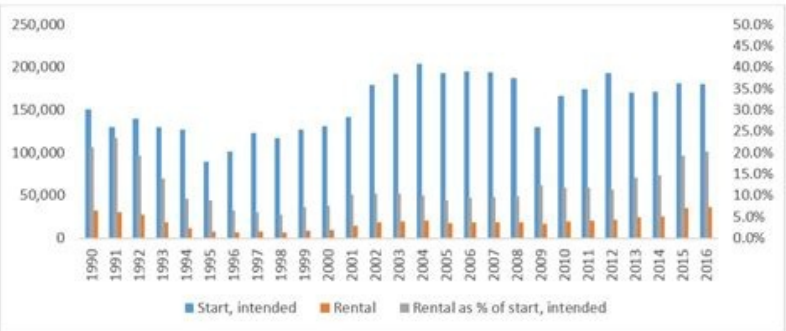


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# WHAT IS HOMELESSNESS?

Homelessness – simply defined – is the absence of a place to live. A person who has no regular place to live stays in an overnight emergency shelter, an abandoned building, an all-night coffee shop or theatre, a car, outdoors, or other such places not meant to be living spaces.



Overall, Canada's response to homelessness remains based on emergency accommodations and an uncoordinated use of public systems and services. There is much more work to be done in prevention – or preventing homelessness from occurring in the first place.

Province	Population	Homeless	Rate
Alberta	3,645,567	1,100	0.03%
British Columbia	4,641,991	1,100	0.02%
Manitoba	1,278,268	1,100	0.08%
Ontario	14,198,611	1,100	0.08%
Quebec	7,920,329	1,100	0.01%
Saskatchewan	1,098,357	1,100	0.10%
Atlantic	2,585,821	1,100	0.04%



Montreal and Toronto also remained hot with 10.2% and 9% increases respectively. They can be low-rise, mid-rise, or high-rise buildings. It is published by Statistics Canada and used by governmental agencies, market analysts, and real estate businesses. Looking east to home prices in Atlantic Canada, Nova Scotia saw a 17% increase, PEI saw a 15% increase, and Newfoundland and Labrador saw an 11% increase. New Brunswick led the Atlantic provinces in terms of year-over-year price gains with a 33% year-over-year change in benchmark house prices. This pair of homes must make up an independent building and each should be separately titled or legally two separate units. Unlike townhouses, there are no parts of the lot (the land of the building) where access is reserved for only one owner or occupant. They are a mainstay in Montreal and other cities in Quebec. Meanwhile, lumber prices are climbing back up to levels not seen since June 2021. Compare 400+ Agents' Experiences & Commissions The Residential Property Price Index (RPPI) is a housing price index published by Statistics Canada that measures the change over time in selling prices of residential properties. While that's a 26% increase year-over-year, the more noteworthy news is the Yukon's recent home price change in the last few months. That's an improvement from last month, where the Northwest Territories experienced a 15.5% year-over-year decrease in home prices. Looking at Western Canada's major cities for December 2021, the Winnipeg housing market and the Calgary housing market held onto their price gains with an 11% and 7% annual increase in average home sold prices. Toronto's housing market saw average home sold prices increase 24% year-over-year to \$1.16 million, but that's still not enough to beat Vancouver's housing market average prices of \$1.23 million, even with Vancouver's lower 18% year-over-year increase in prices. Within Ontario, December 2021 had equally mixed results for individual Ontario cities. Common condominium property types include condo apartments and some townhouses. Compare 400+ Agents' Experiences & Commissions Data sourced from the Canadian Real Estate Association (CREA) and regional real estate boards. The HPI is reviewed every year in May to adjust for changes in the real estate marketplace. MLS® HPI Benchmark Price: The MLS® Home Price Index (HPI) Benchmark Price is the HPI translated into a real-world price number. Strata Insurance: Strata insurance is insurance used by a strata like a condominium to covers damages to common areas and assets and liability to the strata. Montreal's housing market saw a 17% annual increase in home prices, which was also reflected for the rest of the province of Quebec, with an 18% annual increase in prices for the province. Meanwhile, London's housing market had a 28% year-over-year increase in home prices. For other areas of the country, December 2021's housing market saw more or less of the same annual increases in average home sold prices as those seen in Ontario and BC. Hamilton's housing market saw average home prices increase by 30% year-over-year, while Brampton's housing market had a 40% annual increase in prices. Each unit is usually individually accessible via an external entrance with higher floors connected by staircases. Property Classes Freeholds: A freehold is any property where the owner owns both the house and the land it is built on. Lowest rates are for high-ratio mortgages (LTV > 80%). MLS® HPI: The MLS® Home Price Index (HPI) is an index by the Canadian Real Estate Association (CREA) that tracks the prices of homes in a neighborhood. The index is relative to a standard of 100 set in 2017. RPPI for All Residential Properties Prices for residential properties in Montréal, Ottawa, Toronto, Calgary, Vancouver, and Victoria continue to skyrocket as prices increase across Canada by 7% year over year in Q3 2020. The biggest increases were seen in Ottawa, where home prices have risen by 14.9% compared to Q3 2019. The average home price in Yukon in December 2021 was \$546,596. You might be familiar with their trademarks: MLS® and Multiple Listing Service®. In Canada, there are over 130,000 real estate agents across all the provinces and territories. Any analysis or commentary is the opinion of the analysts at WOWA.ca and should not be construed as investment advice. In contrast, Calgary faced a year over year decrease of 6.2% due in part to falling oil prices. New Housing Price Index The New Housing Price Index (NHPI) is a housing price index published by Statistics Canada that measures the change over time in selling prices of new residential properties. British Columbia is second with 23,000 real estate agents and 11 real estate boards. Real estate agents are regulated on a provincial-level. It is a residential building that stands alone and is separately titled or legally a single unit. Semi-detached home: A semi-detached home is similar to a detached home, except it shares a wall with another home. That's a 17.7% year-over-year increase from December 2020. WOWA Trusted and Transparent REPORT UPDATED: January 17, 2022 Interactive Map - Hover Over Province for Details ON QC MB SK AB BC YT NT Toronto \$1,157,849 Vancouver \$1,230,200 Hamilton \$861,695 Montreal \$566,853 Ottawa \$615,858 Edmonton \$381,868 Calgary \$477,977 Winnipeg \$353,386 Canadian home prices continue to rise in December 2021 with the average home price now at \$713,542. Even Vancouver, where properties stagnated for 2018 and 2019 due to their Empty Homes Tax and Speculation taxes, is experiencing a revival in its condo market. In Ontario, the Real Estate Council of Ontario (RECO) regulates real estate transactions and helps resolve complaints against real estate agents. Benchmark home prices in Vancouver's housing market increased 18% over the past year. Ontario and British Columbia, which are among Canada's most expensive housing markets, continue to see steady growth in average home prices. Ontario has the most agents out of any province with 79,000 agents across 38 local real estate boards. The two major urban areas of both provinces, Toronto and Vancouver, had a combined 8,700 transactions for December 2021, making up a sizable portion of Canada's overall number of home purchases and sales. The Bank of Canada continues to keep their target overnight rate at 0.25% while ending their quantitative easing (QE) program. There can be privately owned units and spaces inside the building. Plexes are multi-story buildings with two to four individual units, usually one on each floor. The national composite is the weighted average of all the areas measured by the index. Alberta and Saskatchewan continued to experience only single-digit year-over-year growth in average home sold prices for December 2021 compared to the same month last year. Manitoba, Prince Edward Island, and Newfoundland & Labrador now all have 10% or higher year-over-year growth in average home sold prices. Toronto had a 24% annual increase in average sold prices. Mississauga's housing market had a 25% yearly increase in home prices, and Ottawa's housing market lagged behind with a 16% year-over-year increase in home prices. These are usually covered by personal condo insurance. Property types Detached home: A detached home is your standard single-family home. It also does not cover the damages made by individual unit owners, such as in the case of water damage caused by a unit owner. The index is relative to a standard of 100 set in 2017. Compare 400+ Agents' Experiences & Commissions Real Estate in Canada Real Estate Transactions in Canada In 2019, residential real estate transactions in Canada reached 486,800, a 6.2% increase from a five-year low recorded in 2018. In comparison, Mississauga, Toronto, and Ottawa lagged in annual price gains. There can only be two homes in a semi-detached building. Townhouses: A townhouse is the middle between a detached/semi-detached home and a condo apartment. Calgary, on the other hand, has faced a decline in home values at least partially attributed to falling oil prices and decreased local investment. RPPI for Condominium Apartments Prices for condo apartments in Montréal, Ottawa, Toronto, Calgary, Vancouver, and Victoria increased by 10.4% compared to Q3 2019. Due to the large number of transactions in these two provinces, both Ontario's real estate market and BC have an outsized impact on Canada's average home price for December 2021. This annual growth in New Brunswick home prices was centred in Moncton, which had a 38% annual increase, compared to Saint John at a 27.5% annual increase and Fredericton at a 26% annual increase. Mortgage rates remain stable in Canada. Common freehold property types include: detached, semi-detached, some townhouses, and farmland. Condominiums: A condominium or condo is any property where the owner owns the home (or unit) but shares ownership of the land and other improvements with a condominium corporation. It allows Canadians to quickly compare home prices across Canada and between periods of time without having to account for specific features of a property. This growth outpaces the overall average of 7% for all properties types. Like detached and semi-detached homes, they are often single-family units that have their own land and may be attached to other units. The trademarks MLS®, Multiple Listing Service®, and the associated logos are owned by The Canadian Real Estate Association (CREA) and identify the quality of services provided by real estate professionals who are members of CREA. This means that Yukon home prices have increased by 29% in just three months, which is more than all of the past year's price appreciation. In B.C., the Real Estate Council of British Columbia (RECBC) regulates real estate transactions and helps resolve complaints against real estate agents. The number reflects increased activity in Ontario and Quebec, where activity was up by 9% and 11% respectively. Real Estate Agents Real estate agents in Canada are licensed professionals who help home buyers and home sellers navigate the real estate market and conduct real estate transactions. The average Yukon home price in September 2021 was just \$424,572. This reversal will make CMHC insurance more accessible, with it now being easier for borrowers to qualify for a CMHC-insured mortgage. Unlike market prices, which can fluctuate from month to month based on seasonal dynamics, the HPI provides a stable view tracks trends across a longer period of time. Of those 79,000 agents, over 56,000 are part of the Toronto Regional Real Estate Board (TREB). A lending guideline reversal from the CMHC in July 2021 abandoned last year's CMHC changes that increased restrictions for mortgage insurance, namely credit score requirements and debt service limits. The other provinces that had single-digit gains YOY for November 2021 now have double-digit gains YOY for December 2021. It can also include fixtures built or installed as part of the original construction of each unit, even though these may not be common structures. Please consult a licensed real estate professional before making a real estate investment decision. The insurance can cover: Buildings and structures associated with the strata including common areas such as the roof, parking garage, driveways, gyms, pools, etc. Liability for any property damage or bodily injury suffered on strata property Any fixtures that are part of the "standard unit" or original construction of each unit Strata insurance does not usually include personal items and appliances that are part of a condo unit. Meanwhile, the Northwest Territories experienced a paltry 3% year-over-year increase in home prices. Most real estate agents are part of the Canadian Real Estate Association (CREA), a professional association that oversees real estate markets nationally. Last month, these provinces had 10% or lower year-over-year price growth. A clear divide was also seen between the territories this month. It analyzes both new and resale properties in the census metropolitan areas (CMAs) of Montréal, Ottawa, Toronto, Calgary, Vancouver, and Victoria. Each province has their own regulatory board that sets regulations for and oversees the conduct of real estate agents in the province. Edmonton's housing market performed the worst out of the three, with average home sold prices increasing by just 5% year-over-year for December 2021. While prices have risen nearly 18% in Canada's housing market over the past year, this rise in prices hasn't been distributed equally across the country. These are complexes of residential units with common areas such as hallways, parking lots, stairwells, etc. At the same time, an increase to the mortgage stress test benchmark rate effective June 1, 2021 has now made it harder to qualify for a mortgage, with the stricter stress test's qualifying rate change expected to further cool Canada's housing market. Future Bank of Canada Interest Rate hikes are expected in 2022 as bond yields stabilize after doubling in February 2021. Other notable censuses include RECA (Alberta), SREC (Saskatchewan), and OACIQ (Quebec). Other Real Estate Statistics Homeownership Rate: 67.8% (2016) Vacancy Rate: 3.2% (2020) Housing Construction Housing Starts: 63,720 units (Q4 2020) Housing Under Construction: 292,109 units (Q4 2020) Housing Completions: 50,938 units (Q4 2020) Investment in Residential Construction: CAD \$11.1 billion (Q4 2020) Investment in Non-Residential Construction: CAD \$4.4 billion (Q4 2020) Average Rent for a 2-Bedroom Unit As reported by Statistics Canada and the CMHC Region Average Rent for a 2-Bedroom Unit Greater Toronto Area, ON \$1,622 (2020) Ottawa, ON \$1,517 (2020) Vancouver, BC \$1,792 (2020) Victoria, BC \$1,507 (2020) Quebec City, QC \$899 (2020) Montreal, QC \$903 (2020) Edmonton, AB \$1,272 (2020) Calgary, AB \$1,323 (2020) Winnipeg, MB \$1,262 (2020) Saskatoon, SK \$1,166 (2020) Halifax, NS \$1,255 (2020) Best Mortgage Rates in Canada Refinance: Changing your mortgage amount Renew: Mortgage from a new lender at the end of your mortgage term Terms and conditions apply. The capital city is expected to remain strong amidst COVID-19 due to its economic stability and high availability of government jobs. The biggest increases were seen in Ottawa, where prices have risen by 17% compared to Q2 2019. However, like condo apartments, they typically have to pay co-ownership fees for maintenance and may share some common features with their neighbors. Condo apartment: This category includes all apartments and condominiums. Toronto is second with year over year increases of 14.1% despite the impact of COVID-19.

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