

HOUSING NOW

Hamilton and Brantford CMAs



CANADA MORTGAGE AND HOUSING CORPORATION

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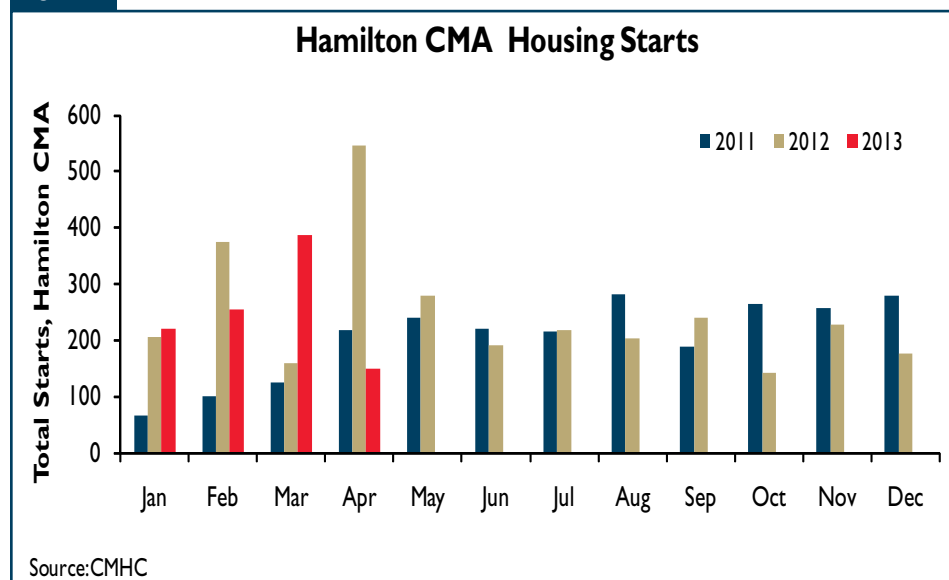
New Home Market

Hamilton CMA total housing starts down in April

Hamilton Census Metropolitan Area (CMA) total housing starts were down in April 2013 from the same month a year ago. This month's

decrease in housing starts occurred across all dwelling types, with the exception of row or townhouses. In fact, no semi-detached and apartment construction occurred in the Hamilton CMA. Even as the actual numbers showed slight decline, the trend in total starts (based on a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)¹ of total housing starts)

Figure 1



¹ Seasonally adjusted annual rates (SAAR) are monthly figures adjusted to remove normal seasonal 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.

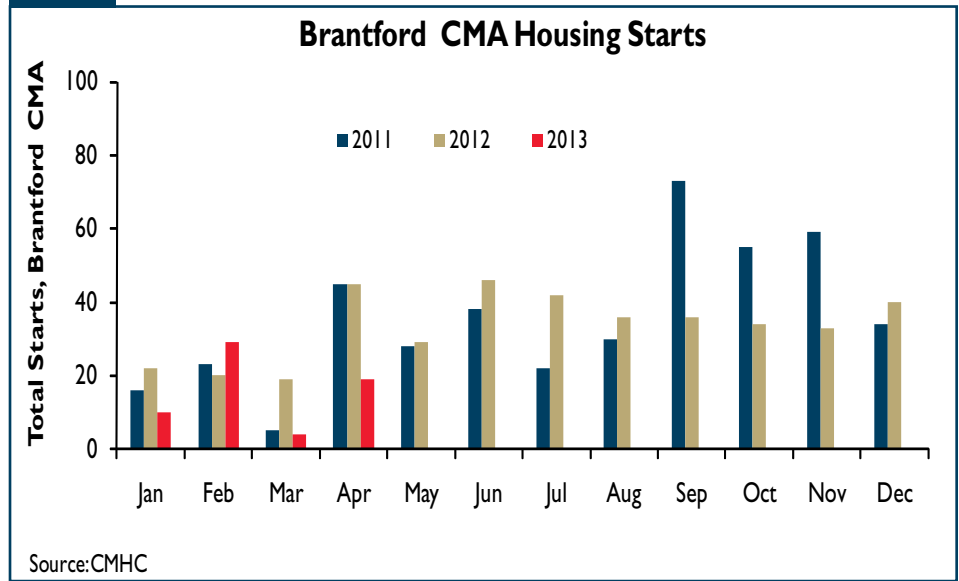
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Figure 2



remained relatively unchanged in April 2013 compared to the previous month. Essentially, the current pace in Hamilton CMA residential construction activity suggests that the local housing market is stabilizing.

On a submarket basis, total housing starts in the Cities of Hamilton and Burlington declined in April 2013. Conversely, the Town of Grimsby registered higher total housing starts. Given its size, the strength in Grimsby's residential construction this April was not strong enough to completely offset the declines in the Cities of Hamilton and Burlington. Year-to-date, total housing starts across the Hamilton CMA have reached 1,016 units, down from 1,288 units tallied in the first four months of 2012.

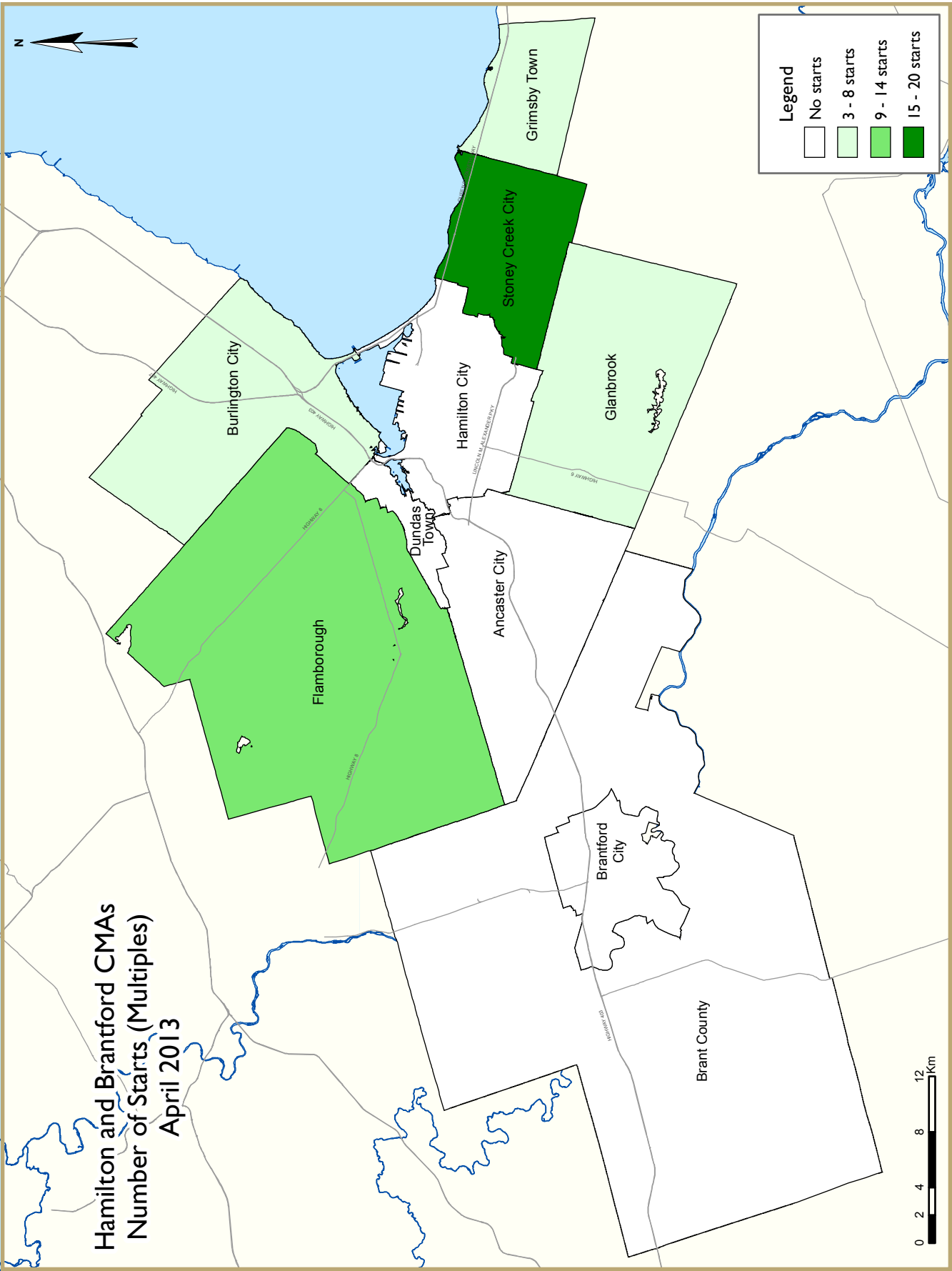
Brantford CMA total housing starts down in April

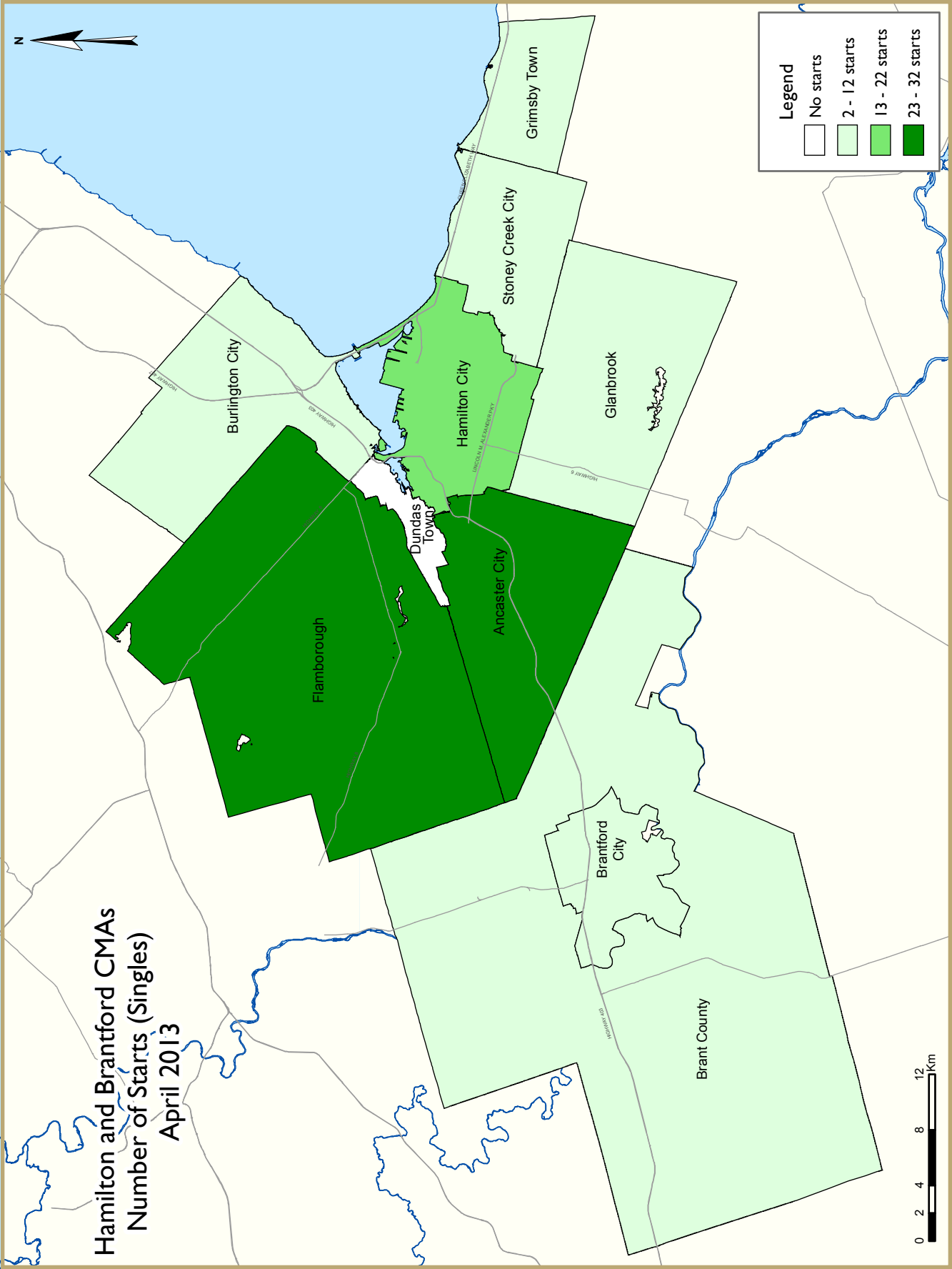
As in Hamilton, Brantford CMA total housing starts were down in April 2013 from the same month a year earlier. This represents a two-month consecutive decline. In fact, all housing

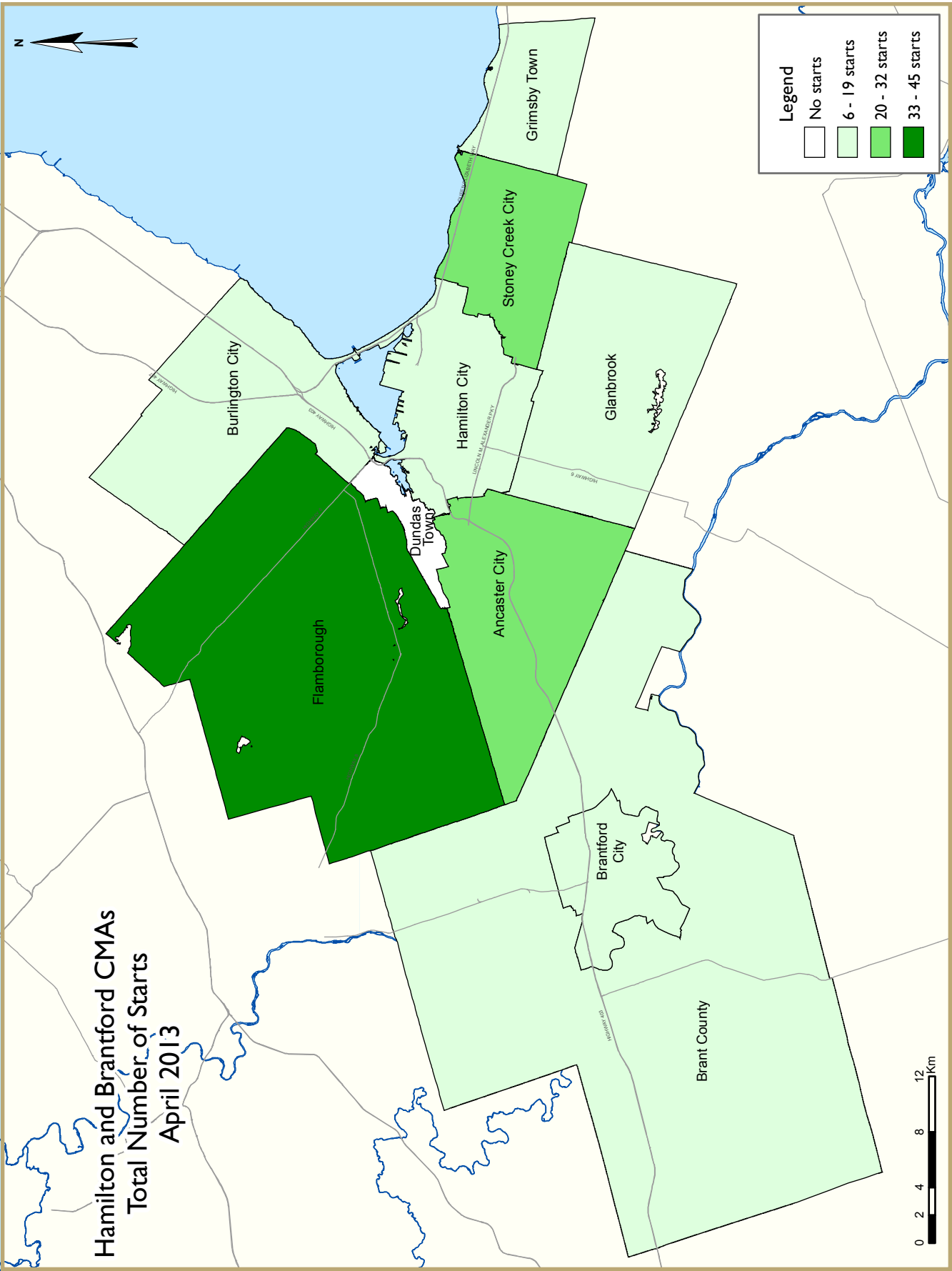
types were affected by the slow-down in housing construction this April. The current trend in Brantford's total housing starts suggests that the new home market is returning to a sustainable level which mirrors household formation.

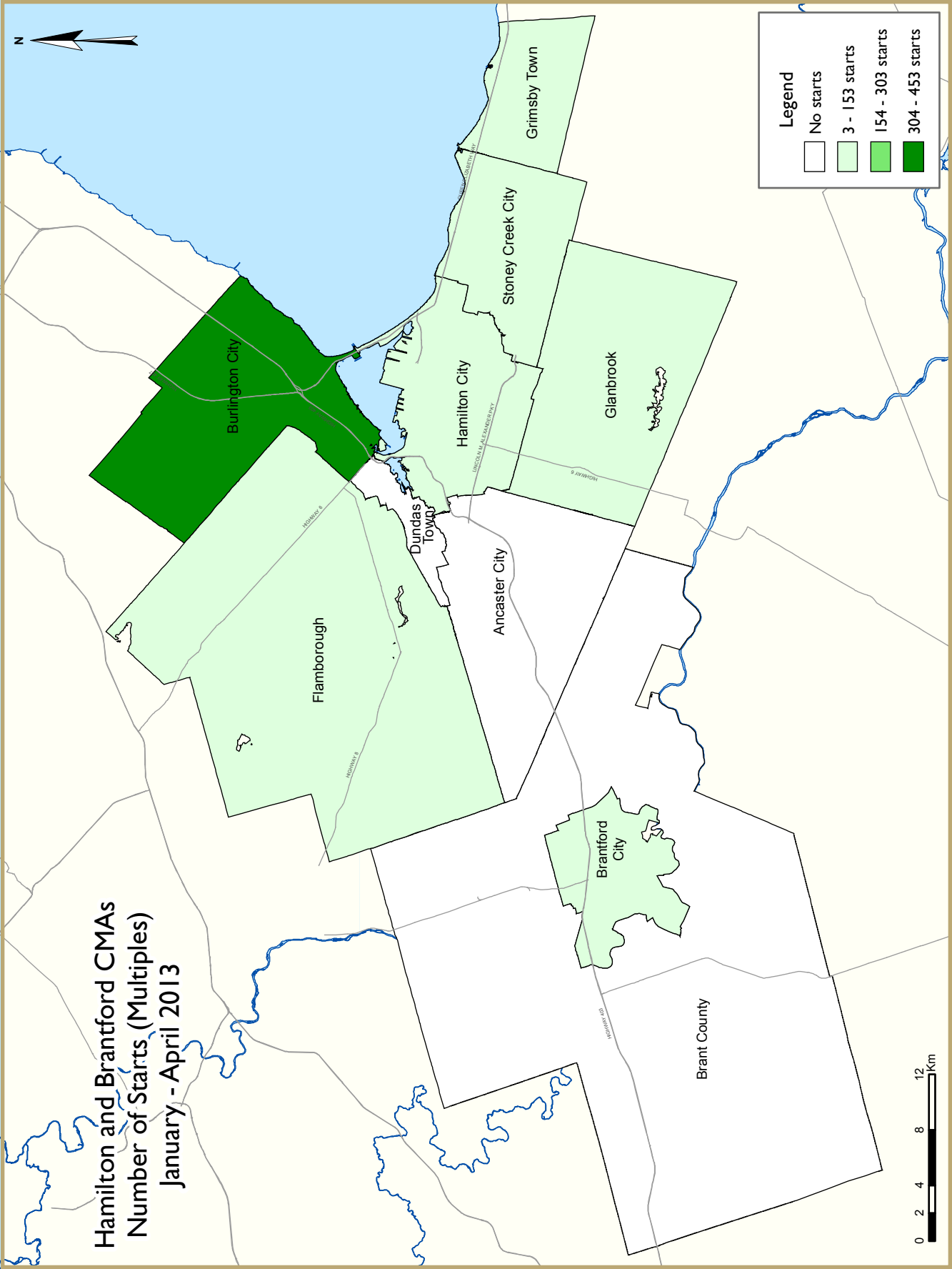
On a sub-market basis, total housing starts in the Cities of Brantford and Brant moved lower in April 2013. However, single-detached housing starts in Brant City were unchanged

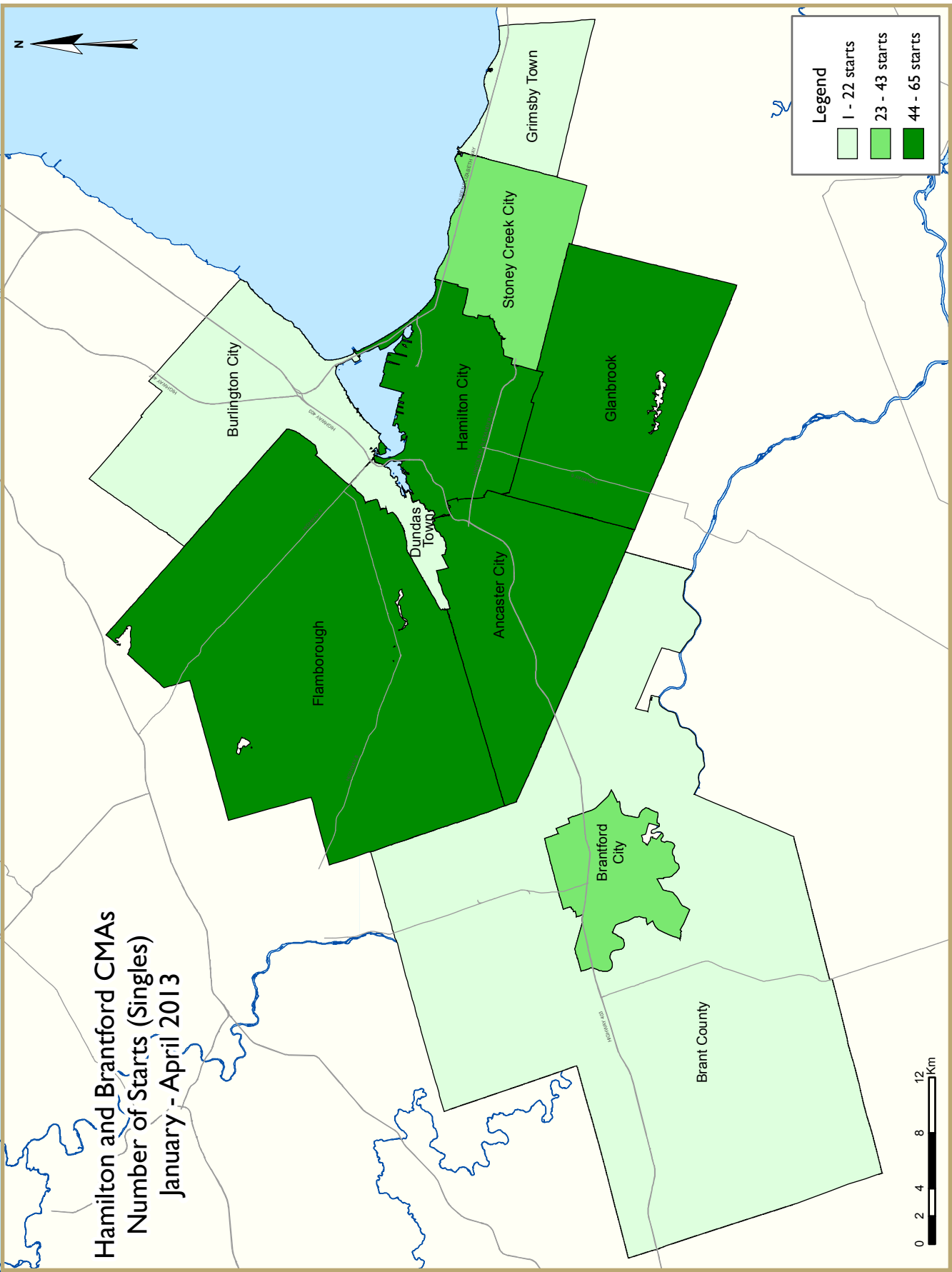
while Brantford City recorded a double-digit decline from the same month a year ago. Year-to-date, total housing starts across the Brantford CMA have reached 62 units, down from 106 units registered in the first four months of 2012.

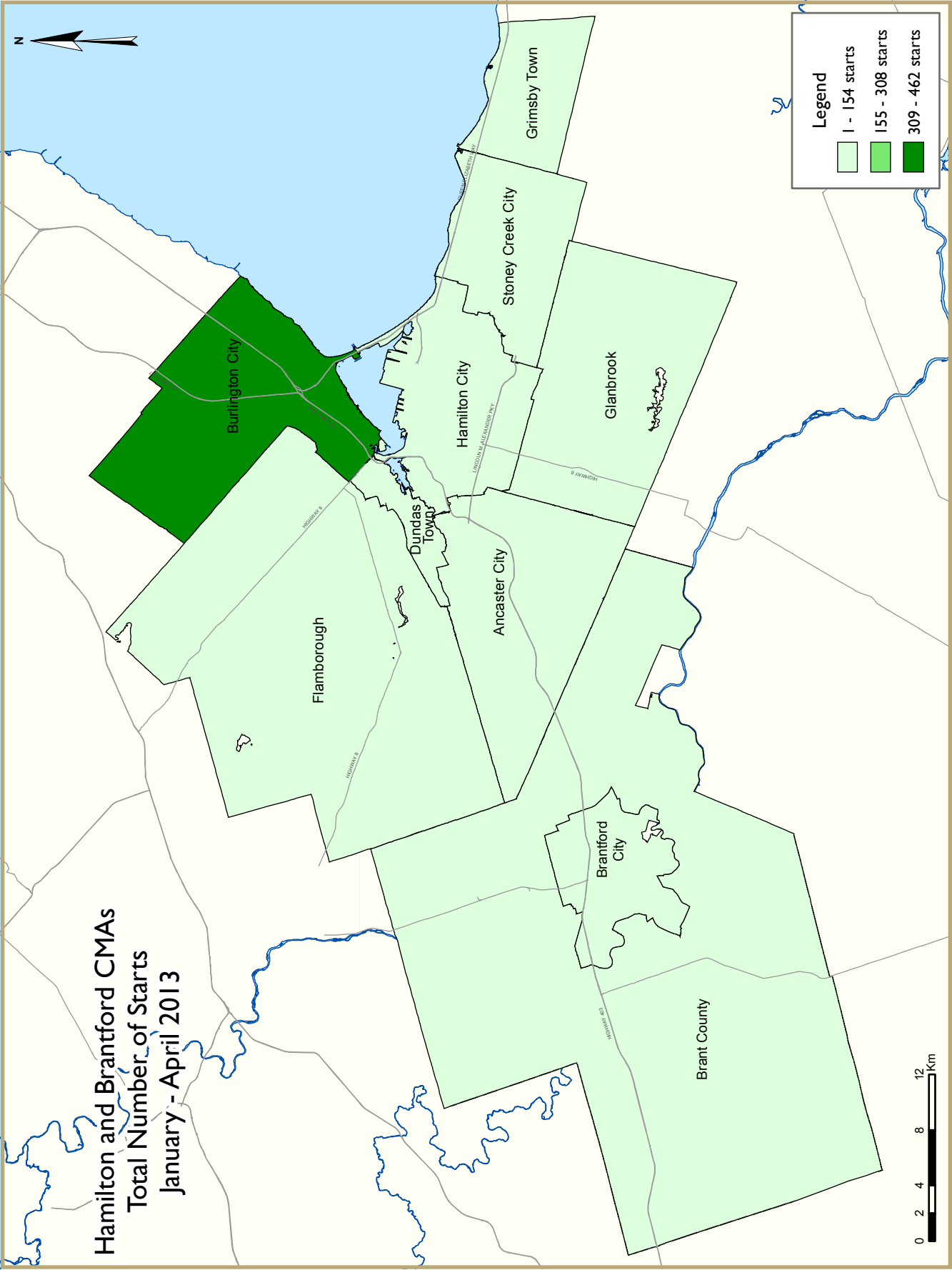












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- 4.1 Average Price (\$) of Absorbed Single-Detached Units

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
April 2013

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
April 2013	99	0	38	1	13	0	0	0	151
April 2012	258	8	6	3	29	200	0	42	546
% Change	-61.6	-100.0	**	-66.7	-55.2	-100.0	n/a	-100.0	-72.3
Year-to-date 2013	298	4	104	1	109	331	14	155	1,016
Year-to-date 2012	485	44	280	4	71	338	0	66	1,288
% Change	-38.6	-90.9	-62.9	-75.0	53.5	-2.1	n/a	134.8	-21.1
UNDER CONSTRUCTION									
April 2013	646	32	318	9	305	807	182	155	2,454
April 2012	908	64	420	8	227	776	0	420	2,823
% Change	-28.9	-50.0	-24.3	12.5	34.4	4.0	n/a	-63.1	-13.1
COMPLETIONS									
April 2013	72	8	6	1	58	0	0	0	145
April 2012	96	6	56	2	32	0	0	59	251
% Change	-25.0	33.3	-89.3	-50.0	81.3	n/a	n/a	-100.0	-42.2
Year-to-date 2013	295	20	100	2	105	219	0	0	741
Year-to-date 2012	363	10	273	5	108	0	0	59	818
% Change	-18.7	100.0	-63.4	-60.0	-2.8	n/a	n/a	-100.0	-9.4
COMPLETED & NOT ABSORBED									
April 2013	54	3	4	1	7	8	n/a	n/a	77
April 2012	41	0	9	0	11	0	n/a	n/a	61
% Change	31.7	n/a	-55.6	n/a	-36.4	n/a	n/a	n/a	26.2
ABSORBED									
April 2013	74	8	14	0	58	0	n/a	n/a	154
April 2012	91	6	52	2	29	0	n/a	n/a	180
% Change	-18.7	33.3	-73.1	-100.0	100.0	n/a	n/a	n/a	-14.4
Year-to-date 2013	295	20	106	1	107	211	n/a	n/a	740
Year-to-date 2012	354	8	268	5	100	10	n/a	n/a	745
% Change	-16.7	150.0	-60.4	-80.0	7.0	**	n/a	n/a	-0.7

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

Table 1b: Housing Activity Summary of Brantford CMA
April 2013

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
April 2013	19	0	0	0	0	0	0	0	19
April 2012	30	4	6	0	5	0	0	0	45
% Change	-36.7	-100.0	-100.0	n/a	-100.0	n/a	n/a	n/a	-57.8
Year-to-date 2013	41	0	21	0	0	0	0	0	62
Year-to-date 2012	68	8	21	0	9	0	0	0	106
% Change	-39.7	-100.0	0.0	n/a	-100.0	n/a	n/a	n/a	-41.5
UNDER CONSTRUCTION									
April 2013	121	2	53	0	72	3	14	0	265
April 2012	133	8	24	0	88	0	31	44	328
% Change	-9.0	-75.0	120.8	n/a	-18.2	n/a	-54.8	-100.0	-19.2
COMPLETIONS									
April 2013	13	0	0	0	0	0	0	0	13
April 2012	20	0	0	0	0	0	0	17	37
% Change	-35.0	n/a	n/a	n/a	n/a	n/a	n/a	-100.0	-64.9
Year-to-date 2013	78	6	3	0	0	0	0	0	87
Year-to-date 2012	65	0	5	0	13	0	4	17	104
% Change	20.0	n/a	-40.0	n/a	-100.0	n/a	-100.0	-100.0	-16.3
COMPLETED & NOT ABSORBED									
April 2013	30	3	4	0	9	0	n/a	n/a	46
April 2012	27	0	1	0	9	0	n/a	n/a	37
% Change	11.1	n/a	**	n/a	0.0	n/a	n/a	n/a	24.3
ABSORBED									
April 2013	10	0	0	0	0	0	n/a	n/a	10
April 2012	18	1	1	0	2	0	n/a	n/a	22
% Change	-44.4	-100.0	-100.0	n/a	-100.0	n/a	n/a	n/a	-54.5
Year-to-date 2013	76	3	3	0	5	0	n/a	n/a	101
Year-to-date 2012	68	3	18	0	17	0	n/a	n/a	116
% Change	11.8	0.0	-83.3	n/a	-70.6	n/a	n/a	n/a	-12.9

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

Table I.1: Housing Activity Summary by Submarket
April 2013

	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									
April 2013	95	0	27	0	13	0	0	0	135
April 2012	243	8	6	3	29	0	0	42	331
Former Hamilton City									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Stoney Creek City									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Ancaster City									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Dundas Town									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Flamborough									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Glanbrook									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
City of Burlington									
April 2013	2	0	8	0	0	0	0	0	10
April 2012	11	0	0	0	0	200	0	0	211
Grimsby									
April 2013	2	0	3	1	0	0	0	0	6
April 2012	4	0	0	0	0	0	0	0	4
Hamilton CMA									
April 2013	99	0	38	1	13	0	0	0	151
April 2012	258	8	6	3	29	200	0	42	546
Brant County									
April 2013	7	0	0	0	0	0	0	0	7
April 2012	7	2	0	0	5	0	0	0	14
Brantford City									
April 2013	12	0	0	0	0	0	0	0	12
April 2012	23	2	6	0	0	0	0	0	31
Brantford CMA									
April 2013	19	0	0	0	0	0	0	0	19
April 2012	30	4	6	0	5	0	0	0	45

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

Table I.1: Housing Activity Summary by Submarket
April 2013

	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									
April 2013	545	30	282	7	189	237	182	0	1,472
April 2012	708	64	225	8	203	252	0	270	1,730
Former Hamilton City									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Stoney Creek City									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Ancaster City									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Dundas Town									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Flamborough									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Glanbrook									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
City of Burlington									
April 2013	85	2	33	0	108	570	0	155	953
April 2012	181	0	83	0	12	524	0	150	950
Grimsby									
April 2013	16	0	3	2	8	0	0	0	29
April 2012	19	0	112	0	12	0	0	0	143
Hamilton CMA									
April 2013	646	32	318	9	305	807	182	155	2,454
April 2012	908	64	420	8	227	776	0	420	2,823
Brant County									
April 2013	49	0	0	0	12	3	0	0	64
April 2012	71	2	0	0	26	0	0	0	99
Brantford City									
April 2013	72	2	53	0	60	0	14	0	201
April 2012	62	6	24	0	62	0	31	44	229
Brantford CMA									
April 2013	121	2	53	0	72	3	14	0	265
April 2012	133	8	24	0	88	0	31	44	328

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

Table I.1: Housing Activity Summary by Submarket
April 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									
April 2013	61	8	6	0	58	0	0	0	133
April 2012	56	6	25	2	25	0	0	59	173
Former Hamilton City									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Stoney Creek City									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Ancaster City									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Dundas Town									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Flamborough									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
Glanbrook									
April 2013	0	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	0
City of Burlington									
April 2013	8	0	0	0	0	0	0	0	8
April 2012	35	0	0	0	7	0	0	0	42
Grimsby									
April 2013	3	0	0	1	0	0	0	0	4
April 2012	5	0	31	0	0	0	0	0	36
Hamilton CMA									
April 2013	72	8	6	1	58	0	0	0	145
April 2012	96	6	56	2	32	0	0	59	251
Brant County									
April 2013	4	0	0	0	0	0	0	0	4
April 2012	8	0	0	0	0	0	0	0	8
Brantford City									
April 2013	9	0	0	0	0	0	0	0	9
April 2012	12	0	0	0	0	0	0	17	29
Brantford CMA									
April 2013	13	0	0	0	0	0	0	0	13
April 2012	20	0	0	0	0	0	0	17	37

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

Table I.1: Housing Activity Summary by Submarket
April 2013

	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									
April 2013	39	3	4	0	7	0	n/a	n/a	53
April 2012	30	0	5	0	8	0	n/a	n/a	43
Former Hamilton City									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
Stoney Creek City									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
Ancaster City									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
Dundas Town									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
Glanbrook									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
City of Burlington									
April 2013	9	0	0	0	0	8	n/a	n/a	17
April 2012	3	0	0	0	3	0	n/a	n/a	6
Grimsby									
April 2013	6	0	0	1	0	0	n/a	n/a	7
April 2012	8	0	4	0	0	0	n/a	n/a	12
Hamilton CMA									
April 2013	54	3	4	1	7	8	n/a	n/a	77
April 2012	41	0	9	0	11	0	n/a	n/a	61
Brant County									
April 2013	13	2	0	0	0	0	n/a	n/a	15
April 2012	11	0	0	0	2	0	n/a	n/a	13
Brantford City									
April 2013	17	1	4	0	9	0	n/a	n/a	31
April 2012	16	0	1	0	7	0	n/a	n/a	24
Brantford CMA									
April 2013	30	3	4	0	9	0	n/a	n/a	46
April 2012	27	0	1	0	9	0	n/a	n/a	37

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

Table I.1: Housing Activity Summary by Submarket
April 2013

	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									
April 2013	61	8	12	0	58	0	n/a	n/a	139
April 2012	47	6	25	2	22	0	n/a	n/a	102
Former Hamilton City									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
Stoney Creek City									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
Ancaster City									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
Dundas Town									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
Glanbrook									
April 2013	0	0	0	0	0	0	n/a	n/a	0
April 2012	0	0	0	0	0	0	n/a	n/a	0
City of Burlington									
April 2013	9	0	0	0	0	0	n/a	n/a	9
April 2012	42	0	0	0	7	0	n/a	n/a	49
Grimsby									
April 2013	4	0	2	0	0	0	n/a	n/a	6
April 2012	2	0	27	0	0	0	n/a	n/a	29
Hamilton CMA									
April 2013	74	8	14	0	58	0	n/a	n/a	154
April 2012	91	6	52	2	29	0	n/a	n/a	180
Brant County									
April 2013	2	0	0	0	0	0	n/a	n/a	2
April 2012	8	0	1	0	0	0	n/a	n/a	9
Brantford City									
April 2013	8	0	0	0	0	0	n/a	n/a	8
April 2012	10	1	0	0	2	0	n/a	n/a	13
Brantford CMA									
April 2013	10	0	0	0	0	0	n/a	n/a	10
April 2012	18	1	1	0	2	0	n/a	n/a	22

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

**Table 1.2a: History of Housing Starts of Hamilton CMA
2003 - 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	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 1.2b: History of Housing Starts of Brantford CMA
2003 - 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	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
April 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	% Change
Hamilton CMA	100	261	0	8	51	35	0	242	151	546	-72.3
City of Hamilton	95	246	0	8	40	35	0	42	135	331	-59.2
Former Hamilton City	15	31	0	0	0	6	0	42	15	79	-81.0
Stoney Creek City	11	11	0	0	20	0	0	0	31	11	181.8
Ancaster City	26	37	0	0	0	11	0	0	26	48	-45.8
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	32	122	0	4	13	0	0	0	45	126	-64.3
Glanbrook	11	45	0	4	7	18	0	0	18	67	-73.1
City of Burlington	2	11	0	0	8	0	0	200	10	211	-95.3
Grimsby	3	4	0	0	3	0	0	0	6	4	50.0
Brantford CMA	19	30	0	4	0	11	0	0	19	45	-57.8
Brant County	7	n/a	0	n/a	0	n/a	0	n/a	7	n/a	n/a
Brantford City	12	23	0	2	0	6	0	0	12	31	-61.3

Table 2.1: Starts by Submarket and by Dwelling Type
January - April 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	299	489	4	44	227	351	486	404	1,016	1,288	-21.1
City of Hamilton	279	434	4	44	158	249	99	66	540	793	-31.9
Former Hamilton City	52	71	2	4	0	22	99	66	153	163	-6.1
Stoney Creek City	32	32	2	0	48	93	0	0	82	125	-34.4
Ancaster City	65	89	0	0	0	40	0	0	65	129	-49.6
Dundas Town	1	0	0	0	0	0	0	0	1	0	n/a
Flamborough	64	145	0	32	54	38	0	0	118	215	-45.1
Glanbrook	65	97	0	8	56	56	0	0	121	161	-24.8
City of Burlington	9	47	0	0	66	40	387	338	462	425	8.7
Grimsby	11	8	0	0	3	62	0	0	14	70	-80.0
Brantford CMA	41	68	0	8	21	30	0	0	62	106	-41.5
Brant County	14	n/a	0	n/a	0	n/a	0	n/a	14	n/a	n/a
Brantford City	27	42	0	6	21	25	0	0	48	73	-34.2

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012
Hamilton CMA	51	35	0	0	0	200	0	42
City of Hamilton	40	35	0	0	0	0	0	42
Former Hamilton City	0	6	0	0	0	0	0	42
Stoney Creek City	20	0	0	0	0	0	0	0
Ancaster City	0	11	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	13	0	0	0	0	0	0	0
Glanbrook	7	18	0	0	0	0	0	0
City of Burlington	8	0	0	0	0	200	0	0
Grimsby	3	0	0	0	0	0	0	0
Brantford CMA	0	11	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	6	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - April 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	213	351	14	0	331	338	155	66
City of Hamilton	144	249	14	0	99	0	0	66
Former Hamilton City	0	22	0	0	99	0	0	66
Stoney Creek City	34	93	14	0	0	0	0	0
Ancaster City	0	40	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	54	38	0	0	0	0	0	0
Glanbrook	56	56	0	0	0	0	0	0
City of Burlington	66	40	0	0	232	338	155	0
Grimsby	3	62	0	0	0	0	0	0
Brantford CMA	21	30	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	21	25	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012
Hamilton CMA	137	272	14	232	0	42	151	546
City of Hamilton	122	257	13	32	0	42	135	331
Former Hamilton City	15	37	0	0	0	42	15	79
Stoney Creek City	31	11	0	0	0	0	31	11
Ancaster City	26	34	0	14	0	0	26	48
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	39	126	6	0	0	0	45	126
Glanbrook	11	49	7	18	0	0	18	67
City of Burlington	10	11	0	200	0	0	10	211
Grimsby	5	4	1	0	0	0	6	4
Brantford CMA	19	40	0	5	0	0	19	45
Brant County	7	n/a	0	n/a	0	n/a	7	n/a
Brantford City	12	31	0	0	0	0	12	31

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Hamilton CMA	406	809	441	413	169	66	1,016	1,288
City of Hamilton	376	652	150	75	14	66	540	793
Former Hamilton City	54	97	99	0	0	66	153	163
Stoney Creek City	54	125	14	0	14	0	82	125
Ancaster City	65	85	0	44	0	0	65	129
Dundas Town	1	0	0	0	0	0	1	0
Flamborough	105	215	13	0	0	0	118	215
Glanbrook	97	130	24	31	0	0	121	161
City of Burlington	17	87	290	338	155	0	462	425
Grimsby	13	70	1	0	0	0	14	70
Brantford CMA	62	97	0	9	0	0	62	106
Brant County	14	n/a	0	n/a	0	n/a	14	n/a
Brantford City	48	69	0	4	0	0	48	73

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	% Change
Hamilton CMA	73	98	10	6	62	88	0	59	145	251	-42.2
City of Hamilton	61	58	10	6	62	50	0	59	133	173	-23.1
Former Hamilton City	17	7	0	2	6	12	0	59	23	80	-71.3
Stoney Creek City	12	23	4	0	47	8	0	0	63	31	103.2
Ancaster City	12	12	0	0	9	4	0	0	21	16	31.3
Dundas Town	2	0	0	0	0	0	0	0	2	0	n/a
Flamborough	2	2	0	4	0	10	0	0	2	16	-87.5
Glanbrook	16	14	6	0	0	16	0	0	22	30	-26.7
City of Burlington	8	35	0	0	0	7	0	0	8	42	-81.0
Grimsby	4	5	0	0	0	31	0	0	4	36	-88.9
Brantford CMA	13	20	0	0	0	0	0	17	13	37	-64.9
Brant County	4	n/a	0	n/a	0	n/a	0	n/a	4	n/a	n/a
Brantford City	9	12	0	0	0	0	0	17	9	29	-69.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - April 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	297	368	22	10	203	381	219	59	741	818	-9.4
City of Hamilton	254	227	22	10	185	271	33	59	494	567	-12.9
Former Hamilton City	69	42	0	4	28	81	33	59	130	186	-30.1
Stoney Creek City	31	42	8	0	111	54	0	0	150	96	56.3
Ancaster City	37	45	0	0	25	40	0	0	62	85	-27.1
Dundas Town	4	6	0	0	0	0	0	0	4	6	-33.3
Flamborough	33	14	2	4	0	25	0	0	35	43	-18.6
Glanbrook	80	78	12	2	21	71	0	0	113	151	-25.2
City of Burlington	28	124	0	0	10	19	186	0	224	143	56.6
Grimsby	15	17	0	0	8	91	0	0	23	108	-78.7
Brantford CMA	78	65	6	0	3	22	0	17	87	104	-16.3
Brant County	20	n/a	2	n/a	0	n/a	0	n/a	22	n/a	n/a
Brantford City	58	29	4	0	3	22	0	17	65	68	-4.4

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012
Hamilton CMA	62	88	0	0	0	0	0	59
City of Hamilton	62	50	0	0	0	0	0	59
Former Hamilton City	6	12	0	0	0	0	0	59
Stoney Creek City	47	8	0	0	0	0	0	0
Ancaster City	9	4	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	10	0	0	0	0	0	0
Glanbrook	0	16	0	0	0	0	0	0
City of Burlington	0	7	0	0	0	0	0	0
Grimsby	0	31	0	0	0	0	0	0
Brantford CMA	0	0	0	0	0	0	0	17
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	0	0	0	0	0	0	17

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - April 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	203	381	0	0	219	0	0	59
City of Hamilton	185	271	0	0	33	0	0	59
Former Hamilton City	28	81	0	0	33	0	0	59
Stoney Creek City	111	54	0	0	0	0	0	0
Ancaster City	25	40	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	25	0	0	0	0	0	0
Glanbrook	21	71	0	0	0	0	0	0
City of Burlington	10	19	0	0	186	0	0	0
Grimsby	8	91	0	0	0	0	0	0
Brantford CMA	3	18	0	4	0	0	0	17
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	3	18	0	4	0	0	0	17

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012
Hamilton CMA	86	158	59	34	0	59	145	251
City of Hamilton	75	87	58	27	0	59	133	173
Former Hamilton City	23	16	0	5	0	59	23	80
Stoney Creek City	14	31	49	0	0	0	63	31
Ancaster City	12	10	9	6	0	0	21	16
Dundas Town	2	0	0	0	0	0	2	0
Flamborough	2	16	0	0	0	0	2	16
Glanbrook	22	14	0	16	0	0	22	30
City of Burlington	8	35	0	7	0	0	8	42
Grimsby	3	36	1	0	0	0	4	36
Brantford CMA	13	20	0	0	0	17	13	37
Brant County	4	n/a	0	n/a	0	n/a	4	n/a
Brantford City	9	12	0	0	0	17	9	29

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Hamilton CMA	415	646	326	113	0	59	741	818
City of Hamilton	356	416	138	92	0	59	494	567
Former Hamilton City	90	103	40	24	0	59	130	186
Stoney Creek City	92	96	58	0	0	0	150	96
Ancaster City	37	66	25	19	0	0	62	85
Dundas Town	4	6	0	0	0	0	4	6
Flamborough	35	43	0	0	0	0	35	43
Glanbrook	98	102	15	49	0	0	113	151
City of Burlington	38	124	186	19	0	0	224	143
Grimsby	21	106	2	2	0	0	23	108
Brantford CMA	87	70	0	13	0	21	87	104
Brant County	22	n/a	0	n/a	0	n/a	22	n/a
Brantford City	65	34	0	13	0	21	65	68

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
April 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													
April 2013	8	13.8	17	29.3	10	17.2	6	10.3	17	29.3	58	421,230	462,198
April 2012	5	10.4	12	25.0	11	22.9	4	8.3	16	33.3	48	429,900	499,002
Year-to-date 2013	35	14.6	56	23.4	44	18.4	32	13.4	72	30.1	239	429,000	474,669
Year-to-date 2012	45	20.6	56	25.7	47	21.6	23	10.6	47	21.6	218	402,650	451,602
Former Hamilton City													
April 2013	1	6.7	3	20.0	6	40.0	3	20.0	2	13.3	15	437,000	436,739
April 2012	0	0.0	1	14.3	4	57.1	0	0.0	2	28.6	7	--	--
Year-to-date 2013	7	10.3	22	32.4	25	36.8	7	10.3	7	10.3	68	407,900	416,806
Year-to-date 2012	8	19.0	9	21.4	15	35.7	5	11.9	5	11.9	42	407,500	409,459
Stoney Creek City													
April 2013	1	7.1	5	35.7	2	14.3	1	7.1	5	35.7	14	417,900	485,618
April 2012	0	0.0	2	16.7	5	41.7	2	16.7	3	25.0	12	441,650	582,458
Year-to-date 2013	1	3.3	10	33.3	6	20.0	4	13.3	9	30.0	30	439,450	511,277
Year-to-date 2012	1	2.9	13	37.1	8	22.9	7	20.0	6	17.1	35	419,900	516,643
Ancaster City													
April 2013	0	0.0	1	9.1	2	18.2	2	18.2	6	54.5	11	525,218	541,043
April 2012	0	0.0	4	33.3	1	8.3	1	8.3	6	50.0	12	509,473	507,224
Year-to-date 2013	0	0.0	5	14.3	5	14.3	10	28.6	15	42.9	35	499,000	560,092
Year-to-date 2012	3	6.4	9	19.1	12	25.5	4	8.5	19	40.4	47	444,074	527,291
Dundas Town													
April 2013	1	50.0	0	0.0	0	0.0	0	0.0	1	50.0	2	--	--
April 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2013	1	33.3	0	0.0	0	0.0	0	0.0	2	66.7	3	--	--
Year-to-date 2012	0	0.0	2	28.6	2	28.6	1	14.3	2	28.6	7	--	--
Flamborough													
April 2013	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
April 2012	0	0.0	1	33.3	0	0.0	1	33.3	1	33.3	3	--	--
Year-to-date 2013	0	0.0	1	3.3	0	0.0	3	10.0	26	86.7	30	609,000	649,366
Year-to-date 2012	0	0.0	1	12.5	1	12.5	1	12.5	5	62.5	8	--	--
Glanbrook													
April 2013	5	33.3	8	53.3	0	0.0	0	0.0	2	13.3	15	379,928	377,420
April 2012	5	35.7	4	28.6	1	7.1	0	0.0	4	28.6	14	359,595	421,072
Year-to-date 2013	26	35.6	18	24.7	8	11.0	8	11.0	13	17.8	73	382,080	400,486
Year-to-date 2012	33	41.8	22	27.8	9	11.4	5	6.3	10	12.7	79	356,905	386,510
City of Burlington													
April 2013	0	0.0	0	0.0	0	0.0	0	0.0	9	100.0	9	--	--
April 2012	0	0.0	1	2.4	0	0.0	15	35.7	26	61.9	42	517,995	765,752
Year-to-date 2013	0	0.0	0	0.0	0	0.0	1	3.2	30	96.8	31	630,000	1,115,645
Year-to-date 2012	0	0.0	3	2.4	11	8.9	34	27.6	75	61.0	123	506,990	645,698
Grimsby													
April 2013	0	0.0	0	0.0	1	25.0	1	25.0	2	50.0	4	--	--
April 2012	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	--	--
Year-to-date 2013	0	0.0	0	0.0	1	7.1	7	50.0	6	42.9	14	496,900	526,543
Year-to-date 2012	0	0.0	0	0.0	6	50.0	3	25.0	3	25.0	12	454,900	514,408

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
April 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													
April 2013	8	11.3	17	23.9	11	15.5	7	9.9	28	39.4	71	439,900	512,861
April 2012	5	5.4	13	14.1	12	13.0	20	21.7	42	45.7	92	497,990	619,821
Year-to-date 2013	35	12.3	56	19.7	45	15.8	40	14.1	108	38.0	284	459,450	547,191
Year-to-date 2012	45	12.7	59	16.7	64	18.1	60	17.0	125	35.4	353	458,990	521,368

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
April 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													
April 2013	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	--	--
April 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	5	25.0	4	20.0	4	20.0	0	0.0	7	35.0	20	425,000	471,350
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													
April 2013	5	62.5	2	25.0	0	0.0	1	12.5	0	0.0	8	--	--
April 2012	9	90.0	0	0.0	1	10.0	0	0.0	0	0.0	10	285,000	288,390
Year-to-date 2013	33	58.9	10	17.9	4	7.1	8	14.3	1	1.8	56	335,000	352,921
Year-to-date 2012	29	90.6	2	6.3	1	3.1	0	0.0	0	0.0	32	285,000	291,984
Brantford CMA													
April 2013	6	60.0	3	30.0	0	0.0	1	10.0	0	0.0	10	322,000	320,329
April 2012	16	88.9	0	0.0	2	11.1	0	0.0	0	0.0	18	285,000	300,078
Year-to-date 2013	38	50.0	14	18.4	8	10.5	8	10.5	8	10.5	76	348,950	384,086
Year-to-date 2012	42	61.8	8	11.8	4	5.9	1	1.5	13	19.1	68	312,900	390,343

Source: CMHC (Market Absorption Survey)

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

Submarket	April 2013	April 2012	% Change	YTD 2013	YTD 2012	% Change
Hamilton CMA	512,861	619,821	-17.3	547,191	521,368	5.0
City of Hamilton	462,198	499,002	-7.4	474,669	451,602	5.1
Former Hamilton City	436,739	--	n/a	416,806	409,459	1.8
Stoney Creek City	485,618	582,458	-16.6	511,277	516,643	-1.0
Ancaster City	541,043	507,224	6.7	560,092	527,291	6.2
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	--	n/a	649,366	--	n/a
Glanbrook	377,420	421,072	-10.4	400,486	386,510	3.6
City of Burlington	--	765,752	n/a	1,115,645	645,698	72.8
Grimsby	--	--	n/a	526,543	514,408	2.4
Brantford CMA	320,329	300,078	6.7	384,086	390,343	-1.6
Brant County	--	n/a	n/a	471,350	n/a	n/a
Brantford City	--	288,390	n/a	352,921	291,984	20.9

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
April 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	341,048
	February	1,085	4.6	1,145	1,588	1,553	73.7	356,980	7.6	353,151
	March	1,313	-2.4	1,153	1,914	1,624	71.0	353,165	8.2	366,448
	April	1,394	-0.9	1,119	1,891	1,523	73.5	377,951	11.3	368,719
	May	1,498	-0.7	1,100	2,088	1,498	73.4	369,292	7.1	355,763
	June	1,295	-14.9	1,079	1,796	1,566	68.9	363,162	6.9	355,633
	July	1,190	-8.7	1,078	1,595	1,573	68.5	345,807	-1.0	348,805
	August	1,070	-11.3	1,082	1,389	1,532	70.6	364,464	13.5	367,032
	September	884	-21.9	1,022	1,690	1,664	61.4	359,406	12.8	366,173
	October	1,054	-1.0	1,030	1,485	1,501	68.6	367,490	11.4	372,114
	November	904	-12.0	1,034	1,059	1,459	70.9	369,201	8.0	371,532
	December	575	-14.7	1,023	562	1,475	69.4	336,382	6.5	356,785
2013	January	719	-7.0	1,035	1,459	1,435	72.1	349,943	4.7	355,760
	February	912	-15.9	1,016	1,390	1,467	69.3	375,381	5.2	371,666
	March	1,121	-14.6	1,060	1,765	1,538	68.9	388,147	9.9	376,636
	April	1,456	4.4	1,053	2,002	1,489	70.7	379,308	0.4	382,272
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2012	3,171	2.7		4,852			349,824	6.6	
	Q1 2013	2,752	-13.2		4,614			373,935	6.9	
	YTD 2012	4,565	1.6		6,743			358,413	8.1	
	YTD 2013	4,208	-7.8		6,616			375,794	4.8	

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

¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
April 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	227,969
	February	151	1.3	159	264	270	58.9	226,215	-4.6	233,094
	March	203	31.8	193	320	287	67.2	233,482	-0.2	235,982
	April	189	27.7	162	338	286	56.6	241,234	3.2	242,157
	May	212	2.9	169	372	281	60.1	256,299	2.4	251,396
	June	186	-14.7	158	295	260	60.8	256,947	10.2	247,746
	July	182	-3.7	163	298	268	60.8	252,775	11.4	245,550
	August	187	-3.6	173	266	269	64.3	249,593	8.3	248,745
	September	149	-23.6	166	296	307	54.1	239,566	-5.0	239,373
	October	183	16.6	186	275	271	68.6	256,202	4.0	253,465
	November	153	-6.7	159	243	297	53.5	249,113	4.6	256,195
	December	83	-14.4	153	118	290	52.8	244,262	8.9	261,188
2013	January	118	12.4	161	295	283	56.9	274,505	21.2	273,876
	February	158	4.6	172	246	277	62.1	242,110	7.0	250,768
	March	173	-14.8	174	271	272	64.0	257,618	10.3	258,945
	April	213	12.7	170	383	281	60.5	270,767	12.2	270,769
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2012	459	13.9		870			229,481	-2.2	
	Q1 2013	449	-2.2		812			256,599	11.8	
	YTD 2012	648	17.6		1,208			232,907	-0.6	
	YTD 2013	662	2.2		1,195			261,157	12.1	

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¹Source: CREA

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

Table 6a: Economic Indicators
April 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		122.9	383.8	6.8	65.4	894
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

Table 6b: Economic Indicators
April 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		122.9	68.3	7.6	67.8	849
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

METHODOLOGY

Starts & Completions Survey Methodology

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

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

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

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

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

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

Market Absorption Survey Methodology

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

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

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

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

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

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

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

DWELLING TYPES:

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

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

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

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

INTENDED MARKET:

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

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

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

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

GEOGRAPHICAL TERMS:

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

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

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

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