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**Living**  
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The Real Estate Market Watch

Fall 2016

## Thanksgiving: A Festive Tradition with Canadian Roots

The origin of Thanksgiving is often associated with early pilgrims living in Massachusetts, but what many do not know is that the holiday's first North American iteration actually took place two centuries prior, in the part of Canada now known as Newfoundland.

The year was 1578, and English-born naval explorer Martin Frobisher decided to organize a religious gathering of thanks for not only his crew, but also an assortment of early Canadian settlers. This early, formal observance was in the tradition of European harvest feasts, but in both its location and its menu – salt beef with crackers and peas – it was a distinctly Canadian affair. During the early 1600s, Samuel de Champlain was also known to enjoy an annual harvest feast in modern-day Quebec.

The tradition was brought to Nova Scotia in the 1750s, and subsequently spread out to other parts of the country, where it was celebrated during the autumn season with no specific date. In 1879, Thanksgiving became an official Canadian holiday, and in 1957, it was granted an official date: the second Monday of every October.

Taking place nearly a full month before American Thanksgiving, the Canadian date was selected in order to prevent any conflict with our nation's annual Remembrance Day observations on November 11th.

Over the centuries, Canadian Thanksgiving has transformed to reflect our country's increasingly diverse blend of cultures. That process has been largely helped by initiatives such as **Share Thanksgiving**, a Toronto-founded program that matches new Canadians with host families to experience an authentic North American Thanksgiving celebration.



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# Thanksgiving in Mississauga: A Guide for 2016

For any family, the perfect Thanksgiving dinner is a result of plenty of preparation – from sourcing fresh produce and seasonal decorations, to keeping the kids busy while they work up an appetite for the big dinner. Luckily, there are plenty of nearby options for both. Here are a couple of our favourites:

**Sept. 24 – Oct. 31: Pumpkinfest at Downie’s Market Farm**

10:00 AM – 5:00 PM Daily | 13682 Heart Lake Road, Caledon

Families looking for an authentic pumpkin farm experience, without having to drive too far out of town, can make the short trip to beautiful Caledon for an authentic, pumpkin-themed harvest experience. Activities include a corn maze, wagon rides, puppet shows, duck races, and even a haunted “Boo Barn” to help the kids get into the Halloween spirit early.

Cost: \$9/person on weekdays; \$14/person on weekends. For more info, check out the official information page at <http://www.downeysfarm.com/downeys-farm-market-pumpkinfest.htm>.

**Oct. 9: Lions Club Farmers’ Market**

8:00 AM – 4:00 PM | 3 Robert Speck Parkway, Mississauga

Operating every Sunday until October 30, this popular farmer’s market is free to the public and offers 900 parking spaces. With goods on display ranging from fresh produce and meats, to maple syrup, jams, and preserves, you’ll be sure to find something special for this year’s Thanksgiving table.

For more information, check out the official information page at: <http://www.lionsfarmersmkt.com/>

No matter how you’re celebrating Thanksgiving this year, please accept our best wishes for the season. We hope all of our readers’ upcoming long weekend is safe, relaxing and enjoyable!

# City Reviews “Transformative” Policies for Lakeview

Overlooking the Lake Ontario shoreline between Port Credit and Mimico, Mississauga’s Lakeview neighbourhood has undergone many changes over the last century.

Beginning the 1900s as little more than a network of rural communities, Lakeview quickly grew into a renowned industrial area that would go on to provide space for (among other things) a commercial training airport, a military barracks, and weapons manufacturing facilities that helped fuel Canada’s efforts during both World Wars.

For many years, arguably the neighbourhood’s most prominent landmark was the four smokestacks of the Lakeview Generating Station, a coal-fired plant that shut its doors in 2005 and was demolished in 2007.

With the former plant’s lands now freed up for development, a new Master Plan to revitalize the area – dubbed Inspiration Lakeview – has gained substantial momentum since it was officially launched in the fall of 2010.

The project passed a significant milestone on Sept. 19, 2016, when Mississauga’s Planning and Development Committee received a staff report containing proposed Official Plan policies that would help make the Inspiration Lakeview Master Plan a reality.

According to the city’s official media release issued Sept. 20, the newly-proposed policies identify:

- An innovative, green model for developing the new Lakeview community
- Four “distinct precincts,” each with its own character
- New parks, open spaces, roads and transit corridors for the neighbourhood
- Cultural facilities, an “innovation corridor,” and an institutional campus

“This is an exciting time for the Lakeview Waterfront. The proposed policies are the first step for making the vision for these lands a reality,” explained Ed Sajecki, Commissioner of Planning and Building at the City of Mississauga.

“We look forward to testing these policies in the community and to working with other levels of government, land owners and other partners on the next steps towards realizing the vision.”

While adopting the plan policy is just one of several early steps involved in making Inspiration Lakeview come to fruition – site work and multiple studies will also be in the works – it does provide a legal framework that will be crucial for continuing with the plan.

**Inspiration Lakeview, 2014 to Present: A Quick Overview**

- December 2010: Following a November public tour of the Ontario Power Generation lands that had formerly held Lakeview’s coal-fired plant, 500 community members attended “visioning sessions” at which they were invited to share their ideas for a new Lakeview waterfront community.
- November 2013: The first of several Community Updates, open to the public, is presented by the Inspiration Lakeview team.
- Spring 2014: Two more community updates are held in March and May. At the latter, the public was given the chance to review a draft Master Plan.
- June 2014: The Inspiration Lakeview Master Plan is presented to Mississauga’s Planning and Development Committee.
- September 2016: Proposed policies for Inspiration Lakeview are presented to the Committee.

**What’s next for the master plan?**

The first next step involved city staff, who will circulate the proposed policies to stakeholders, then hold a public meeting to gather feedback. After both of those processes are complete, it will be time to deliver another report – this time, one that contains final recommendations on the proposed amendments to the City of Mississauga’s Official Plan.

Many of the details cited in this article were obtained from a City of Mississauga media release issued Sept. 20, 2016, which can be found online at <http://www.mississauga.ca/portal/cityhall/pressreleases>. For more information on the Inspiration Lakeview project, we encourage you to check out the official web site at <http://www.mississauga.ca/portal/residents/inspirationlakeview>.





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# Market Watch

August 2016

Real GDP Growth <sup>i</sup>		
Q2	2016	▼ (1.6%)
Toronto Employment Growth <sup>ii</sup>		
July	2016	▼ 1.2%
Toronto Unemployment Rate		
July	2016	▼ 6.4%
Inflation Rate (Yr./Yr. CPI Growth) <sup>iii</sup>		
July	2016	▼ 1.3%
Bank of Canada Overnight Rate <sup>iii</sup>		
August	2016	— 0.50%
Prime Rate <sup>iv</sup>		
August	2016	— 2.70%
Mortgage Rates		
1 Year	—	3.14%
3 Year	—	3.39%
5 Year	—	4.74%

**Sources and Notes:**

- i - Statistics Canada, Quarter-over-quarter growth, annualized
- ii - Statistics Canada, Year-over-year growth for the most recently reported month
- iii - Bank of Canada, Rate from most recent Bank of Canada announcement
- iv - Bank of Canada, Rates for most recently completed month

**Strong Sales & Price Growth in August**

TORONTO, ONTARIO, September 7, 2016 – Toronto Real Estate Board President Larry Cerqua announced that Greater Toronto Area REALTORS® reported a record 9,813 sales through TREB’s MLS® System in August 2016.

While this sales result was 23.5 per cent above the number of transactions reported for August 2015, it is important to note that the majority of sales are reported on working days and there were two additional working days in August 2016 compared to 2015. When the year-over-year discrepancy in working days is accounted for, the annual percentage change in sales is closer to 13 per cent.

“The conditions underlying strong demand for ownership housing remained in place, including a relatively strong regional economy, growth in average earnings and low borrowing costs. Unfortunately, we did not see any relief on the listings front, with the number of new listings down compared to last year. This situation continued to underpin very strong home price growth, irrespective of home type or area,” said Mr. Cerqua.

The MLS® Home Price Index (HPI) Composite Benchmark for August 2016 was up by 17.2 per cent on a year-over-year basis. Similarly, the average selling price for all home types combined was up by 17.7 per cent on an annual basis to \$710,410. Both the MLS® HPI benchmarks and average prices for low-rise home types were up by double digits percentage-wise.

“Population in the GTA continues to grow. The resulting growth in households coupled with favourable economic conditions and low borrowing costs means that we remain on track for another record year for home sales. Against this backdrop, TREB will also be releasing new third-party research, and consumer and REALTOR® survey results throughout the fall and winter, with discussions focusing on foreign buying activity and issues affecting the supply of ownership housing,” said Jason Mercer, TREB’s Director of Market Analysis.

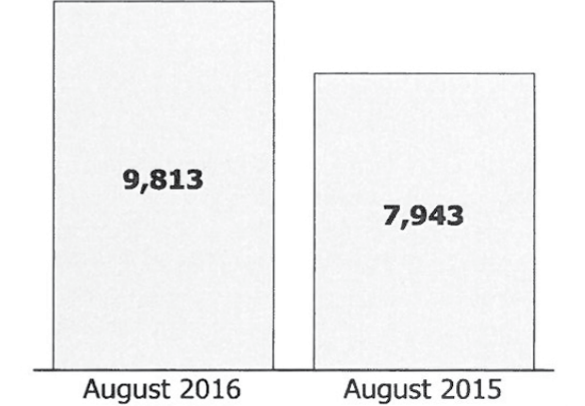
**Sales & Average Price By Major Home Type<sup>1,7</sup>**  
**August 2016**

	Sales			Average Price		
	416	905	Total	416	905	Total
2016						
Detached	863	3,586	4,449	\$1,206,637	\$905,610	\$964,002
Semi - Detached	208	651	859	\$774,700	\$594,033	\$637,780
Townhouse	357	1,154	1,511	\$614,638	\$536,256	\$554,775
Condo Apartment	1,964	822	2,786	\$446,612	\$349,194	\$417,869
<b>Year-Over-Year Per Cent Change</b>						
Detached	14.8%	24.0%	22.1%	18.3%	23.3%	21.5%
Semi - Detached	-8.8%	15.6%	8.8%	16.4%	20.6%	17.6%
Townhouse	14.1%	25.8%	22.8%	16.9%	18.4%	17.7%
Condo Apartment	33.5%	28.6%	32.0%	9.8%	9.2%	9.8%

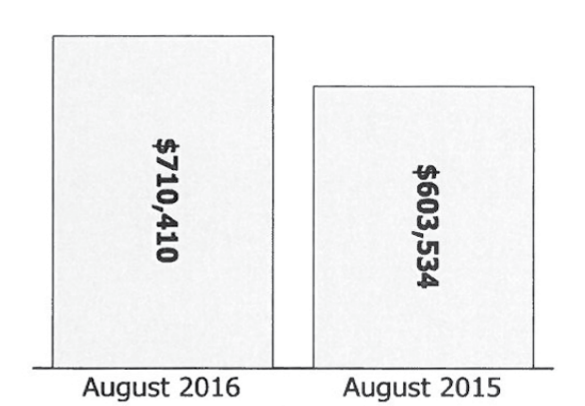
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**TREB MLS® Sales Activity<sup>1,7</sup>**



**TREB MLS® Average Price<sup>1,7</sup>**



**Year-Over-Year Summary<sup>1,7</sup>**

	2016	2015	% Chg.
Sales	9,813	7,943	23.5%
New Listings	12,409	12,564	-1.2%
Active Listings	9,949	15,997	-37.8%
Average Price	\$710,410	\$603,534	17.7%
Average DOM	18	23	-21.7%



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