

# HOUSING NOW

## Greater Toronto Area



CANADA MORTGAGE AND HOUSING CORPORATION

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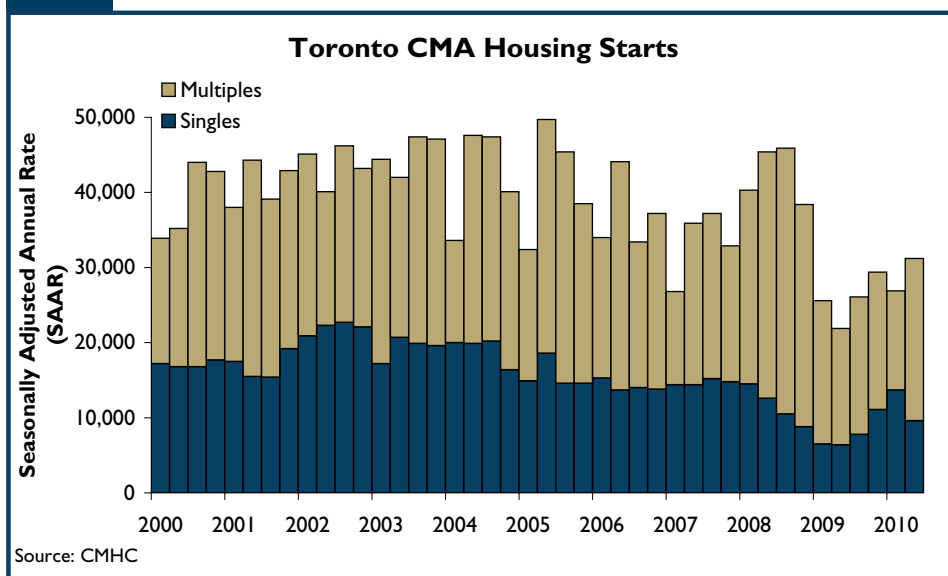
### New Home Market

#### Condos Drive Growth in New Construction

New home construction in the Greater Toronto Area (GTA) moved higher in the second quarter on the back of stronger apartment starts. The high rise segment of the market acted as a drag on construction growth throughout 2009 but appears to have turned the corner during the past few months.

Apartment starts in the second quarter were up 40 per cent from last year's low level, driven by activity in the condominium sector. Record-setting sales performances for new condos in Q4 2009 and Q1 2010 have allowed many projects to reach their pre-construction sales targets. According to Urbanation Inc., 75 per cent of all units offered in the pre-construction stage of development are sold – up from an average of 62 per cent during the 2008-2009 period. A low level of

Figure 1



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unsold inventory and continued easing in lending conditions (as reported in the Bank of Canada's Q2 Senior Loan Officer Survey) has helped projects get off the ground. Acting as a limiting factor for high rise starts has been the persistently high count of units under construction. However, progress made to date suggests that completions are set to rise, which should free up resources for builders to begin work on new projects.

High rise sales cooled off in the second quarter alongside a general moderation in homeownership demand, although remained at a relatively elevated level. Sales of single detached homes, however, slid down to their lowest level since the recessionary period in early 2009. Construction of this housing type reacted quickly to the slowdown in demand – the seasonally-adjusted level of single detached starts fell 30 per cent from the first quarter. However, starts for singles stabilized near the end of the quarter as strong showroom sales in late 2009/early 2010 began breaking ground. More balanced conditions for new homes should alleviate some of the strong upward pressure in prices seen in recent months. Furthermore, much of the added supply in the second quarter was located in the Durham Region, where buyers are able to purchase a new home at a discount of approximately 35 per cent compared to average prices across the GTA.

## Resale Market

### Balance Restored

While new home sales have been trending down since the beginning

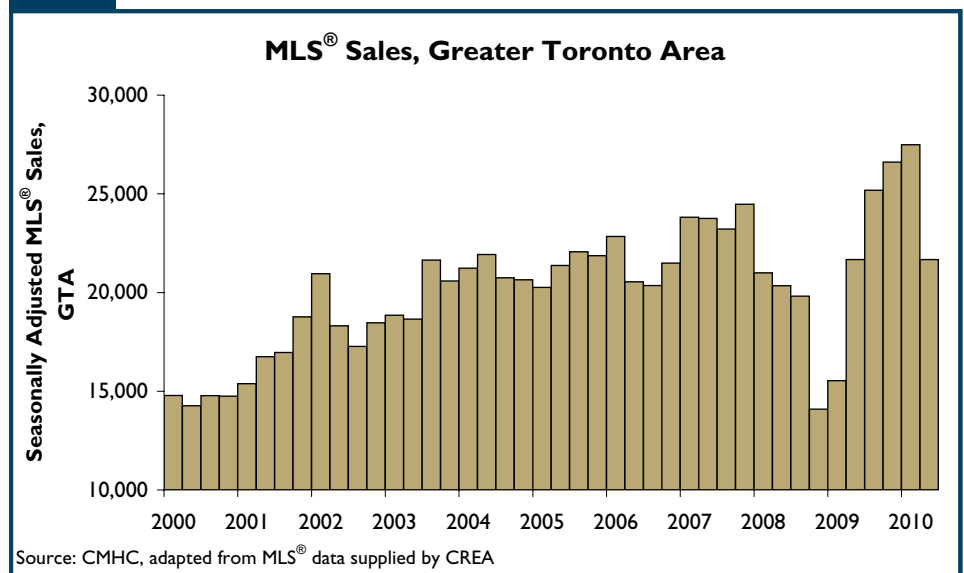
of the year, resale activity fell for the first time in six quarters. The 20 per cent decline in seasonally-adjusted sales compared to Q1 was a telling sign that many buyers decided to act in advance of the tightened mortgage qualifying criteria and anticipated higher mortgage rates. The second quarter also marked the first time that variable mortgage rates increased since Q3 2007 and the largest quarterly increase in fixed mortgage rates in six years. However, home borrowing costs still remained attractive, which helped keep sales elevated above 2008 levels and produced the second best Q2 sales total on record.

A greater presence of existing homeowners in the market has filled some of the void left by lowered intentions from first-time buyers, who are particularly sensitive to policy changes and higher interest rates. In fact, existing owners acted en masse in the first half of the year, lifting new listings back up to peak levels reached in mid-2008. The boost in supply

quickly restored balance to the market by the second quarter, providing buyers with a newfound sense of negotiation power. By the end of the quarter, it took the average home an extra seven days to sell (27) for 98 per cent of the asking price, instead of 100 percent at the end of Q1. As a result, the seasonally-adjusted average selling price for Q2 slipped by one percent from the Q1 average, although remained nine per cent above the previous peak set in Q4 2007.

With prices at record highs and interest rates ratcheting up, sales of relatively more affordable condo apartments held up better during the quarter. Condo shoppers also had a lot of product to keep them interested — active listings in June were 25 percent higher than in March. Despite the added supply and lower sales levels, condo apartment prices continued to move higher in the second quarter. This anomaly can be explained by a growing share of high end condo sales priced above \$500,000, which rose to its highest level in the

Figure 2



second quarter. Increased interest in luxury condominiums follows the recent rise in activity amongst existing homeowners, particularly those looking

to downsize but not necessarily downgrade their living arrangements. According to CMHC's latest *Renovation and Home Purchase Survey*, 40 per cent

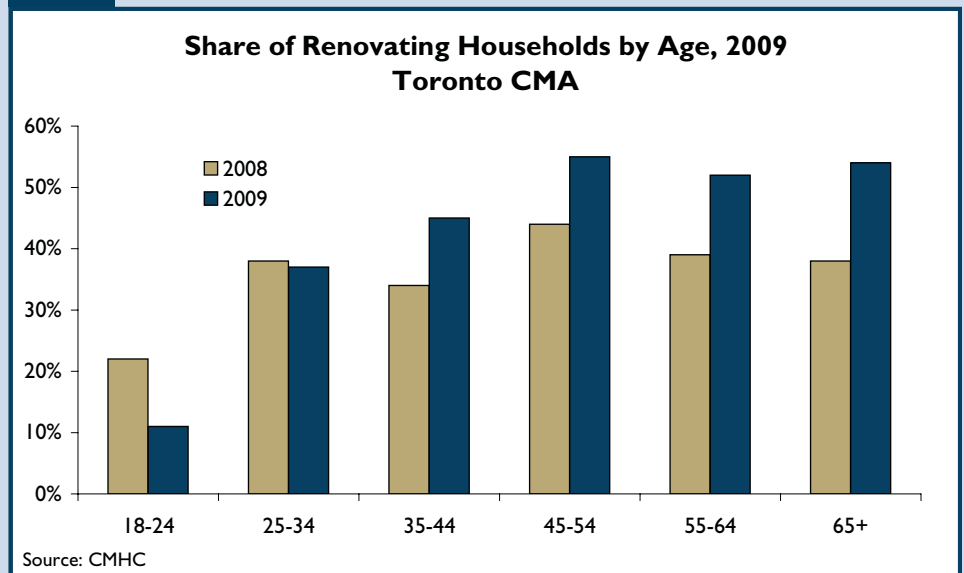
of Toronto homebuyers above the age of 65 purchased a condominium in 2009 (the highest share across all age groups).

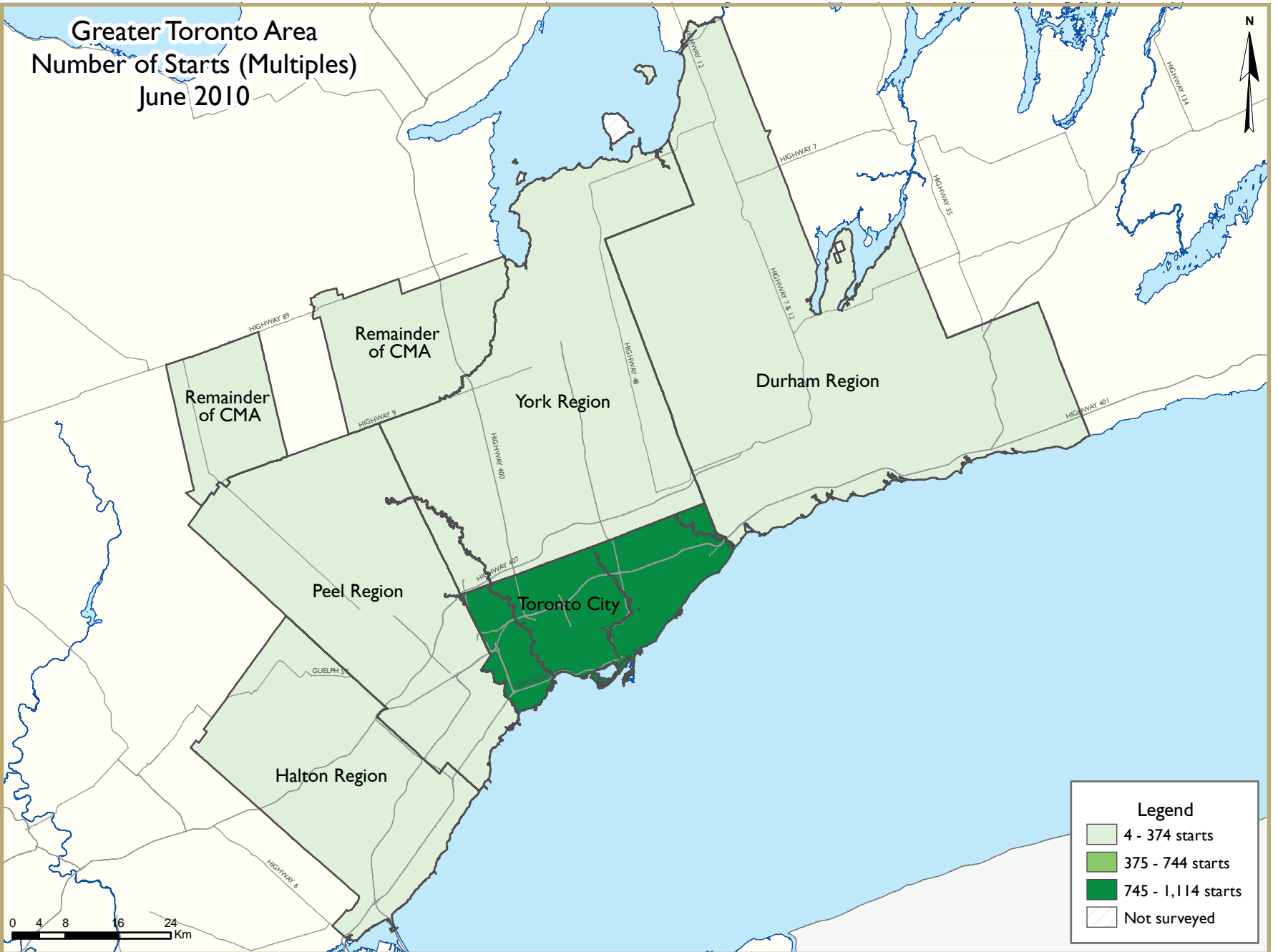
## Older Households Preparing to Sell

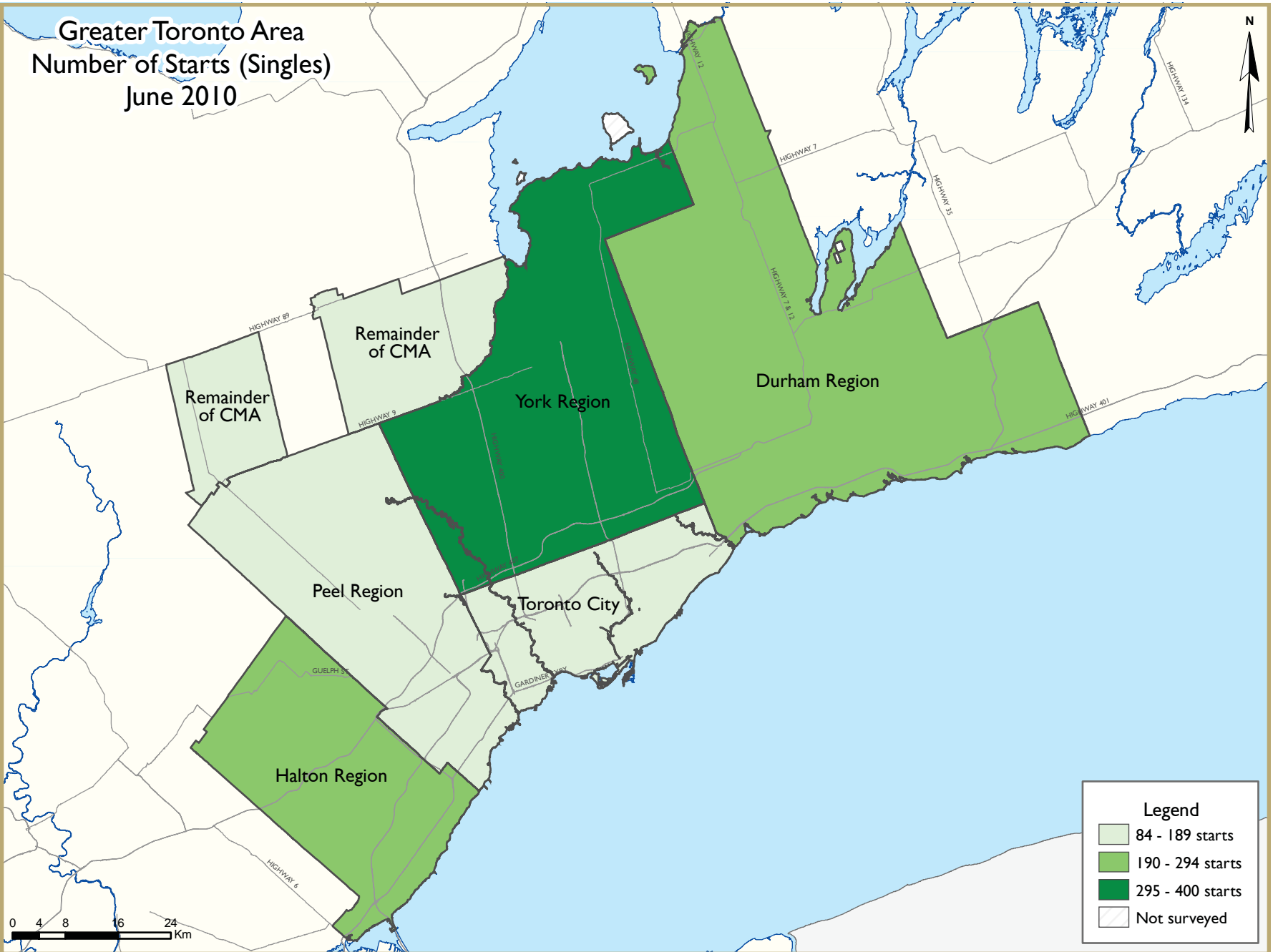
Tying together the Toronto results from CMHC's *Renovation and Home Purchase Report* with recent housing market activity yields some interesting insights. Home renovation activity was higher across all age groups of homeowners last year, but increased the most for older households aged 55 and over, particularly those above 65. According to the Census, Toronto homes built in the 1950s and 1960s have the highest concentration of older owners, which stands to reason why houses from this era saw the largest increase and rate of renovation activity. The type of renovations undertaken last year suggests that older owners took advantage of the Home Renovation Tax Credit and historically low borrowing costs to perform much needed repairs and maintenance to their homes. Furthermore, the most

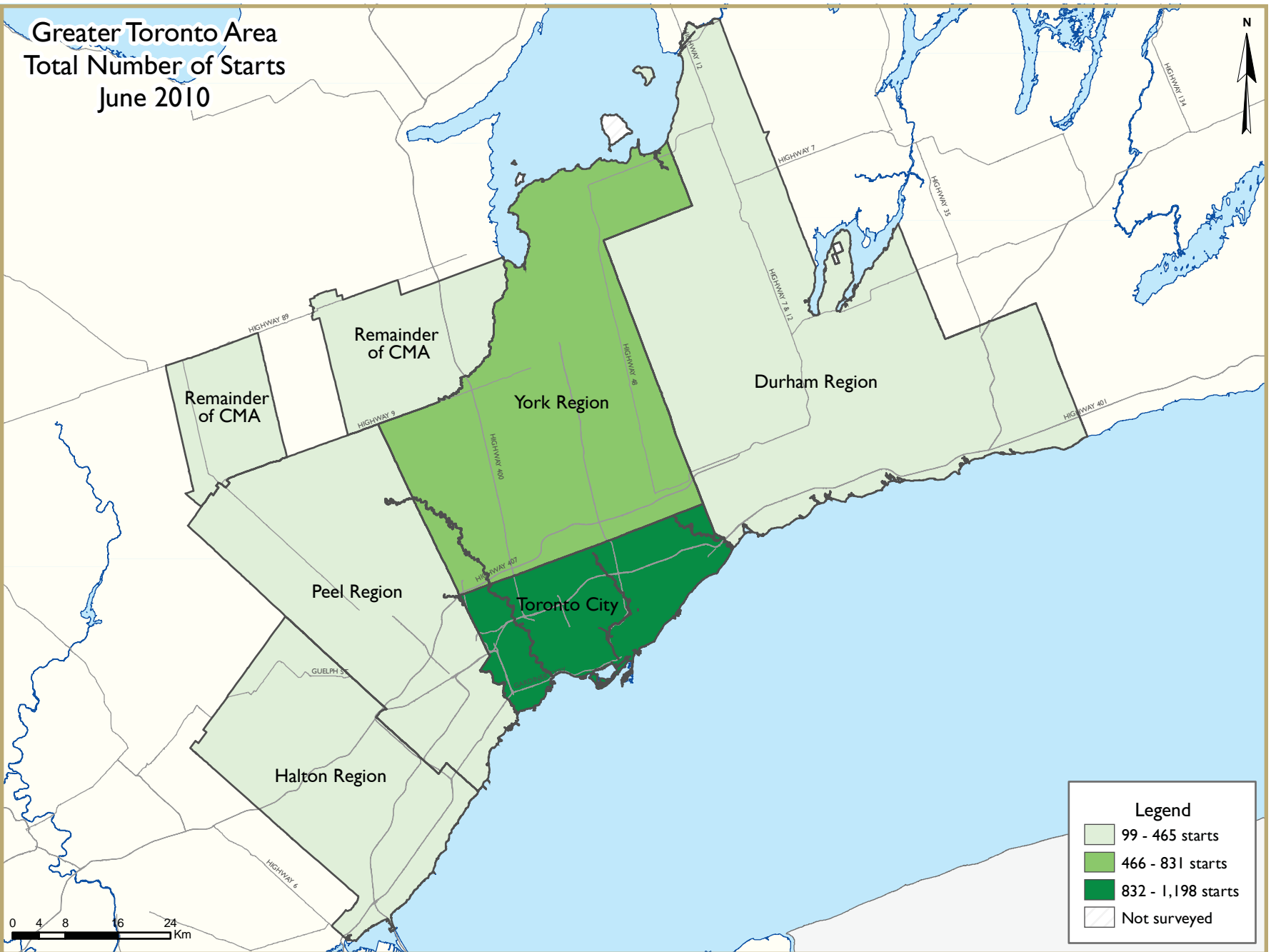
common reason provided for renovating was to update, add value or prepare to sell. In light of these findings, it shouldn't come as a surprise that those aged 55 and over represent the largest share of intending home purchasers in 2010 – which provides a window for who's behind the recent rise in listings.

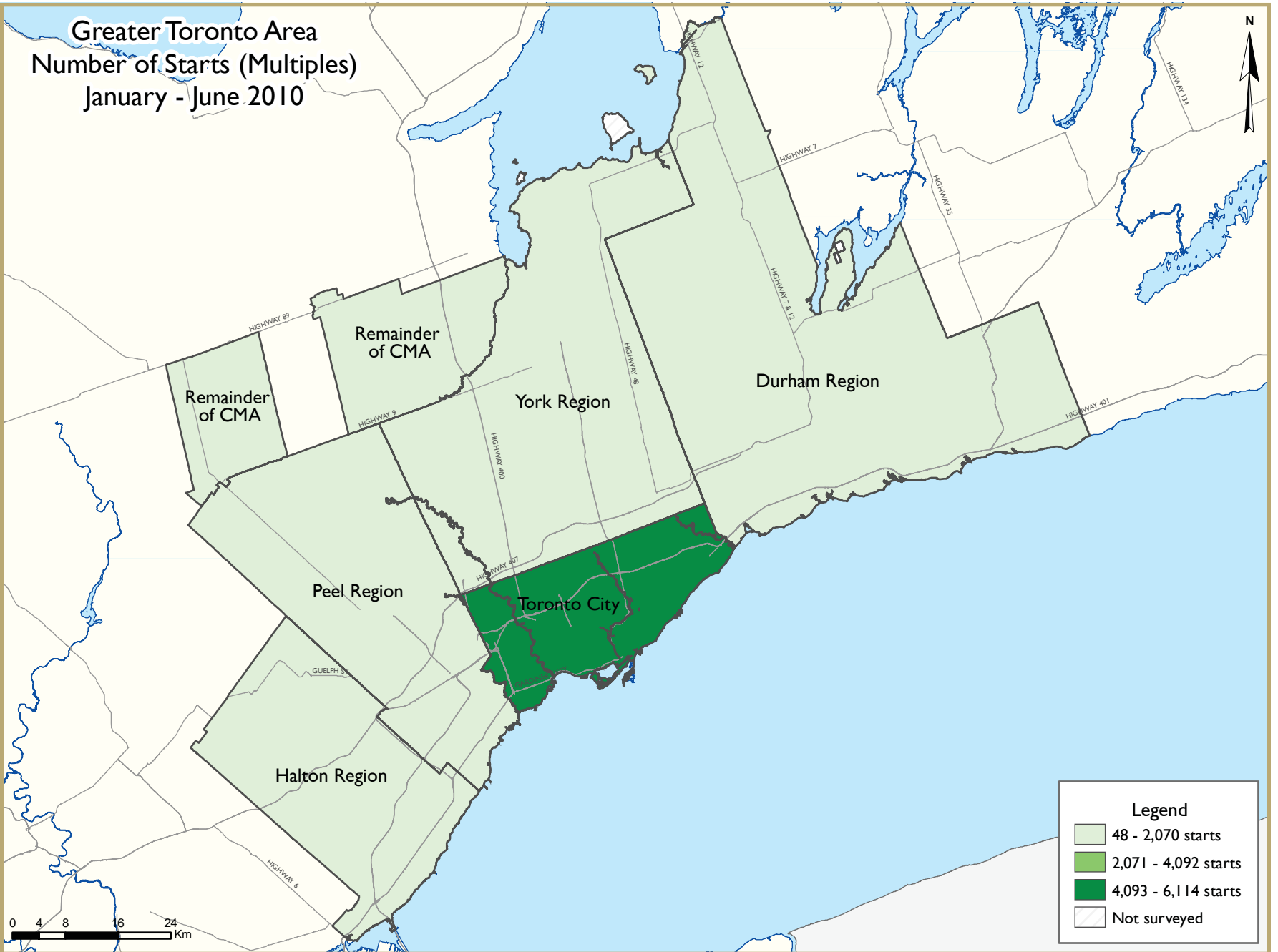
Figure 3

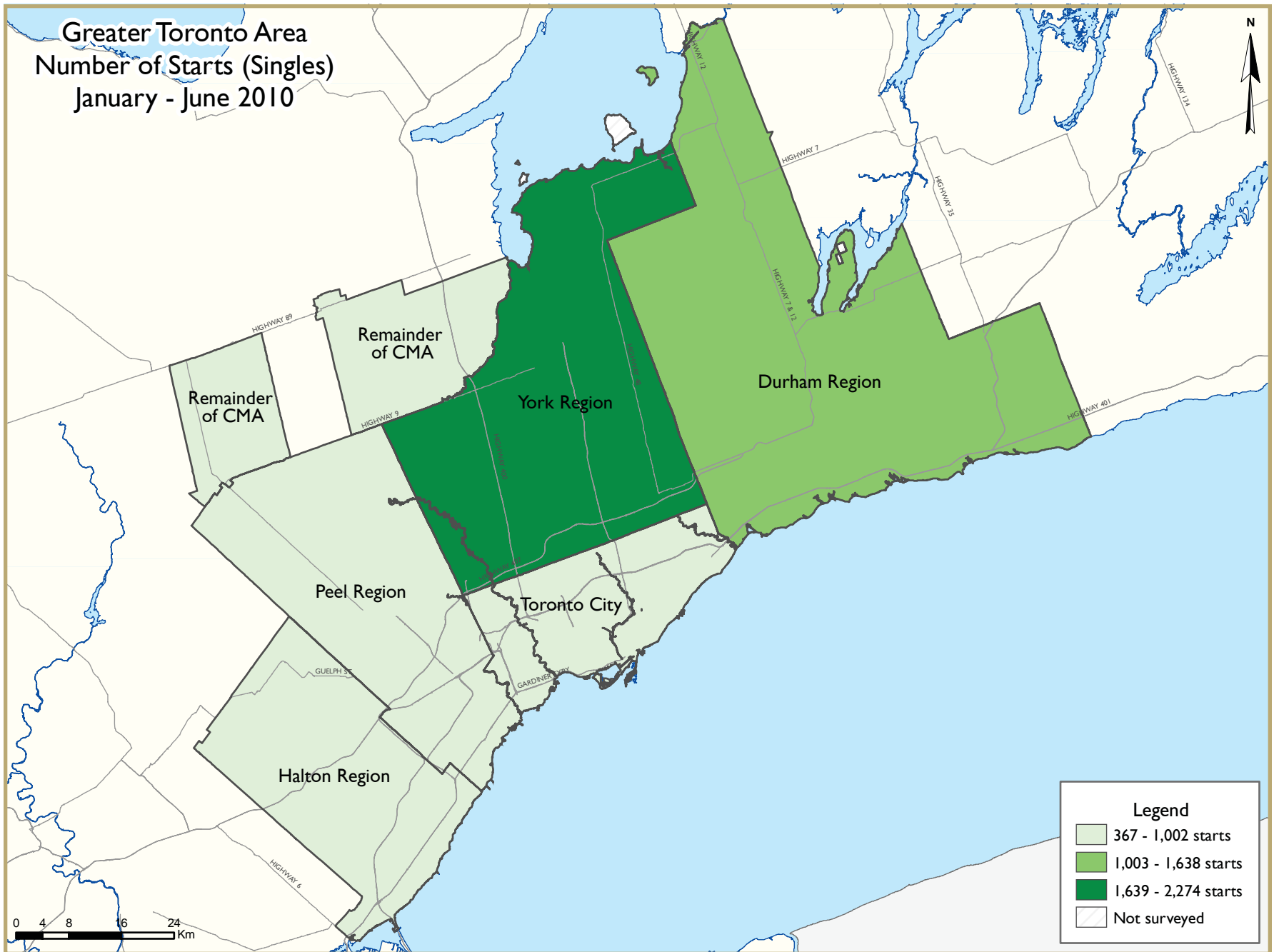


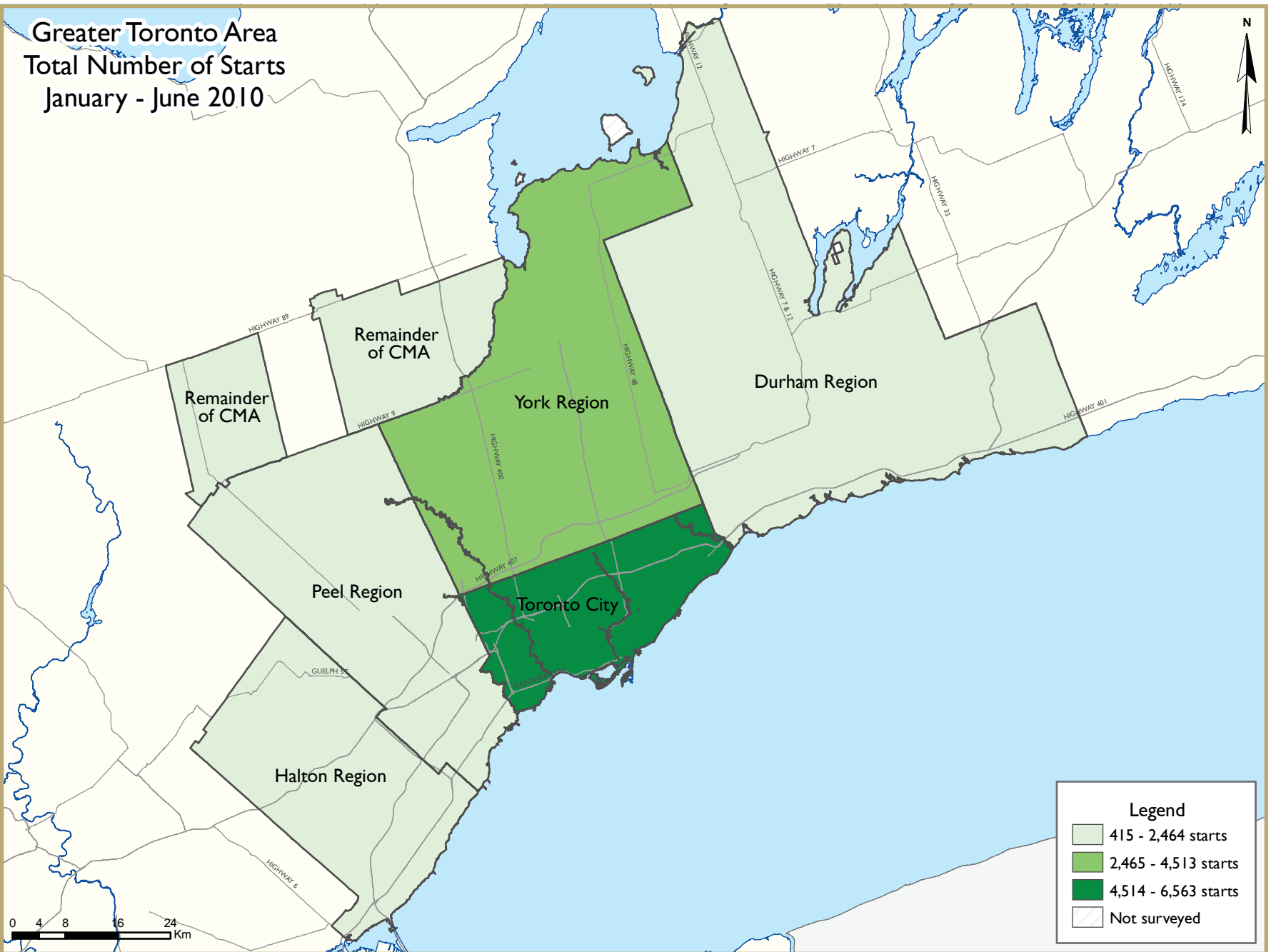












ZONE DESCRIPTIONS - TORONTO CMA	
<b>Toronto City</b>	Toronto, East York, Etobicoke, North York, Scarborough, York
<b>York Region</b>	Aurora, East Gwillimbury, Georgina Township, King Township, Markham, Newmarket, Richmond Hill, Vaughan, Whitchurch-Stouffville
<b>Peel Region</b>	Brampton, Caledon, Mississauga
<b>Halton Region</b>	Burlington, Halton Hills, Milton, Oakville
<b>Durham Region</b>	Ajax, Brock, Clarington, Oshawa, Pickering, Scugog, Uxbridge, Whitby
<b>Remainder of CMA</b>	Bradford / West Gwillimbury, Town of Mono, New Tecumseth, Orangeville

## 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
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

**Table 1a: Housing Activity Summary of Toronto CMA**  
**June 2010**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
June 2010	921	66	246	0	59	890	0	190	2,372
June 2009	630	154	126	3	55	1,423	0	10	2,401
% Change	46.2	-57.1	95.2	-100.0	7.3	-37.5	n/a	**	-1.2
Year-to-date 2010	4,929	678	1,318	12	598	5,183	14	899	13,631
Year-to-date 2009	2,843	940	817	30	405	6,338	0	170	11,543
% Change	73.4	-27.9	61.3	-60.0	47.7	-18.2	n/a	**	18.1
UNDER CONSTRUCTION									
June 2010	6,681	1,126	2,865	61	1,019	34,026	22	2,781	48,610
June 2009	5,330	1,628	2,063	73	1,224	34,058	0	1,557	45,933
% Change	25.3	-30.8	38.9	-16.4	-16.7	-0.1	n/a	78.6	5.8
COMPLETIONS									
June 2010	1,063	164	234	8	131	2,196	0	278	4,074
June 2009	833	144	147	7	140	908	0	4	2,183
% Change	27.6	13.9	59.2	14.3	-6.4	141.9	n/a	**	86.6
Year-to-date 2010	4,761	906	678	38	430	6,011	0	764	13,588
Year-to-date 2009	4,776	1,150	1,175	31	669	8,226	16	270	16,313
% Change	-0.3	-21.2	-42.3	22.6	-35.7	-26.9	-100.0	183.0	-16.7
COMPLETED & NOT ABSORBED									
June 2010	396	31	53	7	37	882	11	515	1,932
June 2009	539	67	120	9	33	264	26	57	1,115
% Change	-26.5	-53.7	-55.8	-22.2	12.1	**	-57.7	**	73.3
ABSORBED									
June 2010	1,097	160	246	8	125	2,044	0	0	3,680
June 2009	930	162	153	7	139	998	1	12	2,402
% Change	18.0	-1.2	60.8	14.3	-10.1	104.8	-100.0	-100.0	53.2
Year-to-date 2010	4,796	910	763	37	414	5,424	3	79	12,426
Year-to-date 2009	4,853	1,138	1,139	22	657	8,255	6	160	16,230
% Change	-1.2	-20.0	-33.0	68.2	-37.0	-34.3	-50.0	-50.6	-23.4

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

**Table 1b: Housing Activity Summary of Oshawa CMA**  
**June 2010**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
June 2010	169	0	32	0	0	0	0	0	201
June 2009	60	0	14	0	14	0	0	0	88
% Change	181.7	n/a	128.6	n/a	-100.0	n/a	n/a	n/a	128.4
Year-to-date 2010	804	0	65	0	0	0	0	8	877
Year-to-date 2009	265	0	14	0	19	0	0	0	298
% Change	**	n/a	**	n/a	-100.0	n/a	n/a	n/a	194.3
UNDER CONSTRUCTION									
June 2010	863	2	99	0	77	18	0	50	1,109
June 2009	651	0	66	0	112	24	0	0	853
% Change	32.6	n/a	50.0	n/a	-31.3	-25.0	n/a	n/a	30.0
COMPLETIONS									
June 2010	172	0	0	0	13	0	0	0	185
June 2009	83	0	5	0	7	0	0	0	95
% Change	107.2	n/a	-100.0	n/a	85.7	n/a	n/a	n/a	94.7
Year-to-date 2010	590	2	38	0	29	0	3	0	662
Year-to-date 2009	574	2	156	0	57	131	0	3	923
% Change	2.8	0.0	-75.6	n/a	-49.1	-100.0	n/a	-100.0	-28.3
COMPLETED & NOT ABSORBED									
June 2010	12	0	2	0	7	24	0	0	45
June 2009	28	0	34	0	30	100	0	0	192
% Change	-57.1	n/a	-94.1	n/a	-76.7	-76.0	n/a	n/a	-76.6
ABSORBED									
June 2010	173	0	1	0	14	36	0	0	224
June 2009	85	0	10	0	7	0	0	0	102
% Change	103.5	n/a	-90.0	n/a	100.0	n/a	n/a	n/a	119.6
Year-to-date 2010	597	2	43	0	35	37	3	0	717
Year-to-date 2009	587	2	153	0	69	85	0	3	899
% Change	1.7	0.0	-71.9	n/a	-49.3	-56.5	n/a	-100.0	-20.2

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

**Table 1c: Housing Activity Summary of Greater Toronto Area**  
**June 2010**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
June 2010	1,058	74	278	0	69	892	0	190	2,561
June 2009	669	168	131	0	69	1,423	0	10	2,470
% Change	58.1	-56.0	112.2	n/a	0.0	-37.3	n/a	**	3.7
Year-to-date 2010	5,542	768	1,373	2	642	5,367	14	907	14,615
Year-to-date 2009	3,018	964	787	0	457	6,428	0	534	12,188
% Change	83.6	-20.3	74.5	n/a	40.5	-16.5	n/a	69.9	19.9
UNDER CONSTRUCTION									
June 2010	7,354	1,214	2,880	26	1,160	34,329	22	2,983	49,997
June 2009	5,910	1,656	2,063	44	1,439	34,588	0	1,821	47,521
% Change	24.4	-26.7	39.6	-40.9	-19.4	-0.7	n/a	63.8	5.2
COMPLETIONS									
June 2010	1,219	180	247	0	144	2,420	0	278	4,488
June 2009	943	138	152	1	163	908	0	4	2,309
% Change	29.3	30.4	62.5	-100.0	-11.7	166.5	n/a	**	94.4
Year-to-date 2010	5,301	972	701	15	485	6,177	3	846	14,500
Year-to-date 2009	5,448	1,154	1,348	28	845	8,357	16	273	17,469
% Change	-2.7	-15.8	-48.0	-46.4	-42.6	-26.1	-81.3	**	-17.0
COMPLETED & NOT ABSORBED									
June 2010	413	36	60	7	49	894	11	515	1,985
June 2009	570	77	160	9	69	364	26	57	1,332
% Change	-27.5	-53.2	-62.5	-22.2	-29.0	145.6	-57.7	**	49.0
ABSORBED									
June 2010	1,266	181	260	0	139	2,303	0	0	4,149
June 2009	1,036	154	163	1	167	998	1	12	2,532
% Change	22.2	17.5	59.5	-100.0	-16.8	130.8	-100.0	-100.0	63.9
Year-to-date 2010	5,315	971	790	13	475	5,652	6	79	13,301
Year-to-date 2009	5,508	1,148	1,313	19	840	8,340	6	163	17,337
% Change	-3.5	-15.4	-39.8	-31.6	-43.5	-32.2	0.0	-51.5	-23.3

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

**Table I.1: Housing Activity Summary by Submarket**  
**June 2010**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Toronto City									
June 2010	84	2	102	0	7	813	0	190	1,198
June 2009	61	8	0	0	0	1,326	0	0	1,395
York Region									
June 2010	400	20	54	0	5	0	0	0	479
June 2009	191	60	51	0	0	93	0	10	405
Peel Region									
June 2010	149	36	6	0	38	77	0	0	306
June 2009	126	72	47	0	9	4	0	0	258
Halton Region									
June 2010	214	14	66	0	19	2	0	0	315
June 2009	171	20	5	0	46	0	0	0	242
Durham Region									
June 2010	211	2	50	0	0	0	0	0	263
June 2009	120	8	28	0	14	0	0	0	170
Toronto CMA									
June 2010	921	66	246	0	59	890	0	190	2,372
June 2009	630	154	126	3	55	1,423	0	10	2,401
Oshawa CMA									
June 2010	169	0	32	0	0	0	0	0	201
June 2009	60	0	14	0	14	0	0	0	88
Greater Toronto Area									
June 2010	1,058	74	278	0	69	892	0	190	2,561
June 2009	669	168	131	0	69	1,423	0	10	2,470

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

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	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Toronto City									
June 2010	1,007	80	682	0	124	26,760	14	2,525	31,221
June 2009	1,055	254	615	0	56	25,876	0	994	28,850
York Region									
June 2010	2,539	380	988	0	353	3,202	0	0	7,462
June 2009	1,462	322	764	2	95	3,191	0	130	5,966
Peel Region									
June 2010	1,474	450	397	26	382	3,719	8	226	6,682
June 2009	1,364	810	225	41	834	4,544	0	433	8,251
Halton Region									
June 2010	970	224	407	0	220	630	0	182	2,633
June 2009	1,034	234	254	0	336	953	0	264	3,075
Durham Region									
June 2010	1,364	80	406	0	81	18	0	50	1,999
June 2009	995	36	205	1	118	24	0	0	1,379
Toronto CMA									
June 2010	6,681	1,126	2,865	61	1,019	34,026	22	2,781	48,610
June 2009	5,330	1,628	2,063	73	1,224	34,058	0	1,557	45,933
Oshawa CMA									
June 2010	863	2	99	0	77	18	0	50	1,109
June 2009	651	0	66	0	112	24	0	0	853
Greater Toronto Area									
June 2010	7,354	1,214	2,880	26	1,160	34,329	22	2,983	49,997
June 2009	5,910	1,656	2,063	44	1,439	34,588	0	1,821	47,521

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

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	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Toronto City									
June 2010	69	10	0	0	0	1,817	0	84	1,980
June 2009	56	20	53	0	0	533	0	0	662
York Region									
June 2010	588	72	66	0	33	0	0	0	759
June 2009	384	46	30	0	34	0	0	4	498
Peel Region									
June 2010	95	24	122	0	76	379	0	194	890
June 2009	215	32	32	0	20	375	0	0	674
Halton Region									
June 2010	259	64	27	0	22	224	0	0	596
June 2009	169	18	13	1	102	0	0	0	303
Durham Region									
June 2010	208	10	32	0	13	0	0	0	263
June 2009	119	22	24	0	7	0	0	0	172
Toronto CMA									
June 2010	1,063	164	234	8	131	2,196	0	278	4,074
June 2009	833	144	147	7	140	908	0	4	2,183
Oshawa CMA									
June 2010	172	0	0	0	13	0	0	0	185
June 2009	83	0	5	0	7	0	0	0	95
Greater Toronto Area									
June 2010	1,219	180	247	0	144	2,420	0	278	4,488
June 2009	943	138	152	1	163	908	0	4	2,309

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

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	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									
Toronto City									
June 2010	55	13	26	0	16	813	11	318	1,252
June 2009	90	16	73	0	9	131	11	33	363
York Region									
June 2010	5	6	13	0	11	24	0	0	59
June 2009	13	2	20	0	20	125	0	0	180
Peel Region									
June 2010	305	10	3	7	10	22	0	197	554
June 2009	388	41	9	9	1	0	15	24	487
Halton Region									
June 2010	31	7	16	0	5	11	0	0	70
June 2009	40	18	10	0	9	8	0	0	85
Durham Region									
June 2010	17	0	2	0	7	24	0	0	50
June 2009	39	0	48	0	30	100	0	0	217
Toronto CMA									
June 2010	396	31	53	7	37	882	11	515	1,932
June 2009	539	67	120	9	33	264	26	57	1,115
Oshawa CMA									
June 2010	12	0	2	0	7	24	0	0	45
June 2009	28	0	34	0	30	100	0	0	192
Greater Toronto Area									
June 2010	413	36	60	7	49	894	11	515	1,985
June 2009	570	77	160	9	69	364	26	57	1,332

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

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**June 2010**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Toronto City									
June 2010	76	6	3	0	0	1,653	0	0	1,738
June 2009	71	26	61	0	0	623	0	8	789
York Region									
June 2010	594	74	66	0	33	3	0	0	770
June 2009	385	46	29	0	27	0	0	4	491
Peel Region									
June 2010	99	24	122	0	70	379	0	0	694
June 2009	272	46	36	0	22	375	1	0	752
Halton Region									
June 2010	286	67	30	0	22	232	0	0	637
June 2009	196	14	12	1	111	0	0	0	334
Durham Region									
June 2010	211	10	39	0	14	36	0	0	310
June 2009	112	22	25	0	7	0	0	0	166
Toronto CMA									
June 2010	1,097	160	246	8	125	2,044	0	0	3,680
June 2009	930	162	153	7	139	998	1	12	2,402
Oshawa CMA									
June 2010	173	0	1	0	14	36	0	0	224
June 2009	85	0	10	0	7	0	0	0	102
Greater Toronto Area									
June 2010	1,266	181	260	0	139	2,303	0	0	4,149
June 2009	1,036	154	163	1	167	998	1	12	2,532

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

**Table 1.2a: History of Housing Starts of Toronto CMA  
2000 - 2009**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	8,048	2,014	2,415	81	591	10,954	8	1,808	25,949
% Change	-28.4	-14.4	-12.9	17.4	-68.0	-50.8	-60.0	8.2	-38.5
2008	11,239	2,352	2,772	69	1,845	22,244	20	1,671	42,212
% Change	-23.8	-16.6	-37.0	146.4	48.1	136.7	**	154.3	26.8
2007	14,741	2,820	4,401	28	1,246	9,396	4	657	33,293
% Change	4.8	1.0	14.0	-41.7	-11.7	-29.6	-50.0	-57.6	-10.2
2006	14,072	2,792	3,860	48	1,411	13,338	8	1,551	37,080
% Change	-10.6	-16.2	-17.7	-5.9	-19.4	-7.2	-93.3	1.4	-10.9
2005	15,746	3,333	4,690	51	1,751	14,376	119	1,530	41,596
% Change	-17.0	-5.2	7.5	-47.4	18.7	15.5	133.3	28.9	-1.2
2004	18,979	3,514	4,362	97	1,475	12,450	51	1,187	42,115
% Change	-3.1	-26.5	-1.4	136.6	29.3	-6.3	-67.3	-35.0	-7.4
2003	19,585	4,782	4,422	41	1,141	13,291	156	1,825	45,475
% Change	-11.2	-8.1	4.4	-35.9	-29.4	46.4	-49.2	51.6	3.8
2002	22,049	5,206	4,235	64	1,616	9,081	307	1,204	43,805
% Change	31.3	-6.7	27.7	28.0	8.2	-28.7	56.6	58.4	6.8
2001	16,793	5,582	3,317	50	1,494	12,738	196	760	41,017
% Change	-1.6	0.3	-27.8	-2.0	5.1	27.6	36.1	**	5.2
2000	17,068	5,564	4,595	51	1,422	9,981	144	133	38,982

Source: CMHC (Starts and Completions Survey)

**Table 1.2b: History of Housing Starts of Oshawa CMA**  
**2000 - 2009**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	836	4	58	0	37	0	3	42	980
% Change	-44.3	0.0	-77.3	n/a	-79.1	-100.0	n/a	55.6	-50.7
2008	1,500	4	255	0	177	24	0	27	1,987
% Change	-14.1	-71.4	38.6	n/a	6.0	-81.7	n/a	-81.5	-16.8
2007	1,747	14	184	0	167	131	0	146	2,389
% Change	-17.1	-22.2	-29.0	n/a	35.8	-73.0	-100.0	n/a	-20.2
2006	2,108	18	259	0	123	486	1	0	2,995
% Change	-8.4	80.0	5.3	n/a	**	54.8	-97.3	-100.0	2.1
2005	2,301	10	246	0	22	314	37	4	2,934
% Change	-2.3	-85.3	-49.9	n/a	-21.4	49.5	n/a	n/a	-6.9
2004	2,356	68	491	0	28	210	0	0	3,153
% Change	-23.4	-60.5	-10.6	n/a	n/a	191.7	n/a	-100.0	-19.3
2003	3,074	172	549	0	0	72	0	40	3,907
% Change	4.0	83.0	86.1	n/a	-100.0	-20.0	-100.0	n/a	11.9
2002	2,955	94	295	0	40	90	16	0	3,490
% Change	45.0	34.3	-31.6	n/a	n/a	n/a	-27.3	n/a	36.3
2001	2,038	70	431	0	0	0	22	0	2,561
% Change	-5.3	-18.6	5.4	n/a	-100.0	n/a	n/a	-100.0	-10.9
2000	2,152	86	409	0	99	0	0	128	2,874

Source: CMHC (Starts and Completions Survey)

**Table 1.2c: History of Housing Starts in the Greater Toronto Area  
2000 - 2009**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	8,663	2,080	2,367	3	663	11,044	11	2,084	26,945
% Change	-31.4	-14.6	-21.9	-95.9	-70.3	-51.1	-45.0	23.0	-39.7
2008	12,633	2,436	3,030	73	2,231	22,585	20	1,694	44,702
% Change	-24.0	-15.7	-35.2	**	39.0	134.9	**	111.0	23.4
2007	16,621	2,890	4,674	18	1,605	9,615	4	803	36,230
% Change	2.1	-0.1	9.0	50.0	-4.1	-30.4	-76.5	-50.6	-10.8
2006	16,277	2,894	4,288	12	1,673	13,824	17	1,626	40,611
% Change	-11.5	-14.5	-15.2	-65.7	-16.0	-6.6	-90.0	-3.9	-10.8
2005	18,400	3,385	5,059	35	1,992	14,800	170	1,692	45,533
% Change	-14.7	-7.4	-0.3	-12.5	23.9	13.5	120.8	27.9	-1.9
2004	21,570	3,656	5,074	40	1,608	13,041	77	1,323	46,393
% Change	-5.3	-27.1	-3.5	**	14.0	-3.3	-50.6	-29.1	-7.6
2003	22,770	5,016	5,259	1	1,411	13,482	156	1,865	50,207
% Change	-9.9	-6.1	7.1	-96.3	-28.4	47.1	-52.1	54.9	4.0
2002	25,277	5,342	4,911	27	1,970	9,168	326	1,204	48,274
% Change	32.2	-6.6	26.3	17.4	18.7	-30.2	48.2	58.4	8.2
2001	19,120	5,722	3,889	23	1,659	13,141	220	760	44,620
% Change	-1.6	-0.2	-24.5	109.1	-0.3	30.0	52.8	191.2	4.9
2000	19,434	5,736	5,150	11	1,664	10,108	144	261	42,532

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type**  
**June 2010**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	% Change
<b>Toronto City</b>	84	61	2	8	81	0	1,031	1,326	1,198	1,395	-14.1
Toronto	12	11	0	0	42	0	802	464	856	475	80.2
East York	7	2	2	0	0	0	0	0	9	2	**
Etobicoke	12	10	0	2	0	0	0	0	12	12	0.0
North York	40	20	0	0	7	0	229	0	276	20	**
Scarborough	13	17	0	4	32	0	0	862	45	883	-94.9
York	0	1	0	2	0	0	0	0	0	3	-100.0
<b>York Region</b>	400	191	20	60	59	51	0	103	479	405	18.3
Aurora	24	20	0	16	0	0	0	0	24	36	-33.3
East Gwillimbury	5	1	0	2	12	6	0	0	17	9	88.9
Georgina Township	10	2	0	0	0	0	0	0	10	2	**
King Township	25	0	0	0	0	0	0	0	25	0	n/a
Markham	26	40	10	14	0	0	0	10	36	64	-43.8
Newmarket	22	22	6	2	5	0	0	0	33	24	37.5
Richmond Hill	77	9	2	16	0	6	0	0	79	31	154.8
Vaughan	173	95	0	10	42	39	0	93	215	237	-9.3
Whitchurch-Stouffville	38	2	2	0	0	0	0	0	40	2	**
<b>Peel Region</b>	149	126	36	72	44	56	77	4	306	258	18.6
Brampton	86	68	12	16	38	26	0	0	136	110	23.6
Caledon	37	2	6	0	6	0	0	0	49	2	**
Mississauga	26	56	18	56	0	30	77	4	121	146	-17.1
<b>Halton Region</b>	214	171	16	20	83	51	2	0	315	242	30.2
Burlington	59	4	14	14	8	0	2	0	83	18	**
Halton Hills	4	4	0	0	0	0	0	0	4	4	0.0
Milton	107	138	2	6	35	17	0	0	144	161	-10.6
Oakville	44	25	0	0	40	34	0	0	84	59	42.4
<b>Durham Region</b>	211	120	2	8	50	42	0	0	263	170	54.7
Ajax	29	44	2	8	18	14	0	0	49	66	-25.8
Brock	3	8	0	0	0	0	0	0	3	8	-62.5
Clarington	73	23	0	0	6	0	0	0	79	23	**
Oshawa	48	19	0	0	0	22	0	0	48	41	17.1
Pickering	5	1	0	0	0	0	0	0	5	1	**
Scugog	1	1	0	0	0	0	0	0	1	1	0.0
Uxbridge	4	6	0	0	0	0	0	0	4	6	-33.3
Whitby	48	18	0	0	26	6	0	0	74	24	**
<b>Remainder of Toronto CMA</b>	95	37	4	0	0	9	0	0	99	46	115.2
Bradford West Gwillimbury	78	1	0	0	0	9	0	0	78	10	**
Town of Mono	1	15	0	0	0	0	0	0	1	15	-93.3
New Tecumseth	0	19	0	0	0	0	0	0	0	19	-100.0
Orangeville	16	2	4	0	0	0	0	0	20	2	**
<b>Toronto CMA</b>	921	633	66	154	277	181	1,108	1,433	2,372	2,401	-1.2
<b>Oshawa CMA</b>	169	60	0	0	32	28	0	0	201	88	128.4
<b>Greater Toronto Area (GTA)</b>	1,058	669	76	168	317	200	1,110	1,433	2,561	2,470	3.7

Source: CMHC (Starts and Completions Survey)

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**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
<b>Toronto City</b>	449	325	38	152	252	138	5,824	4,910	6,563	5,525	18.8
Toronto	65	41	4	2	71	25	3,299	2,397	3,439	2,465	39.5
East York	27	15	2	2	0	0	0	0	29	17	70.6
Etobicoke	54	36	10	6	0	0	1,731	426	1,795	468	**
North York	177	99	0	72	44	23	623	461	844	655	28.9
Scarborough	116	129	20	68	131	90	171	1,626	438	1,913	-77.1
York	8	4	2	2	6	0	0	0	16	6	166.7
<b>York Region</b>	2,274	1,012	250	194	591	372	0	516	3,115	2,094	48.8
Aurora	207	120	10	40	0	0	0	153	217	313	-30.7
East Gwillimbury	28	7	0	4	40	33	0	0	68	44	54.5
Georgina Township	44	15	0	0	0	6	0	0	44	21	109.5
King Township	53	4	16	0	0	0	0	0	69	4	**
Markham	82	98	60	30	8	109	0	138	150	375	-60.0
Newmarket	124	149	12	12	5	98	0	0	141	259	-45.6
Richmond Hill	363	83	6	20	120	69	0	0	489	172	184.3
Vaughan	964	350	70	88	344	57	0	225	1,378	720	91.4
Whitchurch-Stouffville	409	186	76	0	74	0	0	0	559	186	**
<b>Peel Region</b>	762	463	316	442	485	295	207	1,082	1,770	2,282	-22.4
Brampton	503	350	166	86	295	37	26	30	990	503	96.8
Caledon	129	9	38	2	23	0	0	0	190	11	**
Mississauga	130	104	112	354	167	258	181	1,052	590	1,768	-66.6
<b>Halton Region</b>	986	756	146	168	421	346	305	354	1,858	1,624	14.4
Burlington	156	19	114	44	58	31	184	354	512	448	14.3
Halton Hills	64	22	0	0	23	32	0	0	87	54	61.1
Milton	636	627	30	124	161	195	0	0	827	946	-12.6
Oakville	130	88	2	0	179	88	121	0	432	176	145.5
<b>Durham Region</b>	1,073	462	24	12	204	89	8	100	1,309	663	97.4
Ajax	199	145	24	12	139	39	0	0	362	196	84.7
Brock	5	22	0	0	0	0	0	0	5	22	-77.3
Clarington	251	117	0	0	32	0	8	0	291	117	148.7
Oshawa	372	77	0	0	0	22	0	0	372	99	**
Pickering	39	17	0	0	0	6	0	0	39	23	69.6
Scugog	5	2	0	0	0	0	0	100	5	102	-95.1
Uxbridge	21	11	0	0	0	11	0	0	21	22	-4.5
Whitby	181	71	0	0	33	11	0	0	214	82	161.0
<b>Remainder of Toronto CMA</b>	367	163	24	18	24	44	0	0	415	225	84.4
Bradford West Gwillimbury	239	58	4	10	18	33	0	0	261	101	158.4
Town of Mono	24	34	0	0	0	0	0	0	24	34	-29.4
New Tecumseth	35	61	2	2	0	11	0	0	37	74	-50.0
Orangeville	69	10	18	6	6	0	0	0	93	16	**
<b>Toronto CMA</b>	4,941	2,873	684	942	1,854	1,220	6,152	6,508	13,631	11,543	18.1
<b>Oshawa CMA</b>	804	265	0	0	65	33	8	0	877	298	194.3
<b>Greater Toronto Area (GTA)</b>	5,544	3,018	774	968	1,953	1,240	6,344	6,962	14,615	12,188	19.9

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market**  
**June 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009
<b>Toronto City</b>	81	0	0	0	841	1,326	190	0
Toronto	42	0	0	0	612	464	190	0
East York	0	0	0	0	0	0	0	0
Etobicoke	0	0	0	0	0	0	0	0
North York	7	0	0	0	229	0	0	0
Scarborough	32	0	0	0	0	862	0	0
York	0	0	0	0	0	0	0	0
<b>York Region</b>	59	51	0	0	0	93	0	10
Aurora	0	0	0	0	0	0	0	0
East Gwillimbury	12	6	0	0	0	0	0	0
Georgina Township	0	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	0	0	0	0	0	0	0	10
Newmarket	5	0	0	0	0	0	0	0
Richmond Hill	0	6	0	0	0	0	0	0
Vaughan	42	39	0	0	0	93	0	0
Whitchurch-Stouffville	0	0	0	0	0	0	0	0
<b>Peel Region</b>	44	56	0	0	77	4	0	0
Brampton	38	26	0	0	0	0	0	0
Caledon	6	0	0	0	0	0	0	0
Mississauga	0	30	0	0	77	4	0	0
<b>Halton Region</b>	83	51	0	0	2	0	0	0
Burlington	8	0	0	0	2	0	0	0
Halton Hills	0	0	0	0	0	0	0	0
Milton	35	17	0	0	0	0	0	0
Oakville	40	34	0	0	0	0	0	0
<b>Durham Region</b>	50	42	0	0	0	0	0	0
Ajax	18	14	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Clarington	6	0	0	0	0	0	0	0
Oshawa	0	22	0	0	0	0	0	0
Pickering	0	0	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Uxbridge	0	0	0	0	0	0	0	0
Whitby	26	6	0	0	0	0	0	0
<b>Remainder of Toronto CMA</b>	0	9	0	0	0	0	0	0
Bradford West Gwillimbury	0	9	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	0	0	0	0	0	0	0
Orangeville	0	0	0	0	0	0	0	0
<b>Toronto CMA</b>	277	181	0	0	918	1,423	190	10
<b>Oshawa CMA</b>	32	28	0	0	0	0	0	0
<b>Greater Toronto Area (GTA)</b>	317	200	0	0	920	1,423	190	10

Source: CMHC (Starts and Completions Survey)

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market**  
**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
<b>Toronto City</b>	246	138	6	0	4,951	4,908	873	2
Toronto	71	25	0	0	3,080	2,395	219	2
East York	0	0	0	0	0	0	0	0
Etobicoke	0	0	0	0	1,230	426	501	0
North York	44	23	0	0	623	461	0	0
Scarborough	131	90	0	0	18	1,626	153	0
York	0	0	6	0	0	0	0	0
<b>York Region</b>	591	372	0	0	0	378	0	138
Aurora	0	0	0	0	0	153	0	0
East Gwillimbury	40	33	0	0	0	0	0	0
Georgina Township	0	6	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	8	109	0	0	0	0	0	138
Newmarket	5	98	0	0	0	0	0	0
Richmond Hill	120	69	0	0	0	0	0	0
Vaughan	344	57	0	0	0	225	0	0
Whitchurch-Stouffville	74	0	0	0	0	0	0	0
<b>Peel Region</b>	477	295	8	0	181	1,052	26	30
Brampton	287	37	8	0	0	0	26	30
Caledon	23	0	0	0	0	0	0	0
Mississauga	167	258	0	0	181	1,052	0	0
<b>Halton Region</b>	421	346	0	0	305	90	0	264
Burlington	58	31	0	0	184	90	0	264
Halton Hills	23	32	0	0	0	0	0	0
Milton	161	195	0	0	0	0	0	0
Oakville	179	88	0	0	121	0	0	0
<b>Durham Region</b>	204	89	0	0	0	0	8	100
Ajax	139	39	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Clarington	32	0	0	0	0	0	8	0
Oshawa	0	22	0	0	0	0	0	0
Pickering	0	6	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	100
Uxbridge	0	11	0	0	0	0	0	0
Whitby	33	11	0	0	0	0	0	0
<b>Remainder of Toronto CMA</b>	24	44	0	0	0	0	0	0
Bradford West Gwillimbury	18	33	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	11	0	0	0	0	0	0
Orangeville	6	0	0	0	0	0	0	0
<b>Toronto CMA</b>	1,840	1,220	14	0	5,253	6,338	899	170
<b>Oshawa CMA</b>	65	33	0	0	0	0	8	0
<b>Greater Toronto Area (GTA)</b>	1,939	1,240	14	0	5,437	6,428	907	534

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market**  
**June 2010**

Submarket	Freehold		Condominium		Rental		Total*	
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009
<b>Toronto City</b>	188	69	820	1,326	190	0	1,198	1,395
Toronto	82	11	584	464	190	0	856	475
East York	9	2	0	0	0	0	9	2
Etobicoke	12	12	0	0	0	0	12	12
North York	40	20	236	0	0	0	276	20
Scarborough	45	21	0	862	0	0	45	883
York	0	3	0	0	0	0	0	3
<b>York Region</b>	474	302	5	93	0	10	479	405
Aurora	24	36	0	0	0	0	24	36
East Gwillimbury	17	9	0	0	0	0	17	9
Georgina Township	10	2	0	0	0	0	10	2
King Township	25	0	0	0	0	0	25	0
Markham	36	54	0	0	0	10	36	64
Newmarket	28	24	5	0	0	0	33	24
Richmond Hill	79	31	0	0	0	0	79	31
Vaughan	215	144	0	93	0	0	215	237
Whitchurch-Stouffville	40	2	0	0	0	0	40	2
<b>Peel Region</b>	191	245	115	13	0	0	306	258
Brampton	98	110	38	0	0	0	136	110
Caledon	49	2	0	0	0	0	49	2
Mississauga	44	133	77	13	0	0	121	146
<b>Halton Region</b>	294	196	21	46	0	0	315	242
Burlington	71	18	12	0	0	0	83	18
Halton Hills	4	4	0	0	0	0	4	4
Milton	135	144	9	17	0	0	144	161
Oakville	84	30	0	29	0	0	84	59
<b>Durham Region</b>	263	156	0	14	0	0	263	170
Ajax	49	66	0	0	0	0	49	66
Brock	3	8	0	0	0	0	3	8
Clarington	79	23	0	0	0	0	79	23
Oshawa	48	33	0	8	0	0	48	41
Pickering	5	1	0	0	0	0	5	1
Scugog	1	1	0	0	0	0	1	1
Uxbridge	4	6	0	0	0	0	4	6
Whitby	74	18	0	6	0	0	74	24
<b>Remainder of Toronto CMA</b>	99	43	0	3	0	0	99	46
Bradford West Gwillimbury	78	10	0	0	0	0	78	10
Town of Mono	1	12	0	3	0	0	1	15
New Tecumseth	0	19	0	0	0	0	0	19
Orangeville	20	2	0	0	0	0	20	2
<b>Toronto CMA</b>	1,233	910	949	1,481	190	10	2,372	2,401
<b>Oshawa CMA</b>	201	74	0	14	0	0	201	88
<b>Greater Toronto Area (GTA)</b>	1,410	968	961	1,492	190	10	2,561	2,470

Source: CMHC (Starts and Completions Survey)

**Table 2.5: Starts by Submarket and by Intended Market**  
**January - June 2010**

Submarket	Freehold		Condominium		Rental		Total <sup>1</sup>	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
<b>Toronto City</b>	716	608	4,968	4,915	879	2	6,563	5,525
Toronto	210	68	3,010	2,395	219	2	3,439	2,465
East York	29	17	0	0	0	0	29	17
Etobicoke	64	42	1,230	426	501	0	1,795	468
North York	183	194	661	461	0	0	844	655
Scarborough	218	280	67	1,633	153	0	438	1,913
York	10	6	0	0	6	0	16	6
<b>York Region</b>	2,936	1,574	179	382	0	138	3,115	2,094
Aurora	217	160	0	153	0	0	217	313
East Gwillimbury	68	44	0	0	0	0	68	44
Georgina Township	44	21	0	0	0	0	44	21
King Township	69	4	0	0	0	0	69	4
Markham	150	237	0	0	0	138	150	375
Newmarket	136	259	5	0	0	0	141	259
Richmond Hill	489	172	0	0	0	0	489	172
Vaughan	1,253	491	125	229	0	0	1,378	720
Whitchurch-Stouffville	510	186	49	0	0	0	559	186
<b>Peel Region</b>	1,339	1,003	397	1,249	34	30	1,770	2,282
Brampton	819	473	137	0	34	30	990	503
Caledon	184	11	6	0	0	0	190	11
Mississauga	336	519	254	1,249	0	0	590	1,768
<b>Halton Region</b>	1,391	1,040	467	320	0	264	1,858	1,624
Burlington	282	59	230	125	0	264	512	448
Halton Hills	87	54	0	0	0	0	87	54
Milton	810	786	17	160	0	0	827	946
Oakville	212	141	220	35	0	0	432	176
<b>Durham Region</b>	1,301	544	0	19	8	100	1,309	663
Ajax	362	196	0	0	0	0	362	196
Brock	5	22	0	0	0	0	5	22
Clarington	283	117	0	0	8	0	291	117
Oshawa	372	91	0	8	0	0	372	99
Pickering	39	23	0	0	0	0	39	23
Scugog	5	2	0	0	0	100	5	102
Uxbridge	21	22	0	0	0	0	21	22
Whitby	214	71	0	11	0	0	214	82
<b>Remainder of Toronto CMA</b>	403	193	12	32	0	0	415	225
Bradford West Gwillimbury	261	101	0	0	0	0	261	101
Town of Mono	22	19	2	15	0	0	24	34
New Tecumseth	27	57	10	17	0	0	37	74
Orangeville	93	16	0	0	0	0	93	16
<b>Toronto CMA</b>	6,925	4,600	5,793	6,773	913	170	13,631	11,543
<b>Oshawa CMA</b>	869	279	0	19	8	0	877	298
<b>Greater Toronto Area (GTA)</b>	7,683	4,769	6,011	6,885	921	534	14,615	12,188

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**  
**June 2010**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	% Change
<b>Toronto City</b>	69	56	10	20	0	53	1,901	533	1,980	662	199.1
Toronto	3	10	0	4	0	38	1,354	317	1,357	369	**
East York	0	1	0	0	0	0	0	0	0	1	-100.0
Etobicoke	3	10	2	4	0	7	0	216	5	237	-97.9
North York	34	27	8	2	0	8	547	0	589	37	**
Scarborough	24	7	0	8	0	0	0	0	24	15	60.0
York	5	1	0	2	0	0	0	0	5	3	66.7
<b>York Region</b>	588	384	72	46	99	64	0	4	759	498	52.4
Aurora	47	28	10	2	0	0	0	0	57	30	90.0
East Gwillimbury	8	7	2	8	15	0	0	0	25	15	66.7
Georgina Township	5	2	0	0	0	0	0	0	5	2	150.0
King Township	20	2	16	0	0	0	0	0	36	2	**
Markham	55	66	0	12	51	17	0	4	106	99	7.1
Newmarket	38	64	2	0	0	0	0	0	40	64	-37.5
Richmond Hill	75	11	8	0	0	0	0	0	83	11	**
Vaughan	291	128	20	14	0	15	0	0	311	157	98.1
Whitchurch-Stouffville	49	76	14	10	33	32	0	0	96	118	-18.6
<b>Peel Region</b>	95	215	24	32	198	52	573	375	890	674	32.0
Brampton	58	167	22	14	20	52	379	0	479	233	105.6
Caledon	29	9	2	0	6	0	0	0	37	9	**
Mississauga	8	39	0	18	172	0	194	375	374	432	-13.4
<b>Halton Region</b>	259	170	64	18	49	115	224	0	596	303	96.7
Burlington	17	31	26	2	17	16	224	0	284	49	**
Halton Hills	6	4	0	0	0	0	0	0	6	4	50.0
Milton	213	108	38	12	24	86	0	0	275	206	33.5
Oakville	23	27	0	4	8	13	0	0	31	44	-29.5
<b>Durham Region</b>	208	119	10	22	45	31	0	0	263	172	52.9
Ajax	28	13	10	22	24	6	0	0	62	41	51.2
Brock	1	11	0	0	0	0	0	0	1	11	-90.9
Clarington	62	34	0	0	0	0	0	0	62	34	82.4
Oshawa	65	22	0	0	0	0	0	0	65	22	195.5
Pickering	3	5	0	0	8	13	0	0	11	18	-38.9
Scugog	2	7	0	0	0	0	0	0	2	7	-71.4
Uxbridge	2	0	0	0	0	0	0	0	2	0	n/a
Whitby	45	27	0	0	13	12	0	0	58	39	48.7
<b>Remainder of Toronto CMA</b>	44	28	14	8	0	0	0	0	58	36	61.1
Bradford West Gwillimbury	21	8	2	8	0	0	0	0	23	16	43.8
Town of Mono	2	13	0	0	0	0	0	0	2	13	-84.6
New Tecumseth	8	3	4	0	0	0	0	0	12	3	**
Orangeville	13	4	8	0	0	0	0	0	21	4	**
<b>Toronto CMA</b>	1,071	840	168	144	361	287	2,474	912	4,074	2,183	86.6
<b>Oshawa CMA</b>	172	83	0	0	13	12	0	0	185	95	94.7
<b>Greater Toronto Area (GTA)</b>	1,219	944	180	138	391	315	2,698	912	4,488	2,309	94.4

Source: CMHC (Starts and Completions Survey)

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**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
<b>Toronto City</b>	389	417	128	276	88	450	5,524	6,597	6,129	7,740	-20.8
Toronto	42	53	0	18	0	79	4,065	4,816	4,107	4,966	-17.3
East York	16	20	2	0	0	0	198	0	216	20	**
Etobicoke	45	51	10	4	4	132	127	533	186	720	-74.2
North York	167	198	106	102	7	176	1,026	1,093	1,306	1,569	-16.8
Scarborough	112	84	6	150	42	50	108	155	268	439	-39.0
York	7	11	4	2	35	13	0	0	46	26	76.9
<b>York Region</b>	2,572	2,277	436	376	249	534	120	812	3,377	3,999	-15.6
Aurora	116	193	70	8	0	17	0	0	186	218	-14.7
East Gwillimbury	23	25	2	38	44	16	0	0	69	79	-12.7
Georgina Township	25	29	0	0	0	0	0	0	25	29	-13.8
King Township	38	11	16	0	0	0	0	0	54	11	**
Markham	404	706	82	156	61	135	120	562	667	1,559	-57.2
Newmarket	178	224	10	6	16	0	0	0	204	230	-11.3
Richmond Hill	259	102	34	8	0	9	0	221	293	340	-13.8
Vaughan	1,223	715	140	112	51	120	0	29	1,414	976	44.9
Whitchurch-Stouffville	306	272	82	48	77	237	0	0	465	557	-16.5
<b>Peel Region</b>	545	1,001	220	262	412	185	1,012	957	2,189	2,405	-9.0
Brampton	372	793	74	176	85	96	409	50	940	1,115	-15.7
Caledon	57	35	4	8	6	3	0	25	67	71	-5.6
Mississauga	116	173	142	78	321	86	603	882	1,182	1,219	-3.0
<b>Halton Region</b>	978	923	160	156	292	645	377	130	1,807	1,854	-2.5
Burlington	116	206	102	16	50	124	306	0	574	346	65.9
Halton Hills	30	28	0	0	17	14	0	0	47	42	11.9
Milton	681	480	58	130	124	435	71	62	934	1,107	-15.6
Oakville	151	209	0	10	101	72	0	68	252	359	-29.8
<b>Durham Region</b>	832	858	28	90	138	389	0	134	998	1,471	-32.2
Ajax	182	182	26	88	54	28	0	0	262	298	-12.1
Brock	19	25	0	0	0	8	0	0	19	33	-42.4
Clarington	185	203	0	0	0	24	0	0	185	227	-18.5
Oshawa	186	191	2	0	43	64	0	3	231	258	-10.5
Pickering	22	35	0	0	8	129	0	0	30	164	-81.7
Scugog	8	11	0	0	0	0	0	0	8	11	-27.3
Uxbridge	11	31	0	0	6	11	0	0	17	42	-59.5
Whitby	219	180	0	2	27	125	0	131	246	438	-43.8
<b>Remainder of Toronto CMA</b>	216	147	44	10	33	0	58	0	351	157	123.6
Bradford West Gwillimbury	108	81	16	10	6	0	0	0	130	91	42.9
Town of Mono	17	20	0	0	0	0	0	0	17	20	-15.0
New Tecumseth	57	28	6	0	0	0	0	0	63	28	125.0
Orangeville	34	18	22	0	27	0	58	0	141	18	**
<b>Toronto CMA</b>	4,799	4,807	912	1,152	1,092	1,858	6,785	8,496	13,588	16,313	-16.7
<b>Oshawa CMA</b>	590	574	2	2	70	213	0	134	662	923	-28.3
<b>Greater Toronto Area (GTA)</b>	5,316	5,476	972	1,160	1,179	2,203	7,033	8,630	14,500	17,469	-17.0

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market  
June 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009
<b>Toronto City</b>	0	53	0	0	1,817	533	84	0
Toronto	0	38	0	0	1,270	317	84	0
East York	0	0	0	0	0	0	0	0
Etobicoke	0	7	0	0	0	216	0	0
North York	0	8	0	0	547	0	0	0
Scarborough	0	0	0	0	0	0	0	0
York	0	0	0	0	0	0	0	0
<b>York Region</b>	99	64	0	0	0	0	0	4
Aurora	0	0	0	0	0	0	0	0
East Gwillimbury	15	0	0	0	0	0	0	0
Georgina Township	0	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	51	17	0	0	0	0	0	4
Newmarket	0	0	0	0	0	0	0	0
Richmond Hill	0	0	0	0	0	0	0	0
Vaughan	0	15	0	0	0	0	0	0
Whitchurch-Stouffville	33	32	0	0	0	0	0	0
<b>Peel Region</b>	198	52	0	0	379	375	194	0
Brampton	20	52	0	0	379	0	0	0
Caledon	6	0	0	0	0	0	0	0
Mississauga	172	0	0	0	0	375	194	0
<b>Halton Region</b>	49	115	0	0	224	0	0	0
Burlington	17	16	0	0	224	0	0	0
Halton Hills	0	0	0	0	0	0	0	0
Milton	24	86	0	0	0	0	0	0
Oakville	8	13	0	0	0	0	0	0
<b>Durham Region</b>	45	31	0	0	0	0	0	0
Ajax	24	6	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Clarington	0	0	0	0	0	0	0	0
Oshawa	0	0	0	0	0	0	0	0
Pickering	8	13	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Uxbridge	0	0	0	0	0	0	0	0
Whitby	13	12	0	0	0	0	0	0
<b>Remainder of Toronto CMA</b>	0	0	0	0	0	0	0	0
Bradford West Gwillimbury	0	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	0	0	0	0	0	0	0
Orangeville	0	0	0	0	0	0	0	0
<b>Toronto CMA</b>	361	287	0	0	2,196	908	278	4
<b>Oshawa CMA</b>	13	12	0	0	0	0	0	0
<b>Greater Toronto Area (GTA)</b>	391	315	0	0	2,420	908	278	4

Source: CMHC (Starts and Completions Survey)

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market**  
**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
<b>Toronto City</b>	88	450	0	0	5,104	6,388	420	209
Toronto	0	79	0	0	3,645	4,607	420	209
East York	0	0	0	0	198	0	0	0
Etobicoke	4	132	0	0	127	533	0	0
North York	7	176	0	0	1,026	1,093	0	0
Scarborough	42	50	0	0	108	155	0	0
York	35	13	0	0	0	0	0	0
<b>York Region</b>	249	534	0	0	0	782	120	30
Aurora	0	17	0	0	0	0	0	0
East Gwillimbury	44	16	0	0	0	0	0	0
Georgina Township	0	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	61	135	0	0	0	532	120	30
Newmarket	16	0	0	0	0	0	0	0
Richmond Hill	0	9	0	0	0	221	0	0
Vaughan	51	120	0	0	0	29	0	0
Whitchurch-Stouffville	77	237	0	0	0	0	0	0
<b>Peel Region</b>	412	169	0	16	788	932	224	25
Brampton	85	80	0	16	379	50	30	0
Caledon	6	3	0	0	0	0	0	25
Mississauga	321	86	0	0	409	882	194	0
<b>Halton Region</b>	292	645	0	0	295	124	82	6
Burlington	50	124	0	0	224	0	82	0
Halton Hills	17	14	0	0	0	0	0	0
Milton	124	435	0	0	71	56	0	6
Oakville	101	72	0	0	0	68	0	0
<b>Durham Region</b>	135	389	3	0	0	131	0	3
Ajax	54	28	0	0	0	0	0	0
Brock	0	8	0	0	0	0	0	0
Clarington	0	24	0	0	0	0	0	0
Oshawa	40	64	3	0	0	0	0	3
Pickering	8	129	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Uxbridge	6	11	0	0	0	0	0	0
Whitby	27	125	0	0	0	131	0	0
<b>Remainder of Toronto CMA</b>	33	0	0	0	58	0	0	0
Bradford West Gwillimbury	6	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	0	0	0	0	0	0	0
Orangeville	27	0	0	0	58	0	0	0
<b>Toronto CMA</b>	1,092	1,842	0	16	6,021	8,226	764	270
<b>Oshawa CMA</b>	67	213	3	0	0	131	0	3
<b>Greater Toronto Area (GTA)</b>	1,176	2,187	3	16	6,187	8,357	846	273

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market**  
**June 2010**

Submarket	Freehold		Condominium		Rental		Total*	
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009
<b>Toronto City</b>	79	129	1,817	533	84	0	1,980	662
Toronto	3	52	1,270	317	84	0	1,357	369
East York	0	1	0	0	0	0	0	1
Etobicoke	5	21	0	216	0	0	5	237
North York	42	37	547	0	0	0	589	37
Scarborough	24	15	0	0	0	0	24	15
York	5	3	0	0	0	0	5	3
<b>York Region</b>	726	460	33	34	0	4	759	498
Aurora	57	30	0	0	0	0	57	30
East Gwillimbury	25	15	0	0	0	0	25	15
Georgina Township	5	2	0	0	0	0	5	2
King Township	36	2	0	0	0	0	36	2
Markham	106	78	0	17	0	4	106	99
Newmarket	40	64	0	0	0	0	40	64
Richmond Hill	83	11	0	0	0	0	83	11
Vaughan	311	151	0	6	0	0	311	157
Whitchurch-Stouffville	63	107	33	11	0	0	96	118
<b>Peel Region</b>	241	279	455	395	194	0	890	674
Brampton	100	213	379	20	0	0	479	233
Caledon	37	9	0	0	0	0	37	9
Mississauga	104	57	76	375	194	0	374	432
<b>Halton Region</b>	350	200	246	103	0	0	596	303
Burlington	56	32	228	17	0	0	284	49
Halton Hills	6	4	0	0	0	0	6	4
Milton	257	120	18	86	0	0	275	206
Oakville	31	44	0	0	0	0	31	44
<b>Durham Region</b>	250	165	13	7	0	0	263	172
Ajax	62	41	0	0	0	0	62	41
Brock	1	11	0	0	0	0	1	11
Clarington	62	34	0	0	0	0	62	34
Oshawa	65	22	0	0	0	0	65	22
Pickering	11	18	0	0	0	0	11	18
Scugog	2	7	0	0	0	0	2	7
Uxbridge	2	0	0	0	0	0	2	0
Whitby	45	32	13	7	0	0	58	39
<b>Remainder of Toronto CMA</b>	46	29	12	7	0	0	58	36
Bradford West Gwillimbury	23	16	0	0	0	0	23	16
Town of Mono	2	6	0	7	0	0	2	13
New Tecumseth	0	3	12	0	0	0	12	3
Orangeville	21	4	0	0	0	0	21	4
<b>Toronto CMA</b>	1,461	1,124	2,335	1,055	278	4	4,074	2,183
<b>Oshawa CMA</b>	172	88	13	7	0	0	185	95
<b>Greater Toronto Area (GTA)</b>	1,646	1,233	2,564	1,072	278	4	4,488	2,309

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
<b>Toronto City</b>	599	1,066	5,110	6,465	420	209	6,129	7,740
Toronto	52	126	3,635	4,631	420	209	4,107	4,966
East York	18	20	198	0	0	0	216	20
Etobicoke	59	187	127	533	0	0	186	720
North York	280	453	1,026	1,116	0	0	1,306	1,569
Scarborough	144	254	124	185	0	0	268	439
York	46	26	0	0	0	0	46	26
<b>York Region</b>	3,191	3,020	66	949	120	30	3,377	3,999
Aurora	186	218	0	0	0	0	186	218
East Gwillimbury	69	79	0	0	0	0	69	79
Georgina Township	25	29	0	0	0	0	25	29
King Township	54	11	0	0	0	0	54	11
Markham	547	969	0	560	120	30	667	1,559
Newmarket	204	230	0	0	0	0	204	230
Richmond Hill	293	119	0	221	0	0	293	340
Vaughan	1,413	867	1	109	0	0	1,414	976
Whitchurch-Stouffville	400	498	65	59	0	0	465	557
<b>Peel Region</b>	947	1,386	1,018	978	224	41	2,189	2,405
Brampton	484	1,022	426	77	30	16	940	1,115
Caledon	67	39	0	7	0	25	67	71
Mississauga	396	325	592	894	194	0	1,182	1,219
<b>Halton Region</b>	1,277	1,208	448	640	82	6	1,807	1,854
Burlington	236	221	256	125	82	0	574	346
Halton Hills	38	32	9	10	0	0	47	42
Milton	780	723	154	378	0	6	934	1,107
Oakville	223	232	29	127	0	0	252	359
<b>Durham Region</b>	960	1,270	35	198	3	3	998	1,471
Ajax	262	298	0	0	0	0	262	298
Brock	19	33	0	0	0	0	19	33
Clarington	185	227	0	0	0	0	185	227
Oshawa	218	249	10	6	3	3	231	258
Pickering	30	164	0	0	0	0	30	164
Scugog	8	11	0	0	0	0	8	11
Uxbridge	11	32	6	10	0	0	17	42
Whitby	227	256	19	182	0	0	246	438
<b>Remainder of Toronto CMA</b>	264	148	87	9	0	0	351	157
Bradford West Gwillimbury	130	91	0	0	0	0	130	91
Town of Mono	12	13	5	7	0	0	17	20
New Tecumseth	39	26	24	2	0	0	63	28
Orangeville	83	18	58	0	0	0	141	18
<b>Toronto CMA</b>	6,345	7,101	6,479	8,926	764	286	13,588	16,313
<b>Oshawa CMA</b>	630	732	29	188	3	3	662	923
<b>Greater Toronto Area (GTA)</b>	6,974	7,950	6,677	9,230	849	289	14,500	17,469

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**June 2010**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$400,000		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 - \$749,999		\$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Toronto City													
June 2010	4	5.3	3	4.0	8	10.7	15	20.0	45	60.0	75	880,000	947,998
June 2009	1	1.4	1	1.4	1	1.4	14	19.7	54	76.1	71	975,000	1,011,274
Year-to-date 2010	14	3.5	10	2.5	38	9.5	70	17.5	267	66.9	399	903,000	1,174,620
Year-to-date 2009	23	5.2	22	4.9	14	3.1	115	25.8	272	61.0	446	850,000	890,724
Toronto													
June 2010	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
June 2009	0	0.0	0	0.0	0	0.0	0	0.0	15	100.0	15	1,300,000	1,432,533
Year-to-date 2010	0	0.0	0	0.0	0	0.0	2	5.6	34	94.4	36	1,200,000	1,385,274
Year-to-date 2009	0	0.0	0	0.0	1	1.6	7	10.9	56	87.5	64	1,099,500	1,269,828
East York													
June 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
June 2009	0	0.0	0	0.0	0	0.0	4	100.0	0	0.0	4	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	2	12.5	14	87.5	16	1,024,500	1,094,369
Year-to-date 2009	0	0.0	0	0.0	0	0.0	10	43.5	13	56.5	23	799,000	900,130
Etobicoke													
June 2010	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
June 2009	0	0.0	0	0.0	0	0.0	4	33.3	8	66.7	12	900,000	875,400
Year-to-date 2010	0	0.0	0	0.0	0	0.0	4	8.0	46	92.0	50	1,339,900	1,514,100
Year-to-date 2009	0	0.0	0	0.0	0	0.0	7	14.6	41	85.4	48	900,000	901,788
North York													
June 2010	0	0.0	0	0.0	0	0.0	4	9.5	38	90.5	42	1,083,500	1,187,329
June 2009	0	0.0	0	0.0	0	0.0	0	0.0	30	100.0	30	1,031,063	1,063,841
Year-to-date 2010	1	0.6	0	0.0	2	1.1	10	5.6	165	92.7	178	1,289,450	1,471,795
Year-to-date 2009	0	0.0	15	7.0	3	1.4	43	20.0	154	71.6	215	905,000	929,554
Scarborough													
June 2010	3	12.5	3	12.5	8	33.3	9	37.5	1	4.2	24	467,490	515,006
June 2009	1	11.1	1	11.1	1	11.1	6	66.7	0	0.0	9	--	--
Year-to-date 2010	12	10.7	10	8.9	36	32.1	49	43.8	5	4.5	112	497,994	522,555
Year-to-date 2009	20	24.1	7	8.4	10	12.0	41	49.4	5	6.0	83	533,900	526,398
York													
June 2010	1	25.0	0	0.0	0	0.0	2	50.0	1	25.0	4	--	--
June 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2010	1	14.3	0	0.0	0	0.0	3	42.9	3	42.9	7	--	--
Year-to-date 2009	3	23.1	0	0.0	0	0.0	7	53.8	3	23.1	13	675,000	650,769

Source: CMHC (Market Absorption Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**June 2010**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$400,000		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 - \$749,999		\$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
York Region													
June 2010	37	6.2	89	15.0	88	14.8	343	57.7	37	6.2	594	551,990	564,986
June 2009	66	17.1	70	18.2	63	16.4	153	39.7	33	8.6	385	495,990	532,721
Year-to-date 2010	242	9.4	440	17.1	342	13.3	1,392	54.0	161	6.2	2,577	542,900	555,552
Year-to-date 2009	256	11.3	397	17.5	399	17.6	1,062	46.8	156	6.9	2,270	512,990	544,766
Aurora													
June 2010	0	0.0	5	10.4	6	12.5	24	50.0	13	27.1	48	564,990	648,851
June 2009	0	0.0	0	0.0	7	26.9	18	69.2	1	3.8	26	537,990	546,826
Year-to-date 2010	0	0.0	12	10.3	19	16.2	61	52.1	25	21.4	117	560,990	640,298
Year-to-date 2009	1	0.5	15	7.9	46	24.1	114	59.7	15	7.9	191	542,990	566,888
East Gwillimbury													
June 2010	4	50.0	4	50.0	0	0.0	0	0.0	0	0.0	8	--	--
June 2009	6	85.7	0	0.0	0	0.0	0	0.0	1	14.3	7	--	--
Year-to-date 2010	12	52.2	9	39.1	0	0.0	0	0.0	2	8.7	23	399,990	448,453
Year-to-date 2009	14	56.0	4	16.0	1	4.0	1	4.0	5	20.0	25	395,990	532,405
Georgina Township													
June 2010	4	80.0	0	0.0	0	0.0	1	20.0	0	0.0	5	--	--
June 2009	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	--	--
Year-to-date 2010	18	72.0	0	0.0	1	4.0	4	16.0	2	8.0	25	299,990	425,311
Year-to-date 2009	23	79.3	1	3.4	0	0.0	5	17.2	0	0.0	29	334,900	387,924
King Township													
June 2010	3	15.0	10	50.0	5	25.0	2	10.0	0	0.0	20	427,990	437,340
June 2009	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	--	--
Year-to-date 2010	8	20.5	18	46.2	5	12.8	6	15.4	2	5.1	39	422,990	490,043
Year-to-date 2009	0	0.0	0	0.0	1	9.1	4	36.4	6	54.5	11	825,000	894,364
Markham													
June 2010	0	0.0	1	1.8	13	23.6	36	65.5	5	9.1	55	542,990	585,686
June 2009	5	7.6	16	24.2	1	1.5	31	47.0	13	19.7	66	608,990	633,826
Year-to-date 2010	7	1.7	50	12.3	79	19.5	255	63.0	14	3.5	405	542,990	556,976
Year-to-date 2009	35	5.0	142	20.1	141	20.0	365	51.8	22	3.1	705	524,900	544,735
Newmarket													
June 2010	13	34.2	8	21.1	9	23.7	8	21.1	0	0.0	38	442,490	454,421
June 2009	40	60.6	8	12.1	8	12.1	10	15.2	0	0.0	66	374,990	413,350
Year-to-date 2010	57	32.0	54	30.3	30	16.9	35	19.7	2	1.1	178	433,900	449,859
Year-to-date 2009	144	63.7	27	11.9	30	13.3	25	11.1	0	0.0	226	375,490	404,680
Richmond Hill													
June 2010	6	7.8	13	16.9	1	1.3	55	71.4	2	2.6	77	527,990	532,554
June 2009	0	0.0	0	0.0	0	0.0	7	63.6	4	36.4	11	562,990	712,813
Year-to-date 2010	30	11.5	69	26.3	17	6.5	132	50.4	14	5.3	262	525,990	536,783
Year-to-date 2009	1	1.0	8	7.8	19	18.6	50	49.0	24	23.5	102	539,990	637,959
Vaughan													
June 2010	2	0.7	25	8.5	42	14.3	210	71.4	15	5.1	294	612,900	601,788
June 2009	7	5.4	17	13.2	18	14.0	76	58.9	11	8.5	129	531,900	565,542
Year-to-date 2010	17	1.4	121	9.8	122	9.9	876	71.1	96	7.8	1,232	597,495	602,301
Year-to-date 2009	17	2.4	91	12.8	63	8.9	470	66.3	68	9.6	709	556,990	596,626
Whitchurch-Stouffville													
June 2010	5	10.2	23	46.9	12	24.5	7	14.3	2	4.1	49	444,990	469,249
June 2009	6	7.9	29	38.2	29	38.2	9	11.8	3	3.9	76	455,200	473,647
Year-to-date 2010	93	31.4	107	36.1	69	23.3	23	7.8	4	1.4	296	419,990	433,653
Year-to-date 2009	21	7.7	109	40.1	98	36.0	28	10.3	16	5.9	272	454,565	479,300

Source: CMHC (Market Absorption Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**June 2010**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$400,000		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 - \$749,999		\$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peel Region													
June 2010	7	7.1	22	22.2	28	28.3	35	35.4	7	7.1	99	484,990	545,302
June 2009	66	24.3	45	16.5	60	22.1	81	29.8	20	7.4	272	470,900	511,337
Year-to-date 2010	97	17.6	92	16.7	106	19.3	186	33.8	69	12.5	550	485,900	563,140
Year-to-date 2009	228	22.5	197	19.4	185	18.3	319	31.5	84	8.3	1,013	474,900	514,752
Brampton													
June 2010	7	11.3	20	32.3	18	29.0	17	27.4	0	0.0	62	463,900	471,274
June 2009	64	28.8	43	19.4	43	19.4	70	31.5	2	0.9	222	452,900	468,030
Year-to-date 2010	97	26.0	88	23.6	83	22.3	99	26.5	6	1.6	373	453,900	465,798
Year-to-date 2009	223	27.4	187	23.0	151	18.6	239	29.4	13	1.6	813	449,990	466,914
Caledon													
June 2010	0	0.0	2	6.9	10	34.5	17	58.6	0	0.0	29	515,990	516,828
June 2009	1	10.0	1	10.0	2	20.0	2	20.0	4	40.0	10	544,950	697,960
Year-to-date 2010	0	0.0	3	4.9	17	27.9	38	62.3	3	4.9	61	529,990	569,790
Year-to-date 2009	2	7.1	1	3.6	3	10.7	13	46.4	9	32.1	28	591,450	732,950
Mississauga													
June 2010	0	0.0	0	0.0	0	0.0	1	12.5	7	87.5	8	--	--
June 2009	1	2.5	1	2.5	15	37.5	9	22.5	14	35.0	40	570,900	705,038
Year-to-date 2010	0	0.0	1	0.9	6	5.2	49	42.2	60	51.7	116	750,000	872,649
Year-to-date 2009	3	1.7	9	5.2	31	18.0	67	39.0	62	36.0	172	580,900	705,351
Halton Region													
June 2010	52	18.2	112	39.2	40	14.0	73	25.5	9	3.1	286	436,990	504,510
June 2009	33	16.8	63	32.0	43	21.8	44	22.3	14	7.1	197	459,990	546,193
Year-to-date 2010	187	19.2	350	36.0	193	19.8	176	18.1	67	6.9	973	436,990	546,419
Year-to-date 2009	202	21.1	215	22.5	186	19.5	245	25.6	108	11.3	956	460,900	590,679
Burlington													
June 2010	1	3.1	11	34.4	9	28.1	10	31.3	1	3.1	32	450,990	651,023
June 2009	2	4.7	12	27.9	19	44.2	8	18.6	2	4.7	43	463,990	563,970
Year-to-date 2010	2	1.7	38	32.8	48	41.4	21	18.1	7	6.0	116	453,990	593,415
Year-to-date 2009	20	9.5	53	25.2	62	29.5	57	27.1	18	8.6	210	480,000	582,706
Halton Hills													
June 2010	0	0.0	0	0.0	0	0.0	5	83.3	1	16.7	6	--	--
June 2009	0	0.0	2	50.0	2	50.0	0	0.0	0	0.0	4	--	--
Year-to-date 2010	1	3.3	2	6.7	2	6.7	12	40.0	13	43.3	30	694,900	699,897
Year-to-date 2009	4	13.3	6	20.0	2	6.7	15	50.0	3	10.0	30	592,495	592,142
Milton													
June 2010	51	23.9	101	47.4	31	14.6	30	14.1	0	0.0	213	425,900	436,361
June 2009	31	29.0	48	44.9	22	20.6	6	5.6	0	0.0	107	420,900	430,596
Year-to-date 2010	184	27.2	310	45.8	132	19.5	46	6.8	5	0.7	677	420,900	432,594
Year-to-date 2009	170	35.4	155	32.3	102	21.3	44	9.2	9	1.9	480	420,900	443,097
Oakville													
June 2010	0	0.0	0	0.0	0	0.0	28	80.0	7	20.0	35	684,900	762,352
June 2009	0	0.0	1	2.3	0	0.0	30	69.8	12	27.9	43	694,990	824,833
Year-to-date 2010	0	0.0	0	0.0	11	7.3	97	64.7	42	28.0	150	646,490	993,111
Year-to-date 2009	8	3.4	1	0.4	20	8.5	129	54.7	78	33.1	236	665,445	897,755

Source: CMHC (Market Absorption Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**June 2010**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$400,000		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 - \$749,999		\$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Durham Region													
June 2010	113	53.6	22	10.4	32	15.2	42	19.9	2	0.9	211	386,900	411,827
June 2009	74	66.1	12	10.7	9	8.0	16	14.3	1	0.9	112	362,990	386,301
Year-to-date 2010	401	49.1	93	11.4	103	12.6	207	25.4	12	1.5	816	407,990	426,673
Year-to-date 2009	552	65.6	67	8.0	90	10.7	118	14.0	15	1.8	842	353,990	389,795
Ajax													
June 2010	9	28.1	1	3.1	10	31.3	12	37.5	0	0.0	32	488,325	456,043
June 2009	8	38.1	3	14.3	3	14.3	7	33.3	0	0.0	21	441,100	425,986
Year-to-date 2010	32	17.1	5	2.7	29	15.5	120	64.2	1	0.5	187	528,880	510,699
Year-to-date 2009	60	31.9	22	11.7	50	26.6	56	29.8	0	0.0	188	474,400	457,414
Brock													
June 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
June 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Clarington													
June 2010	54	87.1	3	4.8	2	3.2	3	4.8	0	0.0	62	329,945	347,329
June 2009	26	83.9	2	6.5	2	6.5	0	0.0	1	3.2	31	301,990	355,070
Year-to-date 2010	155	85.2	14	7.7	5	2.7	5	2.7	3	1.6	182	323,990	344,977
Year-to-date 2009	169	82.0	10	4.9	11	5.3	12	5.8	4	1.9	206	299,900	336,905
Oshawa													
June 2010	44	66.7	12	18.2	5	7.6	5	7.6	0	0.0	66	350,990	361,823
June 2009	20	76.9	4	15.4	2	7.7	0	0.0	0	0.0	26	342,445	347,769
Year-to-date 2010	133	69.3	30	15.6	15	7.8	14	7.3	0	0.0	192	351,945	359,822
Year-to-date 2009	162	81.8	19	9.6	15	7.6	2	1.0	0	0.0	198	332,990	340,648
Pickering													
June 2010	0	0.0	0	0.0	0	0.0	4	100.0	0	0.0	4	--	--
June 2009	0	0.0	0	0.0	0	0.0	6	100.0	0	0.0	6	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	21	95.5	1	4.5	22	599,990	639,467
Year-to-date 2009	0	0.0	0	0.0	5	13.9	24	66.7	7	19.4	36	627,400	651,744
Scugog													
June 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
June 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Uxbridge													
June 2010	0	0.0	0	0.0	2	100.0	0	0.0	0	0.0	2	--	--
June 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	0.0	2	18.2	3	27.3	5	45.5	1	9.1	11	501,100	582,353
Year-to-date 2009	15	48.4	1	3.2	4	12.9	11	35.5	0	0.0	31	402,200	428,317
Whitby													
June 2010	6	13.3	6	13.3	13	28.9	18	40.0	2	4.4	45	482,900	521,456
June 2009	20	71.4	3	10.7	2	7.1	3	10.7	0	0.0	28	362,990	384,129
Year-to-date 2010	81	36.5	42	18.9	51	23.0	42	18.9	6	2.7	222	438,400	451,885
Year-to-date 2009	146	79.8	15	8.2	5	2.7	13	7.1	4	2.2	183	338,990	374,982

Source: CMHC (Market Absorption Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**June 2010**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$400,000		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 - \$749,999		\$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Remainder of Toronto CMA													
June 2010	40	90.9	2	4.5	1	2.3	1	2.3	0	0.0	44	337,900	350,424
June 2009	14	50.0	6	21.4	4	14.3	4	14.3	0	0.0	28	397,995	395,805
Year-to-date 2010	198	90.8	8	3.7	5	2.3	7	3.2	0	0.0	218	340,945	346,729
Year-to-date 2009	95	65.5	17	11.7	14	9.7	16	11.0	3	2.1	145	359,900	393,311
Bradford West Gwillimbury													
June 2010	20	95.2	1	4.8	0	0.0	0	0.0	0	0.0	21	339,990	338,215
June 2009	5	62.5	2	25.0	1	12.5	0	0.0	0	0.0	8	--	--
Year-to-date 2010	101	93.5	7	6.5	0	0.0	0	0.0	0	0.0	108	349,990	350,557
Year-to-date 2009	60	75.9	7	8.9	8	10.1	2	2.5	2	2.5	79	355,990	383,091
Town of Mono													
June 2010	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	--	--
June 2009	3	23.1	4	30.8	3	23.1	3	23.1	0	0.0	13	417,400	450,323
Year-to-date 2010	7	36.8	0	0.0	5	26.3	7	36.8	0	0.0	19	479,900	472,061
Year-to-date 2009	3	15.0	4	20.0	4	20.0	9	45.0	0	0.0	20	468,850	508,855
New Tecumseth													
June 2010	8	100.0	0	0.0	0	0.0	0	0.0	0	0.0	8	--	--
June 2009	2	66.7	0	0.0	0	0.0	1	33.3	0	0.0	3	--	--
Year-to-date 2010	57	100.0	0	0.0	0	0.0	0	0.0	0	0.0	57	289,990	292,410
Year-to-date 2009	22	81.5	2	7.4	0	0.0	3	11.1	0	0.0	27	288,990	317,141
Orangeville													
June 2010	12	92.3	1	7.7	0	0.0	0	0.0	0	0.0	13	362,900	365,792
June 2009	4	100.0	0	0.0	0	0.0	0	0.0	0	0.0	4	--	--
Year-to-date 2010	33	97.1	1	2.9	0	0.0	0	0.0	0	0.0	34	352,900	355,591
Year-to-date 2009	10	52.6	4	21.1	2	10.5	2	10.5	1	5.3	19	394,000	422,420
Toronto CMA													
June 2010	148	13.4	218	19.7	168	15.2	473	42.8	97	8.8	1,104	510,445	559,400
June 2009	186	19.9	176	18.8	155	16.5	301	32.1	119	12.7	937	485,990	558,030
Year-to-date 2010	768	15.9	869	18.0	668	13.9	1,956	40.6	560	11.6	4,821	510,990	594,161
Year-to-date 2009	859	17.6	818	16.8	795	16.3	1,791	36.7	612	12.6	4,875	499,900	569,725
Oshawa CMA													
June 2010	104	60.1	21	12.1	20	11.6	26	15.0	2	1.2	173	365,990	398,152
June 2009	66	77.6	9	10.6	6	7.1	3	3.5	1	1.2	85	339,900	362,409
Year-to-date 2010	369	61.9	86	14.4	71	11.9	61	10.2	9	1.5	596	365,990	389,581
Year-to-date 2009	477	81.3	44	7.5	31	5.3	27	4.6	8	1.4	587	328,990	350,038
Greater Toronto Area													
June 2010	213	16.8	248	19.6	196	15.5	508	40.2	100	7.9	1,265	485,900	546,934
June 2009	240	23.1	191	18.4	176	17.0	308	29.7	122	11.8	1,037	479,900	546,622
Year-to-date 2010	941	17.7	985	18.5	782	14.7	2,031	38.2	576	10.8	5,315	497,990	581,353
Year-to-date 2009	1,261	22.8	898	16.2	874	15.8	1,859	33.6	635	11.5	5,527	486,100	551,515

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units**  
**June 2010**

Submarket	June 2010	June 2009	% Change	YTD 2010	YTD 2009	% Change
<b>Toronto City</b>	947,998	1,011,274	-6.3	1,174,620	890,724	31.9
Toronto	--	1,432,533	n/a	1,385,274	1,269,828	9.1
East York	--	--	n/a	1,094,369	900,130	21.6
Etobicoke	--	875,400	n/a	1,514,100	901,788	67.9
North York	1,187,329	1,063,841	11.6	1,471,795	929,554	58.3
Scarborough	515,006	--	n/a	522,555	526,398	-0.7
York	--	--	n/a	--	650,769	n/a
<b>York Region</b>	564,986	532,721	6.1	555,552	544,766	2.0
Aurora	648,851	546,826	18.7	640,298	566,888	12.9
East Gwillimbury	--	--	n/a	448,453	532,405	-15.8
Georgina Township	--	--	n/a	425,311	387,924	9.6
King Township	437,340	--	n/a	490,043	894,364	-45.2
Markham	585,686	633,826	-7.6	556,976	544,735	2.2
Newmarket	454,421	413,350	9.9	449,859	404,680	11.2
Richmond Hill	532,554	712,813	-25.3	536,783	637,959	-15.9
Vaughan	601,788	565,542	6.4	602,301	596,626	1.0
Whitchurch-Stouffville	469,249	473,647	-0.9	433,653	479,300	-9.5
<b>Peel Region</b>	545,302	511,337	6.6	563,140	514,752	9.4
Brampton	471,274	468,030	0.7	465,798	466,914	-0.2
Caledon	516,828	697,960	-26.0	569,790	732,950	-22.3
Mississauga	--	705,038	n/a	872,649	705,351	23.7
<b>Halton Region</b>	504,510	546,193	-7.6	546,419	590,679	-7.5
Burlington	651,023	563,970	15.4	593,415	582,706	1.8
Halton Hills	--	--	n/a	699,897	592,142	18.2
Milton	436,361	430,596	1.3	432,594	443,097	-2.4
Oakville	762,352	824,833	-7.6	993,111	897,755	10.6
<b>Durham Region</b>	411,827	386,301	6.6	426,673	389,795	9.5
Ajax	456,043	425,986	7.1	510,699	457,414	11.6
Brock	--	--	n/a	--	--	n/a
Clarington	347,329	355,070	-2.2	344,977	336,905	2.4
Oshawa	361,823	347,769	4.0	359,822	340,648	5.6
Pickering	--	--	n/a	639,467	651,744	-1.9
Scugog	--	--	n/a	--	--	n/a
Uxbridge	--	--	n/a	582,353	428,317	36.0
Whitby	521,456	384,129	35.8	451,885	374,982	20.5
<b>Remainder of Toronto CMA</b>	350,424	395,805	-11.5	346,729	393,311	-11.8
Bradford West Gwillimbury	338,215	--	n/a	350,557	383,091	-8.5
Town of Mono	--	450,323	n/a	472,061	508,855	-7.2
New Tecumseth	--	--	n/a	292,410	317,141	-7.8
Orangeville	365,792	--	n/a	355,591	422,420	-15.8
<b>Toronto CMA</b>	559,400	558,030	0.2	594,161	569,725	4.3
<b>Oshawa CMA</b>	398,152	362,409	9.9	389,581	350,038	11.3
<b>Greater Toronto Area (GTA)</b>	546,934	546,622	0.1	581,353	551,515	5.4

Source: CMHC (Market Absorption Survey)

**Table 5a: MLS® Residential Activity for Toronto**  
**June 2010**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2009	January	2,670	-47.4	4,461	10,360	11,769	37.9	343,632	-8.2	361,059
	February	4,116	-31.6	5,255	10,360	11,507	45.7	361,361	-5.4	357,351
	March	6,171	-6.9	6,105	13,357	11,639	52.5	362,050	-4.8	371,444
	April	8,107	-7.5	6,624	12,995	10,240	64.7	385,641	-3.3	378,076
	May	9,589	1.9	7,268	13,686	10,862	66.9	395,609	-0.6	385,567
	June	10,951	27.4	8,225	13,357	11,177	73.6	403,918	2.0	390,647
	July	9,967	27.6	8,157	12,174	11,235	72.6	395,414	6.5	399,984
	August	8,042	27.3	8,363	10,646	11,615	72.0	387,899	6.3	400,183
	September	8,196	27.9	8,251	12,185	10,289	80.2	406,877	10.3	406,605
	October	8,453	64.2	8,500	11,532	11,065	76.8	423,507	20.0	410,790
	November	7,452	104.7	8,962	9,938	12,048	74.4	418,502	13.5	412,615
	December	5,541	115.2	9,084	5,506	12,652	71.8	411,931	14.0	432,501
2010	January	4,986	86.7	8,688	10,021	12,037	72.2	409,058	19.0	434,329
	February	7,291	77.1	9,503	12,726	14,090	67.4	431,509	19.4	436,283
	March	10,434	69.1	9,701	18,937	15,632	62.1	434,693	20.1	443,913
	April	10,897	34.4	8,457	20,689	15,458	54.7	437,566	13.5	433,847
	May	9,470	-1.2	7,222	18,940	14,778	48.9	446,593	12.9	436,174
	June	8,432	-23.0	6,197	15,082	12,951	47.8	435,064	7.7	427,113
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2009	28,647	7.0		40,038			395,964	-0.4	
	Q2 2010	28,799	0.5		54,711			439,802	11.1	
	YTD 2009	41,604	-6.5		74,115			384,152	-1.6	
	YTD 2010	51,510	23.8		96,395			434,617	13.1	

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

<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 5b: MLS® Residential Activity for Oshawa**  
**June 2010**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2009	January	350	-36.8	539	1,348	1,349	39.9	257,095	5.5	265,224
	February	506	-34.3	571	1,212	1,274	44.8	263,838	-2.8	265,422
	March	694	-15.8	622	1,550	1,238	50.3	263,970	-4.2	262,533
	April	843	-14.8	668	1,472	1,146	58.3	269,596	-2.2	268,113
	May	1,026	-2.4	750	1,546	1,204	62.3	278,592	-1.5	273,173
	June	1,115	15.4	857	1,468	1,288	66.5	281,765	-0.5	274,337
	July	1,033	15.8	860	1,313	1,320	65.2	285,247	3.7	281,517
	August	876	17.4	831	1,169	1,223	67.9	278,480	2.8	279,417
	September	825	9.3	869	1,311	1,223	71.0	282,308	5.2	282,596
	October	858	49.0	913	1,191	1,232	74.1	288,986	9.1	288,506
	November	695	69.9	907	986	1,341	67.6	286,497	6.5	287,956
	December	507	91.3	995	547	1,494	66.6	286,724	9.1	294,381
2010	January	532	52.0	823	1,120	1,119	73.5	289,195	12.5	298,367
	February	819	61.9	929	1,481	1,563	59.4	286,635	8.6	288,594
	March	1,111	60.1	1,004	2,019	1,613	62.2	306,171	16.0	304,484
	April	1,184	40.5	934	2,052	1,589	58.8	304,451	12.9	302,875
	May	1,027	0.1	750	1,879	1,474	50.9	301,568	8.2	295,671
	June	920	-17.5	705	1,614	1,412	50.0	304,278	8.0	296,250
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2009	2,984	-0.7		4,486			277,236	-1.2	
	Q2 2010	3,131	4.9		5,545			303,454	9.5	
	YTD 2009	4,534	-12.0		8,596			272,155	-0.8	
	YTD 2010	5,593	23.4		10,165			300,175	10.3	

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

<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 6a: Economic Indicators Toronto CMA**  
**June 2010**

		Intetereest Rates			NHPI, Total, Toronto CMA 1997=100	CPI, 2002 =100	Toronto Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	146.5	112.5	2,910	8.0	68.8	854
	February	627	5.00	5.79	146.4	113.2	2,905	8.7	69.0	850
	March	613	4.50	5.55	145.9	113.8	2,900	9.1	69.1	850
	April	596	3.90	5.25	145.0	113.1	2,903	9.2	69.1	850
	May	596	3.90	5.25	144.6	113.9	2,897	9.3	68.9	850
	June	631	3.75	5.85	144.6	114.0	2,877	9.7	68.6	856
	July	631	3.75	5.85	144.7	113.6	2,863	10.0	68.4	856
	August	631	3.75	5.85	145.0	113.6	2,867	10.0	68.4	855
	September	610	3.70	5.49	145.7	113.7	2,880	9.6	68.2	857
	October	630	3.80	5.84	146.2	114.0	2,889	9.4	68.1	858
	November	616	3.60	5.59	147.0	114.4	2,898	9.3	68.1	860
	December	610	3.60	5.49	148.0	113.9	2,905	9.4	68.2	856
2010	January	610	3.60	5.49	148.9	114.5	2,915	9.4	68.4	856
	February	604	3.60	5.39	147.8	115.1	2,916	9.4	68.3	860
	March	631	3.60	5.85	147.9	115.3	2,919	9.4	68.2	860
	April	655	3.80	6.25	148.1	115.8	2,916	9.5	68.0	863
	May	639	3.70	5.99	149.2	116.3	2,920	9.5	68.0	859
	June	633	3.60	5.89		116.1	2,936	9.4	68.2	862
	July									
	August									
	September									
	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), Statistics Canada (CANSIM)

**Table 6b: Economic Indicators Oshawa CMA**  
**June 2010**

		Intetereest Rates			NHPI, Total, Toronto CMA 1997=100	CPI, 2002 =100	Oshawa Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	146.5	112.5	183.0	8.2	68.5	848
	February	627	5.00	5.79	146.4	113.2	180.0	8.3	67.4	851
	March	613	4.50	5.55	145.9	113.8	177.9	8.5	66.7	853
	April	596	3.90	5.25	145.0	113.1	177.2	7.8	65.8	861
	May	596	3.90	5.25	144.6	113.9	177.5	8.0	65.9	869
	June	631	3.75	5.85	144.6	114.0	177.9	8.4	66.3	865
	July	631	3.75	5.85	144.7	113.6	178.6	9.6	67.3	868
	August	631	3.75	5.85	145.0	113.6	180.8	9.8	68.1	879
	September	610	3.70	5.49	145.7	113.7	183.1	9.2	68.5	894
	October	630	3.80	5.84	146.2	114.0	182.5	9.2	68.1	907
	November	616	3.60	5.59	147.0	114.4	180.4	9.3	67.3	906
	December	610	3.60	5.49	148.0	113.9	178.5	9.9	67.0	900
2010	January	610	3.60	5.49	148.9	114.5	179.1	10.4	67.4	891
	February	604	3.60	5.39	147.8	115.1	181.2	10.3	68.1	878
	March	631	3.60	5.85	147.9	115.3	183.0	10.3	68.6	876
	April	655	3.80	6.25	148.1	115.8	185.2	9.6	68.7	871
	May	639	3.70	5.99	149.2	116.3	186.2	9.6	69.0	878
	June	633	3.60	5.89		116.1	187.6	9.7	69.5	879
	July									
	August									
	September									
	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), 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 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 of 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.

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