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A Model Of Stability

No boom, no bust, no bubble — Ottawa's housing sector in 2011 is expected to be a model of stability. For builders and buyers, investors and sellers, that's good news, even if it doesn't prompt the buzz that accompanied the post-recession runup that is expected to push average resale prices up 7.6 per cent this year. "Sales will not reach the peaks we saw early this year and late last year," warns Sandra Pérez-Torres, the Canada Mortgage and Housing Corp.'s senior analyst for Ottawa. But the slip shouldn't be accompanied by any drop in values, she told the CMHC's annual Ottawa Housing Outlook conference Tuesday. The agency expects prices to increase at the rate of inflation, about two per cent, as the sector moves to more balanced territory from a buyer's market… Read More

Rate Pulse

Five-Year Term	Spreads over GOCB	Interest Rates
CMHC Multi-Family	0.80% - 1.10%	3.36% - 3.66%
Conventional Multi-Family	1.80% - 2.25%	4.36% - 4.81%
Retail, Office, Industrial	1.90% - 2.40%	4.46% - 4.96%

CURRENT BOND RATES CLICK HERE

The above interest rates are current as of December 10, 2010 and are based on general conditions in the commercial mortgage market for good quality commercial property. These rates are indicative only and should not be taken as an offer of mortgage financing. Rates are applicable to mortgages in excess of $1.0 Million.

10 Forecasting Tips For Real Estate Markets

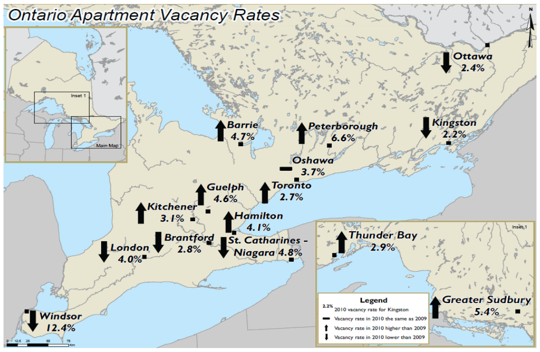
1. Beware of year by year comparisons.
2. Track trend line (by month or quarter).
3. Discount seasonal activity.
4. Remember the hand-off effect.
5. Consider a range of scenarios.
6. Units under construction may not be a true representation of supply.
7. An aging population does not mean supply glut and price collapse.
8. Mortgages up 1%, sales down 5%-7%.
9. Housing sales rise 6-9 months after job recovery stage.
10. Immigrants buy 3-4 years after arriving.

Commercial Property Tax Is Canada`s Cash Cow

Canada is the world's most expensive country in which to own office towers, at least when it comes to how deeply taxes cut into profits.

Taxes on commercial property rents in Canada are a "massive" 53 per cent of total income, according to a study by international tax advisory firm Tax and. The United States, the next highest country on the list, taxes its commercial property rents at 41 per cent.

"The alarmingly high total tax rate in Canada is largely the combined result of high levels of both income tax, which stands at a rate of 30 per cent, and real estate tax at 3.6 per cent," the study concludes....Read More



Office Sector Vacancy Rates

Canada's office sector fared relatively well through the first three quarters of the year, as a limited amount of new construction kept inventories down and low interest rates helped owners keep their heads above water. Here's how the country's different cities stacked up ; Canada-wide 9.8%, Ottawa 5%, Toronto 9.4%, Montreal 10.6%, Vancouver 10.1%, Calgary 14.4%, Halifax 8.7%....Read More

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