

HOUSING MARKET INFORMATION

HOUSING NOW TABLES

Hamilton and Brantford CMAs

Date Released: January 2016



Housing market intelligence you can count on

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the **Housing Now** report has become the **Housing Now Tables** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the **Housing Market Insight**. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The **Housing Market Insight** will be released shortly.

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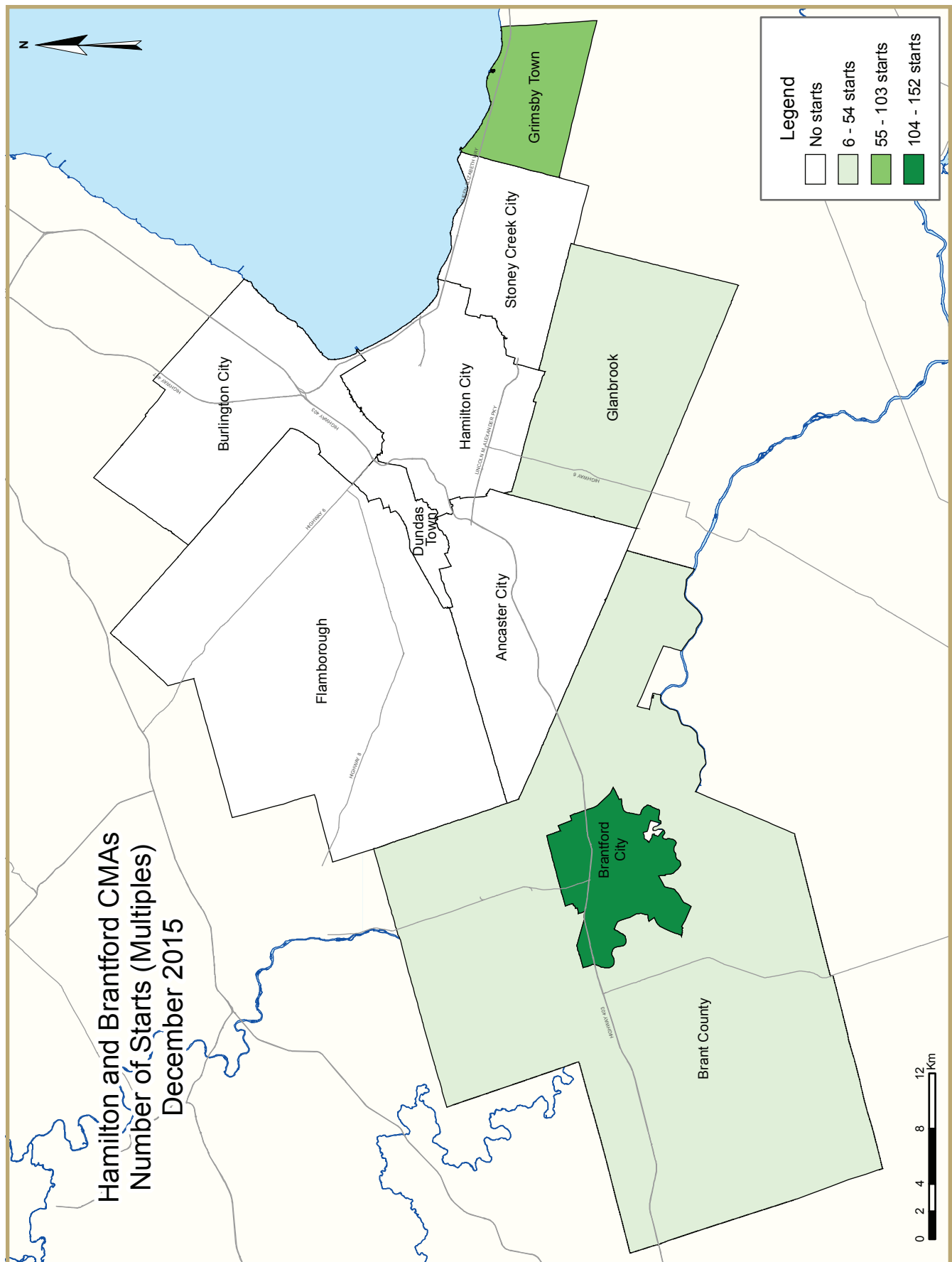
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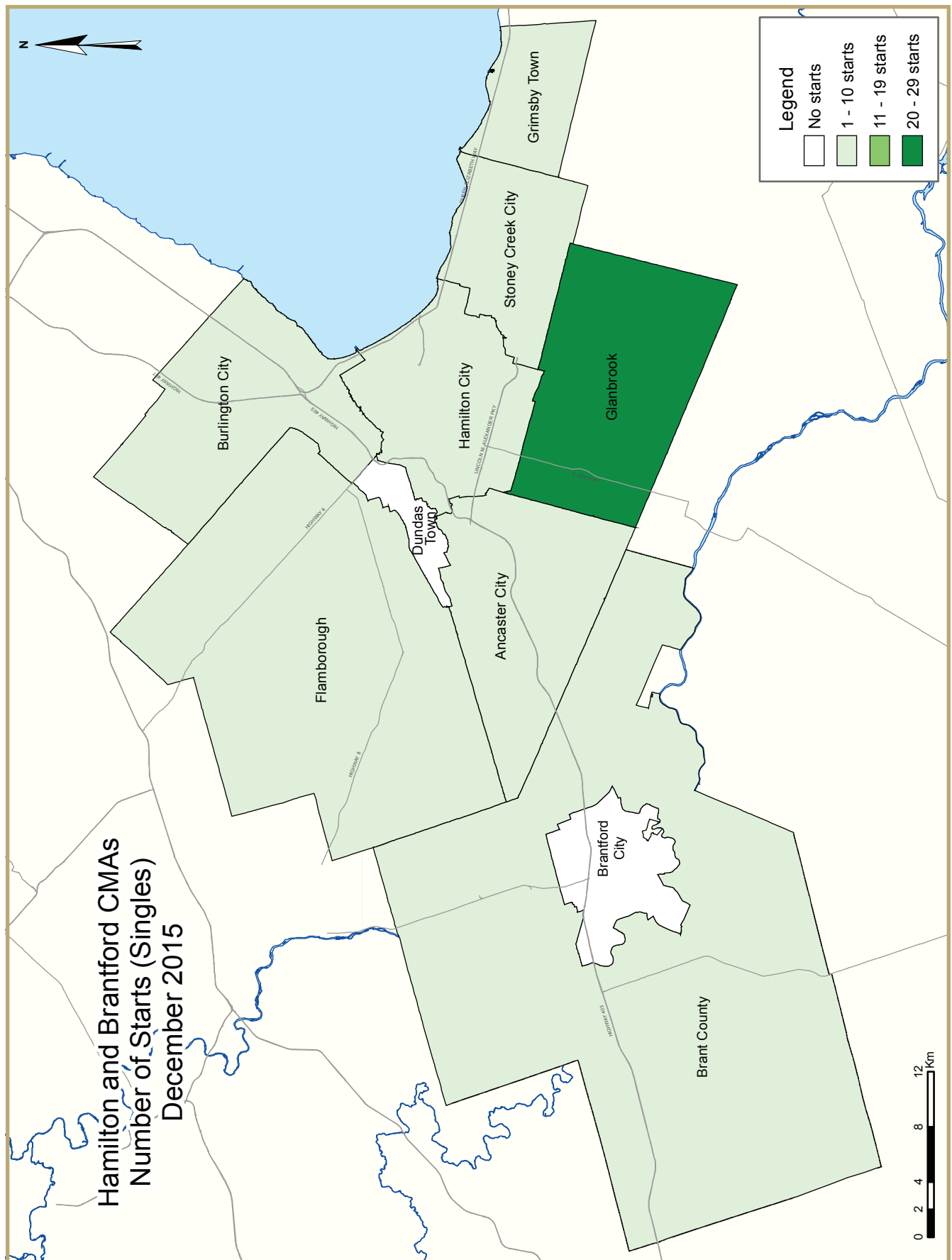
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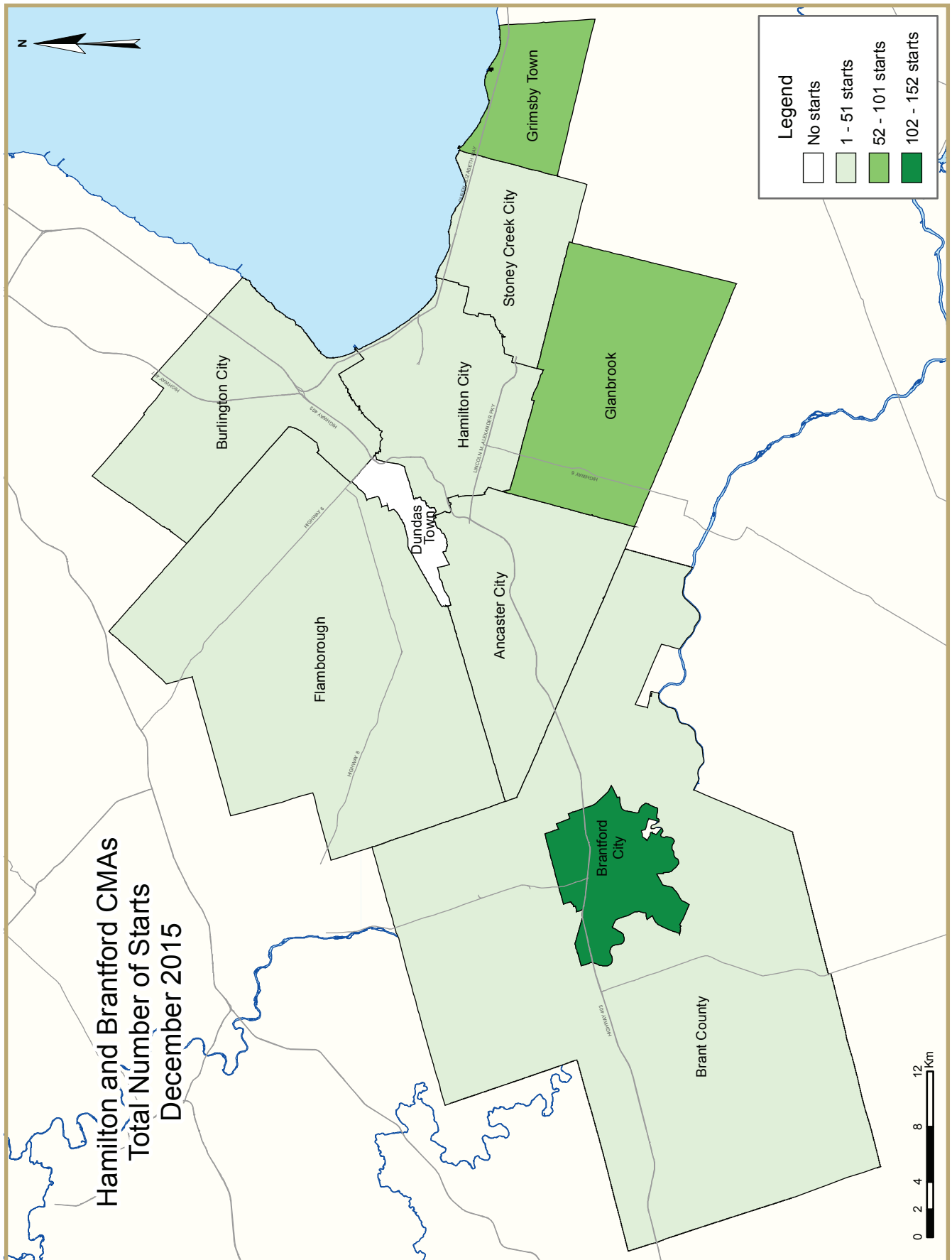
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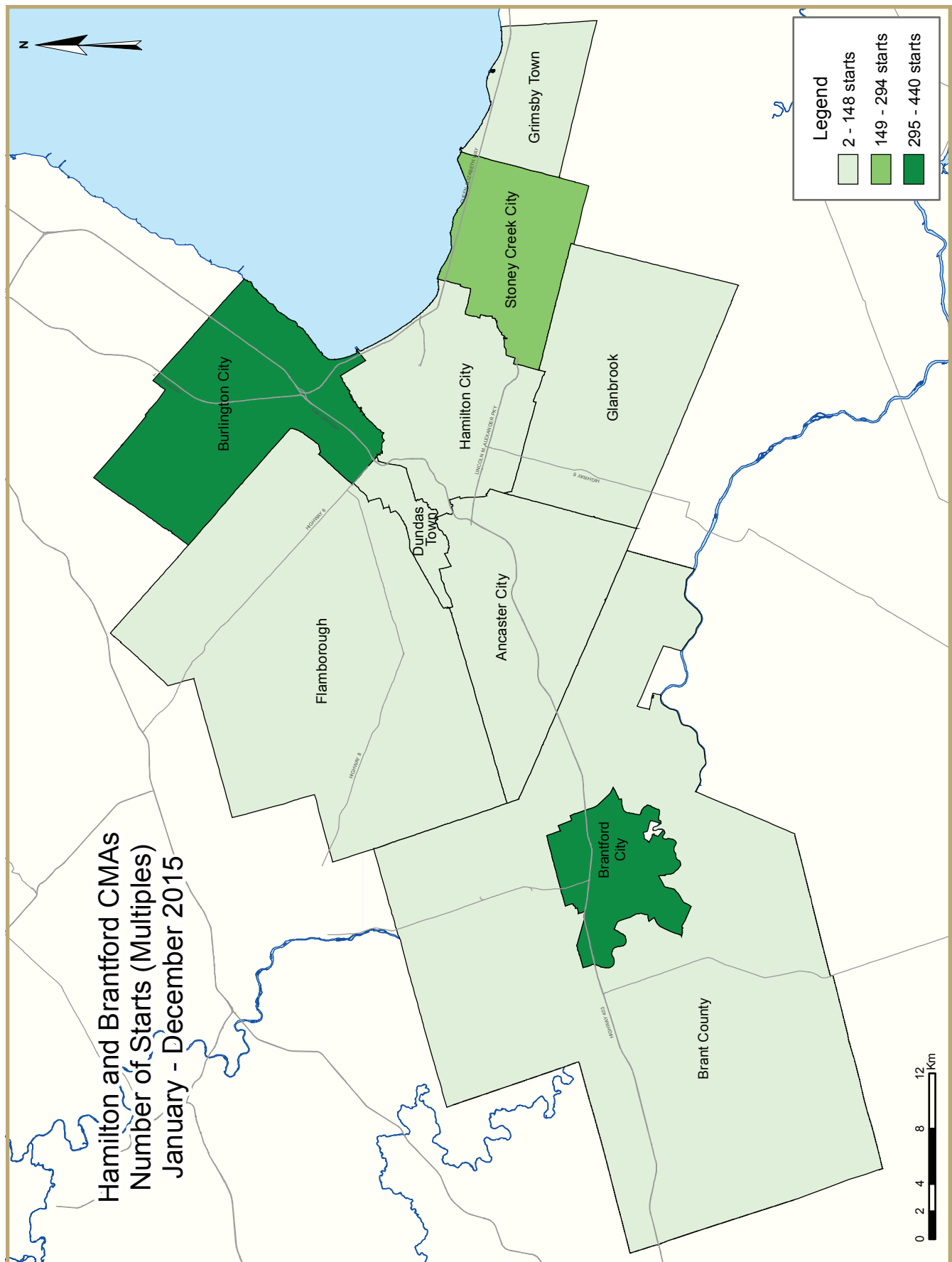
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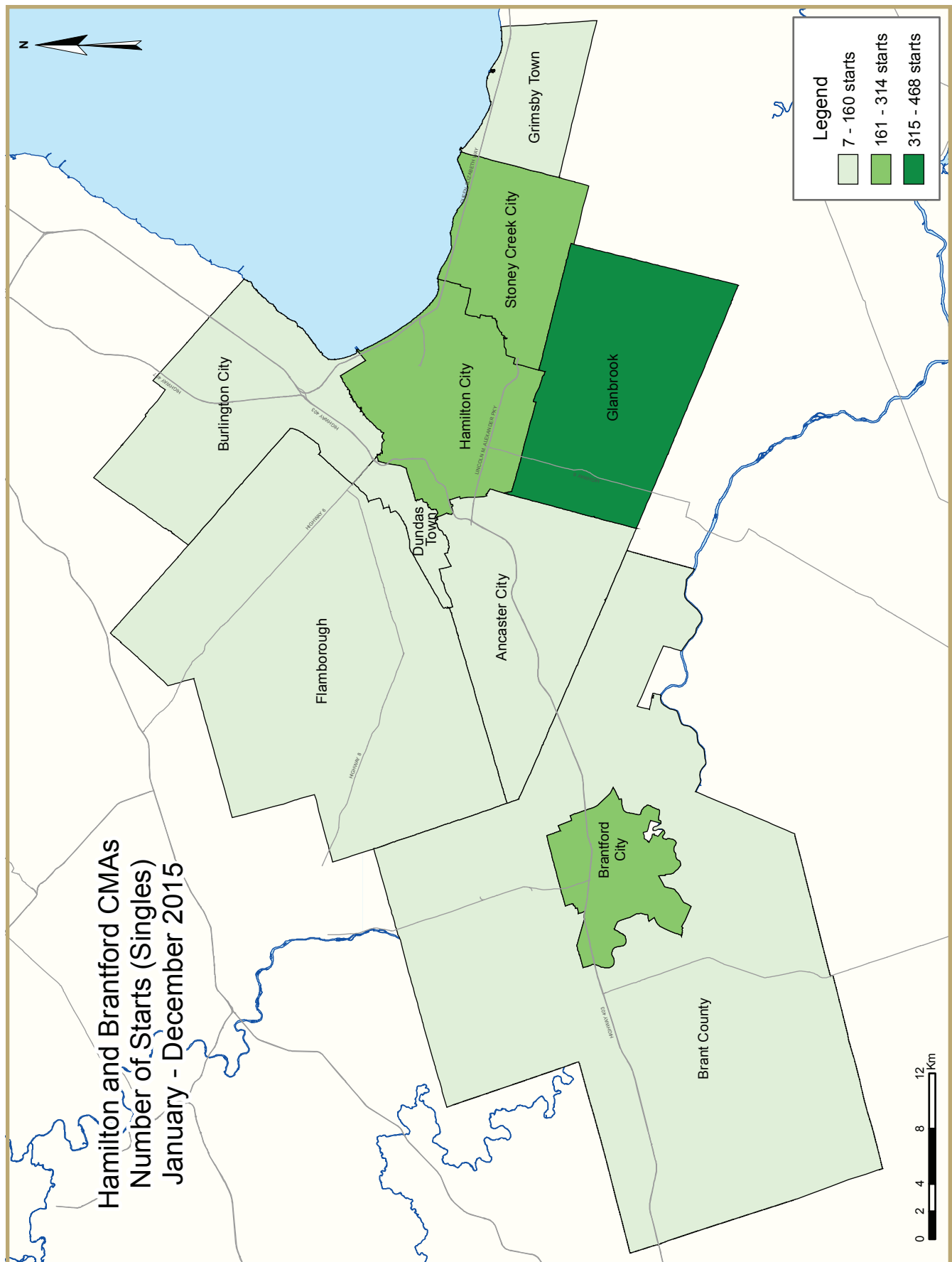
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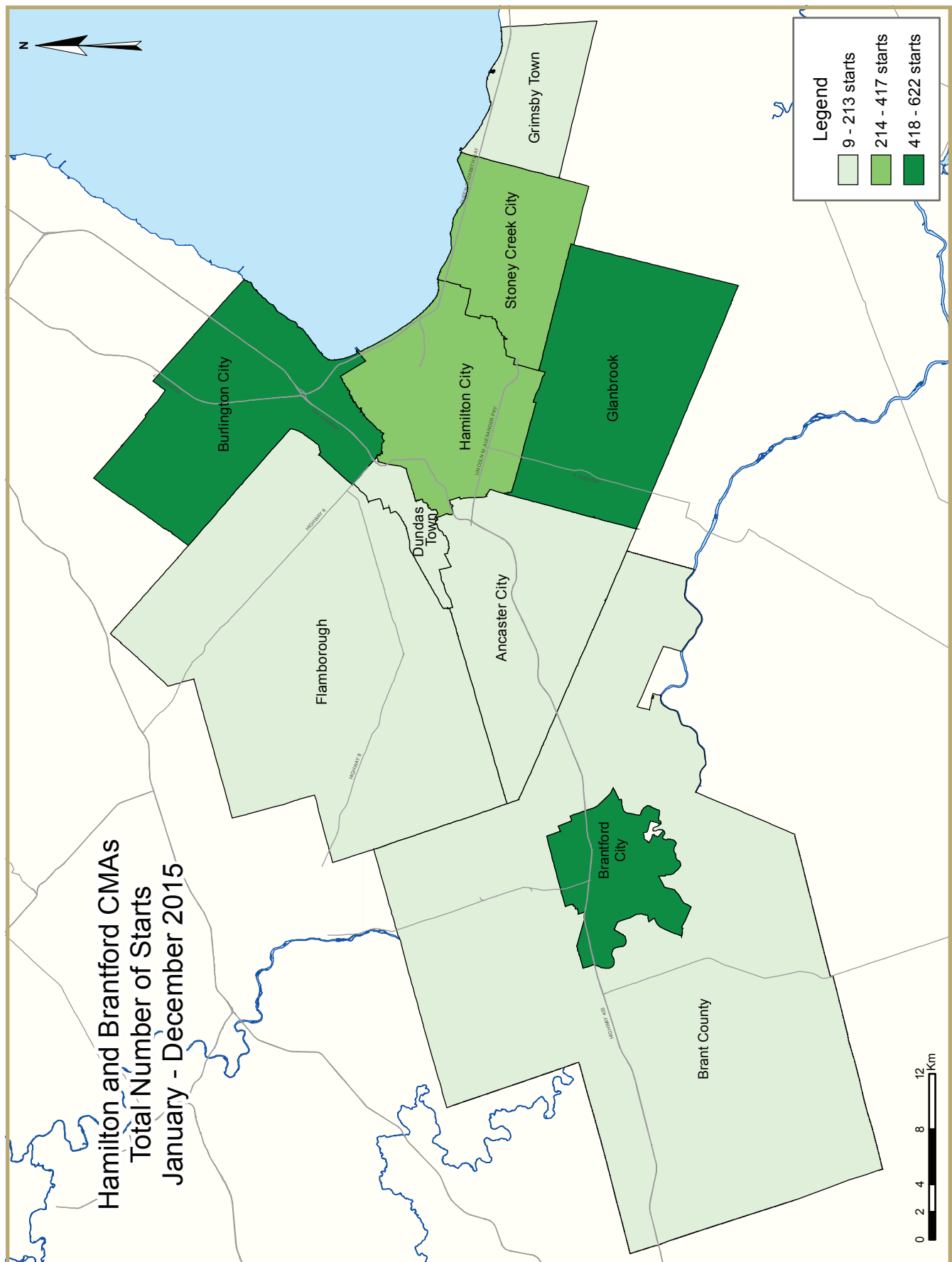












HOUSING NOW REPORT TABLES

Available in ALL reports:

- I Housing Starts (SAAR and Trend)
- I.1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
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- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

SYMBOLS

- n/a Not applicable
- * Totals may not add up due to co-operatives and unknown market types
- ** Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend)		
December 2015		
Hamilton CMA¹	November 2015	December 2015
Trend ²	2,591	2,525
SAAR	2,431	2,193
	December 2014	December 2015
Actual		
December - Single-Detached	63	51
December - Multiples	69	119
December - Total	132	170
January to December - Single-Detached	1,153	1,122
January to December - Multiples	1,679	932
January to December - Total	2,832	2,054

Table 1b: Housing Starts (SAAR and Trend)		
December 2015		
Brantford CMA¹	November 2015	December 2015
Trend ²	852	1,111
SAAR	460	1,968
	December 2014	December 2015
Actual		
December - Single-Detached	50	7
December - Multiples	4	158
December - Total	54	165
January to December - Single-Detached	278	265
January to December - Multiples	138	524
January to December - Total	416	789

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
December 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
December 2015	50	2	117	1	0	0	0	0	170
December 2014	61	10	15	2	0	42	0	2	132
% Change	-18.0	-80.0	**	-50.0	n/a	-100.0	n/a	-100.0	28.8
Year-to-date 2015	1,116	22	514	6	44	350	2	0	2,054
Year-to-date 2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
UNDER CONSTRUCTION									
December 2015	597	18	381	4	37	584	146	275	2,042
December 2014	669	100	630	4	210	540	182	396	2,731
% Change	-10.8	-82.0	-39.5	0.0	-82.4	8.1	-19.8	-30.6	-25.2
COMPLETIONS									
December 2015	145	0	83	0	0	0	0	0	228
December 2014	129	10	40	1	47	3	0	50	280
% Change	12.4	-100.0	107.5	-100.0	-100.0	-100.0	n/a	-100.0	-18.6
Year-to-date 2015	1,186	104	714	6	207	303	38	164	2,722
Year-to-date 2014	1,093	94	497	16	325	521	0	89	2,635
% Change	8.5	10.6	43.7	-62.5	-36.3	-41.8	n/a	84.3	3.3
COMPLETED & NOT ABSORBED									
December 2015	109	1	137	1	36	3	n/a	n/a	287
December 2014	67	1	14	2	5	3	n/a	n/a	92
% Change	62.7	0.0	**	-50.0	**	0.0	n/a	n/a	**
ABSORBED									
December 2015	142	0	35	0	2	0	n/a	n/a	179
December 2014	121	9	41	0	47	0	n/a	n/a	218
% Change	17.4	-100.0	-14.6	n/a	-95.7	n/a	n/a	n/a	-17.9
Year-to-date 2015	1,140	104	588	7	176	303	n/a	n/a	2,318
Year-to-date 2014	1,097	99	486	16	327	518	n/a	n/a	2,543
% Change	3.9	5.1	21.0	-56.3	-46.2	-41.5	n/a	n/a	-8.8

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

Table 1.1b: Housing Activity Summary of Brantford CMA
December 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
December 2015	7	0	6	0	0	152	0	0	165
December 2014	48	0	0	2	4	0	0	0	54
% Change	-85.4	n/a	n/a	-100.0	-100.0	n/a	n/a	n/a	**
Year-to-date 2015	264	16	184	1	19	152	0	153	789
Year-to-date 2014	263	2	16	15	52	0	8	60	416
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
UNDER CONSTRUCTION									
December 2015	117	12	140	0	31	152	8	0	460
December 2014	144	4	11	5	43	0	3	60	270
% Change	-18.8	200.0	**	-100.0	-27.9	n/a	166.7	-100.0	70.4
COMPLETIONS									
December 2015	28	6	4	0	0	0	0	0	38
December 2014	21	0	6	2	8	0	0	0	37
% Change	33.3	n/a	-33.3	-100.0	-100.0	n/a	n/a	n/a	2.7
Year-to-date 2015	290	8	45	6	30	0	4	211	594
Year-to-date 2014	282	8	34	10	71	0	6	0	411
% Change	2.8	0.0	32.4	-40.0	-57.7	n/a	-33.3	n/a	44.5
COMPLETED & NOT ABSORBED									
December 2015	35	6	9	0	10	0	n/a	n/a	60
December 2014	27	0	0	1	10	0	n/a	n/a	38
% Change	29.6	n/a	n/a	-100.0	0.0	n/a	n/a	n/a	57.9
ABSORBED									
December 2015	16	2	0	0	0	0	n/a	n/a	18
December 2014	26	0	6	1	7	0	n/a	n/a	40
% Change	-38.5	n/a	-100.0	-100.0	-100.0	n/a	n/a	n/a	-55.0
Year-to-date 2015	281	2	36	7	30	0	n/a	n/a	356
Year-to-date 2014	281	8	50	9	75	0	n/a	n/a	423
% Change	0.0	-75.0	-28.0	-22.2	-60.0	n/a	n/a	n/a	-15.8

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

Table 1.2: Housing Activity Summary by Submarket
December 2015

	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									
December 2015	44	0	34	0	0	0	0	0	78
December 2014	37	10	15	0	0	0	0	2	64
Former Hamilton City									
December 2015	9	0	0	0	0	0	0	0	9
December 2014	3	6	0	0	0	0	0	2	11
Stoney Creek City									
December 2015	1	0	0	0	0	0	0	0	1
December 2014	7	0	0	0	0	0	0	0	7
Ancaster City									
December 2015	4	0	0	0	0	0	0	0	4
December 2014	3	0	6	0	0	0	0	0	9
Dundas Town									
December 2015	0	0	0	0	0	0	0	0	0
December 2014	1	0	0	0	0	0	0	0	1
Flamborough									
December 2015	1	0	0	0	0	0	0	0	1
December 2014	16	4	9	0	0	0	0	0	29
Glanbrook									
December 2015	29	0	34	0	0	0	0	0	63
December 2014	7	0	0	0	0	0	0	0	7
City of Burlington									
December 2015	3	0	0	1	0	0	0	0	4
December 2014	9	0	0	0	0	42	0	0	51
Grimsby									
December 2015	3	2	83	0	0	0	0	0	88
December 2014	15	0	0	2	0	0	0	0	17
Hamilton CMA									
December 2015	50	2	117	1	0	0	0	0	170
December 2014	61	10	15	2	0	42	0	2	132
Brant County									
December 2015	7	0	6	0	0	0	0	0	13
December 2014	9	0	0	2	4	0	0	0	15
Brantford City									
December 2015	0	0	0	0	0	152	0	0	152
December 2014	39	0	0	0	0	0	0	0	39
Brantford CMA									
December 2015	7	0	6	0	0	152	0	0	165
December 2014	48	0	0	2	4	0	0	0	54

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

Table 1.2: Housing Activity Summary by Submarket
December 2015

	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									
December 2015	494	12	286	0	6	197	146	120	1,261
December 2014	489	96	451	0	127	383	182	122	1,850
Former Hamilton City									
December 2015	80	8	35	0	0	197	132	120	572
December 2014	96	54	16	0	14	280	168	122	750
Stoney Creek City									
December 2015	65	0	73	0	6	0	14	0	158
December 2014	163	38	177	0	54	64	14	0	510
Ancaster City									
December 2015	46	0	40	0	0	0	0	0	86
December 2014	72	0	42	0	0	39	0	0	153
Dundas Town									
December 2015	5	2	0	0	0	0	0	0	7
December 2014	3	0	0	0	0	0	0	0	3
Flamborough									
December 2015	13	0	21	0	0	0	0	0	34
December 2014	81	4	97	0	3	0	0	0	185
Glanbrook									
December 2015	285	2	117	0	0	0	0	0	404
December 2014	74	0	119	0	56	0	0	0	249
City of Burlington									
December 2015	70	4	12	4	31	387	0	155	663
December 2014	108	4	42	0	64	124	0	270	612
Grimsby									
December 2015	33	2	83	0	0	0	0	0	118
December 2014	72	0	137	4	19	33	0	4	269
Hamilton CMA									
December 2015	597	18	381	4	37	584	146	275	2,042
December 2014	669	100	630	4	210	540	182	396	2,731
Brant County									
December 2015	46	12	41	0	0	0	8	0	107
December 2014	51	2	0	5	4	0	0	0	62
Brantford City									
December 2015	71	0	99	0	31	152	0	0	353
December 2014	93	2	11	0	39	0	3	60	208
Brantford CMA									
December 2015	117	12	140	0	31	152	8	0	460
December 2014	144	4	11	5	43	0	3	60	270

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

Table 1.2: Housing Activity Summary by Submarket
December 2015

	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									
December 2015	133	0	83	0	0	0	0	0	216
December 2014	117	10	40	0	47	3	0	50	267
Former Hamilton City									
December 2015	27	0	16	0	0	0	0	0	43
December 2014	26	2	7	0	24	0	0	50	109
Stoney Creek City									
December 2015	23	0	41	0	0	0	0	0	64
December 2014	27	8	0	0	0	0	0	0	35
Ancaster City									
December 2015	16	0	0	0	0	0	0	0	16
December 2014	15	0	0	0	0	0	0	0	15
Dundas Town									
December 2015	0	0	0	0	0	0	0	0	0
December 2014	4	0	0	0	0	0	0	0	4
Flamborough									
December 2015	10	0	7	0	0	0	0	0	17
December 2014	9	0	0	0	0	3	0	0	12
Glanbrook									
December 2015	57	0	19	0	0	0	0	0	76
December 2014	36	0	33	0	23	0	0	0	92
City of Burlington									
December 2015	7	0	0	0	0	0	0	0	7
December 2014	4	0	0	0	0	0	0	0	4
Grimsby									
December 2015	5	0	0	0	0	0	0	0	5
December 2014	8	0	0	1	0	0	0	0	9
Hamilton CMA									
December 2015	145	0	83	0	0	0	0	0	228
December 2014	129	10	40	1	47	3	0	50	280
Brant County									
December 2015	13	4	0	0	0	0	0	0	17
December 2014	9	0	0	2	0	0	0	0	11
Brantford City									
December 2015	15	2	4	0	0	0	0	0	21
December 2014	12	0	6	0	8	0	0	0	26
Brantford CMA									
December 2015	28	6	4	0	0	0	0	0	38
December 2014	21	0	6	2	8	0	0	0	37

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

Table 1.2: Housing Activity Summary by Submarket
December 2015

	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									
December 2015	95	0	115	0	36	3	n/a	n/a	249
December 2014	49	1	2	0	5	3	n/a	n/a	60
Former Hamilton City									
December 2015	17	0	13	0	0	0	n/a	n/a	30
December 2014	4	1	1	0	0	0	n/a	n/a	6
Stoney Creek City									
December 2015	26	0	59	0	24	0	n/a	n/a	109
December 2014	7	0	0	0	0	0	n/a	n/a	7
Ancaster City									
December 2015	11	0	6	0	0	0	n/a	n/a	17
December 2014	16	0	0	0	0	0	n/a	n/a	16
Dundas Town									
December 2015	0	0	0	0	0	0	n/a	n/a	0
December 2014	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
December 2015	1	0	10	0	0	3	n/a	n/a	14
December 2014	4	0	0	0	0	3	n/a	n/a	7
Glanbrook									
December 2015	40	0	27	0	12	0	n/a	n/a	79
December 2014	18	0	1	0	5	0	n/a	n/a	24
City of Burlington									
December 2015	8	1	0	0	0	0	n/a	n/a	9
December 2014	7	0	0	0	0	0	n/a	n/a	7
Grimsby									
December 2015	6	0	22	1	0	0	n/a	n/a	29
December 2014	11	0	12	2	0	0	n/a	n/a	25
Hamilton CMA									
December 2015	109	1	137	1	36	3	n/a	n/a	287
December 2014	67	1	14	2	5	3	n/a	n/a	92
Brant County									
December 2015	11	4	0	0	1	0	n/a	n/a	16
December 2014	12	0	0	1	1	0	n/a	n/a	14
Brantford City									
December 2015	24	2	9	0	9	0	n/a	n/a	44
December 2014	15	0	0	0	9	0	n/a	n/a	24
Brantford CMA									
December 2015	35	6	9	0	10	0	n/a	n/a	60
December 2014	27	0	0	1	10	0	n/a	n/a	38

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

Table 1.2: Housing Activity Summary by Submarket
December 2015

	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									
December 2015	136	0	35	0	2	0	n/a	n/a	173
December 2014	116	9	41	0	47	0	n/a	n/a	213
Former Hamilton City									
December 2015	24	0	5	0	0	0	n/a	n/a	29
December 2014	26	1	7	0	24	0	n/a	n/a	58
Stoney Creek City									
December 2015	28	0	21	0	0	0	n/a	n/a	49
December 2014	28	8	0	0	0	0	n/a	n/a	36
Ancaster City									
December 2015	15	0	0	0	0	0	n/a	n/a	15
December 2014	14	0	0	0	0	0	n/a	n/a	14
Dundas Town									
December 2015	0	0	0	0	0	0	n/a	n/a	0
December 2014	4	0	0	0	0	0	n/a	n/a	4
Flamborough									
December 2015	10	0	3	0	0	0	n/a	n/a	13
December 2014	7	0	0	0	0	0	n/a	n/a	7
Glanbrook									
December 2015	59	0	6	0	2	0	n/a	n/a	67
December 2014	37	0	34	0	23	0	n/a	n/a	94
City of Burlington									
December 2015	6	0	0	0	0	0	n/a	n/a	6
December 2014	5	0	0	0	0	0	n/a	n/a	5
Grimsby									
December 2015	0	0	0	0	0	0	n/a	n/a	0
December 2014	0	0	0	0	0	0	n/a	n/a	0
Hamilton CMA									
December 2015	142	0	35	0	2	0	n/a	n/a	179
December 2014	121	9	41	0	47	0	n/a	n/a	218
Brant County									
December 2015	8	0	0	0	0	0	n/a	n/a	8
December 2014	10	0	0	1	1	0	n/a	n/a	12
Brantford City									
December 2015	8	2	0	0	0	0	n/a	n/a	10
December 2014	16	0	6	0	6	0	n/a	n/a	28
Brantford CMA									
December 2015	16	2	0	0	0	0	n/a	n/a	18
December 2014	26	0	6	1	7	0	n/a	n/a	40

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

**Table 1.3a: History of Housing Starts of Hamilton CMA
2006 - 2015**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
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

Source: CMHC (Starts and Completions Survey)

**Table 1.3b: History of Housing Starts of Brantford CMA
2006 - 2015**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
December 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	% Change
Hamilton CMA	51	63	2	10	117	15	0	44	170	132	28.8
City of Hamilton	44	37	0	10	34	15	0	2	78	64	21.9
Former Hamilton City	9	3	0	6	0	0	0	2	9	11	-18.2
Stoney Creek City	1	7	0	0	0	0	0	0	1	7	-85.7
Ancaster City	4	3	0	0	0	6	0	0	4	9	-55.6
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	1	16	0	4	0	9	0	0	1	29	-96.6
Glanbrook	29	7	0	0	34	0	0	0	63	7	**
City of Burlington	4	9	0	0	0	0	0	42	4	51	-92.2
Grimsby	3	17	2	0	83	0	0	0	88	17	**
Brantford CMA	7	50	0	0	6	4	152	0	165	54	**
Brant County	7	11	0	0	6	4	0	0	13	15	-13.3
Brantford City	0	39	0	0	0	0	152	0	152	39	**

Table 2.1: Starts by Submarket and by Dwelling Type
January - December 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Hamilton CMA	1,122	1,153	24	110	539	1,065	369	504	2,054	2,832	-27.5
City of Hamilton	995	888	18	110	413	791	36	347	1,462	2,136	-31.6
Former Hamilton City	188	198	12	58	51	65	36	283	287	604	-52.5
Stoney Creek City	217	257	2	46	156	225	0	64	375	592	-36.7
Ancaster City	85	159	0	0	46	42	0	0	131	201	-34.8
Dundas Town	7	5	2	0	0	0	0	0	9	5	80.0
Flamborough	30	90	0	4	45	188	0	0	75	282	-73.4
Glanbrook	468	179	2	2	115	271	0	0	585	452	29.4
City of Burlington	79	95	4	0	43	96	333	120	459	311	47.6
Grimsby	48	170	2	0	83	178	0	37	133	385	-65.5
Brantford CMA	265	278	16	2	203	76	305	60	789	416	89.7
Brant County	83	114	14	2	70	33	0	0	167	149	12.1
Brantford City	182	164	2	0	133	43	305	60	622	267	133.0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
December 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014
Hamilton CMA	117	15	0	0	0	42	0	2
City of Hamilton	34	15	0	0	0	0	0	2
Former Hamilton City	0	0	0	0	0	0	0	2
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	0	6	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	9	0	0	0	0	0	0
Glanbrook	34	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	42	0	0
Grimsby	83	0	0	0	0	0	0	0
Brantford CMA	6	4	0	0	152	0	0	0
Brant County	6	4	0	0	0	0	0	0
Brantford City	0	0	0	0	152	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - December 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	539	1,065	0	0	369	378	0	126
City of Hamilton	413	791	0	0	36	225	0	122
Former Hamilton City	51	65	0	0	36	161	0	122
Stoney Creek City	156	225	0	0	0	64	0	0
Ancaster City	46	42	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	45	188	0	0	0	0	0	0
Glanbrook	115	271	0	0	0	0	0	0
City of Burlington	43	96	0	0	333	120	0	0
Grimsby	83	178	0	0	0	33	0	4
Brantford CMA	203	68	0	8	152	0	153	60
Brant County	70	33	0	0	0	0	0	0
Brantford City	133	35	0	8	152	0	153	60

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
December 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014
Hamilton CMA	169	86	1	44	0	2	170	132
City of Hamilton	78	62	0	0	0	2	78	64
Former Hamilton City	9	9	0	0	0	2	9	11
Stoney Creek City	1	7	0	0	0	0	1	7
Ancaster City	4	9	0	0	0	0	4	9
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	1	29	0	0	0	0	1	29
Glanbrook	63	7	0	0	0	0	63	7
City of Burlington	3	9	1	42	0	0	4	51
Grimsby	88	15	0	2	0	0	88	17
Brantford CMA	13	48	152	6	0	0	165	54
Brant County	13	9	0	6	0	0	13	15
Brantford City	0	39	152	0	0	0	152	39

Table 2.5: Starts by Submarket and by Intended Market
January - December 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	1,652	2,078	400	628	2	126	2,054	2,832
City of Hamilton	1,424	1,635	36	379	2	122	1,462	2,136
Former Hamilton City	268	321	17	161	2	122	287	604
Stoney Creek City	356	480	19	112	0	0	375	592
Ancaster City	131	201	0	0	0	0	131	201
Dundas Town	9	5	0	0	0	0	9	5
Flamborough	75	251	0	31	0	0	75	282
Glanbrook	585	377	0	75	0	0	585	452
City of Burlington	97	136	362	175	0	0	459	311
Grimsby	131	307	2	74	0	4	133	385
Brantford CMA	464	281	172	67	153	68	789	416
Brant County	166	101	1	48	0	0	167	149
Brantford City	298	180	171	19	153	68	622	267

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
December 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	% Change
Hamilton CMA	145	130	0	10	83	87	0	53	228	280	-18.6
City of Hamilton	133	117	0	10	83	87	0	53	216	267	-19.1
Former Hamilton City	27	26	0	2	16	31	0	50	43	109	-60.6
Stoney Creek City	23	27	0	8	41	0	0	0	64	35	82.9
Ancaster City	16	15	0	0	0	0	0	0	16	15	6.7
Dundas Town	0	4	0	0	0	0	0	0	0	4	-100.0
Flamborough	10	9	0	0	7	0	0	3	17	12	41.7
Glanbrook	57	36	0	0	19	56	0	0	76	92	-17.4
City of Burlington	7	4	0	0	0	0	0	0	7	4	75.0
Grimsby	5	9	0	0	0	0	0	0	5	9	-44.4
Brantford CMA	28	23	6	0	4	14	0	0	38	37	2.7
Brant County	13	11	4	0	0	0	0	0	17	11	54.5
Brantford City	15	12	2	0	4	14	0	0	21	26	-19.2

Table 3.1: Completions by Submarket and by Dwelling Type
January - December 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Hamilton CMA	1,192	1,109	106	94	957	816	467	616	2,722	2,635	3.3
City of Hamilton	988	912	104	86	723	602	225	137	2,040	1,737	17.4
Former Hamilton City	203	223	58	36	82	96	121	126	464	481	-3.5
Stoney Creek City	315	153	42	42	308	42	65	0	730	237	**
Ancaster City	110	228	0	0	48	32	39	6	197	266	-25.9
Dundas Town	5	9	0	0	0	0	0	0	5	9	-44.4
Flamborough	99	58	4	6	112	112	0	5	215	181	18.8
Glanbrook	256	241	0	2	173	320	0	0	429	563	-23.8
City of Burlington	113	74	2	8	78	77	205	479	398	638	-37.6
Grimsby	91	123	0	0	156	137	37	0	284	260	9.2
Brantford CMA	297	293	8	8	78	110	211	0	594	411	44.5
Brant County	93	124	4	2	23	46	0	0	120	172	-30.2
Brantford City	204	169	4	6	55	64	211	0	474	239	98.3

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
December 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014
Hamilton CMA	83	87	0	0	0	3	0	50
City of Hamilton	83	87	0	0	0	3	0	50
Former Hamilton City	16	31	0	0	0	0	0	50
Stoney Creek City	41	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	7	0	0	0	0	3	0	0
Glanbrook	19	56	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	4	14	0	0	0	0	0	0
Brant County	0	0	0	0	0	0	0	0
Brantford City	4	14	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - December 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	921	816	36	0	303	527	164	89
City of Hamilton	687	602	36	0	213	85	12	52
Former Hamilton City	46	96	36	0	119	76	2	50
Stoney Creek City	308	42	0	0	55	0	10	0
Ancaster City	48	32	0	0	39	6	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	112	112	0	0	0	3	0	2
Glanbrook	173	320	0	0	0	0	0	0
City of Burlington	78	77	0	0	90	442	115	37
Grimsby	156	137	0	0	0	0	37	0
Brantford CMA	75	105	3	5	0	0	211	0
Brant County	23	46	0	0	0	0	0	0
Brantford City	52	59	3	5	0	0	211	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
December 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014
Hamilton CMA	228	179	0	51	0	50	228	280
City of Hamilton	216	167	0	50	0	50	216	267
Former Hamilton City	43	35	0	24	0	50	43	109
Stoney Creek City	64	35	0	0	0	0	64	35
Ancaster City	16	15	0	0	0	0	16	15
Dundas Town	0	4	0	0	0	0	0	4
Flamborough	17	9	0	3	0	0	17	12
Glanbrook	76	69	0	23	0	0	76	92
City of Burlington	7	4	0	0	0	0	7	4
Grimsby	5	8	0	1	0	0	5	9
Brantford CMA	38	27	0	10	0	0	38	37
Brant County	17	9	0	2	0	0	17	11
Brantford City	21	18	0	8	0	0	21	26

Table 3.5: Completions by Submarket and by Intended Market
January - December 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	2,004	1,684	516	862	202	89	2,722	2,635
City of Hamilton	1,629	1,418	361	267	50	52	2,040	1,737
Former Hamilton City	291	310	133	121	40	50	464	481
Stoney Creek City	598	229	122	8	10	0	730	237
Ancaster City	158	264	39	2	0	0	197	266
Dundas Town	5	9	0	0	0	0	5	9
Flamborough	212	136	3	43	0	2	215	181
Glanbrook	365	470	64	93	0	0	429	563
City of Burlington	153	97	130	504	115	37	398	638
Grimsby	222	169	25	91	37	0	284	260
Brantford CMA	343	324	36	81	215	6	594	411
Brant County	110	119	10	53	0	0	120	172
Brantford City	233	205	26	28	215	6	474	239

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
December 2015

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													
December 2015	12	8.8	23	16.9	24	17.6	38	27.9	39	28.7	136	-	493,669
December 2014	8	6.9	25	21.6	22	19.0	26	22.4	35	30.2	116	-	492,356
Year-to-date 2015	86	9.2	158	16.9	117	12.5	241	25.8	332	35.5	934	480,000	500,541
Year-to-date 2014	84	9.3	92	10.2	173	19.1	203	22.5	352	38.9	904	485,000	497,431
Former Hamilton City													
December 2015	0	0.0	2	8.3	4	16.7	14	58.3	4	16.7	24	-	-
December 2014	1	3.8	7	26.9	6	23.1	8	30.8	4	15.4	26	-	-
Year-to-date 2015	19	10.1	28	14.9	32	17.0	77	41.0	32	17.0	188	-	498,225
Year-to-date 2014	8	3.6	33	14.7	78	34.8	56	25.0	49	21.9	224	-	456,877
Stoney Creek City													
December 2015	0	0.0	3	10.7	4	14.3	8	28.6	13	46.4	28	-	532,677
December 2014	1	3.6	1	3.6	3	10.7	15	53.6	8	28.6	28	-	501,361
Year-to-date 2015	18	6.1	42	14.2	25	8.5	65	22.0	145	49.2	295	490,000	511,058
Year-to-date 2014	9	5.4	8	4.8	16	9.6	36	21.7	97	58.4	166	-	499,131
Ancaster City													
December 2015	0	0.0	0	0.0	3	20.0	1	6.7	11	73.3	15	-	600,000
December 2014	0	0.0	4	28.6	1	7.1	0	0.0	9	64.3	14	-	465,425
Year-to-date 2015	4	3.6	1	0.9	6	5.4	18	16.1	83	74.1	112	555,000	630,958
Year-to-date 2014	10	4.5	18	8.1	24	10.9	47	21.3	122	55.2	221	-	517,242
Dundas Town													
December 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
December 2014	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	2	40.0	3	60.0	5	-	-
Year-to-date 2014	0	0.0	0	0.0	1	11.1	0	0.0	8	88.9	9	-	-
Flamborough													
December 2015	2	20.0	0	0.0	1	10.0	1	10.0	6	60.0	10	-	-
December 2014	1	14.3	0	0.0	1	14.3	1	14.3	4	57.1	7	-	-
Year-to-date 2015	16	15.8	33	32.7	4	4.0	25	24.8	23	22.8	101	-	352,007
Year-to-date 2014	4	8.0	2	4.0	1	2.0	9	18.0	34	68.0	50	-	496,693
Glanbrook													
December 2015	10	16.9	18	30.5	12	20.3	14	23.7	5	8.5	59	-	422,559
December 2014	5	13.5	13	35.1	11	29.7	2	5.4	6	16.2	37	-	435,693
Year-to-date 2015	29	12.4	54	23.2	50	21.5	54	23.2	46	19.7	233	-	440,654
Year-to-date 2014	53	22.6	31	13.2	53	22.6	55	23.5	42	17.9	234	-	419,764
City of Burlington													
December 2015	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	-	2,325,000
December 2014	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	-	1,157,000
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	111	100.0	111	640,000	1,333,746
Year-to-date 2014	1	1.3	1	1.3	0	0.0	0	0.0	73	97.3	75	717,500	1,440,855
Grimsby													
December 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
December 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	9	9.3	24	24.7	21	21.6	19	19.6	24	24.7	97	-	450,911
Year-to-date 2014	3	2.7	6	5.3	31	27.4	33	29.2	40	35.4	113	475,000	474,066

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
December 2015

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													
December 2015	12	8.5	23	16.2	24	16.9	38	26.8	45	31.7	142	480,000	571,049
December 2014	8	6.6	25	20.7	22	18.2	26	21.5	40	33.1	121	470,000	519,821
Year-to-date 2015	95	8.3	182	15.9	138	12.1	260	22.8	467	40.9	1,142	490,000	569,843
Year-to-date 2014	88	8.1	99	9.1	204	18.7	236	21.6	465	42.6	1,092	485,000	547,592

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
December 2015

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													
December 2015	0	0.0	0	0.0	3	37.5	0	0.0	5	62.5	8	-	529,350
December 2014	1	9.1	0	0.0	3	27.3	2	18.2	5	45.5	11	460,000	506,982
Year-to-date 2015	10	10.8	8	8.6	14	15.1	10	10.8	51	54.8	93	550,000	527,885
Year-to-date 2014	16	13.7	12	10.3	12	10.3	16	13.7	61	52.1	117	550,000	526,311
Brantford City													
December 2015	2	25.0	4	50.0	0	0.0	2	25.0	0	0.0	8	-	374,150
December 2014	15	93.8	0	0.0	0	0.0	0	0.0	1	6.3	16	292,500	306,479
Year-to-date 2015	52	27.1	48	25.0	32	16.7	39	20.3	21	10.9	192	400,000	400,351
Year-to-date 2014	98	56.6	67	38.7	4	2.3	1	0.6	3	1.7	173	300,000	327,495
Brantford CMA													
December 2015	2	12.5	4	25.0	3	18.8	2	12.5	5	31.3	16	407,500	451,750
December 2014	16	59.3	0	0.0	3	11.1	2	7.4	6	22.2	27	330,000	388,166
Year-to-date 2015	62	21.8	56	19.6	46	16.1	49	17.2	72	25.3	285	425,000	443,406
Year-to-date 2014	114	39.3	79	27.2	16	5.5	17	5.9	64	22.1	290	375,000	409,206

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price (\$) of Absorbed Single-detached Units
December 2015

Submarket	Dec 2015	Dec 2014	% Change	YTD 2015	YTD 2014	% Change
Hamilton CMA	571,049	519,821	9.9	569,843	547,592	4.1
City of Hamilton	493,669	492,356	0.3	500,541	497,431	0.6
Former Hamilton City	-	-	n/a	498,225	456,877	9.1
Stoney Creek City	532,677	501,361	6.2	511,058	499,131	2.4
Ancaster City	600,000	465,425	28.9	630,958	517,242	22.0
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	352,007	496,693	-29.1
Glanbrook	422,559	435,693	-3.0	440,654	419,764	5.0
City of Burlington	2,325,000	1,157,000	101.0	1,333,746	1,440,855	-7.4
Grimsby	-	-	n/a	450,911	474,066	-4.9
Brantford CMA	451,750	388,166	16.4	443,406	409,206	8.4
Brant County	529,350	506,982	4.4	527,885	526,311	0.3
Brantford City	374,150	306,479	22.1	400,351	327,495	22.2

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
December 2015

		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
2014	January	742	3.2	1,150	1,349	1,574	73.1	386,451	10.4	395,599
	February	922	1.1	1,083	1,306	1,534	70.6	398,239	6.1	391,398
	March	1,215	8.4	1,136	1,731	1,505	75.5	410,553	5.8	402,993
	April	1,427	-2.0	1,145	2,089	1,640	69.8	414,736	9.3	398,037
	May	1,605	4.2	1,212	2,309	1,663	72.9	406,007	-2.6	394,019
	June	1,525	16.1	1,205	2,077	1,673	72.0	409,195	4.8	399,815
	July	1,496	20.9	1,265	1,808	1,678	75.4	412,694	7.7	413,537
	August	1,164	1.1	1,225	1,447	1,589	77.1	397,938	5.8	403,815
	September	1,227	6.3	1,220	1,881	1,622	75.2	411,699	5.4	410,036
	October	1,208	4.4	1,208	1,669	1,681	71.9	420,565	9.4	423,935
	November	1,051	2.8	1,250	1,155	1,630	76.7	398,590	8.0	406,808
	December	742	7.7	1,224	604	1,636	74.8	387,922	4.6	414,598
2015	January	685	-7.7	1,138	1,328	1,624	70.1	417,700	8.1	427,160
	February	1,041	12.9	1,256	1,339	1,620	77.5	437,386	9.8	430,088
	March	1,342	10.5	1,232	2,009	1,735	71.0	443,706	8.1	430,352
	April	1,642	15.1	1,321	2,225	1,734	76.2	448,007	8.0	434,638
	May	1,752	9.2	1,396	2,433	1,799	77.6	447,019	10.1	434,397
	June	1,985	30.2	1,485	2,340	1,780	83.4	449,945	10.0	439,413
	July	1,564	4.5	1,355	1,835	1,749	77.5	434,730	5.3	434,826
	August	1,251	7.5	1,328	1,687	1,821	72.9	464,101	16.6	470,631
	September	1,319	7.5	1,342	1,949	1,706	78.7	449,233	9.1	447,001
	October	1,363	12.8	1,434	1,678	1,749	82.0	436,562	3.8	440,522
	November	1,211	15.2	1,357	1,239	1,712	79.3	431,566	8.3	442,774
	December	752	1.3	1,263	594	1,627	77.6	424,444	9.4	452,596
	Q4 2014	3,001	4.6		3,428			404,798	7.7	
	Q4 2015	3,326	10.8		3,511			432,003	6.7	
	YTD 2014	14,324	6.3		19,425			406,366	5.9	
	YTD 2015	15,907	11.1		20,656			442,493	8.9	

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¹Source: CREA

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

Table 5b: MLS® Residential Activity for Brantford
December 2015

		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
2014	January	97	-17.8	151	193	222	68.0	245,837	-10.4	245,837
	February	110	-30.4	131	166	209	62.7	254,870	5.3	254,870
	March	161	-6.9	149	249	230	64.8	275,975	7.1	275,975
	April	168	-21.1	156	297	244	63.9	277,189	2.4	277,189
	May	218	-7.6	177	323	257	68.9	276,995	5.3	276,995
	June	244	-0.4	195	278	245	79.6	254,012	-3.0	254,012
	July	247	35.0	212	318	262	80.9	286,415	14.3	286,415
	August	193	12.2	189	261	266	71.1	264,296	-4.5	264,296
	September	190	9.8	182	270	239	76.2	262,552	1.3	262,552
	October	178	3.5	174	237	246	70.7	299,147	9.7	299,147
	November	162	6.6	187	182	234	79.9	267,339	-1.8	267,339
	December	107	8.1	172	90	210	81.9	265,594	-9.2	265,594
2015	January	113	16.5	181	186	228	79.4	263,357	7.1	263,357
	February	151	37.3	175	191	242	72.3	285,191	11.9	285,191
	March	200	24.2	189	342	303	62.4	266,681	-3.4	266,681
	April	272	61.9	244	304	243	100.4	301,925	8.9	301,925
	May	232	6.4	202	294	235	86.0	303,422	9.5	303,422
	June	249	2.0	195	308	245	79.6	312,515	23.0	312,515
	July	244	-1.2	206	306	256	80.5	295,585	3.2	295,585
	August	225	16.6	216	274	271	79.7	299,185	13.2	299,185
	September	186	-2.1	185	271	244	75.8	280,629	6.9	280,629
	October	201	12.9	205	221	242	84.7	292,202	-2.3	292,202
	November	186	14.8	194	225	268	72.4	307,355	15.0	307,355
	December	125	16.8	191	101	244	78.3	276,982	4.3	276,982
	Q4 2014	447	5.7		509			279,588	0.9	
	Q4 2015	512	14.5		547			293,991	5.2	
	YTD 2014	2,075	-0.9		2,864			270,776	2.2	
	YTD 2015	2,384	14.9		3,023			293,059	8.2	

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¹Source: CREA

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

Table 6a: Economic Indicators
December 2015

		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						
2014	January	595	3.14	5.24	109.6	123.3	375.1	6.0	63.1	904
	February	595	3.14	5.24	110.0	124.6	379.9	5.9	63.8	896
	March	581	3.14	4.99	110.1	125.1	382.2	5.8	64.0	910
	April	570	3.14	4.79	110.3	125.9	383.1	6.1	64.4	920
	May	570	3.14	4.79	110.6	126.5	381.3	6.4	64.2	935
	June	570	3.14	4.79	111.3	126.9	381.5	6.5	64.2	942
	July	570	3.14	4.79	111.5	126.5	383.0	6.4	64.3	950
	August	570	3.14	4.79	111.8	126.5	384.3	6.2	64.4	949
	September	570	3.14	4.79	112.0	126.7	384.6	5.9	64.2	948
	October	570	3.14	4.79	112.4	126.8	384.6	5.5	63.8	930
	November	570	3.14	4.79	112.9	126.3	383.7	5.2	63.4	919
	December	570	3.14	4.79	113.4	125.4	381.0	5.3	63.0	911
2015	January	570	3.14	4.79	113.5	125.3	380	5.6	62.9	914
	February	567	2.89	4.74	113.4	126.2	378.5	5.4	62.6	917
	March	567	2.89	4.74	113.6	127.1	379.1	5.4	62.6	919
	April	561	2.89	4.64	113.6	126.9	381.1	5.1	62.7	923
	May	561	2.89	4.64	114.0	127.7	385.9	5.0	63.3	928
	June	561	2.89	4.64	114.4	128.2	387.8	5.3	63.8	928
	July	561	2.89	4.64	115.1	128.4	392.2	5.4	64.5	941
	August	561	2.89	4.64	116.0	128.0	392.1	5.2	64.4	945
	September	561	2.89	4.64	116.1	127.8	391.3	5.3	64.2	956
	October	561	2.89	4.64	116.5	127.9	385.7	5.6	63.4	947
	November	561	3.14	4.64	116.6	127.9	386.4	6.0	63.8	951
	December	561	3.14	4.64		127.5	385.4	5.9	63.5	953

"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**December 2015**

		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						
2014	January	595	3.14	5.24	117.5	123.3	67.8	5.8	65.0	829
	February	595	3.14	5.24	117.9	124.6	66.9	7.1	65.0	835
	March	581	3.14	4.99	117.9	125.1	67.6	7.5	66.0	830
	April	570	3.14	4.79	118.4	125.9	68.4	7.3	66.6	831
	May	570	3.14	4.79	118.4	126.5	69.2	7.1	67.3	836
	June	570	3.14	4.79	118.8	126.9	69.3	6.5	66.8	851
	July	570	3.14	4.79	118.7	126.5	69.2	6.2	66.3	856
	August	570	3.14	4.79	119.1	126.5	68.5	6.2	65.6	872
	September	570	3.14	4.79	119.3	126.7	67.9	6.9	65.6	888
	October	570	3.14	4.79	119.4	126.8	68.0	6.8	65.7	898
	November	570	3.14	4.79	119.6	126.3	69.3	6.5	66.6	887
	December	570	3.14	4.79	119.8	125.4	70.0	6.2	66.9	876
2015	January	570	3.14	4.79	119.7	125.3	71	6.0	67.6	858
	February	567	2.89	4.74	120.1	126.2	72.4	5.5	68.8	856
	March	567	2.89	4.74	120.3	127.1	73.5	5.4	69.6	854
	April	561	2.89	4.64	120.6	126.9	72.6	5.2	68.7	861
	May	561	2.89	4.64	121.0	127.7	70.0	5.8	66.6	863
	June	561	2.89	4.64	121.5	128.2	68.0	6.1	64.8	863
	July	561	2.89	4.64	121.9	128.4	67.4	7.0	64.8	866
	August	561	2.89	4.64	122.5	128.0	67.7	7.0	65.1	858
	September	561	2.89	4.64	122.7	127.8	67.8	6.4	64.6	867
	October	561	2.89	4.64	123.1	127.9	68.0	5.3	64.0	867
	November	561	3.14	4.64	123.4	127.9	67.5	5.3	63.5	876
	December	561	3.14	4.64		127.5	68.5	4.9	64.2	875

"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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