

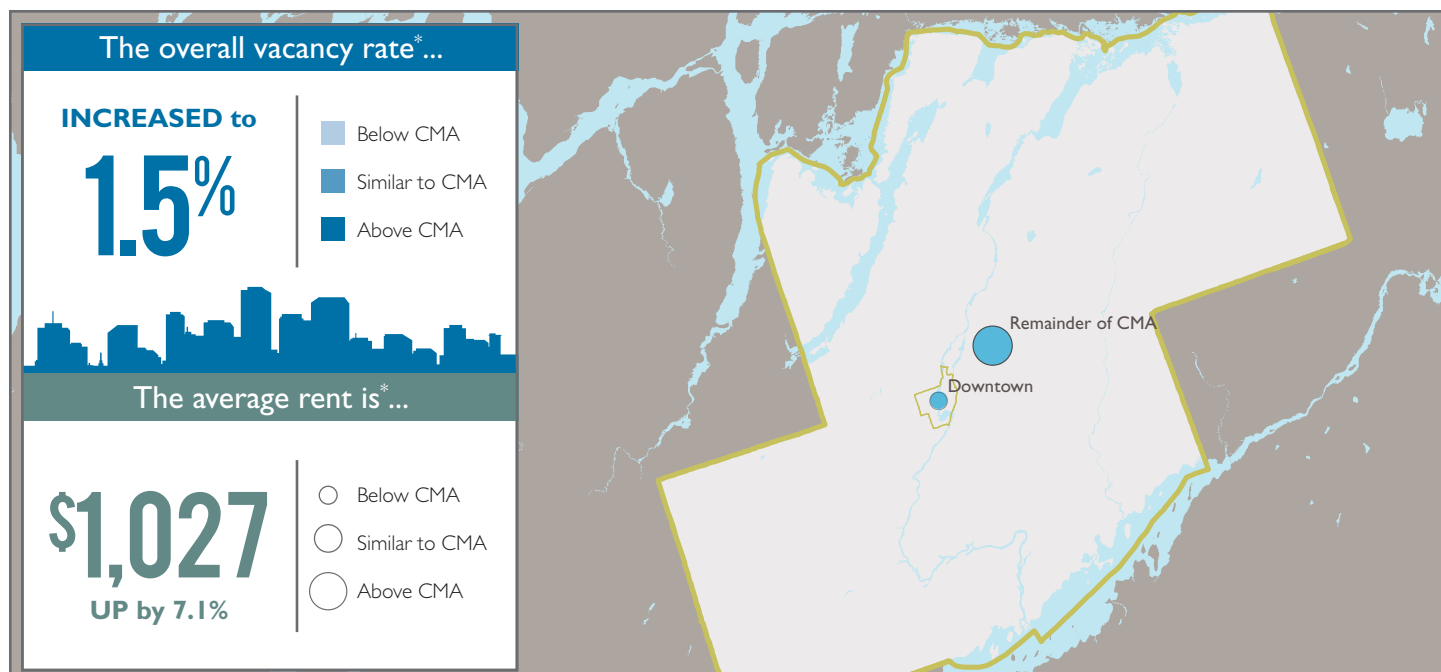
RENTAL MARKET REPORT

Peterborough CMA



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: 2018



PRIMARY RENTAL MARKET (by bedroom type)			
Bachelor	One bedroom	Two bedroom	Three or more bedrooms
1.4%	1.3%	1.5%	2.8%
Vacancy Rate	Vacancy Rate	Vacancy Rate	Vacancy Rate
\$734 Avg. Rent	\$916 Avg. Rent	\$1,077 Avg. Rent	\$1,322 Avg. Rent

“The increase in rental supply was higher than the increase in the occupied stock which resulted in the vacancy rate moving higher.”

Olga Golozub
Senior Analyst, Economics, Market Insights (Central)

*CMHC collects data on the primary and secondary rental market annually, in the fall. These data refer to the primary rental market, which only includes rental units in privately-initiated apartment structures containing at least three rental units. The secondary rental market covers rental dwellings that were not originally purpose-built for the rental market, including rental condominiums. The primary vacancy rate and rent level is based on all surveyed structures, while the rent increase is based only on structures common to the survey sample in both the current and previous year.

Key analysis findings

- The rental apartment vacancy rate in 2018 moved higher, as growth of rental supply outpaced demand.
- Conversions, renovations and new purpose-built rentals contributed to the supply increase.
- The fixed sample¹ average rent increased by 7.1%, substantially higher than 2.8% in 2017.

Higher vacancy rate

According to the Rental Market Survey² (RMS) conducted in October 2018, the rental apartment vacancy rate in the Peterborough Census Metropolitan Area (CMA) increased to 1.5% from 1.1% in 2017. The vacancy rate moved higher after staying at its three-decade low for two consecutive years. Yet, at 1.5% the rental apartment vacancy rate in Peterborough was below the Ontario vacancy rate of 1.8%. This year's increase in Peterborough's vacancy rate came as a result of new rental supply outpacing demand.

Decade high increase in supply

The total apartment universe count increased by 154 units or 2.6%. This marked the highest increase since 2007. Conversions,³ renovations and the completion of nearly 50 purpose-built rental apartments this year⁴ caused the increase. The universe grew for all bedroom counts. Although, most of the increase occurred for one-bedroom apartments in Zone 1 and Zone 2 and for two-bedroom apartments in Zone 1 only. Generally rents in newly-built and newly-renovated

structures tend to be higher than in existing buildings. This year's substantial increase in newly constructed/renovated units brought average rents up especially for one-and two-bedroom apartments.

Between July 2017 and June 2018 there were 44 condominium apartment and 52 condominium row completions. These two forms of housing provide additional choice for renters and compete with the purpose-built rental market.

In addition to these apartment units, newly introduced municipal policies, which allow the construction of secondary suites, have the potential to increase supply. Homeowners will now have the opportunity to build self-contained additions/units, which could be rented out or used to house extended family. Given current rents in Peterborough, this will likely prove to be popular and would be in direct competition with multi-unit rental buildings.

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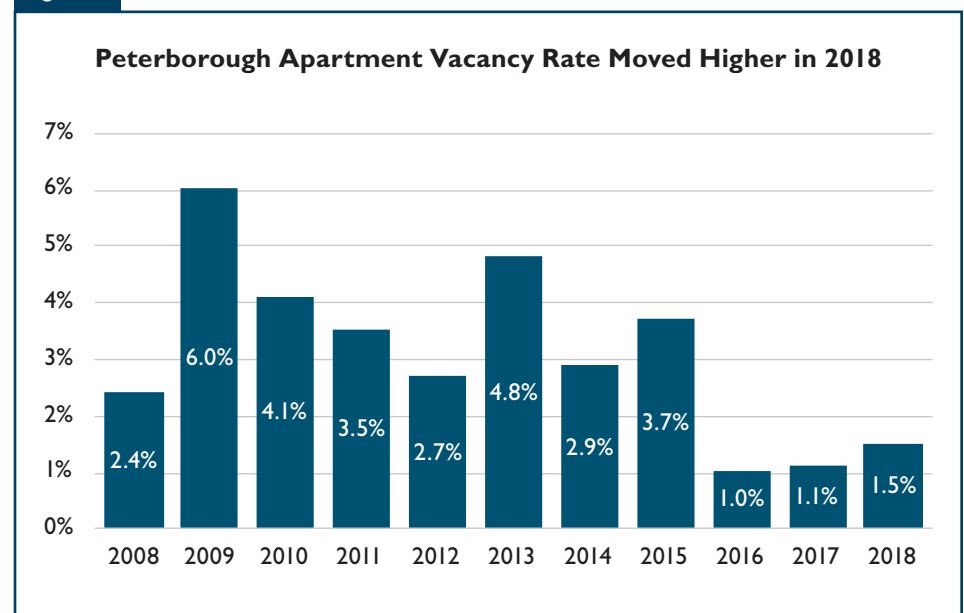
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Demand increased at a more gradual pace than supply

Demand for purpose-built rental accommodations increased by 2.2% as 128 more units were occupied in October 2018 compared to a year earlier. This is slightly lower than the 2.6% increase in the total universe count.

A key source of rental demand in the last few years were international students. According to the preliminary data from Immigration, Refugees and Citizenship Canada (IRCC),

Figure 1



Source: CMHC, Rental Market Survey, 2008-2018

¹ When comparing year-over-year average rents, the age of the building needs to be taken into consideration because rents in newly-built structures tend to be higher than in existing buildings. By comparing rents for units that are common to both 2017 and 2018 Fall Rental Market Surveys, we can get a better indication of actual rent increases paid by most tenants.

² The survey is based on privately initiated rental apartment structures of three or more units.

³ An occupancy permit data for non-residential buildings converted into rental accommodations received from the City of Peterborough's Building Services Division.

⁴ The cut-off date of a newly completed rental structure to be included in the Rental Market Survey is June 30.

the number of study permit holders in Peterborough increased by 60.1% in August 2018 relative to August 2017. The vast majority of international students tend to rent rather than own during their studies.

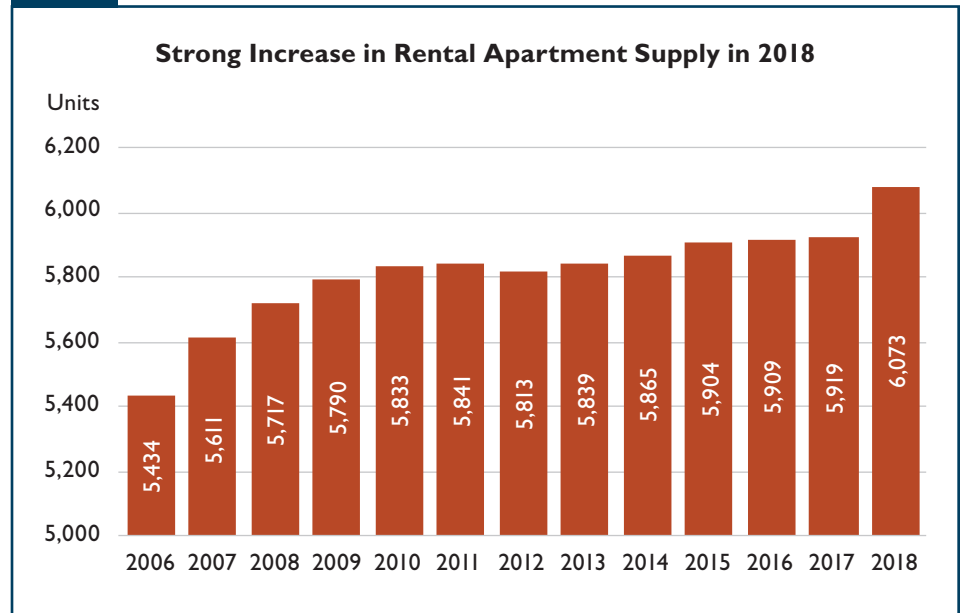
Employment among people aged 15 to 24 increased in 2018 which supported the formation of new households and more demand for rental accommodation. Young households have the highest propensity to rent. The number of full-time employed among those aged 25 to 44 declined this year, while home prices continued to rise. This prevented many renter households from moving out.

A growing senior population contributed to rental demand as well. Based on Statistics Canada population estimates,⁵ at the end of 2017, every third person living in the region was older than 55 and every fourth person was older than 60. For people who are currently renting, the probability of moving to homeownership diminishes as they age and households close to retirement are unlikely to move out of rental.

Rising cost of homeownership kept more people in rental

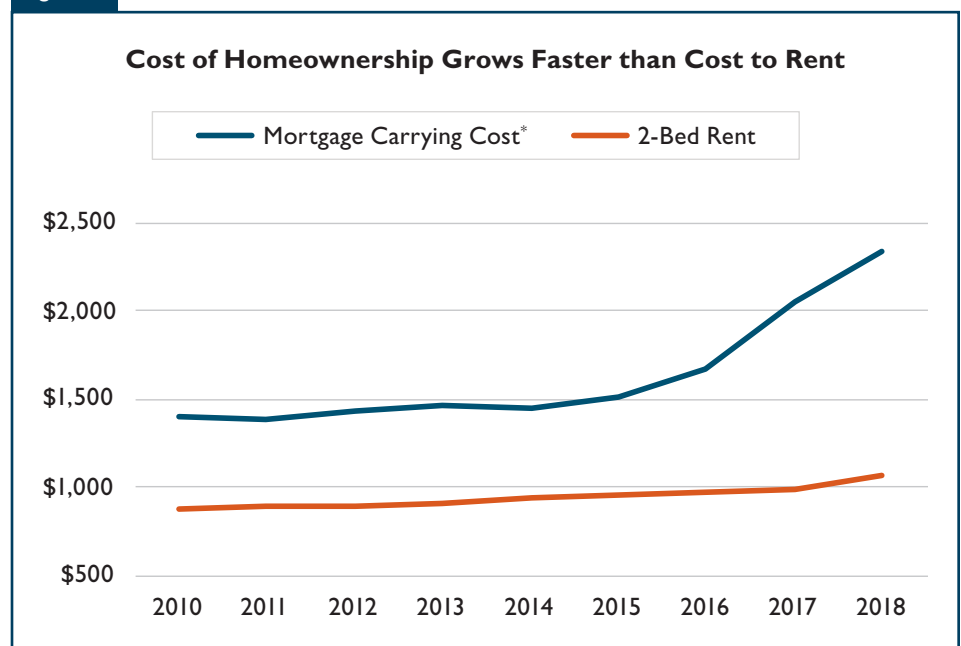
The 13.5% increase in mortgage carrying costs between 2018 and 2017 was higher than the 7.1% increase in the fixed sample average rent, implying that the gap between owning and renting has widened again this year (Figure 3). Generally, potential first-time buyers rent larger units which serve as the closest substitute to homes in the homeownership market, like two-and three-bedroom apartments. This year, the total number of

Figure 2



Source: CMHC, Rental Market Survey, 2006-2018

Figure 3



Source: CREA, CMHC RMS, CMHC calculations

* Mortgage carrying cost are calculated based on the average MLS® price as of Q3 2018, 10% down payment, the fixed five-year mortgage rate and a 25-year amortization period.

occupied two-and three-bedroom apartments at the higher-rent quintile increased when compared to a year earlier, implying that fewer potential

first-time buyers vacated their rental units. Moreover, weaker ownership demand is evidenced by the 18% drop in the home sales⁶ this year.

⁵ Statistics Canada. [Table 17-10-0078-01 Annual demographic estimates by census metropolitan area, age and sex, based on the Standard Geographical Classification \(SGC\) 2011.](#)

⁶ A sales decline is calculated on a year-over-year basis, Q3 2018 vs Q3 2017.

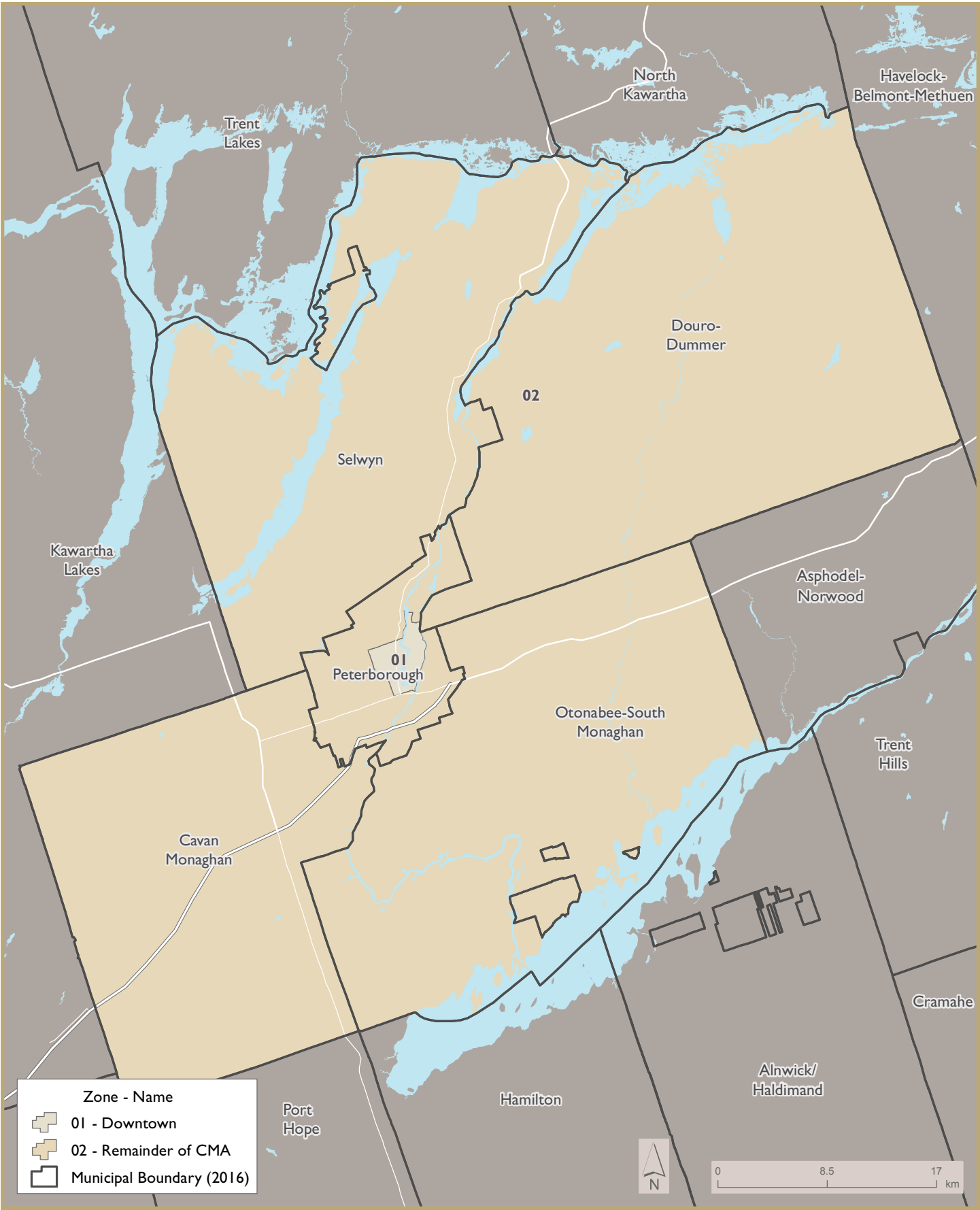
The large increase in mortgage carrying costs since the October 2017 survey was due to higher mortgage rates and an approximate 8% growth in the average MLS® price. However, the average weekly earnings declined by 0.9% during the same period of time.

Fast growth in rents

The fixed sample average rent in Peterborough increased by 7.1% between 2017 and 2018, which

is significantly above the 2018 guideline of 1.8%. The 7.1% increase is the fastest rate of growth since we started collecting rent data. Since rent controls do not apply at turnover, landlords are allowed to increase rents at their discretion on apartments that are turned over to a new tenant and right up to the Ontario Guideline on apartments which have the same tenant as last year. The turnover rate in Peterborough was 17.8% in October 2018, above the Ontario rate of 14.9%.

The rent increase varied by zone and by bedroom count. The fixed sample average rent for a two-bedroom unit in Zone 2 – Rest of CMA – increased by 9.8%, almost twice the rate of a similar unit located in the downtown core, Zone 1. The five percentage point difference was due to stronger demand and limited supply growth for this particular unit type. In fact, asking rents on vacant two-bedroom units in Zone 2 were trading at 3.1% premium over the average rents of occupied two-bedroom units in the same zone in October 2018.



RMS ZONE DESCRIPTIONS - PETERBOROUGH CMA	
Zone 1	Downtown - Part of Peterborough City (Geographically: Zone 1 is bounded by Park Hill Rd. on north, Lansdowne St. on south, Ashburnham on east, Park St./Monaghan Rd. on west). Census tracts: 0005.00, 0006.00, 0007.00, 0008.00 and 0010.00.
Zone 2	Rest of Peterborough CMA - As well as: Selwyn TP, Douro-Dummer Tp, Otonabee-South Monaghan Tp, Cavan-Millbrook-North Monaghan TP, Curve Lake First Nation 35 IRI, and Hiawatha First Nation IRI. Census tracts: 0001.01, 0001.02, 0002, 0003, 0004, 0009.01, 0009.02, 0009.03, 0009.04, 0011, 0012, 0013, 0014, 0100, 0101, 0102.01, 0102.04, 0103, 0105.02, 0106, 0200.00, 0201.00, 9004.00 and 9005.00.
Zones 1-2	Peterborough CMA

RENTAL MARKET REPORT TABLES

Available in ALL Rental Market Reports

Private Apartment Data:

- 1.1.1 Vacancy Rates (%) by Zone and Bedroom Type
- 1.1.2 Average Rents (\$) by Zone and Bedroom Type
- 1.1.3 Number of Units in the Universe by Zone and Bedroom Type
- 1.1.4 Availability Rates (%) by Zone and Bedroom Type (Not available for Québec centres)
- 1.1.5 Estimate of Percentage Change (%) of Average Rent by Zone and Bedroom Type
- 1.1.6 Turnover Rates (%) by Zone and Bedroom Type
- 1.2.1 Vacancy Rates (%) by Year of Construction and Bedroom Type
- 1.2.2 Average Rents (\$) by Year of Construction and Bedroom Type
- 1.2.3 Turnover Rates (%) by Year of Construction and Bedroom Type
- 1.3.1 Vacancy Rates (%) by Structure Size and Bedroom Type
- 1.3.2 Average Rents (\$) by Structure Size and Bedroom Type
- 1.3.3 Vacancy Rates (%) by Structure Size and Zone
- 1.3.4 Turnover Rates (%) by Structure Size and Bedroom Type
- 1.4 Vacancy Rates (%) by Rent Range and Bedroom Type

Available in SELECTED Rental Market Reports

Private Row (Townhouse) Data:

- 2.1.1 Vacancy Rates (%) by Zone and Bedroom Type
- 2.1.2 Average Rents (\$) by Zone and Bedroom Type
- 2.1.3 Number of Units in the Universe by Zone and Bedroom Type
- 2.1.4 Availability Rates (%) by Zone and Bedroom Type (Not available for Québec centres)
- 2.1.5 Estimate of Percentage Change (%) of Average Rent by Zone and Bedroom Type
- 2.1.6 Turnover Rates (%) by Zone and Bedroom Type

Private Apartment and Row (Townhouse) Data:

- 3.1.1 Vacancy Rates (%) by Zone and Bedroom Type
- 3.1.2 Average Rents (\$) by Zone and Bedroom Type
- 3.1.3 Number of Units in the Universe by Zone and Bedroom Type
- 3.1.4 Availability Rates (%) by Zone and Bedroom Type (Not available for Québec centres)
- 3.1.5 Estimate of Percentage Change (%) of Average Rent by Zone and Bedroom Type
- 3.1.6 Turnover Rates (%) by Zone and Bedroom Type

Available in the Halifax, Quebec, Montreal, Gatineau, Ottawa, Toronto, Hamilton, Kitchener-Cambridge-Waterloo, London, Winnipeg, Regina, Saskatoon, Edmonton, Calgary, Kelowna, Vancouver and Victoria Reports

Rental Condominium Apartment Data

- 4.1.1 Rental Condominium Apartments and Private Apartments in the RMS - Vacancy Rates (%)
- 4.1.2 Rental Condominium Apartments and Private Apartments in the RMS - Average Rents (\$) by Bedroom Type
- 4.1.3 Rental Condominium Apartments - Average Rents (\$) by Bedroom Type
- 4.2.1 Rental Condominium Apartments and Private Apartments in the RMS - Vacancy Rates (%) by Building Size
- 4.3.1 Condominium Universe, Rental Units, Percentage of Units in Rental and Vacancy Rate
- 4.3.2 Condominium Universe, Rental Units, Percentage of Units in Rental and Vacancy Rate by Project Size

I.1.1 Private Apartment Vacancy Rates (%)
by Zone and Bedroom Type
Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	0.9 d	0.0 c ↓	0.9 a	0.9 a -	0.8 a	1.6 c ↑	0.0 c	2.7 c ↑	0.8 a	1.2 a ↑
Zone 2 - Rest of CMA	0.0 d	**	1.8 c	1.9 c -	1.3 a	1.4 a -	0.5 b	2.9 c ↑	1.3 a	1.7 b -
Peterborough CMA	0.8 d	1.4 d -	1.2 a	1.3 a -	1.1 a	1.5 a -	0.4 b	2.8 c ↑	1.1 a	1.5 a ↑

I.1.2 Private Apartment Average Rents (\$)
by Zone and Bedroom Type
Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	696 a	706 a	825 a	869 a	995 a	1,067 a	1,148 a	1,308 b	906 a	976 a
Zone 2 - Rest of CMA	741 a	829 a	887 a	979 a	984 a	1,085 a	1,201 a	1,326 a	977 a	1,073 a
Peterborough CMA	705 a	734 a	850 a	916 a	988 a	1,077 a	1,190 a	1,322 a	944 a	1,027 a

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

1.1.3 Number of Private Apartment Units in the Universe by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	141	142	1,248	1,274	1,340	1,406	93	105	2,822	2,927
Zone 2 - Rest of CMA	31	32	817	851	1,940	1,953	309	310	3,097	3,146
Peterborough CMA	172	174	2,065	2,125	3,280	3,359	402	415	5,919	6,073

1.1.4 Private Apartment Availability Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	1.6 ^c	n/a	2.1 ^b	n/a	1.4 ^a	n/a	0.0 ^c	n/a	1.7 ^a	n/a
Zone 2 - Rest of CMA	0.0 ^d	n/a	5.4 ^c	n/a	1.4 ^a	n/a	0.5 ^b	n/a	2.3 ^a	n/a
Peterborough CMA	1.3 ^a	n/a	3.4 ^b	n/a	1.4 ^a	n/a	0.4 ^b	n/a	2.0 ^a	n/a

n/a: As of 2018, the number of available units is no longer collected.

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

I.1.5 Private Apartment Estimate of Percentage Change (%) of Average Rent¹ by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18
Zone 1 - Downtown	3.4 c	5.2 d	3.0 c	**	4.0 c	5.1 d	**	4.2 d	3.6 c	5.4 d
Zone 2 - Rest of CMA	++	13.5 d	2.1 c	8.4 c	2.0 c	9.8 c	++	7.5 b	2.1 c	8.7 b
Peterborough CMA	2.7 b	**	2.6 b	7.4 c	3.0 b	7.6 b	++	6.4 b	2.8 b	7.1 b

¹The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

I.1.6 Private Apartment Turnover Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	**	**	**	18.9 d	20.7 d	19.1 d -	**	**	21.2 d	18.9 a -
Zone 2 - Rest of CMA	0.0 d	**	12.7 d	**	9.7 b	**	**	**	10.3 c	**
Peterborough CMA	**	**	18.7 d	20.3 d -	14.0 a	17.0 d ↑	11.5 d	11.5 d -	15.5 d	17.8 d -

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

1.2.1 Private Apartment Vacancy Rates (%) by Year of Construction and Bedroom Type Peterborough CMA

Year of Construction	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Peterborough CMA										
Pre 1940	**	0.0 d	0.3 b	**	0.4 b	0.0 c	0.0 d	0.0 d	0.5 b	**
1940 - 1959	**	**	**	0.0 d	**	**	**	**	**	**
1960 - 1974	0.0 c	3.9 d	1.3 a	1.0 a	1.2 a	1.4 a	0.0 c	**	1.1 a	1.4 a
1975 - 1989	0.0 d	0.0 d	1.3 a	1.2 a	1.5 a	1.4 a	**	3.7 d	1.3 a	1.5 a
1990 - 2004	**	**	**	1.1 a	0.0 d	0.0 d	**	**	0.0 d	0.6 a
2005+	**	**	**	**	**	**	-	-	**	**
Total	0.8 d	1.4 d	1.2 a	1.3 a	1.1 a	1.5 a	0.4 b	2.8 c	1.1 a	1.5 a

1.2.2 Private Apartment Average Rents (\$) by Year of Construction and Bedroom Type Peterborough CMA

Year of Construction	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Peterborough CMA										
Pre 1940	685 a	708 a	769 a	799 a	863 a	929 a	936 c	1,036 c	798 a	845 a
1940 - 1959	**	**	753 b	744 c	863 b	932 c	**	**	816 b	867 b
1960 - 1974	709 a	768 a	837 a	916 a	991 a	1,107 a	1,183 a	1,324 a	951 a	1,052 a
1975 - 1989	750 b	746 b	906 a	956 a	1,014 a	1,091 a	1,212 a	1,309 a	994 a	1,064 a
1990 - 2004	**	**	986 a	1,038 b	991 a	1,085 b	**	**	991 a	1,097 b
2005+	**	**	**	1,122 c	1,193 b	1,146 c	-	-	1,023 c	1,117 c
Total	705 a	734 a	850 a	916 a	988 a	1,077 a	1,190 a	1,322 a	944 a	1,027 a

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

1.2.3 Private Apartment Turnover Rates (%) by Year of Construction and Bedroom Type Peterborough CMA

Year of Construction	Bachelor			1 Bedroom			2 Bedroom			3 Bedroom +			Total		
	Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18	
Peterborough CMA															
Pre 1940	**	**		**	**		**	**		**	**		**	**	
1940 - 1959	**	**		**	**		**	**		**	**		**	**	
1960 - 1974	**	14.0 d		11.9 c	**		11.9 d	**		10.5 c	14.5 d ↑		11.8 c	**	
1975 - 1989	**	**		**	**		**	13.9 d		**	**		**	14.7 d	
1990 - 2004	**	**		13.4 d	**		13.2 c	**		**	**		13.4 c	**	
2005+	**	**		**	**		**	**		-	-		**	**	
Total	**	**		18.7 d	20.3 d -		14.0 a	17.0 d ↑		11.5 d	11.5 d -		15.5 d	17.8 d -	

1.3.1 Private Apartment Vacancy Rates (%) by Structure Size and Bedroom Type Peterborough CMA

Size	Bachelor			1 Bedroom			2 Bedroom			3 Bedroom +			Total		
	Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18	
Peterborough CMA															
3 to 5 Units	0.0 d	0.0 d -		**	**		0.0 c	0.6 b -		0.0 d	0.0 d -		**	**	
6 to 19 Units	0.0 c	0.0 c -		1.0 d	**		0.5 b	**		**	**		0.7 a	1.7 c ↑	
20 to 49 Units	**	**		0.0 c	0.4 a ↑		0.7 b	1.1 a -		0.0 d	0.0 a -		0.6 b	0.7 a -	
50 to 99 Units	**	5.1 d		1.1 a	0.4 a ↓		1.4 a	2.0 c -		**	**		1.2 a	1.3 a -	
100+ Units	**	**		1.6 a	2.0 b -		2.2 b	1.7 b -		**	4.7 c		1.7 a	2.1 a -	
Total	0.8 d	1.4 d -		1.2 a	1.3 a -		1.1 a	1.5 a -		0.4 b	2.8 c ↑		1.1 a	1.5 a ↑	

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

1.3.2 Private Apartment Average Rents (\$) by Structure Size and Bedroom Type Peterborough CMA

Size	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Peterborough CMA										
3 to 5 Units	622 c	675 b	758 a	776 a	851 a	908 a	**	1,164 d	804 a	852 a
6 to 19 Units	676 a	684 a	800 a	815 a	942 a	983 a	1,103 b	1,259 b	889 a	934 a
20 to 49 Units	**	**	833 a	989 b	1,011 a	1,157 a	1,212 b	1,322 a	983 a	1,107 a
50 to 99 Units	737 a	758 a	875 a	937 a	1,027 a	1,149 a	1,191 a	1,356 b	951 a	1,044 a
100+ Units	791 a	881 a	947 a	1,035 a	1,057 a	1,173 a	1,218 a	1,337 a	1,040 a	1,146 a
Total	705 a	734 a	850 a	916 a	988 a	1,077 a	1,190 a	1,322 a	944 a	1,027 a

1.3.3 Private Apartment Vacancy Rates (%) by Structure Size and Zone Peterborough CMA

Zone	3-5		6-19		20-49		50-99		100+	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	0.5 b	0.5 b -	0.6 a	1.9 c ↑	1.2 d	0.8 a -	1.2 a	1.6 a ↑	0.7 a	0.5 a ↓
Zone 2 - Rest of CMA	**	**	0.9 d	**	0.4 b	0.7 a -	1.1 a	**	2.1 b	2.7 a -
Peterborough CMA	**	**	0.7 a	1.7 c ↑	0.6 b	0.7 a -	1.2 a	1.3 a -	1.7 a	2.1 a -

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

1.3.4 Private Apartment Turnover Rates (%) by Structure Size and Bedroom Type Peterborough CMA

Size	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Peterborough CMA										
3 to 5 Units	0.0 d	0.0 d -	**	**	**	**	**	**	**	**
6 to 19 Units	**	**	**	**	15.0 d	16.3 d -	**	**	17.1 d	17.5 d -
20 to 49 Units	**	**	**	11.2 d	13.6 c	14.5 c -	12.5 c	14.1 d -	12.7 c	13.7 c -
50 to 99 Units	**	**	**	**	24.4 d	**	**	**	**	**
100+ Units	**	**	8.7 c	**	7.6 b	**	**	**	7.7 c	13.0 d ↑
Total	**	**	18.7 d	20.3 d -	14.0 a	17.0 d ↑	11.5 d	11.5 d -	15.5 d	17.8 d -

1.4 Private Apartment Vacancy Rates (%)¹ by Rent Range and Bedroom Type Peterborough CMA

Rent Range	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Peterborough CMA										
LT \$700	0.0 d	0.0 d -	**	**	0.0 d	0.0 d -	**	**	**	**
\$700 - \$799	**	0.0 d	1.0 d	**	0.0 d	**	**	**	0.7 b	**
\$800 - \$899	**	**	1.0 a	1.1 d -	0.3 b	0.6 b -	**	**	0.7 a	1.1 a -
\$900 - \$999	**	**	1.6 b	1.5 a -	0.9 a	1.4 d -	**	**	1.1 a	1.4 a -
\$1000 - \$1099	**	**	0.9 d	0.4 b -	2.3 b	2.5 c -	**	**	2.0 b	1.7 c -
\$1100+	**	**	**	0.6 b	1.2 a	1.5 c -	0.6 b	3.6 d ↑	1.1 a	1.8 b ↑
Total	0.8 d	1.4 d -	1.2 a	1.3 a -	1.1 a	1.5 a -	0.4 b	2.8 c ↑	1.1 a	1.5 a ↑

¹Vacancy rate by rent range when rents are known. For the Total, vacancy rates include all structures.

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

2.1.1 Private Row (Townhouse) Vacancy Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor			1 Bedroom			2 Bedroom			3 Bedroom +			Total		
	Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18	
Zone 1 - Downtown	**	**		**	**		0.0	d	0.0	d	-		0.0	d	**
Zone 2 - Rest of CMA	-	-		0.0	a	3.6	a	↑	**	3.0	d		1.0	a	1.0
Peterborough CMA	**	**		**	**		0.0	d	**	**			0.7	a	1.5

2.1.2 Private Row (Townhouse) Average Rents (\$) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor			1 Bedroom			2 Bedroom			3 Bedroom +			Total		
	Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18		Oct-17	Oct-18	
Zone 1 - Downtown	**	**		677	c	**	**	**		1,221	d	1,265	c	997	d
Zone 2 - Rest of CMA	-	-		837	a	873	a	1,018	a	1,024	b	1,052	a	1,025	a
Peterborough CMA	**	**		738	b	736	c	952	d	944	c	1,105	a	1,013	b

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

2.1.3 Number of Private Row (Townhouse) Units in the Universe by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	2	2	35	35	64	62	104	106	205	205
Zone 2 - Rest of CMA	0	0	28	28	36	36	206	206	270	270
Peterborough CMA	2	2	63	63	100	98	310	312	475	475

2.1.4 Private Row (Townhouse) Availability Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	**	n/a	**	n/a	0.0 ^d	n/a	**	n/a	**	n/a
Zone 2 - Rest of CMA	-	n/a	0.0 ^a	n/a	**	n/a	1.0 ^a	n/a	0.7 ^a	n/a
Peterborough CMA	**	n/a	**	n/a	0.0^d	n/a	**	n/a	2.4^c	n/a

n/a: As of 2018, the number of available units is no longer collected.

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

2.1.5 Private Row (Townhouse) Estimate of Percentage Change (%) of Average Rent¹ by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18
Zone 1 - Downtown	**	**	++	**	++	++	++	++	**	++
Zone 2 - Rest of CMA	-	-	**	4.3 ^a	3.2 ^d	1.2 ^a	4.5 ^d	6.0 ^b	4.1 ^d	6.0 ^b
Peterborough CMA	**	**	**	3.4 ^d	**	++	4.8 ^d	4.8 ^d	4.7 ^d	4.8 ^d

¹The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

2.1.6 Private Row (Townhouse) Turnover Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	**	**	**	**	**	**	**	**	**	**
Zone 2 - Rest of CMA	-	-	10.7 ^a	10.7 ^a	**	9.1 ^c	**	18.5 ^d	**	16.5 ^d
Peterborough CMA	**	**	**	**	**	**	**	**	**	10.9 ^d

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

3.1.1 Private Row (Townhouse) and Apartment Vacancy Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	0.9 d	0.0 c ↓	1.3 a	0.8 a -	0.8 a	1.5 c ↑	0.0 c	**	1.0 a	1.3 a -
Zone 2 - Rest of CMA	0.0 d	**	1.8 c	1.9 c -	1.3 a	1.4 a -	0.7 a	2.1 b ↑	1.3 a	1.7 b -
Peterborough CMA	0.7 b	1.4 d -	1.5 a	1.3 a -	1.1 a	1.5 a -	0.5 a	2.4 c ↑	1.1 a	1.5 a ↑

3.1.2 Private Row (Townhouse) and Apartment Average Rents (\$) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	690 a	698 a	820 a	861 a	992 a	1,061 a	1,187 b	1,288 b	912 a	978 a
Zone 2 - Rest of CMA	741 a	829 a	886 a	975 a	984 a	1,083 a	1,143 a	1,247 a	981 a	1,074 a
Peterborough CMA	700 a	727 a	846 a	910 a	987 a	1,074 a	1,154 a	1,258 a	949 a	1,029 a

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

3.1.3 Number of Private Row (Townhouse) and Apartment Units in the Universe by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	143	144	1,283	1,309	1,404	1,468	197	211	3,027	3,132
Zone 2 - Rest of CMA	31	32	845	879	1,976	1,989	515	516	3,367	3,416
Peterborough CMA	174	176	2,128	2,188	3,380	3,457	712	727	6,394	6,548

3.1.4 Private Row (Townhouse) and Apartment Availability Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	1.6	c n/a	2.5	b n/a	1.3	a n/a	**	n/a	1.9	a n/a
Zone 2 - Rest of CMA	0.0	d n/a	5.2	c n/a	1.4	a n/a	0.7	a n/a	2.2	a n/a
Peterborough CMA	1.3	a n/a	3.6	b n/a	1.3	a n/a	0.9	a n/a	2.0	a n/a

n/a: As of 2018, the number of available units is no longer collected.

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

3.1.5 Private Row (Townhouse) and Apartment Estimate of Percentage Change (%) of Average Rent¹ by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18	Oct-16 to Oct-17	Oct-17 to Oct-18
Zone 1 - Downtown	3.3 c	5.2 d	3.0 c	**	4.1 c	5.2 d	**	3.7 d	3.7 c	5.2 d
Zone 2 - Rest of CMA	++	13.5 d	2.1 c	8.3 c	2.1 c	9.4 c	++	7.2 b	2.3 b	8.4 b
Peterborough CMA	2.7 b	**	2.6 b	7.3 c	3.0 c	7.4 b	++	6.2 b	3.0 b	6.9 b

¹The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

3.1.6 Private Row (Townhouse) and Apartment Turnover Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18	Oct-17	Oct-18
Zone 1 - Downtown	**	**	**	18.2 d	22.3 d	18.7 d ↓	**	**	22.3 d	17.9 a ↓
Zone 2 - Rest of CMA	0.0 d	**	12.6 d	**	9.9 b	**	10.8 d	13.2 d -	10.5 c	**
Peterborough CMA	**	**	18.8 d	19.8 d -	14.7 a	16.8 d -	14.0 d	12.2 d -	16.1 d	17.3 d -

For an explanation of the letters and symbols used in the Rental Market tables, please refer to our [Methodology](#) page.

TECHNICAL NOTE:

Difference between Percentage Change of Average Rents (Existing and New Structures) AND Percentage Change of Average Rents from Fixed Sample (Existing Structures Only):

Percentage Change of Average Rents (New and Existing Structures): The increase/decrease obtained from the calculation of percentage change of average rents between two years (example: \$500 in the previous year vs. \$550 in current survey represents an increase of 10 percent) is impacted by changes in the composition of the rental universe (e.g. the inclusion of newly built luxury rental buildings in the survey, rental units renovated/upgraded or changing tenants could put upward pressure on average rents in comparison to the previous year) as well as by the rent level movement (e.g. increase/decrease in the level of rents that landlords charge their tenants).

Percentage Change of Average Rents from Fixed Sample (Existing Structures Only): This is a measure that estimates the rent level movement. The estimate is based on structures that were common to the survey sample for both the previous year and the current Rental Market Surveys. However, some composition effects still remain e.g. rental units renovated/upgraded or changing tenants because the survey does not collect data to such level of details.

METHODOLOGY FOR RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts the **Rental Market Survey (RMS)** every year in October to estimate the relative strengths in the rental market. The survey is conducted on a sample basis in all urban areas with populations of 10,000 and more. The survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months. The survey collects market rent levels, availability (outside Quebec), turnover and vacancy unit data for all sampled structures.

The survey is conducted by a combination of telephone interviews and site visits, and information is obtained from the owner, manager, or building superintendent. The survey is conducted during the first two weeks of October, and the results reflect market conditions at that time.

CMHC is constantly reviewing the Universe of rental structures in the rental market Universe to ensure that it is as complete as possible. Every year, any newly completed rental structures with at least 3 rental units are added to the Universe. In addition to this, CMHC undertakes comprehensive reviews by comparing the Universe listing to other sources of data to ensure that the list of structures is as complete as possible.

CMHC's Rental Market Survey provides a snapshot of vacancy, availability (outside Quebec), and turnover rates and average rents in both new and existing structures. There also exists a measure for the change in rent that is calculated based on existing structures only. The estimate is based on structures that were common to the survey sample for both the previous and the current Rental Market Surveys. The change in rent in existing structures is an estimate of the change in rent that the landlords charge and removes compositional effects on the rent level movement due to new buildings, conversions, and survey sample rotation. The estimate of percent change in rent is available in all Canada and Provincial Highlights publications, and also in the CMA reports. The rent levels in new and existing structures are also published. While the percent change in rents in existing structures published in the reports are statistically significant, changes in rents that one might calculate based on rent levels in new and existing structures may or may not be statistically significant.

METHODOLOGY FOR CONDOMINIUM APARTMENT SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts the Condominium Apartment Survey (CAS) in late summer and early fall to estimate the relative strengths in the condo apartment rental market. The CAS collects the number of units being rented out and the vacancy and rent levels of these units in the following CMAs: Calgary, Edmonton, Gatineau, Halifax, Hamilton, Kelowna, Kitchener, London, Montréal, Ottawa, Québec, Regina, Saskatoon, Toronto, Vancouver, Victoria and Winnipeg. The CAS is conducted by telephone interviews and information is obtained from the property management company, condominium (strata) board, or building superintendent. If necessary, this data can be supplemented by site visits if no telephone contact is made.

CMHC publishes the number of units rented, vacancy rates and average rents from the Condominium Apartment Survey. A letter code representing the statistical reliability (i.e., the coefficient of variation (CV)) for each estimate is provided to indicate the data reliability.

RENTAL MARKET SURVEY (RMS) AND CONDOMINIUM APARTMENT SURVEY (CAS) DATA RELIABILITY

CMHC does not publish an estimate (e.g. Vacancy Rates and Average Rents) if the reliability of the estimate is too low or the confidentiality rules are violated. The ability to publish an estimate is generally determined by its statistical reliability, which is measured using the coefficient of variation (CV). CV of an estimate is defined as the ratio of the standard deviation to the estimate and CV is generally expressed a percentage. For example, let the average rent for one bedroom apartments in a given CMA be \bar{x} and its standard deviation be $\sigma_{\bar{x}}$. Then the Coefficient of Variation is given by $CV = \frac{\sigma_{\bar{x}}}{\bar{x}}$.

Reliability Codes for Proportions

CMHC uses CV, sampling fraction and universe size to determine the ability to publish proportions such as vacancy rates, availability rates and turnover rates. The following letter codes are used to indicate the level of reliability of proportions:

a — Excellent

b — Very good

c — Good

d — Fair (Use with Caution)

** — Poor — Suppressed

++ — Change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0).

- — No units exist in the universe for this category

n/a — Not applicable

The following two tables indicate the level of reliability of proportions:

If the proportion is Zero (0) and sampling fraction is less than 100% then the following levels are assigned:

Sampling Fraction (%) range

Structures in Universe	(0,20]*	(20,40]	(40,60]	(60,80]	(80,100)
3 – 10	Poor	Poor	Poor	Poor	Poor
11 – 20	Poor	Fair	Fair	Fair	Good
21 – 40	Poor	Fair	Fair	Good	Very Good
41 – 80	Poor	Fair	Good	Good	Very Good
81+	Poor	Good	Good	Very Good	Very Good

*(0, 20] means sampling fraction is greater than 0% but less than or equal to 20%; others are similar.

Otherwise, the following table is used to determine the reliability level of proportions:

Coefficient of Variation (CV) %

Vacancy Rate	0	(0,5]	(5,10]	(10,16.5]	(16.5,33.3]	(33.3,50]	50+
(0,0.75]	Excellent	Excellent	Excellent	Excellent	Excellent	V. Good	V. Good
(0.75,1.5]	Excellent	Excellent	Excellent	Excellent	Excellent	Fair	Poor
(1.5,3]	Excellent	Excellent	Excellent	V. Good	Good	Poor	Poor
(3,6]	Excellent	Excellent	V. Good	Good	Fair	Poor	Poor
(6,10]	Excellent	Excellent	V. Good	Good	Poor	Poor	Poor
(10,15]	Excellent	Excellent	Good	Fair	Poor	Poor	Poor
(15,30]	Excellent	Excellent	Fair	Poor	Poor	Poor	Poor
(30,100]	Excellent	Excellent	Poor	Poor	Poor	Poor	Poor

Reliability Codes for Averages and Totals

CMHC uses the CV to determine the reliability level of the estimates of average rents and a CV cut-off of 10% for publication of totals and averages. It is felt that this level of reliability best balances the need for high quality data and not publishing unreliable data. CMHC assigns a level of reliability as follows (CV's are given in percentages):

- a — If the CV is greater than 0 and less than or equal to 2.5 then the level of reliability is **Excellent**.
- b — If the CV is greater than 2.5 and less than or equal to 5 then the level of reliability is **Very Good**.
- c — If the CV is greater than 5 and less than or equal to 7.5 then the level of reliability is **Good**.
- d — If the CV is greater than 7.5 and less than or equal to 10 then the level of reliability is **Fair**.
- ** — If the CV is greater than 10 then the level of reliability is **Poor**. (Do Not Publish)

Arrows indicate Statistically Significant Changes

Use caution when comparing statistics from one year to the next. Even if there is a year over year change, it is not necessarily a statistically significant change. When applicable, tables in this report include indicators to help interpret changes:

- ↑ indicates the year-over-year change is a statistically significant increase.
- ↓ indicates the year-over-year change is a statistically significant decrease.
- indicates that the effective sample does not allow one to interpret any year-over-year change as being statistically significant.
- △ indicates that the change is statistically significant

DEFINITIONS

Availability: A rental unit is considered available if the existing tenant has given, or has received, notice to move, and a new tenant has not signed a lease; or the unit is vacant (see definition of vacancy below).

Rent: The rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit.

It should be noted that the average rents reported in this publication provide a sound indication of the amounts paid by unit size and geographical sector. Utilities such as heating, electricity and hot water may or may not be included in the rent.

Rental Apartment Structure: Any building containing three or more rental units, of which at least one unit is not ground oriented. Owner-occupied units are not included in the rental building unit count.

Rental Row (Townhouse) Structure: Any building containing three or more rental units, all of which are ground oriented with vertical divisions. Owner-occupied units are not included in the rental building unit count. These row units in some centres are commonly referred to as townhouses.

Vacancy: A unit is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

Turnover: A unit is counted as being turned over if it was occupied by a new tenant moved in during the past 12 months. A unit can be counted as being turned over more than once in a 12 month period.

Definitions of Census Areas referred to in this publication are as follows:

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 50,000 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.

October 2017 and October 2018 data is based on Statistics Canada's 2016 Census area definitions.

Acknowledgement

The Rental Market Survey and the Condominium Apartment Survey could not have been conducted without the cooperation of the rental property owners, managers, building superintendents and household members throughout Canada. CMHC acknowledges their hard work and assistance in providing timely and accurate information. As a result of their contribution CMHC is able to provide information that benefits the entire housing industry.

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