# HOUSING MARKET INFORMATION

# HOUSING NOW TABLES Atlantic Region

Date Released: First Quarter 2016







# **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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## HOUSING NOW REPORT TABLES

#### Available in ALL reports:

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

### **Available in SELECTED Reports:**

- 1.3 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market Current Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market Year-to-Date
- 2.4 Starts by Submarket and by Intended Market Current Quarter
- 2.5 Starts by Submarket and by Intended Market Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market Current Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market Year-to-Date
- 3.4 Completions by Submarket and by Intended Market Current Quarter
- 3.5 Completions by Submarket and by Intended Market Year-to-Date

#### **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 Ia: Housing Starts ( December 2		
Newfoundland and Labrador	November 2015	December 2015
Trend <sup>1</sup> , urban centres <sup>2</sup>	1,161	1,187
SAAR, urban centres <sup>2</sup>	1,296	1,124
	December 2014	December 2015
Actual, urban centres <sup>2</sup>		
December - Single-Detached	85	77
December - Multiples	15	19
December - Total	100	96
January to December - Single-Detached	1,081	875
January to December - Multiples	415	327
January to December - Total	1,496	1,202

Table 1b: Housing Starts (SA December 2015		
Prince Edward Island	November 2015	December 2015
Trend <sup>1</sup> , urban centres <sup>2</sup>	525	485
SAAR, urban centres <sup>2</sup>	392	105
	December 2014	December 2015
Actual, urban centres <sup>2</sup>		
December - Single-Detached	20	3
December - Multiples	8	6
December - Total	28	9
January to December - Single-Detached	148	149
January to December - Multiples	186	245
January to December - Total	334	394

Source: CMHC

Detailed data available upon request

 $<sup>^{\</sup>rm I}$  The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

 $<sup>^{\</sup>rm 2}$  Urban centres with a population of 10,000 and over.

Table Ic: Housing Starts (S December 2		rend)	
Nova Scotia	Novemb	er 2015	December 2015
Trend <sup>1</sup> , urban centres <sup>2</sup>		4,208	3,239
SAAR, urban centres <sup>2</sup>		2,431	1,566
	Decemb	er 2014	December 2015
Actual, urban centres <sup>2</sup>			
December - Single-Detached		97	94
December - Multiples		130	20
December - Total		227	4
January to December - Single-Detached		1,062	1,033
January to December - Multiples		1,571	2,415
January to December - Total		2,633	3,448

Table Id: Housing Starts (SAA	R and Trend)	
December 2015		
New Brunswick	November 2015	December 2015
Trend <sup>1</sup> , urban centres <sup>2</sup>	1,759	1,654
SAAR, urban centres <sup>2</sup>	1,886	1,099
	December 2014	December 2015
Actual, urban centres <sup>2</sup>		
December - Single-Detached	51	45
December - Multiples	28	37
December - Total	79	82
January to December - Single-Detached	801	654
January to December - Multiples	924	725
January to December - Total	1,725	1,379

Source: CMHC

Detailed data available upon request

 $<sup>^{\</sup>rm I}$  The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

 $<sup>^{\</sup>rm 2}$  Urban centres with a population of 10,000 and over.

Tal	ole I.I: F		Activity ourth Q		ary of At 2015	tlantic Re	egion			
					n Centres					
			Owr	nership			_			
		Freehold			Condominiu	m	Rent	al	Rural	Total*
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres	
STARTS										
Q4 2015	708	96	73	5	0	22	54	415	441	1,822
Q4 2014	913	117	96	0	7	139	23	270	469	2,078
% Change	-22.5	-17.9	-24.0	n/a	-100.0	-84.2	134.8	53.7	-6.0	-12.3
Year-to-date 2015	2,596	427	242	17	10	538	206	2,146	1,652	8,075
Year-to-date 2014	3,021	519	252	0	31	278	157	1,854	1,774	7,962
% Change	-14.1	-17.7	-4.0	n/a	-67.7	93.5	31.2	15.7	-6.9	1.4
UNDER CONSTRUCTION										
Q4 2015	1,952	374	309	10	22	618	143	3,756	1,030	8,452
Q4 2014	2,162	348	351	0	62	499	133	3,001	1,029	7,658
% Change	-9.7	7.5	-12.0	n/a	-64.5	23.8	7.5	25.2	0.1	10.4
COMPLETIONS										
Q4 2015	708	94	43	2	13	128	49	244	456	1,737
Q4 2014	1,012	173	26	0	2	199	68	486	514	2,480
% Change	-30.0	-45.7	65.4	n/a	**	-35.7	-27.9	-49.8	-11.3	-30.0
Year-to-date 2015	2,778	407	249	7	53	261	223	1,611	1,576	7,165
Year-to-date 2014	3,452	585	143	3	26	269	226	2,127	1,959	8,790
% Change	-19.5	-30.4	74.1	133.3	103.8	-3.0	-1.3	-24.3	-19.6	-18.5
<b>COMPLETED &amp; NOT ABSORE</b>	BED									
Q4 2015	170	34	49	I	14	177	n/a	n/a	n/a	445
Q4 2014	207	66	42	0	19	183	n/a	n/a	n/a	517
% Change	-17.9	-48.5	16.7	n/a	-26.3	-3.3	n/a	n/a	n/a	-13.9
ABSORBED										
Q4 2015	500	63	41	I	15	62	n/a	n/a	n/a	682
Q4 2014	734	144	39	0	7	119	n/a	n/a	n/a	1,043
% Change	-31.9	-56.3	5.1	n/a	114.3	-47.9	n/a	n/a	n/a	-34.6
Year-to-date 2015	2,040	316	200	4	58	255	n/a	n/a	n/a	2,873
Year-to-date 2014	2,648	476	164	- 1	15	178	n/a	n/a	n/a	3,482
% Change	-23.0	-33.6	22.0	**	**	43.3	n/a	n/a	n/a	-17.5

Table I.la	Housin	~	rity Sumi Fourth Q	•		ndland ai	nd Labrad	dor		
			-ourth Q		n Centres					
			Owr	nership						
		Freehold	Rental				Rural	Total*		
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres	
STARTS										
Q4 2015	269	8	I	0	0	22	12	52	124	488
Q4 2014	306	7	7	0	7	16	0	36	167	553
% Change	-12.1	14.3	-85.7	n/a	-100.0	37.5	n/a	44.4	-25.7	-11.8
Year-to-date 2015	875	24	5	0	8	144	14	132	495	1,697
Year-to-date 2014	1,081	29	26	0	20	72	35	220	623	2,119
% Change	-19.1	-17.2	-80.8	n/a	-60.0	100.0	-60.0	-40.0	-20.5	-19.9
UNDER CONSTRUCTION										
Q4 2015	787	32	20	0	16	46	12	260	325	1,498
Q4 2014	951	18	32	0	30	197	<del>4</del> 5	226	383	1,895
% Change	-17.2	77.8	-37.5	n/a	-46.7	-76.6	-73.3	15.0	-15.1	-20.9
COMPLETIONS										
Q4 2015	266	2	9	0	П	52	10	30	157	537
Q4 2014	399	3	3	0	0	40	0	134	194	773
% Change	-33.3	-33.3	200.0	n/a	n/a	30.0	n/a	-77.6	-19.1	-30.5
Year-to-date 2015	1,031	19	20	0	22	173	57	211	516	2,049
Year-to-date 2014	1,362	21	9	- 1	2	56	16	343	673	2,483
% Change	-24.3	-9.5	122.2	-100.0	**	**	**	-38.5	-23.3	-17.5
<b>COMPLETED &amp; NOT ABSORB</b>	ED									
Q4 2015	60	0	3	0	6	47	n/a	n/a	na	116
Q4 2014	63	2	2	0	5	13	n/a	n/a	na	85
% Change	-4.8	-100.0	50.0	n/a	20.0	**	n/a	n/a	n/a	36.5
ABSORBED										
Q4 2015	227	2	6	0	9	41	n/a	n/a	na	285
Q4 2014	330	2	3	0	2	42	n/a	n/a	na	379
% Change	-31.2	0.0	100.0	n/a	**	-2.4	n/a	n/a	n/a	-24.8
Year-to-date 2015	870	10	13	0	21	139	n/a	n/a	na	1,053
Year-to-date 2014	1,142	6	7	1	5	71	n/a	n/a	na	1,232
% Change	-23.8	66.7	85.7	-100.0	**	95.8	n/a	n/a	n/a	-14.5

Table	l.lb: Ho		_		y of Prin	ce Edwai	rd Island			
			Fourth Q	uarter	2015					
				Urba	n Centres					
			Owr	nership			Rent	ما		
		Freehold	l		Condominiu	m			Rural Centres	Total*
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres	
STARTS										
Q4 2015	35	16	18	0	0	0	3	64	25	165
Q4 2014	46	8	19	0	0	24	0	12	57	166
% Change	-23.9	100.0	-5.3	n/a	n/a	-100.0	n/a	**	-56.1	-0.6
Year-to-date 2015	142	38	32	0	0	0	14	144	164	558
Year-to-date 2014	148	40	28	0	0	24	8	86	177	511
% Change	-4.1	-5.0	14.3	n/a	n/a	-100.0	75.0	67.4	-7.3	9.2
UNDER CONSTRUCTION										
Q4 2015	112	30	45	0	0	12	5	190	83	481
Q4 2014	91	20	25	0	0	24	0	68	104	332
% Change	23.1	50.0	80.0	n/a	n/a	-50.0	n/a	179.4	-20.2	44.9
COMPLETIONS										
Q4 2015	30	2	0	0	0	0	1	0	54	87
Q4 2014	58	18	0	0	0	24	8	40	42	190
% Change	-48.3	-88.9	n/a	n/a	n/a	-100.0	-87.5	-100.0	28.6	-54.2
Year-to-date 2015	120	28	0	0	0	12	15	41	176	392
Year-to-date 2014	154	30	3	0	0	46	28	186	124	571
% Change	-22.1	-6.7	-100.0	n/a	n/a	-73.9	-46.4	-78.0	41.9	-31.3
COMPLETED & NOT ABSORE	ED									
Q4 2015	6	0	0	0	0	0	n/a	n/a	na	6
Q4 2014	26	2	0	0	0	8	n/a	n/a	na	36
% Change	-76.9	-100.0	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	-83.3
ABSORBED										
Q4 2015	23	3	0	0	0	0	n/a	n/a	na	26
Q4 2014	40	10	0	0	- 1	34	n/a	n/a	na	85
% Change	-42.5	-70.0	n/a	n/a	-100.0	-100.0	n/a	n/a	n/a	-69.4
Year-to-date 2015	127	20	0	0	0	12	n/a	n/a	na	159
Year-to-date 2014	136	18	2	0	- 1	38	n/a	n/a	na	195
% Change	-6.6	11.1	-100.0	n/a	-100.0	-68.4	n/a	n/a	n/a	-18.5

T	able I.Ic	: Hous	ing Activ	ity Sum	mary of	Nova Sc	otia			
			ourth Q	uarter	2015					
				Urbai	n Centres					
		Ownership								
		Freehold		(	Condominiu	n	IXent	aı	Rural Centres	Total*
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres	
STARTS										
Q4 2015	256	48	17	I	0	0	28	154	104	608
Q4 2014	320	46	33	0	0	95	15	140	132	818
% Change	-20.0	4.3	-48.5	n/a	n/a	-100.0	86.7	10.0	-21.2	-25.7
Year-to-date 2015	985	210	98	6	2	378	96	1,515	377	3,825
Year-to-date 2014	1,022	186	118	0	0	166	81	1,008	423	3,056
% Change	-3.6	12.9	-16.9	n/a	n/a	127.7	18.5	50.3	-10.9	25.2
UNDER CONSTRUCTION										
Q4 2015	594	148	129	I	0	544	65	2,457	213	4,333
Q4 2014	635	130	174	0	0	238	71	1,976	278	3,551
% Change	-6.5	13.8	-25.9	n/a	n/a	128.6	-8.5	24.3	-23.4	22.0
COMPLETIONS										
Q4 2015	266	52	30	2	2	72	24	155	106	709
Q4 2014	271	44	6	0	0	60	42	246	123	792
% Change	-1.8	18.2	**	n/a	n/a	20.0	-42.9	-37.0	-13.8	-10.5
Year-to-date 2015	1,019	192	120	5	5	72	110	1,074	439	3,036
Year-to-date 2014	1,098	222	73	2	6	92	128	1,044	564	3,229
% Change	-7.2	-13.5	64.4	150.0	-16.7	-21.7	-14.1	2.9	-22.2	-6.0
COMPLETED & NOT ABSORE	BED									
Q4 2015	82	12	26	- 1	3	53	n/a	n/a	na	177
Q4 2014	85	23	22	0	3	51	n/a	n/a	na	184
% Change	-3.5	-47.8	18.2	n/a	0.0	3.9	n/a	n/a	n/a	-3.8
ABSORBED										
Q4 2015	135	24	25	- 1	5	21	n/a	n/a	na	211
Q4 2014	143	32	22	0	3	9	n/a	n/a	na	209
% Change	-5.6	-25.0	13.6	n/a	66.7	133.3	n/a	n/a	n/a	1.0
Year-to-date 2015	538	115	100	2	5	70	n/a	n/a	na	830
Year-to-date 2014	663	156	87	0	3	9	n/a	n/a	na	918
% Change	-18.9	-26.3	14.9	n/a	66.7	**	n/a	n/a	n/a	-9.6

Tab	ole I.Id: H		g Activity ourth Q		_	ew Brun	swick			
			ourtii Q		n Centres					
			Owr	nership						
		Freehold			Condominiu	m	Rent	al	Rural	Total*
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres	
STARTS										
Q4 2015	148	24	37	4	0	0	11	145	188	561
Q4 2014	241	56	37	0	0	4	8	82	113	541
% Change	-38.6	-57.1	0.0	n/a	n/a	-100.0	37.5	76.8	66.4	3.7
Year-to-date 2015	594	155	107	11	0	16	82	355	616	1,995
Year-to-date 2014	770	264	80	0	П	16	33	540	551	2,276
% Change	-22.9	-41.3	33.8	n/a	-100.0	0.0	148.5	-34.3	11.8	-12.3
UNDER CONSTRUCTION										
Q4 2015	459	164	115	9	6	16	61	849	409	2,140
Q4 2014	485	180	120	0	32	40	17	731	264	1,880
% Change	-5.4	-8.9	-4.2	n/a	-81.3	-60.0	**	16.1	54.9	13.8
COMPLETIONS										
Q4 2015	146	38	4	0	0	4	14	59	139	404
Q4 2014	284	108	17	0	2	75	18	66	155	725
% Change	-48.6	-64.8	-76.5	n/a	-100.0	-94.7	-22.2	-10.6	-10.3	-44.3
Year-to-date 2015	608	168	109	2	26	4	41	285	445	1,688
Year-to-date 2014	838	312	58	0	18	75	54	554	598	2,507
% Change	-27.4	-46.2	87.9	n/a	44.4	-94.7	-24.1	-48.6	-25.6	-32.7
<b>COMPLETED &amp; NOT ABSORE</b>	BED									
Q4 2015	22	22	20	0	5	77	n/a	n/a	na	146
Q4 2014	33	39	18	0	11	111	n/a	n/a	na	212
% Change	-33.3	-43.6	11.1	n/a	-54.5	-30.6	n/a	n/a	n/a	-31.1
ABSORBED										
Q4 2015	115	34	10	0	I	0	n/a	n/a	na	160
Q4 2014	221	100	14	0	- 1	34	n/a	n/a	na	370
% Change	-48.0	-66.0	-28.6	n/a	0.0	-100.0	n/a	n/a	n/a	-56.8
Year-to-date 2015	505	171	87	2	32	34	n/a	n/a	na	831
Year-to-date 2014	707	296	68	0	6	60	n/a	n/a	na	1,137
% Change	-28.6	-42.2	27.9	n/a	**	-43.3	n/a	n/a	n/a	-26.9

	Table 1.3: History of Housing Starts of Atlantic Region 2006 - 2015											
	Urban Centres											
			Owne	ership			_					
		Freehold		С	ondominiur	n	Ren	ital	Rural	Total*		
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres			
2015	2,596	427	242	17	10	538	206	2,146	1,652	8,075		
% Change	-14.1	-17.7	-4.0	n/a	-67.7	93.5	31.2	15.7	-6.9	1.4		
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. <del>4</del>	-16.7	0.6	3.7		
2006	4,321	892	605	0	73	431	212	1,679	3,738	11,953		

Table I.3	Ba: Histo	ry of H		tarts of 1 6 - 2015	Newfour	ndland a	nd Labra	ador		
	Urban Centres									
		Ownership								
		Freehold		С	ondominiur	n	Ren	ital	Rural	Total*
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres	
2015	875	24	5	0	8	144	14	132	495	1,697
% Change	-19.1	-17.2	-80.8	n/a	-60.0	100.0	-60.0	-40.0	-20.5	-19.9
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

Table 1.3b: History of Housing Starts of Prince Edward Island 2006 - 2015												
	Urban Centres											
			Owne	ership					'			
		Freehold		•	ondominiur	n	Rer	ntal	Rural	Total*		
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres			
2015	142	38	32	0	0	0	14	144	164	558		
% Change	-4.1	-5.0	14.3	n/a	n/a	-100.0	75.0	67.4	-7.3	9.2		
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		

	Table 1.3	3c: Hist	_	ousing S 6 - 2015		Nova So	otia			
				Urban (	Centres					
			Owne	ership			_			
		Freehold		C	ondominiur	n	Ren	ıtal	Rural	Total*
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres	
2015	985	210	98	6	2	378	96	1,515	377	3,825
% Change	-3.6	12.9	-16.9	n/a	n/a	127.7	18.5	50.3	-10.9	25.2
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	77	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

Ta	able 1.3d	: Histor		using Sta 6 - 2015	irts of N	ew Brui	ıswick			
				Urban (	Centres					
			Owne	ership			_			
		Freehold		С	ondominiur	n	Ren	ital	Rural	Total*
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres	
2015	594	155	107	11	0	16	82	355	616	1,995
% Change	-22.9	-41.3	33.8	n/a	-100.0	0.0	148.5	-34.3	11.8	-12.3
2014	770 264 80 0 11 16 33 5								551	2,276
% Change	-5.6 -2.2 -12.1 n/a -59.3 n/a -42.1 -3								-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	П	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

	Table 2a		<i>.</i> wfound	land and	t and by d Labra er 2015	dor	ng Type	e					
	Sin	ıgle	Se	mi	Ro	ow	Apt. &	Other		Total			
Submarket         Q4 2015         Q4 2014         Q4 2015         Q4 2014         Q4 2015         Q4 2014         Q4 2015         Q4 2014         Q4 2015         Q4 2015         Q4 2014         Q4 2015         Q4 2015         Q4 2015         Q4 2014         Q4 2015         Q4 2015         Q4 2015         Q4 2014         Q4 2015         Q4 2015         Q4 2014         Q4 2015         Q4 2015         Q4 2014         Q4 2015         Q4 2014         Q4 2015         Q4 2015         Q4 2014         Q4 2015         Q4 2015         Q4 2014         Q4 2015         Q4 2015													
Centres 100,000+													
St. John's	227	265	6	5	- 1	7	37	55	271	332	-18.4		
Centres 10,000 - 49,999													
Bay Roberts	6	14	2	0	0	7	10	0	18	21	-14.3		
Corner Brook	9	13	0	2	0	0	22	2	31	17	82.4		
Gander	- 11	8	2	0	0	0	5	2	18	10	80.0		
Grand Falls-Windsor	and Falls-Windsor 16 6 0 0 10 0 0 0 26 6												
Total Newfoundland & Labrador (10,000+) 269 306 10 7 11 14 74 59 364 386 -5.7													

Т	able 2.1	Nev	s by Su wfoundl nuary -	and and	d Labra	dor	ing Typ	е					
	Sin	gle	Se	mi	Ro	w	Apt. &	Other		Total			
Submarket	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	729	907	16	15	9	43	231	265	985	1,230	-19.9		
Centres 10,000 - 49,999													
Bay Roberts	39	50	2	4	0	13	10	I	51	68	-25.0		
Corner Brook	39	47	6	8	0	0	24	20	69	75	-8.0		
Gander	37	48	4	2	0	23	10	13	51	86	-40.7		
Grand Falls-Windsor	31 29 0 0 10 8 5 0 46 37												
Total Newfoundland & Labrador (10,000+)	ewfoundland & Labrador 875   1.081   28   29   19   87   280   299   1.202   1.496   -1												

	Table 2t	o: Starts	Prince	Edward			ng Type	e						
Single Semi Row Apt. & Other Total														
Submarket	Submarket         Q4 2015         Q4 2014         Q4 2015         Q4 2015         Q4 2014         Q4 2015         Q4 2015         Q4 2014         Q4 2015         Q4 2014													
Centres 50,000 - 99,999														
Charlottetown	31	42	12	6	22	0	0	42	65	90	-27.8			
Centres 10,000 - 49,999														
mmerside 5 4 6 2 0 13 64 0 75 19											**			
Total Prince Edward Island (10,000+)	otal Prince Edward Island 36 46 18 8 22 13 64 42 140 109 2													

Т	able 2.1		s by Su Prince nuary -	Edward	Island	•	ing Typ	е						
Single Semi Row Apt. & Other Total														
Submarket	Submarket         YTD         Y													
Centres 50,000 - 99,999														
Charlottetown	129	138	24	22	39	9	99	90	291	259	12.4			
Centres 10,000 - 49,999														
Summerside	mmerside 20 10 18 18 0 21 65 26 103 75 37.3													
Total Prince Edward Island (10,000+)	otal Prince Edward Island 149 148 42 40 39 30 164 116 394 334 18.0													

	Table 2	: Starts	by Sub	marke	t and by	Dwelli	ng Type	Э			
			No	ova Sco	tia						
			Fourth	Quarte	er 2015						
	Sin	gle	Se	mi	Ro	ow	Apt. &	Other		Total	
Submarket	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
Centres 100,000+											
Halifax	121	121	16	16	21	31	146	228	304	396	-23.2
Centres 50,000 - 99,999											
Cape Breton	39	18	20	0	3	0	0	58	62	-6.5	
Centres 10,000 - 49,999											
Chester MD	8	0	0	0	0	0	0	0	8	0	n/a
East Hants MD	9	20	2	2	0	8	0	39	- 11	69	-84. I
Kentville C.A.	4	4	2	0	0	0	0	0	6	4	50.0
Kings Subd A SC	6	15	4	2	0	0	0	0	10	17	-41.2
Lunenburg MD	27	82	0	0	0	0	0	0	27	82	-67.1
New Glasgow	28	8	0	0	0	0	I	0	29	8	**
Queens RGM	5	4	0	0	0	0	0	0	5	4	25.0
Truro	15	19	2	6	3	4	4	0	24	29	-17.2
West Hants MD	14	- 11	4	0	0	0	4	0	22	- 11	100.0
Yarmouth MD	0	4	0	0	0	0	0	0	0	4	-100.0
Total Nova Scotia (10,000+)	277	327	48	46	24	46	155	267	504	686	-26.5

Т	able 2.1	c: Start	s by Sul	bmarke	t and by	y Dwell	ing Typ	е			
			No	va Scot	tia						
		Ja	nuary -	Decem	ber 201	5					
	Sing	gle	Sei	mi	Ro	w	Apt. &	Other		Total	
Submarket	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	%
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	Change
Centres 100,000+											
Halifax	425	511	72	70	97	112	2,005	1,064	2,599	1,757	47.9
Centres 50,000 - 99,999											
Cape Breton	109	106	50	64	6	3	6	0	171	173	-1.2
Centres 10,000 - 49,999											
Chester MD	24	33	0	0	0	0	0	0	24	33	-27.3
East Hants MD	64	77	30	14	8	27	6	39	108	157	-31.2
Kentville C.A.	45	20	22	4	4	0	0	40	71	64	10.9
Kings Subd A SC	38	45	16	10	4	0	8	0	66	55	20.0
Lunenburg MD	74	92	0	0	0	0	0	0	74	92	-19.6
New Glasgow	113	24	22	12	0	4	12	68	147	108	36.1
Queens RGM	14	17	0	0	0	0	4	0	18	17	5.9
Truro	80	78	10	14	3	7	22	14	115	113	1.8
West Hants MD	35	47	4	0	0	0	4	- 1	43	48	-10.4
Yarmouth MD	12	12	0	0	0	4	0	0	12	16	-25.0
Total Nova Scotia (10,000+)	1,033	1,062	226	188	122	157	2,067	1,226	3,448	2,633	31.0

	Fable 2d	d: Starts	New	omarke Bruns Quarte	wick	/ Dwelli	ng Type	<b>e</b>			
	Sin	gle	Se	mi	Ro	ow	Apt. &	Other		Total	
Submarket	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
Centres 100,000+											
aint John 32 38 2 0 6 0 4 0 44 38 15											
Moncton	65	98	18	46	27	- 11	64	22	174	177	-1.7
Centres 50,000 - 99,999											
Fredericton	40	72	0	8	0	0	82	42	122	122	0.0
Centres 10,000 - 49,999											
Bathurst	12	17	4	4	0	4	3	16	19	41	-53.7
Campbellton	2	3	0	0	0	0	0	0	2	3	-33.3
Edmundston	Edmundston         7         2         0         0         0         0         4         7         6         1										16.7
Miramichi	5	17	0	0	0	0	0	24	5	41	-87.8
Total New Brunswick (10,000+)	163	247	24	58	33	15	153	108	373	428	-12.9

Т	able 2.1		•	Bruns	wick		ing Typ	е			
	Sing	gle	Sei	mi	Ro	w	Apt. &	Other		Total	
Submarket	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	%
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	Change
Centres 100,000+											
Saint John	130	127	9	20	10	10	76	79	225	236	-4.7
Moncton	243	262	122	212	56	29	171	349	592	852	-30.5
Centres 50,000 - 99,999											
Fredericton	178	266	14	20	39	14	145	98	376	398	-5.5
Centres 10,000 - 49,999											
Bathurst	36	56	8	10	3	4	25	27	72	97	-25.8
Campbellton	16	0	0	4	0	0	0	14	16	-12.5	
Edmundston	14	13	0	2	0	4	17	16	31	35	-11.4
Miramichi	43	61	2	2	0	0	24	28	69	91	-24.2
Total New Brunswick (10,000+)	654	801	155	266	112	61	458	597	1,379	1,725	-20.1

Table 2.2a: S	Starts by S	Newfoun	, by Dwell dland and th Quarte	Labrador	· ·	ended Mar	ket							
		Ro	w			Apt. &	Other							
Submarket		Freehold and Condominium  Rental  Condominium  Rental  Condominium  Rental												
	Q4 2015	Q4 2015 Q4 2014 Q4 2015 Q4 2014 Q4 2015 Q4 2014 Q4 2015 Q4 2014												
Centres 100,000+	Q12013 Q12011 Q12013 Q12011 Q12013 Q12011													
St. John's	- 1	7	0	0	0	16	37	32						
Centres 10,000 - 49,999														
Bay Roberts	0	7	0	0	0	0	10	0						
Corner Brook	0	0	0	0	22	0	0	2						
Gander	0	0	0	0	0	0	5	2						
Grand Falls-Windsor	0 0 10 0 0 0 0													
Total Newfoundland & Labrador (10,000+)	ı	14	10	0	22	16	52	36						

Table 2.3a: S	Starts by S	Newfoun	, by Dwell dland and - Deceml	Labrador		ended Mar	ket							
		Ro	ow .			Apt. &	Other							
Submarket Freehold and Condominium Rental Condominium Rental														
	YTD 2015   YTD 2014   YTD 2015   YTD 2014   YTD 2015   YTD 2014   YTD 2015   YTD 2014													
Centres 100,000+														
St. John's	9	33	0	4	126	56	105	202						
Centres 10,000 - 49,999														
Bay Roberts	0	13	0	0	0	0	10	I						
Corner Brook	0	0	0	0	22	16	2	4						
Gander	0	0	0	23	0	0	10	13						
Grand Falls-Windsor	0	0	10	8	0	0	5	0						
Total Newfoundland & Labrador (10,000+)	9	46	10	35	148	72	132	220						

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island Fourth Quarter 2015										
	Row Apt. & Other									
Submarket	Freeho Condo		Rer	ntal	al Freehold and Rent					
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014		
Centres 50,000 - 99,999										
Charlottetown	18	0	0	0	0	30	0	12		
Centres 10,000 - 49,999										
Summerside	0	0 13 0 0 0 0 64 0								
Total Prince Edward Island (10,000+)	18	13	0	0	0	30	64	12		

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island January - December 2015										
Row Apt. & Other										
Submarket	Freehold and Rental Freehold and Condominium							ntal		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014		
Centres 50,000 - 99,999										
Charlottetown	32	9	3	0	0	30	79	60		
Centres 10,000 - 49,999										
Summerside	0	0 13 0 8 0 0 65								
Total Prince Edward Island (10,000+)	32	22	3	8	0	30	144	86		

Table 2.2c: S	Starts by S	1	, by Dwelli Nova Scoti th Quartei	ia	ind by Inte	nded Mar	ket	
		Ro	w			Apt. &	Other	
Submarket	Freeho Condoi		Rer	ntal	Freeho Condor		Rer	ntal
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Centres 100,000+								
Halifax	16	26	5	0	0	95	146	101
Centres 50,000 - 99,999								
Cape Breton	0	3	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	0	39
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	1	0	0	0
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	4	3	0	0	0	4	0
West Hants MD	0	0	0	0	0	0	4	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	16	33	8	8	1	95	154	140

Table 2.3c: S	Starts by S				ınd by Inte	ended Mar	ket		
			Nova Scot						
January - December 2015									
		Ro	w			Apt. &	Other		
Submarket	Freeho Condo		Rei	ntal	Freeho Condoi		Rer	ntal	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	
Centres 100,000+									
Halifax	68	99	29	8	378	166	1,484	854	
Centres 50,000 - 99,999									
Cape Breton	6	3	0	0	0	0	6	0	
Centres 10,000 - 49,999									
Chester MD	0	0	0	0	0	0	0	0	
East Hants MD	0	0	8	27	0	0	6	39	
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	1	0	11	68	
Queens RGM	0	0	0	0	4	0	0	0	
Truro	0	4	3	0	7	8	4	6	
West Hants MD	0	0	0	0	0	0	4	1	
Yarmouth MD	0	4	0	0	0	0	0	0	
Total Nova Scotia (10,000+)	78	110	40	39	398	174	1,515	1,008	

Table 2.2d: Starts by Submarket, by Dwelling Type and by Intended Market New Brunswick Fourth Quarter 2015										
Row Apt. & Other										
Submarket	Freeho Condor		Rer	ntal	Freeho Condor		Rer	ntal		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014		
Centres 100,000+										
Saint John	6	0	0	0	4	0	0	0		
Moncton	27	11	0	0	0	6	64	16		
Centres 50,000 - 99,999										
Fredericton	0	0	0	0	0	0	78	42		
Centres 10,000 - 49,999										
Bathurst	0	4	0	0	0	16	3	0		
Campbellton	0	0	0	0	0	0	0	0		
Edmundston	0	0	0	0	0	4	0	0		
Miramichi	0	0	0	0	0	0	0	24		
Total New Brunswick (10,000+)	33	15	0	0	4	26	145	82		

Table 2.3d: Starts by Submarket, by Dwelling Type and by Intended Market  New Brunswick  January - December 2015										
	Row Apt. & Other									
Submarket	Freeho Condoi		Rei	ntal	Freeho Condoi		Rer	ntal		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014		
Centres 100,000+	Centres 100,000+									
Saint John	10	10	0	0	4	0	72	79		
Moncton	56	29	0	0	18	25	121	324		
Centres 50,000 - 99,999										
Fredericton	6	3	33	0	0	12	125	86		
Centres 10,000 - 49,999										
Bathurst	3	4	0	0	11	16	7	11		
Campbellton	4	0	0	0	0	0	0	0		
Edmundston	0	4	0	0	- 11	4	6	12		
Miramichi	0	0	0	0	0	0	24	28		
Total New Brunswick (10,000+)	79	50	33	0	44	57	355	540		

Table 2.4a: Starts by Submarket and by Intended Market Newfoundland and Labrador Fourth Quarter 2015										
Freehold Condominium Rental Total*										
Submarket	Q4 2015	Q4 2014								
Centres 100,000+										
St. John's	234	270	0	23	37	32	271	332		
Centres 10,000 - 49,999										
Bay Roberts	8	21	0	0	10	0	18	21		
Corner Brook	9	15	22	0	0	2	31	17		
Gander	11	8	0	0	7	2	18	10		
Grand Falls-Windsor	16	6	0	0	10	0	26	6		
Total Newfoundland & Labrador (10,000+)	278	320	22	23	64	36	364	386		

Table 2.5a: Starts by Submarket and by Intended Market Newfoundland and Labrador January - December 2015									
Freehold Condominium Rental Total*								al*	
Submarket	YTD 2015	YTD 2014							
Centres 100,000+									
St. John's	750	935	130	76	105	206	985	1,230	
Centres 10,000 - 49,999									
Bay Roberts	41	67	0	0	10	- 1	51	68	
Corner Brook	45	55	22	16	2	4	69	75	
Gander	37	50	0	0	14	36	51	86	
Grand Falls-Windsor	31	29	0	0	15	8	46	37	
Total Newfoundland & Labrador (10,000+)	904	1,136	152	92	146	255	1,202	1,496	

Table 2.4b: Starts by Submarket and by Intended Market Prince Edward Island Fourth Quarter 2015										
Submarket	Freehold Condominium Rental Total*									
Q4 2015 Q4 2014 Q4 2015 Q4 2015 Q4 2015 Q4 2016 Q4 2015 Q4 Q4 2015 Q4										
Centres 50,000 - 99,999										
Charlottetown	59	54	0	24	2	12	65	90		
Centres 10,000 - 49,999										
Summerside	10	19	0	0	65	0	75	19		
Total Prince Edward Island (10,000+)	69	73	0	24	67	12	140	109		

Table 2.5b: Starts by Submarket and by Intended Market Prince Edward Island January - December 2015										
Submankat	Freehold Condominium Rental Total*									
Submarket	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014		
Centres 50,000 - 99,999										
Charlottetown	181	175	0	24	86	60	291	259		
Centres 10,000 - 49,999										
Summerside	31	31 41 0 0 72 34 103								
Total Prince Edward Island (10,000+)	212	216	0	24	158	94	394	334		

Та	ble 2.4c: S	tarts by Sı	ıbmarket :	and by Int	ended Mai	rket				
			Nova Scot	ia						
	Fourth Quarter 2015									
Submarket	Freel	hold	Condor	ninium	Ren	tal	Tot	al*		
Submarket	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014		
Centres 100,000+										
Halifax	139	156	0	95	165	108	304	396		
Centres 50,000 - 99,999										
Cape Breton	58	62	0	0	0	0	58	62		
Centres 10,000 - 49,999										
Chester MD	8	0	0	0	0	0	8	0		
East Hants MD	11	22	0	0	0	47	11	69		
Kentville C.A.	6	4	0	0	0	0	6	4		
Kings Subd A SC	10	17	0	0	0	0	10	17		
Lunenburg MD	27	82	0	0	0	0	27	82		
New Glasgow	28	8	0	0	1	0	29	8		
Queens RGM	5	4	0	0	0	0	5	4		
Truro	17	29	0	0	7	0	24	29		
West Hants MD	12	11	1	0	9	0	22	11		
Yarmouth MD	0	4	0	0	0	0	0	4		
Total Nova Scotia (10,000+)	321	399	1	95	182	155	504	686		

Table 2.5c: Starts by Submarket and by Intended Market Nova Scotia January - December 2015										
Submarket	Free	hold	Condo	minium	Rer	ntal	Tot	al*		
Submarket	YTD 2015	YTD 2014								
Centres 100,000+										
Halifax	532	654	383	166	1,541	888	2,599	1,757		
Centres 50,000 - 99,999										
Cape Breton	164	172	0	0	7	- 1	171	173		
Centres 10,000 - 49,999										
Chester MD	24	33	0	0	0	0	24	33		
East Hants MD	78	89	2	0	28	68	108	157		
Kentville C.A.	67	24	0	0	0	40	71	64		
Kings Subd A SC	66	55	0	0	0	0	66	55		
Lunenburg MD	74	92	0	0	0	0	74	92		
New Glasgow	132	32	0	0	15	76	147	108		
Queens RGM	18	17	0	0	0	0	18	17		
Truro	93	102	0	0	П	8	115	113		
West Hants MD	33	40	1	0	9	8	43	48		
Yarmouth MD	12	16	0	0	0	0	12	16		
Total Nova Scotia (10,000+)	1,293	1,326	386	166	1,611	1,089	3,448	2,633		

Та	ble 2.4d: S	No	ubmarket ew Brunsw th Quarte	vick .	tended Ma	rket						
Sub-manifest	Freehold Condominium Rental Total*  Submarket											
Submarket	Q4 2015  Q4 2014  Q4 2015  Q4 2014  Q4 2015  Q4 2014  Q4											
Centres 100,000+												
Saint John	42	35	0	0	2	3	44	38				
Moncton	99	161	4	0	71	16	174	177				
Centres 50,000 - 99,999												
Fredericton	38	77	0	0	80	45	122	122				
Centres 10,000 - 49,999												
Bathurst	16	41	0	0	3	0	19	41				
Campbellton	2	2	0	0	0	- 1	2	3				
Edmundston	7	2	0	4	0	0	7	6				
Miramichi	5	16	0	0	0	25	5	41				
Total New Brunswick (10,000+)	209	334	4	4	156	90	373	428				

Та	ble 2.5d: S	N	ubmarket ew Brunsw v - Deceml	vick	ended Ma	rket								
Freehold Condominium Rental Total*														
YTD 2015   YTD 2014   YTD 2015   YTD 2014   YTD 2015   YTD 2014   YTD 2017   YTD 2017														
Centres 100,000+														
Saint John														
Moncton	393	507	21	11	146	334	592	852						
Centres 50,000 - 99,999														
Fredericton	187	276	0	12	169	99	376	398						
Centres 10,000 - 49,999														
Bathurst	58	86	0	0	7	11	72	97						
Campbellton	14	15	0	0	0	- 1	14	16						
Edmundston 19 19 6 4 6 12 31 3														
Miramichi 39 60 0 0 30 31 69 9														
Total New Brunswick (10,000+)	856	1,114	27	27	437	573	1,379	1,725						

Та	Table 3a: Completions by Submarket and by Dwelling Type  Newfoundland and Labrador  Fourth Quarter 2015													
Single Semi Row Apt. & Other Total														
Submarket  Q4 2015 Q4 2014 Q4 2015 Q4 2015 Q4 2014 Q4 2015 Q4 2015 Q4 2014 Q4 2015 Q4 Q4 2015 Q4 Q4 2015 Q4														
Centres 100,000+														
St. John's	223	353	0	2	16	3	82	170	321	528	-39.2			
Centres 10,000 - 49,999														
Bay Roberts	12	13	0	0	0	0	0	- 1	12	14	-14.3			
Corner Brook	12	- 11	2	0	0	0	0	- 1	14	12	16.7			
Gander	15	10	2	- 1	0	0	4	2	21	13	61.5			
Grand Falls-Windsor 4 12 0 0 8 0 0 0 12 12 0														
Total Newfoundland & 266 399 4 3 24 3 86 174 380 579 4 3 24 3 86 174 380 579														

Tab	Table 3.1a: Completions by Submarket and by Dwelling Type Newfoundland and Labrador January - December 2015													
Single Semi Row Apt. & Other Total														
Submarket	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	869	1,171	12	8	52	9	378	385	1,311	1,573	-16.7			
Centres 10,000 - 49,999														
Bay Roberts	46	55	0	4	6	0	0	I	52	60	-13.3			
Corner Brook	44	46	6	8	0	0	2	I	52	55	-5.5			
Gander	44	52	3	3	23	0	8	12	78	67	16.4			
Grand Falls-Windsor	28	39	0	0	12	16	0	0	40	55	-27.3			
Total Newfoundland & Labrador (10,000+)	1,031	1,363	21	23	93	25	388	399	1,533	1,810	-15.3			

Та	Table 3b: Completions by Submarket and by Dwelling Type  Prince Edward Island  Fourth Occurred 2015													
	Fourth Quarter 2015													
	Single Semi Row Apt. & Other Total  Submarket %													
Submarket	Submarket         Q4 2015         Q4 2014         Q4 2015         Q4 2014         Q4 2014         Q4 2014         Q4 2014         Q4 2014         Q4 2014         Q4 2014													
Centres 50,000 - 99,999														
Charlottetown	26	54	2	8	0	0	0	64	28	126	-77.8			
Centres 10,000 - 49,999														
Summerside	5	4	0	10	0	8	0	0	5	22	-77.3			
Total Prince Edward Island         31         58         2         18         0         8         0         64         33         148         -77														

Tab	Table 3.1b: Completions by Submarket and by Dwelling Type												
	Prince Edward Island												
	January - December 2015												
Single Semi Row Apt. & Other Total													
Submarket	Submarket YTD YTD YTD YTD YTD YTD YTD YTD YTD %												
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	Change		
Centres 50,000 - 99,999													
Charlottetown	109	142	20	22	6	Ш	27	210	162	385	-57.9		
Centres 10,000 - 49,999													
Summerside	18	12	10	12	0	16	26	22	54	62	-12.9		
Total Prince Edward Island (10,000+)	127	154	30	34	6	27	53	232	216	447	-51.7		

Та	Table 3c: Completions by Submarket and by Dwelling Type													
Nova Scotia Fourth Quarter 2015														
Single Semi Row Apt. & Other Total														
Submarket	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change			
Centres 100,000+														
Halifax	128	123	20	16	18	23	113	302	279	464	-39.9			
Centres 50,000 - 99,999														
Cape Breton	25	24	4	18	0	0	- 1	0	30	42	-28.6			
Centres 10,000 - 49,999														
Chester MD	5	11	0	0	0	0	0	0	5	11	-54.5			
East Hants MD	21	18	12	4	0	8	53	4	86	34	152.9			
Kentville C.A.	21	8	10	2	0	0	0	0	31	10	**			
Kings Subd A SC	13	15	4	4	0	0	8	0	25	19	31.6			
Lunenburg MD	23		0	0	0	0	0	0	23	30	-23.3			
New Glasgow	15	6	6	0	4	0	60	0	85	6	**			
Queens RGM	3	6	0	0	0	0	0	0	3	6	-50.0			
Truro	19	28	4	2	4	0	0	0	27	30	-10.0			
West Hants MD	7	14	0	0	0	0	0	0	7	14	-50.0			
Yarmouth MD	2	3	0	0	0	0	0	0	2	3	-33.3			
Total Nova Scotia (10,000+)	282	286	60	46	26	31	235	306	603	669	-9.9			

Tab	Table 3.1c: Completions by Submarket and by Dwelling Type												
				lova Sc									
January - December 2015													
Single Semi Row Apt. & Other Total													
Submarket	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	%		
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	Change		
Centres 100,000+													
Halifax	446	597	56	108	145	95	1,027	1,050	1,674	1,850	-9.5		
Centres 50,000 - 99,999													
Cape Breton	115	92	52	60	6	3	2	0	175	155	12.9		
Centres 10,000 - 49,999													
Chester MD	20	37	0	0	0	0	0	0	20	37	-45.9		
East Hants MD	73	89	28	10	0	19	53	28	154	146	5.5		
Kentville C.A.	37	37	16	12	4	11	0	24	57	84	-32.1		
Kings Subd A SC	39	51	14	10	0	4	8	8	61	73	-16.4		
Lunenburg MD	96	66	0	0	0	0	0	0	96	66	45.5		
New Glasgow	95	26	26	20	21	0	60	6	202	52	**		
Queens RGM	13	16	0	0	0	4	0	0	13	20	-35.0		
Truro	75	77	10	18	4	3	8	18	97	116	-16.4		
West Hants MD	32	50	0	2	0	0	0	2	32	54	-40.7		
Yarmouth MD	16	8	0	0	0	4	0	0	16	12	33.3		
Total Nova Scotia (10,000+)	1,057	1,146	202	240	180	143	1,158	1,136	2,597	2,665	-2.6		

Та	Table 3d: Completions by Submarket and by Dwelling Type  New Brunswick  Fourth Quarter 2015													
Single Semi Row Apt. & Other Total														
Submarket	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change			
Centres 100,000+														
Saint John	45	50	3	10	4	13	16	36	68	109	-37.6			
Moncton	55	79	20	100	0	0	0	22	75	201	-62.7			
Centres 50,000 - 99,999														
Fredericton	26	108	9	6	0	0	0	83	35	197	-82.2			
Centres 10,000 - 49,999														
Bathurst	П	23	4	2	0	4	13	0	28	29	-3.4			
Campbellton	0	0	0	0	5	7	-28.6							
Edmundston	5	7	0	0	0	0	10	0	15	7	114.3			
Miramichi	13	20	2	0	0	0	24	0	39	20	95.0			
Total New Brunswick (10,000+)	160	294	38	118	4	17	63	141	265	570	-53.5			

Tab	Table 3.1d: Completions by Submarket and by Dwelling Type  New Brunswick												
January - December 2015													
Single Semi Row Apt. & Other Total													
Submarket	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	%		
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	Change		
Centres 100,000+													
Saint John	122	148	9	26	П	13	16	153	158	340	-53.5		
Moncton	247	279	130	268	31	37	138	263	546	847	-35.5		
Centres 50,000 - 99,999													
Fredericton	164	297	17	26	49	15	63	176	293	514	-43.0		
Centres 10,000 - 49,999													
Bathurst	41	54	8	6	0	7	40	0	89	67	32.8		
Campbellton	12	15	0	0	0	0	0	4	12	19	-36.8		
Edmundston	- 11	22	2	0	4	10	20	10	37	42	-11.9		
Miramichi	54	55	2	2	0	0	52	23	108	80	35.0		
Total New Brunswick (10,000+)	651	870	168	328	95	82	329	629	1,243	1,909	-34.9		

Table 3.2a: Coi	mpletions b	Newfoun	ket, by Dy dland and th Quarte	Labrador		Intended	Market							
	Row Apt. & Other													
Submarket		Freehold and Rental Freehold and Condominium Rental Condominium												
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014						
Centres 100,000+														
St. John's	16	3	0	0	56	40	26	130						
Centres 10,000 - 49,999														
Bay Roberts	0	0	0	0	0	0	0	- 1						
Corner Brook	0	0	0	0	0	0	0	1						
Gander	0	0	0	0	0	0	4	2						
Grand Falls-Windsor	0	0	8	0	0	0	0	0						
Total Newfoundland and Labrador (10,000+)	16	3	8	0	56	40	30	134						

Table 3.3a: Con	npletions b	Newfoun		Labrador		Intended l	Market						
Row Apt. & Other													
Submarket	Freeho Condoi		Rei	ntal	Freeho Condor		Rer	ntal					
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014					
Centres 100,000+													
St. John's	32	9	20	0	177	56	201	329					
Centres 10,000 - 49,999													
Bay Roberts	6	0	0	0	0	0	0	- 1					
Corner Brook	0	0	0	0	0	0	2	I					
Gander	0	0	23	0	0	0	8	12					
Grand Falls-Windsor	Falls-Windsor 0 0 12 16 0 0 0												
Total Newfoundland and Labrador (10,000+)	38	9	55	16	177	56	211	343					

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market Prince Edward Island Fourth Quarter 2015												
		Ro	w			Apt. &	Other					
Submarket	Freehold and Condominium		Rental		Freehold and Condominium		Rental					
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014				
Centres 50,000 - 99,999												
Charlottetown	0	0	0	0	0	24	0	40				
Centres 10,000 - 49,999												
Summerside	0	0	0	8	0	0	0	0				
Total Prince Edward Island (10,000+)	0	0	0	8	0	24	0	40				

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market Prince Edward Island January - December 2015												
		Ro	ow			Apt. &	Other					
Submarket	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	3	6	8	12	46	15	164				
Centres 10,000 - 49,999												
Summerside	0	0	0	16	0	0	26	22				
Total Prince Edward Island (10,000+)	0	3	6	24	12	46	41	186				

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market Nova Scotia Fourth Quarter 2015												
		Ro				Apt. &	Other					
Submarket	Freeho Condor		Rental		Freehold and Condominium		Rental					
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014				
Centres 100,000+												
Halifax	18	6	0	17	72	60	41	242				
Centres 50,000 - 99,999												
Cape Breton	0	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	8	0	0	53	4				
Kentville C.A.	0	0	0	0	0	0	0	0				
Kings Subd A SC	0	0	0	0	8	0	0	0				
Lunenburg MD	0	0	0	0	0	0	0	0				
New Glasgow	0	0	4	0	0	0	60	0				
Queens RGM	0	0	0	0	0	0	0	0				
Truro	4	0	0	0	0	0	0	0				
West Hants MD	0	0	0	0	0	0	0	0				
Yarmouth MD	0	0	0	0	0	0	0	0				
Total Nova Scotia (10,000+)	22	6	4	25	80	60	155	246				

Table 3.3c: Cor	npletions b		ket, by D Nova Scot		pe and by	Intended I	Market				
January - December 2015											
		Ro	ow .			Apt. &	Other				
Submarket	Freeho Condo		Rei	ntal		Freehold and Condominium		ntal			
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014			
Centres 100,000+											
Halifax	101	75	44	20	72	92	955	958			
Centres 50,000 - 99,999											
Cape Breton	6	0	0	3	0	0	2	0			
Centres 10,000 - 49,999											
Chester MD	0	0	0	0	0	0	0	0			
East Hants MD	0	0	0	19	0	0	53	28			
Kentville C.A.	0	0	4	11	0	0	0	24			
Kings Subd A SC	0	0	0	4	8	0	0	8			
Lunenburg MD	0	0	0	0	0	0	0	0			
New Glasgow	0	0	21	0	0	0	60	6			
Queens RGM	0	0	0	4	0	0	0	0			
Truro	4	0	0	3	4	0	4	18			
West Hants MD	0	0	0	0	0	0	0	2			
Yarmouth MD	0	4	0	0	0	0	0	0			
Total Nova Scotia (10,000+)	111	79	69	64	84	92	1,074	1,044			

Table 3.2d: Con	npletions b	Ne	ket, by Dvew Brunsw th Quarte	vick	pe and by	Intended I	Market	
		Ro	w			Apt. &	Other	
Submarket	Freeho Condor		Rer	ntal	Freeho Condor		Ren	tal
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Centres 100,000+								
Saint John	4	13	0	0	0	0	16	36
Moncton	0	0	0	0	0	0	0	22
Centres 50,000 - 99,999								
Fredericton	0	0	0	0	0	75	0	8
Centres 10,000 - 49,999								
Bathurst	0	4	0	0	0	0	13	0
Campbellton	0	0	0	0	0	0	0	0
Edmundston	0	0	0	0	4	0	6	0
Miramichi	0	0	0	0	0	0	24	0
Total New Brunswick (10,000+)	4	17	0	0	4	75	59	66

Table 3.3d: Completions by Submarket, by Dwelling Type and by Intended Market  New Brunswick  January - December 2015													
	Row Apt. & Other												
Submarket	Freeho Condo		Re	ntal	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	11	13	0	0	0	0	16	153					
Moncton	31	33	0	4	24	0	114	263					
Centres 50,000 - 99,999													
Fredericton	49	11	0	4	0	75	63	101					
Centres 10,000 - 49,999													
Bathurst	0	7	0	0	16	0	24	0					
Campbellton	0	0	0	0	0	0	0	4					
Edmundston	4	10	0	0	4	0	16	10					
Miramichi	0	0	0	0	0	0	52	23					
Total New Brunswick (10,000+)	95	74	0	8	44	75	285	554					

Table 3.4a: Completions by Submarket and by Intended Market Newfoundland and Labrador Fourth Quarter 2015												
Submarket	Free	hold	Condo	minium	Rer	ıtal	Tot	al*				
Submarket	Q4 2015	Q4 2014										
Centres 100,000+												
St. John's	232	358	63	40	26	130	321	528				
Centres 10,000 - 49,999												
Bay Roberts	12	13	0	0	0	I	12	14				
Corner Brook	14	11	0	0	0	I	14	12				
Gander	15	11	0	0	6	2	21	13				
Grand Falls-Windsor	4	12	0	0	8	0	12	12				
Total Newfoundland & Labrador (10,000+)	277	405	63	40	40	134	380	579				

Table 3.5a: Completions by Submarket and by Intended Market Newfoundland and Labrador January - December 2015												
Cubusanlast	Free	hold	Condo	minium	Rental		Tot	al*				
Submarket	YTD 2015	YTD 2014										
Centres 100,000+												
St. John's	895	1,185	195	59	221	329	1,311	1,573				
Centres 10,000 - 49,999												
Bay Roberts	52	59	0	0	0	- 1	52	60				
Corner Brook	50	54	0	0	2	- 1	52	55				
Gander	45	55	0	0	33	12	78	67				
Grand Falls-Windsor	28	39	0	0	12	16	40	55				
Total Newfoundland & Labrador (10,000+)	1,070	1,392	195	59	268	359	1,533	1,810				

Table	3.4b: Com	Princ	y Submarl e Edward th Quarte	Island	Intended	Market								
Submarket Freehold Condominium Rental Total*														
Centres 50,000 - 99,999														
Charlottetown	28	62	0	24	0	40	28	126						
Centres 10,000 - 49,999														
Summerside	4	14	0	0	1	8	5	22						
Total Prince Edward Island (10,000+)	32	76	0	24	I	48	33	148						

Table	3.5b: Com	Princ	y Submarl :e Edward / - Deceml	Island	Intended	Market								
Submankot	Freehold Condominium Rental Total*													
Submarket	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014						
Centres 50,000 - 99,999														
Charlottetown	127	163	12	46	23	176	162	385						
Centres 10,000 - 49,999														
Summerside	21	24	0	0	33	38	54	62						
Total Prince Edward Island (10,000+)	148	187	12	46	56	214	216	447						

Source: CMHC (Starts and Completions Survey)

Table	3.4c: Com		y Submark Nova Scoti th Quarte	ia	Intended	Market		
Submarket	Freel	hold	Condor	minium	Ren	tal	Tot	al*
Submarket	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Centres 100,000+								
Halifax	152	133	75	60	52	271	279	464
Centres 50,000 - 99,999								
Cape Breton	29	40	0	0	1	2	30	42
Centres 10,000 - 49,999								
Chester MD	5	11	0	0	0	0	5	11
East Hants MD	27	22	0	0	59	12	86	34
Kentville C.A.	31	10	0	0	0	0	31	10
Kings Subd A SC	25	19	0	0	0	0	25	19
Lunenburg MD	23	30	0	0	0	0	23	30
New Glasgow	20	5	0	0	65	- 1	85	6
Queens RGM	3	6	0	0	0	0	3	6
Truro	26	30	0	0	I	0	27	30
West Hants MD	5	12	1	0	1	2	7	14
Yarmouth MD	2	3	0	0	0	0	2	3
Total Nova Scotia (10,000+)	348	321	76	60	179	288	603	669

Table	3.5c: Com	•	y Submarl Nova Scot	_	Intended	Market		
		January	- Deceml	oer 2015				
Submarket	Free	hold	Condor	minium	Rer	ntal	Tot	al*
Submarket	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Halifax	577	741	77	98	1,020	1,011	1,674	1,850
Centres 50,000 - 99,999								
Cape Breton	168	141	3	0	4	14	175	155
Centres 10,000 - 49,999								
Chester MD	20	37	0	0	0	0	20	37
East Hants MD	92	95	1	2	61	49	154	146
Kentville C.A.	53	49	0	0	4	35	57	84
Kings Subd A SC	61	61	0	0	0	12	61	73
Lunenburg MD	96	66	0	0	0	0	96	66
New Glasgow	117	41	0	0	85	11	202	52
Queens RGM	13	16	0	0	0	4	13	20
Truro	89	91	0	0	8	25	97	116
West Hants MD	29	43	- 1	0	2	П	32	54
Yarmouth MD	16	12	0	0	0	0	16	12
Total Nova Scotia (10,000+)	1,331	1,393	82	100	1,184	1,172	2,597	2,665

Source: CMHC (Starts and Completions Survey)

Table	3.4d: <b>C</b> om	Ne	y Submarl ew Brunsw th Quarte	vick .	Intended	Market							
Submarket	Freel	hold	Condo	minium	Ren	tal	Tot	al*					
Submarket	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014					
Centres 100,000+													
Saint John 48 62 0 0 20 47 68													
Moncton	68	172	0	2	7	27	75	201					
Centres 50,000 - 99,999													
Fredericton	34	112	0	75	1	10	35	197					
Centres 10,000 - 49,999													
Bathurst	15	29	0	0	13	0	28	29					
Campbellton	5	7	0	0	0	0	5	7					
Edmundston	15	7											
Miramichi	13	20	0	0	26	0	39	20					
Total New Brunswick (10,000+)	188	409	4	77	73	84	265	570					

Table	3.5d: Com	No	ew Brunsw	vick	Intended	Market		
		January	<mark>/ - D</mark> eceml	ber 2015				
Submarket	Free	hold	Condo	minium	Rer	ntal	Tot	al*
Submarket	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Saint John	133	167	0	0	25	173	158	340
Moncton	400	557	13	8	133	282	546	847
Centres 50,000 - 99,999								
Fredericton	207	325	15	75	71	114	293	514
Centres 10,000 - 49,999								
Bathurst	65	67	0	0	24	0	89	67
Campbellton	11	15	0	0	- 1	4	12	19
Edmundston	17	22	4	10	16	10	37	42
Miramichi	52	55	0	0	56	25	108	80
Total New Brunswick (10,000+)	885	1,208	32	93	326	608	1,243	1,909

Source: CMHC (Starts and Completions Survey)

Table 4a: Ab	sorbed	l Singl	e-Deta				e Ran r 2015	_	Newfou	ındlan	d and	Labrador	
					Price F	Ranges							
Submarket	< \$25	0,000	\$250, \$299		\$300, \$349		\$350, \$399		\$400,0	000 +	Total	Median Price (\$)	Average Price (\$)
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)		11100 (ψ)	11100 (ψ)
Total Urban Centres in No	ewfound	lland an	d Labra	dor (50	,000+)								
Q4 2015	4	1.8	21	9.3	48	21.3	45	20.0	107	47.6	225	395,000	431,480
Q4 2014	2	0.6	41	12.5	51	15.5	90	27.4	145	44.1	329	385,000	405,617
Year-to-date 2015	13	1.5	89	10.3	156	18.0	196	22.6	414	47.7	868	395,000	431,813
Year-to-date 2014	20	1.8	116	10.2	253	22.2	270	23.6	483	42.3	1,142	377,500	415,435

Table 4b:	Abso	rbed S	ingle-l			nits by Juartei			in Pri	nce Ed	lward	Island	
						Ranges							
Submarket	< \$15	0,000	\$150, \$199		\$200, \$249		\$250, \$349		\$350,0	000 +	Total	Median Price (\$)	Average Price (\$)
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)		11100 (ψ)	11100 (ψ)
Total Urban Centres in Pr	ince Edv	ward Isl	and (50	,000+)									
Q4 2015	3	13.0	- 1	4.3	2	8.7	3	13.0	14	60.9	23	400,000	354,357
Q4 2014	2	5.0	6	15.0	10	25.0	7	17.5	15	37.5	40	290,000	285,085
Year-to-date 2015	6	4.7	9	7.1	34	26.8	29	22.8	49	38.6	127	280,000	310,452
Year-to-date 2014	6	4.4	15	11.0	39	28.7	25	18.4	51	37.5	136	282,500	303,680

Source: CMHC (Market Absorption Survey)

Tabl	e 4c: A	Absorb	ed Sin	gle-De	etache	d Unit	s by P	rice R	ange ir	Nova	<b>S</b> coti	a			
	Fourth Quarter 2015 Price Ranges														
					Price F	Ranges									
Submarket	< \$30	0,000	\$300, \$349		\$350, \$399		\$400, \$449		\$450,000 +		Total	Median Price (\$)	Average Price (\$)		
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)		11166 (ψ)	ττιες (ψ)		
Cape Breton															
Q4 2015	16	64.0	6	24.0	2	8.0	0	0.0	1	4.0	25	280,000	250,080		
Q4 2014	20	83.3	1	4.2	3	12.5	0	0.0	0	0.0	24	175,000	208,917		
Year-to-date 2015	86	76.1	14	12.4	8	7.1	- 1	0.9	4	3.5	113	225,000	226,399		
Year-to-date 2014	61	67.0	13	14.3	9	9.9	2	2.2	6	6.6	91	225,000	248,165		
Halifax CMA															
Q4 2015	26	23.6	13	11.8	25	22.7	П	10.0	35	31.8	110	375,000	411,765		
Q4 2014	28	23.5	14	11.8	23	19.3	20	16.8	34	28.6	119	425,000	406,371		
Year-to-date 2015	98	23.1	47	11.1	75	17.6	50	11.8	155	36.5	425	387,500	441,294		
Year-to-date 2014	142	24.8	90	15.7	109	19.1	66	11.5	165	28.8	572	370,000	393,001		
Total Urban Centres in No	ova Scot	ia (50,0	00+)												
Q4 2015	42	31.1	19	14.1	27	20.0	11	8.1	36	26.7	135	360,000	381,823		
Q4 2014	48	33.6	15	10.5	26	18.2	20	14.0	34	23.8	143	355,000	373,232		
Year-to-date 2015	184	34.2	61	11.3	83	15.4	51	9.5	159	29.6	538	362,500	397,422		
Year-to-date 2014	203	30.6	103	15.5	118	17.8	68	10.3	171	25.8	663	350,000	388,434		

Table	4d: Ab	sorbe	d Singl		ached urth Q			ce Ran	ige in l	New B	runsw	ick	
					Price F								
Submarket	< \$15	0,000	\$150, \$199		\$200, \$249		\$250, \$349		\$350,	000 +	Total	Median Price (\$)	Average Price (\$)
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)		11100 (ψ)	11100 (ψ)
Fredericton													
Q4 2015	0	0.0	6	21.4	8	28.6	10	35.7	4	14.3	28	260,000	276,726
Q4 2014	8	7.8	28	27.5	27	26.5	27	26.5	12	11.8	102	235,000	249,808
Year-to-date 2015	6	3.7	21	12.8	46	28.0	61	37.2	30	18.3	164	250,000	282,149
Year-to-date 2014	17	5.9	60	20.9	67	23.3	102	35.5	41	14.3	287	250,000	264,661
Moncton CMA													
Q4 2015	0	0.0	1	2.1	4	8.5	23	48.9	19	40.4	47	325,000	351,693
Q4 2014	2	2.7	6	8.1	8	10.8	29	39.2	29	39.2	74	305,000	320,861
Year-to-date 2015	5	2.2	16	7.0	29	12.7	107	46.9	71	31.1	228	302,500	312,942
Year-to-date 2014	6	2.2	27	10.0	43	15.9	104	38.5	90	33.3	270	295,000	319,946
Saint John CMA													
Q4 2015	- 1	4.2	4	16.7	2	8.3	5	20.8	12	50.0	24	347,500	349,416
Q4 2014	0	0.0	- 1	3.3	3	10.0	12	40.0	14	46.7	30	352,500	373,973
Year-to-date 2015	3	3.8	8	10.3	9	11.5	26	33.3	32	41.0	78	347,500	351,684
Year-to-date 2014	0	0.0	5	4.2	19	16.1	50	42.4	44	37.3	118	327,500	359,157
Total Urban Centres in No	ew Brun	swick (	50,000+	)									
Q4 2015	I	1.0	11	11.1	14	14.1	38	38.4	35	35.4	99	315,000	327,107
Q4 2014	10	4.9	35	17.0	38	18.4	68	33.0	55	26.7	206	270,000	293,414
Year-to-date 2015	14	3.0	45	9.6	84	17.9	194	41.3	133	28.3	470	290,000	306,490
Year-to-date 2014	23	3.4	92	13.6	129	19.1	256	37.9	175	25.9	675	280,000	302,818

Source: CMHC (Market Absorption Survey)

		Table 5a: M	LS® Resid	lential Ac	tivity for l	Newfound	lland and	Labrador		
				Fourth	Quarter	2015				
		Number of Sales <sup>1</sup>	Yr/Yr² (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2014	January	191	-14.7	316	766	833	37.9	279,236	-1.7	277,560
	February	200	-10.3	333	750	979	34.0	308,851	4.5	308,826
	March	246	-8.6	331	778	876	37.8	288,865	2.7	289,224
	April	249	-17.3	322	886	780	41.3	279,071	-3.7	280,006
	Мау	347	-0.6	359	1,219	948	37.9	295,199	7.6	296,772
	June	436	8.2	365	1,213	948	38.5	294,158	1.5	289,102
	July	477	-3.4	350	1,220	959	36.5	294,815	2.2	290,211
	August	428	-7.2	344	1,032	946	36.4	293,548	1.7	285,546
	September	430	4.4	364	1,111	1,016	35.8	264,650	-1.6	270,809
	October	432	-7.9	329	994	972	33.8	266,346	-2.2	276,470
	November	334	-14.4	335	646	905	37.0	273,177	-3.2	276,094
	December	330	7.1	352	375	828	42.5	273,769	-5.4	271,066
2015	January	200	4.7	349	885	1,015	34.4	283,043	1.4	280,993
	February	193	-3.5	322	693	900	35.8	282,350	-8.6	281,250
	March	305	24.0	388	772	853	45.5	273,645	-5.3	274,530
	April	278	11.6	364	1,003	886	41.1	276,760	-0.8	276,871
	May	340	-2.0	351	1,181	928	37.8	278,263	-5.7	279,922
	June	364	-16.5	297	1,254	909	32.7	280,605	-4.6	276,123
	July	545	14.3	382	1,195	922	41.4	275,072	-6.7	270,556
	August	438	2.3	364	1,003	933	39.0	292,960	-0.2	284,739
	September	411	-4.4	348	950	870	40.0	274,840	3.9	281,339
	October	475	10.0	374	925	945	39.6	258,459	-3.0	268,549
	November	368	10.2	353	649	855	41.3	271,918	-0.5	274,652
	December	334	1.2	357	373	866	41.2	267,093	-2.4	265,483
	Q4 2014	1,096	-6.1	1,016	2,015	2,705	37.6	270,663	-3.4	274,474
	Q4 2015	1,177	7.4	1,084	1,947	2,666	40.7	265,117	-2.0	269,527
	YTD 2014	4,100	-4.7		10,990			283,671	0.2	
	YTD 2015	4,251	3.7		10,883			275,579	-2.9	

 $\ensuremath{\mathsf{MLS}} \ensuremath{^{\textcircled{\tiny B}}}$  is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>&</sup>lt;sup>I</sup>Source: CREA

<sup>&</sup>lt;sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

		Table 5t	: MLS® R	Residentia	l Activity	for Prince	Edward	Island		
				Fourth	Quarter	2015				
		Number of Sales	Yr/Yr² (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2014	January	63	-17.1	110	266	309	35.6	159,972	7.2	159,972
	February	75	-11.8	126	214	337	37.4	164,176	4.3	164,176
	March	81	-20.6	113	281	319	35.4	174,311	15.3	174,311
	April	109	-23.8	127	326	259	49.0	167,050	0.3	167,050
	May	132	-11.4	124	521	320	38.8	177,533	6.3	177,533
	June	142	-4.1	105	517	346	30.3	150,886	6.3	150,886
	July	155	-6.6	115	466	323	35.6	153,964	-9.4	153,964
	August	142	5.2	102	334	318	32.1	146,055	-8.4	146,055
	September	171	24.8	132	311	325	40.6	161,794	12.9	161,794
	October	144	21.0	118	255	300	39.3	174,871	13.1	174,871
	November	91	-13.3	105	188	312	33.7	180,487	19.2	180,487
	December	75	25.0	103	141	353	29.2	169,877	14.0	169,877
2015	January	79	25.4	130	263	323	40.2	159,448	-0.3	159,448
	February	74	-1.3	122	150	243	50.2	164,774	0.4	164,774
	March	75	-7.4	113	207	233	48.5	165,693	-4.9	165,693
	April	106	-2.8	121	318	280	43.2	170,396	2.0	170,396
	May	147	11.4	140	501	329	42.6	167,391	-5.7	167,391
	June	200	40.8	152	540	335	45.4	162,885	8.0	162,885
	July	192	23.9	144	489	345	41.7	171,140	11.2	171,140
	August	193	35.9	155	346	347	44.7	157,949	8.1	157,949
	September	171	0.0	127	301	319	39.8	146,079	-9.7	146,079
	October	185	28.5	164	275	345	47.5	163,236	-6.7	163,236
	November	140	53.8	151	192	315	47.9	167,875	-7.0	167,875
	December	103	37.3	143	102	270	53.0	172,787	1.7	172,787
	Q4 2014	310	9.2	326	584	965	33.8	175,312	15.2	175,102
	Q4 2015	428	38.1	458	569	930	49.2	167,052	-4.7	167,748
	YTD 2014	1,380	-3.2		3,820			163,911	5.0	
	YTD 2015	1,665	20.7		3,684			163,533	-0.2	

 $MLS @ is a \ registered \ trademark \ of the \ Canadian \ Real \ Estate \ Association \ (CREA).$ 

<sup>&</sup>lt;sup>I</sup>Source: CREA

 $<sup>^2</sup> Source: CMHC, adapted from MLS$ ® data supplied by CREA

		Tab	le 5c: ML	S® Reside	ential Acti	ivity for N	lova Scoti	a		
				Fourth	Quarter	2015				
		Number of Sales I	Yr/Yr² (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr² (%)	Average Price <sup>1</sup> (\$) SA
2014	January	405	-19.8	648	1,441	1,617	40.1	200,494	-10.6	207,884
	February	515	-10.7	707	1,317	1,649	42.9	214,700	1.4	213,617
	March	668	6.9	739	2,007	1,805	40.9	210,241	-5.6	205,726
	April	770	-15.5	712	2,311	1,740	40.9	222,928	-0.4	211,739
	May	1,004	-9.7	751	2,621	1,799	41.7	231,908	1.0	216,087
	June	1,045	8.9	782	2,360	1,840	42.5	219,966	-2.2	212,497
	July	1,019	3.8	789	2,081	1,731	45.6	225,100	4.7	222,366
	August	838	-10.5	769	1,797	1,843	41.7	211,692	-0.3	216,291
	September	841	16.5	787	1,742	1,758	44.8	200,923	-4.1	208,926
	October	767	1.6	758	1,362	1,610	47.1	205,917	1.4	216,392
	November	586	-2.8	741	1,041	1,651	44.9	209,128	-0.4	214,294
	December	482	4.1	753	674	1,713	44.0	205,950	-1.2	213,128
2015	January	452	11.6	755	1,562	1,823	41.4	203,359	1.4	211,118
	February	522	1.4	726	1,151	1,459	49.8	218,991	2.0	217,819
	March	587	-12.1	670	1,443	1,235	54.3	226,670	7.8	219,560
	April	789	2.5	712	2,231	1,749	40.7	220,786	-1.0	211,912
	May	1,326	32.1	1,037	2,898	2,030	51.1	232,558	0.3	216,654
	June	1,038	-0.7	733	2,708	1,980	37.0	225,781	2.6	218,313
	July	965	-5.3	755	2,266	1,878	40.2	224,404	-0.3	221,620
	August	669	-20.2	613	1,678	1,751	35.0	218,161	3.1	222,447
	September	929	10.5	874	1,625	1,660	52.7	212,900	6.0	221,131
	October	772	0.7	788	1,414	1,734	45.4	209,048	1.5	219,382
	November	683	16.6	821	1,138	1,738	47.2	215,010	2.8	220,214
	December	422	-12.4	673	684	1,763	38.2	207,086	0.6	214,583
	Q4 2014	1,835	0.8	2,252	3,077	4,974	45.3	206,951	0.1	214,610
	Q4 2015	1,877	2.3	2,282	3,236	5,235	43.6	210,776	1.8	218,266
	YTD 2014	8,940	-2.3		20,754			214,997	-1.0	
	YTD 2015	9,154	2.4		20,798			219,809	2.2	

 $MLS @ is a \ registered \ trademark \ of the \ Canadian \ Real \ Estate \ Association \ (CREA).$ 

<sup>&</sup>lt;sup>I</sup>Source: CREA

 $<sup>^2</sup> Source: CMHC, adapted from MLS$ ® data supplied by CREA

	Table 5d: MLS® Residential Activity for New Brunswick													
				Fourth	Quarter	2015								
		Number of Sales <sup>1</sup>	Yr/Yr² (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>I</sup> (\$) SA				
2014	January	297	-6.0	496	1,276	1,295	38.3	160,451	4.6	165,369				
	February	379	-4.5	504	1,199	1,469	34.3	159,201	2.0	161,933				
	March	466	8.9	534	1,376	1,268	42.1	156,795	- <del>4</del> .1	158,268				
	April	539	-10.0	489	1,562	1,191	41.1	161,821	-2.2	157,247				
	Мау	665	-19.0	485	1,985	1,420	34.2	178,609	3.1	164,709				
	June	637	-9.1	466	1,877	1,476	31.6	166,208	-1.0	159,418				
	July	731	8.5	564	1,664	1,383	40.8	164,146	2.9	163,474				
	August	638	5.1	560	1,326	1,378	40.6	162,110	-1.6	162,324				
	September	647	23.5	574	1,447	1,428	40.2	154,338	-3.4	158,112				
	October	557	17.0	555	1,223	1,381	40.2	153,312	-1.4	157,260				
	November	387	-11.4	515	839	1,338	38.5	160,766	2.5	163,871				
	December	330	9.3	532	611	1,355	39.3	155,078	-3.6	160,853				
2015	January	350	17.8	609	1,343	1,416	43.0	145,592	-9.3	150,200				
	February	327	-13.7	437	903	1,103	39.6	169,840	6.7	172,512				
	March	496	6.4	536	1,319	1,199	44.7	150,807	-3.8	152,504				
	April	581	7.8	538	1,683	1,302	41.3	165,622	2.3	160,822				
	May	713	7.2	546	2,023	1,532	35.6	164,736	-7.8	151,767				
	June	810	27.2	560	1,945	1,444	38.8	164,122	-1.3	157,522				
	July	749	2.5	567	1,666	1,373	41.3	168,412	2.6	167,580				
	August	682	6.9	591	1,345	1,402	42.2	154,973	-4.4	155,081				
	September	604	-6.6	547	1,235	1,214	45.1	159,756	3.5	163,485				
	October	545	-2.2	569	1,084	1,290	44.1	161,338	5.2	165,244				
	November	452	16.8	571	889	1,377	41.5	155,127	-3.5	158,133				
	December	373	13.0	611	624	1,406	43.5	154,176	-0.6	159,650				
	Q4 2014	1,274	4.9	1,602	2,673	4,074	39.3	156,034	-0.8	160,578				
	Q4 2015	1,370	7.5	1,751	2,597	4,073	43.0	157,339	0.8	160,973				
	YTD 2014	6,273	-0.1		16,385			161,803	-0.5					
	YTD 2015	6,682	6.5		16,059			160,401	-0.9					

 $\ensuremath{\mathsf{MLS}} \ensuremath{^{\textcircled{\tiny B}}}$  is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>&</sup>lt;sup>I</sup>Source: CREA

 $<sup>^2</sup> Source: CMHC, adapted from MLS$ ® data supplied by CREA

	Table 6a: Level of Economic Indicators for Newfoundland and Labrador														
	Fourth Quarter 2015														
		Inter	est Rate	es				Consumer	Average	Manufacturing	Exchange				
		P&I Per	Mort Rate:	0 0	Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Confidence Index <sup>(2)</sup>	Weekly Wages	Shipments (\$,000)	Rate (U.S. cents)				
		\$100,000	I Yr. Term	5 Yr. Term				(2002=100)	(\$)	(\$,000)	Cents)				
2014	January - March	591	3.1	5.2	241.9	11.9	-543	83.3	972	1,461,882	90.18				
	April - June	570	3.1	4.8	236.5	12.1	796	106.9	942	1,745,884	92.39				
	July - September	570	3.1	4.8	237.0	12.5	-77	96.4	968	1,595,705	90.97				
	October - December	570	3.1	4.8	238.1	11.6	-98	130.9	983	1,383,109	87.43				
2015	January - March	568	3.0	4.8	236.5	12.5	-325	121.9	946	1,251,295	79.20				
	April - June	561	2.9	4.6	235.9	12.8	-262	116.6	947	1,630,458	81.10				
	July - September	561	2.9	4.6	237.0	12.4	566	133.6	957	1,657,300	75.79				
	October - December	561	3.1	4.6	234.4	13.6		133.3	963		74.50				

	Table 6.1a: Growth <sup>(1)</sup> of Economic Indicators for Newfoundland and Labrador Fourth Quarter 2015														
		Inter	est Rate	:S				Consumer	Average						
		P&I Per	Mort Rat	~ ~	Employment SA	Unemployment Rate SA	Migration Total Net	Confidence Index	Weekly Wages	Manufacturing Shipments	Exchange Rate				
		\$100,000	I Yr. Term	5 Yr. Term				ilidex	v v ages						
2014	January - March	-0.5	0.1	0.0	-1.7	0.2	**	-7.7	7.2	3.2	-8.5				
	April - June	-3.4	0.1	-0.4	-2.5	0.4	**	3.7	1.8	3.7	-4.7				
	July - September	-4.6	0.0	-0.5	-1.5	1.3	-107.7	-3.1	4.1	-0.7	-5.7				
	October - December	-5.2	0.0	-0.6	-1.9	0.0	-159.8	59.6	5.3	-9.7	-7.7				
2015	January - March	-3.8	-0.2	-0.4	-2.2	0.6	-40.1	46.4	-2.7	-14.4	-12.2				
	April - June	-1.5	-0.3	-0.2	-0.2	0.8	-132.9	9.0	0.6	-6.6	-12.2				
	July - September	-1.5	-0.3	-0.2	0.0	0.0	**	38.6	-1.1	3.9	-16.7				
	October - December	-1.5	-0.1	-0.2	-1.6	1.9		1.8	-2.0		-14.8				

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

<sup>&</sup>quot;NHPI" means New Housing Price Index

<sup>&</sup>quot;CPI" means Consumer Price Index

<sup>&</sup>quot;SA" means Seasonally Adjusted

<sup>(</sup>I) Growth year over year expressed in percentage

<sup>(2)</sup> Consumer Confidence Index is a Regional indicator

	Table 6b: Level of Economic Indicators for Prince Edward Island Fourth Quarter 2015														
		Inter	est Rate		F	. I la constanta de la constan	Minordian	Consumer Confidence	Average	Manufacturing	Exchange				
		P&I Per \$100,000	Mort Rate		SA (,000)	Unemployment Rate (%) SA	Migration Total Net	(2)	Weekly Wages (\$)	Shipments (\$,000)	Rate (U.S. cents)				
		Ψ100,000	Term	Term				(2002-100)	(Ψ)						
2014	January - March	591	3.1	5.2	73.9	11.2	99	83.3	770	311,852	90.18				
	April - June	570	3.1	4.8	73.7	10.9	476	106.9	<b>75</b> I	440,835	92.39				
	July - September	570	3.1	4.8	74.3	9.3	266	96.4	750	442,736	90.97				
	October - December	570	3.1	4.8	73.9	10.3	-190	130.9	765	407,986	87.43				
2015	January - March	568	3.0	4.8	73.8	10.6	-103	121.9	779	327,329	79.20				
	April - June	561	2.9	4.6	72.8	10.8	222	116.6	778	451,107	81.10				
	July - September	561	2.9	4.6	72.7	10.3	178	133.6	766	434,310	75.79				
	October - December	561	3.1	4.6	73.5	10.0		133.3	782		74.50				

	Table 6.1b: Growth <sup>(1)</sup> of Economic Indicators for Prince Edward Island Fourth Quarter 2015														
		Inter	est Rate					Consumer	Average						
		P&I Per	Mort Rat	tes	Employment SA	Unemployment Rate SA	Migration Total Net	Confidence Index	Weekly Wages	Manufacturing Shipments	Exchange Rate				
		\$100,000	I Yr. Term	5 Yr. Term				mdex	***age3						
2014	January - March	-0.5	0.1	0.0	-1.6	-0.4	-157.2	-7.7	6.4	7.6	-8.5				
	April - June	-3.4	0.1	-0.4	-0.9	-0.3	55.6	3.7	2.2	10.3	-4.7				
	July - September	-4.6	0.0	-0.5	0.7	-2.1	**	-3.1	3.1	16.9	-5.7				
	October - December	-5.2	0.0	-0.6	0.2	-1.3	**	59.6	3.3	10.3	-7.7				
2015	January - March	-3.8	-0.2	-0.4	-0.1	-0.6	**	46.4	1.1	5.0	-12.2				
	April - June	-1.5	-0.3	-0.2	-1.3	-0.1	-53.4	9.0	3.5	2.3	-12.2				
	July - September	-1.5	-0.3	-0.2	-2.2	1.0	-33.1	38.6	2.1	-1.9	-16.7				
	October - December	-1.5	-0.1	-0.2	-0.6	-0.3		1.8	2.3		-14.8				

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

<sup>&</sup>quot;NHPI" means New Housing Price Index

<sup>&</sup>quot;CPI" means Consumer Price Index

<sup>&</sup>quot;SA" means Seasonally Adjusted

<sup>(</sup>I) Growth year over year expressed in percentage

<sup>(2)</sup> Consumer Confidence Index is a Regional indicator

		Tal	ble 6c	: Leve		mic Indicato Quarter 201		ova Scotia			
		Inter	est Rate					Consumer	Average	Manufacturing	Exchange
		P&I Per	Mort Rate	s (%)	Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Confidence Index <sup>(2)</sup>	Weekly Wages	Shipments (\$,000)	Rate (U.S. cents)
		\$100,000	I Yr. Term	5 Yr. Term				(2002=100)	(\$)	(11)	,
2014	January - March	591	3.1	5.2	447.4	8.9	-408	83.3	799	1,610,395	90.18
	April - June	570	3.1	4.8	446.6	9.1	169	106.9	803	1,882,161	92.39
	July - September	570	3.1	4.8	446.0	8.9	1,071	96.4	815	1,945,592	90.97
	October - December	570	3.1	4.8	450.5	8.6	-112	130.9	830	1,855,161	87.43
2015	January - March	568	3.0	4.8	447.9	8.9	-644	121.9	824	1,676,634	79.20
	April - June	561	2.9	4.6	446.2	8.6	862	116.6	823	1,948,577	81.10
	July - September	561	2.9	4.6	449.3	8.5	1,909	133.6	821	2,136,952	75.79
	October - December	561	3.1	4.6	448.4	8.4		133.3	814		74.50

	Table 6.1c: Growth <sup>(1)</sup> of Economic Indicators for Nova Scotia  Fourth Quarter 2015														
		Inter	est Rate	:S				Consumer	Average						
		P&I Per	Mort Rat	~ ~	Employment SA	Unemployment Rate SA	Migration Total Net	Confidence Index	Weekly Wages	Manufacturing Shipments	Exchange Rate				
		\$100,000	I Yr. Term	5 Yr. Term				IIIdex	vvages						
2014	January - March	-0.5	0.1	0.0	-1.6	-0.5	-48.9	-7.7	3.7	-33.8	-8.5				
	April - June	-3.4	0.1	-0.4	-2.0	0.3	-150.6	3.7	2.0	-29.6	-4.7				
	July - September	-4.6	0.0	-0.5	-1.5	0.0	**	-3.1	4.4	-23.5	-5.7				
	October - December	-5.2	0.0	-0.6	0.6	-0.3	-149.6	59.6	5.6	4.3	-7.7				
2015	January - March	-3.8	-0.2	-0.4	0.1	0.0	57.8	46.4	3.1	4.1	-12.2				
	April - June	-1.5	-0.3	-0.2	-0.1	-0.5	**	9.0	2.5	3.5	-12.2				
	July - September	-1.5	-0.3	-0.2	0.7	-0.5	78.2	38.6	0.7	9.8	-16.7				
	October - December	-1.5	-0.1	-0.2	-0.5	-0.3		1.8	-1.9		-14.8				

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

<sup>&</sup>quot;NHPI" means New Housing Price Index

<sup>&</sup>quot;CPI" means Consumer Price Index

<sup>&</sup>quot;SA" means Seasonally Adjusted

<sup>(</sup>I) Growth year over year expressed in percentage

<sup>(2)</sup> Consumer Confidence Index is a Regional indicator

	Table 6d: Level of Economic Indicators for New Brunswick Fourth Quarter 2015														
		Interest Rates  Mortgage						Consumer Confidence	Average Weekly	Manufacturing	Exchange				
		P & I Per \$100,000	Rate:		Employment SA (,000)	Unemployment Rate (%) SA	Total Net	Index <sup>(2)</sup> (2002=100)	Wages (\$)	Shipments (\$,000)	Rate (U.S. cents)				
2014	. M. I	501	Term	Term	254.1		41.4	02.2	744	4554045	00.10				
	January - March	591	3.1	5.2		9.8		83.3		,,					
	April - June	570	3.1	4.8	353.3	10.0	-243	106.9	770	4,978,239	92.39				
	July - September	570	3.1	4.8	353.4	9.7	231	96.4	788	4,963,348	90.97				
	October - December	570	3.1	4.8	351.6	10.1	-53	130.9	803	4,277,408	87.43				
2015	January - March	568	3.0	4.8	353.3	10.2	-493	121.9	806	4,129,816	79.20				
	April - June	561	2.9	4.6	351.2	10.0	-105	116.6	813	4,830,691	81.10				
	July - September	561	2.9	4.6	350.1	9.9	99	133.6	810	4,454,071	75.79				
	October - December	561	3.1	4.6	353.7	8.8		133.3	808		74.50				

	Table 6.1d: Growth <sup>(1)</sup> of Economic Indicators for New Brunswick  Fourth Quarter 2015														
		Inter	est Rate	:s				Consumer	Average						
		P&I Per	Mort Rat	~ ~	Employment SA	Unemployment Rate SA	Migration Total Net	Confidence Index	Weekly Wages	Manufacturing Shipments	Exchange Rate				
		\$100,000	I Yr. Term	5 Yr. Term				IIIdex	vvages						
2014	January - March	-0.5	0.1	0.0	1.2	-0.9	-18.0	-7.7	0.8	-6.8	-8.5				
	April - June	-3.4	0.1	-0.4	0.0	-0.5	**	3.7	0.7	-3.3	-4.7				
	July - September	-4.6	0.0	-0.5	-0.6	-0.4	-155.3	-3.1	-0.7	2.5	-5.7				
	October - December	-5.2	0.0	-0.6	-1.3	0.1	-11.7	59.6	1.5	-17.6	-7.7				
2015	January - March	-3.8	-0.2	-0.4	-0.8	0.4	19.1	46.4	5.6	-9.3	-12.2				
	April - June	-1.5	-0.3	-0.2	-0.6	0.0	-56.8	9.0	5.6	-3.0	-12.2				
	July - September	-1.5	-0.3	-0.2	-1.0	0.2	-57.1	38.6	2.7	-10.3	-16.7				
	October - December	-1.5	-0.1	-0.2	0.6	-1.3		1.8	0.6		-14.8				

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

<sup>&</sup>quot;NHPI" means New Housing Price Index

<sup>&</sup>quot;CPI" means Consumer Price Index

<sup>&</sup>quot;SA" means Seasonally Adjusted

<sup>(</sup>I) Growth year over year expressed in percentage

<sup>(2)</sup> Consumer Confidence Index is a Regional indicator

#### 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.

# CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for almost 70 years.

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