HOUSING MARKET INFORMATION

HOUSING NOW

London CMA

Canada Mortgage and Housing Corporation

Date Released: Fourth Quarter 2007

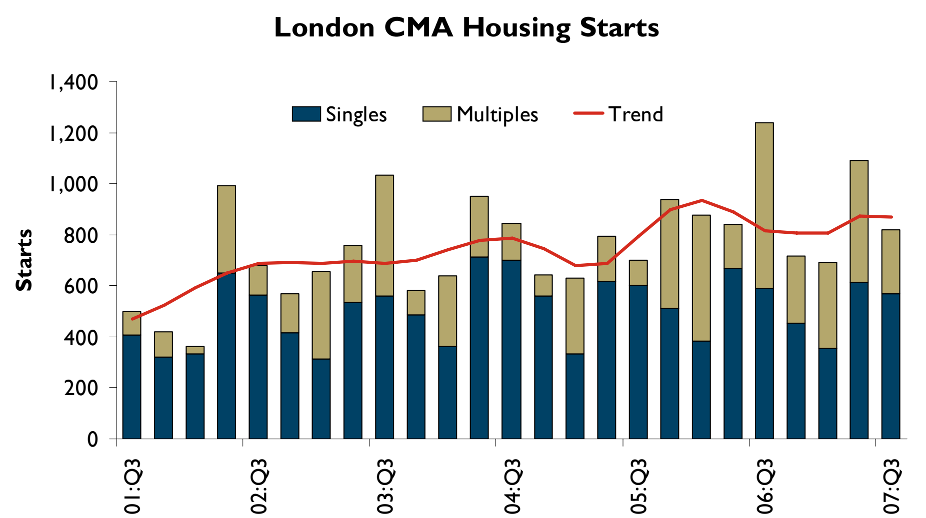
New Home Market

Demand Strong in London City

New home starts in the London Census Metropolitan Area (CMA) totalled 818 units in the third quarter of 2007. Total starts dropped one third from last year's 17-year record for the third quarter. Single-detached home starts held on steadily at 569 homes, only three per cent lower than the 587 homes in the same period of 2006.

The solid demand for housing was the result of a continuing healthy job market and the city's attractiveness to new residents. Low mortgage rates and relatively affordable home prices also added to the appeal of homeownership in London.

Figure 1



Source: CMHC

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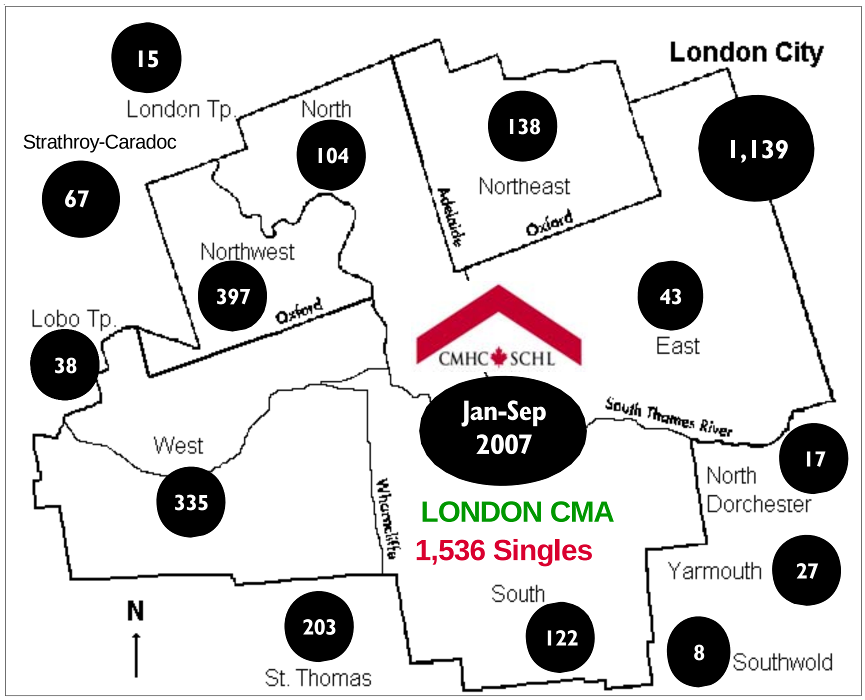
Canada

CMHC SCHL
HOME TO CANADIANS

Figure 2

Locations of New Single-Detached Home Starts



Source: CMHC

Not shown on the map are 9 units in Port Stanley, 2 units in Belmont, 3 units in Delaware, 3 units in West Noissouri, and 5 units in Adelaide Metcalfe Twp.

London Metro's Single-Detached Starts for the First Three Quarters

This figure shows the location of single-detached new homes starts in the London CMA. In the first three quarters of 2007, 74.2 per cent or 1,139 of the 1,536 single starts were in London City and 203 in St.Thomas.

Single-detached home starts were concentrated in London City, which accounted for 74.2 per cent of year-to-date starts compared to the 68.7 per cent last year. Single-detached home starts in London City increased by two per cent in the quarter and one per cent for the year. London West and Northwest became the major playground for home builders, thanks to the increasing desirability of these areas.

There were 732 single-detached homes started in these two areas in 2007, close to half of the total figure for the London CMA and up 27 per cent from last year's level.

Two-storey homes and bungalows have made up 95 per cent of total completed and sold single-detached homes in 2007. The average price was $289,200 for the first three quarters this year, up 6.5 per cent from 2006. New bungalows experienced a ten per cent average price gain to $295,000. For two-storey new homes, the average price increased by five per cent to $288,600.

There were two major apartment buildings started in the third quarter, a 136-unit rental project and a 43-unit condominium. Demand for townhouses continued to trend lower in the third quarter. There were 58 townhouse starts compared to 102 last year.

Resale Market

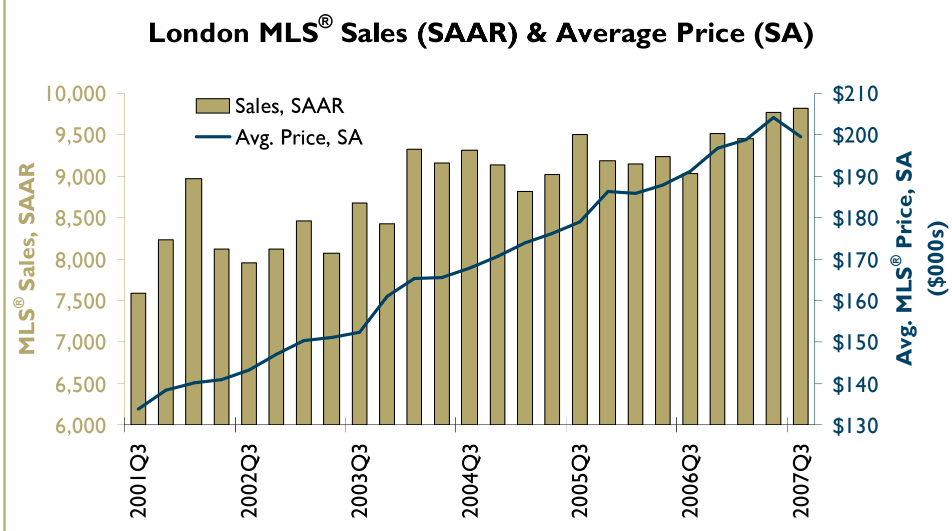
Another Record Quarter

After setting a record for the second quarter, existing home sales through the London and St. Thomas Association of REALTORS® (LSTAR) set another record in the third quarter. Sales reached 2,607, up ten per cent from the 2,369 sales in the same quarter of 2006.

Supply in the existing home market moved up at a slower pace, four per cent, to 4,046 homes. The seasonally adjusted sales-to-new listings ratio, an indicator of the balance between supply and demand of homes, increased to 62 per cent from 60 per cent a year ago. The resale market in the London area continued to favour sellers. The average resale home price increased by four per cent on a year-over-year basis in the third quarter, reaching $201,300.

London City made up 69 per cent of total home sales in the third quarter of 2007, while St. Thomas accounted for eight per cent. Year-over-year, the

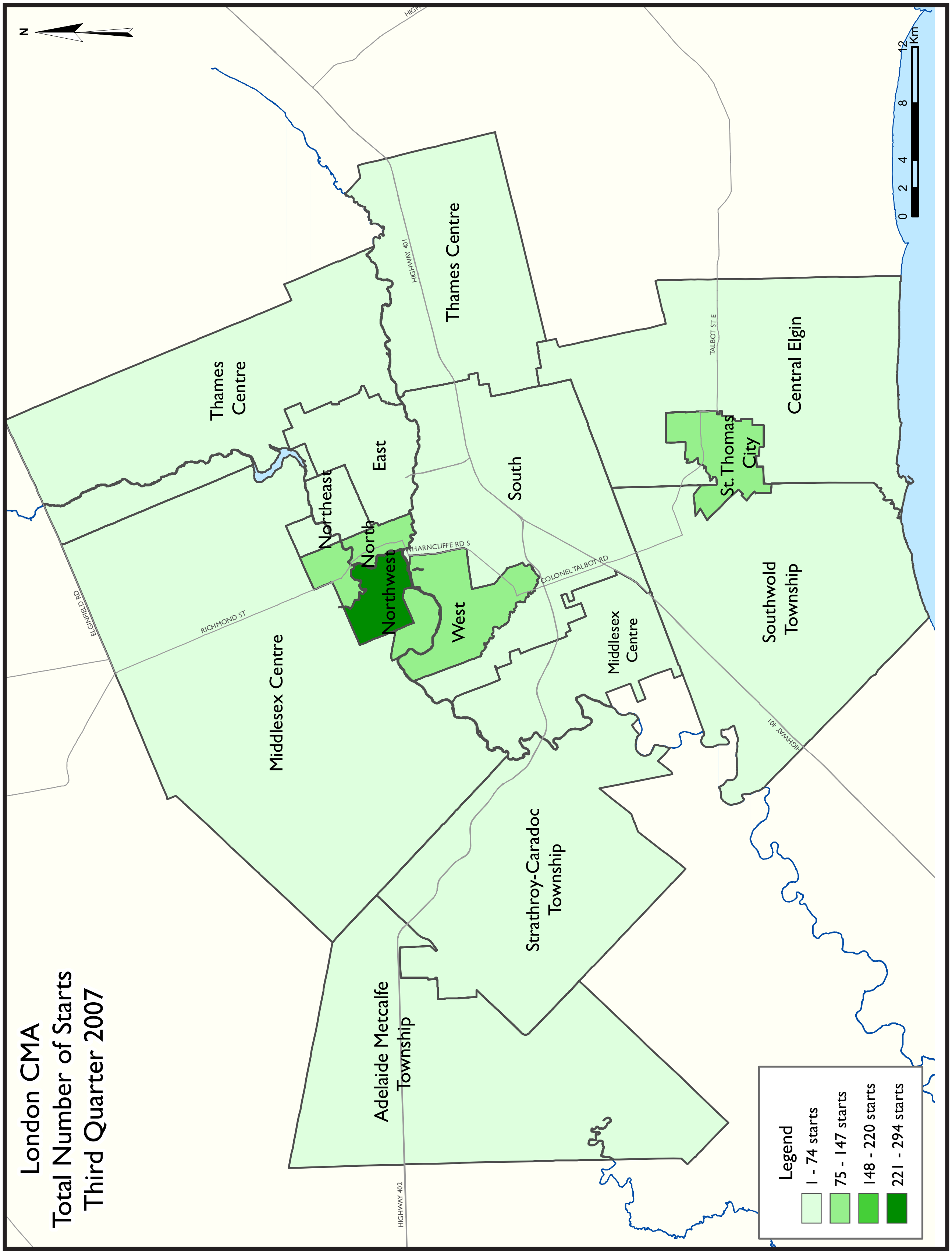
Figure 3

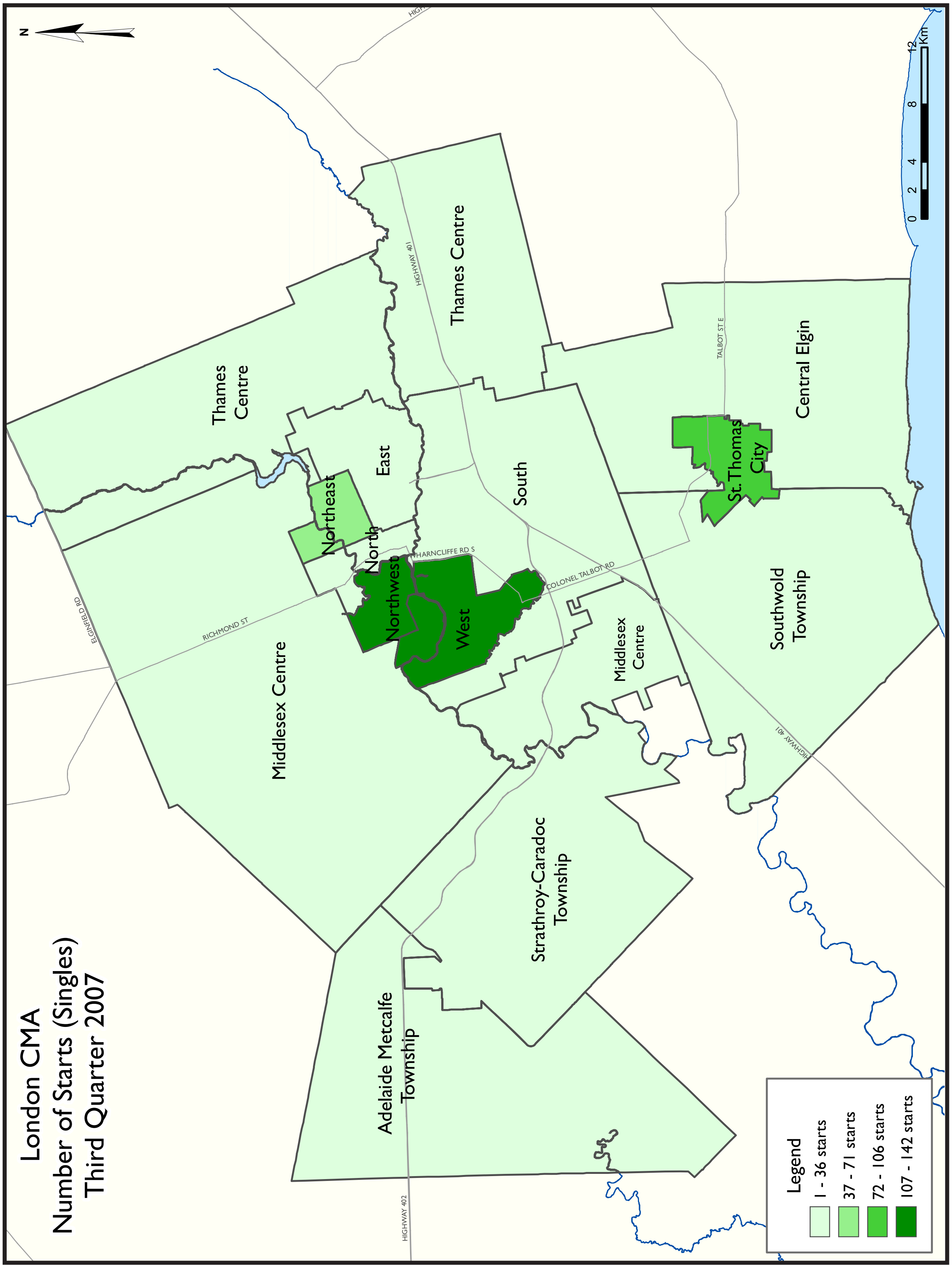


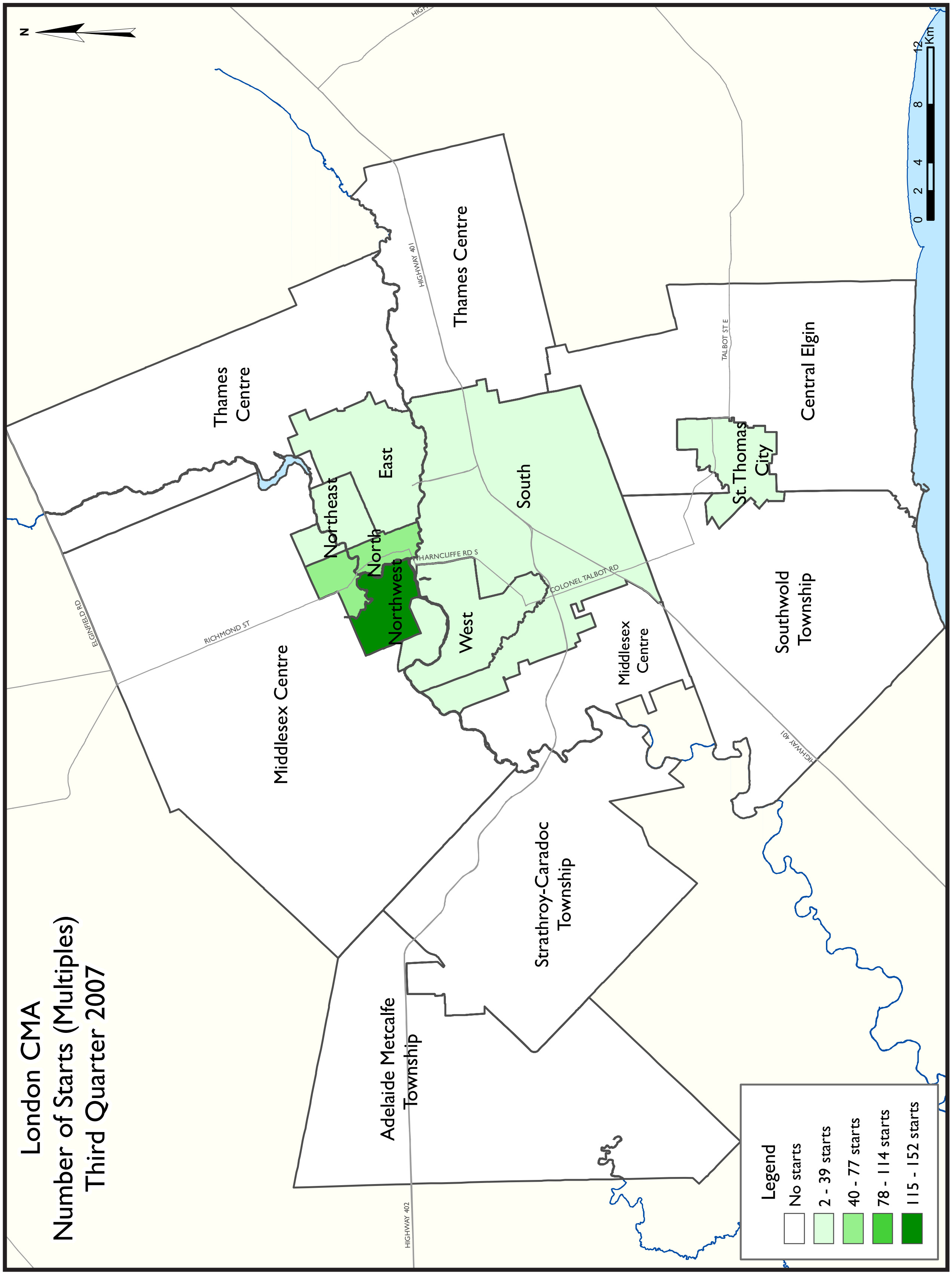
Source: CREA, LSTAR, CMHC

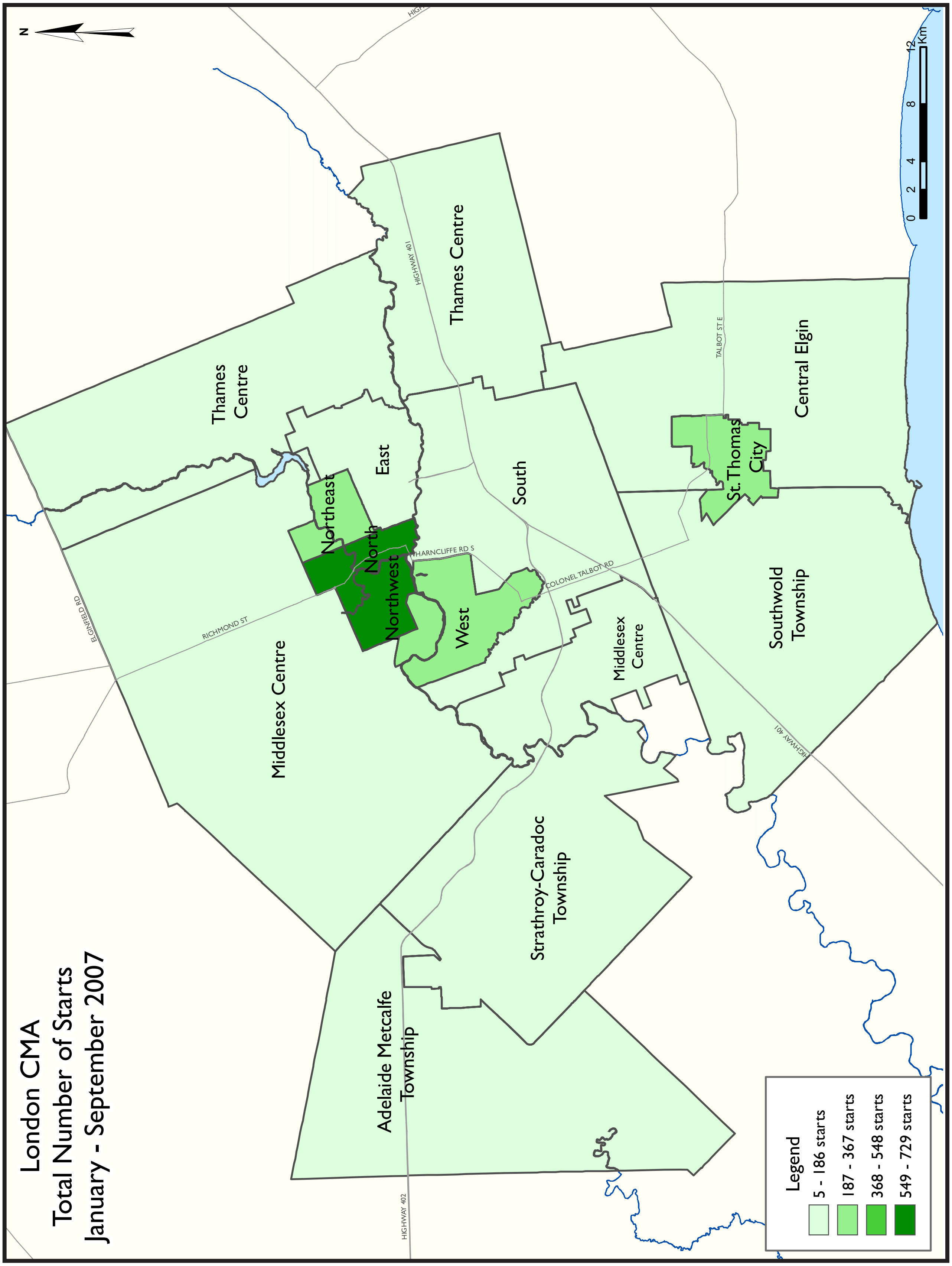
average resale home price in London City rose eight per cent to $204,700 and four per cent in St. Thomas to $170,000 for the third quarter.

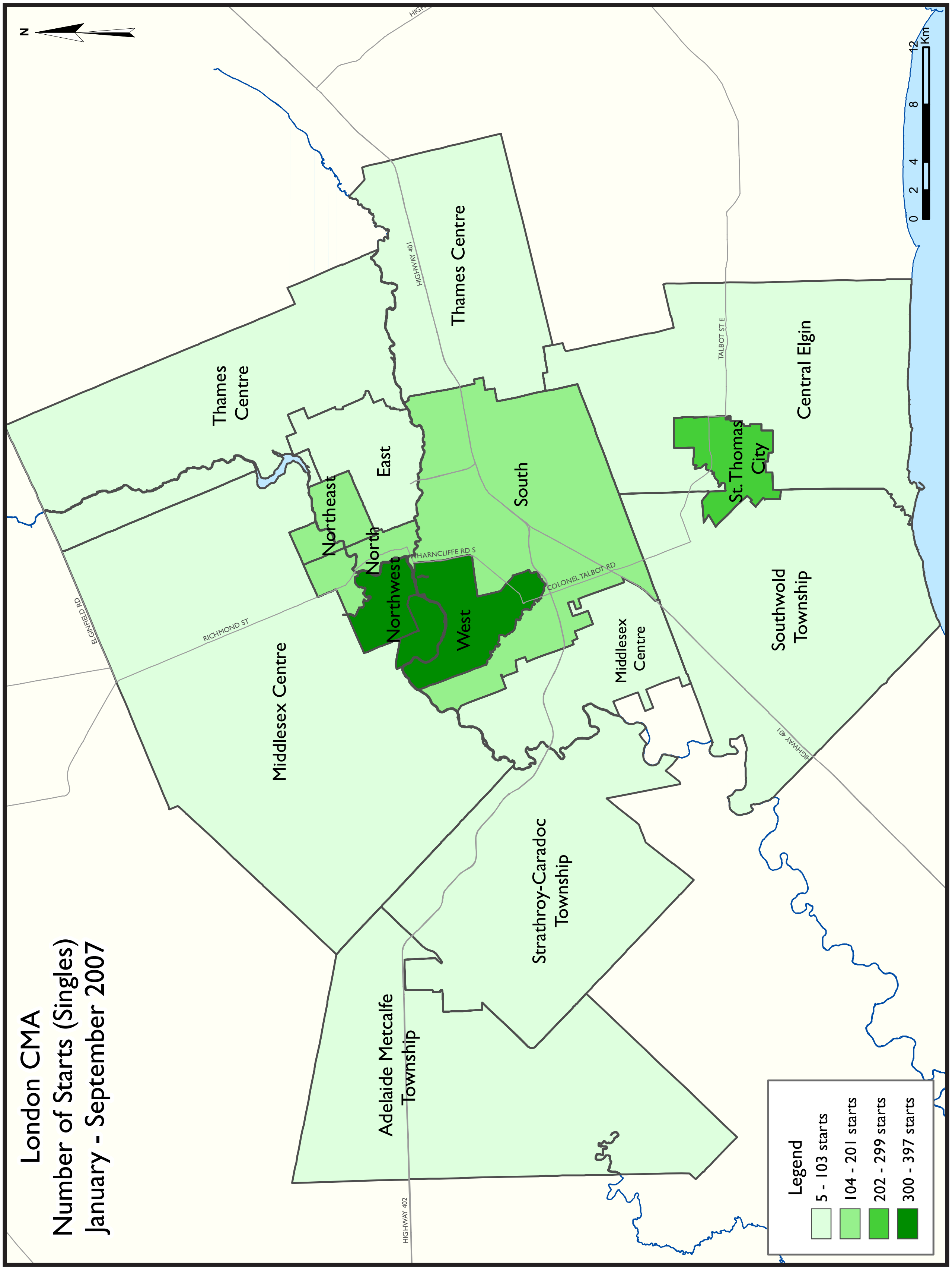
Similar to the new home market, bungalows and ranches, with an average price of $201,300, experienced close to eight per cent price increase for the first three quarters of 2007 compared to last year. The average price for a two-storey home edged up by six per cent to $276,100.


London CMA
Total Number of Starts
Third Quarter 2007
Thames Centre
Thames Centre
Middlesex Centre
Middlesex Centre
Northeast
East
North
Northwest
West
South
St. Thomas City
Central Elgin
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
HIGHWAY 401
HIGHWAY 402
TALBOT ST E
WHARNCLIFFE RD S
COLONEL TALBOT RD
RICHMOND ST
ELGINFIELD RD
0 2 4 8 12 Km
N
Legend
1 - 74 starts
75 - 147 starts
148 - 220 starts
221 - 294 starts


London CMA
Number of Starts (Singles)
Third Quarter 2007
Thames Centre
Thames Centre
East
Northeast
North
Northwest
West
South
Middlesex Centre
Middlesex Centre
Central Elgin
St. Thomas City
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
HIGHWAY 401
HIGHWAY 402
TALBOT ST E
WHARNCLIFFE RD S
COLONEL TALBOT RD
RICHMOND ST
ELGINFIELD RD
N
0 2 4 8 12 Km
Legend
1 - 36 starts
37 - 71 starts
72 - 106 starts
107 - 142 starts


London CMA
Number of Starts (Multiples)
Third Quarter 2007
N
Thames Centre
Thames Centre
Central Elgin
East
South
Northeast
North
Northwest
West
St. Thomas City
Middlesex Centre
Middlesex Centre
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
HIGHWAY 401
HIGHWAY 402
TALBOT ST E
WHARNCLIFFE RD S
COLONEL TALBOT RD
RICHMOND ST
ELGINFIELD RD
0 2 4 8 12 Km
Legend
No starts
2 - 39 starts
40 - 77 starts
78 - 114 starts
115 - 152 starts


London CMA
Total Number of Starts
January - September 2007
N
Thames Centre
Thames Centre
East
Northeast
North
Northwest
West
South
Central Elgin
St. Thomas City
Southwold Township
Middlesex Centre
Middlesex Centre
Strathroy-Caradoc Township
Adelaide Metcalfe Township
HIGHWAY 401
TALBOT ST E
WHARNCLIFFE RD S
COLONEL TALBOT RD
RICHMOND ST
ELGINFIELD RD
HIGHWAY 402
0 2 4 8 12 Km
Legend
5 - 186 starts
187 - 367 starts
368 - 548 starts
549 - 729 starts


London CMA
Number of Starts (Singles)
January - September 2007
N
Legend
5 - 103 starts
104 - 201 starts
202 - 299 starts
300 - 397 starts
0 2 4 8 12 Km
Thames Centre
Thames Centre
East
Northeast
North
Northwest
West
South
St. Thomas City
Central Elgin
Southwold Township
Middlesex Centre
Middlesex Centre
Strathroy-Caradoc Township
Adelaide Metcalfe Township
HIGHWAY 401
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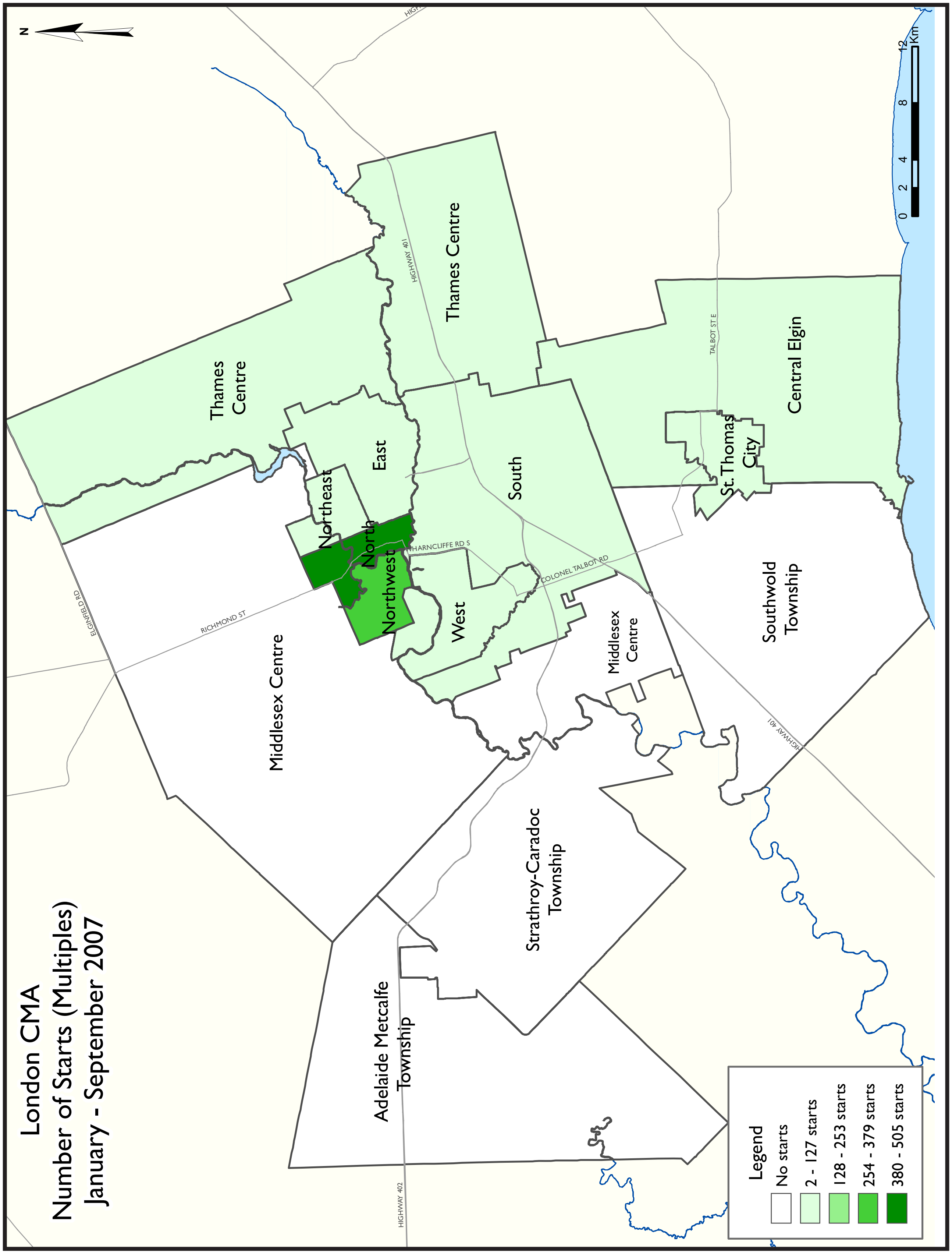
TALBOT ST E
WHARNCLIFFE RD S
COLONEL TALBOT RD
RICHMOND ST
ELGINFIELD RD


London CMA
Number of Starts (Multiples)
January - September 2007
Thames Centre
Thames Centre
East
Northeast
North
Northwest
South
West
Central Elgin
St. Thomas City
Middlesex Centre
Middlesex Centre
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
HIGHWAY 401
HIGHWAY 402
TALBOT ST E
WHARNCLIFFE RD S
COLONEL TALBOT RD
RICHMOND ST
ELGINFIELD RD
N
0 2 4 8 12 Km
Legend
No starts
2 - 127 starts
128 - 253 starts
254 - 379 starts
380 - 505 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

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

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil or zero
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Activity Summary of London CMA Third Quarter 2007	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2007	542	4	0	24	54	43	7	144	818
Q3 2006	546	10	10	37	92	0	4	540	1,239
% Change	-0.7	-60.0	-100.0	-35.1	-41.3	n/a	75.0	-73.3	-34.0
Year-to-date 2007	1,434	38	21	83	173	43	27	783	2,602
Year-to-date 2006	1,543	34	20	90	274	0	23	973	2,957
% Change	-7.1	11.8	5.0	-7.8	-36.9	n/a	17.4	-19.5	-12.0
UNDER CONSTRUCTION									
Q3 2007	641	12	50	46	218	43	13	1,637	2,660
Q3 2006	687	12	10	54	274	0	21	1,355	2,413
% Change	-6.7	0.0	**	-14.8	-20.4	n/a	-38.1	20.8	10.2
COMPLETIONS									
Q3 2007	541	22	5	41	83	0	11	243	946
Q3 2006	541	16	10	27	62	0	2	169	827
% Change	0.0	37.5	-50.0	51.9	33.9	n/a	**	43.8	14.4
Year-to-date 2007	1,333	28	5	93	258	0	42	646	2,405
Year-to-date 2006	1,444	50	10	91	158	80	21	266	2,120
% Change	-7.7	-44.0	-50.0	2.2	63.3	-100.0	100.0	142.9	13.4
COMPLETED & NOT ABSORBED									
Q3 2007	141	3	3	26	93	0	3	414	683
Q3 2006	108	4	5	12	91	4	8	193	425
% Change	30.6	-25.0	-40.0	116.7	2.2	-100.0	-62.5	114.5	60.7
ABSORBED									
Q3 2007	570	25	5	40	81	0	12	123	856
Q3 2006	563	18	5	32	57	9	10	151	845
% Change	1.2	38.9	0.0	25.0	42.1	-100.0	20.0	-18.5	1.3
Year-to-date 2007	1,332	28	7	83	247	4	45	398	2,144
Year-to-date 2006	1,457	49	8	93	173	76	29	349	2,234
% Change	-8.6	-42.9	-12.5	-10.8	42.8	-94.7	55.2	14.0	-4.0

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

Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
London City									
Q3 2007	381	0	0	23	54	43	7	144	652
Q3 2006	375	2	10	21	92	0	4	540	1,044
St. Thomas City									
Q3 2007	75	4	0	1	0	0	0	0	80
Q3 2006	88	8	0	13	0	0	0	0	109
Central Elgin									
Q3 2007	21	0	0	0	0	0	0	0	21
Q3 2006	17	0	0	0	0	0	0	0	17
Middlesex Centre									
Q3 2007	27	0	0	0	0	0	0	0	27
Q3 2006	29	0	0	2	0	0	0	0	31
Southwold TP									
Q3 2007	4	0	0	0	0	0	0	0	4
Q3 2006	5	0	0	0	0	0	0	0	5
Strathroy-Caradoc TP									
Q3 2007	25	0	0	0	0	0	0	0	25
Q3 2006	22	0	0	1	0	0	0	0	23
Thames Centre									
Q3 2007	8	0	0	0	0	0	0	0	8
Q3 2006	10	0	0	0	0	0	0	0	10
Adelaide Metcalfe TP									
Q3 2007	1	0	0	0	0	0	0	0	1
Q3 2006	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2007	542	4	0	24	54	43	7	144	818
Q3 2006	546	10	10	37	92	0	4	540	1,239

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

Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
London City									
Q3 2007	443	2	37	42	218	43	13	1,522	2,320
Q3 2006	490	4	10	29	263	0	21	1,319	2,136
St. Thomas City									
Q3 2007	71	10	0	3	0	0	0	41	125
Q3 2006	74	8	0	17	0	0	0	0	99
Central Elgin									
Q3 2007	29	0	2	0	0	0	0	0	31
Q3 2006	27	0	0	0	0	0	0	0	27
Middlesex Centre									
Q3 2007	36	0	0	0	0	0	0	0	36
Q3 2006	41	0	0	7	11	0	0	36	95
Southwold TP									
Q3 2007	7	0	0	0	0	0	0	0	7
Q3 2006	4	0	0	0	0	0	0	0	4
Strathroy-Caradoc TP									
Q3 2007	37	0	0	1	0	0	0	74	112
Q3 2006	39	0	0	1	0	0	0	0	40
Thames Centre									
Q3 2007	12	0	11	0	0	0	0	0	23
Q3 2006	12	0	0	0	0	0	0	0	12
Adelaide Metcalfe TP									
Q3 2007	6	0	0	0	0	0	0	0	6
Q3 2006	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2007	641	12	50	46	218	43	13	1,637	2,660
Q3 2006	687	12	10	54	274	0	21	1,355	2,413

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

Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
London City									
Q3 2007	409	0	5	26	83	0	11	243	777
Q3 2006	367	0	10	18	57	0	2	169	623
St. Thomas City									
Q3 2007	70	22	0	11	0	0	0	0	103
Q3 2006	94	16	0	9	0	0	0	0	119
Central Elgin									
Q3 2007	6	0	0	0	0	0	0	0	6
Q3 2006	15	0	0	0	0	0	0	0	15
Middlesex Centre									
Q3 2007	17	0	0	3	0	0	0	0	20
Q3 2006	27	0	0	0	0	0	0	0	27
Southwold TP									
Q3 2007	0	0	0	0	0	0	0	0	0
Q3 2006	3	0	0	0	0	0	0	0	3
Strathroy-Caradoc TP									
Q3 2007	26	0	0	1	0	0	0	0	27
Q3 2006	21	0	0	0	5	0	0	0	26
Thames Centre									
Q3 2007	12	0	0	0	0	0	0	0	12
Q3 2006	14	0	0	0	0	0	0	0	14
Adelaide Metcalfe TP									
Q3 2007	1	0	0	0	0	0	0	0	1
Q3 2006	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2007	541	22	5	41	83	0	11	243	946
Q3 2006	541	16	10	27	62	0	2	169	827

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

Table 1.1: Housing Activity Summary by Submarket Third Quarter 2007									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
London City									
Q3 2007	104	0	3	20	93	0	3	386	609
Q3 2006	80	1	5	10	88	4	8	193	389
St. Thomas City									
Q3 2007	20	3	0	2	0	0	0	0	25
Q3 2006	9	3	0	1	0	0	0	0	13
Central Elgin									
Q3 2007	1	0	0	0	0	0	0	0	1
Q3 2006	1	0	0	0	0	0	0	0	1
Middlesex Centre									
Q3 2007	5	0	0	2	0	0	0	28	35
Q3 2006	8	0	0	1	3	0	0	0	12
Southwold TP									
Q3 2007	0	0	0	0	0	0	0	0	0
Q3 2006	0	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP									
Q3 2007	10	0	0	2	0	0	0	0	12
Q3 2006	9	0	0	0	0	0	0	0	9
Thames Centre									
Q3 2007	1	0	0	0	0	0	0	0	1
Q3 2006	1	0	0	0	0	0	0	0	1
Adelaide Metcalfe TP									
Q3 2007	0	0	0	0	0	0	0	0	0
Q3 2006	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2007	141	3	3	26	93	0	3	414	683
Q3 2006	108	4	5	12	91	4	8	193	425

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

Table 1.1: Housing Activity Summary by Submarket Third Quarter 2007									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
London City									
Q3 2007	433	0	5	24	76	0	12	120	670
Q3 2006	384	2	5	20	51	9	10	151	632
St. Thomas City									
Q3 2007	72	25	0	12	0	0	0	0	109
Q3 2006	94	16	0	12	0	0	0	0	122
Central Elgin									
Q3 2007	8	0	0	0	0	0	0	0	8
Q3 2006	20	0	0	0	0	0	0	0	20
Middlesex Centre									
Q3 2007	18	0	0	4	5	0	0	3	30
Q3 2006	29	0	0	0	1	0	0	0	30
Southwold TP									
Q3 2007	0	0	0	0	0	0	0	0	0
Q3 2006	3	0	0	0	0	0	0	0	3
Strathroy-Caradoc TP									
Q3 2007	26	0	0	0	0	0	0	0	26
Q3 2006	19	0	0	0	5	0	0	0	24
Thames Centre									
Q3 2007	12	0	0	0	0	0	0	0	12
Q3 2006	14	0	0	0	0	0	0	0	14
Adelaide Metcalfe TP									
Q3 2007	1	0	0	0	0	0	0	0	1
Q3 2006	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2007	570	25	5	40	81	0	12	123	856
Q3 2006	563	18	5	32	57	9	10	151	845

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

Table 1.2: History of Housing Starts of London CMA 1997 - 2006									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2006	1,963	34	36	115	365	0	33	1,128	3,674
% Change	2.1	-15.0	n/a	-18.4	43.7	n/a	-45.0	73.5	19.8
2005	1,922	40	0	141	254	0	60	650	3,067
% Change	-14.2	81.8	-100.0	62.1	16.5	-100.0	-31.0	95.2	-0.4
2004	2,239	22	12	87	218	80	87	333	3,078
% Change	24.9	57.1	-70.7	-6.5	8.5	n/a	77.6	-60.2	1.7
2003	1,792	14	41	93	201	0	49	837	3,027
% Change	-5.2	-12.5	-16.3	24.0	-16.6	n/a	**	163.2	16.2
2002	1,891	16	49	75	241	0	14	318	2,604
% Change	54.9	60.0	**	-21.9	38.5	n/a	-60.0	**	62.0
2001	1,221	10	15	96	174	0	35	54	1,607
% Change	6.7	0.0	-25.0	77.8	-30.1	n/a	-35.2	-70.3	-6.2
2000	1,144	10	20	54	249	0	54	182	1,713
% Change	-8.8	-68.8	n/a	-38.6	64.9	n/a	-18.2	0.6	-3.4
1999	1,255	32	0	88	151	0	66	181	1,773
% Change	5.7	-15.8	-100.0	-27.9	-47.8	n/a	**	-51.9	-12.5
1998	1,187	38	2	122	289	0	13	376	2,027
% Change	-4.3	-69.8	n/a	76.8	-11.3	n/a	n/a	**	12.2
1997	1,240	126	0	69	326	0	0	46	1,807

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Third Quarter 2007											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006	% Change
London City	407	400	0	2	58	102	187	540	652	1044	-37.5
St. Thomas City	76	101	4	8	0	0	0	0	80	109	-26.6
Central Elgin	21	17	0	0	0	0	0	0	21	17	23.5
Middlesex Centre	27	31	0	0	0	0	0	0	27	31	-12.9
Southwold TP	4	5	0	0	0	0	0	0	4	5	-20.0
Strathroy-Caradoc TP	25	23	0	0	0	0	0	0	25	23	8.7
Thames Centre	8	10	0	0	0	0	0	0	8	10	-20.0
Adelaide Metcalfe TP	1	0	0	0	0	0	0	0	1	0	n/a
London CMA	569	587	4	10	58	102	187	540	818	1,239	-34.0

Table 2.1: Starts by Submarket and by Dwelling Type January - September 2007											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	% Change
London City	1139	1124	0	6	189	298	785	973	2113	2401	-12.0
St. Thomas City	203	274	38	32	0	0	41	0	282	306	-7.8
Central Elgin	38	50	0	0	0	0	2	0	40	50	-20.0
Middlesex Centre	56	84	0	0	0	11	0	0	56	95	-41.1
Southwold TP	8	6	0	0	0	0	0	0	8	6	33.3
Strathroy-Caradoc TP	67	70	0	0	0	0	0	0	67	70	-4.3
Thames Centre	20	29	0	0	11	0	0	0	31	29	6.9
Adelaide Metcalfe TP	5	0	0	0	0	0	0	0	5	0	n/a
London CMA	1,536	1,637	38	38	200	309	828	973	2,602	2,957	-12.0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Third Quarter 2007								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006
London City	54	102	4	0	43	0	144	540
St. Thomas City	0	0	0	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	54	102	4	0	43	0	144	540

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - September 2007								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006
London City	181	281	8	17	43	0	742	973
St. Thomas City	0	0	0	0	0	0	41	0
Central Elgin	0	0	0	0	2	0	0	0
Middlesex Centre	0	11	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	0	0
Thames Centre	11	0	0	0	0	0	0	0
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	192	292	8	17	45	0	783	973

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Third Quarter 2007

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006
London City	381	387	120	113	151	544	652	1,044
St. Thomas City	79	96	1	13	0	0	80	109
Central Elgin	21	17	0	0	0	0	21	17
Middlesex Centre	27	29	0	2	0	0	27	31
Southwold TP	4	5	0	0	0	0	4	5
Strathroy-Caradoc TP	25	22	0	1	0	0	25	23
Thames Centre	8	10	0	0	0	0	8	10
Adelaide Metcalfe TP	1	0	0	0	0	0	1	0
London CMA	546	566	121	129	151	544	818	1,239

Table 2.5: Starts by Submarket and by Intended Market
January - September 2007

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006
London City	1,061	1,091	283	314	769	996	2,113	2,401
St. Thomas City	228	275	13	31	41	0	282	306
Central Elgin	40	50	0	0	0	0	40	50
Middlesex Centre	55	77	1	18	0	0	56	95
Southwold TP	8	6	0	0	0	0	8	6
Strathroy-Caradoc TP	65	69	2	1	0	0	67	70
Thames Centre	31	29	0	0	0	0	31	29
Adelaide Metcalfe TP	5	0	0	0	0	0	5	0
London CMA	1,493	1,597	299	364	810	996	2,602	2,957

Source: CMHC (Starts and Completions Survey)

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006	% Change
Table 3: Completions by Submarket and by Dwelling Type Third Quarter 2007											
London City	446	385	0	2	88	67	243	169	777	623	24.7
St. Thomas City	81	103	22	16	0	0	0	0	103	119	-13.4
Central Elgin	6	15	0	0	0	0	0	0	6	15	-60.0
Middlesex Centre	20	27	0	0	0	0	0	0	20	27	-25.9
Southwold TP	0	3	0	0	0	0	0	0	0	3	-100.0
Strathroy-Caradoc TP	27	21	0	0	0	5	0	0	27	26	3.8
Thames Centre	12	14	0	0	0	0	0	0	12	14	-14.3
Adelaide Metcalfe TP	1	0	0	0	0	0	0	0	1	0	n/a
London CMA	593	568	22	18	88	72	243	169	946	827	14.4

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	% Change
Table 3.1: Completions by Submarket and by Dwelling Type January - September 2007											
London City	1086	1071	4	8	267	164	610	346	1967	1589	23.8
St. Thomas City	201	243	28	44	0	0	0	0	229	287	-20.2
Central Elgin	27	54	0	0	0	0	0	0	27	54	-50.0
Middlesex Centre	49	69	0	0	11	16	36	0	96	85	12.9
Southwold TP	4	6	0	0	0	0	0	0	4	6	-33.3
Strathroy-Caradoc TP	55	62	0	2	0	5	0	0	55	69	-20.3
Thames Centre	26	30	0	0	0	0	0	0	26	30	-13.3
Adelaide Metcalfe TP	1	0	0	0	0	0	0	0	1	0	n/a
London CMA	1,449	1,535	32	54	278	185	646	346	2,405	2,120	13.4

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Third Quarter 2007								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006
London City	88	67	0	0	0	0	243	169
St. Thomas City	0	0	0	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	5	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	88	72	0	0	0	0	243	169

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - September 2007								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006
London City	250	145	17	19	0	80	610	266
St. Thomas City	0	0	0	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	11	16	0	0	0	0	36	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	5	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	261	166	17	19	0	80	646	266

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Third Quarter 2007								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006	Q3 2007	Q3 2006
London City	414	377	109	75	254	171	777	623
St. Thomas City	92	110	11	9	0	0	103	119
Central Elgin	6	15	0	0	0	0	6	15
Middlesex Centre	17	27	3	0	0	0	20	27
Southwold TP	0	3	0	0	0	0	0	3
Strathroy-Caradoc TP	26	21	1	5	0	0	27	26
Thames Centre	12	14	0	0	0	0	12	14
Adelaide Metcalfe TP	1	0	0	0	0	0	1	0
London CMA	568	567	124	89	254	171	946	827

Table 3.5: Completions by Submarket and by Intended Market January - September 2007								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006
London City	1,010	1,022	305	280	652	287	1,967	1,589
St. Thomas City	203	260	26	27	0	0	229	287
Central Elgin	27	54	0	0	0	0	27	54
Middlesex Centre	43	68	17	17	36	0	96	85
Southwold TP	4	6	0	0	0	0	4	6
Strathroy-Caradoc TP	52	64	3	5	0	0	55	69
Thames Centre	26	30	0	0	0	0	26	30
Adelaide Metcalfe TP	1	0	0	0	0	0	1	0
London CMA	1,366	1,504	351	329	688	287	2,405	2,120

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range Third Quarter 2007													
Submarket	**Price Ranges**										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
London City													
Q3 2007	31	6.6	138	29.5	146	31.2	107	22.9	46	9.8	468	267,500	289,234
Q3 2006	37	9.2	152	37.6	121	30.0	72	17.8	22	5.4	404	251,591	273,169
Year-to-date 2007	82	7.6	321	29.7	303	28.1	251	23.3	122	11.3	1,079	270,000	296,228
Year-to-date 2006	107	9.9	374	34.8	301	28.0	211	19.6	83	7.7	1,076	256,000	278,524
St. Thomas City													
Q3 2007	23	27.4	28	33.3	23	27.4	10	11.9	0	0.0	84	225,500	234,879
Q3 2006	38	35.8	43	40.6	22	20.8	2	1.9	1	0.9	106	219,410	222,958
Year-to-date 2007	44	23.0	74	38.7	49	25.7	19	9.9	5	2.6	191	229,000	240,492
Year-to-date 2006	94	38.4	98	40.0	46	18.8	6	2.4	1	0.4	245	210,000	218,361
Central Elgin													
Q3 2007	0	0.0	5	62.5	2	25.0	1	12.5	0	0.0	8	--	--
Q3 2006	0	0.0	7	35.0	6	30.0	7	35.0	0	0.0	20	261,635	278,657
Year-to-date 2007	1	3.4	15	51.7	6	20.7	5	17.2	2	6.9	29	248,900	282,767
Year-to-date 2006	6	10.0	23	38.3	13	21.7	16	26.7	2	3.3	60	254,000	313,324
Middlesex Centre													
Q3 2007	0	0.0	5	22.7	6	27.3	9	40.9	2	9.1	22	291,000	298,864
Q3 2006	1	3.4	5	17.2	10	34.5	9	31.0	4	13.8	29	295,000	327,992
Year-to-date 2007	1	2.0	8	16.0	14	28.0	20	40.0	7	14.0	50	300,000	336,398
Year-to-date 2006	1	1.4	12	17.1	25	35.7	23	32.9	9	12.9	70	294,472	333,698
Southwold TP													
Q3 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q3 2006	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	3	--	--
Year-to-date 2007	0	0.0	0	0.0	2	50.0	0	0.0	2	50.0	4	--	--
Year-to-date 2006	2	33.3	2	33.3	2	33.3	0	0.0	0	0.0	6	--	--
Strathroy-Caradoc TP													
Q3 2007	4	15.4	7	26.9	13	50.0	2	7.7	0	0.0	26	260,500	249,573
Q3 2006	5	26.3	8	42.1	4	21.1	1	5.3	1	5.3	19	240,000	242,368
Year-to-date 2007	18	31.6	15	26.3	17	29.8	6	10.5	1	1.8	57	242,000	242,715
Year-to-date 2006	22	36.7	16	26.7	15	25.0	4	6.7	3	5.0	60	234,558	239,179
Thames Centre													
Q3 2007	0	0.0	0	0.0	4	33.3	4	33.3	4	33.3	12	365,000	363,158
Q3 2006	0	0.0	1	7.1	5	35.7	6	42.9	2	14.3	14	305,000	309,706
Year-to-date 2007	0	0.0	0	0.0	8	30.8	10	38.5	8	30.8	26	357,500	357,729
Year-to-date 2006	2	5.9	2	5.9	15	44.1	12	35.3	3	8.8	34	292,500	299,079
Adelaide Metcalfe TP													
Q3 2007	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Q3 2006	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2007	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2006	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
London CMA													
Q3 2007	58	9.3	183	29.5	194	31.2	133	21.4	53	8.5	621	265,000	281,469
Q3 2006	83	13.9	217	36.5	168	28.2	97	16.3	30	5.0	595	249,792	266,609
Year-to-date 2007	146	10.2	433	30.1	399	27.8	311	21.6	148	10.3	1,437	265,000	289,154
Year-to-date 2006	234	15.1	527	34.0	417	26.9	272	17.5	101	6.5	1,551	250,000	271,571

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units Third Quarter 2007						
Submarket	Q3 2007	Q3 2006	% Change	YTD 2007	YTD 2006	% Change
London City	289,234	273,169	5.9	296,228	278,524	6.4
St. Thomas City	234,879	222,958	5.3	240,492	218,361	10.1
Central Elgin	--	278,657	n/a	282,767	313,324	-9.8
Middlesex Centre	298,864	327,992	-8.9	336,398	333,698	0.8
Southwold TP	--	--	n/a	--	--	n/a
Strathroy-Caradoc TP	249,573	242,368	3.0	242,715	239,179	1.5
Thames Centre	363,158	309,706	17.3	357,729	299,079	19.6
Adelaide Metcalfe TP	--	--	n/a	--	--	n/a
London CMA	281,469	266,609	5.6	289,154	271,571	6.5

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for London Third Quarter 2007										
		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
2006	January	540	18.4	831	1,166	1,232	67.5	180,492	9.2	184,277
	February	635	-7.7	685	1,198	1,241	55.2	188,599	5.1	186,250
	March	900	13.1	771	1,514	1,247	61.8	190,753	8.1	187,304
	April	890	-2.9	771	1,395	1,204	64.0	180,806	0.9	181,650
	May	1,044	4.8	758	1,858	1,312	57.8	193,014	8.0	190,477
	June	1,045	2.5	781	1,574	1,342	58.2	195,195	9.3	191,770
	July	816	1.0	756	1,318	1,261	60.0	196,457	8.7	191,158
	August	849	-8.0	750	1,263	1,279	58.6	193,496	9.1	193,100
	September	704	-8.0	752	1,315	1,324	56.8	188,481	2.1	189,033
	October	731	5.6	771	1,166	1,271	60.7	189,726	6.1	196,609
	November	636	-4.9	764	1,040	1,343	56.9	193,963	6.0	198,309
	December	444	10.2	844	569	1,320	63.9	190,617	4.9	195,910
2007	January	547	1.3	807	1,297	1,331	60.6	197,300	9.3	198,412
	February	724	14.0	782	1,215	1,276	61.3	198,953	5.5	197,694
	March	872	-3.1	774	1,459	1,254	61.7	203,167	6.5	200,724
	April	940	5.6	804	1,533	1,281	62.8	204,188	12.9	205,420
	May	1,192	14.2	838	1,765	1,275	65.7	206,842	7.2	204,046
	June	1,017	-2.7	800	1,536	1,314	60.9	204,500	4.8	203,122
	July	1,042	27.7	890	1,469	1,334	66.7	201,049	2.3	194,048
	August	893	5.2	801	1,294	1,325	60.5	199,170	2.9	200,308
	September	672	-4.5	764	1,283	1,339	57.1	204,607	8.6	204,891
	October									
	November									
	December									
	Q3 2006	2,369	0.0		3,896			193,026	6.9	
	Q3 2007	2,607	10.0		4,046			201,323	4.3	
	YTD 2006	7,423	0.7		12,601			190,298	6.7	
	YTD 2007	7,899	6.4		12,851			202,613	6.5	

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

Table 6: Economic Indicators Third Quarter 2007											
		Interest Rates			NHPI, Total, London CMA 1997=100	CPI, 2002 =100 (Ontario)	London Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2006	January	658	5.80	6.30	130.3	108.2	240.0	6.4	68.2	716
	February	667	5.85	6.45	131.2	107.9	240.3	6.1	68.0	719
	March	667	6.05	6.45	131.3	108.8	241.3	6.0	68.2	718
	April	685	6.25	6.75	132.1	109.1	244.5	6.1	69.1	726
	May	685	6.25	6.75	131.1	109.5	248.2	5.5	69.6	727
	June	697	6.60	6.95	130.9	109.3	248.2	5.7	69.7	731
	July	697	6.60	6.95	131.9	109.0	244.0	6.2	68.8	729
	August	691	6.40	6.85	134.1	109.1	240.3	7.0	68.3	736
	September	682	6.40	6.70	135.5	108.5	242.2	6.9	68.7	739
	October	688	6.40	6.80	135.6	108.4	246.4	6.7	69.7	741
	November	673	6.40	6.55	134.3	108.6	250.2	6.2	70.3	739
	December	667	6.30	6.45	135.3	108.8	251.0	6.2	70.5	742
2007	January	679	6.50	6.65	135.7	108.6	250.6	6.1	70.3	744
	February	679	6.50	6.65	135.4	109.7	250.4	5.7	69.8	745
	March	669	6.40	6.49	135.4	110.8	249.2	5.7	69.5	745
	April	678	6.60	6.64	135.5	111.1	247.3	5.6	68.8	747
	May	709	6.85	7.14	136.7	111.6	245.1	5.9	68.4	756
	June	715	7.05	7.24	137.7	111.1	243.5	5.9	68.0	757
	July	715	7.05	7.24	138.5	111.1	245.0	6.1	68.5	761
	August	715	7.05	7.24	138.4	110.9	246.7	6.2	69.0	753
	September	712	7.05	7.19		111.0	250.0	6.1	69.8	757
	October									
	November									
	December									

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

Source: CMHC, adapted from Statistics Canada (CANSIM), CREA (MLS®), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

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

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2001 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 2001 Census area definitions.

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