

HOUSING NOW

Hamilton and Brantford CMAs



Canada Mortgage and Housing Corporation

Date Released: May 2008

New Home Market

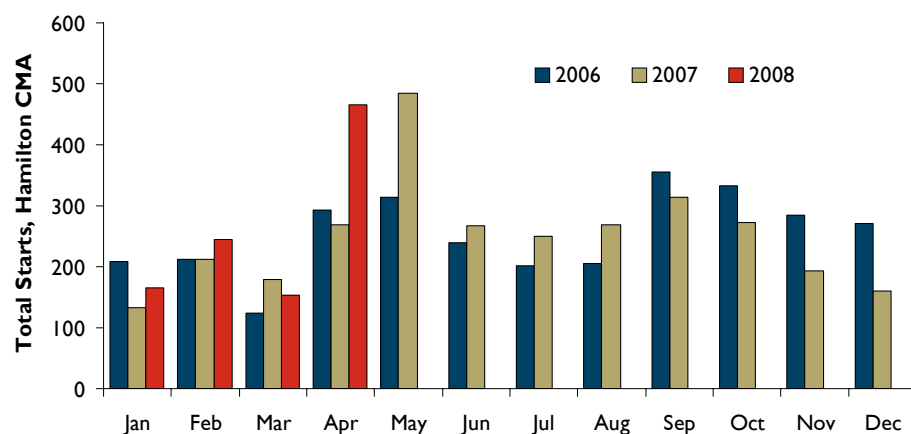
Housing Starts Surge in April

Housing starts continue to pull ahead of last year in the Hamilton Census Metropolitan Area (CMA). According to final data for the month of April, total housing starts rose 73 per cent to 465 units in April 2008 compared

to 269 units in the same month last year. Single-detached dwelling starts were up 13 per cent and were dispersed across the various municipalities. Townhouse starts (both freehold and condominium) also rose 75 per cent and construction of a condominium apartment in Burlington drove starts in that segment up 100 per cent.

Figure 1

Hamilton Housing Starts Strong in April



Source: CMHC

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Housing Starts Surge in April

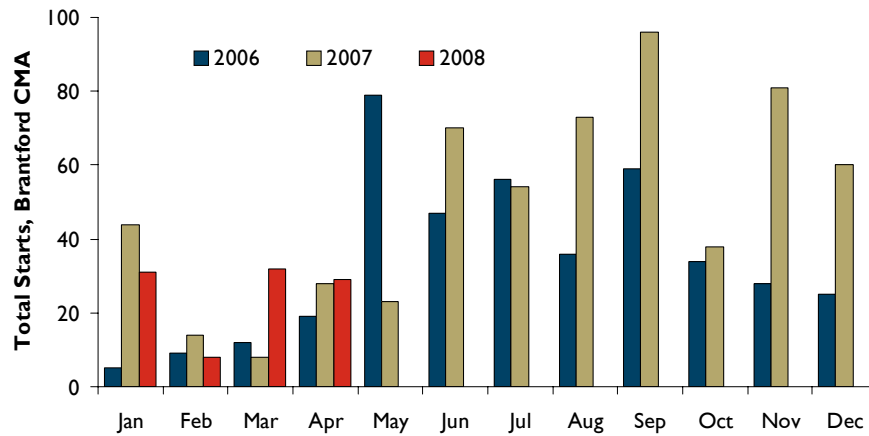
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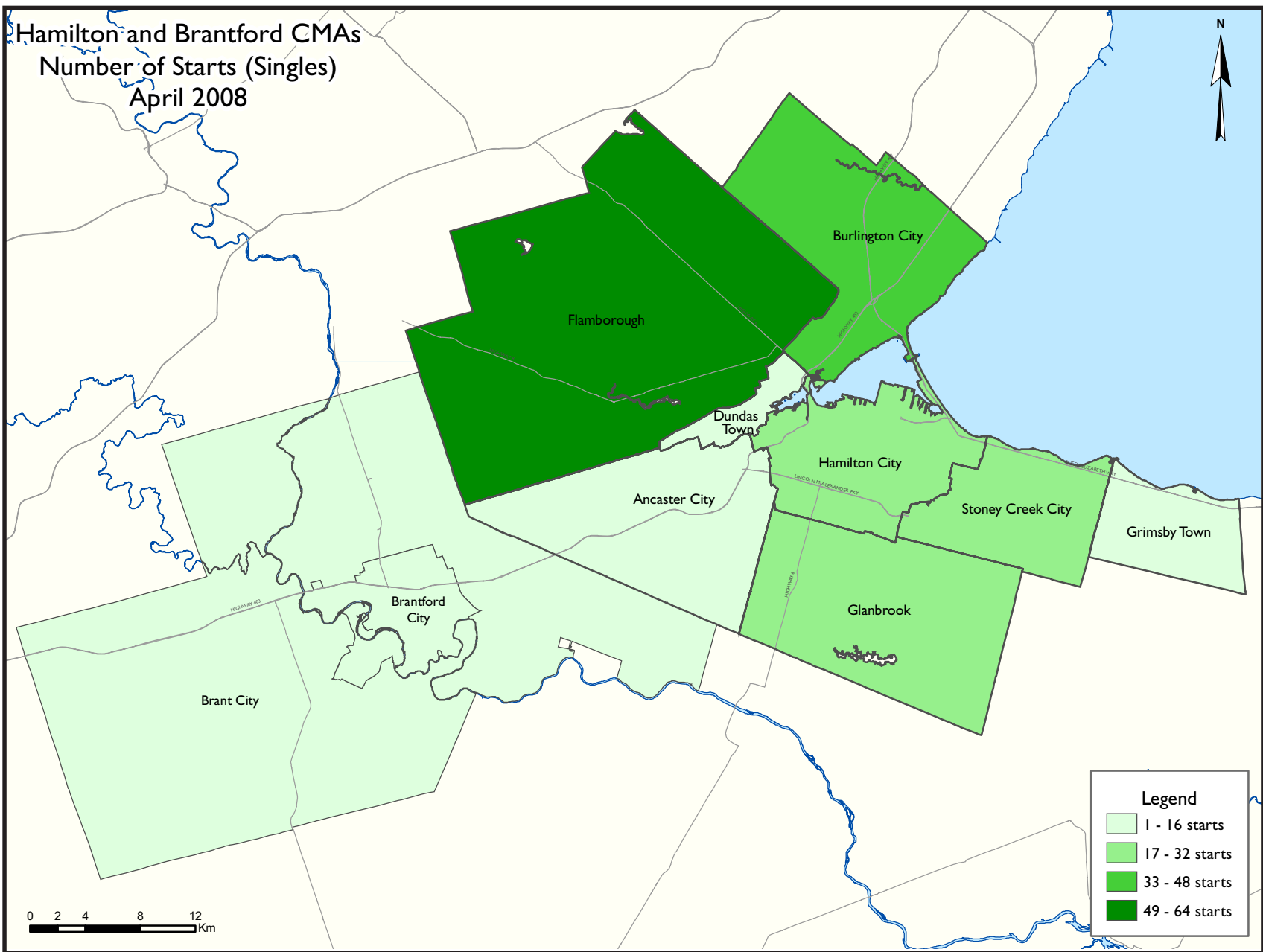
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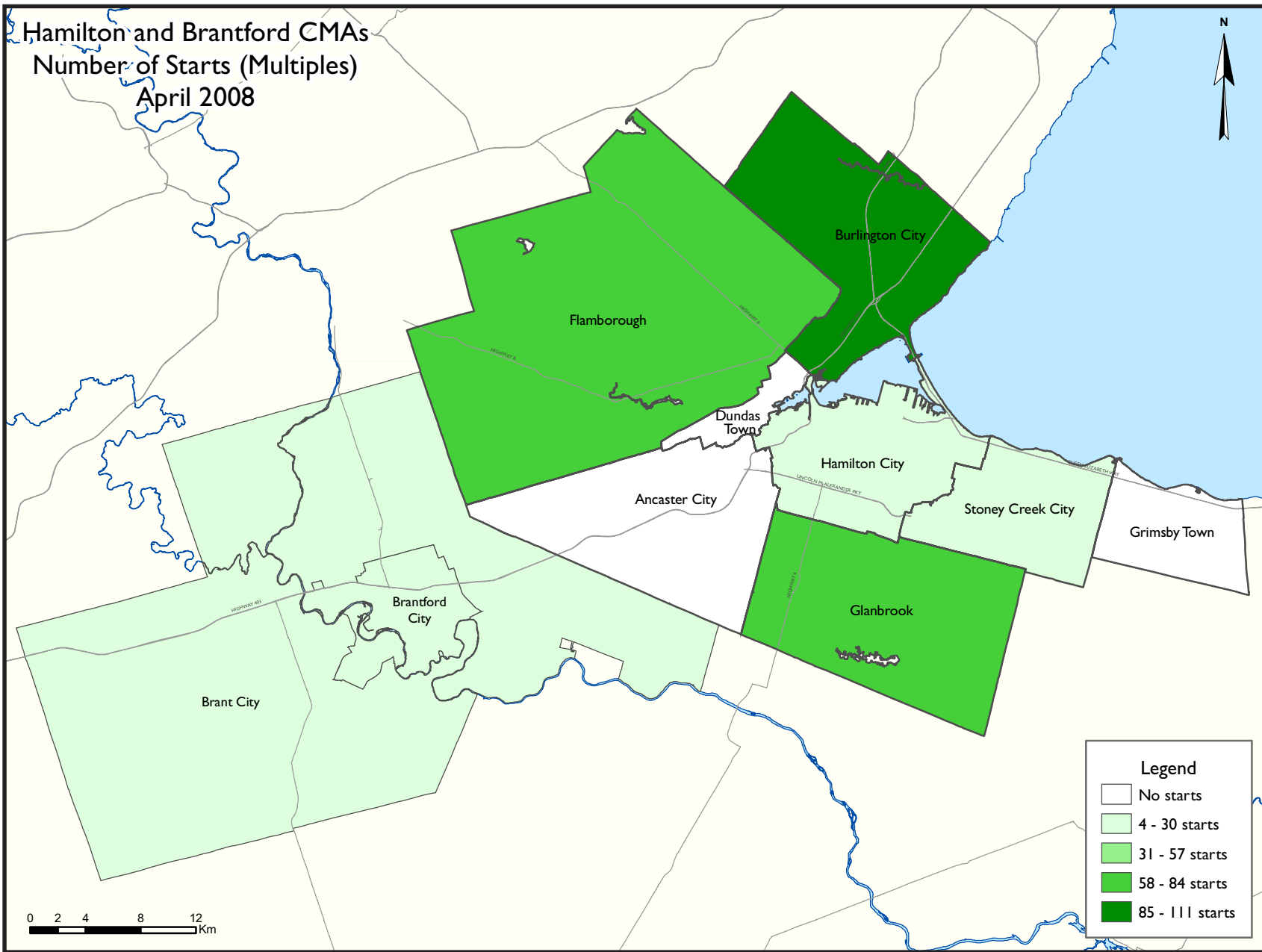
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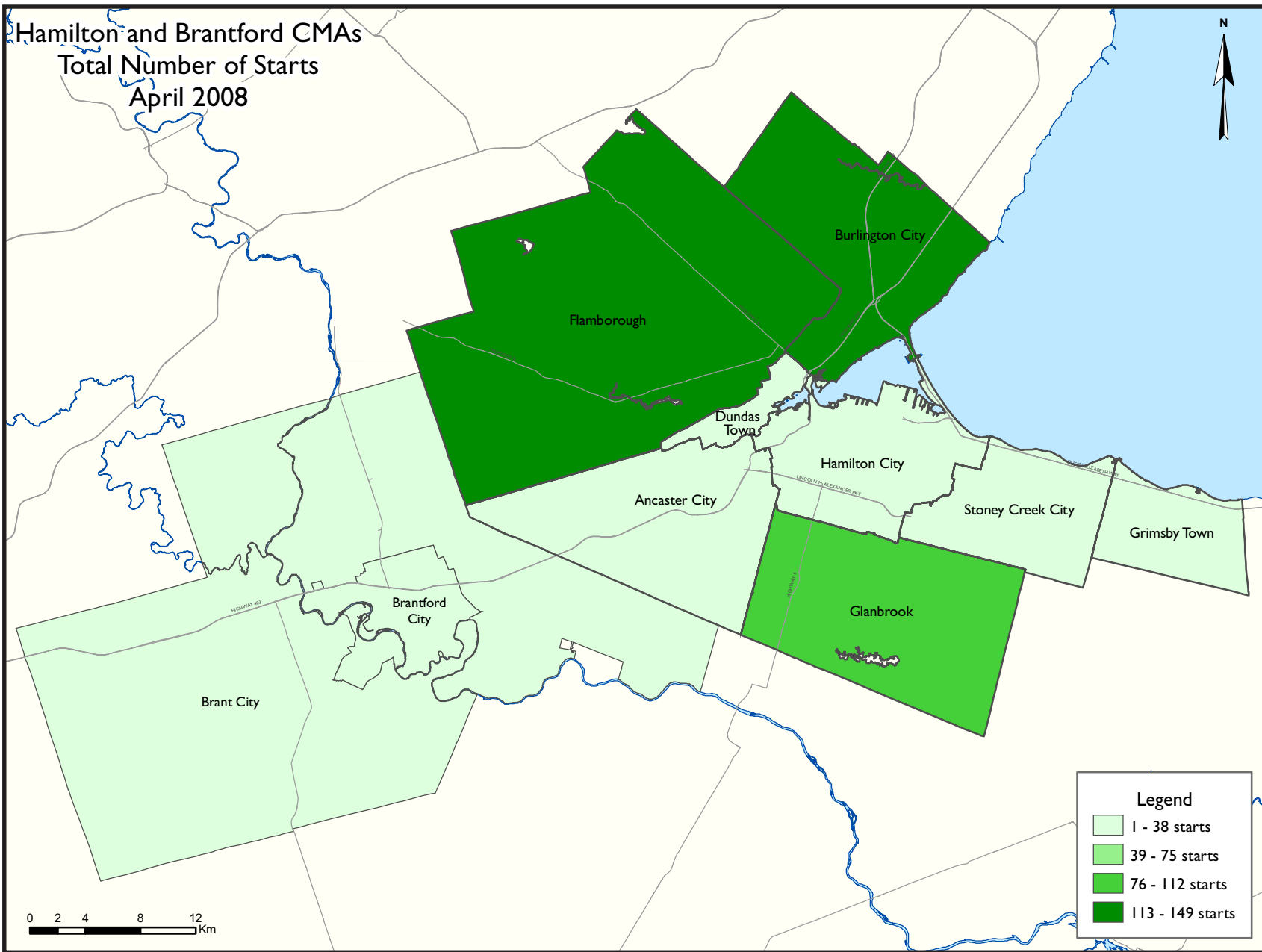
Modest Rise in Brantford Housing Starts in April

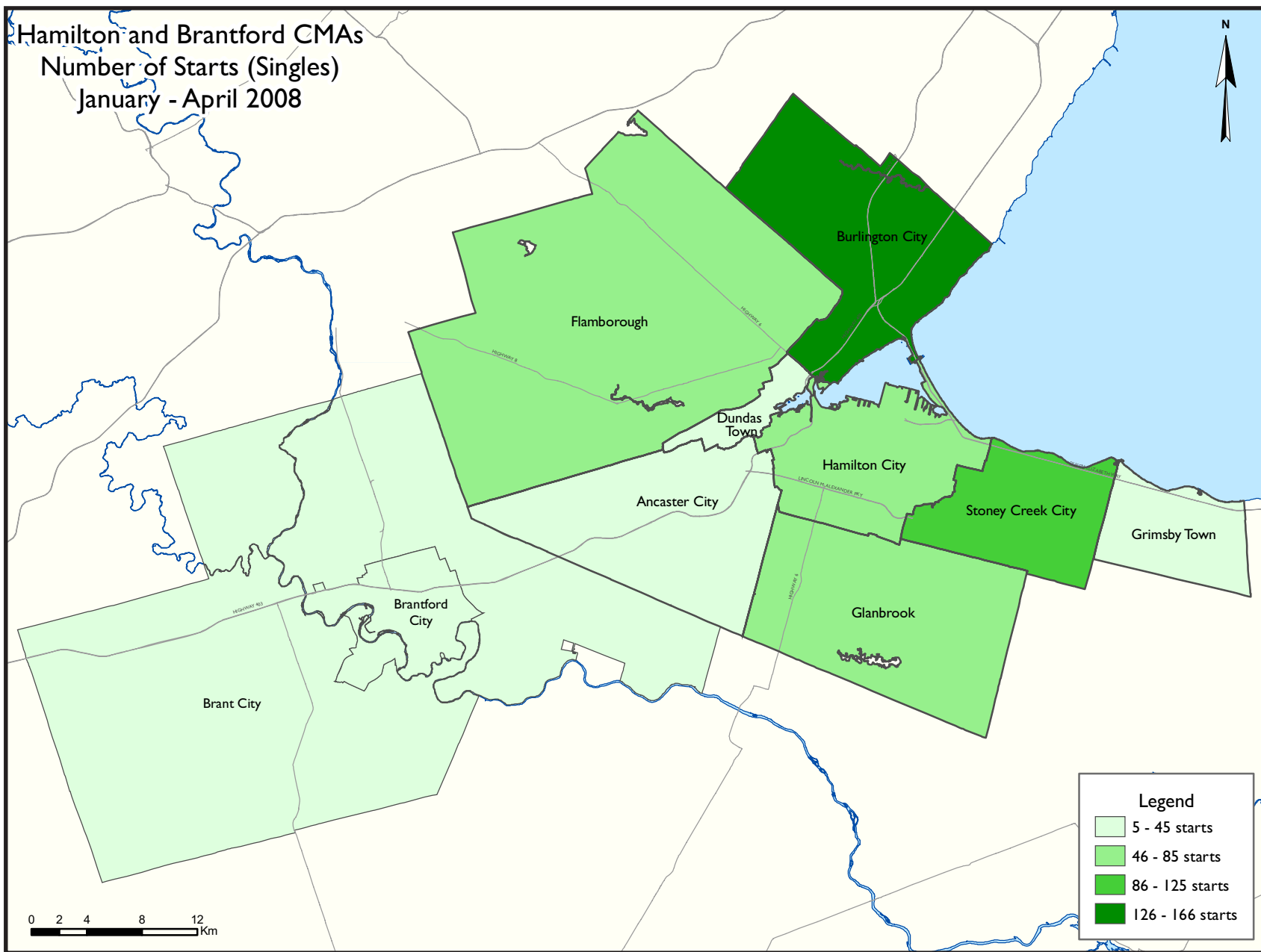
Source: CMHC

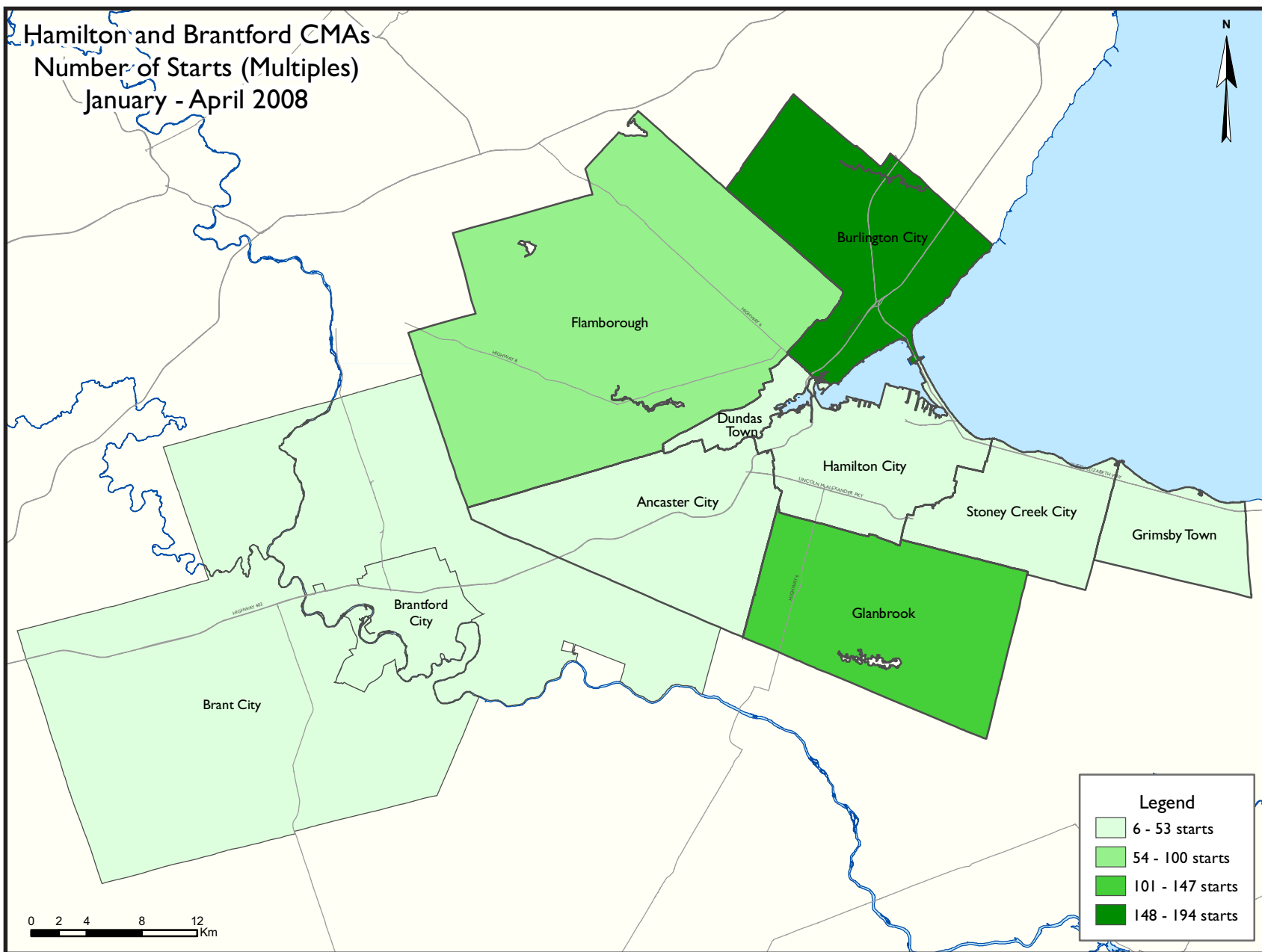
In the Brantford CMA, total housing starts rose modestly by 3.5 per cent to 29 units in April as compared to the same month last year. While single-detached starts were down from last year, townhouse starts (both freehold and condominium) rose to 13 units.

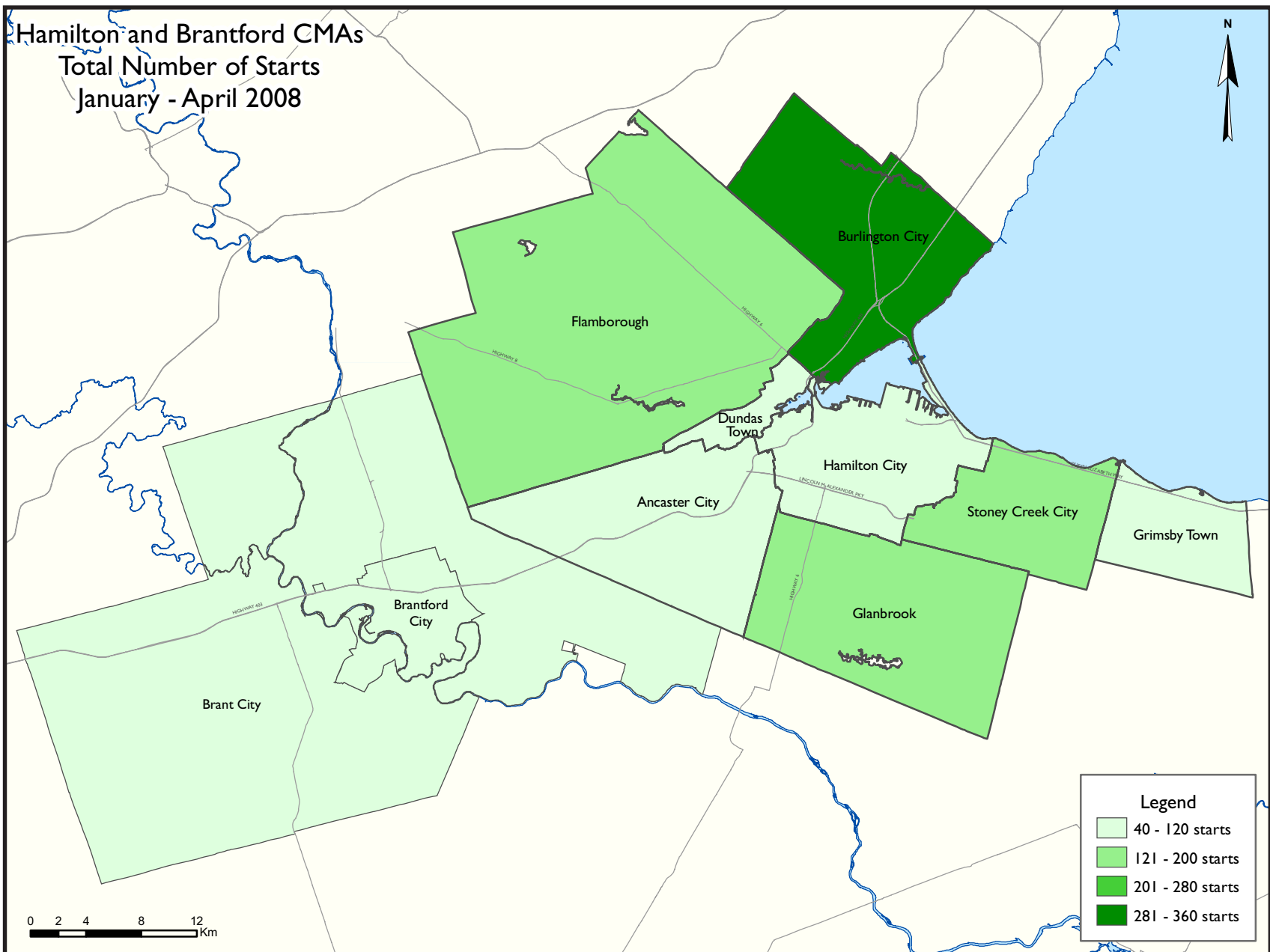












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- 4.1 Average Price (\$) of Absorbed Single-Detached Units

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
- SA Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
April 2008

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
April 2008	192	6	130	0	36	101	0	0	465
April 2007	170	2	16	0	81	0	0	0	269
% Change	12.9	200.0	**	n/a	-55.6	n/a	n/a	n/a	72.9
Year-to-date 2008	541	10	175	0	154	150	0	0	1,030
Year-to-date 2007	455	2	150	0	173	13	0	0	793
% Change	18.9	**	16.7	n/a	-11.0	**	n/a	n/a	29.9
UNDER CONSTRUCTION									
April 2008	988	50	354	2	516	462	3	143	2,518
April 2007	867	14	434	1	381	493	8	136	2,334
% Change	14.0	**	-18.4	100.0	35.4	-6.3	-62.5	5.1	7.9
COMPLETIONS									
April 2008	129	8	63	0	0	0	0	0	200
April 2007	164	0	91	0	27	0	0	0	282
% Change	-21.3	n/a	-30.8	n/a	-100.0	n/a	n/a	n/a	-29.1
Year-to-date 2008	470	30	214	3	76	0	0	10	803
Year-to-date 2007	565	6	256	6	143	0	24	57	1,057
% Change	-16.8	**	-16.4	-50.0	-46.9	n/a	-100.0	-82.5	-24.0
COMPLETED & NOT ABSORBED									
April 2008	68	3	36	0	5	0	0	5	117
April 2007	53	6	21	0	36	25	1	48	190
% Change	28.3	-50.0	71.4	n/a	-86.1	-100.0	-100.0	-89.6	-38.4
ABSORBED									
April 2008	121	7	54	0	3	0	0	5	190
April 2007	158	0	88	0	30	0	0	0	276
% Change	-23.4	n/a	-38.6	n/a	-90.0	n/a	n/a	n/a	-31.2
Year-to-date 2008	468	29	201	3	83	24	0	46	854
Year-to-date 2007	565	7	250	6	115	0	27	110	1,080
% Change	-17.2	**	-19.6	-50.0	-27.8	n/a	-100.0	-58.2	-20.9

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

Table 1b: Housing Activity Summary of Brantford CMA
April 2008

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
April 2008	14	0	6	0	7	0	0	2	29
April 2007	28	0	0	0	0	0	0	0	28
% Change	-50.0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.6
Year-to-date 2008	51	2	12	0	12	21	0	2	100
Year-to-date 2007	59	0	0	0	35	0	0	0	94
% Change	-13.6	n/a	n/a	n/a	-65.7	n/a	n/a	n/a	6.4
UNDER CONSTRUCTION									
April 2008	132	10	23	0	45	21	0	2	233
April 2007	111	0	0	0	47	0	0	0	158
% Change	18.9	n/a	n/a	n/a	-4.3	n/a	n/a	n/a	47.5
COMPLETIONS									
April 2008	33	0	0	4	0	0	0	0	37
April 2007	39	0	0	0	0	0	0	0	39
% Change	-15.4	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-5.1
Year-to-date 2008	144	2	3	4	11	0	0	0	164
Year-to-date 2007	109	0	0	4	12	0	0	3	128
% Change	32.1	n/a	n/a	0.0	-8.3	n/a	n/a	-100.0	28.1
COMPLETED & NOT ABSORBED									
April 2008	97	0	7	5	30	0	6	0	145
April 2007	94	0	0	5	35	0	13	3	150
% Change	3.2	n/a	n/a	0.0	-14.3	n/a	-53.8	-100.0	-3.3
ABSORBED									
April 2008	43	0	1	2	7	0	0	0	53
April 2007	38	0	0	0	0	0	0	0	38
% Change	13.2	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.5
Year-to-date 2008	147	4	1	3	14	0	0	0	169
Year-to-date 2007	109	0	0	0	11	0	0	0	120
% Change	34.9	n/a	n/a	n/a	27.3	n/a	n/a	n/a	40.8

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

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

Table 1.1: Housing Activity Summary by Submarket
April 2008

	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									
April 2008	144	4	130	0	28	0	0	0	306
April 2007	106	2	0	0	41	0	0	0	149
Hamilton City									
April 2008	29	4	0	0	0	0	0	0	33
April 2007	46	0	0	0	0	0	0	0	46
Stoney Creek City									
April 2008	17	0	6	0	0	0	0	0	23
April 2007	13	0	0	0	0	0	0	0	13
Ancaster City									
April 2008	15	0	0	0	0	0	0	0	15
April 2007	9	0	0	0	16	0	0	0	25
Dundas Town									
April 2008	1	0	0	0	0	0	0	0	1
April 2007	0	2	0	0	0	0	0	0	2
Flamborough									
April 2008	64	0	83	0	0	0	0	0	147
April 2007	5	0	0	0	0	0	0	0	5
Glanbrook									
April 2008	18	0	41	0	28	0	0	0	87
April 2007	33	0	0	0	25	0	0	0	58
Burlington City									
April 2008	38	2	0	0	8	101	0	0	149
April 2007	55	0	16	0	40	0	0	0	111
Grimsby Town									
April 2008	10	0	0	0	0	0	0	0	10
April 2007	9	0	0	0	0	0	0	0	9
Hamilton CMA									
April 2008	192	6	130	0	36	101	0	0	465
April 2007	170	2	16	0	81	0	0	0	269
Brant City									
April 2008	8	0	6	0	0	0	0	0	14
April 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
April 2008	6	0	0	0	7	0	0	2	15
April 2007	12	0	0	0	0	0	0	0	12
Brantford CMA									
April 2008	14	0	6	0	7	0	0	2	29
April 2007	28	0	0	0	0	0	0	0	28

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

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

Table I.1: Housing Activity Summary by Submarket
April 2008

	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									
April 2008	651	18	251	0	397	181	3	143	1,644
April 2007	634	12	282	1	275	233	0	28	1,465
Hamilton City									
April 2008	152	10	0	0	17	119	3	143	444
April 2007	147	4	6	1	0	119	0	28	305
Stoney Creek City									
April 2008	112	0	52	0	8	0	0	0	172
April 2007	48	2	73	0	74	0	0	0	197
Ancaster City									
April 2008	74	2	14	0	84	0	0	0	174
April 2007	76	0	54	0	102	10	0	0	242
Dundas Town									
April 2008	11	2	6	0	30	62	0	0	111
April 2007	9	2	0	0	0	62	0	0	73
Flamborough									
April 2008	131	0	95	0	0	0	0	0	226
April 2007	47	0	0	0	0	0	0	0	47
Glanbrook									
April 2008	171	4	84	0	258	0	0	0	517
April 2007	307	4	149	0	99	42	0	0	601
Burlington City									
April 2008	290	32	84	2	119	281	0	0	808
April 2007	212	2	141	0	106	260	8	108	837
Grimsby Town									
April 2008	47	0	19	0	0	0	0	0	66
April 2007	21	0	11	0	0	0	0	0	32
Hamilton CMA									
April 2008	988	50	354	2	516	462	3	143	2,518
April 2007	867	14	434	1	381	493	8	136	2,334
Brant City									
April 2008	49	0	6	0	0	21	0	0	76
April 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
April 2008	83	10	17	0	45	0	0	2	157
April 2007	54	0	0	0	47	0	0	0	101
Brantford CMA									
April 2008	132	10	23	0	45	21	0	2	233
April 2007	111	0	0	0	47	0	0	0	158

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

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

Table 1.1: Housing Activity Summary by Submarket
April 2008

	Ownership						Rental		Total*	
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
COMPLETIONS										
New City of Hamilton										
April 2008	85	2	49	0	0	0	0	0	136	
April 2007	98	0	63	0	23	0	0	0	184	
Hamilton City										
April 2008	31	2	0	0	0	0	0	0	33	
April 2007	11	0	0	0	0	0	0	0	11	
Stoney Creek City										
April 2008	26	0	23	0	0	0	0	0	49	
April 2007	11	0	18	0	0	0	0	0	29	
Ancaster City										
April 2008	11	0	6	0	0	0	0	0	17	
April 2007	25	0	26	0	12	0	0	0	63	
Dundas Town										
April 2008	0	0	0	0	0	0	0	0	0	
April 2007	0	0	0	0	0	0	0	0	0	
Flamborough										
April 2008	7	0	0	0	0	0	0	0	7	
April 2007	1	0	0	0	0	0	0	0	1	
Glanbrook										
April 2008	10	0	20	0	0	0	0	0	30	
April 2007	50	0	19	0	11	0	0	0	80	
Burlington City										
April 2008	35	6	8	0	0	0	0	0	49	
April 2007	60	0	28	0	4	0	0	0	92	
Grimsby Town										
April 2008	9	0	6	0	0	0	0	0	15	
April 2007	6	0	0	0	0	0	0	0	6	
Hamilton CMA										
April 2008	129	8	63	0	0	0	0	0	200	
April 2007	164	0	91	0	27	0	0	0	282	
Brant City										
April 2008	9	0	0	0	0	0	0	0	9	
April 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
Brantford City										
April 2008	24	0	0	4	0	0	0	0	28	
April 2007	35	0	0	0	0	0	0	0	35	
Brantford CMA										
April 2008	33	0	0	4	0	0	0	0	37	
April 2007	39	0	0	0	0	0	0	0	39	

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

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

Table 1.1: Housing Activity Summary by Submarket
April 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
April 2008	46	3	30	0	0	0	0	0	79
April 2007	35	5	17	0	4	0	0	0	61
Hamilton City									
April 2008	0	1	0	0	0	0	0	0	1
April 2007	2	0	0	0	0	0	0	0	2
Stoney Creek City									
April 2008	45	1	20	0	0	0	0	0	66
April 2007	31	1	17	0	3	0	0	0	52
Ancaster City									
April 2008	0	0	3	0	0	0	0	0	3
April 2007	1	0	0	0	0	0	0	0	1
Dundas Town									
April 2008	0	0	0	0	0	0	0	0	0
April 2007	0	0	0	0	0	0	0	0	0
Flamborough									
April 2008	1	0	0	0	0	0	0	0	1
April 2007	1	4	0	0	0	0	0	0	5
Glanbrook									
April 2008	0	1	7	0	0	0	0	0	8
April 2007	0	0	0	0	1	0	0	0	1
Burlington City									
April 2008	8	0	2	0	5	0	0	5	20
April 2007	4	1	4	0	32	25	1	48	115
Grimsby Town									
April 2008	14	0	4	0	0	0	0	0	18
April 2007	14	0	0	0	0	0	0	0	14
Hamilton CMA									
April 2008	68	3	36	0	5	0	0	5	117
April 2007	53	6	21	0	36	25	1	48	190
Brant City									
April 2008	22	0	4	0	0	0	0	0	26
April 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
April 2008	75	0	3	5	30	0	6	0	119
April 2007	87	0	0	5	35	0	13	3	143
Brantford CMA									
April 2008	97	0	7	5	30	0	6	0	145
April 2007	94	0	0	5	35	0	13	3	150

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

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

Table I.1: Housing Activity Summary by Submarket
April 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
April 2008	66	1	43	0	0	0	0	0	110
April 2007	97	0	63	0	24	0	0	0	184
Hamilton City									
April 2008	31	1	0	0	0	0	0	0	32
April 2007	11	0	0	0	0	0	0	0	11
Stoney Creek City									
April 2008	9	0	17	0	0	0	0	0	26
April 2007	10	0	18	0	1	0	0	0	29
Ancaster City									
April 2008	11	0	6	0	0	0	0	0	17
April 2007	25	0	26	0	12	0	0	0	63
Dundas Town									
April 2008	0	0	0	0	0	0	0	0	0
April 2007	0	0	0	0	0	0	0	0	0
Flamborough									
April 2008	5	0	0	0	0	0	0	0	5
April 2007	1	0	0	0	0	0	0	0	1
Glanbrook									
April 2008	10	0	20	0	0	0	0	0	30
April 2007	50	0	19	0	11	0	0	0	80
Burlington City									
April 2008	44	6	8	0	3	0	0	5	66
April 2007	60	0	25	0	6	0	0	0	91
Grimsby Town									
April 2008	11	0	3	0	0	0	0	0	14
April 2007	1	0	0	0	0	0	0	0	1
Hamilton CMA									
April 2008	121	7	54	0	3	0	0	5	190
April 2007	158	0	88	0	30	0	0	0	276
Brant City									
April 2008	10	0	0	0	0	0	0	0	10
April 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
April 2008	33	0	1	2	7	0	0	0	43
April 2007	33	0	0	0	0	0	0	0	33
Brantford CMA									
April 2008	43	0	1	2	7	0	0	0	53
April 2007	38	0	0	0	0	0	0	0	38

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

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

Table 1.2a: History of Housing Starts of Hamilton CMA
1998 - 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
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
% 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

Source: CMHC (Starts and Completions Survey)

**Table 1.2b: History of Housing Starts of Brantford CMA
1998 - 2007**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
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
% 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

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
April 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007	% Change
Hamilton CMA	192	170	6	4	166	95	101	0	465	269	72.9
New City of Hamilton	144	106	4	4	158	39	0	0	306	149	105.4
Hamilton City	29	46	4	0	0	0	0	0	33	46	-28.3
Stoney Creek City	17	13	0	0	6	0	0	0	23	13	76.9
Ancaster City	15	9	0	0	0	16	0	0	15	25	-40.0
Dundas Town	1	0	0	2	0	0	0	0	1	2	-50.0
Flamborough	64	5	0	0	83	0	0	0	147	5	**
Glanbrook	18	33	0	2	69	23	0	0	87	58	50.0
Burlington City	38	55	2	0	8	56	101	0	149	111	34.2
Grimsby Town	10	9	0	0	0	0	0	0	10	9	11.1
Brantford CMA	14	28	0	0	13	0	2	0	29	28	3.6
Brant City	8	n/a	0	n/a	6	n/a	0	n/a	14	n/a	n/a
Brantford City	6	12	0	0	7	0	2	0	15	12	25.0

Table 2.1: Starts by Submarket and by Dwelling Type
January - April 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Hamilton CMA	541	455	12	4	327	321	150	13	1,030	793	29.9
New City of Hamilton	343	315	8	4	279	197	0	0	630	516	22.1
Hamilton City	67	91	6	0	0	0	0	0	73	91	-19.8
Stoney Creek City	99	33	0	0	25	30	0	0	124	63	96.8
Ancaster City	35	27	2	0	14	30	0	0	51	57	-10.5
Dundas Town	5	4	0	2	36	0	0	0	41	6	**
Flamborough	82	19	0	0	95	0	0	0	177	19	**
Glanbrook	55	135	0	2	109	137	0	0	164	274	-40.1
Burlington City	166	125	4	0	40	113	150	13	360	251	43.4
Grimsby Town	32	15	0	0	8	11	0	0	40	26	53.8
Brantford CMA	51	59	2	0	24	35	23	0	100	94	6.4
Brant City	23	n/a	0	n/a	6	n/a	21	n/a	50	n/a	n/a
Brantford City	28	27	2	0	18	35	2	0	50	62	-19.4

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
April 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007
Hamilton CMA	166	95	0	0	101	0	0	0
New City of Hamilton	158	39	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	6	0	0	0	0	0	0	0
Ancaster City	0	16	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	83	0	0	0	0	0	0	0
Glanbrook	69	23	0	0	0	0	0	0
Burlington City	8	56	0	0	101	0	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	13	0	0	0	0	0	2	0
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	7	0	0	0	0	0	2	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - April 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	327	321	0	0	150	13	0	0
New City of Hamilton	279	197	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	25	30	0	0	0	0	0	0
Ancaster City	14	30	0	0	0	0	0	0
Dundas Town	36	0	0	0	0	0	0	0
Flamborough	95	0	0	0	0	0	0	0
Glanbrook	109	137	0	0	0	0	0	0
Burlington City	40	113	0	0	150	13	0	0
Grimsby Town	8	11	0	0	0	0	0	0
Brantford CMA	24	35	0	0	21	0	2	0
Brant City	6	n/a	0	n/a	21	n/a	0	n/a
Brantford City	18	35	0	0	0	0	2	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
April 2008

Submarket	Freehold		Condominium		Rental		Total*	
	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007
Hamilton CMA	328	188	137	81	0	0	465	269
New City of Hamilton	278	108	28	41	0	0	306	149
Hamilton City	33	46	0	0	0	0	33	46
Stoney Creek City	23	13	0	0	0	0	23	13
Ancaster City	15	9	0	16	0	0	15	25
Dundas Town	1	2	0	0	0	0	1	2
Flamborough	147	5	0	0	0	0	147	5
Glanbrook	59	33	28	25	0	0	87	58
Burlington City	40	71	109	40	0	0	149	111
Grimsby Town	10	9	0	0	0	0	10	9
Brantford CMA	20	28	7	0	2	0	29	28
Brant City	14	n/a	0	n/a	0	n/a	14	n/a
Brantford City	6	12	7	0	2	0	15	12

Table 2.5: Starts by Submarket and by Intended Market
January - April 2008

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	726	607	304	186	0	0	1,030	793
New City of Hamilton	518	411	112	105	0	0	630	516
Hamilton City	73	91	0	0	0	0	73	91
Stoney Creek City	124	63	0	0	0	0	124	63
Ancaster City	37	27	14	30	0	0	51	57
Dundas Town	11	6	30	0	0	0	41	6
Flamborough	177	19	0	0	0	0	177	19
Glanbrook	96	199	68	75	0	0	164	274
Burlington City	168	170	192	81	0	0	360	251
Grimsby Town	40	26	0	0	0	0	40	26
Brantford CMA	65	59	33	35	2	0	100	94
Brant City	29	n/a	21	n/a	0	n/a	50	n/a
Brantford City	36	27	12	35	2	0	50	62

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
April 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007	% Change
Hamilton CMA	129	164	8	0	63	118	0	0	200	282	-29.1
New City of Hamilton	85	98	2	0	49	86	0	0	136	184	-26.1
Hamilton City	31	11	2	0	0	0	0	0	33	11	200.0
Stoney Creek City	26	11	0	0	23	18	0	0	49	29	69.0
Ancaster City	11	25	0	0	6	38	0	0	17	63	-73.0
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	7	1	0	0	0	0	0	0	7	1	**
Glanbrook	10	50	0	0	20	30	0	0	30	80	-62.5
Burlington City	35	60	6	0	8	32	0	0	49	92	-46.7
Grimsby Town	9	6	0	0	6	0	0	0	15	6	150.0
Brantford CMA	37	39	0	0	0	0	0	0	37	39	-5.1
Brant City	9	n/a	0	n/a	0	n/a	0	n/a	9	n/a	n/a
Brantford City	28	35	0	0	0	0	0	0	28	35	-20.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - April 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Hamilton CMA	473	571	30	20	290	409	10	57	803	1057	-24.0
New City of Hamilton	256	441	6	6	185	230	10	57	457	734	-37.7
Hamilton City	83	65	2	4	0	6	10	57	95	132	-28.0
Stoney Creek City	68	40	0	0	52	38	0	0	120	78	53.8
Ancaster City	29	83	0	0	66	90	0	0	95	173	-45.1
Dundas Town	3	4	0	0	0	0	0	0	3	4	-25.0
Flamborough	21	15	2	2	0	0	0	0	23	17	35.3
Glanbrook	52	234	2	0	67	96	0	0	121	330	-63.3
Burlington City	174	114	24	14	61	179	0	0	259	307	-15.6
Grimsby Town	43	16	0	0	44	0	0	0	87	16	**
Brantford CMA	148	113	2	0	14	12	0	3	164	128	28.1
Brant City	58	n/a	0	n/a	0	n/a	0	n/a	58	n/a	n/a
Brantford City	90	101	2	0	14	12	0	3	106	116	-8.6

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
April 2008**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007
Hamilton CMA	63	118	0	0	0	0	0	0
New City of Hamilton	49	86	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	23	18	0	0	0	0	0	0
Ancaster City	6	38	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	20	30	0	0	0	0	0	0
Burlington City	8	32	0	0	0	0	0	0
Grimsby Town	6	0	0	0	0	0	0	0
Brantford CMA	0	0	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	0	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - April 2008**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	290	395	0	14	0	0	10	57
New City of Hamilton	185	230	0	0	0	0	10	57
Hamilton City	0	6	0	0	0	0	10	57
Stoney Creek City	52	38	0	0	0	0	0	0
Ancaster City	66	90	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	67	96	0	0	0	0	0	0
Burlington City	61	165	0	14	0	0	0	0
Grimsby Town	44	0	0	0	0	0	0	0
Brantford CMA	14	12	0	0	0	0	0	3
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	14	12	0	0	0	0	0	3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
April 2008

Submarket	Freehold		Condominium		Rental		Total*	
	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007	April 2008	April 2007
Hamilton CMA	200	255	0	27	0	0	200	282
New City of Hamilton	136	161	0	23	0	0	136	184
Hamilton City	33	11	0	0	0	0	33	11
Stoney Creek City	49	29	0	0	0	0	49	29
Ancaster City	17	51	0	12	0	0	17	63
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	7	1	0	0	0	0	7	1
Glanbrook	30	69	0	11	0	0	30	80
Burlington City	49	88	0	4	0	0	49	92
Grimsby Town	15	6	0	0	0	0	15	6
Brantford CMA	33	39	4	0	0	0	37	39
Brant City	9	n/a	0	n/a	0	n/a	9	n/a
Brantford City	24	35	4	0	0	0	28	35

Table 3.5: Completions by Submarket and by Intended Market
January - April 2008

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	714	827	79	149	10	81	803	1,057
New City of Hamilton	402	608	45	69	10	57	457	734
Hamilton City	82	75	3	0	10	57	95	132
Stoney Creek City	120	71	0	7	0	0	120	78
Ancaster City	53	131	42	42	0	0	95	173
Dundas Town	3	4	0	0	0	0	3	4
Flamborough	23	17	0	0	0	0	23	17
Glanbrook	121	310	0	20	0	0	121	330
Burlington City	225	203	34	80	0	24	259	307
Grimsby Town	87	16	0	0	0	0	87	16
Brantford CMA	149	109	15	16	0	3	164	128
Brant City	58	n/a	0	n/a	0	n/a	58	n/a
Brantford City	91	97	15	16	0	3	106	116

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
April 2008

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													
April 2008	1	1.5	3	4.5	8	12.1	18	27.3	36	54.5	66	364,796	392,382
April 2007	1	1.0	22	22.7	14	14.4	25	25.8	35	36.1	97	326,240	378,136
Year-to-date 2008	2	0.8	13	5.3	41	16.7	63	25.7	126	51.4	245	350,500	379,562
Year-to-date 2007	8	1.8	93	21.1	113	25.7	90	20.5	136	30.9	440	300,950	332,383
Hamilton City													
April 2008	1	3.2	0	0.0	4	12.9	13	41.9	13	41.9	31	329,900	353,060
April 2007	0	0.0	1	9.1	1	9.1	5	45.5	4	36.4	11	348,900	347,445
Year-to-date 2008	1	1.2	5	5.9	16	18.8	29	34.1	34	40.0	85	329,900	344,396
Year-to-date 2007	2	3.2	5	7.9	13	20.6	20	31.7	23	36.5	63	339,900	332,882
Stoney Creek City													
April 2008	0	0.0	2	22.2	2	22.2	0	0.0	5	55.6	9	--	--
April 2007	0	0.0	1	10.0	2	20.0	3	30.0	4	40.0	10	343,400	378,100
Year-to-date 2008	0	0.0	2	3.6	13	23.6	14	25.5	26	47.3	55	345,900	357,864
Year-to-date 2007	0	0.0	2	5.4	14	37.8	11	29.7	10	27.0	37	310,900	346,765
Ancaster City													
April 2008	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	423,310	446,378
April 2007	0	0.0	0	0.0	0	0.0	2	8.0	23	92.0	25	495,000	607,359
Year-to-date 2008	0	0.0	0	0.0	1	3.3	1	3.3	28	93.3	30	447,332	475,943
Year-to-date 2007	0	0.0	0	0.0	2	2.4	9	10.8	72	86.7	83	409,500	471,067
Dundas Town													
April 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
April 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
Year-to-date 2007	0	0.0	0	0.0	3	75.0	0	0.0	1	25.0	4	--	--
Flamborough													
April 2008	0	0.0	1	20.0	0	0.0	0	0.0	4	80.0	5	--	--
April 2007	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2008	1	5.3	4	21.1	1	5.3	0	0.0	13	68.4	19	432,000	529,648
Year-to-date 2007	0	0.0	1	6.3	0	0.0	2	12.5	13	81.3	16	470,000	499,048
Glanbrook													
April 2008	0	0.0	0	0.0	2	20.0	5	50.0	3	30.0	10	320,000	332,209
April 2007	1	2.0	19	38.0	11	22.0	15	30.0	4	8.0	50	268,490	273,791
Year-to-date 2008	0	0.0	2	3.8	10	18.9	19	35.8	22	41.5	53	336,900	332,736
Year-to-date 2007	6	2.5	85	35.9	81	34.2	48	20.3	17	7.2	237	264,490	270,739
Burlington City													
April 2008	0	0.0	0	0.0	0	0.0	2	4.5	42	95.5	44	406,490	438,743
April 2007	0	0.0	10	16.7	0	0.0	39	65.0	11	18.3	60	322,000	370,230
Year-to-date 2008	0	0.0	0	0.0	0	0.0	12	6.9	163	93.1	175	400,990	464,547
Year-to-date 2007	0	0.0	19	15.8	0	0.0	48	40.0	53	44.2	120	322,000	430,567
Grimsby Town													
April 2008	0	0.0	0	0.0	0	0.0	9	81.8	2	18.2	11	319,900	328,718
April 2007	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2008	0	0.0	0	0.0	6	11.8	27	52.9	18	35.3	51	329,900	371,135
Year-to-date 2007	0	0.0	0	0.0	1	9.1	5	45.5	5	45.5	11	341,900	374,445

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
April 2008

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													
April 2008	1	0.8	3	2.5	8	6.6	29	24.0	80	66.1	121	382,990	403,453
April 2007	1	0.6	32	20.3	14	8.9	64	40.5	47	29.7	158	322,000	375,879
Year-to-date 2008	2	0.4	13	2.8	47	10.0	102	21.7	307	65.2	471	377,999	410,226
Year-to-date 2007	8	1.4	112	19.6	114	20.0	143	25.0	194	34.0	571	315,000	353,827

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
April 2008

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													
April 2008	1	10.0	0	0.0	2	20.0	0	0.0	7	70.0	10	297,500	287,700
April 2007	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 2008	1	1.6	0	0.0	9	14.5	3	4.8	49	79.0	62	335,000	345,968
Year-to-date 2007	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													
April 2008	1	2.9	5	14.3	2	5.7	3	8.6	24	68.6	35	240,000	240,114
April 2007	1	3.0	7	21.2	5	15.2	10	30.3	10	30.3	33	190,000	186,273
Year-to-date 2008	3	3.4	10	11.4	9	10.2	9	10.2	57	64.8	88	240,000	232,859
Year-to-date 2007	6	6.3	21	21.9	14	14.6	25	26.0	30	31.3	96	179,000	183,706
Brantford CMA													
April 2008	2	4.4	5	11.1	4	8.9	3	6.7	31	68.9	45	240,000	250,688
April 2007	1	2.6	7	18.4	8	21.1	10	26.3	12	31.6	38	184,000	190,526
Year-to-date 2008	4	2.7	10	6.7	18	12.0	12	8.0	106	70.7	150	265,000	279,611
Year-to-date 2007	6	5.5	21	19.3	22	20.2	26	23.9	34	31.2	109	178,000	185,365

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
April 2008**

Submarket	April 2008	April 2007	% Change	YTD 2008	YTD 2007	% Change
Hamilton CMA	403,453	375,879	7.3	410,226	353,827	15.9
New City of Hamilton	392,382	378,136	3.8	379,562	332,383	14.2
Hamilton City	353,060	347,445	1.6	344,396	332,882	3.5
Stoney Creek City	--	378,100	n/a	357,864	346,765	3.2
Ancaster City	446,378	607,359	-26.5	475,943	471,067	1.0
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	--	n/a	529,648	499,048	6.1
Glanbrook	332,209	273,791	21.3	332,736	270,739	22.9
Burlington City	438,743	370,230	18.5	464,547	430,567	7.9
Grimsby Town	328,718	--	n/a	371,135	374,445	-0.9
Brantford CMA	250,688	190,526	31.6	279,611	185,365	50.8
Brant City	287,700	n/a	n/a	345,968	n/a	n/a
Brantford City	240,114	186,273	28.9	232,859	183,706	26.8

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
April 2008

		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
2007	January	786	0.0	1,103	1,545	1,556	70.9	255,753	6.0	260,107
	February	1,031	-10.3	1,113	1,465	1,541	72.2	272,953	12.5	264,300
	March	1,273	-6.3	1,124	1,861	1,595	70.5	261,021	3.8	260,714
	April	1,351	12.8	1,155	1,929	1,606	71.9	265,506	6.9	265,735
	May	1,529	10.4	1,197	2,148	1,647	72.7	279,496	10.5	268,206
	June	1,472	19.3	1,206	1,850	1,623	74.3	269,676	7.7	264,660
	July	1,358	26.4	1,235	1,635	1,588	77.8	268,561	10.4	273,137
	August	1,189	8.0	1,143	1,561	1,558	73.4	270,893	6.8	271,533
	September	986	-5.4	1,118	1,694	1,657	67.5	264,209	6.2	264,977
	October	1,230	11.5	1,187	1,509	1,529	77.6	278,180	11.6	284,170
	November	1,036	6.6	1,152	1,199	1,587	72.6	267,560	6.5	271,753
	December	625	-4.9	1,133	592	1,501	75.5	261,728	5.5	275,744
2008	January	783	-0.4	1,124	1,608	1,621	69.3	278,189	8.8	276,291
	February	998	-3.2	1,040	1,514	1,534	67.8	276,297	1.2	272,739
	March	1,057	-17.0	1,042	1,617	1,552	67.1	289,226	10.8	284,331
	April	1,381	2.2	1,098	2,272	1,718	63.9	283,846	6.9	289,882
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q I 2007	3,090	-6.2		4,871			263,662	7.2	
	Q I 2008	2,838	-8.2		4,739			281,634	6.8	
	YTD 2007	4,441	-1.1		6,800			264,223	7.2	
	YTD 2008	4,219	-5.0		7,011			282,358	6.9	

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¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
April 2008

		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
2007	January	150	8.7	196	289	287	68.3	191,676	-0.4	199,413
	February	201	-1.5	195	296	291	67.0	201,513	6.0	207,991
	March	210	-9.9	176	285	267	65.9	213,605	9.8	215,594
	April	211	-0.5	188	339	306	61.4	219,906	8.0	213,436
	May	259	18.3	204	380	297	68.7	208,469	1.1	205,716
	June	242	30.1	201	350	298	67.4	213,881	10.6	209,399
	July	219	22.3	202	316	291	69.4	209,088	1.7	207,106
	August	222	23.3	204	289	286	71.3	203,560	4.5	205,951
	September	161	0.0	186	292	292	63.7	206,141	0.5	209,279
	October	175	-1.7	190	308	313	60.7	211,004	9.4	214,311
	November	165	18.7	201	216	272	73.9	216,462	5.1	208,557
	December	90	-18.2	162	91	251	64.5	211,281	4.5	215,487
2008	January	145	-3.3	186	304	312	59.6	205,398	7.2	216,580
	February	158	-21.4	153	322	296	51.7	229,561	13.9	230,543
	March	198	-5.7	188	288	305	61.6	219,169	2.6	222,188
	April	224	6.2	181	418	311	58.2	223,198	1.5	221,376
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2007	561	-2.4		870			203,409	5.7	
	Q1 2008	501	-10.7		914			218,461	7.4	
	YTD 2007	772	-1.9		1,209			207,918	6.4	
	YTD 2008	725	-6.1		1,332			219,924	5.8	

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¹Source: CREA

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

Table 6a: Economic Indicators
April 2008

		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						
2007	January	679	6.50	6.65	145.6	108.6	366.9	6.3	66.3	759
	February	679	6.50	6.65	146.6	109.7	368.1	6.2	66.4	751
	March	669	6.40	6.49	147.3	110.8	369.8	6.5	66.9	753
	April	678	6.60	6.64	148.2	111.1	372.6	6.1	67.1	762
	May	709	6.85	7.14	148.8	111.6	375.2	6.1	67.5	775
	June	715	7.05	7.24	149.3	111.1	374.7	6.0	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	148.5	110.9	380.2	5.5	67.9	802
	September	712	7.05	7.19	148.9	111.0	378.4	5.6	67.6	810
	October	728	7.25	7.44	149.1	110.9	376.0	5.7	67.2	822
	November	725	7.20	7.39	149.4	111.2	372.7	6.0	66.8	823
	December	734	7.35	7.54	149.3	111.1	373.0	5.9	66.7	815
2008	January	725	7.35	7.39	150.7	110.9	373	5.9	66.7	807
	February	718	7.25	7.29	151.9	111.4	374.1	5.9	66.9	805
	March	712	7.15	7.19	153.1	111.7	375.7	6.2	67.3	804
	April	700	6.95	6.99		112.5	376.9	6.3	67.5	803
	May									
	June									
	July									
	August									
	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), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
April 2008

		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						
2007	January	679	6.50	6.65	139.3	108.6	50.0	8.1	69.0	684
	February	679	6.50	6.65	139.4	109.7	50.3	7.9	69.0	690
	March	669	6.40	6.49	139.7	110.8	50.8	7.4	69.3	698
	April	678	6.60	6.64	139.8	111.1	51.5	6.9	69.7	695
	May	709	6.85	7.14	140.3	111.6	51.5	6.9	69.7	699
	June	715	7.05	7.24	141.0	111.1	51.7	7.0	70.9	700
	July	715	7.05	7.24	141.3	111.1	51.2	6.4	68.8	708
	August	715	7.05	7.24	141.8	110.9	50.5	6.3	67.8	725
	September	712	7.05	7.19	142.1	111.0	50.6	5.4	66.7	742
	October	728	7.25	7.44	142.2	110.9	50.8	4.9	66.8	756
	November	725	7.20	7.39	143.1	111.2	51.3	4.6	67.4	758
	December	734	7.35	7.54	143.3	111.1	51.0	5.2	67.2	771
2008	January	725	7.35	7.39	144.5	110.9	51	6.0	68.0	779
	February	718	7.25	7.29	145.2	111.4	51.1	6.3	68.0	785
	March	712	7.15	7.19	145.6	111.7	51.1	6.9	68.5	779
	April	700	6.95	6.99		112.5	51.0	7.1	68.5	775
	May									
	June									
	July									
	August									
	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), 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 2006 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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