

HOUSING NOW

Hamilton and Brantford CMAs



CANADA MORTGAGE AND HOUSING CORPORATION

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New Home Market

Low level of starts in February

New home starts in the Hamilton Census Metropolitan Area (CMA) were persistently low in February, when builders broke ground for just over 100 total starts. While single-detached starts were about 30 per cent below last year's level, the bulk of the decline came from the townhouse and apartment sectors, which had added over 200 starts to the total in 2010.

While starts were evenly spread out across most areas of the Hamilton CMA, there was a stronger showing in the Glanbrook area with 35 new home starts, all of which were single-detached. All other submarkets had some single-detached home starts last month. In addition, there were four semi-detached homes started in Burlington and 12 rental apartments in the former City of Hamilton. Despite the declining trend in new home starts, the inventory of newly completed and unoccupied ownership

Figure 1

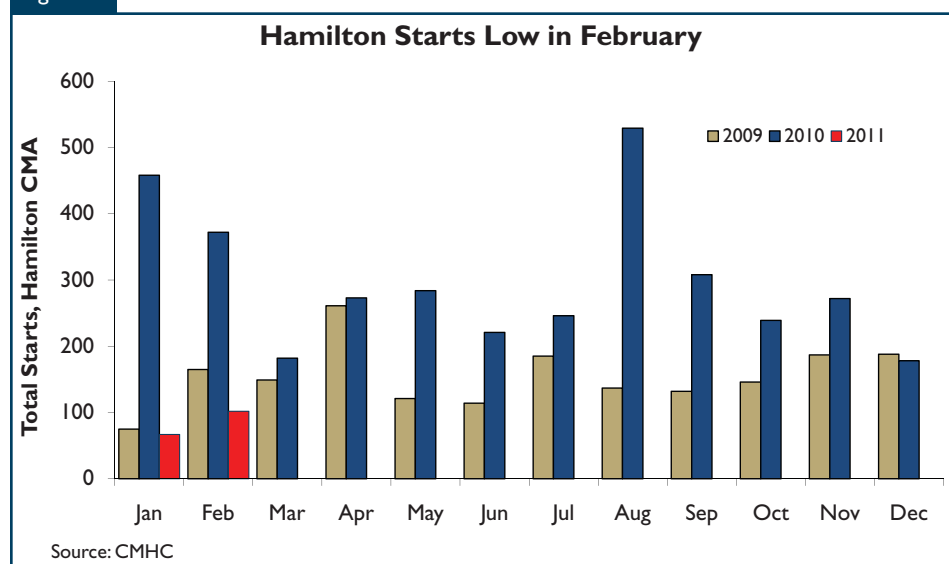


Table of Contents

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

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units was lower, indicating that builders are adapting well to market conditions.

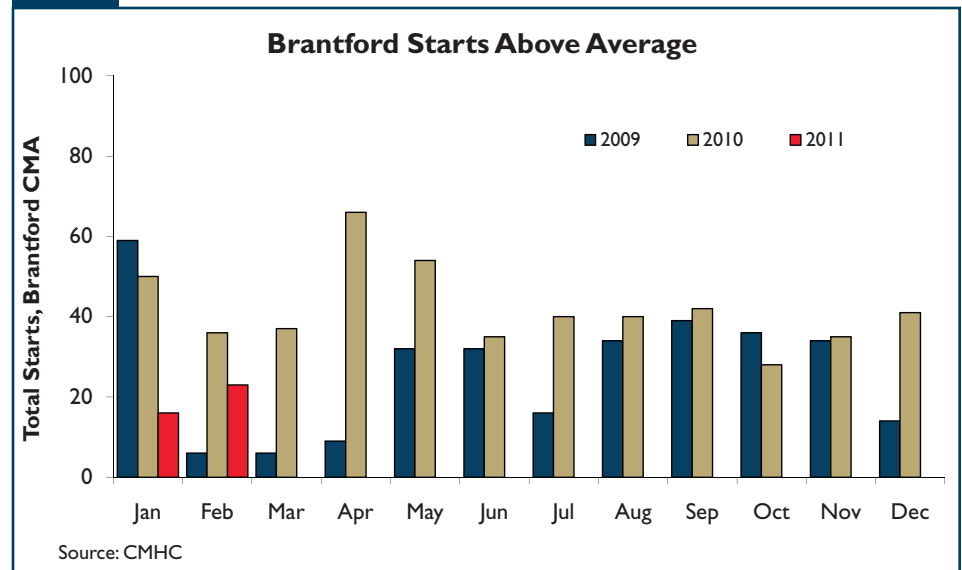
The average price of a new single-detached home in the City of Hamilton remained relatively unchanged from 2010 at \$439,000. While the figures were not available for all submarkets, the price of a new single-detached home rose by nearly 30 per cent in Stoney Creek to \$540,500, while it fell by approximately 10 per cent in Ancaster. In Burlington, the average price of a home rose by over 12 per cent.

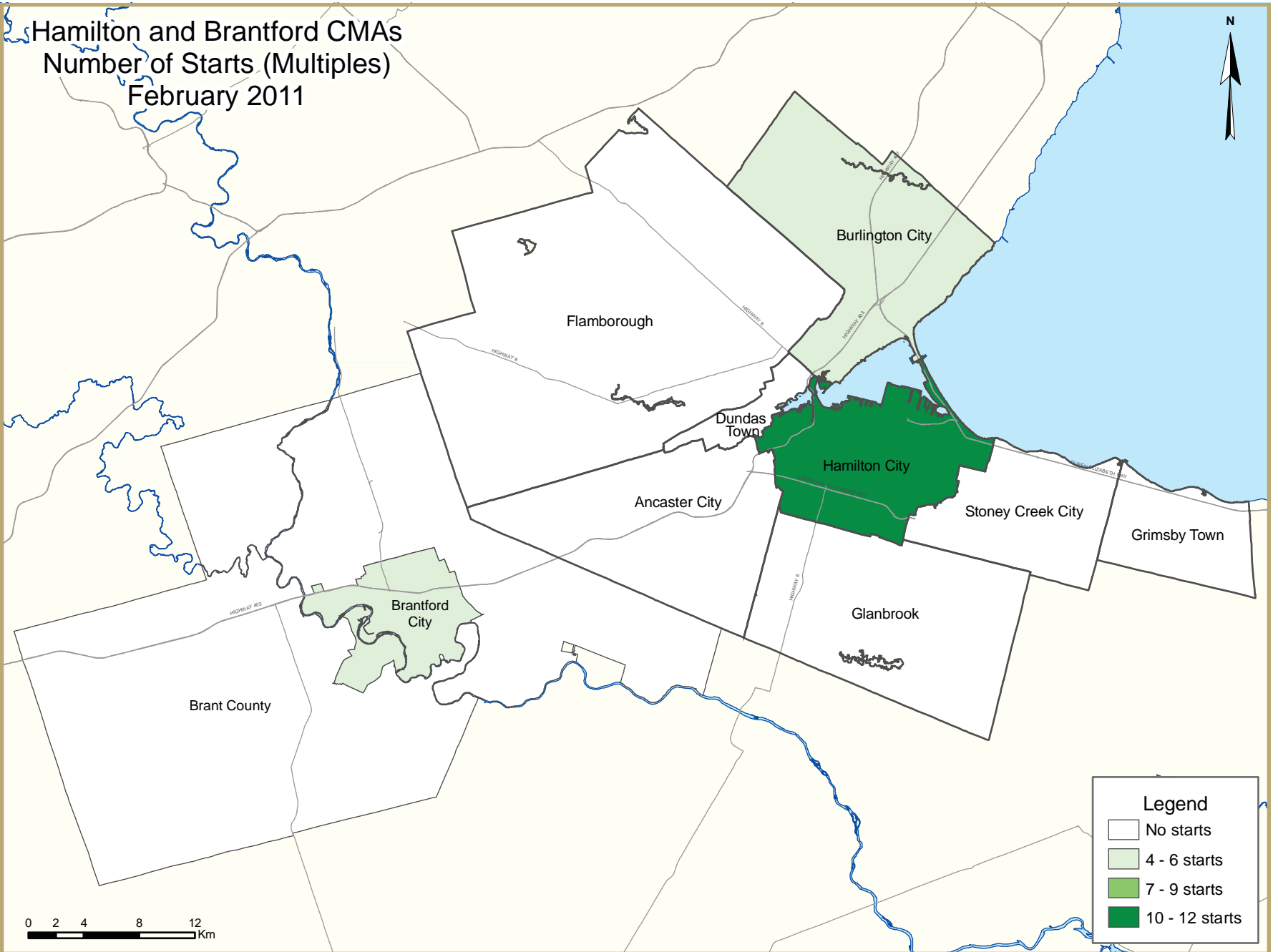
In the Brantford CMA, there were 23 starts of new homes last month, slightly behind last year's level, but above the average for this time of year. Nearly all of the starts were in Brantford, with just two homes started in Brant County. The average price of a new, single-detached home was \$422,500, an increase of nearly 18 per cent from 2010.

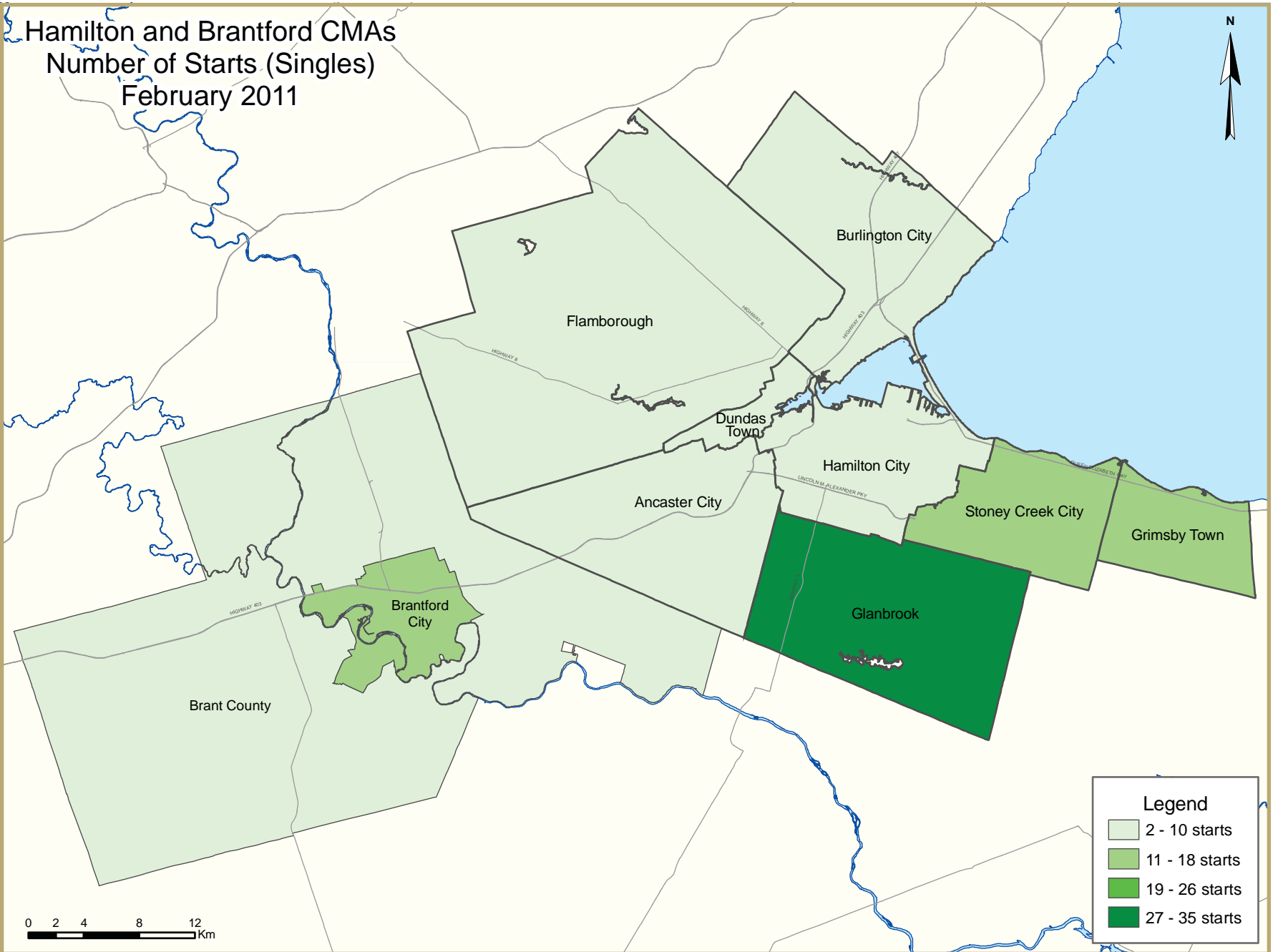
In addition to the starts, 125 single-detached homes and over 100 townhouses were under construction in the Brantford CMA last month, considerably more than a year ago. While the number of completed and unsold single-detached homes

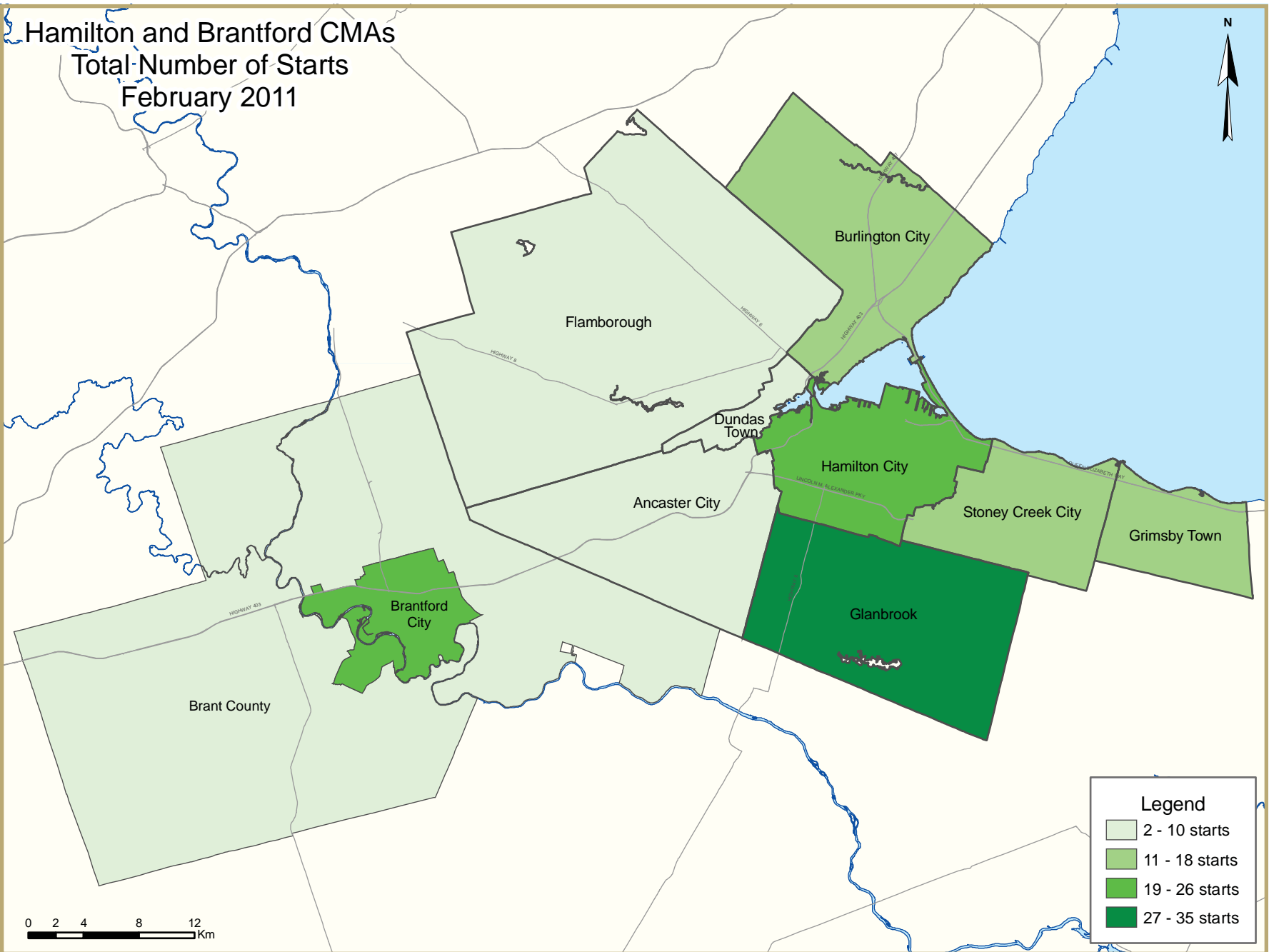
remained on par with a year ago, that figure rose higher for townhouses, especially freehold townhouses. This can be attributed to the market adjusting to the higher than average number of new townhouses started in the Brantford CMA in 2010.

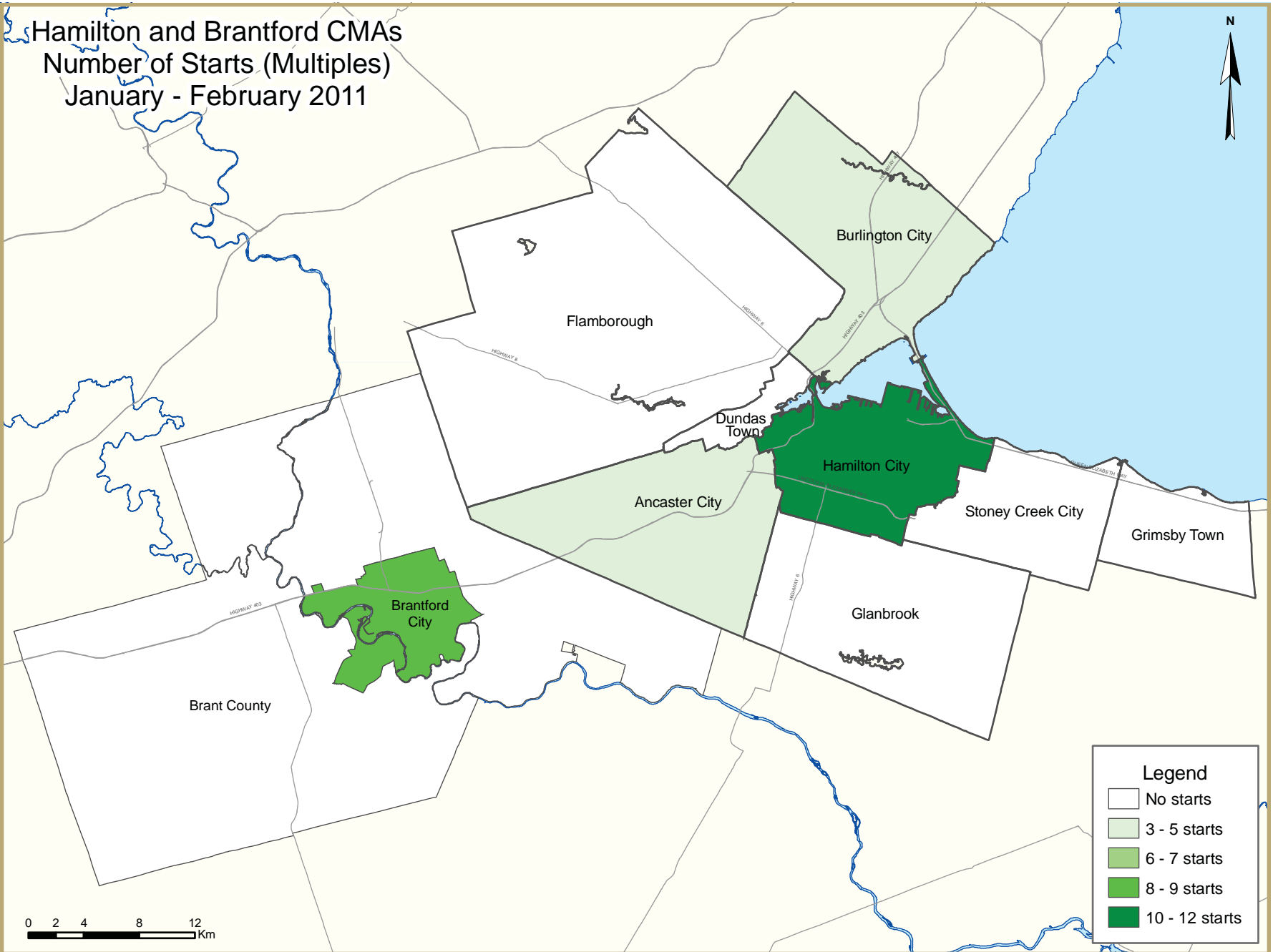
Figure 2

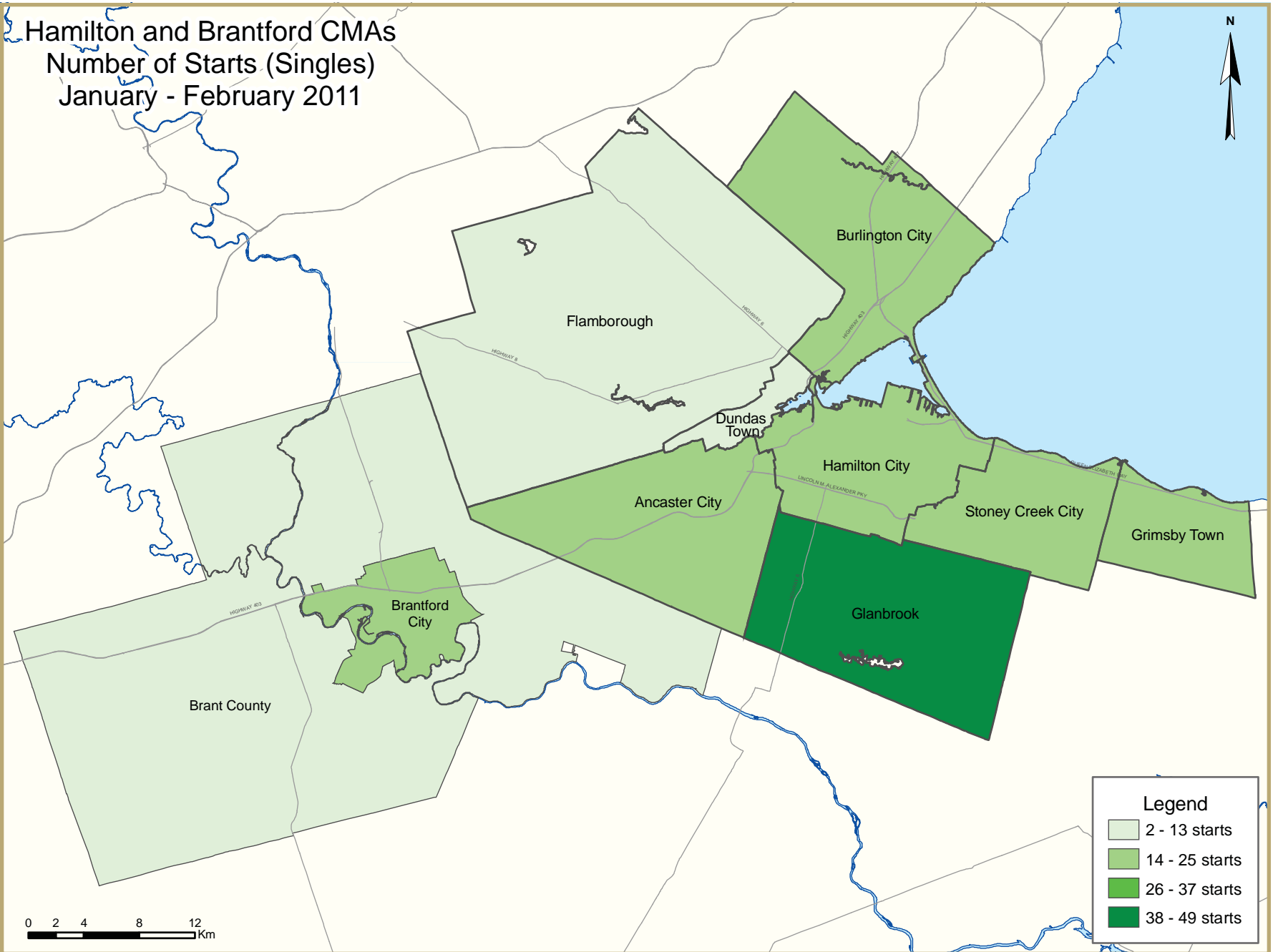


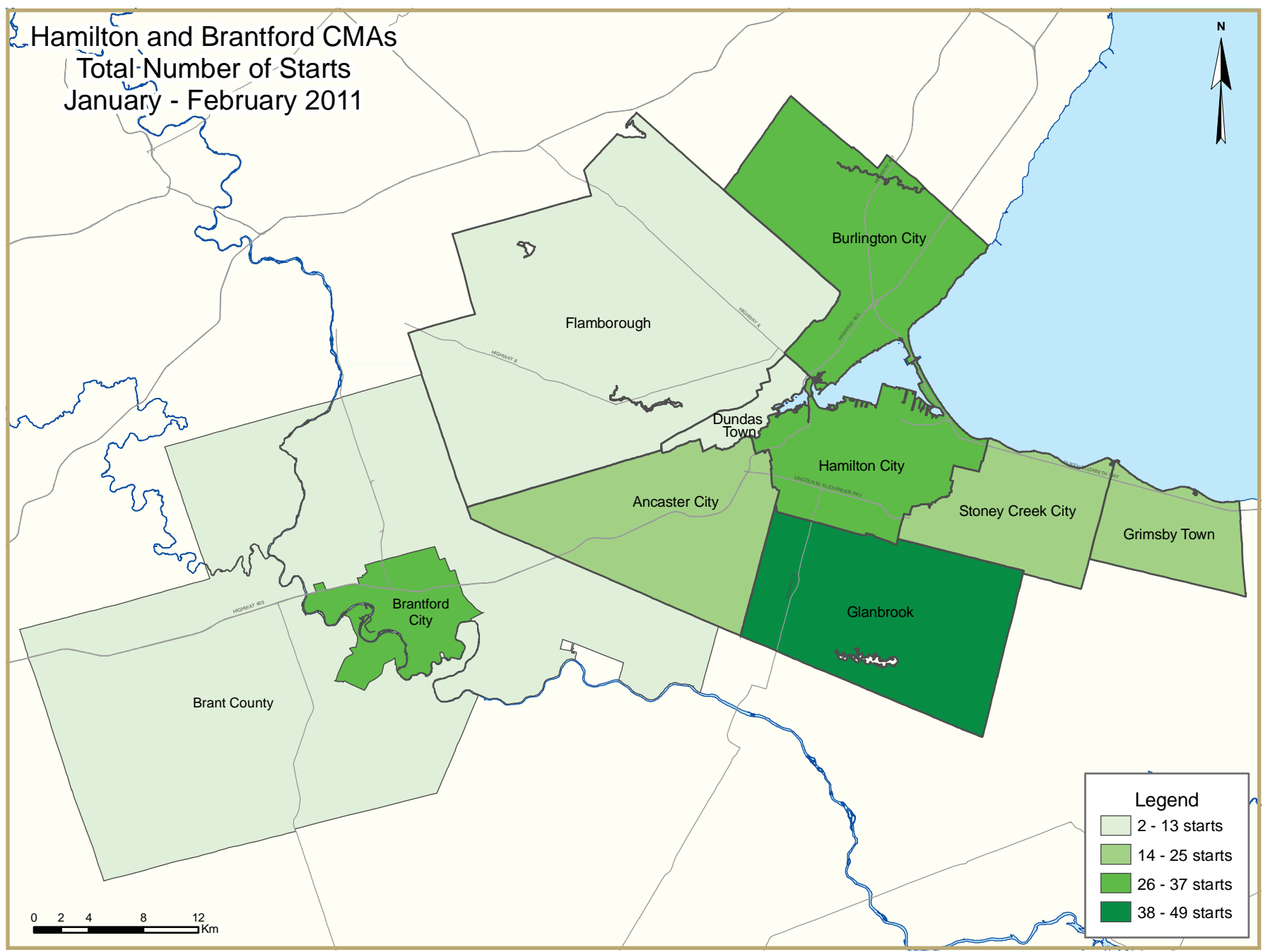












HOUSING NOW REPORT TABLES

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
February 2011

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
February 2011	85	4	0	1	0	0	0	12	102
February 2010	124	34	54	0	28	0	0	132	372
% Change	-31.5	-88.2	-100.0	n/a	-100.0	n/a	n/a	-90.9	-72.6
Year-to-date 2011	149	4	0	1	3	0	0	12	169
Year-to-date 2010	217	48	116	0	72	182	0	195	830
% Change	-31.3	-91.7	-100.0	n/a	-95.8	-100.0	n/a	-93.8	-79.6
UNDER CONSTRUCTION									
February 2011	875	70	407	9	164	712	2	207	2,446
February 2010	594	144	324	4	444	746	0	459	2,716
% Change	47.3	-51.4	25.6	125.0	-63.1	-4.6	n/a	-54.9	-9.9
COMPLETIONS									
February 2011	90	10	60	0	0	0	0	0	160
February 2010	90	14	16	1	53	0	0	0	174
% Change	0.0	-28.6	**	-100.0	-100.0	n/a	n/a	n/a	-8.0
Year-to-date 2011	189	18	125	0	4	0	0	0	336
Year-to-date 2010	180	16	49	1	108	0	0	0	354
% Change	5.0	12.5	155.1	-100.0	-96.3	n/a	n/a	n/a	-5.1
COMPLETED & NOT ABSORBED									
February 2011	25	4	14	4	3	11	0	182	243
February 2010	40	9	31	9	9	11	0	0	109
% Change	-37.5	-55.6	-54.8	-55.6	-66.7	0.0	n/a	n/a	122.9
ABSORBED									
February 2011	90	10	66	0	0	0	0	0	166
February 2010	78	6	20	0	51	2	0	0	157
% Change	15.4	66.7	**	n/a	-100.0	-100.0	n/a	n/a	5.7
Year-to-date 2011	187	16	136	1	4	0	0	0	344
Year-to-date 2010	166	8	41	0	104	2	0	0	321
% Change	12.7	100.0	**	n/a	-96.2	-100.0	n/a	n/a	7.2

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

Table 1b: Housing Activity Summary of Brantford CMA
February 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
February 2011	18	0	0	0	5	0	0	0	23
February 2010	15	0	17	0	0	0	0	4	36
% Change	20.0	n/a	-100.0	n/a	n/a	n/a	n/a	-100.0	-36.1
Year-to-date 2011	31	0	3	0	5	0	0	0	39
Year-to-date 2010	27	0	17	0	6	0	0	36	86
% Change	14.8	n/a	-82.4	n/a	-16.7	n/a	n/a	-100.0	-54.7
UNDER CONSTRUCTION									
February 2011	125	6	39	0	58	0	4	0	232
February 2010	75	0	23	0	47	0	0	36	181
% Change	66.7	n/a	69.6	n/a	23.4	n/a	n/a	-100.0	28.2
COMPLETIONS									
February 2011	23	0	0	0	0	0	0	0	23
February 2010	17	2	0	1	6	0	0	0	26
% Change	35.3	-100.0	n/a	-100.0	-100.0	n/a	n/a	n/a	-11.5
Year-to-date 2011	56	0	0	0	0	0	0	0	56
Year-to-date 2010	36	2	0	1	6	0	0	0	45
% Change	55.6	-100.0	n/a	-100.0	-100.0	n/a	n/a	n/a	24.4
COMPLETED & NOT ABSORBED									
February 2011	31	0	12	0	17	3	0	4	67
February 2010	33	0	3	1	19	0	0	2	58
% Change	-6.1	n/a	**	-100.0	-10.5	n/a	n/a	100.0	15.5
ABSORBED									
February 2011	18	0	0	0	2	0	0	0	20
February 2010	20	2	3	1	3	18	0	0	47
% Change	-10.0	-100.0	-100.0	-100.0	-33.3	-100.0	n/a	n/a	-57.4
Year-to-date 2011	54	0	1	0	2	0	0	0	57
Year-to-date 2010	45	2	3	1	7	18	0	0	76
% Change	20.0	-100.0	-66.7	-100.0	-71.4	-100.0	n/a	n/a	-25.0

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

Table 1.1: Housing Activity Summary by Submarket
February 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
February 2011	66	0	0	0	0	0	0	12	78
February 2010	95	6	54	0	21	0	0	132	308
Former Hamilton City									
February 2011	7	0	0	0	0	0	0	12	19
February 2010	16	2	0	0	0	0	0	132	150
Stoney Creek City									
February 2011	12	0	0	0	0	0	0	0	12
February 2010	29	0	0	0	0	0	0	0	29
Ancaster City									
February 2011	7	0	0	0	0	0	0	0	7
February 2010	20	0	7	0	0	0	0	0	27
Dundas Town									
February 2011	2	0	0	0	0	0	0	0	2
February 2010	6	0	0	0	8	0	0	0	14
Flamborough									
February 2011	3	0	0	0	0	0	0	0	3
February 2010	8	4	47	0	0	0	0	0	59
Glanbrook									
February 2011	35	0	0	0	0	0	0	0	35
February 2010	16	0	0	0	13	0	0	0	29
City of Burlington									
February 2011	9	4	0	0	0	0	0	0	13
February 2010	6	28	0	0	7	0	0	0	41
Grimsby									
February 2011	10	0	0	1	0	0	0	0	11
February 2010	23	0	0	0	0	0	0	0	23
Hamilton CMA									
February 2011	85	4	0	1	0	0	0	12	102
February 2010	124	34	54	0	28	0	0	132	372
Brant County									
February 2011	2	0	0	0	0	0	0	0	2
February 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2011	16	0	0	0	5	0	0	0	21
February 2010	12	0	17	0	0	0	0	4	33
Brantford CMA									
February 2011	18	0	0	0	5	0	0	0	23
February 2010	15	0	17	0	0	0	0	4	36

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

Table I.I: Housing Activity Summary by Submarket
February 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
February 2011	660	18	281	3	118	144	2	207	1,433
February 2010	426	20	274	4	351	207	0	195	1,478
Former Hamilton City									
February 2011	131	8	43	0	47	20	2	207	458
February 2010	122	4	12	0	89	83	0	195	506
Stoney Creek City									
February 2011	109	4	71	0	4	0	0	0	188
February 2010	70	0	23	0	0	0	0	0	93
Ancaster City									
February 2011	219	0	31	0	12	62	0	0	324
February 2010	117	10	108	0	85	62	0	0	382
Dundas Town									
February 2011	29	0	0	3	0	62	0	0	94
February 2010	14	2	6	4	36	62	0	0	124
Flamborough									
February 2011	56	6	60	0	0	0	0	0	122
February 2010	33	4	61	0	0	0	0	0	98
Glanbrook									
February 2011	116	0	69	0	55	0	0	0	240
February 2010	66	0	57	0	137	0	0	0	260
City of Burlington									
February 2011	170	52	92	0	34	568	0	0	916
February 2010	120	124	42	0	74	539	0	264	1,163
Grimsby									
February 2011	45	0	34	6	12	0	0	0	97
February 2010	48	0	8	0	19	0	0	0	75
Hamilton CMA									
February 2011	875	70	407	9	164	712	2	207	2,446
February 2010	594	144	324	4	444	746	0	459	2,716
Brant County									
February 2011	36	0	6	0	13	0	0	0	55
February 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2011	89	6	33	0	45	0	4	0	177
February 2010	46	0	17	0	47	0	0	36	146
Brantford CMA									
February 2011	125	6	39	0	58	0	4	0	232
February 2010	75	0	23	0	47	0	0	36	181

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

Table 1.1: Housing Activity Summary by Submarket
February 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
February 2011	67	4	60	0	0	0	0	0	13
February 2010	63	0	16	0	45	0	0	0	124
Former Hamilton City									
February 2011	8	0	0	0	0	0	0	0	8
February 2010	25	0	0	0	0	0	0	0	25
Stoney Creek City									
February 2011	7	0	19	0	0	0	0	0	26
February 2010	9	0	7	0	2	0	0	0	18
Ancaster City									
February 2011	29	0	8	0	0	0	0	0	37
February 2010	12	0	0	0	4	0	0	0	16
Dundas Town									
February 2011	1	0	0	0	0	0	0	0	1
February 2010	2	0	0	0	0	0	0	0	2
Flamborough									
February 2011	5	4	29	0	0	0	0	0	38
February 2010	5	0	0	0	0	0	0	0	5
Glanbrook									
February 2011	17	0	4	0	0	0	0	0	21
February 2010	10	0	9	0	39	0	0	0	58
City of Burlington									
February 2011	23	6	0	0	0	0	0	0	29
February 2010	25	14	0	0	8	0	0	0	47
Grimsby									
February 2011	0	0	0	0	0	0	0	0	0
February 2010	2	0	0	1	0	0	0	0	3
Hamilton CMA									
February 2011	90	10	60	0	0	0	0	0	160
February 2010	90	14	16	1	53	0	0	0	174
Brant County									
February 2011	8	0	0	0	0	0	0	0	8
February 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2011	15	0	0	0	0	0	0	0	15
February 2010	13	2	0	1	6	0	0	0	22
Brantford CMA									
February 2011	23	0	0	0	0	0	0	0	23
February 2010	17	2	0	1	6	0	0	0	26

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

Table 1.1: Housing Activity Summary by Submarket
February 2011

	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									
City of Hamilton									
February 2011	24	4	9	1	0	0	0	0	38
February 2010	23	1	24	0	2	0	0	0	50
Former Hamilton City									
February 2011	6	0	0	0	0	0	0	0	6
February 2010	4	0	0	0	0	0	0	0	4
Stoney Creek City									
February 2011	13	2	6	0	0	0	0	0	21
February 2010	13	0	21	0	2	0	0	0	36
Ancaster City									
February 2011	2	0	0	0	0	0	0	0	2
February 2010	0	0	0	0	0	0	0	0	0
Dundas Town									
February 2011	0	2	0	1	0	0	0	0	3
February 2010	1	0	0	0	0	0	0	0	1
Flamborough									
February 2011	2	0	0	0	0	0	0	0	2
February 2010	3	0	0	0	0	0	0	0	3
Glanbrook									
February 2011	1	0	3	0	0	0	0	0	4
February 2010	2	1	3	0	0	0	0	0	6
City of Burlington									
February 2011	0	0	5	0	3	11	0	182	201
February 2010	5	8	5	0	6	11	0	0	35
Grimsby									
February 2011	1	0	0	3	0	0	0	0	4
February 2010	12	0	2	9	1	0	0	0	24
Hamilton CMA									
February 2011	25	4	14	4	3	11	0	182	243
February 2010	40	9	31	9	9	11	0	0	109
Brant County									
February 2011	2	0	5	0	0	0	0	0	7
February 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2011	29	0	7	0	17	3	0	4	60
February 2010	25	0	2	1	19	0	0	2	49
Brantford CMA									
February 2011	31	0	12	0	17	3	0	4	67
February 2010	33	0	3	1	19	0	0	2	58

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

Table I.1: Housing Activity Summary by Submarket
February 2011

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
City of Hamilton									
February 2011	66	4	61	0	0	0	0	0	131
February 2010	49	0	18	0	44	0	0	0	111
Former Hamilton City									
February 2011	6	0	0	0	0	0	0	0	6
February 2010	15	0	0	0	0	0	0	0	15
Stoney Creek City									
February 2011	11	0	20	0	0	0	0	0	31
February 2010	10	0	9	0	1	0	0	0	20
Ancaster City									
February 2011	29	0	8	0	0	0	0	0	37
February 2010	13	0	0	0	4	0	0	0	17
Dundas Town									
February 2011	1	0	0	0	0	0	0	0	1
February 2010	1	0	0	0	0	0	0	0	1
Flamborough									
February 2011	5	4	29	0	0	0	0	0	38
February 2010	2	0	0	0	0	0	0	0	2
Glanbrook									
February 2011	14	0	4	0	0	0	0	0	18
February 2010	8	0	9	0	39	0	0	0	56
City of Burlington									
February 2011	23	6	5	0	0	0	0	0	34
February 2010	24	6	0	0	7	2	0	0	39
Grimsby									
February 2011	1	0	0	0	0	0	0	0	1
February 2010	5	0	2	0	0	0	0	0	7
Hamilton CMA									
February 2011	90	10	66	0	0	0	0	0	166
February 2010	78	6	20	0	51	2	0	0	157
Brant County									
February 2011	6	0	0	0	0	0	0	0	6
February 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2011	12	0	0	0	2	0	0	0	14
February 2010	14	2	3	1	3	0	0	0	23
Brantford CMA									
February 2011	18	0	0	0	2	0	0	0	20
February 2010	20	2	3	1	3	18	0	0	47

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

**Table 1.2a: History of Housing Starts of Hamilton CMA
2001 - 2010**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
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

Source: CMHC (Starts and Completions Survey)

**Table 1.2b: History of Housing Starts of Brantford CMA
2001 - 2010**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
February 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010	% Change
Hamilton CMA	86	124	4	34	0	82	12	132	102	372	-72.6
City of Hamilton	66	95	0	6	0	75	12	132	78	308	-74.7
Former Hamilton City	7	16	0	2	0	0	12	132	19	150	-87.3
Stoney Creek City	12	29	0	0	0	0	0	0	12	29	-58.6
Ancaster City	7	20	0	0	0	7	0	0	7	27	-74.1
Dundas Town	2	6	0	0	0	8	0	0	2	14	-85.7
Flamborough	3	8	0	4	0	47	0	0	3	59	-94.9
Glanbrook	35	16	0	0	0	13	0	0	35	29	20.7
City of Burlington	9	6	4	28	0	7	0	0	13	41	-68.3
Grimsby	11	23	0	0	0	0	0	0	11	23	-52.2
Brantford CMA	18	15	0	0	5	17	0	4	23	36	-36.1
Brant County	2	n/a	0	n/a	0	n/a	0	n/a	2	n/a	n/a
Brantford City	16	12	0	0	5	17	0	4	21	33	-36.4

Table 2.1: Starts by Submarket and by Dwelling Type
January - February 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Hamilton CMA	150	217	4	48	3	188	12	377	169	830	-79.6
City of Hamilton	109	170	0	6	3	156	12	195	124	527	-76.5
Former Hamilton City	16	37	0	2	0	5	12	195	28	239	-88.3
Stoney Creek City	18	38	0	0	0	0	0	0	18	38	-52.6
Ancaster City	16	42	0	0	3	52	0	0	19	94	-79.8
Dundas Town	2	7	0	0	0	8	0	0	2	15	-86.7
Flamborough	8	17	0	4	0	61	0	0	8	82	-90.2
Glanbrook	49	29	0	0	0	30	0	0	49	59	-16.9
City of Burlington	23	14	4	42	0	32	0	182	27	270	-90.0
Grimsby	18	33	0	0	0	0	0	0	18	33	-45.5
Brantford CMA	31	27	0	0	8	23	0	36	39	86	-54.7
Brant County	6	n/a	0	n/a	0	n/a	0	n/a	6	n/a	n/a
Brantford City	25	21	0	0	8	23	0	36	33	80	-58.8

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
February 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010
Hamilton CMA	0	82	0	0	0	0	12	132
City of Hamilton	0	75	0	0	0	0	12	132
Former Hamilton City	0	0	0	0	0	0	12	132
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	0	7	0	0	0	0	0	0
Dundas Town	0	8	0	0	0	0	0	0
Flamborough	0	47	0	0	0	0	0	0
Glanbrook	0	13	0	0	0	0	0	0
City of Burlington	0	7	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	5	17	0	0	0	0	0	4
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	5	17	0	0	0	0	0	4

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - February 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	3	188	0	0	0	182	12	195
City of Hamilton	3	156	0	0	0	0	12	195
Former Hamilton City	0	5	0	0	0	0	12	195
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	3	52	0	0	0	0	0	0
Dundas Town	0	8	0	0	0	0	0	0
Flamborough	0	61	0	0	0	0	0	0
Glanbrook	0	30	0	0	0	0	0	0
City of Burlington	0	32	0	0	0	182	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	8	23	0	0	0	0	0	36
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	8	23	0	0	0	0	0	36

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market
February 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010
Hamilton CMA	89	212	1	28	12	132	102	372
City of Hamilton	66	155	0	21	12	132	78	308
Former Hamilton City	7	18	0	0	12	132	19	150
Stoney Creek City	12	29	0	0	0	0	12	29
Ancaster City	7	27	0	0	0	0	7	27
Dundas Town	2	6	0	8	0	0	2	14
Flamborough	3	59	0	0	0	0	3	59
Glanbrook	35	16	0	13	0	0	35	29
City of Burlington	13	34	0	7	0	0	13	41
Grimsby	10	23	1	0	0	0	11	23
Brantford CMA	18	32	5	0	0	4	23	36
Brant County	2	n/a	0	n/a	0	n/a	2	n/a
Brantford City	16	29	5	0	0	4	21	33

**Table 2.5: Starts by Submarket and by Intended Market
January - February 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	153	381	4	254	12	195	169	830
City of Hamilton	109	278	3	54	12	195	124	527
Former Hamilton City	16	39	0	5	12	195	28	239
Stoney Creek City	18	38	0	0	0	0	18	38
Ancaster City	16	83	3	11	0	0	19	94
Dundas Town	2	7	0	8	0	0	2	15
Flamborough	8	82	0	0	0	0	8	82
Glanbrook	49	29	0	30	0	0	49	59
City of Burlington	27	70	0	200	0	0	27	270
Grimsby	17	33	1	0	0	0	18	33
Brantford CMA	34	44	5	6	0	36	39	86
Brant County	6	n/a	0	n/a	0	n/a	6	n/a
Brantford City	28	38	5	6	0	36	33	80

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
February 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010	% Change
Hamilton CMA	90	91	10	16	60	67	0	0	160	174	-8.0
City of Hamilton	67	63	4	2	60	59	0	0	131	124	5.6
Former Hamilton City	8	25	0	0	0	0	0	0	8	25	-68.0
Stoney Creek City	7	9	0	2	19	7	0	0	26	18	44.4
Ancaster City	29	12	0	0	8	4	0	0	37	16	131.3
Dundas Town	1	2	0	0	0	0	0	0	1	2	-50.0
Flamborough	5	5	4	0	29	0	0	0	38	5	**
Glanbrook	17	10	0	0	4	48	0	0	21	58	-63.8
City of Burlington	23	25	6	14	0	8	0	0	29	47	-38.3
Grimsby	0	3	0	0	0	0	0	0	0	3	-100.0
Brantford CMA	23	18	0	2	0	6	0	0	23	26	-11.5
Brant County	8	n/a	0	n/a	0	n/a	0	n/a	8	n/a	n/a
Brantford City	15	14	0	2	0	6	0	0	15	22	-31.8

Table 3.1: Completions by Submarket and by Dwelling Type
January - February 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Hamilton CMA	189	181	18	18	129	155	0	0	336	354	-5.1
City of Hamilton	140	120	10	4	119	128	0	0	269	252	6.7
Former Hamilton City	17	46	0	2	4	0	0	0	21	48	-56.3
Stoney Creek City	27	15	2	2	50	56	0	0	79	73	8.2
Ancaster City	63	21	0	0	8	19	0	0	71	40	77.5
Dundas Town	2	5	0	0	0	0	0	0	2	5	-60.0
Flamborough	9	11	8	0	49	0	0	0	66	11	**
Glanbrook	22	22	0	0	8	53	0	0	30	75	-60.0
City of Burlington	45	40	8	14	10	8	0	0	63	62	1.6
Grimsby	4	21	0	0	0	19	0	0	4	40	-90.0
Brantford CMA	56	37	0	2	0	6	0	0	56	45	24.4
Brant County	34	n/a	0	n/a	0	n/a	0	n/a	34	n/a	n/a
Brantford City	22	19	0	2	0	6	0	0	22	27	-18.5

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
February 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010
Hamilton CMA	60	67	0	0	0	0	0	0
City of Hamilton	60	59	0	0	0	0	0	0
Former Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	19	7	0	0	0	0	0	0
Ancaster City	8	4	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	29	0	0	0	0	0	0	0
Glanbrook	4	48	0	0	0	0	0	0
City of Burlington	0	8	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	0	6	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	6	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - February 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	129	155	0	0	0	0	0	0
City of Hamilton	119	128	0	0	0	0	0	0
Former Hamilton City	4	0	0	0	0	0	0	0
Stoney Creek City	50	56	0	0	0	0	0	0
Ancaster City	8	19	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	49	0	0	0	0	0	0	0
Glanbrook	8	53	0	0	0	0	0	0
City of Burlington	10	8	0	0	0	0	0	0
Grimsby	0	19	0	0	0	0	0	0
Brantford CMA	0	6	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	6	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
February 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010	Feb 2011	Feb 2010
Hamilton CMA	160	120	0	54	0	0	160	174
City of Hamilton	131	79	0	45	0	0	131	124
Former Hamilton City	8	25	0	0	0	0	8	25
Stoney Creek City	26	16	0	2	0	0	26	18
Ancaster City	37	12	0	4	0	0	37	16
Dundas Town	1	2	0	0	0	0	1	2
Flamborough	38	5	0	0	0	0	38	5
Glanbrook	21	19	0	39	0	0	21	58
City of Burlington	29	39	0	8	0	0	29	47
Grimsby	0	2	0	1	0	0	0	3
Brantford CMA	23	19	0	7	0	0	23	26
Brant County	8	n/a	0	n/a	0	n/a	8	n/a
Brantford City	15	15	0	7	0	0	15	22

**Table 3.5: Completions by Submarket and by Intended Market
January - February 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	332	245	4	109	0	0	336	354
City of Hamilton	265	163	4	89	0	0	269	252
Former Hamilton City	17	48	4	0	0	0	21	48
Stoney Creek City	79	47	0	26	0	0	79	73
Ancaster City	71	21	0	19	0	0	71	40
Dundas Town	2	5	0	0	0	0	2	5
Flamborough	66	11	0	0	0	0	66	11
Glanbrook	30	31	0	44	0	0	30	75
City of Burlington	63	54	0	8	0	0	63	62
Grimsby	4	28	0	12	0	0	4	40
Brantford CMA	56	38	0	7	0	0	56	45
Brant County	34	n/a	0	n/a	0	n/a	34	n/a
Brantford City	22	20	0	7	0	0	22	27

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
February 2011

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
February 2011	6	9.8	9	14.8	11	18.0	18	29.5	17	27.9	61	409,815	438,807
February 2010	5	10.2	7	14.3	13	26.5	6	12.2	18	36.7	49	399,770	439,195
Year-to-date 2011	17	13.7	25	20.2	25	20.2	31	25.0	26	21.0	124	394,403	417,182
Year-to-date 2010	12	10.3	23	19.8	31	26.7	16	13.8	34	29.3	116	388,400	435,735
Former Hamilton City													
February 2011	2	40.0	1	20.0	2	40.0	0	0.0	0	0.0	5	--	--
February 2010	0	0.0	2	13.3	6	40.0	4	26.7	3	20.0	15	399,770	404,539
Year-to-date 2011	4	30.8	1	7.7	7	53.8	1	7.7	0	0.0	13	370,990	335,307
Year-to-date 2010	3	8.1	7	18.9	15	40.5	7	18.9	5	13.5	37	380,000	381,600
Stoney Creek City													
February 2011	0	0.0	0	0.0	1	9.1	4	36.4	6	54.5	11	469,900	540,355
February 2010	4	40.0	1	10.0	4	40.0	0	0.0	1	10.0	10	340,945	416,928
Year-to-date 2011	0	0.0	1	3.8	4	15.4	11	42.3	10	38.5	26	429,900	524,519
Year-to-date 2010	5	19.2	7	26.9	7	26.9	3	11.5	4	15.4	26	353,400	395,613
Ancaster City													
February 2011	1	4.0	5	20.0	6	24.0	7	28.0	6	24.0	25	408,181	456,269
February 2010	0	0.0	1	7.7	1	7.7	2	15.4	9	69.2	13	458,900	505,830
Year-to-date 2011	10	17.2	18	31.0	10	17.2	11	19.0	9	15.5	58	353,739	394,257
Year-to-date 2010	0	0.0	1	4.3	2	8.7	4	17.4	16	69.6	23	470,000	587,460
Dundas Town													
February 2011	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
February 2010	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2011	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	--	--
Flamborough													
February 2011	2	40.0	1	20.0	0	0.0	1	20.0	1	20.0	5	--	--
February 2010	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2011	2	33.3	1	16.7	0	0.0	1	16.7	2	33.3	6	--	--
Year-to-date 2010	2	33.3	0	0.0	0	0.0	0	0.0	4	66.7	6	--	--
Glanbrook													
February 2011	1	7.1	2	14.3	2	14.3	6	42.9	3	21.4	14	416,081	402,435
February 2010	1	12.5	3	37.5	2	25.0	0	0.0	2	25.0	8	--	--
Year-to-date 2011	1	5.3	4	21.1	4	21.1	7	36.8	3	15.8	19	405,975	393,689
Year-to-date 2010	2	10.0	8	40.0	7	35.0	1	5.0	2	10.0	20	351,445	349,679
City of Burlington													
February 2011	0	0.0	0	0.0	0	0.0	4	17.4	19	82.6	23	498,990	509,599
February 2010	0	0.0	0	0.0	1	4.2	9	37.5	14	58.3	24	450,000	452,910
Year-to-date 2011	0	0.0	0	0.0	0	0.0	8	17.4	38	82.6	46	499,990	792,317
Year-to-date 2010	0	0.0	0	0.0	1	2.4	11	26.8	29	70.7	41	456,990	545,602
Grimsby													
February 2011	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
February 2010	0	0.0	2	40.0	1	20.0	0	0.0	2	40.0	5	--	--
Year-to-date 2011	0	0.0	8	72.7	3	27.3	0	0.0	0	0.0	11	329,900	340,582
Year-to-date 2010	0	0.0	4	50.0	1	12.5	0	0.0	3	37.5	8	--	--

Source: CMHC (Market Absorption Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range
February 2011**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
February 2011	6	7.1	9	10.6	12	14.1	22	25.9	36	42.4	85	430,000	457,387
February 2010	5	6.4	9	11.5	15	19.2	15	19.2	34	43.6	78	440,495	441,858
Year-to-date 2011	17	9.4	33	18.2	28	15.5	39	21.5	64	35.4	181	410,900	507,865
Year-to-date 2010	12	7.3	27	16.4	33	20.0	27	16.4	66	40.0	165	419,900	461,407

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
February 2011

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 County													
February 2011	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	--	--
February 2010	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 2011	2	5.9	1	2.9	1	2.9	3	8.8	27	79.4	34	429,500	470,579
Year-to-date 2010	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													
February 2011	0	0.0	2	16.7	3	25.0	5	41.7	2	16.7	12	312,400	346,608
February 2010	1	6.7	3	20.0	4	26.7	3	20.0	4	26.7	15	285,900	291,747
Year-to-date 2011	0	0.0	2	10.0	7	35.0	5	25.0	6	30.0	20	312,400	339,960
Year-to-date 2010	4	13.8	4	13.8	5	17.2	10	34.5	6	20.7	29	312,900	288,383
Brantford CMA													
February 2011	0	0.0	2	11.1	3	16.7	5	27.8	8	44.4	18	319,950	422,500
February 2010	1	4.8	3	14.3	4	19.0	4	19.0	9	42.9	21	339,900	359,243
Year-to-date 2011	2	3.7	3	5.6	8	14.8	8	14.8	33	61.1	54	385,000	422,202
Year-to-date 2010	4	8.7	4	8.7	5	10.9	12	26.1	21	45.7	46	334,450	371,728

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
February 2011**

Submarket	Feb 2011	Feb 2010	% Change	YTD 2011	YTD 2010	% Change
Hamilton CMA	457,387	441,858	3.5	507,865	461,407	10.1
City of Hamilton	438,807	439,195	-0.1	417,182	435,735	-4.3
Former Hamilton City	--	404,539	n/a	335,307	381,600	-12.1
Stoney Creek City	540,355	416,928	29.6	524,519	395,613	32.6
Ancaster City	456,269	505,830	-9.8	394,257	587,460	-32.9
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	--	n/a	--	--	n/a
Glanbrook	402,435	--	n/a	393,689	349,679	12.6
City of Burlington	509,599	452,910	12.5	792,317	545,602	45.2
Grimsby	--	--	n/a	340,582	--	n/a
Brantford CMA	422,500	359,243	17.6	422,202	371,728	13.6
Brant County	--	n/a	n/a	470,579	n/a	n/a
Brantford City	346,608	291,747	18.8	339,960	288,383	17.9

Source: CMHC (Market Absorption Survey)

**Table 5a: MLS® Residential Activity for Hamilton
February 2011**

		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
2010	January	714	59.7	1,173	1,548	1,641	71.5	288,397	9.0	299,527
	February	1,067	48.8	1,210	1,588	1,656	73.1	314,656	18.5	313,625
	March	1,365	36.2	1,168	2,095	1,679	69.6	313,372	19.1	314,276
	April	1,490	25.4	1,163	2,350	1,721	67.6	317,909	11.1	311,947
	May	1,406	6.8	1,088	2,180	1,710	63.6	315,647	6.2	304,238
	June	1,305	-16.3	999	1,881	1,612	62.0	314,189	5.7	305,493
	July	965	-26.8	870	1,470	1,492	58.3	309,293	4.3	307,188
	August	978	-10.3	966	1,455	1,541	62.7	299,812	2.9	302,319
	September	1,007	-13.3	1,009	1,779	1,677	60.2	316,556	3.9	311,234
	October	992	-12.2	1,071	1,544	1,749	61.2	305,872	3.2	315,660
	November	953	-6.3	1,072	1,542	1,914	56.0	310,492	0.0	309,989
	December	692	-5.6	1,144	768	1,809	63.2	324,590	13.6	341,516
2011	January	707	-1.0	1,149	1,734	1,817	63.2	325,732	12.9	336,891
	February	1,037	-2.8	1,156	1,794	1,854	62.4	331,741	5.4	331,743
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q4 2010	2,880	43.9		3,361			298,579	14.5	
	Q4 2011	2,637	-8.4		3,854			312,454	4.6	
	YTD 2010	1,781	53.0		3,136			304,129	14.7	
	YTD 2011	1,744	-2.1		3,528			329,305	8.3	

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

¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
February 2011

		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
2010	January	139	46.3	198	280	304	65.1	227,009	12.3	227,720
	February	180	52.5	186	280	290	64.1	229,626	11.6	242,347
	March	202	30.3	174	377	315	55.2	220,518	0.6	218,094
	April	231	32.0	177	373	292	60.6	234,024	11.0	231,132
	May	194	15.5	169	330	283	59.7	225,969	6.0	224,030
	June	199	-10.8	159	352	289	55.0	237,557	5.1	229,660
	July	172	-17.3	157	296	288	54.5	226,279	-3.9	220,843
	August	169	15.0	162	238	238	68.1	232,400	9.5	237,910
	September	167	-7.7	163	294	286	57.0	231,847	1.1	226,942
	October	144	-2.0	172	231	270	63.7	230,180	8.2	232,774
	November	165	-4.6	183	241	281	65.1	223,125	-2.1	220,212
	December	124	31.9	186	117	273	68.1	238,951	1.5	242,831
2011	January	100	-28.1	144	252	276	52.2	231,569	2.0	235,435
	February	149	-17.2	156	244	264	59.1	237,224	3.3	245,599
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q4 2010	414	23.6		624			224,270	5.5	
	Q4 2011	433	4.6		589			230,003	2.6	
	YTD 2010	319	49.8		560			228,486	11.9	
	YTD 2011	249	-21.9		496			234,953	2.8	

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¹Source: CREA

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

Table 6a: Economic Indicators
February 2011

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =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						
2010	January	610	3.60	5.49	102.0	114.5	374.1	8.8	67.5	829
	February	604	3.60	5.39	102.9	115.1	372.6	8.5	67.0	852
	March	631	3.60	5.85	102.7	115.3	372.0	7.9	66.3	871
	April	655	3.80	6.25	102.6	115.7	368.8	7.8	65.7	874
	May	639	3.70	5.99	103.2	116.2	367.6	8.0	65.5	858
	June	633	3.60	5.89	103.3	116.0	369.0	7.8	65.6	858
	July	627	3.50	5.79	103.0	117.0	371.4	7.8	65.9	861
	August	604	3.30	5.39	103.9	117.0	375.1	7.7	66.4	861
	September	604	3.30	5.39	103.8	117.1	376.3	7.6	66.5	862
	October	598	3.20	5.29	103.8	117.8	375.0	7.5	66.1	858
	November	607	3.35	5.44	104.2	118.0	375.3	6.8	65.6	854
	December	592	3.35	5.19	104.0	117.9	375.6	6.9	65.7	846
2011	January	592	3.35	5.19	103.8	117.8	378	6.6	65.9	841
	February	607	3.50	5.44		118.0	377.1	6.7	65.7	844
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

Table 6b: Economic Indicators
February 2011

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =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						
2010	January	610	3.60	5.49	105.4	114.5	69.3	10.2	72.5	768
	February	604	3.60	5.39	105.0	115.1	69.0	9.6	71.5	776
	March	631	3.60	5.85	105.3	115.3	68.0	9.0	70.0	791
	April	655	3.80	6.25	105.4	115.7	66.4	9.0	68.5	803
	May	639	3.70	5.99	106.0	116.2	65.9	8.7	68.0	796
	June	633	3.60	5.89	106.2	116.0	66.0	8.4	67.6	787
	July	627	3.50	5.79	106.1	117.0	66.5	7.9	67.2	768
	August	604	3.30	5.39	106.4	117.0	67.2	7.3	67.5	777
	September	604	3.30	5.39	106.4	117.1	67.7	7.5	67.9	775
	October	598	3.20	5.29	106.6	117.8	68.2	8.4	69.2	775
	November	607	3.35	5.44	107.0	118.0	68.2	10.2	70.4	767
	December	592	3.35	5.19	107.1	117.9	68.2	9.6	70.3	773
2011	January	592	3.35	5.19	107.4	117.8	68	9.7	70.1	786
	February	607	3.50	5.44		118.0	67.8	9.6	69.9	796
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

METHODOLOGY

Starts & Completions Survey Methodology

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

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

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

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

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

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

Market Absorption Survey Methodology

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

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

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

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

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

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

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

DWELLING TYPES:

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

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

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

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

INTENDED MARKET:

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

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

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

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

GEOGRAPHICAL TERMS:

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

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

All data presented in this publication is based on Statistics Canada’s 2006 Census area definitions.

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