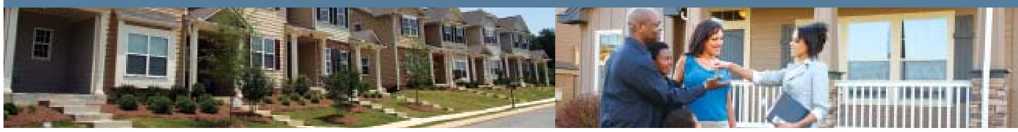
HOUSING MARKET INFORMATION

HOUSING NOW
Ontario Region



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fourth Quarter 2010

Table of Contents

1 **Resale Market**
Ontario existing home sales decline

2 **New Home Market**
Ontario housing construction moderates

3 **Jobs matter for the housing market**

4 **Tables**

Resale Market

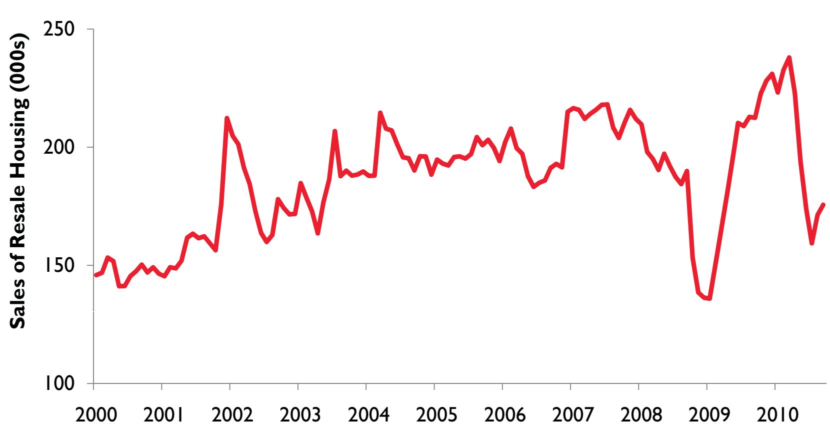
Ontario existing home sales decline

Ontario existing home sales moderated for a second consecutive quarter. Ontario seasonally adjusted annualized home sales declined by nearly 15 per cent from second quarter levels. However, most of the decline in the quarter was based on weaker July activity. By August and September Ontario home sales began to stabilize across the province. Ontario resale volumes are now off 27 per cent from peak levels in the first quarter. Talk of a "double dip" in the North American economy, less pent-up demand and fewer first time buyers dampened demand for existing housing in the third quarter.

In response to rising home prices, listings grew in the first and second quarters. However, Ontario new home listings settled down in the

Figure 1

Ontario Sales Back to Levels Earlier in the Decade



Source: CREA

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third quarter. Still, the gap between sales and listings narrowed further in the third quarter - indicating more accommodating supply conditions for prospective home buyers. More choice helped limit bidding wars - positioning buyers on better terms to negotiate price. While sales moderated, the decline in listings helped stem further declines in home prices, particularly in August and September. Nevertheless by the third quarter, Ontario housing prices were off about 4 per cent from their peak levels in early 2010.

Based on the balance between demand and supply as per the sales to new listings ratio, St. Catharines-Niagara, London and Windsor maintained their ranking as the coolest markets in the province. While confidence was restored in Ontario's goods-producing industry, a high Canadian dollar and talk of a possible double dip recession re-emerging in the US during the third quarter may have impacted consumer appetites. Meanwhile, Northern Ontario markets remain the tightest across the province. Less labour unrest and improving commodity prices will provide ongoing support to Northern Ontario labour and housing markets.

New Home Market

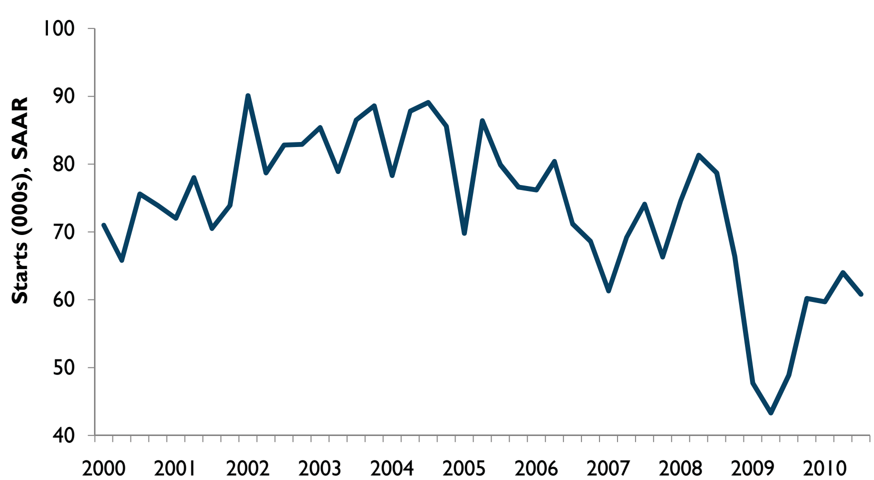
Ontario housing construction moderates

Following in the footsteps of the resale market, Ontario residential construction activity slowed in the third quarter. Ontario all-area home starts declined to a seasonally adjusted annualized rate estimate of 60,800 units in the third quarter, down almost seven per cent from the previous quarter. Housing starts staged a robust recovery through the course of last year and early this year after the onset of the global economic crisis in the fall of 2008 dampened consumer spending and housing demand. For a second consecutive quarter, cooler activity in the more expensive detached home segment was responsible for slowing construction activity in recent months. Less pent-up demand, particularly among first time buyers, and more choice in the resale market has dampened new home construction activity. While multi-family home construction, which includes semi-detached, townhome and condominiums, held up better in recent months, this segment also posted declines in the third quarter. Year-to-date residential construction activity is still 29 per cent above levels posted over the same period last year, largely due to strength earlier in the year. All urban centres have posted increases for the year in relation to 2009. Guelph, Oshawa and Hamilton posted the strongest year-to-date activity, while Kingston, London and Toronto posted more modest growth.

Single detached home construction moved lower for a second consecutive quarter, slowing by 8.7 per cent in the third quarter, after a 13 per cent decline in the previous quarter. Moderation in single detached home construction in the latest quarter was generally most prominent in Ontario's more expensive markets. Record low interest rates, tighter resale markets and builder price incentives helped improve affordability conditions in Ontario's pricier markets, allowing demand for more expensive housing to lead the housing recovery. Some of these factors have now been unwound. For instance more competing supply in resale markets and relatively higher new home prices have prompted less demand and production in recent months. Less construction in recent quarters may have also been motivated by the "pull forward" effect on demand and production due to the HST. Some home buyers and builders tried to get a step ahead of that tax to ensure a closing before July 1st and this likely

Figure 2

Ontario Starts Slow in Third Quarter



Source: CMHC

inflated construction activity in earlier quarters. While soft demand currently will keep detached starts low, lower unsold inventories in the last few months may translate into more production later in 2011 as demand picks up, particularly among repeat buyers.

Although modest declines were registered, Ontario housing construction activity for more modestly priced housing held up better in the third quarter. This is the result of stronger sales of townhome and condo apartment units months earlier that were in the pipeline and are gradually breaking ground. Lenders require pre-sales before construction financing can commence and this helps explain the long lead tim,e between sales and actual starts. While there are still some projects that sold yesterday that are in the pipeline awaiting the start of construction, unsold inventories have grown and will likely keep construction of higher density units in check.

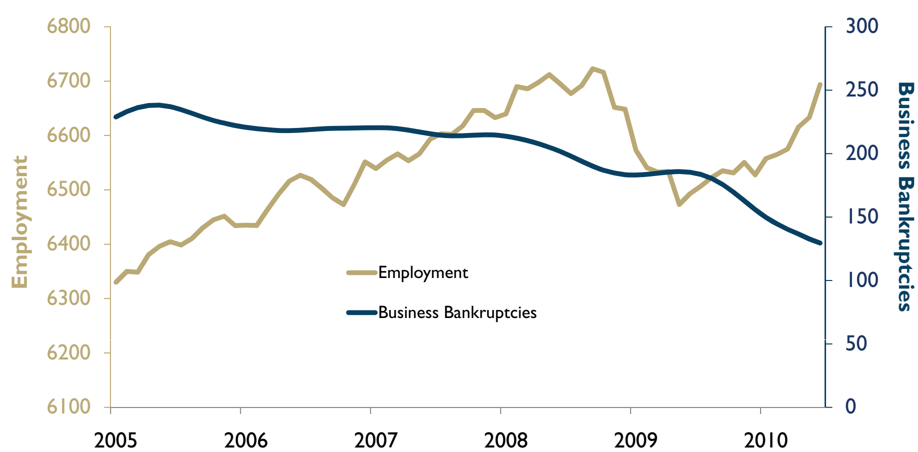
Ontario new home prices have been trending higher since the third quarter of last year due to both demand and supply factors. On the demand side, stronger housing starts - owing to a stronger economy - combined with recovering resale home prices enabled builders to raise prices. This was in stark contrast to conditions in 2009 which saw builders cutting prices to clear inventories in response to slowing economic conditions. On the supply side, higher construction costs in recent quarters have also put upward pressure on new home prices. However, with moderating resale prices in recent quarters and a slower pace of increases in construction costs, increases in new home prices may moderate for both low and high density housing.

Jobs matter for the housing market

Canadian and Ontario housing markets have held up better than average when compared to the story South of our border. Ontario housing prices have not only reached but have exceeded pre-recession levels. Meanwhile, activity in US housing markets remains subdued. This performance gap can be explained by, but is not limited to, the state of job markets. Jobs drive housing demand. While US job markets have stabilized, employment remains well below pre-recession levels. Meanwhile, Canadian labour markets have or are on the brink of recovering all job losses incurred during the latest economic downturn. This quick turnaround in Ontario`s labour markets was not just the result of stronger domestic demand but also the result of companies being quick to shed fixed labour costs during the downturn. This behavior was evident in the homebuilding industry. Consequently, businesses better managed their cash flow and this was one factor contributing to declining business bankruptcies in Ontario even during the recession. As a result, when economic conditions turned during the second half of 2009, companies were in a better financial position to boost payrolls, which in turn helped support the housing recovery in Ontario.

Figure 3

Jobs Return to Pre-Recession Levels



Source: Statistics Canada

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of Region
2	Starts by Submarket and by Dwelling Type – Current Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators
6.1	Growth of Economic Indicators

Available in SELECTED Reports:

1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Activity Summary of Ontario Region
Third Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2010	6,603	764	2,094	67	858	4,603	37	527	1,042	16,598
Q3 2009	5,901	762	1,406	67	392	3,009	91	1,150	749	13,529
% Change	11.9	0.3	48.9	0.0	118.9	53.0	-59.3	-54.2	39.1	22.7
Year-to-date 2010	19,082	2,005	5,352	157	2,204	10,850	115	2,830	2,328	44,935
Year-to-date 2009	12,967	2,005	3,373	135	1,197	9,987	184	3,092	1,646	34,588
% Change	47.2	0.0	58.7	16.3	84.1	8.6	-37.5	-8.5	41.4	29.9
UNDER CONSTRUCTION										
Q3 2010	13,749	1,697	5,965	130	2,438	35,933	148	5,612	2,135	67,847
Q3 2009	11,660	1,924	4,456	127	2,594	39,429	166	5,271	1,632	67,261
% Change	17.9	-11.8	33.9	2.4	-6.0	-8.9	-10.8	6.5	30.8	0.9
COMPLETIONS										
Q3 2010	6,977	806	2,170	71	658	6,014	68	1,406	758	18,928
Q3 2009	5,415	930	1,565	57	636	1,419	75	790	555	11,442
% Change	28.8	-13.3	38.7	24.6	3.5	**	-9.3	78.0	36.6	65.4
Year-to-date 2010	18,640	2,210	4,257	172	2,078	13,525	179	3,425	1,792	46,278
Year-to-date 2009	16,494	2,433	4,632	165	1,979	10,911	197	2,127	1,814	40,752
% Change	13.0	-9.2	-8.1	4.2	5.0	24.0	-9.1	61.0	-1.2	13.6
COMPLETED & NOT ABSORBED										
Q3 2010	810	85	237	33	124	1,303	18	1,184	n/a	3,794
Q3 2009	1,106	109	366	28	259	760	35	398	n/a	3,061
% Change	-26.8	-22.0	-35.2	17.9	-52.1	71.4	-48.6	197.5	n/a	23.9
ABSORBED										
Q3 2010	6,474	756	2,124	73	714	5,910	37	682	n/a	16,770
Q3 2009	5,150	929	1,517	67	649	1,492	31	535	n/a	10,370
% Change	25.7	-18.6	40.0	9.0	10.0	**	19.4	27.5	n/a	61.7
Year-to-date 2010	17,159	2,087	4,245	174	1,995	12,732	109	1,363	n/a	39,864
Year-to-date 2009	15,505	2,364	4,309	170	1,885	10,687	89	1,547	n/a	36,556
% Change	10.7	-11.7	-1.5	2.4	5.8	19.1	22.5	-11.9	n/a	9.0

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

Table 1.2: History of Housing Starts of Ontario Region 2000 - 2009										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2009	20,186	2,835	5,439	204	1,596	12,837	231	4,580	2,431	50,370
% Change	-28.2	-11.8	-25.4	-2.4	-56.3	-49.8	29.1	24.2	-22.9	-32.9
2008	28,109	3,213	7,291	209	3,648	25,586	179	3,688	3,153	75,076
% Change	-15.3	-18.4	-14.1	44.1	30.8	128.0	32.6	29.0	-41.0	10.2
2007	33,198	3,936	8,492	145	2,789	11,221	135	2,859	5,348	68,123
% Change	0.2	-2.4	11.0	-21.6	-10.7	-27.7	-43.3	-26.6	-5.1	-7.2
2006	33,132	4,034	7,650	185	3,123	15,514	238	3,895	5,636	73,417
% Change	-9.2	-10.8	-9.0	-20.6	-8.7	-4.1	-62.8	21.6	0.3	-6.8
2005	36,475	4,520	8,405	233	3,420	16,183	640	3,203	5,618	78,795
% Change	-16.8	-9.2	-4.3	14.8	-0.1	7.7	6.5	6.0	7.6	-7.4
2004	43,845	4,976	8,786	203	3,424	15,031	601	3,023	5,220	85,114
% Change	0.9	-20.5	-4.8	25.3	45.0	5.0	10.5	-28.5	22.9	-0.1
2003	43,449	6,262	9,227	162	2,361	14,314	544	4,226	4,247	85,180
% Change	-7.6	-7.8	8.9	-6.9	-14.5	38.9	-9.3	28.6	6.7	1.9
2002	47,034	6,795	8,476	174	2,762	10,308	600	3,286	3,982	83,597
% Change	28.6	-2.0	21.5	7.4	-3.0	-25.3	38.2	43.9	31.9	14.1
2001	36,568	6,931	6,975	162	2,846	13,807	434	2,283	3,020	73,282
% Change	-0.9	-2.3	-12.4	22.7	7.2	31.2	73.6	27.2	-26.3	2.5
2000	36,911	7,095	7,960	132	2,656	10,520	250	1,795	4,098	71,521

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Ontario Region Third Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Barrie	100	98	0	0	29	0	18	45	147	143	2.8
Brantford	92	78	0	6	30	3	0	2	122	89	37.1
Greater Sudbury	127	89	0	2	21	34	83	4	231	129	79.1
Guelph	82	91	2	10	75	31	70	0	229	132	73.5
Hamilton	564	310	78	14	255	130	186	0	1,083	454	138.5
Kingston	135	171	0	2	7	4	70	0	212	177	19.8
Kitchener	295	309	16	12	155	196	158	139	624	656	-4.9
London	383	357	6	4	47	54	28	188	464	603	-23.1
Oshawa	334	224	10	2	161	46	4	0	509	272	87.1
Ottawa	503	674	84	86	513	536	821	139	1,921	1,435	33.9
Peterborough	79	103	0	0	31	12	0	0	110	115	-4.3
St. Catharines-Niagara	217	211	14	10	48	8	38	0	317	229	38.4
Thunder Bay	83	68	2	0	4	0	4	0	93	68	36.8
Toronto	2,480	2,150	478	578	1,353	667	3,534	3,317	7,845	6,712	16.9
Windsor	129	87	10	2	24	23	2	4	165	116	42.2
Centres 50,000 - 99,999											
Belleville	62	64	0	0	21	20	0	2	83	86	-3.5
Chatham-Kent	38	22	0	2	4	0	0	0	42	24	75.0
Cornwall	16	28	2	4	0	4	0	0	18	36	-50.0
Kawartha Lakes	61	74	0	2	10	6	0	0	71	82	-13.4
Norfolk	57	50	2	0	0	0	0	0	59	50	18.0
North Bay	50	54	2	4	0	10	0	67	52	135	-61.5
Sarnia	54	55	6	2	0	0	0	111	60	168	-64.3
Sault Ste. Marie	32	28	2	2	0	0	0	0	34	30	13.3

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Ontario Region Third Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 10,000 - 49,999											
Bracebridge	8	17	0	8	12	0	65	31	85	56	51.8
Brighton MU	16	22	2	n/a	0	n/a	0	n/a	18	22	-18.2
Brock Tp	2	9	0	n/a	0	8	0	n/a	2	17	-88.2
Brockville	20	6	2	0	8	0	0	0	30	6	**
Centre Wellington	20	10	0	0	0	0	0	0	20	10	100.0
Cobourg	6	7	0	0	0	0	0	10	6	17	-64.7
Collingwood	32	20	14	2	10	0	0	0	56	22	154.5
Elliot Lake	7	3	0	0	0	0	0	0	7	3	133.3
Erin	0	0	0	0	0	0	0	0	0	0	n/a
Essex T	0	7	0	n/a	0	n/a	0	n/a	0	7	-100.0
Gravenhurst	13	12	0	0	26	0	0	0	39	12	**
Greater Napanee	13	11	0	0	0	0	0	0	13	11	18.2
Haldimand County CY	26	26	0	0	3	22	0	0	29	48	-39.6
Hunstville	17	20	0	0	12	0	0	36	29	56	-48.2
Ingersoll	9	8	0	0	0	0	0	0	9	8	12.5
Kenora	0	2	0	0	0	0	0	0	0	2	-100.0
Kincardine MU	5	2	0	n/a	5	n/a	0	n/a	10	2	**
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	22	17	4	10	0	0	0	0	26	27	-3.7
Meaford	8	8	0	0	12	6	0	0	20	14	42.9
Midland	33	34	0	0	0	0	2	0	35	34	2.9
Mississippi Mills	0	5	0	0	0	6	0	0	0	11	-100.0
North Grenville MU	46	26	0	n/a	3	n/a	0	n/a	49	26	88.5
North Perth	7	13	0	0	0	0	0	0	7	13	-46.2
Orillia	32	22	0	0	19	6	49	1	100	29	**
Owen Sound	11	12	0	0	9	0	0	0	20	12	66.7
Petawawa	25	21	0	0	0	0	5	0	30	21	42.9
Port Hope	12	6	0	0	0	0	0	0	12	6	100.0
Prince Edward County	28	27	0	0	0	0	0	0	28	27	3.7
Saugeen Shores	10	7	0	0	6	0	0	4	16	11	45.5
Scugog Tp	6	9	0	n/a	0	n/a	0	n/a	6	9	-33.3
Stratford	9	9	4	0	6	0	0	0	19	9	111.1
Temiskaming Shores	7	7	0	0	0	0	0	0	7	7	0.0
The Nation M	39	17	8	2	0	n/a	0	n/a	47	19	147.4
Tillsonburg	10	4	0	0	0	0	0	0	10	4	150.0
Timmins	6	16	0	0	0	0	0	0	6	16	-62.5
Trent Hills	17	4	0	0	0	0	0	0	17	4	**
Wasaga Beach	59	39	0	0	37	0	0	0	96	39	146.2
West Grey MU	12	6	0	0	0	0	0	0	12	6	100.0
West Nipissing	18	16	2	2	0	0	0	49	20	67	-70.1
Woodstock	52	51	10	0	4	0	0	39	66	90	-26.7
Total Ontario (10,000+)	6,670	5,974	774	782	2,975	1,836	5,137	4,188	15,556	12,780	21.7

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type Ontario Region January - September 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Barrie	318	202	0	0	52	0	49	45	419	247	69.6
Brantford	214	198	6	12	109	20	71	3	400	233	71.7
Greater Sudbury	266	143	2	6	21	58	165	123	454	330	37.6
Guelph	332	181	28	42	287	92	124	0	771	315	144.8
Hamilton	1,364	618	224	64	720	303	565	354	2,873	1,339	114.6
Kingston	381	319	6	6	15	26	70	116	472	467	1.1
Kitchener	988	756	90	44	383	421	730	266	2,191	1,487	47.3
London	1,185	681	16	12	120	119	435	743	1,756	1,555	12.9
Oshawa	1,138	489	10	2	226	79	12	0	1,386	570	143.2
Ottawa	1,623	1,641	246	175	1,488	1,174	1,205	595	4,562	3,585	27.3
Peterborough	237	182	14	0	66	30	4	30	321	242	32.6
St. Catharines-Niagara	558	379	46	28	226	115	41	65	871	587	48.4
Thunder Bay	156	116	6	6	4	4	4	4	170	130	30.8
Toronto	7,421	5,023	1,162	1,520	3,207	1,887	9,686	9,825	21,476	18,255	17.6
Windsor	342	190	14	6	50	48	18	4	424	248	71.0
Centres 50,000 - 99,999											
Belleville	172	136	0	2	38	42	40	127	250	307	-18.6
Chatham-Kent	79	43	4	4	4	0	0	0	87	47	85.1
Cornwall	60	54	18	12	0	4	0	0	78	70	11.4
Kawartha Lakes	199	128	2	4	10	6	70	0	281	138	103.6
Norfolk	132	100	2	2	15	22	0	0	149	124	20.2
North Bay	118	74	12	4	0	20	0	67	130	165	-21.2
Sarnia	153	121	6	2	6	0	0	111	165	234	-29.5
Sault Ste. Marie	83	55	2	2	0	0	0	0	85	57	49.1

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type Ontario Region January - September 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 10,000 - 49,999											
Bracebridge	25	24	0	10	12	0	65	31	102	65	56.9
Brighton MU	67	40	2	n/a	8	3	0	n/a	77	43	79.1
Brock Tp	7	31	0	n/a	0	8	0	n/a	7	39	-82.1
Brockville	45	20	5	0	8	0	0	0	58	20	190.0
Centre Wellington	51	25	6	0	0	0	54	55	111	80	38.8
Cobourg	46	28	2	0	33	0	0	23	81	51	58.8
Collingwood	96	72	20	2	82	25	38	18	236	117	101.7
Elliot Lake	10	3	0	0	0	0	0	0	10	3	**
Erin	10	2	0	0	0	0	0	0	10	2	**
Essex T	9	13	0	n/a	4	n/a	0	n/a	13	13	0.0
Gravenhurst	25	15	0	0	26	0	0	0	51	15	**
Greater Napanee	37	23	6	2	8	0	6	6	57	31	83.9
Haldimand County CY	53	62	2	0	9	22	0	0	64	84	-23.8
Hunstville	49	62	0	0	12	13	0	141	61	216	-71.8
Ingersoll	24	19	0	0	0	10	0	0	24	29	-17.2
Kenora	5	6	0	0	0	0	10	0	15	6	150.0
Kincardine MU	11	16	0	n/a	5	10	0	n/a	16	26	-38.5
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	45	37	8	22	7	0	2	2	62	61	1.6
Meaford	21	17	0	0	12	6	0	0	33	23	43.5
Midland	80	56	0	2	6	0	94	0	180	58	**
Mississippi Mills	26	15	6	0	3	11	0	0	35	26	34.6
North Grenville MU	61	47	0	2	3	6	0	n/a	64	55	16.4
North Perth	26	21	0	0	0	0	0	0	26	21	23.8
Orillia	82	53	0	0	27	24	147	1	256	78	**
Owen Sound	26	27	0	0	9	0	0	0	35	27	29.6
Petawawa	92	59	0	0	26	24	5	0	123	83	48.2
Port Hope	15	14	0	0	0	0	0	0	15	14	7.1
Prince Edward County	60	53	0	0	0	0	0	0	60	53	13.2
Saugeen Shores	30	27	0	0	25	14	28	4	83	45	84.4
Scugog Tp	11	11	0	n/a	0	n/a	0	100	11	111	-90.1
Stratford	25	21	10	4	14	0	0	153	49	178	-72.5
Temiskaming Shores	11	7	0	0	0	0	0	0	11	7	57.1
The Nation M	96	37	18	4	4	n/a	11	6	129	47	174.5
Tillsonburg	28	11	0	0	0	0	0	21	28	32	-12.5
Timmins	18	26	0	0	0	0	14	0	32	26	23.1
Trent Hills	47	13	0	0	0	0	0	5	47	18	161.1
Wasaga Beach	99	75	2	0	109	12	0	0	210	87	141.4
West Grey MU	22	21	0	0	0	0	0	0	22	21	4.8
West Nipissing	30	33	2	2	0	0	4	49	36	84	-57.1
Woodstock	156	100	14	4	16	0	0	39	186	143	30.1
Total Ontario (10,000+)	19,241	13,109	2,045	2,039	7,530	4,662	13,791	13,132	42,607	32,942	29.3

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
Third Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Barrie	29	0	0	0	18	0	0	45
Brantford	30	3	0	0	0	0	0	2
Greater Sudbury	0	0	21	34	15	0	68	4
Guelph	75	31	0	0	68	0	2	0
Hamilton	255	130	0	0	186	0	0	0
Kingston	7	4	0	0	0	0	70	0
Kitchener	155	189	0	7	72	138	86	1
London	47	48	0	6	28	182	0	6
Oshawa	161	43	0	3	0	0	4	0
Ottawa	513	515	0	21	755	86	66	53
Peterborough	31	12	0	0	0	0	0	0
St. Catharines-Niagara	45	8	3	0	0	0	38	0
Thunder Bay	4	0	0	0	0	0	4	0
Toronto	1,345	667	8	0	3,350	2,450	184	867
Windsor	21	23	3	0	2	0	0	4
Centres 50,000 - 99,999								
Belleville	21	20	0	0	0	2	0	0
Chatham-Kent	4	0	0	0	0	0	0	0
Cornwall	0	4	0	0	0	0	0	0
Kawartha Lakes	7	6	0	0	0	0	0	0
Norfolk	0	0	0	0	0	0	0	0
North Bay	0	0	0	10	0	0	0	67
Sarnia	0	0	0	0	0	111	0	0
Sault Ste. Marie	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region Third Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 10,000 - 49,999								
Bracebridge	12	0	0	0	65	19	0	12
Brighton MU	0	n/a	0	n/a	0	n/a	0	n/a
Brock Tp	0	8	0	n/a	0	n/a	0	n/a
Brockville	8	0	0	0	0	0	0	0
Centre Wellington	0	0	0	0	0	0	0	0
Cobourg	0	0	0	0	0	10	0	0
Collingwood	10	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex T	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	26	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County CY	3	22	0	0	0	0	0	0
Hunstville	12	0	0	0	0	36	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine MU	5	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	0	0	0	0	0	0	0
Meaford	12	6	0	0	0	0	0	0
Midland	0	0	0	0	2	0	0	0
Mississippi Mills	0	6	0	0	0	0	0	0
North Grenville MU	3	n/a	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	19	6	0	0	49	0	0	1
Owen Sound	9	0	0	0	0	0	0	0
Petawawa	0	0	0	0	0	0	5	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	6	0	0	0	0	0	0	4
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	6	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	0	n/a	0	n/a	0	n/a	0	n/a
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	37	0	0	0	0	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	4	0	45
Woodstock	4	0	0	0	0	0	0	39
Total Ontario (10,000+)	2,937	1,751	35	85	4,610	3,038	527	1,150

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - September 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Barrie	52	0	0	0	18	0	31	45
Brantford	109	20	0	0	5	0	66	3
Greater Sudbury	0	0	21	58	15	15	150	108
Guelph	287	92	0	0	122	0	2	0
Hamilton	720	303	0	0	370	90	195	264
Kingston	7	26	4	0	0	0	70	116
Kitchener	379	414	4	7	236	182	492	84
London	113	101	7	18	30	182	405	561
Oshawa	226	76	0	3	0	0	12	0
Ottawa	1,479	1,150	9	24	1,117	530	88	65
Peterborough	66	20	0	10	0	0	4	30
St. Catharines-Niagara	207	115	19	0	0	21	41	44
Thunder Bay	4	0	0	4	0	0	4	4
Toronto	3,185	1,887	22	0	8,603	8,788	1,083	1,037
Windsor	47	48	3	0	2	0	16	4
Centres 50,000 - 99,999								
Belleville	38	42	0	0	0	2	40	125
Chatham-Kent	4	0	0	0	0	0	0	0
Cornwall	0	4	0	0	0	0	0	0
Kawartha Lakes	7	6	0	0	0	0	70	0
Norfolk	15	22	0	0	0	0	0	0
North Bay	0	0	0	20	0	0	0	67
Sarnia	6	0	0	0	0	111	0	0
Sault Ste. Marie	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region January - September 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 10,000 - 49,999								
Bracebridge	12	0	0	0	65	19	0	12
Brighton MU	8	3	0	n/a	0	n/a	0	n/a
Brock Tp	0	8	0	n/a	0	n/a	0	n/a
Brockville	8	0	0	0	0	0	0	0
Centre Wellington	0	0	0	0	54	0	0	55
Cobourg	33	0	0	0	0	23	0	0
Collingwood	82	25	0	0	38	18	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex T	4	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	26	0	0	0	0	0	0	0
Greater Napanee	4	0	4	0	6	0	0	6
Haldimand County CY	9	22	0	0	0	0	0	0
Hunstville	12	0	0	13	0	40	0	101
Ingersoll	0	0	0	10	0	0	0	0
Kenora	0	0	0	0	10	0	0	0
Kincardine MU	5	10	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	7	0	0	0	2	0	0	2
Meaford	12	6	0	0	0	0	0	0
Midland	0	0	6	0	94	0	0	0
Mississippi Mills	0	11	0	0	0	0	0	0
North Grenville MU	3	6	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	27	24	0	0	147	0	0	1
Owen Sound	9	0	0	0	0	0	0	0
Petawawa	26	24	0	0	0	0	5	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	25	14	0	0	0	0	28	4
Scugog Tp	0	n/a	0	n/a	0	n/a	0	100
Stratford	14	0	0	0	0	0	0	153
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	0	n/a	4	n/a	11	n/a	0	6
Tillsonburg	0	0	0	0	0	15	0	6
Timmins	0	0	0	0	14	0	0	0
Trent Hills	0	0	0	0	0	0	0	5
Wasaga Beach	109	12	0	0	0	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	4	4	45
Woodstock	16	0	0	0	0	0	0	39
Total Ontario (10,000+)	7,417	4,491	103	171	10,959	10,040	2,830	3,092

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Ontario Region Third Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Barrie	124	98	23	0	0	45	147	143
Brantford	114	87	8	0	0	2	122	89
Greater Sudbury	127	91	15	0	89	38	231	129
Guelph	110	131	117	1	2	0	229	132
Hamilton	889	378	194	75	0	0	1,083	454
Kingston	142	177	0	0	70	0	212	177
Kitchener	401	404	137	244	86	8	624	656
London	359	322	105	267	0	14	464	603
Oshawa	476	263	29	6	4	3	509	272
Ottawa	1,103	1,287	752	72	66	76	1,921	1,435
Peterborough	94	111	16	4	0	0	110	115
St. Catharines-Niagara	256	225	20	2	41	2	317	229
Thunder Bay	83	67	4	1	6	0	93	68
Toronto	3,724	3,263	3,929	2,581	192	867	7,845	6,712
Windsor	149	103	13	9	3	4	165	116
Centres 50,000 - 99,999								
Belleville	83	86	0	0	0	0	83	86
Chatham-Kent	42	24	0	0	0	0	42	24
Cornwall	18	36	0	0	0	0	18	36
Kawartha Lakes	68	82	0	0	0	0	71	82
Norfolk	59	50	0	0	0	0	59	50
North Bay	52	58	0	0	0	77	52	135
Sarnia	59	55	1	113	0	0	60	168
Sault Ste. Marie	34	30	0	0	0	0	34	30

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Ontario Region Third Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 10,000 - 49,999								
Bracebridge	19	17	66	27	0	12	85	56
Brighton MU	18	22	0	n/a	0	n/a	18	22
Brock Tp	2	17	0	n/a	0	n/a	2	17
Brockville	30	6	0	0	0	0	30	6
Centre Wellington	20	10	0	0	0	0	20	10
Cobourg	6	9	0	8	0	0	6	17
Collingwood	46	22	10	0	0	0	56	22
Elliot Lake	7	3	0	0	0	0	7	3
Erin	0	0	0	0	0	0	0	0
Essex T	0	7	0	n/a	0	n/a	0	7
Gravenhurst	39	12	0	0	0	0	39	12
Greater Napanee	13	11	0	0	0	0	13	11
Haldimand County CY	29	26	0	22	0	0	29	48
Hunstville	29	20	0	36	0	0	29	56
Ingersoll	9	8	0	0	0	0	9	8
Kenora	0	2	0	0	0	0	0	2
Kincardine MU	10	2	0	n/a	0	n/a	10	2
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	26	27	0	0	0	0	26	27
Meaford	20	14	0	0	0	0	20	14
Midland	35	34	0	0	0	0	35	34
Mississippi Mills	0	11	0	0	0	0	0	11
North Grenville MU	49	26	0	n/a	0	n/a	49	26
North Perth	7	13	0	0	0	0	7	13
Orillia	40	28	60	0	0	1	100	29
Owen Sound	20	12	0	0	0	0	20	12
Petawawa	25	21	0	0	5	0	30	21
Port Hope	12	6	0	0	0	0	12	6
Prince Edward County	28	27	0	0	0	0	28	27
Saugeen Shores	16	7	0	0	0	4	16	11
Scugog Tp	6	9	0	n/a	0	n/a	6	9
Stratford	19	9	0	0	0	0	19	9
Temiskaming Shores	7	7	0	0	0	0	7	7
The Nation M	47	19	0	n/a	0	n/a	47	19
Tillsonburg	10	4	0	0	0	0	10	4
Timmins	6	16	0	0	0	0	6	16
Trent Hills	17	4	0	0	0	0	17	4
Wasaga Beach	71	39	25	0	0	0	96	39
West Grey MU	12	6	0	0	0	0	12	6
West Nipissing	20	22	0	0	0	45	20	67
Woodstock	62	51	4	0	0	39	66	90
Total Ontario (10,000+)	9,461	8,069	5,528	3,468	564	1,241	15,556	12,780

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - September 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Barrie	365	202	23	0	31	45	419	247
Brantford	290	222	44	8	66	3	400	233
Greater Sudbury	268	149	15	15	171	166	454	330
Guelph	439	303	330	12	2	0	771	315
Hamilton	2,147	807	531	267	195	264	2,873	1,339
Kingston	394	351	0	0	74	116	472	467
Kitchener	1,287	1,022	406	374	496	91	2,191	1,487
London	1,103	630	241	341	412	584	1,756	1,555
Oshawa	1,345	542	29	25	12	3	1,386	570
Ottawa	3,349	2,982	1,116	512	97	91	4,562	3,585
Peterborough	260	194	57	8	4	40	321	242
St. Catharines-Niagara	755	464	54	77	62	46	871	587
Thunder Bay	158	121	4	1	8	8	170	130
Toronto	10,649	7,863	9,722	9,354	1,105	1,037	21,476	18,255
Windsor	370	218	35	26	19	4	424	248
Centres 50,000 - 99,999								
Belleville	209	177	0	5	41	125	250	307
Chatham-Kent	87	47	0	0	0	0	87	47
Cornwall	78	70	0	0	0	0	78	70
Kawartha Lakes	208	136	0	0	70	2	281	138
Norfolk	134	106	15	18	0	0	149	124
North Bay	130	78	0	0	0	87	130	165
Sarnia	158	121	7	113	0	0	165	234
Sault Ste. Marie	85	57	0	0	0	0	85	57

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - September 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 10,000 - 49,999								
Bracebridge	36	26	66	27	0	12	102	65
Brighton MU	77	43	0	n/a	0	n/a	77	43
Brock Tp	7	39	0	n/a	0	n/a	7	39
Brockville	58	20	0	0	0	0	58	20
Centre Wellington	57	24	54	1	0	55	111	80
Cobourg	73	35	8	16	0	0	81	51
Collingwood	116	78	120	39	0	0	236	117
Elliot Lake	10	3	0	0	0	0	10	3
Erin	10	2	0	0	0	0	10	2
Essex T	13	13	0	n/a	0	n/a	13	13
Gravenhurst	51	15	0	0	0	0	51	15
Greater Napanee	47	23	6	0	4	8	57	31
Haldimand County CY	64	62	0	22	0	0	64	84
Hunstville	61	62	0	40	0	114	61	216
Ingersoll	24	19	0	0	0	10	24	29
Kenora	5	6	10	0	0	0	15	6
Kincardine MU	16	26	0	n/a	0	n/a	16	26
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	62	59	0	0	0	2	62	61
Meaford	33	23	0	0	0	0	33	23
Midland	82	58	92	0	6	0	180	58
Mississippi Mills	32	26	0	0	0	0	35	26
North Grenville MU	64	55	0	n/a	0	n/a	64	55
North Perth	26	21	0	0	0	0	26	21
Orillia	97	77	158	0	1	1	256	78
Owen Sound	35	27	0	0	0	0	35	27
Petawawa	118	83	0	0	5	0	123	83
Port Hope	15	14	0	0	0	0	15	14
Prince Edward County	60	53	0	0	0	0	60	53
Saugeen Shores	55	41	0	0	28	4	83	45
Scugog Tp	11	11	0	n/a	0	100	11	111
Stratford	49	25	0	0	0	153	49	178
Temiskaming Shores	11	7	0	0	0	0	11	7
The Nation M	114	41	11	n/a	4	6	129	47
Tillsonburg	28	26	0	0	0	6	28	32
Timmins	32	26	0	0	0	0	32	26
Trent Hills	47	13	0	0	0	5	47	18
Wasaga Beach	161	69	49	18	0	0	210	87
West Grey MU	22	21	0	0	0	0	22	21
West Nipissing	32	39	0	0	4	45	36	84
Woodstock	178	104	8	0	0	39	186	143
Total Ontario (10,000+)	26,439	18,345	13,211	11,319	2,945	3,276	42,607	32,942

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Ontario Region Third Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Barrie	146	103	0	0	18	16	43	0	207	119	73.9
Brantford	58	35	0	2	19	4	0	0	77	41	87.8
Greater Sudbury	92	47	4	2	4	4	12	0	112	53	111.3
Guelph	134	73	12	8	62	39	37	0	245	120	104.2
Hamilton	346	299	82	22	271	221	0	88	699	630	11.0
Kingston	145	128	10	4	29	0	288	0	472	132	**
Kitchener	381	345	22	20	96	181	233	454	732	1,000	-26.8
London	409	265	8	6	25	48	4	44	446	363	22.9
Oshawa	417	285	2	0	47	20	6	6	472	311	51.8
Ottawa	762	723	134	74	745	525	447	241	2,088	1,563	33.6
Peterborough	94	62	2	0	30	14	4	0	130	76	71.1
St. Catharines-Niagara	220	140	14	12	88	48	0	4	322	204	57.8
Thunder Bay	29	40	0	0	0	0	0	0	29	40	-27.5
Toronto	2,697	2,059	468	748	1,268	937	6,079	1,193	10,512	4,937	112.9
Windsor	114	74	2	2	21	21	0	12	137	109	25.7
Centres 50,000 - 99,999											
Belleville	73	73	0	0	17	0	143	0	233	73	**
Chatham-Kent	32	17	2	2	3	0	0	0	37	19	94.7
Cornwall	20	26	0	8	0	4	32	0	52	38	36.8
Kawartha Lakes	72	60	2	0	6	5	0	0	80	65	23.1
Norfolk	22	25	0	0	0	4	0	0	22	29	-24.1
North Bay	48	21	6	6	0	0	55	18	109	45	142.2
Sarnia	63	44	0	0	0	0	0	0	63	44	43.2
Sault Ste. Marie	34	21	0	0	5	0	35	0	74	21	**

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Ontario Region Third Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 10,000 - 49,999											
Bracebridge	12	11	0	4	12	6	0	31	24	52	-53.8
Brighton MU	23	16	0	2	3	n/a	0	n/a	26	18	44.4
Brock Tp	32	13	0	n/a	0	n/a	0	n/a	32	13	146.2
Brockville	18	16	4	0	0	0	0	0	22	16	37.5
Centre Wellington	15	12	2	0	0	4	0	0	17	16	6.3
Cobourg	13	10	0	0	0	43	0	52	13	105	-87.6
Collingwood	37	28	8	0	0	0	0	0	45	28	60.7
Elliot Lake	4	1	0	0	0	0	0	0	4	1	**
Erin	2	1	0	0	0	0	0	0	2	1	100.0
Essex T	3	5	0	n/a	0	n/a	0	n/a	3	5	-40.0
Gravenhurst	7	6	0	0	26	0	0	0	33	6	**
Greater Napanee	16	16	8	0	0	0	0	0	24	16	50.0
Haldimand County CY	15	26	0	0	0	0	0	0	15	26	-42.3
Hunstville	19	21	0	0	0	0	0	36	19	57	-66.7
Ingersoll	9	10	0	0	0	24	0	0	9	34	-73.5
Kenora	4	1	0	0	0	0	0	0	4	1	**
Kincardine MU	6	8	0	n/a	0	15	0	n/a	6	23	-73.9
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	13	15	4	4	0	39	0	4	17	62	-72.6
Meaford	7	5	0	0	0	0	0	0	7	5	40.0
Midland	27	22	0	0	6	0	0	0	33	22	50.0
Mississippi Mills	8	2	2	0	0	0	0	0	10	2	**
North Grenville MU	10	14	0	2	6	n/a	0	n/a	16	16	0.0
North Perth	9	10	0	0	0	0	0	0	9	10	-10.0
Orillia	29	20	0	0	0	6	0	0	29	26	11.5
Owen Sound	13	12	0	0	0	6	0	4	13	22	-40.9
Petawawa	34	24	0	0	0	0	0	0	34	24	41.7
Port Hope	4	8	0	0	0	6	0	0	4	14	-71.4
Prince Edward County	25	16	0	0	0	0	0	0	25	16	56.3
Saugeen Shores	14	13	0	0	0	0	0	0	14	13	7.7
Scugog Tp	3	2	0	n/a	0	n/a	0	n/a	3	2	50.0
Stratford	6	12	2	4	0	0	0	0	8	16	-50.0
Temiskaming Shores	0	3	0	0	0	0	0	0	0	3	-100.0
The Nation M	28	12	8	2	0	n/a	6	n/a	42	14	200.0
Tillsonburg	14	6	0	0	0	0	0	0	14	6	133.3
Timmins	10	11	0	0	0	0	0	0	10	11	-9.1
Trent Hills	18	6	0	0	0	0	0	0	18	6	200.0
Wasaga Beach	33	25	2	0	0	0	0	24	35	49	-28.6
West Grey MU	11	7	0	0	0	0	0	0	11	7	57.1
West Nipissing	9	14	0	0	0	0	0	0	9	14	-35.7
Woodstock	67	34	8	0	0	18	43	0	118	52	126.9
Total Ontario (10,000+)	7,052	5,476	834	942	2,807	2,258	7,477	2,211	18,170	10,887	66.9

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type Ontario Region January - September 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Barrie	311	289	2	2	46	75	280	46	639	412	55.1
Brantford	160	201	2	4	60	55	0	29	222	289	-23.2
Greater Sudbury	206	168	12	12	40	8	31	20	289	208	38.9
Guelph	346	197	54	30	135	131	39	185	574	543	5.7
Hamilton	965	929	200	46	720	696	357	247	2,242	1,918	16.9
Kingston	352	323	14	30	48	14	331	0	745	367	103.0
Kitchener	1,028	968	76	48	436	453	400	813	1,940	2,282	-15.0
London	1,055	613	10	12	98	135	722	382	1,885	1,142	65.1
Oshawa	1,007	859	4	2	117	233	6	140	1,134	1,234	-8.1
Ottawa	2,114	2,047	278	164	1,609	1,392	1,052	827	5,053	4,430	14.1
Peterborough	254	189	2	0	40	48	139	75	435	312	39.4
St. Catharines-Niagara	529	402	44	34	202	152	72	7	847	595	42.4
Thunder Bay	94	104	6	2	0	4	0	0	100	110	-9.1
Toronto	7,496	6,866	1,380	1,900	2,360	2,795	12,864	9,689	24,100	21,250	13.4
Windsor	304	192	8	20	97	53	0	12	409	277	47.7
Centres 50,000 - 99,999											
Belleville	173	154	4	0	47	10	143	0	367	164	123.8
Chatham-Kent	68	55	8	8	3	0	0	0	79	63	25.4
Cornwall	63	57	14	26	0	10	32	0	109	93	17.2
Kawartha Lakes	181	209	2	10	6	11	0	0	189	230	-17.8
Norfolk	121	123	0	8	16	15	0	0	137	146	-6.2
North Bay	93	72	10	6	10	0	67	18	180	96	87.5
Sarnia	128	108	4	0	6	8	0	0	138	116	19.0
Sault Ste. Marie	70	82	0	0	5	0	35	0	110	82	34.1

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type Ontario Region January - September 2010												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 10,000 - 49,999											
Bracebridge	37	33	2	6	12	6	0	71	51	116	-56.0
Brighton MU	70	50	0	8	6	9	0	n/a	76	67	13.4
Brock Tp	51	38	0	n/a	0	8	0	n/a	51	46	10.9
Brockville	33	32	6	0	0	0	0	0	39	32	21.9
Centre Wellington	54	30	8	0	4	4	55	0	121	34	**
Cobourg	41	36	2	0	13	65	8	127	64	228	-71.9
Collingwood	87	82	10	16	96	76	0	0	193	174	10.9
Elliot Lake	15	3	0	0	0	0	0	0	15	3	**
Erin	17	2	0	0	0	0	0	0	17	2	**
Essex T	11	15	0	n/a	0	8	0	n/a	11	23	-52.2
Gravenhurst	28	27	0	0	26	0	0	36	54	63	-14.3
Greater Napanee	40	26	8	6	0	0	0	0	48	32	50.0
Haldimand County CY	57	62	2	0	14	32	0	0	73	94	-22.3
Hunstville	51	55	0	0	0	13	0	141	51	209	-75.6
Ingersoll	24	17	0	0	0	24	0	0	24	41	-41.5
Kenora	10	6	0	0	0	0	0	0	10	6	66.7
Kincardine MU	13	15	0	n/a	9	15	0	n/a	22	30	-26.7
Lambton Shores	0	1	0	0	0	0	0	0	0	1	-100.0
Leamington	32	42	16	12	0	39	0	4	48	97	-50.5
Meaford	27	14	0	0	10	0	0	0	37	14	164.3
Midland	69	69	0	4	6	14	92	0	167	87	92.0
Mississippi Mills	38	28	6	2	12	0	0	0	56	30	86.7
North Grenville MU	42	49	0	2	6	n/a	0	n/a	48	51	-5.9
North Perth	33	19	0	0	0	0	0	0	33	19	73.7
Orillia	63	53	0	0	0	46	98	0	161	99	62.6
Owen Sound	31	27	0	2	11	6	0	4	42	39	7.7
Petawawa	79	56	0	0	0	4	0	0	79	60	31.7
Port Hope	13	18	0	0	0	9	0	0	13	27	-51.9
Prince Edward County	59	53	0	0	6	3	0	0	65	56	16.1
Saugeen Shores	26	34	2	2	7	16	0	0	35	52	-32.7
Scugog Tp	11	13	0	n/a	0	n/a	0	n/a	11	13	-15.4
Stratford	27	26	6	4	0	7	123	0	156	37	**
Temiskaming Shores	6	10	0	0	0	0	0	0	6	10	-40.0
The Nation M	65	53	16	6	0	n/a	6	n/a	87	59	47.5
Tillsonburg	29	30	0	0	0	4	0	2	29	36	-19.4
Timmins	24	25	0	0	0	0	0	0	24	25	-4.0
Trent Hills	33	24	0	0	0	0	5	0	38	24	58.3
Wasaga Beach	108	96	2	0	40	0	0	24	150	120	25.0
West Grey MU	23	23	0	0	0	0	0	0	23	23	0.0
West Nipissing	35	47	0	0	0	0	4	0	39	47	-17.0
Woodstock	162	84	14	0	0	46	43	163	219	293	-25.3
Total Ontario (10,000+)	18,820	16,666	2,266	2,458	6,383	6,752	17,017	13,062	44,486	38,938	14.2

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region Third Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Barrie	18	16	0	0	0	0	43	0
Brantford	19	4	0	0	0	0	0	0
Greater Sudbury	0	0	4	4	0	0	12	0
Guelph	62	39	0	0	36	0	1	0
Hamilton	271	221	0	0	0	88	0	0
Kingston	26	0	3	0	0	0	288	0
Kitchener	96	181	0	0	39	0	194	454
London	25	28	0	20	2	0	2	44
Oshawa	47	20	0	0	6	6	0	0
Ottawa	745	522	0	3	436	233	11	8
Peterborough	30	14	0	0	0	0	4	0
St. Catharines-Niagara	54	38	34	10	0	0	0	4
Thunder Bay	0	0	0	0	0	0	0	0
Toronto	1,268	937	0	0	5,538	1,013	541	180
Windsor	21	21	0	0	0	0	0	12
Centres 50,000 - 99,999								
Belleville	17	0	0	0	0	0	143	0
Chatham-Kent	3	0	0	0	0	0	0	0
Cornwall	0	0	0	4	0	0	32	0
Kawartha Lakes	6	5	0	0	0	0	0	0
Norfolk	0	4	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	55	18
Sarnia	0	0	0	0	0	0	0	0
Sault Ste. Marie	0	0	5	0	0	0	35	0

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
Third Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 10,000 - 49,999								
Bracebridge	12	6	0	0	0	19	0	12
Brighton MU	3	n/a	0	n/a	0	n/a	0	n/a
Brock Tp	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	0	0	0	0	0	0	0	0
Centre Wellington	0	4	0	0	0	0	0	0
Cobourg	0	43	0	0	0	2	0	50
Collingwood	0	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex T	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	26	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County CY	0	0	0	0	0	0	0	0
Hunstville	0	0	0	0	0	36	0	0
Ingersoll	0	4	0	20	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine MU	0	15	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	39	0	0	0	0	0	4
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	6	0	0	0	0	0
Mississippi Mills	0	0	0	0	0	0	0	0
North Grenville MU	6	n/a	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	0	6	0	0	0	0	0	0
Owen Sound	0	0	0	6	0	0	0	4
Petawawa	0	0	0	0	0	0	0	0
Port Hope	0	6	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	0	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	0	n/a	0	n/a	0	n/a	6	n/a
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	0	0	0	0	0	24	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0
Woodstock	0	18	0	0	4	0	39	0
Total Ontario (10,000+)	2,755	2,191	52	67	6,071	1,421	1,406	790

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - September 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Barrie	46	75	0	0	237	40	43	6
Brantford	60	48	0	7	0	21	0	8
Greater Sudbury	0	0	40	8	15	0	16	20
Guelph	135	131	0	0	36	185	3	0
Hamilton	720	696	0	0	275	124	82	123
Kingston	41	5	7	9	0	0	331	0
Kitchener	436	453	0	0	127	181	273	632
London	98	96	0	39	2	17	720	365
Oshawa	114	233	3	0	6	137	0	3
Ottawa	1,576	1,386	33	6	1,018	741	34	86
Peterborough	40	35	0	13	105	0	34	75
St. Catharines-Niagara	168	134	34	18	0	3	72	4
Thunder Bay	0	4	0	0	0	0	0	0
Toronto	2,360	2,779	0	16	11,559	9,239	1,305	450
Windsor	97	53	0	0	0	0	0	12
Centres 50,000 - 99,999								
Belleville	47	10	0	0	0	0	143	0
Chatham-Kent	3	0	0	0	0	0	0	0
Cornwall	0	6	0	4	0	0	32	0
Kawartha Lakes	6	5	0	6	0	0	0	0
Norfolk	16	15	0	0	0	0	0	0
North Bay	0	0	10	0	0	0	67	18
Sarnia	6	8	0	0	0	0	0	0
Sault Ste. Marie	0	0	5	0	0	0	35	0

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - September 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 10,000 - 49,999								
Bracebridge	12	6	0	0	0	59	0	12
Brighton MU	6	9	0	n/a	0	n/a	0	n/a
Brock Tp	0	8	0	n/a	0	n/a	0	n/a
Brockville	0	0	0	0	0	0	0	0
Centre Wellington	4	4	0	0	0	0	55	0
Cobourg	13	65	0	0	8	77	0	50
Collingwood	96	76	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex T	0	8	0	n/a	0	n/a	0	n/a
Gravenhurst	26	0	0	0	0	36	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County CY	14	32	0	0	0	0	0	0
Hunstville	0	0	0	13	0	40	0	101
Ingersoll	0	4	0	20	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine MU	9	15	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	39	0	0	0	0	0	4
Meaford	10	0	0	0	0	0	0	0
Midland	0	14	6	0	92	0	0	0
Mississippi Mills	12	0	0	0	0	0	0	0
North Grenville MU	6	n/a	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	0	46	0	0	98	0	0	0
Owen Sound	6	0	5	6	0	0	0	4
Petawawa	0	4	0	0	0	0	0	0
Port Hope	0	9	0	0	0	0	0	0
Prince Edward County	6	3	0	0	0	0	0	0
Saugeen Shores	7	0	0	16	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	0	7	0	0	0	0	123	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	0	n/a	0	n/a	0	n/a	6	n/a
Tillsonburg	0	4	0	0	0	0	0	2
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	5	0
Wasaga Beach	40	0	0	0	0	24	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	4	0
Woodstock	0	46	0	0	4	11	39	152
Total Ontario (10,000+)	6,236	6,571	147	181	13,592	10,935	3,425	2,127

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Barrie	152	119	12	0	43	0	207	119
Brantford	76	37	1	4	0	0	77	41
Greater Sudbury	94	49	0	0	18	4	112	53
Guelph	173	111	71	9	1	0	245	120
Hamilton	550	418	149	212	0	0	699	630
Kingston	179	132	0	0	293	0	472	132
Kitchener	453	448	85	98	194	454	732	1,000
London	383	246	61	52	2	65	446	363
Oshawa	438	295	34	16	0	0	472	311
Ottawa	1,634	1,307	441	243	13	13	2,088	1,563
Peterborough	110	76	16	0	4	0	130	76
St. Catharines-Niagara	265	176	17	11	40	17	322	204
Thunder Bay	29	40	0	0	0	0	29	40
Toronto	4,137	3,430	5,834	1,325	541	182	10,512	4,937
Windsor	124	84	13	13	0	12	137	109
Centres 50,000 - 99,999								
Belleville	90	73	0	0	143	0	233	73
Chatham-Kent	37	19	0	0	0	0	37	19
Cornwall	20	34	0	0	32	4	52	38
Kawartha Lakes	80	65	0	0	0	0	80	65
Norfolk	22	29	0	0	0	0	22	29
North Bay	52	27	0	0	57	18	109	45
Sarnia	63	44	0	0	0	0	63	44
Sault Ste. Marie	34	21	0	0	40	0	74	21

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Ontario Region Third Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 10,000 - 49,999								
Bracebridge	23	17	1	23	0	12	24	52
Brighton MU	26	18	0	n/a	0	n/a	26	18
Brock Tp	32	13	0	n/a	0	n/a	32	13
Brockville	22	16	0	0	0	0	22	16
Centre Wellington	17	16	0	0	0	0	17	16
Cobourg	13	50	0	5	0	50	13	105
Collingwood	45	28	0	0	0	0	45	28
Elliot Lake	4	1	0	0	0	0	4	1
Erin	2	1	0	0	0	0	2	1
Essex T	3	5	0	n/a	0	n/a	3	5
Gravenhurst	33	6	0	0	0	0	33	6
Greater Napanee	24	16	0	0	0	0	24	16
Haldimand County CY	15	26	0	0	0	0	15	26
Hunstville	19	21	0	36	0	0	19	57
Ingersoll	9	10	0	4	0	20	9	34
Kenora	4	1	0	0	0	0	4	1
Kincardine MU	6	23	0	n/a	0	n/a	6	23
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	17	37	0	21	0	4	17	62
Meaford	7	5	0	0	0	0	7	5
Midland	27	22	0	0	6	0	33	22
Mississippi Mills	10	2	0	0	0	0	10	2
North Grenville MU	16	16	0	n/a	0	n/a	16	16
North Perth	9	10	0	0	0	0	9	10
Orillia	29	26	0	0	0	0	29	26
Owen Sound	13	12	0	0	0	10	13	22
Petawawa	34	24	0	0	0	0	34	24
Port Hope	4	8	0	6	0	0	4	14
Prince Edward County	25	16	0	0	0	0	25	16
Saugeen Shores	14	13	0	0	0	0	14	13
Scugog Tp	3	2	0	n/a	0	n/a	3	2
Stratford	8	16	0	0	0	0	8	16
Temiskaming Shores	0	3	0	0	0	0	0	3
The Nation M	36	14	0	n/a	6	n/a	42	14
Tillsonburg	14	6	0	0	0	0	14	6
Timmins	10	11	0	0	0	0	10	11
Trent Hills	18	6	0	0	0	0	18	6
Wasaga Beach	35	25	0	24	0	0	35	49
West Grey MU	11	7	0	0	0	0	11	7
West Nipissing	9	14	0	0	0	0	9	14
Woodstock	79	42	0	10	39	0	118	52
Total Ontario (10,000+)	9,953	7,910	6,743	2,112	1,474	865	18,170	10,887

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Barrie	347	362	249	44	43	6	639	412
Brantford	182	228	40	46	0	15	222	289
Greater Sudbury	216	180	15	0	58	28	289	208
Guelph	476	331	95	212	3	0	574	543
Hamilton	1,416	1,310	743	485	83	123	2,242	1,918
Kingston	400	358	5	0	340	9	745	367
Kitchener	1,325	1,253	342	397	273	632	1,940	2,282
London	976	550	187	185	722	407	1,885	1,142
Oshawa	1,068	1,027	63	204	3	3	1,134	1,234
Ottawa	3,933	3,592	1,041	743	79	95	5,053	4,430
Peterborough	270	221	131	3	34	88	435	312
St. Catharines-Niagara	658	534	77	35	112	26	847	595
Thunder Bay	97	106	1	4	2	0	100	110
Toronto	10,482	10,531	12,313	10,251	1,305	468	24,100	21,250
Windsor	330	223	79	42	0	12	409	277
Centres 50,000 - 99,999								
Belleville	210	164	13	0	144	0	367	164
Chatham-Kent	79	63	0	0	0	0	79	63
Cornwall	77	89	0	0	32	4	109	93
Kawartha Lakes	189	222	0	0	0	8	189	230
Norfolk	121	135	16	11	0	0	137	146
North Bay	101	78	0	0	79	18	180	96
Sarnia	132	116	6	0	0	0	138	116
Sault Ste. Marie	70	82	0	0	40	0	110	82

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 10,000 - 49,999								
Bracebridge	48	41	3	63	0	12	51	116
Brighton MU	76	67	0	n/a	0	n/a	76	67
Brock Tp	51	46	0	n/a	0	n/a	51	46
Brockville	39	32	0	0	0	0	39	32
Centre Wellington	66	33	0	1	55	0	121	34
Cobourg	43	86	21	92	0	50	64	228
Collingwood	97	118	96	56	0	0	193	174
Elliot Lake	15	3	0	0	0	0	15	3
Erin	17	2	0	0	0	0	17	2
Essex T	11	20	0	3	0	n/a	11	23
Gravenhurst	54	27	0	36	0	0	54	63
Greater Napanee	48	30	0	0	0	2	48	32
Haldimand County CY	59	94	14	0	0	0	73	94
Hunstville	51	55	0	40	0	114	51	209
Ingersoll	24	17	0	4	0	20	24	41
Kenora	10	6	0	0	0	0	10	6
Kincardine MU	22	30	0	n/a	0	n/a	22	30
Lambton Shores	0	1	0	0	0	0	0	1
Leamington	48	72	0	21	0	4	48	97
Meaford	33	14	4	0	0	0	37	14
Midland	69	87	92	0	6	0	167	87
Mississippi Mills	56	30	0	0	0	0	56	30
North Grenville MU	48	51	0	n/a	0	n/a	48	51
North Perth	33	19	0	0	0	0	33	19
Orillia	63	99	98	0	0	0	161	99
Owen Sound	37	29	0	0	5	10	42	39
Petawawa	79	60	0	0	0	0	79	60
Port Hope	13	18	0	9	0	0	13	27
Prince Edward County	65	56	0	0	0	0	65	56
Saugeen Shores	35	36	0	0	0	16	35	52
Scugog Tp	11	13	0	n/a	0	n/a	11	13
Stratford	32	37	1	0	123	0	156	37
Temiskaming Shores	6	10	0	0	0	0	6	10
The Nation M	81	59	0	n/a	6	n/a	87	59
Tillsonburg	29	34	0	0	0	2	29	36
Timmins	24	25	0	0	0	0	24	25
Trent Hills	33	24	0	0	5	0	38	24
Wasaga Beach	128	90	22	30	0	0	150	120
West Grey MU	23	23	0	0	0	0	23	23
West Nipissing	35	47	0	0	4	0	39	47
Woodstock	180	103	0	38	39	152	219	293
Total Ontario (10,000+)	25,107	23,559	15,775	13,055	3,604	2,324	44,486	38,938

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Third Quarter 2010														
Submarket	**Price Ranges**										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Belleville													
Q3 2010	1	1.5	2	3.0	31	46.3	33	49.3	0	0.0	67	298,900	288,197
Q3 2009	3	5.5	1	1.8	50	90.9	1	1.8	0	0.0	55	250,000	244,084
Year-to-date 2010	1	0.8	3	2.5	63	52.9	52	43.7	0	0.0	119	293,900	287,857
Year-to-date 2009	8	5.9	10	7.4	102	75.6	15	11.1	0	0.0	135	250,000	244,862
Chatham-Kent													
Q3 2010	6	20.0	5	16.7	10	33.3	9	30.0	0	0.0	30	249,000	266,363
Q3 2009	3	20.0	3	20.0	7	46.7	2	13.3	0	0.0	15	209,000	223,927
Year-to-date 2010	13	17.6	9	12.2	28	37.8	21	28.4	3	4.1	74	260,000	283,872
Year-to-date 2009	7	13.5	6	11.5	23	44.2	15	28.8	1	1.9	52	229,000	265,148
Cornwall													
Q3 2010	1	11.1	7	77.8	1	11.1	0	0.0	0	0.0	9	--	--
Q3 2009	6	54.5	3	27.3	2	18.2	0	0.0	0	0.0	11	174,835	188,915
Year-to-date 2010	4	14.3	16	57.1	6	21.4	2	7.1	0	0.0	28	191,790	204,188
Year-to-date 2009	15	35.7	11	26.2	9	21.4	6	14.3	1	2.4	42	193,408	216,516
Kawartha Lakes													
Q3 2010	0	0.0	0	0.0	41	59.4	28	40.6	0	0.0	69	289,990	304,416
Q3 2009	0	0.0	0	0.0	36	59.0	23	37.7	2	3.3	61	285,900	319,127
Year-to-date 2010	0	0.0	0	0.0	107	60.1	66	37.1	5	2.8	178	289,450	313,000
Year-to-date 2009	1	0.4	2	0.9	107	48.0	82	36.8	31	13.9	223	305,000	361,285
Norfolk													
Q3 2010	0	0.0	0	0.0	14	66.7	7	33.3	0	0.0	21	279,900	304,823
Q3 2009	0	0.0	2	7.1	16	57.1	9	32.1	1	3.6	28	247,450	291,017
Year-to-date 2010	5	4.1	0	0.0	53	43.8	52	43.0	11	9.1	121	312,000	339,540
Year-to-date 2009	6	4.7	10	7.8	49	38.0	52	40.3	12	9.3	129	293,000	315,678
North Bay													
Q3 2010	0	0.0	0	0.0	4	14.8	22	81.5	1	3.7	27	359,900	369,504
Q3 2009	0	0.0	4	25.0	6	37.5	6	37.5	0	0.0	16	296,950	304,038
Year-to-date 2010	0	0.0	0	0.0	9	22.5	30	75.0	1	2.5	40	349,900	357,520
Year-to-date 2009	2	2.8	14	19.7	21	29.6	34	47.9	0	0.0	71	299,000	307,986
Sarnia													
Q3 2010	1	1.9	1	1.9	25	47.2	26	49.1	0	0.0	53	290,000	299,942
Q3 2009	2	5.3	1	2.6	20	52.6	14	36.8	1	2.6	38	289,950	312,938
Year-to-date 2010	1	0.9	1	0.9	58	51.8	52	46.4	0	0.0	112	289,900	296,583
Year-to-date 2009	4	3.7	2	1.9	53	49.5	46	43.0	2	1.9	107	295,000	308,571
Sault Ste. Marie													
Q3 2010	0	0.0	0	0.0	11	57.9	6	31.6	2	10.5	19	289,900	321,032
Q3 2009	0	0.0	0	0.0	8	80.0	1	10.0	1	10.0	10	289,900	345,330
Year-to-date 2010	0	0.0	0	0.0	24	66.7	9	25.0	3	8.3	36	279,900	305,097
Year-to-date 2009	3	3.9	12	15.6	45	58.4	15	19.5	2	2.6	77	264,900	278,047
Barrie CMA													
Q3 2010	1	0.6	1	0.6	38	23.8	95	59.4	25	15.6	160	362,990	398,865
Q3 2009	0	0.0	0	0.0	21	19.6	56	52.3	30	28.0	107	369,990	475,899
Year-to-date 2010	1	0.3	1	0.3	98	29.1	185	54.9	52	15.4	337	361,990	409,002
Year-to-date 2009	0	0.0	4	1.3	95	29.7	147	45.9	74	23.1	320	343,783	429,272

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Third Quarter 2010													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brantford CMA													
Q3 2010	0	0.0	1	1.6	32	50.0	25	39.1	6	9.4	64	299,900	348,332
Q3 2009	25	34.7	3	4.2	29	40.3	14	19.4	1	1.4	72	237,450	238,990
Year-to-date 2010	1	0.6	5	2.8	74	40.9	74	40.9	27	14.9	181	312,000	362,013
Year-to-date 2009	66	26.8	10	4.1	101	41.1	59	24.0	10	4.1	246	248,000	264,069
Greater Sudbury CMA													
Q3 2010	0	0.0	0	0.0	8	12.5	53	82.8	3	4.7	64	359,900	376,530
Q3 2009	0	0.0	0	0.0	13	39.4	20	60.6	0	0.0	33	319,900	338,436
Year-to-date 2010	0	0.0	0	0.0	26	20.2	99	76.7	4	3.1	129	354,900	363,509
Year-to-date 2009	1	0.7	1	0.7	36	24.0	102	68.0	10	6.7	150	346,000	368,559
Guelph CMA													
Q3 2010	0	0.0	0	0.0	13	9.4	115	83.3	10	7.2	138	366,975	379,610
Q3 2009	0	0.0	0	0.0	16	21.3	56	74.7	3	4.0	75	335,866	346,601
Year-to-date 2010	0	0.0	0	0.0	40	11.5	283	81.1	26	7.4	349	365,158	378,156
Year-to-date 2009	0	0.0	0	0.0	33	16.4	148	73.6	20	10.0	201	344,696	370,842
Hamilton CMA													
Q3 2010	1	0.3	1	0.3	27	7.7	264	75.0	59	16.8	352	406,155	448,338
Q3 2009	1	0.3	0	0.0	46	14.4	224	70.2	48	15.0	319	386,990	453,931
Year-to-date 2010	2	0.2	1	0.1	81	8.6	712	75.3	150	15.9	946	407,945	453,306
Year-to-date 2009	2	0.2	1	0.1	138	14.5	634	66.4	180	18.8	955	390,900	454,457
Kingston CMA													
Q3 2010	0	0.0	1	1.1	84	92.3	6	6.6	0	0.0	91	270,800	270,050
Q3 2009	0	0.0	6	6.3	75	78.9	14	14.7	0	0.0	95	279,000	270,429
Year-to-date 2010	0	0.0	2	1.0	167	80.7	38	18.4	0	0.0	207	269,840	279,037
Year-to-date 2009	8	2.7	17	5.7	219	73.2	51	17.1	4	1.3	299	278,200	272,769
Kitchener CMA													
Q3 2010	0	0.0	0	0.0	60	16.1	265	71.2	47	12.6	372	350,614	387,187
Q3 2009	0	0.0	0	0.0	123	33.3	216	58.5	30	8.1	369	320,000	351,478
Year-to-date 2010	1	0.1	0	0.0	211	20.6	699	68.2	114	11.1	1,025	345,790	380,897
Year-to-date 2009	0	0.0	0	0.0	404	40.0	537	53.2	68	6.7	1,009	310,000	338,986
London CMA													
Q3 2010	0	0.0	2	0.6	146	40.6	175	48.6	37	10.3	360	320,000	351,566
Q3 2009	6	2.1	4	1.4	120	41.4	125	43.1	35	12.1	290	309,000	345,368
Year-to-date 2010	2	0.2	10	1.0	375	38.8	498	51.5	82	8.5	967	320,000	344,118
Year-to-date 2009	12	1.8	10	1.5	263	39.6	314	47.3	65	9.8	664	313,000	345,603
Oshawa CMA													
Q3 2010	0	0.0	0	0.0	81	19.5	287	69.2	47	11.3	415	360,990	385,463
Q3 2009	2	0.6	0	0.0	92	29.1	200	63.3	22	7.0	316	344,945	358,419
Year-to-date 2010	0	0.0	0	0.0	219	21.7	675	66.8	117	11.6	1,011	361,990	387,890
Year-to-date 2009	2	0.2	1	0.1	307	34.0	536	59.4	57	6.3	903	332,990	352,971
Ottawa CMA													
Q3 2010	0	0.0	0	0.0	32	4.7	508	74.5	142	20.8	682	423,900	435,351
Q3 2009	2	0.3	0	0.0	81	13.5	463	77.2	54	9.0	600	378,900	403,815
Year-to-date 2010	1	0.1	1	0.1	144	8.1	1,293	72.8	337	19.0	1,776	415,500	425,695
Year-to-date 2009	3	0.2	4	0.2	243	12.6	1,445	74.7	240	12.4	1,935	382,900	408,766

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
Third Quarter 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peterborough CMA													
Q3 2010	0	0.0	0	0.0	57	58.8	34	35.1	6	6.2	97	289,900	329,858
Q3 2009	0	0.0	0	0.0	35	54.7	26	40.6	3	4.7	64	299,400	333,371
Year-to-date 2010	0	0.0	0	0.0	165	64.0	83	32.2	10	3.9	258	282,495	313,674
Year-to-date 2009	2	1.0	2	1.0	91	47.4	82	42.7	15	7.8	192	303,400	351,696
St. Catharines-Niagara CMA													
Q3 2010	7	3.5	3	1.5	64	32.0	100	50.0	26	13.0	200	329,250	362,264
Q3 2009	6	4.0	3	2.0	40	26.5	85	56.3	17	11.3	151	330,000	358,224
Year-to-date 2010	19	3.8	11	2.2	145	28.9	263	52.4	64	12.7	502	339,900	377,908
Year-to-date 2009	15	3.5	11	2.6	98	23.0	242	56.7	61	14.3	427	339,900	376,137
Thunder Bay CMA													
Q3 2010	0	0.0	0	0.0	8	38.1	12	57.1	1	4.8	21	309,900	323,076
Q3 2009	0	0.0	0	0.0	11	73.3	4	26.7	0	0.0	15	275,000	280,000
Year-to-date 2010	0	0.0	1	2.0	15	30.6	32	65.3	1	2.0	49	325,000	321,188
Year-to-date 2009	2	2.5	6	7.6	56	70.9	15	19.0	0	0.0	79	260,000	265,234
Toronto CMA													
Q3 2010	0	0.0	1	0.0	60	2.1	1,216	43.5	1,521	54.4	2,798	520,445	598,760
Q3 2009	2	0.1	0	0.0	63	3.0	1,121	53.1	925	43.8	2,111	483,900	579,164
Year-to-date 2010	0	0.0	1	0.0	154	2.0	3,427	45.0	4,037	53.0	7,619	514,990	595,850
Year-to-date 2009	4	0.1	2	0.0	124	1.8	3,528	50.5	3,328	47.6	6,986	493,990	572,578
Windsor CMA													
Q3 2010	6	5.1	7	6.0	46	39.3	50	42.7	8	6.8	117	296,190	326,600
Q3 2009	8	9.4	2	2.4	34	40.0	37	43.5	4	4.7	85	290,000	311,652
Year-to-date 2010	13	4.3	10	3.3	120	39.9	133	44.2	25	8.3	301	300,000	331,753
Year-to-date 2009	20	10.2	8	4.1	90	45.9	71	36.2	7	3.6	196	279,024	301,918
Total Urban Centres in Ontario (50,000+)													
Q3 2010	24	0.4	32	0.5	893	14.3	3,336	53.6	1,941	31.2	6,226	422,990	479,543
Q3 2009	66	1.3	32	0.6	944	19.1	2,717	55.0	1,177	23.8	4,936	396,900	457,173
Year-to-date 2010	64	0.4	72	0.4	2,382	14.6	8,778	53.6	5,069	31.0	16,365	422,900	481,667
Year-to-date 2009	183	1.2	144	0.9	2,707	17.6	8,176	53.1	4,188	27.2	15,398	405,132	460,523

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Ontario Region
Third Quarter 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	6,556	-40.7	11,325	24,894	27,513	41.2	275,466	-8.8	282,967
	February	9,861	-29.2	12,527	24,659	27,371	45.8	284,843	-6.4	283,942
	March	14,051	-9.1	13,704	31,977	27,362	50.1	292,276	-3.5	299,225
	April	18,317	-9.2	14,892	31,971	25,122	59.3	311,098	-0.9	306,815
	May	21,235	-3.7	16,206	32,423	25,630	63.2	322,059	1.9	312,162
	June	23,710	15.7	17,523	31,518	25,851	67.8	325,364	3.3	316,943
	July	21,603	13.8	17,411	29,181	26,295	66.2	319,282	6.9	322,480
	August	18,067	15.9	17,735	25,504	26,658	66.5	313,512	7.5	325,197
	September	18,025	14.0	17,704	28,230	25,182	70.3	326,698	10.7	328,900
	October	17,847	42.1	18,555	25,301	26,077	71.2	337,410	19.8	330,269
	November	15,376	77.3	19,012	21,724	28,066	67.7	337,813	15.2	335,473
	December	11,192	79.4	19,252	12,585	28,843	66.7	331,410	18.3	342,499
2010	January	10,650	62.4	18,599	24,266	28,198	66.0	329,134	19.5	345,975
	February	15,286	55.0	19,389	27,686	30,678	63.2	347,097	21.9	353,145
	March	21,294	51.5	19,830	40,842	33,490	59.2	349,405	19.5	354,967
	April	23,612	28.9	18,573	43,585	32,980	56.3	349,624	12.4	346,260
	May	21,310	0.4	16,152	40,443	31,566	51.2	352,523	9.5	345,872
	June	19,526	-17.6	14,488	34,546	29,096	49.8	342,427	5.2	336,731
	July	15,548	-28.0	13,276	26,806	26,400	50.3	328,851	3.0	335,357
	August	15,011	-16.9	14,276	25,976	27,631	51.7	324,233	3.4	338,354
	September	14,913	-17.3	14,633	29,484	27,600	53.0	335,083	2.6	336,118
	October									
	November									
	December									
	Q3 2009	57,695	14.5	52,850	82,915	78,135	67.6	319,792	8.3	325,542
	Q3 2010	45,472	-21.2	42,185	82,266	81,631	51.7	329,370	3.0	336,635
	YTD 2009	151,425	-1.4		260,357			313,182	2.5	
	YTD 2010	157,150	3.8		293,634			341,598	9.1	

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

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Level of Economic Indicators for Ontario Region Third Quarter 2010											
		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2009	January - March	623	4.8	5.7	6,548.7	8.6	21,163	49.3	828	52,277,658	79.79
	April - June	607	3.9	5.5	6,500.0	9.2	31,882	66.3	830	54,555,661	87.01
	July - September	624	3.7	5.7	6,521.6	9.2	33,747	83.1	833	57,037,803	92.50
	October - December	619	3.7	5.6	6,536.4	9.1	3,723	81.4	839	58,438,922	94.09
2010	January - March	615	3.6	5.6	6,565.9	9.0	24,585	81.3	843	58,936,803	95.61
	April - June	642	3.7	6.0	6,647.5	8.7	36,788	73.9	841	64,154,678	96.03
	July - September	612	3.4	5.5	6,675.2	8.7		67.3	851		96.04
	October - December										

Table 6.1: Growth(1) of Economic Indicators for Ontario Region Third Quarter 2010											
		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates								
			1 Yr. Term	5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	-1.8	2.3	-7.4	-43.4	3.0	-20.9	-19.8
	April - June	-12.7	-2.8	-1.5	-3.0	2.9	-10.6	21.6	2.0	-24.9	-12.4
	July - September	-10.5	-3.0	-1.2	-2.6	2.7	5.3	4.8	1.3	-18.4	-2.9
	October - December	-12.1	-2.4	-1.4	-2.0	2.1	-451.9	77.5	1.7	-9.3	14.8
2010	January - March	-1.3	-1.2	-0.1	0.3	0.4	16.2	64.9	1.8	12.7	19.8
	April - June	5.7	-0.2	0.6	2.3	-0.6	15.4	11.4	1.3	17.6	10.4
	July - September	-1.9	-0.4	-0.2	2.4	-0.5		-19.0	2.1		3.8
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

METHODOLOGY

Starts & Completions Survey Methodology

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

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

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

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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