

# HOUSING NOW

## Hamilton and Brantford CMAs



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: September 2011

### New Home Market

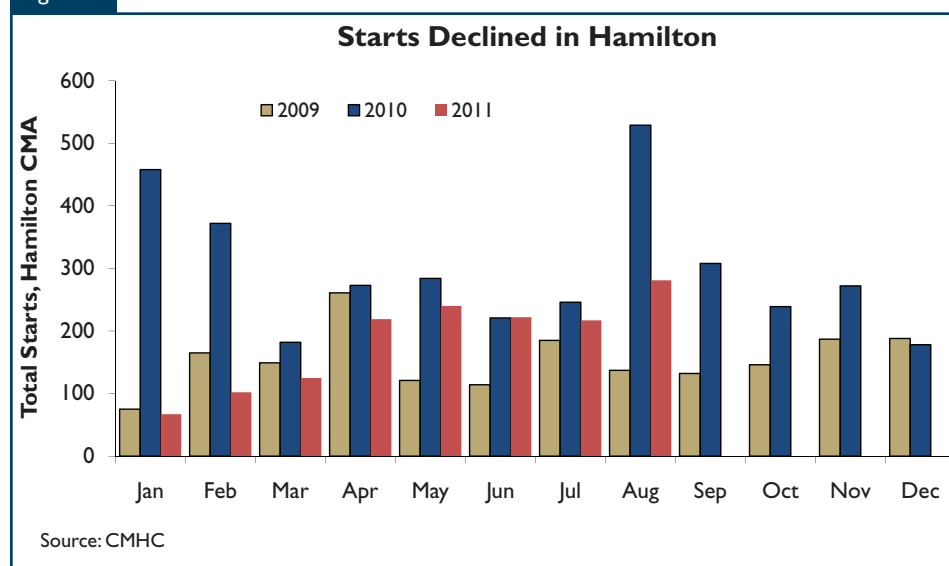
#### New Home Construction Declined in Hamilton and Brantford

Although total starts continued to trail behind last year's levels in the Hamilton Census Metropolitan Area (CMA), builders started 281 new homes in August – the highest since September of last year. The increase in new homes can be attributed to townhouse starts in the Former Hamilton City as well as in Grimsby.

In the City of Hamilton, there were fewer homes of all types started, with the decline led by single-detached starts. In contrast, there was a boost in single-detached starts in Burlington last month, although total starts also declined.

Townhouse starts in Grimsby were the primary driver of the boost in total starts last month. Townhouses are becoming increasingly popular as a starter home or a home to downsize to across the Hamilton CMA. The

Figure 1



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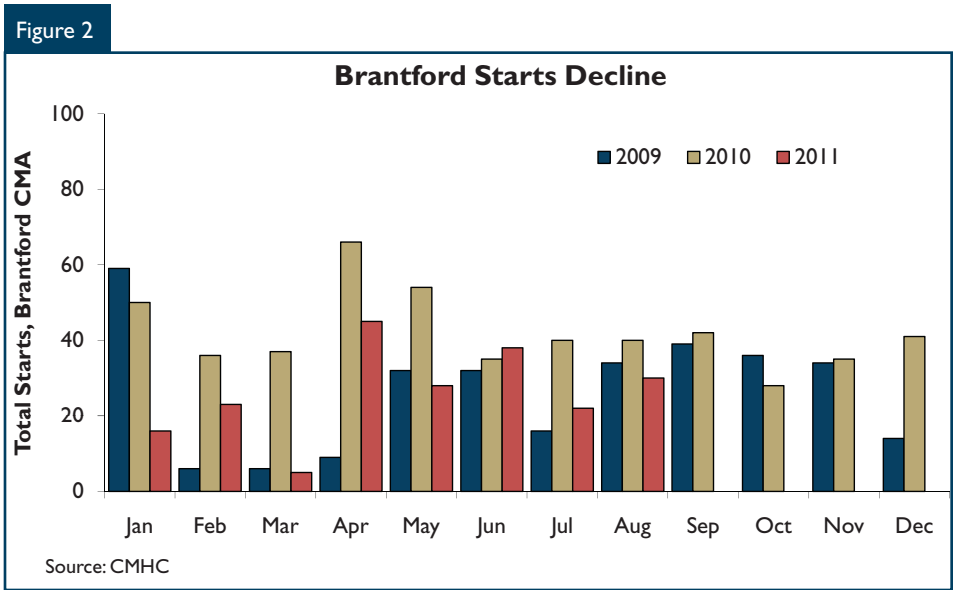
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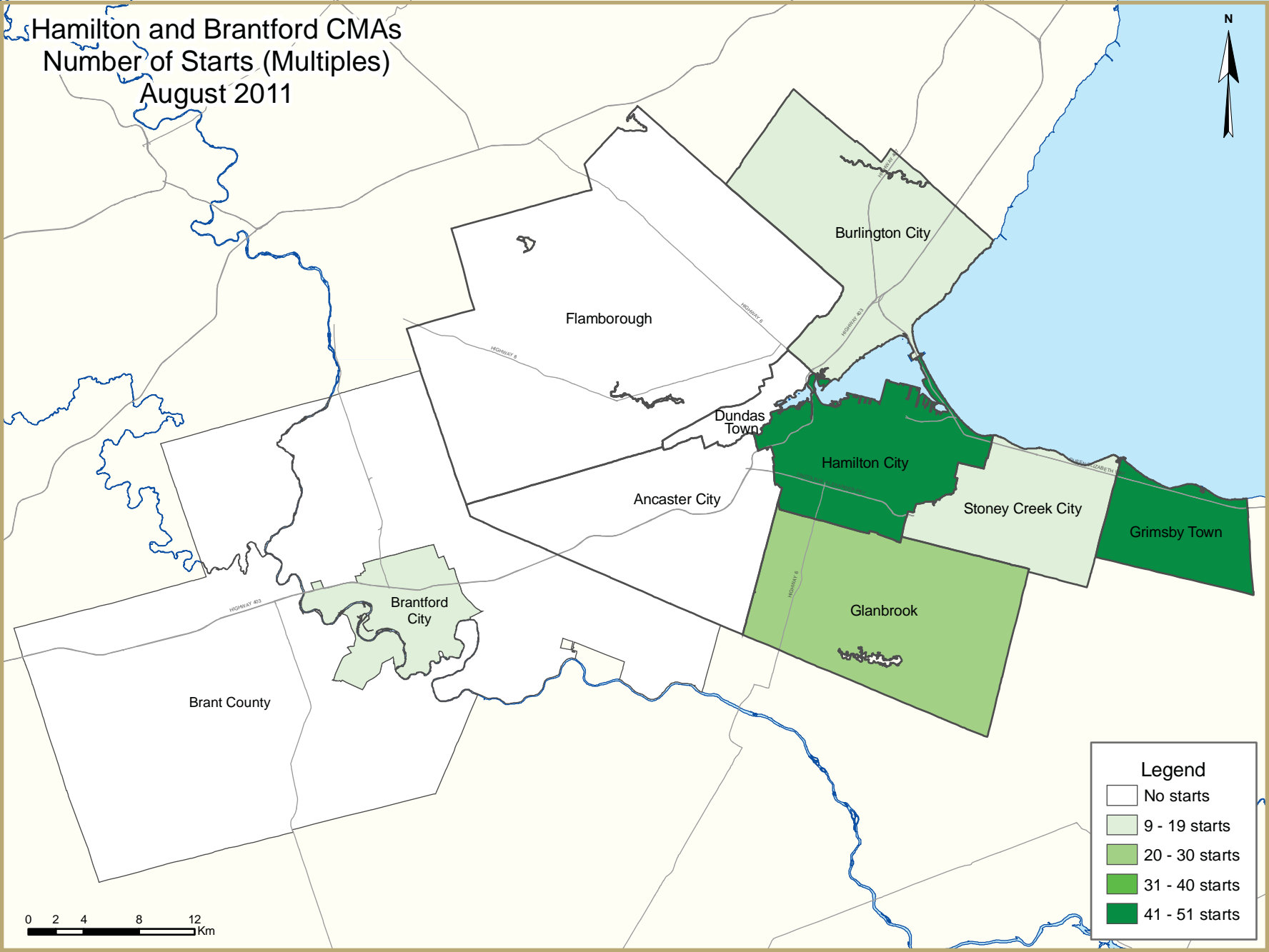
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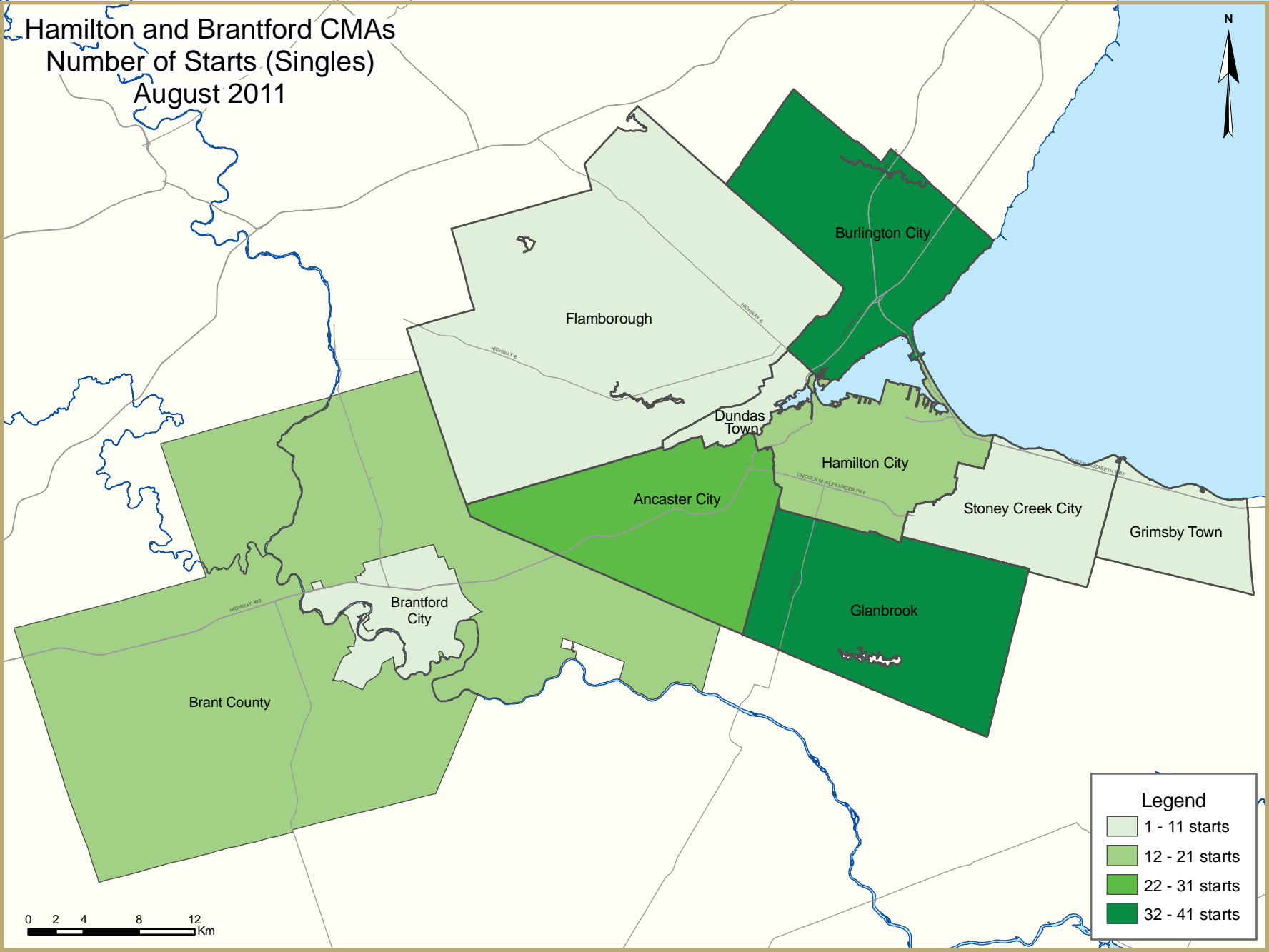
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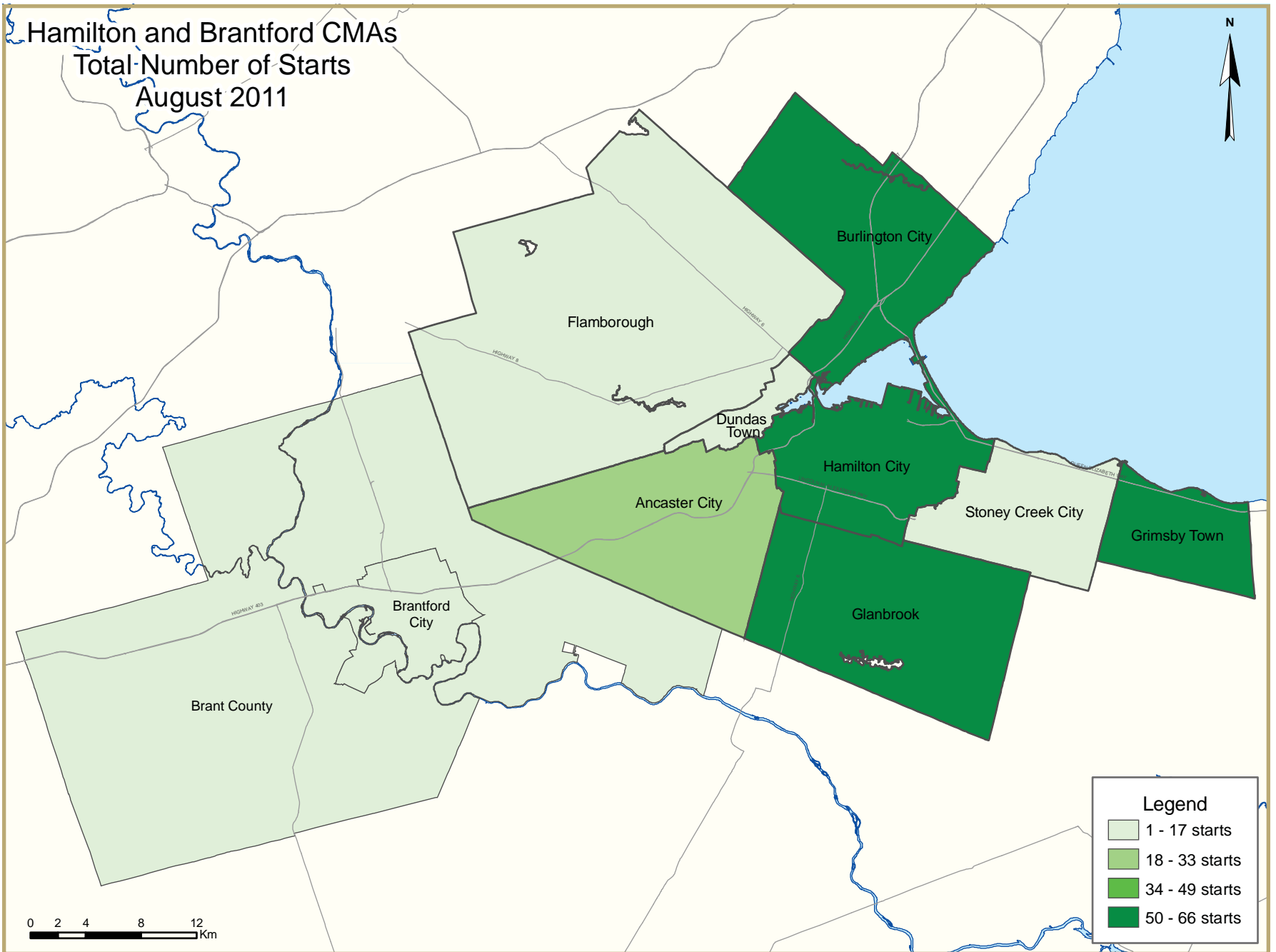
51 freehold townhouses started in Grimsby last month are an example of the low-rise intensification that has become more common in typically single-detached oriented markets such as Flamborough and Ancaster.

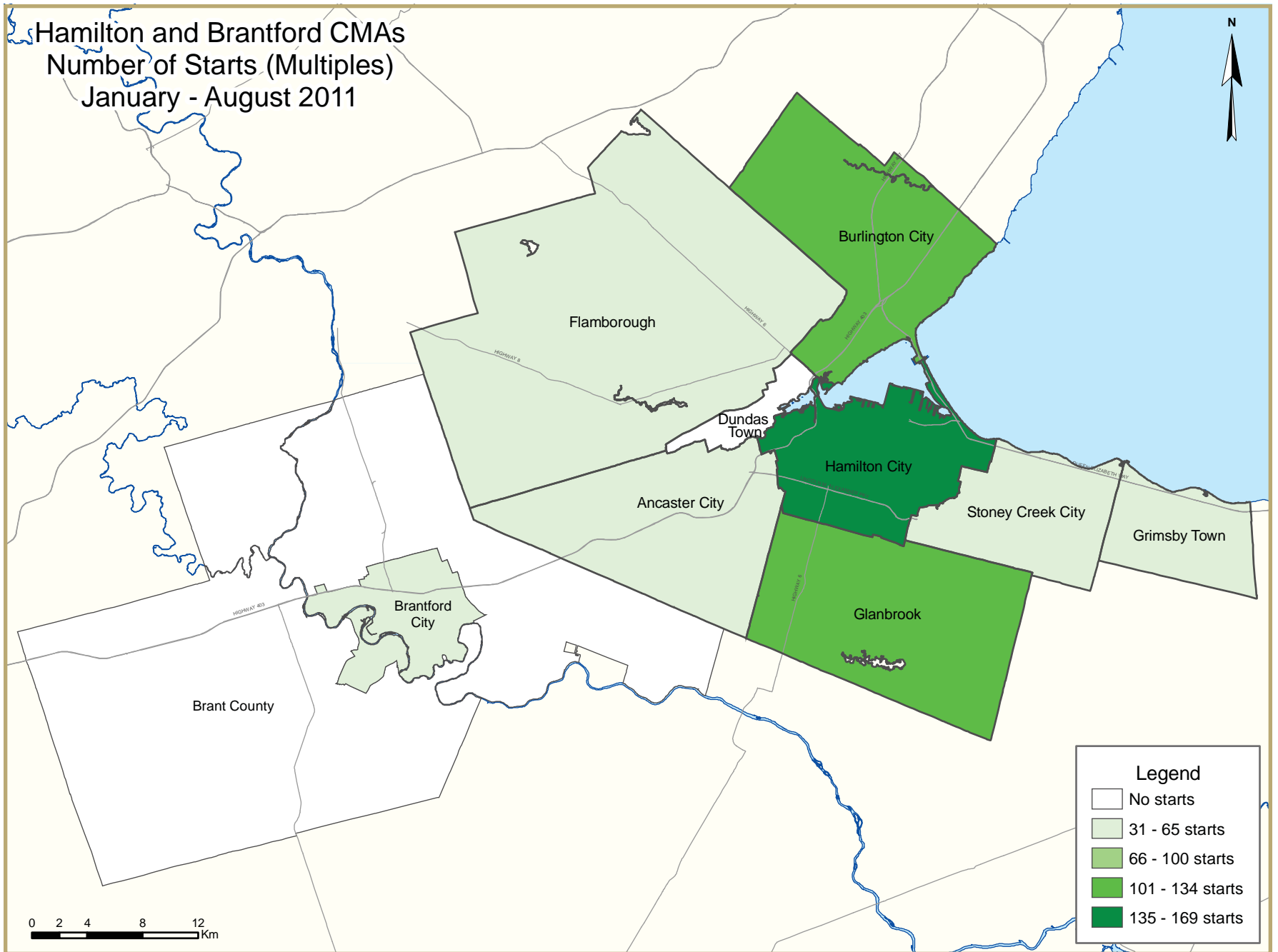
In the Brantford CMA, new home starts were down for all home types – led by a 38 per cent decline in single-detached starts. There were 30 new home starts last month, all of which were either single-detached homes or freehold townhouses. Nearly all of the single-detached homes were started in the more rural Brant County. All of the townhouses started were situated in the family-oriented West Brant part of the City of Brantford, adding to the growing number of townhouses already started in this area this year.

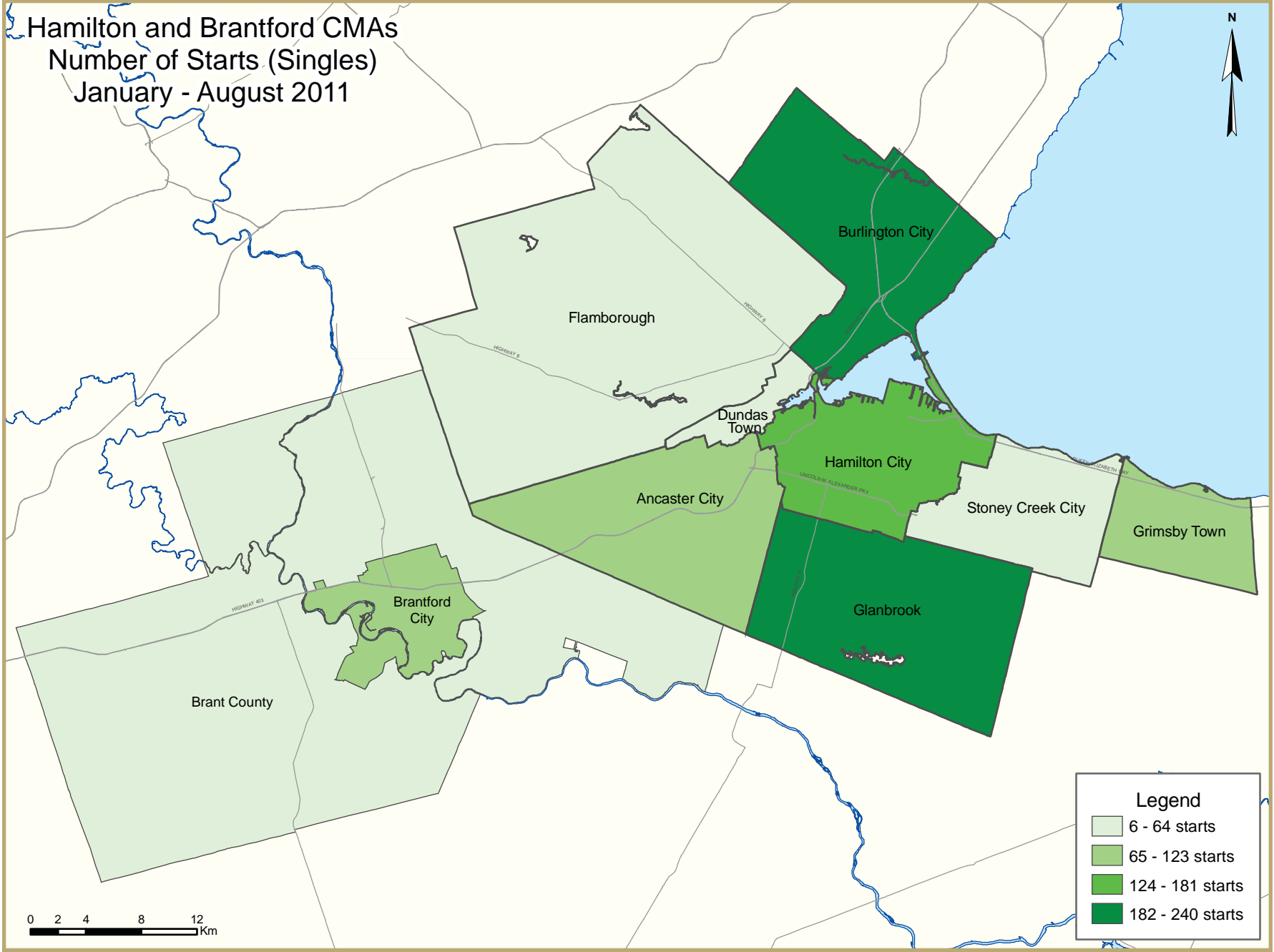


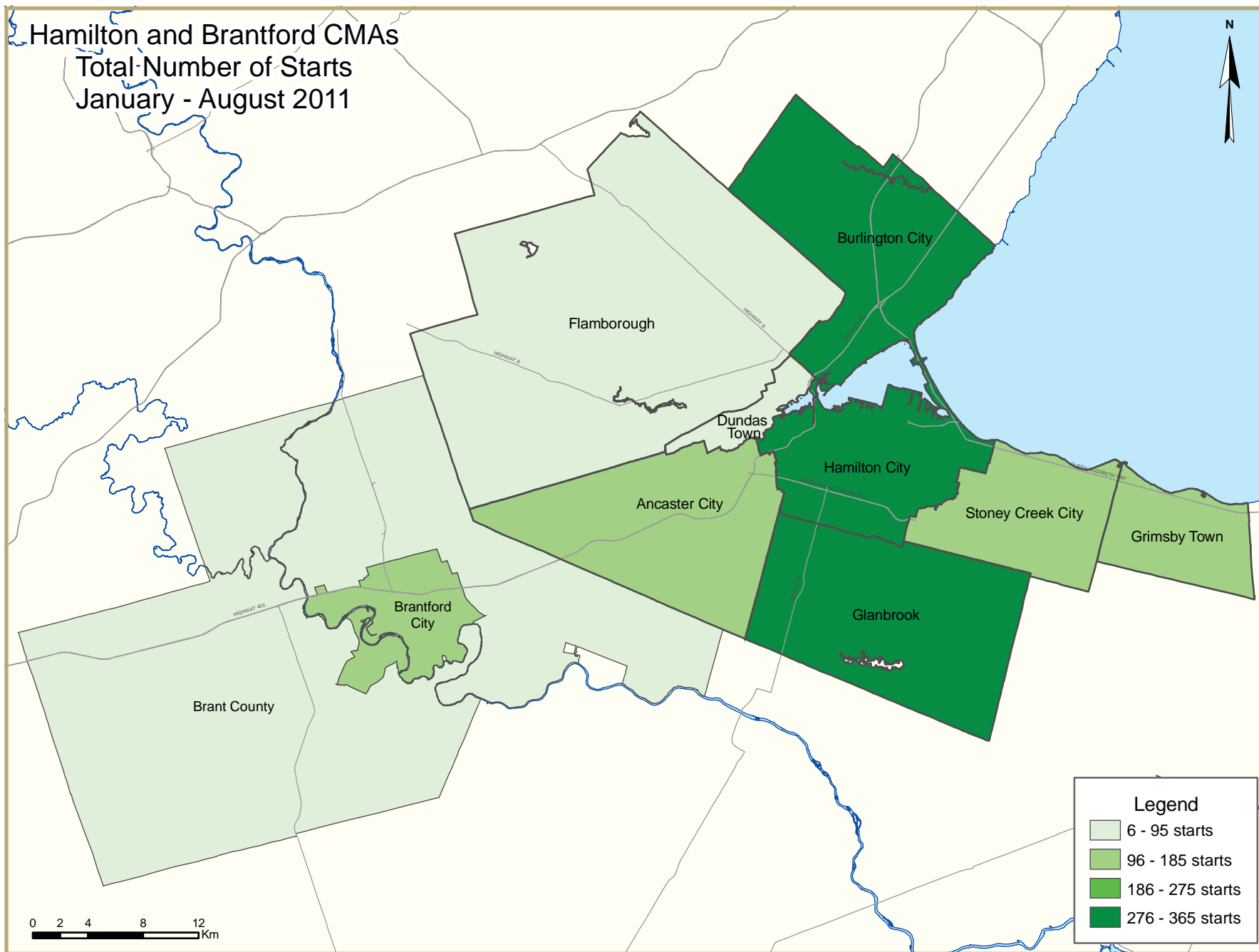














## HOUSING NOW REPORT TABLES

### 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
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3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
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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**  
**August 2011**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
August 2011	129	0	101	1	42	0	0	8	281
August 2010	201	38	96	0	8	186	0	0	529
% Change	-35.8	-100.0	5.2	n/a	**	-100.0	n/a	n/a	-46.9
Year-to-date 2011	890	6	292	7	108	75	0	95	1,473
Year-to-date 2010	1,178	200	461	4	157	370	0	195	2,565
% Change	-24.4	-97.0	-36.7	75.0	-31.2	-79.7	n/a	-51.3	-42.6
UNDER CONSTRUCTION									
August 2011	797	14	467	8	174	528	2	486	2,476
August 2010	883	138	486	6	198	659	0	377	2,748
% Change	-9.7	-89.9	-3.9	33.3	-12.1	-19.9	n/a	28.9	-9.9
COMPLETIONS									
August 2011	148	2	26	0	9	0	0	0	185
August 2010	84	44	55	1	56	0	0	0	240
% Change	76.2	-95.5	-52.7	-100.0	-83.9	n/a	n/a	n/a	-22.9
Year-to-date 2011	1,003	76	357	9	99	0	0	63	1,607
Year-to-date 2010	846	172	229	7	439	275	1	82	2,051
% Change	18.6	-55.8	55.9	28.6	-77.4	-100.0	-100.0	-23.2	-21.6
COMPLETED & NOT ABSORBED									
August 2011	36	0	6	1	3	0	0	0	46
August 2010	21	4	21	8	5	11	0	0	70
% Change	71.4	-100.0	-71.4	-87.5	-40.0	-100.0	n/a	n/a	-34.3
ABSORBED									
August 2011	149	4	26	1	9	0	0	0	189
August 2010	97	49	55	2	56	0	0	0	259
% Change	53.6	-91.8	-52.7	-50.0	-83.9	n/a	n/a	n/a	-27.0
Year-to-date 2011	988	78	372	14	99	11	0	182	1,744
Year-to-date 2010	858	169	231	7	439	277	1	0	1,982
% Change	15.2	-53.8	61.0	100.0	-77.4	-96.0	-100.0	n/a	-12.0

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

**Table 1b: Housing Activity Summary of Brantford CMA**  
**August 2011**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
August 2011	18	0	12	0	0	0	0	0	30
August 2010	29	0	11	0	0	0	0	0	40
% Change	-37.9	n/a	9.1	n/a	n/a	n/a	n/a	n/a	-25.0
Year-to-date 2011	142	4	42	0	19	0	0	0	207
Year-to-date 2010	177	6	68	1	35	5	0	66	358
% Change	-19.8	-33.3	-38.2	-100.0	-45.7	-100.0	n/a	-100.0	-42.2
UNDER CONSTRUCTION									
August 2011	125	4	42	0	56	0	0	0	227
August 2010	115	6	56	0	44	5	0	66	292
% Change	8.7	-33.3	-25.0	n/a	27.3	-100.0	n/a	-100.0	-22.3
COMPLETIONS									
August 2011	15	2	0	0	7	0	0	0	24
August 2010	27	0	0	1	0	0	0	0	28
% Change	-44.4	n/a	n/a	-100.0	n/a	n/a	n/a	n/a	-14.3
Year-to-date 2011	167	6	6	0	38	0	12	0	229
Year-to-date 2010	146	2	18	2	38	0	0	0	206
% Change	14.4	200.0	-66.7	-100.0	0.0	n/a	n/a	n/a	11.2
COMPLETED & NOT ABSORBED									
August 2011	29	3	4	0	25	0	6	0	67
August 2010	24	0	11	1	6	0	0	0	42
% Change	20.8	n/a	-63.6	-100.0	**	n/a	n/a	n/a	59.5
ABSORBED									
August 2011	16	0	2	0	9	2	0	0	29
August 2010	33	0	0	0	1	0	0	0	34
% Change	-51.5	n/a	n/a	n/a	**	n/a	n/a	n/a	-14.7
Year-to-date 2011	169	3	8	0	39	3	6	4	232
Year-to-date 2010	160	2	13	2	52	18	0	2	249
% Change	5.6	50.0	-38.5	-100.0	-25.0	-83.3	n/a	100.0	-6.8

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

**Table 1.1: Housing Activity Summary by Submarket**  
**August 2011**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
City of Hamilton									
August 2011	83	0	50	0	27	0	0	8	168
August 2010	174	2	96	0	0	0	0	0	272
Former Hamilton City									
August 2011	16	0	38	0	4	0	0	8	66
August 2010	14	0	0	0	0	0	0	0	14
Stoney Creek City									
August 2011	4	0	9	0	0	0	0	0	13
August 2010	37	2	60	0	0	0	0	0	99
Ancaster City									
August 2011	24	0	0	0	0	0	0	0	24
August 2010	82	0	0	0	0	0	0	0	82
Dundas Town									
August 2011	1	0	0	0	0	0	0	0	1
August 2010	8	0	0	0	0	0	0	0	8
Flamborough									
August 2011	3	0	0	0	0	0	0	0	3
August 2010	9	0	24	0	0	0	0	0	33
Glanbrook									
August 2011	35	0	3	0	23	0	0	0	61
August 2010	24	0	12	0	0	0	0	0	36
City of Burlington									
August 2011	41	0	0	0	15	0	0	0	56
August 2010	23	36	0	0	8	186	0	0	253
Grimsby									
August 2011	5	0	51	1	0	0	0	0	57
August 2010	4	0	0	0	0	0	0	0	4
Hamilton CMA									
August 2011	129	0	101	1	42	0	0	8	281
August 2010	201	38	96	0	8	186	0	0	529
Brant County									
August 2011	13	0	0	0	0	0	0	0	13
August 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2011	5	0	12	0	0	0	0	0	17
August 2010	10	0	5	0	0	0	0	0	15
Brantford CMA									
August 2011	18	0	12	0	0	0	0	0	30
August 2010	29	0	11	0	0	0	0	0	40

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

**Table I.1: Housing Activity Summary by Submarket**  
**August 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									
August 2011	494	8	380	2	107	144	2	227	1,364
August 2010	625	40	455	6	161	156	0	195	1,639
Former Hamilton City									
August 2011	109	8	86	0	23	20	2	227	475
August 2010	107	6	58	0	31	32	0	195	430
Stoney Creek City									
August 2011	56	0	85	0	0	0	0	0	141
August 2010	96	10	96	0	0	0	0	0	202
Ancaster City									
August 2011	114	0	36	2	0	62	0	0	214
August 2010	177	4	104	1	52	62	0	0	400
Dundas Town									
August 2011	12	0	0	0	0	62	0	0	74
August 2010	14	0	0	5	6	62	0	0	87
Flamborough									
August 2011	26	0	51	0	0	0	0	0	77
August 2010	85	20	133	0	0	0	0	0	238
Glanbrook									
August 2011	177	0	122	0	84	0	0	0	383
August 2010	145	0	57	0	72	0	0	0	274
City of Burlington									
August 2011	256	6	36	0	55	384	0	259	996
August 2010	217	98	31	0	37	503	0	182	1,068
Grimsby									
August 2011	47	0	51	6	12	0	0	0	116
August 2010	41	0	0	0	0	0	0	0	41
Hamilton CMA									
August 2011	797	14	467	8	174	528	2	486	2,476
August 2010	883	138	486	6	198	659	0	377	2,748
Brant County									
August 2011	69	0	0	0	0	0	0	0	69
August 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2011	56	4	42	0	56	0	0	0	158
August 2010	68	6	50	0	44	5	0	66	239
Brantford CMA									
August 2011	125	4	42	0	56	0	0	0	227
August 2010	115	6	56	0	44	5	0	66	292

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

**Table 1.1: Housing Activity Summary by Submarket**  
**August 2011**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
City of Hamilton									
August 2011	126	0	20	0	9	0	0	0	155
August 2010	57	8	55	1	50	0	0	0	171
Former Hamilton City									
August 2011	32	0	5	0	0	0	0	0	37
August 2010	15	0	6	0	20	0	0	0	41
Stoney Creek City									
August 2011	21	0	0	0	0	0	0	0	21
August 2010	6	0	0	0	0	0	0	0	6
Ancaster City									
August 2011	21	0	8	0	9	0	0	0	38
August 2010	15	2	8	1	13	0	0	0	39
Dundas Town									
August 2011	5	0	0	0	0	0	0	0	5
August 2010	4	2	0	0	11	0	0	0	17
Flamborough									
August 2011	7	0	0	0	0	0	0	0	7
August 2010	12	4	33	0	0	0	0	0	49
Glanbrook									
August 2011	40	0	0	0	0	0	0	0	40
August 2010	4	0	8	0	6	0	0	0	18
City of Burlington									
August 2011	19	2	6	0	0	0	0	0	27
August 2010	15	36	0	0	6	0	0	0	57
Grimsby									
August 2011	3	0	0	0	0	0	0	0	3
August 2010	12	0	0	0	0	0	0	0	12
Hamilton CMA									
August 2011	148	2	26	0	9	0	0	0	185
August 2010	84	44	55	1	56	0	0	0	240
Brant County									
August 2011	6	0	0	0	7	0	0	0	13
August 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2011	9	2	0	0	0	0	0	0	11
August 2010	18	0	0	1	0	0	0	0	19
Brantford CMA									
August 2011	15	2	0	0	7	0	0	0	24
August 2010	27	0	0	1	0	0	0	0	28

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

**Table 1.1: Housing Activity Summary by Submarket**  
**August 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									
August 2011	25	0	6	1	0	0	0	0	32
August 2010	15	2	16	2	0	0	0	0	35
Former Hamilton City									
August 2011	6	0	0	0	0	0	0	0	6
August 2010	2	0	0	0	0	0	0	0	2
Stoney Creek City									
August 2011	14	0	3	0	0	0	0	0	17
August 2010	8	0	13	0	0	0	0	0	21
Ancaster City									
August 2011	2	0	0	0	0	0	0	0	2
August 2010	2	0	0	0	0	0	0	0	2
Dundas Town									
August 2011	0	0	0	1	0	0	0	0	1
August 2010	0	2	0	2	0	0	0	0	4
Flamborough									
August 2011	1	0	0	0	0	0	0	0	1
August 2010	2	0	0	0	0	0	0	0	2
Glanbrook									
August 2011	2	0	3	0	0	0	0	0	5
August 2010	1	0	3	0	0	0	0	0	4
City of Burlington									
August 2011	1	0	0	0	3	0	0	0	4
August 2010	2	2	5	0	5	11	0	0	25
Grimsby									
August 2011	10	0	0	0	0	0	0	0	10
August 2010	4	0	0	6	0	0	0	0	10
Hamilton CMA									
August 2011	36	0	6	1	3	0	0	0	46
August 2010	21	4	21	8	5	11	0	0	70
Brant County									
August 2011	5	0	4	0	4	0	0	0	13
August 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2011	24	3	0	0	21	0	6	0	54
August 2010	23	0	5	1	6	0	0	0	35
Brantford CMA									
August 2011	29	3	4	0	25	0	6	0	67
August 2010	24	0	11	1	6	0	0	0	42

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

**Table I.1: Housing Activity Summary by Submarket**  
**August 2011**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
August 2011	125	2	20	1	9	0	0	0	157
August 2010	62	6	55	1	50	0	0	0	174
Former Hamilton City									
August 2011	33	0	5	0	0	0	0	0	38
August 2010	15	0	6	0	20	0	0	0	41
Stoney Creek City									
August 2011	20	0	0	0	0	0	0	0	20
August 2010	11	0	0	0	0	0	0	0	11
Ancaster City									
August 2011	21	0	8	1	9	0	0	0	39
August 2010	15	2	8	1	13	0	0	0	39
Dundas Town									
August 2011	5	2	0	0	0	0	0	0	7
August 2010	4	0	0	0	11	0	0	0	15
Flamborough									
August 2011	7	0	0	0	0	0	0	0	7
August 2010	12	4	33	0	0	0	0	0	49
Glanbrook									
August 2011	39	0	0	0	0	0	0	0	39
August 2010	4	0	8	0	6	0	0	0	18
City of Burlington									
August 2011	19	2	6	0	0	0	0	0	27
August 2010	20	43	0	0	6	0	0	0	69
Grimsby									
August 2011	5	0	0	0	0	0	0	0	5
August 2010	15	0	0	1	0	0	0	0	16
Hamilton CMA									
August 2011	149	4	26	1	9	0	0	0	189
August 2010	97	49	55	2	56	0	0	0	259
Brant County									
August 2011	4	0	2	0	5	0	0	0	11
August 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2011	12	0	0	0	4	2	0	0	18
August 2010	23	0	0	0	1	0	0	0	24
Brantford CMA									
August 2011	16	0	2	0	9	2	0	0	29
August 2010	33	0	0	0	1	0	0	0	34

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**  
**August 2011**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010	% Change
<b>Hamilton CMA</b>	130	201	0	38	143	104	8	186	281	529	-46.9
City of Hamilton	83	174	0	2	77	96	8	0	168	272	-38.2
Former Hamilton City	16	14	0	0	42	0	8	0	66	14	**
Stoney Creek City	4	37	0	2	9	60	0	0	13	99	-86.9
Ancaster City	24	82	0	0	0	0	0	0	24	82	-70.7
Dundas Town	1	8	0	0	0	0	0	0	1	8	-87.5
Flamborough	3	9	0	0	0	24	0	0	3	33	-90.9
Glanbrook	35	24	0	0	26	12	0	0	61	36	69.4
City of Burlington	41	23	0	36	15	8	0	186	56	253	-77.9
Grimsby	6	4	0	0	51	0	0	0	57	4	**
<b>Brantford CMA</b>	18	29	0	0	12	11	0	0	30	40	-25.0
Brant County	13	n/a	0	n/a	0	n/a	0	n/a	13	n/a	n/a
Brantford City	5	10	0	0	12	5	0	0	17	15	13.3

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - August 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
<b>Hamilton CMA</b>	897	1,182	6	202	400	616	170	565	1,473	2,565	-42.6
City of Hamilton	585	858	2	44	318	543	95	195	1000	1640	-39.0
Former Hamilton City	127	165	0	6	74	61	95	195	296	427	-30.7
Stoney Creek City	64	131	2	10	47	94	0	0	113	235	-51.9
Ancaster City	121	234	0	2	31	110	0	0	152	346	-56.1
Dundas Town	6	30	0	0	0	8	0	0	6	38	-84.2
Flamborough	34	114	0	26	34	187	0	0	68	327	-79.2
Glanbrook	233	184	0	0	132	83	0	0	365	267	36.7
City of Burlington	240	221	4	158	31	73	75	370	350	822	-57.4
Grimsby	72	103	0	0	51	0	0	0	123	103	19.4
<b>Brantford CMA</b>	142	178	4	6	61	103	0	71	207	358	-42.2
Brant County	53	n/a	0	n/a	0	n/a	0	n/a	53	n/a	n/a
Brantford City	89	122	4	6	61	97	0	71	154	296	-48.0

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010
<b>Hamilton CMA</b>	143	104	0	0	0	186	8	0
City of Hamilton	77	96	0	0	0	0	8	0
Former Hamilton City	42	0	0	0	0	0	8	0
Stoney Creek City	9	60	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	24	0	0	0	0	0	0
Glanbrook	26	12	0	0	0	0	0	0
City of Burlington	15	8	0	0	0	186	0	0
Grimsby	51	0	0	0	0	0	0	0
<b>Brantford CMA</b>	12	11	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	12	5	0	0	0	0	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market**  
**January - August 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
<b>Hamilton CMA</b>	400	616	0	0	75	370	95	195
City of Hamilton	318	543	0	0	0	0	95	195
Former Hamilton City	74	61	0	0	0	0	95	195
Stoney Creek City	47	94	0	0	0	0	0	0
Ancaster City	31	110	0	0	0	0	0	0
Dundas Town	0	8	0	0	0	0	0	0
Flamborough	34	187	0	0	0	0	0	0
Glanbrook	132	83	0	0	0	0	0	0
City of Burlington	31	73	0	0	75	370	0	0
Grimsby	51	0	0	0	0	0	0	0
<b>Brantford CMA</b>	61	103	0	0	0	5	0	66
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	61	97	0	0	0	5	0	66

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010
<b>Hamilton CMA</b>	230	335	43	194	8	0	281	529
City of Hamilton	133	272	27	0	8	0	168	272
Former Hamilton City	54	14	4	0	8	0	66	14
Stoney Creek City	13	99	0	0	0	0	13	99
Ancaster City	24	82	0	0	0	0	24	82
Dundas Town	1	8	0	0	0	0	1	8
Flamborough	3	33	0	0	0	0	3	33
Glanbrook	38	36	23	0	0	0	61	36
City of Burlington	41	59	15	194	0	0	56	253
Grimsby	56	4	1	0	0	0	57	4
<b>Brantford CMA</b>	30	40	0	0	0	0	30	40
Brant County	13	n/a	0	n/a	0	n/a	13	n/a
Brantford City	17	15	0	0	0	0	17	15

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
<b>Hamilton CMA</b>	1,188	1,839	190	531	95	195	1,473	2,565
City of Hamilton	826	1,338	79	107	95	195	1,000	1,640
Former Hamilton City	189	223	12	9	95	195	296	427
Stoney Creek City	113	235	0	0	0	0	113	235
Ancaster City	147	316	5	30	0	0	152	346
Dundas Town	6	26	0	12	0	0	6	38
Flamborough	68	327	0	0	0	0	68	327
Glanbrook	303	211	62	56	0	0	365	267
City of Burlington	244	398	106	424	0	0	350	822
Grimsby	118	103	5	0	0	0	123	103
<b>Brantford CMA</b>	188	251	19	41	0	66	207	358
Brant County	53	n/a	0	n/a	0	n/a	53	n/a
Brantford City	135	189	19	41	0	66	154	296

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**  
**August 2011**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010	% Change
<b>Hamilton CMA</b>	148	85	2	44	35	111	0	0	185	240	-22.9
City of Hamilton	126	58	0	8	29	105	0	0	155	171	-9.4
Former Hamilton City	32	15	0	0	5	26	0	0	37	41	-9.8
Stoney Creek City	21	6	0	0	0	0	0	0	21	6	***
Ancaster City	21	16	0	2	17	21	0	0	38	39	-2.6
Dundas Town	5	4	0	2	0	11	0	0	5	17	-70.6
Flamborough	7	12	0	4	0	33	0	0	7	49	-85.7
Glanbrook	40	4	0	0	0	14	0	0	40	18	122.2
City of Burlington	19	15	2	36	6	6	0	0	27	57	-52.6
Grimsby	3	12	0	0	0	0	0	0	3	12	-75.0
<b>Brantford CMA</b>	15	28	2	0	7	0	0	0	24	28	-14.3
Brant County	6	n/a	0	n/a	7	n/a	0	n/a	13	n/a	n/a
Brantford City	9	19	2	0	0	0	0	0	11	19	-42.1

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - August 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
<b>Hamilton CMA</b>	1012	854	80	178	452	662	63	357	1607	2051	-21.6
City of Hamilton	780	607	26	24	342	517	63	51	1211	1199	1.0
Former Hamilton City	149	189	0	2	59	68	63	51	271	310	-12.6
Stoney Creek City	126	82	12	2	83	75	0	0	221	159	39.0
Ancaster City	271	152	0	12	43	110	0	0	314	274	14.6
Dundas Town	26	27	0	2	0	36	0	0	26	65	-60.0
Flamborough	65	56	14	6	92	53	0	0	171	115	48.7
Glanbrook	143	99	0	0	58	175	0	0	201	274	-26.6
City of Burlington	176	149	54	154	76	99	0	306	306	708	-56.8
Grimsby	56	98	0	0	34	46	0	0	90	144	-37.5
<b>Brantford CMA</b>	167	148	6	2	56	56	0	0	229	206	11.2
Brant County	48	n/a	0	n/a	19	n/a	0	n/a	67	n/a	n/a
Brantford City	119	98	6	2	37	50	0	0	162	150	8.0

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010
<b>Hamilton CMA</b>	35	111	0	0	0	0	0	0
City of Hamilton	29	105	0	0	0	0	0	0
Former Hamilton City	5	26	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	17	21	0	0	0	0	0	0
Dundas Town	0	11	0	0	0	0	0	0
Flamborough	0	33	0	0	0	0	0	0
Glanbrook	0	14	0	0	0	0	0	0
City of Burlington	6	6	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
<b>Brantford CMA</b>	7	0	0	0	0	0	0	0
Brant County	7	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	0	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market  
January - August 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
<b>Hamilton CMA</b>	452	662	0	0	0	275	63	82
City of Hamilton	342	517	0	0	0	51	63	0
Former Hamilton City	59	68	0	0	0	51	63	0
Stoney Creek City	83	75	0	0	0	0	0	0
Ancaster City	43	110	0	0	0	0	0	0
Dundas Town	0	36	0	0	0	0	0	0
Flamborough	92	53	0	0	0	0	0	0
Glanbrook	58	175	0	0	0	0	0	0
City of Burlington	76	99	0	0	0	224	0	82
Grimsby	34	46	0	0	0	0	0	0
<b>Brantford CMA</b>	44	56	12	0	0	0	0	0
Brant County	19	n/a	0	n/a	0	n/a	0	n/a
Brantford City	25	50	12	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010	Aug 2011	Aug 2010
<b>Hamilton CMA</b>	176	183	9	57	0	0	185	240
City of Hamilton	146	120	9	51	0	0	155	171
Former Hamilton City	37	21	0	20	0	0	37	41
Stoney Creek City	21	6	0	0	0	0	21	6
Ancaster City	29	25	9	14	0	0	38	39
Dundas Town	5	6	0	11	0	0	5	17
Flamborough	7	49	0	0	0	0	7	49
Glanbrook	40	12	0	6	0	0	40	18
City of Burlington	27	51	0	6	0	0	27	57
Grimsby	3	12	0	0	0	0	3	12
<b>Brantford CMA</b>	17	27	7	1	0	0	24	28
Brant County	6	n/a	7	n/a	0	n/a	13	n/a
Brantford City	11	18	0	1	0	0	11	19

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
<b>Hamilton CMA</b>	1,436	1,247	108	721	63	83	1,607	2,051
City of Hamilton	1,055	814	93	384	63	1	1,211	1,199
Former Hamilton City	168	197	40	113	63	0	271	310
Stoney Creek City	216	133	5	26	0	0	221	159
Ancaster City	302	201	12	72	0	1	314	274
Dundas Town	23	31	3	34	0	0	26	65
Flamborough	171	115	0	0	0	0	171	115
Glanbrook	168	135	33	139	0	0	201	274
City of Burlington	296	321	10	305	0	82	306	708
Grimsby	85	112	5	32	0	0	90	144
<b>Brantford CMA</b>	179	166	38	40	12	0	229	206
Brant County	54	n/a	13	n/a	0	n/a	67	n/a
Brantford City	125	110	25	40	12	0	162	150

Source: CMHC (Starts and Completions Survey)



**Table 4a: Absorbed Single-Detached Units by Price Range**  
**August 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													
August 2011	7	5.7	17	13.8	44	35.8	25	20.3	30	24.4	123	394,900	422,210
August 2010	10	18.2	4	7.3	23	41.8	6	10.9	12	21.8	55	389,900	398,162
Year-to-date 2011	74	10.0	144	19.5	224	30.4	153	20.7	143	19.4	738	384,950	405,207
Year-to-date 2010	75	12.6	80	13.5	175	29.5	97	16.3	167	28.1	594	392,000	426,665
Former Hamilton City													
August 2011	2	6.1	0	0.0	20	60.6	9	27.3	2	6.1	33	389,900	390,825
August 2010	4	28.6	1	7.1	7	50.0	2	14.3	0	0.0	14	364,450	349,602
Year-to-date 2011	11	7.7	17	12.0	70	49.3	32	22.5	12	8.5	142	389,764	386,760
Year-to-date 2010	23	12.4	33	17.8	79	42.7	27	14.6	23	12.4	185	374,900	379,732
Stoney Creek City													
August 2011	1	5.0	3	15.0	5	25.0	7	35.0	4	20.0	20	403,900	465,260
August 2010	0	0.0	3	27.3	5	45.5	1	9.1	2	18.2	11	389,900	388,545
Year-to-date 2011	4	3.2	20	15.9	42	33.3	37	29.4	23	18.3	126	395,900	438,810
Year-to-date 2010	6	6.1	20	20.4	41	41.8	15	15.3	16	16.3	98	388,445	410,012
Ancaster City													
August 2011	0	0.0	1	4.8	6	28.6	5	23.8	9	42.9	21	448,990	482,603
August 2010	1	8.3	0	0.0	1	8.3	3	25.0	7	58.3	12	502,750	474,452
Year-to-date 2011	28	11.0	65	25.5	61	23.9	47	18.4	54	21.2	255	373,641	404,273
Year-to-date 2010	1	0.7	2	1.4	17	12.0	35	24.6	87	61.3	142	466,450	536,306
Dundas Town													
August 2011	0	0.0	0	0.0	1	20.0	0	0.0	4	80.0	5	--	--
August 2010	0	0.0	0	0.0	3	75.0	0	0.0	1	25.0	4	--	--
Year-to-date 2011	0	0.0	0	0.0	1	4.0	4	16.0	20	80.0	25	489,000	496,684
Year-to-date 2010	0	0.0	1	4.0	4	16.0	7	28.0	13	52.0	25	450,000	494,291
Flamborough													
August 2011	2	40.0	0	0.0	1	20.0	1	20.0	1	20.0	5	--	--
August 2010	3	33.3	0	0.0	5	55.6	0	0.0	1	11.1	9	--	--
Year-to-date 2011	9	16.4	2	3.6	17	30.9	12	21.8	15	27.3	55	399,990	407,155
Year-to-date 2010	19	44.2	0	0.0	9	20.9	2	4.7	13	30.2	43	367,900	415,123
Glanbrook													
August 2011	2	5.1	13	33.3	11	28.2	3	7.7	10	25.6	39	374,500	385,883
August 2010	2	50.0	0	0.0	2	50.0	0	0.0	0	0.0	4	--	--
Year-to-date 2011	22	16.3	40	29.6	33	24.4	21	15.6	19	14.1	135	357,400	377,279
Year-to-date 2010	26	26.3	24	24.2	25	25.3	11	11.1	13	13.1	99	349,990	353,528
City of Burlington													
August 2011	0	0.0	0	0.0	2	10.5	6	31.6	11	57.9	19	452,990	666,570
August 2010	0	0.0	0	0.0	3	15.0	4	20.0	13	65.0	20	459,490	718,495
Year-to-date 2011	0	0.0	0	0.0	8	4.5	29	16.5	139	79.0	176	499,990	822,298
Year-to-date 2010	0	0.0	0	0.0	6	3.9	50	32.5	98	63.6	154	453,990	596,668
Grimsby													
August 2011	0	0.0	0	0.0	3	60.0	1	20.0	1	20.0	5	--	--
August 2010	1	6.3	4	25.0	1	6.3	8	50.0	2	12.5	16	425,900	414,119
Year-to-date 2011	3	5.2	15	25.9	21	36.2	9	15.5	10	17.2	58	380,150	400,118
Year-to-date 2010	5	5.3	28	29.8	31	33.0	24	25.5	6	6.4	94	371,900	379,448

Source: CMHC (Market Absorption Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range**  
**August 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													
August 2011	7	4.8	17	11.6	49	33.3	32	21.8	42	28.6	147	400,000	453,423
August 2010	11	12.1	8	8.8	27	29.7	18	19.8	27	29.7	91	399,900	471,371
Year-to-date 2011	77	7.9	159	16.4	253	26.0	191	19.7	292	30.0	972	399,850	480,426
Year-to-date 2010	80	9.5	108	12.8	212	25.2	171	20.3	271	32.2	842	405,700	452,487

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range**  
**August 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													
August 2011	0	0.0	1	25.0	0	0.0	0	0.0	3	75.0	4	--	--
August 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	4.4	2	4.4	3	6.7	3	6.7	35	77.8	45	474,900	489,633
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													
August 2011	3	25.0	2	16.7	4	33.3	2	16.7	1	8.3	12	266,500	261,550
August 2010	0	0.0	6	26.1	8	34.8	4	17.4	5	21.7	23	289,900	295,843
Year-to-date 2011	6	4.8	25	20.2	41	33.1	37	29.8	15	12.1	124	289,900	291,038
Year-to-date 2010	5	4.7	24	22.4	34	31.8	26	24.3	18	16.8	107	285,000	288,721
Brantford CMA													
August 2011	3	18.8	3	18.8	4	25.0	2	12.5	4	25.0	16	278,950	349,281
August 2010	0	0.0	6	18.2	9	27.3	4	12.1	14	42.4	33	320,990	353,769
Year-to-date 2011	8	4.7	27	16.0	44	26.0	40	23.7	50	29.6	169	309,000	343,919
Year-to-date 2010	5	3.1	24	14.8	40	24.7	33	20.4	60	37.0	162	314,900	363,755

Source: CMHC (Market Absorption Survey)

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

Submarket	Aug 2011	Aug 2010	% Change	YTD 2011	YTD 2010	% Change
<b>Hamilton CMA</b>	453,423	471,371	-3.8	480,426	452,487	6.2
City of Hamilton	422,210	398,162	6.0	405,207	426,665	-5.0
Former Hamilton City	390,825	349,602	11.8	386,760	379,732	1.9
Stoney Creek City	465,260	388,545	19.7	438,810	410,012	7.0
Ancaster City	482,603	474,452	1.7	404,273	536,306	-24.6
Dundas Town	--	--	n/a	496,684	494,291	0.5
Flamborough	--	--	n/a	407,155	415,123	-1.9
Glanbrook	385,883	--	n/a	377,279	353,528	6.7
City of Burlington	666,570	718,495	-7.2	822,298	596,668	37.8
Grimsby	--	414,119	n/a	400,118	379,448	5.4
<b>Brantford CMA</b>	349,281	353,769	-1.3	343,919	363,755	-5.5
Brant County	--	n/a	n/a	489,633	n/a	n/a
Brantford City	261,550	295,843	-11.6	291,038	288,721	0.8

Source: CMHC (Market Absorption Survey)

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

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) 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	1,153	1,794	1,837	62.8	331,741	5.4	330,897
	March	1,345	-1.5	1,138	2,217	1,720	66.2	326,453	4.2	331,737
	April	1,406	-5.6	1,154	2,171	1,749	66.0	339,573	6.8	328,931
	May	1,508	7.3	1,116	2,410	1,797	62.1	344,864	9.3	332,434
	June	1,522	16.6	1,191	2,232	1,896	62.8	339,828	8.2	334,490
	July	1,303	35.0	1,221	1,641	1,783	68.5	349,235	12.9	348,419
	August	1,206	23.3	1,166	1,657	1,757	66.4	321,036	7.1	328,429
	September									
	October									
	November									
	December									
	Q2 2010	4,201	3.4		6,411			315,996	7.5	
	Q2 2011	4,436	5.6		6,813			341,459	8.1	
	YTD 2010	9,290	7.5		14,567			310,935	8.5	
	YTD 2011	10,034	8.0		15,856			335,890	8.0	

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<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 5b: MLS® Residential Activity for Brantford**  
**August 2011**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) 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	157	244	260	60.4	237,224	3.3	240,470
	March	154	-23.8	141	275	223	63.2	233,840	6.0	235,566
	April	148	-35.9	131	297	262	50.0	233,661	-0.2	229,419
	May	206	6.2	161	355	273	59.0	250,199	10.7	249,314
	June	218	9.5	169	330	282	59.9	233,083	-1.9	231,826
	July	189	9.9	178	328	307	58.0	226,885	0.3	222,171
	August	194	14.8	177	320	287	61.7	230,455	-0.8	233,813
	September									
	October									
	November									
	December									
	Q2 2010	624	10.2		1,055			232,647	6.9	
	Q2 2011	572	-8.3		982			239,397	2.9	
	YTD 2010	1,486	15.3		2,526			229,340	5.3	
	YTD 2011	1,358	-8.6		2,401			234,933	2.4	

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<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 6a: Economic Indicators**  
**August 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	827
	February	604	3.60	5.39	102.9	115.1	372.6	8.5	67.0	849
	March	631	3.60	5.85	102.7	115.3	372.0	7.9	66.3	868
	April	655	3.80	6.25	102.6	115.7	368.8	7.8	65.7	872
	May	639	3.70	5.99	103.2	116.2	367.6	8.0	65.5	856
	June	633	3.60	5.89	103.3	116.0	369.0	7.8	65.6	857
	July	627	3.50	5.79	103.0	117.0	371.4	7.8	65.9	860
	August	604	3.30	5.39	103.9	117.0	375.1	7.7	66.4	860
	September	604	3.30	5.39	103.8	117.1	376.3	7.6	66.5	860
	October	598	3.20	5.29	103.8	117.8	375.0	7.5	66.1	856
	November	607	3.35	5.44	104.2	118.0	375.3	6.8	65.6	853
	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	103.9	118.0	377.1	6.7	65.7	844
	March	601	3.50	5.34	103.9	119.4	377.2	6.0	65.1	853
	April	621	3.70	5.69	104.3	119.9	378.7	5.5	65.0	863
	May	616	3.70	5.59	104.2	120.9	380.4	5.4	65.2	868
	June	604	3.50	5.39	104.3	120.2	379.3	5.9	65.3	872
	July	604	3.50	5.39	104.2	120.5	378.0	6.4	65.4	861
	August	604	3.50	5.39		120.6	372.9	6.9	64.7	863
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

**Table 6b: Economic Indicators**  
**August 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	69.5	9.8	72.1	780
	February	604	3.60	5.39	105.0	115.1	69.0	9.2	71.3	788
	March	631	3.60	5.85	105.3	115.3	67.9	9.6	70.4	804
	April	655	3.80	6.25	105.4	115.7	66.6	9.8	69.1	817
	May	639	3.70	5.99	106.0	116.2	65.8	10.0	68.4	813
	June	633	3.60	5.89	106.2	116.0	65.7	8.9	67.4	807
	July	627	3.50	5.79	106.1	117.0	66.2	8.2	67.4	788
	August	604	3.30	5.39	106.4	117.0	66.6	7.6	67.3	796
	September	604	3.30	5.39	106.4	117.1	67.3	7.6	67.9	794
	October	598	3.20	5.29	106.6	117.8	68.1	7.7	68.7	794
	November	607	3.35	5.44	107.0	118.0	68.5	8.3	69.6	785
	December	592	3.35	5.19	107.1	117.9	68.4	8.7	69.7	778
2011	January	592	3.35	5.19	107.4	117.8	68	9.2	69.9	786
	February	607	3.50	5.44	107.9	118.0	67.8	9.2	69.6	796
	March	601	3.50	5.34	108.1	119.4	67.8	9.2	69.5	811
	April	621	3.70	5.69	108.7	119.9	67.6	8.9	69.0	823
	May	616	3.70	5.59	109.4	120.9	68.4	8.4	69.4	830
	June	604	3.50	5.39	110.0	120.2	69.4	8.2	70.2	832
	July	604	3.50	5.39	110.3	120.5	70.4	8.6	71.4	827
	August	604	3.50	5.39		120.6	70.4	8.9	71.6	819
	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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