HOUSING MARKET OUTLOOK

Ontario Region Highlights

Canada Mortgage and Housing Corporation
Date Released: First Quarter 2009

Ontario HMO Highlights Report – 2009 Q1

Figure 1

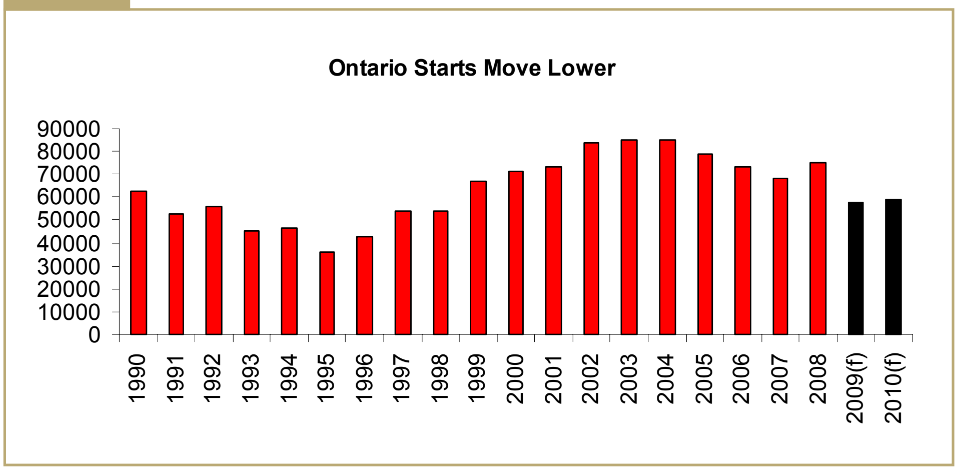
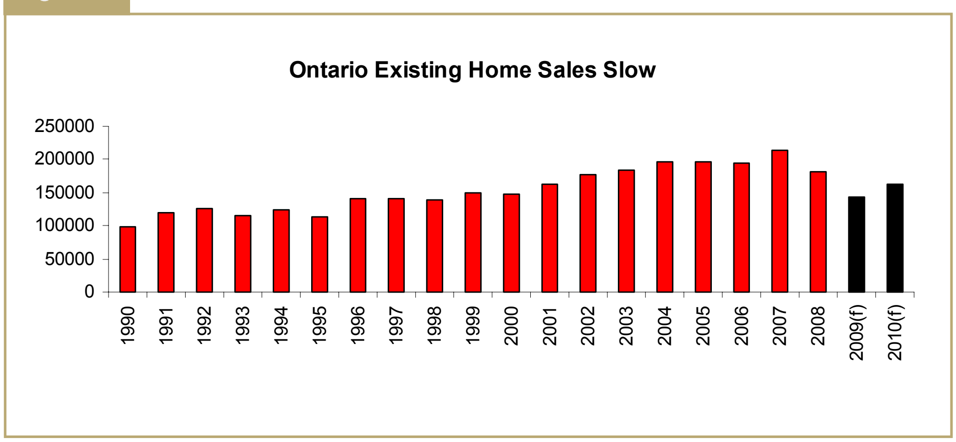


Figure 2



[1] *The outlook is subject to a heightened degree of uncertainty. Although point forecasts are presented in this publication, CMHC also presents forecast ranges and risks where appropriate. The forecasts included in this document are based on information available as of January 27, 2009.*

Overview[1]

Housing Starts

- Ontario's housing starts will slow, reaching 58,250 units, but owing to economic uncertainty, they will range between 50,000 to 60,000 units this year before staging a modest pick-up in 2010
- Sluggish demand for big ticket items suggests single detached housing will slow most
- Stronger demand for inexpensive housing along with tighter rental markets suggests apartment construction will hold up better
- New home construction will moderate and remain below demographic requirements primarily due to a slowing economy

Resale

- Ontario existing home sales will slow reaching 144,000[1] units,

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- Improved affordability and stronger job growth will boost sales in 2010
- Sales over 2009/10 will move in line with levels earlier in the decade

Resale Prices

- More accommodating conditions for buyers suggests prices will slow by 3.5 per cent this year and 1 per cent in 2010
- Slowing income growth and higher demand for inexpensive housing are factors weighing on average prices

Economic Forecasts

- Ontario economy will contract in 2009 before a modest pickup in 2010
- Exports will be the biggest drag on growth this year as US consumers spend less
- Cautious consumer optimism will temper the recovery in 2010 as Ontario's jobless rate moves higher vis-à-vis recent year levels
- A narrowing growth gap between the west and central Canada will temper the net outflow of Ontarians headed west

Housing Forecasts

- Urban markets tied to auto production and US trade which include Oshawa, Windsor and St. Catharines-Niagara, will see only modest recovery in 2010
- Hamilton, Thunder Bay, Ottawa and Kitchener new home markets will enjoy greater starts stability as these centers represent the tightest Ontario resale markets
- Demand shift to more modestly priced ownership and rental housing will support high density construction activity in Toronto, Ottawa and Barrie.

Figure 3

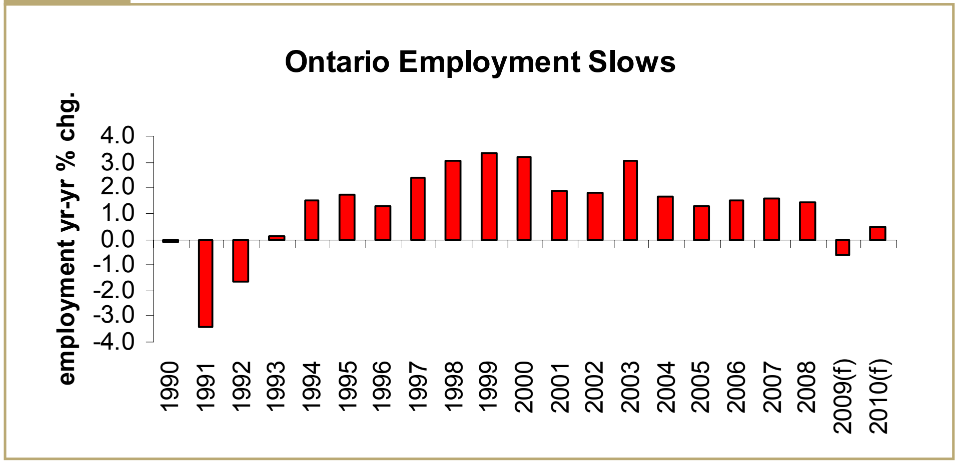
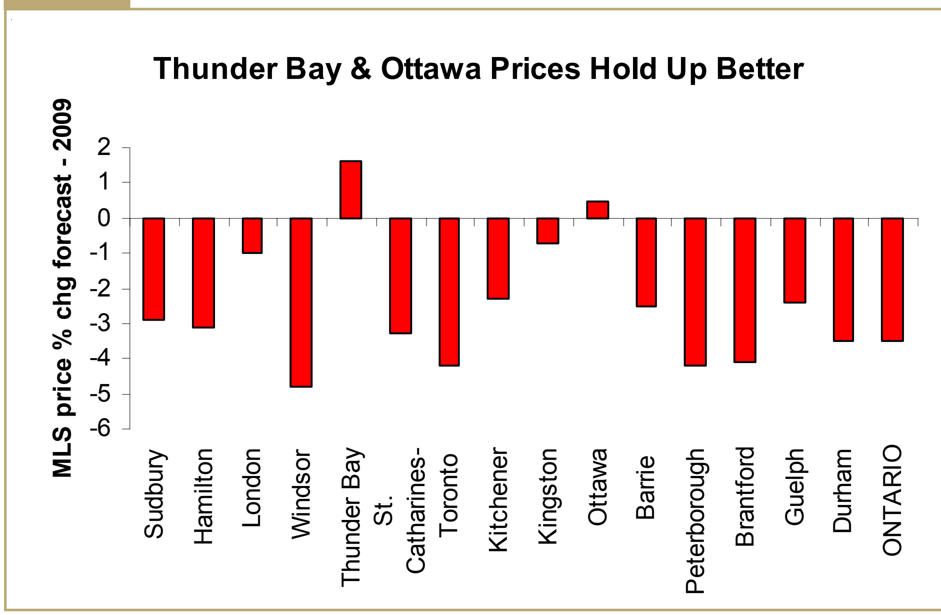


Figure 4



Ontario Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA (%)	Unemp. Rate SA (%)	Average Weekly Earnings ($)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price ($)
Barrie[2]	Q4 2008	-6.2	6.6	781.54	Q4 2008	193	135	58	574	263,062
	Q4 2007	-1.5	5.3	827.48	Q4 2007	220	169	51	915	262,212
	Change[1]	-4.7	1.4	-5.6%	% Change	-12.3	-20.1	13.7	-37.3	0.3
Brantford[2]	Q4 2008	0.8	5.2	792.08	Q4 2008	83	50	33	335	212,650
	Q4 2007	1.2	4.9	770.69	Q4 2007	179	128	51	430	213,156
	Change[1]	-0.4	0.3	2.8%	% Change	-53.6	-60.9	-35.3	-22.1	-0.2
Greater Sudbury	Q4 2008	2.6	5.6	838.01	Q4 2008	137	103	34	341	203,809
	Q4 2007	1.8	4.7	795.62	Q4 2007	155	141	14	517	186,165
	Change[1]	0.8	0.9	5.3%	% Change	-11.6	-27.0	142.9	-34.0	9.5
Guelph[2]	Q4 2008	-0.4	5.5	785.23	Q4 2008	306	68	238	414	270,021
	Q4 2007	7.0	4.3	758.33	Q4 2007	188	119	69	541	274,596
	Change[1]	-7.4	1.2	3.5%	% Change	62.8	-42.9	244.9	-23.5	-1.7
Hamilton	Q4 2008	-1.6	7.0	793.46	Q4 2008	780	297	483	2,001	260,861
	Q4 2007	2.0	5.9	815.39	Q4 2007	626	380	246	2,891	270,818
	Change[1]	-3.5	1.1	-2.7%	% Change	24.6	-21.8	96.3	-30.8	-3.7
Kingston	Q4 2008	4.4	4.4	808.73	Q4 2008	189	115	74	495	231,147
	Q4 2007	-0.5	5.1	764.87	Q4 2007	240	203	37	604	223,523
	Change[1]	4.9	-0.7	5.7%	% Change	-21.3	-43.3	100.0	-18.0	3.4
Kitchener	Q4 2008	1.9	7.9	782.37	Q4 2008	603	437	166	959	267,227
	Q4 2007	-0.2	5.3	739.32	Q4 2007	546	312	234	1,378	257,650
	Change[1]	2.1	2.6	5.8%	% Change	10.4	40.1	-29.1	-30.4	3.7
London	Q4 2008	-0.8	7.3	807.11	Q4 2008	275	223	52	1,295	204,647
	Q4 2007	-1.5	6.6	754.30	Q4 2007	539	447	92	1,787	204,209
	Change[1]	0.7	0.7	7.0%	% Change	-49.0	-50.1	-43.5	-27.5	0.2
Oshawa	Q4 2008	1.2	7.8	851.63	Q4 2008	306	262	44	1,250	265,762
	Q4 2007	3.9	5.9	857.23	Q4 2007	686	444	242	1,928	273,227
	Change[1]	-2.6	1.9	-0.7%	% Change	-55.4	-41.0	-81.8	-35.2	-2.7

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

[1]Changes to the Unemployment Rate and Employment Growth represent the ***absolute*** difference between current rates and the rates for the same period in the previous year.

[2]Seasonally adjusted Labour Force Survey data is not available for Barrie, Brantford, Guelph and Peterborough, therefore, raw data was used.

Source: Statistics Canada (CANSIM), CMHC (Starts and Completions Survey), CREA

"SA" means Seasonally Adjusted

Ontario Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA (%)	Unemp. Rate SA (%)	Average Weekly Earnings ($)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price ($)
Ottawa	Q4 2008	1.9	4.6	944.78	Q4 2008	1,847	810	1,037	2,102	282,390
	Q4 2007	6.6	4.5	931.10	Q4 2007	1,890	912	978	2,574	274,404
	Change[1]	-4.7	0.1	1.5%	% Change	-2.3	-11.2	6.0	-18.3	2.9
Peterborough[2]	Q4 2008	-3.5	4.1	727.00	Q4 2008	122	84	38	403	216,412
	Q4 2007	8.7	6.0	736.00	Q4 2007	240	97	143	499	239,326
	Change[1]	-12.2	-1.9	-1.2%	% Change	-49.2	-13.4	-73.4	-19.2	-9.6
St. Catharines-Niagara	Q4 2008	-1.9	8.8	734.48	Q4 2008	207	175	32	958	189,999
	Q4 2007	5.3	6.4	720.22	Q4 2007	293	208	85	1,302	205,744
	Change[1]	-7.1	2.4	2.0%	% Change	-29.4	-15.9	-62.4	-26.4	-7.7
Thunder Bay	Q4 2008	-5.1	6.6	755.90	Q4 2008	35	33	2	319	127,509
	Q4 2007	5.9	6.9	753.80	Q4 2007	111	59	52	292	131,761
	Change[1]	-11.0	-0.3	0.3%	% Change	-68.5	-44.1	-1.0	9.2	-3.2
Toronto	Q4 2008	1.2	7.3	855.26	Q4 2008	9,847	2,440	7,407	11,364	359,876
	Q4 2007	2.4	6.6	827.93	Q4 2007	8,599	4,058	4,541	19,857	394,283
	Change[1]	-1.2	0.7	3.3%	% Change	14.5	-39.9	63.1	-42.8	-8.7
Windsor	Q4 2008	-2.0	10.1	797.00	Q4 2008	120	85	35	772	153,565
	Q4 2007	-0.6	8.6	793.85	Q4 2007	140	109	31	973	158,528
	Change[1]	-1.4	1.5	0.4%	% Change	-14.3	-22.0	12.9	-20.7	-3.1
Ontario	December 08	0.4	7.2	825.25	Q4 2008	17,268	7,002	10,266	27,473	284,978
	December 07	1.3	6.4	800.86	Q4 2007	17,301	10,090	7,211	42,107	313,757
	Change[1]	-0.9	0.8	3.0%	% Change	-0.2	-30.6	42.4	-34.8	-9.2
Canada	December 08	0.5	6.6	795.92	Q4 2008	47,067	20,882	26,185	67,658	281,112
	December 07	2.2	5.9	764.99	Q4 2007	55,174	28,849	26,325	102,262	312,738
	Change[1]	-1.7	0.7	4.0%	% Change	-14.7	-27.6	-0.5	-33.8	-10.1

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[2]Seasonally adjusted Labour Force Survey data is not available for Barrie, Brantford, Guelph and Peterborough, therefore, raw data was used.

Source: Statistics Canada (CANSIM), CMHC (Starts and Completions Survey), CREA

"SA" means Seasonally Adjusted

Ontario Region Housing Forecast - New Construction

	Housing Starts	2008	2009(F)*	% chg (2008/2009)	2010(F)*	% chg (2009/2010)	YTD 2008	YTD 2007	% chg (2007/2008)
Barrie	Single-Detached	858	670	-21.9	660	-1.5	858	746	15.0
	Multiple	558	430	-22.9	430	0.0	558	234	138.5
	Total	1,416	1,100	-22.3	1,090	-0.9	1,416	980	44.5
Brantford	Single-Detached	283	270	-4.6	270	0.0	283	466	-39.3
	Multiple	149	130	-12.8	150	15.4	149	123	21.1
	Total	432	400	-7.4	420	5.0	432	589	-26.7
Greater Sudbury	Single-Detached	469	400	-14.7	420	5.0	469	514	-8.8
	Multiple	74	160	116.2	100	-37.5	74	73	1.4
	Total	543	560	3.1	520	-7.1	543	587	-7.5
Guelph	Single-Detached	425	350	-17.6	350	0.0	425	575	-26.1
	Multiple	662	500	-24.5	525	5.0	662	366	80.9
	Total	1,087	850	-21.8	875	2.9	1,087	941	15.5
Hamilton	Single-Detached	1,675	1,475	-11.9	1,450	-1.7	1,675	1,761	-4.9
	Multiple	1,854	1,785	-3.7	1,955	9.5	1,854	1,243	49.2
	Total	3,529	3,260	-7.6	3,405	4.4	3,529	3,004	17.5
Kingston	Single-Detached	546	400	-26.7	460	15.0	546	600	-9.0
	Multiple	126	190	50.8	180	-5.3	126	280	-55.0
	Total	672	590	-12.2	640	8.5	672	880	-23.6
Kitchener	Single-Detached	1,446	1,300	-10.1	1,250	-3.8	1,446	1,159	24.8
	Multiple	1,188	1,200	1.0	1,300	8.3	1,188	1,581	-24.9
	Total	2,634	2,500	-5.1	2,550	2.0	2,634	2,740	-3.9
London	Single-Detached	1,369	850	-37.9	800	-5.9	1,369	1,983	-31.0
	Multiple	1,016	846	-16.7	746	-11.8	1,016	1,158	-12.3
	Total	2,385	1,696	-28.9	1,546	-8.8	2,385	3,141	-24.1
Oshawa	Single-Detached	1,500	900	-40.0	890	-1.1	1,500	1,747	-14.1
	Multiple	487	608	24.8	678	11.5	487	642	-24.1
	Total	1,987	1,508	-24.1	1,568	4.0	1,987	2,389	-16.8

Source: CMHC (Starts and Completions Survey)
(F) = CMHC Forecast

* Although point forecasts are provided in this table, please refer to the Housing Forecast Range table at the end of this report to get the relevant ranges.

Ontario Region Housing Forecast - New Construction

	Housing Starts	2008	2009(F)*	% chg (2008/2009)	2010(F)*	% chg (2009/2010)	YTD 2008	YTD 2007	% chg (2007/2008)
Ottawa	Single-Detached	2,956	2,250	-23.9	2,350	4.4	2,956	2,973	-0.6
	Multiple	4,042	3,510	-13.2	3,720	6.0	4,042	3,533	14.4
	Total	6,998	5,760	-17.7	6,070	5.4	6,998	6,506	7.6
Peterborough	Single-Detached	300	280	-6.7	270	-3.6	300	324	-7.4
	Multiple	128	100	-21.9	115	15.0	128	216	-40.7
	Total	428	380	-11.2	385	1.3	428	540	-20.7
St. Catharines-Niagara	Single-Detached	680	580	-14.7	560	-3.4	680	798	-14.8
	Multiple	458	390	-14.8	440	12.8	458	351	30.5
	Total	1,138	970	-14.8	1,000	3.1	1,138	1,149	-1.0
Thunder Bay	Single-Detached	165	150	-9.1	160	6.7	165	185	-10.8
	Multiple	2	70	3400.0	90	28.6	2	64	-96.9
	Total	167	220	31.7	250	13.6	167	249	-32.9
Toronto	Single-Detached	11,308	6,500	-42.5	7,000	7.7	11,308	14,769	-23.4
	Multiple	30,904	22,700	-26.5	22,700	0.0	30,904	18,524	66.8
	Total	42,212	29,200	-30.8	29,700	1.7	42,212	33,293	26.8
Windsor	Single-Detached	328	280	-14.6	320	14.3	328	417	-21.3
	Multiple	125	76	-39.2	80	5.3	125	197	-36.5
	Total	453	356	-21.4	400	12.4	453	614	-26.2
Ontario	Single-Detached	31,108	23,000	-26.1	24,000	4.3	31,108	37,910	-17.9
	Multiple	43,968	35,250	-19.8	35,700	1.3	43,968	30,213	45.5
	Total	75,076	58,250	-22.4	59,700	2.5	75,076	68,123	10.2
Canada	Single-Detached	93,202	74,825	-19.7	76,600	2.4	93,202	118,917	-21.6
	Multiple	117,854	85,425	-27.5	86,750	1.6	117,854	109,426	7.7
	Total	211,056	160,250	-24.1	163,350	1.9	211,056	228,343	-7.6

Source: CMHC (Starts and Completions Survey)
(F) = CMHC Forecast

* Although point forecasts are provided in this table, please refer to the Housing Forecast Range table at the end of this report to get the relevant ranges.

Ontario Region Housing Forecast - Resale Market									
		2008	2009(F)*	% chg (2008/2009)	2010(F)*	% chg (2009/2010)	YTD 2008	YTD 2007	% chg (2007/2008)
Barrie	MLS® Sales	4,058	3,460	-14.7	3,490	0.9	4,058	5017.0	-19.1
	MLS® Avg. Price	264,034	257,433	-2.5	254,900	-1.0	264,034	258,999	1.9
Brantford	MLS® Sales	2,097	1,875	-10.6	1,950	4.0	2,097	2,305	-9.0
	MLS® Avg. Price	218,890	210,000	-4.1	208,000	-1.0	218,891	209,151	4.7
Greater Sudbury	MLS® Sales	2,396	1,900	-20.7	2,000	5.3	2,396	2,754	-13.0
	MLS® Avg. Price	211,207	205,000	-2.9	203,000	-1.0	211,614	182,536	15.9
Guelph	MLS® Sales	2,794	2,400	-14.1	2,600	8.3	2,794	3,088	-9.5
	MLS® Avg. Price	267,329	261,000	-2.4	260,000	-0.4	267,329	262,186	2.0
Hamilton	MLS® Sales	12,110	10,500	-13.3	11,800	12.4	12,110	13,866	-12.7
	MLS® Avg. Price	280,790	272,000	-3.1	270,500	-0.6	280,790	268,857	4.4
Kingston	MLS® Sales	3,473	3,200	-7.9	3,300	3.1	3,473	3,725	-6.8
	MLS® Avg. Price	235,047	233,500	-0.7	237,000	1.5	235,047	222,300	5.7
Kitchener	MLS® Sales	6,269	5,300	-15.5	5,900	11.3	6,269	7,031	-10.8
	MLS® Avg. Price	271,222	265,000	-2.3	260,000	-1.9	271,222	252,429	7.4
London	MLS® Sales	8,620	6,900	-20.0	7,100	2.9	8,620	9,686	-11.0
	MLS® Avg. Price	212,092	210,000	-1.0	210,000	0.0	212,092	202,908	4.5
Oshawa	MLS® Sales	8,797	7,000	-20.4	7,200	2.9	8,797	10,217	-13.9
	MLS® Avg. Price	273,984	264,500	-3.5	261,500	-1.1	273,984	269,971	1.5

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).
Source: CREA
(F) = CMHC Forecast   YTD (January-August)

* Although point forecasts are provided in this table, please refer to the Housing Forecast Range table at the end of this report to get the relevant ranges.

Ontario Region Housing Forecast - Resale Market

		2008	2009(F)*	% chg (2008/2009)	2010(F)*	% chg (2009/2010)	YTD 2008	YTD 2007	% chg (2007/2008)
Ottawa	MLS® Sales	13,908	12,100	-13.0	12,750	5.4	13,908	14,739	-5.6
	MLS® Avg. Price	290,483	292,000	0.5	297,000	1.7	290,483	273,058	6.4
Peterborough	MLS® Sales	2,506	2,150	-14.2	2,250	4.7	2,506	2,880	-13.0
	MLS® Avg. Price	230,656	221,000	-4.2	219,000	-0.9	230,656	231,596	-0.4
St. Catharines-Niagara	MLS® Sales	5,896	5,300	-10.1	5,400	1.9	5,896	6,668	-11.6
	MLS® Avg. Price	203,648	197,000	-3.3	195,000	-1.0	203,648	202,314	0.7
Thunder Bay	MLS® Sales[2]	1,649	1,450	-12.1	1,500	3.4	1,649	1,593	3.5
	MLS® Avg. Price	139,301	141,500	1.6	144,500	2.1	139,301	129,734	7.4
Toronto	MLS® Sales	76,387	60,000	-21.5	68,500	14.2	76,387	95,164	-19.7
	MLS® Avg. Price	379,943	364,000	-4.2	359,000	-1.4	379,943	377,029	0.8
Windsor	MLS® Sales	4,546	3,950	-13.1	4,000	1.3	4,546	4,987	-8.8
	MLS® Avg. Price	159,709	152,000	-4.8	151,000	-0.7	159,709	163,215	-2.1
Ontario	MLS® Sales	181,001	144,000	-20.4	162,000	12.5	181,001	213,379	-15.2
	MLS® Avg. Price	302,354	291,700	-3.5	288,800	-1.0	302,354	299,544	0.9
Canada[1]	MLS® Sales	433,990	370,500	-14.6	405,000	9.3	433,990	523,307	-17.1
	MLS® Avg. Price	303,607	287,900	-5.2	288,100	0.1	303,607	305,864	-0.7

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Source: CREA
(F) = CMHC Forecast YTD (January-August)
[1] Canada total excludes the territories

* Although point forecasts are provided in this table, please refer to the Housing Forecast Range table at the end of this report to get the relevant ranges.

[2] Sales in Thunder Bay Real Estate Board Districts 1 and 2, considered most representative of the city's resale housing market.

Ontario Region Housing Forecast - Rental Market

	Vacancy Rate		Average Rent 2-Bedroom Units	
	Oct 2008	Oct 2009(F)	Oct 2008	Oct 2009(F)
Barrie	3.5	3.5	954	968
Brantford	2.4	2.2	752	760
Greater Sudbury	0.7	0.5	800	840
Guelph	2.3	2.0	869	885
Hamilton	3.2	3.0	836	850
Kingston	1.3	1.2	880	905
Kitchener	1.8	1.6	845	860
London	3.9	4.2	834	842
Oshawa	4.2	3.7	889	903
Ottawa	1.4	1.0	995	1,025
Peterborough	2.4	2.2	850	870
St. Catharines-Niagara	4.3	4.0	777	790
Thunder Bay	2.2	1.6	719	732
Toronto	2.0	1.9	1,095	1,117
Windsor	14.6	17.0	772	773
Canada[1]	2.3	2.1	n/a	n/a

Source: CMHC Fall Rental Market Survey
(F) = CMHC Forecast
[1] All centres 100,000+

Ontario Region - Housing Forecast Ranges						
	2009			2010		
	Point Forecast	High Forecast	Low Forecast	Point Forecast	High Forecast	Low Forecast
Ontario						
Housing Starts	58,250	60,000	50,000	59,700	62,000	53,000
Multiple	35,250	36,000	30,000	35,700	37,000	31,000
Single	23,000	24,000	20,000	24,000	25,000	22,000
MLS® Sales	144,000	150,000	125,000	162,000	165,000	140,000
MLS® Average Price ($)	291,700	302,000	285,000	288,800	291,000	275,000
Canada						
Housing Starts	160,250	180,000	141,000	163,350	180,000	143,000
Multiple	85,425	96,200	75,200	86,750	95,400	74,400
Single	74,825	83,800	65,800	76,600	84,600	68,600
MLS® Sales	370,500	395,000	344,000	405,000	420,000	360,000
MLS® Average Price ($)	287,900	305,000	270,000	288,100	310,000	270,000

Source: CMHC

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

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