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# HOUSING NOW

Ottawa

## YOUR LINK TO THE HOUSING MARKET

Canada Mortgage and Housing Corporation

www.cmhc.ca

### Ottawa Home Construction Dips

April residential construction fell in the Ottawa metropolitan area. According to the latest data released by Canada Mortgage and Housing Corporation (CMHC), there were 386 housing starts in April 2006, compared to 413 one year earlier. Even with this decrease of 7 per cent, the year-to-date result remained ahead of the level recorded for the corresponding period in 2005. From January to April, 1,374 dwellings were started in the Ottawa area, or 11 per cent more than during the same months last year.

It was in the multiple housing segment that the slowdown was noted. In fact, 194 units of this type were started in April, compared to 238 one year earlier. Multi-family housing starts are more volatile from one month to the next. It should be recalled that the former municipality of Ottawa had registered strong activity in the multiple housing construction sector in 2005. From January to April, multiple housing starts increased by 11 per cent year over year. During the first four months of the year, construction got under way on 878 multi-family housing units, compared to 793 during the same period in 2005.

Date Released: May 2006

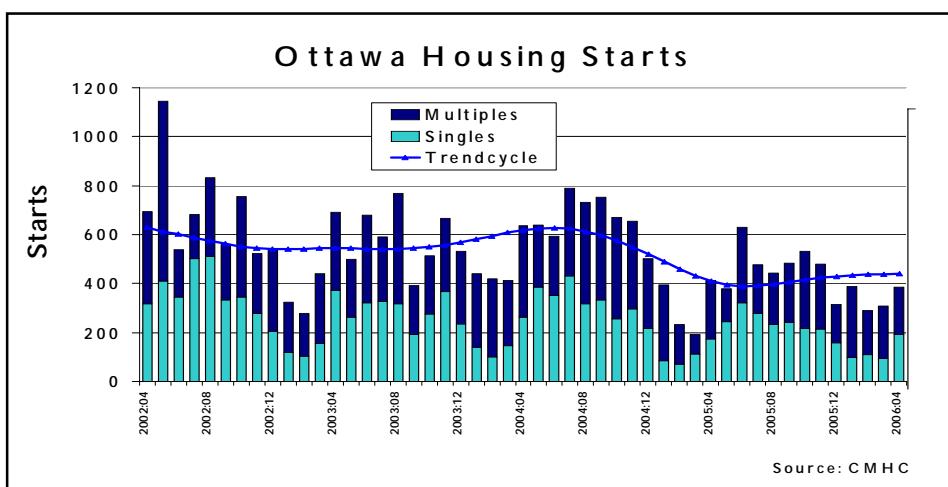
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The single-detached home segment posted a good performance in April, with 192 starts, or 10 per cent more than one year earlier. Since the beginning of the year, the mild weather has allowed for construction to get under way on 496 single-detached houses, for an increase of 12 per cent over the same period in 2005. However, activity should slow down over the course of the year, as inventories and prices are on the rise.

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Table 1: Housing Activity Summary for Ottawa

	OWNERSHIP					RENTAL		GRAND **TOTAL
	FREEHOLD			CONDOMINIUM		ROW	APT	
	*SINGLE	*SEMI	ROW	ROW	APT			
<b>STARTS</b>								
April 2006	192	42	114	0	35	3	0	386
April 2005	175	10	56	0	145	0	27	413
% Change	9.7	**	103.6	NA	-75.9	NA	-100.0	-6.5
Year-to-date 2006	496	120	447	128	163	12	8	1,374
Year-to-date 2005	441	48	231	131	356	0	27	1,234
% Change	12.5	150.0	93.5	-2.3	-54.2	NA	-70.4	11.3
Q1 2006	304	78	333	128	128	9	8	988
Q1 2005	266	38	175	131	211	0	0	821
% Change	14.3	105.3	90.3	-2.3	-39.3	NA	NA	20.3
<b>UNDER CONSTRUCTION</b>								
April 2006	1,028	242	914	206	912	96	144	3,542
April 2005	1,099	142	785	370	1,287	61	314	4,058
<b>COMPLETIONS</b>								
April 2006	175	26	72	52	235	0	0	560
April 2005	207	28	130	43	90	0	2	500
% Change	-15.5	-7.1	-44.6	20.9	161.1	NA	-100.0	12.0
Year-to-date 2006	686	76	278	129	268	3	8	1,448
Year-to-date 2005	855	86	391	134	370	24	21	1,881
% Change	-19.8	-11.6	-28.9	-3.7	-27.6	-87.5	-61.9	-23.0
Q1 2006	511	50	206	77	33	3	8	888
Q1 2005	648	58	261	91	280	24	19	1,381
% Change	-21.1	-13.8	-21.1	-15.4	-88.2	-87.5	-57.9	-35.7
<b>COMPLETE &amp; NOT ABSORBED</b>								
April 2006	54	27	93	31	78	2	97	382
April 2005	91	24	66	21	85	15	175	477
<b>ABSORPTIONS</b>								
April 2006	171	28	77	39	235	0	23	573
April 2005	198	29	123	36	101	2	6	495
% Change	-13.6	-3.4	-37.4	8.3	132.7	-100.0	**	15.8
Year-to-date 2006	691	76	295	114	281	5	44	1,506
Year-to-date 2005	855	87	398	140	362	23	39	1,904
% Change	-19.2	-12.6	-25.9	-18.6	-22.4	-78.3	12.8	-20.9
Q1 2006	520	48	218	75	46	5	21	933
Q1 2005	657	58	275	104	261	21	33	1,409
% Change	-20.9	-17.2	-20.7	-27.9	-82.4	-76.2	-36.4	-33.8

\*Includes all market types

\*\* Year-over-year change greater than 200 per cent.

Source: CMHC

**Save on Home Energy Costs**

Effective November 18, 2004  
 CMHC will offer a 10% refund on its mortgage loan insurance premium when a borrower buys or builds an energy-efficient home or makes energy-saving renovations to an existing home.  
 Multi-residential buildings are also eligible.

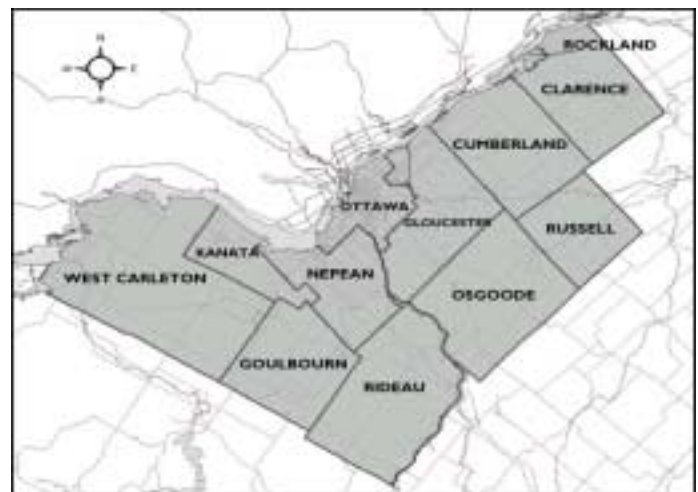


Table 2A: Starts by Area and by Intended Market - Current Month

Sub Market Area	SINGLES			MULTIPLES			TOTAL		
	Apr 05	Apr 06	% change	Apr 05	Apr 06	% change	Apr 05	Apr 06	% change
<b>Ottawa</b>	175	192	9.7	238	194	-18.5	413	386	-6.5
<b>Ottawa City</b>	149	167	12.1	209	190	-9.1	358	357	-0.3
Ottawa, Vanier, Rockcliffe	5	2	-60.0	145	45	-69.0	150	47	-68.7
Nepean inside greenbelt	1	1	0.0	0	0	NA	1	1	0.0
Nepean outside greenbelt	35	56	60.0	8	35	**	43	91	111.6
Gloucester inside greenbelt	0	0	NA	0	0	NA	0	0	NA
Gloucester outside greenbelt	41	15	-63.4	16	46	187.5	57	61	7.0
Kanata	8	19	137.5	34	44	29.4	42	63	50.0
Cumberland	22	26	18.2	6	10	66.7	28	36	28.6
Goulbourn	21	37	76.2	0	10	NA	21	47	123.8
West Carleton	5	6	20.0	0	0	NA	5	6	20.0
Rideau	3	1	-66.7	0	0	NA	3	1	-66.7
Osgoode	8	4	-50.0	0	0	NA	8	4	-50.0
<b>Clarence-Rockland City</b>	11	7	-36.4	27	4	-85.2	38	11	-71.1
<b>Russell Twp.</b>	15	18	20.0	2	0	-100.0	17	18	5.9

Table 2B: Starts by Area and by Intended Market- Year-to-Date

Sub Market Area	SINGLES			MULTIPLES			TOTAL		
	YTD 2005	YTD 2006	% change	YTD 2005	YTD 2006	% change	YTD 2005	YTD 2006	% change
<b>Ottawa</b>	441	496	12.5	793	878	10.7	1,234	1,374	11.3
<b>Ottawa City</b>	395	452	14.4	756	872	15.3	1,151	1,324	15.0
Ottawa, Vanier, Rockcliffe	17	21	23.5	380	234	-38.4	397	255	-35.8
Nepean inside greenbelt	2	8	**	12	12	0.0	14	20	42.9
Nepean outside greenbelt	100	101	1.0	114	160	40.4	214	261	22.0
Gloucester inside greenbelt	4	3	-25.0	0	0	NA	4	3	-25.0
Gloucester outside greenbelt	49	55	12.2	40	222	**	89	277	**
Kanata	45	49	8.9	80	118	47.5	125	167	33.6
Cumberland	48	97	102.1	130	103	-20.8	178	200	12.4
Goulbourn	80	80	0.0	0	23	NA	80	103	28.8
West Carleton	21	17	-19.0	0	0	NA	21	17	-19.0
Rideau	5	2	-60.0	0	0	NA	5	2	-60.0
Osgoode	24	19	-20.8	0	0	NA	24	19	-20.8
<b>Clarence-Rockland City</b>	25	18	-28.0	33	6	-81.8	58	24	-58.6
<b>Russell Twp.</b>	21	26	23.8	4	0	-100.0	25	26	4.0

Table 3: Average Price (\$) of Completed and Absorbed Single-Detached Dwellings

Sub Market Area	Apr 05	Apr 06	% change	YTD 2005	YTD 2006	% change
<b>Ottawa</b>	355,331	380,633	7.1	347,388	384,624	10.7
<b>Ottawa City</b>	392,660	523,725	33.4	403,650	485,560	20.3
Cumberland	296,479	308,283	4.0	313,130	313,973	0.3
Gloucester	345,628	390,169	12.9	343,365	384,470	12.0
Nepean	350,934	411,289	17.2	349,957	394,540	12.7
Kanata	426,639	401,203	-6.0	387,825	378,959	-2.3
Rest of CMA	355,453	372,293	4.7	345,201	403,651	16.9

\*\* Year-over-year change greater than 200 per cent.

Note: NA may appear where CMHC data suppression rules apply

Source: CMHC

Table 4: New Home Sales, City of Ottawa

	Singles			Lowrise Multiples			Total		
	2005	2006	% Chg	2005	2006	% Chg	2005	2006	% Chg
January	132	94	-28.8	138	125	-9.4	270	219	-18.9
February	179	149	-16.8	179	208	16.2	358	357	-0.3
March	199	167	-16.1	248	239	-3.6	447	406	-9.2
April	150	143	-4.7	201	231	14.9	351	374	6.6
May	174		NA	206		NA	380		NA
June	114		NA	178		NA	292		NA
July	116		NA	152		NA	268		NA
August	147		NA	183		NA	330		NA
September	121		NA	133		NA	254		NA
October	130		NA	147		NA	277		NA
November	122		NA	146		NA	268		NA
December	83		NA	110		NA	193		NA
<b>Year-to-date</b>	<b>660</b>	<b>553</b>	<b>-16.2</b>	<b>766</b>	<b>803</b>	<b>4.8</b>	<b>1,426</b>	<b>1,356</b>	<b>-4.9</b>
<b>YEARLY TOTAL</b>	<b>1,667</b>			<b>2,021</b>			<b>3,688</b>		

Source: Corporate Research Group Ltd.

Table 5: Completed and Absorbed Single-Detached Units by Price Range

AREA	PRICE RANGES										TOTAL
	<\$250,000		\$250-\$299,999		\$300-\$399,999		\$400-\$499,999		\$500,000 +		
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	
<b>Ottawa total</b>											
April 2006	9	5.3	43	25.1	77	45.0	24	14.0	18	10.5	171
April 2005	18	9.1	35	17.7	111	56.1	17	8.6	17	8.6	198
YTD 2006	38	5.5	168	24.3	288	41.7	123	17.8	74	10.7	691
YTD 2005	54	6.3	184	21.5	482	56.4	94	11.0	41	4.8	855
<b>Ottawa City</b>											
April 2006	0	0.0	0	0.0	1	25.0	2	50.0	1	25.0	4
April 2005	0	0.0	0	0.0	4	80.0	1	20.0	0	0.0	5
YTD 2006	0	0.0	3	8.8	18	52.9	6	17.6	7	20.6	34
YTD 2005	1	5.6	1	5.6	10	55.6	4	22.2	2	11.1	18
<b>Cumberland</b>											
April 2006	3	12.5	9	37.5	11	45.8	1	4.2	0	0.0	24
April 2005	5	14.7	14	41.2	14	41.2	1	2.9	0	0.0	34
YTD 2006	13	10.6	54	43.9	45	36.6	9	7.3	2	1.6	123
YTD 2005	16	11.4	49	35.0	69	49.3	4	2.9	2	1.4	140
<b>Gloucester</b>											
April 2006	0	0.0	0	0.0	14	73.7	4	21.1	1	5.3	19
April 2005	0	0.0	2	11.1	15	83.3	1	5.6	0	0.0	18
YTD 2006	1	1.3	3	3.9	54	71.1	14	18.4	4	5.3	76
YTD 2005	1	0.8	14	11.8	96	80.7	6	5.0	2	1.7	119
<b>Nepean</b>											
April 2006	0	0.0	7	25.0	12	42.9	6	21.4	3	10.7	28
April 2005	0	0.0	8	15.4	34	65.4	7	13.5	3	5.8	52
YTD 2006	0	0.0	26	20.6	58	46.0	27	21.4	15	11.9	126
YTD 2005	0	0.0	46	22.7	120	59.1	30	14.8	7	3.4	203
<b>Kanata</b>											
April 2006	0	0.0	8	25.0	17	53.1	3	9.4	4	12.5	32
April 2005	0	0.0	5	16.1	17	54.8	2	6.5	7	22.6	31
YTD 2006	0	0.0	31	33.3	34	36.6	16	17.2	12	12.9	93
YTD 2005	0	0.0	17	15.9	59	55.1	19	17.8	12	11.2	107
<b>Rest of CMA</b>											
April 2006	6	9.4	19	29.7	22	34.4	8	12.5	9	14.1	64
April 2005	13	22.4	6	10.3	27	46.6	5	8.6	7	12.1	58
YTD 2006	24	10.0	51	21.3	79	33.1	51	21.3	34	14.2	239
YTD 2005	36	13.4	57	21.3	128	47.8	31	11.6	16	6.0	268

Source: CMHC

Table 6A: Resale Housing Activity for Ottawa Real Estate Board

		Number of Sales	Yr/Yr %	Sales SAAR	Number of New Listings	New Listings SAAR	Sales-to-New Listings SA	Average Price (\$)	Yr/Yr %	Average Price (\$) SA
2005	January	646	-0.9	13,300	1,689	23,200	57.3	242,934	5.7	246,686
	February	933	-3.5	12,800	1,855	23,100	55.6	240,533	4.9	242,630
	March	1,120	-20.4	11,700	2,367	23,400	50.1	248,865	4.9	245,052
	April	1,440	-4.7	13,500	2,758	26,100	51.7	247,681	2.8	245,252
	May	1,564	-4.6	12,900	2,691	23,500	54.7	248,436	2.1	244,400
	June	1,494	2.0	14,100	2,448	24,000	58.9	254,725	4.6	247,067
	July	1,215	-0.2	13,500	2,052	24,300	55.8	250,996	5.2	248,772
	August	1,264	18.4	14,000	2,082	24,100	58.2	243,419	4.3	251,185
	September	1,111	12.4	14,100	2,141	24,800	57.0	248,128	3.9	248,845
	October	946	-3.4	12,900	1,741	23,000	56.1	249,895	5.3	252,556
	November	931	2.6	13,500	1,491	24,800	54.3	251,756	5.3	255,408
	December	636	-3.0	13,100	828	25,400	51.7	248,748	5.6	251,726
2006	January	659	2.0	13,000	1,844	24,600	52.7	245,787	1.2	250,454
	February	1,002	7.4	13,800	2,026	25,300	54.8	250,689	4.2	253,929
	March	1,337	19.4	13,900	2,511	25,000	55.6	255,550	2.7	256,068
	April	1,469	2.0	14,000	2,528	25,100	55.8	263,122	6.2	258,108
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
Q1 2005	2,699	-10.8	12,620	5,911	23,232	54.3	244,565	4.9	244,805	
Q1 2006	2,998	11.1	13,576	6,381	25,020	54.3	251,779	2.9	253,577	
YTD 2005	4,139	-8.8		8,669			245,649	4.0		
YTD 2006	4,467	7.9		8,909			255,509	4.0		

	Annual Sales	Yr/Yr %		Annual New Listings	Yr/Yr %		Annual Average Price (\$)	Yr/Yr %	
1997	9,431	9.1		20,312	-1.4		143,866	2.4	
1998	9,552	1.3		18,825	-7.3		143,914	0.0	
1999	11,334	18.7		17,512	-7.0		149,626	4.0	
2000	12,692	12.0		16,213	-7.4		159,511	6.6	
2001	12,240	-3.6		17,338	6.9		175,972	10.3	
2002	12,894	5.3		17,982	3.7		200,711	14.1	
2003	12,877	-0.1		19,706	9.6		219,713	9.5	
2004	13,457	4.5		22,348	13.4		238,152	8.4	
2005	13,300	-1.2		24,143	8.0		248,358	4.3	

Source: Canadian Real Estate Association

Table 6B: Average Price (\$) of Resale Dwellings

Area	Apr 05	Apr 06	% Change	YTD 2005	YTD 2006	% Change
Orléans	\$241,433	\$253,225	4.9	\$235,359	\$244,725	4.0
East End	\$221,277	\$209,087	-5.5	\$212,457	\$210,656	-0.8
SouthEast	\$252,983	\$275,343	8.8	\$254,156	\$260,889	2.6
Downtown	\$337,239	\$367,314	8.9	\$334,705	\$373,252	11.5
West End	\$263,252	\$293,223	11.4	\$257,269	\$277,749	8.0
Nepean	\$258,609	\$262,762	1.6	\$248,190	\$246,407	-0.7
Barrhaven	\$239,256	\$250,795	4.8	\$240,883	\$250,019	3.8
Kanata-Stittsville	\$269,394	\$268,184	-0.4	\$253,858	\$268,723	5.9

\*\* Year-over-year change greater than 200 per cent.

Source: Ottawa Real Estate Board

Table 7: Economic Indicators

	Interest and Exchange Rates				Inflation Rate (%)	N-HPI*** % chg.	Ottawa Labour Market		
	P & I* Per \$100,000	Mortgage Rate (%)		Exch. Rate (\$US/\$Cdn)	Ontario 1996=100	Ottawa-Gatineau CMA 1997=100	Employment SA** (,000)	Employment SA m/m (%)	Unemployment Rate (%) SA
		1 Yr. Term	5 Yr. Term						
2005 January	642.78	4.8	6.1	0.806	1.7	7.1	619.0	0.0	6.5
February	642.78	4.8	6.1	0.811	2.2	6.4	615.8	-0.5	6.6
March	654.74	5.1	6.3	0.827	2.5	5.8	613.9	-0.3	6.9
April	642.78	4.9	6.1	0.795	2.4	4.4	614.7	0.1	7.1
May	636.84	4.9	6.0	0.797	1.4	4.4	614.4	0.0	7.2
June	622.08	4.8	5.7	0.816	1.9	3.4	612.6	-0.3	6.9
July	627.97	4.9	5.8	0.817	1.9	4.4	610.3	-0.4	6.9
August	627.97	5.0	5.8	0.842	2.8	3.7	610.9	0.1	7.1
September	627.97	5.0	5.8	0.860	3.5	4.0	613.6	0.4	7.1
October	639.81	5.3	6.0	0.847	2.6	4.3	619.5	1.0	6.6
November	648.75	5.6	6.2	0.857	2.1	3.9	624.8	0.9	6.0
December	657.75	5.8	6.3	0.860	2.3	3.4	633.6	1.4	5.5
2006 January	657.75	5.8	6.3	0.878	3.0	3.1	641.3	1.2	5.4
February	666.80	5.9	6.5	0.880	1.9	3.0	648.6	1.1	5.1
March	666.80	6.1	6.5	0.856	2.1	2.8	650.5	0.3	5.2
April	685.05	6.3	6.8	0.894	2.4		651.0	0.1	5.1
May									
June									
July									
August									
September									
October									
November									
December									

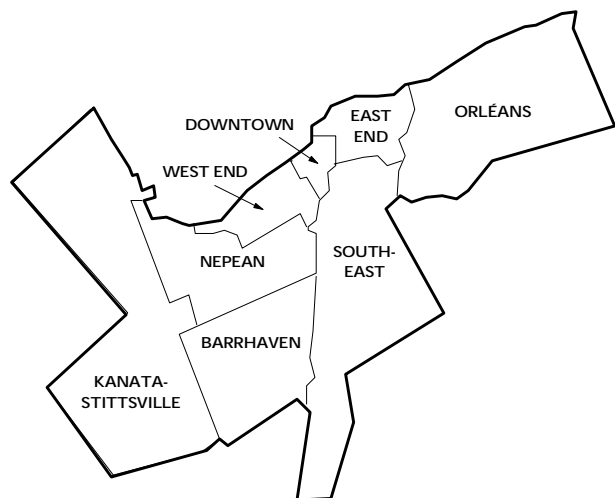
\* Principal and Interest Payment assumes a five year mortgage rate and 25 year amortization period.

\*\* Seasonally Adjusted

\*\*\* New Housing Price Index

Source: CMHC, Statistics Canada Labour Force Survey

## Resale - Urban Sub-Markets



## RESALE - URBAN SUB-MARKETS DEFINITIONS

(REFER TO TABLE 6B):

Sub- Market	MLS Zones
Orléans	11, 20, 23
East End	21, 22, 31, 34, 35
South East	26, 36, 37, 38, 46, 48, 80
Downtown	33, 40, 41, 44
West End	42, 43, 45, 50, 51, 52, 53, 54, 60, 61, 62, 63
Nepean	47, 70, 71, 72, 73, 74, 75, 76, 78
Barrhaven	77, 79
Kanata-Stittsville	82, 90

Source: Ottawa Real Estate Board

## Definitions

- Starts:** refers to units where construction has advanced to a stage where full (100%) footings are in place. For multiple dwellings (semi-detached, row housing and apartments) the definition of a start applies to the structure or block of row units rather than to the project as a whole.
- Under Construction:** those units which have been started but which are not complete.
- Completions - Single-detached/semi-detached units:** this generally is the stage at which all proposed construction work is complete. A unit may be completed at the 90% stage where the remaining work is largely cosmetic. **Row housing/ Apartment:** completions means that 90% or more of the dwelling units within a block of row units or an apartment structure are completed and ready for occupancy
- Completed and Not Absorbed:** all completed units of new construction (excluding model homes not available for sale) which have never been sold or leased.
- Absorptions:** the number of completed units (excluding model homes) that have been sold or leased.
- Seasonally Adjusted (SA):** Actual monthly (or quarterly) figures adjusted to remove normal seasonal variation.
- Seasonally Adjust Annual Rates (SAAR):** Seasonally adjusted monthly figures multiplied by 12 (or quarterly figures multiplied by 4) to reflect annualized levels of activity.
- Definitions for **CMA, NHPI, CPI, and Inflation Rate** can be found in the Statistics Canada website - <http://www.statcan.ca>

## CMHC - HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for over 60 years.

Together with other housing stakeholders, we help ensure that Canada maintains one of the best housing systems in the world. We are committed to helping Canadians access a wide choice of quality, affordable homes, while making vibrant, healthy communities and cities a reality across the country.

For more information, visit our website at [www.cmhc.ca](http://www.cmhc.ca)

You can also reach us by phone at 1 800 668-2642 or by fax at 1 800 245-9274.

Outside Canada call (613) 748-2003 or fax to (613) 748-2016.

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