HOUSING MARKET INFORMATION

HOUSING NOW
Ontario Region

CANADA MORTGAGE AND HOUSING CORPORATION

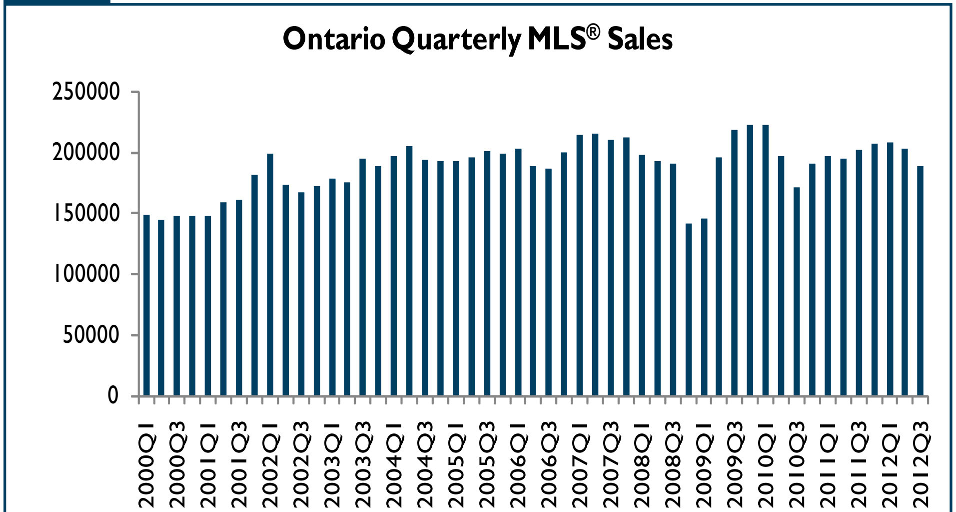
Date Released: Fourth Quarter 2012

Resale Market

Ontario home sales moderate in third quarter

For a third consecutive quarter, Ontario existing home sales moved lower. Sales peaked in March and have been trending lower since. The slowing in sales during the third quarter was broad based. With the exception of Windsor and Kingston, all other major urban centers posted lower resale activity. Lower discounted mortgage rates enticed many prospective buyers into the housing market early this year. Also, unseasonably warm weather likely pulled demand forward into the early part of 2012. Furthermore, new mortgage rules that came into effect in early July while promoting stability longer term have, in the short term, dampened sales. Some first time buyers unable to purchase a less expensive home likely postponed their home purchase. The decline in

Figure 1



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

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housing demand coincided with the resurfacing of global concerns related to economic growth and job creation during the third quarter.

Ontario home listings remained on par with second quarter levels but did increase as the quarter came to an end. Upward momentum in listings slowed on a quarterly basis as slightly lower prices discouraged vendors from putting their homes up for sale during the third quarter. Listings held up better than sales, resulting in the most accommodating buying conditions across the province in over two years. Based on the balance between demand and supply, Hamilton, Thunder Bay and Sudbury were the hottest markets in the third quarter. Meanwhile, the GTA and eastern Ontario regions were the coolest.

A more balanced market supports price growth generally in line with inflation. Ontario home prices moderated in the third quarter. With listings outpacing sales in recent months, there was less urgency for buyers to make an offer. While part of this was the result of less active resale markets, fewer high end home sales also dampened prices. Kitchener and St. Catharines Niagara posted the strongest price growth in the third quarter while Barrie and Windsor saw prices moderate. Meanwhile, Toronto, Hamilton and Ottawa home prices were relatively stable despite seeing an influx of more supply in recent months.

New Home Market

Housing starts slow in third quarter

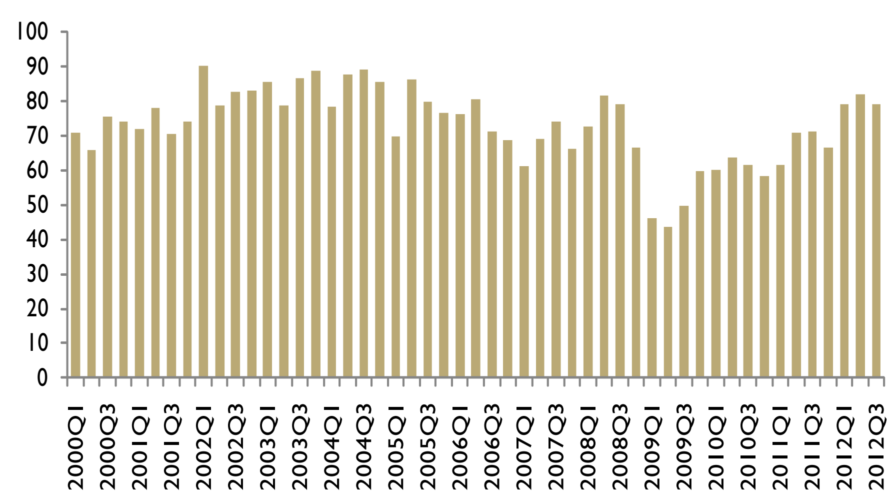
Ontario residential construction activity moderated during the third quarter. Ontario all area home starts declined to just shy of 79,000 SAAR units in the third quarter, down 3.5 per cent from the second quarter. While single detached construction remained stable, multi family home starts which include semi detached, row and apartment dwellings took a breather in the third quarter. Year to date Ontario housing starts are still up 17 per cent from this time last year. With the exception of London, high density communities such as Toronto, Hamilton and Ottawa have posted the strongest increases to date in 2012. Modest job growth, a high level of units under construction and better supplied resale markets suggest home starts will continue to moderate in the months ahead.

Multi-family home construction, led by the apartment sector, was responsible for dampening construction activity during the third quarter. Housing projects that reached the completion stage were growing during the early part of 2012 but slowed significantly during the third quarter. This resulted in a jump in units under construction. Consequently, capacity constraints were building and tempered the amount of new projects that could commence construction. Nevertheless, apartment construction continues to drive multi-family and total home construction activity so far this year, particularly in some larger metropolitan areas. Rising home prices and fewer lots available for low-rise construction supported demand for less expensive higher density housing. In addition, low interest rates, lower rental vacancy rates and less purpose-built rental construction enticed more investors into the marketplace and boosted investment demand for apartment units in the past few years. Some of these units purchased in recent years are now commencing construction.

Single detached construction remained relatively stable in the third quarter. Single detached construction has been on a long term downtrend since 2003 owing to growth in less expensive housing options and less land available for residential development. Demographic trends over time suggest an ageing

Figure 2

Ontario Quarterly Housing Starts, SAAR



Source: CMHC

population and smaller households are less supportive of new detached construction. Land constraints, demographic trends and high home prices will likely temper any momentum in single detached construction

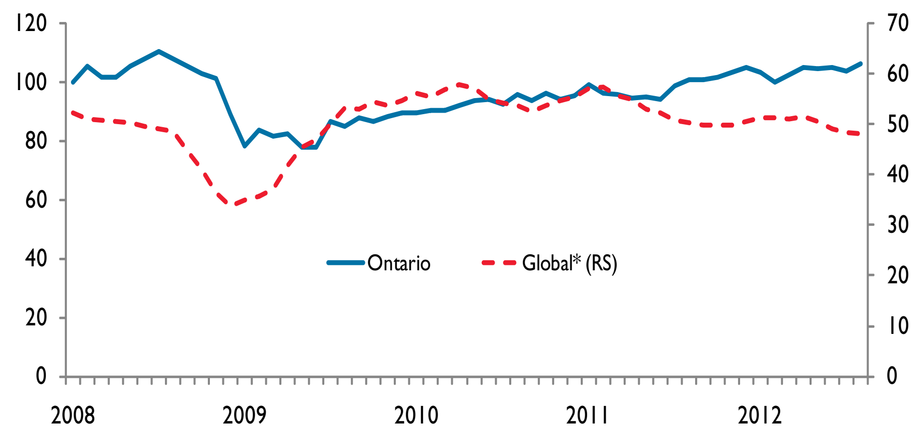
The growth in new home prices has begun to slow moving into the third quarter. Modest job growth across the province, rising new home inventories for selected dwelling types, combined with more modest price gains in the resale market may have dampened growth rates. Nevertheless, the Ontario new home price index has trended higher in 2012. On the demand side, stronger housing starts to date enabled builders to raise prices. On the supply side, rising costs of land and lumber have likely exerted upward pressures as well.

Ontario Bucking The Global Manufacturing Trend – So Far

The JP Morgan Global Purchasing Managers index (PMI) suggests the global manufacturing sector contracted in the third quarter to its lowest level since 2009. Contraction here represents values below 50 in the illustration below. Much of this contraction occurred in Europe but also spilled into China - a country that relies on the Euro zone for exports. The picture for the North American manufacturing sector remains more upbeat. The US continues to register growth, albeit at a slower rate while Ontario manufacturing activity has not lost a beat. While Ontario manufacturing activity comprises a smaller share of the provincial economy, it is still an important sector for urban centers such as Windsor, London, KW and parts of the GTA and by extension - important for their respective housing markets Since the middle of 2011, Ontario manufacturing activity has bucked the downtrend witnessed globally. Less export exposure to the European market and more exposure to a US economy that is registering higher home and vehicle sales is likely contributing to this divergence.

Figure 3

Ontario Manufacturing Bucking Global Trend



Source: JP Morgan Global PMI Index, Statistics Canada
* Values below 50=contraction

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
Third Quarter 2012

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2012	6,589	886	2,371	64	791	7,803	62	1,609	624	20,800
Q3 2011	7,011	661	2,406	52	427	5,337	82	2,050	851	18,885
% Change	-6.0	34.0	-1.5	23.1	85.2	46.2	-24.4	-21.5	-26.7	10.1
Year-to-date 2012	17,254	2,353	6,629	144	1,903	24,742	182	3,889	1,372	58,470
Year-to-date 2011	17,642	2,039	5,653	135	1,509	17,282	164	3,673	1,844	49,971
% Change	-2.2	15.4	17.3	6.7	26.1	43.2	11.0	5.9	-25.6	17.0
UNDER CONSTRUCTION										
Q3 2012	15,136	2,467	7,161	103	2,476	53,256	335	7,649	1,218	89,811
Q3 2011	14,873	2,053	6,590	102	2,141	36,072	204	6,772	1,494	70,328
% Change	1.8	20.2	8.7	1.0	15.6	47.6	64.2	13.0	-18.5	27.7
COMPLETIONS										
Q3 2012	6,295	636	1,807	61	661	3,619	64	902	898	14,943
Q3 2011	6,224	572	1,433	69	623	5,949	61	934	536	16,401
% Change	1.1	11.2	26.1	-11.6	6.1	-39.2	4.9	-3.4	67.5	-8.9
Year-to-date 2012	17,701	2,040	5,089	132	1,567	10,493	284	3,673	1,787	42,766
Year-to-date 2011	16,442	1,696	4,650	155	1,860	17,481	217	2,494	1,667	46,691
% Change	7.7	20.3	9.4	-14.8	-15.8	-40.0	30.9	47.3	7.2	-8.4
COMPLETED & NOT ABSORBED										
Q3 2012	955	123	245	19	195	1,110	71	916	n/a	3,634
Q3 2011	808	98	180	21	180	1,363	67	736	n/a	3,453
% Change	18.2	25.5	36.1	-9.5	8.3	-18.6	6.0	24.5	n/a	5.2
ABSORBED										
Q3 2012	5,591	551	1,691	58	552	3,325	54	533	n/a	12,355
Q3 2011	5,675	519	1,423	65	604	5,749	43	677	n/a	14,755
% Change	-1.5	6.2	18.8	-10.8	-8.6	-42.2	25.6	-21.3	n/a	-16.3
Year-to-date 2012	15,950	1,885	4,823	130	1,443	10,229	193	1,597	n/a	36,250
Year-to-date 2011	15,003	1,584	4,537	154	1,805	16,127	116	1,997	n/a	41,323
% Change	6.3	19.0	6.3	-15.6	-20.1	-36.6	66.4	-20.0	n/a	-12.3

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

Table 1.2: History of Housing Starts of Ontario Region
2002 - 2011

	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		
2011	24,724	2,869	7,873	176	2,309	22,474	242	4,543	2,581	67,821
% Change	-2.5	3.8	4.5	-10.7	-18.0	53.1	44.0	27.1	-22.5	12.2
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Ontario Region Third Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	% Change
Centres 100,000+											
Barrie	200	147	2	1	105	40	40	0	347	188	84.6
Brantford	76	52	0	0	38	12	0	61	114	125	-8.8
Greater Sudbury	116	106	10	10	19	54	32	92	177	262	-32.4
Guelph	81	64	2	12	73	25	188	66	344	167	106.0
Hamilton	287	402	36	0	298	260	42	24	663	686	-3.4
Kingston	105	108	2	2	22	17	299	0	428	127	**
Kitchener	229	296	10	4	114	96	246	734	599	1,130	-47.0
London	356	337	10	2	47	20	293	153	706	512	37.9
Oshawa	280	379	10	2	85	186	0	16	375	583	-35.7
Ottawa	417	574	70	114	328	498	358	476	1,173	1,662	-29.4
Peterborough	54	78	0	0	0	9	65	16	119	103	15.5
St. Catharines-Niagara	191	185	16	4	39	65	51	107	297	361	-17.7
Thunder Bay	82	75	2	2	12	4	12	142	108	223	-51.6
Toronto	3,022	2,979	646	424	1,676	879	7,855	5,865	13,199	10,147	30.1
Windsor	158	160	16	32	37	27	2	0	213	219	-2.7
Centres 50,000 - 99,999											
Belleville	74	64	2	0	25	4	0	0	101	68	48.5
Chatham-Kent	25	20	2	4	3	0	13	0	43	24	79.2
Cornwall	33	51	12	24	0	0	0	0	45	75	-40.0
Kawartha Lakes	81	62	0	0	0	5	0	0	81	67	20.9
Norfolk	74	60	0	2	11	0	0	0	85	62	37.1
North Bay	57	51	2	0	0	0	0	0	59	51	15.7
Sarnia	36	49	0	2	6	6	0	0	42	57	-26.3
Sault Ste. Marie	40	49	0	4	0	4	0	16	40	73	-45.2

Source: CMHC (Starts and Completions Survey)

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	% Change
Centres 10,000 - 49,999											
Bracebridge	7	8	0	0	0	0	0	0	7	8	-12.5
Brighton MU	18	20	0	n/a	0	n/a	0	n/a	18	20	-10.0
Brock Tp	6	6	0	n/a	0	n/a	0	n/a	6	6	0.0
Brockville	15	12	0	0	10	0	0	0	25	12	108.3
Centre Wellington	26	18	2	2	9	24	27	53	64	97	-34.0
Cobourg	20	18	6	2	16	5	0	0	42	25	68.0
Collingwood	39	58	2	0	0	8	0	0	41	66	-37.9
Elliot Lake	0	6	0	0	0	0	0	0	0	6	-100.0
Erin	5	5	0	2	0	0	0	0	5	7	-28.6
Essex T	9	n/a	0	n/a	0	n/a	0	n/a	9	n/a	n/a
Gravenhurst	5	5	0	0	0	0	0	0	5	5	0.0
Greater Napanee	10	20	0	0	0	0	0	0	10	20	-50.0
Haldimand County CY	30	20	4	2	3	8	0	0	37	30	23.3
Hunstville	9	28	2	0	0	0	0	0	11	28	-60.7
Ingersoll	10	18	0	2	3	4	0	0	13	24	-45.8
Kenora	7	0	0	0	0	0	7	0	14	0	n/a
Kincardine MU	2	8	0	n/a	0	n/a	0	4	2	12	-83.3
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	11	0	2	0	0	0	0	0	13	0	n/a
Meaford	5	7	0	0	0	0	0	0	5	7	-28.6
Midland	20	33	0	12	0	0	0	0	20	45	-55.6
Mississippi Mills	14	5	0	0	0	0	0	0	14	5	180.0
North Grenville MU	0	71	0	n/a	0	7	0	n/a	0	78	-100.0
North Perth	10	0	2	0	4	0	0	0	16	0	n/a
Orillia	14	36	2	2	0	4	0	0	16	42	-61.9
Owen Sound	16	19	0	0	0	24	0	11	16	54	-70.4
Petawawa	24	29	0	4	29	28	0	0	53	61	-13.1
Port Hope	5	6	0	0	0	0	0	0	5	6	-16.7
Prince Edward County	23	8	0	2	9	0	0	0	32	10	**
Saugeen Shores	8	32	0	0	0	7	0	0	8	39	-79.5
Scugog Tp	4	4	0	n/a	0	n/a	0	n/a	4	4	0.0
Stratford	5	6	6	6	0	6	0	0	11	18	-38.9
Temiskaming Shores	5	5	0	0	0	0	0	0	5	5	0.0
The Nation M	18	29	6	2	10	n/a	0	n/a	34	31	9.7
Tillsonburg	12	15	0	0	0	0	0	64	12	79	-84.8
Timmins	38	17	0	0	0	4	0	4	38	25	52.0
Trent Hills	0	12	0	0	0	4	0	4	0	20	-100.0
Wasaga Beach	29	41	0	0	26	16	0	0	55	57	-3.5
West Grey MU	11	17	0	0	0	0	0	0	11	17	-35.3
West Nipissing	28	24	2	0	4	0	0	0	34	24	41.7
Woodstock	46	28	2	2	22	10	0	0	70	40	75.0
Total Ontario (10,000+)	6,662	7,063	898	687	3,083	2,376	9,533	7,908	20,176	18,034	11.9

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - September 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 100,000+											
Barrie	363	279	4	1	140	62	114	267	621	609	2.0
Brantford	202	154	10	4	83	61	0	61	295	280	5.4
Greater Sudbury	223	241	30	28	25	54	40	118	318	441	-27.9
Guelph	212	208	44	42	185	112	194	166	635	528	20.3
Hamilton	1,073	1,033	88	6	815	452	446	170	2,422	1,661	45.8
Kingston	316	334	10	12	60	47	329	190	715	583	22.6
Kitchener	731	930	30	22	346	217	1,327	1,093	2,434	2,262	7.6
London	971	900	30	6	144	77	592	358	1,737	1,341	29.5
Oshawa	873	986	16	40	235	308	293	32	1,417	1,366	3.7
Ottawa	1,191	1,449	176	271	1,039	1,354	2,565	1,002	4,971	4,076	22.0
Peterborough	127	186	2	2	30	52	65	16	224	256	-12.5
St. Catharines-Niagara	464	492	38	20	171	190	51	174	724	876	-17.4
Thunder Bay	162	140	4	8	17	8	12	166	195	322	-39.4
Toronto	7,708	7,795	1,709	1,424	4,490	2,647	22,710	17,900	36,617	29,766	23.0
Windsor	411	336	42	44	85	96	2	8	540	484	11.6
Centres 50,000 - 99,999											
Belleville	162	170	2	0	48	19	0	0	212	189	12.2
Chatham-Kent	74	44	8	8	13	0	13	27	108	79	36.7
Cornwall	60	68	24	24	0	0	8	21	92	113	-18.6
Kawartha Lakes	157	115	0	0	0	5	0	0	157	120	30.8
Norfolk	138	150	6	14	16	0	0	0	160	164	-2.4
North Bay	84	67	4	0	6	0	8	0	102	67	52.2
Sarnia	86	107	0	4	10	12	0	0	96	123	-22.0
Sault Ste. Marie	81	72	0	6	9	4	0	16	90	98	-8.2

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - September 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 10,000 - 49,999											
Bracebridge	16	19	4	0	6	9	0	0	26	28	-7.1
Brighton MU	49	60	2	2	0	n/a	0	n/a	51	62	-17.7
Brock Tp	8	10	0	n/a	0	n/a	0	n/a	8	10	-20.0
Brockville	37	26	2	4	33	0	0	0	72	30	140.0
Centre Wellington	60	47	6	4	17	33	76	53	159	137	16.1
Cobourg	56	45	6	2	20	29	4	0	86	76	13.2
Collingwood	114	132	4	2	8	18	0	171	126	323	-61.0
Elliot Lake	2	7	0	0	0	0	0	0	2	7	-71.4
Erin	22	15	0	2	0	0	0	0	22	17	29.4
Essex T	31	8	0	n/a	0	n/a	0	n/a	31	8	**
Gravenhurst	14	16	0	0	0	0	0	0	14	16	-12.5
Greater Napanee	40	23	0	0	0	8	0	0	40	31	29.0
Haldimand County CY	62	46	8	8	25	8	0	3	95	65	46.2
Hunstville	24	39	2	0	0	0	0	0	26	39	-33.3
Ingersoll	26	21	0	2	16	4	0	0	42	27	55.6
Kenora	16	9	8	0	4	0	7	0	35	9	**
Kincardine MU	2	18	0	n/a	0	n/a	0	4	2	22	-90.9
Lambton Shores	18	0	0	0	0	0	49	0	67	0	n/a
Leamington	41	12	12	0	11	4	2	0	66	16	**
Meaford	10	12	0	0	0	4	0	0	10	16	-37.5
Midland	41	51	0	12	0	0	0	0	41	63	-34.9
Mississippi Mills	25	18	0	6	17	0	0	0	42	24	75.0
North Grenville MU	53	93	0	n/a	10	7	40	n/a	103	100	3.0
North Perth	34	0	4	0	4	0	4	0	46	0	n/a
Orillia	55	48	2	2	4	11	0	0	61	61	0.0
Owen Sound	29	48	0	0	0	24	0	11	29	83	-65.1
Petawawa	64	61	0	4	35	36	0	0	99	101	-2.0
Port Hope	17	12	2	0	0	0	0	0	19	12	58.3
Prince Edward County	32	30	0	2	9	0	0	0	41	32	28.1
Saugeen Shores	21	51	0	0	4	7	0	0	25	58	-56.9
Scugog Tp	12	13	0	n/a	0	n/a	0	n/a	12	13	-7.7
Stratford	23	18	14	16	20	12	2	0	59	46	28.3
Temiskaming Shores	13	8	0	0	0	0	0	0	13	8	62.5
The Nation M	50	67	20	20	20	6	1	n/a	91	93	-2.2
Tillsonburg	35	23	0	0	6	4	0	64	41	91	-54.9
Timmins	55	29	0	0	0	4	0	4	55	37	48.6
Trent Hills	14	33	0	0	0	4	0	4	14	41	-65.9
Wasaga Beach	91	145	0	0	39	82	0	36	130	263	-50.6
West Grey MU	32	41	0	0	0	0	0	0	32	41	-22.0
West Nipissing	29	41	4	2	4	0	0	6	37	49	-24.5
Woodstock	137	97	4	6	43	14	0	4	184	121	52.1
Total Ontario (10,000+)	17,415	17,781	2,397	2,090	8,329	6,111	28,957	22,145	57,098	48,127	18.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region Third Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Centres 100,000+								
Barrie	105	40	0	0	40	0	0	0
Brantford	38	12	0	0	0	0	0	61
Greater Sudbury	15	20	4	34	32	8	0	84
Guelph	73	25	0	0	188	66	0	0
Hamilton	280	260	18	0	42	0	0	24
Kingston	22	17	0	0	0	0	299	0
Kitchener	114	96	0	0	55	201	191	533
London	47	16	0	4	0	86	293	67
Oshawa	85	176	0	10	0	0	0	16
Ottawa	312	498	16	0	151	403	207	73
Peterborough	0	9	0	0	34	0	31	16
St. Catharines-Niagara	39	65	0	0	0	0	51	107
Thunder Bay	12	4	0	0	0	0	12	142
Toronto	1,672	879	4	0	7,337	5,022	518	843
Windsor	37	27	0	0	2	0	0	0
Centres 50,000 - 99,999								
Belleville	25	4	0	0	0	0	0	0
Chatham-Kent	3	0	0	0	13	0	0	0
Cornwall	0	0	0	0	0	0	0	0
Kawartha Lakes	0	5	0	0	0	0	0	0
Norfolk	11	0	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	6	6	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	4	0	0	0	16

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region Third Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton MU	0	n/a	0	n/a	0	n/a	0	n/a
Brock Tp	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	10	0	0	0	0	0	0	0
Centre Wellington	9	24	0	0	27	53	0	0
Cobourg	16	5	0	0	0	0	0	0
Collingwood	0	8	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex T	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County CY	3	8	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	3	4	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	7	0
Kincardine MU	0	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	0	0	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	0	0	0	0	0	0	0	0
North Grenville MU	0	7	0	n/a	0	n/a	0	n/a
North Perth	4	0	0	0	0	0	0	0
Orillia	0	4	0	0	0	0	0	0
Owen Sound	0	24	0	0	0	11	0	0
Petawawa	29	28	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	4	0	5	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	0	6	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	10	n/a	0	n/a	0	n/a	0	n/a
Tillsonburg	0	0	0	0	0	0	0	64
Timmins	0	0	0	4	0	0	0	4
Trent Hills	0	4	0	0	0	0	0	0
Wasaga Beach	21	16	5	0	0	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	4	0	0	0	0	0	0	0
Woodstock	22	10	0	0	0	0	0	0
Total Ontario (10,000+)	3,031	2,320	52	56	7,924	5,850	1,609	2,050

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region January - September 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Barrie	140	62	0	0	112	265	2	2
Brantford	79	61	4	0	0	0	0	61
Greater Sudbury	15	20	10	34	32	8	8	101
Guelph	185	105	0	7	188	82	6	84
Hamilton	755	452	60	0	380	75	66	95
Kingston	60	43	0	0	0	0	329	190
Kitchener	346	217	0	0	688	334	639	759
London	119	53	25	24	287	279	305	79
Oshawa	235	298	0	10	154	0	139	32
Ottawa	1,023	1,349	16	0	2,157	920	408	82
Peterborough	30	52	0	0	34	0	31	16
St. Catharines-Niagara	171	190	0	0	0	0	51	174
Thunder Bay	17	4	0	4	0	24	12	142
Toronto	4,464	2,639	26	8	20,889	16,194	1,821	1,706
Windsor	85	84	0	12	2	0	0	8
Centres 50,000 - 99,999								
Belleville	48	19	0	0	0	0	0	0
Chatham-Kent	13	0	0	0	13	0	0	27
Cornwall	0	0	0	0	0	0	8	21
Kawartha Lakes	0	5	0	0	0	0	0	0
Norfolk	16	0	0	0	0	0	0	0
North Bay	6	0	0	0	0	0	8	0
Sarnia	6	12	4	0	0	0	0	0
Sault Ste. Marie	9	0	0	4	0	0	0	16

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region January - September 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 10,000 - 49,999								
Bracebridge	6	9	0	0	0	0	0	0
Brighton MU	0	n/a	0	n/a	0	n/a	0	n/a
Brock Tp	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	33	0	0	0	0	0	0	0
Centre Wellington	17	33	0	0	76	53	0	0
Cobourg	20	29	0	0	4	0	0	0
Collingwood	8	18	0	0	0	171	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	8	0	0	0	0
Haldimand County CY	25	8	0	0	0	3	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	16	4	0	0	0	0	0	0
Kenora	4	0	0	0	0	0	7	0
Kincardine MU	0	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	49	0
Leamington	11	4	0	0	2	0	0	0
Meaford	0	4	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	17	0	0	0	0	0	0	0
North Grenville MU	10	7	0	n/a	40	n/a	0	n/a
North Perth	4	0	0	0	4	0	0	0
Orillia	4	11	0	0	0	0	0	0
Owen Sound	0	24	0	0	0	11	0	0
Petawawa	35	28	0	4	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	4	0	5	0	0	0	0	0
Saugeen Shores	4	7	0	0	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	20	12	0	0	2	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	20	6	0	n/a	1	n/a	0	n/a
Tillsonburg	6	4	0	0	0	0	0	64
Timmins	0	0	0	4	0	0	0	4
Trent Hills	0	4	0	0	0	0	0	0
Wasaga Beach	34	82	5	0	0	36	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	4	0	0	0	0	0	0	6
Woodstock	43	14	0	0	0	0	0	4
Total Ontario (10,000+)	8,174	5,979	155	119	25,068	18,455	3,889	3,673

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
Third Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Centres 100,000+								
Barrie	271	178	76	10	0	0	347	188
Brantford	102	64	12	0	0	61	114	125
Greater Sudbury	126	116	47	28	4	118	177	262
Guelph	92	80	252	87	0	0	344	167
Hamilton	480	600	165	62	18	24	663	686
Kingston	129	125	0	0	299	2	428	127
Kitchener	322	347	86	250	191	533	599	1,130
London	335	321	78	120	293	71	706	512
Oshawa	300	517	75	40	0	26	375	583
Ottawa	799	1,202	151	387	223	73	1,173	1,662
Peterborough	58	87	30	0	31	16	119	103
St. Catharines-Niagara	233	230	7	24	57	107	297	361
Thunder Bay	84	81	12	0	12	142	108	223
Toronto	5,094	4,620	7,580	4,684	524	843	13,199	10,147
Windsor	184	170	29	25	0	24	213	219
Centres 50,000 - 99,999								
Belleville	101	68	0	0	0	0	101	68
Chatham-Kent	43	24	0	0	0	0	43	24
Cornwall	43	75	0	0	2	0	45	75
Kawartha Lakes	81	67	0	0	0	0	81	67
Norfolk	73	62	12	0	0	0	85	62
North Bay	59	51	0	0	0	0	59	51
Sarnia	42	55	0	2	0	0	42	57
Sault Ste. Marie	40	53	0	0	0	20	40	73

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Ontario Region Third Quarter 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Centres 10,000 - 49,999								
Bracebridge	7	8	0	0	0	0	7	8
Brighton MU	18	20	0	n/a	0	n/a	18	20
Brock Tp	6	6	0	n/a	0	n/a	6	6
Brockville	25	12	0	0	0	0	25	12
Centre Wellington	37	20	27	77	0	0	64	97
Cobourg	42	25	0	0	0	0	42	25
Collingwood	41	58	0	8	0	0	41	66
Elliot Lake	0	6	0	0	0	0	0	6
Erin	5	7	0	0	0	0	5	7
Essex T	9	n/a	0	n/a	0	n/a	9	n/a
Gravenhurst	5	5	0	0	0	0	5	5
Greater Napanee	10	20	0	0	0	0	10	20
Haldimand County CY	37	30	0	0	0	0	37	30
Hunstville	11	28	0	0	0	0	11	28
Ingersoll	13	24	0	0	0	0	13	24
Kenora	7	0	0	0	7	0	14	0
Kincardine MU	2	8	0	n/a	0	n/a	2	12
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	13	0	0	0	0	0	13	0
Meaford	5	7	0	0	0	0	5	7
Midland	20	45	0	0	0	0	20	45
Mississippi Mills	14	5	0	0	0	0	14	5
North Grenville MU	0	78	0	n/a	0	n/a	0	78
North Perth	16	0	0	0	0	0	16	0
Orillia	16	42	0	0	0	0	16	42
Owen Sound	16	54	0	0	0	0	16	54
Petawawa	53	61	0	0	0	0	53	61
Port Hope	5	6	0	0	0	0	5	6
Prince Edward County	27	10	0	0	5	0	32	10
Saugeen Shores	6	36	2	3	0	0	8	39
Scugog Tp	4	4	0	n/a	0	n/a	4	4
Stratford	11	18	0	0	0	0	11	18
Temiskaming Shores	5	5	0	0	0	0	5	5
The Nation M	34	31	0	n/a	0	n/a	34	31
Tillsonburg	12	10	0	5	0	64	12	79
Timmins	38	17	0	0	0	8	38	25
Trent Hills	0	12	0	4	0	0	0	20
Wasaga Beach	33	57	17	0	5	0	55	57
West Grey MU	11	17	0	0	0	0	11	17
West Nipissing	34	24	0	0	0	0	34	24
Woodstock	70	40	0	0	0	0	70	40
Total Ontario (10,000+)	9,846	10,078	8,658	5,816	1,671	2,132	20,176	18,034

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - September 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Barrie	455	322	164	285	2	2	621	609
Brantford	265	200	26	19	4	61	295	280
Greater Sudbury	253	269	47	28	18	135	318	441
Guelph	320	271	309	165	6	92	635	528
Hamilton	1,652	1,375	644	191	126	95	2,422	1,661
Kingston	386	383	0	0	329	196	715	583
Kitchener	997	1,036	798	467	639	759	2,434	2,262
London	926	838	479	400	332	103	1,737	1,341
Oshawa	963	1,220	315	104	139	42	1,417	1,366
Ottawa	2,391	3,087	2,152	901	428	83	4,971	4,076
Peterborough	141	224	52	16	31	16	224	256
St. Catharines-Niagara	605	658	54	42	65	176	724	876
Thunder Bay	170	146	12	24	12	152	195	322
Toronto	13,320	12,231	21,447	15,821	1,849	1,714	36,617	29,766
Windsor	451	386	86	54	3	44	540	484
Centres 50,000 - 99,999								
Belleville	212	189	0	0	0	0	212	189
Chatham-Kent	108	52	0	0	0	27	108	79
Cornwall	82	92	0	0	10	21	92	113
Kawartha Lakes	157	120	0	0	0	0	157	120
Norfolk	143	164	17	0	0	0	160	164
North Bay	94	67	0	0	8	0	102	67
Sarnia	91	121	1	2	4	0	96	123
Sault Ste. Marie	90	78	0	0	0	20	90	98

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - September 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 10,000 - 49,999								
Bracebridge	20	19	6	9	0	0	26	28
Brighton MU	51	62	0	n/a	0	n/a	51	62
Brock Tp	8	10	0	n/a	0	n/a	8	10
Brockville	72	30	0	0	0	0	72	30
Centre Wellington	83	60	76	77	0	0	159	137
Cobourg	77	72	9	4	0	0	86	76
Collingwood	118	134	8	189	0	0	126	323
Elliot Lake	2	7	0	0	0	0	2	7
Erin	22	17	0	0	0	0	22	17
Essex T	31	8	0	n/a	0	n/a	31	8
Gravenhurst	14	16	0	0	0	0	14	16
Greater Napanee	40	23	0	0	0	8	40	31
Haldimand County CY	79	65	16	0	0	0	95	65
Hunstville	26	39	0	0	0	0	26	39
Ingersoll	42	27	0	0	0	0	42	27
Kenora	28	9	0	0	7	0	35	9
Kincardine MU	2	18	0	n/a	0	n/a	2	22
Lambton Shores	18	0	0	0	49	0	67	0
Leamington	66	16	0	0	0	0	66	16
Meaford	10	12	0	4	0	0	10	16
Midland	41	63	0	0	0	0	41	63
Mississippi Mills	42	24	0	0	0	0	42	24
North Grenville MU	63	100	40	n/a	0	n/a	103	100
North Perth	46	0	0	0	0	0	46	0
Orillia	61	52	0	9	0	0	61	61
Owen Sound	29	83	0	0	0	0	29	83
Petawawa	99	93	0	0	0	4	99	101
Port Hope	19	12	0	0	0	0	19	12
Prince Edward County	36	32	0	0	5	0	41	32
Saugeen Shores	23	55	2	3	0	0	25	58
Scugog Tp	12	13	0	n/a	0	n/a	12	13
Stratford	59	46	0	0	0	0	59	46
Temiskaming Shores	13	8	0	0	0	0	13	8
The Nation M	91	92	0	n/a	0	1	91	93
Tillsonburg	35	22	6	5	0	64	41	91
Timmins	55	29	0	0	0	8	55	37
Trent Hills	14	33	0	4	0	0	14	41
Wasaga Beach	102	160	23	103	5	0	130	263
West Grey MU	32	41	0	0	0	0	32	41
West Nipissing	37	43	0	0	0	6	37	49
Woodstock	184	117	0	0	0	4	184	121
Total Ontario (10,000+)	26,236	25,334	26,789	18,926	4,071	3,837	57,098	48,127

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Ontario Region
Third Quarter 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	% Change
Centres 100,000+											
Barrie	117	131	0	2	24	11	8	0	149	144	3.5
Brantford	48	57	2	2	49	30	44	0	143	89	60.7
Greater Sudbury	87	98	12	4	14	17	0	79	113	198	-42.9
Guelph	67	99	26	4	67	124	54	87	214	314	-31.8
Hamilton	409	359	30	8	330	157	137	92	906	616	47.1
Kingston	128	99	8	10	20	4	134	0	290	113	156.6
Kitchener	281	386	0	8	106	110	441	447	828	951	-12.9
London	372	361	10	4	45	23	63	138	490	526	-6.8
Oshawa	417	463	4	18	101	43	0	26	522	550	-5.1
Ottawa	445	598	36	111	423	437	442	603	1,346	1,749	-23.0
Peterborough	43	83	6	0	12	13	2	0	63	96	-34.4
St. Catharines-Niagara	146	151	8	12	66	30	53	0	273	193	41.5
Thunder Bay	45	48	0	8	4	4	0	0	49	60	-18.3
Toronto	2,693	2,410	420	348	987	937	2,905	5,315	7,005	9,010	-22.3
Windsor	230	110	34	6	66	26	0	22	330	164	101.2
Centres 50,000 - 99,999											
Belleville	79	70	0	0	22	27	0	0	101	97	4.1
Chatham-Kent	24	19	4	0	0	0	0	0	28	19	47.4
Cornwall	7	17	2	4	0	0	0	0	9	21	-57.1
Kawartha Lakes	47	35	0	0	0	0	0	0	47	35	34.3
Norfolk	51	63	4	2	6	5	0	0	61	70	-12.9
North Bay	13	27	2	0	0	0	0	0	15	27	-44.4
Sarnia	35	41	0	0	16	0	0	0	51	41	24.4
Sault Ste. Marie	22	20	0	2	0	0	3	0	25	22	13.6

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Ontario Region
Third Quarter 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	% Change
Centres 10,000 - 49,999											
Bracebridge	5	4	0	0	10	0	0	0	15	4	**
Brighton MU	18	26	2	2	0	n/a	0	n/a	20	28	-28.6
Brock Tp	1	1	0	n/a	0	n/a	0	n/a	1	1	0.0
Brockville	8	11	0	4	18	0	0	0	26	15	73.3
Centre Wellington	24	14	2	2	4	4	0	0	30	20	50.0
Cobourg	21	17	4	2	8	6	0	0	33	25	32.0
Collingwood	47	45	2	0	8	0	171	0	228	45	**
Elliot Lake	1	2	0	0	0	0	0	0	1	2	-50.0
Erin	3	8	2	0	0	0	0	0	5	8	-37.5
Essex T	18	1	0	n/a	0	n/a	0	n/a	18	1	**
Gravenhurst	3	6	0	0	16	0	0	0	19	6	**
Greater Napanee	15	10	0	0	0	0	0	0	15	10	50.0
Haldimand County CY	20	18	4	2	16	0	0	0	40	20	100.0
Hunstville	7	9	2	0	0	0	0	0	9	9	0.0
Ingersoll	8	8	0	0	0	3	0	0	8	11	-27.3
Kenora	6	3	4	0	4	0	0	0	14	3	**
Kincardine MU	1	12	0	n/a	0	n/a	0	n/a	1	12	-91.7
Lambton Shores	8	0	0	0	0	0	0	0	8	0	n/a
Leamington	26	4	2	0	0	0	0	0	28	4	**
Meaford	4	2	0	0	0	4	0	0	4	6	-33.3
Midland	15	20	0	8	0	0	0	0	15	28	-46.4
Mississippi Mills	9	13	4	4	6	0	0	0	19	17	11.8
North Grenville MU	8	29	0	n/a	0	10	0	46	8	85	-90.6
North Perth	16	2	2	0	0	0	0	0	18	2	**
Orillia	25	21	0	0	0	0	0	0	25	21	19.0
Owen Sound	11	21	0	0	0	5	0	0	11	26	-57.7
Petawawa	29	33	0	0	0	13	0	0	29	46	-37.0
Port Hope	5	3	2	0	0	0	58	0	65	3	**
Prince Edward County	9	14	2	0	0	0	0	0	11	14	-21.4
Saugeen Shores	5	13	0	0	0	0	0	0	5	13	-61.5
Scugog Tp	2	2	0	n/a	0	n/a	0	n/a	2	2	0.0
Stratford	9	11	0	10	6	10	0	30	15	61	-75.4
Temiskaming Shores	7	4	0	0	0	0	0	0	7	4	75.0
The Nation M	24	21	8	2	6	4	0	n/a	38	27	40.7
Tillsonburg	13	3	0	0	0	0	0	0	13	3	**
Timmins	9	9	0	0	0	0	0	0	9	9	0.0
Trent Hills	4	16	0	0	0	0	0	0	4	16	-75.0
Wasaga Beach	41	47	0	0	29	0	0	0	70	47	48.9
West Grey MU	10	13	0	0	0	0	0	0	10	13	-23.1
West Nipissing	8	15	0	0	0	0	2	0	10	15	-33.3
Woodstock	44	31	2	2	12	22	4	0	62	55	12.7
Total Ontario (10,000+)	6,362	6,297	654	599	2,508	2,084	4,521	6,885	14,045	15,865	-11.5

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
Ontario Region
January - September 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 100,000+											
Barrie	230	326	0	2	67	117	10	95	307	540	-43.1
Brantford	159	187	2	6	102	66	61	0	324	259	25.1
Greater Sudbury	205	227	30	4	44	59	24	161	303	451	-32.8
Guelph	172	225	52	18	98	190	160	140	482	573	-15.9
Hamilton	980	1,079	58	82	811	472	414	155	2,263	1,788	26.6
Kingston	322	342	24	24	53	42	190	0	589	408	44.4
Kitchener	761	887	26	24	240	321	626	738	1,653	1,970	-16.1
London	907	891	22	8	89	93	100	666	1,118	1,658	-32.6
Oshawa	1,005	1,002	4	42	340	249	14	52	1,363	1,345	1.3
Ottawa	1,306	1,613	196	267	1,136	1,448	1,362	1,266	4,000	4,594	-12.9
Peterborough	122	170	8	0	28	88	18	0	176	258	-31.8
St. Catharines-Niagara	444	460	26	32	173	154	133	0	776	646	20.1
Thunder Bay	118	129	4	8	8	4	8	4	138	145	-4.8
Toronto	8,296	6,564	1,440	1,050	3,023	2,943	10,696	16,210	23,455	26,767	-12.4
Windsor	467	271	106	20	129	76	16	74	718	441	62.8
Centres 50,000 - 99,999											
Belleville	156	150	0	2	43	35	0	40	199	227	-12.3
Chatham-Kent	62	53	8	6	0	3	0	0	70	62	12.9
Cornwall	42	51	4	10	0	0	0	0	46	61	-24.6
Kawartha Lakes	152	127	0	0	0	3	0	70	152	200	-24.0
Norfolk	128	133	8	14	6	5	0	0	142	152	-6.6
North Bay	66	69	6	8	3	0	6	0	81	77	5.2
Sarnia	98	106	2	2	22	4	0	0	122	112	8.9
Sault Ste. Marie	81	58	0	6	4	0	19	0	104	64	62.5

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type Ontario Region January - September 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 10,000 - 49,999											
Bracebridge	19	14	4	0	10	9	0	27	33	50	-34.0
Brighton MU	38	47	2	2	0	n/a	0	n/a	40	49	-18.4
Brock Tp	6	5	0	n/a	0	n/a	0	n/a	6	5	20.0
Brockville	30	32	2	4	18	12	0	0	50	48	4.2
Centre Wellington	58	47	8	4	13	4	53	54	132	109	21.1
Cobourg	50	37	4	4	35	32	4	0	93	73	27.4
Collingwood	115	113	2	10	13	10	171	38	301	171	76.0
Elliot Lake	4	5	0	0	0	0	0	0	4	5	-20.0
Erin	25	13	4	0	0	0	0	0	29	13	123.1
Essex T	29	13	0	n/a	0	n/a	0	n/a	29	13	123.1
Gravenhurst	10	13	0	0	16	0	0	0	26	13	100.0
Greater Napanee	33	16	0	0	0	0	0	0	33	16	106.3
Haldimand County CY	56	50	10	10	27	3	0	0	93	63	47.6
Hunstville	35	32	2	0	0	25	0	0	37	57	-35.1
Ingersoll	23	16	0	0	0	3	0	0	23	19	21.1
Kenora	12	19	4	0	4	0	0	10	20	29	-31.0
Kincardine MU	6	23	0	n/a	0	n/a	0	n/a	6	23	-73.9
Lambton Shores	16	0	0	0	0	0	0	0	16	0	n/a
Leamington	64	29	14	0	6	0	2	0	86	29	196.6
Meaford	16	10	0	0	0	10	0	0	16	20	-20.0
Midland	36	56	0	8	0	0	0	2	36	66	-45.5
Mississippi Mills	31	38	4	6	12	0	0	0	47	44	6.8
North Grenville MU	69	90	0	n/a	0	10	0	46	69	146	-52.7
North Perth	30	12	2	0	0	0	0	0	32	12	166.7
Orillia	67	51	4	0	4	19	3	152	78	222	-64.9
Owen Sound	32	47	0	0	0	5	0	0	32	52	-38.5
Petawawa	66	74	2	2	33	34	8	5	109	115	-5.2
Port Hope	16	15	2	4	0	0	58	0	76	19	**
Prince Edward County	32	34	2	0	0	0	0	0	34	34	0.0
Saugeen Shores	41	41	0	0	0	0	0	0	41	41	0.0
Scugog Tp	8	8	0	n/a	0	n/a	0	n/a	8	8	0.0
Stratford	22	24	10	12	20	24	2	30	54	90	-40.0
Temiskaming Shores	14	7	0	0	0	0	0	0	14	7	100.0
The Nation M	70	66	30	16	18	8	0	11	118	101	16.8
Tillsonburg	32	21	0	0	0	0	0	0	32	21	52.4
Timmins	29	20	0	0	0	0	0	0	29	20	45.0
Trent Hills	20	29	0	0	0	0	0	0	20	29	-31.0
Wasaga Beach	103	136	0	0	75	6	36	0	214	142	50.7
West Grey MU	35	27	0	0	0	0	0	0	35	27	29.6
West Nipissing	25	28	2	0	0	0	6	4	33	32	3.1
Woodstock	128	103	4	10	30	30	4	0	166	143	16.1
Total Ontario (10,000+)	17,853	16,612	2,150	1,741	6,772	6,621	14,204	20,050	40,979	45,024	-9.0

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
Third Quarter 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Centres 100,000+								
Barrie	24	11	0	0	8	0	0	0
Brantford	45	30	4	0	0	0	44	0
Greater Sudbury	14	0	0	17	0	15	0	64
Guelph	67	117	0	7	54	82	0	5
Hamilton	326	157	4	0	62	90	75	2
Kingston	20	4	0	0	0	0	134	0
Kitchener	106	110	0	0	99	153	342	294
London	19	23	26	0	0	0	63	138
Oshawa	101	43	0	0	0	0	0	26
Ottawa	420	437	3	0	266	550	176	53
Peterborough	12	13	0	0	0	0	2	0
St. Catharines-Niagara	61	30	5	0	0	0	53	0
Thunder Bay	4	4	0	0	0	0	0	0
Toronto	979	933	8	4	2,901	5,013	4	302
Windsor	66	26	0	0	0	2	0	20
Centres 50,000 - 99,999								
Belleville	22	27	0	0	0	0	0	0
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	0	0	0	0	0	0	0	0
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	6	5	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	12	0	4	0	0	0	0	0
Sault Ste. Marie	0	0	0	0	0	0	3	0

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region Third Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Centres 10,000 - 49,999								
Bracebridge	10	0	0	0	0	0	0	0
Brighton MU	0	n/a	0	n/a	0	n/a	0	n/a
Brock Tp	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	18	0	0	0	0	0	0	0
Centre Wellington	4	4	0	0	0	0	0	0
Cobourg	8	6	0	0	0	0	0	0
Collingwood	8	0	0	0	171	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex T	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	16	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County CY	16	0	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	3	0	0	0	0	0	0
Kenora	4	0	0	0	0	0	0	0
Kincardine MU	0	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	0	4	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	6	0	0	0	0	0	0	0
North Grenville MU	0	10	0	n/a	0	46	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	0	0	0	0	0	0	0	0
Owen Sound	0	5	0	0	0	0	0	0
Petawawa	0	5	0	8	0	0	0	0
Port Hope	0	0	0	0	58	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	6	10	0	0	0	0	0	30
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	6	4	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	29	0	0	0	0	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	2	0
Woodstock	12	22	0	0	0	0	4	0
Total Ontario (10,000+)	2,454	2,048	54	36	3,619	5,951	902	934

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region January - September 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Barrie	67	117	0	0	8	62	2	33
Brantford	77	54	25	12	0	0	61	0
Greater Sudbury	14	0	30	59	2	17	22	144
Guelph	98	183	0	7	76	134	84	6
Hamilton	807	472	4	0	124	90	290	65
Kingston	53	36	0	6	0	0	190	0
Kitchener	240	310	0	11	228	268	398	470
London	54	86	35	7	0	244	100	422
Oshawa	294	249	46	0	0	6	14	46
Ottawa	1,133	1,445	3	3	960	1,136	402	130
Peterborough	28	88	0	0	0	0	18	0
St. Catharines-Niagara	168	143	5	11	0	0	133	0
Thunder Bay	4	4	4	0	0	0	8	4
Toronto	3,007	2,927	16	16	8,807	15,285	1,889	896
Windsor	123	73	6	3	0	50	16	24
Centres 50,000 - 99,999								
Belleville	43	35	0	0	0	0	0	40
Chatham-Kent	0	3	0	0	0	0	0	0
Cornwall	0	0	0	0	0	0	0	0
Kawartha Lakes	0	3	0	0	0	0	0	70
Norfolk	6	5	0	0	0	0	0	0
North Bay	3	0	0	0	0	0	6	0
Sarnia	18	4	4	0	0	0	0	0
Sault Ste. Marie	0	0	4	0	0	0	19	0

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region January - September 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 10,000 - 49,999								
Bracebridge	10	9	0	0	0	27	0	0
Brighton MU	0	n/a	0	n/a	0	n/a	0	n/a
Brock Tp	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	18	12	0	0	0	0	0	0
Centre Wellington	13	4	0	0	53	54	0	0
Cobourg	35	32	0	0	4	0	0	0
Collingwood	13	10	0	0	171	38	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	16	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County CY	27	3	0	0	0	0	0	0
Hunstville	0	0	0	25	0	0	0	0
Ingersoll	0	3	0	0	0	0	0	0
Kenora	4	0	0	0	0	10	0	0
Kincardine MU	0	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	6	0	0	0	2	0	0	0
Meaford	0	10	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	2
Mississippi Mills	12	0	0	0	0	0	0	0
North Grenville MU	0	10	0	n/a	0	46	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	4	19	0	0	0	49	3	103
Owen Sound	0	5	0	0	0	0	0	0
Petawawa	33	21	0	13	0	0	8	5
Port Hope	0	0	0	0	58	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	20	24	0	0	2	0	0	30
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	18	4	0	4	0	11	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	75	6	0	0	36	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	6	4
Woodstock	30	30	0	0	0	0	4	0
Total Ontario (10,000+)	6,590	6,444	182	177	10,531	17,527	3,673	2,494

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
Third Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Centres 100,000+								
Barrie	133	139	16	5	0	0	149	144
Brantford	66	75	29	14	48	0	143	89
Greater Sudbury	99	102	14	15	0	81	113	198
Guelph	116	120	98	180	0	14	214	314
Hamilton	663	470	164	144	79	2	906	616
Kingston	156	107	0	0	134	6	290	113
Kitchener	357	432	129	225	342	294	828	951
London	347	330	52	58	91	138	490	526
Oshawa	476	491	45	33	1	26	522	550
Ottawa	897	1,142	266	553	183	54	1,346	1,749
Peterborough	52	90	9	6	2	0	63	96
St. Catharines-Niagara	192	174	20	17	61	2	273	193
Thunder Bay	49	48	0	4	0	8	49	60
Toronto	3,849	3,408	3,144	5,296	12	306	7,005	9,010
Windsor	271	118	59	26	0	20	330	164
Centres 50,000 - 99,999								
Belleville	101	97	0	0	0	0	101	97
Chatham-Kent	28	19	0	0	0	0	28	19
Cornwall	9	19	0	0	0	2	9	21
Kawartha Lakes	47	35	0	0	0	0	47	35
Norfolk	61	69	0	1	0	0	61	70
North Bay	15	27	0	0	0	0	15	27
Sarnia	47	41	0	0	4	0	51	41
Sault Ste. Marie	22	22	0	0	3	0	25	22

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Ontario Region Third Quarter 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Centres 10,000 - 49,999								
Bracebridge	5	4	10	0	0	0	15	4
Brighton MU	20	28	0	n/a	0	n/a	20	28
Brock Tp	1	1	0	n/a	0	n/a	1	1
Brockville	26	15	0	0	0	0	26	15
Centre Wellington	30	20	0	0	0	0	30	20
Cobourg	25	19	8	6	0	0	33	25
Collingwood	49	45	179	0	0	0	228	45
Elliot Lake	1	2	0	0	0	0	1	2
Erin	5	8	0	0	0	0	5	8
Essex T	18	1	0	n/a	0	n/a	18	1
Gravenhurst	19	6	0	0	0	0	19	6
Greater Napanee	15	10	0	0	0	0	15	10
Haldimand County CY	24	20	16	0	0	0	40	20
Hunstville	9	9	0	0	0	0	9	9
Ingersoll	8	11	0	0	0	0	8	11
Kenora	14	3	0	0	0	0	14	3
Kincardine MU	1	12	0	n/a	0	n/a	1	12
Lambton Shores	8	0	0	0	0	0	8	0
Leamington	28	4	0	0	0	0	28	4
Meaford	4	2	0	4	0	0	4	6
Midland	15	28	0	0	0	0	15	28
Mississippi Mills	19	17	0	0	0	0	19	17
North Grenville MU	8	39	0	46	0	n/a	8	85
North Perth	18	2	0	0	0	0	18	2
Orillia	25	21	0	0	0	0	25	21
Owen Sound	11	26	0	0	0	0	11	26
Petawawa	29	38	0	0	0	8	29	46
Port Hope	7	3	58	0	0	0	65	3
Prince Edward County	11	14	0	0	0	0	11	14
Saugeen Shores	4	12	1	1	0	0	5	13
Scugog Tp	2	2	0	n/a	0	n/a	2	2
Stratford	15	31	0	0	0	30	15	61
Temiskaming Shores	7	4	0	0	0	0	7	4
The Nation M	38	27	0	n/a	0	n/a	38	27
Tillsonburg	13	1	0	2	0	0	13	3
Timmins	9	9	0	0	0	0	9	9
Trent Hills	4	16	0	0	0	0	4	16
Wasaga Beach	50	46	20	1	0	0	70	47
West Grey MU	10	13	0	0	0	0	10	13
West Nipissing	8	15	0	0	2	0	10	15
Woodstock	54	51	4	4	4	0	62	55
Total Ontario (10,000+)	8,738	8,229	4,341	6,641	966	995	14,045	15,865

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - September 2012

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Barrie	289	375	16	132	2	33	307	540
Brantford	182	209	56	38	86	12	324	259
Greater Sudbury	237	233	14	15	52	203	303	451
Guelph	259	280	139	277	84	16	482	573
Hamilton	1,591	1,512	376	211	296	65	2,263	1,788
Kingston	397	396	0	0	192	12	589	408
Kitchener	918	1,044	333	445	402	481	1,653	1,970
London	848	823	131	403	139	432	1,118	1,658
Oshawa	1,207	1,164	93	135	63	46	1,363	1,345
Ottawa	2,627	3,303	960	1,155	413	136	4,000	4,594
Peterborough	146	224	12	34	18	0	176	258
St. Catharines-Niagara	571	566	51	61	154	19	776	646
Thunder Bay	122	127	0	4	16	14	138	145
Toronto	12,061	9,662	9,489	16,164	1,905	912	23,455	26,767
Windsor	531	303	110	111	77	27	718	441
Centres 50,000 - 99,999								
Belleville	199	187	0	0	0	40	199	227
Chatham-Kent	68	62	0	0	2	0	70	62
Cornwall	46	59	0	0	0	2	46	61
Kawartha Lakes	152	130	0	0	0	70	152	200
Norfolk	141	151	1	1	0	0	142	152
North Bay	73	77	0	0	8	0	81	77
Sarnia	117	110	1	2	4	0	122	112
Sault Ste. Marie	81	64	0	0	23	0	104	64

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market Ontario Region January - September 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 10,000 - 49,999								
Bracebridge	23	14	10	36	0	0	33	50
Brighton MU	40	49	0	n/a	0	n/a	40	49
Brock Tp	6	5	0	n/a	0	n/a	6	5
Brockville	50	48	0	0	0	0	50	48
Centre Wellington	79	55	53	54	0	0	132	109
Cobourg	68	59	25	14	0	0	93	73
Collingwood	117	123	184	48	0	0	301	171
Elliot Lake	4	5	0	0	0	0	4	5
Erin	29	13	0	0	0	0	29	13
Essex T	29	13	0	n/a	0	n/a	29	13
Gravenhurst	26	13	0	0	0	0	26	13
Greater Napanee	33	16	0	0	0	0	33	16
Haldimand County CY	77	63	16	0	0	0	93	63
Hunstville	37	32	0	0	0	25	37	57
Ingersoll	23	19	0	0	0	0	23	19
Kenora	20	19	0	10	0	0	20	29
Kincardine MU	6	23	0	n/a	0	n/a	6	23
Lambton Shores	16	0	0	0	0	0	16	0
Leamington	86	29	0	0	0	0	86	29
Meaford	16	10	0	10	0	0	16	20
Midland	36	64	0	0	0	2	36	66
Mississippi Mills	47	44	0	0	0	0	47	44
North Grenville MU	69	100	0	46	0	n/a	69	146
North Perth	32	12	0	0	0	0	32	12
Orillia	75	57	0	62	3	103	78	222
Owen Sound	32	49	0	3	0	0	32	52
Petawawa	101	97	0	0	8	18	109	115
Port Hope	18	19	58	0	0	0	76	19
Prince Edward County	34	34	0	0	0	0	34	34
Saugeen Shores	40	40	1	1	0	0	41	41
Scugog Tp	8	8	0	n/a	0	n/a	8	8
Stratford	54	60	0	0	0	30	54	90
Temiskaming Shores	14	7	0	0	0	0	14	7
The Nation M	118	85	0	11	0	5	118	101
Tillsonburg	32	19	0	2	0	0	32	21
Timmins	29	20	0	0	0	0	29	20
Trent Hills	20	29	0	0	0	0	20	29
Wasaga Beach	155	135	59	7	0	0	214	142
West Grey MU	35	27	0	0	0	0	35	27
West Nipissing	27	28	0	0	6	4	33	32
Woodstock	158	139	4	4	4	0	166	143
Total Ontario (10,000+)	24,830	22,788	12,192	19,496	3,957	2,711	40,979	45,024

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
Third Quarter 2012

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Belleville													
Q3 2012	0	0.0	0	0.0	30	46.2	35	53.8	0	0.0	65	311,900	308,845
Q3 2011	0	0.0	0	0.0	22	40.7	32	59.3	0	0.0	54	319,900	306,864
Year-to-date 2012	0	0.0	0	0.0	55	48.7	57	50.4	1	0.9	113	305,000	312,448
Year-to-date 2011	0	0.0	0	0.0	49	43.0	65	57.0	0	0.0	114	319,900	305,528
Chatham-Kent													
Q3 2012	0	0.0	2	11.8	6	35.3	9	52.9	0	0.0	17	319,000	301,000
Q3 2011	2	8.7	2	8.7	8	34.8	10	43.5	1	4.3	23	289,900	304,574
Year-to-date 2012	0	0.0	13	25.5	15	29.4	23	45.1	0	0.0	51	279,000	290,853
Year-to-date 2011	6	10.9	7	12.7	20	36.4	20	36.4	2	3.6	55	289,000	291,833
Cornwall													
Q3 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q3 2011	0	0.0	2	40.0	2	40.0	1	20.0	0	0.0	5	--	--
Year-to-date 2012	0	0.0	2	18.2	4	36.4	5	45.5	0	0.0	11	277,000	263,702
Year-to-date 2011	0	0.0	4	22.2	8	44.4	5	27.8	1	5.6	18	250,000	272,076
Kawartha Lakes													
Q3 2012	0	0.0	3	6.4	35	74.5	9	19.1	0	0.0	47	279,000	276,253
Q3 2011	0	0.0	1	2.7	30	81.1	5	13.5	1	2.7	37	279,900	291,862
Year-to-date 2012	4	2.6	13	8.4	109	70.3	28	18.1	1	0.6	155	269,990	275,782
Year-to-date 2011	0	0.0	3	2.3	77	58.8	44	33.6	7	5.3	131	289,900	327,691
Norfolk													
Q3 2012	0	0.0	0	0.0	13	26.5	29	59.2	7	14.3	49	325,000	359,092
Q3 2011	0	0.0	1	1.6	29	47.5	19	31.1	12	19.7	61	320,000	374,133
Year-to-date 2012	0	0.0	0	0.0	44	36.1	67	54.9	11	9.0	122	325,000	350,575
Year-to-date 2011	0	0.0	1	0.8	62	47.3	44	33.6	24	18.3	131	320,000	376,669
North Bay													
Q3 2012	0	0.0	0	0.0	3	21.4	11	78.6	0	0.0	14	339,000	335,550
Q3 2011	0	0.0	0	0.0	0	0.0	11	100.0	0	0.0	11	379,500	393,045
Year-to-date 2012	0	0.0	0	0.0	8	21.6	28	75.7	1	2.7	37	339,900	354,576
Year-to-date 2011	0	0.0	0	0.0	3	10.7	24	85.7	1	3.6	28	363,400	378,679
Sarnia													
Q3 2012	0	0.0	0	0.0	10	50.0	10	50.0	0	0.0	20	297,450	323,350
Q3 2011	5	15.6	2	6.3	15	46.9	10	31.3	0	0.0	32	269,450	255,422
Year-to-date 2012	1	1.3	2	2.6	41	52.6	33	42.3	1	1.3	78	290,000	315,260
Year-to-date 2011	6	6.8	7	8.0	41	46.6	34	38.6	0	0.0	88	275,000	288,093
Sault Ste. Marie													
Q3 2012	0	0.0	1	10.0	6	60.0	3	30.0	0	0.0	10	293,400	291,170
Q3 2011	0	0.0	0	0.0	1	16.7	4	66.7	1	16.7	6	--	--
Year-to-date 2012	1	2.2	2	4.3	16	34.8	20	43.5	7	15.2	46	321,450	369,183
Year-to-date 2011	0	0.0	0	0.0	8	40.0	7	35.0	5	25.0	20	317,950	373,550
Barrie CMA													
Q3 2012	0	0.0	0	0.0	13	13.3	72	73.5	13	13.3	98	349,990	393,498
Q3 2011	1	0.9	1	0.9	13	11.6	78	69.6	19	17.0	112	372,990	452,480
Year-to-date 2012	0	0.0	0	0.0	24	10.0	175	73.2	40	16.7	239	364,990	415,803
Year-to-date 2011	3	1.0	8	2.6	45	14.4	204	65.2	53	16.9	313	362,990	427,050

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Third Quarter 2012													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brantford CMA													
Q3 2012	0	0.0	1	2.1	12	25.0	30	62.5	5	10.4	48	348,695	382,925
Q3 2011	0	0.0	3	4.7	34	53.1	19	29.7	8	12.5	64	289,900	340,325
Year-to-date 2012	0	0.0	1	0.6	46	27.1	82	48.2	41	24.1	170	348,645	412,873
Year-to-date 2011	0	0.0	8	4.1	85	43.8	76	39.2	25	12.9	194	309,000	349,215
Greater Sudbury CMA													
Q3 2012	0	0.0	0	0.0	5	8.9	50	89.3	1	1.8	56	369,900	385,898
Q3 2011	0	0.0	1	1.4	14	20.0	50	71.4	5	7.1	70	369,000	381,439
Year-to-date 2012	0	0.0	0	0.0	17	13.6	100	80.0	8	6.4	125	369,900	384,831
Year-to-date 2011	0	0.0	1	0.7	22	15.8	110	79.1	6	4.3	139	369,000	375,966
Guelph CMA													
Q3 2012	1	1.8	0	0.0	0	0.0	33	60.0	21	38.2	55	404,350	449,002
Q3 2011	0	0.0	0	0.0	16	16.5	58	59.8	23	23.7	97	408,200	439,421
Year-to-date 2012	1	0.6	0	0.0	0	0.0	118	75.2	38	24.2	157	400,000	433,732
Year-to-date 2011	0	0.0	0	0.0	27	12.9	137	65.2	46	21.9	210	401,290	435,825
Hamilton CMA													
Q3 2012	0	0.0	1	0.2	7	1.7	264	64.2	139	33.8	411	458,136	490,531
Q3 2011	0	0.0	1	0.3	16	4.5	280	78.9	58	16.3	355	406,496	469,855
Year-to-date 2012	0	0.0	2	0.2	25	2.6	588	61.3	344	35.9	959	458,990	504,549
Year-to-date 2011	2	0.2	4	0.4	72	6.9	781	75.3	178	17.2	1,037	400,000	480,034
Kingston CMA													
Q3 2012	0	0.0	0	0.0	48	69.6	21	30.4	0	0.0	69	288,900	286,589
Q3 2011	0	0.0	1	1.7	42	72.4	15	25.9	0	0.0	58	290,400	282,720
Year-to-date 2012	0	0.0	1	0.4	168	73.0	57	24.8	4	1.7	230	284,600	289,369
Year-to-date 2011	0	0.0	1	0.5	161	82.1	33	16.8	1	0.5	196	278,150	287,239
Kitchener CMA													
Q3 2012	0	0.0	0	0.0	10	3.4	237	81.7	43	14.8	290	406,599	434,512
Q3 2011	0	0.0	0	0.0	40	10.5	310	81.4	31	8.1	381	372,950	394,939
Year-to-date 2012	0	0.0	0	0.0	32	4.4	586	81.3	103	14.3	721	400,000	427,865
Year-to-date 2011	0	0.0	0	0.0	133	15.4	666	77.3	63	7.3	862	357,550	384,343
London CMA													
Q3 2012	3	0.9	2	0.6	102	30.2	209	61.8	22	6.5	338	330,000	369,794
Q3 2011	3	0.8	2	0.6	127	35.5	197	55.0	29	8.1	358	324,000	348,491
Year-to-date 2012	3	0.4	8	0.9	287	33.9	495	58.5	53	6.3	846	330,000	357,714
Year-to-date 2011	7	0.9	8	1.0	305	37.5	422	51.9	71	8.7	813	321,000	346,089
Oshawa CMA													
Q3 2012	0	0.0	0	0.0	64	15.2	290	68.9	67	15.9	421	387,386	408,712
Q3 2011	0	0.0	0	0.0	114	24.3	292	62.3	63	13.4	469	360,990	390,306
Year-to-date 2012	0	0.0	0	0.0	201	19.8	642	63.3	172	16.9	1,015	379,990	407,116
Year-to-date 2011	0	0.0	0	0.0	300	29.5	606	59.6	110	10.8	1,016	347,900	375,383
Ottawa CMA													
Q3 2012	0	0.0	0	0.0	15	3.8	267	67.9	111	28.2	393	437,990	471,434
Q3 2011	0	0.0	0	0.0	16	3.0	338	64.3	172	32.7	526	458,950	484,364
Year-to-date 2012	0	0.0	0	0.0	34	3.1	664	60.9	392	36.0	1,090	463,400	484,083
Year-to-date 2011	0	0.0	0	0.0	43	3.3	866	65.9	406	30.9	1,315	459,990	481,867

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Third Quarter 2012													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peterborough CMA													
Q3 2012	0	0.0	0	0.0	25	58.1	15	34.9	3	7.0	43	289,990	324,576
Q3 2011	1	1.1	0	0.0	47	54.0	36	41.4	3	3.4	87	293,990	332,981
Year-to-date 2012	0	0.0	0	0.0	75	62.0	39	32.2	7	5.8	121	289,990	322,844
Year-to-date 2011	1	0.6	0	0.0	101	58.4	62	35.8	9	5.2	173	289,990	339,545
St. Catharines-Niagara CMA													
Q3 2012	0	0.0	0	0.0	17	12.2	97	69.8	25	18.0	139	399,000	425,702
Q3 2011	3	2.1	2	1.4	43	29.7	85	58.6	12	8.3	145	335,500	358,285
Year-to-date 2012	2	0.5	1	0.3	64	16.2	254	64.1	75	18.9	396	387,945	434,119
Year-to-date 2011	11	2.7	6	1.5	113	27.7	230	56.4	48	11.8	408	340,000	367,589
Thunder Bay CMA													
Q3 2012	0	0.0	0	0.0	2	28.6	4	57.1	1	14.3	7	--	--
Q3 2011	0	0.0	0	0.0	6	54.5	5	45.5	0	0.0	11	289,900	308,373
Year-to-date 2012	0	0.0	0	0.0	17	48.6	17	48.6	1	2.9	35	309,900	329,951
Year-to-date 2011	0	0.0	0	0.0	13	38.2	21	61.8	0	0.0	34	309,950	315,141
Toronto CMA													
Q3 2012	0	0.0	0	0.0	33	1.2	832	30.9	1,829	67.9	2,694	599,900	699,599
Q3 2011	1	0.0	0	0.0	36	1.5	870	36.8	1,454	61.6	2,361	559,900	672,655
Year-to-date 2012	3	0.0	0	0.0	114	1.4	2,743	33.3	5,384	65.3	8,244	569,990	661,040
Year-to-date 2011	3	0.0	1	0.0	69	1.0	2,396	36.3	4,126	62.6	6,595	558,990	657,916
Windsor CMA													
Q3 2012	0	0.0	2	2.9	39	57.4	24	35.3	3	4.4	68	272,500	303,270
Q3 2011	3	2.6	9	7.8	47	40.9	49	42.6	7	6.1	115	294,000	318,428
Year-to-date 2012	2	0.8	8	3.1	134	51.1	102	38.9	16	6.1	262	283,084	324,352
Year-to-date 2011	6	2.2	14	5.1	107	39.2	127	46.5	19	7.0	273	314,286	335,740
Total Urban Centres in Ontario (50,000+)													
Q3 2012	4	0.1	12	0.2	495	9.2	2,551	47.7	2,290	42.8	5,352	472,880	557,542
Q3 2011	19	0.3	28	0.5	718	13.2	2,774	51.0	1,899	34.9	5,438	435,790	518,608
Year-to-date 2012	17	0.1	53	0.3	1,530	10.1	6,923	45.5	6,700	44.0	15,223	479,900	547,759
Year-to-date 2011	45	0.3	73	0.5	1,864	13.2	6,980	49.3	5,201	36.7	14,163	440,990	520,266

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Ontario Region Third Quarter 2012										
		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
2011	January	9,820	-7.6	16,601	23,654	28,184	58.9	337,860	2.5	351,858
	February	13,505	-11.5	16,227	26,488	29,453	55.1	359,832	3.5	357,364
	March	18,958	-10.9	16,380	35,924	27,959	58.6	365,136	4.4	365,381
	April	19,486	-17.4	15,979	35,379	28,336	56.4	376,383	7.6	365,626
	May	21,946	3.1	16,221	38,819	28,647	56.6	381,274	8.1	370,169
	June	22,369	14.6	16,621	36,007	29,591	56.2	376,630	9.9	368,571
	July	18,048	16.2	16,620	29,874	29,836	55.7	363,068	10.3	369,356
	August	17,794	18.8	16,710	30,174	29,826	56.0	347,695	7.0	365,846
	September	17,217	15.5	17,212	32,504	29,916	57.5	359,735	7.3	369,282
	October	15,992	9.1	17,146	27,279	29,771	57.6	375,115	7.8	371,445
	November	15,107	6.3	17,129	21,898	28,616	59.9	373,781	8.9	374,322
	December	10,081	5.6	17,479	11,535	29,393	59.5	356,278	3.7	366,712
2012	January	10,300	4.9	16,808	24,229	28,156	59.7	359,024	6.3	378,133
	February	15,049	11.4	17,269	28,815	30,113	57.3	390,901	8.6	387,161
	March	19,934	5.1	17,922	37,130	30,139	59.5	394,091	7.9	389,562
	April	21,921	12.5	17,765	37,810	29,734	59.7	405,613	7.8	394,972
	May	23,429	6.8	16,740	42,157	29,890	56.0	403,156	5.7	388,410
	June	20,689	-7.5	16,441	35,955	30,763	53.4	394,634	4.8	385,217
	July	17,882	-0.9	16,208	31,934	30,462	53.2	368,329	1.4	381,479
	August	15,816	-11.1	15,279	28,035	28,643	53.3	366,797	5.5	386,774
	September	14,050	-18.4	15,705	31,728	31,109	50.5	379,900	5.6	389,829
	October									
	November									
	December									
	Q3 2011	53,059	16.8	50,542	92,552	89,578	56.4	356,831	8.2	368,170
	Q3 2012	47,748	-10.0	47,192	91,697	90,214	52.3	371,226	4.0	385,972
	YTD 2011	159,143	1.4		288,823			365,452	6.9	
	YTD 2012	159,070	0.0		297,793			387,649	6.1	

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

Table 6: Level of Economic Indicators for Ontario Region Third Quarter 2012

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2011	January - March	600	3.5	5.3	6,696.6	8.0	20,524	73.7	868	62,704,338	101.95
	April - June	614	3.6	5.6	6,744.7	7.8	29,671	76.8	872	63,538,734	104.18
	July - September	600	3.5	5.3	6,747.6	7.6	34,896	68.2	867	64,544,440	100.57
	October - December	598	3.5	5.3	6,736.1	7.9	12,190	60.6	870	67,221,478	98.88
2012	January - March	596	3.3	5.3	6,758.8	7.7	17,350	69.1	880	66,397,863	100.34
	April - June	601	3.2	5.3	6,774.8	7.8	29,572	59.3	892	70,216,088	98.72
	July - September	595	3.1	5.2	6,786.4	7.9		67.8	894		100.57
	October - December										

Table 6.1: Growth(1) of Economic Indicators for Ontario Region Third Quarter 2012

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates								
			1 Yr. Term	5 Yr. Term							
2011	January - March	-2.4	-0.2	-0.3	2.2	-0.9	-17.9	-9.4	3.1	8.3	6.6
	April - June	-4.5	-0.1	-0.5	2.0	-0.8	-24.8	3.9	3.8	0.5	8.5
	July - September	-1.9	0.1	-0.2	1.7	-1.1	-17.1	1.3	2.0	6.5	4.7
	October - December	-0.2	0.2	0.0	1.3	-0.3	**	-13.8	1.2	9.2	0.2
2012	January - March	-0.6	-0.2	-0.1	0.9	-0.3	-15.5	-6.3	1.3	5.9	-1.6
	April - June	-2.1	-0.4	-0.2	0.4	-0.1	-0.3	-22.7	2.2	10.5	-5.2
	July - September	-0.8	-0.4	-0.1	0.6	0.3		-0.5	3.1		0.0
	October - December										

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

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

METHODOLOGY

Starts & Completions Survey Methodology

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

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

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

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

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

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

Market Absorption Survey Methodology

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

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

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

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

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

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

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

DWELLING TYPES:

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

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

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

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

INTENDED MARKET:

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

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

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

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

GEOGRAPHICAL TERMS:

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

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

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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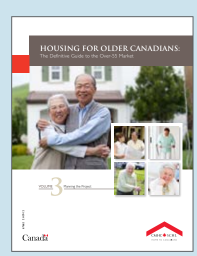

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