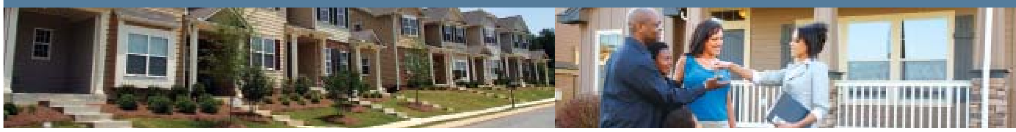
HOUSING MARKET INFORMATION

HOUSING NOW
Greater Toronto Area



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: January 2010

New Home Market

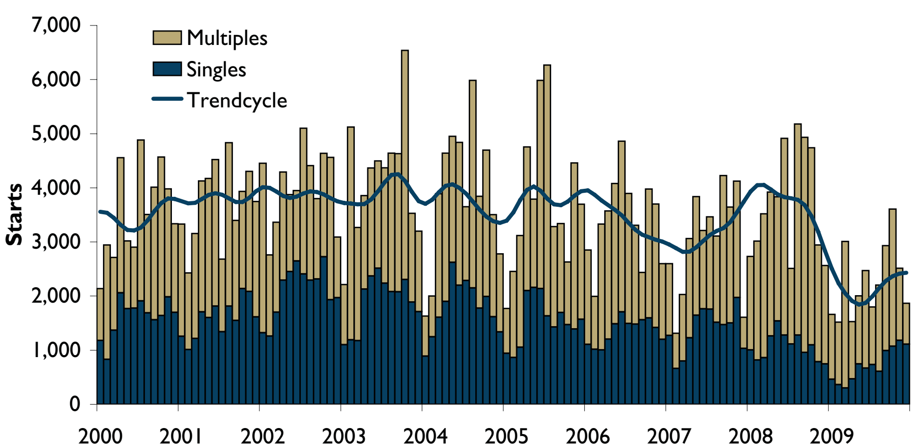
Strong Sales Push Up Housing Starts

Housing starts continued to trend up in the fourth quarter of 2009 on increased strength in single detached home construction. In the second half of last year, sales for new detached homes began moving back to levels not seen in five years following some discounting by developers. Rising demand for singles helped trim remaining inventory at sales sites as well as the number of completed and unoccupied units, which fell to its lowest in two years by year-end. Builders responded to the tighter market conditions and the seasonally-adjusted rate of housing starts ended 2009 at its highest level of the year.

Much of the low rise sales and construction has occurred in the western municipalities of the GTA. Low rise starts in Milton, Brampton

Figure 1

Greater Toronto Area Housing Starts



Source: CMHC

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and Vaughan accounted for close to 40 per cent of all low rise starts last year. Recent sales data suggests that starts will continue to be concentrated in these areas in 2010. However, the number of remaining units for sales at sites in Milton and Brampton is quickly depleting. As a result, demand could shift to where there are more available units and lower price pressures – in the Durham Region.

On the high-rise side, sales and starts headed in opposite directions. While sales for new condominium units put in their best Q4 performance out of the past 10 years, the downward trend for apartment starts accelerated in the final months of 2009.

Condo sales were boosted in Q4 as some large and very high profile projects were launched in the quarter. At the same time, construction starts for a number of big projects that opened sales offices in 2007 continued to face delays. Efforts were turned to finishing existing projects, as shown in the rise of apartment completions in the final months of the year. Although still near a record high, higher completions and slower starts helped bring the number of units under construction down slightly by year-end. Given that nearly half of the units currently being built were started in late 2007-early 2008 and that access to credit appears to be improving, the number of units hitting completion should continue to move higher and allow builders to focus on starting new projects. The speedy rise in demand for new condos will also continue to encourage developers to open new sales centres, especially since remaining inventory levels returned to more normal levels in the fourth quarter.

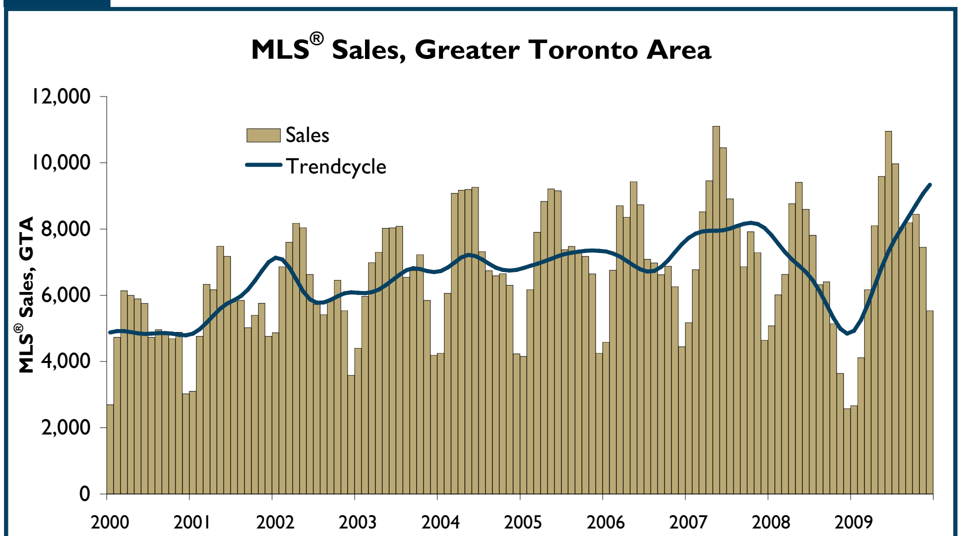
Resale Market

Tight Market Conditions Persist

Supply finally began responding to buyer demand in the fourth quarter, but conditions remained tight. New listings trended up through the last few months of 2009 to end at a seasonally-adjusted high for the year. The fact that prices have been growing at a 10-20 per cent annual rate in recent months has no doubt encouraged more homeowners to list their properties. The added supply did little to relieve tightness in the market as demand showed no signs of slowing down in the fourth quarter (best Q4 sales on record). In December, enough sales were recorded to absorb every new listing during the month. The year ended with little more than a month's worth of supply at current sales rates (four months of supply is typical of a balanced market).

The demand and supply imbalance for resales meant many buyers found themselves in multiple offer situations paying above asking prices. In the eastern part of the old City of Toronto (TREB districts E1 and E2), homes sold for 103 per cent of asking within two weeks of listing during the fourth quarter. Upward pressure on prices across the GTA lifted the average in the fourth quarter to its highest level -- six per cent higher than the previous peak in Q4 2007. Three straight quarters of strong price gains have started to weigh on affordability, even though mortgage rates remained near historic lows. As a result, buyers have begun to turn their attention towards condominiums. Over the last two quarters, condominiums have represented an increasing share of sales in the GTA resale market (slightly above 25 per cent in Q4), at the expense of relatively more expensive single homes. Nonetheless, 2009 marked a rebound in demand for singles in high-end neighbourhoods. Low borrowing costs and prices below 2007 levels made luxury homes more attractive last year, bringing sales up by over 30 per cent in the central part of the city.

Figure 2

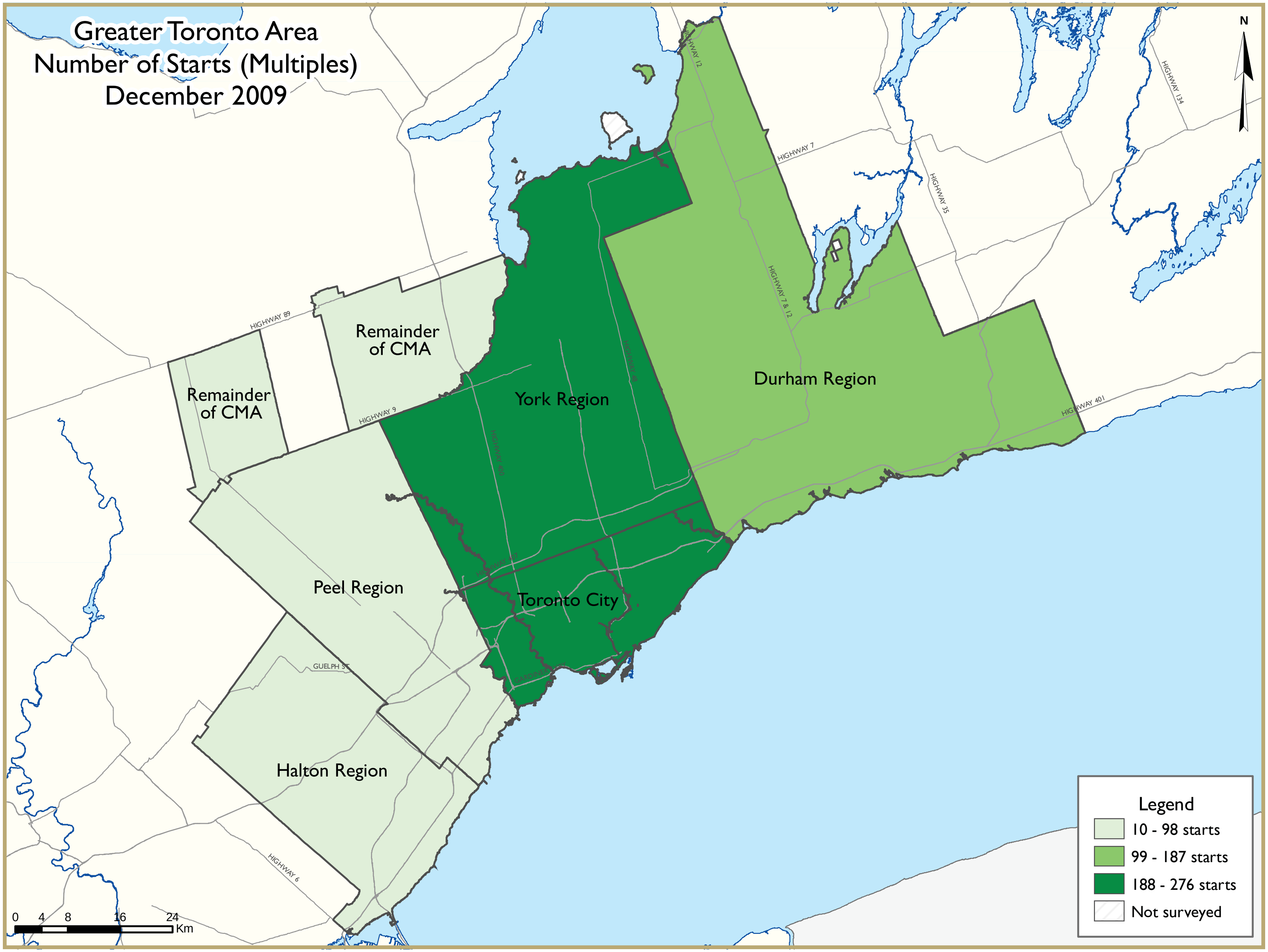


Source: CMHC, adapted from MLS® data supplied by CREA

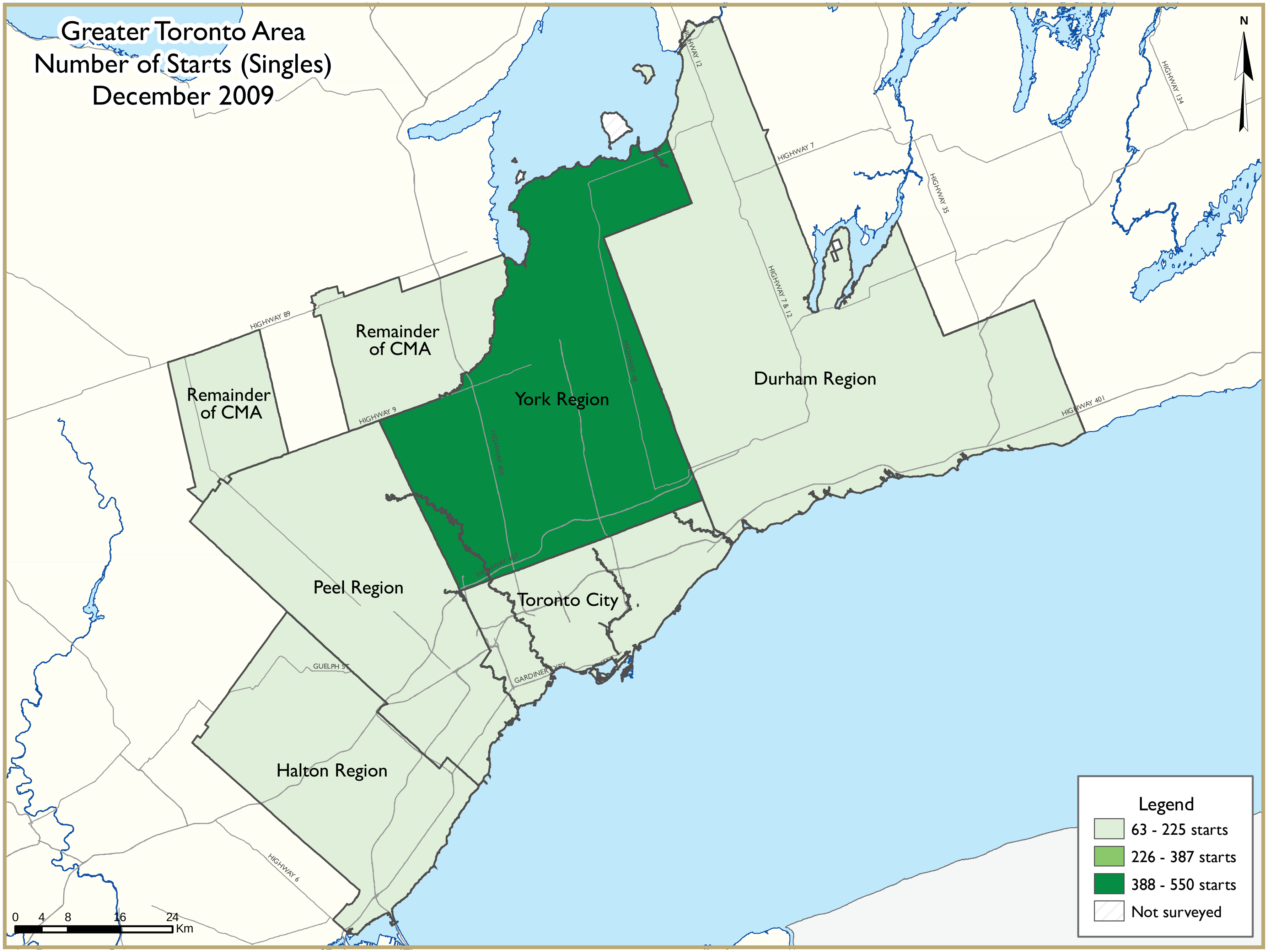
Housing Market Produces Positive Spinoffs for Economy

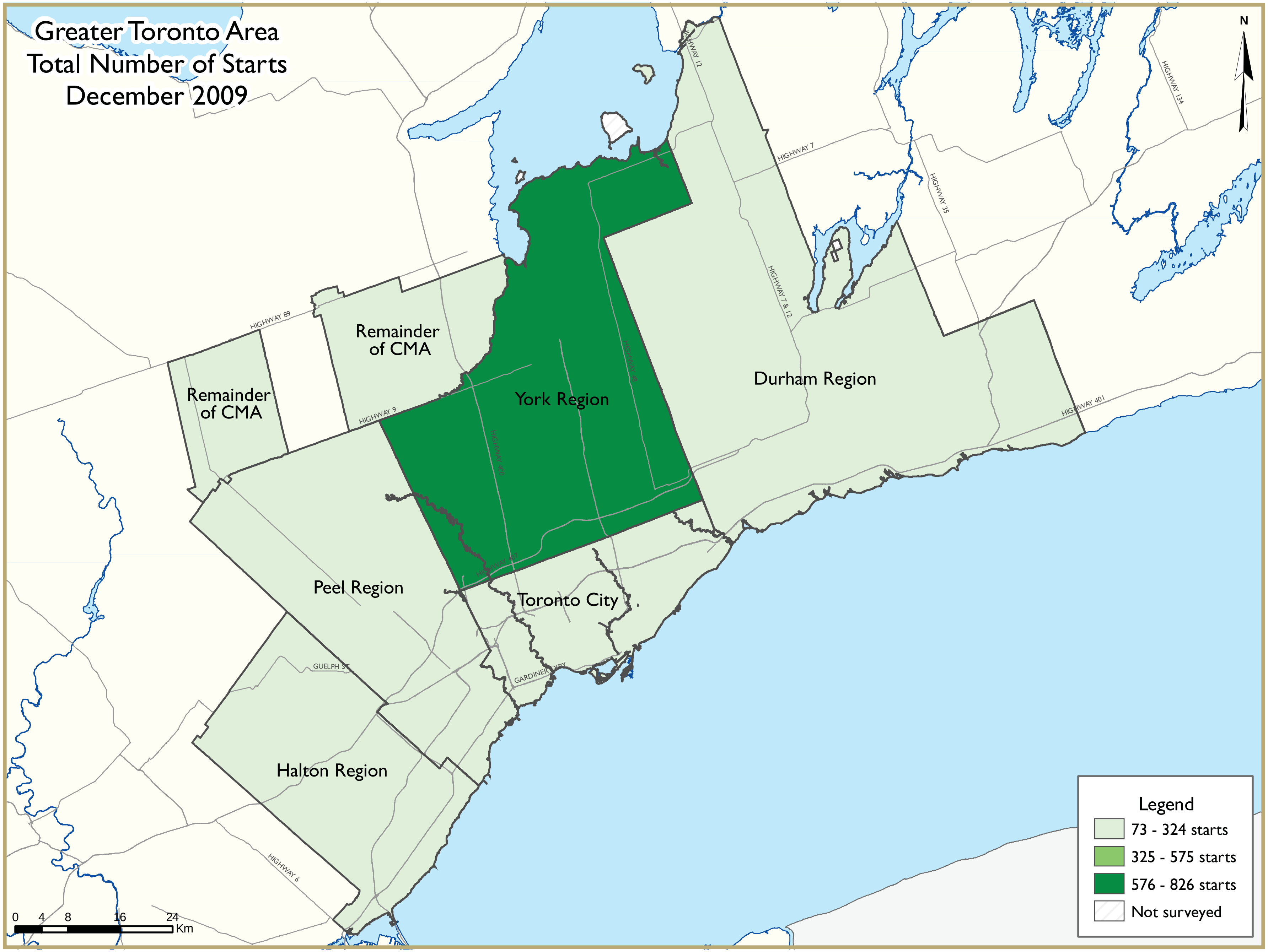
The rebound in housing demand last year played a significant role in stimulating economic activity, producing positive benefits for the Toronto economy in the second half. The first and most direct side effect of higher sales transactions was the creation of jobs and rise in incomes in the finance, insurance and real estate industry. Realtors, mortgage brokers and insurance underwriters were all needed to meet the rising volume of business. The construction industry also saw activity pick up as builders started more homes to meet rising demand levels, leading to an increase in residential investment and construction employment.

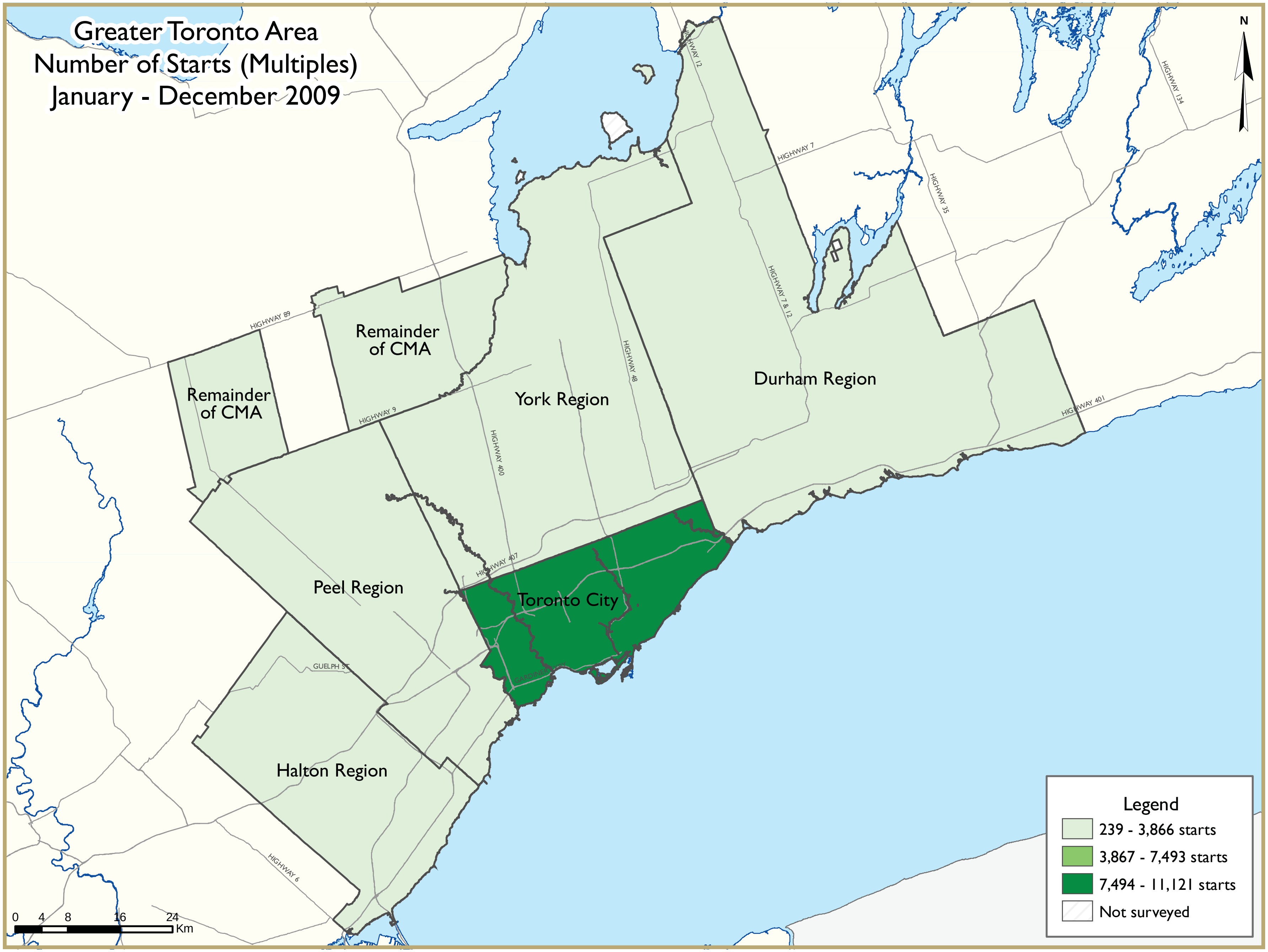
The rise in consumer spending was perhaps the most influential for the economic recovery. At the provincial level, personal consumption accounts for 60 per cent of GDP. Retail spending picked up as new homeowners began customizing their homes, as evidenced by a rise in purchases at home centres and home furnishings and electronic stores. Existing homeowners also felt a renewed sense of confidence as their wealth began to rise along with housing price appreciation. By the third quarter of last year, the personal savings rate in Ontario fell back in line with the average for the last five years.

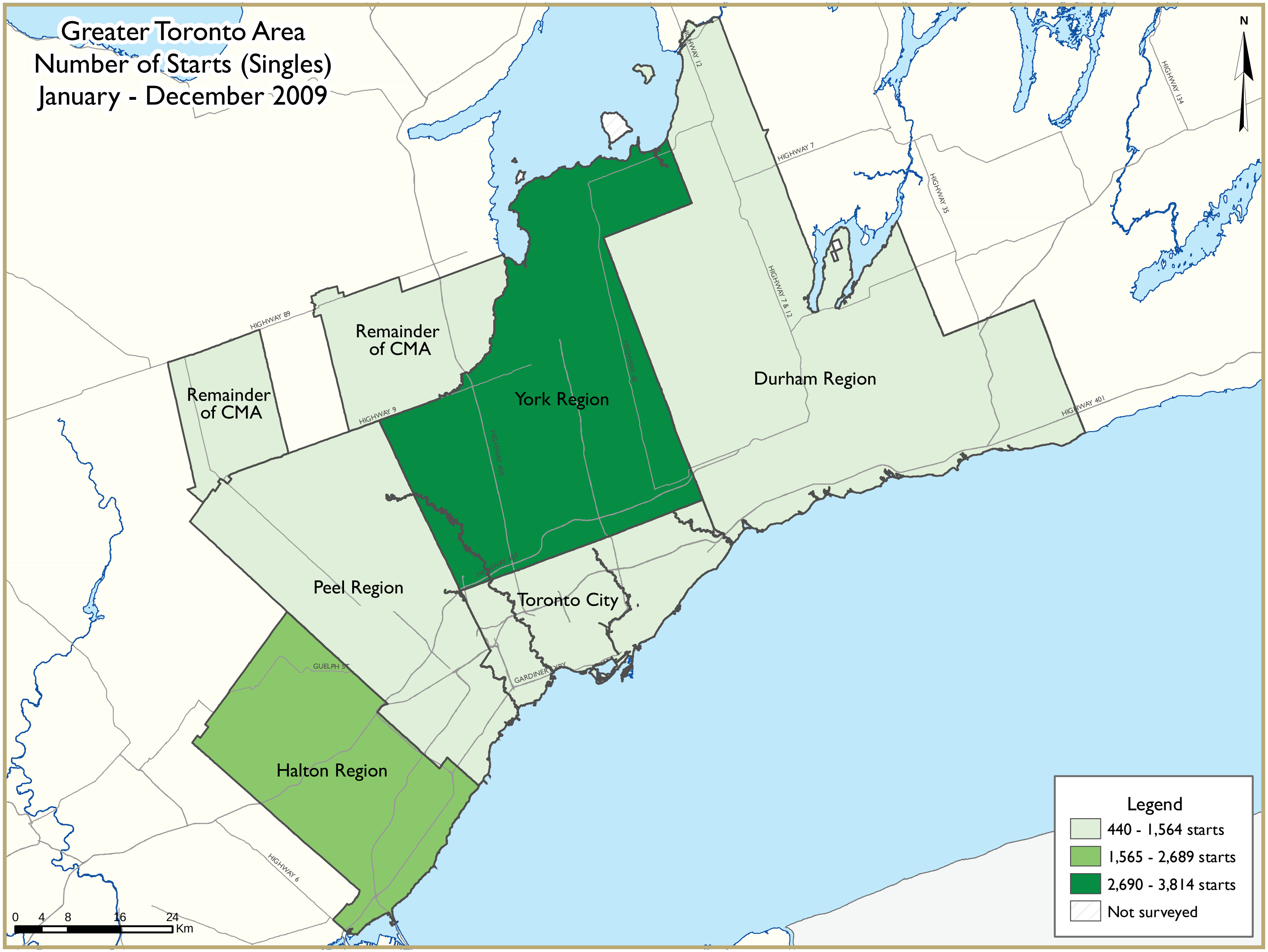


Greater Toronto Area
Number of Starts (Multiples)
December 2009
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
HIGHWAY 89
HIGHWAY 9
HIGHWAY 12
HIGHWAY 7
HIGHWAY 7 & 12
HIGHWAY 35
HIGHWAY 401
HIGHWAY 6
GUELPH ST
N
0 4 8 16 24 Km
Legend
10 - 98 starts
99 - 187 starts
188 - 276 starts
Not surveyed

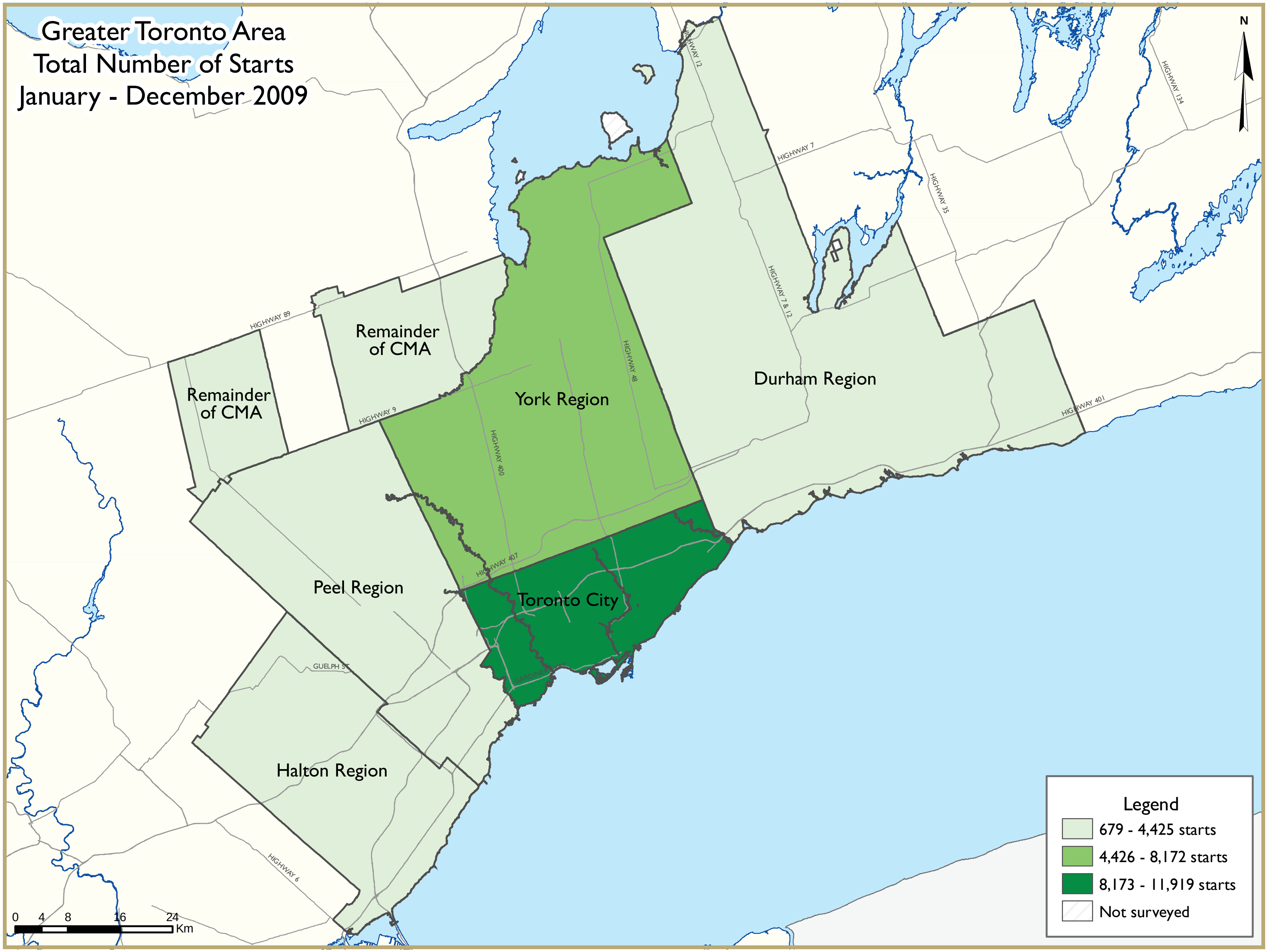

Greater Toronto Area
Number of Starts (Singles)
December 2009
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
HIGHWAY 89
HIGHWAY 9
HIGHWAY 7
HIGHWAY 12
HIGHWAY 35
HIGHWAY 7 & 12
HIGHWAY 401
HIGHWAY 400
HIGHWAY 6
GUELPH ST
N
0 4 8 16 24
Km
Legend
63 - 225 starts
226 - 387 starts
388 - 550 starts
Not surveyed


Greater Toronto Area
Total Number of Starts
December 2009
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
HIGHWAY 89
HIGHWAY 9
HIGHWAY 7
HIGHWAY 12
HIGHWAY 7 & 12
HIGHWAY 35
HIGHWAY 401
HIGHWAY 400
HIGHWAY 6
GUELPH ST
N
0 4 8 16 24
Km
Legend
73 - 324 starts
325 - 575 starts
576 - 826 starts
Not surveyed


Greater Toronto Area
Number of Starts (Multiples)
January - December 2009
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
HIGHWAY 89
HIGHWAY 9
HIGHWAY 400
HIGHWAY 407
HIGHWAY 48
HIGHWAY 12
HIGHWAY 7
HIGHWAY 7 & 12
HIGHWAY 35
HIGHWAY 134
HIGHWAY 401
HIGHWAY 6
GUELPH ST
N
0 4 8 16 24 Km
Legend
239 - 3,866 starts
3,867 - 7,493 starts
7,494 - 11,121 starts
Not surveyed



Greater Toronto Area
Number of Starts (Singles)
January - December 2009
N
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
HIGHWAY 89
HIGHWAY 9
HIGHWAY 7
HIGHWAY 12
HIGHWAY 7 & 12
HIGHWAY 35
HIGHWAY 134
HIGHWAY 401
HIGHWAY 400
GUELPH ST
HIGHWAY 6
Legend
440 - 1,564 starts
1,565 - 2,689 starts
2,690 - 3,814 starts
Not surveyed
0 4 8 16 24
Km


Greater Toronto Area
Total Number of Starts
January - December 2009
Remainder of CMA
Remainder of CMA
York Region
Durham Region
Peel Region
Toronto City
Halton Region
HIGHWAY 89
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HIGHWAY 48
HIGHWAY 12
HIGHWAY 7
HIGHWAY 7 & 12
HIGHWAY 35
HIGHWAY 134
HIGHWAY 401
HIGHWAY 6
GUELPH ST
N
0 4 8 16 24
Km
Legend
679 - 4,425 starts
4,426 - 8,172 starts
8,173 - 11,919 starts
Not surveyed

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

HOUSING NOW REPORT TABLES

Available in ALL reports:

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

Available in SELECTED Reports:

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

SYMBOLS

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

Table 1a: Housing Activity Summary of Toronto CMA December 2009									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
December 2009	1,032	132	295	22	32	6	8	192	1,719
December 2008	721	236	290	16	36	747	0	519	2,565
% Change	43.1	-44.1	1.7	37.5	-11.1	-99.2	n/a	-63.0	-33.0
Year-to-date 2009	8,048	2,014	2,415	81	591	10,954	8	1,808	25,949
Year-to-date 2008	11,239	2,352	2,772	69	1,845	22,244	20	1,671	42,212
% Change	-28.4	-14.4	-12.9	17.4	-68.0	-50.8	-60.0	8.2	-38.5
UNDER CONSTRUCTION									
December 2009	6,521	1,368	2,323	86	786	34,586	8	2,653	48,361
December 2008	7,292	1,814	2,444	72	1,470	35,697	16	2,018	50,823
% Change	-10.6	-24.6	-5.0	19.4	-46.5	-3.1	-50.0	31.5	-4.8
COMPLETIONS									
December 2009	648	172	172	12	6	1,402	0	241	2,653
December 2008	1,168	252	247	1	83	1,131	2	59	2,943
% Change	-44.5	-31.7	-30.4	**	-92.8	24.0	-100.0	**	-9.9
Year-to-date 2009	8,773	2,472	2,520	79	1,290	12,212	18	992	28,356
Year-to-date 2008	13,861	2,182	3,578	21	1,173	13,374	8	2,061	36,258
% Change	-36.7	13.3	-29.6	**	10.0	-8.7	125.0	-51.9	-21.8
COMPLETED & NOT ABSORBED									
December 2009	418	35	138	5	21	295	26	259	1,197
December 2008	610	55	84	0	21	293	16	123	1,202
% Change	-31.5	-36.4	64.3	n/a	0.0	0.7	62.5	110.6	-0.4
ABSORBED									
December 2009	684	180	164	12	10	1 371	0	20	2,441
December 2008	1,156	259	236	1	85	1 101	3	58	2,899
% Change	-40.8	-30.5	-30.5	**	-88.2	24.5	-100.0	-65.5	-15.8
Year-to-date 2009	8,984	2,463	2,466	75	1,279	12,210	8	246	27,731
Year-to-date 2008	13,660	2,186	3,676	21	1,172	13,276	6	1,450	35,447
% Change	-34.2	12.7	-32.9	**	9.1	-8.0	33.3	-83.0	-21.8

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

Table 1b: Housing Activity Summary of Oshawa CMA December 2009									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
December 2009	100	2	0	0	0	0	0	42	144
December 2008	67	0	8	0	0	0	0	0	75
% Change	49.3	n/a	-100.0	n/a	n/a	n/a	n/a	n/a	92.0
Year-to-date 2009	836	4	58	0	37	0	3	42	980
Year-to-date 2008	1,500	4	255	0	177	24	0	27	1,987
% Change	-44.3	0.0	-77.3	n/a	-79.1	-100.0	n/a	55.6	-50.7
UNDER CONSTRUCTION									
December 2009	650	4	72	0	106	18	3	42	895
December 2008	960	2	208	0	150	155	0	3	1,478
% Change	-32.3	100.0	-65.4	n/a	-29.3	-88.4	n/a	**	-39.4
COMPLETIONS									
December 2009	122	0	21	0	0	0	0	0	143
December 2008	181	0	45	0	20	0	0	0	246
% Change	-32.6	n/a	-53.3	n/a	-100.0	n/a	n/a	n/a	-41.9
Year-to-date 2009	1,146	2	194	0	81	137	0	3	1,563
Year-to-date 2008	1,777	8	226	0	214	108	0	6	2,339
% Change	-35.5	-75.0	-14.2	n/a	-62.1	26.9	n/a	-50.0	-33.2
COMPLETED & NOT ABSORBED									
December 2009	8	0	7	0	13	61	0	0	89
December 2008	31	0	35	0	38	54	0	0	158
% Change	-74.2	n/a	-80.0	n/a	-65.8	13.0	n/a	n/a	-43.7
ABSORBED									
December 2009	125	0	19	0	6	35	0	0	185
December 2008	190	0	37	0	22	89	0	0	338
% Change	-34.2	n/a	-48.6	n/a	-72.7	-60.7	n/a	n/a	-45.3
Year-to-date 2009	1,203	2	218	0	110	130	0	3	1,666
Year-to-date 2008	1,786	11	207	0	193	139	0	6	2,342
% Change	-32.6	-81.8	5.3	n/a	-43.0	-6.5	n/a	-50.0	-28.9

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

Table 1c: Housing Activity Summary of Greater Toronto Area December 2009									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
December 2009	1,109	156	308	3	42	6	8	234	1,866
December 2008	731	236	263	16	52	747	0	519	2,564
% Change	51.7	-33.9	17.1	-81.3	-19.2	-99.2	n/a	-54.9	-27.2
Year-to-date 2009	8,718	2,080	2,375	3	663	11,044	11	2,184	27,108
Year-to-date 2008	12,684	2,436	3,038	73	2,231	22,634	20	1,694	44,810
% Change	-31.3	-14.6	-21.8	-95.9	-70.3	-51.2	-45.0	28.9	-39.5
UNDER CONSTRUCTION									
December 2009	7,122	1,432	2,306	39	938	34,872	11	2,929	49,679
December 2008	8,345	1,848	2,647	70	1,809	36,268	16	2,021	53,024
% Change	-14.7	-22.5	-12.9	-44.3	-48.1	-3.8	-31.3	44.9	-6.3
COMPLETIONS									
December 2009	757	166	192	1	31	1,402	0	241	2,790
December 2008	1,344	266	319	1	103	1,180	2	59	3,274
% Change	-43.7	-37.6	-39.8	0.0	-69.9	18.8	-100.0	**	-14.8
Year-to-date 2009	9,928	2,482	2,703	37	1,550	12,587	18	995	30,300
Year-to-date 2008	15,614	2,278	3,924	18	1,508	13,499	8	2,057	38,906
% Change	-36.4	9.0	-31.1	105.6	2.8	-6.8	125.0	-51.6	-22.1
COMPLETED & NOT ABSORBED									
December 2009	430	35	149	5	39	369	26	259	1,312
December 2008	652	71	137	0	60	347	16	123	1,406
% Change	-34.0	-50.7	8.8	n/a	-35.0	6.3	62.5	110.6	-6.7
ABSORBED									
December 2009	790	175	183	1	45	1 408	0	20	2,622
December 2008	1,333	271	290	1	107	1 190	3	58	3,253
% Change	-40.7	-35.4	-36.9	0.0	-57.9	18.3	-100.0	-65.5	-19.4
Year-to-date 2009	10,141	2,489	2,679	33	1,564	12,565	8	249	29,728
Year-to-date 2008	15,359	2,269	3,987	18	1,495	13,407	6	1,486	38,027
% Change	-34.0	9.7	-32.8	83.3	4.6	-6.3	33.3	-83.2	-21.8

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

Table 1.1: Housing Activity Summary by Submarket
December 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Toronto City									
December 2009	87	4	7	0	0	6	8	192	304
December 2008	39	8	84	0	0	533	0	519	1,183
York Region									
December 2009	550	96	180	0	0	0	0	0	826
December 2008	326	96	123	0	0	0	0	0	545
Peel Region									
December 2009	133	10	35	3	22	0	0	0	203
December 2008	147	70	14	16	0	214	0	0	461
Halton Region									
December 2009	168	28	36	0	16	0	0	0	248
December 2008	117	62	26	0	52	0	0	0	257
Durham Region									
December 2009	171	18	50	0	4	0	0	42	285
December 2008	102	0	16	0	0	0	0	0	118
Toronto CMA									
December 2009	1,032	132	295	22	32	6	8	192	1,719
December 2008	721	236	290	16	36	747	0	519	2,565
Oshawa CMA									
December 2009	100	2	0	0	0	0	0	42	144
December 2008	67	0	8	0	0	0	0	0	75
Greater Toronto Area									
December 2009	1,109	156	308	3	42	6	8	234	1,866
December 2008	731	236	263	16	52	747	0	519	2,564

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UNDER CONSTRUCTION									
Toronto City									
December 2009	953	172	510	0	53	26,772	8	2,072	30,569
December 2008	1,148	378	854	0	121	27,118	0	1,349	30,968
York Region									
December 2009	2,835	568	917	1	80	3,202	0	120	7,724
December 2008	2,728	504	765	2	258	3,566	0	19	7,842
Peel Region									
December 2009	1,244	360	317	38	453	4,260	0	431	7,103
December 2008	1,892	630	264	51	677	4,445	16	650	8,625
Halton Region									
December 2009	964	240	260	0	236	620	0	264	2,584
December 2008	1,196	222	297	6	597	984	0	0	3,302
Durham Region									
December 2009	1,126	92	302	0	116	18	3	42	1,699
December 2008	1,381	114	467	11	156	155	0	3	2,287
Toronto CMA									
December 2009	6,521	1,368	2,323	86	786	34,586	8	2,653	48,361
December 2008	7,292	1,814	2,444	72	1,470	35,697	16	2,018	50,823
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December 2009

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	Freehold			Condominium					
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COMPLETIONS									
Toronto City									
December 2009	73	42	68	0	0	1,402	0	241	1,826
December 2008	89	30	39	0	13	1,131	2	0	1,304
York Region									
December 2009	324	52	49	0	0	0	0	0	425
December 2008	508	122	106	0	33	0	0	59	828
Peel Region									
December 2009	88	68	18	0	0	0	0	0	174
December 2008	257	46	24	1	0	0	0	0	328
Halton Region									
December 2009	99	4	10	0	31	0	0	0	144
December 2008	224	44	90	0	37	0	0	0	395
Durham Region									
December 2009	173	0	47	1	0	0	0	0	221
December 2008	266	24	60	0	20	49	0	0	419
Toronto CMA									
December 2009	648	172	172	12	6	1,402	0	241	2,653
December 2008	1,168	252	247	1	83	1,131	2	59	2,943
Oshawa CMA									
December 2009	122	0	21	0	0	0	0	0	143
December 2008	181	0	45	0	20	0	0	0	246
Greater Toronto Area									
December 2009	757	166	192	1	31	1,402	0	241	2,790
December 2008	1,344	266	319	1	103	1,180	2	59	3,274

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

Table 1.1: Housing Activity Summary by Submarket December 2009									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Toronto City									
December 2009	65	8	93	0	4	173	11	232	586
December 2008	120	25	37	0	2	224	14	6	428
York Region									
December 2009	10	0	12	0	12	89	0	0	123
December 2008	8	0	26	0	12	69	0	2	117
Peel Region									
December 2009	310	27	3	5	4	25	15	27	416
December 2008	412	27	1	0	3	0	2	115	560
Halton Region									
December 2009	29	0	18	0	6	21	0	0	74
December 2008	73	19	24	0	5	0	0	0	121
Durham Region									
December 2009	16	0	23	0	13	61	0	0	113
December 2008	39	0	49	0	38	54	0	0	180
Toronto CMA									
December 2009	418	35	138	5	21	295	26	259	1,197
December 2008	610	55	84	0	21	293	16	123	1,202
Oshawa CMA									
December 2009	8	0	7	0	13	61	0	0	89
December 2008	31	0	35	0	38	54	0	0	158
Greater Toronto Area									
December 2009	430	35	149	5	39	369	26	259	1,312
December 2008	652	71	137	0	60	347	16	123	1,406

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

Table 1.1: Housing Activity Summary by Submarket December 2009									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Toronto City									
December 2009	84	38	62	0	0	1,329	0	20	1,533
December 2008	88	32	40	0	8	1,100	1	1	1,270
York Region									
December 2009	327	52	49	0	0	42	0	0	470
December 2008	510	123	96	0	32	1	0	57	819
Peel Region									
December 2009	99	80	18	0	3	0	0	0	200
December 2008	231	48	26	1	0	0	2	0	308
Halton Region									
December 2009	103	5	14	0	36	2	0	0	160
December 2008	227	44	76	0	38	0	0	0	385
Durham Region									
December 2009	177	0	40	1	6	35	0	0	259
December 2008	277	24	52	0	29	89	0	0	471
Toronto CMA									
December 2009	684	180	164	12	10	1,371	0	20	2,441
December 2008	1,156	259	236	1	85	1,101	3	58	2,899
Oshawa CMA									
December 2009	125	0	19	0	6	35	0	0	185
December 2008	190	0	37	0	22	89	0	0	338
Greater Toronto Area									
December 2009	790	175	183	1	45	1,408	0	20	2,622
December 2008	1,333	271	290	1	107	1,190	3	58	3,253

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

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

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Oshawa CMA 2000 - 2009									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	836	4	58	0	37	0	3	42	980
% Change	-44.3	0.0	-77.3	n/a	-79.1	-100.0	n/a	55.6	-50.7
2008	1,500	4	255	0	177	24	0	27	1,987
% Change	-14.1	-71.4	38.6	n/a	6.0	-81.7	n/a	-81.5	-16.8
2007	1,747	14	184	0	167	131	0	146	2,389
% Change	-17.1	-22.2	-29.0	n/a	35.8	-73.0	-100.0	n/a	-20.2
2006	2,108	18	259	0	123	486	1	0	2,995
% Change	-8.4	80.0	5.3	n/a	**	54.8	-97.3	-100.0	2.1
2005	2,301	10	246	0	22	314	37	4	2,934
% Change	-2.3	-85.3	-49.9	n/a	-21.4	49.5	n/a	n/a	-6.9
2004	2,356	68	491	0	28	210	0	0	3,153
% Change	-23.4	-60.5	-10.6	n/a	n/a	191.7	n/a	-100.0	-19.3
2003	3,074	172	549	0	0	72	0	40	3,907
% Change	4.0	83.0	86.1	n/a	-100.0	-20.0	-100.0	n/a	11.9
2002	2,955	94	295	0	40	90	16	0	3,490
% Change	45.0	34.3	-31.6	n/a	n/a	n/a	-27.3	n/a	36.3
2001	2,038	70	431	0	0	0	22	0	2,561
% Change	-5.3	-18.6	5.4	n/a	-100.0	n/a	n/a	-100.0	-10.9
2000	2,152	86	409	0	99	0	0	128	2,874

Source: CMHC (Starts and Completions Survey)

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

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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type December 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	% Change
Toronto City	87	39	4	8	15	84	198	1,052	304	1,183	-74.3
Toronto	20	4	4	4	7	0	50	1,052	81	1,060	-92.4
East York	2	2	0	0	0	0	0	0	2	2	0.0
Etobicoke	7	5	0	2	0	0	0	0	7	7	0.0
North York	26	20	0	0	0	0	148	0	174	20	**
Scarborough	24	7	0	2	0	84	0	0	24	93	-74.2
York	8	1	0	0	8	0	0	0	16	1	**
York Region	550	326	96	96	180	120	0	3	826	545	51.6
Aurora	28	52	18	14	0	0	0	0	46	66	-30.3
East Gwillimbury	0	2	4	4	4	0	0	0	8	6	33.3
Georgina Township	5	3	0	0	4	0	0	0	9	3	200.0
King Township	7	1	0	0	0	0	0	0	7	1	**
Markham	55	66	0	12	31	78	0	3	86	159	-45.9
Newmarket	34	31	6	10	0	0	0	0	40	41	-2.4
Richmond Hill	133	8	6	0	34	0	0	0	173	8	**
Vaughan	223	134	0	56	0	0	0	0	223	190	17.4
Whitchurch-Stouffville	65	29	62	0	107	42	0	0	234	71	**
Peel Region	136	163	12	70	55	14	0	214	203	461	-56.0
Brampton	61	136	4	0	20	14	0	0	85	150	-43.3
Caledon	39	2	4	0	35	0	0	0	78	2	**
Mississauga	36	25	4	70	0	0	0	214	40	309	-87.1
Halton Region	168	117	28	62	52	78	0	0	248	257	-3.5
Burlington	19	8	26	0	29	16	0	0	74	24	**
Halton Hills	8	7	0	0	0	0	0	0	8	7	14.3
Milton	117	84	2	62	10	62	0	0	129	208	-38.0
Oakville	24	18	0	0	13	0	0	0	37	18	105.6
Durham Region	171	102	18	0	54	16	42	0	285	118	141.5
Ajax	50	25	16	0	46	0	0	0	112	25	**
Brock	1	0	0	0	0	8	0	0	1	8	-87.5
Clarington	19	41	2	0	0	0	0	0	21	41	-48.8
Oshawa	41	14	0	0	0	0	42	0	83	14	**
Pickering	15	1	0	0	8	0	0	0	23	1	**
Scugog	1	1	0	0	0	0	0	0	1	1	0.0
Uxbridge	4	8	0	0	0	0	0	0	4	8	-50.0
Whitby	40	12	0	0	0	8	0	0	40	20	100.0
Remainder of Toronto CMA	63	66	10	0	0	43	0	0	73	109	-33.0
Bradford West Gwillimbury	29	45	0	0	0	0	0	0	29	45	-35.6
Town of Mono	10	3	0	0	0	0	0	0	10	3	**
New Tecumseth	21	17	6	0	0	43	0	0	27	60	-55.0
Orangeville	3	1	4	0	0	0	0	0	7	1	**
Toronto CMA	1,054	737	140	236	327	323	198	1,269	1,719	2,565	-33.0
Oshawa CMA	100	67	2	0	0	8	42	0	144	75	92.0
Greater Toronto Area (GTA)	1,112	747	158	236	356	312	240	1,269	1,866	2,564	-27.2

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type January - December 2009												
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Toronto City	798	941	208	348	424	779	10,489	17,642	11,919	19,710	-39.5
Toronto	118	148	18	62	217	124	3,801	14,762	4,154	15,096	-72.5
East York	40	49	2	2	0	20	0	198	42	269	-84.4
Etobicoke	96	170	8	12	0	86	1,174	127	1,278	395	**
North York	284	414	94	46	60	60	3,884	2,005	4,322	2,525	71.2
Scarborough	240	134	74	216	139	443	1,626	550	2,079	1,343	54.8
York	19	26	12	10	8	28	4	0	43	64	-32.8
York Region	3,814	4,827	732	786	943	1,141	854	2,430	6,343	9,184	-30.9
Aurora	235	355	118	14	0	17	153	0	506	386	31.1
East Gwillimbury	30	37	26	68	41	48	0	0	97	153	-36.6
Georgina Township	66	119	0	0	29	0	0	0	95	119	-20.2
King Township	48	21	12	0	0	0	0	0	60	21	185.7
Markham	508	1,554	112	366	269	324	138	893	1,027	3,137	-67.3
Newmarket	378	363	28	30	98	59	0	0	504	452	11.5
Richmond Hill	492	263	78	14	144	55	0	679	714	1,011	-29.4
Vaughan	1,587	1,621	256	206	149	271	563	858	2,555	2,956	-13.6
Whitchurch-Stouffville	470	494	102	88	213	367	0	0	785	949	-17.3
Peel Region	1,043	2,074	672	662	587	1,204	1,443	3,402	3,745	7,342	-49.0
Brampton	731	1,408	128	380	190	369	180	1,475	1,229	3,632	-66.2
Caledon	96	69	24	12	35	3	1	72	156	156	0.0
Mississauga	216	597	520	270	362	832	1,262	1,855	2,360	3,554	-33.6
Halton Region	1,657	2,815	380	542	640	1,363	407	769	3,084	5,489	-43.8
Burlington	141	511	120	100	80	257	354	374	695	1,242	-44.0
Halton Hills	62	87	0	0	56	0	53	0	171	87	96.6
Milton	1,180	1,483	260	416	306	908	0	127	1,746	2,934	-40.5
Oakville	274	734	0	26	198	198	0	268	472	1,226	-61.5
Durham Region	1,410	2,100	94	112	371	773	142	100	2,017	3,085	-34.6
Ajax	439	386	90	108	240	130	0	0	769	624	23.2
Brock	43	23	0	0	8	8	0	0	51	31	64.5
Clarington	286	498	2	2	7	25	0	24	295	549	-46.3
Oshawa	277	496	2	2	59	149	42	27	380	674	-43.6
Pickering	54	67	0	0	14	193	0	0	68	260	-73.8
Scugog	12	28	0	0	0	0	100	49	112	77	45.5
Uxbridge	26	96	0	0	11	10	0	0	37	106	-65.1
Whitby	273	506	0	0	32	258	0	0	305	764	-60.1
Remainder of Toronto CMA	440	613	70	16	139	49	30	61	679	739	-8.1
Bradford West Gwillimbury	215	330	26	6	91	0	0	0	332	336	-1.2
Town of Mono	70	38	0	0	0	0	0	0	70	38	84.2
New Tecumseth	134	183	16	10	11	49	0	4	161	246	-34.6
Orangeville	21	62	28	0	37	0	30	57	116	119	-2.5
Toronto CMA	8,130	11,308	2,032	2,362	2,918	4,612	12,869	23,930	25,949	42,212	-38.5
Oshawa CMA	836	1,500	4	4	98	432	42	51	980	1,987	-50.7
Greater Toronto Area (GTA)	8,722	12,757	2,086	2,450	2,965	5,260	13,335	24,343	27,108	44,810	-39.5

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market December 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008
Toronto City	7	84	8	0	6	533	192	519
Toronto	7	0	0	0	6	533	44	519
East York	0	0	0	0	0	0	0	0
Etobicoke	0	0	0	0	0	0	0	0
North York	0	0	0	0	0	0	148	0
Scarborough	0	84	0	0	0	0	0	0
York	0	0	8	0	0	0	0	0
York Region	180	120	0	0	0	3	0	0
Aurora	0	0	0	0	0	0	0	0
East Gwillimbury	4	0	0	0	0	0	0	0
Georgina Township	4	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	31	78	0	0	0	3	0	0
Newmarket	0	0	0	0	0	0	0	0
Richmond Hill	34	0	0	0	0	0	0	0
Vaughan	0	0	0	0	0	0	0	0
Whitchurch-Stouffville	107	42	0	0	0	0	0	0
Peel Region	55	14	0	0	0	214	0	0
Brampton	20	14	0	0	0	0	0	0
Caledon	35	0	0	0	0	0	0	0
Mississauga	0	0	0	0	0	214	0	0
Halton Region	52	78	0	0	0	0	0	0
Burlington	29	16	0	0	0	0	0	0
Halton Hills	0	0	0	0	0	0	0	0
Milton	10	62	0	0	0	0	0	0
Oakville	13	0	0	0	0	0	0	0
Durham Region	54	16	0	0	0	0	42	0
Ajax	46	0	0	0	0	0	0	0
Brock	0	8	0	0	0	0	0	0
Clarington	0	0	0	0	0	0	0	0
Oshawa	0	0	0	0	0	0	42	0
Pickering	8	0	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Uxbridge	0	0	0	0	0	0	0	0
Whitby	0	8	0	0	0	0	0	0
Remainder of Toronto CMA	0	43	0	0	0	0	0	0
Bradford West Gwillimbury	0	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	43	0	0	0	0	0	0
Orangeville	0	0	0	0	0	0	0	0
Toronto CMA	319	323	8	0	6	750	192	519
Oshawa CMA	0	8	0	0	0	0	42	0
Greater Toronto Area (GTA)	348	312	8	0	6	750	234	519

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - December 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Toronto City	416	779	8	0	8,851	16,447	1,609	1,195
Toronto	217	124	0	0	2,743	13,567	1,029	1,195
East York	0	20	0	0	0	198	0	0
Etobicoke	0	86	0	0	1,174	127	0	0
North York	60	60	0	0	3,304	2,005	580	0
Scarborough	139	443	0	0	1,626	550	0	0
York	0	28	8	0	4	0	0	0
York Region	943	1,141	0	0	716	2,380	138	50
Aurora	0	17	0	0	153	0	0	0
East Gwillimbury	41	48	0	0	0	0	0	0
Georgina Township	29	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	269	324	0	0	0	843	138	50
Newmarket	98	59	0	0	0	0	0	0
Richmond Hill	144	55	0	0	0	679	0	0
Vaughan	149	271	0	0	563	858	0	0
Whitchurch-Stouffville	213	367	0	0	0	0	0	0
Peel Region	587	1,184	0	20	1,412	2,980	31	422
Brampton	190	349	0	20	150	1,053	30	422
Caledon	35	3	0	0	0	72	1	0
Mississauga	362	832	0	0	1,262	1,855	0	0
Halton Region	640	1,363	0	0	143	769	264	0
Burlington	80	257	0	0	90	374	264	0
Halton Hills	56	0	0	0	53	0	0	0
Milton	306	908	0	0	0	127	0	0
Oakville	198	198	0	0	0	268	0	0
Durham Region	368	773	3	0	0	73	142	27
Ajax	240	130	0	0	0	0	0	0
Brock	8	8	0	0	0	0	0	0
Clarington	7	25	0	0	0	24	0	0
Oshawa	56	149	3	0	0	0	42	27
Pickering	14	193	0	0	0	0	0	0
Scugog	0	0	0	0	0	49	100	0
Uxbridge	11	10	0	0	0	0	0	0
Whitby	32	258	0	0	0	0	0	0
Remainder of Toronto CMA	139	49	0	0	0	57	30	4
Bradford West Gwillimbury	91	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	11	49	0	0	0	0	0	4
Orangeville	37	0	0	0	0	57	30	0
Toronto CMA	2,910	4,592	8	20	11,032	22,259	1,808	1,671
Oshawa CMA	95	432	3	0	0	24	42	27
Greater Toronto Area (GTA)	2,954	5,240	11	20	11,122	22,649	2,184	1,694

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market December 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008
Toronto City	98	131	6	533	200	519	304	1,183
Toronto	31	8	6	533	44	519	81	1,060
East York	2	2	0	0	0	0	2	2
Etobicoke	7	7	0	0	0	0	7	7
North York	26	20	0	0	148	0	174	20
Scarborough	24	93	0	0	0	0	24	93
York	8	1	0	0	8	0	16	1
York Region	826	545	0	0	0	0	826	545
Aurora	46	66	0	0	0	0	46	66
East Gwillimbury	8	6	0	0	0	0	8	6
Georgina Township	9	3	0	0	0	0	9	3
King Township	7	1	0	0	0	0	7	1
Markham	86	159	0	0	0	0	86	159
Newmarket	40	41	0	0	0	0	40	41
Richmond Hill	173	8	0	0	0	0	173	8
Vaughan	223	190	0	0	0	0	223	190
Whitchurch-Stouffville	234	71	0	0	0	0	234	71
Peel Region	178	231	25	230	0	0	203	461
Brampton	65	144	20	6	0	0	85	150
Caledon	73	2	5	0	0	0	78	2
Mississauga	40	85	0	224	0	0	40	309
Halton Region	232	205	16	52	0	0	248	257
Burlington	58	8	16	16	0	0	74	24
Halton Hills	8	7	0	0	0	0	8	7
Milton	129	172	0	36	0	0	129	208
Oakville	37	18	0	0	0	0	37	18
Durham Region	239	118	4	0	42	0	285	118
Ajax	108	25	4	0	0	0	112	25
Brock	1	8	0	0	0	0	1	8
Clarington	21	41	0	0	0	0	21	41
Oshawa	41	14	0	0	42	0	83	14
Pickering	23	1	0	0	0	0	23	1
Scugog	1	1	0	0	0	0	1	1
Uxbridge	4	8	0	0	0	0	4	8
Whitby	40	20	0	0	0	0	40	20
Remainder of Toronto CMA	48	109	25	0	0	0	73	109
Bradford West Gwillimbury	29	45	0	0	0	0	29	45
Town of Mono	7	3	3	0	0	0	10	3
New Tecumseth	5	60	22	0	0	0	27	60
Orangeville	7	1	0	0	0	0	7	1
Toronto CMA	1,459	1,247	60	799	200	519	1,719	2,565
Oshawa CMA	102	75	0	0	42	0	144	75
Greater Toronto Area (GTA)	1,573	1,230	51	815	242	519	1,866	2,564

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market January - December 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Toronto City	1,484	2,001	8,789	16,514	1,617	1,195	11,919	19,710
Toronto	357	305	2,739	13,596	1,029	1,195	4,154	15,096
East York	42	71	0	198	0	0	42	269
Etobicoke	104	268	1,174	127	0	0	1,278	395
North York	512	520	3,230	2,005	580	0	4,322	2,525
Scarborough	437	755	1,642	588	0	0	2,079	1,343
York	31	64	4	0	8	0	43	64
York Region	5,460	6,566	744	2,568	138	50	6,343	9,184
Aurora	353	385	153	1	0	0	506	386
East Gwillimbury	97	153	0	0	0	0	97	153
Georgina Township	94	119	0	0	0	0	95	119
King Township	60	21	0	0	0	0	60	21
Markham	889	2,219	0	868	138	50	1,027	3,137
Newmarket	504	452	0	0	0	0	504	452
Richmond Hill	702	306	12	705	0	0	714	1,011
Vaughan	1,988	1,969	567	987	0	0	2,555	2,956
Whitchurch-Stouffville	773	942	12	7	0	0	785	949
Peel Region	2,017	3,105	1,697	3,795	31	442	3,745	7,342
Brampton	997	1,903	202	1,287	30	442	1,229	3,632
Caledon	150	78	5	78	1	0	156	156
Mississauga	870	1,124	1,490	2,430	0	0	2,360	3,554
Halton Region	2,381	3,707	439	1,782	264	0	3,084	5,489
Burlington	290	645	141	597	264	0	695	1,242
Halton Hills	118	87	53	0	0	0	171	87
Milton	1,536	2,108	210	826	0	0	1,746	2,934
Oakville	437	867	35	359	0	0	472	1,226
Durham Region	1,831	2,779	41	279	145	27	2,017	3,085
Ajax	765	624	4	0	0	0	769	624
Brock	51	31	0	0	0	0	51	31
Clarington	295	525	0	24	0	0	295	549
Oshawa	315	597	20	50	45	27	380	674
Pickering	68	242	0	18	0	0	68	260
Scugog	12	28	0	49	100	0	112	77
Uxbridge	37	95	0	11	0	0	37	106
Whitby	288	637	17	127	0	0	305	764
Remainder of Toronto CMA	555	668	94	67	30	4	679	739
Bradford West Gwillimbury	332	336	0	0	0	0	332	336
Town of Mono	39	38	31	0	0	0	70	38
New Tecumseth	98	232	63	10	0	4	161	246
Orangeville	86	62	0	57	30	0	116	119
Toronto CMA	12,477	16,363	11,626	24,158	1,816	1,691	25,949	42,212
Oshawa CMA	898	1,759	37	201	45	27	980	1,987
Greater Toronto Area (GTA)	13,173	18,158	11,710	24,938	2,195	1,714	27,108	44,810

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type December 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	% Change
Toronto City	73	89	42	32	66	52	1,645	1,131	1,826	1,304	40.0
Toronto	10	12	6	0	0	0	771	889	787	901	-12.7
East York	5	13	2	0	0	0	0	0	7	13	-46.2
Etobicoke	12	6	0	2	39	0	0	0	51	8	**
North York	29	37	0	0	14	7	874	242	917	286	**
Scarborough	16	14	34	28	13	45	0	0	63	87	-27.6
York	1	7	0	2	0	0	0	0	1	9	-88.9
York Region	324	508	52	122	49	139	0	59	425	828	-48.7
Aurora	38	41	10	0	0	34	0	0	48	75	-36.0
East Gwillimbury	0	1	2	0	0	9	0	0	2	10	-80.0
Georgina Township	4	15	0	0	0	0	0	0	4	15	-73.3
King Township	0	5	0	0	0	0	0	0	0	5	-100.0
Markham	41	144	14	108	49	43	0	9	104	304	-65.8
Newmarket	50	55	0	0	0	26	0	50	50	131	-61.8
Richmond Hill	28	25	6	0	0	0	0	0	34	25	36.0
Vaughan	122	150	20	10	0	11	0	0	142	171	-17.0
Whitchurch-Stouffville	41	72	0	4	0	16	0	0	41	92	-55.4
Peel Region	88	258	68	46	18	24	0	0	174	328	-47.0
Brampton	77	140	28	46	18	9	0	0	123	195	-36.9
Caledon	4	7	0	0	0	0	0	0	4	7	-42.9
Mississauga	7	111	40	0	0	15	0	0	47	126	-62.7
Halton Region	99	224	8	44	37	127	0	0	144	395	-63.5
Burlington	4	35	6	20	37	27	0	0	47	82	-42.7
Halton Hills	5	8	0	0	0	0	0	0	5	8	-37.5
Milton	57	94	0	24	0	76	0	0	57	194	-70.6
Oakville	33	87	2	0	0	24	0	0	35	111	-68.5
Durham Region	174	266	0	24	47	80	0	49	221	419	-47.3
Ajax	40	64	0	24	0	11	0	0	40	99	-59.6
Brock	2	3	0	0	0	0	0	0	2	3	-33.3
Clarington	47	51	0	0	0	10	0	0	47	61	-23.0
Oshawa	34	57	0	0	6	28	0	0	40	85	-52.9
Pickering	1	12	0	0	26	4	0	0	27	16	68.8
Scugog	1	2	0	0	0	0	0	49	1	51	-98.0
Uxbridge	8	4	0	0	0	0	0	0	8	4	100.0
Whitby	41	73	0	0	15	27	0	0	56	100	-44.0
Remainder of Toronto CMA	31	45	14	6	11	0	0	0	56	51	9.8
Bradford West Gwillimbury	8	31	4	6	4	0	0	0	16	37	-56.8
Town of Mono	7	4	0	0	0	0	0	0	7	4	75.0
New Tecumseth	15	5	8	0	0	0	0	0	23	5	**
Orangeville	1	5	2	0	7	0	0	0	10	5	100.0
Toronto CMA	660	1,169	178	254	170	330	1,645	1,190	2,653	2,943	-9.9
Oshawa CMA	122	181	0	0	21	65	0	0	143	246	-41.9
Greater Toronto Area (GTA)	758	1,345	170	268	217	422	1,645	1,239	2,790	3,274	-14.8

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
January - December 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Toronto City	987	1,008	408	178	919	944	10,159	11,320	12,473	13,450	-7.3
Toronto	125	179	38	74	131	192	6,699	6,721	6,993	7,166	-2.4
East York	38	62	2	2	0	12	0	21	40	97	-58.8
Etobicoke	158	108	10	14	324	45	740	2,165	1,232	2,332	-47.2
North York	450	430	142	2	225	138	2,457	1,688	3,274	2,258	45.0
Scarborough	198	203	212	76	226	517	263	461	899	1,257	-28.5
York	18	26	4	10	13	40	0	264	35	340	-89.7
York Region	3,704	5,311	666	726	967	1,346	1,149	1,638	6,486	9,021	-28.1
Aurora	329	357	54	0	17	80	0	0	400	437	-8.5
East Gwillimbury	44	17	64	0	34	53	0	0	142	70	102.9
Georgina Township	70	189	0	0	6	0	0	0	76	189	-59.8
King Township	13	20	0	0	0	0	0	0	13	20	-35.0
Markham	810	1,481	186	296	359	365	572	889	1,927	3,031	-36.4
Newmarket	412	323	22	22	32	144	0	71	466	560	-16.8
Richmond Hill	230	514	24	26	31	148	221	205	506	893	-43.3
Vaughan	1,349	1,723	268	292	125	456	356	473	2,098	2,944	-28.7
Whitchurch-Stouffville	447	687	48	90	363	100	0	0	858	877	-2.2
Peel Region	1,705	3,602	940	814	766	838	1,620	1,999	5,031	7,253	-30.6
Brampton	1,303	2,531	346	588	260	441	151	616	2,060	4,176	-50.7
Caledon	66	65	10	14	3	10	97	0	176	89	97.8
Mississauga	336	1,006	584	212	503	387	1,372	1,383	2,795	2,988	-6.5
Halton Region	1,893	3,032	366	448	1,030	1,439	516	436	3,805	5,355	-28.9
Burlington	284	521	70	108	214	254	238	0	806	883	-8.7
Halton Hills	62	159	0	2	38	110	0	0	100	271	-63.1
Milton	1,143	1,360	274	306	598	727	62	160	2,077	2,553	-18.6
Oakville	404	992	22	32	180	348	216	276	822	1,648	-50.1
Durham Region	1,676	2,679	116	152	573	833	140	163	2,505	3,827	-34.5
Ajax	355	583	114	144	88	281	0	0	557	1,008	-44.7
Brock	43	9	0	0	8	0	0	0	51	9	**
Clarington	442	464	0	2	24	113	6	108	472	687	-31.3
Oshawa	355	721	0	2	70	68	3	6	428	797	-46.3
Pickering	55	103	0	0	181	57	0	0	236	160	47.5
Scugog	17	46	0	0	0	0	0	49	17	95	-82.1
Uxbridge	60	161	0	0	21	55	0	0	81	216	-62.5
Whitby	349	592	2	4	181	259	131	0	663	855	-22.5
Remainder of Toronto CMA	377	603	62	20	54	13	0	42	493	678	-27.3
Bradford West Gwillimbury	189	244	38	6	4	0	0	0	231	250	-7.6
Town of Mono	61	63	0	0	0	0	0	0	61	63	-3.2
New Tecumseth	99	220	10	14	43	13	0	42	152	289	-47.4
Orangeville	28	76	14	0	7	0	0	0	49	76	-35.5
Toronto CMA	8,852	13,882	2,486	2,222	3,812	4,719	13,206	15,435	28,356	36,258	-21.8
Oshawa CMA	1,146	1,777	2	8	275	440	140	114	1,563	2,339	-33.2
Greater Toronto Area (GTA)	9,965	15,632	2,496	2,318	4,255	5,400	13,584	15,556	30,300	38,906	-22.1

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market December 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008
Toronto City	66	52	0	0	1,404	1,131	241	0
Toronto	0	0	0	0	530	889	241	0
East York	0	0	0	0	0	0	0	0
Etobicoke	39	0	0	0	0	0	0	0
North York	14	7	0	0	874	242	0	0
Scarborough	13	45	0	0	0	0	0	0
York	0	0	0	0	0	0	0	0
York Region	49	139	0	0	0	0	0	59
Aurora	0	34	0	0	0	0	0	0
East Gwillimbury	0	9	0	0	0	0	0	0
Georgina Township	0	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	49	43	0	0	0	0	0	9
Newmarket	0	26	0	0	0	0	0	50
Richmond Hill	0	0	0	0	0	0	0	0
Vaughan	0	11	0	0	0	0	0	0
Whitchurch-Stouffville	0	16	0	0	0	0	0	0
Peel Region	18	24	0	0	0	0	0	0
Brampton	18	9	0	0	0	0	0	0
Caledon	0	0	0	0	0	0	0	0
Mississauga	0	15	0	0	0	0	0	0
Halton Region	37	127	0	0	0	0	0	0
Burlington	37	27	0	0	0	0	0	0
Halton Hills	0	0	0	0	0	0	0	0
Milton	0	76	0	0	0	0	0	0
Oakville	0	24	0	0	0	0	0	0
Durham Region	47	80	0	0	0	49	0	0
Ajax	0	11	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Clarington	0	10	0	0	0	0	0	0
Oshawa	6	28	0	0	0	0	0	0
Pickering	26	4	0	0	0	0	0	0
Scugog	0	0	0	0	0	49	0	0
Uxbridge	0	0	0	0	0	0	0	0
Whitby	15	27	0	0	0	0	0	0
Remainder of Toronto CMA	11	0	0	0	0	0	0	0
Bradford West Gwillimbury	4	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	0	0	0	0	0	0	0
Orangeville	7	0	0	0	0	0	0	0
Toronto CMA	170	330	0	0	1,404	1,131	241	59
Oshawa CMA	21	65	0	0	0	0	0	0
Greater Toronto Area (GTA)	217	422	0	0	1,404	1,180	241	59

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - December 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Toronto City	919	944	0	0	9,241	10,003	918	1,317
Toronto	131	192	0	0	5,781	6,358	918	363
East York	0	12	0	0	0	0	0	21
Etobicoke	324	45	0	0	740	1,988	0	177
North York	225	138	0	0	2,457	1,429	0	259
Scarborough	226	517	0	0	263	228	0	233
York	13	40	0	0	0	0	0	264
York Region	967	1,346	0	0	1,109	1,520	40	118
Aurora	17	80	0	0	0	0	0	0
East Gwillimbury	34	53	0	0	0	0	0	0
Georgina Township	6	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	359	365	0	0	532	825	40	64
Newmarket	32	144	0	0	0	21	0	50
Richmond Hill	31	148	0	0	221	201	0	4
Vaughan	125	456	0	0	356	473	0	0
Whitchurch-Stouffville	363	100	0	0	0	0	0	0
Peel Region	750	834	16	4	1,592	1,383	28	616
Brampton	244	437	16	4	151	0	0	616
Caledon	3	10	0	0	72	0	25	0
Mississauga	503	387	0	0	1,369	1,383	3	0
Halton Region	1,030	1,439	0	0	510	436	6	0
Burlington	214	254	0	0	238	0	0	0
Halton Hills	38	110	0	0	0	0	0	0
Milton	598	727	0	0	56	160	6	0
Oakville	180	348	0	0	216	276	0	0
Durham Region	573	833	0	0	137	157	3	6
Ajax	88	281	0	0	0	0	0	0
Brock	8	0	0	0	0	0	0	0
Clarington	24	113	0	0	6	108	0	0
Oshawa	70	68	0	0	0	0	3	6
Pickering	181	57	0	0	0	0	0	0
Scugog	0	0	0	0	0	49	0	0
Uxbridge	21	55	0	0	0	0	0	0
Whitby	181	259	0	0	131	0	0	0
Remainder of Toronto CMA	54	13	0	0	0	32	0	10
Bradford West Gwillimbury	4	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	43	13	0	0	0	32	0	10
Orangeville	7	0	0	0	0	0	0	0
Toronto CMA	3,796	4,715	16	4	12,214	13,374	992	2,061
Oshawa CMA	275	440	0	0	137	108	3	6
Greater Toronto Area (GTA)	4,239	5,396	16	4	12,589	13,499	995	2,057

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market December 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008
Toronto City	183	158	1,402	1,144	241	2	1,826	1,304
Toronto	18	12	528	889	241	0	787	901
East York	7	13	0	0	0	0	7	13
Etobicoke	51	8	0	0	0	0	51	8
North York	43	44	874	242	0	0	917	286
Scarborough	63	74	0	13	0	0	63	87
York	1	7	0	0	0	2	1	9
York Region	425	736	0	33	0	59	425	828
Aurora	48	75	0	0	0	0	48	75
East Gwillimbury	2	10	0	0	0	0	2	10
Georgina Township	4	15	0	0	0	0	4	15
King Township	0	5	0	0	0	0	0	5
Markham	104	295	0	0	0	9	104	304
Newmarket	50	55	0	26	0	50	50	131
Richmond Hill	34	25	0	0	0	0	34	25
Vaughan	142	164	0	7	0	0	142	171
Whitchurch-Stouffville	41	92	0	0	0	0	41	92
Peel Region	174	327	0	1	0	0	174	328
Brampton	123	194	0	1	0	0	123	195
Caledon	4	7	0	0	0	0	4	7
Mississauga	47	126	0	0	0	0	47	126
Halton Region	113	358	31	37	0	0	144	395
Burlington	16	82	31	0	0	0	47	82
Halton Hills	5	8	0	0	0	0	5	8
Milton	57	157	0	37	0	0	57	194
Oakville	35	111	0	0	0	0	35	111
Durham Region	220	350	1	69	0	0	221	419
Ajax	40	99	0	0	0	0	40	99
Brock	2	3	0	0	0	0	2	3
Clarington	47	61	0	0	0	0	47	61
Oshawa	40	80	0	5	0	0	40	85
Pickering	27	16	0	0	0	0	27	16
Scugog	1	2	0	49	0	0	1	51
Uxbridge	7	4	1	0	0	0	8	4
Whitby	56	85	0	15	0	0	56	100
Remainder of Toronto CMA	39	51	17	0	0	0	56	51
Bradford West Gwillimbury	16	37	0	0	0	0	16	37
Town of Mono	2	4	5	0	0	0	7	4
New Tecumseth	11	5	12	0	0	0	23	5
Orangeville	10	5	0	0	0	0	10	5
Toronto CMA	992	1,667	1,420	1,215	241	61	2,653	2,943
Oshawa CMA	143	226	0	20	0	0	143	246
Greater Toronto Area (GTA)	1,115	1,929	1,434	1,284	241	61	2,790	3,274

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
January - December 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Toronto City	2,231	2,071	9,322	10,058	920	1,321	12,473	13,450
Toronto	264	425	5,809	6,378	920	363	6,993	7,166
East York	40	76	0	0	0	21	40	97
Etobicoke	492	165	740	1,988	0	179	1,232	2,332
North York	794	548	2,480	1,451	0	259	3,274	2,258
Scarborough	606	783	293	241	0	233	899	1,257
York	35	74	0	0	0	266	35	340
York Region	5,130	7,092	1,316	1,811	40	118	6,486	9,021
Aurora	399	437	1	0	0	0	400	437
East Gwillimbury	142	70	0	0	0	0	142	70
Georgina Township	76	189	0	0	0	0	76	189
King Township	13	20	0	0	0	0	13	20
Markham	1,327	2,100	560	867	40	64	1,927	3,031
Newmarket	466	430	0	80	0	50	466	560
Richmond Hill	263	662	243	227	0	4	506	893
Vaughan	1,657	2,348	441	596	0	0	2,098	2,944
Whitchurch-Stouffville	787	836	71	41	0	0	858	877
Peel Region	2,873	5,048	2,114	1,585	44	620	5,031	7,253
Brampton	1,798	3,464	246	92	16	620	2,060	4,176
Caledon	69	66	82	23	25	0	176	89
Mississauga	1,006	1,518	1,786	1,470	3	0	2,795	2,988
Halton Region	2,606	4,202	1,193	1,153	6	0	3,805	5,355
Burlington	375	750	431	133	0	0	806	883
Halton Hills	90	271	10	0	0	0	100	271
Milton	1,594	1,830	477	723	6	0	2,077	2,553
Oakville	547	1,351	275	297	0	0	822	1,648
Durham Region	2,273	3,403	229	418	3	6	2,505	3,827
Ajax	557	1,008	0	0	0	0	557	1,008
Brock	51	9	0	0	0	0	51	9
Clarington	466	525	6	162	0	0	472	687
Oshawa	419	764	6	27	3	6	428	797
Pickering	236	142	0	18	0	0	236	160
Scugog	17	46	0	49	0	0	17	95
Uxbridge	70	187	11	29	0	0	81	216
Whitby	457	722	206	133	0	0	663	855
Remainder of Toronto CMA	437	621	56	47	0	10	493	678
Bradford West Gwillimbury	231	250	0	0	0	0	231	250
Town of Mono	28	63	33	0	0	0	61	63
New Tecumseth	129	232	23	47	0	10	152	289
Orangeville	49	76	0	0	0	0	49	76
Toronto CMA	13,765	19,621	13,581	14,568	1,010	2,069	28,356	36,258
Oshawa CMA	1,342	2,011	218	322	3	6	1,563	2,339
Greater Toronto Area (GTA)	15,113	21,816	14,174	15,025	1,013	2,065	30,300	38,906

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range December 2009													
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 (%)			
Toronto City													
December 2009	0	0.0	1	1.2	1	1.2	12	14.5	69	83.1	83	995,000	982,664
December 2008	0	0.0	0	0.0	2	2.3	16	18.2	70	79.5	88	875,000	935,835
Year-to-date 2009	2	0.2	9	0.9	25	2.4	117	11.2	889	85.3	1,042	900,000	940,566
Year-to-date 2008	4	0.4	11	1.1	111	10.7	86	8.3	821	79.5	1,033	886,899	944,011
Toronto													
December 2009	0	0.0	0	0.0	0	0.0	0	0.0	12	100.0	12	1,244,200	1,325,658
December 2008	0	0.0	0	0.0	0	0.0	1	5.9	16	94.1	17	1,200,000	1,363,647
Year-to-date 2009	0	0.0	0	0.0	2	1.5	2	1.5	130	97.0	134	1,100,000	1,314,174
Year-to-date 2008	0	0.0	0	0.0	1	0.5	14	7.4	173	92.0	188	949,000	1,166,303
East York													
December 2009	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
December 2008	0	0.0	0	0.0	1	10.0	2	20.0	7	70.0	10	610,000	745,400
Year-to-date 2009	0	0.0	0	0.0	0	0.0	0	0.0	36	100.0	36	922,250	978,403
Year-to-date 2008	0	0.0	0	0.0	1	1.8	14	25.0	41	73.2	56	650,000	787,516
Etobicoke													
December 2009	0	0.0	0	0.0	0	0.0	0	0.0	12	100.0	12	1,120,400	1,157,958
December 2008	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	--	--
Year-to-date 2009	0	0.0	0	0.0	0	0.0	0	0.0	155	100.0	155	950,000	1,032,654
Year-to-date 2008	0	0.0	0	0.0	0	0.0	2	1.9	105	98.1	107	900,000	946,652
North York													
December 2009	0	0.0	0	0.0	0	0.0	0	0.0	33	100.0	33	1,075,900	1,095,279
December 2008	0	0.0	0	0.0	0	0.0	0	0.0	29	100.0	29	977,222	1,077,925
Year-to-date 2009	1	0.2	1	0.2	0	0.0	25	5.1	468	94.5	495	975,256	993,389
Year-to-date 2008	3	0.7	1	0.2	0	0.0	15	3.3	430	95.8	449	960,000	1,109,383
Scarborough													
December 2009	0	0.0	1	4.8	1	4.8	12	57.1	7	33.3	21	486,900	496,363
December 2008	0	0.0	0	0.0	1	5.9	10	58.8	6	35.3	17	499,490	495,626
Year-to-date 2009	1	0.5	5	2.5	23	11.4	90	44.6	83	41.1	202	490,490	509,653
Year-to-date 2008	1	0.5	10	5.0	109	54.0	37	18.3	45	22.3	202	379,990	440,334
York													
December 2009	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
December 2008	0	0.0	0	0.0	0	0.0	3	33.3	6	66.7	9	--	--
Year-to-date 2009	0	0.0	3	15.0	0	0.0	0	0.0	17	85.0	20	682,450	700,440
Year-to-date 2008	0	0.0	0	0.0	0	0.0	4	12.9	27	87.1	31	725,000	756,290

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range
December 2009

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 (%)			
York Region													
December 2009	3	0.9	8	2.5	25	7.7	119	36.5	171	52.5	326	506,445	554,892
December 2008	3	0.6	11	2.2	79	15.5	218	42.7	199	39.0	510	457,055	507,113
Year-to-date 2009	23	0.6	106	2.9	324	8.7	1,225	33.1	2,026	54.7	3,704	515,990	549,909
Year-to-date 2008	33	0.6	217	4.1	529	9.9	2,133	40.0	2,423	45.4	5,335	487,400	517,685
Aurora													
December 2009	0	0.0	0	0.0	2	5.3	13	34.2	23	60.5	38	633,995	785,841
December 2008	0	0.0	0	0.0	0	0.0	8	19.0	34	81.0	42	550,900	568,635
Year-to-date 2009	0	0.0	0	0.0	5	1.5	103	31.2	222	67.3	330	546,900	614,659
Year-to-date 2008	0	0.0	0	0.0	8	2.2	152	42.5	198	55.3	358	514,900	526,312
East Gwillimbury													
December 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
December 2008	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
Year-to-date 2009	0	0.0	3	6.8	26	59.1	7	15.9	8	18.2	44	391,445	500,985
Year-to-date 2008	2	11.8	4	23.5	2	11.8	3	17.6	6	35.3	17	410,900	524,111
Georgina Township													
December 2009	2	50.0	1	25.0	0	0.0	0	0.0	1	25.0	4	--	--
December 2008	3	20.0	5	33.3	1	6.7	3	20.0	3	20.0	15	335,900	415,893
Year-to-date 2009	19	27.1	20	28.6	14	20.0	2	2.9	15	21.4	70	335,400	460,625
Year-to-date 2008	26	13.7	70	36.8	47	24.7	16	8.4	31	16.3	190	349,945	421,748
King Township													
December 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
December 2008	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	--	--
Year-to-date 2009	0	0.0	0	0.0	1	7.7	1	7.7	11	84.6	13	825,000	872,154
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	23	100.0	23	930,000	996,522
Markham													
December 2009	0	0.0	0	0.0	0	0.0	21	51.2	20	48.8	41	499,990	506,046
December 2008	0	0.0	0	0.0	30	20.8	88	61.1	26	18.1	144	440,445	465,272
Year-to-date 2009	0	0.0	7	0.9	37	4.6	311	38.4	454	56.1	809	524,900	548,447
Year-to-date 2008	0	0.0	107	7.2	199	13.4	660	44.6	515	34.8	1,481	466,990	482,853
Newmarket													
December 2009	0	0.0	7	14.3	17	34.7	23	46.9	2	4.1	49	400,900	411,041
December 2008	0	0.0	6	10.7	32	57.1	15	26.8	3	5.4	56	380,990	392,381
Year-to-date 2009	0	0.0	74	17.9	171	41.4	124	30.0	44	10.7	413	380,990	408,766
Year-to-date 2008	0	0.0	22	6.7	139	42.5	110	33.6	56	17.1	327	400,900	423,234
Richmond Hill													
December 2009	0	0.0	0	0.0	0	0.0	6	20.0	24	80.0	30	587,400	582,048
December 2008	0	0.0	0	0.0	0	0.0	9	33.3	18	66.7	27	522,990	579,346
Year-to-date 2009	2	0.9	0	0.0	1	0.4	75	32.5	153	66.2	231	532,990	617,474
Year-to-date 2008	0	0.0	0	0.0	6	1.2	248	47.7	266	51.2	520	501,995	567,536
Vaughan													
December 2009	0	0.0	0	0.0	1	0.8	29	23.6	93	75.6	123	587,900	585,364
December 2008	0	0.0	0	0.0	5	3.4	35	23.8	107	72.8	147	562,990	584,133
Year-to-date 2009	0	0.0	0	0.0	36	2.7	272	20.2	1,041	77.2	1,349	562,900	593,775
Year-to-date 2008	3	0.2	0	0.0	23	1.3	459	26.5	1,246	72.0	1,731	544,990	582,118
Whitchurch-Stouffville													
December 2009	1	2.4	0	0.0	5	12.2	27	65.9	8	19.5	41	439,990	464,997
December 2008	0	0.0	0	0.0	10	13.7	60	82.2	3	4.1	73	420,175	433,074
Year-to-date 2009	2	0.4	2	0.4	33	7.4	330	74.2	78	17.5	445	458,523	476,961
Year-to-date 2008	2	0.3	14	2.0	105	15.3	485	70.5	82	11.9	688	419,088	443,607

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range December 2009													
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 (%)			
Peel Region													
December 2009	2	2.0	3	3.1	13	13.3	42	42.9	38	38.8	98	463,900	475,901
December 2008	5	2.2	10	4.3	52	22.4	67	28.9	98	42.2	232	480,900	512,167
Year-to-date 2009	14	0.8	53	2.9	323	18.0	714	39.7	694	38.6	1,798	466,445	512,627
Year-to-date 2008	37	1.1	279	8.3	771	22.9	1,174	34.9	1,100	32.7	3,361	450,900	481,063
Brampton													
December 2009	2	2.2	3	3.4	13	14.6	40	44.9	31	34.8	89	454,900	467,369
December 2008	5	4.4	10	8.8	52	46.0	25	22.1	21	18.6	113	387,900	419,560
Year-to-date 2009	12	0.9	52	3.7	318	22.7	620	44.3	399	28.5	1,401	440,900	460,487
Year-to-date 2008	36	1.6	279	12.2	767	33.6	736	32.2	465	20.4	2,283	405,900	433,461
Caledon													
December 2009	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
December 2008	0	0.0	0	0.0	0	0.0	1	14.3	6	85.7	7	--	--
Year-to-date 2009	2	3.3	1	1.7	1	1.7	7	11.7	49	81.7	60	750,000	889,927
Year-to-date 2008	0	0.0	0	0.0	0	0.0	5	8.1	57	91.9	62	750,000	920,040
Mississauga													
December 2009	0	0.0	0	0.0	0	0.0	2	28.6	5	71.4	7	--	--
December 2008	0	0.0	0	0.0	0	0.0	41	36.6	71	63.4	112	530,900	553,460
Year-to-date 2009	0	0.0	0	0.0	4	1.2	87	25.8	246	73.0	337	570,900	662,211
Year-to-date 2008	1	0.1	0	0.0	4	0.4	433	42.6	578	56.9	1,016	510,900	561,239
Halton Region													
December 2009	0	0.0	0	0.0	3	3.0	57	57.0	40	40.0	100	480,450	589,636
December 2008	0	0.0	3	1.3	32	14.1	79	34.8	113	49.8	227	499,990	596,228
Year-to-date 2009	7	0.4	29	1.5	366	18.9	930	48.0	604	31.2	1,936	450,990	580,762
Year-to-date 2008	1	0.0	71	2.4	744	24.7	1,036	34.4	1,158	38.5	3,010	450,000	536,875
Burlington													
December 2009	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
December 2008	0	0.0	0	0.0	3	9.4	12	37.5	17	53.1	32	504,990	612,770
Year-to-date 2009	0	0.0	4	1.4	26	8.9	172	58.7	91	31.1	293	463,990	603,228
Year-to-date 2008	0	0.0	23	4.5	194	37.8	209	40.7	87	17.0	513	409,999	471,420
Halton Hills													
December 2009	0	0.0	0	0.0	0	0.0	1	20.0	4	80.0	5	--	--
December 2008	0	0.0	3	37.5	0	0.0	4	50.0	1	12.5	8	--	--
Year-to-date 2009	0	0.0	0	0.0	8	12.5	19	29.7	37	57.8	64	592,495	599,763
Year-to-date 2008	0	0.0	7	4.3	37	23.0	70	43.5	47	29.2	161	415,900	493,297
Milton													
December 2009	0	0.0	0	0.0	3	5.3	49	86.0	5	8.8	57	450,900	452,317
December 2008	0	0.0	0	0.0	29	27.9	60	57.7	15	14.4	104	429,900	444,025
Year-to-date 2009	7	0.6	25	2.2	322	28.1	703	61.3	90	7.8	1,147	420,990	440,637
Year-to-date 2008	1	0.1	41	3.0	508	37.3	635	46.7	176	12.9	1,361	410,900	441,956
Oakville													
December 2009	0	0.0	0	0.0	0	0.0	6	16.2	31	83.8	37	570,000	789,692
December 2008	0	0.0	0	0.0	0	0.0	3	3.6	80	96.4	83	640,490	797,793
Year-to-date 2009	0	0.0	0	0.0	10	2.3	36	8.3	386	89.4	432	656,990	934,754
Year-to-date 2008	0	0.0	0	0.0	5	0.5	122	12.5	848	87.0	975	605,990	711,006

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range December 2009													
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 (%)			
Durham Region													
December 2009	34	19.2	30	16.9	20	11.3	46	26.0	47	26.6	177	419,900	429,180
December 2008	72	26.0	49	17.7	41	14.8	74	26.7	41	14.8	277	379,900	393,834
Year-to-date 2009	427	25.4	338	20.1	289	17.2	325	19.3	304	18.1	1,683	365,990	396,274
Year-to-date 2008	670	25.4	501	19.0	405	15.4	535	20.3	527	20.0	2,638	368,288	399,258
Ajax													
December 2009	2	4.5	0	0.0	0	0.0	14	31.8	28	63.6	44	566,600	538,160
December 2008	0	0.0	3	4.3	9	12.9	37	52.9	21	30.0	70	473,850	482,296
Year-to-date 2009	22	6.0	17	4.6	63	17.2	123	33.6	141	38.5	366	488,800	474,272
Year-to-date 2008	8	1.4	22	3.8	67	11.5	201	34.5	284	48.8	582	499,900	503,188
Brock													
December 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
December 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Clarington													
December 2009	19	39.6	15	31.3	5	10.4	6	12.5	3	6.3	48	318,700	339,616
December 2008	20	37.7	13	24.5	8	15.1	9	17.0	3	5.7	53	329,990	342,098
Year-to-date 2009	213	46.6	98	21.4	67	14.7	50	10.9	29	6.3	457	309,990	337,257
Year-to-date 2008	196	42.0	105	22.5	75	16.1	57	12.2	34	7.3	467	319,990	339,840
Oshawa													
December 2009	8	24.2	8	24.2	10	30.3	7	21.2	0	0.0	33	350,153	355,880
December 2008	21	33.3	17	27.0	8	12.7	14	22.2	3	4.8	63	327,990	350,389
Year-to-date 2009	118	31.1	94	24.8	92	24.3	63	16.6	12	3.2	379	339,990	349,067
Year-to-date 2008	262	36.1	197	27.1	124	17.1	133	18.3	10	1.4	726	329,990	337,894
Pickering													
December 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
December 2008	0	0.0	0	0.0	1	7.7	2	15.4	10	76.9	13	661,100	603,528
Year-to-date 2009	0	0.0	0	0.0	0	0.0	5	8.8	52	91.2	57	659,900	660,323
Year-to-date 2008	0	0.0	0	0.0	2	1.9	9	8.4	96	89.7	107	619,900	617,686
Scugog													
December 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
December 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Uxbridge													
December 2009	0	0.0	1	12.5	0	0.0	3	37.5	4	50.0	8	--	--
December 2008	0	0.0	0	0.0	1	25.0	1	25.0	2	50.0	4	--	--
Year-to-date 2009	6	10.0	4	6.7	9	15.0	17	28.3	24	40.0	60	476,950	464,855
Year-to-date 2008	24	14.7	18	11.0	15	9.2	42	25.8	64	39.3	163	477,700	472,353
Whitby													
December 2009	5	11.6	6	14.0	5	11.6	16	37.2	11	25.6	43	441,990	457,952
December 2008	31	41.9	16	21.6	14	18.9	11	14.9	2	2.7	74	320,990	339,294
Year-to-date 2009	68	18.7	125	34.3	58	15.9	67	18.4	46	12.6	364	345,900	388,443
Year-to-date 2008	180	30.4	159	26.8	122	20.6	93	15.7	39	6.6	593	335,990	359,673

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range December 2009													
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 (%)			
Remainder of Toronto CMA													
December 2009	12	37.5	10	31.3	4	12.5	2	6.3	4	12.5	32	335,445	363,502
December 2008	6	13.3	9	20.0	11	24.4	8	17.8	11	24.4	45	367,990	423,462
Year-to-date 2009	101	26.4	99	25.9	91	23.8	54	14.1	37	9.7	382	349,900	377,005
Year-to-date 2008	194	32.2	126	20.9	107	17.7	60	10.0	116	19.2	603	349,900	383,802
Bradford West Gwillimbury													
December 2009	0	0.0	6	66.7	2	22.2	1	11.1	0	0.0	9	--	--
December 2008	3	9.7	8	25.8	10	32.3	6	19.4	4	12.9	31	359,900	402,751
Year-to-date 2009	17	9.0	71	37.6	69	36.5	27	14.3	5	2.6	189	350,990	366,913
Year-to-date 2008	18	7.4	80	32.8	95	38.9	40	16.4	11	4.5	244	350,000	375,788
Town of Mono													
December 2009	0	0.0	1	14.3	2	28.6	0	0.0	4	57.1	7	--	--
December 2008	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	--	--
Year-to-date 2009	0	0.0	7	11.3	14	22.6	16	25.8	25	40.3	62	447,450	537,208
Year-to-date 2008	0	0.0	0	0.0	0	0.0	2	3.1	63	96.9	65	569,900	598,443
New Tecumseth													
December 2009	12	80.0	2	13.3	0	0.0	1	6.7	0	0.0	15	270,990	292,117
December 2008	3	60.0	1	20.0	0	0.0	1	20.0	0	0.0	5	--	--
Year-to-date 2009	82	80.4	12	11.8	1	1.0	4	3.9	3	2.9	102	274,990	291,250
Year-to-date 2008	168	77.4	30	13.8	3	1.4	8	3.7	8	3.7	217	284,700	307,305
Orangeville													
December 2009	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
December 2008	0	0.0	0	0.0	1	20.0	1	20.0	3	60.0	5	--	--
Year-to-date 2009	2	6.9	9	31.0	7	24.1	7	24.1	4	13.8	29	360,000	401,890
Year-to-date 2008	8	10.4	16	20.8	9	11.7	10	13.0	34	44.2	77	408,900	443,588
Toronto CMA													
December 2009	19	2.7	23	3.3	46	6.7	248	35.9	355	51.4	691	506,900	589,676
December 2008	14	1.2	36	3.1	184	15.9	416	36.0	507	43.8	1,157	477,000	551,749
Year-to-date 2009	175	1.9	313	3.5	1,175	13.0	3,013	33.3	4,376	48.3	9,052	496,945	582,123
Year-to-date 2008	301	2.2	721	5.3	2,152	15.7	4,532	33.1	5,975	43.7	13,681	480,900	540,560
Oshawa CMA													
December 2009	32	25.8	29	23.4	20	16.1	29	23.4	14	11.3	124	352,072	384,980
December 2008	72	37.9	46	24.2	30	15.8	34	17.9	8	4.2	190	326,490	343,755
Year-to-date 2009	399	33.3	317	26.4	217	18.1	180	15.0	87	7.3	1,200	334,990	356,513
Year-to-date 2008	638	35.7	461	25.8	321	18.0	283	15.8	83	4.6	1,786	329,900	345,634
Greater Toronto Area													
December 2009	39	5.0	42	5.4	62	7.9	276	35.2	365	46.6	784	490,220	566,356
December 2008	80	6.0	73	5.5	206	15.4	454	34.0	521	39.1	1,334	460,145	527,916
Year-to-date 2009	473	4.7	535	5.3	1,327	13.1	3,311	32.6	4,517	44.4	10,163	484,900	563,802
Year-to-date 2008	745	4.8	1,079	7.0	2,560	16.6	4,964	32.3	6,029	39.2	15,377	461,900	521,760

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units December 2009						
Submarket	Dec 2009	Dec 2008	% Change	YTD 2009	YTD 2008	% Change
Toronto City	982,664	935,835	5.0	940,566	944,011	-0.4
Toronto	1,325,658	1,363,647	-2.8	1,314,174	1,166,303	12.7
East York	--	745,400	n/a	978,403	787,516	24.2
Etobicoke	1,157,958	--	n/a	1,032,654	946,652	9.1
North York	1,095,279	1,077,925	1.6	993,389	1,109,383	-10.5
Scarborough	496,363	495,626	0.1	509,653	440,334	15.7
York	--	--	n/a	700,440	756,290	-7.4
York Region	554,892	507,113	9.4	549,909	517,685	6.2
Aurora	785,841	568,635	38.2	614,659	526,312	16.8
East Gwillimbury	--	--	n/a	500,985	524,111	-4.4
Georgina Township	--	415,893	n/a	460,625	421,748	9.2
King Township	--	--	n/a	872,154	996,522	-12.5
Markham	506,046	465,272	8.8	548,447	482,853	13.6
Newmarket	411,041	392,381	4.8	408,766	423,234	-3.4
Richmond Hill	582,048	579,346	0.5	617,474	567,536	8.8
Vaughan	585,364	584,133	0.2	593,775	582,118	2.0
Whitchurch-Stouffville	464,997	433,074	7.4	476,961	443,607	7.5
Peel Region	475,901	512,167	-7.1	512,627	481,063	6.6
Brampton	467,369	419,560	11.4	460,487	433,461	6.2
Caledon	--	--	n/a	889,927	920,040	-3.3
Mississauga	--	553,460	n/a	662,211	561,239	18.0
Halton Region	589,636	596,228	-1.1	580,762	536,875	8.2
Burlington	--	612,770	n/a	603,228	471,420	28.0
Halton Hills	--	--	n/a	599,763	493,297	21.6
Milton	452,317	444,025	1.9	440,637	441,956	-0.3
Oakville	789,692	797,793	-1.0	934,754	711,006	31.5
Durham Region	429,180	393,834	9.0	396,274	399,258	-0.7
Ajax	538,160	482,296	11.6	474,272	503,188	-5.7
Brock	--	--	n/a	--	--	n/a
Clarington	339,616	342,098	-0.7	337,257	339,840	-0.8
Oshawa	355,880	350,389	1.6	349,067	337,894	3.3
Pickering	--	603,528	n/a	660,323	617,686	6.9
Scugog	--	--	n/a	--	--	n/a
Uxbridge	--	--	n/a	464,855	472,353	-1.6
Whitby	457,952	339,294	35.0	388,443	359,673	8.0
Remainder of Toronto CMA	363,502	423,462	-14.2	377,005	383,802	-1.8
Bradford West Gwillimbury	--	402,751	n/a	366,913	375,788	-2.4
Town of Mono	--	--	n/a	537,208	598,443	-10.2
New Tecumseth	292,117	--	n/a	291,250	307,305	-5.2
Orangeville	--	--	n/a	401,890	443,588	-9.4
Toronto CMA	589,676	551,749	6.9	582,123	540,560	7.7
Oshawa CMA	384,980	343,755	12.0	356,513	345,634	3.1
Greater Toronto Area (GTA)	566,356	527,916	7.3	563,802	521,760	8.1

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Toronto December 2009										
		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
2008	January	5,075	-1.9	7,921	11,764	13,030	60.8	374,449	5.9	390,917
	February	6,015	-11.2	6,887	11,478	12,205	56.4	382,048	3.6	380,776
	March	6,631	-22.2	6,929	13,643	13,176	52.6	380,338	4.1	384,648
	April	8,762	-7.3	6,846	18,691	14,667	46.7	398,687	5.2	388,737
	May	9,411	-15.3	6,875	18,715	14,502	47.4	398,148	4.0	385,568
	June	8,596	-17.7	6,759	16,068	14,367	47.0	395,918	3.7	385,212
	July	7,809	-12.4	6,543	14,841	14,565	44.9	371,410	1.5	380,395
	August	6,317	-21.6	6,374	11,992	13,289	48.0	364,880	0.8	378,838
	September	6,407	-6.7	6,872	16,305	14,134	48.6	368,945	-2.9	371,696
	October	5,149	-35.0	5,181	14,532	13,919	37.2	353,018	-10.5	351,752
	November	3,640	-50.1	4,629	9,925	12,960	35.7	368,582	-6.3	370,281
	December	2,575	-44.6	4,571	5,215	12,355	37.0	361,284	-8.5	378,145
2009	January	2,670	-47.4	4,359	10,360	11,502	37.9	343,632	-8.2	357,279
	February	4,116	-31.6	5,110	10,360	11,521	44.4	361,361	-5.4	359,661
	March	6,171	-6.9	6,015	13,357	11,639	51.7	362,050	-4.8	367,142
	April	8,107	-7.5	6,529	12,995	10,646	61.3	385,641	-3.3	375,682
	May	9,589	1.9	7,069	13,686	10,764	65.7	395,609	-0.6	380,624
	June	10,951	27.4	8,131	13,357	11,211	72.5	403,918	2.0	389,211
	July	9,967	27.6	7,921	12,174	11,253	70.4	395,414	6.5	400,525
	August	8,042	27.3	8,167	10,646	11,329	72.1	387,899	6.3	397,534
	September	8,196	27.9	8,369	12,185	10,373	80.7	406,877	10.3	407,680
	October	8,453	64.2	8,791	11,532	10,978	80.1	423,507	20.0	414,292
	November	7,452	104.7	9,199	9,938	11,980	76.8	418,502	13.5	420,471
	December	5,541	115.2	9,595	5,506	12,900	74.4	411,931	14.0	427,920
	Q4 2008	11,364	-42.8		29,672			359,876	-8.6	
	Q4 2009	21,446	88.7		26,976			418,777	16.4	
	YTD 2008	76,387	-19.7		163,169			379,943	0.8	
	YTD 2009	89,255	16.8		136,096			396,154	4.3	

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[1]Source: CREA

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

Table 5b: MLS® Residential Activity for Oshawa
December 2009

		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
2008	January	554	-4.6	848	1,558	1,505	56.3	243,652	-8.2	251,223
	February	770	-2.7	845	1,450	1,478	57.2	271,408	3.2	272,321
	March	824	-15.0	732	1,693	1,523	48.1	275,656	4.0	275,227
	April	989	-8.7	794	2,111	1,676	47.4	275,751	18.7	274,542
	May	1,051	-11.8	767	2,049	1,530	50.1	282,717	2.5	276,300
	June	966	-13.0	733	1,818	1,620	45.2	283,059	4.3	275,290
	July	892	-6.9	763	1,592	1,632	46.7	275,088	2.8	272,074
	August	746	-15.6	720	1,423	1,440	50.0	270,802	2.0	271,814
	September	755	4.7	799	1,720	1,595	50.1	268,291	-1.1	268,560
	October	576	-29.0	621	1,481	1,502	41.3	264,936	-3.2	264,709
	November	409	-41.1	527	1,075	1,428	36.9	268,902	-1.3	270,086
	December	265	-37.4	515	604	1,608	32.0	262,710	-3.9	269,129
2009	January	350	-36.8	534	1,348	1,292	41.4	257,095	5.5	265,516
	February	506	-34.3	556	1,212	1,241	44.8	263,838	-2.8	264,924
	March	694	-15.8	621	779	709	87.6	263,970	-4.2	263,762
	April	843	-14.8	679	779	620	109.4	269,596	-2.2	268,603
	May	1,026	-2.4	746	1,546	1,153	64.7	278,592	-1.5	272,227
	June	1,115	15.4	841	1,468	1,308	64.3	281,765	-0.5	274,011
	July	1,033	15.8	875	1,313	1,337	65.4	285,247	3.7	281,763
	August	876	17.4	844	1,169	1,184	71.3	278,480	2.8	279,642
	September	825	9.3	877	1,169	1,087	80.7	282,308	5.2	282,792
	October	858	49.0	923	1,169	1,184	78.0	288,986	9.1	288,611
	November	695	69.9	903	986	1,304	69.2	286,497	6.5	287,714
	December	507	91.3	990	547	1,450	68.3	286,724	9.1	293,534
	Q4 2008	1,250	-35.2		3,160			265,762	-2.7	
	Q4 2009	2,060	64.8		2,702			287,589	8.2	
	YTD 2008	8,797	-13.9		18,574			272,429	2.6	
	YTD 2009	9,328	6.0		13,485			278,505	2.2	

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

Table 6a: Economic Indicators Toronto CMA December 2009											
		Inteterest Rates			NHPI, Total, Toronto CMA 1997=100	CPI, 2002 =100	Toronto Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	144.9	110.7	2,894	6.6	69.0	828
	February	718	7.25	7.29	145.3	111.3	2,905	6.5	69.0	830
	March	712	7.15	7.19	145.7	111.5	2,920	6.5	69.2	824
	April	700	6.95	6.99	145.8	112.2	2,932	6.5	69.4	823
	May	679	6.15	6.65	145.7	113.3	2,941	6.6	69.6	828
	June	710	6.95	7.15	146.2	113.8	2,934	6.8	69.4	839
	July	710	6.95	7.15	146.3	114.9	2,920	7.0	69.1	843
	August	691	6.65	6.85	146.5	114.7	2,904	7.0	68.6	848
	September	691	6.65	6.85	146.4	114.9	2,913	6.9	68.6	856
	October	713	6.35	7.20	146.4	113.7	2,925	6.9	68.7	863
	November	713	6.35	7.20	146.4	113.5	2,928	7.1	68.7	866
	December	685	5.60	6.75	146.4	113.0	2,926	7.3	68.7	855
2009	January	627	5.00	5.79	146.5	112.5	2,919	7.8	68.8	854
	February	627	5.00	5.79	146.4	113.2	2,912	8.3	68.9	850
	March	613	4.50	5.55	145.9	113.8	2,906	8.8	69.0	850
	April	596	3.90	5.25	145.0	113.1	2,907	8.9	69.0	850
	May	596	3.90	5.25	144.6	113.9	2,899	9.1	68.8	850
	June	631	3.75	5.85	144.6	114.0	2,878	9.6	68.6	856
	July	631	3.75	5.85	144.7	113.6	2,861	10.0	68.4	856
	August	631	3.75	5.85	145.0	113.6	2,866	10.1	68.4	855
	September	610	3.70	5.49	145.7	113.7	2,876	9.8	68.3	857
	October	630	3.80	5.84	146.2	114.0	2,886	9.6	68.2	858
	November	616	3.60	5.59	147.0	114.4	2,897	9.5	68.3	860
	December	610	3.60	5.49		113.9	2,905	9.5	68.3	856

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

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

Table 6b: Economic Indicators Oshawa CMA
December 2009

		Inteterest Rates			NHPI, Total, Toronto CMA 1997=100	CPI, 2002 =100	Oshawa Labour Market			
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	Mortage Rates (%) 5 Yr. Term			Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
2008	January	725	7.35	7.39	144.9	110.7	184.7	5.7	68.7	862
	February	718	7.25	7.29	145.3	111.3	184.6	6.4	69.0	858
	March	712	7.15	7.19	145.7	111.5	183.3	6.5	68.5	851
	April	700	6.95	6.99	145.8	112.2	182.0	7.7	68.8	838
	May	679	6.15	6.65	145.7	113.3	182.8	7.9	69.1	833
	June	710	6.95	7.15	146.2	113.8	186.0	7.3	69.8	834
	July	710	6.95	7.15	146.3	114.9	188.2	6.6	69.9	837
	August	691	6.65	6.85	146.5	114.7	188.8	6.3	69.9	837
	September	691	6.65	6.85	146.4	114.9	188.4	6.9	70.0	842
	October	713	6.35	7.20	146.4	113.7	189.5	7.4	70.6	848
	November	713	6.35	7.20	146.4	113.5	188.1	7.8	70.4	849
	December	685	5.60	6.75	146.4	113.0	186.6	7.8	69.6	852
2009	January	627	5.00	5.79	146.5	112.5	183.5	8.0	68.6	848
	February	627	5.00	5.79	146.4	113.2	181.2	8.2	67.7	851
	March	613	4.50	5.55	145.9	113.8	179.1	8.3	66.9	853
	April	596	3.90	5.25	145.0	113.1	178.4	7.7	66.2	861
	May	596	3.90	5.25	144.6	113.9	178.2	7.9	66.1	869
	June	631	3.75	5.85	144.6	114.0	178.0	8.7	66.5	865
	July	631	3.75	5.85	144.7	113.6	178.4	9.7	67.2	868
	August	631	3.75	5.85	145.0	113.6	180.2	9.9	68.0	879
	September	610	3.70	5.49	145.7	113.7	182.6	9.2	68.3	894
	October	630	3.80	5.84	146.2	114.0	181.8	9.1	67.8	907
	November	616	3.60	5.59	147.0	114.4	179.8	9.2	67.0	906
	December	610	3.60	5.49		113.9	178.0	9.8	66.7	900

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

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

METHODOLOGY

Starts & Completions Survey Methodology

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

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A “**Single-Detached**” dwelling (also referred to as “**Single**”) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A “**Semi-Detached (Double)**” dwelling (also referred to as “**Semi**”) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A “**Row (Townhouse)**” dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term “**Apartment and other**” includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The “**intended market**” is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree 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, except the Economic Indicators data (Table 6) which is based on Statistics Canada’s 2001 Census area definitions.

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