HOUSING MARKET INFORMATION

HOUSING NOW
Greater Toronto Area

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: October 2010

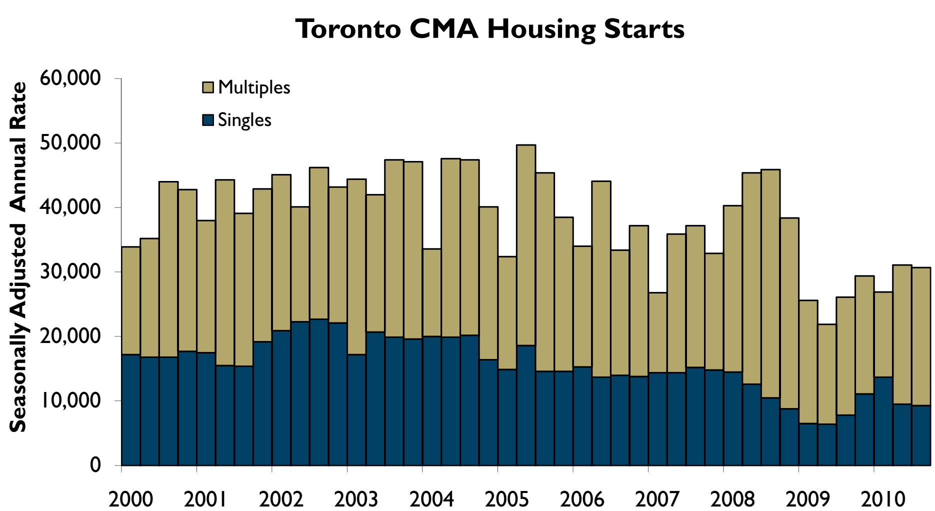
New Home Market

Starts Remain Stable, Sales Favour High Rise

New home construction in the Greater Toronto Area showed little change in the third quarter. The seasonally-adjusted annual rate of total housing starts held steady at a respectable 31,000 units. Single-detached starts remained at about one-third below the most recent peak reached in the first quarter of this year, while apartment starts kept pace with their 10-year average. One area of growth came from the construction of row homes. Starts for this housing type continued to register impressive growth in the quarter, rising back up to pre-recession levels.

On the sales side, new home transactions trended lower but finished the third quarter on a high note — seasonally-adjusted sales in September rose for the first time since February and back up to levels recorded in the spring. Low rise developers are

Figure 1



Source: CMHC

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experiencing relatively better sales results in the Durham Region, as the share of GTA sales concentrated in the area has steadily risen throughout the year. At the GTA level, the low rise market continues to underperform the high rise market. For the fourth consecutive quarter, high rise projects have represented the majority of new home sales.

For most of the past three years, high rise units have overtaken low rise homes in terms of sales volumes. This has led to a large number of condominium units under construction — many of which are now coming to completion. Well over 5,000 condos were finished in the third quarter, which has implications for both high rise starts and sales. Having fewer projects under construction frees up resources for builders to start work on new buildings, while more completed units will produce more resale listings — creating competition for unsold inventory in yet-to-be-built projects. Research undertaken by CMHC reveals that, on average, approximately 10 per cent of new units are listed for sale in the same quarter that registration occurs, with the share of units listed rising to 30 per cent within the first 12 months. The increased supply of resale units is coming at a time when unsold inventory at new condo sites is on the rise, which should act as a cautionary note for builders planning to launch new projects.

Resale Market

Prices Hold Steady as Market Remains Balanced

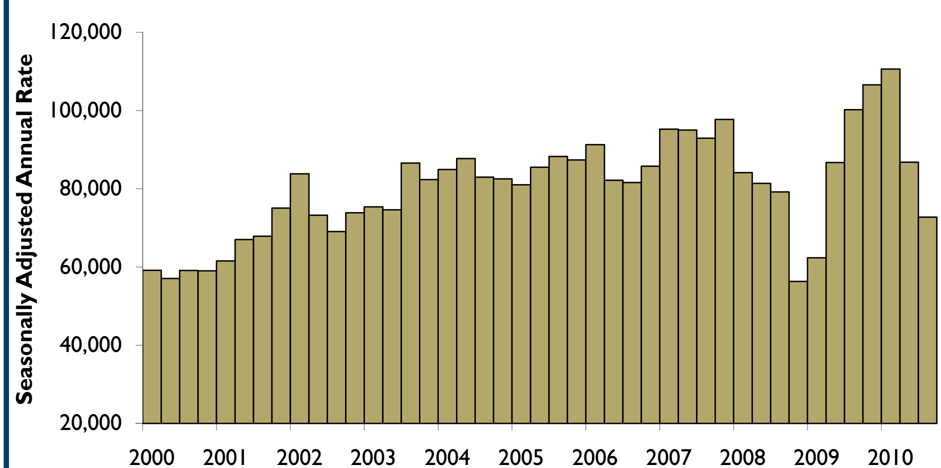
Third quarter sales activity in the resale market continued to move lower after peaking in Q1, however the monthly figures for August and September showed some stability following a particularly weak July. Annualized rates at the end of the quarter were about 76,000 — off about 30 per cent from the beginning of the year and similar to levels seen back in 2003. It appears the recent reductions in fixed mortgage rates back to near historic lows are providing support for sales. However, the fact that volumes remain below average for the past several years indicates that a lot of first-time buyer demand has been absorbed.

The decline in sales and borrowing costs failed to produce any material improvements in affordability. New listings declined at around the same rate as sales in the third quarter, keeping market conditions balanced and average selling prices fairly steady. Prices in the GTA are just 2.5 per cent below the peak reached in the first quarter when demand was much higher than supply and most homes sold above asking price. Compared to last year, prices in the third quarter were six per cent higher.

Part of the reason why average selling prices have remained stable in the GTA is due to sustained demand for higher-end properties. The share of homes sold for more than $500,000 remained above 20 per cent for the third straight quarter. Popular neighbourhoods close to the downtown core with average prices in the $500,000-$750,000 range continued to display tight market conditions. The W1 and W2 Toronto Real Estate Board districts are still selling homes in less than 30 days and for 100 per cent of asking price, on average. In contrast, some of the most balanced conditions in the GTA can be found in the condominium market. Active listings for condos were up 48 per cent from last year as of the end of third quarter, compared to an annual increase of 16 per cent for all other housing types. Despite the added supply, average selling prices for condos have held steady and remain seven per cent higher than last year. However, the statistics have likely been influenced by a rise in newly completed units with above average price tags coming into the market.

Figure 2

Greater Toronto Area MLS® Sales



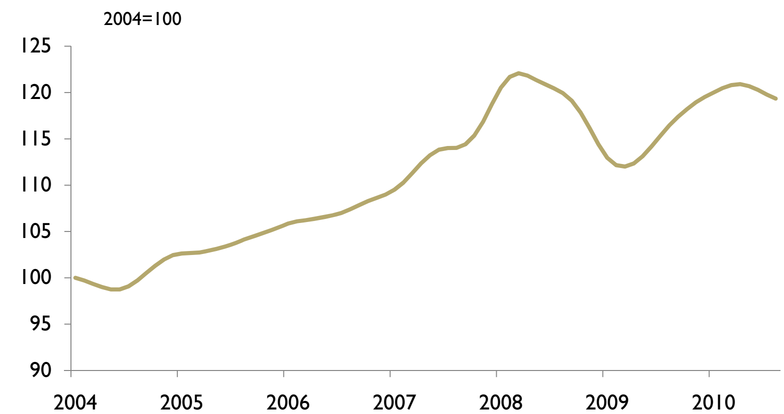
Source: CREA

A Stable Housing Market is Good for the Economy

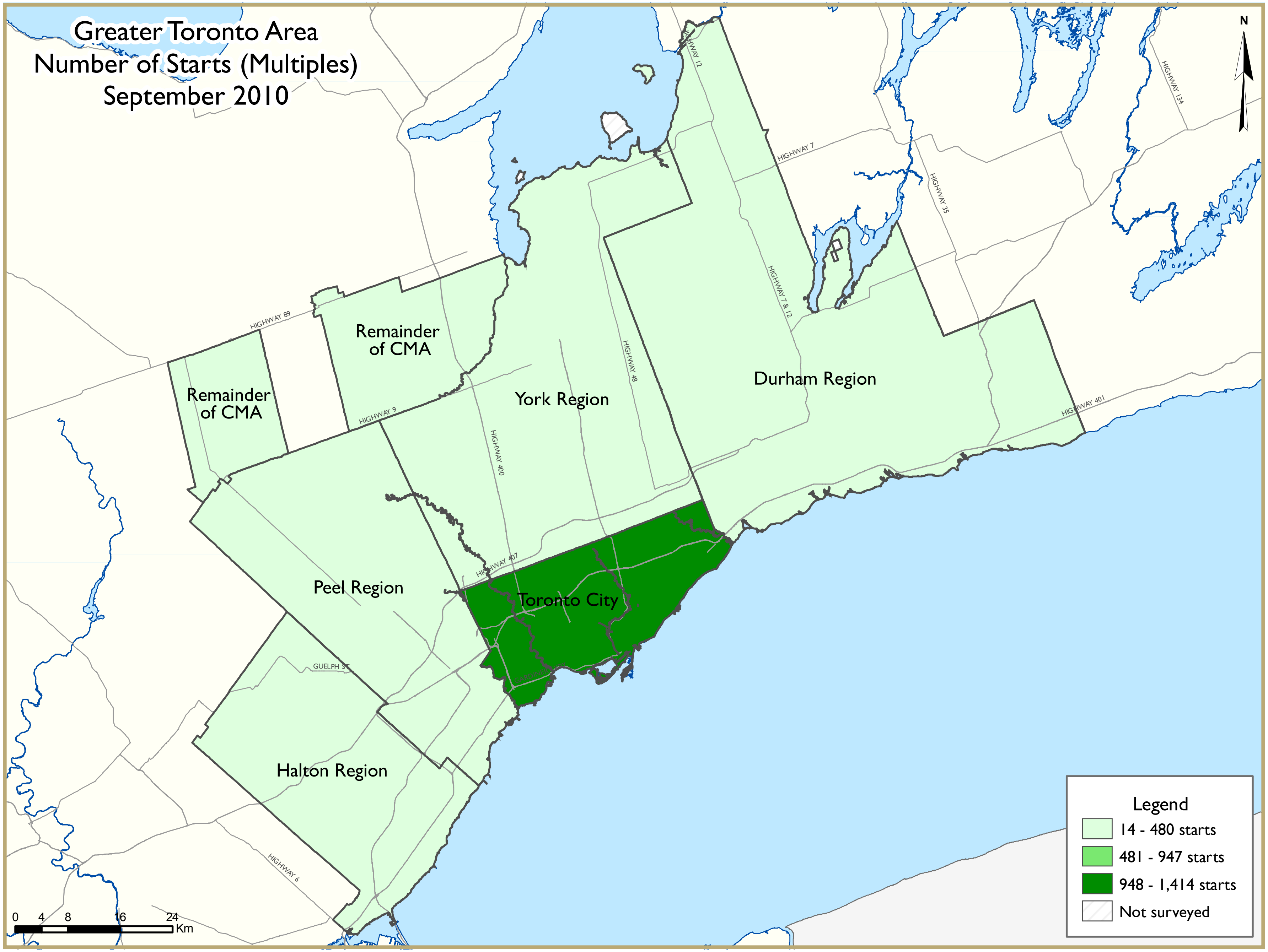
A balanced housing market with little volatility will have positive spin-off effects for the broader economy, in turn providing the market with fundamental support. Charting the path of retail sales displays a positive correlation between housing market activity and overall personal consumption. Housing sales impact purchases at a variety of stores as households furnish and customize their home. Spending is also influenced by changes in housing values. Much like the housing market, the business environment of the past two years has been volatile in Toronto. As a result, employers have acted cautiously by adding more contract and part-time positions. However, with housing sales holding steady in recent months and prices showing little movement from recent highs, overall spending in the Toronto economy should also begin to stabilize. This will help anchor business expectations about the future and provide employers with greater confidence to offer full-time work. Higher incomes and a more stable labour market will support housing market activity going forward.

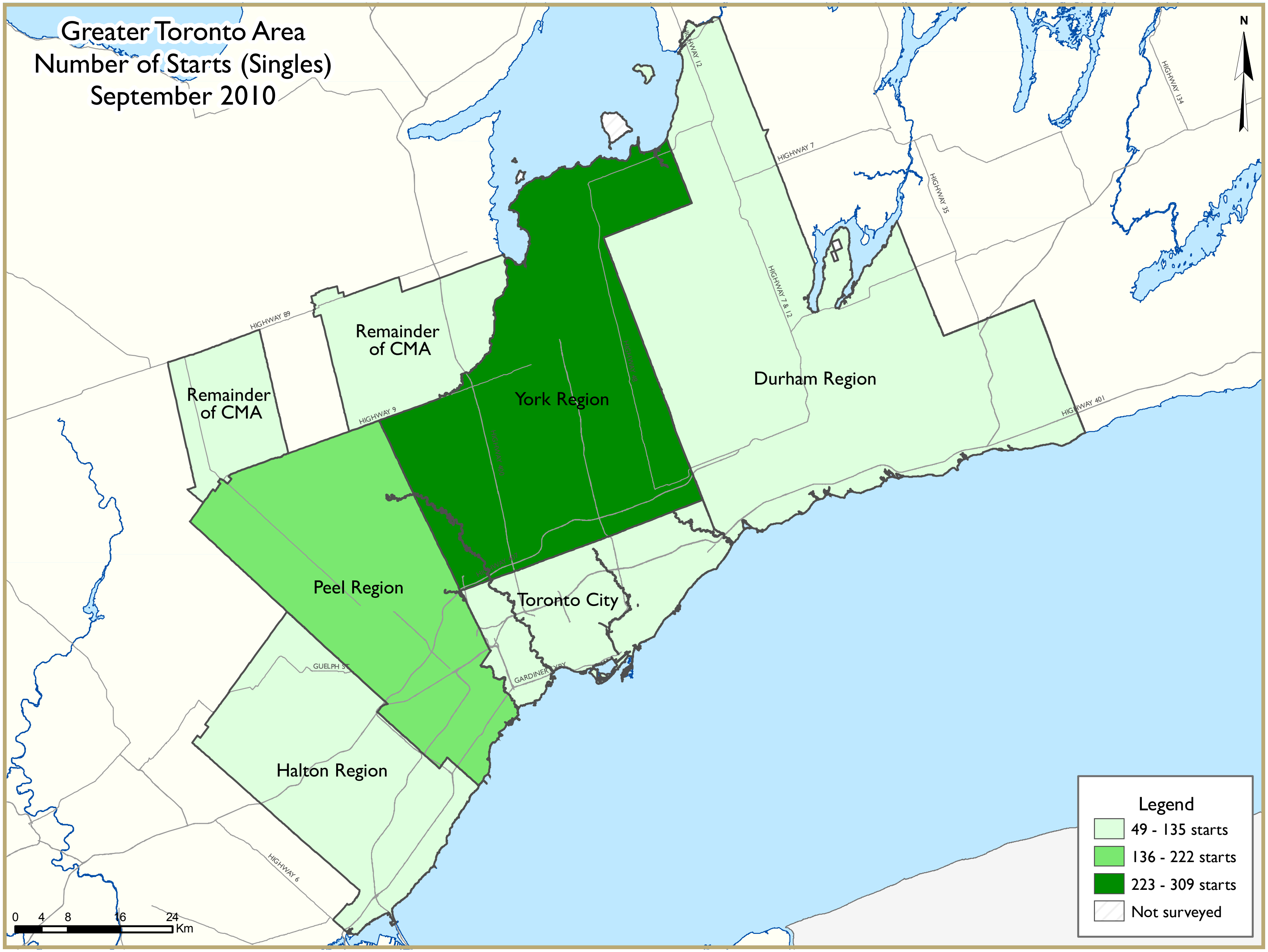
Figure 3

Retail Sales in Toronto

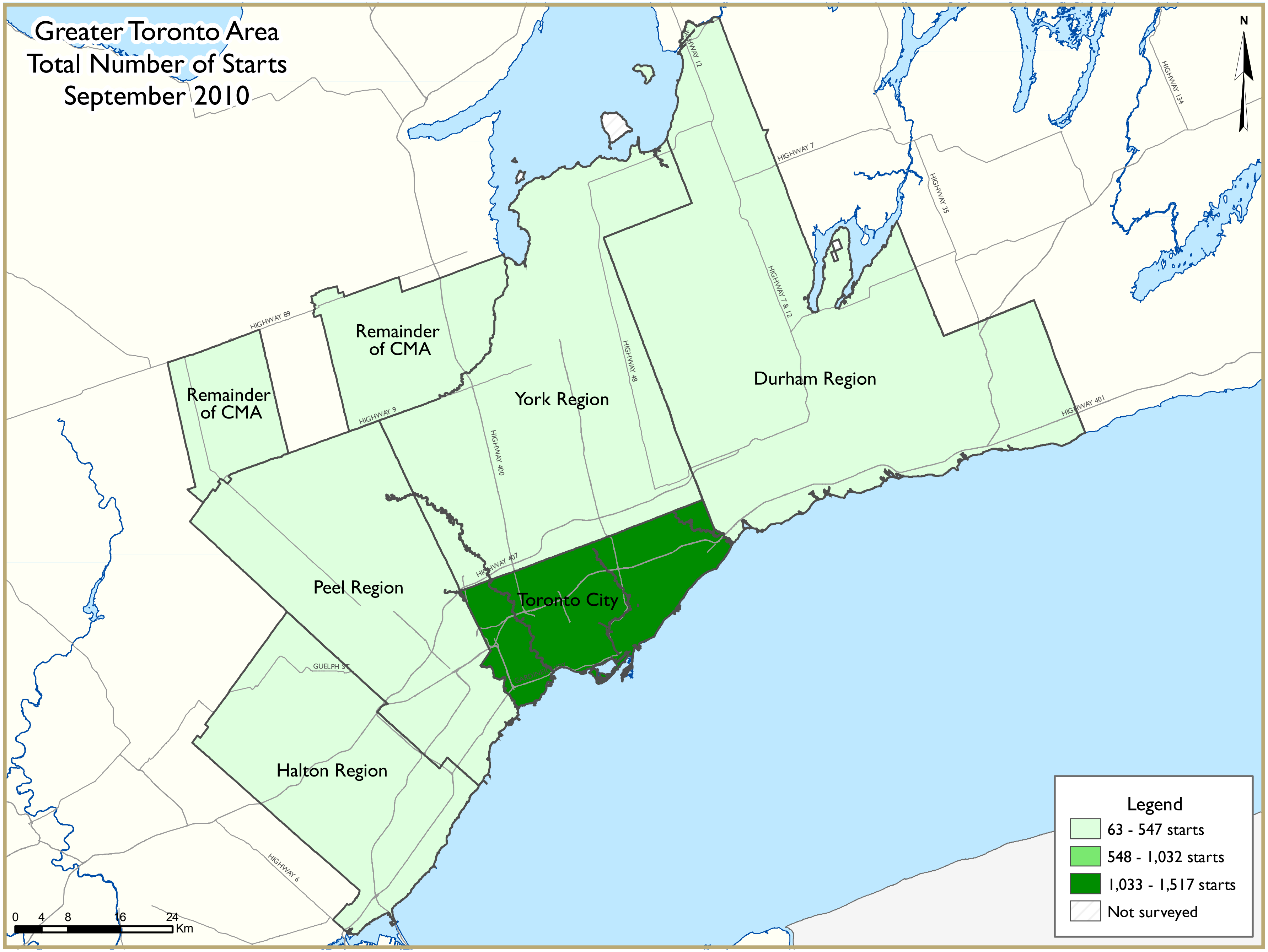


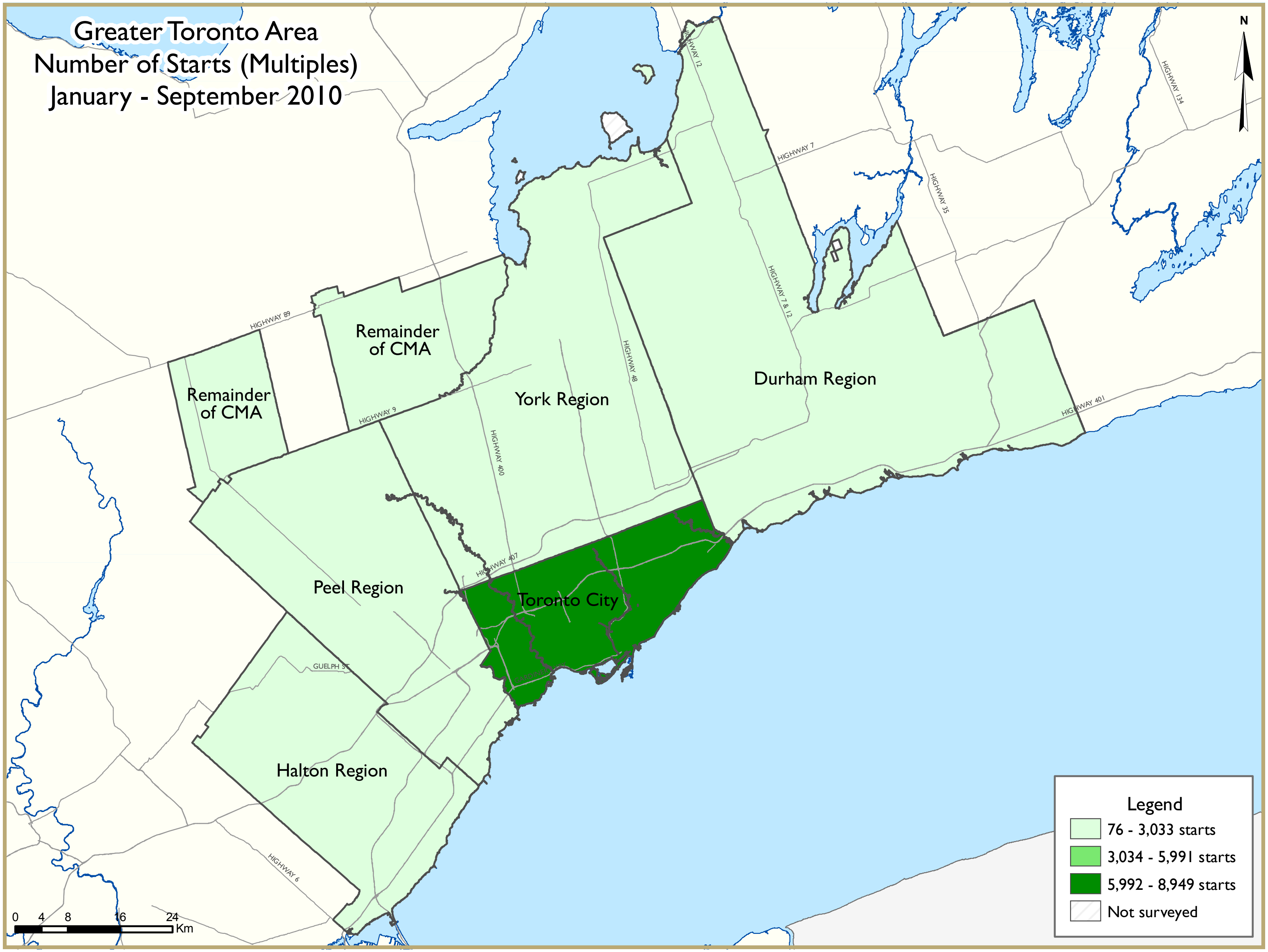
Source: Statistics Canada

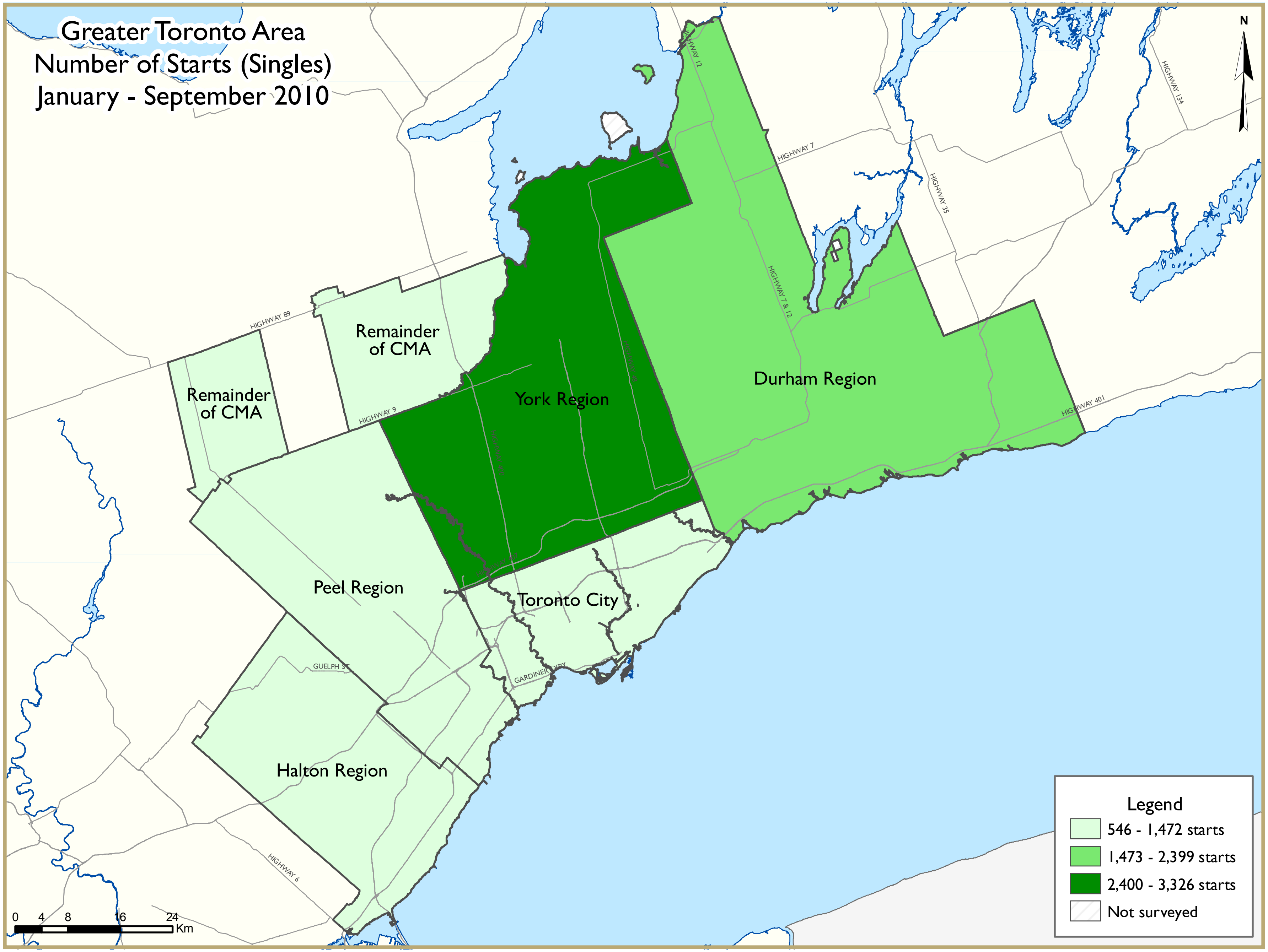

Greater Toronto Area
Number of Starts (Multiples)
September 2010
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
HIGHWAY 89
HIGHWAY 9
HIGHWAY 7
HIGHWAY 12
HIGHWAY 7 & 12
HIGHWAY 48
HIGHWAY 400
HIGHWAY 407
HIGHWAY 401
HIGHWAY 35
HIGHWAY 134
HIGHWAY 6
GUELPH ST
N
0 4 8 16 24 Km
Legend
14 - 480 starts
481 - 947 starts
948 - 1,414 starts
Not surveyed



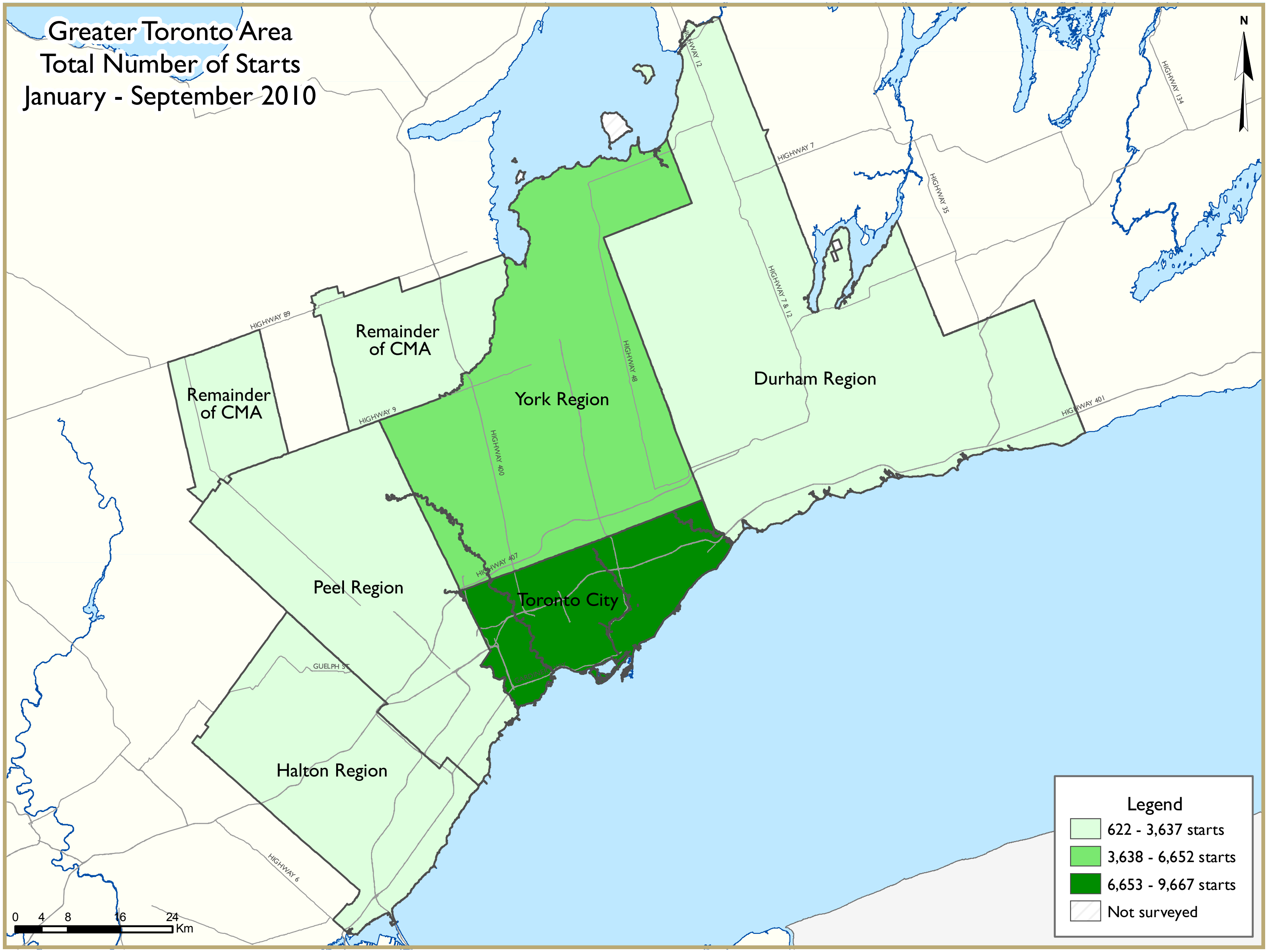
Greater Toronto Area
Number of Starts (Singles)
September 2010
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
Legend
49 - 135 starts
136 - 222 starts
223 - 309 starts
Not surveyed
0 4 8 16 24 Km
N


Greater Toronto Area
Total Number of Starts
September 2010
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
HIGHWAY 89
HIGHWAY 9
HIGHWAY 400
HIGHWAY 407
HIGHWAY 48
HIGHWAY 7
HIGHWAY 7 & 12
HIGHWAY 12
HIGHWAY 35
HIGHWAY 401
GUELPH ST
HIGHWAY 6
N
0 4 8 16 24 Km
Legend
63 - 547 starts
548 - 1,032 starts
1,033 - 1,517 starts
Not surveyed


Greater Toronto Area
Number of Starts (Multiples)
January - September 2010
N
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
HIGHWAY 12
HIGHWAY 7
HIGHWAY 35
HIGHWAY 7 & 12
HIGHWAY 48
HIGHWAY 89
HIGHWAY 9
HIGHWAY 400
HIGHWAY 407
HIGHWAY 401
GUELPH ST
HIGHWAY 6
0 4 8 16 24
Km
Legend
76 - 3,033 starts
3,034 - 5,991 starts
5,992 - 8,949 starts
Not surveyed



Greater Toronto Area
Number of Starts (Singles)
January - September 2010
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
HIGHWAY 89
HIGHWAY 9
HIGHWAY 7
HIGHWAY 35
HIGHWAY 401
HIGHWAY 7 & 12
HIGHWAY 6
GUELPH ST
N
0 4 8 16 24
Km
Legend
546 - 1,472 starts
1,473 - 2,399 starts
2,400 - 3,326 starts
Not surveyed


Greater Toronto Area
Total Number of Starts
January - September 2010
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
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HIGHWAY 35
HIGHWAY 7 & 12
HIGHWAY 48
HIGHWAY 400
HIGHWAY 407
HIGHWAY 89
HIGHWAY 9
HIGHWAY 401
HIGHWAY 6
GUELPH ST
N
0 4 8 16 24
Km
Legend
622 - 3,637 starts
3,638 - 6,652 starts
6,653 - 9,667 starts
Not surveyed

ZONE DESCRIPTIONS - TORONTO CMA	
Toronto City	Toronto, East York, Etobicoke, North York, Scarborough, York
York Region	Aurora, East Gwillimbury, Georgina Township, King Township, Markham, Newmarket, Richmond Hill, Vaughan, Whitchurch-Stouffville
Peel Region	Brampton, Caledon, Mississauga
Halton Region	Burlington, Halton Hills, Milton, Oakville
Durham Region	Ajax, Brock, Clarington, Oshawa, Pickering, Scugog, Uxbridge, Whitby
Remainder of CMA	Bradford / West Gwliimbury, Town of Mono, New Techumseth, Orangeville

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or 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

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or 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 Month or 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 Month or 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 Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

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 1a: Housing Activity Summary of Toronto CMA
September 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
September 2010	746	108	246	25	90	1,445	0	0	2,660
September 2009	887	226	231	18	23	1,467	0	0	2,853
% Change	-15.9	-52.2	6.5	38.9	**	-1.5	n/a	n/a	-6.8
Year-to-date 2010	7,377	1,148	2,124	44	1,145	8,533	22	1,083	21,476
Year-to-date 2009	4,969	1,510	1,384	53	513	8,788	0	1,037	18,255
% Change	48.5	-24.0	53.5	-17.0	123.2	-2.9	n/a	4.4	17.6
UNDER CONSTRUCTION									
September 2010	6,466	1,130	2,661	69	1,248	31,983	38	2,480	46,104
September 2009	5,410	1,448	1,986	80	1,040	35,521	0	2,246	47,732
% Change	19.5	-22.0	34.0	-13.8	20.0	-10.0	n/a	10.4	-3.4
COMPLETIONS									
September 2010	810	96	290	7	51	1,003	0	30	2,287
September 2009	660	250	227	5	159	532	0	12	1,845
% Change	22.7	-61.6	27.8	40.0	-67.9	88.5	n/a	150.0	24.0
Year-to-date 2010	7,433	1,362	1,687	63	747	11,503	0	1,305	24,100
Year-to-date 2009	6,809	1,892	1,830	57	955	9,239	18	450	21,250
% Change	9.2	-28.0	-7.8	10.5	-21.8	24.5	-100.0	190.0	13.4
COMPLETED & NOT ABSORBED									
September 2010	294	25	53	2	20	996	13	712	2,115
September 2009	494	45	140	5	37	262	26	57	1,066
% Change	-40.5	-44.4	-62.1	-60.0	-45.9	**	-50.0	**	98.4
ABSORBED									
September 2010	839	95	289	8	57	996	0	0	2,284
September 2009	689	223	234	6	155	554	0	12	1,873
% Change	21.8	-57.4	23.5	33.3	-63.2	79.8	n/a	-100.0	21.9
Year-to-date 2010	7,575	1,374	1,772	68	746	10,802	3	193	22,533
Year-to-date 2009	6,935	1,873	1,774	53	940	9,270	8	177	21,030
% Change	9.2	-26.6	-0.1	28.3	-20.6	16.5	-62.5	9.0	7.1

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

Table 1b: Housing Activity Summary of Oshawa CMA
September 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
September 2010	100	8	39	0	29	0	0	0	176
September 2009	73	2	21	0	0	0	0	0	96
% Change	37.0	**	85.7	n/a	n/a	n/a	n/a	n/a	83.3
Year-to-date 2010	1,138	10	197	0	29	0	0	12	1,386
Year-to-date 2009	489	2	51	0	25	0	3	0	570
% Change	132.7	**	**	n/a	16.0	n/a	-100.0	n/a	143.2
UNDER CONSTRUCTION									
September 2010	780	10	212	0	78	12	0	54	1,146
September 2009	589	2	93	0	108	18	3	0	813
% Change	32.4	**	128.0	n/a	-27.8	-33.3	-100.0	n/a	41.0
COMPLETIONS									
September 2010	153	0	8	0	6	6	0	0	173
September 2009	84	0	6	0	0	6	0	0	96
% Change	82.1	n/a	33.3	n/a	n/a	0.0	n/a	n/a	80.2
Year-to-date 2010	1,007	4	57	0	57	6	3	0	1,134
Year-to-date 2009	859	2	166	0	67	137	0	3	1,234
% Change	17.2	100.0	-65.7	n/a	-14.9	-95.6	n/a	-100.0	-8.1
COMPLETED & NOT ABSORBED									
September 2010	12	0	0	0	3	15	0	0	30
September 2009	15	0	9	0	20	97	0	0	141
% Change	-20.0	n/a	-100.0	n/a	-85.0	-84.5	n/a	n/a	-78.7
ABSORBED									
September 2010	153	0	10	0	8	6	0	0	177
September 2009	93	0	15	0	1	3	0	0	112
% Change	64.5	n/a	-33.3	n/a	**	100.0	n/a	n/a	58.0
Year-to-date 2010	1,013	4	64	0	67	52	3	0	1,203
Year-to-date 2009	904	2	188	0	89	94	0	3	1,280
% Change	12.1	100.0	-66.0	n/a	-24.7	-44.7	n/a	-100.0	-6.0

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

Table 1c: Housing Activity Summary of Greater Toronto Area September 2010									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
September 2010	812	130	279	23	115	1,445	0	0	2,804
September 2009	991	218	235	0	21	1,467	0	0	2,933
% Change	-18.1	-40.4	18.7	n/a	**	-1.5	n/a	n/a	-4.4
Year-to-date 2010	8,236	1,306	2,302	25	1,218	8,903	22	1,095	23,107
Year-to-date 2009	5,354	1,520	1,402	0	563	8,878	3	1,401	19,122
% Change	53.8	-14.1	64.2	n/a	116.3	0.3	**	-21.8	20.8
UNDER CONSTRUCTION									
September 2010	7,075	1,228	2,831	44	1,338	32,466	38	2,716	47,765
September 2009	5,962	1,464	2,035	40	1,213	35,957	3	2,510	49,185
% Change	18.7	-16.1	39.1	10.0	10.3	-9.7	**	8.2	-2.9
COMPLETIONS									
September 2010	909	114	255	2	62	1,009	0	0	2,351
September 2009	711	250	222	0	165	613	0	12	1,973
% Change	27.8	-54.4	14.9	n/a	-62.4	64.6	n/a	-100.0	19.2
Year-to-date 2010	8,284	1,486	1,677	21	882	11,675	3	1,357	25,385
Year-to-date 2009	7,727	1,894	2,002	33	1,171	9,464	18	453	22,762
% Change	7.2	-21.5	-16.2	-36.4	-24.7	23.4	-83.3	199.6	11.5
COMPLETED & NOT ABSORBED									
September 2010	310	29	58	2	30	1,000	13	712	2,154
September 2009	512	51	149	5	64	370	26	57	1,234
% Change	-39.5	-43.1	-61.1	-60.0	-53.1	170.3	-50.0	**	74.6
ABSORBED									
September 2010	932	111	256	3	68	1 002	0	0	2,372
September 2009	749	218	240	1	160	621	0	12	2,001
% Change	24.4	-49.1	6.7	200.0	-57.5	61.4	n/a	-100.0	18.5
Year-to-date 2010	8,370	1,494	1,768	24	889	11,044	6	193	23,788
Year-to-date 2009	7,853	1,885	1,978	29	1,172	9,441	8	180	22,546
% Change	6.6	-20.7	-10.6	-17.2	-24.1	17.0	-25.0	7.2	5.5

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

Table 1.1: Housing Activity Summary by Submarket September 2010									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Toronto City									
September 2010	103	4	9	0	12	1,389	0	0	1,517
September 2009	112	0	73	0	9	1,467	0	0	1,661
York Region									
September 2010	309	28	100	0	13	0	0	0	450
September 2009	582	162	108	0	0	0	0	0	853
Peel Region									
September 2010	178	48	31	23	3	0	0	0	283
September 2009	44	20	10	0	0	0	0	0	74
Halton Region									
September 2010	91	38	52	0	58	56	0	0	295
September 2009	116	0	17	0	12	0	0	0	145
Durham Region									
September 2010	131	12	87	0	29	0	0	0	259
September 2009	137	36	27	0	0	0	0	0	200
Toronto CMA									
September 2010	746	108	246	25	90	1,445	0	0	2,660
September 2009	887	226	231	18	23	1,467	0	0	2,853
Oshawa CMA									
September 2010	100	8	39	0	29	0	0	0	176
September 2009	73	2	21	0	0	0	0	0	96
Greater Toronto Area									
September 2010	812	130	279	23	115	1,445	0	0	2,804
September 2009	991	218	235	0	21	1,467	0	0	2,933

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	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Toronto City									
September 2010	1,055	78	674	0	136	25,949	14	2,429	30,364
September 2009	956	196	642	0	53	27,304	0	1,696	30,847
York Region									
September 2010	2,155	292	655	0	266	1,875	16	25	5,284
September 2009	1,995	492	733	1	97	3,529	0	120	6,968
Peel Region									
September 2010	1,786	582	453	44	656	3,443	8	26	6,998
September 2009	1,230	584	276	38	692	4,389	0	430	7,639
Halton Region									
September 2010	986	210	471	0	194	1,187	0	182	3,230
September 2009	826	110	204	0	257	717	0	264	2,378
Durham Region									
September 2010	1,093	66	578	0	86	12	0	54	1,889
September 2009	955	82	180	1	114	18	3	0	1,353
Toronto CMA									
September 2010	6,466	1,130	2,661	69	1,248	31,983	38	2,480	46,104
September 2009	5,410	1,448	1,986	80	1,040	35,521	0	2,246	47,732
Oshawa CMA									
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	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Toronto City									
September 2010	82	2	10	0	0	1,003	0	0	1,097
September 2009	115	30	38	0	0	108	0	2	293
York Region									
September 2010	438	54	165	0	0	0	0	0	657
September 2009	209	38	68	0	5	0	0	10	330
Peel Region									
September 2010	56	10	6	2	38	0	0	0	112
September 2009	100	136	16	0	125	276	0	0	653
Halton Region									
September 2010	74	20	27	0	14	0	0	0	135
September 2009	173	44	71	0	35	223	0	0	546
Durham Region									
September 2010	259	28	47	0	10	6	0	0	350
September 2009	114	2	29	0	0	6	0	0	151
Toronto CMA									
September 2010	810	96	290	7	51	1,003	0	30	2,287
September 2009	660	250	227	5	159	532	0	12	1,845
Oshawa CMA									
September 2010	153	0	8	0	6	6	0	0	173
September 2009	84	0	6	0	0	6	0	0	96
Greater Toronto Area									
September 2010	909	114	255	2	62	1,009	0	0	2,351
September 2009	711	250	222	0	165	613	0	12	1,973

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

Table 1.1: Housing Activity Summary by Submarket September 2010									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Toronto City									
September 2010	57	9	32	0	11	917	11	515	1,552
September 2009	100	16	100	0	6	124	11	30	387
York Region									
September 2010	13	2	8	0	2	28	2	0	55
September 2009	8	0	14	0	18	123	0	0	163
Peel Region									
September 2010	201	11	4	2	6	29	0	197	450
September 2009	346	27	7	5	11	7	15	27	445
Halton Region									
September 2010	22	4	10	0	7	11	0	0	54
September 2009	33	6	8	0	9	19	0	0	75
Durham Region									
September 2010	17	3	4	0	4	15	0	0	43
September 2009	25	2	20	0	20	97	0	0	164
Toronto CMA									
September 2010	294	25	53	2	20	996	13	712	2,115
September 2009	494	45	140	5	37	262	26	57	1,066
Oshawa CMA									
September 2010	12	0	0	0	3	15	0	0	30
September 2009	15	0	9	0	20	97	0	0	141
Greater Toronto Area									
September 2010	310	29	58	2	30	1,000	13	712	2,154
September 2009	512	51	149	5	64	370	26	57	1,234

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

Table 1.1: Housing Activity Summary by Submarket September 2010									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Toronto City									
September 2010	82	4	10	0	5	992	0	0	1,093
September 2009	117	2	34	0	3	130	0	2	288
York Region									
September 2010	432	54	165	0	0	2	0	0	653
September 2009	211	39	74	0	5	0	0	10	339
Peel Region									
September 2010	89	10	6	3	39	2	0	0	149
September 2009	128	137	19	1	118	276	0	0	679
Halton Region									
September 2010	73	18	27	0	13	0	0	0	131
September 2009	172	40	68	0	33	212	0	0	525
Durham Region									
September 2010	256	25	48	0	11	6	0	0	346
September 2009	121	0	45	0	1	3	0	0	170
Toronto CMA									
September 2010	839	95	289	8	57	996	0	0	2,284
September 2009	689	223	234	6	155	554	0	12	1,873
Oshawa CMA									
September 2010	153	0	10	0	8	6	0	0	177
September 2009	93	0	15	0	1	3	0	0	112
Greater Toronto Area									
September 2010	932	111	256	3	68	1,002	0	0	2,372
September 2009	749	218	240	1	160	621	0	12	2,001

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

Table 1.2a: History of Housing Starts of Toronto CMA 2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	8,048	2,014	2,415	81	591	10,954	8	1,808	25,949
% Change	-28.4	-14.4	-12.9	17.4	-68.0	-50.8	-60.0	8.2	-38.5
2008	11,239	2,352	2,772	69	1,845	22,244	20	1,671	42,212
% Change	-23.8	-16.6	-37.0	146.4	48.1	136.7	**	154.3	26.8
2007	14,741	2,820	4,401	28	1,246	9,396	4	657	33,293
% Change	4.8	1.0	14.0	-41.7	-11.7	-29.6	-50.0	-57.6	-10.2
2006	14,072	2,792	3,860	48	1,411	13,338	8	1,551	37,080
% Change	-10.6	-16.2	-17.7	-5.9	-19.4	-7.2	-93.3	1.4	-10.9
2005	15,746	3,333	4,690	51	1,751	14,376	119	1,530	41,596
% Change	-17.0	-5.2	7.5	-47.4	18.7	15.5	133.3	28.9	-1.2
2004	18,979	3,514	4,362	97	1,475	12,450	51	1,187	42,115
% Change	-3.1	-26.5	-1.4	136.6	29.3	-6.3	-67.3	-35.0	-7.4
2003	19,585	4,782	4,422	41	1,141	13,291	156	1,825	45,475
% Change	-11.2	-8.1	4.4	-35.9	-29.4	46.4	-49.2	51.6	3.8
2002	22,049	5,206	4,235	64	1,616	9,081	307	1,204	43,805
% Change	31.3	-6.7	27.7	28.0	8.2	-28.7	56.6	58.4	6.8
2001	16,793	5,582	3,317	50	1,494	12,738	196	760	41,017
% Change	-1.6	0.3	-27.8	-2.0	5.1	27.6	36.1	**	5.2
2000	17,068	5,564	4,595	51	1,422	9,981	144	133	38,982

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Oshawa CMA
2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	836	4	58	0	37	0	3	42	980
% Change	-44.3	0.0	-77.3	n/a	-79.1	-100.0	n/a	55.6	-50.7
2008	1,500	4	255	0	177	24	0	27	1,987
% Change	-14.1	-71.4	38.6	n/a	6.0	-81.7	n/a	-81.5	-16.8
2007	1,747	14	184	0	167	131	0	146	2,389
% Change	-17.1	-22.2	-29.0	n/a	35.8	-73.0	-100.0	n/a	-20.2
2006	2,108	18	259	0	123	486	1	0	2,995
% Change	-8.4	80.0	5.3	n/a	**	54.8	-97.3	-100.0	2.1
2005	2,301	10	246	0	22	314	37	4	2,934
% Change	-2.3	-85.3	-49.9	n/a	-21.4	49.5	n/a	n/a	-6.9
2004	2,356	68	491	0	28	210	0	0	3,153
% Change	-23.4	-60.5	-10.6	n/a	n/a	191.7	n/a	-100.0	-19.3
2003	3,074	172	549	0	0	72	0	40	3,907
% Change	4.0	83.0	86.1	n/a	-100.0	-20.0	-100.0	n/a	11.9
2002	2,955	94	295	0	40	90	16	0	3,490
% Change	45.0	34.3	-31.6	n/a	n/a	n/a	-27.3	n/a	36.3
2001	2,038	70	431	0	0	0	22	0	2,561
% Change	-5.3	-18.6	5.4	n/a	-100.0	n/a	n/a	-100.0	-10.9
2000	2,152	86	409	0	99	0	0	128	2,874

Source: CMHC (Starts and Completions Survey)

Table 1.2c: History of Housing Starts in the Greater Toronto Area 2000 - 2009									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	8,663	2,080	2,367	3	663	11,044	11	2,084	26,945
% Change	-31.4	-14.6	-21.9	-95.9	-70.3	-51.1	-45.0	23.0	-39.7
2008	12,633	2,436	3,030	73	2,231	22,585	20	1,694	44,702
% Change	-24.0	-15.7	-35.2	**	39.0	134.9	**	111.0	23.4
2007	16,621	2,890	4,674	18	1,605	9,615	4	803	36,230
% Change	2.1	-0.1	9.0	50.0	-4.1	-30.4	-76.5	-50.6	-10.8
2006	16,277	2,894	4,288	12	1,673	13,824	17	1,626	40,611
% Change	-11.5	-14.5	-15.2	-65.7	-16.0	-6.6	-90.0	-3.9	-10.8
2005	18,400	3,385	5,059	35	1,992	14,800	170	1,692	45,533
% Change	-14.7	-7.4	-0.3	-12.5	23.9	13.5	120.8	27.9	-1.9
2004	21,570	3,656	5,074	40	1,608	13,041	77	1,323	46,393
% Change	-5.3	-27.1	-3.5	**	14.0	-3.3	-50.6	-29.1	-7.6
2003	22,770	5,016	5,259	1	1,411	13,482	156	1,865	50,207
% Change	-9.9	-6.1	7.1	-96.3	-28.4	47.1	-52.1	54.9	4.0
2002	25,277	5,342	4,911	27	1,970	9,168	326	1,204	48,274
% Change	32.2	-6.6	26.3	17.4	18.7	-30.2	48.2	58.4	8.2
2001	19,120	5,722	3,889	23	1,659	13,141	220	760	44,620
% Change	-1.6	-0.2	-24.5	109.1	-0.3	30.0	52.8	191.2	4.9
2000	19,434	5,736	5,150	11	1,664	10,108	144	261	42,532

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type September 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009	% Change
Toronto City	103	112	4	0	21	82	1,389	1,467	1,517	1,661	-8.7
Toronto	13	7	0	0	0	73	1,389	0	1,402	80	**
East York	6	3	0	0	0	0	0	0	6	3	100.0
Etobicoke	20	13	2	0	0	0	0	487	22	500	-95.6
North York	52	47	0	0	0	0	0	980	52	1,027	-94.9
Scarborough	11	40	0	0	12	9	0	0	23	49	-53.1
York	1	2	2	0	0	0	0	0	3	2	50.0
York Region	309	583	28	162	113	108	0	0	450	853	-47.2
Aurora	26	20	0	12	0	0	0	0	26	32	-18.8
East Gwillimbury	6	1	0	0	6	4	0	0	12	5	140.0
Georgina Township	19	2	0	0	0	6	0	0	19	8	137.5
King Township	49	6	0	0	28	0	0	0	77	6	**
Markham	26	60	24	22	0	0	0	0	50	82	-39.0
Newmarket	11	47	4	0	0	0	0	0	15	47	-68.1
Richmond Hill	58	90	0	10	18	0	0	0	76	100	-24.0
Vaughan	103	307	0	118	0	46	0	0	103	471	-78.1
Whitchurch-Stouffville	11	50	0	0	61	52	0	0	72	102	-29.4
Peel Region	201	44	48	20	34	10	0	0	283	74	**
Brampton	168	33	46	0	34	10	0	0	248	43	**
Caledon	22	2	0	0	0	0	0	0	22	2	**
Mississauga	11	9	2	20	0	0	0	0	13	29	-55.2
Halton Region	91	116	38	0	110	29	56	0	295	145	103.4
Burlington	9	35	18	0	0	0	0	0	27	35	-22.9
Halton Hills	6	2	0	0	0	0	0	0	6	2	200.0
Milton	46	57	20	0	75	12	56	0	197	69	185.5
Oakville	30	22	0	0	35	17	0	0	65	39	66.7
Durham Region	131	137	12	36	116	27	0	0	259	200	29.5
Ajax	17	39	4	34	42	6	0	0	63	79	-20.3
Brock	2	9	0	0	0	0	0	0	2	9	-77.8
Clarington	34	20	0	0	27	0	0	0	61	20	**
Oshawa	13	28	0	2	8	6	0	0	21	36	-41.7
Pickering	4	9	0	0	6	0	0	0	10	9	11.1
Scugog	2	7	0	0	0	0	0	0	2	7	-71.4
Uxbridge	6	0	0	0	0	0	0	0	6	0	n/a
Whitby	53	25	8	0	33	15	0	0	94	40	135.0
Remainder of Toronto CMA	49	38	8	12	6	17	0	0	63	67	-6.0
Bradford West Gwillimbury	35	15	0	0	0	0	0	0	35	15	133.3
Town of Mono	1	5	0	0	0	0	0	0	1	5	-80.0
New Tecumseth	8	15	4	2	0	0	0	0	12	17	-29.4
Orangeville	5	3	4	10	6	17	0	0	15	30	-50.0
Toronto CMA	771	906	112	228	332	252	1,445	1,467	2,660	2,853	-6.8
Oshawa CMA	100	73	8	2	68	21	0	0	176	96	83.3
Greater Toronto Area (GTA)	835	992	130	218	394	256	1,445	1,467	2,804	2,933	-4.4

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type 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
Toronto City	718	555	46	182	393	380	8,510	7,679	9,667	8,796	9.9
Toronto	95	66	4	6	80	202	5,364	3,164	5,543	3,438	61.2
East York	39	27	2	2	0	0	0	0	41	29	41.4
Etobicoke	114	66	16	6	0	0	2,352	913	2,482	985	152.0
North York	290	205	0	94	127	49	623	1,976	1,040	2,324	-55.2
Scarborough	158	183	20	72	171	129	171	1,626	520	2,010	-74.1
York	20	7	4	2	6	0	0	0	30	9	**
York Region	3,326	2,232	344	486	893	572	455	854	5,018	4,144	21.1
Aurora	256	178	10	56	0	0	0	153	266	387	-31.3
East Gwillimbury	81	9	0	6	51	37	0	0	132	52	153.8
Georgina Township	96	38	0	0	11	19	0	0	107	57	87.7
King Township	186	12	16	12	28	0	0	0	230	24	**
Markham	149	343	84	112	17	166	430	138	680	759	-10.4
Newmarket	171	269	30	12	5	98	0	0	206	379	-45.6
Richmond Hill	596	239	10	40	213	81	25	0	844	360	134.4
Vaughan	1,306	827	114	216	414	107	0	563	1,834	1,713	7.1
Whitchurch-Stouffville	485	317	80	32	154	64	0	0	719	413	74.1
Peel Region	1,387	687	592	610	969	429	229	1,292	3,177	3,018	5.3
Brampton	989	525	382	120	561	77	26	30	1,958	752	160.4
Caledon	187	19	38	2	35	0	0	0	260	21	**
Mississauga	211	143	172	488	373	352	203	1,262	959	2,245	-57.3
Halton Region	1,337	1,048	288	180	688	430	862	354	3,175	2,012	57.8
Burlington	230	80	176	54	73	51	370	354	849	539	57.5
Halton Hills	78	31	0	0	23	32	0	0	101	63	60.3
Milton	770	784	110	126	362	237	160	0	1,402	1,147	22.2
Oakville	259	153	2	0	230	110	332	0	823	263	**
Durham Region	1,493	833	42	66	523	153	12	100	2,070	1,152	79.7
Ajax	246	258	32	64	257	49	0	0	535	371	44.2
Brock	7	31	0	0	0	8	0	0	7	39	-82.1
Clarington	396	199	0	0	78	0	12	0	486	199	144.2
Oshawa	468	162	2	2	16	47	0	0	486	211	130.3
Pickering	53	31	0	0	40	6	0	0	93	37	151.4
Scugog	11	11	0	0	0	0	0	100	11	111	-90.1
Uxbridge	38	13	0	0	0	11	0	0	38	24	58.3
Whitby	274	128	8	0	132	32	0	0	414	160	158.8
Remainder of Toronto CMA	546	279	36	52	40	61	0	0	622	392	58.7
Bradford West Gwillimbury	362	104	4	26	25	33	0	0	391	163	139.9
Town of Mono	40	52	0	0	0	0	0	0	40	52	-23.1
New Tecumseth	48	108	10	10	0	11	0	0	58	129	-55.0
Orangeville	96	15	22	16	15	17	0	0	133	48	177.1
Toronto CMA	7,421	5,023	1,162	1,520	3,207	1,887	9,686	9,825	21,476	18,255	17.6
Oshawa CMA	1,138	489	10	2	226	79	12	0	1,386	570	143.2
Greater Toronto Area (GTA)	8,261	5,355	1,312	1,524	3,466	1,964	10,068	10,279	23,107	19,122	20.8

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market September 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009
Toronto City	21	82	0	0	1,389	1,467	0	0
Toronto	0	73	0	0	1,389	0	0	0
East York	0	0	0	0	0	0	0	0
Etobicoke	0	0	0	0	0	487	0	0
North York	0	0	0	0	0	980	0	0
Scarborough	12	9	0	0	0	0	0	0
York	0	0	0	0	0	0	0	0
York Region	113	108	0	0	0	0	0	0
Aurora	0	0	0	0	0	0	0	0
East Gwillimbury	6	4	0	0	0	0	0	0
Georgina Township	0	6	0	0	0	0	0	0
King Township	28	0	0	0	0	0	0	0
Markham	0	0	0	0	0	0	0	0
Newmarket	0	0	0	0	0	0	0	0
Richmond Hill	18	0	0	0	0	0	0	0
Vaughan	0	46	0	0	0	0	0	0
Whitchurch-Stouffville	61	52	0	0	0	0	0	0
Peel Region	34	10	0	0	0	0	0	0
Brampton	34	10	0	0	0	0	0	0
Caledon	0	0	0	0	0	0	0	0
Mississauga	0	0	0	0	0	0	0	0
Halton Region	110	29	0	0	56	0	0	0
Burlington	0	0	0	0	0	0	0	0
Halton Hills	0	0	0	0	0	0	0	0
Milton	75	12	0	0	56	0	0	0
Oakville	35	17	0	0	0	0	0	0
Durham Region	116	27	0	0	0	0	0	0
Ajax	42	6	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Clarington	27	0	0	0	0	0	0	0
Oshawa	8	6	0	0	0	0	0	0
Pickering	6	0	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Uxbridge	0	0	0	0	0	0	0	0
Whitby	33	15	0	0	0	0	0	0
Remainder of Toronto CMA	6	17	0	0	0	0	0	0
Bradford West Gwillimbury	0	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	0	0	0	0	0	0	0
Orangeville	6	17	0	0	0	0	0	0
Toronto CMA	332	252	0	0	1,445	1,467	0	0
Oshawa CMA	68	21	0	0	0	0	0	0
Greater Toronto Area (GTA)	394	256	0	0	1,445	1,467	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market 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
Toronto City	387	380	6	0	7,478	6,810	1,032	869
Toronto	80	202	0	0	4,986	2,395	378	769
East York	0	0	0	0	0	0	0	0
Etobicoke	0	0	0	0	1,851	913	501	0
North York	127	49	0	0	623	1,876	0	100
Scarborough	171	129	0	0	18	1,626	153	0
York	0	0	6	0	0	0	0	0
York Region	885	572	8	0	430	716	25	138
Aurora	0	0	0	0	0	153	0	0
East Gwillimbury	51	37	0	0	0	0	0	0
Georgina Township	11	19	0	0	0	0	0	0
King Township	28	0	0	0	0	0	0	0
Markham	17	166	0	0	430	0	0	138
Newmarket	5	98	0	0	0	0	0	0
Richmond Hill	213	81	0	0	0	0	25	0
Vaughan	414	107	0	0	0	563	0	0
Whitchurch-Stouffville	146	64	8	0	0	0	0	0
Peel Region	961	429	8	0	203	1,262	26	30
Brampton	553	77	8	0	0	0	26	30
Caledon	35	0	0	0	0	0	0	0
Mississauga	373	352	0	0	203	1,262	0	0
Halton Region	688	430	0	0	862	90	0	264
Burlington	73	51	0	0	370	90	0	264
Halton Hills	23	32	0	0	0	0	0	0
Milton	362	237	0	0	160	0	0	0
Oakville	230	110	0	0	332	0	0	0
Durham Region	523	150	0	3	0	0	12	100
Ajax	257	49	0	0	0	0	0	0
Brock	0	8	0	0	0	0	0	0
Clarington	78	0	0	0	0	0	12	0
Oshawa	16	44	0	3	0	0	0	0
Pickering	40	6	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	100
Uxbridge	0	11	0	0	0	0	0	0
Whitby	132	32	0	0	0	0	0	0
Remainder of Toronto CMA	40	61	0	0	0	0	0	0
Bradford West Gwillimbury	25	33	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	11	0	0	0	0	0	0
Orangeville	15	17	0	0	0	0	0	0
Toronto CMA	3,185	1,887	22	0	8,603	8,788	1,083	1,037
Oshawa CMA	226	76	0	3	0	0	12	0
Greater Toronto Area (GTA)	3,444	1,961	22	3	8,973	8,878	1,095	1,401

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market September 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009
Toronto City	116	185	1,401	1,476	0	0	1,517	1,661
Toronto	13	80	1,389	0	0	0	1,402	80
East York	6	3	0	0	0	0	6	3
Etobicoke	22	13	0	487	0	0	22	500
North York	52	47	0	980	0	0	52	1,027
Scarborough	11	40	12	9	0	0	23	49
York	3	2	0	0	0	0	3	2
York Region	437	852	13	0	0	0	450	853
Aurora	26	32	0	0	0	0	26	32
East Gwillimbury	12	5	0	0	0	0	12	5
Georgina Township	19	7	0	0	0	0	19	8
King Township	77	6	0	0	0	0	77	6
Markham	50	82	0	0	0	0	50	82
Newmarket	15	47	0	0	0	0	15	47
Richmond Hill	63	100	13	0	0	0	76	100
Vaughan	103	471	0	0	0	0	103	471
Whitchurch-Stouffville	72	102	0	0	0	0	72	102
Peel Region	257	74	26	0	0	0	283	74
Brampton	222	43	26	0	0	0	248	43
Caledon	22	2	0	0	0	0	22	2
Mississauga	13	29	0	0	0	0	13	29
Halton Region	181	133	114	12	0	0	295	145
Burlington	27	35	0	0	0	0	27	35
Halton Hills	6	2	0	0	0	0	6	2
Milton	118	57	79	12	0	0	197	69
Oakville	30	39	35	0	0	0	65	39
Durham Region	230	200	29	0	0	0	259	200
Ajax	63	79	0	0	0	0	63	79
Brock	2	9	0	0	0	0	2	9
Clarington	40	20	21	0	0	0	61	20
Oshawa	13	36	8	0	0	0	21	36
Pickering	10	9	0	0	0	0	10	9
Scugog	2	7	0	0	0	0	2	7
Uxbridge	6	0	0	0	0	0	6	0
Whitby	94	40	0	0	0	0	94	40
Remainder of Toronto CMA	57	47	6	20	0	0	63	67
Bradford West Gwillimbury	35	15	0	0	0	0	35	15
Town of Mono	1	1	0	4	0	0	1	5
New Tecumseth	6	1	6	16	0	0	12	17
Orangeville	15	30	0	0	0	0	15	30
Toronto CMA	1,100	1,344	1,560	1,508	0	0	2,660	2,853
Oshawa CMA	147	96	29	0	0	0	176	96
Greater Toronto Area (GTA)	1,221	1,444	1,583	1,488	0	0	2,804	2,933

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market January - September 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Toronto City	1,122	1,101	7,507	6,826	1,038	869	9,667	8,796
Toronto	249	274	4,916	2,395	378	769	5,543	3,438
East York	41	29	0	0	0	0	41	29
Etobicoke	130	72	1,851	913	501	0	2,482	985
North York	379	348	661	1,876	0	100	1,040	2,324
Scarborough	288	368	79	1,642	153	0	520	2,010
York	24	9	0	0	6	0	30	9
York Region	4,277	3,261	708	744	33	138	5,018	4,144
Aurora	266	234	0	153	0	0	266	387
East Gwillimbury	132	52	0	0	0	0	132	52
Georgina Township	107	56	0	0	0	0	107	57
King Township	230	24	0	0	0	0	230	24
Markham	241	621	439	0	0	138	680	759
Newmarket	201	379	5	0	0	0	206	379
Richmond Hill	753	348	66	12	25	0	844	360
Vaughan	1,691	1,146	143	567	0	0	1,834	1,713
Whitchurch-Stouffville	656	401	55	12	8	0	719	413
Peel Region	2,339	1,504	804	1,484	34	30	3,177	3,018
Brampton	1,584	722	340	0	34	30	1,958	752
Caledon	248	21	12	0	0	0	260	21
Mississauga	507	761	452	1,484	0	0	959	2,245
Halton Region	2,085	1,386	1,090	362	0	264	3,175	2,012
Burlington	425	150	424	125	0	264	849	539
Halton Hills	101	63	0	0	0	0	101	63
Milton	1,202	945	200	202	0	0	1,402	1,147
Oakville	357	228	466	35	0	0	823	263
Durham Region	2,021	1,024	37	25	12	103	2,070	1,152
Ajax	527	371	8	0	0	0	535	371
Brock	7	39	0	0	0	0	7	39
Clarington	453	199	21	0	12	0	486	199
Oshawa	478	200	8	8	0	3	486	211
Pickering	93	37	0	0	0	0	93	37
Scugog	11	11	0	0	0	100	11	111
Uxbridge	38	24	0	0	0	0	38	24
Whitby	414	143	0	17	0	0	414	160
Remainder of Toronto CMA	593	329	29	63	0	0	622	392
Bradford West Gwillimbury	391	163	0	0	0	0	391	163
Town of Mono	31	29	9	23	0	0	40	52
New Tecumseth	38	89	20	40	0	0	58	129
Orangeville	133	48	0	0	0	0	133	48
Toronto CMA	10,649	7,863	9,722	9,354	1,105	1,037	21,476	18,255
Oshawa CMA	1,345	542	29	25	12	3	1,386	570
Greater Toronto Area (GTA)	11,844	8,276	10,146	9,441	1,117	1,404	23,107	19,122

Source: CMHC (Starts and Completions Survey)

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009	% Change
Toronto City	82	115	2	30	6	38	1,007	110	1,097	293	**
Toronto	2	10	0	0	6	7	800	2	808	19	**
East York	0	8	0	0	0	0	0	0	0	8	-100.0
Etobicoke	10	30	0	2	0	31	0	0	10	63	-84.1
North York	37	36	2	0	0	0	0	0	39	36	8.3
Scarborough	28	30	0	28	0	0	203	108	231	166	39.2
York	0	1	0	0	0	0	4	0	4	1	**
York Region	438	209	54	38	165	73	0	10	657	330	99.1
Aurora	44	21	4	2	0	0	0	0	48	23	108.7
East Gwillimbury	12	6	2	6	6	4	0	0	20	16	25.0
Georgina Township	6	11	0	0	0	6	0	0	6	17	-64.7
King Township	29	0	0	0	0	0	0	0	29	0	n/a
Markham	10	17	0	0	8	19	0	10	18	46	-60.9
Newmarket	17	34	10	4	0	16	0	0	27	54	-50.0
Richmond Hill	84	13	0	2	19	5	0	0	103	20	**
Vaughan	170	104	10	24	132	0	0	0	312	128	143.8
Whitchurch-Stouffville	66	3	28	0	0	23	0	0	94	26	**
Peel Region	58	100	10	138	44	139	0	276	112	653	-82.8
Brampton	26	76	0	50	0	47	0	0	26	173	-85.0
Caledon	10	4	4	2	6	0	0	0	20	6	**
Mississauga	22	20	6	86	38	92	0	276	66	474	-86.1
Halton Region	74	173	22	44	39	106	0	223	135	546	-75.3
Burlington	19	11	22	10	7	19	0	75	48	115	-58.3
Halton Hills	10	2	0	0	8	0	0	0	18	2	**
Milton	28	119	0	28	9	49	0	0	37	196	-81.1
Oakville	17	41	0	6	15	38	0	148	32	233	-86.3
Durham Region	259	114	28	2	57	29	6	6	350	151	131.8
Ajax	89	23	28	2	43	18	0	0	160	43	**
Brock	1	0	0	0	0	0	0	0	1	0	n/a
Clarington	44	22	0	0	0	0	6	6	50	28	78.6
Oshawa	84	39	0	0	6	0	0	0	90	39	130.8
Pickering	11	1	0	0	0	0	0	0	11	1	**
Scugog	2	2	0	0	0	0	0	0	2	2	0.0
Uxbridge	3	4	0	0	0	5	0	0	3	9	-66.7
Whitby	25	23	0	0	8	6	0	0	33	29	13.8
Remainder of Toronto CMA	81	51	6	12	43	22	30	0	160	85	88.2
Bradford West Gwillimbury	49	31	0	8	43	0	0	0	92	39	135.9
Town of Mono	8	7	0	0	0	0	0	0	8	7	14.3
New Tecumseth	8	9	4	2	0	22	0	0	12	33	-63.6
Orangeville	16	4	2	2	0	0	30	0	48	6	**
Toronto CMA	817	665	100	254	333	382	1,037	544	2,287	1,845	24.0
Oshawa CMA	153	84	0	0	14	6	6	6	173	96	80.2
Greater Toronto Area (GTA)	911	711	116	252	311	385	1,013	625	2,351	1,973	19.2

Table 3: Completions by Submarket and by Dwelling Type
September 2010

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type 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
Toronto City	610	745	140	360	181	673	9,320	7,248	10,251	9,026	13.6
Toronto	51	89	0	30	42	101	7,396	4,983	7,489	5,203	43.9
East York	22	30	4	0	18	0	198	0	242	30	**
Etobicoke	77	107	10	8	4	223	127	740	218	1,078	-79.8
North York	270	345	108	142	30	205	1,284	1,262	1,692	1,954	-13.4
Scarborough	176	162	12	178	52	131	311	263	551	734	-24.9
York	9	12	6	2	35	13	4	0	54	27	100.0
York Region	4,020	2,963	606	496	958	763	1,875	822	7,459	5,044	47.9
Aurora	252	259	86	32	0	17	0	0	338	308	9.7
East Gwillimbury	51	38	24	58	58	34	0	0	133	130	2.3
Georgina Township	65	50	0	0	25	6	0	0	90	56	60.7
King Township	87	13	16	0	0	0	0	0	103	13	**
Markham	423	745	92	168	111	241	942	572	1,568	1,726	-9.2
Newmarket	222	315	22	18	79	16	0	0	323	349	-7.4
Richmond Hill	570	164	38	10	137	31	456	221	1,201	426	181.9
Vaughan	1,868	1,022	194	162	357	120	477	29	2,896	1,333	117.3
Whitchurch-Stouffville	482	357	134	48	191	298	0	0	807	703	14.8
Peel Region	840	1,362	370	658	560	408	1,510	1,341	3,280	3,769	-13.0
Brampton	510	1,081	134	266	90	194	907	151	1,641	1,692	-3.0
Caledon	120	52	30	10	58	3	0	25	208	90	131.1
Mississauga	210	229	206	382	412	211	603	1,165	1,431	1,987	-28.0
Halton Region	1,313	1,422	318	292	519	858	377	366	2,527	2,938	-14.0
Burlington	168	268	176	38	106	167	306	88	756	561	34.8
Halton Hills	59	46	0	0	25	14	0	0	84	60	40.0
Milton	896	804	142	236	226	546	71	62	1,335	1,648	-19.0
Oakville	190	304	0	18	162	131	0	216	352	669	-47.4
Durham Region	1,522	1,268	60	98	280	479	6	140	1,868	1,985	-5.9
Ajax	384	264	56	96	149	70	0	0	589	430	37.0
Brock	51	38	0	0	0	8	0	0	51	46	10.9
Clarington	304	323	2	0	4	24	6	6	316	353	-10.5
Oshawa	381	281	2	0	71	64	0	3	454	348	30.5
Pickering	50	47	0	0	8	147	0	0	58	194	-70.1
Scugog	11	13	0	0	0	0	0	0	11	13	-15.4
Uxbridge	19	47	0	0	6	21	0	0	25	68	-63.2
Whitby	322	255	0	2	42	145	0	131	364	533	-31.7
Remainder of Toronto CMA	428	284	66	36	85	22	88	0	667	342	95.0
Bradford West Gwillimbury	212	154	20	32	49	0	0	0	281	186	51.1
Town of Mono	42	41	0	0	0	0	0	0	42	41	2.4
New Tecumseth	94	64	18	2	0	22	0	0	112	88	27.3
Orangeville	80	25	28	2	36	0	88	0	232	27	**
Toronto CMA	7,496	6,866	1,380	1,900	2,360	2,795	12,864	9,689	24,100	21,250	13.4
Oshawa CMA	1,007	859	4	2	117	233	6	140	1,134	1,234	-8.1
Greater Toronto Area (GTA)	8,305	7,760	1,494	1,904	2,498	3,181	13,088	9,917	25,385	22,762	11.5

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market September 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009
Toronto City	6	38	0	0	1,007	108	0	2
Toronto	6	7	0	0	800	0	0	2
East York	0	0	0	0	0	0	0	0
Etobicoke	0	31	0	0	0	0	0	0
North York	0	0	0	0	0	0	0	0
Scarborough	0	0	0	0	203	108	0	0
York	0	0	0	0	4	0	0	0
York Region	165	73	0	0	0	0	0	10
Aurora	0	0	0	0	0	0	0	0
East Gwillimbury	6	4	0	0	0	0	0	0
Georgina Township	0	6	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	8	19	0	0	0	0	0	10
Newmarket	0	16	0	0	0	0	0	0
Richmond Hill	19	5	0	0	0	0	0	0
Vaughan	132	0	0	0	0	0	0	0
Whitchurch-Stouffville	0	23	0	0	0	0	0	0
Peel Region	44	139	0	0	0	276	0	0
Brampton	0	47	0	0	0	0	0	0
Caledon	6	0	0	0	0	0	0	0
Mississauga	38	92	0	0	0	276	0	0
Halton Region	39	106	0	0	0	223	0	0
Burlington	7	19	0	0	0	75	0	0
Halton Hills	8	0	0	0	0	0	0	0
Milton	9	49	0	0	0	0	0	0
Oakville	15	38	0	0	0	148	0	0
Durham Region	57	29	0	0	6	6	0	0
Ajax	43	18	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Clarington	0	0	0	0	6	6	0	0
Oshawa	6	0	0	0	0	0	0	0
Pickering	0	0	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Uxbridge	0	5	0	0	0	0	0	0
Whitby	8	6	0	0	0	0	0	0
Remainder of Toronto CMA	43	22	0	0	0	0	30	0
Bradford West Gwillimbury	43	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	22	0	0	0	0	0	0
Orangeville	0	0	0	0	0	0	30	0
Toronto CMA	333	382	0	0	1,007	532	30	12
Oshawa CMA	14	6	0	0	6	6	0	0
Greater Toronto Area (GTA)	311	385	0	0	1,013	613	0	12

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market 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
Toronto City	181	673	0	0	8,589	6,872	731	376
Toronto	42	101	0	0	6,821	4,607	575	376
East York	18	0	0	0	198	0	0	0
Etobicoke	4	223	0	0	127	740	0	0
North York	30	205	0	0	1,128	1,262	156	0
Scarborough	52	131	0	0	311	263	0	0
York	35	13	0	0	4	0	0	0
York Region	958	763	0	0	1,755	782	120	40
Aurora	0	17	0	0	0	0	0	0
East Gwillimbury	58	34	0	0	0	0	0	0
Georgina Township	25	6	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	111	241	0	0	822	532	120	40
Newmarket	79	16	0	0	0	0	0	0
Richmond Hill	137	31	0	0	456	221	0	0
Vaughan	357	120	0	0	477	29	0	0
Whitchurch-Stouffville	191	298	0	0	0	0	0	0
Peel Region	560	392	0	16	1,086	1,313	424	28
Brampton	90	178	0	16	677	151	230	0
Caledon	58	3	0	0	0	0	0	25
Mississauga	412	211	0	0	409	1,162	194	3
Halton Region	519	858	0	0	295	360	82	6
Burlington	106	167	0	0	224	88	82	0
Halton Hills	25	14	0	0	0	0	0	0
Milton	226	546	0	0	71	56	0	6
Oakville	162	131	0	0	0	216	0	0
Durham Region	277	479	3	0	6	137	0	3
Ajax	149	70	0	0	0	0	0	0
Brock	0	8	0	0	0	0	0	0
Clarington	4	24	0	0	6	6	0	0
Oshawa	68	64	3	0	0	0	0	3
Pickering	8	147	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Uxbridge	6	21	0	0	0	0	0	0
Whitby	42	145	0	0	0	131	0	0
Remainder of Toronto CMA	85	22	0	0	58	0	30	0
Bradford West Gwillimbury	49	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	22	0	0	0	0	0	0
Orangeville	36	0	0	0	58	0	30	0
Toronto CMA	2,360	2,779	0	16	11,559	9,239	1,305	450
Oshawa CMA	114	233	3	0	6	137	0	3
Greater Toronto Area (GTA)	2,495	3,165	3	16	11,731	9,464	1,357	453

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market September 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009	Sept 2010	Sept 2009
Toronto City	94	183	1,003	108	0	2	1,097	293
Toronto	8	17	800	0	0	2	808	19
East York	0	8	0	0	0	0	0	8
Etobicoke	10	63	0	0	0	0	10	63
North York	39	36	0	0	0	0	39	36
Scarborough	28	58	203	108	0	0	231	166
York	4	1	0	0	0	0	4	1
York Region	657	315	0	5	0	10	657	330
Aurora	48	23	0	0	0	0	48	23
East Gwillimbury	20	16	0	0	0	0	20	16
Georgina Township	6	17	0	0	0	0	6	17
King Township	29	0	0	0	0	0	29	0
Markham	18	36	0	0	0	10	18	46
Newmarket	27	54	0	0	0	0	27	54
Richmond Hill	103	15	0	5	0	0	103	20
Vaughan	312	128	0	0	0	0	312	128
Whitchurch-Stouffville	94	26	0	0	0	0	94	26
Peel Region	72	252	40	401	0	0	112	653
Brampton	26	142	0	31	0	0	26	173
Caledon	18	4	2	2	0	0	20	6
Mississauga	28	106	38	368	0	0	66	474
Halton Region	121	288	14	258	0	0	135	546
Burlington	39	32	9	83	0	0	48	115
Halton Hills	18	2	0	0	0	0	18	2
Milton	37	169	0	27	0	0	37	196
Oakville	27	85	5	148	0	0	32	233
Durham Region	334	145	16	6	0	0	350	151
Ajax	156	43	4	0	0	0	160	43
Brock	1	0	0	0	0	0	1	0
Clarington	44	22	6	6	0	0	50	28
Oshawa	84	39	6	0	0	0	90	39
Pickering	11	1	0	0	0	0	11	1
Scugog	2	2	0	0	0	0	2	2
Uxbridge	3	9	0	0	0	0	3	9
Whitby	33	29	0	0	0	0	33	29
Remainder of Toronto CMA	121	78	9	7	30	0	160	85
Bradford West Gwillimbury	92	39	0	0	0	0	92	39
Town of Mono	6	3	2	4	0	0	8	7
New Tecumseth	5	30	7	3	0	0	12	33
Orangeville	18	6	0	0	30	0	48	6
Toronto CMA	1,196	1,137	1,061	696	30	12	2,287	1,845
Oshawa CMA	161	90	12	6	0	0	173	96
Greater Toronto Area (GTA)	1,278	1,183	1,073	778	0	12	2,351	1,973

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market January - September 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Toronto City	971	1,693	8,549	6,955	731	378	10,251	9,026
Toronto	145	188	6,769	4,637	575	378	7,489	5,203
East York	44	30	198	0	0	0	242	30
Etobicoke	91	338	127	740	0	0	218	1,078
North York	408	669	1,128	1,285	156	0	1,692	1,954
Scarborough	224	441	327	293	0	0	551	734
York	54	27	0	0	0	0	54	27
York Region	5,339	4,032	2,000	972	120	40	7,459	5,044
Aurora	338	307	0	1	0	0	338	308
East Gwillimbury	133	130	0	0	0	0	133	130
Georgina Township	90	56	0	0	0	0	90	56
King Township	103	13	0	0	0	0	103	13
Markham	626	1,126	822	560	120	40	1,568	1,726
Newmarket	323	349	0	0	0	0	323	349
Richmond Hill	729	183	472	243	0	0	1,201	426
Vaughan	2,357	1,224	539	109	0	0	2,896	1,333
Whitchurch-Stouffville	640	644	167	59	0	0	807	703
Peel Region	1,440	2,195	1,416	1,530	424	44	3,280	3,769
Brampton	687	1,455	724	221	230	16	1,641	1,692
Caledon	196	55	12	10	0	25	208	90
Mississauga	557	685	680	1,299	194	3	1,431	1,987
Halton Region	1,905	1,935	540	997	82	6	2,527	2,938
Burlington	360	316	314	245	82	0	756	561
Halton Hills	75	50	9	10	0	0	84	60
Milton	1,181	1,175	154	467	0	6	1,335	1,648
Oakville	289	394	63	275	0	0	352	669
Durham Region	1,792	1,768	73	214	3	3	1,868	1,985
Ajax	585	430	4	0	0	0	589	430
Brock	51	46	0	0	0	0	51	46
Clarington	310	347	6	6	0	0	316	353
Oshawa	413	339	38	6	3	3	454	348
Pickering	58	194	0	0	0	0	58	194
Scugog	11	13	0	0	0	0	11	13
Uxbridge	19	58	6	10	0	0	25	68
Whitby	345	341	19	192	0	0	364	533
Remainder of Toronto CMA	525	310	112	32	30	0	667	342
Bradford West Gwillimbury	281	186	0	0	0	0	281	186
Town of Mono	30	20	12	21	0	0	42	41
New Tecumseth	70	77	42	11	0	0	112	88
Orangeville	144	27	58	0	30	0	232	27
Toronto CMA	10,482	10,531	12,313	10,251	1,305	468	24,100	21,250
Oshawa CMA	1,068	1,027	63	204	3	3	1,134	1,234
Greater Toronto Area (GTA)	11,447	11,623	12,578	10,668	1,360	471	25,385	22,762

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range September 2010													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $400,000		$400,000 - $449,999		$450,000 - $499,999		$500,000 - $749,999		$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Toronto City													
September 2010	3	3.7	1	1.2	1	1.2	31	37.8	46	56.1	82	837,400	1,055,281
September 2009	2	1.7	1	0.9	17	14.7	13	11.2	83	71.6	116	900,000	892,975
Year-to-date 2010	25	4.0	11	1.8	43	7.0	130	21.0	409	66.2	618	910,000	1,179,538
Year-to-date 2009	28	3.7	32	4.2	62	8.1	164	21.4	480	62.7	766	850,000	886,562
Toronto													
September 2010	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
September 2009	0	0.0	0	0.0	0	0.0	1	11.1	8	88.9	9	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	2	4.3	44	95.7	46	1,200,000	1,490,323
Year-to-date 2009	1	1.1	0	0.0	2	2.3	8	9.2	76	87.4	87	1,145,000	1,292,802
East York													
September 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
September 2009	0	0.0	0	0.0	0	0.0	1	16.7	5	83.3	6	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	2	9.1	20	90.9	22	1,024,500	1,072,495
Year-to-date 2009	0	0.0	0	0.0	0	0.0	11	36.7	19	63.3	30	817,000	944,933
Etobicoke													
September 2010	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	1,499,900	1,630,782
September 2009	0	0.0	0	0.0	0	0.0	0	0.0	27	100.0	27	950,000	976,444
Year-to-date 2010	2	2.4	0	0.0	0	0.0	6	7.1	77	90.6	85	1,484,900	1,591,346
Year-to-date 2009	0	0.0	0	0.0	0	0.0	11	11.1	88	88.9	99	900,000	934,230
North York													
September 2010	0	0.0	0	0.0	0	0.0	6	16.7	30	83.3	36	1,289,435	1,310,357
September 2009	1	2.3	0	0.0	0	0.0	0	0.0	42	97.7	43	961,160	977,917
Year-to-date 2010	1	0.4	0	0.0	2	0.7	19	6.9	254	92.0	276	1,300,000	1,445,125
Year-to-date 2009	2	0.5	20	5.3	5	1.3	59	15.8	288	77.0	374	932,082	942,289
Scarborough													
September 2010	3	10.7	1	3.6	1	3.6	22	78.6	1	3.6	28	594,990	564,341
September 2009	1	3.3	1	3.3	17	56.7	11	36.7	0	0.0	30	490,990	504,687
Year-to-date 2010	21	12.1	11	6.3	41	23.6	94	54.0	7	4.0	174	512,990	525,837
Year-to-date 2009	22	13.7	12	7.5	55	34.2	67	41.6	5	3.1	161	496,990	516,092
York													
September 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
September 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2010	1	10.0	0	0.0	0	0.0	4	40.0	5	50.0	10	739,500	755,990
Year-to-date 2009	3	20.0	0	0.0	0	0.0	8	53.3	4	26.7	15	675,000	685,933

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range September 2010													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $400,000		$400,000 - $449,999		$450,000 - $499,999		$500,000 - $749,999		$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
York Region													
September 2010	63	14.9	47	11.1	52	12.3	199	47.0	62	14.7	423	544,990	586,142
September 2009	34	16.1	32	15.2	22	10.4	103	48.8	20	9.5	211	523,990	550,151
Year-to-date 2010	382	9.5	612	15.3	523	13.1	2,161	53.9	328	8.2	4,006	546,990	563,874
Year-to-date 2009	360	12.2	510	17.2	499	16.9	1,360	45.9	231	7.8	2,960	512,990	548,153
Aurora													
September 2010	0	0.0	3	7.0	5	11.6	10	23.3	25	58.1	43	835,900	804,651
September 2009	0	0.0	0	0.0	5	22.7	13	59.1	4	18.2	22	577,490	657,272
Year-to-date 2010	1	0.4	18	7.1	38	15.1	138	54.8	57	22.6	252	570,490	652,220
Year-to-date 2009	1	0.4	17	6.6	60	23.2	149	57.5	32	12.4	259	550,900	599,889
East Gwillimbury													
September 2010	11	91.7	1	8.3	0	0.0	0	0.0	0	0.0	12	367,490	371,892
September 2009	3	50.0	2	33.3	0	0.0	0	0.0	1	16.7	6	--	--
Year-to-date 2010	33	64.7	16	31.4	0	0.0	0	0.0	2	3.9	51	389,900	415,336
Year-to-date 2009	23	60.5	6	15.8	1	2.6	1	2.6	7	18.4	38	395,450	523,301
Georgina Township													
September 2010	4	66.7	0	0.0	0	0.0	0	0.0	2	33.3	6	--	--
September 2009	10	90.9	0	0.0	0	0.0	1	9.1	0	0.0	11	329,990	350,321
Year-to-date 2010	53	81.5	0	0.0	1	1.5	4	6.2	7	10.8	65	312,900	429,571
Year-to-date 2009	41	82.0	1	2.0	0	0.0	6	12.0	2	4.0	50	334,445	388,869
King Township													
September 2010	12	75.0	4	25.0	0	0.0	0	0.0	0	0.0	16	362,990	375,178
September 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	28	38.4	32	43.8	5	6.8	6	8.2	2	2.7	73	406,990	442,443
Year-to-date 2009	1	7.7	0	0.0	1	7.7	4	30.8	7	53.8	13	825,000	872,154
Markham													
September 2010	0	0.0	1	10.0	2	20.0	1	10.0	6	60.0	10	846,445	820,184
September 2009	0	0.0	0	0.0	1	5.9	10	58.8	6	35.3	17	606,990	698,617
Year-to-date 2010	7	1.7	51	12.0	81	19.1	264	62.3	21	5.0	424	542,990	564,129
Year-to-date 2009	44	5.9	142	19.1	145	19.5	383	51.5	30	4.0	744	525,900	547,397
Newmarket													
September 2010	2	11.8	7	41.2	3	17.6	5	29.4	0	0.0	17	447,900	468,686
September 2009	17	50.0	17	50.0	0	0.0	0	0.0	0	0.0	34	402,900	392,065
Year-to-date 2010	61	27.9	71	32.4	37	16.9	48	21.9	2	0.9	219	437,990	455,629
Year-to-date 2009	191	60.3	52	16.4	39	12.3	35	11.0	0	0.0	317	380,900	407,515
Richmond Hill													
September 2010	11	13.6	3	3.7	25	30.9	41	50.6	1	1.2	81	503,990	512,453
September 2009	0	0.0	1	7.7	7	53.8	3	23.1	2	15.4	13	469,990	551,590
Year-to-date 2010	49	8.6	83	14.5	76	13.3	324	56.7	39	6.8	571	533,990	553,176
Year-to-date 2009	2	1.2	15	9.2	36	22.1	70	42.9	40	24.5	163	532,990	643,126
Vaughan													
September 2010	0	0.0	2	1.2	6	3.5	136	79.1	28	16.3	172	600,990	656,525
September 2009	4	3.8	11	10.5	8	7.6	76	72.4	6	5.7	105	537,990	575,880
Year-to-date 2010	17	0.9	172	9.2	163	8.7	1,333	70.9	194	10.3	1,879	596,990	613,138
Year-to-date 2009	28	2.7	129	12.7	91	8.9	676	66.3	95	9.3	1,019	555,900	593,852
Whitchurch-Stouffville													
September 2010	23	34.8	26	39.4	11	16.7	6	9.1	0	0.0	66	429,990	422,838
September 2009	0	0.0	1	33.3	1	33.3	0	0.0	1	33.3	3	--	--
Year-to-date 2010	133	28.2	169	35.8	122	25.8	44	9.3	4	0.8	472	429,990	436,850
Year-to-date 2009	29	8.1	148	41.5	126	35.3	36	10.1	18	5.0	357	450,000	476,424

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range September 2010													
Submarket	**Price Ranges**										Total	Median Price ($)	Average Price ($)
	< $400,000		$400,000 - $449,999		$450,000 - $499,999		$500,000 - $749,999		$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peel Region													
September 2010	10	10.9	17	18.5	36	39.1	26	28.3	3	3.3	92	477,400	496,212
September 2009	46	35.7	38	29.5	24	18.6	17	13.2	4	3.1	129	421,990	467,831
Year-to-date 2010	126	13.2	167	17.5	244	25.6	320	33.5	97	10.2	954	484,900	551,507
Year-to-date 2009	325	22.9	305	21.5	273	19.2	407	28.7	110	7.7	1,420	460,990	508,744
Brampton													
September 2010	10	16.9	10	16.9	17	28.8	21	35.6	1	1.7	59	470,900	488,345
September 2009	46	44.2	35	33.7	13	12.5	9	8.7	1	1.0	104	409,990	420,462
Year-to-date 2010	126	20.3	141	22.7	149	24.0	195	31.5	9	1.5	620	465,900	478,882
Year-to-date 2009	318	27.8	289	25.3	219	19.2	302	26.4	15	1.3	1,143	440,900	460,192
Caledon													
September 2010	0	0.0	5	45.5	4	36.4	2	18.2	0	0.0	11	450,900	471,573
September 2009	0	0.0	0	0.0	0	0.0	2	40.0	3	60.0	5	--	--
Year-to-date 2010	0	0.0	22	17.7	40	32.3	54	43.5	8	6.5	124	499,950	560,869
Year-to-date 2009	4	8.3	1	2.1	6	12.5	17	35.4	20	41.7	48	650,000	821,908
Mississauga													
September 2010	0	0.0	2	9.1	15	68.2	3	13.6	2	9.1	22	482,900	529,627
September 2009	0	0.0	3	15.0	11	55.0	6	30.0	0	0.0	20	459,900	497,360
Year-to-date 2010	0	0.0	4	1.9	55	26.2	71	33.8	80	38.1	210	589,900	760,395
Year-to-date 2009	3	1.3	15	6.6	48	21.0	88	38.4	75	32.8	229	570,900	685,434
Halton Region													
September 2010	8	11.0	11	15.1	20	27.4	16	21.9	18	24.7	73	490,990	680,790
September 2009	39	22.7	60	34.9	23	13.4	31	18.0	19	11.0	172	442,990	636,150
Year-to-date 2010	243	18.4	455	34.4	262	19.8	257	19.5	104	7.9	1,321	440,900	556,009
Year-to-date 2009	308	21.0	376	25.7	294	20.1	329	22.5	157	10.7	1,464	457,990	584,543
Burlington													
September 2010	0	0.0	2	12.5	11	68.8	3	18.8	0	0.0	16	490,990	481,553
September 2009	2	15.4	4	30.8	5	38.5	1	7.7	1	7.7	13	450,990	691,992
Year-to-date 2010	6	3.5	52	30.6	70	41.2	32	18.8	10	5.9	170	457,990	585,833
Year-to-date 2009	30	10.9	75	27.2	83	30.1	60	21.7	28	10.1	276	463,990	598,079
Halton Hills													
September 2010	0	0.0	0	0.0	3	30.0	4	40.0	3	30.0	10	610,990	752,257
September 2009	0	0.0	1	50.0	0	0.0	0	0.0	1	50.0	2	--	--
Year-to-date 2010	1	1.7	2	3.4	6	10.2	31	52.5	19	32.2	59	619,990	697,323
Year-to-date 2009	5	10.4	9	18.8	6	12.5	20	41.7	8	16.7	48	550,000	596,467
Milton													
September 2010	8	28.6	9	32.1	6	21.4	0	0.0	5	17.9	28	415,900	554,668
September 2009	37	30.3	55	45.1	18	14.8	10	8.2	2	1.6	122	418,445	437,105
Year-to-date 2010	236	26.4	401	44.9	175	19.6	72	8.1	10	1.1	894	420,900	437,544
Year-to-date 2009	265	32.8	291	36.0	180	22.3	61	7.5	11	1.4	808	420,900	439,070
Oakville													
September 2010	0	0.0	0	0.0	0	0.0	9	47.4	10	52.6	19	771,990	996,819
September 2009	0	0.0	0	0.0	0	0.0	20	57.1	15	42.9	35	684,900	1,306,692
Year-to-date 2010	0	0.0	0	0.0	11	5.6	122	61.6	65	32.8	198	671,990	1,023,180
Year-to-date 2009	8	2.4	1	0.3	25	7.5	188	56.6	110	33.1	332	670,000	925,608

Source: CMHC (Market Absorption Survey)

Submarket	< $400,000		$400,000 - $449,999		$450,000 - $499,999		$500,000 - $749,999		$750,000 +		Total	Median Price ($)	Average Price ($)
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Durham Region													
September 2010	135	52.7	46	18.0	31	12.1	42	16.4	2	0.8	256	393,445	412,606
September 2009	81	67.5	17	14.2	7	5.8	14	11.7	1	0.8	120	345,945	377,812
Year-to-date 2010	742	50.5	174	11.8	188	12.8	339	23.1	26	1.8	1,469	399,990	425,939
Year-to-date 2009	822	64.8	119	9.4	119	9.4	188	14.8	21	1.7	1,269	359,900	392,152
Ajax													
September 2010	19	21.3	25	28.1	20	22.5	25	28.1	0	0.0	89	451,100	468,315
September 2009	6	26.1	7	30.4	4	17.4	6	26.1	0	0.0	23	444,440	442,370
Year-to-date 2010	88	22.6	38	9.8	71	18.3	191	49.1	1	0.3	389	499,990	488,950
Year-to-date 2009	85	31.5	34	12.6	62	23.0	89	33.0	0	0.0	270	477,700	463,730
Brock													
September 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
September 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Clarington													
September 2010	27	65.9	9	22.0	2	4.9	2	4.9	1	2.4	41	360,990	386,657
September 2009	18	81.8	2	9.1	1	4.5	1	4.5	0	0.0	22	311,445	337,705
Year-to-date 2010	245	81.4	30	10.0	8	2.7	11	3.7	7	2.3	301	334,990	360,066
Year-to-date 2009	277	81.7	23	6.8	17	5.0	17	5.0	5	1.5	339	307,990	339,094
Oshawa													
September 2010	74	85.1	8	9.2	3	3.4	2	2.3	0	0.0	87	326,990	338,438
September 2009	38	88.4	2	4.7	1	2.3	2	4.7	0	0.0	43	340,900	341,645
Year-to-date 2010	288	74.2	46	11.9	26	6.7	28	7.2	0	0.0	388	349,695	357,323
Year-to-date 2009	239	80.2	30	10.1	20	6.7	8	2.7	1	0.3	298	339,445	347,745
Pickering													
September 2010	0	0.0	0	0.0	0	0.0	11	100.0	0	0.0	11	598,880	616,845
September 2009	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
Year-to-date 2010	0	0.0	0	0.0	2	4.0	41	82.0	7	14.0	50	612,770	648,774
Year-to-date 2009	0	0.0	0	0.0	5	10.2	36	73.5	8	16.3	49	644,400	653,447
Scugog													
September 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
September 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Uxbridge													
September 2010	1	33.3	1	33.3	0	0.0	1	33.3	0	0.0	3	--	--
September 2009	0	0.0	2	50.0	0	0.0	2	50.0	0	0.0	4	--	--
Year-to-date 2010	2	10.5	5	26.3	4	21.1	6	31.6	2	10.5	19	477,770	574,095
Year-to-date 2009	18	38.3	4	8.5	6	12.8	17	36.2	2	4.3	47	482,800	461,329
Whitby													
September 2010	14	56.0	3	12.0	6	24.0	1	4.0	1	4.0	25	392,900	421,358
September 2009	19	70.4	4	14.8	1	3.7	2	7.4	1	3.7	27	340,900	382,905
Year-to-date 2010	119	37.0	55	17.1	77	23.9	62	19.3	9	2.8	322	439,445	450,733
Year-to-date 2009	203	76.3	28	10.5	9	3.4	21	7.9	5	1.9	266	339,990	376,512

Table 4: Absorbed Single-Detached Units by Price Range, September 2010 (Price Ranges)

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range September 2010													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $400,000		$400,000 - $449,999		$450,000 - $499,999		$500,000 - $749,999		$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Remainder of Toronto CMA													
September 2010	43	53.1	22	27.2	7	8.6	9	11.1	0	0.0	81	399,900	416,737
September 2009	43	84.3	2	3.9	2	3.9	4	7.8	0	0.0	51	339,990	356,797
Year-to-date 2010	349	80.8	42	9.7	16	3.7	24	5.6	1	0.2	432	349,490	364,276
Year-to-date 2009	217	75.9	27	9.4	16	5.6	21	7.3	5	1.7	286	349,945	371,901
Bradford West Gwillimbury													
September 2010	20	40.8	19	38.8	6	12.2	4	8.2	0	0.0	49	401,990	425,072
September 2009	28	90.3	2	6.5	1	3.2	0	0.0	0	0.0	31	340,900	347,134
Year-to-date 2010	167	78.8	34	16.0	7	3.3	4	1.9	0	0.0	212	364,900	365,100
Year-to-date 2009	126	82.9	12	7.9	9	5.9	3	2.0	2	1.3	152	352,445	368,680
Town of Mono													
September 2010	1	12.5	1	12.5	1	12.5	5	62.5	0	0.0	8	--	--
September 2009	3	42.9	0	0.0	1	14.3	3	42.9	0	0.0	7	--	--
Year-to-date 2010	13	28.3	3	6.5	9	19.6	20	43.5	1	2.2	46	484,900	506,388
Year-to-date 2009	14	34.1	8	19.5	5	12.2	12	29.3	2	4.9	41	439,900	486,666
New Tecumseth													
September 2010	6	75.0	2	25.0	0	0.0	0	0.0	0	0.0	8	--	--
September 2009	9	100.0	0	0.0	0	0.0	0	0.0	0	0.0	9	--	--
Year-to-date 2010	91	96.8	3	3.2	0	0.0	0	0.0	0	0.0	94	294,995	299,972
Year-to-date 2009	61	91.0	3	4.5	0	0.0	3	4.5	0	0.0	67	274,990	294,955
Orangeville													
September 2010	16	100.0	0	0.0	0	0.0	0	0.0	0	0.0	16	362,900	361,337
September 2009	3	75.0	0	0.0	0	0.0	1	25.0	0	0.0	4	--	--
Year-to-date 2010	78	97.5	2	2.5	0	0.0	0	0.0	0	0.0	80	359,900	355,933
Year-to-date 2009	16	61.5	4	15.4	2	7.7	3	11.5	1	3.8	26	364,500	408,043
Toronto CMA													
September 2010	147	17.5	122	14.6	125	14.9	315	37.6	129	15.4	838	515,795	603,422
September 2009	168	24.2	138	19.9	87	12.5	176	25.4	125	18.0	694	477,990	592,960
Year-to-date 2010	1,209	15.9	1,278	16.8	1,095	14.4	3,098	40.7	939	12.3	7,619	514,990	595,850
Year-to-date 2009	1,311	18.8	1,213	17.4	1,134	16.2	2,363	33.8	965	13.8	6,986	493,990	572,578
Oshawa CMA													
September 2010	115	75.2	20	13.1	11	7.2	5	3.3	2	1.3	153	350,990	364,908
September 2009	75	81.5	8	8.7	3	3.3	5	5.4	1	1.1	92	334,990	352,812
Year-to-date 2010	652	64.5	131	13.0	111	11.0	101	10.0	16	1.6	1,011	361,990	387,890
Year-to-date 2009	719	79.6	81	9.0	46	5.1	46	5.1	11	1.2	903	332,990	352,971
Greater Toronto Area													
September 2010	219	23.7	122	13.2	140	15.1	314	33.9	131	14.1	926	495,945	578,237
September 2009	202	27.0	148	19.8	93	12.4	178	23.8	127	17.0	748	460,900	581,246
Year-to-date 2010	1,518	18.1	1,419	17.0	1,260	15.1	3,207	38.3	964	11.5	8,368	499,990	582,476
Year-to-date 2009	1,843	23.4	1,342	17.0	1,247	15.8	2,448	31.1	999	12.7	7,879	482,556	555,586

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units September 2010

Submarket	Sept 2010	Sept 2009	% Change	YTD 2010	YTD 2009	% Change
Toronto City	1,055,281	892,975	18.2	1,179,538	886,562	33.0
Toronto	--	--	n/a	1,490,323	1,292,802	15.3
East York	--	--	n/a	1,072,495	944,933	13.5
Etobicoke	1,630,782	976,444	67.0	1,591,346	934,230	70.3
North York	1,310,357	977,917	34.0	1,445,125	942,289	53.4
Scarborough	564,341	504,687	11.8	525,837	516,092	1.9
York	--	--	n/a	755,990	685,933	10.2
York Region	586,142	550,151	6.5	563,874	548,153	2.9
Aurora	804,651	657,272	22.4	652,220	599,889	8.7
East Gwillimbury	371,892	--	n/a	415,336	523,301	-20.6
Georgina Township	--	350,321	n/a	429,571	388,869	10.5
King Township	375,178	--	n/a	442,443	872,154	-49.3
Markham	820,184	698,617	17.4	564,129	547,397	3.1
Newmarket	468,686	392,065	19.5	455,629	407,515	11.8
Richmond Hill	512,453	551,590	-7.1	553,176	643,126	-14.0
Vaughan	656,525	575,880	14.0	613,138	593,852	3.2
Whitchurch-Stouffville	422,838	--	n/a	436,850	476,424	-8.3
Peel Region	496,212	467,831	6.1	551,507	508,744	8.4
Brampton	488,345	420,462	16.1	478,882	460,192	4.1
Caledon	471,573	--	n/a	560,869	821,908	-31.8
Mississauga	529,627	497,360	6.5	760,395	685,434	10.9
Halton Region	680,790	636,150	7.0	556,009	584,543	-4.9
Burlington	481,553	691,992	-30.4	585,833	598,079	-2.0
Halton Hills	752,257	--	n/a	697,323	596,467	16.9
Milton	554,668	437,105	26.9	437,544	439,070	-0.3
Oakville	996,819	1,306,692	-23.7	1,023,180	925,608	10.5
Durham Region	412,606	377,812	9.2	425,939	392,152	8.6
Ajax	468,315	442,370	5.9	488,950	463,730	5.4
Brock	--	--	n/a	--	--	n/a
Clarington	386,657	337,705	14.5	360,066	339,094	6.2
Oshawa	338,438	341,645	-0.9	357,323	347,745	2.8
Pickering	616,845	--	n/a	648,774	653,447	-0.7
Scugog	--	--	n/a	--	--	n/a
Uxbridge	--	--	n/a	574,095	461,329	24.4
Whitby	421,358	382,905	10.0	450,733	376,512	19.7
Remainder of Toronto CMA	416,737	356,797	16.8	364,276	371,901	-2.1
Bradford West Gwillimbury	425,072	347,134	22.5	365,100	368,680	-1.0
Town of Mono	--	--	n/a	506,388	486,666	4.1
New Tecumseth	--	--	n/a	299,972	294,955	1.7
Orangeville	361,337	--	n/a	355,933	408,043	-12.8
Toronto CMA	603,422	592,960	1.8	595,850	572,578	4.1
Oshawa CMA	364,908	352,812	3.4	387,890	352,971	9.9
Greater Toronto Area (GTA)	578,237	581,246	-0.5	582,476	555,586	4.8

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Toronto
September 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	2,670	-47.4	4,461	10,360	11,769	37.9	343,632	-8.2	361,059
	February	4,116	-31.6	5,255	10,360	11,507	45.7	361,361	-5.4	357,351
	March	6,171	-6.9	6,105	13,357	11,639	52.5	362,050	-4.8	371,444
	April	8,107	-7.5	6,624	12,995	10,240	64.7	385,641	-3.3	378,076
	May	9,589	1.9	7,268	13,686	10,862	66.9	395,609	-0.6	385,567
	June	10,951	27.4	8,225	13,357	11,177	73.6	403,918	2.0	390,647
	July	9,967	27.6	8,157	12,174	11,235	72.6	395,414	6.5	399,984
	August	8,042	27.3	8,363	10,646	11,615	72.0	387,899	6.3	400,183
	September	8,196	27.9	8,251	12,185	10,289	80.2	406,877	10.3	406,605
	October	8,453	64.2	8,500	11,532	11,065	76.8	423,507	20.0	410,790
	November	7,452	104.7	8,962	9,938	12,048	74.4	418,502	13.5	412,615
	December	5,541	115.2	9,084	5,506	12,652	71.8	411,931	14.0	432,501
2010	January	4,986	86.7	8,688	10,021	12,037	72.2	409,058	19.0	434,329
	February	7,291	77.1	9,503	12,726	14,090	67.4	431,509	19.4	436,283
	March	10,434	69.1	9,701	18,937	15,632	62.1	434,693	20.1	443,913
	April	10,897	34.4	8,457	20,689	15,458	54.7	437,566	13.5	433,847
	May	9,470	-1.2	7,222	18,940	14,778	48.9	446,593	12.9	436,174
	June	8,432	-23.0	6,259	15,082	12,968	48.3	435,064	7.7	428,152
	July	6,567	-34.1	5,660	10,833	11,195	50.6	420,455	6.3	428,923
	August	6,235	-22.5	6,349	10,502	12,108	52.4	410,995	6.0	426,950
	September	6,313	-23.0	6,321	12,917	11,735	53.9	427,269	5.0	425,509
	October									
	November									
	December									
	Q3 2009	26,205	27.6		35,005			396,693	7.6	
	Q3 2010	19,115	-27.1		34,252			419,619	5.8	
	YTD 2009	67,809	4.3		109,120			388,999	1.4	
	YTD 2010	70,625	4.2		130,647			430,558	10.7	

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

Table 5b: MLS® Residential Activity for Oshawa September 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	350	-36.8	538	1,348	1,341	40.1	257,095	5.5	265,050
	February	506	-34.3	569	1,212	1,267	44.9	263,838	-2.8	265,147
	March	694	-15.8	615	1,550	1,229	50.1	263,970	-4.2	262,547
	April	843	-14.8	662	1,472	1,138	58.1	269,596	-2.2	267,831
	May	1,026	-2.4	754	1,546	1,188	63.5	278,592	-1.5	272,836
	June	1,115	15.4	846	1,468	1,274	66.4	281,765	-0.5	274,079
	July	1,033	15.8	880	1,313	1,378	63.8	285,247	3.7	282,399
	August	876	17.4	826	1,169	1,241	66.6	278,480	2.8	279,576
	September	825	9.3	859	1,311	1,218	70.5	282,308	5.2	282,494
	October	858	49.0	925	1,191	1,240	74.6	288,986	9.1	288,856
	November	695	69.9	910	986	1,345	67.6	286,497	6.5	288,145
	December	507	91.3	1,020	547	1,497	68.1	286,724	9.1	294,318
2010	January	532	52.0	822	1,120	1,113	73.8	289,195	12.5	298,171
	February	819	61.9	928	1,481	1,554	59.7	286,635	8.6	288,283
	March	1,111	60.1	993	2,019	1,600	62.1	306,171	16.0	304,512
	April	1,184	40.5	925	2,052	1,578	58.6	304,451	12.9	302,528
	May	1,027	0.1	755	1,879	1,453	52.0	301,568	8.2	295,271
	June	920	-17.5	697	1,614	1,395	49.9	304,278	8.0	295,944
	July	708	-31.5	598	1,198	1,255	47.7	295,445	3.6	292,282
	August	661	-24.5	622	1,206	1,289	48.2	312,692	12.3	314,087
	September	707	-14.3	737	1,390	1,289	57.1	296,395	5.0	296,666
	October									
	November									
	December									
	Q3 2009	2,734	14.2		3,793			282,192	3.9	
	Q3 2010	2,076	-24.1		3,794			301,260	6.8	
	YTD 2009	7,268	-3.7		12,389			275,931	0.9	
	YTD 2010	7,669	5.5		13,959			300,469	8.9	

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

Table 6a: Economic Indicators Toronto CMA
September 2010

		Inteterest Rates			NHPI, Total, Toronto CMA 1997=100	CPI, 2002 =100	Toronto Labour Market			
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	Mortage Rates (%) 5 Yr. Term			Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
2009	January	627	5.00	5.79	146.5	112.5	2,910	8.0	68.8	854
	February	627	5.00	5.79	146.4	113.2	2,905	8.7	69.0	850
	March	613	4.50	5.55	145.9	113.8	2,900	9.1	69.1	850
	April	596	3.90	5.25	145.0	113.1	2,903	9.2	69.1	850
	May	596	3.90	5.25	144.6	113.9	2,897	9.3	68.9	850
	June	631	3.75	5.85	144.6	114.0	2,877	9.7	68.6	856
	July	631	3.75	5.85	144.7	113.6	2,863	10.0	68.4	856
	August	631	3.75	5.85	145.0	113.6	2,867	10.0	68.4	855
	September	610	3.70	5.49	145.7	113.7	2,880	9.6	68.2	857
	October	630	3.80	5.84	146.2	114.0	2,889	9.4	68.1	858
	November	616	3.60	5.59	147.0	114.4	2,898	9.3	68.1	860
	December	610	3.60	5.49	148.0	113.9	2,905	9.4	68.2	856
2010	January	610	3.60	5.49	148.9	114.5	2,915	9.4	68.4	856
	February	604	3.60	5.39	147.8	115.1	2,916	9.4	68.3	860
	March	631	3.60	5.85	147.9	115.3	2,919	9.4	68.2	860
	April	655	3.80	6.25	148.1	115.8	2,916	9.5	68.0	863
	May	639	3.70	5.99	149.2	116.3	2,920	9.5	68.0	859
	June	633	3.60	5.89	149.7	116.1	2,936	9.4	68.2	862
	July	627	3.50	5.79	149.7	117.1	2,958	9.2	68.4	861
	August	604	3.30	5.39	150.1	117.1	2,989	9.1	68.9	866
	September	604	3.30	5.39		117.3	2,996	9.2	69.0	874
	October									
	November									
	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

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators Oshawa CMA September 2010											
		Inteterest Rates			NHPI, Total, Toronto CMA 1997=100	CPI, 2002 =100	Oshawa Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	146.5	112.5	183.0	8.2	68.5	848
	February	627	5.00	5.79	146.4	113.2	180.0	8.3	67.4	851
	March	613	4.50	5.55	145.9	113.8	177.9	8.5	66.7	853
	April	596	3.90	5.25	145.0	113.1	177.2	7.8	65.8	861
	May	596	3.90	5.25	144.6	113.9	177.5	8.0	65.9	869
	June	631	3.75	5.85	144.6	114.0	177.9	8.4	66.3	865
	July	631	3.75	5.85	144.7	113.6	178.6	9.6	67.3	868
	August	631	3.75	5.85	145.0	113.6	180.8	9.8	68.1	879
	September	610	3.70	5.49	145.7	113.7	183.1	9.2	68.5	894
	October	630	3.80	5.84	146.2	114.0	182.5	9.2	68.1	907
	November	616	3.60	5.59	147.0	114.4	180.4	9.3	67.3	906
	December	610	3.60	5.49	148.0	113.9	178.5	9.9	67.0	900
2010	January	610	3.60	5.49	148.9	114.5	179.1	10.4	67.4	891
	February	604	3.60	5.39	147.8	115.1	181.2	10.3	68.1	878
	March	631	3.60	5.85	147.9	115.3	183.0	10.3	68.6	876
	April	655	3.80	6.25	148.1	115.8	185.2	9.6	68.7	871
	May	639	3.70	5.99	149.2	116.3	186.2	9.6	69.0	878
	June	633	3.60	5.89	149.7	116.1	187.6	9.7	69.5	879
	July	627	3.50	5.79	149.7	117.1	189.0	10.3	70.3	877
	August	604	3.30	5.39	150.1	117.1	190.3	10.5	70.9	874
	September	604	3.30	5.39		117.3	192.3	10.6	71.5	872
	October									
	November									
	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

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

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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