

HOUSING NOW

Hamilton and Brantford CMAs



CANADA MORTGAGE AND HOUSING CORPORATION

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New Home Market

New Home Construction Up in Hamilton and Brantford

New home starts in the Hamilton Census Metropolitan Area (CMA) reached over 500 starts during the month of August, a monthly high in comparison to recent years. Starts of all new home types were up last month which boosted total starts well above

the average for this time of the year. In Burlington, new construction of homes (including all of the new condominiums and nearly all of the semi-detached homes in the CMA) contributed to nearly half of the starts during the month. A number of single-detached homes started in Ancaster, Glanbrook, and Stoney Creek also pushed single-detached starts higher. A rise in the region's freehold townhouses helped surpass the number of condominium-

Figure 1

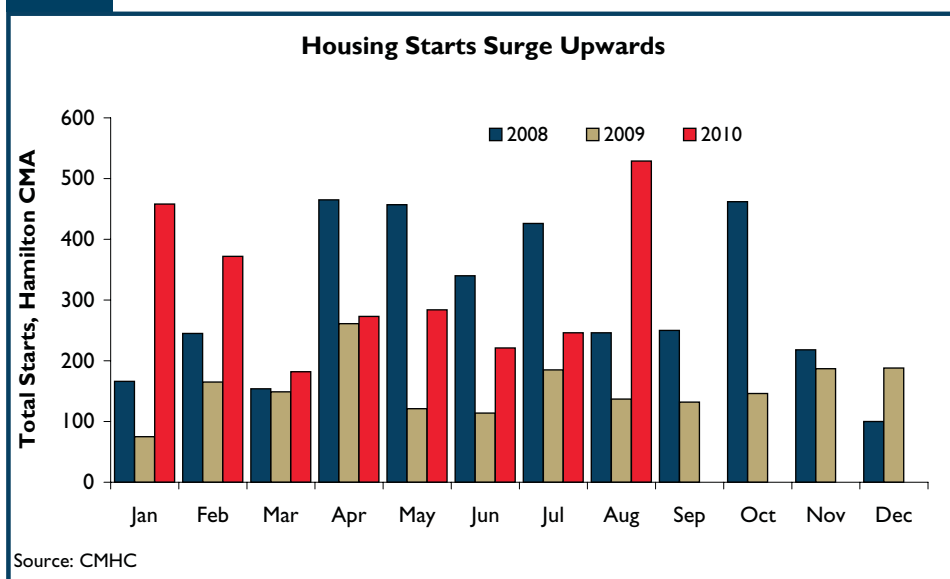


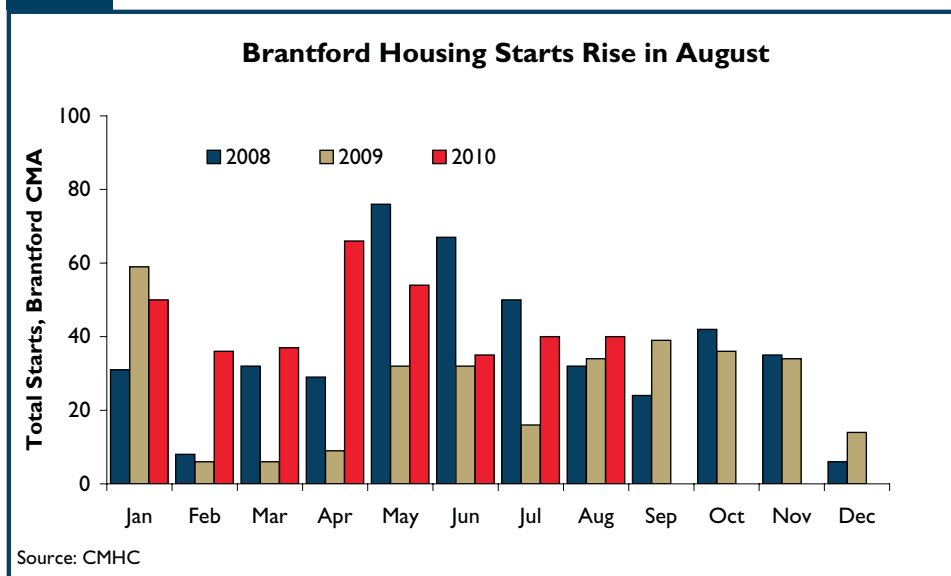
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Figure 2



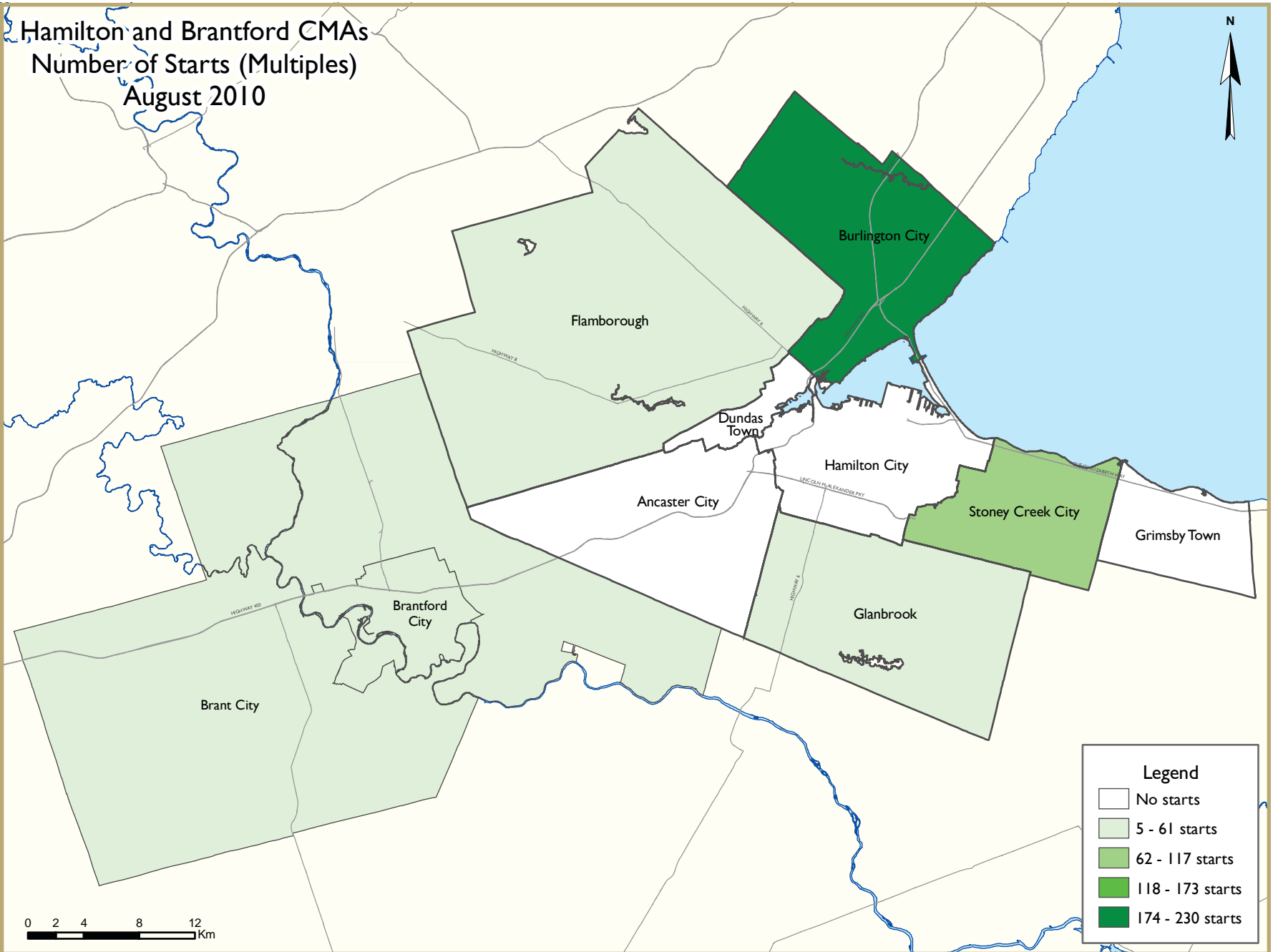
style townhouses in the CMA last month and for the year to date. Builders started freehold townhouses not only in Glanbrook and Stoney Creek, but also in Flamborough, where historically starts have been more concentrated on single-detached homes. Medium density homes such as semi-detached homes and townhouses have become more prominent this year in Flamborough.

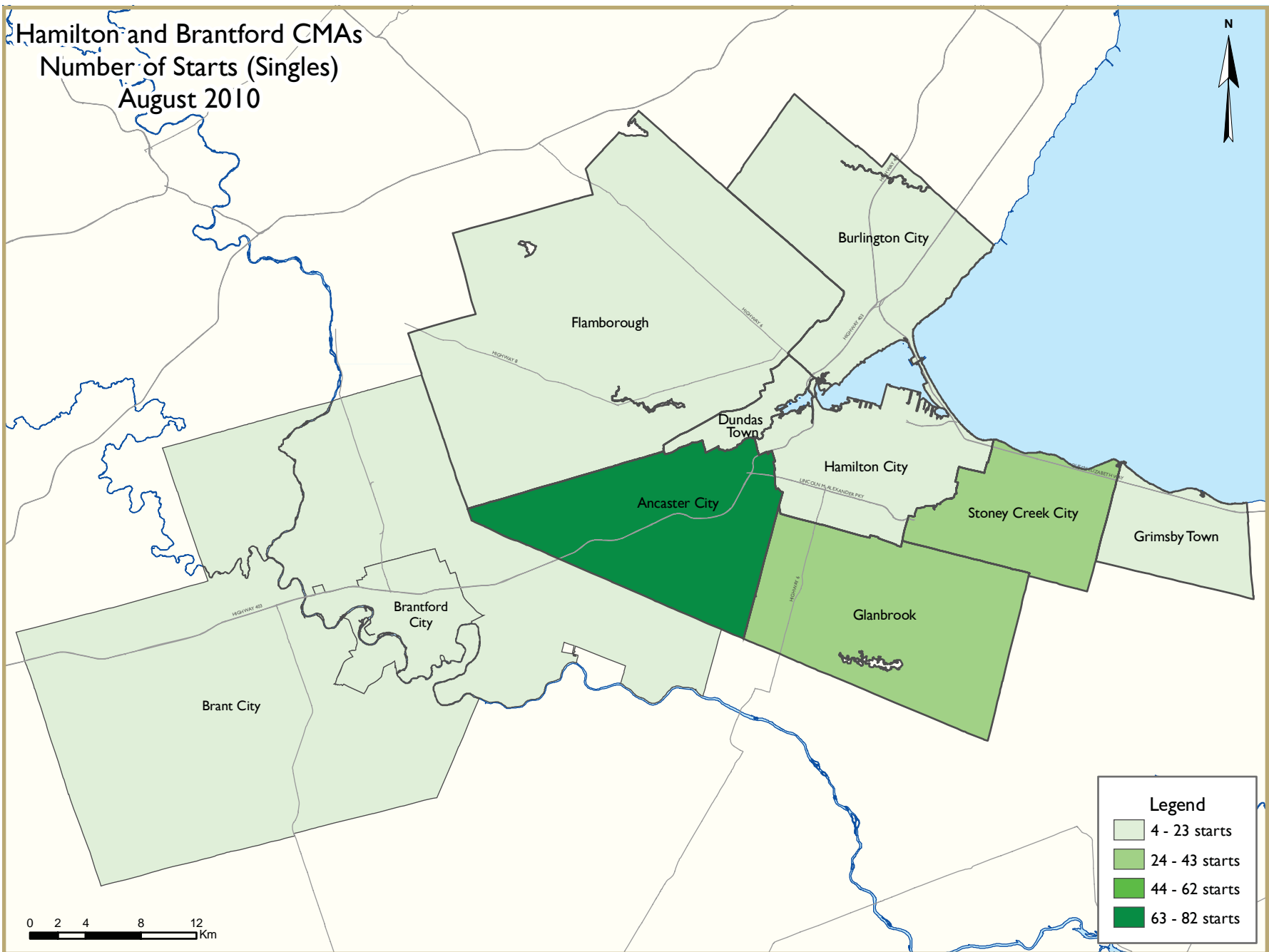
Over 200 townhouses have been built in Flamborough since the beginning of the year, as compared to just over 100 single-detached homes.

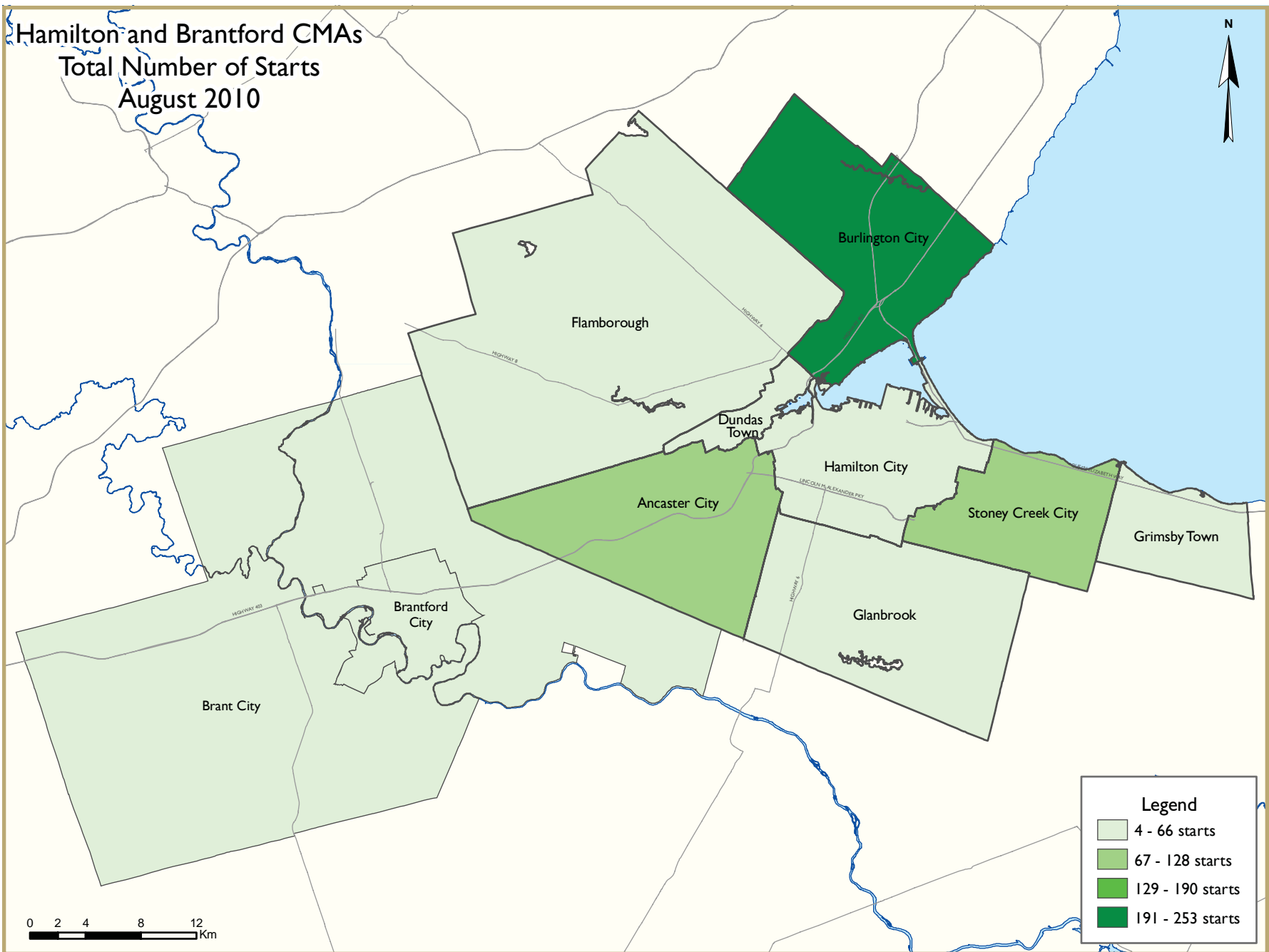
While new home construction thrived last month in the Hamilton CMA, sales of existing homes dipped in the Hamilton CMA. Because many people expected mortgage rates to increase

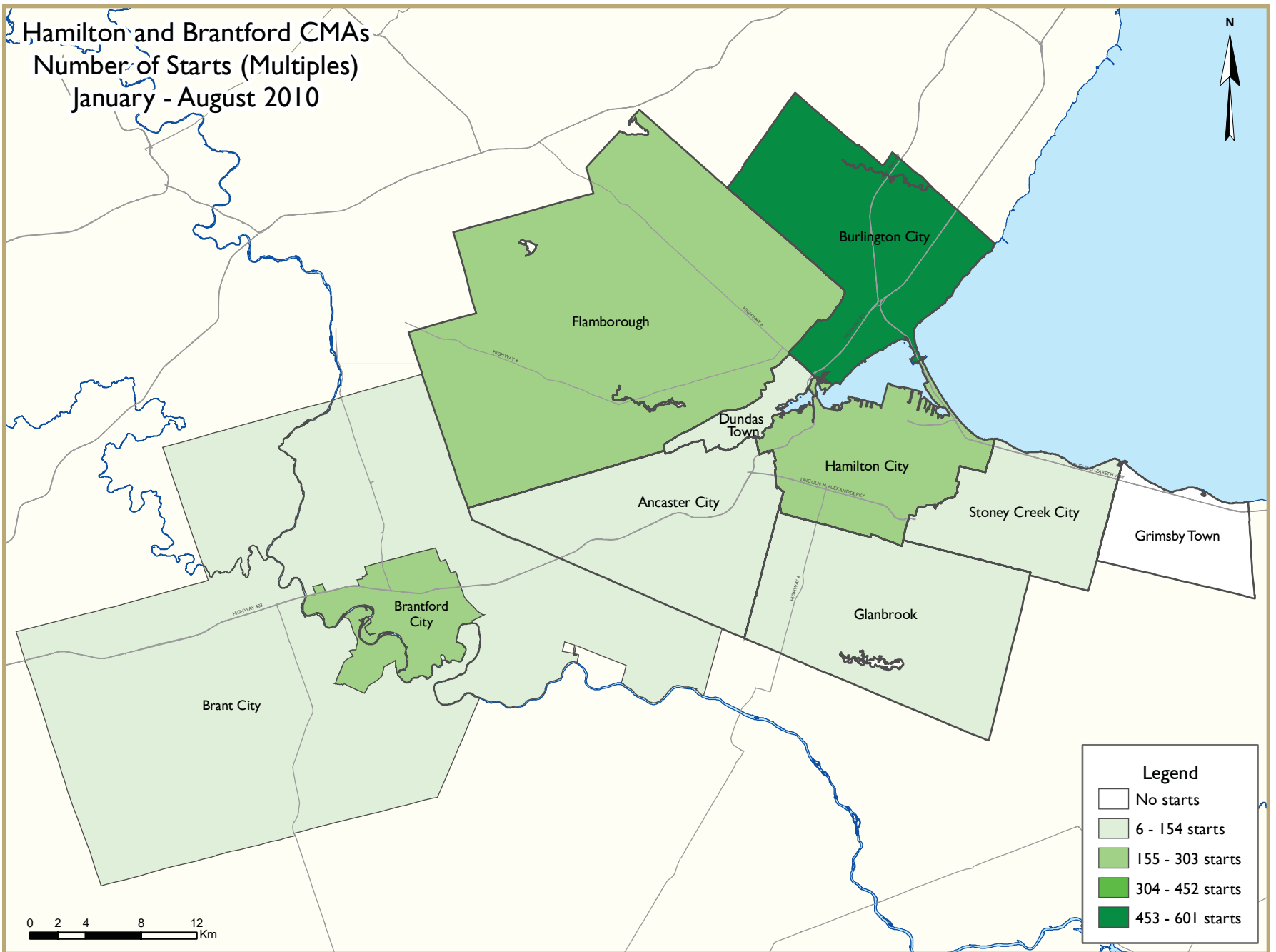
later in the year, they bought early in the year and this meant sales were lower during the summer months. Rising housing prices also contributed to the slowdown in resale market activity in the summer. In the rising price environment, first-time buyers became a relatively less significant source of housing demand and move-up buyers became the dominant group purchasing both existing and new homes.

In Brantford, there were 40 new home starts last month, all of which were either single-detached homes or freehold townhouses. The majority of these new home starts were in Brant County. New home construction in Brantford has been strong this year, and demand is keeping up. The number of completed yet unsold homes was down by more than half in Brantford, which means builders have been able to sell off their newly finished products.

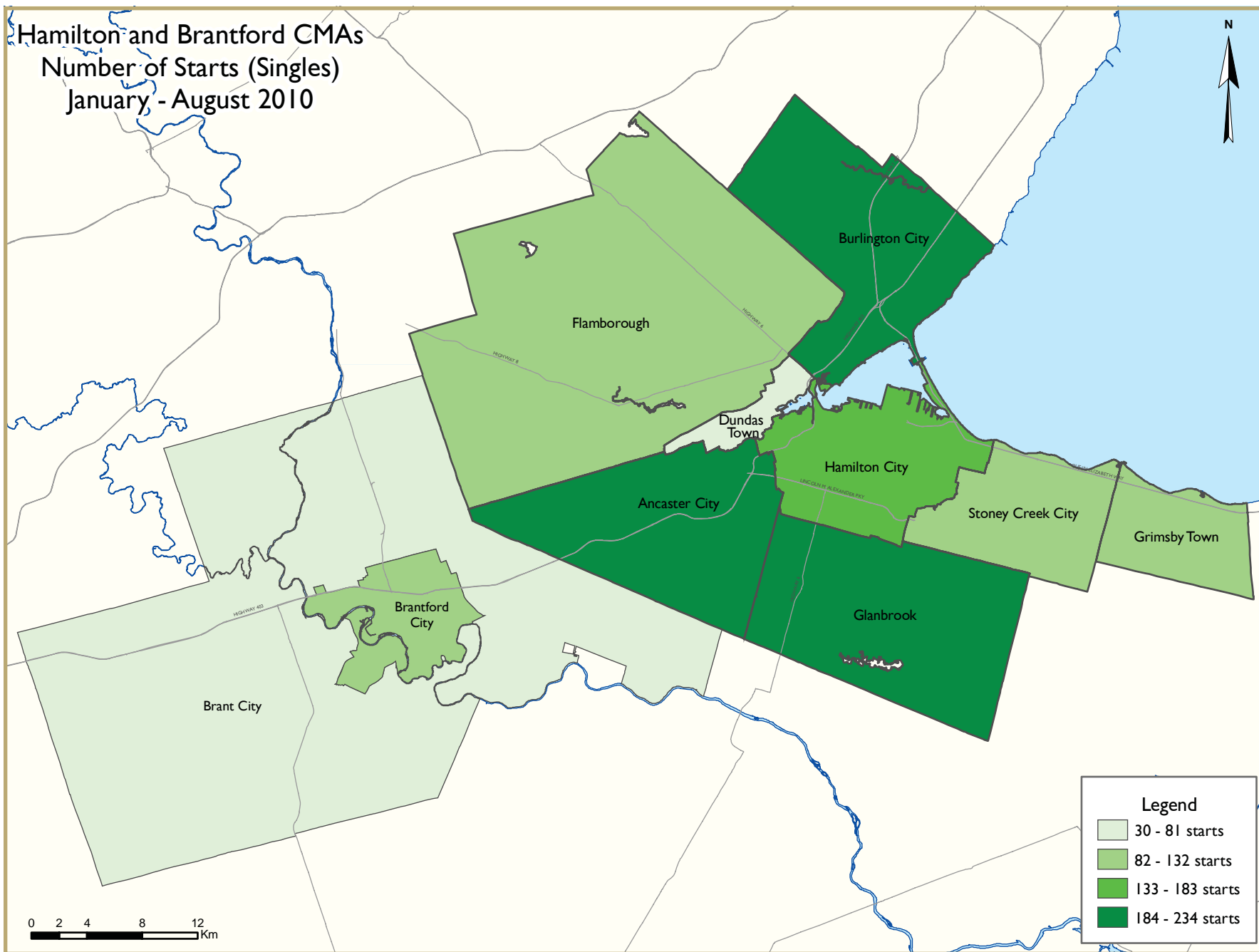


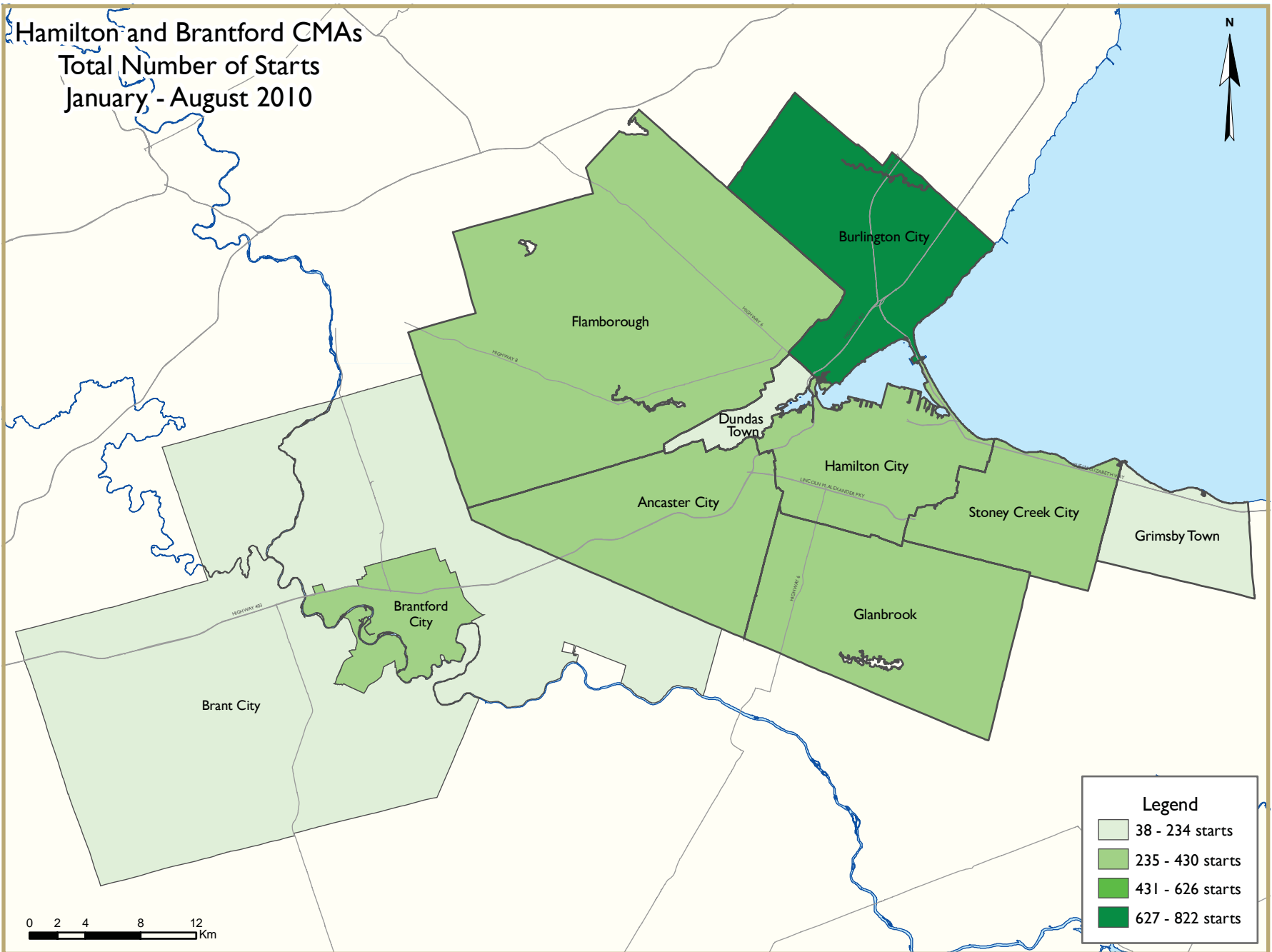






Hamilton and Brantford CMAs Number of Starts (Singles) January - August 2010





HOUSING NOW REPORT TABLES

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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
August 2010

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
August 2010	201	38	96	0	8	186	0	0	529
August 2009	93	2	13	0	29	0	0	0	137
% Change	116.1	**	**	n/a	-72.4	n/a	n/a	n/a	**
Year-to-date 2010	1,178	200	461	4	157	370	0	195	2,565
Year-to-date 2009	499	60	122	3	169	90	0	264	1,207
% Change	136.1	**	**	33.3	-7.1	**	n/a	-26.1	112.5
UNDER CONSTRUCTION									
August 2010	883	138	486	6	198	659	0	377	2,748
August 2009	518	82	315	3	603	851	0	264	2,636
% Change	70.5	68.3	54.3	100.0	-67.2	-22.6	n/a	42.8	4.2
COMPLETIONS									
August 2010	84	44	55	1	56	0	0	0	240
August 2009	99	6	38	0	89	13	0	0	245
% Change	-15.2	**	44.7	n/a	-37.1	-100.0	n/a	n/a	-2.0
Year-to-date 2010	846	172	229	7	439	275	1	82	2,051
Year-to-date 2009	819	32	317	6	326	49	0	123	1,672
% Change	3.3	**	-27.8	16.7	34.7	**	n/a	-33.3	22.7
COMPLETED & NOT ABSORBED									
August 2010	21	4	21	8	5	11	0	0	70
August 2009	36	4	30	0	9	0	0	0	79
% Change	-41.7	0.0	-30.0	n/a	-44.4	n/a	n/a	n/a	-11.4
ABSORBED									
August 2010	97	49	55	2	56	0	0	0	259
August 2009	104	13	45	0	87	13	0	0	262
% Change	-6.7	**	22.2	n/a	-35.6	-100.0	n/a	n/a	-1.1
Year-to-date 2010	858	169	231	7	439	277	1	0	1,982
Year-to-date 2009	848	47	328	6	319	49	0	127	1,724
% Change	1.2	**	-29.6	16.7	37.6	**	n/a	-100.0	15.0

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

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

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
August 2010	29	0	11	0	0	0	0	0	40
August 2009	27	4	3	0	0	0	0	0	34
% Change	7.4	-100.0	**	n/a	n/a	n/a	n/a	n/a	17.6
Year-to-date 2010	177	6	68	1	35	5	0	66	358
Year-to-date 2009	161	12	12	0	8	0	0	1	194
% Change	9.9	-50.0	**	n/a	**	n/a	n/a	**	84.5
UNDER CONSTRUCTION									
August 2010	115	6	56	0	44	5	0	66	292
August 2009	75	12	12	0	25	0	0	0	124
% Change	53.3	-50.0	**	n/a	76.0	n/a	n/a	n/a	135.5
COMPLETIONS									
August 2010	27	0	0	1	0	0	0	0	28
August 2009	7	0	0	0	0	0	0	0	7
% Change	**	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2010	146	2	18	2	38	0	0	0	206
Year-to-date 2009	176	2	30	7	18	21	7	8	269
% Change	-17.0	0.0	-40.0	-71.4	111.1	-100.0	-100.0	-100.0	-23.4
COMPLETED & NOT ABSORBED									
August 2010	24	0	11	1	6	0	0	0	42
August 2009	37	0	13	2	30	18	0	0	100
% Change	-35.1	n/a	-15.4	-50.0	-80.0	-100.0	n/a	n/a	-58.0
ABSORBED									
August 2010	33	0	0	0	1	0	0	0	34
August 2009	24	2	9	0	0	0	0	0	35
% Change	37.5	-100.0	-100.0	n/a	n/a	n/a	n/a	n/a	-2.9
Year-to-date 2010	160	2	13	2	52	18	0	2	249
Year-to-date 2009	208	2	26	8	23	3	7	8	285
% Change	-23.1	0.0	-50.0	-75.0	126.1	**	-100.0	-75.0	-12.6

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

Table I.I: Housing Activity Summary by Submarket
August 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									
August 2010	174	2	96	0	0	0	0	0	272
August 2009	71	2	13	0	29	0	0	0	115
Hamilton City									
August 2010	14	0	0	0	0	0	0	0	14
August 2009	18	2	0	0	17	0	0	0	37
Stoney Creek City									
August 2010	37	2	60	0	0	0	0	0	99
August 2009	14	0	7	0	0	0	0	0	21
Ancaster City									
August 2010	82	0	0	0	0	0	0	0	82
August 2009	20	0	0	0	0	0	0	0	20
Dundas Town									
August 2010	8	0	0	0	0	0	0	0	8
August 2009	1	0	0	0	0	0	0	0	1
Flamborough									
August 2010	9	0	24	0	0	0	0	0	33
August 2009	3	0	0	0	0	0	0	0	3
Glanbrook									
August 2010	24	0	12	0	0	0	0	0	36
August 2009	15	0	6	0	12	0	0	0	33
Burlington City									
August 2010	23	36	0	0	8	186	0	0	253
August 2009	18	0	0	0	0	0	0	0	18
Grimsby Town									
August 2010	4	0	0	0	0	0	0	0	4
August 2009	4	0	0	0	0	0	0	0	4
Hamilton CMA									
August 2010	201	38	96	0	8	186	0	0	529
August 2009	93	2	13	0	29	0	0	0	137
Brant City									
August 2010	19	0	6	0	0	0	0	0	25
August 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2010	10	0	5	0	0	0	0	0	15
August 2009	15	4	3	0	0	0	0	0	22
Brantford CMA									
August 2010	29	0	11	0	0	0	0	0	40
August 2009	27	4	3	0	0	0	0	0	34

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

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

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
August 2010	625	40	455	6	161	156	0	195	1,639
August 2009	414	14	243	3	488	269	0	0	1,431
Hamilton City									
August 2010	107	6	58	0	31	32	0	195	430
August 2009	124	4	37	0	56	83	0	0	304
Stoney Creek City									
August 2010	96	10	96	0	0	0	0	0	202
August 2009	81	2	59	0	67	0	0	0	209
Ancaster City									
August 2010	177	4	104	1	52	62	0	0	400
August 2009	94	8	26	0	116	62	0	0	306
Dundas Town									
August 2010	14	0	0	5	6	62	0	0	87
August 2009	11	0	11	3	20	124	0	0	169
Flamborough									
August 2010	85	20	133	0	0	0	0	0	238
August 2009	38	0	0	0	0	0	0	0	38
Glanbrook									
August 2010	145	0	57	0	72	0	0	0	274
August 2009	66	0	110	0	229	0	0	0	405
Burlington City									
August 2010	217	98	31	0	37	503	0	182	1,068
August 2009	77	68	41	0	91	582	0	264	1,123
Grimsby Town									
August 2010	41	0	0	0	0	0	0	0	41
August 2009	27	0	31	0	24	0	0	0	82
Hamilton CMA									
August 2010	883	138	486	6	198	659	0	377	2,748
August 2009	518	82	315	3	603	851	0	264	2,636
Brant City									
August 2010	47	0	6	0	0	0	0	0	53
August 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2010	68	6	50	0	44	5	0	66	239
August 2009	42	12	6	0	25	0	0	0	85
Brantford CMA									
August 2010	115	6	56	0	44	5	0	66	292
August 2009	75	12	12	0	25	0	0	0	124

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

Table I.1: Housing Activity Summary by Submarket
August 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									
August 2010	57	8	55	1	50	0	0	0	171
August 2009	80	0	38	0	65	0	0	0	183
Hamilton City									
August 2010	15	0	6	0	20	0	0	0	41
August 2009	17	0	0	0	7	0	0	0	24
Stoney Creek City									
August 2010	6	0	0	0	0	0	0	0	6
August 2009	7	0	0	0	9	0	0	0	16
Ancaster City									
August 2010	15	2	8	1	13	0	0	0	39
August 2009	23	0	0	0	12	0	0	0	35
Dundas Town									
August 2010	4	2	0	0	11	0	0	0	17
August 2009	1	0	0	0	0	0	0	0	1
Flamborough									
August 2010	12	4	33	0	0	0	0	0	49
August 2009	10	0	29	0	0	0	0	0	39
Glanbrook									
August 2010	4	0	8	0	6	0	0	0	18
August 2009	22	0	9	0	37	0	0	0	68
Burlington City									
August 2010	15	36	0	0	6	0	0	0	57
August 2009	13	6	0	0	24	13	0	0	56
Grimsby Town									
August 2010	12	0	0	0	0	0	0	0	12
August 2009	6	0	0	0	0	0	0	0	6
Hamilton CMA									
August 2010	84	44	55	1	56	0	0	0	240
August 2009	99	6	38	0	89	13	0	0	245
Brant City									
August 2010	9	0	0	0	0	0	0	0	9
August 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2010	18	0	0	1	0	0	0	0	19
August 2009	5	0	0	0	0	0	0	0	5
Brantford CMA									
August 2010	27	0	0	1	0	0	0	0	28
August 2009	7	0	0	0	0	0	0	0	7

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

Table I.1: Housing Activity Summary by Submarket
August 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									
August 2010	15	2	16	2	0	0	0	0	35
August 2009	23	2	26	0	4	0	0	0	55
Hamilton City									
August 2010	2	0	0	0	0	0	0	0	2
August 2009	1	0	0	0	0	0	0	0	1
Stoney Creek City									
August 2010	8	0	13	0	0	0	0	0	21
August 2009	20	1	22	0	4	0	0	0	47
Ancaster City									
August 2010	2	0	0	0	0	0	0	0	2
August 2009	0	0	0	0	0	0	0	0	0
Dundas Town									
August 2010	0	2	0	2	0	0	0	0	4
August 2009	0	0	0	0	0	0	0	0	0
Flamborough									
August 2010	2	0	0	0	0	0	0	0	2
August 2009	2	0	0	0	0	0	0	0	2
Glanbrook									
August 2010	1	0	3	0	0	0	0	0	4
August 2009	0	1	4	0	0	0	0	0	5
Burlington City									
August 2010	2	2	5	0	5	11	0	0	25
August 2009	10	2	2	0	5	0	0	0	19
Grimsby Town									
August 2010	4	0	0	6	0	0	0	0	10
August 2009	3	0	2	0	0	0	0	0	5
Hamilton CMA									
August 2010	21	4	21	8	5	11	0	0	70
August 2009	36	4	30	0	9	0	0	0	79
Brant City									
August 2010	1	0	6	0	0	0	0	0	7
August 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2010	23	0	5	1	6	0	0	0	35
August 2009	32	0	9	2	30	0	0	0	73
Brantford CMA									
August 2010	24	0	11	1	6	0	0	0	42
August 2009	37	0	13	2	30	18	0	0	100

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

Table I.1: Housing Activity Summary by Submarket
August 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									
August 2010	62	6	55	1	50	0	0	0	174
August 2009	85	0	40	0	61	0	0	0	186
Hamilton City									
August 2010	15	0	6	0	20	0	0	0	41
August 2009	19	0	0	0	7	0	0	0	26
Stoney Creek City									
August 2010	11	0	0	0	0	0	0	0	11
August 2009	7	0	2	0	5	0	0	0	14
Ancaster City									
August 2010	15	2	8	1	13	0	0	0	39
August 2009	26	0	0	0	12	0	0	0	38
Dundas Town									
August 2010	4	0	0	0	11	0	0	0	15
August 2009	1	0	0	0	0	0	0	0	1
Flamborough									
August 2010	12	4	33	0	0	0	0	0	49
August 2009	10	0	29	0	0	0	0	0	39
Glanbrook									
August 2010	4	0	8	0	6	0	0	0	18
August 2009	22	0	9	0	37	0	0	0	68
Burlington City									
August 2010	20	43	0	0	6	0	0	0	69
August 2009	12	13	4	0	26	13	0	0	68
Grimsby Town									
August 2010	15	0	0	1	0	0	0	0	16
August 2009	7	0	1	0	0	0	0	0	8
Hamilton CMA									
August 2010	97	49	55	2	56	0	0	0	259
August 2009	104	13	45	0	87	13	0	0	262
Brant City									
August 2010	10	0	0	0	0	0	0	0	10
August 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2010	23	0	0	0	1	0	0	0	24
August 2009	23	2	6	0	0	0	0	0	31
Brantford CMA									
August 2010	33	0	0	0	1	0	0	0	34
August 2009	24	2	9	0	0	0	0	0	35

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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
August 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009	% Change
Hamilton CMA	201	93	38	2	104	42	186	0	529	137	**
New City of Hamilton	174	71	2	2	96	42	0	0	272	115	136.5
Hamilton City	14	18	0	2	0	17	0	0	14	37	-62.2
Stoney Creek City	37	14	2	0	60	7	0	0	99	21	**
Ancaster City	82	20	0	0	0	0	0	0	82	20	**
Dundas Town	8	1	0	0	0	0	0	0	8	1	**
Flamborough	9	3	0	0	24	0	0	0	33	3	**
Glanbrook	24	15	0	0	12	18	0	0	36	33	9.1
Burlington City	23	18	36	0	8	0	186	0	253	18	**
Grimsby Town	4	4	0	0	0	0	0	0	4	4	0.0
Brantford CMA	29	27	0	4	11	3	0	0	40	34	17.6
Brant City	19	n/a	0	n/a	6	n/a	0	n/a	25	n/a	n/a
Brantford City	10	15	0	4	5	3	0	0	15	22	-31.8

Table 2.1: Starts by Submarket and by Dwelling Type
January - August 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	1,182	502	202	64	616	287	565	354	2,565	1,207	112.5
New City of Hamilton	858	412	44	10	543	213	195	0	1,640	635	158.3
Hamilton City	165	100	6	4	61	60	195	0	427	164	160.4
Stoney Creek City	131	101	10	2	94	62	0	0	235	165	42.4
Ancaster City	234	113	2	4	110	34	0	0	346	151	129.1
Dundas Town	30	12	0	0	8	0	0	0	38	12	**
Flamborough	114	29	26	0	187	4	0	0	327	33	**
Glanbrook	184	57	0	0	83	53	0	0	267	110	142.7
Burlington City	221	45	158	54	73	51	370	354	822	504	63.1
Grimsby Town	103	45	0	0	0	23	0	0	103	68	51.5
Brantford CMA	178	161	6	12	103	20	71	1	358	194	84.5
Brant City	56	n/a	0	n/a	6	n/a	0	n/a	62	n/a	n/a
Brantford City	122	115	6	12	97	14	71	0	296	141	109.9

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009
Hamilton CMA	104	42	0	0	186	0	0	0
New City of Hamilton	96	42	0	0	0	0	0	0
Hamilton City	0	17	0	0	0	0	0	0
Stoney Creek City	60	7	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	24	0	0	0	0	0	0	0
Glanbrook	12	18	0	0	0	0	0	0
Burlington City	8	0	0	0	186	0	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	11	3	0	0	0	0	0	0
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	5	3	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - August 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	616	287	0	0	370	90	195	264
New City of Hamilton	543	213	0	0	0	0	195	0
Hamilton City	61	60	0	0	0	0	195	0
Stoney Creek City	94	62	0	0	0	0	0	0
Ancaster City	110	34	0	0	0	0	0	0
Dundas Town	8	0	0	0	0	0	0	0
Flamborough	187	4	0	0	0	0	0	0
Glanbrook	83	53	0	0	0	0	0	0
Burlington City	73	51	0	0	370	90	0	264
Grimsby Town	0	23	0	0	0	0	0	0
Brantford CMA	103	20	0	0	5	0	66	1
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	97	14	0	0	5	0	66	0

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009
Hamilton CMA	335	108	194	29	0	0	529	137
New City of Hamilton	272	86	0	29	0	0	272	115
Hamilton City	14	20	0	17	0	0	14	37
Stoney Creek City	99	21	0	0	0	0	99	21
Ancaster City	82	20	0	0	0	0	82	20
Dundas Town	8	1	0	0	0	0	8	1
Flamborough	33	3	0	0	0	0	33	3
Glanbrook	36	21	0	12	0	0	36	33
Burlington City	59	18	194	0	0	0	253	18
Grimsby Town	4	4	0	0	0	0	4	4
Brantford CMA	40	34	0	0	0	0	40	34
Brant City	25	n/a	0	n/a	0	n/a	25	n/a
Brantford City	15	22	0	0	0	0	15	22

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	1,839	681	531	262	195	264	2,565	1,207
New City of Hamilton	1,338	521	107	114	195	0	1,640	635
Hamilton City	223	116	9	48	195	0	427	164
Stoney Creek City	235	158	0	7	0	0	235	165
Ancaster City	316	135	30	16	0	0	346	151
Dundas Town	26	9	12	3	0	0	38	12
Flamborough	327	33	0	0	0	0	327	33
Glanbrook	211	70	56	40	0	0	267	110
Burlington City	398	115	424	125	0	264	822	504
Grimsby Town	103	45	0	23	0	0	103	68
Brantford CMA	251	185	41	8	66	1	358	194
Brant City	62	n/a	0	n/a	0	n/a	62	n/a
Brantford City	189	133	41	8	66	0	296	141

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
August 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009	% Change
Hamilton CMA	85	99	44	6	111	127	0	13	240	245	-2.0
New City of Hamilton	58	80	8	0	105	103	0	0	171	183	-6.6
Hamilton City	15	17	0	0	26	7	0	0	41	24	70.8
Stoney Creek City	6	7	0	0	0	9	0	0	6	16	-62.5
Ancaster City	16	23	2	0	21	12	0	0	39	35	11.4
Dundas Town	4	1	2	0	11	0	0	0	17	1	**
Flamborough	12	10	4	0	33	29	0	0	49	39	25.6
Glanbrook	4	22	0	0	14	46	0	0	18	68	-73.5
Burlington City	15	13	36	6	6	24	0	13	57	56	1.8
Grimsby Town	12	6	0	0	0	0	0	0	12	6	100.0
Brantford CMA	28	7	0	0	0	0	0	0	28	7	**
Brant City	9	n/a	0	n/a	0	n/a	0	n/a	9	n/a	n/a
Brantford City	19	5	0	0	0	0	0	0	19	5	**

Table 3.1: Completions by Submarket and by Dwelling Type
January - August 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	854	825	178	36	662	639	357	172	2051	1672	22.7
New City of Hamilton	607	508	24	8	517	458	51	159	1199	1133	5.8
Hamilton City	189	108	2	4	68	85	51	159	310	356	-12.9
Stoney Creek City	82	112	2	2	75	79	0	0	159	193	-17.6
Ancaster City	152	117	12	2	110	32	0	0	274	151	81.5
Dundas Town	27	10	2	0	36	18	0	0	65	28	132.1
Flamborough	56	56	6	0	53	103	0	0	115	159	-27.7
Glanbrook	99	105	0	0	175	141	0	0	274	246	11.4
Burlington City	149	257	154	28	99	148	306	13	708	446	58.7
Grimsby Town	98	60	0	0	46	33	0	0	144	93	54.8
Brantford CMA	148	183	2	2	56	55	0	29	206	269	-23.4
Brant City	50	n/a	0	n/a	6	n/a	0	n/a	56	n/a	n/a
Brantford City	98	111	2	2	50	48	0	6	150	167	-10.2

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009
Hamilton CMA	111	127	0	0	0	13	0	0
New City of Hamilton	105	103	0	0	0	0	0	0
Hamilton City	26	7	0	0	0	0	0	0
Stoney Creek City	0	9	0	0	0	0	0	0
Ancaster City	21	12	0	0	0	0	0	0
Dundas Town	11	0	0	0	0	0	0	0
Flamborough	33	29	0	0	0	0	0	0
Glanbrook	14	46	0	0	0	0	0	0
Burlington City	6	24	0	0	0	13	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	0	0	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	0	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - August 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	662	639	0	0	275	49	82	123
New City of Hamilton	517	458	0	0	51	36	0	123
Hamilton City	68	85	0	0	51	36	0	123
Stoney Creek City	75	79	0	0	0	0	0	0
Ancaster City	110	32	0	0	0	0	0	0
Dundas Town	36	18	0	0	0	0	0	0
Flamborough	53	103	0	0	0	0	0	0
Glanbrook	175	141	0	0	0	0	0	0
Burlington City	99	148	0	0	224	13	82	0
Grimsby Town	46	33	0	0	0	0	0	0
Brantford CMA	56	48	0	7	0	21	0	8
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	50	41	0	7	0	0	0	6

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009	Aug 2010	Aug 2009
Hamilton CMA	183	143	57	102	0	0	240	245
New City of Hamilton	120	118	51	65	0	0	171	183
Hamilton City	21	17	20	7	0	0	41	24
Stoney Creek City	6	7	0	9	0	0	6	16
Ancaster City	25	23	14	12	0	0	39	35
Dundas Town	6	1	11	0	0	0	17	1
Flamborough	49	39	0	0	0	0	49	39
Glanbrook	12	31	6	37	0	0	18	68
Burlington City	51	19	6	37	0	0	57	56
Grimsby Town	12	6	0	0	0	0	12	6
Brantford CMA	27	7	1	0	0	0	28	7
Brant City	9	n/a	0	n/a	0	n/a	9	n/a
Brantford City	18	5	1	0	0	0	19	5

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	1,247	1,168	721	381	83	123	2,051	1,672
New City of Hamilton	814	791	384	219	1	123	1,199	1,133
Hamilton City	197	180	113	53	0	123	310	356
Stoney Creek City	133	176	26	17	0	0	159	193
Ancaster City	201	119	72	32	1	0	274	151
Dundas Town	31	10	34	18	0	0	65	28
Flamborough	115	159	0	0	0	0	115	159
Glanbrook	135	147	139	99	0	0	274	246
Burlington City	321	284	305	162	82	0	708	446
Grimsby Town	112	93	32	0	0	0	144	93
Brantford CMA	166	208	40	46	0	15	206	269
Brant City	56	n/a	0	n/a	0	n/a	56	n/a
Brantford City	110	129	40	25	0	13	150	167

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
August 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													
August 2010	6	10.9	4	7.3	4	7.3	23	41.8	18	32.7	55	389,900	398,162
August 2009	0	0.0	24	28.2	12	14.1	20	23.5	29	34.1	85	368,840	389,527
Year-to-date 2010	33	5.6	42	7.1	80	13.5	175	29.5	264	44.4	594	392,000	426,665
Year-to-date 2009	17	3.2	110	20.9	125	23.8	98	18.6	176	33.5	526	352,965	396,488
Hamilton City													
August 2010	1	7.1	3	21.4	1	7.1	7	50.0	2	14.3	14	364,450	349,602
August 2009	0	0.0	3	15.8	6	31.6	8	42.1	2	10.5	19	350,000	353,104
Year-to-date 2010	2	1.1	21	11.4	33	17.8	79	42.7	50	27.0	185	374,900	379,732
Year-to-date 2009	3	2.7	13	11.8	32	29.1	40	36.4	22	20.0	110	354,400	391,889
Stoney Creek City													
August 2010	0	0.0	0	0.0	3	27.3	5	45.5	3	27.3	11	389,900	388,545
August 2009	0	0.0	2	28.6	2	28.6	2	28.6	1	14.3	7	--	--
Year-to-date 2010	0	0.0	6	6.1	20	20.4	41	41.8	31	31.6	98	388,445	410,012
Year-to-date 2009	0	0.0	44	35.2	53	42.4	15	12.0	13	10.4	125	317,990	333,887
Ancaster City													
August 2010	1	8.3	0	0.0	0	0.0	1	8.3	10	83.3	12	502,750	474,452
August 2009	0	0.0	0	0.0	1	3.8	5	19.2	20	76.9	26	489,200	486,148
Year-to-date 2010	1	0.7	0	0.0	2	1.4	17	12.0	122	85.9	142	466,450	536,306
Year-to-date 2009	1	0.9	0	0.0	1	0.9	13	11.2	101	87.1	116	499,450	529,155
Dundas Town													
August 2010	0	0.0	0	0.0	0	0.0	3	75.0	1	25.0	4	--	--
August 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2010	0	0.0	0	0.0	1	4.0	4	16.0	20	80.0	25	450,000	494,291
Year-to-date 2009	0	0.0	3	30.0	1	10.0	0	0.0	6	60.0	10	414,000	432,380
Flamborough													
August 2010	3	33.3	0	0.0	0	0.0	5	55.6	1	11.1	9	--	--
August 2009	0	0.0	0	0.0	3	30.0	4	40.0	3	30.0	10	367,950	369,618
Year-to-date 2010	17	39.5	2	4.7	0	0.0	9	20.9	15	34.9	43	367,900	415,123
Year-to-date 2009	11	19.3	3	5.3	12	21.1	11	19.3	20	35.1	57	357,000	397,366
Glanbrook													
August 2010	1	25.0	1	25.0	0	0.0	2	50.0	0	0.0	4	--	--
August 2009	0	0.0	19	86.4	0	0.0	1	4.5	2	9.1	22	279,900	304,420
Year-to-date 2010	13	13.1	13	13.1	24	24.2	25	25.3	24	24.2	99	349,990	353,528
Year-to-date 2009	2	1.9	47	43.5	26	24.1	19	17.6	14	13.0	108	306,445	327,348
Burlington City													
August 2010	0	0.0	0	0.0	0	0.0	3	15.0	17	85.0	20	459,490	718,495
August 2009	0	0.0	0	0.0	0	0.0	2	16.7	10	83.3	12	448,990	437,741
Year-to-date 2010	0	0.0	0	0.0	0	0.0	6	3.9	148	96.1	154	453,990	596,668
Year-to-date 2009	0	0.0	0	0.0	3	1.1	25	9.5	235	89.4	263	463,990	593,437
Grimsby Town													
August 2010	0	0.0	1	6.3	4	25.0	1	6.3	10	62.5	16	425,900	414,119
August 2009	0	0.0	0	0.0	3	42.9	2	28.6	2	28.6	7	--	--
Year-to-date 2010	0	0.0	5	5.3	28	29.8	31	33.0	30	31.9	94	371,900	379,448
Year-to-date 2009	0	0.0	3	4.6	48	73.8	8	12.3	6	9.2	65	329,900	352,685

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
August 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													
August 2010	6	6.6	5	5.5	8	8.8	27	29.7	45	49.5	91	399,900	471,371
August 2009	0	0.0	24	23.1	15	14.4	24	23.1	41	39.4	104	376,990	396,914
Year-to-date 2010	33	3.9	47	5.6	108	12.8	212	25.2	442	52.5	842	405,700	452,487
Year-to-date 2009	17	2.0	113	13.2	176	20.6	131	15.3	417	48.8	854	398,000	453,807

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
August 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													
August 2010	0	0.0	0	0.0	1	10.0	0	0.0	9	90.0	10	425,000	487,000
August 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	6	10.9	7	12.7	42	76.4	55	450,000	509,731
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													
August 2010	0	0.0	6	26.1	8	34.8	4	17.4	5	21.7	23	289,900	295,843
August 2009	12	52.2	5	21.7	3	13.0	3	13.0	0	0.0	23	195,000	204,769
Year-to-date 2010	5	4.7	24	22.4	34	31.8	26	24.3	18	16.8	107	285,000	288,721
Year-to-date 2009	57	40.4	36	25.5	29	20.6	11	7.8	8	5.7	141	220,000	223,634
Brantford CMA													
August 2010	0	0.0	6	18.2	9	27.3	4	12.1	14	42.4	33	320,990	353,769
August 2009	12	50.0	5	20.8	4	16.7	3	12.5	0	0.0	24	197,500	207,691
Year-to-date 2010	5	3.1	24	14.8	40	24.7	33	20.4	60	37.0	162	314,900	363,755
Year-to-date 2009	68	31.5	46	21.3	40	18.5	25	11.6	37	17.1	216	245,000	264,884

Source: CMHC (Market Absorption Survey)

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

Submarket	Aug 2010	Aug 2009	% Change	YTD 2010	YTD 2009	% Change
Hamilton CMA	471,371	396,914	18.8	452,487	453,807	-0.3
New City of Hamilton	398,162	389,527	2.2	426,665	396,488	7.6
Hamilton City	349,602	353,104	-1.0	379,732	391,889	-3.1
Stoney Creek City	388,545	--	n/a	410,012	333,887	22.8
Ancaster City	474,452	486,148	-2.4	536,306	529,155	1.4
Dundas Town	--	--	n/a	494,291	432,380	14.3
Flamborough	--	369,618	n/a	415,123	397,366	4.5
Glanbrook	--	304,420	n/a	353,528	327,348	8.0
Burlington City	718,495	437,741	64.1	596,668	593,437	0.5
Grimsby Town	414,119	--	n/a	379,448	352,685	7.6
Brantford CMA	353,769	207,691	70.3	363,755	264,884	37.3
Brant City	487,000	n/a	n/a	509,731	n/a	n/a
Brantford City	295,843	204,769	44.5	288,721	223,634	29.1

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
August 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	1,096	2,180	1,735	63.2	315,647	6.2	308,059
	June	1,305	-16.3	985	1,881	1,622	60.7	314,189	5.7	310,593
	July	965	-26.8	864	1,470	1,498	57.7	309,293	4.3	314,786
	August	978	-10.3	948	1,455	1,552	61.1	299,812	2.9	308,244
	September									
	October									
	November									
	December									
	Q2 2009	4,064	-1.9		5,295			293,928	1.9	
	Q2 2010	4,201	3.4		6,411			315,996	7.5	
	YTD 2009	8,638	-5.4		12,829			286,554	0.6	
	YTD 2010	9,290	7.5		14,567			310,935	8.5	

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¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
August 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	167	330	288	58.0	225,969	6.0	226,711
	June	199	-10.8	158	352	291	54.3	237,557	5.1	229,160
	July	172	-17.3	154	296	290	53.1	226,279	-3.9	226,440
	August	169	15.0	162	238	241	67.2	232,400	9.5	232,956
	September									
	October									
	November									
	December									
	Q2 2009	566	-18.8		986			217,565	-2.1	
	Q2 2010	624	10.2		1,055			232,647	6.9	
	YTD 2009	1,289	-17.7		2,392			217,850	-1.0	
	YTD 2010	1,486	15.3		2,526			229,340	5.3	

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¹Source: CREA

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

Table 6a: Economic Indicators
August 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	153.1	116.2	365.1	7.8	65.4	858
	June	633	3.60	5.89	153.2	116.0	366.3	7.7	65.5	858
	July	627	3.50	5.79	152.8	117.0	367.9	7.8	65.8	861
	August	604	3.30	5.39		117.0	372.4	7.8	66.6	861
	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
August 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	50.8	7.1	67.7	797
	February	627	5.00	5.79	146.6	113.1	50.7	8.1	68.2	785
	March	613	4.50	5.55	146.2	113.7	50.5	9.3	68.9	779
	April	596	3.90	5.25	145.5	113.2	50.9	9.1	69.1	777
	May	596	3.90	5.25	145.1	114.0	50.9	9.5	69.9	788
	June	631	3.75	5.85	145.1	114.2	51.3	10.0	70.8	793
	July	631	3.75	5.85	145.3	113.7	51.4	11.7	71.9	796
	August	631	3.75	5.85	145.4	113.7	51.3	12.4	72.2	800
	September	610	3.70	5.49	146.1	113.8	51.7	12.9	72.8	797
	October	630	3.80	5.84	146.5	113.9	52.5	12.3	73.2	785
	November	616	3.60	5.59	147.2	114.6	53.0	12.5	73.5	771
	December	610	3.60	5.49	148.0	114.1	53.3	11.6	73.6	760
2010	January	610	3.60	5.49	148.7	114.5	53	11.0	72.8	768
	February	604	3.60	5.39	148.2	115.1	52.3	10.4	71.7	776
	March	631	3.60	5.85	148.5	115.3	51.3	10.1	70.1	791
	April	655	3.80	6.25	148.8	115.7	50.0	10.6	68.7	803
	May	639	3.70	5.99	149.5	116.2	49.1	10.4	67.7	796
	June	633	3.60	5.89	149.9	116.0	49.1	10.1	67.2	787
	July	627	3.50	5.79	149.8	117.0	49.6	9.2	66.8	768
	August	604	3.30	5.39		117.0	50.4	8.4	66.8	777
	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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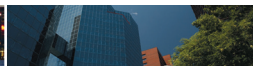
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Metro Toronto Convention
Centre



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9 a.m. – 11:15 a.m.
Royal Botanical Gardens



Ottawa, November 16
8:30 a.m. – noon
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