

HOUSING NOW

Hamilton and Brantford CMAs



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: November 2009

New Home Market

Starts Fell in October

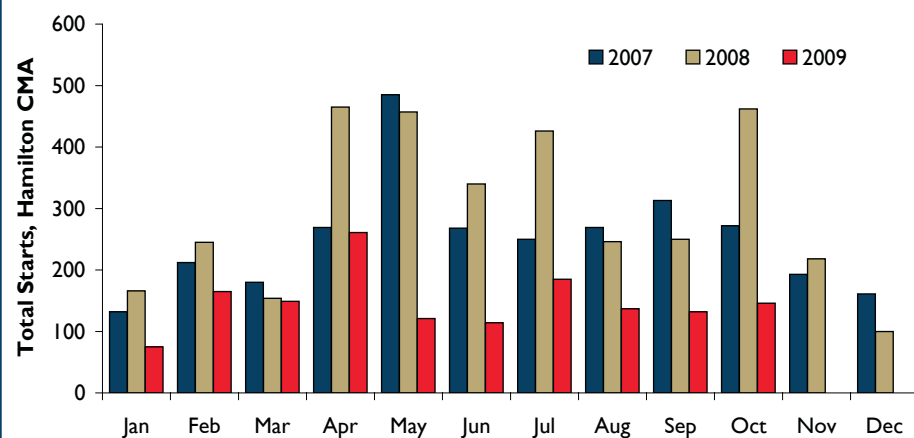
There were 146 starts last month, of which 75 per cent were single-detached homes spread across the CMA. The 36 townhouse starts in Glanbrook and the former city accounted for the rest of the starts.

For the year to date, total starts continued to decline to around half

of the level that they were at in 2008. There were 1,485 starts by the end of October as compared to 3,211 during the same period a year ago. The fall in starts this year has been more evident in areas where there was a surge in starts and new home activity last year. These include the sprouting townhouse communities in Glanbrook and Stoney Creek in recent years and the persistent strength of residential construction activity in Burlington.

Figure 1

Hamilton New Home Starts



Source: CMHC

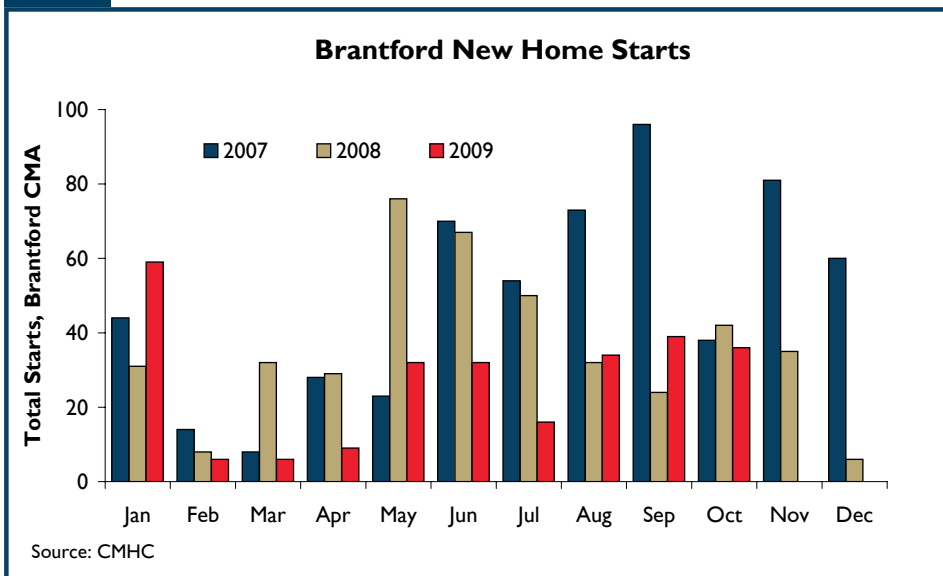
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Figure 2

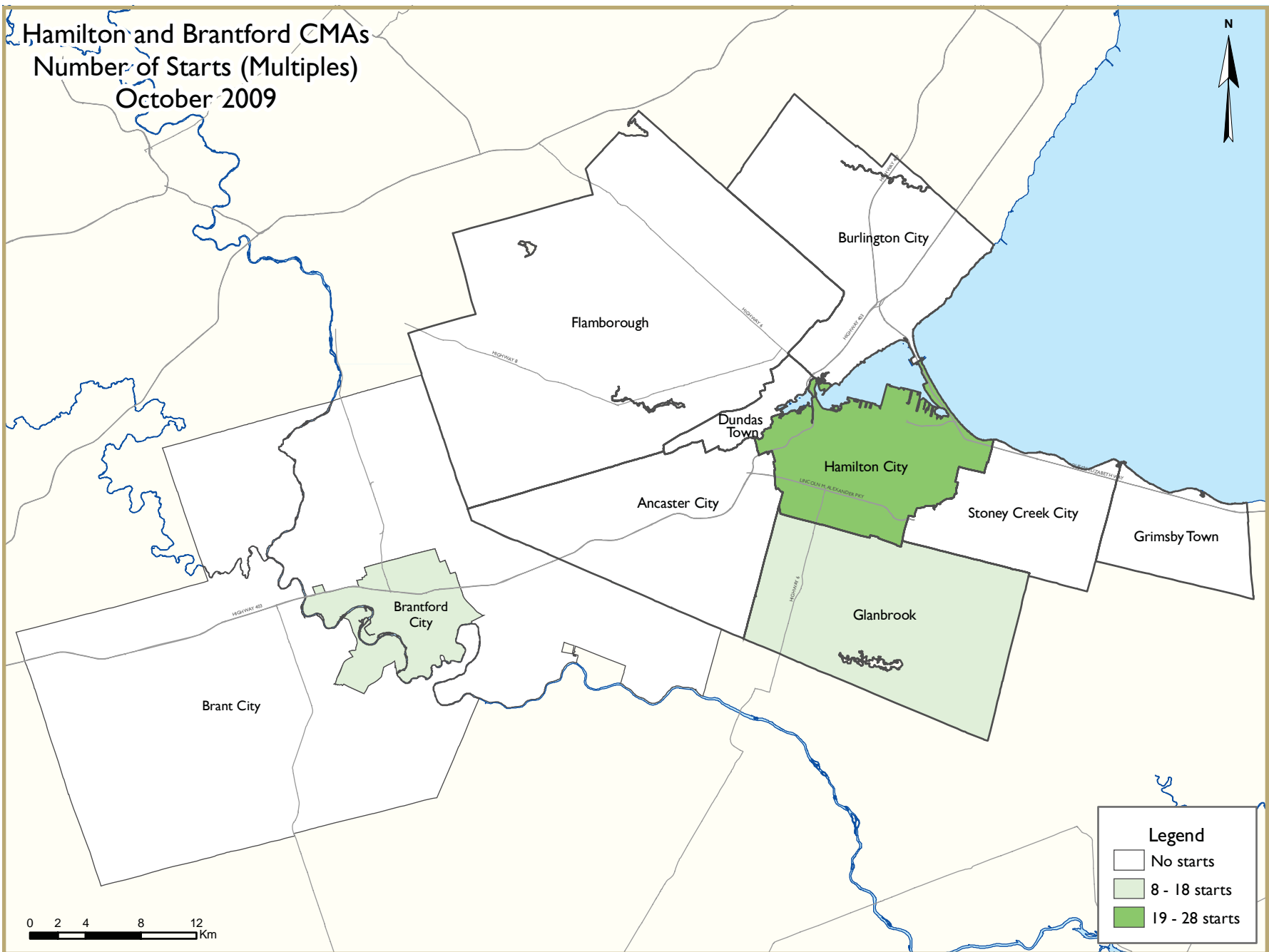


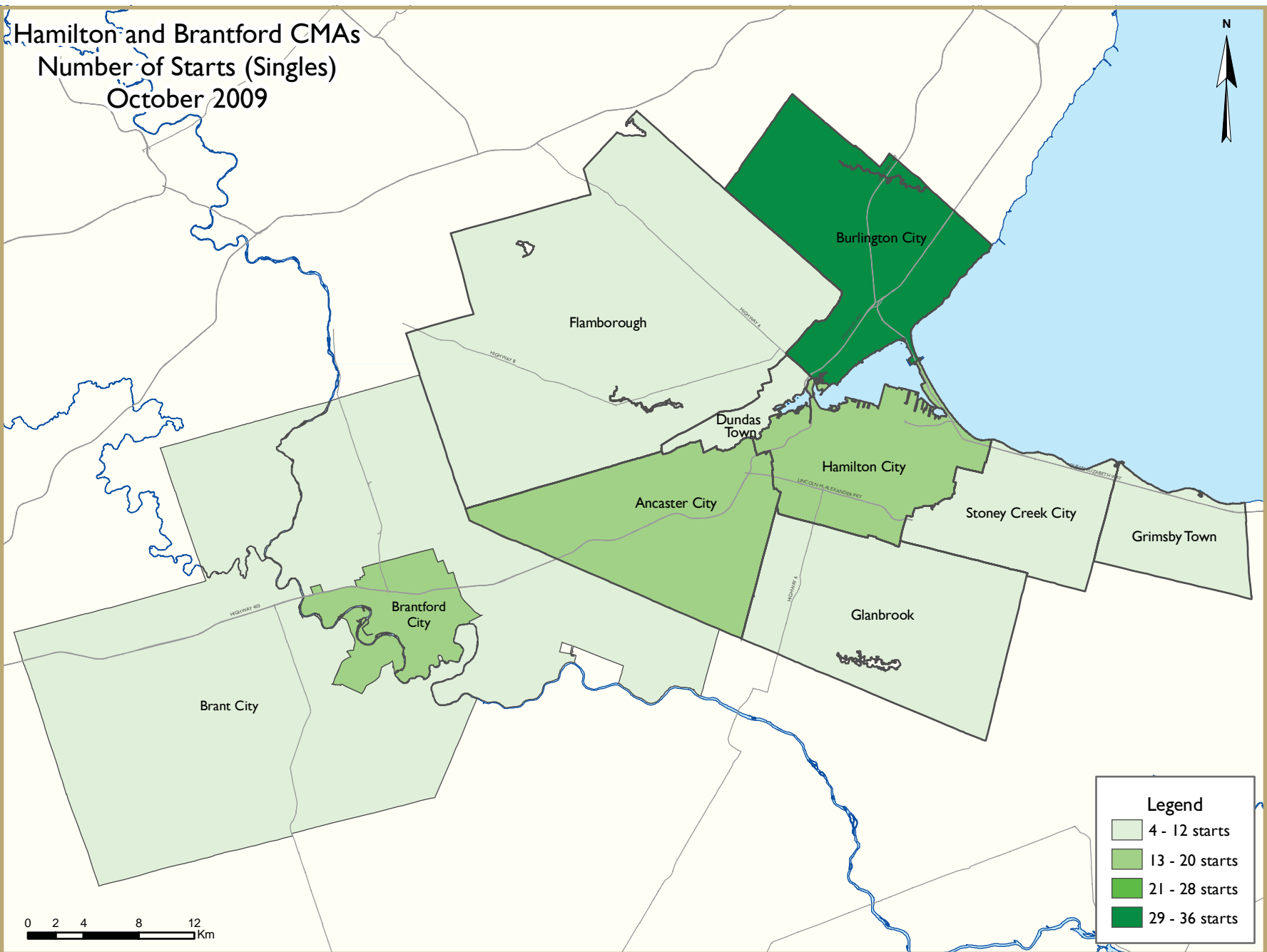
New home completions were up this year for condominium townhouses and apartments. Although

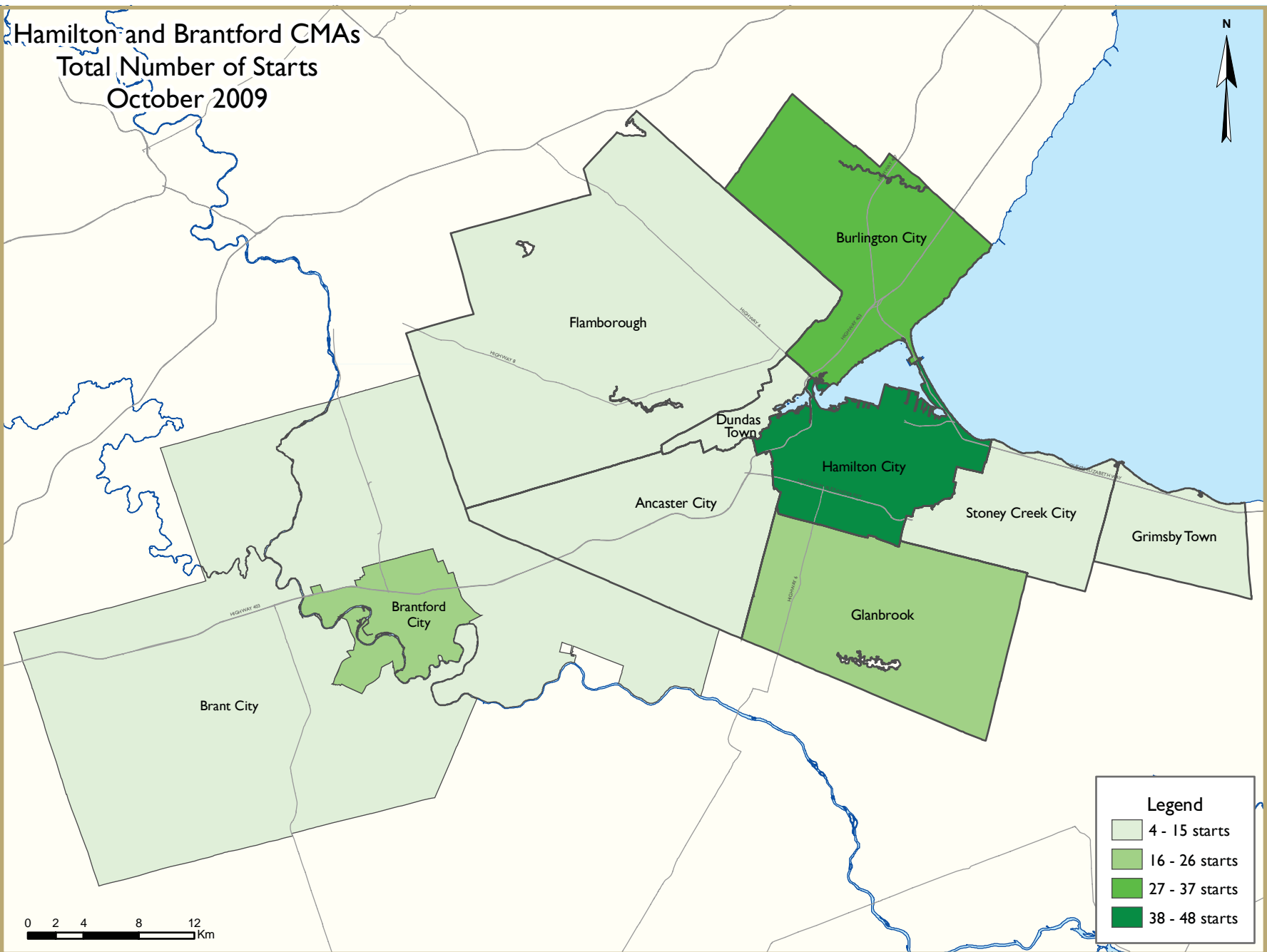
completions were up, inventories of unsold new condos were down. There were 736 townhouse and apartment

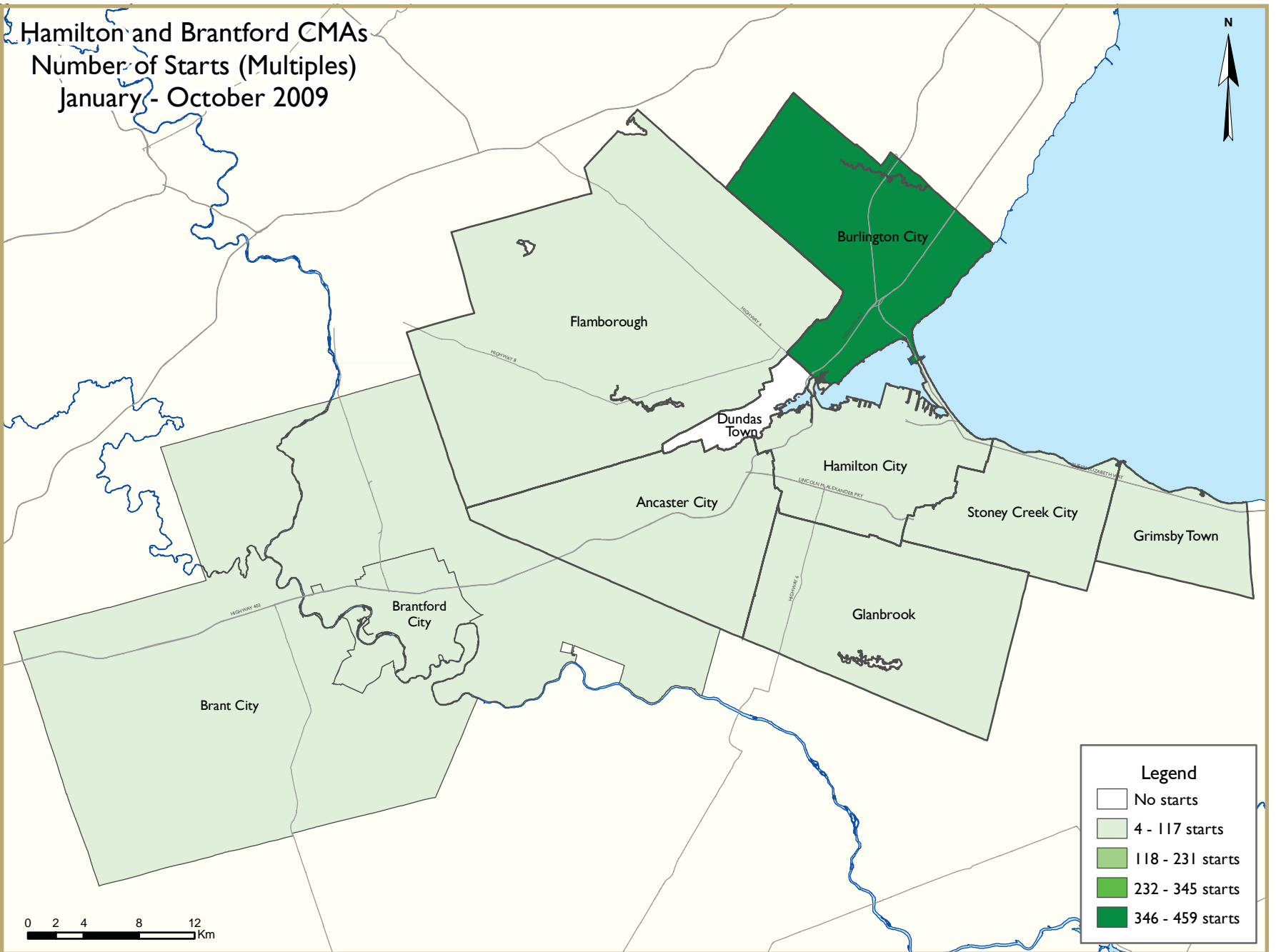
condos completed in the CMA by the end of October, as compared to 285 last year. Improving economic conditions and a lower supply of new homes available means that starts activity should also rise into the next year.

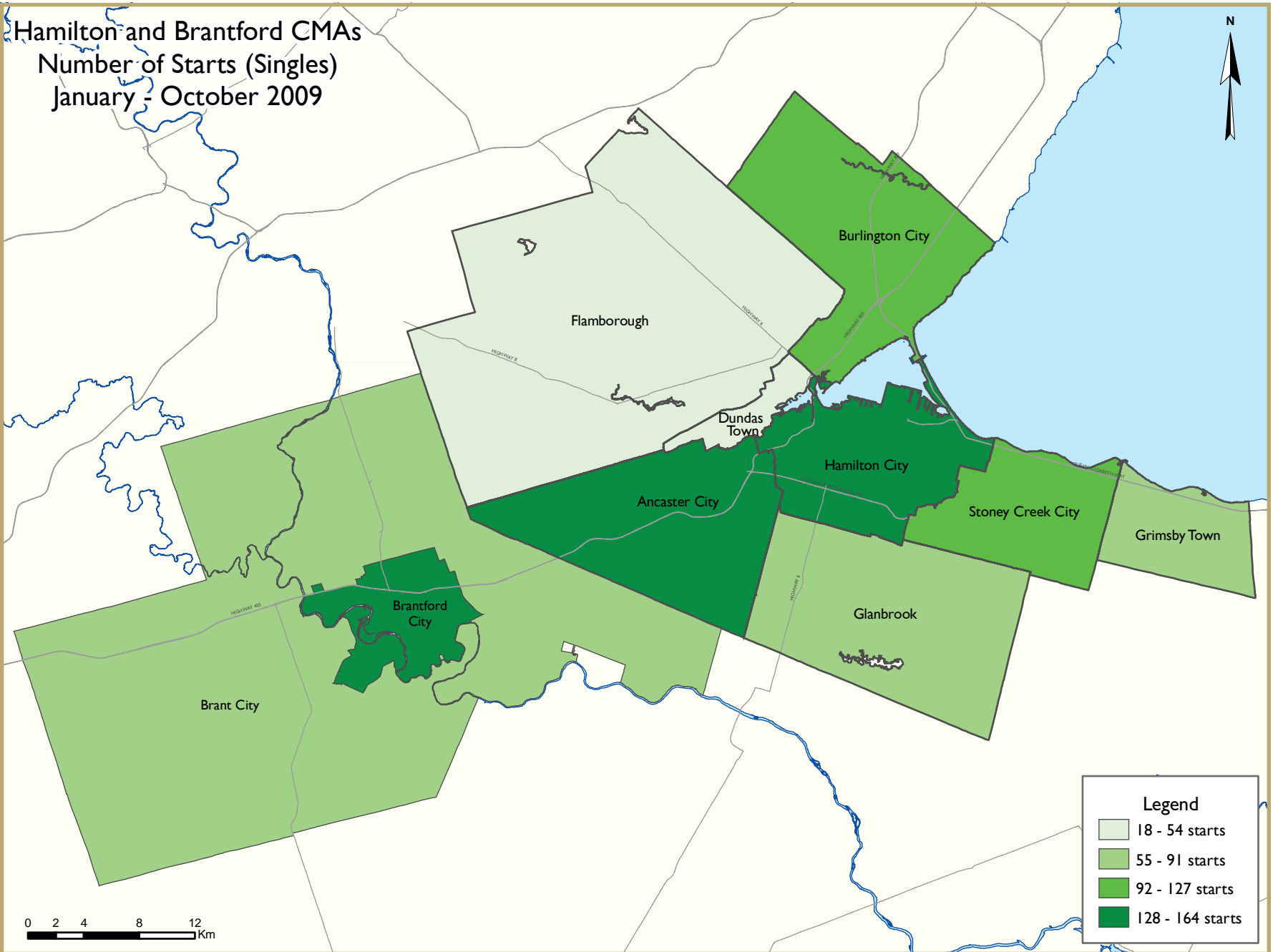
In Brantford, new home starts fell slightly behind last month for a total of 36 starts. Nearly all of the starts were single-detached homes. For the year to-date, starts were down by almost one-third, and most of the fall can be attributed to the townhouse segment of the market. Weak employment conditions in Brantford continue to flow through to investments in the housing market.

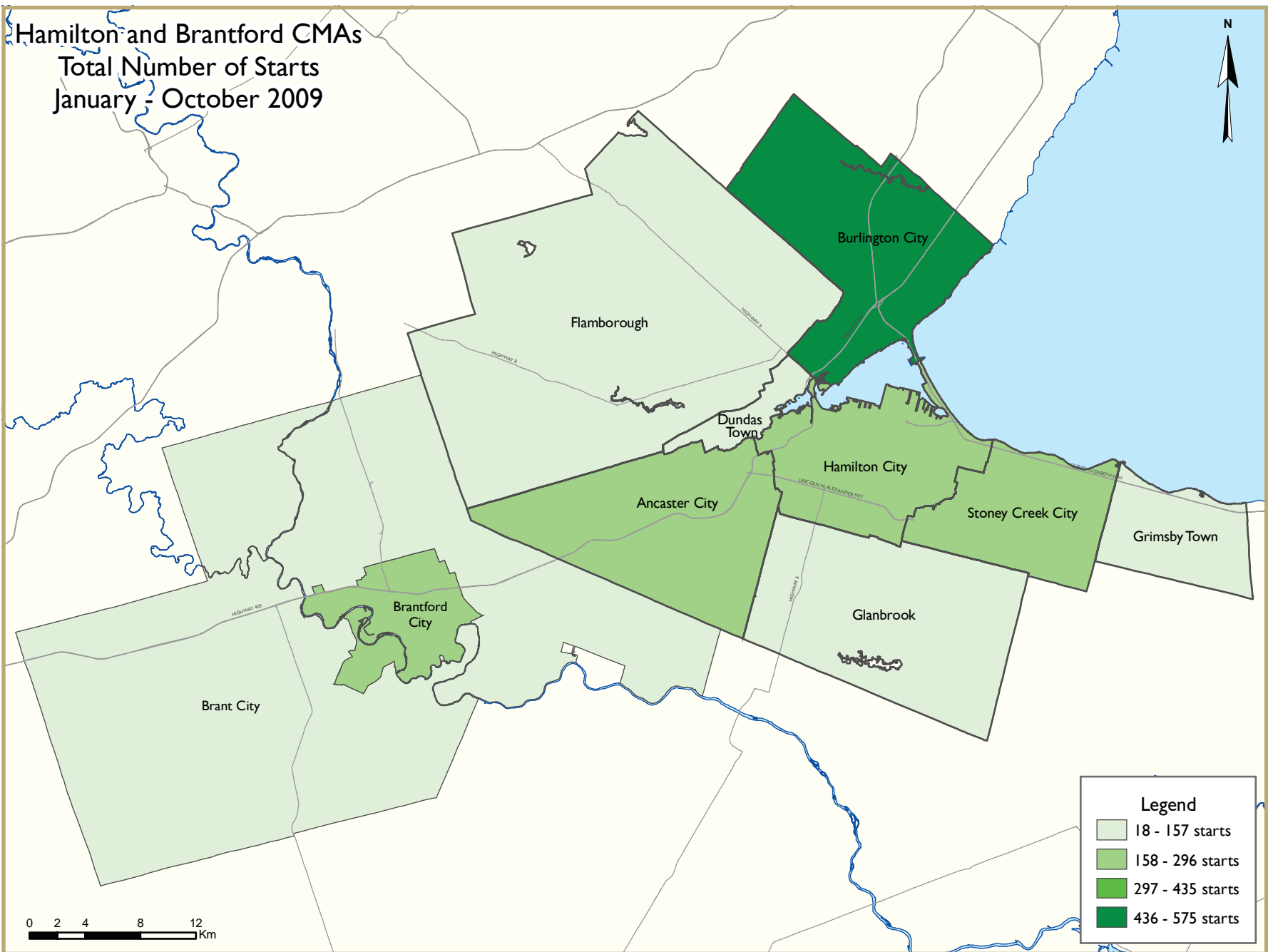












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- 4.1 Average Price (\$) of Absorbed Single-Detached Units

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
October 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
October 2009	108	0	8	2	28	0	0	0	146
October 2008	155	20	116	0	59	112	0	0	462
% Change	-30.3	-100.0	-93.1	n/a	-52.5	-100.0	n/a	n/a	-68.4
Year-to-date 2009	722	60	141	5	202	90	0	264	1,485
Year-to-date 2008	1,525	114	529	8	537	498	0	0	3,211
% Change	-52.7	-47.4	-73.3	-37.5	-62.4	-81.9	n/a	n/a	-53.8
UNDER CONSTRUCTION									
October 2009	551	60	258	4	559	564	0	264	2,261
October 2008	972	90	517	8	684	810	3	123	3,207
% Change	-43.3	-33.3	-50.1	-50.0	-18.3	-30.4	-100.0	114.6	-29.5
COMPLETIONS									
October 2009	87	12	48	1	49	212	0	0	409
October 2008	178	10	33	0	39	0	0	4	264
% Change	-51.1	20.0	45.5	n/a	25.6	n/a	n/a	-100.0	54.9
Year-to-date 2009	1,010	54	393	7	404	336	0	123	2,327
Year-to-date 2008	1,470	90	403	5	295	0	1	30	2,294
% Change	-31.3	-40.0	-2.5	40.0	36.9	n/a	-100.0	**	1.4
COMPLETED & NOT ABSORBED									
October 2009	37	8	26	0	10	15	0	0	96
October 2008	80	8	36	0	2	0	0	6	132
% Change	-53.8	0.0	-27.8	n/a	**	n/a	n/a	-100.0	-27.3
ABSORBED									
October 2009	87	12	49	1	50	208	0	0	407
October 2008	175	10	34	0	39	0	0	4	262
% Change	-50.3	20.0	44.1	n/a	28.2	n/a	n/a	-100.0	55.3
Year-to-date 2009	1,039	65	408	7	396	321	0	127	2,363
Year-to-date 2008	1,464	84	390	5	305	24	1	61	2,334
% Change	-29.0	-22.6	4.6	40.0	29.8	**	-100.0	108.2	1.2

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

Table 1b: Housing Activity Summary of Brantford CMA
October 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2009	28	0	0	0	8	0	0	0	36
October 2008	22	0	17	0	0	0	0	3	42
% Change	27.3	n/a	-100.0	n/a	n/a	n/a	n/a	-100.0	-14.3
Year-to-date 2009	226	12	12	0	16	0	0	3	269
Year-to-date 2008	254	4	50	1	53	21	0	8	391
% Change	-11.0	200.0	-76.0	-100.0	-69.8	-100.0	n/a	-62.5	-31.2
UNDER CONSTRUCTION									
October 2009	114	6	12	0	33	0	0	2	167
October 2008	127	4	30	5	51	21	0	6	244
% Change	-10.2	50.0	-60.0	-100.0	-35.3	-100.0	n/a	-66.7	-31.6
COMPLETIONS									
October 2009	8	4	0	0	0	0	0	0	12
October 2008	51	0	3	0	0	0	0	2	56
% Change	-84.3	n/a	-100.0	n/a	n/a	n/a	n/a	-100.0	-78.6
Year-to-date 2009	202	8	30	7	18	21	7	8	301
Year-to-date 2008	344	10	34	6	42	0	0	2	438
% Change	-41.3	-20.0	-11.8	16.7	-57.1	n/a	n/a	**	-31.3
COMPLETED & NOT ABSORBED									
October 2009	25	0	10	1	28	18	0	0	82
October 2008	64	0	15	3	19	0	0	0	101
% Change	-60.9	n/a	-33.3	-66.7	47.4	n/a	n/a	n/a	-18.8
ABSORBED									
October 2009	9	4	0	0	1	0	0	0	14
October 2008	60	0	3	0	6	0	0	2	71
% Change	-85.0	n/a	-100.0	n/a	-83.3	n/a	n/a	-100.0	-80.3
Year-to-date 2009	246	8	29	9	25	3	7	8	335
Year-to-date 2008	383	12	24	7	57	0	6	2	491
% Change	-35.8	-33.3	20.8	28.6	-56.1	n/a	16.7	**	-31.8

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 I.1: Housing Activity Summary by Submarket
October 2009

	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									
October 2009	62	0	8	2	28	0	0	0	100
October 2008	86	6	85	0	22	0	0	0	199
Hamilton City									
October 2009	20	0	0	0	28	0	0	0	48
October 2008	23	0	58	0	0	0	0	0	81
Stoney Creek City									
October 2009	8	0	0	0	0	0	0	0	8
October 2008	29	0	27	0	5	0	0	0	61
Ancaster City									
October 2009	14	0	0	0	0	0	0	0	14
October 2008	14	6	0	0	17	0	0	0	37
Dundas Town									
October 2009	2	0	0	2	0	0	0	0	4
October 2008	4	0	0	0	0	0	0	0	4
Flamborough									
October 2009	6	0	0	0	0	0	0	0	6
October 2008	4	0	0	0	0	0	0	0	4
Glanbrook									
October 2009	12	0	8	0	0	0	0	0	20
October 2008	12	0	0	0	0	0	0	0	12
Burlington City									
October 2009	36	0	0	0	0	0	0	0	36
October 2008	49	14	0	0	37	112	0	0	212
Grimsby Town									
October 2009	10	0	0	0	0	0	0	0	10
October 2008	20	0	31	0	0	0	0	0	51
Hamilton CMA									
October 2009	108	0	8	2	28	0	0	0	146
October 2008	155	20	116	0	59	112	0	0	462
Brant City									
October 2009	11	0	0	0	0	0	0	0	11
October 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2009	17	0	0	0	8	0	0	0	25
October 2008	13	0	17	0	0	0	0	3	33
Brantford CMA									
October 2009	28	0	0	0	8	0	0	0	36
October 2008	22	0	17	0	0	0	0	3	42

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
October 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
October 2009	388	14	212	4	456	207	0	0	1,282
October 2008	594	12	425	0	513	305	3	123	1,975
Hamilton City									
October 2009	119	4	12	0	84	83	0	0	303
October 2008	151	4	78	0	17	119	3	123	495
Stoney Creek City									
October 2009	72	2	67	0	55	0	0	0	196
October 2008	105	2	80	0	36	0	0	0	223
Ancaster City									
October 2009	92	8	18	0	103	62	0	0	283
October 2008	77	6	14	0	126	62	0	0	285
Dundas Town									
October 2009	13	0	6	4	20	62	0	0	105
October 2008	11	0	5	0	30	124	0	0	170
Flamborough									
October 2009	29	0	0	0	0	0	0	0	29
October 2008	98	0	114	0	0	0	0	0	212
Glanbrook									
October 2009	63	0	109	0	194	0	0	0	366
October 2008	152	0	134	0	304	0	0	0	590
Burlington City									
October 2009	129	46	30	0	79	357	0	264	905
October 2008	329	78	57	8	171	505	0	0	1,148
Grimsby Town									
October 2009	34	0	16	0	24	0	0	0	74
October 2008	49	0	35	0	0	0	0	0	84
Hamilton CMA									
October 2009	551	60	258	4	559	564	0	264	2,261
October 2008	972	90	517	8	684	810	3	123	3,207
Brant City									
October 2009	46	0	6	0	0	0	0	0	52
October 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2009	68	6	6	0	33	0	0	2	115
October 2008	67	4	23	5	51	0	0	6	156
Brantford CMA									
October 2009	114	6	12	0	33	0	0	2	167
October 2008	127	4	30	5	51	21	0	6	244

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
October 2009

	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									
October 2009	71	0	33	1	44	62	0	0	211
October 2008	111	4	30	0	39	0	0	4	188
Hamilton City									
October 2009	21	0	25	0	0	0	0	0	46
October 2008	35	4	0	0	0	0	0	4	43
Stoney Creek City									
October 2009	15	0	0	0	0	0	0	0	15
October 2008	25	0	8	0	0	0	0	0	33
Ancaster City									
October 2009	16	0	8	0	14	0	0	0	38
October 2008	4	0	0	0	0	0	0	0	4
Dundas Town									
October 2009	1	0	0	1	0	62	0	0	64
October 2008	3	0	6	0	0	0	0	0	9
Flamborough									
October 2009	6	0	0	0	0	0	0	0	6
October 2008	16	0	0	0	0	0	0	0	16
Glanbrook									
October 2009	12	0	0	0	30	0	0	0	42
October 2008	28	0	16	0	39	0	0	0	83
Burlington City									
October 2009	8	12	0	0	5	150	0	0	175
October 2008	65	6	3	0	0	0	0	0	74
Grimsby Town									
October 2009	8	0	15	0	0	0	0	0	23
October 2008	2	0	0	0	0	0	0	0	2
Hamilton CMA									
October 2009	87	12	48	1	49	212	0	0	409
October 2008	178	10	33	0	39	0	0	4	264
Brant City									
October 2009	1	0	0	0	0	0	0	0	1
October 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2009	7	4	0	0	0	0	0	0	11
October 2008	34	0	3	0	0	0	0	2	39
Brantford CMA									
October 2009	8	4	0	0	0	0	0	0	12
October 2008	51	0	3	0	0	0	0	2	56

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
October 2009

	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									
October 2009	26	1	24	0	1	0	0	0	52
October 2008	47	2	25	0	0	0	0	6	80
Hamilton City									
October 2009	2	0	0	0	0	0	0	0	2
October 2008	2	1	0	0	0	0	0	6	9
Stoney Creek City									
October 2009	23	0	21	0	1	0	0	0	45
October 2008	43	0	18	0	0	0	0	0	61
Ancaster City									
October 2009	0	0	0	0	0	0	0	0	0
October 2008	0	0	1	0	0	0	0	0	1
Dundas Town									
October 2009	0	0	0	0	0	0	0	0	0
October 2008	0	0	0	0	0	0	0	0	0
Flamborough									
October 2009	1	0	0	0	0	0	0	0	1
October 2008	2	0	0	0	0	0	0	0	2
Glanbrook									
October 2009	0	1	3	0	0	0	0	0	4
October 2008	0	1	6	0	0	0	0	0	7
Burlington City									
October 2009	5	7	0	0	9	15	0	0	36
October 2008	18	6	8	0	2	0	0	0	34
Grimsby Town									
October 2009	6	0	2	0	0	0	0	0	8
October 2008	15	0	3	0	0	0	0	0	18
Hamilton CMA									
October 2009	37	8	26	0	10	15	0	0	96
October 2008	80	8	36	0	2	0	0	6	132
Brant City									
October 2009	3	0	3	0	0	18	0	0	24
October 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2009	22	0	7	1	28	0	0	0	58
October 2008	55	0	9	3	19	0	0	0	86
Brantford CMA									
October 2009	25	0	10	1	28	18	0	0	82
October 2008	64	0	15	3	19	0	0	0	101

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
October 2009

	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									
October 2009	68	1	34	1	47	62	0	0	213
October 2008	115	4	31	0	39	0	0	4	193
Hamilton City									
October 2009	21	0	25	0	0	0	0	0	46
October 2008	35	4	0	0	0	0	0	4	43
Stoney Creek City									
October 2009	12	1	0	0	3	0	0	0	16
October 2008	26	0	6	0	0	0	0	0	32
Ancaster City									
October 2009	16	0	8	0	14	0	0	0	38
October 2008	4	0	2	0	0	0	0	0	6
Dundas Town									
October 2009	1	0	0	1	0	62	0	0	64
October 2008	3	0	6	0	0	0	0	0	9
Flamborough									
October 2009	6	0	0	0	0	0	0	0	6
October 2008	19	0	0	0	0	0	0	0	19
Glanbrook									
October 2009	12	0	1	0	30	0	0	0	43
October 2008	28	0	17	0	39	0	0	0	84
Burlington City									
October 2009	11	11	0	0	3	146	0	0	171
October 2008	56	6	3	0	0	0	0	0	65
Grimsby Town									
October 2009	8	0	15	0	0	0	0	0	23
October 2008	4	0	0	0	0	0	0	0	4
Hamilton CMA									
October 2009	87	12	49	1	50	208	0	0	407
October 2008	175	10	34	0	39	0	0	4	262
Brant City									
October 2009	1	0	0	0	0	0	0	0	1
October 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2009	8	4	0	0	1	0	0	0	13
October 2008	42	0	3	0	6	0	0	2	53
Brantford CMA									
October 2009	9	4	0	0	1	0	0	0	14
October 2008	60	0	3	0	6	0	0	2	71

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
1999 - 2008**

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

Source: CMHC (Starts and Completions Survey)

**Table 1.2b: History of Housing Starts of Brantford CMA
1999 - 2008**

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

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
October 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	% Change
Hamilton CMA	110	155	0	20	36	175	0	112	146	462	-68.4
New City of Hamilton	64	86	0	6	36	107	0	0	100	199	-49.7
Hamilton City	20	23	0	0	28	58	0	0	48	81	-40.7
Stoney Creek City	8	29	0	0	0	32	0	0	8	61	-86.9
Ancaster City	14	14	0	6	0	17	0	0	14	37	-62.2
Dundas Town	4	4	0	0	0	0	0	0	4	4	0.0
Flamborough	6	4	0	0	0	0	0	0	6	4	50.0
Glanbrook	12	12	0	0	8	0	0	0	20	12	66.7
Burlington City	36	49	0	14	0	37	0	112	36	212	-83.0
Grimsby Town	10	20	0	0	0	31	0	0	10	51	-80.4
Brantford CMA	28	22	0	0	8	17	0	3	36	42	-14.3
Brant City	11	n/a	0	n/a	0	n/a	0	n/a	11	n/a	n/a
Brantford City	17	13	0	0	8	17	0	3	25	33	-24.2

Table 2.1: Starts by Submarket and by Dwelling Type
January - October 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	728	1,533	64	130	339	1,050	354	498	1,485	3,211	-53.8
New City of Hamilton	544	956	10	32	265	786	0	124	819	1898	-56.8
Hamilton City	150	264	4	16	88	78	0	0	242	358	-32.4
Stoney Creek City	121	249	2	2	70	122	0	0	193	373	-48.3
Ancaster City	141	92	4	14	39	75	0	62	184	243	-24.3
Dundas Town	18	20	0	0	0	47	0	62	18	129	-86.0
Flamborough	37	158	0	0	4	114	0	0	41	272	-84.9
Glanbrook	77	173	0	0	64	350	0	0	141	523	-73.0
Burlington City	116	487	54	98	51	225	354	374	575	1184	-51.4
Grimsby Town	68	90	0	0	23	39	0	0	91	129	-29.5
Brantford CMA	226	255	12	4	28	103	3	29	269	391	-31.2
Brant City	62	n/a	0	n/a	6	n/a	1	n/a	69	n/a	n/a
Brantford City	164	158	12	4	22	90	2	8	200	260	-23.1

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
October 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008
Hamilton CMA	36	175	0	0	0	112	0	0
New City of Hamilton	36	107	0	0	0	0	0	0
Hamilton City	28	58	0	0	0	0	0	0
Stoney Creek City	0	32	0	0	0	0	0	0
Ancaster City	0	17	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	8	0	0	0	0	0	0	0
Burlington City	0	37	0	0	0	112	0	0
Grimsby Town	0	31	0	0	0	0	0	0
Brantford CMA	8	17	0	0	0	0	0	3
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	8	17	0	0	0	0	0	3

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - October 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	339	1,050	0	0	90	498	264	0
New City of Hamilton	265	786	0	0	0	124	0	0
Hamilton City	88	78	0	0	0	0	0	0
Stoney Creek City	70	122	0	0	0	0	0	0
Ancaster City	39	75	0	0	0	62	0	0
Dundas Town	0	47	0	0	0	62	0	0
Flamborough	4	114	0	0	0	0	0	0
Glanbrook	64	350	0	0	0	0	0	0
Burlington City	51	225	0	0	90	374	264	0
Grimsby Town	23	39	0	0	0	0	0	0
Brantford CMA	28	103	0	0	0	21	3	8
Brant City	6	n/a	0	n/a	0	n/a	1	n/a
Brantford City	22	90	0	0	0	0	2	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)

Table 2.4: Starts by Submarket and by Intended Market
October 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008
Hamilton CMA	116	291	30	171	0	0	146	462
New City of Hamilton	70	177	30	22	0	0	100	199
Hamilton City	20	81	28	0	0	0	48	81
Stoney Creek City	8	56	0	5	0	0	8	61
Ancaster City	14	20	0	17	0	0	14	37
Dundas Town	2	4	2	0	0	0	4	4
Flamborough	6	4	0	0	0	0	6	4
Glanbrook	20	12	0	0	0	0	20	12
Burlington City	36	63	0	149	0	0	36	212
Grimsby Town	10	51	0	0	0	0	10	51
Brantford CMA	28	39	8	0	0	3	36	42
Brant City	11	n/a	0	n/a	0	n/a	11	n/a
Brantford City	17	30	8	0	0	3	25	33

Table 2.5: Starts by Submarket and by Intended Market
January - October 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	923	2,168	297	1,043	264	0	1,485	3,211
New City of Hamilton	669	1,420	149	478	0	0	819	1,898
Hamilton City	165	358	76	0	0	0	242	358
Stoney Creek City	186	345	7	28	0	0	193	373
Ancaster City	163	100	21	143	0	0	184	243
Dundas Town	13	31	5	98	0	0	18	129
Flamborough	41	272	0	0	0	0	41	272
Glanbrook	101	314	40	209	0	0	141	523
Burlington City	186	619	125	565	264	0	575	1,184
Grimsby Town	68	129	23	0	0	0	91	129
Brantford CMA	250	308	16	75	3	8	269	391
Brant City	68	n/a	0	n/a	1	n/a	69	n/a
Brantford City	182	198	16	54	2	8	200	260

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
October 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	% Change
Hamilton CMA	88	178	12	12	97	70	212	4	409	264	54.9
New City of Hamilton	72	111	0	6	77	67	62	4	211	188	12.2
Hamilton City	21	35	0	4	25	0	0	4	46	43	7.0
Stoney Creek City	15	25	0	0	0	8	0	0	15	33	-54.5
Ancaster City	16	4	0	0	22	0	0	0	38	4	**
Dundas Town	2	3	0	0	0	6	62	0	64	9	**
Flamborough	6	16	0	0	0	0	0	0	6	16	-62.5
Glanbrook	12	28	0	2	30	53	0	0	42	83	-49.4
Burlington City	8	65	12	6	5	3	150	0	175	74	136.5
Grimsby Town	8	2	0	0	15	0	0	0	23	2	**
Brantford CMA	8	51	4	0	0	3	0	2	12	56	-78.6
Brant City	1	n/a	0	n/a	0	n/a	0	n/a	1	n/a	n/a
Brantford City	7	34	4	0	0	3	0	2	11	39	-71.8

Table 3.1: Completions by Submarket and by Dwelling Type
January - October 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	1017	1476	58	100	793	688	459	30	2327	2294	1.4
New City of Hamilton	664	927	8	30	573	406	221	30	1466	1393	5.2
Hamilton City	162	281	4	18	110	0	159	30	435	329	32.2
Stoney Creek City	141	225	2	0	91	93	0	0	234	318	-26.4
Ancaster City	147	84	2	0	58	93	0	0	207	177	16.9
Dundas Town	13	18	0	2	23	12	62	0	98	32	**
Flamborough	73	130	0	2	103	0	0	0	176	132	33.3
Glanbrook	128	189	0	8	188	208	0	0	316	405	-22.0
Burlington City	276	450	50	70	172	223	238	0	736	743	-0.9
Grimsby Town	77	99	0	0	48	59	0	0	125	158	-20.9
Brantford CMA	209	350	8	10	55	76	29	2	301	438	-31.3
Brant City	75	n/a	0	n/a	7	n/a	23	n/a	105	n/a	n/a
Brantford City	134	229	8	10	48	70	6	2	196	311	-37.0

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 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
October 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008
Hamilton CMA	97	70	0	0	212	0	0	4
New City of Hamilton	77	67	0	0	62	0	0	4
Hamilton City	25	0	0	0	0	0	0	4
Stoney Creek City	0	8	0	0	0	0	0	0
Ancaster City	22	0	0	0	0	0	0	0
Dundas Town	0	6	0	0	62	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	30	53	0	0	0	0	0	0
Burlington City	5	3	0	0	150	0	0	0
Grimsby Town	15	0	0	0	0	0	0	0
Brantford CMA	0	3	0	0	0	0	0	2
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	3	0	0	0	0	0	2

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - October 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	793	688	0	0	336	0	123	30
New City of Hamilton	573	406	0	0	98	0	123	30
Hamilton City	110	0	0	0	36	0	123	30
Stoney Creek City	91	93	0	0	0	0	0	0
Ancaster City	58	93	0	0	0	0	0	0
Dundas Town	23	12	0	0	62	0	0	0
Flamborough	103	0	0	0	0	0	0	0
Glanbrook	188	208	0	0	0	0	0	0
Burlington City	172	223	0	0	238	0	0	0
Grimsby Town	48	59	0	0	0	0	0	0
Brantford CMA	48	76	7	0	21	0	8	2
Brant City	7	n/a	0	n/a	21	n/a	2	n/a
Brantford City	41	70	7	0	0	0	6	2

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
October 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008
Hamilton CMA	147	221	262	39	0	4	409	264
New City of Hamilton	104	145	107	39	0	4	211	188
Hamilton City	46	39	0	0	0	4	46	43
Stoney Creek City	15	33	0	0	0	0	15	33
Ancaster City	24	4	14	0	0	0	38	4
Dundas Town	1	9	63	0	0	0	64	9
Flamborough	6	16	0	0	0	0	6	16
Glanbrook	12	44	30	39	0	0	42	83
Burlington City	20	74	155	0	0	0	175	74
Grimsby Town	23	2	0	0	0	0	23	2
Brantford CMA	12	54	0	0	0	2	12	56
Brant City	1	n/a	0	n/a	0	n/a	1	n/a
Brantford City	11	37	0	0	0	2	11	39

**Table 3.5: Completions by Submarket and by Intended Market
January - October 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	1,457	1,963	747	300	123	31	2,327	2,294
New City of Hamilton	996	1,189	347	173	123	31	1,466	1,393
Hamilton City	259	295	53	3	123	31	435	329
Stoney Creek City	205	318	29	0	0	0	234	318
Ancaster City	157	108	50	69	0	0	207	177
Dundas Town	17	26	81	6	0	0	98	32
Flamborough	176	132	0	0	0	0	176	132
Glanbrook	182	310	134	95	0	0	316	405
Burlington City	336	616	400	127	0	0	736	743
Grimsby Town	125	158	0	0	0	0	125	158
Brantford CMA	240	388	46	48	15	2	301	438
Brant City	82	n/a	21	n/a	2	n/a	105	n/a
Brantford City	158	261	25	48	13	2	196	311

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
October 2009

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													
October 2009	2	2.9	0	0.0	10	14.7	17	25.0	39	57.4	68	363,281	419,729
October 2008	2	1.7	3	2.6	14	12.2	43	37.4	53	46.1	115	340,990	367,390
Year-to-date 2009	5	0.7	18	2.7	126	18.7	163	24.1	363	53.8	675	357,000	402,751
Year-to-date 2008	9	1.0	33	3.6	131	14.3	297	32.4	447	48.7	917	349,000	378,453
Hamilton City													
October 2009	0	0.0	0	0.0	2	10.0	7	35.0	11	55.0	20	354,500	365,193
October 2008	0	0.0	1	2.9	2	5.7	15	42.9	17	48.6	35	349,000	357,521
Year-to-date 2009	2	1.2	2	1.2	16	9.9	48	29.6	94	58.0	162	356,450	381,690
Year-to-date 2008	4	1.4	9	3.1	37	12.8	113	39.2	125	43.4	288	342,680	348,768
Stoney Creek City													
October 2009	0	0.0	0	0.0	2	16.7	5	41.7	5	41.7	12	347,900	480,181
October 2008	0	0.0	0	0.0	2	7.7	10	38.5	14	53.8	26	354,990	357,546
Year-to-date 2009	0	0.0	0	0.0	51	33.8	61	40.4	39	25.8	151	325,990	347,040
Year-to-date 2008	0	0.0	3	1.4	44	20.8	73	34.4	92	43.4	212	341,445	353,266
Ancaster City													
October 2009	0	0.0	0	0.0	0	0.0	2	12.5	14	87.5	16	436,218	522,891
October 2008	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	--	--
Year-to-date 2009	1	0.7	0	0.0	0	0.0	4	2.7	141	96.6	146	497,000	542,366
Year-to-date 2008	0	0.0	0	0.0	1	1.2	3	3.5	81	95.3	85	499,000	531,459
Dundas Town													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
October 2008	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
Year-to-date 2009	0	0.0	0	0.0	3	23.1	1	7.7	9	69.2	13	469,000	445,285
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	18	100.0	18	493,450	518,190
Flamborough													
October 2009	2	33.3	0	0.0	1	16.7	1	16.7	2	33.3	6	--	--
October 2008	1	5.3	2	10.5	1	5.3	8	42.1	7	36.8	19	329,000	385,474
Year-to-date 2009	2	2.8	13	18.1	4	5.6	14	19.4	39	54.2	72	361,500	408,105
Year-to-date 2008	3	2.4	16	12.8	11	8.8	38	30.4	57	45.6	125	329,000	428,954
Glanbrook													
October 2009	0	0.0	0	0.0	5	41.7	2	16.7	5	41.7	12	332,450	330,049
October 2008	1	3.6	0	0.0	9	32.1	10	35.7	8	28.6	28	319,300	317,364
Year-to-date 2009	0	0.0	3	2.3	52	39.7	35	26.7	41	31.3	131	312,990	330,247
Year-to-date 2008	2	1.1	5	2.6	38	20.1	70	37.0	74	39.2	189	337,500	336,260
Burlington City													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	450,990	805,630
October 2008	0	0.0	0	0.0	0	0.0	0	0.0	56	100.0	56	424,990	453,652
Year-to-date 2009	0	0.0	0	0.0	0	0.0	4	1.4	283	98.6	287	463,990	606,034
Year-to-date 2008	0	0.0	0	0.0	0	0.0	23	5.2	418	94.8	441	405,990	463,294
Grimsby Town													
October 2009	0	0.0	0	0.0	0	0.0	6	75.0	2	25.0	8	--	--
October 2008	0	0.0	0	0.0	0	0.0	3	75.0	1	25.0	4	--	--
Year-to-date 2009	0	0.0	0	0.0	4	5.0	58	72.5	18	22.5	80	329,900	355,188
Year-to-date 2008	0	0.0	0	0.0	11	9.8	70	62.5	31	27.7	112	330,400	364,730

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2009

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													
October 2009	2	2.3	0	0.0	10	11.5	23	26.4	52	59.8	87	379,900	462,042
October 2008	2	1.1	3	1.7	14	8.0	46	26.3	110	62.9	175	375,400	394,823
Year-to-date 2009	5	0.5	18	1.7	130	12.5	225	21.6	664	63.7	1,042	389,900	455,090
Year-to-date 2008	9	0.6	33	2.2	142	9.7	390	26.5	896	61.0	1,470	371,900	402,876

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range
October 2009**

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													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
October 2008	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 2009	1	1.3	0	0.0	8	10.0	2	2.5	69	86.3	80	316,500	342,753
Year-to-date 2008	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													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	8	100.0	8	--	--
October 2008	3	7.1	7	16.7	5	11.9	0	0.0	27	64.3	42	225,000	212,402
Year-to-date 2009	3	1.7	16	9.1	38	21.7	8	4.6	110	62.9	175	225,000	229,011
Year-to-date 2008	11	4.4	37	14.7	24	9.5	27	10.7	153	60.7	252	225,000	219,245
Brantford CMA													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	9	100.0	9	--	--
October 2008	3	5.0	7	11.7	8	13.3	0	0.0	42	70.0	60	244,000	250,232
Year-to-date 2009	4	1.6	16	6.3	46	18.0	10	3.9	179	70.2	255	248,000	264,694
Year-to-date 2008	12	3.1	37	9.5	48	12.3	32	8.2	261	66.9	390	240,000	255,812

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

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
October 2009**

Submarket	Oct 2009	Oct 2008	% Change	YTD 2009	YTD 2008	% Change
Hamilton CMA	462,042	394,823	17.0	455,090	402,876	13.0
New City of Hamilton	419,729	367,390	14.2	402,751	378,453	6.4
Hamilton City	365,193	357,521	2.1	381,690	348,768	9.4
Stoney Creek City	480,181	357,546	34.3	347,040	353,266	-1.8
Ancaster City	522,891	--	n/a	542,366	531,459	2.1
Dundas Town	--	--	n/a	445,285	518,190	-14.1
Flamborough	--	385,474	n/a	408,105	428,954	-4.9
Glanbrook	330,049	317,364	4.0	330,247	336,260	-1.8
Burlington City	805,630	453,652	77.6	606,034	463,294	30.8
Grimsby Town	--	--	n/a	355,188	364,730	-2.6
Brantford CMA	--	250,232	n/a	264,694	255,812	3.5
Brant City	--	n/a	n/a	342,753	n/a	n/a
Brantford City	--	212,402	n/a	229,011	219,245	4.5

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
October 2009**

		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
2008	January	783	-0.4	1,170	1,608	1,659	70.5	278,189	8.8	279,178
	February	998	-3.2	1,079	1,514	1,592	67.8	276,297	1.2	269,873
	March	1,057	-17.0	1,042	1,617	1,561	66.8	289,226	10.8	289,881
	April	1,381	2.2	1,107	2,272	1,717	64.5	283,846	6.9	288,886
	May	1,435	-6.1	1,150	2,179	1,719	66.9	293,927	5.2	281,273
	June	1,325	-10.0	1,080	1,888	1,664	64.9	287,249	6.5	284,695
	July	1,204	-11.3	1,051	1,776	1,679	62.6	281,580	4.8	282,106
	August	947	-20.4	991	1,539	1,666	59.5	283,974	4.8	283,333
	September	979	-0.7	968	1,886	1,662	58.2	282,719	7.0	285,941
	October	889	-27.7	881	1,664	1,697	51.9	254,004	-8.7	269,672
	November	658	-36.5	821	1,214	1,734	47.3	284,469	6.3	285,961
	December	454	-27.4	770	554	1,361	56.6	240,073	-8.3	264,067
2009	January	447	-42.9	709	1,435	1,557	45.5	264,549	-4.9	271,395
	February	717	-28.2	837	1,368	1,535	54.5	265,452	-3.9	265,295
	March	1,002	-5.2	899	1,754	1,522	59.1	263,120	-9.0	275,371
	April	1,188	-14.0	989	1,851	1,489	66.4	286,191	0.8	280,199
	May	1,316	-8.3	1,057	1,754	1,451	72.8	297,132	1.1	285,949
	June	1,560	17.7	1,158	1,690	1,460	79.3	297,117	3.4	284,721
	July	1,318	9.5	1,103	1,594	1,510	73.0	296,591	5.3	297,077
	August	1,090	15.1	1,123	1,383	1,493	75.2	291,374	2.6	293,097
	September	1,162	18.7	1,146	1,606	1,442	79.5	304,670	7.8	299,365
	October	1,130	27.1	1,164	1,435	1,496	77.8	296,253	16.6	305,612
	November									
	December									
	Q3 2008	3,130	-11.4		5,201			282,661	5.4	
	Q3 2009	3,570	14.1		4,583			297,628	5.3	
	YTD 2008	10,998	-9.9		17,943			282,251	4.8	
	YTD 2009	10,930	-0.6		15,870			289,483	2.6	

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¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
October 2009

		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
2008	January	145	-3.3	203	304	322	63.0	205,398	7.2	215,306
	February	158	-21.4	150	322	298	50.3	229,561	13.9	235,325
	March	198	-5.7	190	288	306	62.1	219,169	2.6	220,301
	April	224	6.2	183	418	308	59.4	223,198	1.5	220,046
	May	236	-8.9	184	387	313	58.8	222,549	6.8	216,885
	June	237	-2.1	188	331	294	63.9	220,726	3.2	219,314
	July	197	-10.0	179	351	314	57.0	223,700	7.0	222,649
	August	172	-22.5	168	281	294	57.1	211,794	4.0	218,333
	September	195	21.1	195	322	288	67.7	220,508	7.0	222,067
	October	147	-16.0	159	323	329	48.3	214,326	1.6	216,821
	November	95	-42.4	144	212	295	48.8	211,549	-2.3	203,117
	December	93	3.3	154	129	307	50.2	211,125	-0.1	215,475
2009	January	95	-34.5	131	220	247	53.0	202,157	-1.6	208,216
	February	118	-25.3	127	247	252	50.4	205,770	-10.4	218,903
	March	155	-21.7	137	365	317	43.2	219,250	0.0	216,496
	April	175	-21.9	148	324	286	51.7	210,840	-5.5	206,692
	May	168	-28.8	140	322	270	51.9	213,223	-4.2	211,194
	June	223	-5.9	162	340	280	57.9	226,115	2.4	224,994
	July	208	5.6	174	298	277	62.8	235,504	5.3	230,060
	August	147	-14.5	147	276	293	50.2	212,326	0.3	222,384
	September	181	-7.2	169	305	278	60.8	229,386	4.0	222,783
	October	147	0.0	162	242	263	61.6	212,771	-0.7	213,693
	November									
	December									
	Q3 2008	564	-6.3		954			218,965	6.2	
	Q3 2009	536	-5.0		879			227,081	3.7	
	YTD 2008	1,909	-6.9		3,327			219,634	5.4	
	YTD 2009	1,617	-15.3		2,939			218,679	-0.4	

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¹Source: CREA

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

Table 6a: Economic Indicators
October 2009

		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						
2008	January	725	7.35	7.39	150.7	110.9	374.8	5.8	66.9	807
	February	718	7.25	7.29	151.9	111.4	375.1	5.9	67.0	805
	March	712	7.15	7.19	153.1	111.7	376.4	6.1	67.4	804
	April	700	6.95	6.99	152.9	112.5	377.2	6.2	67.6	803
	May	679	6.15	6.65	153.2	113.6	377.6	6.0	67.4	801
	June	710	6.95	7.15	152.4	114.2	378.2	5.9	67.4	795
	July	710	6.95	7.15	152.6	115.1	376.9	5.5	66.8	793
	August	691	6.65	6.85	152.6	114.8	377.1	5.6	66.9	784
	September	691	6.65	6.85	153.0	115.1	375.1	5.5	66.4	787
	October	713	6.35	7.20	152.8	113.7	374.2	6.0	66.5	787
	November	713	6.35	7.20	152.3	113.5	370.9	6.7	66.4	789
	December	685	5.60	6.75	152.4	112.8	368.3	7.0	66.1	793
2009	January	627	5.00	5.79	152.3	112.4	366	8.0	66.3	796
	February	627	5.00	5.79	152.2	113.1	365.9	8.4	66.6	806
	March	613	4.50	5.55	151.9	113.7	371.1	8.8	67.9	809
	April	596	3.90	5.25	150.8	113.2	375.9	7.9	68.0	808
	May	596	3.90	5.25	149.1	114.0	379.8	7.4	68.3	803
	June	631	3.75	5.85	149.3	114.2	376.6	7.1	67.4	805
	July	631	3.75	5.85	150.9	113.7	372.5	8.2	67.5	817
	August	631	3.75	5.85	150.2	113.7	369.5	8.7	67.3	818
	September	610	3.70	5.49	150.5	113.8	369.8	9.1	67.5	822
	October	630	3.80	5.84		113.9	373.7	8.4	67.7	823
	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
October 2009

		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						
2008	January	725	7.35	7.39	144.5	110.9	51.3	6.2	68.5	779
	February	718	7.25	7.29	145.2	111.4	51.4	6.1	68.4	785
	March	712	7.15	7.19	145.6	111.7	51.5	6.8	68.6	779
	April	700	6.95	6.99	145.8	112.5	51.4	6.8	68.6	775
	May	679	6.15	6.65	145.9	113.6	51.5	7.0	68.8	773
	June	710	6.95	7.15	146.4	114.2	51.6	6.8	68.9	764
	July	710	6.95	7.15	146.5	115.1	51.8	6.4	68.7	749
	August	691	6.65	6.85	146.6	114.8	52.4	6.4	69.4	752
	September	691	6.65	6.85	146.6	115.1	52.6	6.2	69.5	758
	October	713	6.35	7.20	146.6	113.7	52.4	6.3	69.6	772
	November	713	6.35	7.20	146.5	113.5	51.8	5.2	68.0	780
	December	685	5.60	6.75	146.5	112.8	51.5	5.8	67.5	792
2009	January	627	5.00	5.79	146.6	112.4	51	7.1	67.9	797
	February	627	5.00	5.79	146.6	113.1	50.9	8.0	68.3	785
	March	613	4.50	5.55	146.2	113.7	50.5	9.3	68.7	779
	April	596	3.90	5.25	145.5	113.2	50.7	9.2	68.8	777
	May	596	3.90	5.25	145.1	114.0	50.7	9.8	69.6	788
	June	631	3.75	5.85	145.1	114.2	50.9	10.6	70.6	793
	July	631	3.75	5.85	145.3	113.7	51.3	12.1	71.9	796
	August	631	3.75	5.85	145.4	113.7	51.2	12.8	72.4	800
	September	610	3.70	5.49	146.1	113.8	51.7	13.1	73.1	797
	October	630	3.80	5.84		113.9	52.5	12.4	73.5	785
	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 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada’s 2001 Census area definitions.

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- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
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