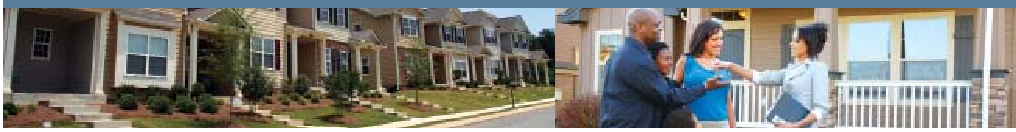
HOUSING NOW
Ontario Region



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Third Quarter 2011

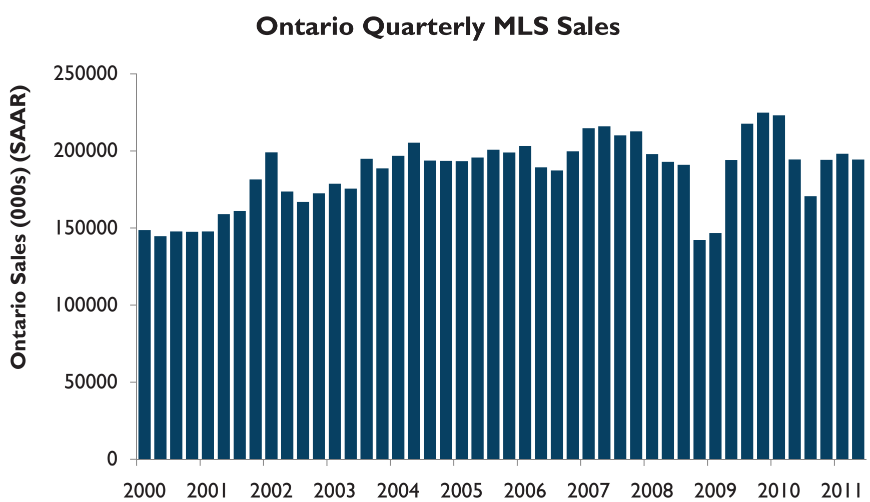
Resale Market

Existing Home Sales Moderate in the Second Quarter

Ontario existing home sales moderated in the second quarter after growing for two consecutive quarters. Provincial sales of pre-owned homes declined just shy of two per cent on a seasonally adjusted basis and were down moderately from this time last year. A combination of imminent mortgage rule changes combined with expectations of higher interest rates due to a recovering economy supported housing demand late in 2010 and into the first quarter of 2011. This took some steam out of the first time buyer market by the second quarter. Meanwhile, higher priced homes continued to boost activity as repeat buyers were most active.

Ontario listings grew for a third consecutive quarter. Higher home prices encouraged more listings in most urban Ontario centers. The gap between sales and listings narrowed as listings outpaced sales. Resale

Figure 1



Source: CMHC

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

Table of Contents

1 **Resale Market**
Existing Home Sales Moderate in the Second Quarter

2 **New Home Market**
Ontario Housing Starts Grow in Q2

3 **Ontario Home Prices Sensitive to Many Factors**

4 **Tables**

market conditions across the province remained on the cusp between a balanced and sellers market early in 2011 supporting price growth generally in line with inflation. However for a second consecutive quarter, home prices grew at a faster rate then what market conditions would ordinarily support suggesting more higher end home sales drove prices during the second quarter.

Based on the balance between demand and supply, as per the sales to new listings ratio, Ontario`s most expensive markets remained the tightest. With the exception of Thunder Bay, Toronto and Hamilton were among the most undersupplied markets during the second quarter. These larger urban area economies are more diversified and were likely benefitting from improving population and migration growth in southern Ontario over the past year. Meanwhile, Kingston, St Catharines-Niagara, London and Windsor were the coolest markets in the second quarter as most of these urban centers depend more on US business prospects,. While confidence was restored in Ontario's goods producing industry in 2010 and early 2011, a high Canadian dollar and below average rate of job growth has prompted more cautionary consumer spending in these centers over the past year.

New Home Market

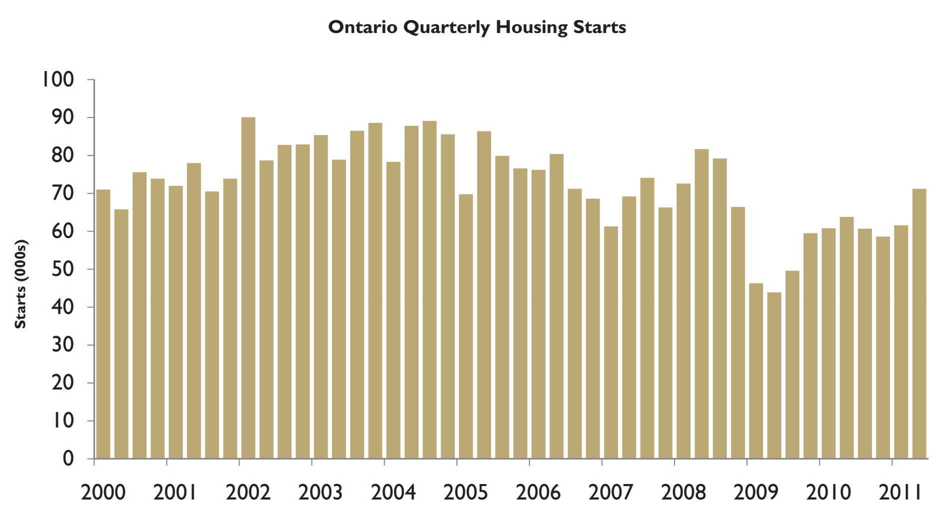
Ontario Housing Starts Grow in Q2

Ontario residential construction activity grew for a second consecutive quarter. Ontario all area home starts rose to a seasonally adjusted annualized rate estimate of 71,200 units in the second quarter, up by 15.6 per cent from the previous quarter. Similarly, Ontario starts were up from the same quarter one year ago. While single detached construction contributed to the increase, higher density construction, led by the apartment ownership sector, drove housing starts activity. Most urban markets specializing in ground oriented construction posted declines from this time last year while losing pace against higher density urban communities. For the year ending June, new home construction in Ontario urban areas is running 10 per cent above levels for the same period one year ago. A recovering economy, low interest rates, and low unsold inventories contributed to the increase.

Ontario home starts in the second quarter were boosted primarily by multi-family home construction led by gains in the apartment sector. Construction of semi detached housing also posted increases in the second quarter. Rising mortgage carrying costs over the past year, fewer lots available for low-rise construction and stronger investment activity have boosted demand for less expensive higher density housing. Furthermore, units under construction have moved lower as higher density projects reached the completion phase. Ontario apartment completions have grown by over 53 per cent year to date and this helped free up resources to commence construction of new apartment projects.

For the first time in over a year, single detached construction contributed to strength in provincial housing starts. Second quarter single starts grew by eight per cent versus the first quarter. Historically low interest rates, tight conditions for resale detached housing and more repeat buying supported stronger sales and construction in the latest quarter. Single detached construction has been on a long term downtrend since 2003 owing to growth in less expensive housing options and less land available for residential development. This story will likely temper any notable growth in single detached construction over the next few years.

Figure 2



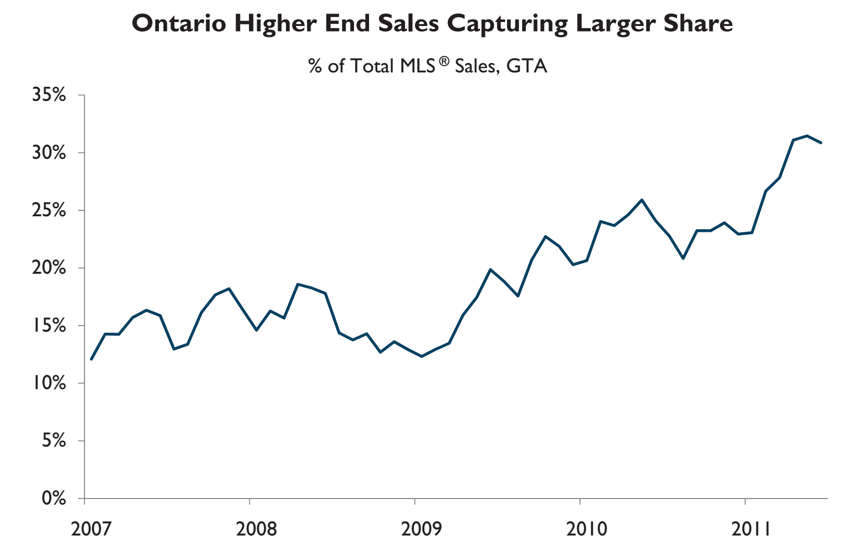
Source: CMHC

Ontario new home prices have been trending higher since the fourth quarter of 2009 due to both demand and supply factors. On the demand side, stronger housing starts, owing to a stronger economy, combined with recovering resale home prices enabled builders to raise prices. On the supply side, higher construction costs for selected building materials in recent quarters have also put upward pressure on new home prices.

Ontario Home Prices Sensitive to Many Factors

Ontario home prices have been growing in excess of inflation over the past several decades averaging just shy of 6 per cent nominal growth on an annual basis. Home prices gains are considered sustainable when real factors such as improvement in the housing stock, population growth, low interest rates, income and employment growth are at play. For the most part these are conditions that have been observed historically.. When home prices are driven by speculative or compositional factors solely, home prices are usually susceptible to corrections. This was certainly the case in late 1980s/early 1990s and to a lesser extent in early 2008 and 2010 respectively. While an improving provincial economy has contributed to the growth in prices over the past several quarters, so have compositional factors such as the geographic distribution and the mix of homes sold as evidenced by a growing share of single detached sales in pricier urban markets. With larger Ontario urban centres and singles capturing a smaller share of activity in subsequent quarters, some modest adjustment in nominal prices may be inevitable.

Figure 3



Source: Statistics Canada, CREA

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 2011										
	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 2011	6,727	808	1,615	53	696	7,235	58	622	621	18,457
Q2 2010	7,317	763	1,966	47	754	4,105	39	1,139	945	17,082
% Change	-8.1	5.9	-17.9	12.8	-7.7	76.2	48.7	-45.4	-34.3	8.0
Year-to-date 2011	10,631	1,378	3,247	83	1,082	11,945	82	1,623	993	31,086
Year-to-date 2010	12,479	1,241	3,258	90	1,346	6,247	78	2,303	1,286	28,337
% Change	-14.8	11.0	-0.3	-7.8	-19.6	91.2	5.1	-29.5	-22.8	9.7
UNDER CONSTRUCTION										
Q2 2011	14,113	1,976	5,643	115	2,333	36,893	158	5,366	1,379	68,004
Q2 2010	14,122	1,757	6,054	132	2,243	37,284	160	6,364	1,781	69,934
% Change	-0.1	12.5	-6.8	-12.9	4.0	-1.0	-1.3	-15.7	-22.6	-2.8
COMPLETIONS										
Q2 2011	5,370	620	1,632	53	695	7,285	66	476	500	16,726
Q2 2010	6,639	756	1,411	43	876	4,627	86	1,235	523	16,196
% Change	-19.1	-18.0	15.7	23.3	-20.7	57.4	-23.3	-61.5	-4.4	3.3
Year-to-date 2011	10,218	1,124	3,217	86	1,237	11,532	156	1,560	1,131	30,290
Year-to-date 2010	11,663	1,404	2,087	101	1,420	7,511	111	2,019	1,034	27,350
% Change	-12.4	-19.9	54.1	-14.9	-12.9	53.5	40.5	-22.7	9.4	10.7
COMPLETED & NOT ABSORBED										
Q2 2011	777	87	231	19	187	1,209	67	853	n/a	3,430
Q2 2010	921	99	244	35	179	1,243	25	977	n/a	3,723
% Change	-15.6	-12.1	-5.3	-45.7	4.5	-2.7	168.0	-12.7	n/a	-7.9
ABSORBED										
Q2 2011	4,971	595	1,608	57	694	6,268	24	661	n/a	14,878
Q2 2010	6,215	737	1,406	48	803	3,968	43	430	n/a	13,650
% Change	-20.0	-19.3	14.4	18.8	-13.6	58.0	-44.2	53.7	n/a	9.0
Year-to-date 2011	9,328	1,065	3,114	89	1,201	10,378	73	1,320	n/a	26,568
Year-to-date 2010	10,685	1,331	2,121	101	1,281	6,822	72	681	n/a	23,094
% Change	-12.7	-20.0	46.8	-11.9	-6.2	52.1	1.4	93.8	n/a	15.0

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

Table 1.2: History of Housing Starts of Ontario Region 2001 - 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		
2010	25,350	2,765	7,535	197	2,816	14,680	168	3,575	3,329	60,433
% Change	25.6	-2.5	38.5	-3.4	76.4	14.4	-27.3	-21.9	36.9	20.0
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Ontario Region Second Quarter 2011											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	% Change
Centres 100,000+											
Barrie	99	160	0	0	4	9	265	31	368	200	84.0
Brantford	66	75	4	6	41	39	0	35	111	155	-28.4
Greater Sudbury	120	109	18	2	0	0	26	82	164	193	-15.0
Guelph	100	139	12	12	51	131	4	6	167	288	-42.0
Hamilton	378	463	2	80	167	233	134	2	681	778	-12.5
Kingston	140	160	10	6	26	8	0	0	176	174	1.1
Kitchener	363	420	10	32	64	153	220	388	657	993	-33.8
London	378	442	4	10	46	46	12	401	440	899	-51.1
Oshawa	433	476	4	0	122	59	8	8	567	543	4.4
Ottawa	534	667	98	106	511	600	175	226	1,318	1,599	-17.6
Peterborough	87	120	2	12	28	35	0	0	117	167	-29.9
St. Catharines-Niagara	177	206	6	22	89	55	65	0	337	283	19.1
Thunder Bay	57	62	6	2	4	0	24	0	91	64	42.2
Toronto	2,905	2,561	584	418	1,063	1,099	6,690	3,884	11,242	7,962	41.2
Windsor	135	146	8	4	35	22	8	16	186	188	-1.1
Centres 50,000 - 99,999											
Belleville	84	88	0	0	0	17	0	20	84	125	-32.8
Chatham-Kent	16	31	2	2	0	0	0	0	18	33	-45.5
Cornwall	15	30	0	8	0	0	21	0	36	38	-5.3
Kawartha Lakes	28	107	0	2	0	0	0	0	28	109	-74.3
Norfolk	56	50	8	0	0	0	0	0	64	50	28.0
North Bay	12	51	0	8	0	0	0	0	12	59	-79.7
Sarnia	44	70	2	0	0	6	0	0	46	76	-39.5
Sault Ste. Marie	14	35	0	0	0	0	0	0	14	35	-60.0

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Ontario Region
Second Quarter 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	% Change
Centres 10,000 - 49,999											
Bracebridge	7	9	0	0	0	0	0	0	7	9	-22.2
Brighton MU	27	32	2	n/a	0	8	0	n/a	29	40	-27.5
Brock Tp	4	3	0	n/a	0	n/a	0	n/a	4	3	33.3
Brockville	11	18	4	3	0	0	0	0	15	21	-28.6
Centre Wellington	19	17	2	2	4	0	0	54	25	73	-65.8
Cobourg	20	11	0	0	24	33	0	0	44	44	0.0
Collingwood	41	52	0	4	10	0	171	0	222	56	**
Elliot Lake	0	3	0	0	0	0	0	0	0	3	-100.0
Erin	10	4	0	0	0	0	0	0	10	4	150.0
Essex T	5	8	0	n/a	0	n/a	0	n/a	5	8	-37.5
Gravenhurst	8	6	0	0	0	0	0	0	8	6	33.3
Greater Napanee	3	15	0	6	0	8	0	0	3	29	-89.7
Haldimand County CY	21	20	6	2	0	0	3	0	30	22	36.4
Hunstville	7	19	0	0	0	0	0	0	7	19	-63.2
Ingersoll	0	9	0	0	0	0	0	0	0	9	-100.0
Kenora	3	5	0	0	0	0	0	0	3	5	-40.0
Kincardine MU	10	2	0	n/a	0	n/a	0	n/a	10	2	**
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	7	16	0	0	4	7	0	2	11	25	-56.0
Meaford	5	8	0	0	4	0	0	0	9	8	12.5
Midland	13	35	0	0	0	0	0	92	13	127	-89.8
Mississippi Mills	11	17	6	6	0	3	0	0	17	26	-34.6
North Grenville MU	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	n/a
North Perth	0	11	0	0	0	0	0	0	0	11	-100.0
Orillia	5	43	0	0	3	8	0	0	8	51	-84.3
Owen Sound	22	13	0	0	0	0	0	0	22	13	69.2
Petawawa	32	64	0	0	8	26	0	0	40	90	-55.6
Port Hope	4	1	0	0	0	0	0	0	4	1	**
Prince Edward County	14	24	0	0	0	0	0	0	14	24	-41.7
Saugeen Shores	19	15	0	0	0	19	0	28	19	62	-69.4
Scugog Tp	6	2	0	n/a	0	n/a	0	n/a	6	2	200.0
Stratford	9	9	10	4	6	8	0	0	25	21	19.0
Temiskaming Shores	3	3	0	0	0	0	0	0	3	3	0.0
The Nation M	15	38	6	8	0	4	0	11	21	61	-65.6
Tillsonburg	4	5	0	0	0	0	0	0	4	5	-20.0
Timmins	7	12	0	0	0	0	0	14	7	26	-73.1
Trent Hills	14	20	0	0	0	0	0	0	14	20	-30.0
Wasaga Beach	67	30	0	2	40	43	36	0	143	75	90.7
West Grey MU	16	9	0	0	0	0	0	0	16	9	77.8
West Nipissing	17	12	2	0	0	0	6	4	25	16	56.3
Woodstock	43	66	2	4	4	4	4	0	53	74	-28.4
Total Ontario (10,000+)	6,780	7,365	826	785	2,358	2,683	7,872	5,304	17,836	16,137	10.5

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type Ontario Region January - June 2011												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Centres 100,000+											
Barrie	132	218	0	0	22	23	267	31	421	272	54.8
Brantford	102	122	4	6	49	79	0	71	155	278	-44.2
Greater Sudbury	135	139	18	2	0	0	26	82	179	223	-19.7
Guelph	144	250	30	26	87	212	100	54	361	542	-33.4
Hamilton	631	800	6	146	192	465	146	379	975	1,790	-45.5
Kingston	226	246	10	6	30	8	190	0	456	260	75.4
Kitchener	634	693	18	74	121	228	359	572	1,132	1,567	-27.8
London	563	802	4	10	57	73	205	407	829	1,292	-35.8
Oshawa	607	804	38	0	122	65	16	8	783	877	-10.7
Ottawa	875	1,120	157	162	856	975	526	384	2,414	2,641	-8.6
Peterborough	108	158	2	14	43	35	0	4	153	211	-27.5
St. Catharines-Niagara	307	341	16	32	125	178	67	3	515	554	-7.0
Thunder Bay	65	73	6	4	4	0	24	0	99	77	28.6
Toronto	4,816	4,941	1,000	684	1,768	1,854	12,035	6,152	19,619	13,631	43.9
Windsor	176	213	12	4	69	26	8	16	265	259	2.3
Centres 50,000 - 99,999											
Belleville	106	110	0	0	15	17	0	40	121	167	-27.5
Chatham-Kent	24	41	4	4	0	0	27	0	55	45	22.2
Cornwall	17	44	0	16	0	0	21	0	38	60	-36.7
Kawartha Lakes	53	138	0	2	0	0	0	70	53	210	-74.8
Norfolk	90	75	12	0	0	15	0	0	102	90	13.3
North Bay	16	68	0	10	0	0	0	0	16	78	-79.5
Sarnia	58	99	2	0	6	6	0	0	66	105	-37.1
Sault Ste. Marie	23	51	2	0	0	0	0	0	25	51	-51.0

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - June 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Centres 10,000 - 49,999											
Bracebridge	11	17	0	0	9	0	0	0	20	17	17.6
Brighton MU	40	51	2	n/a	0	8	0	n/a	42	59	-28.8
Brock Tp	4	5	0	n/a	0	n/a	0	n/a	4	5	-20.0
Brockville	14	25	4	3	0	0	0	0	18	28	-35.7
Centre Wellington	29	31	2	6	9	0	0	54	40	91	-56.0
Cobourg	27	40	0	2	24	33	0	0	51	75	-32.0
Collingwood	74	64	2	6	10	72	171	38	257	180	42.8
Elliot Lake	1	3	0	0	0	0	0	0	1	3	-66.7
Erin	10	10	0	0	0	0	0	0	10	10	0.0
Essex T	8	9	0	n/a	0	4	0	n/a	8	13	-38.5
Gravenhurst	11	12	0	0	0	0	0	0	11	12	-8.3
Greater Napanee	3	24	0	6	8	8	0	6	11	44	-75.0
Haldimand County CY	26	27	6	2	0	6	3	0	35	35	0.0
Hunstville	11	32	0	0	0	0	0	0	11	32	-65.6
Ingersoll	3	15	0	0	0	0	0	0	3	15	-80.0
Kenora	9	5	0	0	0	0	0	10	9	15	-40.0
Kincardine MU	10	6	0	n/a	0	n/a	0	n/a	10	6	66.7
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	12	23	0	4	4	7	0	2	16	36	-55.6
Meaford	5	13	0	0	4	0	0	0	9	13	-30.8
Midland	18	47	0	0	0	6	0	92	18	145	-87.6
Mississippi Mills	13	26	6	6	0	3	0	0	19	35	-45.7
North Grenville MU	22	15	0	n/a	0	n/a	0	n/a	22	15	46.7
North Perth	0	19	0	0	0	0	0	0	0	19	-100.0
Orillia	12	50	0	0	7	8	0	98	19	156	-87.8
Owen Sound	29	15	0	0	0	0	0	0	29	15	93.3
Petawawa	32	67	0	0	8	26	0	0	40	93	-57.0
Port Hope	6	3	0	0	0	0	0	0	6	3	100.0
Prince Edward County	22	32	0	0	0	0	0	0	22	32	-31.3
Saugeen Shores	19	20	0	0	0	19	0	28	19	67	-71.6
Scugog Tp	9	5	0	n/a	0	n/a	0	n/a	9	5	80.0
Stratford	12	16	10	6	6	8	0	0	28	30	-6.7
Temiskaming Shores	3	4	0	0	0	0	0	0	3	4	-25.0
The Nation M	38	57	18	10	6	4	0	11	62	82	-24.4
Tillsonburg	8	18	0	0	4	0	0	0	12	18	-33.3
Timmins	12	12	0	0	0	0	0	14	12	26	-53.8
Trent Hills	21	30	0	0	0	0	0	0	21	30	-30.0
Wasaga Beach	104	40	0	2	66	72	36	0	206	114	80.7
West Grey MU	24	10	0	0	0	0	0	0	24	10	140.0
West Nipissing	17	12	2	0	0	0	6	4	25	16	56.3
Woodstock	69	104	4	4	4	12	4	0	81	120	-32.5
Total Ontario (10,000+)	10,718	12,571	1,403	1,271	3,735	4,555	14,237	8,654	30,093	27,051	11.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region Second Quarter 2011								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Centres 100,000+								
Barrie	4	9	0	0	265	0	0	31
Brantford	41	39	0	0	0	5	0	30
Greater Sudbury	0	0	0	0	0	0	17	82
Guelph	51	131	0	0	0	6	4	0
Hamilton	167	233	0	0	75	2	59	0
Kingston	22	0	0	4	0	0	0	0
Kitchener	64	153	0	0	47	61	173	327
London	26	39	20	7	0	2	12	399
Oshawa	122	59	0	0	0	0	8	8
Ottawa	506	595	0	5	166	222	9	4
Peterborough	28	35	0	0	0	0	0	0
St. Catharines-Niagara	89	49	0	6	0	0	65	0
Thunder Bay	0	0	4	0	24	0	0	0
Toronto	1,059	1,099	4	0	6,454	3,694	236	190
Windsor	23	22	12	0	0	0	8	16
Centres 50,000 - 99,999								
Belleville	0	17	0	0	0	0	0	20
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	0	0	0	0	0	0	21	0
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	0	0	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	6	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 2011								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton MU	0	8	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	54	0	0
Cobourg	24	33	0	0	0	0	0	0
Collingwood	10	0	0	0	171	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	4	0	4	0	0	0	0
Haldimand County CY	0	0	0	0	3	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	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	4	7	0	0	0	2	0	0
Meaford	4	0	0	0	0	0	0	0
Midland	0	0	0	0	0	92	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	3	8	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	0	26	4	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	0	19	0	0	0	0	0	28
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	6	8	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	0	n/a	0	4	0	11	0	n/a
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	14	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	40	43	0	0	36	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	6	4
Woodstock	4	4	0	0	0	0	4	0
Total Ontario (10,000+)	2,301	2,646	44	30	7,241	4,165	622	1,139

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - June 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Centres 100,000+								
Barrie	22	23	0	0	265	0	2	31
Brantford	49	79	0	0	0	5	0	66
Greater Sudbury	0	0	0	0	0	0	17	82
Guelph	80	212	7	0	16	54	84	0
Hamilton	192	465	0	0	75	184	71	195
Kingston	26	0	0	4	0	0	190	0
Kitchener	121	224	0	4	133	164	226	406
London	37	66	20	7	193	2	12	405
Oshawa	122	65	0	0	0	0	16	8
Ottawa	851	966	0	9	517	362	9	22
Peterborough	43	35	0	0	0	0	0	4
St. Catharines-Niagara	125	162	0	16	0	0	67	3
Thunder Bay	0	0	4	0	24	0	0	0
Toronto	1,760	1,840	8	14	11,172	5,253	863	899
Windsor	57	26	12	0	0	0	8	16
Centres 50,000 - 99,999								
Belleville	15	17	0	0	0	0	0	40
Chatham-Kent	0	0	0	0	0	0	27	0
Cornwall	0	0	0	0	0	0	21	0
Kawartha Lakes	0	0	0	0	0	0	0	70
Norfolk	0	15	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	6	6	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 2011								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Centres 10,000 - 49,999								
Bracebridge	9	0	0	0	0	0	0	0
Brighton MU	0	8	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	9	0	0	0	0	54	0	0
Cobourg	24	33	0	0	0	0	0	0
Collingwood	10	72	0	0	171	38	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex T	0	4	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	4	8	4	0	6	0	0
Haldimand County CY	0	6	0	0	3	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	10	0	0
Kincardine MU	0	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	4	7	0	0	0	2	0	0
Meaford	4	0	0	0	0	0	0	0
Midland	0	0	0	6	0	92	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	7	8	0	0	0	98	0	0
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	0	26	4	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	0	19	0	0	0	0	0	28
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	6	8	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	6	n/a	0	4	0	11	0	n/a
Tillsonburg	4	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	14	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	66	72	0	0	36	0	0	0
West Grey MU	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	6	4
Woodstock	4	12	0	0	0	0	4	0
Total Ontario (10,000+)	3,659	4,480	63	68	12,605	6,349	1,623	2,303

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
Second Quarter 2011

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Centres 100,000+								
Barrie	103	169	265	0	0	31	368	200
Brantford	97	106	14	19	0	30	111	155
Greater Sudbury	138	111	0	0	17	82	164	193
Guelph	124	172	39	116	4	0	167	288
Hamilton	505	719	117	59	59	0	681	778
Kingston	168	166	0	0	4	4	176	174
Kitchener	394	541	90	125	173	327	657	993
London	344	418	64	75	32	406	440	899
Oshawa	495	535	64	0	8	8	567	543
Ottawa	1,141	1,366	163	224	9	9	1,318	1,599
Peterborough	104	128	13	39	0	0	117	167
St. Catharines-Niagara	263	257	9	18	65	8	337	283
Thunder Bay	57	62	24	0	10	2	91	64
Toronto	4,169	3,747	6,833	4,025	240	190	11,242	7,962
Windsor	145	154	21	18	20	16	186	188
Centres 50,000 - 99,999								
Belleville	84	105	0	0	0	20	84	125
Chatham-Kent	18	33	0	0	0	0	18	33
Cornwall	15	38	0	0	21	0	36	38
Kawartha Lakes	28	109	0	0	0	0	28	109
Norfolk	64	50	0	0	0	0	64	50
North Bay	12	59	0	0	0	0	12	59
Sarnia	46	70	0	6	0	0	46	76
Sault Ste. Marie	14	35	0	0	0	0	14	35

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
Second Quarter 2011

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Centres 10,000 - 49,999								
Bracebridge	7	9	0	0	0	0	7	9
Brighton MU	29	40	0	n/a	0	n/a	29	40
Brock Tp	4	3	0	n/a	0	n/a	4	3
Brockville	15	21	0	0	0	0	15	21
Centre Wellington	25	19	0	54	0	0	25	73
Cobourg	40	36	4	8	0	0	44	44
Collingwood	41	56	181	0	0	0	222	56
Elliot Lake	0	3	0	0	0	0	0	3
Erin	10	4	0	0	0	0	10	4
Essex T	5	8	0	n/a	0	n/a	5	8
Gravenhurst	8	6	0	0	0	0	8	6
Greater Napanee	3	25	0	0	0	4	3	29
Haldimand County CY	30	22	0	0	0	0	30	22
Hunstville	7	19	0	0	0	0	7	19
Ingersoll	0	9	0	0	0	0	0	9
Kenora	3	5	0	0	0	0	3	5
Kincardine MU	10	2	0	n/a	0	n/a	10	2
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	11	25	0	0	0	0	11	25
Meaford	5	8	4	0	0	0	9	8
Midland	13	35	0	92	0	0	13	127
Mississippi Mills	17	23	0	0	0	0	17	26
North Grenville MU	0	n/a	0	n/a	0	n/a	0	n/a
North Perth	0	11	0	0	0	0	0	11
Orillia	5	50	3	0	0	1	8	51
Owen Sound	22	13	0	0	0	0	22	13
Petawawa	32	90	0	0	4	0	40	90
Port Hope	4	1	0	0	0	0	4	1
Prince Edward County	14	24	0	0	0	0	14	24
Saugeen Shores	19	34	0	0	0	28	19	62
Scugog Tp	6	2	0	n/a	0	n/a	6	2
Stratford	25	21	0	0	0	0	25	21
Temiskaming Shores	3	3	0	0	0	0	3	3
The Nation M	21	46	0	11	0	4	21	61
Tillsonburg	4	5	0	0	0	0	4	5
Timmins	7	26	0	0	0	0	7	26
Trent Hills	14	20	0	0	0	0	14	20
Wasaga Beach	67	62	76	13	0	0	143	75
West Grey MU	16	9	0	0	0	0	16	9
West Nipissing	19	12	0	0	6	4	25	16
Woodstock	49	70	0	4	4	0	53	74
Total Ontario (10,000+)	9,150	10,046	7,984	4,906	680	1,178	17,836	16,137

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - June 2011								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Centres 100,000+								
Barrie	144	241	275	0	2	31	421	272
Brantford	136	176	19	36	0	66	155	278
Greater Sudbury	153	141	0	0	17	82	179	223
Guelph	191	329	78	213	92	0	361	542
Hamilton	775	1,258	129	337	71	195	975	1,790
Kingston	258	252	0	0	194	4	456	260
Kitchener	689	886	217	269	226	410	1,132	1,567
London	517	744	280	136	32	412	829	1,292
Oshawa	703	869	64	0	16	8	783	877
Ottawa	1,885	2,246	514	364	10	31	2,414	2,641
Peterborough	137	166	16	41	0	4	153	211
St. Catharines-Niagara	428	499	18	34	69	21	515	554
Thunder Bay	65	75	24	0	10	2	99	77
Toronto	7,611	6,925	11,137	5,793	871	913	19,619	13,631
Windsor	216	221	29	22	20	16	265	259
Centres 50,000 - 99,999								
Belleville	121	126	0	0	0	41	121	167
Chatham-Kent	28	45	0	0	27	0	55	45
Cornwall	17	60	0	0	21	0	38	60
Kawartha Lakes	53	140	0	0	0	70	53	210
Norfolk	102	75	0	15	0	0	102	90
North Bay	16	78	0	0	0	0	16	78
Sarnia	66	99	0	6	0	0	66	105
Sault Ste. Marie	25	51	0	0	0	0	25	51

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market
Ontario Region
January - June 2011

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Centres 10,000 - 49,999								
Bracebridge	11	17	9	0	0	0	20	17
Brighton MU	42	59	0	n/a	0	n/a	42	59
Brock Tp	4	5	0	n/a	0	n/a	4	5
Brockville	18	28	0	0	0	0	18	28
Centre Wellington	40	37	0	54	0	0	40	91
Cobourg	47	67	4	8	0	0	51	75
Collingwood	76	70	181	110	0	0	257	180
Elliot Lake	1	3	0	0	0	0	1	3
Erin	10	10	0	0	0	0	10	10
Essex T	8	13	0	n/a	0	n/a	8	13
Gravenhurst	11	12	0	0	0	0	11	12
Greater Napanee	3	34	0	6	8	4	11	44
Haldimand County CY	35	35	0	0	0	0	35	35
Hunstville	11	32	0	0	0	0	11	32
Ingersoll	3	15	0	0	0	0	3	15
Kenora	9	5	0	10	0	0	9	15
Kincardine MU	10	6	0	n/a	0	n/a	10	6
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	16	36	0	0	0	0	16	36
Meaford	5	13	4	0	0	0	9	13
Midland	18	47	0	92	0	6	18	145
Mississippi Mills	19	32	0	0	0	0	19	35
North Grenville MU	22	15	0	n/a	0	n/a	22	15
North Perth	0	19	0	0	0	0	0	19
Orillia	10	57	9	98	0	1	19	156
Owen Sound	29	15	0	0	0	0	29	15
Petawawa	32	93	0	0	4	0	40	93
Port Hope	6	3	0	0	0	0	6	3
Prince Edward County	22	32	0	0	0	0	22	32
Saugeen Shores	19	39	0	0	0	28	19	67
Scugog Tp	9	5	0	n/a	0	n/a	9	5
Stratford	28	30	0	0	0	0	28	30
Temiskaming Shores	3	4	0	0	0	0	3	4
The Nation M	61	67	0	11	1	4	62	82
Tillsonburg	12	18	0	0	0	0	12	18
Timmins	12	26	0	0	0	0	12	26
Trent Hills	21	30	0	0	0	0	21	30
Wasaga Beach	103	90	103	24	0	0	206	114
West Grey MU	24	10	0	0	0	0	24	10
West Nipissing	19	12	0	0	6	4	25	16
Woodstock	77	116	0	4	4	0	81	120
Total Ontario (10,000+)	15,256	16,978	13,110	7,683	1,705	2,381	30,093	27,051

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Ontario Region Second Quarter 2011											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	% Change
Centres 100,000+											
Barrie	102	71	0	0	72	14	93	237	267	322	-17.1
Brantford	67	43	4	0	24	32	0	0	95	75	26.7
Greater Sudbury	67	56	0	2	0	32	40	0	107	90	18.9
Guelph	60	123	8	28	32	49	0	2	100	202	-50.5
Hamilton	381	345	50	90	126	210	63	275	620	920	-32.6
Kingston	142	98	6	4	34	19	0	43	182	164	11.0
Kitchener	239	408	6	46	78	168	154	66	477	688	-30.7
London	275	370	0	0	47	42	364	511	686	923	-25.7
Oshawa	340	373	22	0	141	47	26	0	529	420	26.0
Ottawa	555	810	70	88	471	591	218	119	1,314	1,608	-18.3
Peterborough	44	83	0	0	48	10	0	105	92	198	-53.5
St. Catharines-Niagara	151	158	8	12	108	39	0	40	267	249	7.2
Thunder Bay	34	42	0	2	0	0	0	0	34	44	-22.7
Toronto	2,215	2,832	410	452	1,054	861	6,632	4,213	10,311	8,358	23.4
Windsor	95	99	10	4	33	46	50	0	188	149	26.2
Centres 50,000 - 99,999											
Belleville	44	60	2	0	0	16	0	0	46	76	-39.5
Chatham-Kent	17	15	2	4	0	0	0	0	19	19	0.0
Cornwall	18	23	0	10	0	0	0	0	18	33	-45.5
Kawartha Lakes	60	54	0	0	3	0	70	0	133	54	146.3
Norfolk	26	48	8	0	0	3	0	0	34	51	-33.3
North Bay	28	23	2	0	0	0	0	12	30	35	-14.3
Sarnia	38	35	0	0	0	6	0	0	38	41	-7.3
Sault Ste. Marie	16	21	0	0	0	0	0	0	16	21	-23.8

Source: CMHC (Starts and Completions Survey)

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	% Change
Centres 10,000 - 49,999											
Bracebridge	4	10	0	0	0	0	0	0	4	10	-60.0
Brighton MU	13	19	0	n/a	0	n/a	0	n/a	13	19	-31.6
Brock Tp	3	2	0	n/a	0	n/a	0	n/a	3	2	50.0
Brockville	5	6	0	2	0	0	0	0	5	8	-37.5
Centre Wellington	12	19	2	2	0	4	54	55	68	80	-15.0
Cobourg	14	17	0	0	26	13	0	0	40	30	33.3
Collingwood	38	30	4	0	0	48	0	0	42	78	-46.2
Elliot Lake	1	3	0	0	0	0	0	0	1	3	-66.7
Erin	5	7	0	0	0	0	0	0	5	7	-28.6
Essex T	8	5	0	n/a	0	n/a	0	n/a	8	5	60.0
Gravenhurst	5	9	0	0	0	0	0	0	5	9	-44.4
Greater Napanee	0	11	0	0	0	0	0	0	0	11	-100.0
Haldimand County CY	17	17	4	2	3	6	0	0	24	25	-4.0
Hunstville	7	17	0	0	25	0	0	0	32	17	88.2
Ingersoll	2	6	0	0	0	0	0	0	2	6	-66.7
Kenora	6	2	0	0	0	0	10	0	16	2	**
Kincardine MU	6	5	0	n/a	0	9	0	n/a	6	14	-57.1
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	9	8	0	4	0	0	0	0	9	12	-25.0
Meaford	4	11	0	0	0	10	0	0	4	21	-81.0
Midland	13	22	0	0	0	0	0	92	13	114	-88.6
Mississippi Mills	4	19	0	4	0	0	0	0	4	23	-82.6
North Grenville MU	16	11	0	n/a	0	n/a	0	n/a	16	11	45.5
North Perth	5	15	0	0	0	0	0	0	5	15	-66.7
Orillia	12	19	0	0	0	0	49	98	61	117	-47.9
Owen Sound	10	4	0	0	0	11	0	0	10	15	-33.3
Petawawa	15	26	0	0	0	0	5	0	20	26	-23.1
Port Hope	3	2	2	0	0	0	0	0	5	2	150.0
Prince Edward County	12	12	0	0	0	6	0	0	12	18	-33.3
Saugeen Shores	14	6	0	0	0	7	0	0	14	13	7.7
Scugog Tp	1	3	0	n/a	0	n/a	0	n/a	1	3	-66.7
Stratford	2	12	0	4	0	0	0	0	2	16	-87.5
Temiskaming Shores	2	3	0	0	0	0	0	0	2	3	-33.3
The Nation M	19	26	6	4	0	n/a	0	n/a	25	30	-16.7
Tillsonburg	7	7	0	0	0	0	0	0	7	7	0.0
Timmins	3	5	0	0	0	0	0	0	3	5	-40.0
Trent Hills	9	11	0	0	0	0	0	0	9	11	-18.2
Wasaga Beach	54	28	0	0	6	40	0	0	60	68	-11.8
West Grey MU	6	5	0	0	0	0	0	0	6	5	20.0
West Nipissing	3	8	0	0	0	0	4	4	7	12	-41.7
Woodstock	39	42	6	2	0	0	0	0	45	44	2.3
Total Ontario (10,000+)	5,429	6,684	634	774	2,331	2,343	7,832	5,872	16,226	15,673	3.5

Table 3: Completions by Submarket and by Dwelling Type, Ontario Region, Second Quarter 2011

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
Ontario Region
January - June 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Centres 100,000+											
Barrie	195	165	0	2	106	28	95	237	396	432	-8.3
Brantford	130	102	4	2	36	41	0	0	170	145	17.2
Greater Sudbury	129	114	0	8	42	36	82	19	253	177	42.9
Guelph	126	212	14	42	66	73	53	2	259	329	-21.3
Hamilton	720	619	74	118	315	449	63	357	1,172	1,543	-24.0
Kingston	243	207	14	4	38	19	0	43	295	273	8.1
Kitchener	501	647	16	54	211	340	291	167	1,019	1,208	-15.6
London	530	646	4	2	70	73	528	718	1,132	1,439	-21.3
Oshawa	539	590	24	2	206	70	26	0	795	662	20.1
Ottawa	1,015	1,352	156	144	1,011	864	663	605	2,845	2,965	-4.0
Peterborough	87	160	0	0	75	10	0	135	162	305	-46.9
St. Catharines-Niagara	309	309	20	30	124	114	0	72	453	525	-13.7
Thunder Bay	81	65	0	6	0	0	4	0	85	71	19.7
Toronto	4,154	4,799	702	912	2,006	1,092	10,895	6,785	17,757	13,588	30.7
Windsor	161	190	14	6	50	76	52	0	277	272	1.8
Centres 50,000 - 99,999											
Belleville	80	100	2	4	8	30	40	0	130	134	-3.0
Chatham-Kent	34	36	6	6	3	0	0	0	43	42	2.4
Cornwall	34	43	6	14	0	0	0	0	40	57	-29.8
Kawartha Lakes	92	109	0	0	3	0	70	0	165	109	51.4
Norfolk	70	99	12	0	0	16	0	0	82	115	-28.7
North Bay	42	45	8	4	0	10	0	12	50	71	-29.6
Sarnia	65	65	2	4	4	6	0	0	71	75	-5.3
Sault Ste. Marie	38	36	4	0	0	0	0	0	42	36	16.7

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type Ontario Region January - June 2011												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Centres 10,000 - 49,999											
Bracebridge	10	25	0	2	9	0	27	0	46	27	70.4
Brighton MU	21	47	0	n/a	0	3	0	n/a	21	50	-58.0
Brock Tp	4	19	0	n/a	0	n/a	0	n/a	4	19	-78.9
Brockville	21	15	0	2	12	0	0	0	33	17	94.1
Centre Wellington	33	39	2	6	0	4	54	55	89	104	-14.4
Cobourg	20	28	2	2	26	13	0	8	48	51	-5.9
Collingwood	68	50	10	2	10	96	38	0	126	148	-14.9
Elliot Lake	3	11	0	0	0	0	0	0	3	11	-72.7
Erin	5	15	0	0	0	0	0	0	5	15	-66.7
Essex T	12	8	0	n/a	0	n/a	0	n/a	12	8	50.0
Gravenhurst	7	21	0	0	0	0	0	0	7	21	-66.7
Greater Napanee	6	24	0	0	0	0	0	0	6	24	-75.0
Haldimand County CY	32	42	8	2	3	14	0	0	43	58	-25.9
Hunstville	23	32	0	0	25	0	0	0	48	32	50.0
Ingersoll	8	15	0	0	0	0	0	0	8	15	-46.7
Kenora	16	6	0	0	0	0	10	0	26	6	**
Kincardine MU	11	7	0	n/a	0	9	0	n/a	11	16	-31.3
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	25	19	0	12	0	0	0	0	25	31	-19.4
Meaford	8	20	0	0	6	10	0	0	14	30	-53.3
Midland	36	42	0	0	0	0	2	92	38	134	-71.6
Mississippi Mills	25	30	2	4	0	12	0	0	27	46	-41.3
North Grenville MU	61	32	0	n/a	0	n/a	0	n/a	61	32	90.6
North Perth	10	24	0	0	0	0	0	0	10	24	-58.3
Orillia	30	34	0	0	19	0	152	98	201	132	52.3
Owen Sound	26	18	0	0	0	11	0	0	26	29	-10.3
Petawawa	41	45	2	0	21	0	5	0	69	45	53.3
Port Hope	12	9	4	0	0	0	0	0	16	9	77.8
Prince Edward County	20	34	0	0	0	6	0	0	20	40	-50.0
Saugeen Shores	28	12	0	2	0	7	0	0	28	21	33.3
Scugog Tp	6	8	0	n/a	0	n/a	0	n/a	6	8	-25.0
Stratford	13	21	2	4	14	0	0	123	29	148	-80.4
Temiskaming Shores	3	6	0	0	0	0	0	0	3	6	-50.0
The Nation M	45	37	14	8	4	n/a	11	n/a	74	45	64.4
Tillsonburg	18	15	0	0	0	0	0	0	18	15	20.0
Timmins	11	14	0	0	0	0	0	0	11	14	-21.4
Trent Hills	13	15	0	0	0	0	0	5	13	20	-35.0
Wasaga Beach	89	75	0	0	6	40	0	0	95	115	-17.4
West Grey MU	14	12	0	0	0	0	0	0	14	12	16.7
West Nipissing	13	26	0	0	0	0	4	4	17	30	-43.3
Woodstock	72	95	8	6	8	0	0	0	88	101	-12.9
Total Ontario (10,000+)	10,315	11,768	1,142	1,432	4,537	3,576	13,165	9,540	29,159	26,316	10.8

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region Second Quarter 2011								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Centres 100,000+								
Barrie	72	14	0	0	62	237	31	0
Brantford	24	32	0	0	0	0	0	0
Greater Sudbury	0	0	0	32	2	0	38	0
Guelph	32	49	0	0	0	0	0	2
Hamilton	126	210	0	0	0	275	63	0
Kingston	28	15	6	4	0	0	0	43
Kitchener	67	168	11	0	115	52	39	14
London	40	42	7	0	244	0	120	511
Oshawa	141	47	0	0	6	0	20	0
Ottawa	471	562	0	29	196	104	22	15
Peterborough	48	10	0	0	0	105	0	0
St. Catharines-Niagara	100	39	8	0	0	0	0	40
Thunder Bay	0	0	0	0	0	0	0	0
Toronto	1,054	861	0	0	6,543	3,674	60	539
Windsor	30	46	3	0	46	0	4	0
Centres 50,000 - 99,999								
Belleville	0	16	0	0	0	0	0	0
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	0	0	0	0	0	0	0	0
Kawartha Lakes	3	0	0	0	0	0	70	0
Norfolk	0	3	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	12
Sarnia	0	6	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 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton MU	0	n/a	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	4	0	0	54	0	0	55
Cobourg	26	13	0	0	0	0	0	0
Collingwood	0	48	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	3	6	0	0	0	0	0	0
Hunstville	0	0	25	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	10	0	0	0
Kincardine MU	0	9	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	0	10	0	0	0	0	0	0
Midland	0	0	0	0	0	92	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	0	0	0	49	98	0	0
Owen Sound	0	6	0	5	0	0	0	0
Petawawa	0	0	0	0	0	0	5	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	6	0	0	0	0	0	0
Saugeen Shores	0	7	0	0	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	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	6	40	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	4
Woodstock	0	0	0	0	0	0	0	0
Total Ontario (10,000+)	2,271	2,269	60	74	7,327	4,637	476	1,235

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region January - June 2011								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Centres 100,000+								
Barrie	106	28	0	0	62	237	33	0
Brantford	24	41	12	0	0	0	0	0
Greater Sudbury	0	0	42	36	2	15	80	4
Guelph	66	73	0	0	52	0	1	2
Hamilton	315	449	0	0	0	275	63	82
Kingston	32	15	6	4	0	0	0	43
Kitchener	200	340	11	0	115	88	176	79
London	63	73	7	0	244	0	284	718
Oshawa	206	67	0	3	6	0	20	0
Ottawa	1,008	831	3	33	586	582	77	23
Peterborough	75	10	0	0	0	105	0	30
St. Catharines-Niagara	113	114	11	0	0	0	0	72
Thunder Bay	0	0	0	0	0	0	4	0
Toronto	1,994	1,092	12	0	10,272	6,021	594	764
Windsor	47	76	3	0	48	0	4	0
Centres 50,000 - 99,999								
Belleville	8	30	0	0	0	0	40	0
Chatham-Kent	3	0	0	0	0	0	0	0
Cornwall	0	0	0	0	0	0	0	0
Kawartha Lakes	3	0	0	0	0	0	70	0
Norfolk	0	16	0	0	0	0	0	0
North Bay	0	0	0	10	0	0	0	12
Sarnia	4	6	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 2011								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Centres 10,000 - 49,999								
Bracebridge	9	0	0	0	27	0	0	0
Brighton MU	0	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	12	0	0	0	0	0	0	0
Centre Wellington	0	4	0	0	54	0	0	55
Cobourg	26	13	0	0	0	8	0	0
Collingwood	10	96	0	0	38	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	3	14	0	0	0	0	0	0
Hunstville	0	0	25	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	10	0	0	0
Kincardine MU	0	9	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	6	10	0	0	0	0	0	0
Midland	0	0	0	0	0	92	2	0
Mississippi Mills	0	12	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	19	0	0	0	49	98	103	0
Owen Sound	0	6	0	5	0	0	0	0
Petawawa	16	0	5	0	0	0	5	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	6	0	0	0	0	0	0
Saugeen Shores	0	7	0	0	0	0	0	0
Scugog Tp	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	14	0	0	0	0	0	0	123
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation M	0	n/a	4	n/a	11	n/a	0	n/a
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	0	5
Wasaga Beach	6	40	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	4
Woodstock	8	0	0	0	0	0	0	0
Total Ontario (10,000+)	4,396	3,481	141	95	11,576	7,521	1,560	2,019

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Ontario Region Second Quarter 2011								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Centres 100,000+								
Barrie	119	85	117	237	31	0	267	322
Brantford	71	43	24	32	0	0	95	75
Greater Sudbury	69	58	0	0	38	32	107	90
Guelph	82	187	17	13	1	2	100	202
Hamilton	510	491	47	428	63	1	620	920
Kingston	176	112	0	5	6	47	182	164
Kitchener	277	548	150	126	50	14	477	688
London	246	349	312	63	128	511	686	923
Oshawa	428	403	81	17	20	0	529	420
Ottawa	1,096	1,452	196	104	22	52	1,314	1,608
Peterborough	71	83	21	115	0	0	92	198
St. Catharines-Niagara	217	192	39	17	11	40	267	249
Thunder Bay	34	41	0	1	0	2	34	44
Toronto	3,393	3,760	6,829	4,059	60	539	10,311	8,358
Windsor	110	113	71	36	7	0	188	149
Centres 50,000 - 99,999								
Belleville	46	75	0	0	0	1	46	76
Chatham-Kent	19	19	0	0	0	0	19	19
Cornwall	18	33	0	0	0	0	18	33
Kawartha Lakes	63	54	0	0	70	0	133	54
Norfolk	34	48	0	3	0	0	34	51
North Bay	30	23	0	0	0	12	30	35
Sarnia	38	35	0	6	0	0	38	41
Sault Ste. Marie	16	21	0	0	0	0	16	21

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Ontario Region Second Quarter 2011								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Centres 10,000 - 49,999								
Bracebridge	4	10	0	0	0	0	4	10
Brighton MU	13	19	0	n/a	0	n/a	13	19
Brock Tp	3	2	0	n/a	0	n/a	3	2
Brockville	5	8	0	0	0	0	5	8
Centre Wellington	14	25	54	0	0	55	68	80
Cobourg	32	17	8	13	0	0	40	30
Collingwood	42	30	0	48	0	0	42	78
Elliot Lake	1	3	0	0	0	0	1	3
Erin	5	7	0	0	0	0	5	7
Essex T	8	5	0	n/a	0	n/a	8	5
Gravenhurst	5	9	0	0	0	0	5	9
Greater Napanee	0	11	0	0	0	0	0	11
Haldimand County CY	24	19	0	6	0	0	24	25
Hunstville	7	17	0	0	25	0	32	17
Ingersoll	2	6	0	0	0	0	2	6
Kenora	6	2	10	0	0	0	16	2
Kincardine MU	6	14	0	n/a	0	n/a	6	14
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	9	12	0	0	0	0	9	12
Meaford	4	17	0	4	0	0	4	21
Midland	13	22	0	92	0	0	13	114
Mississippi Mills	4	23	0	0	0	0	4	23
North Grenville MU	16	11	0	n/a	0	n/a	16	11
North Perth	5	15	0	0	0	0	5	15
Orillia	11	19	50	98	0	0	61	117
Owen Sound	9	10	1	0	0	5	10	15
Petawawa	15	26	0	0	5	0	20	26
Port Hope	5	2	0	0	0	0	5	2
Prince Edward County	12	18	0	0	0	0	12	18
Saugeen Shores	14	13	0	0	0	0	14	13
Scugog Tp	1	3	0	n/a	0	n/a	1	3
Stratford	2	15	0	1	0	0	2	16
Temiskaming Shores	2	3	0	0	0	0	2	3
The Nation M	24	30	0	n/a	1	n/a	25	30
Tillsonburg	7	7	0	0	0	0	7	7
Timmins	3	5	0	0	0	0	3	5
Trent Hills	9	11	0	0	0	0	9	11
Wasaga Beach	54	46	6	22	0	0	60	68
West Grey MU	6	5	0	0	0	0	6	5
West Nipissing	3	8	0	0	4	4	7	12
Woodstock	45	44	0	0	0	0	45	44
Total Ontario (10,000+)	7,622	8,806	8,033	5,546	542	1,321	16,226	15,673

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - June 2011

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Centres 100,000+								
Barrie	236	195	127	237	33	0	396	432
Brantford	134	106	24	39	12	0	170	145
Greater Sudbury	131	122	0	15	122	40	253	177
Guelph	160	303	97	24	2	2	259	329
Hamilton	1,042	866	67	594	63	83	1,172	1,543
Kingston	289	221	0	5	6	47	295	273
Kitchener	612	872	220	257	187	79	1,019	1,208
London	493	593	345	126	294	720	1,132	1,439
Oshawa	673	630	102	29	20	3	795	662
Ottawa	2,161	2,299	602	600	82	66	2,845	2,965
Peterborough	134	160	28	115	0	30	162	305
St. Catharines-Niagara	392	393	44	60	17	72	453	525
Thunder Bay	79	68	0	1	6	2	85	71
Toronto	6,254	6,345	10,868	6,479	606	764	17,757	13,588
Windsor	185	206	85	66	7	0	277	272
Centres 50,000 - 99,999								
Belleville	90	120	0	13	40	1	130	134
Chatham-Kent	43	42	0	0	0	0	43	42
Cornwall	40	57	0	0	0	0	40	57
Kawartha Lakes	95	109	0	0	70	0	165	109
Norfolk	82	99	0	16	0	0	82	115
North Bay	50	49	0	0	0	22	50	71
Sarnia	69	69	2	6	0	0	71	75
Sault Ste. Marie	42	36	0	0	0	0	42	36

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - June 2011

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Centres 10,000 - 49,999								
Bracebridge	10	25	36	2	0	0	46	27
Brighton MU	21	50	0	n/a	0	n/a	21	50
Brock Tp	4	19	0	n/a	0	n/a	4	19
Brockville	33	17	0	0	0	0	33	17
Centre Wellington	35	49	54	0	0	55	89	104
Cobourg	40	30	8	21	0	0	48	51
Collingwood	78	52	48	96	0	0	126	148
Elliot Lake	3	11	0	0	0	0	3	11
Erin	5	15	0	0	0	0	5	15
Essex T	12	8	0	n/a	0	n/a	12	8
Gravenhurst	7	21	0	0	0	0	7	21
Greater Napanee	6	24	0	0	0	0	6	24
Haldimand County CY	43	44	0	14	0	0	43	58
Hunstville	23	32	0	0	25	0	48	32
Ingersoll	8	15	0	0	0	0	8	15
Kenora	16	6	10	0	0	0	26	6
Kincardine MU	11	16	0	n/a	0	n/a	11	16
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	25	31	0	0	0	0	25	31
Meaford	8	26	6	4	0	0	14	30
Midland	36	42	0	92	2	0	38	134
Mississippi Mills	27	46	0	0	0	0	27	46
North Grenville MU	61	32	0	n/a	0	n/a	61	32
North Perth	10	24	0	0	0	0	10	24
Orillia	36	34	62	98	103	0	201	132
Owen Sound	23	24	3	0	0	5	26	29
Petawawa	59	45	0	0	10	0	69	45
Port Hope	16	9	0	0	0	0	16	9
Prince Edward County	20	40	0	0	0	0	20	40
Saugeen Shores	28	21	0	0	0	0	28	21
Scugog Tp	6	8	0	n/a	0	n/a	6	8
Stratford	29	24	0	1	0	123	29	148
Temiskaming Shores	3	6	0	0	0	0	3	6
The Nation M	58	45	11	n/a	5	n/a	74	45
Tillsonburg	18	15	0	0	0	0	18	15
Timmins	11	14	0	0	0	0	11	14
Trent Hills	13	15	0	0	0	5	13	20
Wasaga Beach	89	93	6	22	0	0	95	115
West Grey MU	14	12	0	0	0	0	14	12
West Nipissing	13	26	0	0	4	4	17	30
Woodstock	88	101	0	0	0	0	88	101
Total Ontario (10,000+)	14,559	15,154	12,855	9,032	1,716	2,130	29,159	26,316

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Second Quarter 2011													
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 2011	0	0.0	0	0.0	16	43.2	21	56.8	0	0.0	37	311,900	307,768
Q2 2010	0	0.0	0	0.0	19	52.8	17	47.2	0	0.0	36	294,700	300,600
Year-to-date 2011	0	0.0	0	0.0	27	45.0	33	55.0	0	0.0	60	314,900	304,325
Year-to-date 2010	0	0.0	1	1.9	32	61.5	19	36.5	0	0.0	52	290,900	287,418
Chatham-Kent													
Q2 2011	2	11.1	5	27.8	5	27.8	5	27.8	1	5.6	18	249,000	275,378
Q2 2010	2	12.5	2	12.5	5	31.3	6	37.5	1	6.3	16	284,500	311,806
Year-to-date 2011	4	12.5	5	15.6	12	37.5	10	31.3	1	3.1	32	279,000	282,675
Year-to-date 2010	7	15.9	4	9.1	18	40.9	12	27.3	3	6.8	44	279,000	295,809
Cornwall													
Q2 2011	0	0.0	1	16.7	2	33.3	3	50.0	0	0.0	6	--	--
Q2 2010	2	16.7	5	41.7	3	25.0	2	16.7	0	0.0	12	191,790	214,581
Year-to-date 2011	0	0.0	2	15.4	6	46.2	4	30.8	1	7.7	13	260,000	283,983
Year-to-date 2010	3	15.8	9	47.4	5	26.3	2	10.5	0	0.0	19	189,910	210,341
Kawartha Lakes													
Q2 2011	0	0.0	1	1.6	25	40.3	32	51.6	4	6.5	62	339,450	354,741
Q2 2010	0	0.0	0	0.0	34	61.8	19	34.5	2	3.6	55	289,000	320,765
Year-to-date 2011	0	0.0	2	2.1	47	50.0	39	41.5	6	6.4	94	289,945	341,793
Year-to-date 2010	0	0.0	0	0.0	66	60.6	38	34.9	5	4.6	109	289,000	318,435
Norfolk													
Q2 2011	0	0.0	0	0.0	10	50.0	7	35.0	3	15.0	20	304,950	366,985
Q2 2010	1	2.0	0	0.0	17	34.7	26	53.1	5	10.2	49	320,000	363,822
Year-to-date 2011	0	0.0	0	0.0	33	47.1	25	35.7	12	17.1	70	322,500	378,879
Year-to-date 2010	5	5.0	0	0.0	39	39.0	45	45.0	11	11.0	100	312,000	346,831
North Bay													
Q2 2011	0	0.0	0	0.0	2	20.0	8	80.0	0	0.0	10	336,950	346,990
Q2 2010	0	0.0	0	0.0	3	42.9	4	57.1	0	0.0	7	--	--
Year-to-date 2011	0	0.0	0	0.0	3	17.6	13	76.5	1	5.9	17	349,500	369,382
Year-to-date 2010	0	0.0	0	0.0	5	38.5	8	61.5	0	0.0	13	335,000	332,631
Sarnia													
Q2 2011	1	2.9	3	8.8	14	41.2	16	47.1	0	0.0	34	287,450	306,900
Q2 2010	0	0.0	0	0.0	20	62.5	12	37.5	0	0.0	32	282,900	282,530
Year-to-date 2011	1	1.8	5	8.9	26	46.4	24	42.9	0	0.0	56	280,499	306,762
Year-to-date 2010	0	0.0	0	0.0	33	55.9	26	44.1	0	0.0	59	289,900	293,566
Sault Ste. Marie													
Q2 2011	0	0.0	0	0.0	4	80.0	0	0.0	1	20.0	5	--	--
Q2 2010	0	0.0	0	0.0	7	70.0	2	20.0	1	10.0	10	289,900	309,630
Year-to-date 2011	0	0.0	0	0.0	7	50.0	3	21.4	4	28.6	14	297,450	377,764
Year-to-date 2010	0	0.0	0	0.0	13	76.5	3	17.6	1	5.9	17	260,000	287,288
Barrie CMA													
Q2 2011	1	0.9	5	4.7	12	11.2	66	61.7	23	21.5	107	385,890	433,138
Q2 2010	0	0.0	0	0.0	23	25.8	51	57.3	15	16.9	89	376,666	415,530
Year-to-date 2011	2	1.0	7	3.5	32	15.9	126	62.7	34	16.9	201	359,990	412,880
Year-to-date 2010	0	0.0	0	0.0	60	33.9	90	50.8	27	15.3	177	360,000	418,166

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
Second Quarter 2011

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 2011	0	0.0	3	4.2	36	50.7	29	40.8	3	4.2	71	290,000	307,933
Q2 2010	0	0.0	1	2.0	28	54.9	15	29.4	7	13.7	51	275,900	332,008
Year-to-date 2011	0	0.0	5	3.8	51	39.2	57	43.8	17	13.1	130	309,900	353,592
Year-to-date 2010	1	0.9	4	3.4	42	35.9	49	41.9	21	17.9	117	314,900	369,496
Greater Sudbury CMA													
Q2 2011	0	0.0	0	0.0	7	18.4	30	78.9	1	2.6	38	369,899	366,502
Q2 2010	0	0.0	0	0.0	7	24.1	22	75.9	0	0.0	29	359,900	360,886
Year-to-date 2011	0	0.0	0	0.0	8	11.6	60	87.0	1	1.4	69	369,897	370,413
Year-to-date 2010	0	0.0	0	0.0	18	27.7	46	70.8	1	1.5	65	334,900	350,689
Guelph CMA													
Q2 2011	0	0.0	0	0.0	6	10.9	38	69.1	11	20.0	55	404,600	442,548
Q2 2010	0	0.0	0	0.0	12	10.0	96	80.0	12	10.0	120	376,510	384,458
Year-to-date 2011	0	0.0	0	0.0	11	9.7	79	69.9	23	20.4	113	400,000	432,738
Year-to-date 2010	0	0.0	0	0.0	27	12.8	168	79.6	16	7.6	211	364,969	377,205
Hamilton CMA													
Q2 2011	2	0.5	2	0.5	29	7.9	269	73.5	64	17.5	366	394,169	488,019
Q2 2010	1	0.3	0	0.0	31	9.0	256	74.6	55	16.0	343	404,900	453,050
Year-to-date 2011	2	0.3	3	0.4	56	8.2	501	73.5	120	17.6	682	397,800	485,333
Year-to-date 2010	1	0.2	0	0.0	54	9.1	448	75.4	91	15.3	594	410,450	456,250
Kingston CMA													
Q2 2011	0	0.0	0	0.0	69	82.1	14	16.7	1	1.2	84	279,900	308,216
Q2 2010	0	0.0	1	1.3	57	76.0	17	22.7	0	0.0	75	264,600	282,929
Year-to-date 2011	0	0.0	0	0.0	119	86.2	18	13.0	1	0.7	138	265,650	289,139
Year-to-date 2010	0	0.0	1	0.9	83	71.6	32	27.6	0	0.0	116	267,050	286,086
Kitchener CMA													
Q2 2011	0	0.0	0	0.0	37	16.0	184	79.7	10	4.3	231	350,000	373,028
Q2 2010	0	0.0	0	0.0	93	22.3	281	67.4	43	10.3	417	339,900	381,951
Year-to-date 2011	0	0.0	0	0.0	93	19.3	356	74.0	32	6.7	481	340,990	375,949
Year-to-date 2010	1	0.2	0	0.0	151	23.1	434	66.5	67	10.3	653	340,990	377,314
London CMA													
Q2 2011	3	1.2	5	2.1	85	35.0	122	50.2	28	11.5	243	322,000	346,930
Q2 2010	2	0.6	4	1.2	121	35.7	190	56.0	22	6.5	339	321,370	345,621
Year-to-date 2011	4	0.9	6	1.3	178	39.1	225	49.5	42	9.2	455	315,198	344,199
Year-to-date 2010	2	0.3	8	1.3	229	37.7	323	53.2	45	7.4	607	320,000	339,700
Oshawa CMA													
Q2 2011	0	0.0	0	0.0	116	33.5	197	56.9	33	9.5	346	339,990	367,461
Q2 2010	0	0.0	0	0.0	80	20.9	257	67.3	45	11.8	382	377,400	393,513
Year-to-date 2011	0	0.0	0	0.0	186	34.0	314	57.4	47	8.6	547	339,990	362,587
Year-to-date 2010	0	0.0	0	0.0	138	23.2	388	65.1	70	11.7	596	365,990	389,581
Ottawa CMA													
Q2 2011	0	0.0	0	0.0	8	1.8	315	69.8	128	28.4	451	456,900	477,074
Q2 2010	1	0.1	1	0.1	51	7.4	479	69.9	153	22.3	685	420,900	432,185
Year-to-date 2011	0	0.0	0	0.0	27	3.4	528	66.9	234	29.7	789	460,900	480,203
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

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Second Quarter 2011													
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 2011	0	0.0	0	0.0	26	60.5	14	32.6	3	7.0	43	293,900	343,627
Q2 2010	0	0.0	0	0.0	56	66.7	28	33.3	0	0.0	84	289,900	303,300
Year-to-date 2011	0	0.0	0	0.0	54	62.8	26	30.2	6	7.0	86	289,900	346,185
Year-to-date 2010	0	0.0	0	0.0	108	67.1	49	30.4	4	2.5	161	279,999	303,923
St. Catharines-Niagara CMA													
Q2 2011	6	4.3	3	2.2	37	26.6	72	51.8	21	15.1	139	349,500	376,376
Q2 2010	6	3.8	5	3.1	38	23.8	91	56.9	20	12.5	160	346,990	389,862
Year-to-date 2011	8	3.0	4	1.5	70	26.6	145	55.1	36	13.7	263	341,990	372,718
Year-to-date 2010	12	4.0	8	2.6	81	26.8	163	54.0	38	12.6	302	340,216	388,268
Thunder Bay CMA													
Q2 2011	0	0.0	0	0.0	3	21.4	11	78.6	0	0.0	14	331,950	328,879
Q2 2010	0	0.0	1	5.9	2	11.8	14	82.4	0	0.0	17	332,000	331,824
Year-to-date 2011	0	0.0	0	0.0	7	30.4	16	69.6	0	0.0	23	310,000	318,378
Year-to-date 2010	0	0.0	1	3.6	7	25.0	20	71.4	0	0.0	28	327,450	319,771
Toronto CMA													
Q2 2011	1	0.0	0	0.0	13	0.6	751	33.4	1,481	65.9	2,246	565,990	639,359
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
Year-to-date 2011	2	0.0	1	0.0	33	0.8	1,526	36.0	2,672	63.1	4,234	558,945	649,697
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
Windsor CMA													
Q2 2011	1	1.1	4	4.4	35	38.9	44	48.9	6	6.7	90	322,000	345,411
Q2 2010	4	4.1	3	3.1	38	39.2	41	42.3	11	11.3	97	310,000	336,710
Year-to-date 2011	3	1.9	5	3.2	60	38.0	78	49.4	12	7.6	158	325,000	348,340
Year-to-date 2010	7	3.8	3	1.6	74	40.2	83	45.1	17	9.2	184	306,667	335,029
Total Urban Centres in Ontario (50,000+)													
Q2 2011	17	0.4	32	0.7	597	12.7	2,248	47.7	1,822	38.6	4,716	445,990	514,258
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
Year-to-date 2011	26	0.3	45	0.5	1,146	13.1	4,206	48.2	3,302	37.8	8,725	445,000	521,300
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

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Ontario Region Second Quarter 2011										
		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
2010	January	10,650	62.4	18,108	24,266	28,453	63.6	329,134	19.5	339,264
	February	15,286	55.0	18,381	27,686	30,820	59.6	347,097	21.9	345,608
	March	21,294	51.5	19,285	40,842	33,455	57.6	349,405	19.5	347,433
	April	23,612	28.9	18,192	43,585	32,967	55.2	349,624	12.4	346,654
	May	21,310	0.4	16,021	40,443	31,282	51.2	352,523	9.5	345,434
	June	19,526	-17.6	14,400	34,546	29,230	49.3	342,427	5.2	334,297
	July	15,548	-28.0	13,364	26,806	26,473	50.5	328,851	3.0	334,602
	August	15,011	-16.9	14,412	25,976	27,657	52.1	324,233	3.4	339,811
	September	14,913	-17.3	14,886	29,484	27,651	53.8	335,083	2.6	339,486
	October	14,673	-17.8	15,807	24,830	28,182	56.1	347,788	3.1	340,174
	November	14,211	-7.6	16,445	20,925	27,409	60.0	342,989	1.5	342,773
	December	9,557	-14.6	16,301	10,889	26,705	61.0	343,257	3.6	346,771
2011	January	9,831	-7.7	16,768	23,400	27,681	60.6	337,139	2.4	348,475
	February	13,509	-11.6	16,344	26,186	28,895	56.6	359,592	3.6	357,506
	March	18,969	-10.9	16,426	35,540	27,449	59.8	364,879	4.4	362,395
	April	19,499	-17.4	15,906	35,011	27,887	57.0	376,121	7.6	367,990
	May	21,956	3.0	16,154	38,371	28,212	57.3	381,026	8.1	370,176
	June	22,338	14.4	16,543	35,388	28,855	57.3	376,712	10.0	366,550
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2010	64,448	1.9	48,613	118,574	93,479	52.0	348,402	8.8	342,592
	Q2 2011	63,793	-1.0	48,603	108,770	84,954	57.2	378,016	8.5	368,227
	YTD 2010	111,678	19.1		211,368			346,577	12.1	
	YTD 2011	106,102	-5.0		193,896			369,534	6.6	

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 2011												
		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index (2002=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							
2010	January - March	615	3.6	5.6	6,548.9	9.0	24,585	81.3	842	57,880,120	95.61
	April - June	642	3.7	6.0	6,619.3	8.6	36,788	73.9	840	63,240,108	96.03
	July - September	612	3.4	5.5	6,634.6	8.7	42,306	67.3	850	60,613,782	96.04
	October - December	599	3.3	5.3	6,638.5	8.3	3,381	70.3	860	61,572,512	98.64
2011	January - March	600	3.5	5.3	6,690.6	8.1	21,507	73.7	868	62,766,548	101.95
	April - June	614	3.6	5.6	6,748.3	7.8		76.8	872		104.18
	July - September										
	October - December										

Table 6.1: Growth(1) of Economic Indicators for Ontario Region Second Quarter 2011											
		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							
2010	January - March	-1.3	-1.2	-0.1	0.3	0.4	16.2	64.9	2.0	11.9	19.8
	April - June	5.7	-0.2	0.6	2.4	-0.6	15.4	11.4	1.4	17.4	10.4
	July - September	-1.9	-0.4	-0.2	2.1	-0.5	25.4	-19.0	2.2	8.5	3.8
	October - December	-3.1	-0.4	-0.3	1.8	-0.9	-9.2	-13.6	2.7	7.4	4.8
2011	January - March	-2.4	-0.2	-0.3	2.2	-0.9	-12.5	-9.4	3.1	8.4	6.6
	April - June	-4.5	-0.1	-0.5	1.9	-0.8		3.9	3.8		8.5
	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.

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 now available for free on CMHC's website. You can now 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

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.

CMHC's 2011 Mortgage Consumer Survey

The 2011 survey results offer a unique perspective on attitudes and behaviours of recent mortgage consumers. Use these findings to identify opportunities and build stronger relationships with your clients. Visit www.cmhc.ca/2011survey for results and find out how CMHC can help

64143_2011_Q03