

HOUSING NOW

Hamilton and Brantford CMAs



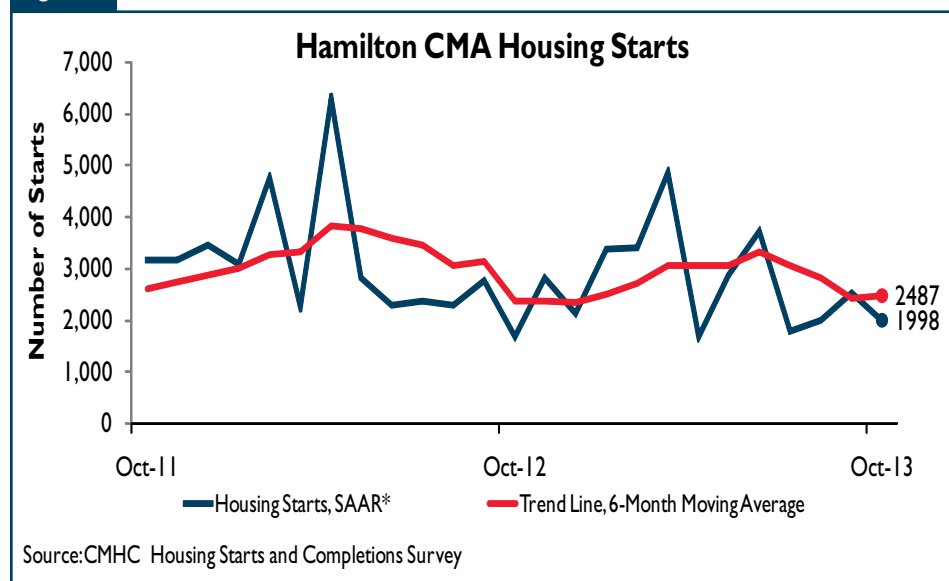
CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: November 2013

Highlights

- Hamilton CMA total housing starts trending up in October.
- Multiple-family housing starts offset the decline in single-detached starts.
- Brantford CMA total housing starts trending up in October.

Figure 1



* SAAR¹: Seasonally Adjusted Annual Rate.

¹ The seasonally adjusted annual rate (SAAR) is a monthly figure for starts adjusted to remove normal season variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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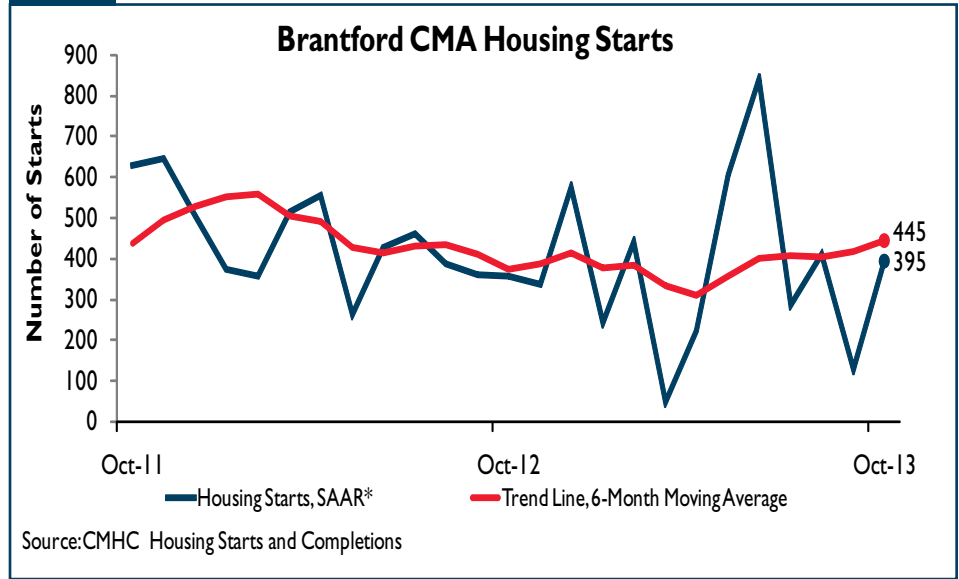
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Hamilton CMA Total Housing Starts Trending Up

Housing starts in the Hamilton Census Metropolitan Area (CMA) were trending up at 2,487 units in October compared to 2,433 units in September. The trend is a six month moving average of the monthly seasonally adjusted annual rates (SAAR) of housing starts. The strong performance in the multiple-family housing segment completely offset the sharp decline in single-detached housing starts. Following three consecutive monthly declines, the October trend reversal reflects a shift in preference towards less expensive ownership housing such as apartment condominium and townhouses.

The City of Burlington had higher proportion of multiple-family housing starts, as single-detached dwellings are becoming less affordable option for some homebuyers. Year-to-date, multiple-family starts in the City of Burlington have reached 714 units, up from 430 units recorded in the first ten months of 2012. Meanwhile, single-detached housing starts have declined by 39 per cent during the same period.

Figure 2



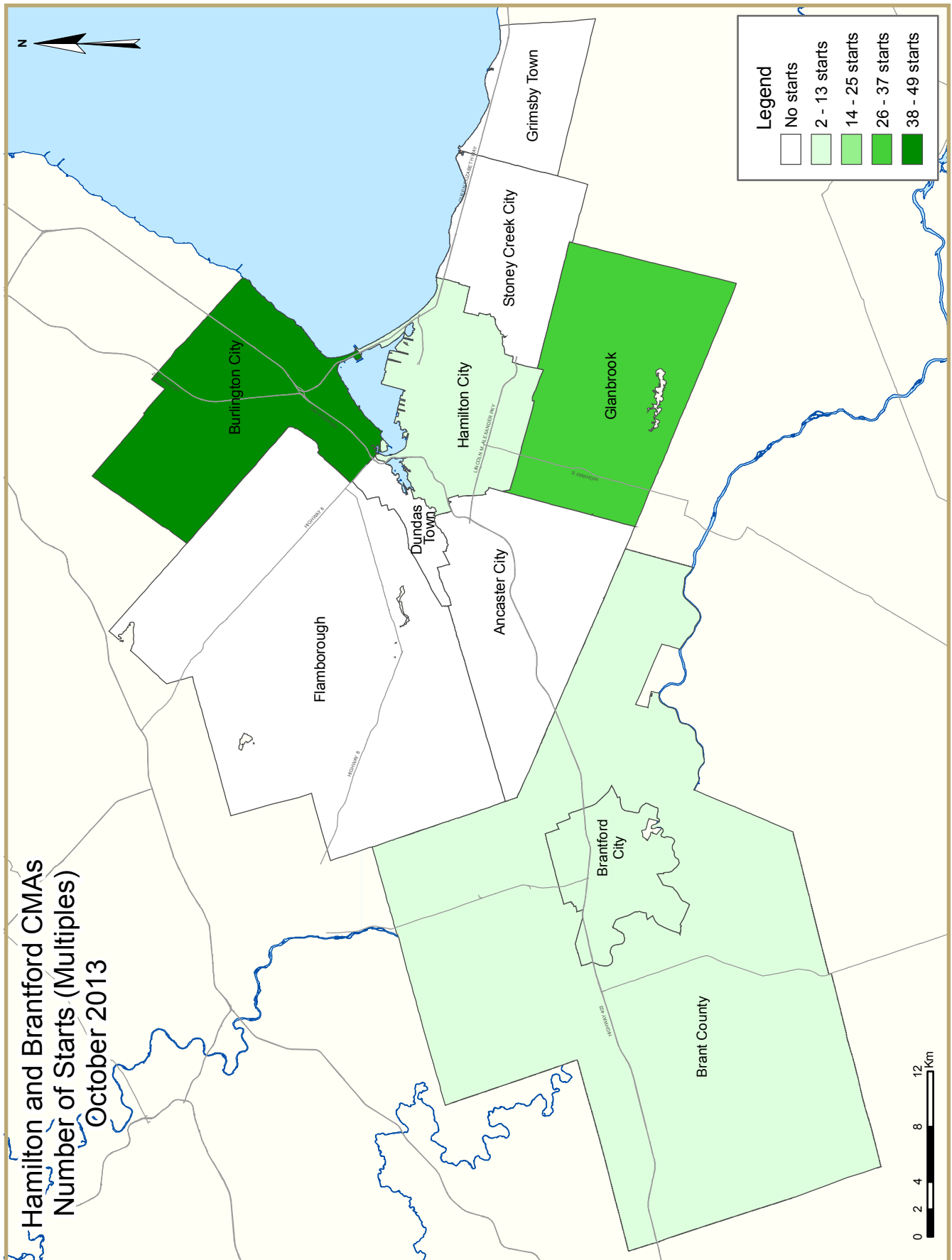
* SAAR¹: Seasonally Adjusted Annual Rate.

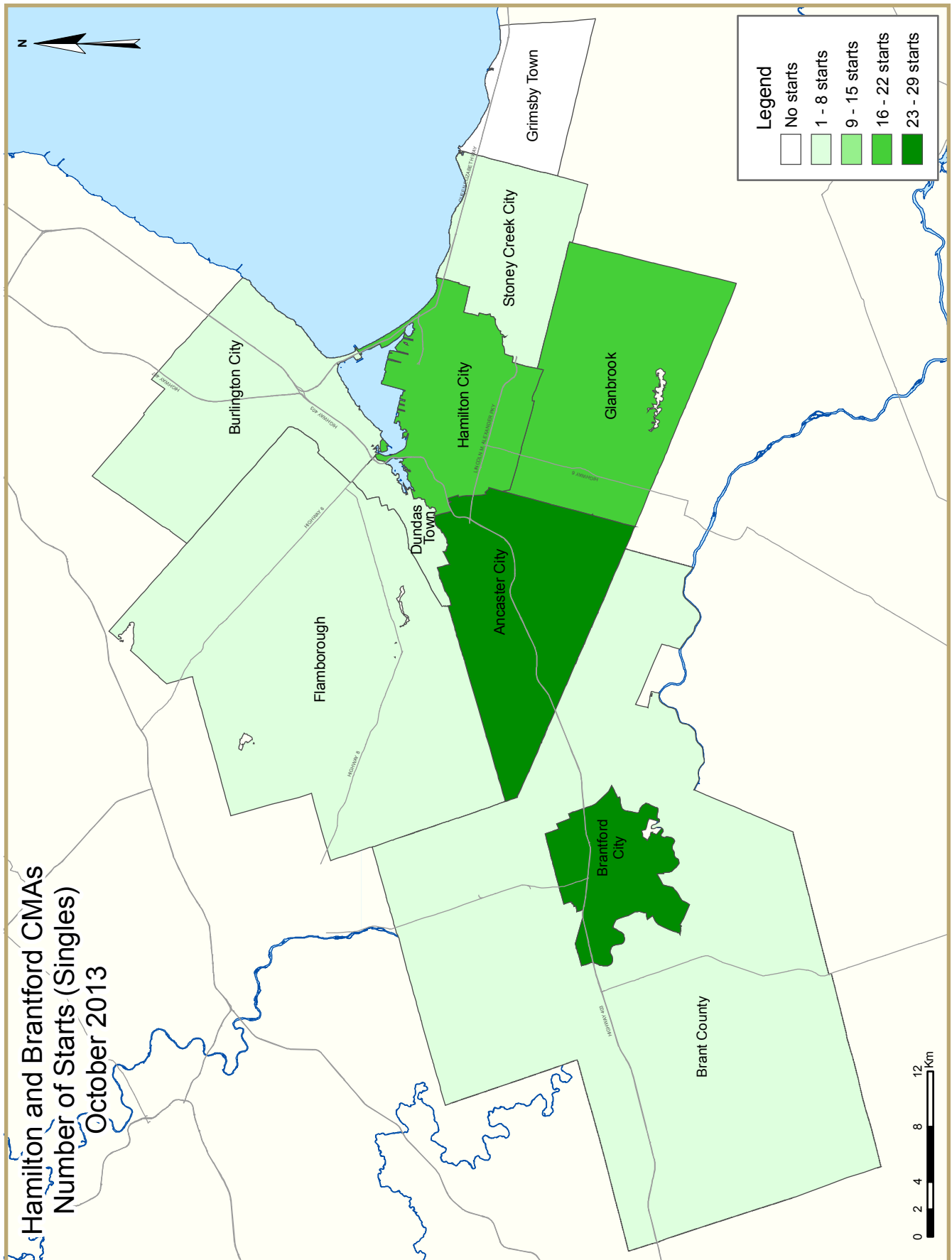
Brantford CMA Total Housing Starts Continued Upward Trend

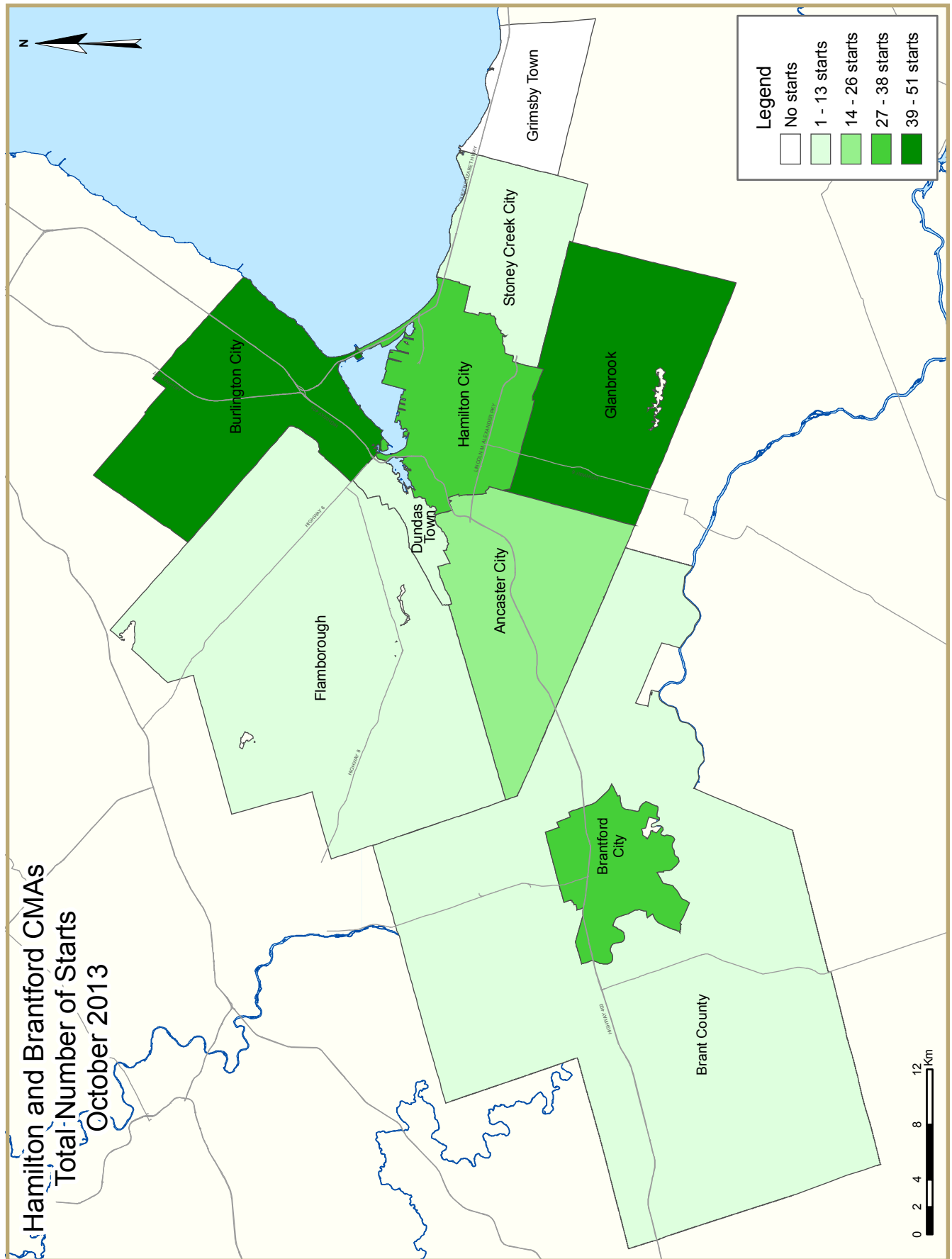
Brantford's total housing starts continued an upward trend in October 2013. The current pace in residential construction reflects, among other factors, a strengthening of job creation. As of September 2013, year-to-date employment in Brantford increased by 2.1 per cent from the same period in 2012. An influx of homebuyers from the more expensive neighbouring municipalities has also

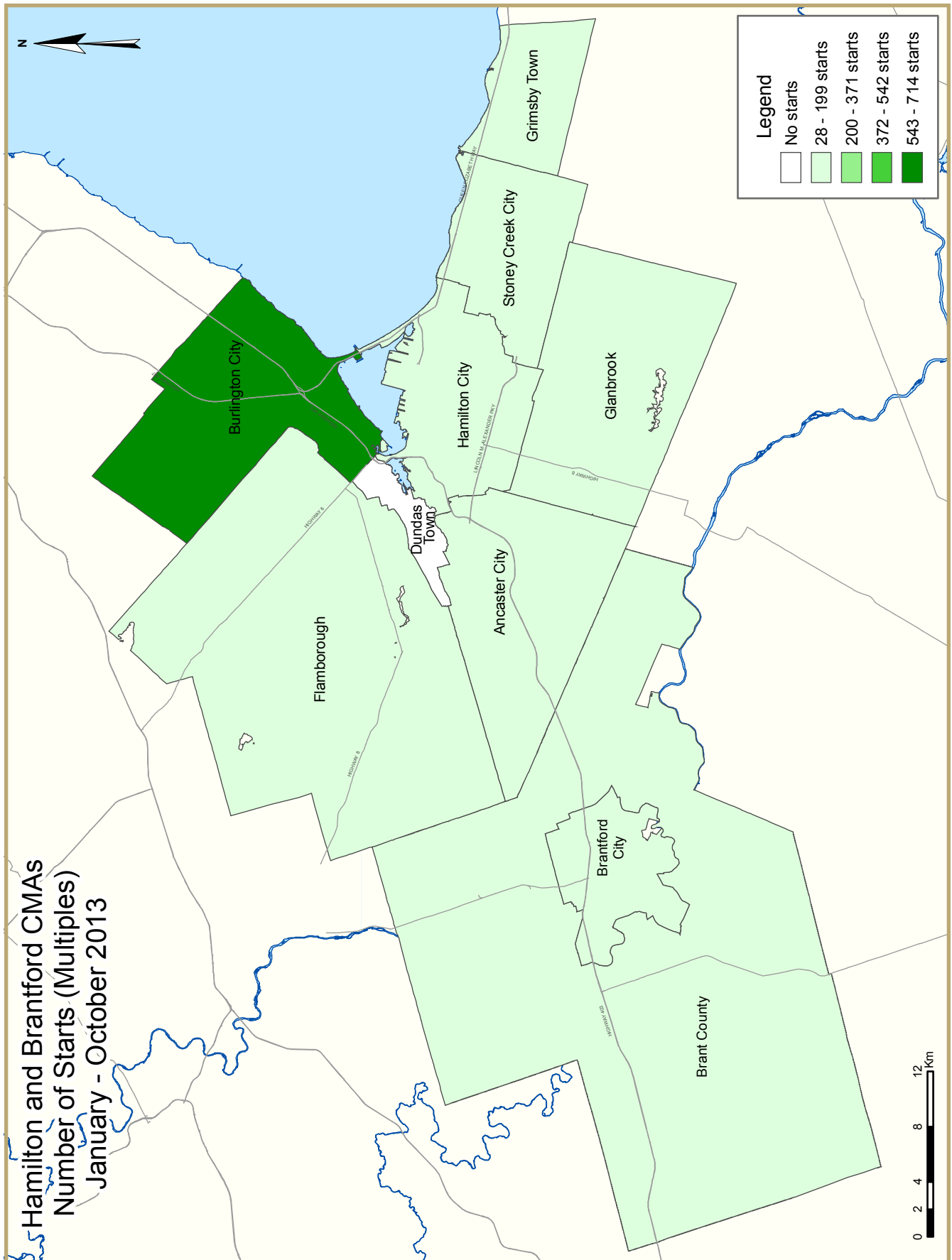
supported residential construction in the Brantford CMA.

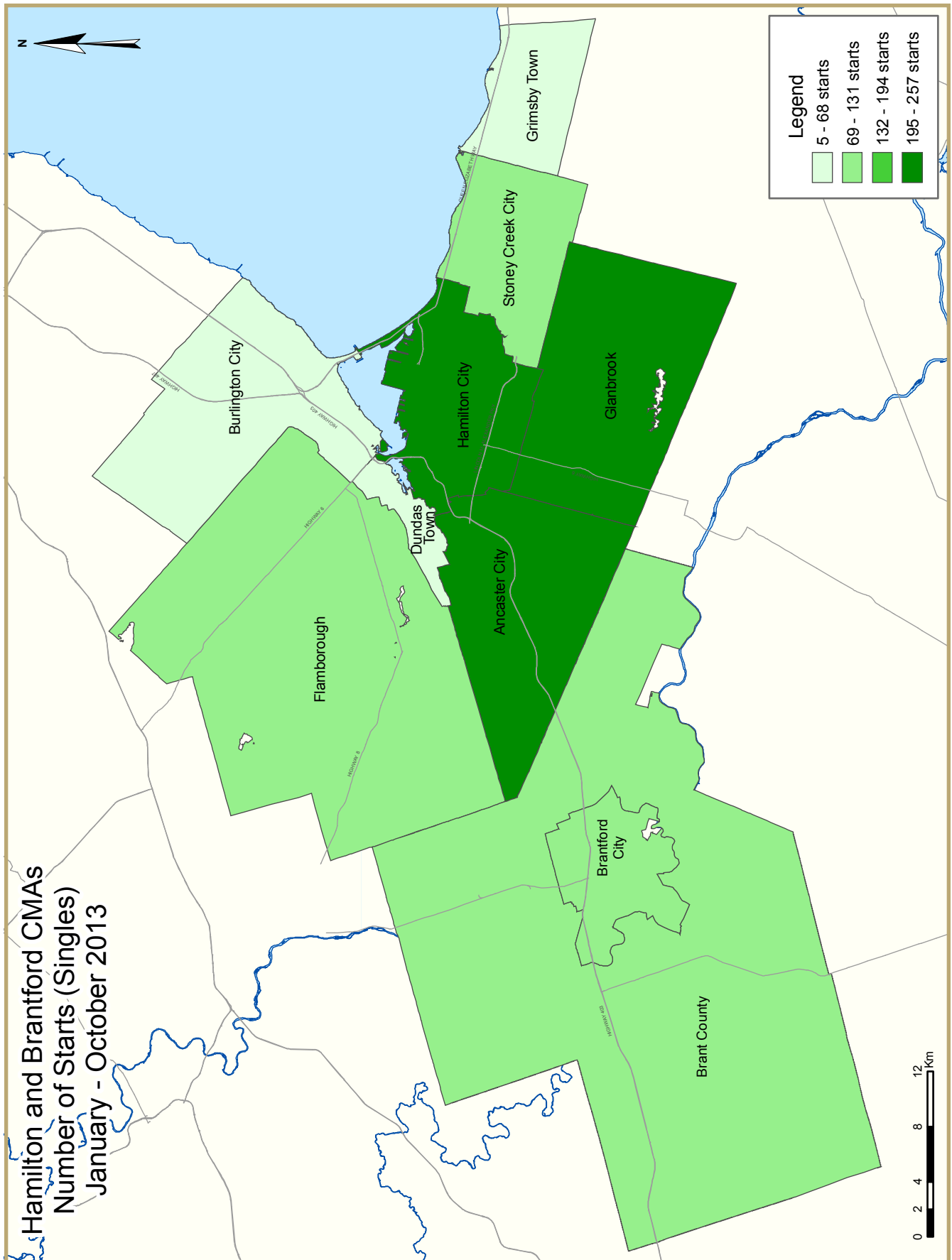
On a submarket basis, total housing starts in the City of Brantford were up in October 2013 due to stronger performance in single-detached housing construction. This October marked the highest monthly level of single-detached housing starts for the City since June 2011. Meanwhile, total housing starts in Brant County were down from October of last year.

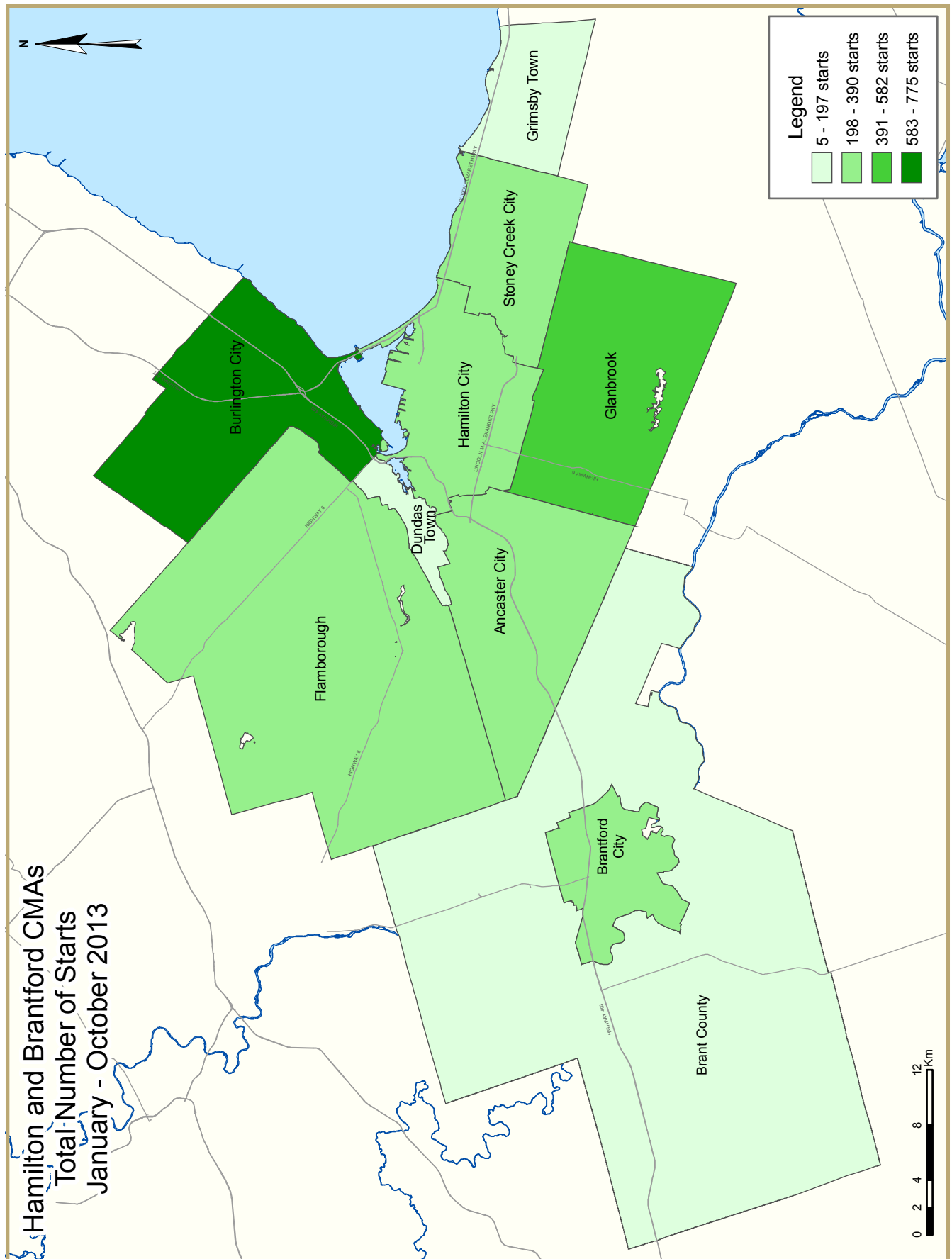












HOUSING NOW REPORT TABLES

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- 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:

- I.2 Housing Activity Summary by Submarket
- I.3 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

Table 1a: Housing Starts (SAAR and Trend) October 2013		
Hamilton CMA ¹	September 2013	October 2013
Trend ²	2,433	2,487
SAAR	2,528	1,998
	October 2012	October 2013
Actual		
October - Single-Detached	121	75
October - Multiples	22	86
October - Total	143	161
January to October - Single-Detached	1,194	973
January to October - Multiples	1,371	1,371
January to October - Total	2,565	2,344

Table 1b: Housing Starts (SAAR and Trend) October 2013		
Brantford CMA ¹	September 2013	October 2013
Trend ²	417	445
SAAR	131	395
	October 2012	October 2013
Actual		
October - Single-Detached	32	37
October - Multiples	2	4
October - Total	34	41
January to October - Single-Detached	234	197
January to October - Multiples	95	119
January to October - Total	329	316

Source: CMHC

¹ Census Metropolitan Area² The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
October 2013

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2013	75	6	33	0	10	0	0	37	161
October 2012	121	2	6	0	14	0	0	0	143
% Change	-38.0	200.0	**	n/a	-28.6	n/a	n/a	n/a	12.6
Year-to-date 2013	964	66	362	9	281	339	14	309	2,344
Year-to-date 2012	1,190	90	501	4	274	380	60	66	2,565
% Change	-19.0	-26.7	-27.7	125.0	2.6	-10.8	-76.7	**	-8.6
UNDER CONSTRUCTION									
October 2013	631	70	322	12	315	815	182	309	2,656
October 2012	869	62	304	4	286	694	150	24	2,393
% Change	-27.4	12.9	5.9	200.0	10.1	17.4	21.3	**	11.0
COMPLETIONS									
October 2013	122	4	26	2	28	0	0	0	182
October 2012	136	0	32	0	19	0	0	99	286
% Change	-10.3	n/a	-18.8	n/a	47.4	n/a	n/a	-100.0	-36.4
Year-to-date 2013	969	44	357	12	264	219	0	0	1,865
Year-to-date 2012	1,106	56	597	10	261	124	6	389	2,549
% Change	-12.4	-21.4	-40.2	20.0	1.1	76.6	-100.0	-100.0	-26.8
COMPLETED & NOT ABSORBED									
October 2013	46	6	4	1	5	0	n/a	n/a	62
October 2012	43	1	10	0	12	0	n/a	n/a	66
% Change	7.0	**	-60.0	n/a	-58.3	n/a	n/a	n/a	-6.1
ABSORBED									
October 2013	126	1	39	2	28	0	n/a	n/a	196
October 2012	135	0	32	0	19	0	n/a	n/a	186
% Change	-6.7	n/a	21.9	n/a	47.4	n/a	n/a	n/a	5.4
Year-to-date 2013	987	41	363	12	268	219	n/a	n/a	1,890
Year-to-date 2012	1,095	53	591	10	252	134	n/a	n/a	2,135
% Change	-9.9	-22.6	-38.6	20.0	6.3	63.4	n/a	n/a	-11.5

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

Table 1.1b: Housing Activity Summary of Brantford CMA
October 2013

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2013	37	4	0	0	0	0	0	0	41
October 2012	32	2	0	0	0	0	0	0	34
% Change	15.6	100.0	n/a	n/a	n/a	n/a	n/a	n/a	20.6
Year-to-date 2013	197	10	67	0	42	0	0	0	316
Year-to-date 2012	234	12	53	0	26	0	4	0	329
% Change	-15.8	-16.7	26.4	n/a	61.5	n/a	-100.0	n/a	-4.0
UNDER CONSTRUCTION									
October 2013	156	10	35	0	64	0	0	0	265
October 2012	187	10	32	0	65	0	14	0	308
% Change	-16.6	0.0	9.4	n/a	-1.5	n/a	-100.0	n/a	-14.0
COMPLETIONS									
October 2013	16	0	8	0	18	3	0	0	45
October 2012	18	0	5	0	0	0	0	0	23
% Change	-11.1	n/a	60.0	n/a	n/a	n/a	n/a	n/a	95.7
Year-to-date 2013	199	8	66	0	51	3	7	0	334
Year-to-date 2012	177	2	26	0	56	0	25	61	347
% Change	12.4	**	153.8	n/a	-8.9	n/a	-72.0	-100.0	-3.7
COMPLETED & NOT ABSORBED									
October 2013	14	0	2	0	9	0	n/a	n/a	25
October 2012	21	0	4	0	18	0	n/a	n/a	57
% Change	-33.3	n/a	-50.0	n/a	-50.0	n/a	n/a	n/a	-56.1
ABSORBED									
October 2013	15	0	7	0	15	3	n/a	n/a	40
October 2012	15	0	6	0	7	0	n/a	n/a	28
% Change	0.0	n/a	16.7	n/a	114.3	n/a	n/a	n/a	42.9
Year-to-date 2013	214	8	68	0	56	3	n/a	n/a	370
Year-to-date 2012	185	5	36	0	51	0	n/a	n/a	294
% Change	15.7	60.0	88.9	n/a	9.8	n/a	n/a	n/a	25.9

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

Table 1.2: Housing Activity Summary by Submarket
October 2013

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
October 2013	73	4	33	0	0	0	0	0	110
October 2012	96	0	6	0	14	0	0	0	116
Former Hamilton City									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Stoney Creek City									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Ancaster City									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Dundas Town									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Flamborough									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Glanbrook									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
City of Burlington									
October 2013	2	2	0	0	10	0	0	37	51
October 2012	25	2	0	0	0	0	0	0	27
Grimsby									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Hamilton CMA									
October 2013	75	6	33	0	10	0	0	37	161
October 2012	121	2	6	0	14	0	0	0	143
Brant County									
October 2013	8	2	0	0	0	0	0	0	10
October 2012	11	0	0	0	0	0	0	0	11
Brantford City									
October 2013	29	2	0	0	0	0	0	0	31
October 2012	21	2	0	0	0	0	0	0	23
Brantford CMA									
October 2013	37	4	0	0	0	0	0	0	41
October 2012	32	2	0	0	0	0	0	0	34

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

Table 1.2: Housing Activity Summary by Submarket
October 2013

	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									
October 2013	543	66	248	4	149	237	182	2	1,431
October 2012	773	60	247	4	272	170	150	24	1,700
Former Hamilton City									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Stoney Creek City									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Ancaster City									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Dundas Town									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Flamborough									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Glanbrook									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
City of Burlington									
October 2013	71	4	44	0	115	578	0	307	1,119
October 2012	79	2	30	0	6	524	0	0	641
Grimsby									
October 2013	17	0	30	8	51	0	0	0	106
October 2012	17	0	27	0	8	0	0	0	52
Hamilton CMA									
October 2013	631	70	322	12	315	815	182	309	2,656
October 2012	869	62	304	4	286	694	150	24	2,393
Brant County									
October 2013	72	2	3	0	24	0	0	0	101
October 2012	75	2	0	0	5	0	0	0	82
Brantford City									
October 2013	84	8	32	0	40	0	0	0	164
October 2012	112	8	32	0	60	0	14	0	226
Brantford CMA									
October 2013	156	10	35	0	64	0	0	0	265
October 2012	187	10	32	0	65	0	14	0	308

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

Table 1.2: Housing Activity Summary by Submarket
October 2013

	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 2013	115	4	26	2	17	0	0	0	164
October 2012	90	0	6	0	19	0	0	24	139
Former Hamilton City									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Stoney Creek City									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Ancaster City									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Dundas Town									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Flamborough									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
Glanbrook									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0
City of Burlington									
October 2013	7	0	0	0	11	0	0	0	18
October 2012	40	0	26	0	0	0	0	75	141
Grimsby									
October 2013	0	0	0	0	0	0	0	0	0
October 2012	6	0	0	0	0	0	0	0	6
Hamilton CMA									
October 2013	122	4	26	2	28	0	0	0	182
October 2012	136	0	32	0	19	0	0	99	286
Brant County									
October 2013	10	0	0	0	11	3	0	0	24
October 2012	5	0	0	0	0	0	0	0	5
Brantford City									
October 2013	6	0	8	0	7	0	0	0	21
October 2012	13	0	5	0	0	0	0	0	18
Brantford CMA									
October 2013	16	0	8	0	18	3	0	0	45
October 2012	18	0	5	0	0	0	0	0	23

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

Table 1.2: Housing Activity Summary by Submarket
October 2013

	Ownership						Rental		Total*	
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
COMPLETED & NOT ABSORBED										
City of Hamilton										
October 2013	34	6	4	0	5	0	n/a	n/a	49	
October 2012	26	1	7	0	8	0	n/a	n/a	42	
Former Hamilton City										
October 2013	0	0	0	0	0	0	n/a	n/a	0	
October 2012	0	0	0	0	0	0	n/a	n/a	0	
Stoney Creek City										
October 2013	0	0	0	0	0	0	n/a	n/a	0	
October 2012	0	0	0	0	0	0	n/a	n/a	0	
Ancaster City										
October 2013	0	0	0	0	0	0	n/a	n/a	0	
October 2012	0	0	0	0	0	0	n/a	n/a	0	
Dundas Town										
October 2013	0	0	0	0	0	0	n/a	n/a	0	
October 2012	0	0	0	0	0	0	n/a	n/a	0	
Flamborough										
October 2013	0	0	0	0	0	0	n/a	n/a	0	
October 2012	0	0	0	0	0	0	n/a	n/a	0	
Glanbrook										
October 2013	0	0	0	0	0	0	n/a	n/a	0	
October 2012	0	0	0	0	0	0	n/a	n/a	0	
City of Burlington										
October 2013	10	0	0	0	0	0	n/a	n/a	10	
October 2012	9	0	0	0	3	0	n/a	n/a	12	
Grimsby										
October 2013	2	0	0	1	0	0	n/a	n/a	3	
October 2012	8	0	3	0	1	0	n/a	n/a	12	
Hamilton CMA										
October 2013	46	6	4	1	5	0	n/a	n/a	62	
October 2012	43	1	10	0	12	0	n/a	n/a	66	
Brant County										
October 2013	6	0	0	0	1	0	n/a	n/a	7	
October 2012	10	0	0	0	7	0	n/a	n/a	17	
Brantford City										
October 2013	8	0	2	0	8	0	n/a	n/a	18	
October 2012	11	0	4	0	11	0	n/a	n/a	26	
Brantford CMA										
October 2013	14	0	2	0	9	0	n/a	n/a	25	
October 2012	21	0	4	0	18	0	n/a	n/a	43	

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

Table 1.2: Housing Activity Summary by Submarket
October 2013

	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									
October 2013	119	1	28	2	17	0	n/a	n/a	167
October 2012	90	0	6	0	19	0	n/a	n/a	115
Former Hamilton City									
October 2013	0	0	0	0	0	0	n/a	n/a	0
October 2012	0	0	0	0	0	0	n/a	n/a	0
Stoney Creek City									
October 2013	0	0	0	0	0	0	n/a	n/a	0
October 2012	0	0	0	0	0	0	n/a	n/a	0
Ancaster City									
October 2013	0	0	0	0	0	0	n/a	n/a	0
October 2012	0	0	0	0	0	0	n/a	n/a	0
Dundas Town									
October 2013	0	0	0	0	0	0	n/a	n/a	0
October 2012	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
October 2013	0	0	0	0	0	0	n/a	n/a	0
October 2012	0	0	0	0	0	0	n/a	n/a	0
Glanbrook									
October 2013	0	0	0	0	0	0	n/a	n/a	0
October 2012	0	0	0	0	0	0	n/a	n/a	0
City of Burlington									
October 2013	7	0	11	0	11	0	n/a	n/a	29
October 2012	40	0	26	0	0	0	n/a	n/a	66
Grimsby									
October 2013	0	0	0	0	0	0	n/a	n/a	0
October 2012	5	0	0	0	0	0	n/a	n/a	5
Hamilton CMA									
October 2013	126	1	39	2	28	0	n/a	n/a	196
October 2012	135	0	32	0	19	0	n/a	n/a	186
Brant County									
October 2013	10	0	0	0	10	3	n/a	n/a	23
October 2012	4	0	0	0	1	0	n/a	n/a	5
Brantford City									
October 2013	5	0	7	0	5	0	n/a	n/a	17
October 2012	11	0	6	0	6	0	n/a	n/a	23
Brantford CMA									
October 2013	15	0	7	0	15	3	n/a	n/a	40
October 2012	15	0	6	0	7	0	n/a	n/a	28

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

**Table 1.3a: History of Housing Starts of Hamilton CMA
2003 - 2012**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
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

Source: CMHC (Starts and Completions Survey)

**Table 1.3b: History of Housing Starts of Brantford CMA
2003 - 2012**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
October 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012	% Change
Hamilton CMA	75	121	6	4	43	18	37	0	161	143	12.6
City of Hamilton	73	96	4	2	33	18	0	0	110	116	-5.2
Former Hamilton City	18	18	4	0	7	6	0	0	29	24	20.8
Stoney Creek City	5	7	0	2	0	0	0	0	5	9	-44.4
Ancaster City	26	42	0	0	0	0	0	0	26	42	-38.1
Dundas Town	1	1	0	0	0	0	0	0	1	1	0.0
Flamborough	3	2	0	0	0	0	0	0	3	2	50.0
Glanbrook	20	26	0	0	26	12	0	0	46	38	21.1
City of Burlington	2	25	2	2	10	0	37	0	51	27	88.9
Grimsby	0	0	0	0	0	0	0	0	0	0	n/a
Brantford CMA	37	32	4	2	0	0	0	0	41	34	20.6
Brant County	8	n/a	2	n/a	0	n/a	0	n/a	10	n/a	n/a
Brantford City	29	21	2	2	0	0	0	0	31	23	34.8

Table 2.1: Starts by Submarket and by Dwelling Type
January - October 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Hamilton CMA	973	1,194	68	92	649	833	654	446	2,344	2,565	-8.6
City of Hamilton	875	1063	64	90	413	673	107	108	1459	1934	-24.6
Former Hamilton City	204	216	14	8	38	110	99	66	355	400	-11.3
Stoney Creek City	109	146	28	28	69	275	0	0	206	449	-54.1
Ancaster City	204	229	0	0	36	87	6	39	246	355	-30.7
Dundas Town	5	6	0	0	0	0	0	0	5	6	-16.7
Flamborough	96	223	22	34	84	77	2	3	204	337	-39.5
Glanbrook	257	243	0	20	186	124	0	0	443	387	14.5
City of Burlington	61	100	4	2	163	90	547	338	775	530	46.2
Grimsby	37	31	0	0	73	70	0	0	110	101	8.9
Brantford CMA	197	234	10	12	109	83	0	0	316	329	-4.0
Brant County	77	n/a	2	n/a	26	n/a	0	n/a	105	n/a	n/a
Brantford City	120	143	8	10	83	78	0	0	211	231	-8.7

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
October 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012
Hamilton CMA	43	18	0	0	0	0	37	0
City of Hamilton	33	18	0	0	0	0	0	0
Former Hamilton City	7	6	0	0	0	0	0	0
Stoney Creek City	0	0	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	0	0	0	0	0	0	0
Glanbrook	26	12	0	0	0	0	0	0
City of Burlington	10	0	0	0	0	0	37	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	0	0	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	0	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - October 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Hamilton CMA	635	773	14	60	345	380	309	66
City of Hamilton	399	613	14	60	105	42	2	66
Former Hamilton City	38	50	0	60	99	0	0	66
Stoney Creek City	55	275	14	0	0	0	0	0
Ancaster City	36	87	0	0	6	39	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	84	77	0	0	0	3	2	0
Glanbrook	186	124	0	0	0	0	0	0
City of Burlington	163	90	0	0	240	338	307	0
Grimsby	73	70	0	0	0	0	0	0
Brantford CMA	109	79	0	4	0	0	0	0
Brant County	26	n/a	0	n/a	0	n/a	0	n/a
Brantford City	83	74	0	4	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
October 2013

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012
Hamilton CMA	114	129	10	14	37	0	161	143
City of Hamilton	110	102	0	14	0	0	110	116
Former Hamilton City	29	24	0	0	0	0	29	24
Stoney Creek City	5	7	0	2	0	0	5	9
Ancaster City	26	42	0	0	0	0	26	42
Dundas Town	1	1	0	0	0	0	1	1
Flamborough	3	2	0	0	0	0	3	2
Glanbrook	46	26	0	12	0	0	46	38
City of Burlington	4	27	10	0	37	0	51	27
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	41	34	0	0	0	0	41	34
Brant County	10	n/a	0	n/a	0	n/a	10	n/a
Brantford City	31	23	0	0	0	0	31	23

Table 2.5: Starts by Submarket and by Intended Market
January - October 2013

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Hamilton CMA	1,392	1,781	629	658	323	126	2,344	2,565
City of Hamilton	1,227	1,502	216	306	16	126	1,459	1,934
Former Hamilton City	242	267	113	7	0	126	355	400
Stoney Creek City	178	368	14	81	14	0	206	449
Ancaster City	246	225	0	130	0	0	246	355
Dundas Town	5	6	0	0	0	0	5	6
Flamborough	180	334	22	3	2	0	204	337
Glanbrook	376	302	67	85	0	0	443	387
City of Burlington	107	186	361	344	307	0	775	530
Grimsby	58	93	52	8	0	0	110	101
Brantford CMA	274	299	42	26	0	4	316	329
Brant County	82	n/a	23	n/a	0	n/a	105	n/a
Brantford City	192	206	19	21	0	4	211	231

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
October 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012	% Change
Hamilton CMA	124	136	4	0	54	51	0	99	182	286	-36.4
City of Hamilton	117	90	4	0	43	25	0	24	164	139	18.0
Former Hamilton City	25	12	0	0	8	0	0	24	33	36	-8.3
Stoney Creek City	17	27	4	0	17	0	0	0	38	27	40.7
Ancaster City	22	25	0	0	0	7	0	0	22	32	-31.3
Dundas Town	1	1	0	0	0	0	0	0	1	1	0.0
Flamborough	20	6	0	0	7	0	0	0	27	6	**
Glanbrook	32	19	0	0	11	18	0	0	43	37	16.2
City of Burlington	7	40	0	0	11	26	0	75	18	141	-87.2
Grimsby	0	6	0	0	0	0	0	0	0	6	-100.0
Brantford CMA	16	18	0	0	26	5	3	0	45	23	95.7
Brant County	10	n/a	0	n/a	11	n/a	3	n/a	24	n/a	n/a
Brantford City	6	13	0	0	15	5	0	0	21	18	16.7

Table 3.1: Completions by Submarket and by Dwelling Type
January - October 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Hamilton CMA	981	1116	48	58	617	862	219	513	1865	2549	-26.8
City of Hamilton	853	795	46	58	520	546	33	363	1452	1762	-17.6
Former Hamilton City	170	111	0	12	86	113	33	239	289	475	-39.2
Stoney Creek City	117	140	30	0	171	138	0	0	318	278	14.4
Ancaster City	192	256	0	0	59	71	0	62	251	389	-35.5
Dundas Town	7	9	0	0	0	0	0	62	7	71	-90.1
Flamborough	139	44	4	32	112	67	0	0	255	143	78.3
Glanbrook	228	235	12	14	92	157	0	0	332	406	-18.2
City of Burlington	94	279	2	0	89	128	186	150	371	557	-33.4
Grimsby	34	42	0	0	8	188	0	0	42	230	-81.7
Brantford CMA	199	177	8	2	124	107	3	61	334	347	-3.7
Brant County	60	n/a	2	n/a	11	n/a	3	n/a	76	n/a	n/a
Brantford City	139	80	6	2	113	86	0	61	258	229	12.7

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
October 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012
Hamilton CMA	54	51	0	0	0	0	0	99
City of Hamilton	43	25	0	0	0	0	0	24
Former Hamilton City	8	0	0	0	0	0	0	24
Stoney Creek City	17	0	0	0	0	0	0	0
Ancaster City	0	7	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	7	0	0	0	0	0	0	0
Glanbrook	11	18	0	0	0	0	0	0
City of Burlington	11	26	0	0	0	0	0	75
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	26	5	0	0	3	0	0	0
Brant County	11	n/a	0	n/a	3	n/a	0	n/a
Brantford City	15	5	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - October 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Hamilton CMA	617	858	0	4	219	124	0	389
City of Hamilton	520	542	0	4	33	124	0	239
Former Hamilton City	86	109	0	4	33	0	0	239
Stoney Creek City	171	138	0	0	0	0	0	0
Ancaster City	59	71	0	0	0	62	0	0
Dundas Town	0	0	0	0	0	62	0	0
Flamborough	112	67	0	0	0	0	0	0
Glanbrook	92	157	0	0	0	0	0	0
City of Burlington	89	128	0	0	186	0	0	150
Grimsby	8	188	0	0	0	0	0	0
Brantford CMA	117	82	7	25	3	0	0	61
Brant County	11	n/a	0	n/a	3	n/a	0	n/a
Brantford City	106	61	7	25	0	0	0	61

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
October 2013

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012	Oct 2013	Oct 2012
Hamilton CMA	152	168	30	19	0	99	182	286
City of Hamilton	145	96	19	19	0	24	164	139
Former Hamilton City	33	12	0	0	0	24	33	36
Stoney Creek City	31	27	7	0	0	0	38	27
Ancaster City	21	25	1	7	0	0	22	32
Dundas Town	1	1	0	0	0	0	1	1
Flamborough	27	6	0	0	0	0	27	6
Glanbrook	32	25	11	12	0	0	43	37
City of Burlington	7	66	11	0	0	75	18	141
Grimsby	0	6	0	0	0	0	0	6
Brantford CMA	24	23	21	0	0	0	45	23
Brant County	10	n/a	14	n/a	0	n/a	24	n/a
Brantford City	14	18	7	0	0	0	21	18

Table 3.5: Completions by Submarket and by Intended Market
January - October 2013

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Hamilton CMA	1,370	1,759	495	395	0	395	1,865	2,549
City of Hamilton	1,205	1,191	247	326	0	245	1,452	1,762
Former Hamilton City	249	197	40	33	0	245	289	475
Stoney Creek City	238	278	80	0	0	0	318	278
Ancaster City	189	273	62	116	0	0	251	389
Dundas Town	7	9	0	62	0	0	7	71
Flamborough	255	143	0	0	0	0	255	143
Glanbrook	267	291	65	115	0	0	332	406
City of Burlington	131	353	240	54	0	150	371	557
Grimsby	34	215	8	15	0	0	42	230
Brantford CMA	273	205	54	56	7	86	334	347
Brant County	62	n/a	14	n/a	0	n/a	76	n/a
Brantford City	211	108	40	35	7	86	258	229

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2013

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 2013	8	6.7	23	19.3	35	29.4	27	22.7	26	21.8	119	439,900	454,649
October 2012	8	9.0	14	15.7	35	39.3	18	20.2	14	15.7	89	435,000	447,586
Year-to-date 2013	82	9.7	159	18.8	187	22.1	137	16.2	280	33.1	845	449,900	479,402
Year-to-date 2012	104	13.3	135	17.3	235	30.1	120	15.3	188	24.0	782	429,995	462,320
Former Hamilton City													
October 2013	1	4.2	8	33.3	9	37.5	4	16.7	2	8.3	24	406,000	419,090
October 2012	0	0.0	0	0.0	6	50.0	3	25.0	3	25.0	12	464,450	462,075
Year-to-date 2013	11	6.4	49	28.7	62	36.3	27	15.8	22	12.9	171	417,500	430,989
Year-to-date 2012	12	11.3	13	12.3	39	36.8	13	12.3	29	27.4	106	429,000	450,990
Stoney Creek City													
October 2013	1	6.3	1	6.3	6	37.5	6	37.5	2	12.5	16	459,450	456,631
October 2012	0	0.0	6	21.4	14	50.0	8	28.6	0	0.0	28	440,900	432,150
Year-to-date 2013	3	2.6	25	21.7	35	30.4	26	22.6	26	22.6	115	449,900	477,883
Year-to-date 2012	2	1.4	34	24.1	52	36.9	23	16.3	30	21.3	141	439,900	500,414
Ancaster City													
October 2013	0	0.0	1	4.8	1	4.8	7	33.3	12	57.1	21	507,900	531,699
October 2012	0	0.0	1	4.2	9	37.5	4	16.7	10	41.7	24	454,200	516,592
Year-to-date 2013	2	1.1	12	6.3	29	15.3	40	21.2	106	56.1	189	510,990	551,718
Year-to-date 2012	3	1.2	15	6.0	87	34.9	60	24.1	84	33.7	249	479,558	504,390
Dundas Town													
October 2013	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
October 2012	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
Year-to-date 2013	2	33.3	0	0.0	1	16.7	1	16.7	2	33.3	6	--	--
Year-to-date 2012	1	10.0	2	20.0	2	20.0	3	30.0	2	20.0	10	457,400	456,250
Flamborough													
October 2013	1	5.0	5	25.0	5	25.0	3	15.0	6	30.0	20	429,000	453,050
October 2012	0	0.0	2	40.0	3	60.0	0	0.0	0	0.0	5	--	--
Year-to-date 2013	5	3.7	14	10.4	14	10.4	12	8.9	90	66.7	135	569,000	554,669
Year-to-date 2012	0	0.0	6	15.8	17	44.7	5	13.2	10	26.3	38	430,000	486,387
Glanbrook													
October 2013	5	13.5	8	21.6	13	35.1	7	18.9	4	10.8	37	416,000	434,793
October 2012	8	42.1	5	26.3	3	15.8	2	10.5	1	5.3	19	359,500	382,735
Year-to-date 2013	59	25.8	59	25.8	46	20.1	31	13.5	34	14.8	229	397,990	413,166
Year-to-date 2012	86	36.1	65	27.3	38	16.0	16	6.7	33	13.9	238	376,342	397,196
City of Burlington													
October 2013	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	--	--
October 2012	0	0.0	0	0.0	0	0.0	5	12.5	35	87.5	40	600,000	853,399
Year-to-date 2013	0	0.0	0	0.0	0	0.0	1	1.0	95	99.0	96	694,990	923,923
Year-to-date 2012	0	0.0	3	1.1	14	5.1	55	20.2	200	73.5	272	525,000	660,696
Grimsby													
October 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2012	0	0.0	1	20.0	0	0.0	0	0.0	4	80.0	5	--	--
Year-to-date 2013	0	0.0	2	5.4	6	16.2	16	43.2	13	35.1	37	495,900	505,094
Year-to-date 2012	0	0.0	2	5.1	16	41.0	12	30.8	9	23.1	39	457,990	492,375

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2013

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 2013	8	6.3	23	18.3	35	27.8	27	21.4	33	26.2	126	448,695	471,113
October 2012	8	6.0	15	11.2	35	26.1	23	17.2	53	39.6	134	471,677	571,519
Year-to-date 2013	82	8.4	161	16.5	193	19.7	154	15.7	388	39.7	978	465,000	524,008
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

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
October 2013

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 2013	2	20.0	1	10.0	1	10.0	1	10.0	5	50.0	10	492,400	491,970
October 2012	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 2013	13	19.1	7	10.3	9	13.2	7	10.3	32	47.1	68	482,400	525,577
Year-to-date 2012	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 2013	3	60.0	1	20.0	0	0.0	1	20.0	0	0.0	5	--	--
October 2012	11	100.0	0	0.0	0	0.0	0	0.0	0	0.0	11	255,000	269,545
Year-to-date 2013	96	65.8	31	21.2	8	5.5	10	6.8	1	0.7	146	332,500	324,598
Year-to-date 2012	74	85.1	10	11.5	1	1.1	1	1.1	1	1.1	87	285,000	299,151
Brantford CMA													
October 2013	5	33.3	2	13.3	1	6.7	2	13.3	5	33.3	15	425,000	431,313
October 2012	13	86.7	0	0.0	1	6.7	0	0.0	1	6.7	15	265,000	328,667
Year-to-date 2013	109	50.9	38	17.8	17	7.9	17	7.9	33	15.4	214	345,000	388,460
Year-to-date 2012	99	53.5	24	13.0	9	4.9	11	5.9	42	22.7	185	345,000	406,045

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price (\$) of Absorbed Single-detached Units
October 2013

Submarket	Oct 2013	Oct 2012	% Change	YTD 2013	YTD 2012	% Change
Hamilton CMA	471,113	571,519	-17.6	524,008	512,760	2.2
City of Hamilton	454,649	447,586	1.6	479,402	462,320	3.7
Former Hamilton City	419,090	462,075	-9.3	430,989	450,990	-4.4
Stoney Creek City	456,631	432,150	5.7	477,883	500,414	-4.5
Ancaster City	531,699	516,592	2.9	551,718	504,390	9.4
Dundas Town	--	--	n/a	--	456,250	n/a
Flamborough	453,050	--	n/a	554,669	486,387	14.0
Glanbrook	434,793	382,735	13.6	413,166	397,196	4.0
City of Burlington	--	853,399	n/a	923,923	660,696	39.8
Grimsby	--	--	n/a	505,094	492,375	2.6
Brantford CMA	431,313	328,667	31.2	388,460	406,045	-4.3
Brant County	491,970	n/a	n/a	525,577	n/a	n/a
Brantford City	--	269,545	n/a	324,598	299,151	8.5

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
October 2013

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to-New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2012	January	773	9.3	1,170	1,350	1,439	81.3	334,106	2.6	344,048
	February	1,085	4.6	1,145	1,588	1,553	73.7	356,980	7.6	350,986
	March	1,313	-2.4	1,153	1,914	1,624	71.0	353,165	8.2	350,555
	April	1,394	-0.9	1,119	1,891	1,523	73.5	377,951	11.3	366,139
	May	1,498	-0.7	1,100	2,088	1,498	73.4	369,292	7.1	353,939
	June	1,295	-14.9	1,079	1,796	1,566	68.9	363,162	6.9	354,938
	July	1,190	-8.7	1,078	1,595	1,573	68.5	345,807	-1.0	344,755
	August	1,070	-11.3	1,082	1,389	1,532	70.6	364,464	13.5	373,150
	September	884	-21.9	1,022	1,690	1,664	61.4	359,406	12.8	359,701
	October	1,054	-1.0	1,030	1,485	1,501	68.6	367,490	11.4	371,058
	November	904	-12.0	1,034	1,059	1,459	70.9	369,201	8.0	367,910
	December	575	-14.7	1,023	562	1,475	69.4	336,382	6.5	360,224
2013	January	719	-7.0	1,035	1,459	1,435	72.1	349,943	4.7	361,415
	February	912	-15.9	1,016	1,390	1,467	69.3	375,381	5.2	369,286
	March	1,121	-14.6	1,060	1,765	1,538	68.9	388,147	9.9	377,397
	April	1,456	4.4	1,082	2,002	1,504	71.9	379,308	0.4	374,411
	May	1,540	2.8	1,123	2,087	1,553	72.3	416,664	12.8	398,635
	June	1,313	1.4	1,121	1,836	1,590	70.5	390,572	7.5	381,604
	July	1,237	3.9	1,068	1,684	1,592	67.1	383,240	10.8	382,740
	August	1,151	7.6	1,176	1,509	1,674	70.3	376,284	3.2	385,669
	September	1,154	30.5	1,236	1,798	1,667	74.1	390,638	8.7	390,823
	October	1,157	9.8	1,143	1,581	1,598	71.5	384,534	4.6	387,846
	November									
	December									
	Q3 2012	3,144	-13.7		4,674			355,980	7.8	
	Q3 2013	3,542	12.7		4,991			383,390	7.7	
	YTD 2012	11,556	-5.5		16,786			360,522	8.0	
	YTD 2013	11,760	1.8		17,111			385,944	7.1	

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¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
October 2013

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to-New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2012	January	105	5.0	143	286	285	50.2	226,440	-2.2	226,440
	February	151	1.3	159	264	270	58.9	226,215	-4.6	226,215
	March	203	31.8	193	320	287	67.2	233,482	-0.2	233,482
	April	189	27.7	162	338	286	56.6	241,234	3.2	241,234
	May	212	2.9	169	372	281	60.1	256,299	2.4	256,299
	June	186	-14.7	158	295	260	60.8	256,947	10.2	256,947
	July	182	-3.7	163	298	268	60.8	252,775	11.4	252,775
	August	187	-3.6	173	266	269	64.3	249,593	8.3	249,593
	September	149	-23.6	166	296	307	54.1	239,566	-5.0	239,566
	October	183	16.6	186	275	271	68.6	256,202	4.0	256,202
	November	153	-6.7	159	243	297	53.5	249,113	4.6	249,113
	December	83	-14.4	153	118	290	52.8	244,262	8.9	244,262
2013	January	118	12.4	161	295	283	56.9	274,505	21.2	274,505
	February	158	4.6	172	246	277	62.1	242,110	7.0	242,110
	March	173	-14.8	174	271	272	64.0	257,618	10.3	257,618
	April	213	12.7	174	383	283	61.5	270,767	12.2	270,767
	May	236	11.3	180	370	287	62.7	263,039	2.6	263,039
	June	245	31.7	221	303	287	77.0	261,989	2.0	261,989
	July	183	0.5	156	288	256	60.9	250,496	-0.9	250,496
	August	172	-8.0	168	243	265	63.4	276,740	10.9	276,740
	September	173	16.1	167	277	273	61.2	259,138	8.2	259,138
	October	172	-6.0	177	267	274	64.6	272,641	6.4	272,641
	November									
	December									
	Q3 2012	518	-10.4		860			247,827	4.7	
	Q3 2013	528	1.9		808			261,877	5.7	
	YTD 2012	1,747	2.2		3,010			245,169	3.0	
	YTD 2013	1,843	5.5		2,943			262,786	7.2	

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¹Source: CREA

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

Table 6a: Economic Indicators
October 2013

		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						
2012	January	598	3.50	5.29	104.6	120.6	392.4	6.2	67.3	906
	February	595	3.20	5.24	104.7	121.4	394.3	6.1	67.5	923
	March	595	3.20	5.24	104.9	122.0	391.4	6.2	67.0	929
	April	607	3.20	5.44	105.3	122.4	389.0	6.5	66.8	922
	May	601	3.20	5.34	105.6	122.4	382.3	6.8	65.8	917
	June	595	3.20	5.24	105.8	121.6	377.1	7.3	65.1	913
	July	595	3.10	5.24	105.9	121.4	374.2	7.4	64.7	903
	August	595	3.10	5.24	106.0	121.8	374.2	7.1	64.4	894
	September	595	3.10	5.24	106.0	122.0	378.8	6.7	64.9	891
	October	595	3.10	5.24	106.8	122.2	380.4	6.3	64.8	894
	November	595	3.10	5.24	107.1	121.9	380.9	6.1	64.7	897
	December	595	3.00	5.24	106.9	121.3	382.5	5.9	64.8	906
2013	January	595	3.00	5.24	107.0	121.3	384	5.8	65.0	906
	February	595	3.00	5.24	107.1	122.8	389.0	5.7	65.6	897
	March	590	3.00	5.14	107.3	123.2	387.8	6.1	65.7	889
	April	590	3.00	5.14	108.2	122.9	383.8	6.8	65.4	894
	May	590	3.00	5.14	108.5	123.0	381.0	6.9	65.0	912
	June	590	3.14	5.14	108.3	123.2	379.3	6.2	64.1	920
	July	590	3.14	5.14	108.5	123.4	378.4	6.0	63.8	925
	August	601	3.14	5.34	108.5	123.4	370.6	6.5	62.8	916
	September	601	3.14	5.34	108.6	123.5	366.4	7.0	62.3	916
	October	601	3.14	5.34		123.3	366.2	7.1	62.3	908
	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 2013

		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						
2012	January	598	3.50	5.29	112.3	120.6	65.2	8.0	65.5	814
	February	595	3.20	5.24	112.7	121.4	65.8	8.2	66.2	812
	March	595	3.20	5.24	113.3	122.0	65.6	8.8	66.5	828
	April	607	3.20	5.44	113.6	122.4	66.9	8.5	67.4	830
	May	601	3.20	5.34	114.1	122.4	67.8	8.3	68.1	836
	June	595	3.20	5.24	114.5	121.6	68.2	8.3	68.5	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	68.5	8.5	68.9	811
	September	595	3.10	5.24	115.3	122.0	68.7	8.4	69.0	811
	October	595	3.10	5.24	115.6	122.2	67.8	8.7	68.3	819
	November	595	3.10	5.24	115.9	121.9	66.4	8.2	66.5	840
	December	595	3.00	5.24	116.0	121.3	66.2	8.2	66.2	859
2013	January	595	3.00	5.24	116.2	121.3	68	7.8	67.2	861
	February	595	3.00	5.24	116.2	122.8	68.3	7.7	67.9	869
	March	590	3.00	5.14	116.3	123.2	68.7	7.7	68.3	861
	April	590	3.00	5.14	116.5	122.9	68.3	7.6	67.8	849
	May	590	3.00	5.14	116.6	123.0	68.6	7.2	67.6	827
	June	590	3.14	5.14	116.6	123.2	69.0	6.6	67.7	808
	July	590	3.14	5.14	116.9	123.4	68.7	6.7	67.4	795
	August	601	3.14	5.34	117.0	123.4	69.1	6.9	67.9	784
	September	601	3.14	5.34	117.0	123.5	69.1	5.7	67.1	783
	October	601	3.14	5.34		123.3	69.4	4.8	66.6	793
	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 2011 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 modeled 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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