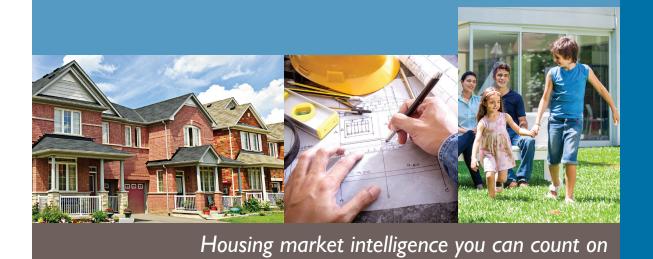
HOUSING MARKET INFORMATION

HOUSING NOW TABLES Ontario Region

Date Released: Fourth Quarter 2016







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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HOUSING NOW REPORT TABLES

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- 1.1 Housing Activity Summary of Region
- 2 Starts by Submarket and by Dwelling Type Current Quarter
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- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market Current Quarter
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- 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 I: Housing Starts (SAAR and Trend) September 2016											
Ontario	August 2016	September 2016									
Trend ¹ , urban centres ²	74,244	71,289									
SAAR, urban centres ²	70,261	67,426									
	September 2015	September 2016									
Actual, urban centres ²											
September - Single-Detached	2,271	2,423									
September - Multiples	5,206	3,291									
September - Total	7,477	5,714									
January to September - Single-Detached	16,400	19,211									
January to September - Multiples	33,500	33,766									
January to September - Total	49,900	52,977									

Source: CMHC

Detailed data available upon request

 $^{^{\}rm I}$ The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

 $^{^{\}rm 2}$ Urban centres with a population of 10,000 and over.

Table 1.1: Housing Activity Summary of Ontario Region Third Quarter 2016												
				Urban (
			Owne	rship						Total*		
		Freehold		C	ondominiun	n	Ren	ital	Rural Centres			
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres			
STARTS												
Q3 2016	7,733	694	2,801	21	478	5,289	114	2,018	1,003	20,151		
Q3 2015	7,108	617	2,206	14	578	7,814	36	2,218	668	21,259		
% Change	8.8	12.5	27.0	50.0	-17.3	-32.3	**	-9.0	50.1	-5.2		
Year-to-date 2016	19,159	1,710	7,114	48	1,081	17,695	308	5,858	2,163	55,140		
Year-to-date 2015	16,349	1,333	5,681	51	1,619	20,069	221	4,577	1,220	51,120		
% Change	17.2	28.3	25.2	-5.9	-33.2	-11.8	39.4	28.0	77.3	7.9		
UNDER CONSTRUCTION												
Q3 2016	19,366	1,996	9,264	58	1,949	51,269	432	12,140	1,666	98,140		
Q3 2015	16,040	1,596	6,927	39	2,628	48,661	444	9,906	1,144	87,385		
% Change	20.7	25.1	33.7	48.7	-25.8	5.4	-2.7	22.6	45.6	12.3		
COMPLETIONS												
Q3 2016	5,592	458	1,688	30	853	6,034	154	2,293	624	17,730		
Q3 2015	4,974	381	1,510	29	392	5,583	117	1,704	451	15,141		
% Change	12.4	20.2	11.8	3.4	117.6	8.1	31.6	34.6	38.4	17.1		
Year-to-date 2016	16,951	1,414	5,709	62	1,797	14,814	353	5,183	1,841	48,144		
Year-to-date 2015	14,073	1,595	4,858	108	1,114	32,082	262	3,801	1,748	59,641		
% Change	20.5	-11.3	17.5	-42.6	61.3	-53.8	34.7	36.4	5.3	-19.3		
COMPLETED & NOT ABSOR	RBED											
Q3 2016	1,059	176	529	16	222	1,646	n/a	n/a	n/a	3,648		
Q3 2015	1,123	97	468	25	302	2,598	n/a	n/a	n/a	4,613		
% Change	-5.7	81.4	13.0	-36.0	-26.5	-36.6	n/a	n/a	n/a	-20.9		
ABSORBED												
Q3 2016	5,013	377	1,564	27	860	6,516	n/a	n/a	n/a	14,357		
Q3 2015	4,524	371	1,310	40	242	5,392	n/a	n/a	n/a	11,879		
% Change	10.8	1.6	19.4	-32.5	**	20.8	n/a	n/a	n/a	20.9		
Year-to-date 2016	15,208	1,206	5,335	70	1,715	15,657	n/a	n/a	n/a	39,191		
Year-to-date 2015	12,995	1,511	4,421	104	894	30,798	n/a	n/a	n/a	50,723		
% Change	17.0	-20.2	20.7	-32.7	91.8	-49.2	n/a	n/a	n/a	-22.7		

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

Table 1.3: History of Housing Starts of Ontario Region 2006 - 2015												
				Urban (Centres							
		Ownership										
		Freehold		С	ondominiun	n	Ren	tal	Rural	Total*		
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Centres			
2015	23,338	1,911	8,480	108	2,128	25,675	254	6,390	1,864	70,156		
% Change	10.2	-23.7	15.0	-34.5	2.0	44.3	2.0	33.0	-37.3	18.6		
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		

Table 2: Starts by Submarket and by Dwelling Type													
Ontario Region													
Third Quarter 2016													
	Sir	ıgle	Se	mi	Re	ow	Apt. &	Other		Total			
Submarket	O3 2016	O3 2015	O3 2016	O3 2015	O3 2016	O3 2015	Q3 2016	O3 2015	O3 2016	O3 2015	%		
	Q0 20.0	Q 20.0	Q0 20.0	Q0 2010	Q0 20:0	Q0 2010	Q0 2010	Q0 20.0	Q0 2010	Q0 2010	Change		
Centres 100,000+						1				1			
Barrie	215	178	4		80			0	717		**		
Brantford	39	95	6	10	51	57	12	153	108	315	-65.7		
Greater Sudbury	72		8	10	38			2	147	93	58.1		
Guelph	74	120	10	8	45	112	15	215	144	455	-68.4		
Hamilton	170	345	6	16	302	112	220	96	698	569	22.7		
Kingston	87	91	0	4	20	9	- 11	159	118	263	-55.1		
Kitchener	418	252	30	10	120	214	813	539	1,381	1,015	36.1		
London	409	284	14	4	137	67	205	226	765	581	31.7		
Oshawa	188	426	20	14	137	84	195	153	540	677	-20.2		
Ottawa	556	663	84	54	550	334	442	306	1,632	1,357	20.3		
Peterborough	138	103	0	2	6	21	0	12	144	138	4.3		
St. Catharines-Niagara	460	333	72	34	76	113	- 11	218	619	698	-11.3		
Thunder Bay	57	70	6	12	8	6	4	33	75	121	-38.0		
Toronto	3,324	3,021	236	320	1,423	1,256	4,631	7,903	9,614	12,500	-23.1		
Windsor	229	219	58	50	56	39	3	65	346	373	-7.2		
Centres 50,000 - 99,999						•				•			
Belleville	103	76	6	5	38	27	0	0	147	108	36.1		
Chatham-Kent	26	38	0	2	8	0	0	0	34	40	-15.0		
Cornwall	27	17	32	10	9	0	34	12	102	39	161.5		
Kawartha Lakes	91	52	0	0	0	3	0	0	91	55	65.5		
Norfolk	73	43	4	10	16	9	0	0	93	62	50.0		
North Bay	14	21	2	2	0	0	0	3	16	26	-38.5		
Sarnia	52	60	0	0	8	0	0	0	60	60	0.0		
Sault Ste. Marie	20	30	0	4	19	7	0	0	39	41	-4.9		

	Table 2: Starts by Submarket and by Dwelling Type											
			On	tario R	egion							
					er 2016							
	Sin	ngle		mi		ow	Apt. &	Other		Total		
Submarket			Q3 2016	Q3 2015	Q3 2016	Q3 2015			Q3 2016	Q3 2015	% Change	
Centres 10,000 - 49,999												
Bracebridge	10	13	8	0	4	9	0	0	22	22	0.0	
Brighton	24	21	2	6	0	0	0	0	26	27	-3.7	
Brock	4	8	0	0	0	0	0	0	4	8	-50.0	
Brockville	18	12	0	0	0	0	0	0	18	12	50.0	
Centre Wellington	50	8	0	0	29	0	0	0	79	8	**	
Cobourg	20	0	10	0	6	0	0	0	36	0	n/a	
Collingwood	23	32	20	0	39	8	0	126	82	166	-50.6	
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a	
Erin	17	4	0	0	0	0	0	0	17	4	**	
Essex	10	0	0	0	0	0	0	0	10	0	n/a	
Gravenhurst	16	17	2	0	0	0	0	0	18	17	5.9	
Greater Napanee	5	0	0	0	0	0	0	0	5	0	n/a	
Haldimand County	17	40	0	6	0	12	6	0	23	58	-60.3	
Hawkesbury	0	0	2	0	0	0	12	0	14	0	n/a	
Huntsville	13	20	4	0	9	0	0	0	26	20	30.0	
Ingersoll	22	0	6	0	0	0	0	0	28	0	n/a	
Kenora	2	0	0	0	0	0	0	0	2	0	n/a	
Kincardine	13	8	0	0	0	4	0	0	13	12	8.3	
Lambton Shores	20	30	0	0	0	0	0	0	20	30	-33.3	
Leamington	45	27	22	6	13	2	4	2	84	37	127.0	
Meaford	19	6	0	0	14	0	2	0	35	6	**	
Midland	51	32	0	0	14	12	0	0	65	44	47.7	
Mississippi Mills	13	0	12	0	0	0	0	0	25	0	n/a	
North Grenville	12	34	2	4	0	9	0	0	14	47	-70.2	
North Perth	17	- 11	2	0	13	4	8	4	40	19	110.5	
Orillia	52	24	0	0	15	- 11	89	0	156	35	**	
Owen Sound	6	14	0	0	0	0	0	0	6	14	-57.1	
Pembroke	15	7	0	2	0	0	0	0	15	9	66.7	
Petawawa	12	0	0	0	9	0	0	0	21	0	n/a	
Port Hope	18	9	0	0	0	4	0	0	18	13	38.5	
Prince Edward County	30	24	0	2	3	0	0	0	33	26	26.9	
Saugeen Shores	15	14	0	0	0	3	0	0	15	17	-11.8	
Scugog	3	7	0	0	0	0	0	0	3	7	-57.1	
Stratford	25	- 11	6	0	15	0	51	4	97	15	**	
Temiskaming Shores	8	4	0	0	0	0	0	0	8	4	100.0	
The Nation	3	26	0	0	0	0	0	0	3	26	-88.5	
Tillsonburg	56	0	0	0	0	0	0	0	56	0	n/a	
Timmins	2	7	0	0	0	0	0	8	2	15	-86.7	
Trent Hills	20			0	0	0	0	0	20	0	n/a	
Wasaga Beach	78	32	10	8	21	32	0	0	109	72	51.4	
West Grey	0	0	0	0	0	0	0	0	0	0	n/a	
West Nipissing	7	16	4	2	0	0	0	0	- 11	18	-38.9	
Woodstock	121	0	4	0	8	0	106	0	239	0	n/a	
Total Ontario (10,000+)	7,754	7,122	714	623	3,359	2,607	7,321	10,239	19,148	20,591	-7.0	

Table 2.1: Starts by Submarket and by Dwelling Type Ontario Region											
		Ja	nuary - :	•		6					
	Sin		Sei		Ro		Apt. &	Other		Total	
Submarket	YTD 2016	YTD 2015	% Change								
Centres 100,000+											
Barrie	536	440	10	10	181	82	784	0	1,511	532	184.0
Brantford	180	223	10	12	63	143	12	153	265	531	-50.1
Greater Sudbury	116	106	14	14	41	24	35	14	206	158	30.4
Guelph	184	287	16	22	164	246	501	287	865	842	2.7
Hamilton	552	894	110	20	753	324	650	98	2,065	1,336	54.6
Kingston	207	187	4	12	48	44	- 11	277	270	520	- 4 8.1
Kitchener	1,016	703	54	28	283	408	1,448	1,303	2,801	2,442	14.7
London	1,055	743	24	15	296	318	910	586	2,285	1,662	37.5
Oshawa	788	1,042	52	20	470	274	665	473	1,975	1,809	9.2
Ottawa	1,395	1,318	168	145	1,323	862	915	1,047	3,801	3,372	12.7
Peterborough	252	217	0	2	21	33	125	12	398	264	50.8
St. Catharines-Niagara	1,079	691	110	96	243	277	74	256	1,506	1,320	14.1
Thunder Bay	107	122	6	17	8	10	24	39	145	188	-22.9
Toronto	8,011	7,162	686	770	3,526	3,618	16,872	20,173	29,095	31,723	-8.3
Windsor	612	491	142	74	144	79	57	71	955	715	33.6
Centres 50,000 - 99,999											
Belleville	254	155	36	5	87	53	0	0	377	213	77.0
Chatham-Kent	65	70	10	8	16	- 11	0	0	91	89	2.2
Cornwall	73	56	62	- 11	9	0	34	18	178	85	109.4
Kawartha Lakes	223	136	0	0	0	29	0	0	223	165	35.2
Norfolk	143	118	12	14	34	23	70	0	259	155	67.1
North Bay	26	32	4	2	4	0	9	3	43	37	16.2
Sarnia	121	124	12	0	16	0	0	0	149	124	20.2
Sault Ste. Marie	39	49	2	4	23	7	18	0	82	60	36.7

	Table 2.1: Starts by Submarket and by Dwelling Type												
			Onta	ario Re	gion								
		Ja	nuary - S	Septen	ber 20	6							
	Sing	gle	Ser	mi	Ro	w	Apt. &	Other		Total			
Submarket	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change		
Centres 10,000 - 49,999											J		
Bracebridge	18	15	8	0	- 11	13	0	0	37	28	32.1		
Brighton	61	41	2	10	0	0	0	0	63	51	23.5		
Brock	8	15	0	6	0	0	0	0	8	21	-61.9		
Brockville	34	25	2	0	0	0	7	12	43	37	16.2		
Centre Wellington	142	16	8	0	61	0	111	24	322	40	**		
Cobourg	32	21	16	2	6	0	0	0	54	23	134.8		
Collingwood	54	68	26	4	43	16	93	126	216	214	0.9		
Elliot Lake	- 1	0	0	0	0	0	0	0	I	0	n/a		
Erin	30	4	0	0	0	0	0	3	30	7	**		
Essex	35	- 11	0	0	0	4	0	0	35	15	133.3		
Gravenhurst	29	20	4	0	0	0	0	0	33	20	65.0		
Greater Napanee	- 11	- 11	0	0	0	4	0	0	- 11	15	-26.7		
Haldimand County	49	44	4	6	3	12	6	0	62	62	0.0		
Hawkesbury	0	0	2	0	0	3	12	0	14	3	**		
Huntsville	49	30	4	0	9	5	13	8	75	43	74.4		
Ingersoll	53	14	10	2	4	0	0	0	67	16	**		
Kenora	24	4	0	0	0	0	0	0	24	4	**		
Kincardine	54	8	0	0	0	4	0	0	54	12	**		
Lambton Shores	25	30	0	0	4	0	0	0	29	30	-3.3		
Leamington	111	39	24	12	17	2	4	2	156	55	183.6		
Meaford	24	8	0	0	14	0	2	0	40	8	**		
Midland	102	62	6	2	18	16	0	0	126	80	57.5		
Mississippi Mills	64	21	20	2	17	24	- 1	- 1	102	48	112.5		
North Grenville	31	106	6	10	12	23	0	0	49	139	-64.7		
North Perth	53	- 11	6	0	21	4	16	4	96	19	**		
Orillia	97	54	0	0	26	42	189	0	312	96	**		
Owen Sound	28	14	0	0	0	0	0	0	28	14	100.0		
Pembroke	21	14	0	2	0	0	16	0	37	16	131.3		
Petawawa	42	0	0	0	17	0	0	0	59	0	n/a		
Port Hope	56	38	0	0	0	8	0	0	56	46	21.7		
Prince Edward County	66	46	0	4	6	3	0	0	72	53	35.8		
Saugeen Shores	85	21	6	0	9	3	16	0	116	24	**		
Scugog	7	10	0	0	0	0	0	0	7	10	-30.0		
Stratford	80	38	20	0	31	22	60	4	191	64	198.4		
Temiskaming Shores	24	4	0	0	0	0	0	0	24	4	**		
The Nation	15	26	4	0	0	0	0	0	19	26	-26.9		
Tillsonburg	103	7	0	0	0	0	0	0	103	7	**		
Timmins	7	15	0	0	0	0	0	8	7	23	-69.6		
Trent Hills	56	9	0	0	3	0	0	0	59	9	**		
Wasaga Beach	136	68	10	18	32	40	0	0	178	126	41.3		
West Grey	0	- 1	0	0	0	0	0	0	0	- 1	-100.0		
West Nipissing	19	17	6	2	0	0	0	0	25	19	31.6		
Woodstock	241	28	18	2	21	0	112	0	392	30	**		
Total Ontario (10,000+) Source: CMHC (Starts and Completions Survey)	19,211	16,400	1,756	1,385	8,138	7,113	23,872	25,002	52,977	49,900	6.2		

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market **Ontario Region** Third Quarter 2016 Row Apt. & Other Freehold and Freehold and Rental Rental **Submarket** Condominium Condominium Q3 2016 Q3 2015 Q3 2016 Q3 2015 Q3 2016 Q3 2015 Q3 2016 Q3 2015 Centres 100,000+ Barrie Brantford Greater Sudbury Guelph Hamilton П Kingston Kitchener London Oshawa Ottawa 33 I Peterborough Π St. Catharines-Niagara Thunder Bay 1,246 3,799 6,801 1,102 Toronto 1,395 Windsor Centres 50,000 - 99,999 Belleville Chatham-Kent Cornwall Kawartha Lakes Norfolk North Bay Sarnia Sault Ste. Marie

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market										
			ntario Reg							
	_		d Quarter	2016		A 0	0.1			
		Ro)W			Apt. &	Other			
Submarket	Freeho Condo		Rei	ntal	Freeho Condor		Ren	ital		
	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015		
Centres 10,000 - 49,999										
Bracebridge	4	9	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	29	0	0	0	0	0	0	0		
Cobourg	6	0	0	0	0	0	0	0		
Collingwood	39	8	0	0	0	126	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	0	0	0	0	0	0	0	0		
Greater Napanee	0	0	0	0	0	0	0	0		
Haldimand County	0	12	0	0	0	0	6	0		
Hawkesbury	0	0	0	0	0	0	12	0		
Huntsville	9	0	0	0	0	0	0	0		
Ingersoll	0	0	0	0	0	0	0	0		
Kenora	0	0	0	0	0	0	0	0		
Kincardine	0	4	0	0	0	0	0	0		
Lambton Shores	0	0	0	0	0	0	0	0		
Leamington	13	2	0	0	0	2	4	0		
Meaford	14	0	0	0	0	0	2	0		
Midland	14	12	0	0	0	0	0	0		
Mississippi Mills	0	0	0	0	0	0	0	0		
North Grenville	0	9	0	0	0	0	0	0		
North Perth	13	4	0	0	0	0	8	4		
Orillia	15	- 11	0	0	89	0	0	0		
Owen Sound	0	0	0	0	0	0	0	0		
Pembroke	0	0	0	0	0	0	0	0		
Petawawa	9	0	0	0	0	0	0	0		
Port Hope	0	4	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	15	0	0	0	51	4	0	0		
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	0	0	0	0	8		
Trent Hills	0	0	0	0	0	0	0	0		
	21	32	0		0	0	0	0		
Wasaga Beach		0	-	0	0		0			
West Grey	0		0	0		0		0		
West Nipissing	0	0	0	0	0	0	0	0		
Woodstock	8	0	0	0	0 F 202	0 021	106	2.210		
Total Ontario (10,000+)	3,263	2,577	96	30	5,303	8,021	2,018	2,218		

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market **Ontario Region** January - September 2016 Row Apt. & Other Freehold and Freehold and Rental Rental **Submarket** Condominium Condominium YTD 2016 YTD 2015 YTD 2016 YTD 2015 YTD 2016 YTD 2015 YTD 2016 YTD 2015 Centres 100,000+ Barrie Brantford 3 I Greater Sudbury Guelph Hamilton П Kingston Kitchener П London Oshawa Ottawa 1,253 Peterborough St. Catharines-Niagara Thunder Bay 3,573 1,977 Toronto 3,440 14,321 18,196 2,551 Windsor Centres 50,000 - 99,999 Belleville Chatham-Kent П Cornwall Kawartha Lakes Norfolk North Bay Sarnia Sault Ste. Marie

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market Ontario Region January - September 2016										
		January	- Septem	ber 2016						
		Ro	ow			Apt. &	Other			
Submarket	Freeho Condo		Rer	ntal	Freeho Condoi		Rental			
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015		
Centres 10,000 - 49,999										
Bracebridge	- 11	13	0	0	0	0	0	(
Brighton	0	0	0	0	0	0	0	(
Brock	0	0	0	0	0	0	0	(
Brockville	0	0	0	0	3	12	4	(
Centre Wellington	61	0	0	0	111	0	0	24		
Cobourg	6	0	0	0	0	0	0	(
Collingwood	43	16	0	0	48	126	45	(
Elliot Lake	0	0	0	0	0	0	0	(
Erin	0	0	0	0	0	0	0			
Essex	0	4	0	0	0	0	0	(
Gravenhurst	0	0	0	0	0	0	0	(
Greater Napanee	0	0	0	4	0	0	0	(
Haldimand County	3	12	0	0	0	0	6	(
Hawkesbury	0	0	0	3	0	0	12	(
Huntsville	9	5	0	0	12	8	12	(
Ingersoll	4	0	0	0	0	0	0	(
Kenora	0	0	0	0	0	0	0	(
Kincardine	0	4	0	0	0	0	0	(
Lambton Shores	0	0		0		-	0			
	-	_	4		0	0	_	(
Leamington	17	2	0	0	0	2	4	(
Meaford	14	0	0	0	0	0	2	(
Midland	18	16	0	0	0	0	0	(
Mississippi Mills	17	24	0	0	1	0	0			
North Grenville	12	23	0	0	0	0	0	(
North Perth	21	4	0	0	4	0	12	4		
Orillia	26	42	0	0	89	0	100	(
Owen Sound	0	0	0	0	0	0	0	(
Pembroke	0	0	0	0	0	0	16	(
Petawawa	17	0	0	0		0	0	(
Port Hope	0	8	0	0	0	0	0	(
Prince Edward County	6	3	0	0	0	0	0	(
Saugeen Shores	9	3	0	0	0	0	16	(
Scugog	0	0	0	0	0	0	0	(
Stratford	31	22	0	0	60	4	0	(
Temiskaming Shores	0	0	0	0	0	0	0	(
The Nation	0	0	0	0	0	0	0	(
Tillsonburg	0	0	0	0	0	0	0	(
Timmins	0	0	0	0	0	0	0	8		
Trent Hills	3	0	0	0	0	0	0	(
Wasaga Beach	32	40	0	0	0	0	0	(
West Grey	0	0	0	0	0	0	0	(
West Nipissing	0	0	0	0	0	0	0	(
Woodstock	21	0	0	0	6	0	106	C		
T-4-1 O-4 (10 0001)						20.425	г ого	4 577		

Total Ontario (10,000+)

268

7,866

6,932

20,425

5,858

4,577

18,014

Та	Table 2.4: Starts by Submarket and by Intended Market									
		Oı	ntario Reg	ion						
		Thir	d Quarter	2016						
	Free	hold	Condor	ninium	Ren	tal	Tot	al*		
Submarket	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015		
Centres 100,000+										
Barrie	300	192	413	5	4	0	717	197		
Brantford	90	162	18	0	0	153	108	315		
Greater Sudbury	76	83	10	8	61	2	147	93		
Guelph	91	176	53	153	0	126	144	455		
Hamilton	474	473	124	96	100	0	698	569		
Kingston	107	98	0	41	11	124	118	263		
Kitchener	533	441	330	185	518	389	1,381	1,015		
London	433	290	330	252	2	39	765	581		
Oshawa	283	516	257	140	0	21	540	677		
Ottawa	1,165	1,044	101	144	366	169	1,632	1,357		
Peterborough	144	126	0	0	0	12	144	138		
St. Catharines-Niagara	597	553	5	96	17	49	619	698		
Thunder Bay	67	82	0	6	8	33	75	121		
Toronto	4,776	4,348	3,978	7,040	860	1,112	9,614	12,500		
Windsor	343	305	0	62	3	6	346	373		
Centres 50,000 - 99,999										
Belleville	147	108	0	0	0	0	147	108		
Chatham-Kent	34	40	0	0	0	0	34	40		
Cornwall	60	27	12	8	30	4	102	39		
Kawartha Lakes	91	55	0	0	0	0	91	55		
Norfolk	89	60	4	2	0	0	93	62		
North Bay	16	23	0	0	0	3	16	26		
Sarnia	60	60	0	0	0	0	60	60		
Sault Ste. Marie	25	41	0	0	14	0	39	41		

Bracebridge		Table 2.4: Starts by Submarket and by Intended Market										
Submarket Submarket Submarket Submarket Submarket Q3 2016 Q3 2015 Q3 2016 Q3 2015 Q3 2016 Q3 2015 Q3 2016 Q3 2015 Q3 2016 Q3			0	ntario Reg	ion							
Submarket Q3 2016				_								
Centres 10,000 - 49,999		Free	hold	Condo	minium	Rer	ntal	Tot	:al*			
Bracebridge 22 22 0 0 0 0 22 Brighton 26 27 0 0 0 0 26 Brock 4 8 0 0 0 0 4 Brockville 18 12 0 0 0 0 18 Brockvilleger 79 8 0 0 0 0 0 18 Brockvillegron 79 8 0 0 0 0 0 36 Collingwood 82 40 0 126 0 0 36 Collingwood 82 40 0 126 0 0 0 0 Erin 17 4 0 0 0 0 0 0 Erin 17 4 0 0 0 0 0 10 Erisex 10 0 0 0 0 0 0 10 Gravenhurst 18 17 0 0 0 0 0 10 Gravenhurst 18 17 0 0 0 0 0 18 Greater Napanee 5 0 0 0 0 0 5 Hawkesbury 2 0 0 0 12 0 14 Huntsville 21 20 5 0 0 26 Ingersoll 28 0 0 0 0 0 28 Kenora 2 0 0 0 0 0 28 Kenora 2 0 0 0 0 0 28 Kenora 2 0 0 0 0 0 0 28 Kenora 3 3 6 0 0 0 0 0 20 Lambton Shores 20 30 0 0 0 0 0 20 Lambton Shores 20 30 0 0 0 0 0 25 North Grenville 14 47 0 0 0 0 0 15 North Perth 32 15 0 0 0 0 15 Petawawa 21 0 0 0 0 0 0 15 Petawawa 21 0 0 0 0 0 0 0 Pembroke 15 7 0 0 0 0 0 15 Petawawa 21 0 0 0 0 0 0 0 0 Petawawa 21 0 0 0 0 0 0 0 0 Petawawa 21 0 0 0 0 0 0 0 0 Petawawa 21 0 0 0 0 0 0 0 0 Temiskaning Shores 8 4 0 0 0 0 0 0 Temiskaning Shores 8 4 0 0 0 0 0 0 Temiskaning Shores 8 4 0 0 0 0 0 0 Temiskaning Shores 8 4 0 0 0 0 0 0 0 Temiskaning Shores 8 4 0 0 0 0 0 0 Temiskaning Shores 8 4 0 0 0 0 0 0 Temiskaning Shores 8 4 0 0 0 0 0 0 0 Temiskaning Shores 8 4 0 0 0 0 0 0 Temiskaning Shores 8 0 0 0 0 0 0 0 0 Temiskaning Shores 8	Submarket	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015			
Brighton 26	Centres 10,000 - 49,999											
Brock 4 8 0 0 0 4 Brockwilleligton 79 8 0 0 0 79 Cobourg 36 0 0 0 0 36 Collingwood 82 40 0 126 0 0 36 Erin 17 4 0 0 0 0 0 0 0 0 0 0 0 0 17 53 0 0 0 0 18 0 0 0 0 23 144 144 144 144 144 144 144 144 144 144 144 144 144	Bracebridge	22	22	0	0	0	0	22	22			
Brockville	Brighton	26	27	0	0	0	0	26	27			
Centre Wellington	Brock	4	8	0	0	0	0	4	8			
Cobourg 36 0 0 0 0 36 Collingwood 82 40 0 126 0 0 82 Elliot Lake 0 0 0 0 0 0 0 0 Erin 17 4 0 0 0 0 17 Essex 10 0 0 0 0 0 10 Gravenhurst 118 18 17 0 0 0 0 18 Greater Napanee 5 0 0 0 0 0 18 Haldimand County 17 53 0 5 6 0 23 Halwesbury 2 0 0 0 12 0 14 Huntsville 21 20 5 0 0 0 26 Ingersoll 28 0 0 0 0 0 2 <td< td=""><td>Brockville</td><td>18</td><td>12</td><td>0</td><td>0</td><td>0</td><td>0</td><td>18</td><td>12</td></td<>	Brockville	18	12	0	0	0	0	18	12			
Collingwood 82 40 0 126 0 0 82 Elliot Lake 0 </td <td>Centre Wellington</td> <td>79</td> <td>8</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>79</td> <td>8</td>	Centre Wellington	79	8	0	0	0	0	79	8			
Elliot Lake	Cobourg	36	0	0	0	0	0	36	0			
Erin	Collingwood	82	40	0	126	0	0	82	166			
Essex	Elliot Lake	0	0	0	0	0	0	0	0			
Gravenhurst 18 17 0 0 0 0 18 Greater Napanee 5 0 0 0 0 0 5 Haldimand County 17 53 0 5 6 0 23 Hawkesbury 2 0 0 0 12 0 14 Huntsville 21 20 5 0 0 0 26 Ingersoll 28 0 0 0 0 0 26 Kenora 2 0 0 0 0 0 28 Kenora 2 0 0 0 0 0 28 Kenora 2 0 0 0 0 0 20 Kenora 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 </td <td>Erin</td> <td>17</td> <td>4</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>17</td> <td>4</td>	Erin	17	4	0	0	0	0	17	4			
Greater Napanee 5 0 0 0 0 5 Haldimand County 17 53 0 5 6 0 23 Hawkesbury 2 0 0 0 12 0 14 Huntsville 21 20 5 0 0 0 26 Ingersoll 28 0 0 0 0 0 26 Kenora 2 0 0 0 0 0 28 Kenora 2 0 0 0 0 0 28 Kenora 2 0 0 0 0 0 28 Kenora 2 0 0 0 0 0 0 28 Kenora 2 0 0 0 0 0 0 0 13 Lamington 8 33 6 0 0 0 0 84 <td< td=""><td>Essex</td><td>10</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>10</td><td>0</td></td<>	Essex	10	0	0	0	0	0	10	0			
Haldimand County	Gravenhurst	18	17	0	0	0	0	18	17			
Hawkesbury	Greater Napanee	5	0	0	0	0	0	5	0			
Huntsville	Haldimand County	17	53	0	5	6	0	23	58			
Ingersoll	Hawkesbury	2	0	0	0	12	0	14	0			
Kenora 2 0 0 0 0 2 Kincardine 13 12 0 0 0 0 13 Lambton Shores 20 30 0 0 0 0 20 Leamington 80 37 0 0 4 0 84 Meaford 33 6 0 0 2 0 35 Midland 65 37 0 7 0 0 65 Missispipi Mills 25 0 0 0 0 0 25 North Grenville 14 47 0 0 0 0 25 North Grenville 14 47 0 0 0 0 14 North Grenville 14 47 0 0 0 0 14 North Grenville 14 47 0 0 0 0 15 Oven Sound <td>Huntsville</td> <td>21</td> <td>20</td> <td>5</td> <td>0</td> <td>0</td> <td>0</td> <td>26</td> <td>20</td>	Huntsville	21	20	5	0	0	0	26	20			
Kincardine 13 12 0 0 0 0 13 Lambton Shores 20 30 0 0 0 0 20 Leamington 80 37 0 0 4 0 84 Meaford 33 6 0 0 2 0 35 Midland 65 37 0 7 0 0 65 Mississippi Mills 25 0 0 0 0 0 25 North Grenville 114 47 0 0 0 0 14 North Grenville 14 47 0 0 0 0 14 North Grenville 14 47 0 0 0 0 14 North Grenville 13 0 0 0 0 0 156 Own Sound 6 14 0 0 0 0 15	Ingersoll	28	0	0	0	0	0	28	0			
Lambton Shores 20 30 0 0 0 20 Leamington 80 37 0 0 4 0 84 Meaford 33 6 0 0 2 0 35 Midland 65 37 0 7 0 0 65 Mississippi Mills 25 0 0 0 0 0 25 North Grenville 14 47 0 0 0 0 14 North Perth 32 15 0 0 0 0 14 North Perth 32 15 0 0 0 0 15 Orilla 67 35 89 0 0 0 156 Own Sound 6 14 0 0 0 0 15 Pembroke 15 9 0 0 0 0 15 Petawawa	Kenora	2	0	0	0	0	0	2	0			
Leamington 80 37 0 4 0 84 Meaford 33 6 0 0 2 0 35 Midland 655 37 0 7 0 0 65 Mississippi Mills 25 0 0 0 0 0 25 North Grenville 14 47 0 0 0 0 14 North Perth 32 15 0 0 8 4 40 Orillia 67 35 89 0 0 0 156 Owen Sound 6 14 0 0 0 0 156 Owen Sound 6 15 9 0 0 0 0 15 Petawawa 15 9 0 0 0 0 15 Petawawa 18 13 0 0 0 0 18 Prince Edwa	Kincardine	13	12	0	0	0	0	13	12			
Meaford 33 6 0 0 2 0 35 Midland 65 37 0 7 0 0 65 Mississippi Mills 25 0 0 0 0 0 25 North Grenville 14 47 0 0 0 0 14 North Perth 32 15 0 0 8 4 40 Orillia 67 35 89 0 0 0 156 Owen Sound 6 14 0 0 0 0 6 Pembroke 15 9 0 0 0 0 6 Petwawa 21 0 0 0 0 0 15 Port Hope 18 13 0 0 0 0 18 Prince Edward County 33 26 0 0 0 0 3 Scugog </td <td>Lambton Shores</td> <td>20</td> <td>30</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>20</td> <td>30</td>	Lambton Shores	20	30	0	0	0	0	20	30			
Midland 65 37 0 7 0 0 65 Mississippi Mills 25 0 0 0 0 0 25 North Grenville 14 47 0 0 0 0 14 North Perth 32 15 0 0 8 4 40 Orillia 67 35 89 0 0 0 156 Owen Sound 6 14 0 0 0 0 6 Pembroke 155 9 0 0 0 0 156 Pembroke 155 9 0 0 0 0 15 Petawawa 21 0 0 0 0 0 15 Prince Edward County 33 26 0 0 0 0 15 Scugog 3 7 0 0 0 0 15 Scugog	Leamington	80	37	0	0	4	0	84	37			
Mississippi Mills 25 0 0 0 0 25 North Grenville 114 47 0 0 0 14 North Perth 32 15 0 0 8 4 40 Orillia 67 35 89 0 0 0 156 Owen Sound 6 14 0 0 0 0 6 Pembroke 15 9 0 0 0 0 15 Petawawa 21 0 0 0 0 0 15 Port Hope 18 13 0 0 0 0 18 Prince Edward County 33 26 0 0 0 0 18 Sugeen Shores 15 17 0 0 0 0 15 Scugog 3 7 0 0 0 0 97 Teniskaming Shores 8<	Meaford	33	6	0	0	2	0	35	6			
North Grenville 14 47 0 0 0 14 North Perth 32 15 0 0 8 4 40 Orillia 67 35 89 0 0 0 156 Owen Sound 6 14 0 0 0 0 6 Pembroke 15 9 0 0 0 0 0 15 Petawawa 21 0 0 0 0 0 21 0 0 0 0 21 0 0 0 0 15 0 0 0 0 15 0 0 0 0 11 0 0 0 0 18 0 0 0 0 18 0 0 0 0 18 0 0 0 0 18 0 0 0 0 0 15 0 0 0 0	Midland	65	37	0	7	0	0	65	44			
North Grenville 14 47 0 0 0 14 North Perth 32 15 0 0 8 4 40 Orillia 67 35 89 0 0 0 156 Owen Sound 6 14 0 0 0 0 6 Pembroke 15 9 0 0 0 0 0 15 Petawawa 21 0 0 0 0 0 21 0 0 0 0 21 0 0 0 0 15 0 0 0 0 15 0 0 0 0 11 0 0 0 0 18 0 0 0 0 18 0 0 0 0 18 0 0 0 0 18 0 0 0 0 0 15 0 0 0 0	Mississippi Mills	25	0	0	0	0	0	25	0			
Orillia 67 35 89 0 0 156 Owen Sound 6 14 0 0 0 6 Pembroke 15 9 0 0 0 0 15 Petawawa 21 0 0 0 0 0 21 Port Hope 18 13 0 0 0 0 18 Prince Edward County 33 26 0 0 0 0 33 Saugeen Shores 15 17 0 0 0 0 15 Scugog 3 7 0 0 0 0 3 Stratford 40 11 57 4 0 0 97 Temiskaming Shores 8 4 0 0 0 0 8 The Nation 3 26 0 0 0 0 3 Timmins 2 7 <td></td> <td>14</td> <td>47</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>14</td> <td>47</td>		14	47	0	0	0	0	14	47			
Owen Sound 6 14 0 0 0 0 6 Pembroke 15 9 0 0 0 0 15 Petawawa 21 0 0 0 0 0 21 Port Hope 18 13 0 0 0 0 18 Prince Edward County 33 26 0 0 0 0 33 Saugeen Shores 15 17 0 0 0 0 15 Scugog 3 7 0 0 0 0 0 15 Scugog 3 7 0 0 0 0 3 15 Scugog 3 7 0 0 0 0 3 15 Scugog 3 7 0 0 0 0 97 7 Temiskaming Shores 8 4 0 0 0 0 3 3 26 0 0 0 3 3 10 0 <td>North Perth</td> <td>32</td> <td>15</td> <td>0</td> <td>0</td> <td>8</td> <td>4</td> <td>40</td> <td>19</td>	North Perth	32	15	0	0	8	4	40	19			
Pembroke 15 9 0 0 0 0 15 Petawawa 21 0 0 0 0 0 21 Port Hope 18 13 0 0 0 0 18 Prince Edward County 33 26 0 0 0 0 33 Saugeen Shores 15 17 0 0 0 0 15 Scugog 3 7 0 0 0 0 3 Stratford 40 11 57 4 0 0 97 Temiskaming Shores 8 4 0 0 0 8 8 The Nation 3 26 0 0 0 3 3 Tillsonburg 54 0 2 0 0 0 56 Trent Hills 20 0 0 0 0 0 0 Wasaga B	Orillia	67	35	89	0	0	0	156	35			
Petawawa 21 0 0 0 0 0 21 Port Hope 18 13 0 0 0 0 18 Prince Edward County 33 26 0 0 0 0 33 Saugeen Shores 15 17 0 0 0 0 15 Scugog 3 7 0 0 0 0 3 Stratford 40 11 57 4 0 0 97 Temiskaming Shores 8 4 0 0 0 0 8 The Nation 3 26 0 0 0 0 3 Tillsonburg 54 0 2 0 0 0 56 Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 0 Wasaga Beac	Owen Sound	6	14	0	0	0	0	6	14			
Port Hope 18 13 0 0 0 18 Prince Edward County 33 26 0 0 0 0 33 Saugeen Shores 15 17 0 0 0 0 15 Scugog 3 7 0 0 0 0 3 Stratford 40 11 57 4 0 0 97 Temiskaming Shores 8 4 0 0 0 0 8 The Nation 3 26 0 0 0 0 3 Tillsonburg 54 0 2 0 0 0 56 Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 0 Wasaga Beach 109 46 0 26 0 0 0 West Grey <	Pembroke	15	9	0	0	0	0	15	9			
Prince Edward County 33 26 0 0 0 0 33 Saugeen Shores 15 17 0 0 0 0 15 Scugog 3 7 0 0 0 0 3 Stratford 40 11 57 4 0 0 97 Temiskaming Shores 8 4 0 0 0 0 8 The Nation 3 26 0 0 0 0 3 Tillsonburg 54 0 2 0 0 0 56 Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 0 Wasaga Beach 109 46 0 26 0 0 0 West Grey 0 0 0 0 0 0 0	Petawawa	21	0	0	0	0	0	21	0			
Saugeen Shores 15 17 0 0 0 0 15 Scugog 3 7 0 0 0 0 3 Stratford 40 11 57 4 0 0 97 Temiskaming Shores 8 4 0 0 0 0 8 The Nation 3 26 0 0 0 0 3 Tillsonburg 54 0 2 0 0 0 56 Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 20 Wasaga Beach 109 46 0 26 0 0 0 0 West Grey 0 0 0 0 0 0 0 0	Port Hope	18	13	0	0	0	0	18	13			
Scugog 3 7 0 0 0 0 3 Stratford 40 11 57 4 0 0 97 Temiskaming Shores 8 4 0 0 0 0 8 The Nation 3 26 0 0 0 0 3 Tillsonburg 54 0 2 0 0 0 56 Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 20 Wasaga Beach 109 46 0 26 0 0 109 West Grey 0 0 0 0 0 0 0	Prince Edward County	33	26	0	0	0	0	33	26			
Stratford 40 11 57 4 0 0 97 Temiskaming Shores 8 4 0 0 0 0 8 The Nation 3 26 0 0 0 0 3 Tillsonburg 54 0 2 0 0 0 56 Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 20 Wasaga Beach 109 46 0 26 0 0 109 West Grey 0 0 0 0 0 0 0		15	17	0	0	0	0	15	17			
Stratford 40 11 57 4 0 0 97 Temiskaming Shores 8 4 0 0 0 0 8 The Nation 3 26 0 0 0 0 3 Tillsonburg 54 0 2 0 0 0 56 Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 20 Wasaga Beach 109 46 0 26 0 0 109 West Grey 0 0 0 0 0 0 0	Scugog	3	7	0	0	0	0	3	7			
The Nation 3 26 0 0 0 0 3 Tillsonburg 54 0 2 0 0 0 56 Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 20 Wasaga Beach 109 46 0 26 0 0 109 West Grey 0 0 0 0 0 0 0 0		40	- 11	57	4	0	0	97	15			
Tillsonburg 54 0 2 0 0 0 56 Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 20 Wasaga Beach 109 46 0 26 0 0 109 West Grey 0 0 0 0 0 0 0	Temiskaming Shores	8	4	0	0	0	0	8	4			
Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 20 Wasaga Beach 109 46 0 26 0 0 109 West Grey 0 0 0 0 0 0 0	The Nation	3	26	0	0	0	0	3	26			
Timmins 2 7 0 0 0 8 2 Trent Hills 20 0 0 0 0 0 20 Wasaga Beach 109 46 0 26 0 0 109 West Grey 0 0 0 0 0 0 0	Tillsonburg	54	0	2	0	0	0	56	0			
Trent Hills 20 0 0 0 0 0 20 Wasaga Beach 109 46 0 26 0 0 109 West Grey 0 0 0 0 0 0 0	-	2	7	0	0	0	8		15			
Wasaga Beach 109 46 0 26 0 0 109 West Grey 0 0 0 0 0 0 0		20	0	0	0	0	0	20	0			
West Grey 0 0 0 0 0 0	Wasaga Beach		46	0	26	0	0	109	72			
· · · · · · · · · · · · · · · · · · ·		0	0	0		0	0		0			
	West Nipissing	- 11	18	0	0	0	0		18			
Woodstock 133 0 0 0 106 0 239		133	0	0	0	106	0	239	0			
Total Ontario (10,000+) 11,228 9,931 5,788 8,406 2,132 2,254 19,148 20	Total Ontario (10,000+)	11,228	9,931	5,788	8,406	2,132	2,254	19,148	20,591			

	Table 2.5: Starts by Submarket and by Intended Market Ontario Region										
		January	- Septem	ber 2016							
Submarket	Free	hold	Condo	minium	Rer	ntal	Tot	tal*			
Submarket	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015			
Centres 100,000+											
Barrie	728	501	779	31	4	0	1,511	532			
Brantford	247	365	18	13	0	153	265	531			
Greater Sudbury	126	126	10	18	70	14	206	158			
Guelph	263	455	376	195	226	192	865	842			
Hamilton	1,411	1,190	426	144	228	2	2,065	1,336			
Kingston	259	233	0	41	11	246	270	520			
Kitchener	1,261	1,057	715	538	825	847	2,801	2,442			
London	1,125	748	418	429	738	485	2,285	1,662			
Oshawa	1,226	1,256	510	212	239	341	1,975	1,809			
Ottawa	2,779	2,291	469	764	553	317	3,801	3,372			
Peterborough	258	246	59	6	81	12	398	264			
St. Catharines-Niagara	1,378	1,094	88	165	40	61	1,506	1,320			
Thunder Bay	117	145	0	6	28	37	145	188			
Toronto	11,948	10,815	14,510	18,886	2,637	2,022	29,095	31,723			
Windsor	895	641	57	68	3	6	955	715			
Centres 50,000 - 99,999											
Belleville	369	213	0	0	8	0	377	213			
Chatham-Kent	91	89	0	0	0	0	91	89			
Cornwall	134	66	12	8	32	11	178	85			
Kawartha Lakes	223	165	0	0	0	0	223	165			
Norfolk	181	148	8	7	70	0	259	155			
North Bay	30	34	0	0	13	3	43	37			
Sarnia	149	124	0	0	0	0	149	124			

Source: CMHC (Starts and Completions Survey)

Sault Ste. Marie

Table 2.5: Starts by Submarket and by Intended Market													
Ontario Region													
		January	- Septem	ber 2016									
	Free	hold	Condo	minium	Rer	ntal	To	tal*					
Submarket	YTD 2016	YTD 2015											
Centres 10,000 - 49,999													
Bracebridge	37	28	0	0	0	0	37	28					
Brighton	63	51	0	0	0	0	63	51					
Brock	8	21	0	0	0	0	8	21					
Brockville	39	25	0	12	4	0	43	37					
Centre Wellington	203	16	119	0	0	24	322	40					
Cobourg	54	23	0	0	0	0	54	23					
Collingwood	123	82	48	130	45	2	216	214					
Elliot Lake	1	0	0	0	0	0	1	0					
Erin	30	4	0	0	0	3	30	7					
Essex	35	15	0	0	0	0	35	15					
Gravenhurst	33	20	0	0	0	0	33	20					
Greater Napanee	- 11	11	0	0	0	4	11	15					
Haldimand County	56	57	0	5	6	0	62	62					
Hawkesbury	2	0	0	0	12	3	14	3					
Huntsville	57	38	17	5	- 1	0	75	43					
Ingersoll	63	16	4	0	0	0	67	16					
Kenora	24	4	0	0	0	0	24	4					
Kincardine	54	12	0	0	0	0	54	12					
Lambton Shores	25	30	0	0	4	0	29	30					
Leamington	152	55	0	0	4	0	156	55					
Meaford	38	8	0	0	2	0	40	8					
Midland	126	73	0	7	0	0	126	80					
Mississippi Mills	102	47	0	0	0	I	102	48					
North Grenville	49	139	0	0	0	0	49	139					
North Perth	80	15	4	0	12	4	96	19					
Orillia	112	86	100	10	100	0	312	96					
Owen Sound	28	14	0	0	0	0	28	14					
Pembroke	21	16	0	0	16	0	37	16					
Petawawa	59	0	0	0	0	0	59	0					
Port Hope	56	46	0	0	0	0	56	46					
Prince Edward County	72	53	0	0	0	0	72	53					
Saugeen Shores	100	24	0	0	16	0	116	24					
Scugog	7	10	0	0	0	0	7	10					
Stratford	125	60	66	4	0	0	191	64					
Temiskaming Shores	24	4	0	0	0	0	24	4					
The Nation	19	26	0	0	0	0	19	26					
Tillsonburg	101	7	2	0	0	0	103	7					
Timmins	7	15	0	0	0	8	7	23					
Trent Hills	56	9	3	0	0	0		9					
Wasaga Beach	178	92	0	34	0	0	178	126					
West Grey	0	1	0	0	0	0	0						
West Nipissing	25	19	0	0	0	0	25	19					
Woodstock	280	30	6	0	106	0		30					
Total Ontario (10,000+)	27,983	23,363	18,824	21,739	6,166	4,798		49,900					

Table 3: Completions by Submarket and by Dwelling Type													
	Ontario Region												
			Third	d Quart	er 2016								
	Sin	gle	Se	mi	Row		Apt. & Other		Total				
Submarket	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	% Change		
Centres 100,000+											J		
Barrie	152	131	0	0	0	31	92	96	244	258	-5.4		
Brantford	49	84	6	0	43	35	0	58	98	177	-44.6		
Greater Sudbury	37	31	4	8	0	25	4	0	45	64	-29.7		
Guelph	55	102	8	16	112	29	20	215	195	362	-46.1		
Hamilton	192	339	52	18	147	161	155	90	546	608	-10.2		
Kingston	78	74	2	2	33	10	149	8	262	94	178.7		
Kitchener	284	226	8	10	202	105	1,695	1,340	2,189	1,681	30.2		
London	329	409	6	9	132	141	82	68	549	627	-12.4		
Oshawa	257	217	4	0	101	13	36	0	398	230	73.0		
Ottawa	548	355	66	58	487	519	245	613	1,346	1,545	-12.9		
Peterborough	88	79	0	2	0	6	0	0	88	87	1.1		
St. Catharines-Niagara	260	209	42	10	157	42	134	86	593	347	70.9		
Thunder Bay	36	50	2	2	0	0	0	2	38	54	-29.6		
Toronto	2,019	1,795	154	216	972	573	5,614	4,573	8,759	7,157	22.4		
Windsor	200	169	46	14	41	27	0	0	287	210	36.7		
Centres 50,000 - 99,999													
Belleville	80	75	10	0	22	34	0	0	112	109	2.8		
Chatham-Kent	22	28	0	0	0	7	0	0	22	35	-37.1		
Cornwall	24	9	22	0	0	0	10	0	56	9	**		
Kawartha Lakes	50	131	0	0	18	34	0	0	68	165	-58.8		
Norfolk	78	29	6	4	14	5	0	0	98	38	157.9		
North Bay	- 1	14	0	0	0	0	0	0	I	14	-92.9		
Sarnia	53	42	2	0	8	0	0	0	63	42	50.0		
Sault Ste. Marie	10	33	6	2	0	19	0	4	16	58	-72.4		

Table 3: Completions by Submarket and by Dwelling Type												
			Or	ntario R	egion							
			Third	d Quart	er 2016	,						
	Sin	gle		mi		ow	Apt. &	Other		Total		
Submarket	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	% Change	
Centres 10,000 - 49,999											J	
Bracebridge	- 11	7	0	0	0	4	0	0	- 11	- 11	0.0	
Brighton	17	15	0	4	0	0	0	0	17	19	-10.5	
Brock	3	2	0	0	0	0	0	0	3	2	50.0	
Brockville	8	7	2	0	0	0	7	0	17	7	142.9	
Centre Wellington	66	- 11	6	0	52	4	85	105	209	120	74.2	
Cobourg	13	7	2	2	0	0	0	0	15	9	66.7	
Collingwood	17	25	10	2	0	0	0	0	27	27	0.0	
Elliot Lake	- 1	0	0	0	0	0	0	0	- 1	0	n/a	
Erin	12	0	0	0	0	0	0	0	12	0	n/a	
Essex	7	6	2	0	0	4	0	0	9	10	-10.0	
Gravenhurst	- 11	5	0	0	0	0	0	0	- 11	5	120.0	
Greater Napanee	5	7	0	0	0	0	0	0	5	7	-28.6	
Haldimand County	18	13	0	0	5	7	0	0	23	20	15.0	
Hawkesbury	0	0	2	0	0	0	0	0	2	0	n/a	
Huntsville	17	10	0	0	0	0	0	16	17	26	-34.6	
Ingersoll	16	6	0	2	0	0	0	0	16	8	100.0	
Kenora	4	0	0	0	0	0	0	0	4	0	n/a	
Kincardine	22	0	0	0	0	24	0	4	22	28	-21.4	
Lambton Shores	7	- 11	0	0	0	0	0	0	7	- 11	-36.4	
Leamington	37	21	8	6	18	0	0	0	63	27	133.3	
Meaford	7	I	0	0	4	0	0	0	- 11	- 1	**	
Midland	40	21	2	0	0	4	0	0	42	25	68.0	
Mississippi Mills	15	- 11	8	0	19	0	0	0	42	11	**	
North Grenville	10	35	2	4	6	0	0	0	18	39	-53.8	
North Perth	15	I	2	0	0	40	4	0	21	41	-48.8	
Orillia	31	26	0	0	0	10	0	0	31	36	-13.9	
Owen Sound	8	4	0	0	0	0	0	0	8	4	100.0	
Pembroke	6	4	0	0	0	0	0	0	6	4	50.0	
Petawawa	19	I	0	0	0	0	0	0	19	- 1	**	
Port Hope	19	12	0	0	0	4	0	0	19	16	18.8	
Prince Edward County	27	16	0	4	0	0	0	0	27	20	35.0	
Saugeen Shores	26	9	4	0	13	14	16	0	59	23	156.5	
Scugog	2	5	0	0	0	0	0	0	2	5	-60.0	
Stratford	10	0	0	0	9	12	0	10	19	22	-13.6	
Temiskaming Shores	9	0	0	0	0	0	0	0	9	0	n/a	
The Nation	10	6	4	2	0	12	0	- 1	14	21	-33.3	
Tillsonburg	21	2	0	0	0	3	0	0	21	5	**	
Timmins	- 1	3	0	0	0	0	0	6	I	9	-88.9	
Trent Hills	24	4	0	0	0	- 11	0	0	24	15	60.0	
Wasaga Beach	39	36	6	8	0	18	0	0	45	62	-27.4	
West Grey	0	2	0	0	0	0	0	0	0	2	-100.0	
West Nipissing	9	3	2		_		_			3	**	
Woodstock	83	17	2	0	8	0	0	0	93	17	**	
Total Ontario (10,000+)	5,625	5,003	510	405	2,623	1,987	8,348	7,295	17,106	14,690	16.4	

Table 3.1: Completions by Submarket and by Dwelling Type **Ontario Region** January - September 2016 Semi Row Apt. & Other Single Total Submarket YTD YTD YTD YTD % YTD YTD YTD YTD YTD YTD Change Centres 100,000+ Barrie -9.2 **Brantford** 7 I -23.0 Greater Sudbury П 31.8 -36.1 Guelph 46 I 1,380 2,204 -37.4 Hamilton 50 I 89.8 Kingston 2,785 2,491 1,848 3,722 33.6 Kitchener London 2,170 1,147 89.2 Oshawa 1,489 84. I Ottawa 1,515 1,141 1,195 1,284 1,859 3,769 4,457 -15.4 Peterborough -19.6 St. Catharines-Niagara 75 I 1,313 37.8 П -33.I Thunder Bay 1,008 6,990 5,778 3,383 2,357 14,130 30,242 25,225 39,385 -36.0 Toronto Windsor 46.2 Centres 50,000 - 99,999 Belleville 29.8 Chatham-Kent 12.2 Cornwall 98.9 Kawartha Lakes -26.9 Norfolk 27.6 North Bay 36.4 23.3 Sarnia Sault Ste. Marie -32.6

Table 3.1: Completions by Submarket and by Dwelling Type												
Ontario Region												
		J:	anuary ·	- Septe	mber 20	16						
	Sing	gle	Ser	mi	Ro	w	Apt. &	Other		Total		
Submarket	YTD 2016	YTD 2015	% Change									
Centres 10,000 - 49,999												
Bracebridge	18	11	4	0	7	14	8	0	37	25	48.0	
Brighton	45	36	0	8	0	0	0	0	45	44	2.3	
Brock	9	5	0	0	0	0	0	0	9	5	80.0	
Brockville	21	20	2	0	0	3	7	0	30	23	30.4	
Centre Wellington	98	41	8	2	59	4	136	105	301	152	98.0	
Cobourg	38	35	8	14	0	22	0	0	46	71	-35.2	
Collingwood	55	76	14	4	14	15	30	0	113	95	18.9	
Elliot Lake	- 1	0	0	0	0	0	0	0	- 1	0	n/a	
Erin	26	4	0	0	0	0	0	3	26	7	**	
Essex	27	19	2	2	0	11	0	0	29	32	-9.4	
Gravenhurst	32	18	2	2	0	4	0	6	34	30	13.3	
Greater Napanee	14	38	4	4	4	8	0	0	22	50	-56.0	
Haldimand County	40	35	4	2	11	7	0	0	55	44	25.0	
Hawkesbury	0	0	2	0	3	0	0	3	5	3	66.7	
Huntsville	55	33	0	0	5	0	- 1	16	61	49	24.5	
Ingersoll	45	16	4	2	25	0	0	0	74	18	**	
Kenora	36	14	0	0	0	0	7	0	43	14	**	
Kincardine	42	10	0	0	22	24	0	4	64	38	68.4	
Lambton Shores	18	- 11	0	0	0	0	0	0	18	11	63.6	
Leamington	103	41	12	6	18	0	0	0	133	47	183.0	
Meaford	20	3	0	0	12	0	0	0	32	3	**	
Midland	89	54	6	2	9	4	0	0	104	60	73.3	
Mississippi Mills	76	31	22	2	60	0	- 1	- 1	159	34	**	
North Grenville	42	67	6	4	20	10	0	12	68	93	-26.9	
North Perth	47	17	4	0	4	40	12	0	67	57	17.5	
Orillia	65	50	0	0	27	23	0	0	92	73	26.0	
Owen Sound	32	13	0	0	4	0	0	0	36	13	176.9	
Pembroke	20	12	0	2	0	0	0	0	20	14	42.9	
Petawawa	57	14	2	0	3	0	0	0	62	14	**	
Port Hope	40	43	0	0	0	4	0	0	40	47	-14.9	
Prince Edward County	63	47	0	10	0	0	0	0	63	57	10.5	
Saugeen Shores	53	19	4	0	22	14	16	0	95	33	187.9	
Scugog	20	13	0	0	0	0	0	0	20	13	53.8	
Stratford	64	7	0	0	45	23	2	10	111	40	177.5	
Temiskaming Shores	23	6	0	0	0	0	0	0	23	6	**	
The Nation	17	14	4	4	7	12	0	I	28	31	-9.7	
Tillsonburg	66	21	2	0	0	3	0	0	68	24	183.3	
Timmins	12	16	0	0	0	0	8	44	20	60	-66.7	
Trent Hills	51	11	0	0	0	- 11	0	0	51	22	131.8	
Wasaga Beach	88	75	10	14	32	54	0	0	130	143	-9.1	
West Grey	0	9	0	0	0	0	0	0	0	9	-100.0	
West Nipissing	23	7	4	4	0	0	0	0	27	11	145.5	
Woodstock	195	73	12	6	12	0	12	0	231	79	192.4	
Total Ontario (10,000+)	17,017	14,185	1,509	1,670	7,721	6,133	20,056	35,905	46,303	57,893	-20.0	

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market **Ontario Region** Third Quarter 2016 Row Apt. & Other Freehold and Freehold and Rental Rental **Submarket** Condominium Condominium Q3 2016 Q3 2015 Q3 2016 Q3 2015 Q3 2016 Q3 2015 Q3 2016 Q3 2015 Centres 100,000+ Barrie **Brantford** Greater Sudbury Guelph Hamilton Kingston Kitchener 1,033 1,053 London Oshawa Ottawa Peterborough St. Catharines-Niagara Thunder Bay 4,215 Toronto 4,831 Windsor Centres 50,000 - 99,999 Belleville Chatham-Kent Cornwall Kawartha Lakes Norfolk North Bay Sarnia Sault Ste. Marie

Table 3.2: Cor	mpletions b				e and by I	ntended N	1arket	
			ntario Reg d Quarter					
		Ro		2010		Apt. &	Other	
	Freeho	old and	D		Freeho			4-1
Submarket	Condo	minium	Rei	ntai	Condor	ninium	Rer	ital
	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015
Centres 10,000 - 49,999								
Bracebridge	0	4	0	0	0	0	0	C
Brighton	0	0	0	0	0	0	0	C
Brock	0	0	0	0	0	0	0	C
Brockville	0	0	0	0	3	0	4	C
Centre Wellington	52	4	0	0	85	49	0	56
Cobourg	0	0	0	0	0	0	0	C
Collingwood	0	0	0	0	0	0	0	C
Elliot Lake	0	0	0	0	0	0	0	C
Erin	0	0	0	0	0	0	0	C
Essex	0	4	0	0	0	0	0	C
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	5	7	0	0	0	0	0	0
Hawkesbury	0	0	0	0	0	0	0	0
Huntsville	0	0	0	0	0	0	0	16
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	24	0	0	0	4	0	0
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	18	0	0	0	0	0	0	0
Meaford	4	0	0	0	0	0	0	0
Midland	0	4	0	0	0	0	0	0
Mississippi Mills	19	0	0	0	0	0	0	0
North Grenville	6	0	0	0	0	0	0	0
North Perth	0	40	0	0	0	0	4	0
Orillia					0	0	0	
Owen Sound	0	10	0	0	-			0
	0	0	0	0	0	0	0	0
Pembroke	0	0	0	0	0	0	0	0
Petawawa	J	·	0		· ·	0	Ū	
Port Hope	0	4	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	13	14	0	0	0	0	16	C
Scugog	0	0	0	0	0	0	0	C
Stratford	9	12	0	0	0	4	0	6
Temiskaming Shores	0	0	0	0	0	0	0	C
The Nation	0	12	0	0	0	- 1	0	C
Tillsonburg	0	3	0	0	0	0	0	C
Timmins	0	0	0	0	0	0	0	6
Trent Hills	0	0	0	П	0	0	0	(
Wasaga Beach	0	18	0	0	0	0	0	(
West Grey	0	0	0	0	0	0	0	(
West Nipissing	0	0	0	0	0	0	0	(
Woodstock	8	0	0	0	0	0	0	(
Total Ontario (10,000+)	2,518	1,892	105	95	6,055	5,591	2,293	1,704

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market Ontario Region January - September 2016 Row Apt. & Other Freehold and Freehold and Rental Rental **Submarket** Condominium Condominium YTD 2016 YTD 2015 YTD 2016 YTD 2015 YTD 2016 YTD 2015 YTD 2016 YTD 2015 Centres 100,000+ Barrie Brantford **Greater Sudbury** Guelph 30 I Hamilton Kingston Kitchener 1,455 1,036 1,437 London Oshawa 1,189 1,281 1,598 Ottawa Peterborough St. Catharines-Niagara Thunder Bay 28,874 2,353 12,216 1,914 1,368 Toronto 3,320 Windsor Centres 50,000 - 99,999 Belleville Chatham-Kent Cornwall Kawartha Lakes Norfolk North Bay Sarnia

Source: CMHC (Starts and Completions Survey)

Sault Ste. Marie

Table 3.3: Cor	mpletions b				e and by I	ntended N	Market	
			ntario Reg					
		January	- Septem	ber 2016				
		Ro	ow .			Apt. &	Other	
	Freeho	old and	D		Freeho	old and	D.	
Submarket	Condo	minium	Rer	ital	Condo	minium	Rer	ital
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Centres 10,000 - 49,999								
Bracebridge	7	14	0	0	0	0	8	0
Brighton	0	0	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Brockville	0	3	0	0	3	0	4	0
Centre Wellington	59	4	0	0	112	49	24	56
Cobourg	0	22	0	0	0	0	0	0
Collingwood	14	15	0	0	30	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	3
Essex	0	- 11	0	0	0	0	0	0
Gravenhurst	0	4	0	0	0	0	0	6
Greater Napanee	0	0	4	8	0	0	0	0
Haldimand County	- 11	7	0	0	0	0	0	0
Hawkesbury	0	0	3	0	0	0	0	3
Huntsville	5	0	0	0	- 1	0	0	16
Ingersoll	25		0	0	0	0	0	0
Kenora	0	0	0	0	0	0	7	0
Kincardine	22	24	0	0	0	4	0	0
Lambton Shores	0		0	0	0	0	0	0
Leamington	18	0	0	0	0	0	0	0
Meaford	12	0	0	0	0	0	0	0
Midland	9	4	0	0	0	0	0	0
Mississippi Mills	60	0	0	0	- 1	0	0	I
North Grenville	20	10	0	0	0	12	0	0
North Perth	4	40	0	0	8	0	4	0
Orillia	27		0	0	0	0	0	0
Owen Sound	4		0	0	0	0	0	0
Pembroke	0	0	0	0	0	0	0	0
Petawawa	3	0	0	0	0	0	0	0
Port Hope	0		0	0	0	0		0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	22	14	0	0	0	0	16	0
Scugog	0	0	0	0	0	0	0	0
Stratford	45	23	0	0	2	4	0	6
Temiskaming Shores	0		0	0	0	0	0	0
The Nation	7		0	0	0	- 1	0	0
Tillsonburg	0		0	0	0	0	0	0
Timmins	0		0	0	0	0		44
Trent Hills	0		0	11	0	0		0
Wasaga Beach	32		0	0	0	0		0
West Grey	0		-	0	0	0		0
West Nipissing	0		0	0	0	0		0
Woodstock	12		0	0	12	0		0
T-+-1 O-+ (10 0001)	- 44-		074		14057			2.001

Total Ontario (10,000+)

274

189

14,857

32,104

5,183

3,801

7,447

5,944

Table	Table 3.4: Completions by Submarket and by Intended Market Ontario Region											
			d Quarter									
Submarket	Free	hold	Condor	ninium	Ren	ital	Tot	al*				
Submarket	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015				
Centres 100,000+												
Barrie	152	143	16	109	76	6	244	258				
Brantford	91	111	7	8	0	58	98	177				
Greater Sudbury	41	46	0	0	4	18	45	64				
Guelph	119	135	68	227	8	0	195	362				
Hamilton	390	462	1	144	155	2	546	608				
Kingston	113	90	0	0	149	4	262	94				
Kitchener	412	315	1,115	313	662	1,053	2,189	1,681				
London	357	410	84	143	108	74	549	627				
Oshawa	298	217	64	13	36	0	398	230				
Ottawa	1,058	918	82	593	206	34	1,346	1,545				
Peterborough	88	85	0	0	0	2	88	87				
St. Catharines-Niagara	382	256	55	5	156	86	593	347				
Thunder Bay	36	50	0	0	2	4	38	54				
Toronto	2,608	2,447	5,315	4,348	832	362	8,759	7,157				
Windsor	287	196	0	14	0	0	287	210				
Centres 50,000 - 99,999												
Belleville	107	109	0	0	5	0	112	109				
Chatham-Kent	22	35	0	0	0	0	22	35				
Cornwall	34	9	0	0	22	0	56	9				
Kawartha Lakes	68	165	0	0	0	0	68	165				
Norfolk	98	38	0	0	0	0	98	38				
North Bay	1	14	0	0	0	0	1	14				
Sarnia	63	42	0	0	0	0	63	42				
Sault Ste. Marie	14	36	0	1	2	21	16	58				

Table 3.4: Completions by Submarket and by Intended Market Ontario Region											
	_		d Quarter				<u> </u>	a.l.			
Submarket	Free	_	Condor		Ren		Tot				
Centres 10,000 - 49,999	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015			
Bracebridge	- 11	11	0	0	0	0	11	11			
Brighton	17	19	0	0	0	0	17	11			
Brock	3	2	0	0	0	0	3	2			
Brockville	13	7	0	0	4	0	17	7			
Centre Wellington	104	15	105	49	0	56	209	120			
Cobourg	15	9	0	0	0	0	15	9			
Collingwood	27	25	0	0	0	2	27	27			
Elliot Lake	1	0	0	0	0	0		0			
Erin	12	0	0	0	0	0	12	0			
Essex	9	10	0	0	0	0	9	10			
Gravenhurst	11	5	0	0	0	0	11	5			
	5					0	5	7			
Greater Napanee		7	0	0	0	-					
Haldimand County	18	20	5	0	0	0	23	20			
Hawkesbury	2	0	0	0	0	0	2	0			
Huntsville	17	10	0	0	0	16	17	26			
Ingersoll	16	8	0	0	0	0	16	8			
Kenora	4	0	0	0	0	0	4	0			
Kincardine	22	21	0	7	0	0	22	28			
Lambton Shores	7	11	0	0	0	0	7	- 11			
Leamington	63	27	0	0	0	0	63	27			
Meaford	- 11	ı	0	0	0	0	11	I			
Midland	42	25	0	0	0	0	42	25			
Mississippi Mills	42	11	0	0	0	0	42	11			
North Grenville	18	39	0	0	0	0	18	39			
North Perth	17	41	0	0	4	0	21	41			
Orillia	31	32	0	4	0	0	31	36			
Owen Sound	8	4	0	0	0	0	8	4			
Pembroke	6	4	0	0	0	0	6	4			
Petawawa	19	- 1	0	0	0	0	19	1			
Port Hope	19	16	0	0	0	0	19	16			
Prince Edward County	27	20	0	0	0	0	27	20			
Saugeen Shores	43	23	0	0	16	0	59	23			
Scugog	2	5	0	0	0	0	2	5			
Stratford	19	8	0	8	0	6	19	22			
Temiskaming Shores	9	0	0	0	0	0	9	0			
The Nation	14	21	0	0	0	0	14	21			
Tillsonburg	21	5	0	0	0	0	21	5			
Timmins	- 1	3	0	0	0	6	- 1	9			
Trent Hills	24	4	0	0	0	- 11	24	15			
Wasaga Beach	45	44	0	18	0	0	45	62			
West Grey	0	2	0	0	0	0	0	2			
West Nipissing	- 11	3	0	0	0	0	- 11	3			
Woodstock	93	17	0	0	0	0	93	17			
Total Ontario (10,000+)	7,738	6,865	6,917	6,004	2,447	1,821	17,106	14,690			

Total Ontario (10,000+)
Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market											
			ntario Reg								
		January	- Septem	ber 2016							
Submarket	Free	hold	Condo	minium	Rer	ntal	To	tal*			
Submarket	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015			
Centres 100,000+											
Barrie	498	415	64	241	90	62	652	718			
Brantford	270	269	12	36	0	61	282	366			
Greater Sudbury	120	103	4	0	71	45	195	148			
Guelph	349	280	122	554	77	23	548	857			
Hamilton	1,087	1,505	33	501	260	198	1,380	2,204			
Kingston	266	260	0	0	235	4	501	264			
Kitchener	1,099	834	1,587	505	1,036	1,446	3,722	2,785			
London	879	750	408	291	883	106	2,170	1,147			
Oshawa	1,089	723	166	13	234	73	1,489	809			
Ottawa	2,788	2,551	658	1,599	323	307	3,769	4,457			
Peterborough	210	254	11	0	0	21	221	275			
St. Catharines-Niagara	1,033	761	97	78	183	114	1,313	953			
Thunder Bay	131	167	0	79	31	20	178	266			
Toronto	10,066	8,788	13,178	29,223	1,977	1,374	25,225	39,385			
Windsor	768	500	9	33	2	0	779	533			
Centres 50,000 - 99,999											
Belleville	265	208	0	0	5	0	270	208			
Chatham-Kent	92	82	0	0	0	0	92	82			
Cornwall	87	64	54	0	38	26	179	90			
Kawartha Lakes	170	234	1	0	0	0	171	234			
Norfolk	213	159	4	5	0	6	217	170			
North Bay	38	33	0	0	7	0	45	33			
Sarnia	148	120	0	0	0	0	148	120			
Sault Ste. Marie	58	73	0	I	6	21	64	95			

Table 3.5: Completions by Submarket and by Intended Market Ontario Region												
			- Septem									
	Free		Condor		Rer	ntal	To	tal*				
Submarket	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015				
Centres 10,000 - 49,999												
Bracebridge	29	25	0	0	8	0	37	25				
Brighton	45	44	0	0	0	0	45	44				
Brock	9	5	0	0	0	0	9	5				
Brockville	26	23	0	0	4	0	30	23				
Centre Wellington	138	47	139	49	24	56	301	152				
Cobourg	46	57	0	14	0	0	46	71				
Collingwood	69	78	44	15	0	2	113	95				
Elliot Lake	1	0	0	0	0	0	- 1	0				
Erin	26	4	0	0	0	3	26	7				
Essex	29	32	0	0	0	0	29	32				
Gravenhurst	34	20	0	4	0	6	34	30				
Greater Napanee	18	42	0	0	4	8	22	50				
Haldimand County	50	44	5	0	0	0	55	44				
Hawkesbury	2	0	0	0	3	3	5	3				
Huntsville	56	33	5	0	0	16	61	49				
Ingersoll	68	18	6	0	0	0	74	18				
Kenora	36	14	0	0	7	0	43	14				
Kincardine	64	31	0	7	0	0	64	38				
Lambton Shores	18	11	0	0	0	0	18	11				
Leamington	133	47	0	0	0	0	133	47				
Meaford	32	3	0	0	0	0	32	3				
Midland	104	60	0	0	0	0	104	60				
Mississippi Mills	159	33	0	0	0	ı	159	34				
North Grenville	68	81	0	12	0	0	68	93				
North Perth	51	57	12	0	4	0	67	57				
Orillia	80	61	12	12	0	0	92	73				
Owen Sound	32	13	4	0	0	0	36	13				
Pembroke	20	13	0	0	0	0	20	13				
Petawawa	62	14	0	0	0	0	62	14				
Port Hope	40	47	0	0	0	0	40	47				
·	63	57	0	0	0	0	63	57				
Prince Edward County	79	33	0	0	_	0	95	33				
Saugeen Shores			U	0	16	0						
Scugog	20	13	0		0		20	13				
Stratford	111	26	0	8	0	6	111	40				
Temiskaming Shores	23	6	0	0	0	0	23	6				
The Nation	28	31	0	0	0	0	28	31				
Tillsonburg	68	24	0	0	0	0	68	24				
Timmins	12	16	0	0	8	44		60				
Trent Hills	51	11	0	0	0	11	51	22				
Wasaga Beach	104	119	26	24	0	0	130	143				
West Grey	0	9	0	0	-	0	0					
West Nipissing	27		0	0	0	0	27					
Woodstock Total Ontario (10,000+)	219 24,074	79 20,526	12 16,673	0 33,304	5,536	4,063	23 I 46,303	79 57,893				

l a	ıble 4: Ab	sorbe 	a Sing					ce Kar	ige in	Ontar 	io Keg	ion	
				T		uarte	r 2016						
	<u> </u>		#200	000		Ranges	#400	000					
Submarket	< \$20	0,000	\$200, \$299	,000 - 9,999	\$300, \$399	,000 - 9,999	\$400, \$499		\$500,	000 +	Total	Median Price (\$)	Average Price (\$)
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)		(+)	(4)
Belleville													
Q3 2016	0	0.0	- 1	1.4	23	33.3	43	62.3	2	2.9	69	305,500	324,180
Q3 2015	0	0.0	0	0.0	34	53.1	29	45.3	- 1	1.6	64	298,900	305,950
Year-to-date 2016	0	0.0	3	2.1	53	36.8	83	57.6	5	3.5	144	305,500	312,967
Year-to-date 2015	0	0.0	I	0.8	61	48.4	63	50.0	I	0.8	126	300,000	303,208
Chatham-Kent													
Q3 2016	0	0.0	1	10.0	2	20.0	7	70.0	0	0.0	10	349,000	351,000
Q3 2015	0	0.0	0	0.0	7	35.0	13	65.0	0	0.0	20	349,450	340,020
Year-to-date 2016	0	0.0	- 1	2.3	20	45.5	21	47.7	2	4.5	44	309,000	339,905
Year-to-date 2015	0	0.0	- 1	2.4	18	43.9	21	51.2	1	2.4	41	349,000	340,193
Cornwall													
Q3 2016	0	0.0	0	0.0	4	36.4	7	63.6	0	0.0	- 11	320,000	319,638
Q3 2015	0	0.0	0	0.0	5	100.0	0	0.0	0	0.0	5	240,000	243,175
Year-to-date 2016	0	0.0	0	0.0	16	55.2	13	44.8	0	0.0	29	299,273	305,677
Year-to-date 2015	0	0.0	2	8.3	16	66.7	5	20.8	I	4.2	24	262,485	285,352
Kawartha Lakes													
Q3 2016	2	5.4	3	8.1	13	35.1	17	45.9	2	5.4	37	300,000	306,140
Q3 2015	0	0.0	8	10.4	35	45.5	34	44.2	0	0.0	77	294,990	291,184
Year-to-date 2016	6	6.5	7	7.5	38	40.9	39	41.9	3	3.2	93	289,000	291,908
Year-to-date 2015	0	0.0	9	8.0	49	43.8	54	48.2	0	0.0	112	295,000	300,982
Norfolk													
Q3 2016	3	3.8	0	0.0	21	26.9	45	57.7	9	11.5	78	356,450	369,075
Q3 2015	0	0.0	0	0.0	17	42.5	22	55.0	I	2.5	40	325,000	337,192
Year-to-date 2016	4	2.4	0	0.0	40	23.7	110	65.1	15	8.9	169	360,360	363,915
Year-to-date 2015	0	0.0	0	0.0	51	35.7	85	59.4	7	4.9	143	338,500	346,046
North Bay													
Q3 2016	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	ı	376,310	376,310
Q3 2015	0	0.0	0	0.0	0	0.0	5	83.3	I	16.7	6	381,500	397,067
Year-to-date 2016	0	0.0	0	0.0	0	0.0	8	100.0	0	0.0	8		382,326
Year-to-date 2015	0	0.0	0	0.0	1	7.1	- 11	78.6	2	14.3	14		378,057
Sarnia													,
Q3 2016	2	4.3	5	10.6	3	6.4	34	72.3	3	6.4	47	397,900	370,477
Q3 2015	1	3.8	3	11.5	8	30.8	13	50.0	1	3.8			329,208
Year-to-date 2016	2	1.9	9	8.6	8	7.6	81	77.1	5	4.8	105		383,008
Year-to-date 2015	3	3.2	8		27		53	56.4	3		94		325,272
Sault Ste. Marie				5.5				30.1		3.2		===,===	, 2
Q3 2016	0	0.0	0	0.0	1	14.3	6	85.7	0	0.0	7	400,000	381,929
Q3 2015	0	0.0	0		4		3	37.5	I		8		370,238
Year-to-date 2016	0	0.0	0		6	26.1	14	60.9	3		23		393,520
Year-to-date 2015	0	0.0	0		10		9				22		372,850
Barrie CMA	, ,	0.0	<u> </u>	0.0		15.5	,	10.7	3	15.5		337,000	372,030
Q3 2016	0	0.0	0	0.0	7	5.6	43	34.1	76	60.3	126	555,495	566,322
Q3 2015	0	0.0	0		0		75	72.1	29	27.9	104		475,764
Year-to-date 2016	0	0.0	0	0.0	7		195	48.6	199	49.6	401	499,900	544,977
Year-to-date 2015	0	0.0			2		184	61.5					498,071
rear-to-date 2015	0	0.0	U	0.0		0.7	18 4	5.10	113	37.8	299	4 38,233	478,U/I

Source: CMHC (Market Absorption Survey)

Tab	le 4: Ab	osorbe	d Sing						nge in	Ontar	io Reg	gion	
						Quarte	r 2016						
			#200	000		Ranges	£400	000					
Submarket	< \$20		\$200, \$299	,999	\$300, \$399	9,999	\$400, \$499		\$500,		Total	Median Price (\$)	Average Price (\$)
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)		(1)	(1)
Brantford CMA													
Q3 2016	0	0.0	0	0.0	4		27	51.9	21	40.4	52	447,200	473,598
Q3 2015	0	0.0	0	0.0	8	9.6	50	60.2	25	30.1	83	450,000	456,596
Year-to-date 2016	0	0.0	0	0.0	15	8.9	108	64.3	45	26.8	168	400,000	440,279
Year-to-date 2015	- 1	0.4	I	0.4	25	10.5	149	62.6	62	26.1	238	424,950	443,389
Greater Sudbury CMA													
Q3 2016	0	0.0	0	0.0	0	0.0	14	63.6	8	36.4	22	484,900	504,886
Q3 2015	0	0.0	0	0.0	0	0.0	21	84.0	4	16.0	25	429,500	433,296
Year-to-date 2016	0	0.0	0	0.0	0	0.0	34	61.8	21	38.2	55	479,900	483,444
Year-to-date 2015	0	0.0	0	0.0	2	3.9	38	74.5	11	21.6	51	424,900	443,198
Guelph CMA													
Q3 2016	0	0.0	0	0.0	0	0.0	6	12.2	43	87.8	49	569,400	697,704
Q3 2015	0	0.0	0	0.0	- 1	1.1	37	39.8	55	59.1	93	514,515	543,651
Year-to-date 2016	0	0.0	0	0.0	0	0.0	32	20.9	121	79.1	153	566,092	639,878
Year-to-date 2015	0	0.0	0	0.0	2	1.2	77	45.6	90	53.3	169	505,897	545,896
Hamilton CMA													
O3 2016	0	0.0	0	0.0	6	2.7	131	59.3	84	38.0	221	479,000	576,379
Q3 2015	0	0.0	0	0.0	8	2.5	171	54.3	136	43.2	315		603,856
Year-to-date 2016	0	0.0	0	0.0	42	6.2	410	60.3	228	33.5	680		543,529
Year-to-date 2015	Ī	0.1	0	0.0	21	2.6	450	56.0	331	41.2	803	,	569,578
Kingston CMA	·	0.1		0.0		2.0	150	30.0	331	11.2	003	107,000	307,370
Q3 2016	0	0.0	0	0.0	5	9.3	46	85.2	3	5.6	54	340,000	358,941
Q3 2015	0	0.0	0	0.0	20	41.7	27	56.3	I	2.1	48		320,871
Year-to-date 2016	0	0.0	0	0.0	18	11.8	127	83.0	8	5.2	153	,	361,333
Year-to-date 2015	0	0.0	0		45	34.1	79	59.8	8	6.1	133		333,985
Kitchener CMA	U	0.0	U	0.0	7.5	37.1	,,	37.0	O	0.1	132	312,000	333,703
	0	0.0	0	0.0	0	0.0	182	58.9	127	41.1	309	459,900	495,871
Q3 2016 Q3 2015	0	0.0	0	0.0	0	0.0	157	65.4	83	34.6	240		
Year-to-date 2016		0.0	-		-		412		307	42.7	719	. ,	485,794
	0			0.0	0			57.3					501,030
Year-to-date 2015	0	0.0	0	0.0	4	0.6	484	72.6	179	26.8	667	420,000	466,048
London CMA		0.0		0.0	20	10.3	252	44.0	0.5	22.5	277	200.000	420.244
Q3 2016	I	0.3	0	0.0	39	10.3	252	66.8	85	22.5	377		438,366
Q3 2015	0	0.0	0	0.0	77	19.5	249	63.2	68	17.3	394		413,725
Year-to-date 2016	2	0.2	5	0.6	148	17.4	534	62.7	162	19.0	851		414,950
Year-to-date 2015	2	0.3	4	0.6	147	20.9	431	61.2	120	17.0	704	380,000	405,528
Oshawa CMA													
Q3 2016	0	0.0			0		98	39.4	151	60.6	249		546,015
Q3 2015	0	0.0			0		121	55.0	99	45.0	220		500,701
Year-to-date 2016	0	0.0			3		392	46.7	444	52.9	839		524,345
Year-to-date 2015	0	0.0	0	0.0	6	0.9	392	58.0	278	41.1	676	476,495	487,054
Ottawa CMA													
Q3 2016	0	0.0	0	0.0	3	0.6	203	42.6	271	56.8	477	525,000	538,016
Q3 2015	0	0.0	0	0.0	0	0.0	134	46.2	156	53.8	290	514,900	518,901
Year-to-date 2016	- 1	0.1	0	0.0	3	0.2	715	56.1	556	43.6	1,275	484,900	511,130
Year-to-date 2015	0	0.0	0	0.0	0	0.0	542	57.8	396	42.2	938	476,445	502,969

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region													
Third Quarter 2016													
	Price Ranges												
Submarket	< \$200,000		\$200,000 - \$299,999		\$300,000 - \$399,999		\$400,000 - \$499,999		\$500,000 +		Total	Median Price (\$)	Average Price (\$)
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)		(Ψ)	111ce (ψ)
Peterborough CMA													
Q3 2016	2	3.9	3	5.9	29	56.9	13	25.5	4	7.8	51	275,000	302,512
Q3 2015	0	0.0	0	0.0	14	22.2	46	73.0	3	4.8	63	330,900	346,556
Year-to-date 2016	3	2.1	15	10.6	72	51.1	42	29.8	9	6.4	141	270,000	303,323
Year-to-date 2015	0	0.0	- 1	0.7	38	26.8	98	69.0	5	3.5	142	324,400	337,513
St. Catharines-Niagara CMA													
Q3 2016	0	0.0	0	0.0	18	7.2	178	71.2	54	21.6	250	425,000	454,095
Q3 2015	- 1	0.5	0	0.0	32	16.2	141	71.6	23	11.7	197	389,000	399,902
Year-to-date 2016	- 1	0.1	- 1	0.1	63	8.5	554	74.9	121	16. 4	740	399,900	429,542
Year-to-date 2015	4	0.7	3	0.5	76	13.7	375	67.7	96	17.3	554	397,760	421,277
Thunder Bay CMA													
Q3 2016	0	0.0	0	0.0	- 1	11.1	7	77.8	- 1	11.1	9	399,900	424,033
Q3 2015	0	0.0	0	0.0	2	15. 4	10	76.9	- 1	7.7	13	349,900	384,460
Year-to-date 2016	0	0.0	0	0.0	- 1	3.2	25	80.6	5	16.1	31	399,900	427,332
Year-to-date 2015	0	0.0	0	0.0	2	3.4	50	86.2	6	10.3	58	389,900	407,889
Toronto CMA													
Q3 2016	- 1	0.1	0	0.0	- 1	0.1	139	7.1	1,816	92.8	1,957	800,900	1,104,989
Q3 2015	0	0.0	0	0.0	3	0.2	294	17.0	1,432	82.8	1,729	739,000	1,008,711
Year-to-date 2016	2	0.0	0	0.0	7	0.1	549	8.0	6,299	91.9	6,857	749,900	958,341
Year-to-date 2015	2	0.0	0	0.0	8	0.1	991	17.7	4,592	82.1	5,593	691,100	915,499
Windsor CMA													
Q3 2016	0	0.0	0	0.0	48	21.9	130	59.4	41	18.7	219	389,900	420,908
Q3 2015	0	0.0	0	0.0	21	22.8	53	57.6	18	19.6	92	400,651	433,072
Year-to-date 2016	0	0.0	4	0.7	140	25.8	314	57.8	85	15.7	543	379,381	398,591
Year-to-date 2015	0	0.0	0	0.0	103	30.0	179	52.2	61	17.8	343	373,874	412,006
Total Urban Centres in Ontario (50,000+)													
Q3 2016	- 11	0.2	13	0.3	228	4.9	1,629	34.8	2,801	59.8	4,682	56 4 ,233	742,525
Q3 2015	2	0.0	11	0.3	296	7.1	1,705	41.1	2,138	51.5	4,152	506,749	689,197
Year-to-date 2016	21	0.1	45	0.3	700	4.9	4,812	33.8	8,643	60.8	14,221	569,900	704,477
Year-to-date 2015	13	0.1	30	0.3	714	6.0	4,820	40.4	6,366	53.3	11,943	515,910	671,614

Source: CMHC (Market Absorption Survey)

Figure 5.1: MLS® Residential Average Price for Ontario

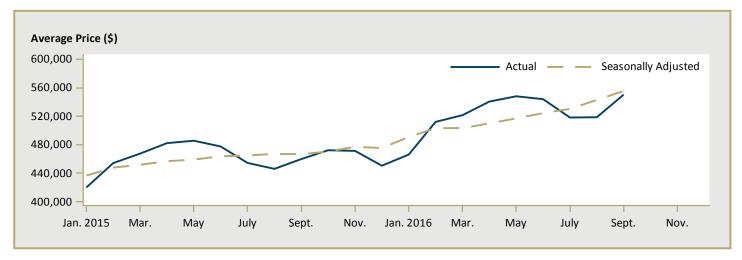


Figure 5.2: MLS® Residential Sales for Ontario

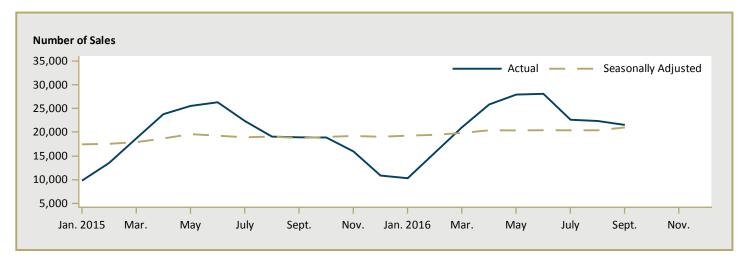
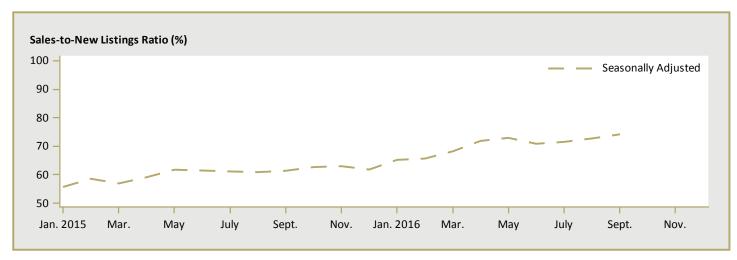


Figure 5.3: MLS® Residential Sales- to- New Listings Ratio for Ontario



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

Source: CREA / Haver Analytics

Table 6: Level of Economic Indicators for Ontario Region Third Quarter 2016											
		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments (\$,000)	Exchange Rate (U.S. cents)
		P&I Per									
		\$100,000	I Yr. Term	5 Yr. Term				(2002=100)	(\$)	(11)	
2015	January - March	568	3.0	4.8	6,896.4	6.9	10,081	122.8	920	67,887,888	79.20
	April - June	561	2.9	4.6	6,919.3	6.6	29,268	109.5	933	72,856,535	81.10
	July - September	561	2.9	4.6	6,931.3	6.7	42,444	89.6	949	73,826,324	75.79
	October - December	561	3.1	4.6	6,946.9	6.8	11,829	96.2	950	75,093,056	74.50
2016	January - March	561	3.1	4.6	6,983.1	6.8	39,402	97.7	959	74,296,789	74.03
	April - June	561	3.1	4.6	6,998.3	6.7	47,728	102.7	958	76,641,662	77.77
	July - September	565	3.1	4.7	6,979.0	6.6		101.7	960		76.36
	October - December										

Table 6.1: Growth ⁽¹⁾ of Economic Indicators for Ontario Region Third Quarter 2016											
		Inter	est Rate	:S				Consumer	Average		
		P&I Per	Mortgage & I Per Rates		Employment SA	Unemployment Rate SA	Migration Total Net	Confidence Index	Weekly Wages	Manufacturing Shipments	Exchange Rate
		\$100,000	I Yr. Term	5 Yr. Term				ilidex	***age3		
2015	January - March	-3.8	-0.2	-0.4	0.5	-0.6	-38.8	16.0	2.1	1.6	-12.2
	April - June	-1.5	-0.3	-0.2	0.8	-0.7	4.9	10.9	3.3	-0.8	-12.2
	July - September	-1.5	-0.3	-0.2	0.7	-0.6	21.3	-13.8	4.4	3.0	-16.7
	October - December	-1.5	-0.1	-0.2	0.6	-0.1	**	-14.7	3.8	3.3	-14.8
2016	January - March	-1.2	0.2	-0.1	1.3	-0.1	**	-20.4	4.3	9.4	-6.5
	April - June	0.0	0.3	0.0	1.1	0.0	63.1	-6.2	2.7	5.2	-4.1
	July - September	0.7	0.3	0.1	0.7	-0.2		13.6	1.2		0.7
	October - December										

[&]quot;P & I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

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

[&]quot;NHPI" means New Housing Price Index

[&]quot;CPI" means Consumer Price Index

[&]quot;SA" means Seasonally Adjusted

⁽I) Growth year over year expressed in percentage

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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