



# ADVANCING AFFORDABLE HOUSING SOLUTIONS

## AFFORDABILITY CRITERIA - RENT PERCENTILES

CMHC provides mortgage loan insurance flexibilities and other tools to facilitate the production and preservation of affordable housing. One of the eligibility criteria for determining affordability is 80% of the units in the project must be at or below the 30<sup>th</sup> percentile of rents in the subject market for units of a similar type (i.e. number of bedrooms).

These rent levels are derived from the most recent data gathered from CMHC's rental market survey.

The last survey was conducted in October 2019. The rent levels presented in the attached chart represent the 30<sup>th</sup> percentile. The first chart pertains to larger population centres while the second chart pertains to smaller communities.

These rent levels are published annually by CMHC. To find out more about the tools that CMHC offers to facilitate the production of affordable housing through partnerships, check our website at [www.cmhc.ca](http://www.cmhc.ca) or call CMHC's toll free information line at **1-800-668-2642**.

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For more information on the latest trends in vacancy rates and average rents, check out the [Rental Market Reports](#).

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Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
Newfoundland and Labrador	St. John's	St. John's East	600	725	890	931
		St. John's West	700	800	850	885
		Remainder of CMA	--	785	750	600
		Total	650	772	853	850
	Bay Roberts	-	--	--	550	--
	Corner Brook	-	475	575	700	850
	Gander	-	--	600	680	775
	Grand Falls-Windsor	-	--	625	700	--
Prince Edward Island	Charlottetown	-	505	674	800	900
	Summerside	-	740	650	725	768
Nova Scotia	Halifax	Peninsula South	818	1,028	1,395	1,717
		Peninsula North	600	825	1,000	1,200
		Mainland South	609	600	749	811
		Mainland North	675	838	1,023	1,295
		Dartmouth North	574	676	806	829
		Dartmouth South	560	750	849	905
		Dartmouth East	575	650	819	839
		Bedford	--	778	1,100	1,300
		Sackville	--	850	975	1,092
		Remainder of CMA	--	850	1,510	1,650
	Total	704	760	925	1,100	
	Cape Breton	-	550	635	725	850
	East Hants MD	-	--	600	850	775
	Kings, Subd. A SC	-	--	550	625	--
	Queens RGM	-	--	655	658	--
	West Hants MD	-	--	--	--	--
Kentville	-	550	550	675	815	
New Glasgow	-	500	550	650	670	
Truro	-	475	625	780	850	





Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
New Brunswick	Moncton	Central Moncton	545	645	745	800
		West Moncton	550	650	750	750
		East Moncton	600	600	768	886
		North Moncton	550	650	785	875
		Riverview	--	725	800	1,025
		Dieppe City	--	694	787	1,035
		Remainder of CMA	--	500	750	--
		Total	550	650	768	875
	Saint John	South	449	600	695	780
		West	--	550	640	700
		North	550	625	720	710
		East	540	600	690	730
		Outlying Areas	--	550	638	--
		Total	450	600	675	725
	Fredericton	-	650	700	825	1,039
	Bathurst	-	325	474	580	650
	Campbellton	-	450	490	550	--
	Edmundston	-	400	400	525	595
	Miramichi	-	--	510	615	--
	Québec	Saguenay	North Sector	350	410	510
Chicoutimi-Sud			440	420	550	675
Jonquière			400	465	550	650
La Baie			--	420	470	500
Total			400	435	535	605
Montréal		Downtown Montréal/Îles-des-Soeurs	800	974	1,229	1,190
		Sud-Ouest/Verdun	600	645	680	900
		LaSalle	--	600	710	--
		ND-de-Grâce/Ct-St-Luc etc.	568	725	900	1,087
		Ct-des-Neiges/Mt-Royal/Outremont	539	704	875	1,000
		Plateau-Mont-Royal	640	750	870	1,300





Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
		Villeray/St-Michel/Pc-Extension	500	540	635	781
		Hochelaga-Maisonneuve	498	580	675	900
		Rosemont/La Petite-Patrie	515	600	715	--
		Anjou/Saint-Léonard	450	525	680	870
		Montréal-Nord	500	550	640	775
		Ahuntsic/Cartierville	455	595	700	--
		Saint-Laurent	630	700	801	850
		Dorval/Lachine/Saint-Pierre	560	625	700	850
		Baie-d'Urfé/Beaconsfield etc.	625	900	925	870
		Sainte-Geneviève/Senneville etc.	540	675	750	830
		Mercier	530	582	700	875
		Pte-aux-Trembles/Montréal-E etc.	500	586	675	770
		Chomedey/Sainte-Dorothée	550	665	750	875
		Laval-des-Rapides	515	600	700	760
		Pont-Viau	680	650	660	750
		St-François/St-Vincent/Duvernay	485	650	670	728
		Vimont/Auteuil	490	578	710	810
		Laval-Ouest/Fabreville/Ste-Rose	570	580	720	850
		Mirabel/Oka/Pointe-Calumet etc.	525	610	694	875
		Blainville/Ste-Thérèse etc.	550	600	705	820
		Mascouche/Terrebonne etc.	540	650	750	900
		L'Assomption/Lavaltrie etc.	545	566	700	810
		St-Jérôme/Gore/St-Colomban etc.	505	560	650	800
		Longueuil	485	613	713	788
		Boucherville/Brossard etc.	485	645	725	900
		Beauharnois/La Prairie/Léry etc.	535	640	720	800
		Beloeil/McMasterville etc.	500	650	720	850
		Carignan/Chambly/St-Mathias etc.	--	565	750	795
		ND-de-L'île-Perrot/Pincourt etc.	550	575	760	835
		Saint-Jean	465	525	645	685
		Iberville	--	485	610	700





Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
Quebec		Saint-Luc	--	--	680	740
		Saint-Lin-Laurentides V	--	--	615	695
		Total	533	615	700	850
	Gatineau	Hull	530	650	795	899
		Aylmer	600	725	950	1,100
		Gatineau	525	600	710	825
		Peripheral	--	400	595	790
		Total	539	635	750	855
	Québec	Haute-Ville	530	685	845	975
		Basse-Ville	510	566	660	785
		Sainte-Foy-Sillery	545	670	845	900
		Les Rivières	495	635	768	852
		Beauport	462	587	690	795
		Charlesbourg	470	625	730	820
		Haute-Saint-Charles	500	642	761	840
		Val-Bélair-L'Ancienne-Lorette	450	610	755	885
		Saint-Augustin-Cap-Rouge	540	730	815	932
		Northern Surrounding Area	--	550	630	750
		South Shore West	--	632	700	910
		South Shore Centre	525	612	715	825
		South Shore East	461	550	714	785
		Total	520	625	735	847
	Sherbrooke	East District	368	460	570	685
		Central District	400	478	550	665
Mont-Bellevue		430	450	565	630	
North District		428	530	635	780	
Brompton		--	450	555	690	
Rock-Forest-St-Elie-Deauville		--	500	643	730	
Magog		375	435	581	668	
Fleurimont		605	500	600	765	
Lennoxville		425	500	590	700	





Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
		Remainder of CMA	--	--	540	850
		Total	415	480	590	700
	Trois-Rivières	Downtown	340	405	460	515
		UQTR Sector	375	450	503	635
		North Sector	345	485	575	570
		Trois-Rivières-Ouest	385	449	585	600
		Pointe-du-Lac/Yamachiche	--	440	625	710
		Cap-de-la-Madeleine	360	430	508	550
		St-Louis/Champlain/St-Maurice/ Ste-Marthe	--	--	--	780
		Bécancour	--	388	600	545
		Total	360	435	525	575
	Drummondville	-	400	456	550	670
	Granby	-	415	480	575	755
	Rimouski	-	436	500	625	700
	Saint-Hyacinthe	-	435	485	600	685
	Shawinigan	-	300	380	410	450
	Amos V	-	450	480	600	665
	Gaspé V	-	385	465	550	560
	La Tuque V	-	340	360	408	468
	Les Îles-de-la-Madeleine MÉ	-	450	525	600	720
	Marieville V	-	435	500	620	675
	Montmagny V	-	370	430	525	545
	Mont-Laurier V	-	370	415	520	600
	Prévost V	-	--	490	771	850
	Rawdon MÉ	-	380	451	570	--
	Roberval V	-	--	390	465	560
	Sainte-Adèle V	-	450	530	645	685
	Sainte-Agathe-des-Monts V	-	415	500	605	715
	Sainte-Sophie MÉ	-	--	--	700	985
	Saint-Félicien V	-	350	400	497	550
	Saint-Raymond V	-	--	385	460	520





Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
	Saint-Sauveur V	-	--	920	--	860
	Alma	-	360	400	475	515
	Baie-Comeau	-	390	500	565	650
	Cowansville	-	404	445	550	610
	Dolbeau-Mistassini	-	310	340	425	440
	Hawkesbury	-	450	550	600	--
	Joliette	-	475	495	605	665
	Lachute	-	430	480	565	660
	Matane	-	395	450	535	570
	Rivière-du-Loup	-	365	420	560	610
	Rouyn-Noranda	-	420	475	600	675
	Saint-Georges	-	355	410	510	525
	Sainte-Marie	-	300	440	570	635
	Sept-Îles	-	425	540	635	745
	Sorel-Tracy	-	360	450	513	615
	Thetford Mines	-	350	360	400	450
	Val-d'Or	-	400	470	600	675
	Salaberry-de-Valleyfield	-	450	495	600	635
	Victoriaville	-	355	413	510	600
Ontario	Barrie	Barrie	725	1,000	1,200	1,400
		Total	725	1,000	1,200	1,400
	Belleville	City of Belleville	700	830	975	1,090
		City of Quinte West	--	700	869	850
		Total	700	800	925	1,025
	Brantford	Brantford	650	850	875	975
		Total	650	850	875	975
	Guelph	West	730	1,007	1,088	1,200
		South	750	1,001	1,150	1,400
		East	850	860	972	1,025
		Guelph/Eramosa and Puslinch	--	--	--	--
		Total	750	1,000	1,086	1,200





Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
	Hamilton	Downtown Core	750	891	1,033	1,300
		Central East	510	720	850	972
		East End	931	907	1,011	1,205
		Central	600	763	1,000	1,182
		West End	909	989	1,155	1,406
		Mountain	804	896	1,048	1,215
		Grimsby and Stoney Creek	669	825	1,059	1,098
		Burlington	908	1,179	1,284	1,400
		Ancast./Dundas/Flambor./Glanbrk.	--	1,019	1,094	--
		Total	723	900	1,065	1,217
	Kingston	Downtown Kingston	712	851	1,000	1,530
		Southwestern Kingston	738	900	1,039	1,200
		Northern Kingston	650	940	1,046	1,150
		Remainder of CMA	608	950	1,339	1,154
		Total	701	900	1,069	1,358
	Kitchener - Cambridge - Waterloo	Kitchener East	672	853	1,008	1,234
		Kitchener Central	712	829	1,012	1,350
		Kitchener West	719	907	1,060	1,100
		Waterloo	1,067	900	1,072	1,210
		Cambridge	680	872	974	975
		Three Townships	650	839	799	987
		Total	700	874	1,013	1,140
	London	Downtown North	595	756	1,002	--
		Northeast	623	762	865	1,057
		North	--	844	999	1,600
		Northwest	683	895	1,062	1,179
		Southwest	699	819	957	1,055
		Central South	--	740	915	1,083
		South	674	810	917	1,150
		East	--	711	793	775
		St. Thomas	470	645	774	--







Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
		Strathroy-Caradoc	--	769	800	--
		Remainder of CMA	--	--	800	--
		Total	606	800	922	1,076
	St. Catharines - Niagara	St. Catharines (Core)	575	850	1,032	1,061
		St. Catharines (Remainder North)	780	890	1,021	1,090
		St. Catharines (Remainder South)	--	975	1,139	1,400
		Niagara Falls (Core)	600	800	900	1,036
		Niagara Falls (Remainder)	550	850	923	875
		Welland	--	762	870	870
		Remainder of CMA	650	724	965	1,051
		Fort Erie	--	607	712	--
		Total	575	826	963	986
		Oshawa	Oshawa (North)	800	1,050	1,150
	Oshawa (South/Central)		750	989	1,111	1,300
	Whitby		900	1,085	1,125	1,229
	Clarington		--	975	1,100	1,425
	Total		800	1,014	1,130	1,276
	Ottawa	Downtown	800	1,100	1,550	1,578
		Sandy Hill/Lowertown	850	1,094	1,375	1,900
		Glebe/Old Ottawa South	826	1,100	1,419	--
		Alta Vista	831	1,004	1,180	1,499
		Carlington/Iris	824	975	1,100	1,369
		Chinatown/Hintonburg/Westboro N	875	1,100	1,383	1,820
		New Edinb./Manor Park/Overbrook	830	997	1,200	--
		Westboro S/Hampton Pk/Britannia	869	980	1,170	1,300
		Hunt Club/South Keys	--	948	1,100	--
		Vanier	700	850	1,000	--
		Gloucester North/Orleans	844	975	1,200	1,295
Eastern Ottawa Surrounding Areas		--	800	975	--	
Nepean		965	1,040	1,217	1,379	
Western Ottawa Surrounding Areas	--	1,577	1,800	--		





Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
		North Grenville MU	--	--	--	--
		Total	847	1,003	1,190	1,400
	Peterborough	Downtown	724	850	991	1,200
		Remainder of CMA	815	925	1,000	1,300
		Total	742	868	1,000	1,282
	Greater Sudbury	Lockerby	690	925	1,123	1,262
		New Sudbury	733	850	967	1,043
		Old Sudbury	560	725	895	1,000
		Remainder of CMA	--	650	850	990
		Total	610	775	950	1,009
	Thunder Bay	North Ward	579	809	995	1,150
		South Ward	680	745	895	1,075
		Total	610	783	950	1,100
	Toronto	Toronto (Central)	1,050	1,435	1,865	--
		Toronto (East)	760	1,131	1,319	1,644
		Toronto (North)	1,094	1,326	1,686	2,019
		Toronto (West)	800	1,100	1,302	--
		Etobicoke (South)	809	1,000	1,118	--
		Etobicoke (Central)	1,400	1,230	1,400	1,617
		Etobicoke (North)	700	976	1,134	1,250
		York	845	1,042	1,200	1,454
		East York	839	1,049	1,250	1,500
		Scarborough (Central)	911	1,030	1,158	1,239
		Scarborough (North)	973	1,089	1,253	1,417
		Scarborough (East)	850	1,057	1,181	1,300
		North York (Southeast)	795	1,084	1,293	1,578
		North York (Northeast)	1,252	1,302	1,456	1,579
		North York (Southwest)	800	1,000	1,134	1,442
North York (N.Central)	961	1,239	1,375	1,566		
North York (Northwest)	775	986	1,166	1,350		
Mississauga (South)	906	1,095	1,243	1,246		



Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
		Mississauga (Northwest)	--	1,300	1,464	1,487
		Mississauga (Northeast)	825	1,153	1,292	1,440
		Brampton (West)	788	1,035	1,212	1,252
		Brampton (East)	--	1,292	1,402	1,472
		Oakville	992	1,226	1,374	1,656
		Caledon	--	--	--	--
		Richmond Hill/Vaughan/King	830	1,097	1,227	1,350
		Aurora, Newmkt, Whit-St.	750	1,100	1,200	1,400
		Markham	810	1,220	1,353	1,438
		Pickering/Ajax/Uxbridge	700	899	1,010	1,415
		Milton/Halton Hills	750	950	1,150	1,600
		Orangeville/Mono	--	900	1,130	1,375
		Bradford/West Gwillimbury/New Tecumseth	--	1,000	1,067	1,200
		Total	903	1,117	1,274	1,441
		Windsor		Centre	500	700
East Inner	569			750	800	1,300
East Outer	650			801	850	1,088
West	600			700	845	--
Amherstburg	--			750	--	--
Remainder of CMA	--			875	925	--
Total	600			725	850	875
Chatham-Kent	-	524	670	800	700	
Cornwall	-	552	630	785	819	
Kawartha Lakes	-	700	815	1,200	--	
Norfolk	-	550	673	650	--	
North Bay	-	650	720	906	1,000	
Sarnia	-	694	750	862	1,048	
Sault Ste. Marie	-	565	640	825	800	
Bracebridge T	-	--	850	1,101	--	
Brighton MU	-	--	--	850	--	
Brock TP	-	--	850	1,050	--	



Province	City	Region	Affordability Criteria			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
	Trent Hills MU	-	--	--	--	--
	Erin T	-	--	--	--	--
	Essex T	-	--	--	790	--
	Haldimand County CY	-	--	750	750	--
	Gravenhurst T	-	--	800	933	1,100
	Greater Napanee T	-	550	675	850	900
	Huntsville T	-	750	860	1,000	--
	Kincardine MU	-	--	850	900	--
	Lambton Shores MU	-	--	--	823	--
	Meaford MU	-	--	689	800	--
	North Perth MU	-	550	700	800	919
	Prince Edward County CY	-	--	700	700	--
	Saugeen Shores T	-	--	700	890	1,021
	South Huron MU	-	--	560	625	--
	South Dundas MU	-	--	478	550	585
	Scugog TP	-	--	750	850	--
	The Nation / La Nation M	-	--	650	--	--
	West Nipissing / Nipissing Oue	-	500	650	700	--
	West Grey MU	-	--	585	685	--
	Arnprior	-	--	675	800	--
	Brockville	-	570	695	844	900
	Carleton Place	-	--	800	850	--
	Centre Wellington	-	--	829	1,066	--
	Cobourg	-	--	675	1,000	1,270
	Collingwood	-	650	900	1,014	--
	Elliot Lake	-	600	536	581	650
	Hawkesbury	-	530	570	685	--
	Ingersoll	-	--	700	815	--
	Kenora	-	600	800	950	--
	Leamington	-	--	784	900	--
	Midland	-	--	750	900	1,100





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			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
	Orillia	-	600	900	965	--
	Owen Sound	-	587	712	850	930
	Pembroke	-	540	673	840	--
	Petawawa	-	--	600	738	850
	Port Hope	-	1,000	1,100	1,200	1,426
	Stratford	-	525	732	875	1,039
	Tillsonburg	-	600	750	896	--
	Timmins	-	550	725	850	1,000
	Woodstock	-	--	875	1,000	933
Manitoba	Winnipeg	Fort Rouge	693	871	1,075	1,237
		Centennial	651	797	988	1,045
		Midland	604	723	890	1,193
		Lord Selkirk	450	576	746	--
		St. James	748	925	1,077	1,275
		West Kildonan	562	903	1,037	1,128
		East Kildonan	673	856	1,005	1,495
		Transcona	--	870	976	--
		St. Boniface	689	824	1,109	1,277
		St. Vital	857	943	1,100	1,377
		Fort Garry	782	992	1,125	1,400
		Assiniboine Park	770	1,017	1,200	2,045
		Outlying Areas	--	--	1,671	--
	Total	650	849	1,055	1,319	
	Brandon	-	493	625	795	1,125
	Hanover RM	-	--	--	702	995
	Selkirk CY	-	524	747	1,025	1,567
Portage la Prairie	-	520	603	750	743	
Steinbach	-	495	625	761	950	
Thompson	-	723	761	828	1,125	
Winkler	-	--	537	675	700	













