

HOUSING NOW

Hamilton CMA and Brantford CMA



Canada Mortgage and Housing Corporation

Date Released: September 2007

Housing Starts Remain Strong

August housing starts in the Hamilton Census Metropolitan Area (hereafter referred to as Hamilton) were up by almost 32 per cent to 269 units compared to the same month a year earlier. This growth was almost entirely driven by a greater number of footings laid for single-detached homes.

Hamilton's resale market is one of the hottest in Ontario and closing the deal on the right existing home has become a challenge for some home buyers. In response, a

substantial number of households have turned their attention towards the new home market. The growth in starts experienced this year is testament to this fact.

Total year-to-date housing starts are up almost 15 per cent from the same time a year earlier to 2,065 units. Starts for the popular single-detached home type are up 33 per cent to 1,248 units.

Low borrowing costs kept demand high for new homes in Brantford City. Total August housing starts surged by more than 58 per cent to 57 units compared to the same time a year ago. Single-detached home starts accounted for most of the construction.

Figure 1

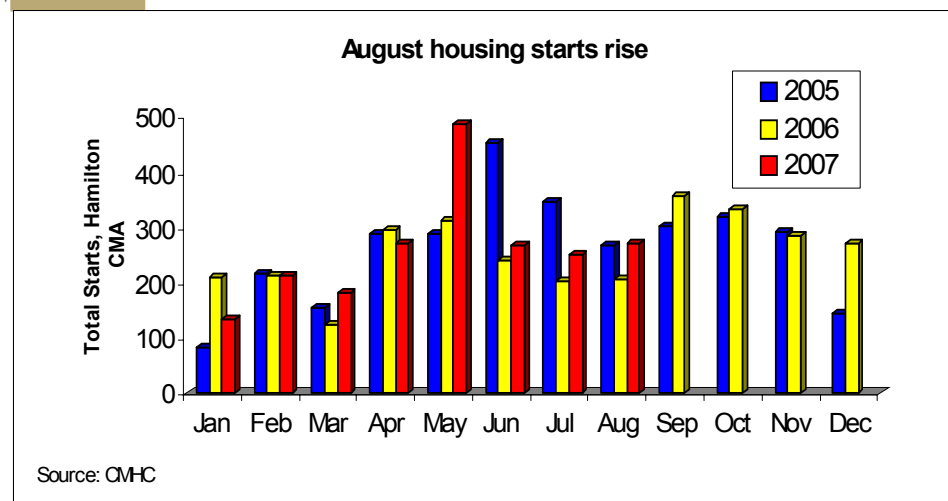


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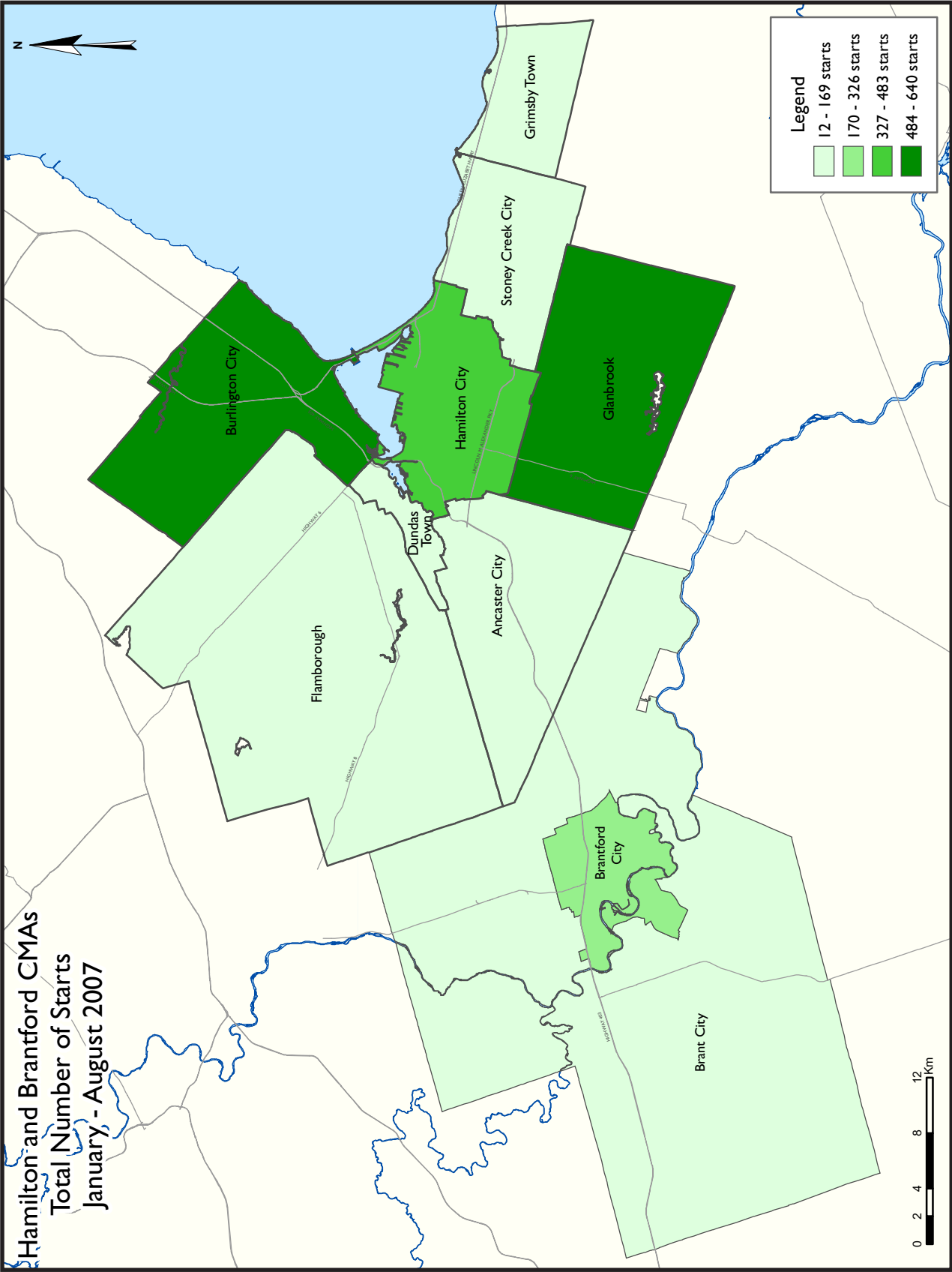
Average Price of Absorbed Single-Detached Units

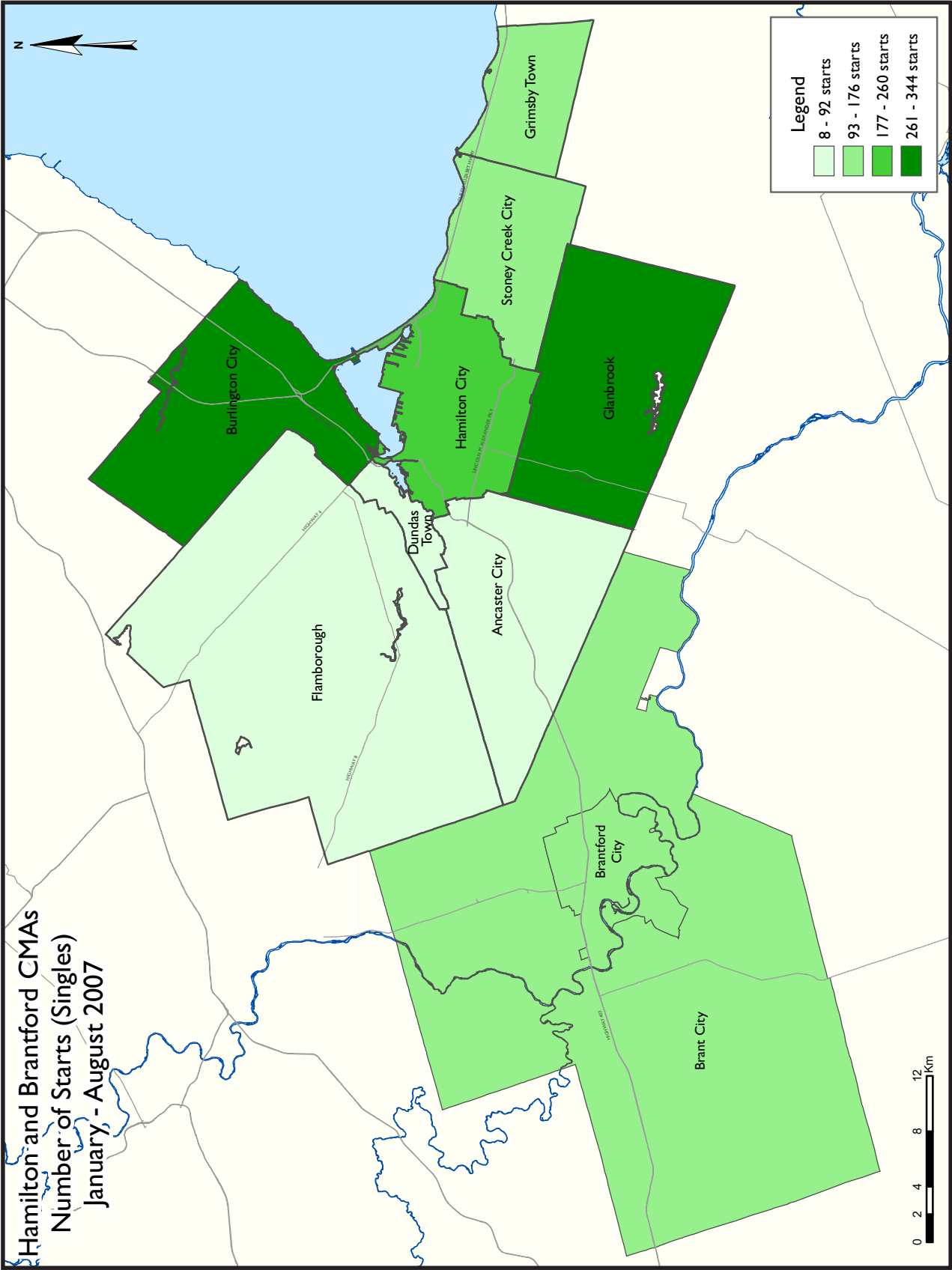
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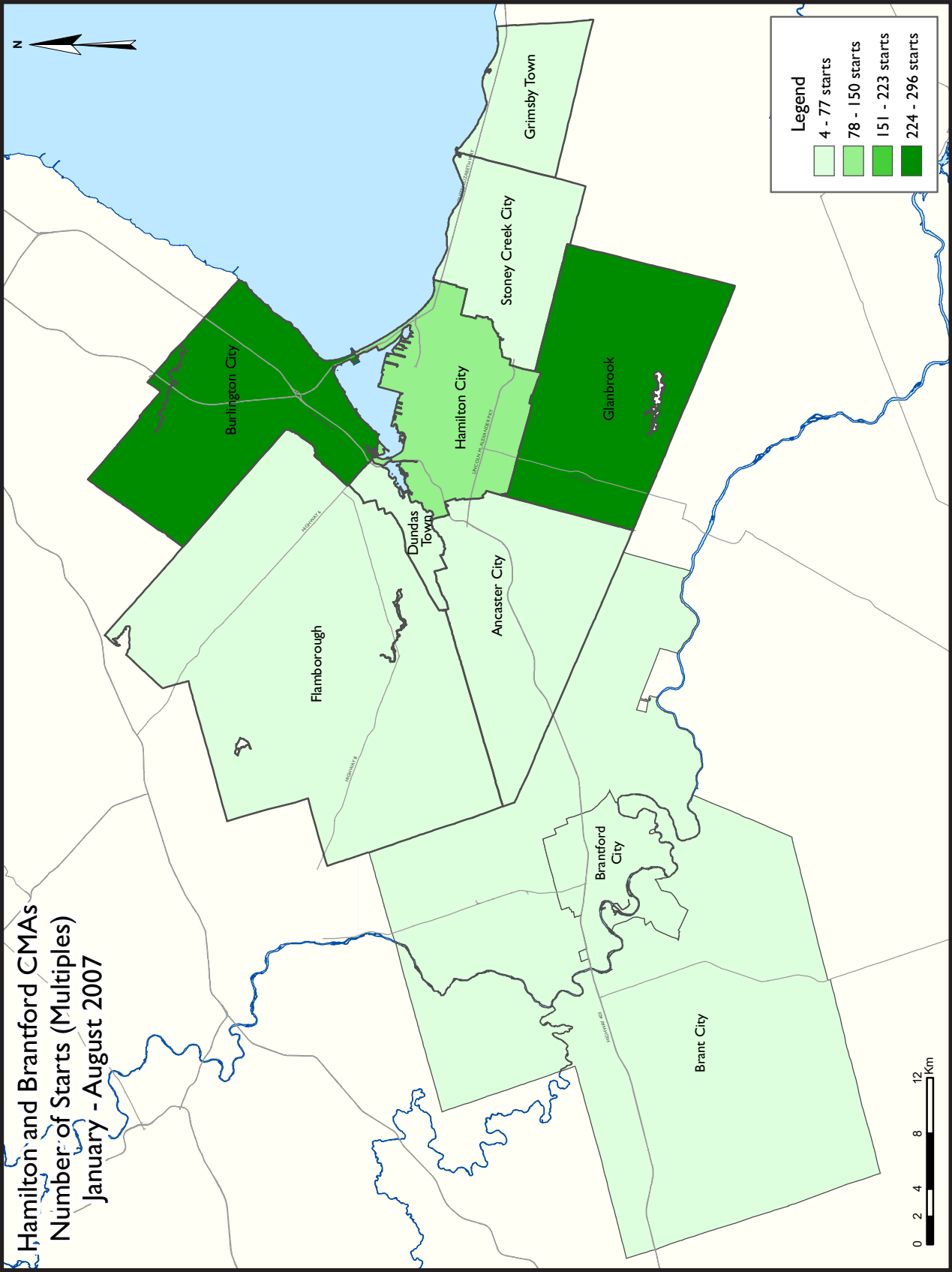
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SYMBOLS

- n/a Not applicable
- * Totals may not add up due to co-operatives and unknown market types
- ** Percent change > 200%
- Nil or zero
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
August 2007

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
August 2007	197	22	34	0	16	0	0	0	269
August 2006	132	0	45	2	26	0	0	0	205
% Change	49.2	n/a	-24.4	-100.0	-38.5	n/a	n/a	n/a	31.2
Year-to-date 2007	1,248	40	254	0	296	88	0	139	2,065
Year-to-date 2006	922	120	360	15	228	32	8	112	1,797
% Change	35.4	-66.7	-29.4	-100.0	29.8	175.0	-100.0	24.1	14.9
UNDER CONSTRUCTION									
August 2007	1,059	42	401	0	401	498	0	261	2,662
August 2006	683	86	396	15	318	418	37	359	2,312
% Change	55.1	-51.2	1.3	-100.0	26.1	19.1	-100.0	-27.3	15.1
COMPLETIONS									
August 2007	150	2	48	0	10	0	4	0	214
August 2006	220	32	41	0	65	56	0	0	414
% Change	-31.8	-93.8	17.1	n/a	-84.6	-100.0	n/a	n/a	-48.3
Year-to-date 2007	1,166	16	393	7	243	70	36	71	2,002
Year-to-date 2006	1,015	180	398	4	358	344	14	76	2,389
% Change	14.9	-91.1	-1.3	75.0	-32.1	-79.7	157.1	-6.6	-16.2
COMPLETED & NOT ABSORBED									
August 2007	54	5	23	0	12	24	5	12	135
August 2006	30	12	22	0	12	25	10	1	112
% Change	80.0	-58.3	4.5	n/a	0.0	-4.0	-50.0	**	20.5
ABSORBED									
August 2007	135	2	47	0	14	0	1	40	239
August 2006	196	32	62	0	65	56	10	0	421
% Change	-31.1	-93.8	-24.2	n/a	-78.5	-100.0	-90.0	n/a	-43.2
Year-to-date 2007	1,166	18	385	7	239	71	35	160	2,081
Year-to-date 2006	983	184	400	4	357	339	10	75	2,352
% Change	18.6	-90.2	-3.8	75.0	-33.1	-79.1	**	113.3	-11.5

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant

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

Table 1b: Housing Activity Summary of Brantford CMA
August 2007

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
August 2007	65	2	0	0	6	0	0	0	73
August 2006	27	0	0	0	9	0	0	0	36
% Change	140.7	n/a	n/a	n/a	-33.3	n/a	n/a	n/a	102.8
Year-to-date 2007	246	6	15	0	47	0	0	0	314
Year-to-date 2006	234	2	0	0	27	0	0	0	263
% Change	5.1	200.0	n/a	n/a	74.1	n/a	n/a	n/a	19.4
UNDER CONSTRUCTION									
August 2007	191	6	15	0	31	0	0	0	243
August 2006	186	0	0	0	39	0	0	0	225
% Change	2.7	n/a	n/a	n/a	-20.5	n/a	n/a	n/a	8.0
COMPLETIONS									
August 2007	9	0	0	0	4	0	0	0	13
August 2006	9	0	0	0	0	0	14	51	74
% Change	0.0	n/a	n/a	n/a	n/a	n/a	-100.0	-100.0	-82.4
Year-to-date 2007	216	0	0	4	40	0	0	3	263
Year-to-date 2006	142	4	6	0	53	0	14	51	270
% Change	52.1	-100.0	-100.0	n/a	-24.5	n/a	-100.0	-94.1	-2.6
COMPLETED & NOT ABSORBED									
August 2007	62	0	0	4	29	0	10	0	105
August 2006	24	2	0	0	12	0	13	0	51
% Change	158.3	-100.0	n/a	n/a	141.7	n/a	-23.1	n/a	105.9
ABSORBED									
August 2007	27	0	0	0	6	0	1	0	34
August 2006	16	0	0	0	2	0	1	0	19
% Change	68.8	n/a	n/a	n/a	200.0	n/a	0.0	n/a	78.9
Year-to-date 2007	249	0	0	1	45	0	3	3	301
Year-to-date 2006	179	2	8	1	56	0	1	0	247
% Change	39.1	-100.0	-100.0	0.0	-19.6	n/a	200.0	n/a	21.9

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table I.1: Housing Activity Summary by Submarket
August 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
August 2007	90	4	3	0	12	0	0	0	109
August 2006	75	0	39	2	6	0	0	0	122
Hamilton City									
August 2007	18	0	0	0	5	0	0	0	23
August 2006	28	0	0	2	0	0	0	0	30
Stoney Creek City									
August 2007	24	0	3	0	0	0	0	0	27
August 2006	14	0	0	0	0	0	0	0	14
Ancaster City									
August 2007	7	0	0	0	0	0	0	0	7
August 2006	6	0	12	0	0	0	0	0	18
Dundas Town									
August 2007	1	0	0	0	0	0	0	0	1
August 2006	3	0	0	0	0	0	0	0	3
Flamborough									
August 2007	7	0	0	0	0	0	0	0	7
August 2006	12	0	0	0	0	0	0	0	12
Glanbrook									
August 2007	33	4	0	0	7	0	0	0	44
August 2006	12	0	27	0	6	0	0	0	45
Burlington City									
August 2007	53	18	18	0	4	0	0	0	93
August 2006	51	0	6	0	20	0	0	0	77
Grimsby Town									
August 2007	54	0	13	0	0	0	0	0	67
August 2006	6	0	0	0	0	0	0	0	6
Hamilton CMA									
August 2007	197	22	34	0	16	0	0	0	269
August 2006	132	0	45	2	26	0	0	0	205
Brant City									
August 2007	16	0	0	0	0	0	0	0	16
August 2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2007	49	2	0	0	6	0	0	0	57
August 2006	27	0	0	0	9	0	0	0	36
Brantford CMA									
August 2007	65	2	0	0	6	0	0	0	73
August 2006	27	0	0	0	9	0	0	0	36

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table I.1: Housing Activity Summary by Submarket
August 2007

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
New City of Hamilton									
August 2007	689	20	253	0	276	233	0	153	1,624
August 2006	477	50	254	15	205	171	0	93	1,265
Hamilton City									
August 2007	180	0	6	0	5	119	0	153	463
August 2006	120	42	18	4	22	119	0	93	418
Stoney Creek City									
August 2007	90	0	42	0	24	0	0	0	156
August 2006	68	0	105	0	22	0	0	0	195
Ancaster City									
August 2007	57	0	52	0	125	10	0	0	244
August 2006	84	0	33	11	122	10	0	0	260
Dundas Town									
August 2007	9	2	0	0	0	62	0	0	73
August 2006	12	0	0	0	0	0	0	0	12
Flamborough									
August 2007	47	10	0	0	0	0	0	0	57
August 2006	49	4	0	0	0	0	0	0	53
Glanbrook									
August 2007	306	8	153	0	122	42	0	0	631
August 2006	144	4	98	0	39	42	0	0	327
Burlington City									
August 2007	281	22	124	0	125	265	0	108	925
August 2006	161	36	142	0	113	247	37	266	1,002
Grimsby Town									
August 2007	89	0	24	0	0	0	0	0	113
August 2006	45	0	0	0	0	0	0	0	45
Hamilton CMA									
August 2007	1,059	42	401	0	401	498	0	261	2,662
August 2006	683	86	396	15	318	418	37	359	2,312
Brant City									
August 2007	73	0	6	0	0	0	0	0	79
August 2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2007	118	6	9	0	31	0	0	0	164
August 2006	186	0	0	0	39	0	0	0	225
Brantford CMA									
August 2007	191	6	15	0	31	0	0	0	243
August 2006	186	0	0	0	39	0	0	0	225

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant

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

Table 1.1: Housing Activity Summary by Submarket
August 2007

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
New City of Hamilton									
August 2007	111	2	48	0	10	0	0	0	171
August 2006	136	12	32	0	46	0	0	0	226
Hamilton City									
August 2007	27	0	0	0	0	0	0	0	27
August 2006	47	12	0	0	6	0	0	0	65
Stoney Creek City									
August 2007	34	0	23	0	0	0	0	0	57
August 2006	19	0	18	0	13	0	0	0	50
Ancaster City									
August 2007	7	0	0	0	0	0	0	0	7
August 2006	23	0	0	0	8	0	0	0	31
Dundas Town									
August 2007	0	2	0	0	0	0	0	0	2
August 2006	0	0	0	0	0	0	0	0	0
Flamborough									
August 2007	5	0	0	0	0	0	0	0	5
August 2006	4	0	0	0	0	0	0	0	4
Glanbrook									
August 2007	38	0	25	0	10	0	0	0	73
August 2006	43	0	14	0	19	0	0	0	76
Burlington City									
August 2007	32	0	0	0	0	0	4	0	36
August 2006	76	20	5	0	15	56	0	0	172
Grimsby Town									
August 2007	7	0	0	0	0	0	0	0	7
August 2006	8	0	4	0	4	0	0	0	16
Hamilton CMA									
August 2007	150	2	48	0	10	0	4	0	214
August 2006	220	32	41	0	65	56	0	0	414
Brant City									
August 2007	6	0	0	0	0	0	0	0	6
August 2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2007	3	0	0	0	4	0	0	0	7
August 2006	9	0	0	0	0	0	14	51	74
Brantford CMA									
August 2007	9	0	0	0	4	0	0	0	13
August 2006	9	0	0	0	0	0	14	51	74

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table I.1: Housing Activity Summary by Submarket
August 2007

	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									
New City of Hamilton									
August 2007	37	5	20	0	7	0	0	4	73
August 2006	22	6	14	0	9	0	0	0	51
Hamilton City									
August 2007	2	0	0	0	0	0	0	4	6
August 2006	0	4	0	0	0	0	0	0	4
Stoney Creek City									
August 2007	34	2	20	0	6	0	0	0	62
August 2006	19	1	14	0	5	0	0	0	39
Ancaster City									
August 2007	1	0	0	0	0	0	0	0	1
August 2006	1	0	0	0	0	0	0	0	1
Dundas Town									
August 2007	0	0	0	0	0	0	0	0	0
August 2006	0	0	0	0	0	0	0	0	0
Flamborough									
August 2007	0	2	0	0	0	0	0	0	2
August 2006	2	1	0	0	0	0	0	0	3
Glanbrook									
August 2007	0	1	0	0	1	0	0	0	2
August 2006	0	0	0	0	4	0	0	0	4
Burlington City									
August 2007	6	0	3	0	5	24	5	8	51
August 2006	1	6	7	0	3	25	10	0	52
Grimsby Town									
August 2007	11	0	0	0	0	0	0	0	11
August 2006	7	0	1	0	0	0	0	1	9
Hamilton CMA									
August 2007	54	5	23	0	12	24	5	12	135
August 2006	30	12	22	0	12	25	10	1	112
Brant City									
August 2007	16	0	0	0	0	0	0	0	16
August 2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2007	46	0	0	4	29	0	10	0	89
August 2006	24	2	0	0	12	0	13	0	51
Brantford CMA									
August 2007	62	0	0	4	29	0	10	0	105
August 2006	24	2	0	0	12	0	13	0	51

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table I.1: Housing Activity Summary by Submarket
August 2007

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
New City of Hamilton									
August 2007	102	2	45	0	11	0	0	0	160
August 2006	109	13	30	0	45	0	0	0	197
Hamilton City									
August 2007	27	0	0	0	0	0	0	0	27
August 2006	33	13	0	0	6	0	0	0	52
Stoney Creek City									
August 2007	25	0	20	0	1	0	0	0	46
August 2006	27	0	16	0	12	0	0	0	55
Ancaster City									
August 2007	7	0	0	0	0	0	0	0	7
August 2006	15	0	0	0	8	0	0	0	23
Dundas Town									
August 2007	0	2	0	0	0	0	0	0	2
August 2006	0	0	0	0	0	0	0	0	0
Flamborough									
August 2007	5	0	0	0	0	0	0	0	5
August 2006	4	0	0	0	0	0	0	0	4
Glanbrook									
August 2007	38	0	25	0	10	0	0	0	73
August 2006	30	0	14	0	19	0	0	0	63
Burlington City									
August 2007	30	0	2	0	3	0	1	40	76
August 2006	81	19	27	0	16	56	10	0	209
Grimsby Town									
August 2007	3	0	0	0	0	0	0	0	3
August 2006	6	0	5	0	4	0	0	0	15
Hamilton CMA									
August 2007	135	2	47	0	14	0	1	40	239
August 2006	196	32	62	0	65	56	10	0	421
Brant City									
August 2007	6	0	0	0	0	0	0	0	6
August 2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2007	21	0	0	0	6	0	1	0	28
August 2006	16	0	0	0	2	0	1	0	19
Brantford CMA									
August 2007	27	0	0	0	6	0	1	0	34
August 2006	16	0	0	0	2	0	1	0	19

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA
1997 - 2006

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
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
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108
% Change	-0.3	-9.9	18.4	-32.1	-18.1	-79.5	-100.0	n/a	-20.8
1999	1,870	142	354	28	570	951	8	0	3,923
% Change	8.0	-19.3	-46.8	n/a	5.8	118.1	-70.4	-100.0	8.2
1998	1,731	176	666	0	539	436	27	52	3,627
% Change	-21.4	27.5	78.6	-100.0	-16.6	59.1	-3.6	n/a	-1.9
1997	2,201	138	373	38	646	274	28	0	3,698

Source: CMHC (Starts and Completions Survey)

**Table 1.2b: History of Housing Starts of Brantford CMA
1997 - 2006**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
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
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485
% Change	20.3	62.5	12.5	n/a	153.3	n/a	n/a	-100.0	28.6
1999	311	16	8	0	30	0	0	12	377
% Change	30.1	0.0	n/a	-100.0	-57.7	n/a	n/a	n/a	5.6
1998	239	16	0	31	71	0	0	0	357
% Change	11.7	-50.0	-100.0	n/a	115.2	n/a	n/a	n/a	20.6
1997	214	32	17	0	33	0	0	0	296

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
August 2007

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006	% Change
Hamilton CMA	197	134	22	0	50	71	0	0	269	205	31.2
New City of Hamilton	90	77	4	0	15	45	0	0	109	122	-10.7
Hamilton City	18	30	0	0	5	0	0	0	23	30	-23.3
Stoney Creek City	24	14	0	0	3	0	0	0	27	14	92.9
Ancaster City	7	6	0	0	0	12	0	0	7	18	-61.1
Dundas Town	1	3	0	0	0	0	0	0	1	3	-66.7
Flamborough	7	12	0	0	0	0	0	0	7	12	-41.7
Glanbrook	33	12	4	0	7	33	0	0	44	45	-2.2
Burlington City	53	51	18	0	22	26	0	0	93	77	20.8
Grimsby Town	54	6	0	0	13	0	0	0	67	6	**
Brantford CMA	65	27	2	0	6	9	0	0	73	36	102.8
Brant City	16	n/a	0	n/a	0	n/a	0	n/a	16	n/a	n/a
Brantford City	49	27	2	0	6	9	0	0	57	36	58.3

Table 2.1: Starts by Submarket and by Dwelling Type
January - August 2007

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	% Change
Hamilton CMA	1,248	937	42	132	548	584	227	144	2,065	1,797	14.9
New City of Hamilton	806	676	22	32	336	250	139	32	1,303	990	31.6
Hamilton City	232	149	0	26	5	0	139	32	376	207	81.6
Stoney Creek City	135	128	0	0	33	58	0	0	168	186	-9.7
Ancaster City	63	97	0	0	62	89	0	0	125	186	-32.8
Dundas Town	8	16	4	0	0	0	0	0	12	16	-25.0
Flamborough	50	50	10	4	0	0	0	0	60	54	11.1
Glanbrook	312	236	8	2	236	103	0	0	556	341	63.0
Burlington City	344	204	20	100	188	313	88	108	640	725	-11.7
Grimsby Town	98	57	0	0	24	21	0	4	122	82	48.8
Brantford CMA	246	234	6	2	62	27	0	0	314	263	19.4
Brant City	106	n/a	0	n/a	6	n/a	0	n/a	112	n/a	n/a
Brantford City	140	234	6	2	56	27	0	0	202	263	-23.2

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant
Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
August 2007

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006
Hamilton CMA	50	71	0	0	0	0	0	0
New City of Hamilton	15	45	0	0	0	0	0	0
Hamilton City	5	0	0	0	0	0	0	0
Stoney Creek City	3	0	0	0	0	0	0	0
Ancaster City	0	12	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	7	33	0	0	0	0	0	0
Burlington City	22	26	0	0	0	0	0	0
Grimsby Town	13	0	0	0	0	0	0	0
Brantford CMA	6	9	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	6	9	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - August 2007

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006
Hamilton CMA	548	584	0	0	88	32	139	112
New City of Hamilton	336	250	0	0	0	32	139	0
Hamilton City	5	0	0	0	0	32	139	0
Stoney Creek City	33	58	0	0	0	0	0	0
Ancaster City	62	89	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	236	103	0	0	0	0	0	0
Burlington City	188	313	0	0	88	0	0	108
Grimsby Town	24	21	0	0	0	0	0	4
Brantford CMA	62	27	0	0	0	0	0	0
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	56	27	0	0	0	0	0	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
August 2007

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006
Hamilton CMA	253	177	16	28	0	0	269	205
New City of Hamilton	97	114	12	8	0	0	109	122
Hamilton City	18	28	5	2	0	0	23	30
Stoney Creek City	27	14	0	0	0	0	27	14
Ancaster City	7	18	0	0	0	0	7	18
Dundas Town	1	3	0	0	0	0	1	3
Flamborough	7	12	0	0	0	0	7	12
Glanbrook	37	39	7	6	0	0	44	45
Burlington City	89	57	4	20	0	0	93	77
Grimsby Town	67	6	0	0	0	0	67	6
Brantford CMA	67	27	6	9	0	0	73	36
Brant City	16	n/a	0	n/a	0	n/a	16	n/a
Brantford City	51	27	6	9	0	0	57	36

Table 2.5: Starts by Submarket and by Intended Market
January - August 2007

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006
Hamilton CMA	1,542	1,402	384	275	139	120	2,065	1,797
New City of Hamilton	982	862	182	128	139	0	1,303	990
Hamilton City	232	171	5	36	139	0	376	207
Stoney Creek City	168	178	0	8	0	0	168	186
Ancaster City	67	119	58	67	0	0	125	186
Dundas Town	12	16	0	0	0	0	12	16
Flamborough	60	54	0	0	0	0	60	54
Glanbrook	437	324	119	17	0	0	556	341
Burlington City	438	476	202	133	0	116	640	725
Grimsby Town	122	64	0	14	0	4	122	82
Brantford CMA	267	236	47	27	0	0	314	263
Brant City	112	n/a	0	n/a	0	n/a	112	n/a
Brantford City	155	236	47	27	0	0	202	263

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
August 2007

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006	% Change
Hamilton CMA	150	220	2	32	62	106	0	56	214	414	-48.3
New City of Hamilton	111	136	2	12	58	78	0	0	171	226	-24.3
Hamilton City	27	47	0	12	0	6	0	0	27	65	-58.5
Stoney Creek City	34	19	0	0	23	31	0	0	57	50	14.0
Ancaster City	7	23	0	0	0	8	0	0	7	31	-77.4
Dundas Town	0	0	2	0	0	0	0	0	2	0	n/a
Flamborough	5	4	0	0	0	0	0	0	5	4	25.0
Glanbrook	38	43	0	0	35	33	0	0	73	76	-3.9
Burlington City	32	76	0	20	4	20	0	56	36	172	-79.1
Grimsby Town	7	8	0	0	0	8	0	0	7	16	-56.3
Brantford CMA	9	9	0	0	4	14	0	51	13	74	-82.4
Brant City	6	n/a	0	n/a	0	n/a	0	n/a	6	n/a	n/a
Brantford City	3	9	0	0	4	14	0	51	7	74	-90.5

Table 3.1: Completions by Submarket and by Dwelling Type
January - August 2007

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	% Change
Hamilton CMA	1173	1019	34	188	654	762	141	420	2002	2389	-16.2
New City of Hamilton	878	723	16	76	397	425	71	134	1362	1358	0.3
Hamilton City	174	166	8	64	6	86	71	72	259	388	-33.2
Stoney Creek City	100	143	2	0	122	149	0	0	224	292	-23.3
Ancaster City	138	108	0	0	101	89	0	0	239	197	21.3
Dundas Town	8	36	2	0	0	0	0	62	10	98	-89.8
Flamborough	46	63	2	12	0	0	0	0	48	75	-36.0
Glanbrook	412	207	2	0	168	101	0	0	582	308	89.0
Burlington City	264	252	18	112	257	295	70	282	609	941	-35.3
Grimsby Town	31	44	0	0	0	42	0	4	31	90	-65.6
Brantford CMA	220	142	0	4	40	71	3	53	263	270	-2.6
Brant City	70	n/a	0	n/a	0	n/a	0	n/a	70	n/a	n/a
Brantford City	150	142	0	4	40	71	3	53	193	270	-28.5

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
August 2007**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006
Hamilton CMA	58	106	4	0	0	56	0	0
New City of Hamilton	58	78	0	0	0	0	0	0
Hamilton City	0	6	0	0	0	0	0	0
Stoney Creek City	23	31	0	0	0	0	0	0
Ancaster City	0	8	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	35	33	0	0	0	0	0	0
Burlington City	0	20	4	0	0	56	0	0
Grimsby Town	0	8	0	0	0	0	0	0
Brantford CMA	4	0	0	14	0	0	0	51
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	4	0	0	14	0	0	0	51

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - August 2007**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006
Hamilton CMA	630	748	24	14	70	344	71	76
New City of Hamilton	397	425	0	0	0	62	71	72
Hamilton City	6	86	0	0	0	0	71	72
Stoney Creek City	122	149	0	0	0	0	0	0
Ancaster City	101	89	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	62	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	168	101	0	0	0	0	0	0
Burlington City	233	281	24	14	70	282	0	0
Grimsby Town	0	42	0	0	0	0	0	4
Brantford CMA	40	57	0	14	0	2	3	51
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	40	57	0	14	0	2	3	51

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
August 2007**

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006	Aug 2007	Aug 2006
Hamilton CMA	200	293	10	121	4	0	214	414
New City of Hamilton	161	180	10	46	0	0	171	226
Hamilton City	27	59	0	6	0	0	27	65
Stoney Creek City	57	37	0	13	0	0	57	50
Ancaster City	7	23	0	8	0	0	7	31
Dundas Town	2	0	0	0	0	0	2	0
Flamborough	5	4	0	0	0	0	5	4
Glanbrook	63	57	10	19	0	0	73	76
Burlington City	32	101	0	71	4	0	36	172
Grimsby Town	7	12	0	4	0	0	7	16
Brantford CMA	9	9	4	0	0	65	13	74
Brant City	6	n/a	0	n/a	0	n/a	6	n/a
Brantford City	3	9	4	0	0	65	7	74

**Table 3.5: Completions by Submarket and by Intended Market
January - August 2007**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006
Hamilton CMA	1,575	1,593	320	706	107	90	2,002	2,389
New City of Hamilton	1,145	1,029	146	257	71	72	1,362	1,358
Hamilton City	187	269	1	47	71	72	259	388
Stoney Creek City	167	241	57	51	0	0	224	292
Ancaster City	192	151	47	46	0	0	239	197
Dundas Town	10	36	0	62	0	0	10	98
Flamborough	48	75	0	0	0	0	48	75
Glanbrook	541	257	41	51	0	0	582	308
Burlington City	399	513	174	414	36	14	609	941
Grimsby Town	31	51	0	35	0	4	31	90
Brantford CMA	216	152	44	53	3	65	263	270
Brant City	70	n/a	0	n/a	0	n/a	70	n/a
Brantford City	146	152	44	53	3	65	193	270

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
August 2007

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$200,000		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
August 2007	2	2.0	7	6.9	42	41.2	22	21.6	29	28.4	102	302,450	333,249
August 2006	2	1.8	6	5.5	28	25.7	28	25.7	45	41.3	109	337,850	363,757
Year-to-date 2007	17	1.9	131	14.9	257	29.3	187	21.3	285	32.5	877	310,000	337,432
Year-to-date 2006	20	2.9	58	8.5	215	31.5	171	25.0	219	32.1	683	315,000	348,599
Hamilton City													
August 2007	0	0.0	0	0.0	13	48.1	5	18.5	9	33.3	27	333,900	332,036
August 2006	1	3.0	4	12.1	7	21.2	8	24.2	13	39.4	33	318,268	329,607
Year-to-date 2007	2	1.2	9	5.2	45	26.0	50	28.9	67	38.7	173	339,900	339,241
Year-to-date 2006	6	3.9	25	16.2	46	29.9	47	30.5	30	19.5	154	299,995	307,370
Stoney Creek City													
August 2007	0	0.0	1	4.0	8	32.0	10	40.0	6	24.0	25	329,900	359,140
August 2006	0	0.0	0	0.0	7	25.9	8	29.6	12	44.4	27	345,900	393,567
Year-to-date 2007	0	0.0	8	8.3	32	33.3	28	29.2	28	29.2	96	320,900	343,504
Year-to-date 2006	0	0.0	9	6.6	50	36.8	44	32.4	33	24.3	136	314,900	338,283
Ancaster City													
August 2007	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	--	--
August 2006	0	0.0	0	0.0	0	0.0	3	20.0	12	80.0	15	415,000	475,353
Year-to-date 2007	0	0.0	0	0.0	2	1.4	16	11.5	121	87.1	139	417,000	465,743
Year-to-date 2006	0	0.0	0	0.0	3	3.0	19	19.0	78	78.0	100	418,000	471,513
Dundas Town													
August 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
August 2006	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2007	0	0.0	0	0.0	3	37.5	0	0.0	5	62.5	8	--	--
Year-to-date 2006	0	0.0	4	10.8	13	35.1	5	13.5	15	40.5	37	329,000	348,482
Flamborough													
August 2007	2	40.0	1	20.0	0	0.0	0	0.0	2	40.0	5	--	--
August 2006	1	25.0	1	25.0	0	0.0	1	25.0	1	25.0	4	--	--
Year-to-date 2007	9	18.8	9	18.8	2	4.2	2	4.2	26	54.2	48	379,000	406,673
Year-to-date 2006	13	21.3	4	6.6	5	8.2	6	9.8	33	54.1	61	389,000	402,307
Glanbrook													
August 2007	0	0.0	5	13.2	21	55.3	7	18.4	5	13.2	38	279,900	296,275
August 2006	0	0.0	1	3.3	14	46.7	8	26.7	7	23.3	30	301,041	321,903
Year-to-date 2007	6	1.5	105	25.4	173	41.9	91	22.0	38	9.2	413	275,000	281,819
Year-to-date 2006	1	0.5	16	8.2	98	50.3	50	25.6	30	15.4	195	297,000	308,544
Burlington City													
August 2007	0	0.0	0	0.0	0	0.0	0	0.0	30	100.0	30	383,500	451,493
August 2006	0	0.0	0	0.0	15	18.5	30	37.0	36	44.4	81	337,000	425,239
Year-to-date 2007	0	0.0	21	7.8	1	0.4	98	36.6	148	55.2	268	360,000	415,552
Year-to-date 2006	0	0.0	1	0.4	26	10.0	60	23.1	173	66.5	260	365,500	519,225
Grimsby Town													
August 2007	0	0.0	0	0.0	1	33.3	1	33.3	1	33.3	3	--	--
August 2006	0	0.0	0	0.0	0	0.0	5	83.3	1	16.7	6	--	--
Year-to-date 2007	0	0.0	0	0.0	6	21.4	10	35.7	12	42.9	28	341,900	448,507
Year-to-date 2006	0	0.0	2	4.5	6	13.6	24	54.5	12	27.3	44	329,900	359,730

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
August 2007

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$200,000		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
August 2007	2	1.5	7	5.2	43	31.9	23	17.0	60	44.4	135	333,900	359,658
August 2006	0	0.0	0	0.0	2	1.4	16	11.5	121	87.1	139	417,000	465,743
Year-to-date 2007	0	0.0	0	0.0	3	3.0	19	19.0	78	78.0	100	418,000	471,513
Year-to-date 2006	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range
August 2007**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$125,000		\$125,000 - \$149,999		\$150,000 - \$174,999		\$175,000 - \$199,999		\$200,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
August 2007	0	0.0	0	0.0	1	16.7	1	16.7	4	66.7	6	--	--
August 2006	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 2007	1	1.6	0	0.0	15	24.2	2	3.2	44	71.0	62	250,000	285,726
Year-to-date 2006	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													
August 2007	1	4.8	2	9.5	5	23.8	3	14.3	10	47.6	21	195,000	199,524
August 2006	1	6.3	6	37.5	2	12.5	2	12.5	5	31.3	16	159,000	186,125
Year-to-date 2007	11	5.9	34	18.1	30	16.0	45	23.9	68	36.2	188	185,000	189,993
Year-to-date 2006	12	6.7	43	23.9	17	9.4	37	20.6	71	39.4	180	185,000	194,875
Brantford CMA													
August 2007	1	3.7	2	7.4	6	22.2	4	14.8	14	51.9	27	200,000	211,333
August 2006	1	6.3	6	37.5	2	12.5	2	12.5	5	31.3	16	159,000	186,125
Year-to-date 2007	12	4.8	34	13.6	45	18.0	47	18.8	112	44.8	250	194,000	213,734
Year-to-date 2006	12	6.7	43	23.9	17	9.4	37	20.6	71	39.4	180	185,000	194,875

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price (\$) of Absorbed Single-detached Units
August 2007

Submarket	Aug 2007	Aug 2006	% Change	YTD 2007	YTD 2006	% Change
Hamilton CMA	359,658	390,823	-8.0	357,932	394,042	-9.2
New City of Hamilton	333,249	363,757	-8.4	337,432	348,599	-3.2
Hamilton City	332,036	329,607	0.7	339,241	307,370	10.4
Stoney Creek City	359,140	393,567	-8.7	343,504	338,283	1.5
Ancaster City	--	475,353	n/a	465,743	471,513	-1.2
Dundas Town	--	--	n/a	--	348,482	n/a
Flamborough	--	--	n/a	406,673	402,307	1.1
Glanbrook	296,275	321,903	-8.0	281,819	308,544	-8.7
Burlington City	451,493	425,239	6.2	415,552	519,225	-20.0
Grimsby Town	--	--	n/a	448,507	359,730	24.7
Brantford CMA	211,333	186,125	13.5	213,734	194,875	9.7
Brant City	--	n/a	n/a	285,726	n/a	n/a
Brantford City	199,524	186,125	7.2	189,993	194,875	-2.5

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
August 2007

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2006	January	786	9.9	1,121	1,510	1,600	70.1	241,340	10.2	244,841
	February	1,149	15.5	1,197	1,531	1,574	76.0	242,647	10.4	240,819
	March	1,358	9.9	1,142	1,919	1,575	72.5	251,357	10.4	245,965
	April	1,198	-7.3	1,050	1,742	1,542	68.1	248,367	9.8	244,273
	May	1,385	-2.5	1,057	1,892	1,471	71.9	252,948	9.0	249,451
	June	1,234	-14.6	1,019	1,721	1,453	70.1	250,347	5.0	245,455
	July	1,074	-9.1	1,039	1,503	1,483	70.1	243,299	6.8	245,544
	August	1,101	-14.8	1,034	1,593	1,545	66.9	253,659	12.3	255,456
	September	1,042	-8.6	1,074	1,652	1,547	69.4	248,787	7.7	253,967
	October	1,103	0.3	1,112	1,529	1,554	71.6	249,244	6.3	253,472
	November	972	-11.7	1,084	1,181	1,540	70.4	251,164	5.7	247,991
	December	657	1.5	1,130	641	1,530	73.9	248,046	7.6	258,297
2007	January	786	0.0	1,069	1,545	1,553	68.8	255,753	6.0	261,104
	February	1,031	-10.3	1,080	1,465	1,514	71.3	272,953	12.5	265,497
	March	1,273	-6.3	1,106	1,861	1,565	70.7	261,021	3.8	260,512
	April	1,351	12.8	1,151	1,929	1,633	70.5	265,506	6.9	264,200
	May	1,529	10.4	1,179	2,148	1,651	71.4	279,496	10.5	269,658
	June	1,472	19.3	1,219	1,850	1,609	75.8	269,676	7.7	269,553
	July	1,358	26.4	1,227	1,635	1,583	77.5	268,561	10.4	272,633
	August	1,189	8.0	1,141	1,561	1,552	73.5	270,893	6.8	270,367
	September									
	October									
	November									
	December									
	Q2 2006	3,817	-8.2		5,355			250,669	7.8	
	Q2 2007	4,352	14.0		5,927			271,831	8.4	
	YTD 2006	9,285	-3.0		13,411			248,489	8.9	
	YTD 2007	9,989	7.6		13,994			268,748	8.2	

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¹Source: CREA

²Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
August 2007

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2006	January	138	15.0	182	266	267	68.2	192,482	12.9	201,114
	February	204	19.3	201	285	289	69.6	190,143	10.5	202,202
	March	233	18.3	192	298	260	73.8	194,477	13.2	202,894
	April	212	-4.9	185	281	275	67.3	203,557	11.9	199,071
	May	219	-3.1	172	359	272	63.2	206,300	8.7	199,720
	June	186	-17.7	151	325	279	54.1	193,371	3.0	186,444
	July	179	-10.1	168	283	284	59.2	205,585	10.6	194,086
	August	180	-16.7	174	289	268	64.9	194,724	8.2	192,077
	September	161	-23.0	162	304	287	56.4	205,189	12.0	203,297
	October	178	9.2	189	263	268	70.5	192,890	1.0	192,474
	November	139	2.2	176	225	275	64.0	205,933	14.0	199,947
	December	110	-6.8	187	109	263	71.1	202,203	5.1	208,494
2007	January	150	8.7	195	289	289	67.5	191,676	-0.4	202,391
	February	201	-1.5	191	296	288	66.3	201,513	6.0	214,195
	March	210	-9.9	177	285	264	67.0	213,605	9.8	220,133
	April	211	-0.5	175	339	310	56.5	219,906	8.0	213,679
	May	259	18.3	206	380	291	70.8	208,469	1.1	202,609
	June	242	30.1	200	350	300	66.7	213,881	10.6	204,749
	July	219	22.3	199	316	289	68.9	209,088	1.7	203,028
	August	222	23.3	206	289	282	73.0	203,560	4.5	209,025
	September									
	October									
	November									
	December									
	Q2 2006	617	-8.6		965			201,460	8.0	
	Q2 2007	712	15.4		1,069			213,698	6.1	
	YTD 2006	1,551	-1.7		2,386			197,818	9.3	
	YTD 2007	1,714	10.5		2,544			208,428	5.4	

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¹Source: CREA

²Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
August 2007

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =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						
2006	January	658	5.80	6.30	138.3	108.2	375.7	5.9	68.3	760
	February	667	5.85	6.45	138.7	107.9	376.7	5.9	68.4	768
	March	667	6.05	6.45	139.4	108.8	377.1	5.6	68.2	776
	April	685	6.25	6.75	140.2	109.1	376.0	5.6	67.9	793
	May	685	6.25	6.75	140.2	109.5	375.8	5.6	67.8	795
	June	697	6.60	6.95	141.2	109.3	375.6	5.7	67.8	794
	July	697	6.60	6.95	143.4	109.0	374.3	5.8	67.6	784
	August	691	6.40	6.85	144.1	109.1	371.3	6.2	67.3	783
	September	682	6.40	6.70	144.1	108.5	369.3	6.4	67.0	780
	October	688	6.40	6.80	144.5	108.4	367.4	6.5	66.6	781
	November	673	6.40	6.55	145.0	108.6	365.4	6.4	66.2	776
	December	667	6.30	6.45	145.3	108.8	365.4	6.1	65.9	768
2007	January	679	6.50	6.65	145.6	108.6	365	6.4	66.0	759
	February	679	6.50	6.65	146.6	109.7	365.9	6.3	66.1	751
	March	669	6.40	6.49	147.3	110.8	368.2	6.6	66.7	753
	April	678	6.60	6.64	148.2	111.1	371.9	6.1	67.0	762
	May	709	6.85	7.14	148.8	111.6	375.0	6.1	67.5	775
	June	715	7.05	7.24	149.3	111.1	374.4	6.1	67.4	790
	July	715	7.05	7.24	149.6	111.1	377.8	5.9	67.8	792
	August	715	7.05	7.24		110.9	380.8	5.5	68.0	802
	September									
	October									
	November									
	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), CREA (MLS®), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
August 2007

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =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						
2006	January	658	5.80	6.30	135.4	108.2	50.3	5.5	68.1	714
	February	667	5.85	6.45	135.7	107.9	50.1	5.3	67.9	711
	March	667	6.05	6.45	136.0	108.8	50.3	5.9	68.3	712
	April	685	6.25	6.75	136.5	109.1	50.1	6.8	68.6	717
	May	685	6.25	6.75	136.8	109.5	50.9	6.7	69.3	725
	June	697	6.60	6.95	137.3	109.3	51.3	6.5	70.0	724
	July	697	6.60	6.95	137.9	109.0	51.3	6.2	69.4	714
	August	691	6.40	6.85	138.6	109.1	51.0	6.0	68.9	711
	September	682	6.40	6.70	138.7	108.5	50.4	5.8	67.7	704
	October	688	6.40	6.80	138.7	108.4	50.3	5.8	67.9	689
	November	673	6.40	6.55	139.1	108.6	50.5	6.2	68.4	674
	December	667	6.30	6.45	139.2	108.8	50.2	7.2	68.6	665
2007	January	679	6.50	6.65	139.3	108.6	50	8.5	69.0	684
	February	679	6.50	6.65	139.4	109.7	50.2	8.0	69.1	690
	March	669	6.40	6.49	139.7	110.8	50.9	7.5	69.5	698
	April	678	6.60	6.64	139.8	111.1	51.7	7.0	70.1	695
	May	709	6.85	7.14	140.3	111.6	51.7	6.9	70.0	699
	June	715	7.05	7.24	141.0	111.1	51.9	7.1	70.5	700
	July	715	7.05	7.24	141.3	111.1	51.3	6.4	68.9	708
	August	715	7.05	7.24		110.9	50.4	6.4	67.6	725
	September									
	October									
	November									
	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), CREA (MLS®), 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 2001 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 modelled 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 2001 Census area definitions.

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