

HOUSING NOW

Hamilton and Brantford CMAs



CANADA MORTGAGE AND HOUSING CORPORATION

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New Home Market

Higher new home starts in November

New home starts in the Hamilton Census Metropolitan Area (CMA) were up last month, boosted by the higher level of starts in Burlington. There were 137 new home starts in Burlington last month – one of the highest monthly totals for Burlington this year. Smaller home types have become consistently more prevalent in the new home construction market

in Burlington, as compared to single-detached starts, which comprised just one-fifth of total starts in that market. The remaining starts were comprised predominantly of freehold townhouses and condominium apartments. In the City of Hamilton and Grimsby, there were over 100 starts of single-detached homes, half of which were started in Ancaster and Stoney Creek.

Starts rebounded this year, and by the end of November there were nearly 3,400 starts. Much of the starts

Figure 1

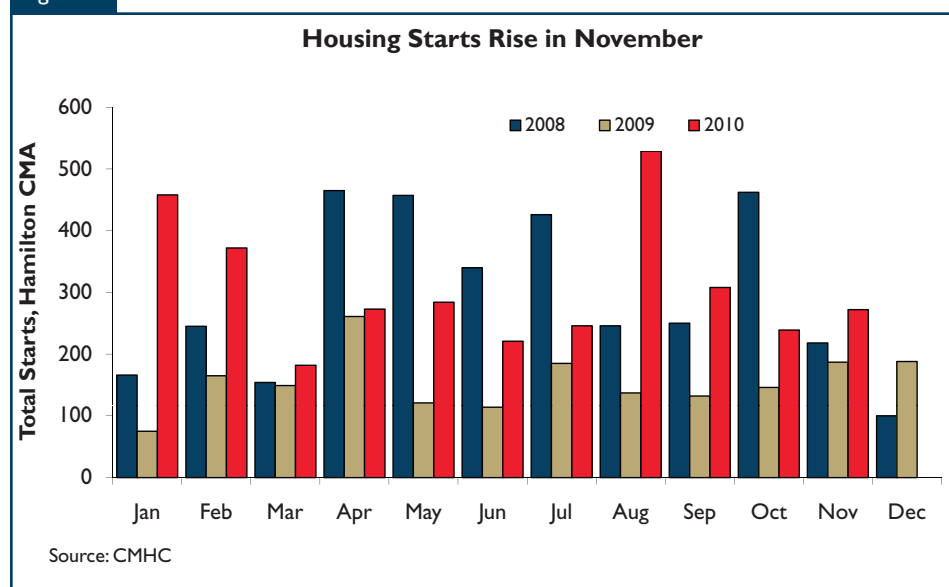


Table of Contents

- I **New Home Market**
- 3 **Maps**
- 9 **Tables**

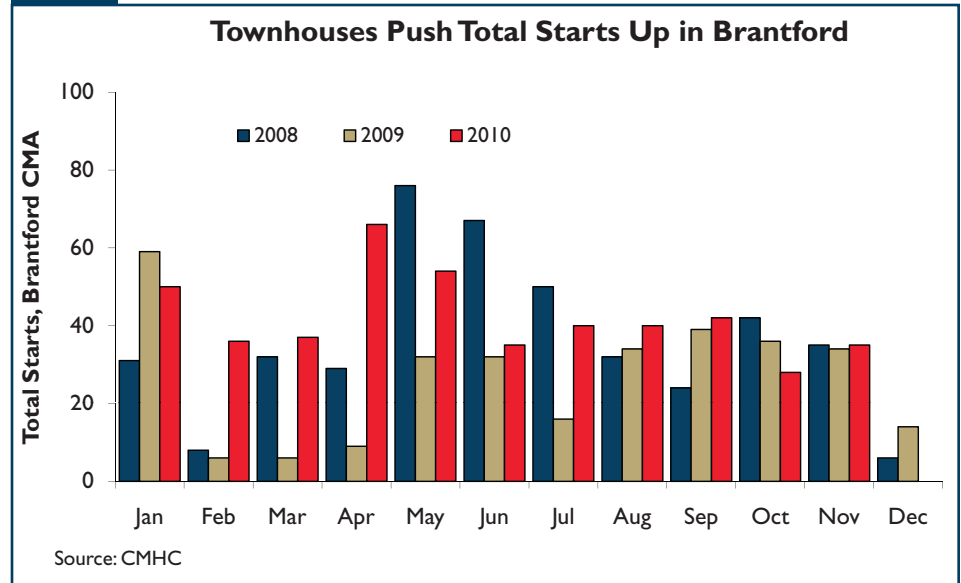
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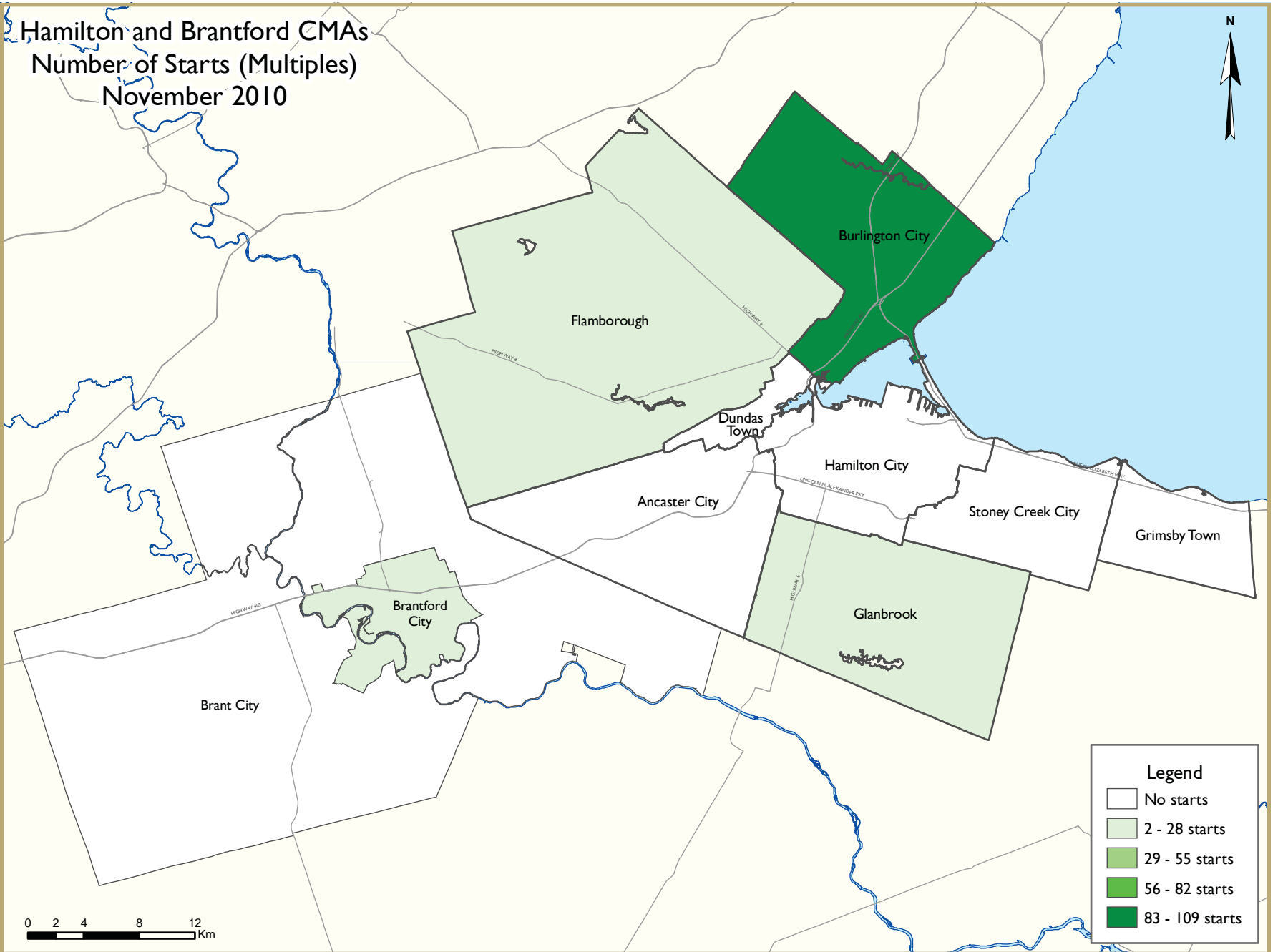
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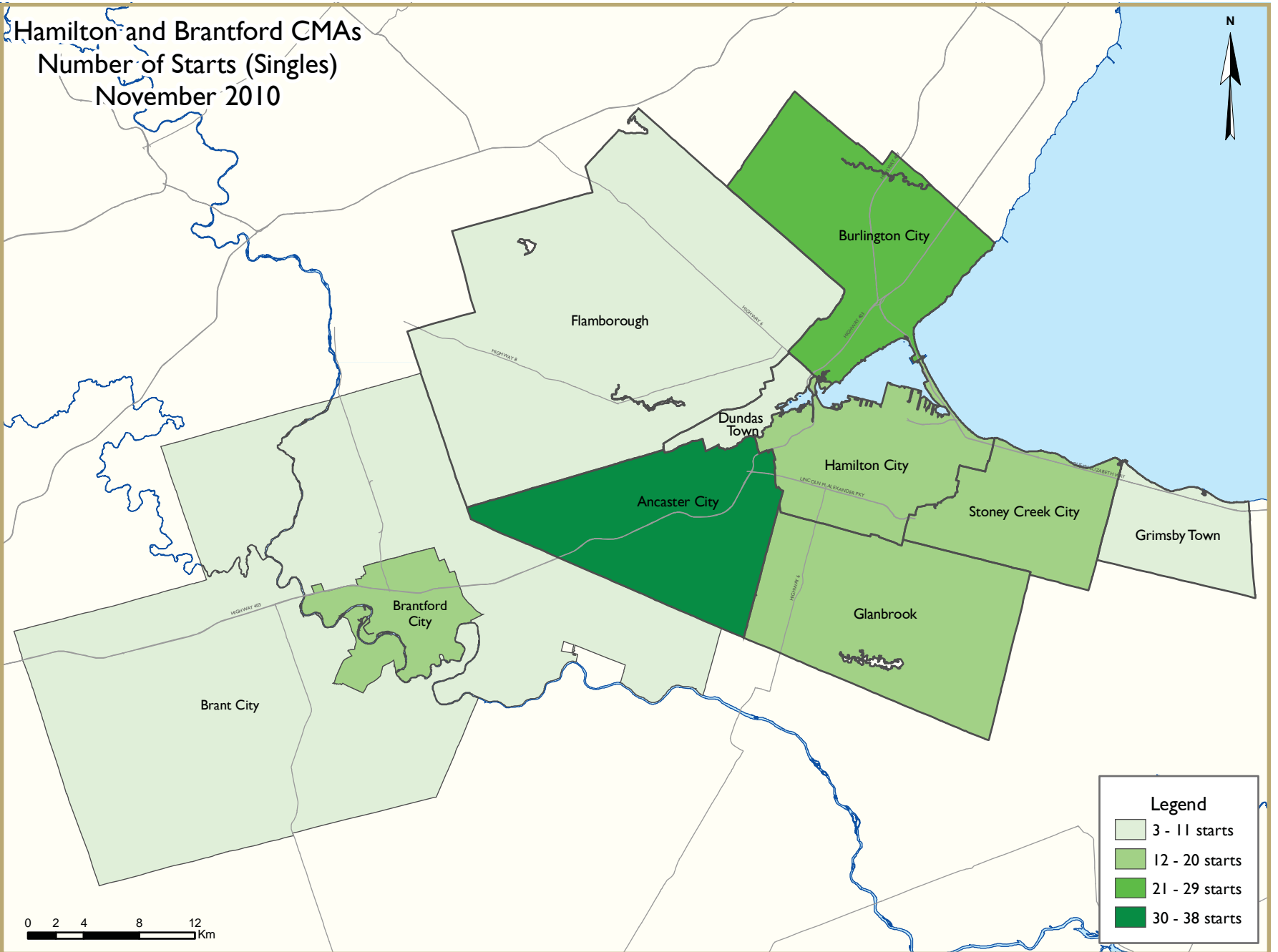
activity was boosted by transitory factors from earlier this year. Also, a higher level of single-detached home starts month after month means that there has been more stability in the new home construction market this year. Furthermore, more condominium starts this year (all of which were in Burlington) also added to the higher level of total starts. There were 435 starts of condominium apartments by the end of November, as compared to just 90 at this time last year.

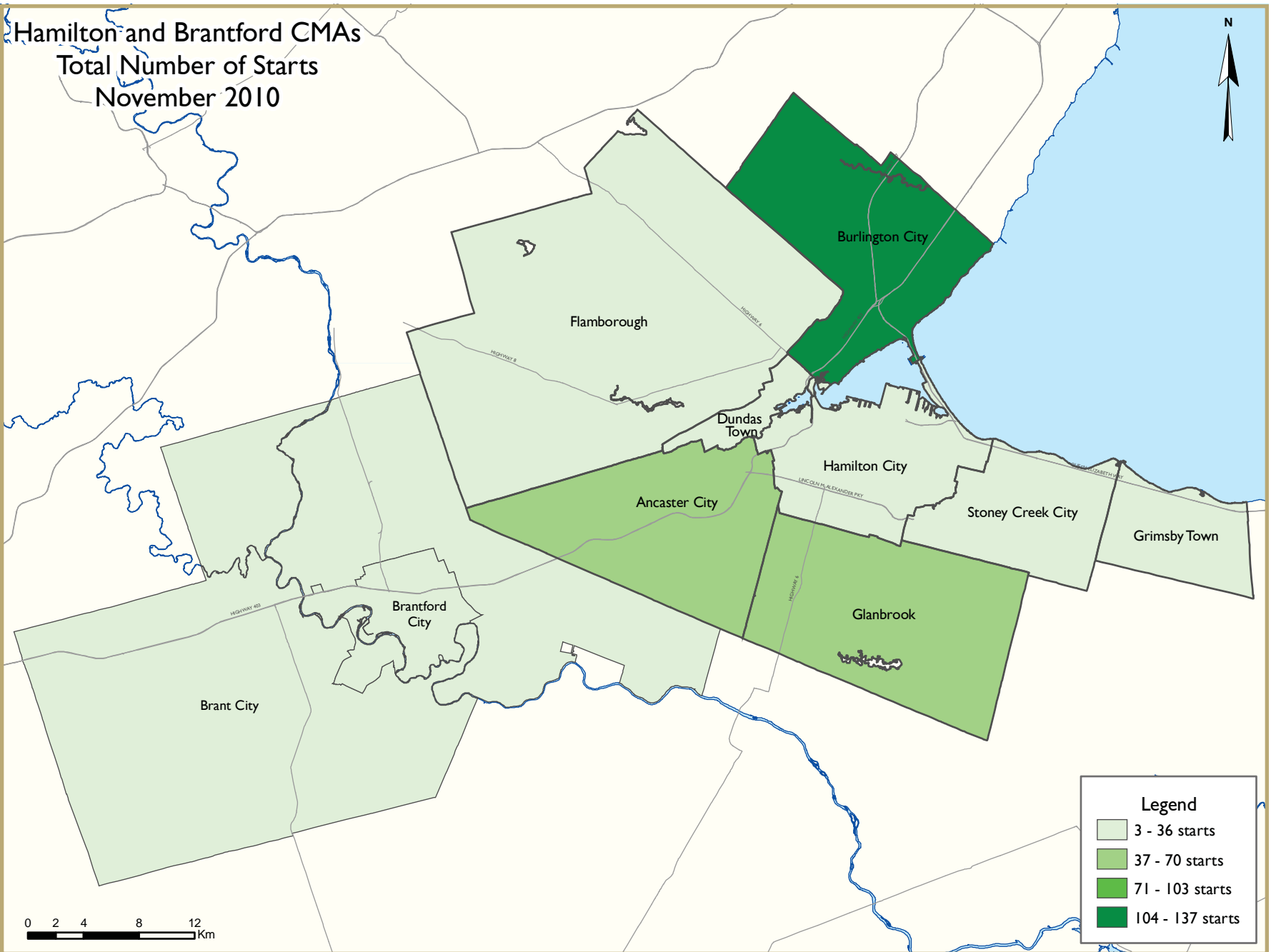
In Brantford, there were 35 new home starts last month, which consisted of 21 single-detached starts and 14 condominium townhouses. Both freehold and condominium townhouses were on the rise this year-to-date by more than double. Nearly one-third of the 463 starts-to-date consisted of townhouses.

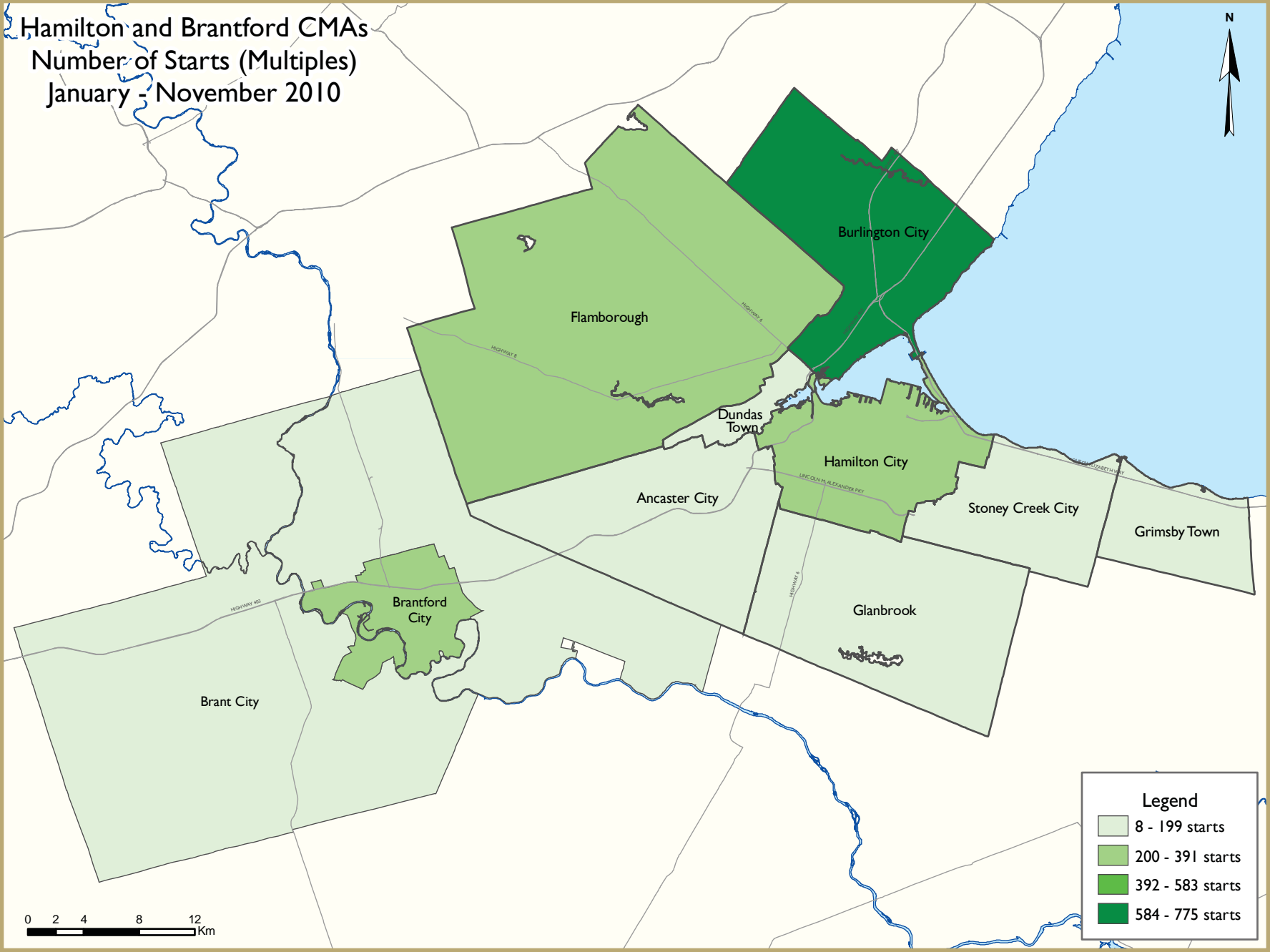
Figure 2

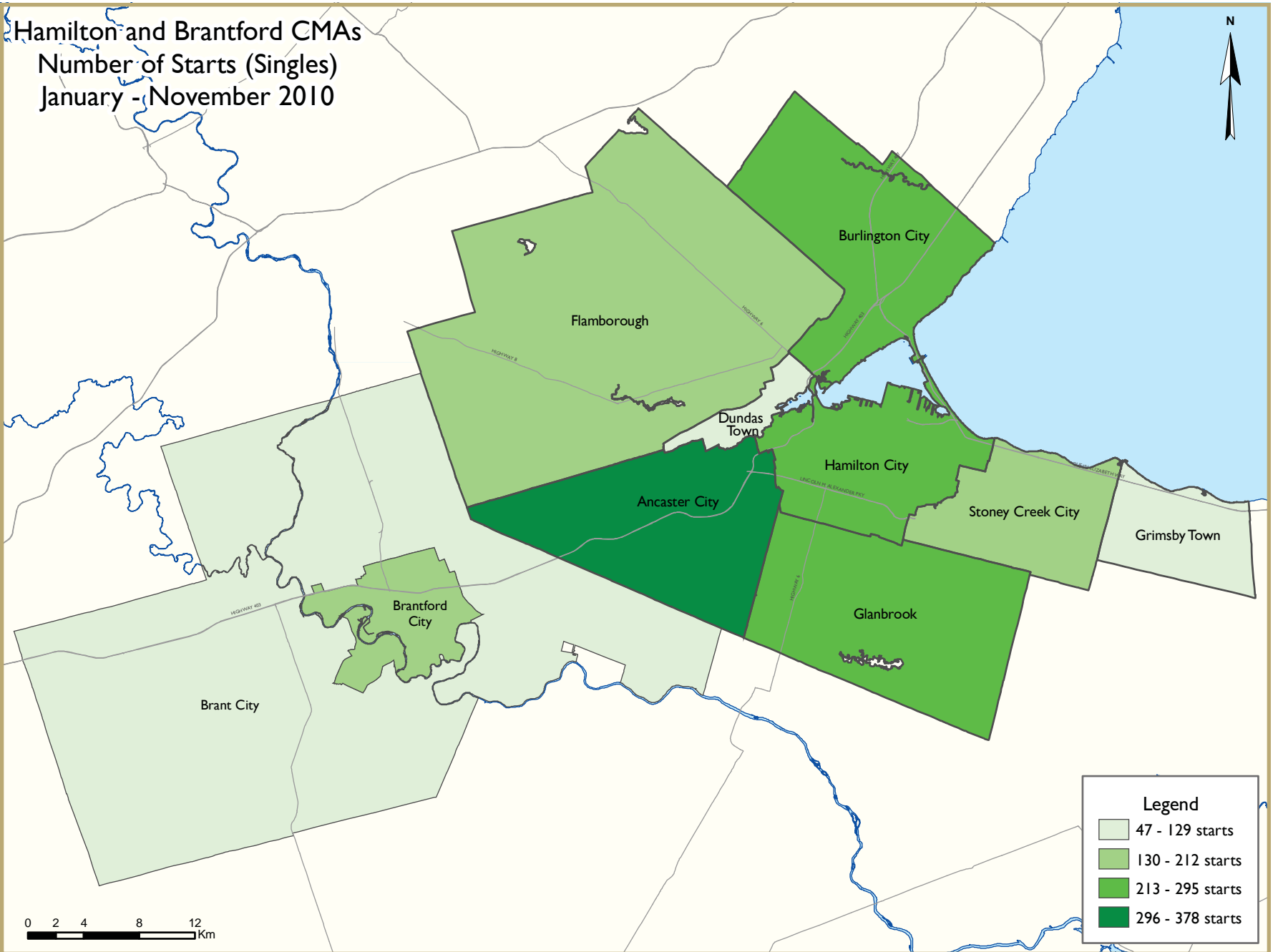


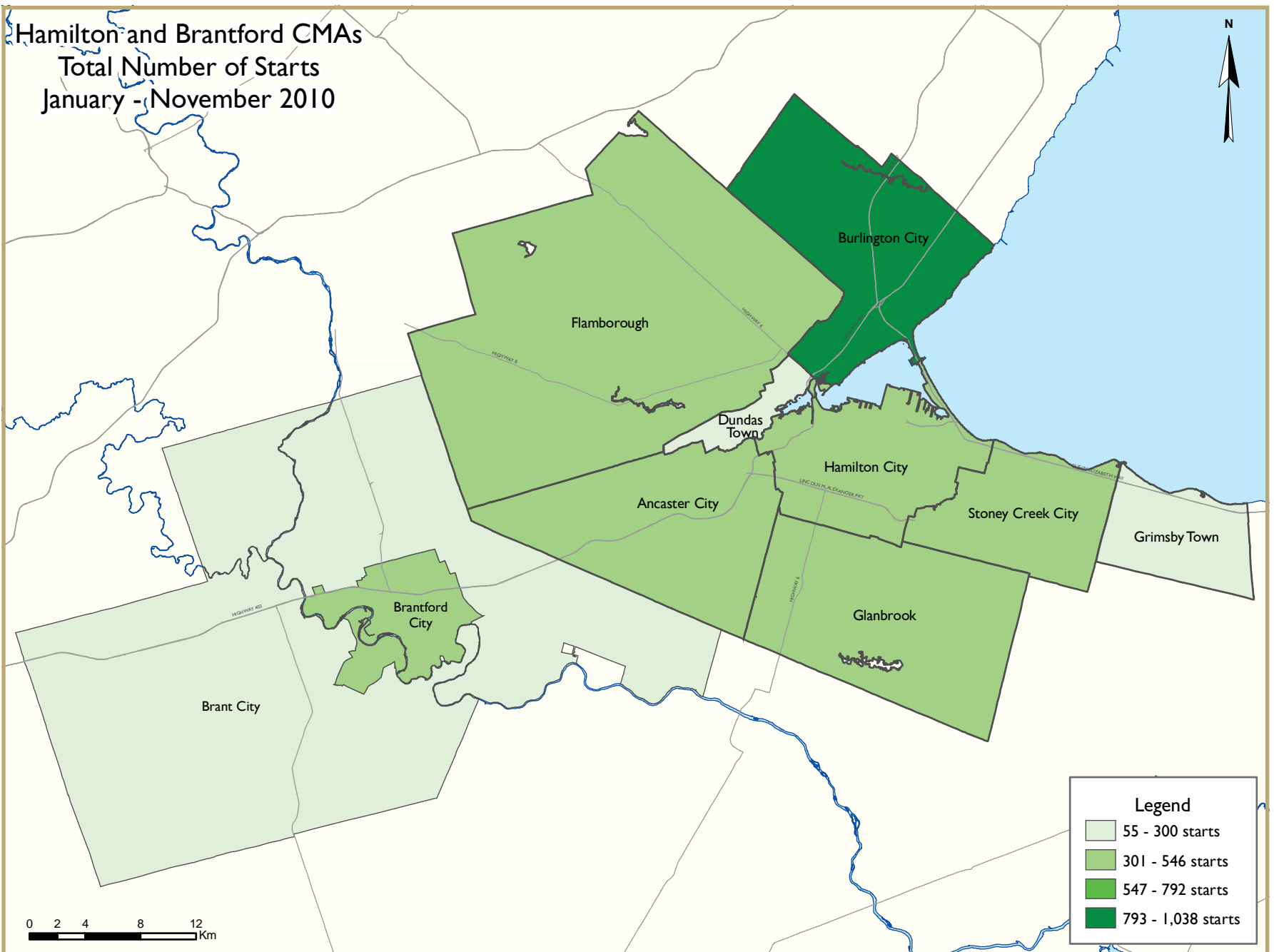












HOUSING NOW REPORT TABLES

Available in ALL reports:

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

Available in SELECTED Reports:

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

SYMBOLS

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

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

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
November 2010	136	4	67	0	0	65	0	0	272
November 2009	79	44	42	1	21	0	0	0	187
% Change	72.2	-90.9	59.5	-100.0	-100.0	n/a	n/a	n/a	45.5
Year-to-date 2010	1,607	240	729	4	172	435	2	195	3,384
Year-to-date 2009	801	104	183	6	223	90	0	264	1,672
% Change	100.6	130.8	**	-33.3	-22.9	**	n/a	-26.1	102.4
UNDER CONSTRUCTION									
November 2010	932	110	621	3	134	724	2	195	2,721
November 2009	540	90	242	4	533	564	0	264	2,238
% Change	72.6	22.2	156.6	-25.0	-74.9	28.4	n/a	-26.1	21.6
COMPLETIONS									
November 2010	151	24	48	2	28	0	0	182	435
November 2009	90	14	58	1	47	0	0	0	210
% Change	67.8	71.4	-17.2	100.0	-40.4	n/a	n/a	n/a	107.1
Year-to-date 2010	1,226	236	362	11	522	275	1	264	2,897
Year-to-date 2009	1,100	68	451	8	451	336	0	123	2,537
% Change	11.5	**	-19.7	37.5	15.7	-18.2	n/a	114.6	14.2
COMPLETED & NOT ABSORBED									
November 2010	28	2	25	5	5	11	0	182	258
November 2009	42	2	26	0	11	15	0	0	96
% Change	-33.3	0.0	-3.8	n/a	-54.5	-26.7	n/a	n/a	168.8
ABSORBED									
November 2010	147	24	40	5	28	0	0	0	244
November 2009	87	20	58	1	46	0	0	0	212
% Change	69.0	20.0	-31.0	**	-39.1	n/a	n/a	n/a	15.1
Year-to-date 2010	1,231	235	360	15	522	277	1	0	2,641
Year-to-date 2009	1,126	85	466	8	442	321	0	127	2,575
% Change	9.3	176.5	-22.7	87.5	18.1	-13.7	n/a	-100.0	2.6

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

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

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
November 2010	21	0	0	0	14	0	0	0	35
November 2009	19	0	0	1	14	0	0	0	34
% Change	10.5	n/a	n/a	-100.0	0.0	n/a	n/a	n/a	2.9
Year-to-date 2010	249	8	78	1	56	5	0	66	463
Year-to-date 2009	245	12	12	1	30	0	0	3	303
% Change	1.6	-33.3	**	0.0	86.7	n/a	n/a	**	52.8
UNDER CONSTRUCTION									
November 2010	148	4	49	0	49	5	0	62	317
November 2009	106	6	9	1	47	0	0	2	171
% Change	39.6	-33.3	**	-100.0	4.3	n/a	n/a	**	85.4
COMPLETIONS									
November 2010	11	0	5	0	9	0	0	4	29
November 2009	27	0	3	0	0	0	0	0	30
% Change	-59.3	n/a	66.7	n/a	n/a	n/a	n/a	n/a	-3.3
Year-to-date 2010	186	4	27	2	47	0	0	4	270
Year-to-date 2009	229	8	33	7	18	21	7	8	331
% Change	-18.8	-50.0	-18.2	-71.4	161.1	-100.0	-100.0	-50.0	-18.4
COMPLETED & NOT ABSORBED									
November 2010	24	0	11	0	9	0	0	4	48
November 2009	37	0	8	1	22	18	0	0	86
% Change	-35.1	n/a	37.5	-100.0	-59.1	-100.0	n/a	n/a	-44.2
ABSORBED									
November 2010	7	0	3	0	1	0	0	0	11
November 2009	15	0	5	0	6	0	0	0	26
% Change	-53.3	n/a	-40.0	n/a	-83.3	n/a	n/a	n/a	-57.7
Year-to-date 2010	200	2	22	3	58	18	0	2	305
Year-to-date 2009	261	8	34	9	31	3	7	8	361
% Change	-23.4	-75.0	-35.3	-66.7	87.1	**	-100.0	-75.0	-15.5

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

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

	Ownership						Rental		Total ^{1*}
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
New City of Hamilton									
November 2010	99	2	25	0	0	0	0	0	126
November 2009	66	4	42	1	21	0	0	0	134
Hamilton City									
November 2010	13	0	0	0	0	0	0	0	13
November 2009	21	0	0	0	0	0	0	0	21
Stoney Creek City									
November 2010	18	0	0	0	0	0	0	0	18
November 2009	9	0	7	0	0	0	0	0	16
Ancaster City									
November 2010	38	0	0	0	0	0	0	0	38
November 2009	19	2	35	0	0	0	0	0	56
Dundas Town									
November 2010	4	0	0	0	0	0	0	0	4
November 2009	3	2	0	1	9	0	0	0	15
Flamborough									
November 2010	7	2	0	0	0	0	0	0	9
November 2009	8	0	0	0	0	0	0	0	8
Glanbrook									
November 2010	19	0	25	0	0	0	0	0	44
November 2009	6	0	0	0	12	0	0	0	18
Burlington City									
November 2010	28	2	42	0	0	65	0	0	137
November 2009	6	40	0	0	0	0	0	0	46
Grimsby Town									
November 2010	9	0	0	0	0	0	0	0	9
November 2009	7	0	0	0	0	0	0	0	7
Hamilton CMA									
November 2010	136	4	67	0	0	65	0	0	272
November 2009	79	44	42	1	21	0	0	0	187
Brant City									
November 2010	3	0	0	0	0	0	0	0	3
November 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2010	18	0	0	0	14	0	0	0	32
November 2009	11	0	0	1	14	0	0	0	26
Brantford CMA									
November 2010	21	0	0	0	14	0	0	0	35
November 2009	19	0	0	1	14	0	0	0	34

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

Table I.1: Housing Activity Summary by Submarket
November 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									
November 2010	705	32	493	3	95	156	2	195	1,681
November 2009	378	18	201	4	430	207	0	0	1,239
Hamilton City									
November 2010	125	8	63	0	31	32	2	195	456
November 2009	123	4	12	0	84	83	0	0	307
Stoney Creek City									
November 2010	125	6	128	0	4	0	0	0	263
November 2009	58	2	63	0	32	0	0	0	155
Ancaster City									
November 2010	264	2	64	0	21	62	0	0	413
November 2009	101	10	47	0	103	62	0	0	323
Dundas Town									
November 2010	26	0	0	3	0	62	0	0	91
November 2009	11	2	6	4	29	62	0	0	114
Flamborough									
November 2010	60	16	126	0	0	0	0	0	202
November 2009	28	0	0	0	0	0	0	0	28
Glanbrook									
November 2010	105	0	105	0	39	0	0	0	249
November 2009	57	0	73	0	182	0	0	0	312
Burlington City									
November 2010	186	78	94	0	27	568	0	0	953
November 2009	131	72	25	0	79	357	0	264	928
Grimsby Town									
November 2010	41	0	34	0	12	0	0	0	87
November 2009	31	0	16	0	24	0	0	0	71
Hamilton CMA									
November 2010	932	110	621	3	134	724	2	195	2,721
November 2009	540	90	242	4	533	564	0	264	2,238
Brant City									
November 2010	59	0	6	0	7	0	0	0	72
November 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2010	89	4	43	0	42	5	0	62	245
November 2009	55	6	3	1	47	0	0	2	114
Brantford CMA									
November 2010	148	4	49	0	49	5	0	62	317
November 2009	106	6	9	1	47	0	0	2	171

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

Table I.1: Housing Activity Summary by Submarket
November 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									
November 2010	120	18	27	2	24	0	0	0	191
November 2009	76	0	53	1	47	0	0	0	177
Hamilton City									
November 2010	7	0	6	0	0	0	0	0	13
November 2009	17	0	0	0	0	0	0	0	17
Stoney Creek City									
November 2010	13	0	0	0	0	0	0	0	13
November 2009	23	0	11	0	23	0	0	0	57
Ancaster City									
November 2010	18	0	14	0	12	0	0	0	44
November 2009	10	0	6	0	0	0	0	0	16
Dundas Town									
November 2010	1	0	0	2	0	0	0	0	3
November 2009	5	0	0	1	0	0	0	0	6
Flamborough									
November 2010	21	18	7	0	0	0	0	0	46
November 2009	9	0	0	0	0	0	0	0	9
Glanbrook									
November 2010	60	0	0	0	12	0	0	0	72
November 2009	12	0	36	0	24	0	0	0	72
Burlington City									
November 2010	27	6	21	0	4	0	0	182	240
November 2009	4	14	5	0	0	0	0	0	23
Grimsby Town									
November 2010	4	0	0	0	0	0	0	0	4
November 2009	10	0	0	0	0	0	0	0	10
Hamilton CMA									
November 2010	151	24	48	2	28	0	0	182	435
November 2009	90	14	58	1	47	0	0	0	210
Brant City									
November 2010	5	0	0	0	0	0	0	0	5
November 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2010	6	0	5	0	9	0	0	4	24
November 2009	24	0	3	0	0	0	0	0	27
Brantford CMA									
November 2010	11	0	5	0	9	0	0	4	29
November 2009	27	0	3	0	0	0	0	0	30

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

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

	November 2010						November 2009		Total*
	Ownership						Rental		
	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									
November 2010	23	2	10	1	0	0	0	0	36
November 2009	28	1	21	0	2	0	0	0	52
Hamilton City									
November 2010	6	0	0	0	0	0	0	0	6
November 2009	2	0	0	0	0	0	0	0	2
Stoney Creek City									
November 2010	9	0	7	0	0	0	0	0	16
November 2009	25	0	18	0	2	0	0	0	45
Ancaster City									
November 2010	3	0	0	0	0	0	0	0	3
November 2009	0	0	0	0	0	0	0	0	0
Dundas Town									
November 2010	0	2	0	1	0	0	0	0	3
November 2009	0	0	0	0	0	0	0	0	0
Flamborough									
November 2010	4	0	0	0	0	0	0	0	4
November 2009	1	0	0	0	0	0	0	0	1
Glanbrook									
November 2010	1	0	3	0	0	0	0	0	4
November 2009	0	1	3	0	0	0	0	0	4
Burlington City									
November 2010	0	0	15	0	5	11	0	182	213
November 2009	4	1	5	0	9	15	0	0	34
Grimsby Town									
November 2010	5	0	0	4	0	0	0	0	9
November 2009	10	0	0	0	0	0	0	0	10
Hamilton CMA									
November 2010	28	2	25	5	5	11	0	182	258
November 2009	42	2	26	0	11	15	0	0	96
Brant City									
November 2010	2	0	5	0	0	0	0	0	7
November 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2010	22	0	6	0	9	0	0	4	41
November 2009	33	0	7	1	22	0	0	0	63
Brantford CMA									
November 2010	24	0	11	0	9	0	0	4	48
November 2009	37	0	8	1	22	18	0	0	86

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

Table I.1: Housing Activity Summary by Submarket
November 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									
November 2010	120	18	29	3	24	0	0	0	194
November 2009	75	0	56	1	46	0	0	0	178
Hamilton City									
November 2010	6	0	6	0	0	0	0	0	12
November 2009	17	0	0	0	0	0	0	0	17
Stoney Creek City									
November 2010	11	0	2	0	0	0	0	0	13
November 2009	20	0	14	0	22	0	0	0	56
Ancaster City									
November 2010	18	0	14	0	12	0	0	0	44
November 2009	10	0	6	0	0	0	0	0	16
Dundas Town									
November 2010	1	0	0	3	0	0	0	0	4
November 2009	5	0	0	1	0	0	0	0	6
Flamborough									
November 2010	21	18	7	0	0	0	0	0	46
November 2009	11	0	0	0	0	0	0	0	11
Glanbrook									
November 2010	63	0	0	0	12	0	0	0	75
November 2009	12	0	36	0	24	0	0	0	72
Burlington City									
November 2010	27	6	11	0	4	0	0	0	48
November 2009	5	20	0	0	0	0	0	0	25
Grimsby Town									
November 2010	0	0	0	2	0	0	0	0	2
November 2009	7	0	2	0	0	0	0	0	9
Hamilton CMA									
November 2010	147	24	40	5	28	0	0	0	244
November 2009	87	20	58	1	46	0	0	0	212
Brant City									
November 2010	4	0	1	0	0	0	0	0	5
November 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2010	3	0	2	0	1	0	0	0	6
November 2009	13	0	3	0	6	0	0	0	22
Brantford CMA									
November 2010	7	0	3	0	1	0	0	0	11
November 2009	15	0	5	0	6	0	0	0	26

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
November 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009	% Change
Hamilton CMA	136	80	4	44	67	63	65	0	272	187	45.5
New City of Hamilton	99	67	2	4	25	63	0	0	126	134	-6.0
Hamilton City	13	21	0	0	0	0	0	0	13	21	-38.1
Stoney Creek City	18	9	0	0	0	7	0	0	18	16	12.5
Ancaster City	38	19	0	2	0	35	0	0	38	56	-32.1
Dundas Town	4	4	0	2	0	9	0	0	4	15	-73.3
Flamborough	7	8	2	0	0	0	0	0	9	8	12.5
Glanbrook	19	6	0	0	25	12	0	0	44	18	144.4
Burlington City	28	6	2	40	42	0	65	0	137	46	197.8
Grimsby Town	9	7	0	0	0	0	0	0	9	7	28.6
Brantford CMA	21	20	0	0	14	14	0	0	35	34	2.9
Brant City	3	n/a	0	n/a	0	n/a	0	n/a	3	n/a	n/a
Brantford City	18	12	0	0	14	14	0	0	32	26	23.1

Table 2.1: Starts by Submarket and by Dwelling Type
January - November 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	1,611	808	244	108	899	402	630	354	3,384	1,672	102.4
New City of Hamilton	1,221	611	64	14	693	328	195	0	2,173	953	128.0
Hamilton City	219	171	12	4	72	88	195	0	498	263	89.4
Stoney Creek City	194	130	10	2	134	77	0	0	338	209	61.7
Ancaster City	378	160	2	6	125	74	0	0	505	240	110.4
Dundas Town	47	22	0	2	8	9	0	0	55	33	66.7
Flamborough	155	45	40	0	199	4	0	0	394	49	**
Glanbrook	228	83	0	0	155	76	0	0	383	159	140.9
Burlington City	263	122	180	94	160	51	435	354	1,038	621	67.1
Grimsby Town	127	75	0	0	46	23	0	0	173	98	76.5
Brantford CMA	250	246	8	12	134	42	71	3	463	303	52.8
Brant City	78	n/a	0	n/a	13	n/a	0	n/a	91	n/a	n/a
Brantford City	172	176	8	12	121	36	71	2	372	226	64.6

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009
Hamilton CMA	67	63	0	0	65	0	0	0
New City of Hamilton	25	63	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	0	7	0	0	0	0	0	0
Ancaster City	0	35	0	0	0	0	0	0
Dundas Town	0	9	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	25	12	0	0	0	0	0	0
Burlington City	42	0	0	0	65	0	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	14	14	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	14	14	0	0	0	0	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - November 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	899	402	0	0	435	90	195	264
New City of Hamilton	693	328	0	0	0	0	195	0
Hamilton City	72	88	0	0	0	0	195	0
Stoney Creek City	134	77	0	0	0	0	0	0
Ancaster City	125	74	0	0	0	0	0	0
Dundas Town	8	9	0	0	0	0	0	0
Flamborough	199	4	0	0	0	0	0	0
Glanbrook	155	76	0	0	0	0	0	0
Burlington City	160	51	0	0	435	90	0	264
Grimsby Town	46	23	0	0	0	0	0	0
Brantford CMA	134	42	0	0	5	0	66	3
Brant City	13	n/a	0	n/a	0	n/a	0	n/a
Brantford City	121	36	0	0	5	0	66	2

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market
November 2010**

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009
Hamilton CMA	207	165	65	22	0	0	272	187
New City of Hamilton	126	112	0	22	0	0	126	134
Hamilton City	13	21	0	0	0	0	13	21
Stoney Creek City	18	16	0	0	0	0	18	16
Ancaster City	38	56	0	0	0	0	38	56
Dundas Town	4	5	0	10	0	0	4	15
Flamborough	9	8	0	0	0	0	9	8
Glanbrook	44	6	0	12	0	0	44	18
Burlington City	72	46	65	0	0	0	137	46
Grimsby Town	9	7	0	0	0	0	9	7
Brantford CMA	21	19	14	15	0	0	35	34
Brant City	3	n/a	0	n/a	0	n/a	3	n/a
Brantford City	18	11	14	15	0	0	32	26

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	2,576	1,088	611	319	197	264	3,384	1,672
New City of Hamilton	1,869	781	107	171	197	0	2,173	953
Hamilton City	292	186	9	76	197	0	498	263
Stoney Creek City	338	202	0	7	0	0	338	209
Ancaster City	475	219	30	21	0	0	505	240
Dundas Town	43	18	12	15	0	0	55	33
Flamborough	394	49	0	0	0	0	394	49
Glanbrook	327	107	56	52	0	0	383	159
Burlington City	546	232	492	125	0	264	1,038	621
Grimsby Town	161	75	12	23	0	0	173	98
Brantford CMA	335	269	62	31	66	3	463	303
Brant City	84	n/a	7	n/a	0	n/a	91	n/a
Brantford City	251	193	55	31	66	2	372	226

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009	% Change
Hamilton CMA	153	91	26	14	74	105	182	0	435	210	107.1
New City of Hamilton	122	77	20	0	49	100	0	0	191	177	7.9
Hamilton City	7	17	0	0	6	0	0	0	13	17	-23.5
Stoney Creek City	13	23	0	0	0	34	0	0	13	57	-77.2
Ancaster City	18	10	2	0	24	6	0	0	44	16	175.0
Dundas Town	3	6	0	0	0	0	0	0	3	6	-50.0
Flamborough	21	9	18	0	7	0	0	0	46	9	**
Glanbrook	60	12	0	0	12	60	0	0	72	72	0.0
Burlington City	27	4	6	14	25	5	182	0	240	23	**
Grimsby Town	4	10	0	0	0	0	0	0	4	10	-60.0
Brantford CMA	11	27	0	0	14	3	4	0	29	30	-3.3
Brant City	5	n/a	0	n/a	0	n/a	0	n/a	5	n/a	n/a
Brantford City	6	24	0	0	14	3	4	0	24	27	-11.1

Table 3.1: Completions by Submarket and by Dwelling Type
January - November 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	1238	1108	246	72	874	898	539	459	2897	2537	14.2
New City of Hamilton	894	741	48	8	697	673	51	221	1690	1643	2.9
Hamilton City	226	179	4	4	74	110	51	159	355	452	-21.5
Stoney Creek City	116	164	2	2	83	125	0	0	201	291	-30.9
Ancaster City	210	157	16	2	194	64	0	0	420	223	88.3
Dundas Town	34	19	2	0	42	23	0	62	78	104	-25.0
Flamborough	122	82	24	0	72	103	0	0	218	185	17.8
Glanbrook	183	140	0	0	232	248	0	0	415	388	7.0
Burlington City	222	280	198	64	131	177	488	238	1039	759	36.9
Grimsby Town	122	87	0	0	46	48	0	0	168	135	24.4
Brantford CMA	188	236	4	8	74	58	4	29	270	331	-18.4
Brant City	60	n/a	0	n/a	6	n/a	0	n/a	66	n/a	n/a
Brantford City	128	158	4	8	68	51	4	6	204	223	-8.5

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009
Hamilton CMA	74	105	0	0	0	0	182	0
New City of Hamilton	49	100	0	0	0	0	0	0
Hamilton City	6	0	0	0	0	0	0	0
Stoney Creek City	0	34	0	0	0	0	0	0
Ancaster City	24	6	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	7	0	0	0	0	0	0	0
Glanbrook	12	60	0	0	0	0	0	0
Burlington City	25	5	0	0	0	0	182	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	14	3	0	0	0	0	4	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	14	3	0	0	0	0	4	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - November 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	874	898	0	0	275	336	264	123
New City of Hamilton	697	673	0	0	51	98	0	123
Hamilton City	74	110	0	0	51	36	0	123
Stoney Creek City	83	125	0	0	0	0	0	0
Ancaster City	194	64	0	0	0	0	0	0
Dundas Town	42	23	0	0	0	62	0	0
Flamborough	72	103	0	0	0	0	0	0
Glanbrook	232	248	0	0	0	0	0	0
Burlington City	131	177	0	0	224	238	264	0
Grimsby Town	46	48	0	0	0	0	0	0
Brantford CMA	74	51	0	7	0	21	4	8
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	68	44	0	7	0	0	4	6

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
November 2010**

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009	Nov 2010	Nov 2009
Hamilton CMA	223	162	30	48	182	0	435	210
New City of Hamilton	165	129	26	48	0	0	191	177
Hamilton City	13	17	0	0	0	0	13	17
Stoney Creek City	13	34	0	23	0	0	13	57
Ancaster City	32	16	12	0	0	0	44	16
Dundas Town	1	5	2	1	0	0	3	6
Flamborough	46	9	0	0	0	0	46	9
Glanbrook	60	48	12	24	0	0	72	72
Burlington City	54	23	4	0	182	0	240	23
Grimsby Town	4	10	0	0	0	0	4	10
Brantford CMA	16	30	9	0	4	0	29	30
Brant City	5	n/a	0	n/a	0	n/a	5	n/a
Brantford City	11	27	9	0	4	0	24	27

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	1,824	1,619	808	795	265	123	2,897	2,537
New City of Hamilton	1,231	1,125	458	395	1	123	1,690	1,643
Hamilton City	242	276	113	53	0	123	355	452
Stoney Creek City	175	239	26	52	0	0	201	291
Ancaster City	315	173	104	50	1	0	420	223
Dundas Town	35	22	43	82	0	0	78	104
Flamborough	218	185	0	0	0	0	218	185
Glanbrook	243	230	172	158	0	0	415	388
Burlington City	457	359	318	400	264	0	1,039	759
Grimsby Town	136	135	32	0	0	0	168	135
Brantford CMA	217	270	49	46	4	15	270	331
Brant City	66	n/a	0	n/a	0	n/a	66	n/a
Brantford City	151	185	49	25	4	13	204	223

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 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													
November 2010	3	2.5	18	15.3	36	30.5	29	24.6	32	27.1	118	352,224	372,172
November 2009	4	5.3	15	20.0	15	20.0	19	25.3	22	29.3	75	355,000	384,294
Year-to-date 2010	39	4.5	66	7.6	130	15.0	249	28.8	381	44.0	865	393,080	422,409
Year-to-date 2009	27	3.6	141	18.8	178	23.7	158	21.1	246	32.8	750	356,950	400,905
Hamilton City													
November 2010	0	0.0	1	20.0	0	0.0	3	60.0	1	20.0	5	--	--
November 2009	1	5.9	2	11.8	3	17.6	8	47.1	3	17.6	17	375,000	359,347
Year-to-date 2010	3	1.4	22	10.3	38	17.8	93	43.5	58	27.1	214	376,473	380,872
Year-to-date 2009	5	2.8	18	10.1	51	28.5	75	41.9	30	16.8	179	357,990	379,568
Stoney Creek City													
November 2010	0	0.0	0	0.0	3	27.3	3	27.3	5	45.5	11	381,900	493,445
November 2009	0	0.0	8	40.0	3	15.0	2	10.0	7	35.0	20	330,990	408,514
Year-to-date 2010	0	0.0	7	5.4	25	19.2	52	40.0	46	35.4	130	389,900	423,526
Year-to-date 2009	0	0.0	59	34.5	64	37.4	21	12.3	27	15.8	171	325,990	354,230
Ancaster City													
November 2010	0	0.0	4	23.5	8	47.1	0	0.0	5	29.4	17	322,989	356,397
November 2009	0	0.0	0	0.0	2	22.2	1	11.1	6	66.7	9	--	--
Year-to-date 2010	1	0.5	4	2.1	10	5.1	24	12.3	156	80.0	195	460,000	523,278
Year-to-date 2009	1	0.6	0	0.0	6	3.9	18	11.6	130	83.9	155	495,000	535,031
Dundas Town													
November 2010	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	--	--
November 2009	0	0.0	0	0.0	1	16.7	2	33.3	3	50.0	6	--	--
Year-to-date 2010	0	0.0	0	0.0	1	3.0	4	12.1	28	84.8	33	455,900	492,681
Year-to-date 2009	0	0.0	3	15.8	2	10.5	2	10.5	12	63.2	19	448,900	444,126
Flamborough													
November 2010	1	5.6	0	0.0	0	0.0	6	33.3	11	61.1	18	409,495	413,835
November 2009	3	27.3	1	9.1	2	18.2	4	36.4	1	9.1	11	349,900	366,426
Year-to-date 2010	20	19.2	2	1.9	1	1.0	24	23.1	57	54.8	104	409,495	422,655
Year-to-date 2009	18	21.7	5	6.0	16	19.3	15	18.1	29	34.9	83	357,000	402,581
Glanbrook													
November 2010	2	3.2	13	20.6	25	39.7	17	27.0	6	9.5	63	329,279	335,812
November 2009	0	0.0	4	33.3	4	33.3	2	16.7	2	16.7	12	332,000	343,173
Year-to-date 2010	15	8.1	30	16.1	55	29.6	52	28.0	34	18.3	186	344,709	347,588
Year-to-date 2009	3	2.1	56	39.2	39	27.3	27	18.9	18	12.6	143	317,000	331,332
Burlington City													
November 2010	0	0.0	0	0.0	0	0.0	0	0.0	27	100.0	27	481,990	637,875
November 2009	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	6	2.6	223	97.4	229	459,990	574,738
Year-to-date 2009	0	0.0	0	0.0	4	1.4	26	8.9	262	89.7	292	463,990	603,749
Grimsby Town													
November 2010	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	2	--	--
November 2009	0	0.0	1	14.3	5	71.4	0	0.0	1	14.3	7	--	--
Year-to-date 2010	0	0.0	8	6.7	35	29.4	38	31.9	38	31.9	119	371,900	378,803
Year-to-date 2009	0	0.0	5	5.7	63	72.4	11	12.6	8	9.2	87	329,900	353,705

Source: CMHC (Market Absorption Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range
November 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													
November 2010	3	2.0	20	13.6	36	24.5	29	19.7	59	40.1	147	378,990	419,856
November 2009	4	4.6	16	18.4	20	23.0	19	21.8	28	32.2	87	355,000	385,544
Year-to-date 2010	39	3.2	74	6.1	165	13.6	293	24.2	642	52.9	1,213	406,648	446,889
Year-to-date 2009	27	2.4	146	12.9	245	21.7	195	17.3	516	45.7	1,129	385,000	449,731

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range
November 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													
November 2010	0	0.0	0	0.0	1	25.0	1	25.0	2	50.0	4	--	--
November 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	8	12.5	9	14.1	47	73.4	64	407,500	500,080
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													
November 2010	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	3	--	--
November 2009	0	0.0	7	53.8	2	15.4	3	23.1	1	7.7	13	236,900	474,175
Year-to-date 2010	6	4.3	32	23.0	47	33.8	33	23.7	21	15.1	139	285,000	287,723
Year-to-date 2009	65	34.6	50	26.6	42	22.3	20	10.6	11	5.9	188	230,650	245,963
Brantford CMA													
November 2010	0	0.0	3	42.9	1	14.3	1	14.3	2	28.6	7	--	--
November 2009	0	0.0	7	46.7	3	20.0	3	20.0	2	13.3	15	285,000	473,612
Year-to-date 2010	6	3.0	32	15.8	55	27.1	42	20.7	68	33.5	203	309,900	354,673
Year-to-date 2009	76	28.1	62	23.0	55	20.4	34	12.6	43	15.9	270	248,000	276,301

Source: CMHC (Market Absorption Survey)

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

Submarket	Nov 2010	Nov 2009	% Change	YTD 2010	YTD 2009	% Change
Hamilton CMA	419,856	385,544	8.9	446,889	449,731	-0.6
New City of Hamilton	372,172	384,294	-3.2	422,409	400,905	5.4
Hamilton City	--	359,347	n/a	380,872	379,568	0.3
Stoney Creek City	493,445	408,514	20.8	423,526	354,230	19.6
Ancaster City	356,397	--	n/a	523,278	535,031	-2.2
Dundas Town	--	--	n/a	492,681	444,126	10.9
Flamborough	413,835	366,426	12.9	422,655	402,581	5.0
Glanbrook	335,812	343,173	-2.1	347,588	331,332	4.9
Burlington City	637,875	--	n/a	574,738	603,749	-4.8
Grimsby Town	--	--	n/a	378,803	353,705	7.1
Brantford CMA	--	473,612	n/a	354,673	276,301	28.4
Brant City	--	n/a	n/a	500,080	n/a	n/a
Brantford City	--	474,175	n/a	287,723	245,963	17.0

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
November 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	956	1,455	1,551	61.6	299,812	2.9	308,851
	September	1,007	-13.3	1,006	1,779	1,641	61.3	316,556	3.9	318,388
	October	992	-12.2	1,062	1,544	1,750	60.7	305,872	3.2	314,039
	November	953	-6.3	1,060	1,542	1,923	55.1	310,492	0.0	313,232
	December									
	Q3 2009	3,570	14.1		4,583			297,628	5.3	
	Q3 2010	2,950	-17.4		4,704			308,629	3.7	
	YTD 2009	11,947	2.5		17,086			291,262	3.1	
	YTD 2010	12,242	2.5		19,432			310,953	6.8	

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¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
November 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	161	238	242	66.5	232,400	9.5	233,554
	September	167	-7.7	157	294	288	54.5	231,847	1.1	233,556
	October	144	-2.0	173	231	270	64.1	230,180	8.2	230,561
	November	165	-4.6	179	241	282	63.5	223,125	-2.1	225,048
	December									
	Q3 2009	536	-5.0		879			227,081	3.7	
	Q3 2010	508	-5.2		828			230,146	1.3	
	YTD 2009	1,790	-10.7		3,176			219,578	0.1	
	YTD 2010	1,962	9.6		3,292			229,092	4.3	

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¹Source: CREA

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

Table 6a: Economic Indicators
November 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	154.2	117.0	372.4	7.8	66.6	861
	September	604	3.30	5.39	154.0	117.1	374.0	7.7	66.7	862
	October	598	3.20	5.29	154.0	117.8	372.8	7.6	66.4	858
	November	607	3.35	5.44		118.0	373.3	6.7	65.8	854
	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
November 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	50.7	7.1	67.7	797
	February	627	5.00	5.79	146.6	113.1	50.7	8.2	68.2	785
	March	613	4.50	5.55	146.2	113.7	50.6	9.2	69.0	779
	April	596	3.90	5.25	145.5	113.2	51.0	9.2	69.3	777
	May	596	3.90	5.25	145.1	114.0	51.1	9.5	70.1	788
	June	631	3.75	5.85	145.1	114.2	51.4	10.0	70.9	793
	July	631	3.75	5.85	145.3	113.7	51.5	11.8	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	51.6	13.0	72.8	797
	October	630	3.80	5.84	146.5	113.9	52.3	12.1	72.8	785
	November	616	3.60	5.59	147.2	114.6	52.8	12.3	73.2	771
	December	610	3.60	5.49	148.0	114.1	53.4	11.6	73.6	760
2010	January	610	3.60	5.49	148.7	114.5	53	11.1	72.7	768
	February	604	3.60	5.39	148.2	115.1	52.3	10.5	71.8	776
	March	631	3.60	5.85	148.5	115.3	51.4	10.1	70.2	791
	April	655	3.80	6.25	148.8	115.7	50.1	10.6	68.9	803
	May	639	3.70	5.99	149.5	116.2	49.3	10.4	67.9	796
	June	633	3.60	5.89	149.9	116.0	49.2	10.1	67.3	787
	July	627	3.50	5.79	149.8	117.0	49.7	9.2	66.7	768
	August	604	3.30	5.39	150.1	117.0	50.4	8.4	66.9	777
	September	604	3.30	5.39	150.1	117.1	50.8	8.4	67.4	775
	October	598	3.20	5.29	150.4	117.8	51.5	9.2	69.1	775
	November	607	3.35	5.44		118.0	52.0	11.2	70.7	767
	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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