



# MONTHLY INDICATOR RECAP

## AUGUST 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 **August 31, 2011**.

| HOUSING INDICATORS*                  | DIRECTION | % CHANGE<br>(vs. last month)         | AUGUST LEVELS |
|--------------------------------------|-----------|--------------------------------------|---------------|
| Volume of MLS® Home Listings         | ↓         | -0.60%                               | 71,985        |
| Volume of MLS® Home Sales            | ↓         | -0.84%                               | 37,177        |
| Average MLS® Sale Price<br>(Canada)  | ↑         | 0.06%                                | \$362,652     |
| ECONOMIC INDICATORS**                | DIRECTION | % CHANGE<br>(vs. last month)         | RATES         |
| Unemployment Rate<br>(August 2011)   | ↑         | 0.10%                                | 7.30%         |
| GDP<br>(June 2011)                   | ↑         | 0.20%                                | N/A           |
| Retail Sales<br>(June 2011)          | ↑         | 0.70%                                | N/A           |
| Consumer Price Index<br>(July 2011)  | ↑         | 2.70%<br><i>(Year-to-year, July)</i> | N/A           |
| FINANCIAL INDICATORS                 | DIRECTION | % CHANGE<br>(vs. last month)         | RATES         |
| Prime Rate**                         | ↔         | 0.00%                                | 3.00%         |
| 5 Year Fixed Posted Mortgage Rate*** | ↔         | 0.00%                                | 5.39%         |

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

\*\* Source: Bank of Canada

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