

HOUSING NOW

Hamilton and Brantford CMAs



Canada Mortgage and Housing Corporation

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New Home Market

Starts Fell 60 Per Cent

New home starts in the Hamilton Census Metropolitan Area (CMA) were weak during the second quarter. Just 496 homes started, which was the lowest level of second quarter starts in over a decade. Despite a pick-up in starts in Ancaster, they fell in every other submarket of the Hamilton CMA for

an overall decline of 60 per cent for the quarter. While there were significant drops in most of the home and tenure types, there was an increase in rental apartment units started. In April, a 182 unit rental apartment building was started in Burlington, bringing the total number of rental units to 264 for the year to date. It is interesting to note that these rental units accounted for over one-third of total starts last quarter.

Figure 1

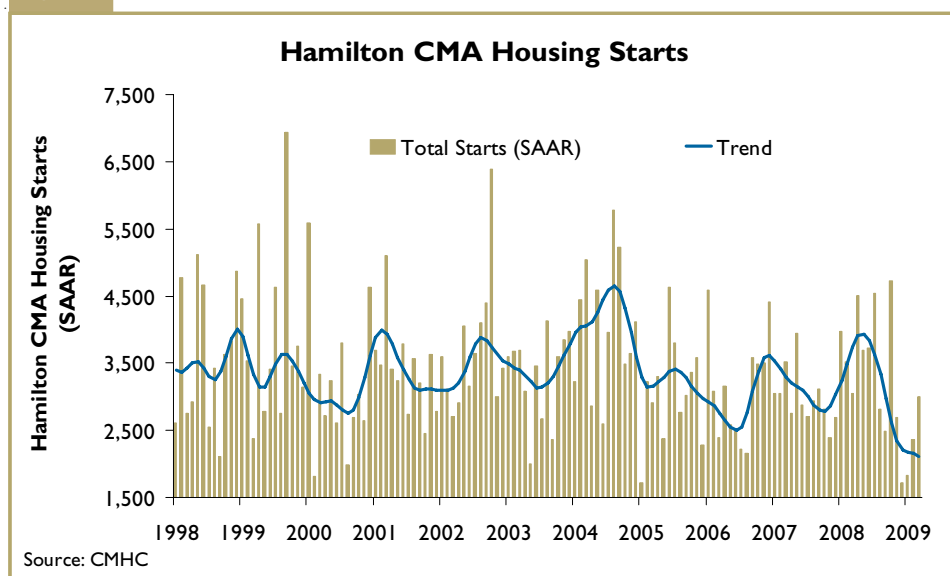


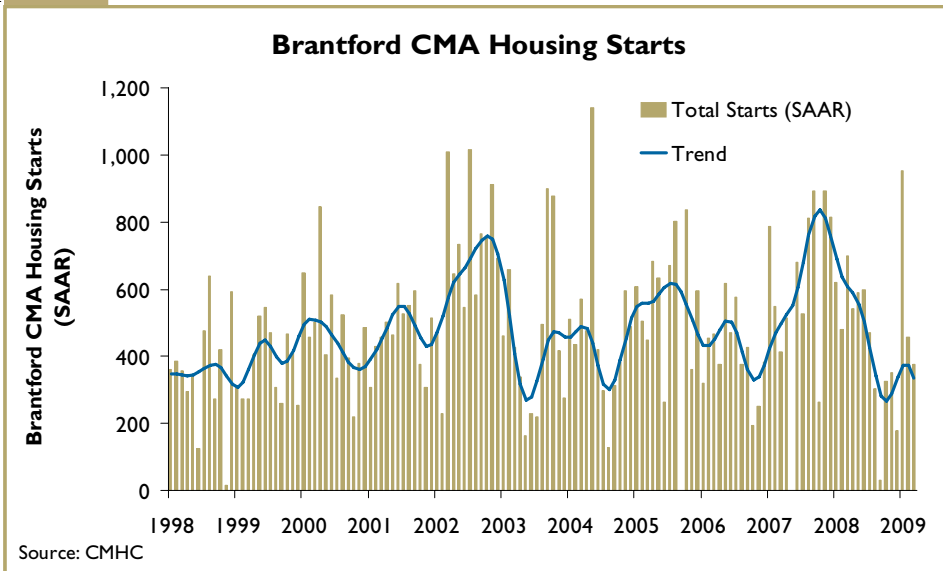
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Figure 2



Fewer condominium units have been constructed this year, which has been a stark contrast to the near-record number of condominium townhouse and apartment units started last year. There were just 31 condominium units started last quarter as compared to 333 last year. Builders continue to face difficulty this year given the economic circumstances, and larger projects such as condominium apartment buildings are particularly challenging.

While housing starts are down, the average price of a new single-detached home continued to rise in some of the more affluent markets. In Burlington and Ancaster, the average price rose 29 per cent and 9.5 per cent respectively last quarter. Consistent price increases in new homes in these areas indicate that there is strong demand for new homes at the higher end of the market, despite fewer starts this year. The average price of homes fell in all other submarkets in the CMA.

In Brantford, housing starts fell by one-third to 73 starts last quarter.

The decline in starts is attributed to fewer starts of single-detached homes and townhouses. 124 single-detached homes were started during the second quarter of 2008 as compared to 51 this year. There were also fewer completed homes sold, but the average price of those homes which sold rose seven per cent to \$268,400 during the second quarter.

Resale Market

Sales Rise in Hamilton, Fall in Brantford

For the first time in a year, MLS® sales rose in June in the Hamilton CMA. Although weaker sales in April and May put second quarter sales down by just under two per cent from last year's figures, sales increased by nearly 18 per cent in June. In addition, the average price of an existing home rose by two per cent during the second quarter to \$293,900. Average prices rising in line with the rate of inflation is one indicator of a balanced market.

In Brantford, the resale market was weaker as indicated by the 21 per cent drop in MLS® sales last quarter. New listings also fell, suggesting that fewer households put their homes up for sale. Most of the homes listed however were sold, and buyers had the advantage with average prices having dipped two per cent last quarter. The average price of a resale home in Brantford was \$217,600.

Figure 3

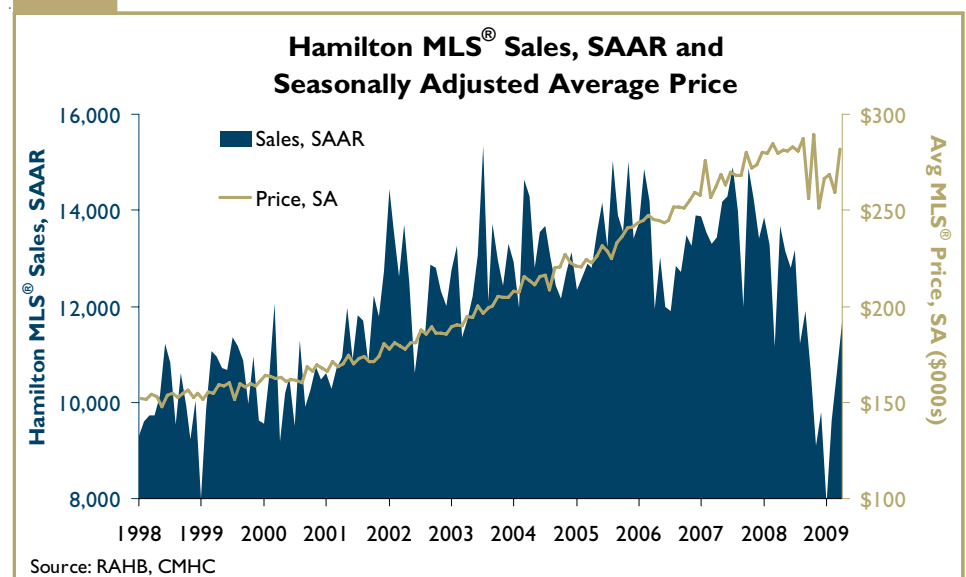
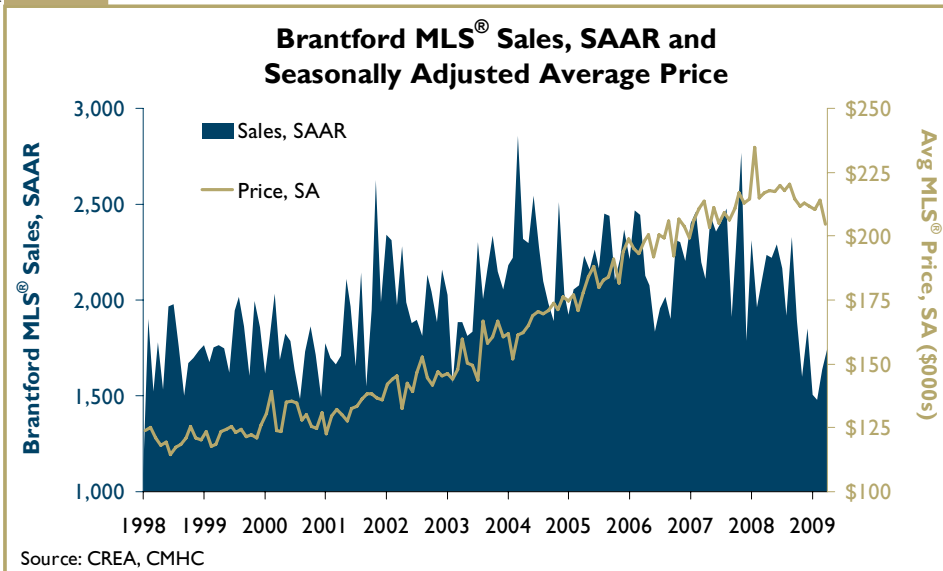


Figure 4



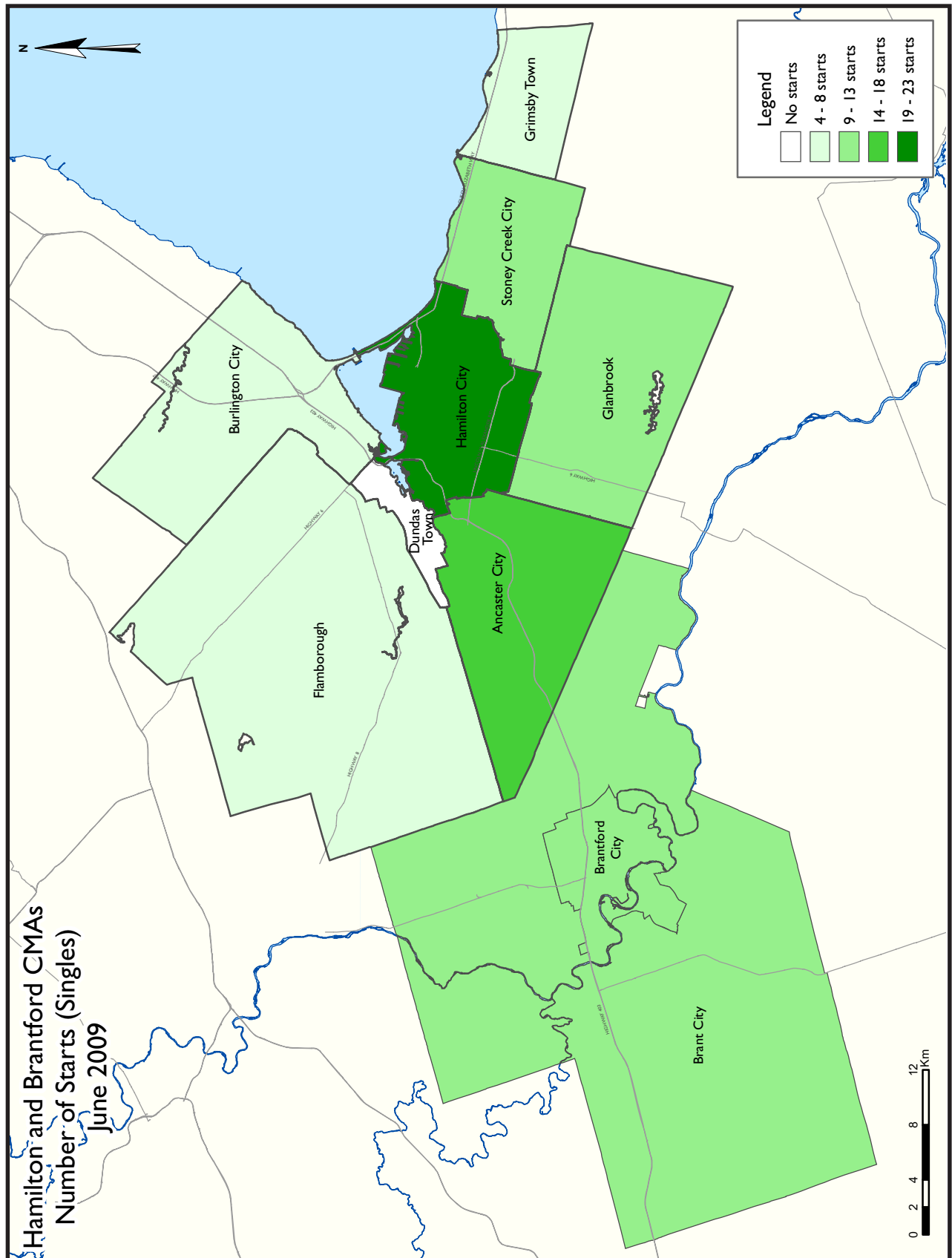
Local Economy

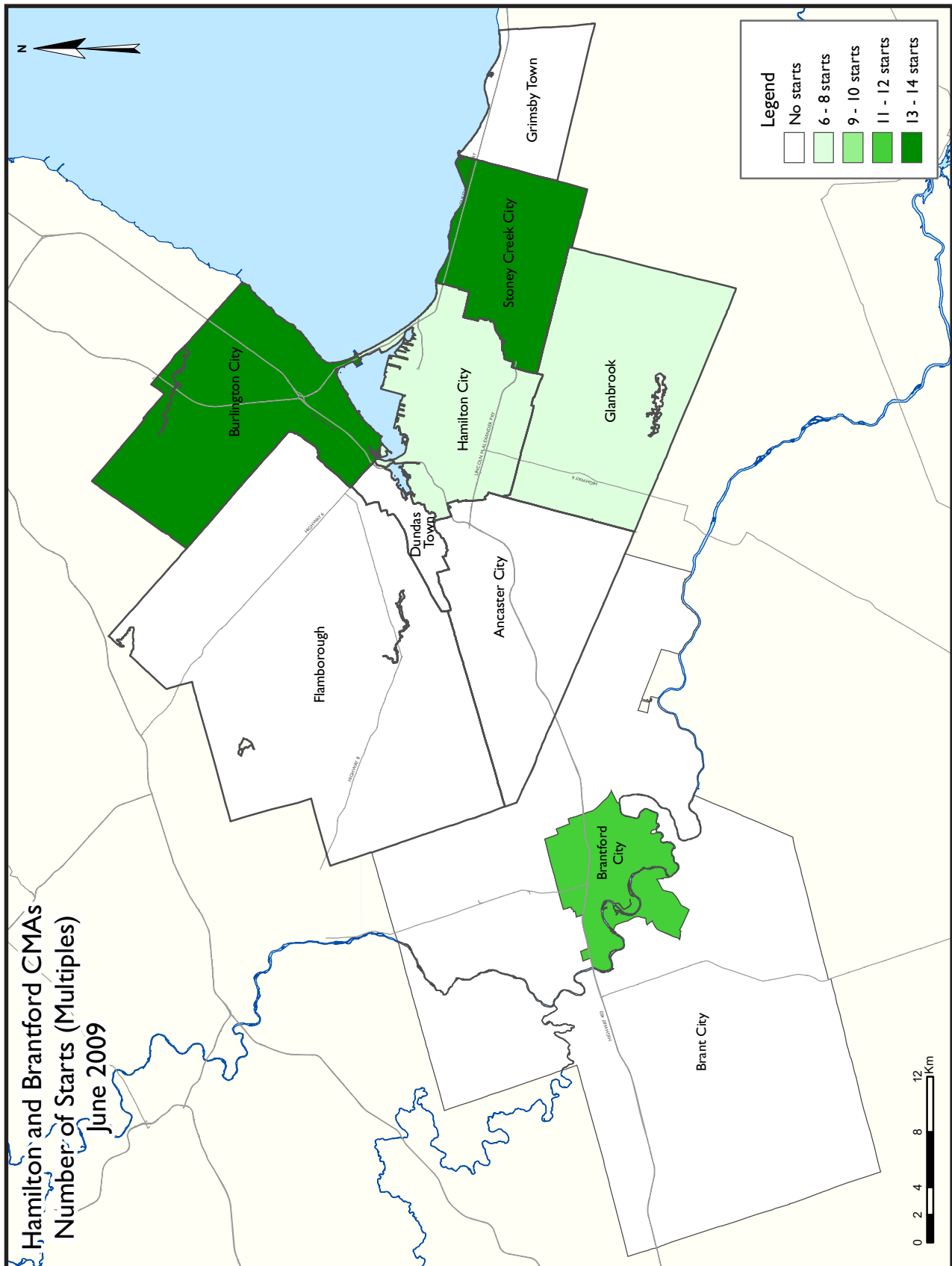
In Hamilton, the unemployment rate rose to 7.7 per cent in the second

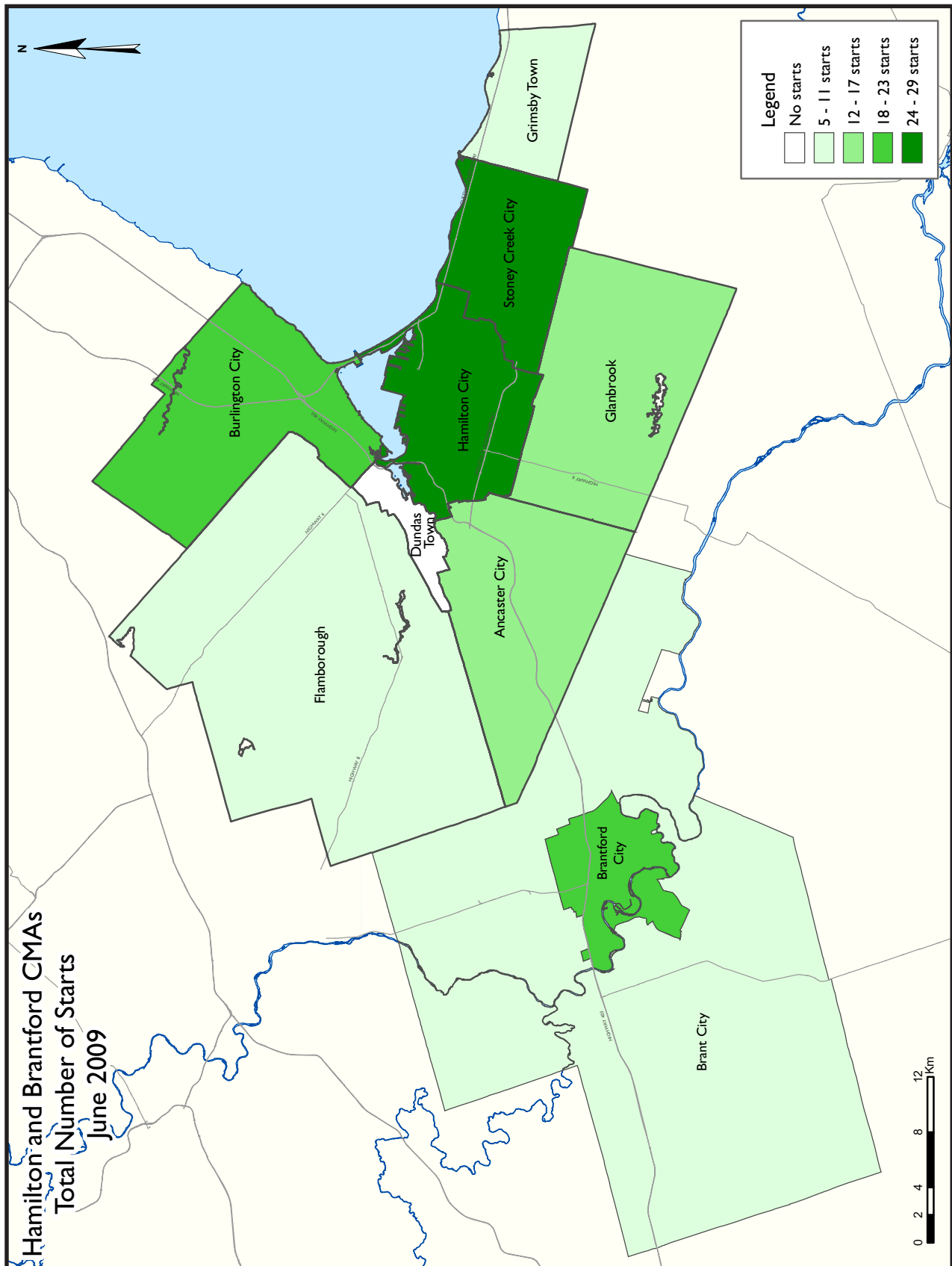
quarter, up from 6.3 per cent a year ago. Temporary and permanent layoffs continued sporadically in Hamilton. However, government spending on

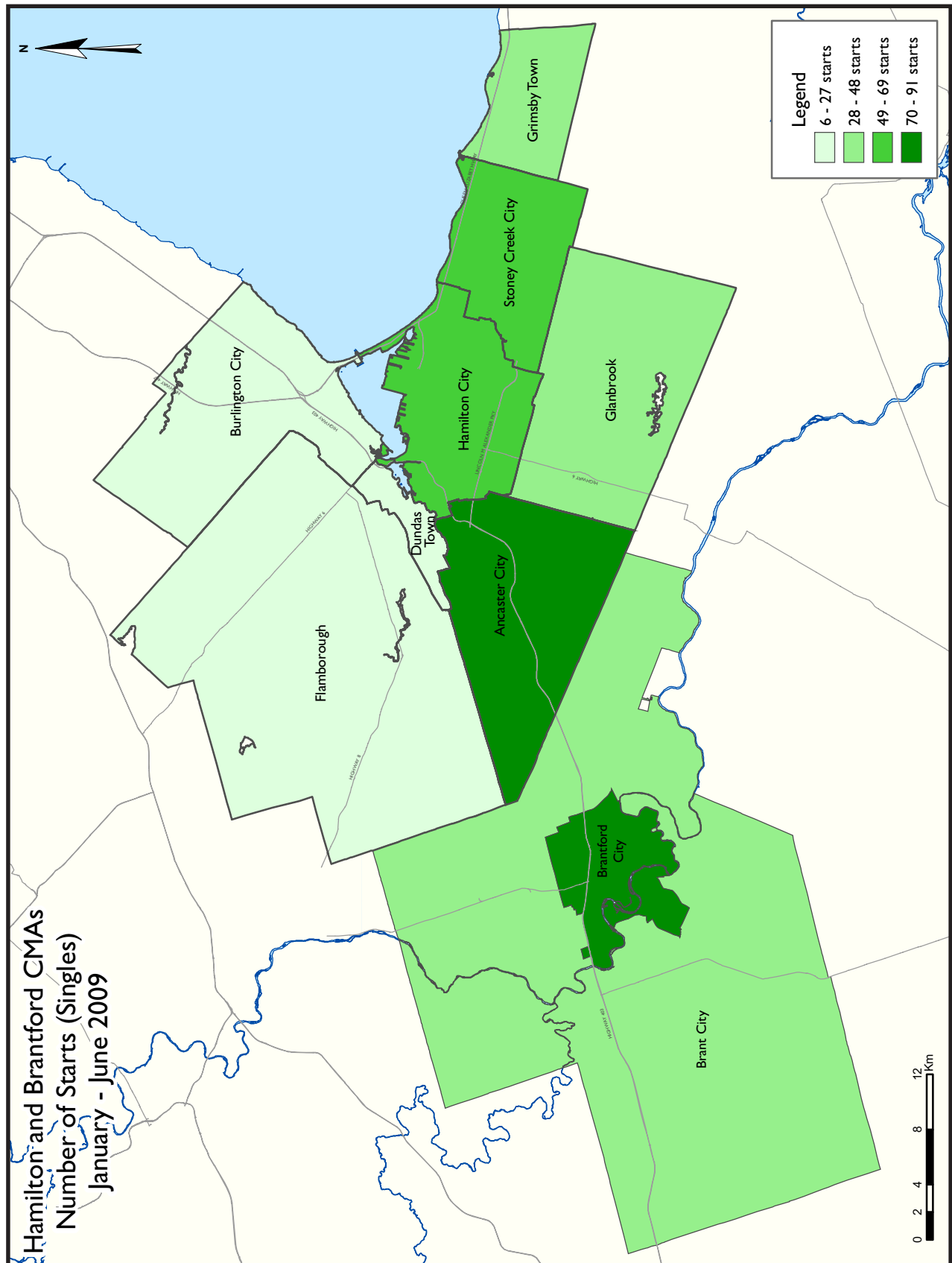
educational institutions and in the medical and health care fields will mean more jobs in the near future. Some of these programs include \$22 million for the nuclear medicine research facilities at McMaster University with the goal of producing medical isotopes, and the creation of a paediatric emergency department at the McMaster University Medical Centre.

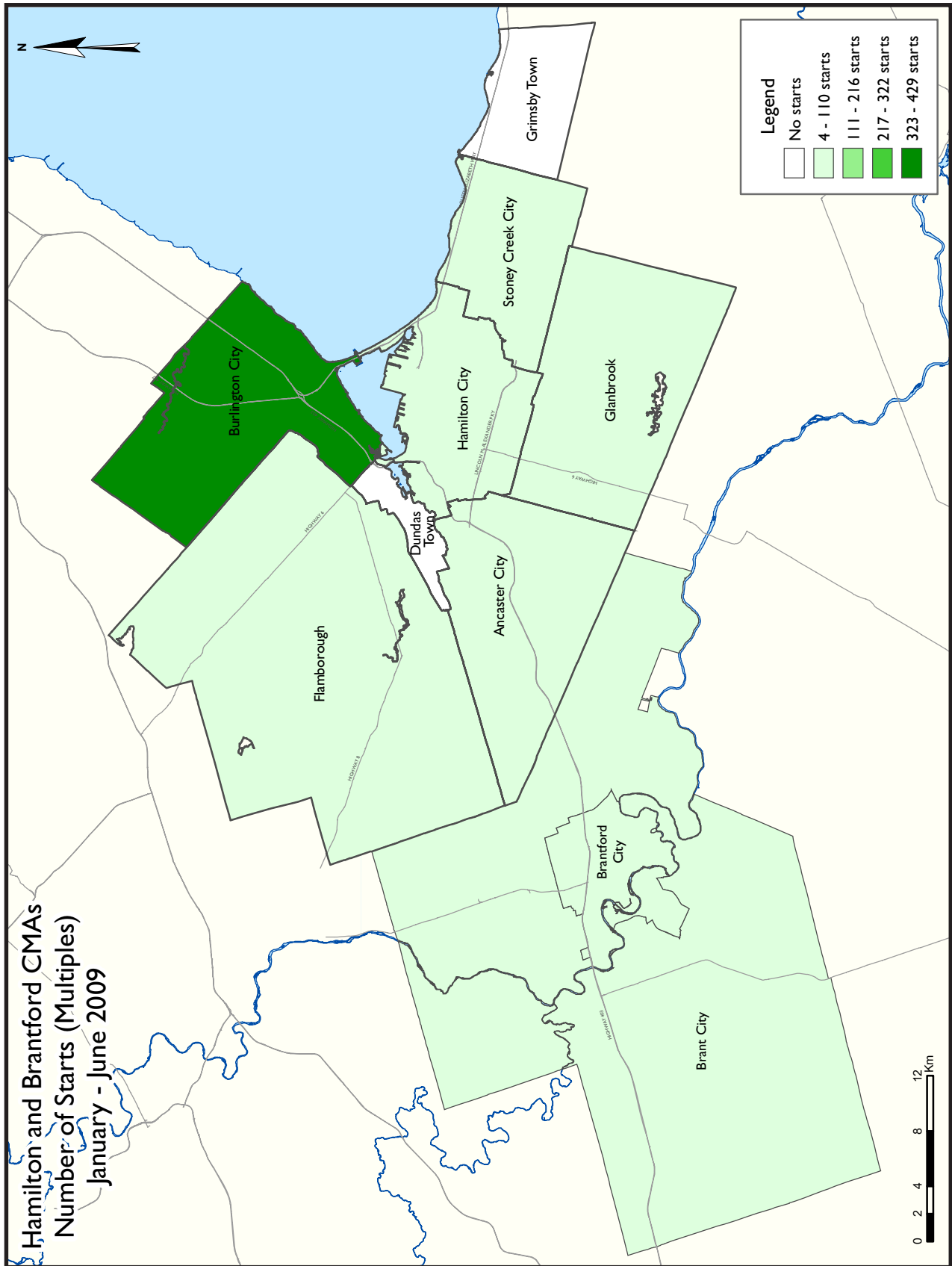
In Brantford, the local economic situation is considerably weaker with approximately 6,000 unemployed persons last quarter. Brantford's economy is more concentrated on the manufacturing sector where layoffs have been most prominent. The unemployment rate reached 10 per cent in Brantford in the second quarter.

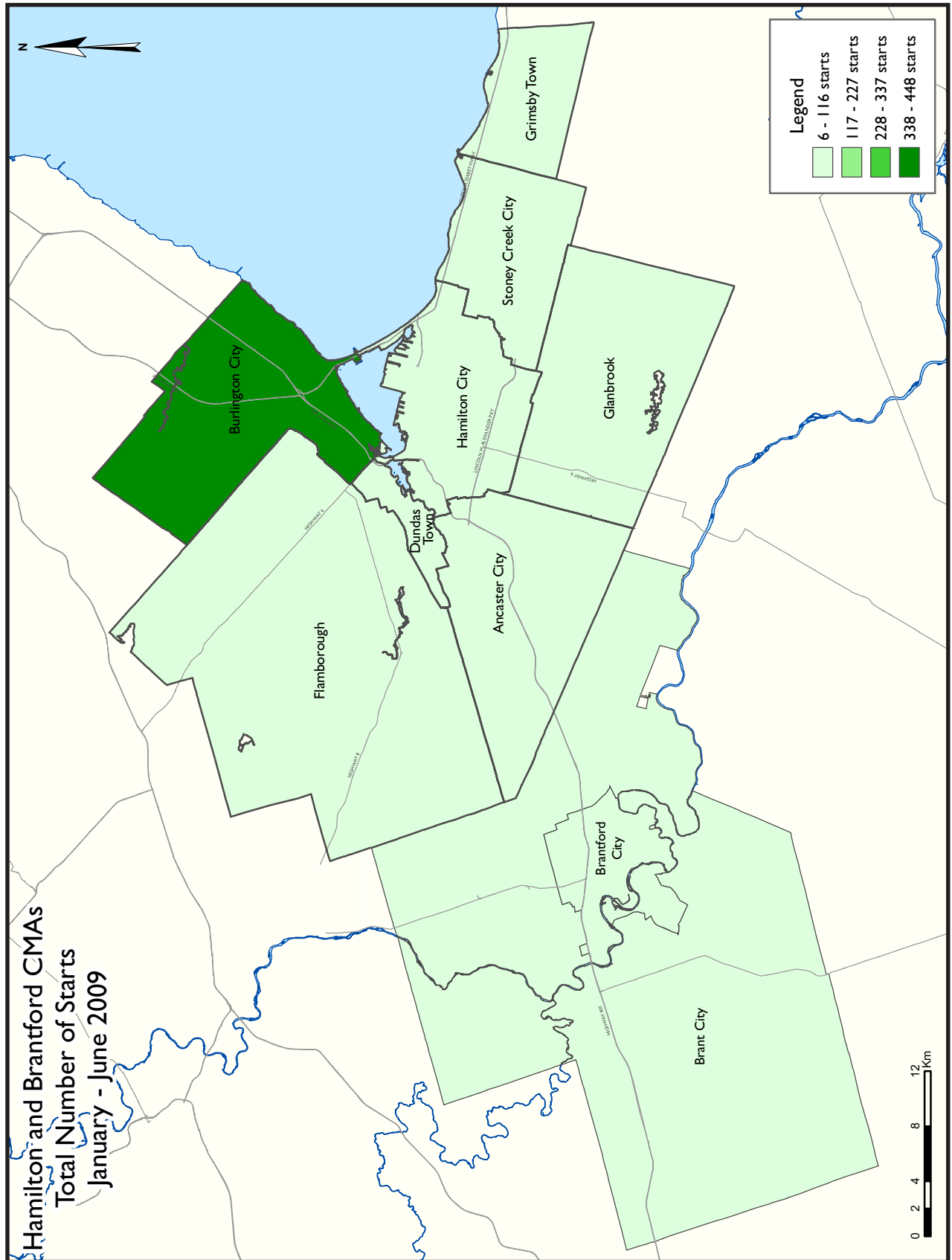












HOUSING NOW REPORT TABLES

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- 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
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- 1.2 History of Housing Activity (once a year)
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- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
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- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
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- 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
June 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
June 2009	75	14	12	0	13	0	0	0	114
June 2008	166	24	113	0	37	0	0	0	340
% Change	-54.8	-41.7	-89.4	n/a	-64.9	n/a	n/a	n/a	-66.5
Year-to-date 2009	308	46	75	0	102	90	0	264	885
Year-to-date 2008	956	56	315	0	288	212	0	0	1,827
% Change	-67.8	-17.9	-76.2	n/a	-64.6	-57.5	n/a	n/a	-51.6
UNDER CONSTRUCTION									
June 2009	522	80	349	0	618	864	0	264	2,697
June 2008	1,138	58	401	2	530	524	3	127	2,783
% Change	-54.1	37.9	-13.0	-100.0	16.6	64.9	-100.0	107.9	-3.1
COMPLETIONS									
June 2009	100	2	62	1	37	36	0	0	238
June 2008	130	18	39	0	58	0	0	16	261
% Change	-23.1	-88.9	59.0	n/a	-36.2	n/a	n/a	-100.0	-8.8
Year-to-date 2009	624	20	248	6	231	36	0	123	1,288
Year-to-date 2008	736	68	305	3	196	0	0	26	1,334
% Change	-15.2	-70.6	-18.7	100.0	17.9	n/a	n/a	**	-3.4
COMPLETED & NOT ABSORBED									
June 2009	54	13	39	0	7	0	0	0	113
June 2008	75	3	30	0	9	0	0	16	133
% Change	-28.0	**	30.0	n/a	-22.2	n/a	n/a	-100.0	-15.0
ABSORBED									
June 2009	125	0	63	1	42	36	0	0	267
June 2008	132	18	50	0	57	0	0	0	257
% Change	-5.3	-100.0	26.0	n/a	-26.3	n/a	n/a	n/a	3.9
Year-to-date 2009	630	26	250	6	226	36	0	127	1,301
Year-to-date 2008	723	67	298	3	199	24	0	51	1,365
% Change	-12.9	-61.2	-16.1	100.0	13.6	50.0	n/a	149.0	-4.7

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

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

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
June 2009	21	4	3	0	4	0	0	0	32
June 2008	52	0	0	0	15	0	0	0	67
% Change	-59.6	n/a	n/a	n/a	-73.3	n/a	n/a	n/a	-52.2
Year-to-date 2009	120	6	9	0	8	0	0	1	144
Year-to-date 2008	160	2	20	1	37	21	0	2	243
% Change	-25.0	200.0	-55.0	-100.0	-78.4	-100.0	n/a	-50.0	-40.7
UNDER CONSTRUCTION									
June 2009	51	6	9	0	29	0	0	0	95
June 2008	168	2	14	5	51	21	0	2	263
% Change	-69.6	200.0	-35.7	-100.0	-43.1	-100.0	n/a	-100.0	-63.9
COMPLETIONS									
June 2009	25	0	0	0	4	0	7	0	36
June 2008	27	0	6	1	19	0	0	0	53
% Change	-7.4	n/a	-100.0	-100.0	-78.9	n/a	n/a	n/a	-32.1
Year-to-date 2009	159	2	30	7	14	21	7	8	248
Year-to-date 2008	211	10	20	6	30	0	0	0	277
% Change	-24.6	-80.0	50.0	16.7	-53.3	n/a	n/a	n/a	-10.5
COMPLETED & NOT ABSORBED									
June 2009	62	2	27	2	32	18	0	0	143
June 2008	83	2	16	3	33	0	5	0	142
% Change	-25.3	0.0	68.8	-33.3	-3.0	n/a	-100.0	n/a	0.7
ABSORBED									
June 2009	33	0	2	1	5	3	7	2	53
June 2008	42	0	5	4	9	0	0	0	60
% Change	-21.4	n/a	-60.0	-75.0	-44.4	n/a	n/a	n/a	-11.7
Year-to-date 2009	166	0	12	8	17	3	7	8	221
Year-to-date 2008	230	10	9	7	31	0	1	0	288
% Change	-27.8	-100.0	33.3	14.3	-45.2	n/a	**	n/a	-23.3

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

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

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

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
June 2009	65	0	12	0	13	0	0	0	90
June 2008	96	6	95	0	23	0	0	0	220
Hamilton City									
June 2009	23	0	6	0	0	0	0	0	29
June 2008	34	4	20	0	0	0	0	0	58
Stoney Creek City									
June 2009	11	0	6	0	7	0	0	0	24
June 2008	36	2	13	0	7	0	0	0	58
Ancaster City									
June 2009	17	0	0	0	0	0	0	0	17
June 2008	7	0	0	0	4	0	0	0	11
Dundas Town									
June 2009	0	0	0	0	0	0	0	0	0
June 2008	4	0	0	0	0	0	0	0	4
Flamborough									
June 2009	5	0	0	0	0	0	0	0	5
June 2008	7	0	0	0	0	0	0	0	7
Glanbrook									
June 2009	9	0	0	0	6	0	0	0	15
June 2008	8	0	62	0	12	0	0	0	82
Burlington City									
June 2009	4	14	0	0	0	0	0	0	18
June 2008	62	18	18	0	14	0	0	0	112
Grimsby Town									
June 2009	6	0	0	0	0	0	0	0	6
June 2008	8	0	0	0	0	0	0	0	8
Hamilton CMA									
June 2009	75	14	12	0	13	0	0	0	114
June 2008	166	24	113	0	37	0	0	0	340
Brant City									
June 2009	10	0	0	0	0	0	0	0	10
June 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
June 2009	11	4	3	0	4	0	0	0	22
June 2008	35	0	0	0	15	0	0	0	50
Brantford CMA									
June 2009	21	4	3	0	4	0	0	0	32
June 2008	52	0	0	0	15	0	0	0	67

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
June 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									
June 2009	393	10	285	0	503	269	0	0	1,460
June 2008	731	12	325	0	441	243	3	127	1,882
Hamilton City									
June 2009	114	0	44	0	35	83	0	0	276
June 2008	193	6	20	0	17	119	3	127	485
Stoney Creek City									
June 2009	46	2	56	0	64	0	0	0	168
June 2008	125	2	50	0	15	0	0	0	192
Ancaster City									
June 2009	107	8	20	0	124	62	0	0	321
June 2008	67	2	14	0	76	0	0	0	159
Dundas Town									
June 2009	9	0	11	0	26	124	0	0	170
June 2008	9	0	6	0	30	124	0	0	169
Flamborough									
June 2009	46	0	33	0	0	0	0	0	79
June 2008	163	0	110	0	0	0	0	0	273
Glanbrook									
June 2009	71	0	121	0	254	0	0	0	446
June 2008	174	2	125	0	303	0	0	0	604
Burlington City									
June 2009	102	70	21	0	115	595	0	264	1,167
June 2008	364	46	68	2	89	281	0	0	850
Grimsby Town									
June 2009	27	0	43	0	0	0	0	0	70
June 2008	43	0	8	0	0	0	0	0	51
Hamilton CMA									
June 2009	522	80	349	0	618	864	0	264	2,697
June 2008	1,138	58	401	2	530	524	3	127	2,783
Brant City									
June 2009	22	0	6	0	0	0	0	0	28
June 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
June 2009	29	6	3	0	29	0	0	0	67
June 2008	121	2	8	5	51	0	0	2	189
Brantford CMA									
June 2009	51	6	9	0	29	0	0	0	95
June 2008	168	2	14	5	51	21	0	2	263

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
June 2009

	Ownership						Rental		Total*	
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
COMPLETIONS										
New City of Hamilton										
June 2009	63	0	54	0	21	36	0	0	174	
June 2008	82	6	13	0	10	0	0	16	127	
Hamilton City										
June 2009	11	0	12	0	0	36	0	0	59	
June 2008	17	6	0	0	0	0	0	16	39	
Stoney Creek City										
June 2009	7	0	0	0	0	0	0	0	7	
June 2008	21	0	7	0	0	0	0	0	28	
Ancaster City										
June 2009	16	0	0	0	5	0	0	0	21	
June 2008	16	0	0	0	6	0	0	0	22	
Dundas Town										
June 2009	2	0	0	0	0	0	0	0	2	
June 2008	5	0	0	0	0	0	0	0	5	
Flamborough										
June 2009	11	0	31	0	0	0	0	0	42	
June 2008	9	0	0	0	0	0	0	0	9	
Glanbrook										
June 2009	16	0	11	0	16	0	0	0	43	
June 2008	14	0	6	0	4	0	0	0	24	
Burlington City										
June 2009	30	2	0	1	16	0	0	0	49	
June 2008	34	12	18	0	48	0	0	0	112	
Grimsby Town										
June 2009	7	0	8	0	0	0	0	0	15	
June 2008	14	0	8	0	0	0	0	0	22	
Hamilton CMA										
June 2009	100	2	62	1	37	36	0	0	238	
June 2008	130	18	39	0	58	0	0	16	261	
Brant City										
June 2009	9	0	0	0	0	0	0	0	9	
June 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
Brantford City										
June 2009	16	0	0	0	4	0	7	0	27	
June 2008	14	0	6	1	19	0	0	0	40	
Brantford CMA										
June 2009	25	0	0	0	4	0	7	0	36	
June 2008	27	0	6	1	19	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 I.1: Housing Activity Summary by Submarket
June 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									
June 2009	34	2	29	0	0	0	0	0	65
June 2008	50	3	24	0	0	0	0	16	93
Hamilton City									
June 2009	3	0	0	0	0	0	0	0	3
June 2008	1	1	0	0	0	0	0	16	18
Stoney Creek City									
June 2009	28	1	25	0	0	0	0	0	54
June 2008	49	1	14	0	0	0	0	0	64
Ancaster City									
June 2009	1	0	0	0	0	0	0	0	1
June 2008	0	0	3	0	0	0	0	0	3
Dundas Town									
June 2009	0	0	0	0	0	0	0	0	0
June 2008	0	0	0	0	0	0	0	0	0
Flamborough									
June 2009	2	0	0	0	0	0	0	0	2
June 2008	0	0	0	0	0	0	0	0	0
Glanbrook									
June 2009	0	1	4	0	0	0	0	0	5
June 2008	0	1	7	0	0	0	0	0	8
Burlington City									
June 2009	12	11	6	0	7	0	0	0	36
June 2008	9	0	3	0	9	0	0	0	21
Grimsby Town									
June 2009	8	0	4	0	0	0	0	0	12
June 2008	16	0	3	0	0	0	0	0	19
Hamilton CMA									
June 2009	54	13	39	0	7	0	0	0	113
June 2008	75	3	30	0	9	0	0	16	133
Brant City									
June 2009	5	0	10	0	0	18	0	0	33
June 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
June 2009	57	2	17	2	32	0	0	0	110
June 2008	69	2	12	3	33	0	5	0	124
Brantford CMA									
June 2009	62	2	27	2	32	18	0	0	143
June 2008	83	2	16	3	33	0	5	0	142

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
June 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									
June 2009	74	0	55	0	21	36	0	0	186
June 2008	82	6	17	0	10	0	0	0	115
Hamilton City									
June 2009	9	0	12	0	0	36	0	0	57
June 2008	20	6	0	0	0	0	0	0	26
Stoney Creek City									
June 2009	18	0	1	0	0	0	0	0	19
June 2008	17	0	11	0	0	0	0	0	28
Ancaster City									
June 2009	14	0	0	0	5	0	0	0	19
June 2008	16	0	0	0	6	0	0	0	22
Dundas Town									
June 2009	2	0	0	0	0	0	0	0	2
June 2008	5	0	0	0	0	0	0	0	5
Flamborough									
June 2009	13	0	31	0	0	0	0	0	44
June 2008	10	0	0	0	0	0	0	0	10
Glanbrook									
June 2009	18	0	11	0	16	0	0	0	45
June 2008	14	0	6	0	4	0	0	0	24
Burlington City									
June 2009	42	0	0	1	21	0	0	0	64
June 2008	38	12	25	0	47	0	0	0	122
Grimsby Town									
June 2009	9	0	8	0	0	0	0	0	17
June 2008	12	0	8	0	0	0	0	0	20
Hamilton CMA									
June 2009	125	0	63	1	42	36	0	0	267
June 2008	132	18	50	0	57	0	0	0	257
Brant City									
June 2009	9	0	1	0	0	3	0	2	15
June 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
June 2009	24	0	1	1	5	0	7	0	38
June 2008	25	0	5	4	9	0	0	0	43
Brantford CMA									
June 2009	33	0	2	1	5	3	7	2	53
June 2008	42	0	5	4	9	0	0	0	60

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
June 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008	% Change
Hamilton CMA	75	166	14	24	25	150	0	0	114	340	-66.5
New City of Hamilton	65	96	0	6	25	118	0	0	90	220	-59.1
Hamilton City	23	34	0	4	6	20	0	0	29	58	-50.0
Stoney Creek City	11	36	0	2	13	20	0	0	24	58	-58.6
Ancaster City	17	7	0	0	0	4	0	0	17	11	54.5
Dundas Town	0	4	0	0	0	0	0	0	0	4	-100.0
Flamborough	5	7	0	0	0	0	0	0	5	7	-28.6
Glanbrook	9	8	0	0	6	74	0	0	15	82	-81.7
Burlington City	4	62	14	18	0	32	0	0	18	112	-83.9
Grimsby Town	6	8	0	0	0	0	0	0	6	8	-25.0
Brantford CMA	21	52	4	0	7	15	0	0	32	67	-52.2
Brant City	10	n/a	0	n/a	0	n/a	0	n/a	10	n/a	n/a
Brantford City	11	35	4	0	7	15	0	0	22	50	-56.0

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	308	956	50	66	173	593	354	212	885	1,827	-51.6
New City of Hamilton	257	598	6	14	142	491	0	62	405	1,165	-65.2
Hamilton City	63	151	0	10	32	20	0	0	95	181	-47.5
Stoney Creek City	56	158	2	2	47	45	0	0	105	205	-48.8
Ancaster City	77	51	4	2	24	23	0	0	105	76	38.2
Dundas Town	6	10	0	0	0	36	0	62	6	108	-94.4
Flamborough	22	139	0	0	4	110	0	0	26	249	-89.6
Glanbrook	33	89	0	0	35	257	0	0	68	346	-80.3
Burlington City	19	309	44	52	31	94	354	150	448	605	-26.0
Grimsby Town	32	49	0	0	0	8	0	0	32	57	-43.9
Brantford CMA	120	161	6	2	17	57	1	23	144	243	-40.7
Brant City	29	n/a	0	n/a	6	n/a	1	n/a	36	n/a	n/a
Brantford City	91	113	6	2	11	51	0	2	108	168	-35.7

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 (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008
Hamilton CMA	25	150	0	0	0	0	0	0
New City of Hamilton	25	118	0	0	0	0	0	0
Hamilton City	6	20	0	0	0	0	0	0
Stoney Creek City	13	20	0	0	0	0	0	0
Ancaster City	0	4	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	6	74	0	0	0	0	0	0
Burlington City	0	32	0	0	0	0	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	7	15	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	7	15	0	0	0	0	0	0

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	173	593	0	0	90	212	264	0
New City of Hamilton	142	491	0	0	0	62	0	0
Hamilton City	32	20	0	0	0	0	0	0
Stoney Creek City	47	45	0	0	0	0	0	0
Ancaster City	24	23	0	0	0	0	0	0
Dundas Town	0	36	0	0	0	62	0	0
Flamborough	4	110	0	0	0	0	0	0
Glanbrook	35	257	0	0	0	0	0	0
Burlington City	31	94	0	0	90	150	264	0
Grimsby Town	0	8	0	0	0	0	0	0
Brantford CMA	17	57	0	0	0	21	1	2
Brant City	6	n/a	0	n/a	0	n/a	1	n/a
Brantford City	11	51	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
June 2009

Submarket	Freehold		Condominium		Rental		Total*	
	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008
Hamilton CMA	101	303	13	37	0	0	114	340
New City of Hamilton	77	197	13	23	0	0	90	220
Hamilton City	29	58	0	0	0	0	29	58
Stoney Creek City	17	51	7	7	0	0	24	58
Ancaster City	17	7	0	4	0	0	17	11
Dundas Town	0	4	0	0	0	0	0	4
Flamborough	5	7	0	0	0	0	5	7
Glanbrook	9	70	6	12	0	0	15	82
Burlington City	18	98	0	14	0	0	18	112
Grimsby Town	6	8	0	0	0	0	6	8
Brantford CMA	28	52	4	15	0	0	32	67
Brant City	10	n/a	0	n/a	0	n/a	10	n/a
Brantford City	18	35	4	15	0	0	22	50

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	429	1,327	192	500	264	0	885	1,827
New City of Hamilton	338	895	67	270	0	0	405	1,165
Hamilton City	75	181	20	0	0	0	95	181
Stoney Creek City	98	198	7	7	0	0	105	205
Ancaster City	93	53	12	23	0	0	105	76
Dundas Town	6	16	0	92	0	0	6	108
Flamborough	26	249	0	0	0	0	26	249
Glanbrook	40	198	28	148	0	0	68	346
Burlington City	59	375	125	230	264	0	448	605
Grimsby Town	32	57	0	0	0	0	32	57
Brantford CMA	135	182	8	59	1	2	144	243
Brant City	35	n/a	0	n/a	1	n/a	36	n/a
Brantford City	100	128	8	38	0	2	108	168

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
June 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008	% Change
Hamilton CMA	101	130	2	20	99	95	36	16	238	261	-8.8
New City of Hamilton	63	82	0	6	75	23	36	16	174	127	37.0
Hamilton City	11	17	0	6	12	0	36	16	59	39	51.3
Stoney Creek City	7	21	0	0	0	7	0	0	7	28	-75.0
Ancaster City	16	16	0	0	5	6	0	0	21	22	-4.5
Dundas Town	2	5	0	0	0	0	0	0	2	5	-60.0
Flamborough	11	9	0	0	31	0	0	0	42	9	**
Glanbrook	16	14	0	0	27	10	0	0	43	24	79.2
Burlington City	31	34	2	14	16	64	0	0	49	112	-56.3
Grimsby Town	7	14	0	0	8	8	0	0	15	22	-31.8
Brantford CMA	25	28	0	0	11	25	0	0	36	53	-32.1
Brant City	9	n/a	0	n/a	0	n/a	0	n/a	9	n/a	n/a
Brantford City	16	15	0	0	11	25	0	0	27	40	-32.5

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	630	739	24	70	475	499	159	26	1288	1334	-3.4
New City of Hamilton	377	432	8	18	330	277	159	26	874	753	16.1
Hamilton City	81	126	4	10	71	0	159	26	315	162	94.4
Stoney Creek City	102	114	2	0	70	67	0	0	174	181	-3.9
Ancaster City	68	53	2	0	20	83	0	0	90	136	-33.8
Dundas Town	9	10	0	2	12	0	0	0	21	12	75.0
Flamborough	41	46	0	2	70	0	0	0	111	48	131.3
Glanbrook	76	83	0	4	87	127	0	0	163	214	-23.8
Burlington City	206	243	16	52	124	167	0	0	346	462	-25.1
Grimsby Town	47	64	0	0	21	55	0	0	68	119	-42.9
Brantford CMA	166	217	2	10	51	50	29	0	248	277	-10.5
Brant City	66	n/a	0	n/a	7	n/a	23	n/a	96	n/a	n/a
Brantford City	100	132	2	10	44	50	6	0	152	192	-20.8

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

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008
Hamilton CMA	99	95	0	0	36	0	0	16
New City of Hamilton	75	23	0	0	36	0	0	16
Hamilton City	12	0	0	0	36	0	0	16
Stoney Creek City	0	7	0	0	0	0	0	0
Ancaster City	5	6	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	31	0	0	0	0	0	0	0
Glanbrook	27	10	0	0	0	0	0	0
Burlington City	16	64	0	0	0	0	0	0
Grimsby Town	8	8	0	0	0	0	0	0
Brantford CMA	4	25	7	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	4	25	7	0	0	0	0	0

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	475	499	0	0	36	0	123	26
New City of Hamilton	330	277	0	0	36	0	123	26
Hamilton City	71	0	0	0	36	0	123	26
Stoney Creek City	70	67	0	0	0	0	0	0
Ancaster City	20	83	0	0	0	0	0	0
Dundas Town	12	0	0	0	0	0	0	0
Flamborough	70	0	0	0	0	0	0	0
Glanbrook	87	127	0	0	0	0	0	0
Burlington City	124	167	0	0	0	0	0	0
Grimsby Town	21	55	0	0	0	0	0	0
Brantford CMA	44	50	7	0	21	0	8	0
Brant City	7	n/a	0	n/a	21	n/a	2	n/a
Brantford City	37	50	7	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
June 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008	June 2009	June 2008
Hamilton CMA	164	187	74	58	0	16	238	261
New City of Hamilton	117	101	57	10	0	16	174	127
Hamilton City	23	23	36	0	0	16	59	39
Stoney Creek City	7	28	0	0	0	0	7	28
Ancaster City	16	16	5	6	0	0	21	22
Dundas Town	2	5	0	0	0	0	2	5
Flamborough	42	9	0	0	0	0	42	9
Glanbrook	27	20	16	4	0	0	43	24
Burlington City	32	64	17	48	0	0	49	112
Grimsby Town	15	22	0	0	0	0	15	22
Brantford CMA	25	33	4	20	7	0	36	53
Brant City	9	n/a	0	n/a	0	n/a	9	n/a
Brantford City	16	20	4	20	7	0	27	40

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	892	1,109	273	199	123	26	1,288	1,334
New City of Hamilton	603	630	148	97	123	26	874	753
Hamilton City	146	133	46	3	123	26	315	162
Stoney Creek City	166	181	8	0	0	0	174	181
Ancaster City	70	77	20	59	0	0	90	136
Dundas Town	9	12	12	0	0	0	21	12
Flamborough	111	48	0	0	0	0	111	48
Glanbrook	101	179	62	35	0	0	163	214
Burlington City	221	360	125	102	0	0	346	462
Grimsby Town	68	119	0	0	0	0	68	119
Brantford CMA	191	241	42	36	15	0	248	277
Brant City	73	n/a	21	n/a	2	n/a	96	n/a
Brantford City	118	156	21	36	13	0	152	192

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
June 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													
June 2009	0	0.0	2	2.7	15	20.3	16	21.6	41	55.4	74	354,995	384,971
June 2008	1	1.2	4	4.9	10	12.2	20	24.4	47	57.3	82	375,337	410,285
Year-to-date 2009	2	0.5	11	2.9	79	20.8	104	27.4	184	48.4	380	348,950	397,048
Year-to-date 2008	3	0.7	19	4.6	68	16.4	117	28.3	207	50.0	414	349,995	385,786
Hamilton City													
June 2009	0	0.0	0	0.0	1	11.1	2	22.2	6	66.7	9	--	--
June 2008	1	5.0	1	5.0	3	15.0	9	45.0	6	30.0	20	336,250	331,208
Year-to-date 2009	1	1.2	1	1.2	10	12.3	23	28.4	46	56.8	81	357,900	406,624
Year-to-date 2008	2	1.5	6	4.6	25	19.2	53	40.8	44	33.8	130	331,655	340,163
Stoney Creek City													
June 2009	0	0.0	0	0.0	11	61.1	5	27.8	2	11.1	18	290,990	309,859
June 2008	0	0.0	0	0.0	5	29.4	4	23.5	8	47.1	17	349,990	361,830
Year-to-date 2009	0	0.0	0	0.0	38	36.2	46	43.8	21	20.0	105	310,900	330,421
Year-to-date 2008	0	0.0	2	2.1	25	25.8	31	32.0	39	40.2	97	341,900	355,162
Ancaster City													
June 2009	0	0.0	0	0.0	0	0.0	0	0.0	14	100.0	14	569,500	536,279
June 2008	0	0.0	0	0.0	0	0.0	1	6.3	15	93.8	16	500,000	535,260
Year-to-date 2009	1	1.6	0	0.0	0	0.0	0	0.0	63	98.4	64	517,500	571,301
Year-to-date 2008	0	0.0	0	0.0	1	1.9	2	3.7	51	94.4	54	488,449	501,116
Dundas Town													
June 2009	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
June 2008	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	--	--
Year-to-date 2009	0	0.0	0	0.0	3	33.3	1	11.1	5	55.6	9	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	10	100.0	10	483,416	536,152
Flamborough													
June 2009	0	0.0	1	7.7	2	15.4	2	15.4	8	61.5	13	374,999	372,068
June 2008	0	0.0	3	30.0	0	0.0	0	0.0	7	70.0	10	534,500	478,500
Year-to-date 2009	0	0.0	8	19.0	3	7.1	9	21.4	22	52.4	42	350,000	400,571
Year-to-date 2008	1	2.6	8	20.5	2	5.1	4	10.3	24	61.5	39	432,000	509,572
Glanbrook													
June 2009	0	0.0	1	5.6	1	5.6	7	38.9	9	50.0	18	348,995	362,169
June 2008	0	0.0	0	0.0	2	14.3	6	42.9	6	42.9	14	347,450	358,017
Year-to-date 2009	0	0.0	2	2.5	25	31.6	25	31.6	27	34.2	79	322,900	334,006
Year-to-date 2008	0	0.0	3	3.6	15	17.9	27	32.1	39	46.4	84	345,950	342,242
Burlington City													
June 2009	0	0.0	0	0.0	0	0.0	0	0.0	43	100.0	43	463,990	563,970
June 2008	0	0.0	0	0.0	0	0.0	3	7.9	35	92.1	38	448,990	475,691
Year-to-date 2009	0	0.0	0	0.0	0	0.0	2	1.0	208	99.0	210	480,000	582,706
Year-to-date 2008	0	0.0	0	0.0	0	0.0	17	7.0	226	93.0	243	403,990	462,758
Grimsby Town													
June 2009	0	0.0	0	0.0	0	0.0	6	66.7	3	33.3	9	--	--
June 2008	0	0.0	0	0.0	0	0.0	8	66.7	4	33.3	12	336,900	354,567
Year-to-date 2009	0	0.0	0	0.0	2	4.3	36	78.3	8	17.4	46	329,900	346,857
Year-to-date 2008	0	0.0	0	0.0	6	8.7	40	58.0	23	33.3	69	335,900	367,175

Source: CMHC (Market Absorption Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range
June 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													
June 2009	0	0.0	2	1.6	15	11.9	22	17.5	87	69.0	126	407,995	444,275
June 2008	1	0.8	4	3.0	10	7.6	31	23.5	86	65.2	132	393,450	424,049
Year-to-date 2009	2	0.3	11	1.7	81	12.7	142	22.3	400	62.9	636	396,995	454,720
Year-to-date 2008	3	0.4	19	2.6	74	10.2	174	24.0	456	62.8	726	377,990	409,780

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
June 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													
June 2009	0	0.0	0	0.0	0	0.0	0	0.0	9	100.0	9	--	--
June 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	1.4	0	0.0	8	11.6	2	2.9	58	84.1	69	318,000	342,333
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													
June 2009	0	0.0	5	20.0	5	20.0	3	12.0	12	48.0	25	185,000	198,476
June 2008	0	0.0	6	20.7	2	6.9	5	17.2	16	55.2	29	210,000	218,776
Year-to-date 2009	3	2.9	7	6.7	22	21.0	5	4.8	68	64.8	105	225,000	229,836
Year-to-date 2008	5	3.6	17	12.1	12	8.6	18	12.9	88	62.9	140	225,000	228,356
Brantford CMA													
June 2009	0	0.0	5	14.7	5	14.7	3	8.8	21	61.8	34	222,000	250,232
June 2008	0	0.0	6	13.0	8	17.4	5	10.9	27	58.7	46	221,000	237,837
Year-to-date 2009	4	2.3	7	4.0	30	17.2	7	4.0	126	72.4	174	249,000	274,447
Year-to-date 2008	6	2.5	17	7.2	28	11.8	22	9.3	164	69.2	237	244,900	268,645

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
June 2009

Submarket	June 2009	June 2008	% Change	YTD 2009	YTD 2008	% Change
Hamilton CMA	444,275	424,049	4.8	454,720	409,780	11.0
New City of Hamilton	384,971	410,285	-6.2	397,048	385,786	2.9
Hamilton City	--	331,208	n/a	406,624	340,163	19.5
Stoney Creek City	309,859	361,830	-14.4	330,421	355,162	-7.0
Ancaster City	536,279	535,260	0.2	571,301	501,116	14.0
Dundas Town	--	--	n/a	--	536,152	n/a
Flamborough	372,068	478,500	-22.2	400,571	509,572	-21.4
Glanbrook	362,169	358,017	1.2	334,006	342,242	-2.4
Burlington City	563,970	475,691	18.6	582,706	462,758	25.9
Grimsby Town	--	354,567	n/a	346,857	367,175	-5.5
Brantford CMA	250,232	237,837	5.2	274,447	268,645	2.2
Brant City	--	n/a	n/a	342,333	n/a	n/a
Brantford City	198,476	218,776	-9.3	229,836	228,356	0.6

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
June 2009

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2008	January	783	-0.4	1,170	1,608	1,659	70.5	278,189	8.8	279,178
	February	998	-3.2	1,079	1,514	1,592	67.8	276,297	1.2	269,873
	March	1,057	-17.0	1,042	1,617	1,561	66.8	289,226	10.8	289,881
	April	1,381	2.2	1,107	2,272	1,717	64.5	283,846	6.9	288,886
	May	1,435	-6.1	1,150	2,179	1,719	66.9	293,927	5.2	281,273
	June	1,325	-10.0	1,080	1,888	1,664	64.9	287,249	6.5	284,695
	July	1,204	-11.3	1,051	1,776	1,679	62.6	281,580	4.8	282,106
	August	947	-20.4	991	1,539	1,666	59.5	283,974	4.8	283,333
	September	979	-0.7	968	1,886	1,662	58.2	282,719	7.0	285,941
	October	889	-27.7	881	1,664	1,697	51.9	254,004	-8.7	269,672
	November	658	-36.5	821	1,214	1,734	47.3	284,469	6.3	285,961
	December	454	-27.4	770	554	1,361	56.6	240,073	-8.3	264,067
2009	January	447	-42.9	709	1,435	1,557	45.5	264,549	-4.9	271,395
	February	717	-28.2	837	1,368	1,535	54.5	265,452	-3.9	265,295
	March	1,002	-5.2	899	1,754	1,522	59.1	263,120	-9.0	275,371
	April	1,188	-14.0	989	1,851	1,489	66.4	286,191	0.8	280,199
	May	1,316	-8.3	1,057	1,754	1,451	72.8	297,132	1.1	285,949
	June	1,560	17.7	1,148	1,690	1,450	79.2	297,117	3.4	291,377
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2008	4,141	-4.8		6,339			288,428	6.1	
	Q2 2009	4,064	-1.9		5,295			293,928	1.9	
	YTD 2008	6,979	-6.2		11,078			285,666	6.4	
	YTD 2009	6,230	-10.7		9,852			283,588	-0.7	

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
June 2009

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2008	January	145	-3.3	203	304	322	63.0	205,398	7.2	215,306
	February	158	-21.4	150	322	298	50.3	229,561	13.9	235,325
	March	198	-5.7	190	288	306	62.1	219,169	2.6	220,301
	April	224	6.2	183	418	308	59.4	223,198	1.5	220,046
	May	236	-8.9	184	387	313	58.8	222,549	6.8	216,885
	June	237	-2.1	188	331	294	63.9	220,726	3.2	219,314
	July	197	-10.0	179	351	314	57.0	223,700	7.0	222,649
	August	172	-22.5	168	281	294	57.1	211,794	4.0	218,333
	September	195	21.1	195	322	288	67.7	220,508	7.0	222,067
	October	147	-16.0	159	323	329	48.3	214,326	1.6	216,821
	November	95	-42.4	144	212	295	48.8	211,549	-2.3	203,117
	December	93	3.3	154	129	307	50.2	211,125	-0.1	215,475
2009	January	95	-34.5	131	220	247	53.0	202,157	-1.6	208,216
	February	118	-25.3	127	247	252	50.4	205,770	-10.4	218,903
	March	155	-21.7	137	365	317	43.2	219,250	0.0	216,496
	April	175	-21.9	148	324	286	51.7	210,840	-5.5	206,692
	May	168	-28.8	140	322	270	51.9	213,223	-4.2	211,194
	June	223	-5.9	159	340	280	56.8	226,115	2.4	229,490
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2008	697	-2.1		1,136			222,138	3.9	
	Q2 2009	566	-18.8		986			217,565	-2.1	
	YTD 2008	1,198	-5.9		2,050			220,600	5.5	
	YTD 2009	934	-22.0		1,818			214,787	-2.6	

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¹Source: CREA

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

Table 6a: Economic Indicators
June 2009

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	150.7	110.9	374.8	5.8	66.9	807
	February	718	7.25	7.29	151.9	111.4	375.1	5.9	67.0	805
	March	712	7.15	7.19	153.1	111.7	376.4	6.1	67.4	804
	April	700	6.95	6.99	152.9	112.5	377.2	6.2	67.6	803
	May	679	6.15	6.65	153.2	113.6	377.6	6.0	67.4	801
	June	710	6.95	7.15	152.4	114.2	378.2	5.9	67.4	795
	July	710	6.95	7.15	152.6	115.1	376.9	5.5	66.8	793
	August	691	6.65	6.85	152.6	114.8	377.1	5.6	66.9	784
	September	691	6.65	6.85	153.0	115.1	375.1	5.5	66.4	787
	October	713	6.35	7.20	152.8	113.7	374.2	6.0	66.5	787
	November	713	6.35	7.20	152.3	113.5	370.9	6.7	66.4	789
	December	685	5.60	6.75	152.4	112.8	368.3	7.0	66.1	793
2009	January	627	5.00	5.79	152.3	112.4	366	8.0	66.3	796
	February	627	5.00	5.79	152.2	113.1	365.9	8.4	66.6	806
	March	613	4.50	5.55	151.9	113.7	371.1	8.8	67.9	809
	April	596	3.90	5.25	150.8	113.2	375.9	7.9	68.0	808
	May	596	3.90	5.25	149.1	114.0	379.8	7.4	68.3	803
	June	631	3.75	5.85		114.2	376.6	7.1	67.4	805
	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
June 2009

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	144.5	110.9	51.3	6.2	68.4	779
	February	718	7.25	7.29	145.2	111.4	51.3	6.2	68.3	785
	March	712	7.15	7.19	145.6	111.7	51.4	6.7	68.5	779
	April	700	6.95	6.99	145.8	112.5	51.3	6.8	68.5	775
	May	679	6.15	6.65	145.9	113.6	51.4	7.0	68.8	773
	June	710	6.95	7.15	146.4	114.2	51.6	6.8	68.7	764
	July	710	6.95	7.15	146.5	115.1	51.9	6.5	69.0	749
	August	691	6.65	6.85	146.6	114.8	52.3	6.5	69.6	752
	September	691	6.65	6.85	146.6	115.1	52.6	6.3	69.7	758
	October	713	6.35	7.20	146.6	113.7	52.5	6.1	69.6	772
	November	713	6.35	7.20	146.5	113.5	51.9	5.2	68.0	780
	December	685	5.60	6.75	146.5	112.8	51.5	5.8	67.5	792
2009	January	627	5.00	5.79	146.6	112.4	51	7.1	67.8	797
	February	627	5.00	5.79	146.6	113.1	50.8	8.0	68.1	785
	March	613	4.50	5.55	146.2	113.7	50.4	9.2	68.6	779
	April	596	3.90	5.25	145.5	113.2	50.6	9.3	68.7	777
	May	596	3.90	5.25	145.1	114.0	50.7	9.8	69.6	788
	June	631	3.75	5.85		114.2	50.9	10.4	70.4	793
	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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