

INFLATION. WHAT YOU NEED TO KNOW.



Source: Statistics Canada, Bank of Canada



SAM NAJJAR



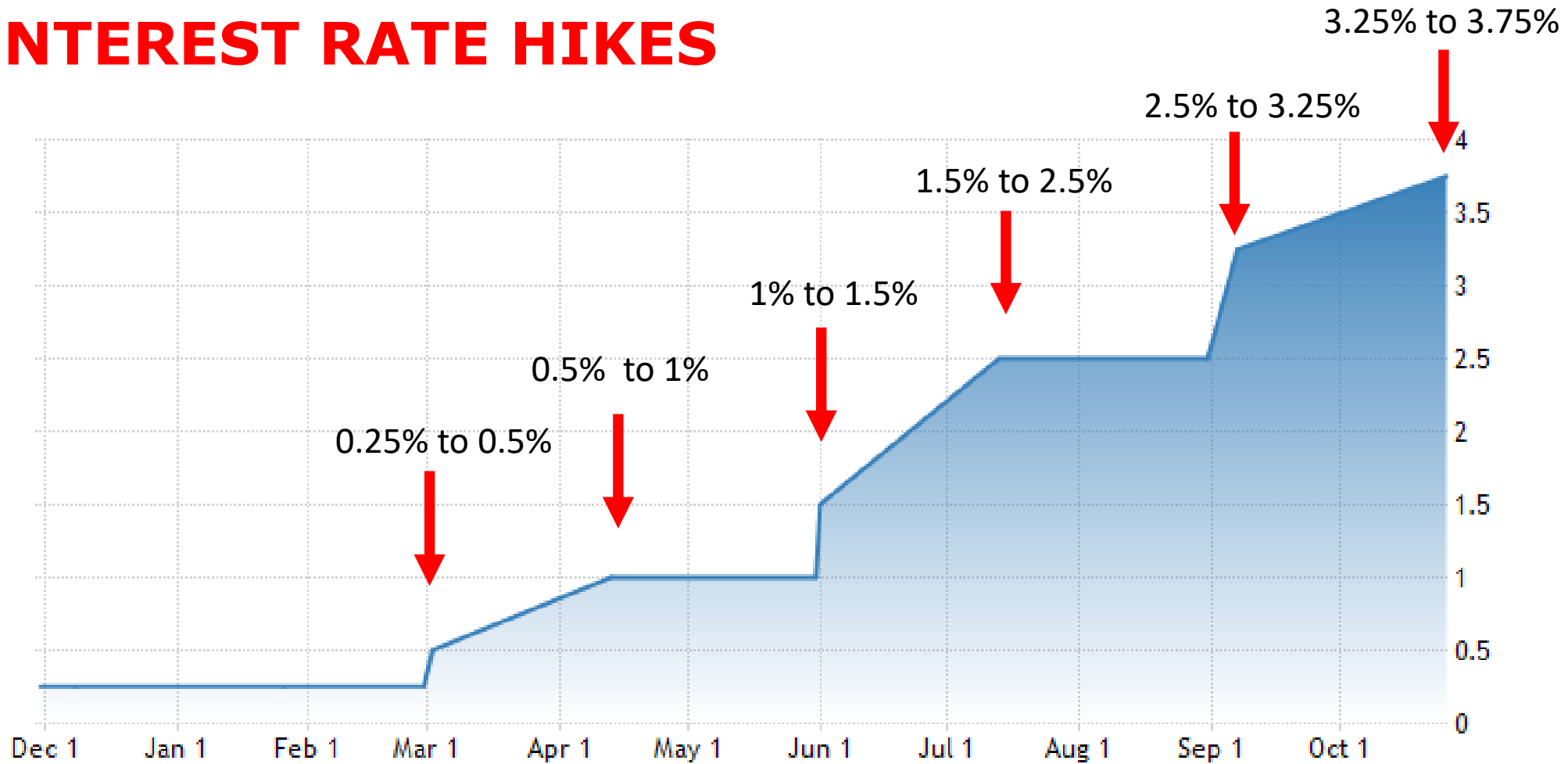
BANK OF CANADA'S INTEREST RATE MONETARY POLICY



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BANK OF CANADA'S 6 CONSECUTIVE INTEREST RATE HIKES



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WHAT WILL THE BANK OF CANADA DO IN DECEMBER?

Release Date	Target Overnight Rate	Change
March 2, 2022	0.50%	0.25%
April 13, 2022	1.00%	0.50%
June 1, 2022	1.50%	0.50%
July 13, 2022	2.50%	1.00%
September 7, 2022	3.25%	0.75%
October 26, 2022	3.75%	0.50%
December 7, 2022	To Be Decided	--



SUPPLY-CHAIN ISSUES EASING SLIGHTLY



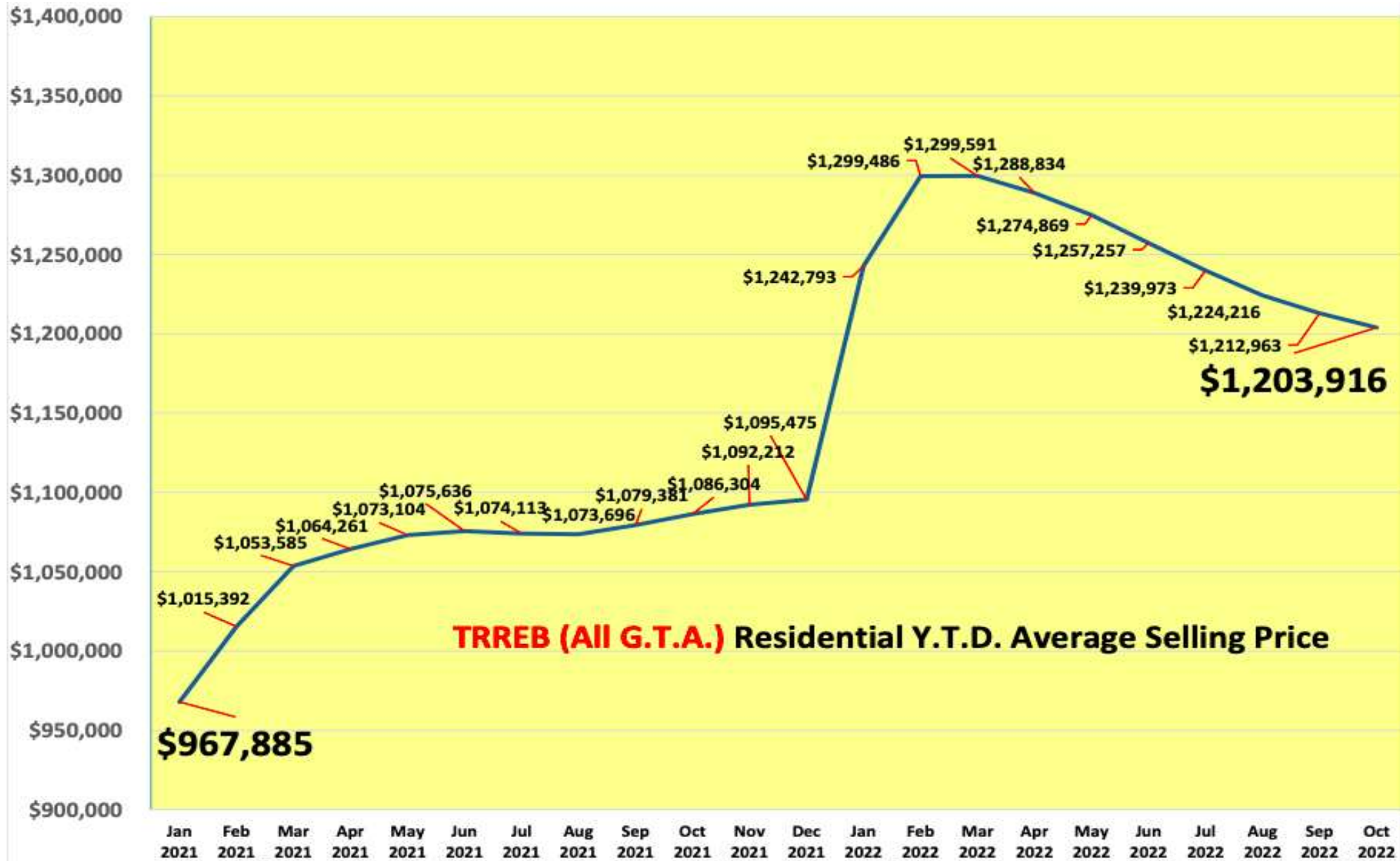
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AVERAGE SELLING PRICES DOWN FROM UNSUSTAINABLE HIGHS



TRREB (All G.T.A.) Residential Y.T.D. Average Selling Price



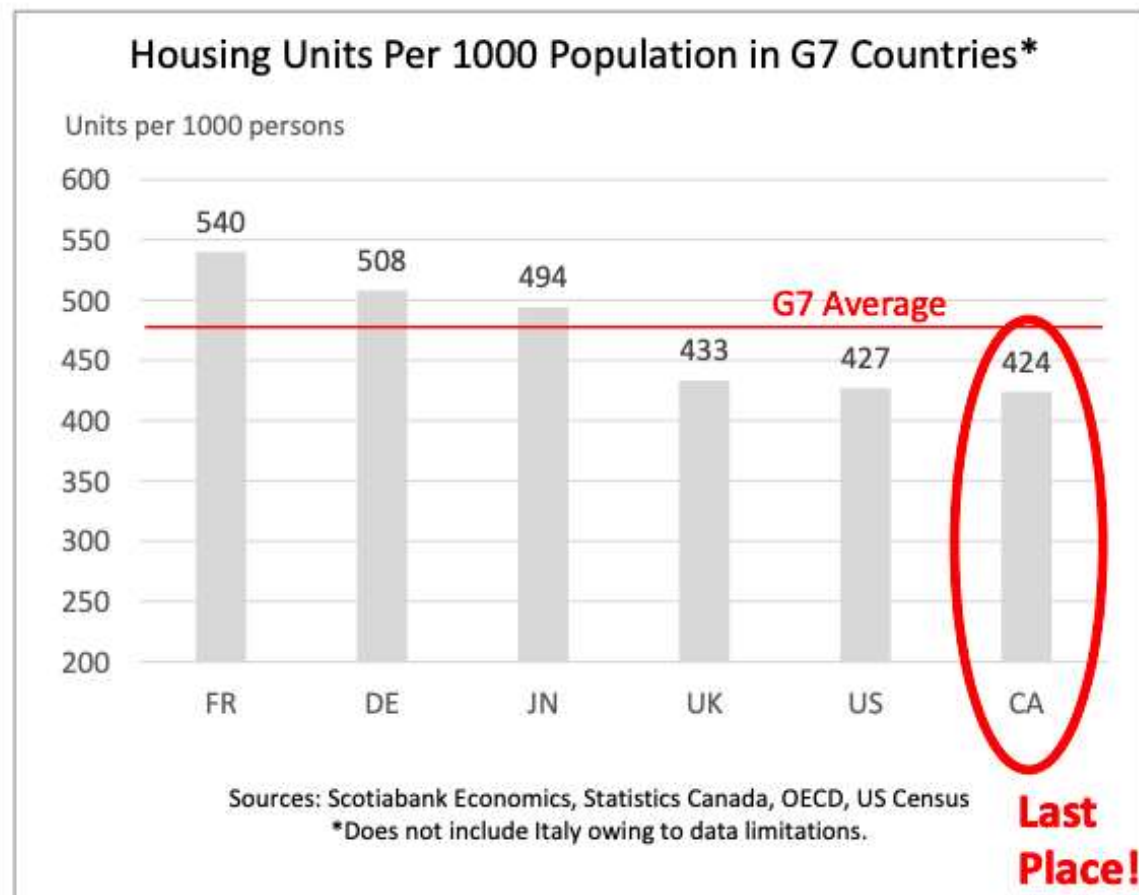
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SUPPLY CONTINUES TO BE TIGHT



Canada has a housing shortage of
some 1.8 million homes



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Governments are now Talking Seriously About Supply

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CANADA

Trudeau targets \$2B in spending to fix Canada's housing supply, affordability issues

By **Craig Lord** • Global News
Posted August 30, 2022 1:26 pm • Updated August 30, 2022 5:16 pm

Prime Minister [Justin Trudeau](#) says his government will create more affordable housing by spending \$2 billion over the next two years.

That spending includes coming up with a plan to build more affordable housing.

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Politics / News / Local News

David Eby says top priority as B.C. premier will be housing

Premier in waiting would use public land and money for middle-class homes

Katie DeRosa
Jul 20, 2022 • July 20, 2022 • 4 minute read • 76 Comments

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BREAKING NEWS Toronto police announce death of Constable Andrew Hong, 48, in series of shootings today

PROVINCIAL POLITICS

Ford government insists Ontario needs 'strong mayors' to build more housing

Premier Doug Ford's government insists "strong mayor" powers for Toronto and Ottawa will fast-track construction of duplexes, triplexes, laneway suites and other projects stalled by exclusionary zoning.

By **Robert Benzie** Queen's Park Bureau Chief
Thu., Aug. 25, 2022 3 min. read



h premier of B.C., his central promise
ssing middle" housing.



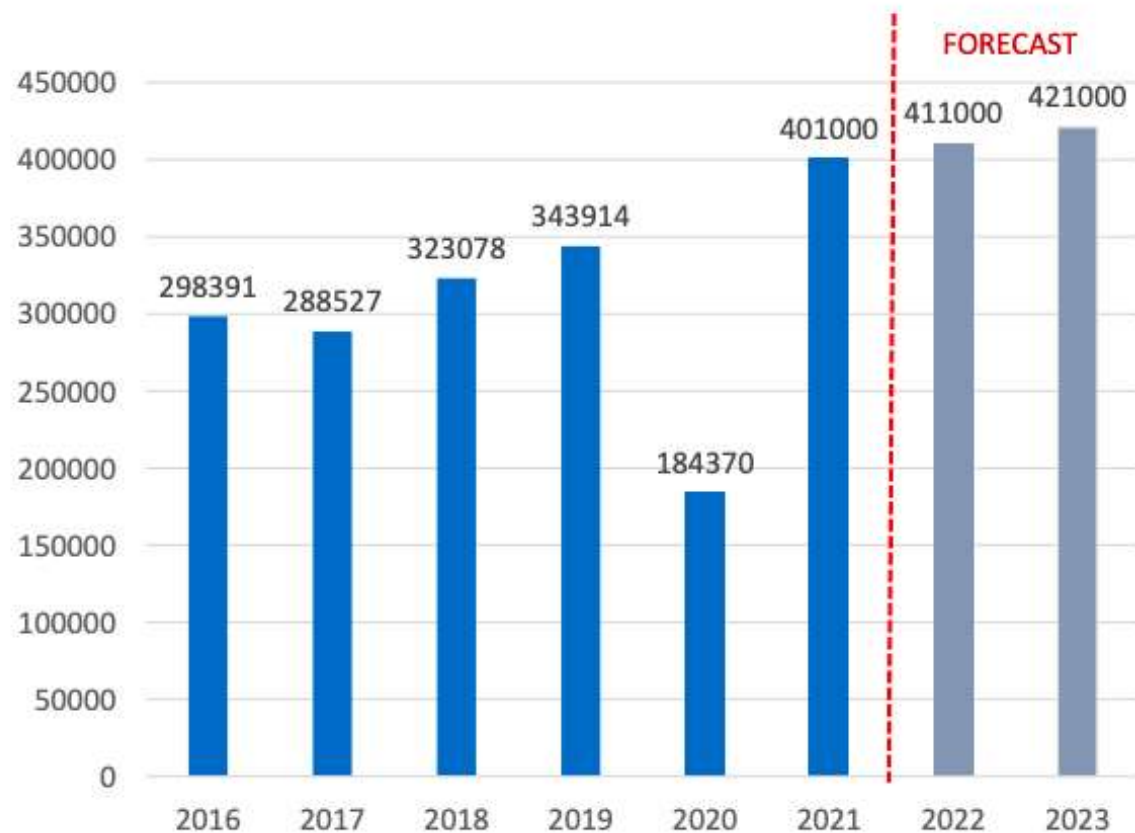
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NEXT WAVE OF IMMIGRATION SET TO ADD MORE FUEL TO HOUSING MARKET

Canada Plans To Welcome Over 1.2 Million New Permanent Residents Between 2021 and 2023



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COOLING HOUSING MARKET HAS PARADOXICAL EFFECT ON RENTS



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