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Phone: 519-641-1400

Fax: 519-641-4613

342 Commissioners Road, W.

London, Ontario N6J 1Y3

STATISTICAL REPORT



(for month ending November 30, 2013)

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News Release

For Comment: Doug Pedlar, President, 519-238-5700

For Background: Betty Doré, Executive Vice-President, 519-641-1400

London, December 2, 2013

Market correction in November

Home sales in November were up 7.6% overall, with 551 homes exchanging hands over the past month. “We always like to see an increase in sales,” says Doug Pedlar, President of the London and St. Thomas Association of REALTORS®. “It’s important, however, to bear in mind that last November’s sales were comparatively low, which means that what we are seeing now may be more like a market correction than anything else.” The average number of sales for November between 2008 and 2012 was 535.

The City of St. Thomas also fared well in November, with 44 sales, up two units from the previous year. The average price for a home in St. Thomas stands at \$199,325 Year-to-Date, up 4% over last year.

The average price of a detached home Year- to-Date in LSTAR’s jurisdiction is \$261,060, up 2.6%, while the average price of a condo for the same period stands at \$178,431, up 4.1%. The average price of all homes Year-to-Date in LSTAR’s jurisdiction is \$245,964, up 3 %.

The following table, based on data taken from CREA’s National MLS® Report for October 2013 (the latest information available), demonstrates how homes in LSTAR’s jurisdiction continue to maintain their affordability compared to other major Ontario and Canadian centers.

City	Average Sale \$\$
Vancouver	\$767,822
Victoria	\$463,409
Fraser Valley	\$489,108
Toronto	\$533,952
Calgary	\$444,893
Hamilton-Burlington	\$396,879
Edmonton	\$343,752
Saskatoon	\$349,437
Ottawa	\$358,670
Kitchener-Waterloo	\$327,699
Montreal	\$334,951

City	Average Sale \$\$
Regina	\$325,026
St. Catharines	\$288,845
Newfoundland & Labrador	\$272,005
Quebec City	\$271,965
Halifax-Dartmouth	\$264,270
London St. Thomas	\$242,316
CANADA	\$381,821

House Style	Units Sold	Average Price
2 storey	135	\$334,124
Bungalow	103	\$191,161
Ranch	75	\$286,320
Townhouse	35	\$147,691

The best-selling house style in LSTAR's jurisdiction in November 2013 was the two-storey, then the bungalow, then the ranch, then the townhouse condominium.

The London and St. Thomas Association of REALTORS® (LSTAR) is one of Canada's fifteen largest real estate associations, representing over 1,500 REALTORS® working in Middlesex and Elgin Counties, a trading area of 500,000 residents.

LSTAR adheres to a Quality of Life philosophy, supporting growth that fosters economic vitality, provides housing opportunities, respects the environment and builds good communities and safe neighbourhoods and is a proud participant in the REALTORS Care Foundation's Every REALTOR™ Campaign.

As members of the Canadian Real Estate Association, LSTAR members may use the REALTOR® trademark, which identifies them as real estate professionals who subscribe to a strict code of ethics. The Association operates the local Multiple Listing Service® (MLS®) and provides ongoing professional education courses for its members.

LSTAR's Market Report for November 2013

Market Activity	457 detached homes and 94 condos exchanged hands in November 2013, for a total of 551 transactions.																													
Type of Market	Balanced																													
Listings	Active detached home listings end of period were down 4.6%. Active condo listings end of period were down 3.5%																													
Average Price November 2013 (Compared to October 2013)	Total Residential (Detached & Condo)	\$242,316 up 1.0% (\$239,869)																												
	All detached homes in LSTAR’s jurisdiction	\$256,448 up 0.6% (\$255,013)																												
	All condos in LSTAR’S jurisdiction	\$173,611 down 4.3% (\$176,364)																												
	All two-storeys in LSTAR’s jurisdiction	\$334,124 up 5.3% (\$317,317)																												
	All bungalows in LSTAR’s jurisdiction	\$191,161 up 0.5% (\$190,273)																												
	All ranches in LSTAR’S jurisdiction	\$286,320 down 2.1% (\$292,319)																												
	All townhouse condos in LSTAR’s jurisdiction	\$147,691 down 0.8% (\$148,933)																												
Most Popular in November	Two-storeys, then bungalows, then ranch, and then the townhouse condominiums.																													
Affordability	<p>The average price of a detached home Year- to-Date in LSTAR’s jurisdiction is \$261,060, up 2.6%, while the average price of a condo for the same period stands at \$178,431, up 4.1%. The average price of all homes Year-to-Date in LSTAR’s jurisdiction is \$245,964, up 3%.</p> <p>The following table, based on data taken from CREA’s National MLS® Report for October 2013 (the latest information available), demonstrates how homes in LSTAR’s jurisdiction continue to maintain their affordability compared to other major Ontario and Canadian centers.</p> <table><tr><th>City</th><th>Average Sale \$\$</th></tr><tr><td>Vancouver</td><td>\$767,822</td></tr><tr><td>Victoria</td><td>\$463,409</td></tr><tr><td>Toronto</td><td>\$533,952</td></tr><tr><td>Calgary</td><td>\$444,893</td></tr><tr><td>Hamilton-Burlington</td><td>\$396,879</td></tr><tr><td>Ottawa</td><td>\$358,670</td></tr><tr><td>Kitchener-Waterloo</td><td>\$327,699</td></tr><tr><td>Edmonton</td><td>\$343,752</td></tr><tr><td>Saskatoon</td><td>\$349,437</td></tr><tr><td>Regina</td><td>\$325,026</td></tr><tr><td>Halifax-Dartmouth</td><td>\$264,270</td></tr><tr><td>London St. Thomas</td><td>\$242,316</td></tr><tr><td>CANADA</td><td>\$381,821</td></tr></table>		City	Average Sale \$\$	Vancouver	\$767,822	Victoria	\$463,409	Toronto	\$533,952	Calgary	\$444,893	Hamilton-Burlington	\$396,879	Ottawa	\$358,670	Kitchener-Waterloo	\$327,699	Edmonton	\$343,752	Saskatoon	\$349,437	Regina	\$325,026	Halifax-Dartmouth	\$264,270	London St. Thomas	\$242,316	CANADA	\$381,821
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Market Factors	<p>Home sales in November were up 7.6% overall, with 551 homes exchanging hands over the past month. “It’s important, however, to bear in mind that last November’s sales were comparatively low, which means that what we are seeing now may be more like a market correction than anything else.” The City of St. Thomas also fared well in November, with 44 sales, up 4.8% from the previous year. The average price for a home in St. Thomas stands at \$199,325 Year-to-Date, up 4% over last year.</p>																													

2013 Monthly Data							2012 Monthly Data				
DETACHED		%	CONDO	%	OTHER	TOTAL	%	DETACHED	CONDO	OTHER	TOTAL
Units Sold	457	9.6	94	-1.1	44	595	7.0	417	95	44	556
Dollar Volume	\$117,196,927	11.4	\$16,319,426	4.4	\$23,474,000	\$156,990,353	15.6	\$105,191,995	\$15,636,315	\$14,956,500	\$135,784,810
No.of Listings	759	3.8	219	19.7	211	1189	3.2	731	183	238	1152

<u>2013 Year-to Date</u>							<u>2012 Year-to-Date</u>				
DETACHED		%	CONDO	%	OTHER	TOTAL	%	DETACHED	CONDO	OTHER	TOTAL
Units Sold	6124	-1.5	1369	-4.0	475	7968	-3.2	6215	1426	589	8230
Dollar Volume	\$1,598,733,482	1.1	\$244,271,697	-0.2	\$188,050,702	\$2,031,055,881	-0.5	\$1,581,028,711	\$244,675,196	\$215,032,716	\$2,040,736,623
No.of Listings	12369	1.3	2973	1.2	2690	18,032	0.3	12213	2938	2821	17,972
Active Listings (end of period)	2515	-4.6	585	-3.5	1383	4483	-3.8	2636	606	1416	4658

Detached	<u>2013</u>		<u>2012</u>
Average Price(Month)	\$256,448	1.7	\$252,259
Average Price (YTD)	\$261,060	2.6	\$254,389

Condo	<u>2013</u>		<u>2012</u>
Average Price(Month)	\$173,611	5.5	\$164,593
Average Price (YTD)	\$178,431	4.0	\$171,581

Total Residential	<u>2013</u>		<u>2012</u>
Average Price(Month)	\$242,316	2.7	\$235,993
Average Price (YTD)	\$245,964	2.9	\$238,935

2013 Monthly Data**2012 Monthly Data**

DETACHED		%	CONDO	%	TOTAL	%	DETACHED	CONDO	TOTAL
Units Sold	457	9.6	94	-1.1	551	7.6	417	95	512
Dollar Volume	\$117,196,927	11.4	\$16,319,426	4.4	\$133,516,353	10.5	\$105,191,995	\$15,636,315	\$120,828,310
No.of Listings	759	3.8	219	19.7	978	7.0	731	183	914
Average Price (November)	\$256,448	0.6	\$173,611	-1.6	\$242,316	1.0			
Average Price (October)	\$255,013		\$176,364		\$239,869				
% Difference in Average Price in Current Month Compared to Previous Month									

2013 Year-to Date**2012 Year-to-Date**

DETACHED		%	CONDO	%	TOTAL	%	DETACHED	CONDO	TOTAL
Units Sold	6124	-1.5	1369	-4.0	7493	-1.9	6215	1426	7,641
Dollar Volume	\$1,598,733,482	1.1	\$244,271,697	-0.2	\$ 1,843,005,179	0.9	\$1,581,028,711	\$244,675,196	\$1,825,703,907
No.of Listings	12369	1.3	2973	1.2	15342	1.3	12213	2938	15,151
Active Listings (end of period)	2515	-4.6	585	-3.5	3100	-4.4	2636	606	3,242
Average Price YTD	\$261,060	2.6	\$178,431	4.1	\$245,964	3.0	<div>RESIDENTIAL STATISTICS Nov 2013</div>		
Average Price (Dec.31/12)*	\$254,434		\$171,403		\$238,822				
* % Difference in Average Price Year-to-Date Compared to December 31, 2012									

RESIDENTIAL STATISTICS
Nov 2013

ST. THOMAS STATISTICS**2013 Monthly Data****2012 Monthly Data**

		%	
Units Sold	44	4.8	42
Dollar Volume	\$9,519,175	11.3	\$8,554,350
No.of Listings	57	-9.5	63
Active at End	297	9.2	272

2013 Year-to Date**2012 Year-to-Date**

		%	
Units Sold	636	7.4	592
Dollar Volume	\$126,770,416	11.7	\$113,474,624
No.of Listings	1136	-1.7	1156

Average Price (Nov 2013)	\$216,345	-4.5	Average Price (Nov 2012)
Average Price (Oct 2013)	\$226,649		\$203,675
Average Price YTD	\$199,325	4.0	Average Price (YTD 2012)
Average Price (Dec.31/12) *	\$191,607		\$191,680

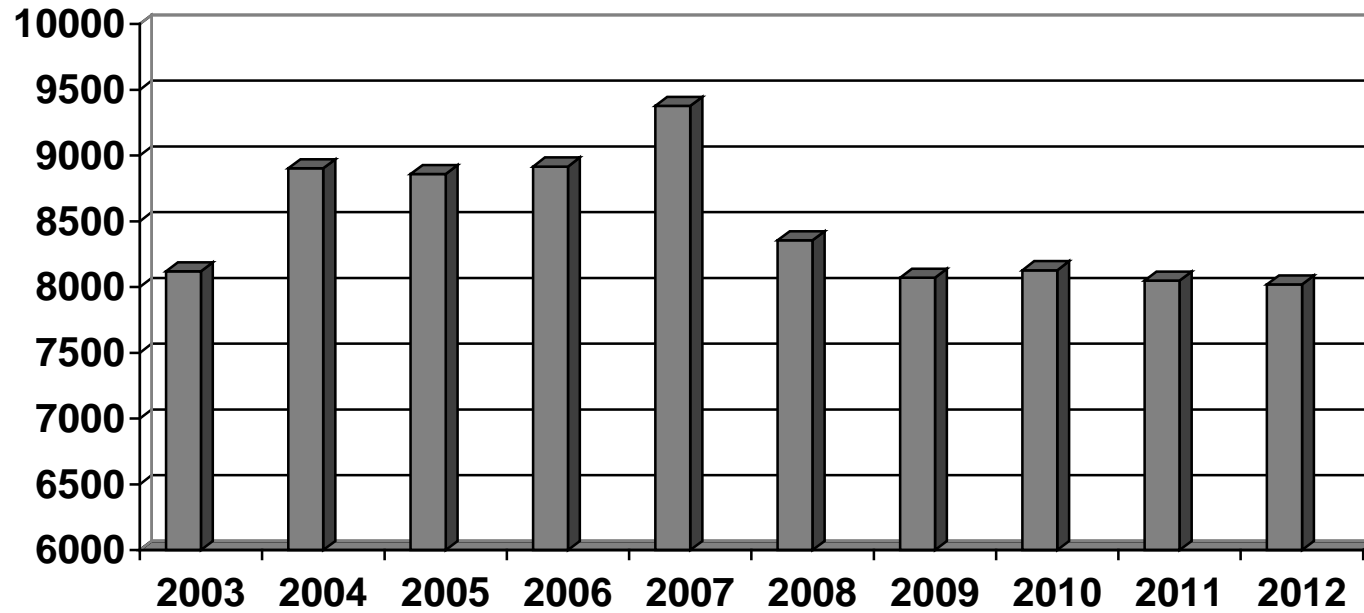
* Difference in Average Price Year-to-Date Compared to December 31, 2012

ST. THOMAS
Sales by Month

YEAR	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2013	42	50	50	76	86	53	78	54	56	48	44	
2012	40	36	50	59	65	57	69	64	51	59	42	24
2011	44	40	67	60	72	73	59	64	61	51	50	42
2010	37	44	61	89	77	63	63	55	58	53	41	24
2009	23	52	55	55	75	90	72	75	59	55	57	37
2008	36	53	48	76	86	68	70	50	52	48	25	23
2007	58	80	86	82	97	92	93	84	47	64	52	32
2006	47	36	76	82	87	88	55	67	57	60	59	38
2005	42	46	76	65	76	81	79	78	74	66	58	39
2004	43	59	96	78	79	80	64	75	65	61	59	27
2003	35	52	60	66	63	74	74	53	77	63	55	31
10 Year Average (2004- 2013)	41	50	67	72	80	75	70	67	58	57	49	29

MLS® Residential Sales

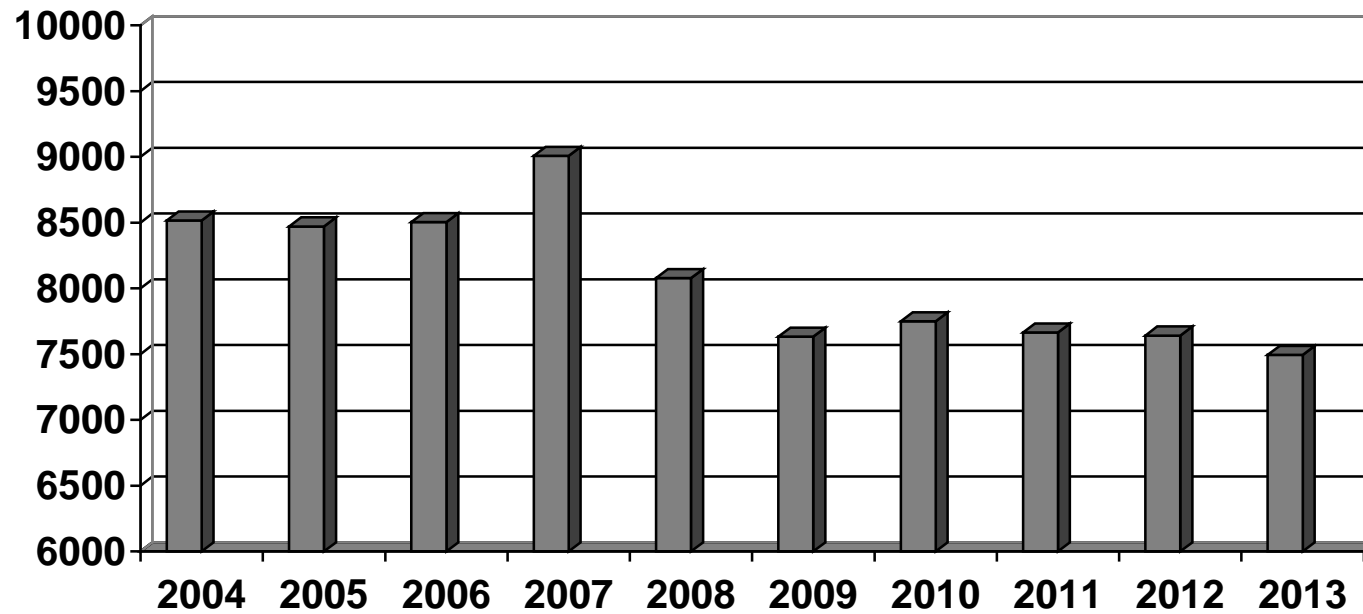
(Jan. 1 to Dec. 31 – a 10 year review)



2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
8120	8903	8859	8916	9378	8356	8070	8128	8048	8020

MLS® Residential Sales

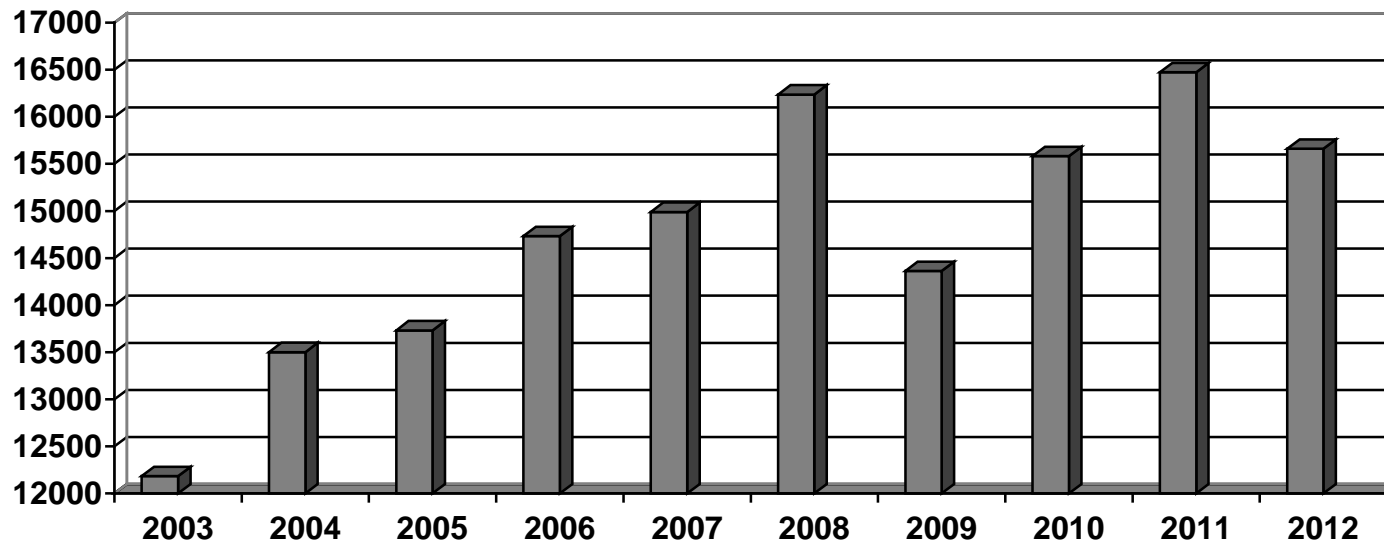
(November YTD – a 10 year review)



2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
8516	8471	8504	9007	8077	7632	7750	7665	7641	7493

MLS® Residential Listings

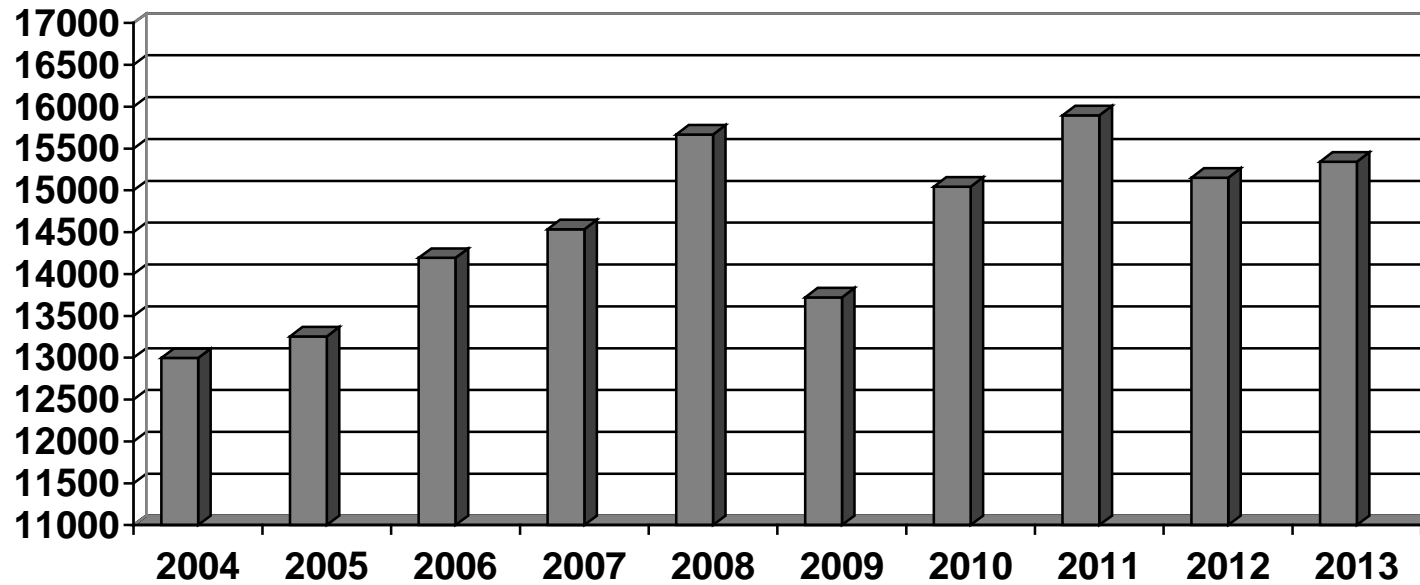
(Jan. 1 to Dec. 31 – a 10 year review)



2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
12184	13501	13732	14732	14990	16236	14362	15582	16473	15661

MLS® Residential Listings

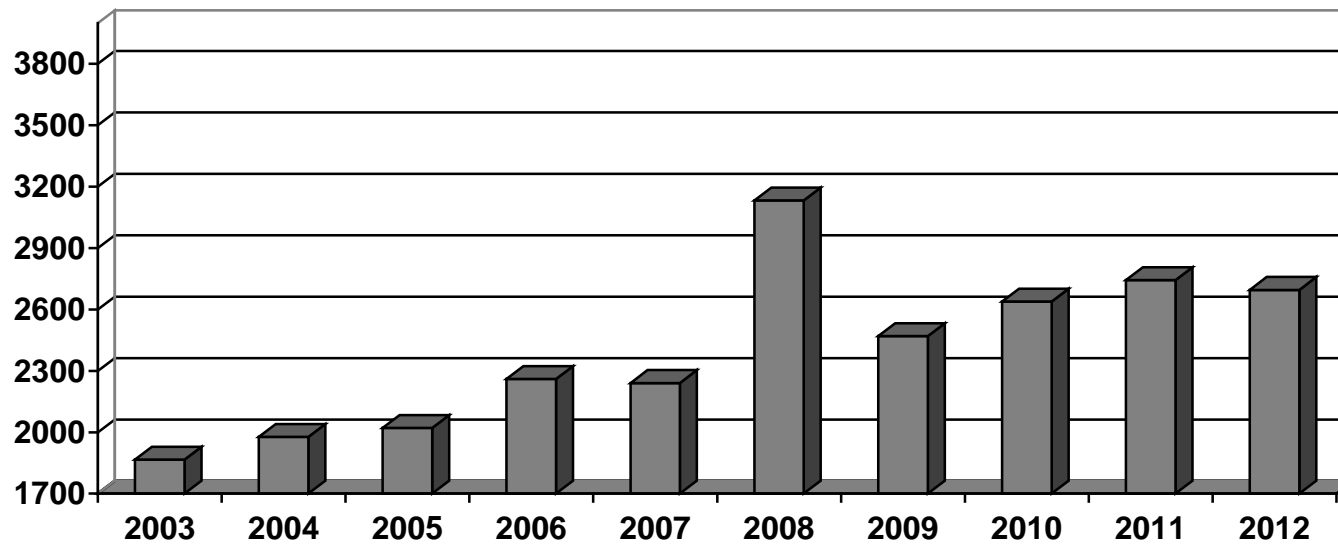
(November YTD – a 10 year review)



2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
12996	13255	14193	14535	15667	13720	15045	15897	15151	15342

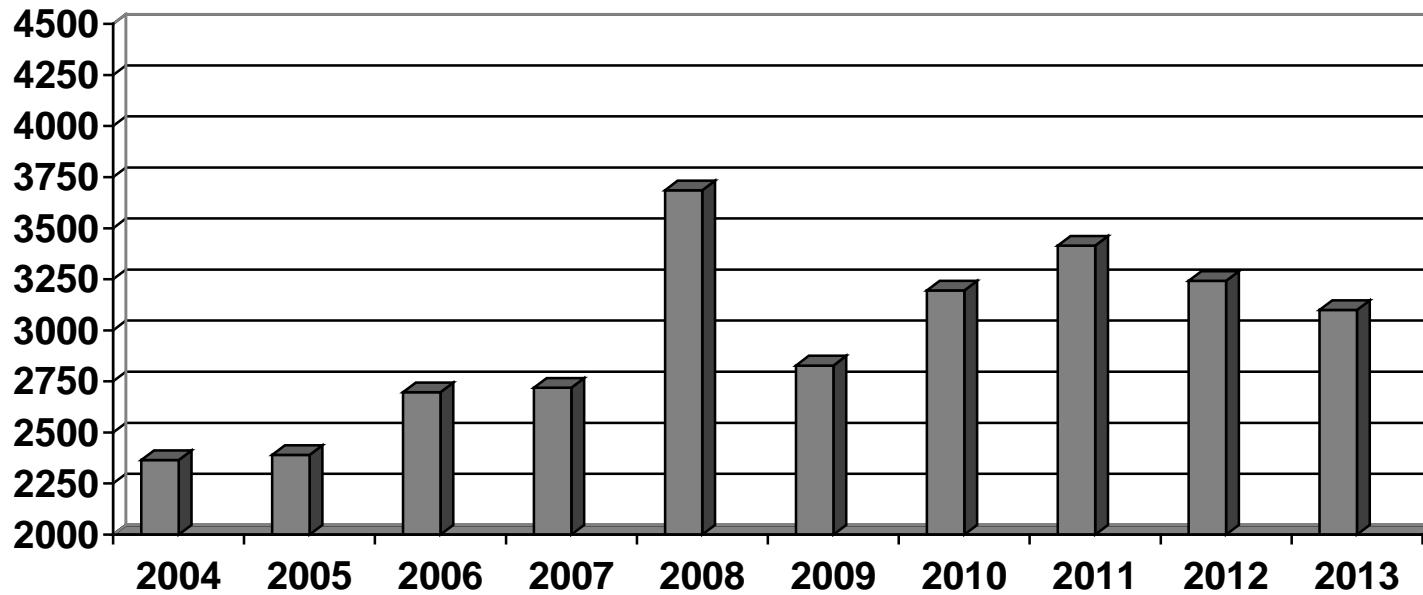
Active MLS® Residential Listings – End of Period

(10 year review)



2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1866	1978	2021	2260	2241	3133	2470	2639	2743	2696

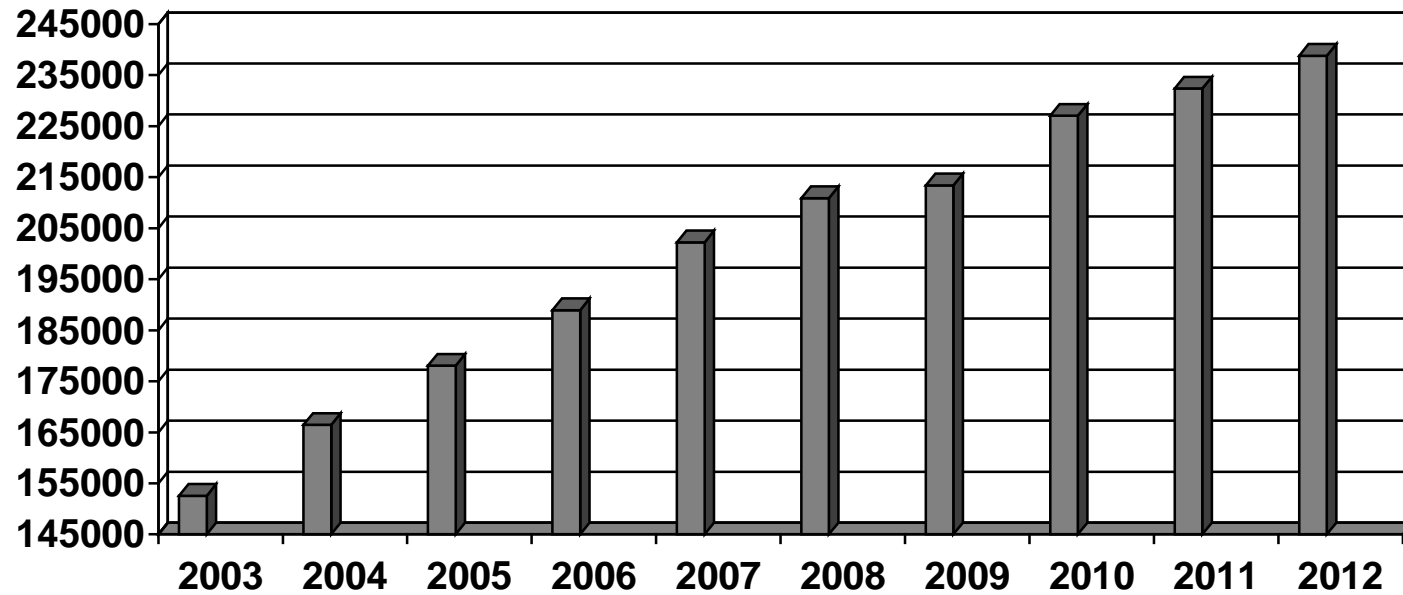
Active MLS® Residential Listings End of Period as of November (10 year review)



2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
2365	2390	2697	2719	3686	2828	3195	3414	3242	3100

Average Residential Price in Association's Jurisdiction

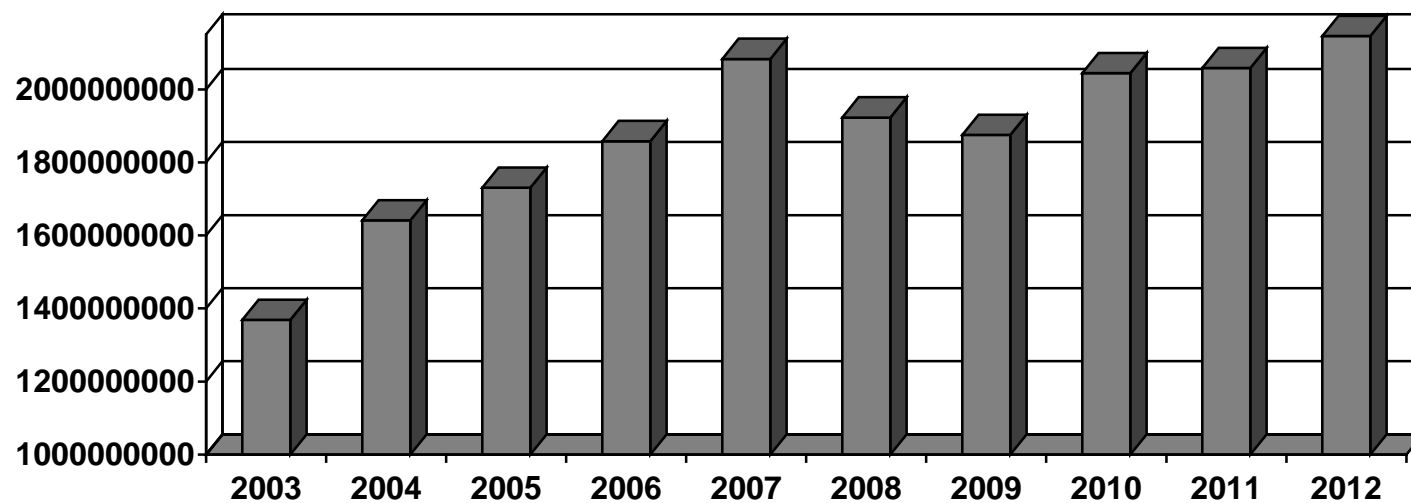
(10 year review)



2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
\$152,586	\$166,465	\$178,058	\$188,942	\$202,256	\$210,888	\$213,402	\$227,056	\$232,387	\$238,822

Total MLS® Dollar Volume

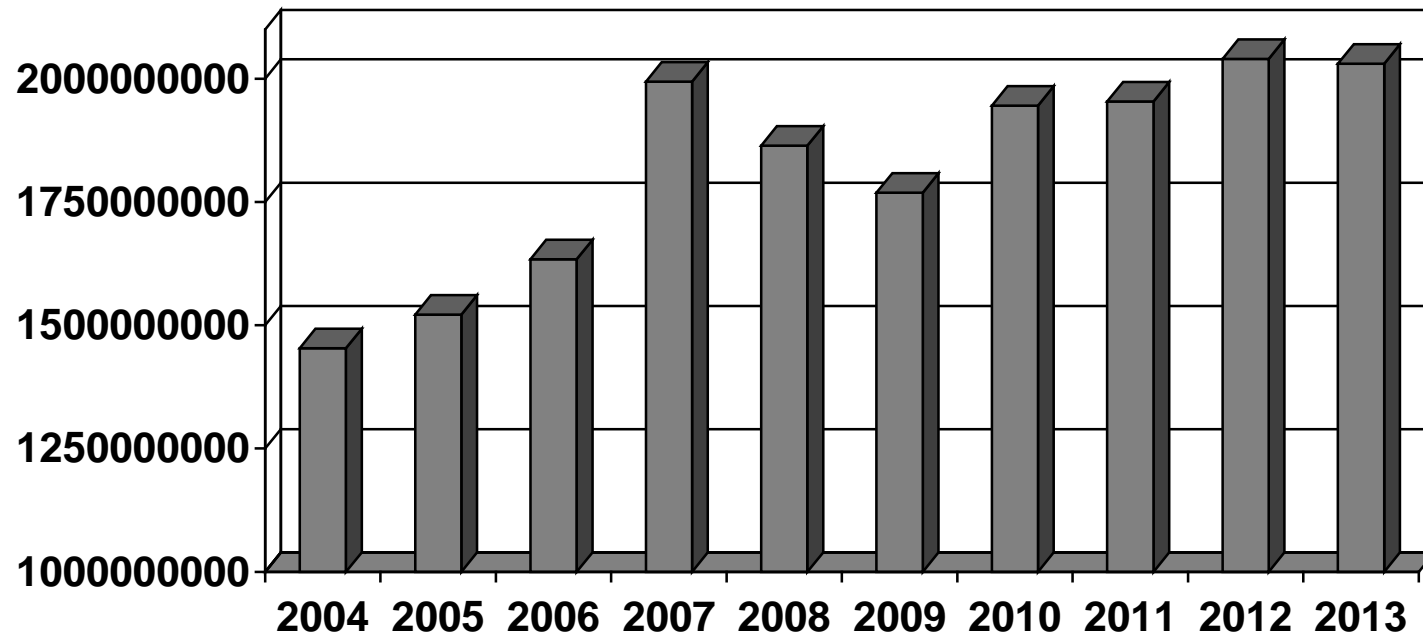
(10 year review)



2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1,368,440,059	1,640,903,052	1,730,728,695	1,857,909,942	2,083,113,745	1,922,848,300	1,874,879,343	2,044,092,298	2,058,184,156	2,145,684,491

Total MLS® Dollar Volume YTD as of November

(10 year review)



2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1,453,642,332	1,521,573,592	1,634,015,565	1,994,212,450	1,864,681,533	1,769,079,546	1,945,967,508	1,954,314,864	2,040,736,623	2,031,055,881

Residential Sales by Month

YEAR	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
10 Year Average: Condos	86.5	131.9	155.6	166.6	190.2	179.6	166.3	155.7	126.9	122.2	105.6	74.3
10 Year Average: Detached	363.2	486.9	642.7	708.8	773.7	730.7	666.6	613.9	548.3	520.3	469.5	269.4
2013	438	576	612	864	941	795	788	696	614	644	551	
Condo	77	128	117	144	152	141	158	142	95	124	94	
Detached	361	448	495	720	789	654	630	554	519	520	457	
2012	454	637	770	880	913	825	746	723	596	624	512	381
Condo	75	137	147	164	162	162	126	139	103	122	95	82
Detached	379	500	623	716	751	663	620	584	493	502	417	299
2011	428	552	809	750	882	913	742	763	702	583	576	384
Condo	81	116	162	131	180	172	155	143	113	88	80	78
Detached	347	436	647	619	702	741	587	620	589	495	496	306
2010	472	605	859	1017	898	816	714	627	589	566	620	381
Condo	95	117	157	182	184	156	125	118	114	101	115	80
Detached	377	488	702	835	714	660	589	509	475	465	505	301
2009	305	480	669	804	864	946	904	747	708	664	584	438
Condo	60	98	118	138	166	179	170	147	136	121	99	85
Detached	245	382	551	666	698	767	734	600	572	543	485	353
2008	466	687	745	842	1021	905	950	762	769	581	386	281
Condo	87	140	151	188	196	185	207	155	144	106	87	63
Detached	379	547	594	654	825	720	743	607	625	475	299	218
2007	538	708	846	916	1161	992	1009	871	650	705	654	375

Residential Sales by Month

YEAR	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Condo	94	148	168	193	242	207	226	183	126	140	123	91
Detached	444	560	678	723	919	785	783	688	524	565	531	284
2006	529	615	869	857	1013	1011	800	832	692	711	616	421
Condo	113	144	172	179	193	204	155	173	147	139	126	84
Detached	416	471	697	678	820	807	645	659	545	572	490	337
2005	440	657	774	889	973	996	793	894	746	679	645	388
Condo	107	142	149	173	221	199	167	195	156	145	119	87
Detached	333	515	625	716	752	797	626	699	590	534	526	301
2004	427	671	1030	935	973	904	883	781	686	668	607	388
Condo	76	149	215	174	206	191	174	162	135	136	118	93
Detached	351	522	815	761	767	713	709	619	551	532	489	295
2003	479	619	722	876	837	835	895	672	671	619	539	389
Condo	378	136	138	180	165	151	192	135	145	117	99	81
Detached	101	483	763	696	672	684	703	537	526	502	440	308
2002	501	703	763	931	852	779	746	695	591	621	558	379
Condo					1882		143	143	113	134	113	85
Detached							603	552	478	487	445	294
2001	341	532	668	722	820	776	677	673	558	576	537	427
2000	293	556	756	654	753	664	558	570	466	511	433	291
1999	278	500	677	700	733	735	704	561	563	482	475	312
1998	310	478	569	615	691	648	662	556	563	491	458	375
1997	435	531	537	671	648	545	661	482	524	528	389	358
1996	335	449	649	622	677	544	575	568	550	628	673	500
1995	260	320	398	445	575	559	537	641	498	471	416	277

Residential Sales by Month

YEAR	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1994	323	525	786	761	618	534	383	456	356	396	379	276
1993	249	412	508	676	621	639	549	507	479	419	399	347
1992	392	636	715	623	556	586	577	504	534	519	382	261
1991	392	636	715	623	556	586	577	504	534	519	382	261
1990	269	627	618	521	439	398	450	479	385	403	337	254
1989	480	641	687	578	624	567	531	685	568	551	522	337
1988	423	568	742	724	672	665	602	666	557	518	503	363
1987	418	561	534	557	418	483	517	492	455	544	385	284
1986	348	304	348	497	506	529	465	517	561	524	387	301
1985	382	396	445	500	617	582	525	501	462	463	346	202
1984	310	379	507	444	503	421	409	452	313	388	391	245
1983	266	322	443	464	533	472	482	454	406	327	359	211
1982	153	193	262	265	256	271	275	335	410	428	396	331
1981	285	327	414	598	531	368	358	268	222	178	179	153
1980	257	295	289	258	266	385	432	382	337	305	261	209
1979	218	311	370	427	426	452	467	382	317	313	195	97
1978	218	298	316	389	410	395	342	383	303	314	247	353

Average Residential Prices - 1987 to 2013 YTD

Year	Average Price (London)	Average Price (St. Thomas)	Average Price (Area)
1987	\$106,300	\$72,892	\$97,962
1988	\$117,695	\$90,887	\$111,708
1989	\$134,960	\$101,108	\$128,578
1990	\$141,919	\$106,202	\$134,907
1991	\$143,306	\$106,134	\$134,545
1992	\$141,764	\$112,088	\$135,962
1993	\$139,311	\$106,843	\$133,835
1994	\$138,279	\$111,823	\$134,089
1995	\$131,954	\$109,019	\$127,166
1996	\$129,817	\$107,005	\$127,261
1997	\$132,838	\$111,957	\$130,534
1998	\$133,525	\$109,378	\$129,706
1999	\$133,033	\$116,297	\$131,899
2000	\$135,996	\$115,994	\$134,593
2001	\$137,820	\$114,257	\$136,636
2002	\$143,007	\$121,470	\$142,106
2003	\$155,148	\$129,349	\$152,586
2004	\$169,022	\$141,989	\$166,138
2005	\$178,899	\$155,595	\$178,058
2006	\$193,087	\$162,250	\$188,942
2007	\$208,865	\$172,550	\$202,256
2008	\$211,323	\$187,361	\$210,888
2009	\$214,769	\$182,450	\$213,402
2010	\$231,020	\$182,719	\$227,056
2011	\$238,238	\$189,413	\$232,387
2012	\$240,370	\$191,607	\$238,822
2013	\$247,142	\$199,325	\$245,964

Condos – 15 Year Review

Year	Total	% Increase	Average Price	Townhouse	% Increase	Average Price
1998	948	1.1	\$94,275	509	-5.4	\$89,513
1999	1129	19.1	\$93,015	607	19.3	\$90,308
2000	1158	2.6	\$96,174	697	14.8	\$91,703
2001	1250	7.9	\$96,902	684	-1.9	\$92,647
2002	1577	26.2	\$102,592	881	28.8	\$98,238
2003	1618	2.6	\$111,498	880	-0.1	\$101,667
2004	1823	12.7	\$120,349	1043	18.6	\$111,921
2005	1850	1.5	\$126,835	946	-9.3	\$123,417
2006	1822	-1.5	\$138,314	894	-5.5	\$131,185
2007	1933	5.6	\$146,062	985	3.8	\$136,120
2008	1704	-11.8	\$151,969	858	-12.9	\$145,292
2009	1509	-11.4	\$158,617	763	-11.1	\$146,272
2010	1541	2.1	\$171,098	781	2.4	\$155,998
2011	1494	-3.0	\$179,560	719	-7.9	\$157,035
2012	1508	0.9	\$171,403	749	4.2	\$154,232

Statistical Breakdown by Area for November 2013

London

Item	2012 Average Sale Price *	2013 Year to Date	%
NORTH			
Total Detached North	\$318,346	\$323,319	1.6%
Total Condo North	\$209,957	\$216,657	3.2%
Bungalow North	\$252,050	\$249,205	-1.1%
Two Storey North	\$344,319	\$346,285	0.6%
Ranch North	\$367,893	\$365,995	-0.5%
Townhouse Condo North	\$192,739	\$191,529	-0.6%
SOUTH			
Total Detached South	\$269,941	\$282,632	4.7%
Total Condo South	\$153,782	\$158,433	3.0%
Bungalow South	\$201,111	\$211,025	4.9%
Two Storey South	\$334,382	\$348,922	4.3%
Ranch South	\$288,109	\$308,067	6.9%
Townhouse Condo South	\$141,778	\$144,442	1.9%
EAST			
Total Detached East	\$204,486	\$201,532	-1.4%
Total Condo East	\$147,403	\$155,759	5.7%
Bungalow East	\$165,345	\$161,941	-2.1%
Two Storey East	\$272,202	\$264,352	-2.9%
Ranch East	\$202,905	\$201,010	-0.9%
Townhouse Condo East	\$122,821	\$120,573	-1.8%

* up-to-date figures based on January 1, 2012 to December 31, 2012

Statistical Breakdown by Area for November 2013

Elgin

Item	2012 Average Sale Price *	2013 Year to Date	%
Total Detached	\$229,221	\$226,607	-1.1%
Total Condo	\$225,667	\$166,500	-26.2%
Bungalow	\$179,060	\$174,794	-2.4%
Two Storey	\$317,989	\$297,279	-6.5%
Ranch	\$265,556	\$279,095	5.1%
Townhouse Condo	\$233,875	\$183,357	-21.6%

St. Thomas

Item	2012 Average Sale Price *	2013 Year to Date	%
Total Detached	\$191,949	\$196,481	2.4%
Total Condo	\$227,143	\$212,023	-6.7%
Bungalow	\$177,004	\$186,640	5.4%
Two Storey	\$237,513	\$239,866	1.0%
Ranch	\$197,621	\$217,755	10.2%
Townhouse Condo	\$0	\$0	n/a

* up-to-date figures based on January 1, 2012 to December 31, 2012

Statistical Breakdown by Area for November 2013

Middlesex County

Item	2012 Average Sale Price *	2013 Year to Date	%
Total Detached	\$295,540	\$296,956	0.5%
Total Condo	\$252,656	\$265,173	5.0%
Bungalow	\$194,557	\$211,002	8.5%
Two Storey	\$360,149	\$363,094	0.8%
Ranch	\$320,454	\$322,174	0.5%
Townhouse Condo	\$263,500	\$291,000	10.4%

Strathroy

Item	2012 Average Sale Price *	2013 Year to Date	%
Total Detached	\$217,860	\$217,612	-0.1%
Total Condo	\$154,711	\$180,156	16.4%
Bungalow	\$196,885	\$195,879	-0.5%
Two Storey	\$260,290	\$274,712	5.5%
Ranch	\$259,220	\$232,815	-10.2%
Townhouse Condo	\$138,333	\$122,000	-11.8%

* up-to-date figures based on January 1, 2012 to December 31, 2012