

# HOUSING NOW TABLES

## Hamilton and Brantford CMAs

Date Released: January 2017



*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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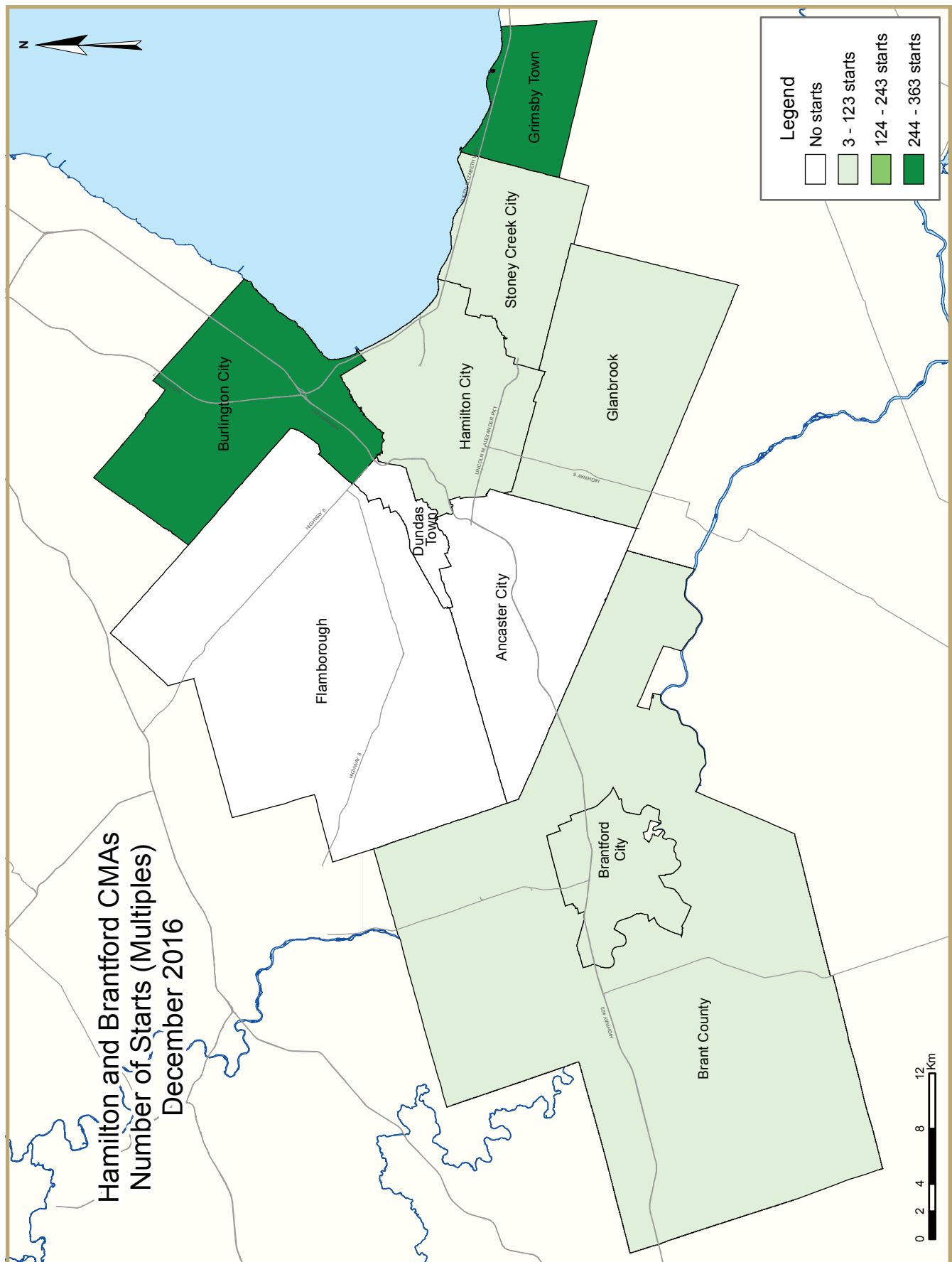
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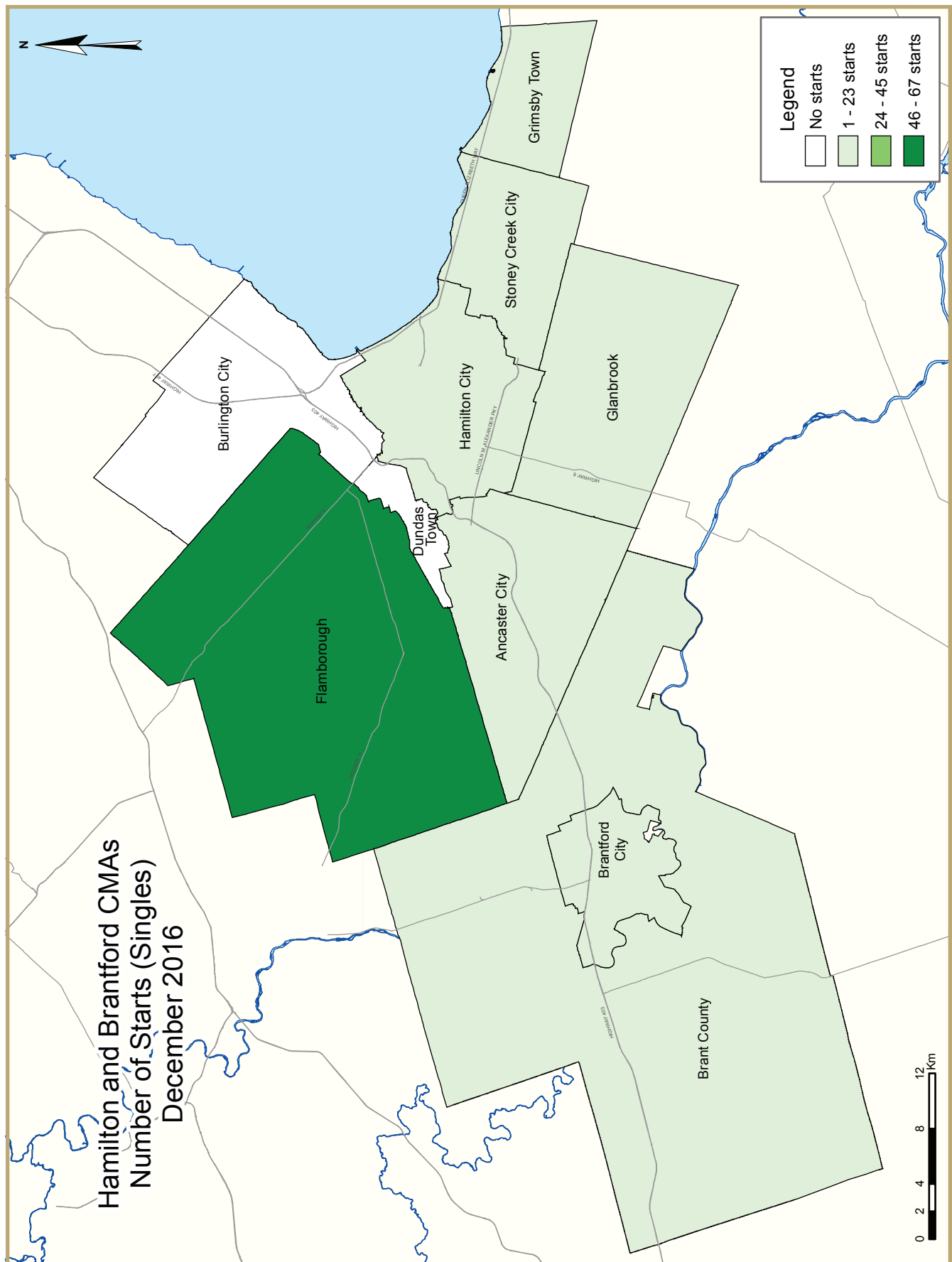
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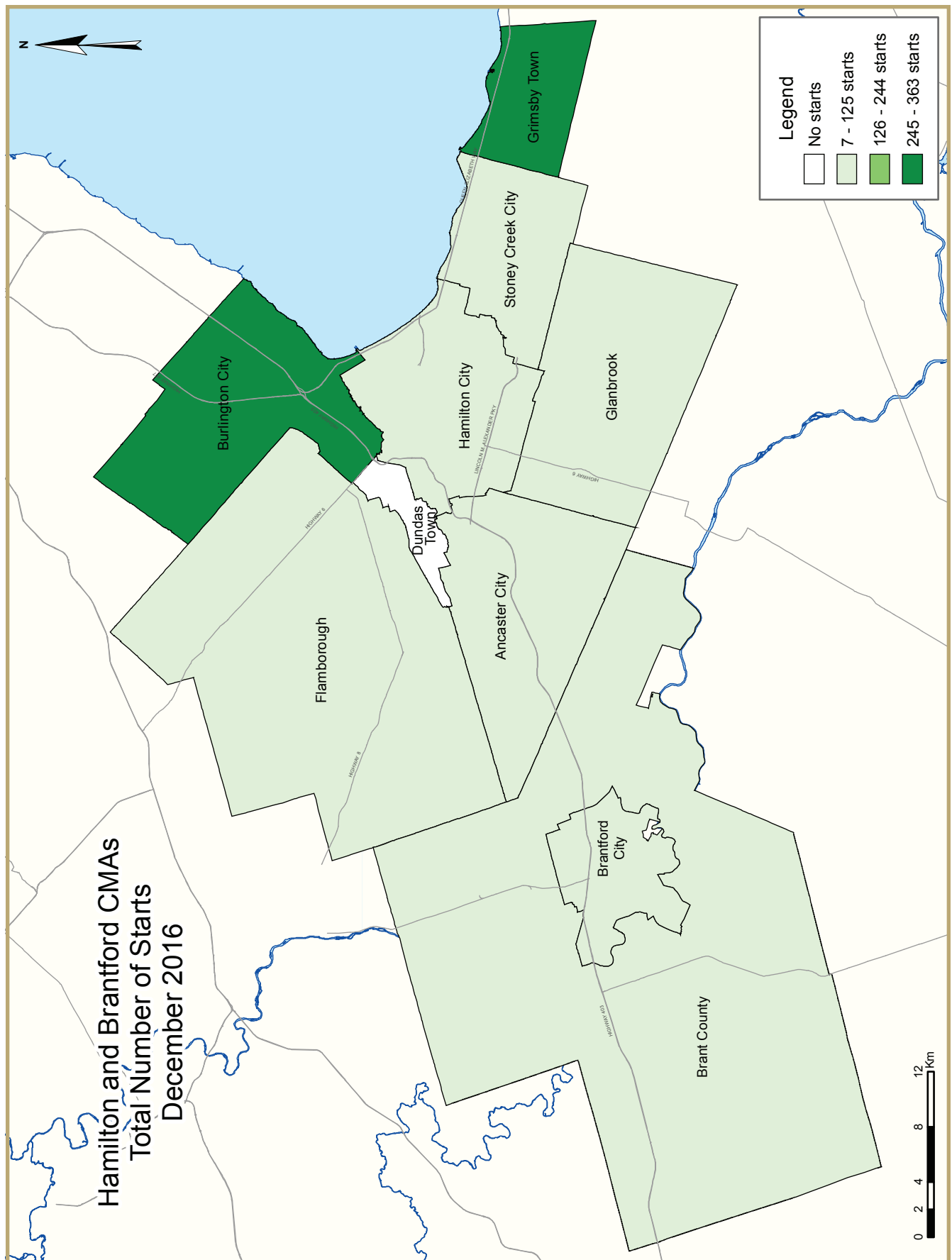
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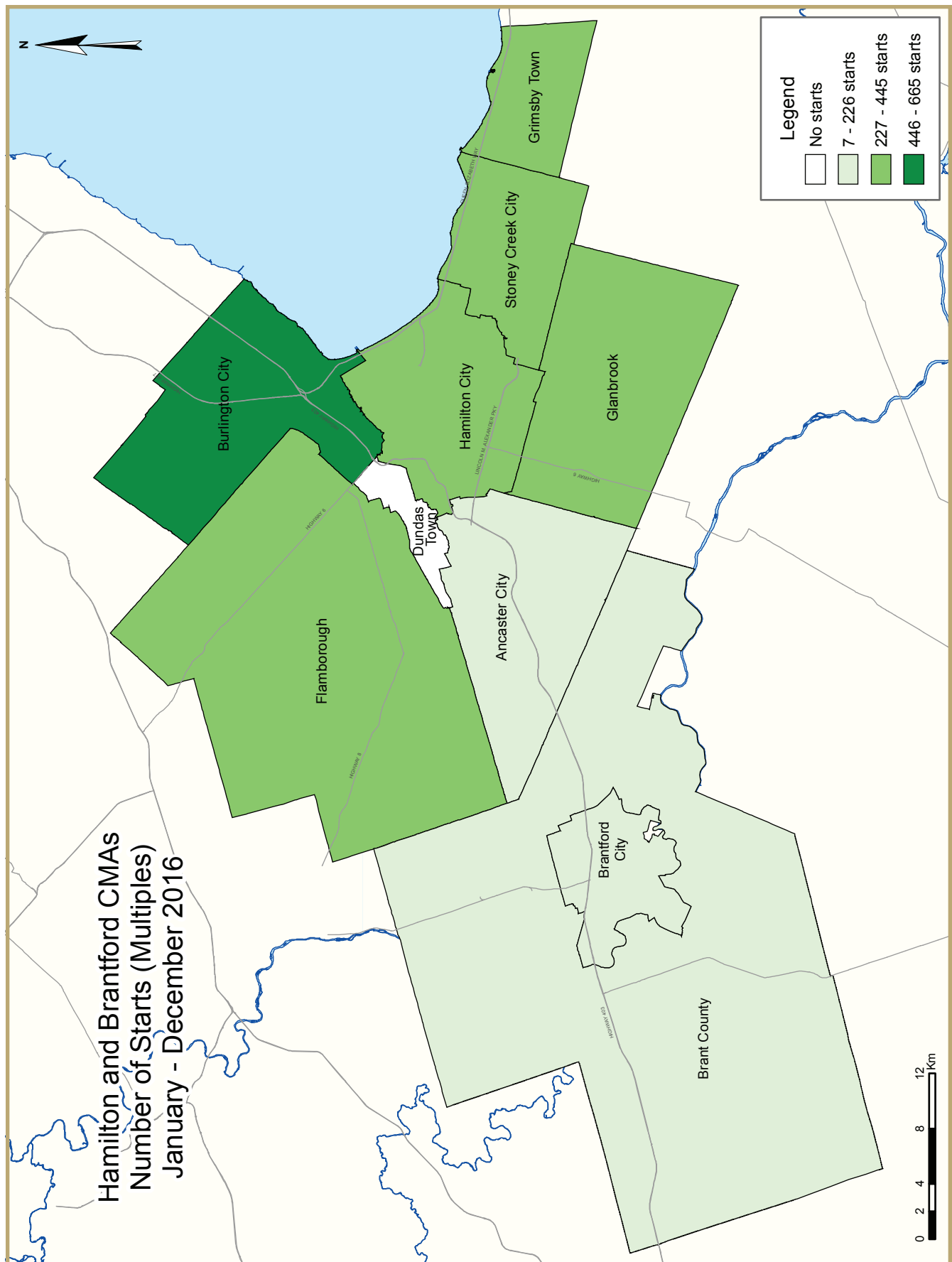
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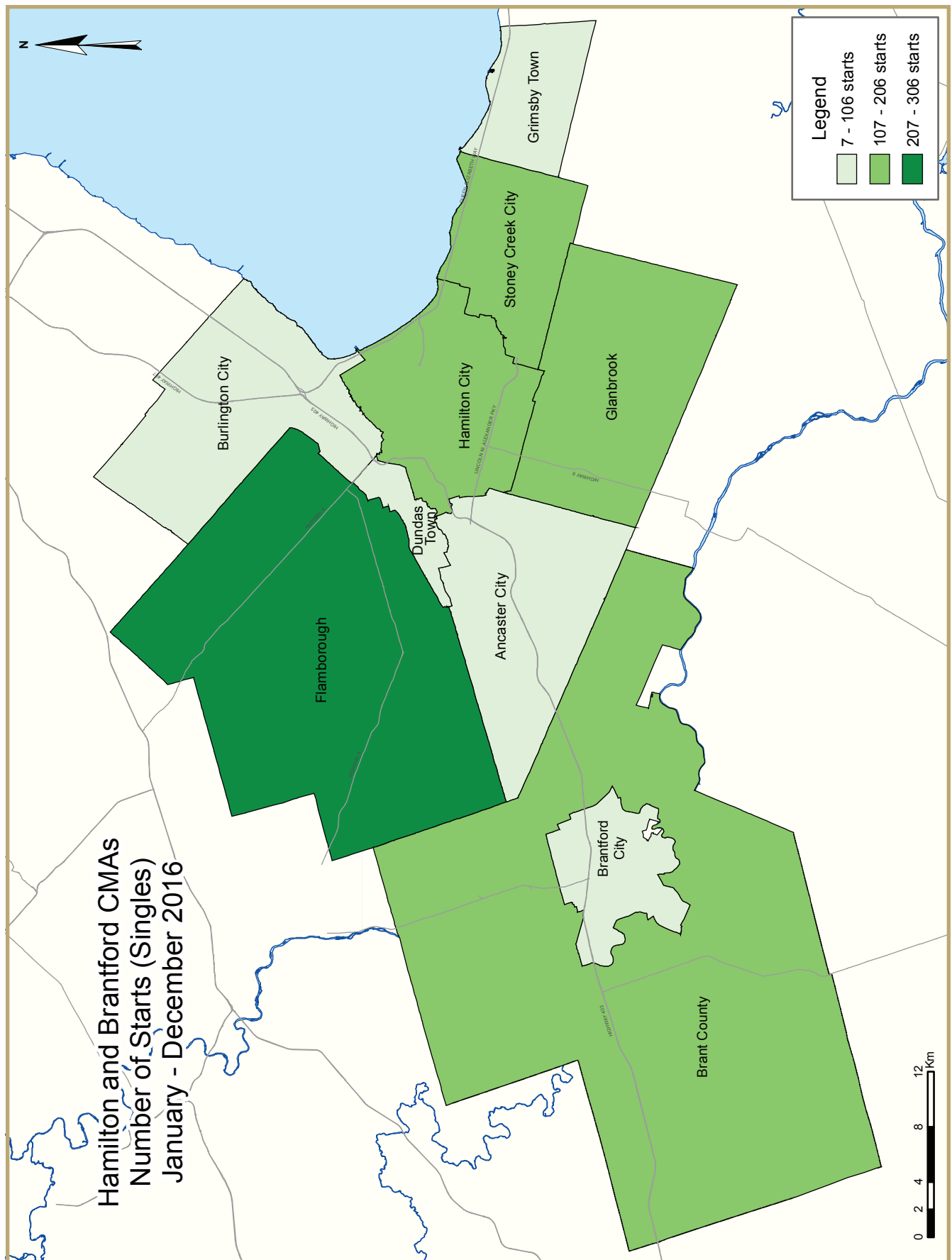


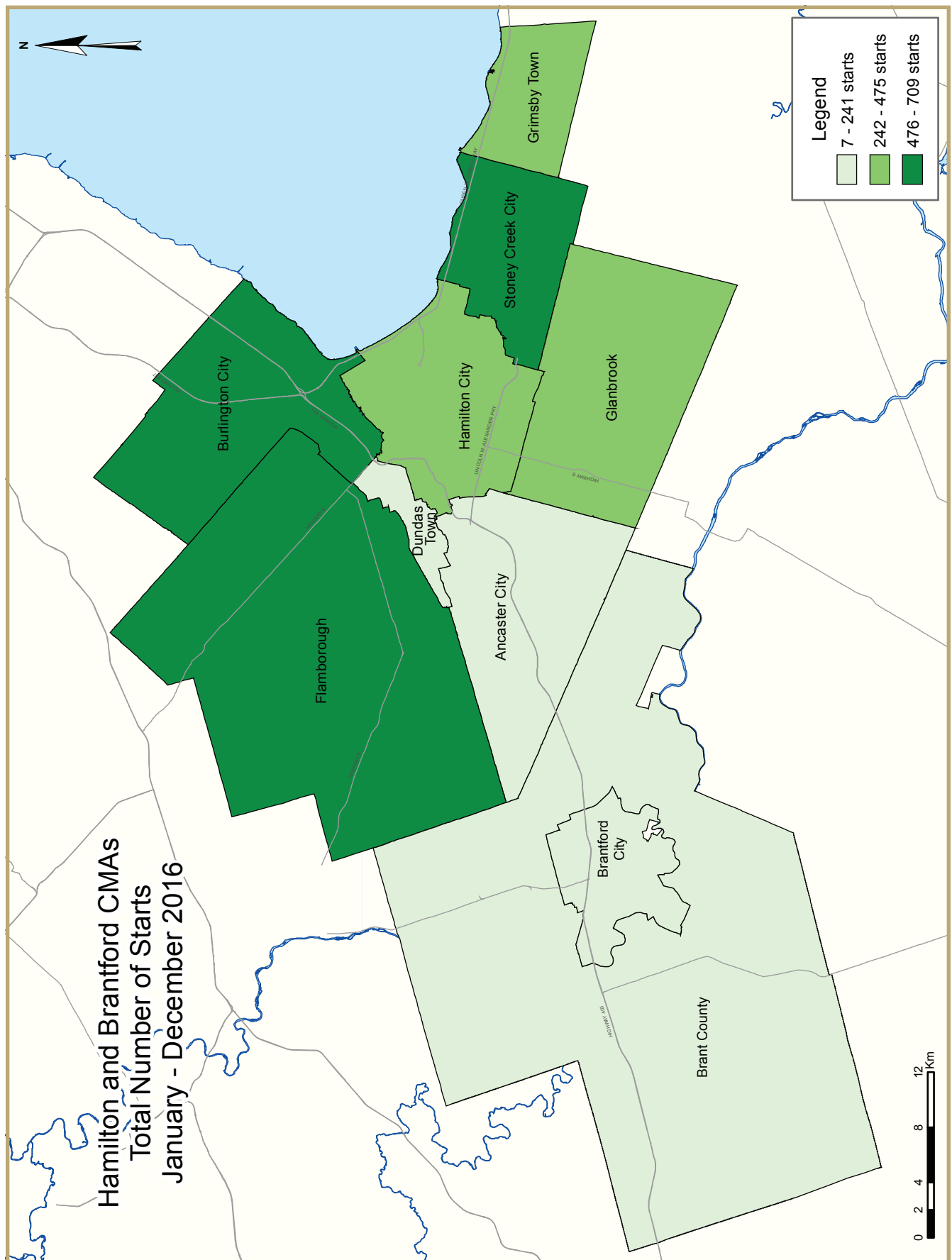














## HOUSING NOW REPORT TABLES

### 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
- 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
- SA Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) December 2016		
Hamilton CMA <sup>1</sup>	November 2016	December 2016
Trend <sup>2</sup>	2,833	3,836
SAAR	2,113	9,560
	December 2015	December 2016
Actual		
December - Single-Detached	51	111
December - Multiples	119	655
December - Total	170	766
January to December - Single-Detached	1,122	827
January to December - Multiples	932	2,442
January to December - Total	2,054	3,269

Table 1b: Housing Starts (SAAR and Trend) December 2016		
Brantford CMA <sup>1</sup>	November 2016	December 2016
Trend <sup>2</sup>	332	337
SAAR	267	218
	December 2015	December 2016
Actual		
December - Single-Detached	7	11
December - Multiples	158	10
December - Total	165	21
January to December - Single-Detached	265	210
January to December - Multiples	524	121
January to December - Total	789	331

Source: CMHC

<sup>1</sup> Census Metropolitan Area<sup>2</sup> 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 2016**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
December 2016	111	0	72	0	0	583	0	0	766
December 2015	50	2	117	1	0	0	0	0	170
% Change	122.0	-100.0	-38.5	-100.0	n/a	n/a	n/a	n/a	**
Year-to-date 2016	827	110	1,076	0	23	1,005	0	228	3,269
Year-to-date 2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-25.9	**	109.3	-100.0	-47.7	187.1	-100.0	n/a	59.2
UNDER CONSTRUCTION									
December 2016	620	30	810	0	42	1,407	90	228	3,227
December 2015	597	18	381	4	37	584	146	275	2,042
% Change	3.9	66.7	112.6	-100.0	13.5	140.9	-38.4	-17.1	58.0
COMPLETIONS									
December 2016	59	6	49	1	0	0	0	0	115
December 2015	145	0	83	0	0	0	0	0	228
% Change	-59.3	n/a	-41.0	n/a	n/a	n/a	n/a	n/a	-49.6
Year-to-date 2016	802	98	643	4	16	33	14	465	2,075
Year-to-date 2015	1,186	104	714	6	207	303	38	164	2,722
% Change	-32.4	-5.8	-9.9	-33.3	-92.3	-89.1	-63.2	183.5	-23.8
COMPLETED & NOT ABSORBED									
December 2016	69	35	236	0	21	3	n/a	n/a	364
December 2015	109	1	137	1	36	3	n/a	n/a	287
% Change	-36.7	**	72.3	-100.0	-41.7	0.0	n/a	n/a	26.8
ABSORBED									
December 2016	55	10	24	1	0	0	n/a	n/a	90
December 2015	142	0	35	0	2	0	n/a	n/a	179
% Change	-61.3	n/a	-31.4	n/a	-100.0	n/a	n/a	n/a	-49.7
Year-to-date 2016	842	64	544	5	31	33	n/a	n/a	1,519
Year-to-date 2015	1,140	104	588	7	176	303	n/a	n/a	2,318
% Change	-26.1	-38.5	-7.5	-28.6	-82.4	-89.1	n/a	n/a	-34.5

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

**Table 1.1b: Housing Activity Summary of Brantford CMA**  
**December 2016**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
December 2016	11	0	10	0	0	0	0	0	21
December 2015	7	0	6	0	0	152	0	0	165
% Change	57.1	n/a	66.7	n/a	n/a	-100.0	n/a	n/a	-87.3
Year-to-date 2016	210	14	86	0	6	12	0	3	331
Year-to-date 2015	264	16	184	1	19	152	0	153	789
% Change	-20.5	-12.5	-53.3	-100.0	-68.4	-92.1	n/a	-98.0	-58.0
UNDER CONSTRUCTION									
December 2016	78	12	102	0	25	160	8	0	385
December 2015	117	12	140	0	31	152	8	0	460
% Change	-33.3	0.0	-27.1	n/a	-19.4	5.3	0.0	n/a	-16.3
COMPLETIONS									
December 2016	24	0	5	0	0	0	2	0	31
December 2015	28	6	4	0	0	0	0	0	38
% Change	-14.3	-100.0	25.0	n/a	n/a	n/a	n/a	n/a	-18.4
Year-to-date 2016	241	16	124	0	12	4	2	3	402
Year-to-date 2015	290	8	45	6	30	0	4	211	594
% Change	-16.9	100.0	175.6	-100.0	-60.0	n/a	-50.0	-98.6	-32.3
COMPLETED & NOT ABSORBED									
December 2016	21	7	7	0	4	0	n/a	n/a	39
December 2015	35	6	9	0	10	0	n/a	n/a	60
% Change	-40.0	16.7	-22.2	n/a	-60.0	n/a	n/a	n/a	-35.0
ABSORBED									
December 2016	21	0	7	0	0	3	n/a	n/a	31
December 2015	16	2	0	0	0	0	n/a	n/a	18
% Change	31.3	-100.0	n/a	n/a	n/a	n/a	n/a	n/a	72.2
Year-to-date 2016	255	15	126	0	18	4	n/a	n/a	418
Year-to-date 2015	281	2	36	7	30	0	n/a	n/a	356
% Change	-9.3	**	**	-100.0	-40.0	n/a	n/a	n/a	17.4

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

**Table 1.2: Housing Activity Summary by Submarket**  
**December 2016**

	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									
December 2016	110	0	36	0	0	0	0	0	146
December 2015	44	0	34	0	0	0	0	0	78
Former Hamilton City									
December 2016	16	0	23	0	0	0	0	0	39
December 2015	9	0	0	0	0	0	0	0	9
Stoney Creek City									
December 2016	6	0	7	0	0	0	0	0	13
December 2015	1	0	0	0	0	0	0	0	1
Ancaster City									
December 2016	7	0	0	0	0	0	0	0	7
December 2015	4	0	0	0	0	0	0	0	4
Dundas Town									
December 2016	0	0	0	0	0	0	0	0	0
December 2015	0	0	0	0	0	0	0	0	0
Flamborough									
December 2016	67	0	0	0	0	0	0	0	67
December 2015	1	0	0	0	0	0	0	0	1
Glanbrook									
December 2016	14	0	6	0	0	0	0	0	20
December 2015	29	0	34	0	0	0	0	0	63
City of Burlington									
December 2016	0	0	0	0	0	363	0	0	363
December 2015	3	0	0	1	0	0	0	0	4
Grimsby									
December 2016	1	0	36	0	0	220	0	0	257
December 2015	3	2	83	0	0	0	0	0	88
Hamilton CMA									
December 2016	111	0	72	0	0	583	0	0	766
December 2015	50	2	117	1	0	0	0	0	170
Brant County									
December 2016	7	0	3	0	0	0	0	0	10
December 2015	7	0	6	0	0	0	0	0	13
Brantford City									
December 2016	4	0	7	0	0	0	0	0	11
December 2015	0	0	0	0	0	152	0	0	152
Brantford CMA									
December 2016	11	0	10	0	0	0	0	0	21
December 2015	7	0	6	0	0	152	0	0	165

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

**Table 1.2: Housing Activity Summary by Submarket**  
**December 2016**

	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 2016	549	30	661	0	6	30	90	228	1,594
December 2015	494	12	286	0	6	197	146	120	1,261
Former Hamilton City									
December 2016	81	4	117	0	0	30	90	100	422
December 2015	80	8	35	0	0	197	132	120	572
Stoney Creek City									
December 2016	68	26	97	0	6	0	0	128	325
December 2015	65	0	73	0	6	0	14	0	158
Ancaster City									
December 2016	44	0	64	0	0	0	0	0	108
December 2015	46	0	40	0	0	0	0	0	86
Dundas Town									
December 2016	6	0	0	0	0	0	0	0	6
December 2015	5	2	0	0	0	0	0	0	7
Flamborough									
December 2016	266	0	180	0	0	0	0	0	446
December 2015	13	0	21	0	0	0	0	0	34
Glanbrook									
December 2016	84	0	203	0	0	0	0	0	287
December 2015	285	2	117	0	0	0	0	0	404
City of Burlington									
December 2016	61	0	0	0	13	1,037	0	0	1,111
December 2015	70	4	12	4	31	387	0	155	663
Grimsby									
December 2016	10	0	149	0	23	340	0	0	522
December 2015	33	2	83	0	0	0	0	0	118
Hamilton CMA									
December 2016	620	30	810	0	42	1,407	90	228	3,227
December 2015	597	18	381	4	37	584	146	275	2,042
Brant County									
December 2016	58	2	9	0	0	0	8	0	77
December 2015	46	12	41	0	0	0	8	0	107
Brantford City									
December 2016	20	10	93	0	25	160	0	0	308
December 2015	71	0	99	0	31	152	0	0	353
Brantford CMA									
December 2016	78	12	102	0	25	160	8	0	385
December 2015	117	12	140	0	31	152	8	0	460

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



**Table 1.2: Housing Activity Summary by Submarket**  
**December 2016**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
December 2016	53	6	49	0	0	0	0	0	108
December 2015	133	0	83	0	0	0	0	0	216
Former Hamilton City									
December 2016	13	0	0	0	0	0	0	0	13
December 2015	27	0	16	0	0	0	0	0	43
Stoney Creek City									
December 2016	16	6	15	0	0	0	0	0	37
December 2015	23	0	41	0	0	0	0	0	64
Ancaster City									
December 2016	8	0	11	0	0	0	0	0	19
December 2015	16	0	0	0	0	0	0	0	16
Dundas Town									
December 2016	0	0	0	0	0	0	0	0	0
December 2015	0	0	0	0	0	0	0	0	0
Flamborough									
December 2016	5	0	7	0	0	0	0	0	12
December 2015	10	0	7	0	0	0	0	0	17
Glanbrook									
December 2016	11	0	16	0	0	0	0	0	27
December 2015	57	0	19	0	0	0	0	0	76
City of Burlington									
December 2016	5	0	0	1	0	0	0	0	6
December 2015	7	0	0	0	0	0	0	0	7
Grimsby									
December 2016	1	0	0	0	0	0	0	0	1
December 2015	5	0	0	0	0	0	0	0	5
Hamilton CMA									
December 2016	59	6	49	1	0	0	0	0	115
December 2015	145	0	83	0	0	0	0	0	228
Brant County									
December 2016	10	0	0	0	0	0	0	0	10
December 2015	13	4	0	0	0	0	0	0	17
Brantford City									
December 2016	14	0	5	0	0	0	2	0	21
December 2015	15	2	4	0	0	0	0	0	21
Brantford CMA									
December 2016	24	0	5	0	0	0	2	0	31
December 2015	28	6	4	0	0	0	0	0	38

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

**Table 1.2: Housing Activity Summary by Submarket**  
**December 2016**

	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 2016	67	33	214	0	21	3	n/a	n/a	338
December 2015	95	0	115	0	36	3	n/a	n/a	249
Former Hamilton City									
December 2016	9	0	35	0	4	0	n/a	n/a	48
December 2015	17	0	13	0	0	0	n/a	n/a	30
Stoney Creek City									
December 2016	35	33	27	0	15	0	n/a	n/a	110
December 2015	26	0	59	0	24	0	n/a	n/a	109
Ancaster City									
December 2016	5	0	15	0	0	0	n/a	n/a	20
December 2015	11	0	6	0	0	0	n/a	n/a	17
Dundas Town									
December 2016	0	0	0	0	0	0	n/a	n/a	0
December 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
December 2016	5	0	45	0	0	3	n/a	n/a	53
December 2015	1	0	10	0	0	3	n/a	n/a	14
Glanbrook									
December 2016	13	0	92	0	2	0	n/a	n/a	107
December 2015	40	0	27	0	12	0	n/a	n/a	79
City of Burlington									
December 2016	1	1	0	0	0	0	n/a	n/a	2
December 2015	8	1	0	0	0	0	n/a	n/a	9
Grimsby									
December 2016	1	1	22	0	0	0	n/a	n/a	24
December 2015	6	0	22	1	0	0	n/a	n/a	29
Hamilton CMA									
December 2016	69	35	236	0	21	3	n/a	n/a	364
December 2015	109	1	137	1	36	3	n/a	n/a	287
Brant County									
December 2016	2	7	2	0	0	0	n/a	n/a	11
December 2015	11	4	0	0	1	0	n/a	n/a	16
Brantford City									
December 2016	19	0	5	0	4	0	n/a	n/a	28
December 2015	24	2	9	0	9	0	n/a	n/a	44
Brantford CMA									
December 2016	21	7	7	0	4	0	n/a	n/a	39
December 2015	35	6	9	0	10	0	n/a	n/a	60

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

**Table 1.2: Housing Activity Summary by Submarket**  
**December 2016**

	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									
December 2016	47	10	24	0	0	0	n/a	n/a	81
December 2015	136	0	35	0	2	0	n/a	n/a	173
Former Hamilton City									
December 2016	13	0	0	0	0	0	n/a	n/a	13
December 2015	24	0	5	0	0	0	n/a	n/a	29
Stoney Creek City									
December 2016	16	10	14	0	0	0	n/a	n/a	40
December 2015	28	0	21	0	0	0	n/a	n/a	49
Ancaster City									
December 2016	8	0	6	0	0	0	n/a	n/a	14
December 2015	15	0	0	0	0	0	n/a	n/a	15
Dundas Town									
December 2016	0	0	0	0	0	0	n/a	n/a	0
December 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
December 2016	3	0	1	0	0	0	n/a	n/a	4
December 2015	10	0	3	0	0	0	n/a	n/a	13
Glanbrook									
December 2016	7	0	3	0	0	0	n/a	n/a	10
December 2015	59	0	6	0	2	0	n/a	n/a	67
City of Burlington									
December 2016	5	0	0	1	0	0	n/a	n/a	6
December 2015	6	0	0	0	0	0	n/a	n/a	6
Grimsby									
December 2016	3	0	0	0	0	0	n/a	n/a	3
December 2015	0	0	0	0	0	0	n/a	n/a	0
Hamilton CMA									
December 2016	55	10	24	1	0	0	n/a	n/a	90
December 2015	142	0	35	0	2	0	n/a	n/a	179
Brant County									
December 2016	12	0	3	0	0	0	n/a	n/a	15
December 2015	8	0	0	0	0	0	n/a	n/a	8
Brantford City									
December 2016	9	0	4	0	0	3	n/a	n/a	16
December 2015	8	2	0	0	0	0	n/a	n/a	10
Brantford CMA									
December 2016	21	0	7	0	0	3	n/a	n/a	31
December 2015	16	2	0	0	0	0	n/a	n/a	18

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

**Table 1.3a: History of Housing Starts of Hamilton CMA  
2007 - 2016**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2016	827	110	1,076	0	23	1,005	0	228	3,269
% Change	-25.9	**	109.3	-100.0	-47.7	187.1	-100.0	n/a	59.2
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

Source: CMHC (Starts and Completions Survey)

**Table 1.3b: History of Housing Starts of Brantford CMA  
2007 - 2016**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2016	210	14	86	0	6	12	0	3	331
% Change	-20.5	-12.5	-53.3	-100.0	-68.4	-92.1	n/a	-98.0	-58.0
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

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type**  
**December 2016**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	% Change
<b>Hamilton CMA</b>	111	51	0	2	72	117	583	0	766	170	**
City of Hamilton	110	44	0	0	36	34	0	0	146	78	87.2
Former Hamilton City	16	9	0	0	23	0	0	0	39	9	**
Stoney Creek City	6	1	0	0	7	0	0	0	13	1	**
Ancaster City	7	4	0	0	0	0	0	0	7	4	75.0
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	67	1	0	0	0	0	0	0	67	1	**
Glanbrook	14	29	0	0	6	34	0	0	20	63	-68.3
City of Burlington	0	4	0	0	0	0	363	0	363	4	**
Grimsby	1	3	0	2	36	83	220	0	257	88	192.0
<b>Brantford CMA</b>	11	7	0	0	10	6	0	152	21	165	-87.3
Brant County	7	7	0	0	3	6	0	0	10	13	-23.1
Brantford City	4	0	0	0	7	0	0	152	11	152	-92.8

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - December 2016**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
<b>Hamilton CMA</b>	827	1,122	110	24	1,099	539	1,233	369	3,269	2,054	59.2
City of Hamilton	771	995	110	18	1,010	413	228	36	2,119	1,462	44.9
Former Hamilton City	121	188	8	12	157	51	100	36	386	287	34.5
Stoney Creek City	127	217	102	2	157	156	128	0	514	375	37.1
Ancaster City	69	85	0	0	112	46	0	0	181	131	38.2
Dundas Town	7	7	0	2	0	0	0	0	7	9	-22.2
Flamborough	306	30	0	0	251	45	0	0	557	75	**
Glanbrook	141	468	0	2	333	115	0	0	474	585	-19.0
City of Burlington	44	79	0	4	0	43	665	333	709	459	54.5
Grimsby	12	48	0	2	89	83	340	0	441	133	**
<b>Brantford CMA</b>	210	265	14	16	92	203	15	305	331	789	-58.0
Brant County	115	83	4	14	3	70	0	0	122	167	-26.9
Brantford City	95	182	10	2	89	133	15	305	209	622	-66.4

Source: CMHC (Starts and Completions Survey)



**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market**  
**December 2016**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015
<b>Hamilton CMA</b>	72	117	0	0	583	0	0	0
City of Hamilton	36	34	0	0	0	0	0	0
Former Hamilton City	23	0	0	0	0	0	0	0
Stoney Creek City	7	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	6	34	0	0	0	0	0	0
City of Burlington	0	0	0	0	363	0	0	0
Grimsby	36	83	0	0	220	0	0	0
<b>Brantford CMA</b>	10	6	0	0	0	152	0	0
Brant County	3	6	0	0	0	0	0	0
Brantford City	7	0	0	0	0	152	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market**  
**January - December 2016**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
<b>Hamilton CMA</b>	1,099	539	0	0	1,005	369	228	0
City of Hamilton	1,010	413	0	0	0	36	228	0
Former Hamilton City	157	51	0	0	0	36	100	0
Stoney Creek City	157	156	0	0	0	0	128	0
Ancaster City	112	46	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	251	45	0	0	0	0	0	0
Glanbrook	333	115	0	0	0	0	0	0
City of Burlington	0	43	0	0	665	333	0	0
Grimsby	89	83	0	0	340	0	0	0
<b>Brantford CMA</b>	92	203	0	0	12	152	3	153
Brant County	3	70	0	0	0	0	0	0
Brantford City	89	133	0	0	12	152	3	153

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market**  
**December 2016**

Submarket	Freehold		Condominium		Rental		Total*	
	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015
<b>Hamilton CMA</b>	183	169	583	1	0	0	766	170
City of Hamilton	146	78	0	0	0	0	146	78
Former Hamilton City	39	9	0	0	0	0	39	9
Stoney Creek City	13	1	0	0	0	0	13	1
Ancaster City	7	4	0	0	0	0	7	4
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	67	1	0	0	0	0	67	1
Glanbrook	20	63	0	0	0	0	20	63
City of Burlington	0	3	363	1	0	0	363	4
Grimsby	37	88	220	0	0	0	257	88
<b>Brantford CMA</b>	21	13	0	152	0	0	21	165
Brant County	10	13	0	0	0	0	10	13
Brantford City	11	0	0	152	0	0	11	152

**Table 2.5: Starts by Submarket and by Intended Market**  
**January - December 2016**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
<b>Hamilton CMA</b>	2,013	1,652	1,028	400	228	2	3,269	2,054
City of Hamilton	1,891	1,424	0	36	228	2	2,119	1,462
Former Hamilton City	286	268	0	17	100	2	386	287
Stoney Creek City	386	356	0	19	128	0	514	375
Ancaster City	181	131	0	0	0	0	181	131
Dundas Town	7	9	0	0	0	0	7	9
Flamborough	557	75	0	0	0	0	557	75
Glanbrook	474	585	0	0	0	0	474	585
City of Burlington	44	97	665	362	0	0	709	459
Grimsby	78	131	363	2	0	0	441	133
<b>Brantford CMA</b>	310	464	18	172	3	153	331	789
Brant County	122	166	0	1	0	0	122	167
Brantford City	188	298	18	171	3	153	209	622

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**  
**December 2016**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	% Change
<b>Hamilton CMA</b>	60	145	6	0	49	83	0	0	115	228	-49.6
City of Hamilton	53	133	6	0	49	83	0	0	108	216	-50.0
Former Hamilton City	13	27	0	0	0	16	0	0	13	43	-69.8
Stoney Creek City	16	23	6	0	15	41	0	0	37	64	-42.2
Ancaster City	8	16	0	0	11	0	0	0	19	16	18.8
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	5	10	0	0	7	7	0	0	12	17	-29.4
Glanbrook	11	57	0	0	16	19	0	0	27	76	-64.5
City of Burlington	6	7	0	0	0	0	0	0	6	7	-14.3
Grimsby	1	5	0	0	0	0	0	0	1	5	-80.0
<b>Brantford CMA</b>	26	28	0	6	5	4	0	0	31	38	-18.4
Brant County	10	13	0	4	0	0	0	0	10	17	-41.2
Brantford City	16	15	0	2	5	4	0	0	21	21	0.0

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - December 2016**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
<b>Hamilton CMA</b>	806	1,192	98	106	673	957	498	467	2,075	2,722	-23.8
City of Hamilton	714	988	92	104	651	723	310	225	1,767	2,040	-13.4
Former Hamilton City	120	203	12	58	81	82	310	121	523	464	12.7
Stoney Creek City	124	315	76	42	147	308	0	65	347	730	-52.5
Ancaster City	71	110	0	0	83	48	0	39	154	197	-21.8
Dundas Town	6	5	2	0	0	0	0	0	8	5	60.0
Flamborough	53	99	0	4	93	112	0	0	146	215	-32.1
Glanbrook	340	256	2	0	247	173	0	0	589	429	37.3
City of Burlington	57	113	4	2	22	78	188	205	271	398	-31.9
Grimsby	35	91	2	0	0	156	0	37	37	284	-87.0
<b>Brantford CMA</b>	243	297	16	8	136	78	7	211	402	594	-32.3
Brant County	100	93	14	4	35	23	0	0	149	120	24.2
Brantford City	143	204	2	4	101	55	7	211	253	474	-46.6

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market**  
**December 2016**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015
<b>Hamilton CMA</b>	49	83	0	0	0	0	0	0
City of Hamilton	49	83	0	0	0	0	0	0
Former Hamilton City	0	16	0	0	0	0	0	0
Stoney Creek City	15	41	0	0	0	0	0	0
Ancaster City	11	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	7	7	0	0	0	0	0	0
Glanbrook	16	19	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
<b>Brantford CMA</b>	5	4	0	0	0	0	0	0
Brant County	0	0	0	0	0	0	0	0
Brantford City	5	4	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market**  
**January - December 2016**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
<b>Hamilton CMA</b>	659	921	14	36	33	303	465	164
City of Hamilton	637	687	14	36	0	213	310	12
Former Hamilton City	81	46	0	36	0	119	310	2
Stoney Creek City	133	308	14	0	0	55	0	10
Ancaster City	83	48	0	0	0	39	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	93	112	0	0	0	0	0	0
Glanbrook	247	173	0	0	0	0	0	0
City of Burlington	22	78	0	0	33	90	155	115
Grimsby	0	156	0	0	0	0	0	37
<b>Brantford CMA</b>	136	75	0	3	4	0	3	211
Brant County	35	23	0	0	0	0	0	0
Brantford City	101	52	0	3	4	0	3	211

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market**  
**December 2016**

Submarket	Freehold		Condominium		Rental		Total*	
	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015
<b>Hamilton CMA</b>	114	228	1	0	0	0	115	228
City of Hamilton	108	216	0	0	0	0	108	216
Former Hamilton City	13	43	0	0	0	0	13	43
Stoney Creek City	37	64	0	0	0	0	37	64
Ancaster City	19	16	0	0	0	0	19	16
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	12	17	0	0	0	0	12	17
Glanbrook	27	76	0	0	0	0	27	76
City of Burlington	5	7	1	0	0	0	6	7
Grimsby	1	5	0	0	0	0	1	5
<b>Brantford CMA</b>	29	38	0	0	2	0	31	38
Brant County	10	17	0	0	0	0	10	17
Brantford City	19	21	0	0	2	0	21	21

**Table 3.5: Completions by Submarket and by Intended Market**  
**January - December 2016**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
<b>Hamilton CMA</b>	1,543	2,004	53	516	479	202	2,075	2,722
City of Hamilton	1,437	1,629	6	361	324	50	1,767	2,040
Former Hamilton City	207	291	6	133	310	40	523	464
Stoney Creek City	333	598	0	122	14	10	347	730
Ancaster City	154	158	0	39	0	0	154	197
Dundas Town	8	5	0	0	0	0	8	5
Flamborough	146	212	0	3	0	0	146	215
Glanbrook	589	365	0	64	0	0	589	429
City of Burlington	69	153	47	130	155	115	271	398
Grimsby	37	222	0	25	0	37	37	284
<b>Brantford CMA</b>	381	343	16	36	5	215	402	594
Brant County	149	110	0	10	0	0	149	120
Brantford City	232	233	16	26	5	215	253	474

Source: CMHC (Starts and Completions Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range**  
**December 2016**

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 2016	2	4.3	4	8.5	5	10.6	14	29.8	22	46.8	47	-	530,319
December 2015	12	8.8	23	16.9	24	17.6	38	27.9	39	28.7	136	-	493,669
Year-to-date 2016	105	14.2	133	17.9	134	18.1	161	21.7	209	28.2	742	455,000	473,896
Year-to-date 2015	86	9.2	158	16.9	117	12.5	241	25.8	332	35.5	934	480,000	500,541
Former Hamilton City													
December 2016	1	7.7	1	7.7	1	7.7	6	46.2	4	30.8	13	-	-
December 2015	0	0.0	2	8.3	4	16.7	14	58.3	4	16.7	24	-	-
Year-to-date 2016	22	17.2	12	9.4	18	14.1	48	37.5	28	21.9	128	-	462,427
Year-to-date 2015	19	10.1	28	14.9	32	17.0	77	41.0	32	17.0	188	-	498,225
Stoney Creek City													
December 2016	0	0.0	3	18.8	2	12.5	7	43.8	4	25.0	16	-	-
December 2015	0	0.0	3	10.7	4	14.3	8	28.6	13	46.4	28	-	532,677
Year-to-date 2016	4	3.5	12	10.4	16	13.9	28	24.3	55	47.8	115	-	520,429
Year-to-date 2015	18	6.1	42	14.2	25	8.5	65	22.0	145	49.2	295	490,000	511,058
Ancaster City													
December 2016	0	0.0	0	0.0	0	0.0	1	12.5	7	87.5	8	-	-
December 2015	0	0.0	0	0.0	3	20.0	1	6.7	11	73.3	15	-	600,000
Year-to-date 2016	3	3.9	2	2.6	9	11.7	8	10.4	55	71.4	77	-	535,299
Year-to-date 2015	4	3.6	1	0.9	6	5.4	18	16.1	83	74.1	112	555,000	630,958
Dundas Town													
December 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
December 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	0	0.0	1	16.7	1	16.7	0	0.0	4	66.7	6	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	2	40.0	3	60.0	5	-	-
Flamborough													
December 2016	1	33.3	0	0.0	0	0.0	0	0.0	2	66.7	3	-	-
December 2015	2	20.0	0	0.0	1	10.0	1	10.0	6	60.0	10	-	-
Year-to-date 2016	10	20.4	13	26.5	5	10.2	4	8.2	17	34.7	49	-	412,792
Year-to-date 2015	16	15.8	33	32.7	4	4.0	25	24.8	23	22.8	101	-	352,007
Glanbrook													
December 2016	0	0.0	0	0.0	2	28.6	0	0.0	5	71.4	7	-	-
December 2015	10	16.9	18	30.5	12	20.3	14	23.7	5	8.5	59	-	422,559
Year-to-date 2016	66	18.0	93	25.3	85	23.2	73	19.9	50	13.6	367	450,000	438,359
Year-to-date 2015	29	12.4	54	23.2	50	21.5	54	23.2	46	19.7	233	-	440,654
City of Burlington													
December 2016	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	-	-
December 2015	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	-	2,325,000
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	63	100.0	63	-	1,540,483
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	111	100.0	111	640,000	1,305,068
Grimsby													
December 2016	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
December 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	1	2.4	3	7.3	3	7.3	8	19.5	26	63.4	41	-	588,099
Year-to-date 2015	9	9.3	24	24.7	21	21.6	19	19.6	24	24.7	97	-	450,911

Source: CMHC (Market Absorption Survey)



**Table 4a: Absorbed Single-Detached Units by Price Range**  
**December 2016**

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 2016	2	3.6	4	7.1	5	8.9	14	25.0	31	55.4	56	522,500	668,910
December 2015	12	8.5	23	16.2	24	16.9	38	26.8	45	31.7	142	480,000	571,049
Year-to-date 2016	106	12.5	136	16.1	137	16.2	169	20.0	298	35.2	846	470,000	552,712
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

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range**  
**December 2016**

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 2016	3	25.0	3	25.0	2	16.7	2	16.7	2	16.7	12	-	408,525
December 2015	0	0.0	0	0.0	3	37.5	0	0.0	5	62.5	8	-	529,350
Year-to-date 2016	19	17.4	21	19.3	18	16.5	13	11.9	38	34.9	109	-	458,968
Year-to-date 2015	10	10.8	8	8.6	14	15.1	10	10.8	51	54.8	93	515,000	506,815
Brantford City													
December 2016	0	0.0	3	33.3	0	0.0	0	0.0	6	66.7	9	-	532,782
December 2015	2	25.0	4	50.0	0	0.0	2	25.0	0	0.0	8	-	374,150
Year-to-date 2016	34	23.4	42	29.0	14	9.7	12	8.3	43	29.7	145	495,000	433,203
Year-to-date 2015	52	27.1	48	25.0	32	16.7	39	20.3	21	10.9	192	400,000	400,351
Brantford CMA													
December 2016	3	14.3	6	28.6	2	9.5	2	9.5	8	38.1	21	445,000	461,778
December 2015	2	12.5	4	25.0	3	18.8	2	12.5	5	31.3	16	407,500	451,750
Year-to-date 2016	53	20.9	63	24.8	32	12.6	25	9.8	81	31.9	254	410,000	447,917
Year-to-date 2015	62	21.8	56	19.6	46	16.1	49	17.2	72	25.3	285	425,000	443,406

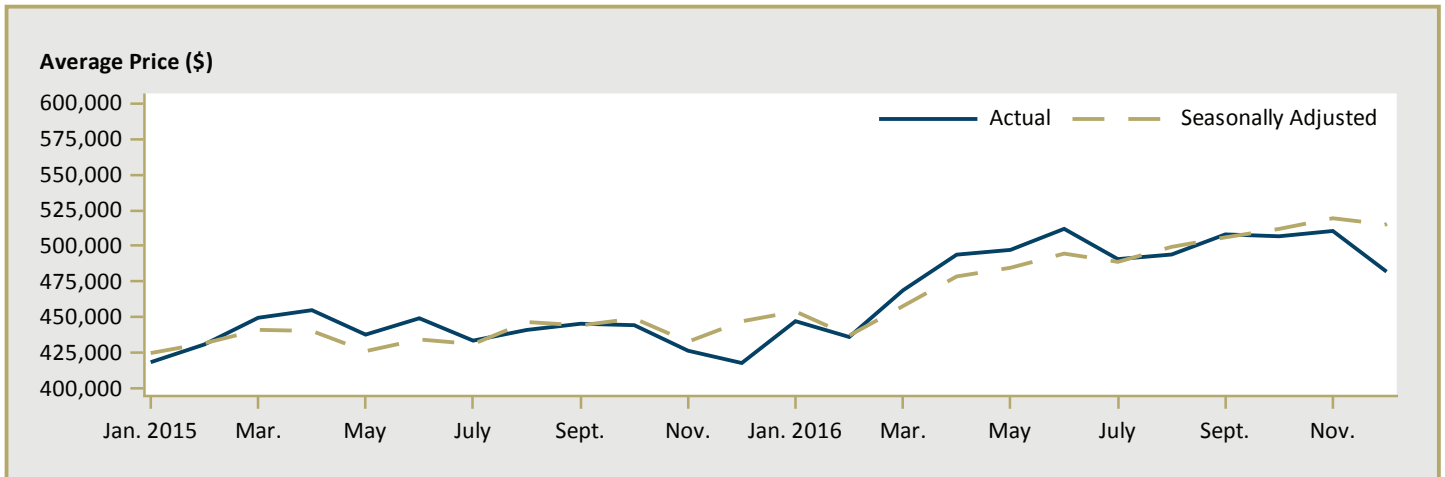
Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units**  
**December 2016**

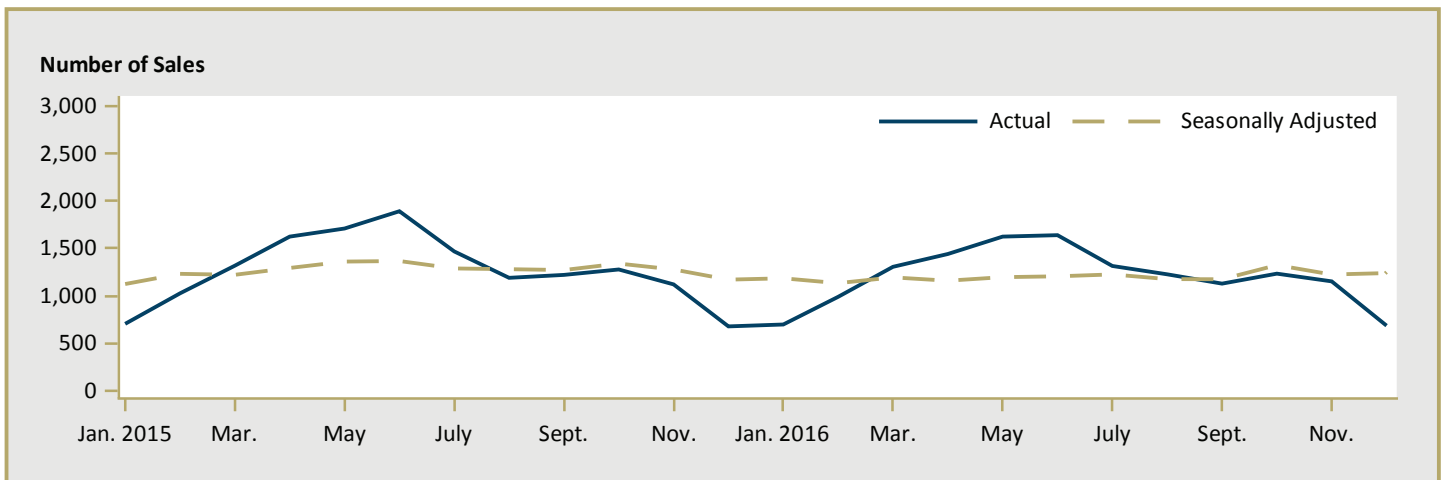
Submarket	Dec 2016	Dec 2015	% Change	YTD 2016	YTD 2015	% Change
<b>Hamilton CMA</b>	668,910	571,049	17.1	552,712	569,843	-3.0
City of Hamilton	530,319	493,669	7.4	473,896	500,541	-5.3
Former Hamilton City	-	-	n/a	462,427	498,225	-7.2
Stoney Creek City	-	532,677	n/a	520,429	511,058	1.8
Ancaster City	-	600,000	n/a	535,299	630,958	-15.2
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	412,792	352,007	17.3
Glanbrook	-	422,559	n/a	438,359	440,654	-0.5
City of Burlington	-	2,325,000	n/a	1,540,483	1,305,068	18.0
Grimsby	-	-	n/a	588,099	450,911	30.4
<b>Brantford CMA</b>	461,778	451,750	2.2	447,917	443,406	1.0
Brant County	408,525	529,350	-22.8	458,968	506,815	-9.4
Brantford City	532,782	374,150	42.4	433,203	400,351	8.2

Source: CMHC (Market Absorption Survey)

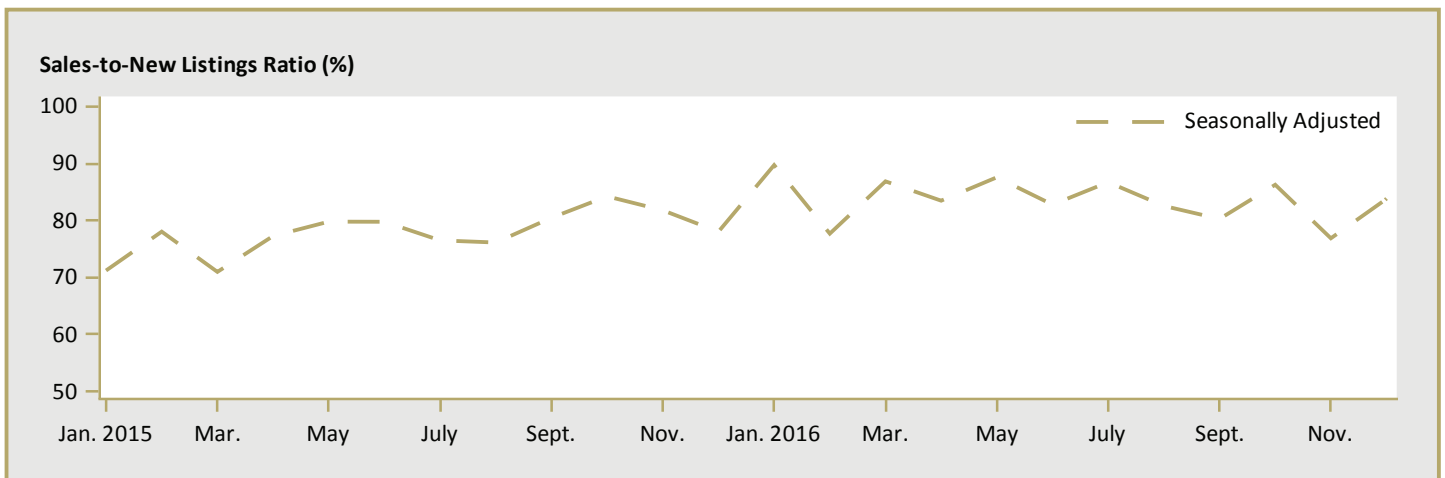
**Figure 5.1a: MLS® Residential Average Price for Hamilton**



**Figure 5.2a: MLS® Residential Sales for Hamilton**



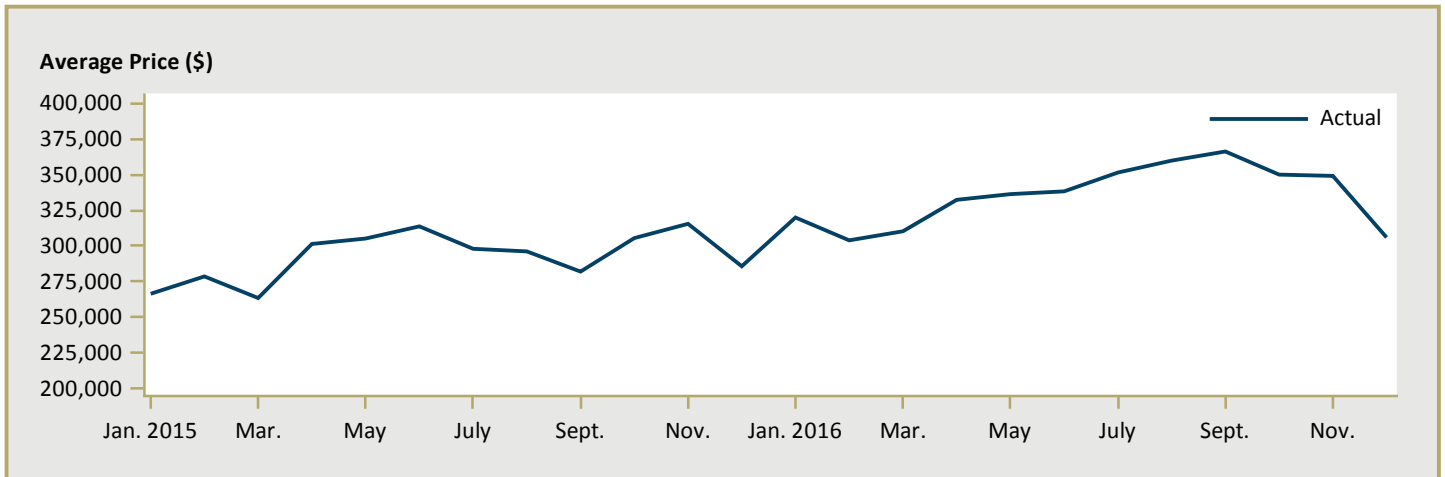
**Figure 5.3a: MLS® Residential Sales-to- New Listings Ratio for Hamilton**



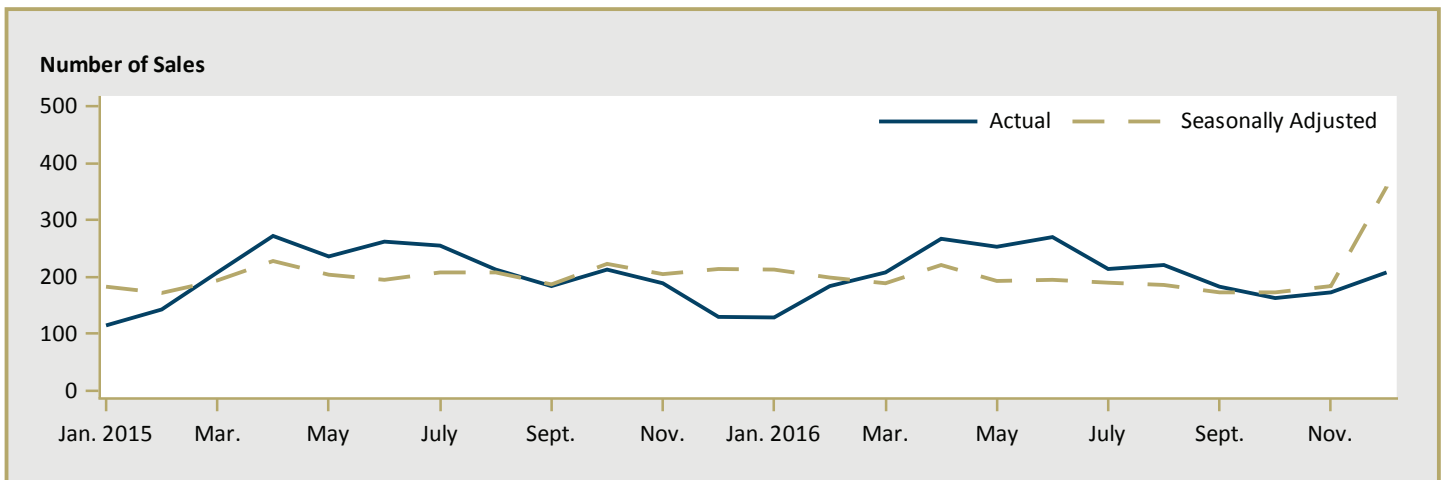
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Source: CREA / Haver Analytics

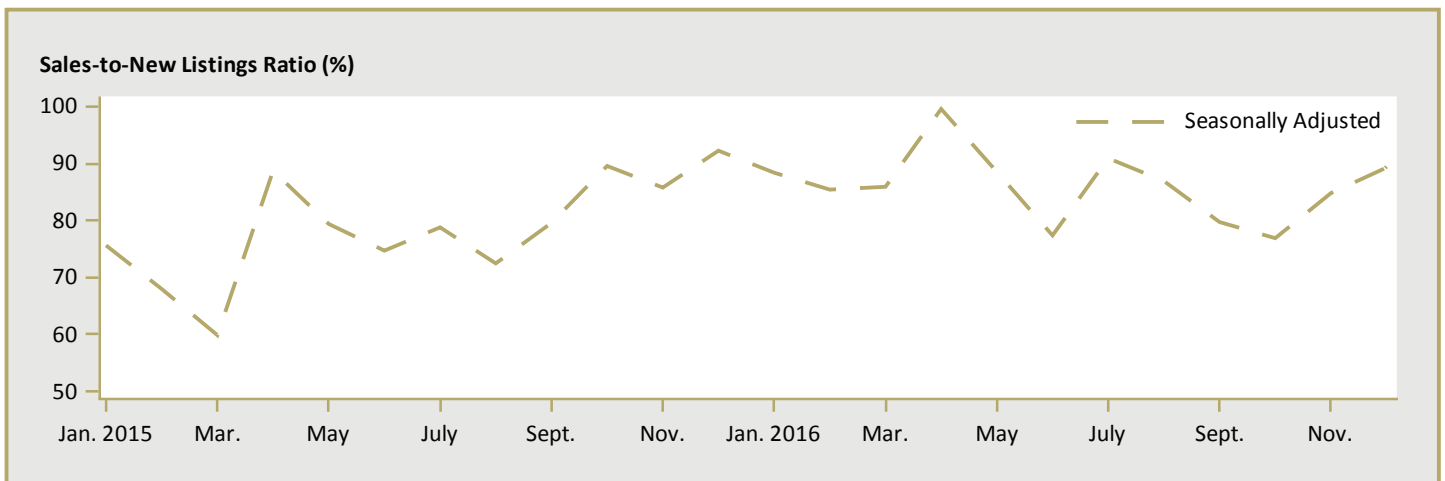
**Figure 5.1b: MLS® Residential Average Price for Brantford**



**Figure 5.2b: MLS® Residential Sales for Brantford**



**Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford**



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

Source: CREA / Haver Analytics

Note: Seasonally adjusted data of average price are not available at the time of publication.

**Table 6a: Economic Indicators**  
**December 2016**

		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						
2015	January	570	3.14	4.79	113.5	125.3	379.5	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	116.6	127.5	385.4	5.9	63.5	953
2016	January	561	3.14	4.64	116.7	127.8	383.8	6.4	63.5	971
	February	561	3.14	4.64	117.3	128.2	383.4	6.1	63.1	986
	March	561	3.14	4.64	117.3	129.0	384.1	5.9	63.1	985
	April	561	3.14	4.64	117.3	129.6	387.8	5.4	63.3	977
	May	561	3.14	4.64	117.5	130.1	383.7	5.8	62.8	954
	June	561	3.14	4.64	117.5	130.4	382.0	6.0	62.6	949
	July	567	3.14	4.74	118.3	130.3	378.8	6.1	62.1	946
	August	567	3.14	4.74	118.6	129.9	378.7	6.2	62.1	950
	September	561	3.14	4.64	118.6	130.1	381.9	6.4	62.6	954
	October	561	3.14	4.64	118.6	130.6	385.3	6.4	63.1	961
	November	561	3.14	4.64	119.4	130.2	392.1	6.3	64.1	973
	December	561	3.14	4.64		130.0	397.4	5.9	64.6	976

"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 2016**

		Interest Rates			NHPI, Total, Ontario 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						
2015	January	570	3.14	4.79	119.7	125.3	70.8	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	123.5	127.5	68.5	4.9	64.2	875
2016	January	561	3.14	4.64	123.7	127.8	68.3	5.8	64.6	874
	February	561	3.14	4.64	124.2	128.2	68.7	5.8	64.9	873
	March	561	3.14	4.64	124.5	129.0	68.3	6.9	65.2	867
	April	561	3.14	4.64	125.1	129.6	68.4	7.2	65.5	869
	May	561	3.14	4.64	126.9	130.1	69.0	7.5	66.2	869
	June	561	3.14	4.64	127.4	130.4	69.5	6.5	65.8	874
	July	567	3.14	4.74	128.4	130.3	69.9	5.5	65.5	867
	August	567	3.14	4.74	129.0	129.9	69.3	6.1	65.3	870
	September	561	3.14	4.64	129.4	130.1	68.8	6.1	64.7	865
	October	561	3.14	4.64	130.7	130.6	69.2	6.2	65.1	880
	November	561	3.14	4.64	131.2	130.2	71.2	4.8	65.9	882
	December	561	3.14	4.64		130.0	73.4	4.7	67.7	890

"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 on 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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