HOUSING MARKET INFORMATION

HOUSING NOW
Ontario Region

CANADA MORTGAGE AND HOUSING CORPORATION

Table of Contents

1 New Home Market

2 Resale Home Market

3 Ontario Rental Markets Continue to Tighten

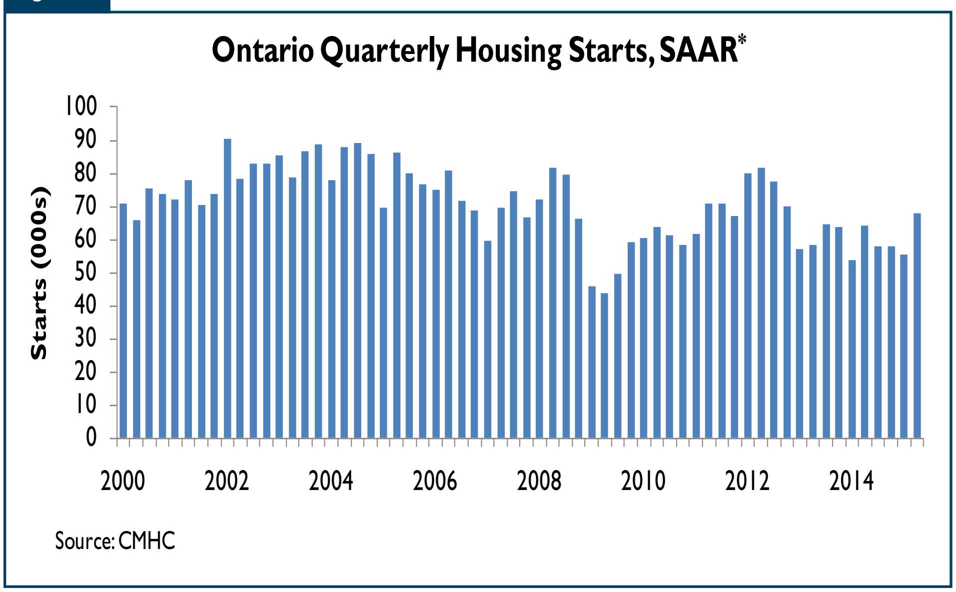
4 Tables

Date Released: Third Quarter 2015

New Home Market

Ontario seasonally adjusted annualized home starts (SAAR) grew in the second quarter reaching 67,831 SAAR units, up 22 per cent from 55,618 SAAR units in the first quarter. This represents the strongest level of construction since the fourth quarter of 2012. Ontario witnessed a broad based increase in construction activity with both single detached and multi-unit construction growing during the second quarter. This helped push the six month trend measure higher – indicating increased momentum during the second quarter. By market, Guelph, Oshawa and Peterborough saw June year-to-date starts grow most from the same period one year ago. Meanwhile, Hamilton, Barrie and

Figure 1



* SAAR[1]: Seasonally Adjusted Annual Rate.

[1] The seasonally adjusted annual rate (SAAR) is a monthly figure for starts adjusted to remove normal season variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

Ottawa posted more pronounced declines over the same period. Construction activity strengthened thanks to milder weather, less choice in the resale market and more resource capacity available to commence high rise construction.

Low density construction, led by single and row starts, recovered in the second quarter after dropping to one of its lowest levels in recent years during the first quarter. Ontario all area SAAR single starts rose to 24,126 units, up from 18,161 units during the previous quarter. Less choice available in the resale market pushed resale single prices higher and caused demand to spill-over into the new home market. Similarly, row home construction jumped as buyers looking for ground oriented housing continued to find town homes less expensive. With demand remaining firm for both singles and rows, builders launched new projects as new home inventories stood below historical averages in the second quarter.

Ontario multi-unit home starts, which includes semi detached, row and apartment units, grew to 43,705 SAAR units during the second quarter, up from 37,457 SAAR units in the previous quarter. All of the multi-unit construction increase was fuelled by higher apartment and row starts as semi detached construction eased. Builders completed a record number of condo units so far in 2015. This resulted in a decline in apartment units under construction – releasing capital and labour resources to commence construction on other projects that reached pre-sale targets by the second quarter. Besides the increase in starts of apartment ownership units, starts of purpose-built rental units also remained elevated despite easing from levels this time last year. Investment in new rental construction in recent years was boosted by lower rental apartment vacancy rates across most centres in Ontario, increasing purchase prices for existing multi-unit rental structures and growing rental demand from echo-boomers unable to save enough of a down payment for a new home.

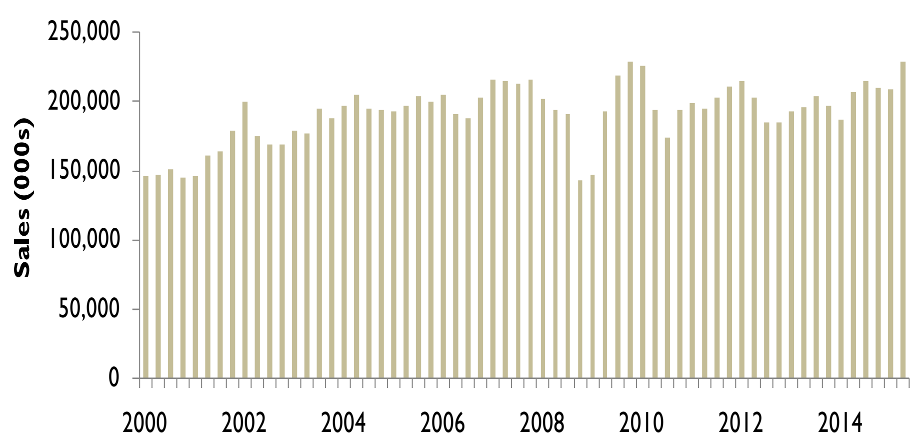
Resale Home Market

Ontario existing home sales grew to their highest levels on record reaching 228,564 SAAR units, up from 208,360 SAAR units during the first quarter. To better put this number in perspective we should adjust for population counts since the rising number of housing structures can easily push sales higher. While sales do not breach historical highs in the second quarter after adjusting for population changes, sales per capita are fast approaching new highs. Pent-up demand which was building over the winter months and improving job market conditions were factors responsible for the strength in resale activity during the second quarter. Also, low mortgage rates helped sustain demand during the second quarter. A scan across major markets in the province showed that existing home sales grew in a broad sense with strength outside the GTA resembling strength in the Toronto area.

Ontario new home listings grew during the second quarter. The increase in sales however outpaced the rise in new listings. For the first time since 2009, the Ontario resale market transitioned to a seller's market classification from a balanced market. A market classified as sellers means prospective buyers had less available homes for sale to choose from. However, there were exceptions to this rule by market. The tightest markets across the province include St. Catharines-Niagara, Durham and Hamilton. Meanwhile, eastern and northern Ontario markets, which

Figure 2

Ontario Quarterly MLS Sales, SAAR*



Source: CREA. MLS® is a registered trademark of the the Candaian Real Estate Association (CREA)

* SAAR[1]: Seasonally Adjusted Annual Rate.

include Ottawa, Kingston and Sudbury, remained relatively better supplied.

Ontario average resale prices grew at a faster rate during the second quarter reaching a new record level, even on an inflation adjusted basis. While growth was registered across most home types, single detached prices continued to outpace gains for other home types. Both real and compositional factors were at play. As indicated earlier, less choice in the resale market was a real factor driving prices higher particularly for low density housing. However, compositional factors were also at play. Rising sales in more expensive core neighbourhoods helped skew prices higher. During the second quarter, average home prices grew the fastest in Peterborough, Windsor and Barrie. Meanwhile prices remained more subdued in markets such as Sudbury, Kingston and Hamilton.

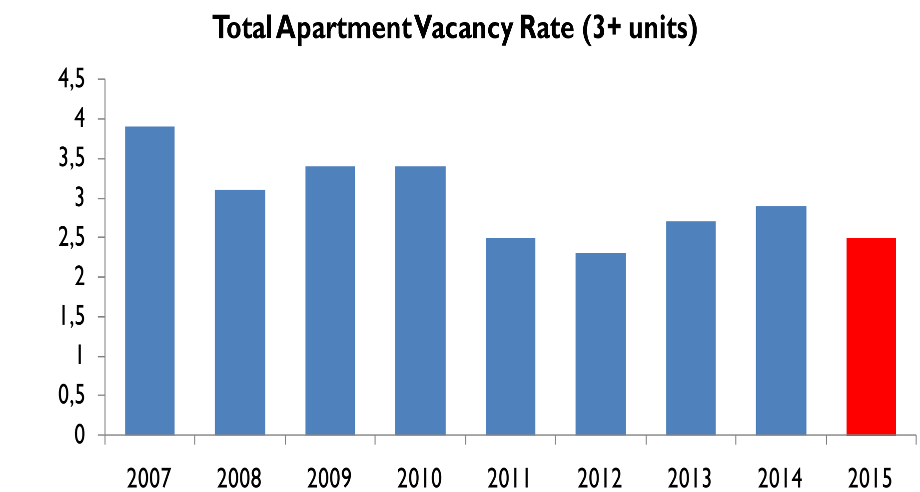
Ontario Rental Markets Continue to Tighten

According to Canada Mortgage and Housing Corporation's (CMHC) Spring Rental Market Survey, Ontario apartment vacancy rates[2] edged lower to 2.5 per cent in spring 2015 from 2.8 per cent in the spring of 2014. Vacancy rates moved lower for one and two bedroom units while remaining stable for bachelor and three bedroom units. The decline in the provincial vacancy rate was solely due to increasing rental demand as the province wide rental universe remained relatively stable over the past year.

Vacancy rates declined in almost half of all urban centres in Ontario while remaining flat or edging higher elsewhere. The sharpest declines in vacancy rates occurred in Brantford (1.8%), Hamilton (1.8%) and Guelph (0.6%). The lowest vacancy rates were registered in Guelph (0.6%), Barrie (1.7%), and Toronto (1.8%) while the highest vacancy rates were registered in Windsor (4.9%), Thunder Bay (4.7%) and Greater Sudbury (4.6%)

Improving employment conditions for younger households who typically rent and fewer rental households moving to homeownership supported rental demand. Meanwhile, fewer migrants entering Ontario and more condominium rental completions were factors less supportive of purpose-built rental demand. The net effect these factors had on the rental market was to exert downward pressure on the Ontario vacancy rate during the spring of 2015.

Figure 3



Source: CMHC April RMS Survey

[2] Based on privately-initiated rental apartments structures of three or more units,

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	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:

1.3	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 Starts (SAAR and Trend) June 2015		
Ontario	May 2015	June 2015
Trend[1], urban centres[2]	60,232	60,338
SAAR, urban centres[2]	81,483	56,836
	June 2014	June 2015
Actual, urban centres[2]		
June - Single-Detached	2,430	2,530
June - Multiples	2,679	2,886
June - Total	5,109	5,416
January to June - Single-Detached	9,099	9,278
January to June - Multiples	17,800	20,031
January to June - Total	26,899	29,309

Source: CMHC

[1] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

[2] Urban centres with a population of 10,000 and over.

Detailed data available upon request

Table 1.1: Housing Activity Summary of Ontario Region Second Quarter 2015										
	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 2015	6,819	464	2,630	14	762	6,206	158	1,074	352	18,479
Q2 2014	6,163	876	2,448	44	542	4,845	56	1,355	710	17,039
% Change	10.6	-47.0	7.4	-68.2	40.6	28.1	182.1	-20.7	-50.4	8.5
Year-to-date 2015	9,241	716	3,475	37	1,041	12,255	185	2,359	552	29,861
Year-to-date 2014	9,036	1,226	3,766	61	800	9,824	78	2,108	968	27,867
% Change	2.3	-41.6	-7.7	-39.3	30.1	24.7	137.2	11.9	-43.0	7.2
UNDER CONSTRUCTION										
Q2 2015	13,923	1,362	6,405	56	2,438	46,406	498	9,322	929	81,343
Q2 2014	13,316	2,074	6,568	84	1,998	61,270	365	7,661	1,242	94,582
% Change	4.6	-34.3	-2.5	-33.3	22.0	-24.3	36.4	21.7	-25.2	-14.0
COMPLETIONS										
Q2 2015	4,303	614	1,586	46	361	8,321	39	971	433	16,674
Q2 2014	5,215	880	1,819	35	517	5,969	46	333	483	15,297
% Change	-17.5	-30.2	-12.8	31.4	-30.2	39.4	-15.2	191.6	-10.4	9.0
Year-to-date 2015	9,099	1,214	3,348	79	722	26,499	145	2,097	1,297	44,500
Year-to-date 2014	9,735	1,504	3,277	61	915	9,132	106	1,349	1,158	27,245
% Change	-6.5	-19.3	2.2	29.5	-21.1	190.2	36.8	55.4	12.0	63.3
COMPLETED & NOT ABSORBED										
Q2 2015	1,052	119	415	36	181	2,464	n/a	n/a	n/a	4,267
Q2 2014	1,210	152	304	37	188	1,523	n/a	n/a	n/a	3,414
% Change	-13.1	-21.7	36.5	-2.7	-3.7	61.8	n/a	n/a	n/a	25.0
ABSORBED										
Q2 2015	3,968	564	1,474	44	346	8,254	n/a	n/a	n/a	14,650
Q2 2014	4,860	831	1,735	33	493	5,778	n/a	n/a	n/a	13,730
% Change	-18.4	-32.1	-15.0	33.3	-29.8	42.9	n/a	n/a	n/a	6.7
Year-to-date 2015	8,471	1,140	3,111	64	652	25,406	n/a	n/a	n/a	38,844
Year-to-date 2014	8,893	1,438	3,112	58	822	9,207	n/a	n/a	n/a	23,530
% Change	-4.7	-20.7	0.0	10.3	-20.7	175.9	n/a	n/a	n/a	65.1

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

Table 1.3: History of Housing Starts of Ontario Region
2005 - 2014

	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		
2014	21,184	2,506	7,374	165	2,087	17,793	249	4,804	2,972	59,134
% Change	0.2	-16.6	3.2	10.7	10.3	-16.8	26.4	30.2	20.3	-3.2
2013	21,149	3,003	7,147	149	1,892	21,386	197	3,691	2,471	61,085
% Change	-9.6	-6.2	-13.9	-15.8	-21.4	-33.3	-21.2	-20.5	6.1	-20.4
2012	23,382	3,203	8,303	177	2,406	32,050	250	4,641	2,328	76,742
% Change	-5.4	11.6	5.5	0.6	4.2	42.6	3.3	2.2	-9.8	13.2
2011	24,724	2,869	7,873	176	2,309	22,474	242	4,543	2,581	67,821
% Change	-2.5	3.8	4.5	-10.7	-18.0	53.1	44.0	27.1	-22.5	12.2
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

Source: CMHC (Starts and Completions Survey)

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 100,000+											
Barrie	200	234	4	2	48	11	0	24	252	271	-7.0
Brantford	69	79	2	2	74	34	0	30	145	145	0.0
Greater Sudbury	33	48	4	4	10	0	12	4	59	56	5.4
Guelph	124	69	10	16	99	45	72	25	305	155	96.8
Hamilton	416	380	0	24	186	365	2	189	604	958	-37.0
Kingston	81	82	4	4	35	40	116	115	236	241	-2.1
Kitchener	278	204	10	6	163	184	302	802	753	1,196	-37.0
London	318	322	5	16	226	56	195	237	744	631	17.9
Oshawa	548	310	6	16	131	123	0	74	685	523	31.0
Ottawa	473	571	63	74	393	444	639	655	1,568	1,744	-10.1
Peterborough	91	71	0	2	6	6	0	0	97	79	22.8
St. Catharines-Niagara	227	192	42	30	107	108	3	6	379	336	12.8
Thunder Bay	51	41	5	0	4	4	6	18	66	63	4.8
Toronto	2,973	2,551	266	600	1,807	1,362	5,941	4,045	10,987	8,558	28.4
Windsor	230	154	20	30	32	34	0	1	282	219	28.8
Centres 50,000 - 99,999											
Belleville	71	76	0	0	22	0	0	0	93	76	22.4
Chatham-Kent	28	24	4	2	11	6	0	0	43	32	34.4
Cornwall	30	29	0	4	0	10	0	0	30	43	-30.2
Kawartha Lakes	67	80	0	0	20	11	0	0	87	91	-4.4
Norfolk	60	45	4	12	4	14	0	0	68	71	-4.2
North Bay	10	11	0	0	0	0	0	0	10	11	-9.1
Sarnia	55	51	0	2	0	4	0	0	55	57	-3.5
Sault Ste. Marie	17	25	0	8	0	3	0	0	17	36	-52.8

Table 2: Starts by Submarket and by Dwelling Type
Ontario Region
Second Quarter 2015

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Ontario Region Second Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 10,000 - 49,999											
Bracebridge	2	5	0	0	0	0	0	0	2	5	-60.0
Brighton	17	22	2	0	0	0	0	0	19	22	-13.6
Brock	6	4	6	0	0	0	0	0	12	4	200.0
Brockville	13	8	0	0	0	3	0	0	13	11	18.2
Centre Wellington	8	30	0	0	0	11	24	0	32	41	-22.0
Cobourg	13	33	2	4	0	0	0	0	15	37	-59.5
Collingwood	22	29	4	0	4	17	0	0	30	46	-34.8
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Erin	0	4	0	0	0	0	0	0	0	4	-100.0
Essex	9	8	0	0	4	7	0	0	13	15	-13.3
Gravenhurst	2	3	0	0	0	0	0	0	2	3	-33.3
Greater Napanee	8	6	0	0	4	0	0	0	12	6	100.0
Haldimand County	0	33	0	4	0	8	0	0	0	45	-100.0
Hawkesbury	0	5	0	0	3	0	0	0	3	5	-40.0
Hunstville	9	16	0	0	5	0	8	0	22	16	37.5
Ingersoll	11	8	2	0	0	4	0	0	13	12	8.3
Kenora	0	7	0	0	0	0	0	0	0	7	-100.0
Kincardine	0	4	0	0	0	4	0	0	0	8	-100.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	12	16	6	2	0	4	0	0	18	22	-18.2
Meaford	2	5	0	0	0	0	0	0	2	5	-60.0
Midland	24	8	2	0	4	0	0	1	30	9	**
Mississippi Mills	17	16	2	2	13	5	1	0	33	23	43.5
North Grenville	48	6	4	0	14	0	0	0	66	6	**
North Perth	0	14	0	0	0	4	0	0	0	18	-100.0
Orillia	28	11	0	0	26	4	0	0	54	15	**
Owen Sound	0	9	0	0	0	0	0	0	0	9	-100.0
Pembroke	7	1	0	4	0	3	0	0	7	8	-12.5
Petawawa	0	24	0	0	0	4	0	0	0	28	-100.0
Port Hope	25	29	0	2	4	0	0	0	29	31	-6.5
Prince Edward County	19	6	0	0	3	0	0	0	22	6	**
Saugeen Shores	0	11	0	4	0	3	0	0	0	18	-100.0
Scugog	2	6	0	0	0	0	0	0	2	6	-66.7
Stratford	11	13	0	0	14	20	0	2	25	35	-28.6
Temiskaming Shores	0	2	0	0	0	0	0	0	0	2	-100.0
The Nation	0	8	0	2	0	7	0	0	0	17	-100.0
Tillsonburg	0	36	0	0	0	0	0	0	0	36	-100.0
Timmins	4	3	0	0	0	0	0	0	4	3	33.3
Trent Hills	9	16	0	0	0	4	0	0	9	20	-55.0
Wasaga Beach	34	21	10	2	8	15	0	0	52	38	36.8
West Grey	0	13	0	0	0	4	0	0	0	17	-100.0
West Nipissing	0	6	0	0	0	0	0	0	0	6	-100.0
Woodstock	21	54	0	6	0	12	0	0	21	72	-70.8
Total Ontario (10,000+)	6,833	6,208	489	886	3,484	3,007	7,321	6,228	18,127	16,329	11.0

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - June 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 100,000+											
Barrie	262	300	4	2	69	11	0	124	335	437	-23.3
Brantford	128	111	2	2	86	47	0	30	216	190	13.7
Greater Sudbury	39	48	4	4	10	0	12	8	65	60	8.3
Guelph	167	99	14	22	134	56	72	33	387	210	84.3
Hamilton	549	558	4	26	212	580	2	295	767	1,459	-47.4
Kingston	96	110	8	8	35	44	118	115	257	277	-7.2
Kitchener	451	339	18	10	194	301	764	1,054	1,427	1,704	-16.3
London	459	490	11	16	251	100	360	237	1,081	843	28.2
Oshawa	616	488	6	30	190	218	320	96	1,132	832	36.1
Ottawa	655	806	91	96	528	649	741	967	2,015	2,518	-20.0
Peterborough	114	86	0	2	12	6	0	0	126	94	34.0
St. Catharines-Niagara	358	322	62	54	164	204	38	6	622	586	6.1
Thunder Bay	52	43	5	0	4	4	6	18	67	65	3.1
Toronto	4,141	3,887	450	838	2,362	2,089	12,270	8,834	19,223	15,648	22.8
Windsor	272	219	24	36	40	38	6	9	342	302	13.2
Centres 50,000 - 99,999											
Belleville	79	87	0	0	26	0	0	0	105	87	20.7
Chatham-Kent	32	30	6	2	11	13	0	132	49	177	-72.3
Cornwall	39	44	1	8	0	10	6	3	46	65	-29.2
Kawartha Lakes	84	96	0	0	26	11	0	0	110	107	2.8
Norfolk	75	71	4	24	14	46	0	4	93	145	-35.9
North Bay	11	21	0	0	0	0	0	0	11	21	-47.6
Sarnia	64	70	0	2	0	4	0	0	64	76	-15.8
Sault Ste. Marie	19	32	0	10	0	3	0	0	19	45	-57.8

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type Ontario Region January - June 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 10,000 - 49,999											
Bracebridge	2	5	0	0	4	0	0	0	6	5	20.0
Brighton	20	23	4	0	0	0	0	0	24	23	4.3
Brock	7	10	6	0	0	0	0	0	13	10	30.0
Brockville	13	9	0	0	0	3	12	0	25	12	108.3
Centre Wellington	8	38	0	0	0	15	24	0	32	53	-39.6
Cobourg	21	48	2	4	0	0	0	0	23	52	-55.8
Collingwood	36	39	4	4	8	17	0	0	48	60	-20.0
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Erin	0	5	0	0	0	0	3	0	3	5	-40.0
Essex	11	9	0	0	4	7	0	0	15	16	-6.3
Gravenhurst	3	8	0	0	0	0	0	0	3	8	-62.5
Greater Napanee	11	8	0	0	4	0	0	0	15	8	87.5
Haldimand County	4	38	0	6	0	8	0	0	4	52	-92.3
Hawkesbury	0	5	0	0	3	0	0	0	3	5	-40.0
Hunstville	10	19	0	0	5	0	8	0	23	19	21.1
Ingersoll	14	21	2	0	0	4	0	0	16	25	-36.0
Kenora	4	12	0	0	0	0	0	0	4	12	-66.7
Kincardine	0	7	0	0	0	7	0	0	0	14	-100.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	12	20	6	2	0	4	0	0	18	26	-30.8
Meaford	2	6	0	0	0	0	0	0	2	6	-66.7
Midland	30	11	2	0	4	0	0	1	36	12	200.0
Mississippi Mills	21	18	2	2	24	5	1	0	48	25	92.0
North Grenville	72	12	6	0	14	0	0	0	92	12	**
North Perth	0	18	0	0	0	4	0	0	0	22	-100.0
Orillia	30	14	0	0	31	4	0	0	61	18	**
Owen Sound	0	14	0	0	0	0	0	0	0	14	-100.0
Pembroke	7	1	0	4	0	3	0	0	7	8	-12.5
Petawawa	0	25	0	0	0	4	0	0	0	29	-100.0
Port Hope	29	31	0	2	4	0	0	0	33	33	0.0
Prince Edward County	22	11	2	2	3	0	0	0	27	13	107.7
Saugeen Shores	7	24	0	4	0	3	0	0	7	31	-77.4
Scugog	3	8	0	0	0	0	0	0	3	8	-62.5
Stratford	27	16	0	0	22	24	0	2	49	42	16.7
Temiskaming Shores	0	2	0	0	0	0	0	0	0	2	-100.0
The Nation	0	14	0	2	0	7	0	0	0	23	-100.0
Tillsonburg	7	38	0	0	0	0	0	0	7	38	-81.6
Timmins	8	5	0	0	0	0	0	0	8	5	60.0
Trent Hills	9	31	0	2	0	8	0	0	9	41	-78.0
Wasaga Beach	36	26	10	8	8	15	0	0	54	49	10.2
West Grey	1	16	0	0	0	4	0	0	1	20	-95.0
West Nipissing	1	6	0	0	0	0	0	0	1	6	-83.3
Woodstock	28	71	2	6	0	12	0	0	30	89	-66.3
Total Ontario (10,000+)	9,278	9,099	762	1,240	4,506	4,592	14,763	11,968	29,309	26,899	9.0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
Second Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Barrie	48	11	0	0	0	0	0	24
Brantford	74	34	0	0	0	0	0	30
Greater Sudbury	10	0	0	0	2	0	10	4
Guelph	99	45	0	0	6	8	66	17
Hamilton	186	365	0	0	2	142	0	47
Kingston	31	40	4	0	0	0	116	115
Kitchener	152	180	11	4	258	259	44	543
London	145	39	81	17	0	86	195	151
Oshawa	131	123	0	0	0	0	0	74
Ottawa	393	436	0	8	520	625	119	30
Peterborough	6	6	0	0	0	0	0	0
St. Catharines-Niagara	99	108	8	0	3	0	0	6
Thunder Bay	4	4	0	0	2	0	4	18
Toronto	1,777	1,358	30	4	5,446	3,753	495	292
Windsor	32	28	0	6	0	0	0	1
Centres 50,000 - 99,999								
Belleville	22	0	0	0	0	0	0	0
Chatham-Kent	11	6	0	0	0	0	0	0
Cornwall	0	0	0	10	0	0	0	0
Kawartha Lakes	20	11	0	0	0	0	0	0
Norfolk	4	14	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	4	0	0	0	0	0	0
Sault Ste. Marie	0	3	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 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton	0	0	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Brockville	0	3	0	0	0	0	0	0
Centre Wellington	0	11	0	0	0	0	24	0
Cobourg	0	0	0	0	0	0	0	0
Collingwood	4	17	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	4	7	0	0	0	0	0	0
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	4	0	0	0	0	0
Haldimand County	0	8	0	0	0	0	0	0
Hawkesbury	0	0	3	0	0	0	0	0
Hunstville	5	0	0	0	8	0	0	0
Ingersoll	0	4	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	4	0	0	0	0	0	0
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	4	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	4	0	0	0	0	0	0	1
Mississippi Mills	13	5	0	0	0	0	1	0
North Grenville	14	0	0	0	0	0	0	0
North Perth	0	4	0	0	0	0	0	0
Orillia	26	4	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Pembroke	0	3	0	0	0	0	0	0
Petawawa	0	4	0	0	0	0	0	0
Port Hope	4	0	0	0	0	0	0	0
Prince Edward County	3	0	0	0	0	0	0	0
Saugeen Shores	0	3	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Stratford	14	20	0	0	0	0	0	2
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	7	0	0	0	0	0	0
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	4	0	0	0	0	0	0
Wasaga Beach	8	15	0	0	0	0	0	0
West Grey	0	4	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0
Woodstock	0	12	0	0	0	0	0	0
Total Ontario (10,000+)	3,343	2,958	141	49	6,247	4,873	1,074	1,355

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region January - June 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Barrie	69	11	0	0	0	76	0	48
Brantford	86	39	0	8	0	0	0	30
Greater Sudbury	10	0	0	0	2	0	10	8
Guelph	134	56	0	0	6	16	66	17
Hamilton	212	580	0	0	2	175	0	120
Kingston	31	44	4	0	0	0	118	115
Kitchener	183	292	11	9	317	275	447	779
London	165	83	86	17	0	86	360	151
Oshawa	190	218	0	0	0	0	320	96
Ottawa	528	641	0	8	620	868	121	99
Peterborough	12	6	0	0	0	0	0	0
St. Catharines-Niagara	156	204	8	0	34	0	4	6
Thunder Bay	4	4	0	0	2	0	4	18
Toronto	2,327	2,085	35	4	11,395	8,232	875	602
Windsor	40	32	0	6	6	0	0	9
Centres 50,000 - 99,999								
Belleville	26	0	0	0	0	0	0	0
Chatham-Kent	11	13	0	0	0	132	0	0
Cornwall	0	0	0	10	0	0	6	3
Kawartha Lakes	26	11	0	0	0	0	0	0
Norfolk	14	46	0	0	0	0	0	4
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	4	0	0	0	0	0	0
Sault Ste. Marie	0	3	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 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 10,000 - 49,999								
Bracebridge	4	0	0	0	0	0	0	0
Brighton	0	0	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Brockville	0	3	0	0	12	0	0	0
Centre Wellington	0	15	0	0	0	0	24	0
Cobourg	0	0	0	0	0	0	0	0
Collingwood	8	17	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	3	0
Essex	4	7	0	0	0	0	0	0
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	4	0	0	0	0	0
Haldimand County	0	8	0	0	0	0	0	0
Hawkesbury	0	0	3	0	0	0	0	0
Hunstville	5	0	0	0	8	0	0	0
Ingersoll	0	4	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	7	0	0	0	0	0	0
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	4	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	4	0	0	0	0	0	0	1
Mississippi Mills	24	5	0	0	0	0	1	0
North Grenville	14	0	0	0	0	0	0	0
North Perth	0	4	0	0	0	0	0	0
Orillia	31	4	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Pembroke	0	3	0	0	0	0	0	0
Petawawa	0	4	0	0	0	0	0	0
Port Hope	4	0	0	0	0	0	0	0
Prince Edward County	3	0	0	0	0	0	0	0
Saugeen Shores	0	3	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Stratford	22	24	0	0	0	0	0	2
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	7	0	0	0	0	0	0
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	4	0	4	0	0	0	0
Wasaga Beach	8	15	0	0	0	0	0	0
West Grey	0	4	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0
Woodstock	0	12	0	0	0	0	0	0
Total Ontario (10,000+)	4,355	4,526	151	66	12,404	9,860	2,359	2,108

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
Second Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Barrie	247	241	5	6	0	24	252	271
Brantford	145	81	0	34	0	30	145	145
Greater Sudbury	37	52	10	0	12	4	59	56
Guelph	209	125	30	13	66	17	305	155
Hamilton	572	639	32	272	0	47	604	958
Kingston	116	126	0	0	120	115	236	241
Kitchener	408	307	290	342	55	547	753	1,196
London	323	331	145	131	276	169	744	631
Oshawa	659	400	26	49	0	74	685	523
Ottawa	916	1,071	520	629	132	44	1,568	1,744
Peterborough	91	79	6	0	0	0	97	79
St. Catharines-Niagara	357	309	14	21	8	6	379	336
Thunder Bay	62	45	0	0	4	18	66	63
Toronto	4,587	4,376	5,875	3,886	525	296	10,987	8,558
Windsor	282	212	0	0	0	7	282	219
Centres 50,000 - 99,999								
Belleville	93	76	0	0	0	0	93	76
Chatham-Kent	43	32	0	0	0	0	43	32
Cornwall	30	33	0	0	0	10	30	43
Kawartha Lakes	87	91	0	0	0	0	87	91
Norfolk	63	57	5	14	0	0	68	71
North Bay	10	11	0	0	0	0	10	11
Sarnia	55	57	0	0	0	0	55	57
Sault Ste. Marie	16	36	1	0	0	0	17	36

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Ontario Region Second Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 10,000 - 49,999								
Bracebridge	2	5	0	0	0	0	2	5
Brighton	19	22	0	0	0	0	19	22
Brock	12	4	0	0	0	0	12	4
Brockville	13	11	0	0	0	0	13	11
Centre Wellington	8	30	0	11	24	0	32	41
Cobourg	15	37	0	0	0	0	15	37
Collingwood	28	29	0	17	2	0	30	46
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	4	0	0	0	0	0	4
Essex	13	15	0	0	0	0	13	15
Gravenhurst	2	3	0	0	0	0	2	3
Greater Napanee	8	6	0	0	4	0	12	6
Haldimand County	0	45	0	0	0	0	0	45
Hawkesbury	0	5	0	0	3	0	3	5
Hunstville	17	16	5	0	0	0	22	16
Ingersoll	13	12	0	0	0	0	13	12
Kenora	0	7	0	0	0	0	0	7
Kincardine	0	8	0	0	0	0	0	8
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	18	22	0	0	0	0	18	22
Meaford	2	5	0	0	0	0	2	5
Midland	30	8	0	0	0	1	30	9
Mississippi Mills	32	23	0	0	1	0	33	23
North Grenville	66	6	0	0	0	0	66	6
North Perth	0	18	0	0	0	0	0	18
Orillia	44	15	10	0	0	0	54	15
Owen Sound	0	9	0	0	0	0	0	9
Pembroke	7	8	0	0	0	0	7	8
Petawawa	0	28	0	0	0	0	0	28
Port Hope	29	31	0	0	0	0	29	31
Prince Edward County	22	6	0	0	0	0	22	6
Saugeen Shores	0	18	0	0	0	0	0	18
Scugog	2	6	0	0	0	0	2	6
Stratford	25	33	0	0	0	2	25	35
Temiskaming Shores	0	2	0	0	0	0	0	2
The Nation	0	17	0	0	0	0	0	17
Tillsonburg	0	36	0	0	0	0	0	36
Timmins	4	3	0	0	0	0	4	3
Trent Hills	9	20	0	0	0	0	9	20
Wasaga Beach	44	32	8	6	0	0	52	38
West Grey	0	17	0	0	0	0	0	17
West Nipissing	0	6	0	0	0	0	0	6
Woodstock	21	72	0	0	0	0	21	72
Total Ontario (10,000+)	9,913	9,487	6,982	5,431	1,232	1,411	18,127	16,329

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market Ontario Region January - June 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Barrie	309	307	26	82	0	48	335	437
Brantford	203	118	13	34	0	38	216	190
Greater Sudbury	43	52	10	0	12	8	65	60
Guelph	279	172	42	21	66	17	387	210
Hamilton	717	1,005	48	334	2	120	767	1,459
Kingston	135	162	0	0	122	115	257	277
Kitchener	616	554	353	361	458	789	1,427	1,704
London	458	488	177	186	446	169	1,081	843
Oshawa	740	673	72	63	320	96	1,132	832
Ottawa	1,247	1,531	620	872	148	115	2,015	2,518
Peterborough	120	94	6	0	0	0	126	94
St. Catharines-Niagara	541	558	69	22	12	6	622	586
Thunder Bay	63	47	0	0	4	18	67	65
Toronto	6,467	6,545	11,846	8,497	910	606	19,223	15,648
Windsor	336	283	6	4	0	15	342	302
Centres 50,000 - 99,999								
Belleville	105	87	0	0	0	0	105	87
Chatham-Kent	49	45	0	132	0	0	49	177
Cornwall	39	52	0	0	7	13	46	65
Kawartha Lakes	110	107	0	0	0	0	110	107
Norfolk	88	98	5	43	0	4	93	145
North Bay	11	21	0	0	0	0	11	21
Sarnia	64	76	0	0	0	0	64	76
Sault Ste. Marie	18	45	1	0	0	0	19	45

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market
Ontario Region
January - June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 10,000 - 49,999								
Bracebridge	6	5	0	0	0	0	6	5
Brighton	24	23	0	0	0	0	24	23
Brock	13	10	0	0	0	0	13	10
Brockville	13	12	12	0	0	0	25	12
Centre Wellington	8	42	0	11	24	0	32	53
Cobourg	23	52	0	0	0	0	23	52
Collingwood	42	43	4	17	2	0	48	60
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	5	0	0	3	0	3	5
Essex	15	16	0	0	0	0	15	16
Gravenhurst	3	8	0	0	0	0	3	8
Greater Napanee	11	8	0	0	4	0	15	8
Haldimand County	4	52	0	0	0	0	4	52
Hawkesbury	0	5	0	0	3	0	3	5
Hunstville	18	19	5	0	0	0	23	19
Ingersoll	16	25	0	0	0	0	16	25
Kenora	4	12	0	0	0	0	4	12
Kincardine	0	14	0	0	0	0	0	14
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	18	26	0	0	0	0	18	26
Meaford	2	6	0	0	0	0	2	6
Midland	36	11	0	0	0	1	36	12
Mississippi Mills	47	25	0	0	1	0	48	25
North Grenville	92	12	0	0	0	0	92	12
North Perth	0	22	0	0	0	0	0	22
Orillia	51	18	10	0	0	0	61	18
Owen Sound	0	14	0	0	0	0	0	14
Pembroke	7	8	0	0	0	0	7	8
Petawawa	0	29	0	0	0	0	0	29
Port Hope	33	33	0	0	0	0	33	33
Prince Edward County	27	13	0	0	0	0	27	13
Saugeen Shores	7	31	0	0	0	0	7	31
Scugog	3	8	0	0	0	0	3	8
Stratford	49	40	0	0	0	2	49	42
Temiskaming Shores	0	2	0	0	0	0	0	2
The Nation	0	23	0	0	0	0	0	23
Tillsonburg	7	38	0	0	0	0	7	38
Timmins	8	5	0	0	0	0	8	5
Trent Hills	9	35	0	0	0	6	9	41
Wasaga Beach	46	43	8	6	0	0	54	49
West Grey	1	20	0	0	0	0	1	20
West Nipissing	1	6	0	0	0	0	1	6
Woodstock	30	89	0	0	0	0	30	89
Total Ontario (10,000+)	13,432	14,028	13,333	10,685	2,544	2,186	29,309	26,899

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Ontario Region
Second Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 100,000+											
Barrie	101	152	2	0	81	19	144	22	328	193	69.9
Brantford	96	63	0	2	4	21	0	0	100	86	16.3
Greater Sudbury	31	61	8	10	8	8	15	0	62	79	-21.5
Guelph	43	38	8	22	25	36	155	0	231	96	140.6
Hamilton	214	227	54	34	348	131	233	218	849	610	39.2
Kingston	82	69	10	6	16	42	0	0	108	117	-7.7
Kitchener	225	176	12	8	58	145	229	150	524	479	9.4
London	162	265	0	4	81	94	28	4	271	367	-26.2
Oshawa	241	225	0	0	0	69	0	13	241	307	-21.5
Ottawa	450	481	68	88	433	480	544	258	1,495	1,307	14.4
Peterborough	108	72	0	0	6	14	19	0	133	86	54.7
St. Catharines-Niagara	218	175	46	20	44	74	28	2	336	271	24.0
Thunder Bay	61	43	4	0	0	4	95	4	160	51	**
Toronto	1,660	2,487	366	618	708	1,045	7,774	5,559	10,508	9,709	8.2
Windsor	131	113	16	26	38	28	0	4	185	171	8.2
Centres 50,000 - 99,999											
Belleville	47	38	2	4	18	16	0	0	67	58	15.5
Chatham-Kent	20	19	4	0	12	6	0	0	36	25	44.0
Cornwall	24	30	8	10	0	3	0	40	32	83	-61.4
Kawartha Lakes	47	36	0	0	8	0	0	0	55	36	52.8
Norfolk	62	60	4	4	13	9	0	0	79	73	8.2
North Bay	6	12	0	2	0	0	0	0	6	14	-57.1
Sarnia	30	38	0	2	0	0	0	57	30	97	-69.1
Sault Ste. Marie	13	9	0	2	3	6	0	0	16	17	-5.9

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Ontario Region Second Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	% Change
Centres 10,000 - 49,999											
Bracebridge	1	4	0	0	10	4	0	0	11	8	37.5
Brighton	11	8	2	2	0	0	0	0	13	10	30.0
Brock	0	1	0	0	0	0	0	0	0	1	-100.0
Brockville	4	1	0	0	0	0	0	0	4	1	**
Centre Wellington	10	14	0	0	0	0	0	0	10	14	-28.6
Cobourg	10	20	6	4	12	0	0	0	28	24	16.7
Collingwood	27	13	2	2	4	0	0	0	33	15	120.0
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Erin	1	3	0	0	0	0	0	0	1	3	-66.7
Essex	5	5	0	0	0	0	0	0	5	5	0.0
Gravenhurst	3	4	0	0	4	0	0	0	7	4	75.0
Greater Napanee	12	8	0	0	0	0	0	0	12	8	50.0
Haldimand County	7	15	0	8	0	0	0	0	7	23	-69.6
Hawkesbury	0	1	0	2	0	0	3	0	3	3	0.0
Hunstville	6	11	0	0	0	7	0	0	6	18	-66.7
Ingersoll	6	12	0	0	0	0	0	0	6	12	-50.0
Kenora	8	5	0	0	0	0	0	0	8	5	60.0
Kincardine	1	4	0	0	0	0	0	0	1	4	-75.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	5	10	0	0	0	0	0	0	5	10	-50.0
Meaford	0	4	0	0	0	0	0	0	0	4	-100.0
Midland	18	5	2	0	0	5	0	1	20	11	81.8
Mississippi Mills	11	11	2	6	0	12	1	0	14	29	-51.7
North Grenville	21	12	0	0	0	0	0	0	21	12	75.0
North Perth	3	10	0	0	0	0	0	0	3	10	-70.0
Orillia	15	11	0	0	5	0	0	8	20	19	5.3
Owen Sound	0	9	0	0	0	0	0	0	0	9	-100.0
Pembroke	4	2	0	0	0	0	0	0	4	2	100.0
Petawawa	1	9	0	0	0	9	0	0	1	18	-94.4
Port Hope	12	9	0	0	0	0	0	0	12	9	33.3
Prince Edward County	14	13	2	0	0	0	0	0	16	13	23.1
Saugeen Shores	4	10	0	2	0	0	0	0	4	12	-66.7
Scugog	1	8	0	0	0	0	0	0	1	8	-87.5
Stratford	0	5	0	0	0	0	0	2	0	7	-100.0
Temiskaming Shores	2	1	0	0	0	0	0	0	2	1	100.0
The Nation	3	7	0	2	0	0	0	0	3	9	-66.7
Tillsonburg	7	16	0	0	0	0	0	0	7	16	-56.3
Timmins	5	1	0	0	0	12	38	0	43	13	**
Trent Hills	2	16	0	0	0	4	0	0	2	20	-90.0
Wasaga Beach	16	18	4	6	6	21	0	0	26	45	-42.2
West Grey	1	4	0	0	0	0	0	0	1	4	-75.0
West Nipissing	1	6	2	0	0	0	0	0	3	6	-50.0
Woodstock	22	35	4	2	0	0	0	0	26	37	-29.7
Total Ontario (10,000+)	4,352	5,250	638	898	1,945	2,324	9,306	6,342	16,241	14,814	9.6

Source: CMHC (Starts and Completions Survey)

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 100,000+											
Barrie	214	269	2	0	100	41	144	247	460	557	-17.4
Brantford	151	107	2	6	36	40	0	0	189	153	23.5
Greater Sudbury	51	93	10	14	8	8	15	36	84	151	-44.4
Guelph	86	79	16	32	62	82	331	29	495	222	123.0
Hamilton	488	499	86	60	651	297	371	218	1,596	1,074	48.6
Kingston	136	128	14	6	20	50	0	0	170	184	-7.6
Kitchener	411	293	20	16	165	256	508	317	1,104	882	25.2
London	377	450	6	10	109	158	28	6	520	624	-16.7
Oshawa	461	375	0	8	46	103	72	13	579	499	16.0
Ottawa	786	840	115	174	765	770	1,246	1,105	2,912	2,889	0.8
Peterborough	163	114	0	0	6	28	19	29	188	171	9.9
St. Catharines-Niagara	378	344	84	38	110	123	34	120	606	625	-3.0
Thunder Bay	113	99	4	0	0	16	95	4	212	119	78.2
Toronto	3,983	4,618	792	1,020	1,784	1,953	25,669	8,056	32,228	15,647	106.0
Windsor	231	204	22	38	70	36	0	4	323	282	14.5
Centres 50,000 - 99,999											
Belleville	77	70	4	4	18	32	0	0	99	106	-6.6
Chatham-Kent	31	48	4	2	12	6	0	0	47	56	-16.1
Cornwall	41	42	16	16	15	9	9	44	81	111	-27.0
Kawartha Lakes	61	86	0	2	8	0	0	0	69	88	-21.6
Norfolk	107	98	6	10	13	21	6	0	132	129	2.3
North Bay	16	31	0	2	3	0	0	0	19	33	-42.4
Sarnia	78	69	0	2	0	0	0	168	78	239	-67.4
Sault Ste. Marie	29	25	2	4	6	9	0	0	37	38	-2.6

Table 3.1: Completions by Submarket and by Dwelling Type — Ontario Region — January - June 2015

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
Ontario Region
January - June 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 10,000 - 49,999											
Bracebridge	4	6	0	0	10	4	0	0	14	10	40.0
Brighton	21	21	4	4	0	0	0	0	25	25	0.0
Brock	3	4	0	0	0	0	0	0	3	4	-25.0
Brockville	13	14	0	0	3	0	0	0	16	14	14.3
Centre Wellington	30	22	2	4	0	3	0	0	32	29	10.3
Cobourg	28	36	12	10	22	0	0	0	62	46	34.8
Collingwood	51	32	2	2	15	0	0	0	68	34	100.0
Elliot Lake	0	1	0	0	0	0	0	0	0	1	-100.0
Erin	4	7	0	0	0	0	3	0	7	7	0.0
Essex	13	17	2	0	7	0	0	0	22	17	29.4
Gravenhurst	13	10	2	0	4	0	6	0	25	10	150.0
Greater Napanee	31	19	4	0	8	0	0	0	43	19	126.3
Haldimand County	22	29	2	8	0	0	0	0	24	37	-35.1
Hawkesbury	0	1	0	2	0	4	3	0	3	7	-57.1
Hunstville	23	26	0	2	0	7	0	0	23	35	-34.3
Ingersoll	10	23	0	0	0	0	0	0	10	23	-56.5
Kenora	14	11	0	0	0	0	0	0	14	11	27.3
Kincardine	10	12	0	0	0	0	0	8	10	20	-50.0
Lambton Shores	0	0	0	0	0	0	0	49	0	49	-100.0
Leamington	20	18	0	2	0	0	0	0	20	20	0.0
Meaford	2	7	0	0	0	0	0	0	2	7	-71.4
Midland	33	16	2	0	0	5	0	1	35	22	59.1
Mississippi Mills	20	23	2	8	0	38	1	0	23	69	-66.7
North Grenville	32	39	0	2	10	0	12	0	54	41	31.7
North Perth	16	14	0	2	0	0	0	11	16	27	-40.7
Orillia	24	21	0	0	13	8	0	8	37	37	0.0
Owen Sound	9	18	0	0	0	0	0	35	9	53	-83.0
Pembroke	8	8	2	2	0	0	0	0	10	10	0.0
Petawawa	13	16	0	0	0	15	0	0	13	31	-58.1
Port Hope	31	30	0	2	0	0	0	0	31	32	-3.1
Prince Edward County	31	28	6	0	0	0	0	0	37	28	32.1
Saugeen Shores	10	25	0	2	0	0	0	28	10	55	-81.8
Scugog	8	14	0	0	0	0	0	0	8	14	-42.9
Stratford	7	10	0	0	11	0	0	4	18	14	28.6
Temiskaming Shores	6	8	0	0	0	0	0	0	6	8	-25.0
The Nation	8	17	2	6	0	0	0	0	10	23	-56.5
Tillsonburg	19	26	0	0	0	0	0	0	19	26	-26.9
Timmins	13	13	0	0	0	12	38	0	51	25	104.0
Trent Hills	7	32	0	2	0	12	0	0	7	46	-84.8
Wasaga Beach	39	34	6	8	36	58	0	0	81	100	-19.0
West Grey	7	10	0	0	0	0	0	0	7	10	-30.0
West Nipissing	4	25	4	2	0	0	0	0	8	27	-70.4
Woodstock	56	73	6	4	0	0	0	0	62	77	-19.5
Total Ontario (10,000+)	9,182	9,797	1,265	1,538	4,146	4,204	28,610	10,540	43,203	26,079	65.7

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
Second Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Barrie	81	19	0	0	88	22	56	0
Brantford	4	21	0	0	0	0	0	0
Greater Sudbury	0	8	8	0	0	0	15	0
Guelph	25	36	0	0	138	0	17	0
Hamilton	348	131	0	0	75	216	158	2
Kingston	16	42	0	0	0	0	0	0
Kitchener	58	136	0	9	120	41	109	109
London	77	94	4	0	0	4	28	0
Oshawa	0	69	0	0	0	2	0	11
Ottawa	433	480	0	0	314	175	230	83
Peterborough	6	14	0	0	0	0	19	0
St. Catharines-Niagara	44	71	0	3	28	0	0	2
Thunder Bay	0	4	0	0	79	0	16	4
Toronto	708	1,045	0	0	7,493	5,549	281	10
Windsor	38	28	0	0	0	0	0	4
Centres 50,000 - 99,999								
Belleville	18	16	0	0	0	0	0	0
Chatham-Kent	12	6	0	0	0	0	0	0
Cornwall	0	3	0	0	0	0	0	40
Kawartha Lakes	8	0	0	0	0	0	0	0
Norfolk	13	3	0	6	0	0	0	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	0	0	0	0	0	0	57
Sault Ste. Marie	3	6	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 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 10,000 - 49,999								
Bracebridge	10	4	0	0	0	0	0	0
Brighton	0	0	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Brockville	0	0	0	0	0	0	0	0
Centre Wellington	0	0	0	0	0	0	0	0
Cobourg	12	0	0	0	0	0	0	0
Collingwood	4	0	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	0	0	0	0	0	0	0	0
Gravenhurst	4	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	0	0	0	0	0	0	0	0
Hawkesbury	0	0	0	0	0	0	3	0
Hunstville	0	7	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	0	0	0	0	0	0	0	0
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	0	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	5	0	0	0	0	0	1
Mississippi Mills	0	12	0	0	0	0	1	0
North Grenville	0	0	0	0	0	0	0	0
North Perth	0	0	0	0	0	0	0	0
Orillia	5	0	0	0	0	0	0	8
Owen Sound	0	0	0	0	0	0	0	0
Pembroke	0	0	0	0	0	0	0	0
Petawawa	0	9	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Stratford	0	0	0	0	0	0	0	2
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	0	0	0	0	0	0	0
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	12	0	0	38	0
Trent Hills	0	4	0	0	0	0	0	0
Wasaga Beach	6	21	0	0	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0
Woodstock	0	0	0	0	0	0	0	0
Total Ontario (10,000+)	1,933	2,294	12	30	8,335	6,009	971	333

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region January - June 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Barrie	100	41	0	0	88	78	56	169
Brantford	33	40	3	0	0	0	0	0
Greater Sudbury	0	8	8	0	0	0	15	36
Guelph	62	82	0	0	308	28	23	1
Hamilton	615	297	36	0	213	216	158	2
Kingston	20	50	0	0	0	0	0	0
Kitchener	157	235	8	21	124	128	384	189
London	105	154	4	4	0	4	28	2
Oshawa	46	103	0	0	0	2	72	11
Ottawa	765	770	0	0	1,002	848	244	257
Peterborough	6	18	0	10	0	0	19	29
St. Catharines-Niagara	98	120	12	3	28	0	6	120
Thunder Bay	0	16	0	0	79	0	16	4
Toronto	1,784	1,953	0	0	24,659	7,868	1,010	188
Windsor	70	36	0	0	0	0	0	4
Centres 50,000 - 99,999								
Belleville	18	32	0	0	0	0	0	0
Chatham-Kent	12	6	0	0	0	0	0	0
Cornwall	0	9	15	0	0	0	9	44
Kawartha Lakes	8	0	0	0	0	0	0	0
Norfolk	13	6	0	15	0	0	6	0
North Bay	3	0	0	0	0	0	0	0
Sarnia	0	0	0	0	0	0	0	168
Sault Ste. Marie	6	9	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 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 10,000 - 49,999								
Bracebridge	10	4	0	0	0	0	0	0
Brighton	0	0	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Brockville	3	0	0	0	0	0	0	0
Centre Wellington	0	3	0	0	0	0	0	0
Cobourg	22	0	0	0	0	0	0	0
Collingwood	15	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	3	0
Essex	7	0	0	0	0	0	0	0
Gravenhurst	4	0	0	0	0	0	6	0
Greater Napanee	0	0	8	0	0	0	0	0
Haldimand County	0	0	0	0	0	0	0	0
Hawkesbury	0	0	0	4	0	0	3	0
Hunstville	0	7	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	0	0	0	0	0	0	0	8
Lambton Shores	0	0	0	0	0	0	0	49
Leamington	0	0	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	5	0	0	0	0	0	1
Mississippi Mills	0	38	0	0	0	0	1	0
North Grenville	10	0	0	0	12	0	0	0
North Perth	0	0	0	0	0	8	0	3
Orillia	13	8	0	0	0	0	0	8
Owen Sound	0	0	0	0	0	11	0	24
Pembroke	0	0	0	0	0	0	0	0
Petawawa	0	15	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	28
Scugog	0	0	0	0	0	0	0	0
Stratford	11	0	0	0	0	0	0	4
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	0	0	0	0	0	0	0
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	12	0	0	38	0
Trent Hills	0	4	0	8	0	0	0	0
Wasaga Beach	36	58	0	0	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0
Woodstock	0	0	0	0	0	0	0	0
Total Ontario (10,000+)	4,052	4,127	94	77	26,513	9,191	2,097	1,349

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
Second Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 100,000+								
Barrie	140	166	132	27	56	0	328	193
Brantford	91	68	9	18	0	0	100	86
Greater Sudbury	37	69	0	8	25	2	62	79
Guelph	68	64	146	32	17	0	231	96
Hamilton	560	312	131	296	158	2	849	610
Kingston	108	117	0	0	0	0	108	117
Kitchener	264	318	150	43	110	118	524	479
London	146	253	93	114	32	0	271	367
Oshawa	240	282	0	14	1	11	241	307
Ottawa	931	1,043	318	175	246	89	1,495	1,307
Peterborough	114	72	0	14	19	0	133	86
St. Catharines-Niagara	280	236	51	30	5	5	336	271
Thunder Bay	65	47	79	0	16	4	160	51
Toronto	2,644	3,983	7,583	5,716	281	10	10,508	9,709
Windsor	166	145	19	20	0	6	185	171
Centres 50,000 - 99,999								
Belleville	67	56	0	0	0	2	67	58
Chatham-Kent	36	25	0	0	0	0	36	25
Cornwall	30	39	0	0	2	44	32	83
Kawartha Lakes	55	36	0	0	0	0	55	36
Norfolk	74	64	5	3	0	6	79	73
North Bay	6	14	0	0	0	0	6	14
Sarnia	30	40	0	0	0	57	30	97
Sault Ste. Marie	16	17	0	0	0	0	16	17

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
Second Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014	Q2 2015	Q2 2014
Centres 10,000 - 49,999								
Bracebridge	11	8	0	0	0	0	11	8
Brighton	13	10	0	0	0	0	13	10
Brock	0	1	0	0	0	0	0	1
Brockville	4	1	0	0	0	0	4	1
Centre Wellington	10	14	0	0	0	0	10	14
Cobourg	24	22	4	2	0	0	28	24
Collingwood	29	15	4	0	0	0	33	15
Elliot Lake	0	0	0	0	0	0	0	0
Erin	1	3	0	0	0	0	1	3
Essex	5	5	0	0	0	0	5	5
Gravenhurst	3	4	4	0	0	0	7	4
Greater Napanee	12	8	0	0	0	0	12	8
Haldimand County	7	23	0	0	0	0	7	23
Hawkesbury	0	3	0	0	3	0	3	3
Hunstville	6	18	0	0	0	0	6	18
Ingersoll	6	12	0	0	0	0	6	12
Kenora	8	5	0	0	0	0	8	5
Kincardine	1	4	0	0	0	0	1	4
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	5	10	0	0	0	0	5	10
Meaford	0	4	0	0	0	0	0	4
Midland	20	5	0	5	0	1	20	11
Mississippi Mills	13	29	0	0	1	0	14	29
North Grenville	21	12	0	0	0	0	21	12
North Perth	3	10	0	0	0	0	3	10
Orillia	20	11	0	0	0	8	20	19
Owen Sound	0	9	0	0	0	0	0	9
Pembroke	4	2	0	0	0	0	4	2
Petawawa	1	18	0	0	0	0	1	18
Port Hope	12	9	0	0	0	0	12	9
Prince Edward County	16	13	0	0	0	0	16	13
Saugeen Shores	4	12	0	0	0	0	4	12
Scugog	1	8	0	0	0	0	1	8
Stratford	0	5	0	0	0	2	0	7
Temiskaming Shores	2	1	0	0	0	0	2	1
The Nation	3	9	0	0	0	0	3	9
Tillsonburg	7	16	0	0	0	0	7	16
Timmins	5	1	0	0	38	12	43	13
Trent Hills	2	20	0	0	0	0	2	20
Wasaga Beach	26	41	0	4	0	0	26	45
West Grey	1	4	0	0	0	0	1	4
West Nipissing	3	6	0	0	0	0	3	6
Woodstock	26	37	0	0	0	0	26	37
Total Ontario (10,000+)	6,503	7,914	8,728	6,521	1,010	379	16,241	14,814

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Barrie	272	291	132	97	56	169	460	557
Brantford	158	126	28	27	3	0	189	153
Greater Sudbury	57	105	0	8	27	38	84	151
Guelph	145	114	327	107	23	1	495	222
Hamilton	1,043	725	357	347	196	2	1,596	1,074
Kingston	170	184	0	0	0	0	170	184
Kitchener	519	486	192	186	393	210	1,104	882
London	340	435	148	182	32	7	520	624
Oshawa	506	453	0	35	73	11	579	499
Ottawa	1,633	1,770	1,006	848	273	271	2,912	2,889
Peterborough	169	114	0	18	19	39	188	171
St. Catharines-Niagara	505	444	73	58	28	123	606	625
Thunder Bay	117	103	79	12	16	4	212	119
Toronto	6,341	7,333	24,875	8,126	1,012	188	32,228	15,647
Windsor	304	252	19	24	0	6	323	282
Centres 50,000 - 99,999								
Belleville	99	104	0	0	0	2	99	106
Chatham-Kent	47	56	0	0	0	0	47	56
Cornwall	55	63	0	0	26	48	81	111
Kawartha Lakes	69	86	0	0	0	2	69	88
Norfolk	121	108	5	6	6	15	132	129
North Bay	19	33	0	0	0	0	19	33
Sarnia	78	71	0	0	0	168	78	239
Sault Ste. Marie	37	38	0	0	0	0	37	38

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 10,000 - 49,999								
Bracebridge	14	10	0	0	0	0	14	10
Brighton	25	25	0	0	0	0	25	25
Brock	3	4	0	0	0	0	3	4
Brockville	16	14	0	0	0	0	16	14
Centre Wellington	32	29	0	0	0	0	32	29
Cobourg	48	42	14	4	0	0	62	46
Collingwood	53	34	15	0	0	0	68	34
Elliot Lake	0	1	0	0	0	0	0	1
Erin	4	7	0	0	3	0	7	7
Essex	22	17	0	0	0	0	22	17
Gravenhurst	15	10	4	0	6	0	25	10
Greater Napanee	35	19	0	0	8	0	43	19
Haldimand County	24	37	0	0	0	0	24	37
Hawkesbury	0	3	0	0	3	4	3	7
Hunstville	23	35	0	0	0	0	23	35
Ingersoll	10	23	0	0	0	0	10	23
Kenora	14	11	0	0	0	0	14	11
Kincardine	10	12	0	0	0	8	10	20
Lambton Shores	0	0	0	0	0	49	0	49
Leamington	20	20	0	0	0	0	20	20
Meaford	2	7	0	0	0	0	2	7
Midland	35	16	0	5	0	1	35	22
Mississippi Mills	22	69	0	0	1	0	23	69
North Grenville	42	41	12	0	0	0	54	41
North Perth	16	24	0	0	0	3	16	27
Orillia	29	29	8	0	0	8	37	37
Owen Sound	9	29	0	0	0	24	9	53
Pembroke	10	10	0	0	0	0	10	10
Petawawa	13	31	0	0	0	0	13	31
Port Hope	31	32	0	0	0	0	31	32
Prince Edward County	37	28	0	0	0	0	37	28
Saugeen Shores	10	27	0	0	0	28	10	55
Scugog	8	14	0	0	0	0	8	14
Stratford	18	10	0	0	0	4	18	14
Temiskaming Shores	6	8	0	0	0	0	6	8
The Nation	10	23	0	0	0	0	10	23
Tillsonburg	19	26	0	0	0	0	19	26
Timmins	13	13	0	0	38	12	51	25
Trent Hills	7	36	0	0	0	10	7	46
Wasaga Beach	75	82	6	18	0	0	81	100
West Grey	7	10	0	0	0	0	7	10
West Nipissing	8	27	0	0	0	0	8	27
Woodstock	62	77	0	0	0	0	62	77
Total Ontario (10,000+)	13,661	14,516	27,300	10,108	2,242	1,455	43,203	26,079

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Second Quarter 2015													
Submarket	**Price Ranges**										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Belleville													
Q2 2015	0	0.0	0	0.0	12	33.3	24	66.7	0	0.0	36	310,900	316,839
Q2 2014	0	0.0	0	0.0	19	67.9	9	32.1	0	0.0	28	270,900	280,286
Year-to-date 2015	0	0.0	1	1.6	27	43.5	34	54.8	0	0.0	62	305,500	300,377
Year-to-date 2014	0	0.0	2	3.8	32	61.5	18	34.6	0	0.0	52	270,900	287,094
Chatham-Kent													
Q2 2015	0	0.0	1	8.3	6	50.0	4	33.3	1	8.3	12	279,450	352,808
Q2 2014	2	10.5	0	0.0	6	31.6	10	52.6	1	5.3	19	329,000	455,389
Year-to-date 2015	0	0.0	1	4.8	11	52.4	8	38.1	1	4.8	21	299,000	340,357
Year-to-date 2014	4	8.9	4	8.9	13	28.9	18	40.0	6	13.3	45	329,000	392,938
Cornwall													
Q2 2015	0	0.0	1	10.0	5	50.0	4	40.0	0	0.0	10	277,773	291,753
Q2 2014	0	0.0	2	13.3	10	66.7	3	20.0	0	0.0	15	209,870	239,839
Year-to-date 2015	0	0.0	2	10.5	11	57.9	5	26.3	1	5.3	19	265,900	296,451
Year-to-date 2014	0	0.0	2	8.7	18	78.3	3	13.0	0	0.0	23	220,738	239,086
Kawartha Lakes													
Q2 2015	0	0.0	1	3.6	9	32.1	18	64.3	0	0.0	28	329,000	332,818
Q2 2014	0	0.0	0	0.0	1	20.0	3	60.0	1	20.0	5	--	--
Year-to-date 2015	0	0.0	1	2.9	14	40.0	20	57.1	0	0.0	35	320,000	322,540
Year-to-date 2014	1	3.4	0	0.0	11	37.9	15	51.7	2	6.9	29	349,000	342,600
Norfolk													
Q2 2015	0	0.0	0	0.0	20	32.8	40	65.6	1	1.6	61	349,900	338,196
Q2 2014	0	0.0	0	0.0	9	15.5	33	56.9	16	27.6	58	385,000	426,176
Year-to-date 2015	0	0.0	0	0.0	34	33.0	63	61.2	6	5.8	103	349,900	349,484
Year-to-date 2014	0	0.0	0	0.0	18	18.8	56	58.3	22	22.9	96	365,000	416,185
North Bay													
Q2 2015	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	--	--
Q2 2014	0	0.0	0	0.0	2	40.0	3	60.0	0	0.0	5	--	--
Year-to-date 2015	0	0.0	0	0.0	1	12.5	6	75.0	1	12.5	8	--	--
Year-to-date 2014	0	0.0	0	0.0	3	37.5	5	62.5	0	0.0	8	--	--
Sarnia													
Q2 2015	2	6.9	1	3.4	8	27.6	17	58.6	1	3.4	29	329,900	332,033
Q2 2014	0	0.0	2	5.7	17	48.6	16	45.7	0	0.0	35	284,000	300,000
Year-to-date 2015	2	2.9	5	7.4	19	27.9	40	58.8	2	2.9	68	320,000	323,767
Year-to-date 2014	0	0.0	4	7.1	23	41.1	29	51.8	0	0.0	56	302,450	311,157
Sault Ste. Marie													
Q2 2015	0	0.0	0	0.0	4	50.0	3	37.5	1	12.5	8	--	--
Q2 2014	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	--	--
Year-to-date 2015	0	0.0	0	0.0	6	42.9	6	42.9	2	14.3	14	309,000	374,343
Year-to-date 2014	0	0.0	1	14.3	0	0.0	5	71.4	1	14.3	7	--	--
Barrie CMA													
Q2 2015	0	0.0	0	0.0	0	0.0	39	41.1	56	58.9	95	564,490	556,369
Q2 2014	1	0.6	0	0.0	8	4.8	139	82.7	20	11.9	168	404,000	423,275
Year-to-date 2015	0	0.0	0	0.0	2	1.0	109	55.9	84	43.1	195	471,115	509,968
Year-to-date 2014	1	0.3	0	0.0	15	4.8	249	80.3	45	14.5	310	401,028	433,592

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Second Quarter 2015													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brantford CMA													
Q2 2015	1	1.1	0	0.0	7	7.4	67	71.3	19	20.2	94	423,653	434,491
Q2 2014	0	0.0	0	0.0	4	6.6	43	70.5	14	23.0	61	382,000	428,297
Year-to-date 2015	1	0.6	1	0.6	17	11.0	99	63.9	37	23.9	155	422,405	436,317
Year-to-date 2014	0	0.0	0	0.0	15	13.0	67	58.3	33	28.7	115	385,000	435,748
Greater Sudbury CMA													
Q2 2015	0	0.0	0	0.0	2	8.3	15	62.5	7	29.2	24	402,950	453,788
Q2 2014	0	0.0	0	0.0	2	6.1	26	78.8	5	15.2	33	439,900	429,593
Year-to-date 2015	0	0.0	0	0.0	2	7.7	17	65.4	7	26.9	26	415,450	452,720
Year-to-date 2014	0	0.0	0	0.0	3	7.3	28	68.3	10	24.4	41	439,900	446,826
Guelph CMA													
Q2 2015	0	0.0	0	0.0	0	0.0	24	58.5	17	41.5	41	485,990	524,440
Q2 2014	0	0.0	0	0.0	0	0.0	20	60.6	13	39.4	33	450,990	573,515
Year-to-date 2015	0	0.0	0	0.0	1	1.3	40	52.6	35	46.1	76	490,500	548,642
Year-to-date 2014	0	0.0	0	0.0	2	2.9	48	70.6	18	26.5	68	430,934	495,382
Hamilton CMA													
Q2 2015	0	0.0	0	0.0	2	1.0	132	64.7	70	34.3	204	477,000	526,616
Q2 2014	0	0.0	0	0.0	12	5.6	117	54.4	86	40.0	215	470,000	597,320
Year-to-date 2015	1	0.2	0	0.0	13	2.7	279	57.2	195	40.0	488	480,750	547,452
Year-to-date 2014	0	0.0	1	0.2	30	6.3	264	55.2	183	38.3	478	468,403	554,685
Kingston CMA													
Q2 2015	0	0.0	0	0.0	15	27.3	33	60.0	7	12.7	55	314,000	348,185
Q2 2014	0	0.0	0	0.0	31	49.2	31	49.2	1	1.6	63	300,000	308,522
Year-to-date 2015	0	0.0	0	0.0	25	29.8	52	61.9	7	8.3	84	312,000	341,479
Year-to-date 2014	0	0.0	0	0.0	50	53.2	42	44.7	2	2.1	94	299,900	306,588
Kitchener CMA													
Q2 2015	0	0.0	0	0.0	3	1.3	177	76.6	51	22.1	231	419,900	448,816
Q2 2014	0	0.0	0	0.0	3	1.8	124	75.2	38	23.0	165	429,000	460,883
Year-to-date 2015	0	0.0	0	0.0	4	0.9	327	76.6	96	22.5	427	417,300	454,949
Year-to-date 2014	0	0.0	0	0.0	4	1.5	197	73.0	69	25.6	270	432,219	470,422
London CMA													
Q2 2015	1	0.8	1	0.8	32	25.8	71	57.3	19	15.3	124	368,450	382,038
Q2 2014	2	0.8	4	1.6	41	16.2	181	71.5	25	9.9	253	362,000	382,672
Year-to-date 2015	2	0.6	4	1.3	70	22.6	182	58.7	52	16.8	310	370,000	395,109
Year-to-date 2014	2	0.5	5	1.2	79	18.5	294	69.0	46	10.8	426	361,350	387,815
Oshawa CMA													
Q2 2015	0	0.0	0	0.0	3	1.3	135	57.0	99	41.8	237	479,990	480,330
Q2 2014	0	0.0	0	0.0	10	4.5	152	67.9	62	27.7	224	405,490	463,448
Year-to-date 2015	0	0.0	0	0.0	6	1.3	271	59.4	179	39.3	456	469,990	480,470
Year-to-date 2014	0	0.0	0	0.0	17	4.5	251	66.9	107	28.5	375	437,900	468,966
Ottawa CMA													
Q2 2015	0	0.0	0	0.0	0	0.0	220	57.9	160	42.1	380	475,400	503,011
Q2 2014	0	0.0	0	0.0	3	0.7	263	60.2	171	39.1	437	471,900	495,909
Year-to-date 2015	0	0.0	0	0.0	0	0.0	408	63.0	240	37.0	648	467,490	495,839
Year-to-date 2014	0	0.0	0	0.0	4	0.6	391	54.4	324	45.1	719	486,990	516,787

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region Second Quarter 2015													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peterborough CMA													
Q2 2015	0	0.0	1	2.9	9	25.7	23	65.7	2	5.7	35	329,900	350,211
Q2 2014	0	0.0	0	0.0	22	43.1	27	52.9	2	3.9	51	320,000	318,354
Year-to-date 2015	0	0.0	1	1.3	24	30.4	52	65.8	2	2.5	79	323,900	330,301
Year-to-date 2014	0	0.0	0	0.0	43	50.0	41	47.7	2	2.3	86	299,500	306,818
St. Catharines-Niagara CMA													
Q2 2015	0	0.0	3	1.4	26	12.2	146	68.5	38	17.8	213	397,770	419,531
Q2 2014	0	0.0	0	0.0	33	21.2	104	66.7	19	12.2	156	363,995	394,659
Year-to-date 2015	3	0.8	3	0.8	44	12.3	234	65.5	73	20.4	357	400,000	433,073
Year-to-date 2014	0	0.0	0	0.0	61	21.2	189	65.6	38	13.2	288	371,495	400,747
Thunder Bay CMA													
Q2 2015	0	0.0	0	0.0	0	0.0	22	88.0	3	12.0	25	379,900	422,664
Q2 2014	0	0.0	0	0.0	0	0.0	6	85.7	1	14.3	7	--	--
Year-to-date 2015	0	0.0	0	0.0	0	0.0	40	88.9	5	11.1	45	389,900	414,658
Year-to-date 2014	0	0.0	0	0.0	0	0.0	23	92.0	2	8.0	25	379,900	409,508
Toronto CMA													
Q2 2015	0	0.0	0	0.0	2	0.1	248	15.6	1,341	84.3	1,591	689,900	903,180
Q2 2014	2	0.1	0	0.0	2	0.1	438	18.0	1,989	81.8	2,431	689,990	791,671
Year-to-date 2015	2	0.1	0	0.0	5	0.1	697	18.0	3,160	81.8	3,864	679,990	873,790
Year-to-date 2014	3	0.1	0	0.0	9	0.2	892	19.7	3,630	80.1	4,534	683,645	799,290
Windsor CMA													
Q2 2015	0	0.0	0	0.0	31	36.9	37	44.0	16	19.0	84	350,968	402,415
Q2 2014	1	1.3	1	1.3	27	36.0	37	49.3	9	12.0	75	349,900	360,144
Year-to-date 2015	0	0.0	0	0.0	82	32.7	126	50.2	43	17.1	251	362,500	404,284
Year-to-date 2014	1	0.6	1	0.6	64	41.6	76	49.4	12	7.8	154	321,938	343,670
Total Urban Centres in Ontario (50,000+)													
Q2 2015	4	0.1	9	0.2	196	5.4	1,501	41.5	1,909	52.7	3,619	513,900	650,334
Q2 2014	8	0.2	9	0.2	262	5.8	1,787	39.4	2,473	54.5	4,539	526,990	630,859
Year-to-date 2015	11	0.1	19	0.2	418	5.4	3,115	40.0	4,228	54.3	7,791	520,490	662,244
Year-to-date 2014	12	0.1	20	0.2	514	6.2	3,201	38.6	4,552	54.8	8,299	529,900	639,858

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Ontario Region
Second Quarter 2015

		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
2014	January	9,182	-6.6	15,417	22,774	28,454	54.2	403,225	8.2	420,372
	February	12,291	-3.7	15,537	24,377	29,097	53.4	424,362	7.8	419,732
	March	16,742	1.7	15,845	33,199	28,609	55.4	435,472	7.2	421,602
	April	20,368	-3.8	16,217	39,799	30,600	53.0	446,905	9.1	425,551
	May	24,066	5.0	17,818	44,893	31,904	55.8	448,273	7.0	425,471
	June	22,545	9.9	17,631	38,894	31,696	55.6	437,228	7.2	426,454
	July	21,346	9.7	17,983	36,403	31,958	56.3	417,376	5.8	427,004
	August	17,950	2.4	18,058	28,850	31,023	58.2	409,184	5.8	428,540
	September	17,972	7.6	17,659	34,730	30,409	58.1	430,745	6.7	434,378
	October	18,193	6.7	17,769	29,795	30,727	57.8	445,500	7.6	442,182
	November	14,232	3.0	17,811	20,134	29,991	59.4	433,656	5.9	439,478
	December	9,856	8.0	16,945	11,442	30,729	55.1	418,297	5.3	439,458
2015	January	9,788	6.6	17,048	23,886	30,211	56.4	418,358	3.8	436,482
	February	13,547	10.2	17,297	24,547	29,771	58.1	454,199	7.0	449,050
	March	18,767	12.1	17,745	36,734	31,323	56.7	467,198	7.3	452,862
	April	23,884	17.3	18,596	42,298	31,621	58.8	481,942	7.8	458,107
	May	25,596	6.4	19,232	44,066	31,610	60.8	484,760	8.1	460,334
	June	26,412	17.2	19,313	40,655	31,256	61.8	477,829	9.3	465,992
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2014	66,979	3.7	51,666	123,586	94,200	54.8	444,139	7.7	425,832
	Q2 2015	75,892	13.3	57,141	127,019	94,487	60.5	481,461	8.4	461,522
	YTD 2014	105,194	1.5		203,936			436,878	7.8	
	YTD 2015	117,994	12.2		212,186			470,828	7.8	

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 2015

		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	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term							
2014	January - March	591	3.1	5.2	6,856.0	7.4	17,678	105.9	901	67,339,627	90.18
	April - June	570	3.1	4.8	6,869.5	7.3	26,624	98.7	903	74,228,989	92.39
	July - September	570	3.1	4.8	6,879.0	7.4	36,173	103.9	909	72,396,747	90.97
	October - December	570	3.1	4.8	6,903.8	6.9	-7,216	112.8	915	72,906,483	87.43
2015	January - March	568	3.0	4.8	6,896.2	6.9	9,896	122.8	920	68,259,562	79.20
	April - June	561	2.9	4.6	6,921.7	6.6		109.5	933		81.10
	July - September										
	October - December										

Table 6.1: Growth(1) of Economic Indicators for Ontario Region
Second Quarter 2015

		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	Mortgage Rates 1 Yr. Term	Mortgage Rates 5 Yr. Term							
2014	January - March	-0.5	0.1	0.0	1.1	-0.3	-12.2	14.9	2.5	4.5	-8.5
	April - June	-3.4	0.1	-0.4	0.8	-0.3	-26.1	7.3	0.4	6.2	-4.7
	July - September	-4.6	0.0	-0.5	0.5	-0.2	-3.3	0.4	1.1	7.7	-5.7
	October - December	-5.2	0.0	-0.6	0.8	-0.6	**	34.5	1.2	5.7	-7.7
2015	January - March	-3.8	-0.2	-0.4	0.6	-0.5	-44.0	16.0	2.1	1.4	-12.2
	April - June	-1.5	-0.3	-0.2	0.8	-0.7		10.9	3.3		-12.2
	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 2011 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 modeled 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.

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