

HOUSING NOW

Hamilton and Brantford CMAs



CANADA MORTGAGE AND HOUSING CORPORATION

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New Home Market

Solid First Quarter Start for New Homes

A confluence of factors produced a boom in starts during the first quarter of 2010. Builders started over 1,000 new homes in the Hamilton Census Metropolitan Area (CMA). Last year during the same period, there were just 389 starts of new homes. Improving economic conditions and buyer

sentiment, a mild winter, government stimulus programs, and home buyers' decisions to purchase early to avoid anticipated mortgage rate increases or the HST were some of the factors contributing to the increased starts. While it is also important to keep in mind when making a year-over-year comparison that the economic climate last year had depressed total starts to an unusually low level, it is also true that starts were unusually high in the first quarter of 2010.

Figure 1

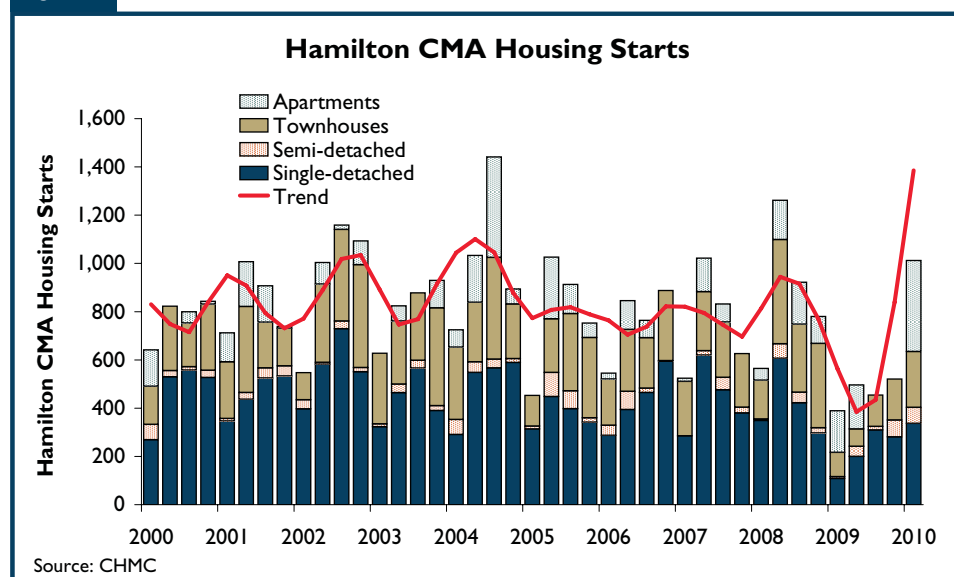


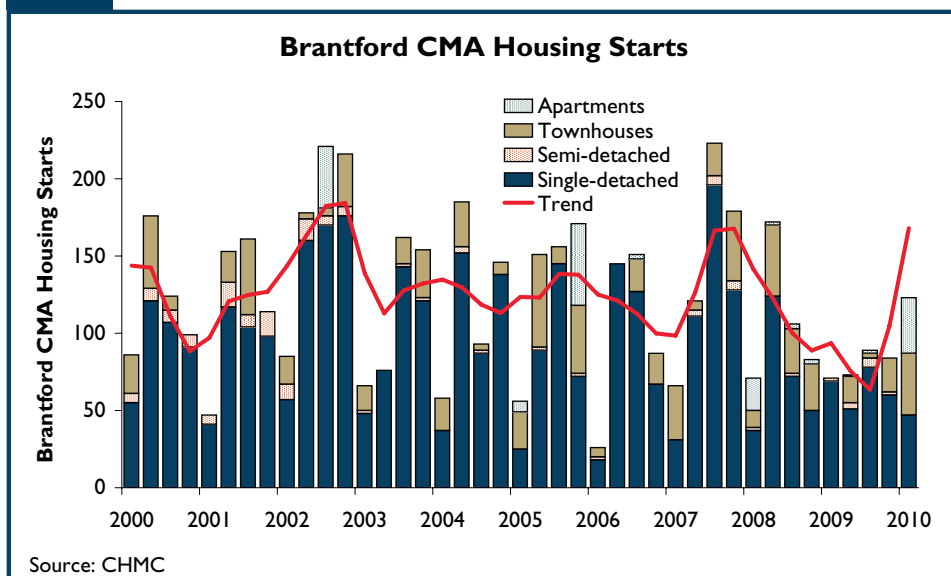
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Figure 2



Much of the rise in starts in the first quarter was from the townhouse and apartment segments of the new home market. These smaller home types led total starts that quarter. They accounted for 60 per cent of total starts, while single-detached starts accounted for just one-third of the total. More than half of the townhouse starts were in the primarily single-detached markets of Ancaster and Flamborough. Townhouse developments in these communities are relatively new and provide more options to families looking for a starter home in these pricier sub-markets. There were also a handful of rental buildings started in the downtown Hamilton area and one on the Mountain which contributed to the quarter's starts. In addition, a 182-unit condominium apartment building in Burlington began construction in January.

While new home starts were up, there was also a rise in the number of homes completed during the quarter, and fewer completed homes were left unsold. Builders and buyers alike brought starts, sales and completions forward, ahead of the introduction of the Harmonized Sales Tax, and other

expected changes in the mortgage industry later this year.

New home starts in the Brantford CMA also picked up some steam in the first quarter of 2010. Builders started 117 homes during the quarter, the majority of which were townhouse and apartment starts. Single-detached starts remained below the 2009 level and there were no semi-detached starts during the first quarter of this year. Higher average prices of new, single-detached

homes may be one reason there have been fewer starts of this home type. Nonetheless, most of the homes which were completed were sold. Only 48 homes were left unsold at the end of the quarter, most of which were single-detached homes.

The average price of a newly occupied single-detached home in Hamilton and Brantford reached \$460,000 and \$400,000, respectively during the quarter. High prices in Hamilton and steep prices in Brantford for single-detached homes were one factor that may have impacted a buyer's decision to look at smaller, less expensive homes such as townhouses to purchase. Additionally, a wide selection of single-detached homes in the relatively less expensive resale market is a competing factor for the new home market.

Resale Market

Persistent Momentum in MLS® Market

During the first quarter of 2010, both sales and new listings were up when compared to previous years.

Figure 3

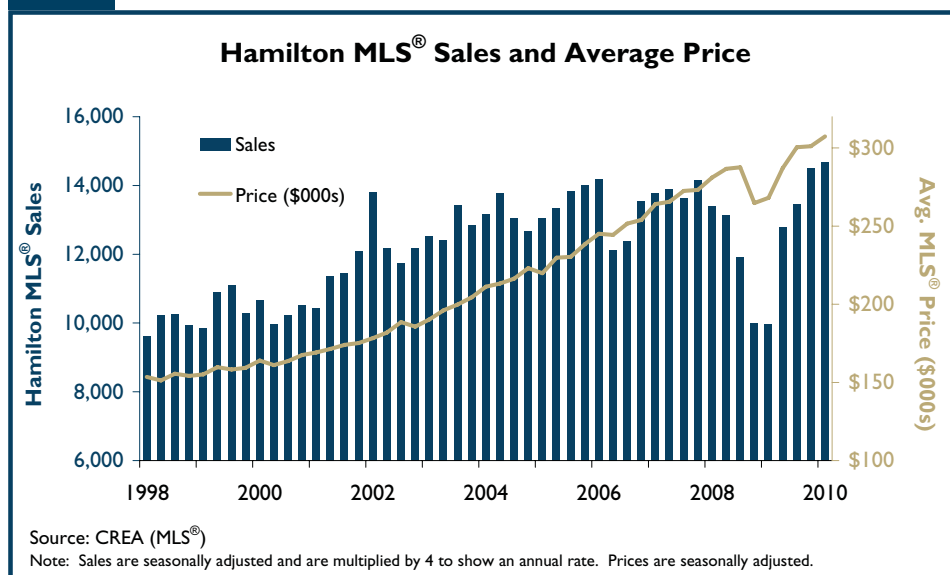
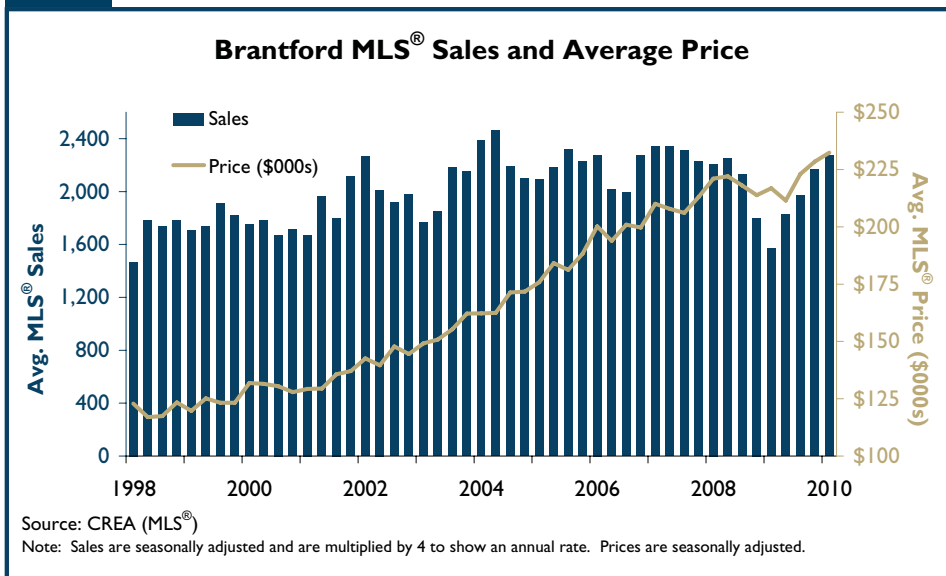


Figure 4



Over 40 per cent of the sales were in the former Hamilton City while nearly one-third of the sales were in the Burlington market. The number of sales during the quarter outpaced that of 2007 – the record year for MLS® sales in the CMA. New listings continued on an upward trend during the first quarter, reaching their highest level for a first quarter in nearly a decade. Sellers took advantage of strong market conditions and put their homes up for sale, in anticipation that many buyers would capitalize on the

low interest rate environment among other factors. Many sellers expected that the demand from buyers would push prices upwards. While the market remained in the sellers' market category as measured by the sales-to-new-listings ratio (SNLR), the ratio deflated from the fall buying season of last year to this past winter. Although most homes which were listed were sold, the higher number of listings translated into more options for buyers and ultimately put downward pressure on the SNLR.

The average existing home sold for over \$300,000 during the quarter in the CMA, though some homes in the higher-priced markets of Flamborough and Burlington pulled up the average price. On the other hand, there were some homes in downtown Hamilton and to the east that appreciated at a slower pace and the average price remained below \$180,000. It is important to note that some sellers' price expectations were optimistic, since many homes were sold at a price below the list price despite the bustling housing market. This fact, coupled with the increase in new listings, gave buyers the flexibility to negotiate an attractive price.

In the Brantford market, there were over 500 sales of existing homes during the first quarter, and most of the homes that were newly listed, were sold. Price gains in the market also encouraged more sellers to list their homes for sale. There were more new listings during this first quarter than in recent years. The average price of an existing home rose to \$225,000 last quarter, up from \$210,000 a year ago.

Hamilton's Migration Stays Positive

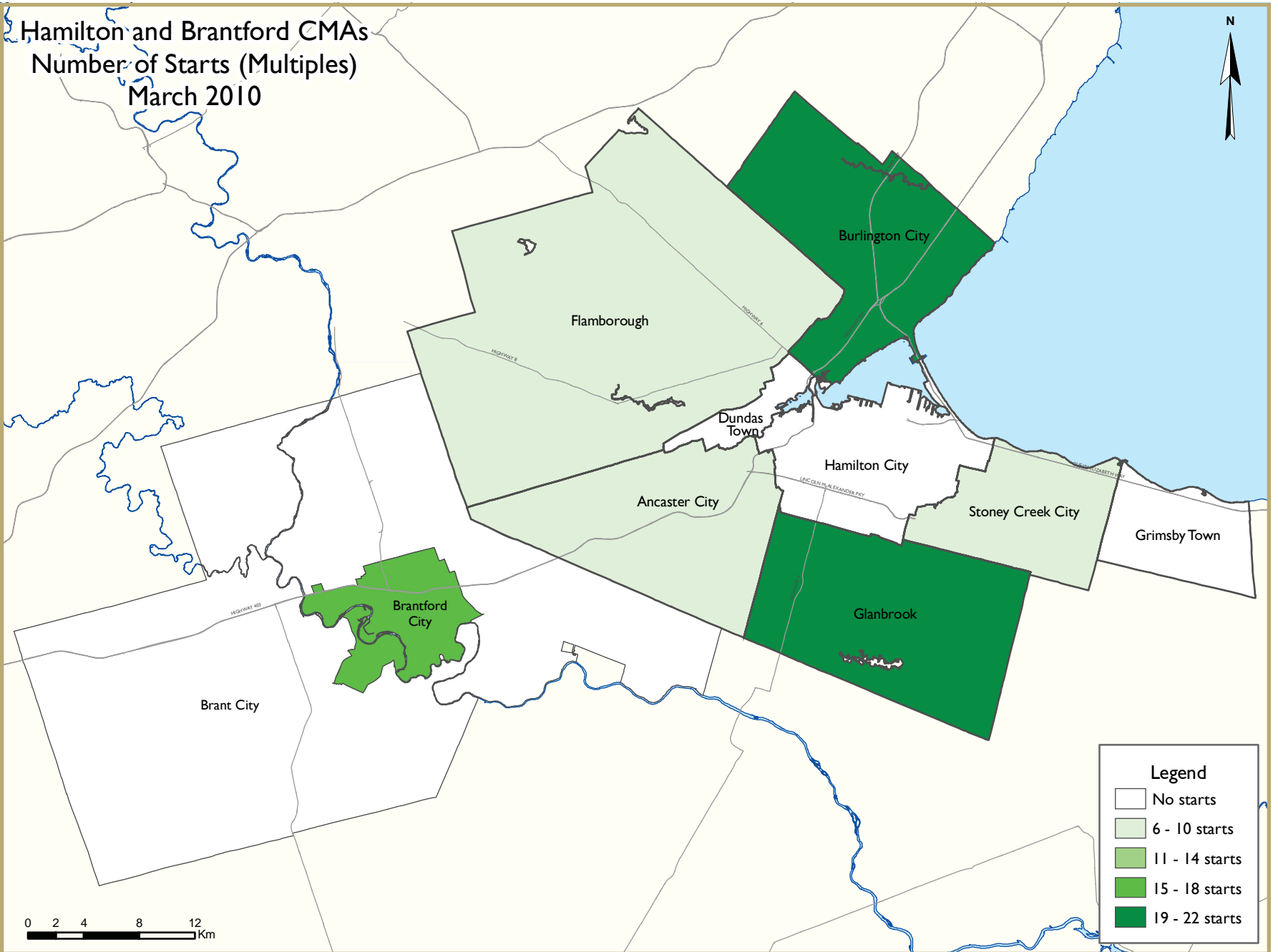
Migration data released by Statistics Canada showed that, on a net basis, there were over 4,500 people who moved to Hamilton during the year ended June 30, 2009 – a slight drop from over 4,800 the year before. Net migration accounts for the total number of people moving to Hamilton, less the number of people moving out of Hamilton to other areas. Net migration includes migrants from other CMAs within Ontario, those from out-of-province, and international migrants or immigrants.

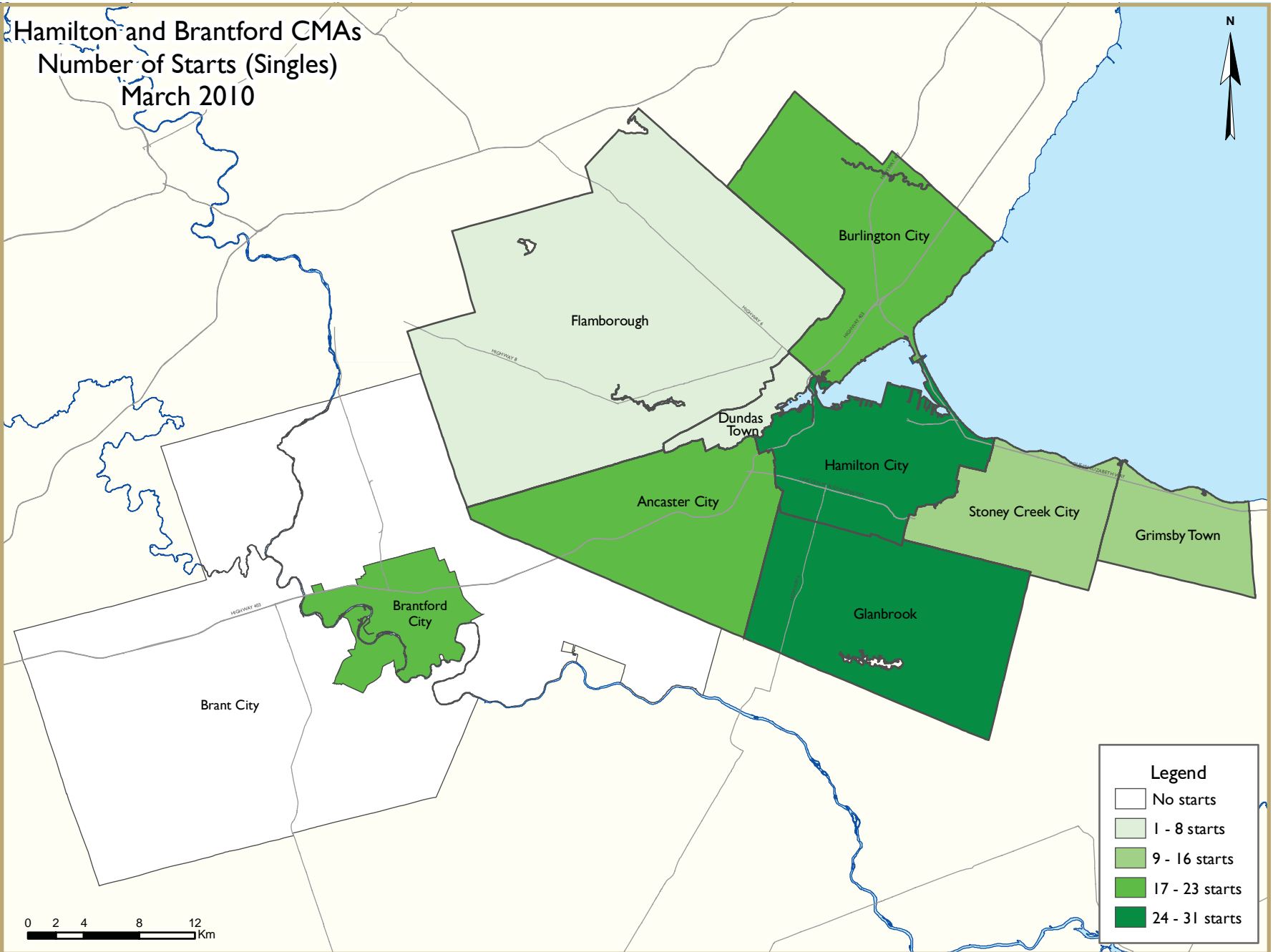
Net migration to Hamilton peaked in 2001 at over 7,100. Since then, employment opportunities in other areas, particularly in the western part of the country attracted many Ontarians to those markets. The net interprovincial component showed that more people continued to leave Hamilton for other provinces during the year ended June 30, 2009. However, based on the most recent data not yet

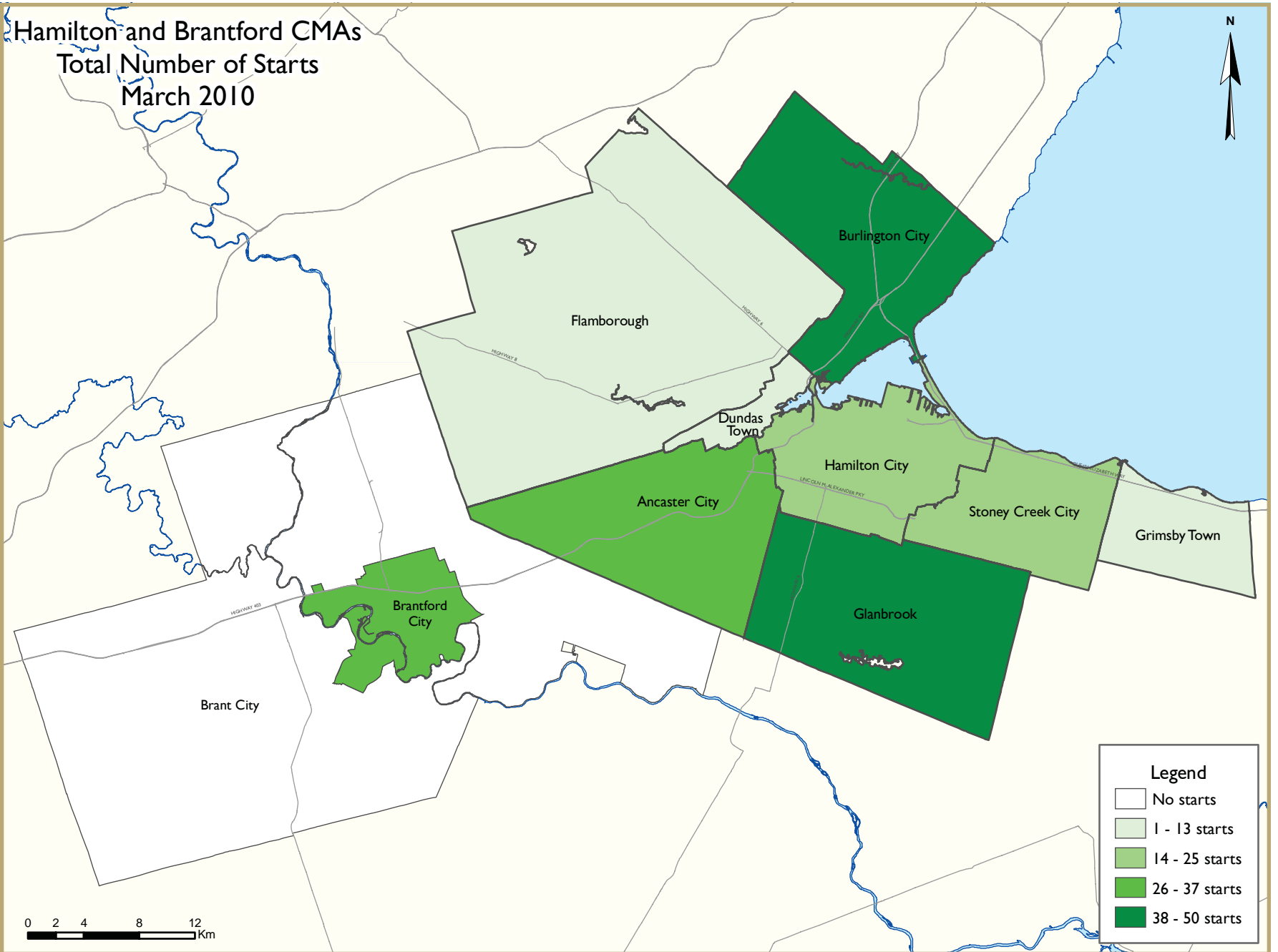
available at the CMA level, this appears to be changing. For the most recent interprovincial data, please consult this quarter's Ontario *Housing Now*.

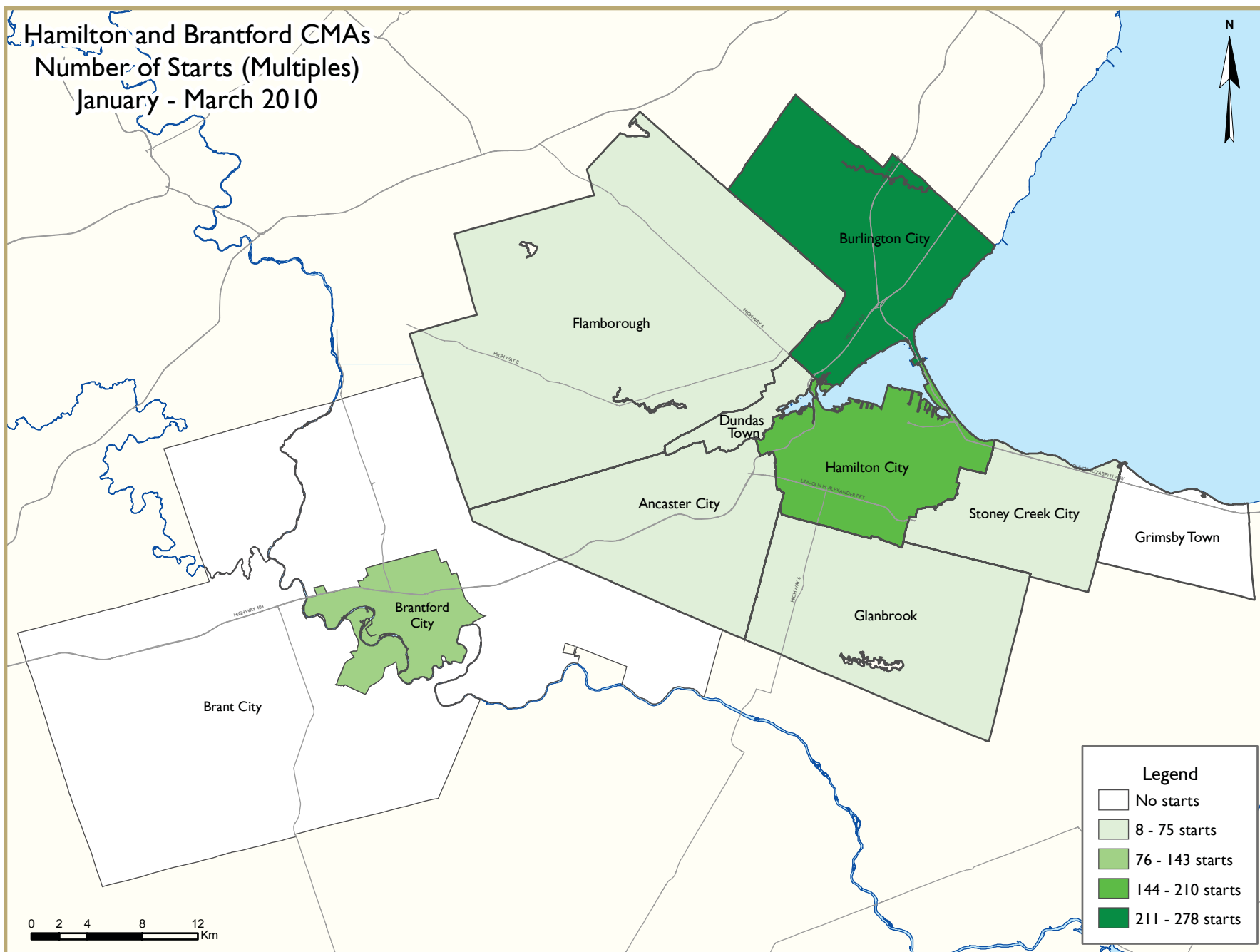
While interprovincial movement fell, there was movement into Hamilton from other parts of the province (most notably the Greater Toronto Area) and internationally. International migration was the largest contributor to migration growth last year with over 3,300 people moving to Hamilton from outside of Canada.

In addition to the migration component of population growth, the natural increase from the number of births and deaths offsetting one another also contributed to the 6,700 people who helped Hamilton's population grow last year. The most recent population estimates show Hamilton's total population was 739,000 last year.

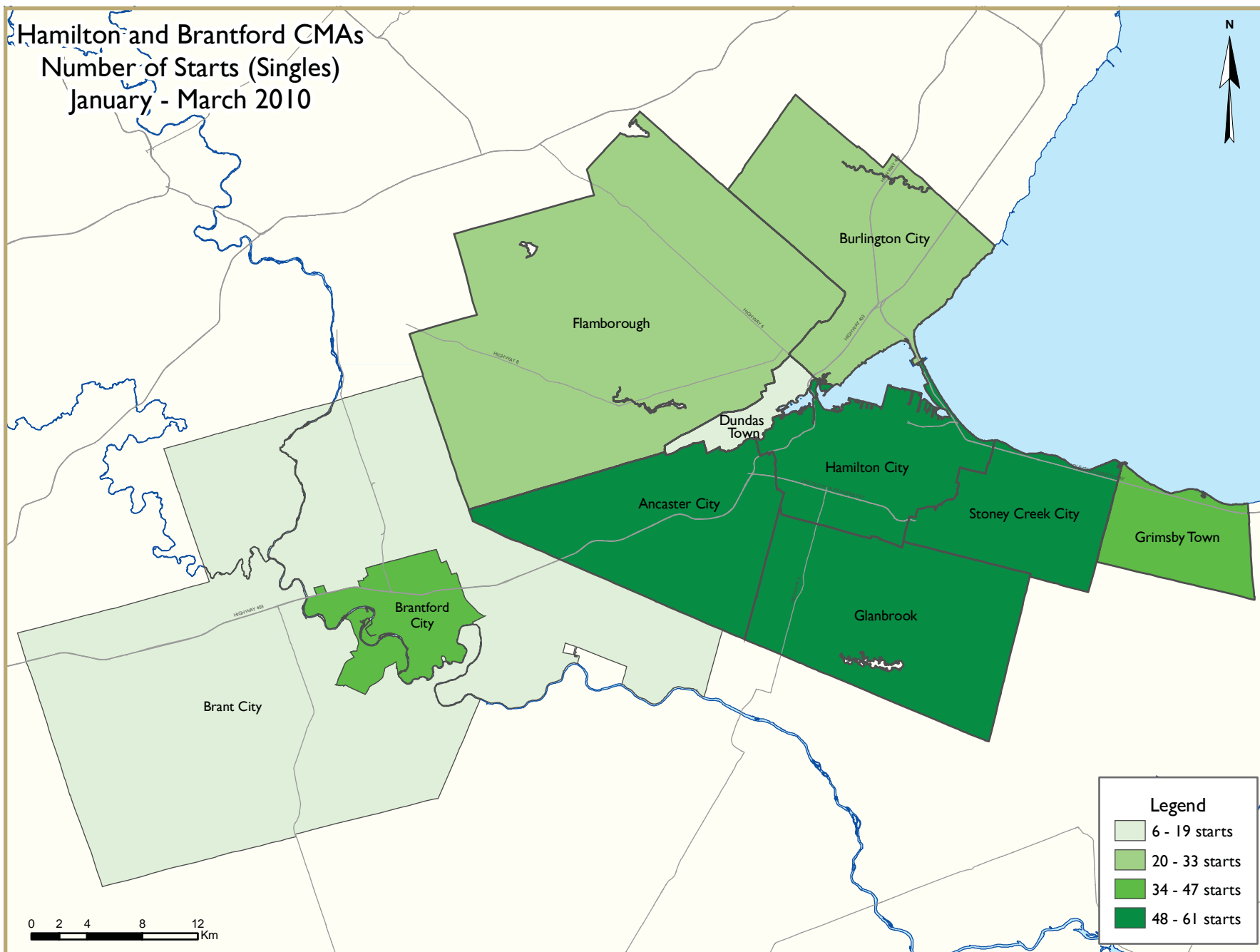


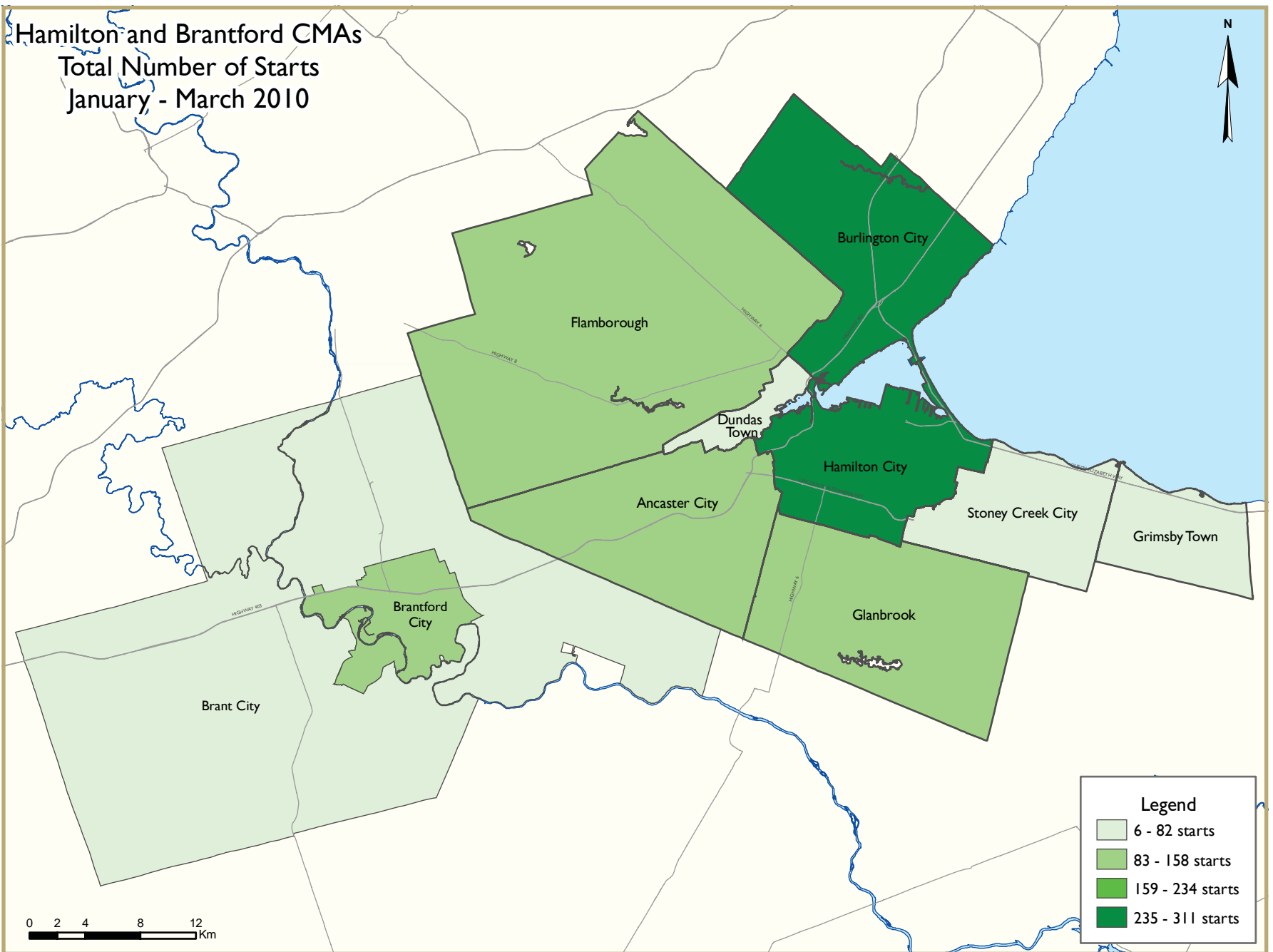






Hamilton and Brantford CMAs Number of Starts (Singles) January - March 2010





HOUSING NOW REPORT TABLES

Available in **ALL** reports:

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

Available in **SELECTED** Reports:

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

SYMBOLS

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

Table 1a: Housing Activity Summary of Hamilton CMA
March 2010

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
March 2010	120	18	20	0	24	0	0	0	182
March 2009	31	4	8	0	16	90	0	0	149
% Change	**	**	150.0	n/a	50.0	-100.0	n/a	n/a	22.1
Year-to-date 2010	337	66	136	0	96	182	0	195	1,012
Year-to-date 2009	108	8	30	0	71	90	0	82	389
% Change	**	**	**	n/a	35.2	102.2	n/a	137.8	160.2
UNDER CONSTRUCTION									
March 2010	621	150	317	4	411	746	0	377	2,627
March 2009	652	52	419	3	763	900	0	205	2,994
% Change	-4.8	188.5	-24.3	33.3	-46.1	-17.1	n/a	83.9	-12.3
COMPLETIONS									
March 2010	93	10	27	0	57	0	0	82	269
March 2009	125	4	7	0	23	0	0	0	159
% Change	-25.6	150.0	**	n/a	147.8	n/a	n/a	n/a	69.2
Year-to-date 2010	273	26	76	1	165	0	0	82	623
Year-to-date 2009	295	10	133	3	55	0	0	0	496
% Change	-7.5	160.0	-42.9	-66.7	200.0	n/a	n/a	n/a	25.6
COMPLETED & NOT ABSORBED									
March 2010	40	16	33	9	11	11	0	0	120
March 2009	77	10	34	0	8	0	0	0	129
% Change	-48.1	60.0	-2.9	n/a	37.5	n/a	n/a	n/a	-7.0
ABSORBED									
March 2010	90	3	25	0	55	0	0	0	173
March 2009	111	5	5	0	17	0	0	0	138
% Change	-18.9	-40.0	**	n/a	**	n/a	n/a	n/a	25.4
Year-to-date 2010	256	11	66	0	159	2	0	0	494
Year-to-date 2009	282	19	140	3	49	0	0	4	497
% Change	-9.2	-42.1	-52.9	-100.0	**	n/a	n/a	-100.0	-0.6

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

Table 1b: Housing Activity Summary of Brantford CMA
March 2010

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
March 2010	19	0	7	1	10	0	0	0	37
March 2009	4	2	0	0	0	0	0	0	6
% Change	**	-100.0	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2010	46	0	24	1	16	0	0	36	123
Year-to-date 2009	69	2	0	0	0	0	0	0	71
% Change	-33.3	-100.0	n/a	n/a	n/a	n/a	n/a	n/a	73.2
UNDER CONSTRUCTION									
March 2010	72	0	27	1	57	0	0	36	193
March 2009	109	4	11	1	25	21	7	6	184
% Change	-33.9	-100.0	145.5	0.0	128.0	-100.0	-100.0	**	4.9
COMPLETIONS									
March 2010	22	0	3	0	0	0	0	0	25
March 2009	8	0	0	0	0	0	0	0	8
% Change	175.0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2010	58	2	3	1	6	0	0	0	70
Year-to-date 2009	50	0	19	6	10	0	0	0	85
% Change	16.0	n/a	-84.2	-83.3	-40.0	n/a	n/a	n/a	-17.6
COMPLETED & NOT ABSORBED									
March 2010	31	0	5	0	10	0	0	2	48
March 2009	45	0	26	5	40	0	0	0	116
% Change	-31.1	n/a	-80.8	-100.0	-75.0	n/a	n/a	n/a	-58.6
ABSORBED									
March 2010	19	0	1	1	9	0	0	0	30
March 2009	9	0	0	0	0	0	0	0	9
% Change	111.1	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2010	64	2	4	2	16	18	0	0	106
Year-to-date 2009	74	0	2	4	5	0	0	0	85
% Change	-13.5	n/a	100.0	-50.0	**	n/a	n/a	n/a	24.7

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

Table I.1: Housing Activity Summary by Submarket
March 2010

	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									
March 2010	92	2	20	0	18	0	0	0	132
March 2009	24	4	8	0	16	0	0	0	52
Hamilton City									
March 2010	24	0	0	0	0	0	0	0	24
March 2009	7	0	0	0	0	0	0	0	7
Stoney Creek City									
March 2010	11	0	8	0	0	0	0	0	19
March 2009	3	0	4	0	0	0	0	0	7
Ancaster City									
March 2010	19	0	0	0	7	0	0	0	26
March 2009	3	4	0	0	6	0	0	0	13
Dundas Town									
March 2010	1	0	0	0	0	0	0	0	1
March 2009	1	0	0	0	0	0	0	0	1
Flamborough									
March 2010	6	2	4	0	0	0	0	0	12
March 2009	6	0	4	0	0	0	0	0	10
Glanbrook									
March 2010	31	0	8	0	11	0	0	0	50
March 2009	4	0	0	0	10	0	0	0	14
Burlington City									
March 2010	19	16	0	0	6	0	0	0	41
March 2009	1	0	0	0	0	90	0	0	91
Grimsby Town									
March 2010	9	0	0	0	0	0	0	0	9
March 2009	6	0	0	0	0	0	0	0	6
Hamilton CMA									
March 2010	120	18	20	0	24	0	0	0	182
March 2009	31	4	8	0	16	90	0	0	149
Brant City									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
March 2010	19	0	7	1	10	0	0	0	37
March 2009	2	2	0	0	0	0	0	0	4
Brantford CMA									
March 2010	19	0	7	1	10	0	0	0	37
March 2009	4	2	0	0	0	0	0	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 (Starts and Completions Survey, Market Absorption Survey)

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	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									
March 2010	450	18	280	4	328	207	0	195	1,483
March 2009	426	14	347	0	559	305	0	123	1,774
Hamilton City									
March 2010	130	2	12	0	89	83	0	195	512
March 2009	106	2	73	0	40	119	0	123	463
Stoney Creek City									
March 2010	70	0	31	0	0	0	0	0	101
March 2009	61	4	66	0	65	0	0	0	196
Ancaster City									
March 2010	122	8	102	0	80	62	0	0	374
March 2009	92	8	8	0	135	62	0	0	305
Dundas Town									
March 2010	13	2	6	4	30	62	0	0	117
March 2009	11	0	11	0	32	124	0	0	178
Flamborough									
March 2010	30	6	65	0	0	0	0	0	101
March 2009	51	0	64	0	0	0	0	0	115
Glanbrook									
March 2010	82	0	57	0	125	0	0	0	264
March 2009	105	0	125	0	287	0	0	0	517
Burlington City									
March 2010	122	132	37	0	77	539	0	182	1,089
March 2009	194	38	21	3	204	595	0	82	1,137
Grimsby Town									
March 2010	49	0	0	0	6	0	0	0	55
March 2009	32	0	51	0	0	0	0	0	83
Hamilton CMA									
March 2010	621	150	317	4	411	746	0	377	2,627
March 2009	652	52	419	3	763	900	0	205	2,994
Brant City									
March 2010	19	0	6	0	0	0	0	0	25
March 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
March 2010	53	0	21	1	57	0	0	36	168
March 2009	77	4	11	1	25	0	7	6	131
Brantford CMA									
March 2010	72	0	27	1	57	0	0	36	193
March 2009	109	4	11	1	25	21	7	6	184

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

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	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
COMPLETIONS										
New City of Hamilton										
March 2010	68	2	14	0	41	0	0	0	125	
March 2009	63	4	4	0	17	0	0	0	88	
Hamilton City										
March 2010	16	0	0	0	0	0	0	0	16	
March 2009	14	2	0	0	5	0	0	0	21	
Stoney Creek City										
March 2010	11	0	0	0	0	0	0	0	11	
March 2009	16	0	4	0	0	0	0	0	20	
Ancaster City										
March 2010	14	2	6	0	12	0	0	0	34	
March 2009	10	2	0	0	6	0	0	0	18	
Dundas Town										
March 2010	2	0	0	0	6	0	0	0	8	
March 2009	2	0	0	0	6	0	0	0	8	
Flamborough										
March 2010	9	0	0	0	0	0	0	0	9	
March 2009	11	0	0	0	0	0	0	0	11	
Glanbrook										
March 2010	15	0	8	0	23	0	0	0	46	
March 2009	10	0	0	0	0	0	0	0	10	
Burlington City										
March 2010	17	8	5	0	3	0	0	82	115	
March 2009	55	0	3	0	6	0	0	0	64	
Grimsby Town										
March 2010	8	0	8	0	13	0	0	0	29	
March 2009	7	0	0	0	0	0	0	0	7	
Hamilton CMA										
March 2010	93	10	27	0	57	0	0	82	269	
March 2009	125	4	7	0	23	0	0	0	159	
Brant City										
March 2010	10	0	0	0	0	0	0	0	10	
March 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
Brantford City										
March 2010	12	0	3	0	0	0	0	0	15	
March 2009	3	0	0	0	0	0	0	0	3	
Brantford CMA										
March 2010	22	0	3	0	0	0	0	0	25	
March 2009	8	0	0	0	0	0	0	0	8	

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

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	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									
March 2010	27	1	24	0	2	0	0	0	54
March 2009	46	2	23	0	0	0	0	0	71
Hamilton City									
March 2010	1	0	0	0	0	0	0	0	1
March 2009	3	1	0	0	0	0	0	0	4
Stoney Creek City									
March 2010	20	0	21	0	2	0	0	0	43
March 2009	39	0	18	0	0	0	0	0	57
Ancaster City									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	1	0	1	0	0	0	0	0	2
Dundas Town									
March 2010	1	0	0	0	0	0	0	0	1
March 2009	0	0	0	0	0	0	0	0	0
Flamborough									
March 2010	3	0	0	0	0	0	0	0	3
March 2009	3	0	0	0	0	0	0	0	3
Glanbrook									
March 2010	2	1	3	0	0	0	0	0	6
March 2009	0	1	4	0	0	0	0	0	5
Burlington City									
March 2010	3	15	5	0	6	11	0	0	40
March 2009	19	8	6	0	8	0	0	0	41
Grimsby Town									
March 2010	10	0	4	9	3	0	0	0	26
March 2009	12	0	5	0	0	0	0	0	17
Hamilton CMA									
March 2010	40	16	33	9	11	11	0	0	120
March 2009	77	10	34	0	8	0	0	0	129
Brant City									
March 2010	7	0	1	0	0	0	0	0	8
March 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
March 2010	24	0	4	0	10	0	0	2	40
March 2009	37	0	15	5	40	0	0	0	97
Brantford CMA									
March 2010	31	0	5	0	10	0	0	2	48
March 2009	45	0	26	5	40	0	0	0	116

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

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March 2010

	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									
March 2010	61	2	14	0	41	0	0	0	118
March 2009	65	4	5	0	17	0	0	0	91
Hamilton City									
March 2010	18	0	0	0	0	0	0	0	18
March 2009	15	2	0	0	5	0	0	0	22
Stoney Creek City									
March 2010	4	0	0	0	0	0	0	0	4
March 2009	17	0	3	0	0	0	0	0	20
Ancaster City									
March 2010	14	2	6	0	12	0	0	0	34
March 2009	10	2	0	0	6	0	0	0	18
Dundas Town									
March 2010	2	0	0	0	6	0	0	0	8
March 2009	2	0	0	0	6	0	0	0	8
Flamborough									
March 2010	6	0	0	0	0	0	0	0	6
March 2009	11	0	0	0	0	0	0	0	11
Glanbrook									
March 2010	16	0	8	0	23	0	0	0	47
March 2009	10	0	2	0	0	0	0	0	12
Burlington City									
March 2010	19	1	5	0	3	0	0	0	28
March 2009	44	1	0	0	0	0	0	0	45
Grimsby Town									
March 2010	10	0	6	0	11	0	0	0	27
March 2009	2	0	0	0	0	0	0	0	2
Hamilton CMA									
March 2010	90	3	25	0	55	0	0	0	173
March 2009	111	5	5	0	17	0	0	0	138
Brant City									
March 2010	11	0	0	0	0	0	0	0	11
March 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
March 2010	8	0	1	1	9	0	0	0	19
March 2009	5	0	0	0	0	0	0	0	5
Brantford CMA									
March 2010	19	0	1	1	9	0	0	0	30
March 2009	9	0	0	0	0	0	0	0	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 1.2a: History of Housing Starts of Hamilton CMA
2000 - 2009**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
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

Source: CMHC (Starts and Completions Survey)

**Table 1.2b: History of Housing Starts of Brantford CMA
2000 - 2009**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
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

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
March 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	% Change
Hamilton CMA	120	31	18	4	44	24	0	90	182	149	22.1
New City of Hamilton	92	24	2	4	38	24	0	0	132	52	153.8
Hamilton City	24	7	0	0	0	0	0	0	24	7	**
Stoney Creek City	11	3	0	0	8	4	0	0	19	7	171.4
Ancaster City	19	3	0	4	7	6	0	0	26	13	100.0
Dundas Town	1	1	0	0	0	0	0	0	1	1	0.0
Flamborough	6	6	2	0	4	4	0	0	12	10	20.0
Glanbrook	31	4	0	0	19	10	0	0	50	14	**
Burlington City	19	1	16	0	6	0	0	90	41	91	-54.9
Grimsby Town	9	6	0	0	0	0	0	0	9	6	50.0
Brantford CMA	20	4	0	2	17	0	0	0	37	6	**
Brant City	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	n/a
Brantford City	20	2	0	2	17	0	0	0	37	4	**

Table 2.1: Starts by Submarket and by Dwelling Type
January - March 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Hamilton CMA	337	108	66	8	232	101	377	172	1,012	389	160.2
New City of Hamilton	262	87	8	6	194	84	195	0	659	177	**
Hamilton City	61	14	2	0	5	20	195	0	263	34	**
Stoney Creek City	49	20	0	2	8	26	0	0	57	48	18.8
Ancaster City	61	23	0	4	59	12	0	0	120	39	**
Dundas Town	8	3	0	0	8	0	0	0	16	3	**
Flamborough	23	11	6	0	65	4	0	0	94	15	**
Glanbrook	60	16	0	0	49	22	0	0	109	38	186.8
Burlington City	33	9	58	2	38	17	182	172	311	200	55.5
Grimsby Town	42	12	0	0	0	0	0	0	42	12	**
Brantford CMA	47	69	0	2	40	0	36	0	123	71	73.2
Brant City	6	n/a	0	n/a	0	n/a	0	n/a	6	n/a	n/a
Brantford City	41	61	0	2	40	0	36	0	117	63	85.7

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
March 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009
Hamilton CMA	44	24	0	0	0	90	0	0
New City of Hamilton	38	24	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	8	4	0	0	0	0	0	0
Ancaster City	7	6	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	4	4	0	0	0	0	0	0
Glanbrook	19	10	0	0	0	0	0	0
Burlington City	6	0	0	0	0	90	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	17	0	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	17	0	0	0	0	0	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - March 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	232	101	0	0	182	90	195	82
New City of Hamilton	194	84	0	0	0	0	195	0
Hamilton City	5	20	0	0	0	0	195	0
Stoney Creek City	8	26	0	0	0	0	0	0
Ancaster City	59	12	0	0	0	0	0	0
Dundas Town	8	0	0	0	0	0	0	0
Flamborough	65	4	0	0	0	0	0	0
Glanbrook	49	22	0	0	0	0	0	0
Burlington City	38	17	0	0	182	90	0	82
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	40	0	0	0	0	0	36	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	40	0	0	0	0	0	36	0

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

Table 2.4: Starts by Submarket and by Intended Market
March 2010

Submarket	Freehold		Condominium		Rental		Total*	
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009
Hamilton CMA	158	43	24	106	0	0	182	149
New City of Hamilton	114	36	18	16	0	0	132	52
Hamilton City	24	7	0	0	0	0	24	7
Stoney Creek City	19	7	0	0	0	0	19	7
Ancaster City	19	7	7	6	0	0	26	13
Dundas Town	1	1	0	0	0	0	1	1
Flamborough	12	10	0	0	0	0	12	10
Glanbrook	39	4	11	10	0	0	50	14
Burlington City	35	1	6	90	0	0	41	91
Grimsby Town	9	6	0	0	0	0	9	6
Brantford CMA	26	6	11	0	0	0	37	6
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	26	4	11	0	0	0	37	4

Table 2.5: Starts by Submarket and by Intended Market
January - March 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	539	146	278	161	195	82	1,012	389
New City of Hamilton	392	123	72	54	195	0	659	177
Hamilton City	63	14	5	20	195	0	263	34
Stoney Creek City	57	48	0	0	0	0	57	48
Ancaster City	102	27	18	12	0	0	120	39
Dundas Town	8	3	8	0	0	0	16	3
Flamborough	94	15	0	0	0	0	94	15
Glanbrook	68	16	41	22	0	0	109	38
Burlington City	105	11	206	107	0	82	311	200
Grimsby Town	42	12	0	0	0	0	42	12
Brantford CMA	70	71	17	0	36	0	123	71
Brant City	6	n/a	0	n/a	0	n/a	6	n/a
Brantford City	64	63	17	0	36	0	117	63

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
March 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	% Change
Hamilton CMA	93	125	10	4	84	30	82	0	269	159	69.2
New City of Hamilton	68	63	2	4	55	21	0	0	125	88	42.0
Hamilton City	16	14	0	2	0	5	0	0	16	21	-23.8
Stoney Creek City	11	16	0	0	0	4	0	0	11	20	-45.0
Ancaster City	14	10	2	2	18	6	0	0	34	18	88.9
Dundas Town	2	2	0	0	6	6	0	0	8	8	0.0
Flamborough	9	11	0	0	0	0	0	0	9	11	-18.2
Glanbrook	15	10	0	0	31	0	0	0	46	10	**
Burlington City	17	55	8	0	8	9	82	0	115	64	79.7
Grimsby Town	8	7	0	0	21	0	0	0	29	7	**
Brantford CMA	22	8	0	0	3	0	0	0	25	8	**
Brant City	10	n/a	0	n/a	0	n/a	0	n/a	10	n/a	n/a
Brantford City	12	3	0	0	3	0	0	0	15	3	**

Table 3.1: Completions by Submarket and by Dwelling Type
January - March 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Hamilton CMA	274	298	28	12	239	186	82	0	623	496	25.6
New City of Hamilton	188	174	6	4	183	154	0	0	377	332	13.6
Hamilton City	62	40	2	2	0	25	0	0	64	67	-4.5
Stoney Creek City	26	51	2	0	56	38	0	0	84	89	-5.6
Ancaster City	35	29	2	2	37	9	0	0	74	40	85.0
Dundas Town	7	4	0	0	6	6	0	0	13	10	30.0
Flamborough	20	25	0	0	0	39	0	0	20	64	-68.8
Glanbrook	37	25	0	0	84	37	0	0	121	62	95.2
Burlington City	57	101	22	8	16	19	82	0	177	128	38.3
Grimsby Town	29	23	0	0	40	13	0	0	69	36	91.7
Brantford CMA	59	56	2	0	9	29	0	0	70	85	-17.6
Brant City	28	n/a	0	n/a	0	n/a	0	n/a	28	n/a	n/a
Brantford City	31	21	2	0	9	22	0	0	42	43	-2.3

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

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
March 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009
Hamilton CMA	84	30	0	0	0	0	82	0
New City of Hamilton	55	21	0	0	0	0	0	0
Hamilton City	0	5	0	0	0	0	0	0
Stoney Creek City	0	4	0	0	0	0	0	0
Ancaster City	18	6	0	0	0	0	0	0
Dundas Town	6	6	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	31	0	0	0	0	0	0	0
Burlington City	8	9	0	0	0	0	82	0
Grimsby Town	21	0	0	0	0	0	0	0
Brantford CMA	3	0	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	3	0	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - March 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	239	186	0	0	0	0	82	0
New City of Hamilton	183	154	0	0	0	0	0	0
Hamilton City	0	25	0	0	0	0	0	0
Stoney Creek City	56	38	0	0	0	0	0	0
Ancaster City	37	9	0	0	0	0	0	0
Dundas Town	6	6	0	0	0	0	0	0
Flamborough	0	39	0	0	0	0	0	0
Glanbrook	84	37	0	0	0	0	0	0
Burlington City	16	19	0	0	0	0	82	0
Grimsby Town	40	13	0	0	0	0	0	0
Brantford CMA	9	29	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	9	22	0	0	0	0	0	0

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

Table 3.4: Completions by Submarket and by Intended Market
March 2010

Submarket	Freehold		Condominium		Rental		Total*	
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009
Hamilton CMA	130	136	57	23	82	0	269	159
New City of Hamilton	84	71	41	17	0	0	125	88
Hamilton City	16	16	0	5	0	0	16	21
Stoney Creek City	11	20	0	0	0	0	11	20
Ancaster City	22	12	12	6	0	0	34	18
Dundas Town	2	2	6	6	0	0	8	8
Flamborough	9	11	0	0	0	0	9	11
Glanbrook	23	10	23	0	0	0	46	10
Burlington City	30	58	3	6	82	0	115	64
Grimsby Town	16	7	13	0	0	0	29	7
Brantford CMA	25	8	0	0	0	0	25	8
Brant City	10	n/a	0	n/a	0	n/a	10	n/a
Brantford City	15	3	0	0	0	0	15	3

Table 3.5: Completions by Submarket and by Intended Market
January - March 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	375	438	166	58	82	0	623	496
New City of Hamilton	247	289	130	43	0	0	377	332
Hamilton City	64	62	0	5	0	0	64	67
Stoney Creek City	58	89	26	0	0	0	84	89
Ancaster City	43	31	31	9	0	0	74	40
Dundas Town	7	4	6	6	0	0	13	10
Flamborough	20	64	0	0	0	0	20	64
Glanbrook	54	39	67	23	0	0	121	62
Burlington City	84	113	11	15	82	0	177	128
Grimsby Town	44	36	25	0	0	0	69	36
Brantford CMA	63	69	7	16	0	0	70	85
Brant City	28	n/a	0	n/a	0	n/a	28	n/a
Brantford City	35	27	7	16	0	0	42	43

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
March 2010

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$250,000		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
March 2010	4	7.0	5	8.8	5	8.8	12	21.1	31	54.4	57	407,350	433,553
March 2009	5	7.7	7	10.8	18	27.7	13	20.0	22	33.8	65	355,990	422,109
Year-to-date 2010	7	4.0	14	8.1	28	16.2	43	24.9	81	46.8	173	394,000	435,016
Year-to-date 2009	7	4.2	22	13.1	49	29.2	33	19.6	57	33.9	168	356,990	419,216
Hamilton City													
March 2010	0	0.0	1	5.6	1	5.6	7	38.9	9	50.0	18	402,750	423,827
March 2009	0	0.0	2	13.3	4	26.7	6	40.0	3	20.0	15	353,000	375,658
Year-to-date 2010	0	0.0	4	7.3	8	14.5	22	40.0	21	38.2	55	385,000	395,420
Year-to-date 2009	2	4.9	4	9.8	11	26.8	11	26.8	13	31.7	41	359,000	425,906
Stoney Creek City													
March 2010	0	0.0	1	25.0	1	25.0	1	25.0	1	25.0	4	--	--
March 2009	0	0.0	3	17.6	8	47.1	3	17.6	3	17.6	17	317,990	369,626
Year-to-date 2010	0	0.0	6	20.0	8	26.7	8	26.7	8	26.7	30	353,400	390,221
Year-to-date 2009	0	0.0	9	20.9	21	48.8	7	16.3	6	14.0	43	317,990	348,202
Ancaster City													
March 2010	0	0.0	0	0.0	0	0.0	3	25.0	9	75.0	12	449,350	469,133
March 2009	1	10.0	0	0.0	0	0.0	0	0.0	9	90.0	10	498,000	621,259
Year-to-date 2010	0	0.0	0	0.0	1	2.9	5	14.3	29	82.9	35	459,900	546,891
Year-to-date 2009	1	3.6	0	0.0	0	0.0	1	3.6	26	92.9	28	505,500	593,921
Dundas Town													
March 2010	0	0.0	0	0.0	1	50.0	0	0.0	1	50.0	2	--	--
March 2009	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2010	0	0.0	0	0.0	1	16.7	0	0.0	5	83.3	6	--	--
Year-to-date 2009	0	0.0	1	25.0	1	25.0	0	0.0	2	50.0	4	--	--
Flamborough													
March 2010	2	40.0	0	0.0	0	0.0	0	0.0	3	60.0	5	--	--
March 2009	4	36.4	0	0.0	2	18.2	1	9.1	4	36.4	11	329,000	449,091
Year-to-date 2010	4	36.4	0	0.0	0	0.0	0	0.0	7	63.6	11	500,000	556,456
Year-to-date 2009	4	16.0	1	4.0	7	28.0	4	16.0	9	36.0	25	350,000	431,963
Glanbrook													
March 2010	2	13.3	3	20.0	2	13.3	1	6.7	7	46.7	15	395,200	401,687
March 2009	0	0.0	2	20.0	4	40.0	3	30.0	1	10.0	10	345,145	347,307
Year-to-date 2010	3	8.6	4	11.4	10	28.6	8	22.9	10	28.6	35	352,900	371,968
Year-to-date 2009	0	0.0	7	25.9	9	33.3	10	37.0	1	3.7	27	341,990	334,579
Burlington City													
March 2010	0	0.0	0	0.0	0	0.0	0	0.0	19	100.0	19	453,990	605,886
March 2009	0	0.0	0	0.0	1	2.3	7	15.9	36	81.8	44	450,990	511,559
Year-to-date 2010	0	0.0	0	0.0	0	0.0	1	1.7	59	98.3	60	455,490	564,692
Year-to-date 2009	0	0.0	0	0.0	2	2.0	13	13.1	84	84.8	99	485,990	582,972
Grimsby Town													
March 2010	0	0.0	2	20.0	6	60.0	2	20.0	0	0.0	10	329,900	326,000
March 2009	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	--	--
Year-to-date 2010	0	0.0	2	11.1	10	55.6	3	16.7	3	16.7	18	329,900	359,844
Year-to-date 2009	0	0.0	2	11.1	14	77.8	2	11.1	0	0.0	18	329,900	326,456

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
March 2010

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$250,000		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
March 2010	4	4.7	7	8.1	11	12.8	14	16.3	50	58.1	86	411,995	459,120
March 2009	5	4.5	7	6.3	20	18.0	21	18.9	58	52.3	111	405,990	456,085
Year-to-date 2010	7	2.8	16	6.4	38	15.1	47	18.7	143	57.0	251	416,000	460,623
Year-to-date 2009	7	2.5	24	8.4	65	22.8	48	16.8	141	49.5	285	399,990	470,241

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
March 2010

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 (%)			
Brant City													
March 2010	0	0.0	0	0.0	1	9.1	3	27.3	7	63.6	11	358,000	601,118
March 2009	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 2010	0	0.0	0	0.0	1	3.6	5	17.9	22	78.6	28	487,500	548,168
Year-to-date 2009	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													
March 2010	0	0.0	3	33.3	1	11.1	4	44.4	1	11.1	9	--	--
March 2009	2	40.0	3	60.0	0	0.0	0	0.0	0	0.0	5	--	--
Year-to-date 2010	4	10.5	7	18.4	6	15.8	14	36.8	7	18.4	38	312,450	288,155
Year-to-date 2009	10	22.7	14	31.8	11	25.0	6	13.6	3	6.8	44	248,000	250,248
Brantford CMA													
March 2010	0	0.0	3	15.0	2	10.0	7	35.0	8	40.0	20	324,950	459,955
March 2009	3	33.3	4	44.4	0	0.0	0	0.0	2	22.2	9	--	--
Year-to-date 2010	4	6.1	7	10.6	7	10.6	19	28.8	29	43.9	66	329,450	398,464
Year-to-date 2009	16	20.5	19	24.4	15	19.2	13	16.7	15	19.2	78	260,000	281,870

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

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
March 2010**

Submarket	March 2010	March 2009	% Change	YTD 2010	YTD 2009	% Change
Hamilton CMA	459,120	456,085	0.7	460,623	470,241	-2.0
New City of Hamilton	433,553	422,109	2.7	435,016	419,216	3.8
Hamilton City	423,827	375,658	12.8	395,420	425,906	-7.2
Stoney Creek City	--	369,626	n/a	390,221	348,202	12.1
Ancaster City	469,133	621,259	-24.5	546,891	593,921	-7.9
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	449,091	n/a	556,456	431,963	28.8
Glanbrook	401,687	347,307	15.7	371,968	334,579	11.2
Burlington City	605,886	511,559	18.4	564,692	582,972	-3.1
Grimsby Town	326,000	--	n/a	359,844	326,456	10.2
Brantford CMA	459,955	--	n/a	398,464	281,870	41.4
Brant City	601,118	n/a	n/a	548,168	n/a	n/a
Brantford City	--	--	n/a	288,155	250,248	15.1

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

Table 5a: MLS® Residential Activity for Hamilton
March 2010

		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
2009	January	447	-42.9	728	1,435	1,473	49.4	264,549	-4.9	271,312
	February	717	-28.2	848	1,368	1,454	58.3	265,452	-3.9	263,440
	March	1,002	-5.2	914	1,754	1,454	62.9	263,120	-9.0	269,854
	April	1,188	-14.0	983	1,851	1,441	68.2	286,191	0.8	281,264
	May	1,316	-8.3	1,066	1,754	1,436	74.2	297,132	1.1	287,590
	June	1,560	17.7	1,152	1,690	1,405	82.0	297,117	3.4	291,643
	July	1,318	9.5	1,103	1,594	1,490	74.0	296,591	5.3	299,214
	August	1,090	15.1	1,119	1,383	1,478	75.7	291,374	2.6	295,771
	September	1,162	18.7	1,141	1,606	1,420	80.4	304,670	7.8	306,373
	October	1,130	27.1	1,169	1,435	1,522	76.8	296,253	16.6	300,757
	November	1,017	54.6	1,214	1,216	1,609	75.5	310,377	9.1	313,193
	December	733	61.5	1,244	710	1,615	77.0	285,795	19.0	289,575
2010	January	714	59.7	1,218	1,548	1,635	74.5	288,397	9.0	297,226
	February	1,067	48.8	1,249	1,588	1,665	75.0	314,656	18.5	310,136
	March	1,365	36.2	1,204	2,095	1,693	71.1	313,372	19.1	314,851
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2009	2,166	-23.7		4,557			264,187	-6.2	
	Q1 2010	3,146	45.2		5,231			308,139	16.6	
	YTD 2009	2,166	-23.7		4,557			264,187	-6.2	
	YTD 2010	3,146	45.2		5,231			308,139	16.6	

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

¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
March 2010

		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
2009	January	95	-34.5	130	220	238	54.6	202,157	-1.6	211,138
	February	118	-25.3	127	247	252	50.4	205,770	-10.4	218,013
	March	155	-21.7	135	365	313	43.1	219,250	0.0	221,246
	April	175	-21.9	151	324	279	54.1	210,840	-5.5	203,938
	May	168	-28.8	143	322	265	54.0	213,223	-4.2	207,631
	June	223	-5.9	162	340	274	59.1	226,115	2.4	221,746
	July	208	5.6	169	298	269	62.8	235,504	5.3	225,653
	August	147	-14.5	150	276	292	51.4	212,326	0.3	214,951
	September	181	-7.2	174	305	271	64.2	229,386	4.0	227,406
	October	147	0.0	167	242	252	66.3	212,771	-0.7	217,795
	November	173	82.1	213	237	297	71.7	227,982	7.8	224,307
	December	94	1.1	162	145	319	50.8	235,419	11.5	244,855
2010	January	139	46.3	201	280	302	66.6	227,009	12.3	234,340
	February	180	52.5	192	280	294	65.3	229,626	11.6	240,630
	March	202	30.3	175	377	320	54.7	220,518	0.6	220,848
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2009	368	-26.5		832			210,515	-3.6	
	Q1 2010	521	41.6		937			225,397	7.1	
	YTD 2009	368	-26.5		832			210,515	-3.6	
	YTD 2010	521	41.6		937			225,397	7.1	

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

¹Source: CREA

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

Table 6a: Economic Indicators
March 2010

		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						
2009	January	627	5.00	5.79	152.3	112.4	366.6	8.1	66.5	796
	February	627	5.00	5.79	152.2	113.1	369.0	8.2	67.1	806
	March	613	4.50	5.55	151.9	113.7	373.3	8.5	68.0	809
	April	596	3.90	5.25	150.8	113.2	376.7	7.7	68.0	808
	May	596	3.90	5.25	149.1	114.0	379.1	7.4	68.1	803
	June	631	3.75	5.85	149.3	114.2	376.4	7.2	67.5	805
	July	631	3.75	5.85	150.9	113.7	372.2	8.3	67.5	817
	August	631	3.75	5.85	150.2	113.7	368.6	8.9	67.2	818
	September	610	3.70	5.49	150.5	113.8	368.7	9.0	67.3	822
	October	630	3.80	5.84	151.3	113.9	372.9	8.4	67.5	823
	November	616	3.60	5.59	151.0	114.6	375.1	8.1	67.6	832
	December	610	3.60	5.49	151.0	114.1	374.9	8.5	67.9	822
2010	January	610	3.60	5.49	151.3	114.5	373	8.9	67.8	829
	February	604	3.60	5.39	152.7	115.1	371.4	8.7	67.3	852
	March	631	3.60	5.85		115.3	370.8	7.9	66.6	871
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

Table 6b: Economic Indicators
March 2010

		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						
2009	January	627	5.00	5.79	146.6	112.4	50.9	7.1	67.9	797
	February	627	5.00	5.79	146.6	113.1	50.9	8.0	68.4	785
	March	613	4.50	5.55	146.2	113.7	50.5	9.1	68.8	779
	April	596	3.90	5.25	145.5	113.2	50.7	9.2	68.9	777
	May	596	3.90	5.25	145.1	114.0	50.8	9.6	69.7	788
	June	631	3.75	5.85	145.1	114.2	51.0	10.1	70.6	793
	July	631	3.75	5.85	145.3	113.7	51.3	11.8	71.8	796
	August	631	3.75	5.85	145.4	113.7	51.2	12.3	72.2	800
	September	610	3.70	5.49	146.1	113.8	51.7	13.0	72.9	797
	October	630	3.80	5.84	146.5	113.9	52.5	12.4	73.3	785
	November	616	3.60	5.59	147.2	114.6	53.1	12.4	73.7	771
	December	610	3.60	5.49	148.0	114.1	53.6	11.5	73.7	760
2010	January	610	3.60	5.49	148.7	114.5	53	11.0	73.0	768
	February	604	3.60	5.39	148.2	115.1	52.5	10.3	72.0	776
	March	631	3.60	5.85		115.3	51.3	9.9	70.0	791
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A “**dwelling unit**”, for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A “**start**”, for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units “**under construction**” as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A “**completion**”, for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term “**absorbed**” means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A “**Single-Detached**” dwelling (also referred to as “**Single**”) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A “**Semi-Detached (Double)**” dwelling (also referred to as “**Semi**”) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A “**Row (Townhouse)**” dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term “**Apartment and other**” includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The “**intended market**” is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A “**Rural**” area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada’s 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada’s 2001 Census area definitions.

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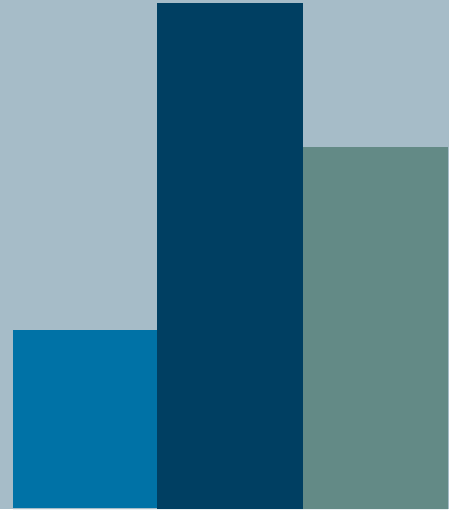
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