

HOUSING MARKET INFORMATION

HOUSING NOW TABLES

Québec CMA

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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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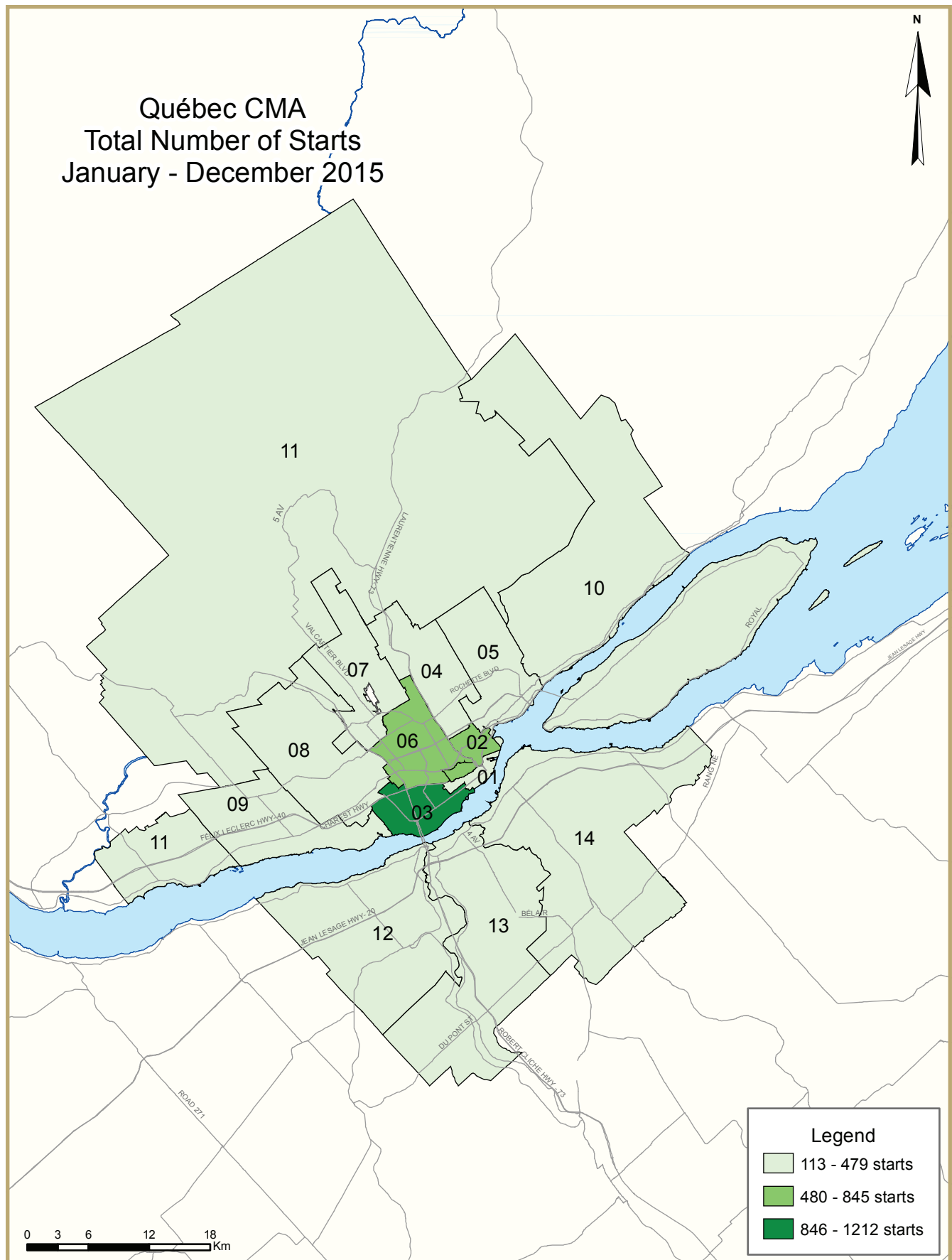
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ZONE DESCRIPTIONS - QUEBEC CMA			
Zones	Name	Municipalities and Zones	Large Zones
Zone 1	Haute-Ville	Districts of Saint-Jean-Baptiste, Montcalm, Vieux-Québec–Cap-Blanc–colline-Parlementaire and Saint-Sacrement	Québec Agglomeration
Zone 2	Basse-Ville	Districts of Saint-Roch, Saint-Sauveur, Maizerets, Vieux-Limoilou and Lairet	Québec Agglomeration
Zone 3	Sainte-Foy–Sillery	Districts of Sillery, Cité-Universitaire, Pointe-de-Sainte-Foy, Saint-Louis and Plateau	Québec Agglomeration
Zone 4	Charlesbourg	Borough of Charlesbourg	Québec Agglomeration
Zone 5	Beauport	Borough of Beauport	Québec Agglomeration
Zone 6	Les Rivières	Borough of Les Rivières	Québec Agglomeration
Zone 7	Haute-Saint-Charles	Districts of Lac-Saint-Charles, Châtelets, Saint-Émile and Loretteville	Québec Agglomeration
Zone 8	Val-Bélair–L'Ancienne-Lorette	Districts of Val-Bélair and Aéroport, and city of L'Ancienne-Lorette	Québec Agglomeration
Zone 9	Saint-Augustin–Cap-Rouge	City of Saint-Augustin-de-Desmaures and district of Cap-Rouge	Québec Agglomeration
Zone 10	Côte-de-Beaupré	Regional county municipalities of La Côte-de-Beaupré and L'Île-d'Orléans	Northern Suburbs
Zone 11	Jacques-Cartier	Regional county municipality of La Jacques-Cartier and city of Neuville	Northern Suburbs
Zone 12	South Shore West	Borough of Les Chutes-de-la-Chaudière-Ouest	South Shore
Zone 13	South Shore Centre	Borough of Les Chutes-de-la-Chaudière-Est and municipality of Saint-Lambert-de-Lauzon	South Shore
Zone 14	South Shore East	Borough of Desjardins and municipalities of Saint-Henri and Beaumont	South Shore

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
- 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 Month or 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 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 I: Housing Starts (SAAR and Trend)								
Fourth Quarter 2015								
Quebec CMA ¹	Annual		Monthly SAAR			Trend ²		
	2014	2015	Oct. 2015	Nov. 2015	Dec. 2015	Oct. 2015	Nov. 2015	Dec. 2015
Single-Detached	887	826	746	749	929	827	828	860
Multiples	3,562	4,616	2,640	4,056	7,764	5,160	4,562	5,200
Total	4,449	5,442	3,386	4,805	8,693	5,987	5,390	6,060
	Quarterly SAAR		Actual			YTD		
	2015 Q3	2015 Q4	2014 Q4	2015 Q4	% change	2014 Q4	2015 Q4	% change
Single-Detached	861	833	199	189	-5.0%	887	826	-6.9%
Multiples	4,691	4,665	775	1,205	55.5%	3,562	4,616	29.6%
Total	5,552	5,498	974	1,394	43.1%	4,449	5,442	22.3%

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 I.1: Housing Activity Summary of Québec CMA
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			
STARTS									
Q4 2015	189	72	61	0	0	61	0	1,011	1,394
Q4 2014	199	172	47	0	8	401	0	64	974
% Change	-5.0	-58.1	29.8	n/a	-100.0	-84.8	n/a	**	43.1
Year-to-date 2015	826	368	132	0	14	996	3	3,103	5,442
Year-to-date 2014	887	608	137	0	12	1,162	6	1,554	4,449
% Change	-6.9	-39.5	-3.6	n/a	16.7	-14.3	-50.0	99.7	22.3
UNDER CONSTRUCTION									
Q4 2015	246	108	78	0	8	737	4	2,804	3,985
Q4 2014	178	184	86	0	13	706	4	1,671	2,925
% Change	38.2	-41.3	-9.3	n/a	-38.5	4.4	0.0	67.8	36.2
COMPLETIONS									
Q4 2015	248	112	29	0	0	285	0	691	1,412
Q4 2014	270	176	49	0	0	249	0	141	930
% Change	-8.1	-36.4	-40.8	n/a	n/a	14.5	n/a	**	51.8
Year-to-date 2015	751	436	147	0	39	734	0	2,164	4,354
Year-to-date 2014	914	606	104	0	28	1,543	0	1,164	4,451
% Change	-17.8	-28.1	41.3	n/a	39.3	-52.4	n/a	85.9	-2.2
COMPLETED & NOT ABSORBED									
Q4 2015	78	155	64	0	21	490	n/a	n/a	808
Q4 2014	79	184	75	0	6	595	n/a	n/a	939
% Change	-1.3	-15.8	-14.7	n/a	**	-17.6	n/a	n/a	-14.0
ABSORBED									
Q4 2015	257	102	32	0	1	236	n/a	n/a	628
Q4 2014	255	151	28	0	7	273	n/a	n/a	714
% Change	0.8	-32.5	14.3	n/a	-85.7	-13.6	n/a	n/a	-12.0
Year-to-date 2015	752	465	158	0	24	839	n/a	n/a	2,238
Year-to-date 2014	920	572	109	0	34	1,583	n/a	n/a	3,218
% Change	-18.3	-18.7	45.0	n/a	-29.4	-47.0	n/a	n/a	-30.5

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									
Québec Agglomeration									
Q4 2015	53	52	36	0	0	34	0	793	968
Q4 2014	61	114	27	0	2	311	0	38	553
Northern Suburbs									
Q4 2015	88	14	7	0	0	0	0	3	112
Q4 2014	78	24	8	0	6	32	0	12	160
South Shore									
Q4 2015	48	6	18	0	0	27	0	215	314
Q4 2014	60	34	12	0	0	58	0	14	261
Québec CMA									
Q4 2015	189	72	61	0	0	61	0	1,011	1,394
Q4 2014	199	172	47	0	8	401	0	64	974
City of Québec									
Q4 2015	50	52	36	0	0	34	0	775	947
Q4 2014	58	112	27	0	2	307	0	38	544
City of Lévis									
Q4 2015	38	6	18	0	0	27	0	215	304
Q4 2014	53	32	12	0	0	58	0	13	251
UNDER CONSTRUCTION									
Québec Agglomeration									
Q4 2015	61	80	44	0	3	692	0	2,541	3,421
Q4 2014	62	120	45	0	2	606	0	1,154	1,989
Northern Suburbs									
Q4 2015	121	20	7	0	5	6	4	4	167
Q4 2014	65	26	8	0	11	32	4	12	158
South Shore									
Q4 2015	64	8	27	0	0	39	0	259	397
Q4 2014	51	38	33	0	0	68	0	505	778
Québec CMA									
Q4 2015	246	108	78	0	8	737	4	2,804	3,985
Q4 2014	178	184	86	0	13	706	4	1,671	2,925
City of Québec									
Q4 2015	58	80	44	0	3	311	0	2,352	2,848
Q4 2014	60	118	42	0	2	453	0	1,154	1,829
City of Lévis									
Q4 2015	52	8	27	0	0	39	0	259	385
Q4 2014	45	34	33	0	0	68	0	505	768

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	
COMPLETIONS									
Québec Agglomeration									
Q4 2015	59	72	17	0	0	207	0	312	667
Q4 2014	84	118	21	0	0	215	0	49	532
Northern Suburbs									
Q4 2015	127	22	0	0	0	32	0	4	185
Q4 2014	119	30	10	0	0	13	0	1	173
South Shore									
Q4 2015	62	18	12	0	0	46	0	375	560
Q4 2014	67	28	18	0	0	21	0	91	225
Québec CMA									
Q4 2015	248	112	29	0	0	285	0	691	1,412
Q4 2014	270	176	49	0	0	249	0	141	930
City of Québec									
Q4 2015	58	72	17	0	0	207	0	312	666
Q4 2014	80	118	10	0	0	215	0	49	517
City of Lévis									
Q4 2015	53	18	12	0	0	46	0	375	551
Q4 2014	55	24	16	0	0	21	0	72	188
COMPLETED & NOT ABSORBED									
Québec Agglomeration									
Q4 2015	17	93	25	0	18	374	n/a	n/a	527
Q4 2014	47	107	36	0	3	488	n/a	n/a	681
Northern Suburbs									
Q4 2015	34	30	9	0	3	46	n/a	n/a	122
Q4 2014	16	32	10	0	3	44	n/a	n/a	105
South Shore									
Q4 2015	27	32	30	0	0	70	n/a	n/a	159
Q4 2014	16	45	29	0	0	63	n/a	n/a	153
Québec CMA									
Q4 2015	78	155	64	0	21	490	n/a	n/a	808
Q4 2014	79	184	75	0	6	595	n/a	n/a	939
City of Québec									
Q4 2015	15	93	21	0	18	339	n/a	n/a	486
Q4 2014	45	106	28	0	3	426	n/a	n/a	608
City of Lévis									
Q4 2015	25	28	29	0	0	70	n/a	n/a	152
Q4 2014	15	39	24	0	0	60	n/a	n/a	138

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			
ABSORBED									
Québec Agglomeration									
Q4 2015	77	65	17	0	0	193	n/a	n/a	352
Q4 2014	76	89	12	0	6	232	n/a	n/a	415
Northern Suburbs									
Q4 2015	121	16	4	0	1	14	n/a	n/a	156
Q4 2014	114	36	9	0	1	10	n/a	n/a	170
South Shore									
Q4 2015	59	21	11	0	0	29	n/a	n/a	120
Q4 2014	65	26	7	0	0	31	n/a	n/a	129
Québec CMA									
Q4 2015	257	102	32	0	1	236	n/a	n/a	628
Q4 2014	255	151	28	0	7	273	n/a	n/a	714
City of Québec									
Q4 2015	76	65	17	0	0	188	n/a	n/a	346
Q4 2014	71	88	9	0	6	219	n/a	n/a	393
City of Lévis									
Q4 2015	50	21	10	0	0	28	n/a	n/a	109
Q4 2014	53	25	6	0	0	31	n/a	n/a	115

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

Table 1.3: History of Housing Starts of Québec CMA
2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2015	826	368	132	0	14	996	3	3,103	5,442
% Change	-6.9	-39.5	-3.6	n/a	16.7	-14.3	-50.0	99.7	22.3
2014	887	608	137	0	12	1,162	6	1,554	4,449
% Change	-7.7	16.0	12.3	n/a	-7.7	-20.5	-33.3	0.8	-4.9
2013	961	524	122	0	13	1,462	9	1,542	4,680
% Change	-23.5	0.8	-69.4	-100.0	-74.0	-42.2	-52.6	3.4	-27.1
2012	1,257	520	399	1	50	2,530	19	1,492	6,416
% Change	-6.8	-36.9	-5.2	n/a	163.2	28.6	n/a	90.3	17.8
2011	1,349	824	421	0	19	1,967	0	784	5,445
% Change	-23.7	0.7	-1.6	n/a	-63.5	17.4	-100.0	-56.3	-18.1
2010	1,768	818	428	0	52	1,675	3	1,795	6,652
% Change	1.3	33.7	42.7	n/a	**	29.0	0.0	33.6	20.7
2009	1,746	612	300	0	17	1,298	3	1,344	5,513
% Change	-14.0	23.4	-8.0	n/a	-65.3	16.8	n/a	-0.7	1.0
2008	2,031	496	326	0	49	1,111	0	1,353	5,457
% Change	-5.3	65.3	-19.7	n/a	**	52.4	-100.0	-13.5	3.3
2007	2,144	300	406	0	11	729	3	1,564	5,284
% Change	-3.7	-6.3	3.8	n/a	-8.3	-28.9	-25.0	42.8	2.1
2006	2,226	320	391	0	12	1,026	4	1,095	5,176

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
Québec Agglomeration											
Haute-Ville	1	0	0	0	11	0	5	24	17	24	-29.2
Basse-Ville	2	0	0	0	0	0	98	10	100	10	**
Sainte-Foy-Sillery	11	9	6	4	3	0	245	56	265	69	**
Charlesbourg	6	9	6	16	0	3	33	83	45	111	-59.5
Beauport	10	8	4	22	10	0	33	24	57	54	5.6
Les Rivières	2	1	2	0	0	0	337	150	341	151	125.8
Haute-Saint-Charles	7	13	18	30	0	0	59	8	84	51	64.7
Val-Bélair-L'Ancienne-Lorette	9	17	16	42	0	4	29	14	54	77	-29.9
Saint-Augustin-Cap-Rouge	5	4	0	2	0	0	0	0	5	6	-16.7
Northern Suburbs											
Côte-de-Beaupré	26	8	2	0	5	6	5	0	38	14	171.4
Jacques-Cartier	62	70	12	26	0	4	0	46	74	146	-49.3
South Shore											
South Shore West	19	25	0	8	10	0	105	12	134	45	197.8
South Shore Centre	14	21	4	12	6	0	20	23	44	56	-21.4
South Shore East	15	14	2	14	0	6	119	126	136	160	-15.0
Québec CMA	189	199	72	176	45	23	1,088	576	1,394	974	43.1

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
Québec Agglomeration											
Haute-Ville	1	1	0	4	11	4	106	180	118	189	-37.6
Basse-Ville	4	0	0	0	0	0	479	47	483	47	**
Sainte-Foy-Sillery	34	43	14	28	3	4	1,161	313	1,212	388	**
Charlesbourg	46	53	46	90	18	3	259	228	369	374	-1.3
Beauport	29	40	28	48	19	11	137	415	213	514	-58.6
Les Rivières	5	7	6	12	4	0	671	360	686	379	81.0
Haute-Saint-Charles	43	65	90	140	6	0	192	194	331	399	-17.0
Val-Bélair-L'Ancienne-Lorette	31	67	50	88	3	18	161	141	245	314	-22.0
Saint-Augustin-Cap-Rouge	22	13	2	2	0	0	412	157	436	172	153.5
Northern Suburbs											
Côte-de-Beaupré	96	70	2	2	9	10	6	2	113	84	34.5
Jacques-Cartier	271	335	64	88	0	4	26	81	361	508	-28.9
South Shore											
South Shore West	103	70	10	16	10	10	181	168	304	264	15.2
South Shore Centre	56	60	32	40	10	4	87	384	185	488	-62.1
South Shore East	85	63	24	60	0	33	277	173	386	329	17.3
Québec CMA	826	887	368	618	93	101	4,155	2,843	5,442	4,449	22.3

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
Québec Agglomeration								
Haute-Ville	11	0	0	0	2	18	3	6
Basse-Ville	0	0	0	0	18	10	80	0
Sainte-Foy-Sillery	3	0	0	0	4	56	241	0
Charlesbourg	0	3	0	0	8	83	25	0
Beauport	10	0	0	0	10	4	23	20
Les Rivières	0	0	0	0	0	150	337	0
Haute-Saint-Charles	0	0	0	0	4	2	55	6
Val-Bélair-L'Ancienne-Lorette	0	4	0	0	0	8	29	6
Saint-Augustin-Cap-Rouge	0	0	0	0	0	0	0	0
Northern Suburbs								
Côte-de-Beaupré	5	6	0	0	2	0	3	0
Jacques-Cartier	0	4	0	0	0	34	0	12
South Shore								
South Shore West	10	0	0	0	12	12	93	0
South Shore Centre	6	0	0	0	14	16	6	7
South Shore East	0	6	0	0	3	36	116	7
Québec CMA	45	23	0	0	77	429	1,011	64

**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
Québec Agglomeration								
Haute-Ville	11	0	0	4	91	113	15	67
Basse-Ville	0	0	0	0	18	31	461	16
Sainte-Foy-Sillery	3	4	0	0	130	80	1031	233
Charlesbourg	15	3	3	0	42	107	217	121
Beauport	19	11	0	0	48	130	89	285
Les Rivières	4	0	0	0	46	320	625	40
Haute-Saint-Charles	6	0	0	0	39	58	153	136
Val-Bélair-L'Ancienne-Lorette	3	18	0	0	76	70	85	71
Saint-Augustin-Cap-Rouge	0	0	0	0	412	145	0	12
Northern Suburbs								
Côte-de-Beaupré	9	10	0	0	2	2	4	0
Jacques-Cartier	0	4	0	0	23	59	3	22
South Shore								
South Shore West	10	10	0	0	36	12	145	156
South Shore Centre	10	4	0	0	64	36	23	348
South Shore East	0	33	0	0	25	43	252	47
Québec CMA	90	97	3	4	1,052	1,206	3,103	1,554

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
Québec Agglomeration								
Haute-Ville	12	0	2	18	3	6	17	24
Basse-Ville	2	0	18	10	80	0	100	10
Sainte-Foy-Sillery	24	23	0	46	241	0	265	69
Charlesbourg	16	34	4	77	25	0	45	111
Beauport	26	30	8	4	23	20	57	54
Les Rivières	4	1	0	150	337	0	341	151
Haute-Saint-Charles	27	45	2	0	55	6	84	51
Val-Bélair-L'Ancienne-Lorette	25	63	0	8	29	6	54	77
Saint-Augustin-Cap-Rouge	5	6	0	0	0	0	5	6
Northern Suburbs								
Côte-de-Beaupré	35	14	0	0	3	0	38	14
Jacques-Cartier	74	96	0	38	0	12	74	146
South Shore								
South Shore West	29	33	12	12	93	0	134	45
South Shore Centre	26	35	12	14	6	7	44	56
South Shore East	17	38	3	32	116	7	136	160
Québec CMA	322	418	61	409	1,011	64	1,394	974

**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
Québec Agglomeration								
Haute-Ville	12	5	91	113	15	71	118	189
Basse-Ville	4	0	18	31	461	16	483	47
Sainte-Foy-Sillery	59	85	122	68	1,031	235	1,212	388
Charlesbourg	111	152	38	101	220	121	369	374
Beauport	80	99	44	130	89	285	213	514
Les Rivières	11	19	50	320	625	40	686	379
Haute-Saint-Charles	147	207	31	56	153	136	331	399
Val-Bélair-L'Ancienne-Lorette	86	173	74	70	85	71	245	314
Saint-Augustin-Cap-Rouge	24	15	412	145	0	12	436	172
Northern Suburbs								
Côte-de-Beaupré	109	84	0	0	4	0	113	84
Jacques-Cartier	343	427	15	59	3	22	361	508
South Shore								
South Shore West	125	96	34	12	145	156	304	264
South Shore Centre	102	106	60	34	23	348	185	488
South Shore East	113	164	21	35	252	47	386	329
Québec CMA	1,326	1,632	1,010	1,174	3,106	1,560	5,442	4,449

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
Québec Agglomeration											
Haute-Ville	0	0	0	0	0	0	58	12	58	12	**
Basse-Ville	0	0	0	0	0	0	23	16	23	16	43.8
Sainte-Foy-Sillery	8	16	4	10	0	6	188	20	200	52	**
Charlesbourg	18	16	16	24	0	0	28	4	62	44	40.9
Beauport	9	6	14	0	5	0	72	100	100	106	-5.7
Les Rivières	1	2	2	6	0	0	80	80	83	88	-5.7
Haute-Saint-Charles	12	22	22	70	0	0	34	51	68	143	-52.4
Val-Bélair-L'Ancienne-Lorette	8	16	14	8	0	11	48	30	70	65	7.7
Saint-Augustin-Cap-Rouge	3	6	0	0	0	0	0	0	3	6	-50.0
Northern Suburbs											
Côte-de-Beaupré	28	26	0	0	0	4	0	2	28	32	-12.5
Jacques-Cartier	99	93	22	30	0	0	36	18	157	141	11.3
South Shore											
South Shore West	29	24	6	2	0	10	58	0	93	36	158.3
South Shore Centre	13	23	6	10	0	0	338	62	357	95	**
South Shore East	20	20	6	16	6	4	78	54	110	94	17.0
Québec CMA	248	270	112	176	11	35	1,041	449	1,412	930	51.8

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
Québec Agglomeration											
Haute-Ville	0	1	2	0	0	0	171	105	173	106	63.2
Basse-Ville	1	0	2	0	0	0	44	217	47	217	-78.3
Sainte-Foy-Sillery	26	48	14	36	0	10	505	190	545	284	91.9
Charlesbourg	49	55	60	108	33	0	220	92	362	255	42.0
Beauport	27	47	40	34	24	14	344	602	435	697	-37.6
Les Rivières	4	7	8	10	4	0	477	356	493	373	32.2
Haute-Saint-Charles	45	62	84	174	0	0	168	247	297	483	-38.5
Val-Bélair-L'Ancienne-Lorette	38	58	66	62	7	11	144	189	255	320	-20.3
Saint-Augustin-Cap-Rouge	19	19	2	2	0	0	2	285	23	306	-92.5
Northern Suburbs											
Côte-de-Beaupré	77	78	2	2	10	14	0	74	89	168	-47.0
Jacques-Cartier	235	349	70	86	9	5	67	45	381	485	-21.4
South Shore											
South Shore West	98	66	16	12	0	10	235	73	349	161	116.8
South Shore Centre	51	62	38	38	0	6	423	131	512	237	116.0
South Shore East	81	62	38	62	27	16	247	219	393	359	9.5
Québec CMA	751	914	442	626	114	86	3,047	2,825	4,354	4,451	-2.2

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
Québec Agglomeration								
Haute-Ville	0	0	0	0	58	8	0	4
Basse-Ville	0	0	0	0	6	0	17	16
Sainte-Foy-Sillery	0	6	0	0	0	18	188	2
Charlesbourg	0	0	0	0	20	4	8	0
Beauport	5	0	0	0	45	51	27	4
Les Rivières	0	0	0	0	16	62	64	18
Haute-Saint-Charles	0	0	0	0	26	46	8	5
Val-Bélair-L'Ancienne-Lorette	0	11	0	0	48	30	0	0
Saint-Augustin-Cap-Rouge	0	0	0	0	0	0	0	0
Northern Suburbs								
Côte-de-Beaupré	0	4	0	0	0	2	0	0
Jacques-Cartier	0	0	0	0	32	17	4	1
South Shore								
South Shore West	0	10	0	0	14	0	44	0
South Shore Centre	0	0	0	0	28	6	310	56
South Shore East	6	4	0	0	10	19	21	35
Québec CMA	11	35	0	0	303	263	691	141

**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
Québec Agglomeration								
Haute-Ville	0	0	0	0	104	101	67	4
Basse-Ville	0	0	0	0	27	201	17	16
Sainte-Foy-Sillery	0	10	0	0	18	148	487	42
Charlesbourg	33	0	0	0	99	35	121	57
Beauport	24	14	0	0	81	147	263	410
Les Rivières	4	0	0	0	122	182	355	174
Haute-Saint-Charles	0	0	0	0	42	107	126	140
Val-Bélair-L'Ancienne-Lorette	7	11	0	0	102	126	42	63
Saint-Augustin-Cap-Rouge	0	0	0	0	2	273	0	12
Northern Suburbs								
Côte-de-Beaupré	10	14	0	0	0	73	0	1
Jacques-Cartier	9	5	0	0	49	32	18	13
South Shore								
South Shore West	0	10	0	0	30	62	205	11
South Shore Centre	0	6	0	0	66	30	357	101
South Shore East	27	16	0	0	58	52	106	120
Québec CMA	114	86	0	0	800	1,569	2,164	1,164

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
Québec Agglomeration								
Haute-Ville	0	0	58	8	0	4	58	12
Basse-Ville	0	0	6	0	17	16	23	16
Sainte-Foy-Sillery	12	32	0	18	188	2	200	52
Charlesbourg	40	40	14	4	8	0	62	44
Beauport	34	6	39	51	27	4	100	106
Les Rivières	3	8	16	62	64	18	83	88
Haute-Saint-Charles	34	96	26	42	8	5	68	143
Val-Bélair-L'Ancienne-Lorette	22	35	48	30	0	0	70	65
Saint-Augustin-Cap-Rouge	3	6	0	0	0	0	3	6
Northern Suburbs								
Côte-de-Beaupré	28	32	0	0	0	0	28	32
Jacques-Cartier	121	127	32	13	4	1	157	141
South Shore								
South Shore West	37	36	12	0	44	0	93	36
South Shore Centre	19	33	28	6	310	56	357	95
South Shore East	36	44	6	15	21	35	110	94
Québec CMA	389	495	285	249	691	141	1,412	930

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
Québec Agglomeration								
Haute-Ville	2	1	104	101	67	4	173	106
Basse-Ville	3	0	27	201	17	16	47	217
Sainte-Foy-Sillery	52	94	6	148	487	42	545	284
Charlesbourg	140	163	101	35	121	57	362	255
Beauport	92	85	80	157	263	410	435	697
Les Rivières	10	17	128	182	355	174	493	373
Haute-Saint-Charles	133	230	38	113	126	140	297	483
Val-Bélair-L'Ancienne-Lorette	111	135	102	122	42	63	255	320
Saint-Augustin-Cap-Rouge	21	21	2	273	0	12	23	306
Northern Suburbs								
Côte-de-Beaupré	89	96	0	71	0	1	89	168
Jacques-Cartier	316	444	47	28	18	13	381	485
South Shore								
South Shore West	116	88	28	62	205	11	349	161
South Shore Centre	93	106	62	30	357	101	512	237
South Shore East	156	144	48	48	106	120	393	359
Québec CMA	1,334	1,624	773	1,571	2,164	1,164	4,354	4,451

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 (\$)
	< \$200,000		\$200,000 - \$299,999		\$300,000 - \$399,999		\$400,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Québec Agglomeration													
Q4 2015	0	0.0	13	30.2	17	39.5	5	11.6	8	18.6	43	-	-
Q4 2014	2	3.4	21	35.6	10	16.9	6	10.2	20	33.9	59	-	400,504
Year-to-date 2015	5	3.3	55	36.2	42	27.6	21	13.8	29	19.1	152	-	295,000
Year-to-date 2014	13	6.2	86	40.8	34	16.1	29	13.7	49	23.2	211	-	330,372
Northern Suburbs													
Q4 2015	1	1.9	13	25.0	12	23.1	17	32.7	9	17.3	52	-	383,251
Q4 2014	2	2.9	27	39.1	20	29.0	9	13.0	11	15.9	69	-	-
Year-to-date 2015	1	0.6	58	36.9	35	22.3	40	25.5	23	14.6	157	-	312,827
Year-to-date 2014	6	2.4	115	46.7	63	25.6	25	10.2	37	15.0	246	-	316,468
South Shore													
Q4 2015	0	0.0	11	28.2	14	35.9	11	28.2	3	7.7	39	-	-
Q4 2014	1	2.0	15	29.4	16	31.4	10	19.6	9	17.6	51	-	423,404
Year-to-date 2015	2	1.2	43	26.4	56	34.4	41	25.2	21	12.9	163	-	339,435
Year-to-date 2014	3	1.9	65	41.1	54	34.2	16	10.1	20	12.7	158	-	382,944
Québec CMA													
Q4 2015	1	0.7	37	27.6	43	32.1	33	24.6	20	14.9	134	360,000	400,388
Q4 2014	5	2.8	63	35.2	46	25.7	25	14.0	40	22.3	179	325,000	386,449
Year-to-date 2015	8	1.7	156	33.1	133	28.2	102	21.6	73	15.5	472	350,000	378,775
Year-to-date 2014	22	3.6	266	43.3	151	24.6	70	11.4	106	17.2	615	300,000	358,212
City of Québec													
Q4 2015	0	0.0	12	28.6	17	40.5	5	11.9	8	19.0	42	355,000	383,411
Q4 2014	2	3.6	21	38.2	8	14.5	5	9.1	19	34.5	55	335,000	420,098
Year-to-date 2015	5	3.6	50	35.7	40	28.6	17	12.1	28	20.0	140	350,000	371,757
Year-to-date 2014	12	6.2	81	42.0	28	14.5	26	13.5	46	23.8	193	300,000	376,016
City of Lévis													
Q4 2015	0	0.0	8	23.5	13	38.2	11	32.4	2	5.9	34	390,000	372,023
Q4 2014	1	2.3	11	25.6	14	32.6	9	20.9	8	18.6	43	360,000	377,713
Year-to-date 2015	2	1.3	37	24.7	50	33.3	41	27.3	20	13.3	150	390,000	377,735
Year-to-date 2014	2	1.5	52	38.8	47	35.1	14	10.4	19	14.2	134	305,000	357,496

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
Québec Agglomeration						
Haute-Ville	-	-	n/a	-	-	n/a
Basse-Ville	-	-	n/a	-	-	n/a
Sainte-Foy-Sillery	-	-	n/a	-	-	n/a
Charlesbourg	-	544,341	n/a	-	544,341	n/a
Beauport	-	-	n/a	-	-	n/a
Les Rivières	-	-	n/a	-	-	n/a
Haute-Saint-Charles	-	256,667	n/a	295,000	238,671	23.6
Val-Bélair-L'Ancienne-Lorette	-	-	n/a	-	-	n/a
Saint-Augustin-Cap-Rouge	-	-	n/a	-	-	n/a
Northern Suburbs						
Côte-de-Beaupré	-	-	n/a	-	435,166	n/a
Jacques-Cartier	383,251	-	n/a	312,827	265,032	18.0
South Shore						
South Shore West	-	-	n/a	422,459	-	n/a
South Shore Centre	-	423,404	n/a	361,762	382,944	-5.5
South Shore East	-	-	n/a	281,178	-	n/a
Québec CMA	399,877	387,436	3.2	376,044	356,521	5.5

Source: CMHC (Market Absorption Survey)

Table 5: Centris® Residential Activity¹ for Quebec

	Number of Sales	Number of New Listings	Number of Active Listings	Average Price (\$)	Active Listings to Sales Ratio ²	Last Four Quarters ³	
						Average Price ² (\$)	Active Listings to Sales Ratio ²
SINGLE FAMILY*							
Q4 2015	993	1,924	4,251	269,140	12.8	275,358	11.0
Q4 2014	1,000	1,769	3,843	269,827	11.5	272,991	10.0
% Change	-0.7	8.8	10.6	-0.3	n/a	0.9	n/a
YTD 2015	4,618	8,803	4,216	275,347	11.0	n/a	n/a
YTD 2014	4,487	8,415	3,735	272,975	10.0	n/a	n/a
% Change	2.9	4.6	12.9	0.9	n/a	n/a	n/a
CONDOMINIUMS*							
Q4 2015	275	883	2,435	228,012	26.6	224,241	19.6
Q4 2014	314	923	2,225	228,205	21.3	226,922	18.3
% Change	-12.4	-4.3	9.4	-0.1	n/a	-1.2	n/a
YTD 2015	1,513	3,900	2,468	224,243	19.6	n/a	n/a
YTD 2014	1,484	3,848	2,264	226,922	18.3	n/a	n/a
% Change	2.0	1.4	9.0	-1.2	n/a	n/a	n/a
PLEX*							
Q4 2015	135	276	530	299,992	11.8	306,484	12.5
Q4 2014	107	230	481	315,264	13.5	306,443	11.1
% Change	26.2	20.0	10.3	-4.8	n/a	0.0	n/a
YTD 2015	489	1,037	508	306,484	12.5	n/a	n/a
YTD 2014	490	1,054	452	306,425	11.1	n/a	n/a
% Change	-0.2	-1.6	12.3	0.0	n/a	n/a	n/a
TOTAL							
Q4 2015	1,405	3,087	7,231	261,638	15.4	265,569	13.1
Q4 2014	1,422	2,927	6,562	263,519	13.8	264,589	12.0
% Change	-1.2	5.5	10.2	-0.7	n/a	0.4	n/a
YTD 2015	6,623	13,756	7,206	265,569	13.1	n/a	n/a
YTD 2014	6,469	13,335	6,461	264,539	12.0	n/a	n/a
% Change	2.4	3.2	11.5	0.4	n/a	n/a	n/a

¹ Source: QFREB by the Centris® system² Calculations: CMHC.³ Weighted average for the last four quarters, to reduce strong variations from one quarter to another and give a clearer trend.

-- Data not available when there are fewer than 30 sales.

n/a Not applicable.

* Refer to Centris® for the definitions.

** Observed change greater than 100%.

Table 6: Economic Indicators
Fourth Quarter 2015

		Interest Rates			NHPI, Total, Québec CMA 2007=100	CPI, 2002 =100	Québec 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	122.6	121.9	441.9	4.4	69.6	847
	February	595	3.14	5.24	122.6	122.7	444.0	4.4	69.9	845
	March	581	3.14	4.99	122.6	123.0	441.8	4.6	69.7	842
	April	570	3.14	4.79	122.6	123.6	435.9	5.0	69.1	841
	May	570	3.14	4.79	122.6	123.9	431.6	5.6	68.8	834
	June	570	3.14	4.79	122.9	124.0	430.8	5.9	68.8	834
	July	570	3.14	4.79	123.0	123.8	436.7	6.1	69.9	834
	August	570	3.14	4.79	123.1	124.0	436.2	5.7	69.4	834
	September	570	3.14	4.79	123.1	124.1	434.8	5.6	69.1	825
	October	570	3.14	4.79	123.1	124.5	430.1	5.2	68.1	814
	November	570	3.14	4.79	123.2	123.9	429.3	5.2	67.9	814
	December	570	3.14	4.79	123.2	122.9	427.2	5.3	67.6	809
2015	January	570	3.14	4.79	123.2	122.7	427.8	5.4	67.8	820
	February	567	2.89	4.74	123.0	123.9	427.9	5.5	67.8	826
	March	567	2.89	4.74	123.1	124.8	433.8	5.2	68.5	837
	April	561	2.89	4.64	123.1	124.8	438.2	4.9	68.9	833
	May	561	2.89	4.64	122.3	125.3	446.8	4.1	69.7	830
	June	561	2.89	4.64	122.5	125.2	447.3	4.0	69.6	831
	July	561	2.89	4.64	122.5	125.3	446.8	4.0	69.5	828
	August	561	2.89	4.64	122.3	125.2	444.9	4.9	69.8	839
	September	561	2.89	4.64	122.3	125.1	444.6	4.9	69.7	845
	October	561	2.89	4.64	122.3	125.2	446.9	5.0	70.1	849
	November	561	3.14	4.64	122.1	124.9	445.5	4.8	69.7	848
	December	561	3.14	4.64		124.4	445.3	4.9	69.6	842

"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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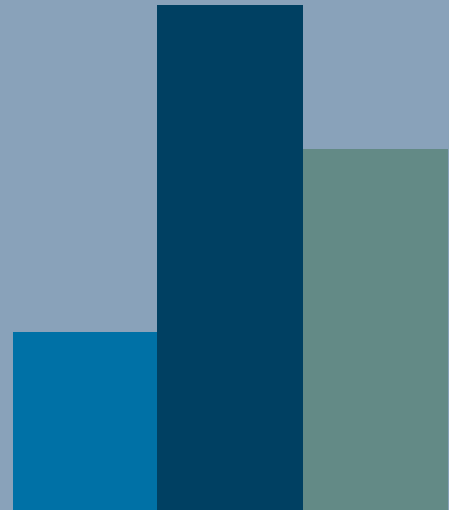
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