HOUSING MARKET INFORMATION

HOUSING NOW TABLES

Hamilton and Brantford CMAs

Date Released: November 2017







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.

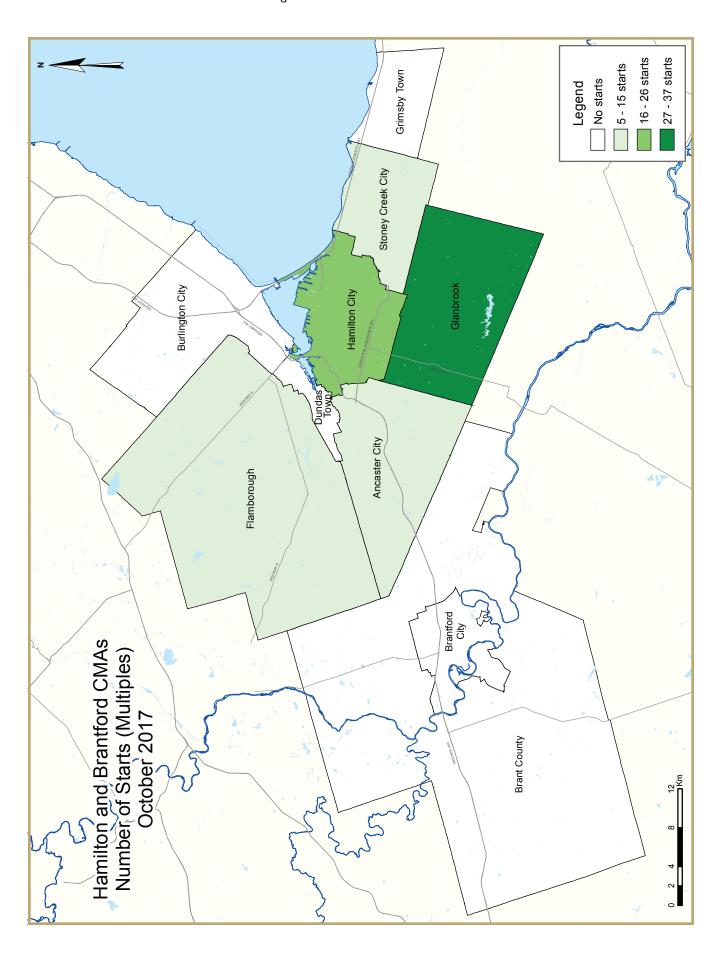
As a result, the **Housing Now** report has become the **Housing Now Tables** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

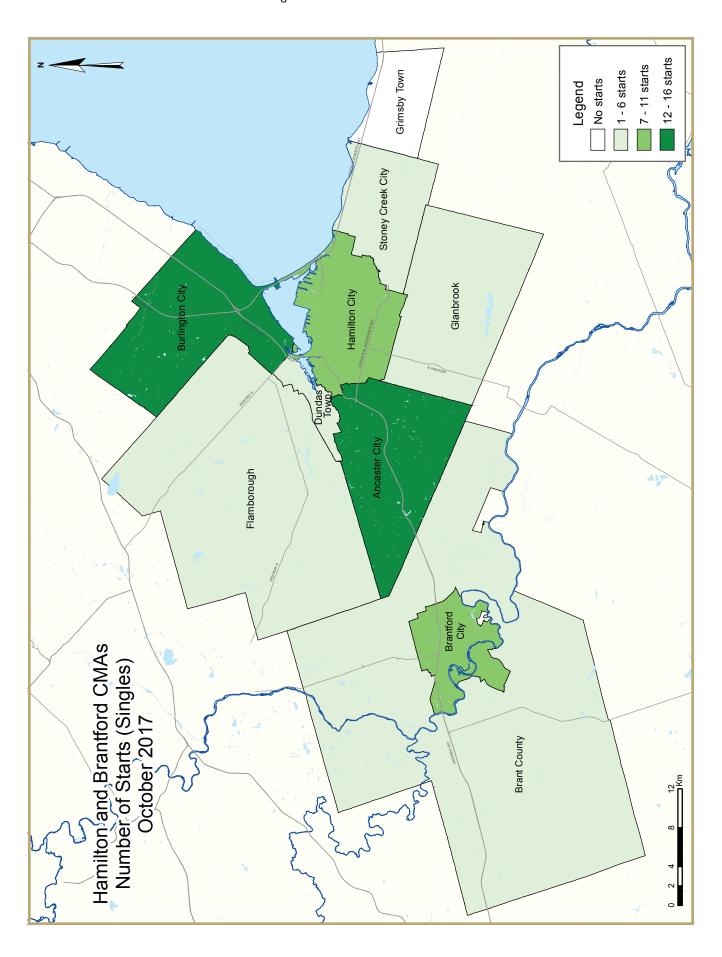
In addition, CMHC will be launching a new publication named the **Housing Market Insight**. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The **Housing Market Insight** will be released shortly.

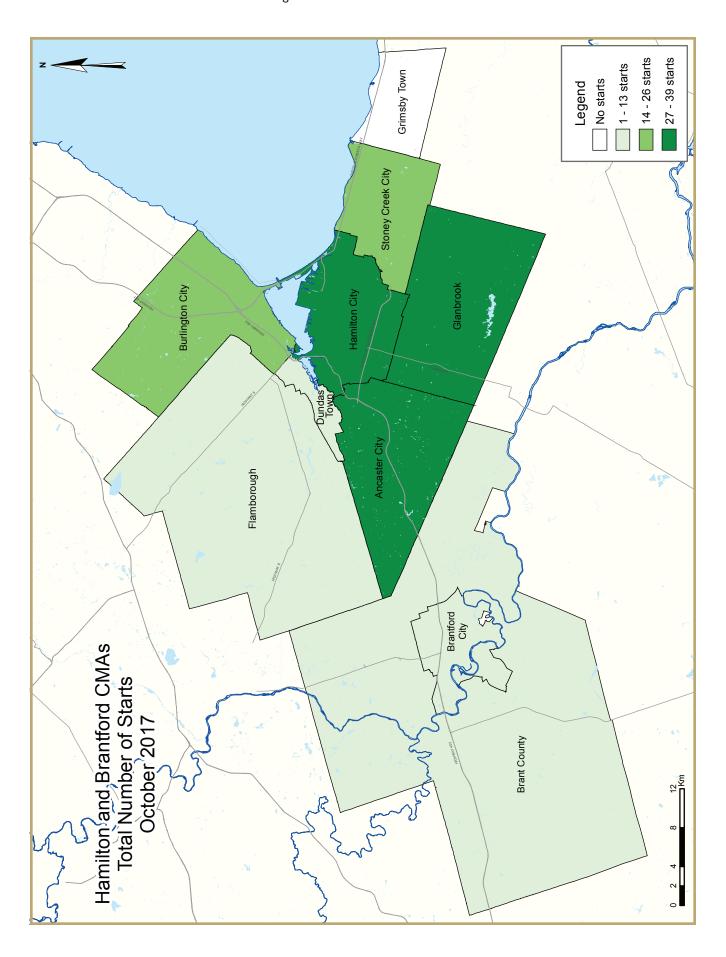
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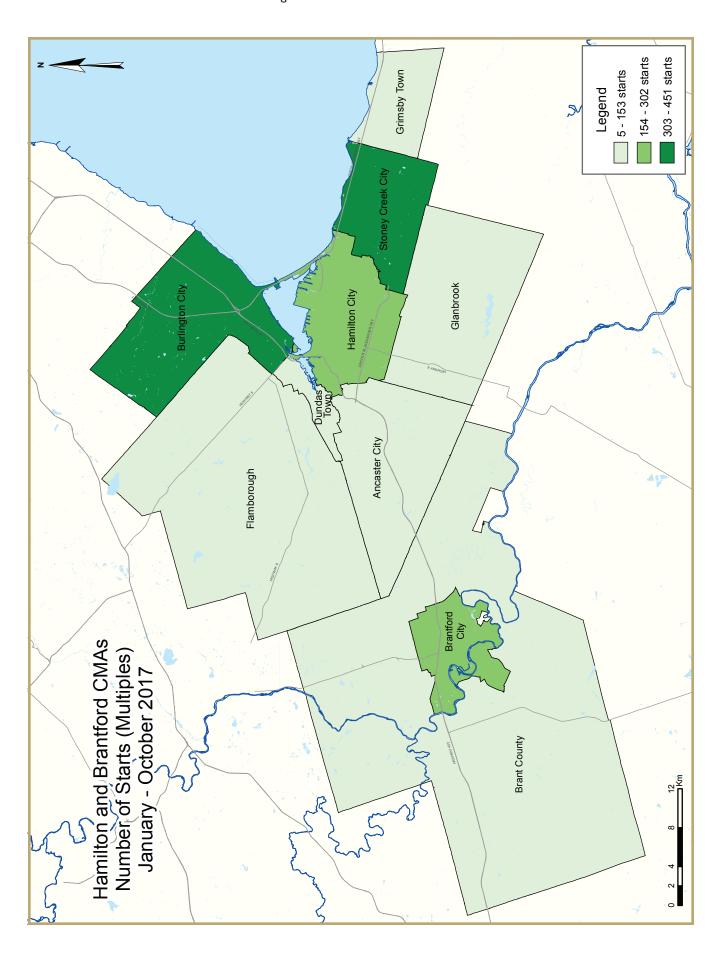
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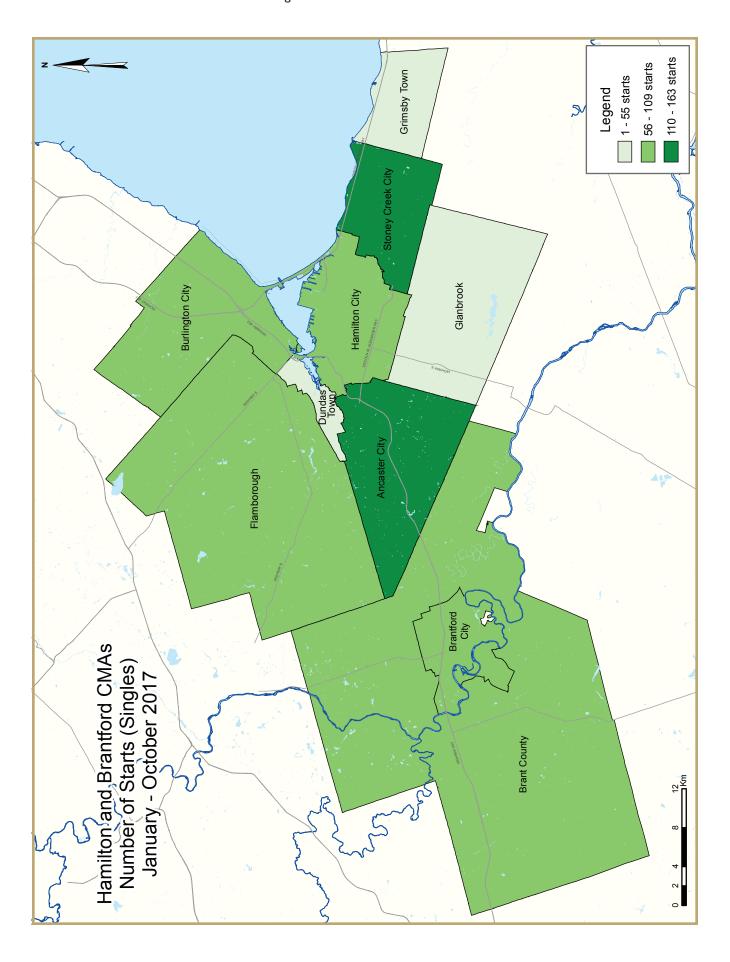


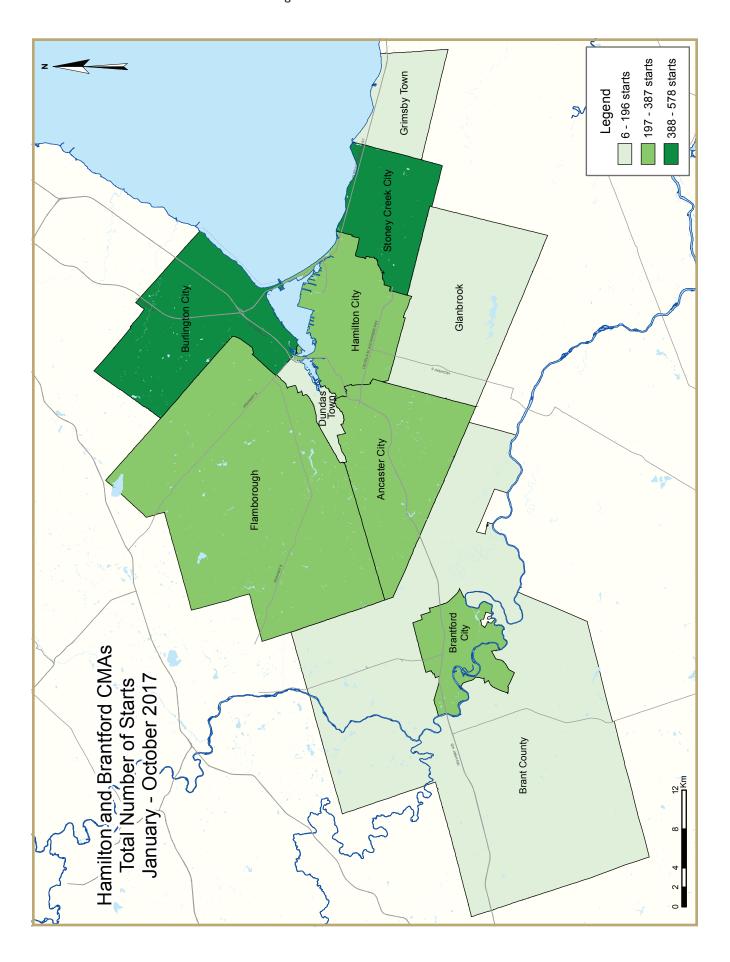












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HOUSING NOW REPORT TABLES

Available in ALL reports:

- I Housing Starts (SAAR and Trend)
- I.I 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

Available in SELECTED Reports:

- 1.2 Housing Activity Summary by Submarket
- 1.3 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market Year-to-Date
- 2.4 Starts by Submarket and by Intended Market Current Month or Quarter
- 2.5 Starts by Submarket and by Intended Market Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market Year-to-Date
- 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
- 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 Ia: Housing Starts (SAAR and Trend) October 2017										
Hamilton CMA ^I	September 2017	October 2017								
Trend ²	2,614	2,505								
SAAR	1,723	1,822								
	October 2016	October 2017								
Actual										
October - Single-Detached	73	51								
October - Multiples	193	90								
October - Total	266	141								
January to October - Single-Detached	625	586								
January to October - Multiples	1,706	1,555								
January to October - Total	2,331	2,141								

Table 1b: Housing Starts (Sa October 201		
Brantford CMA ¹	September 2017	October 2017
Trend ²	661	648
SAAR	336	145
	October 2016	October 2017
Actual		
October - Single-Detached	11	12
October - Multiples	12	-
October - Total	23	12
January to October - Single-Detached	191	161
January to October - Multiples	97	231
January to October - Total	288	392

Source: CMHC

Detailed data available upon request

¹ Census Metropolitan Area

 $^{^{\}rm 2}$ The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Ta	ble I.Ia: F	lousing A		-	of Hamil	ton CMA			
			October						
			Owne				Ren	tal	
		Freehold		C	Condominium			Total*	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	i otai"
STARTS									
October 2017	51	4	50	0	36	0	0	0	141
October 2016	73	0	174	0	19	0	0	0	266
% Change	-30.1	n/a	-71.3	n/a	89.5	n/a	n/a	n/a	-47.0
Year-to-date 2017	586	78	613	0	36	828	0	0	2,141
Year-to-date 2016	625	110	923	0	23	422	0	228	2,331
% Change	-6.2	-29.1	-33.6	n/a	56.5	96.2	n/a	-100.0	-8.2
UNDER CONSTRUCTION									
October 2017	448	16	707	0	59	1,923	0	100	3,253
October 2016	513	66	831	3	42	824	120	228	2,627
% Change	-12.7	-75.8	-14.9	-100.0	40.5	133.4	-100.0	-56.1	23.8
COMPLETIONS									
October 2017	81	6	59	0	0	143	0	0	289
October 2016	73	4	73	0	6	- 11	0	189	356
% Change	11.0	50.0	-19.2	n/a	-100.0	**	n/a	-100.0	-18.8
Year-to-date 2017	759	92	617	0	19	523	0	90	2,100
Year-to-date 2016	707	62	468	- 1	16	33	14	435	1,736
% Change	7.4	48.4	31.8	-100.0	18.8	**	-100.0	-79.3	21.0
COMPLETED & NOT ABSORE	ED								
October 2017	55	- 11	127	0	2	113	n/a	n/a	308
October 2016	80	30	190	0	21	3	n/a	n/a	324
% Change	-31.3	-63.3	-33.2	n/a	-90.5	**	n/a	n/a	-4.9
ABSORBED									
October 2017	94	6	112	0	0	36	n/a	n/a	248
October 2016	57	4	66	0	2	- 11	n/a	n/a	140
% Change	64.9	50.0	69.7	n/a	-100.0	**	n/a	n/a	77.1
Year-to-date 2017	771	116	726	0	25	413	n/a	n/a	2,051
Year-to-date 2016	736	33	415	2	31	33	n/a	n/a	1,250
% Change	4.8	**	74.9	-100.0	-19.4	**	n/a	n/a	64.1

Tal	ole I.Ib: F	lousing A	_		of Brantf	ord CMA				
			October	2017						
			Owne	rship			Ren	tal		
		Freehold		C	Condominium			Rentai		
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Total*	
STARTS										
October 2017	12	0	0	0	0	0	0	0	12	
October 2016	11	2	7	0	0	0	0	3	23	
% Change	9.1	-100.0	-100.0	n/a	n/a	n/a	n/a	-100.0	-47.8	
Year-to-date 2017	161	4	165	0	5	0	0	57	392	
Year-to-date 2016	191	12	64	0	6	12	0	3	288	
% Change	-15.7	-66.7	157.8	n/a	-16.7	-100.0	n/a	**	36.1	
UNDER CONSTRUCTION										
October 2017	116	2	164	0	5	0	8	57	352	
October 2016	104	10	91	0	25	160	8	0	398	
% Change	11.5	-80.0	80.2	n/a	-80.0	-100.0	0.0	n/a	-11.6	
COMPLETIONS										
October 2017	26	2	7	0	0	0	0	0	35	
October 2016	46	4	6	0	0	4	0	3	63	
% Change	-43.5	-50.0	16.7	n/a	n/a	-100.0	n/a	-100.0	-44.4	
Year-to-date 2017	123	14	95	0	10	0	0	159	401	
Year-to-date 2016	199	14	113	0	12	4	0	3	345	
% Change	-38.2	0.0	-15.9	n/a	-16.7	-100.0	n/a	**	16.2	
COMPLETED & NOT ABSORB	ED									
October 2017	13	3	5	0	4	0	n/a	n/a	25	
October 2016	22	8	8	0	4	3	n/a	n/a	45	
% Change	-40.9	-62.5	-37.5	n/a	0.0	-100.0	n/a	n/a	-44.4	
ABSORBED										
October 2017	24	0	6	0	0	0	n/a	n/a	30	
October 2016	43	4	4	0	0	- 1	n/a	n/a	52	
% Change	-44.2	-100.0	50.0	n/a	n/a	-100.0	n/a	n/a	-42.3	
Year-to-date 2017	131	18	97	0	10	0	n/a	n/a	256	
Year-to-date 2016	212	12	114	0	18	I	n/a	n/a	357	
% Change	-38.2	50.0	-14.9	n/a	-44.4	-100.0	n/a	n/a	-28.3	

	Table 1.2:	Housing	Activity	Summar	y by Subn	narket			
			October	2017					
			Owne	rship					
		Freehold		Condominium			Ren	tal	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Total*
STARTS									
City of Hamilton									
October 2017	36	4	50	0	36	0	0	0	126
October 2016	69	0	174	0	0	0	0	0	243
Former Hamilton City									
October 2017	9	4	18	0	0	0	0	0	31
October 2016	22	0	34	0	0	0	0	0	56
Stoney Creek City									
October 2017	4	0	0	0	14	0	0	0	18
October 2016	0	0		0	0	0	0	0	0
Ancaster City	J		Ü	, and the second		, and the second	Ü	, and the second	, ,
October 2017	16	0	12	0	0	0	0	0	28
October 2016	18	0		0	0	0	0	0	18
Dundas Town	10		Ü	J	J	Ū	Ü	Ü	10
October 2017	- 1	0	0	0	0	0	0	0	1
October 2016	i	0		0	0	0	0	0	<u>'</u>
Flamborough	1	U	Ü	U	U	U	U	U	
October 2017	4	0	5	0	0	0	0	0	9
October 2016	9	0		0	0	0	0	0	108
Glanbrook	,	U	"	U	U	U	U	U	100
October 2017	2	0	15	0	22	0	0	0	39
October 2017	19	0		0	22	0	0	0	60
	17	U	41	U	U	U	U	U	60
City of Burlington		•		0	0	_	0	•	
October 2017	15	0		0	0	0	0	0	15
October 2016	4	0	0	0	0	0	0	0	4
Grimsby									
October 2017	0	0		0	0	0	0	0	0
October 2016	0	0	0	0	19	0	0	0	19
Hamilton CMA						_			
October 2017	51	4		0	36	0	0	0	141
October 2016	73	0	174	0	19	0	0	0	266
Brant City									
October 2017	5	0		0		0		0	5
October 2016	- 11	2	0	0	0	0	0	0	13
Brantford City									
October 2017	7	0		0		0		0	7
October 2016	0	0	7	0	0	0	0	3	10
Brantford CMA									
October 2017	12	0		0		0		0	12
October 2016	- 11	2	7	0	0	0	0	3	23

	Table 1.2:	Housing	Activity	Summar	y by Subn	narket			
			October	2017					
			Owne	ership					
		Freehold		•	Condominium		Ren	tal	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Total*
UNDER CONSTRUCTION									
City of Hamilton									
October 2017	359	14	551	0	36	379	0	100	1,439
October 2016	435	64	748	0	6	30	120	228	1,631
Former Hamilton City									
October 2017	46	14	124	0	0	102	0	100	386
October 2016	77	4	95	0	0	30	120	100	426
Stoney Creek City									
October 2017	166	0	164	0	14	277	0	0	621
October 2016	90	60	80	0	6	0	0	128	364
Ancaster City				-		-			
October 2017	103	0	92	0	0	0	0	0	195
October 2016	39	0	93	0	0	0	0	0	132
Dundas Town	37	J	,,	Ū	· ·	J	J	Ü	132
October 2017	1	0	5	0	0	0	0	0	6
October 2016	5	0	0	0	0	0	0	0	5
Flamborough	3	J		U	· ·	J	Ū	U	
October 2017	33	0	118	0	0	0	0	0	151
October 2016	147	0	221	0	0	0	0	0	368
Glanbrook	177	U	221	U	U	U	U	U	300
October 2017	10	0	48	0	22	0	0	0	80
October 2017	77	0	259	0	0	0	0	0	336
	//	U	237	U	U	U	U	U	336
City of Burlington	0.1	2		0	0		0	0	1.204
October 2017	81	2	0	0	0	1,121	0	0	1,204
October 2016	67	0	0	3	13	674	0	0	757
Grimsby October 2017	0	0	156	0	22	423	0	0	(10
October 2017	8	0	83	0	23	120	0	0	610 239
Hamilton CMA	11		63	U	23	120	U	U	237
October 2017	440	1.4	707	0	Γ0	1 022	0	100	2 252
	448	16	707	0	59	1,923	0	100	3,253
October 2016	513	66	831	3	42	824	120	228	2,627
D (6)									
Brant City	13			•					
October 2017	63	0	9	0	0	0	8	0	80
October 2016	61	4	12	0	0	0	8	0	85
Brantford City									
October 2017	53	2		0		0	0	57	272
October 2016	43	6	79	0	25	160	0	0	313
Brantford CMA									
October 2017	116	2		0		0	8	57	352
October 2016	104	10	91	0	25	160	8	0	398

	Table 1.2:	Housing	Activity	Summar	y by Subn	narket			
			October	2017					
			Owne						
		Freehold	Owne	•	Condominium		Ren	tal	Total*
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS							KOW		
City of Hamilton									
October 2017	79	6	59	0	0	0	0	0	144
October 2016	70	4	61	0	6	0	0	189	330
Former Hamilton City		•		-		J	-		
October 2017	8	0	34	0	0	0	0	0	42
October 2016	17	4	0	0	6	0	0	189	216
Stoney Creek City			-	-	-	-	-		
October 2017	4	0	6	0	0	0	0	0	10
October 2016	18	0	0	0	0	0	0	0	18
Ancaster City		-	-	-	-	-	-		
October 2017	10	6	0	0	0	0	0	0	16
October 2016	- 11	0	14	0	0	0	0	0	25
Dundas Town		-		-	-	-	-		
October 2017	0	0	0	0	0	0	0	0	0
October 2016	0	0	0	0	0	0	0	0	0
Flamborough		-	-	-		-	_		-
October 2017	56	0	5	0	0	0	0	0	61
October 2016	6	0	15	0	0	0	0	0	21
Glanbrook		-		-	-	-	-		
October 2017	- 1	0	14	0	0	0	0	0	15
October 2016	18	0	32	0	0	0	0	0	50
City of Burlington		-		-		-			
October 2017	2	0	0	0	0	143	0	0	145
October 2016	3	0	12	0	0	11	0	0	26
Grimsby		-		-	-		-	-	
October 2017	0	0	0	0	0	0	0	0	0
October 2016	0	0	0	0	0	0	0	0	0
Hamilton CMA									
October 2017	81	6	59	0	0	143	0	0	289
October 2016	73	4	73	0	6	- 11	0	189	356
Brant City									
October 2017	21	0	3	0	0	0	0	0	24
October 2016	- 11	4	6	0	0	0	0	0	21
Brantford City									
October 2017	5	2	4	0	0	0	0	0	П
October 2016	35	0	0	0	0	4	0	3	42
Brantford CMA									
October 2017	26	2	7	0	0	0	0	0	35
October 2016	46			0	0	4	0	3	63

	Table 1.2:	Housing	Activity	Summar	y by Subr	narket			
			October	2017					
	1		Owne	rship					
		Freehold	Owne		Condominium		Ren	tal	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and	Apt. & Other	Total*
COMPLETED & NOT ABSOR	RED						Row		
City of Hamilton									
October 2017	52	П	127	0	2	3	n/a	n/a	195
October 2016	76	29	168	0	21	3	n/a	n/a	297
Former Hamilton City	70		100	J	21	J	11/4	11/4	277
October 2017	14	0	52	0	0	0	n/a	n/a	66
October 2016	8	0	32	0	4	0	n/a	n/a	44
Stoney Creek City	J	U	32	J	•	Ū	11/4	11/4	, ,
October 2017	- 11	П	ı	0	0	0	n/a	n/a	23
October 2016	38	29	34	0	15	0	n/a	n/a	116
Ancaster City	36		J-T	U	13	U	11/4	11/a	110
October 2017	3	0	0	0	0	0	n/a	n/a	3
October 2016	4	0	7	0	0	0	n/a	n/a	11
Dundas Town	7	U	,	U	U	U	11/4	11/4	11
October 2017	0	0	0	0	0	0	n/a	n/a	0
October 2016	0	0	0	0	0	0	n/a	n/a	0
Flamborough	U	U	U	U	U	U	n/a	n/a	U
October 2017	15	0	47	0	0	3	n/a	n/a	65
October 2017	9	0	28	0	0	3	n/a n/a		40
Glanbrook	7	U	20	U	U	3	n/a	n/a	40
October 2017	9	0	27	0	2	0	n/a	n/a	38
October 2017	17	0	67	0	2	0	n/a n/a		36 86
City of Burlington	17	U	6/	U	Z	U	n/a	n/a	00
October 2017	2	0	0	0	0	110			112
October 2016	0	0	0	0		110	n/a	n/a	112
* *** * * *	U	I	0	0	0	0	n/a	n/a	I
Grimsby		0		0	0	0	,	,	
October 2017	1	0	0	0	0	0	n/a	n/a	1
October 2016	4	0	22	0	0	0	n/a	n/a	26
Hamilton CMA			107	0	2		,	,	200
October 2017	55	11	127	0	2	113	n/a	n/a	308
October 2016	80	30	190	0	21	3	n/a	n/a	324
Brant City									
October 2017	2	- 1		0		0		n/a	
October 2016	4	8	4	0	0	0	n/a	n/a	16
Brantford City									
October 2017	11	2		0		0		n/a	
October 2016	18	0	4	0	4	3	n/a	n/a	29
Brantford CMA									
October 2017	13	3		0		0		n/a	25
October 2016	22	8	8	0	4	3	n/a	n/a	45

	Table 1.2:	Housing	Activity	Summar	y by Subr	narket				
			October	2017						
			Owne							
		Freehold	Owne		Condominium		Ren	tal		
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Total*	
ABSORBED										
City of Hamilton										
October 2017	92	6	112	0	0	3	n/a	n/a	213	
October 2016	54	4	54	0	2	0	n/a	n/a	114	
Former Hamilton City										
October 2017	3	0	16	0	0	3	n/a	n/a	22	
October 2016	15	4	2	0	2	0	n/a	n/a	23	
Stoney Creek City										
October 2017	4	0	54	0	0	0	n/a	n/a	58	
October 2016	0	0	0	0	0	0	n/a	n/a	0	
Ancaster City										
October 2017	8	6	0	0	0	0	n/a	n/a	14	
October 2016	14	0	7	0	0	0	n/a	n/a	21	
Dundas Town										
October 2017	0	0	0	0	0	0	n/a	n/a	0	
October 2016	0	0	0	0	0	0	n/a	n/a	0	
Flamborough										
October 2017	77	0	22	0	0	0	n/a	n/a	99	
October 2016	3	0		0	0	0	n/a	n/a	14	
Glanbrook										
October 2017	0	0	20	0	0	0	n/a	n/a	20	
October 2016	22	0		0	0	0	n/a	n/a	56	
City of Burlington										
October 2017	2	0	0	0	0	33	n/a	n/a	35	
October 2016	3	0		0	0	11	n/a	n/a	26	
Grimsby		-		-	-			.,		
October 2017	0	0	0	0	0	0	n/a	n/a	0	
October 2016	0	0	0	0	0	0	n/a	n/a	0	
Hamilton CMA		-		-	-	-		.,	-	
October 2017	94	6	112	0	0	36	n/a	n/a	248	
October 2016	57	4				11		n/a		
				-	_					
Brant City										
October 2017	21	0	3	0	0	0	n/a	n/a	24	
October 2016	12	2		0		0		n/a	17	
Brantford City		_								
October 2017	3	0	3	0	0	0	n/a	n/a	6	
October 2016	31	2		0		1	n/a	n/a	35	
Brantford CMA	3.					·	u	u	35	
October 2017	24	0	6	0	0	0	n/a	n/a	30	
October 2016	43	4		0		ı	n/a	n/a	52	
	13		- 1	U	J	'	11/α	11/α	32	

Table 1.3a: History of Housing Starts of Hamilton CMA 2007 - 2016											
			Owne	rship			D				
		Freehold			Condominium		Ren				
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Total*		
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	7 4 3	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		

Т	able 1.3b:	History o	of Housin 2007 - 2	_	of Brantfo	rd CMA				
			Owne							
		Freehold			Condominium			Rental		
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	Total*	
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	

	Table 2: Starts by Submarket and by Dwelling Type										
October 2017											
	Sin	gle	Sei	mi	Ro	w	Apt. &	Other			
Submarket	Oct	Oct	Oct	Oct	Oct	Oct	Oct	Oct	Oct	Oct	%
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	Change
Hamilton CMA	51	73	4	0	86	193	0	0	141	266	-47.0
City of Hamilton	36	69	4	0	86	174	0	0	126	243	-48.1
Former Hamilton City	9	22	4	0	18	34	0	0	31	56	-44.6
Stoney Creek City	4	0	0	0	14	0	0	0	18	0	n/a
Ancaster City	16	18	0	0	12	0	0	0	28	18	55.6
Dundas Town	- 1	- 1	0	0	0	0	0	0	- 1	1	0.0
Flamborough	4	9	0	0	5	99	0	0	9	108	-91.7
Glanbrook	2	19	0	0	37	41	0	0	39	60	-35.0
City of Burlington	15	4	0	0	0	0	0	0	15	4	**
Grimsby	0	0	0	0	0	19	0	0	0	19	-100.0
Brantford CMA	12	11	0	2	0	7	0	3	12	23	-47.8
Brant City	5	- 11	0	2	0	0	0	0	5	13	-61.5
Brantford City	7	0	0	0	0	7	0	3	7	10	-30.0

Table 2.1: Starts by Submarket and by Dwelling Type													
January - October 2017													
	Sing	gle	Sei	Semi		Row		Other					
Submarket	YTD 2017	YTD 2016	% Change										
Hamilton CMA	586	625	78	110	649	946	828	650	2,141	2,331	-8.2		
City of Hamilton	498	572	1,833	-17.5									
Former Hamilton City	73	96	16	8	101	121	102	100	292	325	-10.2		
Stoney Creek City	163	115	0	102	138	117	277	128	578	462	25.1		
Ancaster City	121	55	60	0	92	112	0	0	273	167	63.5		
Dundas Town	- 1	5	0	0	5	0	0	0	6	5	20.0		
Flamborough	101	182	0	0	118	246	0	0	219	428	-48.8		
Glanbrook	39	119	0	0	105	327	0	0	144	446	-67.7		
City of Burlington	75	42	2	0	0	0	449	302	526	344	52.9		
Grimsby	13	- 11	0	0	90	23	0	120	103	154	-33.1		
Brantford CMA	161	191	4	12	170	70	57	15	392	288	36.1		
Brant City	92	100	0	4	9	0	0	0	101	104	-2.9		
Brantford City	69	91	4	8	161	70	57	15	291	184	58.2		

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market October 2017													
		Ro	ow .		Apt. & Other								
Submarket	Freeho Condoi		Rer	ntal	Freeho Condor		Rental						
	Oct 2017	Oct 2016	Oct 2017	Oct 2016	Oct 2017	Oct 2016	Oct 2017	Oct 2016					
Hamilton CMA	86	193	0	0	0	0	0	0					
City of Hamilton	86	174	0	0	0	0	0	0					
Former Hamilton City	18	34	0	0	0	0	0	0					
Stoney Creek City	14	0	0	0	0	0	0	0					
Ancaster City	12	0	0	0	0	0	0	0					
Dundas Town	0	0	0	0	0	0	0	0					
Flamborough	5	99	0	0	0	0	0	0					
Glanbrook	37	41	0	0	0	0	0	0					
City of Burlington	0	0	0	0	0	0	0	0					
Grimsby	0	19	0	0	0	0	0	0					
Brantford CMA	0	7	0	0	0	0	0	3					
Brant City	0	0	0 0 0		0	0	0	0					
Brantford City	0	7	0	0	0	0	0	3					

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market													
January - October 2017													
		Ro	ow .		Apt. & Other								
Submarket	Freeho Condo		Rer	ntal	Freeho Condo		Rental						
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016					
Hamilton CMA	649	946	0	0	828	422	0	228					
City of Hamilton	559	559 923 0 0 379 0 0											
Former Hamilton City	101	121	0	0	102	0	0	100					
Stoney Creek City	138	117	0	0	277	0	0	128					
Ancaster City	92	112	0	0	0	0	0	0					
Dundas Town	5	0	0	0	0	0	0	0					
Flamborough	118	246	0	0	0	0	0	0					
Glanbrook	105	327	0	0	0	0	0	0					
City of Burlington	0	0	0	0	449	302	0	0					
Grimsby	90	23	0	0	0	120	0	0					
Brantford CMA	170	70	0	0	0	12	57	3					
Brant City	9	0	0 0		0	0	0	0					
Brantford City	161	70	0	0	0	12	57	3					

Table 2.4: Starts by Submarket and by Intended Market													
October 2017													
	Freel	hold	Condor	minium	Rer	ntal	Total*						
Submarket	Oct 2017	Oct 2016											
Hamilton CMA	105	247	36	19	0	0	141	266					
City of Hamilton	90	243	36	0	0	0	126	243					
Former Hamilton City	31	56	0	0	0	0	31	56					
Stoney Creek City	4	0	14	0	0	0	18	0					
Ancaster City	28	18	0		0	0	28	18					
Dundas Town	1	- 1	0	0	0	0	1	1					
Flamborough	9	108	0	0	0	0	9	108					
Glanbrook	17	60	22	0	0	0	39	60					
City of Burlington	15	4	0	0	0	0	15	4					
Grimsby	0	0	0	19	0	0	0	19					
Brantford CMA	12	20	0 0		0	3	12	23					
Brant City	5	13	0	0 0		0 0		13					
Brantford City	7	7	0	0	0	3	7	10					

Т	Table 2.5: Starts by Submarket and by Intended Market January - October 2017													
Submarket	Free	Freehold		minium	Rer	ntal	Tot	:al*						
Submarket	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016						
Hamilton CMA	1,277	1,658	864	445	0	228	2,141	2,331						
City of Hamilton	1,097	1,605	415	0	0	228	1,512	1,833						
Former Hamilton City	190	225	102	0	0	100	292	325						
Stoney Creek City	287	287 334		0	0	128	578	462						
Ancaster City	273	167	0	0 0		0	273	167						
Dundas Town	6	5	0	0	0	0	6	5						
Flamborough	219	428	0	0	0	0	219	428						
Glanbrook	122	446	22	0	0	0	144	446						
City of Burlington	77	42	449	302	0	0	526	344						
Grimsby	103	- 11	0	143	0	0	103	154						
Brantford CMA	267	5	18	57	3	392	288							
Brant City	101	104	0	0 0		0	101	104						
Brantford City	229	163	5	18	57	3	291	184						

Table 3: Completions by Submarket and by Dwelling Type													
October 2017													
	Sin	gle	Sei	Semi		w	Apt. &	Other		Total			
Submarket	Oct	Oct	Oct	Oct	%								
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	Change		
Hamilton CMA	81	73	6	4	59	79	143	200	289	356	-18.8		
City of Hamilton	79	70	6	4	59	67	0	189	144	330	-56.4		
Former Hamilton City	8	17	0	4	34	6	0	189	42	216	-80.6		
Stoney Creek City	4	18	0	0	6	0	0	0	10	18	-44.4		
Ancaster City	10	- 11	6	0	0	14	0	0	16	25	-36.0		
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a		
Flamborough	56	6	0	0	5	15	0	0	61	21	190.5		
Glanbrook	- 1	18	0	0	14	32	0	0	15	50	-70.0		
City of Burlington	2	3	0	0	0	12	143	- 11	145	26	**		
Grimsby	0	0	0	0	0	0	0	0	0	0	n/a		
Brantford CMA	26	46	2	4	4	6	3	7	35	63	-44.4		
Brant City	21	- 11	0	4	0	6	3	0	24	21	14.3		
Brantford City	5	35	2	0	4	0	0	7	- 11	42	-73.8		

T:	Table 3.1: Completions by Submarket and by Dwelling Type												
January - October 2017													
	Sin	gle	Se	Semi		w	Apt. &	Other					
Submarket	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	%		
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	Change		
Hamilton CMA	759	708	92	62	636	498	613	468	2,100	1,736	21.0		
City of Hamilton	689	629	92	58	623	476	248	280	1,652	1,443	14.5		
Former Hamilton City	109	99	6	12	94	67	120	280	329	458	-28.2		
Stoney Creek City	65	90	26	42	63	124	128	0	282	256	10.2		
Ancaster City	62	62	60	0	64	54	0	0	186	116	60.3		
Dundas Town	6	5	0	2	0	0	0	0	6	7	-14.3		
Flamborough	334	48	0	0	167	46	0	0	501	94	**		
Glanbrook	113	325	0	2	235	185	0	0	348	512	-32.0		
City of Burlington	55	46	0	4	13	22	365	188	433	260	66.5		
Grimsby	15	33	0	0	0	0	0	0	15	33	-54.5		
Brantford CMA	123	199	14	14	102	125	162	7	401	345	16.2		
Brant City	87	82	2	12	6	29	3	0	98	123	-20.3		
Brantford City	36	117	12	2	96	96	159	7	303	222	36.5		

Table 3.2: C	Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market												
		0	ctober 20	17									
		Ro	ow .		Apt. & Other								
Submarket	Freeho Condo		Rer	ntal	Freeho Condor		Rental						
	Oct 2017	Oct 2016	Oct 2017	Oct 2016	Oct 2017	Oct 2016	Oct 2017	Oct 2016					
Hamilton CMA	59	79	0	0	143	П	0	189					
City of Hamilton	59	67	0	0	0	0	0	189					
Former Hamilton City	34	6	0	0	0	0	0	189					
Stoney Creek City	6	0	0	0	0	0	0	0					
Ancaster City	0	14	0	0	0	0	0	0					
Dundas Town	0	0	0	0	0	0	0	0					
Flamborough	5	15	0	0	0	0	0	0					
Glanbrook	14	32	0	0	0	0	0	0					
City of Burlington	0	12	0	0	143	11	0	0					
Grimsby	0	0	0	0	0	0	0	0					
Brantford CMA	4	6	0	0	3	4	0	3					
Brant City	0	6	6 0 0		3	0	0	0					
Brantford City	4	0	0	0	0	4	0	3					

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - October 2017													
		Ro	ow		Apt. & Other								
Submarket	Freeho Condo		Rer	ntal	Freeho Condor		Rer	ntal					
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016					
Hamilton CMA	636	484	0	14	523	33	90	435					
City of Hamilton	623	623 462 0 14 158 0 90											
Former Hamilton City	94	67	0	0	30	0	90	280					
Stoney Creek City	63	110	0	0 14		0	0	0					
Ancaster City	64	54	0	0	0	0	0	0					
Dundas Town	0	0	0	0	0	0	0	0					
Flamborough	167	46	0	0	0	0	0	0					
Glanbrook	235	185	0	0	0	0	0	0					
City of Burlington	13	22	0	0	365	33	0	155					
Grimsby	0	0 0 0 0 0 0											
Brantford CMA	102	125	0	0	3	4	159	3					
Brant City	6	29	0	0	3	0	0	0					
Brantford City	96	96	0	0	0	4	159	3					

Table 3.4: Completions by Submarket and by Intended Market													
October 2017													
	Freel	nold	Condor	minium	Rer	ntal	Tot	al*					
Submarket	Oct 2017	Oct 2016											
Hamilton CMA	146	150	143	17	0	189	289	356					
City of Hamilton	144	135	0	6	0	189	144	330					
Former Hamilton City	42	21	0	6	0	189	42	216					
Stoney Creek City	10	18	0	0	0	0	10	18					
Ancaster City	16	25	0	0 0		0	16	25					
Dundas Town	0	0	0	0	0	0	0	0					
Flamborough	61	21	0	0	0	0	61	21					
Glanbrook	15	50	0	0	0	0	15	50					
City of Burlington	2	15	143	11	0	0	145	26					
Grimsby	0				0	0	0	0					
Brantford CMA	35	56	0	4	0	3	35	63					
Brant City	24 21		0 0		0	0	24	21					
Brantford City	11	35	0	4	0	3	11	42					

Tab	Table 3.5: Completions by Submarket and by Intended Market January - October 2017													
Submarket	Free	hold	Condo	minium	Rer	ntal	Total*							
Submarket	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016						
Hamilton CMA	1,468	1,237	542	50	90	449	2,100	1,736						
City of Hamilton	1,398	1,143	164	6	90	294	1,652	1,443						
Former Hamilton City	209	209 172		6	90	280	329	458						
Stoney Creek City	148	242	134	0	0	14	282	256						
Ancaster City	186	116	0	0	0	0	186	116						
Dundas Town	6	7	0	0	0	0	6	7						
Flamborough	501	94	0	0	0	0	501	94						
Glanbrook	348	512	0	0	0	0	348	512						
City of Burlington	55	61	378	44	0	155	433	260						
Grimsby	15	33	0	0	0	0	15	33						
Brantford CMA	326	10	16	159	3	401	345							
Brant City	98	123	0	0	0	0	98	123						
Brantford City	134	203	10	16	159	3	303	222						

	Tab	le 4a:	Absor	bed Si	ngle-D	Detach	ed Un	its by	Price F	Range			
					Octob	er 20	17						
					Price I								
Submarket	< \$35	0,000	\$350, \$399		\$400, \$449	- 000	\$450, \$499		\$500,0	000 +	Total	Median	Average Price
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)		Price (\$)	(\$)
City of Hamilton													
October 2017	16	17.4	41	44.6	10	10.9	14	15.2	11	12.0	92	-	-
October 2016	6	11.1	10	18.5	12	22.2	9	16.7	17	31.5	54	-	-
Year-to-date 2017	104	14.8	154	21.9	102	14.5	165	23.5	177	25.2	702	450,000	469,854
Year-to-date 2016	98	15.1	121	18.7	121	18.7	135	20.8	173	26.7	648	455,000	470,293
Former Hamilton City													
October 2017	0	0.0	I	33.3	0	0.0	I	33.3	I	33.3	3	_	
October 2016	4	26.7	3	20.0	2	13.3	5	33.3	- 1	6.7	15	_	
Year-to-date 2017	14	13.6	10	9.7	- 11	10.7	35	34.0	33	32.0	103	_	520,429
Year-to-date 2016	20	18.5	11	10.2	16	14.8	38	35.2	23	21.3	108	_	462,427
Stoney Creek City	20	70.5		10.2	.0	1 1.5	33	33.2	23	21.5	100		102, 127
October 2017	0	0.0	ı	25.0	ī	25.0	0	0.0	2	50.0	4		
October 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	_	
Year-to-date 2017	4	4.5	9	10.1	14	15.7	25	28.1	37	41.6	89	_	511,870
Year-to-date 2016	4	5.I	9	11.5	10		14	17.9	41	52.6	78	-	520,429
Ancaster City	7	5.1	7	11.5	10	12.0	14	17.7	41	32.0	70	-	320,427
		0.0	•	0.0		0.0		10.5	-	07.5			
October 2017	0	0.0	0	0.0	0		I	12.5	7	87.5	8	-	-
October 2016	0	0.0	0	0.0	2	14.3	2	14.3	10	71.4	14	-	.== ===
Year-to-date 2017	0	0.0	1	1.6	1	1.6	6	9.5	55	87.3	63	-	672,750
Year-to-date 2016	3	4.3	2	2.9	9	13.0	7	10.1	48	69.6	69	-	535,299
Dundas Town					_								
October 2017	0	n/a	0	n/a	0		0	n/a	0	n/a	0	-	
October 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2017	0	0.0	I	16.7	0	0.0	3	50.0	2	33.3	6	-	-
Year-to-date 2016	0	0.0	- 1	20.0	I	20.0	0	0.0	3	60.0	5	-	-
Flamborough													
October 2017	16	20.8	39	50.6	9	11.7	12	15.6	- 1	1.3	77	-	
October 2016	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
Year-to-date 2017	68	21.0	100	30.9	51	15.7	73	22.5	32	9.9	324	-	412,766
Year-to-date 2016	6	15.0	10	25.0	5	12.5	4	10.0	15	37.5	40	-	412,792
Glanbrook													
October 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
October 2016	2	9.1	7	31.8	8	36.4	2	9.1	3	13.6	22	-	
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	65	18.7	88	25.3	80	23.0	72	20.7	43	12.4	348	450,000	439,304
City of Burlington													
October 2017	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	_	
October 2016	0	0.0	0	0.0	0		0	0.0	3	100.0	3	-	
Year-to-date 2017	0	0.0		0.0	0		0	0.0	54	100.0	54	_	2,226,250
Year-to-date 2016	0	0.0		0.0	0		0	0.0	53	100.0	53	_	1,540,483
Grimsby	, and the second	5.5		0.0		5.5	J	0.0	33	. 30.0	33		.,5 10, 100
October 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	_	
October 2016	0	n/a	0	n/a	0		0	n/a	0	n/a		_	
Year-to-date 2017	I	7.1	3	21.4	0		3	21.4	7	50.0	14	_	
Year-to-date 2016	i	2.8		8.3	3		7			61.1	36	_	588,099

Table 4a: Absorbed Single-Detached Units by Price Range October 2017													
					Price F	Ranges							
Submarket	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +		Total	Median Price (\$)	Average Price (\$)
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)		Τ τιςς (ψ)	11100 (φ)
Hamilton CMA													
October 2017	16	17.0	41	43.6	10	10.6	14	14.9	13	13.8	94	395,000	510,814
October 2016	6	10.5	10	17.5	12	21.1	9	15.8	20	35.1	57	455,000	566,538
Year-to-date 2017	105	13.6	157	20.4	102	13.2	168	21.8	238	30.9	770	470,000	614,347
Year-to-date 2016	99	13.4	124	16.8	124	16.8	142	19.3	248	33.6	737	470,000	545,308

Table 4b: Absorbed Single-Detached Units by Price Range													
October 2017													
	Price Ranges												
Submarket	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +		Total	Median Price (\$)	Average Price (\$)
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)		(4)	εε (ψ)
Brant City													
October 2017	4	19.0	5	23.8	3	14.3	3	14.3	6	28.6	21	-	-
October 2016	2	16.7	- 1	8.3	4	33.3	2	16.7	3	25.0	12	-	456,366
Year-to-date 2017	20	23.0	13	14.9	7	8.0	9	10.3	38	43.7	87	-	471,459
Year-to-date 2016	- 11	12.4	16	18.0	16	18.0	- 11	12.4	35	39.3	89	-	481,936
Brantford City													
October 2017	2	66.7	0	0.0	0	0.0	0	0.0	- 1	33.3	3	-	-
October 2016	10	32.3	- 1	3.2	- 1	3.2	4	12.9	15	48.4	31	495,000	468,658
Year-to-date 2017	6	13.6	2	4.5	4	9.1	7	15.9	25	56.8	44	-	541,543
Year-to-date 2016	32	26.2	38	31.1	13	10.7	- 11	9.0	28	23.0	122	495,000	415,271
Brantford CMA													
October 2017	6	25.0	5	20.8	3	12.5	3	12.5	7	29.2	24	427,500	439,392
October 2016	12	27.9	2	4.7	5	11.6	6	14.0	18	41.9	43	460,000	465,228
Year-to-date 2017	26	19.8	15	11.5	11	8.4	16	12.2	63	48.1	131	490,000	494,892
Year-to-date 2016	43	20.4	54	25.6	29	13.7	22	10.4	63	29.9	211	407,500	445,363

Table 4.1: Average Price (\$) of Absorbed Single-detached Units												
October 2017												
Submarket	Oct 2017	Oct 2016	% Change	YTD 2017	YTD 2016	% Change						
Hamilton CMA	510,814	566,538	-9.8	614,347	545,308	12.7						
City of Hamilton	-	-	n/a	469,854	470,293	-0.1						
Former Hamilton City	-	-	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	-	-	n/a	2,226,250	1,540,483	44.5						
Grimsby	-	-	n/a	-	588,099	n/a						
Brantford CMA	439,392	465,228	-5.6	494,892	445,363	11.1						
Brant City	-	456,366	n/a	471,459	481,936	-2.2						
Brantford City	-	468,658	n/a	541,543	415,271	30.4						

Figure 5.1a: MLS® Residential Average Price for Hamilton

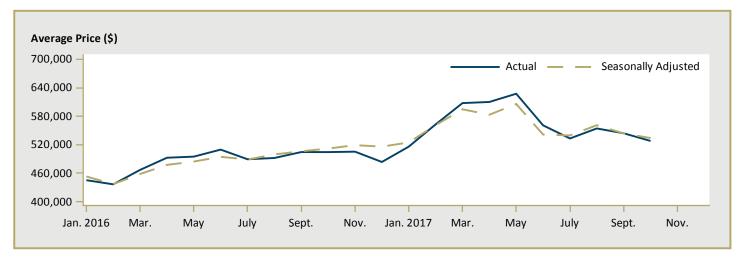


Figure 5.2a: MLS® Residential Sales for Hamilton

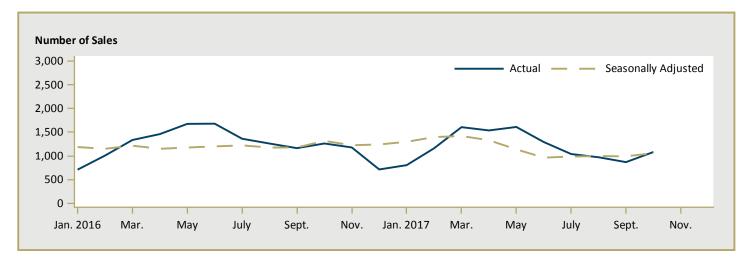
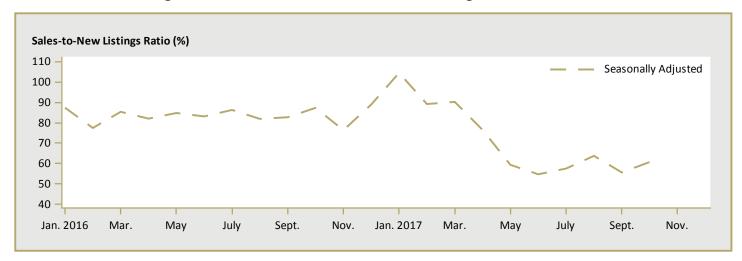


Figure 5.3a: MLS® Residential Sales- to- New Listings Ratio for Hamilton



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

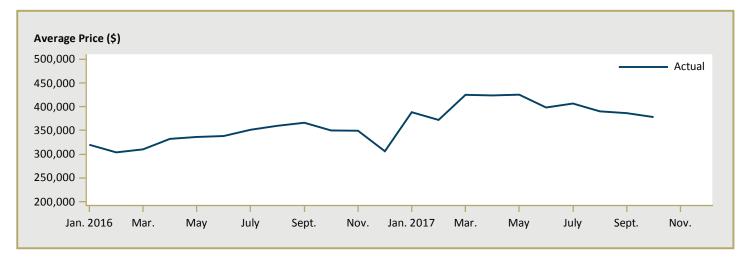


Figure 5.2b: MLS® Residential Sales for Brantford

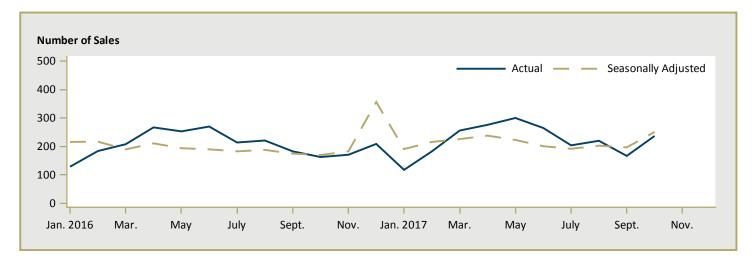
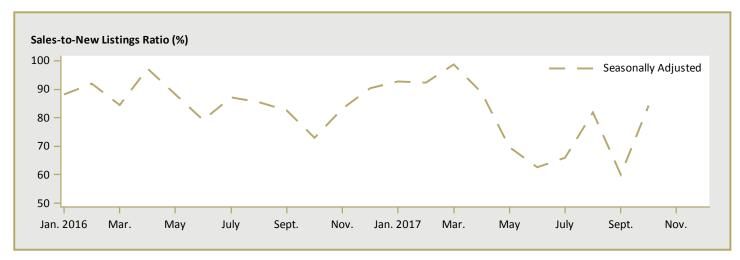


Figure 5.3b: MLS[®] Residential Sales- to- New Listings Ratio for Brantford



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.

			Т	able 6	a: Econom	ic Indica	tors						
	October 2017												
		Inter	est Rates		NHPI, Total, Hamilton	CDL 2002	Hamilton Labour Market						
		P & I Per \$100,000	Mortgag (% I Yr. Term		CMA 2016.12 =100	CPI, 2002 =100 (Ontario)	Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)			
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	103.1	132.3	431.8	4.2	68.3	951			
	October	581	3.24	4.99		132.3	432. I	4.0	68.1	973			
	November												
	December												

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

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

[&]quot;NHPI" means New Housing Price Index

[&]quot;CPI" means Consumer Price Index

[&]quot;SA" means Seasonally Adjusted

			<u>T</u>	able 6	b: Econom	ic Indica	tors						
	October 2017												
		Inter	est Rates		NHPI, Total, Ontario	GD1 2222	Brantford Labour Market						
		P & I Per \$100,000	Mortgag (% I Yr. Term		CMA 2016.12 =100	CPI, 2002 =100 (Ontario)	Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)			
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	104.3	132.3	70.9	5.5	65.3	897			
	October	581	3.24	4.99		132.3	73.0	5.3	67.0	903			
	November												
	December												

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

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

[&]quot;NHPI" means New Housing Price Index

[&]quot;CPI" means Consumer Price Index

[&]quot;SA" means Seasonally Adjusted

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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