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Canada Mortgage and Housing Corporation

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Ottawa Multi-Family Housing Starts Increase Again in August

During the month of August, it was once again the strength of the multiple-family housing segment that drove up the housing starts total in the Ottawa Census Metropolitan Area. According to the latest statistics, 583 dwellings were started in August 2006, compared to 443 during the same month in 2005. Total starts have now reached 3,879 units since the beginning of the year, up by 22 per cent.

The 355 multiple housing units started in August represent an increase of 70 per cent over the corresponding month in 2005. Given the high prices for single-detached homes, homebuyer interest has

shifted to the more affordable home types. Developers are concentrating more on residential intensification, which is leading to a higher level of activity in the multi-family housing segment.

From January to August, 2,365 multi-family housing units were started, in comparison with 1,649 during the same period in 2005. In the single-detached home category, starts fell slightly in August, with construction getting under way on 228 units, compared to 234 in August 2005. We are observing a downward trend in the single-detached home segment in the area. The year-to-date total has therefore now reached

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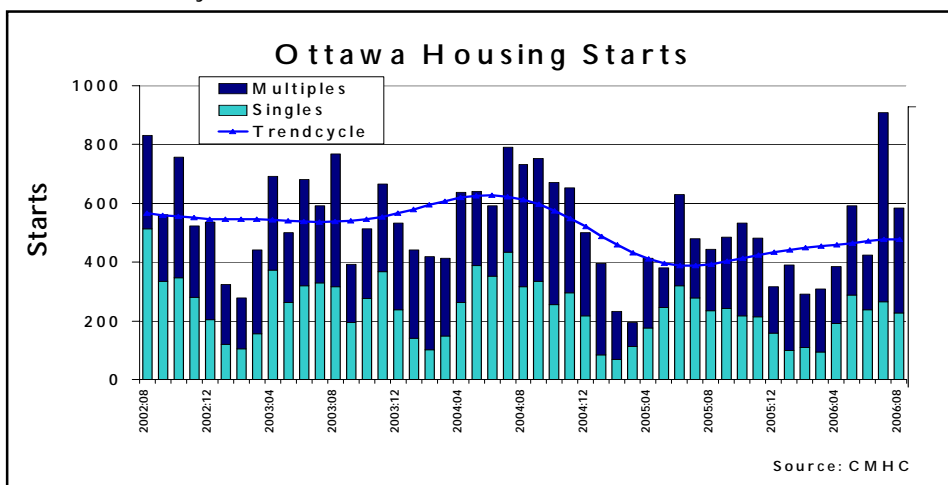
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1,514 starts, or five fewer units than the level recorded for the first eight months of 2005.

For the January to August period Gloucester shows the strongest gain (+69 per cent), followed by Ottawa (+37 per cent), Kanata (+34 per cent), Osgoode (+23 per cent), Nepean (+22 per cent), Goulbourn (+16 per cent) and Cumberland (+2 per cent). Only Rideau Township (-50 per cent) and the outlying area (-25 per cent) are down in relation to the first eight months of 2005.

Table 1: Housing Activity Summary for Ottawa

	OWNERSHIP					RENTAL		GRAND **TOTAL
	FREEHOLD			CONDOMINIUM		ROW	APT	
	*SINGLE	*SEMI	ROW	ROW	APT			
STARTS								
August 2006	228	28	109	0	198	3	17	583
August 2005	234	24	119	20	22	0	24	443
% Change	-2.6	16.7	-8.4	-100.0	**	NA	-29.2	31.6
Year-to-date 2006	1,514	248	1,010	178	886	15	28	3,879
Year-to-date 2005	1,519	154	698	252	483	3	59	3,168
% Change	-0.3	61.0	44.7	-29.4	83.4	**	-52.5	22.4
Q2 2006	716	104	409	24	144	3	0	1,400
Q2 2005	741	62	284	50	250	3	35	1,425
% Change	-3.4	67.7	44.0	-52.0	-42.4	0.0	-100.0	-1.8
UNDER CONSTRUCTION								
August 2006	1,314	236	806	84	1,459	19	116	4,034
August 2005	1,385	156	703	259	1,160	15	118	3,796
COMPLETIONS								
August 2006	187	54	89	6	79	7	0	422
August 2005	172	18	71	113	100	0	158	632
% Change	8.7	200.0	25.4	-94.7	-21.0	NA	-100.0	-33.2
Year-to-date 2006	1,414	214	928	194	554	87	53	3,444
Year-to-date 2005	1,645	172	949	366	623	73	249	4,077
% Change	-14.0	24.4	-2.2	-47.0	-11.1	19.2	-78.7	-15.5
Q2 2006	534	88	396	103	301	19	45	1,486
Q2 2005	597	76	469	141	243	23	12	1,561
% Change	-10.6	15.8	-15.6	-27.0	23.9	-17.4	**	-4.8
COMPLETE & NOT ABSORBED								
August 2006	51	25	93	15	90	5	55	334
August 2005	66	20	88	36	65	15	237	527
ABSORPTIONS								
August 2006	196	51	98	9	97	23	23	497
August 2005	172	24	70	105	96	5	100	572
% Change	14.0	112.5	40.0	-91.4	1.0	**	-77.0	-13.1
Year-to-date 2006	1,428	216	945	188	585	55	133	3,550
Year-to-date 2005	1,664	177	934	357	635	72	145	3,984
% Change	-14.2	22.0	1.2	-47.3	-7.9	-23.6	-8.3	-10.9
Q2 2006	538	94	412	97	341	1	79	1,562
Q2 2005	605	70	450	127	258	23	10	1,543
% Change	-11.1	34.3	-8.4	-23.6	32.2	-95.7	**	1.2

*Includes all market types

** Year-over-year change greater than 200 per cent.

Source: CMHC

Save on Home Energy Costs

Effective November 18, 2004
 CMHC will offer a 10% refund on its mortgage loan insurance premium when a borrower buys or builds an energy-efficient home or makes energy-saving renovations to an existing home.
 Multi-residential buildings are also eligible.

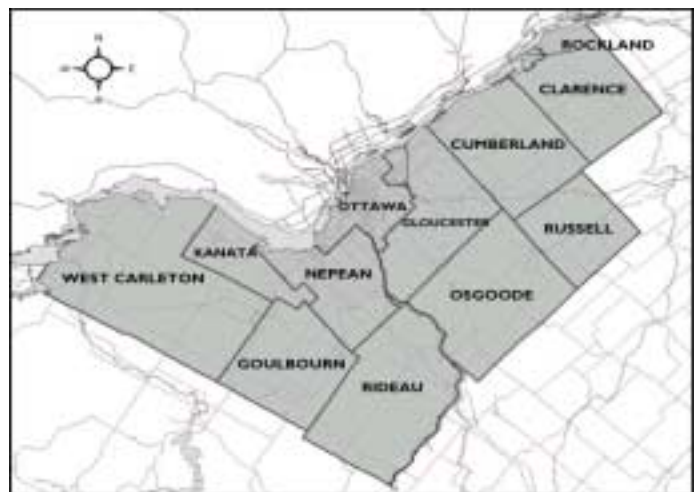


Table 2A: Starts by Area and by Intended Market - Current Month

Sub Market Area	SINGLES			MULTIPLES			TOTAL		
	Aug 05	Aug 06	% change	Aug 05	Aug 06	% change	Aug 05	Aug 06	% change
Ottawa	234	228	-2.6	209	355	69.9	443	583	31.6
Ottawa City	202	207	2.5	203	353	73.9	405	560	38.3
Ottawa, Vanier, Rockcliffe	29	15	-48.3	43	151	**	72	166	130.6
Nepean inside greenbelt	2	2	0.0	13	2	-84.6	15	4	-73.3
Nepean outside greenbelt	43	51	18.6	43	79	83.7	86	130	51.2
Gloucester inside greenbelt	1	6	**	4	0	-100.0	5	6	20.0
Gloucester outside greenbelt	20	24	20.0	17	44	158.8	37	68	83.8
Kanata	20	21	5.0	40	43	7.5	60	64	6.7
Cumberland	19	35	84.2	25	23	-8.0	44	58	31.8
Goulbourn	36	27	-25.0	18	11	-38.9	54	38	-29.6
West Carleton	15	7	-53.3	0	0	NA	15	7	-53.3
Rideau	10	4	-60.0	0	0	NA	10	4	-60.0
Osgoode	7	15	114.3	0	0	NA	7	15	114.3
Clarence-Rockland City	17	12	-29.4	6	2	-66.7	23	14	-39.1
Russell Twp.	15	9	-40.0	0	0	NA	15	9	-40.0

Table 2B: Starts by Area and by Intended Market- Year-to-Date

Sub Market Area	SINGLES			MULTIPLES			TOTAL		
	YTD 2005	YTD 2006	% change	YTD 2005	YTD 2006	% change	YTD 2005	YTD 2006	% change
Ottawa	1,519	1,514	-0.3	1,649	2,365	43.4	3,168	3,879	22.4
Ottawa City	1,349	1,363	1.0	1,602	2,347	46.5	2,951	3,710	25.7
Ottawa, Vanier, Rockcliffe	93	81	-12.9	584	851	45.7	677	932	37.7
Nepean inside greenbelt	10	17	70.0	85	32	-62.4	95	49	-48.4
Nepean outside greenbelt	303	320	5.6	303	487	60.7	606	807	33.2
Gloucester inside greenbelt	17	12	-29.4	20	0	-100.0	37	12	-67.6
Gloucester outside greenbelt	148	154	4.1	134	373	178.4	282	527	86.9
Kanata	137	147	7.3	193	295	52.8	330	442	33.9
Cumberland	244	266	9.0	265	251	-5.3	509	517	1.6
Goulbourn	201	197	-2.0	18	58	**	219	255	16.4
West Carleton	82	54	-34.1	0	0	NA	82	54	-34.1
Rideau	34	17	-50.0	0	0	NA	34	17	-50.0
Osgoode	80	98	22.5	0	0	NA	80	98	22.5
Clarence-Rockland City	90	80	-11.1	39	18	-53.8	129	98	-24.0
Russell Twp.	80	71	-11.3	8	0	-100.0	88	71	-19.3

Table 3: Average Price (\$) of Completed and Absorbed Single-Detached Dwellings

Sub Market Area	Aug 05	Aug 06	% change	YTD 2005	YTD 2006	% change
Ottawa	362,366	372,926	2.9	353,174	380,245	7.7
Ottawa City	409,013	599,978	46.7	419,450	521,979	24.4
Cumberland	299,436	335,500	12.0	314,525	323,414	2.8
Gloucester	324,336	380,362	17.3	356,447	374,920	5.2
Nepean	388,837	357,388	-8.1	359,690	386,767	7.5
Kanata	445,205	385,907	-13.3	391,463	380,898	-2.7
Rest of CMA	336,802	365,950	8.7	347,358	384,465	10.7

** Year-over-year change greater than 200 per cent.

Note: NA may appear where CMHC data suppression rules apply

Source: CMHC

Table 4: New Home Sales, City of Ottawa

	Singles			Lowrise Multiples			Total		
	2005	2006	% Chg	2005	2006	% Chg	2005	2006	% Chg
January	132	94	-28.8	138	125	-9.4	270	219	-18.9
February	179	149	-16.8	179	208	16.2	358	357	-0.3
March	199	167	-16.1	248	239	-3.6	447	406	-9.2
April	150	143	-4.7	201	231	14.9	351	374	6.6
May	174	155	-10.9	206	213	3.4	380	368	-3.2
June	114	159	39.5	178	190	6.7	292	349	19.5
July	116	118	1.7	152	149	-2.0	268	267	-0.4
August	147	143	-2.7	183	195	6.6	330	338	2.4
September	121		NA	133		NA	254		NA
October	130		NA	147		NA	277		NA
November	122		NA	146		NA	268		NA
December	83		NA	110		NA	193		NA
Year-to-date	1,211	1,128	-6.9	1,485	1,550	4.4	2,696	2,678	-0.7
YEARLY TOTAL	1,667			2,021			3,688		

Source: Corporate Research Group Ltd.

Table 5: Completed and Absorbed Single-Detached Units by Price Range

AREA	PRICE RANGES										TOTAL
	< \$250,000		\$250-\$299,999		\$300-\$399,999		\$400-\$499,999		\$500,000 +		
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	
Ottawa total											
August 2006	13	6.6	40	20.4	91	46.4	33	16.8	19	9.7	196
August 2005	18	10.5	32	18.6	77	44.8	29	16.9	16	9.3	172
YTD 2006	73	5.1	325	22.8	630	44.1	248	17.4	152	10.6	1,428
YTD 2005	127	7.6	337	20.3	893	53.7	208	12.5	99	5.9	1,664
Ottawa City											
August 2006	0	0.0	0	0.0	2	22.2	1	11.1	6	66.7	9
August 2005	0	0.0	0	0.0	5	62.5	2	25.0	1	12.5	8
YTD 2006	0	0.0	3	3.5	29	33.7	15	17.4	39	45.3	86
YTD 2005	1	2.0	3	6.0	28	56.0	11	22.0	7	14.0	50
Cumberland											
August 2006	2	5.1	10	25.6	21	53.8	5	12.8	1	2.6	39
August 2005	7	31.8	6	27.3	8	36.4	0	0.0	1	4.5	22
YTD 2006	20	7.5	102	38.1	118	44.0	24	9.0	4	1.5	268
YTD 2005	40	13.7	98	33.6	135	46.2	13	4.5	6	2.1	292
Gloucester											
August 2006	0	0.0	2	7.7	18	69.2	5	19.2	1	3.8	26
August 2005	0	0.0	5	45.5	5	45.5	1	9.1	0	0.0	11
YTD 2006	2	1.3	13	8.3	108	68.8	29	18.5	5	3.2	157
YTD 2005	4	1.9	25	11.7	167	78.4	13	6.1	4	1.9	213
Nepean											
August 2006	0	0.0	5	20.8	14	58.3	4	16.7	1	4.2	24
August 2005	0	0.0	7	15.2	20	43.5	13	28.3	6	13.0	46
YTD 2006	0	0.0	46	18.0	128	50.0	58	22.7	24	9.4	256
YTD 2005	0	0.0	75	20.3	208	56.4	66	17.9	20	5.4	369
Kanata											
August 2006	0	0.0	3	21.4	4	28.6	6	42.9	1	7.1	14
August 2005	0	0.0	3	13.6	9	40.9	5	22.7	5	22.7	22
YTD 2006	0	0.0	44	27.0	67	41.1	32	19.6	20	12.3	163
YTD 2005	3	1.4	25	12.0	115	55.3	42	20.2	23	11.1	208
Rest of CMA											
August 2006	11	13.1	20	23.8	32	38.1	12	14.3	9	10.7	84
August 2005	11	17.5	11	17.5	30	47.6	8	12.7	3	4.8	63
YTD 2006	51	10.2	117	23.5	180	36.1	90	18.1	60	12.0	498
YTD 2005	79	14.8	111	20.9	240	45.1	63	11.8	39	7.3	532

Source: CMHC

Table 6A: Resale Housing Activity for Ottawa Real Estate Board

		Number of Sales	Yr/Yr %	Sales SAAR	Number of New Listings	New Listings SAAR	Sales-to-New Listings SA	Average Price (\$)	Yr/Yr %	Average Price (\$) SA
2005	January	646	-0.9	13,300	1,689	23,200	57.3	242,934	5.7	246,686
	February	933	-3.5	12,800	1,855	23,100	55.6	240,533	4.9	242,630
	March	1,120	-20.4	11,700	2,367	23,400	50.1	248,865	4.9	245,052
	April	1,440	-4.7	13,500	2,758	26,100	51.7	247,681	2.8	245,252
	May	1,564	-4.6	12,900	2,691	23,500	54.7	248,436	2.1	244,400
	June	1,494	2.0	14,100	2,448	24,000	58.9	254,725	4.6	247,067
	July	1,215	-0.2	13,500	2,052	24,300	55.8	250,996	5.2	248,772
	August	1,264	18.4	14,000	2,082	24,100	58.2	243,419	4.3	251,185
	September	1,111	12.4	14,100	2,141	24,800	57.0	248,128	3.9	248,845
	October	946	-3.4	12,900	1,741	23,000	56.1	249,895	5.3	252,556
	November	931	2.6	13,500	1,491	24,800	54.3	251,756	5.3	255,408
	December	636	-3.0	13,100	828	25,400	51.7	248,748	5.6	251,726
2006	January	659	2.0	13,000	1,844	24,600	52.7	245,787	1.2	250,454
	February	1,002	7.4	13,800	2,026	25,300	54.8	250,689	4.2	253,929
	March	1,337	19.4	13,900	2,511	25,000	55.6	255,550	2.7	256,068
	April	1,469	2.0	13,900	2,528	25,000	55.6	263,122	6.2	257,941
	May	1,683	7.6	13,700	2,907	24,600	55.8	260,219	4.7	256,921
	June	1,624	8.7	14,600	2,324	23,100	63.3	260,458	2.3	253,572
	July	1,254	3.2	13,900	1,944	22,700	61.0	254,596	1.4	254,233
	August	1,261	-0.2	14,200	1,970	23,400	60.7	262,607	7.9	262,703
	September									
	October									
	November									
	December									
Q2 2005	4,498	-2.5	13,504	7,897	24,540	55.0	250,283	3.2	245,615	
Q2 2006	4,776	6.2	14,136	7,759	24,316	58.1	261,193	4.4	256,130	
YTD 2005	9,676	-2.5		17,942			247,881	4.8		
YTD 2006	10,289	6.3		18,054			257,819	4.0		

	Annual Sales	Yr/Yr %		Annual New Listings	Yr/Yr %		Annual Average Price (\$)	Yr/Yr %	
1997	9,431	9.1		20,312	-1.4		143,866	2.4	
1998	9,552	1.3		18,825	-7.3		143,914	0.0	
1999	11,334	18.7		17,512	-7.0		149,626	4.0	
2000	12,692	12.0		16,213	-7.4		159,511	6.6	
2001	12,240	-3.6		17,338	6.9		175,972	10.3	
2002	12,894	5.3		17,982	3.7		200,711	14.1	
2003	12,877	-0.1		19,706	9.6		219,713	9.5	
2004	13,457	4.5		22,348	13.4		238,152	8.4	
2005	13,300	-1.2		24,143	8.0		248,358	4.3	

Source: Canadian Real Estate Association

Table 6B: Average Price (\$) of Resale Dwellings

Area	Aug 05	Aug 06	% Change	YTD 2005	YTD 2006	% Change
Orléans	\$236,031	\$242,256	2.6	\$238,545	\$245,993	3.1
East End	\$213,733	\$212,354	-0.6	\$214,423	\$220,707	2.9
SouthEast	\$261,661	\$291,094	11.2	\$258,898	\$267,895	3.5
Downtown	\$329,398	\$379,073	15.1	\$342,158	\$359,036	4.9
West End	\$266,159	\$275,944	3.7	\$262,336	\$277,747	5.9
Nepean	\$230,658	\$259,272	12.4	\$243,758	\$251,167	3.0
Barrhaven	\$246,807	\$257,654	4.4	\$243,065	\$255,571	5.1
Kanata-Stittsville	\$271,876	\$277,862	2.2	\$261,114	\$273,914	4.9

** Year-over-year change greater than 200 per cent.

Source: Ottawa Real Estate Board

Table 7: Economic Indicators

	Interest and Exchange Rates				Inflation Rate (%)	N-HPI*** % chg.	Ottawa Labour Market		
	P & I* Per \$100,000	Mortgage Rate (%)		Exch. Rate (\$US/\$Cdn)	Ontario 1996=100	Ottawa-Gatineau CMA 1997=100	Employment SA** (,000)	Employment SA m/m (%)	Unemployment Rate (%) SA
		1 Yr. Term	5 Yr. Term						
2005 January	642.78	4.8	6.1	0.806	1.7	7.1	619.0	0.0	6.5
February	642.78	4.8	6.1	0.811	2.2	6.4	615.8	-0.5	6.6
March	654.74	5.1	6.3	0.827	2.5	5.8	613.9	-0.3	6.9
April	642.78	4.9	6.1	0.795	2.4	4.4	614.7	0.1	7.1
May	636.84	4.9	6.0	0.797	1.4	4.4	614.4	0.0	7.2
June	622.08	4.8	5.7	0.816	1.9	3.4	612.6	-0.3	6.9
July	627.97	4.9	5.8	0.817	1.9	4.4	610.3	-0.4	6.9
August	627.97	5.0	5.8	0.842	2.8	3.7	610.9	0.1	7.1
September	627.97	5.0	5.8	0.860	3.5	4.0	613.6	0.4	7.1
October	639.81	5.3	6.0	0.847	2.6	4.3	619.5	1.0	6.6
November	648.75	5.6	6.2	0.857	2.1	3.9	624.8	0.9	6.0
December	657.75	5.8	6.3	0.860	2.3	3.4	633.6	1.4	5.5
2006 January	657.75	5.8	6.3	0.878	3.0	3.1	641.3	1.2	5.4
February	666.80	5.9	6.5	0.880	1.9	3.0	648.6	1.1	5.1
March	666.80	6.1	6.5	0.856	2.1	2.8	650.5	0.3	5.2
April	685.05	6.3	6.8	0.894	2.4	3.3	651.0	0.1	5.1
May	685.05	6.3	6.8	0.908	2.8	3.3	650.1	-0.1	5.1
June	697.33	6.6	7.0	0.896	2.5	3.1	649.9	0.0	4.9
July	697.33	6.6	7.0	0.884	2.0	2.8	650.9	0.2	4.9
August	691.18	6.4	6.9	0.905			651.6	0.1	4.8
September									
October									
November									
December									

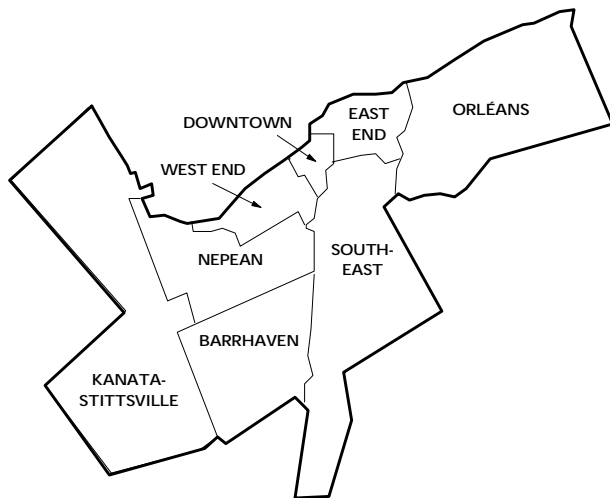
* Principal and Interest Payment assumes a five year mortgage rate and 25 year amortization period.

** Seasonally Adjusted

*** New Housing Price Index

Source: CMHC, Statistics Canada Labour Force Survey

Resale - Urban Sub-Markets



RESALE - URBAN SUB-MARKETS DEFINITIONS

(REFER TO TABLE 6B):

Sub- Market	MLS Zones
Orléans	11, 20, 23
East End	21, 22, 31, 34, 35
South East	26, 36, 37, 38, 46, 48, 80
Downtown	33, 40, 41, 44
West End	42, 43, 45, 50, 51, 52, 53, 54, 60, 61, 62, 63
Nepean	47, 70, 71, 72, 73, 74, 75, 76, 78
Barrhaven	77, 79
Kanata-Stittsville	82, 90

Source: Ottawa Real Estate Board

Definitions

- Starts:** refers to units where construction has advanced to a stage where full (100%) footings are in place. For multiple dwellings (semi-detached, row housing and apartments) the definition of a start applies to the structure or block of row units rather than to the project as a whole.
- Under Construction:** those units which have been started but which are not complete.
- Completions - Single-detached/semi-detached units:** this generally is the stage at which all proposed construction work is complete. A unit may be completed at the 90% stage where the remaining work is largely cosmetic. **Row housing/ Apartment:** completions means that 90% or more of the dwelling units within a block of row units or an apartment structure are completed and ready for occupancy
- Completed and Not Absorbed:** all completed units of new construction (excluding model homes not available for sale) which have never been sold or leased.
- Absorptions:** the number of completed units (excluding model homes) that have been sold or leased.
- Seasonally Adjusted (SA):** Actual monthly (or quarterly) figures adjusted to remove normal seasonal variation.
- Seasonally Adjust Annual Rates (SAAR):** Seasonally adjusted monthly figures multiplied by 12 (or quarterly figures multiplied by 4) to reflect annualized levels of activity.
- Definitions for **CMA, NHPI, CPI, and Inflation Rate** can be found in the Statistics Canada website - <http://www.statcan.ca>

2006 ONTARIO HOUSING OUTLOOK CONFERENCES OPPORTUNITIES IN A MATURING MARKET

Don't miss Canada Mortgage and Housing Corporation's (CMHC) annual Housing Outlook Conferences. These conferences will provide you with leading edge expertise on local housing market trends. CMHC's Market Analysts and Economists offer timely and reliable forecasts and analysis to help you make informed decisions.

Hamilton	November 7
Toronto	November 9
London	November 14
Kitchener	November 16
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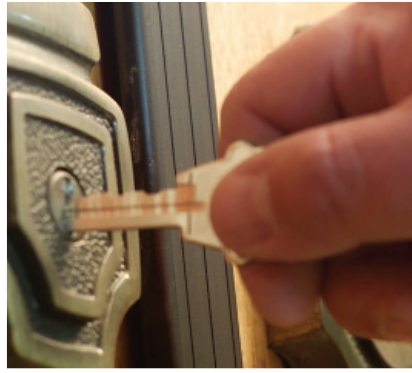
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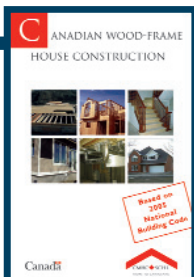
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