HOUSING MARKET INFORMATION

HOUSING NOW TABLES
London CMA

Date Released: First Quarter 2016



Housing market intelligence you can count on

Canada

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HOME TO CANADIANS

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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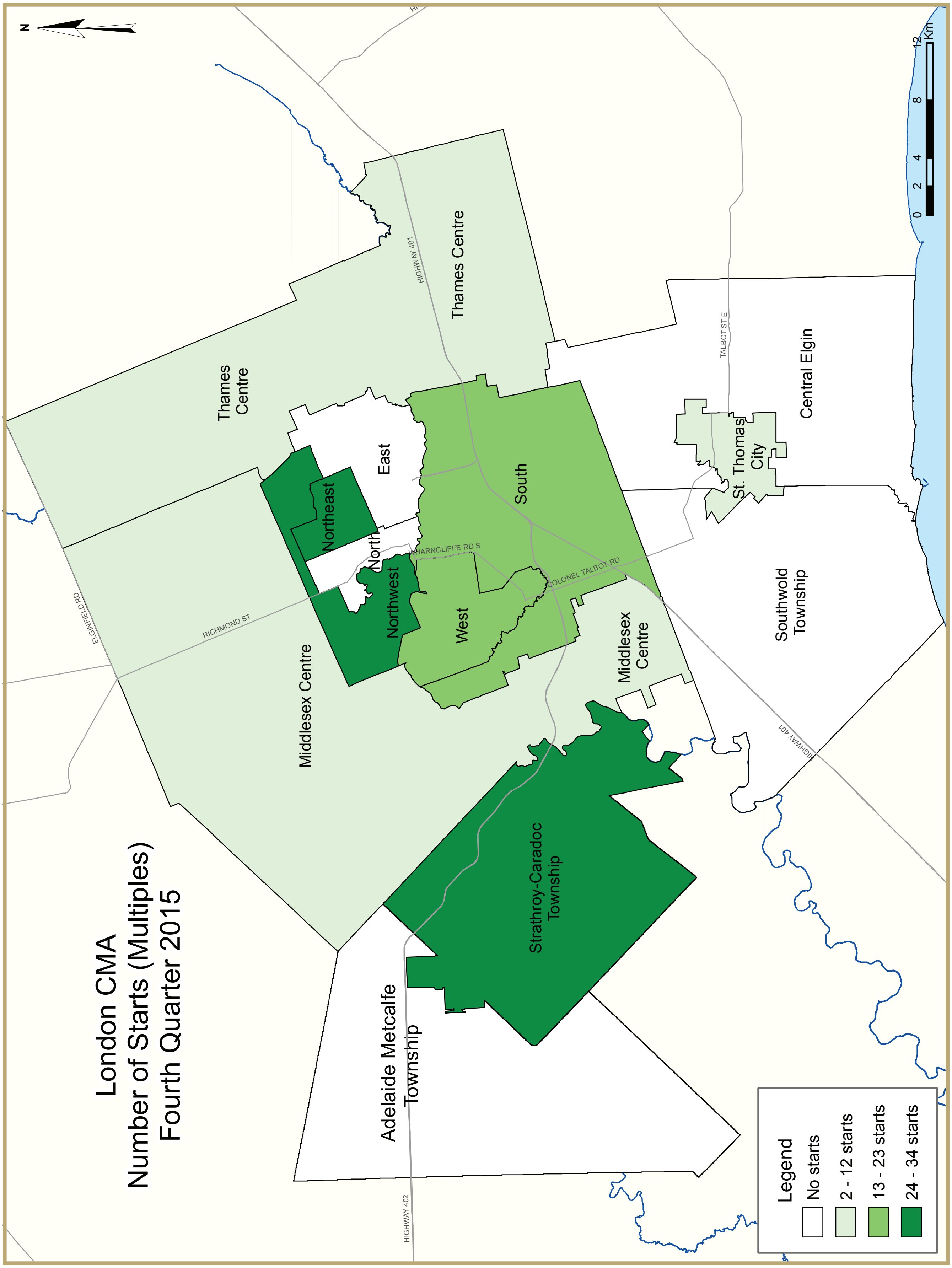
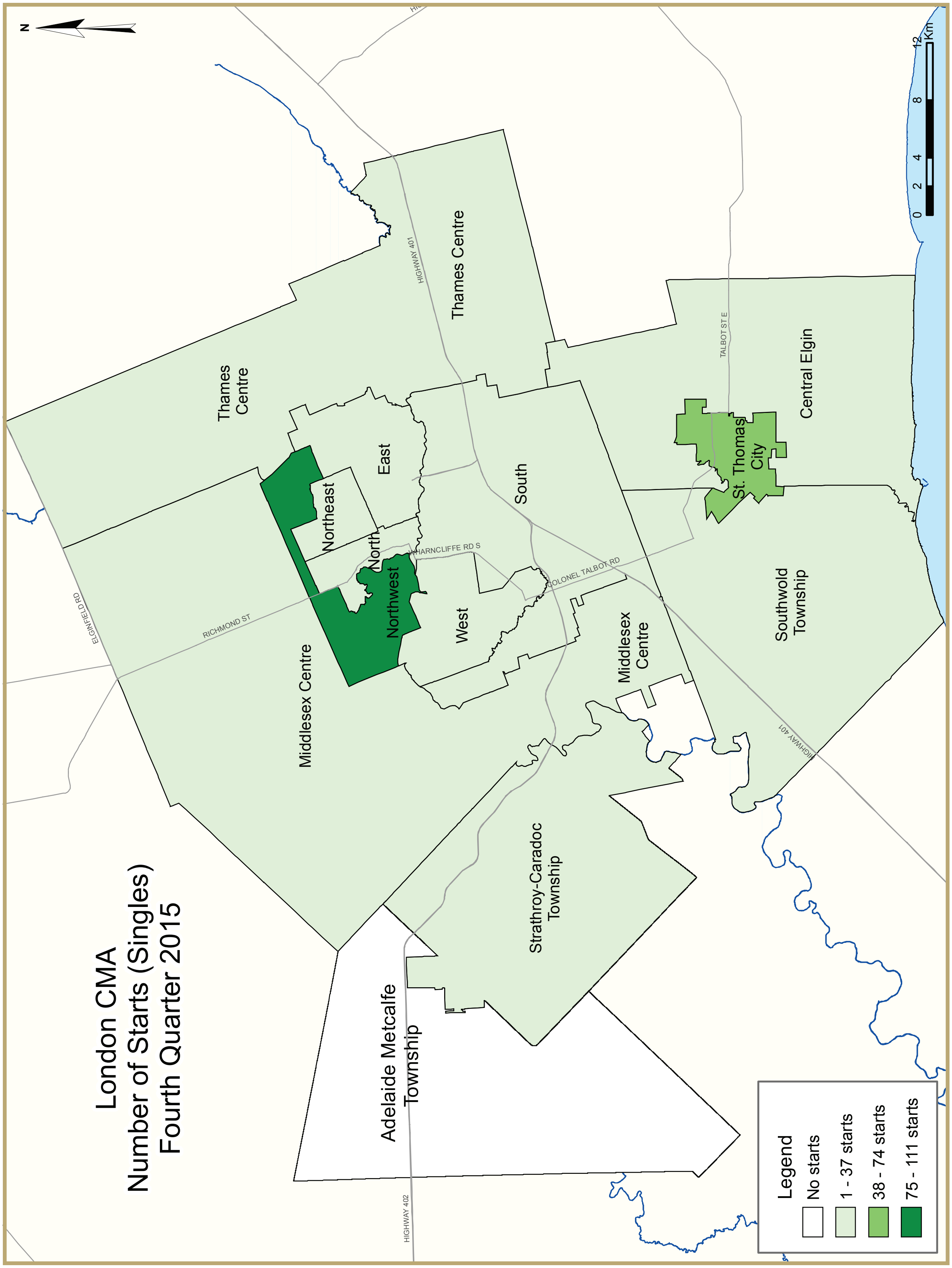
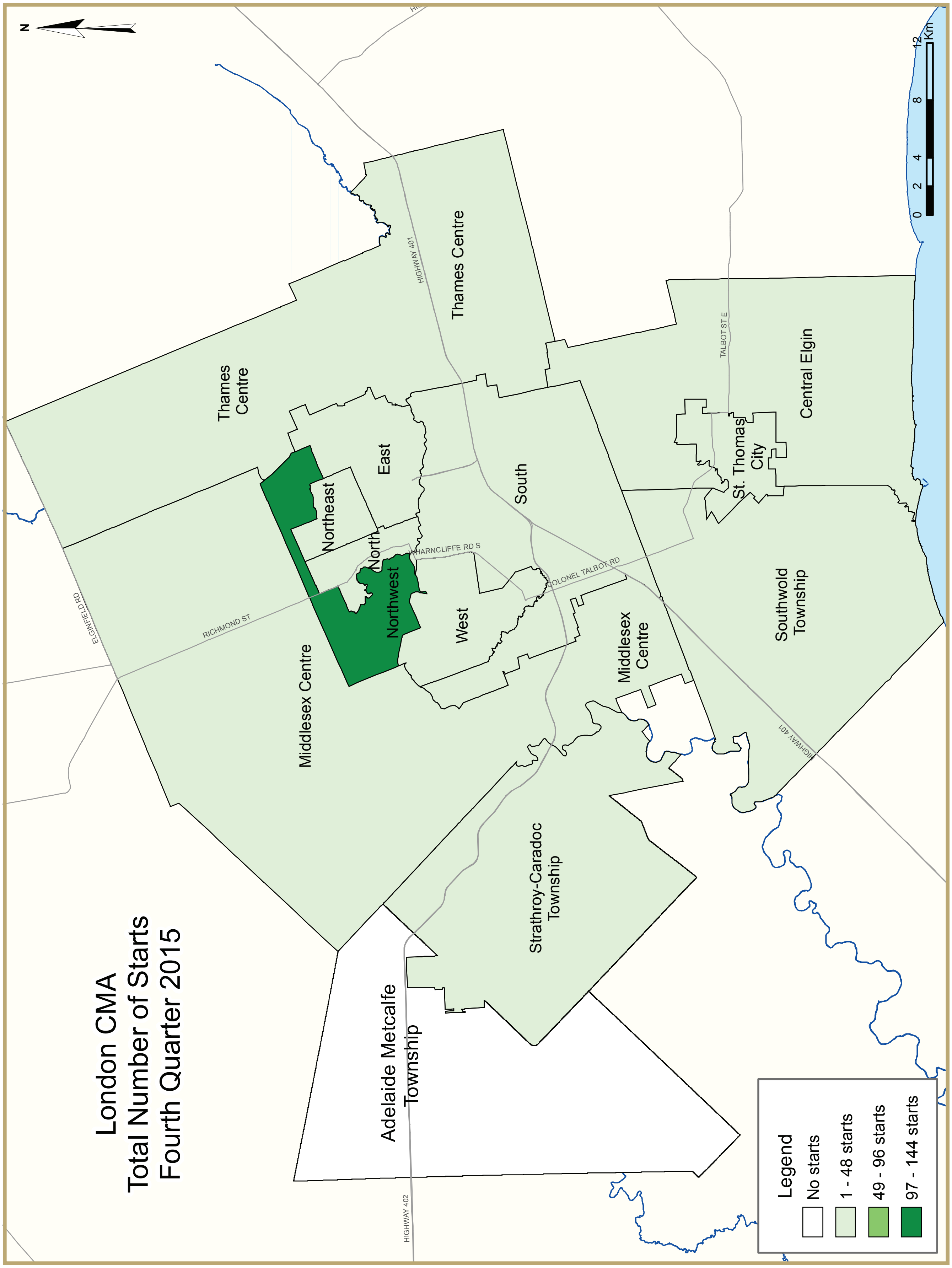
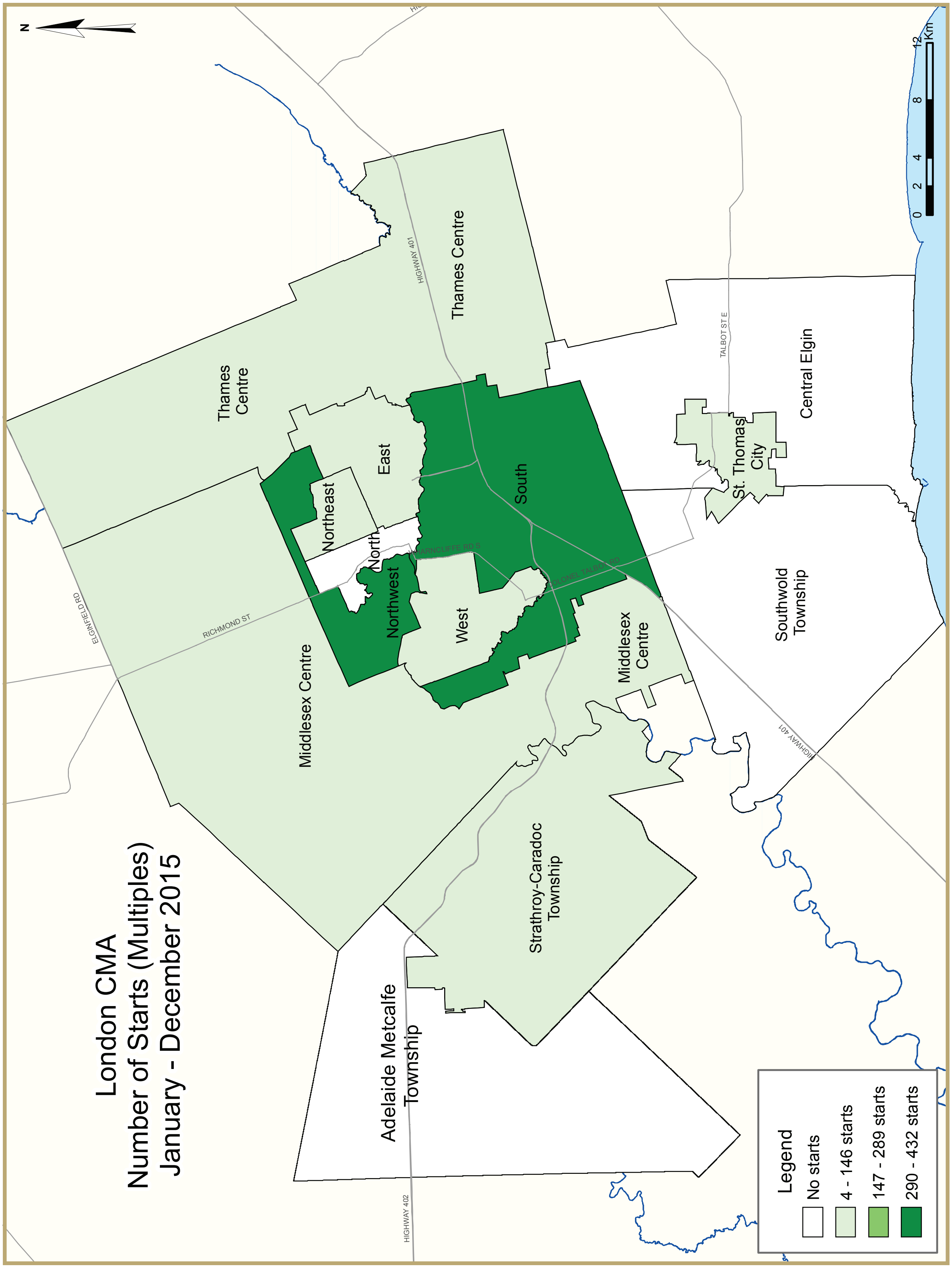
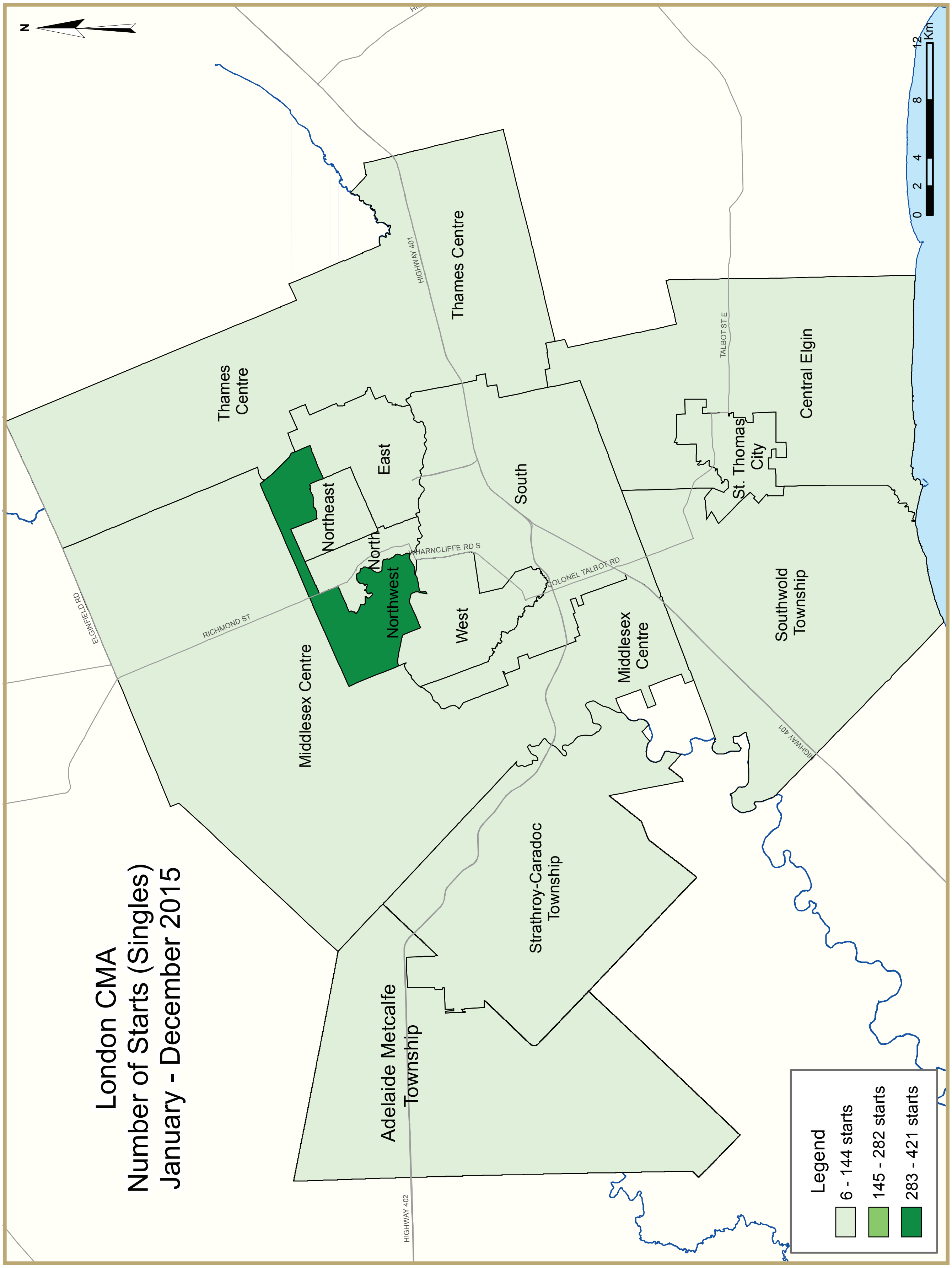
Access CMHC's Market Analysis Centre publications quickly and conveniently on the Order Desk at www.cmhc.ca/housingmarketinformation. View, print, download or subscribe to get market information e-mailed to you on the day it is released. CMHC's electronic suite of national standardized products is available for free.

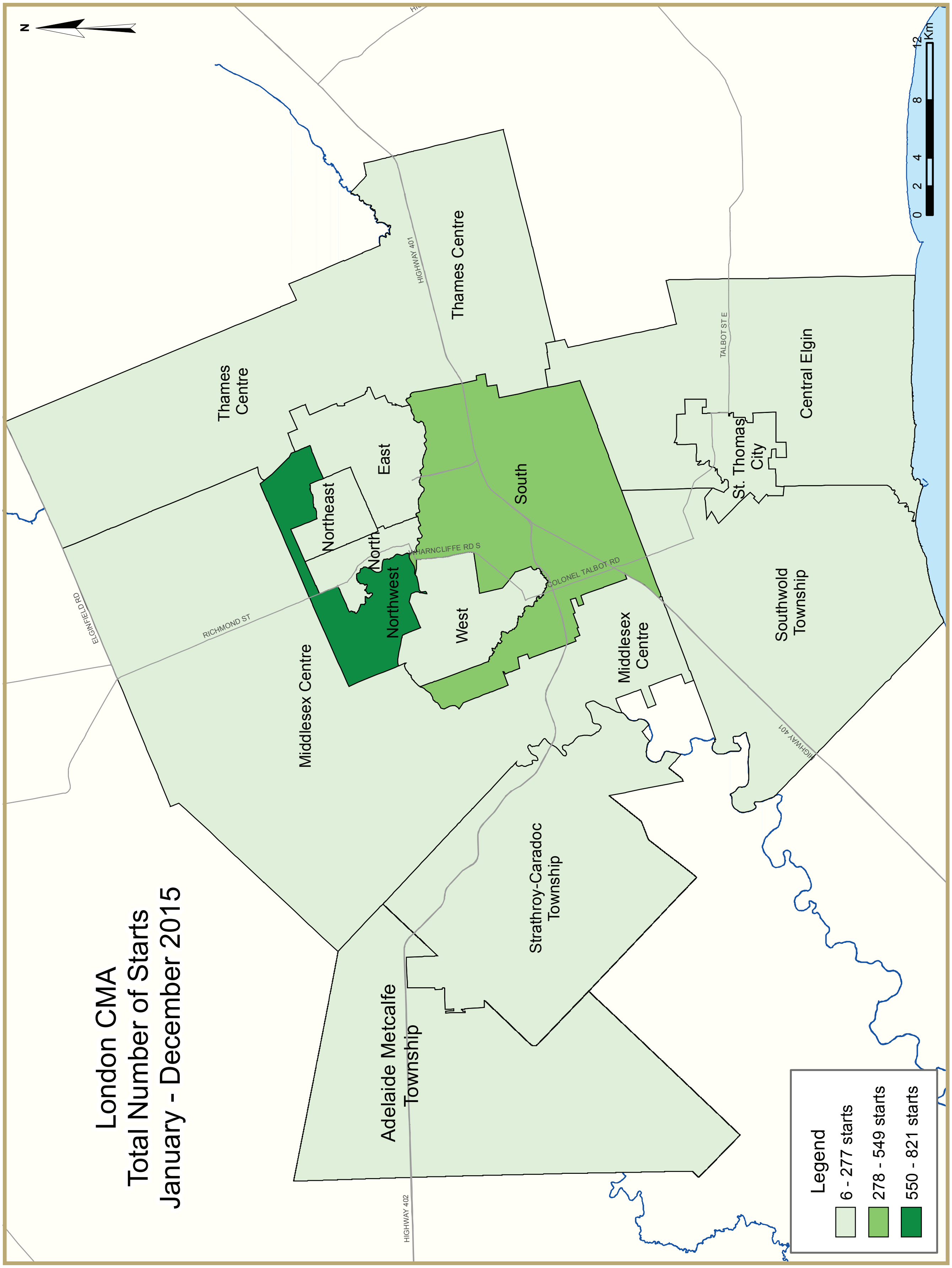

London CMA
Number of Starts (Multiples)
Fourth Quarter 2015
Legend
No starts
2 - 12 starts
13 - 23 starts
24 - 34 starts
N
0 2 4 8 12 Km
Thames Centre
Thames Centre
Middlesex Centre
Middlesex Centre
Northeast
East
North
Northwest
West
South
St. Thomas City
Central Elgin
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
HIGHWAY 401
HIGHWAY 402
TALBOT ST E
WHARNCLIFFE RD S
COLONEL TALBOT RD
RICHMOND ST
ELGINFIELD RD


London CMA
Number of Starts (Singles)
Fourth Quarter 2015
Legend
No starts
1 - 37 starts
38 - 74 starts
75 - 111 starts
N
0 2 4 8 12
Km
Thames Centre
Thames Centre
Central Elgin
St. Thomas City
Southwold Township
Middlesex Centre
Middlesex Centre
Strathroy-Caradoc Township
Adelaide Metcalfe Township
Northeast
East
North
Northwest
South
West
HIGHWAY 401
TALBOT ST E
WHARNCLIFFE RD S
COLONEL TALBOT RD
RICHMOND ST
ELGINFIELD RD
HIGHWAY 402


London CMA
Total Number of Starts
Fourth Quarter 2015
Legend
No starts
1 - 48 starts
49 - 96 starts
97 - 144 starts
N
0 2 4 8 12
Km
Thames Centre
Thames Centre
Central Elgin
St. Thomas City
East
Northeast
North
Northwest
South
West
Middlesex Centre
Middlesex Centre
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
HIGHWAY 401
HIGHWAY 402
TALBOT ST E
WHARNCLIFFE RD S
COLONEL TALBOT RD
RICHMOND ST
ELGINFIELD RD


London CMA
Number of Starts (Multiples)
January - December 2015
Legend
No starts
4 - 146 starts
147 - 289 starts
290 - 432 starts
N
0 2 4 8 12 Km
Thames Centre
East
Northeast
North
Northwest
South
West
Middlesex Centre
Strathroy-Caradoc Township
Adelaide Metcalfe Township
St. Thomas City
Central Elgin
Southwold Township
HIGHWAY 401
HIGHWAY 402
TALBOT ST E
RICHMOND ST
ELGINFIELD RD
COLONEL TALBOT RD
WHARNCLIFFE RD S


London CMA
Number of Starts (Singles)
January - December 2015
Legend
6 - 144 starts
145 - 282 starts
283 - 421 starts
Thames Centre
Thames Centre
Middlesex Centre
Middlesex Centre
Northeast
East
North
Northwest
West
South
St. Thomas City
Central Elgin
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
HIGHWAY 401
HIGHWAY 402
TALBOT ST E
RICHMOND ST
ELGINFIELD RD
WHARNCLIFFE RD S
COLONEL TALBOT RD
N
0 2 4 8 12
Km


London CMA
Total Number of Starts
January - December 2015
Legend
6 - 277 starts
278 - 549 starts
550 - 821 starts
Thames Centre
Thames Centre
East
Northeast
North
Northwest
South
West
Middlesex Centre
Middlesex Centre
Strathroy-Caradoc Township
Adelaide Metcalfe Township
St. Thomas City
Central Elgin
Southwold Township
HIGHWAY 401
HIGHWAY 401
HIGHWAY 402
TALBOT ST E
WHARNCLIFFE RD S
COLONEL TALBOT RD
RICHMOND ST
ELGINFIELD RD
N
0 2 4 8 12
Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) Fourth Quarter 2015								
London CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2014	2015	Oct. 2015	Nov. 2015	Dec. 2015	Oct. 2015	Nov. 2015	Dec. 2015
Single-Detached	1,116	1,046	1,236	1,162	1,296	1,093	1,065	1,111
Multiples	867	1,058	1,092	384	192	1,472	934	872
Total	1,983	2,104	2,328	1,546	1,488	2,565	1,999	1,983
	Quarterly SAAR		Actual			YTD		
	2015 Q3	2015 Q4	2014 Q4	2015 Q4	% change	2014 Q4	2015 Q4	% change
Single-Detached	993	1,230	247	303	22.7%	1,116	1,046	-6.3%
Multiples	1,188	556	200	139	-30.5%	867	1,058	22.0%
Total	2,181	1,786	447	442	-1.1%	1,983	2,104	6.1%

Source: CMHC

[1] Census Metropolitan Area

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

Detailed data available upon request

Table 1.1: Housing Activity Summary of London CMA Fourth Quarter 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q4 2015	294	6	75	9	49	9	0	0	442
Q4 2014	217	6	6	30	103	48	35	2	447
% Change	35.5	0.0	**	-70.0	-52.4	-81.3	-100.0	-100.0	-1.1
Year-to-date 2015	1,015	21	87	31	256	209	99	386	2,104
Year-to-date 2014	1,024	22	13	91	299	259	61	214	1,983
% Change	-0.9	-4.5	**	-65.9	-14.4	-19.3	62.3	80.4	6.1
UNDER CONSTRUCTION									
Q4 2015	379	6	71	16	180	413	122	1,050	2,237
Q4 2014	399	6	12	54	241	580	64	722	2,078
% Change	-5.0	0.0	**	-70.4	-25.3	-28.8	90.6	45.4	7.7
COMPLETIONS									
Q4 2015	297	6	12	4	116	0	8	347	790
Q4 2014	298	6	5	19	98	0	24	538	988
% Change	-0.3	0.0	140.0	-78.9	18.4	n/a	-66.7	-35.5	-20.0
Year-to-date 2015	1,020	21	24	67	312	32	50	411	1,937
Year-to-date 2014	1,028	26	14	72	283	6	30	552	2,011
% Change	-0.8	-19.2	71.4	-6.9	10.2	**	66.7	-25.5	-3.7
COMPLETED & NOT ABSORBED									
Q4 2015	206	2	15	17	142	29	n/a	n/a	411
Q4 2014	199	3	4	14	52	26	n/a	n/a	298
% Change	3.5	-33.3	**	21.4	173.1	11.5	n/a	n/a	37.9
ABSORBED									
Q4 2015	262	8	2	6	71	2	n/a	n/a	351
Q4 2014	274	10	3	22	87	204	n/a	n/a	600
% Change	-4.4	-20.0	-33.3	-72.7	-18.4	-99.0	n/a	n/a	-41.5
Year-to-date 2015	1,010	22	13	64	222	29	n/a	n/a	1,360
Year-to-date 2014	1,027	30	10	84	257	249	n/a	n/a	1,657
% Change	-1.7	-26.7	30.0	-23.8	-13.6	-88.4	n/a	n/a	-17.9

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

Table 1.2: Housing Activity Summary by Submarket Fourth Quarter 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
London City									
Q4 2015	192	2	37	7	49	9	0	0	296
Q4 2014	143	0	6	16	103	48	35	2	353
St. Thomas City									
Q4 2015	40	2	4	0	0	0	0	0	46
Q4 2014	28	4	0	6	0	0	0	0	38
Central Elgin									
Q4 2015	1	0	0	0	0	0	0	0	1
Q4 2014	3	2	0	5	0	0	0	0	10
Middlesex Centre									
Q4 2015	28	0	6	0	0	0	0	0	34
Q4 2014	26	0	0	0	0	0	0	0	26
Southwold TP									
Q4 2015	2	0	0	0	0	0	0	0	2
Q4 2014	0	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP									
Q4 2015	19	0	28	0	0	0	0	0	47
Q4 2014	13	0	0	2	0	0	0	0	15
Thames Centre									
Q4 2015	12	2	0	2	0	0	0	0	16
Q4 2014	4	0	0	1	0	0	0	0	5
Adelaide-Metcalfe TP									
Q4 2015	0	0	0	0	0	0	0	0	0
Q4 2014	0	0	0	0	0	0	0	0	0
London CMA									
Q4 2015	294	6	75	9	49	9	0	0	442
Q4 2014	217	6	6	30	103	48	35	2	447

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

Table 1.2: Housing Activity Summary by Submarket Fourth Quarter 2015	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
London City									
Q4 2015	263	2	33	13	180	413	118	1,050	2,072
Q4 2014	269	0	12	35	241	580	64	710	1,911
St. Thomas City									
Q4 2015	45	2	4	0	0	0	4	0	55
Q4 2014	37	2	0	6	0	0	0	0	45
Central Elgin									
Q4 2015	2	0	0	0	0	0	0	0	2
Q4 2014	8	4	0	7	0	0	0	0	19
Middlesex Centre									
Q4 2015	23	0	6	1	0	0	0	0	30
Q4 2014	46	0	0	0	0	0	0	0	46
Southwold TP									
Q4 2015	2	0	0	0	0	0	0	0	2
Q4 2014	2	0	0	0	0	0	0	0	2
Strathroy-Caradoc TP									
Q4 2015	31	0	28	0	0	0	0	0	59
Q4 2014	26	0	0	4	0	0	0	12	42
Thames Centre									
Q4 2015	11	2	0	2	0	0	0	0	15
Q4 2014	11	0	0	2	0	0	0	0	13
Adelaide-Metcalfe TP									
Q4 2015	2	0	0	0	0	0	0	0	2
Q4 2014	0	0	0	0	0	0	0	0	0
London CMA									
Q4 2015	379	6	71	16	180	413	122	1,050	2,237
Q4 2014	399	6	12	54	241	580	64	722	2,078

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

Table 1.2: Housing Activity Summary by Submarket Fourth Quarter 2015	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
London City									
Q4 2015	173	4	8	3	116	0	8	347	659
Q4 2014	195	2	5	14	98	0	24	538	876
St. Thomas City									
Q4 2015	38	2	4	1	0	0	0	0	45
Q4 2014	30	2	0	3	0	0	0	0	35
Central Elgin									
Q4 2015	11	0	0	0	0	0	0	0	11
Q4 2014	6	0	0	1	0	0	0	0	7
Middlesex Centre									
Q4 2015	34	0	0	0	0	0	0	0	34
Q4 2014	29	0	0	0	0	0	0	0	29
Southwold TP									
Q4 2015	2	0	0	0	0	0	0	0	2
Q4 2014	1	0	0	0	0	0	0	0	1
Strathroy-Caradoc TP									
Q4 2015	24	0	0	0	0	0	0	0	24
Q4 2014	22	0	0	1	0	0	0	0	23
Thames Centre									
Q4 2015	14	0	0	0	0	0	0	0	14
Q4 2014	15	2	0	0	0	0	0	0	17
Adelaide-Metcalfe TP									
Q4 2015	1	0	0	0	0	0	0	0	1
Q4 2014	0	0	0	0	0	0	0	0	0
London CMA									
Q4 2015	297	6	12	4	116	0	8	347	790
Q4 2014	298	6	5	19	98	0	24	538	988

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

Table 1.2: Housing Activity Summary by Submarket Fourth Quarter 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
London City									
Q4 2015	153	1	11	13	142	29	n/a	n/a	349
Q4 2014	135	0	4	12	52	26	n/a	n/a	229
St. Thomas City									
Q4 2015	20	1	4	0	0	0	n/a	n/a	25
Q4 2014	20	1	0	0	0	0	n/a	n/a	21
Central Elgin									
Q4 2015	6	0	0	2	0	0	n/a	n/a	8
Q4 2014	7	1	0	0	0	0	n/a	n/a	8
Middlesex Centre									
Q4 2015	12	0	0	0	0	0	n/a	n/a	12
Q4 2014	19	0	0	0	0	0	n/a	n/a	19
Southwold TP									
Q4 2015	1	0	0	0	0	0	n/a	n/a	1
Q4 2014	0	0	0	0	0	0	n/a	n/a	0
Strathroy-Caradoc TP									
Q4 2015	12	0	0	0	0	0	n/a	n/a	12
Q4 2014	11	0	0	0	0	0	n/a	n/a	11
Thames Centre									
Q4 2015	2	0	0	2	0	0	n/a	n/a	4
Q4 2014	7	1	0	2	0	0	n/a	n/a	10
Adelaide-Metcalfe TP									
Q4 2015	0	0	0	0	0	0	n/a	n/a	0
Q4 2014	0	0	0	0	0	0	n/a	n/a	0
London CMA									
Q4 2015	206	2	15	17	142	29	n/a	n/a	411
Q4 2014	199	3	4	14	52	26	n/a	n/a	298

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

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
London City									
Q4 2015	138	4	2	2	71	2	n/a	n/a	219
Q4 2014	177	2	3	17	87	204	n/a	n/a	490
St. Thomas City									
Q4 2015	37	2	0	3	0	0	n/a	n/a	42
Q4 2014	30	6	0	3	0	0	n/a	n/a	39
Central Elgin									
Q4 2015	9	0	0	0	0	0	n/a	n/a	9
Q4 2014	7	1	0	1	0	0	n/a	n/a	9
Middlesex Centre									
Q4 2015	36	0	0	0	0	0	n/a	n/a	36
Q4 2014	27	0	0	0	0	0	n/a	n/a	27
Southwold TP									
Q4 2015	1	0	0	0	0	0	n/a	n/a	1
Q4 2014	1	0	0	0	0	0	n/a	n/a	1
Strathroy-Caradoc TP									
Q4 2015	22	0	0	1	0	0	n/a	n/a	23
Q4 2014	22	0	0	1	0	0	n/a	n/a	23
Thames Centre									
Q4 2015	17	2	0	0	0	0	n/a	n/a	19
Q4 2014	10	1	0	0	0	0	n/a	n/a	11
Adelaide-Metcalfe TP									
Q4 2015	2	0	0	0	0	0	n/a	n/a	2
Q4 2014	0	0	0	0	0	0	n/a	n/a	0
London CMA									
Q4 2015	262	8	2	6	71	2	n/a	n/a	351
Q4 2014	274	10	3	22	87	204	n/a	n/a	600

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

Table 1.3: History of Housing Starts of London CMA
2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,015	21	87	31	256	209	99	386	2,104
% Change	-0.9	-4.5	**	-65.9	-14.4	-19.3	62.3	80.4	6.1
2014	1,024	22	13	91	299	259	61	214	1,983
% Change	-4.1	0.0	-38.1	7.1	14.6	-24.9	n/a	-40.7	-8.3
2013	1,068	22	21	85	261	345	0	361	2,163
% Change	-4.8	-42.1	61.5	-22.7	85.1	-23.7	-100.0	7.1	-3.4
2012	1,122	38	13	110	141	452	27	337	2,240
% Change	3.6	**	-45.8	18.3	12.8	62.0	-3.6	**	28.1
2011	1,083	12	24	93	125	279	28	104	1,748
% Change	-18.9	-40.0	**	-26.2	-19.4	**	**	-74.3	-15.9
2010	1,335	20	3	126	155	28	7	405	2,079
% Change	40.5	100.0	-70.0	22.3	9.9	-84.6	-69.6	-45.9	-4.1
2009	950	10	10	103	141	182	23	749	2,168
% Change	-23.4	-58.3	11.1	-12.7	-16.1	**	-42.5	-0.1	-9.1
2008	1,241	24	9	118	168	35	40	750	2,385
% Change	-32.9	-42.9	-57.1	5.4	-33.1	-18.6	33.3	-5.4	-24.1
2007	1,849	42	21	112	251	43	30	793	3,141
% Change	-5.8	23.5	-41.7	-2.6	-31.2	n/a	-9.1	-29.7	-14.5
2006	1,963	34	36	115	365	0	33	1,128	3,674

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Fourth Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
London City	199	159	4	0	84	144	9	50	296	353	-16.1
St. Thomas City	40	34	2	4	4	0	0	0	46	38	21.1
Central Elgin	1	8	0	2	0	0	0	0	1	10	-90.0
Middlesex Centre	28	26	0	0	6	0	0	0	34	26	30.8
Southwold TP	2	0	0	0	0	0	0	0	2	0	n/a
Strathroy-Caradoc TP	19	15	0	0	28	0	0	0	47	15	**
Thames Centre	14	5	2	0	0	0	0	0	16	5	**
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0	0	0	n/a
London CMA	303	247	8	6	122	144	9	50	442	447	-1.1

Table 2.1: Starts by Submarket and by Dwelling Type January - December 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
London City	673	760	10	2	390	372	595	461	1,668	1,595	4.6
St. Thomas City	132	117	9	12	16	0	0	0	157	129	21.7
Central Elgin	30	31	0	4	0	0	0	0	30	35	-14.3
Middlesex Centre	70	99	0	0	6	0	0	0	76	99	-23.2
Southwold TP	10	4	0	0	0	0	0	0	10	4	150.0
Strathroy-Caradoc TP	82	78	0	0	28	0	0	12	110	90	22.2
Thames Centre	43	27	4	4	0	0	0	0	47	31	51.6
Adelaide-Metcalfe TP	6	0	0	0	0	0	0	0	6	0	n/a
London CMA	1,046	1,116	23	22	440	372	595	473	2,104	1,983	6.1

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Fourth Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
London City	84	109	0	35	9	48	0	2
St. Thomas City	4	0	0	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	6	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	28	0	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	122	109	0	35	9	48	0	2

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - December 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
London City	295	312	95	60	209	259	386	202
St. Thomas City	12	0	4	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	6	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	28	0	0	0	0	0	0	12
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	341	312	99	60	209	259	386	214

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Fourth Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
London City	231	149	65	167	0	37	296	353
St. Thomas City	46	32	0	6	0	0	46	38
Central Elgin	1	5	0	5	0	0	1	10
Middlesex Centre	34	26	0	0	0	0	34	26
Southwold TP	2	0	0	0	0	0	2	0
Strathroy-Caradoc TP	47	13	0	2	0	0	47	15
Thames Centre	14	4	2	1	0	0	16	5
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	375	229	67	181	0	37	442	447

Table 2.5: Starts by Submarket and by Intended Market January - December 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
London City	701	712	486	620	481	263	1,668	1,595
St. Thomas City	149	117	4	12	4	0	157	129
Central Elgin	29	27	1	8	0	0	30	35
Middlesex Centre	75	99	1	0	0	0	76	99
Southwold TP	10	4	0	0	0	0	10	4
Strathroy-Caradoc TP	110	71	0	7	0	12	110	90
Thames Centre	43	29	4	2	0	0	47	31
Adelaide-Metcalfe TP	6	0	0	0	0	0	6	0
London CMA	1,123	1,059	496	649	485	275	2,104	1,983

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Fourth Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
London City	176	209	4	2	132	127	347	538	659	876	-24.8
St. Thomas City	39	33	2	2	4	0	0	0	45	35	28.6
Central Elgin	11	7	0	0	0	0	0	0	11	7	57.1
Middlesex Centre	34	29	0	0	0	0	0	0	34	29	17.2
Southwold TP	2	1	0	0	0	0	0	0	2	1	100.0
Strathroy-Caradoc TP	24	23	0	0	0	0	0	0	24	23	4.3
Thames Centre	14	15	0	2	0	0	0	0	14	17	-17.6
Adelaide-Metcalfe TP	1	0	0	0	0	0	0	0	1	0	n/a
London CMA	301	317	6	6	136	127	347	538	790	988	-20.0

Table 3.1: Completions by Submarket and by Dwelling Type January - December 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
London City	699	745	6	4	378	325	431	558	1,514	1,632	-7.2
St. Thomas City	129	105	9	12	8	0	0	0	146	117	24.8
Central Elgin	41	46	4	2	0	0	0	0	45	48	-6.3
Middlesex Centre	81	101	0	0	0	0	0	0	81	101	-19.8
Southwold TP	10	3	0	0	0	0	0	0	10	3	**
Strathroy-Caradoc TP	80	79	0	0	0	0	12	0	92	79	16.5
Thames Centre	43	23	2	8	0	0	0	0	45	31	45.2
Adelaide-Metcalfe TP	4	0	0	0	0	0	0	0	4	0	n/a
London CMA	1,087	1,102	21	26	386	325	443	558	1,937	2,011	-3.7

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Fourth Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
London City	124	103	8	24	0	0	347	538
St. Thomas City	4	0	0	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	128	103	8	24	0	0	347	538

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - December 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
London City	332	297	46	28	32	6	399	552
St. Thomas City	4	0	4	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	12	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	336	297	50	28	32	6	411	552

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Fourth Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
London City	185	202	119	112	355	562	659	876
St. Thomas City	44	32	1	3	0	0	45	35
Central Elgin	11	6	0	1	0	0	11	7
Middlesex Centre	34	29	0	0	0	0	34	29
Southwold TP	2	1	0	0	0	0	2	1
Strathroy-Caradoc TP	24	22	0	1	0	0	24	23
Thames Centre	14	17	0	0	0	0	14	17
Adelaide-Metcalfe TP	1	0	0	0	0	0	1	0
London CMA	315	309	120	117	355	562	790	988

Table 3.5: Completions by Submarket and by Intended Market January - December 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
London City	684	700	385	350	445	582	1,514	1,632
St. Thomas City	132	111	10	6	4	0	146	117
Central Elgin	37	47	8	1	0	0	45	48
Middlesex Centre	81	101	0	0	0	0	81	101
Southwold TP	10	3	0	0	0	0	10	3
Strathroy-Caradoc TP	76	75	4	4	12	0	92	79
Thames Centre	41	31	4	0	0	0	45	31
Adelaide-Metcalfe TP	4	0	0	0	0	0	4	0
London CMA	1,065	1,068	411	361	461	582	1,937	2,011

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Fourth Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
London City													
Q4 2015	14	11.2	17	13.6	26	20.8	39	31.2	29	23.2	125	415,000	439,178
Q4 2014	19	10.3	33	17.8	51	27.6	46	24.9	36	19.5	185	385,000	427,775
Year-to-date 2015	76	12.3	92	14.9	144	23.3	169	27.3	137	22.2	618	400,000	435,469
Year-to-date 2014	84	11.3	167	22.5	188	25.4	186	25.1	116	15.7	741	380,000	415,157
St. Thomas City													
Q4 2015	30	75.0	9	22.5	1	2.5	0	0.0	0	0.0	40	270,000	269,543
Q4 2014	19	57.6	10	30.3	3	9.1	0	0.0	1	3.0	33	285,000	298,338
Year-to-date 2015	79	66.4	28	23.5	12	10.1	0	0.0	0	0.0	119	285,000	288,264
Year-to-date 2014	65	59.6	31	28.4	12	11.0	0	0.0	1	0.9	109	285,000	294,939
Central Elgin													
Q4 2015	2	33.3	2	33.3	0	0.0	1	16.7	1	16.7	6	-	-
Q4 2014	0	0.0	6	75.0	2	25.0	0	0.0	0	0.0	8	-	-
Year-to-date 2015	10	41.7	6	25.0	5	20.8	2	8.3	1	4.2	24	-	308,317
Year-to-date 2014	3	8.8	14	41.2	11	32.4	5	14.7	1	2.9	34	-	365,936
Middlesex Centre													
Q4 2015	4	13.3	4	13.3	8	26.7	14	46.7	0	0.0	30	385,000	378,120
Q4 2014	1	4.5	0	0.0	5	22.7	11	50.0	5	22.7	22	425,000	452,270
Year-to-date 2015	6	8.3	8	11.1	13	18.1	35	48.6	10	13.9	72	420,000	415,263
Year-to-date 2014	10	13.0	3	3.9	16	20.8	38	49.4	10	13.0	77	417,500	405,758
Southwold TP													
Q4 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Q4 2014	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
Year-to-date 2015	0	0.0	1	33.3	1	33.3	1	33.3	0	0.0	3	-	-
Year-to-date 2014	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	-	-
Strathroy-Caradoc TP													
Q4 2015	4	25.0	8	50.0	1	6.3	3	18.8	0	0.0	16	-	348,100
Q4 2014	10	55.6	1	5.6	5	27.8	2	11.1	0	0.0	18	-	303,271
Year-to-date 2015	30	48.4	14	22.6	6	9.7	10	16.1	2	3.2	62	262,500	320,502
Year-to-date 2014	36	52.2	8	11.6	19	27.5	6	8.7	0	0.0	69	335,000	300,733
Thames Centre													
Q4 2015	6	46.2	1	7.7	2	15.4	4	30.8	0	0.0	13	-	295,050
Q4 2014	0	0.0	2	22.2	2	22.2	4	44.4	1	11.1	9	-	411,010
Year-to-date 2015	12	34.3	6	17.1	11	31.4	6	17.1	0	0.0	35	-	325,541
Year-to-date 2014	0	0.0	2	15.4	4	30.8	6	46.2	1	7.7	13	-	411,010
Adelaide-Metcalfe TP													
Q4 2015	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
Q4 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	2	-	-
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
London CMA													
Q4 2015	61	26.4	41	17.7	38	16.5	61	26.4	30	13.0	231	380,000	386,367
Q4 2014	49	17.8	52	18.8	68	24.6	64	23.2	43	15.6	276	375,000	403,095
Year-to-date 2015	214	22.9	155	16.6	192	20.5	224	24.0	150	16.0	935	380,000	400,794
Year-to-date 2014	198	18.9	225	21.5	251	24.0	242	23.2	129	12.3	1,045	370,000	392,558

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units Fourth Quarter 2015						
Submarket	Q4 2015	Q4 2014	% Change	YTD 2015	YTD 2014	% Change
London City	439,178	427,775	2.7	435,469	415,157	4.9
St. Thomas City	269,543	298,338	-9.7	288,264	294,939	-2.3
Central Elgin	-	-	n/a	308,317	365,936	-15.7
Middlesex Centre	378,120	452,270	-16.4	415,263	405,758	2.3
Southwold TP	-	-	n/a	-	-	n/a
Strathroy-Caradoc TP	348,100	303,271	14.8	320,502	300,733	6.6
Thames Centre	295,050	411,010	-28.2	325,541	411,010	-20.8
Adelaide-Metcalfe TP	-	-	n/a	-	-	n/a
London CMA	386,367	403,095	-4.1	400,794	392,558	2.1

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for London Fourth 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	395	-12.4	613	1,196	1,335	45.9	245,416	6.1	253,865
	February	515	-12.1	631	1,136	1,360	46.4	243,115	-1.8	242,215
	March	681	9.1	685	1,496	1,351	50.7	253,738	3.2	248,960
	April	857	-2.2	708	1,878	1,402	50.5	249,191	-0.3	246,534
	May	1,010	3.6	751	1,949	1,425	52.7	260,281	3.4	250,637
	June	996	22.7	766	1,696	1,439	53.2	264,188	6.4	260,666
	July	995	24.4	829	1,727	1,503	55.2	253,340	0.5	248,404
	August	806	12.7	767	1,320	1,415	54.2	251,028	2.2	256,798
	September	694	10.5	685	1,508	1,386	49.4	269,914	9.0	272,172
	October	719	9.9	774	1,439	1,483	52.2	251,596	4.4	253,943
	November	599	5.3	781	1,052	1,515	51.6	257,692	4.0	260,590
	December	484	14.4	761	606	1,388	54.8	256,155	5.0	260,867
2015	January	487	23.3	789	1,223	1,447	54.5	251,501	2.5	259,491
	February	544	5.6	678	1,212	1,464	46.3	243,662	0.2	242,780
	March	794	16.6	777	1,644	1,422	54.6	266,560	5.1	264,329
	April	987	15.2	797	1,972	1,490	53.5	268,922	7.9	264,157
	May	1,074	6.3	820	1,866	1,408	58.2	275,475	5.8	265,814
	June	1,133	13.8	810	1,821	1,448	55.9	269,093	1.9	265,135
	July	951	-4.4	804	1,665	1,462	55.0	271,700	7.2	266,640
	August	880	9.2	837	1,307	1,393	60.1	258,456	3.0	263,983
	September	853	22.9	847	1,497	1,394	60.8	263,488	-2.4	265,430
	October	712	-1.0	791	1,251	1,365	57.9	266,879	6.1	270,029
	November	647	8.0	806	974	1,348	59.8	263,836	2.4	267,255
	December	556	14.9	862	608	1,400	61.6	266,499	4.0	271,027
	Q4 2014	1,802	9.5		3,097			254,847	4.4	
	Q4 2015	1,915	6.3		2,833			265,740	4.3	
	YTD 2014	8,751	7.9		17,003			255,452	3.4	
	YTD 2015	9,618	9.9		17,040			265,370	3.9	

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[1]Source: CREA

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

Table 6: Economic Indicators Fourth Quarter 2015										
		Interest Rates			NHPI, Total, London CMA 2007=100	CPI, 2002 =100 (Ontario)	London Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	112.5	123.3	236.3	8.1	61.8	857
	February	595	3.14	5.24	112.9	124.6	238.0	7.9	62.0	844
	March	581	3.14	4.99	112.9	125.1	238.8	7.9	62.2	843
	April	570	3.14	4.79	112.9	125.9	241.3	7.9	62.8	852
	May	570	3.14	4.79	113.2	126.5	242.6	7.8	63.0	867
	June	570	3.14	4.79	113.6	126.9	243.2	7.6	63.0	871
	July	570	3.14	4.79	113.9	126.5	244.8	7.3	63.1	869
	August	570	3.14	4.79	114.0	126.5	244.7	7.4	63.1	872
	September	570	3.14	4.79	114.6	126.7	244.0	7.4	62.8	880
	October	570	3.14	4.79	114.6	126.8	243.0	7.4	62.5	882
	November	570	3.14	4.79	114.9	126.3	244.1	7.4	62.8	880
	December	570	3.14	4.79	115.5	125.4	246.1	7.2	63.2	870
2015	January	570	3.14	4.79	115.9	125.3	249.3	7.1	63.9	872
	February	567	2.89	4.74	115.6	126.2	250.1	6.8	63.8	870
	March	567	2.89	4.74	115.5	127.1	249.1	6.7	63.5	870
	April	561	2.89	4.64	115.2	126.9	245.0	6.4	62.2	863
	May	561	2.89	4.64	115.2	127.7	245.2	6.0	61.9	862
	June	561	2.89	4.64	115.2	128.2	249.7	5.9	62.9	870
	July	561	2.89	4.64	115.5	128.4	252.8	6.1	63.8	876
	August	561	2.89	4.64	115.7	128.0	255.0	6.5	64.6	872
	September	561	2.89	4.64	115.9	127.8	252.2	7.2	64.3	869
	October	561	2.89	4.64	115.9	127.9	254.2	7.1	64.6	868
	November	561	3.14	4.64	116.0	127.9	253.9	6.8	64.3	870
	December	561	3.14	4.64		127.5	255.4	6.1	64.2	869

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

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

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

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 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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