

## HOUSING NOW

## Hamilton and Brantford CMAs



Canada Mortgage and Housing Corporation

Date Released: May 2009

## New Home Market

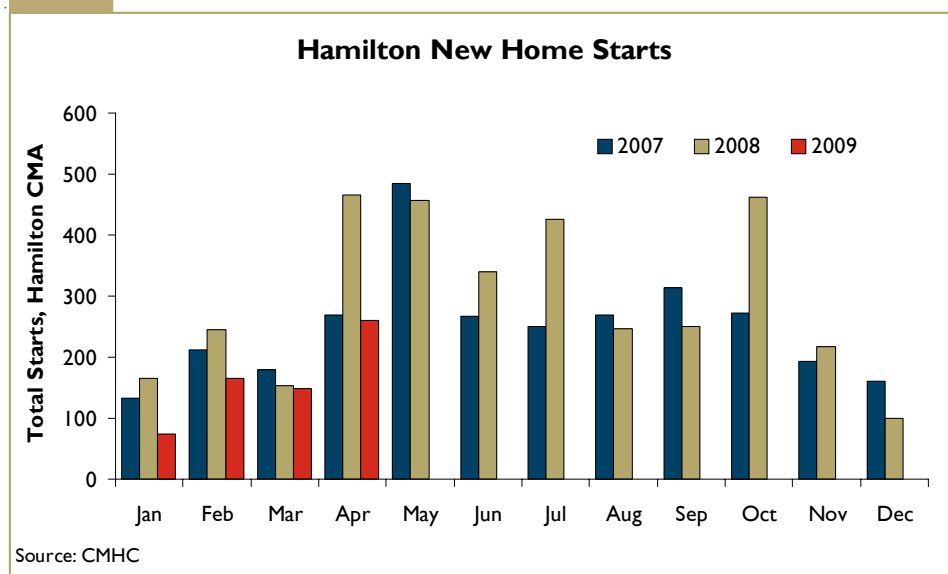
## New Home Starts Continue to Decline

Total new home starts in the Hamilton Census Metropolitan Area continued to decline in April, falling to nearly half the number recorded a year ago. There were just 261 starts of new homes in April, which included a 182-unit rental apartment

building in Burlington. In addition, there were 47 single-detached homes, 26 semi-detached homes and 6 townhouses started last month. The majority of starts of these home types were also in Burlington, where starts for the year to-date are up as compared to a year ago.

Despite the decline in construction activity in the new home market, the average price of a new single-de-

Figure 1



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New Home Starts Continue to Decline

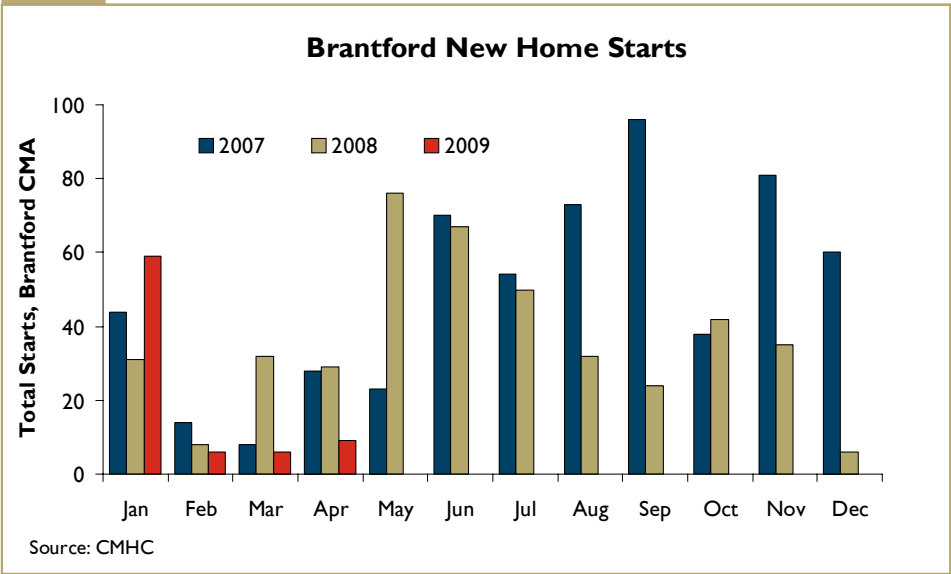
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Figure 1

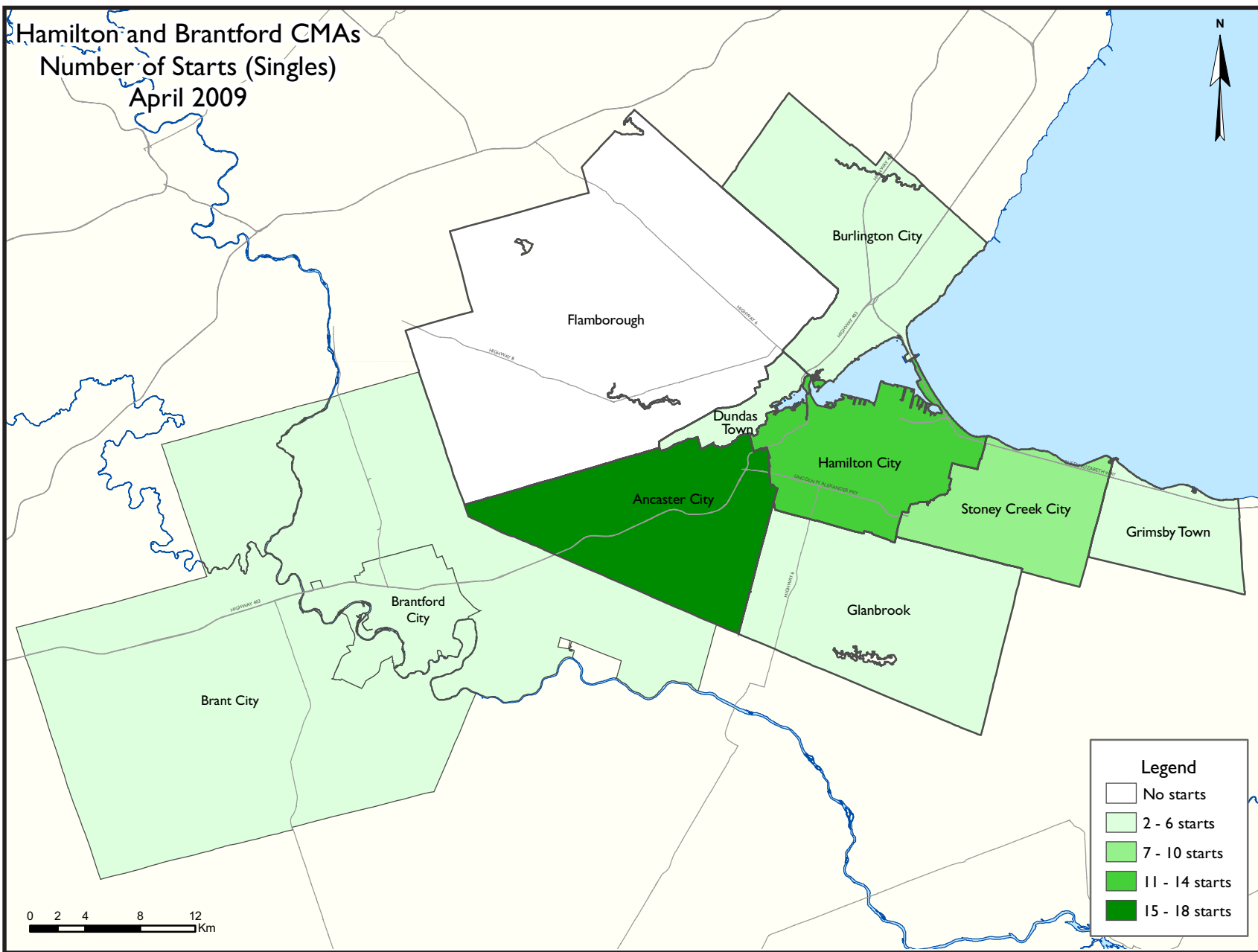


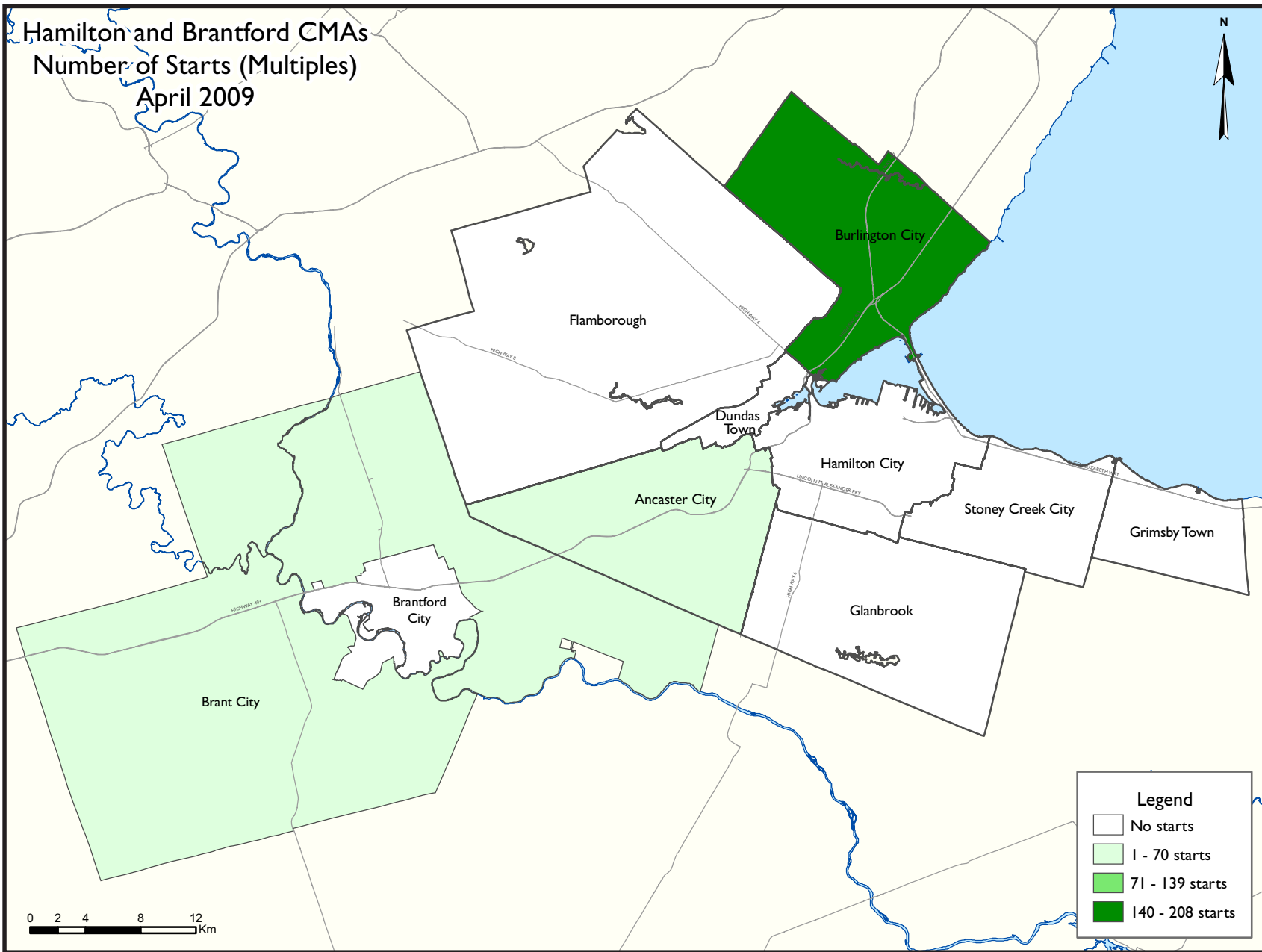
and 30 per cent in Burlington to \$602,000. Prices continued to decline in most other sub-markets, leading to a higher number of sales in some areas.

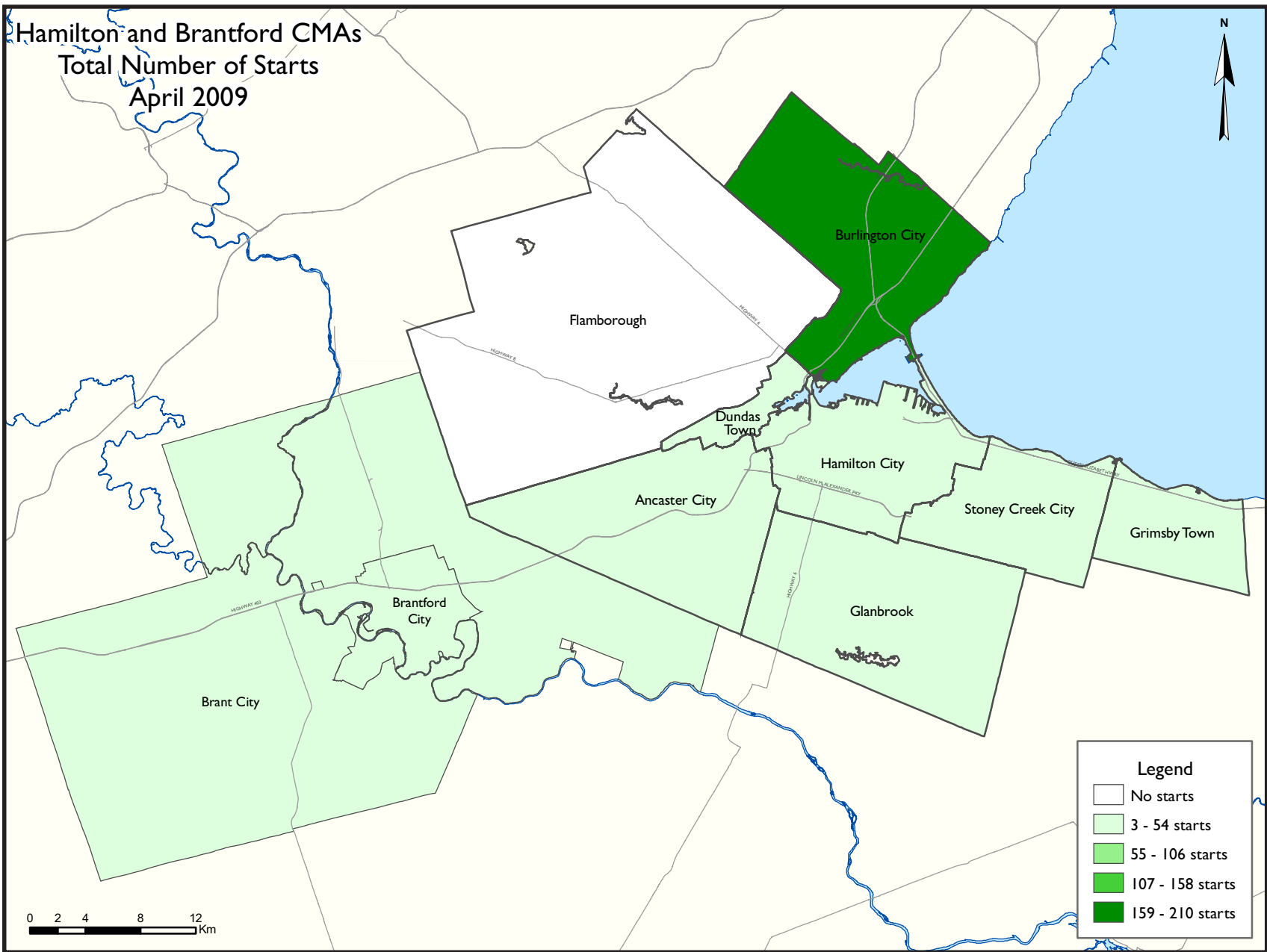
New home starts were down 80 per cent in Brantford last month. However, inventories of new unsold single-detached homes are down in Brantford this year, an indication that there continues to be some demand for this home type. The average price of a single-detached home rose by two per cent to \$286,000 for the year to date.

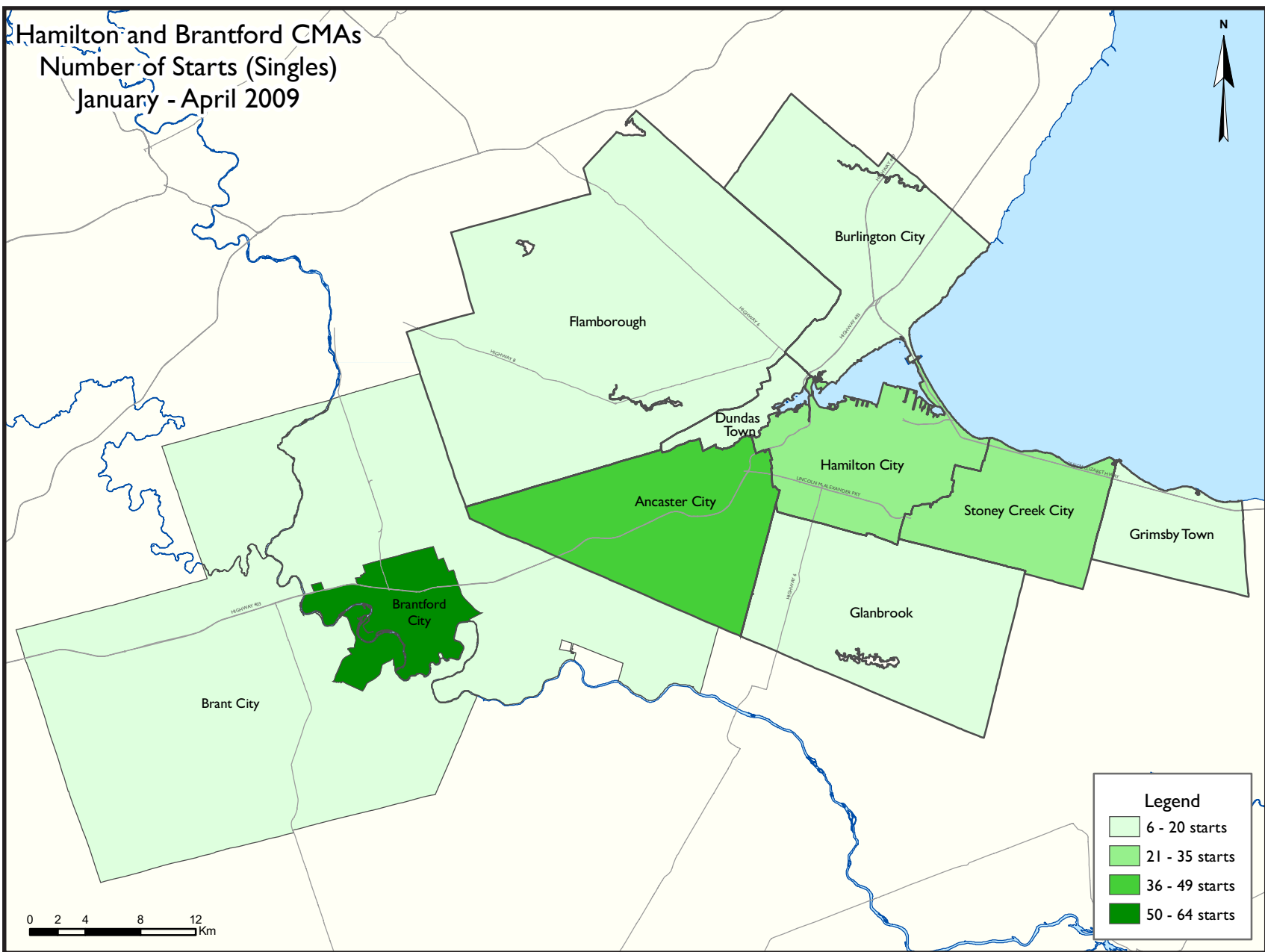
tached home continued to rise in several of the more affluent submarkets. For the first four

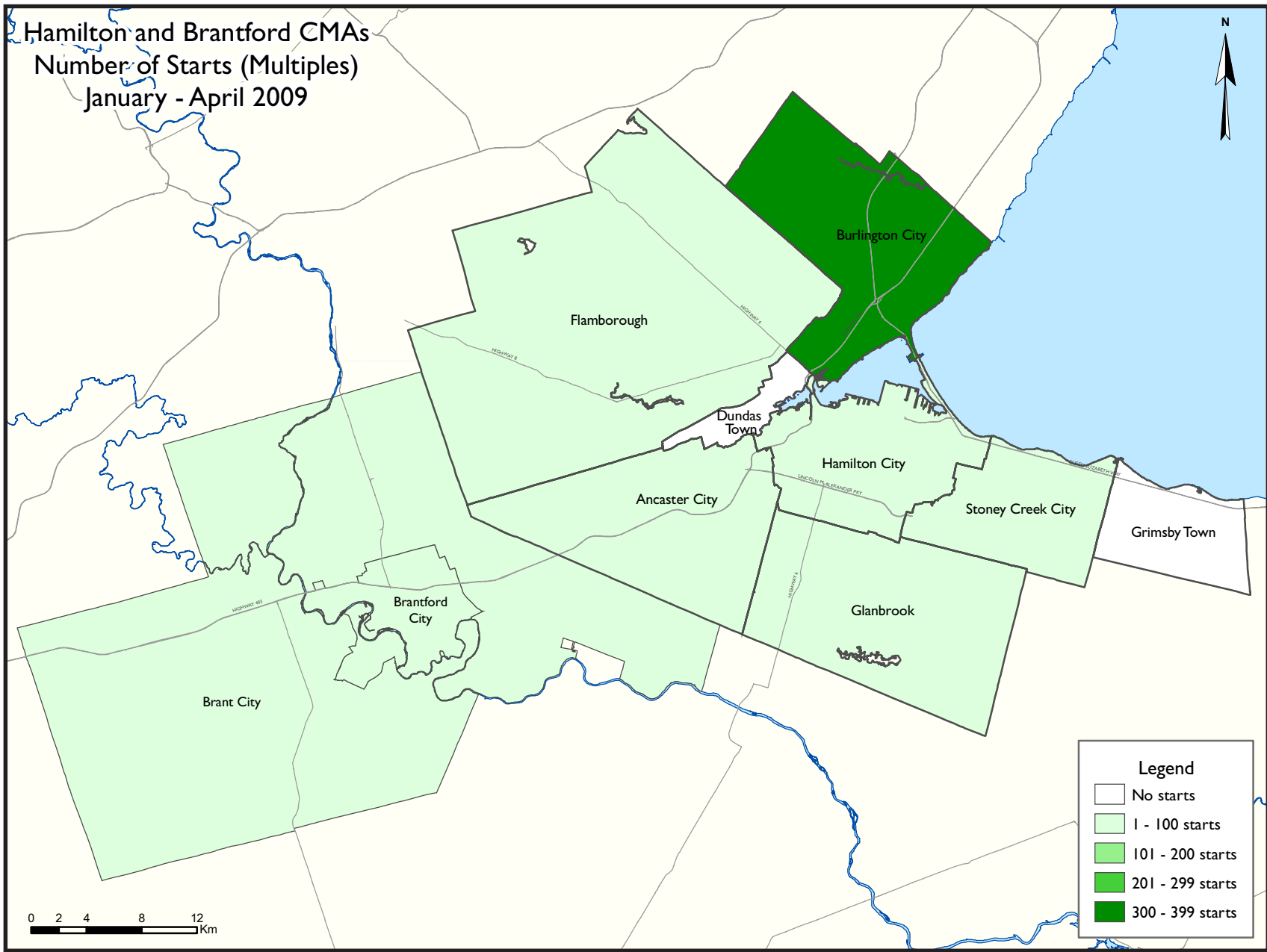
months of the year, the average price of a single-detached home rose 19 per cent in Ancaster to \$567,000

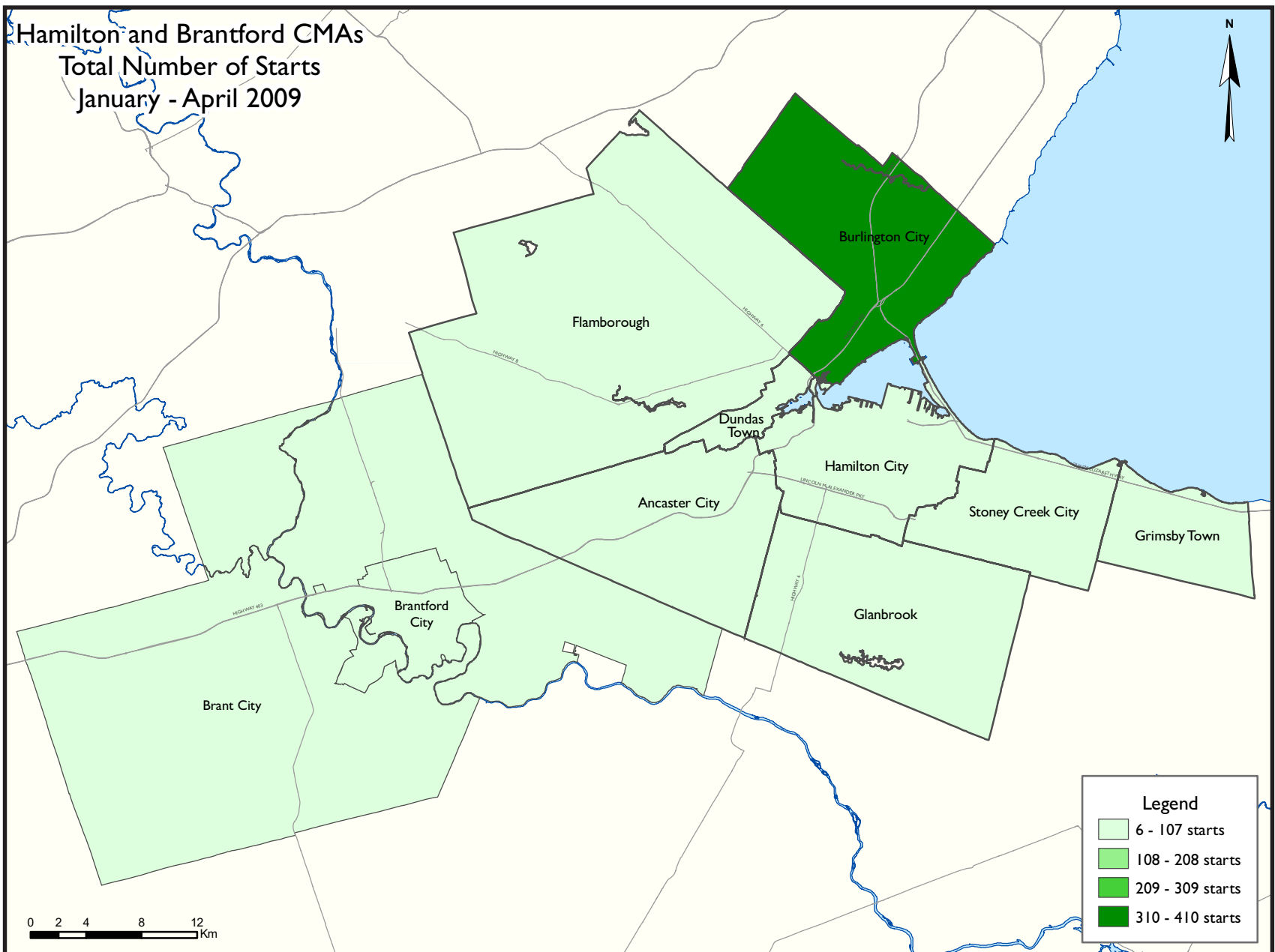














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- 4.1 Average Price (\$) of Absorbed Single-Detached Units

### SYMBOLS

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

**Table 1a: Housing Activity Summary of Hamilton CMA**  
**April 2009**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
April 2009	47	22	6	0	4	0	0	182	261
April 2008	192	6	130	0	36	101	0	0	465
% Change	-75.5	**	-95.4	n/a	-88.9	-100.0	n/a	n/a	-43.9
Year-to-date 2009	155	30	36	0	75	90	0	264	650
Year-to-date 2008	541	10	175	0	154	150	0	0	1,030
% Change	-71.3	200.0	-79.4	n/a	-51.3	-40.0	n/a	n/a	-36.9
UNDER CONSTRUCTION									
April 2009	584	70	397	1	681	900	0	387	3,020
April 2008	988	50	354	2	516	462	3	143	2,518
% Change	-40.9	40.0	12.1	-50.0	32.0	94.8	-100.0	170.6	19.9
COMPLETIONS									
April 2009	115	4	28	2	86	0	0	0	235
April 2008	129	8	63	0	0	0	0	0	200
% Change	-10.9	-50.0	-55.6	n/a	n/a	n/a	n/a	n/a	17.5
Year-to-date 2009	410	14	161	5	141	0	0	0	731
Year-to-date 2008	470	30	214	3	76	0	0	10	803
% Change	-12.8	-53.3	-24.8	66.7	85.5	n/a	n/a	-100.0	-9.0
COMPLETED & NOT ABSORBED									
April 2009	82	10	40	0	13	0	0	0	145
April 2008	68	3	36	0	5	0	0	5	117
% Change	20.6	**	11.1	n/a	160.0	n/a	n/a	-100.0	23.9
ABSORBED									
April 2009	111	4	22	2	81	0	0	0	220
April 2008	121	7	54	0	3	0	0	5	190
% Change	-8.3	-42.9	-59.3	n/a	**	n/a	n/a	-100.0	15.8
Year-to-date 2009	393	23	162	5	130	0	0	4	717
Year-to-date 2008	468	29	201	3	83	24	0	46	854
% Change	-16.0	-20.7	-19.4	66.7	56.6	-100.0	n/a	-91.3	-16.0

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

**Table 1b: Housing Activity Summary of Brantford CMA**  
**April 2009**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
April 2009	8	0	0	0	0	0	0	1	9
April 2008	14	0	6	0	7	0	0	2	29
% Change	-42.9	n/a	-100.0	n/a	-100.0	n/a	n/a	-50.0	-69.0
Year-to-date 2009	77	2	0	0	0	0	0	1	80
Year-to-date 2008	51	2	12	0	12	21	0	2	100
% Change	51.0	0.0	-100.0	n/a	-100.0	-100.0	n/a	-50.0	-20.0
UNDER CONSTRUCTION									
April 2009	95	2	6	0	25	21	7	1	157
April 2008	132	10	23	0	45	21	0	2	233
% Change	-28.0	-80.0	-73.9	n/a	-44.4	0.0	n/a	-50.0	-32.6
COMPLETIONS									
April 2009	22	2	5	1	0	0	0	6	36
April 2008	33	0	0	4	0	0	0	0	37
% Change	-33.3	n/a	n/a	-75.0	n/a	n/a	n/a	n/a	-2.7
Year-to-date 2009	72	2	24	7	10	0	0	6	121
Year-to-date 2008	144	2	3	4	11	0	0	0	164
% Change	-50.0	0.0	**	75.0	-9.1	n/a	n/a	n/a	-26.2
COMPLETED & NOT ABSORBED									
April 2009	36	2	29	5	39	0	0	0	111
April 2008	97	0	7	5	30	0	6	0	145
% Change	-62.9	n/a	**	0.0	30.0	n/a	-100.0	n/a	-23.4
ABSORBED									
April 2009	32	0	2	1	1	0	0	6	42
April 2008	43	0	1	2	7	0	0	0	53
% Change	-25.6	n/a	100.0	-50.0	-85.7	n/a	n/a	n/a	-20.8
Year-to-date 2009	106	0	4	5	6	0	0	6	127
Year-to-date 2008	147	4	1	3	14	0	0	0	169
% Change	-27.9	-100.0	**	66.7	-57.1	n/a	n/a	n/a	-24.9

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

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

**Table I.1: Housing Activity Summary by Submarket**  
**April 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									
April 2009	42	0	6	0	0	0	0	0	48
April 2008	144	4	130	0	28	0	0	0	306
Hamilton City									
April 2009	11	0	0	0	0	0	0	0	11
April 2008	29	4	0	0	0	0	0	0	33
Stoney Creek City									
April 2009	7	0	0	0	0	0	0	0	7
April 2008	17	0	6	0	0	0	0	0	23
Ancaster City									
April 2009	18	0	6	0	0	0	0	0	24
April 2008	15	0	0	0	0	0	0	0	15
Dundas Town									
April 2009	3	0	0	0	0	0	0	0	3
April 2008	1	0	0	0	0	0	0	0	1
Flamborough									
April 2009	64	0	83	0	0	0	0	0	147
April 2008	0	0	0	0	0	0	0	0	0
Glanbrook									
April 2009	3	0	0	0	0	0	0	0	3
April 2008	18	0	41	0	28	0	0	0	87
Burlington City									
April 2009	2	22	0	0	4	0	0	182	210
April 2008	38	2	0	0	8	101	0	0	149
Grimsby Town									
April 2009	3	0	0	0	0	0	0	0	3
April 2008	10	0	0	0	0	0	0	0	10
Hamilton CMA									
April 2009	47	22	6	0	4	0	0	182	261
April 2008	192	6	130	0	36	101	0	0	465
Brant City									
April 2009	5	0	0	0	0	0	0	1	6
April 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
April 2009	3	0	0	0	0	0	0	0	3
April 2008	6	0	0	0	7	0	0	2	15
Brantford CMA									
April 2009	8	0	0	0	0	0	0	1	9
April 2008	14	0	6	0	7	0	0	2	29

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**  
**April 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									
April 2009	400	12	325	0	540	305	0	123	1,705
April 2008	651	18	251	0	397	181	3	143	1,644
Hamilton City									
April 2009	104	0	56	0	35	119	0	123	437
April 2008	152	10	0	0	17	119	3	143	444
Stoney Creek City									
April 2009	46	4	55	0	65	0	0	0	170
April 2008	112	0	52	0	8	0	0	0	172
Ancaster City									
April 2009	98	8	14	0	129	62	0	0	311
April 2008	74	2	14	0	84	0	0	0	174
Dundas Town									
April 2009	13	0	11	0	32	124	0	0	180
April 2008	11	2	6	0	30	62	0	0	111
Flamborough									
April 2009	47	0	64	0	0	0	0	0	111
April 2008	131	0	95	0	0	0	0	0	226
Glanbrook									
April 2009	92	0	125	0	279	0	0	0	496
April 2008	171	4	84	0	258	0	0	0	517
Burlington City									
April 2009	156	58	21	1	141	595	0	264	1,236
April 2008	290	32	84	2	119	281	0	0	808
Grimsby Town									
April 2009	28	0	51	0	0	0	0	0	79
April 2008	47	0	19	0	0	0	0	0	66
Hamilton CMA									
April 2009	584	70	397	1	681	900	0	387	3,020
April 2008	988	50	354	2	516	462	3	143	2,518
Brant City									
April 2009	21	0	0	0	0	21	0	1	43
April 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
April 2009	74	2	6	0	25	0	7	0	114
April 2008	83	10	17	0	45	0	0	2	157
Brantford CMA									
April 2009	95	2	6	0	25	21	7	1	157
April 2008	132	10	23	0	45	21	0	2	233

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only  
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1: Housing Activity Summary by Submarket**  
**April 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									
April 2009	68	2	28	0	19	0	0	0	117
April 2008	85	2	49	0	0	0	0	0	136
Hamilton City									
April 2009	13	2	17	0	5	0	0	0	37
April 2008	31	2	0	0	0	0	0	0	33
Stoney Creek City									
April 2009	22	0	11	0	0	0	0	0	33
April 2008	26	0	23	0	0	0	0	0	49
Ancaster City									
April 2009	12	0	0	0	6	0	0	0	18
April 2008	11	0	6	0	0	0	0	0	17
Dundas Town									
April 2009	1	0	0	0	0	0	0	0	1
April 2008	0	0	0	0	0	0	0	0	0
Flamborough									
April 2009	4	0	0	0	0	0	0	0	4
April 2008	7	0	0	0	0	0	0	0	7
Glanbrook									
April 2009	16	0	0	0	8	0	0	0	24
April 2008	10	0	20	0	0	0	0	0	30
Burlington City									
April 2009	40	2	0	2	67	0	0	0	111
April 2008	35	6	8	0	0	0	0	0	49
Grimsby Town									
April 2009	7	0	0	0	0	0	0	0	7
April 2008	9	0	6	0	0	0	0	0	15
Hamilton CMA									
April 2009	115	4	28	2	86	0	0	0	235
April 2008	129	8	63	0	0	0	0	0	200
Brant City									
April 2009	16	0	0	0	0	0	0	0	16
April 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
April 2009	6	2	5	1	0	0	0	6	20
April 2008	24	0	0	4	0	0	0	0	28
Brantford CMA									
April 2009	22	2	5	1	0	0	0	6	36
April 2008	33	0	0	4	0	0	0	0	37

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

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

**Table 1.1: Housing Activity Summary by Submarket**  
**April 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									
April 2009	50	1	29	0	0	0	0	0	80
April 2008	46	3	30	0	0	0	0	0	79
Hamilton City									
April 2009	3	0	0	0	0	0	0	0	3
April 2008	0	1	0	0	0	0	0	0	1
Stoney Creek City									
April 2009	41	0	25	0	0	0	0	0	66
April 2008	45	1	20	0	0	0	0	0	66
Ancaster City									
April 2009	1	0	0	0	0	0	0	0	1
April 2008	0	0	3	0	0	0	0	0	3
Dundas Town									
April 2009	0	0	0	0	0	0	0	0	0
April 2008	0	0	0	0	0	0	0	0	0
Flamborough									
April 2009	4	0	0	0	0	0	0	0	4
April 2008	1	0	0	0	0	0	0	0	1
Glanbrook									
April 2009	1	1	4	0	0	0	0	0	6
April 2008	0	1	7	0	0	0	0	0	8
Burlington City									
April 2009	24	9	6	0	13	0	0	0	52
April 2008	8	0	2	0	5	0	0	5	20
Grimsby Town									
April 2009	8	0	5	0	0	0	0	0	13
April 2008	14	0	4	0	0	0	0	0	18
Hamilton CMA									
April 2009	82	10	40	0	13	0	0	0	145
April 2008	68	3	36	0	5	0	0	5	117
Brant City									
April 2009	6	0	11	0	0	0	0	0	17
April 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
April 2009	30	2	18	5	39	0	0	0	94
April 2008	75	0	3	5	30	0	6	0	119
Brantford CMA									
April 2009	36	2	29	5	39	0	0	0	111
April 2008	97	0	7	5	30	0	6	0	145

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**  
**April 2009**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
April 2009	65	3	22	0	19	0	0	0	109
April 2008	66	1	43	0	0	0	0	0	110
Hamilton City									
April 2009	13	3	17	0	5	0	0	0	38
April 2008	31	1	0	0	0	0	0	0	32
Stoney Creek City									
April 2009	20	0	4	0	0	0	0	0	24
April 2008	9	0	17	0	0	0	0	0	26
Ancaster City									
April 2009	12	0	1	0	6	0	0	0	19
April 2008	11	0	6	0	0	0	0	0	17
Dundas Town									
April 2009	1	0	0	0	0	0	0	0	1
April 2008	0	0	0	0	0	0	0	0	0
Flamborough									
April 2009	3	0	0	0	0	0	0	0	3
April 2008	5	0	0	0	0	0	0	0	5
Glanbrook									
April 2009	16	0	0	0	8	0	0	0	24
April 2008	10	0	20	0	0	0	0	0	30
Burlington City									
April 2009	35	1	0	2	62	0	0	0	100
April 2008	44	6	8	0	3	0	0	5	66
Grimsby Town									
April 2009	11	0	0	0	0	0	0	0	11
April 2008	11	0	3	0	0	0	0	0	14
Hamilton CMA									
April 2009	111	4	22	2	81	0	0	0	220
April 2008	121	7	54	0	3	0	0	5	190
Brant City									
April 2009	19	0	0	0	0	0	0	0	19
April 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
April 2009	13	0	2	1	1	0	0	6	23
April 2008	33	0	1	2	7	0	0	0	43
Brantford CMA									
April 2009	32	0	2	1	1	0	0	6	42
April 2008	43	0	1	2	7	0	0	0	53

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**  
**April 2009**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008	% Change
<b>Hamilton CMA</b>	47	192	26	6	6	166	182	101	261	465	-43.9
New City of Hamilton	42	144	0	4	6	158	0	0	48	306	-84.3
Hamilton City	11	29	0	4	0	0	0	0	11	33	-66.7
Stoney Creek City	7	17	0	0	0	6	0	0	7	23	-69.6
Ancaster City	18	15	0	0	6	0	0	0	24	15	60.0
Dundas Town	3	1	0	0	0	0	0	0	3	1	200.0
Flamborough	0	64	0	0	0	83	0	0	0	147	-100.0
Glanbrook	3	18	0	0	0	69	0	0	3	87	-96.6
Burlington City	2	38	26	2	0	8	182	101	210	149	40.9
Grimsby Town	3	10	0	0	0	0	0	0	3	10	-70.0
<b>Brantford CMA</b>	8	14	0	0	0	13	1	2	9	29	-69.0
Brant City	5	n/a	0	n/a	0	n/a	1	n/a	6	n/a	n/a
Brantford City	3	6	0	0	0	7	0	2	3	15	-80.0

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - April 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
<b>Hamilton CMA</b>	155	541	34	12	107	327	354	150	650	1,030	-36.9
New City of Hamilton	129	343	6	8	90	279	0	0	225	630	-64.3
Hamilton City	25	67	0	6	20	0	0	0	45	73	-38.4
Stoney Creek City	27	99	2	0	26	25	0	0	55	124	-55.6
Ancaster City	41	35	4	2	18	14	0	0	63	51	23.5
Dundas Town	6	5	0	0	0	36	0	0	6	41	-85.4
Flamborough	11	82	0	0	4	95	0	0	15	177	-91.5
Glanbrook	19	55	0	0	22	109	0	0	41	164	-75.0
Burlington City	11	166	28	4	17	40	354	150	410	360	13.9
Grimsby Town	15	32	0	0	0	8	0	0	15	40	-62.5
<b>Brantford CMA</b>	77	51	2	2	0	24	1	23	80	100	-20.0
Brant City	13	n/a	0	n/a	0	n/a	1	n/a	14	n/a	n/a
Brantford City	64	28	2	2	0	18	0	2	66	50	32.0

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008
<b>Hamilton CMA</b>	6	166	0	0	0	101	182	0
New City of Hamilton	6	158	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	0	6	0	0	0	0	0	0
Ancaster City	6	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	83	0	0	0	0	0	0
Glanbrook	0	69	0	0	0	0	0	0
Burlington City	0	8	0	0	0	101	182	0
Grimsby Town	0	0	0	0	0	0	0	0
<b>Brantford CMA</b>	0	13	0	0	0	0	1	2
Brant City	0	n/a	0	n/a	0	n/a	1	n/a
Brantford City	0	7	0	0	0	0	0	2

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market  
January - April 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
<b>Hamilton CMA</b>	107	327	0	0	90	150	264	0
New City of Hamilton	90	279	0	0	0	0	0	0
Hamilton City	20	0	0	0	0	0	0	0
Stoney Creek City	26	25	0	0	0	0	0	0
Ancaster City	18	14	0	0	0	0	0	0
Dundas Town	0	36	0	0	0	0	0	0
Flamborough	4	95	0	0	0	0	0	0
Glanbrook	22	109	0	0	0	0	0	0
Burlington City	17	40	0	0	90	150	264	0
Grimsby Town	0	8	0	0	0	0	0	0
<b>Brantford CMA</b>	0	24	0	0	0	21	1	2
Brant City	0	n/a	0	n/a	0	n/a	1	n/a
Brantford City	0	18	0	0	0	0	0	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 2.4: Starts by Submarket and by Intended Market**  
**April 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008
<b>Hamilton CMA</b>	75	328	4	137	182	0	261	465
New City of Hamilton	48	278	0	28	0	0	48	306
Hamilton City	11	33	0	0	0	0	11	33
Stoney Creek City	7	23	0	0	0	0	7	23
Ancaster City	24	15	0	0	0	0	24	15
Dundas Town	3	1	0	0	0	0	3	1
Flamborough	0	147	0	0	0	0	0	147
Glanbrook	3	59	0	28	0	0	3	87
Burlington City	24	40	4	109	182	0	210	149
Grimsby Town	3	10	0	0	0	0	3	10
<b>Brantford CMA</b>	8	20	0	7	1	2	9	29
Brant City	5	n/a	0	n/a	1	n/a	6	n/a
Brantford City	3	6	0	7	0	2	3	15

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
<b>Hamilton CMA</b>	221	726	165	304	264	0	650	1,030
New City of Hamilton	171	518	54	112	0	0	225	630
Hamilton City	25	73	20	0	0	0	45	73
Stoney Creek City	55	124	0	0	0	0	55	124
Ancaster City	51	37	12	14	0	0	63	51
Dundas Town	6	11	0	30	0	0	6	41
Flamborough	15	177	0	0	0	0	15	177
Glanbrook	19	96	22	68	0	0	41	164
Burlington City	35	168	111	192	264	0	410	360
Grimsby Town	15	40	0	0	0	0	15	40
<b>Brantford CMA</b>	79	65	0	33	1	2	80	100
Brant City	13	n/a	0	n/a	1	n/a	14	n/a
Brantford City	66	36	0	12	0	2	66	50

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only  
Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**  
**April 2009**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008	% Change
<b>Hamilton CMA</b>	117	129	4	8	114	63	0	0	235	200	17.5
New City of Hamilton	68	85	2	2	47	49	0	0	117	136	-14.0
Hamilton City	13	31	2	2	22	0	0	0	37	33	12.1
Stoney Creek City	22	26	0	0	11	23	0	0	33	49	-32.7
Ancaster City	12	11	0	0	6	6	0	0	18	17	5.9
Dundas Town	1	0	0	0	0	0	0	0	1	0	n/a
Flamborough	4	7	0	0	0	0	0	0	4	7	-42.9
Glanbrook	16	10	0	0	8	20	0	0	24	30	-20.0
Burlington City	42	35	2	6	67	8	0	0	111	49	126.5
Grimsby Town	7	9	0	0	0	6	0	0	7	15	-53.3
<b>Brantford CMA</b>	23	37	2	0	5	0	6	0	36	37	-2.7
Brant City	16	n/a	0	n/a	0	n/a	0	n/a	16	n/a	n/a
Brantford City	7	28	2	0	5	0	6	0	20	28	-28.6

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - April 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
<b>Hamilton CMA</b>	415	473	16	30	300	290	0	10	731	803	-9.0
New City of Hamilton	242	256	6	6	201	185	0	10	449	457	-1.8
Hamilton City	53	83	4	2	47	0	0	10	104	95	9.5
Stoney Creek City	73	68	0	0	49	52	0	0	122	120	1.7
Ancaster City	41	29	2	0	15	66	0	0	58	95	-38.9
Dundas Town	5	3	0	0	6	0	0	0	11	3	**
Flamborough	29	21	0	2	39	0	0	0	68	23	195.7
Glanbrook	41	52	0	2	45	67	0	0	86	121	-28.9
Burlington City	143	174	10	24	86	61	0	0	239	259	-7.7
Grimsby Town	30	43	0	0	13	44	0	0	43	87	-50.6
<b>Brantford CMA</b>	79	148	2	2	34	14	6	0	121	164	-26.2
Brant City	51	n/a	0	n/a	7	n/a	0	n/a	58	n/a	n/a
Brantford City	28	90	2	2	27	14	6	0	63	106	-40.6

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

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008
<b>Hamilton CMA</b>	114	63	0	0	0	0	0	0
New City of Hamilton	47	49	0	0	0	0	0	0
Hamilton City	22	0	0	0	0	0	0	0
Stoney Creek City	11	23	0	0	0	0	0	0
Ancaster City	6	6	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	20	0	0	0	0	0	0
Burlington City	67	8	0	0	0	0	0	0
Grimsby Town	0	6	0	0	0	0	0	0
<b>Brantford CMA</b>	5	0	0	0	0	0	6	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	5	0	0	0	0	0	6	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market  
January - April 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
<b>Hamilton CMA</b>	300	290	0	0	0	0	0	10
New City of Hamilton	201	185	0	0	0	0	0	10
Hamilton City	47	0	0	0	0	0	0	10
Stoney Creek City	49	52	0	0	0	0	0	0
Ancaster City	15	66	0	0	0	0	0	0
Dundas Town	6	0	0	0	0	0	0	0
Flamborough	39	0	0	0	0	0	0	0
Glanbrook	45	67	0	0	0	0	0	0
Burlington City	86	61	0	0	0	0	0	0
Grimsby Town	13	44	0	0	0	0	0	0
<b>Brantford CMA</b>	34	14	0	0	0	0	6	0
Brant City	7	n/a	0	n/a	0	n/a	0	n/a
Brantford City	27	14	0	0	0	0	6	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**  
**April 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008	April 2009	April 2008
<b>Hamilton CMA</b>	147	200	88	0	0	0	235	200
New City of Hamilton	98	136	19	0	0	0	117	136
Hamilton City	32	33	5	0	0	0	37	33
Stoney Creek City	33	49	0	0	0	0	33	49
Ancaster City	12	17	6	0	0	0	18	17
Dundas Town	1	0	0	0	0	0	1	0
Flamborough	4	7	0	0	0	0	4	7
Glanbrook	16	30	8	0	0	0	24	30
Burlington City	42	49	69	0	0	0	111	49
Grimsby Town	7	15	0	0	0	0	7	15
<b>Brantford CMA</b>	29	33	1	4	6	0	36	37
Brant City	16	n/a	0	n/a	0	n/a	16	n/a
Brantford City	13	24	1	4	6	0	20	28

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
<b>Hamilton CMA</b>	585	714	146	79	0	10	731	803
New City of Hamilton	387	402	62	45	0	10	449	457
Hamilton City	94	82	10	3	0	10	104	95
Stoney Creek City	122	120	0	0	0	0	122	120
Ancaster City	43	53	15	42	0	0	58	95
Dundas Town	5	3	6	0	0	0	11	3
Flamborough	68	23	0	0	0	0	68	23
Glanbrook	55	121	31	0	0	0	86	121
Burlington City	155	225	84	34	0	0	239	259
Grimsby Town	43	87	0	0	0	0	43	87
<b>Brantford CMA</b>	98	149	17	15	6	0	121	164
Brant City	58	n/a	0	n/a	0	n/a	58	n/a
Brantford City	40	91	17	15	6	0	63	106

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

Source: CMHC (Starts and Completions Survey)



**Table 4a: Absorbed Single-Detached Units by Price Range**  
**April 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													
April 2009	0	0.0	2	3.1	21	32.3	17	26.2	25	38.5	65	327,000	359,127
April 2008	1	1.5	3	4.5	8	12.1	18	27.3	36	54.5	66	364,796	392,382
Year-to-date 2009	2	0.9	7	3.0	43	18.5	66	28.3	115	49.4	233	349,990	402,453
Year-to-date 2008	2	0.8	13	5.3	41	16.7	63	25.7	126	51.4	245	350,500	379,562
Hamilton City													
April 2009	0	0.0	0	0.0	2	15.4	4	30.8	7	53.8	13	355,000	359,780
April 2008	1	3.2	0	0.0	4	12.9	13	41.9	13	41.9	31	329,900	353,060
Year-to-date 2009	1	1.9	1	1.9	6	11.1	15	27.8	31	57.4	54	358,495	409,987
Year-to-date 2008	1	1.2	5	5.9	16	18.8	29	34.1	34	40.0	85	329,900	344,396
Stoney Creek City													
April 2009	0	0.0	0	0.0	9	45.0	9	45.0	2	10.0	20	309,490	314,468
April 2008	0	0.0	2	22.2	2	22.2	0	0.0	5	55.6	9	--	--
Year-to-date 2009	0	0.0	0	0.0	18	28.6	30	47.6	15	23.8	63	311,990	337,492
Year-to-date 2008	0	0.0	2	3.6	13	23.6	14	25.5	26	47.3	55	345,900	357,864
Ancaster City													
April 2009	0	0.0	0	0.0	0	0.0	0	0.0	12	100.0	12	490,000	504,299
April 2008	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	423,310	446,378
Year-to-date 2009	1	2.5	0	0.0	0	0.0	0	0.0	39	97.5	40	500,000	567,035
Year-to-date 2008	0	0.0	0	0.0	1	3.3	1	3.3	28	93.3	30	447,332	475,943
Dundas Town													
April 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
April 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	0.0	0	0.0	1	20.0	1	20.0	3	60.0	5	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
Flamborough													
April 2009	0	0.0	2	66.7	0	0.0	0	0.0	1	33.3	3	--	--
April 2008	0	0.0	1	20.0	0	0.0	0	0.0	4	80.0	5	--	--
Year-to-date 2009	0	0.0	6	21.4	1	3.6	7	25.0	14	50.0	28	349,995	419,360
Year-to-date 2008	1	5.3	4	21.1	1	5.3	0	0.0	13	68.4	19	432,000	529,648
Glanbrook													
April 2009	0	0.0	0	0.0	10	62.5	4	25.0	2	12.5	16	286,450	305,768
April 2008	0	0.0	0	0.0	2	20.0	5	50.0	3	30.0	10	320,000	332,209
Year-to-date 2009	0	0.0	0	0.0	17	39.5	13	30.2	13	30.2	43	310,990	323,859
Year-to-date 2008	0	0.0	2	3.8	10	18.9	19	35.8	22	41.5	53	336,900	332,736
Burlington City													
April 2009	0	0.0	0	0.0	0	0.0	0	0.0	37	100.0	37	485,000	651,803
April 2008	0	0.0	0	0.0	0	0.0	2	4.5	42	95.5	44	406,490	438,743
Year-to-date 2009	0	0.0	0	0.0	0	0.0	2	1.5	134	98.5	136	485,495	601,698
Year-to-date 2008	0	0.0	0	0.0	0	0.0	12	6.9	163	93.1	175	400,990	464,547
Grimsby Town													
April 2009	0	0.0	0	0.0	0	0.0	9	81.8	2	18.2	11	329,900	341,264
April 2008	0	0.0	0	0.0	0	0.0	9	81.8	2	18.2	11	319,900	328,718
Year-to-date 2009	0	0.0	0	0.0	2	6.9	23	79.3	4	13.8	29	329,900	332,072
Year-to-date 2008	0	0.0	0	0.0	6	11.8	27	52.9	18	35.3	51	329,900	371,135

Source: CMHC (Market Absorption Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range  
April 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													
April 2009	0	0.0	2	1.8	21	18.6	26	23.0	64	56.6	113	389,990	453,220
April 2008	1	0.8	3	2.5	8	6.6	29	24.0	80	66.1	121	382,990	403,453
Year-to-date 2009	2	0.5	7	1.8	45	11.3	91	22.9	253	63.6	398	398,500	465,408
Year-to-date 2008	2	0.4	13	2.8	47	10.0	102	21.7	307	65.2	471	377,999	410,226

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range**  
**April 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													
April 2009	0	0.0	0	0.0	3	15.8	1	5.3	15	78.9	19	315,000	321,579
April 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	1.9	0	0.0	7	13.2	2	3.8	43	81.1	53	300,000	322,358
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													
April 2009	0	0.0	0	0.0	0	0.0	0	0.0	14	100.0	14	257,500	261,286
April 2008	1	2.9	5	14.3	2	5.7	3	8.6	24	68.6	35	240,000	240,114
Year-to-date 2009	1	1.7	1	1.7	6	10.3	2	3.4	48	82.8	58	248,000	252,912
Year-to-date 2008	3	3.4	10	11.4	9	10.2	9	10.2	57	64.8	88	240,000	232,859
Brantford CMA													
April 2009	0	0.0	0	0.0	3	9.1	1	3.0	29	87.9	33	265,000	296,000
April 2008	2	4.4	5	11.1	4	8.9	3	6.7	31	68.9	45	240,000	250,688
Year-to-date 2009	2	1.8	1	0.9	13	11.7	4	3.6	91	82.0	111	265,000	286,071
Year-to-date 2008	4	2.7	10	6.7	18	12.0	12	8.0	106	70.7	150	265,000	279,611

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to  
Source: CMHC (Market Absorption Survey)

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

Submarket	April 2009	April 2008	% Change	YTD 2009	YTD 2008	% Change
<b>Hamilton CMA</b>	453,220	403,453	12.3	465,408	410,226	13.5
New City of Hamilton	359,127	392,382	-8.5	402,453	379,562	6.0
Hamilton City	359,780	353,060	1.9	409,987	344,396	19.0
Stoney Creek City	314,468	--	n/a	337,492	357,864	-5.7
Ancaster City	504,299	446,378	13.0	567,035	475,943	19.1
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	--	n/a	419,360	529,648	-20.8
Glanbrook	305,768	332,209	-8.0	323,859	332,736	-2.7
Burlington City	651,803	438,743	48.6	601,698	464,547	29.5
Grimsby Town	341,264	328,718	3.8	332,072	371,135	-10.5
<b>Brantford CMA</b>	296,000	250,688	18.1	286,071	279,611	2.3
Brant City	321,579	n/a	n/a	322,358	n/a	n/a
Brantford City	261,286	240,114	8.8	252,912	232,859	8.6

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

Source: CMHC (Market Absorption Survey)

**Table 5a: MLS® Residential Activity for Hamilton**  
**April 2009**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
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	974	1,851	1,496	65.1	286,191	0.8	286,813
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2008	2,838	-8.2		4,739			281,634	6.8	
	Q1 2009	2,166	-23.7		4,557			264,187	-6.2	
	YTD 2008	4,219	-5.0		7,011			282,358	6.9	
	YTD 2009	3,354	-20.5		6,408			271,981	-3.7	

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

<sup>1</sup>Source: CREA

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

**Table 5b: MLS® Residential Activity for Brantford**  
**April 2009**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
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	287	51.6	210,840	-5.5	208,071
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2008	501	-10.7		914			218,461	7.4	
	Q1 2009	368	-26.5		832			210,515	-3.6	
	YTD 2008	725	-6.1		1,332			219,924	5.8	
	YTD 2009	543	-25.1		1,156			210,620	-4.2	

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<sup>1</sup>Source: CREA

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

**Table 6a: Economic Indicators**  
**April 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		113.2	375.9	7.9	68.0	808
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

**Table 6b: Economic Indicators**  
**April 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	5.9	68.3	779
	February	718	7.25	7.29	145.2	111.4	51.3	6.0	68.3	785
	March	712	7.15	7.19	145.6	111.7	51.3	6.6	68.4	779
	April	700	6.95	6.99	145.8	112.5	51.0	6.7	68.4	775
	May	679	6.15	6.65	145.9	113.6	51.5	6.9	68.9	773
	June	710	6.95	7.15	146.4	114.2	51.7	6.7	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	52.3	6.5	69.5	752
	September	691	6.65	6.85	146.6	115.1	52.6	6.3	69.6	758
	October	713	6.35	7.20	146.6	113.7	52.6	6.2	69.4	772
	November	713	6.35	7.20	146.5	113.5	51.9	5.8	68.0	780
	December	685	5.60	6.75	146.5	112.8	51.5	5.6	67.4	792
2009	January	627	5.00	5.79	146.6	112.4	51	6.8	67.7	797
	February	627	5.00	5.79	146.6	113.1	50.8	7.8	68.1	785
	March	613	4.50	5.55	146.2	113.7	50.3	9.0	68.5	779
	April	596	3.90	5.25		113.2	50.3	9.1	68.6	777
	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.

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