Appendix B: Where's Home 2008 Market Summaries

ONPHA
Ontario
Non-Profit Housing
Association

Co-operative Housing Federation of Canada
Ontario Region

Table of Contents

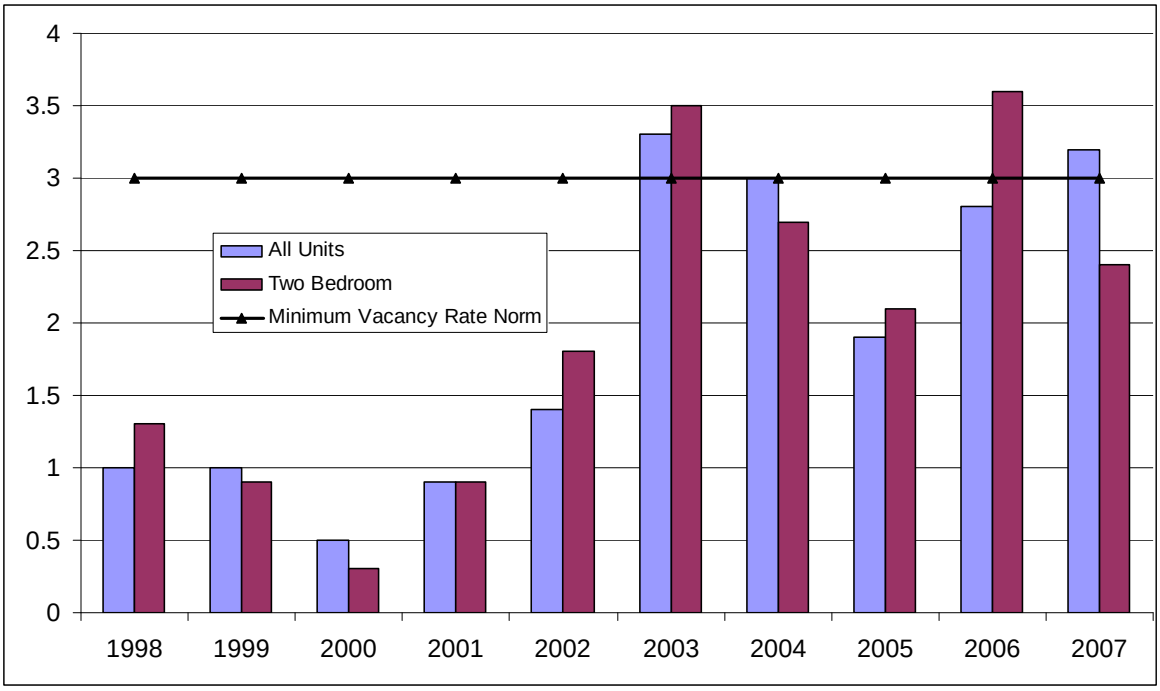
Barrie CA 3
Cornwall CA 8
Durham Region 13
Guelph CA 18
Hamilton CMA 23
Kingston CA 28
Kitchener CMA 33
London CMA 38
Muskoka 43
North Bay CA 48
Ottawa CMA 53
Owen Sound CA 58
Peel Region 63
Peterborough CA 68
Sarnia CA 73
St. Catherines-Niagara CMA 78
Sudbury CMA 83
Thunder Bay CA 88
Timmins CA 93
City of Toronto 98
York Region 103
Windsor CMA 107

Barrie CA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units Barrie CA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	1	1	0.5	0.9	1.4	3.3	3	1.9	2.8	3.2
Two Bedroom	1.3	0.9	0.3	0.9	1.8	3.5	2.7	2.1	3.6	2.4

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

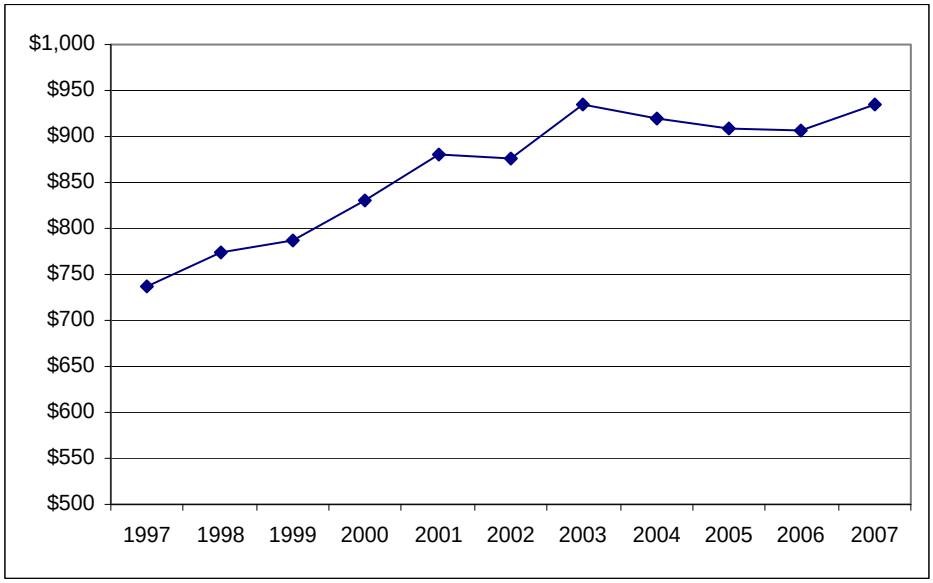


Change in Average Rents Compared to Inflation
Barrie CA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase** (CPI) 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$530	$605	$654	8%	10.8%	0.7	23%	23.4%	1.0
One Bedroom	$619	$737	$816	11%	10.8%	1.0	32%	23.4%	1.4
Two Bedrooms	$737	$877	$934	6%	10.8%	0.6	27%	23.4%	1.1
Three+ Bedrooms	$865	$1,105	$1,162	5%	10.8%	0.5	34%	23.4%	1.5

**Data covers private rental apartments in buildings with 3+ units in Barrie CA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Barrie CA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Barrie, 1995-2005

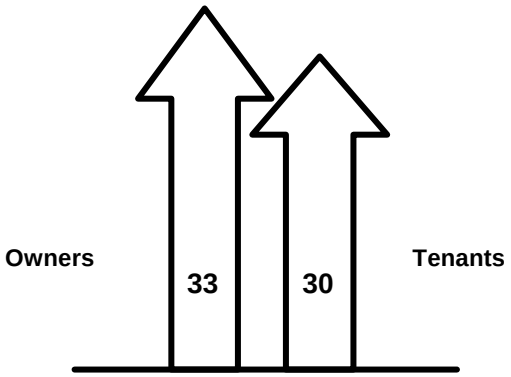
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	4,820	48.0%	4,615	44.8%	5,355	48.9%	2,460	24.0%	2,045	19.8%	2,565	23.4%
Owners	4,030	22.0%	5,160	19.5%	8,510	24.0%	1,295	7.0%	1,610	6.1%	3,030	8.5%

Average Household Incomes of Owners and Tenants
City of Barrie, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$62,141	$32,124	1.9	$72,783	$38,700	1.9
One Family	$66,212	$36,631	1.8	$77,537	$44,529	1.7
Non-Family	$36,626	$25,103	1.5	$42,692	$30,687	1.4

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$82,858	$41,669	2.0	33.3%	29.7%	23.1%
One Family	$88,654	$47,100	1.9	33.9%	28.6%	
Non-Family	$52,132	$32,163	1.6	42.3%	28.1%	

Owner and Tenant Income
Percent Change from 1995 to 2005



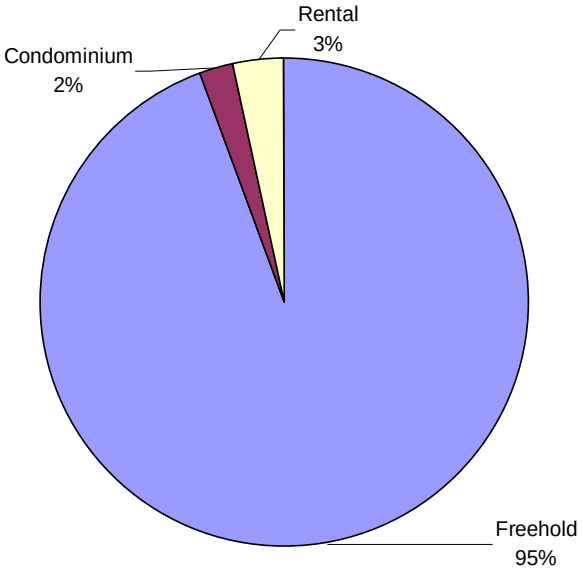
Ownership and Rental Housing Completions
Barrie CA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	2024	72.0%	294	10.0%	263	9.0%	224	8.0%	487	17.0%	2805	100.0%
1990	1751	65.0%	743	28.0%	87	3.0%	99	4.0%	186	7.0%	2680	100.0%
1991	1091	53.0%	229	11.0%	38	2.0%	719	35.0%	757	36.0%	2077	100.0%
1992	1252	89.0%	4	0.0%	20	1.0%	123	9.0%	143	10.0%	1399	100.0%
1993	838	80.0%	42	4.0%	0	0.0%	170	16.0%	170	16.0%	1050	100.0%
1994	732	96.0%	0	0.0%	27	4.0%	0	0.0%	27	4.0%	759	100.0%
1995	600	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	600	100.0%
1996	1104	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1104	100.0%
1997	1729	99.0%	0	0.0%	17	1.0%	0	0.0%	17	1.0%	1746	100.0%
1998	1756	96.0%	8	0.0%	58	3.0%	0	0.0%	58	3.0%	1822	100.0%
1999	2612	98.0%	0	0.0%	64	2.0%	0	0.0%	64	2.0%	2676	100.0%
2000	2164	97.0%	133	2.0%	66	1.0%	0	0.0%	66	1.0%	2363	100.0%
2001	2264	92.0%	144	6.0%	54	2.0%	0	0.0%	54	2.0%	2462	100.0%
2002	2417	94.0%	0	0.0%	146	6.0%	0	0.0%	146	6.0%	2563	100.0%
2003	2344	95.0%	103	4.2%	n/a	n/a	n/a	n/a	21	0.9%	2468	100.0%
2004	2050	88.6%	50	2.2%	n/a	n/a	n/a	n/a	214	9.2%	2314	100.0%
2005	1838	99.6%	4	0.2%	n/a	n/a	n/a	n/a	3	0.2%	1845	100.0%
2006	1081	87.3%	157	12.7%	n/a	n/a	n/a	n/a	0	0.0%	1238	100.0%
2007	904	84.6%	102	9.6%	n/a	n/a	n/a	n/a	62	5.8%	1068	100.0%
Average Annual Production												
1998-2002	2243	94.3%	57	2.4%	78	3.3%	0	0.0%	78	3.3%	2377	100.0%
2003-2007	1643	92.0%	83	4.7%	n/a	n/a	n/a	n/a	60	3.4%	1787	100.0%

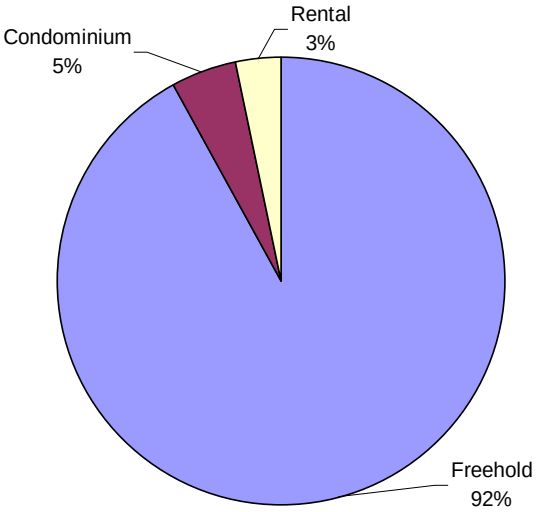
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production



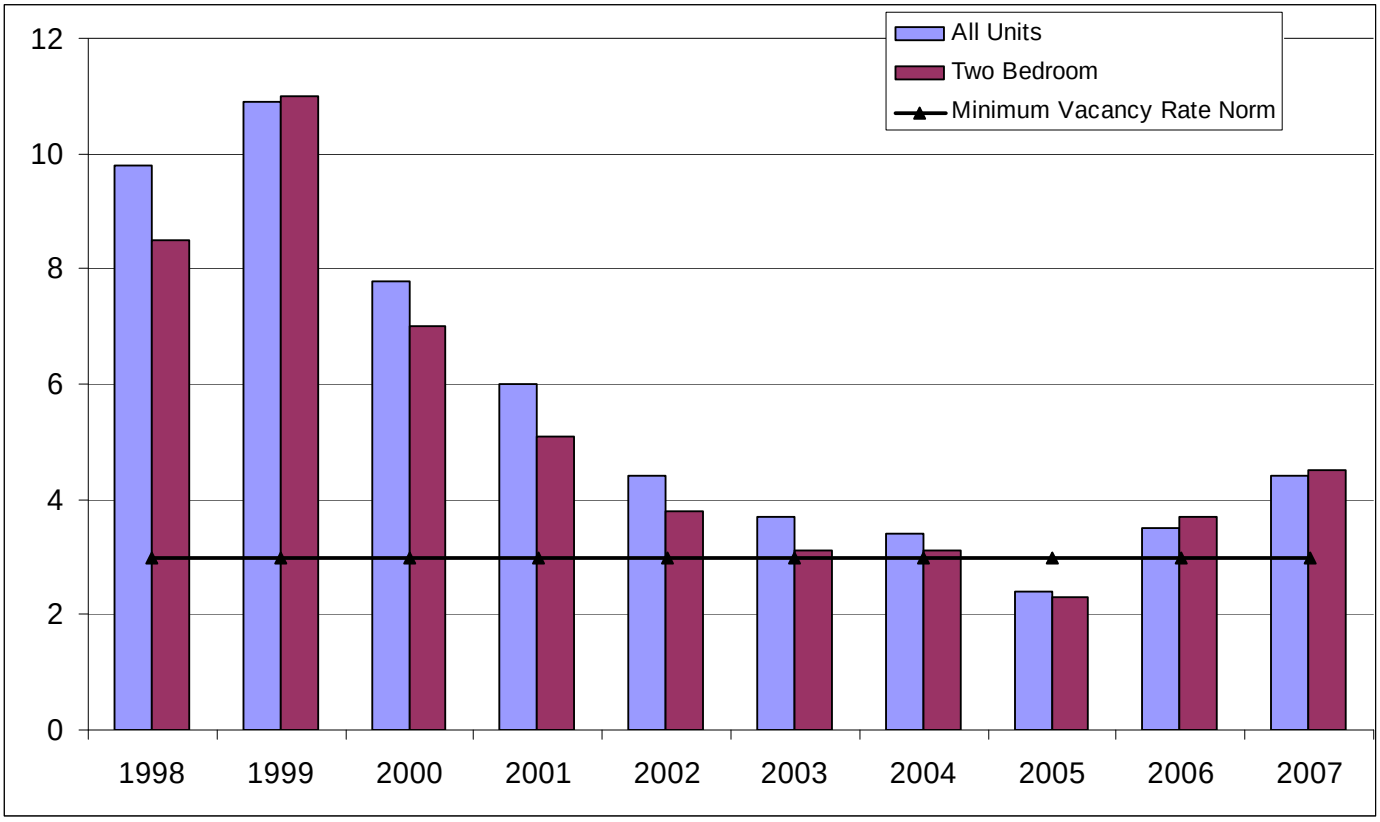
Cornwall CA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Cornwall CA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	9.8	10.9	7.8	6	4.4	3.7	3.4	2.4	3.5	4.4
Two Bedroom	8.5	11	7	5.1	3.8	3.1	3.1	2.3	3.7	4.5

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

Change in Average Rents Compared to Inflation
Cornwall CA, 1997-2007



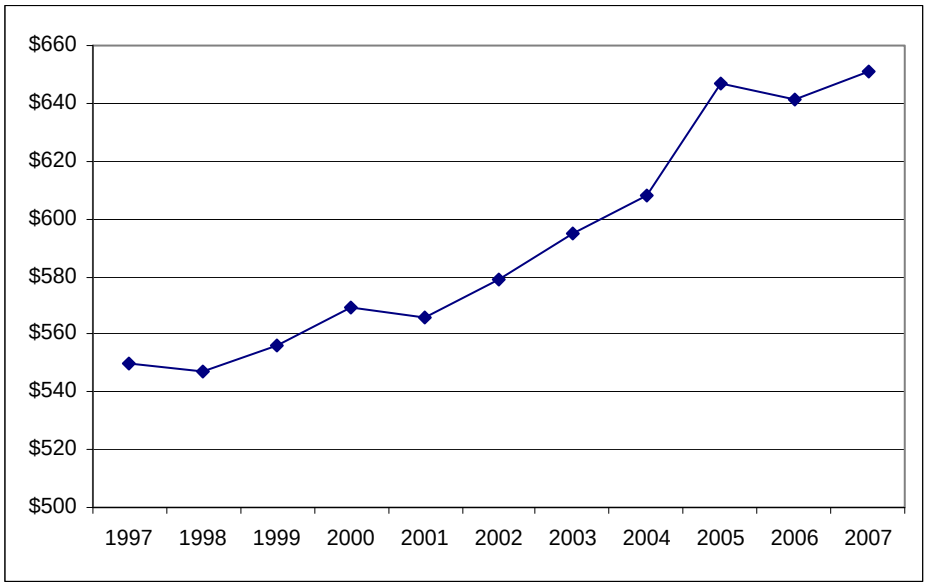
	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase** (CPI) 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$383	$396	$468	18%	10.8%	1.7	22%	23.4%	0.9
One Bedroom	$439	$467	$542	16%	10.8%	1.5	23%	23.4%	1.0
Two Bedrooms	$550	$579	$651	12%	10.8%	1.2	18%	23.4%	0.8
Three+ Bedrooms	$539	$598	$686	15%	10.8%	1.4	27%	23.4%	1.2

**Data covers private rental apartments in buildings with 3+ units in Cornwall CA*

***Inflation was based on the average annual inflation in Ontario for a given calendar year.*

Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment Cornwall CA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

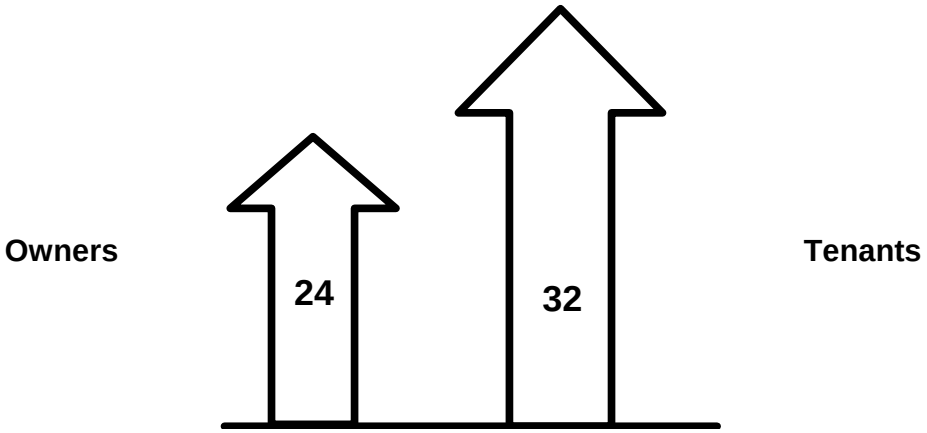
Proportion of Income Spent on Housing
City of Cornwall, 1995-2005

	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	4,410	51.2%	3,975	48.8%	3,995	49.2%	2,050	23.8%	1,890	23.2%	1,480	18.2%
Owners	1,795	17.0%	1,845	16.3%	1,915	16.6%	655	6.2%	730	6.7%	655	5.7%

Average Household Incomes of Owners and Tenants
City of Cornwall, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$51,326	$23,139	2.2	$56,091	$26,064	2.2
One Family	$56,885	$26,957	2.1	$62,450	$30,907	2.0
Non-Family	$28,159	$18,445	1.5	$31,427	$20,778	1.5

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$63,486	$30,515	2.1	23.7%	31.9%	23.1%
One Family	$70,318	$37,714	1.9	23.6%	39.9%	
Non-Family	$37,255	$22,674	1.6	32.3%	22.9%	



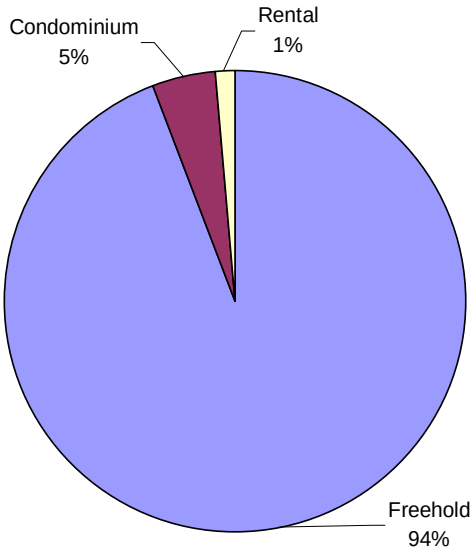
Ownership and Rental Housing Completions
Cornwall CA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	299	60.8%	51	10.4%	34	6.9%	108	22.0%	142	28.9%	492	100.0%
1990	195	66.3%	0	0.0%	15	5.1%	84	28.6%	99	33.7%	294	100.0%
1991	162	72.6%	0	0.0%	36	16.1%	25	11.2%	61	27.4%	223	100.0%
1992	139	52.9%	0	0.0%	6	2.3%	118	44.9%	124	47.1%	263	100.0%
1993	140	95.9%	0	0.0%	6	4.1%	0	0.0%	6	4.1%	146	100.0%
1994	182	80.5%	0	0.0%	44	19.5%	0	0.0%	44	19.5%	226	100.0%
1995	126	87.5%	0	0.0%	18	12.5%	0	0.0%	18	12.5%	144	100.0%
1996	89	69.0%	12	9.3%	28	21.7%	0	0.0%	28	21.7%	129	100.0%
1997	71	94.7%	0	0.0%	4	5.3%	0	0.0%	4	5.3%	75	100.0%
1998	60	78.9%	12	15.8%	4	5.3%	0	0.0%	4	5.3%	76	100.0%
1999	118	96.7%	0	0.0%	4	3.3%	0	0.0%	4	3.3%	122	100.0%
2000	97	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	97	100.0%
2001	134	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	134	100.0%
2002	169	91.4%	16	8.6%	0	0.0%	0	0.0%	0	9.0%	185	100.0%
2003	247	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	247	100.0%
2004	180	96.8%	0	0.0%	n/a	n/a	n/a	n/a	6	3.2%	186	100.0%
2005	151	93.8%	10	6.2%	n/a	n/a	n/a	n/a	0	0.0%	161	100.0%
2006	113	77.4%	16	11.0%	n/a	n/a	n/a	n/a	17	11.6%	146	100.0%
2007	85	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	85	100.0%
Average Annual Production												
1998-2002	116	94.1%	6	4.6%	2	1.3%	0	0.0%	2	1.3%	123	100.0%
2003-2007	155	94.1%	5	3.2%	n/a	n/a	n/a	n/a	5	2.8%	165	100.0%

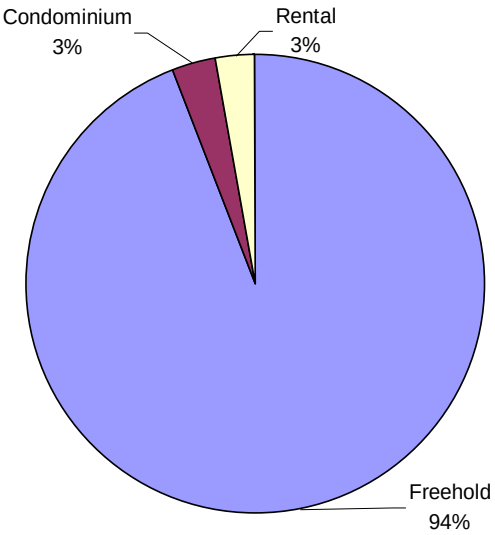
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

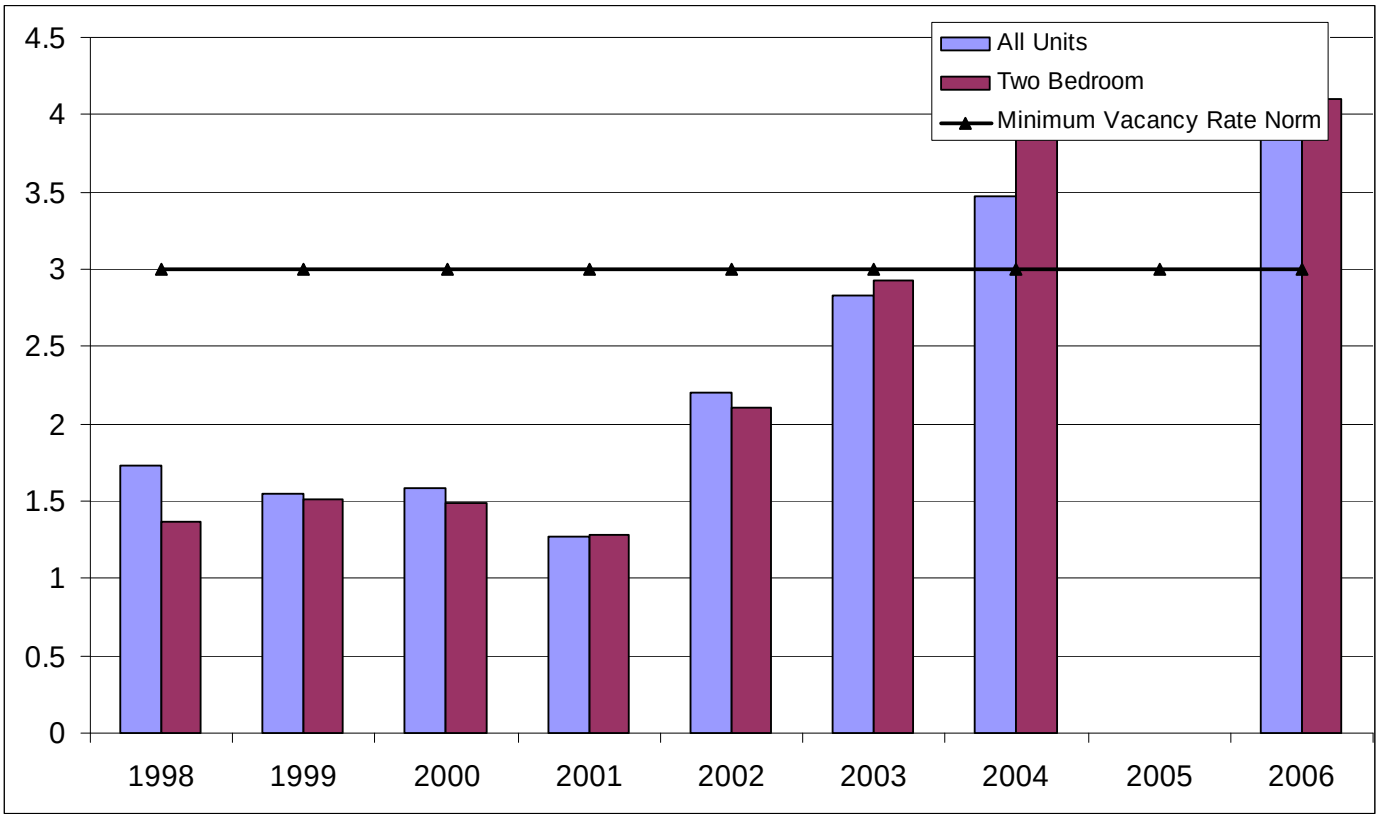


Durham Region

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Durham Region, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	1.7	1.6	1.6	1.3	2.2	2.8	3.5	N/A	3.9	3.4
Two Bedroom	1.4	1.5	1.5	1.3	2.1	2.9	3.9	N/A	4.1	3.4

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

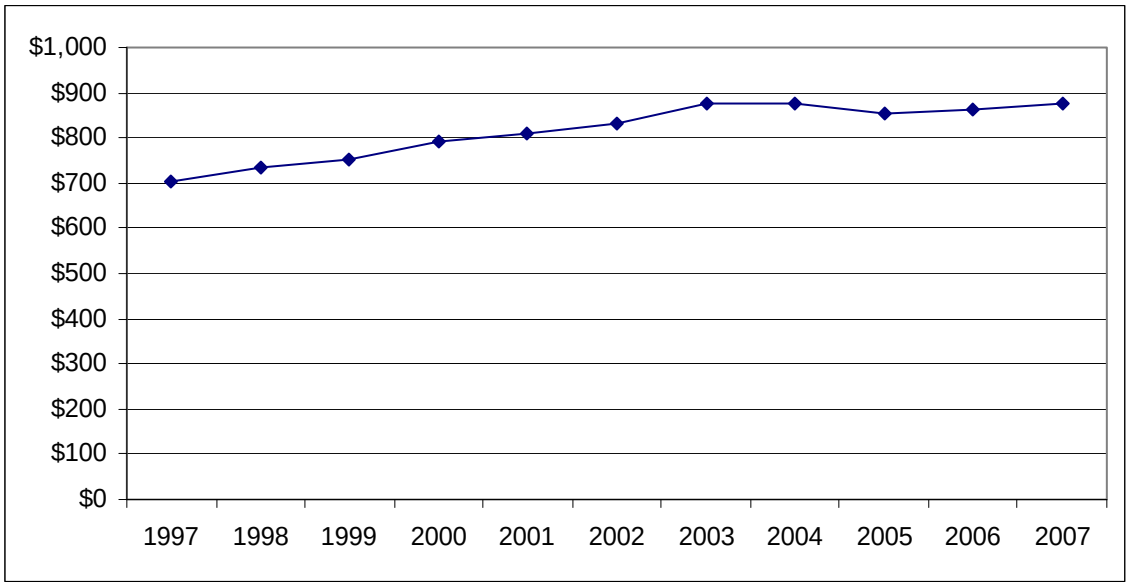


Change in Average Rents Compared to Inflation
Durham Region, 1998-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI) 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$514	$579	$614	6%	10.8%	0.6	20%	23.4%	0.8
One Bedroom	$607	$715	$770	8%	10.8%	0.7	27%	23.4%	1.1
Two Bedrooms	$702	$833	$877	5%	10.8%	0.5	25%	23.4%	1.1
Three+ Bedrooms	$825	$998	$993	0%	10.8%	0.0	20%	23.4%	0.9

**Data covers private rental apartments in buildings with 3+ units in Durham Region*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Durham Region, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
Durham Region, 1995-2005

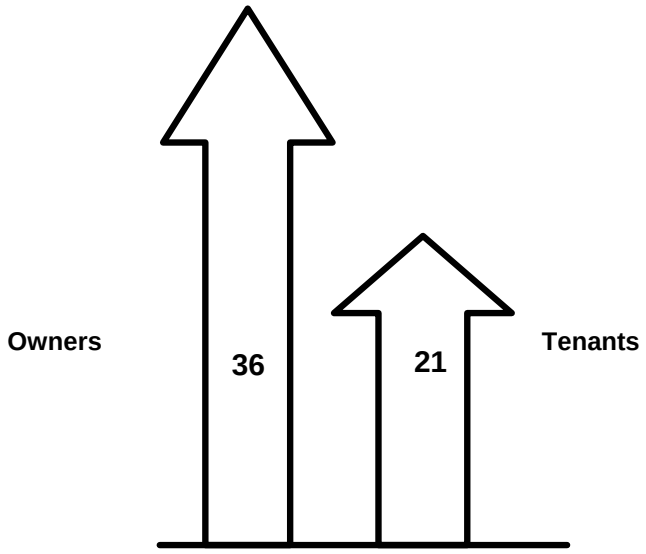
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	16,125	43.4%	14,445	41.7%	15,600	45.0%	7,620	20.5%	6,570	19.0%	7,130	20.6%
Owners	24,310	21.1%	24,305	17.9%	34,515	21.7%	7,600	6.6%	14,195	10.5%	11,875	7.5%

Average Household Incomes of Owners and Tenants
Durham Region, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$70,234	$35,835	2.0	$83,799	$40,938	2.0
One Family	$74,155	$39,924	1.9	$88,627	$47,892	1.9
Non-Family	$40,518	$28,457	1.4	$45,570	$29,606	1.5

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$95,833	$43,295	2.2	36.4%	20.8%	23.1%
One Family	$102,236	$48,641	2.1	37.9%	21.8%	
Non-Family	$52,841	$33,029	1.6	30.4%	16.1%	

Owner and Tenant Income
Percent Change from 1995 to 2005



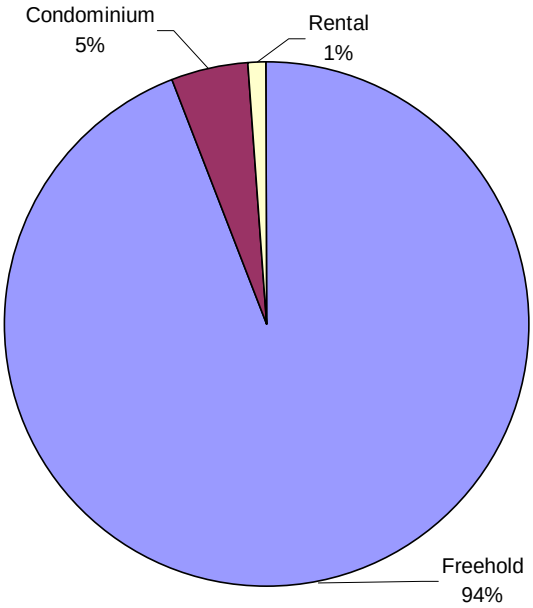
Ownership and Rental Housing Completions
Durham Region, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	**Total**	**%**	**Total**	**%**	**Total**	**%**	**Total**	**%**	**Total**	**%**	**Total**	**%**
1989	4890	82.5%	507	5.5%	n/a	n/a	n/a	n/a	807	12.0%	6204	100.0%
1990	4319	80.5%	516	0.5%	n/a	n/a	n/a	n/a	901	19.0%	5736	100.0%
1991	2767	72.0%	731	17.6%	n/a	n/a	n/a	n/a	497	10.4%	3995	100.0%
1992	2601	54.4%	0	0.0%	n/a	n/a	n/a	n/a	1565	45.6%	4166	100.0%
1993	1749	66.1%	0	0.0%	n/a	n/a	n/a	n/a	665	33.9%	2414	100.0%
1994	3039	94.4%	87	1.4%	n/a	n/a	n/a	n/a	188	4.2%	3314	100.0%
1995	2078	88.9%	288	2.6%	n/a	n/a	n/a	n/a	263	8.5%	2629	100.0%
1996	2672	97.1%	64	0.9%	n/a	n/a	n/a	n/a	75	2.0%	2811	100.0%
1997	3266	93.4%	303	6.6%	n/a	n/a	n/a	n/a	0	0.0%	3569	100.0%
1998	2635	93.1%	226	6.9%	n/a	n/a	n/a	n/a	1	0.0%	2862	100.0%
1999	3517	96.8%	289	1.6%	n/a	n/a	n/a	n/a	34	1.5%	3840	100.0%
2000	3493	96.6%	130	3.1%	n/a	n/a	n/a	n/a	8	0.3%	3631	100.0%
2001	3627	96.7%	190	3.3%	n/a	n/a	n/a	n/a	0	0.0%	3817	100.0%
2002	4562	93.7%	62	1.2%	n/a	n/a	n/a	n/a	168	5.1%	4792	100.0%
2003	4894	97.4%	90	2.6%	n/a	n/a	n/a	n/a	0	0.0%	4984	100.0%
2004	5391	97.0%	48	0.9%	n/a	n/a	n/a	n/a	116	2.1%	5555	100.0%
2005	2418	92.2%	181	6.9%	n/a	n/a	n/a	n/a	24	0.9%	2623	100.0%
2006	4670	87.1%	690	12.9%	n/a	n/a	n/a	n/a	3	0.1%	5363	100.0%
2007	3396	87.8%	328	8.5%	n/a	n/a	n/a	n/a	146	3.8%	3870	100.0%
Average Annual Production												
1998-2002	3567	94.2%	179	4.7%	n/a	n/a	n/a	n/a	42	1.1%	3788	100.0%
2003-2007	4154	92.7%	267	6.0%	n/a	n/a	n/a	n/a	58	1.3%	4479	100.0%

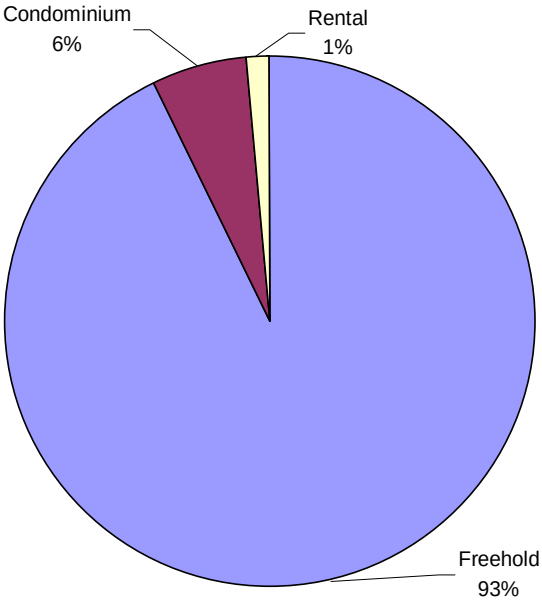
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

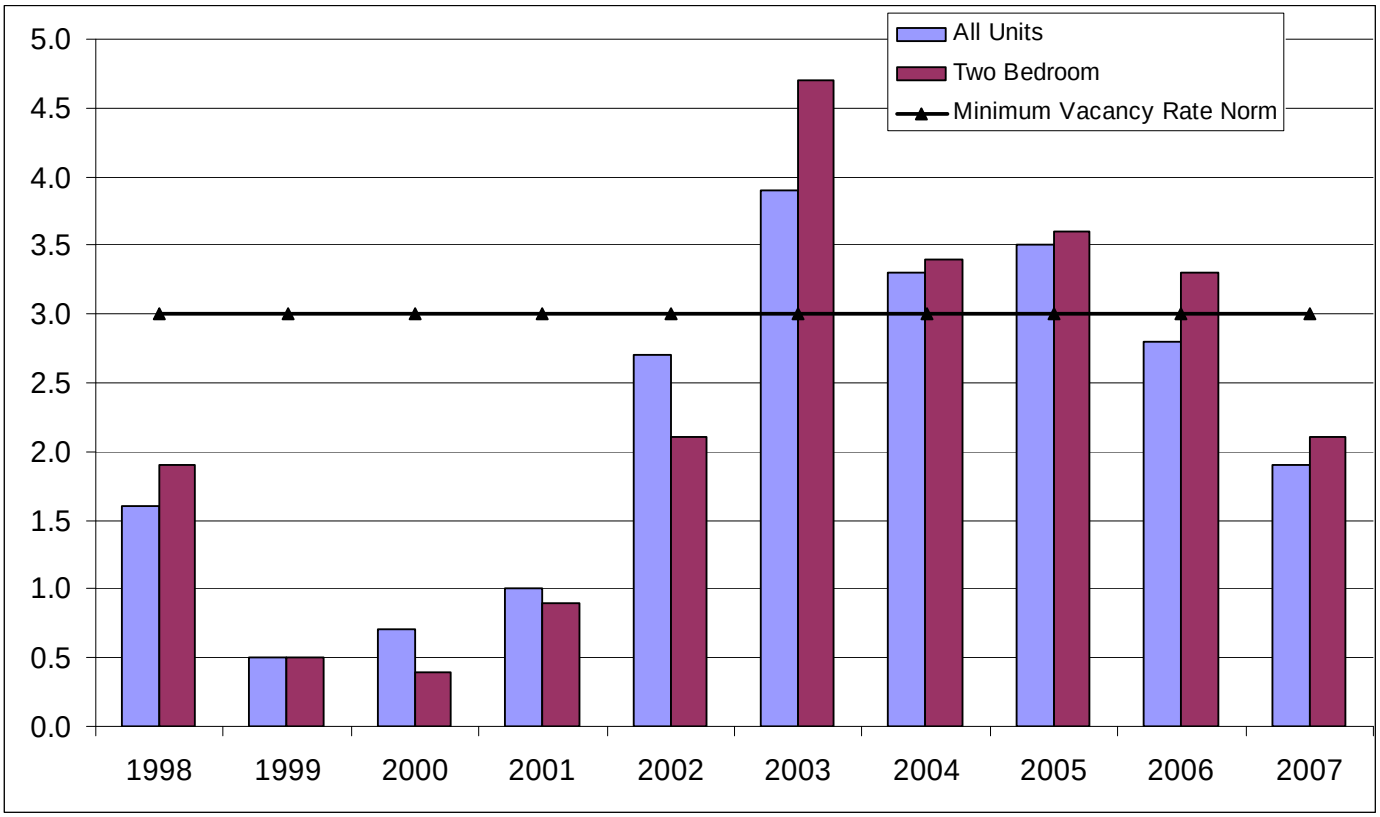


Guelph CA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Guelph CA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	1.6	0.5	0.7	1	2.7	3.9	3.3	3.5	2.8	1.9
Two Bedroom	1.9	0.5	0.4	0.9	2.1	4.7	3.4	3.6	3.3	2.1

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

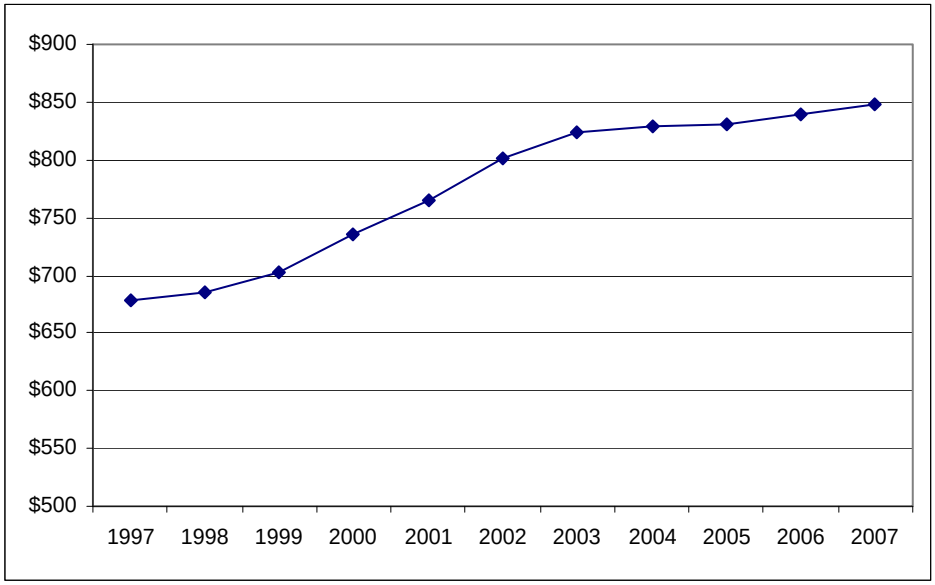


Change in Average Rents Compared to Inflation
Guelph CA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase** (CPI) 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$451	$566	$588	4%	10.8%	0.4	30%	23.4%	1.3
One Bedroom	$584	$707	$743	5%	10.8%	0.5	27%	23.4%	1.2
Two Bedrooms	$678	$801	$848	6%	10.8%	0.5	25%	23.4%	1.1
Three+ Bedrooms	$705	$918	$1,015	11%	10.8%	1.0	44%	23.4%	1.9

**Data covers private rental apartments in buildings with 3+ units in Guelph CA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Guelph CA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Guelph, 1995-2005

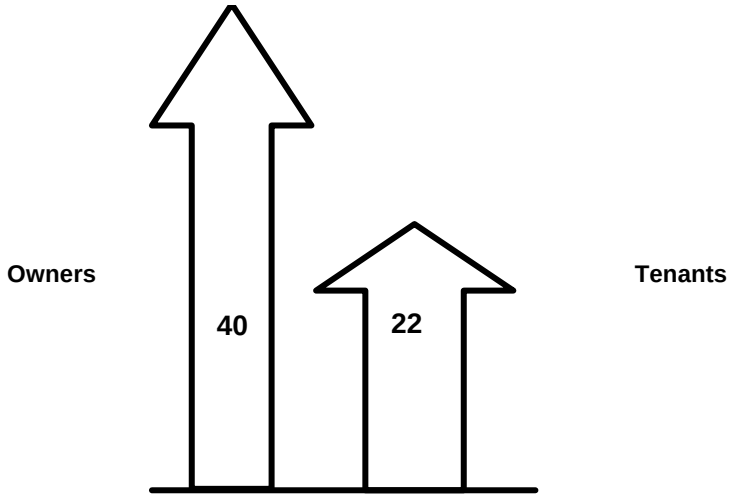
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	5,535	39.1%	5,120	38.4%	5,695	41.7%	2,550	18.0%	2,295	16.9%	2,475	18.1%
Owners	3,475	16.1%	3,985	14.0%	5,580	18.0%	1,000	4.6%	1,300	4.8%	1,730	5.6%

Average Household Incomes of Owners and Tenants
City of Guelph, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$65,534	$33,833	1.9	$77,159	$40,091	1.9
One Family	$71,534	$39,886	1.8	$84,896	$48,527	1.7
Non-Family	$36,519	$26,550	1.4	$42,457	$30,609	1.4

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$91,500	$41,130	2.2	39.6%	21.6%	23.1%
One Family	$100,456	$48,113	2.1	40.4%	20.6%	
Non-Family	$52,186	$32,776	1.6	42.9%	23.4%	

Owner and Tenant Income
Percent Change from 1995 to 2005



Ownership and Rental Housing Completions
Guelph CA, 1989-2007

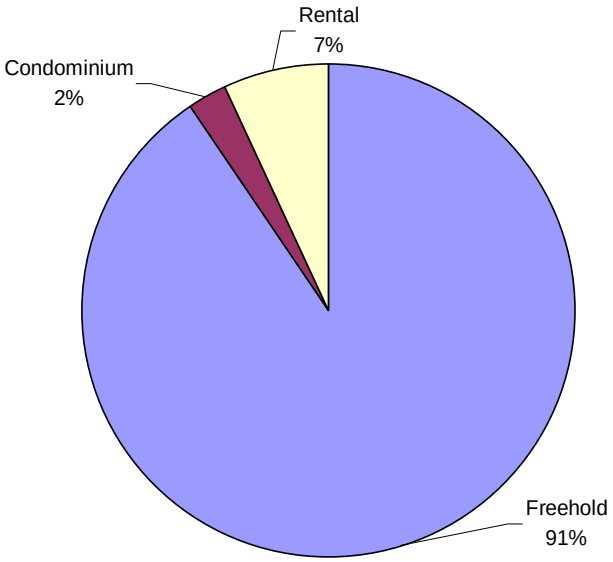
	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	644	69.5%	230	24.8%	52	5.6%	0	0.0%	52	5.6%	926	100.0%
1990	365	58.5%	146	23.4%	113	18.1%	0	0.0%	113	18.1%	624	100.0%
1991	392	67.9%	0	0.0%	102	17.7%	83	14.4%	185	32.1%	577	100.0%
1992	420	41.9%	163	16.3%	48	4.8%	371	37.0%	419	41.8%	1002	100.0%
1993	291	45.3%	172	26.8%	6	0.9%	173	26.9%	179	27.9%	642	100.0%
1994	343	52.3%	66	10.1%	0	0.0%	247	37.7%	247	37.7%	656	100.0%
1995	332	90.2%	36	9.8%	0	0.0%	0	0.0%	0	0.0%	368	100.0%
1996	628	84.8%	39	5.3%	6	0.8%	68	9.2%	74	10.0%	741	100.0%
1997	829	87.1%	123	12.9%	0	0.0%	0	0.0%	0	0.0%	952	100.0%
1998	873	90.2%	50	5.2%	45	4.6%	0	0.0%	45	4.6%	968	100.0%
1999	783	78.9%	80	8.1%	129	13.0%	0	0.0%	129	13.0%	992	100.0%
2000	1103	93.2%	0	0.0%	80	6.8%	0	0.0%	80	6.8%	1183	100.0%
2001	1030	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1030	100.0%
2002	1073	90.1%	0	0.0%	118	9.9%	0	0.0%	118	9.9%	1191	100.0%
2003	932	88.2%	19	1.8%	n/a	n/a	n/a	n/a	106	10.0%	1057	100.0%
2004	984	83.5%	32	2.7%	n/a	n/a	n/a	n/a	162	13.8%	1178	100.0%
2005	815	75.2%	166	15.3%	n/a	n/a	n/a	n/a	103	9.5%	1084	100.0%
2006	702	76.6%	154	16.8%	n/a	n/a	n/a	n/a	60	6.6%	916	100.0%
2007	859	91.9%	68	7.3%	n/a	n/a	n/a	n/a	8	0.9%	935	100.0%

Average Annual Production												
1998-2002	972	90.6%	26	2.4%	74	6.9%	0	0.0%	74	6.9%	1073	100.0%
2003-2007	858	83.0%	88	8.5%	n/a	n/a	n/a	n/a	88	8.5%	1034	100.0%

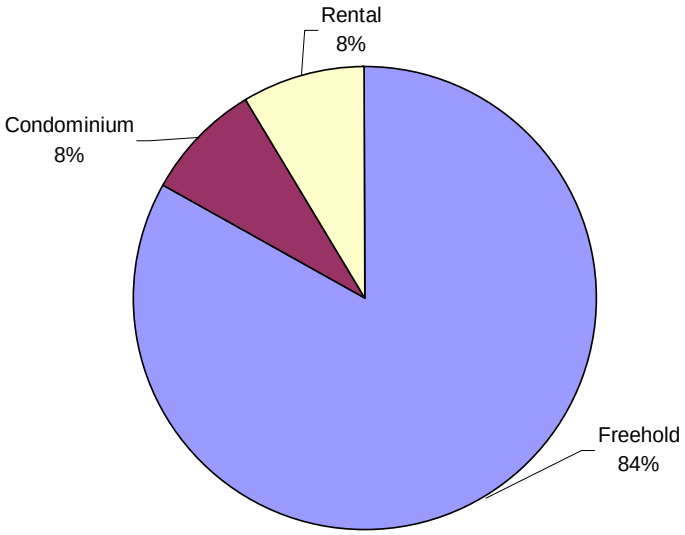
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

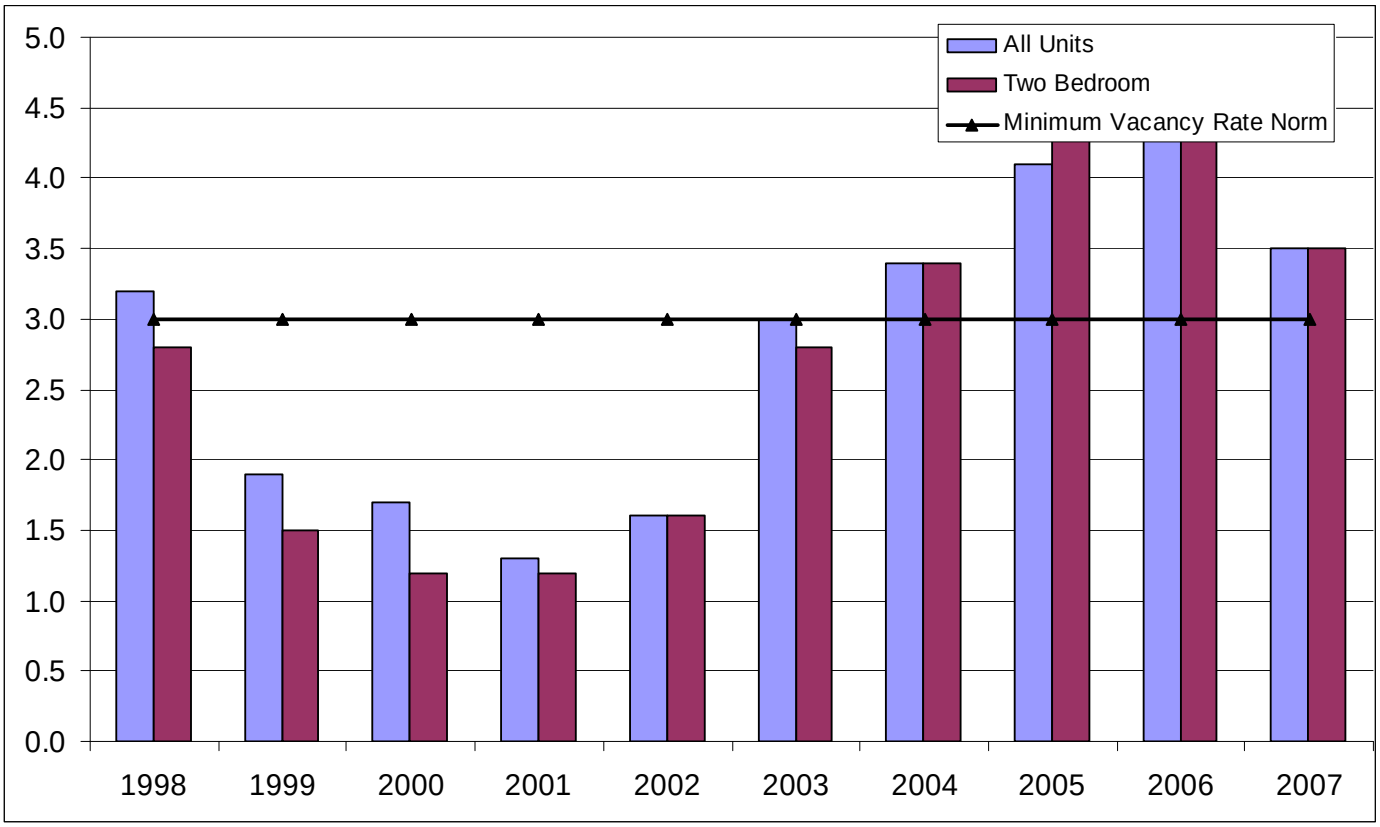


Hamilton CMA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Hamilton CMA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	3.2	1.9	1.7	1.3	1.6	3	3.4	4.1	4.3	3.5
Two Bedroom	2.8	1.5	1.2	1.2	1.6	2.8	3.4	4.3	4.3	3.5

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

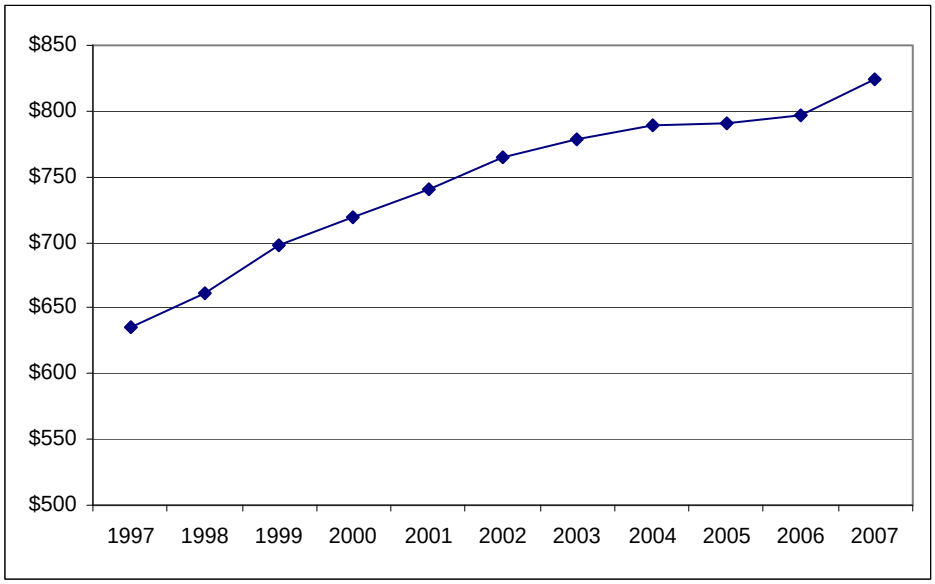


Change in Average Rents Compared to Inflation
Hamilton CMA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase** (CPI) 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$405	$476	$511	7%	10.8%	0.7	26%	23.4%	1.1
One Bedroom	$520	$627	$666	6%	10.8%	0.6	28%	23.4%	1.2
Two Bedrooms	$636	$765	$824	8%	10.8%	0.7	30%	23.4%	1.3
Three+ Bedrooms	$808	$952	$1,005	6%	10.8%	0.5	24%	23.4%	1.0

**Data covers private rental apartments in buildings with 3+ units in Hamilton CMA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Hamilton CMA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Hamilton, 1995-2005

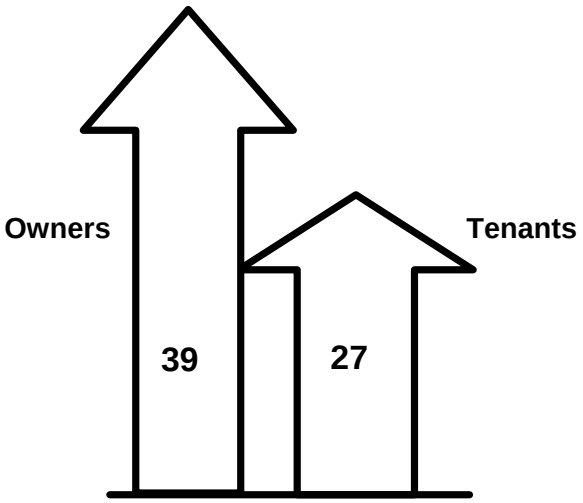
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	30,935	47.0%	29,100	44.8%	27,470	44.8%	15,470	23.0%	14,200	21.9%	12,650	20.6%
Owners	19,585	18.0%	20,910	17.1%	25,560	19.3%	6,525	6.0%	7,190	5.9%	8,915	6.7%

Average Household Incomes of Owners and Tenants
City of Hamilton, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$61,694	$28,306	2.2	$71,344	$32,222	2.2
One Family	$67,138	$33,901	2.0	$78,391	$38,796	2.0
Non-Family	$34,600	$22,311	1.6	$37,125	$25,311	1.5

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$85,896	$35,880	2.4	39.2%	26.8%	23.1%
One Family	$94,281	$42,406	2.2	40.4%	25.1%	
Non-Family	$45,280	$28,160	1.6	30.9%	26.2%	

Owner and Tenant Income
Percent Change from 1995 to 2005



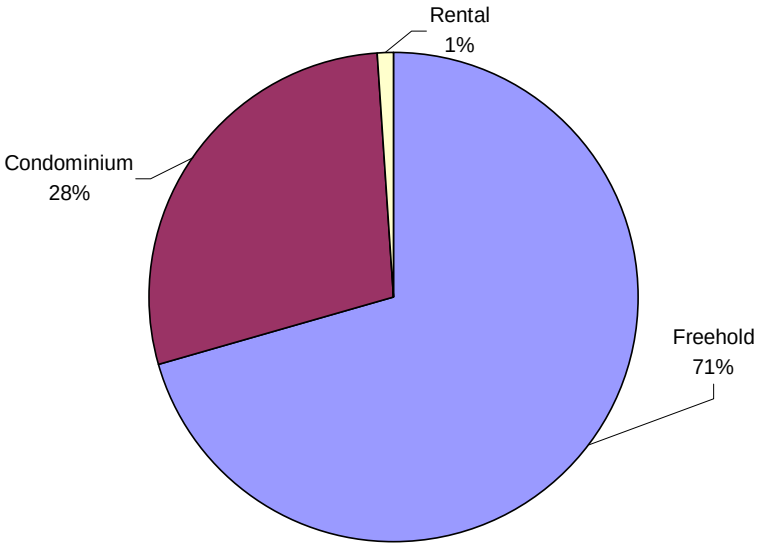
Ownership and Rental Housing Completions
Hamilton CMA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	2881	60.0%	1476	31.0%	199	4.0%	261	5.0%	460	10.0%	4817	100.0%
1990	2131	66.0%	769	24.0%	177	5.0%	165	5.0%	342	11.0%	3242	100.0%
1991	946	38.0%	763	31.0%	128	5.0%	654	26.0%	782	31.0%	2491	100.0%
1992	1336	50.0%	715	27.0%	0	0.0%	629	23.0%	629	23.0%	2680	100.0%
1993	1689	67.0%	255	10.0%	18	1.0%	559	22.0%	577	23.0%	2521	100.0%
1994	2034	58.0%	314	9.0%	0	0.0%	1171	33.0%	1171	33.0%	3519	100.0%
1995	1334	68.0%	470	24.0%	0	0.0%	146	7.0%	146	7.0%	1950	100.0%
1996	1705	70.0%	492	20.0%	0	0.0%	224	9.0%	224	9.0%	2421	100.0%
1997	2476	73.0%	838	25.0%	35	13.0%	60	2.0%	95	3.0%	3409	100.0%
1998	2505	78.0%	648	20.0%	54	2.0%	15	0.0%	69	2.0%	3222	100.0%
1999	2506	72.0%	894	26.0%	51	2.0%	0	0.0%	51	2.0%	3451	100.0%
2000	2504	62.0%	1520	38.0%	0	0.0%	0	0.0%	0	0.0%	4024	100.0%
2001	2349	72.0%	920	27.0%	15	1.0%	0	0.0%	15	1.0%	3284	100.0%
2002	2549	70.0%	1025	28.0%	47	1.0%	0	0.0%	47	1.0%	3621	100.0%
2003	2708	82.0%	571	17.3%	n/a	n/a	n/a	n/a	24	0.7%	3303	100.0%
2004	2679	82.9%	525	16.2%	n/a	n/a	n/a	n/a	29	0.9%	3233	100.0%
2005	2001	70.4%	784	27.6%	n/a	n/a	n/a	n/a	57	2.0%	2842	100.0%
2006	2301	68.7%	775	23.2%	n/a	n/a	n/a	n/a	271	8.1%	3347	100.0%
2007	2432	73.5%	668	20.2%	n/a	n/a	n/a	n/a	209	6.3%	3309	100.0%
Average Annual Production												
1998-2002	2483	70.5%	1001	28.4%	33	0.9%	3	0.1%	36	1.0%	3520	100.0%
2003-2007	2424	75.6%	665	20.7%	n/a	n/a	n/a	n/a	118	3.7%	3207	100.0%

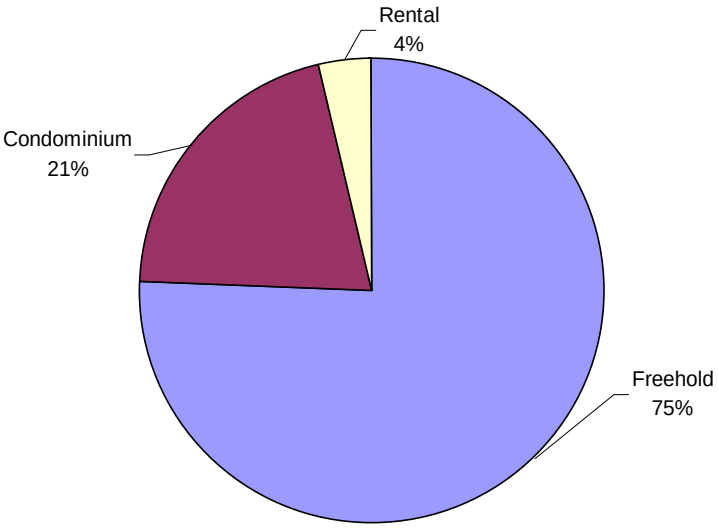
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

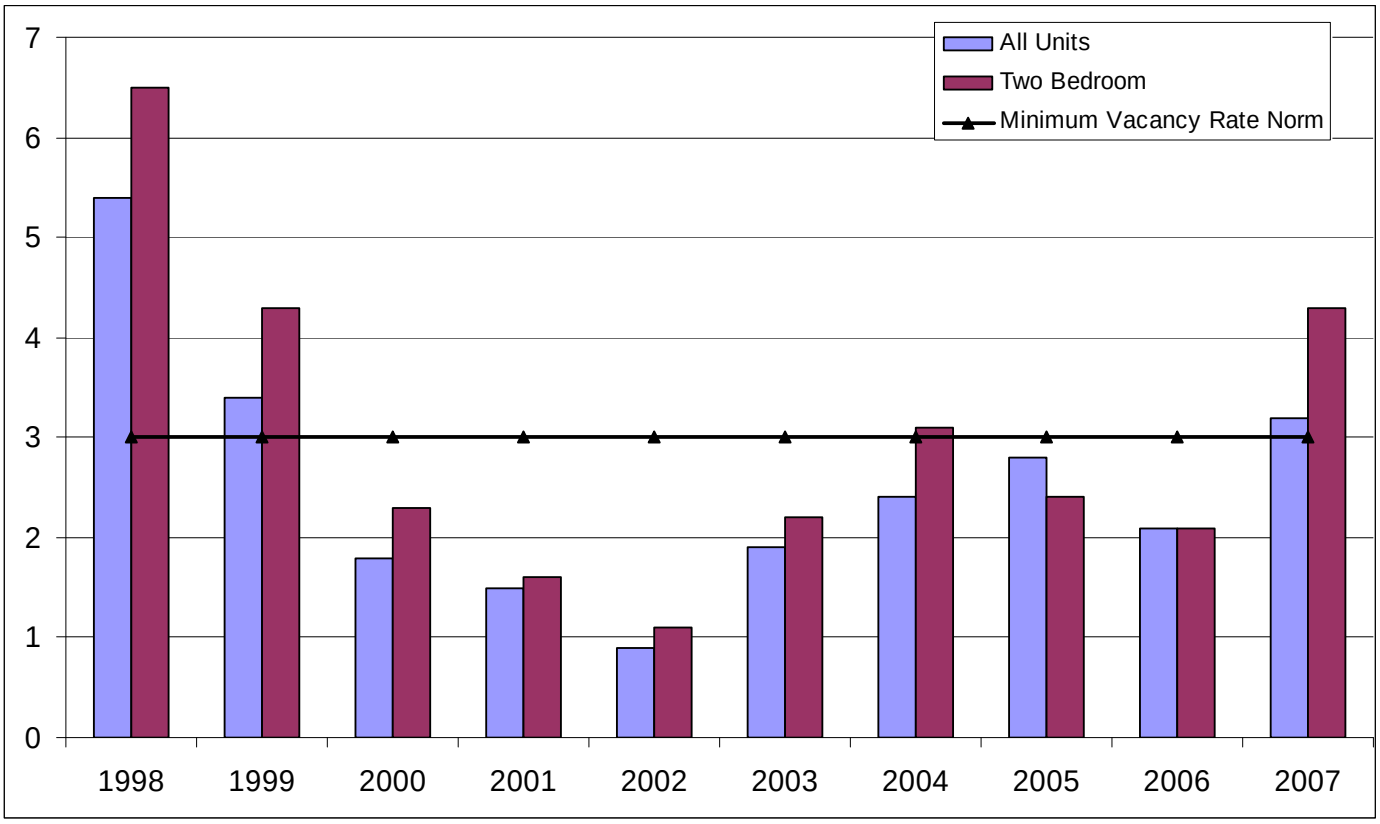


Kingston CA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Kingston CA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	5.4	3.4	1.8	1.5	0.9	1.9	2.4	2.8	2.1	3.2
Two Bedroom	6.5	4.3	2.3	1.6	1.1	2.2	3.1	2.4	2.1	4.3

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

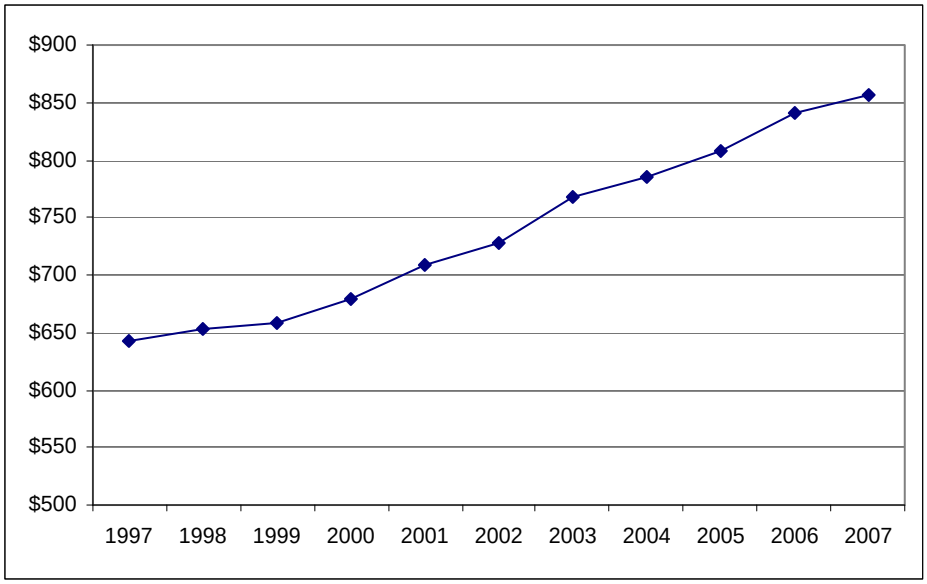


Change in Average Rents Compared to Inflation
Kingston CA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase**(CPI) 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$416	$471	$556	18%	10.8%	1.7	34%	23.4%	1.4
One Bedroom	$533	$598	$701	17%	10.8%	1.6	32%	23.4%	1.3
Two Bedrooms	$643	$727	$856	18%	10.8%	1.6	33%	23.4%	1.4
Three+ Bedrooms	$808	$851	$1,135	33%	10.8%	3.1	40%	23.4%	1.7

**Data covers private rental apartments in buildings with 3+ units in Kingston CA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Kingston CA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Kingston, 1995-2005

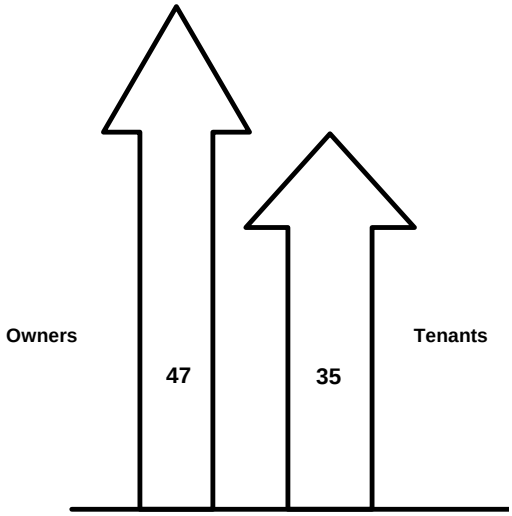
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	7,940	50.8%	9,245	47.8%	8,950	48.8%	4,155	26.6%	4,500	23.3%	4,075	22.2%
Owners	1,830	18.3%	3,990	14.8%	5,010	16.5%	645	6.4%	1,320	4.9%	1,695	5.6%

Average Household Incomes of Owners and Tenants
City of Kingston, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$59,009	$26,733	2.2	$73,753	$32,879	2.2
One Family	$67,792	$32,298	2.1	$82,400	$40,252	2.0
Non-Family	$38,139	$22,513	1.7	$40,987	$26,289	1.6

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$86,501	$36,043	2.4	46.6%	34.8%	23.1%
One Family	$97,317	$44,655	2.2	43.6%	38.3%	
Non-Family	$49,548	$29,083	1.7	29.9%	29.2%	

Owner and Tenant Income
Percent Change from 1995 to 2005



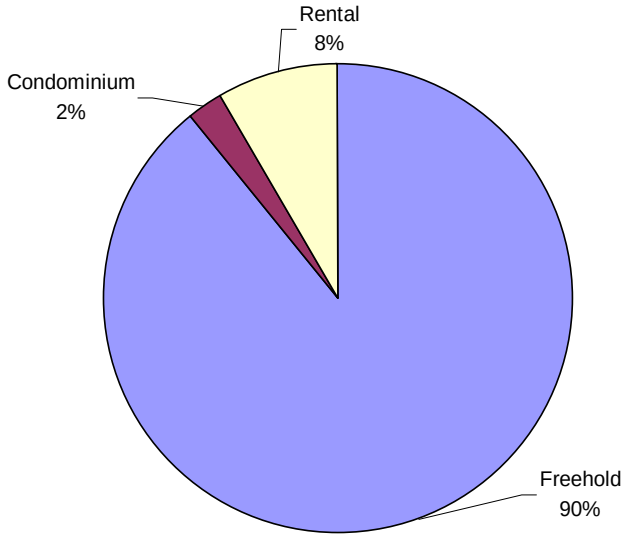
Ownership and Rental Housing Completions
Kingston CA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	985	59.7%	206	12.5%	410	24.8%	50	3.0%	460	27.9%	1651	100.0%
1990	1011	63.4%	72	4.5%	481	30.2%	30	1.9%	511	32.1%	1594	100.0%
1991	554	56.0%	95	9.6%	341	34.4%	0	0.0%	341	34.4%	990	100.0%
1992	511	59.9%	0	0.0%	262	30.7%	80	9.4%	342	40.1%	853	100.0%
1993	593	76.1%	0	0.0%	6	0.8%	180	23.1%	186	23.9%	779	100.0%
1994	507	71.6%	42	5.9%	151	21.3%	8	1.1%	159	22.5%	708	100.0%
1995	340	99.4%	0	0.0%	2	0.6%	0	0.0%	2	0.6%	342	100.0%
1996	414	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	414	100.0%
1997	527	83.0%	0	0.0%	108	17.0%	0	0.0%	108	17.0%	635	100.0%
1998	492	96.9%	0	0.0%	16	3.1%	0	0.0%	16	3.1%	508	100.0%
1999	532	96.7%	0	0.0%	18	3.3%	0	0.0%	18	3.3%	550	100.0%
2000	553	84.7%	0	0.0%	100	15.3%	0	0.0%	100	15.3%	653	100.0%
2001	565	86.8%	78	12.0%	8	1.2%	0	0.0%	8	1.2%	651	100.0%
2002	715	84.8%	0	0.0%	128	15.2%	0	0.0%	128	15.2%	843	100.0%
2003	837	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	837	100.0%
2004	736	94.7%	6	0.8%	n/a	n/a	n/a	n/a	35	4.5%	777	100.0%
2005	690	63.5%	0	0.0%	n/a	n/a	n/a	n/a	396	36.5%	1086	100.0%
2006	611	96.8%	0	0.0%	n/a	n/a	n/a	n/a	20	3.2%	631	100.0%
2007	612	78.9%	0	0.0%	n/a	n/a	n/a	n/a	164	21.1%	776	100.0%
Average Annual Production												
1998-2002	571	89.1%	16	2.4%	54	8.4%	0	0.0%	54	8.4%	641	100.0%
2003-2007	697	84.9%	1	0.1%	n/a	n/a	n/a	n/a	123	15.0%	821	100.0%

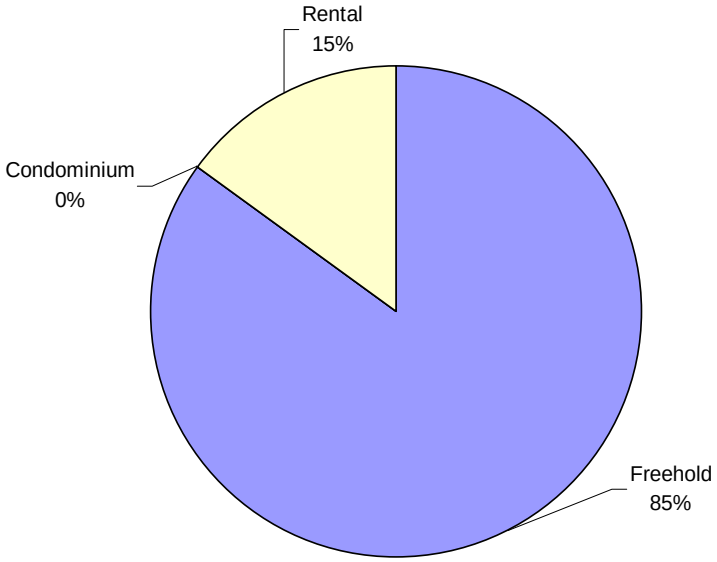
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

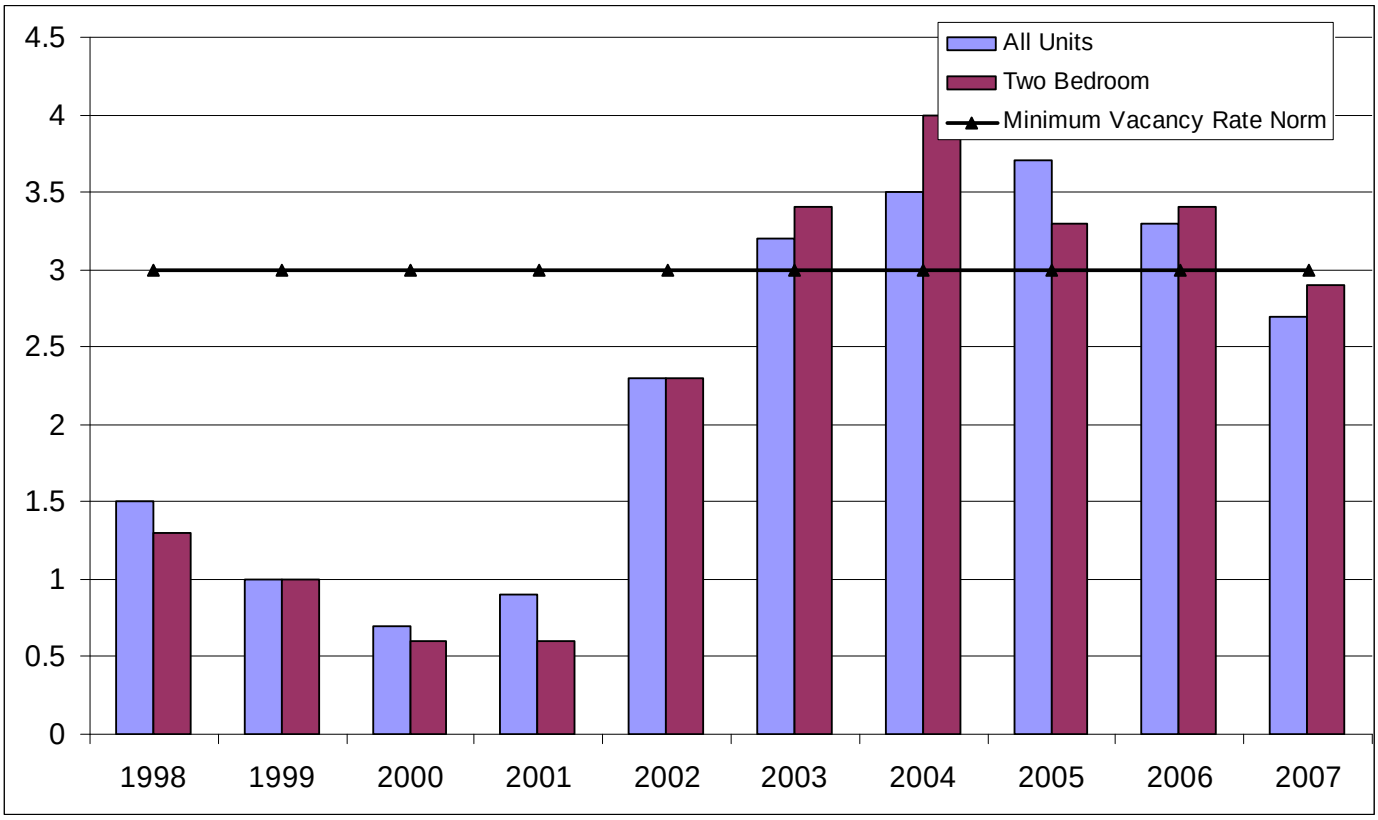


Kitchener CMA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Kitchener CMA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	1.5	1	0.7	0.9	2.3	3.2	3.5	3.7	3.3	2.7
Two Bedroom	1.3	1	0.6	0.6	2.3	3.4	4	3.3	3.4	2.9

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

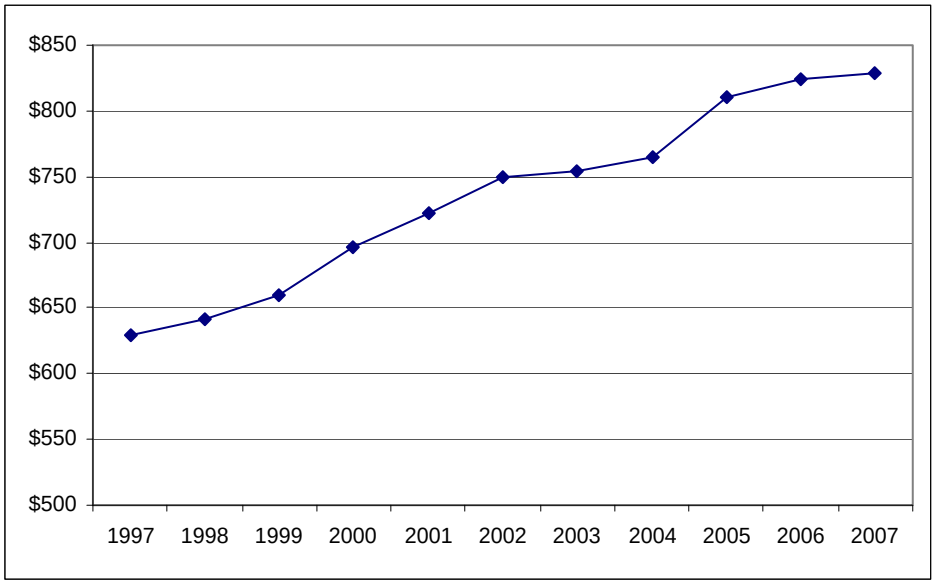


Change in Average Rents Compared to Inflation
Kitchener CMA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$409	$518	$548	6%	10.8%	0.5	34%	23.4%	1.5
One Bedroom	$538	$638	$690	8%	10.8%	0.8	28%	23.4%	1.2
Two Bedrooms	$630	$750	$829	11%	10.8%	1.0	32%	23.4%	1.3
Three+ Bedrooms	$743	$898	$940	5%	10.8%	0.4	27%	23.4%	1.1

**Data covers private rental apartments in buildings with 3+ units in Kitchener CMA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Kitchener CMA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
Waterloo Region, 1995-2005

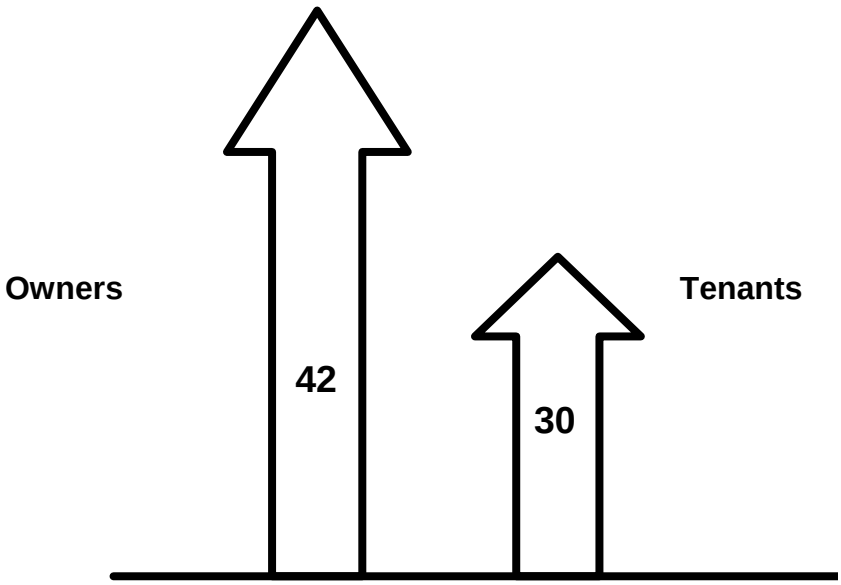
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	30,935	47.0%	18,870	36.2%	20,240	38.9%	10,065	16.0%	8,840	16.9%	8,370	16.1%
Owners	19,585	18.0%	15,380	14.3%	20,575	16.5%	5,940	6.0%	5,055	4.7%	6,630	5.3%

Average Household Incomes of Owners and Tenants
Waterloo Region, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$66,361	$32,361	2.1	$79,156	$39,221	2.0
One Family	$71,334	$37,381	1.9	$85,704	$45,613	1.8
Non-Family	$37,451	$25,610	1.5	$42,653	$31,052	1.4

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$93,978	$42,151	2.2	41.6%	30.3%	23.1%
One Family	$101,622	$49,018	2.1	42.5%	31.1%	
Non-Family	$53,712	$33,482	1.6	43.4%	30.7%	

Owner and Tenant Income
Percent Change from 1995 to 2005



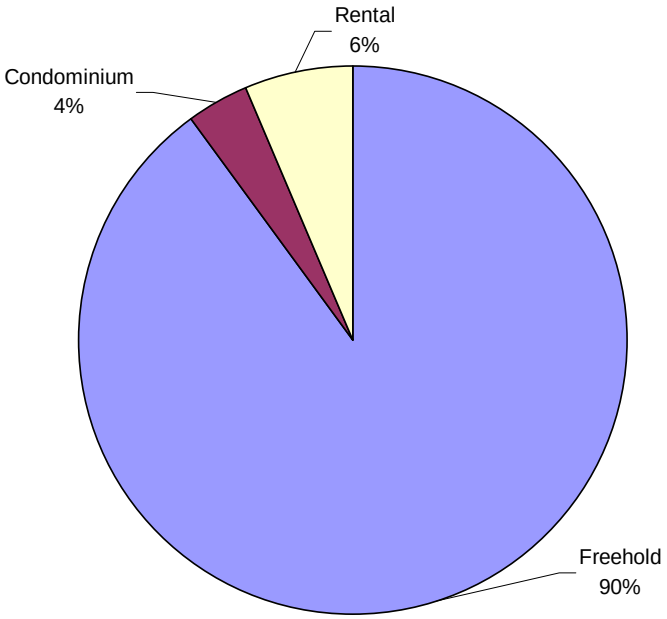
Ownership and Rental Housing Completions
Kitchener CMA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	2515	54.0%	1290	28.0%	784	17.0%	33	1.0%	817	18.0%	4622	100.0%
1990	1584	38.0%	713	17.0%	1301	31.0%	589	14.0%	1890	45.0%	4187	100.0%
1991	1205	49.0%	459	19.0%	464	19.0%	313	13.0%	777	32.0%	2441	100.0%
1992	1557	52.0%	157	5.0%	479	16.0%	821	27.0%	1300	43.0%	3014	100.0%
1993	1439	66.0%	171	8.0%	35	2.0%	537	25.0%	572	26.0%	2182	100.0%
1994	1545	83.0%	108	6.0%	3	0.0%	216	12.0%	219	12.0%	1872	100.0%
1995	1122	92.0%	29	2.0%	0	0.0%	68	6.0%	68	6.0%	1219	100.0%
1996	1543	88.0%	76	4.0%	126	7.0%	6	0.0%	132	8.0%	1751	100.0%
1997	2064	89.0%	82	4.0%	182	8.0%	0	0.0%	182	8.0%	2328	100.0%
1998	2179	93.0%	168	7.0%	2	0.0%	0	0.0%	2	0.0%	2349	100.0%
1999	2348	87.0%	83	3.0%	259	10.0%	0	0.0%	259	10.0%	2690	100.0%
2000	2608	96.0%	61	2.0%	41	2.0%	0	0.0%	41	2.0%	2710	100.0%
2001	2694	83.0%	78	2.0%	491	15.0%	0	0.0%	491	15.0%	3263	100.0%
2002	3218	92.0%	120	3.0%	148	4.0%	0	0.0%	148	4.0%	3486	100.0%
2003	3421	82.8%	38	0.9%	n/a	n/a	n/a	n/a	671	16.2%	4130	100.0%
2004*	3050	69.0%	76	1.7%	n/a	n/a	n/a	n/a	1297	29.3%	4423	100.0%
2005	2895	78.9%	133	3.6%	n/a	n/a	n/a	n/a	641	17.5%	3669	100.0%
2006	2580	81.2%	151	4.8%	n/a	n/a	n/a	n/a	445	14.0%	3176	100.0%
2007	1752	64.5%	276	10.2%	n/a	n/a	n/a	n/a	690	25.4%	2718	100.0%
Average Annual Production												
1998-2002	2609	90.0%	102	3.5%	188	6.5%	0	0.0%	188	6.5%	2900	100.0%
2003-2007	2740	75.6%	135	3.7%	n/a	n/a	n/a	n/a	749	20.7%	3623	100.0%

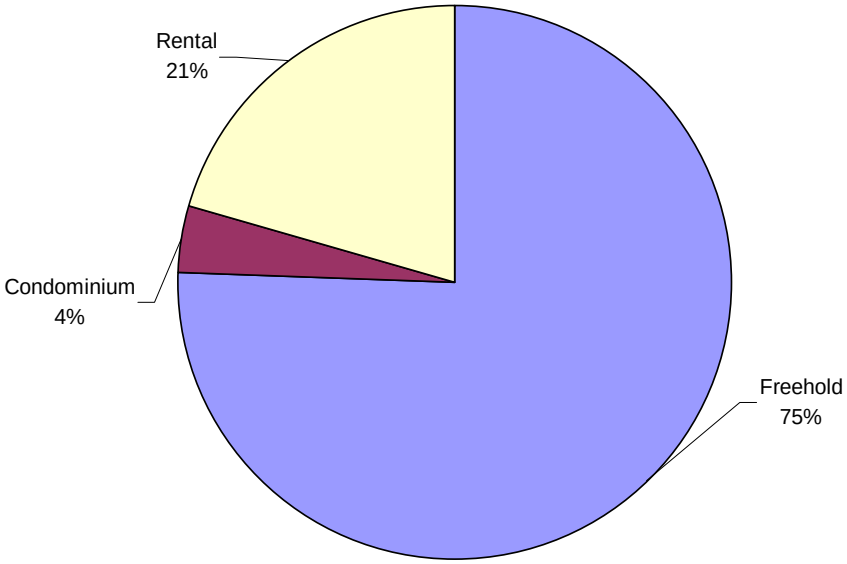
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

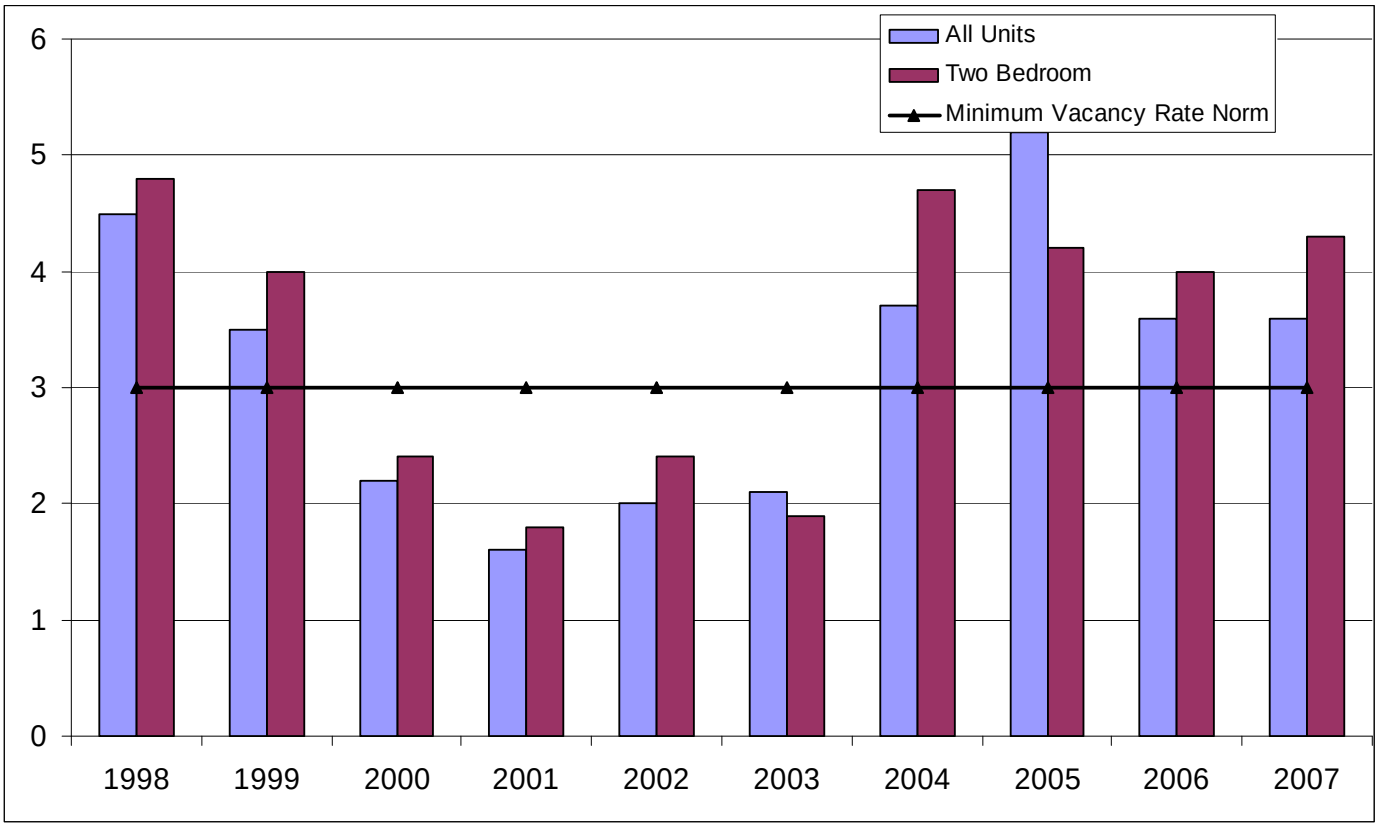


London CMA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
London CMA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	4.5	3.5	2.2	1.6	2	2.1	3.7	5.2	3.6	3.6
Two Bedroom	4.8	4	2.4	1.8	2.4	1.9	4.7	4.2	4	4.3

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

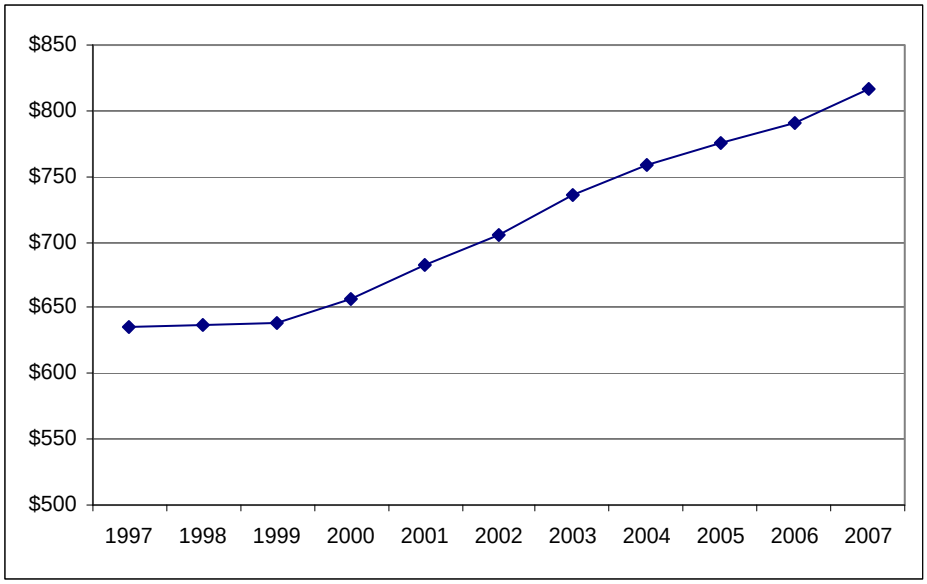


Change in Average Rents Compared to Inflation
London CMA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$406	$440	$489	11%	10.8%	1.0	20%	23.4%	0.9
One Bedroom	$511	$566	$620	10%	10.8%	0.9	21%	23.4%	0.9
Two Bedrooms	$636	$705	$775	10%	10.8%	0.9	22%	23.4%	0.9
Three+ Bedrooms	$796	$900	$904	0%	10.8%	0.0	14%	23.4%	0.6

**Data covers private rental apartments in buildings with 3+ units in London CMA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
London CMA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of London, 1995-2005

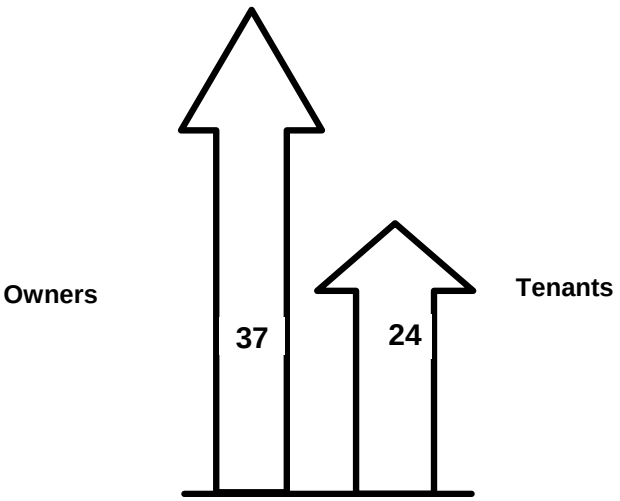
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	26,155	47.2%	25,225	45.1%	24,445	44.7%	12,750	23.0%	12,695	22.7%	10,950	20.0%
Owners	12,265	16.6%	12,415	15.3%	15,095	16.7%	4,125	5.6%	4,295	5.3%	5,220	5.8%

Average Household Incomes of Owners and Tenants
City of London, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$64,575	$29,528	2.2	$74,876	$32,767	2.3
One Family	$70,944	$35,096	2.0	$83,447	$39,770	2.1
Non-Family	$38,212	$24,269	1.6	$41,297	$26,608	1.6

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$88,438	$36,646	2.4	37.0%	24.1%	23.1%
One Family	$99,614	$44,116	2.3	40.4%	25.7%	
Non-Family	$48,493	$29,552	1.6	26.9%	21.8%	

Owner and Tenant Income
Percent Change from 1995 to 2005



Ownership and Rental Housing Completions
London CMA, 1989-2007

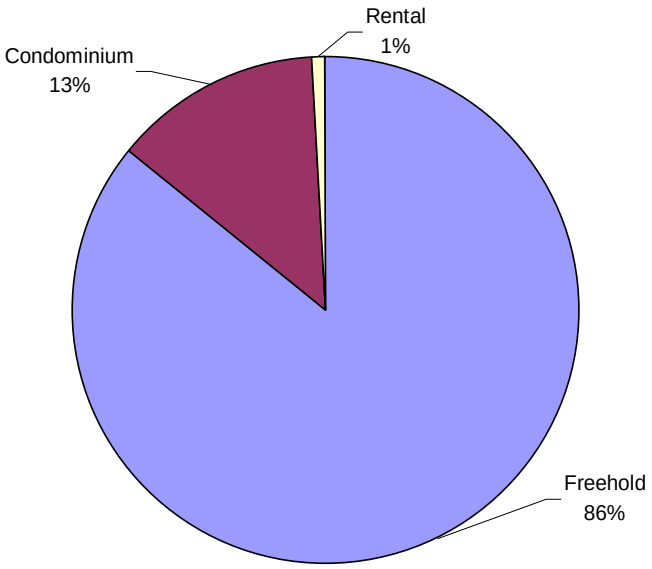
	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	2515	54.4%	1290	27.9%	784	17.0%	33	0.7%	817	17.7%	4622	100.0%
1990	1584	37.8%	713	17.0%	1301	31.1%	589	14.1%	1890	45.1%	4187	100.0%
1991	694	38.4%	324	17.9%	544	30.1%	246	13.6%	790	43.7%	1808	100.0%
1992	1019	41.9%	289	11.9%	274	11.3%	850	35.0%	1124	46.2%	2432	100.0%
1993	1008	60.8%	331	20.0%	260	15.7%	60	3.6%	320	19.3%	1659	100.0%
1994	1210	45.3%	338	12.6%	615	23.0%	510	19.1%	1125	42.1%	2673	100.0%
1995	817	54.5%	303	20.2%	378	25.2%	0	0.0%	378	25.2%	1498	100.0%
1996	997	77.5%	198	15.4%	91	7.1%	0	0.0%	91	7.1%	1286	100.0%
1997	1414	82.8%	274	16.0%	20	1.2%	0	0.0%	20	1.2%	1708	100.0%
1998	1326	81.9%	278	17.2%	16	1.0%	0	0.0%	16	1.0%	1620	100.0%
1999	208	87.0%	23	9.7%	6	2.5%	0	0.0%	6	2.5%	237	100.0%
2000	306	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	306	100.0%
2001	197	90.0%	23	10.0%	0	0.0%	0	0.0%	0	0.0%	220	100.0%
2002	271	90.0%	27	9.0%	4	1.0%	0	0.0%	4	1.0%	302	100.0%
2003	1860	85.6%	218	10.0%	n/a	n/a	n/a	n/a	94	4.3%	2172	100.0%
2004	2299	66.9%	213	6.2%	n/a	n/a	n/a	n/a	926	26.9%	3438	100.0%
2005	2155	70.4%	283	9.2%	n/a	n/a	n/a	n/a	623	20.4%	3061	100.0%
2006	2202	79.0%	290	10.4%	n/a	n/a	n/a	n/a	295	10.6%	2787	100.0%
2007	2034	63.8%	294	9.2%	n/a	n/a	n/a	n/a	861	27.0%	3189	100.0%

Average Annual Production												
1998-2002	462	86.0%	70	13.1%	5	1.0%	0	0.0%	5	1.0%	537	100.0%
2003-2007	2110	72.0%	260	8.9%	n/a	n/a	n/a	n/a	560	19.1%	2929	100.0%

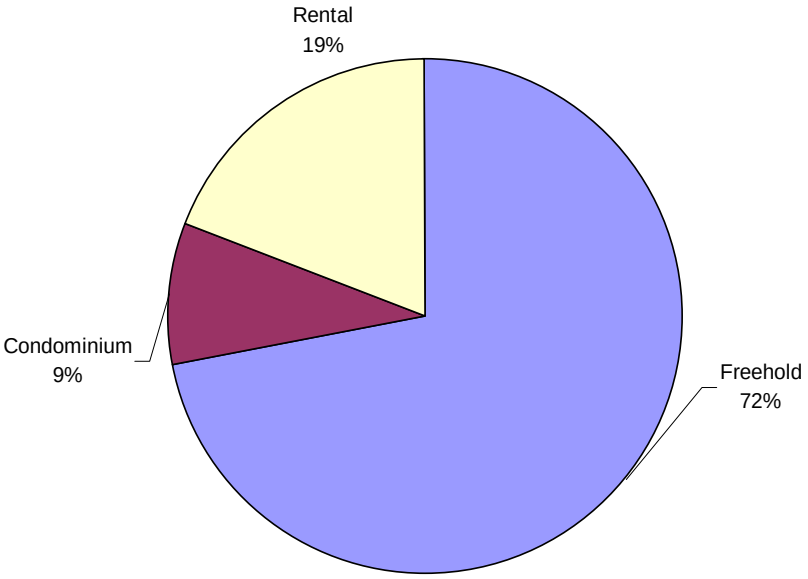
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

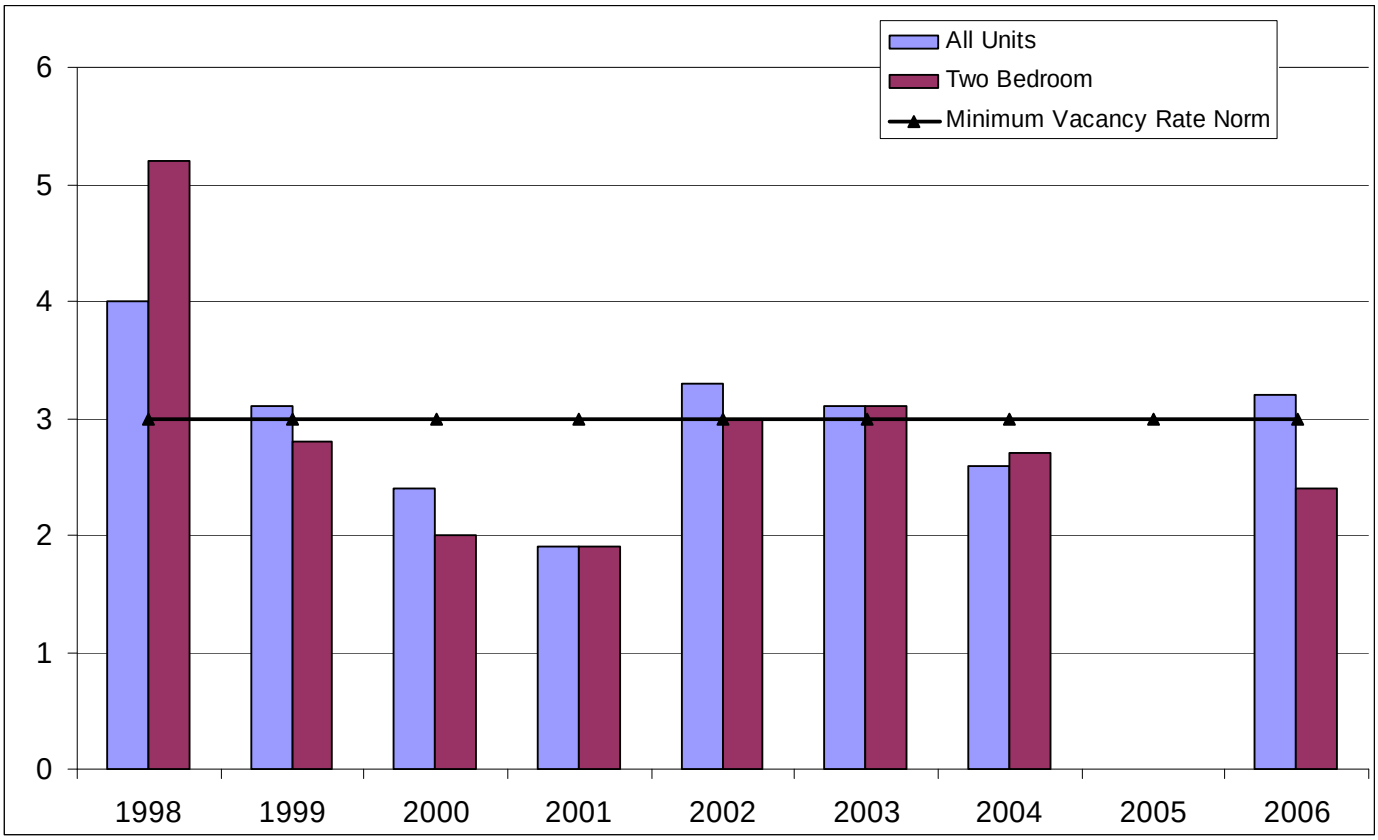


Muskoka

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Muskoka, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	4	3.1	2.4	1.9	3.3	3.1	2.6	N/A	3.2	3
Two Bedroom	5.2	2.8	2	1.9	3	3.1	2.7	N/A	2.4	3

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

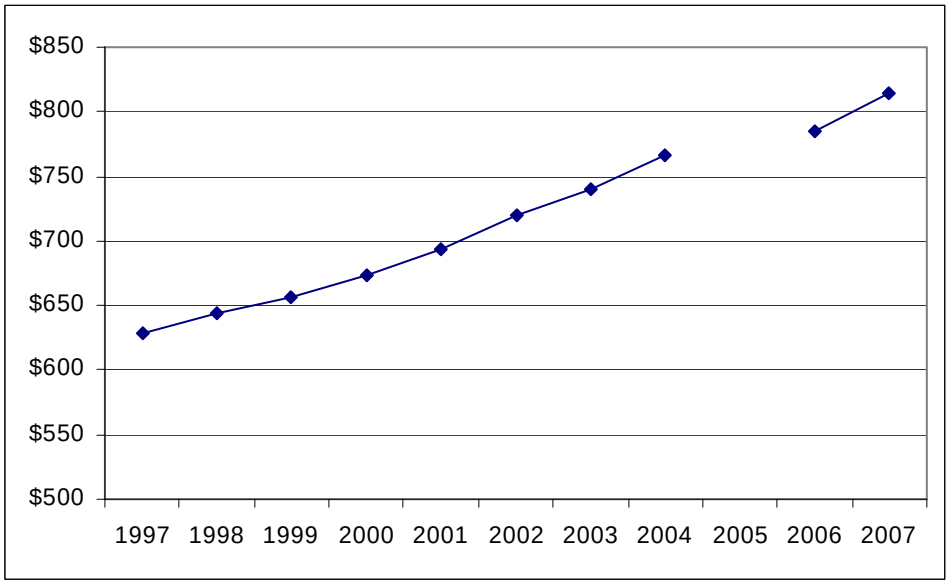


Change in Average Rents Compared to Inflation
Muskoka, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI) 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$413	$479	$535	12%	10.8%	1.1	29%	23.4%	1.3
One Bedroom	$530	$602	$671	12%	10.8%	1.1	27%	23.4%	1.1
Two Bedrooms	$628	$720	$814	13%	10.8%	1.2	30%	23.4%	1.3
Three+ Bedrooms	$711	$780	**	n/a	10.8%	n/a	n/a	23.4%	n/a

**Data covers private rental apartments in buildings with 3+ units in Muskoka*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Muskoka, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
District of Muskoka, 1995-2005

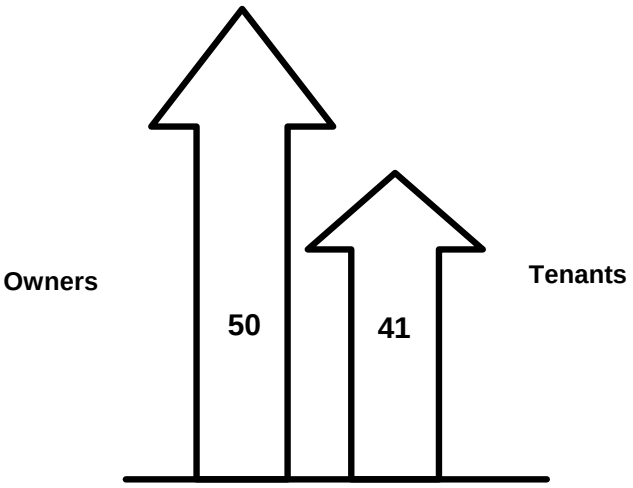
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	2,185	50.6%	1,740	42.8%	1,665	41.6%	1,075	24.9%	700	17.2%	705	17.6%
Owners	3,180	21.2%	2,830	17.2%	3,670	19.3%	1,200	8.0%	1,060	6.4%	1,510	7.9%

Average Household Incomes of Owners and Tenants
District of Muskoka, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$48,066	$27,694	1.7	$57,104	$34,084	1.7
One Family	$52,840	$31,560	1.7	$63,228	$41,447	1.5
Non-Family	$27,703	$22,525	1.2	$31,218	$24,644	1.3

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$72,227	$38,986	1.9	50.3%	40.8%	23.1%
One Family	$80,160	$47,214	1.7	51.7%	49.6%	
Non-Family	$40,349	$28,666	1.4	45.6%	27.3%	

Owner and Tenant Income
Percent Change from 1995 to 2005



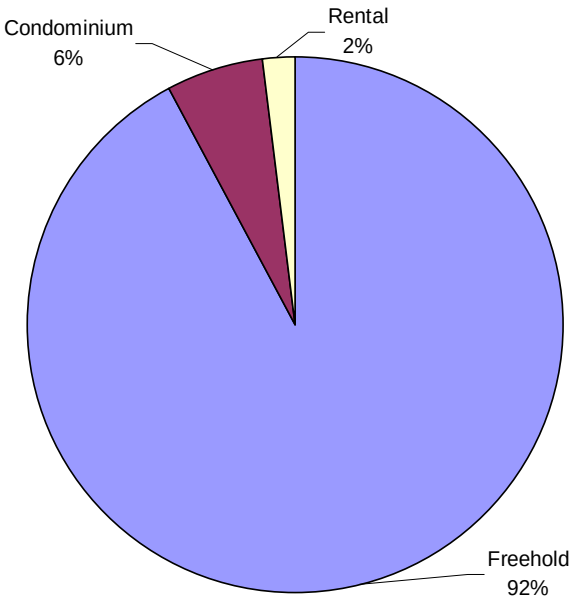
Ownership and Rental Housing Completions
Muskoka, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	400	59.4%	180	26.7%	53	7.9%	40	5.9%	93	13.8%	673	100.0%
1990	659	70.4%	204	21.8%	73	7.8%	0	0.0%	73	7.8%	936	100.0%
1991	223	93.3%	16	6.7%	0	0.0%	0	0.0%	0	0.0%	239	100.0%
1992	292	77.7%	0	0.0%	0	0.0%	84	22.3%	84	22.3%	376	100.0%
1993	156	61.2%	68	26.7%	0	0.0%	31	12.2%	31	12.2%	255	100.0%
1994	162	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	162	100.0%
1995	155	98.7%	0	0.0%	2	1.3%	0	0.0%	2	1.3%	157	100.0%
1996	111	91.0%	0	0.0%	11	9.0%	0	0.0%	11	9.0%	122	100.0%
1997	170	93.4%	12	6.6%	0	0.0%	0	0.0%	0	0.0%	182	100.0%
1998	178	92.7%	0	0.0%	14	7.3%	0	0.0%	14	7.3%	192	100.0%
1999	208	87.8%	23	9.7%	6	0.0%	0	0.0%	6	2.5%	237	100.0%
2000	306	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	306	100.0%
2001	197	89.5%	23	10.5%	0	0.0%	0	0.0%	0	0.0%	220	100.0%
2002	271	89.7%	27	8.9%	4	1.0%	0	0.0%	4	1.0%	302	100.0%
2003	332	88.8%	42	11.2%	n/a	n/a	n/a	n/a	0	0.0%	374	100.0%
2004	268	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	268	100.0%
2005	261	97.8%	0	0.0%	n/a	n/a	n/a	n/a	6	2.2%	267	100.0%
2006	214	85.6%	36	14.4%	n/a	n/a	n/a	n/a	0	0.0%	250	100.0%
2007	242	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	242	100.0%
Average Annual Production												
1998-2002	232	92.3%	15	5.8%	5	1.9%	0	0.0%	5	1.9%	251	100.0%
2003-2007	263	94.0%	16	5.6%	n/a	n/a	n/a	n/a	1	0.4%	280	100.0%

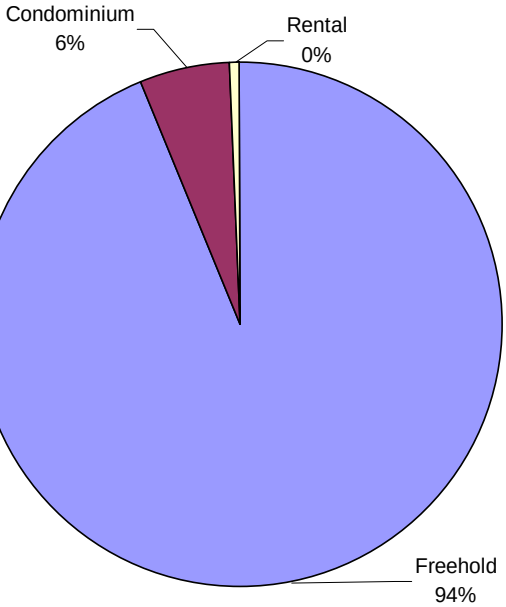
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

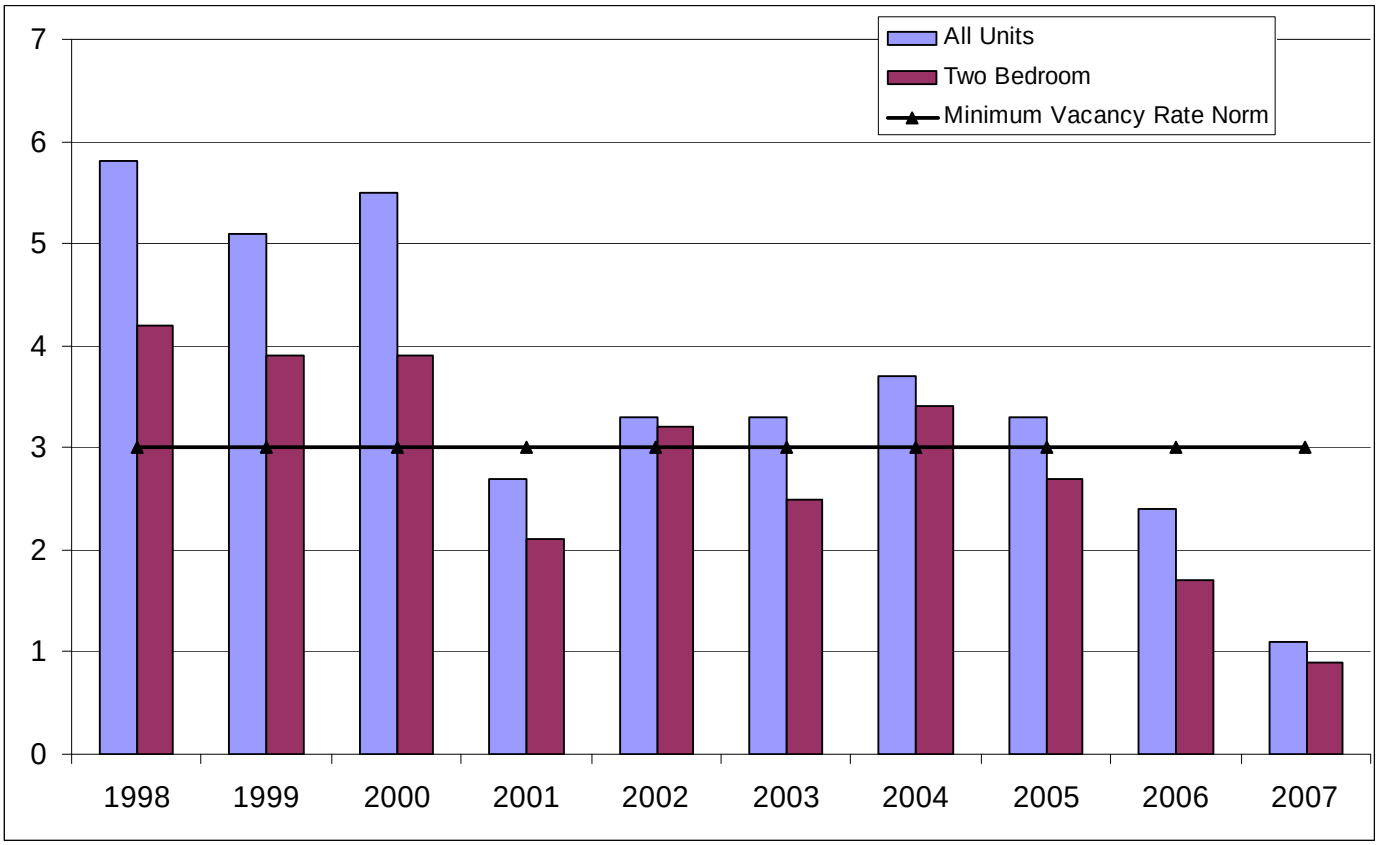


North Bay CA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
North Bay CA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	5.8	5.1	5.5	2.7	3.3	3.3	3.7	3.3	2.4	1.1
Two Bedroom	4.2	3.9	3.9	2.1	3.2	2.5	3.4	2.7	1.7	0.9

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

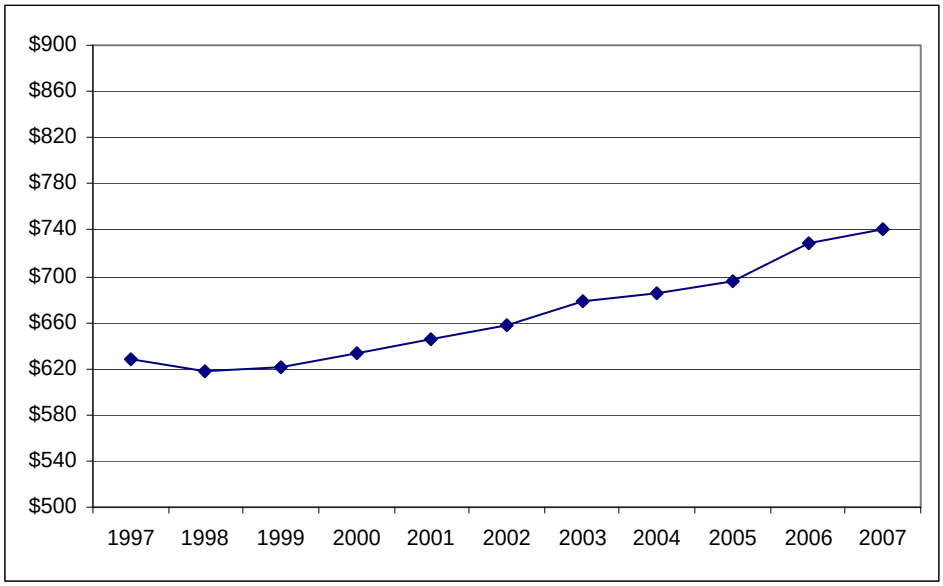


Change in Average Rents Compared to Inflation
North Bay CA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$411	$404	$440	9%	10.8%	0.8	7%	23.4%	0.3
One Bedroom	$484	$494	$553	12%	10.8%	1.1	14%	23.4%	0.6
Two Bedrooms	$603	$621	$695	12%	10.8%	1.1	15%	23.4%	0.7
Three+ Bedrooms	$659	$667	$762	14%	10.8%	1.3	16%	23.4%	0.7

**Data covers private rental apartments in buildings with 3+ units in North Bay CA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
North Bay CA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of North Bay, 1995-2005

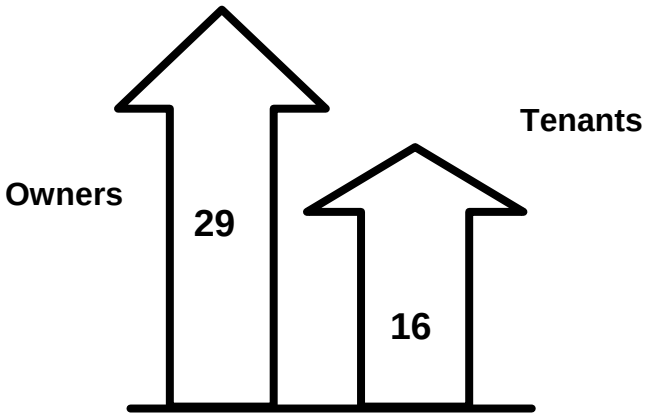
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	4,365	58.0%	4,025	48.0%	4,240	48.4%	2,150	23.0%	1,945	23.2%	1,790	20.4%
Owners	2,085	17.0%	2,095	16.1%	2,440	17.6%	810	7.0%	810	6.2%	820	5.9%

Average Household Incomes of Owners and Tenants
City of North Bay, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$58,928	$28,525	2.1	$65,230	$30,491	2.1
One Family	$64,347	$34,420	1.9	$72,716	$37,162	2.0
Non-Family	$32,834	$21,396	1.5	$33,377	$22,522	1.5

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$76,147	$33,240	2.3	29.2%	16.5%	23.1%
One Family	$85,641	$40,836	2.1	33.1%	18.6%	
Non-Family	$40,778	$25,196	1.6	24.2%	17.8%	

Owner and Tenant Income
Percent Change from 1995 to 2005



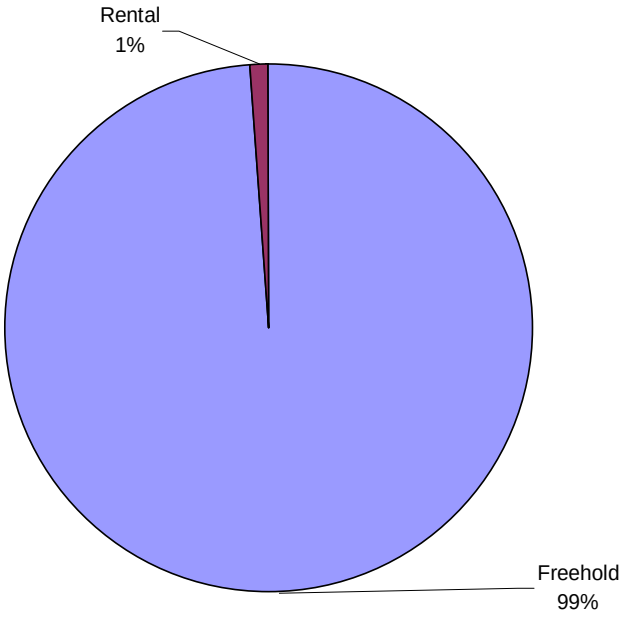
Ownership and Rental Housing Completions
North Bay CA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	300	56.0%	181	34.0%	44	8.0%	6	1.0%	50	9.0%	531	100.0%
1990	303	70.0%	30	7.0%	30	7.0%	71	16.0%	101	23.0%	434	100.0%
1991	208	51.0%	0	0.0%	116	28.0%	85	21.0%	201	49.0%	409	100.0%
1992	223	48.0%	0	0.0%	113	24.0%	133	28.0%	246	52.0%	469	100.0%
1993	144	32.0%	0	0.0%	58	13.0%	247	55.0%	305	68.0%	449	100.0%
1994	108	98.0%	0	0.0%	2	2.0%	0	0.0%	2	2.0%	110	100.0%
1995	75	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	75	100.0%
1996	48	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	48	100.0%
1997	64	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	64	100.0%
1998	87	98.0%	0	0.0%	2	2.0%	0	0.0%	2	2.0%	89	100.0%
1999	127	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	127	100.0%
2000	86	87.0%	10	10.0%	3	3.0%	0	0.0%	3	0.0%	99	100.0%
2001	95	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	95	100.0%
2002	103	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	103	100.0%
2003	119	88.8%	15	11.2%	n/a	n/a	n/a	n/a	0	0.0%	134	100.0%
2004	119	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	119	100.0%
2005	152	96.8%	0	0.0%	n/a	n/a	n/a	n/a	5	3.2%	157	100.0%
2006	162	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	162	100.0%
2007	116	95.1%	6	4.9%	n/a	n/a	n/a	n/a	0	0.0%	122	100.0%
Average Annual Production												
1998-2002	100	97.1%	2	1.9%	1	1.0%	0	0.0%	1	1.0%	103	100.0%
2003-2007	134	96.3%	4	3.0%	n/a	n/a	n/a	n/a	1	0.7%	139	100.0%

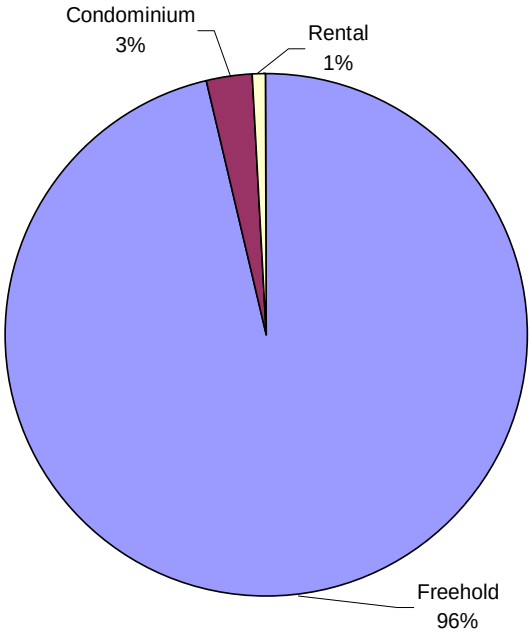
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

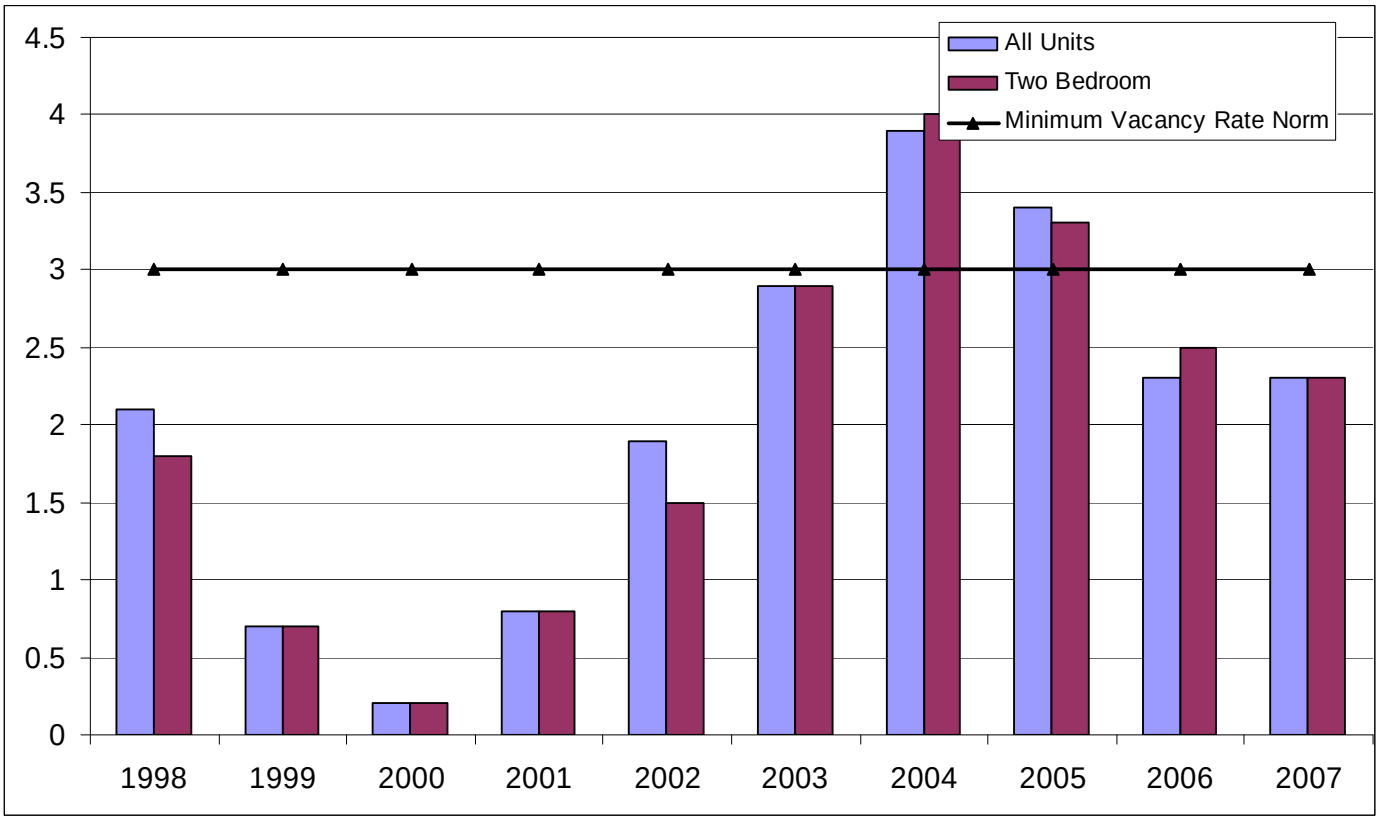


Ottawa CMA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Ottawa CMA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	2.1	0.7	0.2	0.8	1.9	2.9	3.9	3.4	2.3	2.3
Two Bedroom	1.8	0.7	0.2	0.8	1.5	2.9	4	3.3	2.5	2.3

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

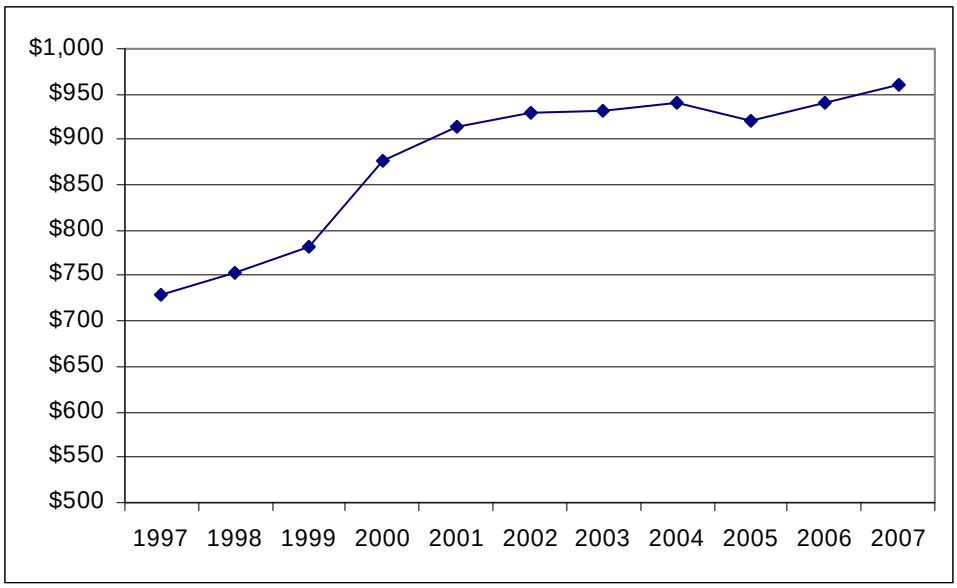


Change in Average Rents Compared to Inflation
Ottawa CMA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$483	$624	$643	3%	10.8%	0.3	33%	23.4%	1.4
One Bedroom	$603	$767	$798	4%	10.8%	0.4	32%	23.4%	1.4
Two Bedrooms	$729	$930	$961	3%	10.8%	0.3	32%	23.4%	1.4
Three+ Bedrooms	$888	$1,129	$1,144	1%	10.8%	0.1	29%	23.4%	1.2

**Data covers private rental apartments in buildings with 3+ units in Ottawa CMA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Ottawa CMA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Ottawa, 1995-2005

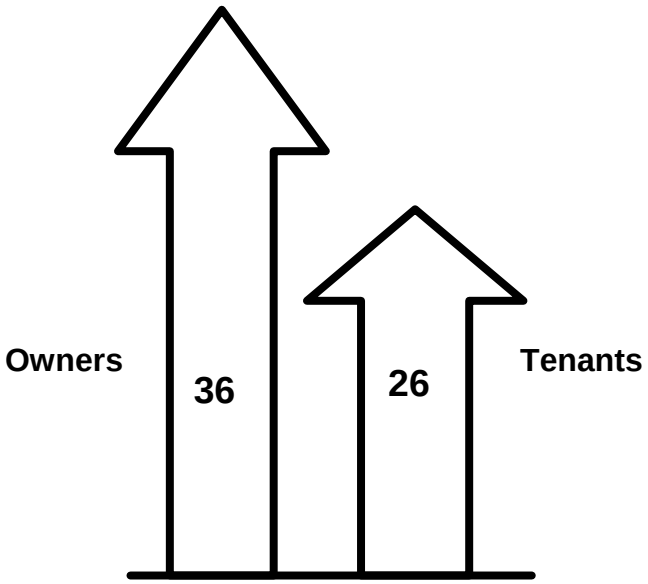
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	48,930	41.0%	43,930	37.2%	46,140	42.4%	24,020	20.0%	20,475	17.3%	21,540	19.8%
Owners	23,635	15.0%	21,690	11.9%	32,050	15.2%	6,895	4.0%	7,105	3.9%	11,000	5.2%

Average Household Incomes of Owners and Tenants
City of Ottawa, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$77,860	$35,405	2.2	$95,635	$44,496	2.1
One Family	$83,925	$40,740	2.1	$103,865	$51,763	2.0
Non-Family	$50,262	$29,984	1.7	$58,151	$37,210	1.6

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$106,030	$44,749	2.4	36.2%	26.4%	23.1%
One Family	$117,107	$52,540	2.2	39.5%	29.0%	
Non-Family	$61,557	$36,889	1.7	22.5%	23.0%	

Owner and Tenant Income
Percent Change from 1995 to 2005



Ownership and Rental Housing Completions
Ottawa CMA, 1989-2007

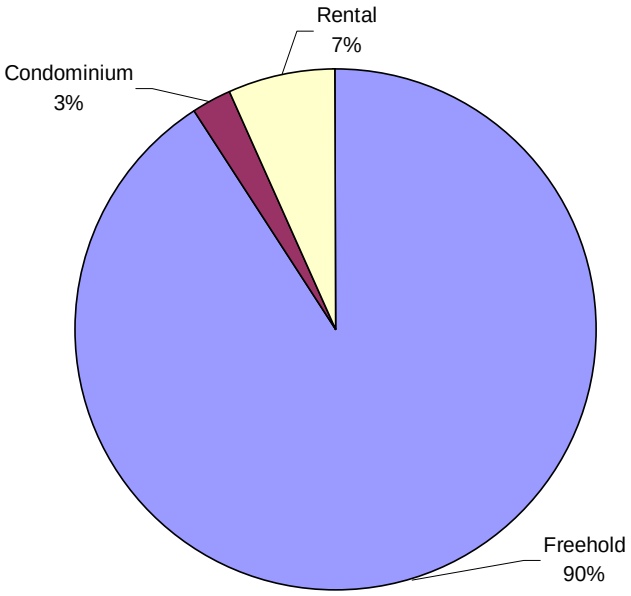
	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	4478	64.0%	875	12.0%	986	14.0%	676	10.0%	1662	24.0%	7015	100.0%
1990	3814	69.0%	804	15.0%	693	13.0%	200	4.0%	893	16.0%	5511	100.0%
1991	2415	58.0%	865	21.0%	250	6.0%	649	16.0%	899	22.0%	4179	100.0%
1992	3704	58.0%	347	5.0%	310	5.0%	1975	31.0%	2285	36.0%	6336	100.0%
1993	3729	80.0%	145	3.0%	211	5.0%	579	12.0%	790	17.0%	4664	100.0%
1994	3626	78.0%	122	3.0%	412	9.0%	495	11.0%	907	19.0%	4655	100.0%
1995	1606	69.0%	207	9.0%	114	5.0%	389	17.0%	503	22.0%	2316	100.0%
1996	2363	89.0%	82	3.0%	137	5.0%	62	2.0%	199	8.0%	2644	100.0%
1997	3242	92.0%	196	6.0%	74	2.0%	0	0.0%	74	2.0%	3512	100.0%
1998	3376	98.0%	61	2.0%	23	1.0%	0	0.0%	23	1.0%	3460	100.0%
1999	3900	94.0%	96	2.0%	148	3.0%	0	0.0%	148	3.0%	4144	100.0%
2000	4351	98.0%	50	1.0%	47	1.0%	0	0.0%	47	1.0%	4448	100.0%
2001	5560	86.0%	159	2.0%	744	11.0%	0	0.0%	744	11.0%	6463	100.0%
2002	5376	85.0%	290	5.0%	655	10.0%	16	0.0%	671	10.0%	6337	100.0%
2003	5162	87.9%	161	2.7%	n/a	n/a	n/a	n/a	551	9.4%	5874	100.0%
2004	5422	76.1%	1097	15.4%	n/a	n/a	n/a	n/a	606	8.5%	7125	100.0%
2005	4320	71.5%	1383	22.9%	n/a	n/a	n/a	n/a	343	5.7%	6046	100.0%
2006	4116	77.6%	937	17.7%	n/a	n/a	n/a	n/a	248	4.7%	5301	100.0%
2007	4287	75.5%	1251	22.0%	n/a	n/a	n/a	n/a	140	2.5%	5678	100.0%

Average Annual Production												
1998-2002	4513	90.8%	131	2.6%	323	6.5%	3	0.1%	327	6.6%	4970	100.0%
2003-2007	4661	77.6%	966	16.1%	n/a	n/a	n/a	n/a	378	6.3%	6005	100.0%

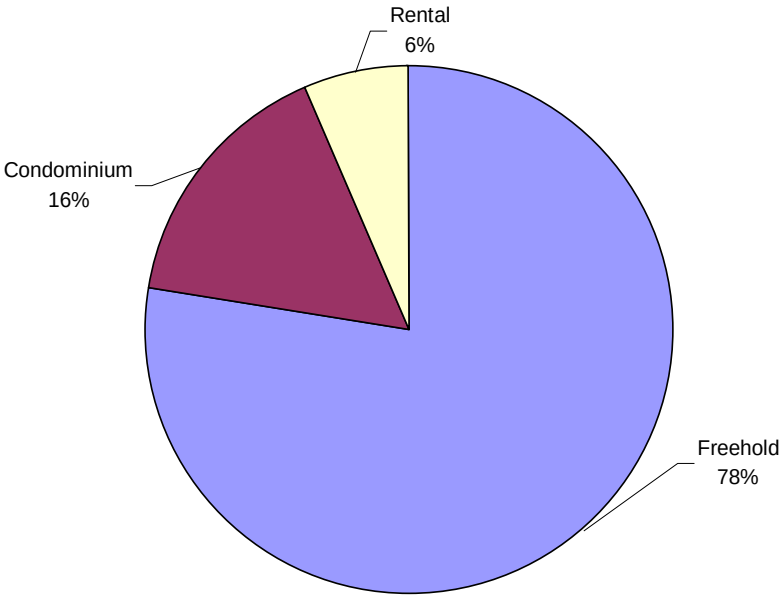
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

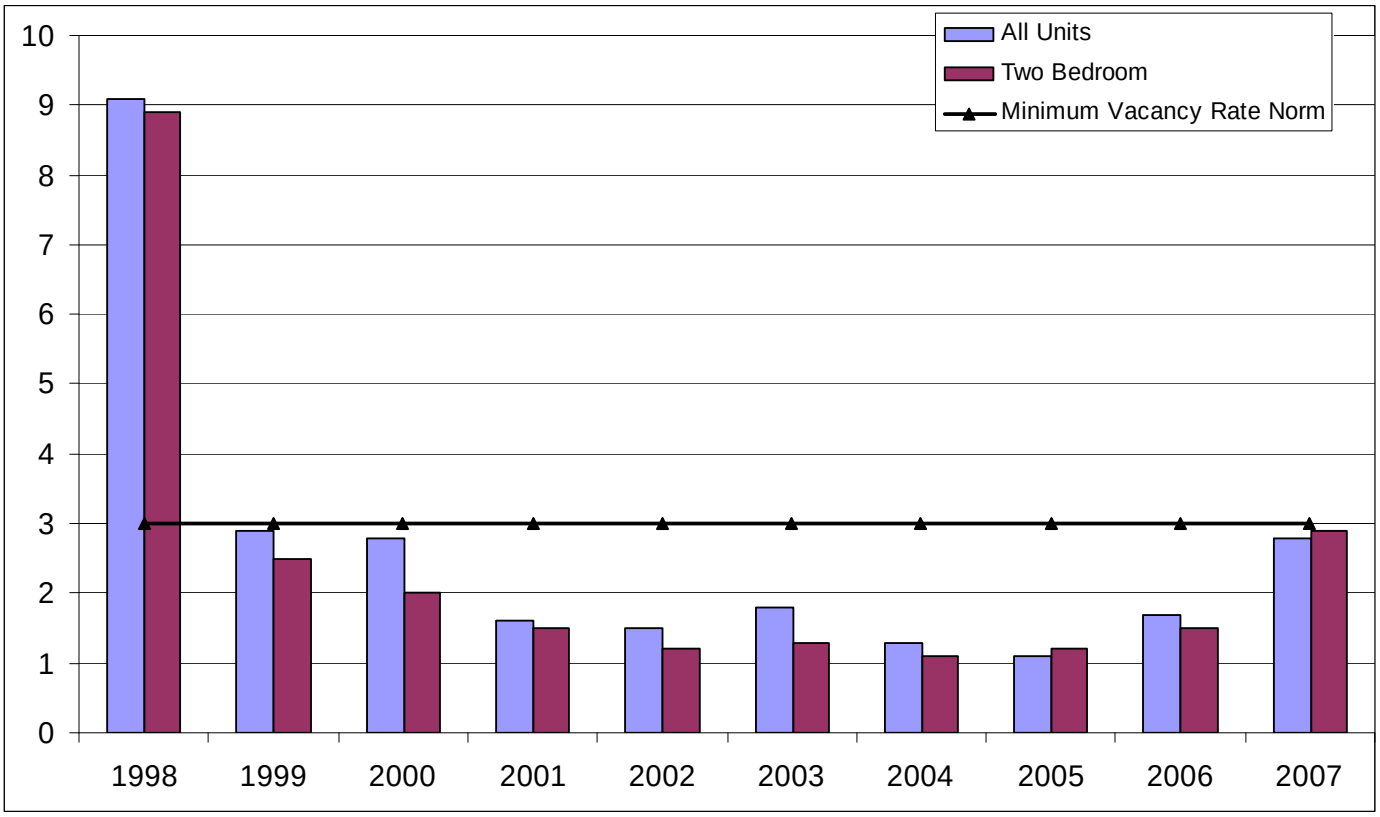


Owen Sound CA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Owen Sound CA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	9.1	2.9	2.8	1.6	1.5	1.8	1.3	1.1	1.7	2.8
Two Bedroom	8.9	2.5	2	1.5	1.2	1.3	1.1	1.2	1.5	2.9

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

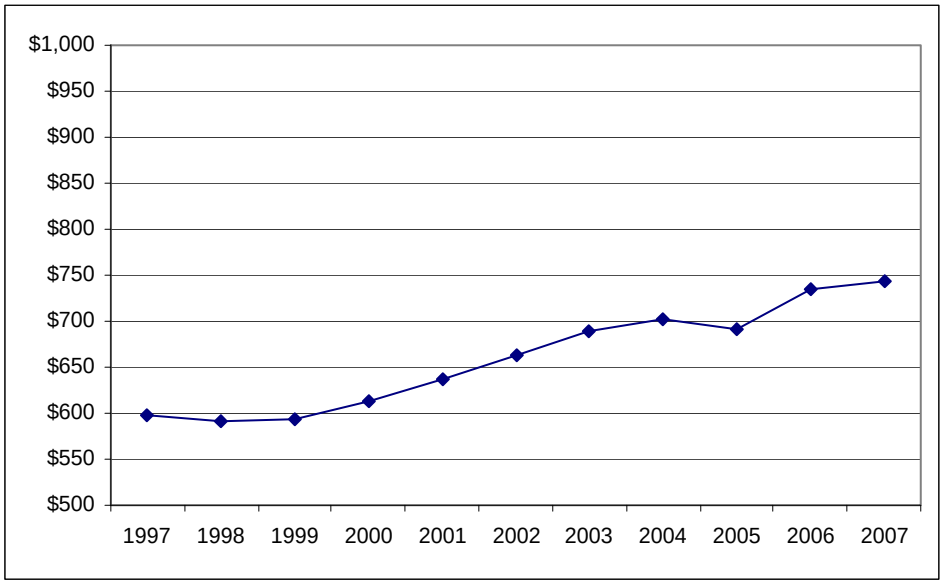


Change in Average Rents Compared to Inflation
Owen Sound CA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$370	$425	$461	8%	10.8%	0.8	25%	23.4%	1.1
One Bedroom	$488	$540	$615	14%	10.8%	1.3	26%	23.4%	1.1
Two Bedrooms	$597	$663	$744	12%	10.8%	1.1	25%	23.4%	1.1
Three+ Bedrooms	$622	$677	$749	11%	10.8%	1.0	20%	23.4%	0.9

**Data covers private rental apartments in buildings with 3+ units in Owen Sound CA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Owen Sound CA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Owen Sound, 1995-2005

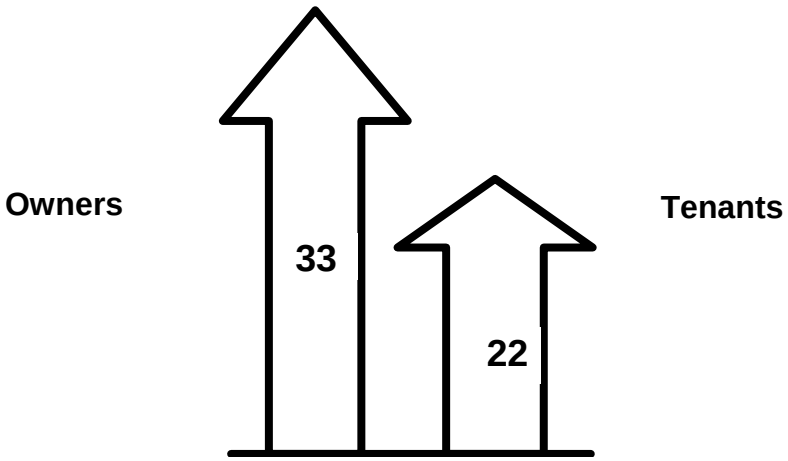
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	1,890	51.2%	1,830	48.1%	1,720	45.6%	810	21.9%	815	21.4%	560	14.8%
Owners	705	13.6%	710	13.2%	1,115	20.0%	245	4.7%	245	4.6%	365	6.5%

Average Household Incomes of Owners and Tenants
City of Owen Sound, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$50,105	$24,883	2.0	$56,659	$26,608	2.1
One Family	$56,309	$28,727	2.0	$64,696	$33,311	1.9
Non-Family	$28,693	$21,379	1.3	$32,681	$20,497	1.6

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$66,386	$30,468	2.2	32.5%	22.4%	23.1%
One Family	$74,895	$35,871	2.1	33.0%	24.9%	
Non-Family	$38,607	$25,086	1.5	34.6%	17.3%	

Owner and Tenant Income
Percent Change from 1995 to 2005



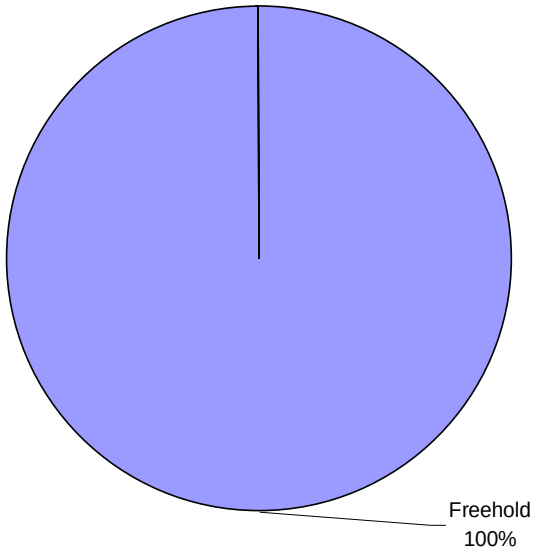
Ownership and Rental Housing Completions
Owen Sound CA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	116	68.2%	54	31.8%	0	0.0%	0	0.0%	0	0.0%	170	100.0%
1990	142	52.0%	108	39.6%	23	8.4%	0	0.0%	23	8.4%	273	100.0%
1991	61	31.4%	45	23.2%	35	18.0%	53	27.3%	88	45.4%	194	100.0%
1992	67	41.9%	8	5.0%	0	0.0%	85	53.1%	85	53.1%	160	100.0%
1993	73	64.6%	36	31.9%	4	3.5%	0	0.0%	4	3.5%	113	100.0%
1994	74	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	74	100.0%
1995	14	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	14	100.0%
1996	21	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	21	100.0%
1997	16	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	16	100.0%
1998	13	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	13	100.0%
1999	18	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	18	100.0%
2000	3	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	3	100.0%
2001	12	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	12	100.0%
2002	25	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	25	100.0%
2003	47	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	47	100.0%
2004	27	73.0%	0	0.0%	n/a	n/a	n/a	n/a	10	27.0%	37	100.0%
2005	48	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	48	100.0%
2006	68	54.8%	16	12.9%	n/a	n/a	n/a	n/a	40	32.3%	124	100.0%
2007	65	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	65	100.0%
Average Annual Production												
1998-2002	14	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	14	100.0%
2003-2007	51	79.4%	3	5.0%	n/a	n/a	n/a	n/a	10	15.6%	64	100.0%

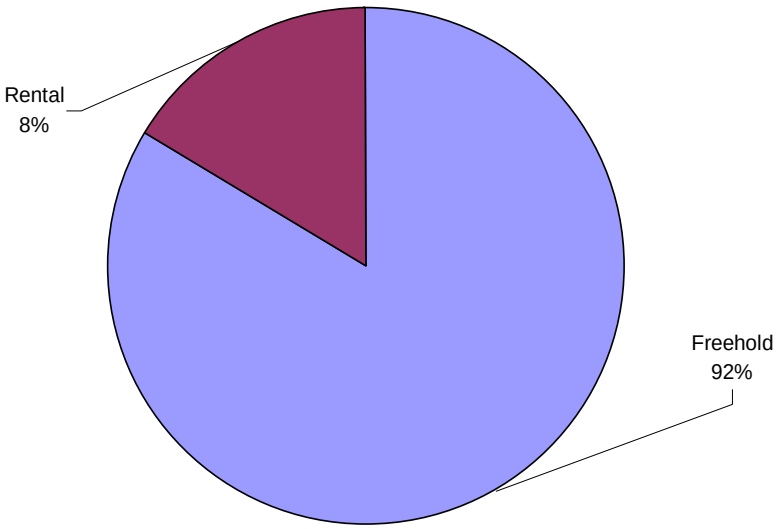
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

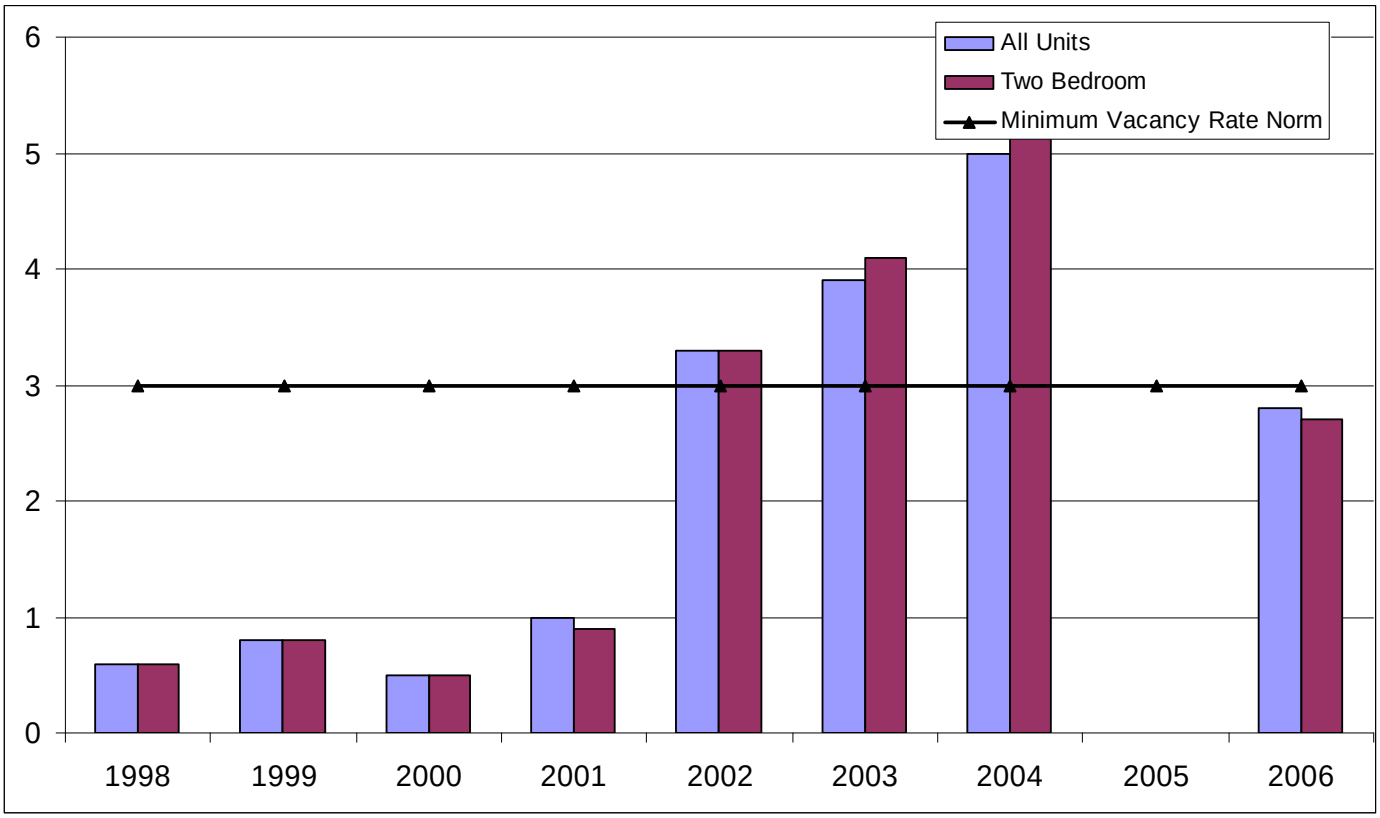


Peel Region

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Peel Region, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	0.6	0.8	0.5	1	3.3	3.9	5	N/A	2.8	2.5
Two Bedroom	0.6	0.8	0.5	0.9	3.3	4.1	5.5	N/A	2.7	2.5

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

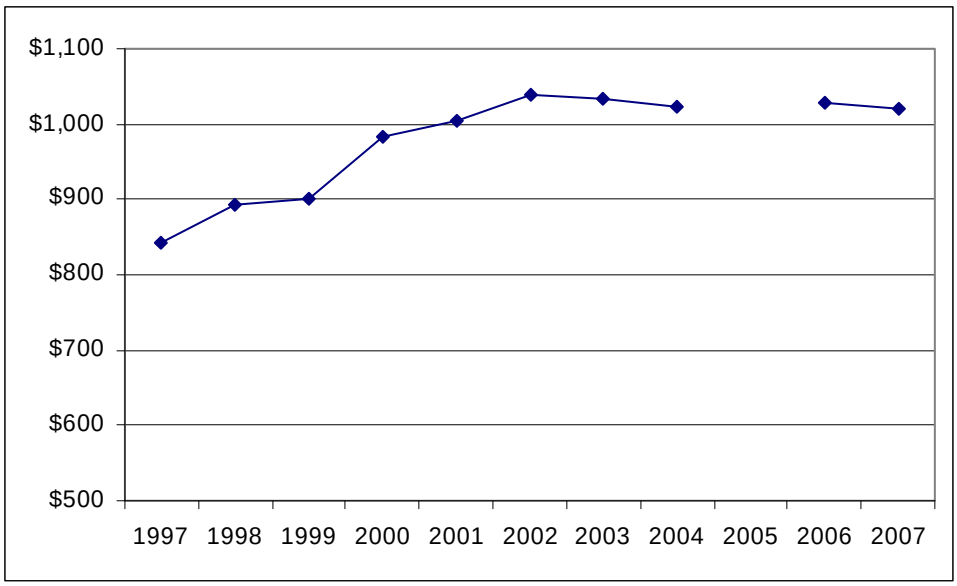


Change in Average Rents Compared to Inflation
Peel Region, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI)_ 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$578	$686	*	n/a	10.8%	n/a	n/a	23.4%	n/a
One Bedroom	$712	$895	*	n/a	10.8%	n/a	n/a	23.4%	n/a
Two Bedrooms	$842	$1,040	$1,021	-2%	10.8%	-0.2	21%	23.4%	0.9
Three+ Bedrooms	$922	$1,144	*	n/a	10.8%	n/a	n/a	23.4%	n/a

**Data covers private rental apartments in buildings with 3+ units in Peel Region*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Peel Region, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
Peel Region, 1995-2005

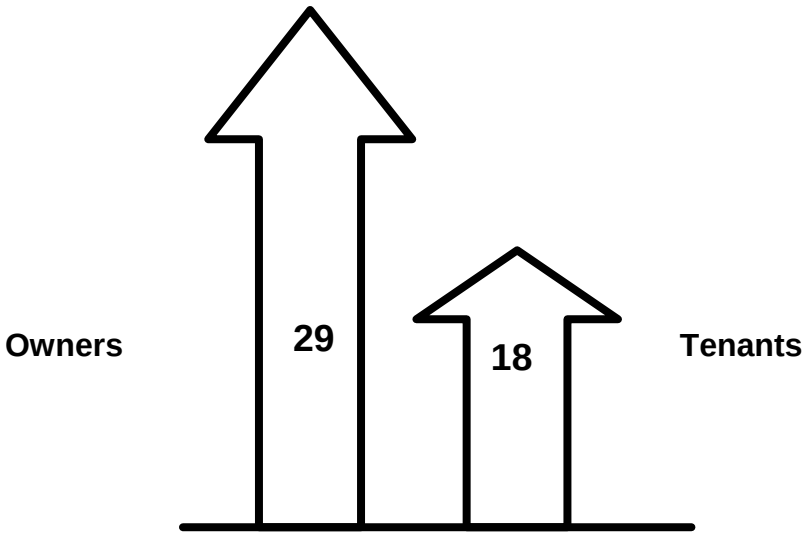
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	32,555	40.0%	29,835	38.1%	33,500	43.0%	15,455	19.0%	13,555	17.3%	14,790	19.0%
Owners	46,800	26.0%	49,495	21.6%	81,050	29.0%	15,155	8.0%	16,365	7.1%	30,995	11.1%

Average Household Incomes of Owners and Tenants
Peel Region, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$76,236	$41,589	1.8	$91,561	$49,486	1.9
One Family	$78,733	$44,458	1.8	$94,766	$53,157	1.8
Non-Family	$46,874	$33,406	1.4	$52,530	$39,381	1.3

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$98,531	$49,173	2.0	29.2%	18.2%	23.1%
One Family	$102,555	$51,217	2.0	30.3%	15.2%	
Non-Family	$56,517	$38,566	1.5	20.6%	15.4%	

Owner and Tenant Income
Percent Change from 1995 to 2005



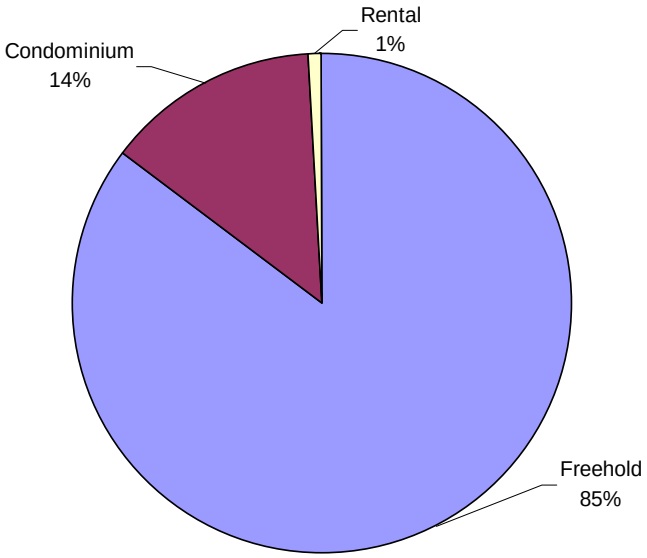
Ownership and Rental Housing Completions
Peel Region, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	6040	54.0%	3418	30.0%	1434	13.0%	325	3.0%	1759	16.0%	11217	100.0%
1990	3162	42.0%	2955	40.0%	500	7.0%	824	11.0%	1324	18.0%	7441	100.0%
1991	4268	58.0%	1359	18.0%	743	10.0%	1049	14.0%	1792	24.0%	7419	100.0%
1992	4613	65.0%	572	8.0%	0	0.0%	1890	27.0%	1890	27.0%	7075	100.0%
1993	3805	67.0%	537	9.0%	341	6.0%	1020	18.0%	1361	24.0%	5703	100.0%
1994	4306	71.0%	650	11.0%	111	2.0%	977	16.0%	1088	18.0%	6044	100.0%
1995	3862	80.0%	517	11.0%	0	0.0%	471	10.0%	471	10.0%	4850	100.0%
1996	4546	83.0%	401	7.0%	1	0.0%	509	9.0%	510	9.0%	5457	100.0%
1997	5773	79.0%	1518	21.0%	18	0.0%	0	0.0%	18	0.0%	7309	100.0%
1998	5831	82.0%	1290	18.0%	0	0.0%	0	0.0%	0	0.0%	7121	100.0%
1999	5626	87.0%	846	13.0%	19	0.0%	0	0.0%	19	0.0%	6491	100.0%
2000	7232	85.0%	1252	15.0%	0	0.0%	0	0.0%	0	0.0%	8484	100.0%
2001	13127	89.0%	1459	10.0%	177	1.0%	0	0.0%	177	1.0%	14763	100.0%
2002	11096	83.0%	2074	15.0%	267	2.0%	0	0.0%	267	2.0%	13437	100.0%
2003	8101	88.5%	898	9.8%	n/a	n/a	n/a	n/a	157	1.7%	9156	100.0%
2004	9164	77.9%	2274	19.3%	n/a	n/a	n/a	n/a	324	2.8%	11762	100.0%
2005	7229	87.7%	851	10.3%	n/a	n/a	n/a	n/a	160	1.9%	8240	100.0%
2006	5353	63.9%	3010	35.9%	n/a	n/a	n/a	n/a	12	0.1%	8375	100.0%
2007	6770	85.7%	1100	13.9%	n/a	n/a	n/a	n/a	28	0.4%	7898	100.0%
Average Annual Production												
1998-2002	8582	85.3%	1384	13.8%	93	0.9%	0	0.0%	93	0.9%	10059	100.0%
2003-2007	7323	80.6%	1627	17.9%	n/a	n/a	n/a	n/a	136	1.5%	9086	100.0%

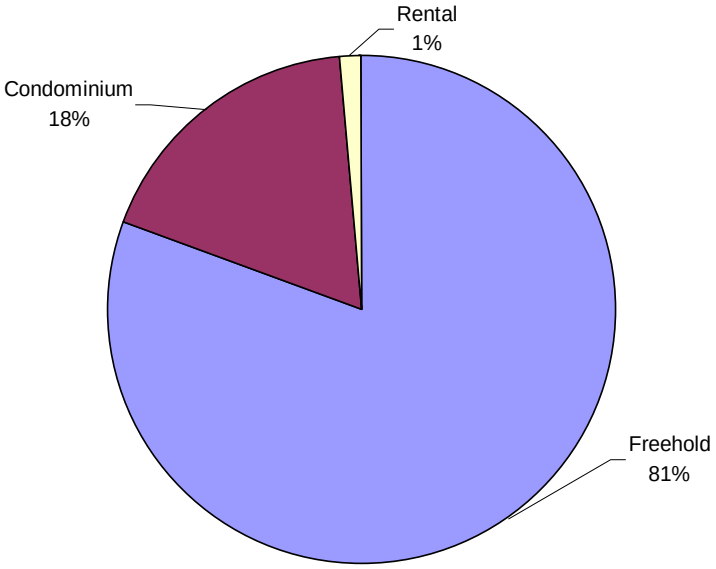
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

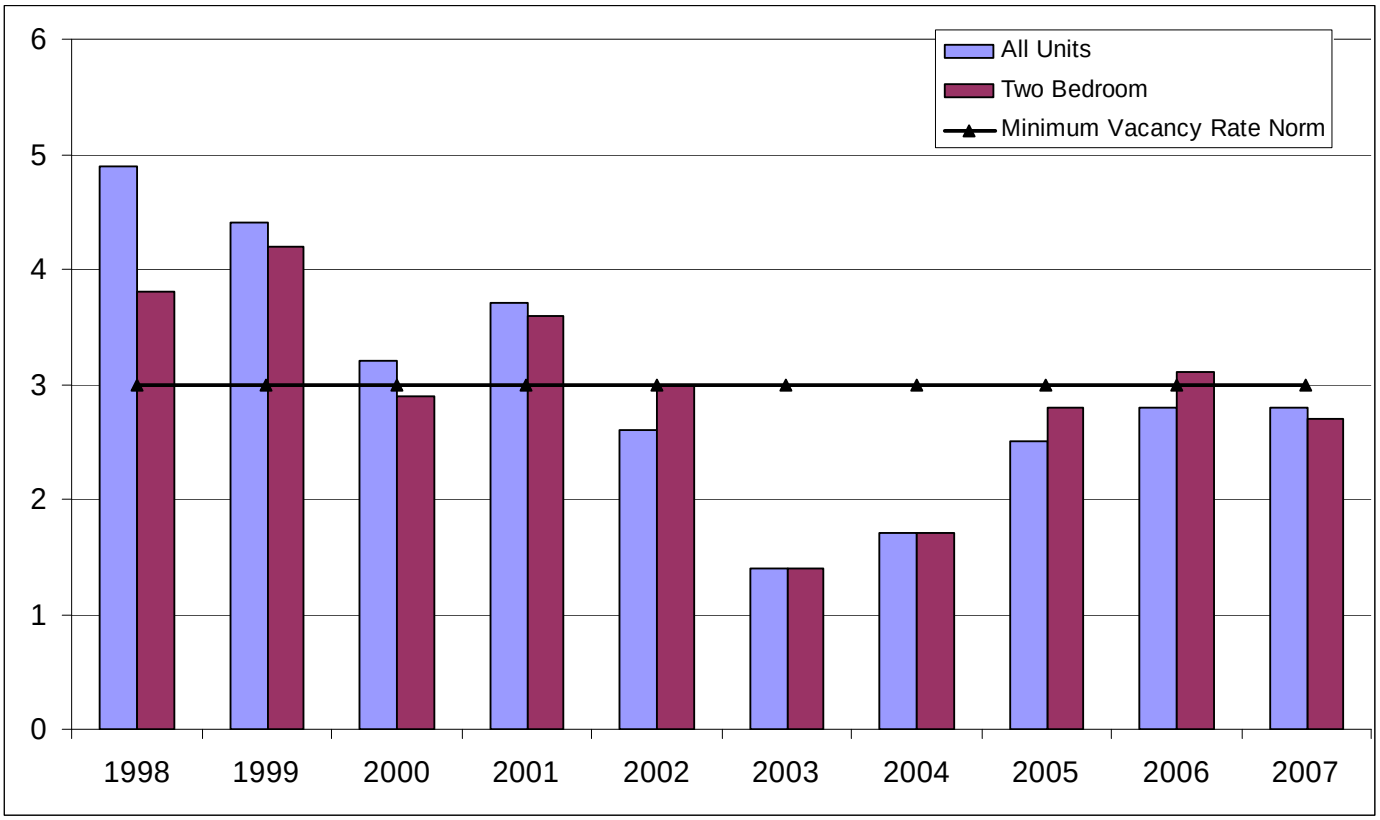


Peterborough CA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Peterborough CA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	4.9	4.4	3.2	3.7	2.6	1.4	1.7	2.5	2.8	2.8
Two Bedroom	3.8	4.2	2.9	3.6	3	1.4	1.7	2.8	3.1	2.7

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

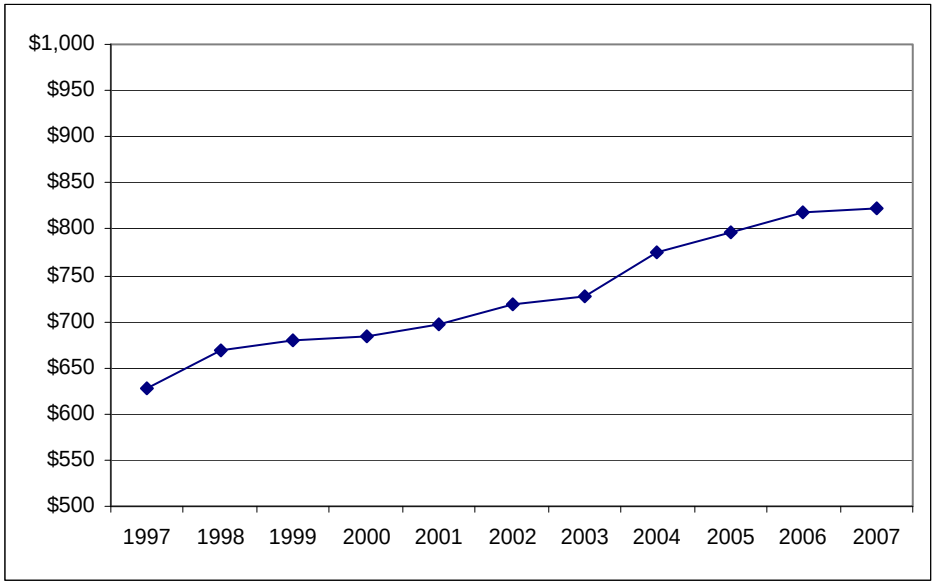


Change in Average Rents Compared to Inflation
Peterborough CA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$411	$441	$568	29%	10.8%	2.7	38%	23.4%	1.6
One Bedroom	$552	$605	$709	17%	10.8%	1.6	28%	23.4%	1.2
Two Bedrooms	$628	$718	$822	14%	10.8%	1.3	31%	23.4%	1.3
Three+ Bedrooms	$726	$840	$1,000	19%	10.8%	1.8	38%	23.4%	1.6

**Data covers private rental apartments in buildings with 3+ units in Peterborough CA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Peterborough CA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Peterborough, 1995-2005

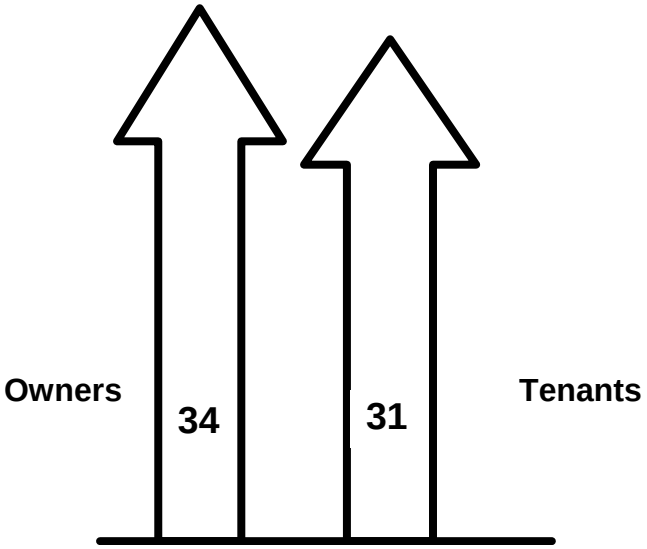
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	5,830	55.0%	5,330	51.7%	5,860	51.6%	2,995	22.0%	2,585	25.1%	2,680	23.6%
Owners	2,965	17.0%	3,105	16.4%	3,730	18.8%	965	6.0%	1,030	5.5%	1,300	6.6%

Average Household Incomes of Owners and Tenants
City of Peterborough, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$56,244	$25,550	2.2	$63,042	$29,630	2.1
One Family	$62,564	$30,694	2.0	$70,521	$35,379	2.0
Non-Family	$32,708	$20,148	1.6	$36,299	$23,937	1.5

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$75,223	$33,409	2.3	33.7%	30.8%	23.1%
One Family	$83,730	$41,323	2.0	33.8%	34.6%	
Non-Family	$43,501	$25,935	1.7	33.0%	28.7%	

Owner and Tenant Income
Percent Change from 1995 to 2005



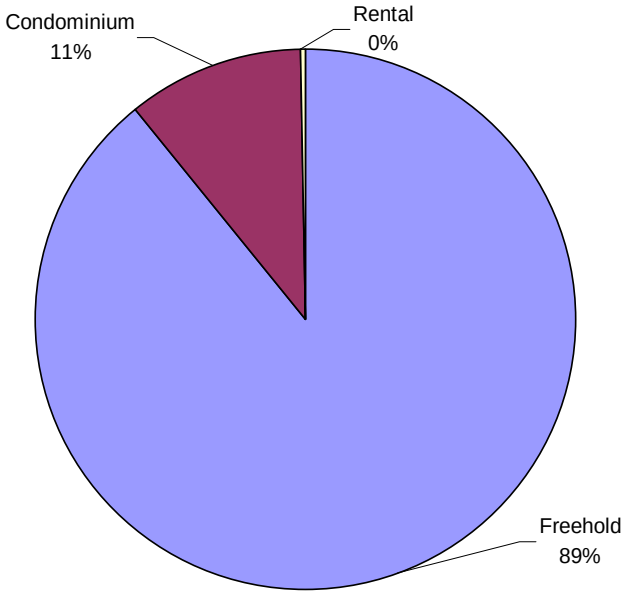
Ownership and Rental Housing Completions
Peterborough CA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	940	79.0%	78	7.0%	49	4.0%	126	11.0%	175	15.0%	1193	100.0%
1990	645	75.0%	145	17.0%	65	8.0%	0	0.0%	65	8.0%	855	100.0%
1991	318	54.0%	102	17.0%	85	15.0%	80	14.0%	165	28.0%	585	100.0%
1992	210	74.0%	8	3.0%	6	2.0%	60	21.0%	66	23.0%	284	100.0%
1993	279	78.0%	0	0.0%	6	2.0%	71	20.0%	77	22.0%	356	100.0%
1994	264	73.0%	11	3.0%	0	0.0%	89	24.0%	89	24.0%	364	100.0%
1995	187	93.0%	15	7.0%	0	0.0%	0	0.0%	0	0.0%	202	100.0%
1996	240	58.0%	66	16.0%	105	26.0%	0	0.0%	105	26.0%	411	100.0%
1997	314	76.0%	97	24.0%	0	0.0%	0	0.0%	0	0.0%	411	100.0%
1998	262	83.0%	53	17.0%	0	0.0%	0	0.0%	0	0.0%	315	100.0%
1999	305	94.0%	21	6.0%	0	0.0%	0	0.0%	0	0.0%	326	100.0%
2000	288	83.0%	58	17.0%	0	0.0%	0	0.0%	0	0.0%	346	100.0%
2001	250	95.0%	12	5.0%	0	0.0%	0	0.0%	0	0.0%	262	100.0%
2002	336	92.0%	26	7.0%	4	1.0%	0	0.0%	4	1.0%	366	100.0%
2003	413	92.2%	18	4.0%	n/a	n/a	n/a	n/a	17	3.8%	448	100.0%
2004	530	94.8%	15	2.7%	n/a	n/a	n/a	n/a	14	2.5%	559	100.0%
2005	371	89.8%	21	5.1%	n/a	n/a	n/a	n/a	21	5.1%	413	100.0%
2006	442	81.0%	49	9.0%	n/a	n/a	n/a	n/a	55	10.1%	546	100.0%
2007	350	84.7%	43	10.4%	n/a	n/a	n/a	n/a	20	4.8%	413	100.0%
Average Annual Production												
1998-2002	288	89.2%	34	10.5%	1	0.2%	0	0.0%	1	0.2%	323	100.0%
2003-2007	421	88.5%	29	6.1%	n/a	n/a	n/a	n/a	25	5.3%	476	100.0%

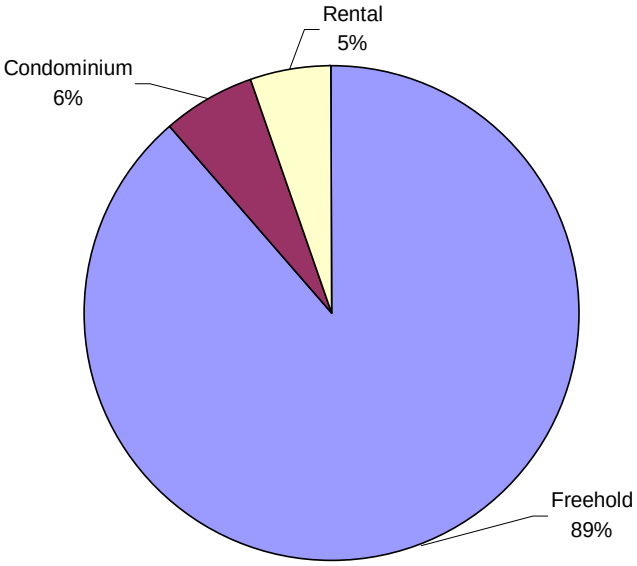
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

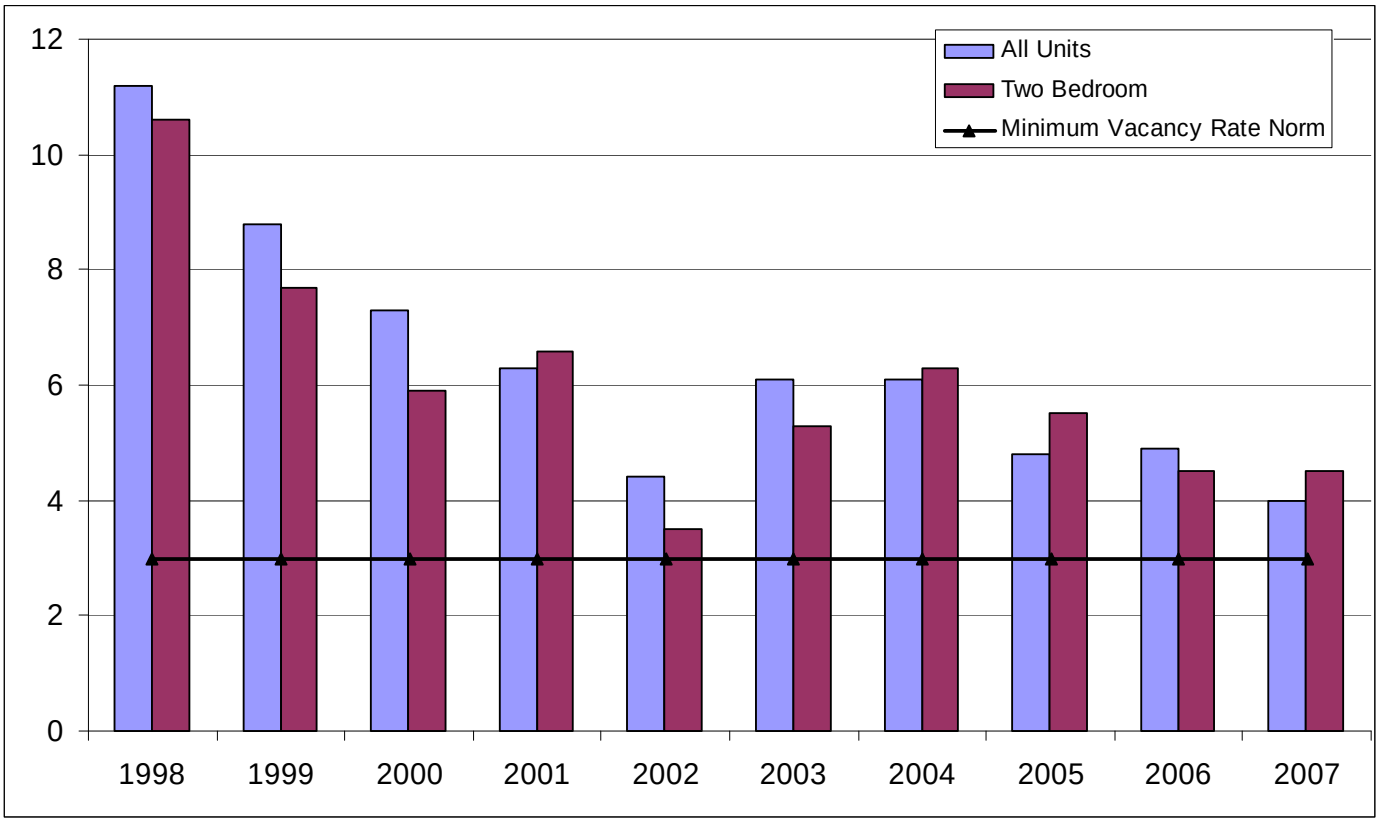


Sarnia CA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Sarnia CA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	11.2	8.8	7.3	6.3	4.4	6.1	6.1	4.8	4.9	4
Two Bedroom	10.6	7.7	5.9	6.6	3.5	5.3	6.3	5.5	4.5	4.5

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

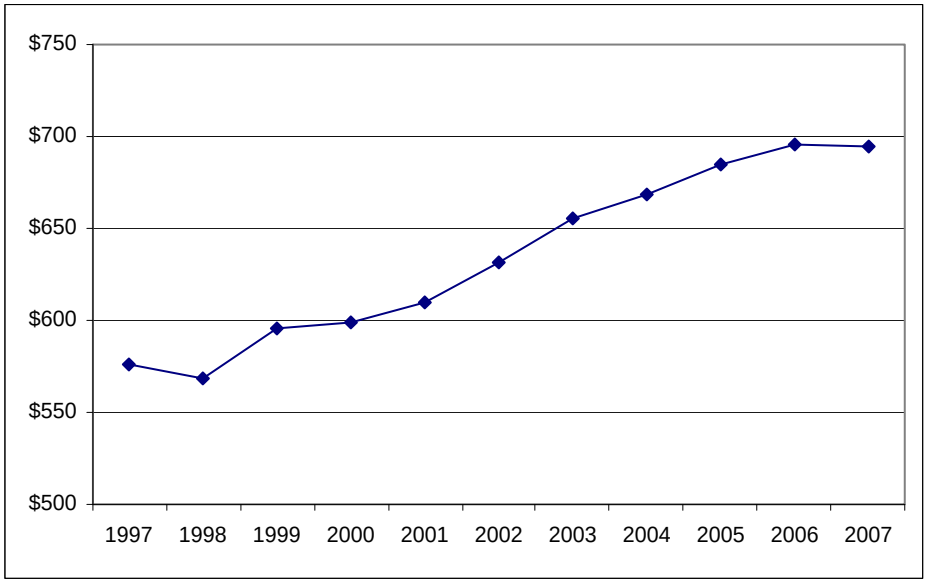


Change in Average Rents Compared to Inflation
Sarnia CA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$387	$436	$490	12%	10.8%	1.1	27%	23.4%	1.1
One Bedroom	$493	$537	$594	11%	10.8%	1.0	20%	23.4%	0.9
Two Bedrooms	$576	$631	$695	10%	10.8%	0.9	21%	23.4%	0.9
Three+ Bedrooms	$817	$880	$913	4%	10.8%	0.3	12%	23.4%	0.5

**Data covers private rental apartments in buildings with 3+ units in Sarnia CA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Sarnia CA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Sarnia, 1995-2005

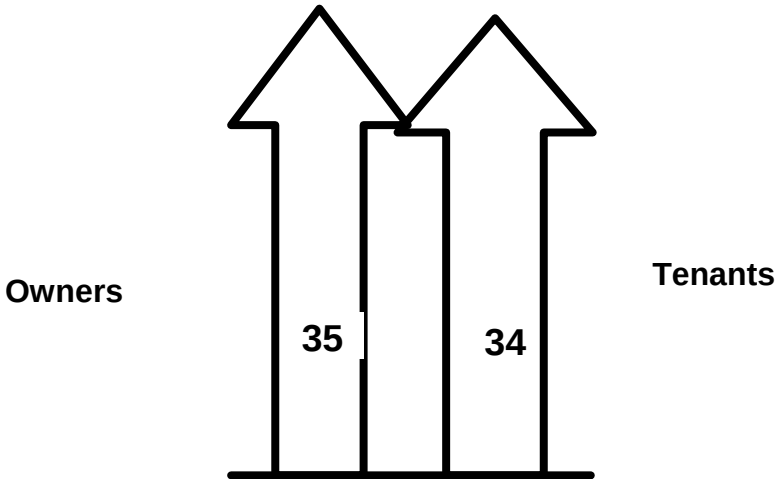
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	4,315	48.8%	4,025	45.6%	3,915	43.8%	2,145	24.3%	1,980	22.4%	1,500	16.8%
Owners	2,295	11.7%	2,430	12.0%	2,625	12.4%	755	3.8%	980	4.8%	960	4.5%

Average Household Incomes of Owners and Tenants
City of Sarnia, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$62,602	$27,757	2.3	$68,044	$31,091	2.2
One Family	$68,920	$32,686	2.1	$76,384	$38,889	2.0
Non-Family	$34,980	$23,219	1.5	$35,895	$23,962	1.5

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$84,308	$37,126	2.3	34.7%	33.8%	23.1%
One Family	$94,932	$46,955	2.0	37.7%	43.7%	
Non-Family	$47,712	$28,134	1.7	36.4%	21.2%	

Owner and Tenant Income
Percent Change from 1995 to 2005



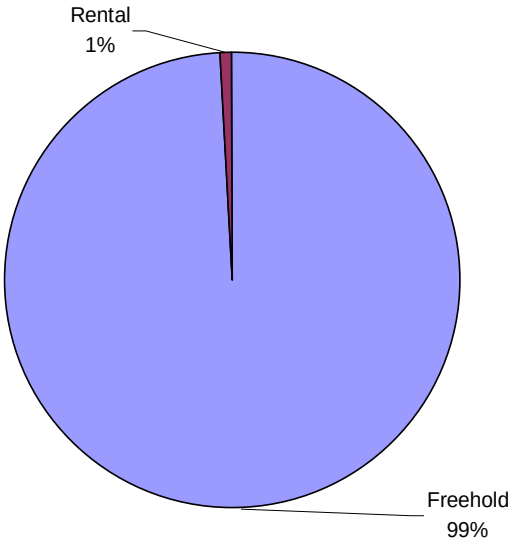
Ownership and Rental Housing Completions
Sarnia CA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	424	96.4%	16	3.6%	0	0.0%	0	0.0%	0	0.0%	440	100.0%
1990	245	74.7%	79	24.1%	4	1.2%	0	0.0%	4	1.2%	328	100.0%
1991	161	63.6%	44	17.4%	42	16.6%	6	2.4%	48	19.0%	253	100.0%
1992	178	61.2%	0	0.0%	42	14.4%	71	24.4%	113	38.8%	291	100.0%
1993	201	47.4%	0	0.0%	157	37.0%	66	15.6%	223	52.6%	424	100.0%
1994	198	99.0%	0	0.0%	2	1.0%	0	0.0%	2	1.0%	200	100.0%
1995	87	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	87	100.0%
1996	119	96.7%	0	0.0%	4	3.3%	0	0.0%	4	3.3%	123	100.0%
1997	135	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	135	100.0%
1998	158	95.2%	0	0.0%	8	4.8%	0	0.0%	8	4.8%	166	100.0%
1999	210	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	210	100.0%
2000	167	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	167	100.0%
2001	154	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	154	100.0%
2002	196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	196	100.0%
2003	208	55.9%	0	0.0%	n/a	n/a	n/a	n/a	164	44.1%	372	100.0%
2004	200	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	200	100.0%
2005	186	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	186	100.0%
2006	165	97.6%	0	0.0%	n/a	n/a	n/a	n/a	4	2.4%	169	100.0%
2007	211	76.7%	64	23.3%	n/a	n/a	n/a	n/a	0	0.0%	275	100.0%
Average Annual Production												
1998-2002	177	99.1%	0	0.0%	2	0.9%	0	0.0%	2	0.9%	179	100.0%
2003-2007	194	80.7%	13	5.3%	n/a	n/a	n/a	n/a	34	14.0%	240	100.0%

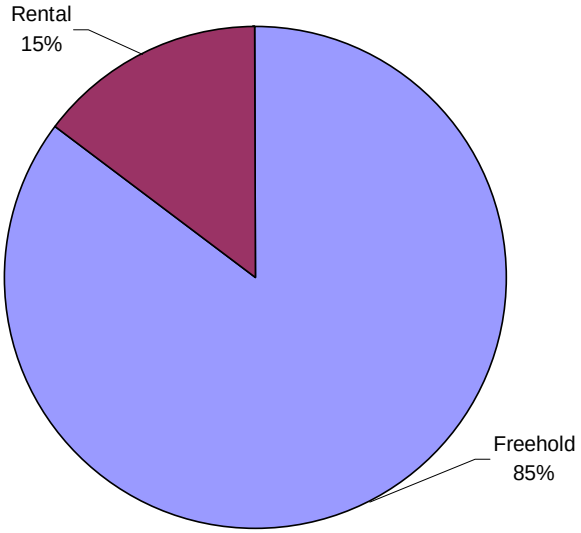
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

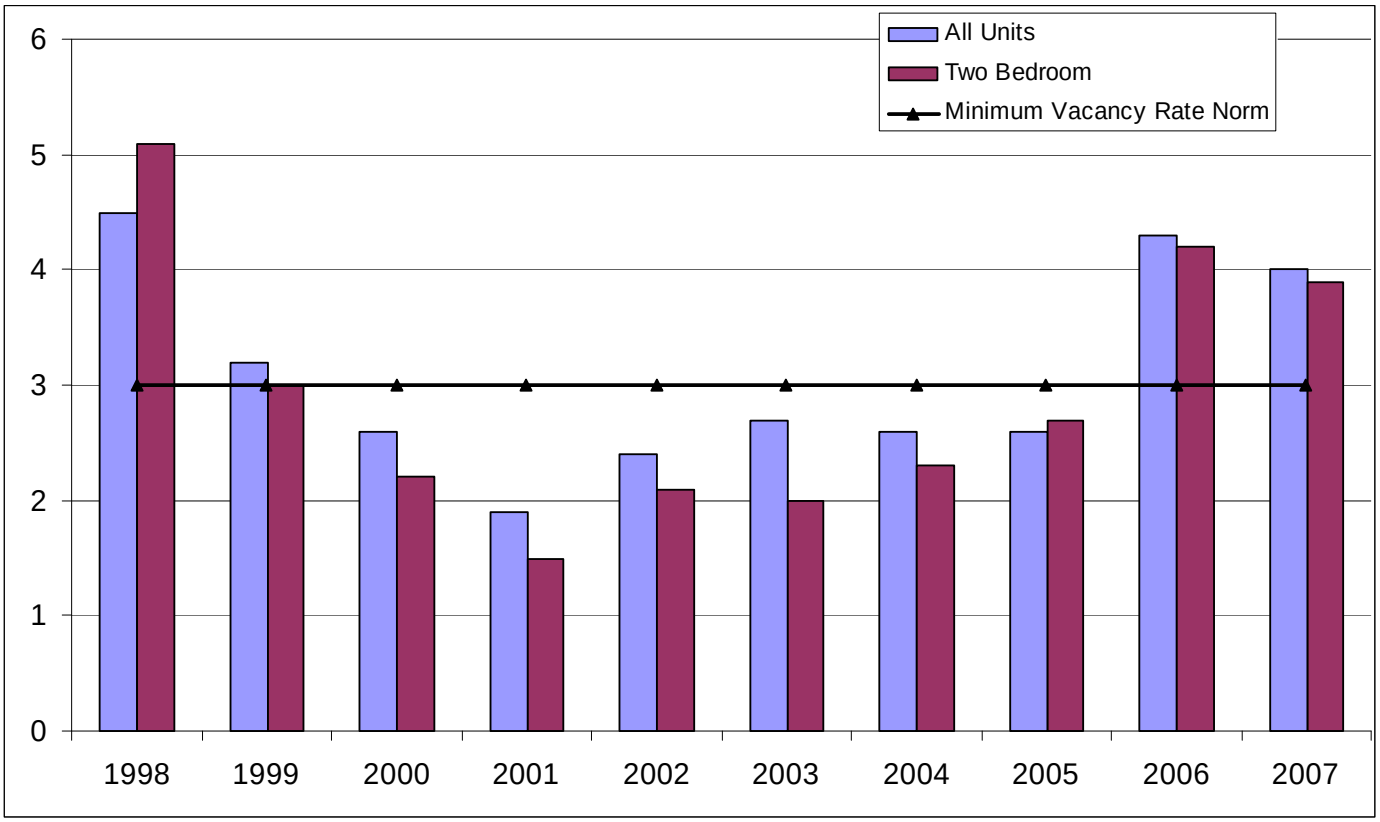


St. Catherines-Niagara CMA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
St. Catherines-Niagara CMA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	4.5	3.2	2.6	1.9	2.4	2.7	2.6	2.6	4.3	4
Two Bedroom	5.1	3	2.2	1.5	2.1	2	2.3	2.7	4.2	3.9

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

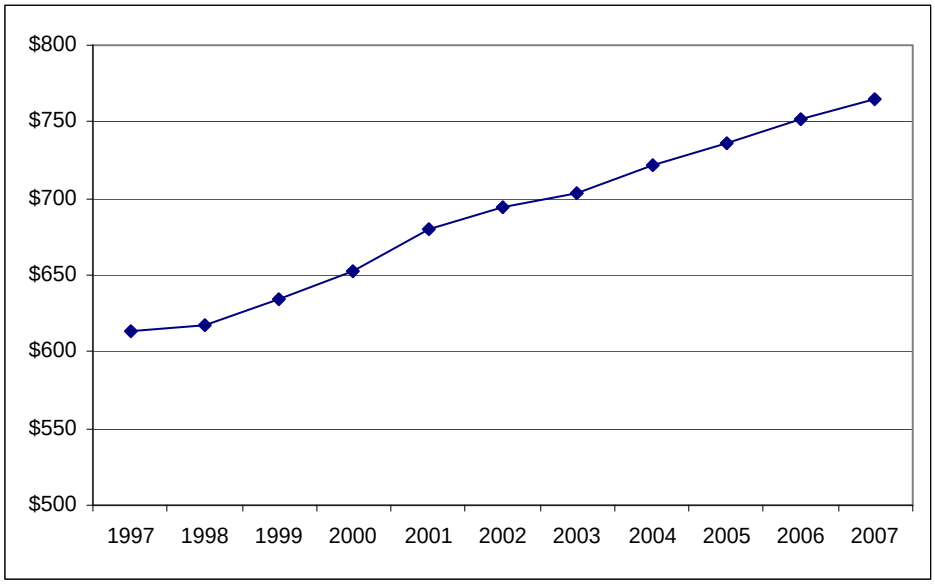


Change in Average Rents Compared to Inflation
St. Catherines-Niagara CMA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$374	$431	$505	17%	10.8%	1.6	35%	23.4%	1.5
One Bedroom	$502	$583	$648	11%	10.8%	1.0	29%	23.4%	1.2
Two Bedrooms	$613	$695	$765	10%	10.8%	0.9	25%	23.4%	1.1
Three+ Bedrooms	$700	$786	$869	11%	10.8%	1.0	24%	23.4%	1.0

**Data covers private rental apartments in buildings with 3+ units in St. Catherines-Niagara CMA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
St. Catherines-Niagara CMA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of St. Catherines, 1995-2005

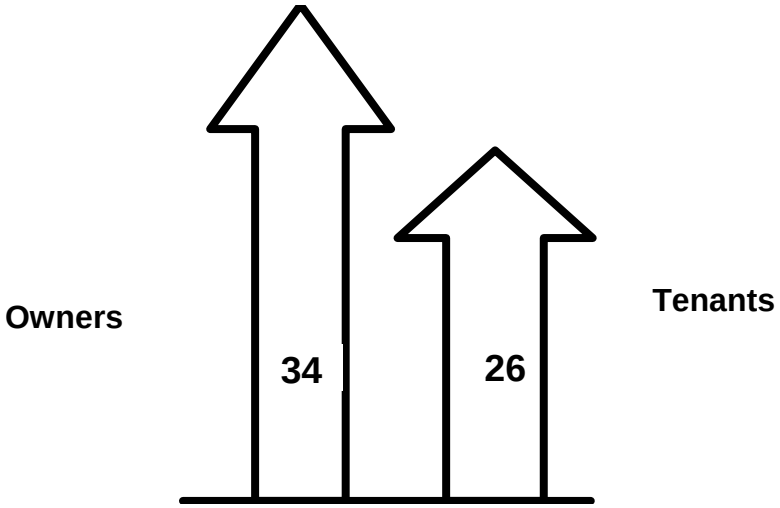
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	8,495	47.0%	8,020	47.4%	7,980	47.3%	4,245	23.5%	3,960	23.4%	3,560	21.1%
Owners	5,380	15.8%	5,990	16.3%	7,050	18.7%	1,930	5.7%	2,200	6.0%	2,485	6.6%

Average Household Incomes of Owners and Tenants
City of St. Catherines, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$56,707	$28,324	2.0	$64,220	$31,636	2.0
One Family	$63,198	$33,441	1.9	$73,112	$38,540	1.9
Non-Family	$32,449	$22,763	1.4	$35,516	$25,752	1.4

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$75,928	$35,709	2.1	33.9%	26.1%	23.1%
One Family	$85,631	$43,701	2.0	35.5%	30.7%	
Non-Family	$43,629	$27,525	1.6	34.5%	20.9%	

Owner and Tenant Income
Percent Change from 1995 to 2005



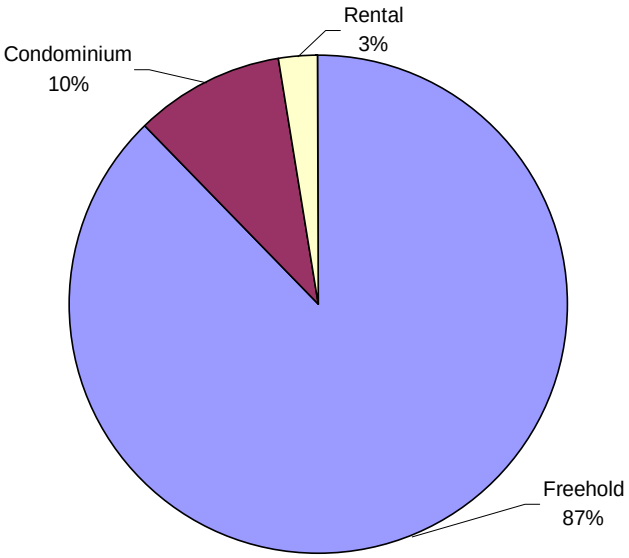
Ownership and Rental Housing Completions
St. Catherines-Niagara CMA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	2054	58.7%	594	17.0%	655	18.7%	194	5.5%	849	24.3%	3497	100.0%
1990	1806	66.2%	339	12.4%	405	14.8%	179	6.6%	584	21.4%	2729	100.0%
1991	802	45.5%	435	24.7%	436	24.7%	90	5.1%	526	29.8%	1763	100.0%
1992	954	47.7%	52	2.6%	91	4.6%	903	45.2%	994	49.7%	2000	100.0%
1993	780	63.3%	98	8.0%	16	1.3%	338	27.4%	354	28.7%	1232	100.0%
1994	1054	74.7%	216	15.3%	0	0.0%	141	10.0%	141	10.0%	1411	100.0%
1995	838	70.3%	93	7.8%	62	5.2%	199	16.7%	261	21.9%	1192	100.0%
1996	814	83.9%	127	13.1%	18	1.9%	11	1.1%	29	3.0%	970	100.0%
1997	1122	95.2%	49	4.2%	7	0.6%	0	0.0%	7	0.6%	1178	100.0%
1998	1210	81.3%	220	14.8%	58	3.9%	0	0.0%	58	3.9%	1488	100.0%
1999	1167	94.6%	67	5.4%	0	0.0%	0	0.0%	0	0.0%	1234	100.0%
2000	1164	81.2%	195	13.6%	75	5.2%	0	0.0%	75	5.2%	1434	100.0%
2001	1041	91.2%	96	8.4%	4	0.4%	0	0.0%	4	0.4%	1141	100.0%
2002	1177	93.3%	55	4.4%	30	2.4%	0	0.0%	30	2.4%	1262	100.0%
2003	1286	97.2%	33	2.5%	n/a	n/a	n/a	n/a	4	0.3%	1323	100.0%
2004	1417	93.5%	78	5.1%	n/a	n/a	n/a	n/a	21	1.4%	1516	100.0%
2005	1376	84.9%	127	7.8%	n/a	n/a	n/a	n/a	118	7.3%	1621	100.0%
2006	1159	91.8%	80	6.3%	n/a	n/a	n/a	n/a	24	1.9%	1263	100.0%
2007	1003	85.9%	66	5.7%	n/a	n/a	n/a	n/a	98	8.4%	1167	100.0%
Average Annual Production												
1998-2002	1152	87.8%	127	9.7%	33	2.5%	0	0.0%	33	2.5%	1312	100.0%
2003-2007	1248	90.6%	77	5.6%	n/a	n/a	n/a	n/a	53	3.8%	1378	100.0%

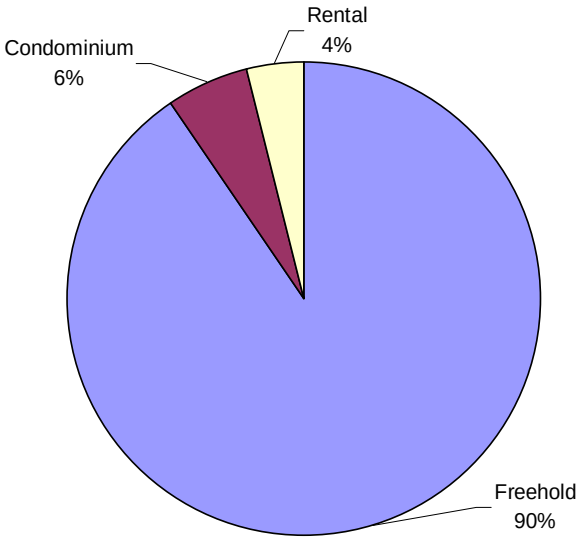
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

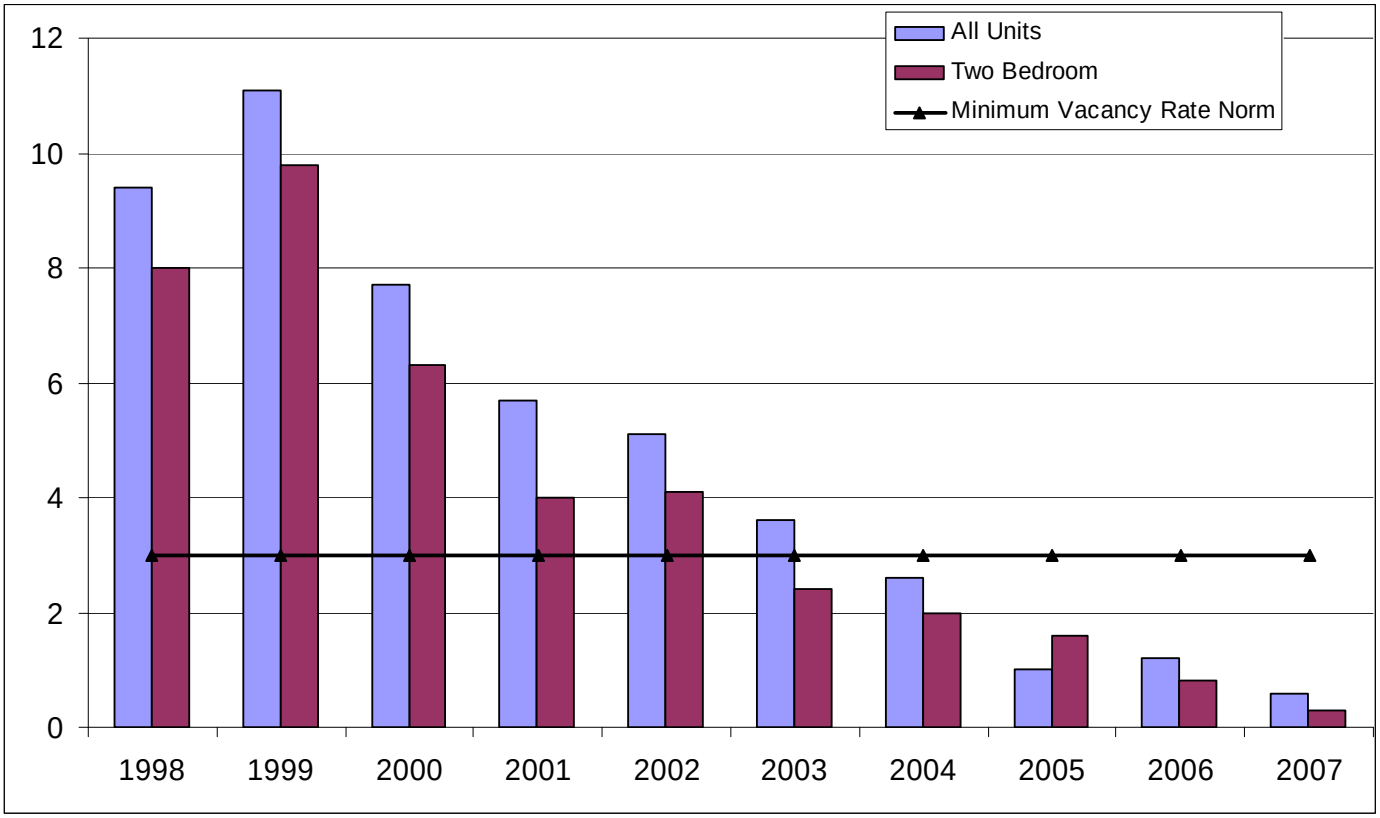


Sudbury CMA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Sudbury CMA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006
All Units	9.4	11.1	7.7	5.7	5.1	3.6	2.6	1	1.2
Two Bedroom	8	9.8	6.3	4	4.1	2.4	2	1.6	0.8

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

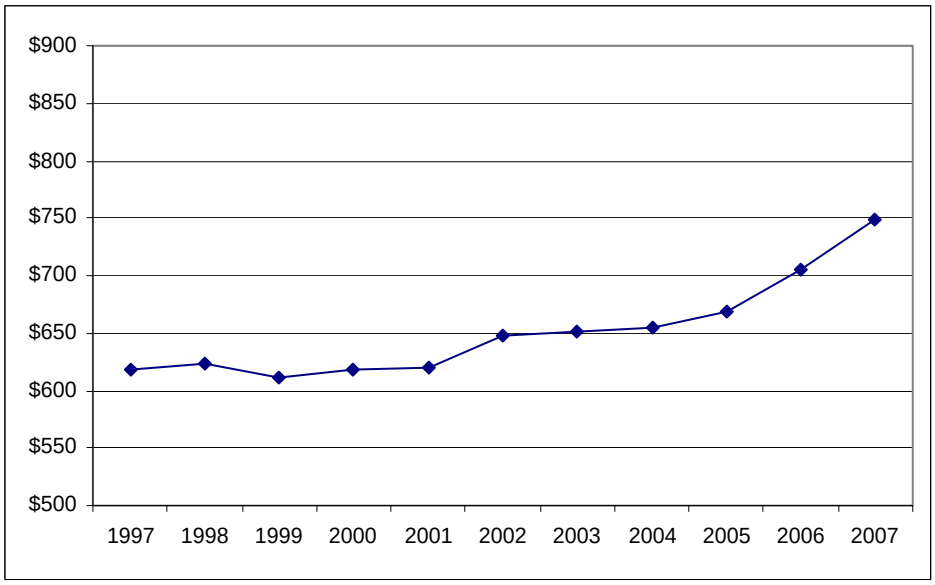


Change in Average Rents Compared to Inflation
Sudbury CMA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$388	$387	$454	17%	10.8%	1.6	17%	23.4%	0.7
One Bedroom	$506	$513	$609	19%	10.8%	1.7	20%	23.4%	0.9
Two Bedrooms	$619	$647	$749	16%	10.8%	1.5	21%	23.4%	0.9
Three+ Bedrooms	$686	$719	$824	15%	10.8%	1.4	20%	23.4%	0.9

**Data covers private rental apartments in buildings with 3+ units in Sudbury CMA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Sudbury CMA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
Sudbury Regional Municipality, 1995-2005

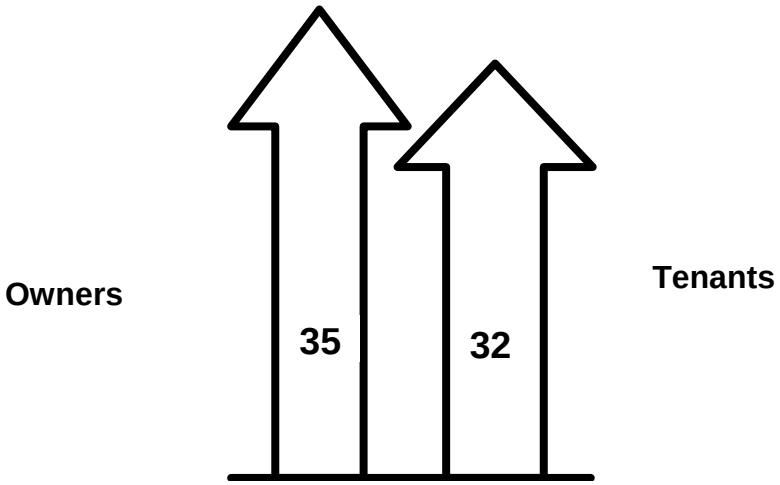
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	11,355	48.3%	9,610	44.55%	8,665	40.4%	5,665	24.1%	4785	22.18%	3,440	16.1%
Owners	5,510	13.9%	6035	14.61%	5,210	12.0%	1,900	4.8%	2375	5.75%	1,705	3.9%

Average Household Incomes of Owners and Tenants
Sudbury Regional Municipality, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$62,511	$27,161	2.3	$67,205	$30,517	2.2
One Family	$67,152	$32,800	2.0	$73,712	$38,648	1.9
Non-Family	$34,919	$21,172	1.6	$34,348	$22,761	1.5

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$84,094	$35,774	2.4	34.5%	31.7%	23.1%
One Family	$91,913	$43,924	2.1	36.9%	33.9%	
Non-Family	$44,860	$28,214	1.6	28.5%	33.3%	

Owner and Tenant Income
Percent Change from 1995 to 2005



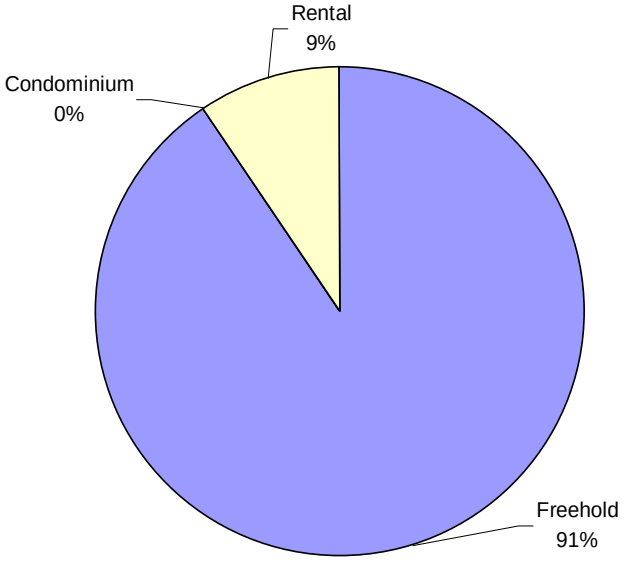
Ownership and Rental Housing Completions
Sudbury CMA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	**Total**	**%**	**Total**	**%**	**Total**	**%**	**Total**	**%**	**Total**	**%**	**Total**	**%**
1989	928	67.0%	101	7.3%	280	20.2%	76	5.5%	356	25.7%	1385	100.0%
1990	1171	69.5%	16	1.0%	379	22.5%	118	7.0%	497	29.5%	1684	100.0%
1991	551	49.7%	0	0.0%	498	44.9%	59	5.3%	557	50.3%	1108	100.0%
1992	713	39.2%	30	1.6%	561	30.8%	515	28.3%	1076	59.2%	1819	100.0%
1993	589	60.0%	32	3.3%	169	17.2%	191	19.5%	360	36.7%	981	100.0%
1994	585	68.6%	0	0.0%	78	9.1%	190	22.3%	268	31.4%	853	100.0%
1995	345	89.8%	16	4.2%	23	6.0%	0	0.0%	23	6.0%	384	100.0%
1996	268	99.3%	0	0.0%	2	0.7%	0	0.0%	2	0.7%	270	100.0%
1997	316	97.8%	0	0.0%	7	2.2%	0	0.0%	7	2.2%	323	100.0%
1998	197	90.8%	0	0.0%	20	9.2%	0	0.0%	20	9.2%	217	100.0%
1999	135	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	135	100.0%
2000	152	67.9%	0	0.0%	72	32.0%	0	0.0%	72	0.0%	224	100.0%
2001	180	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	180	100.0%
2002	260	98.0%	0	0.0%	4	2.0%	0	0.0%	4	0.0%	264	100.0%
2003	305	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	305	100.0%
2004	344	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	344	100.0%
2005	384	99.0%	0	0.0%	n/a	n/a	n/a	n/a	4	1.0%	388	100.0%
2006	438	97.6%	0	0.0%	n/a	n/a	n/a	n/a	11	2.4%	449	100.0%
2007	490	99.2%	0	0.0%	n/a	n/a	n/a	n/a	4	0.8%	494	100.0%
Average Annual Production												
1998-2002	185	90.6%	0	0.0%	19	9.4%	0	0.0%	19	9.4%	204	100.0%
2003-2007	392	99.0%	0	0.0%	n/a	n/a	n/a	n/a	4	1.0%	396	100.0%

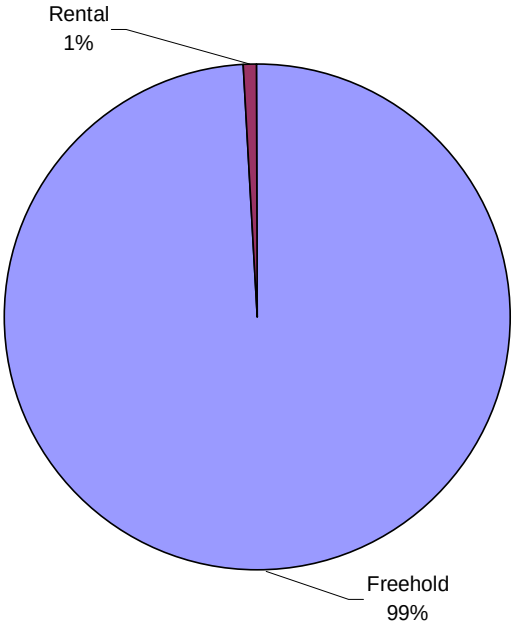
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

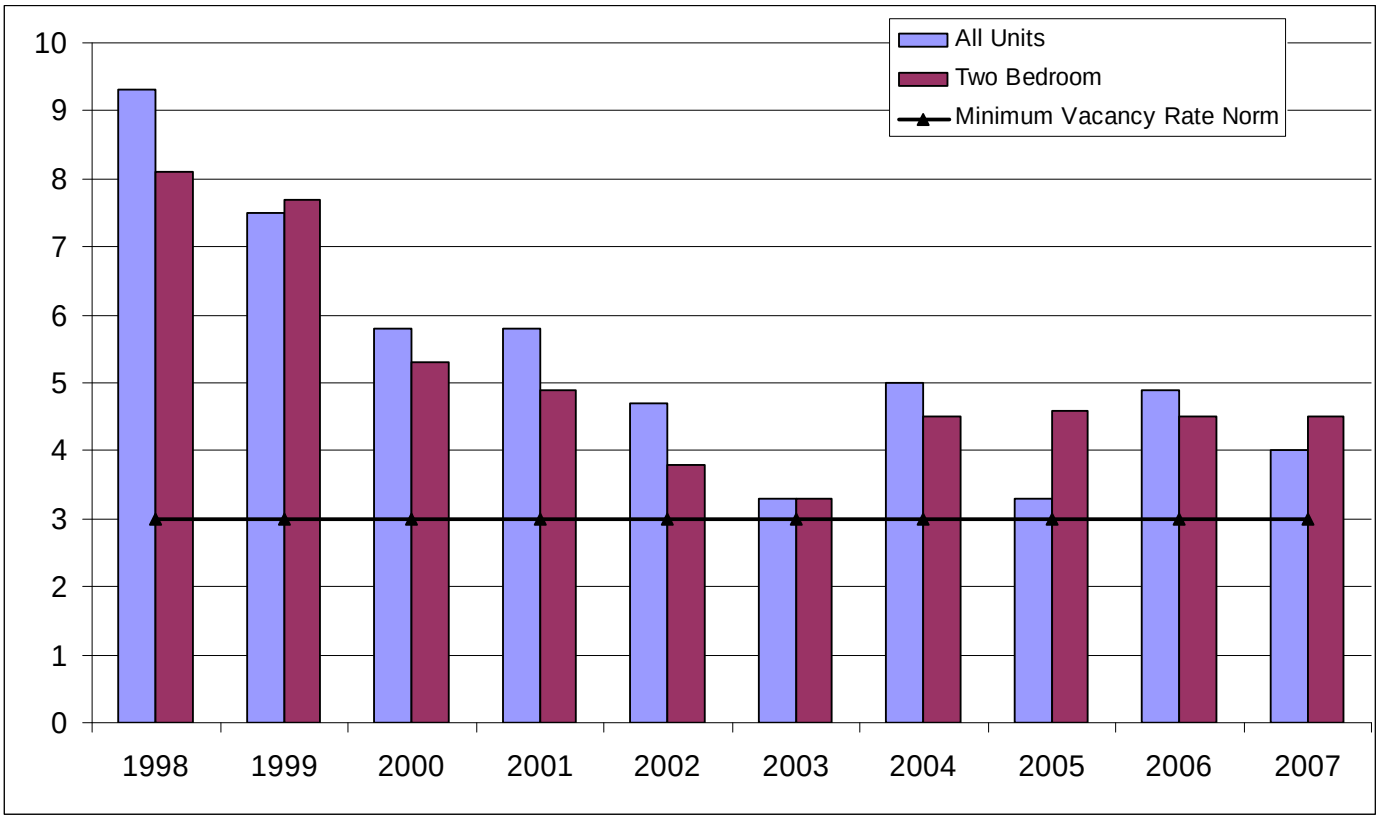


Thunder Bay CA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Thunder Bay CA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	9.3	7.5	5.8	5.8	4.7	3.3	5	3.3	4.9	4
Two Bedroom	8.1	7.7	5.3	4.9	3.8	3.3	4.5	4.6	4.5	4.5

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

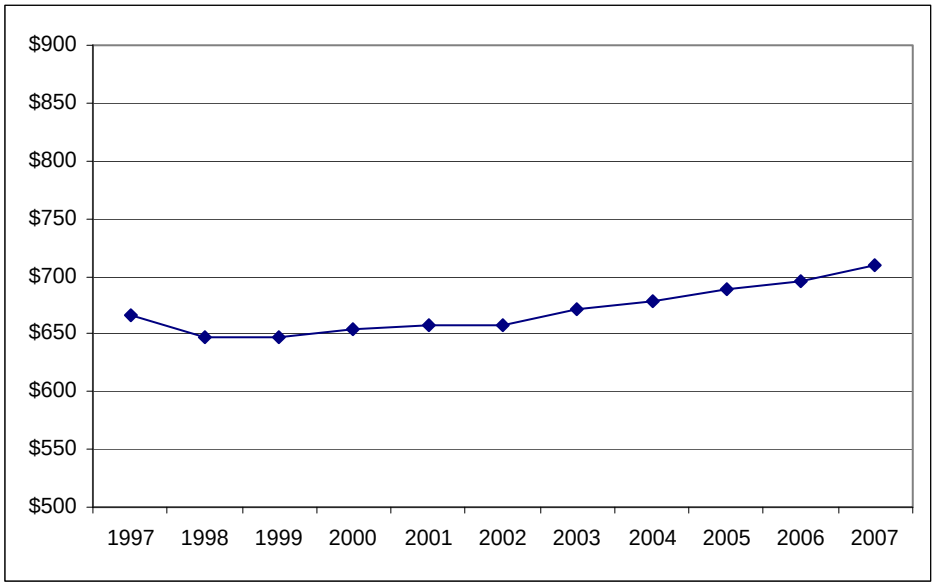


Change in Average Rents Compared to Inflation
Thunder Bay CA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$385	$398	$452	14%	10.8%	1.3	17%	23.4%	0.7
One Bedroom	$526	$532	$584	10%	10.8%	0.9	11%	23.4%	0.5
Two Bedrooms	$666	$657	$709	8%	10.8%	0.7	6%	23.4%	0.3
Three+ Bedrooms	$822	$820	$860	5%	10.8%	0.5	5%	23.4%	0.2

**Data covers private rental apartments in buildings with 3+ units in Thunder Bay CA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Thunder Bay CA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Thunder Bay, 1995-2005

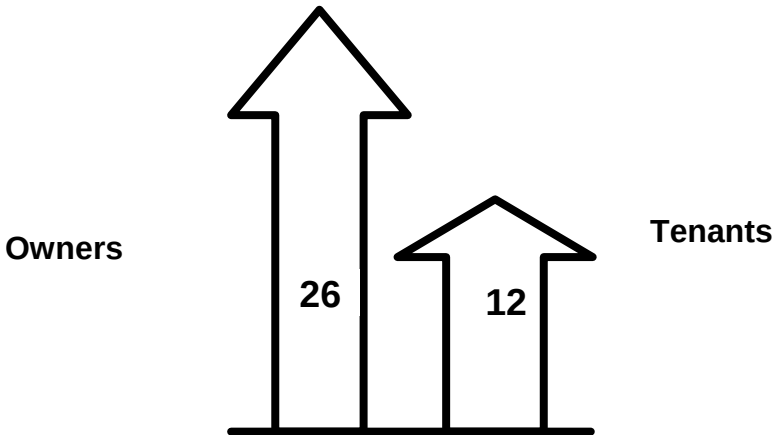
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	6,190	42.9%	6,270	46.3%	6,140	45.4%	2,905	20.1%	2,890	21.3%	2,335	17.3%
Owners	3,875	12.8%	4,225	13.4%	4,235	12.9%	1,455	4.8%	1,520	4.8%	1,555	4.8%

Average Household Incomes of Owners and Tenants
City of Thunder Bay, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$60,037	$28,949	2.1	$66,173	$29,296	2.3
One Family	$66,926	$34,719	1.9	$75,079	$37,303	2.0
Non-Family	$33,355	$23,411	1.4	$35,734	$22,790	1.6

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$75,680	$32,449	2.3	26.1%	12.1%	23.1%
One Family	$85,539	$41,714	2.1	27.8%	20.1%	
Non-Family	$42,705	$25,265	1.7	28.0%	7.9%	

Owner and Tenant Income
Percent Change from 1995 to 2005



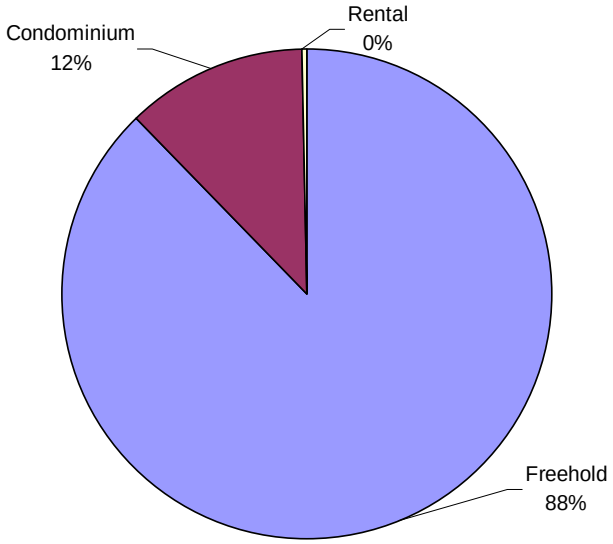
Ownership and Rental Housing Completions
Thunder Bay CA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	481	69.2%	148	21.3%	36	5.2%	30	4.3%	66	9.5%	695	100.0%
1990	523	91.4%	0	0.0%	25	4.4%	24	4.2%	49	8.6%	572	100.0%
1991	379	71.8%	0	0.0%	87	16.5%	62	11.7%	149	28.2%	528	100.0%
1992	394	45.0%	121	13.8%	191	21.8%	169	19.3%	360	41.1%	875	100.0%
1993	351	89.3%	0	0.0%	4	1.0%	38	9.7%	42	10.7%	393	100.0%
1994	305	50.9%	67	11.2%	119	19.9%	108	18.0%	227	37.9%	599	100.0%
1995	280	92.1%	0	0.0%	24	7.9%	0	0.0%	24	7.9%	304	100.0%
1996	202	74.8%	31	11.5%	37	13.7%	0	0.0%	37	13.7%	270	100.0%
1997	216	65.1%	64	19.3%	52	15.7%	0	0.0%	52	15.7%	332	100.0%
1998	203	96.2%	4	1.9%	4	1.9%	0	0.0%	4	1.9%	211	100.0%
1999	198	70.2%	84	29.8%	0	0.0%	0	0.0%	0	0.0%	282	100.0%
2000	177	85.5%	30	14.5%	0	0.0%	0	0.0%	0	0.0%	207	100.0%
2001	137	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	137	100.0%
2002	171	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	171	100.0%
2003	221	83.4%	38	14.3%	n/a	n/a	n/a	n/a	6	2.3%	265	100.0%
2004	223	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	223	100.0%
2005	217	87.1%	32	12.9%	n/a	n/a	n/a	n/a	0	0.0%	249	100.0%
2006	167	92.3%	0	0.0%	n/a	n/a	n/a	n/a	14	7.7%	181	100.0%
2007	159	80.7%	34	17.3%	n/a	n/a	n/a	n/a	4	2.0%	197	100.0%
Average Annual Production												
1998-2002	177	87.9%	24	11.7%	1	0.4%	0	0.0%	1	0.4%	202	100.0%
2003-2007	197	88.5%	21	9.3%	n/a	n/a	n/a	n/a	5	2.2%	223	100.0%

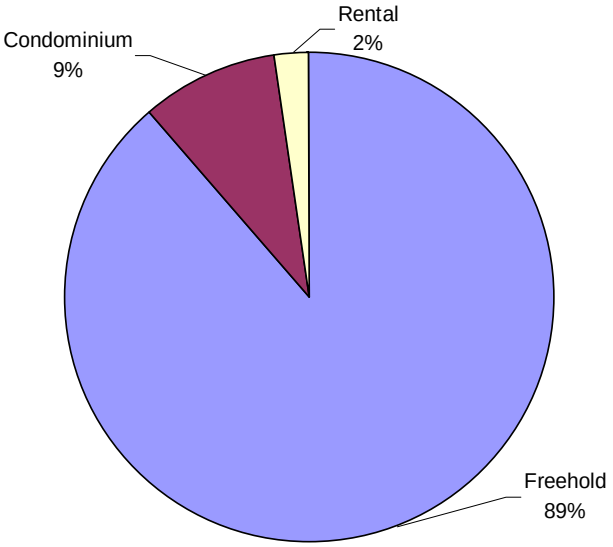
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

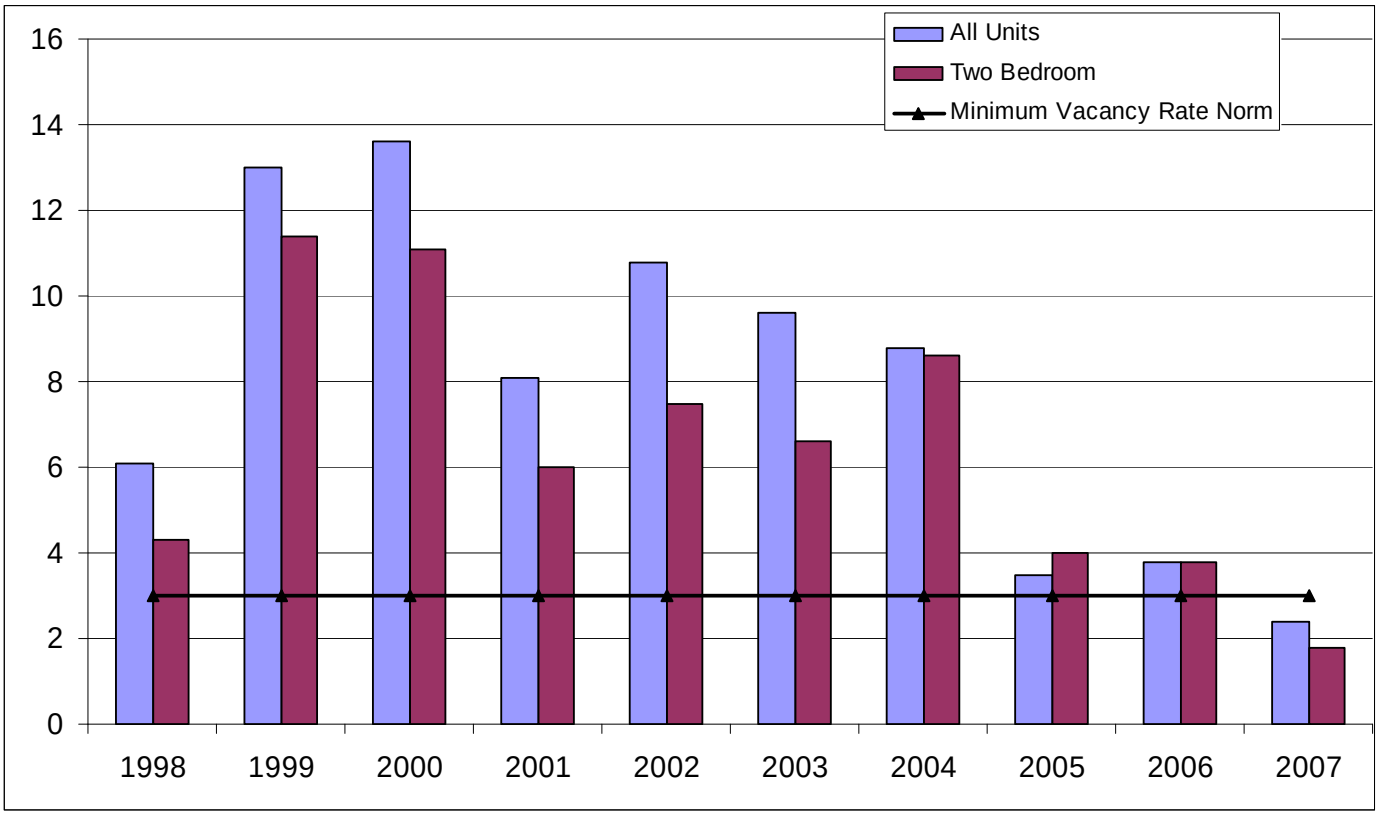


Timmins CA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Timmins CA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	6.1	13	13.6	8.1	10.8	9.6	8.8	3.5	3.8	2.4
Two Bedroom	4.3	11.4	11.1	6	7.5	6.6	8.6	4	3.8	1.8

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

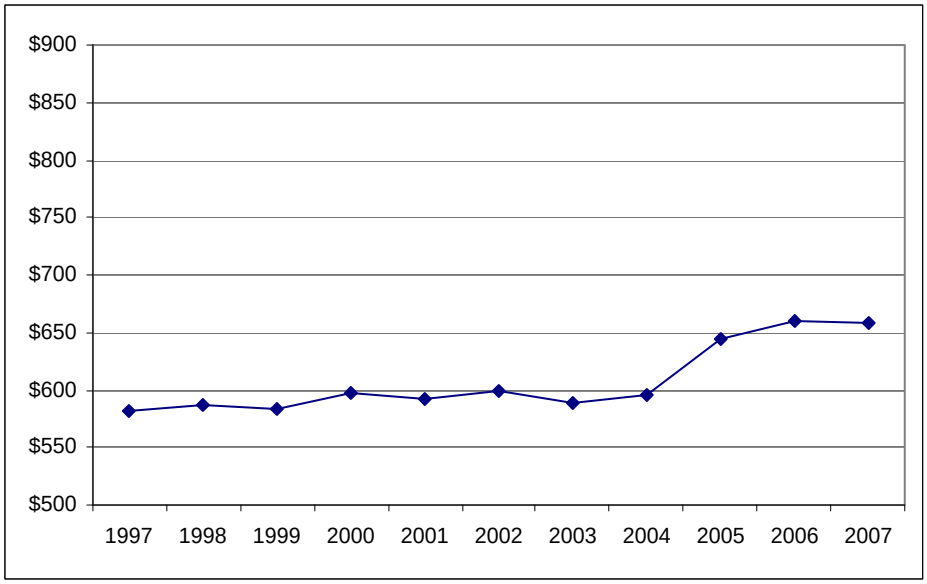


Change in Average Rents Compared to Inflation
Timmins CA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$373	$390	$415	6%	10.8%	0.6	11%	23.4%	0.5
One Bedroom	$467	$482	$558	16%	10.8%	1.5	19%	23.4%	0.8
Two Bedrooms	$582	$600	$658	10%	10.8%	0.9	13%	23.4%	0.6
Three+ Bedrooms	$616	$645	$768	19%	10.8%	1.8	25%	23.4%	1.1

**Data covers private rental apartments in buildings with 3+ units in Timmins CA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Timmins CA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Timmins, 1995-2005

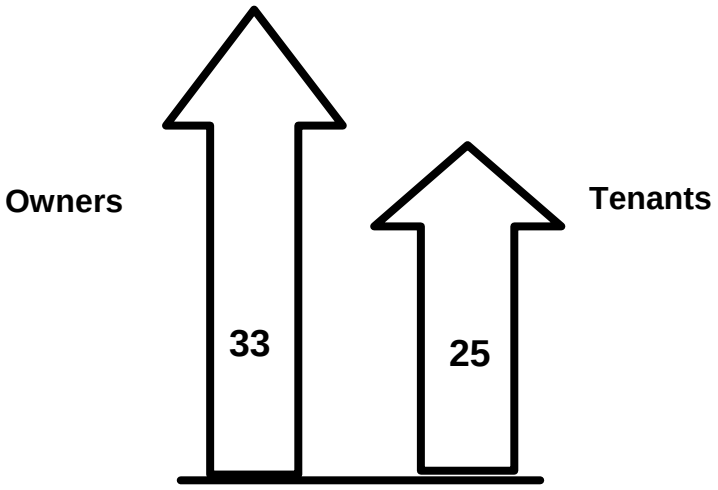
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	2,895	46.1%	2,640	47.9%	2,060	37.8%	1,420	22.6%	1,345	24.4%	680	12.5%
Owners	1,655	14.6%	1,655	14.3%	1,490	12.5%	665	5.9%	660	5.7%	620	5.2%

Average Household Incomes of Owners and Tenants
City of Timmins, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$61,026	$28,942	2.1	$64,647	$29,039	2.2
One Family	$66,295	$34,251	1.9	$70,339	$36,446	1.9
Non-Family	$30,444	$21,779	1.4	$34,697	$21,409	1.6

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$81,023	$36,174	2.2	32.8%	25.0%	23.1%
One Family	$89,675	$43,415	2.1	35.3%	26.8%	
Non-Family	$42,795	$27,853	1.5	40.6%	27.9%	

Owner and Tenant Income
Percent Change from 1995 to 2005



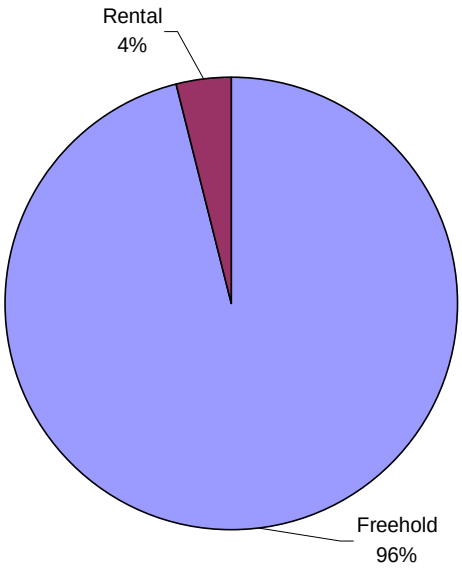
Ownership and Rental Housing Completions
Timmins CA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	**Total**	**%**	**Total**	**%**	**Total**	**%**	**Total**	**%**	**Total**	**%**	**Total**	**%**
1991	118	53.0%	35	16.0%	10	4.0%	61	27.0%	71	32.0%	224	100.0%
1992	71	55.5%	5	3.9%	12	9.4%	40	31.3%	52	40.6%	128	100.0%
1993	56	23.3%	0	0.0%	0	0.0%	184	76.7%	184	76.7%	240	100.0%
1994	58	58.0%	0	0.0%	2	2.0%	40	40.0%	42	42.0%	100	100.0%
1995	55	96.5%	0	0.0%	2	3.5%	0	0.0%	2	3.5%	57	100.0%
1996	59	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	59	100.0%
1997	99	89.2%	0	0.0%	12	10.8%	0	0.0%	12	10.8%	111	100.0%
1998	61	91.0%	0	0.0%	6	9.0%	0	0.0%	6	9.0%	67	100.0%
1999	38	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	38	100.0%
2000	20	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	20	100.0%
2001	11	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	11	100.0%
2002	16	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	16	100.0%
2003	34	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	34	100.0%
2004	19	100.0%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	19	100.0%
2005	35	100.0%	0	0	n/a	n/a	n/a	n/a	0	0	35	100.0%
2006	42	100.0%	0	0	n/a	n/a	n/a	n/a	0	0	42	100.0%
2007	72	100.0%	0	0	n/a	n/a	n/a	n/a	0	0	72	100.0%
Average Annual Production												
1998-2002	29	96%	0	0.0%	1	3.9%	0	0.0%	1	3.9%	30	100.0%
2003-2007	40	100%	0	0.0%	n/a	n/a	n/a	n/a	0	0.0%	40	100.0%

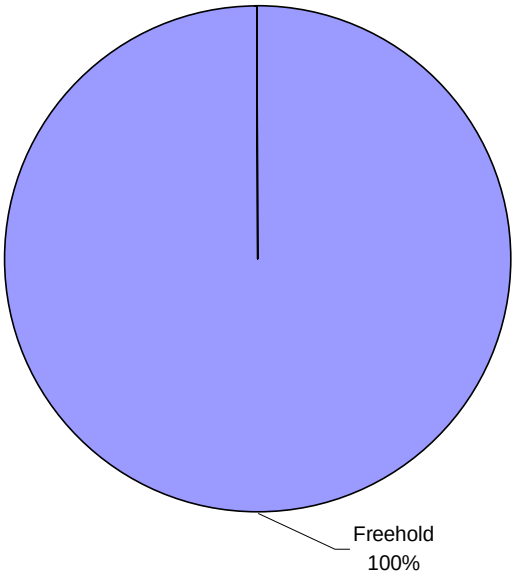
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

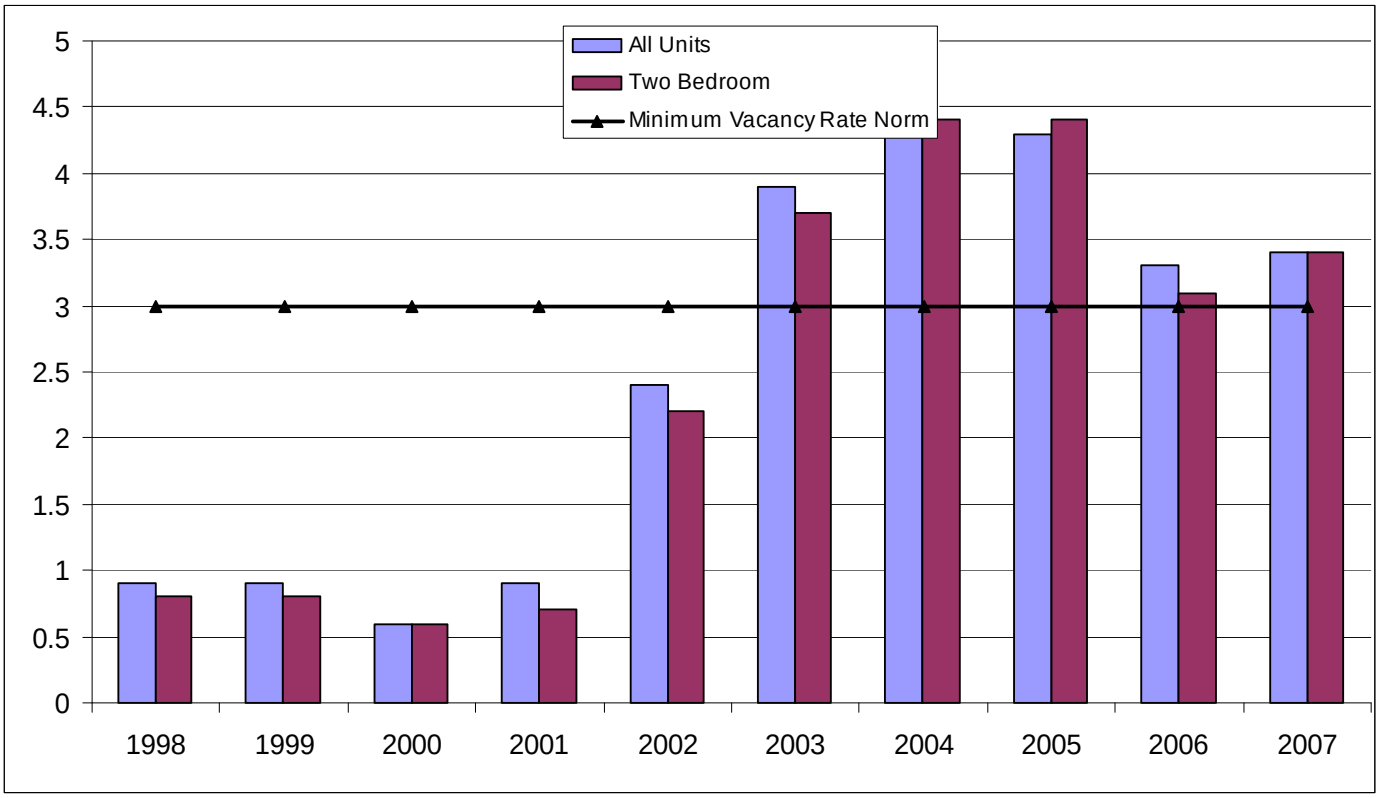


City of Toronto

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
City of Toronto, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	0.9	0.9	0.6	0.9	2.4	3.9	4.3	4.3	3.3	3.4
Two Bedroom	0.8	0.8	0.6	0.7	2.2	3.7	4.4	4.4	3.1	3.4

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

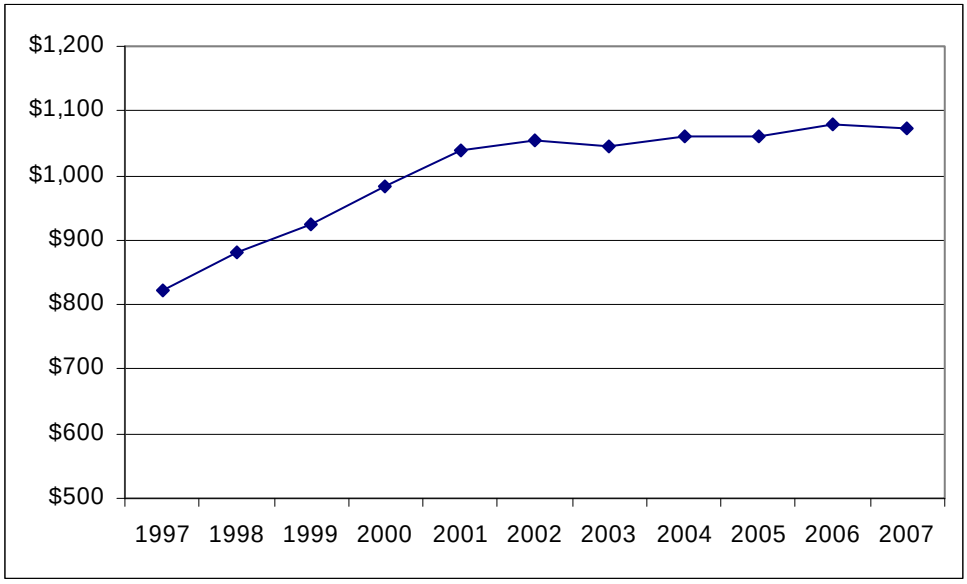


Change in Average Rents Compared to Inflation
City of Toronto, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$555	$733	$742	1%	10.8%	0.1	34%	23.4%	1.4
One Bedroom	$683	$894	$902	1%	10.8%	0.1	32%	23.4%	1.4
Two Bedrooms	$821	$1,055	$1,072	2%	10.8%	0.1	31%	23.4%	1.3
Three+ Bedrooms	$1,002	$1,279	$1,275	0%	10.8%	0.0	27%	23.4%	1.2

**Data covers private rental apartments in buildings with 3+ units in City of Toronto*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
City of Toronto, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Toronto, 1995-2005

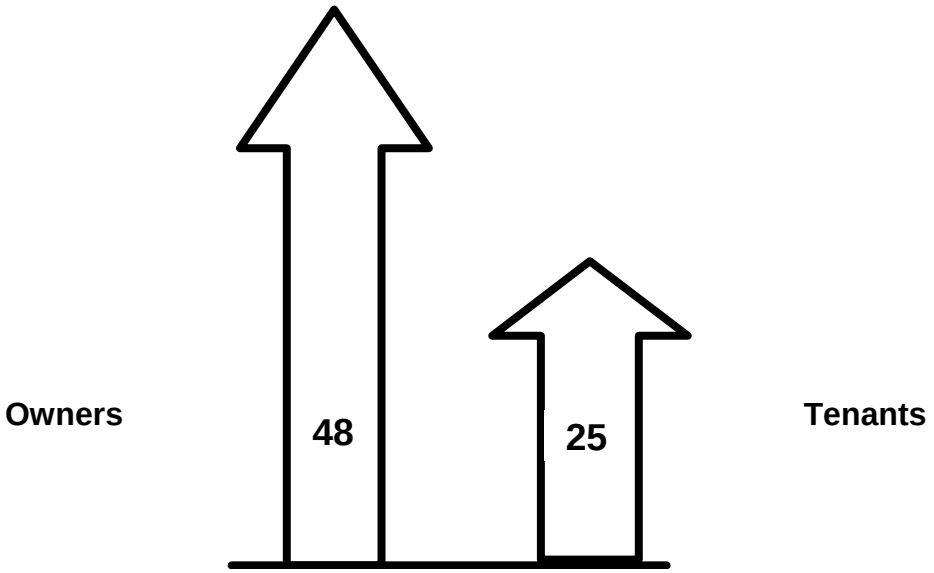
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	212,710	45.0%	198,475	43.2%	208,255	47.0%	106,295	23.0%	95,760	20.8%	101,240	22.9%
Owners	100,595	23.0%	106,225	22.2%	147,265	27.7%	39,235	9.0%	41,015	8.6%	64,565	12.1%

Average Household Incomes of Owners and Tenants
City of Toronto, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$74,139	$36,064	2.1	$93,740	$44,368	2.1
One Family	$81,445	$40,232	2.0	$104,394	$49,975	2.1
Non-Family	$45,465	$30,771	1.5	$54,427	$36,827	1.5

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$109,862	$45,162	2.4	48.2%	25.2%	23.1%
One Family	$126,933	$51,041	2.5	55.9%	26.9%	
Non-Family	$62,264	$36,934	1.7	36.9%	20.0%	

Owner and Tenant Income
Percent Change from 1995 to 2005



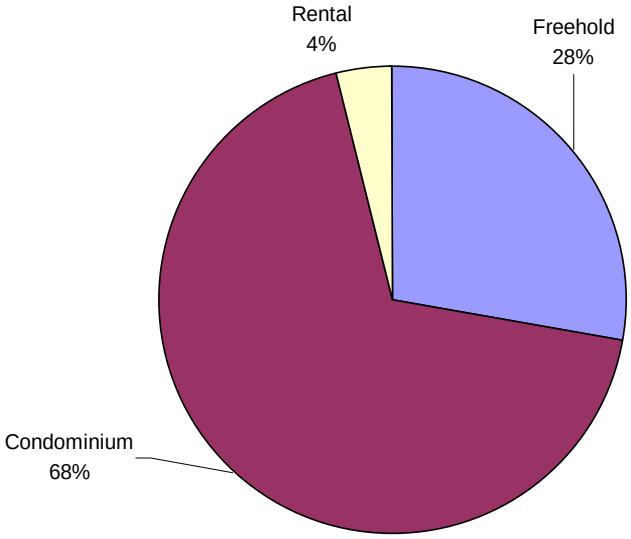
Ownership and Rental Housing Completions
City of Toronto, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	2330	17.0%	8153	60.0%	1010	7.0%	2193	16.0%	3203	23.0%	13686	100.0%
1990	1740	18.0%	5485	55.0%	1532	15.0%	1182	12.0%	2714	27.0%	9939	100.0%
1991	1098	13.0%	5333	61.0%	743	8.0%	1605	18.0%	2348	27.0%	8779	100.0%
1992	818	13.0%	2871	45.0%	278	4.0%	2403	38.0%	2681	42.0%	6370	100.0%
1993	943	13.0%	369	5.0%	22	0.0%	5834	81.0%	5856	82.0%	7168	100.0%
1994	952	23.0%	579	14.0%	132	3.0%	2443	59.0%	2575	63.0%	4106	100.0%
1995	900	29.0%	705	23.0%	162	5.0%	1308	43.0%	1470	48.0%	3075	100.0%
1996	1187	21.0%	2962	51.0%	98	2.0%	1543	27.0%	1641	28.0%	5790	100.0%
1997	1750	31.0%	2865	51.0%	94	2.0%	861	15.0%	955	17.0%	5570	100.0%
1998	1970	45.0%	2298	52.0%	114	3.0%	0	0.0%	114	3.0%	4382	100.0%
1999	2517	33.0%	4672	62.0%	387	5.0%	0	0.0%	387	5.0%	7576	100.0%
2000	2303	25.0%	6775	74.0%	121	1.0%	0	0.0%	121	1.0%	9199	100.0%
2001	2629	41.0%	3561	56.0%	159	3.0%	0	0.0%	159	3.0%	6349	100.0%
2002	2035	15.0%	10901	79.0%	785	6.0%	0	0.0%	785	6.0%	13721	100.0%
2003	3153	24.0%	8947	68.2%	n/a	n/a	n/a	n/a	1019	7.8%	13119	100.0%
2004	369	38.7%	375	39.3%	n/a	n/a	n/a	n/a	210	22.0%	954	100.0%
2005	3560	23.5%	10809	71.4%	n/a	n/a	n/a	n/a	767	5.1%	15136	100.0%
2006	2101	16.9%	9433	76.0%	n/a	n/a	n/a	n/a	886	7.1%	12420	100.0%
2007	1524	22.5%	4690	69.1%	n/a	n/a	n/a	n/a	572	8.4%	6786	100.0%
Average Annual Production												
1998-2002	2291	27.8%	5641	68.4%	313	3.8%	0	0.0%	313	3.8%	8245	100.0%
2003-2007	2141	22.1%	6851	70.8%	n/a	n/a	n/a	n/a	691	7.1%	9683	100.0%

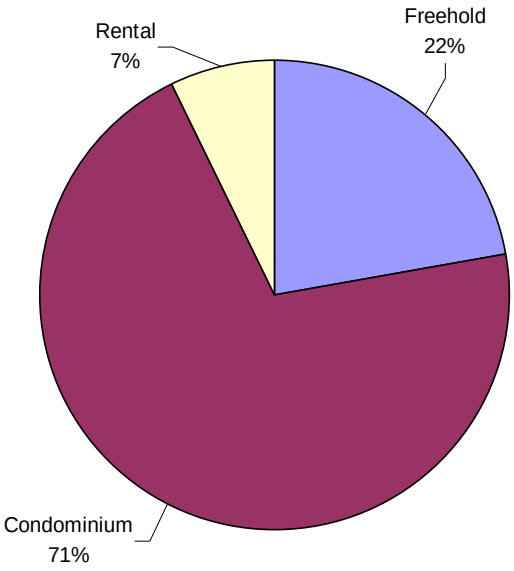
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

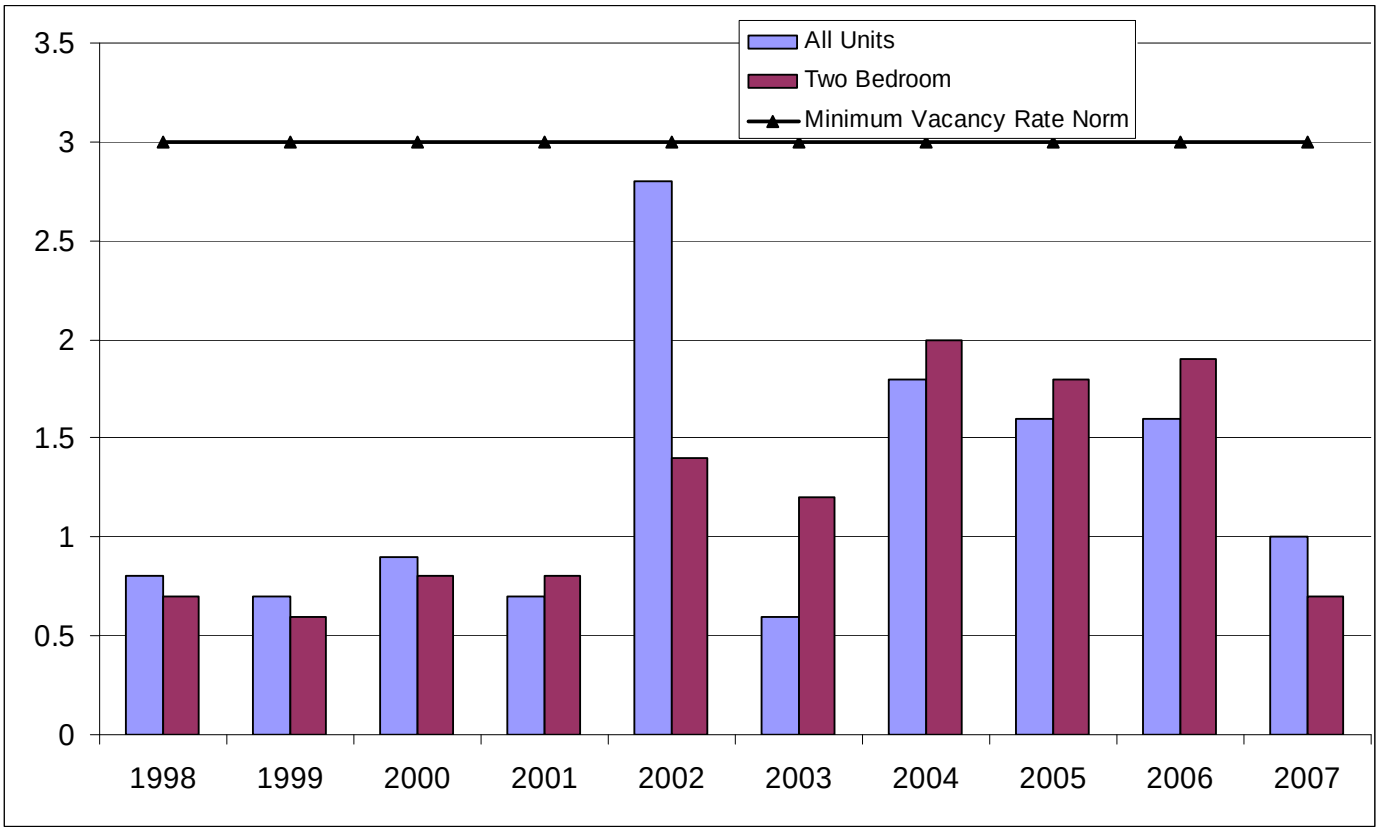


York Region

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
York Region, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	0.8	0.7	0.9	0.7	2.8	0.6	1.8	1.6	1.6	1
Two Bedroom	0.7	0.6	0.8	0.8	1.4	1.2	2	1.8	1.9	0.7

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre



Change in Average Rents Compared to Inflation
York Region, 1998-2007

NOT AVAILABLE

Proportion of Income Spent on Housing
York Region, 1995-2005

	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	n/a	n/a	n/a	n/a	15,395	48.0%	n/a	n/a	n/a	n/a	7,210	22.5%
Owners	n/a	n/a	n/a	n/a	66,240	27.3%	n/a	n/a	n/a	n/a	28,975	12.0%

Average Household Incomes of Owners and Tenants
York Region, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	n/a	n/a	2.1	n/a	n/a	2.0
One Family	n/a	n/a	2.0	n/a	n/a	1.9
Non-Family	n/a	n/a	1.5	n/a	n/a	1.5

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$110,519	$49,539	2.2	n/a	n/a	23.1%
One Family	$115,624	$55,406	2.1	n/a	n/a	
Non-Family	$57,227	$35,828	1.6	n/a	n/a	

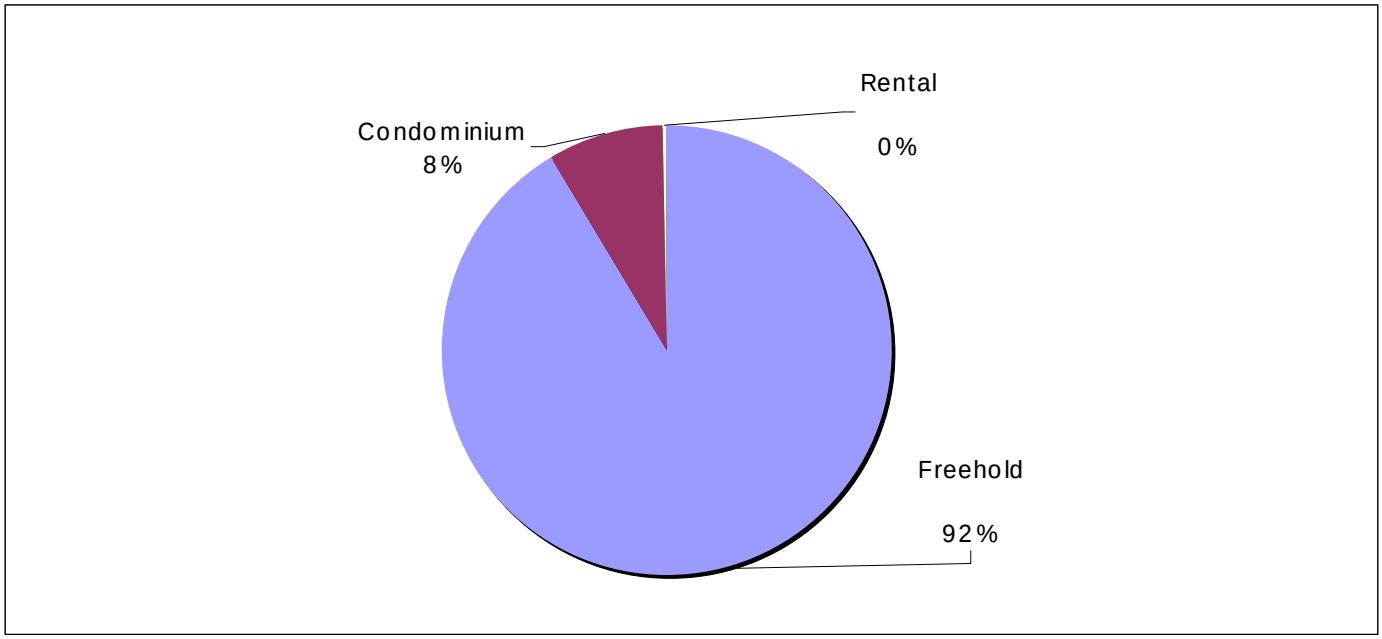
Ownership and Rental Housing Completions
York Region, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	6970	76.6%	1831	20.1%	n/a	n/a	n/a	n/a	299	3.3%	9100	100.0%
1990	4218	69.9%	1604	26.6%	n/a	n/a	n/a	n/a	214	3.5%	6036	100.0%
1991	3750	55.5%	1619	23.9%	n/a	n/a	n/a	n/a	1391	20.6%	6760	100.0%
1992	3641	73.3%	318	6.4%	n/a	n/a	n/a	n/a	1011	20.3%	4970	100.0%
1993	3483	75.9%	466	10.2%	n/a	n/a	n/a	n/a	640	13.9%	4589	100.0%
1994	3297	85.9%	361	9.4%	n/a	n/a	n/a	n/a	181	4.7%	3839	100.0%
1995	4137	77.6%	832	15.6%	n/a	n/a	n/a	n/a	362	6.8%	5331	100.0%
1996	3734	81.8%	818	17.9%	n/a	n/a	n/a	n/a	11	0.2%	4563	100.0%
1997	6200	90.5%	489	7.1%	n/a	n/a	n/a	n/a	164	2.4%	6853	100.0%
1998	6532	88.8%	815	11.1%	n/a	n/a	n/a	n/a	11	0.1%	7358	100.0%
1999	10835	92.6%	851	7.3%	n/a	n/a	n/a	n/a	15	0.1%	11701	100.0%
2000	10948	92.2%	906	7.6%	n/a	n/a	n/a	n/a	24	0.2%	11878	100.0%
2001	10218	92.4%	817	7.4%	n/a	n/a	n/a	n/a	26	0.2%	11061	100.0%
2002	11240	90.1%	1234	9.9%	n/a	n/a	n/a	n/a	0	0.0%	12474	100.0%
2003	9402	90.3%	990	9.5%	n/a	n/a	n/a	n/a	18	0.2%	10410	100.0%
2004	9467	88.7%	1212	11.3%	n/a	n/a	n/a	n/a	0	0.0%	10679	100.0%
2005	7901	87.9%	1091	12.1%	n/a	n/a	n/a	n/a	0	0.0%	8992	100.0%
2006	7937	79.8%	1998	20.1%	n/a	n/a	n/a	n/a	15	0.2%	9950	100.0%
2007	8019	72.0%	3006	27.0%	n/a	n/a	n/a	n/a	117	1.1%	11142	100.0%
Average Annual Production												
1998-2002	9955	91.4%	925	8.5%	0	0.0%	0	0.0%	15	0.1%	10894	100.0%
2003-2007	8545	83.5%	1659	16.2%	n/a	n/a	n/a	n/a	30	0.3%	10235	100.0%

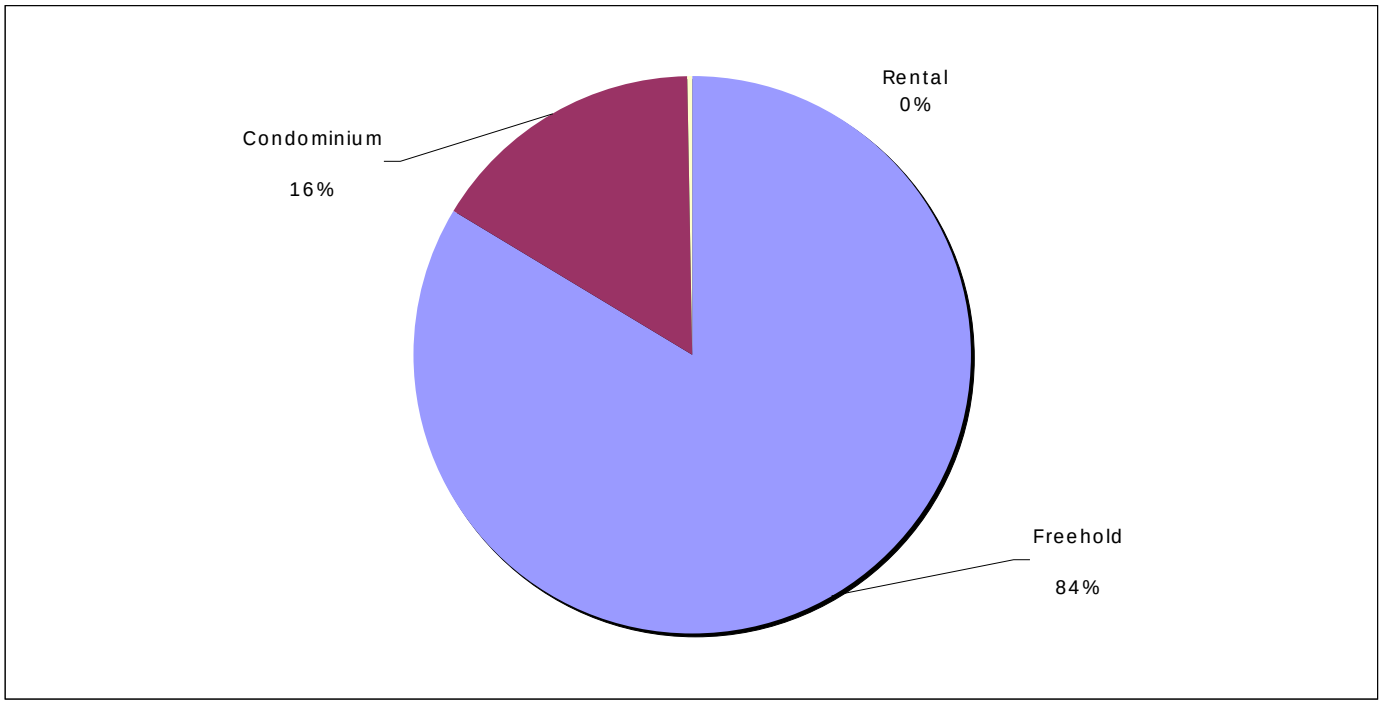
Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production

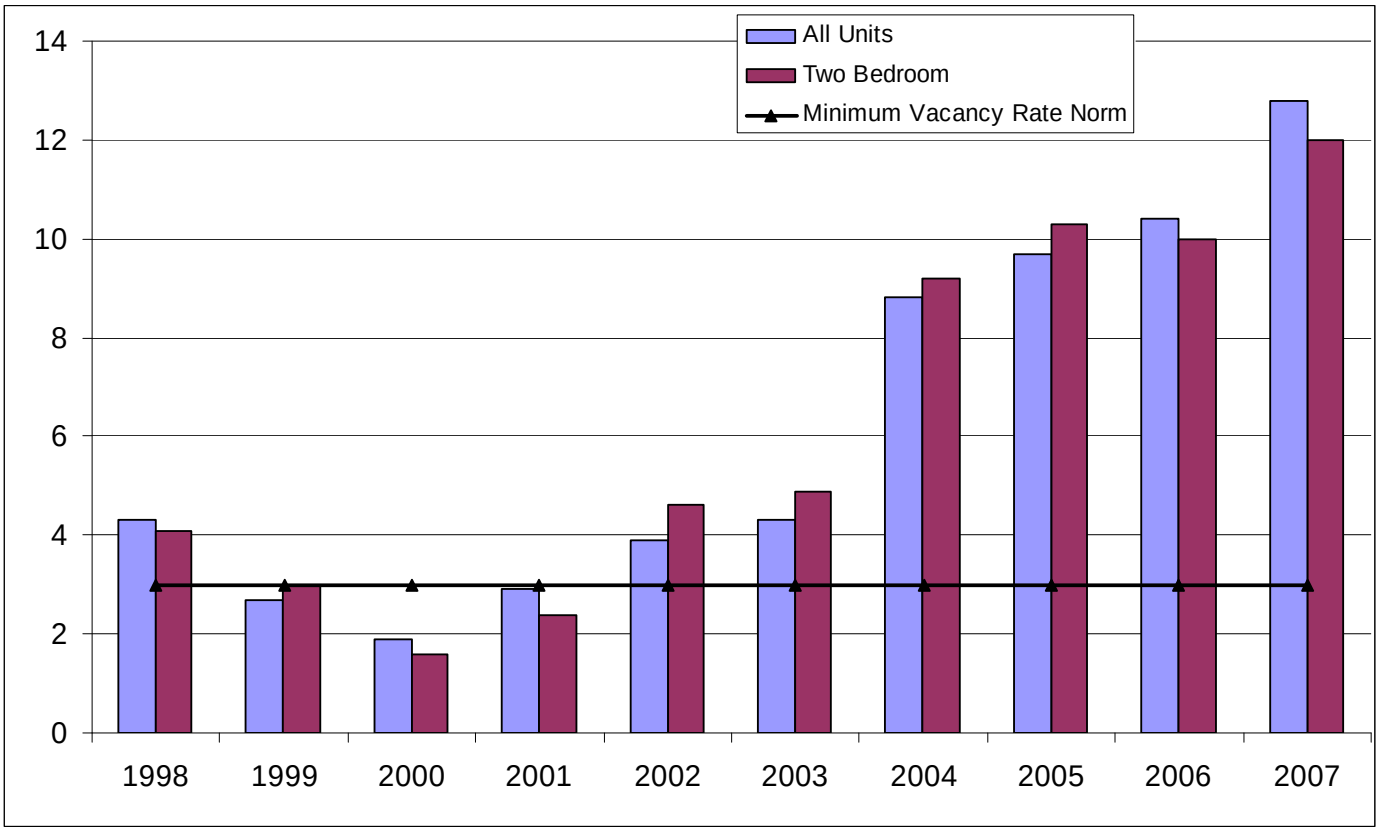


Windsor CMA

Vacancy Rate, Private Rental Apartments, All Units and Two-Bedroom Units
Windsor CMA, 1998-2007

	October 1998	October 1999	October 2000	October 2001	October 2002	October 2003	October 2004	October 2005	October 2006	October 2007
All Units	4.3	2.7	1.9	2.9	3.9	4.3	8.8	9.7	10.4	12.8
Two Bedroom	4.1	3	1.6	2.4	4.6	4.9	9.2	10.3	10	12

Note: Vacancy rates are for buildings with 3+ rental units
Source: CMHC, Ontario Market Analysis Centre

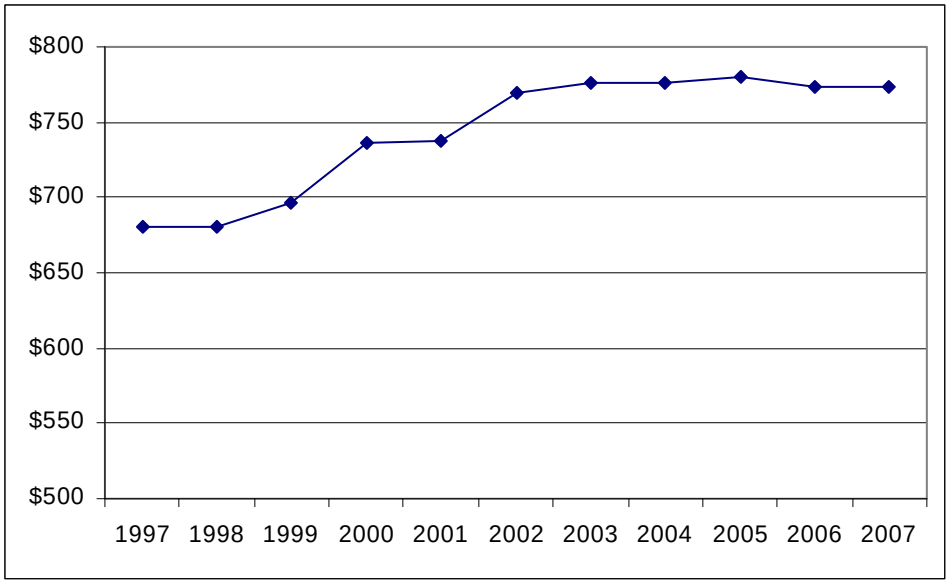


Change in Average Rents Compared to Inflation
Windsor CMA, 1997-2007

	1997	2002	2007	Rent Increase 2002-2007	Inflation Increase (CPI)** 2002-2007	Ratio of Rent to Inflation Increase (2002-2007)	Rent Increase 1997-2007	Inflation Increase (CPI) 1997-2007	Ratio of Rent to Inflation Increase (1997-2007)
Bachelor	$400	$481	$495	3%	10.8%	0.3	24%	23.4%	1.0
One Bedroom	$561	$638	$641	0%	10.8%	0.0	14%	23.4%	0.6
Two Bedrooms	$680	$769	$773	1%	10.8%	0.0	14%	23.4%	0.6
Three+ Bedrooms	$702	$906	$878	-3%	10.8%	-0.3	25%	23.4%	1.1

**Data covers private rental apartments in buildings with 3+ units in Windsor CMA*
***Inflation was based on the average annual inflation in Ontario for a given calendar year.*
Source: CMHC and Statistics Canada

Rent Increases for a 2-Bedroom Apartment
Windsor CMA, 1997-2007



Source: CMHC Ontario Market Analysis Centre

Proportion of Income Spent on Housing
City of Windsor, 1995-2005

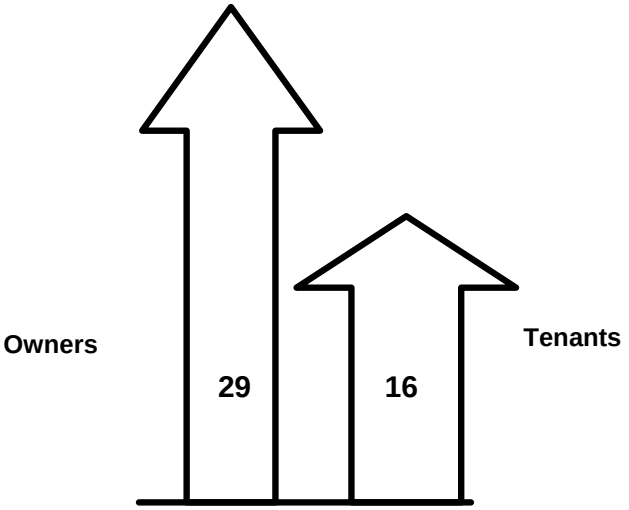
	Greater than or equal to 30%						Greater than or equal to 50%					
	1995		2000		2005		1995		2000		2005	
Tenants	14,285	47.5%	12,910	44.1%	13,720	47.6%	7,310	24.3%	6,560	22.4%	6,595	22.9%
Owners	7,015	14.4%	8,035	14.7%	11,040	18.6%	2,575	5.3%	2,940	5.4%	4,095	6.9%

Average Household Incomes of Owners and Tenants
City of Windsor, 1995-2005

Household Type	Owner Income 1995	Tenant Income 1995	Owner: Tenant Ratio	Owner Income 2000	Tenant Income 2000	Owner: Tenant Ratio
All	$60,272	$28,809	2.1	$70,654	$34,834	2.0
One Family	$67,493	$33,619	2.0	$78,592	$41,388	1.9
Non-Family	$35,839	$24,340	1.5	$43,424	$28,164	1.5

Household Type	Owner Income 2005	Tenant Income 2005	Owner: Tenant Ratio	% Ch. in Owner Income 1995-2005	% Ch. in Tenant Income 1995-2005	% Ch. in CPI 1995-2005
All	$77,815	$33,532	2.3	29.1%	16.4%	23.1%
One Family	$87,596	$38,674	2.3	29.8%	15.0%	
Non-Family	$45,483	$27,382	1.7	26.9%	12.5%	

Owner and Tenant Income
Percent Change from 1995 to 2005



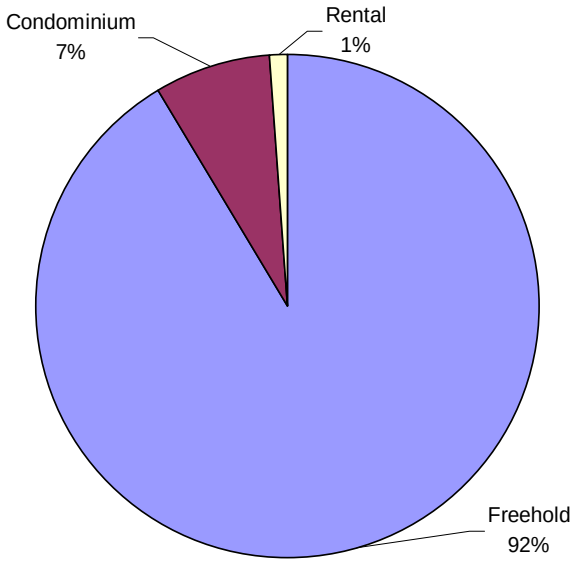
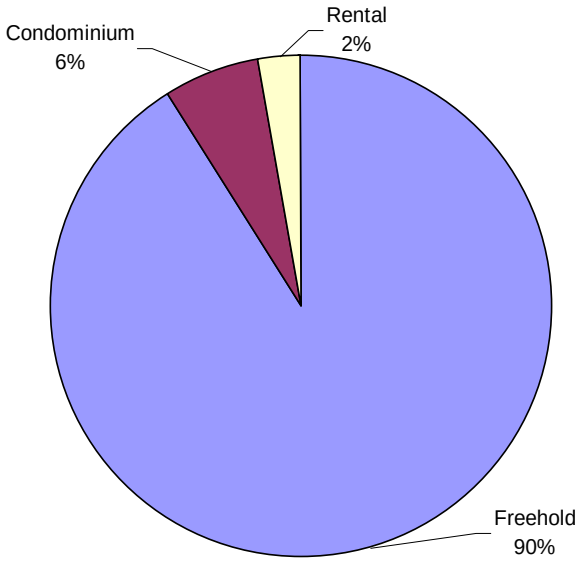
Ownership and Rental Housing Completions
Windsor CMA, 1989-2007

	OWNERSHIP				*RENTAL*							
	Freehold		Condominium		Private Rental		Assisted Rental		Total Rental		All Tenures	
Year	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
1989	1246	64.1%	359	18.5%	76	3.9%	264	13.6%	340	17.5%	1945	100.0%
1990	966	67.4%	97	6.8%	161	11.2%	209	14.6%	370	25.8%	1433	100.0%
1991	861	61.6%	39	2.8%	368	26.3%	129	9.2%	497	35.6%	1397	100.0%
1992	1122	69.6%	90	5.6%	82	5.1%	318	19.7%	400	24.8%	1612	100.0%
1993	1209	90.8%	38	2.9%	84	6.3%	0	0.0%	84	6.3%	1331	100.0%
1994	1448	96.3%	38	2.5%	18	1.2%	0	0.0%	18	1.2%	1504	100.0%
1995	1275	85.2%	112	7.5%	54	3.6%	56	3.7%	110	7.3%	1497	100.0%
1996	1811	90.2%	109	5.4%	87	4.3%	0	0.0%	87	4.3%	2007	100.0%
1997	1873	83.6%	171	7.6%	197	8.8%	0	0.0%	197	8.8%	2241	100.0%
1998	1740	96.1%	51	2.8%	19	1.0%	0	0.0%	19	1.0%	1810	100.0%
1999	2102	96.0%	88	4.0%	2	0.0%	0	0.0%	2	0.0%	2192	100.0%
2000	2219	83.0%	406	15.0%	42	2.0%	0	0.0%	42	2.0%	2667	100.0%
2001	1945	96.2%	55	3.0%	22	1.0%	0	0.0%	22	1.0%	2022	100.0%
2002	2163	88.0%	228	9.0%	54	3.0%	0	0.0%	54	3.0%	2445	100.0%
2003	2153	93.0%	163	7.0%	n/a	n/a	n/a	n/a	0	0.0%	2316	100.0%
2004	2046	91.7%	134	6.0%	n/a	n/a	n/a	n/a	52	2.3%	2232	100.0%
2005	1574	83.8%	162	8.6%	n/a	n/a	n/a	n/a	143	7.6%	1879	100.0%
2006	935	98.3%	0	0.0%	n/a	n/a	n/a	n/a	16	1.7%	951	100.0%
2007	492	95.9%	13	2.5%	n/a	n/a	n/a	n/a	8	1.6%	513	100.0%
Average Annual Production												
1998-2002	2034	91.3%	166	7.4%	28	1.2%	0	0.0%	28	1.2%	2227	100.0%
2003-2007	1440	91.2%	94	6.0%	n/a	n/a	n/a	n/a	44	2.8%	1578	100.0%

Source: CMHC Ontario Markets Analysis Centre:

Note: CMHC no longer tracks the breakdown between private and assisted rental housing

1998-2002 Dwelling Unit Production



2003-2007 Dwelling Unit Production