

HOUSING NOW TABLES

Kingston CMA

Date Released: Second Quarter 2016



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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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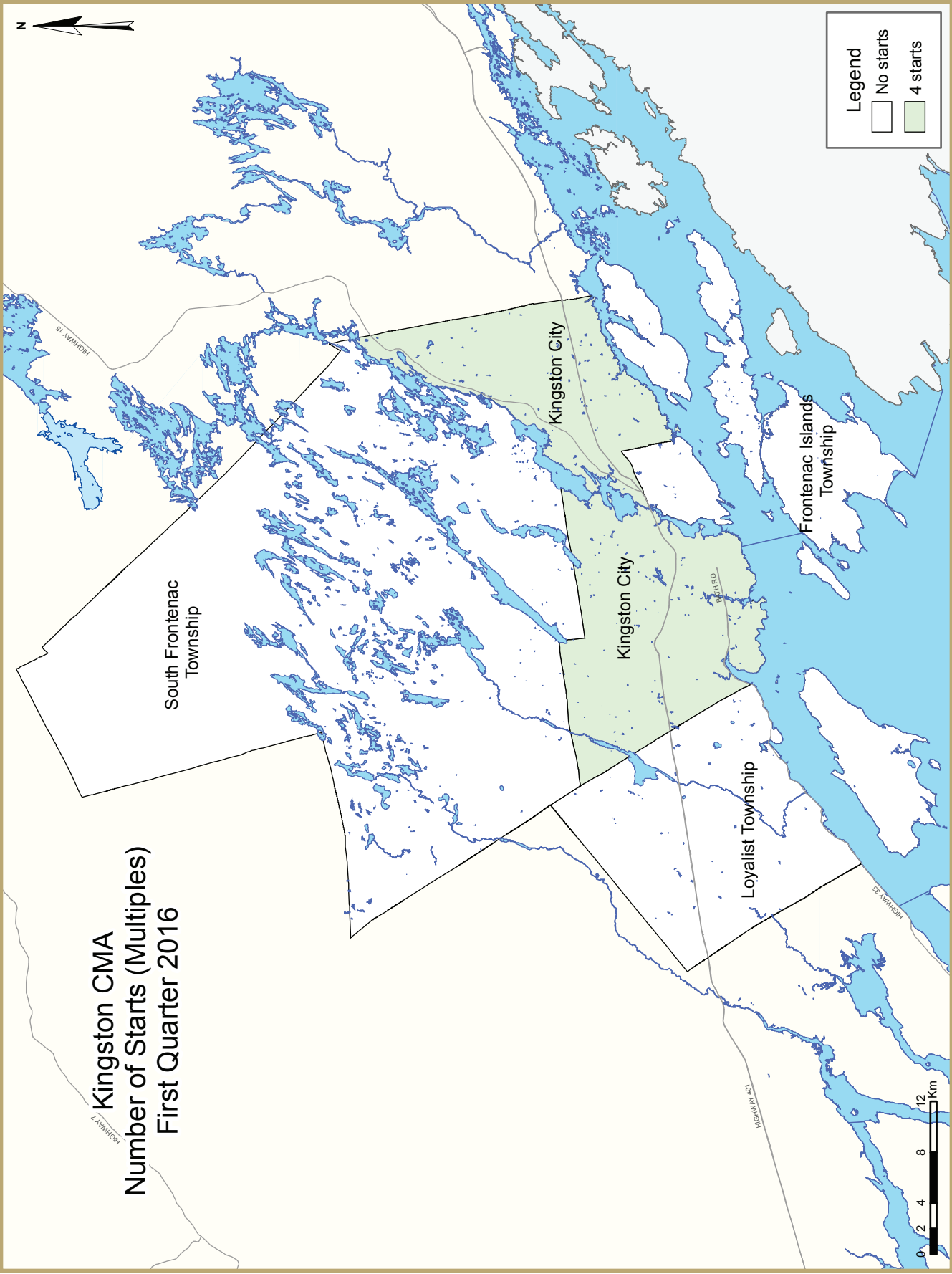
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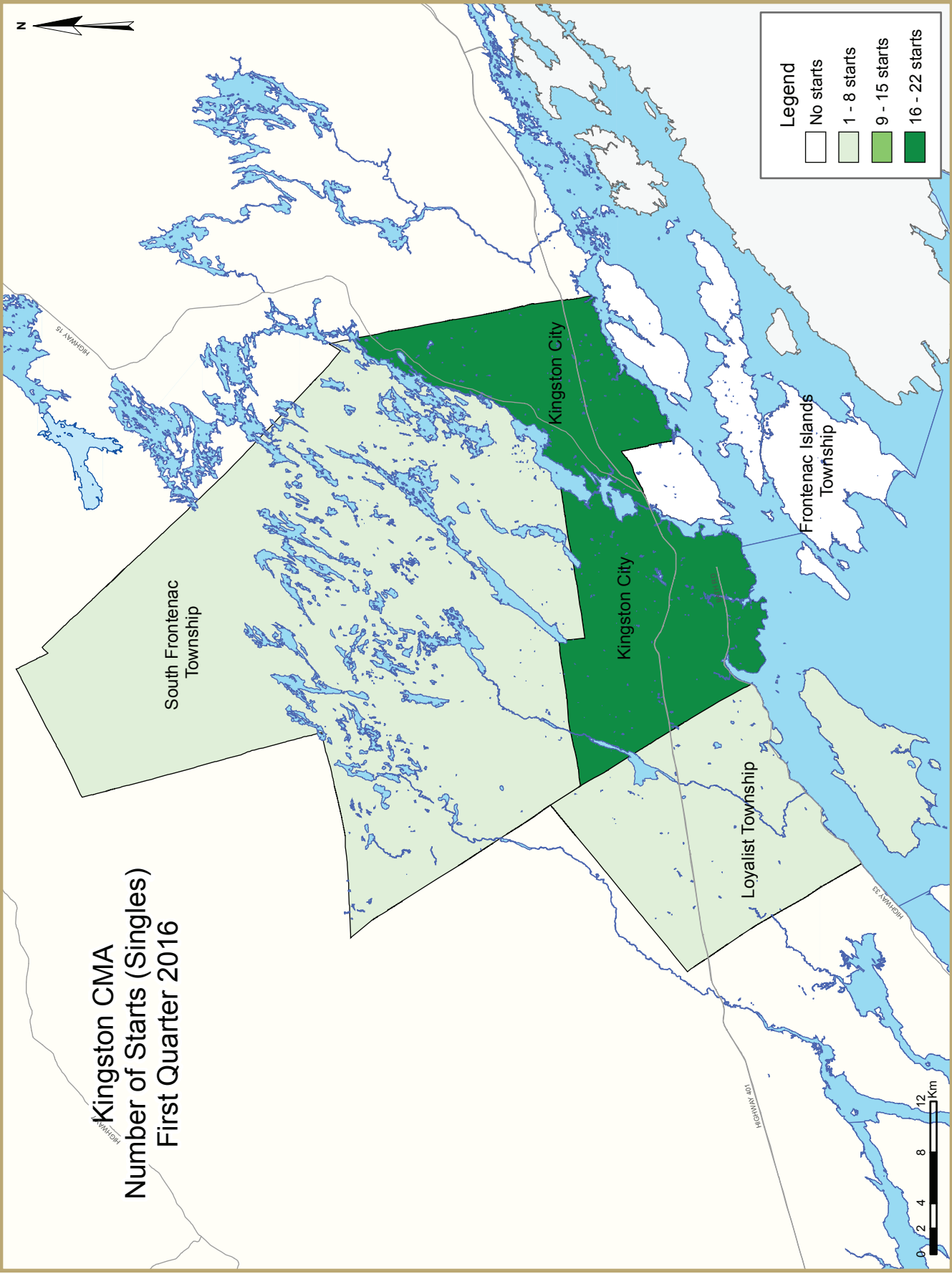
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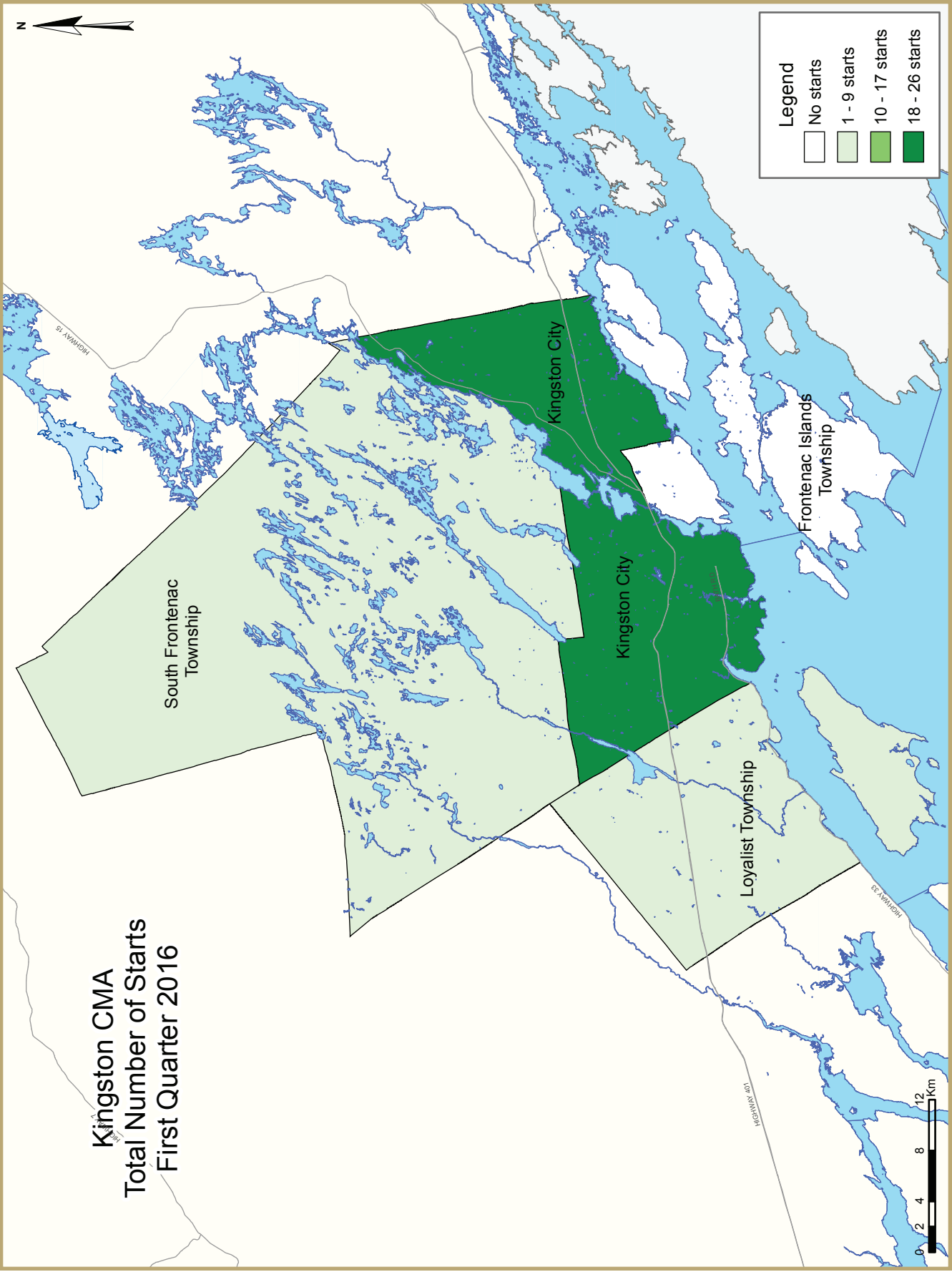
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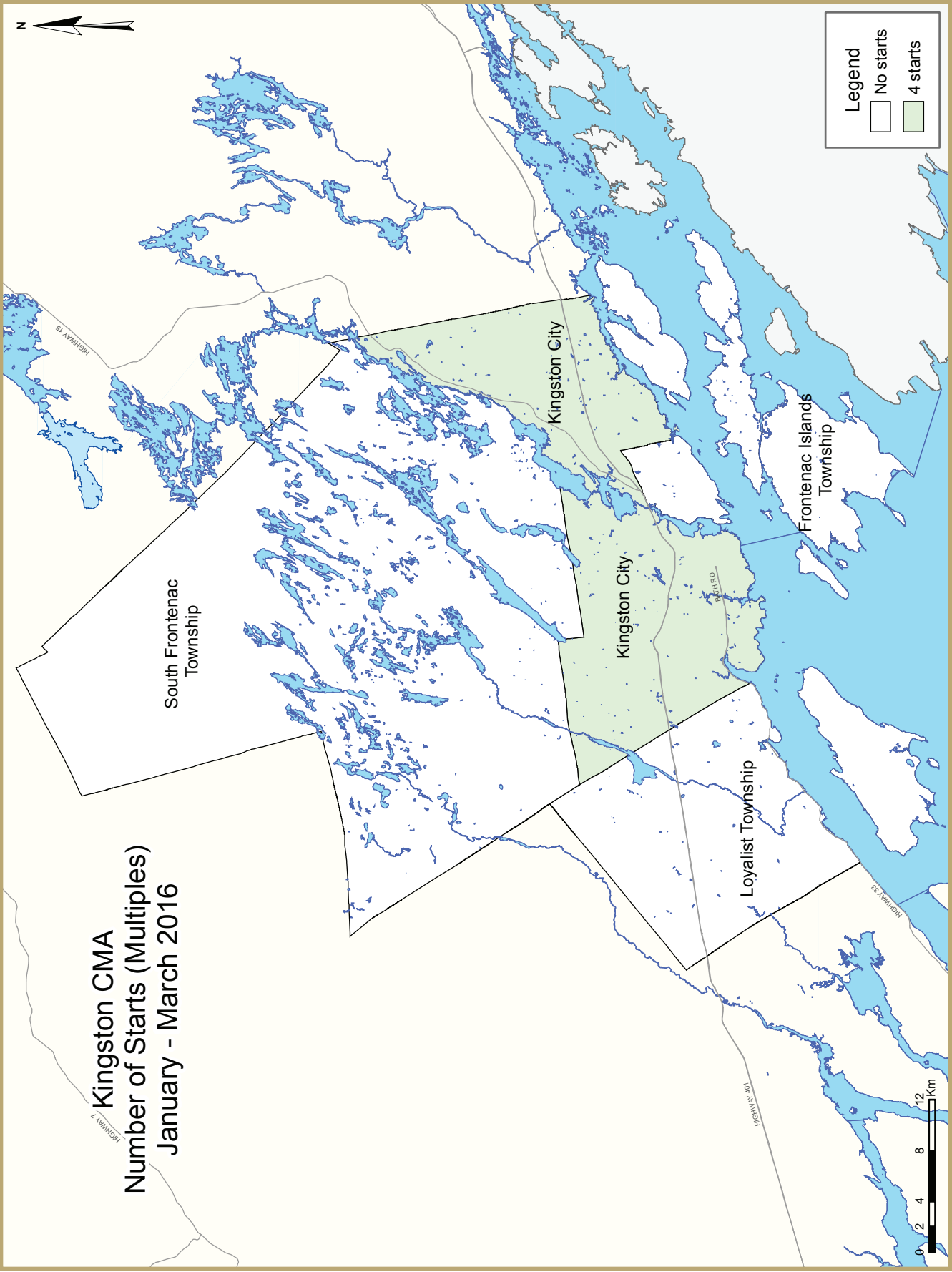
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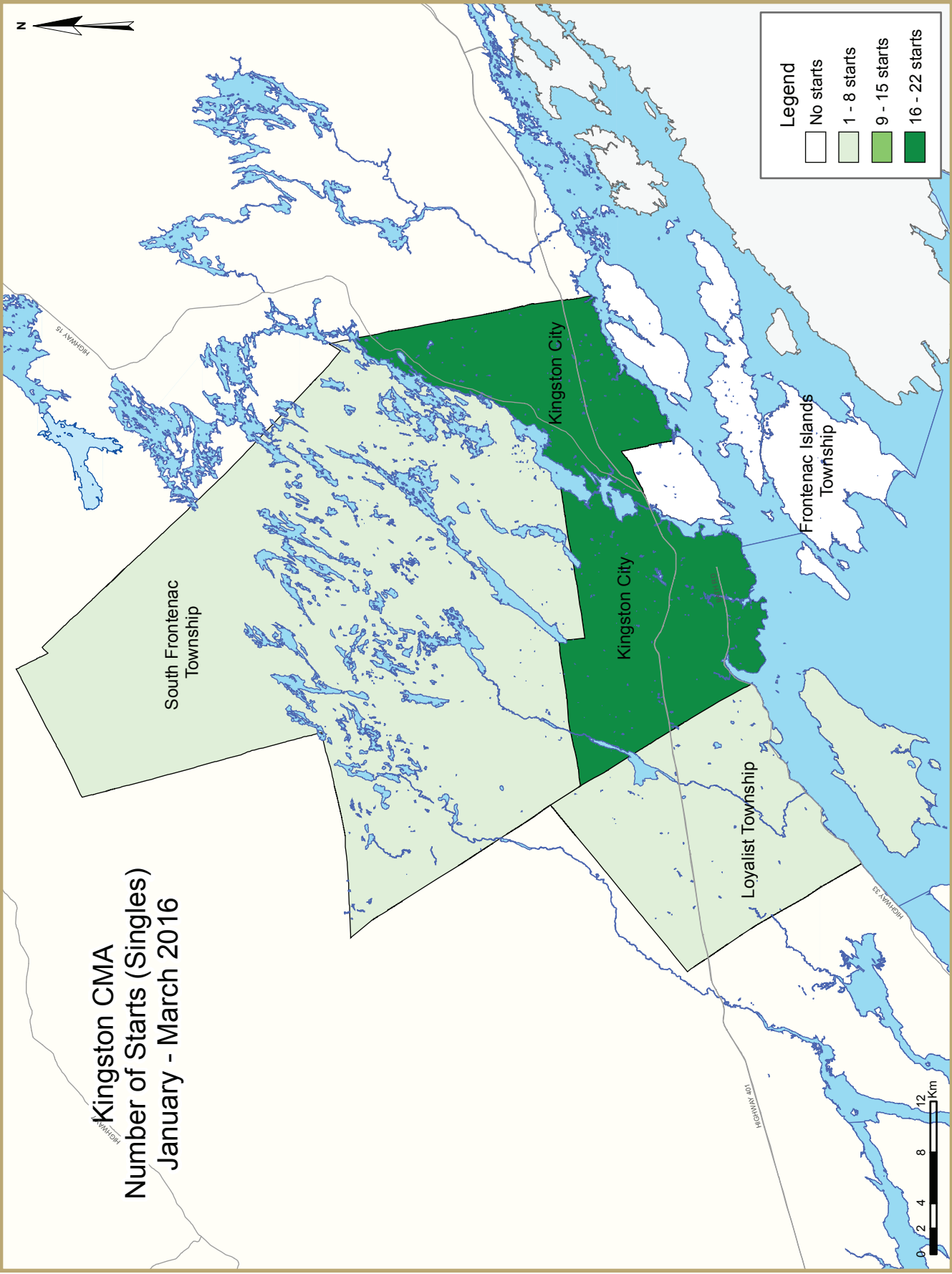
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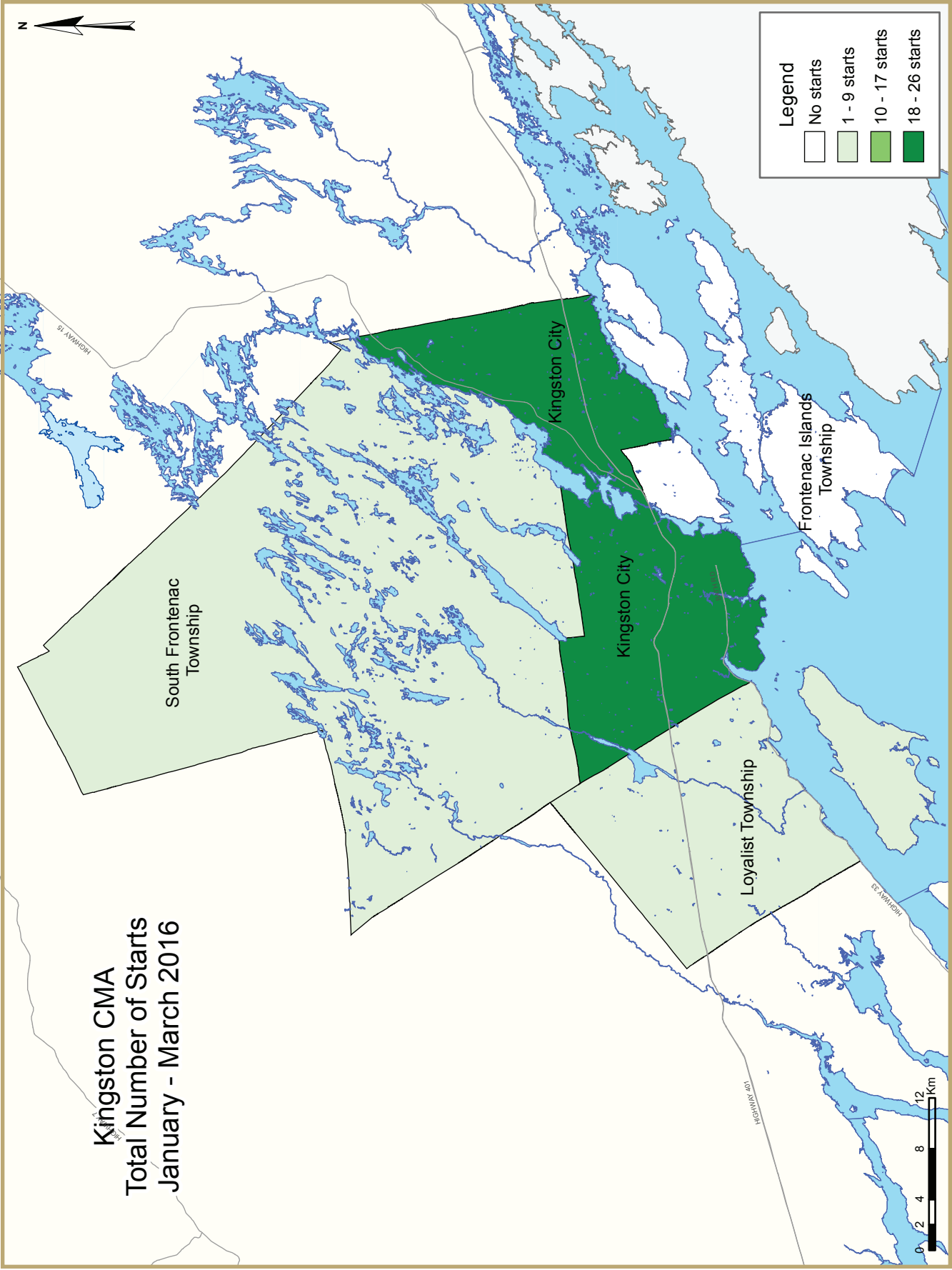












HOUSING NOW REPORT TABLES

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- 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 I: Housing Starts (SAAR and Trend) First Quarter 2016								
Kingston CMA ¹	Annual		Monthly SAAR			Trend ²		
	2014	2015	Jan. 2016	Feb. 2016	Mar. 2016	Jan. 2016	Feb. 2016	Mar. 2016
Single-Detached	338	275	58	379	429	273	276	299
Multiples	334	380	-	-	48	434	186	102
Total	672	655	58	379	477	707	462	401
	Quarterly SAAR		Actual			YTD		
	2015 Q4	2016 Q1	2015 Q1	2016 Q1	% change	2015 Q1	2016 Q1	% change
Single-Detached	281	294	15	31	106.7%	15	31	106.7%
Multiples	188	16	6	4	-33.3%	6	4	-33.3%
Total	469	310	21	35	66.7%	21	35	66.7%

Source: CMHC

¹ Census Metropolitan Area² 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 Kingston CMA
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
QI 2016	31	0	4	0	0	0	0	0	35
QI 2015	15	4	0	0	0	0	0	2	21
% Change	106.7	-100.0	n/a	n/a	n/a	n/a	n/a	-100.0	66.7
Year-to-date 2016	31	0	4	0	0	0	0	0	35
Year-to-date 2015	15	4	0	0	0	0	0	2	21
% Change	106.7	-100.0	n/a	n/a	n/a	n/a	n/a	-100.0	66.7
UNDER CONSTRUCTION									
QI 2016	102	2	25	0	0	41	8	390	568
QI 2015	117	12	25	0	0	115	4	285	558
% Change	-12.8	-83.3	0.0	n/a	n/a	-64.3	100.0	36.8	1.8
COMPLETIONS									
QI 2016	48	2	9	0	0	0	0	0	59
QI 2015	54	4	4	0	0	0	0	0	62
% Change	-11.1	-50.0	125.0	n/a	n/a	n/a	n/a	n/a	-4.8
Year-to-date 2016	48	2	9	0	0	0	0	0	59
Year-to-date 2015	54	4	4	0	0	0	0	0	62
% Change	-11.1	-50.0	125.0	n/a	n/a	n/a	n/a	n/a	-4.8
COMPLETED & NOT ABSORBED									
QI 2016	46	4	16	0	0	1	n/a	n/a	67
QI 2015	40	4	37	0	0	0	n/a	n/a	81
% Change	15.0	0.0	-56.8	n/a	n/a	n/a	n/a	n/a	-17.3
ABSORBED									
QI 2016	38	3	6	0	0	3	n/a	n/a	50
QI 2015	53	3	7	0	0	0	n/a	n/a	63
% Change	-28.3	0.0	-14.3	n/a	n/a	n/a	n/a	n/a	-20.6
Year-to-date 2016	38	3	6	0	0	3	n/a	n/a	50
Year-to-date 2015	53	3	7	0	0	0	n/a	n/a	63
% Change	-28.3	0.0	-14.3	n/a	n/a	n/a	n/a	n/a	-20.6

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

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Frontenac Islands Township									
QI 2016	0	0	0	0	0	0	0	0	0
QI 2015	1	0	0	0	0	0	0	0	1
Kingston City									
QI 2016	22	0	4	0	0	0	0	0	26
QI 2015	4	4	0	0	0	0	0	0	8
Loyalist Township									
QI 2016	1	0	0	0	0	0	0	0	1
QI 2015	6	0	0	0	0	0	0	2	8
South Frontenac Township									
QI 2016	8	0	0	0	0	0	0	0	8
QI 2015	4	0	0	0	0	0	0	0	4
Kingston CMA									
QI 2016	31	0	4	0	0	0	0	0	35
QI 2015	15	4	0	0	0	0	0	2	21
UNDER CONSTRUCTION									
Frontenac Islands Township									
QI 2016	4	0	0	0	0	0	0	0	4
QI 2015	2	0	0	0	0	0	0	0	2
Kingston City									
QI 2016	57	0	18	0	0	41	8	389	513
QI 2015	44	12	13	0	0	115	4	283	471
Loyalist Township									
QI 2016	11	2	7	0	0	0	0	1	21
QI 2015	20	0	12	0	0	0	0	2	34
South Frontenac Township									
QI 2016	30	0	0	0	0	0	0	0	30
QI 2015	51	0	0	0	0	0	0	0	51
Kingston CMA									
QI 2016	102	2	25	0	0	41	8	390	568
QI 2015	117	12	25	0	0	115	4	285	558

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

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Frontenac Islands Township									
QI 2016	0	0	0	0	0	0	0	0	0
QI 2015	2	0	0	0	0	0	0	0	2
Kingston City									
QI 2016	34	2	0	0	0	0	0	0	36
QI 2015	30	4	4	0	0	0	0	0	38
Loyalist Township									
QI 2016	6	0	9	0	0	0	0	0	15
QI 2015	6	0	0	0	0	0	0	0	6
South Frontenac Township									
QI 2016	8	0	0	0	0	0	0	0	8
QI 2015	16	0	0	0	0	0	0	0	16
Kingston CMA									
QI 2016	48	2	9	0	0	0	0	0	59
QI 2015	54	4	4	0	0	0	0	0	62
COMPLETED & NOT ABSORBED									
Frontenac Islands Township									
QI 2016	0	0	0	0	0	0	n/a	n/a	0
QI 2015	0	0	0	0	0	0	n/a	n/a	0
Kingston City									
QI 2016	37	4	9	0	0	1	n/a	n/a	51
QI 2015	33	4	32	0	0	0	n/a	n/a	69
Loyalist Township									
QI 2016	8	0	7	0	0	0	n/a	n/a	15
QI 2015	5	0	5	0	0	0	n/a	n/a	10
South Frontenac Township									
QI 2016	1	0	0	0	0	0	n/a	n/a	1
QI 2015	2	0	0	0	0	0	n/a	n/a	2
Kingston CMA									
QI 2016	46	4	16	0	0	1	n/a	n/a	67
QI 2015	40	4	37	0	0	0	n/a	n/a	81

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

**Table 1.2: Housing Activity Summary by Submarket
First Quarter 2016**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Frontenac Islands Township									
QI 2016	0	0	0	0	0	0	n/a	n/a	0
QI 2015	2	0	0	0	0	0	n/a	n/a	2
Kingston City									
QI 2016	24	2	1	0	0	3	n/a	n/a	30
QI 2015	29	1	6	0	0	0	n/a	n/a	36
Loyalist Township									
QI 2016	6	1	5	0	0	0	n/a	n/a	12
QI 2015	8	2	1	0	0	0	n/a	n/a	11
South Frontenac Township									
QI 2016	8	0	0	0	0	0	n/a	n/a	8
QI 2015	14	0	0	0	0	0	n/a	n/a	14
Kingston CMA									
QI 2016	38	3	6	0	0	3	n/a	n/a	50
QI 2015	53	3	7	0	0	0	n/a	n/a	63

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

**Table 1.3: History of Housing Starts of Kingston CMA
2006 - 2015**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	275	12	45	0	0	41	10	272	655
% Change	-18.6	-53.8	-54.1	n/a	n/a	n/a	150.0	32.0	-2.5
2014	338	26	98	0	0	0	4	206	672
% Change	4.0	**	-4.9	n/a	n/a	-100.0	n/a	-32.5	-21.5
2013	325	8	103	0	0	115	0	305	856
% Change	-27.6	-33.3	13.2	n/a	n/a	n/a	n/a	-11.3	-4.5
2012	449	12	91	0	0	0	0	344	896
% Change	-3.9	-45.5	37.9	n/a	n/a	n/a	-100.0	-12.7	-6.6
2011	467	22	66	0	0	0	6	394	959
% Change	-10.5	-8.3	187.0	n/a	n/a	n/a	-40.0	**	46.9
2010	522	24	23	0	0	0	10	70	653
% Change	20.8	20.0	-28.1	n/a	-100.0	n/a	150.0	-68.8	-8.9
2009	432	20	32	0	5	0	4	224	717
% Change	-20.9	-58.3	10.3	n/a	n/a	n/a	-66.7	**	6.7
2008	546	48	29	0	0	0	12	37	672
% Change	-9.0	200.0	-64.6	n/a	n/a	n/a	**	-79.3	-23.6
2007	600	16	82	0	0	0	3	179	880
% Change	24.7	-38.5	-3.5	n/a	n/a	n/a	-40.0	-51.8	-9.1
2006	481	26	85	0	0	0	5	371	968

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
First Quarter 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	% Change
Frontenac Islands Township	0	1	0	0	0	0	0	0	0	1	-100.0
Kingston City	22	4	0	4	4	0	0	0	26	8	**
Loyalist Township	1	6	0	0	0	0	0	2	1	8	-87.5
South Frontenac Township	8	4	0	0	0	0	0	0	8	4	100.0
Kingston CMA	31	15	0	4	4	0	0	2	35	21	66.7

Table 2.1: Starts by Submarket and by Dwelling Type
January - March 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Frontenac Islands Township	0	1	0	0	0	0	0	0	0	1	-100.0
Kingston City	22	4	0	4	4	0	0	0	26	8	**
Loyalist Township	1	6	0	0	0	0	0	2	1	8	-87.5
South Frontenac Township	8	4	0	0	0	0	0	0	8	4	100.0
Kingston CMA	31	15	0	4	4	0	0	2	35	21	66.7

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
First Quarter 2016**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
Frontenac Islands Township	0	0	0	0	0	0	0	0
Kingston City	4	0	0	0	0	0	0	0
Loyalist Township	0	0	0	0	0	0	0	2
South Frontenac Township	0	0	0	0	0	0	0	0
Kingston CMA	4	0	0	0	0	0	0	2

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - March 2016**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Frontenac Islands Township	0	0	0	0	0	0	0	0
Kingston City	4	0	0	0	0	0	0	0
Loyalist Township	0	0	0	0	0	0	0	2
South Frontenac Township	0	0	0	0	0	0	0	0
Kingston CMA	4	0	0	0	0	0	0	2

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market
First Quarter 2016**

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
Frontenac Islands Township	0	1	0	0	0	0	0	1
Kingston City	26	8	0	0	0	0	26	8
Loyalist Township	1	6	0	0	0	2	1	8
South Frontenac Township	8	4	0	0	0	0	8	4
Kingston CMA	35	19	0	0	0	2	35	21

**Table 2.5: Starts by Submarket and by Intended Market
January - March 2016**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Frontenac Islands Township	0	1	0	0	0	0	0	1
Kingston City	26	8	0	0	0	0	26	8
Loyalist Township	1	6	0	0	0	2	1	8
South Frontenac Township	8	4	0	0	0	0	8	4
Kingston CMA	35	19	0	0	0	2	35	21

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
First Quarter 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	% Change
Frontenac Islands Township	0	2	0	0	0	0	0	0	0	2	-100.0
Kingston City	34	30	2	4	0	4	0	0	36	38	-5.3
Loyalist Township	6	6	0	0	9	0	0	0	15	6	150.0
South Frontenac Township	8	16	0	0	0	0	0	0	8	16	-50.0
Kingston CMA	48	54	2	4	9	4	0	0	59	62	-4.8

Table 3.1: Completions by Submarket and by Dwelling Type
January - March 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Frontenac Islands Township	0	2	0	0	0	0	0	0	0	2	-100.0
Kingston City	34	30	2	4	0	4	0	0	36	38	-5.3
Loyalist Township	6	6	0	0	9	0	0	0	15	6	150.0
South Frontenac Township	8	16	0	0	0	0	0	0	8	16	-50.0
Kingston CMA	48	54	2	4	9	4	0	0	59	62	-4.8

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
First Quarter 2016**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
Frontenac Islands Township	0	0	0	0	0	0	0	0
Kingston City	0	4	0	0	0	0	0	0
Loyalist Township	9	0	0	0	0	0	0	0
South Frontenac Township	0	0	0	0	0	0	0	0
Kingston CMA	9	4	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - March 2016**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Frontenac Islands Township	0	0	0	0	0	0	0	0
Kingston City	0	4	0	0	0	0	0	0
Loyalist Township	9	0	0	0	0	0	0	0
South Frontenac Township	0	0	0	0	0	0	0	0
Kingston CMA	9	4	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
First Quarter 2016**

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
Frontenac Islands Township	0	2	0	0	0	0	0	2
Kingston City	36	38	0	0	0	0	36	38
Loyalist Township	15	6	0	0	0	0	15	6
South Frontenac Township	8	16	0	0	0	0	8	16
Kingston CMA	59	62	0	0	0	0	59	62

**Table 3.5: Completions by Submarket and by Intended Market
January - March 2016**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Frontenac Islands Township	0	2	0	0	0	0	0	2
Kingston City	36	38	0	0	0	0	36	38
Loyalist Township	15	6	0	0	0	0	15	6
South Frontenac Township	8	16	0	0	0	0	8	16
Kingston CMA	59	62	0	0	0	0	59	62

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
First Quarter 2016**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$250,000		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Frontenac Islands Township													
QI 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
QI 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Kingston City													
QI 2016	0	0.0	3	13.0	4	17.4	8	34.8	8	34.8	23	-	383,639
QI 2015	0	0.0	7	30.4	7	30.4	6	26.1	3	13.0	23	-	340,155
Year-to-date 2016	0	0.0	3	13.0	4	17.4	8	34.8	8	34.8	23	-	383,639
Year-to-date 2015	0	0.0	7	30.4	7	30.4	6	26.1	3	13.0	23	-	340,155
Loyalist Township													
QI 2016	0	0.0	0	0.0	2	50.0	2	50.0	0	0.0	4	-	-
QI 2015	0	0.0	2	50.0	2	50.0	0	0.0	0	0.0	4	-	-
Year-to-date 2016	0	0.0	0	0.0	2	50.0	2	50.0	0	0.0	4	-	-
Year-to-date 2015	0	0.0	2	50.0	2	50.0	0	0.0	0	0.0	4	-	-
South Frontenac Township													
QI 2016	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	-	-
QI 2015	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	2	-	-
Year-to-date 2016	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	-	-
Year-to-date 2015	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	2	-	-
Kingston CMA													
QI 2016	0	0.0	3	10.3	6	20.7	12	41.4	8	27.6	29	395,000	372,350
QI 2015	0	0.0	10	34.5	10	34.5	6	20.7	3	10.3	29	310,000	331,885
Year-to-date 2016	0	0.0	3	10.3	6	20.7	12	41.4	8	27.6	29	395,000	372,350
Year-to-date 2015	0	0.0	10	34.5	10	34.5	6	20.7	3	10.3	29	310,000	331,885

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price (\$) of Absorbed Single-detached Units First Quarter 2016						
Submarket	Q1 2016	Q1 2015	% Change	YTD 2016	YTD 2015	% Change
Frontenac Islands Township	-	-	n/a	-	-	n/a
Kingston City	383,639	340,155	12.8	383,639	340,155	12.8
Loyalist Township	-	-	n/a	-	-	n/a
South Frontenac Township	-	-	n/a	-	-	n/a
Kingston CMA	372,350	331,885	12.2	372,350	331,885	12.2

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Kingston First Quarter 2016										
		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2015	January	132	10.9	258	732	794	32.5	287,186	2.5	287,246
	February	166	-5.7	244	512	599	40.7	295,119	7.4	297,116
	March	259	14.6	259	750	624	41.5	279,328	-5.3	285,953
	April	313	5.0	240	1,047	679	35.3	305,924	8.0	292,573
	May	420	13.5	277	1,017	715	38.7	294,802	-2.7	283,059
	June	393	2.1	262	813	651	40.2	305,564	6.2	298,451
	July	333	-0.3	249	807	711	35.0	296,313	4.2	295,541
	August	297	13.4	289	725	763	37.9	280,234	6.4	292,075
	September	282	12.4	292	679	685	42.6	294,706	7.4	298,078
	October	245	-2.0	278	553	667	41.7	293,089	8.5	296,100
	November	193	2.1	251	537	815	30.8	273,993	-1.1	274,098
	December	133	9.0	267	270	740	36.1	302,452	13.4	308,421
2016	January	148	12.1	281	578	668	42.1	278,190	-3.1	280,543
	February	186	12.0	264	552	639	41.3	270,768	-8.3	275,828
	March	295	13.9	297	804	679	43.7	306,798	9.8	308,565
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2015	557	6.9		1,994			285,896	0.4	
	Q1 2016	629	12.9		1,934			289,412	1.2	
	YTD 2015	557	6.9		1,994			285,898	0.4	
	YTD 2016	629	12.9		1,934			289,412	1.2	

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

¹Source: CREA

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

Table 6: Economic Indicators
First Quarter 2016

		Interest Rates			NHPI, Total, 2007=100 (Ont.)	CPI, 2002 =100 (Ont.)	Kingston 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						
2015	January	570	3.14	4.79	119.70	125.30	80.3	6.5	62.4	851
	February	567	2.89	4.74	120.10	126.20	80.4	6.8	62.6	859
	March	567	2.89	4.74	120.30	127.10	80.7	6.7	62.8	856
	April	561	2.89	4.64	120.60	126.90	80.8	7.2	63.0	862
	May	561	2.89	4.64	121.00	127.70	81.9	6.9	63.8	866
	June	561	2.89	4.64	121.50	128.20	82.7	6.9	64.3	892
	July	561	2.89	4.64	121.90	128.40	83.3	6.5	64.4	909
	August	561	2.89	4.64	122.50	128.00	83.9	6.9	65.1	915
	September	561	2.89	4.64	122.70	127.80	83.9	7.0	65.2	915
	October	561	2.89	4.64	123.10	127.90	84.8	6.7	65.6	908
	November	561	3.14	4.64	123.40	127.90	84.5	6.6	65.3	906
	December	561	3.14	4.64	123.50	127.50	84.4	6.4	65.0	901
2016	January	561	3.14	4.64	123.70	127.80	84.1	6.3	64.7	900
	February	561	3.14	4.64	124.20	128.20	84.3	6.0	64.6	909
	March	561	3.14	4.64		129.00	84.2	6.0	64.5	924
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

METHODOLOGY

Starts & Completions Survey Methodology

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

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A “**dwelling unit**”, for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A “**start**”, for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units “**under construction**” as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A “**completion**”, for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term “**absorbed**” means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A “**Single-Detached**” dwelling (also referred to as “**Single**”) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A “**Semi-Detached (Double)**” dwelling (also referred to as “**Semi**”) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A “**Row (Townhouse)**” dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term “**Apartment and other**” includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The “**intended market**” is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

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

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

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