

# HOUSING NOW

## Hamilton and Brantford CMAs



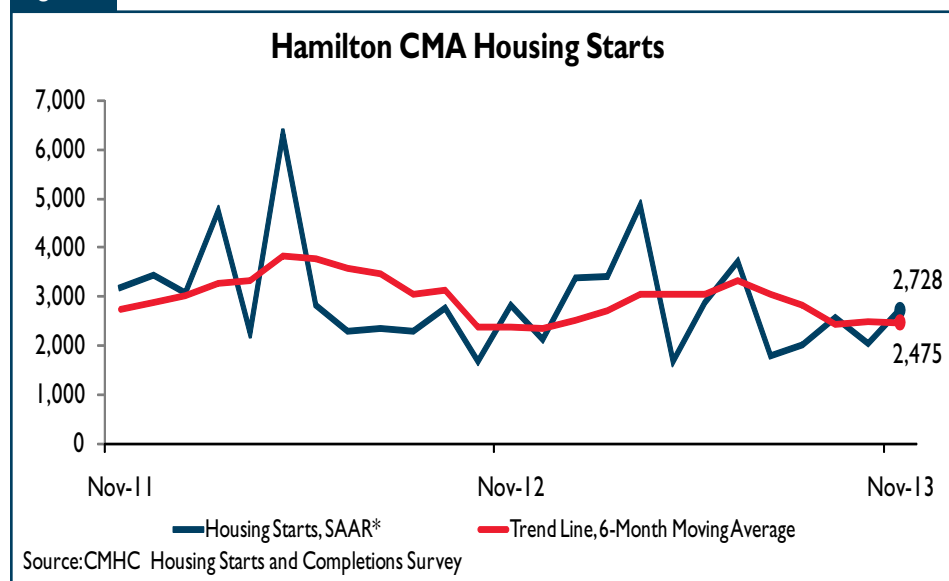
CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: December 2013

### Highlights

- Hamilton CMA total housing starts trending flat in November.
- Higher level of apartment starts in the City of Hamilton.
- Brantford CMA total housing starts trending down in November.

Figure 1



\* SAAR<sup>1</sup>: Seasonally Adjusted Annual Rate.

<sup>1</sup> The seasonally adjusted annual rate (SAAR) is a monthly figure for starts adjusted to remove normal season variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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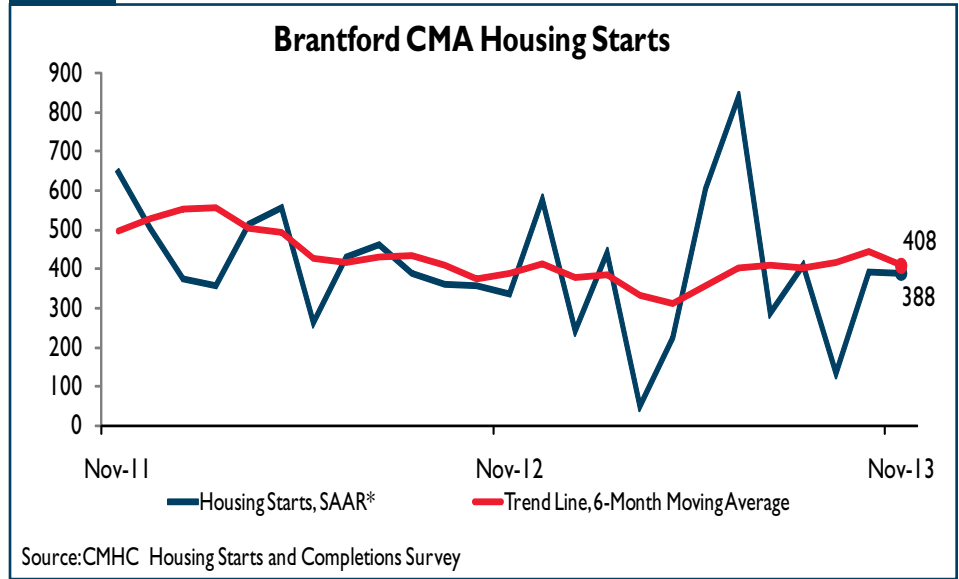
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## Hamilton CMA Total Housing Starts Trending Flat

Housing starts in the Hamilton Census Metropolitan Area (CMA) were trending relatively flat at 2,475 units in November compared to 2,499 units in October. The trend is a six month moving average of the monthly seasonally adjusted annual rates (SAAR) of housing starts. The pace in residential construction during the past two months has been signalling a stable housing market in Hamilton.

This November marked the highest number of apartment starts in the City of Hamilton since January 2013, as intensification gained traction in the downtown core. In the City of Burlington, total housing starts declined in November, following six consecutive monthly increases. Year-to-date, however, residential construction in the City of Burlington remained strong at 797 units, up from 615 units recorded in the first eleven months of 2012. The strong performance in the multiple-family housing segment has completely offset the sharp decline in single-detached housing starts, reflecting a shift in preference towards less expensive ownership housing such as apartment condominium and townhouses.

Figure 2



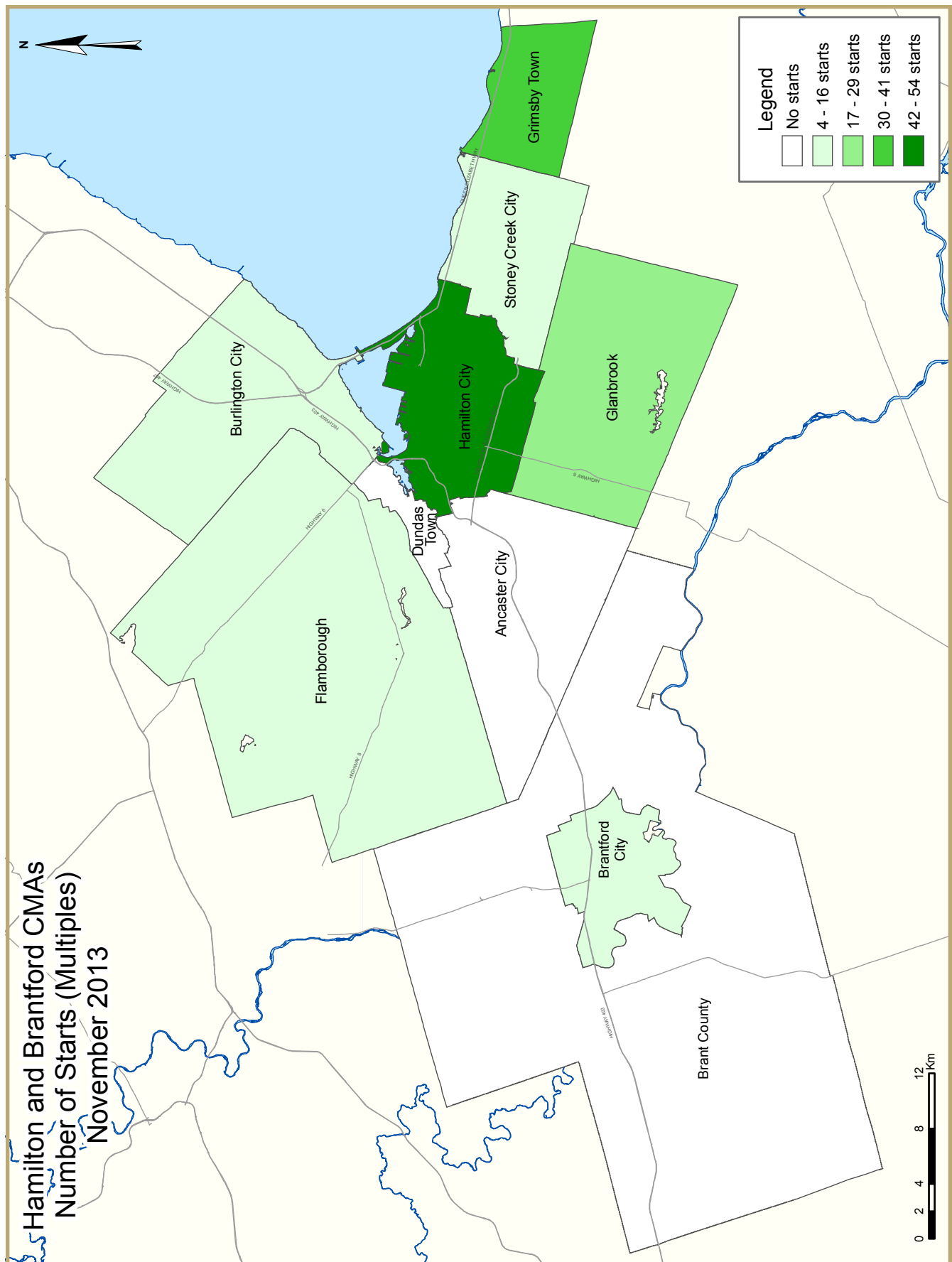
\* SAAR<sup>1</sup>: Seasonally Adjusted Annual Rate.

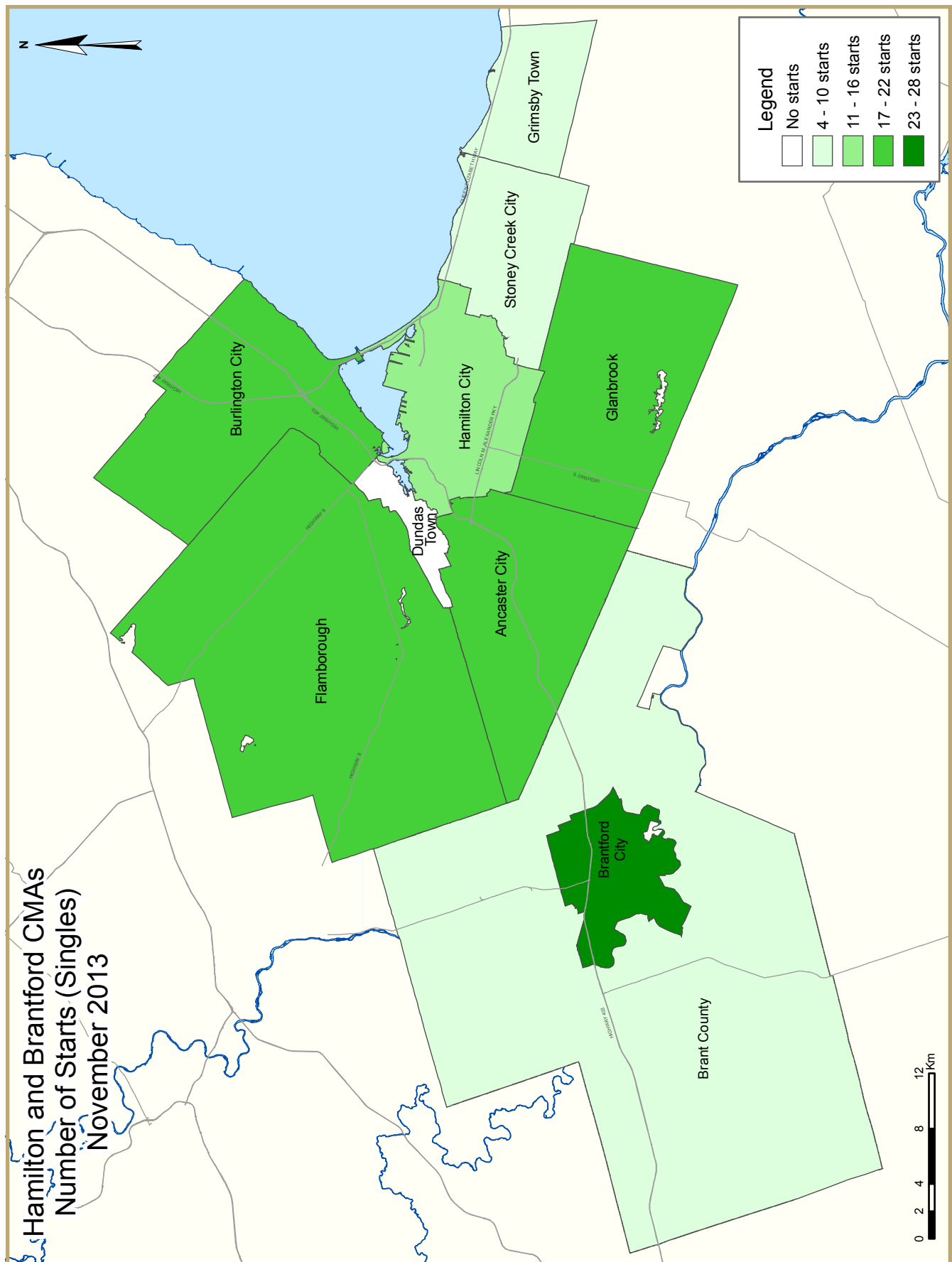
## Brantford CMA Total Housing Starts Trending Down

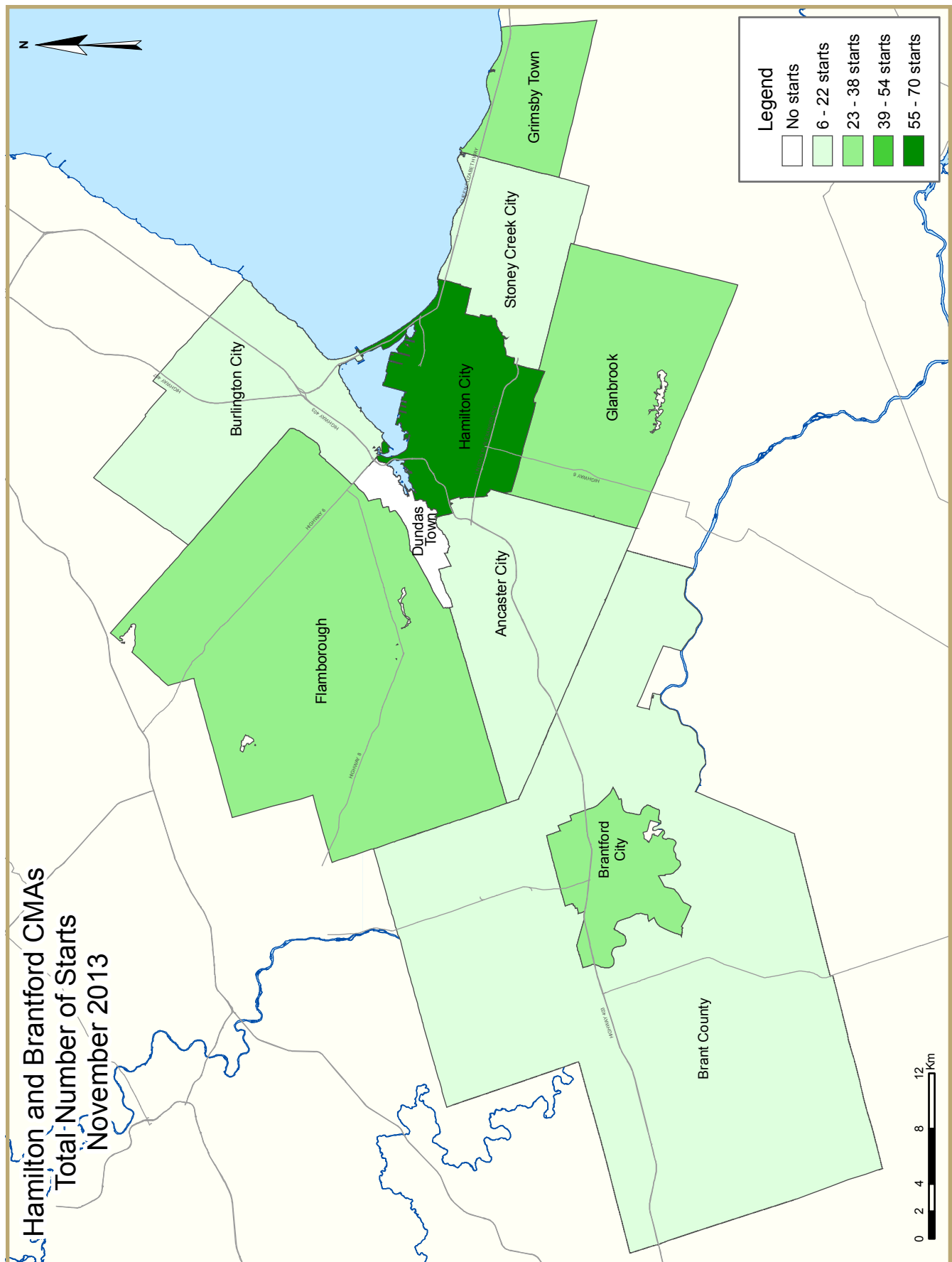
Brantford's total housing starts trend declined in November 2013, following two consecutive monthly increases. This month's decline was entirely due to weaker construction of townhouses in Brant County. Single-detached and townhouse starts in the City of Brantford were up, supported partially by homebuyers coming from more expensive neighbouring municipalities. This November marked the second best performance in

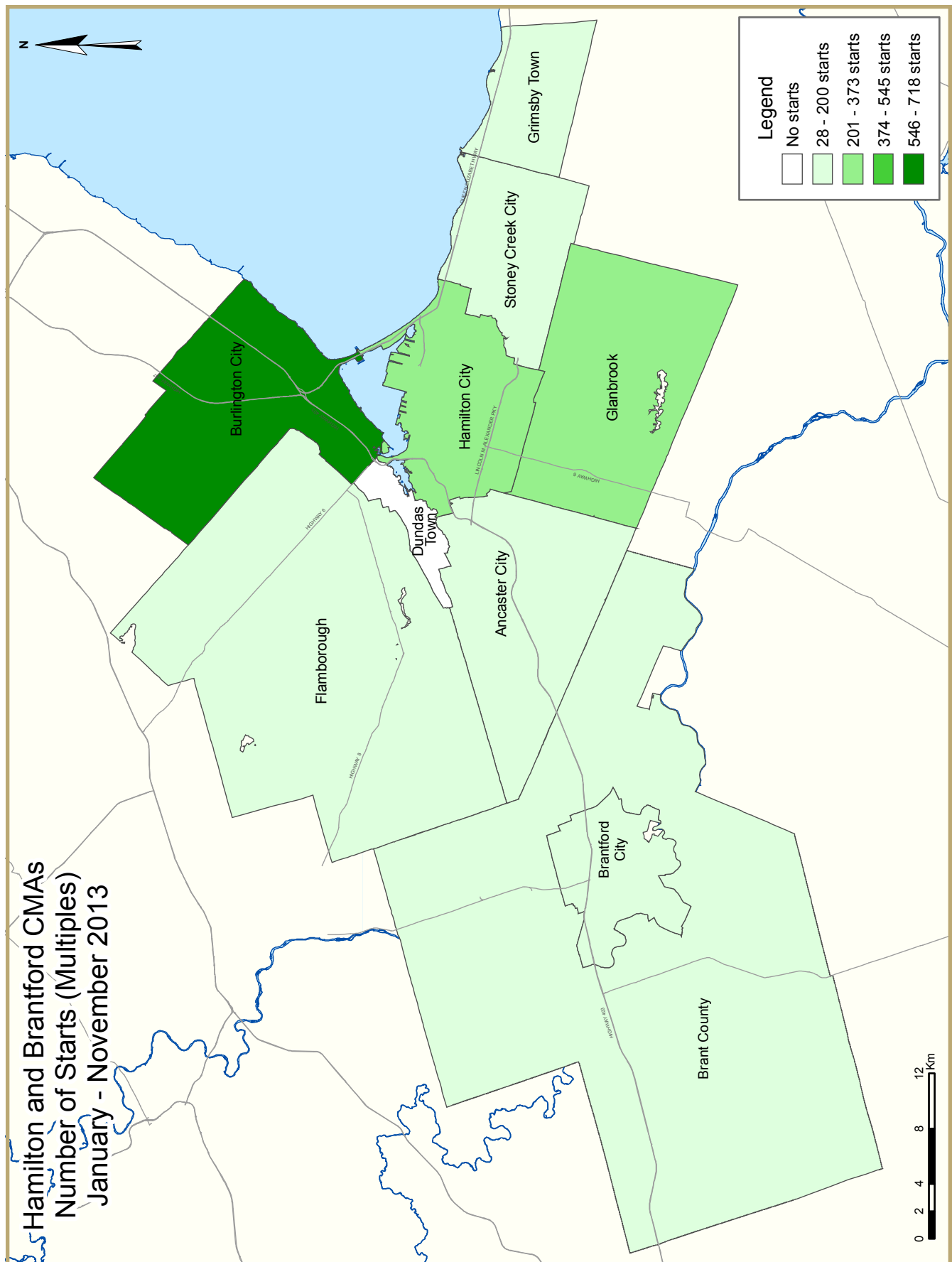
single-detached housing starts for the City of Brantford since June 2011.

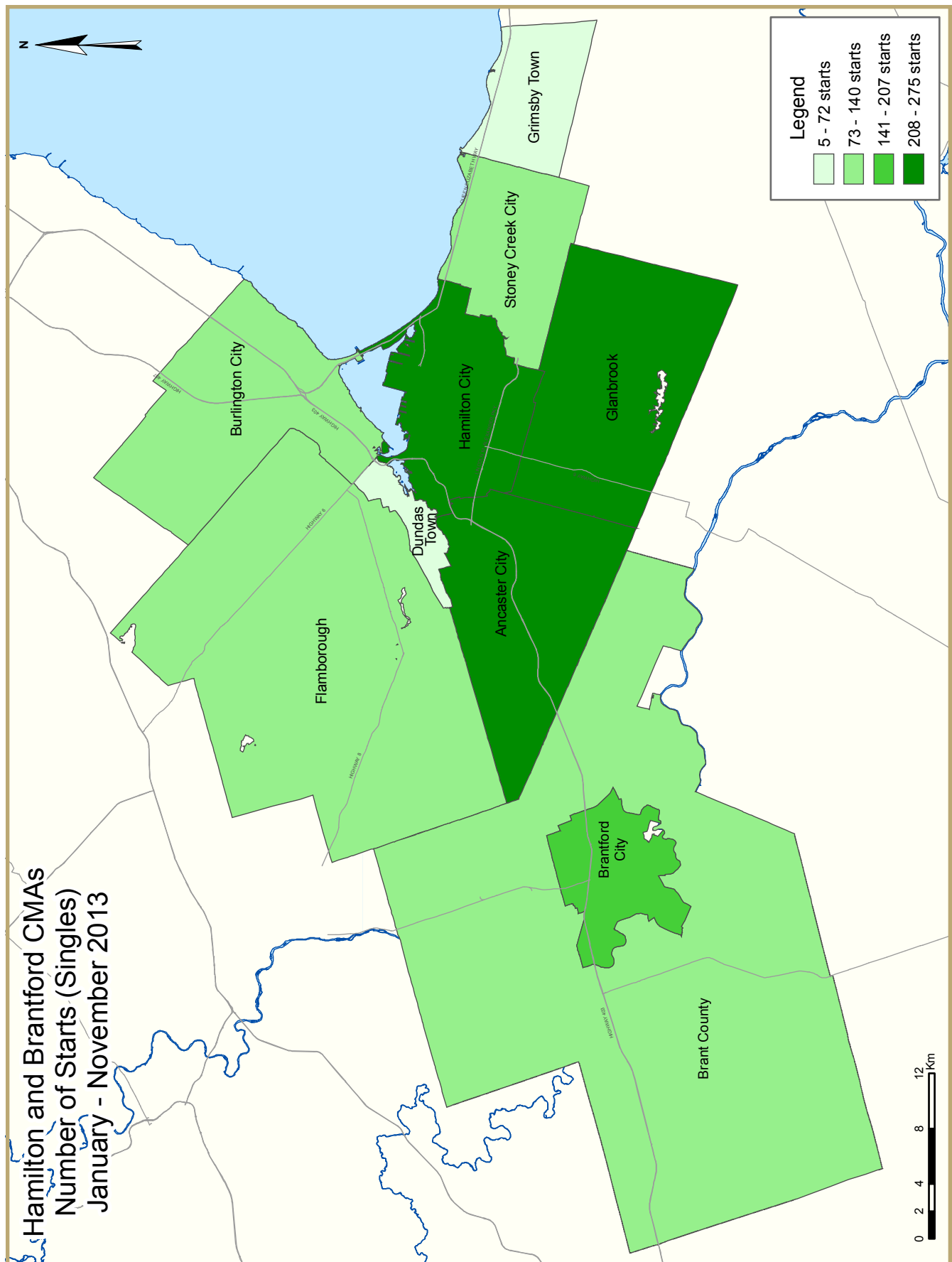
In addition to out-of-town homebuyers, demand for ownership housing in Brantford has been supported by a steady job growth. As of November 2013, year-to-date employment increased by 2.7 per cent from the same period in 2012. At 4.1 per cent this November, Brantford's unemployment rate was the lowest on record.

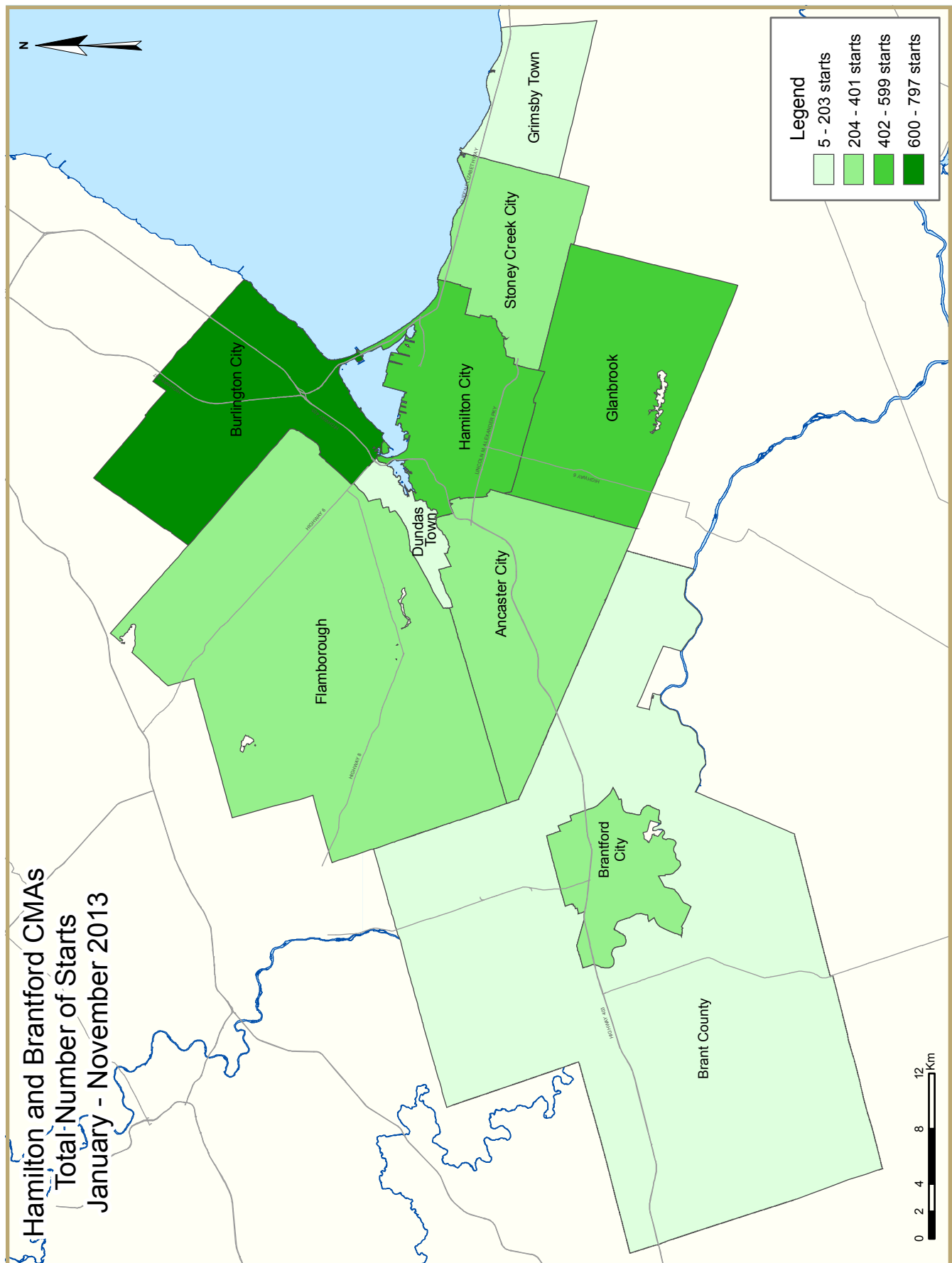














## HOUSING NOW REPORT TABLES

### Available in ALL reports:

- I Housing Starts (SAAR and Trend)
- I.1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
- 3 Completions by Submarket and by Dwelling Type – Current Month or Quarter
- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
- 5 MLS® Residential Activity
- 6 Economic Indicators

### Available in SELECTED Reports:

- I.2 Housing Activity Summary by Submarket
- I.3 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
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- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

### SYMBOLS

- n/a Not applicable
- \* Totals may not add up due to co-operatives and unknown market types
- \*\* Percent change > 200%
- Nil
- Amount too small to be expressed

Table 1a: Housing Starts (SAAR and Trend) November 2013		
Hamilton CMA <sup>1</sup>	October 2013	November 2013
Trend <sup>2</sup>	2,499	2,475
SAAR	2,038	2,728
	November 2012	November 2013
Actual		
November - Single-Detached	94	102
November - Multiples	134	126
November - Total	228	228
January to November - Single-Detached	1,288	1,075
January to November - Multiples	1,505	1,497
January to November - Total	2,793	2,572

Table 1b: Housing Starts (SAAR and Trend) November 2013		
Brantford CMA <sup>1</sup>	October 2013	November 2013
Trend <sup>2</sup>	444	408
SAAR	391	388
	November 2012	November 2013
Actual		
November - Single-Detached	29	34
November - Multiples	4	6
November - Total	33	40
January to November - Single-Detached	263	231
January to November - Multiples	99	125
January to November - Total	362	356

Source: CMHC

<sup>1</sup> Census Metropolitan Area<sup>2</sup> The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

**Table I.1a: Housing Activity Summary of Hamilton CMA**  
**November 2013**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
November 2013	102	16	42	0	18	0	0	50	228
November 2012	94	2	71	0	43	0	18	0	228
% Change	8.5	**	-40.8	n/a	-58.1	n/a	-100.0	n/a	0.0
Year-to-date 2013	1,066	82	404	9	299	339	14	359	2,572
Year-to-date 2012	1,284	92	572	4	317	380	78	66	2,793
% Change	-17.0	-10.9	-29.4	125.0	-5.7	-10.8	-82.1	**	-7.9
UNDER CONSTRUCTION									
November 2013	646	84	336	12	302	677	182	359	2,598
November 2012	806	50	346	6	324	694	168	24	2,418
% Change	-19.9	68.0	-2.9	100.0	-6.8	-2.4	8.3	**	7.4
COMPLETIONS									
November 2013	87	2	28	0	31	138	0	0	286
November 2012	154	14	29	0	5	0	0	0	202
% Change	-43.5	-85.7	-3.4	n/a	**	n/a	n/a	n/a	41.6
Year-to-date 2013	1,056	46	385	12	295	357	0	0	2,151
Year-to-date 2012	1,260	70	626	10	266	124	6	389	2,751
% Change	-16.2	-34.3	-38.5	20.0	10.9	187.9	-100.0	-100.0	-21.8
COMPLETED & NOT ABSORBED									
November 2013	46	6	3	1	7	0	n/a	n/a	63
November 2012	51	1	8	0	12	0	n/a	n/a	72
% Change	-9.8	**	-62.5	n/a	-41.7	n/a	n/a	n/a	-12.5
ABSORBED									
November 2013	88	2	29	0	29	138	n/a	n/a	286
November 2012	142	14	31	0	5	0	n/a	n/a	192
% Change	-38.0	-85.7	-6.5	n/a	**	n/a	n/a	n/a	49.0
Year-to-date 2013	1,075	43	392	12	297	357	n/a	n/a	2,176
Year-to-date 2012	1,237	67	622	10	257	134	n/a	n/a	2,327
% Change	-13.1	-35.8	-37.0	20.0	15.6	166.4	n/a	n/a	-6.5

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.1b: Housing Activity Summary of Brantford CMA**  
**November 2013**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
November 2013	34	0	6	0	0	0	0	0	40
November 2012	29	0	0	0	4	0	0	0	33
% Change	17.2	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	21.2
Year-to-date 2013	231	10	73	0	42	0	0	0	356
Year-to-date 2012	263	12	53	0	30	0	4	0	362
% Change	-12.2	-16.7	37.7	n/a	40.0	n/a	-100.0	n/a	-1.7
UNDER CONSTRUCTION									
November 2013	174	10	41	0	64	0	0	0	289
November 2012	170	10	27	0	69	0	14	0	290
% Change	2.4	0.0	51.9	n/a	-7.2	n/a	-100.0	n/a	-0.3
COMPLETIONS									
November 2013	16	0	0	0	0	0	0	0	16
November 2012	46	0	5	0	0	0	0	0	51
% Change	-65.2	n/a	-100.0	n/a	n/a	n/a	n/a	n/a	-68.6
Year-to-date 2013	215	8	66	0	51	3	7	0	350
Year-to-date 2012	223	2	31	0	56	0	25	61	398
% Change	-3.6	**	112.9	n/a	-8.9	n/a	-72.0	-100.0	-12.1
COMPLETED & NOT ABSORBED									
November 2013	20	0	1	0	9	0	n/a	n/a	30
November 2012	23	0	3	0	18	0	n/a	n/a	58
% Change	-13.0	n/a	-66.7	n/a	-50.0	n/a	n/a	n/a	-48.3
ABSORBED									
November 2013	10	0	1	0	0	0	n/a	n/a	11
November 2012	44	0	6	0	0	0	n/a	n/a	50
% Change	-77.3	n/a	-83.3	n/a	n/a	n/a	n/a	n/a	-78.0
Year-to-date 2013	224	8	69	0	56	3	n/a	n/a	381
Year-to-date 2012	229	5	42	0	51	0	n/a	n/a	344
% Change	-2.2	60.0	64.3	n/a	9.8	n/a	n/a	n/a	10.8

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: Housing Activity Summary by Submarket**  
**November 2013**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
City of Hamilton									
November 2013	80	12	8	0	18	0	0	50	168
November 2012	61	2	46	0	13	0	18	0	140
Former Hamilton City									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Stoney Creek City									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Ancaster City									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Dundas Town									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Flamborough									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Glanbrook									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
City of Burlington									
November 2013	18	4	0	0	0	0	0	0	22
November 2012	30	0	25	0	30	0	0	0	85
Grimsby									
November 2013	4	0	34	0	0	0	0	0	38
November 2012	3	0	0	0	0	0	0	0	3
Hamilton CMA									
November 2013	102	16	42	0	18	0	0	50	228
November 2012	94	2	71	0	43	0	18	0	228
Brant County									
November 2013	6	0	0	0	0	0	0	0	6
November 2012	7	0	0	0	4	0	0	0	11
Brantford City									
November 2013	28	0	6	0	0	0	0	0	34
November 2012	22	0	0	0	0	0	0	0	22
Brantford CMA									
November 2013	34	0	6	0	0	0	0	0	40
November 2012	29	0	0	0	4	0	0	0	33

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: Housing Activity Summary by Submarket**  
**November 2013**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
City of Hamilton									
November 2013	545	76	241	4	167	237	182	52	1,504
November 2012	689	48	275	4	280	170	168	24	1,658
Former Hamilton City									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Stoney Creek City									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Ancaster City									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Dundas Town									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Flamborough									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Glanbrook									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
City of Burlington									
November 2013	81	8	31	0	84	440	0	307	951
November 2012	102	2	55	0	36	524	0	0	719
Grimsby									
November 2013	20	0	64	8	51	0	0	0	143
November 2012	15	0	16	2	8	0	0	0	41
Hamilton CMA									
November 2013	646	84	336	12	302	677	182	359	2,598
November 2012	806	50	346	6	324	694	168	24	2,418
Brant County									
November 2013	73	2	3	0	24	0	0	0	102
November 2012	59	2	0	0	9	0	0	0	70
Brantford City									
November 2013	101	8	38	0	40	0	0	0	187
November 2012	111	8	27	0	60	0	14	0	220
Brantford CMA									
November 2013	174	10	41	0	64	0	0	0	289
November 2012	170	10	27	0	69	0	14	0	290

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: Housing Activity Summary by Submarket**  
**November 2013**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
November 2013	78	2	15	0	0	0	0	0	95
November 2012	144	14	18	0	5	0	0	0	181
Former Hamilton City									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Stoney Creek City									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Ancaster City									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Dundas Town									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Flamborough									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
Glanbrook									
November 2013	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0
City of Burlington									
November 2013	8	0	13	0	31	138	0	0	190
November 2012	7	0	0	0	0	0	0	0	7
Grimsby									
November 2013	1	0	0	0	0	0	0	0	1
November 2012	3	0	11	0	0	0	0	0	14
Hamilton CMA									
November 2013	87	2	28	0	31	138	0	0	286
November 2012	154	14	29	0	5	0	0	0	202
Brant County									
November 2013	5	0	0	0	0	0	0	0	5
November 2012	23	0	0	0	0	0	0	0	23
Brantford City									
November 2013	11	0	0	0	0	0	0	0	11
November 2012	23	0	5	0	0	0	0	0	28
Brantford CMA									
November 2013	16	0	0	0	0	0	0	0	16
November 2012	46	0	5	0	0	0	0	0	51

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: Housing Activity Summary by Submarket**  
**November 2013**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETED & NOT ABSORBED									
City of Hamilton									
November 2013	35	6	3	0	5	0	n/a	n/a	49
November 2012	35	1	5	0	8	0	n/a	n/a	49
Former Hamilton City									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
Stoney Creek City									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
Ancaster City									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
Dundas Town									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
Glanbrook									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
City of Burlington									
November 2013	9	0	0	0	2	0	n/a	n/a	11
November 2012	10	0	0	0	3	0	n/a	n/a	13
Grimsby									
November 2013	2	0	0	1	0	0	n/a	n/a	3
November 2012	6	0	3	0	1	0	n/a	n/a	10
Hamilton CMA									
November 2013	46	6	3	1	7	0	n/a	n/a	63
November 2012	51	1	8	0	12	0	n/a	n/a	72
Brant County									
November 2013	7	0	0	0	1	0	n/a	n/a	8
November 2012	13	0	0	0	7	0	n/a	n/a	20
Brantford City									
November 2013	13	0	1	0	8	0	n/a	n/a	22
November 2012	10	0	3	0	11	0	n/a	n/a	24
Brantford CMA									
November 2013	20	0	1	0	9	0	n/a	n/a	30
November 2012	23	0	3	0	18	0	n/a	n/a	44

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)



**Table 1.2: Housing Activity Summary by Submarket**  
**November 2013**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
<b>ABSORBED</b>									
<b>City of Hamilton</b>									
November 2013	78	2	16	0	0	0	n/a	n/a	96
November 2012	131	14	20	0	5	0	n/a	n/a	170
<b>Former Hamilton City</b>									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
<b>Stoney Creek City</b>									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
<b>Ancaster City</b>									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
<b>Dundas Town</b>									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
<b>Flamborough</b>									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
<b>Glanbrook</b>									
November 2013	0	0	0	0	0	0	n/a	n/a	0
November 2012	0	0	0	0	0	0	n/a	n/a	0
<b>City of Burlington</b>									
November 2013	9	0	13	0	29	138	n/a	n/a	189
November 2012	6	0	0	0	0	0	n/a	n/a	6
<b>Grimsby</b>									
November 2013	1	0	0	0	0	0	n/a	n/a	1
November 2012	5	0	11	0	0	0	n/a	n/a	16
<b>Hamilton CMA</b>									
November 2013	88	2	29	0	29	138	n/a	n/a	286
November 2012	142	14	31	0	5	0	n/a	n/a	192
<b>Brant County</b>									
November 2013	4	0	0	0	0	0	n/a	n/a	4
November 2012	20	0	0	0	0	0	n/a	n/a	20
<b>Brantford City</b>									
November 2013	6	0	1	0	0	0	n/a	n/a	7
November 2012	24	0	6	0	0	0	n/a	n/a	30
<b>Brantford CMA</b>									
November 2013	10	0	1	0	0	0	n/a	n/a	11
November 2012	44	0	6	0	0	0	n/a	n/a	50

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.3a: History of Housing Starts of Hamilton CMA  
2003 - 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260

Source: CMHC (Starts and Completions Survey)

**Table 1.3b: History of Housing Starts of Brantford CMA  
2003 - 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type**  
**November 2013**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012	% Change
<b>Hamilton CMA</b>	102	94	16	2	60	132	50	0	228	228	0.0
City of Hamilton	80	61	12	2	26	77	50	0	168	140	20.0
Former Hamilton City	16	16	4	0	0	32	50	0	70	48	45.8
Stoney Creek City	7	3	8	0	0	8	0	0	15	11	36.4
Ancaster City	19	23	0	0	0	0	0	0	19	23	-17.4
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	20	0	0	2	8	32	0	0	28	34	-17.6
Glanbrook	18	19	0	0	18	5	0	0	36	24	50.0
City of Burlington	18	30	4	0	0	55	0	0	22	85	-74.1
Grimsby	4	3	0	0	34	0	0	0	38	3	**
<b>Brantford CMA</b>	34	29	0	0	6	4	0	0	40	33	21.2
Brant County	6	n/a	0	n/a	0	n/a	0	n/a	6	n/a	n/a
Brantford City	28	22	0	0	6	0	0	0	34	22	54.5

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - November 2013**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
<b>Hamilton CMA</b>	1,075	1,288	84	94	709	965	704	446	2,572	2,793	-7.9
City of Hamilton	955	1,124	76	92	439	750	157	108	1,627	2,074	-21.6
Former Hamilton City	220	232	18	8	38	142	149	66	425	448	-5.1
Stoney Creek City	116	149	36	28	69	283	0	0	221	460	-52.0
Ancaster City	223	252	0	0	36	87	6	39	265	378	-29.9
Dundas Town	5	6	0	0	0	0	0	0	5	6	-16.7
Flamborough	116	223	22	36	92	109	2	3	232	371	-37.5
Glanbrook	275	262	0	20	204	129	0	0	479	411	16.5
City of Burlington	79	130	8	2	163	145	547	338	797	615	29.6
Grimsby	41	34	0	0	107	70	0	0	148	104	42.3
<b>Brantford CMA</b>	231	263	10	12	115	87	0	0	356	362	-1.7
Brant County	83	n/a	2	n/a	26	n/a	0	n/a	111	n/a	n/a
Brantford City	148	165	8	10	89	78	0	0	245	253	-3.2

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market**  
**November 2013**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012
<b>Hamilton CMA</b>	60	114	0	18	0	0	50	0
City of Hamilton	26	59	0	18	0	0	50	0
Former Hamilton City	0	14	0	18	0	0	50	0
Stoney Creek City	0	8	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	8	32	0	0	0	0	0	0
Glanbrook	18	5	0	0	0	0	0	0
City of Burlington	0	55	0	0	0	0	0	0
Grimsby	34	0	0	0	0	0	0	0
<b>Brantford CMA</b>	6	4	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	6	0	0	0	0	0	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market**  
**January - November 2013**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
<b>Hamilton CMA</b>	695	887	14	78	345	380	359	66
City of Hamilton	425	672	14	78	105	42	52	66
Former Hamilton City	38	64	0	78	99	0	50	66
Stoney Creek City	55	283	14	0	0	0	0	0
Ancaster City	36	87	0	0	6	39	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	92	109	0	0	0	3	2	0
Glanbrook	204	129	0	0	0	0	0	0
City of Burlington	163	145	0	0	240	338	307	0
Grimsby	107	70	0	0	0	0	0	0
<b>Brantford CMA</b>	115	83	0	4	0	0	0	0
Brant County	26	n/a	0	n/a	0	n/a	0	n/a
Brantford City	89	74	0	4	0	0	0	0

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market**  
**November 2013**

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012
<b>Hamilton CMA</b>	160	167	18	43	50	18	228	228
City of Hamilton	100	109	18	13	50	18	168	140
Former Hamilton City	20	30	0	0	50	18	70	48
Stoney Creek City	15	3	0	8	0	0	15	11
Ancaster City	19	23	0	0	0	0	19	23
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	28	34	0	0	0	0	28	34
Glanbrook	18	19	18	5	0	0	36	24
City of Burlington	22	55	0	30	0	0	22	85
Grimsby	38	3	0	0	0	0	38	3
<b>Brantford CMA</b>	40	29	0	4	0	0	40	33
Brant County	6	n/a	0	n/a	0	n/a	6	n/a
Brantford City	34	22	0	0	0	0	34	22

**Table 2.5: Starts by Submarket and by Intended Market**  
**January - November 2013**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
<b>Hamilton CMA</b>	1,552	1,948	647	701	373	144	2,572	2,793
City of Hamilton	1,327	1,611	234	319	66	144	1,627	2,074
Former Hamilton City	262	297	113	7	50	144	425	448
Stoney Creek City	193	371	14	89	14	0	221	460
Ancaster City	265	248	0	130	0	0	265	378
Dundas Town	5	6	0	0	0	0	5	6
Flamborough	208	368	22	3	2	0	232	371
Glanbrook	394	321	85	90	0	0	479	411
City of Burlington	129	241	361	374	307	0	797	615
Grimsby	96	96	52	8	0	0	148	104
<b>Brantford CMA</b>	314	328	42	30	0	4	356	362
Brant County	88	n/a	23	n/a	0	n/a	111	n/a
Brantford City	226	228	19	21	0	4	245	253

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**  
**November 2013**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012	% Change
<b>Hamilton CMA</b>	87	154	2	14	59	34	138	0	286	202	41.6
City of Hamilton	78	144	2	14	15	23	0	0	95	181	-47.5
Former Hamilton City	28	35	0	2	7	0	0	0	35	37	-5.4
Stoney Creek City	6	14	0	0	0	14	0	0	6	28	-78.6
Ancaster City	15	36	0	0	4	5	0	0	19	41	-53.7
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	12	32	2	6	0	4	0	0	14	42	-66.7
Glanbrook	17	26	0	6	4	0	0	0	21	32	-34.4
City of Burlington	8	7	0	0	44	0	138	0	190	7	**
Grimsby	1	3	0	0	0	11	0	0	1	14	-92.9
<b>Brantford CMA</b>	16	46	0	0	0	5	0	0	16	51	-68.6
Brant County	5	n/a	0	n/a	0	n/a	0	n/a	5	n/a	n/a
Brantford City	11	23	0	0	0	5	0	0	11	28	-60.7

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - November 2013**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
<b>Hamilton CMA</b>	1068	1270	50	72	676	896	357	513	2151	2751	-21.8
City of Hamilton	931	939	48	72	535	569	33	363	1547	1943	-20.4
Former Hamilton City	198	146	0	14	93	113	33	239	324	512	-36.7
Stoney Creek City	123	154	30	0	171	152	0	0	324	306	5.9
Ancaster City	207	292	0	0	63	76	0	62	270	430	-37.2
Dundas Town	7	10	0	0	0	0	0	62	7	72	-90.3
Flamborough	151	76	6	38	112	71	0	0	269	185	45.4
Glanbrook	245	261	12	20	96	157	0	0	353	438	-19.4
City of Burlington	102	286	2	0	133	128	324	150	561	564	-0.5
Grimsby	35	45	0	0	8	199	0	0	43	244	-82.4
<b>Brantford CMA</b>	215	223	8	2	124	112	3	61	350	398	-12.1
Brant County	65	n/a	2	n/a	11	n/a	3	n/a	81	n/a	n/a
Brantford City	150	103	6	2	113	91	0	61	269	257	4.7

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market**  
**November 2013**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012
<b>Hamilton CMA</b>	59	34	0	0	138	0	0	0
City of Hamilton	15	23	0	0	0	0	0	0
Former Hamilton City	7	0	0	0	0	0	0	0
Stoney Creek City	0	14	0	0	0	0	0	0
Ancaster City	4	5	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	4	0	0	0	0	0	0
Glanbrook	4	0	0	0	0	0	0	0
City of Burlington	44	0	0	0	138	0	0	0
Grimsby	0	11	0	0	0	0	0	0
<b>Brantford CMA</b>	0	5	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	5	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market**  
**January - November 2013**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
<b>Hamilton CMA</b>	676	892	0	4	357	124	0	389
City of Hamilton	535	565	0	4	33	124	0	239
Former Hamilton City	93	109	0	4	33	0	0	239
Stoney Creek City	171	152	0	0	0	0	0	0
Ancaster City	63	76	0	0	0	62	0	0
Dundas Town	0	0	0	0	0	62	0	0
Flamborough	112	71	0	0	0	0	0	0
Glanbrook	96	157	0	0	0	0	0	0
City of Burlington	133	128	0	0	324	0	0	150
Grimsby	8	199	0	0	0	0	0	0
<b>Brantford CMA</b>	117	87	7	25	3	0	0	61
Brant County	11	n/a	0	n/a	3	n/a	0	n/a
Brantford City	106	66	7	25	0	0	0	61

Source: CMHC (Starts and Completions Survey)



**Table 3.4: Completions by Submarket and by Intended Market**  
**November 2013**

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012	Nov 2013	Nov 2012
<b>Hamilton CMA</b>	117	197	169	5	0	0	286	202
City of Hamilton	95	176	0	5	0	0	95	181
Former Hamilton City	35	37	0	0	0	0	35	37
Stoney Creek City	6	28	0	0	0	0	6	28
Ancaster City	19	36	0	5	0	0	19	41
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	14	42	0	0	0	0	14	42
Glanbrook	21	32	0	0	0	0	21	32
City of Burlington	21	7	169	0	0	0	190	7
Grimsby	1	14	0	0	0	0	1	14
<b>Brantford CMA</b>	16	51	0	0	0	0	16	51
Brant County	5	n/a	0	n/a	0	n/a	5	n/a
Brantford City	11	28	0	0	0	0	11	28

**Table 3.5: Completions by Submarket and by Intended Market**  
**January - November 2013**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
<b>Hamilton CMA</b>	1,487	1,956	664	400	0	395	2,151	2,751
City of Hamilton	1,300	1,367	247	331	0	245	1,547	1,943
Former Hamilton City	284	234	40	33	0	245	324	512
Stoney Creek City	244	306	80	0	0	0	324	306
Ancaster City	208	309	62	121	0	0	270	430
Dundas Town	7	10	0	62	0	0	7	72
Flamborough	269	185	0	0	0	0	269	185
Glanbrook	288	323	65	115	0	0	353	438
City of Burlington	152	360	409	54	0	150	561	564
Grimsby	35	229	8	15	0	0	43	244
<b>Brantford CMA</b>	289	256	54	56	7	86	350	398
Brant County	67	n/a	14	n/a	0	n/a	81	n/a
Brantford City	222	136	40	35	7	86	269	257

Source: CMHC (Starts and Completions Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range**  
**November 2013**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
November 2013	8	10.4	17	22.1	18	23.4	14	18.2	20	26.0	77	437,990	464,279
November 2012	13	9.9	31	23.7	25	19.1	19	14.5	43	32.8	131	434,500	461,203
Year-to-date 2013	90	9.8	176	19.1	205	22.2	151	16.4	300	32.5	922	448,900	478,139
Year-to-date 2012	117	12.8	166	18.2	260	28.5	139	15.2	231	25.3	913	430,000	462,160
Former Hamilton City													
November 2013	1	3.6	11	39.3	10	35.7	3	10.7	3	10.7	28	411,400	419,636
November 2012	2	6.1	18	54.5	8	24.2	2	6.1	3	9.1	33	394,990	403,227
Year-to-date 2013	12	6.0	60	30.2	72	36.2	30	15.1	25	12.6	199	417,490	429,392
Year-to-date 2012	14	10.1	31	22.3	47	33.8	15	10.8	32	23.0	139	419,000	439,651
Stoney Creek City													
November 2013	1	20.0	2	40.0	1	20.0	0	0.0	1	20.0	5	--	--
November 2012	0	0.0	4	50.0	1	12.5	3	37.5	0	0.0	8	--	--
Year-to-date 2013	4	3.3	27	22.5	36	30.0	26	21.7	27	22.5	120	446,900	473,850
Year-to-date 2012	2	1.3	38	25.5	53	35.6	26	17.4	30	20.1	149	439,900	496,299
Ancaster City													
November 2013	0	0.0	1	6.7	2	13.3	4	26.7	8	53.3	15	507,900	610,745
November 2012	0	0.0	4	11.1	12	33.3	5	13.9	15	41.7	36	474,950	474,335
Year-to-date 2013	2	1.0	13	6.4	31	15.2	44	21.6	114	55.9	204	510,495	556,058
Year-to-date 2012	3	1.1	19	6.7	99	34.7	65	22.8	99	34.7	285	476,000	500,593
Dundas Town													
November 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
November 2012	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
Year-to-date 2013	2	33.3	0	0.0	1	16.7	1	16.7	2	33.3	6	--	--
Year-to-date 2012	1	9.1	2	18.2	2	18.2	4	36.4	2	18.2	11	464,900	459,773
Flamborough													
November 2013	1	9.1	0	0.0	0	0.0	3	27.3	7	63.6	11	510,000	526,618
November 2012	4	11.8	1	2.9	1	2.9	6	17.6	22	64.7	34	579,000	541,375
Year-to-date 2013	6	4.1	14	9.6	14	9.6	15	10.3	97	66.4	146	547,500	552,555
Year-to-date 2012	4	5.6	7	9.7	18	25.0	11	15.3	32	44.4	72	459,450	512,353
Glanbrook													
November 2013	5	27.8	3	16.7	5	27.8	4	22.2	1	5.6	18	406,490	396,679
November 2012	7	36.8	4	21.1	3	15.8	2	10.5	3	15.8	19	386,284	407,530
Year-to-date 2013	64	25.9	62	25.1	51	20.6	35	14.2	35	14.2	247	399,400	411,964
Year-to-date 2012	93	36.2	69	26.8	41	16.0	18	7.0	36	14.0	257	376,989	397,960
City of Burlington													
November 2013	0	0.0	0	0.0	0	0.0	0	0.0	9	100.0	9	--	--
November 2012	0	0.0	0	0.0	0	0.0	2	33.3	4	66.7	6	--	--
Year-to-date 2013	0	0.0	0	0.0	0	0.0	1	1.0	104	99.0	105	694,990	910,719
Year-to-date 2012	0	0.0	3	1.1	14	5.0	57	20.5	204	73.4	278	525,000	680,127
Grimsby													
November 2013	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
November 2012	0	0.0	0	0.0	0	0.0	3	60.0	2	40.0	5	--	--
Year-to-date 2013	0	0.0	2	5.3	6	15.8	17	44.7	13	34.2	38	492,900	503,986
Year-to-date 2012	0	0.0	2	4.5	16	36.4	15	34.1	11	25.0	44	460,900	492,253

Source: CMHC (Market Absorption Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range**  
**November 2013**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
November 2013	8	9.2	17	19.5	18	20.7	15	17.2	29	33.3	87	450,000	495,878
November 2012	13	9.2	31	21.8	25	17.6	24	16.9	49	34.5	142	454,500	508,733
Year-to-date 2013	90	8.5	178	16.7	211	19.8	169	15.9	417	39.2	1,065	464,400	521,710
Year-to-date 2012	117	9.5	171	13.8	290	23.5	211	17.1	446	36.1	1,235	459,000	512,297

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range**  
**November 2013**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
November 2013	0	0.0	2	50.0	1	25.0	0	0.0	1	25.0	4	--	--
November 2012	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2013	13	18.1	9	12.5	10	13.9	7	9.7	33	45.8	72	467,400	521,631
Year-to-date 2012	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
November 2013	4	66.7	2	33.3	0	0.0	0	0.0	0	0.0	6	--	--
November 2012	23	95.8	1	4.2	0	0.0	0	0.0	0	0.0	24	275,000	275,625
Year-to-date 2013	100	65.8	33	21.7	8	5.3	10	6.6	1	0.7	152	327,950	322,785
Year-to-date 2012	97	87.4	11	9.9	1	0.9	1	0.9	1	0.9	111	285,000	294,064
Brantford CMA													
November 2013	4	40.0	4	40.0	1	10.0	0	0.0	1	10.0	10	361,995	349,021
November 2012	27	61.4	4	9.1	1	2.3	4	9.1	8	18.2	44	325,000	384,066
Year-to-date 2013	113	50.4	42	18.8	18	8.0	17	7.6	34	15.2	224	346,450	386,699
Year-to-date 2012	126	55.0	28	12.2	10	4.4	15	6.6	50	21.8	229	345,000	401,822

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units**  
**November 2013**

Submarket	Nov 2013	Nov 2012	% Change	YTD 2013	YTD 2012	% Change
<b>Hamilton CMA</b>	495,878	508,733	-2.5	521,710	512,297	1.8
City of Hamilton	464,279	461,203	0.7	478,139	462,160	3.5
Former Hamilton City	419,636	403,227	4.1	429,392	439,651	-2.3
Stoney Creek City	--	--	n/a	473,850	496,299	-4.5
Ancaster City	610,745	474,335	28.8	556,058	500,593	11.1
Dundas Town	--	--	n/a	--	459,773	n/a
Flamborough	526,618	541,375	-2.7	552,555	512,353	7.8
Glanbrook	396,679	407,530	-2.7	411,964	397,960	3.5
City of Burlington	--	--	n/a	910,719	680,127	33.9
Grimsby	--	--	n/a	503,986	492,253	2.4
<b>Brantford CMA</b>	349,021	384,066	-9.1	386,699	401,822	-3.8
Brant County	--	n/a	n/a	521,631	n/a	n/a
Brantford City	--	275,625	n/a	322,785	294,064	9.8

Source: CMHC (Market Absorption Survey)

**Table 5a: MLS® Residential Activity for Hamilton**  
**November 2013**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to-New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2012	January	773	9.3	1,170	1,350	1,439	81.3	334,106	2.6	344,048
	February	1,085	4.6	1,145	1,588	1,553	73.7	356,980	7.6	350,986
	March	1,313	-2.4	1,153	1,914	1,624	71.0	353,165	8.2	350,555
	April	1,394	-0.9	1,119	1,891	1,523	73.5	377,951	11.3	366,139
	May	1,498	-0.7	1,100	2,088	1,498	73.4	369,292	7.1	353,939
	June	1,295	-14.9	1,079	1,796	1,566	68.9	363,162	6.9	354,938
	July	1,190	-8.7	1,078	1,595	1,573	68.5	345,807	-1.0	344,755
	August	1,070	-11.3	1,082	1,389	1,532	70.6	364,464	13.5	373,150
	September	884	-21.9	1,022	1,690	1,664	61.4	359,406	12.8	359,701
	October	1,054	-1.0	1,030	1,485	1,501	68.6	367,490	11.4	371,058
	November	904	-12.0	1,034	1,059	1,459	70.9	369,201	8.0	367,910
	December	575	-14.7	1,023	562	1,475	69.4	336,382	6.5	360,224
2013	January	719	-7.0	1,035	1,459	1,435	72.1	349,943	4.7	361,415
	February	912	-15.9	1,016	1,390	1,467	69.3	375,381	5.2	369,286
	March	1,121	-14.6	1,060	1,765	1,538	68.9	388,147	9.9	377,397
	April	1,456	4.4	1,082	2,002	1,504	71.9	379,308	0.4	374,411
	May	1,540	2.8	1,123	2,087	1,553	72.3	416,664	12.8	398,635
	June	1,313	1.4	1,121	1,836	1,590	70.5	390,572	7.5	381,604
	July	1,237	3.9	1,068	1,684	1,592	67.1	383,240	10.8	382,740
	August	1,151	7.6	1,176	1,509	1,674	70.3	376,284	3.2	385,669
	September	1,154	30.5	1,236	1,798	1,667	74.1	390,638	8.7	390,823
	October	1,157	9.8	1,149	1,581	1,598	71.9	384,534	4.6	386,924
	November	1,022	13.1	1,209	1,177	1,666	72.6	368,947	-0.1	367,371
	December									
	Q3 2012	3,144	-13.7		4,674			355,980	7.8	
	Q3 2013	3,542	12.7		4,991			383,390	7.7	
	YTD 2012	12,460	-6.0		17,845			361,151	8.0	
	YTD 2013	12,782	2.6		18,288			384,585	6.5	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 5b: MLS® Residential Activity for Brantford**  
**November 2013**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2012	January	105	5.0	143	286	285	50.2	226,440	-2.2	226,440
	February	151	1.3	159	264	270	58.9	226,215	-4.6	226,215
	March	203	31.8	193	320	287	67.2	233,482	-0.2	233,482
	April	189	27.7	162	338	286	56.6	241,234	3.2	241,234
	May	212	2.9	169	372	281	60.1	256,299	2.4	256,299
	June	186	-14.7	158	295	260	60.8	256,947	10.2	256,947
	July	182	-3.7	163	298	268	60.8	252,775	11.4	252,775
	August	187	-3.6	173	266	269	64.3	249,593	8.3	249,593
	September	149	-23.6	166	296	307	54.1	239,566	-5.0	239,566
	October	183	16.6	186	275	271	68.6	256,202	4.0	256,202
	November	153	-6.7	159	243	297	53.5	249,113	4.6	249,113
	December	83	-14.4	153	118	290	52.8	244,262	8.9	244,262
2013	January	118	12.4	161	295	283	56.9	274,505	21.2	274,505
	February	158	4.6	172	246	277	62.1	242,110	7.0	242,110
	March	173	-14.8	174	271	272	64.0	257,618	10.3	257,618
	April	213	12.7	174	383	283	61.5	270,767	12.2	270,767
	May	236	11.3	180	370	287	62.7	263,039	2.6	263,039
	June	245	31.7	221	303	287	77.0	261,989	2.0	261,989
	July	183	0.5	156	288	256	60.9	250,496	-0.9	250,496
	August	172	-8.0	168	243	265	63.4	276,740	10.9	276,740
	September	173	16.1	167	277	273	61.2	259,138	8.2	259,138
	October	172	-6.0	180	267	273	65.9	272,641	6.4	272,641
	November	214	39.9	234	190	245	95.5	260,794	4.7	260,794
	December									
	Q3 2012	518	-10.4		860			247,827	4.7	
	Q3 2013	528	1.9		808			261,877	5.7	
	YTD 2012	1,900	1.4		3,253			245,486	3.2	
	YTD 2013	2,057	8.3		3,133			262,579	7.0	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 6a: Economic Indicators**  
**November 2013**

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2012	January	598	3.50	5.29	104.6	120.6	392.4	6.2	67.3	906
	February	595	3.20	5.24	104.7	121.4	394.3	6.1	67.5	923
	March	595	3.20	5.24	104.9	122.0	391.4	6.2	67.0	929
	April	607	3.20	5.44	105.3	122.4	389.0	6.5	66.8	922
	May	601	3.20	5.34	105.6	122.4	382.3	6.8	65.8	917
	June	595	3.20	5.24	105.8	121.6	377.1	7.3	65.1	913
	July	595	3.10	5.24	105.9	121.4	374.2	7.4	64.7	903
	August	595	3.10	5.24	106.0	121.8	374.2	7.1	64.4	894
	September	595	3.10	5.24	106.0	122.0	378.8	6.7	64.9	891
	October	595	3.10	5.24	106.8	122.2	380.4	6.3	64.8	894
	November	595	3.10	5.24	107.1	121.9	380.9	6.1	64.7	897
	December	595	3.00	5.24	106.9	121.3	382.5	5.9	64.8	906
2013	January	595	3.00	5.24	107.0	121.3	384	5.8	65.0	906
	February	595	3.00	5.24	107.1	122.8	389.0	5.7	65.6	897
	March	590	3.00	5.14	107.3	123.2	387.8	6.1	65.7	889
	April	590	3.00	5.14	108.2	122.9	383.8	6.8	65.4	894
	May	590	3.00	5.14	108.5	123.0	381.0	6.9	65.0	912
	June	590	3.14	5.14	108.3	123.2	379.3	6.2	64.1	920
	July	590	3.14	5.14	108.5	123.4	378.4	6.0	63.8	925
	August	601	3.14	5.34	108.5	123.4	370.6	6.5	62.8	916
	September	601	3.14	5.34	108.6	123.5	366.4	7.0	62.3	916
	October	601	3.14	5.34	109.3	123.3	366.2	7.1	62.3	908
	November	601	3.14	5.34		123.3	368.4	6.8	62.4	913
	December									

"P & I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)



**Table 6b: Economic Indicators**  
**November 2013**

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2012	January	598	3.50	5.29	112.3	120.6	65.2	8.0	65.5	814
	February	595	3.20	5.24	112.7	121.4	65.8	8.2	66.2	812
	March	595	3.20	5.24	113.3	122.0	65.6	8.8	66.5	828
	April	607	3.20	5.44	113.6	122.4	66.9	8.5	67.4	830
	May	601	3.20	5.34	114.1	122.4	67.8	8.3	68.1	836
	June	595	3.20	5.24	114.5	121.6	68.2	8.3	68.5	827
	July	595	3.10	5.24	114.6	121.4	68.1	7.7	68.0	825
	August	595	3.10	5.24	114.9	121.8	68.5	8.5	68.9	811
	September	595	3.10	5.24	115.3	122.0	68.7	8.4	69.0	811
	October	595	3.10	5.24	115.6	122.2	67.8	8.7	68.3	819
	November	595	3.10	5.24	115.9	121.9	66.4	8.2	66.5	840
	December	595	3.00	5.24	116.0	121.3	66.2	8.2	66.2	859
2013	January	595	3.00	5.24	116.2	121.3	68	7.8	67.2	861
	February	595	3.00	5.24	116.2	122.8	68.3	7.7	67.9	869
	March	590	3.00	5.14	116.3	123.2	68.7	7.7	68.3	861
	April	590	3.00	5.14	116.5	122.9	68.3	7.6	67.8	849
	May	590	3.00	5.14	116.6	123.0	68.6	7.2	67.6	827
	June	590	3.14	5.14	116.6	123.2	69.0	6.6	67.7	808
	July	590	3.14	5.14	116.9	123.4	68.7	6.7	67.4	795
	August	601	3.14	5.34	117.0	123.4	69.1	6.9	67.9	784
	September	601	3.14	5.34	117.0	123.5	69.1	5.7	67.1	783
	October	601	3.14	5.34	117.1	123.3	69.4	4.8	66.6	793
	November	601	3.14	5.34		123.3	68.7	4.1	65.4	810
	December									

"P & I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

## METHODOLOGY

### Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

### Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

## STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A “**dwelling unit**”, for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A “**start**”, for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units “**under construction**” as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A “**completion**”, for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term “**absorbed**” means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

## DWELLING TYPES:

A “**Single-Detached**” dwelling (also referred to as “**Single**”) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A “**Semi-Detached (Double)**” dwelling (also referred to as “**Semi**”) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A “**Row (Townhouse)**” dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term “**Apartment and other**” includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

## INTENDED MARKET:

The “**intended market**” is the tenure in which the unit is being marketed. This includes the following categories:

**Freehold:** A residence where the owner owns the dwelling and lot outright.

**Condominium (including Strata-Titled):** An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

**Rental:** Dwelling constructed for rental purposes regardless of who finances the structure.

## GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A “**Rural**” area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada’s 2006 Census area definitions.

## CMHC—HOME TO CANADIANS

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Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable housing solutions that will continue to create vibrant and healthy communities and cities across the country.

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