

HOUSING NOW

Hamilton and Brantford CMAs



Canada Mortgage and Housing Corporation

Date Released: February 2009

New Home Market

Slow Start For New Home Market

The new home market had a slow start to the year in the Hamilton Census Metropolitan Area (CMA), with just one new home started in each of Burlington and Grimsby, and 73 starts in the amalgamated City of Hamilton. Total starts were down to

less than half of last year's total during the same month. Starts in the amalgamated city included an almost equal number of single-detached and townhouse starts (both freehold and condominium). A low number of starts and completions, coupled with a high number of units under construction meant that builders were focusing their attention on completing current projects and holding off on new ones.

Figure 1

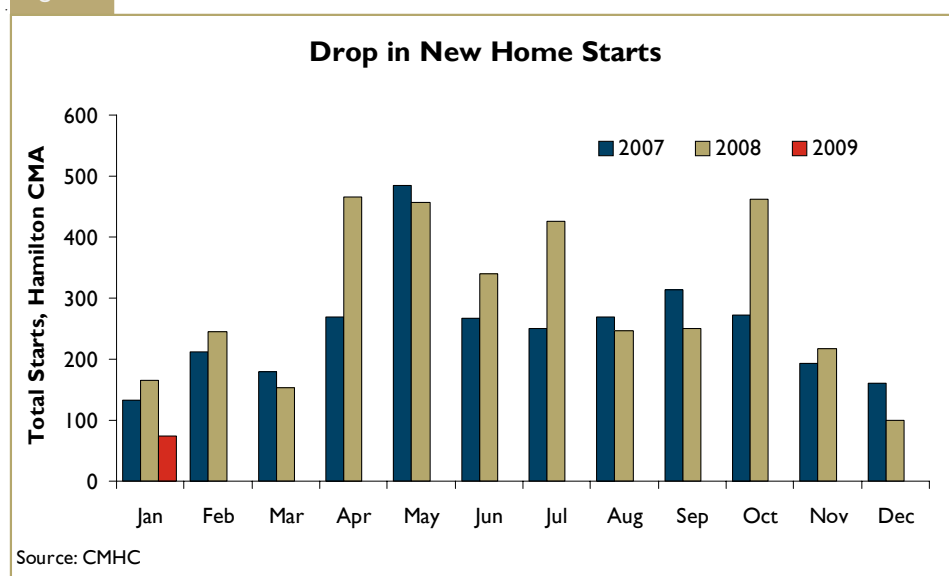


Table of Contents

1 New Home Market Slow Start to New Home Market

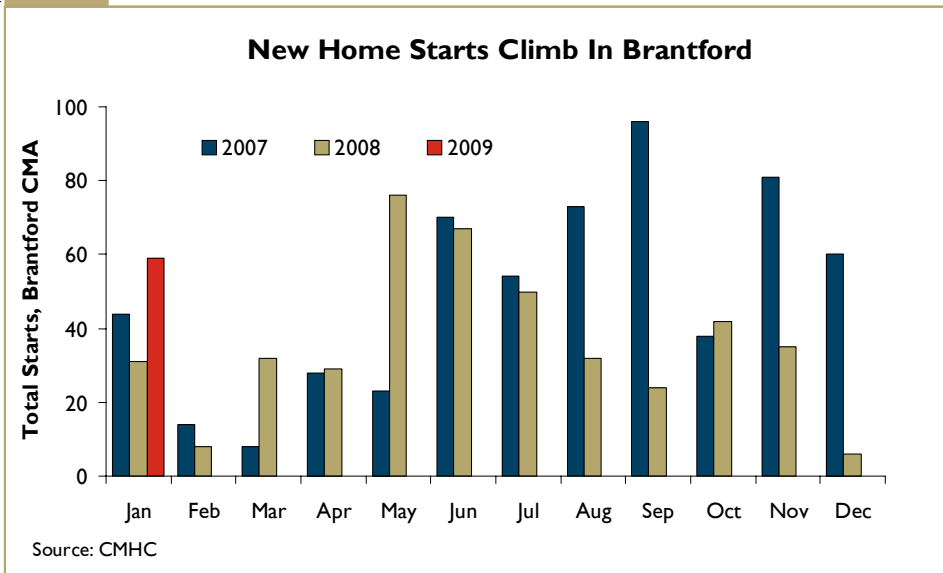
3 Maps

6 Tables

SUBSCRIBE NOW!

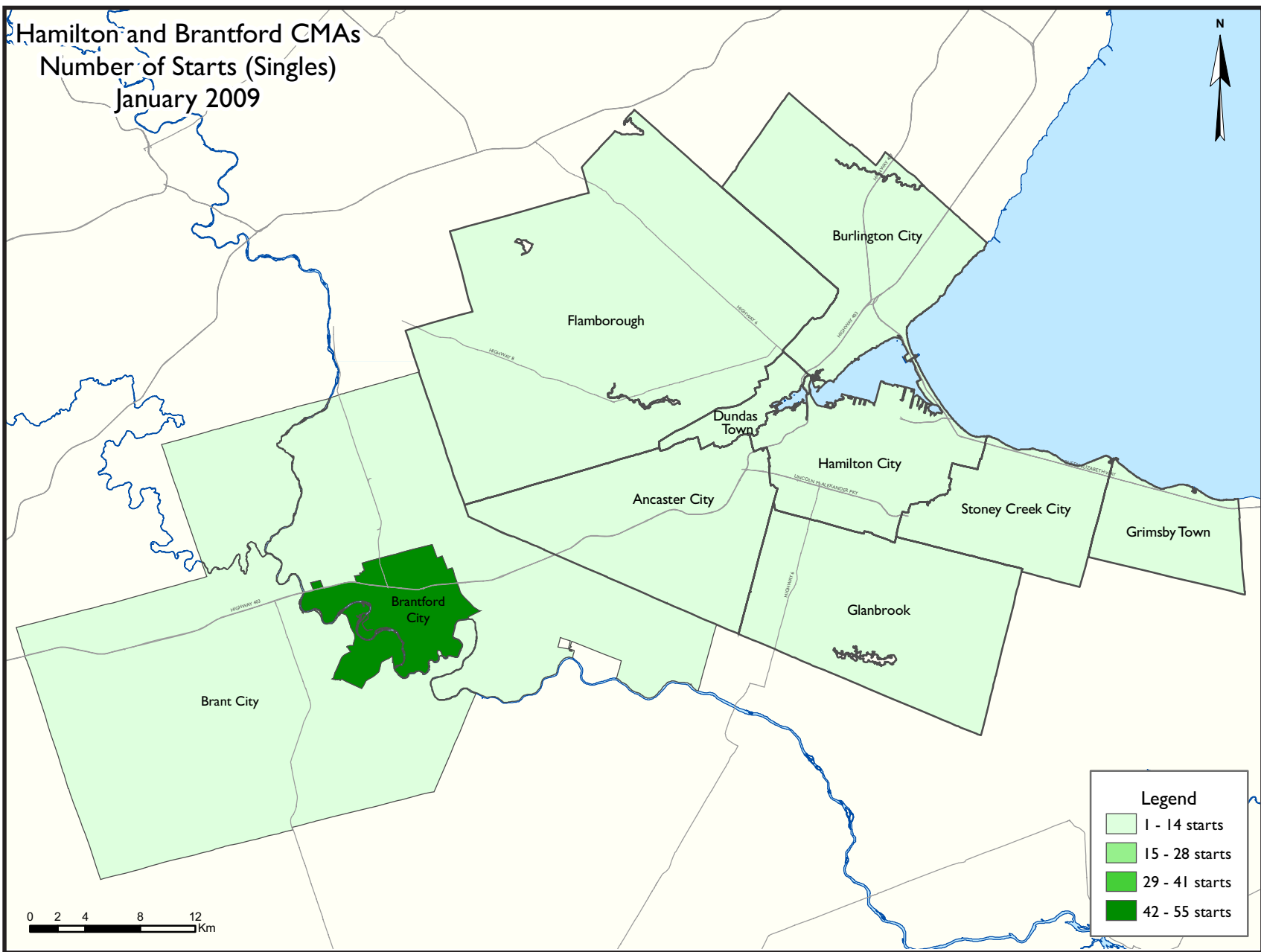
Access CMHC's Market Analysis Centre publications quickly and conveniently on the Order Desk at www.cmhc.ca/housingmarketinformation. View print, download or subscribe to get market information e-mailed to you on the day it is released. New ! CMHC's electronic suite of national standardized products is now available for free.

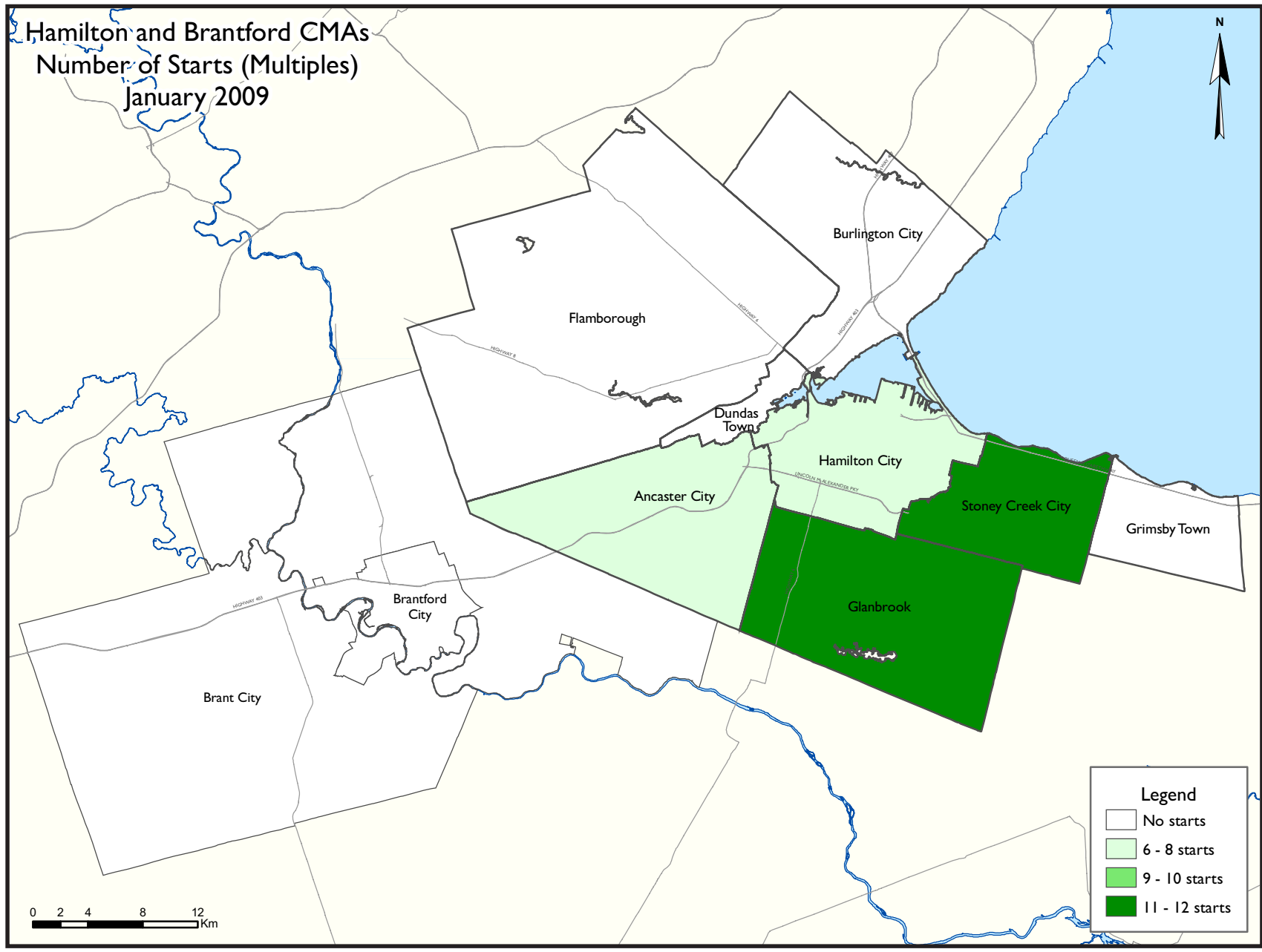
Figure 2

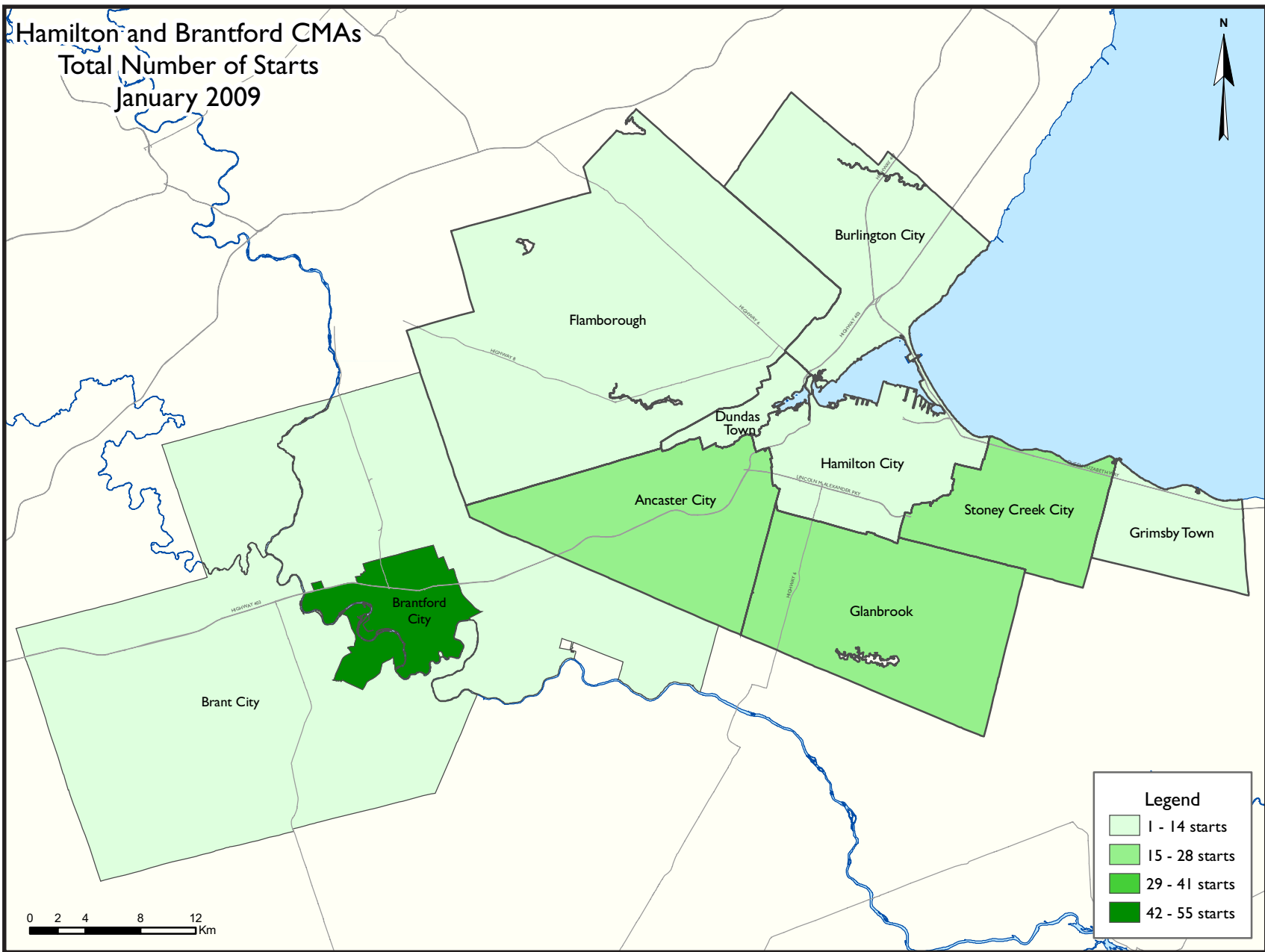


The increase in the average price of a new, single-detached home was less pronounced in January than in previous months. The average price was \$471,000 last month, up from \$453,000 during the same month of 2008.

In the Brantford CMA, there were 59 starts of new homes last month, up from 31 starts a year ago. The average price of a single-detached home continued to climb, and reached \$285,000 last month, up from \$232,000 a year ago.







HOUSING NOW REPORT TABLES

Available in ALL reports:

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

Available in SELECTED Reports:

- I.1 Housing Activity Summary by Submarket
- I.2 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 2.4 Starts by Submarket and by Intended Market – Current Month or Quarter
- 2.5 Starts by Submarket and by Intended Market – Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

SYMBOLS

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

Table 1a: Housing Activity Summary of Hamilton CMA
January 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
January 2009	37	0	12	0	26	0	0	0	75
January 2008	106	0	16	0	44	0	0	0	166
% Change	-65.1	n/a	-25.0	n/a	-40.9	n/a	n/a	n/a	-54.8
Year-to-date 2009	37	0	12	0	26	0	0	0	75
Year-to-date 2008	106	0	16	0	44	0	0	0	166
% Change	-65.1	n/a	-25.0	n/a	-40.9	n/a	n/a	n/a	-54.8
UNDER CONSTRUCTION									
January 2009	800	48	465	5	756	810	0	123	3,007
January 2008	917	64	363	0	464	312	0	153	2,273
% Change	-12.8	-25.0	28.1	n/a	62.9	159.6	n/a	-19.6	32.3
COMPLETIONS									
January 2009	77	6	69	1	17	0	0	0	170
January 2008	111	6	49	1	18	0	0	0	185
% Change	-30.6	0.0	40.8	0.0	-5.6	n/a	n/a	n/a	-8.1
Year-to-date 2009	77	6	69	1	17	0	0	0	170
Year-to-date 2008	111	6	49	1	18	0	0	0	185
% Change	-30.6	0.0	40.8	0.0	-5.6	n/a	n/a	n/a	-8.1
COMPLETED & NOT ABSORBED									
January 2009	67	12	30	0	2	0	0	4	115
January 2008	52	2	32	0	9	24	0	20	139
% Change	28.8	**	-6.3	n/a	-77.8	-100.0	n/a	-80.0	-17.3
ABSORBED									
January 2009	76	13	80	1	17	0	0	0	187
January 2008	124	6	40	1	21	0	0	21	213
% Change	-38.7	116.7	100.0	0.0	-19.0	n/a	n/a	-100.0	-12.2
Year-to-date 2009	76	13	80	1	17	0	0	0	187
Year-to-date 2008	124	6	40	1	21	0	0	21	213
% Change	-38.7	116.7	100.0	0.0	-19.0	n/a	n/a	-100.0	-12.2

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

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

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
January 2009	59	0	0	0	0	0	0	0	59
January 2008	18	2	6	0	5	0	0	0	31
% Change	**	-100.0	-100.0	n/a	-100.0	n/a	n/a	n/a	90.3
Year-to-date 2009	59	0	0	0	0	0	0	0	59
Year-to-date 2008	18	2	6	0	5	0	0	0	31
% Change	**	-100.0	-100.0	n/a	-100.0	n/a	n/a	n/a	90.3
UNDER CONSTRUCTION									
January 2009	120	2	15	1	35	21	7	6	207
January 2008	209	12	20	0	49	0	0	0	290
% Change	-42.6	-83.3	-25.0	n/a	-28.6	n/a	n/a	n/a	-28.6
COMPLETIONS									
January 2009	29	0	15	6	0	0	0	0	50
January 2008	38	0	0	0	0	0	0	0	38
% Change	-23.7	n/a	n/a	n/a	n/a	n/a	n/a	n/a	31.6
Year-to-date 2009	29	0	15	6	0	0	0	0	50
Year-to-date 2008	38	0	0	0	0	0	0	0	38
% Change	-23.7	n/a	n/a	n/a	n/a	n/a	n/a	n/a	31.6
COMPLETED & NOT ABSORBED									
January 2009	58	0	22	5	31	0	0	0	116
January 2008	109	0	5	4	29	0	6	0	153
% Change	-46.8	n/a	**	25.0	6.9	n/a	-100.0	n/a	-24.2
ABSORBED									
January 2009	40	0	2	4	4	0	0	0	50
January 2008	28	2	0	0	4	0	0	0	34
% Change	42.9	-100.0	n/a	n/a	0.0	n/a	n/a	n/a	47.1
Year-to-date 2009	40	0	2	4	4	0	0	0	50
Year-to-date 2008	28	2	0	0	4	0	0	0	34
% Change	42.9	-100.0	n/a	n/a	0.0	n/a	n/a	n/a	47.1

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, Market Absorption Survey)

Table I.1: Housing Activity Summary by Submarket
January 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
New City of Hamilton									
January 2009	35	0	12	0	26	0	0	0	73
January 2008	44	0	8	0	10	0	0	0	62
Hamilton City									
January 2009	5	0	0	0	8	0	0	0	13
January 2008	12	0	0	0	0	0	0	0	12
Stoney Creek City									
January 2009	10	0	12	0	0	0	0	0	22
January 2008	9	0	8	0	0	0	0	0	17
Ancaster City									
January 2009	12	0	0	0	6	0	0	0	18
January 2008	7	0	0	0	0	0	0	0	7
Dundas Town									
January 2009	2	0	0	0	0	0	0	0	2
January 2008	1	0	0	0	6	0	0	0	7
Flamborough									
January 2009	2	0	0	0	0	0	0	0	2
January 2008	4	0	0	0	0	0	0	0	4
Glanbrook									
January 2009	4	0	0	0	12	0	0	0	16
January 2008	11	0	0	0	4	0	0	0	15
Burlington City									
January 2009	1	0	0	0	0	0	0	0	1
January 2008	57	0	0	0	34	0	0	0	91
Grimsby Town									
January 2009	1	0	0	0	0	0	0	0	1
January 2008	5	0	8	0	0	0	0	0	13
Hamilton CMA									
January 2009	37	0	12	0	26	0	0	0	75
January 2008	106	0	16	0	44	0	0	0	166
Brant City									
January 2009	4	0	0	0	0	0	0	0	4
January 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
January 2009	55	0	0	0	0	0	0	0	55
January 2008	11	2	6	0	5	0	0	0	24
Brantford CMA									
January 2009	59	0	0	0	0	0	0	0	59
January 2008	18	2	6	0	5	0	0	0	31

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.I: Housing Activity Summary by Submarket
January 2009

	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									
January 2009	506	12	377	0	557	305	0	123	1,880
January 2008	555	14	213	0	337	181	0	153	1,453
Hamilton City									
January 2009	126	4	79	0	33	119	0	123	484
January 2008	164	6	3	0	17	119	0	153	462
Stoney Creek City									
January 2009	87	2	71	0	65	0	0	0	225
January 2008	79	0	69	0	8	0	0	0	156
Ancaster City									
January 2009	103	6	8	0	138	62	0	0	317
January 2008	65	0	38	0	112	0	0	0	215
Dundas Town									
January 2009	14	0	11	0	38	124	0	0	187
January 2008	10	2	0	0	6	62	0	0	80
Flamborough									
January 2009	64	0	69	0	0	0	0	0	133
January 2008	68	0	0	0	0	0	0	0	68
Glanbrook									
January 2009	112	0	139	0	283	0	0	0	534
January 2008	169	6	103	0	194	0	0	0	472
Burlington City									
January 2009	260	36	24	5	199	505	0	0	1,029
January 2008	306	50	111	0	127	131	0	0	725
Grimsby Town									
January 2009	34	0	64	0	0	0	0	0	98
January 2008	56	0	39	0	0	0	0	0	95
Hamilton CMA									
January 2009	800	48	465	5	756	810	0	123	3,007
January 2008	917	64	363	0	464	312	0	153	2,273
Brant City									
January 2009	41	0	0	0	0	21	0	0	62
January 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
January 2009	79	2	15	1	35	0	7	6	145
January 2008	123	12	20	0	49	0	0	0	204
Brantford CMA									
January 2009	120	2	15	1	35	21	7	6	207
January 2008	209	12	20	0	49	0	0	0	290

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
January 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									
January 2009	42	0	63	0	17	0	0	0	122
January 2008	53	2	25	1	0	0	0	0	81
Hamilton City									
January 2009	11	0	14	0	0	0	0	0	25
January 2008	15	0	0	1	0	0	0	0	16
Stoney Creek City									
January 2009	15	0	19	0	0	0	0	0	34
January 2008	11	0	18	0	0	0	0	0	29
Ancaster City									
January 2009	7	0	0	0	0	0	0	0	7
January 2008	10	0	0	0	0	0	0	0	10
Dundas Town									
January 2009	0	0	0	0	0	0	0	0	0
January 2008	0	0	0	0	0	0	0	0	0
Flamborough									
January 2009	3	0	30	0	0	0	0	0	33
January 2008	7	2	0	0	0	0	0	0	9
Glanbrook									
January 2009	6	0	0	0	17	0	0	0	23
January 2008	10	0	7	0	0	0	0	0	17
Burlington City									
January 2009	25	6	6	1	0	0	0	0	38
January 2008	51	4	0	0	18	0	0	0	73
Grimsby Town									
January 2009	10	0	0	0	0	0	0	0	10
January 2008	7	0	24	0	0	0	0	0	31
Hamilton CMA									
January 2009	77	6	69	1	17	0	0	0	170
January 2008	111	6	49	1	18	0	0	0	185
Brant City									
January 2009	22	0	7	0	0	0	0	0	29
January 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
January 2009	7	0	8	6	0	0	0	0	21
January 2008	33	0	0	0	0	0	0	0	33
Brantford CMA									
January 2009	29	0	15	6	0	0	0	0	50
January 2008	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 1.1: Housing Activity Summary by Submarket
January 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETED & NOT ABSORBED									
New City of Hamilton									
January 2009	43	2	22	0	0	0	0	4	71
January 2008	31	2	24	0	1	0	0	0	58
Hamilton City									
January 2009	4	1	0	0	0	0	0	4	9
January 2008	0	0	0	0	0	0	0	0	0
Stoney Creek City									
January 2009	36	0	15	0	0	0	0	0	51
January 2008	31	1	18	0	0	0	0	0	50
Ancaster City									
January 2009	0	0	1	0	0	0	0	0	1
January 2008	0	0	0	0	0	0	0	0	0
Dundas Town									
January 2009	0	0	0	0	0	0	0	0	0
January 2008	0	0	0	0	0	0	0	0	0
Flamborough									
January 2009	3	0	0	0	0	0	0	0	3
January 2008	0	0	0	0	0	0	0	0	0
Glanbrook									
January 2009	0	1	6	0	0	0	0	0	7
January 2008	0	1	6	0	1	0	0	0	8
Burlington City									
January 2009	9	10	5	0	2	0	0	0	26
January 2008	8	0	3	0	8	24	0	20	63
Grimsby Town									
January 2009	15	0	3	0	0	0	0	0	18
January 2008	13	0	5	0	0	0	0	0	18
Hamilton CMA									
January 2009	67	12	30	0	2	0	0	4	115
January 2008	52	2	32	0	9	24	0	20	139
Brant City									
January 2009	7	0	11	0	0	0	0	0	18
January 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
January 2009	51	0	11	5	31	0	0	0	98
January 2008	83	0	1	4	29	0	6	0	123
Brantford CMA									
January 2009	58	0	22	5	31	0	0	0	116
January 2008	109	0	5	4	29	0	6	0	153

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
January 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									
January 2009	39	0	61	0	17	0	0	0	117
January 2008	56	2	20	1	1	0	0	1	81
Hamilton City									
January 2009	11	0	14	0	0	0	0	0	25
January 2008	17	0	0	1	0	0	0	1	19
Stoney Creek City									
January 2009	11	0	17	0	0	0	0	0	28
January 2008	10	0	13	0	1	0	0	0	24
Ancaster City									
January 2009	7	0	0	0	0	0	0	0	7
January 2008	11	0	0	0	0	0	0	0	11
Dundas Town									
January 2009	0	0	0	0	0	0	0	0	0
January 2008	0	0	0	0	0	0	0	0	0
Flamborough									
January 2009	3	0	30	0	0	0	0	0	33
January 2008	7	2	0	0	0	0	0	0	9
Glanbrook									
January 2009	7	0	0	0	17	0	0	0	24
January 2008	11	0	7	0	0	0	0	0	18
Burlington City									
January 2009	33	13	19	1	0	0	0	0	66
January 2008	52	4	0	0	20	0	0	20	96
Grimsby Town									
January 2009	4	0	0	0	0	0	0	0	4
January 2008	16	0	20	0	0	0	0	0	36
Hamilton CMA									
January 2009	76	13	80	1	17	0	0	0	187
January 2008	124	6	40	1	21	0	0	21	213
Brant City									
January 2009	23	0	1	0	0	0	0	0	24
January 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
January 2009	17	0	1	4	4	0	0	0	26
January 2008	23	2	0	0	4	0	0	0	29
Brantford CMA									
January 2009	40	0	2	4	4	0	0	0	50
January 2008	28	2	0	0	4	0	0	0	34

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
January 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008	% Change
Hamilton CMA	37	106	0	2	38	58	0	0	75	166	-54.8
New City of Hamilton	35	44	0	0	38	18	0	0	73	62	17.7
Hamilton City	5	12	0	0	8	0	0	0	13	12	8.3
Stoney Creek City	10	9	0	0	12	8	0	0	22	17	29.4
Ancaster City	12	7	0	0	6	0	0	0	18	7	157.1
Dundas Town	2	1	0	0	0	6	0	0	2	7	-71.4
Flamborough	2	4	0	0	0	0	0	0	2	4	-50.0
Glanbrook	4	11	0	0	12	4	0	0	16	15	6.7
Burlington City	1	57	0	2	0	32	0	0	1	91	-98.9
Grimsby Town	1	5	0	0	0	8	0	0	1	13	-92.3
Brantford CMA	59	18	0	2	0	11	0	0	59	31	90.3
Brant City	4	n/a	0	n/a	0	n/a	0	n/a	4	n/a	n/a
Brantford City	55	11	0	2	0	11	0	0	55	24	129.2

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 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
January 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008
Hamilton CMA	38	58	0	0	0	0	0	0
New City of Hamilton	38	18	0	0	0	0	0	0
Hamilton City	8	0	0	0	0	0	0	0
Stoney Creek City	12	8	0	0	0	0	0	0
Ancaster City	6	0	0	0	0	0	0	0
Dundas Town	0	6	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	12	4	0	0	0	0	0	0
Burlington City	0	32	0	0	0	0	0	0
Grimsby Town	0	8	0	0	0	0	0	0
Brantford CMA	0	11	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	11	0	0	0	0	0	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
January 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008
Hamilton CMA	49	122	26	44	0	0	75	166
New City of Hamilton	47	52	26	10	0	0	73	62
Hamilton City	5	12	8	0	0	0	13	12
Stoney Creek City	22	17	0	0	0	0	22	17
Ancaster City	12	7	6	0	0	0	18	7
Dundas Town	2	1	0	6	0	0	2	7
Flamborough	2	4	0	0	0	0	2	4
Glanbrook	4	11	12	4	0	0	16	15
Burlington City	1	57	0	34	0	0	1	91
Grimsby Town	1	13	0	0	0	0	1	13
Brantford CMA	59	26	0	5	0	0	59	31
Brant City	4	n/a	0	n/a	0	n/a	4	n/a
Brantford City	55	19	0	5	0	0	55	24

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
January 2009**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008	% Change
Hamilton CMA	78	112	6	6	86	67	0	0	170	185	-8.1
New City of Hamilton	42	54	0	2	80	25	0	0	122	81	50.6
Hamilton City	11	16	0	0	14	0	0	0	25	16	56.3
Stoney Creek City	15	11	0	0	19	18	0	0	34	29	17.2
Ancaster City	7	10	0	0	0	0	0	0	7	10	-30.0
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	3	7	0	2	30	0	0	0	33	9	**
Glanbrook	6	10	0	0	17	7	0	0	23	17	35.3
Burlington City	26	51	6	4	6	18	0	0	38	73	-47.9
Grimsby Town	10	7	0	0	0	24	0	0	10	31	-67.7
Brantford CMA	35	38	0	0	15	0	0	0	50	38	31.6
Brant City	22	n/a	0	n/a	7	n/a	0	n/a	29	n/a	n/a
Brantford City	13	33	0	0	8	0	0	0	21	33	-36.4

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008
Hamilton CMA	86	67	0	0	0	0	0	0
New City of Hamilton	80	25	0	0	0	0	0	0
Hamilton City	14	0	0	0	0	0	0	0
Stoney Creek City	19	18	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	30	0	0	0	0	0	0	0
Glanbrook	17	7	0	0	0	0	0	0
Burlington City	6	18	0	0	0	0	0	0
Grimsby Town	0	24	0	0	0	0	0	0
Brantford CMA	15	0	0	0	0	0	0	0
Brant City	7	n/a	0	n/a	0	n/a	0	n/a
Brantford City	8	0	0	0	0	0	0	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 3.4: Completions by Submarket and by Intended Market
January 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008	Jan 2009	Jan 2008
Hamilton CMA	152	166	18	19	0	0	170	185
New City of Hamilton	105	80	17	1	0	0	122	81
Hamilton City	25	15	0	1	0	0	25	16
Stoney Creek City	34	29	0	0	0	0	34	29
Ancaster City	7	10	0	0	0	0	7	10
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	33	9	0	0	0	0	33	9
Glanbrook	6	17	17	0	0	0	23	17
Burlington City	37	55	1	18	0	0	38	73
Grimsby Town	10	31	0	0	0	0	10	31
Brantford CMA	44	38	6	0	0	0	50	38
Brant City	29	n/a	0	n/a	0	n/a	29	n/a
Brantford City	15	33	6	0	0	0	21	33

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
January 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													
January 2009	0	0.0	0	0.0	4	10.3	14	35.9	21	53.8	39	363,766	417,303
January 2008	0	0.0	7	12.3	11	19.3	10	17.5	29	50.9	57	354,900	374,984
Year-to-date 2009	0	0.0	0	0.0	4	10.3	14	35.9	21	53.8	39	363,766	417,303
Year-to-date 2008	0	0.0	7	12.3	11	19.3	10	17.5	29	50.9	57	354,900	374,984
Hamilton City													
January 2009	0	0.0	0	0.0	2	18.2	3	27.3	6	54.5	11	369,000	428,082
January 2008	0	0.0	4	22.2	6	33.3	4	22.2	4	22.2	18	299,000	309,872
Year-to-date 2009	0	0.0	0	0.0	2	18.2	3	27.3	6	54.5	11	369,000	428,082
Year-to-date 2008	0	0.0	4	22.2	6	33.3	4	22.2	4	22.2	18	299,000	309,872
Stoney Creek City													
January 2009	0	0.0	0	0.0	2	18.2	6	54.5	3	27.3	11	303,990	332,965
January 2008	0	0.0	0	0.0	4	40.0	2	20.0	4	40.0	10	345,900	334,100
Year-to-date 2009	0	0.0	0	0.0	2	18.2	6	54.5	3	27.3	11	303,990	332,965
Year-to-date 2008	0	0.0	0	0.0	4	40.0	2	20.0	4	40.0	10	345,900	334,100
Ancaster City													
January 2009	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	--	--
January 2008	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	450,000	505,505
Year-to-date 2009	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	450,000	505,505
Dundas Town													
January 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
January 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Flamborough													
January 2009	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
January 2008	0	0.0	2	28.6	0	0.0	0	0.0	5	71.4	7	--	--
Year-to-date 2009	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
Year-to-date 2008	0	0.0	2	28.6	0	0.0	0	0.0	5	71.4	7	--	--
Glanbrook													
January 2009	0	0.0	0	0.0	0	0.0	5	71.4	2	28.6	7	--	--
January 2008	0	0.0	1	9.1	1	9.1	4	36.4	5	45.5	11	334,000	333,140
Year-to-date 2009	0	0.0	0	0.0	0	0.0	5	71.4	2	28.6	7	--	--
Year-to-date 2008	0	0.0	1	9.1	1	9.1	4	36.4	5	45.5	11	334,000	333,140
Burlington City													
January 2009	0	0.0	0	0.0	0	0.0	1	2.9	33	97.1	34	492,990	549,110
January 2008	0	0.0	0	0.0	0	0.0	1	1.9	51	98.1	52	400,495	547,302
Year-to-date 2009	0	0.0	0	0.0	0	0.0	1	2.9	33	97.1	34	492,990	549,110
Year-to-date 2008	0	0.0	0	0.0	0	0.0	1	1.9	51	98.1	52	400,495	547,302
Grimsby Town													
January 2009	0	0.0	0	0.0	0	0.0	4	100.0	0	0.0	4	--	--
January 2008	0	0.0	0	0.0	0	0.0	8	50.0	8	50.0	16	354,900	421,775
Year-to-date 2009	0	0.0	0	0.0	0	0.0	4	100.0	0	0.0	4	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	8	50.0	8	50.0	16	354,900	421,775

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
January 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													
January 2009	0	0.0	0	0.0	4	5.2	19	24.7	54	70.1	77	417,990	471,132
January 2008	0	0.0	7	5.6	11	8.8	19	15.2	88	70.4	125	378,999	452,658
Year-to-date 2009	0	0.0	0	0.0	4	5.2	19	24.7	54	70.1	77	417,990	471,132
Year-to-date 2008	0	0.0	7	5.6	11	8.8	19	15.2	88	70.4	125	378,999	452,658

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
January 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													
January 2009	1	4.3	0	0.0	3	13.0	1	4.3	18	78.3	23	292,000	293,609
January 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	4.3	0	0.0	3	13.0	1	4.3	18	78.3	23	292,000	293,609
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													
January 2009	1	4.8	1	4.8	1	4.8	1	4.8	17	81.0	21	265,000	275,090
January 2008	0	0.0	3	13.0	4	17.4	4	17.4	12	52.2	23	222,000	220,608
Year-to-date 2009	1	4.8	1	4.8	1	4.8	1	4.8	17	81.0	21	265,000	275,090
Year-to-date 2008	0	0.0	3	13.0	4	17.4	4	17.4	12	52.2	23	222,000	220,608
Brantford CMA													
January 2009	2	4.5	1	2.3	4	9.1	2	4.5	35	79.5	44	274,000	284,770
January 2008	0	0.0	3	10.7	5	17.9	4	14.3	16	57.1	28	232,500	232,321
Year-to-date 2009	2	4.5	1	2.3	4	9.1	2	4.5	35	79.5	44	274,000	284,770
Year-to-date 2008	0	0.0	3	10.7	5	17.9	4	14.3	16	57.1	28	232,500	232,321

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
January 2009**

Submarket	Jan 2009	Jan 2008	% Change	YTD 2009	YTD 2008	% Change
Hamilton CMA	471,132	452,658	4.1	471,132	452,658	4.1
New City of Hamilton	417,303	374,984	11.3	417,303	374,984	11.3
Hamilton City	428,082	309,872	38.1	428,082	309,872	38.1
Stoney Creek City	332,965	334,100	-0.3	332,965	334,100	-0.3
Ancaster City	--	505,505	n/a	--	505,505	n/a
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	--	n/a	--	--	n/a
Glanbrook	--	333,140	n/a	--	333,140	n/a
Burlington City	549,110	547,302	0.3	549,110	547,302	0.3
Grimsby Town	--	421,775	n/a	--	421,775	n/a
Brantford CMA	284,770	232,321	22.6	284,770	232,321	22.6
Brant City	293,609	n/a	n/a	293,609	n/a	n/a
Brantford City	275,090	220,608	24.7	275,090	220,608	24.7

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
January 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	714	1,435	1,562	45.7	264,549	-4.9	271,835
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q I 2008	2,838	-8.2		4,739			281,634	6.8	
	Q I 2009	N/A			N/A			N/A		
	YTD 2008	783	-0.4		1,608			278,189	8.8	
	YTD 2009	447	-42.9		1,435			264,549	-4.9	

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

¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
January 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	134	220	249	53.8	202,157	-1.6	206,865
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2008	501	-10.7		914			218,461	7.4	
	Q1 2009	N/A			N/A			N/A		
	YTD 2008	145	-3.3		304			205,399	7.2	
	YTD 2009	95	-34.5		220			202,157	-1.6	

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

¹Source: CREA

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

Table 6a: Economic Indicators
January 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		112.4	366	8.0	66.3	796
	February									
	March									
	April									
	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
January 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	5.8	68.1	779
	February	718	7.25	7.29	145.2	111.4	51.2	6.2	68.2	785
	March	712	7.15	7.19	145.6	111.7	51.2	6.9	68.5	779
	April	700	6.95	6.99	145.8	112.5	51.2	6.9	68.5	775
	May	679	6.15	6.65	145.9	113.6	51.4	7.1	68.9	773
	June	710	6.95	7.15	146.4	114.2	51.6	6.9	69.2	764
	July	710	6.95	7.15	146.5	115.1	51.9	6.6	69.0	749
	August	691	6.65	6.85	146.6	114.8	52.4	6.5	69.6	752
	September	691	6.65	6.85	146.6	115.1	52.8	6.2	69.7	758
	October	713	6.35	7.20	146.6	113.7	52.7	6.0	69.4	772
	November	713	6.35	7.20	146.5	113.5	52.0	5.3	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		112.4	51	6.6	67.5	797
	February									
	March									
	April									
	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 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada’s 2001 Census area definitions.

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

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

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.
Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

The Market Analysis Centre's (MAC) electronic suite of national standardized products is available for free on CMHC's website. You can view, print, download or subscribe to future editions and get market information e-mailed automatically to you the same day it is released. It's quick and convenient! Go to www.cmhc.ca/housingmarketinformation

For more information on MAC and the wealth of housing market information available to you, visit us today at www.cmhc.ca/housingmarketinformation

To subscribe to priced, printed editions of MAC publications, call 1-800-668-2642.

©2009 Canada Mortgage and Housing Corporation. All rights reserved. CMHC grants reasonable rights of use of this publication's content solely for personal, corporate or public policy research, and educational purposes. This permission consists of the right to use the content for general reference purposes in written analyses and in the reporting of results, conclusions, and forecasts including the citation of limited amounts of supporting data extracted from this publication. Reasonable and limited rights of use are also permitted in commercial publications subject to the above criteria, and CMHC's right to request that such use be discontinued for any reason.

Any use of the publication's content must include the source of the information, including statistical data, acknowledged as follows:

Source: CMHC (or "Adapted from CMHC," if appropriate), name of product, year and date of publication issue.

Other than as outlined above, the content of the publication cannot be reproduced or transmitted to any person or, if acquired by an organization, to users outside the organization. Placing the publication, in whole or part, on a website accessible to the public or on any website accessible to persons not directly employed by the organization is not permitted. To use the content of any CMHC Market Analysis publication for any purpose other than the general reference purposes set out above or to request permission to reproduce large portions of, or entire CMHC Market Analysis publications, please contact: the Canadian Housing Information Centre (CHIC) at <mailto:chic@cmhc.gc.ca>; 613-748-2367 or 1-800-668-2642.

For permission, please provide CHIC with the following information:
Publication's name, year and date of issue.

Without limiting the generality of the foregoing, no portion of the content may be translated from English or French into any other language without the prior written permission of Canada Mortgage and Housing Corporation.

The information, analyses and opinions contained in this publication are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. The information, analyses and opinions shall not be taken as representations for which Canada Mortgage and Housing Corporation or any of its employees shall incur responsibility.



STAY ON TOP OF THE HOUSING MARKET

Enhance your decision-making with the latest information on Canadian housing trends and opportunities.

CMHC's Market Analysis Centre e-reports provide a wealth of detailed local, provincial, regional and national market information.

- **Forecasts and Analysis** – Future-oriented information about local, regional and national housing trends.
- **Statistics and Data** – Information on current housing market activities — starts, rents, vacancy rates and much more.

Free reports available on-line:

- Canadian Housing Statistics
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports - Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Northern Housing Outlook Report
- Preliminary Housing Start Data
- Renovation and Home Purchase
- Rental Market Highlight Reports
- Rental Market Reports, Major Centres
- Rental Market Statistics

Free regional reports also available:

- B.C. Seniors' Housing Market Survey
- Ontario Retirement Homes Report
- The Retirement Home Market Study, Quebec Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Residential Construction Digest, Prairie Centres
- Analysis of the Resale Market, Quebec Centres

Get the market intelligence you need today!

Click www.cmhc.ca/housingmarketinformation to view, download or subscribe.

Housing for Newcomers

CMHC now has a [resourceful website](#) available in 8 different languages tailored specifically for newcomers to Canada, which also includes relevant housing market information.