

# HOUSING NOW

## Hamilton and Brantford CMAs



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: November 2012

### New Home Market

#### Hamilton CMA total housing starts declined

Hamilton Census Metropolitan Area (CMA) total housing starts declined in October 2012 from the same month a year ago. This month's total housing starts were pulled down by the multiple-housing segment which includes semi-detached, row and apartment structures. In October 2012, semi-detached starts increased

while row and apartment starts were lower than the number of units reported in October of last year. On a year-to-date basis, total housing starts have reached 2,565 actual units, up from 1,926 units tallied in the first ten months of 2011.

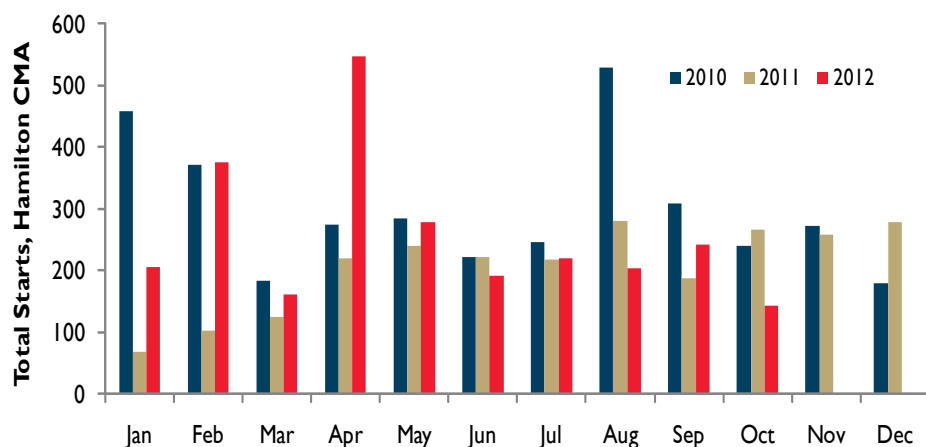
Single-detached housing starts, which are less volatile and therefore a better indicator of the trend in construction activity, were higher than they were in October 2011. The strong performance in single-

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Figure 1

#### Hamilton CMA Total Housing Starts Declined



Source: CMHC

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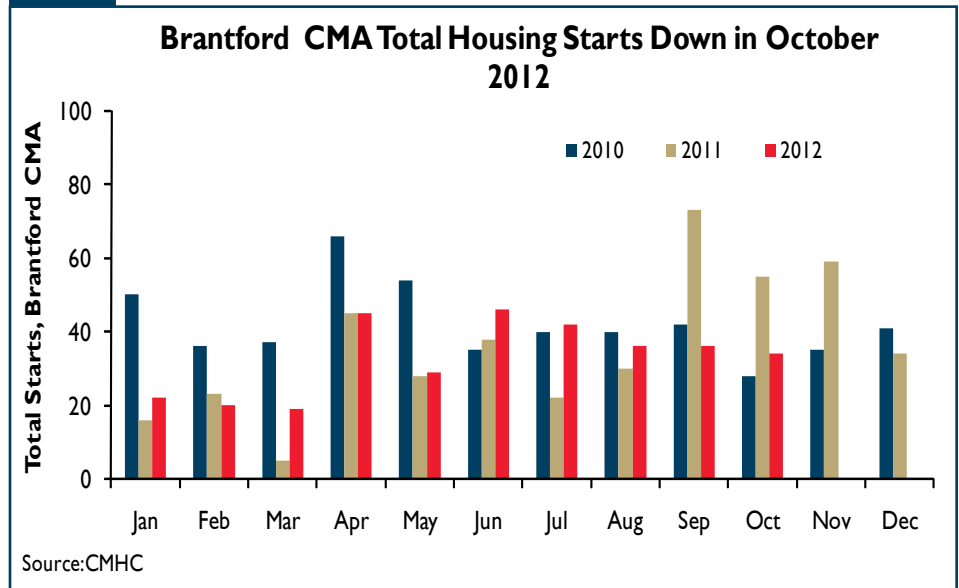
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detached construction activity this October indicated that housing market conditions in the Hamilton CMA remained relatively healthy. On a sub-market basis, between January and October 2012, total housing starts in Burlington and the City of Hamilton were higher than they were during the same ten-month period in 2011. Meanwhile, residential construction activity in Grimsby remained below last year's level.

### Brantford CMA total housing starts down in October 2012

Similar to the moderate residential construction activity seen in the Hamilton CMA, the Brantford CMA total housing starts decreased in October 2012 from the same month a year earlier. As in Hamilton, the more volatile multiple-housing segment was completely responsible for the decline in Brantford's total housing starts this October. However, within the multiple-housing segment, semi-detached starts edged up while no

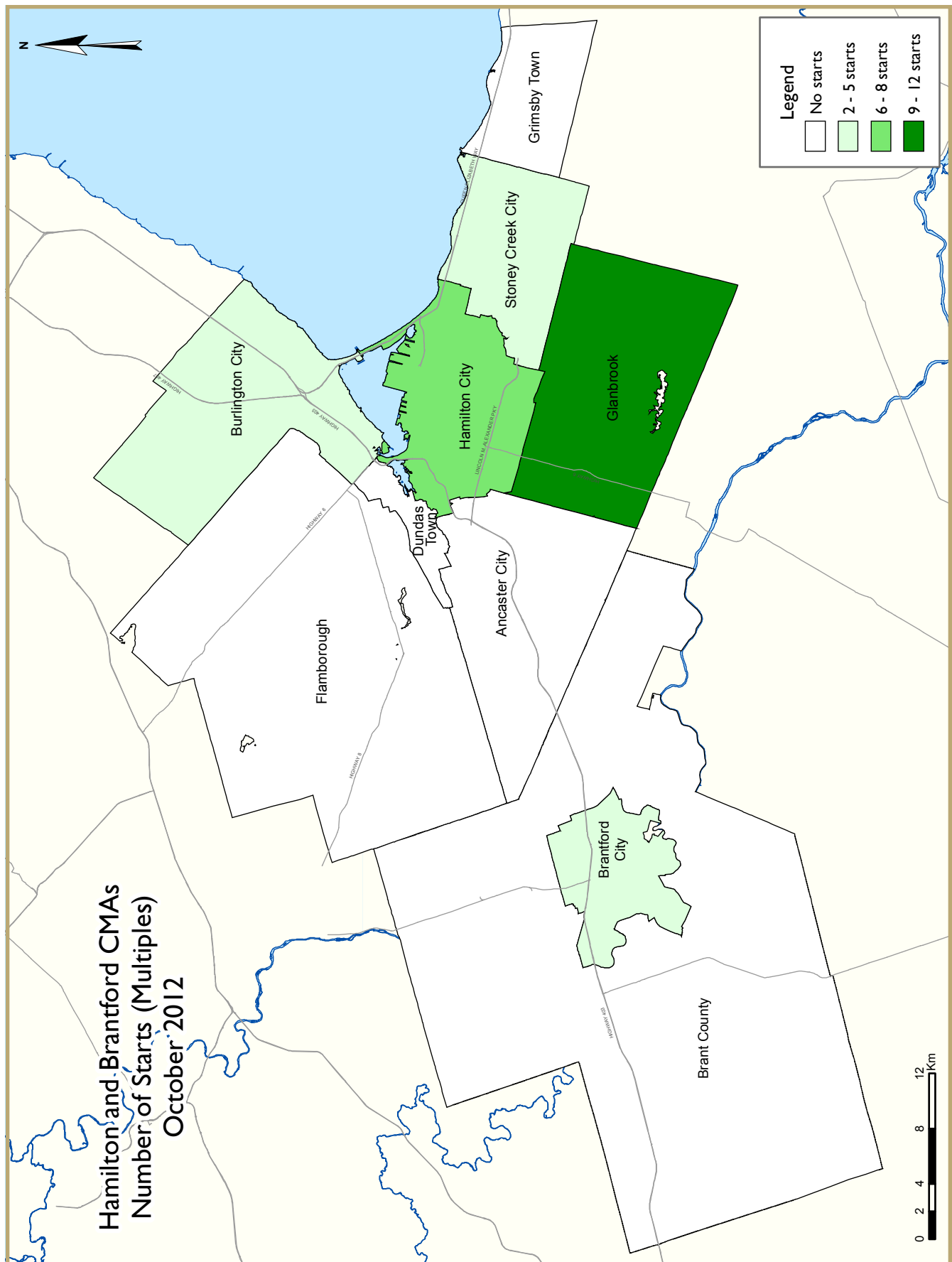
Figure 2



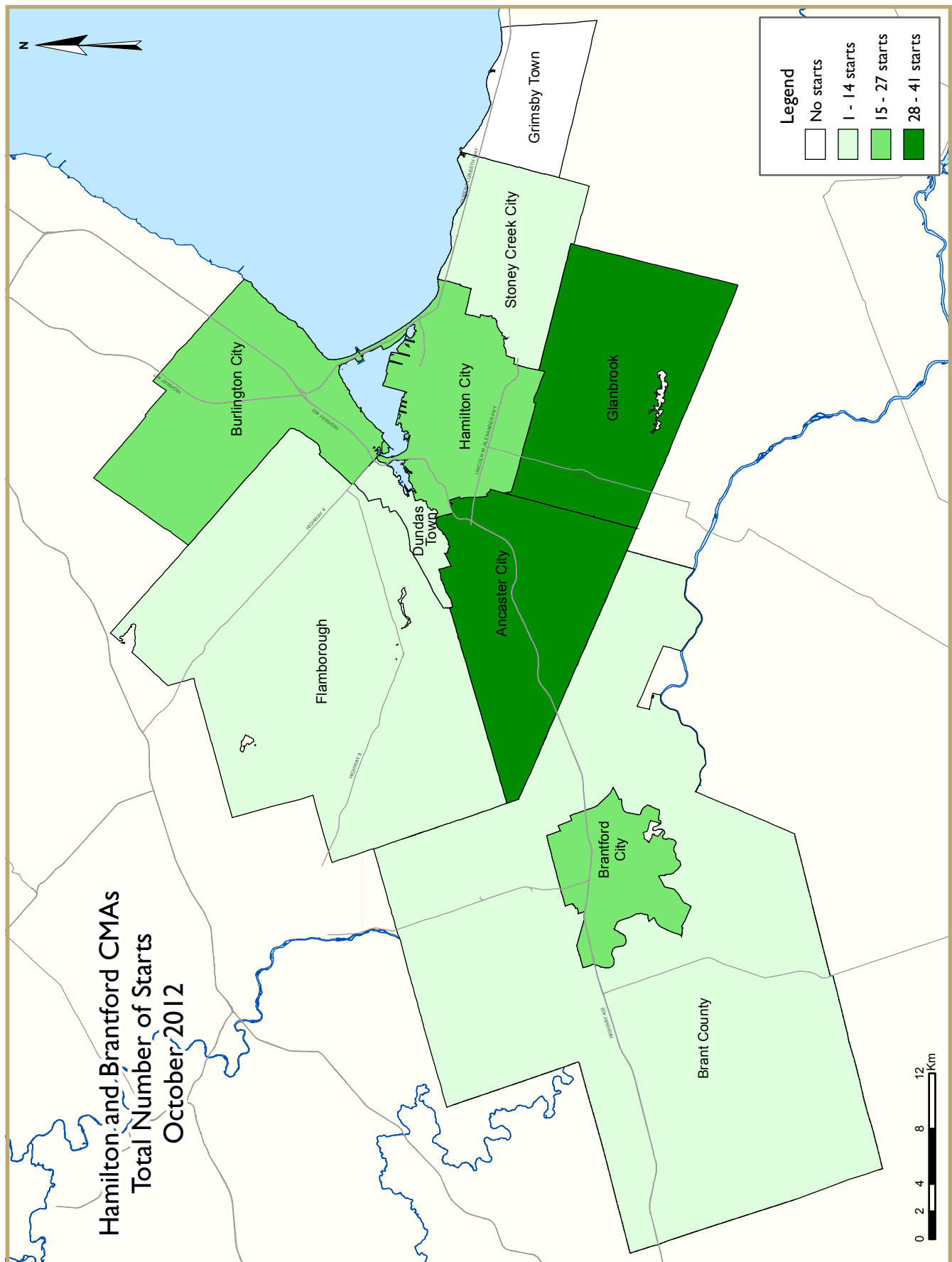
construction activity occurred for row or apartment structures.

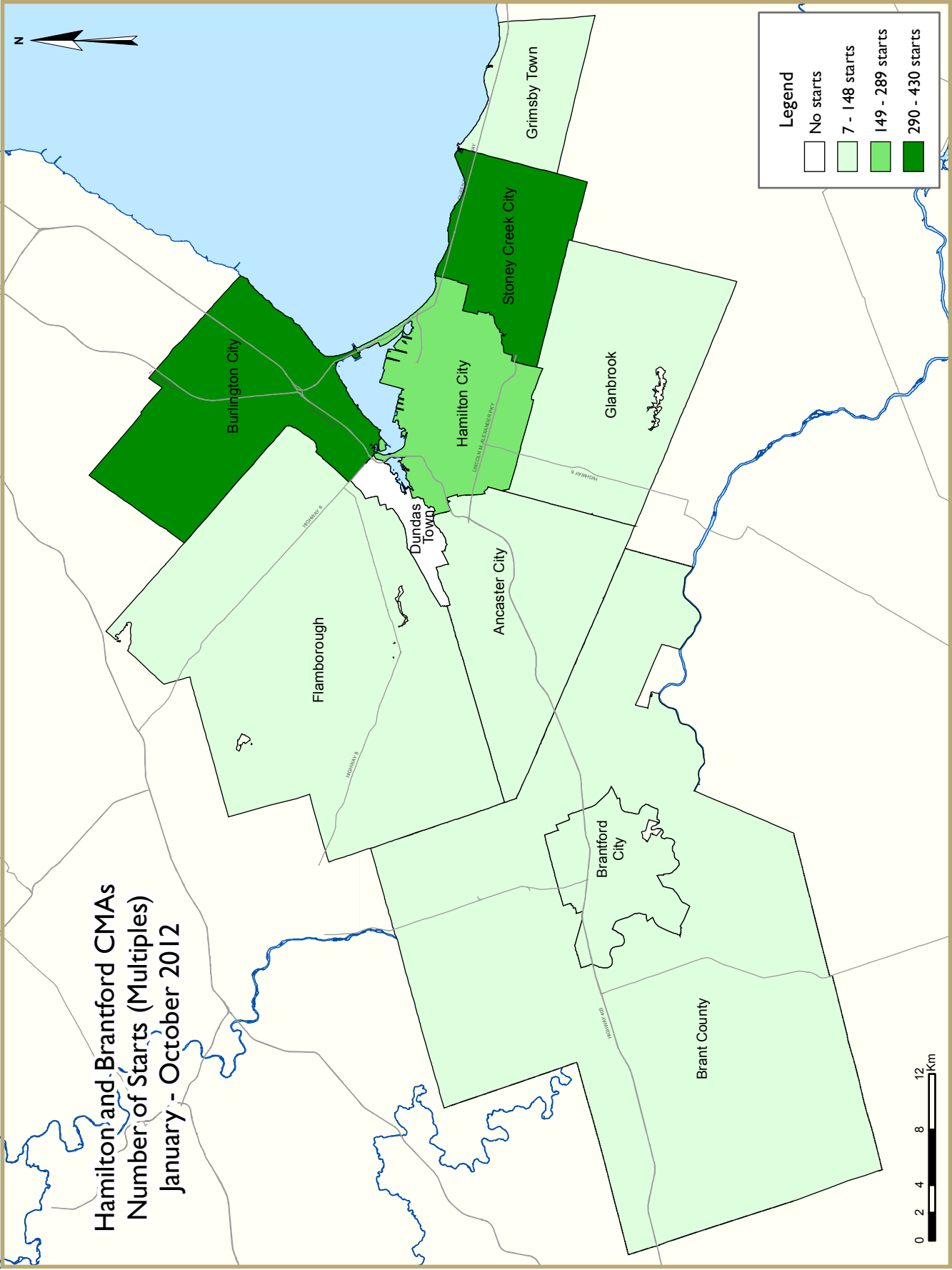
Meanwhile, single-detached housing starts increased in October 2012 compared to the same month a year earlier. The strong performance in single-detached starts this October marked four consecutive monthly increases in construction activity for this type of dwelling. On a sub-market

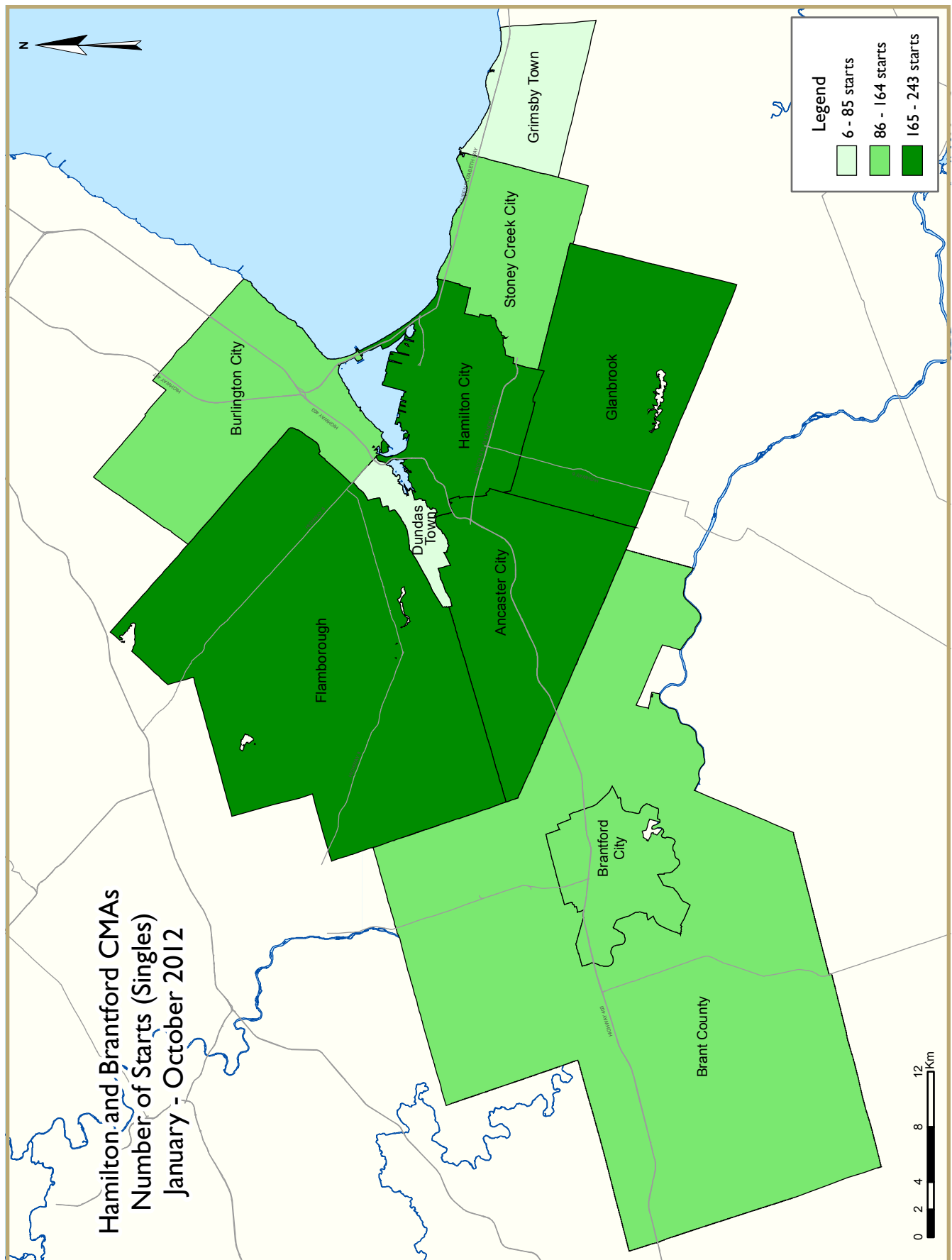
basis, between January and October 2012, total housing starts in Brant City advanced by double digits, while total residential construction activity in Brantford City remained below the number of units reported during the first ten months of 2011.

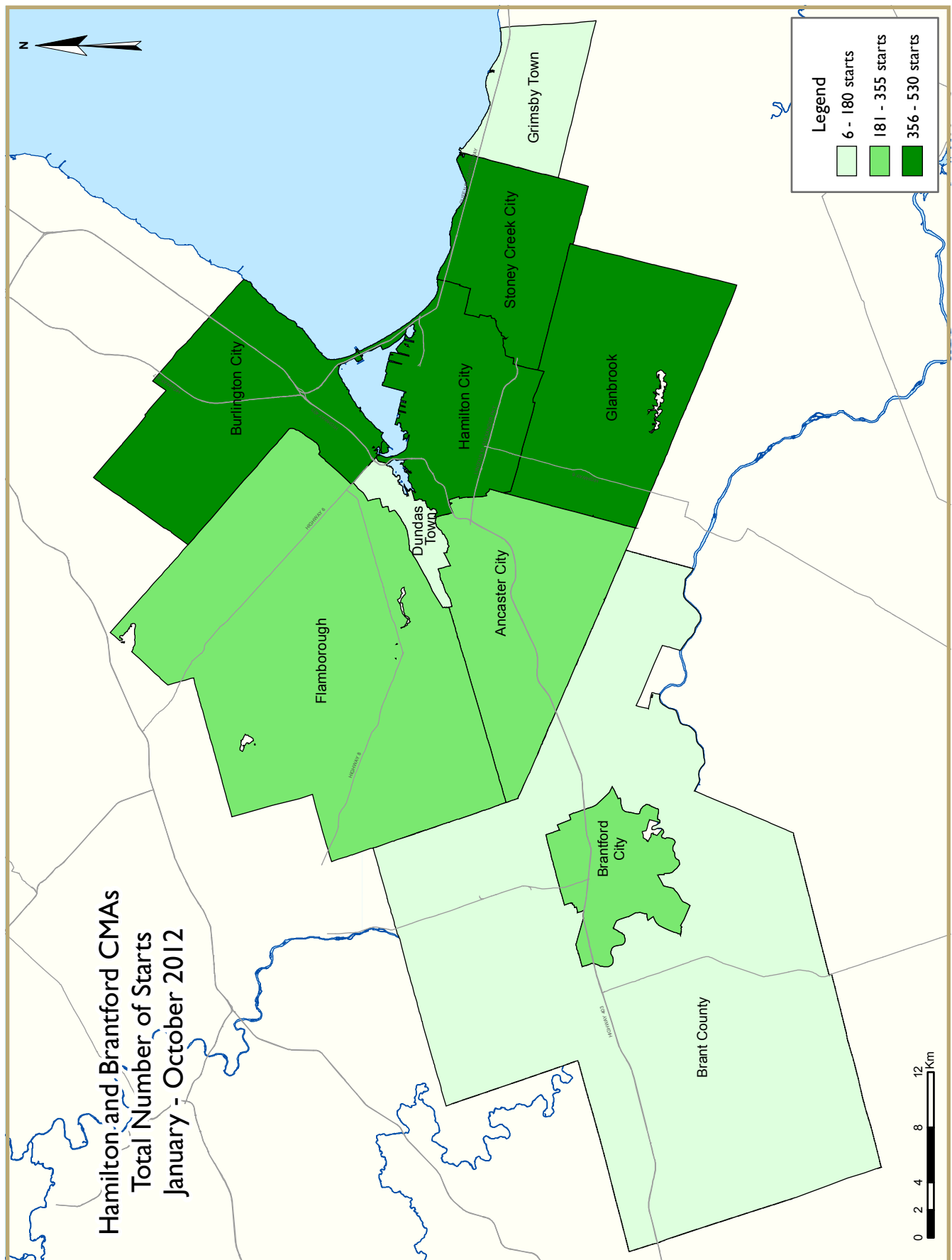














## HOUSING NOW REPORT TABLES

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- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
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- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
- 5 MLS® Residential Activity
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- 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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- 3.4 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**  
**October 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2012	121	2	6	0	14	0	0	0	143
October 2011	110	2	12	3	63	75	0	0	265
% Change	10.0	0.0	-50.0	-100.0	-77.8	-100.0	n/a	n/a	-46.0
Year-to-date 2012	1,190	90	501	4	274	380	60	66	2,565
Year-to-date 2011	1,135	8	356	11	171	150	0	95	1,926
% Change	4.8	**	40.7	-63.6	60.2	153.3	n/a	-30.5	33.2
UNDER CONSTRUCTION									
October 2012	869	62	304	4	286	694	150	24	2,393
October 2011	843	10	462	10	202	470	0	302	2,299
% Change	3.1	**	-34.2	-60.0	41.6	47.7	n/a	-92.1	4.1
COMPLETIONS									
October 2012	136	0	32	0	19	0	0	99	286
October 2011	133	6	61	1	23	43	0	182	449
% Change	2.3	-100.0	-47.5	-100.0	-17.4	-100.0	n/a	-45.6	-36.3
Year-to-date 2012	1,106	56	597	10	261	124	6	389	2,549
Year-to-date 2011	1,202	84	426	11	134	133	0	247	2,237
% Change	-8.0	-33.3	40.1	-9.1	94.8	-6.8	n/a	57.5	13.9
COMPLETED & NOT ABSORBED									
October 2012	43	1	10	0	12	0	0	121	187
October 2011	29	0	5	1	3	0	0	17	55
% Change	48.3	n/a	100.0	-100.0	**	n/a	n/a	**	**
ABSORBED									
October 2012	135	0	32	0	19	0	0	24	210
October 2011	138	6	61	1	23	43	0	165	437
% Change	-2.2	-100.0	-47.5	-100.0	-17.4	-100.0	n/a	-85.5	-51.9
Year-to-date 2012	1,095	53	591	10	252	134	2	70	2,207
Year-to-date 2011	1,190	86	442	16	134	144	0	349	2,361
% Change	-8.0	-38.4	33.7	-37.5	88.1	-6.9	n/a	-79.9	-6.5

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

**Table 1b: Housing Activity Summary of Brantford CMA**  
**October 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2012	32	2	0	0	0	0	0	0	34
October 2011	26	0	0	0	29	0	0	0	55
% Change	23.1	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	-38.2
Year-to-date 2012	234	12	53	0	26	0	4	0	329
Year-to-date 2011	180	4	42	0	48	0	0	61	335
% Change	30.0	200.0	26.2	n/a	-45.8	n/a	n/a	-100.0	-1.8
UNDER CONSTRUCTION									
October 2012	187	10	32	0	65	0	14	0	308
October 2011	122	4	20	0	85	0	0	61	292
% Change	53.3	150.0	60.0	n/a	-23.5	n/a	n/a	-100.0	5.5
COMPLETIONS									
October 2012	18	0	5	0	0	0	0	0	23
October 2011	21	0	12	0	0	0	0	0	33
% Change	-14.3	n/a	-58.3	n/a	n/a	n/a	n/a	n/a	-30.3
Year-to-date 2012	177	2	26	0	56	0	25	61	347
Year-to-date 2011	208	6	28	0	38	0	12	0	292
% Change	-14.9	-66.7	-7.1	n/a	47.4	n/a	108.3	n/a	18.8
COMPLETED & NOT ABSORBED									
October 2012	21	0	4	0	18	0	14	0	57
October 2011	30	3	16	0	14	0	6	0	69
% Change	-30.0	-100.0	-75.0	n/a	28.6	n/a	133.3	n/a	-17.4
ABSORBED									
October 2012	15	0	6	0	7	0	0	0	28
October 2011	14	0	1	0	4	0	0	0	19
% Change	7.1	n/a	**	n/a	75.0	n/a	n/a	n/a	47.4
Year-to-date 2012	185	5	36	0	51	0	17	0	294
Year-to-date 2011	208	3	18	0	50	3	6	4	292
% Change	-11.1	66.7	100.0	n/a	2.0	-100.0	183.3	-100.0	0.7

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

**Table I.1: Housing Activity Summary by Submarket**  
**October 2012**

	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									
October 2012	96	0	6	0	14	0	0	0	116
October 2011	67	2	0	3	63	0	0	0	135
Former Hamilton City									
October 2012	18	0	6	0	0	0	0	0	24
October 2011	10	2	0	0	7	0	0	0	19
Stoney Creek City									
October 2012	7	0	0	0	2	0	0	0	9
October 2011	0	0	0	0	0	0	0	0	0
Ancaster City									
October 2012	41	0	0	0	0	0	0	0	41
October 2011	32	0	0	3	21	0	0	0	56
Dundas Town									
October 2012	1	0	0	0	0	0	0	0	1
October 2011	0	0	0	0	0	0	0	0	0
Flamborough									
October 2012	2	0	0	0	0	0	0	0	2
October 2011	6	0	0	0	0	0	0	0	6
Glanbrook									
October 2012	26	0	0	0	12	0	0	0	38
October 2011	15	0	0	0	35	0	0	0	50
City of Burlington									
October 2012	25	2	0	0	0	0	0	0	27
October 2011	40	0	12	0	0	75	0	0	127
Grimsby									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	3	0	0	0	0	0	0	0	3
Hamilton CMA									
October 2012	121	2	6	0	14	0	0	0	143
October 2011	110	2	12	3	63	75	0	0	265
Brant County									
October 2012	11	0	0	0	0	0	0	0	11
October 2011	11	0	0	0	14	0	0	0	25
Brantford City									
October 2012	21	2	0	0	0	0	0	0	23
October 2011	15	0	0	0	15	0	0	0	30
Brantford CMA									
October 2012	32	2	0	0	0	0	0	0	34
October 2011	26	0	0	0	29	0	0	0	55

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

**Table I.1: Housing Activity Summary by Submarket**  
**October 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
City of Hamilton									
October 2012	773	60	247	4	272	170	150	24	1,700
October 2011	532	10	327	6	159	144	0	227	1,405
Former Hamilton City									
October 2012	186	6	33	0	29	128	150	0	532
October 2011	106	10	86	0	30	20	0	227	479
Stoney Creek City									
October 2012	84	26	153	0	68	0	0	0	331
October 2011	47	0	86	0	0	0	0	0	133
Ancaster City									
October 2012	159	0	0	4	82	39	0	24	308
October 2011	183	0	36	6	21	62	0	0	308
Dundas Town									
October 2012	6	0	0	0	0	0	0	0	6
October 2011	10	0	0	0	0	62	0	0	72
Flamborough									
October 2012	201	8	43	0	0	3	0	0	255
October 2011	26	0	51	0	0	0	0	0	77
Glanbrook									
October 2012	136	20	18	0	93	0	0	0	267
October 2011	156	0	68	0	108	0	0	0	332
City of Burlington									
October 2012	79	2	30	0	6	524	0	0	641
October 2011	277	0	40	0	31	326	0	75	749
Grimsby									
October 2012	17	0	27	0	8	0	0	0	52
October 2011	34	0	95	4	12	0	0	0	145
Hamilton CMA									
October 2012	869	62	304	4	286	694	150	24	2,393
October 2011	843	10	462	10	202	470	0	302	2,299
Brant County									
October 2012	75	2	0	0	5	0	0	0	82
October 2011	65	0	0	0	14	0	0	0	79
Brantford City									
October 2012	112	8	32	0	60	0	14	0	226
October 2011	57	4	20	0	71	0	0	61	213
Brantford CMA									
October 2012	187	10	32	0	65	0	14	0	308
October 2011	122	4	20	0	85	0	0	61	292

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

**Table I.1: Housing Activity Summary by Submarket**  
**October 2012**

	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									
October 2012	90	0	6	0	19	0	0	24	139
October 2011	96	2	61	0	11	0	0	0	170
Former Hamilton City									
October 2012	12	0	0	0	0	0	0	24	36
October 2011	21	2	0	0	0	0	0	0	23
Stoney Creek City									
October 2012	27	0	0	0	0	0	0	0	27
October 2011	11	0	7	0	0	0	0	0	18
Ancaster City									
October 2012	25	0	0	0	7	0	0	0	32
October 2011	19	0	0	0	0	0	0	0	19
Dundas Town									
October 2012	1	0	0	0	0	0	0	0	1
October 2011	1	0	0	0	0	0	0	0	1
Flamborough									
October 2012	6	0	0	0	0	0	0	0	6
October 2011	6	0	0	0	0	0	0	0	6
Glanbrook									
October 2012	19	0	6	0	12	0	0	0	37
October 2011	38	0	54	0	11	0	0	0	103
City of Burlington									
October 2012	40	0	26	0	0	0	0	75	141
October 2011	32	4	0	0	12	43	0	182	273
Grimsby									
October 2012	6	0	0	0	0	0	0	0	6
October 2011	5	0	0	1	0	0	0	0	6
Hamilton CMA									
October 2012	136	0	32	0	19	0	0	99	286
October 2011	133	6	61	1	23	43	0	182	449
Brant County									
October 2012	5	0	0	0	0	0	0	0	5
October 2011	13	0	0	0	0	0	0	0	13
Brantford City									
October 2012	13	0	5	0	0	0	0	0	18
October 2011	8	0	12	0	0	0	0	0	20
Brantford CMA									
October 2012	18	0	5	0	0	0	0	0	23
October 2011	21	0	12	0	0	0	0	0	33

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

**Table I.1: Housing Activity Summary by Submarket**  
**October 2012**

	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									
October 2012	26	1	7	0	8	0	0	0	42
October 2011	21	0	5	1	0	0	0	0	27
Former Hamilton City									
October 2012	3	1	3	0	0	0	0	0	7
October 2011	5	0	0	0	0	0	0	0	5
Stoney Creek City									
October 2012	12	0	2	0	0	0	0	0	14
October 2011	8	0	2	0	0	0	0	0	10
Ancaster City									
October 2012	5	0	0	0	3	0	0	0	8
October 2011	1	0	0	0	0	0	0	0	1
Dundas Town									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	1	0	0	1	0	0	0	0	2
Flamborough									
October 2012	3	0	1	0	0	0	0	0	4
October 2011	1	0	0	0	0	0	0	0	1
Glanbrook									
October 2012	3	0	1	0	5	0	0	0	9
October 2011	5	0	3	0	0	0	0	0	8
City of Burlington									
October 2012	9	0	0	0	3	0	0	121	133
October 2011	1	0	0	0	3	0	0	17	21
Grimsby									
October 2012	8	0	3	0	1	0	0	0	12
October 2011	7	0	0	0	0	0	0	0	7
Hamilton CMA									
October 2012	43	1	10	0	12	0	0	121	187
October 2011	29	0	5	1	3	0	0	17	55
Brant County									
October 2012	10	0	0	0	7	0	0	0	17
October 2011	10	0	3	0	3	0	0	0	16
Brantford City									
October 2012	11	0	4	0	11	0	14	0	40
October 2011	20	3	13	0	11	0	6	0	53
Brantford CMA									
October 2012	21	0	4	0	18	0	14	0	57
October 2011	30	3	16	0	14	0	6	0	69

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

**Table I.1: Housing Activity Summary by Submarket**  
**October 2012**

	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									
October 2012	90	0	6	0	19	0	0	24	139
October 2011	97	2	61	0	11	0	0	0	171
Former Hamilton City									
October 2012	12	0	0	0	0	0	0	24	36
October 2011	21	2	0	0	0	0	0	0	23
Stoney Creek City									
October 2012	28	0	0	0	0	0	0	0	28
October 2011	18	0	7	0	0	0	0	0	25
Ancaster City									
October 2012	24	0	0	0	7	0	0	0	31
October 2011	14	0	0	0	0	0	0	0	14
Dundas Town									
October 2012	1	0	0	0	0	0	0	0	1
October 2011	0	0	0	0	0	0	0	0	0
Flamborough									
October 2012	6	0	0	0	0	0	0	0	6
October 2011	7	0	0	0	0	0	0	0	7
Glanbrook									
October 2012	19	0	6	0	12	0	0	0	37
October 2011	37	0	54	0	11	0	0	0	102
City of Burlington									
October 2012	40	0	26	0	0	0	0	0	66
October 2011	32	4	0	0	12	43	0	165	256
Grimsby									
October 2012	5	0	0	0	0	0	0	0	5
October 2011	9	0	0	1	0	0	0	0	10
Hamilton CMA									
October 2012	135	0	32	0	19	0	0	24	210
October 2011	138	6	61	1	23	43	0	165	437
Brant County									
October 2012	4	0	0	0	1	0	0	0	5
October 2011	9	0	0	0	1	0	0	0	10
Brantford City									
October 2012	11	0	6	0	6	0	0	0	23
October 2011	5	0	1	0	3	0	0	0	9
Brantford CMA									
October 2012	15	0	6	0	7	0	0	0	28
October 2011	14	0	1	0	4	0	0	0	19

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



**Table 1.2a: History of Housing Starts of Hamilton CMA  
2002 - 2011**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
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

Source: CMHC (Starts and Completions Survey)

**Table 1.2b: History of Housing Starts of Brantford CMA  
2002 - 2011**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
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

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type**  
**October 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	% Change
<b>Hamilton CMA</b>	121	113	4	2	18	75	0	75	143	265	-46.0
City of Hamilton	96	70	2	2	18	63	0	0	116	135	-14.1
Former Hamilton City	18	10	0	2	6	7	0	0	24	19	26.3
Stoney Creek City	7	0	2	0	0	0	0	0	9	0	n/a
Ancaster City	41	35	0	0	0	21	0	0	41	56	-26.8
Dundas Town	1	0	0	0	0	0	0	0	1	0	n/a
Flamborough	2	6	0	0	0	0	0	0	2	6	-66.7
Glanbrook	26	15	0	0	12	35	0	0	38	50	-24.0
City of Burlington	25	40	2	0	0	12	0	75	27	127	-78.7
Grimsby	0	3	0	0	0	0	0	0	0	3	-100.0
<b>Brantford CMA</b>	32	26	2	0	0	29	0	0	34	55	-38.2
Brant County	11	n/a	0	n/a	0	n/a	0	n/a	11	n/a	n/a
Brantford City	21	15	2	0	0	15	0	0	23	30	-23.3

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - October 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
<b>Hamilton CMA</b>	1,194	1,146	92	8	833	527	446	245	2,565	1,926	33.2
City of Hamilton	1063	761	90	4	673	389	108	95	1934	1249	54.8
Former Hamilton City	219	150	8	2	110	81	66	95	403	328	22.9
Stoney Creek City	142	73	28	2	275	55	0	0	445	130	**
Ancaster City	229	219	0	0	87	52	39	0	355	271	31.0
Dundas Town	6	6	0	0	0	0	0	0	6	6	0.0
Flamborough	223	42	34	0	77	34	3	0	337	76	**
Glanbrook	243	267	20	0	124	167	0	0	387	434	-10.8
City of Burlington	100	305	2	4	90	43	338	150	530	502	5.6
Grimsby	31	80	0	0	70	95	0	0	101	175	-42.3
<b>Brantford CMA</b>	234	180	12	4	83	90	0	61	329	335	-1.8
Brant County	91	n/a	2	n/a	5	n/a	0	n/a	98	n/a	n/a
Brantford City	143	108	10	4	78	76	0	61	231	249	-7.2

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market**  
**October 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011
<b>Hamilton CMA</b>	18	75	0	0	0	75	0	0
City of Hamilton	18	63	0	0	0	0	0	0
Former Hamilton City	6	7	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	0	21	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	12	35	0	0	0	0	0	0
City of Burlington	0	12	0	0	0	75	0	0
Grimsby	0	0	0	0	0	0	0	0
<b>Brantford CMA</b>	0	29	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	15	0	0	0	0	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market**  
**January - October 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
<b>Hamilton CMA</b>	773	527	60	0	380	150	66	95
City of Hamilton	613	389	60	0	42	0	66	95
Former Hamilton City	50	81	60	0	0	0	66	95
Stoney Creek City	275	55	0	0	0	0	0	0
Ancaster City	87	52	0	0	39	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	77	34	0	0	3	0	0	0
Glanbrook	124	167	0	0	0	0	0	0
City of Burlington	90	43	0	0	338	150	0	0
Grimsby	70	95	0	0	0	0	0	0
<b>Brantford CMA</b>	79	90	4	0	0	0	0	61
Brant County	5	n/a	0	n/a	0	n/a	0	n/a
Brantford City	74	76	4	0	0	0	0	61

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market**  
**October 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011
<b>Hamilton CMA</b>	129	124	14	141	0	0	143	265
City of Hamilton	102	69	14	66	0	0	116	135
Former Hamilton City	24	12	0	7	0	0	24	19
Stoney Creek City	7	0	2	0	0	0	9	0
Ancaster City	41	32	0	24	0	0	41	56
Dundas Town	1	0	0	0	0	0	1	0
Flamborough	2	6	0	0	0	0	2	6
Glanbrook	26	15	12	35	0	0	38	50
City of Burlington	27	52	0	75	0	0	27	127
Grimsby	0	3	0	0	0	0	0	3
<b>Brantford CMA</b>	34	26	0	29	0	0	34	55
Brant County	11	n/a	0	n/a	0	n/a	11	n/a
Brantford City	23	15	0	15	0	0	23	30

**Table 2.5: Starts by Submarket and by Intended Market**  
**January - October 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
<b>Hamilton CMA</b>	1,781	1,499	658	332	126	95	2,565	1,926
City of Hamilton	1,502	1,008	306	146	126	95	1,934	1,249
Former Hamilton City	270	214	7	19	126	95	403	328
Stoney Creek City	364	130	81	0	0	0	445	130
Ancaster City	225	241	130	30	0	0	355	271
Dundas Town	6	6	0	0	0	0	6	6
Flamborough	334	76	3	0	0	0	337	76
Glanbrook	302	337	85	97	0	0	387	434
City of Burlington	186	321	344	181	0	0	530	502
Grimsby	93	170	8	5	0	0	101	175
<b>Brantford CMA</b>	299	226	26	48	4	61	329	335
Brant County	93	n/a	5	n/a	0	n/a	98	n/a
Brantford City	206	154	21	34	4	61	231	249

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**  
**October 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	% Change
<b>Hamilton CMA</b>	136	134	0	6	51	84	99	225	286	449	-36.3
City of Hamilton	90	96	0	2	25	72	24	0	139	170	-18.2
Former Hamilton City	12	21	0	2	0	0	24	0	36	23	56.5
Stoney Creek City	27	11	0	0	0	7	0	0	27	18	50.0
Ancaster City	25	19	0	0	7	0	0	0	32	19	68.4
Dundas Town	1	1	0	0	0	0	0	0	1	1	0.0
Flamborough	6	6	0	0	0	0	0	0	6	6	0.0
Glanbrook	19	38	0	0	18	65	0	0	37	103	-64.1
City of Burlington	40	32	0	4	26	12	75	225	141	273	-48.4
Grimsby	6	6	0	0	0	0	0	0	6	6	0.0
<b>Brantford CMA</b>	18	21	0	0	5	12	0	0	23	33	-30.3
Brant County	5	n/a	0	n/a	0	n/a	0	n/a	5	n/a	n/a
Brantford City	13	8	0	0	5	12	0	0	18	20	-10.0

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - October 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
<b>Hamilton CMA</b>	1116	1213	58	88	862	556	513	380	2549	2237	13.9
City of Hamilton	795	914	58	28	546	414	363	63	1762	1419	24.2
Former Hamilton City	114	175	12	2	113	59	239	63	478	299	59.9
Stoney Creek City	138	144	0	12	138	90	0	0	276	246	12.2
Ancaster City	256	296	0	0	71	43	62	0	389	339	14.7
Dundas Town	9	28	0	0	0	0	62	0	71	28	153.6
Flamborough	44	73	32	14	67	92	0	0	143	179	-20.1
Glanbrook	234	198	14	0	157	123	0	0	405	321	26.2
City of Burlington	279	220	0	60	128	108	150	317	557	705	-21.0
Grimsby	42	79	0	0	188	34	0	0	230	113	103.5
<b>Brantford CMA</b>	177	208	2	6	107	78	61	0	347	292	18.8
Brant County	97	n/a	0	n/a	21	n/a	0	n/a	118	n/a	n/a
Brantford City	80	137	2	6	86	59	61	0	229	202	13.4

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market  
October 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011
<b>Hamilton CMA</b>	51	84	0	0	0	43	99	182
City of Hamilton	25	72	0	0	0	0	24	0
Former Hamilton City	0	0	0	0	0	0	24	0
Stoney Creek City	0	7	0	0	0	0	0	0
Ancaster City	7	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	18	65	0	0	0	0	0	0
City of Burlington	26	12	0	0	0	43	75	182
Grimsby	0	0	0	0	0	0	0	0
<b>Brantford CMA</b>	5	12	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	5	12	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market  
January - October 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
<b>Hamilton CMA</b>	858	556	4	0	124	133	389	247
City of Hamilton	542	414	4	0	124	0	239	63
Former Hamilton City	109	59	4	0	0	0	239	63
Stoney Creek City	138	90	0	0	0	0	0	0
Ancaster City	71	43	0	0	62	0	0	0
Dundas Town	0	0	0	0	62	0	0	0
Flamborough	67	92	0	0	0	0	0	0
Glanbrook	157	123	0	0	0	0	0	0
City of Burlington	128	108	0	0	0	133	150	184
Grimsby	188	34	0	0	0	0	0	0
<b>Brantford CMA</b>	82	66	25	12	0	0	61	0
Brant County	21	n/a	0	n/a	0	n/a	0	n/a
Brantford City	61	47	25	12	0	0	61	0

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market**  
**October 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011
<b>Hamilton CMA</b>	168	200	19	67	99	182	286	449
City of Hamilton	96	159	19	11	24	0	139	170
Former Hamilton City	12	23	0	0	24	0	36	23
Stoney Creek City	27	18	0	0	0	0	27	18
Ancaster City	25	19	7	0	0	0	32	19
Dundas Town	1	1	0	0	0	0	1	1
Flamborough	6	6	0	0	0	0	6	6
Glanbrook	25	92	12	11	0	0	37	103
City of Burlington	66	36	0	55	75	182	141	273
Grimsby	6	5	0	1	0	0	6	6
<b>Brantford CMA</b>	23	33	0	0	0	0	23	33
Brant County	5	n/a	0	n/a	0	n/a	5	n/a
Brantford City	18	20	0	0	0	0	18	20

**Table 3.5: Completions by Submarket and by Intended Market**  
**January - October 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
<b>Hamilton CMA</b>	1,759	1,712	395	278	395	247	2,549	2,237
City of Hamilton	1,191	1,252	326	104	245	63	1,762	1,419
Former Hamilton City	200	196	33	40	245	63	478	299
Stoney Creek City	276	241	0	5	0	0	276	246
Ancaster City	273	327	116	12	0	0	389	339
Dundas Town	9	25	62	3	0	0	71	28
Flamborough	143	179	0	0	0	0	143	179
Glanbrook	290	277	115	44	0	0	405	321
City of Burlington	353	354	54	167	150	184	557	705
Grimsby	215	106	15	7	0	0	230	113
<b>Brantford CMA</b>	205	242	56	38	86	12	347	292
Brant County	97	n/a	21	n/a	0	n/a	118	n/a
Brantford City	108	165	35	25	86	12	229	202

Source: CMHC (Starts and Completions Survey)



**Table 4a: Absorbed Single-Detached Units by Price Range**  
**October 2012**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
October 2012	8	9.0	14	15.7	35	39.3	18	20.2	14	15.7	89	435,000	447,586
October 2011	20	21.1	28	29.5	22	23.2	4	4.2	21	22.1	95	399,900	446,087
Year-to-date 2012	104	13.3	135	17.3	235	30.1	120	15.3	188	24.0	782	429,995	462,320
Year-to-date 2011	249	28.6	262	30.1	180	20.7	72	8.3	108	12.4	871	385,000	412,540
Former Hamilton City													
October 2012	0	0.0	0	0.0	6	50.0	3	25.0	3	25.0	12	464,450	462,075
October 2011	1	4.8	9	42.9	8	38.1	0	0.0	3	14.3	21	401,000	424,930
Year-to-date 2012	12	11.1	13	12.0	41	38.0	13	12.0	29	26.9	108	429,000	450,389
Year-to-date 2011	30	17.8	83	49.1	40	23.7	9	5.3	7	4.1	169	389,900	391,367
Stoney Creek City													
October 2012	0	0.0	6	21.4	14	50.0	8	28.6	0	0.0	28	440,900	432,150
October 2011	0	0.0	5	27.8	5	27.8	3	16.7	5	27.8	18	444,900	543,069
Year-to-date 2012	2	1.4	34	24.5	50	36.0	23	16.5	30	21.6	139	439,900	501,593
Year-to-date 2011	25	16.6	50	33.1	42	27.8	11	7.3	23	15.2	151	401,900	452,845
Ancaster City													
October 2012	0	0.0	1	4.2	9	37.5	4	16.7	10	41.7	24	454,200	516,592
October 2011	6	42.9	1	7.1	2	14.3	1	7.1	4	28.6	14	394,147	472,230
Year-to-date 2012	3	1.2	15	6.0	87	34.9	60	24.1	84	33.7	249	479,558	504,390
Year-to-date 2011	99	36.0	62	22.5	49	17.8	26	9.5	39	14.2	275	378,990	412,193
Dundas Town													
October 2012	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
October 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	1	10.0	2	20.0	2	20.0	3	30.0	2	20.0	10	457,400	456,250
Year-to-date 2011	0	0.0	1	3.8	4	15.4	10	38.5	11	42.3	26	489,500	500,773
Flamborough													
October 2012	0	0.0	2	40.0	3	60.0	0	0.0	0	0.0	5	--	--
October 2011	0	0.0	1	20.0	1	20.0	0	0.0	3	60.0	5	--	--
Year-to-date 2012	0	0.0	6	15.8	17	44.7	5	13.2	10	26.3	38	430,000	486,387
Year-to-date 2011	12	19.4	18	29.0	13	21.0	8	12.9	11	17.7	62	403,995	443,166
Glanbrook													
October 2012	8	42.1	5	26.3	3	15.8	2	10.5	1	5.3	19	359,500	382,735
October 2011	13	35.1	12	32.4	6	16.2	0	0.0	6	16.2	37	364,990	386,717
Year-to-date 2012	86	36.1	65	27.3	38	16.0	16	6.7	33	13.9	238	376,342	397,196
Year-to-date 2011	83	44.1	48	25.5	32	17.0	8	4.3	17	9.0	188	357,401	377,408
City of Burlington													
October 2012	0	0.0	0	0.0	0	0.0	5	12.5	35	87.5	40	600,000	853,399
October 2011	0	0.0	1	3.1	6	18.8	7	21.9	18	56.3	32	506,990	641,710
Year-to-date 2012	0	0.0	3	1.1	14	5.1	55	20.2	200	73.5	272	525,000	660,696
Year-to-date 2011	0	0.0	10	4.5	41	18.6	67	30.5	102	46.4	220	499,990	778,819
Grimsby													
October 2012	0	0.0	1	20.0	0	0.0	0	0.0	4	80.0	5	--	--
October 2011	0	0.0	4	40.0	3	30.0	1	10.0	2	20.0	10	416,400	450,309
Year-to-date 2012	0	0.0	2	5.1	16	41.0	12	30.8	9	23.1	39	457,990	492,375
Year-to-date 2011	19	22.9	27	32.5	20	24.1	8	9.6	9	10.8	83	389,900	416,247

Source: CMHC (Market Absorption Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range**  
**October 2012**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
October 2012	8	6.0	15	11.2	35	26.1	23	17.2	53	39.6	134	471,677	571,519
October 2011	20	14.6	33	24.1	31	22.6	12	8.8	41	29.9	137	420,000	492,088
Year-to-date 2012	104	9.5	140	12.8	265	24.2	187	17.1	397	36.3	1,093	459,900	512,760
Year-to-date 2011	268	22.8	299	25.5	241	20.5	147	12.5	219	18.7	1,174	404,950	481,441

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range**  
**October 2012**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
October 2012	2	50.0	0	0.0	1	25.0	0	0.0	1	25.0	4	--	--
October 2011	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 2012	25	25.5	14	14.3	8	8.2	10	10.2	41	41.8	98	462,500	500,942
Year-to-date 2011	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													
October 2012	11	100.0	0	0.0	0	0.0	0	0.0	0	0.0	11	255,000	269,545
October 2011	5	100.0	0	0.0	0	0.0	0	0.0	0	0.0	5	--	--
Year-to-date 2012	74	85.1	10	11.5	1	1.1	1	1.1	1	1.1	87	285,000	299,151
Year-to-date 2011	130	89.7	13	9.0	1	0.7	0	0.0	1	0.7	145	289,000	288,161
Brantford CMA													
October 2012	13	86.7	0	0.0	1	6.7	0	0.0	1	6.7	15	265,000	328,667
October 2011	7	50.0	2	14.3	1	7.1	1	7.1	3	21.4	14	347,500	429,286
Year-to-date 2012	99	53.5	24	13.0	9	4.9	11	5.9	42	22.7	185	345,000	406,045
Year-to-date 2011	144	69.2	22	10.6	8	3.8	6	2.9	28	13.5	208	309,000	354,605

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units  
October 2012**

Submarket	Oct 2012	Oct 2011	% Change	YTD 2012	YTD 2011	% Change
<b>Hamilton CMA</b>	571,519	492,088	16.1	512,760	481,441	6.5
City of Hamilton	447,586	446,087	0.3	462,320	412,540	12.1
Former Hamilton City	462,075	424,930	8.7	450,389	391,367	15.1
Stoney Creek City	432,150	543,069	-20.4	501,593	452,845	10.8
Ancaster City	516,592	472,230	9.4	504,390	412,193	22.4
Dundas Town	--	--	n/a	456,250	500,773	-8.9
Flamborough	--	--	n/a	486,387	443,166	9.8
Glanbrook	382,735	386,717	-1.0	397,196	377,408	5.2
City of Burlington	853,399	641,710	33.0	660,696	778,819	-15.2
Grimsby	--	450,309	n/a	492,375	416,247	18.3
<b>Brantford CMA</b>	328,667	429,286	-23.4	406,045	354,605	14.5
Brant County	--	n/a	n/a	500,942	n/a	n/a
Brantford City	269,545	--	n/a	299,151	288,161	3.8

Source: CMHC (Market Absorption Survey)

**Table 5a: MLS® Residential Activity for Hamilton**  
**October 2012**

		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
2011	January	707	-1.0	1,137	1,734	1,859	61.2	325,732	12.9	328,552
	February	1,037	-2.8	1,153	1,794	1,881	61.3	331,741	5.4	326,965
	March	1,345	-1.5	1,142	2,217	1,772	64.4	326,453	4.2	328,953
	April	1,406	-5.6	1,168	2,171	1,761	66.3	339,573	6.8	329,184
	May	1,508	7.3	1,115	2,410	1,799	62.0	344,864	9.3	334,769
	June	1,522	16.6	1,186	2,232	1,910	62.1	339,828	8.2	335,311
	July	1,303	35.0	1,226	1,641	1,761	69.6	349,235	12.9	355,013
	August	1,206	23.3	1,168	1,657	1,733	67.4	321,036	7.1	329,027
	September	1,132	12.4	1,154	1,754	1,695	68.1	318,507	0.6	324,622
	October	1,065	7.4	1,155	1,482	1,657	69.7	329,802	7.8	338,850
	November	1,027	7.8	1,167	1,159	1,508	77.4	342,005	10.1	342,345
	December	674	-2.6	1,159	618	1,533	75.6	315,940	-2.7	327,516
2012	January	773	9.3	1,165	1,350	1,395	83.5	334,106	2.6	338,235
	February	1,085	4.6	1,150	1,588	1,571	73.2	356,980	7.6	348,098
	March	1,313	-2.4	1,169	1,914	1,601	73.0	353,165	8.2	357,147
	April	1,394	-0.9	1,135	1,891	1,527	74.3	377,951	11.3	360,845
	May	1,498	-0.7	1,092	2,088	1,509	72.4	369,292	7.1	357,971
	June	1,295	-14.9	1,075	1,796	1,575	68.3	363,162	6.9	358,931
	July	1,190	-8.7	1,066	1,595	1,569	67.9	345,807	-1.0	356,869
	August	1,070	-11.3	1,067	1,389	1,515	70.4	364,464	13.5	372,361
	September	884	-21.9	1,028	1,690	1,704	60.3	359,406	12.8	368,846
	October	1,054	-1.0	1,047	1,485	1,527	68.6	367,490	11.4	372,289
	November									
	December									
	Q3 2011	3,641	23.4		5,052			330,341	7.0	
	Q3 2012	3,144	-13.7		4,674			355,980	7.8	
	YTD 2011	12,231	8.3		19,092			333,751	7.3	
	YTD 2012	11,556	-5.5		16,786			360,521	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**  
**October 2012**

		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
2011	January	100	-28.1	150	252	273	54.9	231,569	2.0	235,688
	February	149	-17.2	160	244	262	61.1	237,224	3.3	238,727
	March	154	-23.8	144	275	225	64.0	233,840	6.0	238,413
	April	148	-35.9	132	297	264	50.0	233,661	-0.2	225,308
	May	206	6.2	166	355	276	60.1	250,199	10.7	247,541
	June	218	9.5	171	330	283	60.4	233,083	-1.9	230,872
	July	189	9.9	179	328	307	58.3	226,885	0.3	224,686
	August	194	14.8	179	320	288	62.2	230,455	-0.8	235,141
	September	195	16.8	173	281	270	64.1	252,206	8.8	249,281
	October	157	9.0	180	263	297	60.6	246,271	7.0	240,650
	November	164	-0.6	176	240	275	64.0	238,114	6.7	240,151
	December	97	-21.8	162	126	293	55.3	224,226	-6.2	237,490
2012	January	105	5.0	149	286	281	53.0	226,440	-2.2	235,334
	February	151	1.3	162	264	276	58.7	226,215	-4.6	226,137
	March	203	31.8	197	320	291	67.7	233,482	-0.2	239,317
	April	189	27.7	169	338	289	58.5	241,234	3.2	231,851
	May	212	2.9	170	372	288	59.0	256,299	2.4	251,346
	June	186	-14.7	158	295	264	59.8	256,947	10.2	251,396
	July	182	-3.7	160	298	265	60.4	252,775	11.4	256,184
	August	187	-3.6	166	266	267	62.2	249,593	8.3	250,500
	September	149	-23.6	165	296	305	54.1	239,566	-5.0	238,870
	October	183	16.6	179	275	276	64.9	256,202	4.0	249,619
	November									
	December									
	Q3 2011	578	13.8		929			236,626	2.8	
	Q3 2012	518	-10.4		860			247,827	4.7	
	YTD 2011	1,710	-4.8		2,945			237,944	3.6	
	YTD 2012	1,747	2.2		3,010			245,170	3.0	

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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**  
**October 2012**

		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						
2011	January	592	3.35	5.19	103.8	117.8	376.6	6.3	65.4	841
	February	607	3.50	5.44	103.9	118.0	376.0	6.4	65.3	844
	March	601	3.50	5.34	103.9	119.4	376.6	5.9	65.0	853
	April	621	3.70	5.69	104.3	119.9	378.0	5.6	64.9	863
	May	616	3.70	5.59	104.2	120.9	379.6	5.6	65.2	868
	June	604	3.50	5.39	104.3	120.2	378.9	6.1	65.3	872
	July	604	3.50	5.39	104.2	120.5	378.3	6.6	65.5	861
	August	604	3.50	5.39	104.1	120.6	374.4	6.9	65.0	863
	September	592	3.50	5.19	104.2	121.1	376.0	6.7	65.1	870
	October	598	3.50	5.29	104.4	121.0	378.4	6.7	65.4	881
	November	598	3.50	5.29	104.4	121.0	386.2	6.5	66.6	886
	December	598	3.50	5.29	104.1	120.3	390.8	6.4	67.2	885
2012	January	598	3.50	5.29	104.6	120.6	394	6.0	67.5	906
	February	595	3.20	5.24	104.7	121.4	396.2	5.9	67.7	923
	March	595	3.20	5.24	104.9	122.0	392.5	6.0	67.1	929
	April	607	3.20	5.44	105.3	122.4	390.2	6.3	66.9	922
	May	601	3.20	5.34	105.6	122.4	382.7	6.8	65.8	917
	June	595	3.20	5.24	105.8	121.6	377.1	7.3	65.2	913
	July	595	3.10	5.24	105.9	121.4	373.0	7.5	64.6	903
	August	595	3.10	5.24	106.0	121.8	373.2	7.3	64.4	894
	September	595	3.10	5.24	106.0	122.0	378.1	6.8	64.8	891
	October	595	3.10	5.24			380.0	6.3	64.7	894
	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**  
**October 2012**

		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						
2011	January	592	3.35	5.19	107.4	117.8	68.4	9.2	70.0	786
	February	607	3.50	5.44	107.9	118.0	68.0	9.2	69.7	796
	March	601	3.50	5.34	108.1	119.4	68.0	9.2	69.7	811
	April	621	3.70	5.69	108.7	119.9	67.8	8.9	69.1	823
	May	616	3.70	5.59	109.4	120.9	68.6	8.4	69.5	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	70.3	8.6	71.2	827
	August	604	3.50	5.39	110.6	120.6	70.1	8.9	71.5	819
	September	592	3.50	5.19	110.8	121.1	69.4	9.2	70.8	816
	October	598	3.50	5.29	111.2	121.0	68.2	8.8	69.3	812
	November	598	3.50	5.29	112.0	121.0	66.4	8.2	66.9	815
	December	598	3.50	5.29	112.2	120.3	65.9	7.4	65.8	810
2012	January	598	3.50	5.29	112.3	120.6	65	8.1	65.4	814
	February	595	3.20	5.24	112.7	121.4	65.6	8.2	66.1	812
	March	595	3.20	5.24	113.3	122.0	65.4	8.8	66.3	828
	April	607	3.20	5.44	113.6	122.4	66.6	8.5	67.2	830
	May	601	3.20	5.34	114.1	122.4	67.6	8.3	67.9	836
	June	595	3.20	5.24	114.5	121.6	68.0	8.4	68.4	827
	July	595	3.10	5.24	114.6	121.4	68.1	7.7	68.0	825
	August	595	3.10	5.24	114.9	121.8	68.4	8.6	68.8	811
	September	595	3.10	5.24	115.3	122.0	68.8	8.4	69.0	811
	October	595	3.10	5.24			67.7	8.7	68.3	819
	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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