



# MONTHLY INDICATOR RECAP

## JANUARY 2011

For mortgage professionals, staying ahead of the curve is essential. In a constantly changing environment, understanding relevant housing data and economic indicators is vital to developing your business while offering the best service to your customers. Each month, Canada Guaranty provides mortgage professionals with a Monthly Indicator Recap, a brief report highlighting key indicators affecting the current mortgage and housing market.

Presented below are figures for the month ending **January 31, 2011**.

HOUSING INDICATORS*	DIRECTION	% CHANGE (vs. last month)	JANUARY LEVELS
Volume of MLS® Home Listings	↑	+4.55%	70,939
Volume of MLS® Home Sales	↑	+5.42%	39,481
Average MLS® Sale Price (Canada)	↑	+3.63%	\$357,062
ECONOMIC INDICATORS**	DIRECTION	% CHANGE (vs. last month)	RATES
Unemployment Rate (January 2011)	↑	+0.20%	7.80%
GDP (November 2010)	↑	+0.40%	N/A
Retail Sales (November 2010)	↑	+1.30%	N/A
Consumer Price Index (December 2010)	↑	+2.40% <i>(Year-to-year, Dec.)</i>	N/A
FINANCIAL INDICATORS	DIRECTION	% CHANGE (vs. last month)	RATES
Prime Rate**	↔	0.00%	3.00%
5 Year Fixed Posted Mortgage Rate***	↔	0.00%	5.19%

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\* Seasonally adjusted month-to-month results; Source: The Canadian Real Estate Association

\*\* Source: Bank of Canada

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