

HOUSING MARKET INFORMATION

HOUSING NOW TABLES

Greater Sudbury CMA

Date Released: First Quarter 2016



Housing market intelligence you can count on

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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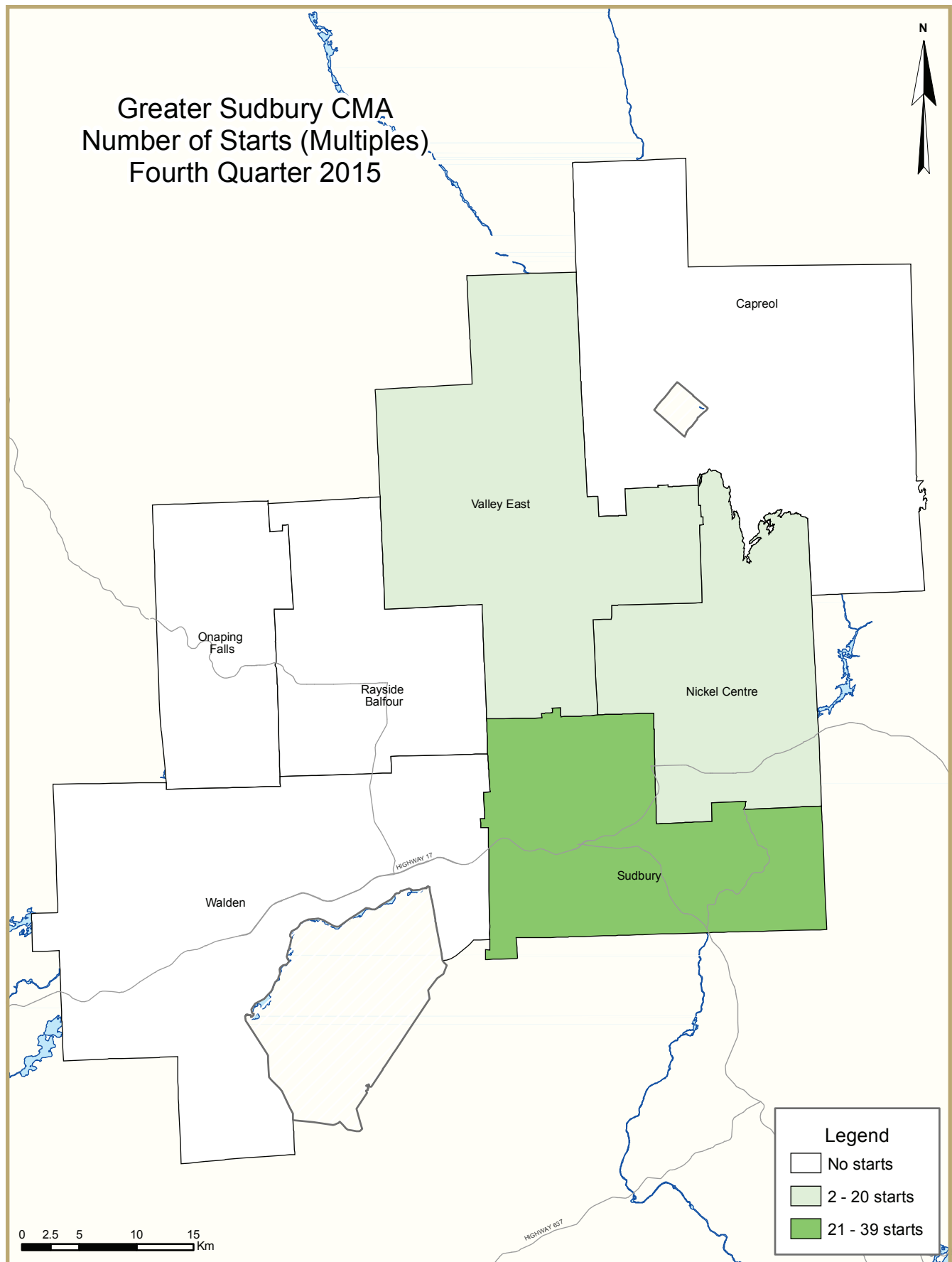
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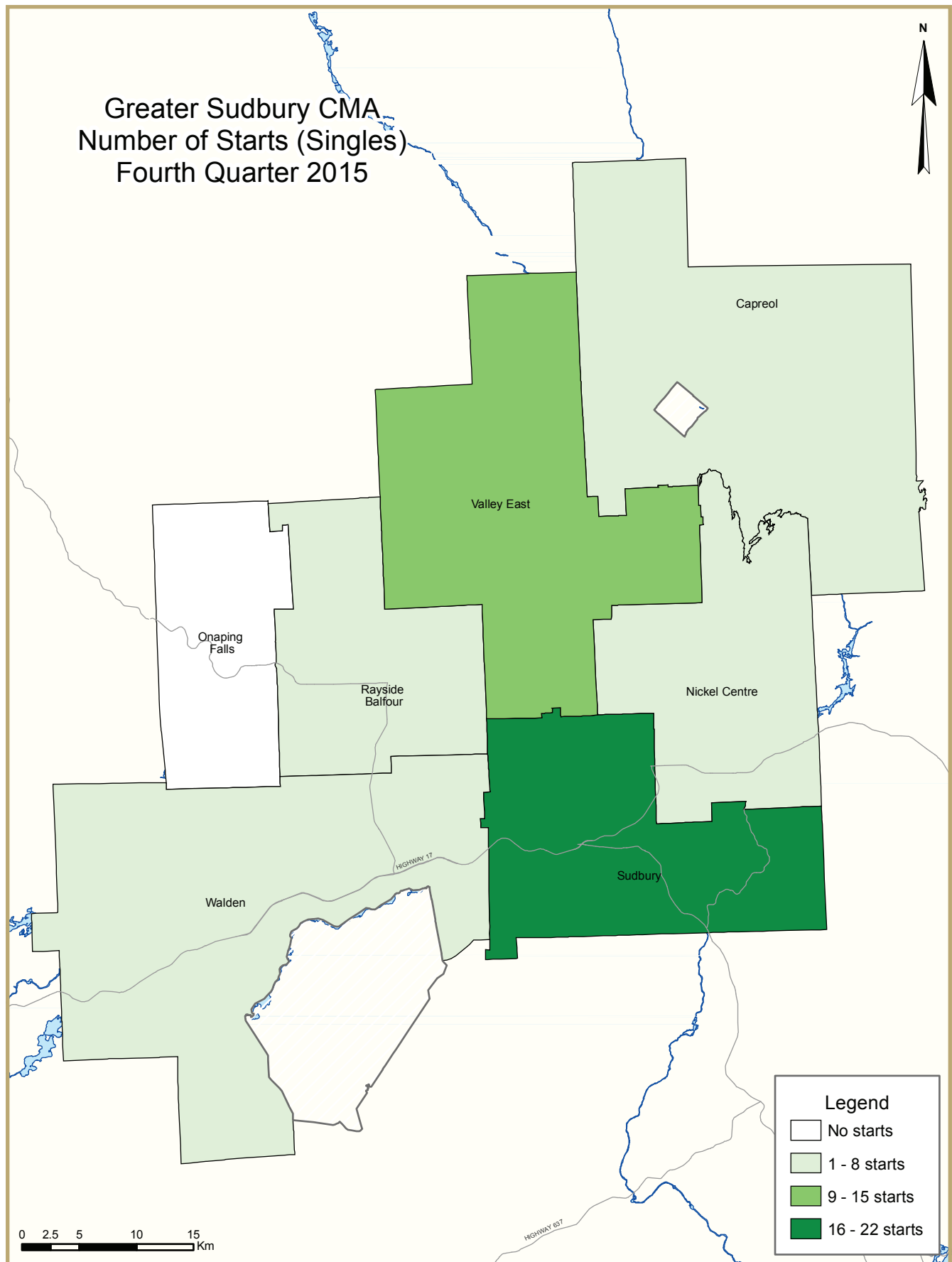
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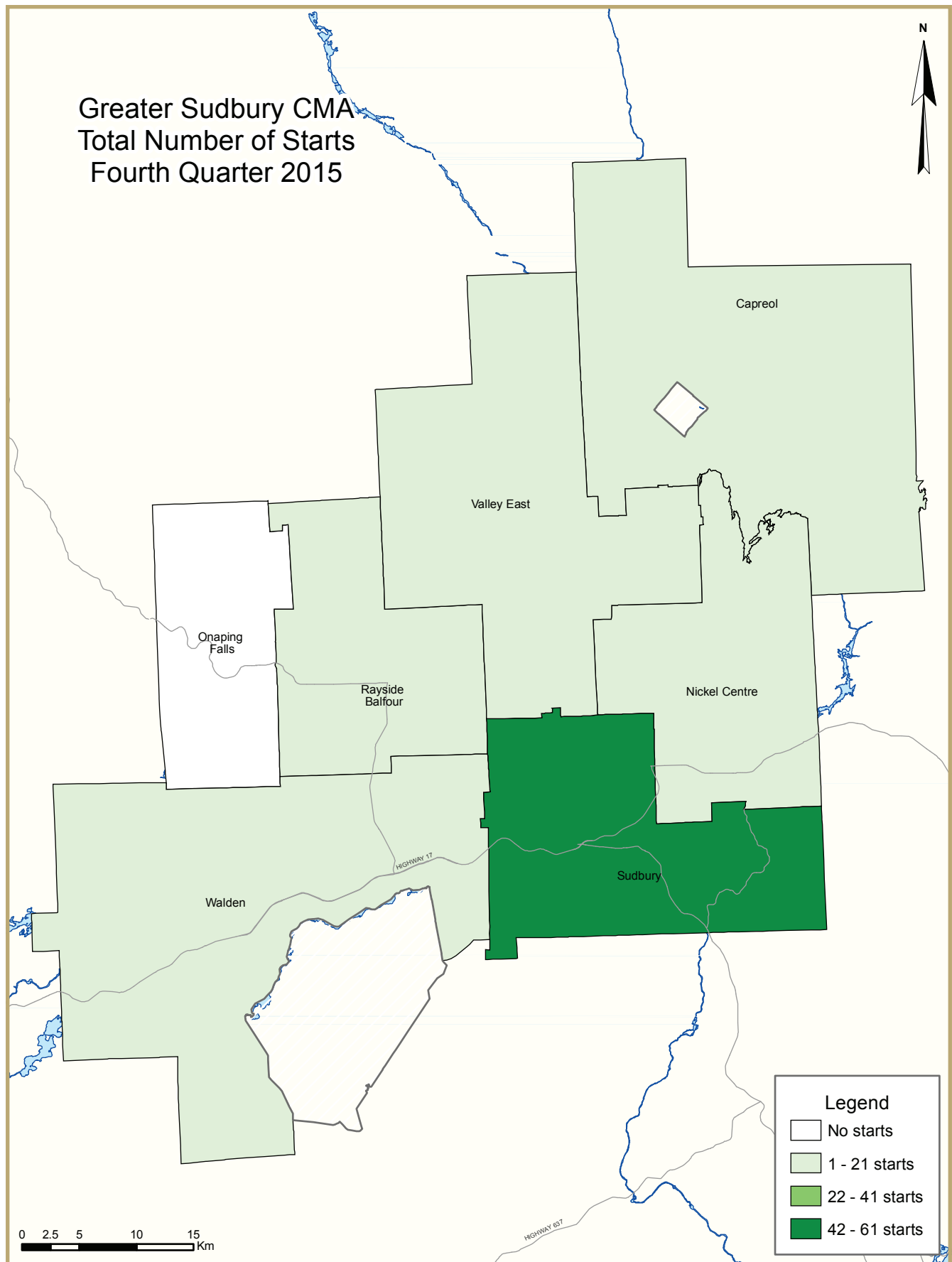
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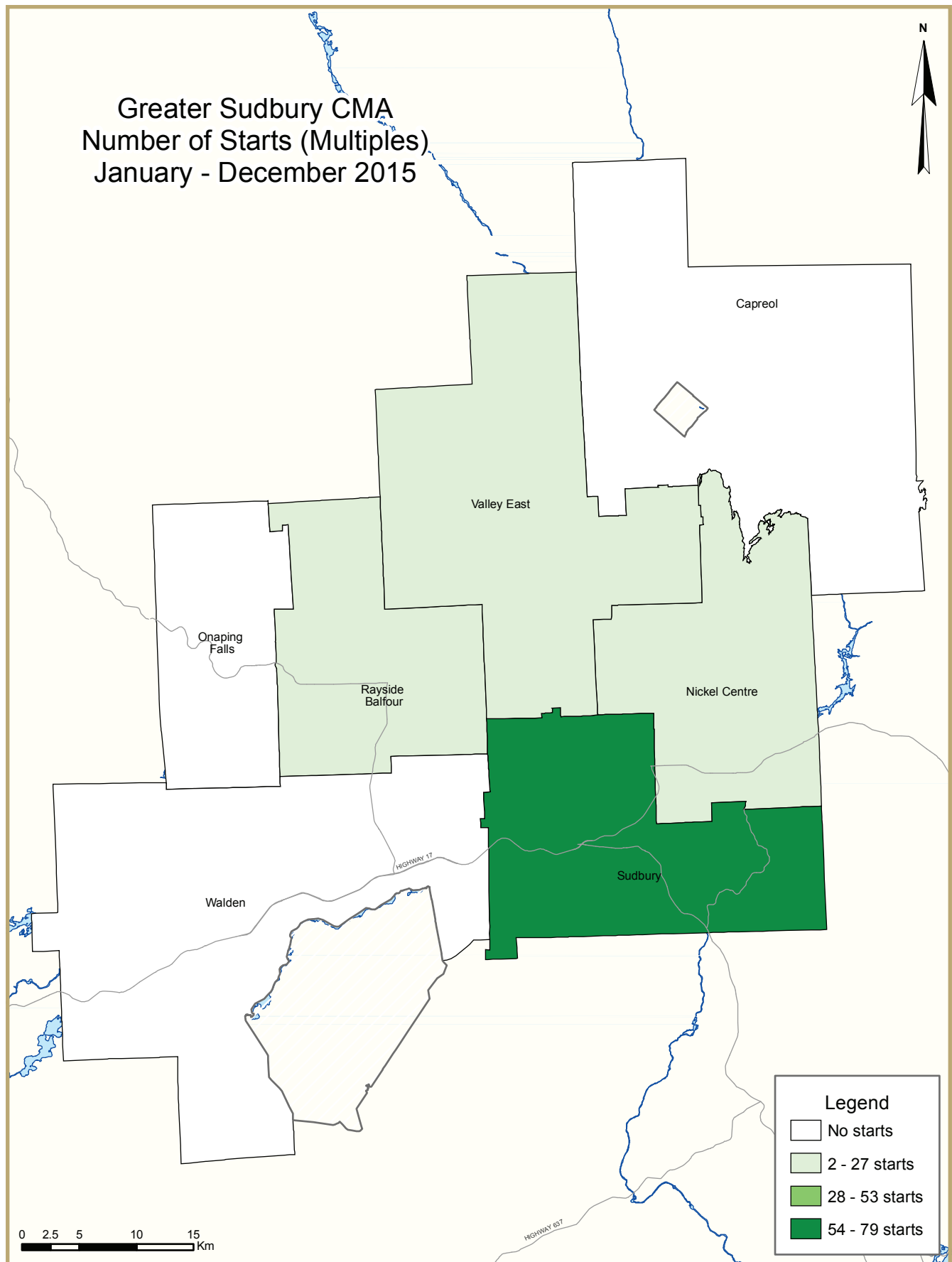
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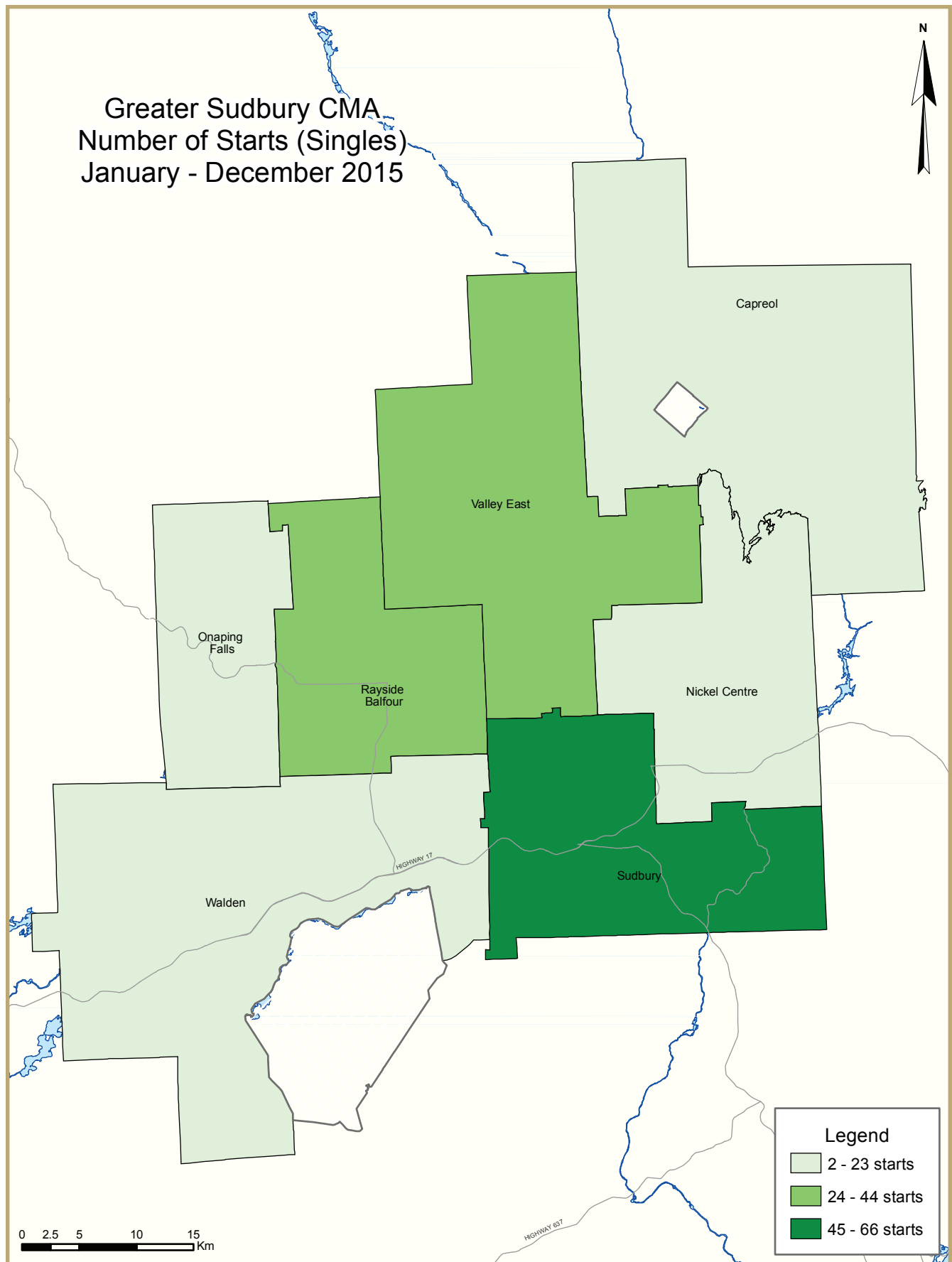
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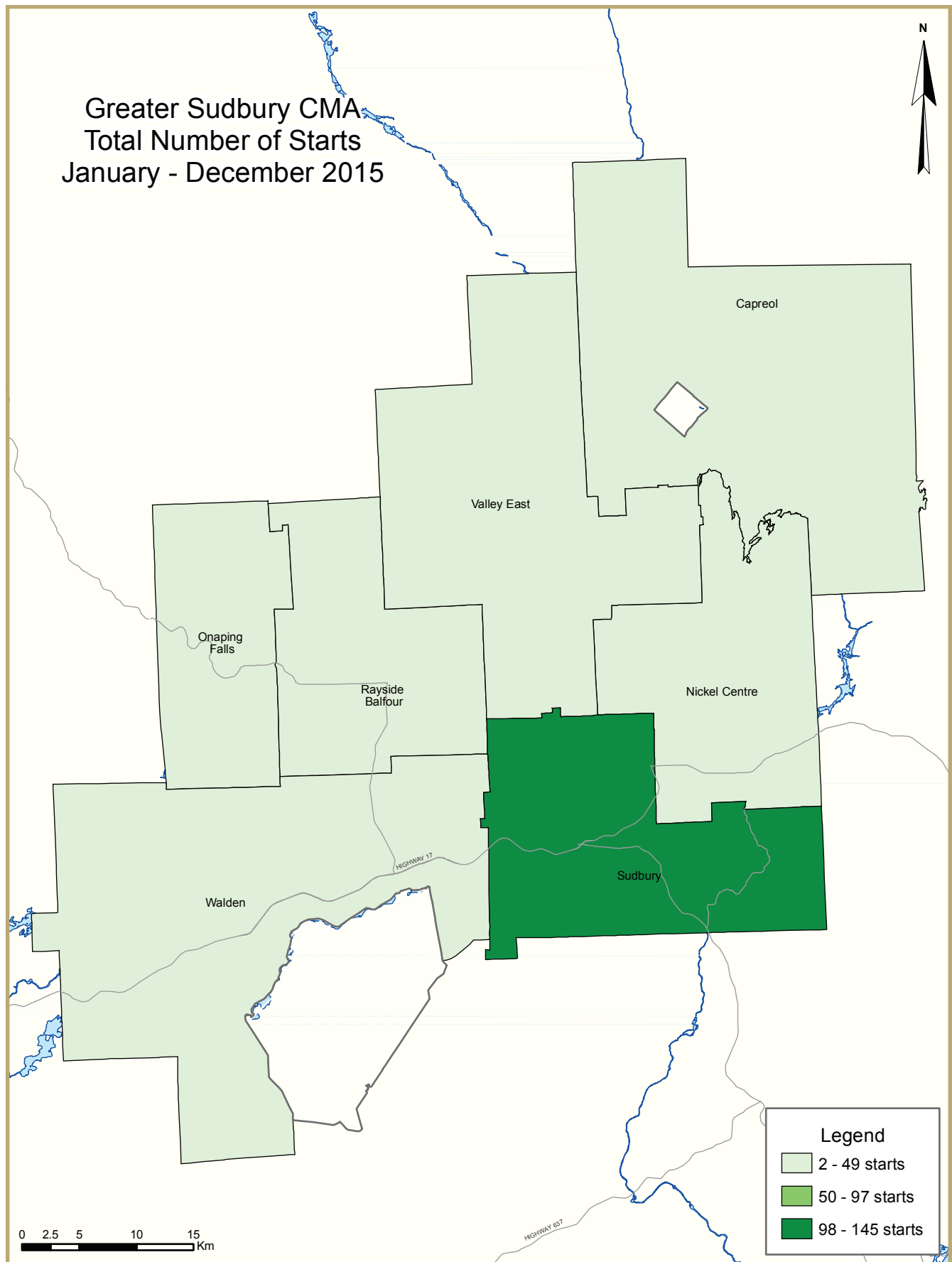












HOUSING NOW REPORT TABLES

Available in **ALL** reports:

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

Available in **SELECTED** Reports:

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

SYMBOLS

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

Table 1: Housing Starts (SAAR and Trend)								
Fourth Quarter 2015								
Greater Sudbury CMA ¹	Annual		Monthly SAAR			Trend ²		
	2014	2015	Oct. 2015	Nov. 2015	Dec. 2015	Oct. 2015	Nov. 2015	Dec. 2015
Single-Detached	172	152	183	246	306	151	172	210
Multiples	99	95	180	288	48	134	166	138
Total	271	247	363	534	354	285	338	348
	Quarterly SAAR		Actual			YTD		
	2015 Q3	2015 Q4	2014 Q4	2015 Q4	% change	2014 Q4	2015 Q4	% change
Single-Detached	146	178	47	46	-2.1%	172	152	-11.6%
Multiples	104	172	42	43	2.4%	99	95	-4.0%
Total	250	350	89	89	0.0%	271	247	-8.9%

Source: CMHC

¹ Census Metropolitan Area

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

Detailed data available upon request

Table 1.1: Housing Activity Summary of Greater Sudbury CMA
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q4 2015	46	16	0	0	14	0	4	9	89
Q4 2014	47	6	7	0	0	0	19	10	89
% Change	-2.1	166.7	-100.0	n/a	n/a	n/a	-78.9	-10.0	0.0
Year-to-date 2015	152	28	8	0	32	0	6	21	247
Year-to-date 2014	172	32	7	0	0	0	37	23	271
% Change	-11.6	-12.5	14.3	n/a	n/a	n/a	-83.8	-8.7	-8.9
UNDER CONSTRUCTION									
Q4 2015	95	36	6	0	32	0	11	195	375
Q4 2014	85	32	7	0	0	0	35	197	356
% Change	11.8	12.5	-14.3	n/a	n/a	n/a	-68.6	-1.0	5.3
COMPLETIONS									
Q4 2015	59	8	0	0	0	0	2	10	79
Q4 2014	72	6	0	0	0	0	6	81	165
% Change	-18.1	33.3	n/a	n/a	n/a	n/a	-66.7	-87.7	-52.1
Year-to-date 2015	141	22	7	0	0	0	32	25	227
Year-to-date 2014	207	32	0	0	8	0	12	131	390
% Change	-31.9	-31.3	n/a	n/a	-100.0	n/a	166.7	-80.9	-41.8
COMPLETED & NOT ABSORBED									
Q4 2015	13	1	7	0	0	0	n/a	n/a	21
Q4 2014	5	0	0	0	0	0	n/a	n/a	5
% Change	160.0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**
ABSORBED									
Q4 2015	49	7	0	0	0	0	n/a	n/a	56
Q4 2014	76	7	0	0	1	0	n/a	n/a	84
% Change	-35.5	0.0	n/a	n/a	-100.0	n/a	n/a	n/a	-33.3
Year-to-date 2015	133	21	0	0	0	0	n/a	n/a	154
Year-to-date 2014	205	33	0	0	9	14	n/a	n/a	261
% Change	-35.1	-36.4	n/a	n/a	-100.0	-100.0	n/a	n/a	-41.0

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

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Greater Sudbury CMA									
Q4 2015	46	16	0	0	14	0	4	9	89
Q4 2014	47	6	7	0	0	0	19	10	89
North Bay									
Q4 2015	28	4	0	0	0	0	0	0	32
Q4 2014	21	0	3	0	0	0	0	4	28
Sault Ste. Marie									
Q4 2015	9	4	0	0	0	0	0	85	98
Q4 2014	27	0	10	0	0	0	10	2	49
Timmins									
Q4 2015	2	0	0	0	0	0	0	0	2
Q4 2014	6	0	0	0	0	0	0	10	16
Elliot Lake									
Q4 2015	0	0	0	0	0	0	0	0	0
Q4 2014	0	0	0	0	0	0	0	0	0
Temiskaming Shores									
Q4 2015	6	0	0	0	0	0	0	0	6
Q4 2014	5	0	0	0	0	0	0	0	5
West Nipissing									
Q4 2015	7	2	0	0	0	0	0	0	9
Q4 2014	1	0	0	0	0	0	0	0	1
UNDER CONSTRUCTION									
Greater Sudbury CMA									
Q4 2015	95	36	6	0	32	0	11	195	375
Q4 2014	85	32	7	0	0	0	35	197	356
North Bay									
Q4 2015	54	6	3	0	0	0	0	7	70
Q4 2014	48	0	6	0	0	0	0	8	62
Sault Ste. Marie									
Q4 2015	50	8	7	0	0	0	0	85	150
Q4 2014	71	6	17	0	0	0	10	53	157
Timmins									
Q4 2015	7	0	0	0	0	0	0	8	15
Q4 2014	9	0	0	0	0	0	0	40	49
Elliot Lake									
Q4 2015	0	0	0	0	0	0	0	0	0
Q4 2014	0	0	0	0	0	0	0	0	0
Temiskaming Shores									
Q4 2015	5	0	0	0	0	0	0	0	5
Q4 2014	7	0	0	0	0	0	0	0	7
West Nipissing									
Q4 2015	12	2	0	0	0	0	0	0	14
Q4 2014	3	4	0	0	0	0	0	0	7

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

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
Greater Sudbury CMA									
Q4 2015	59	8	0	0	0	0	2	10	79
Q4 2014	72	6	0	0	0	0	6	81	165
North Bay									
Q4 2015	24	0	0	0	0	0	0	4	28
Q4 2014	26	2	0	0	0	0	0	0	28
Sault Ste. Marie									
Q4 2015	17	4	0	0	0	0	0	49	70
Q4 2014	21	4	0	0	0	0	16	0	41
Timmins									
Q4 2015	3	0	0	0	0	0	0	0	3
Q4 2014	11	0	0	0	0	0	0	0	11
Elliot Lake									
Q4 2015	0	0	0	0	0	0	0	0	0
Q4 2014	0	0	0	0	0	0	0	0	0
Temiskaming Shores									
Q4 2015	6	0	0	0	0	0	0	0	6
Q4 2014	5	0	0	0	0	0	0	0	5
West Nipissing									
Q4 2015	8	2	0	0	0	0	0	0	10
Q4 2014	12	0	0	0	0	0	0	0	12
COMPLETED & NOT ABSORBED									
Greater Sudbury CMA									
Q4 2015	13	1	7	0	0	0	n/a	n/a	21
Q4 2014	5	0	0	0	0	0	n/a	n/a	5
North Bay									
Q4 2015	1	0	0	0	0	0	n/a	n/a	1
Q4 2014	9	0	0	0	0	0	n/a	n/a	9
Sault Ste. Marie									
Q4 2015	9	5	1	0	0	0	n/a	n/a	15
Q4 2014	4	4	0	0	0	0	n/a	n/a	8
Timmins									
Q4 2015	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Q4 2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Elliot Lake									
Q4 2015	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Q4 2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Temiskaming Shores									
Q4 2015	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Q4 2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
West Nipissing									
Q4 2015	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Q4 2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Greater Sudbury CMA									
Q4 2015	49	7	0	0	0	0	n/a	n/a	56
Q4 2014	76	7	0	0	1	0	n/a	n/a	84
North Bay									
Q4 2015	26	0	0	0	0	0	n/a	n/a	26
Q4 2014	26	2	0	0	0	0	n/a	n/a	28
Sault Ste. Marie									
Q4 2015	17	1	0	0	0	0	n/a	n/a	18
Q4 2014	18	2	0	0	0	0	n/a	n/a	20
Timmins									
Q4 2015	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Q4 2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Elliot Lake									
Q4 2015	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Q4 2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Temiskaming Shores									
Q4 2015	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Q4 2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
West Nipissing									
Q4 2015	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Q4 2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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

Table 1.3: History of Housing Starts
Greater Sudbury 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	152	28	8	0	32	0	6	21	247
% Change	-11.6	-12.5	14.3	n/a	n/a	n/a	-83.8	-8.7	-8.9
2014	172	32	7	0	0	0	37	23	271
% Change	-17.3	14.3	75.0	n/a	n/a	n/a	**	-87.5	-37.1
2013	208	28	4	0	0	0	7	184	431
% Change	-29.3	-41.7	n/a	n/a	-100.0	-100.0	-50.0	38.3	-19.6
2012	294	48	0	0	15	32	14	133	536
% Change	-8.4	20.0	n/a	n/a	-25.0	**	-58.8	-18.4	-9.9
2011	321	40	0	0	20	8	34	163	595
% Change	-13.0	**	n/a	n/a	n/a	-46.7	36.0	0.6	3.5
2010	369	4	0	0	0	15	25	162	575
% Change	64.7	-50.0	n/a	n/a	n/a	-44.4	-66.2	38.5	27.8
2009	224	8	0	0	0	27	74	117	450
% Change	-52.2	-75.0	-100.0	n/a	n/a	n/a	**	**	-17.1
2008	469	32	11	0	0	0	8	23	543
% Change	-8.8	23.1	n/a	n/a	-100.0	n/a	33.3	187.5	-7.5
2007	514	26	0	0	33	0	6	8	587
% Change	14.7	44.4	n/a	n/a	n/a	n/a	-45.5	n/a	23.1
2006	448	18	0	0	0	0	11	0	477

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Fourth Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
Greater Sudbury CMA	46	47	16	6	18	26	9	10	89	89	0.0
Capreol Town	1	2	0	0	0	0	0	0	1	2	-50.0
Nickel Centre Town	2	7	2	0	0	0	0	0	4	7	-42.9
Onaping Falls Town	0	0	0	0	0	7	0	0	0	7	-100.0
Rayside-Balfour Town	8	5	0	0	0	15	0	0	8	20	-60.0
Sudbury City	22	28	14	6	18	0	7	2	61	36	69.4
Valley East Town	10	5	0	0	0	4	2	8	12	17	-29.4
Walden Town	3	0	0	0	0	0	0	0	3	0	n/a
North Bay	28	21	4	0	0	3	0	4	32	28	14.3
Sault Ste. Marie	9	27	4	2	0	18	85	2	98	49	100.0
Timmins	2	6	0	0	0	0	0	10	2	16	-87.5
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Temiskaming Shores	6	5	0	0	0	0	0	0	6	5	20.0
West Nipissing	7	1	2	0	0	0	0	0	9	1	**

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Greater Sudbury CMA	152	172	30	36	42	40	23	23	247	271	-8.9
Capreol Town	2	2	0	0	0	0	0	0	2	2	0.0
Nickel Centre Town	10	18	2	2	0	0	0	3	12	23	-47.8
Onaping Falls Town	3	4	0	0	0	7	0	0	3	11	-72.7
Rayside-Balfour Town	30	27	2	8	0	21	2	0	34	56	-39.3
Sudbury City	66	77	26	24	42	4	11	8	145	113	28.3
Valley East Town	31	35	0	2	0	8	10	12	41	57	-28.1
Walden Town	10	9	0	0	0	0	0	0	10	9	11.1
North Bay	60	69	6	0	0	3	3	8	69	80	-13.8
Sault Ste. Marie	58	92	8	14	7	25	85	14	158	145	9.0
Timmins	17	29	0	0	0	0	8	10	25	39	-35.9
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Temiskaming Shores	10	15	0	0	0	0	0	0	10	15	-33.3
West Nipissing	24	21	4	2	0	0	0	4	28	27	3.7

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Greater Sudbury CMA	14	7	4	19	0	0	9	10
Capreol Town	0	0	0	0	0	0	0	0
Nickel Centre Town	0	0	0	0	0	0	0	0
Onaping Falls Town	0	7	0	0	0	0	0	0
Rayside-Balfour Town	0	0	0	15	0	0	0	0
Sudbury City	14	0	4	0	0	0	7	2
Valley East Town	0	0	0	4	0	0	2	8
Walden Town	0	0	0	0	0	0	0	0
North Bay	0	3	0	0	0	0	0	4
Sault Ste. Marie	0	10	0	8	0	0	85	2
Timmins	0	0	0	0	0	0	0	10
Elliot Lake	0	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Greater Sudbury CMA	38	7	4	33	2	0	21	23
Capreol Town	0	0	0	0	0	0	0	0
Nickel Centre Town	0	0	0	0	0	0	0	3
Onaping Falls Town	0	7	0	0	0	0	0	0
Rayside-Balfour Town	0	0	0	21	0	0	2	0
Sudbury City	38	0	4	4	0	0	11	8
Valley East Town	0	0	0	8	2	0	8	12
Walden Town	0	0	0	0	0	0	0	0
North Bay	0	3	0	0	0	0	3	8
Sault Ste. Marie	7	17	0	8	0	0	85	14
Timmins	0	0	0	0	0	0	8	10
Elliot Lake	0	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	4

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market
Fourth Quarter 2015**

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Greater Sudbury CMA	62	60	14	0	13	29	89	89
Capreol Town	1	2	0	0	0	0	1	2
Nickel Centre Town	4	7	0	0	0	0	4	7
Onaping Falls Town	0	7	0	0	0	0	0	7
Rayside-Balfour Town	8	5	0	0	0	15	8	20
Sudbury City	36	34	14	0	11	2	61	36
Valley East Town	10	5	0	0	2	12	12	17
Walden Town	3	0	0	0	0	0	3	0
North Bay	32	24	0	0	0	4	32	28
Sault Ste. Marie	13	37	0	0	85	12	98	49
Timmins	2	6	0	0	0	10	2	16
Elliot Lake	0	0	0	0	0	0	0	0
Temiskaming Shores	6	5	0	0	0	0	6	5
West Nipissing	9	1	0	0	0	0	9	1

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Greater Sudbury CMA	188	211	32	0	27	60	247	271
Capreol Town	2	2	0	0	0	0	2	2
Nickel Centre Town	12	20	0	0	0	3	12	23
Onaping Falls Town	3	11	0	0	0	0	3	11
Rayside-Balfour Town	30	31	0	0	4	25	34	56
Sudbury City	98	101	32	0	15	12	145	113
Valley East Town	33	37	0	0	8	20	41	57
Walden Town	10	9	0	0	0	0	10	9
North Bay	66	72	0	0	3	8	69	80
Sault Ste. Marie	72	121	1	0	85	24	158	145
Timmins	17	29	0	0	8	10	25	39
Elliot Lake	0	0	0	0	0	0	0	0
Temiskaming Shores	10	15	0	0	0	0	10	15
West Nipissing	28	23	0	0	0	4	28	27

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Fourth Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
Greater Sudbury CMA	59	72	10	8	0	4	10	81	79	165	-52.1
Capreol Town	0	1	0	0	0	0	0	0	0	1	-100.0
Nickel Centre Town	3	8	0	0	0	0	0	8	3	16	-81.3
Onaping Falls Town	2	2	0	0	0	0	0	0	2	2	0.0
Rayside-Balfour Town	17	14	2	2	0	0	0	0	19	16	18.8
Sudbury City	24	29	8	6	0	0	4	70	36	105	-65.7
Valley East Town	8	13	0	0	0	4	6	3	14	20	-30.0
Walden Town	5	5	0	0	0	0	0	0	5	5	0.0
North Bay	24	26	0	2	0	0	4	0	28	28	0.0
Sault Ste. Marie	17	21	4	4	0	16	49	0	70	41	70.7
Timmins	3	11	0	0	0	0	0	0	3	11	-72.7
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Temiskaming Shores	6	5	0	0	0	0	0	0	6	5	20.0
West Nipissing	8	12	2	0	0	0	0	0	10	12	-16.7

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Greater Sudbury CMA	141	207	28	36	33	16	25	131	227	390	-41.8
Capreol Town	2	2	0	0	0	0	0	0	2	2	0.0
Nickel Centre Town	11	20	2	0	0	4	3	8	16	32	-50.0
Onaping Falls Town	3	7	0	0	7	0	0	0	10	7	42.9
Rayside-Balfour Town	28	29	6	10	18	0	0	0	52	39	33.3
Sudbury City	62	83	18	26	4	8	8	84	92	201	-54.2
Valley East Town	27	49	2	0	4	4	14	7	47	60	-21.7
Walden Town	8	17	0	0	0	0	0	32	8	49	-83.7
North Bay	54	71	0	4	3	0	4	0	61	75	-18.7
Sault Ste. Marie	79	70	8	10	25	25	53	0	165	105	57.1
Timmins	19	35	0	0	0	12	44	0	63	47	34.0
Elliot Lake	0	1	0	0	0	0	0	0	0	1	-100.0
Temiskaming Shores	12	17	0	0	0	0	0	0	12	17	-29.4
West Nipissing	15	45	6	2	0	0	0	4	21	51	-58.8

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Fourth Quarter 2015**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Greater Sudbury CMA	0	0	0	4	0	0	10	81
Capreol Town	0	0	0	0	0	0	0	0
Nickel Centre Town	0	0	0	0	0	0	0	8
Onaping Falls Town	0	0	0	0	0	0	0	0
Rayside-Balfour Town	0	0	0	0	0	0	0	0
Sudbury City	0	0	0	0	0	0	4	70
Valley East Town	0	0	0	4	0	0	6	3
Walden Town	0	0	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	4	0
Sault Ste. Marie	0	0	0	16	0	0	49	0
Timmins	0	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Greater Sudbury CMA	7	8	26	8	0	0	25	131
Capreol Town	0	0	0	0	0	0	0	0
Nickel Centre Town	0	0	0	4	0	0	3	8
Onaping Falls Town	7	0	0	0	0	0	0	0
Rayside-Balfour Town	0	0	18	0	0	0	0	0
Sudbury City	0	8	4	0	0	0	8	84
Valley East Town	0	0	4	4	0	0	14	7
Walden Town	0	0	0	0	0	0	0	32
North Bay	3	0	0	0	0	0	4	0
Sault Ste. Marie	10	9	15	16	0	0	53	0
Timmins	0	0	0	12	0	0	44	0
Elliot Lake	0	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	4

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Fourth Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Greater Sudbury CMA	67	78	0	0	12	87	79	165
Capreol Town	0	1	0	0	0	0	0	1
Nickel Centre Town	3	8	0	0	0	8	3	16
Onaping Falls Town	2	2	0	0	0	0	2	2
Rayside-Balfour Town	17	14	0	0	2	2	19	16
Sudbury City	32	35	0	0	4	70	36	105
Valley East Town	8	13	0	0	6	7	14	20
Walden Town	5	5	0	0	0	0	5	5
North Bay	24	28	0	0	4	0	28	28
Sault Ste. Marie	21	25	0	0	49	16	70	41
Timmins	3	11	0	0	0	0	3	11
Elliot Lake	0	0	0	0	0	0	0	0
Temiskaming Shores	6	5	0	0	0	0	6	5
West Nipissing	10	12	0	0	0	0	10	12

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Greater Sudbury CMA	170	239	0	8	57	143	227	390
Capreol Town	2	2	0	0	0	0	2	2
Nickel Centre Town	13	20	0	0	3	12	16	32
Onaping Falls Town	10	7	0	0	0	0	10	7
Rayside-Balfour Town	28	37	0	0	24	2	52	39
Sudbury City	80	107	0	8	12	86	92	201
Valley East Town	29	49	0	0	18	11	47	60
Walden Town	8	17	0	0	0	32	8	49
North Bay	57	75	0	0	4	0	61	75
Sault Ste. Marie	94	89	1	0	70	16	165	105
Timmins	19	35	0	0	44	12	63	47
Elliot Lake	0	1	0	0	0	0	0	1
Temiskaming Shores	12	17	0	0	0	0	12	17
West Nipissing	21	47	0	0	0	4	21	51

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
Fourth Quarter 2015**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Greater Sudbury CMA													
Q4 2015	0	0.0	0	0.0	3	15.0	8	40.0	9	45.0	20	435,000	451,250
Q4 2014	0	0.0	6	16.2	5	13.5	8	21.6	18	48.6	37	457,500	450,682
Year-to-date 2015	2	2.8	7	9.9	16	22.5	16	22.5	30	42.3	71	430,000	444,891
Year-to-date 2014	5	4.8	14	13.5	22	21.2	18	17.3	45	43.3	104	440,000	442,670
North Bay													
Q4 2015	0	0.0	1	33.3	0	0.0	2	66.7	0	0.0	3	-	-
Q4 2014	0	0.0	2	25.0	1	12.5	4	50.0	1	12.5	8	-	428,940
Year-to-date 2015	1	5.9	7	41.2	3	17.6	4	23.5	2	11.8	17	-	415,725
Year-to-date 2014	7	29.2	4	16.7	6	25.0	5	20.8	2	8.3	24	-	428,940
Sault Ste. Marie													
Q4 2015	6	66.7	0	0.0	1	11.1	0	0.0	2	22.2	9	-	327,200
Q4 2014	1	14.3	1	14.3	3	42.9	0	0.0	2	28.6	7	-	-
Year-to-date 2015	16	51.6	2	6.5	4	12.9	3	9.7	6	19.4	31	-	359,180
Year-to-date 2014	4	16.7	5	20.8	8	33.3	0	0.0	7	29.2	24	-	405,760

Source: CMHC (Market Absorption Survey)

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

Submarket	Q4 2015	Q4 2014	% Change	YTD 2015	YTD 2014	% Change
Greater Sudbury CMA	451,250	450,682	0.1	444,891	442,670	0.5
North Bay	-	428,940	n/a	415,725	428,940	-3.1
Sault Ste. Marie	327,200	-	n/a	359,180	405,760	-11.5

Source: CMHC (Market Absorption Survey)

**Table 5a: MLS® Residential Activity for Greater Sudbury
Fourth Quarter 2015**

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2014	January	123	-1.6	188	264	362	51.9	240,798	2.2	248,455
	February	140	-5.4	177	284	361	49.0	246,142	-5.4	247,711
	March	153	-8.4	169	357	362	46.7	268,781	5.3	257,595
	April	174	-29.0	150	432	363	41.3	263,020	4.1	255,361
	May	239	-8.8	180	628	438	41.1	256,900	0.5	248,289
	June	243	6.6	175	547	409	42.8	258,395	2.7	251,896
	July	230	11.7	176	538	418	42.1	246,633	-0.7	241,852
	August	200	-18.0	179	430	417	42.9	245,142	0.8	245,387
	September	191	-22.7	167	433	414	40.3	244,222	5.4	249,525
	October	183	-1.1	176	337	365	48.2	228,833	2.8	244,929
	November	164	11.6	211	270	395	53.4	250,438	4.7	252,526
	December	116	11.5	206	198	412	50.0	244,918	0.8	250,695
2015	January	97	-21.1	154	287	412	37.4	231,172	-4.0	239,031
	February	140	0.0	183	318	405	45.2	237,637	-3.5	238,960
	March	174	13.7	185	387	395	46.8	251,493	-6.4	240,665
	April	207	19.0	178	481	378	47.1	245,303	-6.7	237,472
	May	235	-1.7	200	622	447	44.7	250,036	-2.7	241,669
	June	291	19.8	201	556	397	50.6	242,032	-6.3	236,776
	July	232	0.9	190	481	372	51.1	252,800	2.5	248,230
	August	228	14.0	203	419	391	51.9	248,696	1.4	248,712
	September	213	11.5	205	400	383	53.5	241,083	-1.3	246,357
	October	212	15.8	213	326	377	56.5	214,674	-6.2	230,392
	November	163	-0.6	198	294	407	48.6	252,912	1.0	254,282
	December	108	-6.9	189	197	403	46.9	226,282	-7.6	231,574
	Q4 2014	463	6.2		805			240,516	3.2	
	Q4 2015	483	4.3		817			230,174	-4.3	
	YTD 2014	2,156	-6.6		4,718			249,960	1.9	
	YTD 2015	2,300	6.7		4,768			242,303	-3.1	

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¹Source: CREA

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

**Table 5b: MLS® Residential Activity for Sault Ste. Marie
Fourth Quarter 2015**

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2014	January	51	-27.1	84	178	241	34.9	158,318	-5.6	162,380
	February	70	9.4	109	161	238	45.8	159,701	-0.8	170,586
	March	87	-13.9	101	201	213	47.4	183,393	23.3	188,501
	April	92	-8.0	90	280	230	39.1	166,157	12.7	167,545
	May	153	21.4	118	385	251	47.0	176,296	-1.6	166,581
	June	145	2.8	114	363	256	44.5	182,210	13.5	175,346
	July	141	-5.4	106	372	283	37.5	182,125	5.4	170,374
	August	125	-20.4	100	249	233	42.9	163,429	-1.3	162,600
	September	133	9.0	109	269	253	43.1	155,679	-6.3	156,791
	October	129	-3.7	119	206	220	54.1	168,934	3.0	168,052
	November	120	34.8	148	140	239	61.9	147,962	-9.1	155,896
	December	69	35.3	117	100	247	47.4	188,985	38.2	188,535
2015	January	54	5.9	90	162	225	40.0	150,476	-5.0	154,613
	February	82	17.1	128	189	271	47.2	143,902	-9.9	153,687
	March	90	3.4	101	256	255	39.6	165,315	-9.9	168,965
	April	112	21.7	114	314	253	45.1	163,836	-1.4	165,324
	May	157	2.6	127	364	248	51.2	160,119	-9.2	151,726
	June	172	18.6	125	362	231	54.1	172,215	-5.5	165,915
	July	152	7.8	121	308	234	51.7	173,964	-4.5	163,125
	August	141	12.8	114	285	253	45.1	167,141	2.3	165,661
	September	159	19.5	130	245	232	56.0	177,047	13.7	178,066
	October	115	-10.9	108	216	243	44.4	167,816	-0.7	167,111
	November	96	-20.0	120	163	259	46.3	167,232	13.0	175,484
	December	75	8.7	127	112	272	46.7	172,837	-8.5	172,223
	Q4 2014	318	16.1		446			165,371	4.3	
	Q4 2015	286	-10.1		491			168,937	2.2	
	YTD 2014	1,315	0.8		2,904			169,802	4.2	
	YTD 2015	1,405	6.8		2,976			166,825	-1.8	

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

¹Source: CREA

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

**Table 5c: MLS® Residential Activity for North Bay
Fourth Quarter 2015**

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2014	January	64	33.3	99	140	168	58.9	205,174	-11.9	214,947
	February	47	-16.1	72	140	188	38.3	218,554	-3.3	218,535
	March	80	3.9	88	241	203	43.3	220,209	-4.4	214,168
	April	90	-16.7	74	248	191	38.7	224,074	-3.7	216,453
	May	125	-21.9	87	315	208	41.8	238,314	-1.2	226,020
	June	104	-14.8	77	285	208	37.0	258,148	6.7	247,689
	July	105	-18.6	77	279	214	36.0	211,968	-9.0	213,710
	August	100	-2.9	91	183	178	51.1	236,662	1.5	227,495
	September	115	4.5	101	205	203	49.8	217,010	3.4	225,314
	October	93	3.3	94	168	210	44.8	226,975	4.5	230,041
	November	56	-13.8	86	102	173	49.7	191,452	-9.0	199,528
	December	33	-21.4	65	96	257	25.3	205,586	0.7	220,227
2015	January	63	-1.6	105	172	223	47.1	201,644	-1.7	211,884
	February	70	48.9	107	159	219	48.9	217,784	-0.4	217,859
	March	83	3.8	88	248	203	43.3	238,496	8.3	232,581
	April	117	30.0	92	274	214	43.0	235,515	5.1	227,567
	May	114	-8.8	86	297	200	43.0	230,101	-3.4	216,768
	June	146	40.4	104	276	205	50.7	221,832	-14.1	212,759
	July	150	42.9	107	281	215	49.8	222,192	4.8	222,780
	August	109	9.0	98	218	213	46.0	213,411	-9.8	204,905
	September	105	-8.7	91	190	195	46.7	214,142	-1.3	221,982
	October	80	-14.0	89	143	193	46.1	232,420	2.4	234,216
	November	65	16.1	91	117	189	48.1	225,969	18.0	235,497
	December	43	30.3	86	64	171	50.3	213,140	3.7	227,847
	Q4 2014	182	-7.6		366			212,167	0.0	
	Q4 2015	188	3.3		324			225,780	6.4	
	YTD 2014	1,012	-8.8		2,402			224,621	-1.7	
	YTD 2015	1,145	13.1		2,439			223,093	-0.7	

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¹Source: CREA

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

Table 5d: MLS® Residential Activity for Timmins
Fourth Quarter 2015

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2014	January	41	-26.8	67	110	152	44.1	160,439	3.2	160,439
	February	58	-13.4	82	94	132	62.1	146,394	-1.8	146,394
	March	61	3.4	71	153	163	43.6	152,580	-4.0	152,580
	April	59	-34.4	60	174	167	35.9	159,931	-4.6	159,931
	May	111	0.0	93	279	179	52.0	170,673	-0.1	170,673
	June	118	21.6	98	277	199	49.2	182,839	13.9	182,839
	July	107	-7.8	85	293	209	40.7	172,121	26.2	172,121
	August	118	21.6	96	200	181	53.0	157,179	12.0	157,179
	September	96	-21.3	79	197	177	44.6	143,690	-15.8	143,690
	October	100	16.3	91	157	179	50.8	156,270	8.6	156,270
	November	51	-36.3	66	127	177	37.3	134,051	-10.8	134,051
	December	45	-6.3	76	85	230	33.0	167,673	8.8	167,673
2015	January	45	9.8	82	144	203	40.4	146,116	-8.9	146,116
	February	56	-3.4	80	133	190	42.1	140,584	-4.0	140,584
	March	85	39.3	105	188	205	51.2	158,174	3.7	158,174
	April	108	83.1	94	210	189	49.7	159,955	0.0	159,955
	May	90	-18.9	78	288	195	40.0	156,066	-8.6	156,066
	June	105	-11.0	81	281	188	43.1	157,584	-13.8	157,584
	July	114	6.5	85	260	191	44.5	163,150	-5.2	163,150
	August	110	-6.8	85	220	190	44.7	178,352	13.5	178,352
	September	102	6.3	80	219	199	40.2	168,825	17.5	168,825
	October	84	-16.0	82	152	181	45.3	160,871	2.9	160,871
	November	61	19.6	72	150	202	35.6	124,239	-7.3	124,239
	December	51	13.3	87	68	179	48.6	156,792	-6.5	156,792
	Q4 2014	196	-8.4		369			153,107	3.1	
	Q4 2015	196	0.0		370			148,409	-3.1	
	YTD 2014	965	-6.2		2,146			160,724	3.5	
	YTD 2015	1,011	4.8		2,313			158,542	-1.4	

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¹Source: CREA

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

Table 6: Economic Indicators
Fourth Quarter 2015

		Interest Rates			NHPI, Total Thunder Bay/Greater Sudbury 2007=100	CPI, 2002 =100 (Ontario)	Greater Sudbury Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	108.20	123.30	83.5	6.8	64.2	879
	February	595	3.14	5.24	108.20	124.60	83.2	6.9	64.2	880
	March	581	3.14	4.99	108.20	125.10	82.3	6.8	63.2	886
	April	570	3.14	4.79	108.20	125.90	81.6	6.6	62.7	910
	May	570	3.14	4.79	108.70	126.50	81.4	6.8	62.6	909
	June	570	3.14	4.79	108.70	126.90	81.7	6.9	62.9	913
	July	570	3.14	4.79	108.70	126.50	82.2	6.6	63.1	912
	August	570	3.14	4.79	108.70	126.50	82.4	6.4	63.0	911
	September	570	3.14	4.79	108.70	126.70	82.9	6.2	63.2	898
	October	570	3.14	4.79	108.70	126.80	83.1	6.4	63.6	882
	November	570	3.14	4.79	108.70	126.30	83.8	6.2	63.9	877
	December	570	3.14	4.79	108.70	125.40	84.5	6.0	64.3	875
2015	January	570	3.14	4.79	108.70	125.30	84.6	5.9	64.3	875
	February	567	2.89	4.74	108.60	126.20	84.4	6.4	64.5	878
	March	567	2.89	4.74	108.60	127.10	84.2	6.5	64.4	877
	April	561	2.89	4.64	108.60	126.90	84.1	6.9	64.6	891
	May	561	2.89	4.64	108.80	127.70	83.8	7.1	64.5	908
	June	561	2.89	4.64	109.00	128.20	84.3	7.3	64.9	926
	July	561	2.89	4.64	109.00	128.40	83.5	7.4	64.5	932
	August	561	2.89	4.64	109.00	128.00	82.8	7.2	63.8	933
	September	561	2.89	4.64	109.00	127.80	81.4	7.3	62.7	922
	October	561	2.89	4.64	109.00	127.90	80.9	7.6	62.4	907
	November	561	3.14	4.64	109.00	127.90	80.1	8.2	62.4	891
	December	561	3.14	4.64		127.50	79.3	8.4	61.8	895

"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 on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

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

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

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