HOUSING MARKET INFORMATION

HOUSING NOW
Ontario Region

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: First Quarter 2013

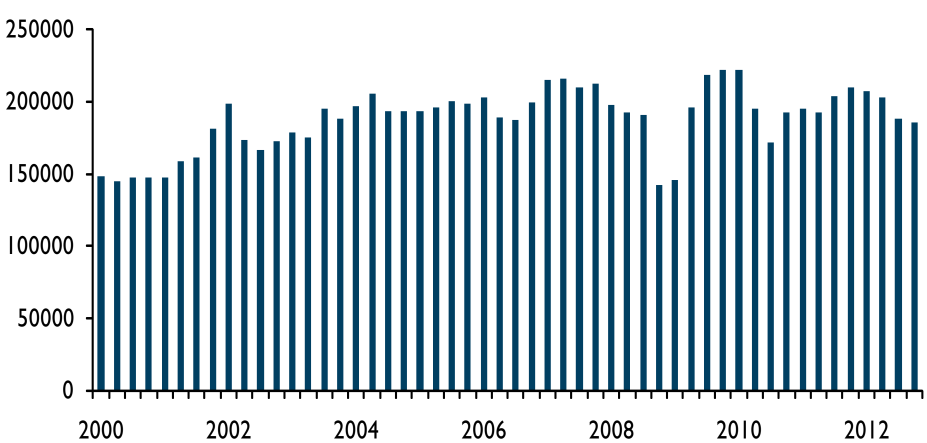
Resale Market

Ontario home sales moderate in Q4 and 2012

For a fourth consecutive quarter, Ontario existing home sales moved lower during the last quarter of 2012. Ontario existing home sales peaked in March and have been trending lower since. For 2012, sales moved modestly lower but remained above its recent ten year average. The slowing in sales during 2012 was broad based with almost three quarters of major markets posting a decline during the calendar year. Lower discounted mortgage rates pulled sales forward as rates enticed many prospective buyers into the housing market in 2011 and early in 2012. Also, job growth across the province has been modest versus the rest of the country. This encouraged more out-migration over

Figure 1

Ontario Quarterly MLS® Sales



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

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the past year which further dampened resale demand. Finally, new mortgage rules that came into effect in early July while promoting stability longer term have, in the short term, dampened demand among first time buyers. Some first time buyers unable to purchase a less expensive home under the new guidelines likely postponed their home purchase.

Ontario home listings dropped for a second consecutive quarter. Upward momentum in listings slowed on a quarterly basis as slightly lower prices discouraged home owners from putting their homes up for sale during the third and fourth quarters. Listings outpaced sales through most of the year resulting in the most accommodating buying conditions across the province in over two years. Based on the balance between demand and supply, Hamilton and Thunder Bay were the hottest markets in the fourth 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 grew over 5 per cent in 2012 on the strength of early year activity. However, home prices peaked in April and have trended lower since with further declines posted in the fourth quarter. With listings outpacing sales throughout 2012, 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. Thunder Bay and Hamilton, Ontario`s tightest resale markets, posted the strongest price gains in 2012. Meanwhile eastern Ontario markets such as Ottawa and Kingston posted more modest gains. Despite more balanced market conditions in the GTA, prices still grew by nearly 7 per cent in 2012 – with all of the growth being front-ended.

New Home Market

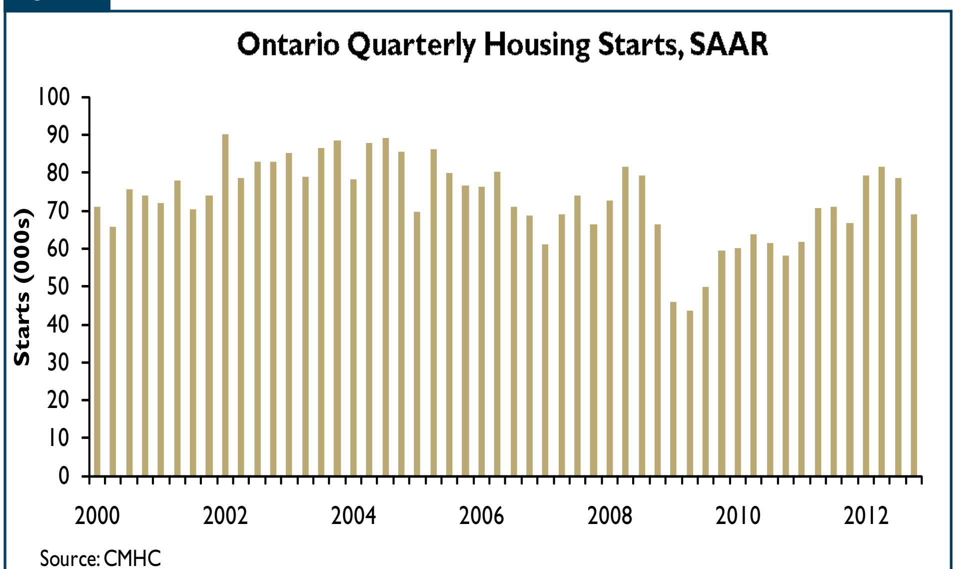
Housing starts grow in 2012

Ontario residential home starts hit their highest levels since 2005 reaching 76,742 unit starts in 2012. Much of this strength was registered earlier in the year and masked the moderation in activity since April when starts peaked. Modest job growth, better supplied resale markets and high levels of apartment units under construction dampened momentum in the residential construction sector since the spring. Nevertheless, multi-family home construction, led by the apartment sector, drove residential construction activity for most of the year. High density communities such as Toronto and Hamilton posted the strongest increases in 2012.

Multi-family home construction, led by the apartment sector, reached its highest annual level since 1977. 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 commenced construction in 2012.

Single detached construction grew in the fourth quarter but remained relatively stable for most of 2012. 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 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 moving forward.

Figure 2

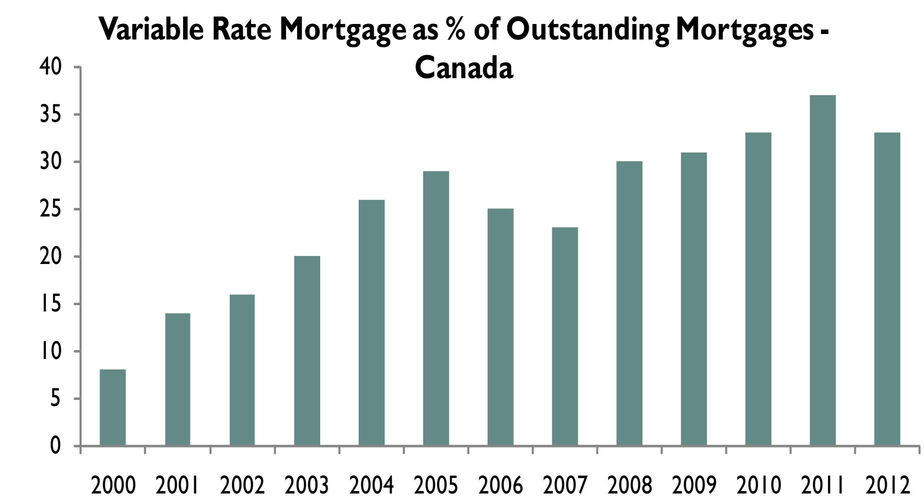


The growth in new home prices has slowed through the course of 2012. Modest job growth across the province, rising new home inventories for selected dwelling types, combined with more modest price gains in the resale market discouraged builders from being overly aggressive in pricing. Nevertheless, the 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.

Propensity to Choose Variable Rate Mortgages Eases in 2012

The propensity to choose a variable rate mortgage has increased over the past decade. The increasing popularity of variable rate mortgages began back in 2001/02. Central banks around the world began slashing interest rates to avert a more serious economic downturn following the events of Sept 11. Variable mortgage rates follow central bank overnight rates quite closely. The 2001 shock to financial markets triggered a widening in the spread between fixed and variable rate mortgages – making floating rates more appealing. However, the variable rate cost advantage was eaten away in recent years following the more recent housing and debt crisis in the US and Europe respectively. These more recent economic events triggered a collapse in long term rates and funding costs for lenders - encouraging lower fixed rate mortgages. In fact, fixed mortgage rates were cut aggressively in early 2011/12 and this likely boosted demand for fixed rate mortgages. Heightened economic uncertainty in recent years and suggestions that overnight rates could move higher in Canada encouraged more risk-averse behaviour – effectively moderating the demand for variable rate mortgages in Canada by 2012.

Figure 3



Source: FIRM Survey

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 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										
Q4 2012	6,128	850	1,674	33	503	7,308	68	752	956	18,272
Q4 2011	7,082	830	2,220	41	800	5,192	78	870	737	17,850
% Change	-13.5	2.4	-24.6	-19.5	-37.1	40.8	-12.8	-13.6	29.7	2.4
Year-to-date 2012	23,382	3,203	8,303	177	2,406	32,050	250	4,641	2,328	76,742
Year-to-date 2011	24,724	2,869	7,873	176	2,309	22,474	242	4,543	2,581	67,821
% Change	-5.4	11.6	5.5	0.6	4.2	42.6	3.3	2.2	-9.8	13.2
UNDER CONSTRUCTION										
Q4 2012	14,797	2,663	7,070	85	2,415	56,250	367	7,062	1,577	92,295
Q4 2011	15,667	2,194	6,232	76	2,214	38,260	283	7,365	1,754	74,062
% Change	-5.6	21.4	13.4	11.8	9.1	47.0	29.7	-4.1	-10.1	24.6
COMPLETIONS										
Q4 2012	6,440	662	1,732	58	568	4,338	48	1,174	544	15,565
Q4 2011	6,270	665	2,162	75	684	3,302	40	313	458	13,969
% Change	2.7	-0.5	-19.9	-22.7	-17.0	31.4	20.0	**	18.8	11.4
Year-to-date 2012	24,141	2,702	6,821	190	2,135	14,831	332	4,847	2,331	58,331
Year-to-date 2011	22,712	2,361	6,812	230	2,544	20,783	257	2,807	2,125	60,660
% Change	6.3	14.4	0.1	-17.4	-16.1	-28.6	29.2	72.7	9.7	-3.8
COMPLETED & NOT ABSORBED										
Q4 2012	1,115	140	237	24	207	1,422	87	1,075	n/a	4,307
Q4 2011	782	106	277	20	165	1,193	64	565	n/a	3,172
% Change	42.6	32.1	-14.4	20.0	25.5	19.2	35.9	90.3	n/a	35.8
ABSORBED										
Q4 2012	5,691	601	1,694	55	544	3,999	25	413	n/a	13,022
Q4 2011	5,628	625	1,943	66	638	3,434	37	423	n/a	12,794
% Change	1.1	-3.8	-12.8	-16.7	-14.7	16.5	-32.4	-2.4	n/a	1.8
Year-to-date 2012	21,641	2,486	6,517	185	1,987	14,228	218	2,010	n/a	49,272
Year-to-date 2011	20,631	2,209	6,480	220	2,443	19,561	153	2,420	n/a	54,117
% Change	4.9	12.5	0.6	-15.9	-18.7	-27.3	42.5	-16.9	n/a	-9.0

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

Table 1.2: History of Housing Starts of Ontario Region 2003 - 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		
2012	23,382	3,203	8,303	177	2,406	32,050	250	4,641	2,328	76,742
% Change	-5.4	11.6	5.5	0.6	4.2	42.6	3.3	2.2	-9.8	13.2
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Ontario Region Fourth Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	% Change
Centres 100,000+											
Barrie	111	75	2	0	39	16	9	0	161	91	76.9
Brantford	84	77	2	0	18	71	3	0	107	148	-27.7
Greater Sudbury	71	80	18	12	4	0	125	62	218	154	41.6
Guelph	63	52	0	8	25	85	8	91	96	236	-59.3
Hamilton	316	337	6	22	225	223	0	219	547	801	-31.7
Kingston	133	133	2	16	31	23	15	204	181	376	-51.9
Kitchener	140	256	12	16	85	69	229	351	466	692	-32.7
London	263	276	8	6	35	100	197	25	503	407	23.6
Oshawa	282	398	34	0	61	53	9	42	386	493	-21.7
Ottawa	401	685	110	90	340	472	204	471	1,055	1,718	-38.6
Peterborough	70	53	0	4	20	6	29	32	119	95	25.3
St. Catharines-Niagara	214	163	22	14	44	57	133	0	413	234	76.5
Thunder Bay	65	48	2	0	0	4	118	0	185	52	**
Toronto	2,991	3,452	544	586	1,046	1,584	6,907	4,357	11,488	9,979	15.1
Windsor	125	130	26	48	22	57	4	0	177	235	-24.7
Centres 50,000 - 99,999											
Belleville	45	53	0	2	19	21	0	0	64	76	-15.8
Chatham-Kent	23	32	0	2	6	0	0	0	29	34	-14.7
Cornwall	23	14	4	0	6	0	2	0	35	14	150.0
Kawartha Lakes	44	73	0	2	0	17	0	0	44	92	-52.2
Norfolk	26	39	10	2	9	9	15	0	60	50	20.0
North Bay	31	32	6	2	0	0	0	0	37	34	8.8
Sarnia	29	41	0	2	4	0	0	57	33	100	-67.0
Sault Ste. Marie	30	28	0	0	0	0	0	3	30	31	-3.2

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Ontario Region Fourth Quarter 2012												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	% Change
Centres 10,000 - 49,999											
Bracebridge	10	8	0	2	0	16	0	0	10	26	-61.5
Brighton MU	0	18	0	n/a	0	n/a	0	n/a	0	18	-100.0
Brock Tp	0	6	0	n/a	0	n/a	0	n/a	0	6	-100.0
Brockville	9	8	2	2	0	0	0	109	11	119	-90.8
Centre Wellington	17	28	0	4	0	4	0	0	17	36	-52.8
Cobourg	6	7	2	0	10	16	0	0	18	23	-21.7
Collingwood	26	35	6	0	14	5	35	0	81	40	102.5
Elliot Lake	1	2	0	0	0	0	0	0	1	2	-50.0
Erin	2	16	0	2	0	0	0	0	2	18	-88.9
Essex T	7	11	0	n/a	0	n/a	0	n/a	7	11	-36.4
Gravenhurst	11	4	2	0	0	16	0	0	13	20	-35.0
Greater Napanee	5	7	0	0	0	0	0	0	5	7	-28.6
Haldimand County CY	10	21	2	2	0	3	3	0	15	26	-42.3
Hunstville	25	24	0	0	5	0	6	0	36	24	50.0
Ingersoll	16	9	0	0	0	3	0	2	16	14	14.3
Kenora	8	0	0	0	0	0	0	0	8	0	n/a
Kincardine MU	0	6	0	n/a	0	n/a	0	n/a	0	6	-100.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	24	48	6	8	3	3	0	2	33	61	-45.9
Meaford	9	4	0	0	0	0	0	0	9	4	125.0
Midland	26	13	0	0	4	0	2	0	32	13	146.2
Mississippi Mills	18	28	2	0	5	6	0	31	25	65	-61.5
North Grenville MU	67	n/a	12	n/a	9	n/a	12	n/a	100	n/a	n/a
North Perth	14	11	0	0	4	0	0	3	18	14	28.6
Orillia	7	27	0	2	9	16	0	2	16	47	-66.0
Owen Sound	3	19	0	0	0	4	24	0	27	23	17.4
Petawawa	17	25	0	0	0	0	0	8	17	33	-48.5
Port Hope	8	4	0	0	0	0	0	0	8	4	100.0
Prince Edward County	25	16	2	0	0	0	0	0	27	16	68.8
Saugeen Shores	30	29	0	2	8	29	0	0	38	60	-36.7
Scugog Tp	6	3	0	n/a	0	n/a	0	n/a	6	3	100.0
Stratford	4	4	2	2	6	0	9	0	21	6	**
Temiskaming Shores	10	6	0	0	0	0	0	0	10	6	66.7
The Nation M	11	27	4	10	20	12	0	n/a	35	49	-28.6
Tillsonburg	9	9	0	0	0	0	0	0	9	9	0.0
Timmins	13	5	0	0	0	0	0	0	13	5	160.0
Trent Hills	23	9	0	0	0	0	0	0	23	9	155.6
Wasaga Beach	37	38	2	0	26	29	0	0	65	67	-3.0
West Grey MU	14	8	0	0	0	0	0	0	14	8	75.0
West Nipissing	9	11	0	2	0	0	10	2	19	15	26.7
Woodstock	37	45	2	2	17	4	0	0	56	51	9.8
Total Ontario (10,000+)	6,165	7,131	858	876	2,185	3,033	8,108	6,073	17,316	17,113	1.2

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - December 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	474	354	6	1	179	78	123	267	782	700	11.7
Brantford	286	231	12	4	101	132	3	61	402	428	-6.1
Greater Sudbury	294	321	48	40	29	54	165	180	536	595	-9.9
Guelph	275	260	44	50	210	197	202	257	731	764	-4.3
Hamilton	1,389	1,370	94	28	1,040	675	446	389	2,969	2,462	20.6
Kingston	449	467	12	28	91	70	344	394	896	959	-6.6
Kitchener	871	1,186	42	38	431	286	1,556	1,444	2,900	2,954	-1.8
London	1,234	1,176	38	12	179	177	789	383	2,240	1,748	28.1
Oshawa	1,155	1,384	50	40	296	361	302	74	1,803	1,859	-3.0
Ottawa	1,592	2,134	286	361	1,379	1,826	2,769	1,473	6,026	5,794	4.0
Peterborough	197	239	2	6	50	58	94	48	343	351	-2.3
St. Catharines-Niagara	678	655	60	34	215	247	184	174	1,137	1,110	2.4
Thunder Bay	227	188	6	8	17	12	130	166	380	374	1.6
Toronto	10,699	11,247	2,253	2,010	5,536	4,231	29,617	22,257	48,105	39,745	21.0
Windsor	536	466	68	92	107	153	6	8	717	719	-0.3
Centres 50,000 - 99,999											
Belleville	207	223	2	2	67	40	0	0	276	265	4.2
Chatham-Kent	97	76	8	10	19	0	13	27	137	113	21.2
Cornwall	83	82	28	24	6	0	10	21	127	127	0.0
Kawartha Lakes	201	188	0	2	0	22	0	0	201	212	-5.2
Norfolk	164	189	16	16	25	9	15	0	220	214	2.8
North Bay	115	99	10	2	6	0	8	0	139	101	37.6
Sarnia	115	148	0	6	14	12	0	57	129	223	-42.2
Sault Ste. Marie	111	100	0	6	9	4	0	19	120	129	-7.0

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type Ontario Region January - December 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	26	27	4	2	6	25	0	0	36	54	-33.3
Brighton MU	49	78	2	2	0	n/a	0	n/a	51	80	-36.3
Brock Tp	8	16	0	n/a	0	n/a	0	n/a	8	16	-50.0
Brockville	46	34	4	6	33	0	0	109	83	149	-44.3
Centre Wellington	77	75	6	8	17	37	76	53	176	173	1.7
Cobourg	62	52	8	2	30	45	4	0	104	99	5.1
Collingwood	140	167	10	2	22	23	35	171	207	363	-43.0
Elliot Lake	3	9	0	0	0	0	0	0	3	9	-66.7
Erin	24	31	0	4	0	0	0	0	24	35	-31.4
Essex T	38	19	0	n/a	0	n/a	0	n/a	38	19	100.0
Gravenhurst	25	20	2	0	0	16	0	0	27	36	-25.0
Greater Napanee	45	30	0	0	0	8	0	0	45	38	18.4
Haldimand County CY	72	67	10	10	25	11	3	3	110	91	20.9
Hunstville	49	63	2	0	5	0	6	0	62	63	-1.6
Ingersoll	42	30	0	2	16	7	0	2	58	41	41.5
Kenora	24	9	8	0	4	0	7	0	43	9	**
Kincardine MU	2	24	0	n/a	0	n/a	0	4	2	28	-92.9
Lambton Shores	18	0	0	0	0	0	49	0	67	0	n/a
Leamington	65	60	18	8	14	7	2	2	99	77	28.6
Meaford	19	16	0	0	0	4	0	0	19	20	-5.0
Midland	67	64	0	12	4	0	2	0	73	76	-3.9
Mississippi Mills	43	46	2	6	22	6	0	31	67	89	-24.7
North Grenville MU	120	93	12	n/a	19	7	52	n/a	203	100	103.0
North Perth	48	11	4	0	8	0	4	3	64	14	**
Orillia	62	75	2	4	13	27	0	2	77	108	-28.7
Owen Sound	32	67	0	0	0	28	24	11	56	106	-47.2
Petawawa	81	86	0	4	35	36	0	8	116	134	-13.4
Port Hope	25	16	2	0	0	0	0	0	27	16	68.8
Prince Edward County	57	46	2	2	9	0	0	0	68	48	41.7
Saugeen Shores	51	80	0	2	12	36	0	0	63	118	-46.6
Scugog Tp	18	16	0	n/a	0	n/a	0	n/a	18	16	12.5
Stratford	27	22	16	18	26	12	11	0	80	52	53.8
Temiskaming Shores	23	14	0	0	0	0	0	0	23	14	64.3
The Nation M	61	94	24	30	40	18	1	n/a	126	142	-11.3
Tillsonburg	44	32	0	0	6	4	0	64	50	100	-50.0
Timmins	68	34	0	0	0	4	0	4	68	42	61.9
Trent Hills	37	42	0	0	0	4	0	4	37	50	-26.0
Wasaga Beach	128	183	2	0	65	111	0	36	195	330	-40.9
West Grey MU	46	49	0	0	0	0	0	0	46	49	-6.1
West Nipissing	38	52	4	4	4	0	10	8	56	64	-12.5
Woodstock	174	142	6	8	60	18	0	4	240	172	39.5
Total Ontario (10,000+)	23,580	24,912	3,255	2,966	10,514	9,144	37,065	28,218	74,414	65,240	14.1

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
Fourth Quarter 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011
Centres 100,000+								
Barrie	31	16	8	0	9	0	0	0
Brantford	18	62	0	9	3	0	0	0
Greater Sudbury	0	0	4	0	0	0	125	62
Guelph	25	85	0	0	8	91	0	0
Hamilton	207	223	18	0	0	183	0	36
Kingston	31	23	0	0	0	0	15	204
Kitchener	73	69	12	0	32	127	197	224
London	35	96	0	4	165	0	32	25
Oshawa	61	53	0	0	0	30	9	12
Ottawa	332	472	8	0	160	462	44	9
Peterborough	10	6	10	0	0	30	29	2
St. Catharines-Niagara	44	57	0	0	0	0	133	0
Thunder Bay	0	4	0	0	118	0	0	0
Toronto	1,046	1,580	0	4	6,805	4,141	102	216
Windsor	22	57	0	0	0	0	4	0
Centres 50,000 - 99,999								
Belleville	19	21	0	0	0	0	0	0
Chatham-Kent	6	0	0	0	0	0	0	0
Cornwall	6	0	0	0	0	0	2	0
Kawartha Lakes	0	17	0	0	0	0	0	0
Norfolk	9	9	0	0	0	0	15	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	4	0	0	0	0	0	0	57
Sault Ste. Marie	0	0	0	0	0	0	0	3

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region Fourth Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011
Centres 10,000 - 49,999								
Bracebridge	0	16	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	0	0	0	0	0	106	0	3
Centre Wellington	0	4	0	0	0	0	0	0
Cobourg	10	16	0	0	0	0	0	0
Collingwood	14	5	0	0	35	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	16	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County CY	0	3	0	0	3	0	0	0
Hunstville	5	0	0	0	6	0	0	0
Ingersoll	0	3	0	0	0	0	0	2
Kenora	0	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	3	3	0	0	0	2	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	4	0	0	0	0	0	2	0
Mississippi Mills	5	6	0	0	0	31	0	0
North Grenville MU	9	n/a	0	n/a	12	n/a	0	n/a
North Perth	4	0	0	0	0	0	0	3
Orillia	9	16	0	0	0	0	0	2
Owen Sound	0	4	0	0	0	0	24	0
Petawawa	0	0	0	0	0	0	0	8
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	8	4	0	25	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	6	0	0	0	0	0	9	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	20	12	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	26	29	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	10	2
Woodstock	17	4	0	0	0	0	0	0
Total Ontario (10,000+)	2,125	2,991	60	42	7,356	5,203	752	870

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region January - December 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	171	78	8	0	121	265	2	2
Brantford	97	123	4	9	3	0	0	61
Greater Sudbury	15	20	14	34	32	8	133	163
Guelph	210	190	0	7	196	173	6	84
Hamilton	962	675	78	0	380	258	66	131
Kingston	91	66	0	0	0	0	344	394
Kitchener	419	286	12	0	720	461	836	983
London	154	149	25	28	452	279	337	104
Oshawa	296	351	0	10	154	30	148	44
Ottawa	1,355	1,821	24	0	2,317	1,382	452	91
Peterborough	40	58	10	0	34	30	60	18
St. Catharines-Niagara	215	247	0	0	0	0	184	174
Thunder Bay	17	8	0	4	118	24	12	142
Toronto	5,510	4,219	26	12	27,694	20,335	1,923	1,922
Windsor	107	141	0	12	2	0	4	8
Centres 50,000 - 99,999								
Belleville	67	40	0	0	0	0	0	0
Chatham-Kent	19	0	0	0	13	0	0	27
Cornwall	6	0	0	0	0	0	10	21
Kawartha Lakes	0	22	0	0	0	0	0	0
Norfolk	25	9	0	0	0	0	15	0
North Bay	6	0	0	0	0	0	8	0
Sarnia	10	12	4	0	0	0	0	57
Sault Ste. Marie	9	0	0	4	0	0	0	19

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - December 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	25	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	106	0	3
Centre Wellington	17	37	0	0	76	53	0	0
Cobourg	30	45	0	0	4	0	0	0
Collingwood	22	23	0	0	35	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	16	0	0	0	0	0	0
Greater Napanee	0	0	0	8	0	0	0	0
Haldimand County CY	25	11	0	0	3	3	0	0
Hunstville	5	0	0	0	6	0	0	0
Ingersoll	16	7	0	0	0	0	0	2
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	14	7	0	0	2	2	0	0
Meaford	0	4	0	0	0	0	0	0
Midland	4	0	0	0	0	0	2	0
Mississippi Mills	22	6	0	0	0	31	0	0
North Grenville MU	19	7	0	n/a	52	n/a	0	n/a
North Perth	8	0	0	0	4	0	0	3
Orillia	13	27	0	0	0	0	0	2
Owen Sound	0	28	0	0	0	11	24	0
Petawawa	35	28	0	4	0	0	0	8
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	4	0	5	0	0	0	0	0
Saugeen Shores	12	11	0	25	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	26	12	0	0	2	0	9	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	40	18	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	60	111	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	10	8
Woodstock	60	18	0	0	0	0	0	4
Total Ontario (10,000+)	10,299	8,970	215	161	32,424	23,658	4,641	4,543

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Ontario Region Fourth Quarter 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011
Centres 100,000+								
Barrie	121	91	32	0	8	0	161	91
Brantford	100	77	7	62	0	9	107	148
Greater Sudbury	89	92	0	0	129	62	218	154
Guelph	63	82	33	154	0	0	96	236
Hamilton	442	473	87	292	18	36	547	801
Kingston	166	172	0	0	15	204	181	376
Kitchener	179	324	78	144	209	224	466	692
London	247	281	224	97	32	29	503	407
Oshawa	351	403	24	78	11	12	386	493
Ottawa	867	1,256	132	453	56	9	1,055	1,718
Peterborough	74	55	6	38	39	2	119	95
St. Catharines-Niagara	264	199	14	27	135	8	413	234
Thunder Bay	67	52	118	0	0	0	185	52
Toronto	4,398	5,308	6,988	4,451	102	220	11,488	9,979
Windsor	167	165	6	42	4	28	177	235
Centres 50,000 - 99,999								
Belleville	64	76	0	0	0	0	64	76
Chatham-Kent	29	34	0	0	0	0	29	34
Cornwall	33	14	0	0	2	0	35	14
Kawartha Lakes	44	89	0	3	0	0	44	92
Norfolk	42	50	3	0	15	0	60	50
North Bay	37	34	0	0	0	0	37	34
Sarnia	33	43	0	0	0	57	33	100
Sault Ste. Marie	30	28	0	0	0	3	30	31

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011
Centres 10,000 - 49,999								
Bracebridge	10	14	0	12	0	0	10	26
Brighton MU	0	18	0	n/a	0	n/a	0	18
Brock Tp	0	6	0	n/a	0	n/a	0	6
Brockville	11	10	0	106	0	3	11	119
Centre Wellington	17	36	0	0	0	0	17	36
Cobourg	18	7	0	16	0	0	18	23
Collingwood	32	35	49	5	0	0	81	40
Elliot Lake	1	2	0	0	0	0	1	2
Erin	2	18	0	0	0	0	2	18
Essex T	7	11	0	n/a	0	n/a	7	11
Gravenhurst	13	20	0	0	0	0	13	20
Greater Napanee	5	7	0	0	0	0	5	7
Haldimand County CY	15	26	0	0	0	0	15	26
Hunstville	25	24	11	0	0	0	36	24
Ingersoll	16	12	0	0	0	2	16	14
Kenora	8	0	0	0	0	0	8	0
Kincardine MU	0	6	0	n/a	0	n/a	0	6
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	33	61	0	0	0	0	33	61
Meaford	9	4	0	0	0	0	9	4
Midland	30	13	0	0	2	0	32	13
Mississippi Mills	25	34	0	31	0	0	25	65
North Grenville MU	100	n/a	0	n/a	0	n/a	100	n/a
North Perth	18	11	0	0	0	3	18	14
Orillia	16	45	0	0	0	2	16	47
Owen Sound	3	23	0	0	24	0	27	23
Petawawa	17	25	0	0	0	8	17	33
Port Hope	8	4	0	0	0	0	8	4
Prince Edward County	27	16	0	0	0	0	27	16
Saugeen Shores	38	31	0	4	0	25	38	60
Scugog Tp	6	3	0	n/a	0	n/a	6	3
Stratford	6	6	6	0	9	0	21	6
Temiskaming Shores	10	6	0	0	0	0	10	6
The Nation M	35	49	0	n/a	0	n/a	35	49
Tillsonburg	9	9	0	0	0	0	9	9
Timmins	13	5	0	0	0	0	13	5
Trent Hills	23	9	0	0	0	0	23	9
Wasaga Beach	49	49	16	18	0	0	65	67
West Grey MU	14	8	0	0	0	0	14	8
West Nipissing	9	13	0	0	10	2	19	15
Woodstock	46	51	10	0	0	0	56	51
Total Ontario (10,000+)	8,652	10,132	7,844	6,033	820	948	17,316	17,113

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - December 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	576	413	196	285	10	2	782	700
Brantford	365	277	33	81	4	70	402	428
Greater Sudbury	342	361	47	28	147	197	536	595
Guelph	383	353	342	319	6	92	731	764
Hamilton	2,094	1,848	731	483	144	131	2,969	2,462
Kingston	552	555	0	0	344	400	896	959
Kitchener	1,176	1,360	876	611	848	983	2,900	2,954
London	1,173	1,119	703	497	364	132	2,240	1,748
Oshawa	1,314	1,623	339	182	150	54	1,803	1,859
Ottawa	3,258	4,343	2,284	1,354	484	92	6,026	5,794
Peterborough	215	279	58	54	70	18	343	351
St. Catharines-Niagara	869	857	68	69	200	184	1,137	1,110
Thunder Bay	237	198	130	24	12	152	380	374
Toronto	17,718	17,539	28,435	20,272	1,951	1,934	48,105	39,745
Windsor	618	551	92	96	7	72	717	719
Centres 50,000 - 99,999								
Belleville	276	265	0	0	0	0	276	265
Chatham-Kent	137	86	0	0	0	27	137	113
Cornwall	115	106	0	0	12	21	127	127
Kawartha Lakes	201	209	0	3	0	0	201	212
Norfolk	185	214	20	0	15	0	220	214
North Bay	131	101	0	0	8	0	139	101
Sarnia	124	164	1	2	4	57	129	223
Sault Ste. Marie	120	106	0	0	0	23	120	129

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - December 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	30	33	6	21	0	0	36	54
Brighton MU	51	80	0	n/a	0	n/a	51	80
Brock Tp	8	16	0	n/a	0	n/a	8	16
Brockville	83	40	0	106	0	3	83	149
Centre Wellington	100	96	76	77	0	0	176	173
Cobourg	95	79	9	20	0	0	104	99
Collingwood	150	169	57	194	0	0	207	363
Elliot Lake	3	9	0	0	0	0	3	9
Erin	24	35	0	0	0	0	24	35
Essex T	38	19	0	n/a	0	n/a	38	19
Gravenhurst	27	36	0	0	0	0	27	36
Greater Napanee	45	30	0	0	0	8	45	38
Haldimand County CY	94	91	16	0	0	0	110	91
Hunstville	51	63	11	0	0	0	62	63
Ingersoll	58	39	0	0	0	2	58	41
Kenora	36	9	0	0	7	0	43	9
Kincardine MU	2	24	0	n/a	0	n/a	2	28
Lambton Shores	18	0	0	0	49	0	67	0
Leamington	99	77	0	0	0	0	99	77
Meaford	19	16	0	4	0	0	19	20
Midland	71	76	0	0	2	0	73	76
Mississippi Mills	67	58	0	31	0	0	67	89
North Grenville MU	163	100	40	n/a	0	n/a	203	100
North Perth	64	11	0	0	0	3	64	14
Orillia	77	97	0	9	0	2	77	108
Owen Sound	32	106	0	0	24	0	56	106
Petawawa	116	118	0	0	0	12	116	134
Port Hope	27	16	0	0	0	0	27	16
Prince Edward County	63	48	0	0	5	0	68	48
Saugeen Shores	61	86	2	7	0	25	63	118
Scugog Tp	18	16	0	n/a	0	n/a	18	16
Stratford	65	52	6	0	9	0	80	52
Temiskaming Shores	23	14	0	0	0	0	23	14
The Nation M	126	141	0	n/a	0	1	126	142
Tillsonburg	44	31	6	5	0	64	50	100
Timmins	68	34	0	0	0	8	68	42
Trent Hills	37	42	0	4	0	0	37	50
Wasaga Beach	151	209	39	121	5	0	195	330
West Grey MU	46	49	0	0	0	0	46	49
West Nipissing	46	56	0	0	10	8	56	64
Woodstock	230	168	10	0	0	4	240	172
Total Ontario (10,000+)	34,888	35,466	34,633	24,959	4,891	4,785	74,414	65,240

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Ontario Region Fourth Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	% Change
Centres 100,000+											
Barrie	141	106	0	1	11	21	24	96	176	224	-21.4
Brantford	98	63	2	4	13	24	0	0	113	91	24.2
Greater Sudbury	102	100	10	10	9	4	90	28	211	142	48.6
Guelph	56	73	8	16	52	95	6	1	122	185	-34.1
Hamilton	546	413	16	6	221	216	123	294	906	929	-2.5
Kingston	130	164	2	6	24	30	57	0	213	200	6.5
Kitchener	262	301	14	2	112	96	274	166	662	565	17.2
London	295	380	12	2	83	58	159	4	549	444	23.6
Oshawa	304	407	4	4	56	74	32	8	396	493	-19.7
Ottawa	543	491	46	102	407	534	541	233	1,537	1,360	13.0
Peterborough	50	69	2	4	8	11	0	0	60	84	-28.6
St. Catharines-Niagara	159	197	12	2	73	86	79	2	323	287	12.5
Thunder Bay	43	60	0	2	0	4	0	2	43	68	-36.8
Toronto	2,740	2,542	492	464	1,130	1,382	4,090	2,676	8,452	7,064	19.6
Windsor	146	90	10	8	29	11	0	18	185	127	45.7
Centres 50,000 - 99,999											
Belleville	49	45	0	0	18	3	0	0	67	48	39.6
Chatham-Kent	26	17	4	4	3	0	0	27	33	48	-31.3
Cornwall	8	9	0	2	0	0	4	20	12	31	-61.3
Kawartha Lakes	38	51	0	0	7	3	0	0	45	54	-16.7
Norfolk	87	34	2	2	3	0	0	0	92	36	155.6
North Bay	41	43	0	0	0	0	2	0	43	43	0.0
Sarnia	36	43	0	2	0	0	0	0	36	45	-20.0
Sault Ste. Marie	25	25	4	0	9	0	0	0	38	25	52.0

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Ontario Region Fourth Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	% Change
Centres 10,000 - 49,999											
Bracebridge	2	10	0	2	0	12	0	38	2	62	-96.8
Brighton MU	18	27	0	2	0	n/a	0	n/a	18	29	-37.9
Brock Tp	3	2	0	n/a	0	n/a	0	n/a	3	2	50.0
Brockville	10	10	2	0	4	0	0	0	16	10	60.0
Centre Wellington	20	30	2	0	4	0	0	0	26	30	-13.3
Cobourg	17	14	0	0	0	12	0	0	17	26	-34.6
Collingwood	31	48	4	0	0	6	0	0	35	54	-35.2
Elliot Lake	1	3	0	0	0	0	0	0	1	3	-66.7
Erin	7	4	0	0	0	0	0	0	7	4	75.0
Essex T	7	3	0	n/a	0	4	0	n/a	7	7	0.0
Gravenhurst	4	7	2	0	0	0	0	0	6	7	-14.3
Greater Napanee	15	14	0	0	0	0	0	0	15	14	7.1
Haldimand County CY	19	19	2	4	3	0	0	0	24	23	4.3
Hunstville	12	28	0	0	0	0	0	0	12	28	-57.1
Ingersoll	17	10	0	2	0	0	0	0	17	12	41.7
Kenora	6	1	4	0	0	0	0	0	10	1	**
Kincardine MU	1	5	0	n/a	0	n/a	0	n/a	1	5	-80.0
Lambton Shores	1	0	0	0	0	0	0	0	1	0	n/a
Leamington	14	18	4	0	0	11	0	8	18	37	-51.4
Meaford	7	5	0	0	0	0	0	0	7	5	40.0
Midland	17	23	0	4	0	0	0	0	17	27	-37.0
Mississippi Mills	14	11	0	0	0	0	31	0	45	11	**
North Grenville MU	28	36	4	n/a	0	n/a	0	n/a	32	36	-11.1
North Perth	13	4	0	0	0	0	0	0	13	4	**
Orillia	17	19	0	0	0	31	0	0	17	50	-66.0
Owen Sound	10	20	0	0	0	9	0	26	10	55	-81.8
Petawawa	22	19	0	2	0	0	0	0	22	21	4.8
Port Hope	6	5	0	0	0	0	0	0	6	5	20.0
Prince Edward County	24	10	0	0	0	0	0	0	24	10	140.0
Saugeen Shores	16	31	0	2	0	17	0	0	16	50	-68.0
Scugog Tp	5	2	0	n/a	0	n/a	0	n/a	5	2	150.0
Stratford	5	6	6	6	0	6	0	0	11	18	-38.9
Temiskaming Shores	4	5	0	0	0	0	0	0	4	5	-20.0
The Nation M	10	18	4	4	4	6	0	n/a	18	28	-35.7
Tillsonburg	9	15	0	0	0	4	0	0	9	19	-52.6
Timmins	29	14	0	0	0	4	0	4	29	22	31.8
Trent Hills	10	9	0	0	0	0	0	0	10	9	11.1
Wasaga Beach	37	36	0	0	9	56	0	0	46	92	-50.0
West Grey MU	12	15	0	0	0	0	0	0	12	15	-20.0
West Nipissing	17	22	2	2	0	0	2	0	21	24	-12.5
Woodstock	47	33	2	2	21	0	0	0	70	35	100.0
Total Ontario (10,000+)	6,510	6,353	684	677	2,313	2,830	5,514	3,651	15,021	13,511	11.2

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type Ontario Region January - December 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	371	432	0	3	78	138	34	191	483	764	-36.8
Brantford	257	250	4	10	115	90	61	0	437	350	24.9
Greater Sudbury	307	327	40	14	53	63	114	189	514	593	-13.3
Guelph	228	298	60	34	150	285	166	141	604	758	-20.3
Hamilton	1,526	1,492	74	88	1,032	688	537	449	3,169	2,717	16.6
Kingston	452	506	26	30	77	72	247	0	802	608	31.9
Kitchener	1,023	1,188	40	26	352	417	900	904	2,315	2,535	-8.7
London	1,202	1,271	34	10	172	151	259	670	1,667	2,102	-20.7
Oshawa	1,309	1,409	8	46	396	323	46	60	1,759	1,838	-4.3
Ottawa	1,849	2,104	242	369	1,543	1,982	1,903	1,499	5,537	5,954	-7.0
Peterborough	172	239	10	4	36	99	18	0	236	342	-31.0
St. Catharines-Niagara	603	657	38	34	246	240	212	2	1,099	933	17.8
Thunder Bay	161	189	4	10	8	8	8	6	181	213	-15.0
Toronto	11,036	9,106	1,932	1,514	4,153	4,325	14,786	18,886	31,907	33,831	-5.7
Windsor	613	361	116	28	158	87	16	92	903	568	59.0
Centres 50,000 - 99,999											
Belleville	205	195	0	2	61	38	0	40	266	275	-3.3
Chatham-Kent	88	70	12	10	3	3	0	27	103	110	-6.4
Cornwall	50	60	4	12	0	0	4	20	58	92	-37.0
Kawartha Lakes	190	178	0	0	7	6	0	70	197	254	-22.4
Norfolk	215	167	10	16	9	5	0	0	234	188	24.5
North Bay	107	112	6	8	3	0	8	0	124	120	3.3
Sarnia	134	149	2	4	22	4	0	0	158	157	0.6
Sault Ste. Marie	106	83	4	6	13	0	19	0	142	89	59.6

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type Ontario Region January - December 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	21	24	4	2	10	21	0	65	35	112	-68.8
Brighton MU	56	74	2	4	0	n/a	0	n/a	58	78	-25.6
Brock Tp	9	7	0	n/a	0	n/a	0	n/a	9	7	28.6
Brockville	40	42	4	4	22	12	0	0	66	58	13.8
Centre Wellington	78	77	10	4	17	4	53	54	158	139	13.7
Cobourg	67	51	4	4	35	44	4	0	110	99	11.1
Collingwood	146	161	6	10	13	16	171	38	336	225	49.3
Elliot Lake	5	8	0	0	0	0	0	0	5	8	-37.5
Erin	32	17	4	0	0	0	0	0	36	17	111.8
Essex T	36	16	0	n/a	0	4	0	n/a	36	20	80.0
Gravenhurst	14	20	2	0	16	0	0	0	32	20	60.0
Greater Napanee	48	30	0	0	0	0	0	0	48	30	60.0
Haldimand County CY	75	69	12	14	30	3	0	0	117	86	36.0
Hunstville	47	60	2	0	0	25	0	0	49	85	-42.4
Ingersoll	40	26	0	2	0	3	0	0	40	31	29.0
Kenora	18	20	8	0	4	0	0	10	30	30	0.0
Kincardine MU	7	28	0	n/a	0	n/a	0	n/a	7	28	-75.0
Lambton Shores	17	0	0	0	0	0	0	0	17	0	n/a
Leamington	78	47	18	0	6	11	2	8	104	66	57.6
Meaford	23	15	0	0	0	10	0	0	23	25	-8.0
Midland	53	79	0	12	0	0	0	2	53	93	-43.0
Mississippi Mills	45	49	4	6	12	0	31	0	92	55	67.3
North Grenville MU	97	126	4	n/a	0	10	0	46	101	182	-44.5
North Perth	43	16	2	0	0	0	0	0	45	16	181.3
Orillia	84	70	4	0	4	50	3	152	95	272	-65.1
Owen Sound	42	67	0	0	0	14	0	26	42	107	-60.7
Petawawa	88	93	2	4	33	34	8	5	131	136	-3.7
Port Hope	22	20	2	4	0	0	58	0	82	24	**
Prince Edward County	56	44	2	0	0	0	0	0	58	44	31.8
Saugeen Shores	57	72	0	2	0	17	0	0	57	91	-37.4
Scugog Tp	13	10	0	n/a	0	n/a	0	n/a	13	10	30.0
Stratford	27	30	16	18	20	30	2	30	65	108	-39.8
Temiskaming Shores	18	12	0	0	0	0	0	0	18	12	50.0
The Nation M	80	84	34	20	22	14	0	11	136	129	5.4
Tillsonburg	41	36	0	0	0	4	0	0	41	40	2.5
Timmins	58	34	0	0	0	4	0	4	58	42	38.1
Trent Hills	30	38	0	0	0	0	0	0	30	38	-21.1
Wasaga Beach	140	172	0	0	84	62	36	0	260	234	11.1
West Grey MU	47	42	0	0	0	0	0	0	47	42	11.9
West Nipissing	42	50	4	2	0	0	8	4	54	56	-3.6
Woodstock	175	136	6	12	51	30	4	0	236	178	32.6
Total Ontario (10,000+)	24,363	22,965	2,834	2,418	9,085	9,451	19,718	23,701	56,000	58,535	-4.3

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region Fourth Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011
Centres 100,000+								
Barrie	11	21	0	0	24	96	0	0
Brantford	13	24	0	0	0	0	0	0
Greater Sudbury	3	0	6	4	0	0	90	28
Guelph	52	88	0	7	0	0	6	1
Hamilton	221	216	0	0	0	112	123	182
Kingston	24	30	0	0	0	0	57	0
Kitchener	105	96	7	0	91	166	183	0
London	73	58	10	0	82	0	77	4
Oshawa	56	74	0	0	0	0	32	8
Ottawa	407	529	0	5	498	227	43	6
Peterborough	8	11	0	0	0	0	0	0
St. Catharines-Niagara	73	86	0	0	0	0	79	2
Thunder Bay	0	4	0	0	0	0	0	2
Toronto	1,130	1,382	0	0	3,614	2,661	476	15
Windsor	29	11	0	0	0	14	0	4
Centres 50,000 - 99,999								
Belleville	18	3	0	0	0	0	0	0
Chatham-Kent	3	0	0	0	0	0	0	27
Cornwall	0	0	0	0	0	20	4	0
Kawartha Lakes	7	3	0	0	0	0	0	0
Norfolk	3	0	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	2	0
Sarnia	0	0	0	0	0	0	0	0
Sault Ste. Marie	9	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region Fourth Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011
Centres 10,000 - 49,999								
Bracebridge	0	12	0	0	0	38	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	4	0	0	0	0	0	0	0
Centre Wellington	4	0	0	0	0	0	0	0
Cobourg	0	12	0	0	0	0	0	0
Collingwood	0	6	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	4	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	0	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	0	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	11	0	0	0	4	0	4
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	0	0	0	0	31	0	0	0
North Grenville MU	0	n/a	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	0	31	0	0	0	0	0	0
Owen Sound	0	9	0	0	0	0	0	26
Petawawa	0	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	17	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	4	6	0	n/a	0	n/a	0	n/a
Tillsonburg	0	4	0	0	0	0	0	0
Timmins	0	0	0	4	0	0	0	4
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	9	56	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	21	0	0	0	0	0	0	0
Total Ontario (10,000+)	2,290	2,810	23	20	4,340	3,338	1,174	313

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region January - December 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	78	138	0	0	32	158	2	33
Brantford	90	78	25	12	0	0	61	0
Greater Sudbury	17	0	36	63	2	17	112	172
Guelph	150	271	0	14	76	134	90	7
Hamilton	1,028	688	4	0	124	202	413	247
Kingston	77	66	0	6	0	0	247	0
Kitchener	345	406	7	11	319	434	581	470
London	127	144	45	7	82	244	177	426
Oshawa	350	323	46	0	0	6	46	54
Ottawa	1,540	1,974	3	8	1,458	1,363	445	136
Peterborough	36	99	0	0	0	0	18	0
St. Catharines-Niagara	241	229	5	11	0	0	212	2
Thunder Bay	4	8	4	0	0	0	8	6
Toronto	4,137	4,309	16	16	12,421	17,946	2,365	911
Windsor	152	84	6	3	0	64	16	28
Centres 50,000 - 99,999								
Belleville	61	38	0	0	0	0	0	40
Chatham-Kent	3	3	0	0	0	0	0	27
Cornwall	0	0	0	0	0	20	4	0
Kawartha Lakes	7	6	0	0	0	0	0	70
Norfolk	9	5	0	0	0	0	0	0
North Bay	3	0	0	0	0	0	8	0
Sarnia	18	4	4	0	0	0	0	0
Sault Ste. Marie	9	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 - December 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	21	0	0	0	65	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	22	12	0	0	0	0	0	0
Centre Wellington	17	4	0	0	53	54	0	0
Cobourg	35	44	0	0	4	0	0	0
Collingwood	13	16	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	4	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	30	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	11	0	0	2	4	0	4
Meaford	0	10	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	2
Mississippi Mills	12	0	0	0	31	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	50	0	0	0	49	3	103
Owen Sound	0	14	0	0	0	0	0	26
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	17	0	0	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	20	30	0	0	2	0	0	30
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	22	10	0	4	0	11	0	n/a
Tillsonburg	0	4	0	0	0	0	0	0
Timmins	0	0	0	4	0	0	0	4
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	84	62	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	8	4
Woodstock	51	30	0	0	0	0	4	0
Total Ontario (10,000+)	8,880	9,254	205	197	14,871	20,865	4,847	2,807

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Ontario Region Fourth Quarter 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011
Centres 100,000+								
Barrie	146	123	30	101	0	0	176	224
Brantford	113	91	0	0	0	0	113	91
Greater Sudbury	112	110	3	0	96	32	211	142
Guelph	90	118	26	57	6	10	122	185
Hamilton	701	604	82	143	123	182	906	929
Kingston	156	196	0	0	57	4	213	200
Kitchener	338	339	134	225	190	1	662	565
London	273	352	189	88	87	4	549	444
Oshawa	330	464	33	21	33	8	396	493
Ottawa	992	1,120	498	227	47	13	1,537	1,360
Peterborough	58	77	2	7	0	0	60	84
St. Catharines-Niagara	186	252	48	26	89	9	323	287
Thunder Bay	40	64	0	0	2	4	43	68
Toronto	4,121	4,041	3,847	3,008	484	15	8,452	7,064
Windsor	155	95	30	26	0	6	185	127
Centres 50,000 - 99,999								
Belleville	67	45	0	3	0	0	67	48
Chatham-Kent	33	21	0	0	0	27	33	48
Cornwall	8	11	0	20	4	0	12	31
Kawartha Lakes	45	51	0	3	0	0	45	54
Norfolk	90	36	2	0	0	0	92	36
North Bay	41	43	0	0	2	0	43	43
Sarnia	36	43	0	2	0	0	36	45
Sault Ste. Marie	38	25	0	0	0	0	38	25

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011	Q4 2012	Q4 2011
Centres 10,000 - 49,999								
Bracebridge	2	12	0	50	0	0	2	62
Brighton MU	18	29	0	n/a	0	n/a	18	29
Brock Tp	3	2	0	n/a	0	n/a	3	2
Brockville	16	10	0	0	0	0	16	10
Centre Wellington	26	30	0	0	0	0	26	30
Cobourg	17	26	0	0	0	0	17	26
Collingwood	35	48	0	6	0	0	35	54
Elliot Lake	1	3	0	0	0	0	1	3
Erin	7	4	0	0	0	0	7	4
Essex T	7	7	0	n/a	0	n/a	7	7
Gravenhurst	6	7	0	0	0	0	6	7
Greater Napanee	15	14	0	0	0	0	15	14
Haldimand County CY	24	23	0	0	0	0	24	23
Hunstville	12	28	0	0	0	0	12	28
Ingersoll	17	12	0	0	0	0	17	12
Kenora	10	1	0	0	0	0	10	1
Kincardine MU	1	5	0	n/a	0	n/a	1	5
Lambton Shores	1	0	0	0	0	0	1	0
Leamington	18	33	0	0	0	4	18	37
Meaford	7	5	0	0	0	0	7	5
Midland	17	27	0	0	0	0	17	27
Mississippi Mills	14	11	31	0	0	0	45	11
North Grenville MU	32	36	0	n/a	0	n/a	32	36
North Perth	13	4	0	0	0	0	13	4
Orillia	17	43	0	7	0	0	17	50
Owen Sound	10	29	0	0	0	26	10	55
Petawawa	22	21	0	0	0	0	22	21
Port Hope	6	5	0	0	0	0	6	5
Prince Edward County	24	10	0	0	0	0	24	10
Saugeen Shores	16	44	0	6	0	0	16	50
Scugog Tp	5	2	0	n/a	0	n/a	5	2
Stratford	11	18	0	0	0	0	11	18
Temiskaming Shores	4	5	0	0	0	0	4	5
The Nation M	18	28	0	n/a	0	n/a	18	28
Tillsonburg	9	16	0	3	0	0	9	19
Timmins	29	14	0	0	0	8	29	22
Trent Hills	10	9	0	0	0	0	10	9
Wasaga Beach	37	60	9	32	0	0	46	92
West Grey MU	12	15	0	0	0	0	12	15
West Nipissing	19	24	0	0	2	0	21	24
Woodstock	70	35	0	0	0	0	70	35
Total Ontario (10,000+)	8,834	9,097	4,964	4,061	1,222	353	15,021	13,511

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market Ontario Region January - December 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	435	498	46	233	2	33	483	764
Brantford	295	300	56	38	86	12	437	350
Greater Sudbury	349	343	17	15	148	235	514	593
Guelph	349	398	165	334	90	26	604	758
Hamilton	2,292	2,116	458	354	419	247	3,169	2,717
Kingston	553	592	0	0	249	16	802	608
Kitchener	1,256	1,383	467	670	592	482	2,315	2,535
London	1,121	1,175	320	491	226	436	1,667	2,102
Oshawa	1,537	1,628	126	156	96	54	1,759	1,838
Ottawa	3,619	4,423	1,458	1,382	460	149	5,537	5,954
Peterborough	204	301	14	41	18	0	236	342
St. Catharines-Niagara	757	818	99	87	243	28	1,099	933
Thunder Bay	162	191	0	4	18	18	181	213
Toronto	16,182	13,703	13,336	19,172	2,389	927	31,907	33,831
Windsor	686	398	140	137	77	33	903	568
Centres 50,000 - 99,999								
Belleville	266	232	0	3	0	40	266	275
Chatham-Kent	101	83	0	0	2	27	103	110
Cornwall	54	70	0	20	4	2	58	92
Kawartha Lakes	197	181	0	3	0	70	197	254
Norfolk	231	187	3	1	0	0	234	188
North Bay	114	120	0	0	10	0	124	120
Sarnia	153	153	1	4	4	0	158	157
Sault Ste. Marie	119	89	0	0	23	0	142	89

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market Ontario Region January - December 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	25	26	10	86	0	0	35	112
Brighton MU	58	78	0	n/a	0	n/a	58	78
Brock Tp	9	7	0	n/a	0	n/a	9	7
Brockville	66	58	0	0	0	0	66	58
Centre Wellington	105	85	53	54	0	0	158	139
Cobourg	85	85	25	14	0	0	110	99
Collingwood	152	171	184	54	0	0	336	225
Elliot Lake	5	8	0	0	0	0	5	8
Erin	36	17	0	0	0	0	36	17
Essex T	36	20	0	n/a	0	n/a	36	20
Gravenhurst	32	20	0	0	0	0	32	20
Greater Napanee	48	30	0	0	0	0	48	30
Haldimand County CY	101	86	16	0	0	0	117	86
Hunstville	49	60	0	0	0	25	49	85
Ingersoll	40	31	0	0	0	0	40	31
Kenora	30	20	0	10	0	0	30	30
Kincardine MU	7	28	0	n/a	0	n/a	7	28
Lambton Shores	17	0	0	0	0	0	17	0
Leamington	104	62	0	0	0	4	104	66
Meaford	23	15	0	10	0	0	23	25
Midland	53	91	0	0	0	2	53	93
Mississippi Mills	61	55	31	0	0	0	92	55
North Grenville MU	101	136	0	46	0	n/a	101	182
North Perth	45	16	0	0	0	0	45	16
Orillia	92	100	0	69	3	103	95	272
Owen Sound	42	78	0	3	0	26	42	107
Petawawa	123	118	0	0	8	18	131	136
Port Hope	24	24	58	0	0	0	82	24
Prince Edward County	58	44	0	0	0	0	58	44
Saugeen Shores	56	84	1	7	0	0	57	91
Scugog Tp	13	10	0	n/a	0	n/a	13	10
Stratford	65	78	0	0	0	30	65	108
Temiskaming Shores	18	12	0	0	0	0	18	12
The Nation M	136	113	0	11	0	5	136	129
Tillsonburg	41	35	0	5	0	0	41	40
Timmins	58	34	0	0	0	8	58	42
Trent Hills	30	38	0	0	0	0	30	38
Wasaga Beach	192	195	68	39	0	0	260	234
West Grey MU	47	42	0	0	0	0	47	42
West Nipissing	46	52	0	0	8	4	54	56
Woodstock	228	174	4	4	4	0	236	178
Total Ontario (10,000+)	33,664	31,885	17,156	23,557	5,179	3,064	56,000	58,535

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Fourth 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													
Q4 2012	0	0.0	0	0.0	13	33.3	24	61.5	2	5.1	39	317,500	332,862
Q4 2011	1	3.3	1	3.3	10	33.3	18	60.0	0	0.0	30	327,950	309,553
Year-to-date 2012	0	0.0	0	0.0	68	44.7	81	53.3	3	2.0	152	314,200	317,686
Year-to-date 2011	1	0.7	1	0.7	59	41.0	83	57.6	0	0.0	144	319,900	306,366
Chatham-Kent													
Q4 2012	2	8.0	1	4.0	8	32.0	13	52.0	1	4.0	25	319,000	318,720
Q4 2011	1	7.1	2	14.3	5	35.7	6	42.9	0	0.0	14	294,000	296,557
Year-to-date 2012	2	2.6	14	18.4	23	30.3	36	47.4	1	1.3	76	294,000	300,020
Year-to-date 2011	7	10.1	9	13.0	25	36.2	26	37.7	2	2.9	69	289,000	292,791
Cornwall													
Q4 2012	0	0.0	0	0.0	1	20.0	2	40.0	2	40.0	5	--	--
Q4 2011	0	0.0	1	25.0	3	75.0	0	0.0	0	0.0	4	--	--
Year-to-date 2012	0	0.0	2	12.5	5	31.3	7	43.8	2	12.5	16	301,000	335,684
Year-to-date 2011	0	0.0	5	22.7	11	50.0	5	22.7	1	4.5	22	243,825	264,563
Kawartha Lakes													
Q4 2012	2	5.3	8	21.1	24	63.2	4	10.5	0	0.0	38	249,000	246,334
Q4 2011	0	0.0	3	5.9	31	60.8	15	29.4	2	3.9	51	269,900	294,317
Year-to-date 2012	6	3.1	21	10.9	133	68.9	32	16.6	1	0.5	193	269,000	269,984
Year-to-date 2011	0	0.0	6	3.3	108	59.3	59	32.4	9	4.9	182	289,000	318,339
Norfolk													
Q4 2012	0	0.0	1	1.2	32	38.1	32	38.1	19	22.6	84	365,000	397,478
Q4 2011	1	2.9	0	0.0	18	51.4	11	31.4	5	14.3	35	285,000	379,426
Year-to-date 2012	0	0.0	1	0.5	76	36.9	99	48.1	30	14.6	206	330,000	369,701
Year-to-date 2011	1	0.6	1	0.6	80	48.2	55	33.1	29	17.5	166	310,000	377,250
North Bay													
Q4 2012	0	0.0	0	0.0	2	16.7	10	83.3	0	0.0	12	349,200	373,825
Q4 2011	0	0.0	0	0.0	1	4.2	22	91.7	1	4.2	24	377,250	376,121
Year-to-date 2012	0	0.0	0	0.0	10	20.4	38	77.6	1	2.0	49	339,900	359,290
Year-to-date 2011	0	0.0	0	0.0	4	7.7	46	88.5	2	3.8	52	370,450	377,498
Sarnia													
Q4 2012	1	2.6	5	12.8	14	35.9	19	48.7	0	0.0	39	295,000	308,728
Q4 2011	0	0.0	2	6.3	16	50.0	12	37.5	2	6.3	32	287,500	309,791
Year-to-date 2012	2	1.7	7	6.0	55	47.0	52	44.4	1	0.9	117	290,000	313,083
Year-to-date 2011	6	5.0	9	7.5	57	47.5	46	38.3	2	1.7	120	279,950	293,879
Sault Ste. Marie													
Q4 2012	0	0.0	1	7.7	6	46.2	4	30.8	2	15.4	13	299,000	368,954
Q4 2011	0	0.0	0	0.0	6	60.0	4	40.0	0	0.0	10	279,900	303,850
Year-to-date 2012	1	1.7	3	5.1	22	37.3	24	40.7	9	15.3	59	309,900	369,132
Year-to-date 2011	0	0.0	0	0.0	14	46.7	11	36.7	5	16.7	30	310,500	350,317
Barrie CMA													
Q4 2012	0	0.0	2	1.5	20	14.9	89	66.4	23	17.2	134	378,695	443,564
Q4 2011	0	0.0	0	0.0	29	24.2	75	62.5	16	13.3	120	364,990	389,909
Year-to-date 2012	0	0.0	2	0.5	44	11.8	264	70.8	63	16.9	373	369,990	425,776
Year-to-date 2011	3	0.7	8	1.8	74	17.1	279	64.4	69	15.9	433	363,333	416,757

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Fourth 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													
Q4 2012	0	0.0	0	0.0	33	37.5	39	44.3	16	18.2	88	335,000	393,240
Q4 2011	0	0.0	1	1.8	22	38.6	28	49.1	6	10.5	57	325,000	366,751
Year-to-date 2012	0	0.0	1	0.4	79	30.6	121	46.9	57	22.1	258	345,000	406,176
Year-to-date 2011	0	0.0	9	3.6	107	42.6	104	41.4	31	12.4	251	309,900	353,197
Greater Sudbury CMA													
Q4 2012	0	0.0	0	0.0	8	15.1	41	77.4	4	7.5	53	369,900	380,914
Q4 2011	0	0.0	0	0.0	5	11.1	39	86.7	1	2.2	45	339,900	363,146
Year-to-date 2012	0	0.0	0	0.0	25	14.0	141	79.2	12	6.7	178	369,900	383,665
Year-to-date 2011	0	0.0	1	0.5	27	14.7	149	81.0	7	3.8	184	366,900	372,831
Guelph CMA													
Q4 2012	0	0.0	0	0.0	1	2.0	35	70.0	14	28.0	50	435,450	444,718
Q4 2011	0	0.0	0	0.0	2	3.0	51	76.1	14	20.9	67	405,000	438,625
Year-to-date 2012	1	0.5	0	0.0	1	0.5	153	73.9	52	25.1	207	404,350	436,385
Year-to-date 2011	0	0.0	0	0.0	29	10.5	188	67.9	60	21.7	277	401,290	436,502
Hamilton CMA													
Q4 2012	0	0.0	0	0.0	11	2.1	320	59.9	203	38.0	534	452,450	531,512
Q4 2011	0	0.0	1	0.2	13	3.2	270	65.9	126	30.7	410	429,000	513,036
Year-to-date 2012	0	0.0	2	0.1	36	2.4	908	60.8	547	36.6	1,493	457,900	514,193
Year-to-date 2011	2	0.1	5	0.3	85	5.9	1,051	72.6	304	21.0	1,447	408,181	489,385
Kingston CMA													
Q4 2012	0	0.0	0	0.0	38	43.7	48	55.2	1	1.1	87	302,000	314,181
Q4 2011	0	0.0	0	0.0	49	67.1	23	31.5	1	1.4	73	290,000	291,220
Year-to-date 2012	0	0.0	1	0.3	206	65.0	105	33.1	5	1.6	317	289,900	296,178
Year-to-date 2011	0	0.0	1	0.4	210	78.1	56	20.8	2	0.7	269	282,000	288,320
Kitchener CMA													
Q4 2012	0	0.0	0	0.0	2	0.9	171	75.7	53	23.5	226	418,320	455,311
Q4 2011	1	0.3	0	0.0	21	7.3	226	79.0	38	13.3	286	400,000	423,783
Year-to-date 2012	0	0.0	0	0.0	34	3.6	757	79.9	156	16.5	947	405,860	434,415
Year-to-date 2011	1	0.1	0	0.0	154	13.4	892	77.7	101	8.8	1,148	369,055	394,169
London CMA													
Q4 2012	3	1.2	0	0.0	86	33.7	142	55.7	24	9.4	255	325,000	356,844
Q4 2011	2	0.6	2	0.6	108	32.5	195	58.7	25	7.5	332	336,400	350,713
Year-to-date 2012	6	0.5	8	0.7	373	33.9	637	57.9	77	7.0	1,101	329,000	357,513
Year-to-date 2011	9	0.8	10	0.9	413	36.1	617	53.9	96	8.4	1,145	325,000	347,430
Oshawa CMA													
Q4 2012	0	0.0	1	0.3	34	11.1	217	70.9	54	17.6	306	375,990	408,417
Q4 2011	0	0.0	0	0.0	102	25.0	263	64.5	43	10.5	408	359,900	377,431
Year-to-date 2012	0	0.0	1	0.1	235	17.8	859	65.0	226	17.1	1,321	377,990	407,418
Year-to-date 2011	0	0.0	0	0.0	402	28.2	869	61.0	153	10.7	1,424	349,990	375,970
Ottawa CMA													
Q4 2012	0	0.0	0	0.0	21	4.4	293	61.9	159	33.6	473	454,400	479,135
Q4 2011	0	0.0	0	0.0	12	3.0	274	68.7	113	28.3	399	438,900	466,507
Year-to-date 2012	0	0.0	0	0.0	55	3.5	957	61.2	551	35.3	1,563	461,900	482,586
Year-to-date 2011	0	0.0	0	0.0	55	3.2	1,140	66.5	519	30.3	1,714	455,990	478,292

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Fourth 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													
Q4 2012	0	0.0	3	6.3	17	35.4	23	47.9	5	10.4	48	320,000	340,795
Q4 2011	0	0.0	1	1.4	42	60.0	25	35.7	2	2.9	70	289,990	309,010
Year-to-date 2012	0	0.0	3	1.8	92	54.4	62	36.7	12	7.1	169	293,990	327,943
Year-to-date 2011	1	0.4	1	0.4	143	58.8	87	35.8	11	4.5	243	289,990	330,749
St. Catharines-Niagara CMA													
Q4 2012	3	2.1	1	0.7	25	17.7	76	53.9	36	25.5	141	389,900	439,110
Q4 2011	0	0.0	0	0.0	39	23.8	91	55.5	34	20.7	164	369,450	437,709
Year-to-date 2012	5	0.9	2	0.4	89	16.6	330	61.5	111	20.7	537	387,990	435,429
Year-to-date 2011	11	1.9	6	1.0	152	26.6	321	56.1	82	14.3	572	349,900	387,693
Thunder Bay CMA													
Q4 2012	0	0.0	0	0.0	2	10.5	15	78.9	2	10.5	19	349,900	402,237
Q4 2011	0	0.0	0	0.0	3	25.0	9	75.0	0	0.0	12	341,950	351,417
Year-to-date 2012	0	0.0	0	0.0	19	35.2	32	59.3	3	5.6	54	329,900	355,385
Year-to-date 2011	0	0.0	0	0.0	16	34.8	30	65.2	0	0.0	46	312,000	324,604
Toronto CMA													
Q4 2012	2	0.1	0	0.0	20	0.7	735	26.9	1,976	72.3	2,733	604,990	706,339
Q4 2011	1	0.0	0	0.0	65	2.5	933	36.0	1,590	61.4	2,589	554,900	658,439
Year-to-date 2012	5	0.0	0	0.0	134	1.2	3,478	31.7	7,360	67.0	10,977	577,900	672,318
Year-to-date 2011	4	0.0	1	0.0	134	1.5	3,329	36.2	5,716	62.2	9,184	557,990	658,063
Windsor CMA													
Q4 2012	0	0.0	0	0.0	6	31.6	9	47.4	4	21.1	19	320,000	413,737
Q4 2011	1	1.3	2	2.5	40	50.0	31	38.8	6	7.5	80	282,946	317,005
Year-to-date 2012	2	0.7	8	2.8	140	49.8	111	39.5	20	7.1	281	289,403	330,396
Year-to-date 2011	7	2.0	16	4.5	147	41.6	158	44.8	25	7.1	353	300,000	331,494
Total Urban Centres in Ontario (50,000+)													
Q4 2012	13	0.2	23	0.4	424	7.8	2,361	43.6	2,600	48.0	5,421	490,433	572,740
Q4 2011	8	0.2	16	0.3	642	12.1	2,621	49.3	2,025	38.1	5,312	444,990	529,954
Year-to-date 2012	30	0.1	76	0.4	1,954	9.5	9,284	45.0	9,300	45.0	20,644	481,900	554,319
Year-to-date 2011	53	0.3	89	0.5	2,506	12.9	9,601	49.3	7,226	37.1	19,475	442,100	522,909

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Ontario Region Fourth 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	9,819	-7.6	16,715	23,650	28,446	58.8	337,804	2.5	351,016
	February	13,503	-11.5	16,094	26,487	29,214	55.1	359,748	3.6	355,592
	March	18,956	-10.9	15,997	35,918	27,576	58.0	364,759	4.3	361,839
	April	19,484	-17.4	15,616	35,369	28,440	54.9	375,883	7.5	364,596
	May	21,941	3.1	16,065	38,810	28,626	56.1	380,243	7.9	367,863
	June	22,366	14.7	16,582	36,000	29,355	56.5	376,558	10.0	366,426
	July	18,045	16.3	16,651	29,869	29,426	56.6	362,504	10.3	370,817
	August	17,795	18.8	16,874	30,167	29,989	56.3	347,694	7.0	367,507
	September	17,219	15.5	17,373	32,498	29,495	58.9	359,705	7.3	369,031
	October	16,242	10.8	17,506	27,480	30,163	58.0	373,552	7.4	370,692
	November	15,106	6.3	17,411	21,893	28,965	60.1	373,572	8.9	375,166
	December	10,082	5.7	17,669	11,531	29,968	59.0	356,061	3.8	369,808
2012	January	10,299	4.9	16,959	24,223	28,558	59.4	358,704	6.2	377,865
	February	15,054	11.5	17,197	28,812	30,349	56.7	390,908	8.7	386,654
	March	19,943	5.2	17,731	37,123	30,440	58.2	394,028	8.0	388,131
	April	21,930	12.6	17,796	37,798	29,992	59.3	405,532	7.9	396,030
	May	23,433	6.8	16,705	42,149	30,017	55.7	402,660	5.9	388,036
	June	20,699	-7.5	16,358	35,945	30,803	53.1	394,647	4.8	385,731
	July	17,881	-0.9	16,264	31,925	30,652	53.1	367,977	1.5	381,630
	August	15,820	-11.1	15,191	28,024	28,664	53.0	366,714	5.5	387,951
	September	14,048	-18.4	15,652	31,719	31,005	50.5	377,968	5.1	386,346
	October	15,793	-2.8	15,836	28,718	29,635	53.4	383,475	2.7	383,538
	November	13,137	-13.0	15,244	21,648	29,490	51.7	376,806	0.9	380,940
	December	8,346	-17.2	15,451	10,649	29,120	53.1	368,718	3.6	381,992
	Q4 2011	41,430	7.9	52,586	60,904	89,096	59.0	369,303	7.1	371,876
	Q4 2012	37,276	-10.0	46,531	61,015	88,245	52.7	377,820	2.3	382,174
	YTD 2011	200,558	2.7		349,672			365,980	6.9	
	YTD 2012	196,383	-2.1		358,733			385,519	5.3	

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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 Fourth 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	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term							
2011	January - March	600	3.5	5.3	6,695.4	8.0	20,524	73.7	868	62,704,338	101.95
	April - June	614	3.6	5.6	6,739.9	7.8	29,671	76.8	872	63,538,734	104.18
	July - September	600	3.5	5.3	6,748.2	7.6	34,896	68.2	867	64,544,440	100.57
	October - December	598	3.5	5.3	6,743.5	7.9	12,190	60.6	870	67,221,478	98.88
2012	January - March	596	3.3	5.3	6,756.3	7.7	17,350	69.1	880	66,397,863	100.34
	April - June	601	3.2	5.3	6,770.1	7.8	29,572	59.3	892	71,243,220	98.72
	July - September	595	3.1	5.2	6,788.0	7.9	25,963	67.8	894	66,929,458	100.95
	October - December	595	3.1	5.2	6,828.0	8.0		68.4	889		100.42

Table 6.1: Growth[(1)] of Economic Indicators for Ontario Region Fourth 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	Mortgage Rates 1 Yr. Term	Mortgage Rates 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	1.4	-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	0.0	-0.3	-22.7	2.2	12.1	-5.2
	July - September	-0.8	-0.4	-0.1	0.6	0.3	-25.6	-0.5	3.1	3.7	0.4
	October - December	-0.5	-0.4	0.0	1.3	0.1		12.9	2.1		1.6

"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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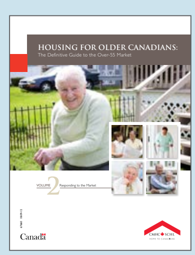

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