

HOUSING NOW TABLES

Hamilton and Brantford CMAs

Date Released: October 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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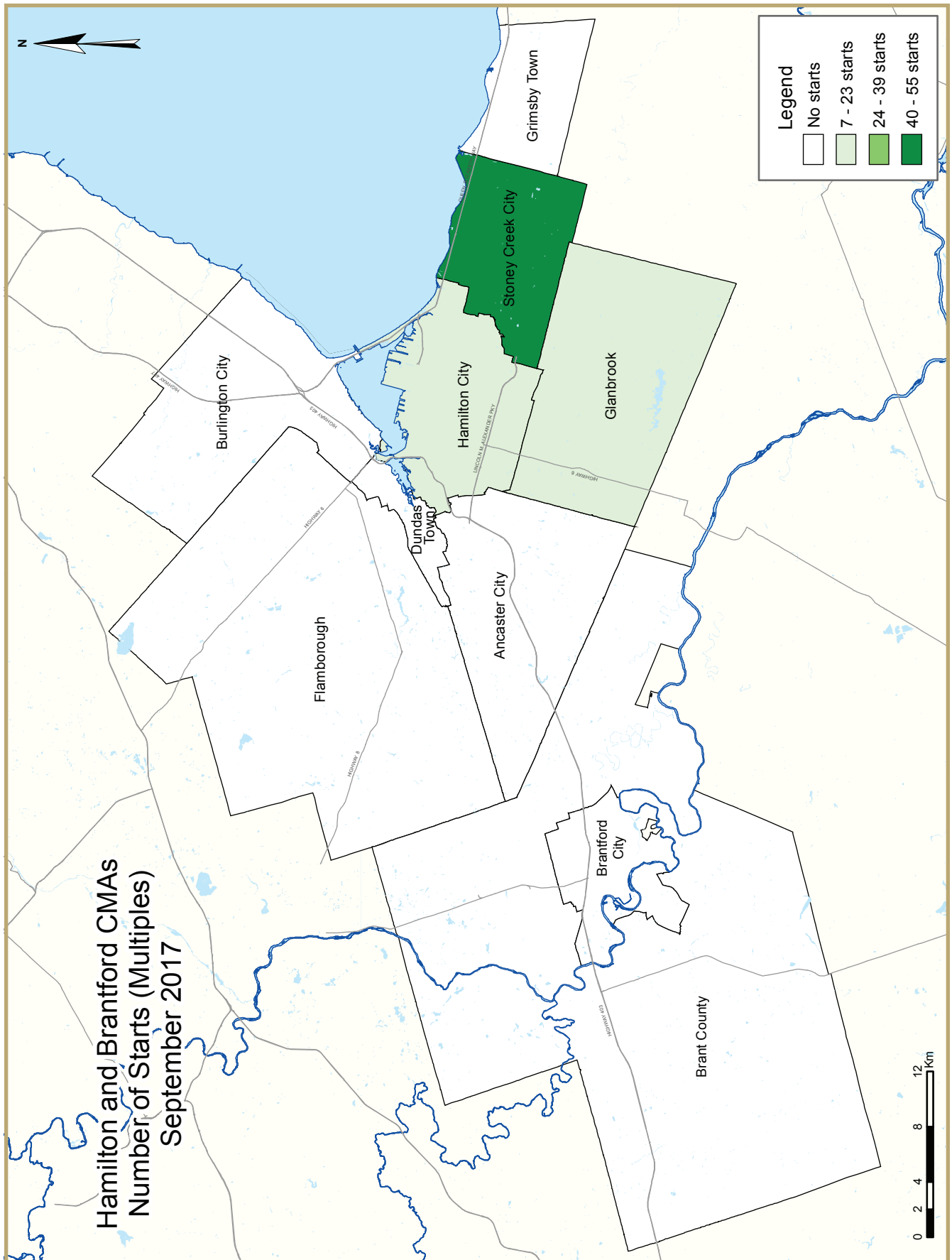
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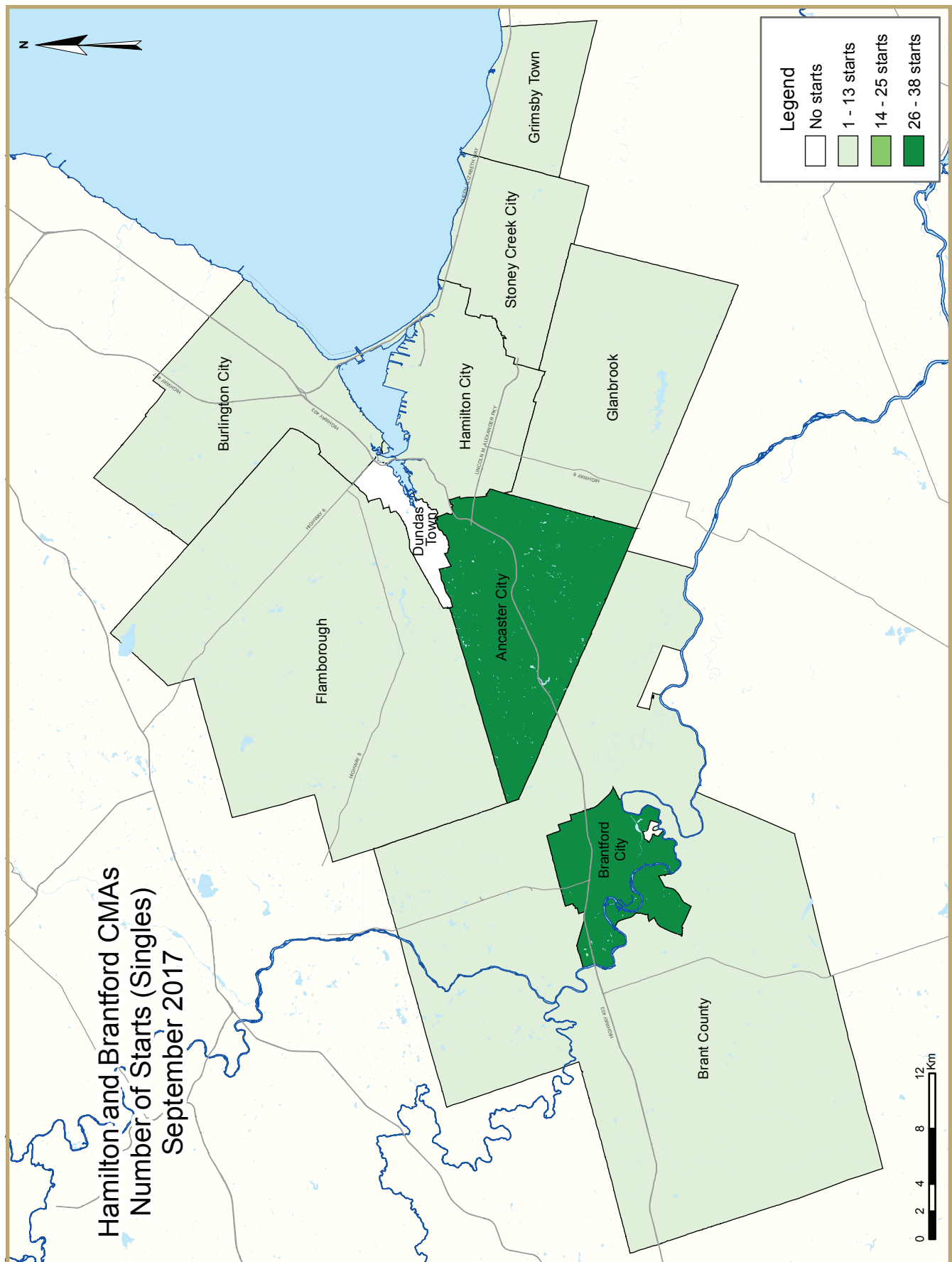
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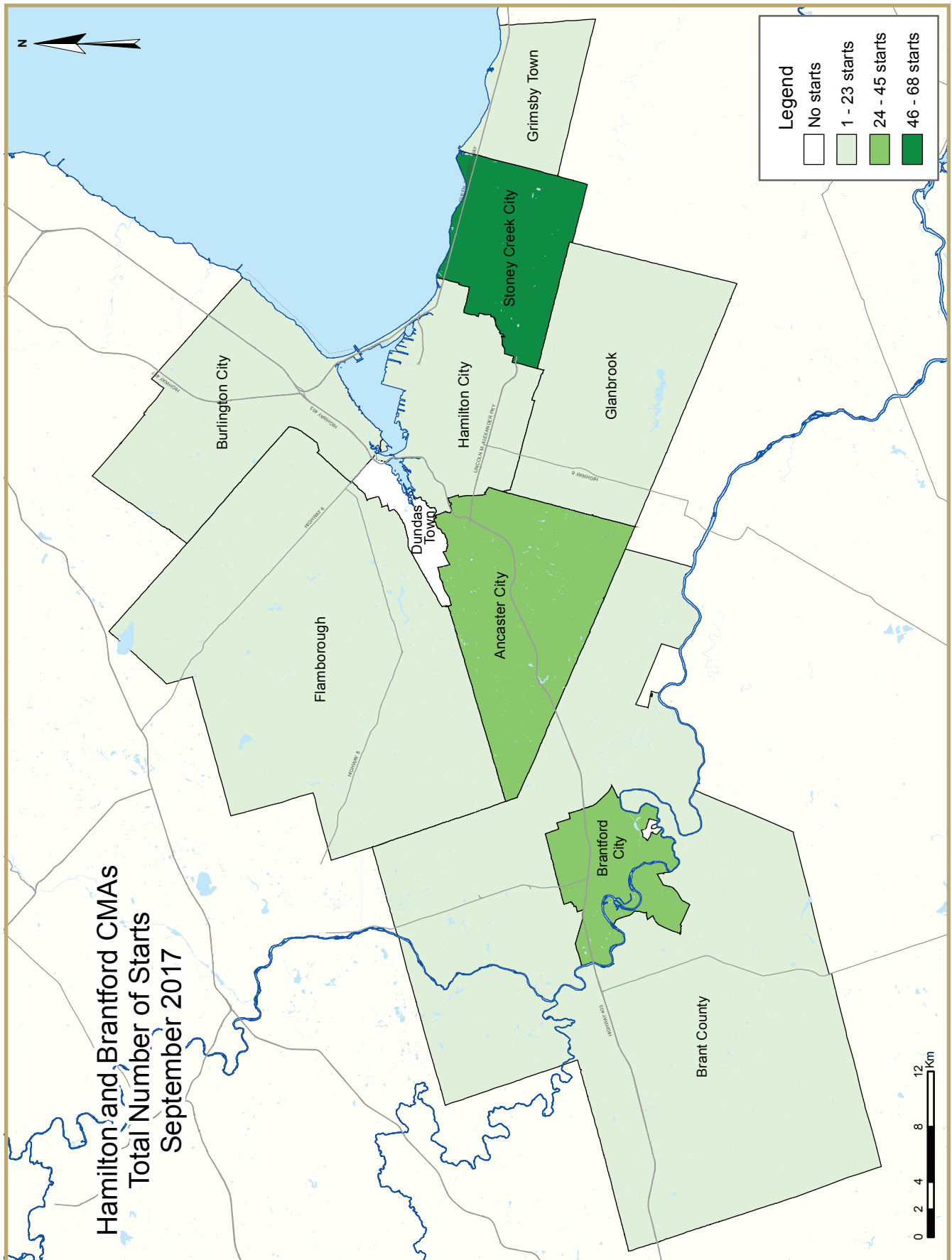
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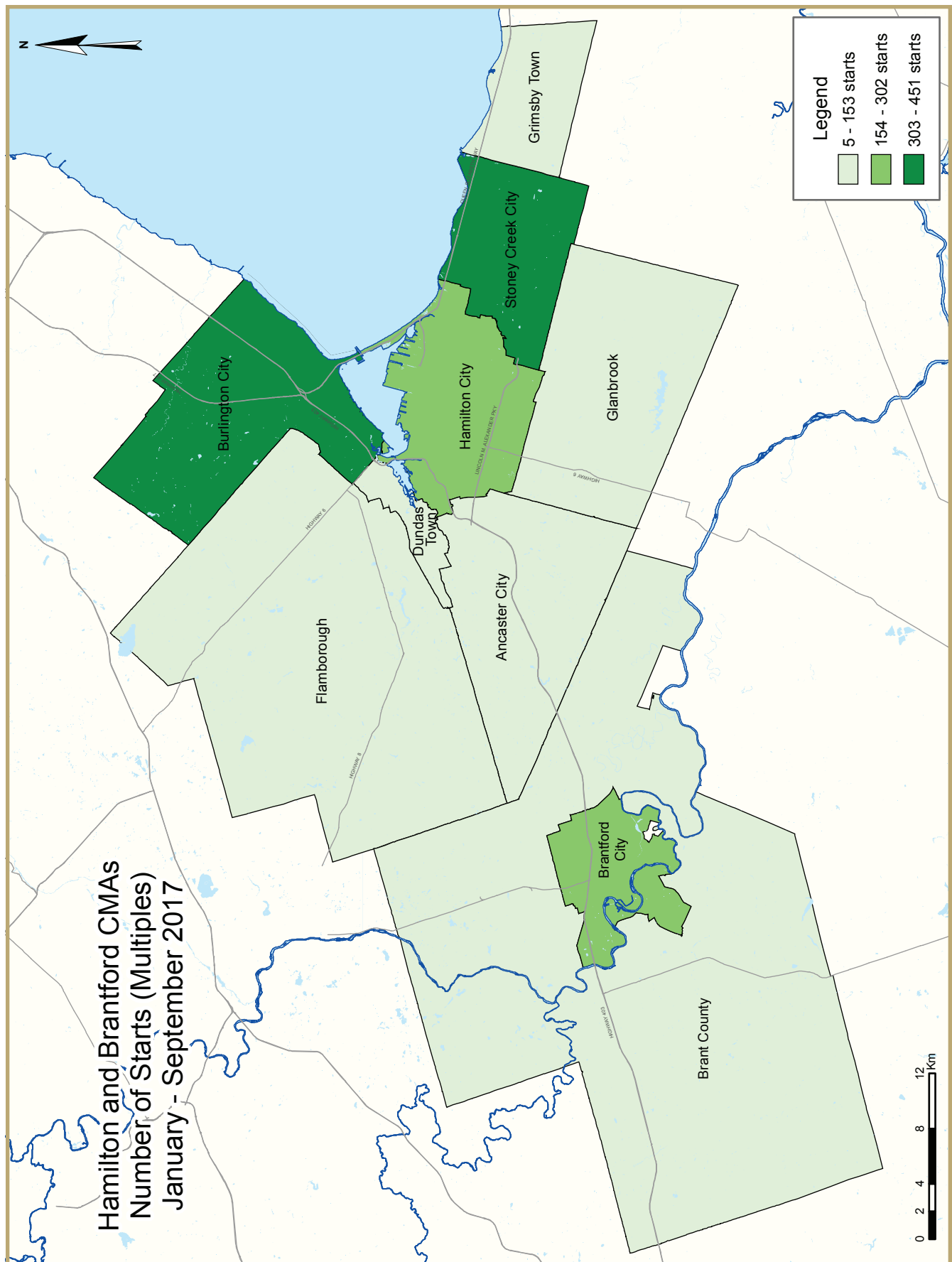
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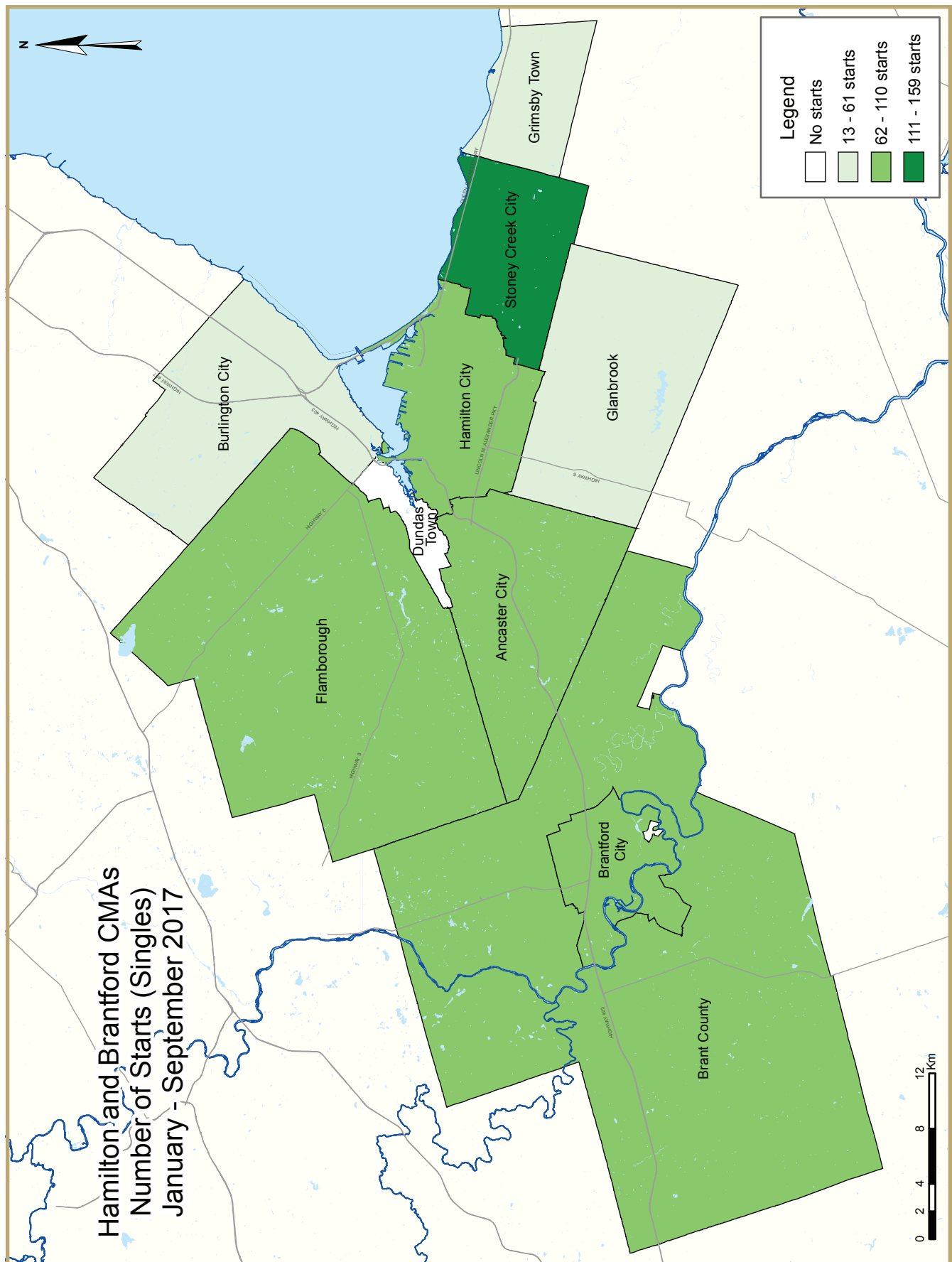
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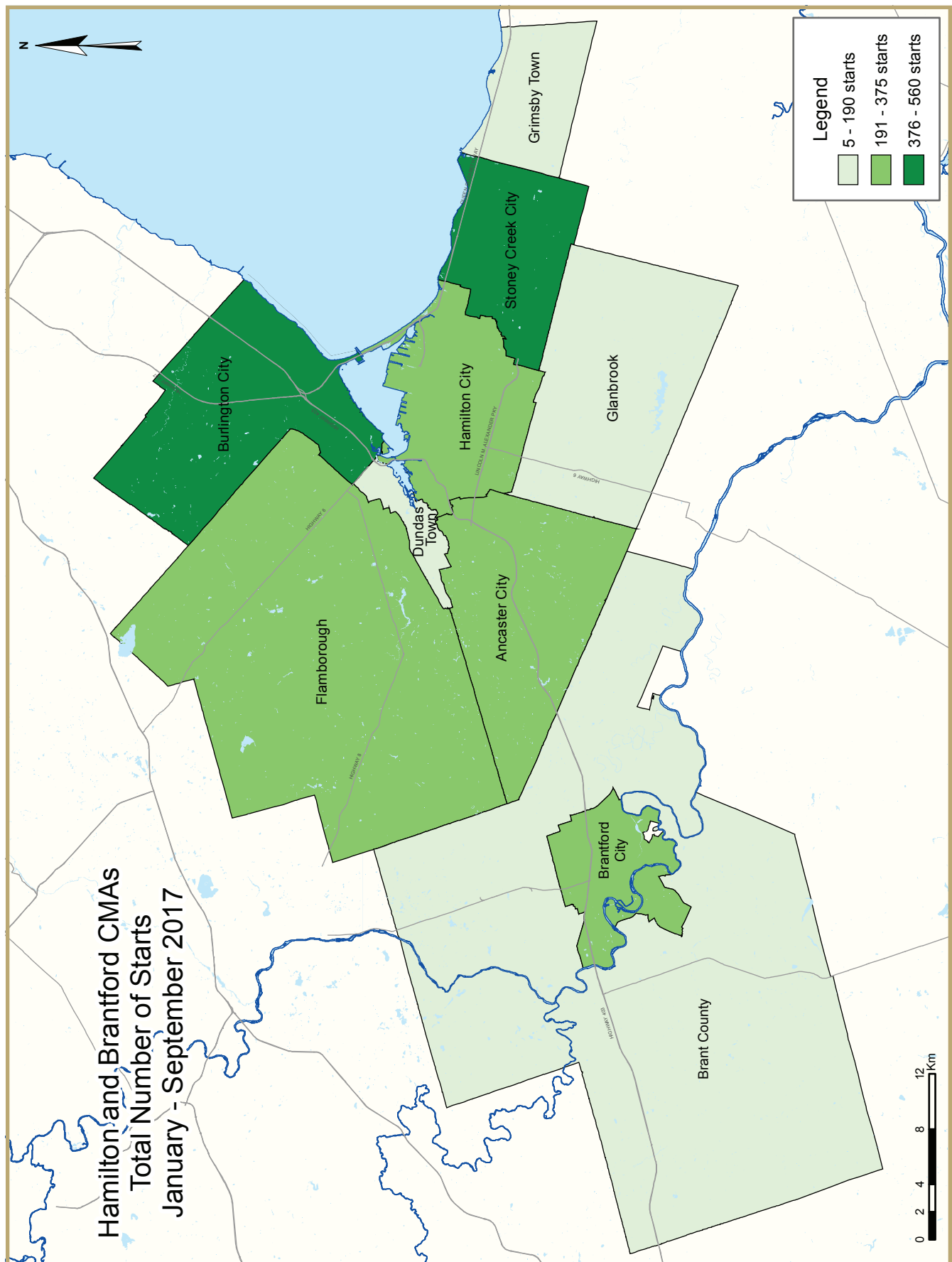












HOUSING NOW REPORT TABLES

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- 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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- I.3 History of Housing Activity (once a year)
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- 4.1 Average Price (\$) of Absorbed Single-Detached Units
- 5 MLS® Residential Activity
- 6 Economic Indicators

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) September 2017		
Hamilton CMA ¹	August 2017	September 2017
Trend ²	2,524	2,627
SAAR	4,637	1,767
	September 2016	September 2017
Actual		
September - Single-Detached	33	70
September - Multiples	106	78
September - Total	139	148
January to September - Single-Detached	552	535
January to September - Multiples	1,513	1,465
January to September - Total	2,065	2,000

Table 1b: Housing Starts (SAAR and Trend) September 2017		
Brantford CMA ¹	August 2017	September 2017
Trend ²	635	665
SAAR	515	346
	September 2016	September 2017
Actual		
September - Single-Detached	12	36
September - Multiples	39	-
September - Total	51	36
January to September - Single-Detached	180	149
January to September - Multiples	85	231
January to September - Total	265	380

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
September 2017

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
September 2017	70	2	36	0	0	40	0	0	148
September 2016	33	0	102	0	4	0	0	0	139
% Change	112.1	n/a	-64.7	n/a	-100.0	n/a	n/a	n/a	6.5
Year-to-date 2017	535	74	563	0	0	828	0	0	2,000
Year-to-date 2016	552	110	749	0	4	422	0	228	2,065
% Change	-3.1	-32.7	-24.8	n/a	-100.0	96.2	n/a	-100.0	-3.1
UNDER CONSTRUCTION									
September 2017	478	18	716	0	23	2,066	0	100	3,401
September 2016	514	70	735	3	23	996	120	275	2,736
% Change	-7.0	-74.3	-2.6	-100.0	0.0	107.4	-100.0	-63.6	24.3
COMPLETIONS									
September 2017	38	14	36	0	0	0	0	54	142
September 2016	69	10	67	1	0	0	0	0	147
% Change	-44.9	40.0	-46.3	-100.0	n/a	n/a	n/a	n/a	-3.4
Year-to-date 2017	678	86	558	0	19	380	0	90	1,811
Year-to-date 2016	634	58	395	1	10	22	14	246	1,380
% Change	6.9	48.3	41.3	-100.0	90.0	**	-100.0	-63.4	31.2
COMPLETED & NOT ABSORBED									
September 2017	68	11	180	0	2	6	n/a	n/a	267
September 2016	64	30	183	0	17	3	n/a	n/a	297
% Change	6.3	-63.3	-1.6	n/a	-88.2	100.0	n/a	n/a	-10.1
ABSORBED									
September 2017	50	26	31	0	0	0	n/a	n/a	107
September 2016	79	6	30	1	0	0	n/a	n/a	116
% Change	-36.7	**	3.3	-100.0	n/a	n/a	n/a	n/a	-7.8
Year-to-date 2017	677	110	614	0	25	377	n/a	n/a	1,803
Year-to-date 2016	679	29	349	2	29	22	n/a	n/a	1,110
% Change	-0.3	**	75.9	-100.0	-13.8	**	n/a	n/a	62.4

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

Table 1.1b: Housing Activity Summary of Brantford CMA
September 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
September 2017	36	0	0	0	0	0	0	0	36
September 2016	12	0	39	0	0	0	0	0	51
% Change	200.0	n/a	-100.0	n/a	n/a	n/a	n/a	n/a	-29.4
Year-to-date 2017	149	4	165	0	5	0	0	57	380
Year-to-date 2016	180	10	57	0	6	12	0	0	265
% Change	-17.2	-60.0	189.5	n/a	-16.7	-100.0	n/a	n/a	43.4
UNDER CONSTRUCTION									
September 2017	130	4	171	0	5	0	8	57	375
September 2016	140	12	90	0	25	164	8	0	439
% Change	-7.1	-66.7	90.0	n/a	-80.0	-100.0	0.0	n/a	-14.6
COMPLETIONS									
September 2017	15	0	0	0	0	0	0	0	15
September 2016	24	2	12	0	0	0	0	0	38
% Change	-37.5	-100.0	-100.0	n/a	n/a	n/a	n/a	n/a	-60.5
Year-to-date 2017	97	12	88	0	10	0	0	159	366
Year-to-date 2016	153	10	107	0	12	0	0	0	282
% Change	-36.6	20.0	-17.8	n/a	-16.7	n/a	n/a	n/a	29.8
COMPLETED & NOT ABSORBED									
September 2017	11	1	4	0	4	0	n/a	n/a	20
September 2016	19	8	6	0	4	0	n/a	n/a	37
% Change	-42.1	-87.5	-33.3	n/a	0.0	n/a	n/a	n/a	-45.9
ABSORBED									
September 2017	12	0	1	0	0	0	n/a	n/a	13
September 2016	19	2	14	0	2	0	n/a	n/a	37
% Change	-36.8	-100.0	-92.9	n/a	-100.0	n/a	n/a	n/a	-64.9
Year-to-date 2017	107	18	91	0	10	0	n/a	n/a	226
Year-to-date 2016	169	8	110	0	18	0	n/a	n/a	305
% Change	-36.7	125.0	-17.3	n/a	-44.4	n/a	n/a	n/a	-25.9

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

Table 1.2: Housing Activity Summary by Submarket
September 2017

	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									
September 2017	62	2	36	0	0	40	0	0	140
September 2016	20	0	102	0	0	0	0	0	122
Former Hamilton City									
September 2017	5	2	14	0	0	0	0	0	21
September 2016	4	0	15	0	0	0	0	0	19
Stoney Creek City									
September 2017	13	0	15	0	0	40	0	0	68
September 2016	4	0	13	0	0	0	0	0	17
Ancaster City									
September 2017	38	0	0	0	0	0	0	0	38
September 2016	0	0	32	0	0	0	0	0	32
Dundas Town									
September 2017	0	0	0	0	0	0	0	0	0
September 2016	0	0	0	0	0	0	0	0	0
Flamborough									
September 2017	4	0	0	0	0	0	0	0	4
September 2016	3	0	4	0	0	0	0	0	7
Glanbrook									
September 2017	2	0	7	0	0	0	0	0	9
September 2016	9	0	38	0	0	0	0	0	47
City of Burlington									
September 2017	7	0	0	0	0	0	0	0	7
September 2016	10	0	0	0	0	0	0	0	10
Grimsby									
September 2017	1	0	0	0	0	0	0	0	1
September 2016	3	0	0	0	4	0	0	0	7
Hamilton CMA									
September 2017	70	2	36	0	0	40	0	0	148
September 2016	33	0	102	0	4	0	0	0	139
Brant City									
September 2017	4	0	0	0	0	0	0	0	4
September 2016	11	0	0	0	0	0	0	0	11
Brantford City									
September 2017	32	0	0	0	0	0	0	0	32
September 2016	1	0	39	0	0	0	0	0	40
Brantford CMA									
September 2017	36	0	0	0	0	0	0	0	36
September 2016	12	0	39	0	0	0	0	0	51

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

Table 1.2: Housing Activity Summary by Submarket
September 2017

	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									
September 2017	402	16	560	0	0	379	0	100	1,457
September 2016	437	68	640	0	6	191	120	275	1,737
Former Hamilton City									
September 2017	45	10	140	0	0	102	0	100	397
September 2016	72	8	61	0	0	191	120	147	599
Stoney Creek City									
September 2017	166	0	170	0	0	277	0	0	613
September 2016	108	60	80	0	6	0	0	128	382
Ancaster City									
September 2017	97	6	80	0	0	0	0	0	183
September 2016	32	0	112	0	0	0	0	0	144
Dundas Town									
September 2017	0	0	5	0	0	0	0	0	5
September 2016	4	0	0	0	0	0	0	0	4
Flamborough									
September 2017	85	0	118	0	0	0	0	0	203
September 2016	144	0	137	0	0	0	0	0	281
Glanbrook									
September 2017	9	0	47	0	0	0	0	0	56
September 2016	77	0	250	0	0	0	0	0	327
City of Burlington									
September 2017	68	2	0	0	0	1,264	0	0	1,334
September 2016	66	0	12	3	13	685	0	0	779
Grimsby									
September 2017	8	0	156	0	23	423	0	0	610
September 2016	11	2	83	0	4	120	0	0	220
Hamilton CMA									
September 2017	478	18	716	0	23	2,066	0	100	3,401
September 2016	514	70	735	3	23	996	120	275	2,736
Brant City									
September 2017	79	0	12	0	0	0	8	0	99
September 2016	61	6	18	0	0	0	8	0	93
Brantford City									
September 2017	51	4	159	0	5	0	0	57	276
September 2016	79	6	72	0	25	164	0	0	346
Brantford CMA									
September 2017	130	4	171	0	5	0	8	57	375
September 2016	140	12	90	0	25	164	8	0	439

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

Table 1.2: Housing Activity Summary by Submarket
September 2017

	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									
September 2017	37	14	36	0	0	0	0	54	141
September 2016	56	10	67	0	0	0	0	0	133
Former Hamilton City									
September 2017	13	0	12	0	0	0	0	54	79
September 2016	12	0	34	0	0	0	0	0	46
Stoney Creek City									
September 2017	6	0	0	0	0	0	0	0	6
September 2016	5	10	0	0	0	0	0	0	15
Ancaster City									
September 2017	7	14	0	0	0	0	0	0	21
September 2016	7	0	0	0	0	0	0	0	7
Dundas Town									
September 2017	0	0	0	0	0	0	0	0	0
September 2016	0	0	0	0	0	0	0	0	0
Flamborough									
September 2017	5	0	0	0	0	0	0	0	5
September 2016	9	0	10	0	0	0	0	0	19
Glanbrook									
September 2017	6	0	24	0	0	0	0	0	30
September 2016	23	0	23	0	0	0	0	0	46
City of Burlington									
September 2017	1	0	0	0	0	0	0	0	1
September 2016	9	0	0	1	0	0	0	0	10
Grimsby									
September 2017	0	0	0	0	0	0	0	0	0
September 2016	4	0	0	0	0	0	0	0	4
Hamilton CMA									
September 2017	38	14	36	0	0	0	0	54	142
September 2016	69	10	67	1	0	0	0	0	147
Brant City									
September 2017	8	0	0	0	0	0	0	0	8
September 2016	10	2	12	0	0	0	0	0	24
Brantford City									
September 2017	7	0	0	0	0	0	0	0	7
September 2016	14	0	0	0	0	0	0	0	14
Brantford CMA									
September 2017	15	0	0	0	0	0	0	0	15
September 2016	24	2	12	0	0	0	0	0	38

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

Table 1.2: Housing Activity Summary by Submarket
September 2017

	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									
September 2017	65	11	180	0	2	6	n/a	n/a	264
September 2016	60	29	161	0	17	3	n/a	n/a	270
Former Hamilton City									
September 2017	9	0	34	0	0	3	n/a	n/a	46
September 2016	6	0	34	0	0	0	n/a	n/a	40
Stoney Creek City									
September 2017	11	11	49	0	0	0	n/a	n/a	71
September 2016	20	29	34	0	15	0	n/a	n/a	98
Ancaster City									
September 2017	1	0	0	0	0	0	n/a	n/a	1
September 2016	7	0	0	0	0	0	n/a	n/a	7
Dundas Town									
September 2017	0	0	0	0	0	0	n/a	n/a	0
September 2016	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
September 2017	36	0	64	0	0	3	n/a	n/a	103
September 2016	6	0	24	0	0	3	n/a	n/a	33
Glanbrook									
September 2017	8	0	33	0	2	0	n/a	n/a	43
September 2016	21	0	69	0	2	0	n/a	n/a	92
City of Burlington									
September 2017	2	0	0	0	0	0	n/a	n/a	2
September 2016	0	1	0	0	0	0	n/a	n/a	1
Grimsby									
September 2017	1	0	0	0	0	0	n/a	n/a	1
September 2016	4	0	22	0	0	0	n/a	n/a	26
Hamilton CMA									
September 2017	68	11	180	0	2	6	n/a	n/a	267
September 2016	64	30	183	0	17	3	n/a	n/a	297
Brant City									
September 2017	2	1	0	0	0	0	n/a	n/a	3
September 2016	5	6	1	0	0	0	n/a	n/a	12
Brantford City									
September 2017	9	0	4	0	4	0	n/a	n/a	17
September 2016	14	2	5	0	4	0	n/a	n/a	25
Brantford CMA									
September 2017	11	1	4	0	4	0	n/a	n/a	20
September 2016	19	8	6	0	4	0	n/a	n/a	37

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

Table 1.2: Housing Activity Summary by Submarket
September 2017

	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									
September 2017	47	25	31	0	0	0	n/a	n/a	103
September 2016	64	6	30	0	0	0	n/a	n/a	100
Former Hamilton City									
September 2017	11	0	3	0	0	0	n/a	n/a	14
September 2016	14	0	7	0	0	0	n/a	n/a	21
Stoney Creek City									
September 2017	6	8	0	0	0	0	n/a	n/a	14
September 2016	6	6	4	0	0	0	n/a	n/a	16
Ancaster City									
September 2017	8	17	4	0	0	0	n/a	n/a	29
September 2016	7	0	9	0	0	0	n/a	n/a	16
Dundas Town									
September 2017	0	0	0	0	0	0	n/a	n/a	0
September 2016	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
September 2017	5	0	0	0	0	0	n/a	n/a	5
September 2016	9	0	0	0	0	0	n/a	n/a	9
Glanbrook									
September 2017	17	0	24	0	0	0	n/a	n/a	41
September 2016	28	0	10	0	0	0	n/a	n/a	38
City of Burlington									
September 2017	1	1	0	0	0	0	n/a	n/a	2
September 2016	9	0	0	1	0	0	n/a	n/a	10
Grimsby									
September 2017	2	0	0	0	0	0	n/a	n/a	2
September 2016	6	0	0	0	0	0	n/a	n/a	6
Hamilton CMA									
September 2017	50	26	31	0	0	0	n/a	n/a	107
September 2016	79	6	30	1	0	0	n/a	n/a	116
Brant City									
September 2017	9	0	0	0	0	0	n/a	n/a	9
September 2016	10	0	11	0	1	0	n/a	n/a	22
Brantford City									
September 2017	3	0	1	0	0	0	n/a	n/a	4
September 2016	9	2	3	0	1	0	n/a	n/a	15
Brantford CMA									
September 2017	12	0	1	0	0	0	n/a	n/a	13
September 2016	19	2	14	0	2	0	n/a	n/a	37

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
September 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016	% Change
Hamilton CMA	70	33	2	0	36	106	40	0	148	139	6.5
City of Hamilton	62	20	2	0	36	102	40	0	140	122	14.8
Former Hamilton City	5	4	2	0	14	15	0	0	21	19	10.5
Stoney Creek City	13	4	0	0	15	13	40	0	68	17	**
Ancaster City	38	0	0	0	0	32	0	0	38	32	18.8
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	4	3	0	0	0	4	0	0	4	7	-42.9
Glanbrook	2	9	0	0	7	38	0	0	9	47	-80.9
City of Burlington	7	10	0	0	0	0	0	0	7	10	-30.0
Grimsby	1	3	0	0	0	4	0	0	1	7	-85.7
Brantford CMA	36	12	0	0	0	39	0	0	36	51	-29.4
Brant City	4	11	0	0	0	0	0	0	4	11	-63.6
Brantford City	32	1	0	0	0	39	0	0	32	40	-20.0

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	% Change
Hamilton CMA	535	552	74	110	563	753	828	650	2,000	2,065	-3.1
City of Hamilton	462	503	72	110	473	749	379	228	1,386	1,590	-12.8
Former Hamilton City	64	74	12	8	83	87	102	100	261	269	-3.0
Stoney Creek City	159	115	0	102	124	117	277	128	560	462	21.2
Ancaster City	105	37	60	0	80	112	0	0	245	149	64.4
Dundas Town	0	4	0	0	5	0	0	0	5	4	25.0
Flamborough	97	173	0	0	113	147	0	0	210	320	-34.4
Glanbrook	37	100	0	0	68	286	0	0	105	386	-72.8
City of Burlington	60	38	2	0	0	0	449	302	511	340	50.3
Grimsby	13	11	0	0	90	4	0	120	103	135	-23.7
Brantford CMA	149	180	4	10	170	63	57	12	380	265	43.4
Brant City	87	89	0	2	9	0	0	0	96	91	5.5
Brantford City	62	91	4	8	161	63	57	12	284	174	63.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
September 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016
Hamilton CMA	36	106	0	0	40	0	0	0
City of Hamilton	36	102	0	0	40	0	0	0
Former Hamilton City	14	15	0	0	0	0	0	0
Stoney Creek City	15	13	0	0	40	0	0	0
Ancaster City	0	32	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	4	0	0	0	0	0	0
Glanbrook	7	38	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	0	4	0	0	0	0	0	0
Brantford CMA	0	39	0	0	0	0	0	0
Brant City	0	0	0	0	0	0	0	0
Brantford City	0	39	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - September 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	563	753	0	0	828	422	0	228
City of Hamilton	473	749	0	0	379	0	0	228
Former Hamilton City	83	87	0	0	102	0	0	100
Stoney Creek City	124	117	0	0	277	0	0	128
Ancaster City	80	112	0	0	0	0	0	0
Dundas Town	5	0	0	0	0	0	0	0
Flamborough	113	147	0	0	0	0	0	0
Glanbrook	68	286	0	0	0	0	0	0
City of Burlington	0	0	0	0	449	302	0	0
Grimsby	90	4	0	0	0	120	0	0
Brantford CMA	170	63	0	0	0	12	57	0
Brant City	9	0	0	0	0	0	0	0
Brantford City	161	63	0	0	0	12	57	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
September 2017

Submarket	Freehold		Condominium		Rental		Total*	
	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016
Hamilton CMA	108	135	40	4	0	0	148	139
City of Hamilton	100	122	40	0	0	0	140	122
Former Hamilton City	21	19	0	0	0	0	21	19
Stoney Creek City	28	17	40	0	0	0	68	17
Ancaster City	38	32	0	0	0	0	38	32
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	4	7	0	0	0	0	4	7
Glanbrook	9	47	0	0	0	0	9	47
City of Burlington	7	10	0	0	0	0	7	10
Grimsby	1	3	0	4	0	0	1	7
Brantford CMA	36	51	0	0	0	0	36	51
Brant City	4	11	0	0	0	0	4	11
Brantford City	32	40	0	0	0	0	32	40

Table 2.5: Starts by Submarket and by Intended Market
January - September 2017

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	1,172	1,411	828	426	0	228	2,000	2,065
City of Hamilton	1,007	1,362	379	0	0	228	1,386	1,590
Former Hamilton City	159	169	102	0	0	100	261	269
Stoney Creek City	283	334	277	0	0	128	560	462
Ancaster City	245	149	0	0	0	0	245	149
Dundas Town	5	4	0	0	0	0	5	4
Flamborough	210	320	0	0	0	0	210	320
Glanbrook	105	386	0	0	0	0	105	386
City of Burlington	62	38	449	302	0	0	511	340
Grimsby	103	11	0	124	0	0	103	135
Brantford CMA	318	247	5	18	57	0	380	265
Brant City	96	91	0	0	0	0	96	91
Brantford City	222	156	5	18	57	0	284	174

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
September 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016	% Change
Hamilton CMA	38	70	14	10	36	67	54	0	142	147	-3.4
City of Hamilton	37	56	14	10	36	67	54	0	141	133	6.0
Former Hamilton City	13	12	0	0	12	34	54	0	79	46	71.7
Stoney Creek City	6	5	0	10	0	0	0	0	6	15	-60.0
Ancaster City	7	7	14	0	0	0	0	0	21	7	200.0
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	5	9	0	0	0	10	0	0	5	19	-73.7
Glanbrook	6	23	0	0	24	23	0	0	30	46	-34.8
City of Burlington	1	10	0	0	0	0	0	0	1	10	-90.0
Grimsby	0	4	0	0	0	0	0	0	0	4	-100.0
Brantford CMA	15	24	0	2	0	12	0	0	15	38	-60.5
Brant City	8	10	0	2	0	12	0	0	8	24	-66.7
Brantford City	7	14	0	0	0	0	0	0	7	14	-50.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	% Change
Hamilton CMA	678	635	86	58	577	419	470	268	1,811	1,380	31.2
City of Hamilton	610	559	86	54	564	409	248	91	1,508	1,113	35.5
Former Hamilton City	101	82	6	8	60	61	120	91	287	242	18.6
Stoney Creek City	61	72	26	42	57	124	128	0	272	238	14.3
Ancaster City	52	51	54	0	64	40	0	0	170	91	86.8
Dundas Town	6	5	0	2	0	0	0	0	6	7	-14.3
Flamborough	278	42	0	0	162	31	0	0	440	73	**
Glanbrook	112	307	0	2	221	153	0	0	333	462	-27.9
City of Burlington	53	43	0	4	13	10	222	177	288	234	23.1
Grimsby	15	33	0	0	0	0	0	0	15	33	-54.5
Brantford CMA	97	153	12	10	98	119	159	0	366	282	29.8
Brant City	66	71	2	8	6	23	0	0	74	102	-27.5
Brantford City	31	82	10	2	92	96	159	0	292	180	62.2

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
September 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016
Hamilton CMA	36	67	0	0	0	0	54	0
City of Hamilton	36	67	0	0	0	0	54	0
Former Hamilton City	12	34	0	0	0	0	54	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	10	0	0	0	0	0	0
Glanbrook	24	23	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	0	12	0	0	0	0	0	0
Brant City	0	12	0	0	0	0	0	0
Brantford City	0	0	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - September 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	577	405	0	14	380	22	90	246
City of Hamilton	564	395	0	14	158	0	90	91
Former Hamilton City	60	61	0	0	30	0	90	91
Stoney Creek City	57	110	0	14	128	0	0	0
Ancaster City	64	40	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	162	31	0	0	0	0	0	0
Glanbrook	221	153	0	0	0	0	0	0
City of Burlington	13	10	0	0	222	22	0	155
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	98	119	0	0	0	0	159	0
Brant City	6	23	0	0	0	0	0	0
Brantford City	92	96	0	0	0	0	159	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
September 2017

Submarket	Freehold		Condominium		Rental		Total*	
	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016	Sept 2017	Sept 2016
Hamilton CMA	88	146	0	1	54	0	142	147
City of Hamilton	87	133	0	0	54	0	141	133
Former Hamilton City	25	46	0	0	54	0	79	46
Stoney Creek City	6	15	0	0	0	0	6	15
Ancaster City	21	7	0	0	0	0	21	7
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	5	19	0	0	0	0	5	19
Glanbrook	30	46	0	0	0	0	30	46
City of Burlington	1	9	0	1	0	0	1	10
Grimsby	0	4	0	0	0	0	0	4
Brantford CMA	15	38	0	0	0	0	15	38
Brant City	8	24	0	0	0	0	8	24
Brantford City	7	14	0	0	0	0	7	14

Table 3.5: Completions by Submarket and by Intended Market
January - September 2017

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	1,322	1,087	399	33	90	260	1,811	1,380
City of Hamilton	1,254	1,008	164	0	90	105	1,508	1,113
Former Hamilton City	167	151	30	0	90	91	287	242
Stoney Creek City	138	224	134	0	0	14	272	238
Ancaster City	170	91	0	0	0	0	170	91
Dundas Town	6	7	0	0	0	0	6	7
Flamborough	440	73	0	0	0	0	440	73
Glanbrook	333	462	0	0	0	0	333	462
City of Burlington	53	46	235	33	0	155	288	234
Grimsby	15	33	0	0	0	0	15	33
Brantford CMA	197	270	10	12	159	0	366	282
Brant City	74	102	0	0	0	0	74	102
Brantford City	123	168	10	12	159	0	292	180

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
September 2017

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													
September 2017	6	12.8	6	12.8	5	10.6	10	21.3	20	42.6	47	-	-
September 2016	9	14.1	17	26.6	4	6.3	18	28.1	16	25.0	64	470,000	473,865
Year-to-date 2017	88	14.4	113	18.5	92	15.1	151	24.8	166	27.2	610	450,000	469,854
Year-to-date 2016	92	15.5	111	18.7	109	18.4	126	21.2	156	26.3	594	455,000	470,293
Former Hamilton City													
September 2017	3	27.3	1	9.1	2	18.2	4	36.4	1	9.1	11	-	-
September 2016	3	21.4	0	0.0	1	7.1	8	57.1	2	14.3	14	-	478,925
Year-to-date 2017	14	14.0	9	9.0	11	11.0	34	34.0	32	32.0	100	-	520,429
Year-to-date 2016	16	17.2	8	8.6	14	15.1	33	35.5	22	23.7	93	-	462,427
Stoney Creek City													
September 2017	1	16.7	1	16.7	1	16.7	1	16.7	2	33.3	6	-	-
September 2016	0	0.0	1	16.7	0	0.0	2	33.3	3	50.0	6	-	-
Year-to-date 2017	4	4.7	8	9.4	13	15.3	25	29.4	35	41.2	85	-	511,870
Year-to-date 2016	4	5.1	9	11.5	10	12.8	14	17.9	41	52.6	78	-	520,429
Ancaster City													
September 2017	0	0.0	0	0.0	0	0.0	0	0.0	8	100.0	8	-	-
September 2016	1	14.3	0	0.0	0	0.0	0	0.0	6	85.7	7	-	-
Year-to-date 2017	0	0.0	1	1.8	1	1.8	5	9.1	48	87.3	55	-	672,750
Year-to-date 2016	3	5.5	2	3.6	7	12.7	5	9.1	38	69.1	55	-	535,299
Dundas Town													
September 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
September 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2017	0	0.0	1	16.7	0	0.0	3	50.0	2	33.3	6	-	-
Year-to-date 2016	0	0.0	1	20.0	1	20.0	0	0.0	3	60.0	5	-	-
Flamborough													
September 2017	0	0.0	0	0.0	0	0.0	1	20.0	4	80.0	5	-	-
September 2016	4	44.4	4	44.4	1	11.1	0	0.0	0	0.0	9	-	-
Year-to-date 2017	52	21.1	61	24.7	42	17.0	61	24.7	31	12.6	247	-	412,766
Year-to-date 2016	6	16.2	10	27.0	5	13.5	4	10.8	12	32.4	37	-	412,792
Glanbrook													
September 2017	2	11.8	4	23.5	2	11.8	4	23.5	5	29.4	17	-	-
September 2016	1	3.6	12	42.9	2	7.1	8	28.6	5	17.9	28	-	-
Year-to-date 2017	18	15.4	33	28.2	25	21.4	23	19.7	18	15.4	117	-	431,700
Year-to-date 2016	63	19.3	81	24.8	72	22.1	70	21.5	40	12.3	326	450,000	439,304
City of Burlington													
September 2017	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
September 2016	0	0.0	0	0.0	0	0.0	0	0.0	10	100.0	10	-	1,512,900
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	52	100.0	52	-	2,226,250
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	50	100.0	50	-	1,540,483
Grimsby													
September 2017	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	2	-	-
September 2016	0	0.0	0	0.0	1	16.7	0	0.0	5	83.3	6	-	609,316
Year-to-date 2017	1	7.1	3	21.4	0	0.0	3	21.4	7	50.0	14	-	-
Year-to-date 2016	1	2.8	3	8.3	3	8.3	7	19.4	22	61.1	36	-	588,099

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
September 2017

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													
September 2017	7	14.0	6	12.0	5	10.0	11	22.0	21	42.0	50	490,000	527,964
September 2016	9	11.3	17	21.3	5	6.3	18	22.5	31	38.8	80	487,500	613,903
Year-to-date 2017	89	13.2	116	17.2	92	13.6	154	22.8	225	33.3	676	480,000	628,744
Year-to-date 2016	93	13.7	114	16.8	112	16.5	133	19.6	228	33.5	680	470,000	543,529

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
September 2017

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 City													
September 2017	1	11.1	0	0.0	1	11.1	0	0.0	7	77.8	9	-	-
September 2016	2	20.0	3	30.0	2	20.0	1	10.0	2	20.0	10	-	466,949
Year-to-date 2017	16	24.2	8	12.1	4	6.1	6	9.1	32	48.5	66	-	471,459
Year-to-date 2016	9	11.7	15	19.5	12	15.6	9	11.7	32	41.6	77	-	488,072
Brantford City													
September 2017	2	66.7	0	0.0	0	0.0	1	33.3	0	0.0	3	-	-
September 2016	1	11.1	2	22.2	0	0.0	0	0.0	6	66.7	9	-	505,749
Year-to-date 2017	4	9.8	2	4.9	4	9.8	7	17.1	24	58.5	41	-	541,543
Year-to-date 2016	22	24.2	37	40.7	12	13.2	7	7.7	13	14.3	91	-	395,800
Brantford CMA													
September 2017	3	25.0	0	0.0	1	8.3	1	8.3	7	58.3	12	550,000	529,617
September 2016	3	15.8	5	26.3	2	10.5	1	5.3	8	42.1	19	440,000	485,328
Year-to-date 2017	20	18.7	10	9.3	8	7.5	13	12.1	56	52.3	107	515,000	507,578
Year-to-date 2016	31	18.5	52	31.0	24	14.3	16	9.5	45	26.8	168	400,000	440,279

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price (\$) of Absorbed Single-detached Units
September 2017

Submarket	Sept 2017	Sept 2016	% Change	YTD 2017	YTD 2016	% Change
Hamilton CMA	527,964	613,903	-14.0	628,744	543,529	15.7
City of Hamilton	-	473,865	n/a	469,854	470,293	-0.1
Former Hamilton City	-	478,925	n/a	520,429	462,427	12.5
Stoney Creek City	-	-	n/a	511,870	520,429	-1.6
Ancaster City	-	-	n/a	672,750	535,299	25.7
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	412,766	412,792	0.0
Glanbrook	-	-	n/a	431,700	439,304	-1.7
City of Burlington	-	1,512,900	n/a	2,226,250	1,540,483	44.5
Grimsby	-	609,316	n/a	-	588,099	n/a
Brantford CMA	529,617	485,328	9.1	507,578	440,279	15.3
Brant City	-	466,949	n/a	471,459	488,072	-3.4
Brantford City	-	505,749	n/a	541,543	395,800	36.8

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

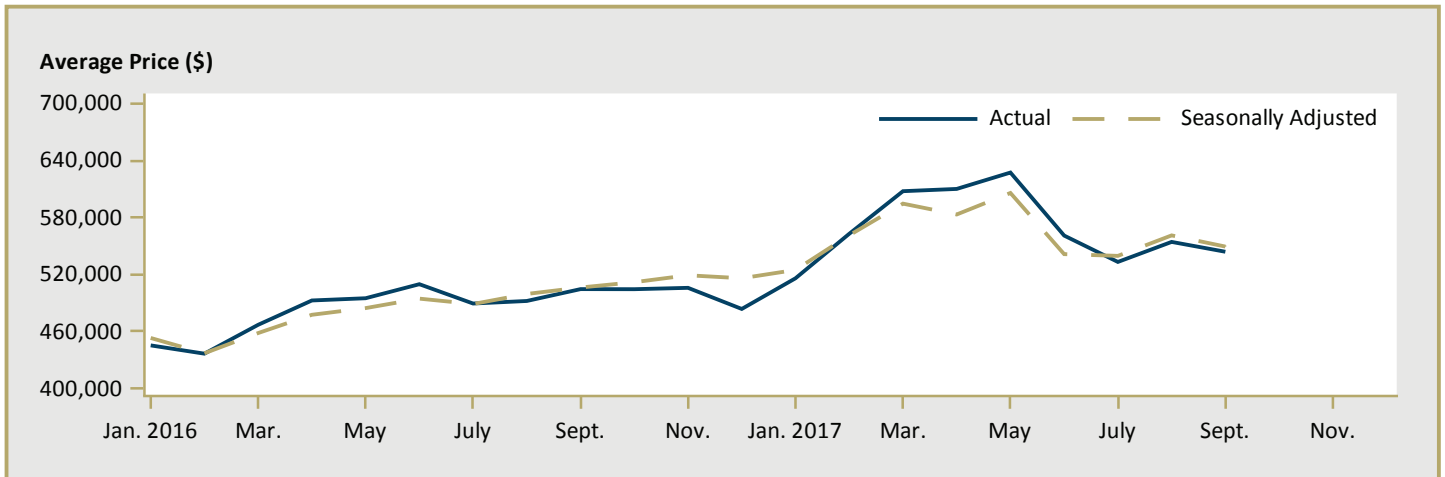


Figure 5.2a: MLS® Residential Sales for Hamilton

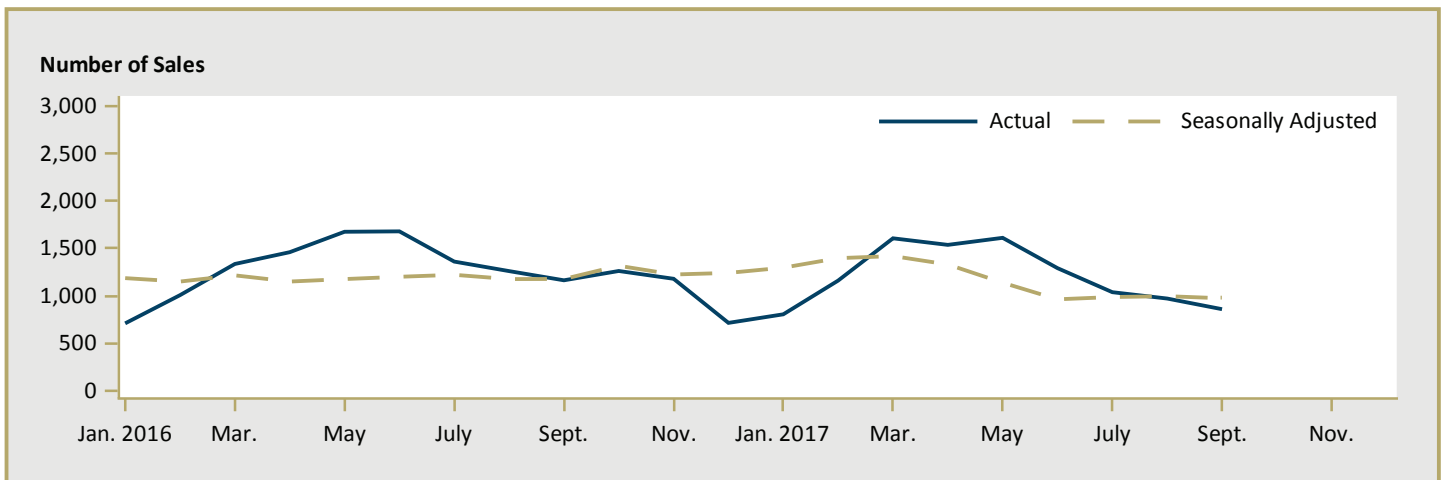
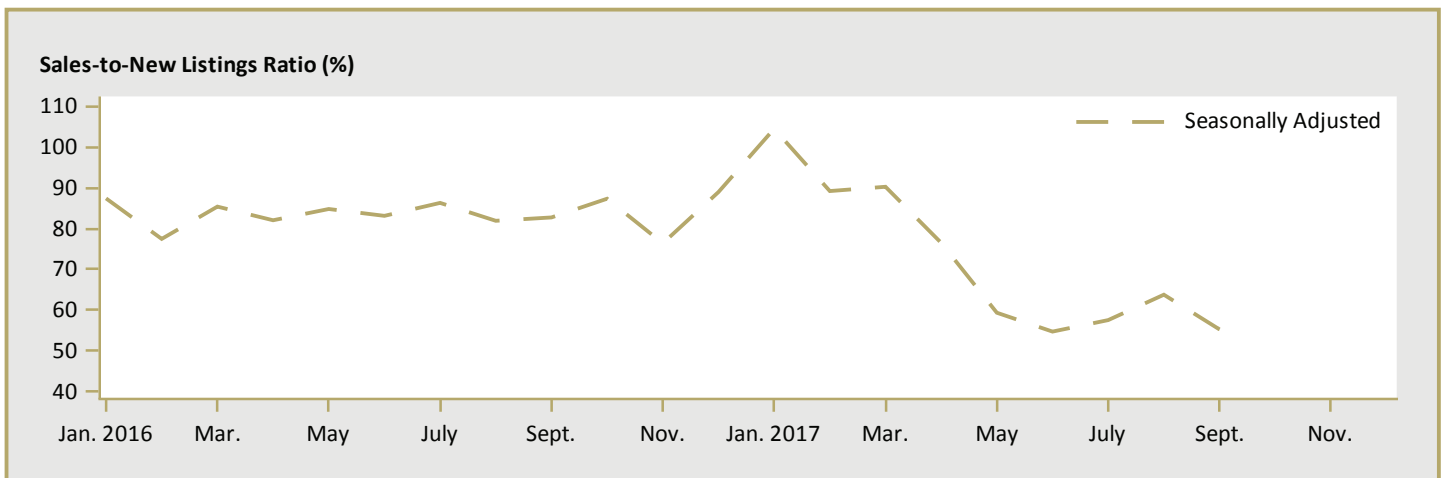


Figure 5.3a: MLS® Residential Sales-to- New Listings Ratio for Hamilton



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

Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

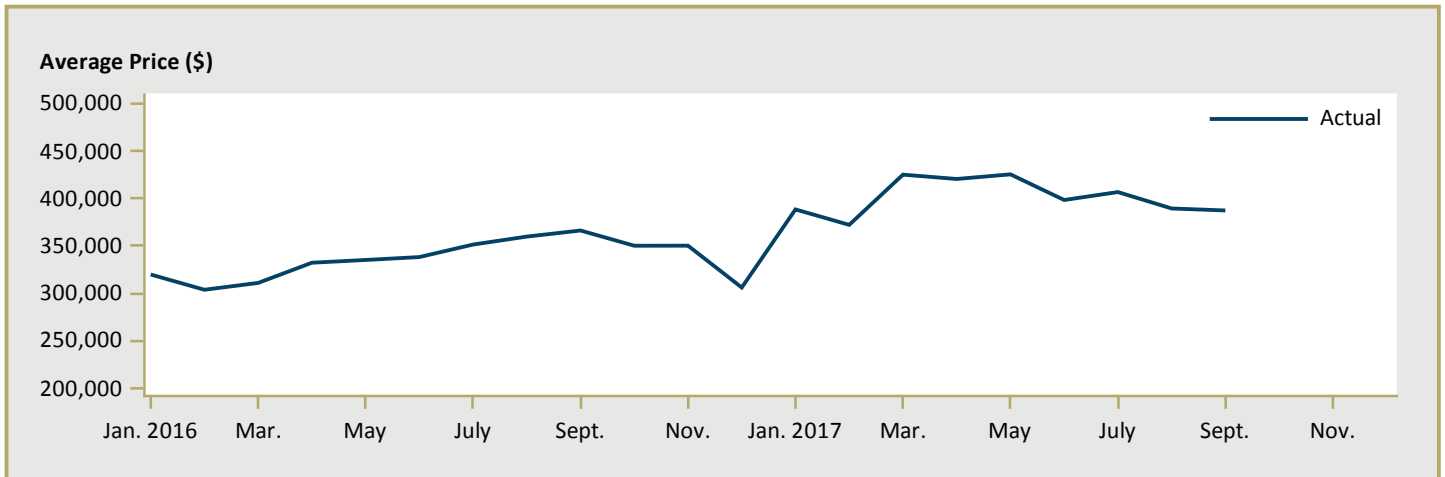


Figure 5.2b: MLS® Residential Sales for Brantford

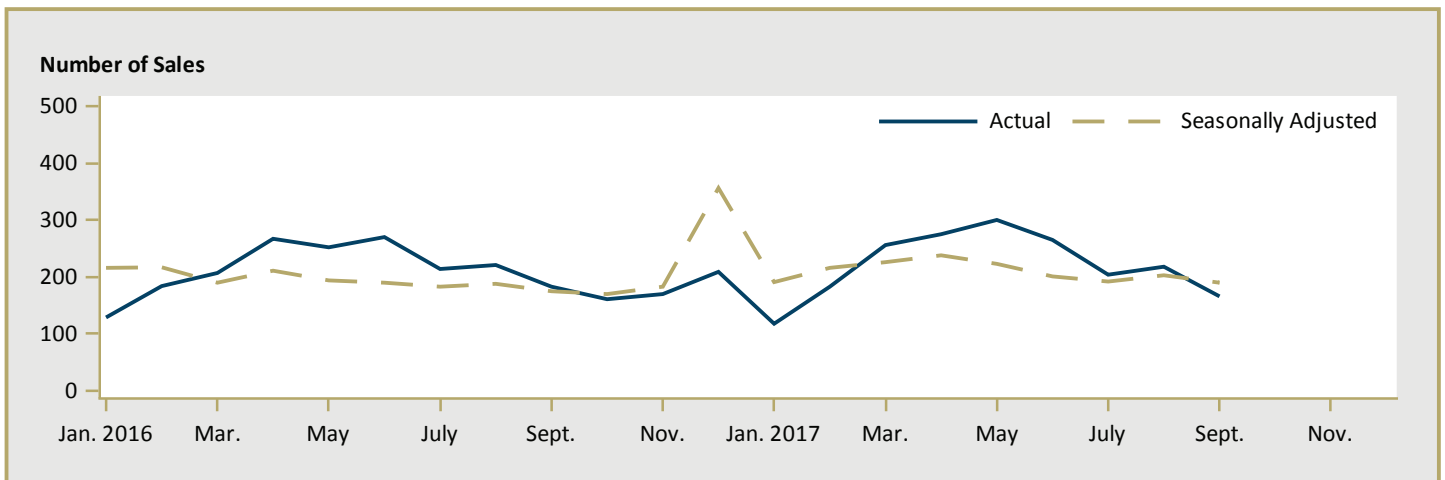
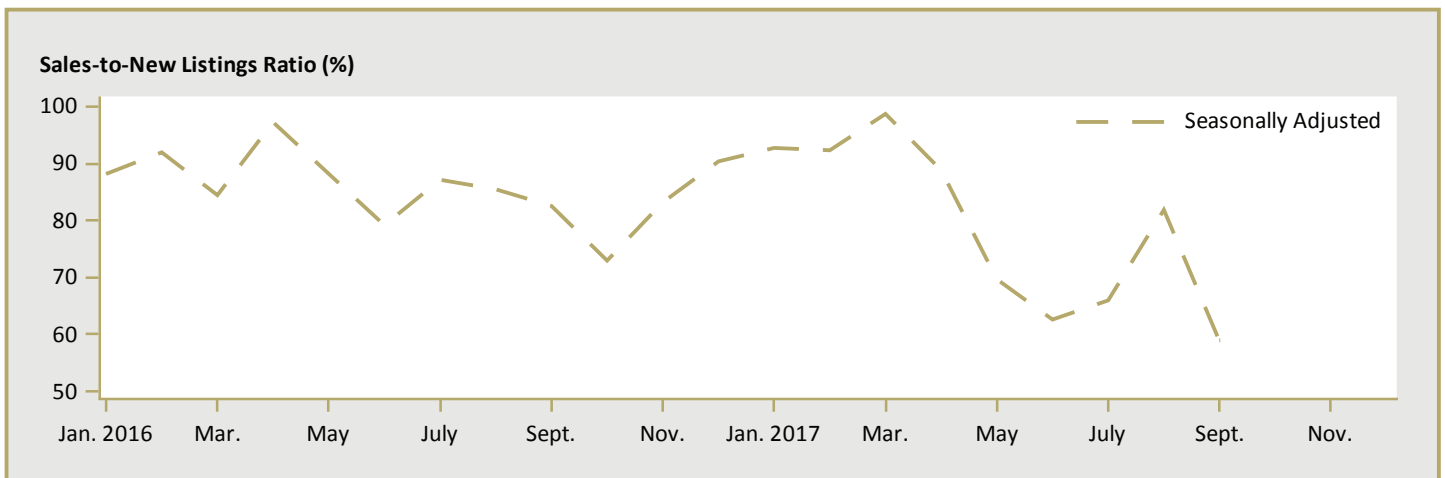


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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
September 2017

		Interest Rates			NHPI, Total, Hamilton CMA 2016.12 =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						
2016	January	561	3.14	4.64	97.4	127.8	381.8	6.5	63.2	971
	February	561	3.14	4.64	97.9	128.2	382.8	6.2	63.1	986
	March	561	3.14	4.64	97.9	129.0	383.8	6.0	63.1	985
	April	561	3.14	4.64	97.9	129.6	387.9	5.5	63.4	977
	May	561	3.14	4.64	98.1	130.1	383.5	5.9	62.8	954
	June	561	3.14	4.64	98.1	130.4	382.3	6.1	62.7	949
	July	567	3.14	4.74	98.8	130.3	379.5	6.2	62.3	946
	August	567	3.14	4.74	99.0	129.9	380.4	6.3	62.4	950
	September	561	3.14	4.64	99.0	130.1	383.9	6.3	62.9	954
	October	561	3.14	4.64	99.0	130.6	387.4	6.3	63.4	961
	November	561	3.14	4.64	99.7	130.2	393.9	6.2	64.3	973
	December	561	3.14	4.64	100.0	130.0	398.6	5.8	64.8	976
2017	January	561	3.14	4.64	100.6	130.8	398.5	5.9	64.7	972
	February	561	3.14	4.64	101.6	131.2	397.5	5.9	64.6	970
	March	561	3.14	4.64	101.6	131.4	399.7	5.9	64.9	964
	April	561	3.14	4.64	101.6	132.0	407.7	5.4	65.7	956
	May	561	3.14	4.64	101.6	131.9	413.3	5.2	66.4	949
	June	561	3.14	4.64	101.6	132.1	415.0	5.2	66.6	934
	July	573	3.14	4.84	103.1	131.9	418.9	5.4	67.2	932
	August	573	3.14	4.84	103.1	131.8	426.0	4.6	67.8	934
	September	575	3.09	4.89		132.3	431.8	4.2	68.3	951
	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
September 2017

		Interest Rates			NHPI, Total, Ontario CMA 2016.12 =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						
2016	January	561	3.14	4.64	94.2	127.8	67.9	5.8	64.2	874
	February	561	3.14	4.64	94.6	128.2	68.5	5.8	64.7	873
	March	561	3.14	4.64	94.8	129.0	68.2	7.0	65.2	867
	April	561	3.14	4.64	95.3	129.6	68.4	7.2	65.5	869
	May	561	3.14	4.64	96.6	130.1	69.1	7.5	66.2	869
	June	561	3.14	4.64	97.0	130.4	69.5	6.5	65.8	874
	July	567	3.14	4.74	97.8	130.3	69.9	5.5	65.5	867
	August	567	3.14	4.74	98.2	129.9	69.5	6.1	65.4	870
	September	561	3.14	4.64	98.5	130.1	69.2	6.1	65.0	865
	October	561	3.14	4.64	99.5	130.6	69.7	6.2	65.5	880
	November	561	3.14	4.64	99.9	130.2	71.5	4.8	66.2	882
	December	561	3.14	4.64	100.0	130.0	73.6	4.7	67.9	890
2017	January	561	3.14	4.64	100.3	130.8	74.9	4.2	68.7	884
	February	561	3.14	4.64	101.1	131.2	74.8	4.2	68.6	891
	March	561	3.14	4.64	101.4	131.4	74.5	4.7	68.5	892
	April	561	3.14	4.64	103.0	132.0	73.0	4.7	67.1	899
	May	561	3.14	4.64	103.8	131.9	71.1	5.1	65.4	905
	June	561	3.14	4.64	103.9	132.1	69.0	4.6	63.2	903
	July	573	3.14	4.84	104.1	131.9	68.2	5.0	62.7	899
	August	573	3.14	4.84	104.2	131.8	69.7	5.3	64.2	889
	September	575	3.09	4.89		132.3	70.9	5.5	65.3	897
	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 2016 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 population centre (known as the core). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the core based on adjusted data from the previous Census of Population Program. A CA must have a core population of at least 10,000 also based on data from the previous Census of Population Program. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the core, as measured by commuting flows derived from data on place of work from the previous Census Program.

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

2017 data based on 2016 Census Definitions. 2012-2016 data based on 2011 Census Definitions. 2007-2011 data based on 2006 Census Definitions.

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