0	31	278	157	1,854	1,774	7,962
% Change	-18.0	-17.6	-15.4	-100.0	14.8	27.5	-17.4	-34.9	-24.4	-22.4
2013	3,686	630	298	8	27	218	190	2,848	2,347	10,260
% Change	-20.0	-28.2	-65.5	**	-70.3	-47.6	-17.0	9.4	-20.6	-18.9
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

Source: CMHC (Starts and Completions Survey)

Table 1.3a: History of Housing Starts of Newfoundland and Labrador
2005 - 2014

	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		
2014	1,081	29	26	0	20	72	35	220	623	2,119
% Change	-26.7	107.1	-23.5	-100.0	n/a	-28.0	40.0	-40.5	-25.7	-26.0
2013	1,475	14	34	6	0	100	25	370	838	2,862
% Change	-4.7	-46.2	-94.4	n/a	-100.0	-54.5	**	**	-37.5	-26.3
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

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Prince Edward Island 2005 - 2014

	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		
2014	148	40	28	0	0	24	8	86	177	511
% Change	-14.9	-25.9	180.0	n/a	n/a	-47.8	-46.7	-55.9	32.1	-19.7
2013	174	54	10	0	0	46	15	195	134	636
% Change	-27.8	-28.9	150.0	n/a	-100.0	31.4	-48.3	-27.8	-48.9	-32.4
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

Source: CMHC (Starts and Completions Survey)

Table 1.3c: History of Housing Starts of Nova Scotia 2005 - 2014										
	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		
2014	1,022	186	118	0	0	166	81	1,008	423	3,056
% Change	-16.3	-36.3	-27.6	-100.0	n/a	130.6	-12.9	-31.5	-30.1	-22.0
2013	1,221	292	163	2	0	72	93	1,471	605	3,919
% Change	-30.9	-21.1	31.5	0.0	-100.0	-55.3	-17.0	7.4	1.3	-13.3
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

Source: CMHC (Starts and Completions Survey)

Table 1.3d: History of Housing Starts of New Brunswick 2005 - 2014										
	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		
2014	770	264	80	0	11	16	33	540	551	2,276
% Change	-5.6	-2.2	-12.1	n/a	-59.3	n/a	-42.1	-33.5	-28.4	-19.9
2013	816	270	91	0	27	0	57	812	770	2,843
% Change	-22.3	-33.5	-28.3	n/a	**	n/a	-30.5	-7.3	1.9	-13.8
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

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type
Newfoundland and Labrador
Second Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 100,000+											
St. John's	184	293	8	4	0	4	20	76	212	377	-43.8
Centres 10,000 - 49,999											
Bay Roberts	14	16	0	0	0	0	0	0	14	16	-12.5
Corner Brook	6	10	2	0	0	0	0	0	8	10	-20.0
Gander	8	19	0	0	0	23	2	3	10	45	-77.8
Grand Falls-Windsor	9	7	0	0	0	0	0	0	9	7	28.6
Total Newfoundland & Labrador (10,000+)	221	345	10	4	0	27	22	79	253	455	-44.4

Table 2.1a: Starts by Submarket and by Dwelling Type
Newfoundland and Labrador
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
Centres 100,000+											
St. John's	262	382	8	4	0	4	147	140	417	530	-21.3
Centres 10,000 - 49,999											
Bay Roberts	19	21	0	0	0	0	0	0	19	21	-9.5
Corner Brook	7	15	2	0	0	0	0	16	9	31	-71.0
Gander	8	19	0	0	0	23	2	3	10	45	-77.8
Grand Falls-Windsor	10	8	0	0	0	0	4	0	14	8	75.0
Total Newfoundland & Labrador (10,000+)	306	445	10	4	0	27	153	159	469	635	-26.1

Source: CMHC (Starts and Completions Survey)

Table 2b: Starts by Submarket and by Dwelling Type
Prince Edward Island
Second Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 50,000 - 99,999											
Charlottetown	30	44	4	6	7	0	0	40	41	90	-54.4
Centres 10,000 - 49,999											
Summerside	8	1	2	10	0	0	0	26	10	37	-73.0
Total Prince Edward Island (10,000+)	38	45	6	16	7	0	0	66	51	127	-59.8

Table 2.1b: Starts by Submarket and by Dwelling Type
Prince Edward Island
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
Centres 50,000 - 99,999											
Charlottetown	45	52	6	8	7	3	55	47	113	110	2.7
Centres 10,000 - 49,999											
Summerside	9	3	8	10	0	8	0	26	17	47	-63.8
Total Prince Edward Island (10,000+)	54	55	14	18	7	11	55	73	130	157	-17.2

Source: CMHC (Starts and Completions Survey)

Table 2c: Starts by Submarket and by Dwelling Type Nova Scotia Second Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 100,000+											
Halifax	93	123	18	6	34	44	1,143	121	1,288	294	**
Centres 50,000 - 99,999											
Cape Breton	24	21	2	14	0	0	0	0	26	35	-25.7
Centres 10,000 - 49,999											
Chester MD	2	12	0	0	0	0	0	0	2	12	-83.3
East Hants MD	14	19	4	0	0	0	0	0	18	19	-5.3
Kentville C.A.	3	4	0	4	0	0	0	40	3	48	-93.8
Kings Subd A SC	10	11	8	0	4	0	8	0	30	11	172.7
Lunenburg MD	12	8	0	0	0	0	0	0	12	8	50.0
New Glasgow	3	6	0	8	0	0	0	60	3	74	-95.9
Queens RGM	2	4	0	0	0	0	4	0	6	4	50.0
Truro	18	29	8	4	0	0	3	14	29	47	-38.3
West Hants MD	10	18	0	0	0	0	0	0	10	18	-44.4
Yarmouth MD	5	3	0	0	0	4	0	0	5	7	-28.6
Total Nova Scotia (10,000+)	196	258	40	36	38	48	1,158	235	1,432	577	148.2

Table 2.1c: Starts by Submarket and by Dwelling Type Nova Scotia 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
Centres 100,000+											
Halifax	157	224	24	28	50	57	1,143	171	1,374	480	186.3
Centres 50,000 - 99,999											
Cape Breton	35	29	2	16	0	0	0	0	37	45	-17.8
Centres 10,000 - 49,999											
Chester MD	11	25	0	0	0	0	0	0	11	25	-56.0
East Hants MD	34	41	12	4	0	8	6	0	52	53	-1.9
Kentville C.A.	3	9	0	4	0	0	0	40	3	53	-94.3
Kings Subd A SC	12	15	8	2	4	0	8	0	32	17	88.2
Lunenburg MD	20	8	0	0	0	0	0	0	20	8	150.0
New Glasgow	82	12	20	10	0	4	0	60	102	86	18.6
Queens RGM	3	5	0	0	0	0	4	0	7	5	40.0
Truro	30	38	8	8	0	3	3	14	41	63	-34.9
West Hants MD	12	24	0	0	0	0	0	1	12	25	-52.0
Yarmouth MD	5	3	0	0	0	4	0	0	5	7	-28.6
Total Nova Scotia (10,000+)	404	433	74	72	54	76	1,164	286	1,696	867	95.6

Source: CMHC (Starts and Completions Survey)

Table 2d: Starts by Submarket and by Dwelling Type New Brunswick Second Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 100,000+											
Saint John	35	44	4	6	0	3	0	6	39	59	-33.9
Moncton	59	58	20	90	17	4	25	53	121	205	-41.0
Centres 50,000 - 99,999											
Fredericton	24	62	4	4	39	0	0	44	67	110	-39.1
Centres 10,000 - 49,999											
Bathurst	9	11	4	0	0	0	10	0	23	11	109.1
Campbellton	3	3	0	0	4	0	0	0	7	3	133.3
Edmundston	2	3	0	0	0	4	11	6	13	13	0.0
Miramichi	7	14	0	0	0	0	0	0	7	14	-50.0
Total New Brunswick (10,000+)	139	195	32	100	60	11	46	109	277	415	-33.3

Table 2.1d: Starts by Submarket and by Dwelling Type New Brunswick 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
Centres 100,000+											
Saint John	40	54	4	12	0	3	1	6	45	75	-40.0
Moncton	81	75	22	108	17	4	79	69	199	256	-22.3
Centres 50,000 - 99,999											
Fredericton	28	87	4	6	39	0	0	44	71	137	-48.2
Centres 10,000 - 49,999											
Bathurst	9	13	4	0	0	0	10	0	23	13	76.9
Campbellton	3	3	0	0	4	0	0	0	7	3	133.3
Edmundston	2	5	0	0	0	4	11	6	13	15	-13.3
Miramichi	10	17	0	0	0	0	24	0	34	17	100.0
Total New Brunswick (10,000+)	173	254	34	126	60	11	125	125	392	516	-24.0

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador Second Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
St. John's	0	0	0	4	4	8	16	68
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	0	0
Gander	0	0	0	23	0	0	2	3
Grand Falls-Windsor	0	0	0	0	0	0	0	0
Total Newfoundland & Labrador (10,000+)	0	0	0	27	4	8	18	71

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador 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
Centres 100,000+								
St. John's	0	0	0	4	126	16	21	124
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	16	0	0
Gander	0	0	0	23	0	0	2	3
Grand Falls-Windsor	0	0	0	0	0	0	4	0
Total Newfoundland & Labrador (10,000+)	0	0	0	27	126	32	27	127

Source: CMHC (Starts and Completions Survey)

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island Second Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 50,000 - 99,999								
Charlottetown	7	0	0	0	0	0	0	40
Centres 10,000 - 49,999								
Summerside	0	0	0	0	0	0	0	26
Total Prince Edward Island (10,000+)	7	0	0	0	0	0	0	66

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island 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
Centres 50,000 - 99,999								
Charlottetown	7	3	0	0	0	0	55	47
Centres 10,000 - 49,999								
Summerside	0	0	0	8	0	0	0	26
Total Prince Edward Island (10,000+)	7	3	0	8	0	0	55	73

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
Second Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Halifax	26	40	8	4	112	0	976	121
Centres 50,000 - 99,999								
Cape Breton	0	0	0	0	0	0	0	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	0	0	0	0	0
Kentville C.A.	0	0	0	0	0	0	0	40
Kings Subd A SC	4	0	0	0	8	0	0	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	0	0	0	0	0	60
Queens RGM	0	0	0	0	4	0	0	0
Truro	0	0	0	0	3	8	0	6
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	4	0	0	0	0	0	0
Total Nova Scotia (10,000+)	30	44	8	4	127	8	976	227

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
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
Centres 100,000+								
Halifax	34	49	16	8	112	0	976	171
Centres 50,000 - 99,999								
Cape Breton	0	0	0	0	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	8	0	0	6	0
Kentville C.A.	0	0	0	0	0	0	0	40
Kings Subd A SC	4	0	0	0	8	0	0	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	0	4	0	0	0	60
Queens RGM	0	0	0	0	4	0	0	0
Truro	0	0	0	0	3	8	0	6
West Hants MD	0	0	0	0	0	0	0	1
Yarmouth MD	0	4	0	0	0	0	0	0
Total Nova Scotia (10,000+)	38	53	16	20	127	8	982	278

Source: CMHC (Starts and Completions Survey)

Table 2.2d: Starts by Submarket, by Dwelling Type and by Intended Market New Brunswick Second Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Saint John	0	3	0	0	0	0	0	6
Moncton	17	4	0	0	0	0	1	53
Centres 50,000 - 99,999								
Fredericton	6	0	33	0	0	12	0	32
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	3	0	0	0
Campbellton	4	0	0	0	0	0	0	0
Edmundston	0	4	0	0	11	0	0	6
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	27	11	33	0	14	12	1	97

Table 2.3d: Starts by Submarket, by Dwelling Type and by Intended Market New Brunswick 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
Centres 100,000+								
Saint John	0	3	0	0	0	0	1	6
Moncton	17	4	0	0	0	0	55	69
Centres 50,000 - 99,999								
Fredericton	6	0	33	0	0	12	0	32
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	3	0	0	0
Campbellton	4	0	0	0	0	0	0	0
Edmundston	0	4	0	0	11	0	0	6
Miramichi	0	0	0	0	0	0	24	0
Total New Brunswick (10,000+)	27	11	33	0	14	12	80	113

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market Newfoundland and Labrador Second Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
St. John's	196	297	0	8	16	72	212	377
Centres 10,000 - 49,999								
Bay Roberts	14	16	0	0	0	0	14	16
Corner Brook	8	10	0	0	0	0	8	10
Gander	8	19	0	0	2	26	10	45
Grand Falls-Windsor	9	7	0	0	0	0	9	7
Total Newfoundland & Labrador (10,000+)	235	349	0	8	18	98	253	455

Table 2.5a: Starts by Submarket and by Intended Market Newfoundland and Labrador January - June 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
St. John's	274	386	122	16	21	128	417	530
Centres 10,000 - 49,999								
Bay Roberts	19	21	0	0	0	0	19	21
Corner Brook	9	15	0	16	0	0	9	31
Gander	8	19	0	0	2	26	10	45
Grand Falls-Windsor	10	8	0	0	4	0	14	8
Total Newfoundland & Labrador (10,000+)	320	449	122	32	27	154	469	635

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market Prince Edward Island Second Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 50,000 - 99,999								
Charlottetown	41	50	0	0	0	40	41	90
Centres 10,000 - 49,999								
Summerside	5	11	0	0	5	26	10	37
Total Prince Edward Island (10,000+)	46	61	0	0	5	66	51	127

Table 2.5b: Starts by Submarket and by Intended Market Prince Edward Island January - June 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 50,000 - 99,999								
Charlottetown	56	63	0	0	57	47	113	110
Centres 10,000 - 49,999								
Summerside	11	13	0	0	6	34	17	47
Total Prince Edward Island (10,000+)	67	76	0	0	63	81	130	157

Source: CMHC (Starts and Completions Survey)

Table 2.4c: Starts by Submarket and by Intended Market Nova Scotia Second Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Halifax	132	164	115	0	986	130	1,288	294
Centres 50,000 - 99,999								
Cape Breton	25	34	0	0	1	1	26	35
Centres 10,000 - 49,999								
Chester MD	2	12	0	0	0	0	2	12
East Hants MD	16	19	2	0	0	0	18	19
Kentville C.A.	3	8	0	0	0	40	3	48
Kings Subd A SC	30	11	0	0	0	0	30	11
Lunenburg MD	12	8	0	0	0	0	12	8
New Glasgow	3	11	0	0	0	63	3	74
Queens RGM	6	4	0	0	0	0	6	4
Truro	28	41	0	0	1	6	29	47
West Hants MD	10	13	0	0	0	5	10	18
Yarmouth MD	5	7	0	0	0	0	5	7
Total Nova Scotia (10,000+)	272	332	117	0	988	245	1,432	577

Table 2.5c: Starts by Submarket and by Intended Market Nova Scotia January - June 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Halifax	205	291	117	0	997	189	1,374	480
Centres 50,000 - 99,999								
Cape Breton	36	44	0	0	1	1	37	45
Centres 10,000 - 49,999								
Chester MD	11	25	0	0	0	0	11	25
East Hants MD	44	43	2	0	6	10	52	53
Kentville C.A.	3	13	0	0	0	40	3	53
Kings Subd A SC	32	17	0	0	0	0	32	17
Lunenburg MD	20	8	0	0	0	0	20	8
New Glasgow	100	18	0	0	2	68	102	86
Queens RGM	7	5	0	0	0	0	7	5
Truro	39	52	0	0	2	8	41	63
West Hants MD	12	19	0	0	0	6	12	25
Yarmouth MD	5	7	0	0	0	0	5	7
Total Nova Scotia (10,000+)	514	542	119	0	1,008	322	1,696	867

Source: CMHC (Starts and Completions Survey)

Table 2.4d: Starts by Submarket and by Intended Market
New Brunswick
Second Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Saint John	36	52	0	0	3	7	39	59
Moncton	85	146	3	4	9	55	121	205
Centres 50,000 - 99,999								
Fredericton	33	63	0	12	34	35	67	110
Centres 10,000 - 49,999								
Bathurst	16	11	0	0	0	0	23	11
Campbellton	7	3	0	0	0	0	7	3
Edmundston	7	7	6	0	0	6	13	13
Miramichi	7	14	0	0	0	0	7	14
Total New Brunswick (10,000+)	191	296	9	16	46	103	277	415

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Saint John	41	68	0	0	4	7	45	75
Moncton	103	179	6	4	66	73	199	256
Centres 50,000 - 99,999								
Fredericton	35	87	0	12	36	38	71	137
Centres 10,000 - 49,999								
Bathurst	16	13	0	0	0	0	23	13
Campbellton	7	3	0	0	0	0	7	3
Edmundston	7	9	6	0	0	6	13	15
Miramichi	10	15	0	0	24	2	34	17
Total New Brunswick (10,000+)	219	374	12	16	130	126	392	516

Source: CMHC (Starts and Completions Survey)

Table 3a: Completions by Submarket and by Dwelling Type Newfoundland and Labrador Second Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 100,000+											
St. John's	232	289	2	6	13	2	99	97	346	394	-12.2
Centres 10,000 - 49,999											
Bay Roberts	10	14	0	0	6	0	0	0	16	14	14.3
Corner Brook	8	15	2	0	0	0	0	0	10	15	-33.3
Gander	6	9	1	0	23	0	3	4	33	13	153.8
Grand Falls-Windsor	6	2	0	0	0	8	0	0	6	10	-40.0
Total Newfoundland & Labrador (10,000+)	262	329	5	6	42	10	102	101	411	446	-7.8

Table 3.1a: Completions by Submarket and by Dwelling Type Newfoundland and Labrador 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
Centres 100,000+											
St. John's	428	527	10	6	22	2	248	161	708	696	1.7
Centres 10,000 - 49,999											
Bay Roberts	19	28	0	0	6	0	0	0	25	28	-10.7
Corner Brook	20	27	2	2	0	0	2	0	24	29	-17.2
Gander	16	26	1	2	23	0	4	7	44	35	25.7
Grand Falls-Windsor	14	18	0	0	0	8	0	0	14	26	-46.2
Total Newfoundland & Labrador (10,000+)	497	626	13	10	51	10	254	168	815	814	0.1

Source: CMHC (Starts and Completions Survey)

Table 3b: Completions by Submarket and by Dwelling Type Prince Edward Island Second Quarter 2015												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 50,000 - 99,999											
Charlottetown	22	17	10	0	6	7	0	41	38	65	-41.5
Centres 10,000 - 49,999											
Summerside	7	2	8	0	0	0	0	22	15	24	-37.5
Total Prince Edward Island (10,000+)	29	19	18	0	6	7	0	63	53	89	-40.4

Table 3.1b: Completions by Submarket and by Dwelling Type Prince Edward Island 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
Centres 50,000 - 99,999											
Charlottetown	56	51	12	6	6	8	2	96	76	161	-52.8
Centres 10,000 - 49,999											
Summerside	12	7	10	0	0	8	26	22	48	37	29.7
Total Prince Edward Island (10,000+)	68	58	22	6	6	16	28	118	124	198	-37.4

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type Nova Scotia Second Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 100,000+											
Halifax	107	127	18	34	61	32	56	131	242	324	-25.3
Centres 50,000 - 99,999											
Cape Breton	23	8	12	6	3	0	0	0	38	14	171.4
Centres 10,000 - 49,999											
Chester MD	6	11	0	0	0	0	0	0	6	11	-45.5
East Hants MD	21	22	4	4	0	0	0	0	25	26	-3.8
Kentville C.A.	3	6	0	2	0	0	0	0	3	8	-62.5
Kings Subd A SC	6	12	4	2	0	0	0	0	10	14	-28.6
Lunenburg MD	20	10	0	0	0	0	0	0	20	10	100.0
New Glasgow	40	6	6	8	0	0	0	0	46	14	**
Queens RGM	2	0	0	0	0	0	0	0	2	0	n/a
Truro	19	14	4	10	0	0	0	8	23	32	-28.1
West Hants MD	4	13	0	0	0	0	0	0	4	13	-69.2
Yarmouth MD	5	1	0	0	0	0	0	0	5	1	**
Total Nova Scotia (10,000+)	256	230	48	66	64	32	56	139	424	467	-9.2

Table 3.1c: Completions by Submarket and by Dwelling Type Nova Scotia 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
Centres 100,000+											
Halifax	234	347	26	60	108	51	543	234	911	692	31.6
Centres 50,000 - 99,999											
Cape Breton	69	44	44	34	6	0	1	0	120	78	53.8
Centres 10,000 - 49,999											
Chester MD	12	19	0	0	0	0	0	0	12	19	-36.8
East Hants MD	37	50	10	4	0	0	0	24	47	78	-39.7
Kentville C.A.	4	19	0	6	0	11	0	24	4	60	-93.3
Kings Subd A SC	16	26	6	6	0	4	0	8	22	44	-50.0
Lunenburg MD	58	30	0	0	0	0	0	0	58	30	93.3
New Glasgow	68	16	12	14	17	0	0	6	97	36	169.4
Queens RGM	8	7	0	0	0	4	0	0	8	11	-27.3
Truro	36	34	4	14	0	0	4	8	44	56	-21.4
West Hants MD	13	21	0	2	0	0	0	2	13	25	-48.0
Yarmouth MD	10	3	0	0	0	0	0	0	10	3	**
Total Nova Scotia (10,000+)	565	616	102	140	131	70	548	306	1,346	1,132	18.9

Source: CMHC (Starts and Completions Survey)

Table 3d: Completions by Submarket and by Dwelling Type
New Brunswick
Second Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 100,000+											
Saint John	23	38	2	4	3	0	0	77	28	119	-76.5
Moncton	77	72	58	62	18	11	21	71	174	216	-19.4
Centres 50,000 - 99,999											
Fredericton	48	63	4	4	22	4	22	40	96	111	-13.5
Centres 10,000 - 49,999											
Bathurst	6	9	2	0	0	0	16	0	24	9	166.7
Campbellton	3	1	0	0	0	0	0	4	3	5	-40.0
Edmundston	0	3	2	0	0	0	0	0	2	3	-33.3
Miramichi	9	9	0	0	0	0	0	23	9	32	-71.9
Total New Brunswick (10,000+)	166	195	68	70	43	15	59	215	336	495	-32.1

Table 3.1d: Completions by Submarket and by Dwelling Type
New Brunswick
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
Centres 100,000+											
Saint John	55	74	6	6	3	0	0	92	64	172	-62.8
Moncton	138	136	86	120	24	31	43	162	291	449	-35.2
Centres 50,000 - 99,999											
Fredericton	111	143	6	12	41	4	51	41	209	200	4.5
Centres 10,000 - 49,999											
Bathurst	21	14	2	0	0	0	27	0	50	14	**
Campbellton	4	3	0	0	0	0	0	4	4	7	-42.9
Edmundston	3	12	2	0	4	0	10	0	19	12	58.3
Miramichi	29	22	0	0	0	0	4	23	33	45	-26.7
Total New Brunswick (10,000+)	361	404	102	138	72	35	135	322	670	899	-25.5

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador Second Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
St. John's	1	2	12	0	24	8	75	89
Centres 10,000 - 49,999								
Bay Roberts	6	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	0	0
Gander	0	0	23	0	0	0	3	4
Grand Falls-Windsor	0	0	0	8	0	0	0	0
Total Newfoundland and Labrador (10,000+)	7	2	35	8	24	8	78	93

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador 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
Centres 100,000+								
St. John's	6	2	16	0	113	16	135	145
Centres 10,000 - 49,999								
Bay Roberts	6	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	2	0
Gander	0	0	23	0	0	0	4	7
Grand Falls-Windsor	0	0	0	8	0	0	0	0
Total Newfoundland and Labrador (10,000+)	12	2	39	8	113	16	141	152

Source: CMHC (Starts and Completions Survey)

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market Prince Edward Island Second Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 50,000 - 99,999								
Charlottetown	0	0	6	7	0	22	0	19
Centres 10,000 - 49,999								
Summerside	0	0	0	0	0	0	0	22
Total Prince Edward Island (10,000+)	0	0	6	7	0	22	0	41

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market Prince Edward Island 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
Centres 50,000 - 99,999								
Charlottetown	0	0	6	8	0	22	2	74
Centres 10,000 - 49,999								
Summerside	0	0	0	8	0	0	26	22
Total Prince Edward Island (10,000+)	0	0	6	16	0	22	28	96

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market Nova Scotia Second Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Halifax	41	32	20	0	0	0	56	131
Centres 50,000 - 99,999								
Cape Breton	3	0	0	0	0	0	0	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	0	0	0	0	0
Kentville C.A.	0	0	0	0	0	0	0	0
Kings Subd A SC	0	0	0	0	0	0	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	0	8
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	44	32	20	0	0	0	56	139

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market Nova Scotia 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
Centres 100,000+								
Halifax	72	48	36	3	0	0	543	234
Centres 50,000 - 99,999								
Cape Breton	6	0	0	0	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	0	0	0	0	24
Kentville C.A.	0	0	0	11	0	0	0	24
Kings Subd A SC	0	0	0	4	0	0	0	8
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	17	0	0	0	0	6
Queens RGM	0	0	0	4	0	0	0	0
Truro	0	0	0	0	0	0	4	8
West Hants MD	0	0	0	0	0	0	0	2
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	78	48	53	22	0	0	548	306

Source: CMHC (Starts and Completions Survey)

Table 3.2d: Completions by Submarket, by Dwelling Type and by Intended Market New Brunswick Second Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Saint John	3	0	0	0	0	0	0	77
Moncton	18	11	0	0	11	0	10	71
Centres 50,000 - 99,999								
Fredericton	22	0	0	4	0	0	22	40
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	16	0	0	0
Campbellton	0	0	0	0	0	0	0	4
Edmundston	0	0	0	0	0	0	0	0
Miramichi	0	0	0	0	0	0	0	23
Total New Brunswick (10,000+)	43	11	0	4	27	0	32	215

Table 3.3d: Completions by Submarket, by Dwelling Type and by Intended Market New Brunswick 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
Centres 100,000+								
Saint John	3	0	0	0	0	0	0	92
Moncton	24	27	0	4	11	0	32	162
Centres 50,000 - 99,999								
Fredericton	41	0	0	4	0	0	51	41
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	16	0	11	0
Campbellton	0	0	0	0	0	0	0	4
Edmundston	4	0	0	0	0	0	10	0
Miramichi	0	0	0	0	0	0	4	23
Total New Brunswick (10,000+)	72	27	0	8	27	0	108	322

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market
Newfoundland and Labrador
Second Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
St. John's	235	294	24	11	87	89	346	394
Centres 10,000 - 49,999								
Bay Roberts	16	14	0	0	0	0	16	14
Corner Brook	10	15	0	0	0	0	10	15
Gander	7	9	0	0	26	4	33	13
Grand Falls-Windsor	6	2	0	0	0	8	6	10
Total Newfoundland & Labrador (10,000+)	274	334	24	11	113	101	411	446

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
St. John's	439	532	118	19	151	145	708	696
Centres 10,000 - 49,999								
Bay Roberts	25	28	0	0	0	0	25	28
Corner Brook	22	29	0	0	2	0	24	29
Gander	17	28	0	0	27	7	44	35
Grand Falls-Windsor	14	18	0	0	0	8	14	26
Total Newfoundland & Labrador (10,000+)	517	635	118	19	180	160	815	814

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market Prince Edward Island Second Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 50,000 - 99,999								
Charlottetown	32	17	0	22	6	26	38	65
Centres 10,000 - 49,999								
Summerside	10	2	0	0	5	22	15	24
Total Prince Edward Island (10,000+)	42	19	0	22	11	48	53	89

Table 3.5b: Completions by Submarket and by Intended Market Prince Edward Island January - June 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 50,000 - 99,999								
Charlottetown	68	53	0	22	8	86	76	161
Centres 10,000 - 49,999								
Summerside	16	7	0	0	32	30	48	37
Total Prince Edward Island (10,000+)	84	60	0	22	40	116	124	198

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market
Nova Scotia
Second Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Halifax	165	189	0	0	77	135	242	324
Centres 50,000 - 99,999								
Cape Breton	37	14	0	0	1	0	38	14
Centres 10,000 - 49,999								
Chester MD	6	11	0	0	0	0	6	11
East Hants MD	25	24	0	0	0	2	25	26
Kentville C.A.	3	8	0	0	0	0	3	8
Kings Subd A SC	10	14	0	0	0	0	10	14
Lunenburg MD	20	10	0	0	0	0	20	10
New Glasgow	44	11	0	0	2	3	46	14
Queens RGM	2	0	0	0	0	0	2	0
Truro	23	24	0	0	0	8	23	32
West Hants MD	4	10	0	0	0	3	4	13
Yarmouth MD	5	1	0	0	0	0	5	1
Total Nova Scotia (10,000+)	344	316	0	0	80	151	424	467

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Halifax	328	444	0	6	583	242	911	692
Centres 50,000 - 99,999								
Cape Breton	114	69	3	0	3	9	120	78
Centres 10,000 - 49,999								
Chester MD	12	19	0	0	0	0	12	19
East Hants MD	47	50	0	2	0	26	47	78
Kentville C.A.	4	25	0	0	0	35	4	60
Kings Subd A SC	22	32	0	0	0	12	22	44
Lunenburg MD	58	30	0	0	0	0	58	30
New Glasgow	78	26	0	0	19	10	97	36
Queens RGM	8	7	0	0	0	4	8	11
Truro	40	45	0	0	4	11	44	56
West Hants MD	12	19	0	0	1	6	13	25
Yarmouth MD	10	3	0	0	0	0	10	3
Total Nova Scotia (10,000+)	733	769	3	8	610	355	1,346	1,132

Source: CMHC (Starts and Completions Survey)

Table 3.4d: Completions by Submarket and by Intended Market New Brunswick Second Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Saint John	25	38	0	0	3	81	28	119
Moncton	154	142	4	0	16	74	174	216
Centres 50,000 - 99,999								
Fredericton	74	64	0	0	22	47	96	111
Centres 10,000 - 49,999								
Bathurst	24	9	0	0	0	0	24	9
Campbellton	2	1	0	0	1	4	3	5
Edmundston	2	3	0	0	0	0	2	3
Miramichi	9	8	0	0	0	24	9	32
Total New Brunswick (10,000+)	290	265	4	0	42	230	336	495

Table 3.5d: Completions by Submarket and by Intended Market New Brunswick January - June 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Saint John	60	76	0	0	4	96	64	172
Moncton	246	275	4	0	41	174	291	449
Centres 50,000 - 99,999								
Fredericton	140	150	15	0	54	50	209	200
Centres 10,000 - 49,999								
Bathurst	39	14	0	0	11	0	50	14
Campbellton	3	3	0	0	1	4	4	7
Edmundston	9	12	0	0	10	0	19	12
Miramichi	28	21	0	0	5	24	33	45
Total New Brunswick (10,000+)	525	551	19	0	126	348	670	899

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range in Newfoundland and Labrador
Second Quarter 2015

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+)													
Q2 2015	5	2.0	27	11.0	48	19.5	56	22.8	110	44.7	246	385,000	423,816
Q2 2014	7	2.4	20	6.9	72	25.0	68	23.6	121	42.0	288	375,000	419,919
Year-to-date 2015	7	1.6	41	9.6	79	18.5	108	25.4	191	44.8	426	385,000	430,275
Year-to-date 2014	16	3.0	45	8.5	127	24.0	129	24.3	213	40.2	530	372,620	416,048

Table 4b: Absorbed Single-Detached Units by Price Range in Prince Edward Island
Second Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $199,999		$200,000 - $249,999		$250,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Prince Edward Island (50,000+)													
Q2 2015	1	2.7	5	13.5	7	18.9	14	37.8	10	27.0	37	279,900	291,708
Q2 2014	1	2.8	2	5.6	12	33.3	13	36.1	8	22.2	36	269,650	288,722
Year-to-date 2015	1	1.4	7	10.0	17	24.3	23	32.9	22	31.4	70	284,750	306,451
Year-to-date 2014	1	1.5	4	6.0	22	32.8	16	23.9	24	35.8	67	269,900	314,619

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Nova Scotia Second Quarter 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 (%)			
Cape Breton													
Q2 2015	17	77.3	2	9.1	2	9.1	1	4.5	0	0.0	22	195,000	222,775
Q2 2014	5	62.5	1	12.5	1	12.5	0	0.0	1	12.5	8	--	--
Year-to-date 2015	50	73.5	8	11.8	6	8.8	1	1.5	3	4.4	68	213,500	240,487
Year-to-date 2014	24	57.1	9	21.4	6	14.3	2	4.8	1	2.4	42	270,000	264,024
Halifax CMA													
Q2 2015	22	19.1	18	15.7	21	18.3	15	13.0	39	33.9	115	394,000	437,861
Q2 2014	16	12.7	22	17.5	30	23.8	15	11.9	43	34.1	126	395,500	447,332
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
Total Urban Centres in Nova Scotia (50,000+)													
Q2 2015	39	28.5	20	14.6	23	16.8	16	11.7	39	28.5	137	369,900	403,322
Q2 2014	21	15.7	23	17.2	31	23.1	15	11.2	44	32.8	134	388,800	436,499
Year-to-date 2015	106	35.7	35	11.8	39	13.1	32	10.8	85	28.6	297	355,750	384,212
Year-to-date 2014	106	28.3	68	18.1	69	18.4	39	10.4	93	24.8	375	359,900	389,986

Table 4d: Absorbed Single-Detached Units by Price Range in New Brunswick Second Quarter 2015													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $199,999		$200,000 - $249,999		$250,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Fredericton													
Q2 2015	1	2.0	6	12.2	14	28.6	18	36.7	10	20.4	49	269,000	289,752
Q2 2014	1	1.5	8	12.1	15	22.7	31	47.0	11	16.7	66	269,000	284,278
Year-to-date 2015	2	1.8	13	11.4	36	31.6	44	38.6	19	16.7	114	269,000	280,408
Year-to-date 2014	4	2.8	21	14.7	31	21.7	65	45.5	22	15.4	143	269,000	279,048
Moncton CMA													
Q2 2015	0	0.0	7	9.9	13	18.3	33	46.5	18	25.4	71	289,900	292,340
Q2 2014	2	2.8	7	9.9	19	26.8	24	33.8	19	26.8	71	277,400	306,966
Year-to-date 2015	5	3.9	10	7.8	21	16.3	59	45.7	34	26.4	129	289,900	297,585
Year-to-date 2014	3	2.3	15	11.4	25	18.9	52	39.4	37	28.0	132	294,900	315,474
Saint John CMA													
Q2 2015	0	0.0	3	18.8	2	12.5	6	37.5	5	31.3	16	302,450	334,919
Q2 2014	0	0.0	1	2.8	9	25.0	13	36.1	13	36.1	36	309,900	361,126
Year-to-date 2015	1	2.9	4	11.4	5	14.3	11	31.4	14	40.0	35	309,000	335,554
Year-to-date 2014	0	0.0	4	5.7	14	20.0	30	42.9	22	31.4	70	304,500	342,952
Total Urban Centres in New Brunswick (50,000+)													
Q2 2015	1	0.7	16	11.8	29	21.3	57	41.9	33	24.3	136	286,119	296,417
Q2 2014	3	1.7	16	9.2	43	24.9	68	39.3	43	24.9	173	274,900	309,581
Year-to-date 2015	8	2.9	27	9.7	62	22.3	114	41.0	67	24.1	278	279,200	295,321
Year-to-date 2014	7	2.0	40	11.6	70	20.3	147	42.6	81	23.5	345	285,000	305,951

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Newfoundland and Labrador
Second Quarter 2015

		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
2014	January	191	-14.7	316	766	829	38.1	279,236	-1.7	277,177
	February	200	-10.3	330	750	984	33.5	308,851	4.5	311,436
	March	246	-8.6	334	778	868	38.5	288,865	2.7	287,978
	April	249	-17.3	321	886	776	41.4	279,071	-3.7	280,589
	May	347	-0.6	358	1,219	962	37.2	295,199	7.6	296,966
	June	436	8.2	364	1,213	947	38.4	294,158	1.5	288,687
	July	477	-3.4	354	1,220	965	36.7	294,815	2.2	288,616
	August	428	-7.2	347	1,032	957	36.3	293,548	1.7	288,511
	September	430	4.4	361	1,111	1,009	35.8	264,650	-1.6	272,983
	October	432	-7.9	334	994	984	33.9	266,346	-2.2	274,752
	November	334	-14.4	333	646	896	37.2	273,177	-3.2	275,773
	December	330	7.1	349	375	812	43.0	273,769	-5.4	268,217
2015	January	200	4.7	345	885	1,016	34.0	283,043	1.4	280,893
	February	193	-3.5	324	693	907	35.7	282,350	-8.6	281,870
	March	305	24.0	383	772	852	45.0	273,645	-5.3	274,380
	April	278	11.6	367	1,003	886	41.4	276,760	-0.8	278,178
	May	340	-2.0	345	1,181	927	37.2	278,263	-5.7	280,201
	June	364	-16.5	293	1,254	910	32.2	280,605	-4.6	276,631
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2014	1,032	-2.0	1,043	3,318	2,685	38.8	290,868	2.2	289,037
	Q2 2015	982	-4.8	1,005	3,438	2,723	36.9	278,706	-4.2	278,422
	YTD 2014	1,669	-5.7		5,612			291,396	2.1	
	YTD 2015	1,680	0.7		5,788			278,722	-4.3	

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

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

Table 5b: MLS® Residential Activity for Prince Edward Island Second Quarter 2015										
		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
2014	January	63	-17.1	107	266	309	34.6	159,972	7.2	159,972
	February	75	-11.8	122	214	315	38.7	164,176	4.3	164,176
	March	81	-20.6	106	281	310	34.2	174,311	15.3	174,311
	April	109	-23.8	121	326	247	49.0	167,050	0.3	167,050
	May	132	-11.4	125	521	330	37.9	177,533	6.3	177,533
	June	142	-4.1	111	517	368	30.2	150,886	6.3	150,886
	July	155	-6.6	116	466	331	35.0	153,964	-9.4	153,964
	August	142	5.2	109	334	325	33.5	146,055	-8.4	146,055
	September	171	24.8	131	311	325	40.3	161,794	12.9	161,794
	October	144	21.0	123	255	316	38.9	174,871	13.1	174,871
	November	91	-13.3	108	188	315	34.3	180,487	19.2	180,487
	December	75	25.0	101	141	331	30.5	169,877	14.0	169,877
2015	January	79	25.4	129	263	321	40.2	159,448	-0.3	159,448
	February	74	-1.3	119	150	233	51.1	164,774	0.4	164,774
	March	75	-7.4	109	207	222	49.1	165,693	-4.9	165,693
	April	106	-2.8	117	318	268	43.7	170,396	2.0	170,396
	May	147	11.4	135	501	321	42.1	167,391	-5.7	167,391
	June	200	40.8	153	540	327	46.8	162,885	8.0	162,885
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2014	383	-13.0	357	1,364	945	37.8	164,670	3.9	165,695
	Q2 2015	453	18.3	405	1,359	916	44.2	166,105	0.9	166,557
	YTD 2014	602	-14.4		2,125			165,414	5.8	
	YTD 2015	681	13.1		1,979			165,143	-0.2	

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

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

Table 5c: MLS® Residential Activity for Nova Scotia Second Quarter 2015										
		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
2014	January	418	-17.2	691	1,497	1,684	41.0	201,714	-10.1	207,911
	February	515	-10.7	685	1,315	1,619	42.3	218,261	3.1	216,623
	March	659	5.4	709	1,910	1,742	40.7	213,336	-4.2	206,961
	April	770	-15.5	687	2,301	1,708	40.2	219,808	-1.8	209,667
	May	994	-10.6	728	2,546	1,789	40.7	233,715	1.8	217,464
	June	1,023	6.6	753	2,261	1,835	41.0	220,155	-2.1	212,783
	July	993	1.1	765	2,044	1,726	44.3	224,287	4.3	222,932
	August	812	-13.2	759	1,779	1,804	42.1	210,370	-0.9	216,212
	September	814	12.7	776	1,763	1,743	44.5	204,260	-2.5	212,567
	October	757	0.3	754	1,345	1,546	48.8	202,749	-0.2	213,722
	November	587	-2.7	753	1,061	1,616	46.6	206,251	-1.8	212,284
	December	479	3.5	761	690	1,695	44.9	209,867	0.6	215,646
2015	January	442	5.7	746	1,519	1,776	42.0	207,543	2.9	213,242
	February	520	1.0	688	1,144	1,453	47.4	217,881	-0.2	216,142
	March	549	-16.7	602	1,446	1,244	48.4	226,613	6.2	219,391
	April	754	-2.1	668	2,218	1,723	38.8			
	May	951	-4.3	715	2,818	1,978	36.1			
	June	841	-17.8	598	2,672	1,960	30.5			
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2014	2,787	-6.6	2,168	7,108	5,332	40.7	224,895	-0.6	213,367
	Q2 2015	2,546	-8.6	1,981	7,708	5,661	35.0	232,508	3.4	219,520
	YTD 2014	4,379	-6.6		11,830			220,163	-1.6	
	YTD 2015	4,057	-7.4		11,817			81,204	-63.1	

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 5d: MLS® Residential Activity for New Brunswick Second Quarter 2015										
		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
2014	January	297	-6.0	486	1,276	1,297	37.5	160,451	4.6	165,402
	February	379	-4.5	497	1,199	1,452	34.2	159,201	2.0	162,989
	March	466	8.9	532	1,376	1,239	42.9	156,795	-4.1	156,168
	April	539	-10.0	482	1,562	1,162	41.5	161,821	-2.2	157,570
	May	665	-19.0	480	1,985	1,449	33.1	178,609	3.1	163,833
	June	637	-9.1	472	1,877	1,541	30.6	166,208	-1.0	158,743
	July	731	8.5	571	1,664	1,385	41.2	164,146	2.9	163,989
	August	638	5.1	573	1,326	1,384	41.4	162,110	-1.6	161,071
	September	647	23.5	572	1,447	1,424	40.2	154,338	-3.4	159,389
	October	557	17.0	556	1,223	1,352	41.1	153,312	-1.4	158,803
	November	387	-11.4	505	839	1,335	37.8	160,766	2.5	163,368
	December	330	9.3	545	611	1,365	39.9	155,078	-3.6	161,511
2015	January	350	17.8	606	1,343	1,428	42.4	145,592	-9.3	150,358
	February	327	-13.7	434	903	1,083	40.1	169,840	6.7	172,533
	March	496	6.4	527	1,319	1,182	44.6	150,807	-3.8	152,153
	April	581	7.8	532	1,683	1,296	41.0	165,622	2.3	160,625
	May	713	7.2	544	2,023	1,527	35.6	164,736	-7.8	151,334
	June	810	27.2	558	1,945	1,477	37.8	164,122	-1.3	157,186
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2014	1,841	-13.2	1,434	5,424	4,152	34.5	169,403	0.1	160,053
	Q2 2015	2,104	14.3	1,634	5,651	4,300	38.0	164,744	-2.8	156,357
	YTD 2014	2,983	-8.6		9,275			165,246	-0.1	
	YTD 2015	3,277	9.9		9,216			161,098	-2.5	

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

Table 6a: Level of Economic Indicators for Newfoundland and Labrador Second Quarter 2015

		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							
2014	January - March	591	3.1	5.2	241.5	11.9	-1,191	83.3	972	1,473,878	90.18
	April - June	570	3.1	4.8	236.4	12.1	-50	106.9	942	1,771,882	92.39
	July - September	570	3.1	4.8	237.5	12.3	-51	96.4	968	1,611,274	90.97
	October - December	570	3.1	4.8	238.4	11.6	-386	130.9	983	1,380,161	87.43
2015	January - March	568	3.0	4.8	235.9	12.4	-340	121.9	946	1,289,690	79.20
	April - June	561	2.9	4.6	235.7	12.9		116.6	947		81.10
	July - September										
	October - December										

Table 6.1a: Growth [1] of Economic Indicators for Newfoundland and Labrador Second Quarter 2015

		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							
2014	January - March	-0.5	0.1	0.0	-1.7	0.1	**	-7.7	7.2	4.0	-8.5
	April - June	-3.4	0.1	-0.4	-2.6	0.4	-76.5	3.7	1.8	5.2	-4.7
	July - September	-4.6	0.0	-0.5	-1.5	1.3	-107.1	-3.1	4.1	-1.0	-5.7
	October - December	-5.2	0.0	-0.6	-1.9	-0.1	32.2	59.6	5.3	-10.2	-7.7
2015	January - March	-3.8	-0.2	-0.4	-2.3	0.6	-71.5	46.4	-2.7	-12.5	-12.2
	April - June	-1.5	-0.3	-0.2	-0.3	0.8		9.0	0.6		-12.2
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

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

Table 6b: Level of Economic Indicators for Prince Edward Island Second Quarter 2015												
		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							
2014	January - March	591	3.1	5.2	74.0	11.1	347	83.3	770	311,884	90.18
	April - June	570	3.1	4.8	73.5	11.2	438	106.9	751	439,822	92.39
	July - September	570	3.1	4.8	74.2	9.4	178	96.4	750	439,567	90.97
	October - December	570	3.1	4.8	74.0	10.2	-94	130.9	765	415,963	87.43
2015	January - March	568	3.0	4.8	73.9	10.5	-115	121.9	779	327,320	79.20
	April - June	561	2.9	4.6	72.9	10.9		116.6	778		81.10
	July - September										
	October - December										

Table 6.1b: Growth [1] of Economic Indicators for Prince Edward Island Second Quarter 2015											
		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							
2014	January - March	-0.5	0.1	0.0	-1.5	-0.4	**	-7.7	6.4	6.6	-8.5
	April - June	-3.4	0.1	-0.4	-0.9	-0.2	67.2	3.7	2.2	9.3	-4.7
	July - September	-4.6	0.0	-0.5	0.6	-2.1	**	-3.1	3.1	13.1	-5.7
	October - December	-5.2	0.0	-0.6	0.3	-1.4	17.5	59.6	3.3	11.8	-7.7
2015	January - March	-3.8	-0.2	-0.4	-0.1	-0.6	-133.1	46.4	1.1	4.9	-12.2
	April - June	-1.5	-0.3	-0.2	-0.8	-0.3		9.0	3.5		-12.2
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

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

Table 6c: Level of Economic Indicators for Nova Scotia Second Quarter 2015

		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							
2014	January - March	591	3.1	5.2	447.3	8.9	-432	83.3	799	1,625,155	90.18
	April - June	570	3.1	4.8	445.7	9.0	662	106.9	803	1,894,287	92.39
	July - September	570	3.1	4.8	446.6	8.9	1,008	96.4	815	1,939,628	90.97
	October - December	570	3.1	4.8	451.0	8.6	-257	130.9	830	1,828,728	87.43
2015	January - March	568	3.0	4.8	447.8	8.9	-157	121.9	824	1,666,993	79.20
	April - June	561	2.9	4.6	445.4	8.6		116.6	823		81.10
	July - September										
	October - December										

Table 6.1c: Growth [1] of Economic Indicators for Nova Scotia Second Quarter 2015

		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							
2014	January - March	-0.5	0.1	0.0	-1.6	-0.5	-47.5	-7.7	3.7	-33.6	-8.5
	April - June	-3.4	0.1	-0.4	-2.1	0.2	**	3.7	2.0	-29.4	-4.7
	July - September	-4.6	0.0	-0.5	-1.4	0.0	**	-3.1	4.4	-24.0	-5.7
	October - December	-5.2	0.0	-0.6	0.6	-0.3	-154.8	59.6	5.6	1.8	-7.7
2015	January - March	-3.8	-0.2	-0.4	0.1	0.0	-63.7	46.4	3.1	2.6	-12.2
	April - June	-1.5	-0.3	-0.2	-0.1	-0.4		9.0	2.5		-12.2
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

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

Table 6d: Level of Economic Indicators for New Brunswick
Second Quarter 2015

		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							
2014	January - March	591	3.1	5.2	357.0	9.8	-556	83.3	764	4,574,214	90.18
	April - June	570	3.1	4.8	353.2	10.1	-121	106.9	770	5,017,625	92.39
	July - September	570	3.1	4.8	352.7	9.8	472	96.4	788	5,003,033	90.97
	October - December	570	3.1	4.8	351.5	10.0	-373	130.9	803	4,295,637	87.43
2015	January - March	568	3.0	4.8	353.8	10.2	-615	121.9	806	4,145,120	79.20
	April - June	561	2.9	4.6	351.5	10.1		116.6	813		81.10
	July - September										
	October - December										

Table 6.1d: Growth (1) of Economic Indicators for New Brunswick
Second Quarter 2015

		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							
2014	January - March	-0.5	0.1	0.0	1.2	-0.9	10.5	-7.7	0.8	-7.5	-8.5
	April - June	-3.4	0.1	-0.4	0.0	-0.5	-150.8	3.7	0.7	-4.0	-4.7
	July - September	-4.6	0.0	-0.5	-0.7	-0.3	-161.3	-3.1	-0.7	2.0	-5.7
	October - December	-5.2	0.0	-0.6	-1.3	0.1	40.8	59.6	1.5	-18.1	-7.7
2015	January - March	-3.8	-0.2	-0.4	-0.9	0.4	10.6	46.4	5.6	-9.4	-12.2
	April - June	-1.5	-0.3	-0.2	-0.5	0.1		9.0	5.6		-12.2
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

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

METHODOLOGY

Starts & Completions Survey Methodology

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

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 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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