

# HOUSING NOW TABLES

## Kelowna CMA

Date Released: December 2018



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### **Dear *Housing Now* Subscriber:**

Please note that with the October 2018 edition of the *Housing Now*, both monthly and quarterly editions, we will be implementing changes to this publication. First, we will no longer publish starts data spatially using the CMA maps. Second, due to the availability of data at time of publishing, we will be lagging the Consumer Price Index (CPI) by two months within the economic indicators (Table 6). This is similar to the lag with NHPI data within the same table.

We always want to keep you informed of any publication changes. If you have any questions or concerns, please contact Housing Markets and Indicators by email at [HMIInformationMH@cmhc-schl.gc.ca](mailto:HMIInformationMH@cmhc-schl.gc.ca). Also, please note that comprehensive housing market data is also available via our Housing Market Information Portal: [www.cmhc.ca/hmiportal](http://www.cmhc.ca/hmiportal).

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## 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) November 2018		
Kelowna CMA <sup>1</sup>	October 2018	November 2018
Trend <sup>2</sup>	2,440	2,530
SAAR	704	4,275
	November 2017	November 2018
Actual		
November - Single-Detached	88	66
November - Multiples	145	305
November - Total	233	371
January to November - Single-Detached	839	553
January to November - Multiples	2,477	1,718
January to November - Total	3,316	2,271

Source: CMHC

<sup>1</sup> Census Metropolitan Area

<sup>2</sup> 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 Kelowna CMA**  
**November 2018**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
November 2018	63	0	12	0	44	91	3	158	371
November 2017	81	10	4	1	36	0	6	95	233
% Change	-22.2	-100.0	200.0	-100.0	22.2	n/a	-50.0	66.3	59.2
Year-to-date 2018	511	80	16	8	260	710	34	652	2,271
Year-to-date 2017	788	66	19	13	278	338	58	1,756	3,316
% Change	-35.2	21.2	-15.8	-38.5	-6.5	110.1	-41.4	-62.9	-31.5
UNDER CONSTRUCTION									
November 2018	574	78	12	28	378	1,139	25	1,847	4,081
November 2017	739	50	19	34	275	794	45	1,742	3,698
% Change	-22.3	56.0	-36.8	-17.6	37.5	43.5	-44.4	6.0	10.4
COMPLETIONS									
November 2018	103	16	4	1	24	114	4	20	286
November 2017	82	4	0	6	5	0	5	21	123
% Change	25.6	**	n/a	-83.3	**	n/a	-20.0	-4.8	132.5
Year-to-date 2018	697	64	19	23	161	494	59	565	2,082
Year-to-date 2017	592	92	5	32	220	143	60	270	1,414
% Change	17.7	-30.4	**	-28.1	-26.8	**	-1.7	109.3	47.2
COMPLETED & NOT ABSORBED									
November 2018	117	27	9	7	39	145	n/a	n/a	344
November 2017	44	7	0	3	7	0	n/a	n/a	61
% Change	165.9	**	n/a	133.3	**	n/a	n/a	n/a	**
ABSORBED									
November 2018	84	12	0	0	6	11	n/a	n/a	113
November 2017	115	4	0	4	13	0	n/a	n/a	136
% Change	-27.0	200.0	n/a	-100.0	-53.8	n/a	n/a	n/a	-16.9
Year-to-date 2018	615	44	10	21	128	349	n/a	n/a	1,167
Year-to-date 2017	608	92	5	29	252	143	n/a	n/a	1,129
% Change	1.2	-52.2	100.0	-27.6	-49.2	144.1	n/a	n/a	3.4

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

**Table 1.2: Housing Activity Summary by Submarket**  
**November 2018**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Kelowna City									
November 2018	30	0	12	0	31	91	2	17	183
November 2017	42	6	4	1	34	0	5	20	112
Lake Country D.M.									
November 2018	7	0	0	0	0	0	0	0	7
November 2017	14	0	0	0	2	0	0	2	18
District of West Kelowna									
November 2018	20	0	0	0	0	0	1	140	161
November 2017	15	2	0	0	0	0	1	1	19
Peachland D.M.									
November 2018	2	0	0	0	13	0	0	1	16
November 2017	0	0	0	0	0	0	0	72	72
Reg. Dist. Sub. J - Westside									
November 2018	0	0	0	0	0	0	0	0	0
November 2017	4	0	0	0	0	0	0	0	4
Reg. Dist. Sub. I - Eastside									
November 2018	0	0	0	0	0	0	0	0	0
November 2017	1	0	0	0	0	0	0	0	1
First Nations									
November 2018	4	0	0	0	0	0	0	0	4
November 2017	5	2	0	0	0	0	0	0	7
Kelowna CMA									
November 2018	63	0	12	0	44	91	3	158	371
November 2017	81	10	4	1	36	0	6	95	233

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

**Table 1.2: Housing Activity Summary by Submarket**  
**November 2018**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
Kelowna City									
November 2018	324	70	12	10	271	1,067	18	1,461	3,233
November 2017	434	20	9	12	176	761	38	1,315	2,765
Lake Country D.M.									
November 2018	84	6	0	2	69	0	0	11	172
November 2017	102	4	0	0	36	0	1	17	160
District of West Kelowna									
November 2018	115	0	0	16	25	72	5	301	534
November 2017	129	16	0	22	57	33	4	255	516
Peachland D.M.									
November 2018	15	0	0	0	13	0	1	74	103
November 2017	13	0	0	0	0	0	1	74	88
Reg. Dist. Sub. J - Westside									
November 2018	20	0	0	0	0	0	0	0	20
November 2017	32	0	0	0	0	0	0	0	32
Reg. Dist. Sub. I - Eastside									
November 2018	5	0	0	0	0	0	1	0	6
November 2017	6	0	0	0	0	0	1	1	8
First Nations									
November 2018	11	2	0	0	0	0	0	0	13
November 2017	23	10	10	0	6	0	0	80	129
Kelowna CMA									
November 2018	574	78	12	28	378	1,139	25	1,847	4,081
November 2017	739	50	19	34	275	794	45	1,742	3,698

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

**Table 1.2: Housing Activity Summary by Submarket**  
**November 2018**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
Kelowna City									
November 2018	50	4	4	1	24	114	3	17	217
November 2017	44	2	0	4	2	0	5	12	69
Lake Country D.M.									
November 2018	16	0	0	0	0	0	0	0	16
November 2017	14	0	0	1	3	0	0	7	25
District of West Kelowna									
November 2018	11	4	0	0	0	0	0	2	17
November 2017	16	0	0	0	0	0	0	2	18
Peachland D.M.									
November 2018	2	0	0	0	0	0	0	1	3
November 2017	2	0	0	0	0	0	0	0	2
Reg. Dist. Sub. J - Westside									
November 2018	9	0	0	0	0	0	0	0	9
November 2017	3	0	0	1	0	0	0	0	4
Reg. Dist. Sub. I - Eastside									
November 2018	0	0	0	0	0	0	1	0	1
November 2017	0	2	0	0	0	0	0	0	2
First Nations									
November 2018	15	8	0	0	0	0	0	0	23
November 2017	3	0	0	0	0	0	0	0	3
Kelowna CMA									
November 2018	103	16	4	1	24	114	4	20	286
November 2017	82	4	0	6	5	0	5	21	123

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



**Table 1.3: History of Housing Starts of Kelowna CMA  
2008 - 2017**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2017	866	84	19	13	304	454	64	1,773	3,577
% Change	26.2	-6.7	n/a	-75.9	-2.9	-12.0	42.2	**	62.9
2016	686	90	0	54	313	516	45	492	2,196
% Change	13.4	-23.7	n/a	**	18.1	**	104.5	168.9	71.6
2015	605	118	0	1	265	86	22	183	1,280
% Change	-3.8	-11.3	n/a	-96.0	38.0	-37.7	-63.9	37.6	-2.4
2014	629	133	0	25	192	138	61	133	1,311
% Change	18.2	35.7	n/a	150.0	82.9	56.8	64.9	-7.0	29.4
2013	532	98	0	10	105	88	37	143	1,013
% Change	1.1	44.1	-100.0	n/a	-11.8	83.3	105.6	186.0	21.2
2012	526	68	7	0	119	48	18	50	836
% Change	5.0	-9.3	n/a	n/a	45.1	-50.0	-70.0	-58.3	-10.5
2011	501	75	0	0	82	96	60	120	934
% Change	-10.2	50.0	-100.0	-100.0	0.0	**	140.0	-43.4	-2.4
2010	558	50	6	12	82	12	25	212	957
% Change	50.4	150.0	n/a	0.0	-11.8	-88.7	0.0	**	45.7
2009	371	20	0	12	93	106	25	30	657
% Change	-47.5	**	n/a	-47.8	-69.3	-90.6	-28.6	-49.2	-70.9
2008	707	2	0	23	303	1,128	35	59	2,257

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type**  
**November 2018**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	% Change
Black Mountain	5	5	0	0	0	0	4	4	9	9	0.0
Ellison/Joe Rich	0	1	0	0	0	0	0	0	0	1	-100.0
Glenrosa	6	5	0	0	0	0	0	0	6	5	20.0
Glenmore	15	16	0	0	0	0	8	7	23	23	0.0
North Glenmore	1	4	0	0	0	22	0	3	1	29	-96.6
Kelowna Core Area	2	7	0	4	12	16	91	2	105	29	**
Lake Country	7	14	0	2	0	0	0	2	7	18	-61.1
Lakeview Heights	5	3	0	2	0	0	0	1	5	6	-16.7
Lower Mission	5	1	0	0	0	0	1	1	6	2	200.0
Peachland	2	0	0	0	13	0	1	72	16	72	-77.8
Rutland	3	5	0	2	31	0	2	1	36	8	**
Southeast Kelowna	0	2	0	0	0	0	0	0	0	2	-100.0
Shannon Lake	6	2	0	0	0	0	0	0	6	2	200.0
Upper Mission	1	8	0	0	0	0	2	2	3	10	-70.0
Westbank	2	0	0	0	0	0	140	0	142	0	n/a
West Kelowna	2	6	0	0	0	0	0	0	2	6	-66.7
Westside	0	4	0	0	0	0	0	0	0	4	-100.0
First Nations	4	5	0	2	0	0	0	0	4	7	-42.9
<b>Kelowna CMA</b>	<b>66</b>	<b>88</b>	<b>0</b>	<b>12</b>	<b>56</b>	<b>38</b>	<b>249</b>	<b>95</b>	<b>371</b>	<b>233</b>	<b>59.2</b>

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - November 2018**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	% Change
Black Mountain	36	44	0	8	0	5	23	20	59	77	-23.4
Ellison/Joe Rich	3	4	0	6	0	0	0	1	3	11	-72.7
Glenrosa	18	19	0	0	0	0	0	3	18	22	-18.2
Glenmore	108	154	20	2	0	7	137	414	265	577	-54.1
North Glenmore	23	21	0	0	11	91	129	544	163	656	-75.2
Kelowna Core Area	28	69	20	8	137	82	738	562	923	721	28.0
Lake Country	92	126	12	12	46	30	10	27	160	195	-17.9
Lakeview Heights	41	61	6	8	0	0	0	8	47	77	-39.0
Lower Mission	20	17	0	0	0	18	3	67	23	102	-77.5
Peachland	15	12	0	0	13	0	2	74	30	86	-65.1
Rutland	27	59	16	8	54	4	94	26	191	97	96.9
Southeast Kelowna	13	25	0	0	0	0	1	2	14	27	-48.1
Shannon Lake	32	16	0	12	0	0	24	161	56	189	-70.4
Upper Mission	42	109	6	8	0	0	13	24	61	141	-56.7
Westbank	4	3	0	0	0	0	188	80	192	83	131.3
West Kelowna	10	28	0	6	5	32	0	1	15	67	-77.6
Westside	18	24	0	0	0	0	0	0	18	24	-25.0
First Nations	23	48	10	20	0	16	0	80	33	164	-79.9
<b>Kelowna CMA</b>	<b>553</b>	<b>839</b>	<b>90</b>	<b>98</b>	<b>266</b>	<b>285</b>	<b>1,362</b>	<b>2,094</b>	<b>2,271</b>	<b>3,316</b>	<b>-31.5</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market**  
**November 2018**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017
Black Mountain	0	0	0	0	0	0	4	4
Ellison/Joe Rich	0	0	0	0	0	0	0	0
Glenrosa	0	0	0	0	0	0	0	0
Glenmore	0	0	0	0	0	0	8	7
North Glenmore	0	22	0	0	0	0	0	3
Kelowna Core Area	12	16	0	0	91	0	0	2
Lake Country	0	0	0	0	0	0	0	2
Lakeview Heights	0	0	0	0	0	0	0	1
Lower Mission	0	0	0	0	0	0	1	1
Peachland	13	0	0	0	0	0	1	72
Rutland	31	0	0	0	0	0	2	1
Southeast Kelowna	0	0	0	0	0	0	0	0
Shannon Lake	0	0	0	0	0	0	0	0
Upper Mission	0	0	0	0	0	0	2	2
Westbank	0	0	0	0	0	0	140	0
West Kelowna	0	0	0	0	0	0	0	0
Westside	0	0	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
<b>Kelowna CMA</b>	<b>56</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>91</b>	<b>0</b>	<b>158</b>	<b>95</b>

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market**  
**January - November 2018**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Black Mountain	0	5	0	0	0	0	23	20
Ellison/Joe Rich	0	0	0	0	0	0	0	1
Glenrosa	0	0	0	0	0	0	0	3
Glenmore	0	7	0	0	105	9	32	405
North Glenmore	11	91	0	0	114	0	15	544
Kelowna Core Area	137	62	0	20	419	243	319	319
Lake Country	46	30	0	0	0	0	10	27
Lakeview Heights	0	0	0	0	0	0	0	8
Lower Mission	0	18	0	0	0	64	3	3
Peachland	13	0	0	0	0	0	2	74
Rutland	54	4	0	0	0	22	94	4
Southeast Kelowna	0	0	0	0	0	0	1	2
Shannon Lake	0	0	0	0	24	0	0	161
Upper Mission	0	0	0	0	0	0	13	24
Westbank	0	0	0	0	48	0	140	80
West Kelowna	5	32	0	0	0	0	0	1
Westside	0	0	0	0	0	0	0	0
First Nations	0	16	0	0	0	0	0	80
<b>Kelowna CMA</b>	<b>266</b>	<b>265</b>	<b>0</b>	<b>20</b>	<b>710</b>	<b>338</b>	<b>652</b>	<b>1,756</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market**  
**November 2018**

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017
Black Mountain	5	5	0	0	4	4	9	9
Ellison/Joe Rich	0	1	0	0	0	0	0	1
Glenrosa	6	5	0	0	0	0	6	5
Glenmore	15	16	0	0	8	7	23	23
North Glenmore	1	4	0	22	0	3	1	29
Kelowna Core Area	0	11	103	12	2	6	105	29
Lake Country	7	14	0	2	0	2	7	18
Lakeview Heights	5	5	0	0	0	1	5	6
Lower Mission	5	1	0	0	1	1	6	2
Peachland	2	0	13	0	1	72	16	72
Rutland	15	6	19	1	2	1	36	8
Southeast Kelowna	0	1	0	0	0	1	0	2
Shannon Lake	6	1	0	0	0	1	6	2
Upper Mission	1	8	0	0	2	2	3	10
Westbank	2	0	0	0	140	0	142	0
West Kelowna	1	6	0	0	1	0	2	6
Westside	0	4	0	0	0	0	0	4
First Nations	4	7	0	0	0	0	4	7
<b>Kelowna CMA</b>	<b>75</b>	<b>95</b>	<b>135</b>	<b>37</b>	<b>161</b>	<b>101</b>	<b>371</b>	<b>233</b>

**Table 2.5: Starts by Submarket and by Intended Market**  
**January - November 2018**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Black Mountain	33	50	0	6	26	21	59	77
Ellison/Joe Rich	2	6	0	4	1	1	3	11
Glenrosa	18	17	0	0	0	5	18	22
Glenmore	124	152	107	16	34	409	265	577
North Glenmore	23	20	125	91	15	545	163	656
Kelowna Core Area	34	62	556	301	333	358	923	721
Lake Country	100	131	50	36	10	28	160	195
Lakeview Heights	41	66	4	2	2	9	47	77
Lower Mission	19	15	1	82	3	5	23	102
Peachland	13	11	13	0	4	75	30	86
Rutland	53	64	43	27	95	6	191	97
Southeast Kelowna	8	17	2	6	4	4	14	27
Shannon Lake	31	21	24	6	1	162	56	189
Upper Mission	47	109	0	7	14	25	61	141
Westbank	3	3	48	0	141	80	192	83
West Kelowna	8	28	5	38	2	1	15	67
Westside	17	23	0	1	1	0	18	24
First Nations	33	78	0	6	0	80	33	164
<b>Kelowna CMA</b>	<b>607</b>	<b>873</b>	<b>978</b>	<b>629</b>	<b>686</b>	<b>1,814</b>	<b>2,271</b>	<b>3,316</b>

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**  
**November 2018**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	% Change
Black Mountain	7	2	0	0	0	0	4	2	11	4	175.0
Ellison/Joe Rich	1	0	0	2	0	0	0	0	1	2	-50.0
Glenrosa	0	1	0	0	0	0	0	0	0	1	-100.0
Glenmore	13	14	2	0	7	0	13	5	35	19	84.2
North Glenmore	6	2	0	0	0	0	5	1	11	3	**
Kelowna Core Area	3	7	0	0	21	0	105	1	129	8	**
Lake Country	16	15	0	0	0	3	0	7	16	25	-36.0
Lakeview Heights	6	10	4	0	0	0	2	2	12	12	0.0
Lower Mission	5	4	0	0	0	0	2	1	7	5	40.0
Peachland	2	2	0	0	0	0	1	0	3	2	50.0
Rutland	2	3	2	2	0	0	1	1	5	6	-16.7
Southeast Kelowna	1	3	0	0	0	0	0	0	1	3	-66.7
Shannon Lake	4	2	0	0	0	0	0	0	4	2	100.0
Upper Mission	17	18	0	2	0	0	1	1	18	21	-14.3
Westbank	0	0	0	0	0	0	0	0	0	0	n/a
West Kelowna	1	3	0	0	0	0	0	0	1	3	-66.7
Westside	9	4	0	0	0	0	0	0	9	4	125.0
First Nations	15	3	8	0	0	0	0	0	23	3	**
<b>Kelowna CMA</b>	<b>108</b>	<b>93</b>	<b>16</b>	<b>6</b>	<b>28</b>	<b>3</b>	<b>134</b>	<b>21</b>	<b>286</b>	<b>123</b>	<b>132.5</b>

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - November 2018**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	% Change
Black Mountain	46	33	6	22	5	3	21	18	78	76	2.6
Ellison/Joe Rich	5	3	0	24	0	0	0	0	5	27	-81.5
Glenrosa	26	9	0	0	0	0	3	1	29	10	190.0
Glenmore	138	99	2	2	7	20	169	20	316	141	124.1
North Glenmore	20	11	0	0	25	34	16	209	61	254	-76.0
Kelowna Core Area	51	52	6	12	70	52	683	80	810	196	**
Lake Country	109	125	12	16	15	20	15	28	151	189	-20.1
Lakeview Heights	60	48	12	2	0	3	8	8	80	61	31.1
Lower Mission	20	20	0	10	18	0	4	5	42	35	20.0
Peachland	14	18	0	0	0	4	2	1	16	23	-30.4
Rutland	44	31	12	14	4	9	4	29	64	83	-22.9
Southeast Kelowna	20	13	0	0	0	0	0	3	20	16	25.0
Shannon Lake	21	34	12	0	0	0	1	2	34	36	-5.6
Upper Mission	95	72	0	10	0	0	20	9	115	91	26.4
Westbank	3	1	0	0	0	0	113	0	116	1	**
West Kelowna	18	38	6	6	16	28	0	0	40	72	-44.4
Westside	33	20	0	0	0	0	0	0	33	20	65.0
First Nations	36	48	20	30	16	5	0	0	72	83	-13.3
<b>Kelowna CMA</b>	<b>759</b>	<b>675</b>	<b>88</b>	<b>148</b>	<b>176</b>	<b>178</b>	<b>1,059</b>	<b>413</b>	<b>2,082</b>	<b>1,414</b>	<b>47.2</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market**  
**November 2018**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017
Black Mountain	0	0	0	0	0	0	4	2
Ellison/Joe Rich	0	0	0	0	0	0	0	0
Glenrosa	0	0	0	0	0	0	0	0
Glenmore	7	0	0	0	9	0	4	5
North Glenmore	0	0	0	0	0	0	5	1
Kelowna Core Area	21	0	0	0	105	0	0	1
Lake Country	0	3	0	0	0	0	0	7
Lakeview Heights	0	0	0	0	0	0	2	2
Lower Mission	0	0	0	0	0	0	2	1
Peachland	0	0	0	0	0	0	1	0
Rutland	0	0	0	0	0	0	1	1
Southeast Kelowna	0	0	0	0	0	0	0	0
Shannon Lake	0	0	0	0	0	0	0	0
Upper Mission	0	0	0	0	0	0	1	1
Westbank	0	0	0	0	0	0	0	0
West Kelowna	0	0	0	0	0	0	0	0
Westside	0	0	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
<b>Kelowna CMA</b>	<b>28</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>114</b>	<b>0</b>	<b>20</b>	<b>21</b>

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market**  
**January - November 2018**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Black Mountain	5	3	0	0	0	0	21	18
Ellison/Joe Rich	0	0	0	0	0	0	0	0
Glenrosa	0	0	0	0	0	0	3	1
Glenmore	7	20	0	0	9	0	160	20
North Glenmore	25	34	0	0	0	143	16	66
Kelowna Core Area	50	52	20	0	452	0	231	80
Lake Country	15	20	0	0	0	0	15	28
Lakeview Heights	0	3	0	0	0	0	8	8
Lower Mission	18	0	0	0	0	0	4	5
Peachland	0	4	0	0	0	0	2	1
Rutland	4	0	0	9	0	0	4	29
Southeast Kelowna	0	0	0	0	0	0	0	3
Shannon Lake	0	0	0	0	0	0	1	2
Upper Mission	0	0	0	0	0	0	20	9
Westbank	0	0	0	0	33	0	80	0
West Kelowna	16	28	0	0	0	0	0	0
Westside	0	0	0	0	0	0	0	0
First Nations	16	5	0	0	0	0	0	0
<b>Kelowna CMA</b>	<b>156</b>	<b>169</b>	<b>20</b>	<b>9</b>	<b>494</b>	<b>143</b>	<b>565</b>	<b>270</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market**  
**November 2018**

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017
Black Mountain	6	2	0	0	5	2	11	4
Ellison/Joe Rich	0	2	0	0	1	0	1	2
Glenrosa	0	1	0	0	0	0	0	1
Glenmore	15	14	16	0	4	5	35	19
North Glenmore	6	2	0	0	5	1	11	3
Kelowna Core Area	6	4	122	0	1	4	129	8
Lake Country	16	14	0	4	0	7	16	25
Lakeview Heights	10	10	0	0	2	2	12	12
Lower Mission	4	3	0	0	3	2	7	5
Peachland	2	2	0	0	1	0	3	2
Rutland	4	4	0	1	1	1	5	6
Southeast Kelowna	0	2	1	0	0	1	1	3
Shannon Lake	4	2	0	0	0	0	4	2
Upper Mission	17	15	0	5	1	1	18	21
Westbank	0	0	0	0	0	0	0	0
West Kelowna	1	3	0	0	0	0	1	3
Westside	9	3	0	1	0	0	9	4
First Nations	23	3	0	0	0	0	23	3
<b>Kelowna CMA</b>	<b>123</b>	<b>86</b>	<b>139</b>	<b>11</b>	<b>24</b>	<b>26</b>	<b>286</b>	<b>123</b>

**Table 3.5: Completions by Submarket and by Intended Market**  
**January - November 2018**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Black Mountain	48	49	7	7	23	20	78	76
Ellison/Joe Rich	4	11	0	16	1	0	5	27
Glenrosa	24	8	0	0	5	2	29	10
Glenmore	137	95	16	23	163	23	316	141
North Glenmore	20	10	25	177	16	67	61	254
Kelowna Core Area	44	30	498	60	268	106	810	196
Lake Country	111	117	24	39	16	33	151	189
Lakeview Heights	65	46	5	4	10	11	80	61
Lower Mission	18	23	18	4	6	8	42	35
Peachland	11	16	1	6	4	1	16	23
Rutland	54	29	4	10	6	44	64	83
Southeast Kelowna	10	9	9	3	1	4	20	16
Shannon Lake	26	34	6	0	2	2	34	36
Upper Mission	89	69	4	13	22	9	115	91
Westbank	3	1	33	0	80	0	116	1
West Kelowna	18	40	22	32	0	0	40	72
Westside	32	19	0	1	1	0	33	20
First Nations	66	83	6	0	0	0	72	83
<b>Kelowna CMA</b>	<b>780</b>	<b>689</b>	<b>678</b>	<b>395</b>	<b>624</b>	<b>330</b>	<b>2,082</b>	<b>1,414</b>

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**November 2018**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$500,000		\$500,000 - \$599,999		\$600,000 - \$749,999		\$750,000 - \$999,999		\$1,000,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Black Mountain													
November 2018	0	0.0	0	0.0	0	0.0	3	60.0	2	40.0	5	-	958,500
November 2017	0	0.0	1	25.0	1	25.0	2	50.0	0	0.0	4	-	751,250
Year-to-date 2018	1	3.3	0	0.0	1	3.3	17	56.7	11	36.7	30	-	997,709
Year-to-date 2017	1	2.9	3	8.8	5	14.7	23	67.6	2	5.9	34	-	853,582
Ellison/Joe Rich													
November 2018	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
November 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2018	0	0.0	1	25.0	0	0.0	1	25.0	2	50.0	4	-	-
Year-to-date 2017	0	0.0	0	0.0	1	33.3	2	66.7	0	0.0	3	-	-
Glenrosa													
November 2018	0	0.0	0	0.0	4	100.0	0	0.0	0	0.0	4	-	623,435
November 2017	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2018	0	0.0	0	0.0	16	76.2	5	23.8	0	0.0	21	620,000	631,986
Year-to-date 2017	0	0.0	4	50.0	2	25.0	1	12.5	1	12.5	8	-	-
Glenmore													
November 2018	0	0.0	0	0.0	0	0.0	3	30.0	7	70.0	10	1,075,000	1,181,100
November 2017	2	8.3	1	4.2	4	16.7	11	45.8	6	25.0	24	800,000	940,348
Year-to-date 2018	0	0.0	0	0.0	7	6.0	57	49.1	52	44.8	116	950,000	1,162,348
Year-to-date 2017	3	3.2	1	1.1	23	24.5	40	42.6	27	28.7	94	800,000	980,104
North Glenmore													
November 2018	0	0.0	0	0.0	0	0.0	3	75.0	1	25.0	4	-	887,475
November 2017	2	50.0	0	0.0	1	25.0	1	25.0	0	0.0	4	-	-
Year-to-date 2018	0	0.0	1	6.3	1	6.3	12	75.0	2	12.5	16	-	887,475
Year-to-date 2017	2	16.7	1	8.3	1	8.3	5	41.7	3	25.0	12	-	-
Kelowna Core Area													
November 2018	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
November 2017	0	0.0	1	25.0	2	50.0	0	0.0	1	25.0	4	-	-
Year-to-date 2018	0	0.0	0	0.0	9	29.0	10	32.3	12	38.7	31	-	-
Year-to-date 2017	2	9.1	5	22.7	4	18.2	6	27.3	5	22.7	22	-	-
Lake Country													
November 2018	0	0.0	0	0.0	5	41.7	4	33.3	3	25.0	12	-	787,600
November 2017	1	5.3	3	15.8	3	15.8	7	36.8	5	26.3	19	777,500	898,742
Year-to-date 2018	2	2.2	3	3.3	26	28.6	20	22.0	40	44.0	91	880,000	951,176
Year-to-date 2017	5	4.1	20	16.3	38	30.9	35	28.5	25	20.3	123	800,000	895,289
Lakeview Heights													
November 2018	0	0.0	0	0.0	2	33.3	3	50.0	1	16.7	6	-	870,341
November 2017	0	0.0	0	0.0	4	33.3	3	25.0	5	41.7	12	900,000	1,129,840
Year-to-date 2018	0	0.0	1	2.0	12	24.0	18	36.0	19	38.0	50	1,605,000	1,305,551
Year-to-date 2017	1	2.2	10	22.2	6	13.3	11	24.4	17	37.8	45	900,000	1,024,814
Lower Mission													
November 2018	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
November 2017	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
Year-to-date 2018	0	0.0	0	0.0	1	6.7	4	26.7	10	66.7	15	-	-
Year-to-date 2017	0	0.0	0	0.0	3	17.6	2	11.8	12	70.6	17	-	2,195,863

Source: CMHC (Market Absorption Survey)



**Table 4: Absorbed Single-Detached Units by Price Range**  
**November 2018**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$500,000		\$500,000 - \$599,999		\$600,000 - \$749,999		\$750,000 - \$999,999		\$1,000,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peachland													
November 2018	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
November 2017	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	-	-
Year-to-date 2018	0	0.0	0	0.0	2	20.0	6	60.0	2	20.0	10	-	-
Year-to-date 2017	0	0.0	1	5.6	9	50.0	7	38.9	1	5.6	18	-	-
Rutland													
November 2018	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	-	-
November 2017	1	20.0	1	20.0	0	0.0	3	60.0	0	0.0	5	-	611,913
Year-to-date 2018	18	56.3	4	12.5	6	18.8	4	12.5	0	0.0	32	-	558,075
Year-to-date 2017	7	26.9	6	23.1	6	23.1	7	26.9	0	0.0	26	-	611,913
Southeast Kelowna													
November 2018	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
November 2017	0	0.0	0	0.0	4	66.7	0	0.0	2	33.3	6	-	683,738
Year-to-date 2018	1	6.3	0	0.0	0	0.0	1	6.3	14	87.5	16	-	1,458,217
Year-to-date 2017	0	0.0	0	0.0	6	37.5	3	18.8	7	43.8	16	-	683,738
Shannon Lake													
November 2018	0	0.0	0	0.0	0	0.0	4	100.0	0	0.0	4	-	836,675
November 2017	0	0.0	3	50.0	2	33.3	1	16.7	0	0.0	6	-	634,864
Year-to-date 2018	0	0.0	0	0.0	8	42.1	11	57.9	0	0.0	19	-	824,509
Year-to-date 2017	2	5.4	5	13.5	19	51.4	11	29.7	0	0.0	37	-	701,710
Upper Mission													
November 2018	0	0.0	0	0.0	0	0.0	3	21.4	11	78.6	14	1,505,000	1,673,548
November 2017	2	13.3	0	0.0	2	13.3	3	20.0	8	53.3	15	1,000,000	1,001,320
Year-to-date 2018	0	0.0	0	0.0	1	1.2	19	22.4	65	76.5	85	1,300,000	1,375,795
Year-to-date 2017	2	2.9	3	4.3	10	14.3	18	25.7	37	52.9	70	1,000,000	1,145,832
Westbank													
November 2018	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
November 2017	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2018	0	0.0	0	0.0	2	66.7	0	0.0	1	33.3	3	-	-
Year-to-date 2017	1	50.0	0	0.0	0	0.0	0	0.0	1	50.0	2	-	-
West Kelowna													
November 2018	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
November 2017	3	50.0	1	16.7	2	33.3	0	0.0	0	0.0	6	-	530,230
Year-to-date 2018	0	0.0	1	6.7	5	33.3	5	33.3	4	26.7	15	-	-
Year-to-date 2017	5	12.8	4	10.3	23	59.0	4	10.3	3	7.7	39	-	789,297
Westside													
November 2018	5	62.5	1	12.5	1	12.5	0	0.0	1	12.5	8	-	541,875
November 2017	2	50.0	0	0.0	0	0.0	0	0.0	2	50.0	4	-	678,348
Year-to-date 2018	20	71.4	4	14.3	2	7.1	1	3.6	1	3.6	28	-	484,656
Year-to-date 2017	13	61.9	2	9.5	0	0.0	3	14.3	3	14.3	21	-	590,247
First Nations													
November 2018	0	0.0	0	0.0	7	100.0	0	0.0	0	0.0	7	-	617,143
November 2017	3	100.0	0	0.0	0	0.0	0	0.0	0	0.0	3	-	-
Year-to-date 2018	5	31.3	4	25.0	7	43.8	0	0.0	0	0.0	16	-	517,063
Year-to-date 2017	19	90.5	2	9.5	0	0.0	0	0.0	0	0.0	21	-	380,355

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units**  
**November 2018**

Submarket	Nov 2018	Nov 2017	% Change	YTD 2018	YTD 2017	% Change
Black Mountain	958,500	751,250	27.6	997,709	853,582	16.9
Ellison/Joe Rich	-	-	n/a	-	-	n/a
Glenrosa	623,435	-	n/a	631,986	-	n/a
Glenmore	1,181,100	940,348	25.6	1,162,348	980,104	18.6
North Glenmore	887,475	-	n/a	887,475	-	n/a
Kelowna Core Area	-	-	n/a	-	-	n/a
Lake Country	787,600	898,742	-12.4	951,176	895,289	6.2
Lakeview Heights	870,341	1,129,840	-23.0	1,305,551	1,024,814	27.4
Lower Mission	-	-	n/a	-	2,195,863	n/a
Peachland	-	-	n/a	-	-	n/a
Rutland	-	611,913	n/a	558,075	611,913	-8.8
Southeast Kelowna	-	683,738	n/a	1,458,217	683,738	113.3
Shannon Lake	836,675	634,864	31.8	824,509	701,710	17.5
Upper Mission	1,673,548	1,001,320	67.1	1,375,795	1,145,832	20.1
Westbank	-	-	n/a	-	-	n/a
West Kelowna	-	530,230	n/a	-	789,297	n/a
Westside	541,875	678,348	-20.1	484,656	590,247	-17.9
First Nations	617,143	-	n/a	517,063	380,355	35.9
<b>Kelowna CMA</b>	<b>1,006,481</b>	<b>890,481</b>	<b>13.0</b>	<b>1,066,674</b>	<b>888,024</b>	<b>20.1</b>

Source: CMHC (Market Absorption Survey)

Figure 5.1: MLS® Residential Average Price for Kelowna

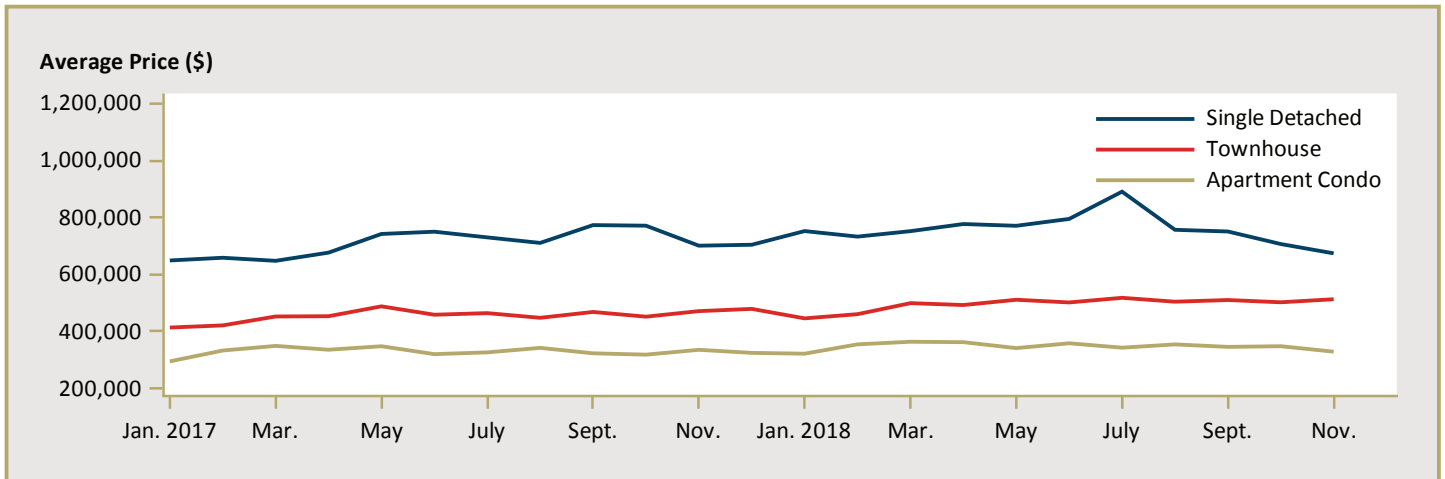


Figure 5.2: MLS® Residential Sales for Kelowna

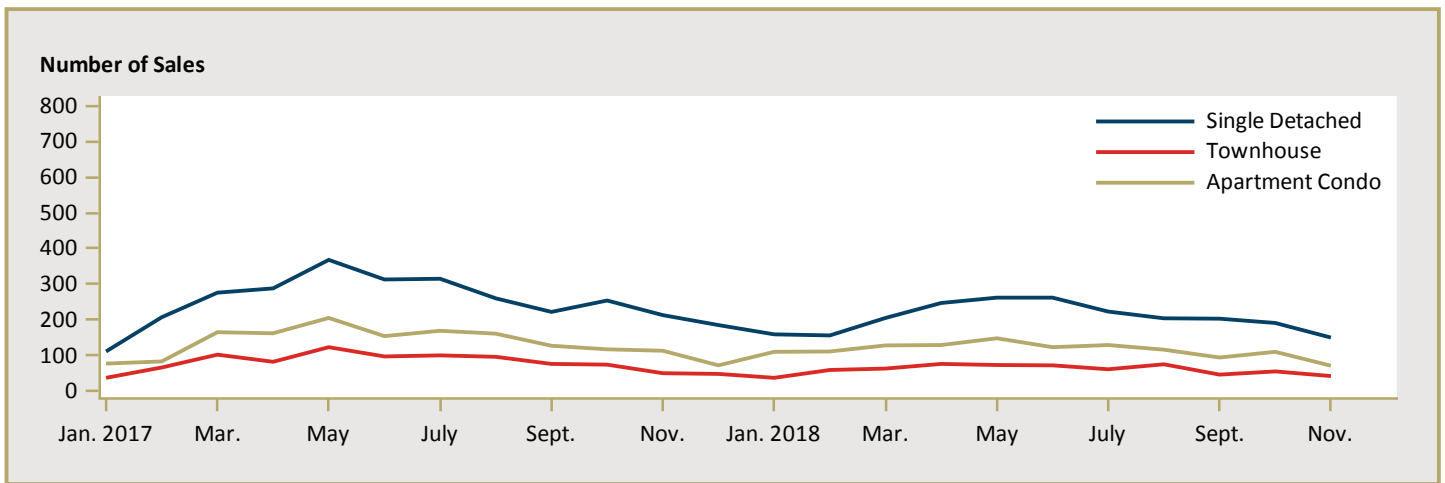
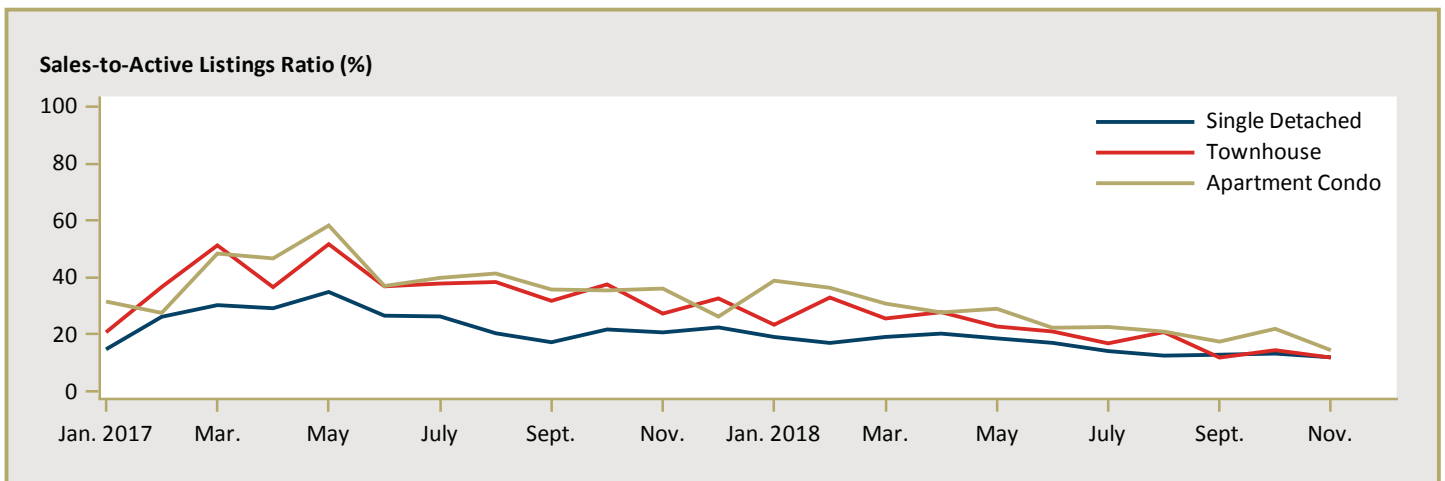


Figure 5.3: MLS® Residential Sales-to-Active Listings Ratio for Kelowna



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

Source: Okanagan Mainline Real Estate Board (OMREB)

Note: Based on boundaries of the OMREB - Central Okanagan.

**Table 6: Economic Indicators**  
**November 2018**

		Interest Rates			NHPI, Total, 2016.12 =100 (B.C.)	CPI, 2002 =100 (B.C.)	Kelowna 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						
2017	January	561	3.14	4.64	99.9	123.5	95.7	7.6	65.9	921
	February	561	3.14	4.64	100.0	123.6	95.9	6.6	65.2	925
	March	561	3.14	4.64	100.5	124.2	97.1	5.9	65.4	927
	April	561	3.14	4.64	101.5	124.4	98.2	4.7	65.1	925
	May	561	3.14	4.64	103.4	125.0	100.2	4.4	66.1	919
	June	561	3.14	4.64	104.7	125.2	100.7	4.1	66.1	919
	July	573	3.14	4.84	106.5	125.6	100.8	4.4	66.2	925
	August	573	3.14	4.84	106.6	125.9	101.6	5.0	67.1	932
	September	575	3.09	4.89	107.3	125.7	101.7	5.7	67.4	937
	October	581	3.24	4.99	107.6	125.6	102.3	6.1	68.0	945
	November	581	3.24	4.99	107.6	125.9	101.9	6.2	67.7	958
	December	581	3.24	4.99	107.8	125.2	101.5	6.2	67.3	962
2018	January	590	3.34	5.14	107.8	126.1	100.2	6.5	66.7	962
	February	590	3.34	5.14	107.8	127.0	100.5	5.8	66.2	962
	March	590	3.34	5.14	107.9	127.4	101.5	5.2	66.4	970
	April	590	3.34	5.14	107.9	127.7	103.7	4.8	67.3	979
	May	601	3.49	5.34	107.9	128.4	104.6	5.0	68.0	982
	June	601	3.49	5.34	108.0	128.6	104.0	5.6	67.9	984
	July	601	3.49	5.34	107.9	129.7	103.5	5.7	67.5	983
	August	601	3.49	5.34	107.8	129.6	102.1	6.0	66.7	984
	September	601	3.49	5.34	108.0	128.9	101.9	5.7	66.2	980
	October	601	3.64	5.34	108.0	129.4	100.4	5.0	64.7	975
	November	601	3.64	5.34		128.9	100.7	3.9	64.1	966
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

## METHODOLOGY

### Starts & Completions Survey Methodology

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

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2016 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 population centre (known as the core). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the core based on adjusted data from the previous Census of Population Program. A CA must have a core population of at least 10,000 also based on data from the previous Census of Population Program. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the core, as measured by commuting flows derived from data on place of work from the previous Census Program.

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

2017 data based on 2016 Census Definitions. 2012-2016 data based on 2011 Census Definitions. 2007-2011 data based on 2006 Census Definitions.

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