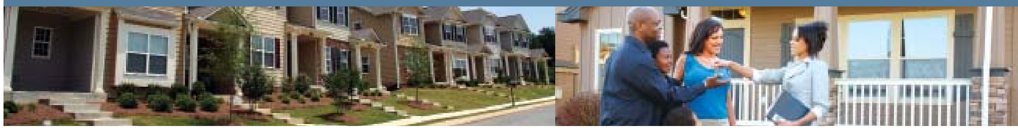
HOUSING MARKET INFORMATION

HOUSING NOW
Ontario Region



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Third Quarter 2010

Resale Market

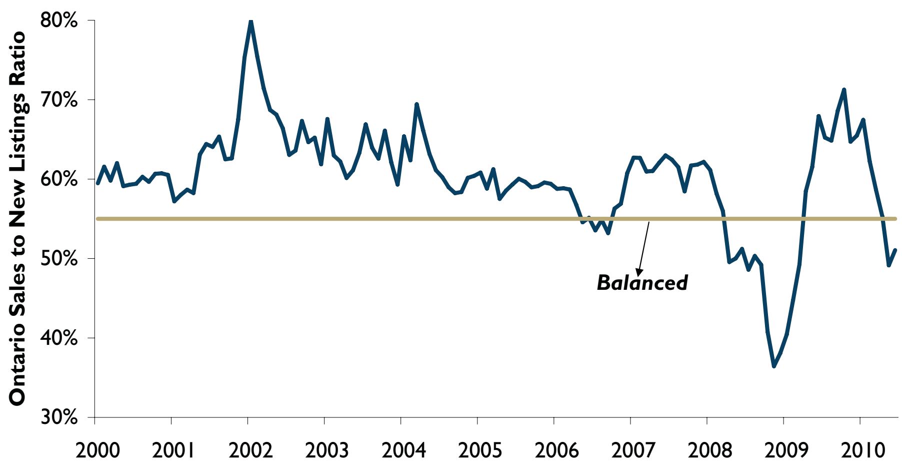
Ontario Existing Home Sales Moderate

Ontario existing home sales moderated in the second quarter. Ontario seasonally adjusted annualized home sales declined by 15 per cent versus first quarter levels. According to June sales, Ontario resale volumes are now off 27 per cent from peak levels. Rising mortgage carrying costs, less pent-up demand and fewer first-time buyers dampened demand for existing housing in the second quarter.

Ontario new home listings moved higher in the second quarter for a fourth consecutive quarter. With home prices eclipsing pre-recession levels, homeowners were enticed to list their homes for sale. The gap between sales and listings narrowed in the second quarter – indicating more accommodating supply conditions for

Figure 1

A More Balanced Ontario Resale Market



Source: CMHC, CREA

Table of Contents

prospective home buyers. More choice helped limit bidding wars – positioning buyers on better terms to negotiate price. This resulted in seasonally adjusted prices moderating by 2.5 per cent in the second quarter versus the previous quarter.

As expected, a cooling in broader housing market conditions was most pronounced in Ontario`s expensive markets. As of the second quarter, Ottawa, Kitchener, Hamilton and Toronto experienced the sharpest shift in the balance of power between sellers and buyers. Meanwhile, Greater Sudbury, Windsor and St. Catharines-Niagara sustained their ranking as the coolest resale markets across the province. While confidence has been restored in Ontario's goods producing industry, a high Canadian dollar and labour market unrest specific to Northern Ontario's commodity sector has muted the housing recovery in these local markets.

New Home Market

Ontario Home Starts Grow in Second Quarter

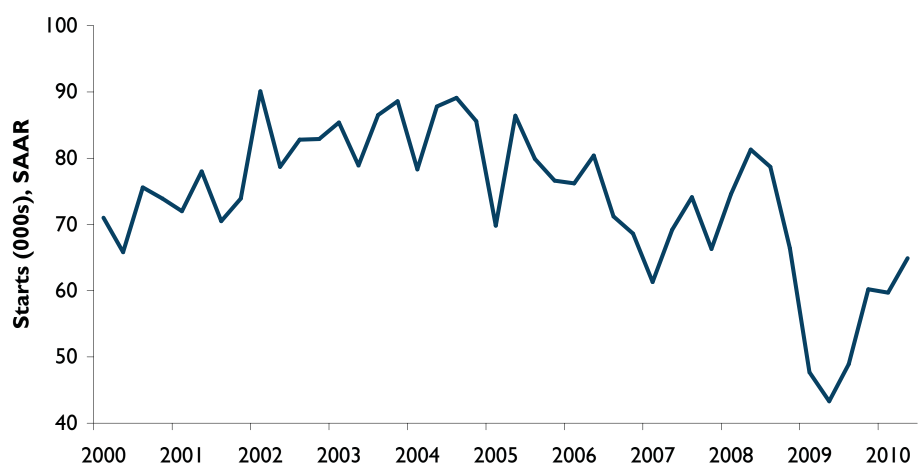
Ontario residential construction activity grew in the second quarter. Ontario all-area home starts rose to a revised seasonally adjusted annualized rate estimate of 64,900 units in the second quarter of 2010, up 8.7 per cent from the previous quarter. Housing starts staged a remarkable recovery through the course of last year, after the onset of the global economic crisis in the fall of 2008 dampened consumer spending and housing demand. Cooler activity in the more expensive detached home segment was responsible for slowing construction activity in recent months. Less pent-up demand, rising mortgage carrying costs and more choice in the resale market has dampened new home construction activity. Nevertheless, the demand for semi-detached, townhomes and condominiums grew at the strongest rate in over two years during the second quarter. On a year-over-year basis, with the exception of Kingston, all other markets posted increases in residential construction activity.

Following four quarters of significant growth, single-detached home construction moved lower in the second quarter. Moderation in single-detached home construction was generally most prominent in Ontario`s more expensive markets, which includes Toronto, Hamilton and Ottawa. Record low interest rates and builder price incentives helped improve affordability conditions, allowing demand for more expensive housing to lead the housing recovery since this time last year. Also, low inventories since this time last year meant more demand increasingly would be met by additional production. Higher construction of single detached housing may also have been motivated by the upcoming introduction of the HST in mid 2010. Some home buyers and builders tried to get a step ahead of that tax to ensure a closing before July 1st and this likely inflated activity in previous quarters. With mortgage carrying costs on the rise and with some home purchases pulled forward, fewer detached homes will break ground in the months ahead.

Ontario housing construction activity for more modestly priced housing grew strongly in the second quarter despite near-record levels of units under construction. Builders have drawn down their unsold inventories and to meet this growing demand have commenced construction in this recent quarter. More notably, since 2004 apartment construction captured a larger share of residential construction activity as first-time buyers flocked to more inexpensive housing options.

Figure 2

Ontario Starts Grow in Second Quarter



Source: CMHC

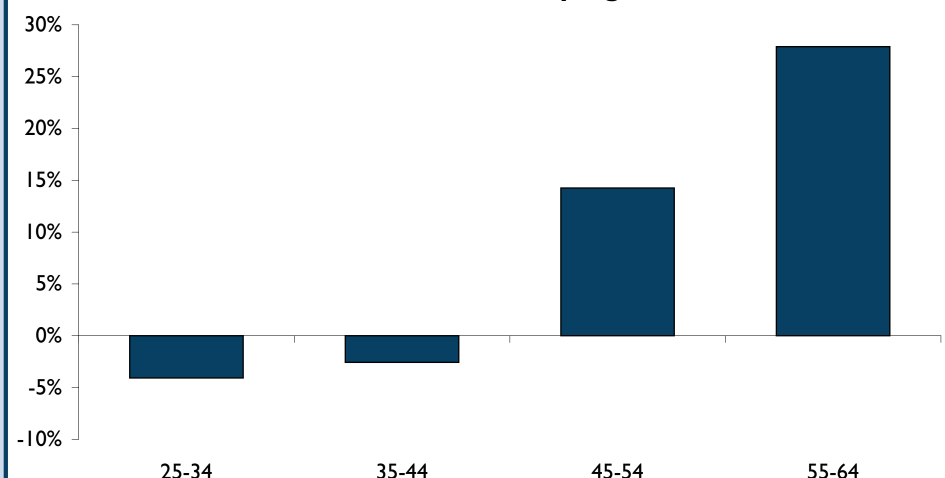
Ontario new home prices have been trending higher since the third quarter of last year due to both demand and supply factors. On the demand side, stronger housing starts, owing to a stronger economy, combined with higher resale home prices enabled builders to raise prices. This was in stark contrast to conditions early in 2009 which saw builders cutting prices to clear inventories in response to slowing economic conditions. On the supply side, higher construction costs in recent quarters have also put upward pressure on new home prices.

First Time Buyer Demand is Slowing

First-time buyers are the backbone of demand for housing. First-time buyers typically range between the ages of 25-44, have below-average household incomes and usually prefer more affordable home options during their first years of experience with ownership housing. Given this socioeconomic profile, they are also quite sensitive to changing economic and affordability conditions. The Ontario downturn of the early 90s is a prime example of the impact that economic conditions could have on first-time buyer demand. Recall that the severity of that downturn created significant pent-up demand which was unleashed during this past decade or so thanks to improving economic conditions. This resulted in many first-time buyers in recent years delaying their home purchase until the age of 35 on average in the province of Ontario. Is this level of first-time buyer demand during the past decade sustainable? Two important reasons suggest that the answer is no. On the economic front, near-record low interest rates and prospects of mortgage rule changes encouraged buying very early into this recent economic recovery with first-time buyers leading the charge. Any pent-up demand has been largely satisfied. Secondly, on the demographic front, Ontario`s population is growing fastest in the 45-64 age cohort, which are typically ages associated with repeat and not first-time buying. The typical first-time buyer age cohort isn`t expected to grow until the period between 2011-2015 when newly arrived immigrants and the children of the younger boomer generation born in the early 1960s begin to jump into homeownership for the first time.

Figure 3

Ontario Household Growth by Age, 2001-2006



Source: Statistics Canada, 2006 Census

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of Region
2	Starts by Submarket and by Dwelling Type – Current Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current 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
6.1	Growth of Economic Indicators

Available in SELECTED Reports:

1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current 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 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 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 Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date

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 Second Quarter 2010										
	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										
Q2 2010	7,317	763	1,966	47	754	4,105	39	1,139	945	17,082
Q2 2009	4,680	736	1,153	28	401	2,761	51	1,134	640	11,584
% Change	56.3	3.7	70.5	67.9	88.0	48.7	-23.5	0.4	47.7	47.5
Year-to-date 2010	12,479	1,241	3,258	90	1,346	6,247	78	2,303	1,286	28,337
Year-to-date 2009	7,066	1,243	1,967	68	805	6,978	93	1,942	897	21,059
% Change	76.6	-0.2	65.6	32.4	67.2	-10.5	-16.1	18.6	43.4	34.6
UNDER CONSTRUCTION										
Q2 2010	14,122	1,757	6,054	132	2,243	37,284	160	6,364	1,781	69,934
Q2 2009	11,196	2,102	4,632	107	2,821	37,813	123	4,917	1,407	65,118
% Change	26.1	-16.4	30.7	23.4	-20.5	-1.4	30.1	29.4	26.6	7.4
COMPLETIONS										
Q2 2010	6,639	756	1,411	43	876	4,627	86	1,235	523	16,196
Q2 2009	5,498	790	1,600	57	837	5,837	86	803	669	16,177
% Change	20.8	-4.3	-11.8	-24.6	4.7	-20.7	0.0	53.8	-21.8	0.1
Year-to-date 2010	11,663	1,404	2,087	101	1,420	7,511	111	2,019	1,034	27,350
Year-to-date 2009	11,079	1,503	3,067	108	1,343	9,492	122	1,337	1,259	29,310
% Change	5.3	-6.6	-32.0	-6.5	5.7	-20.9	-9.0	51.0	-17.9	-6.7
COMPLETED & NOT ABSORBED										
Q2 2010	921	99	244	35	179	1,243	25	977	n/a	3,723
Q2 2009	1,371	163	436	38	300	912	41	398	n/a	3,659
% Change	-32.8	-39.3	-44.0	-7.9	-40.3	36.3	-39.0	145.5	n/a	1.7
ABSORBED										
Q2 2010	6,215	737	1,406	48	803	3,968	43	430	n/a	13,650
Q2 2009	5,352	776	1,499	59	730	5,615	55	506	n/a	14,592
% Change	16.1	-5.0	-6.2	-18.6	10.0	-29.3	-21.8	-15.0	n/a	-6.5
Year-to-date 2010	10,685	1,331	2,121	101	1,281	6,822	72	681	n/a	23,094
Year-to-date 2009	10,355	1,435	2,792	103	1,236	9,195	58	1,012	n/a	26,186
% Change	3.2	-7.2	-24.0	-1.9	3.6	-25.8	24.1	-32.7	n/a	-11.8

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

Table 1.2: History of Housing Starts of Ontario Region
2000 - 2009

	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		
2009	20,186	2,835	5,439	204	1,596	12,837	231	4,580	2,431	50,370
% Change	-28.2	-11.8	-25.4	-2.4	-56.3	-49.8	29.1	24.2	-22.9	-32.9
2008	28,109	3,213	7,291	209	3,648	25,586	179	3,688	3,153	75,076
% Change	-15.3	-18.4	-14.1	44.1	30.8	128.0	32.6	29.0	-41.0	10.2
2007	33,198	3,936	8,492	145	2,789	11,221	135	2,859	5,348	68,123
% Change	0.2	-2.4	11.0	-21.6	-10.7	-27.7	-43.3	-26.6	-5.1	-7.2
2006	33,132	4,034	7,650	185	3,123	15,514	238	3,895	5,636	73,417
% Change	-9.2	-10.8	-9.0	-20.6	-8.7	-4.1	-62.8	21.6	0.3	-6.8
2005	36,475	4,520	8,405	233	3,420	16,183	640	3,203	5,618	78,795
% Change	-16.8	-9.2	-4.3	14.8	-0.1	7.7	6.5	6.0	7.6	-7.4
2004	43,845	4,976	8,786	203	3,424	15,031	601	3,023	5,220	85,114
% Change	0.9	-20.5	-4.8	25.3	45.0	5.0	10.5	-28.5	22.9	-0.1
2003	43,449	6,262	9,227	162	2,361	14,314	544	4,226	4,247	85,180
% Change	-7.6	-7.8	8.9	-6.9	-14.5	38.9	-9.3	28.6	6.7	1.9
2002	47,034	6,795	8,476	174	2,762	10,308	600	3,286	3,982	83,597
% Change	28.6	-2.0	21.5	7.4	-3.0	-25.3	38.2	43.9	31.9	14.1
2001	36,568	6,931	6,975	162	2,846	13,807	434	2,283	3,020	73,282
% Change	-0.9	-2.3	-12.4	22.7	7.2	31.2	73.6	27.2	-26.3	2.5
2000	36,911	7,095	7,960	132	2,656	10,520	250	1,795	4,098	71,521

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Ontario Region
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Centres 100,000+											
Barrie	160	66	0	0	9	0	31	0	200	66	**
Brantford	75	51	6	4	39	17	35	1	155	73	112.3
Greater Sudbury	109	46	2	4	0	24	82	111	193	185	4.3
Guelph	139	60	12	28	131	22	6	0	288	110	161.8
Hamilton	463	200	80	42	233	72	2	182	778	496	56.9
Kingston	160	119	6	4	8	18	0	116	174	257	-32.3
Kitchener	420	263	32	26	153	97	388	104	993	490	102.7
London	442	230	10	6	46	62	401	349	899	647	38.9
Oshawa	476	197	0	0	59	33	8	0	543	230	136.1
Ottawa	667	664	106	54	600	414	226	109	1,599	1,241	28.8
Peterborough	120	65	12	0	35	8	0	30	167	103	62.1
St. Catharines-Niagara	206	116	22	14	55	40	0	65	283	235	20.4
Thunder Bay	62	43	2	4	0	0	0	4	64	51	25.5
Toronto	2,561	1,755	418	512	1,099	646	3,884	2,726	7,962	5,639	41.2
Windsor	146	83	4	2	22	12	16	0	188	97	93.8
Centres 50,000 - 99,999											
Belleville	88	60	0	2	17	9	20	0	125	71	76.1
Chatham-Kent	31	19	2	2	0	0	0	0	33	21	57.1
Cornwall	30	17	8	8	0	0	0	0	38	25	52.0
Kawartha Lakes	107	40	2	0	0	0	0	0	109	40	172.5
Norfolk	50	43	0	0	0	8	0	0	50	51	-2.0
North Bay	51	19	8	0	0	10	0	0	59	29	103.4
Sarnia	70	46	0	0	6	0	0	0	76	46	65.2
Sault Ste. Marie	35	18	0	0	0	0	0	0	35	18	94.4

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Ontario Region
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Centres 10,000 - 49,999											
Bracebridge	9	6	0	2	0	0	0	0	9	8	12.5
Brighton MU	32	16	0	n/a	8	3	0	n/a	40	19	110.5
Brock Tp	3	21	0	n/a	0	n/a	0	n/a	3	21	-85.7
Brockville	18	10	3	0	0	0	0	0	21	10	110.0
Centre Wellington	17	14	2	0	0	0	54	55	73	69	5.8
Cobourg	11	3	0	0	33	0	0	13	44	16	175.0
Collingwood	52	32	4	0	0	21	0	18	56	71	-21.1
Elliot Lake	3	0	0	0	0	0	0	0	3	0	n/a
Erin	4	2	0	0	0	0	0	0	4	2	100.0
Essex T	8	4	0	n/a	0	n/a	0	n/a	8	4	100.0
Gravenhurst	6	1	0	0	0	0	0	0	6	1	**
Greater Napanee	15	10	6	2	8	0	0	6	29	18	61.1
Haldimand County CY	20	26	2	0	0	0	0	0	22	26	-15.4
Hunstville	19	20	0	0	0	0	0	0	19	20	-5.0
Ingersoll	9	8	0	0	0	0	0	0	9	8	12.5
Kenora	5	4	0	0	0	0	0	0	5	4	25.0
Kincardine MU	2	11	0	n/a	0	10	0	n/a	2	21	-90.5
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	16	16	0	8	7	0	2	0	25	24	4.2
Meaford	8	9	0	0	0	0	0	0	8	9	-11.1
Midland	35	13	0	0	0	0	92	0	127	13	**
Mississippi Mills	17	5	6	0	3	0	0	0	26	5	**
North Grenville MU	0	14	0	2	0	6	0	n/a	0	22	-100.0
North Perth	11	5	0	0	0	0	0	0	11	5	120.0
Orillia	43	20	0	0	8	12	0	0	51	32	59.4
Owen Sound	13	13	0	0	0	0	0	0	13	13	0.0
Petawawa	64	31	0	0	26	24	0	0	90	55	63.6
Port Hope	1	8	0	0	0	0	0	0	1	8	-87.5
Prince Edward County	24	16	0	0	0	0	0	0	24	16	50.0
Saugeen Shores	15	13	0	0	19	0	28	0	62	13	**
Scugog Tp	2	1	0	n/a	0	n/a	0	n/a	2	1	100.0
Stratford	9	8	4	4	8	0	0	0	21	12	75.0
Temiskaming Shores	3	0	0	0	0	0	0	0	3	0	n/a
The Nation M	38	16	8	2	4	n/a	11	6	61	24	154.2
Tillsonburg	5	5	0	0	0	0	0	19	5	24	-79.2
Timmins	12	10	0	0	0	0	14	0	26	10	160.0
Trent Hills	20	8	0	0	0	0	0	5	20	13	53.8
Wasaga Beach	30	12	2	0	43	0	0	0	75	12	**
West Grey MU	9	12	0	0	0	0	0	0	9	12	-25.0
West Nipissing	12	11	0	0	0	0	4	0	16	11	45.5
Woodstock	66	38	4	2	4	0	0	0	74	40	85.0
Total Ontario (10,000+)	7,365	4,709	785	748	2,683	1,568	5,304	3,919	16,137	10,944	47.5

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type Ontario Region January - June 2010												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Barrie	218	104	0	0	23	0	31	0	272	104	161.5
Brantford	122	120	6	6	79	17	71	1	278	144	93.1
Greater Sudbury	139	54	2	4	0	24	82	119	223	201	10.9
Guelph	250	90	26	32	212	61	54	0	542	183	196.2
Hamilton	800	308	146	50	465	173	379	354	1,790	885	102.3
Kingston	246	148	6	4	8	22	0	116	260	290	-10.3
Kitchener	693	447	74	32	228	225	572	127	1,567	831	88.6
London	802	324	10	8	73	65	407	555	1,292	952	35.7
Oshawa	804	265	0	0	65	33	8	0	877	298	194.3
Ottawa	1,120	967	162	89	975	638	384	456	2,641	2,150	22.8
Peterborough	158	79	14	0	35	18	4	30	211	127	66.1
St. Catharines-Niagara	341	168	32	18	178	107	3	65	554	358	54.7
Thunder Bay	73	48	4	6	0	4	0	4	77	62	24.2
Toronto	4,941	2,873	684	942	1,854	1,220	6,152	6,508	13,631	11,543	18.1
Windsor	213	103	4	4	26	25	16	0	259	132	96.2
Centres 50,000 - 99,999											
Belleville	110	72	0	2	17	22	40	125	167	221	-24.4
Chatham-Kent	41	21	4	2	0	0	0	0	45	23	95.7
Cornwall	44	26	16	8	0	0	0	0	60	34	76.5
Kawartha Lakes	138	54	2	2	0	0	70	0	210	56	**
Norfolk	75	50	0	2	15	22	0	0	90	74	21.6
North Bay	68	20	10	0	0	10	0	0	78	30	160.0
Sarnia	99	66	0	0	6	0	0	0	105	66	59.1
Sault Ste. Marie	51	27	0	0	0	0	0	0	51	27	88.9

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 10,000 - 49,999											
Bracebridge	17	7	0	2	0	0	0	0	17	9	88.9
Brighton MU	51	18	0	n/a	8	3	0	n/a	59	21	181.0
Brock Tp	5	22	0	n/a	0	n/a	0	n/a	5	22	-77.3
Brockville	25	14	3	0	0	0	0	0	28	14	100.0
Centre Wellington	31	15	6	0	0	0	54	55	91	70	30.0
Cobourg	40	21	2	0	33	0	0	13	75	34	120.6
Collingwood	64	52	6	0	72	25	38	18	180	95	89.5
Elliot Lake	3	0	0	0	0	0	0	0	3	0	n/a
Erin	10	2	0	0	0	0	0	0	10	2	**
Essex T	9	6	0	n/a	4	n/a	0	n/a	13	6	116.7
Gravenhurst	12	3	0	0	0	0	0	0	12	3	**
Greater Napanee	24	12	6	2	8	0	6	6	44	20	120.0
Haldimand County CY	27	36	2	0	6	0	0	0	35	36	-2.8
Hunstville	32	42	0	0	0	13	0	105	32	160	-80.0
Ingersoll	15	11	0	0	0	10	0	0	15	21	-28.6
Kenora	5	4	0	0	0	0	10	0	15	4	**
Kincardine MU	6	14	0	n/a	0	10	0	n/a	6	24	-75.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	23	20	4	12	7	0	2	2	36	34	5.9
Meaford	13	9	0	0	0	0	0	0	13	9	44.4
Midland	47	22	0	2	6	0	92	0	145	24	**
Mississippi Mills	26	10	6	0	3	5	0	0	35	15	133.3
North Grenville MU	15	21	0	2	0	6	0	n/a	15	29	-48.3
North Perth	19	8	0	0	0	0	0	0	19	8	137.5
Orillia	50	31	0	0	8	18	98	0	156	49	**
Owen Sound	15	15	0	0	0	0	0	0	15	15	0.0
Petawawa	67	38	0	0	26	24	0	0	93	62	50.0
Port Hope	3	8	0	0	0	0	0	0	3	8	-62.5
Prince Edward County	32	26	0	0	0	0	0	0	32	26	23.1
Saugeen Shores	20	20	0	0	19	14	28	0	67	34	97.1
Scugog Tp	5	2	0	n/a	0	n/a	0	100	5	102	-95.1
Stratford	16	12	6	4	8	0	0	153	30	169	-82.2
Temiskaming Shores	4	0	0	0	0	0	0	0	4	0	n/a
The Nation M	57	20	10	2	4	n/a	11	6	82	28	192.9
Tillsonburg	18	7	0	0	0	0	0	21	18	28	-35.7
Timmins	12	10	0	0	0	0	14	0	26	10	160.0
Trent Hills	30	9	0	0	0	0	0	5	30	14	114.3
Wasaga Beach	40	36	2	0	72	12	0	0	114	48	137.5
West Grey MU	10	15	0	0	0	0	0	0	10	15	-33.3
West Nipissing	12	17	0	0	0	0	4	0	16	17	-5.9
Woodstock	104	49	4	4	12	0	0	0	120	53	126.4
Total Ontario (10,000+)	12,571	7,135	1,271	1,257	4,555	2,826	8,654	8,944	27,051	20,162	34.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region Second Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Barrie	9	0	0	0	0	0	31	0
Brantford	39	17	0	0	5	0	30	1
Greater Sudbury	0	0	0	24	0	15	82	96
Guelph	131	22	0	0	6	0	0	0
Hamilton	233	72	0	0	2	0	0	182
Kingston	0	18	4	0	0	0	0	116
Kitchener	153	97	0	0	61	40	327	64
London	39	50	7	12	2	0	399	349
Oshawa	59	33	0	0	0	0	8	0
Ottawa	595	414	5	0	222	97	4	12
Peterborough	35	8	0	0	0	0	0	30
St. Catharines-Niagara	49	40	6	0	0	21	0	44
Thunder Bay	0	0	0	0	0	0	0	4
Toronto	1,099	646	0	0	3,694	2,566	190	160
Windsor	22	12	0	0	0	0	16	0
Centres 50,000 - 99,999								
Belleville	17	9	0	0	0	0	20	0
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	0	0	0	0	0	0	0	0
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	0	8	0	0	0	0	0	0
North Bay	0	0	0	10	0	0	0	0
Sarnia	6	0	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region Second Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton MU	8	3	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	0	0	0
Centre Wellington	0	0	0	0	54	0	0	55
Cobourg	33	0	0	0	0	13	0	0
Collingwood	0	21	0	0	0	18	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex T	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	4	0	4	0	0	0	0	6
Haldimand County CY	0	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	10	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	7	0	0	0	2	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	0	0	92	0	0	0
Mississippi Mills	0	0	0	0	0	0	0	0
North Grenville MU	0	6	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	8	12	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	26	24	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	19	0	0	0	0	0	28	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	8	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	0	n/a	4	n/a	11	n/a	0	6
Tillsonburg	0	0	0	0	0	15	0	4
Timmins	0	0	0	0	14	0	0	0
Trent Hills	0	0	0	0	0	0	0	5
Wasaga Beach	43	0	0	0	0	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	4	0
Woodstock	4	0	0	0	0	0	0	0
Total Ontario (10,000+)	2,646	1,522	30	46	4,165	2,785	1,139	1,134

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Barrie	23	0	0	0	0	0	31	0
Brantford	79	17	0	0	5	0	66	1
Greater Sudbury	0	0	0	24	0	15	82	104
Guelph	212	61	0	0	54	0	0	0
Hamilton	465	173	0	0	184	90	195	264
Kingston	0	22	4	0	0	0	0	116
Kitchener	224	225	4	0	164	44	406	83
London	66	53	7	12	2	0	405	555
Oshawa	65	33	0	0	0	0	8	0
Ottawa	966	635	9	3	362	444	22	12
Peterborough	35	8	0	10	0	0	4	30
St. Catharines-Niagara	162	107	16	0	0	21	3	44
Thunder Bay	0	0	0	4	0	0	0	4
Toronto	1,840	1,220	14	0	5,253	6,338	899	170
Windsor	26	25	0	0	0	0	16	0
Centres 50,000 - 99,999								
Belleville	17	22	0	0	0	0	40	125
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	0	0	0	0	0	0	0	0
Kawartha Lakes	0	0	0	0	0	0	70	0
Norfolk	15	22	0	0	0	0	0	0
North Bay	0	0	0	10	0	0	0	0
Sarnia	6	0	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region January - June 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton MU	8	3	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	0	0	0
Centre Wellington	0	0	0	0	54	0	0	55
Cobourg	33	0	0	0	0	13	0	0
Collingwood	72	25	0	0	38	18	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex T	4	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	4	0	4	0	6	0	0	6
Haldimand County CY	6	0	0	0	0	0	0	0
Hunstville	0	0	0	13	0	4	0	101
Ingersoll	0	0	0	10	0	0	0	0
Kenora	0	0	0	0	10	0	0	0
Kincardine MU	0	10	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	7	0	0	0	2	0	0	2
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	6	0	92	0	0	0
Mississippi Mills	0	5	0	0	0	0	0	0
North Grenville MU	0	6	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	8	18	0	0	98	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	26	24	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	19	14	0	0	0	0	28	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	100
Stratford	8	0	0	0	0	0	0	153
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	0	n/a	4	n/a	11	n/a	0	6
Tillsonburg	0	0	0	0	0	15	0	6
Timmins	0	0	0	0	14	0	0	0
Trent Hills	0	0	0	0	0	0	0	5
Wasaga Beach	72	12	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	4	0
Woodstock	12	0	0	0	0	0	0	0
Total Ontario (10,000+)	4,480	2,740	68	86	6,349	7,002	2,303	1,942

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Ontario Region Second Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Barrie	169	66	0	0	31	0	200	66
Brantford	106	64	19	8	30	1	155	73
Greater Sudbury	111	50	0	15	82	120	193	185
Guelph	172	99	116	11	0	0	288	110
Hamilton	719	283	59	31	0	182	778	496
Kingston	166	141	0	0	4	116	174	257
Kitchener	541	352	125	74	327	64	993	490
London	418	219	75	64	406	364	899	647
Oshawa	535	211	0	19	8	0	543	230
Ottawa	1,366	1,136	224	93	9	12	1,599	1,241
Peterborough	128	69	39	4	0	30	167	103
St. Catharines-Niagara	257	141	18	50	8	44	283	235
Thunder Bay	62	47	0	0	2	4	64	51
Toronto	3,747	2,723	4,025	2,756	190	160	7,962	5,639
Windsor	154	93	18	4	16	0	188	97
Centres 50,000 - 99,999								
Belleville	105	66	0	5	20	0	125	71
Chatham-Kent	33	21	0	0	0	0	33	21
Cornwall	38	25	0	0	0	0	38	25
Kawartha Lakes	109	40	0	0	0	0	109	40
Norfolk	50	43	0	8	0	0	50	51
North Bay	59	19	0	0	0	10	59	29
Sarnia	70	46	6	0	0	0	76	46
Sault Ste. Marie	35	18	0	0	0	0	35	18

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Ontario Region Second Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 10,000 - 49,999								
Bracebridge	9	8	0	0	0	0	9	8
Brighton MU	40	19	0	n/a	0	n/a	40	19
Brock Tp	3	21	0	n/a	0	n/a	3	21
Brockville	21	10	0	0	0	0	21	10
Centre Wellington	19	13	54	1	0	55	73	69
Cobourg	36	8	8	8	0	0	44	16
Collingwood	56	32	0	39	0	0	56	71
Elliot Lake	3	0	0	0	0	0	3	0
Erin	4	2	0	0	0	0	4	2
Essex T	8	4	0	n/a	0	n/a	8	4
Gravenhurst	6	1	0	0	0	0	6	1
Greater Napanee	25	10	0	0	4	8	29	18
Haldimand County CY	22	26	0	0	0	0	22	26
Hunstville	19	20	0	0	0	0	19	20
Ingersoll	9	8	0	0	0	0	9	8
Kenora	5	4	0	0	0	0	5	4
Kincardine MU	2	21	0	n/a	0	n/a	2	21
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	25	24	0	0	0	0	25	24
Meaford	8	9	0	0	0	0	8	9
Midland	35	13	92	0	0	0	127	13
Mississippi Mills	23	5	0	0	0	0	26	5
North Grenville MU	0	22	0	n/a	0	n/a	0	22
North Perth	11	5	0	0	0	0	11	5
Orillia	50	32	0	0	1	0	51	32
Owen Sound	13	13	0	0	0	0	13	13
Petawawa	90	55	0	0	0	0	90	55
Port Hope	1	8	0	0	0	0	1	8
Prince Edward County	24	16	0	0	0	0	24	16
Saugeen Shores	34	13	0	0	28	0	62	13
Scugog Tp	2	1	0	n/a	0	n/a	2	1
Stratford	21	12	0	0	0	0	21	12
Temiskaming Shores	3	0	0	0	0	0	3	0
The Nation M	46	18	11	n/a	4	6	61	24
Tillsonburg	5	20	0	0	0	4	5	24
Timmins	26	10	0	0	0	0	26	10
Trent Hills	20	8	0	0	0	5	20	13
Wasaga Beach	62	12	13	0	0	0	75	12
West Grey MU	9	12	0	0	0	0	9	12
West Nipissing	12	11	0	0	4	0	16	11
Woodstock	70	40	4	0	0	0	74	40
Total Ontario (10,000+)	10,046	6,569	4,906	3,190	1,178	1,185	16,137	10,944

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - June 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Barrie	241	104	0	0	31	0	272	104
Brantford	176	135	36	8	66	1	278	144
Greater Sudbury	141	58	0	15	82	128	223	201
Guelph	329	172	213	11	0	0	542	183
Hamilton	1,258	429	337	192	195	264	1,790	885
Kingston	252	174	0	0	4	116	260	290
Kitchener	886	618	269	130	410	83	1,567	831
London	744	308	136	74	412	570	1,292	952
Oshawa	869	279	0	19	8	0	877	298
Ottawa	2,246	1,695	364	440	31	15	2,641	2,150
Peterborough	166	83	41	4	4	40	211	127
St. Catharines-Niagara	499	239	34	75	21	44	554	358
Thunder Bay	75	54	0	0	2	8	77	62
Toronto	6,925	4,600	5,793	6,773	913	170	13,631	11,543
Windsor	221	115	22	17	16	0	259	132
Centres 50,000 - 99,999								
Belleville	126	91	0	5	41	125	167	221
Chatham-Kent	45	23	0	0	0	0	45	23
Cornwall	60	34	0	0	0	0	60	34
Kawartha Lakes	140	54	0	0	70	2	210	56
Norfolk	75	56	15	18	0	0	90	74
North Bay	78	20	0	0	0	10	78	30
Sarnia	99	66	6	0	0	0	105	66
Sault Ste. Marie	51	27	0	0	0	0	51	27

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - June 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 10,000 - 49,999								
Bracebridge	17	9	0	0	0	0	17	9
Brighton MU	59	21	0	n/a	0	n/a	59	21
Brock Tp	5	22	0	n/a	0	n/a	5	22
Brockville	28	14	0	0	0	0	28	14
Centre Wellington	37	14	54	1	0	55	91	70
Cobourg	67	26	8	8	0	0	75	34
Collingwood	70	56	110	39	0	0	180	95
Elliot Lake	3	0	0	0	0	0	3	0
Erin	10	2	0	0	0	0	10	2
Essex T	13	6	0	n/a	0	n/a	13	6
Gravenhurst	12	3	0	0	0	0	12	3
Greater Napanee	34	12	6	0	4	8	44	20
Haldimand County CY	35	36	0	0	0	0	35	36
Hunstville	32	42	0	4	0	114	32	160
Ingersoll	15	11	0	0	0	10	15	21
Kenora	5	4	10	0	0	0	15	4
Kincardine MU	6	24	0	n/a	0	n/a	6	24
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	36	32	0	0	0	2	36	34
Meaford	13	9	0	0	0	0	13	9
Midland	47	24	92	0	6	0	145	24
Mississippi Mills	32	15	0	0	0	0	35	15
North Grenville MU	15	29	0	n/a	0	n/a	15	29
North Perth	19	8	0	0	0	0	19	8
Orillia	57	49	98	0	1	0	156	49
Owen Sound	15	15	0	0	0	0	15	15
Petawawa	93	62	0	0	0	0	93	62
Port Hope	3	8	0	0	0	0	3	8
Prince Edward County	32	26	0	0	0	0	32	26
Saugeen Shores	39	34	0	0	28	0	67	34
Scugog Tp	5	2	0	n/a	0	100	5	102
Stratford	30	16	0	0	0	153	30	169
Temiskaming Shores	4	0	0	0	0	0	4	0
The Nation M	67	22	11	n/a	4	6	82	28
Tillsonburg	18	22	0	0	0	6	18	28
Timmins	26	10	0	0	0	0	26	10
Trent Hills	30	9	0	0	0	5	30	14
Wasaga Beach	90	30	24	18	0	0	114	48
West Grey MU	10	15	0	0	0	0	10	15
West Nipissing	12	17	0	0	4	0	16	17
Woodstock	116	53	4	0	0	0	120	53
Total Ontario (10,000+)	16,978	10,276	7,683	7,851	2,381	2,035	27,051	20,162

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Ontario Region Second Quarter 2010												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Centres 100,000+											
Barrie	71	90	0	0	14	33	237	6	322	129	149.6
Brantford	43	110	0	2	32	22	0	29	75	163	-54.0
Greater Sudbury	56	48	2	4	32	4	0	16	90	72	25.0
Guelph	123	51	28	18	49	56	2	130	202	255	-20.8
Hamilton	345	332	90	12	210	289	275	159	920	792	16.2
Kingston	98	71	4	14	19	11	43	0	164	96	70.8
Kitchener	408	316	46	10	168	120	66	275	688	721	-4.6
London	370	156	0	6	42	43	511	209	923	414	122.9
Oshawa	373	293	0	0	47	147	0	134	420	574	-26.8
Ottawa	810	718	88	39	591	490	119	310	1,608	1,557	3.3
Peterborough	83	63	0	0	10	26	105	75	198	164	20.7
St. Catharines-Niagara	158	127	12	6	39	58	40	0	249	191	30.4
Thunder Bay	42	45	2	0	0	4	0	0	44	49	-10.2
Toronto	2,832	2,408	452	626	861	956	4,213	5,103	8,358	9,093	-8.1
Windsor	99	63	4	12	46	20	0	0	149	95	56.8
Centres 50,000 - 99,999											
Belleville	60	30	0	0	16	7	0	0	76	37	105.4
Chatham-Kent	15	19	4	2	0	0	0	0	19	21	-9.5
Cornwall	23	14	10	8	0	6	0	0	33	28	17.9
Kawartha Lakes	54	76	0	4	0	0	0	0	54	80	-32.5
Norfolk	48	51	0	0	3	11	0	0	51	62	-17.7
North Bay	23	18	0	0	0	0	12	0	35	18	94.4
Sarnia	35	29	0	0	6	0	0	0	41	29	41.4
Sault Ste. Marie	21	29	0	0	0	0	0	0	21	29	-27.6

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Ontario Region
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Centres 10,000 - 49,999											
Bracebridge	10	8	0	2	0	0	0	40	10	50	-80.0
Brighton MU	19	14	0	2	0	9	0	n/a	19	25	-24.0
Brock Tp	2	14	0	n/a	0	n/a	0	n/a	2	14	-85.7
Brockville	6	9	2	0	0	0	0	0	8	9	-11.1
Centre Wellington	19	8	2	0	4	0	55	0	80	8	**
Cobourg	17	10	0	0	13	6	0	8	30	24	25.0
Collingwood	30	30	0	6	48	68	0	0	78	104	-25.0
Elliot Lake	3	2	0	0	0	0	0	0	3	2	50.0
Erin	7	0	0	0	0	0	0	0	7	0	n/a
Essex T	5	1	0	n/a	0	n/a	0	n/a	5	1	**
Gravenhurst	9	5	0	0	0	0	0	0	9	5	80.0
Greater Napanee	11	6	0	2	0	0	0	0	11	8	37.5
Haldimand County CY	17	15	2	0	6	32	0	0	25	47	-46.8
Hunstville	17	18	0	0	0	8	0	0	17	26	-34.6
Ingersoll	6	1	0	0	0	0	0	0	6	1	**
Kenora	2	3	0	0	0	0	0	0	2	3	-33.3
Kincardine MU	5	5	0	n/a	9	n/a	0	n/a	14	5	180.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	8	12	4	6	0	0	0	0	12	18	-33.3
Meaford	11	4	0	0	10	0	0	0	21	4	**
Midland	22	15	0	2	0	14	92	0	114	31	**
Mississippi Mills	19	7	4	0	0	0	0	0	23	7	**
North Grenville MU	11	14	0	n/a	0	n/a	0	n/a	11	14	-21.4
North Perth	15	2	0	0	0	0	0	0	15	2	**
Orillia	19	18	0	0	0	6	98	0	117	24	**
Owen Sound	4	8	0	0	11	0	0	0	15	8	87.5
Petawawa	26	18	0	0	0	0	0	0	26	18	44.4
Port Hope	2	6	0	0	0	3	0	0	2	9	-77.8
Prince Edward County	12	18	0	0	6	0	0	0	18	18	0.0
Saugeen Shores	6	9	0	0	7	16	0	0	13	25	-48.0
Scugog Tp	3	10	0	n/a	0	n/a	0	n/a	3	10	-70.0
Stratford	12	2	4	0	0	0	0	0	16	2	**
Temiskaming Shores	3	3	0	0	0	0	0	0	3	3	0.0
The Nation M	26	16	4	4	0	n/a	0	n/a	30	20	50.0
Tillsonburg	7	11	0	0	0	4	0	2	7	17	-58.8
Timmins	5	4	0	0	0	0	0	0	5	4	25.0
Trent Hills	11	3	0	0	0	0	0	0	11	3	**
Wasaga Beach	28	18	0	0	40	0	0	0	68	18	**
West Grey MU	5	7	0	0	0	0	0	0	5	7	-28.6
West Nipissing	8	13	0	0	0	0	4	0	12	13	-7.7
Woodstock	42	23	2	0	0	28	0	163	44	214	-79.4
Total Ontario (10,000+)	6,684	5,555	774	797	2,343	2,497	5,872	6,659	15,673	15,508	1.1

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type Ontario Region January - June 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Barrie	165	186	2	2	28	59	237	46	432	293	47.4
Brantford	102	166	2	2	41	51	0	29	145	248	-41.5
Greater Sudbury	114	121	8	10	36	4	19	20	177	155	14.2
Guelph	212	124	42	22	73	92	2	185	329	423	-22.2
Hamilton	619	630	118	24	449	475	357	159	1,543	1,288	19.8
Kingston	207	195	4	26	19	14	43	0	273	235	16.2
Kitchener	647	623	54	28	340	272	167	359	1,208	1,282	-5.8
London	646	348	2	6	73	87	718	338	1,439	779	84.7
Oshawa	590	574	2	2	70	213	0	134	662	923	-28.3
Ottawa	1,352	1,324	144	90	864	867	605	586	2,965	2,867	3.4
Peterborough	160	127	0	0	10	34	135	75	305	236	29.2
St. Catharines-Niagara	309	262	30	22	114	104	72	3	525	391	34.3
Thunder Bay	65	64	6	2	0	4	0	0	71	70	1.4
Toronto	4,799	4,807	912	1,152	1,092	1,858	6,785	8,496	13,588	16,313	-16.7
Windsor	190	118	6	18	76	32	0	0	272	168	61.9
Centres 50,000 - 99,999											
Belleville	100	81	4	0	30	10	0	0	134	91	47.3
Chatham-Kent	36	38	6	6	0	0	0	0	42	44	-4.5
Cornwall	43	31	14	18	0	6	0	0	57	55	3.6
Kawartha Lakes	109	149	0	10	0	6	0	0	109	165	-33.9
Norfolk	99	98	0	8	16	11	0	0	115	117	-1.7
North Bay	45	51	4	0	10	0	12	0	71	51	39.2
Sarnia	65	64	4	0	6	8	0	0	75	72	4.2
Sault Ste. Marie	36	61	0	0	0	0	0	0	36	61	-41.0

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
Ontario Region
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 10,000 - 49,999											
Bracebridge	25	22	2	2	0	0	0	40	27	64	-57.8
Brighton MU	47	34	0	6	3	9	0	n/a	50	49	2.0
Brock Tp	19	25	0	n/a	0	8	0	n/a	19	33	-42.4
Brockville	15	16	2	0	0	0	0	0	17	16	6.3
Centre Wellington	39	18	6	0	4	0	55	0	104	18	**
Cobourg	28	26	2	0	13	22	8	75	51	123	-58.5
Collingwood	50	54	2	16	96	76	0	0	148	146	1.4
Elliot Lake	11	2	0	0	0	0	0	0	11	2	**
Erin	15	1	0	0	0	0	0	0	15	1	**
Essex T	8	10	0	n/a	0	8	0	n/a	8	18	-55.6
Gravenhurst	21	21	0	0	0	0	0	36	21	57	-63.2
Greater Napanee	24	10	0	6	0	0	0	0	24	16	50.0
Haldimand County CY	42	36	2	0	14	32	0	0	58	68	-14.7
Hunstville	32	34	0	0	0	13	0	105	32	152	-78.9
Ingersoll	15	7	0	0	0	0	0	0	15	7	114.3
Kenora	6	5	0	0	0	0	0	0	6	5	20.0
Kincardine MU	7	7	0	n/a	9	n/a	0	n/a	16	7	128.6
Lambton Shores	0	1	0	0	0	0	0	0	0	1	-100.0
Leamington	19	27	12	8	0	0	0	0	31	35	-11.4
Meaford	20	9	0	0	10	0	0	0	30	9	**
Midland	42	47	0	4	0	14	92	0	134	65	106.2
Mississippi Mills	30	26	4	2	12	0	0	0	46	28	64.3
North Grenville MU	32	35	0	n/a	0	n/a	0	n/a	32	35	-8.6
North Perth	24	9	0	0	0	0	0	0	24	9	166.7
Orillia	34	33	0	0	0	40	98	0	132	73	80.8
Owen Sound	18	15	0	2	11	0	0	0	29	17	70.6
Petawawa	45	32	0	0	0	4	0	0	45	36	25.0
Port Hope	9	10	0	0	0	3	0	0	9	13	-30.8
Prince Edward County	34	37	0	0	6	3	0	0	40	40	0.0
Saugeen Shores	12	21	2	2	7	16	0	0	21	39	-46.2
Scugog Tp	8	11	0	n/a	0	n/a	0	n/a	8	11	-27.3
Stratford	21	14	4	0	0	7	123	0	148	21	**
Temiskaming Shores	6	7	0	0	0	0	0	0	6	7	-14.3
The Nation M	37	41	8	4	0	n/a	0	n/a	45	45	0.0
Tillsonburg	15	24	0	0	0	4	0	2	15	30	-50.0
Timmins	14	14	0	0	0	0	0	0	14	14	0.0
Trent Hills	15	18	0	0	0	0	5	0	20	18	11.1
Wasaga Beach	75	71	0	0	40	0	0	0	115	71	62.0
West Grey MU	12	16	0	0	0	0	0	0	12	16	-25.0
West Nipissing	26	33	0	0	0	0	4	0	30	33	-9.1
Woodstock	95	50	6	0	0	28	0	163	101	241	-58.1
Total Ontario (10,000+)	11,768	11,190	1,432	1,516	3,576	4,494	9,540	10,851	26,316	28,051	-6.2

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region Second Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Barrie	14	33	0	0	237	0	0	6
Brantford	32	15	0	7	0	21	0	8
Greater Sudbury	0	0	32	4	0	0	0	16
Guelph	49	56	0	0	0	130	2	0
Hamilton	210	289	0	0	275	36	0	123
Kingston	15	5	4	6	0	0	43	0
Kitchener	168	120	0	0	52	181	14	94
London	42	43	0	0	0	17	511	192
Oshawa	47	147	0	0	0	131	0	3
Ottawa	562	487	29	3	104	301	15	9
Peterborough	10	13	0	13	105	0	0	75
St. Catharines-Niagara	39	50	0	8	0	0	40	0
Thunder Bay	0	4	0	0	0	0	0	0
Toronto	861	940	0	16	3,674	4,980	539	123
Windsor	46	20	0	0	0	0	0	0
Centres 50,000 - 99,999								
Belleville	16	7	0	0	0	0	0	0
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	0	6	0	0	0	0	0	0
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	3	11	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	12	0
Sarnia	6	0	0	0	0	0	0	0
Sault Ste. Marie	0	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 Second Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	40	0	0
Brighton MU	0	9	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	0	0	0
Centre Wellington	4	0	0	0	0	0	55	0
Cobourg	13	6	0	0	0	8	0	0
Collingwood	48	68	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex T	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County CY	6	32	0	0	0	0	0	0
Hunstville	0	0	0	8	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine MU	9	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	0	0	0	0	0	0	0
Meaford	10	0	0	0	0	0	0	0
Midland	0	14	0	0	92	0	0	0
Mississippi Mills	0	0	0	0	0	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	6	0	0	98	0	0	0
Owen Sound	6	0	5	0	0	0	0	0
Petawawa	0	0	0	0	0	0	0	0
Port Hope	0	3	0	0	0	0	0	0
Prince Edward County	6	0	0	0	0	0	0	0
Saugeen Shores	7	0	0	16	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	0	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	0	n/a	0	n/a	0	n/a	0	n/a
Tillsonburg	0	4	0	0	0	0	0	2
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	40	0	0	0	0	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	4	0
Woodstock	0	28	0	0	0	11	0	152
Total Ontario (10,000+)	2,269	2,416	74	81	4,637	5,856	1,235	803

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region January - June 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Barrie	28	59	0	0	237	40	0	6
Brantford	41	44	0	7	0	21	0	8
Greater Sudbury	0	0	36	4	15	0	4	20
Guelph	73	92	0	0	0	185	2	0
Hamilton	449	475	0	0	275	36	82	123
Kingston	15	5	4	9	0	0	43	0
Kitchener	340	272	0	0	88	181	79	178
London	73	68	0	19	0	17	718	321
Oshawa	67	213	3	0	0	131	0	3
Ottawa	831	864	33	3	582	508	23	78
Peterborough	10	21	0	13	105	0	30	75
St. Catharines-Niagara	114	96	0	8	0	3	72	0
Thunder Bay	0	4	0	0	0	0	0	0
Toronto	1,092	1,842	0	16	6,021	8,226	764	270
Windsor	76	32	0	0	0	0	0	0
Centres 50,000 - 99,999								
Belleville	30	10	0	0	0	0	0	0
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	0	6	0	0	0	0	0	0
Kawartha Lakes	0	0	0	6	0	0	0	0
Norfolk	16	11	0	0	0	0	0	0
North Bay	0	0	10	0	0	0	12	0
Sarnia	6	8	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region January - June 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	40	0	0
Brighton MU	3	9	0	n/a	0	n/a	0	n/a
Brock Tp	0	8	0	n/a	0	n/a	0	n/a
Brockville	0	0	0	0	0	0	0	0
Centre Wellington	4	0	0	0	0	0	55	0
Cobourg	13	22	0	0	8	75	0	0
Collingwood	96	76	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	8	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	36	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County CY	14	32	0	0	0	0	0	0
Hunstville	0	0	0	13	0	4	0	101
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine MU	9	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	0	0	0	0	0	0	0
Meaford	10	0	0	0	0	0	0	0
Midland	0	14	0	0	92	0	0	0
Mississippi Mills	12	0	0	0	0	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	40	0	0	98	0	0	0
Owen Sound	6	0	5	0	0	0	0	0
Petawawa	0	4	0	0	0	0	0	0
Port Hope	0	3	0	0	0	0	0	0
Prince Edward County	6	3	0	0	0	0	0	0
Saugeen Shores	7	0	0	16	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	0	7	0	0	0	0	123	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	0	n/a	0	n/a	0	n/a	0	n/a
Tillsonburg	0	4	0	0	0	0	0	2
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	5	0
Wasaga Beach	40	0	0	0	0	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	4	0
Woodstock	0	28	0	0	0	11	0	152
Total Ontario (10,000+)	3,481	4,380	95	114	7,521	9,514	2,019	1,337

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
Second Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Barrie	85	119	237	4	0	6	322	129
Brantford	43	122	32	26	0	15	75	163
Greater Sudbury	58	52	0	0	32	20	90	72
Guelph	187	112	13	143	2	0	202	255
Hamilton	491	454	428	215	1	123	920	792
Kingston	112	90	5	0	47	6	164	96
Kitchener	548	382	126	245	14	94	688	721
London	349	142	63	80	511	192	923	414
Oshawa	403	406	17	165	0	3	420	574
Ottawa	1,452	1,251	104	293	52	13	1,608	1,557
Peterborough	83	73	115	3	0	88	198	164
St. Catharines-Niagara	192	179	17	4	40	8	249	191
Thunder Bay	41	45	1	4	2	0	44	49
Toronto	3,760	3,577	4,059	5,377	539	139	8,358	9,093
Windsor	113	80	36	15	0	0	149	95
Centres 50,000 - 99,999								
Belleville	75	37	0	0	1	0	76	37
Chatham-Kent	19	21	0	0	0	0	19	21
Cornwall	33	28	0	0	0	0	33	28
Kawartha Lakes	54	78	0	0	0	2	54	80
Norfolk	48	51	3	11	0	0	51	62
North Bay	23	18	0	0	12	0	35	18
Sarnia	35	29	6	0	0	0	41	29
Sault Ste. Marie	21	29	0	0	0	0	21	29

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Ontario Region Second Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 10,000 - 49,999								
Bracebridge	10	10	0	40	0	0	10	50
Brighton MU	19	25	0	n/a	0	n/a	19	25
Brock Tp	2	14	0	n/a	0	n/a	2	14
Brockville	8	9	0	0	0	0	8	9
Centre Wellington	25	7	0	1	55	0	80	8
Cobourg	17	10	13	14	0	0	30	24
Collingwood	30	48	48	56	0	0	78	104
Elliot Lake	3	2	0	0	0	0	3	2
Erin	7	0	0	0	0	0	7	0
Essex T	5	1	0	n/a	0	n/a	5	1
Gravenhurst	9	5	0	0	0	0	9	5
Greater Napanee	11	6	0	0	0	2	11	8
Haldimand County CY	19	47	6	0	0	0	25	47
Hunstville	17	18	0	0	0	8	17	26
Ingersoll	6	1	0	0	0	0	6	1
Kenora	2	3	0	0	0	0	2	3
Kincardine MU	14	5	0	n/a	0	n/a	14	5
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	12	18	0	0	0	0	12	18
Meaford	17	4	4	0	0	0	21	4
Midland	22	31	92	0	0	0	114	31
Mississippi Mills	23	7	0	0	0	0	23	7
North Grenville MU	11	14	0	n/a	0	n/a	11	14
North Perth	15	2	0	0	0	0	15	2
Orillia	19	24	98	0	0	0	117	24
Owen Sound	10	8	0	0	5	0	15	8
Petawawa	26	18	0	0	0	0	26	18
Port Hope	2	6	0	3	0	0	2	9
Prince Edward County	18	18	0	0	0	0	18	18
Saugeen Shores	13	9	0	0	0	16	13	25
Scugog Tp	3	10	0	n/a	0	n/a	3	10
Stratford	15	2	1	0	0	0	16	2
Temiskaming Shores	3	3	0	0	0	0	3	3
The Nation M	30	20	0	n/a	0	n/a	30	20
Tillsonburg	7	15	0	0	0	2	7	17
Timmins	5	4	0	0	0	0	5	4
Trent Hills	11	3	0	0	0	0	11	3
Wasaga Beach	46	14	22	4	0	0	68	18
West Grey MU	5	7	0	0	0	0	5	7
West Nipissing	8	13	0	0	4	0	12	13
Woodstock	44	34	0	28	0	152	44	214
Total Ontario (10,000+)	8,806	7,888	5,546	6,731	1,321	889	15,673	15,508

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Barrie	195	243	237	44	0	6	432	293
Brantford	106	191	39	42	0	15	145	248
Greater Sudbury	122	131	15	0	40	24	177	155
Guelph	303	220	24	203	2	0	329	423
Hamilton	866	892	594	273	83	123	1,543	1,288
Kingston	221	226	5	0	47	9	273	235
Kitchener	872	805	257	299	79	178	1,208	1,282
London	593	304	126	133	720	342	1,439	779
Oshawa	630	732	29	188	3	3	662	923
Ottawa	2,299	2,285	600	500	66	82	2,965	2,867
Peterborough	160	145	115	3	30	88	305	236
St. Catharines-Niagara	393	358	60	24	72	9	525	391
Thunder Bay	68	66	1	4	2	0	71	70
Toronto	6,345	7,101	6,479	8,926	764	286	13,588	16,313
Windsor	206	139	66	29	0	0	272	168
Centres 50,000 - 99,999								
Belleville	120	91	13	0	1	0	134	91
Chatham-Kent	42	44	0	0	0	0	42	44
Cornwall	57	55	0	0	0	0	57	55
Kawartha Lakes	109	157	0	0	0	8	109	165
Norfolk	99	106	16	11	0	0	115	117
North Bay	49	51	0	0	22	0	71	51
Sarnia	69	72	6	0	0	0	75	72
Sault Ste. Marie	36	61	0	0	0	0	36	61

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market Ontario Region January - June 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 10,000 - 49,999								
Bracebridge	25	24	2	40	0	0	27	64
Brighton MU	50	49	0	n/a	0	n/a	50	49
Brock Tp	19	33	0	n/a	0	n/a	19	33
Brockville	17	16	0	0	0	0	17	16
Centre Wellington	49	17	0	1	55	0	104	18
Cobourg	30	36	21	87	0	0	51	123
Collingwood	52	90	96	56	0	0	148	146
Elliot Lake	11	2	0	0	0	0	11	2
Erin	15	1	0	0	0	0	15	1
Essex T	8	15	0	3	0	n/a	8	18
Gravenhurst	21	21	0	36	0	0	21	57
Greater Napanee	24	14	0	0	0	2	24	16
Haldimand County CY	44	68	14	0	0	0	58	68
Hunstville	32	34	0	4	0	114	32	152
Ingersoll	15	7	0	0	0	0	15	7
Kenora	6	5	0	0	0	0	6	5
Kincardine MU	16	7	0	n/a	0	n/a	16	7
Lambton Shores	0	1	0	0	0	0	0	1
Leamington	31	35	0	0	0	0	31	35
Meaford	26	9	4	0	0	0	30	9
Midland	42	65	92	0	0	0	134	65
Mississippi Mills	46	28	0	0	0	0	46	28
North Grenville MU	32	35	0	n/a	0	n/a	32	35
North Perth	24	9	0	0	0	0	24	9
Orillia	34	73	98	0	0	0	132	73
Owen Sound	24	17	0	0	5	0	29	17
Petawawa	45	36	0	0	0	0	45	36
Port Hope	9	10	0	3	0	0	9	13
Prince Edward County	40	40	0	0	0	0	40	40
Saugeen Shores	21	23	0	0	0	16	21	39
Scugog Tp	8	11	0	n/a	0	n/a	8	11
Stratford	24	21	1	0	123	0	148	21
Temiskaming Shores	6	7	0	0	0	0	6	7
The Nation M	45	45	0	n/a	0	n/a	45	45
Tillsonburg	15	28	0	0	0	2	15	30
Timmins	14	14	0	0	0	0	14	14
Trent Hills	15	18	0	0	5	0	20	18
Wasaga Beach	93	65	22	6	0	0	115	71
West Grey MU	12	16	0	0	0	0	12	16
West Nipissing	26	33	0	0	4	0	30	33
Woodstock	101	61	0	28	0	152	101	241
Total Ontario (10,000+)	15,154	15,649	9,032	10,943	2,130	1,459	26,316	28,051

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Second Quarter 2010													
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													
Q2 2010	0	0.0	0	0.0	19	52.8	17	47.2	0	0.0	36	294,700	300,600
Q2 2009	3	9.7	5	16.1	18	58.1	5	16.1	0	0.0	31	239,900	241,627
Year-to-date 2010	0	0.0	1	1.9	32	61.5	19	36.5	0	0.0	52	290,900	287,418
Year-to-date 2009	5	6.3	9	11.3	52	65.0	14	17.5	0	0.0	80	239,900	245,397
Chatham-Kent													
Q2 2010	2	12.5	2	12.5	5	31.3	6	37.5	1	6.3	16	284,500	311,806
Q2 2009	1	5.6	2	11.1	9	50.0	5	27.8	1	5.6	18	234,000	281,322
Year-to-date 2010	7	15.9	4	9.1	18	40.9	12	27.3	3	6.8	44	279,000	295,809
Year-to-date 2009	4	10.8	3	8.1	16	43.2	13	35.1	1	2.7	37	239,000	281,859
Cornwall													
Q2 2010	2	16.7	5	41.7	3	25.0	2	16.7	0	0.0	12	191,790	214,581
Q2 2009	4	28.6	4	28.6	4	28.6	2	14.3	0	0.0	14	195,648	204,750
Year-to-date 2010	3	15.8	9	47.4	5	26.3	2	10.5	0	0.0	19	189,910	210,341
Year-to-date 2009	9	29.0	8	25.8	7	22.6	6	19.4	1	3.2	31	197,305	226,311
Kawartha Lakes													
Q2 2010	0	0.0	0	0.0	34	61.8	19	34.5	2	3.6	55	289,000	320,765
Q2 2009	0	0.0	1	1.1	38	43.2	32	36.4	17	19.3	88	331,200	381,396
Year-to-date 2010	0	0.0	0	0.0	66	60.6	38	34.9	5	4.6	109	289,000	318,435
Year-to-date 2009	1	0.6	2	1.2	71	43.8	59	36.4	29	17.9	162	325,000	377,159
Norfolk													
Q2 2010	1	2.0	0	0.0	17	34.7	26	53.1	5	10.2	49	320,000	363,822
Q2 2009	3	5.6	6	11.1	20	37.0	20	37.0	5	9.3	54	292,000	301,093
Year-to-date 2010	5	5.0	0	0.0	39	39.0	45	45.0	11	11.0	100	312,000	346,831
Year-to-date 2009	6	5.9	8	7.9	33	32.7	43	42.6	11	10.9	101	300,000	322,515
North Bay													
Q2 2010	0	0.0	0	0.0	3	42.9	4	57.1	0	0.0	7	--	--
Q2 2009	1	5.6	4	22.2	4	22.2	9	50.0	0	0.0	18	302,500	304,094
Year-to-date 2010	0	0.0	0	0.0	5	38.5	8	61.5	0	0.0	13	335,000	332,631
Year-to-date 2009	2	3.6	10	18.2	15	27.3	28	50.9	0	0.0	55	305,900	309,135
Sarnia													
Q2 2010	0	0.0	0	0.0	20	62.5	12	37.5	0	0.0	32	282,900	282,530
Q2 2009	1	2.9	1	2.9	18	52.9	13	38.2	1	2.9	34	292,450	302,825
Year-to-date 2010	0	0.0	0	0.0	33	55.9	26	44.1	0	0.0	59	289,900	293,566
Year-to-date 2009	2	2.9	1	1.4	33	47.8	32	46.4	1	1.4	69	299,500	306,167
Sault Ste. Marie													
Q2 2010	0	0.0	0	0.0	7	70.0	2	20.0	1	10.0	10	289,900	309,630
Q2 2009	1	3.0	8	24.2	17	51.5	7	21.2	0	0.0	33	244,900	254,530
Year-to-date 2010	0	0.0	0	0.0	13	76.5	3	17.6	1	5.9	17	260,000	287,288
Year-to-date 2009	3	4.5	12	17.9	37	55.2	14	20.9	1	1.5	67	258,900	268,004
Barrie CMA													
Q2 2010	0	0.0	0	0.0	23	25.8	51	57.3	15	16.9	89	376,666	415,530
Q2 2009	0	0.0	1	1.1	27	29.7	36	39.6	27	29.7	91	339,900	467,225
Year-to-date 2010	0	0.0	0	0.0	60	33.9	90	50.8	27	15.3	177	360,000	418,166
Year-to-date 2009	0	0.0	4	1.9	74	34.7	91	42.7	44	20.7	213	323,990	405,849

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
Second Quarter 2010

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													
Q2 2010	0	0.0	1	2.0	28	54.9	15	29.4	7	13.7	51	275,900	332,008
Q2 2009	28	29.2	4	4.2	38	39.6	20	20.8	6	6.3	96	235,000	268,416
Year-to-date 2010	1	0.9	4	3.4	42	35.9	49	41.9	21	17.9	117	314,900	369,496
Year-to-date 2009	41	23.6	7	4.0	72	41.4	45	25.9	9	5.2	174	249,000	274,447
Greater Sudbury CMA													
Q2 2010	0	0.0	0	0.0	7	24.1	22	75.9	0	0.0	29	359,900	360,886
Q2 2009	0	0.0	1	2.0	8	16.3	37	75.5	3	6.1	49	340,718	362,437
Year-to-date 2010	0	0.0	0	0.0	18	27.7	46	70.8	1	1.5	65	334,900	350,689
Year-to-date 2009	1	0.9	1	0.9	23	19.7	82	70.1	10	8.5	117	349,500	377,056
Guelph CMA													
Q2 2010	0	0.0	0	0.0	12	10.0	96	80.0	12	10.0	120	376,510	384,458
Q2 2009	0	0.0	0	0.0	9	15.3	44	74.6	6	10.2	59	348,000	385,538
Year-to-date 2010	0	0.0	0	0.0	27	12.8	168	79.6	16	7.6	211	364,969	377,205
Year-to-date 2009	0	0.0	0	0.0	17	13.5	92	73.0	17	13.5	126	350,000	385,271
Hamilton CMA													
Q2 2010	1	0.3	0	0.0	31	9.0	256	74.6	55	16.0	343	404,900	453,050
Q2 2009	0	0.0	0	0.0	63	17.9	225	64.1	63	17.9	351	385,000	442,118
Year-to-date 2010	1	0.2	0	0.0	54	9.1	448	75.4	91	15.3	594	410,450	456,250
Year-to-date 2009	1	0.2	1	0.2	92	14.5	410	64.5	132	20.8	636	396,995	454,720
Kingston CMA													
Q2 2010	0	0.0	1	1.3	57	76.0	17	22.7	0	0.0	75	264,600	282,929
Q2 2009	1	1.2	3	3.6	57	67.9	20	23.8	3	3.6	84	265,476	283,705
Year-to-date 2010	0	0.0	1	0.9	83	71.6	32	27.6	0	0.0	116	267,050	286,086
Year-to-date 2009	8	3.9	11	5.4	144	70.6	37	18.1	4	2.0	204	277,830	273,859
Kitchener CMA													
Q2 2010	0	0.0	0	0.0	93	22.3	281	67.4	43	10.3	417	339,900	381,951
Q2 2009	0	0.0	0	0.0	154	44.4	176	50.7	17	4.9	347	305,000	329,795
Year-to-date 2010	1	0.2	0	0.0	151	23.1	434	66.5	67	10.3	653	340,990	377,314
Year-to-date 2009	0	0.0	0	0.0	281	43.9	321	50.2	38	5.9	640	306,172	331,784
London CMA													
Q2 2010	2	0.6	4	1.2	121	35.7	190	56.0	22	6.5	339	321,370	345,621
Q2 2009	3	1.5	4	2.1	77	39.5	91	46.7	20	10.3	195	309,900	345,564
Year-to-date 2010	2	0.3	8	1.3	229	37.7	323	53.2	45	7.4	607	320,000	339,700
Year-to-date 2009	4	1.1	6	1.6	143	38.4	189	50.8	30	8.1	372	315,000	345,787
Oshawa CMA													
Q2 2010	0	0.0	0	0.0	80	20.9	257	67.3	45	11.8	382	377,400	393,513
Q2 2009	0	0.0	1	0.3	114	38.9	167	57.0	11	3.8	293	320,990	341,761
Year-to-date 2010	0	0.0	0	0.0	138	23.2	388	65.1	70	11.7	596	365,990	389,581
Year-to-date 2009	0	0.0	1	0.2	215	36.6	336	57.2	35	6.0	587	328,990	350,038
Ottawa CMA													
Q2 2010	1	0.1	1	0.1	51	7.4	479	69.9	153	22.3	685	420,900	432,185
Q2 2009	0	0.0	2	0.3	78	10.7	540	74.0	110	15.1	730	384,595	413,784
Year-to-date 2010	1	0.1	1	0.1	112	10.2	785	71.8	195	17.8	1,094	406,045	419,676
Year-to-date 2009	1	0.1	4	0.3	162	12.1	982	73.6	186	13.9	1,335	384,900	410,991

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Second Quarter 2010													
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													
Q2 2010	0	0.0	0	0.0	56	66.7	28	33.3	0	0.0	84	289,900	303,300
Q2 2009	1	1.6	1	1.6	30	47.6	22	34.9	9	14.3	63	299,900	376,912
Year-to-date 2010	0	0.0	0	0.0	108	67.1	49	30.4	4	2.5	161	279,999	303,923
Year-to-date 2009	2	1.6	2	1.6	56	43.8	56	43.8	12	9.4	128	321,200	360,859
St. Catharines-Niagara CMA													
Q2 2010	6	3.8	5	3.1	38	23.8	91	56.9	20	12.5	160	346,990	389,862
Q2 2009	1	0.7	6	4.3	27	19.4	81	58.3	24	17.3	139	345,900	387,296
Year-to-date 2010	12	4.0	8	2.6	81	26.8	163	54.0	38	12.6	302	340,216	388,268
Year-to-date 2009	7	2.6	8	2.9	58	21.2	157	57.3	44	16.1	274	349,900	386,009
Thunder Bay CMA													
Q2 2010	0	0.0	1	5.9	2	11.8	14	82.4	0	0.0	17	332,000	331,824
Q2 2009	1	2.2	1	2.2	34	75.6	9	20.0	0	0.0	45	270,000	270,973
Year-to-date 2010	0	0.0	1	3.6	7	25.0	20	71.4	0	0.0	28	327,450	319,771
Year-to-date 2009	2	3.1	6	9.4	45	70.3	11	17.2	0	0.0	64	255,000	261,773
Toronto CMA													
Q2 2010	0	0.0	0	0.0	32	1.1	1,410	49.5	1,409	49.4	2,851	499,000	573,901
Q2 2009	1	0.0	2	0.1	43	1.7	1,214	48.2	1,261	50.0	2,521	500,000	568,953
Year-to-date 2010	0	0.0	0	0.0	94	1.9	2,211	45.9	2,516	52.2	4,821	510,990	594,161
Year-to-date 2009	2	0.0	2	0.0	61	1.3	2,407	49.4	2,403	49.3	4,875	499,900	569,725
Windsor CMA													
Q2 2010	4	4.1	3	3.1	38	39.2	41	42.3	11	11.3	97	310,000	336,710
Q2 2009	5	8.6	0	0.0	28	48.3	23	39.7	2	3.4	58	280,952	315,787
Year-to-date 2010	7	3.8	3	1.6	74	40.2	83	45.1	17	9.2	184	306,667	335,029
Year-to-date 2009	12	10.8	6	5.4	56	50.5	34	30.6	3	2.7	111	269,000	294,463
Total Urban Centres in Ontario (50,000+)													
Q2 2010	19	0.3	23	0.4	777	13.0	3,336	56.0	1,801	30.2	5,956	422,515	476,923
Q2 2009	55	1.0	57	1.1	915	16.9	2,798	51.7	1,586	29.3	5,411	410,900	462,698
Year-to-date 2010	40	0.4	40	0.4	1,489	14.7	5,442	53.7	3,128	30.9	10,139	422,900	482,971
Year-to-date 2009	113	1.1	112	1.1	1,763	16.9	5,459	52.2	3,011	28.8	10,458	410,990	462,105

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Ontario Region
Second Quarter 2010

		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
2009	January	6,556	-40.7	11,325	24,894	27,513	41.2	275,466	-8.8	282,967
	February	9,861	-29.2	12,527	24,659	27,371	45.8	284,843	-6.4	283,942
	March	14,051	-9.1	13,704	31,977	27,362	50.1	292,276	-3.5	299,225
	April	18,317	-9.2	14,892	31,971	25,122	59.3	311,098	-0.9	306,815
	May	21,235	-3.7	16,206	32,423	25,630	63.2	322,059	1.9	312,162
	June	23,710	15.7	17,523	31,518	25,851	67.8	325,364	3.3	316,943
	July	21,603	13.8	17,411	29,181	26,295	66.2	319,282	6.9	322,480
	August	18,067	15.9	17,735	25,504	26,658	66.5	313,512	7.5	325,197
	September	18,025	14.0	17,704	28,230	25,182	70.3	326,698	10.7	328,900
	October	17,847	42.1	18,555	25,301	26,077	71.2	337,410	19.8	330,269
	November	15,376	77.3	19,012	21,724	28,066	67.7	337,813	15.2	335,473
	December	11,192	79.4	19,252	12,585	28,843	66.7	331,410	18.3	342,499
2010	January	10,650	62.4	18,599	24,266	28,198	66.0	329,134	19.5	345,975
	February	15,286	55.0	19,389	27,686	30,678	63.2	347,097	21.9	353,145
	March	21,294	51.5	19,830	40,842	33,490	59.2	349,405	19.5	354,967
	April	23,612	28.9	18,573	43,585	32,980	56.3	349,624	12.4	346,260
	May	21,310	0.4	16,152	40,443	31,566	51.2	352,523	9.5	345,872
	June	19,526	-17.6	14,485	34,546	29,158	49.7	342,427	5.2	334,836
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2009	63,262	0.9	48,621	95,912	76,603	63.5	320,124	1.6	312,247
	Q2 2010	64,448	1.9	49,210	118,574	93,704	52.5	348,402	8.8	342,770
	YTD 2009	93,730	-9.1		177,442			309,114	-0.4	
	YTD 2010	111,678	19.1		211,368			346,577	12.1	

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

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

Table 6: Level of Economic Indicators for Ontario Region
Second Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index (1997=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	5 Yr. Term							
2009	January - March	623	4.8	5.7	6,548.7	8.6	20,151	49.3	828	52,329,710	79.79
	April - June	607	3.9	5.5	6,500.0	9.2	32,007	66.3	830	54,551,058	87.01
	July - September	624	3.7	5.7	6,521.6	9.2	34,756	83.1	833	57,755,037	92.50
	October - December	619	3.7	5.6	6,536.4	9.1	4,694	81.4	839	58,782,101	94.09
2010	January - March	615	3.6	5.6	6,565.9	9.0	24,871	81.3	843	59,451,910	95.61
	April - June	642	3.7	6.0	6,647.5	8.7		73.9	841		96.03
	July - September										
	October - December										

Table 6.1: Growth(1) of Economic Indicators for Ontario Region
Second Quarter 2010

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates 1 Yr. Term	5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	-1.8	2.3	-10.3	-43.4	3.0	-21.1	-19.8
	April - June	-12.7	-2.8	-1.5	-3.0	2.9	-8.8	21.6	2.0	-25.5	-12.4
	July - September	-10.5	-3.0	-1.2	-2.6	2.7	2.8	4.8	1.3	-17.8	-2.9
	October - December	-12.1	-2.4	-1.4	-2.0	2.1	-497.8	77.5	1.7	-8.5	14.8
2010	January - March	-1.3	-1.2	-0.1	0.3	0.4	23.4	64.9	1.8	13.6	19.8
	April - June	5.7	-0.2	0.6	2.3	-0.6		11.4	1.3		10.4
	July - September										
	October - December										

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

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

METHODOLOGY

Starts & Completions Survey Methodology

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

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

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

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

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

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

Market Absorption Survey Methodology

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

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

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

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

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

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

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

DWELLING TYPES:

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

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

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

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

INTENDED MARKET:

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

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

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

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

GEOGRAPHICAL TERMS:

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

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

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

CMHC—HOME TO CANADIANS

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

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.
Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

The Market Analysis Centre's (MAC) electronic suite of national standardized products is available for free on CMHC's website. You can view, print, download or subscribe to future editions and get market information e-mailed automatically to you the same day it is released. It's quick and convenient! Go to www.cmhc.ca/housingmarketinformation

For more information on MAC and the wealth of housing market information available to you, visit us today at www.cmhc.ca/housingmarketinformation

To subscribe to priced, printed editions of MAC publications, call 1-800-668-2642.

Housing market intelligence you can count on

FREE REPORTS AVAILABLE ON-LINE

- Canadian Housing Statistics
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Northern Housing Outlook Report
- Preliminary Housing Start Data
- Renovation and Home Purchase Report
- Rental Market Provincial Highlight Reports *Now semi-annual!*
- Rental Market Reports, Major Centres
- Rental Market Statistics *Now semi-annual!*
- Residential Construction Digest, Prairie Centres
- Seniors' Housing Reports
- Seniors' Housing Reports - Supplementary Tables, Regional

Get the market intelligence you need today!

Click www.cmhc.ca/housingmarketinformation to view, download or subscribe.

CMHC's Market Analysis Centre e-reports provide a wealth of detailed local, provincial, regional and national market information.

- Forecasts and Analysis – Future-oriented information about local, regional and national housing trends.
- Statistics and Data – Information on current housing market activities — starts, rents, vacancy rates and much more.

Affordable Housing Matters!

Looking for affordable housing ideas? These personal accounts demonstrate the positive impact that affordable housing solutions have made in the lives of Canadians. Read them and you may become inspired to get involved in affordable housing projects in your community!

64143_2010_Q03