

HOUSING NOW TABLES

Kelowna CMA

Date Released: November 2015



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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the **Housing Now** report has become the **Housing Now Tables** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the **Housing Market Insight**. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The **Housing Market Insight** will be released shortly.

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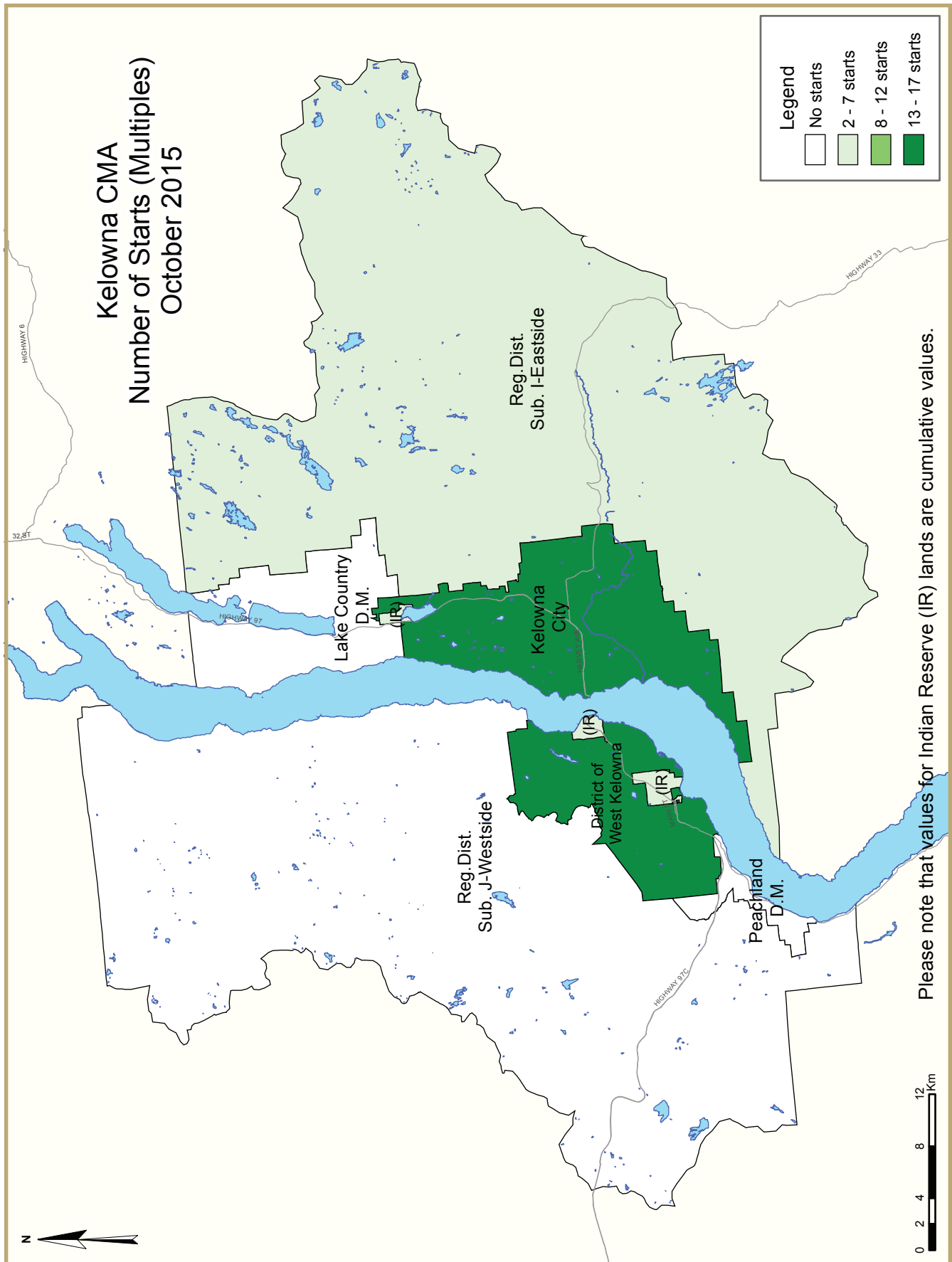
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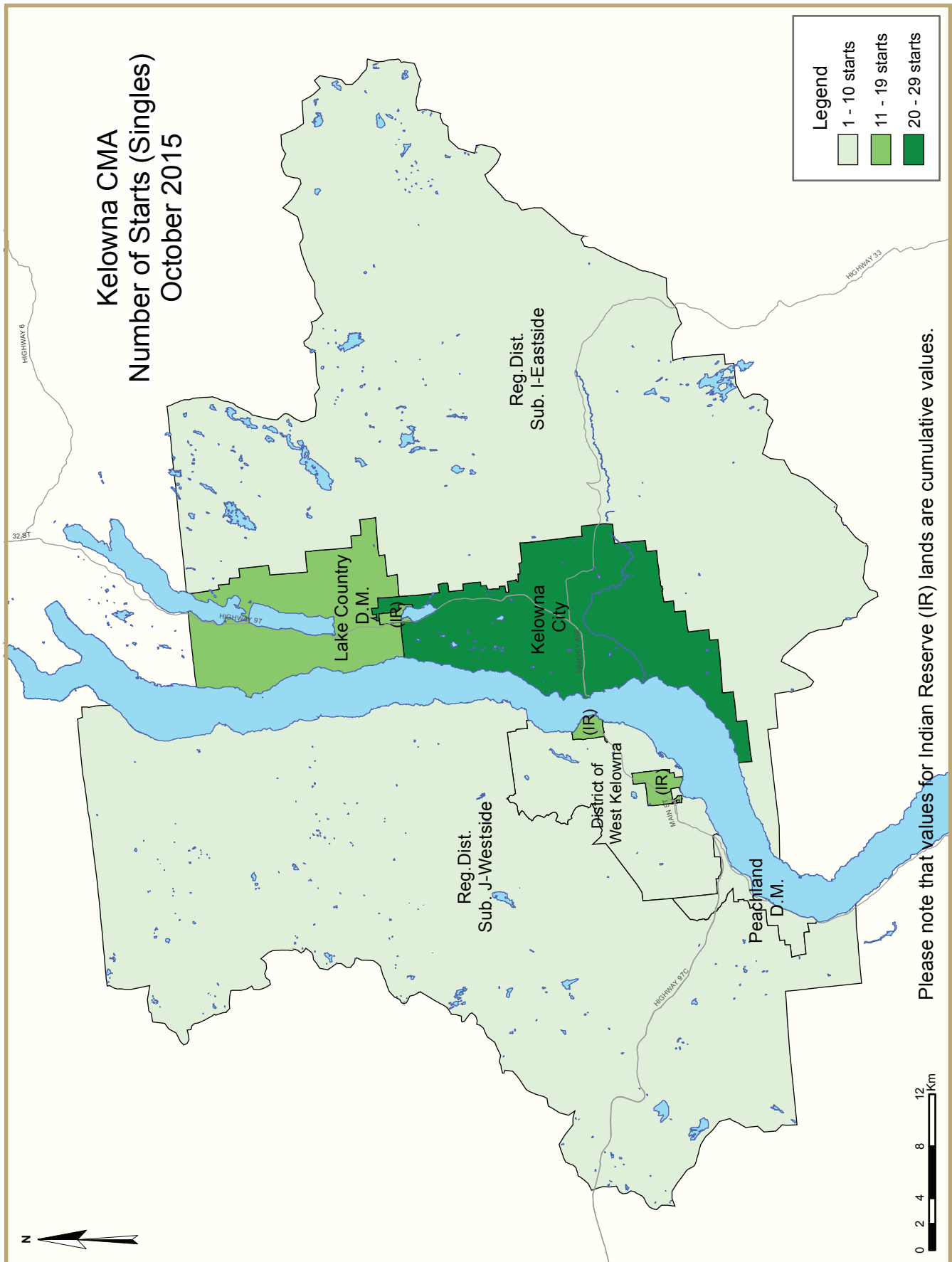
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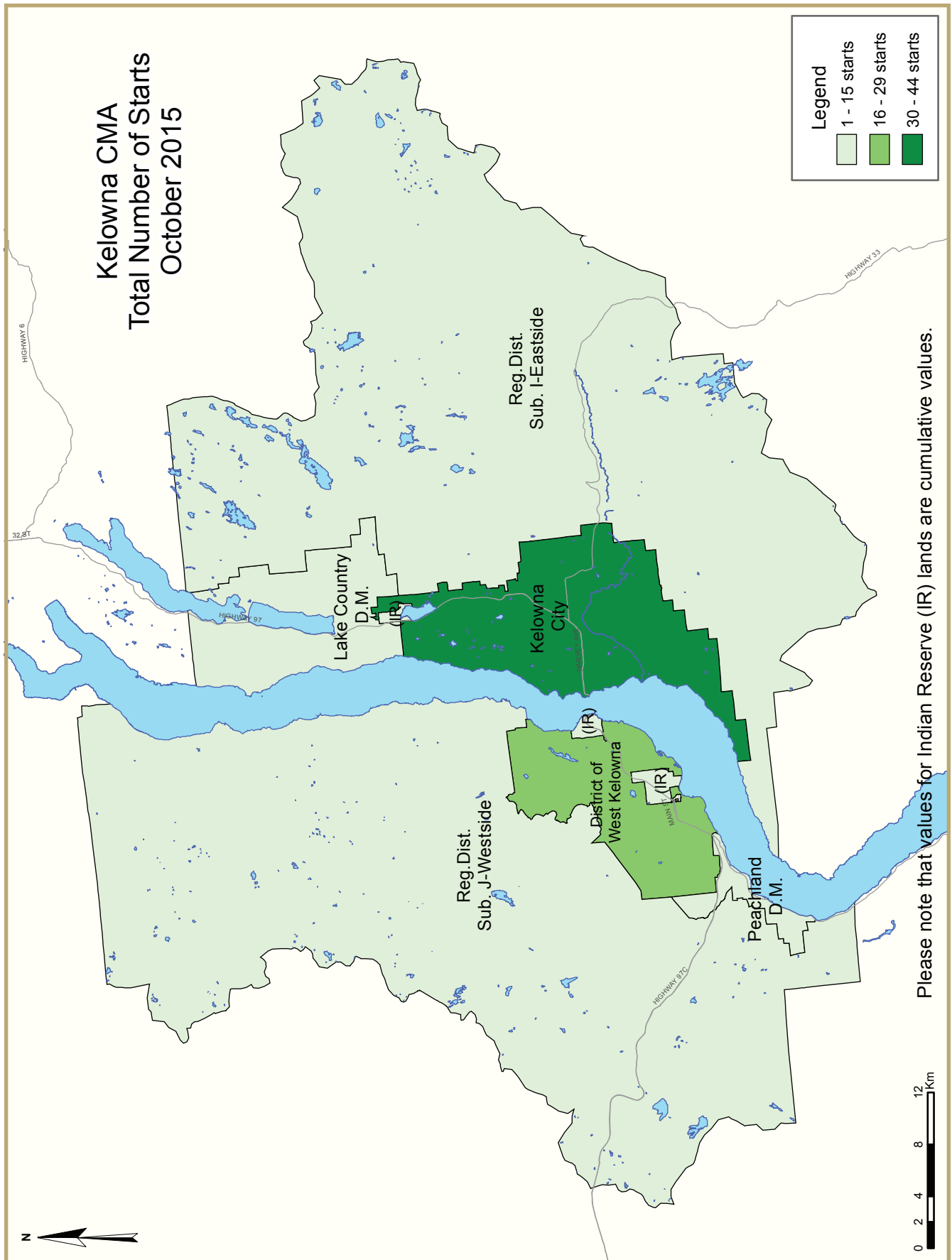
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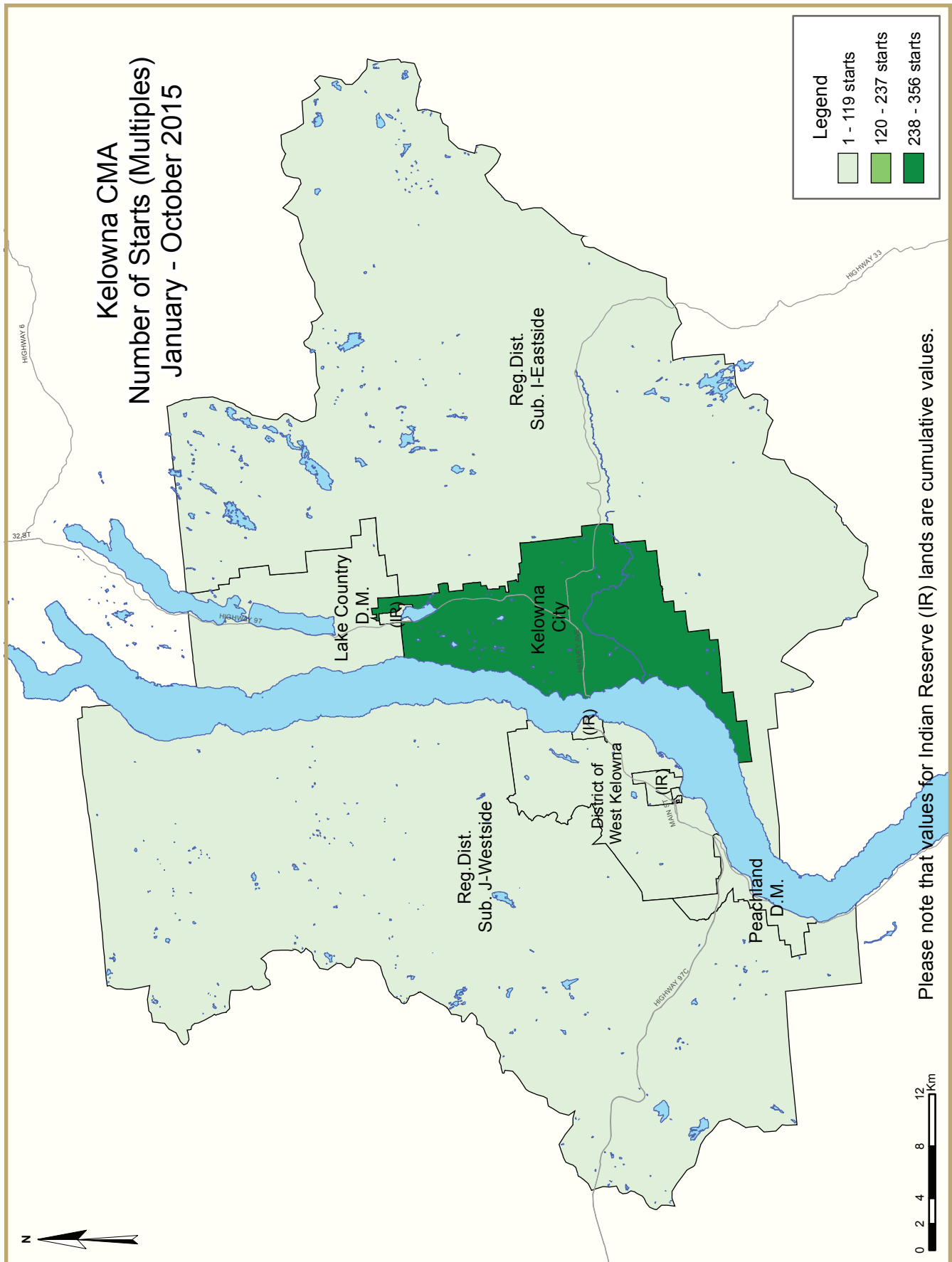
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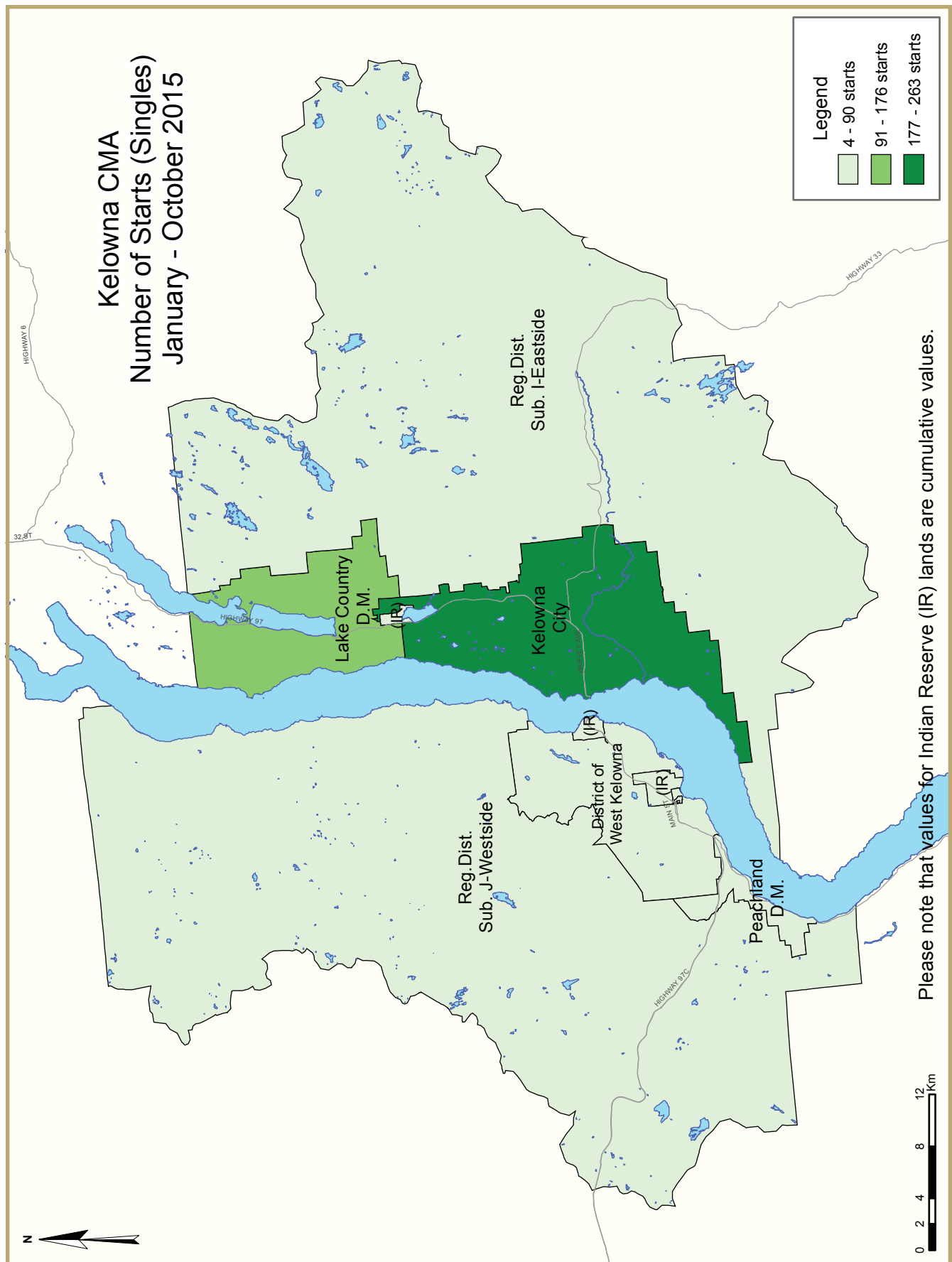
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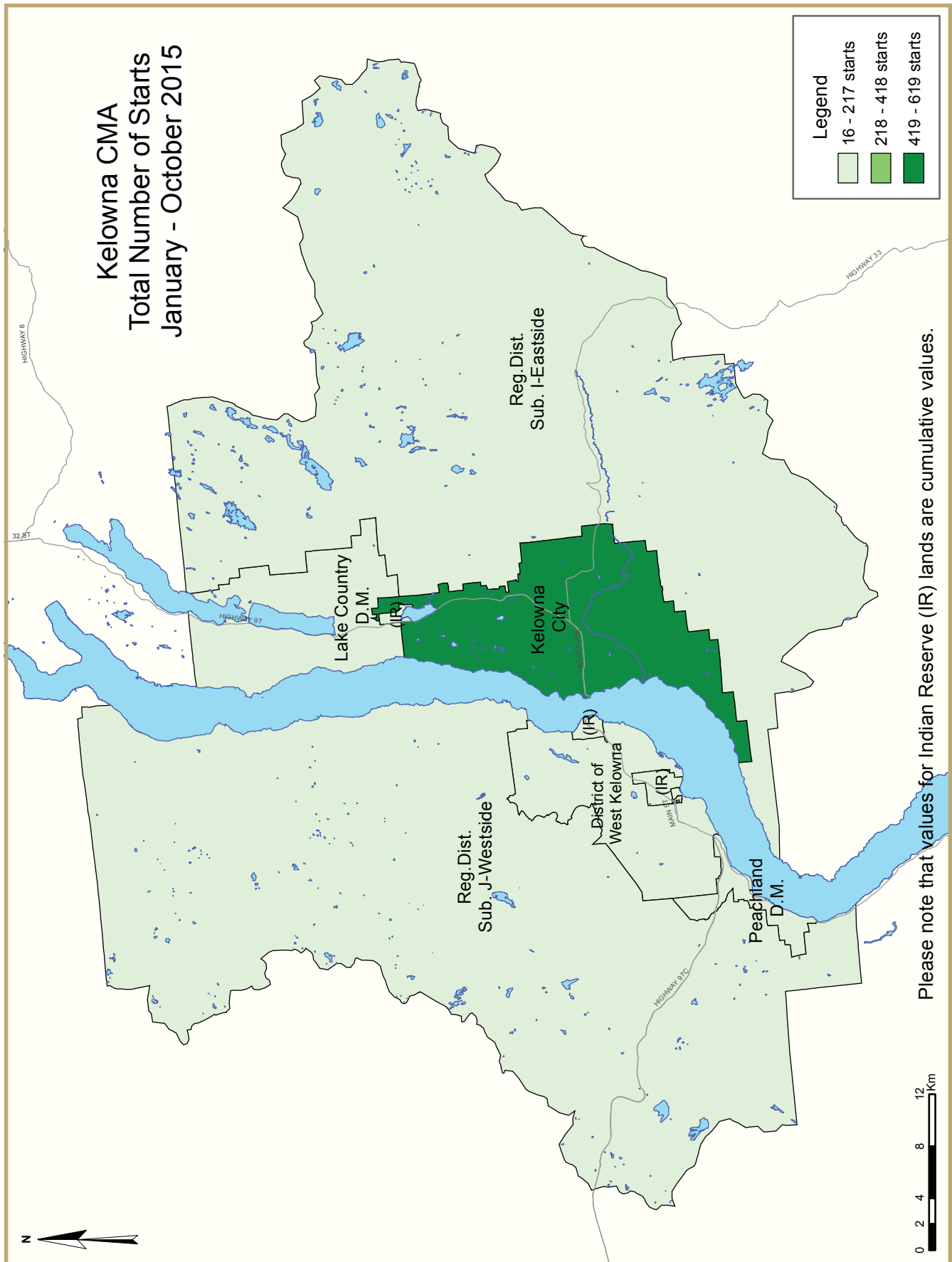












HOUSING NOW REPORT TABLES

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- 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
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- I.3 History of Housing Activity (once a year)
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- 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) October 2015		
Kelowna CMA ¹	September 2015	October 2015
Trend ²	1,384	1,377
SAAR	1,213	1,311
	October 2014	October 2015
Actual		
October - Single-Detached	48	70
October - Multiples	35	38
October - Total	83	108
January to October - Single-Detached	560	516
January to October - Multiples	381	524
January to October - Total	941	1,040

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 1.1: Housing Activity Summary of Kelowna CMA
October 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2015	67	10	0	0	23	0	3	5	108
October 2014	46	11	0	0	18	0	2	6	83
% Change	45.7	-9.1	n/a	n/a	27.8	n/a	50.0	-16.7	30.1
Year-to-date 2015	499	96	0	1	192	86	16	150	1,040
Year-to-date 2014	502	111	0	25	135	66	33	69	941
% Change	-0.6	-13.5	n/a	-96.0	42.2	30.3	-51.5	117.4	10.5
UNDER CONSTRUCTION									
October 2015	456	93	0	0	198	360	36	189	1,332
October 2014	442	103	0	35	198	202	30	131	1,141
% Change	3.2	-9.7	n/a	-100.0	0.0	78.2	20.0	44.3	16.7
COMPLETIONS									
October 2015	71	24	0	0	58	0	2	8	163
October 2014	56	10	0	0	10	8	2	4	90
% Change	26.8	140.0	n/a	n/a	**	-100.0	0.0	100.0	81.1
Year-to-date 2015	495	92	0	40	192	0	32	76	927
Year-to-date 2014	465	66	0	0	82	44	42	68	767
% Change	6.5	39.4	n/a	n/a	134.1	-100.0	-23.8	11.8	20.9
COMPLETED & NOT ABSORBED									
October 2015	100	16	0	0	45	11	n/a	n/a	172
October 2014	71	18	0	0	9	20	n/a	n/a	118
% Change	40.8	-11.1	n/a	n/a	**	-45.0	n/a	n/a	45.8
ABSORBED									
October 2015	65	22	0	8	26	0	n/a	n/a	121
October 2014	57	7	0	0	9	8	n/a	n/a	81
% Change	14.0	**	n/a	n/a	188.9	-100.0	n/a	n/a	49.4
Year-to-date 2015	462	96	0	40	157	6	n/a	n/a	761
Year-to-date 2014	471	72	0	0	123	85	n/a	n/a	751
% Change	-1.9	33.3	n/a	n/a	27.6	-92.9	n/a	n/a	1.3

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

Table 1.2: Housing Activity Summary by Submarket
October 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Kelowna City									
October 2015	26	4	0	0	6	0	3	5	44
October 2014	25	2	0	0	18	0	2	6	53
Lake Country D.M.									
October 2015	15	0	0	0	0	0	0	0	15
October 2014	13	0	0	0	0	0	0	0	13
District of West Kelowna									
October 2015	8	0	0	0	17	0	0	0	25
October 2014	3	0	0	0	0	0	0	0	3
Peachland D.M.									
October 2015	1	0	0	0	0	0	0	0	1
October 2014	3	0	0	0	0	0	0	0	3
Reg. Dist. Sub. J - Westside									
October 2015	5	0	0	0	0	0	0	0	5
October 2014	0	0	0	0	0	0	0	0	0
Reg. Dist. Sub. I - Eastside									
October 2015	1	2	0	0	0	0	0	0	3
October 2014	0	1	0	0	0	0	0	0	1
First Nations									
October 2015	11	4	0	0	0	0	0	0	15
October 2014	2	8	0	0	0	0	0	0	10
Kelowna CMA									
October 2015	67	10	0	0	23	0	3	5	108
October 2014	46	11	0	0	18	0	2	6	83

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

Table 1.2: Housing Activity Summary by Submarket
October 2015

	Ownership						Rental		Total ^{1*}
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
Kelowna City									
October 2015	226	20	0	0	127	360	33	170	936
October 2014	248	46	0	0	140	202	28	121	785
Lake Country D.M.									
October 2015	84	10	0	0	12	0	2	12	120
October 2014	57	8	0	0	7	0	0	7	79
District of West Kelowna									
October 2015	66	2	0	0	45	0	0	6	119
October 2014	64	2	0	35	14	0	1	3	119
Peachland D.M.									
October 2015	12	4	0	0	4	0	0	0	20
October 2014	25	0	0	0	16	0	1	0	42
Reg. Dist. Sub. J - Westside									
October 2015	32	0	0	0	0	0	0	1	33
October 2014	23	0	0	0	0	0	0	0	23
Reg. Dist. Sub. I - Eastside									
October 2015	3	11	0	0	0	0	1	0	15
October 2014	3	5	0	0	0	0	0	0	8
First Nations									
October 2015	33	46	0	0	10	0	0	0	89
October 2014	22	42	0	0	21	0	0	0	85
Kelowna CMA									
October 2015	456	93	0	0	198	360	36	189	1,332
October 2014	442	103	0	35	198	202	30	131	1,141

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

Table 1.2: Housing Activity Summary by Submarket
October 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
Kelowna City									
October 2015	34	4	0	0	29	0	2	5	74
October 2014	28	0	0	0	6	8	1	3	46
Lake Country D.M.									
October 2015	7	0	0	0	7	0	0	3	17
October 2014	2	2	0	0	0	0	0	0	4
District of West Kelowna									
October 2015	8	0	0	0	14	0	0	0	22
October 2014	14	2	0	0	4	0	1	1	22
Peachland D.M.									
October 2015	2	0	0	0	0	0	0	0	2
October 2014	4	0	0	0	0	0	0	0	4
Reg. Dist. Sub. J - Westside									
October 2015	3	0	0	0	0	0	0	0	3
October 2014	1	0	0	0	0	0	0	0	1
Reg. Dist. Sub. I - Eastside									
October 2015	0	0	0	0	0	0	0	0	0
October 2014	2	2	0	0	0	0	0	0	4
First Nations									
October 2015	17	20	0	0	8	0	0	0	45
October 2014	5	4	0	0	0	0	0	0	9
Kelowna CMA									
October 2015	71	24	0	0	58	0	2	8	163
October 2014	56	10	0	0	10	8	2	4	90

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

**Table 1.3: History of Housing Starts of Kelowna CMA
2005 - 2014**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2014	629	133	0	25	192	138	61	133	1,311
% Change	18.2	35.7	n/a	150.0	82.9	56.8	64.9	-7.0	29.4
2013	532	98	0	10	105	88	37	143	1,013
% Change	1.1	44.1	-100.0	n/a	-11.8	83.3	105.6	186.0	21.2
2012	526	68	7	0	119	48	18	50	836
% Change	5.0	-9.3	n/a	n/a	45.1	-50.0	-70.0	-58.3	-10.5
2011	501	75	0	0	82	96	60	120	934
% Change	-10.2	50.0	-100.0	-100.0	0.0	**	140.0	-43.4	-2.4
2010	558	50	6	12	82	12	25	212	957
% Change	50.4	150.0	n/a	0.0	-11.8	-88.7	0.0	**	45.7
2009	371	20	0	12	93	106	25	30	657
% Change	-47.5	**	n/a	-47.8	-69.3	-90.6	-28.6	-49.2	-70.9
2008	707	2	0	23	303	1,128	35	59	2,257
% Change	-32.2	n/a	n/a	-45.2	-9.0	-14.0	-22.2	96.7	-19.5
2007	1,043	0	0	42	333	1,312	45	30	2,805
% Change	1.7	n/a	n/a	27.3	-23.1	15.9	-33.8	n/a	4.2
2006	1,026	0	0	33	433	1,132	68	0	2,692
% Change	-10.5	-100.0	n/a	**	63.4	0.7	15.3	-100.0	-2.3
2005	1,147	44	0	8	265	1,124	59	108	2,755

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014	% Change
Black Mountain	3	2	4	0	0	0	2	1	9	3	200.0
Ellison/Joe Rich	1	0	2	1	0	0	0	0	3	1	200.0
Glenrosa	0	0	0	0	0	0	0	0	0	0	n/a
Glenmore	3	8	2	0	0	7	0	1	5	16	-68.8
North Glenmore	1	2	0	0	0	0	1	2	2	4	-50.0
Kelowna Core Area	5	3	0	4	4	7	1	1	10	15	-33.3
Lake Country	15	13	0	0	0	0	0	0	15	13	15.4
Lakeview Heights	5	2	0	0	0	0	0	0	5	2	150.0
Lower Mission	1	1	0	0	0	0	0	0	1	1	0.0
Peachland	1	3	0	0	0	0	0	0	1	3	-66.7
Rutland	6	1	0	2	0	0	0	0	6	3	100.0
Southeast Kelowna	2	2	0	0	0	0	0	0	2	2	0.0
Shannon Lake	2	0	0	0	8	0	0	0	10	0	n/a
Upper Mission	8	8	0	0	0	0	1	1	9	9	0.0
Westbank	1	0	0	0	0	0	0	0	1	0	n/a
West Kelowna	0	1	0	0	9	0	0	0	9	1	**
Westside	5	0	0	0	0	0	0	0	5	0	n/a
First Nations	11	2	4	8	0	0	0	0	15	10	50.0
Kelowna CMA	70	48	12	15	21	14	5	6	108	83	30.1

Table 2.1: Starts by Submarket and by Dwelling Type
January - October 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
Black Mountain	40	33	4	2	0	6	15	3	59	44	34.1
Ellison/Joe Rich	4	3	12	7	0	0	0	0	16	10	60.0
Glenrosa	1	3	0	0	0	0	0	1	1	4	-75.0
Glenmore	54	69	10	12	34	21	5	16	103	118	-12.7
North Glenmore	14	31	0	4	0	0	96	88	110	123	-10.6
Kelowna Core Area	28	29	36	18	25	11	88	4	177	62	185.5
Lake Country	92	63	14	10	15	7	16	7	137	87	57.5
Lakeview Heights	24	41	2	2	3	0	2	1	31	44	-29.5
Lower Mission	12	17	2	0	21	67	1	3	36	87	-58.6
Peachland	10	21	6	0	4	0	0	0	20	21	-4.8
Rutland	30	12	6	12	0	0	6	3	42	27	55.6
Southeast Kelowna	20	42	0	0	0	0	0	4	20	46	-56.5
Shannon Lake	26	19	0	0	23	0	1	1	50	20	150.0
Upper Mission	65	83	4	2	0	7	3	4	72	96	-25.0
Westbank	5	2	0	0	0	4	1	0	6	6	0.0
West Kelowna	11	33	8	4	13	0	1	0	33	37	-10.8
Westside	31	22	0	0	0	0	1	0	32	22	45.5
First Nations	49	37	46	50	0	0	0	0	95	87	9.2
Kelowna CMA	516	560	150	123	138	123	236	135	1,040	941	10.5

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014
Black Mountain	0	0	0	0	0	0	2	1
Ellison/Joe Rich	0	0	0	0	0	0	0	0
Glenrosa	0	0	0	0	0	0	0	0
Glenmore	0	7	0	0	0	0	0	1
North Glenmore	0	0	0	0	0	0	1	2
Kelowna Core Area	4	7	0	0	0	0	1	1
Lake Country	0	0	0	0	0	0	0	0
Lakeview Heights	0	0	0	0	0	0	0	0
Lower Mission	0	0	0	0	0	0	0	0
Peachland	0	0	0	0	0	0	0	0
Rutland	0	0	0	0	0	0	0	0
Southeast Kelowna	0	0	0	0	0	0	0	0
Shannon Lake	8	0	0	0	0	0	0	0
Upper Mission	0	0	0	0	0	0	1	1
Westbank	0	0	0	0	0	0	0	0
West Kelowna	9	0	0	0	0	0	0	0
Westside	0	0	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
Kelowna CMA	21	14	0	0	0	0	5	6

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - October 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
Black Mountain	0	6	0	0	0	0	15	3
Ellison/Joe Rich	0	0	0	0	0	0	0	0
Glenrosa	0	0	0	0	0	0	0	1
Glenmore	34	21	0	0	0	0	5	16
North Glenmore	0	0	0	0	86	66	10	22
Kelowna Core Area	25	11	0	0	0	0	88	4
Lake Country	15	7	0	0	0	0	16	7
Lakeview Heights	3	0	0	0	0	0	2	1
Lower Mission	21	67	0	0	0	0	1	3
Peachland	4	0	0	0	0	0	0	0
Rutland	0	0	0	0	0	0	6	3
Southeast Kelowna	0	0	0	0	0	0	0	4
Shannon Lake	23	0	0	0	0	0	1	1
Upper Mission	0	7	0	0	0	0	3	4
Westbank	0	4	0	0	0	0	1	0
West Kelowna	13	0	0	0	0	0	1	0
Westside	0	0	0	0	0	0	1	0
First Nations	0	0	0	0	0	0	0	0
Kelowna CMA	138	123	0	0	86	66	150	69

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014
Black Mountain	7	2	0	0	2	1	9	3
Ellison/Joe Rich	3	1	0	0	0	0	3	1
Glenrosa	0	0	0	0	0	0	0	0
Glenmore	2	7	2	7	1	2	5	16
North Glenmore	1	2	0	0	1	2	2	4
Kelowna Core Area	3	2	4	11	3	2	10	15
Lake Country	15	13	0	0	0	0	15	13
Lakeview Heights	5	2	0	0	0	0	5	2
Lower Mission	1	1	0	0	0	0	1	1
Peachland	1	3	0	0	0	0	1	3
Rutland	6	3	0	0	0	0	6	3
Southeast Kelowna	2	2	0	0	0	0	2	2
Shannon Lake	2	0	8	0	0	0	10	0
Upper Mission	8	8	0	0	1	1	9	9
Westbank	1	0	0	0	0	0	1	0
West Kelowna	0	1	9	0	0	0	9	1
Westside	5	0	0	0	0	0	5	0
First Nations	15	10	0	0	0	0	15	10
Kelowna CMA	77	57	23	18	8	8	108	83

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Black Mountain	43	33	0	6	16	5	59	44
Ellison/Joe Rich	15	10	0	0	1	0	16	10
Glenrosa	1	2	0	0	0	2	1	4
Glenmore	50	75	44	21	9	22	103	118
North Glenmore	14	35	86	66	10	22	110	123
Kelowna Core Area	28	22	53	23	96	17	177	62
Lake Country	101	73	19	7	17	7	137	87
Lakeview Heights	26	18	3	25	2	1	31	44
Lower Mission	11	15	24	67	1	5	36	87
Peachland	14	20	6	0	0	1	20	21
Rutland	35	21	0	0	7	6	42	27
Southeast Kelowna	20	39	0	0	0	7	20	46
Shannon Lake	26	19	23	0	1	1	50	20
Upper Mission	69	83	0	7	3	6	72	96
Westbank	5	2	0	4	1	0	6	6
West Kelowna	11	37	21	0	1	0	33	37
Westside	31	22	0	0	1	0	32	22
First Nations	95	87	0	0	0	0	95	87
Kelowna CMA	595	613	279	226	166	102	1,040	941

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014	% Change
Black Mountain	3	0	2	0	0	0	2	0	7	0	n/a
Ellison/Joe Rich	0	2	0	2	0	0	0	0	0	4	-100.0
Glenrosa	0	0	0	0	0	0	0	0	0	0	n/a
Glenmore	9	4	0	0	0	0	1	0	10	4	150.0
North Glenmore	1	3	0	0	0	0	1	3	2	6	-66.7
Kelowna Core Area	4	2	10	2	0	0	0	8	14	12	16.7
Lake Country	7	2	4	2	3	0	3	0	17	4	**
Lakeview Heights	2	6	0	2	0	0	0	0	2	8	-75.0
Lower Mission	3	0	0	0	19	0	0	0	22	0	n/a
Peachland	2	5	0	0	0	0	0	0	2	5	-60.0
Rutland	1	1	2	0	0	4	1	0	4	5	-20.0
Southeast Kelowna	5	6	0	0	0	0	0	0	5	6	-16.7
Shannon Lake	2	5	0	0	0	0	0	0	2	5	-60.0
Upper Mission	10	13	0	0	0	0	0	0	10	13	-23.1
Westbank	0	0	0	0	0	4	0	0	0	4	-100.0
West Kelowna	4	4	14	0	0	0	0	1	18	5	**
Westside	3	0	0	0	0	0	0	0	3	0	n/a
First Nations	17	5	20	4	8	0	0	0	45	9	**
Kelowna CMA	73	58	52	12	30	8	8	12	163	90	81.1

Table 3.1: Completions by Submarket and by Dwelling Type
January - October 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
Black Mountain	33	15	6	0	14	4	8	2	61	21	190.5
Ellison/Joe Rich	4	7	6	2	0	0	0	0	10	9	11.1
Glenrosa	3	1	0	0	0	0	1	0	4	1	**
Glenmore	56	73	10	10	15	14	9	7	90	104	-13.5
North Glenmore	26	29	4	4	0	0	19	52	49	85	-42.4
Kelowna Core Area	37	22	38	10	13	0	6	26	94	58	62.1
Lake Country	72	52	4	2	11	0	15	7	102	61	67.2
Lakeview Heights	54	20	2	2	0	0	1	7	57	29	96.6
Lower Mission	20	14	2	0	52	12	3	0	77	26	196.2
Peachland	19	12	2	0	16	16	0	0	37	28	32.1
Rutland	13	13	10	6	0	17	6	4	29	40	-27.5
Southeast Kelowna	34	33	0	0	0	0	3	0	37	33	12.1
Shannon Lake	25	31	0	2	0	0	2	0	27	33	-18.2
Upper Mission	71	71	2	0	7	0	3	6	83	77	7.8
Westbank	5	9	0	0	0	8	0	0	5	17	-70.6
West Kelowna	24	36	16	6	0	3	0	1	40	46	-13.0
Westside	34	24	0	0	0	0	0	0	34	24	41.7
First Nations	37	45	46	30	8	0	0	0	91	75	21.3
Kelowna CMA	567	507	148	74	136	74	76	112	927	767	20.9

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014
Black Mountain	0	0	0	0	0	0	2	0
Ellison/Joe Rich	0	0	0	0	0	0	0	0
Glenrosa	0	0	0	0	0	0	0	0
Glenmore	0	0	0	0	0	0	1	0
North Glenmore	0	0	0	0	0	0	1	3
Kelowna Core Area	0	0	0	0	0	8	0	0
Lake Country	3	0	0	0	0	0	3	0
Lakeview Heights	0	0	0	0	0	0	0	0
Lower Mission	19	0	0	0	0	0	0	0
Peachland	0	0	0	0	0	0	0	0
Rutland	0	4	0	0	0	0	1	0
Southeast Kelowna	0	0	0	0	0	0	0	0
Shannon Lake	0	0	0	0	0	0	0	0
Upper Mission	0	0	0	0	0	0	0	0
Westbank	0	4	0	0	0	0	0	0
West Kelowna	0	0	0	0	0	0	0	1
Westside	0	0	0	0	0	0	0	0
First Nations	8	0	0	0	0	0	0	0
Kelowna CMA	30	8	0	0	0	8	8	4

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - October 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
Black Mountain	14	4	0	0	0	0	8	2
Ellison/Joe Rich	0	0	0	0	0	0	0	0
Glenrosa	0	0	0	0	0	0	1	0
Glenmore	15	14	0	0	0	0	9	7
North Glenmore	0	0	0	0	0	30	19	22
Kelowna Core Area	13	0	0	0	0	8	6	18
Lake Country	11	0	0	0	0	0	15	7
Lakeview Heights	0	0	0	0	0	6	1	1
Lower Mission	52	12	0	0	0	0	3	0
Peachland	16	16	0	0	0	0	0	0
Rutland	0	17	0	0	0	0	6	4
Southeast Kelowna	0	0	0	0	0	0	3	0
Shannon Lake	0	0	0	0	0	0	2	0
Upper Mission	7	0	0	0	0	0	3	6
Westbank	0	8	0	0	0	0	0	0
West Kelowna	0	3	0	0	0	0	0	1
Westside	0	0	0	0	0	0	0	0
First Nations	8	0	0	0	0	0	0	0
Kelowna CMA	136	74	0	0	0	44	76	68

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014
Black Mountain	5	0	0	0	2	0	7	0
Ellison/Joe Rich	0	4	0	0	0	0	0	4
Glenrosa	0	0	0	0	0	0	0	0
Glenmore	9	4	0	0	1	0	10	4
North Glenmore	1	3	0	0	1	3	2	6
Kelowna Core Area	2	1	10	10	2	1	14	12
Lake Country	7	4	7	0	3	0	17	4
Lakeview Heights	2	7	0	0	0	1	2	8
Lower Mission	3	0	19	0	0	0	22	0
Peachland	2	5	0	0	0	0	2	5
Rutland	3	1	0	4	1	0	4	5
Southeast Kelowna	5	6	0	0	0	0	5	6
Shannon Lake	2	5	0	0	0	0	2	5
Upper Mission	10	13	0	0	0	0	10	13
Westbank	0	0	0	4	0	0	0	4
West Kelowna	4	4	14	0	0	1	18	5
Westside	3	0	0	0	0	0	3	0
First Nations	37	9	8	0	0	0	45	9
Kelowna CMA	95	66	58	18	10	6	163	90

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Black Mountain	39	12	14	4	8	5	61	21
Ellison/Joe Rich	10	9	0	0	0	0	10	9
Glenrosa	2	0	0	0	2	1	4	1
Glenmore	61	73	15	16	14	15	90	104
North Glenmore	30	32	0	30	19	23	49	85
Kelowna Core Area	23	14	45	14	26	30	94	58
Lake Country	72	53	15	0	15	8	102	61
Lakeview Heights	21	19	35	6	1	4	57	29
Lower Mission	14	12	59	12	4	2	77	26
Peachland	19	11	18	16	0	1	37	28
Rutland	21	16	0	17	8	7	29	40
Southeast Kelowna	33	31	0	0	4	2	37	33
Shannon Lake	25	32	0	0	2	1	27	33
Upper Mission	71	67	7	0	5	10	83	77
Westbank	5	9	0	8	0	0	5	17
West Kelowna	24	42	16	3	0	1	40	46
Westside	34	24	0	0	0	0	34	24
First Nations	83	75	8	0	0	0	91	75
Kelowna CMA	587	531	232	126	108	110	927	767

Source: CMHC (Starts and Completions Survey)

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

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$400,000		\$400,000 - \$499,999		\$500,000 - \$599,999		\$600,000 - \$749,999		\$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Black Mountain													
October 2015	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
October 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	2	6.9	6	20.7	5	17.2	11	37.9	5	17.2	29	-	617,931
Year-to-date 2014	0	0.0	1	7.1	2	14.3	7	50.0	4	28.6	14	-	-
Ellison/Joe Rich													
October 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
October 2014	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
Year-to-date 2015	0	0.0	0	0.0	2	50.0	2	50.0	0	0.0	4	-	-
Year-to-date 2014	0	0.0	1	14.3	4	57.1	1	14.3	1	14.3	7	-	-
Glenrosa													
October 2015	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
October 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	-	-
Year-to-date 2014	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
Glenmore													
October 2015	0	0.0	0	0.0	2	25.0	5	62.5	1	12.5	8	-	804,286
October 2014	0	0.0	0	0.0	0	0.0	4	100.0	0	0.0	4	-	701,633
Year-to-date 2015	0	0.0	4	9.1	9	20.5	16	36.4	15	34.1	44	-	1,096,531
Year-to-date 2014	0	0.0	4	6.5	7	11.3	19	30.6	32	51.6	62	805,000	933,627
North Glenmore													
October 2015	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	-	-
October 2014	0	0.0	1	33.3	2	66.7	0	0.0	0	0.0	3	-	-
Year-to-date 2015	0	0.0	8	33.3	12	50.0	3	12.5	1	4.2	24	-	521,329
Year-to-date 2014	1	3.4	16	55.2	9	31.0	2	6.9	1	3.4	29	-	528,757
Kelowna Core Area													
October 2015	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	-	-
October 2014	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
Year-to-date 2015	2	10.0	2	10.0	7	35.0	1	5.0	8	40.0	20	-	-
Year-to-date 2014	2	20.0	1	10.0	4	40.0	1	10.0	2	20.0	10	-	-
Lake Country													
October 2015	0	0.0	1	20.0	3	60.0	0	0.0	1	20.0	5	-	581,000
October 2014	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	-	-
Year-to-date 2015	2	3.1	13	20.0	26	40.0	16	24.6	8	12.3	65	550,000	602,323
Year-to-date 2014	0	0.0	16	30.8	16	30.8	12	23.1	8	15.4	52	-	623,719
Lakeview Heights													
October 2015	0	0.0	0	0.0	0	0.0	7	77.8	2	22.2	9	-	744,333
October 2014	0	0.0	0	0.0	0	0.0	1	20.0	4	80.0	5	-	992,893
Year-to-date 2015	1	1.9	8	14.8	8	14.8	21	38.9	16	29.6	54	637,500	662,902
Year-to-date 2014	0	0.0	1	5.9	1	5.9	2	11.8	13	76.5	17	-	1,050,274
Lower Mission													
October 2015	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
October 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	0.0	3	15.8	7	36.8	5	26.3	4	21.1	19	-	875,640
Year-to-date 2014	0	0.0	0	0.0	2	16.7	2	16.7	8	66.7	12	-	1,012,203

Source: CMHC (Market Absorption Survey)

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

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$400,000		\$400,000 - \$499,999		\$500,000 - \$599,999		\$600,000 - \$749,999		\$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peachland													
October 2015	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	-	-
October 2014	0	0.0	1	20.0	0	0.0	2	40.0	2	40.0	5	-	711,475
Year-to-date 2015	0	0.0	4	25.0	5	31.3	6	37.5	1	6.3	16	-	593,341
Year-to-date 2014	1	9.1	2	18.2	2	18.2	3	27.3	3	27.3	11	-	711,475
Rutland													
October 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
October 2014	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2015	0	0.0	3	27.3	6	54.5	1	9.1	1	9.1	11	-	549,550
Year-to-date 2014	0	0.0	5	55.6	3	33.3	0	0.0	1	11.1	9	-	-
Southeast Kelowna													
October 2015	0	0.0	0	0.0	1	20.0	0	0.0	4	80.0	5	-	-
October 2014	0	0.0	0	0.0	1	14.3	3	42.9	3	42.9	7	-	824,667
Year-to-date 2015	0	0.0	0	0.0	1	3.2	14	45.2	16	51.6	31	-	664,286
Year-to-date 2014	0	0.0	1	3.7	4	14.8	12	44.4	10	37.0	27	-	824,667
Shannon Lake													
October 2015	1	16.7	1	16.7	3	50.0	1	16.7	0	0.0	6	-	543,482
October 2014	0	0.0	1	25.0	2	50.0	1	25.0	0	0.0	4	-	557,475
Year-to-date 2015	2	8.7	3	13.0	13	56.5	5	21.7	0	0.0	23	-	545,283
Year-to-date 2014	5	14.3	18	51.4	9	25.7	2	5.7	1	2.9	35	-	495,177
Upper Mission													
October 2015	0	0.0	0	0.0	1	12.5	1	12.5	6	75.0	8	-	960,500
October 2014	0	0.0	0	0.0	1	8.3	0	0.0	11	91.7	12	890,000	1,059,777
Year-to-date 2015	0	0.0	0	0.0	13	19.4	21	31.3	33	49.3	67	725,000	852,626
Year-to-date 2014	1	1.5	9	13.4	12	17.9	14	20.9	31	46.3	67	890,000	766,488
Westbank													
October 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
October 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	0.0	2	40.0	2	40.0	0	0.0	1	20.0	5	-	-
Year-to-date 2014	0	0.0	0	0.0	3	37.5	2	25.0	3	37.5	8	-	-
West Kelowna													
October 2015	0	0.0	1	25.0	2	50.0	1	25.0	0	0.0	4	-	568,475
October 2014	0	0.0	0	0.0	1	20.0	3	60.0	1	20.0	5	-	760,466
Year-to-date 2015	0	0.0	7	35.0	7	35.0	5	25.0	1	5.0	20	-	581,327
Year-to-date 2014	0	0.0	15	38.5	10	25.6	9	23.1	5	12.8	39	-	585,513
Westside													
October 2015	4	80.0	0	0.0	0	0.0	0	0.0	1	20.0	5	-	456,000
October 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	27	81.8	2	6.1	0	0.0	2	6.1	2	6.1	33	-	401,600
Year-to-date 2014	15	62.5	6	25.0	1	4.2	2	8.3	0	0.0	24	360,000	403,661
First Nations													
October 2015	2	13.3	9	60.0	2	13.3	2	13.3	0	0.0	15	-	450,280
October 2014	3	50.0	1	16.7	0	0.0	1	16.7	1	16.7	6	-	363,725
Year-to-date 2015	10	29.4	11	32.4	7	20.6	6	17.6	0	0.0	34	-	482,083
Year-to-date 2014	28	59.6	5	10.6	5	10.6	6	12.8	3	6.4	47	-	340,302

Source: CMHC (Market Absorption Survey)

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

Submarket	Oct 2015	Oct 2014	% Change	YTD 2015	YTD 2014	% Change
Black Mountain	--	--	n/a	617,931	--	n/a
Ellison/Joe Rich	--	--	n/a	--	--	n/a
Glenrosa	--	--	n/a	--	--	n/a
Glenmore	--	--	n/a	1,096,531	933,627	17.4
North Glenmore	--	--	n/a	--	528,757	n/a
Kelowna Core Area	--	--	n/a	--	--	n/a
Lake Country	--	--	n/a	602,323	623,719	-3.4
Lakeview Heights	--	--	n/a	662,902	--	n/a
Lower Mission	--	--	n/a	875,640	--	n/a
Peachland	--	--	n/a	593,341	--	n/a
Rutland	--	--	n/a	--	--	n/a
Southeast Kelowna	--	--	n/a	--	--	n/a
Shannon Lake	--	--	n/a	545,283	495,177	10.1
Upper Mission	--	1,059,777	n/a	852,626	766,488	11.2
Westbank	--	--	n/a	--	--	n/a
West Kelowna	--	--	n/a	581,327	585,513	-0.7
Westside	--	--	n/a	401,600	403,661	-0.5
First Nations	450,280	--	n/a	482,083	340,302	41.7
Kelowna CMA	681,257	--	n/a	697,739	698,362	-0.1

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Kelowna
October 2015

		Single Detached				Townhouse				Apartment Condo			
		Number of Sales	Number of Active Listings	Sales-to-Active Listings Ratio	Average Price (\$)	Number of Sales	Number of Active Listings	Sales-to-Active Listings Ratio	Average Price (\$)	Number of Sales	Number of Active Listings	Sales-to-Active Listings Ratio	Average Price (\$)
2014	January	116	1,316	9	473,757	37	216	17	330,072	32	521	6	215,244
	February	125	1,487	8	655,174	19	248	8	432,235	64	547	12	232,033
	March	215	1,583	14	508,658	31	268	12	325,709	60	577	10	232,826
	April	287	1,701	17	512,651	47	287	16	335,378	85	603	14	249,829
	May	322	1,749	18	554,913	54	267	20	311,900	95	636	15	265,543
	June	327	1,746	19	512,524	44	284	15	385,895	105	630	17	257,198
	July	301	1,724	17	565,310	42	276	15	316,972	120	595	20	259,086
	August	276	1,672	17	590,204	45	260	17	320,704	120	517	23	258,328
	September	278	1,518	18	554,960	53	231	23	342,449	99	462	21	244,609
	October	224	1,399	16	530,652	42	228	18	328,217	74	451	16	234,757
	November	169	1,288	13	557,346	29	203	14	332,600	55	426	13	220,518
	December	155	1,092	14	482,542	34	161	21	335,468	53	341	16	250,834
2015	January	101	1,179	9	526,770	21	189	11	338,610	34	401	8	230,466
	February	205	1,334	15	523,784	35	205	17	302,011	65	430	15	269,504
	March	277	1,496	19	514,692	47	221	21	339,899	91	495	18	256,875
	April	121	1,145	11	489,220	61	223	27	335,695	100	507	20	256,066
	May	330	1,631	20	568,918	55	227	24	315,795	120	556	22	270,029
	June	348	1,611	22	555,711	62	209	30	336,186	124	588	21	257,156
	July	319	1,587	20	550,145	55	197	28	383,628	107	591	18	279,939
	August	298	1,499	20	554,505	52	201	26	343,552	127	547	23	259,844
	September	243	1,530	16	564,752	37	199	19	398,693	110	521	21	255,112
	October	248	1,279	19	586,897	45	172	26	328,427	80	419	19	273,660
	November												
	December												
YTD 2014		2,471	1,590	16	544,647	414	257	16	337,648	854	554	15	249,243
YTD 2015		2,490	1,429	17	548,996	470	204	23	342,215	958	506	19	262,563
% Change		0.8	-10.1	12.1	0.8	13.5	-20.4	42.5	1.4	12.2	-8.7	22.9	5.3

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Note: Based on boundaries of the OMREB. Townhouse and apartment data does not include Big White.

Source: Okanagan Mainline Real Estate Board (OMREB)

Table 6: Economic Indicators**October 2015**

		Interest Rates			NHPI, Total, 2007=100 (B.C.)	CPI, 2002 =100 (B.C.)	Kelowna 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	95.0	117.1	87.5	7.0	62.7	884
	February	595	3.14	5.24	95.0	118.0	88.1	5.9	62.4	877
	March	581	3.14	4.99	94.9	118.6	90.3	4.6	63.0	877
	April	570	3.14	4.79	94.6	119.0	89.9	4.9	62.9	878
	May	570	3.14	4.79	94.4	119.7	88.2	4.5	61.5	878
	June	570	3.14	4.79	94.3	119.8	89.0	5.0	62.2	875
	July	570	3.14	4.79	94.2	119.6	90.8	4.6	63.1	875
	August	570	3.14	4.79	94.4	119.6	91.4	5.5	64.1	881
	September	570	3.14	4.79	94.4	119.5	90.9	5.8	64.0	887
	October	570	3.14	4.79	94.7	119.0	88.5	6.1	62.4	886
	November	570	3.14	4.79	94.5	118.8	90.0	5.2	62.8	886
	December	570	3.14	4.79	94.5	118.1	91.0	3.7	62.6	889
2015	January	570	3.14	4.79	94.4	118.0	93.3	2.8	63.5	900
	February	567	2.89	4.74	94.4	118.9	93.8	3.0	64.0	904
	March	567	2.89	4.74	94.4	119.8	92.6	3.6	63.5	909
	April	561	2.89	4.64	94.9	119.6	92.2	4.1	63.4	916
	May	561	2.89	4.64	94.9	120.6	92.8	3.9	63.6	919
	June	561	2.89	4.64	95.1	120.7	94.4	4.5	65.0	917
	July	561	2.89	4.64	95.4	120.8	95.8	5.0	66.2	909
	August	561	2.89	4.64	95.5	121.0	93.3	6.6	65.5	913
	September	561	2.89	4.64	95.8	121.0	91.2	6.9	64.2	918
	October	561	2.89	4.64		120.6	88.3	7.2	62.2	918
	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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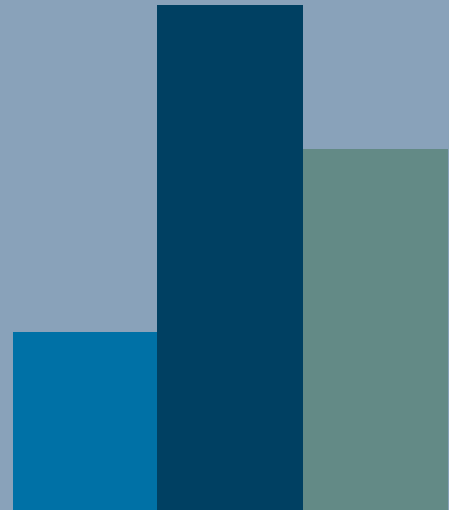
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