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Canada Mortgage and Housing Corporation

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JULY HOUSING STARTS THE STRONGEST ON RECORD

The Toronto Census Metropolitan Area experienced the strongest July housing starts on record. Total housing starts climbed to a seasonally-adjusted annual rate of 69,600.

Unadjusted year-to-date data shows a 14 per cent increase in total housing starts compared to the first seven months of 2004. While single-detached starts were down 17 per cent for the year ending July, multiple-family starts were up 44 per cent.

Condominium apartment starts have been a key driver of growth in multiple-family home construction. During the latter half of 2003 and

throughout 2004, a large number of condominium projects in downtown Toronto experienced strong pre-construction sales. Many of these projects are now underway.

Strong demand for existing and new homes has continued to exert upward pressure on home prices. This has prompted an increasing number of buyers to purchase the more affordable new condominium apartment or row house home types. In the City of Toronto specifically, condominium apartments have remained a very popular choice with first-time buyers. In some projects, move-down buyers and investors are

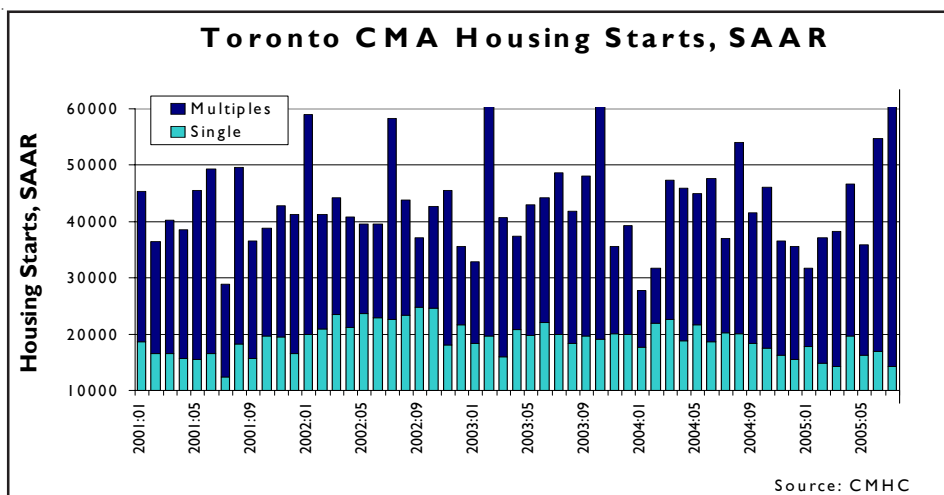
JULY 2005

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also making a substantial contribution to new apartment unit sales.

Through July, the type of new home construction continued to differ substantially between sub-markets in the metropolitan area. Condominium apartment starts accounted for the great majority of new home construction in the City of Toronto. In contrast, single-detached homes remain the housing type of choice in many suburban areas. The regions of Halton and Durham in particular have experienced increases in single-detached home starts.



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Table I: Housing Activity Summary for Toronto CMA

	OWNERSHIP					RENTAL		GRAND **TOTAL
	FREEHOLD			CONDOMINIUM		ROW	APT	
	*SINGLE	*SEMI	ROW	ROW	APT			
STARTS								
July 2005	1,408	296	645	167	3,387	24	20	5,947
July 2004	2,050	308	499	91	307	0	4	3,259
% Change	-31.3	-3.9	29.3	83.5	**	NA	**	82.5
Year-to-date 2005	9,262	2,014	3,107	875	9,732	105	820	25,915
Year-to-date 2004	11,184	2,188	2,735	793	5,138	0	703	22,741
% Change	-17.2	-8.0	13.6	10.3	89.4	NA	16.6	14.0
Q2 2005	5,301	1,148	1,610	303	4,327	0	361	13,050
Q2 2004	5,723	1,200	1,410	400	3,221	0	697	12,651
% Change	-7.4	-4.3	14.2	-24.3	34.3	NA	-48.2	3.2
UNDER CONSTRUCTION								
July 2005	10,484	2,118	3,710	1,207	26,042	105	1,525	45,191
July 2004	11,818	2,330	3,283	870	20,524	18	1,342	40,185
COMPLETIONS								
July 2005	1,356	202	281	131	1,147	0	227	3,344
July 2004	1,971	422	420	44	94	0	108	3,059
% Change	-31.2	-52.1	-33.1	197.7	**	NA	110.2	9.3
Year-to-date 2005	9,793	1,900	2,344	588	7,304	57	779	22,765
Year-to-date 2004	10,556	2,673	2,371	485	5,293	217	566	22,161
% Change	-7.2	-28.9	-1.1	21.2	38.0	-73.7	37.6	2.7
Q2 2005	3,842	882	908	258	1,986	51	117	8,044
Q2 2004	4,062	1,101	1,163	182	3,469	165	203	10,345
% Change	-5.4	-19.9	-21.9	41.8	-42.8	-69.1	-42.4	-22.2
COMPLETE & NOT ABSORBED								
July 2005	451	114	105	26	1,019	1	487	2,203
July 2004	417	107	79	11	426	30	353	1,423
ABSORPTIONS								
July 2005	1,442	195	280	133	1,213	1	175	3,439
July 2004	1,940	472	420	44	108	36	38	3,058
% Change	-25.7	-58.7	-33.3	**	**	-97.2	**	12.5
Year-to-date 2005	9,950	1,909	2,423	627	7,100	67	365	22,443
Year-to-date 2004	10,628	2,729	2,372	506	5,377	187	994	22,793
% Change	-6.4	-30.0	2.2	23.9	32.0	-64.2	-63.3	-1.5
Q2 2005	3,866	915	921	251	2,192	55	72	8,272
Q2 2004	4,070	1,096	1,161	203	3,346	99	241	10,216
% Change	-5.0	-16.5	-20.7	23.6	-34.5	-44.4	-70.1	-19.0

*Includes all market types

** Year-over-year change greater than 200 per cent.

Source: CMHC

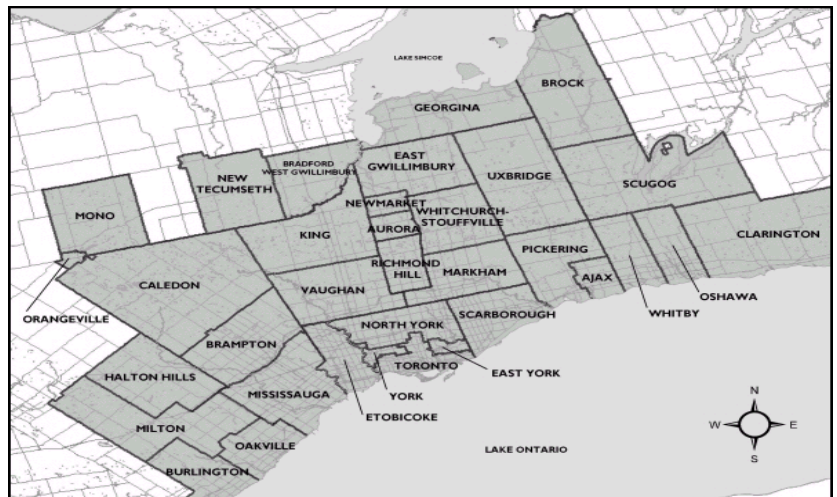


Table 2A: Starts by Area and by Intended Market - Current Month

Sub Market Area	SINGLES			MULTIPLES			TOTAL		
	Jul 04	Jul 05	% change	Jul 04	Jul 05	% change	Jul 04	Jul 05	% change
Greater Toronto Area	2,288	1,633	-28.6	1,364	4,634	**	3,652	6,267	71.6
Toronto City	209	105	-49.8	373	3,218	**	582	3,323	**
Toronto	11	10	-9.1	6	2,358	**	17	2,368	**
East York	0	0	NA	0	14	NA	0	14	NA
Etobicoke	10	17	70.0	0	691	NA	10	708	**
North York	36	49	36.1	15	145	**	51	194	**
Scarborough	149	28	-81.2	350	8	-97.7	499	36	-92.8
York	3	1	-66.7	2	2	0.0	5	3	-40.0
York Region	530	465	-12.3	391	328	-16.1	921	793	-13.9
Aurora	18	5	-72.2	13	0	-100.0	31	5	-83.9
East Gwillimbury	16	10	-37.5	0	0	NA	16	10	-37.5
Georgina Township	43	45	4.7	0	2	NA	43	47	9.3
King Township	5	2	-60.0	0	0	NA	5	2	-60.0
Markham	140	111	-20.7	205	114	-44.4	345	225	-34.8
Newmarket	60	33	-45.0	112	12	-89.3	172	45	-73.8
Richmond Hill	117	114	-2.6	26	31	19.2	143	145	1.4
Vaughan	113	126	11.5	35	169	**	148	295	99.3
Whitchurch-Stouffville	18	19	5.6	0	0	NA	18	19	5.6
Peel Region	792	452	-42.9	299	580	94.0	1,091	1,032	-5.4
Brampton	558	394	-29.4	118	199	68.6	676	593	-12.3
Caledon	48	13	-72.9	2	2	0.0	50	15	-70.0
Mississauga	186	45	-75.8	179	379	111.7	365	424	16.2
Halton Region	371	193	-48.0	202	280	38.6	573	473	-17.5
Burlington	37	49	32.4	114	55	-51.8	151	104	-31.1
Halton Hills	59	5	-91.5	0	117	NA	59	122	106.8
Milton	32	64	100.0	67	90	34.3	99	154	55.6
Oakville	243	75	-69.1	21	18	-14.3	264	93	-64.8
Durham Region	386	418	8.3	99	228	130.3	485	646	33.2
Ajax	127	181	42.5	40	186	**	167	367	119.8
Brock	0	0	NA	0	0	NA	0	0	NA
Clarington	109	42	-61.5	7	0	-100.0	116	42	-63.8
Oshawa	51	46	-9.8	36	6	-83.3	87	52	-40.2
Pickering	9	0	-100.0	12	0	-100.0	21	0	-100.0
Scugog	0	0	NA	0	0	NA	0	0	NA
Uxbridge	4	44	**	0	0	NA	4	44	**
Whitby	86	105	22.1	4	36	**	90	141	56.7
Rest of Toronto CMA	45	17	-62.2	6	2	-66.7	51	19	-62.7
Bradford West Gwillimbury	11	9	-18.2	0	0	NA	11	9	-18.2
Town of Mono	10	4	-60.0	0	0	NA	10	4	-60.0
New Tecumseth	9	0	-100.0	6	2	-66.7	15	2	-86.7
Orangeville	15	4	-73.3	0	0	NA	15	4	-73.3

Source: CMHC

**Change greater than 200 per cent.

Table 2B: Starts by Area and by Intended Market- Year-to-Date

Sub Market Area	SINGLES			MULTIPLES			TOTAL		
	YTD 2004	YTD 2005	% change	YTD 2004	YTD 2005	% change	YTD 2004	YTD 2005	% change
Greater Toronto Area	12,738	10,842	-14.9	12,846	17,249	34.3	25,584	28,091	9.8
Toronto City	1,085	779	-28.2	5,261	9,690	84.2	6,346	10,469	65.0
Toronto	62	58	-6.5	1,707	5,249	**	1,769	5,307	200.0
East York	12	13	8.3	0	26	NA	12	39	**
Etobicoke	55	56	1.8	502	1,384	175.7	557	1,440	158.5
North York	210	288	37.1	760	2,116	178.4	970	2,404	147.8
Scarborough	733	357	-51.3	2,231	691	-69.0	2,964	1,048	-64.6
York	13	7	-46.2	61	224	**	74	231	**
York Region	3,200	2,589	-19.1	2,954	2,397	-18.9	6,154	4,986	-19.0
Aurora	120	38	-68.3	156	0	-100.0	276	38	-86.2
East Gwillimbury	60	27	-55.0	76	27	-64.5	136	54	-60.3
Georgina Township	141	153	8.5	0	26	NA	141	179	27.0
King Township	37	7	-81.1	0	0	NA	37	7	-81.1
Markham	950	862	-9.3	1,283	860	-33.0	2,233	1,722	-22.9
Newmarket	213	93	-56.3	354	37	-89.5	567	130	-77.1
Richmond Hill	758	865	14.1	358	800	123.5	1,116	1,665	49.2
Vaughan	812	445	-45.2	727	647	-11.0	1,539	1,092	-29.0
Whitchurch-Stouffville	109	99	-9.2	0	0	NA	109	99	-9.2
Peel Region	4,111	3,066	-25.4	2,228	2,839	27.4	6,339	5,905	-6.8
Brampton	3,005	2,530	-15.8	939	1,066	13.5	3,944	3,596	-8.8
Caledon	322	78	-75.8	60	32	-46.7	382	110	-71.2
Mississauga	784	458	-41.6	1,229	1,741	41.7	2,013	2,199	9.2
Halton Region	1,964	1,967	0.2	1,510	1,601	6.0	3,474	3,568	2.7
Burlington	306	342	11.8	680	433	-36.3	986	775	-21.4
Halton Hills	300	297	-1.0	77	146	89.6	377	443	17.5
Milton	562	815	45.0	414	633	52.9	976	1,448	48.4
Oakville	796	513	-35.6	339	389	14.7	1,135	902	-20.5
Durham Region	2,378	2,441	2.6	893	722	-19.1	3,271	3,163	-3.3
Ajax	705	842	19.4	156	429	175.0	861	1,271	47.6
Brock	3	9	200.0	0	0	NA	3	9	200.0
Clarington	518	327	-36.9	151	66	-56.3	669	393	-41.3
Oshawa	412	334	-18.9	171	6	-96.5	583	340	-41.7
Pickering	32	54	68.8	94	52	-44.7	126	106	-15.9
Scugog	70	31	-55.7	0	0	NA	70	31	-55.7
Uxbridge	32	97	**	0	59	NA	32	156	**
Whitby	606	747	23.3	321	110	-65.7	927	857	-7.6
Rest of Toronto CMA	361	210	-41.8	34	19	-44.1	395	229	-42.0
Bradford West Gwillimbury	119	98	-17.6	12	4	-66.7	131	102	-22.1
Town of Mono	22	47	113.6	0	0	NA	22	47	113.6
New Tecumseth	87	34	-60.9	18	8	-55.6	105	42	-60.0
Orangeville	133	31	-76.7	4	7	75.0	137	38	-72.3

Source: CMHC

**Change greater than 200 per cent.

Table 3: Average Price (\$) of Completed and Absorbed Single-Detached Dwellings

Sub Market Area	Jul 04	Jul 05	% change	YTD 2004	YTD 2005	% change
Toronto CMA	377,017	425,281	12.8	368,446	421,377	14.4
Ajax, Pickering, Uxbridge	353,023	295,599	-16.3	329,353	318,489	-3.3
Brampton, Caledon	320,398	382,637	19.4	317,240	372,121	17.3
Toronto	464,538	678,468	46.1	532,108	595,517	11.9
Mississauga	415,320	476,701	14.8	392,557	466,226	18.8
Oakville, Milton, Halton Hills	390,372	379,464	-2.8	354,714	433,035	22.1
Richmond Hill	378,842	497,569	31.3	385,764	430,807	11.7
Vaughan	431,789	527,854	22.2	411,997	491,173	19.2
Markham	389,221	392,217	0.8	354,434	384,382	8.4

** Year-over-year change greater than 200 per cent.

Note: NA may appear where CMHC data suppression rules apply

Source: CMHC

Table 4: Completed and Absorbed Single-Detached Units by Price Range

AREA	PRICE RANGES										TOTAL
	<\$249,999		\$250-\$299,999		\$300-\$399,999		\$400-\$499,999		\$500,000 +		
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	
Toronto CMA											
July 2005	91	6.3	147	10.2	603	41.8	337	23.4	264	18.3	1,442
July 2004	149	7.7	384	19.8	895	46.1	323	16.6	189	9.7	1,940
YTD 2005	419	4.2	1,137	11.4	4,605	46.3	2,334	23.5	1,455	14.6	9,950
YTD 2004	991	9.3	2,637	24.8	4,548	42.8	1,409	13.3	1,043	9.8	10,628
Ajax, Pickering, Uxbridge											
July 2005	36	26.7	45	33.3	46	34.1	5	3.7	3	2.2	135
July 2004	8	6.1	24	18.3	59	45.0	40	30.5	0	0.0	131
YTD 2005	182	22.1	183	22.2	350	42.5	95	11.5	14	1.7	824
YTD 2004	101	19.1	106	20.1	212	40.2	102	19.3	7	1.3	528
Brampton, Caledon											
July 2005	3	0.6	43	8.4	296	57.7	124	24.2	47	9.2	513
July 2004	15	3.3	175	38.4	227	49.8	28	6.1	11	2.4	456
YTD 2005	21	0.7	353	12.5	1,647	58.4	597	21.2	202	7.2	2,820
YTD 2004	100	3.9	1,020	40.2	1,196	47.2	157	6.2	62	2.4	2,535
Toronto											
July 2005	5	3.2	5	3.2	43	27.9	26	16.9	75	48.7	154
July 2004	0	0.0	47	19.6	116	48.3	29	12.1	48	20.0	240
YTD 2005	26	2.2	122	10.3	480	40.5	149	12.6	409	34.5	1,186
YTD 2004	98	8.4	304	25.9	287	24.5	66	5.6	418	35.6	1,173
Mississauga											
July 2005	0	0.0	0	0.0	30	33.0	44	48.4	17	18.7	91
July 2004	2	1.4	27	18.4	70	47.6	12	8.2	36	24.5	147
YTD 2005	0	0.0	3	0.4	238	34.0	314	44.9	144	20.6	699
YTD 2004	9	1.4	131	20.3	327	50.8	52	8.1	125	19.4	644
Oakville, Milton, Halton Hills											
July 2005	0	0.0	20	14.1	78	54.9	24	20	20	14.1	142
July 2004	40	14.8	56	20.7	85	31.5	59	21.9	30	11.1	270
YTD 2005	38	3.1	227	18.6	497	40.8	280	23.0	176	14.4	1,218
YTD 2004	228	13.8	469	28.3	569	34.4	237	14.3	152	9.2	1,655
Richmond Hill											
July 2005	0	0.0	0	0.0	9	16.7	23	42.6	22	40.7	54
July 2004	0	0.0	4	4.6	68	78.2	10	11.5	5	5.7	87
YTD 2005	0	0.0	5	0.6	397	51.0	247	31.7	129	16.6	778
YTD 2004	0	0.0	30	4.3	484	69.6	136	19.6	45	6.5	695
Vaughan											
July 2005	0	0.0	0	0.0	8	6.7	54	45.4	57	47.9	119
July 2004	0	0.0	5	2.6	79	41.4	80	41.9	27	14.1	191
YTD 2005	0	0.0	1	0.2	81	13.3	315	51.8	211	34.7	608
YTD 2004	1	0.1	62	6.7	397	42.6	354	38.0	118	12.7	932
Markham											
July 2005	0	0.0	3	2.5	75	63.6	33	28.0	7	5.9	118
July 2004	1	0.8	8	6.6	53	43.8	55	45.5	4	3.3	121
YTD 2005	3	0.3	36	3.7	633	65.4	253	26.1	43	4.4	968
YTD 2004	25	2.1	260	21.9	630	53.1	252	21.2	20	1.7	1,187

Source: CMHC

Table 5A: Resale Housing Activity for Toronto Real Estate Board

	Number of Sales	Yr/Yr %	Sales SAAR	Number of New Listings	New Listings SAAR	Sales-to-New Listings SA	Average Price (\$)	Yr/Yr %	Average Price (\$) SA	
2004	January	4,256	-3.3	78,300	10,020	136,200	57.5	295,989	5.2	305,494
	February	6,060	1.6	77,500	11,117	133,200	58.2	310,190	7.0	311,182
	March	9,076	29.9	92,500	14,641	138,300	66.9	307,155	5.8	302,154
	April	9,168	25.5	90,100	14,658	141,000	63.9	321,131	9.7	303,728
	May	9,193	14.6	87,000	15,120	150,500	57.8	325,501	9.1	335,983
	June	9,267	15.4	91,900	14,719	152,100	60.4	316,495	7.3	300,946
	July	7,314	-9.5	86,500	12,017	149,400	57.9	312,560	7.8	303,656
	August	6,743	3.0	85,200	11,764	156,200	54.6	304,159	6.6	329,631
	September	6,588	-2.3	82,400	14,107	151,800	54.3	320,926	8.0	319,441
	October	6,656	-7.9	79,200	12,392	153,100	51.7	324,278	6.4	329,433
	November	6,301	7.8	85,200	9,565	146,500	58.1	318,837	5.7	323,148
	December	4,232	0.9	82,500	4,903	132,000	62.5	315,761	10.8	321,193
2005	January	4,154	-2.4	79,800	10,856	153,000	52.2	323,220	9.2	347,941
	February	6,172	1.8	81,100	11,679	144,100	56.3	334,254	7.8	330,571
	March	7,904	-12.9	82,300	14,583	139,700	58.9	330,545	7.6	320,930
	April	8,834	-3.6	85,800	16,161	157,300	54.6	342,032	6.5	329,576
	May	9,209	0.2	87,000	16,443	156,800	55.5	346,474	6.4	344,396
	June	9,153	-1.2	87,600	14,576	151,800	57.7	345,065	9.0	335,050
	July	7,373	0.8	85,600	11,954	154,400	55.5	325,985	4.3	332,155
	August									
	September									
	October									
	November									
	December									
Q2 2004	27,628	18.2	89,656	44,497	147,840	60.6	321,030	8.6	313,212	
Q2 2005	27,196	-1.6	87,020	47,180	155,344	56.0	344,557	7.3	336,614	
YTD 2004	54,334	11.3		92,292			314,402	7.7		
YTD 2005	52,799	-2.8		96,252			336,983	7.2		

	Annual Sales	Yr/Yr %		Annual New Listings	Yr/Yr %		Annual Average Price (\$)	Yr/Yr %	
1995	48,280	-10.3		99,054	-0.5		195,311	-2.1	
1996	58,283	20.7		94,157	-4.9		196,476	0.6	
1997	58,841	1.0		88,894	-5.6		210,453	7.1	
1998	55,360	-5.9		85,709	-3.6		216,795	3.0	
1999	58,957	6.5		84,285	-1.7		228,372	5.3	
2000	58,349	-1.0		89,463	6.1		243,249	6.5	
2001	67,612	15.9		101,800	13.8		251,508	3.4	
2002	74,759	10.6		109,819	7.9		275,887	9.7	
2003	79,366	6.2		132,819	20.9		293,308	6.3	
2004	84,854	6.9		145,023	9.2		315,266	7.5	

Source: Canadian Real Estate Association

Table 5B: Average Price (\$) of Resale Single-Detached Dwellings

Area	Jul 04	Jul 05	% Change	YTD 2004	YTD 2005	% Change
Toronto CMA	405,163	449,954	11.1	410,203	441,507	7.6
Ajax, Pickering, Uxbridge	314,435	329,893	4.9	306,262	330,022	7.8
Brampton, Caledon	331,048	338,831	2.4	315,637	333,781	5.7
Toronto	445,286	520,565	16.9	468,766	513,000	9.4
Mississauga	412,626	421,085	2.1	402,764	427,442	6.1
Oakville, Milton, Halton Hills	379,936	406,389	7.0	387,449	424,345	9.5
Richmond Hill	481,368	530,321	10.2	464,576	500,425	7.7
Vaughan	440,981	488,609	10.8	434,702	473,618	9.0
Markham	440,559	467,274	6.1	443,258	456,137	2.9

** Year-over-year change greater than 200 per cent.

Source: CMHC

Table 6: Economic Indicators

	Interest and Exchange Rates				Inflation Rate (%)	NHI*** % chg	Toronto CMA Labour Market		
	P & I* Per \$100,000	Mortgage Rate (%)		Exch. Rate (\$US/\$Cdn)	Ontario 1996=100	Toronto CMA 1997=100	Employment SA** (.000)	Employment SA m/m (%)	Unemployment Rate (%) SA
		1 Yr. Term	5 Yr. Term						
2004 January	642.78	4.3	6.1	0.755	1.7	5.4	2657.8	0.2	7.4
February	627.97	4.3	5.8	0.749	1.2	5.4	2676.1	0.7	7.3
March	622.08	4.3	5.7	0.763	1.2	5.5	2679.1	0.1	7.5
April	648.75	4.5	6.2	0.729	1.8	6.2	2693.8	0.5	7.5
May	669.82	4.6	6.5	0.733	2.8	6.3	2705.1	0.4	7.7
June	681.99	4.7	6.7	0.750	2.3	7.0	2719.4	0.5	7.5
July	672.86	4.6	6.6	0.752	2.0	6.6	2724.2	0.2	7.6
August	657.75	4.4	6.3	0.762	1.3	6.4	2726.0	0.1	7.5
September	657.75	4.8	6.3	0.793	1.4	6.1	2713.5	-0.5	7.5
October	663.77	4.9	6.4	0.821	1.6	5.9	2707.7	-0.2	7.5
November	657.75	5.0	6.3	0.843	1.5	5.1	2703.6	-0.2	7.4
December	642.78	4.8	6.1	0.832	1.1	5.3	2704.2	0.0	7.6
2005 January	642.78	4.8	6.1	0.806	1.0	5.2	2701.2	-0.1	7.5
February	642.78	4.8	6.1	0.811	1.4	4.9	2690.8	-0.4	7.6
March	654.74	5.1	6.3	0.827	1.9	5.3	2698.2	0.3	7.5
April	642.78	4.9	6.1	0.795	1.9	4.8	2703.2	0.2	7.7
May	636.84	4.9	6.0	0.797	1.3	4.0	2728.0	0.9	7.5
June	622.08	4.8	5.7	0.816	1.6	4.4	2745.6	0.6	7.5
July	627.97	4.9	5.8	0.817			2764.4	0.7	7.5
August									
September									
October									
November									
December									

* Principal and Interest Payment assumes a five year mortgage rate and 25 year amortization period.

** Seasonally Adjusted

*** New Housing Price Index

Source: CMHC, Statistics Canada Labour Force Survey

Definitions

- 1. Starts:** refers to units where construction has advanced to a stage where full (100%) footings are in place. For multiple dwellings (semi-detached, row housing and apartments) the definition of a start applies to the structure or block of row units rather than to the project as a whole.
- 2. Under Construction:** those units which have been started but which are not complete.
- 3. Completions - Single-detached/semi-detached units:** this generally is the stage at which all proposed construction work is complete. A unit may be completed at the 90% stage where the remaining work is largely cosmetic. **Row housing/ Apartment:** completions means that 90% or more of the dwelling units within a block of row units or an apartment structure are completed and ready for occupancy
- 4. Completed and Not Absorbed:** all completed units of new construction (excluding model homes not available for sale) which have never been sold or leased.
- 5. Absorptions:** the number of completed units (excluding model homes) that have been sold or leased.
- 6. Seasonally Adjusted (SA):** Actual monthly (or quarterly) figures adjusted to remove normal seasonal variation.
- 7. Seasonally Adjust Annual Rates (SAAR):** Seasonally adjusted monthly figures multiplied by 12 (or quarterly figures multiplied by 4) to reflect annualized levels of activity..
- 8. Definitions for CMA, NHPI, CPI, and Inflation Rate** can be found in the Statistics Canada website - <http://www.statcan.ca>

Your Guide to Renting a Home – CMHC's new, online guide for tenants, landlords, and property managers

CMHC is breaking new ground with the introduction of “Your Guide to Renting a Home”. A comprehensive rental guide, developed by the Research and Information Transfer team, this free, online tool launched this spring. It will help the estimated four million Canadian households in rental accommodation, as well as landlords and property managers, to find plain language information on tenant and landlord rights and rental practices across the country.

“Your Guide to Renting a Home” is located on the CMHC Web site at www.cmhc.ca. From the left-hand menu, you can select “Buying or Renting a Home” and click on “Renting a Home”.

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