



MONTHLY INDICATOR RECAP

NOVEMBER 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 **November 30, 2011**.

HOUSING INDICATORS*	DIRECTION	% CHANGE (vs. last month)	NOVEMBER LEVELS
Volume of MLS® Home Listings	↓	-3.70%	70,048
Volume of MLS® Home Sales	↑	0.20%	38,897
Average MLS® Sale Price (Canada)	↔	0.00%	\$363,536
ECONOMIC INDICATORS**	DIRECTION	% CHANGE (vs. last month)	RATES
Unemployment Rate (November 2011)	↑	0.10%	7.40%
GDP (September 2011)	↑	0.20%	N/A
Retail Sales (September 2011)	↑	1.00%	N/A
Consumer Price Index (October 2011)	↑	2.90% <i>(Year-to-year, October)</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%	5.29%

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

** Source: Bank of Canada

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