

HOUSING NOW

Hamilton and Brantford CMAs



CANADA MORTGAGE AND HOUSING CORPORATION

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New Home Market

New Home Starts Up

New home starts in the Hamilton Census Metropolitan Area (CMA) were up last month as compared to a year ago, but still remain below historical levels for the month of May. Builders broke ground for 139 single-detached homes and 119 townhouses, most of which were free-hold.

There were also 26 semi-detached homes started, of which 22 were in Burlington. The number of starts other than single-detached houses was up more than three-fold. The majority of the new home starts last month were in Ancaster, Flamborough, and Burlington.

In the first five months of 2010, new home starts were more than double their level in the same period of 2009. The number of units under construction and completed were

Figure 1

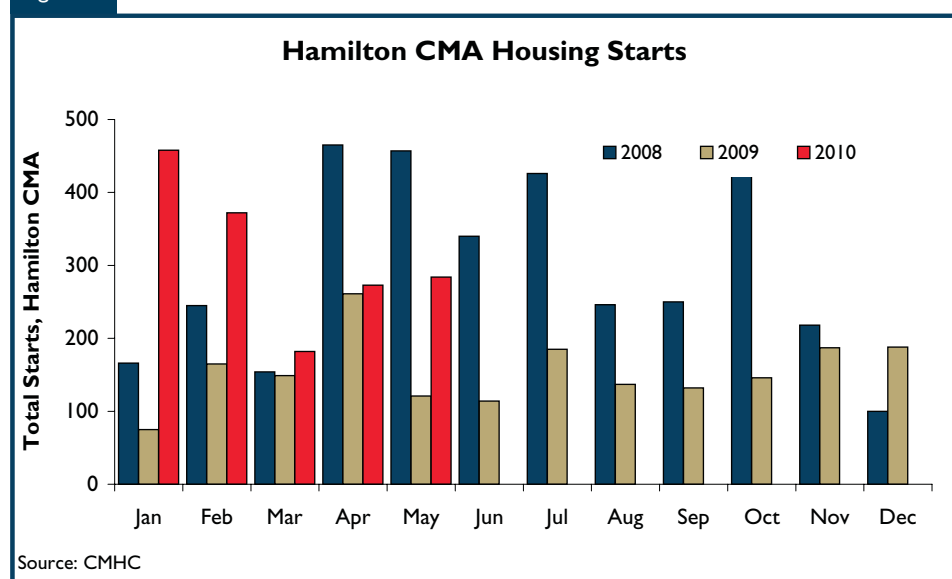


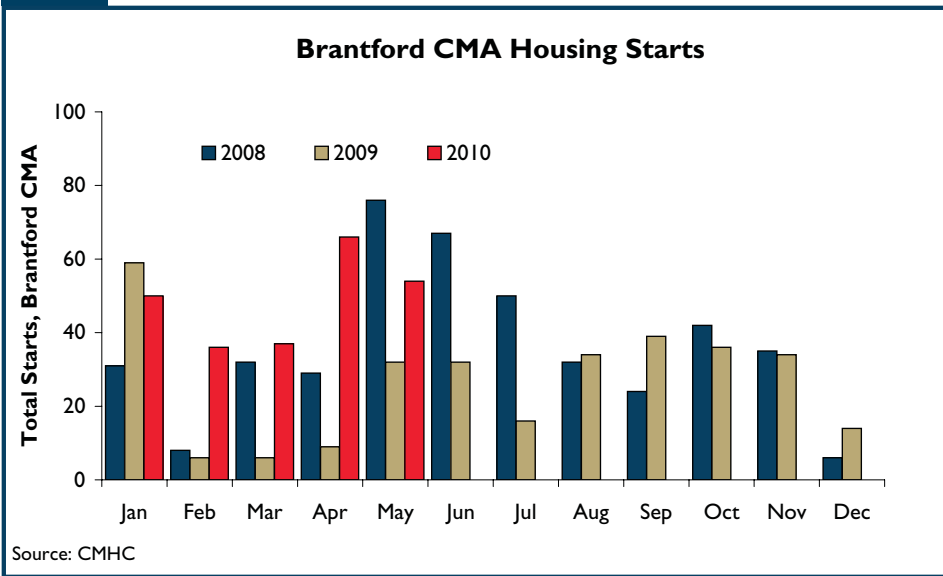
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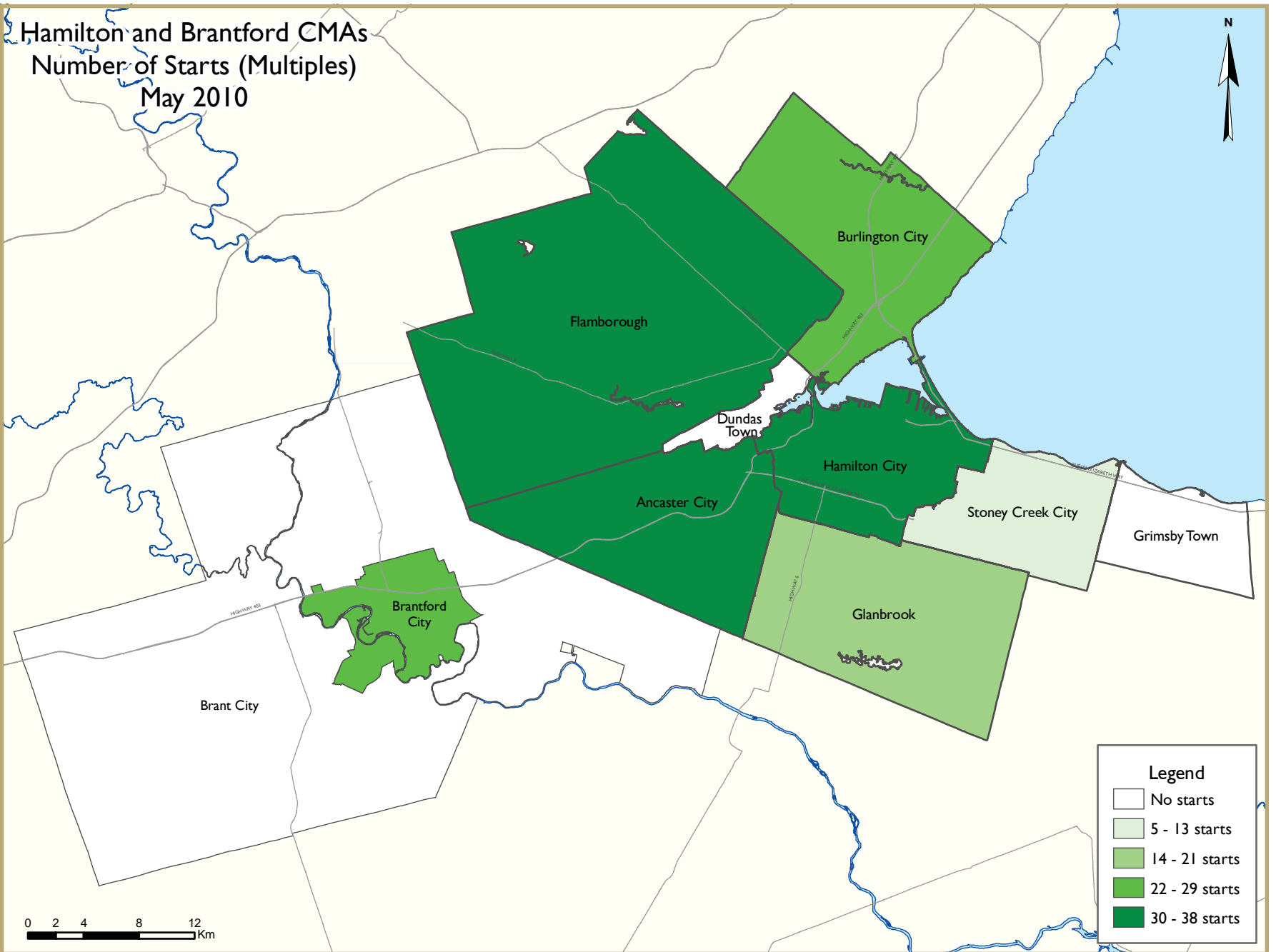
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Figure 2

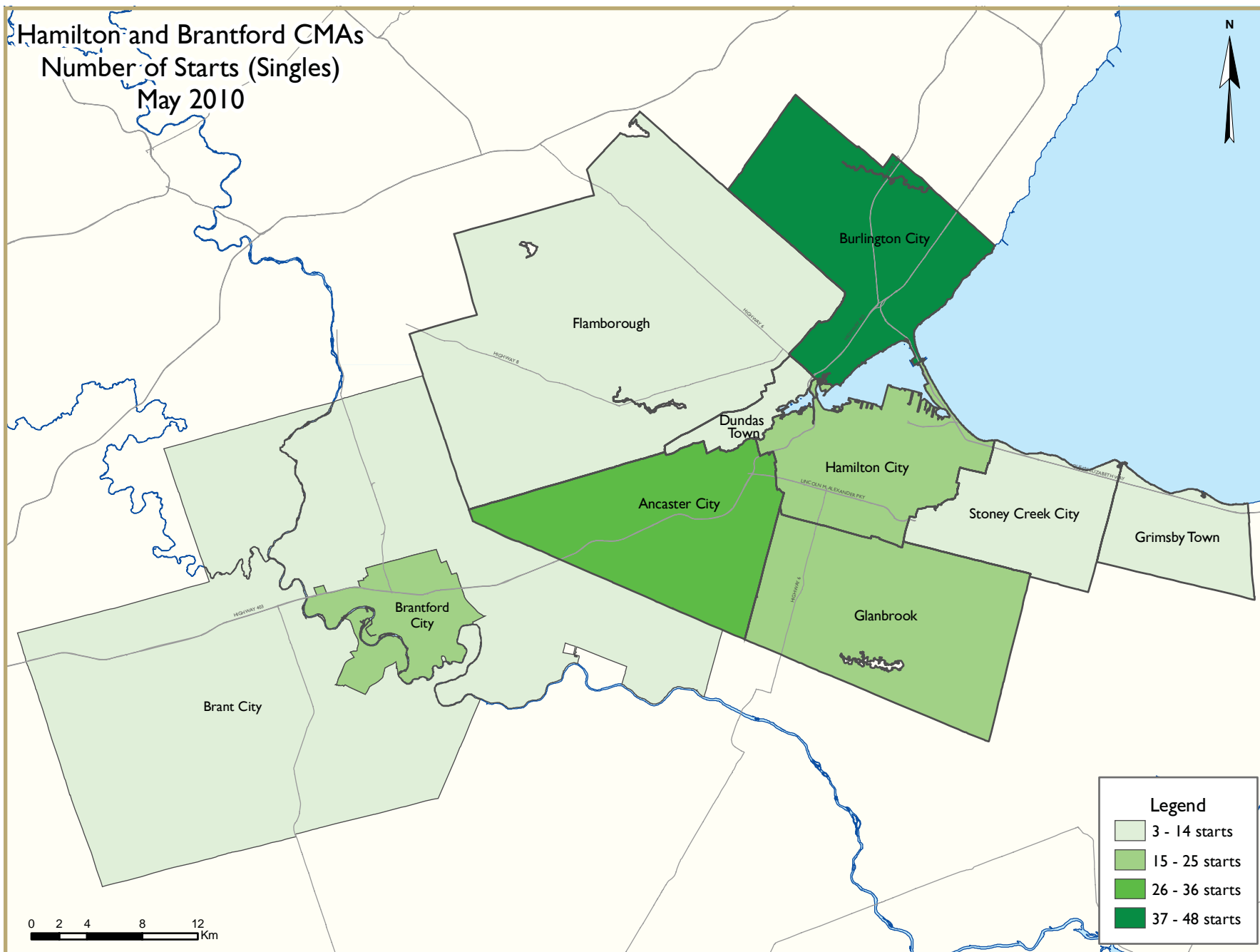


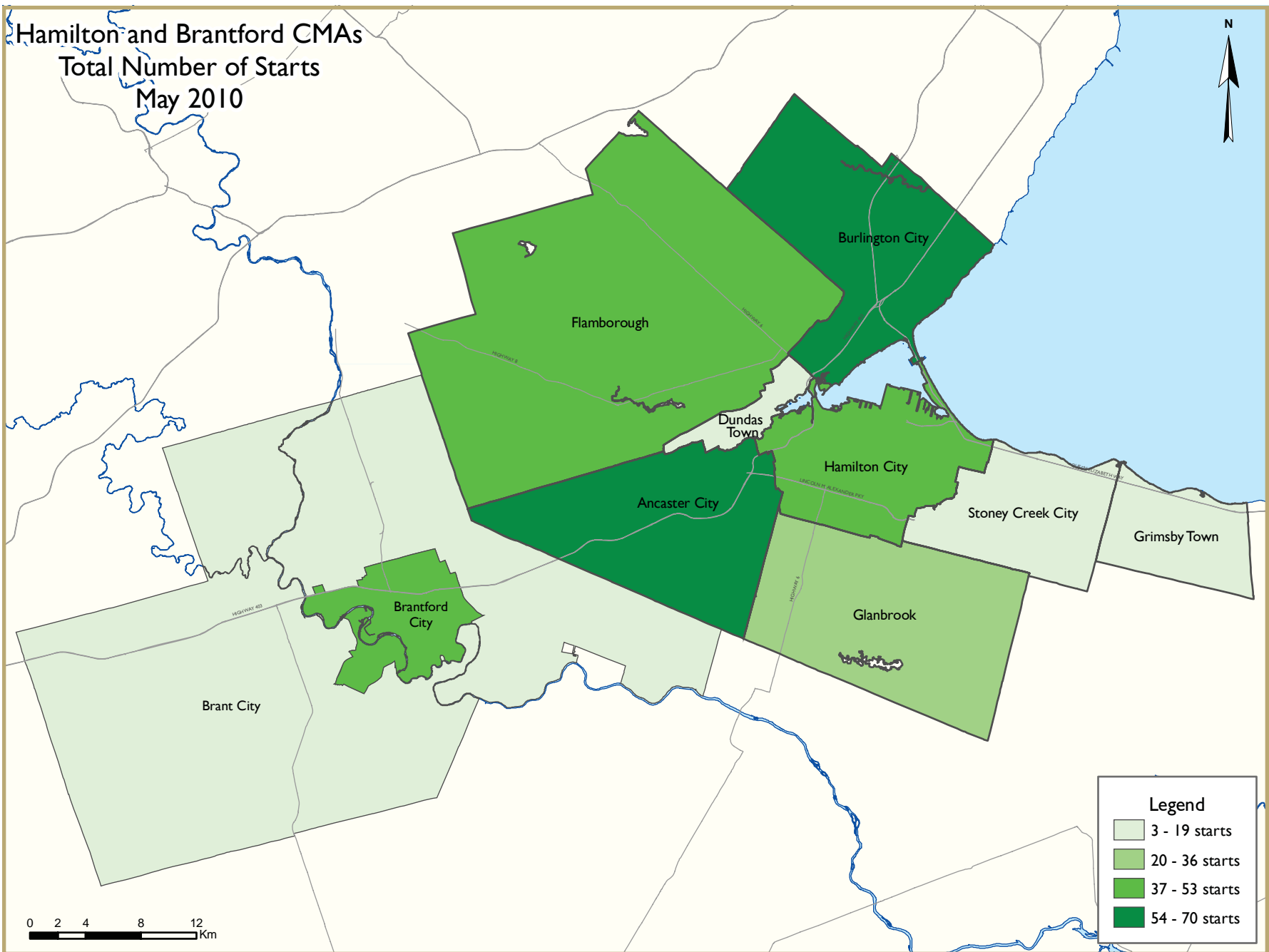
on par with last year, suggesting that builders were occupied with all phases of construction. Once completed, builders have been able to sell most of these homes, given that only 128 remained unsold last month.

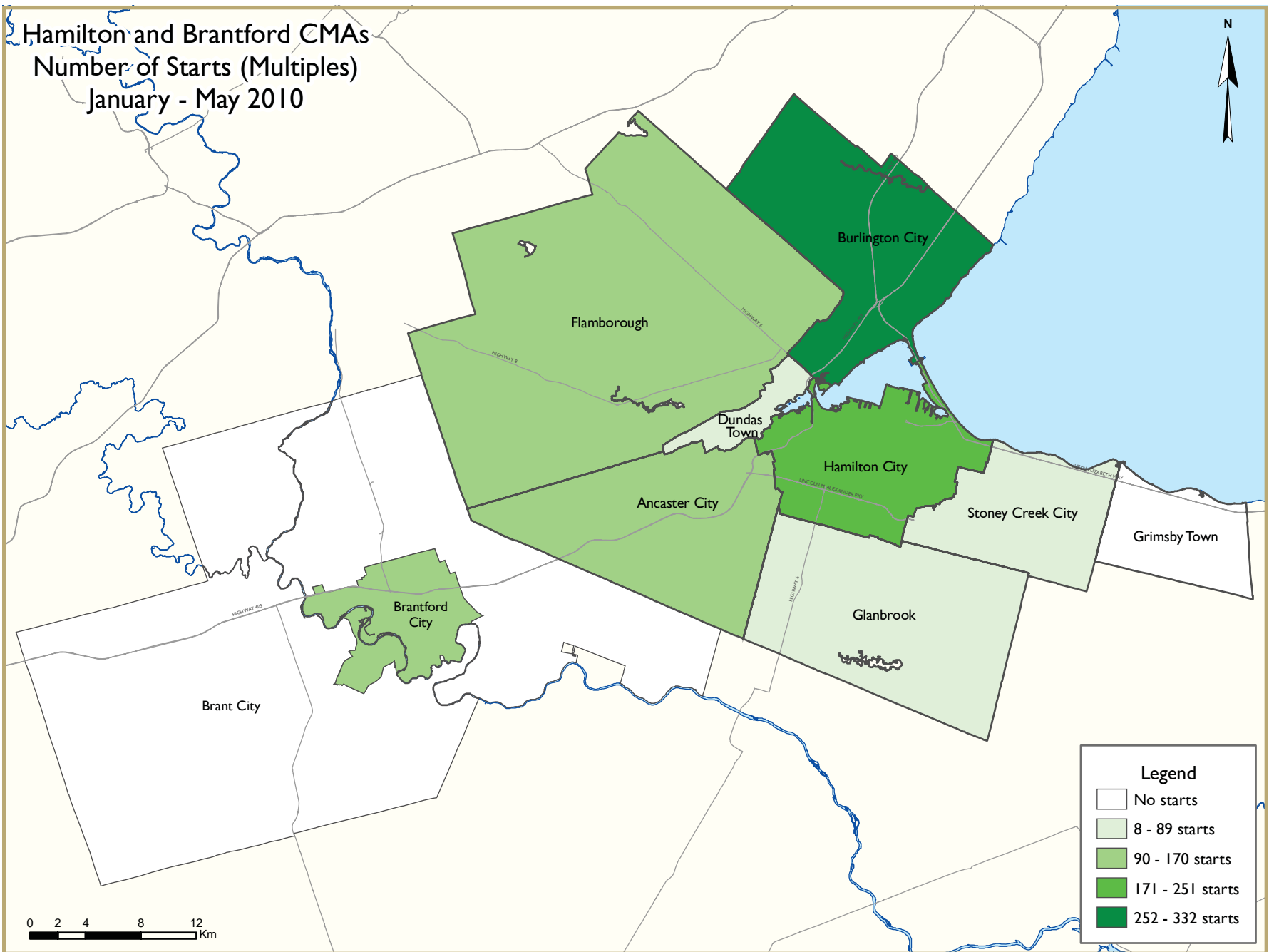
Starts were also up in Brantford, with 54 new homes started during the month. Nearly all of the homes were in the City of Brantford. Starts were up for all home types, with a notable increase in semi-detached, townhouses and apartment starts. Some of these included condominium tenure apartments and townhouses.

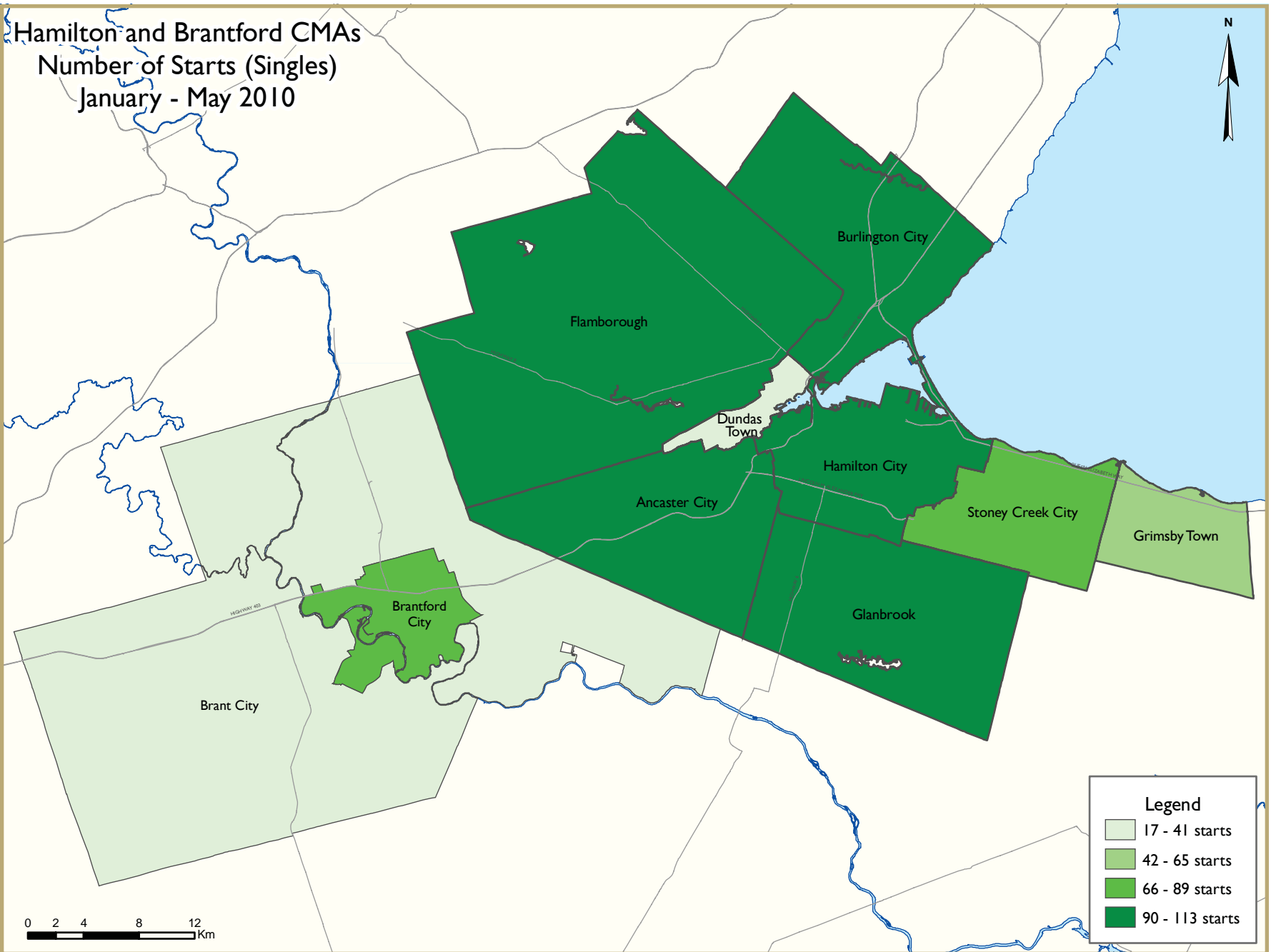


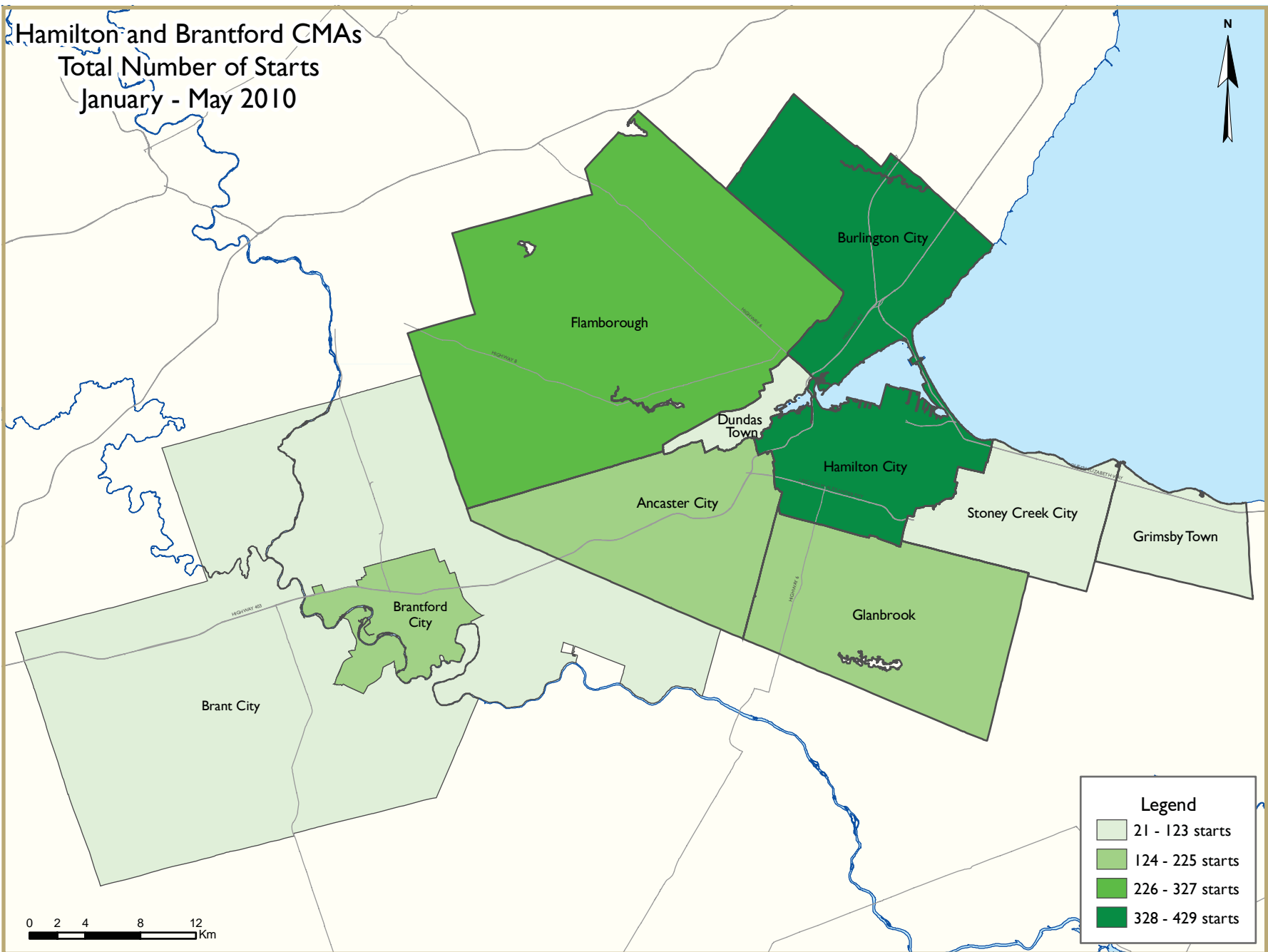
Hamilton and Brantford CMAs Number of Starts (Singles) May 2010











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

SYMBOLS

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

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

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
May 2010	135	26	92	4	27	0	0	0	284
May 2009	78	2	27	0	14	0	0	0	121
% Change	73.1	**	**	n/a	92.9	n/a	n/a	n/a	134.7
Year-to-date 2010	658	124	267	4	139	182	0	195	1,569
Year-to-date 2009	233	32	63	0	89	90	0	264	771
% Change	182.4	**	**	n/a	56.2	102.2	n/a	-26.1	103.5
UNDER CONSTRUCTION									
May 2010	720	150	430	6	344	695	0	377	2,723
May 2009	548	68	399	1	642	900	0	264	2,822
% Change	31.4	120.6	7.8	**	-46.4	-22.8	n/a	42.8	-3.5
COMPLETIONS									
May 2010	121	18	3	1	92	51	1	0	287
May 2009	114	4	25	0	53	0	0	123	319
% Change	6.1	**	-88.0	n/a	73.6	n/a	n/a	-100.0	-10.0
Year-to-date 2010	492	84	94	4	275	51	1	82	1,083
Year-to-date 2009	524	18	186	5	194	0	0	123	1,050
% Change	-6.1	**	-49.5	-20.0	41.8	n/a	n/a	-33.3	3.1
COMPLETED & NOT ABSORBED									
May 2010	65	11	27	8	5	11	1	0	128
May 2009	85	11	40	0	12	0	0	0	148
% Change	-23.5	0.0	-32.5	n/a	-58.3	n/a	n/a	n/a	-13.5
ABSORBED									
May 2010	110	21	4	3	95	51	0	0	284
May 2009	112	3	25	0	54	0	0	123	317
% Change	-1.8	**	-84.0	n/a	75.9	n/a	n/a	-100.0	-10.4
Year-to-date 2010	446	74	90	4	275	53	0	0	942
Year-to-date 2009	505	26	187	5	184	0	0	127	1,034
% Change	-11.7	184.6	-51.9	-20.0	49.5	n/a	n/a	-100.0	-8.9

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

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

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
May 2010	31	4	5	0	9	5	0	0	54
May 2009	22	0	6	0	4	0	0	0	32
% Change	40.9	n/a	-16.7	n/a	125.0	n/a	n/a	n/a	68.8
Year-to-date 2010	103	6	37	1	25	5	0	66	243
Year-to-date 2009	99	2	6	0	4	0	0	1	112
% Change	4.0	200.0	**	n/a	**	n/a	n/a	**	117.0
UNDER CONSTRUCTION									
May 2010	95	6	40	1	44	5	0	66	257
May 2009	55	2	6	0	29	0	7	0	99
% Change	72.7	200.0	**	n/a	51.7	n/a	-100.0	n/a	159.6
COMPLETIONS									
May 2010	21	0	0	0	14	0	0	0	35
May 2009	62	0	6	0	0	21	0	2	91
% Change	-66.1	n/a	-100.0	n/a	n/a	-100.0	n/a	-100.0	-61.5
Year-to-date 2010	92	2	3	1	28	0	0	0	126
Year-to-date 2009	134	2	30	7	10	21	0	8	212
% Change	-31.3	0.0	-90.0	-85.7	180.0	-100.0	n/a	-100.0	-40.6
COMPLETED & NOT ABSORBED									
May 2010	31	0	2	0	19	0	0	2	54
May 2009	70	2	29	3	33	21	0	2	160
% Change	-55.7	-100.0	-93.1	-100.0	-42.4	-100.0	n/a	0.0	-66.3
ABSORBED									
May 2010	20	0	0	0	5	0	0	0	25
May 2009	27	0	6	2	6	0	0	0	41
% Change	-25.9	n/a	-100.0	-100.0	-16.7	n/a	n/a	n/a	-39.0
Year-to-date 2010	98	2	7	2	29	18	0	0	156
Year-to-date 2009	133	0	10	7	12	0	0	6	168
% Change	-26.3	n/a	-30.0	-71.4	141.7	n/a	n/a	-100.0	-7.1

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

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

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

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
New City of Hamilton									
May 2010	84	4	92	4	27	0	0	0	211
May 2009	63	0	27	0	0	0	0	0	90
Hamilton City									
May 2010	17	2	30	0	0	0	0	0	49
May 2009	15	0	6	0	0	0	0	0	21
Stoney Creek City									
May 2010	11	0	5	0	0	0	0	0	16
May 2009	18	0	8	0	0	0	0	0	26
Ancaster City									
May 2010	26	0	26	0	12	0	0	0	64
May 2009	19	0	6	0	0	0	0	0	25
Dundas Town									
May 2010	0	0	0	4	0	0	0	0	4
May 2009	0	0	0	0	0	0	0	0	0
Flamborough									
May 2010	13	2	31	0	0	0	0	0	46
May 2009	6	0	0	0	0	0	0	0	6
Glanbrook									
May 2010	17	0	0	0	15	0	0	0	32
May 2009	5	0	7	0	0	0	0	0	12
Burlington City									
May 2010	48	22	0	0	0	0	0	0	70
May 2009	4	2	0	0	14	0	0	0	20
Grimsby Town									
May 2010	3	0	0	0	0	0	0	0	3
May 2009	11	0	0	0	0	0	0	0	11
Hamilton CMA									
May 2010	135	26	92	4	27	0	0	0	284
May 2009	78	2	27	0	14	0	0	0	121
Brant City									
May 2010	11	0	0	0	0	0	0	0	11
May 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
May 2010	20	4	5	0	9	5	0	0	43
May 2009	16	0	0	0	4	0	0	0	20
Brantford CMA									
May 2010	31	4	5	0	9	5	0	0	54
May 2009	22	0	6	0	4	0	0	0	32

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

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

	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									
May 2010	532	30	393	6	272	156	0	195	1,585
May 2009	391	10	327	0	511	305	0	0	1,544
Hamilton City									
May 2010	126	6	47	0	51	32	0	195	458
May 2009	102	0	50	0	35	119	0	0	306
Stoney Creek City									
May 2010	60	4	29	0	0	0	0	0	93
May 2009	42	2	50	0	57	0	0	0	151
Ancaster City									
May 2010	129	8	125	0	80	62	0	0	404
May 2009	106	8	20	0	129	62	0	0	325
Dundas Town									
May 2010	14	2	6	6	24	62	0	0	114
May 2009	11	0	11	0	26	124	0	0	172
Flamborough									
May 2010	92	10	125	0	0	0	0	0	227
May 2009	52	0	64	0	0	0	0	0	116
Glanbrook									
May 2010	109	0	54	0	117	0	0	0	280
May 2009	78	0	132	0	264	0	0	0	474
Burlington City									
May 2010	143	120	37	0	72	539	0	182	1,093
May 2009	128	58	21	1	131	595	0	264	1,198
Grimsby Town									
May 2010	45	0	0	0	0	0	0	0	45
May 2009	29	0	51	0	0	0	0	0	80
Hamilton CMA									
May 2010	720	150	430	6	344	695	0	377	2,723
May 2009	548	68	399	1	642	900	0	264	2,822
Brant City									
May 2010	22	0	6	0	0	0	0	0	28
May 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
May 2010	73	6	34	1	44	5	0	66	229
May 2009	34	2	0	0	29	0	7	0	72
Brantford CMA									
May 2010	95	6	40	1	44	5	0	66	257
May 2009	55	2	6	0	29	0	7	0	99

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
May 2010

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
New City of Hamilton									
May 2010	84	0	3	1	69	51	1	0	209
May 2009	72	2	25	0	29	0	0	123	251
Hamilton City									
May 2010	34	0	0	0	35	51	0	0	120
May 2009	17	0	12	0	0	0	0	123	152
Stoney Creek City									
May 2010	14	0	0	0	0	0	0	0	14
May 2009	22	2	13	0	8	0	0	0	45
Ancaster City									
May 2010	17	0	3	0	12	0	1	0	33
May 2009	11	0	0	0	0	0	0	0	11
Dundas Town									
May 2010	3	0	0	1	6	0	0	0	10
May 2009	2	0	0	0	6	0	0	0	8
Flamborough									
May 2010	4	0	0	0	0	0	0	0	4
May 2009	1	0	0	0	0	0	0	0	1
Glanbrook									
May 2010	12	0	0	0	16	0	0	0	28
May 2009	19	0	0	0	15	0	0	0	34
Burlington City									
May 2010	22	18	0	0	17	0	0	0	57
May 2009	32	2	0	0	24	0	0	0	58
Grimsby Town									
May 2010	15	0	0	0	6	0	0	0	21
May 2009	10	0	0	0	0	0	0	0	10
Hamilton CMA									
May 2010	121	18	3	1	92	51	1	0	287
May 2009	114	4	25	0	53	0	0	123	319
Brant City									
May 2010	10	0	0	0	0	0	0	0	10
May 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
May 2010	11	0	0	0	14	0	0	0	25
May 2009	56	0	6	0	0	0	0	0	62
Brantford CMA									
May 2010	21	0	0	0	14	0	0	0	35
May 2009	62	0	6	0	0	21	0	2	91

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
May 2010

	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									
May 2010	29	1	22	0	0	0	1	0	53
May 2009	49	2	30	0	0	0	0	0	81
Hamilton City									
May 2010	2	0	0	0	0	0	0	0	2
May 2009	2	0	0	0	0	0	0	0	2
Stoney Creek City									
May 2010	20	0	19	0	0	0	0	0	39
May 2009	39	1	26	0	0	0	0	0	66
Ancaster City									
May 2010	2	0	0	0	0	0	1	0	3
May 2009	2	0	0	0	0	0	0	0	2
Dundas Town									
May 2010	1	0	0	0	0	0	0	0	1
May 2009	0	0	0	0	0	0	0	0	0
Flamborough									
May 2010	2	0	0	0	0	0	0	0	2
May 2009	4	0	0	0	0	0	0	0	4
Glanbrook									
May 2010	2	1	3	0	0	0	0	0	6
May 2009	2	1	4	0	0	0	0	0	7
Burlington City									
May 2010	21	10	5	0	5	11	0	0	52
May 2009	25	9	6	0	12	0	0	0	52
Grimsby Town									
May 2010	15	0	0	8	0	0	0	0	23
May 2009	11	0	4	0	0	0	0	0	15
Hamilton CMA									
May 2010	65	11	27	8	5	11	1	0	128
May 2009	85	11	40	0	12	0	0	0	148
Brant City									
May 2010	6	0	1	0	0	0	0	0	7
May 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
May 2010	25	0	1	0	19	0	0	2	47
May 2009	65	2	18	3	33	0	0	0	121
Brantford CMA									
May 2010	31	0	2	0	19	0	0	2	54
May 2009	70	2	29	3	33	21	0	2	160

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
May 2010

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
New City of Hamilton									
May 2010	84	0	4	1	70	51	0	0	210
May 2009	73	1	24	0	29	0	0	123	250
Hamilton City									
May 2010	32	0	0	0	35	51	0	0	118
May 2009	18	0	12	0	0	0	0	123	153
Stoney Creek City									
May 2010	18	0	1	0	1	0	0	0	20
May 2009	24	1	12	0	8	0	0	0	45
Ancaster City									
May 2010	13	0	3	0	12	0	0	0	28
May 2009	10	0	0	0	0	0	0	0	10
Dundas Town									
May 2010	3	0	0	1	6	0	0	0	10
May 2009	2	0	0	0	6	0	0	0	8
Flamborough									
May 2010	6	0	0	0	0	0	0	0	6
May 2009	1	0	0	0	0	0	0	0	1
Glanbrook									
May 2010	12	0	0	0	16	0	0	0	28
May 2009	18	0	0	0	15	0	0	0	33
Burlington City									
May 2010	15	21	0	0	17	0	0	0	53
May 2009	31	2	0	0	25	0	0	0	58
Grimsby Town									
May 2010	11	0	0	2	8	0	0	0	21
May 2009	8	0	1	0	0	0	0	0	9
Hamilton CMA									
May 2010	110	21	4	3	95	51	0	0	284
May 2009	112	3	25	0	54	0	0	123	317
Brant City									
May 2010	10	0	0	0	0	0	0	0	10
May 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
May 2010	10	0	0	0	5	0	0	0	15
May 2009	20	0	6	2	6	0	0	0	34
Brantford CMA									
May 2010	20	0	0	0	5	0	0	0	25
May 2009	27	0	6	2	6	0	0	0	41

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, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	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
May 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009	% Change
Hamilton CMA	139	78	26	2	119	41	0	0	284	121	134.7
New City of Hamilton	88	63	4	0	119	27	0	0	211	90	134.4
Hamilton City	17	15	2	0	30	6	0	0	49	21	133.3
Stoney Creek City	11	18	0	0	5	8	0	0	16	26	-38.5
Ancaster City	26	19	0	0	38	6	0	0	64	25	156.0
Dundas Town	4	0	0	0	0	0	0	0	4	0	n/a
Flamborough	13	6	2	0	31	0	0	0	46	6	**
Glanbrook	17	5	0	0	15	7	0	0	32	12	166.7
Burlington City	48	4	22	2	0	14	0	0	70	20	**
Grimsby Town	3	11	0	0	0	0	0	0	3	11	-72.7
Brantford CMA	31	22	4	0	14	10	5	0	54	32	68.8
Brant City	11	n/a	0	n/a	0	n/a	0	n/a	11	n/a	n/a
Brantford City	20	16	4	0	14	4	5	0	43	20	115.0

Table 2.1: Starts by Submarket and by Dwelling Type
January - May 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	662	233	124	36	406	148	377	354	1,569	771	103.5
New City of Hamilton	502	192	24	6	356	117	195	0	1077	315	**
Hamilton City	113	40	6	0	44	26	195	0	358	66	**
Stoney Creek City	67	45	4	2	18	34	0	0	89	81	9.9
Ancaster City	105	60	2	4	97	24	0	0	204	88	131.8
Dundas Town	17	6	0	0	8	0	0	0	25	6	**
Flamborough	93	17	12	0	125	4	0	0	230	21	**
Glanbrook	107	24	0	0	64	29	0	0	171	53	**
Burlington City	97	15	100	30	50	31	182	354	429	430	-0.2
Grimsby Town	63	26	0	0	0	0	0	0	63	26	142.3
Brantford CMA	104	99	6	2	62	10	71	1	243	112	117.0
Brant City	21	n/a	0	n/a	0	n/a	0	n/a	21	n/a	n/a
Brantford City	83	80	6	2	62	4	71	0	222	86	158.1

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

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
May 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009
Hamilton CMA	119	41	0	0	0	0	0	0
New City of Hamilton	119	27	0	0	0	0	0	0
Hamilton City	30	6	0	0	0	0	0	0
Stoney Creek City	5	8	0	0	0	0	0	0
Ancaster City	38	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	15	7	0	0	0	0	0	0
Burlington City	0	14	0	0	0	0	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	14	10	0	0	5	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	14	4	0	0	5	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - May 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	406	148	0	0	182	90	195	264
New City of Hamilton	356	117	0	0	0	0	195	0
Hamilton City	44	26	0	0	0	0	195	0
Stoney Creek City	18	34	0	0	0	0	0	0
Ancaster City	97	24	0	0	0	0	0	0
Dundas Town	8	0	0	0	0	0	0	0
Flamborough	125	4	0	0	0	0	0	0
Glanbrook	64	29	0	0	0	0	0	0
Burlington City	50	31	0	0	182	90	0	264
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	62	10	0	0	5	0	66	1
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	62	4	0	0	5	0	66	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
May 2010

Submarket	Freehold		Condominium		Rental		Total*	
	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009
Hamilton CMA	253	107	31	14	0	0	284	121
New City of Hamilton	180	90	31	0	0	0	211	90
Hamilton City	49	21	0	0	0	0	49	21
Stoney Creek City	16	26	0	0	0	0	16	26
Ancaster City	52	25	12	0	0	0	64	25
Dundas Town	0	0	4	0	0	0	4	0
Flamborough	46	6	0	0	0	0	46	6
Glanbrook	17	12	15	0	0	0	32	12
Burlington City	70	6	0	14	0	0	70	20
Grimsby Town	3	11	0	0	0	0	3	11
Brantford CMA	40	28	14	4	0	0	54	32
Brant City	11	n/a	0	n/a	0	n/a	11	n/a
Brantford City	29	16	14	4	0	0	43	20

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	1,049	328	325	179	195	264	1,569	771
New City of Hamilton	775	261	107	54	195	0	1,077	315
Hamilton City	154	46	9	20	195	0	358	66
Stoney Creek City	89	81	0	0	0	0	89	81
Ancaster City	174	76	30	12	0	0	204	88
Dundas Town	13	6	12	0	0	0	25	6
Flamborough	230	21	0	0	0	0	230	21
Glanbrook	115	31	56	22	0	0	171	53
Burlington City	211	41	218	125	0	264	429	430
Grimsby Town	63	26	0	0	0	0	63	26
Brantford CMA	146	107	31	4	66	1	243	112
Brant City	21	n/a	0	n/a	0	n/a	21	n/a
Brantford City	125	82	31	4	66	0	222	86

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
May 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009	% Change
Hamilton CMA	123	114	20	6	93	76	51	123	287	319	-10.0
New City of Hamilton	86	72	2	2	70	54	51	123	209	251	-16.7
Hamilton City	34	17	0	0	35	12	51	123	120	152	-21.1
Stoney Creek City	14	22	0	2	0	21	0	0	14	45	-68.9
Ancaster City	18	11	2	0	13	0	0	0	33	11	200.0
Dundas Town	4	2	0	0	6	6	0	0	10	8	25.0
Flamborough	4	1	0	0	0	0	0	0	4	1	**
Glanbrook	12	19	0	0	16	15	0	0	28	34	-17.6
Burlington City	22	32	18	4	17	22	0	0	57	58	-1.7
Grimsby Town	15	10	0	0	6	0	0	0	21	10	110.0
Brantford CMA	21	62	0	0	14	6	0	23	35	91	-61.5
Brant City	10	n/a	0	n/a	0	n/a	0	n/a	10	n/a	n/a
Brantford City	11	56	0	0	14	6	0	0	25	62	-59.7

Table 3.1: Completions by Submarket and by Dwelling Type
January - May 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	497	529	88	22	365	376	133	123	1083	1050	3.1
New City of Hamilton	344	314	12	8	286	255	51	123	693	700	-1.0
Hamilton City	118	70	2	4	42	59	51	123	213	256	-16.8
Stoney Creek City	54	95	2	2	68	70	0	0	124	167	-25.7
Ancaster City	72	52	6	2	50	15	0	0	128	69	85.5
Dundas Town	13	7	0	0	12	12	0	0	25	19	31.6
Flamborough	28	30	2	0	0	39	0	0	30	69	-56.5
Glanbrook	58	60	0	0	114	60	0	0	172	120	43.3
Burlington City	99	175	76	14	33	108	82	0	290	297	-2.4
Grimsby Town	54	40	0	0	46	13	0	0	100	53	88.7
Brantford CMA	93	141	2	2	31	40	0	29	126	212	-40.6
Brant City	40	n/a	0	n/a	0	n/a	0	n/a	40	n/a	n/a
Brantford City	53	84	2	2	31	33	0	6	86	125	-31.2

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

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009
Hamilton CMA	93	76	0	0	51	0	0	123
New City of Hamilton	70	54	0	0	51	0	0	123
Hamilton City	35	12	0	0	51	0	0	123
Stoney Creek City	0	21	0	0	0	0	0	0
Ancaster City	13	0	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	16	15	0	0	0	0	0	0
Burlington City	17	22	0	0	0	0	0	0
Grimsby Town	6	0	0	0	0	0	0	0
Brantford CMA	14	6	0	0	0	21	0	2
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	14	6	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - May 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	365	376	0	0	51	0	82	123
New City of Hamilton	286	255	0	0	51	0	0	123
Hamilton City	42	59	0	0	51	0	0	123
Stoney Creek City	68	70	0	0	0	0	0	0
Ancaster City	50	15	0	0	0	0	0	0
Dundas Town	12	12	0	0	0	0	0	0
Flamborough	0	39	0	0	0	0	0	0
Glanbrook	114	60	0	0	0	0	0	0
Burlington City	33	108	0	0	0	0	82	0
Grimsby Town	46	13	0	0	0	0	0	0
Brantford CMA	31	40	0	0	0	21	0	8
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	31	33	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)

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

Submarket	Freehold		Condominium		Rental		Total*	
	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009	May 2010	May 2009
Hamilton CMA	142	143	144	53	1	123	287	319
New City of Hamilton	87	99	121	29	1	123	209	251
Hamilton City	34	29	86	0	0	123	120	152
Stoney Creek City	14	37	0	8	0	0	14	45
Ancaster City	20	11	12	0	1	0	33	11
Dundas Town	3	2	7	6	0	0	10	8
Flamborough	4	1	0	0	0	0	4	1
Glanbrook	12	19	16	15	0	0	28	34
Burlington City	40	34	17	24	0	0	57	58
Grimsby Town	15	10	6	0	0	0	21	10
Brantford CMA	21	68	14	21	0	2	35	91
Brant City	10	n/a	0	n/a	0	n/a	10	n/a
Brantford City	11	62	14	0	0	0	25	62

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	670	728	330	199	83	123	1,083	1,050
New City of Hamilton	422	486	270	91	1	123	693	700
Hamilton City	120	123	93	10	0	123	213	256
Stoney Creek City	98	159	26	8	0	0	124	167
Ancaster City	84	54	43	15	1	0	128	69
Dundas Town	11	7	14	12	0	0	25	19
Flamborough	30	69	0	0	0	0	30	69
Glanbrook	78	74	94	46	0	0	172	120
Burlington City	180	189	28	108	82	0	290	297
Grimsby Town	68	53	32	0	0	0	100	53
Brantford CMA	97	166	29	38	0	8	126	212
Brant City	40	n/a	0	n/a	0	n/a	40	n/a
Brantford City	57	102	29	17	0	6	86	125

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
May 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													
May 2010	6	7.1	8	9.5	17	20.2	26	31.0	27	32.1	84	375,624	413,182
May 2009	2	2.7	21	28.8	22	30.1	11	15.1	17	23.3	73	339,900	392,039
Year-to-date 2010	18	5.6	27	8.4	51	15.8	88	27.2	139	43.0	323	389,900	423,538
Year-to-date 2009	11	3.6	64	20.9	88	28.8	50	16.3	93	30.4	306	345,945	399,968
Hamilton City													
May 2010	0	0.0	5	15.6	12	37.5	13	40.6	2	6.3	32	346,995	345,655
May 2009	0	0.0	3	16.7	6	33.3	6	33.3	3	16.7	18	361,395	424,762
Year-to-date 2010	1	0.9	14	13.0	23	21.3	41	38.0	29	26.9	108	366,600	374,578
Year-to-date 2009	2	2.8	9	12.5	21	29.2	21	29.2	19	26.4	72	358,495	413,681
Stoney Creek City													
May 2010	0	0.0	0	0.0	1	5.6	8	44.4	9	50.0	18	401,900	446,400
May 2009	0	0.0	9	37.5	11	45.8	3	12.5	1	4.2	24	327,945	327,278
Year-to-date 2010	0	0.0	6	10.3	11	19.0	21	36.2	20	34.5	58	383,900	405,361
Year-to-date 2009	0	0.0	27	31.0	41	47.1	11	12.6	8	9.2	87	317,990	334,675
Ancaster City													
May 2010	0	0.0	0	0.0	0	0.0	0	0.0	12	100.0	12	504,500	706,623
May 2009	0	0.0	0	0.0	0	0.0	0	0.0	10	100.0	10	564,500	637,400
Year-to-date 2010	0	0.0	0	0.0	2	3.0	9	13.6	55	83.3	66	461,950	555,581
Year-to-date 2009	1	2.0	0	0.0	0	0.0	1	2.0	48	96.0	50	500,500	581,108
Dundas Town													
May 2010	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	--	--
May 2009	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	2	--	--
Year-to-date 2010	0	0.0	0	0.0	1	8.3	1	8.3	10	83.3	12	450,950	470,101
Year-to-date 2009	0	0.0	3	42.9	1	14.3	0	0.0	3	42.9	7	--	--
Flamborough													
May 2010	4	66.7	1	16.7	0	0.0	1	16.7	0	0.0	6	--	--
May 2009	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2010	9	40.9	1	4.5	0	0.0	2	9.1	10	45.5	22	373,400	449,195
Year-to-date 2009	7	24.1	1	3.4	7	24.1	4	13.8	10	34.5	29	349,990	413,348
Glanbrook													
May 2010	2	16.7	2	16.7	4	33.3	3	25.0	1	8.3	12	308,750	322,190
May 2009	1	5.6	7	38.9	5	27.8	2	11.1	3	16.7	18	310,195	330,082
Year-to-date 2010	8	14.3	6	10.7	14	25.0	14	25.0	14	25.0	56	349,995	357,150
Year-to-date 2009	1	1.6	24	39.3	18	29.5	13	21.3	5	8.2	61	310,990	325,695
Burlington City													
May 2010	0	0.0	0	0.0	0	0.0	0	0.0	15	100.0	15	456,990	528,459
May 2009	0	0.0	0	0.0	0	0.0	1	3.2	30	96.8	31	490,000	525,379
Year-to-date 2010	0	0.0	0	0.0	0	0.0	1	1.2	83	98.8	84	453,990	571,468
Year-to-date 2009	0	0.0	0	0.0	2	1.2	16	9.6	149	89.2	167	485,990	587,531
Grimsby Town													
May 2010	0	0.0	0	0.0	6	46.2	4	30.8	3	23.1	13	354,900	360,938
May 2009	0	0.0	0	0.0	7	87.5	0	0.0	1	12.5	8	--	--
Year-to-date 2010	0	0.0	2	5.7	17	48.6	8	22.9	8	22.9	35	331,900	365,829
Year-to-date 2009	0	0.0	2	5.4	30	81.1	3	8.1	2	5.4	37	329,900	343,657

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
May 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													
May 2010	6	5.4	8	7.1	23	20.5	30	26.8	45	40.2	112	379,950	422,557
May 2009	2	1.8	21	18.8	29	25.9	12	10.7	48	42.9	112	371,845	428,489
Year-to-date 2010	18	4.1	29	6.6	68	15.4	97	21.9	230	52.0	442	405,900	447,081
Year-to-date 2009	11	2.2	66	12.9	120	23.5	69	13.5	244	47.8	510	391,995	457,301

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
May 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													
May 2010	0	0.0	0	0.0	0	0.0	1	10.0	9	90.0	10	552,500	562,990
May 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	2	5.0	7	17.5	31	77.5	40	525,000	538,880
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													
May 2010	0	0.0	3	30.0	5	50.0	2	20.0	0	0.0	10	265,400	270,440
May 2009	14	63.6	2	9.1	3	13.6	0	0.0	3	13.6	22	150,000	204,636
Year-to-date 2010	4	6.7	16	26.7	16	26.7	16	26.7	8	13.3	60	269,900	279,010
Year-to-date 2009	24	30.0	22	27.5	20	25.0	7	8.8	7	8.8	80	245,000	239,636
Brantford CMA													
May 2010	0	0.0	3	15.0	5	25.0	3	15.0	9	45.0	20	337,900	416,715
May 2009	15	51.7	3	10.3	4	13.8	1	3.4	6	20.7	29	168,000	258,345
Year-to-date 2010	4	4.0	16	16.0	18	18.0	23	23.0	39	39.0	100	319,950	382,958
Year-to-date 2009	35	25.0	30	21.4	28	20.0	17	12.1	30	21.4	140	255,000	280,328

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
May 2010**

Submarket	May 2010	May 2009	% Change	YTD 2010	YTD 2009	% Change
Hamilton CMA	422,557	428,489	-1.4	447,081	457,301	-2.2
New City of Hamilton	413,182	392,039	5.4	423,538	399,968	5.9
Hamilton City	345,655	424,762	-18.6	374,578	413,681	-9.5
Stoney Creek City	446,400	327,278	36.4	405,361	334,675	21.1
Ancaster City	706,623	637,400	10.9	555,581	581,108	-4.4
Dundas Town	--	--	n/a	470,101	--	n/a
Flamborough	--	--	n/a	449,195	413,348	8.7
Glanbrook	322,190	330,082	-2.4	357,150	325,695	9.7
Burlington City	528,459	525,379	0.6	571,468	587,531	-2.7
Grimsby Town	360,938	--	n/a	365,829	343,657	6.5
Brantford CMA	416,715	258,345	61.3	382,958	280,328	36.6
Brant City	562,990	n/a	n/a	538,880	n/a	n/a
Brantford City	270,440	204,636	32.2	279,010	239,636	16.4

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

Table 5a: MLS® Residential Activity for Hamilton
May 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	1,210	2,095	1,705	71.0	313,372	19.1	313,443
	April	1,490	25.4	1,197	2,350	1,753	68.3	317,909	11.1	311,912
	May	1,406	6.8	1,131	2,180	1,753	64.5	315,647	6.2	303,757
	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	4,670	-17.4		8,162			279,068	-2.2	
	YTD 2010	6,042	29.4		9,761			312,295	11.9	

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

¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
May 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	319	54.9	220,518	0.6	219,600
	April	231	32.0	183	373	294	62.2	234,024	11.0	226,812
	May	194	15.5	168	330	289	58.1	225,969	6.0	227,290
	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	711	-26.0		1,478			211,235	-4.2	
	YTD 2010	946	33.1		1,640			227,621	7.8	

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¹Source: CREA

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

Table 6a: Economic Indicators
May 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	152.3	115.3	370.8	7.9	66.6	871
	April	655	3.80	6.25	152.2	115.7	367.5	7.7	65.8	874
	May	639	3.70	5.99		116.2	365.1	7.8	65.4	858
	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
May 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	51.0	7.0	67.9	797
	February	627	5.00	5.79	146.6	113.1	50.8	8.1	68.4	785
	March	613	4.50	5.55	146.2	113.7	50.6	9.2	68.9	779
	April	596	3.90	5.25	145.5	113.2	50.8	9.1	69.0	777
	May	596	3.90	5.25	145.1	114.0	50.9	9.6	69.8	788
	June	631	3.75	5.85	145.1	114.2	51.1	10.2	70.7	793
	July	631	3.75	5.85	145.3	113.7	51.4	11.8	71.9	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	51.6	13.0	72.7	797
	October	630	3.80	5.84	146.5	113.9	52.4	12.3	73.1	785
	November	616	3.60	5.59	147.2	114.6	53.0	12.5	73.6	771
	December	610	3.60	5.49	148.0	114.1	53.4	11.5	73.7	760
2010	January	610	3.60	5.49	148.7	114.5	53	10.9	73.0	768
	February	604	3.60	5.39	148.2	115.1	52.4	10.3	71.9	776
	March	631	3.60	5.85	148.5	115.3	51.4	10.0	70.1	791
	April	655	3.80	6.25	148.8	115.7	49.9	10.6	68.7	803
	May	639	3.70	5.99		116.2	49.1	10.4	67.5	796
	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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