

HOUSING NOW

London



Canada Mortgage and Housing Corporation

Date Released: Fourth Quarter 2006

New Home Market Starts Hit 18-Year High

New home construction in the London Metropolitan Area (CMA) accelerated in Q3. Total starts registered an 18-year high of 1,239 homes, a 76 per cent jump from the same quarter in 2005.

London City contributed to most of the increase in housing starts. Total home starts in London City doubled to surpass 1,000 homes, fuelled by

the launch of three large rental apartment projects. Apartment starts in the third quarter set an 18-year record of 540 units. Single-detached home starts moved lower by three per cent.

In the London CMA, single-detached new home absorption represents 80 per cent of total ownership homes absorbed. Two-storey detached homes are the most popular home style, both in the new home and resale home markets. Two-storey home absorptions grew from 42 per

Figure 1

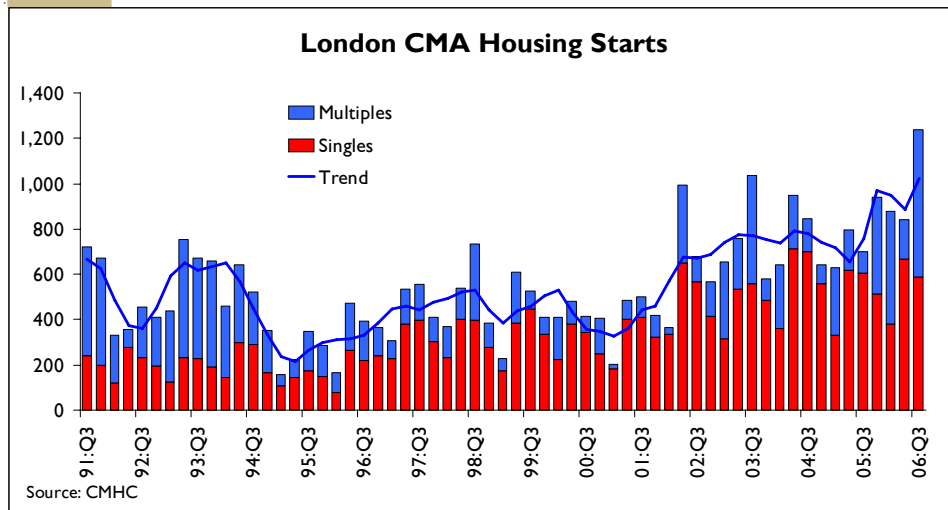


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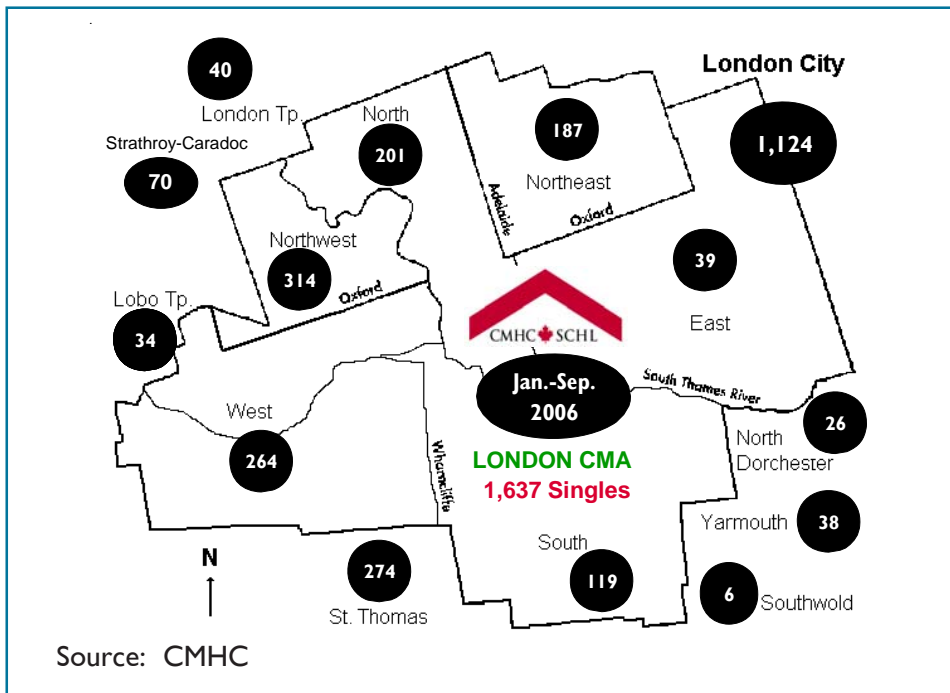
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Figure 2

Locations of New Single-detached Home Starts



London Metro's 2006 Single-detached Starts

In 2006, 69 per cent or 1,124 of the 1,637 single starts were in London City and 274 units in St. Thomas, making up 17 per cent. Not shown on the map are 12 units started in Port Stanley, 10 units in Delaware and 3 units in West Nissouri Township.

The adjacent map shows the location of single-detached new homes starts in the London CMA.

the average price for a single bungalow home stayed unchanged.

Resale Market Record MLS Sales

Existing sales through the Multiple Listing Service (MLS) registered the best third quarter result. Sales totalled 2,324 homes, down four per cent from the third quarter last year.

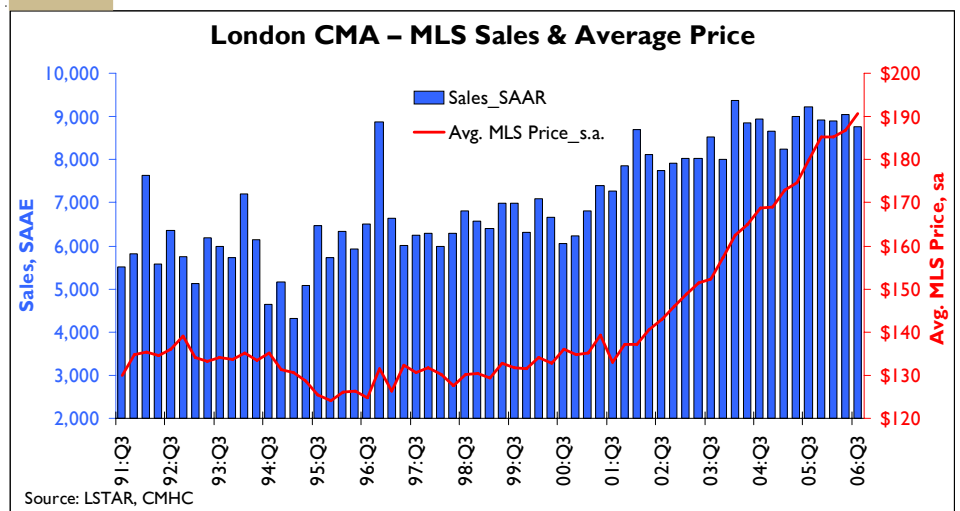
London's resale home market has been a seller's market for five years. The third quarter sales-to-new listings ratio, an indicator of the state of the resale market, continued to stay in seller's territory, although it eased off from 66% the same quarter last year to 60% this year. This year more listings coming onto the market nudged this ratio. London's resale market has experienced the second largest supply of new listings number ever for the third quarter.

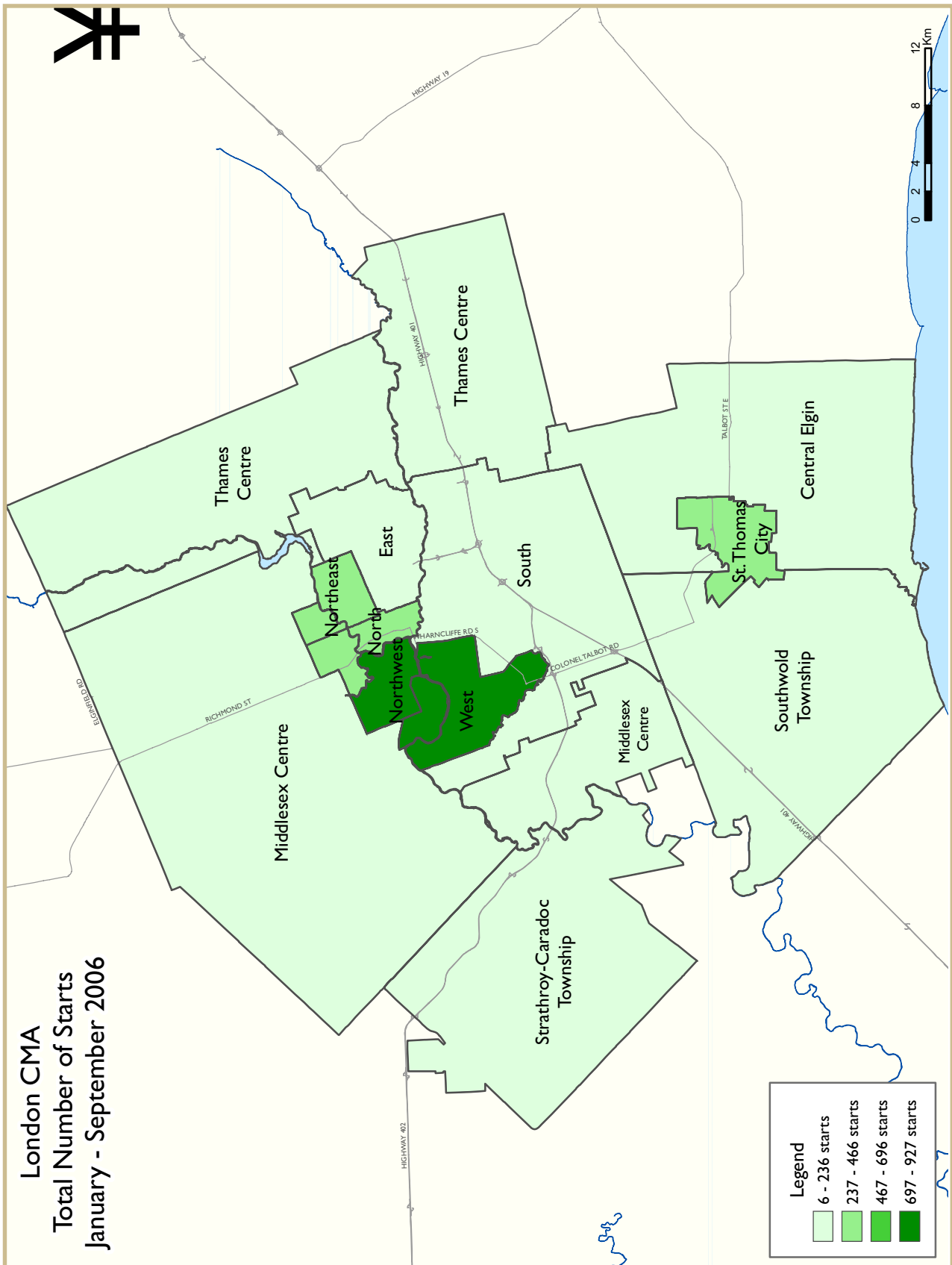
The tight resale market pushed the year to date average resale home price up six per cent from the price a year ago to \$189,000.

cent of total new detached home absorptions in 2000 to 63 per cent in 2006. In London City, more than 70 per cent of newly completed and sold detached homes were two-storey homes in 2006.

The rate of price growth for new homes, dropped significantly in 2006, suggesting home starts will ease. The average price for detached homes over the first three quarters of 2006 was less than one per cent higher over the average price in the same period last year. The largest price increase was among the two-storey single-family homes, a two per cent price gain. Following the double-digit price growth in the past two years,

Figure 3





HOUSING NOW REPORT TABLES

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- 1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
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- 1.1 Housing Activity Summary by Submarket
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- 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 or zero
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

**Table I: Housing Activity Summary of London CMA
Third Quarter 2006**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Q3 2006	546	10	10	37	92	0	4	540	1,239
Q3 2005	561	10	0	42	82	0	7	0	702
% Change	-2.7	0.0	n/a	-11.9	12.2	n/a	-42.9	n/a	76.5
Year-to-date 2006	1,543	34	20	90	274	0	23	973	2,957
Year-to-date 2005	1,446	20	0	105	221	0	46	289	2,127
% Change	6.7	70.0	n/a	-14.3	24.0	n/a	-50.0	**	39.0
UNDER CONSTRUCTION									
Q3 2006	687	12	10	54	274	0	21	1,355	2,413
Q3 2005	639	26	6	59	193	80	19	425	1,447
% Change	7.5	-53.8	66.7	-8.5	42.0	-100.0	10.5	**	66.8
COMPLETIONS									
Q3 2006	541	16	10	27	62	0	2	169	827
Q3 2005	639	10	0	39	53	0	27	179	947
% Change	-15.3	60.0	n/a	-30.8	17.0	n/a	-92.6	-5.6	-12.7
Year-to-date 2006	1,444	50	10	91	158	80	21	266	2,120
Year-to-date 2005	1,442	10	6	93	214	0	58	422	2,245
% Change	0.1	**	66.7	-2.2	-26.2	n/a	-63.8	-37.0	-5.6
COMPLETED & NOT ABSORBED									
Q3 2006	108	4	5	12	91	4	8	193	425
Q3 2005	81	7	3	7	95	0	16	431	640
% Change	33.3	-42.9	66.7	71.4	-4.2	n/a	-50.0	-55.2	-33.6
ABSORBED									
Q3 2006	563	18	5	32	57	9	10	151	845
Q3 2005	648	3	0	41	55	0	30	183	960
% Change	-13.1	**	n/a	-22.0	3.6	n/a	-66.7	-17.5	-12.0
Year-to-date 2006	1,433	49	8	91	178	76	28	440	2,303
Year-to-date 2005	1,451	3	3	100	172	0	53	276	2,058
% Change	-1.2	**	166.7	-9.0	3.5	n/a	-47.2	59.4	11.9

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

**Table 2: Starts by Submarket and by Dwelling Type
Third Quarter 2006**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	% Change
London City	400	403	2	2	102	77	540	0	1044	482	116.6
St. Thomas City	101	72	8	10	0	0	0	0	109	82	32.9
Central Elgin	17	35	0	0	0	0	0	0	17	35	-51.4
Middlesex Centre	31	36	0	0	0	10	0	0	31	46	-32.6
Southwold Township	5	4	0	0	0	0	0	0	5	4	25.0
Strathroy-Caradoc Township	23	37	0	0	0	0	0	0	23	37	-37.8
Thames Centre	10	16	0	0	0	0	0	0	10	16	-37.5
London CMA	587	603	10	12	102	87	540	0	1,239	702	76.5

**Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2006**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	% Change
London City	1124	1072	6	8	298	247	973	253	2401	1580	52.0
St. Thomas City	274	183	32	14	0	0	0	0	306	197	55.3
Central Elgin	50	70	0	0	0	0	0	0	50	70	-28.6
Middlesex Centre	84	97	0	0	11	16	0	36	95	149	-36.2
Southwold Township	6	6	0	0	0	0	0	0	6	6	0.0
Strathroy-Caradoc Township	70	90	0	2	0	0	0	0	70	92	-23.9
Thames Centre	29	33	0	0	0	0	0	0	29	33	-12.1
London CMA	1,637	1,551	38	24	309	263	973	289	2,957	2,127	39.0

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market
Third Quarter 2006**

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005
London City	387	370	113	105	544	7	1,044	482
St. Thomas City	96	73	13	9	0	0	109	82
Central Elgin	17	35	0	0	0	0	17	35
Middlesex Centre	29	36	2	10	0	0	31	46
Southwold Township	5	4	0	0	0	0	5	4
Strathroy-Caradoc Township	22	37	1	0	0	0	23	37
Thames Centre	10	16	0	0	0	0	10	16
London CMA	566	571	129	124	544	7	1,239	702

**Table 2.5: Starts by Submarket and by Intended Market
January - September 2006**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005
London City	1,091	996	314	285	996	299	2,401	1,580
St. Thomas City	275	172	31	25	0	0	306	197
Central Elgin	50	70	0	0	0	0	50	70
Middlesex Centre	77	97	18	16	0	36	95	149
Southwold Township	6	6	0	0	0	0	6	6
Strathroy-Caradoc Township	69	92	1	0	0	0	70	92
Thames Centre	29	33	0	0	0	0	29	33
London CMA	1,597	1,466	364	326	996	335	2,957	2,127

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type
Third Quarter 2006**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	% Change
London City	385	458	2	8	67	80	169	179	623	725	-14.1
St. Thomas City	103	86	16	0	0	0	0	0	119	86	38.4
Central Elgin	15	26	0	0	0	0	0	0	15	26	-42.3
Middlesex Centre	27	45	0	0	0	0	0	0	27	45	-40.0
Southwold Township	3	3	0	0	0	0	0	0	3	3	0.0
Strathroy-Caradoc Township	21	43	0	2	5	0	0	0	26	45	-42.2
Thames Centre	14	17	0	0	0	0	0	0	14	17	-17.6
London CMA	568	678	18	10	72	80	169	179	827	947	-12.7

**Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2006**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	% Change
London City	1071	1069	8	12	164	252	346	410	1589	1743	-8.8
St. Thomas City	243	190	44	0	0	6	0	0	287	196	46.4
Central Elgin	54	67	0	0	0	0	0	0	54	67	-19.4
Middlesex Centre	69	96	0	0	16	0	0	0	85	96	-11.5
Southwold Township	6	5	0	0	0	0	0	0	6	5	20.0
Strathroy-Caradoc Township	62	86	2	2	5	0	0	12	69	100	-31.0
Thames Centre	30	29	0	0	0	9	0	0	30	38	-21.1
London CMA	1,535	1,542	54	14	185	267	346	422	2,120	2,245	-5.6

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
Third Quarter 2006**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$200,000		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 - \$399,999		\$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
London City													
Q3 2006	37	9.2	152	37.6	121	30.0	72	17.8	22	5.4	404	251,591	273,169
Q3 2005	58	12.4	178	38.1	98	21.0	84	18.0	49	10.5	467	249,000	279,946
Year-to-date 2006	107	9.9	374	34.8	301	28.0	211	19.6	83	7.7	1,076	256,000	278,524
Year-to-date 2005	167	15.5	402	37.4	205	19.1	188	17.5	113	10.5	1,075	245,000	276,031
St. Thomas City													
Q3 2006	38	35.8	43	40.6	22	20.8	2	1.9	1	0.9	106	219,410	222,958
Q3 2005	40	45.5	26	29.5	16	18.2	4	4.5	2	2.3	88	200,000	218,492
Year-to-date 2006	94	38.4	98	40.0	46	18.8	6	2.4	1	0.4	245	210,000	218,361
Year-to-date 2005	92	47.9	59	30.7	27	14.1	11	5.7	3	1.6	192	200,000	216,164
Central Elgin													
Q3 2006	0	0.0	7	35.0	6	30.0	7	35.0	0	0.0	20	261,635	278,657
Q3 2005	6	23.1	13	50.0	3	11.5	1	3.8	3	11.5	26	215,500	276,578
Year-to-date 2006	6	10.0	23	38.3	13	21.7	16	26.7	2	3.3	60	254,000	313,324
Year-to-date 2005	25	36.2	27	39.1	8	11.6	4	5.8	5	7.2	69	210,000	246,705
Middlesex Centre													
Q3 2006	1	3.4	5	17.2	10	34.5	9	31.0	4	13.8	29	295,000	327,992
Q3 2005	3	6.3	11	22.9	12	25.0	11	22.9	11	22.9	48	280,000	307,985
Year-to-date 2006	1	1.4	12	17.1	25	35.7	23	32.9	9	12.9	70	294,472	333,698
Year-to-date 2005	6	6.4	25	26.6	26	27.7	18	19.1	19	20.2	94	275,000	322,926
Southwold Township													
Q3 2006	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	3	--	--
Q3 2005	1	33.3	0	0.0	0	0.0	1	33.3	1	33.3	3	--	--
Year-to-date 2006	2	33.3	2	33.3	2	33.3	0	0.0	0	0.0	6	--	--
Year-to-date 2005	1	20.0	0	0.0	0	0.0	1	20.0	3	60.0	5	--	--
Strathroy-Caradoc Township													
Q3 2006	5	26.3	8	42.1	4	21.1	1	5.3	1	5.3	19	240,000	242,368
Q3 2005	12	28.6	16	38.1	7	16.7	5	11.9	2	4.8	42	220,000	293,781
Year-to-date 2006	22	36.7	16	26.7	15	25.0	4	6.7	3	5.0	60	234,558	239,179
Year-to-date 2005	32	33.7	39	41.1	11	11.6	10	10.5	3	3.2	95	209,000	250,887
Thames Centre													
Q3 2006	0	0.0	1	7.1	5	35.7	6	42.9	2	14.3	14	305,000	309,706
Q3 2005	1	6.3	2	12.5	6	37.5	6	37.5	1	6.3	16	281,000	306,938
Year-to-date 2006	2	5.9	2	5.9	15	44.1	12	35.3	3	8.8	34	292,500	299,079
Year-to-date 2005	2	7.4	5	18.5	10	37.0	7	25.9	3	11.1	27	275,000	318,926
London CMA													
Q3 2006	83	13.9	217	36.5	168	28.2	97	16.3	30	5.0	595	249,792	266,609
Q3 2005	121	17.5	246	35.7	142	20.6	112	16.2	69	10.0	690	242,000	275,668
Year-to-date 2006	234	15.1	527	34.0	417	26.9	272	17.5	101	6.5	1,551	250,000	271,571
Year-to-date 2005	325	20.9	557	35.8	287	18.4	239	15.4	149	9.6	1,557	237,737	269,911

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for London
Third Quarter 2006**

		Number of Sales	Yr/Yr %	Sales SA	Number of New Listings	New Listings SA	Sales-to-New Listings SA	Average Price (\$)	Yr/Yr %	Average Price (\$) SA
2005	January	456	2.9	750	1,071	1,169	64.2	165,342	-1.0	169,122
	February	688	-1.9	732	1,143	1,185	61.8	179,395	9.6	179,157
	March	796	-24.1	665	1,247	1,029	64.6	176,439	6.6	173,653
	April	917	-4.8	745	1,567	1,247	59.7	179,155	5.4	176,079
	May	996	-0.6	761	1,704	1,293	58.9	178,734	5.9	174,608
	June	1,020	10.7	789	1,338	1,195	66.0	178,538	8.8	176,651
	July	808	-10.3	741	1,231	1,179	62.8	180,675	5.9	173,167
	August	923	15.2	823	1,262	1,251	65.8	177,292	5.9	179,022
	September	765	7.4	803	1,203	1,203	66.7	184,672	8.3	182,669
	October	692	-0.9	789	1,081	1,227	64.3	178,787	4.2	184,619
	November	669	4.7	785	985	1,248	62.9	183,051	12.3	189,242
	December	403	-1.2	750	497	1,103	68.0	181,711	11.8	187,385
2006	January	540	18.4	844	1,166	1,230	68.6	180,492	9.2	183,849
	February	635	-7.7	691	1,198	1,241	55.7	188,599	5.1	186,176
	March	900	13.1	769	1,514	1,244	61.8	190,753	8.1	185,670
	April	890	-2.9	754	1,395	1,192	63.3	180,806	0.9	181,747
	May	1,044	4.8	770	1,858	1,315	58.6	193,014	8.0	190,484
	June	1,045	2.5	793	1,574	1,349	58.8	195,195	9.3	191,338
	July	816	1.0	752	1,318	1,257	59.8	196,457	8.7	192,991
	August	849	-8.0	746	1,263	1,280	58.3	193,496	9.1	193,561
	September	704	-8.0	753	1,315	1,330	56.6	188,481	2.1	187,454
	October									
	November									
	December									
	Q3 2005	2,496	3.4	2,367	3,696	3,633	65.2	180,649	6.5	178,426
	Q3 2006	2,369	-5.1	2,251	3,896	3,867	58.2	193,026	6.9	191,328
	YTD 2005	7,369	-1.7		11,766			177,805	6.1	
	YTD 2006	7,423	0.7		12,601			189,699	6.7	

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

Source: CREA (MLS®)

**Table 6: Economic Indicators
Third Quarter 2006**

		Interest Rates			NHPI Total % chg London CMA 1997=100	CPI	London Labour Market			Average Weekly Earnings (\$)
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	
			1 Yr. Term	5 Yr. Term						
2005	January	643	4.8	6.1	1.2	1.3	243	6.4	70.0	677
	February	643	4.8	6.1	1.2	1.3	245	6.2	70.2	682
	March	655	5.1	6.3	1.2	1.3	246	6.6	70.7	699
	April	643	4.9	6.1	1.3	1.3	246	6.7	70.9	707
	May	637	4.9	6.0	1.3	1.3	246	6.8	70.8	707
	June	622	4.8	5.7	1.3	1.3	245	6.6	70.3	705
	July	628	4.9	5.8	1.3	1.3	244	6.6	69.9	711
	August	628	5.0	5.8	1.3	1.3	243	6.6	69.6	713
	September	628	5.0	5.8	1.3	1.3	243	6.5	69.2	717
	October	640	5.3	6.0	1.3	1.3	241	6.6	68.9	718
	November	649	5.6	6.2	1.3	1.3	240	6.9	68.7	717
	December	658	5.8	6.3	1.3	1.3	239	6.9	68.4	717
2006	January	658	5.8	6.3	1.3	1.3	240	6.5	68.3	716
	February	667	5.9	6.5	1.3	1.3	240	6.2	68.0	719
	March	667	6.1	6.5	1.3	1.3	241	6.0	68.2	718
	April	685	6.3	6.8	1.3	1.3	245	6.1	69.1	726
	May	685	6.3	6.8	1.3	1.3	248	5.5	69.6	727
	June	697	6.6	7.0	1.3	1.3	248	5.6	69.7	731
	July	697	6.6	7.0	1.3	1.3	244	6.1	68.7	729
	August	691	6.4	6.9	1.3	1.3	240	7.0	68.3	736
	September	682	6.4	6.7			242	6.9	68.6	739
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), CREA (MLS®), 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 2001 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 sale 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 of 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 2001 Census area definitions.

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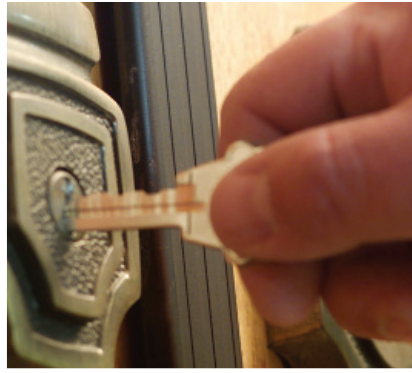
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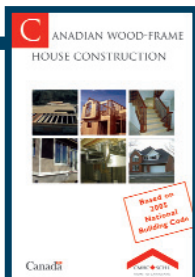
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