



Catalogue no. 64-507-XIE

Average Fair Market Value/ Purchase Price for New Homes in Canada – Data from GST Administrative Records 1993 to 1998

Tax Data Division



Statistics
Canada

Statistique
Canada

Canada

How to obtain more information

Specific inquiries about this product and related statistics or services should be directed to: Tax Data Division, Statistics Canada, Ottawa, Ontario, K1A 0T6 (telephone: (613) 951-1583 or facsimile: (613) 951-6984).

For information on the wide range of data available from Statistics Canada, you can contact us by calling one of our toll-free numbers. You can also contact us by e-mail or by visiting our Web site.

National inquiries line	1 800 263-1136
National telecommunications device for the hearing impaired	1 800 363-7629
Depository Services Program inquiries	1 800 700-1033
Fax line for Depository Services Program	1 800 889-9734
E-mail inquiries	infostats@statcan.ca
Web site	www.statcan.ca

Ordering and subscription information

This product, Catalogue no. 64-507-XIE, is published occasionally in electronic format on the Statistics Canada Internet site at a price of CDN \$26.00. To obtain single issues, visit our Web site at **www.statcan.ca**, and select Products and Services.

This product is also available in print through a Print-on-Demand service, at a price of CDN \$52.00. The following additional shipping charges apply for delivery outside Canada:

	Single issue
United States	CDN \$ 6.00
Other countries	CDN \$ 10.00

All prices exclude sales taxes.

The printed version can be ordered by

- Phone (Canada and United States) **1 800 267-6677**
- Fax (Canada and United States) **1 877 287-4369**
- E-mail **order@statcan.ca**
- Mail Statistics Canada
Dissemination Division
Circulation Management
120 Parkdale Avenue
Ottawa, Ontario K1A 0T6
- And, in person at the Statistics Canada Regional Centre nearest you.

When notifying us of a change in your address, please provide both old and new addresses.

Standards of service to the public

Statistics Canada is committed to serving its clients in a prompt, reliable and courteous manner and in the official language of their choice. To this end, the Agency has developed standards of service which its employees observe in serving its clients. To obtain a copy of these service standards, please contact Statistics Canada toll free at 1 800 263-1136.



Average Fair Market Value/Purchase Price for New Homes in Canada – Data from GST Administrative Records 1993 to 1998

Tax Data Division

Published by authority of the Minister responsible for Statistics Canada

© Minister of Industry, 2000

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise without prior written permission from Licence Services, Marketing Division, Statistics Canada, Ottawa, Ontario, Canada K1A 0T6.

June 2000

Catalogue no. 64-507-XIE

Frequency: Occasional

Ottawa

La version française de cette publication est disponible sur demande (n° 64-507-XIF au catalogue)

Note of appreciation

Canada owes the success of its statistical system to a long-standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued cooperation and goodwill.

Table of Contents

Explanatory Notes	4
Introduction	6
Eligibility for the GST/HST New Housing Rebate	7
GST/HST New Housing Rebate Series: Summary tables for the period covering January 1993 to December 1998	9
Series 1: Provinces and Territories	9
Table 1 Average Fair Market Value by Province/Territory and Year – All types	10
Table 2 Average Rebate by Province/Territory and Year – All types	10
Table 3 Average Rebate as a Percentage of Average Fair Market Value by Province/Territory and Year – All Types	10
Table 4 Percentage Variation Year to Year in the Average Fair Market Value by Province/Territory and Year – All Types	11
Table 5 Percentage Variation Year to Year in the Average Rebate by Province/Territory and Year – All Types	11
Table 6 Average Fair Market Value by Province/Territory and Year – Builder-built only	11
Table 7 Average Fair Market Value by Province/Territory and Year – Owner-built only	12
Series 2: Selected Census Metropolitan Areas and Census Agglomerations (CMAs/CAs)	13
Table 8 Average Fair Market Value by Selected CMAs/CAs and Year – All types	13
Table 9 Average Fair Market Value by Selected CMAs/CAs and Year – Builder-built only	14
Table 10 Average Fair Market Value by Selected CMAs/CAs and Year – Owner-built only	14
Series 3: Selected Census Metropolitan Areas and Census Agglomerations (CMAs/CAs) with Component Census Subdivisions (CSDs)	15
Table 11.1 CMA of St. John's, Average Fair Market Value of Component CSDs by Year – All types	15
Table 11.2 CA of Charlottetown, Average Fair Market Value of Component CSDs by Year – All types	16
Table 11.3 CMA of Halifax, Average Fair Market Value of Component CSDs by Year – All types	16
Table 11.4 CMA of Saint John, Average Fair Market Value of Component CSDs by Year – All types	18
Table 11.5 CA of Fredericton, Average Fair Market Value of Component CSDs by Year – All types	18
Table 11.6 CMA of Chicoutimi-Jonquière, Average Fair Market Value of Component CSDs by Year – All types	19
Table 11.7 CMA of Québec, Average Fair Market Value of Component CSDs by Year – All types	19
Table 11.8 CMA of Sherbrooke, Average Fair Market Value of Component CSDs by Year – All types	20
Table 11.9 CMA of Trois-Rivières, Average Fair Market Value of Component CSDs by Year – All types	21
Table 11.10 CMA of Montréal, Average Fair Market Value of CSDs by Year – All types	21
Table 11.11 CMA of Ottawa-Hull, Average Fair Market Value of Component CSDs by Year – All types	25
Table 11.12 CMA of Toronto, Average Fair Market Value of Component CSDs by Year – All types	27

Table of Contents – Continued

	Page
Table 11.13 CMA of Hamilton, Average Fair Market Value of Component CSDs by Year – All types	29
Table 11.14 CMA of St. Catharines-Niagara, Average Fair Market Value of Component CSDs by Year – All types	29
Table 11.15 CMA of Sudbury, Average Fair Market Value of Component CSDs by Year – All types	29
Table 11.16 CMA of Winnipeg, Average Fair Market Value of Component CSDs by Year – All types	30
Table 11.17 CMA of Regina, Average Fair Market Value of Component CSDs by Year – All types	30
Table 11.18 CMA of Calgary, Average Fair Market Value of Component CSDs by Year – All types	32
Table 11.19 CMA of Edmonton, Average Fair Market Value of Component CSDs by Year – All types	32
Table 11.20 CMA of Vancouver, Average Fair Market Value of Component CSDs by Year – All types	35
Table 11.21 CMA of Victoria, Average Fair Market Value of Component CSDs by Year – All types	37
Table 11.22 CAs of the North, Average Fair Market Value of Component CSDs by Year – All types	37

List of Maps Displaying Spatial Patterns in Average Fair Market Values for Selected CMAs in 1998

Halifax CMA	17
Montréal CMA	24
Ottawa–Hull CMA	26
Toronto CMA	28
Winnipeg CMA	31
Calgary CMA	33
Edmonton CMA	34
Vancouver CMA	36

Glossary	38
-----------------	----

Appendix:

Copy of the GST/HST New Housing rebate application (form GST190). This is the Canada Customs and Revenue Agency form used to collect the information on which this publication is based.

Note:

For a electronic version of the 12 page guide to the application form contact Canada Customs and Revenue Agency website [Http://www.ccra.adrc.gc.ca](http://www.ccra.adrc.gc.ca)

Explanatory Notes

All Tables:

Data covers all types of construction (newly constructed, substantially renovated, and major addition) and all types of housing, (floating home, mobile home, modular home, residential condominium unit, and single unit residential complex) for which a rebate can be claimed; see the glossary for the definitions of these categories.

Tables 1 to 5 and 11.1 to 11.22

“All types” refers to the type of application for a GST/HST rebate (see the GST-190 form appended) and includes all builder-built homes, owner-built homes and co-operative housing. Table 6 pertains to builder-built homes and table 7 pertains to owner-built homes. Data for co-operative housing was deemed too small and localized to display in its own table in this publication, they are available on the Cansim matrix 9998.

Tables 8 to 11.22

Have been geo-coded using the current Statistics Canada’s Postal Code Conversion File (PCCF) to 1996 Census geography.

Further explanation of the PCCF can be found in the “Postal Code Conversion File (PCCF) Reference Guide”, Catalogue no. 92F0027XDB.

Symbols

The following standard symbols are used in Statistics Canada publications:

..	figures not available.
...	figures not appropriate or not applicable.
—	nil or zero.
--	amount too small to be expressed.
^p	preliminary figures.
^r	revised figures.
x	confidential to meet secrecy requirements of the Statistics Act.

Acknowledgments

This report was prepared in the Data Information and Analysis section of the Tax Data Division, Gordon Deecker, Director, Pierre-Paul Bellerose, Chief.

Major contributions to the project were made at various times by:

Joanne Linekar
Diana Pimentel
David Brown
Ivan Green
Crystal Seward

Introduction

Since the implementation of the GST in 1991, individuals who purchase or build new homes or who substantially renovate existing ones, to be used as a primary place of residence for themselves or a relation, have been entitled to a partial rebate of the GST paid on the home. To receive this rebate, homebuyers must complete and submit form *GST-190, GST/HST New Housing Rebate Application* to the Canada Customs and Revenue Agency; the form records the fair market value or purchase price and other basic information about the transaction. Alternatively, the homebuilder can deduct the rebate from the purchase price and submit the form on the purchaser's behalf. Only one individual may apply as a claimant for the rebate, even if more than one individual owns the home. Since 1992, over 800,000 GST housing rebates have been claimed. This paper reports summary statistics derived from the administrative files associated with these rebate claims.

The first edition of this publication was published in July 1998; it covered the years 1992 to 1997. This second edition covers from 1993 to 1998 information. Data prior to 1996 appearing in the first edition has not been revised in the second edition. Further, 1998 data is considered preliminary due to the two year claim period.

The series in this paper contains new housing statistics by province or territory, census metropolitan area or census agglomeration (CMAs/CAs) and component census subdivisions (CSDs) of CMAs/CAs. The data covers all types of construction (i.e. newly constructed, substantially renovated, and major additions) as well as all types of housing (i.e. single unit residential complex, residential condominium unit, mobile home, modular home, and floating home) for which rebates can be claimed; see form GST 190 appended and the glossary for the definitions of these categories of homes. As well, the data covers all types of rebate applications, that is applications for Builder-built homes (type 1a, 1b, 2 and 5), Owner-built homes (type 4), and Co-op housing (type 3); again refer to the appendix and to the glossary for definitions. A few tables show a breakdown of the data for builder-built and owner-built homes; data for cooperative housing was deemed too small and localized to display in its own table in this publication, they are available on the Cansim matrix 9998.

The series being based on applications for the GST/HST housing rebate, it is important to bear in mind the rebate eligibility restrictions; see page 7 and 8 for an explanation of these eligibility restrictions.

The administrative file can be used to compile counts of new houses purchased, total values of houses purchased and of rebates paid, average new house prices and average rebates paid per house. In this release, only the average prices and average rebates are reported. The count and total value time series are not considered meaningful, due to incomplete tracking of rebate sources. Indeed, it appears that some builders claim the rebates as input tax credits when submitting their GST/HST returns without attaching to them the related GST-190 form which is to be used for GST/HST new housing rebate applications. As well, there were legislative changes to eligibility requirements during the period. The administrative file is believed to account for a variable proportion of total new housing sales in Canada, accounting for over 90% of all transactions by 1998.

1991 was the start-up year for the Goods and Services Tax (GST) program and the first year for the GST/HST New Housing Rebate program. Due to questionable data quality, 1991 data is not included in the series presented in the first edition of this publication; the 1992 data is available in the first edition of the publication 64-507-XIE.

Eligibility for the GST/HST New Housing Rebate

There are several eligibility requirements that must be met in order to receive a rebate.

An individual may be eligible to claim a rebate for a portion of the GST/HST paid for a new home, to be used as a primary place of residence for themselves or a relation, if:

- an individual buys a new or substantially renovated * home, including the land, from a builder;
- an individual buys a new or substantially renovated * home, and leases the land from the builder;
- an individual buys a new mobile home, new floating home, or new modular home from a builder or vendor;
- an individual buys a share of capital stock of a co - operative housing corporation in order to use a single residential unit as a primary place of residence for themselves or a relation;
- an individual constructs or substantially renovates * their own home, or hires another person to do so;
- an individual's home is destroyed in a fire and is subsequently rebuilt;
- the purchase price of the home before taxes, both the building and land, is less than \$450,000; or the fair market value of both the building and land is less than \$481,500 if the home was built on leased land or is a share of capital stock of a co-operative housing corporation.

* See the glossary for a definition of "substantial renovations".

For homes situated in Nova Scotia, an individual may be eligible for an additional rebate through form GST-190, if:

- the conditions of eligibility listed above are met; and
- ownership of the home was transferred to the purchaser **after March 31, 1997**.

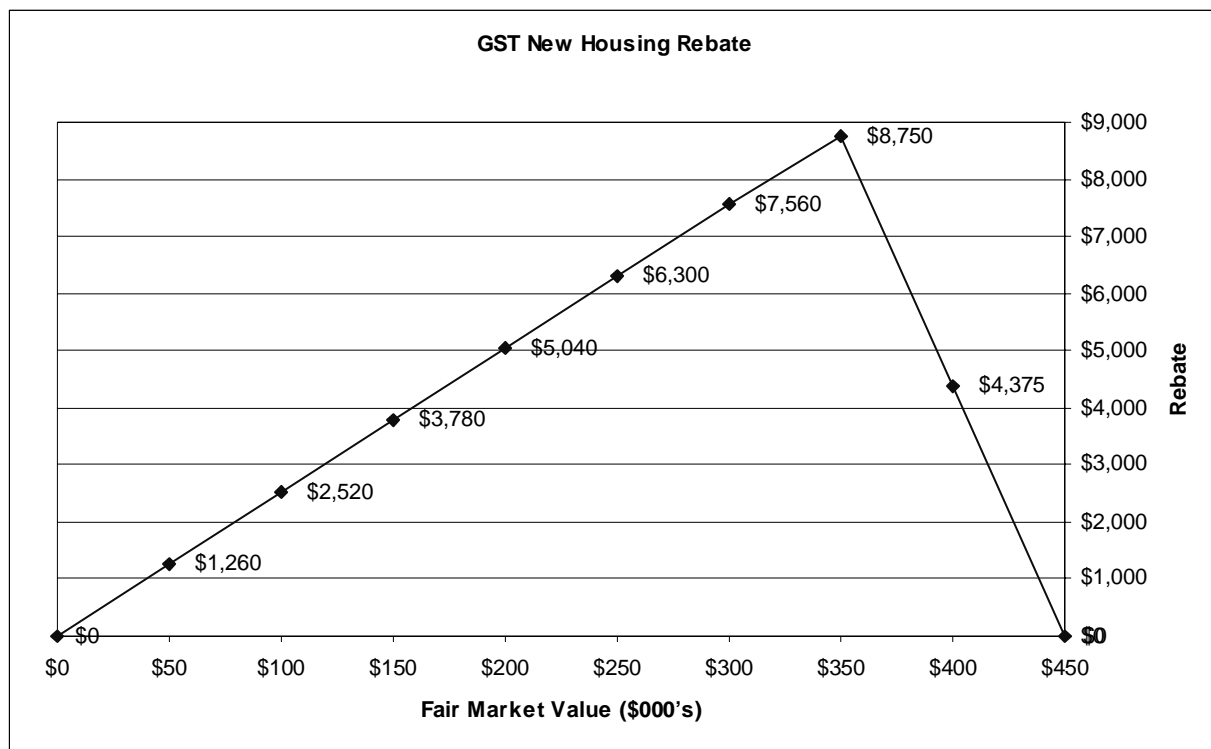
If individuals in Nova Scotia meet all of the above criteria, they are entitled to a rebate of 18.75% of the provincial component of the harmonized sales tax (HST) (for easy calculation, the total HST paid on the home is multiplied by 10 %) to a maximum of \$2,250. This amount is then added to the original amount of the rebate. The Nova Scotia component of HST rebate is administered through form GST-190 and hence included in table 2 data.

In New Brunswick as in Nova Scotia, a provincial component of HST rebate is also available, however it is not administered through form GST-190, hence not included in table 2 data.

The builder or homeowner has up to two years to claim the rebate from the date ownership was transferred to the homeowner. However, if ownership of the home was transferred before July 1996, the homeowner or builder has four years instead of two to claim the rebate from the date ownership was transferred. Thus, a rebate file for the year 1996 will not be complete until June 30, 2000, and a rebate file for the year 1998, will not be complete until December 31, 2000.

Calculation of the Federal component of the GST/HST rebate for homes purchased through a builder:

- For prices up to \$350,000: rebate = price of house * 7% * .36 to a maximum of \$8,750
- For prices between \$350,001 and \$450,000: rebate = \$8,750 * ((450,000 - price of the house) / 100,000)
- For prices greater than \$450,000: rebate = 0



GST/HST New Housing Rebate Series: Summary tables for the period covering January 1993 to December 1998

The following tables contain summary information for newly constructed or substantially renovated homes built or renovated between January 1993 and December 1998. 1996 and 1997 data are revised statistics, 1998 data is considered preliminary. The data relates to homes for which a rebate was claimed and received.

Series 1: Provinces and Territories

Average fair market values for newly constructed and substantially renovated homes in Canada grew 11.7% over the 1993-1998 period. In 1994 and 1995, annual average prices increased by 1.6% and 1.9%. After a slight fall of 0.4% in 1996, average prices rose sharply by 3.8% in 1997 and again by 4.4% in 1998.

In provinces and territories, average prices also climbed at varying rates over 1993-1998. The province of Quebec showed the strongest growth in average prices by almost 13%, while the largest decline was in Yukon where prices dropped 1.4%. New Brunswick saw more modest growth of 3.8%, while gains in the other provinces ranged between 5.8% and 12.6%.

Average rebates in Canada rose 21.7% over 1993-1998. In Nova Scotia, a notable increase of 36.7% seen in average rebate between 1996 and 1997 is due to a rise of 6.4% in the average fair market value and the positive impact of the provincial component of the HST on the allowable rebate. The provincial component for Nova Scotia is administered through Form GST-190 and hence included in the data shown here (see eligibility section for further explanation). The largest growth in average rebate for the entire period occurred in the Nova Scotia and Newfoundland, amounting to 75.0% and 23.8%, respectively.

One could expect the percentage of increase in the average rebate over a given period to be equal to the percentage of increase in the average fair market value over the same period. This would be the case if the mix of houses in terms of fair market value and in terms of types of applications (especially the proportion of "owner-built" relative to "builder-built" houses) were stable overtime; however this is generally not the case. When examining the microdata at the provincial level, we can see that indeed when the mix of houses is pretty stable from one year to another, then the percentage of increase in the average rebate is the same as the percentage of increase in the average fair market value.

Overall, owner-built homes saw higher average fair market values than builder-built homes, owing to the fact that owner-built are generally custom-made and consequently more expensive. The only exception to this trend occurred in Newfoundland. The largest difference in average prices of owner- versus builder-built homes in 1998 was in Prince Edward Island, where the owner-built had a 63.6% higher value than builder-built homes. The smallest difference occurred in Ontario, where the average value of owner-built homes was only 2.6% higher than builder-built homes.

Growth rates between builder- and owner-built homes were variable over the 1993-1998 period. During this period, average values of builder-built homes in Canada rose 13.8% as compared to owner-built homes at 5.4%. On a provincial and territorial basis, growth rates also fluctuated. The Yukon Territory experienced a 22.3% increase in the average prices of builder-built homes over the 1993-1998 period, while owner-built homes rose only 4.7%. Builder-built homes in the Alberta saw the second biggest jump in average value of 16.6%. Saskatchewan, on the other hand, had the largest gain in the value of its owner-built homes over the period, registering at 18.5%.

At the Canada level, the convergence in average fair market value for builder- and owner-built homes is the result of the varying impact that some provinces have on the Canada average. For example, in 1998 approximately 12% of the total number of all rebate claims were from owner-built homes, 25% of which were built in Quebec. The average price in 1998 of the owner-built homes in Quebec is much lower at \$116,021 than in the other large provinces. Given the weight of Québec in Canada, this has a lowering impact on the national average price. Similarly, 45% of builder-built homes were built in Ontario in 1998, where their average price was \$194,169. Again, given the weight of Ontario in Canada this tend to increase the national average price.

Table 1

Average Fair Market Value by Province/Territory and Year – All types¹

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Newfoundland	94,946	92,717	94,001	93,009	101,418	101,363
Prince Edward Island	98,712	100,428	102,376	102,252	107,595	105,077
Nova Scotia	106,113	106,759	108,683	105,417	112,178	114,054
New Brunswick	94,390	96,852	96,130	96,009	98,468	97,933
Quebec	96,098	97,690	100,688	99,653	102,925	108,525
Ontario	176,408	175,665	180,802	177,723	182,544	189,534
Manitoba	120,614	125,817	127,271	131,454	131,602	131,987
Saskatchewan	126,516	126,980	129,903	127,091	131,241	134,271
Alberta	145,449	146,311	148,118	146,230	155,154	163,841
British Columbia	183,573	189,357	190,371	190,445	194,416	194,264
Yukon Territory	153,065	162,620	163,540	159,191	155,564	150,887
Northwest Territories	148,341	157,849	167,350	181,215	175,032	160,300
Canada	149,593	151,974	154,906	154,237	160,142	167,121

¹ For full series on average fair market value see *Cansim* matrix 9998

Table 2

Average Rebate by Province/Territory and Year – All types¹

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Newfoundland	1,713	1,604	1,590	1,712	2,013	2,122
Prince Edward Island	1,983	2,058	2,025	2,076	2,165	2,164
Nova Scotia	2,179	2,212	2,236	2,270	3,103	3,814
New Brunswick	1,946	1,979	1,999	2,068	2,174	2,208
Quebec	2,192	2,233	2,178	2,198	2,370	2,617
Ontario	4,012	4,065	4,128	4,186	4,409	4,638
Manitoba	2,718	2,851	2,878	3,015	3,091	3,199
Saskatchewan	2,868	2,880	2,936	2,880	3,041	3,191
Alberta	3,423	3,436	3,456	3,499	3,732	4,023
British Columbia	3,895	4,006	4,029	4,183	4,309	4,455
Yukon Territory	3,090	3,197	3,172	3,371	3,360	3,342
Northwest Territories	3,418	3,768	3,889	4,258	4,002	4,010
Canada	3,331	3,402	3,420	3,524	3,773	4,055

¹ For full rebate series see *Cansim* matrix 9998

Table 3

Average Rebate as a Percentage of Average Fair Market Value by Province/Territory and Year – All types

	1993	1994	1995	1996	1997	1998
	%					
Newfoundland	1.8	1.7	1.7	1.8	2.0	2.1
Prince Edward Island	2.0	2.0	2.0	2.0	2.0	2.1
Nova Scotia	2.1	2.1	2.1	2.2	2.8	3.3
New Brunswick	2.1	2.0	2.1	2.2	2.2	2.3
Quebec	2.3	2.3	2.2	2.2	2.3	2.4
Ontario	2.3	2.3	2.3	2.3	2.4	2.4
Manitoba	2.3	2.3	2.3	2.3	2.3	2.4
Saskatchewan	2.3	2.3	2.3	2.3	2.3	2.4
Alberta	2.4	2.3	2.3	2.4	2.4	2.5
British Columbia	2.1	2.1	2.1	2.2	2.2	2.3
Yukon Territory	2.0	2.0	1.9	2.1	2.2	2.2
Northwest Territories	2.3	2.4	2.3	2.3	2.3	2.5
Canada	2.2	2.2	2.2	2.3	2.4	2.4

Table 4

Percentage variation year to year in the Average Fair Market value by Province/Territory and Year – All Types

	1993	1994	1995	1996	1997	1998	Overall Period
	%						
Newfoundland	-7.9	-2.3	1.4	-1.1	9.0	-0.1	6.8
Prince Edward Island	1.0	1.7	1.9	-0.1	5.2	-2.3	6.4
Nova Scotia	2.8	0.6	1.8	-3.0	6.4	1.7	7.5
New Brunswick	5.8	2.6	-0.7	-0.1	2.6	-0.5	3.8
Quebec	-0.4	1.7	3.1	-1.0	3.3	5.4	12.9
Ontario	-0.7	-0.4	2.9	-1.7	2.7	3.8	7.4
Manitoba	3.3	4.3	1.2	3.3	0.1	0.3	9.4
Saskatchewan	4.6	0.4	2.3	-2.2	3.3	2.3	6.1
Alberta	1.9	0.6	1.2	-1.3	6.1	5.6	12.6
British Columbia	3.7	3.2	0.5	0.0	2.1	-0.1	5.8
Yukon Territory	23.4	6.2	0.6	-2.7	-2.3	-3.0	-1.4
Northwest Territories	-1.0	6.4	6.0	8.3	-3.4	-8.4	8.1
Canada	1.7	1.6	1.9	-0.4	3.8	4.4	11.7

Table 5

Percentage Variation year to year in the Average Rebate by Province/Territory and Year – All Types

	1993	1994	1995	1996	1997	1998	Overall Period
	%						
Newfoundland	-10.2	-6.8	-0.9	7.1	14.9	5.2	23.9
Prince Edward Island	-1.0	3.6	-1.6	2.5	4.1	0.0	9.1
Nova Scotia	4.2	1.5	1.1	1.5	36.7	22.9	75.0
New Brunswick	3.0	1.7	1.0	3.3	4.9	1.5	13.5
Quebec	-3.6	1.8	-2.5	0.9	7.2	9.4	19.4
Ontario	-3.4	1.3	1.5	0.0	6.4	4.9	15.6
Manitoba	2.0	4.7	0.9	4.5	2.5	3.4	17.7
Saskatchewan	3.5	0.4	1.9	-1.9	5.3	4.7	11.3
Alberta	1.4	0.4	0.6	1.2	6.3	7.2	17.5
British Columbia	1.8	2.8	0.6	3.7	2.9	3.3	14.4
Yukon Territory	17.6	3.4	-0.8	5.9	-0.3	-0.5	8.2
Northwest Territories	-4.3	9.3	3.1	8.7	-6.4	0.2	17.3
Canada	-0.6	2.1	0.0	3.5	6.6	7.0	21.7

Table 6

Average Fair Market Value by Province/Territory and Year – Builder-built only

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Newfoundland	113,904	112,494	113,311	112,407	110,074	106,243
Prince Edward Island	81,255	85,081	81,309	82,661	79,058	75,491
Nova Scotia	93,175	96,438	92,395	91,887	93,429	96,788
New Brunswick	86,288	91,439	94,287	89,601	87,241	87,013
Quebec	93,013	94,983	96,883	93,904	97,906	106,318
Ontario	174,233	173,916	179,179	175,265	181,796	189,305
Manitoba	109,041	117,355	114,726	115,859	119,943	125,836
Saskatchewan	125,387	125,986	130,473	118,917	122,712	128,819
Alberta	138,484	138,132	137,459	137,486	148,815	161,422
British Columbia	169,879	173,728	172,153	177,064	181,076	185,396
Yukon Territory	109,126	134,522	118,586	134,655	134,226	133,431
Northwest Territories	138,388	150,008	146,435	162,811	155,232	157,840
Canada	147,137	149,984	154,072	158,858	160,212	167,472

Table 7

Average Fair Market Value by Province/Territory and Year – Owner-built only

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Newfoundland	89,780	86,042	89,897	86,688	96,625	97,312
Prince Edward Island	107,657	108,579	112,212	111,739	118,961	123,468
Nova Scotia	117,153	113,542	118,840	119,636	127,589	129,512
New Brunswick	98,991	99,453	96,823	99,503	107,407	111,631
Quebec	102,255	102,991	104,650	105,567	110,194	116,021
Ontario	186,429	184,312	187,213	192,040	189,406	194,169
Manitoba	139,898	137,570	139,678	148,506	151,484	155,403
Saskatchewan	128,015	128,259	129,228	136,221	145,295	151,756
Alberta	175,319	177,238	179,677	183,289	193,029	196,784
British Columbia	219,561	232,394	237,822	232,082	242,018	245,664
Yukon Territory	181,927	175,711	191,704	184,818	181,236	190,786
Northwest Territories	191,140	205,267	222,965	197,867	191,682	165,528
Canada	155,964	157,220	156,595	155,288	159,928	164,456

Series 2: Selected Census Metropolitan Areas and Census Agglomerations (CMAs/CAs)

Average fair market value for new homes built in twenty-three of the largest population concentrations in Canada grew at varying rates over the 1993-1998 period. The biggest jumps in average prices over the period were seen in Quebec City and Charlottetown, registering at 16.3% and 13.7%, respectively. Substantial increases also occurred in Victoria, St. Catherines-Niagara, Winnipeg, Calgary and Montréal, all with gains of over 10% in average prices. Fredericton saw the largest drop in average fair market value, falling 8.9%, followed by St. John's at 7.8%. Modest declines in average prices were seen in Hamilton, Regina, Vancouver and Whitehorse.

Average prices rose at different rates between builder-built and owner-built homes over the 1993-1998 period. The highest growth for builder-built homes occurred in St. Catherines-Niagara at 22.7%, while Whitehorse, Quebec City, Winnipeg, and Victoria followed with gains of over 15% for the period. Substantial drops of 9.1% and 8.0%, were seen in St. John's and Fredericton, respectively.

The highest growth rates for owner-built homes occurred in Calgary, Chicoutimi-Jonquière, Sherbrooke, Montréal, Saint John and Charlottetown all reporting jumps of over 10% in average prices over the 1993-1998 period. Toronto, and Regina saw declines of less than 5% in average prices.

The following tables report average fair market value for selected CMAs and CAs. For the complete CMA and CA series, see CANSIM matrix 9998.

Table 8

Average Fair Market Value by Selected CMAs/CAs and Year – All types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
St. John's	120,410	117,852	120,022	116,456	114,996	110,983
Charlottetown	108,973	108,945	109,219	110,558	116,404	123,854
Halifax	123,976	123,187	122,432	117,487	126,491	130,701
Saint John	109,756	113,804	109,239	111,980	117,884	117,824
Fredericton	117,297	113,184	108,802	107,343	108,986	106,855
Chicoutimi-Jonquière	86,478	83,076	88,460	85,491	86,521	93,246
Québec	90,246	92,127	100,688	101,560	105,361	104,990
Sherbrooke	86,147	86,509	93,069	85,782	89,934	90,428
Trois-Rivières	82,128	86,598	88,709	85,404	81,488	83,495
Montréal	105,988	107,988	112,844	110,117	111,692	117,367
Ottawa-Hull	150,186	150,374	145,854	146,073	148,121	159,940
Toronto	212,511	209,672	216,100	207,616	210,028	218,722
Hamilton	183,688	178,615	174,445	175,538	183,527	182,864
St. Catharines-Niagara	147,737	141,227	154,755	155,578	156,496	166,974
Sudbury	162,443	161,256	164,253	158,862	169,220	163,066
Winnipeg	133,055	139,976	143,256	143,527	140,171	147,149
Regina	151,627	146,337	154,540	146,973	149,908	147,146
Calgary	161,378	166,090	166,217	157,393	168,171	177,718
Edmonton	149,988	143,459	149,443	146,466	151,755	160,453
Vancouver	216,536	214,097	212,681	213,571	216,441	209,963
Victoria	213,628	209,533	202,439	211,242	229,509	236,641
Whitehorse	156,950	164,947	165,377	159,728	155,080	152,594
Yellowknife	156,177	165,031	169,283	179,431	171,753	157,574
Canada	149,593	151,974	154,906	154,237	160,142	167,121

Table 9

Average Fair Market Value by Selected CMAs/CAs and Year – Builder-built only

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
St. John's	117,379	116,431	116,451	114,578	110,635	106,670
Charlottetown	87,459	96,684	87,569	87,668	83,627	95,391
Halifax	108,432	108,361	106,488	105,400	107,364	115,347
Saint John	97,929	107,905	106,965	109,469	109,362	109,515
Fredericton	103,810	100,928	114,619	96,399	97,119	95,484
Chicoutimi-Jonquière	76,425	73,404	74,925	75,404	76,062	82,916
Québec	81,392	82,312	85,284	88,950	96,720	96,707
Sherbrooke	77,614	80,034	80,786	72,455	76,949	81,684
Trois-Rivières	73,494	77,437	78,557	77,098	75,294	80,122
Montréal	102,132	103,601	105,652	101,352	104,847	114,230
Ottawa-Hull	147,184	146,826	140,350	141,374	146,394	159,669
Toronto	211,670	208,650	215,067	206,600	209,584	218,534
Hamilton	176,785	173,935	169,288	171,453	181,083	182,216
St. Catharines-Niagara	128,417	126,491	136,230	137,818	144,308	157,544
Sudbury	149,082	144,417	146,860	145,588	154,234	154,909
Winnipeg	120,457	127,332	130,255	129,828	132,582	143,012
Regina	144,987	142,775	152,183	140,475	143,320	145,089
Calgary	155,796	158,598	157,623	152,146	164,155	176,339
Edmonton	142,475	134,667	137,011	138,331	144,495	157,524
Vancouver	205,534	202,990	200,983	204,775	207,853	205,812
Victoria	184,908	185,056	170,866	184,086	204,013	218,711
Whitehorse	111,344	135,666	120,501	135,175	133,896	133,431
Yellowknife	149,230	159,628	151,222	169,594	163,100	157,574
Canada	147,137	149,984	154,072	158,858	160,212	167,472

Table 10

Average Fair Market Value by Selected CMAs/CAs and Year – Owner-built only

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
St. John's	123,215	119,718	123,139	118,819	123,349	124,608
Charlottetown	129,079	119,617	124,254	129,202	132,536	142,114
Halifax	145,390	141,635	141,629	141,766	155,017	155,938
Saint John	118,349	117,447	110,514	113,936	126,406	132,661
Fredericton	127,537	122,375	106,850	118,097	123,862	129,454
Chicoutimi-Jonquière	92,954	93,963	93,666	88,357	91,690	103,338
Québec	114,220	113,175	116,398	113,942	116,357	122,714
Sherbrooke	99,426	100,740	103,846	103,960	108,362	113,444
Trois-Rivières	92,828	98,254	97,424	94,405	93,718	99,888
Montréal	131,305	140,296	144,376	145,284	145,977	148,520
Ottawa-Hull	168,718	171,378	165,232	175,626	165,876	168,805
Toronto	278,129	283,866	275,992	292,977	268,323	267,302
Hamilton	256,713	244,236	242,200	247,626	262,965	265,378
St. Catharines-Niagara	214,564	201,310	213,060	216,844	206,559	232,197
Sudbury	177,288	184,006	182,066	175,515	188,488	180,171
Winnipeg	170,888	170,476	168,348	177,071	169,127	179,944
Regina	174,530	160,978	162,775	165,263	181,680	173,272
Calgary	214,964	238,162	241,319	243,198	257,191	279,155
Edmonton	190,990	187,979	189,996	189,002	199,660	207,399
Vancouver	303,903	315,811	323,154	313,472	322,304	328,431
Victoria	273,014	297,053	297,925	285,550	285,155	280,787
Whitehorse	187,020	180,378	195,294	191,442	183,073	203,695
Yellowknife	259,000	229,869	257,941	227,525	228,000	—
Canada	155,964	157,220	156,595	155,288	159,928	164,456

Series 3: Selected Census Metropolitan Areas and Census Agglomerations (CMAs/CAs) with Component Census Subdivisions (CSDs)

A number of CMAs and CAs were selected and have been presented with their respective CSD components. Maps displaying spatial patterns in average fair market values have been included for the following CMAs: Calgary, Edmonton, Halifax, Montréal, Ottawa-Hull, Toronto, Vancouver, and Winnipeg. The boundaries used are those of the 1996 Census and as such do not display any municipal changes, which may have occurred since 1996. As a result, any recent consolidations or amalgamations will not be reflected in either the tables or the maps presented.

The allocation of a house to a CSD was calculated using the Postal Code Conversion File (PCCF). For further information regarding the PCCF, please refer to "Postal Code Conversion File (PCCF) Reference Guide", Catalogue no. 92F0027XDB.

For the full CMA/CA series with component CSDs see CANSIM matrix 9998.

Table 11.1

CMA of St. John's, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Conception Bay South	106,596	106,701	108,589	105,906	111,022	109,058
Portugal Cove-St. Philip's	108,126	107,265	120,863	119,051	108,247	115,764
Pouch Cove	101,686	88,538	97,775	54,909	97,742	x
Flatrock	—	—	—	85,000	96,210	x
Torbay	122,467	108,481	108,500	103,332	109,084	111,076
Logy Bay-Middle Cove-Outer Cove	107,365	107,240	95,271	139,908	149,318	—
Bauline	—	—	—	86,333	x	—
Paradise	107,546	110,685	113,783	111,491	111,426	115,252
St. John's	133,071	127,113	128,484	130,631	118,905	109,971
Mount Pearl	124,069	102,221	108,828	96,948	108,554	130,185
Petty Harbour-Maddox Cove	98,315	92,819	91,715	85,719	x	x
Bay Bulls	81,075	76,180	72,700	93,691	85,469	x
Witless Bay	55,500	71,833	90,138	71,792	81,800	x
CMA of St. John's	120,410	117,852	120,022	116,456	114,996	110,983

Table 11.2

CA of Charlottetown, Average Fair Market Value of Component CSDs by Year – All Types

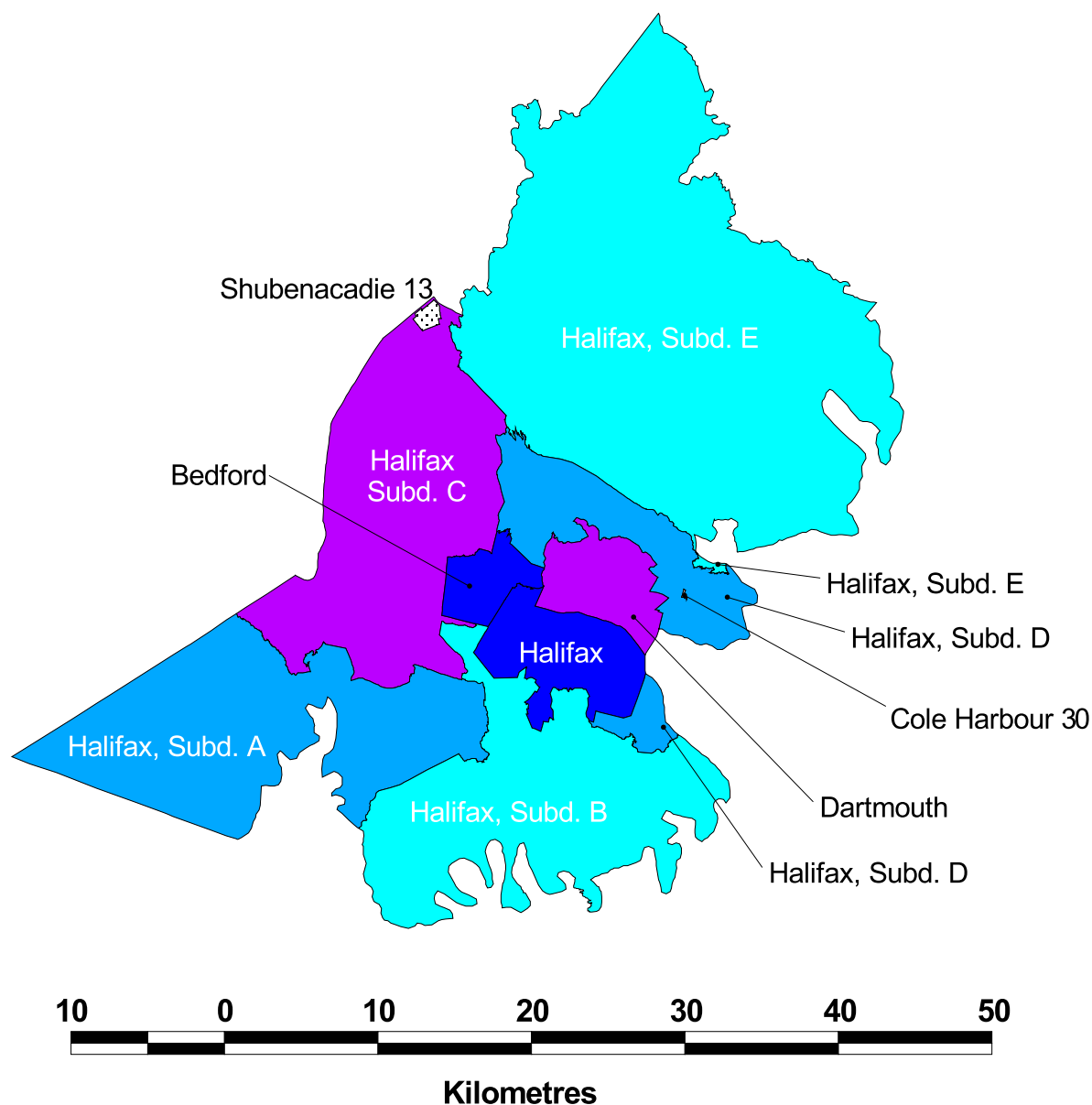
	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Lot 49	—	—	—	116,189	118,219	140,404
Lot 48	—	—	—	90,082	138,376	98,727
Lot 31	—	—	—	99,440	133,127	162,387
Lot 65	—	—	—	—	—	—
Rocky Point 3	—	—	—	—	—	—
Meadowbank	97,633	95,299	99,670	—	—	—
Clyde River	117,646	109,071	89,978	—	—	—
Miltonvale Park	—	—	—	75,123	75,871	110,667
Brackley	—	—	—	—	—	—
Lot 33	—	—	—	99,822	95,558	73,847
Union Road	—	—	—	—	—	—
Lot 34	86,877	102,192	115,204	99,163	113,710	89,164
Lot 35	—	—	—	—	—	—
Lot 36	—	—	—	—	—	—
Scotchfort 4	—	—	—	—	—	—
Winsloe South	—	x	x	—	x	—
Warren Grove	—	—	—	—	—	—
Charlottetown	113,389	111,731	108,464	119,555	117,218	130,797
Stratford	121,653	121,380	138,232	139,618	153,410	135,811
Cornwall	—	—	—	100,643	105,175	119,675
CA of Charlottetown	108,973	108,945	109,219	110,558	116,404	123,854

Table 11.3

CMA of Halifax, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Halifax, Subd. B	85,715	108,362	92,145	114,817	128,303	104,727
Halifax, Subd. A	120,156	114,173	127,929	114,864	127,290	123,294
Halifax, Subd. C	94,933	108,962	111,878	117,437	126,962	129,066
Halifax, Subd. D	122,429	112,693	107,217	100,658	118,947	122,223
Cole Harbour 30	—	—	—	—	—	—
Halifax	132,423	142,863	142,574	135,912	145,122	161,284
Dartmouth	130,727	125,186	127,041	120,403	123,812	129,214
Bedford	155,831	158,087	138,688	144,653	139,721	152,446
Halifax, Subd. E	117,310	119,557	106,671	101,473	103,472	95,088
Shubenacadie 13	x	x	x	—	90,540	x
CMA of Halifax	123,976	123,187	122,432	117,487	126,491	130,701

Halifax CMA 1998



Average Fair Market Value (\$)

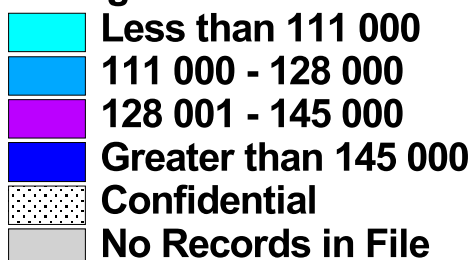


Table 11.4

CMA of Saint John, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Saint Martins	—	—	—	—	—	—
St. Martins	73,299	82,467	108,743	—	58,956	84,146
Simonds	78,694	83,725	91,231	84,632	80,569	54,495
Saint John	109,798	114,690	108,490	107,106	111,939	113,862
Musquash	—	—	—	100,178	106,512	x
Lepreau	73,099	78,694	81,282	—	—	—
Petersville	64,826	75,140	—	81,277	—	—
Upham	x	x	x	—	—	—
Hampton, Parish	—	—	—	—	—	—
Hampton, Town	99,585	105,021	93,303	119,568	133,604	124,150
Rothsay, Parish	99,832	100,741	87,227	95,915	87,969	87822
Rothsay, Town	130,459	147,442	172,414	x	135,173	195547
Renforth	202,745	233,888	212,623	160,004	187,240	x
Westfield, Town	91,850	114,878	103,727	96,255	129,796	x
Grand Bay	96,955	96,767	119,557	111,826	116,382	112521
Westfield, Village	—	—	—	—	—	—
Kingston	88,599	80,691	92,699	91,030	73,883	135,066
Greenwich	—	—	x	—	x	—
East Riverside-Kinghurst	220,933	—	—	x	—	—
Fairvale	121,443	150,707	111,802	113,195	118,169	128,472
Quispamsis	128,782	136,900	116,079	139,897	140,117	132,406
Gondola Point	117,501	128,473	148,609	143,960	170,331	173,504
CMA of Saint John	109,756	113,804	109,239	111,980	117,884	117,824

Table 11.5

CA of Fredericton, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Lincoln	—	69,919	60,224	61,022	65,817	58,421
Maugerville	—	x	x	113,805	84,822	98,080
New Maryland, Parish	x	—	—	118,193	92,005	—
New Maryland, Village	133,996	142,681	142,749	136,574	134,033	124,707
Kingsclear	117,575	135,991	143,455	125,312	122,165	124,792
Kingsclear 6	—	—	—	—	—	—
Bright	—	54,033	—	102,737	73,692	86,899
Douglas	103,937	108,557	93,650	119,229	120,451	111,138
Saint Marys	58,198	70,461	—	96,975	111,929	105,991
Fredericton	117,587	115,442	123,344	129,428	129,693	123,574
Devon 30	—	—	—	—	—	—
Saint Mary's 24	—	—	—	—	—	—
CA of Fredericton	117,297	113,184	108,802	107,343	108,986	106,855

Table 11.6

CMA of Chicoutimi-Jonquière, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Saint-Fulgence	66,611	76,512	59,167	99,709	80,397	99,709
La Baie	86,729	82,676	76,708	76,979	80,407	79,983
Laterrière	92,398	81,884	80,744	83,290	85,308	91,256
Chicoutimi	88,097	82,095	100,740	92,664	95,891	107,452
Tremblay	—	x	x	87,485	73,285	77,209
Saint-Honoré	61,755	60,430	73,075	70,811	79,880	84,276
Shipshaw	64,484	70,233	71,100	57,224	79,609	67,626
Jonquière	88,274	89,859	90,852	83,001	86,512	92,290
Lac-Kénogami	—	—	—	112,874	101,626	x
Larouche	58,537	69,919	—	85,105	74,600	66,556
CMA of Chicoutimi-Jonquière	86,478	83,076	88,460	85,491	86,521	93,246

Table 11.7

CMA of Québec, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Saint-Étienne-de-Beaumont	117,564	93,871	132,806	89,879	113,140	x
Saint-François	x	—	x	—	—	—
Sainte-Famille	—	112,504	—	—	—	—
Saint-Jean	160,556	x	—	115,533	—	—
Saint-Laurent	134,319	136,076	105,947	—	—	—
Saint-Pierre	71,140	96,543	147,363	—	—	—
Sainte-Pétronille	—	x	—	—	—	—
Château-Richer	80,461	93,386	89,693	—	—	—
L'Ange-Gardien	84,335	98,421	92,336	—	—	—
Boischatel	136,882	100,149	118,687	105,520	—	105,156
Sainte-Catherine-de-la-Jacques-Cartier	92,020	91,584	99,499	—	—	—
Fossambault-sur-le-Lac	—	—	—	—	—	—
Lac-Saint-Joseph	—	—	—	—	—	—
Shannon	87,570	95,107	101,912	—	—	—
Saint-Gabriel-de-Valcartier	84,271	44,742	96,953	—	—	—
Stoneham-et-Tewkesbury	96,237	101,118	121,398	—	—	—
Lac-Beauport	117,845	116,040	127,301	113,775	—	—
Sainte-Brigitte-de-Laval	89,187	78,032	78,395	—	—	—
Beauport	77,766	88,889	97,602	91,440	97,915	96,732
Vanier	123,573	100,203	—	—	—	—
Notre-Dame-des-Anges	—	—	—	—	—	—
Sillery	266,679	230,484	176,645	—	—	—
Québec	85,108	79,385	83,441	93,109	112,128	93,784
Charlesbourg	82,542	80,725	93,331	83,949	90,612	86,263
Saint-Émile	77,796	78,946	93,974	93,430	95,747	105,373
Lac-Saint-Charles	76,818	78,302	76,346	—	95,399	93,995
Loretteville	82,387	94,498	96,413	—	94,754	—
Val-Bélair	80,341	81,824	87,684	88,234	88,658	90,837
L'Ancienne-Lorette	111,108	107,630	109,107	110,272	112,229	118,318
Sainte-Foy	129,777	127,525	133,233	126,183	128,023	129,277
Cap-Rouge	117,063	125,607	164,016	134,614	103,462	159,858
Saint-Augustin-de-Desmaures	125,313	128,178	138,915	139,473	138,430	152,715
Wendake	—	—	—	—	—	—
Pintendre	81,869	94,014	92,871	—	—	—

Table 11.7

CMA of Québec, Average Fair Market Value of Component CSDs by Year – All Types – Concluded

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Saint-Jeseph-de-la-Pointe-de-Lévy	107,104	111,666	118,023	—	—	—
Lévis	91,822	80,301	89,740	—	103,256	108,094
Saint-Lambert-de-Lauzon	74,039	68,222	85,344	—	—	—
Saint-Étienne-de-Lauzon	70,752	85,689	79,765	86,643	87,002	91,289
Sainte-Hélène-de-Breakeyville	78,974	80,977	80,029	—	90,124	83,708
Saint-Jean-Chrysostome	88,275	89,182	92,024	103,340	—	—
Saint-Romuald	89,635	101,424	115,439	—	—	—
Charny	82,897	95,230	99,760	—	—	—
Saint-Rédempteur	132,419	141,645	111,424	—	—	—
Bernières-Saint-Nicholas	98,427	95,236	112,274	110,571	114,903	113,312
CMA of Québec	90,246	92,127	100,688	101,560	105,361	104,990

Table 11.8

CMA of Sherbrooke, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Ascot Corner	75,674	70,946	72,274	113,423	98,547	110,457
Stoke	84,477	73,319	87,426	105,287	96,948	—
Bromptonville	78,355	92,260	103,982	—	83,197	83,957
Brompton	—	—	—	—	—	—
Saint-Denis-de-Brompton	55,151	88,101	107,602	—	—	—
Waterville	x	x	88,611	—	—	—
Lennoxville	106,482	97,980	93,557	108,491	—	—
Ascot	76,303	73,159	93,132	92,880	80,687	x
Fleurimont	91,753	90,556	94,518	80,522	86,618	114,169
Sherbrooke	84,010	83,820	92,387	116,972	103,860	105,978
Rock Forest	93,928	85,606	101,949	83,505	91,121	88,263
Deauville	76,987	90,494	82,247	93,593	95,793	108,643
Saint-Élie-d'Orford	83,221	85,252	82,641	68,545	73,749	78,466
Compton Station	—	—	—	—	—	—
North Hatley	153,745	204,828	127,260	137,671	160,181	x
Hatley	—	—	—	—	—	—
CMA of Sherbrooke	86,147	86,509	93,069	85,782	89,934	90,428

Table 11.9

CMA of Trois-Rivières, Average Fair Market Value of Component CSDs by Year – All types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Champlain	63,975	157,327	—	x	88768	—
Saint-Maurice	68,147	81,667	—	76,684	63558	x
Sainte-Marthe-du-Cap	87,075	85,271	72,184	84,279	85508	99,533
Cap-de-la-Madeleine	93,530	106,592	102,832	95,124	86948	96,915
Saint-Louis-de-France	78,596	87,398	82,618	97,550	85740	93,347
Trois-Rivières	85,827	92,462	85,395	82,533	89123	88,601
Trois-Rivières-Ouest	74,967	77,348	89,542	85,494	80230	85,385
Pointe-du-Lac	79,624	76,774	80,417	72,528	72979	72,505
Bécancour	93,832	83,687	89,951	104,134	74241	82,108
Wôlinak 11	—	—	—	—	—	—
CMA of Trois-Rivières	82,128	86,598	88,709	85,404	81,488	83,495

Table 11.10

CMA of Montréal, Average Fair Market Value of CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Lavaltrie	77,241	82,031	82,669	—	—	—
Saint-Antoine-de- Lavaltrie	—	—	—	—	—	—
Richelieu	80,438	101,916	122,834	—	—	—
Notre-Dame-de-Bon- Secours	—	—	—	—	—	—
Saint-Mathias-sur- Richelieu	72,373	63,133	70,054	—	—	—
Chambly	103,519	95,161	101,292	—	—	—
Carignan	209,555	157,765	114,510	—	—	—
Saint-Bruno-de- Montarville	167,564	176,991	191,496	—	—	—
Saint-Basile-le-Grand	89,432	93,289	106,107	—	—	—
McMasterville	—	—	—	—	—	—
Otterburn Park	104,106	103,947	98,566	—	—	—
Mont-Saint-Hilaire	126,471	97,058	114,964	—	—	—
Beloeil	96,861	104,516	107,136	—	—	—
Saint-Mathieu-de- Beloeil	—	—	—	—	—	—
Brossard	146,657	157,600	149,643	—	—	—
Saint-Lambert	121,235	125,997	117,262	—	—	—
Greenfield Park	123,782	118,540	121,800	—	—	—
Saint-Hubert	95,282	96,078	96,912	—	—	—
LeMoyne	x	—	—	—	—	—
Longueuil	135,988	138,576	130,357	96,782	103,953	109,806
Boucherville	130,584	135,653	128,292	—	—	114,772
Saint-Julie	101,336	110,998	95,197	—	—	—
Saint-Amable	77,645	76,850	76,790	—	—	—
Varenes	109,173	97,220	108,907	103,129	—	108,908
Charlemagne	—	—	90,523	—	—	—
Le Gardeur	82,262	83,413	87,167	—	—	—
Repentigny	102,929	94,337	97,376	—	—	—
Saint-Sulpice	80,428	76,826	78,542	—	—	—
L'Assomption	97,049	93,672	105,950	111,330	108,674	105,243
Saint-Gérard-Majella	73,700	73,766	75,268	92,268	—	—
Lachenaie	109,178	103,389	106,735	—	—	—
Terrebonne	107,404	112,533	103,933	—	—	—
Mascouche	96,978	98,721	104,512	—	—	—
La Plaine	75,790	78,266	80,102	—	—	—
Laval	107,099	112,323	115,930	106,563	109,826	—

Table 11.10

CMA of Montréal, Average Fair Market Value of CSDs by Year – All Types – Continued

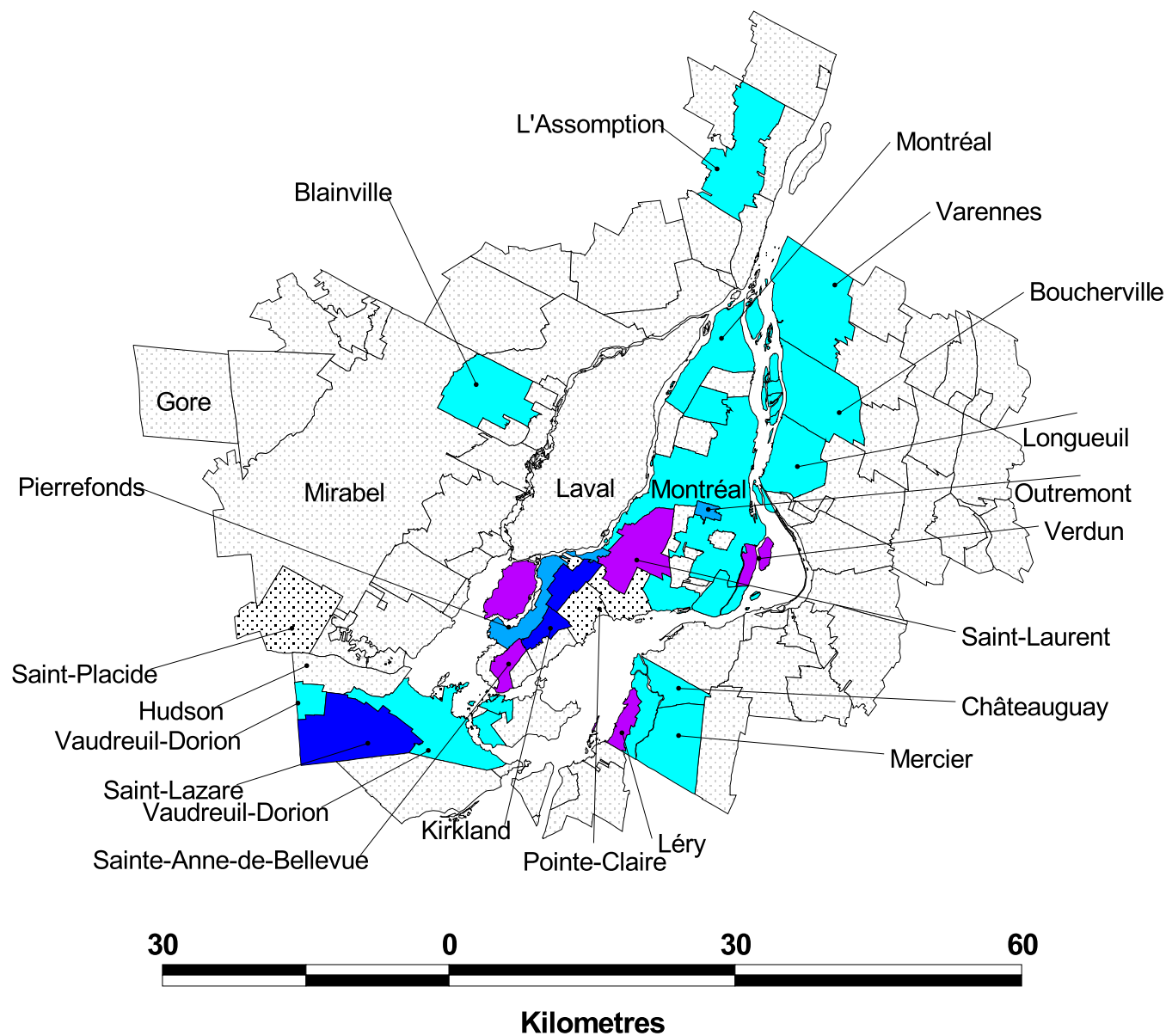
	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Montréal-Est	73,432	138,396	—	—	—	—
Anjou	110,676	90,550	91,929	—	98,840	105,281
Saint-Léonard	107,439	137,655	—	113,044	—	—
Montréal-Nord	99,911	133,508	176,866	—	—	—
Montréal	104,686	99,310	109,376	113,968	108,381	107,079
Westmount	x	x	—	—	—	—
Verdun	190,409	166,283	131,746	120,904	132,174	156,395
Lasalle	109,425	106,499	110,480	108,087	110,230	115,410
Montréal-Ouest	x	—	—	—	—	—
Saint-Pierre	—	—	—	—	—	—
Côte-Saint-Luc	219,027	240,027	—	x	163,562	—
Hampstead	x	x	x	—	—	—
Outermont	—	x	—	—	122,922	134,299
Mont-Royal	—	x	—	—	—	—
Saint-Laurent	142,305	154,319	159,669	150,022	155,530	156,988
Lachine	107,312	111,615	118,603	93,808	118,807	108,491
Dorval	217,425	218,207	222,567	180,208	156,144	x
L'Île-Dorval	—	—	—	—	—	—
Point-Claire	126,843	139,893	139,138	142,167	146,973	x
Kirkland	205,506	217,931	211,913	209,355	209,919	188,399
Beaconsfield	270,602	224,958	250,935	—	—	—
Baie-d'Urfé	—	163,310	166,498	x	—	—
Sainte-Anne-de-Bellevue	135,332	142,584	145,196	151,852	167,007	152,576
Senneville	—	—	x	—	x	—
Pierrefonds	118,381	128,251	122,863	125,557	121,770	138,977
Saint-Genève	—	x	—	—	—	—
Dollard-des-Ormeaux	215,682	206,077	219,995	197,598	145,773	187,438
Roxboro	—	—	x	x	x	x
L'Île-Bizard	168,277	168,722	170,920	167,689	157,414	164,684
Saint-Mathieu	104,518	98,105	94,344	—	—	—
Saint-Philippe	102,063	113,851	152,843	—	—	—
La Prairie	117,461	113,192	124,688	—	113,746	—
Candiac	88,969	93,352	105,193	—	—	—
Delson	90,578	88,019	85,813	—	—	—
Sainte-Catherine	85,610	90,197	103,600	—	—	—
Saint-Constant	91,734	96,982	103,759	—	—	—
Saint-Isidore	93,542	104,893	115,830	—	—	—
Mercier	94,913	97,937	110,790	—	109,409	111,747
Châteauguay	93,960	104,065	103,300	91,614	—	107,027
Léry	—	195,296	112,883	—	—	152,787
Kahnawake 14	x	x	—	—	—	—
Maple Grove	61,534	62,292	61,438	—	—	—
Beauharnois	109,806	95,016	108,927	—	—	—
Melocheville	—	84,390	—	—	—	—
Les Cèdres	100,271	105,474	111,252	—	98,782	—
Point-des-Cascades	107,362	115,667	107,969	—	—	—
L'Île-Perrot	77,841	80,233	90,370	98,654	108,085	114,620
Notre-Dame-de-l'Île-Perrot	110,365	120,114	126,858	113,399	—	—
Pincourt	100,691	105,230	93,776	110,474	115,440	120,660
Terrasse-Vaudreuil	101,430	102,985	96,912	—	—	—
Vaudreuil-Dorion	101,168	95,509	108,713	108,143	96,200	112,358
Vaudreuil-sur-le-Lac	—	—	—	151,161	160,768	x
L'Île-Cadieux	—	—	—	—	—	—
Hudson	242,637	137,657	181,151	—	—	—
Saint-Lazare	148,996	150,234	164,699	169,675	146,307	178,797
Saint-Eustache	82,322	85,055	94,015	—	—	—
Deux-Montagnes	77,171	86,705	99,292	—	—	—

Table 11.10

CMA of Montréal, Average Fair Market Value of CSDs by Year – All Types – Concluded

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Saint-Marthe-sur-le- Lac	87,671	81,604	92,720	—	—	—
Pointe-Calumet	77,817	84,449	89,018	—	—	—
Saint-Joseph-du-Lac	96,609	126,540	129,913	—	—	—
Oka (Municipalité)	98,789	139,518	97,014	—	—	—
Oka (Parish)	—	—	—	—	—	—
Saint-Placide	—	104,767	123,000	115,784	x	x
Kanestake	—	—	—	—	—	—
Boisbriand	103,964	107,418	105,956	—	—	—
Sainte-Thérèse	71,115	88,132	110,614	—	—	—
Blainville	113,288	119,134	129,001	—	—	117,235
Rosemère	157,336	158,275	159,630	—	—	—
Lorraine	196,968	230,819	211,441	—	—	—
Bois-des-Filion	71,352	—	—	—	—	—
Sainte-Anne-des- Plaines	76,268	82,795	89,679	—	—	—
Mirabel	88,129	91,745	98,023	—	—	—
Saint-Colomban	93,992	92,843	96,057	—	—	—
Bellefeuille	101,137	93,488	93,716	99,329	—	—
Saint-Jérôme	68,610	76,172	84,639	—	—	—
Saint-Antoine	78,280	91,617	95,622	—	104,420	—
Lafontaine	108,395	84,262	83,758	—	—	—
Gore	—	—	—	—	—	—
CMA of Montréal	105,988	107,988	112,844	110,117	111,692	117,367

Montréal CMA 1998



Average Fair Market Value(\$)

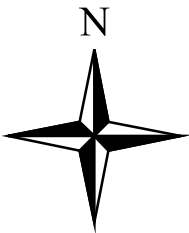
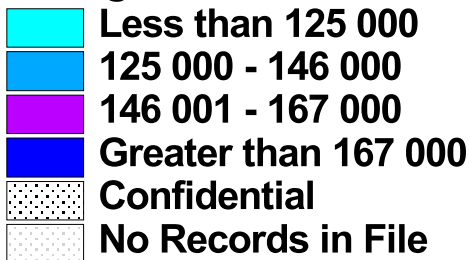


Table 11.11

CMA of Ottawa-Hull, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Clarence	119,202	132,244	147,949	158,521	142,836	137,725
Rockland	125,297	122,818	136,914	131,091	126,102	131,666
Cambridge	131,122	100,456	149,446	—	—	—
Casselman	139,556	135,712	143,301	150,810	146,671	136,412
Russell	143,860	149,559	164,232	151,268	149,994	146,565
Osgoode	184,686	180,304	182,914	203,672	191,590	194,735
Cumberland	160,678	154,306	154,314	143,964	144,627	154,123
Gloucester	161,126	172,132	160,879	148,673	159,290	177,418
Vanier	208,786	—	x	—	—	x
Rockcliffe Park	x	x	—	—	—	x
Nepean	153,299	154,752	156,385	160,417	161,585	165,756
Ottawa	177,918	177,146	171,529	158,081	155,163	163,087
Rideau	169,613	199,803	187,251	222,883	231,851	200,578
Goulbourn	172,107	180,017	173,393	174,298	175,001	184,555
Kanata	161,607	158,766	161,858	164,368	171,051	180,576
West Carleton	172,251	183,991	191,972	172,533	181,215	211,979
Buckingham	84,835	89,098	96,718	75,136	108,466	x
Masson-Angers	93,610	82,871	79,077	79,578	75,153	x
Gatineau	105,637	106,753	114,235	109,573	102,709	104,850
Hull	114,857	120,221	122,359	123,653	120,558	112,781
Aylmer	137,870	128,694	135,831	120,713	122,700	127,260
Val-des-Monts	96,537	106,963	110,054	—	—	—
Cantley	119,438	135,822	127,647	—	—	—
Chelsea	187,120	195,499	179,297	—	—	—
Pontiac	163,578	135,068	129,939	—	—	—
La Pêche	102,132	117,435	134,933	111,087	116,776	x
South Gower	—	—	—	—	—	—
CMA of Ottawa-Hull	150,186	150,374	145,854	146,073	148,121	159,940

Ottawa-Hull CMA 1998

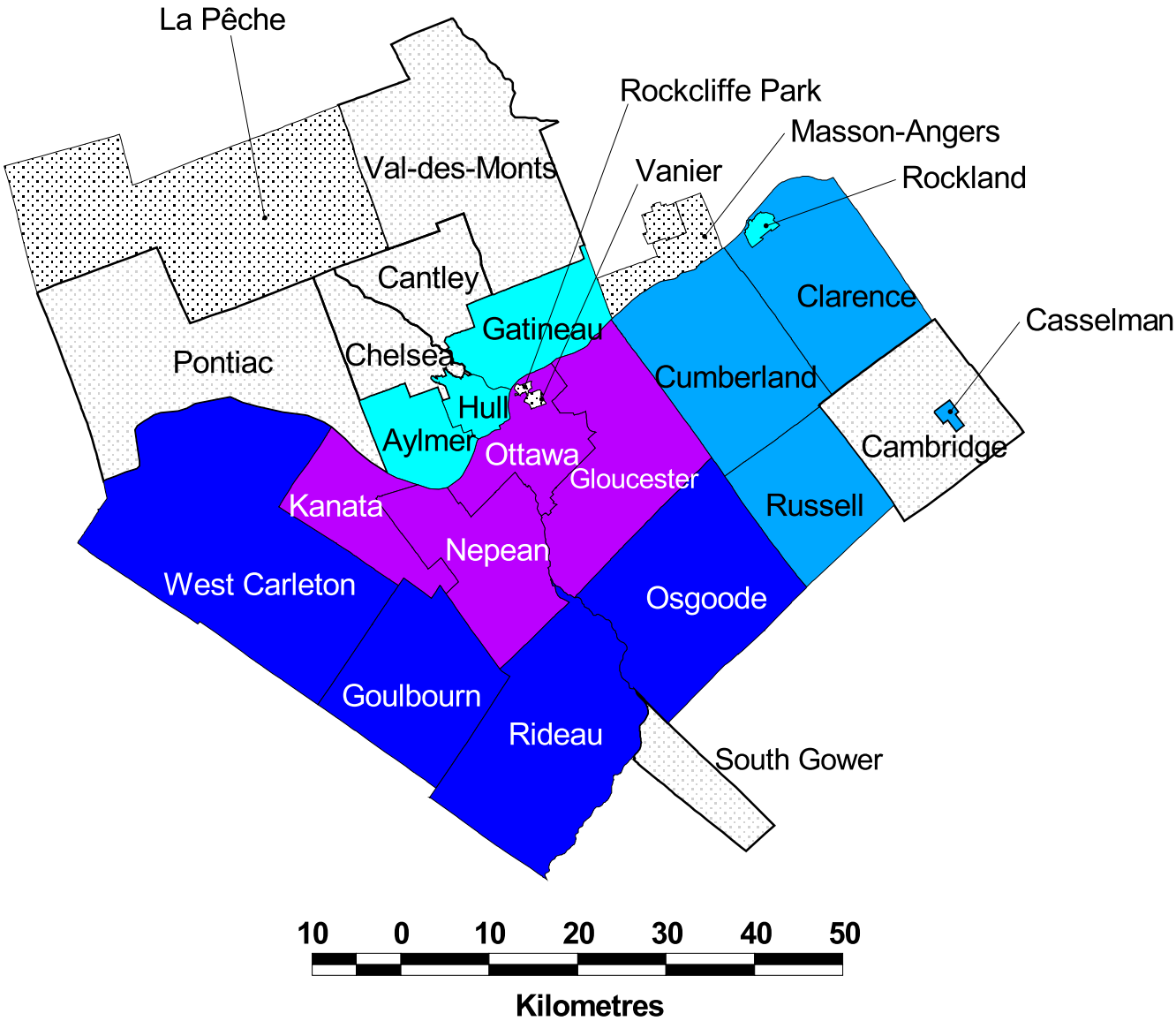
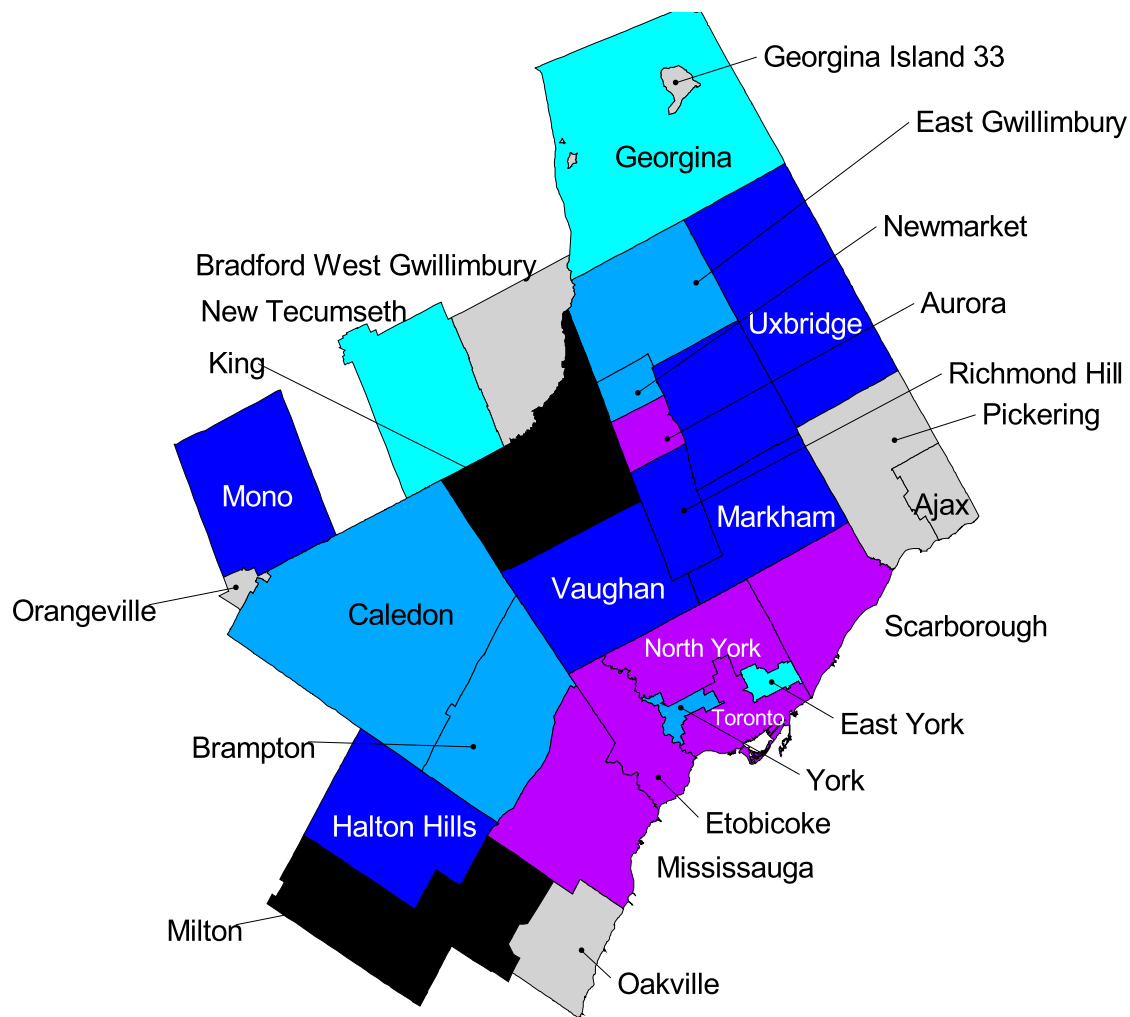


Table 11.12

CMA of Toronto, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Pickering	225,165	215,657	187,866	—	—	—
Ajax	161,699	184,796	207,687	—	—	—
Uxbridge	220,859	222,350	213,722	207,873	216,441	247,655
Vaughan	249,560	240,245	216,716	236,967	227,361	251,399
Markham	293,822	283,973	292,447	274,656	279,857	253,739
Richmond Hill	298,234	258,361	266,953	360,812	306,812	237,729
Whitechurch-Stouffville	347,870	222,610	199,774	250,680	252,138	264,819
Aurora	247,365	238,738	217,121	193,804	193,236	214,955
Newmarket	242,848	225,028	189,582	202,953	202,038	207,507
King	306,087	309,843	291,326	312,102	297,618	x
East Gwillimbury	—	230,068	261,329	300,896	233,476	194,698
Georgina	148,696	166,256	176,243	166,514	164,711	161,345
Georgina Island 33	—	—	—	—	—	—
Scarborough	206,067	176,808	238,161	200,325	198,774	213,796
Toronto	207,711	231,400	199,023	189,624	187,954	214,268
East York	250,599	227,485	281,301	239,068	275,027	152,771
North York	290,099	303,064	285,764	208,297	216,484	221,581
York	153,114	246,788	221,407	—	—	190,092
Etobicoke	176,948	255,602	238,038	248,966	249,245	220,869
Mississauga	194,377	197,829	201,672	191,897	203,859	215,270
Brampton	179,542	170,171	173,265	168,491	174,531	193,264
Caledon	221,018	224,813	211,188	213,631	217,188	206,160
Mono	241,296	231,092	—	240,222	259,201	258,518
Orangeville	167,501	150,834	159,691	—	170,839	—
Oakville	206,135	210,305	231,329	—	—	—
Milton	154,003	168,612	252,938	345,659	286,797	x
Halton Hills	196,142	210,249	203,774	206,165	206,227	242,003
New Tecumseth	147,727	155,169	162,798	171,376	179,350	165,879
Bradford West Gwillimbury	174,845	184,095	191,943	183,560	—	—
CMA of Toronto	212,511	209,672	216,100	207,616	210,028	218,722

Toronto CMA 1998



Average Fair Market Value(\$)

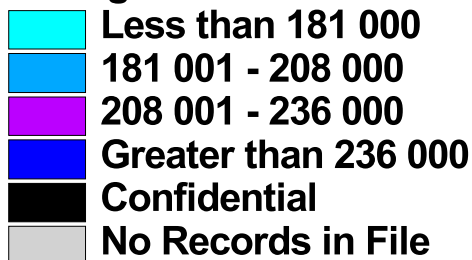


Table 11.13

CMA of Hamilton, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Burlington	215,121	186,842	178,479	184,953	187,235	182,686
Stoney Creek	176,711	183,368	178,313	153,941	171,198	177,873
Glanbrook	167,900	179,149	156,522	151,591	159,601	147,451
Ancaster	245,096	192,923	194,689	220,835	203,022	197,347
Hamilton	182,471	165,421	167,068	156,312	165,726	163,299
Dundas	169,146	180,519	174,323	214,373	189,648	231,041
Flamborough	168,538	176,380	170,780	180,843	195,954	219,569
Grimsby	161,866	147,356	175,541	180,713	183,160	181,741
CMA of Hamilton	183,688	178,615	174,445	175,538	183,527	182,864

Table 11.14

CMA of St. Catharines-Niagara, Average Fair Market Value of Component CSDs by Year – All types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Fort Erie	118,983	115,201	122,335	124,733	133,586	147,256
Port Colborne	173,476	186,694	195,134	181,950	185,933	190,515
Wainfleet	151,312	159,372	173,345	217,934	162,996	166,211
Pelham	190,354	177,989	200,840	175,969	170,977	174,271
Welland	147,807	129,080	140,141	126,643	139,369	142,975
Thorold	143,827	114,634	125,212	152,109	157,064	159,622
Niagara Falls	130,386	138,295	149,709	146,126	156,349	171,417
Niagara-on-the-Lake	202,667	192,672	232,852	272,712	236,026	211,222
St. Catharines	151,939	151,874	157,835	164,150	153,410	161,587
Lincoln	155,228	150,796	145,444	146,272	151,449	173,132
CMA of St. Catharines-Niagara	147,737	141,227	154,755	155,578	156,496	166,974

Table 11.15

CMA of Sudbury, Average Fair Market Value of Component CSDs by Year – All types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Whitefish Lake 6	—	—	—	—	—	—
Nickel Centre	144,595	141,176	142,912	147,254	140,996	149,922
Sudbury	181,978	185,317	183,722	181,077	191,847	175,243
Walden	179,078	166,609	181,602	175,795	179,625	168,233
Onaping Falls	116,153	168,168	120,186	127,413	—	x
Rayside-Balfour	143,211	144,003	151,569	152,954	156,778	191,551
Valley East	145,588	140,920	145,143	133,458	149,456	139,041
CMA of Sudbury	162,443	161,256	164,253	158,862	169,220	163,066

Table 11.16

CMA of Winnipeg, Average Fair Market Value of Component CSDs by Year – All Types

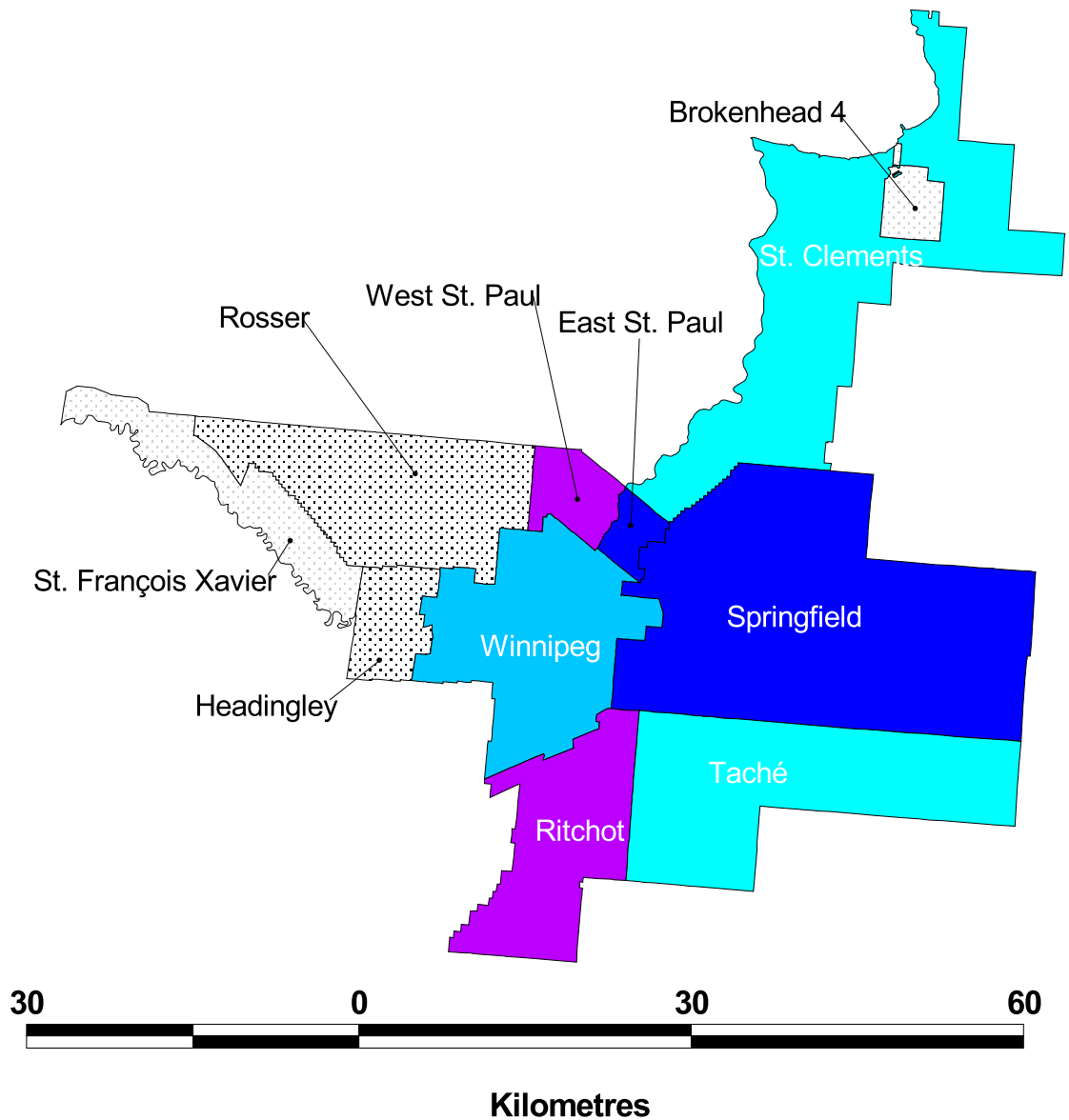
	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Taché	108,427	117,496	114,219	114,542	115,036	117,996
Ritchot	121,212	108,022	123,883	149,668	105,585	145,298
St. François Xavier	152,707	113,162	101,303	92,404	115,051	—
Winnipeg	133,475	138,715	143,769	140,302	140,503	143,453
Headingley	239,526	157,505	194,388	134,559	120,183	x
Springfield	109,248	129,619	127,806	133,202	127,235	157,165
East St. Paul	160,152	215,519	207,077	235,562	203,811	207,861
West St. Paul	164,406	194,528	159,943	190,591	161,237	154,918
St. Clements	114,218	126,103	114,088	134,677	139,644	117,048
Brokenhead 4	—	—	—	—	—	—
Rosser	x	—	—	98,344	97,581	x
CMA of Winnipeg	133,055	139,976	143,256	143,527	140,171	147,149

Table 11.17

CMA of Regina, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Pense No. 160	—	—	—	—	x	—
Belle Plaine	—	x	x	—	—	—
Pense	—	—	x	139,596	—	—
Sherwood No. 159	—	—	—	x	174,546	154,735
Regina	152,226	146,135	156,548	144,655	145,167	146,184
Grand Coulee	—	—	—	187,506	196,753	x
Edenwold No. 158	191,088	191,259	170,184	170,020	198,724	215,373
White City	168,107	131,662	177,493	182,125	204,688	181,815
Pilot Butte	109,349	130,632	134,066	136,533	130,780	138,129
Balgonie	113,753	106,282	109,107	113,997	124,192	120,798
Edenwold	—	—	—	x	—	—
Lumsden No. 189	—	—	—	175,323	x	x
Disley	—	—	—	—	—	—
Beuna Vista	—	—	—	161,965	157,638	158,918
Lumsden	148,684	126,286	159,469	175,640	170,951	177,675
Lumsden Beach	—	—	—	—	—	—
Regina Beach	125,302	146,237	137,399	—	—	—
CMA of Regina	151,627	146,337	154,540	146,973	149,908	147,146

Winnipeg CMA 1998



Average Fair Market Value(\$)

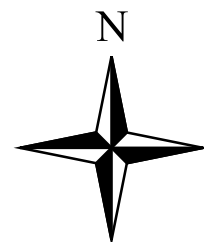
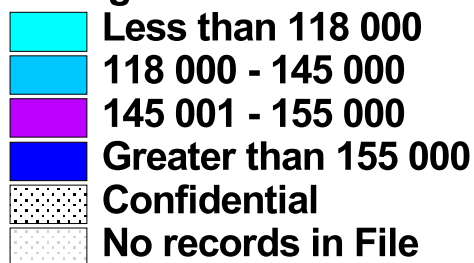


Table 11.18

CMA of Calgary, Average Fair Market Value of Component CSDs by Year – All Types

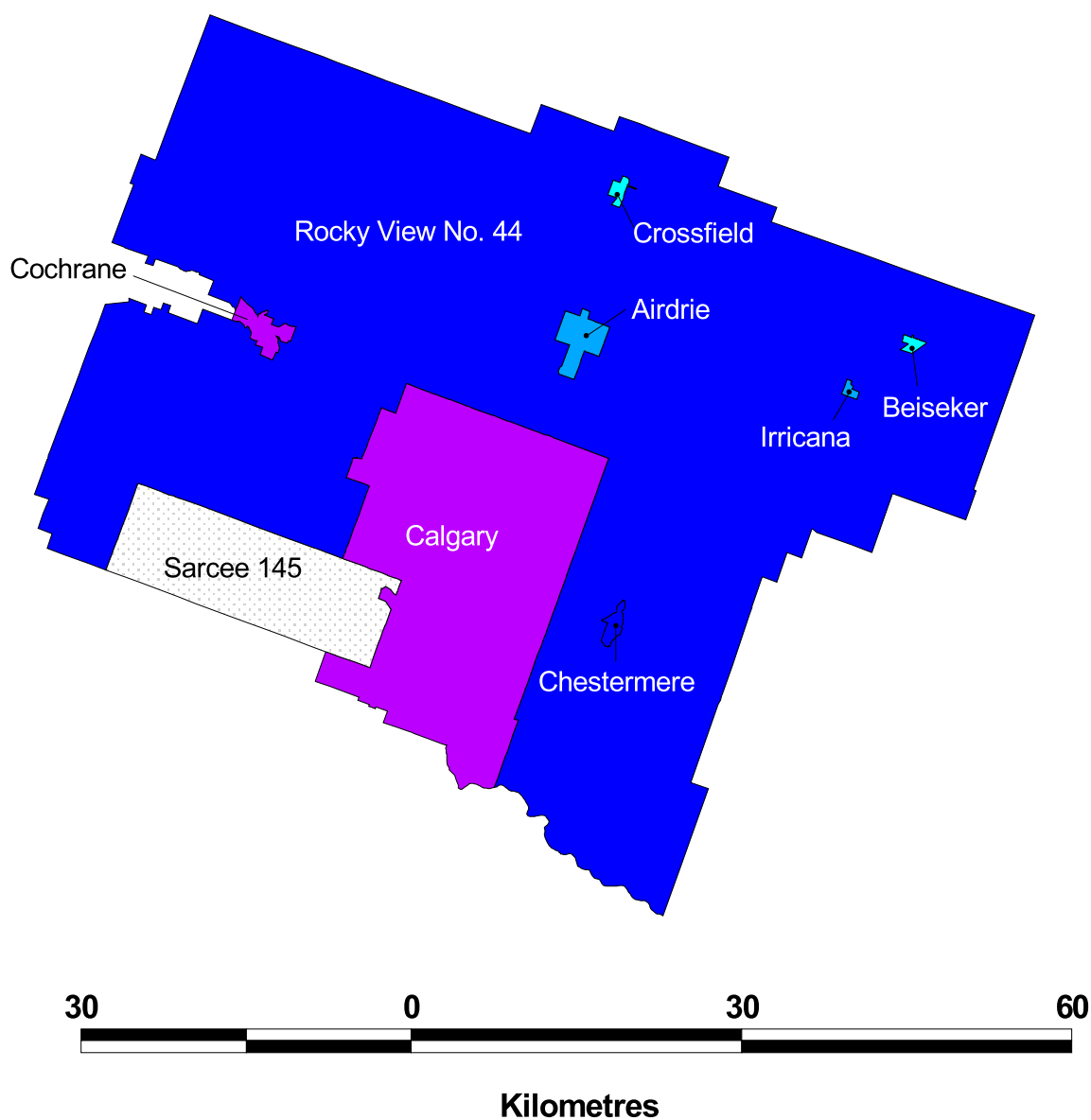
	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Rocky View No. 44	193,184	227,729	219,723	219,301	223,733	223,751
Calgary	162,621	166,558	165,778	154,284	165,526	175,874
Chestermere	191,817	220,990	238,248	175,318	213,877	215,350
Cochrane	159,338	169,305	190,554	171,923	182,129	200,993
Airdrie	136,639	138,226	138,260	135,834	145,081	151,110
Irricana	88,786	125,965	97,759	94,477	106,486	143,973
Beiseker	109,873	119,402	112,715	x	103,739	81,676
Crossfield	98,070	166,892	131,367	154,799	151,467	110,178
Sarcee 145	—	—	236,375	x	—	—
CMA of Calgary	161,378	166,090	166,217	157,393	168,171	177,718

Table 11.19

CMA of Edmonton, Average Fair Market Value of Component CSDs by Year – All types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Bruderheim	89,590	103,331	160,009	—	—	—
Leduc County No. 25	—	110,679	107,689	139,078	182,397	157,034
Beaumont	157,487	160,545	156,070	150,216	167,532	176,114
New Sarepta	143,404	123,391	147,705	—	—	—
Leduc	158,820	133,408	148,253	151,369	153,136	159,266
Devon	107,719	129,030	117,220	137,137	145,243	140,382
Calmar	106,408	99,383	122,293	106,880	124,639	133,720
Sundance Beach	—	—	—	—	—	—
Thorsby	128,566	136,516	146,174	123,953	146,643	55,644
Itaska Beach	—	—	—	—	—	—
Golden Days	—	—	—	—	—	—
Warburg	—	84,733	76,435	81,679	101,976	70,219
Parkland County	124,099	141,603	158,748	155,490	164,012	154,053
Entwistle	—	101,871	128,281	—	88,737	x
Seba Beach	—	78,797	184,407	—	—	—
Betula Beach	x	x	x	—	—	—
Point Alison	—	—	—	—	—	—
Lakeview	—	—	—	—	—	—
Kapasiwin	x	x	—	—	—	—
Wabamun	99,888	—	177,890	186,980	88,833	x
Edmonton Beach	—	—	—	141,174	147,820	135,964
Stony Plain	112,804	123,263	130,482	120,065	130,387	122,990
Spruce Grove	127,527	138,942	124,524	123,707	128,796	142,048
Strathcona County	161,904	163,941	159,063	163,184	166,750	168,314
Fort Saskatchewan	139,745	126,371	147,125	121,697	132,294	153,275
Sturgeon No. 90	146,206	152,524	149,039	149,755	167,421	161,979
Edmonton	151,082	140,658	150,086	147,414	149,086	159,158
St. Albert	163,282	158,529	159,347	147,481	161,600	171,801
Gibbons	116,329	129,558	133,939	133,252	123,192	140,871
Redwater	124,311	116,810	151,449	134,901	126,317	x
Bon Accord	139,328	130,463	140,778	112,045	139,247	147,270
Morinville	123,010	132,598	143,469	102,728	139,751	123,542
Legal	106,314	112,615	118,118	90,710	105,145	117,256
Stony Plain 135	—	—	—	—	—	—
Alexander 134	—	—	—	—	—	—
Wabamun 133A	—	—	—	x	x	125,831
CMA of Edmonton	149,988	143,459	149,443	146,466	151,755	160,453

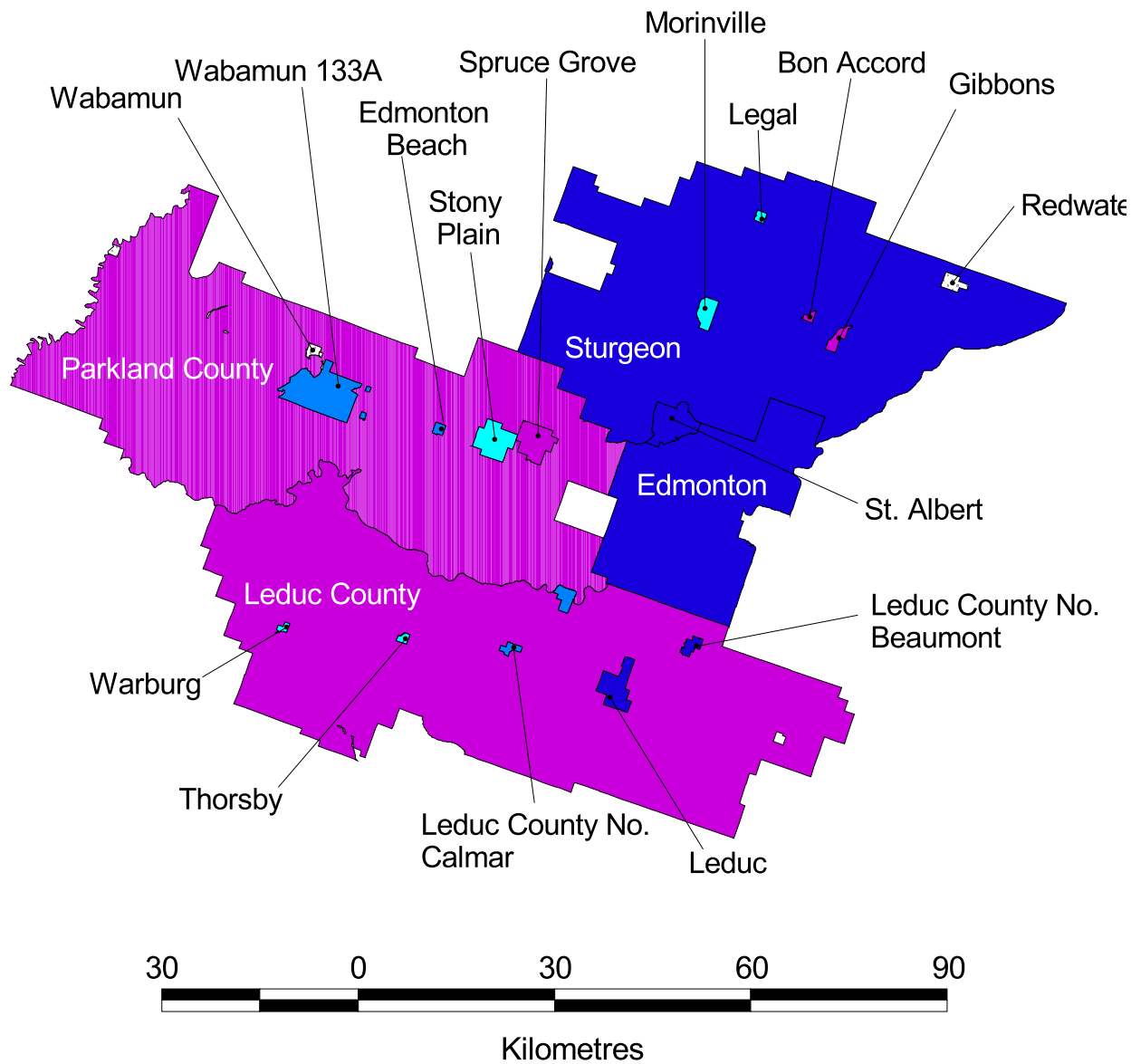
Calgary CMA 1998



Average Fair Market Value(\$)



Edmonton CMA 1998



Average Fair Market Value(\$)

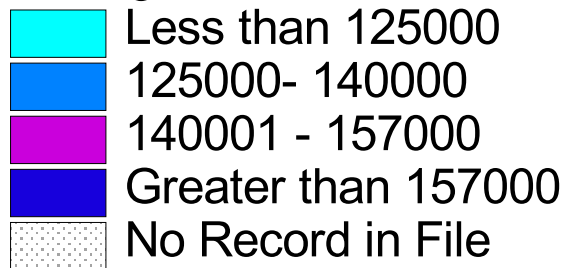
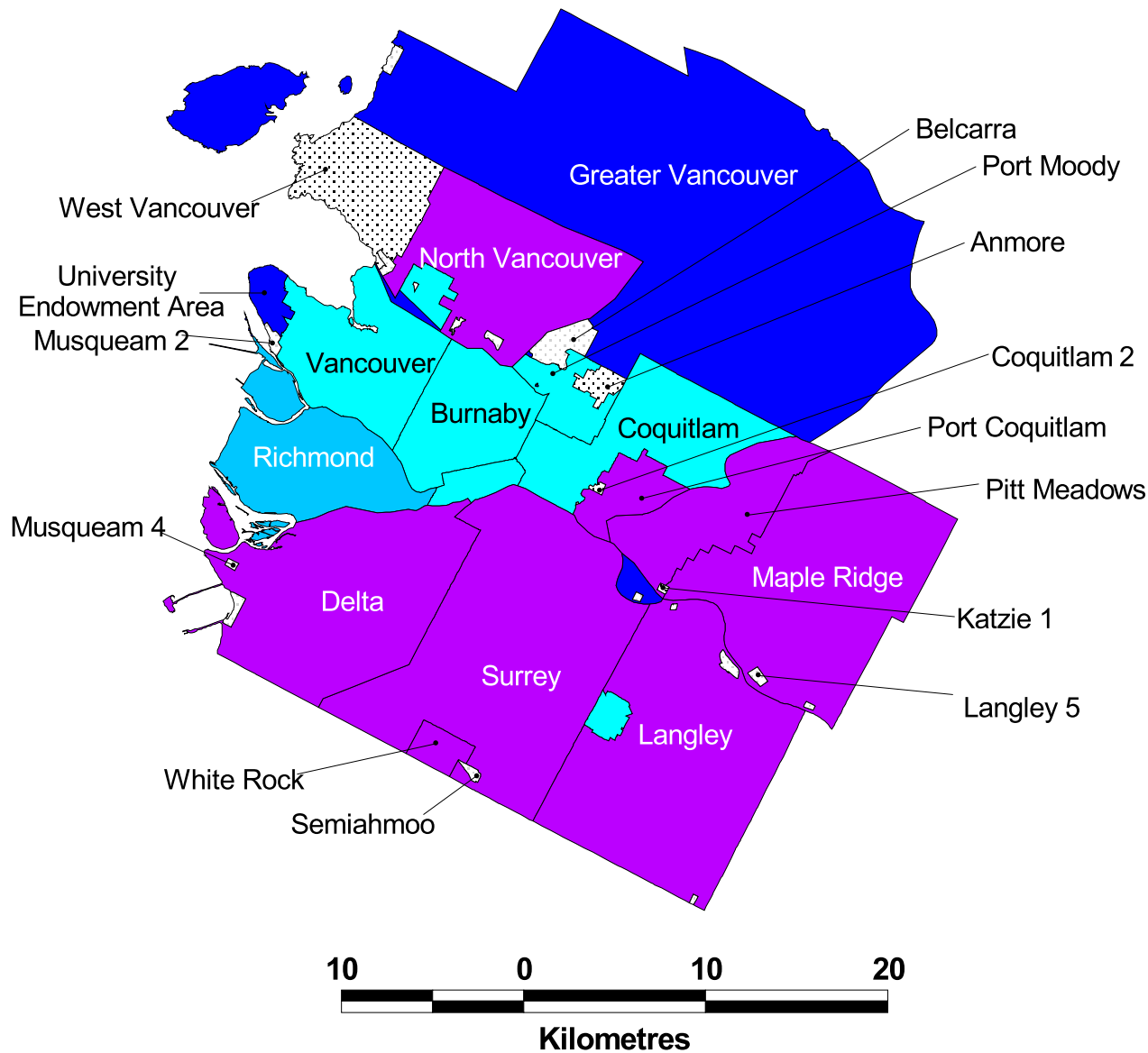


Table 11.20

CMA of Vancouver, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Langley, District Municipality	211,256	220,856	225,530	213,981	200,904	212,606
Langley, City	149,395	150,680	137,022	130,687	135,116	125,147
Surrey	220,600	198,167	207,189	222,019	224,914	226,100
White Rock	196,603	213,923	236,235	219,072	211,574	244,711
Delta	278,154	263,259	250,431	227,097	236,666	236,496
Richmond	227,396	250,246	230,933	241,812	220,635	210,068
University Endowment Area	261,203	—	—	x	286,891	258,986
Vancouver	232,236	222,647	197,805	202,238	203,999	202,634
Burnaby	225,228	230,473	230,197	225,704	219,597	209,444
New Westminster	161,813	194,591	187,514	166,422	183,704	174,817
Coquitlam	204,079	213,235	248,126	234,043	245,451	207,619
Belcarra	x	—	—	x	x	—
Anmore	280,250	x	x	x	281,038	x
Port Coquitlam	196,187	178,994	193,450	185,710	188,709	230,473
Port Moody	257,667	199,880	262,021	215,063	259,698	175,546
North Vancouver, District Municipality	292,506	298,195	267,212	247,188	256,627	247,751
North Vancouver, City	227,760	239,756	231,604	247,780	208,562	199,206
West Vancouver	296,812	380,148	354,434	322,821	248,643	x
Greater Vancouver, Sudb. A	270,317	276,895	290,558	318,179	297,758	311,738
Lions Bay	x	x	—	x	x	—
Pitt Meadows	164,331	178,210	157,935	165,452	186,861	252,362
Maple Ridge	171,443	200,176	200,133	199,407	214,551	219,709
Semiahmoo	—	x	x	—	—	—
Tsawwassen	—	—	x	—	—	—
Musqueam 2	—	—	—	—	—	—
Coquitlam 2	x	—	—	—	x	x
Coquitlam 1	—	—	—	—	—	—
Burrard Inlet 3	—	—	—	—	—	—
Mission 1	—	—	—	—	x	—
Capilano 5	x	x	x	x	—	—
Barnston Island 3	—	—	—	—	—	—
Musqueam 4	x	—	x	—	—	—
Seymour Creek 2	x	x	x	—	—	—
Katzie 2	—	—	—	—	—	—
McMillan Island 6	—	—	—	—	—	—
Matsqui 4	—	x	x	—	x	—
Katzie 1	—	—	—	—	—	x
Langley 5	—	—	—	—	—	—
Whonnock 1	186,488	221,489	256,100	—	—	—
CMA of Vancouver	216,536	214,097	212,681	213,571	216,441	209,963

Vancouver CMA 1998



Average Fair Market Value(\$)

Light blue	Less than 210 000
Medium blue	210 000 - 212 000
Dark blue	212 001 - 250 000
Red	Greater than 210 000
Dotted pattern	Confidential
White	No Records in File



Table 11.21

CMA of Victoria, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
North Saanich	305,266	328,056	310,986	335,939	287,103	330,304
Sidney	176,815	212,405	243,560	208,247	223,572	212,010
Central Saanich	169,149	199,791	180,876	247,380	253,748	233,040
Saanich	253,095	239,190	226,706	219,814	243,617	267,045
Oak Bay	302,300	214,347	238,152	361,783	336,092	347,801
Victoria	169,918	159,611	151,440	185,841	199,354	218,379
Esquimalt, District Municipality	191,977	200,367	180,808	199,818	183,712	178,959
Colwood	232,137	210,535	220,411	232,952	281,625	241,189
Metchosin	x	x	x	297,259	280,697	357,625
Langford	216,880	258,371	252,738	218,604	220,672	186,939
Capital, Subd. B	—	219,105	191,006	x	x	x
View Royal	266,351	229,586	231,827	233,392	262,039	259,725
Highlands	x	x	242,746	256,650	239,358	x
Capital, Subd. C	193,645	221,979	200,183	180,426	215,832	205,856
Cole Bay 3	—	—	—	—	—	—
Union Bay 4	—	—	—	—	—	—
East Saanich 2	—	—	—	100,296	x	x
South Saanich 1	—	—	—	—	—	—
Becher Bay 1	—	—	—	—	—	—
Esquimalt, Reserve	x	—	—	—	—	—
New Songhees 1A	—	—	x	x	x	—
Sooke 1	—	—	—	—	—	—
Sooke 2	—	—	—	—	—	—
CMA of Victoria	213,628	209,533	202,439	211,242	229,509	236,641

Table 11.22

CAs of the North, Average Fair Market Value of Component CSDs by Year – All Types

	1993	1994	1995	1996 ^r	1997 ^r	1998 ^p
	\$					
Whitehorse (CA)						
Whitehorse	155,732	162,486	161,663	155,778	155,226	147,655
Lake Laberge 1	—	—	—	x	—	—
Mt. Lorne	—	—	—	x	—	x
Ibex Valley	—	—	—	157,009	—	—
Whitehorse Unorganized	171,052	197,250	206,226	221,986	153,328	228,333
CA of Whitehorse	156,950	164,947	165,377	159,728	155,080	152,594
Yellowknife (CA)						
Yellowknife	156,177	165,031	169,283	179,431	171,753	157,574

Glossary

Unless where specified, all definitions are from “GST/HST New Housing Rebate Guide”, RC4028 (E), Revenue Canada, 1998.

Builder - For the purpose of the new housing rebate, a builder is a person who is in the business of constructing or substantially renovating housing on land owned or leased by that builder. A builder may also include one of the following:

- a manufacturer or vendor of a mobile home or floating home;
- a person who buys unoccupied new housing for resale purposes; or
- a person who acquires an interest in a home as part of that person's business or trade while the home is under construction or substantial renovation.

For rebate purposes, a builder is not normally a person with whom you contract for services (i.e., a contractor) to build a home on land that you own or lease.

Census Metropolitan Area (CMA) - A census metropolitan area (CMA) is a very large urban area (known as the urban core) together with adjacent urban and rural areas (known as urban and rural fringes) that have a high degree of social and economic integration with the urban core. A CMA has an urban core population of at least 100,000, based on the previous census. Once an area becomes a CMA, it is retained as a CMA even if the population of its urban core declines below 100,000. (1996 Census Dictionary, Catalogue 92-351-XPE)

Census Agglomeration (CA) - A census agglomeration (CA) is a large urban area (known as the urban core) together with adjacent urban and rural areas (known as urban and rural fringes) that have a high degree of social and economic integration with the urban core. A CA has an urban core population of at least 10,000, based on the previous census. However, if the population of the urban core of a CA declines below 10,000, the CA is retired. Once a CA attains an urban core population of at least 100,000, based on the previous census, it is eligible to become a CMA. (1996 Census Dictionary, Catalogue 92-351-XPE)

Census Subdivision (CSD) - A census subdivision is the general term applying to municipalities (as determined by provincial legislation) or their equivalent (for example, Indian reserves, Indian settlements and unorganized territories).

In Newfoundland, Nova Scotia and British Columbia, the term also describes geographic areas that have been created by Statistics Canada in cooperation with the provinces as equivalents for municipalities for the dissemination of statistical data. (1996 Census Dictionary, Catalogue 92-351-XPE)

Duplex - A duplex is a building (and related land) with two individual residential units under one freehold ownership. This includes a single family home, which has a separate basement apartment for rent.

Fair market value - The fair market value is generally the purchase price of a home (including applicable land), if you purchase the home and land from a builder. If you build or substantially renovate your own home, or purchase a home on leased land, fair market value is normally based on the value of both the home and applicable land, and should be comparable to similar properties in the local real estate market. Fair market value does not include the GST/HST or provincial land transfer taxes.

Floating home - A floating home is a structure designed to be occupied as a place of residence for individuals that is permanently affixed to a floating platform and is incapable of self - propulsion (i.e., it is not a house - boat or pleasure craft).

Major addition - A major addition means the construction of an addition to a residential complex, to the extent that either the original building and the addition together essentially form a newly constructed residential complex, or the existing house is incorporated into the major addition so as to essentially form a newly constructed residential complex. Such may be the case, for example where a person adds a full second story to an existing bungalow.

This would not normally be the case where the existing residential complex remained virtually intact and the addition does not at least equal the size of the existing house before the construction of the addition (for example, the construction of enclosed rooms over the roof of an attached garage). The construction of a porch, sunroom, family room, bedroom or the construction of more than one room are not normally considered to be the construction of a residential complex. For more information on whether the major addition is considered to be a newly constructed residential complex, contact your tax services office.

Mobile home - Effective April 24, 1996, a mobile home is a building, the manufacture and assembly of which is completed or substantially completed, that is equipped with complete plumbing, electrical, and heating facilities. It is designed to be moved to a site for installation on a foundation and connection to service facilities, and to be occupied as a place of residence. It also includes appurtenances to the home, such as detached garages or sheds. It does not include travel trailers, motor homes, camping trailers, or other vehicles or trailers designed for recreational use.

Before April 24, 1996, the mobile home had to be not less than 3 meters wide and 8 meters long, and had to be designed to be towed to a site on its own chassis, installed on a foundation, and connected to service facilities.

Modular home - A modular home is a factory - built house or building intended for residential occupancy, which is comprised of "modules" joined together on a permanent foundation at a particular site.

Owner - built home - An owner - built home is a home constructed or substantially renovated by the owner of the home, the owner's contractor, or a combination of both.

Primary place of residence - Primary place of residence means a residential unit, owned jointly or otherwise, which is intended to be inhabited by an individual on a permanent basis. Only one residence may be a person's primary residence. For rebate purposes, if a person has more than one place of residence, the following factors may be taken into consideration to determine if the residence qualifies as the primary residence:

- whether the individual intends to use the home as his or her primary residence;
- the length of time the premises are inhabited; and
- the designation of that address on personal records.

This means that you cannot normally receive a rebate for an investment property or a recreational cottage. For rebate purposes, the primary place of residence generally includes the land subjacent to the housing unit and any portion of immediately adjacent land that can reasonably be regarded as contributing to the use and enjoyment of the unit as a place of residence.

Purchase price - The purchase price is the total amount payable for a new home, including, if applicable, the amount of the rebate transferred to the builder as part of your cost for acquiring the home. It does not include GST/HST or provincial land transfer taxes.

Relation - A relation means another individual related to you by blood, marriage or adoption within the meaning of the *Income Tax Act*. "Blood relation" is limited to parents, children, or other descendants or siblings. "Marriage relation" includes your spouse or a person who is connected to your spouse by blood or adoption. A relation can also be your former spouse.

Residential condominium unit - A residential condominium unit means a separate unit within a building which is or intended to be registered or described on a condominium or strata lot plan (or similar plan or description registered under provincial law) and includes any interest in land pertaining to ownership of the unit.

Single unit residential complex - For the purpose of the new housing rebate, a single unit residential complex means a housing unit with no more than two residential units, such as a detached single family home, a semi-detached home, an individually owned rowhouse unit (e.g., a freehold townhouse), a mobile home, or floating home. It may also include a modular home (when placed and affixed to land), a duplex, or a unit in a co-operative housing corporation. It does not include a residential condominium unit.

Substantial completion - Substantial completion generally means that construction or substantial renovation of a complex is at a stage where you can reasonably inhabit the premises. Minor repairs, adjustments, or outstanding upgrades do not reasonably impair the use and enjoyment of the housing unit as a place of residence.

Substantial renovation - Substantial renovation means that all or substantially all (90% or more) of the interior of an existing house has been removed or replaced. Renovations to the foundation, external walls, interior supporting walls, floors, roof, staircases, and additions are not included in any calculation to determine whether 90% or more of the existing house has been removed or replaced.

If your house is virtually gutted, so that all wiring, plumbing, heating, doors and windows are replaced, and 90% or more of the house is totally refurbished, all or substantially all of the existing house has been “substantially renovated” you qualify for a rebate if you meet the eligibility requirements.

GST/HST NEW HOUSING REBATE APPLICATION

- You can use this form if you purchase new or substantially renovated housing, or build new housing or substantially renovate existing housing, or purchase a share of the capital stock in a co-operative housing corporation, for use as a primary place of residence for yourself or a relation, and you qualify for a rebate under section 254, 254.1, 255, or 256 of the *Excise Tax Act*.
- You can only file one application for each qualifying home or share in a co-operative housing corporation.
- All claims are subject to audit. You must keep your books and records (e.g., invoices) and make them available for audit.
- For more details and definitions of the terms used in this application, see the guide called *GST/HST New Housing Rebate* or call 1-800-565-9353.

Section A – Claimant information					
Claimant's last name			Claimant's first name and initial(s)		Language preference
If the property is owned by more than one individual, list the other owners. Attach a separate sheet if you need more space. Last name, first name, and initial(s) of other owner					<input type="checkbox"/> English <input type="checkbox"/> French
Address of property purchased, built, or substantially renovated (Number, street, and apartment no., P.O. Box no., or R.R. no.)					
City	Province	Postal code	Home telephone number ()	Daytime telephone number ()	
Mailing address of claimant <input type="checkbox"/> As above or (Number, street, and apartment no., P.O. Box no., or R.R. no.)					
City	Province	Postal code	Telephone number ()		
Section B – Property information					
Is the dwelling your primary place of residence? <input type="checkbox"/> Yes <input type="checkbox"/> No		Date ownership of property was transferred to you or date construction/renovation was substantially completed			
Legal description of property: Lot, concession, plan, range, parcel, section, etc. (It appears with your provincial land registry office, on your deed, or another land transfer document.)					
If a mobile home, indicate: Manufacturer Model Serial number			If a floating home, indicate registration number or licence number issued by Revenue Canada.		
Section C – Housing and application type information					
Type of construction (check one box only) <input type="checkbox"/> Newly constructed <input type="checkbox"/> Substantially renovated <input type="checkbox"/> Major addition			Type of housing (check one box only) <input type="checkbox"/> Single unit residential complex or residential condominium unit <input type="checkbox"/> Mobile home <input type="checkbox"/> Floating home		
Type of application (check one box only)					
Application filed through the builder For application Type 1A or 1B, the builder has paid or credited the rebate directly to you. Submit your completed application to your builder.			Application filed directly by the claimant (Provide proof of occupancy for application Types 2 and 4. Refer to the guide for more information.)		
1A <input type="checkbox"/> GENERAL PURCHASER Rebate on new or substantially renovated housing where both the land and building were purchased from the same builder, or on a new mobile home or floating home purchased from a manufacturer, distributor, or retailer. Use Part I of Section E to calculate the rebate.			2 <input type="checkbox"/> GENERAL PURCHASER Rebate on new or substantially renovated housing where both the land and building were purchased from the same builder, or on a new mobile home or floating home purchased from a manufacturer, distributor, or retailer. Use Part I of Section E to calculate the rebate. Attach a copy of your Statement of Adjustments.		
1B <input type="checkbox"/> HOME ON LEASED LAND Rebate on new housing purchased on land leased from a builder, or where a leasehold interest in the land was assigned by the builder. The original lease must provide an option to purchase the land, or must be for a term of at least 20 years. Use Part II of Section E to calculate the rebate.			3 <input type="checkbox"/> CO-OP HOUSING Rebate for purchase of a share of the capital stock of a co-operative housing corporation. Use Part III of Section E to calculate the rebate.		
			4 <input type="checkbox"/> OWNER-BUILT HOME Rebate on housing constructed or substantially renovated, or construction of a major addition by the claimant. Use Part I of Section E to calculate the rebate. Complete Form GST190-WS, Construction Summary Worksheet, and attach it to this form.		
			5 <input type="checkbox"/> HOME ON LEASED LAND Rebate on new housing purchased on land leased from a builder, or where a leasehold interest in the land was assigned by the builder. The original lease must provide an option to purchase the land, or must be for a term of at least 20 years. Use Part II of Section E to calculate the rebate.		
Section D – Builder information (must be completed by the builder if box 1A, 1B, 2, or 5 is checked in Section C)					
Builder's legal name			Business Number		
Address (Number, street, and apt. no., P.O. Box no., or R.R. no.)		City	Province	Postal code	Telephone number ()
For type 1A or 1B, provide the period of the GST/HST return on which an adjustment is taken (Line 107: ITC Adjustments)					
<div style="display: flex; justify-content: space-between;"> From Year Month Day To Year Month Day </div>					
Was the rebate paid or credited to the purchaser by the builder? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Signature of builder or authorized official		Name (print)		Date	

Section E – Rebate calculation (complete only Part I, II, or III)**Part I – Rebate calculation for application Type 1A, 2, or 4**

Total HST paid on the home: _____ X 7/15 =

\$ _____ A

Total GST paid on the home

\$ _____ B

Add lines A and B

\$ _____ C

Purchase price/fair market value (does not include GST/HST)

\$ _____ D

C: \$ _____ X 36% (maximum \$8,750)

\$ _____ E

- If D is \$350,000 or less, enter E _____
- or
- If D is more than \$350,000, enter the result of the following calculation:

(\$450,000 — D: \$ _____) X E: \$ _____ = \$ _____ If negative, enter "0"

\$100,000

\$ _____ F

You can claim an additional rebate if the home is located in Nova Scotia and:

- for application Types 1A and 2, the ownership of the home was transferred to you after March 31, 1997; or
- for application Type 4, you can claim this rebate if you constructed your home or hired someone else to do so and the earliest date you can file the application is after March 31, 1997. (This rebate is not available for substantial renovations made to your home.)

\$ _____ G

Complete the calculation below and enter the result on line G.

Total HST paid on the home: \$ _____ X 10% (maximum \$2,250)

Total rebate amount (line F plus line G)

\$ _____

Part II – Rebate calculation for application Type 1B or 5

Total amount paid for the structure

\$ _____ H

Fair market value of the complex (include both the land and the building)

\$ _____ I

H: \$ _____ X 2.34% (maximum \$8,750)

\$ _____ J

- If I is \$374,500 or less, enter J _____
- or
- If I is more than \$374,500, enter the result of the following calculation:

(\$481,500 — I: \$ _____) X J: \$ _____ = \$ _____ If negative, enter "0"

\$107,000

\$ _____ K

You can claim an additional rebate if the home is located in Nova Scotia and the possession of the complex was transferred to you after March 31, 1997. Complete the calculation below and enter the result on line L.

H: \$ _____ X 1.39% (maximum \$2,250)

\$ _____ L

Total rebate amount (line K plus line L)

\$ _____

Part III – Rebate calculation for application Type 3

Total amount paid for the share of capital stock

\$ _____ M

M: \$ _____ X 2.34% (maximum \$8,750)

\$ _____ N

- If M is \$374,500 or less, enter N _____
- or
- If M is more than \$374,500, enter the result of the following calculation:

(\$481,500 — M: \$ _____) X N: \$ _____ = \$ _____ If negative, enter "0"

\$107,000

\$ _____ O

You can claim an additional rebate if the home is located in Nova Scotia and the ownership of the share was transferred to you after March 31, 1997. Complete the calculation below and enter the result on line P.

M: \$ _____ X 1.39% (maximum \$2,250)

\$ _____ P

Total rebate amount (line O plus line P)

\$ _____

Section F – Certification

I certify that the information given in this application is, to the best of my knowledge, true, correct and complete in every respect. I have not previously claimed the "Total rebate amount," and I am eligible for the GST/HST new housing rebate.

Mail your completed form to:

SUMMERSIDE TAX CENTRE
275 POPE ROAD
SUMMERSIDE PE C1N 6A2

For more information, call 1-800-565-9353

FOR DEPARTMENTAL USE ONLY

Signature of claimant

Date

If the application is signed by someone other than the claimant, a properly executed Power of Attorney must be forwarded with the application.



CONSTRUCTION SUMMARY WORKSHEET

- You have to complete this worksheet if you have constructed or substantially renovated your home or constructed a major addition, and are claiming a GST/HST new housing rebate (application Type 4) by filing Form GST190, *GST/HST New Housing Rebate Application*.
- Attach the completed worksheet to Form GST190 and keep one copy for your records. Ensure to attach proof of occupancy.

Section A – Claimant information

Claimant's last name				Claimant's first name and initial(s)			
Address of property (Number, street, and apartment no., P.O. Box no., or R.R. no.)				City	Province	Postal code	
Previous address (Number, street, and apartment no., P.O. Box no., or R.R. no.)				City	Province	Postal code	
Date of occupancy	Year	Month	Day	Did you live in the dwelling at any time during the construction or substantial renovation?		Is the dwelling your primary place of residence?	
				<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Proof of occupancy: Attach a copy of one of the following with your claim (photocopy acceptable).							
1 <input type="checkbox"/> Invoice for telephone, hydro, or natural gas hook-up and cancellation at previous address		2 <input type="checkbox"/> Vehicle insurance or registration with new address		3 <input type="checkbox"/> New house insurance policy with dates and coverage			

Section B – Construction information

Construction start date	The fair market value used in the rebate calculation on Form GST190 must be the value for the entire complex or unit and not simply the addition or substantial renovation. How did you determine this fair market value?
Year Month Day	
Construction end date	
Year Month Day	
Dimensions of the new construction, renovation, or addition:	
Is your claim for a substantial renovation or major addition? If yes, describe below the renovation or major addition.	
<input type="checkbox"/> Yes <input type="checkbox"/> No	

Section C – Construction details

Part I – Checklist of qualifying goods and services eligible for the rebate (includes materials and labour)

Check below each type of qualifying expense incurred in the construction or renovation of your complex or unit.

<input type="checkbox"/> access road – excavation and construction	<input type="checkbox"/> excavation	<input type="checkbox"/> legal fees – for land purchase and construction of home
<input type="checkbox"/> air and vapour barrier	<input type="checkbox"/> fireplace	<input type="checkbox"/> outdoor patio and decks
<input type="checkbox"/> built-in appliances – kitchen, water purifying units	<input type="checkbox"/> flooring and floor finishing – carpet, hardwood, ceramic, tile, sheet goods etc.	<input type="checkbox"/> parging and damp-proofing
<input type="checkbox"/> cabinets	<input type="checkbox"/> footings	<input type="checkbox"/> plumbing
<input type="checkbox"/> ceiling finish – paint, stucco etc.	<input type="checkbox"/> foundation – concrete, wood, block	<input type="checkbox"/> roof shingles
<input type="checkbox"/> central vacuum	<input type="checkbox"/> framing	<input type="checkbox"/> roof trusses
<input type="checkbox"/> concrete floor	<input type="checkbox"/> heating and air conditioning systems	<input type="checkbox"/> septic system
<input type="checkbox"/> doors and windows	<input type="checkbox"/> hired labourer(s)	<input type="checkbox"/> siding – metal, vinyl, wood, brick, stucco
<input type="checkbox"/> drapery hardware	<input type="checkbox"/> hook-ups – natural gas, electricity, water etc.	<input type="checkbox"/> stairs
<input type="checkbox"/> drilled well	<input type="checkbox"/> in-ground swimming pool	<input type="checkbox"/> survey
<input type="checkbox"/> driveway – construction and pavement	<input type="checkbox"/> insulation	<input type="checkbox"/> wall finish – painting, ceramic, paneling, wall paper
<input type="checkbox"/> drywall/crack filling, finishing	<input type="checkbox"/> land – purchased	<input type="checkbox"/> weeping tile
<input type="checkbox"/> electrical – wiring, outlets etc.	<input type="checkbox"/> landscaping	<input type="checkbox"/> other (specify) _____
<input type="checkbox"/> equipment rental – equipment directly related to the construction	<input type="checkbox"/> layout – architectural plans, drawings etc.	

Note: You cannot claim a rebate for the GST/HST paid on the following purchases:

- power tools to be used in the construction of the home
- free standing appliances and furniture
- televisions or sound systems
- window coverings
- electricity and heating bills
- artwork or home decorations that are not fixtures
- building permits – municipal and provincial
- legal fees for mortgage
- inherited land

Part II – Construction details

- In the following chart, list all of the construction invoices for each qualifying good and service eligible for the rebate, whether or not GST/HST was charged. Only invoices in the name of the claimant or other owners qualify for the rebate. If a supplier did not charge you GST/HST, attach a copy (photocopies are acceptable) of the invoice to the worksheet. You may record all the invoices of the same supplier on one line (record the date of the earliest invoice in the column "Invoice date").
- If you purchased land, record this as a separate item. Provide the vendor's or supplier's name, Business Number (if applicable) and the GST/HST paid. Record any legal fees paid for the land on a separate line.
- Do not include estimates or quotes. If applicable, indicate whether the invoice is for labour and/or materials by checking the appropriate column. The total GST/HST should equal the total amount used to calculate your rebate in Section E of Form GST190, *GST/HST New Housing Rebate Application*.
- Attach additional worksheets if required. You may use a facsimile of the following chart (e.g., a computer-generated printout). However, ensure that it follows the same format as the one set out below.
- Complete the chart using the following example as a guide.

No.	Invoice number	Invoice date	Supplier's name	Supplier's Business Number	Description of goods and services	Labour	Materials	Invoice amount including taxes	GST paid	HST paid
1	1630	May 20, 1999	ABC Company	123456789	Foundation	✓	✓	\$8,560.00	\$560.00	
2	various	June 26, 1999	Wholesaler XYZ	234567890	Plumbing supplies		✓	\$3,745.00	\$245.00	

No.	Invoice number	Invoice date	Supplier's name	Supplier's Business Number	Description of goods and services	Labour	Materials	Invoice amount including taxes	GST paid	HST paid
Printed in Canada								Total ►		