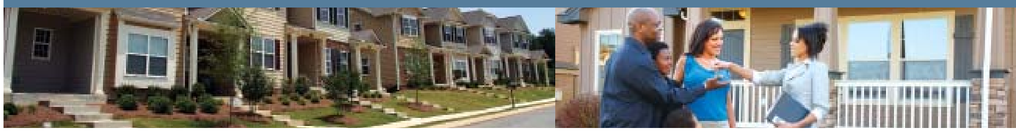
HOUSING MARKET INFORMATION

HOUSING NOW
Ontario Region



CANADA MORTGAGE AND HOUSING CORPORATION

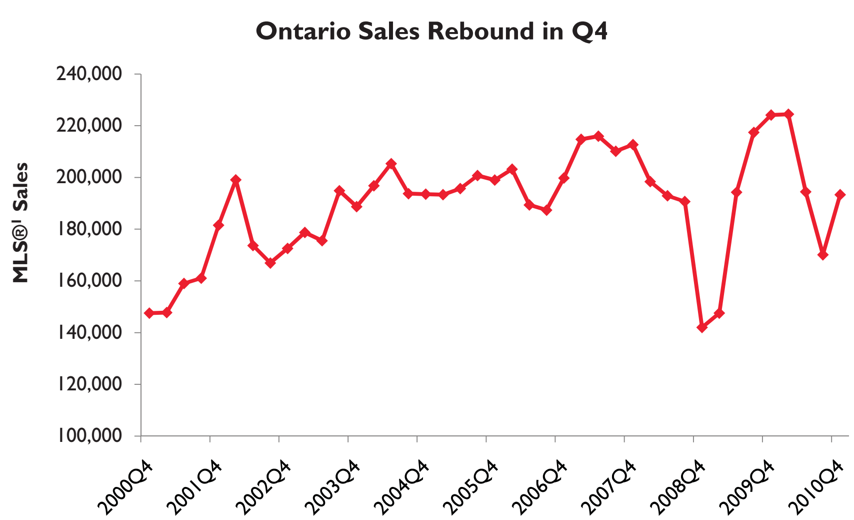
Date Released: First Quarter 2011

Resale Market

Existing home sales bounce back in Q4

Ontario existing home sales bounced back in the fourth quarter of 2010. Sales on a seasonally adjusted basis grew by almost 14 per cent during the quarter. Improved affordability was the main factor encouraging more buying after home prices and mortgage rates drifted to lower levels compared to early 2010. This strength helped support annual sales last year, which registered volumes that were just shy of 2009 levels but still the fifth best on record. Much of the strength in sales, however, was driven by early year activity. A recovering provincial economy laid the foundation for stronger housing demand. Prospective buyers also wanted to get a head start on the 2010 buying season, hoping to beat imminent mortgage rule changes, interest rate increases and higher costs associated with the introduction of the Harmonized Sales Tax (HST). The "bringing forward of demand" helped moderate activity later in the year.

Figure 1



Source: CREA

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HOME TO CANADIANS

Listings remained relatively stable in the fourth quarter as home prices remained below first-quarter levels. With home sales growing faster than listings in the final quarter, the gap between sales and listings grew for the first time since the economic and housing recovery began – indicating slightly less choice for prospective home buyers. Tighter resale market conditions encouraged a partial recovery in home prices during the fourth quarter. Despite some moderation in home prices since the first quarter of 2010, prices for the year were still up a strong 7.5 per cent on the strength of first-half activity.

Based on the balance between demand and supply as per the sales-to-new-listings ratio, Thunder Bay, Toronto and Kitchener were the tightest markets across the province in the fourth quarter. Toronto and Kitchener were likely benefitting from improving population and migration growth in southern Ontario, while Thunder Bay continued to experience scarce listings. Meanwhile, Windsor, Kingston and St. Catharines-Niagara were the coolest markets in the fourth quarter as they are urban centres that depend more on US business prospects. While confidence was restored in Ontario's goods-producing industry in 2010, an uncertain profile for the US recovery, a high Canadian dollar and below-average rate of job growth in these centres during 2010 prompted more cautionary spending.

New Home Market

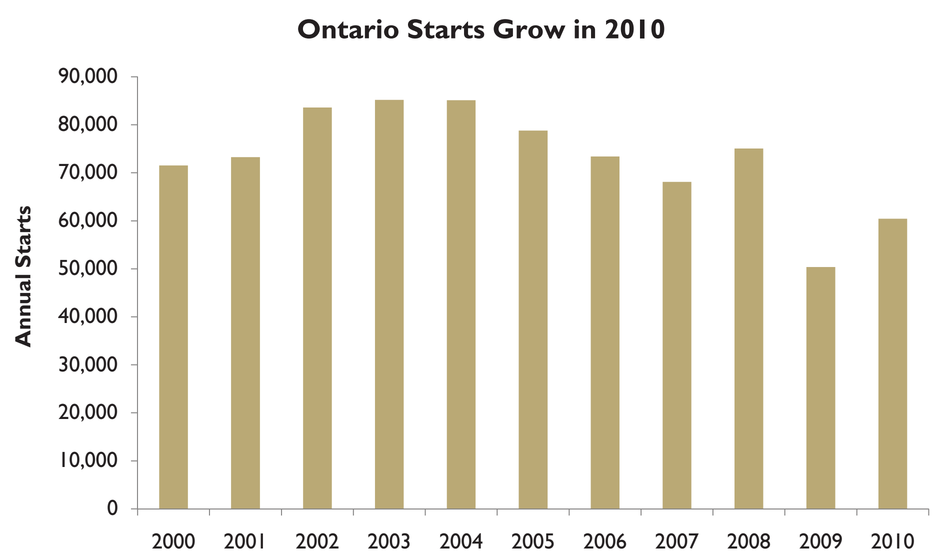
Ontario housing construction grows in 2010

Ontario residential construction activity moderated in the fourth quarter. Ontario all-area home starts declined to a seasonally adjusted annualized rate estimate of 58,300 units, down by four per cent from the previous quarter. For the year, home starts across the province of Ontario grew to 60,433 units in 2010, up nearly 20 per cent from 2009. While single-detached construction activity contributed most to the strength in home starts last year, multi-family home construction, which includes semi-detached, townhome and apartment units, posted increases in activity as well. Communities that are home to lower density construction fared relatively better, with Hamilton, Barrie and Oshawa growing most. With the exception of London and Kingston, all other urban centres posted increases in 2010. An improving provincial economy, buoyant resale markets and the threat of higher home costs encouraged strong home buying activity since the second quarter of 2009. However, new home construction activity has slowed in the second half of 2010 – the result of less pent-up demand, fewer first time buyers and more choice in resale markets in relation to early 2010.

Despite a third consecutive quarterly decline in single-detached home construction in the fourth quarter, Ontario detached home starts grew by over 25 per cent in 2010. This was on the strength of late-2009/early-2010 activity. Single-detached home construction grew the fastest in traditional low-density communities. Record low interest rates, tighter resale markets and low unsold inventories prompted more production among builders early in the year. Furthermore, the threat of new taxes on new housing also prompted home buyers and builders to get a step ahead of that tax to ensure a closing before July 1st, and this likely inflated construction activity in earlier quarters. While soft demand will keep detached starts low for now, stronger demand, particularly among repeat buyers, and lower unsold inventories will translate into more production by mid 2011.

Although modest declines were registered during the fourth quarter, multi-family home construction posted relatively modest gains during

Figure 2



Source: CMHC

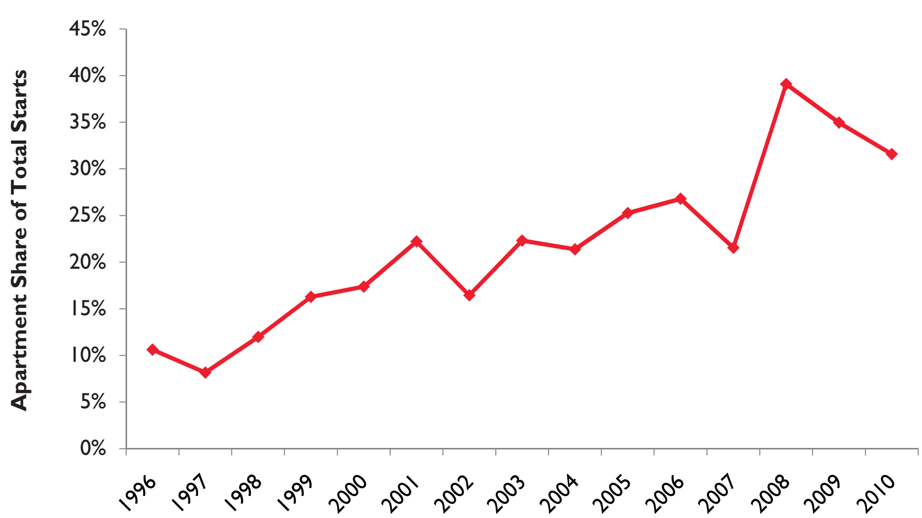
2010. Despite significant strength in single-detached home construction, multi-family home construction captured over half of all starts activity in 2010. Row housing, apartment ownership and rental construction led the gains. Activity was particularly strong in Toronto, Ottawa, Hamilton and Kitchener. Rising housing costs, fewer lots available for low-rise construction and stronger investment activity has boosted demand for higher density housing. 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 fourth quarter of 2009 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.

Ontario Apartment Sales Growing in Share

Demand for resale and new apartment units grew in recent years. For example, Ontario apartment starts have tripled as a share of total starts since the mid-1990s. A number of demand and supply factors explain this growing trend. First, growth in non-family households has driven population and household growth over the past decade. Non-family households generally comprise one person households, which can include younger individuals but also ageing persons who need less space. Second, females have comprised a growing share of the labour market over the past decade and by extension have gained new purchasing power. Round-the-clock security, modern finishings and other condo apartment amenities have proven to be popular among female professionals. Third, less land available for low-density residential development has meant more builders have opted for higher density construction. Recent policy changes favouring intensification have contributed to this new building trend. Finally, interest rates at generational lows, lower vacancies and volatility in financial markets in recent years have encouraged investors to search for alternative income producing assets. Residential real estate has proven to deliver comparable returns with a fraction of the risk associated with other investment vehicles.

Figure 3



Source: CMHC

HOUSING NOW REPORT TABLES

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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 Fourth 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										
Q4 2010	6,268	760	2,183	40	612	3,830	53	745	1,001	15,498
Q4 2009	7,219	830	2,066	69	399	2,850	47	1,488	785	15,782
% Change	-13.2	-8.4	5.7	-42.0	53.4	34.4	12.8	-49.9	27.5	-1.8
Year-to-date 2010	25,350	2,765	7,535	197	2,816	14,680	168	3,575	3,329	60,433
Year-to-date 2009	20,186	2,835	5,439	204	1,596	12,837	231	4,580	2,431	50,370
% Change	25.6	-2.5	38.5	-3.4	76.4	14.4	-27.3	-21.9	36.9	20.0
UNDER CONSTRUCTION										
Q4 2010	13,749	1,740	6,363	111	2,366	35,860	167	5,303	2,172	67,873
Q4 2009	13,343	1,936	5,045	136	2,246	38,220	173	6,105	1,688	68,923
% Change	3.0	-10.1	26.1	-18.4	5.3	-6.2	-3.5	-13.1	28.7	-1.5
COMPLETIONS										
Q4 2010	6,250	701	1,691	65	724	3,988	50	1,068	1,052	15,589
Q4 2009	5,527	808	1,458	59	745	3,847	47	936	721	14,148
% Change	13.1	-13.2	16.0	10.2	-2.8	3.7	6.4	14.1	45.9	10.2
Year-to-date 2010	24,890	2,911	5,948	237	2,802	17,513	229	4,493	2,844	61,867
Year-to-date 2009	22,021	3,241	6,090	224	2,724	14,758	244	3,063	2,535	54,900
% Change	13.0	-10.2	-2.3	5.8	2.9	18.7	-6.1	46.7	12.2	12.7
COMPLETED & NOT ABSORBED										
Q4 2010	802	92	242	27	169	1,007	26	1,427	n/a	3,792
Q4 2009	1,019	94	349	24	191	751	39	605	n/a	3,072
% Change	-21.3	-2.1	-30.7	12.5	-11.5	34.1	-33.3	135.9	n/a	23.4
ABSORBED										
Q4 2010	5,614	641	1,530	70	623	4,252	26	394	n/a	13,150
Q4 2009	5,069	807	1,421	63	736	3,822	42	204	n/a	12,164
% Change	10.8	-20.6	7.7	11.1	-15.4	11.3	-38.1	93.1	n/a	8.1
Year-to-date 2010	22,773	2,728	5,775	244	2,618	16,984	135	1,757	n/a	53,014
Year-to-date 2009	20,574	3,171	5,730	233	2,621	14,509	131	1,751	n/a	48,720
% Change	10.7	-14.0	0.8	4.7	-0.1	17.1	3.1	0.3	n/a	8.8

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

Table 1.2: History of Housing Starts of Ontario Region 2001 - 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		
2010	25,350	2,765	7,535	197	2,816	14,680	168	3,575	3,329	60,433
% Change	25.6	-2.5	38.5	-3.4	76.4	14.4	-27.3	-21.9	36.9	20.0
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Ontario Region Fourth Quarter 2010												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Barrie	124	90	4	0	81	0	54	90	263	180	46.1
Brantford	66	60	4	2	34	22	0	0	104	84	23.8
Greater Sudbury	103	81	2	2	4	16	12	21	121	120	0.8
Guelph	74	118	6	32	104	32	66	70	250	252	-0.8
Hamilton	389	281	22	70	213	170	65	0	689	521	32.2
Kingston	141	113	18	14	22	15	0	108	181	250	-27.6
Kitchener	267	405	4	18	115	144	238	244	624	811	-23.1
London	276	375	4	0	43	50	0	188	323	613	-47.3
Oshawa	402	347	6	2	94	19	0	42	502	410	22.4
Ottawa	679	830	116	124	440	735	649	540	1,884	2,229	-15.5
Peterborough	69	104	2	0	12	25	0	0	83	129	-35.7
St. Catharines-Niagara	156	195	14	14	45	49	0	14	215	272	-21.0
Thunder Bay	48	50	4	0	0	0	0	0	52	50	4.0
Toronto	2,515	3,107	492	512	1,158	1,031	3,554	3,044	7,719	7,694	0.3
Windsor	118	113	12	8	39	20	24	2	193	143	35.0
Centres 50,000 - 99,999											
Belleville	55	50	8	0	11	0	0	0	74	50	48.0
Chatham-Kent	16	29	0	6	0	3	0	0	16	38	-57.9
Cornwall	27	32	2	2	3	0	63	52	95	86	10.5
Kawartha Lakes	60	61	0	0	0	0	0	0	60	61	-1.6
Norfolk	56	49	4	2	5	0	0	0	65	51	27.5
North Bay	44	30	2	4	0	0	0	0	46	34	35.3
Sarnia	38	53	0	6	0	6	0	0	38	65	-41.5
Sault Ste. Marie	14	23	0	0	0	5	0	0	14	28	-50.0

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Ontario Region Fourth Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 10,000 - 49,999											
Bracebridge	4	23	0	0	0	0	0	0	4	23	-82.6
Brighton MU	12	29	0	n/a	0	3	0	n/a	12	32	-62.5
Brock Tp	3	12	0	n/a	0	n/a	0	n/a	3	12	-75.0
Brockville	8	19	0	0	0	4	0	0	8	23	-65.2
Centre Wellington	21	33	0	2	4	4	0	0	25	39	-35.9
Cobourg	5	9	2	0	14	0	0	8	21	17	23.5
Collingwood	30	29	6	0	0	0	0	2	36	31	16.1
Elliot Lake	2	11	0	0	0	0	0	0	2	11	-81.8
Erin	0	7	0	0	0	0	0	0	0	7	-100.0
Essex T	9	4	0	n/a	0	n/a	0	n/a	9	4	125.0
Gravenhurst	3	16	0	0	0	0	0	0	3	16	-81.3
Greater Napanee	9	14	0	2	0	0	0	0	9	16	-43.8
Haldimand County CY	18	29	8	0	0	0	0	0	26	29	-10.3
Hunstville	15	17	0	0	12	0	0	0	27	17	58.8
Ingersoll	8	9	0	0	3	0	0	0	11	9	22.2
Kenora	12	10	0	0	0	0	0	0	12	10	20.0
Kincardine MU	17	3	0	n/a	0	9	0	n/a	17	12	41.7
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	10	16	0	4	0	3	0	6	10	29	-65.5
Meaford	10	11	2	0	6	4	0	0	18	15	20.0
Midland	23	27	0	0	0	0	0	0	23	27	-14.8
Mississippi Mills	30	20	2	2	6	6	0	0	38	28	35.7
North Grenville MU	62	23	4	n/a	0	3	46	n/a	112	26	**
North Perth	8	9	0	0	0	0	0	0	8	9	-11.1
Orillia	15	21	0	0	24	0	103	0	142	21	**
Owen Sound	15	15	0	0	0	16	0	26	15	57	-73.7
Petawawa	43	24	2	0	5	0	0	0	50	24	108.3
Port Hope	6	7	4	0	0	0	0	0	10	7	42.9
Prince Edward County	9	25	0	0	0	0	0	0	9	25	-64.0
Saugeen Shores	19	10	0	0	0	7	0	0	19	17	11.8
Scugog Tp	3	1	0	n/a	0	n/a	0	n/a	3	1	200.0
Stratford	7	7	2	2	4	0	0	0	13	9	44.4
Temiskaming Shores	2	0	0	0	0	0	0	0	2	0	n/a
The Nation M	13	26	2	4	10	n/a	0	n/a	25	30	-16.7
Tillsonburg	12	14	0	0	0	0	0	0	12	14	-14.3
Timmins	10	9	0	0	0	0	0	0	10	9	11.1
Trent Hills	0	0	0	0	0	0	0	0	0	0	n/a
Wasaga Beach	33	65	0	0	8	0	0	0	41	65	-36.9
West Grey MU	8	11	0	0	0	0	0	0	8	11	-27.3
West Nipissing	8	11	2	0	8	0	0	0	18	11	63.6
Woodstock	34	54	4	0	18	0	0	4	56	58	-3.4
Total Ontario (10,000+)	6,310	7,288	768	842	2,545	2,401	4,874	4,466	14,497	14,997	-3.3

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type Ontario Region January - December 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	442	292	4	0	133	0	103	135	682	427	59.7
Brantford	280	258	10	14	143	42	71	3	504	317	59.0
Greater Sudbury	369	224	4	8	25	74	177	144	575	450	27.8
Guelph	406	299	34	74	391	124	190	70	1,021	567	80.1
Hamilton	1,753	899	246	134	933	473	630	354	3,562	1,860	91.5
Kingston	522	432	24	20	37	41	70	224	653	717	-8.9
Kitchener	1,255	1,161	94	62	498	565	968	510	2,815	2,298	22.5
London	1,461	1,056	20	12	163	169	435	931	2,079	2,168	-4.1
Oshawa	1,540	836	16	4	320	98	12	42	1,888	980	92.7
Ottawa	2,302	2,471	362	299	1,928	1,909	1,854	1,135	6,446	5,814	10.9
Peterborough	306	286	16	0	78	55	4	30	404	371	8.9
St. Catharines-Niagara	714	574	60	42	271	164	41	79	1,086	859	26.4
Thunder Bay	204	166	10	6	4	4	4	4	222	180	23.3
Toronto	9,936	8,130	1,654	2,032	4,365	2,918	13,240	12,869	29,195	25,949	12.5
Windsor	460	303	26	14	89	68	42	6	617	391	57.8
Centres 50,000 - 99,999											
Belleville	227	186	8	2	49	42	40	127	324	357	-9.2
Chatham-Kent	95	72	4	10	4	3	0	0	103	85	21.2
Cornwall	87	86	20	14	3	4	63	52	173	156	10.9
Kawartha Lakes	259	189	2	4	10	6	70	0	341	199	71.4
Norfolk	188	149	6	4	20	22	0	0	214	175	22.3
North Bay	162	104	14	8	0	20	0	67	176	199	-11.6
Sarnia	191	174	6	8	6	6	0	111	203	299	-32.1
Sault Ste. Marie	97	78	2	2	0	5	0	0	99	85	16.5

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - December 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	29	47	0	10	12	0	65	31	106	88	20.5
Brighton MU	79	69	2	n/a	8	6	0	n/a	89	75	18.7
Brock Tp	10	43	0	n/a	0	8	0	n/a	10	51	-80.4
Brockville	53	39	5	0	8	4	0	0	66	43	53.5
Centre Wellington	72	58	6	2	4	4	54	55	136	119	14.3
Cobourg	51	37	4	0	47	0	0	31	102	68	50.0
Collingwood	126	101	26	2	82	25	38	20	272	148	83.8
Elliot Lake	12	14	0	0	0	0	0	0	12	14	-14.3
Erin	10	9	0	0	0	0	0	0	10	9	11.1
Essex T	18	17	0	n/a	4	n/a	0	n/a	22	17	29.4
Gravenhurst	28	31	0	0	26	0	0	0	54	31	74.2
Greater Napanee	46	37	6	4	8	0	6	6	66	47	40.4
Haldimand County CY	71	91	10	0	9	22	0	0	90	113	-20.4
Hunstville	64	79	0	0	24	13	0	141	88	233	-62.2
Ingersoll	32	28	0	0	3	10	0	0	35	38	-7.9
Kenora	17	16	0	0	0	0	10	0	27	16	68.8
Kincardine MU	28	19	0	n/a	5	19	0	n/a	33	38	-13.2
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	55	53	8	26	7	3	2	8	72	90	-20.0
Meaford	31	28	2	0	18	10	0	0	51	38	34.2
Midland	103	83	0	2	6	0	94	0	203	85	138.8
Mississippi Mills	56	35	8	2	9	17	0	0	73	54	35.2
North Grenville MU	123	70	4	2	3	9	46	n/a	176	81	117.3
North Perth	34	30	0	0	0	0	0	0	34	30	13.3
Orillia	97	74	0	0	51	24	250	1	398	99	**
Owen Sound	41	42	0	0	9	16	0	26	50	84	-40.5
Petawawa	135	83	2	0	31	24	5	0	173	107	61.7
Port Hope	21	21	4	0	0	0	0	0	25	21	19.0
Prince Edward County	69	78	0	0	0	0	0	0	69	78	-11.5
Saugeen Shores	49	37	0	0	25	21	28	4	102	62	64.5
Scugog Tp	14	12	0	n/a	0	n/a	0	100	14	112	-87.5
Stratford	32	28	12	6	18	0	0	153	62	187	-66.8
Temiskaming Shores	13	7	0	0	0	0	0	0	13	7	85.7
The Nation M	109	63	20	8	14	n/a	11	6	154	77	100.0
Tillsonburg	40	25	0	0	0	0	0	21	40	46	-13.0
Timmins	28	35	0	0	0	0	14	0	42	35	20.0
Trent Hills	47	13	0	0	0	0	0	5	47	18	161.1
Wasaga Beach	132	140	2	0	117	12	0	0	251	152	65.1
West Grey MU	30	32	0	0	0	0	0	0	30	32	-6.3
West Nipissing	38	44	4	2	8	0	4	49	54	95	-43.2
Woodstock	190	154	18	4	34	0	0	43	242	201	20.4
Total Ontario (10,000+)	25,551	20,397	2,813	2,881	10,075	7,063	18,665	17,598	57,104	47,939	19.1

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Barrie	81	0	0	0	54	90	0	0
Brantford	34	22	0	0	0	0	0	0
Greater Sudbury	0	0	4	16	0	12	12	9
Guelph	104	32	0	0	66	70	0	0
Hamilton	213	170	0	0	65	0	0	0
Kingston	16	11	6	4	0	0	0	108
Kitchener	104	144	11	0	82	60	156	184
London	43	50	0	0	0	0	0	188
Oshawa	94	19	0	0	0	0	0	42
Ottawa	432	735	8	0	434	419	215	121
Peterborough	12	25	0	0	0	0	0	0
St. Catharines-Niagara	45	49	0	0	0	14	0	0
Thunder Bay	0	0	0	0	0	0	0	0
Toronto	1,152	1,023	6	8	3,327	2,244	227	771
Windsor	33	20	6	0	0	2	24	0
Centres 50,000 - 99,999								
Belleville	11	0	0	0	0	0	0	0
Chatham-Kent	0	3	0	0	0	0	0	0
Cornwall	3	0	0	0	55	20	8	32
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	5	0	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	6	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	5	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 Fourth Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton MU	0	3	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	4	0	0	0	0	0	0
Centre Wellington	4	4	0	0	0	0	0	0
Cobourg	14	0	0	0	0	8	0	0
Collingwood	0	0	0	0	0	2	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	0	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	12	0	0	0	0	0	0	0
Ingersoll	3	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine MU	0	9	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	3	0	0	0	2	0	4
Meaford	6	4	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	6	6	0	0	0	0	0	0
North Grenville MU	0	3	0	n/a	46	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	24	0	0	0	0	0	103	0
Owen Sound	0	6	0	10	0	0	0	26
Petawawa	5	0	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	7	0	0	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	4	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	4	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	8	0	0	0	0	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	8	0	0	0	0	0
Woodstock	18	0	0	0	0	4	0	0
Total Ontario (10,000+)	2,490	2,358	49	43	4,129	2,949	745	1,488

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region January - December 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	133	0	0	0	72	90	31	45
Brantford	143	42	0	0	5	0	66	3
Greater Sudbury	0	0	25	74	15	27	162	117
Guelph	391	124	0	0	188	70	2	0
Hamilton	933	473	0	0	435	90	195	264
Kingston	23	37	10	4	0	0	70	224
Kitchener	483	558	15	7	318	242	648	268
London	156	151	7	18	30	182	405	749
Oshawa	320	95	0	3	0	0	12	42
Ottawa	1,911	1,885	17	24	1,551	949	303	186
Peterborough	78	45	0	10	0	0	4	30
St. Catharines-Niagara	252	164	19	0	0	35	41	44
Thunder Bay	4	0	0	4	0	0	4	4
Toronto	4,337	2,910	28	8	11,930	11,032	1,310	1,808
Windsor	80	68	9	0	2	2	40	4
Centres 50,000 - 99,999								
Belleville	49	42	0	0	0	2	40	125
Chatham-Kent	4	3	0	0	0	0	0	0
Cornwall	3	4	0	0	55	20	8	32
Kawartha Lakes	7	6	0	0	0	0	70	0
Norfolk	20	22	0	0	0	0	0	0
North Bay	0	0	0	20	0	0	0	67
Sarnia	6	6	0	0	0	111	0	0
Sault Ste. Marie	0	0	0	5	0	0	0	0

Source: CMHC (Starts and Completions Survey)

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	6	0	n/a	0	n/a	0	n/a
Brock Tp	0	8	0	n/a	0	n/a	0	n/a
Brockville	8	4	0	0	0	0	0	0
Centre Wellington	4	4	0	0	54	0	0	55
Cobourg	47	0	0	0	0	31	0	0
Collingwood	82	25	0	0	38	20	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	24	0	0	13	0	40	0	101
Ingersoll	3	0	0	10	0	0	0	0
Kenora	0	0	0	0	10	0	0	0
Kincardine MU	5	19	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	7	3	0	0	2	2	0	6
Meaford	18	10	0	0	0	0	0	0
Midland	0	0	6	0	94	0	0	0
Mississippi Mills	6	17	0	0	0	0	0	0
North Grenville MU	3	9	0	n/a	46	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	51	24	0	0	147	0	103	1
Owen Sound	9	6	0	10	0	0	0	26
Petawawa	31	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	21	0	0	0	0	28	4
Scugog Tp	0	n/a	0	n/a	0	n/a	0	100
Stratford	18	0	0	0	0	0	0	153
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	4	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	117	12	0	0	0	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	8	0	0	4	4	45
Woodstock	34	0	0	0	0	4	0	39
Total Ontario (10,000+)	9,907	6,849	152	214	15,088	12,989	3,575	4,580

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
Fourth Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Barrie	186	90	77	90	0	0	263	180
Brantford	80	61	24	23	0	0	104	84
Greater Sudbury	105	83	0	12	16	25	121	120
Guelph	118	169	132	83	0	0	250	252
Hamilton	584	433	103	88	2	0	689	521
Kingston	175	133	0	5	6	112	181	250
Kitchener	337	502	120	125	167	184	624	811
London	255	340	68	85	0	188	323	613
Oshawa	442	356	60	12	0	42	502	410
Ottawa	1,241	1,677	420	427	223	125	1,884	2,229
Peterborough	75	119	8	10	0	0	83	129
St. Catharines-Niagara	184	242	29	30	2	0	215	272
Thunder Bay	52	50	0	0	0	0	52	50
Toronto	4,201	4,614	3,285	2,272	233	779	7,719	7,694
Windsor	135	127	28	16	30	0	193	143
Centres 50,000 - 99,999								
Belleville	71	50	3	0	0	0	74	50
Chatham-Kent	16	38	0	0	0	0	16	38
Cornwall	32	34	55	20	8	32	95	86
Kawartha Lakes	60	61	0	0	0	0	60	61
Norfolk	65	51	0	0	0	0	65	51
North Bay	46	34	0	0	0	0	46	34
Sarnia	38	59	0	6	0	0	38	65
Sault Ste. Marie	14	23	0	0	0	5	14	28

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Ontario Region Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 10,000 - 49,999								
Bracebridge	4	22	0	1	0	0	4	23
Brighton MU	12	32	0	n/a	0	n/a	12	32
Brock Tp	3	12	0	n/a	0	n/a	3	12
Brockville	8	23	0	0	0	0	8	23
Centre Wellington	25	39	0	0	0	0	25	39
Cobourg	7	9	14	8	0	0	21	17
Collingwood	36	31	0	0	0	0	36	31
Elliot Lake	2	11	0	0	0	0	2	11
Erin	0	7	0	0	0	0	0	7
Essex T	9	4	0	n/a	0	n/a	9	4
Gravenhurst	3	16	0	0	0	0	3	16
Greater Napanee	9	16	0	0	0	0	9	16
Haldimand County CY	26	29	0	0	0	0	26	29
Hunstville	27	17	0	0	0	0	27	17
Ingersoll	11	9	0	0	0	0	11	9
Kenora	12	10	0	0	0	0	12	10
Kincardine MU	17	12	0	n/a	0	n/a	17	12
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	10	25	0	0	0	4	10	29
Meaford	12	11	6	4	0	0	18	15
Midland	23	27	0	0	0	0	23	27
Mississippi Mills	38	28	0	0	0	0	38	28
North Grenville MU	66	26	46	n/a	0	n/a	112	26
North Perth	8	9	0	0	0	0	8	9
Orillia	39	21	0	0	103	0	142	21
Owen Sound	11	21	4	0	0	36	15	57
Petawawa	50	24	0	0	0	0	50	24
Port Hope	10	7	0	0	0	0	10	7
Prince Edward County	9	25	0	0	0	0	9	25
Saugeen Shores	19	17	0	0	0	0	19	17
Scugog Tp	3	1	0	n/a	0	n/a	3	1
Stratford	13	8	0	1	0	0	13	9
Temiskaming Shores	2	0	0	0	0	0	2	0
The Nation M	19	30	0	n/a	0	n/a	25	30
Tillsonburg	12	14	0	0	0	0	12	14
Timmins	10	9	0	0	0	0	10	9
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	41	65	0	0	0	0	41	65
West Grey MU	8	11	0	0	0	0	8	11
West Nipissing	10	11	0	0	8	0	18	11
Woodstock	56	58	0	0	0	0	56	58
Total Ontario (10,000+)	9,211	10,115	4,482	3,318	798	1,535	14,497	14,997

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market
Ontario Region
January - December 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	551	292	100	90	31	45	682	427
Brantford	370	283	68	31	66	3	504	317
Greater Sudbury	373	232	15	27	187	191	575	450
Guelph	557	472	462	95	2	0	1,021	567
Hamilton	2,731	1,240	634	355	197	264	3,562	1,860
Kingston	569	484	0	5	80	228	653	717
Kitchener	1,624	1,524	526	499	663	275	2,815	2,298
London	1,358	970	309	426	412	772	2,079	2,168
Oshawa	1,787	898	89	37	12	45	1,888	980
Ottawa	4,590	4,659	1,536	939	320	216	6,446	5,814
Peterborough	335	313	65	18	4	40	404	371
St. Catharines-Niagara	939	706	83	107	64	46	1,086	859
Thunder Bay	210	171	4	1	8	8	222	180
Toronto	14,850	12,477	13,007	11,626	1,338	1,816	29,195	25,949
Windsor	505	345	63	42	49	4	617	391
Centres 50,000 - 99,999								
Belleville	280	227	3	5	41	125	324	357
Chatham-Kent	103	85	0	0	0	0	103	85
Cornwall	110	104	55	20	8	32	173	156
Kawartha Lakes	268	197	0	0	70	2	341	199
Norfolk	199	157	15	18	0	0	214	175
North Bay	176	112	0	0	0	87	176	199
Sarnia	196	180	7	119	0	0	203	299
Sault Ste. Marie	99	80	0	0	0	5	99	85

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - December 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	40	48	66	28	0	12	106	88
Brighton MU	89	75	0	n/a	0	n/a	89	75
Brock Tp	10	51	0	n/a	0	n/a	10	51
Brockville	66	43	0	0	0	0	66	43
Centre Wellington	82	63	54	1	0	55	136	119
Cobourg	80	44	22	24	0	0	102	68
Collingwood	152	109	120	39	0	0	272	148
Elliot Lake	12	14	0	0	0	0	12	14
Erin	10	9	0	0	0	0	10	9
Essex T	22	17	0	n/a	0	n/a	22	17
Gravenhurst	54	31	0	0	0	0	54	31
Greater Napanee	56	39	6	0	4	8	66	47
Haldimand County CY	90	91	0	22	0	0	90	113
Hunstville	88	79	0	40	0	114	88	233
Ingersoll	35	28	0	0	0	10	35	38
Kenora	17	16	10	0	0	0	27	16
Kincardine MU	33	38	0	n/a	0	n/a	33	38
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	72	84	0	0	0	6	72	90
Meaford	45	34	6	4	0	0	51	38
Midland	105	85	92	0	6	0	203	85
Mississippi Mills	70	54	0	0	0	0	73	54
North Grenville MU	130	81	46	n/a	0	n/a	176	81
North Perth	34	30	0	0	0	0	34	30
Orillia	136	98	158	0	104	1	398	99
Owen Sound	46	48	4	0	0	36	50	84
Petawawa	168	107	0	0	5	0	173	107
Port Hope	25	21	0	0	0	0	25	21
Prince Edward County	69	78	0	0	0	0	69	78
Saugeen Shores	74	58	0	0	28	4	102	62
Scugog Tp	14	12	0	n/a	0	100	14	112
Stratford	62	33	0	1	0	153	62	187
Temiskaming Shores	13	7	0	0	0	0	13	7
The Nation M	133	71	11	n/a	4	6	154	77
Tillsonburg	40	40	0	0	0	6	40	46
Timmins	42	35	0	0	0	0	42	35
Trent Hills	47	13	0	0	0	5	47	18
Wasaga Beach	202	134	49	18	0	0	251	152
West Grey MU	30	32	0	0	0	0	30	32
West Nipissing	42	50	0	0	12	45	54	95
Woodstock	234	162	8	0	0	39	242	201
Total Ontario (10,000+)	35,650	28,460	17,693	14,637	3,743	4,811	57,104	47,939

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Ontario Region Fourth Quarter 2010												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Barrie	94	103	2	0	17	30	0	183	113	316	-64.2
Brantford	56	69	2	10	28	6	80	2	166	87	90.8
Greater Sudbury	114	98	0	4	0	4	24	80	138	186	-25.8
Guelph	91	72	8	22	84	52	88	109	271	255	6.3
Hamilton	427	250	74	34	241	307	194	212	936	803	16.6
Kingston	142	143	2	8	6	0	0	0	150	151	-0.7
Kitchener	320	303	26	20	115	140	39	109	500	572	-12.6
London	351	329	6	4	101	25	364	10	822	368	123.4
Oshawa	359	287	0	0	67	42	0	0	426	329	29.5
Ottawa	635	665	106	84	452	355	538	353	1,731	1,457	18.8
Peterborough	74	90	8	0	22	44	0	0	104	134	-22.4
St. Catharines-Niagara	171	159	12	12	30	35	12	116	225	322	-30.1
Thunder Bay	37	73	2	4	0	0	0	8	39	85	-54.1
Toronto	2,308	1,986	404	586	984	1,017	3,597	3,517	7,293	7,106	2.6
Windsor	135	98	12	4	39	27	16	4	202	133	51.9
Centres 50,000 - 99,999											
Belleville	80	45	0	0	0	5	0	0	80	50	60.0
Chatham-Kent	34	26	0	2	0	0	0	0	34	28	21.4
Cornwall	29	23	12	6	4	7	0	4	45	40	12.5
Kawartha Lakes	36	48	0	2	4	0	0	0	40	50	-20.0
Norfolk	29	25	0	2	7	0	0	0	36	27	33.3
North Bay	66	45	6	2	0	10	0	0	72	57	26.3
Sarnia	54	54	4	2	0	0	0	0	58	56	3.6
Sault Ste. Marie	23	23	0	0	0	0	24	0	47	23	104.3

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Ontario Region Fourth Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 10,000 - 49,999											
Bracebridge	7	17	0	2	0	0	0	0	7	19	-63.2
Brighton MU	20	25	0	n/a	5	3	0	n/a	25	28	-10.7
Brock Tp	12	5	0	n/a	8	n/a	0	n/a	20	5	**
Brockville	18	3	1	0	0	0	0	0	19	3	**
Centre Wellington	16	19	0	0	0	4	0	0	16	23	-30.4
Cobourg	7	8	0	0	8	0	0	16	15	24	-37.5
Collingwood	29	27	10	2	0	37	0	18	39	84	-53.6
Elliot Lake	4	7	0	0	0	0	0	0	4	7	-42.9
Erin	2	0	0	0	0	0	0	0	2	0	n/a
Essex T	5	6	0	n/a	0	n/a	0	n/a	5	6	-16.7
Gravenhurst	12	10	0	0	0	0	0	0	12	10	20.0
Greater Napanee	10	12	0	0	12	0	6	6	28	18	55.6
Haldimand County CY	19	26	2	0	6	8	0	0	27	34	-20.6
Hunstville	13	19	0	0	0	0	0	0	13	19	-31.6
Ingersoll	10	6	0	0	0	0	0	0	10	6	66.7
Kenora	3	5	0	0	0	0	0	0	3	5	-40.0
Kincardine MU	9	5	0	n/a	5	n/a	0	n/a	14	5	180.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	21	18	4	6	0	0	0	0	25	24	4.2
Meaford	8	10	2	0	12	20	0	0	22	30	-26.7
Midland	32	28	0	0	0	0	0	0	32	28	14.3
Mississippi Mills	8	14	0	2	14	0	0	0	22	16	37.5
North Grenville MU	47	25	4	n/a	6	n/a	0	n/a	57	25	128.0
North Perth	7	5	0	0	21	0	6	0	34	5	**
Orillia	24	22	0	0	8	6	0	8	32	36	-11.1
Owen Sound	9	8	0	0	0	0	0	0	9	8	12.5
Petawawa	46	18	0	0	49	0	0	0	95	18	**
Port Hope	8	5	0	0	0	0	0	0	8	5	60.0
Prince Edward County	22	26	0	0	5	0	3	6	30	32	-6.3
Saugeen Shores	11	12	0	0	0	18	0	28	11	58	-81.0
Scugog Tp	5	4	0	n/a	0	n/a	0	n/a	5	4	25.0
Stratford	7	2	6	0	0	0	0	0	13	2	**
Temiskaming Shores	6	3	0	0	0	0	0	0	6	3	100.0
The Nation M	34	29	6	n/a	0	n/a	0	n/a	40	29	37.9
Tillsonburg	10	5	0	0	0	0	0	19	10	24	-58.3
Timmins	7	14	0	0	0	0	0	0	7	14	-50.0
Trent Hills	13	2	0	0	0	0	0	0	13	2	**
Wasaga Beach	45	37	0	0	48	0	0	0	93	37	151.4
West Grey MU	9	11	0	0	0	0	0	0	9	11	-18.2
West Nipissing	10	7	4	2	8	0	45	0	67	9	**
Woodstock	47	48	2	0	0	0	0	0	49	48	2.1
Total Ontario (10,000+)	6,318	5,588	739	826	2,420	2,205	5,060	4,808	14,537	13,427	8.3

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type Ontario Region January - December 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	405	392	4	2	63	105	280	229	752	728	3.3
Brantford	216	270	4	14	88	61	80	31	388	376	3.2
Greater Sudbury	320	266	12	16	40	12	55	100	427	394	8.4
Guelph	437	269	62	52	219	183	127	294	845	798	5.9
Hamilton	1,392	1,179	274	80	961	1,003	551	459	3,178	2,721	16.8
Kingston	494	466	16	38	54	14	331	0	895	518	72.8
Kitchener	1,348	1,271	102	68	551	593	439	922	2,440	2,854	-14.5
London	1,406	942	16	16	199	160	1,086	392	2,707	1,510	79.3
Oshawa	1,366	1,146	4	2	184	275	6	140	1,560	1,563	-0.2
Ottawa	2,749	2,712	384	248	2,061	1,747	1,590	1,180	6,784	5,887	15.2
Peterborough	328	279	10	0	62	92	139	75	539	446	20.9
St. Catharines-Niagara	700	561	56	46	232	187	84	123	1,072	917	16.9
Thunder Bay	131	177	8	6	0	4	0	8	139	195	-28.7
Toronto	9,804	8,852	1,784	2,486	3,344	3,812	16,461	13,206	31,393	28,356	10.7
Windsor	439	290	20	24	136	80	16	16	611	410	49.0
Centres 50,000 - 99,999											
Belleville	253	199	4	0	47	15	143	0	447	214	108.9
Chatham-Kent	102	81	8	10	3	0	0	0	113	91	24.2
Cornwall	92	80	26	32	4	17	32	4	154	133	15.8
Kawartha Lakes	217	257	2	12	10	11	0	0	229	280	-18.2
Norfolk	150	148	0	10	23	15	0	0	173	173	0.0
North Bay	159	117	16	8	10	10	67	18	252	153	64.7
Sarnia	182	162	8	2	6	8	0	0	196	172	14.0
Sault Ste. Marie	93	105	0	0	5	0	59	0	157	105	49.5

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type Ontario Region January - December 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	44	50	2	8	12	6	0	71	58	135	-57.0
Brighton MU	90	75	0	8	11	12	0	n/a	101	95	6.3
Brock Tp	63	43	0	n/a	8	8	0	n/a	71	51	39.2
Brockville	51	35	7	0	0	0	0	0	58	35	65.7
Centre Wellington	70	49	8	0	4	8	55	0	137	57	140.4
Cobourg	48	44	2	0	21	65	8	143	79	252	-68.7
Collingwood	116	109	20	18	96	113	0	18	232	258	-10.1
Elliot Lake	19	10	0	0	0	0	0	0	19	10	90.0
Erin	19	2	0	0	0	0	0	0	19	2	**
Essex T	16	21	0	n/a	0	8	0	n/a	16	29	-44.8
Gravenhurst	40	37	0	0	26	0	0	36	66	73	-9.6
Greater Napanee	50	38	8	6	12	0	6	6	76	50	52.0
Haldimand County CY	76	88	4	0	20	40	0	0	100	128	-21.9
Hunstville	64	74	0	0	0	13	0	141	64	228	-71.9
Ingersoll	34	23	0	0	0	24	0	0	34	47	-27.7
Kenora	13	11	0	0	0	0	0	0	13	11	18.2
Kincardine MU	22	20	0	n/a	14	15	0	n/a	36	35	2.9
Lambton Shores	0	1	0	0	0	0	0	0	0	1	-100.0
Leamington	53	60	20	18	0	39	0	4	73	121	-39.7
Meaford	35	24	2	0	22	20	0	0	59	44	34.1
Midland	101	97	0	4	6	14	92	0	199	115	73.0
Mississippi Mills	46	42	6	4	26	0	0	0	78	46	69.6
North Grenville MU	89	74	4	2	12	n/a	0	n/a	105	76	38.2
North Perth	40	24	0	0	21	0	6	0	67	24	179.2
Orillia	87	75	0	0	8	52	98	8	193	135	43.0
Owen Sound	40	35	0	2	11	6	0	4	51	47	8.5
Petawawa	125	74	0	0	49	4	0	0	174	78	123.1
Port Hope	21	23	0	0	0	9	0	0	21	32	-34.4
Prince Edward County	81	79	0	0	11	3	3	6	95	88	8.0
Saugeen Shores	37	46	2	2	7	34	0	28	46	110	-58.2
Scugog Tp	16	17	0	n/a	0	n/a	0	n/a	16	17	-5.9
Stratford	34	28	12	4	0	7	123	0	169	39	**
Temiskaming Shores	12	13	0	0	0	0	0	0	12	13	-7.7
The Nation M	99	82	22	6	0	n/a	6	n/a	127	88	44.3
Tillsonburg	39	35	0	0	0	4	0	21	39	60	-35.0
Timmins	31	39	0	0	0	0	0	0	31	39	-20.5
Trent Hills	46	26	0	0	0	0	5	0	51	26	96.2
Wasaga Beach	153	133	2	0	88	0	0	24	243	157	54.8
West Grey MU	32	34	0	0	0	0	0	0	32	34	-5.9
West Nipissing	45	54	4	2	8	0	49	0	106	56	89.3
Woodstock	209	132	16	0	0	46	43	163	268	341	-21.4
Total Ontario (10,000+)	25,138	22,254	3,005	3,284	8,803	8,957	22,077	17,870	59,023	52,365	12.7

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region Fourth Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Barrie	17	30	0	0	0	179	0	4
Brantford	28	6	0	0	5	0	75	2
Greater Sudbury	0	0	0	4	0	0	24	80
Guelph	84	52	0	0	86	109	2	0
Hamilton	241	307	0	0	12	212	182	0
Kingston	6	0	0	0	0	0	0	0
Kitchener	115	140	0	0	0	58	39	51
London	89	19	12	6	0	0	364	10
Oshawa	67	42	0	0	0	0	0	0
Ottawa	452	349	0	6	428	212	110	141
Peterborough	22	34	0	10	0	0	0	0
St. Catharines-Niagara	30	35	0	0	12	72	0	44
Thunder Bay	0	0	0	0	0	0	0	8
Toronto	980	1,017	4	0	3,449	2,975	148	542
Windsor	39	27	0	0	0	0	16	4
Centres 50,000 - 99,999								
Belleville	0	5	0	0	0	0	0	0
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	4	3	0	4	0	0	0	4
Kawartha Lakes	4	0	0	0	0	0	0	0
Norfolk	0	0	7	0	0	0	0	0
North Bay	0	0	0	10	0	0	0	0
Sarnia	0	0	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	0	0	0	24	0

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton MU	5	3	0	n/a	0	n/a	0	n/a
Brock Tp	8	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	8	0	0	0	0	16	0	0
Collingwood	0	37	0	0	0	18	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	0	0	0	0	0	0	0	0
Greater Napanee	8	0	4	0	0	0	6	6
Haldimand County CY	6	8	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	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	20	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	14	0	0	0	0	0	0	0
North Grenville MU	6	n/a	0	n/a	0	n/a	0	n/a
North Perth	21	0	0	0	0	0	6	0
Orillia	8	6	0	0	0	0	0	8
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	49	0	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	5	0	0	0	0	6	3	0
Saugeen Shores	0	18	0	0	0	0	0	28
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	0	n/a
Tillsonburg	0	0	0	0	0	15	0	4
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	48	0	0	0	0	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	8	0	0	0	45	0
Woodstock	0	0	0	0	0	0	0	0
Total Ontario (10,000+)	2,385	2,162	35	43	3,992	3,872	1,068	936

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - December 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	63	105	0	0	237	219	43	10
Brantford	88	54	0	7	5	21	75	10
Greater Sudbury	0	0	40	12	15	0	40	100
Guelph	219	183	0	0	122	294	5	0
Hamilton	961	1,003	0	0	287	336	264	123
Kingston	47	5	7	9	0	0	331	0
Kitchener	551	593	0	0	127	239	312	683
London	187	115	12	45	2	17	1,084	375
Oshawa	181	275	3	0	6	137	0	3
Ottawa	2,028	1,735	33	12	1,446	953	144	227
Peterborough	62	69	0	23	105	0	34	75
St. Catharines-Niagara	198	169	34	18	12	75	72	48
Thunder Bay	0	4	0	0	0	0	0	8
Toronto	3,340	3,796	4	16	15,008	12,214	1,453	992
Windsor	136	80	0	0	0	0	16	16
Centres 50,000 - 99,999								
Belleville	47	15	0	0	0	0	143	0
Chatham-Kent	3	0	0	0	0	0	0	0
Cornwall	4	9	0	8	0	0	32	4
Kawartha Lakes	10	5	0	6	0	0	0	0
Norfolk	16	15	7	0	0	0	0	0
North Bay	0	0	10	10	0	0	67	18
Sarnia	6	8	0	0	0	0	0	0
Sault Ste. Marie	0	0	5	0	0	0	59	0

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region January - December 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	11	12	0	n/a	0	n/a	0	n/a
Brock Tp	8	8	0	n/a	0	n/a	0	n/a
Brockville	0	0	0	0	0	0	0	0
Centre Wellington	4	8	0	0	0	0	55	0
Cobourg	21	65	0	0	8	93	0	50
Collingwood	96	113	0	0	0	18	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	8	0	4	0	0	0	6	6
Haldimand County CY	20	40	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	14	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	22	20	0	0	0	0	0	0
Midland	0	14	6	0	92	0	0	0
Mississippi Mills	26	0	0	0	0	0	0	0
North Grenville MU	12	n/a	0	n/a	0	n/a	0	n/a
North Perth	21	0	0	0	0	0	6	0
Orillia	8	52	0	0	98	0	0	8
Owen Sound	6	0	5	6	0	0	0	4
Petawawa	49	4	0	0	0	0	0	0
Port Hope	0	9	0	0	0	0	0	0
Prince Edward County	11	3	0	0	0	6	3	0
Saugeen Shores	7	18	0	16	0	0	0	28
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	15	0	6
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	5	0
Wasaga Beach	88	0	0	0	0	24	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	8	0	0	0	49	0
Woodstock	0	46	0	0	4	11	39	152
Total Ontario (10,000+)	8,621	8,733	182	224	17,584	14,807	4,493	3,063

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Ontario Region Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Barrie	108	133	5	179	0	4	113	316
Brantford	72	85	19	0	75	2	166	87
Greater Sudbury	114	102	0	0	24	84	138	186
Guelph	126	131	142	124	3	0	271	255
Hamilton	657	413	97	390	182	0	936	803
Kingston	148	151	0	0	2	0	150	151
Kitchener	417	393	44	128	39	51	500	572
London	331	296	115	53	376	19	822	368
Oshawa	416	315	10	14	0	0	426	329
Ottawa	1,183	1,098	436	212	112	147	1,731	1,457
Peterborough	74	97	30	27	0	10	104	134
St. Catharines-Niagara	207	203	16	74	2	45	225	322
Thunder Bay	36	77	0	0	3	8	39	85
Toronto	3,381	3,234	3,760	3,330	152	542	7,293	7,106
Windsor	148	110	38	19	16	4	202	133
Centres 50,000 - 99,999								
Belleville	80	50	0	0	0	0	80	50
Chatham-Kent	34	28	0	0	0	0	34	28
Cornwall	43	32	0	0	2	8	45	40
Kawartha Lakes	36	50	4	0	0	0	40	50
Norfolk	29	27	0	0	7	0	36	27
North Bay	72	47	0	0	0	10	72	57
Sarnia	57	56	1	0	0	0	58	56
Sault Ste. Marie	23	23	0	0	24	0	47	23

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 10,000 - 49,999								
Bracebridge	6	17	1	2	0	0	7	19
Brighton MU	25	28	0	n/a	0	n/a	25	28
Brock Tp	20	5	0	n/a	0	n/a	20	5
Brockville	19	3	0	0	0	0	19	3
Centre Wellington	16	23	0	0	0	0	16	23
Cobourg	7	8	8	16	0	0	15	24
Collingwood	39	29	0	55	0	0	39	84
Elliot Lake	4	7	0	0	0	0	4	7
Erin	2	0	0	0	0	0	2	0
Essex T	5	6	0	n/a	0	n/a	5	6
Gravenhurst	12	10	0	0	0	0	12	10
Greater Napanee	18	12	0	0	10	6	28	18
Haldimand County CY	27	26	0	8	0	0	27	34
Hunstville	13	19	0	0	0	0	13	19
Ingersoll	10	6	0	0	0	0	10	6
Kenora	3	5	0	0	0	0	3	5
Kincardine MU	14	5	0	n/a	0	n/a	14	5
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	25	24	0	0	0	0	25	24
Meaford	22	10	0	20	0	0	22	30
Midland	32	28	0	0	0	0	32	28
Mississippi Mills	22	16	0	0	0	0	22	16
North Grenville MU	57	25	0	n/a	0	n/a	57	25
North Perth	14	5	14	0	6	0	34	5
Orillia	31	28	0	0	1	8	32	36
Owen Sound	8	8	1	0	0	0	9	8
Petawawa	95	18	0	0	0	0	95	18
Port Hope	8	5	0	0	0	0	8	5
Prince Edward County	27	32	0	0	3	0	30	32
Saugeen Shores	11	30	0	0	0	28	11	58
Scugog Tp	5	4	0	n/a	0	n/a	5	4
Stratford	13	2	0	0	0	0	13	2
Temiskaming Shores	6	3	0	0	0	0	6	3
The Nation M	40	29	0	n/a	0	n/a	40	29
Tillsonburg	10	20	0	0	0	4	10	24
Timmins	7	14	0	0	0	0	7	14
Trent Hills	13	2	0	0	0	0	13	2
Wasaga Beach	57	37	36	0	0	0	93	37
West Grey MU	9	11	0	0	0	0	9	11
West Nipissing	14	9	0	0	53	0	67	9
Woodstock	49	48	0	0	0	0	49	48
Total Ontario (10,000+)	8,642	7,793	4,777	4,651	1,118	983	14,537	13,427

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market Ontario Region January - December 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	455	495	254	223	43	10	752	728
Brantford	254	313	59	46	75	17	388	376
Greater Sudbury	330	282	15	0	82	112	427	394
Guelph	602	462	237	336	6	0	845	798
Hamilton	2,073	1,723	840	875	265	123	3,178	2,721
Kingston	548	509	5	0	342	9	895	518
Kitchener	1,742	1,646	386	525	312	683	2,440	2,854
London	1,307	846	302	238	1,098	426	2,707	1,510
Oshawa	1,484	1,342	73	218	3	3	1,560	1,563
Ottawa	5,116	4,690	1,477	955	191	242	6,784	5,887
Peterborough	344	318	161	30	34	98	539	446
St. Catharines-Niagara	865	737	93	109	114	71	1,072	917
Thunder Bay	133	183	1	4	5	8	139	195
Toronto	13,863	13,765	16,073	13,581	1,457	1,010	31,393	28,356
Windsor	478	333	117	61	16	16	611	410
Centres 50,000 - 99,999								
Belleville	290	214	13	0	144	0	447	214
Chatham-Kent	113	91	0	0	0	0	113	91
Cornwall	120	121	0	0	34	12	154	133
Kawartha Lakes	225	272	4	0	0	8	229	280
Norfolk	150	162	16	11	7	0	173	173
North Bay	173	125	0	0	79	28	252	153
Sarnia	189	172	7	0	0	0	196	172
Sault Ste. Marie	93	105	0	0	64	0	157	105

Source: CMHC (Starts and Completions Survey)

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	54	58	4	65	0	12	58	135
Brighton MU	101	95	0	n/a	0	n/a	101	95
Brock Tp	71	51	0	n/a	0	n/a	71	51
Brockville	58	35	0	0	0	0	58	35
Centre Wellington	82	56	0	1	55	0	137	57
Cobourg	50	94	29	108	0	50	79	252
Collingwood	136	147	96	111	0	0	232	258
Elliot Lake	19	10	0	0	0	0	19	10
Erin	19	2	0	0	0	0	19	2
Essex T	16	26	0	3	0	n/a	16	29
Gravenhurst	66	37	0	36	0	0	66	73
Greater Napanee	66	42	0	0	10	8	76	50
Haldimand County CY	86	120	14	8	0	0	100	128
Hunstville	64	74	0	40	0	114	64	228
Ingersoll	34	23	0	4	0	20	34	47
Kenora	13	11	0	0	0	0	13	11
Kincardine MU	36	35	0	n/a	0	n/a	36	35
Lambton Shores	0	1	0	0	0	0	0	1
Leamington	73	96	0	21	0	4	73	121
Meaford	55	24	4	20	0	0	59	44
Midland	101	115	92	0	6	0	199	115
Mississippi Mills	78	46	0	0	0	0	78	46
North Grenville MU	105	76	0	n/a	0	n/a	105	76
North Perth	47	24	14	0	6	0	67	24
Orillia	94	127	98	0	1	8	193	135
Owen Sound	45	37	1	0	5	10	51	47
Petawawa	174	78	0	0	0	0	174	78
Port Hope	21	23	0	9	0	0	21	32
Prince Edward County	92	88	0	0	3	0	95	88
Saugeen Shores	46	66	0	0	0	44	46	110
Scugog Tp	16	17	0	n/a	0	n/a	16	17
Stratford	45	39	1	0	123	0	169	39
Temiskaming Shores	12	13	0	0	0	0	12	13
The Nation M	121	88	0	n/a	6	n/a	127	88
Tillsonburg	39	54	0	0	0	6	39	60
Timmins	31	39	0	0	0	0	31	39
Trent Hills	46	26	0	0	5	0	51	26
Wasaga Beach	185	127	58	30	0	0	243	157
West Grey MU	32	34	0	0	0	0	32	34
West Nipissing	49	56	0	0	57	0	106	56
Woodstock	229	151	0	38	39	152	268	341
Total Ontario (10,000+)	33,749	31,352	20,552	17,706	4,722	3,307	59,023	52,365

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

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Fourth 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													
Q4 2010	0	0.0	0	0.0	24	42.1	33	57.9	0	0.0	57	301,900	307,144
Q4 2009	2	6.5	0	0.0	24	77.4	5	16.1	0	0.0	31	250,000	249,054
Year-to-date 2010	1	0.6	3	1.7	87	49.4	85	48.3	0	0.0	176	298,900	294,103
Year-to-date 2009	10	6.0	10	6.0	126	75.9	20	12.0	0	0.0	166	250,000	245,645
Chatham-Kent													
Q4 2010	2	6.7	3	10.0	12	40.0	11	36.7	2	6.7	30	299,000	312,787
Q4 2009	4	18.2	0	0.0	9	40.9	9	40.9	0	0.0	22	283,500	299,132
Year-to-date 2010	15	14.4	12	11.5	40	38.5	32	30.8	5	4.8	104	279,000	292,213
Year-to-date 2009	11	14.9	6	8.1	32	43.2	24	32.4	1	1.4	74	241,400	275,251
Cornwall													
Q4 2010	1	6.3	6	37.5	8	50.0	1	6.3	0	0.0	16	208,380	210,538
Q4 2009	4	50.0	0	0.0	3	37.5	1	12.5	0	0.0	8	--	--
Year-to-date 2010	5	11.4	22	50.0	14	31.8	3	6.8	0	0.0	44	195,483	206,497
Year-to-date 2009	19	38.0	11	22.0	12	24.0	7	14.0	1	2.0	50	193,408	217,747
Kawartha Lakes													
Q4 2010	0	0.0	0	0.0	11	29.7	24	64.9	2	5.4	37	349,000	355,972
Q4 2009	0	0.0	0	0.0	22	45.8	23	47.9	3	6.3	48	325,000	333,764
Year-to-date 2010	0	0.0	0	0.0	118	54.9	90	41.9	7	3.3	215	289,999	320,396
Year-to-date 2009	1	0.4	2	0.7	129	47.6	105	38.7	34	12.5	271	309,900	356,410
Norfolk													
Q4 2010	2	6.5	1	3.2	11	35.5	16	51.6	1	3.2	31	334,900	320,484
Q4 2009	0	0.0	1	3.1	9	28.1	17	53.1	5	15.6	32	350,000	383,597
Year-to-date 2010	7	4.6	1	0.7	64	42.1	68	44.7	12	7.9	152	312,000	335,654
Year-to-date 2009	6	3.7	11	6.8	58	36.0	69	42.9	17	10.6	161	300,000	329,178
North Bay													
Q4 2010	0	0.0	0	0.0	11	37.9	18	62.1	0	0.0	29	335,500	343,124
Q4 2009	0	0.0	0	0.0	3	37.5	5	62.5	0	0.0	8	--	--
Year-to-date 2010	0	0.0	0	0.0	20	29.0	48	69.6	1	1.4	69	349,000	351,470
Year-to-date 2009	2	2.5	14	17.7	24	30.4	39	49.4	0	0.0	79	299,900	311,168
Sarnia													
Q4 2010	0	0.0	0	0.0	14	56.0	11	44.0	0	0.0	25	294,900	307,676
Q4 2009	2	4.3	1	2.2	20	43.5	22	47.8	1	2.2	46	297,500	313,024
Year-to-date 2010	1	0.7	1	0.7	72	52.6	63	46.0	0	0.0	137	290,000	298,607
Year-to-date 2009	6	3.9	3	2.0	73	47.7	68	44.4	3	2.0	153	295,000	309,910
Sault Ste. Marie													
Q4 2010	0	0.0	0	0.0	6	60.0	4	40.0	0	0.0	10	263,500	313,750
Q4 2009	0	0.0	0	0.0	8	80.0	2	20.0	0	0.0	10	265,900	271,310
Year-to-date 2010	0	0.0	0	0.0	30	65.2	13	28.3	3	6.5	46	274,900	306,978
Year-to-date 2009	3	3.4	12	13.8	53	60.9	17	19.5	2	2.3	87	264,900	277,272
Barrie CMA													
Q4 2010	0	0.0	0	0.0	17	17.7	67	69.8	12	12.5	96	374,995	400,874
Q4 2009	0	0.0	1	1.0	22	22.2	43	43.4	33	33.3	99	399,990	437,589
Year-to-date 2010	1	0.2	1	0.2	115	26.6	252	58.2	64	14.8	433	363,333	407,200
Year-to-date 2009	0	0.0	5	1.2	117	27.9	190	45.3	107	25.5	419	351,990	431,237

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Fourth 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												
Q4 2010	0	0.0	0	0.0	29	64.4	16	35.6	0	0.0	45	285,000	284,908
Q4 2009	1	1.9	0	0.0	28	51.9	20	37.0	5	9.3	54	291,400	364,131
Year-to-date 2010	1	0.4	5	2.2	103	45.6	90	39.8	27	11.9	226	309,000	346,660
Year-to-date 2009	67	22.3	10	3.3	129	43.0	79	26.3	15	5.0	300	255,000	282,081
Greater Sudbury CMA												
Q4 2010	0	0.0	0	0.0	13	26.0	37	74.0	0	0.0	50	352,400	351,982
Q4 2009	0	0.0	0	0.0	12	29.3	20	48.8	9	22.0	41	329,900	378,789
Year-to-date 2010	0	0.0	0	0.0	39	21.8	136	76.0	4	2.2	179	354,900	360,289
Year-to-date 2009	1	0.5	1	0.5	48	25.1	122	63.9	19	9.9	191	339,900	370,755
Guelph CMA												
Q4 2010	0	0.0	0	0.0	3	3.5	68	79.1	15	17.4	86	379,319	413,919
Q4 2009	0	0.0	0	0.0	17	23.0	55	74.3	2	2.7	74	346,113	356,606
Year-to-date 2010	0	0.0	0	0.0	43	9.9	351	80.7	41	9.4	435	368,357	385,227
Year-to-date 2009	0	0.0	0	0.0	50	18.2	203	73.8	22	8.0	275	344,990	367,011
Hamilton CMA												
Q4 2010	1	0.2	2	0.5	42	10.2	306	74.3	61	14.8	412	399,450	454,154
Q4 2009	0	0.0	4	1.7	47	19.5	159	66.0	31	12.9	241	360,000	410,504
Year-to-date 2010	3	0.2	3	0.2	123	9.1	1,018	75.0	211	15.5	1,358	405,900	453,563
Year-to-date 2009	2	0.2	5	0.4	185	15.5	793	66.3	211	17.6	1,196	382,025	445,600
Kingston CMA												
Q4 2010	0	0.0	0	0.0	54	87.1	8	12.9	0	0.0	62	262,650	272,443
Q4 2009	0	0.0	4	4.6	75	86.2	8	9.2	0	0.0	87	252,400	256,725
Year-to-date 2010	0	0.0	2	0.7	221	82.2	46	17.1	0	0.0	269	267,400	277,517
Year-to-date 2009	8	2.1	21	5.4	294	76.2	59	15.3	4	1.0	386	269,300	269,153
Kitchener CMA												
Q4 2010	0	0.0	0	0.0	69	24.2	187	65.6	29	10.2	285	330,000	371,308
Q4 2009	0	0.0	0	0.0	93	29.4	199	63.0	24	7.6	316	329,831	365,414
Year-to-date 2010	1	0.1	0	0.0	280	21.4	886	67.6	143	10.9	1,310	340,990	378,811
Year-to-date 2009	0	0.0	0	0.0	497	37.5	736	55.5	92	6.9	1,325	314,956	345,289
London CMA												
Q4 2010	0	0.0	7	2.2	113	36.0	161	51.3	33	10.5	314	321,000	358,465
Q4 2009	6	1.9	1	0.3	146	45.3	151	46.9	18	5.6	322	300,000	334,280
Year-to-date 2010	2	0.2	17	1.3	488	38.1	659	51.4	115	9.0	1,281	320,000	347,634
Year-to-date 2009	18	1.8	11	1.1	409	41.5	465	47.2	83	8.4	986	307,900	341,898
Oshawa CMA												
Q4 2010	0	0.0	0	0.0	135	37.6	195	54.3	29	8.1	359	329,990	351,695
Q4 2009	0	0.0	0	0.0	89	30.0	178	59.9	30	10.1	297	338,990	367,283
Year-to-date 2010	0	0.0	0	0.0	354	25.8	870	63.5	146	10.7	1,370	354,295	378,405
Year-to-date 2009	2	0.2	1	0.1	396	33.0	714	59.5	87	7.3	1,200	334,990	356,513
Ottawa CMA												
Q4 2010	0	0.0	0	0.0	35	7.6	299	65.0	126	27.4	460	446,945	455,022
Q4 2009	0	0.0	0	0.0	58	11.0	417	78.8	54	10.2	529	381,900	398,896
Year-to-date 2010	1	0.0	1	0.0	179	8.0	1,592	71.2	463	20.7	2,236	419,990	431,729
Year-to-date 2009	3	0.1	4	0.2	301	12.2	1,862	75.6	294	11.9	2,464	382,900	406,647

Source: CMHC (Market Absorption Survey)

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

Submarket	Price Ranges: < $175,000 Units	< $175,000 Share (%)	$175,000 - $199,999 Units	$175,000 - $199,999 Share (%)	$200,000 - $299,999 Units	$200,000 - $299,999 Share (%)	$300,000 - $499,999 Units	$300,000 - $499,999 Share (%)	$500,000 + Units	$500,000 + Share (%)	Total	Median Price ($)	Average Price ($)
Peterborough CMA													
Q4 2010	0	0.0	0	0.0	46	63.0	26	35.6	1	1.4	73	289,000	311,876
Q4 2009	0	0.0	1	1.1	43	46.7	42	45.7	6	6.5	92	322,450	342,649
Year-to-date 2010	0	0.0	0	0.0	211	63.7	109	32.9	11	3.3	331	289,000	313,278
Year-to-date 2009	2	0.7	3	1.1	134	47.2	124	43.7	21	7.4	284	305,900	348,765
St. Catharines-Niagara CMA													
Q4 2010	0	0.0	0	0.0	39	27.9	80	57.1	21	15.0	140	341,945	381,263
Q4 2009	6	3.9	1	0.6	43	27.7	96	61.9	9	5.8	155	329,990	347,271
Year-to-date 2010	19	3.0	11	1.7	184	28.7	343	53.4	85	13.2	642	339,900	378,640
Year-to-date 2009	21	3.6	12	2.1	141	24.2	338	58.1	70	12.0	582	339,450	368,423
Thunder Bay CMA													
Q4 2010	0	0.0	0	0.0	4	33.3	8	66.7	0	0.0	12	309,900	313,025
Q4 2009	0	0.0	1	5.0	9	45.0	10	50.0	0	0.0	20	302,450	291,365
Year-to-date 2010	0	0.0	1	1.6	19	31.1	40	65.6	1	1.6	61	309,900	319,582
Year-to-date 2009	2	2.0	7	7.1	65	65.7	25	25.3	0	0.0	99	274,900	270,513
Toronto CMA													
Q4 2010	0	0.0	0	0.0	51	2.1	1,005	41.6	1,362	56.3	2,418	522,900	640,543
Q4 2009	0	0.0	0	0.0	45	2.2	973	47.1	1,048	50.7	2,066	505,990	614,399
Year-to-date 2010	0	0.0	1	0.0	205	2.0	4,432	44.2	5,399	53.8	10,037	517,900	606,617
Year-to-date 2009	4	0.0	2	0.0	169	1.9	4,501	49.7	4,376	48.3	9,052	496,945	582,123
Windsor CMA													
Q4 2010	1	0.8	6	4.8	56	44.4	56	44.4	7	5.6	126	295,238	312,844
Q4 2009	3	3.0	4	4.0	46	46.5	37	37.4	9	9.1	99	285,714	323,112
Year-to-date 2010	14	3.3	16	3.7	176	41.2	189	44.3	32	7.5	427	300,000	326,173
Year-to-date 2009	23	7.8	12	4.1	136	46.1	108	36.6	16	5.4	295	280,000	309,030
Total Urban Centres in Ontario (50,000+)													
Q4 2010	7	0.1	25	0.5	803	15.5	2,637	51.0	1,701	32.9	5,173	427,990	503,528
Q4 2009	28	0.6	19	0.4	871	18.5	2,492	53.1	1,287	27.4	4,697	401,100	473,943
Year-to-date 2010	71	0.3	97	0.5	3,185	14.8	11,415	53.0	6,770	31.4	21,538	424,900	486,918
Year-to-date 2009	211	1.1	163	0.8	3,578	17.8	10,668	53.1	5,475	27.2	20,095	404,900	463,661

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Ontario Region Fourth 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	11,271	24,894	27,601	40.8	275,466	-8.8	279,358
	February	9,861	-29.2	12,275	24,659	26,963	45.5	284,843	-6.4	281,079
	March	14,051	-9.1	13,338	31,977	26,257	50.8	292,276	-3.5	296,195
	April	18,317	-9.2	14,560	31,971	24,082	60.5	311,098	-0.9	304,250
	May	21,235	-3.7	16,112	32,423	24,751	65.1	322,059	1.9	314,212
	June	23,710	15.7	17,893	31,518	25,752	69.5	325,364	3.3	317,868
	July	21,603	13.8	18,038	29,181	26,655	67.7	319,282	6.9	323,708
	August	18,067	15.9	18,262	25,504	27,015	67.6	313,512	7.5	327,041
	September	18,025	14.0	18,058	28,230	25,542	70.7	326,698	10.7	332,411
	October	17,847	42.1	18,495	25,301	26,489	69.8	337,410	19.8	330,422
	November	15,376	77.3	18,626	21,726	28,971	64.3	337,813	15.2	335,785
	December	11,192	79.4	18,913	12,585	29,894	63.3	331,410	18.3	340,480
2010	January	10,650	62.4	18,276	24,266	28,548	64.0	329,134	19.5	339,026
	February	15,286	55.0	18,481	27,686	30,861	59.9	347,097	21.9	345,428
	March	21,294	51.5	19,357	40,842	33,472	57.8	349,405	19.5	347,296
	April	23,612	28.9	18,216	43,585	32,964	55.3	349,624	12.4	345,739
	May	21,310	0.4	16,032	40,443	31,313	51.2	352,523	9.5	345,444
	June	19,526	-17.6	14,365	34,546	29,208	49.2	342,427	5.2	334,748
	July	15,548	-28.0	13,329	26,806	26,463	50.4	328,851	3.0	334,743
	August	15,011	-16.9	14,361	25,976	27,625	52.0	324,233	3.4	340,130
	September	14,913	-17.3	14,835	29,484	27,627	53.7	335,083	2.6	339,871
	October	14,673	-17.8	15,741	24,830	28,126	56.0	347,788	3.1	340,702
	November	14,211	-7.6	16,383	20,925	27,382	59.8	342,989	1.5	342,995
	December	9,557	-14.6	16,210	10,889	26,696	60.7	343,257	3.6	346,821
	Q4 2009	44,415	61.7	56,034	59,612	85,354	65.6	336,037	17.9	335,600
	Q4 2010	38,441	-13.5	48,334	56,644	82,204	58.8	344,887	2.6	343,532
	YTD 2009	195,840	8.2		319,969			318,366	5.3	
	YTD 2010	195,591	-0.1		350,278			342,245	7.5	

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
Fourth 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	Mortage Rates (%) 5 Yr. Term							
2009	January - March	623	4.8	5.7	6,527.2	8.6	21,163	49.3	828	52,277,658	79.79
	April - June	607	3.9	5.5	6,466.4	9.2	31,882	66.3	830	54,555,661	87.01
	July - September	624	3.7	5.7	6,496.1	9.2	33,747	83.1	833	57,037,803	92.50
	October - December	619	3.7	5.6	6,522.5	9.1	3,723	81.4	839	58,438,922	94.09
2010	January - March	615	3.6	5.6	6,548.9	9.0	24,585	81.3	843	58,936,803	95.61
	April - June	642	3.7	6.0	6,619.3	8.6	36,788	73.9	841	64,174,880	96.03
	July - September	612	3.4	5.5	6,634.6	8.7	42,306	67.3	851	61,981,207	96.04
	October - December	599	3.3	5.3	6,638.5	8.3		70.3	860		98.64

Table 6.1: Growth(1) of Economic Indicators for Ontario Region
Fourth 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	Mortage Rates 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	-3.2	2.8	-10.6	21.6	2.0	-24.9	-12.4
	July - September	-10.5	-3.0	-1.2	-2.7	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	2.4	-0.6	15.4	11.4	1.3	17.6	10.4
	July - September	-1.9	-0.4	-0.2	2.1	-0.5	25.4	-19.0	2.1	8.7	3.8
	October - December	-3.1	-0.4	-0.3	1.8	-0.9		-13.6	2.5		4.8

"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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