

HOUSING NOW TABLES

Hamilton and Brantford CMAs

Date Released: December 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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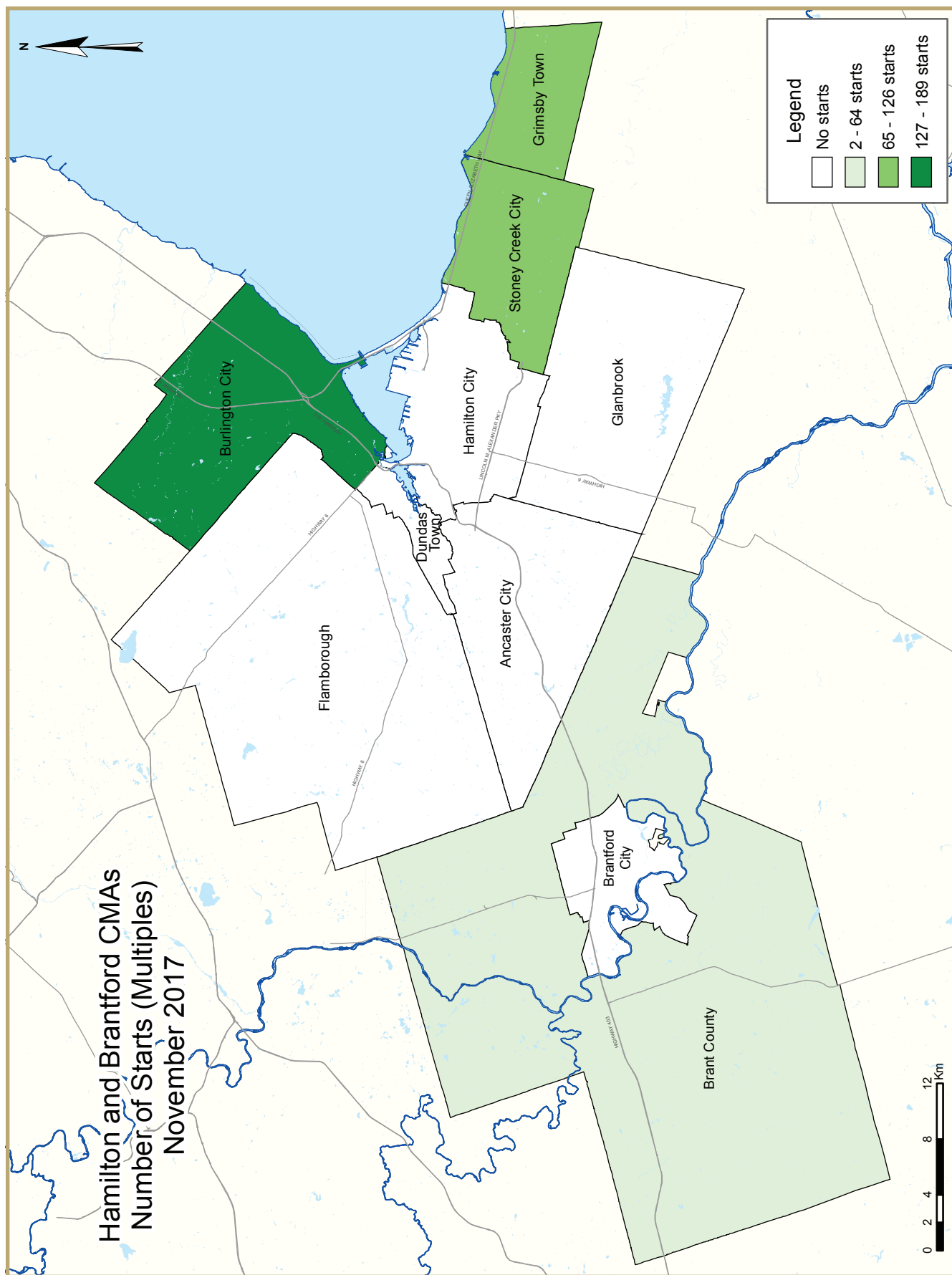
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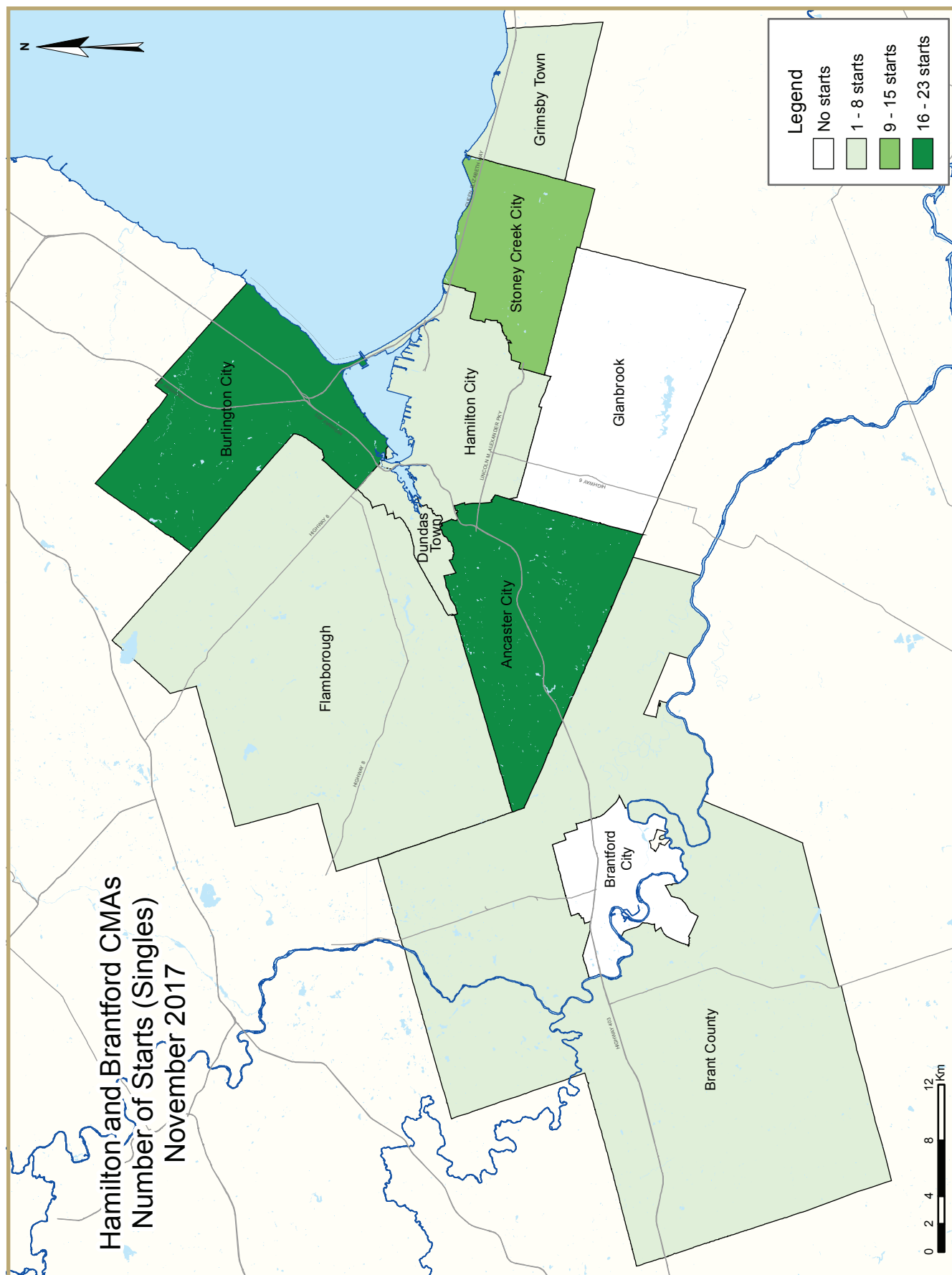
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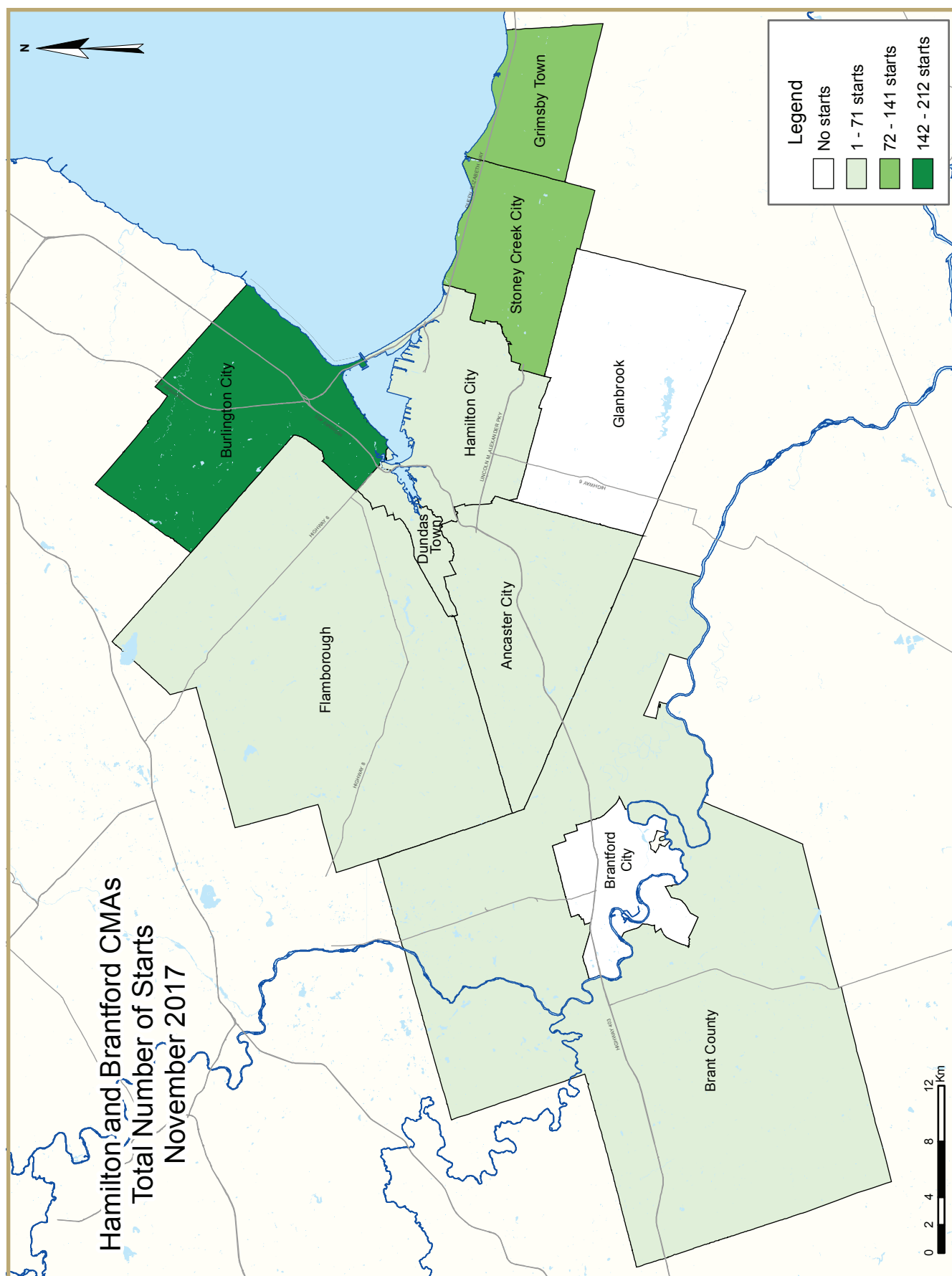
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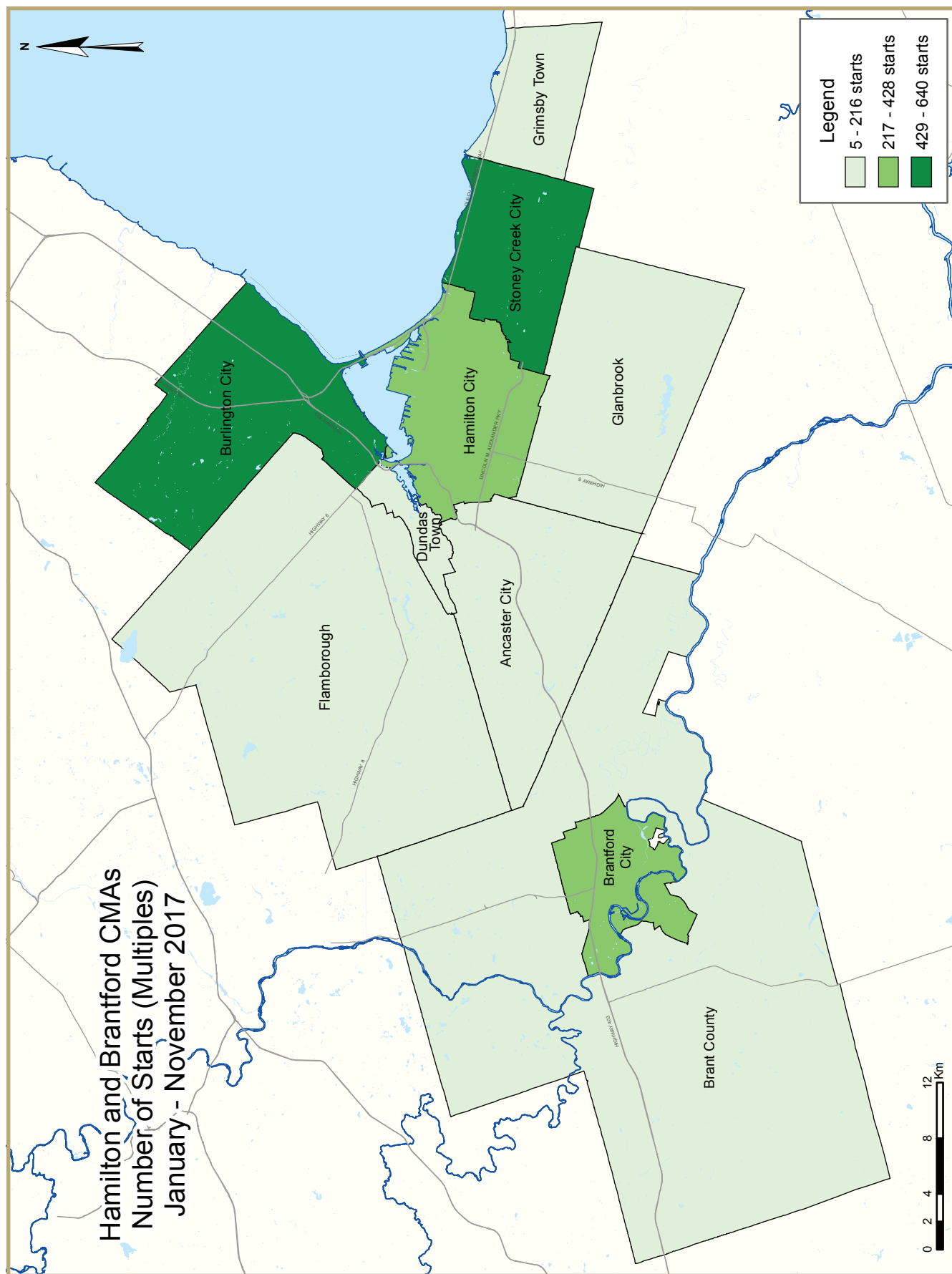
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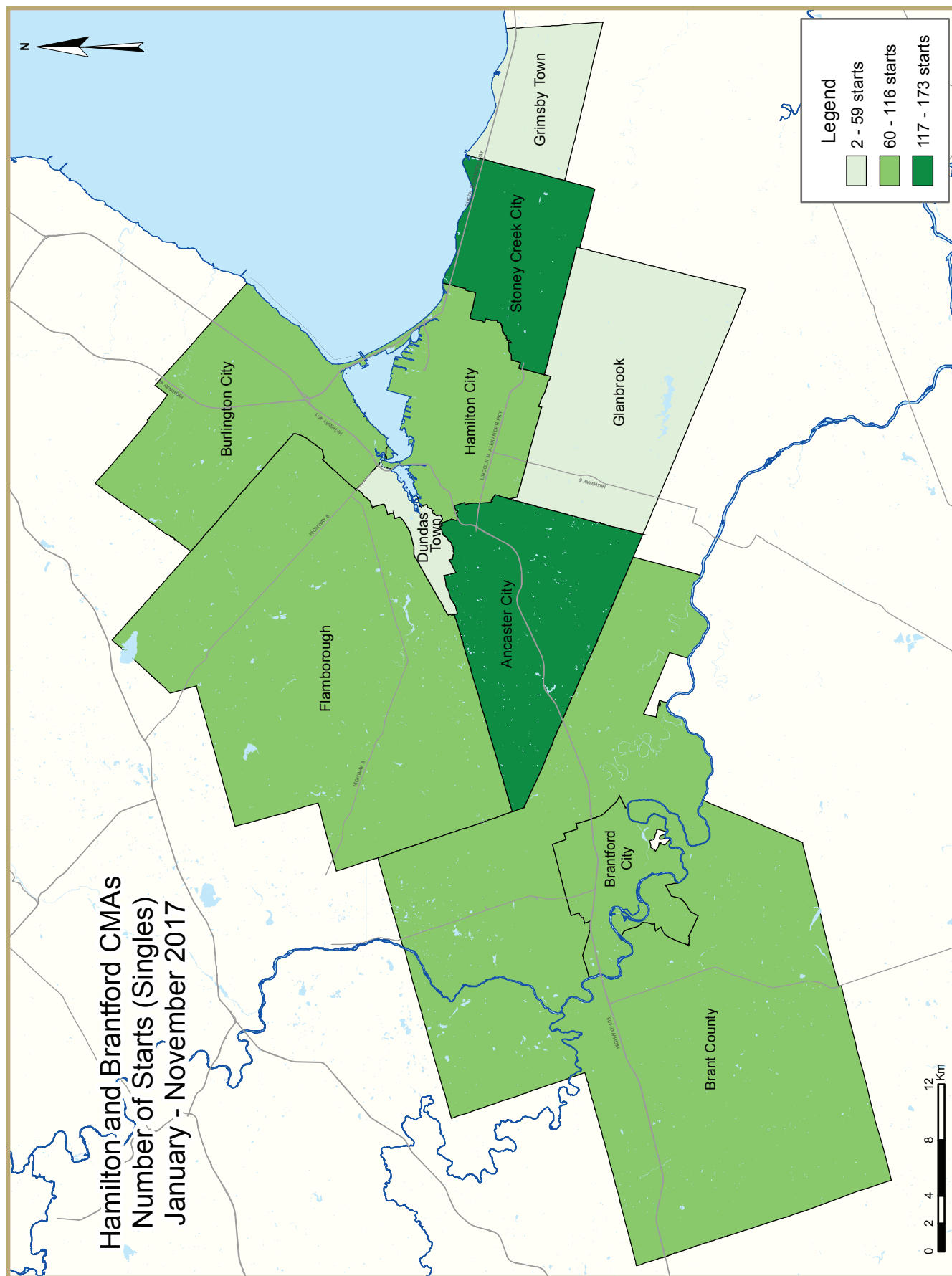
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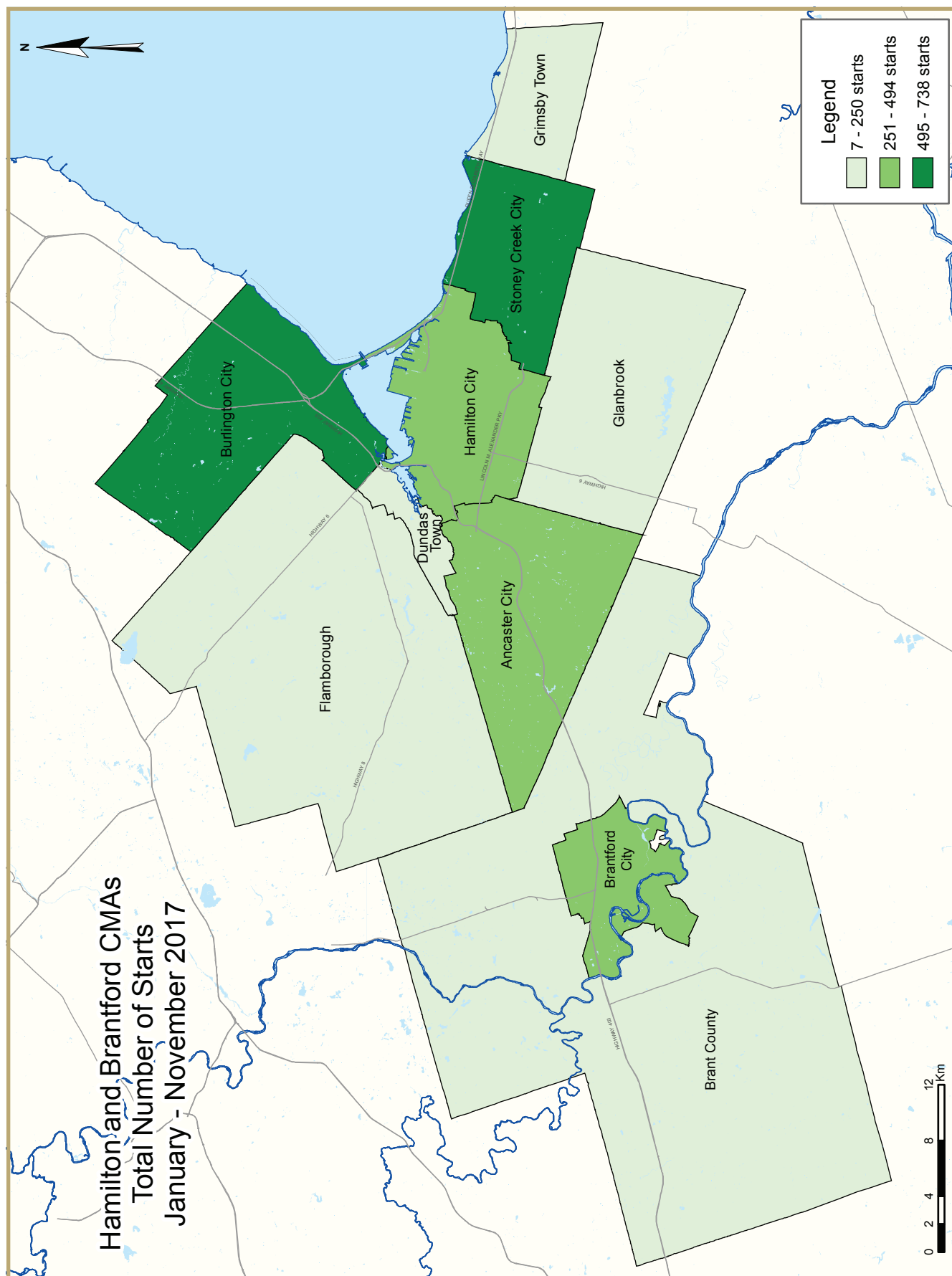












HOUSING NOW REPORT TABLES

Available in ALL reports:

- I Housing Starts (SAAR and Trend)
- I.1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
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- I.3 History of Housing Activity (once a year)
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- 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 1a: Housing Starts (SAAR and Trend)		
November 2017		
Hamilton CMA ¹	October 2017	November 2017
Trend ²	2,494	3,054
SAAR	1,788	5,144
	November 2016	November 2017
Actual		
November - Single-Detached	91	59
November - Multiples	81	366
November - Total	172	425
January to November - Single-Detached	716	645
January to November - Multiples	1,787	1,921
January to November - Total	2,503	2,566

Table 1b: Housing Starts (SAAR and Trend)		
November 2017		
Brantford CMA ¹	October 2017	November 2017
Trend ²	638	463
SAAR	151	166
	November 2016	November 2017
Actual		
November - Single-Detached	8	8
November - Multiples	14	2
November - Total	22	10
January to November - Single-Detached	199	169
January to November - Multiples	111	233
January to November - Total	310	402

Source: CMHC

¹ Census Metropolitan Area

² 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
November 2017

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
November 2017	59	0	98	0	79	189	0	0	425
November 2016	91	0	81	0	0	0	0	0	172
% Change	-35.2	n/a	21.0	n/a	n/a	n/a	n/a	n/a	147.1
Year-to-date 2017	645	78	711	0	115	1,017	0	0	2,566
Year-to-date 2016	716	110	1,004	0	23	422	0	228	2,503
% Change	-9.9	-29.1	-29.2	n/a	**	141.0	n/a	-100.0	2.5
UNDER CONSTRUCTION									
November 2017	489	14	757	0	138	2,112	0	0	3,510
November 2016	568	36	787	1	42	824	90	228	2,576
% Change	-13.9	-61.1	-3.8	-100.0	**	156.3	-100.0	-100.0	36.3
COMPLETIONS									
November 2017	18	2	22	0	0	0	32	100	174
November 2016	36	30	126	2	0	0	0	30	224
% Change	-50.0	-93.3	-82.5	-100.0	n/a	n/a	n/a	**	-22.3
Year-to-date 2017	777	94	639	0	19	523	32	190	2,274
Year-to-date 2016	743	92	594	3	16	33	14	465	1,960
% Change	4.6	2.2	7.6	-100.0	18.8	**	128.6	-59.1	16.0
COMPLETED & NOT ABSORBED									
November 2017	43	4	88	0	2	112	n/a	n/a	249
November 2016	65	39	211	0	21	3	n/a	n/a	339
% Change	-33.8	-89.7	-58.3	n/a	-90.5	**	n/a	n/a	-26.5
ABSORBED									
November 2017	30	9	61	0	0	1	n/a	n/a	101
November 2016	51	21	105	2	0	0	n/a	n/a	179
% Change	-41.2	-57.1	-41.9	-100.0	n/a	n/a	n/a	n/a	-43.6
Year-to-date 2017	801	125	787	0	25	414	n/a	n/a	2,152
Year-to-date 2016	787	54	520	4	31	33	n/a	n/a	1,429
% Change	1.8	131.5	51.3	-100.0	-19.4	**	n/a	n/a	50.6

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

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

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2017	8	2	0	0	0	0	0	0	10
November 2016	8	2	12	0	0	0	0	0	22
% Change	0.0	0.0	-100.0	n/a	n/a	n/a	n/a	n/a	-54.5
Year-to-date 2017	169	6	165	0	5	0	0	57	402
Year-to-date 2016	199	14	76	0	6	12	0	3	310
% Change	-15.1	-57.1	117.1	n/a	-16.7	-100.0	n/a	**	29.7
UNDER CONSTRUCTION									
November 2017	110	4	164	0	5	0	8	57	348
November 2016	93	12	97	0	25	160	8	0	395
% Change	18.3	-66.7	69.1	n/a	-80.0	-100.0	0.0	n/a	-11.9
COMPLETIONS									
November 2017	14	0	0	0	0	0	0	0	14
November 2016	18	2	6	0	0	0	0	0	26
% Change	-22.2	-100.0	-100.0	n/a	n/a	n/a	n/a	n/a	-46.2
Year-to-date 2017	137	14	95	0	10	0	0	159	415
Year-to-date 2016	217	16	119	0	12	4	0	3	371
% Change	-36.9	-12.5	-20.2	n/a	-16.7	-100.0	n/a	**	11.9
COMPLETED & NOT ABSORBED									
November 2017	12	3	5	0	4	0	n/a	n/a	24
November 2016	18	7	9	0	4	3	n/a	n/a	41
% Change	-33.3	-57.1	-44.4	n/a	0.0	-100.0	n/a	n/a	-41.5
ABSORBED									
November 2017	15	0	0	0	0	0	n/a	n/a	15
November 2016	22	3	5	0	0	0	n/a	n/a	30
% Change	-31.8	-100.0	-100.0	n/a	n/a	n/a	n/a	n/a	-50.0
Year-to-date 2017	146	18	97	0	10	0	n/a	n/a	271
Year-to-date 2016	234	15	119	0	18	1	n/a	n/a	387
% Change	-37.6	20.0	-18.5	n/a	-44.4	-100.0	n/a	n/a	-30.0

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

Table 1.2: Housing Activity Summary by Submarket
November 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									
November 2017	35	0	98	0	7	0	0	0	140
November 2016	89	0	51	0	0	0	0	0	140
Former Hamilton City									
November 2017	5	0	0	0	0	0	0	0	5
November 2016	9	0	13	0	0	0	0	0	22
Stoney Creek City									
November 2017	10	0	98	0	7	0	0	0	115
November 2016	6	0	33	0	0	0	0	0	39
Ancaster City									
November 2017	16	0	0	0	0	0	0	0	16
November 2016	7	0	0	0	0	0	0	0	7
Dundas Town									
November 2017	1	0	0	0	0	0	0	0	1
November 2016	2	0	0	0	0	0	0	0	2
Flamborough									
November 2017	3	0	0	0	0	0	0	0	3
November 2016	57	0	5	0	0	0	0	0	62
Glanbrook									
November 2017	0	0	0	0	0	0	0	0	0
November 2016	8	0	0	0	0	0	0	0	8
City of Burlington									
November 2017	23	0	0	0	0	189	0	0	212
November 2016	2	0	0	0	0	0	0	0	2
Grimsby									
November 2017	1	0	0	0	72	0	0	0	73
November 2016	0	0	30	0	0	0	0	0	30
Hamilton CMA									
November 2017	59	0	98	0	79	189	0	0	425
November 2016	91	0	81	0	0	0	0	0	172
Brant City									
November 2017	8	2	0	0	0	0	0	0	10
November 2016	8	0	0	0	0	0	0	0	8
Brantford City									
November 2017	0	0	0	0	0	0	0	0	0
November 2016	0	2	12	0	0	0	0	0	14
Brantford CMA									
November 2017	8	2	0	0	0	0	0	0	10
November 2016	8	2	12	0	0	0	0	0	22

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

Table 1.2: Housing Activity Summary by Submarket
November 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									
November 2017	378	12	601	0	43	379	0	0	1,413
November 2016	492	36	674	0	6	30	90	228	1,556
Former Hamilton City									
November 2017	42	12	92	0	0	102	0	0	248
November 2016	78	4	94	0	0	30	90	100	396
Stoney Creek City									
November 2017	176	0	262	0	21	277	0	0	736
November 2016	78	32	105	0	6	0	0	128	349
Ancaster City									
November 2017	115	0	76	0	0	0	0	0	191
November 2016	45	0	75	0	0	0	0	0	120
Dundas Town									
November 2017	2	0	5	0	0	0	0	0	7
November 2016	6	0	0	0	0	0	0	0	6
Flamborough									
November 2017	35	0	118	0	0	0	0	0	153
November 2016	204	0	187	0	0	0	0	0	391
Glanbrook									
November 2017	8	0	48	0	22	0	0	0	78
November 2016	81	0	213	0	0	0	0	0	294
City of Burlington									
November 2017	102	2	0	0	0	1,310	0	0	1,414
November 2016	66	0	0	1	13	674	0	0	754
Grimsby									
November 2017	9	0	156	0	95	423	0	0	683
November 2016	10	0	113	0	23	120	0	0	266
Hamilton CMA									
November 2017	489	14	757	0	138	2,112	0	0	3,510
November 2016	568	36	787	1	42	824	90	228	2,576
Brant City									
November 2017	59	2	9	0	0	0	8	0	78
November 2016	61	2	6	0	0	0	8	0	77
Brantford City									
November 2017	51	2	155	0	5	0	0	57	270
November 2016	32	10	91	0	25	160	0	0	318
Brantford CMA									
November 2017	110	4	164	0	5	0	8	57	348
November 2016	93	12	97	0	25	160	8	0	395

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

Table 1.2: Housing Activity Summary by Submarket
November 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									
November 2017	16	2	22	0	0	0	32	100	172
November 2016	32	28	126	0	0	0	0	30	216
Former Hamilton City									
November 2017	9	2	6	0	0	0	32	100	149
November 2016	8	0	14	0	0	0	0	30	52
Stoney Creek City									
November 2017	0	0	0	0	0	0	0	0	0
November 2016	18	28	8	0	0	0	0	0	54
Ancaster City									
November 2017	4	0	16	0	0	0	0	0	20
November 2016	1	0	18	0	0	0	0	0	19
Dundas Town									
November 2017	0	0	0	0	0	0	0	0	0
November 2016	1	0	0	0	0	0	0	0	1
Flamborough									
November 2017	1	0	0	0	0	0	0	0	1
November 2016	0	0	40	0	0	0	0	0	40
Glanbrook									
November 2017	2	0	0	0	0	0	0	0	2
November 2016	4	0	46	0	0	0	0	0	50
City of Burlington									
November 2017	2	0	0	0	0	0	0	0	2
November 2016	3	0	0	2	0	0	0	0	5
Grimsby									
November 2017	0	0	0	0	0	0	0	0	0
November 2016	1	2	0	0	0	0	0	0	3
Hamilton CMA									
November 2017	18	2	22	0	0	0	32	100	174
November 2016	36	30	126	2	0	0	0	30	224
Brant City									
November 2017	12	0	0	0	0	0	0	0	12
November 2016	8	2	6	0	0	0	0	0	16
Brantford City									
November 2017	2	0	0	0	0	0	0	0	2
November 2016	10	0	0	0	0	0	0	0	10
Brantford CMA									
November 2017	14	0	0	0	0	0	0	0	14
November 2016	18	2	6	0	0	0	0	0	26

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

Table 1.2: Housing Activity Summary by Submarket
November 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									
November 2017	40	4	88	0	2	2	n/a	n/a	136
November 2016	61	37	189	0	21	3	n/a	n/a	311
Former Hamilton City									
November 2017	15	1	49	0	0	0	n/a	n/a	65
November 2016	9	0	35	0	4	0	n/a	n/a	48
Stoney Creek City									
November 2017	3	3	1	0	0	0	n/a	n/a	7
November 2016	35	37	26	0	15	0	n/a	n/a	113
Ancaster City									
November 2017	3	0	13	0	0	0	n/a	n/a	16
November 2016	5	0	10	0	0	0	n/a	n/a	15
Dundas Town									
November 2017	0	0	0	0	0	0	n/a	n/a	0
November 2016	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
November 2017	11	0	10	0	0	2	n/a	n/a	23
November 2016	3	0	39	0	0	3	n/a	n/a	45
Glanbrook									
November 2017	8	0	15	0	2	0	n/a	n/a	25
November 2016	9	0	79	0	2	0	n/a	n/a	90
City of Burlington									
November 2017	3	0	0	0	0	110	n/a	n/a	113
November 2016	1	1	0	0	0	0	n/a	n/a	2
Grimsby									
November 2017	0	0	0	0	0	0	n/a	n/a	0
November 2016	3	1	22	0	0	0	n/a	n/a	26
Hamilton CMA									
November 2017	43	4	88	0	2	112	n/a	n/a	249
November 2016	65	39	211	0	21	3	n/a	n/a	339
Brant City									
November 2017	3	1	0	0	0	0	n/a	n/a	4
November 2016	4	7	5	0	0	0	n/a	n/a	16
Brantford City									
November 2017	9	2	5	0	4	0	n/a	n/a	20
November 2016	14	0	4	0	4	3	n/a	n/a	25
Brantford CMA									
November 2017	12	3	5	0	4	0	n/a	n/a	24
November 2016	18	7	9	0	4	3	n/a	n/a	41

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

Table 1.2: Housing Activity Summary by Submarket
November 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									
November 2017	28	9	61	0	0	1	n/a	n/a	99
November 2016	47	20	105	0	0	0	n/a	n/a	172
Former Hamilton City									
November 2017	8	1	9	0	0	0	n/a	n/a	18
November 2016	7	0	11	0	0	0	n/a	n/a	18
Stoney Creek City									
November 2017	8	8	0	0	0	0	n/a	n/a	16
November 2016	21	20	16	0	0	0	n/a	n/a	57
Ancaster City									
November 2017	4	0	3	0	0	0	n/a	n/a	7
November 2016	0	0	15	0	0	0	n/a	n/a	15
Dundas Town									
November 2017	0	0	0	0	0	0	n/a	n/a	0
November 2016	1	0	0	0	0	0	n/a	n/a	1
Flamborough									
November 2017	5	0	37	0	0	1	n/a	n/a	43
November 2016	6	0	29	0	0	0	n/a	n/a	35
Glanbrook									
November 2017	3	0	12	0	0	0	n/a	n/a	15
November 2016	12	0	34	0	0	0	n/a	n/a	46
City of Burlington									
November 2017	1	0	0	0	0	0	n/a	n/a	1
November 2016	2	0	0	2	0	0	n/a	n/a	4
Grimsby									
November 2017	1	0	0	0	0	0	n/a	n/a	1
November 2016	2	1	0	0	0	0	n/a	n/a	3
Hamilton CMA									
November 2017	30	9	61	0	0	1	n/a	n/a	101
November 2016	51	21	105	2	0	0	n/a	n/a	179
Brant City									
November 2017	11	0	0	0	0	0	n/a	n/a	11
November 2016	8	3	5	0	0	0	n/a	n/a	16
Brantford City									
November 2017	4	0	0	0	0	0	n/a	n/a	4
November 2016	14	0	0	0	0	0	n/a	n/a	14
Brantford CMA									
November 2017	15	0	0	0	0	0	n/a	n/a	15
November 2016	22	3	5	0	0	0	n/a	n/a	30

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
November 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016	% Change
Hamilton CMA	59	91	0	0	177	81	189	0	425	172	147.1
City of Hamilton	35	89	0	0	105	51	0	0	140	140	0.0
Former Hamilton City	5	9	0	0	0	13	0	0	5	22	-77.3
Stoney Creek City	10	6	0	0	105	33	0	0	115	39	194.9
Ancaster City	16	7	0	0	0	0	0	0	16	7	128.6
Dundas Town	1	2	0	0	0	0	0	0	1	2	-50.0
Flamborough	3	57	0	0	0	5	0	0	3	62	-95.2
Glanbrook	0	8	0	0	0	0	0	0	0	8	-100.0
City of Burlington	23	2	0	0	0	0	189	0	212	2	**
Grimsby	1	0	0	0	72	30	0	0	73	30	143.3
Brantford CMA	8	8	2	2	0	12	0	0	10	22	-54.5
Brant City	8	8	2	0	0	0	0	0	10	8	25.0
Brantford City	0	0	0	2	0	12	0	0	0	14	-100.0

Table 2.1: Starts by Submarket and by Dwelling Type
January - November 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	645	716	78	110	826	1,027	1,017	650	2,566	2,503	2.5
City of Hamilton	533	661	76	110	664	974	379	228	1,652	1,973	-16.3
Former Hamilton City	78	105	16	8	101	134	102	100	297	347	-14.4
Stoney Creek City	173	121	0	102	243	150	277	128	693	501	38.3
Ancaster City	137	62	60	0	92	112	0	0	289	174	66.1
Dundas Town	2	7	0	0	5	0	0	0	7	7	0.0
Flamborough	104	239	0	0	118	251	0	0	222	490	-54.7
Glanbrook	39	127	0	0	105	327	0	0	144	454	-68.3
City of Burlington	98	44	2	0	0	0	638	302	738	346	113.3
Grimsby	14	11	0	0	162	53	0	120	176	184	-4.3
Brantford CMA	169	199	6	14	170	82	57	15	402	310	29.7
Brant City	100	108	2	4	9	0	0	0	111	112	-0.9
Brantford City	69	91	4	10	161	82	57	15	291	198	47.0

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016
Hamilton CMA	177	81	0	0	189	0	0	0
City of Hamilton	105	51	0	0	0	0	0	0
Former Hamilton City	0	13	0	0	0	0	0	0
Stoney Creek City	105	33	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	5	0	0	0	0	0	0
Glanbrook	0	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	189	0	0	0
Grimsby	72	30	0	0	0	0	0	0
Brantford CMA	0	12	0	0	0	0	0	0
Brant City	0	0	0	0	0	0	0	0
Brantford City	0	12	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - November 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	826	1,027	0	0	1,017	422	0	228
City of Hamilton	664	974	0	0	379	0	0	228
Former Hamilton City	101	134	0	0	102	0	0	100
Stoney Creek City	243	150	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	251	0	0	0	0	0	0
Glanbrook	105	327	0	0	0	0	0	0
City of Burlington	0	0	0	0	638	302	0	0
Grimsby	162	53	0	0	0	120	0	0
Brantford CMA	170	82	0	0	0	12	57	3
Brant City	9	0	0	0	0	0	0	0
Brantford City	161	82	0	0	0	12	57	3

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016
Hamilton CMA	157	172	268	0	0	0	425	172
City of Hamilton	133	140	7	0	0	0	140	140
Former Hamilton City	5	22	0	0	0	0	5	22
Stoney Creek City	108	39	7	0	0	0	115	39
Ancaster City	16	7	0	0	0	0	16	7
Dundas Town	1	2	0	0	0	0	1	2
Flamborough	3	62	0	0	0	0	3	62
Glanbrook	0	8	0	0	0	0	0	8
City of Burlington	23	2	189	0	0	0	212	2
Grimsby	1	30	72	0	0	0	73	30
Brantford CMA	10	22	0	0	0	0	10	22
Brant City	10	8	0	0	0	0	10	8
Brantford City	0	14	0	0	0	0	0	14

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	1,434	1,830	1,132	445	0	228	2,566	2,503
City of Hamilton	1,230	1,745	422	0	0	228	1,652	1,973
Former Hamilton City	195	247	102	0	0	100	297	347
Stoney Creek City	395	373	298	0	0	128	693	501
Ancaster City	289	174	0	0	0	0	289	174
Dundas Town	7	7	0	0	0	0	7	7
Flamborough	222	490	0	0	0	0	222	490
Glanbrook	122	454	22	0	0	0	144	454
City of Burlington	100	44	638	302	0	0	738	346
Grimsby	104	41	72	143	0	0	176	184
Brantford CMA	340	289	5	18	57	3	402	310
Brant City	111	112	0	0	0	0	111	112
Brantford City	229	177	5	18	57	3	291	198

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016	% Change
Hamilton CMA	18	38	2	30	54	126	100	30	174	224	-22.3
City of Hamilton	16	32	2	28	54	126	100	30	172	216	-20.4
Former Hamilton City	9	8	2	0	38	14	100	30	149	52	186.5
Stoney Creek City	0	18	0	28	0	8	0	0	0	54	-100.0
Ancaster City	4	1	0	0	16	18	0	0	20	19	5.3
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	1	0	0	0	0	40	0	0	1	40	-97.5
Glanbrook	2	4	0	0	0	46	0	0	2	50	-96.0
City of Burlington	2	5	0	0	0	0	0	0	2	5	-60.0
Grimsby	0	1	0	2	0	0	0	0	0	3	-100.0
Brantford CMA	14	18	0	2	0	6	0	0	14	26	-46.2
Brant City	12	8	0	2	0	6	0	0	12	16	-25.0
Brantford City	2	10	0	0	0	0	0	0	2	10	-80.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - November 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	777	746	94	92	690	624	713	498	2,274	1,960	16.0
City of Hamilton	705	661	94	86	677	602	348	310	1,824	1,659	9.9
Former Hamilton City	118	107	8	12	132	81	220	310	478	510	-6.3
Stoney Creek City	65	108	26	70	63	132	128	0	282	310	-9.0
Ancaster City	66	63	60	0	80	72	0	0	206	135	52.6
Dundas Town	6	6	0	2	0	0	0	0	6	8	-25.0
Flamborough	335	48	0	0	167	86	0	0	502	134	**
Glanbrook	115	329	0	2	235	231	0	0	350	562	-37.7
City of Burlington	57	51	0	4	13	22	365	188	435	265	64.2
Grimsby	15	34	0	2	0	0	0	0	15	36	-58.3
Brantford CMA	137	217	14	16	102	131	162	7	415	371	11.9
Brant City	99	90	2	14	6	35	3	0	110	139	-20.9
Brantford City	38	127	12	2	96	96	159	7	305	232	31.5

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016
Hamilton CMA	22	126	32	0	0	0	100	30
City of Hamilton	22	126	32	0	0	0	100	30
Former Hamilton City	6	14	32	0	0	0	100	30
Stoney Creek City	0	8	0	0	0	0	0	0
Ancaster City	16	18	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	40	0	0	0	0	0	0
Glanbrook	0	46	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	6	0	0	0	0	0	0
Brant City	0	6	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 - November 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	658	610	32	14	523	33	190	465
City of Hamilton	645	588	32	14	158	0	190	310
Former Hamilton City	100	81	32	0	30	0	190	310
Stoney Creek City	63	118	0	14	128	0	0	0
Ancaster City	80	72	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	167	86	0	0	0	0	0	0
Glanbrook	235	231	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	0
Brantford CMA	102	131	0	0	3	4	159	3
Brant City	6	35	0	0	3	0	0	0
Brantford City	96	96	0	0	0	4	159	3

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016	Nov 2017	Nov 2016
Hamilton CMA	42	192	0	2	132	30	174	224
City of Hamilton	40	186	0	0	132	30	172	216
Former Hamilton City	17	22	0	0	132	30	149	52
Stoney Creek City	0	54	0	0	0	0	0	54
Ancaster City	20	19	0	0	0	0	20	19
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	1	40	0	0	0	0	1	40
Glanbrook	2	50	0	0	0	0	2	50
City of Burlington	2	3	0	2	0	0	2	5
Grimsby	0	3	0	0	0	0	0	3
Brantford CMA	14	26	0	0	0	0	14	26
Brant City	12	16	0	0	0	0	12	16
Brantford City	2	10	0	0	0	0	2	10

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	1,510	1,429	542	52	222	479	2,274	1,960
City of Hamilton	1,438	1,329	164	6	222	324	1,824	1,659
Former Hamilton City	226	194	30	6	222	310	478	510
Stoney Creek City	148	296	134	0	0	14	282	310
Ancaster City	206	135	0	0	0	0	206	135
Dundas Town	6	8	0	0	0	0	6	8
Flamborough	502	134	0	0	0	0	502	134
Glanbrook	350	562	0	0	0	0	350	562
City of Burlington	57	64	378	46	0	155	435	265
Grimsby	15	36	0	0	0	0	15	36
Brantford CMA	246	352	10	16	159	3	415	371
Brant City	110	139	0	0	0	0	110	139
Brantford City	136	213	10	16	159	3	305	232

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 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													
November 2017	3	10.7	3	10.7	3	10.7	9	32.1	10	35.7	28	-	-
November 2016	5	10.6	8	17.0	8	17.0	12	25.5	14	29.8	47	-	459,864
Year-to-date 2017	107	14.7	157	21.5	105	14.4	174	23.8	187	25.6	730	450,000	469,854
Year-to-date 2016	103	14.8	129	18.6	129	18.6	147	21.2	187	26.9	695	455,000	469,476
Former Hamilton City													
November 2017	2	25.0	0	0.0	2	25.0	2	25.0	2	25.0	8	-	-
November 2016	1	14.3	0	0.0	1	14.3	4	57.1	1	14.3	7	-	-
Year-to-date 2017	16	14.4	10	9.0	13	11.7	37	33.3	35	31.5	111	-	520,429
Year-to-date 2016	21	18.3	11	9.6	17	14.8	42	36.5	24	20.9	115	-	462,427
Stoney Creek City													
November 2017	1	12.5	1	12.5	1	12.5	2	25.0	3	37.5	8	-	-
November 2016	0	0.0	0	0.0	4	19.0	7	33.3	10	47.6	21	-	-
Year-to-date 2017	5	5.2	10	10.3	15	15.5	27	27.8	40	41.2	97	-	511,870
Year-to-date 2016	4	4.0	9	9.1	14	14.1	21	21.2	51	51.5	99	-	520,429
Ancaster City													
November 2017	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	-	-
November 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	1.5	1	1.5	7	10.4	58	86.6	67	-	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													
November 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
November 2016	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
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	16.7	1	16.7	0	0.0	4	66.7	6	-	-
Flamborough													
November 2017	0	0.0	2	40.0	0	0.0	3	60.0	0	0.0	5	-	-
November 2016	3	50.0	3	50.0	0	0.0	0	0.0	0	0.0	6	-	-
Year-to-date 2017	68	20.7	102	31.0	51	15.5	76	23.1	32	9.7	329	-	412,766
Year-to-date 2016	9	19.6	13	28.3	5	10.9	4	8.7	15	32.6	46	-	412,792
Glanbrook													
November 2017	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	-	-
November 2016	1	8.3	5	41.7	3	25.0	1	8.3	2	16.7	12	-	430,483
Year-to-date 2017	18	15.0	33	27.5	25	20.8	24	20.0	20	16.7	120	-	431,700
Year-to-date 2016	66	18.3	93	25.8	83	23.1	73	20.3	45	12.5	360	450,000	438,359
City of Burlington													
November 2017	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
November 2016	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	-	-
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	55	100.0	55	-	2,226,250
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	57	100.0	57	-	1,540,483
Grimsby													
November 2017	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
November 2016	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
Year-to-date 2017	2	13.3	3	20.0	0	0.0	3	20.0	7	46.7	15	-	-
Year-to-date 2016	1	2.6	3	7.9	3	7.9	8	21.1	23	60.5	38	-	588,099

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 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													
November 2017	4	13.3	3	10.0	3	10.0	9	30.0	11	36.7	30	490,000	517,087
November 2016	5	9.4	8	15.1	8	15.1	13	24.5	19	35.8	53	475,000	532,895
Year-to-date 2017	109	13.6	160	20.0	105	13.1	177	22.1	249	31.1	800	470,000	610,700
Year-to-date 2016	104	13.2	132	16.7	132	16.7	155	19.6	267	33.8	790	470,000	544,475

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
November 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													
November 2017	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	-	643,318
November 2016	5	62.5	2	25.0	0	0.0	0	0.0	1	12.5	8	-	356,638
Year-to-date 2017	20	20.4	13	13.3	7	7.1	9	9.2	49	50.0	98	-	501,950
Year-to-date 2016	16	16.5	18	18.6	16	16.5	11	11.3	36	37.1	97	-	467,616
Brantford City													
November 2017	1	25.0	0	0.0	0	0.0	1	25.0	2	50.0	4	-	471,000
November 2016	2	14.3	1	7.1	1	7.1	1	7.1	9	64.3	14	-	517,771
Year-to-date 2017	7	14.6	2	4.2	4	8.3	8	16.7	27	56.3	48	-	534,308
Year-to-date 2016	34	25.0	39	28.7	14	10.3	12	8.8	37	27.2	136	495,000	426,310
Brantford CMA													
November 2017	1	6.7	0	0.0	0	0.0	1	6.7	13	86.7	15	580,000	597,367
November 2016	7	31.8	3	13.6	1	4.5	1	4.5	10	45.5	22	450,000	459,177
Year-to-date 2017	27	18.5	15	10.3	11	7.5	17	11.6	76	52.1	146	512,500	505,567
Year-to-date 2016	50	21.5	57	24.5	30	12.9	23	9.9	73	31.3	233	410,000	446,667

Source: CMHC (Market Absorption Survey)

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

Submarket	Nov 2017	Nov 2016	% Change	YTD 2017	YTD 2016	% Change
Hamilton CMA	517,087	532,895	-3.0	610,700	544,475	12.2
City of Hamilton	-	459,864	n/a	469,854	469,476	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	-	430,483	n/a	431,700	438,359	-1.5
City of Burlington	-	-	n/a	2,226,250	1,540,483	44.5
Grimsby	-	-	n/a	-	588,099	n/a
Brantford CMA	597,367	459,177	30.1	505,567	446,667	13.2
Brant City	643,318	356,638	80.4	501,950	467,616	7.3
Brantford City	471,000	517,771	-9.0	534,308	426,310	25.3

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

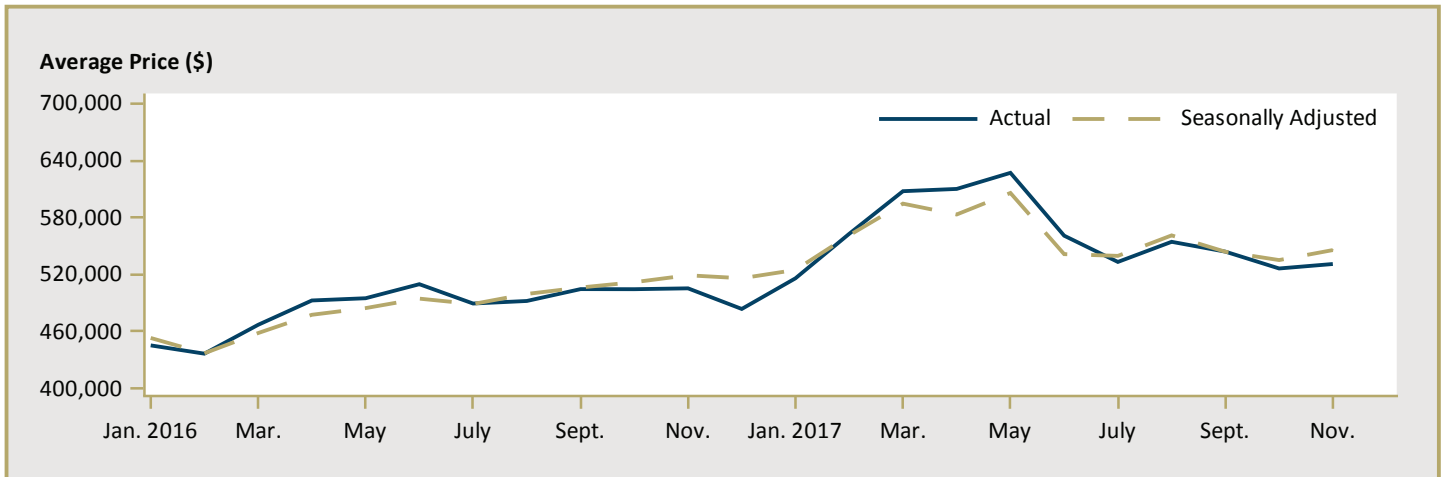


Figure 5.2a: MLS® Residential Sales for Hamilton

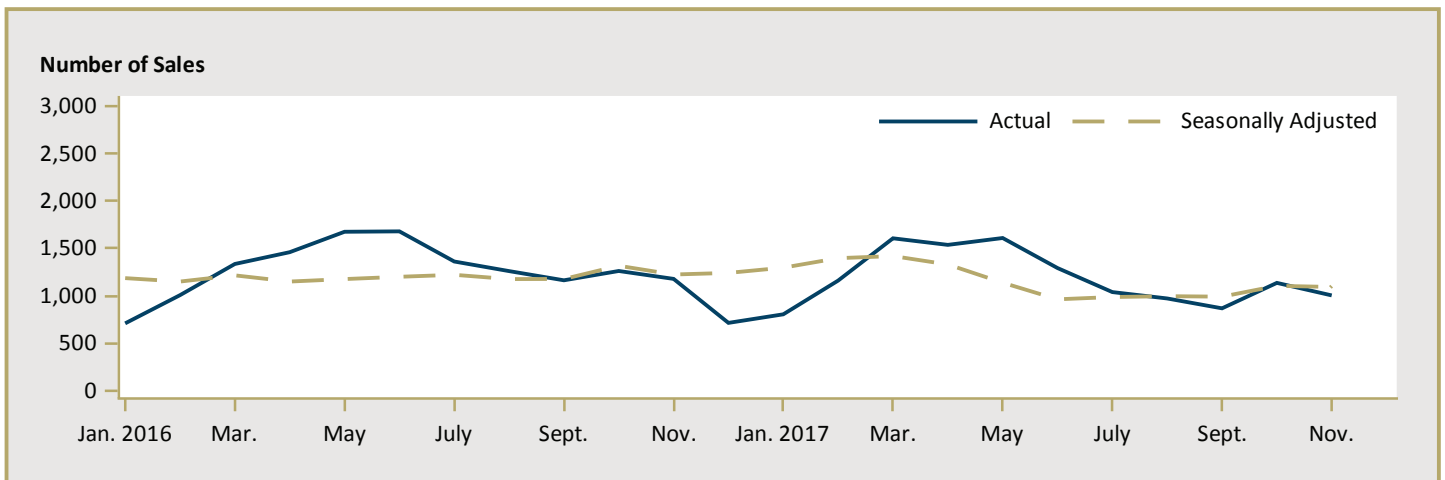
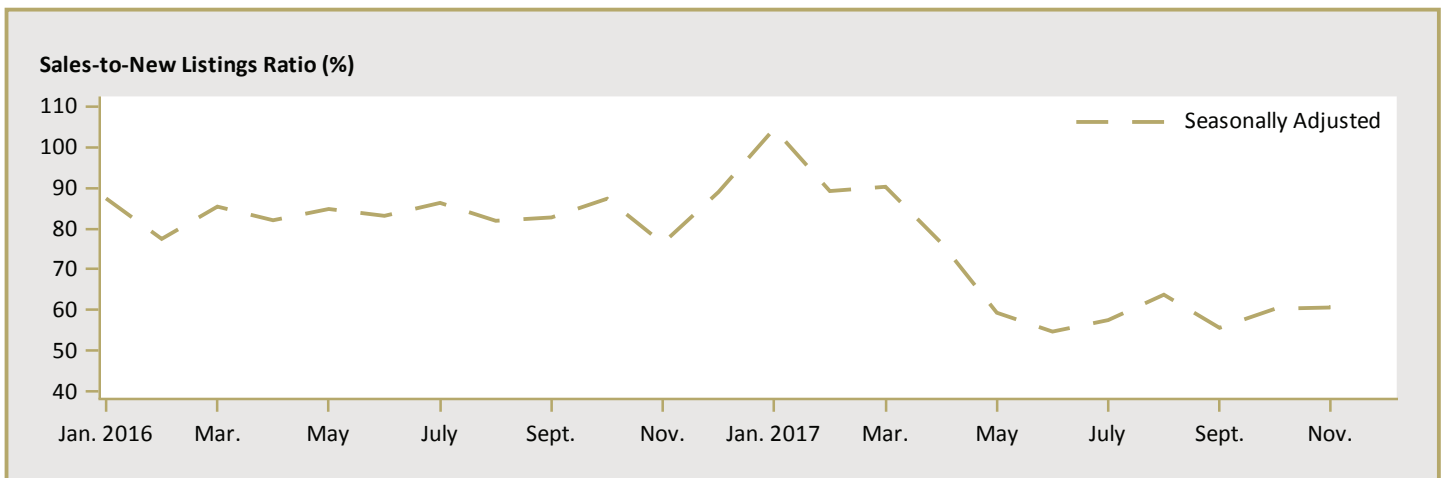


Figure 5.3a: MLS® Residential Sales-to- New Listings Ratio for Hamilton



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

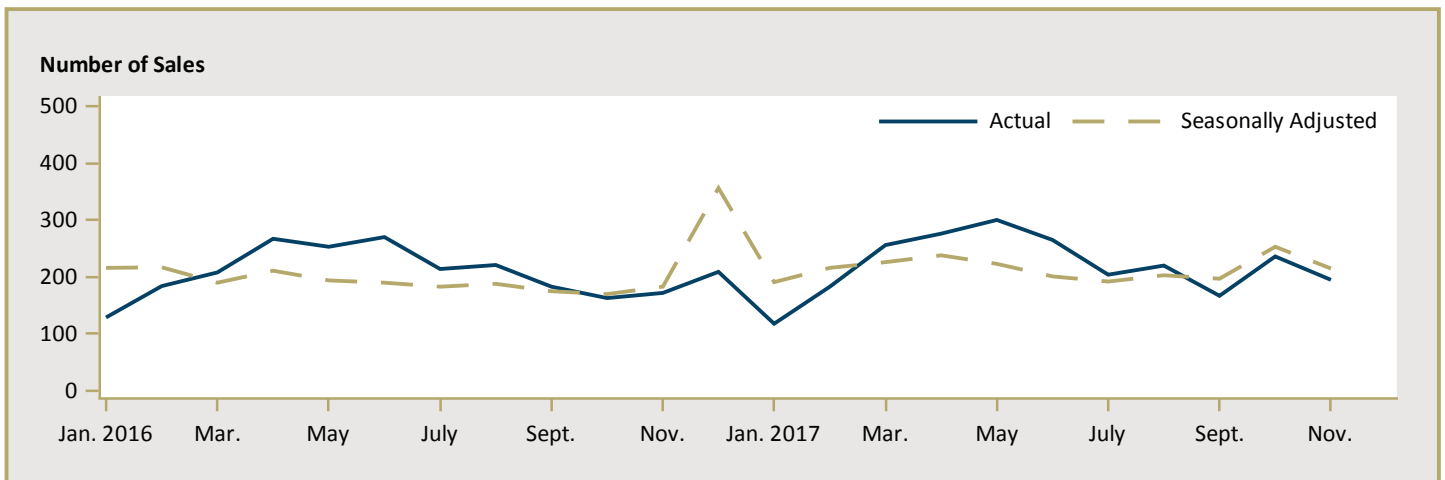
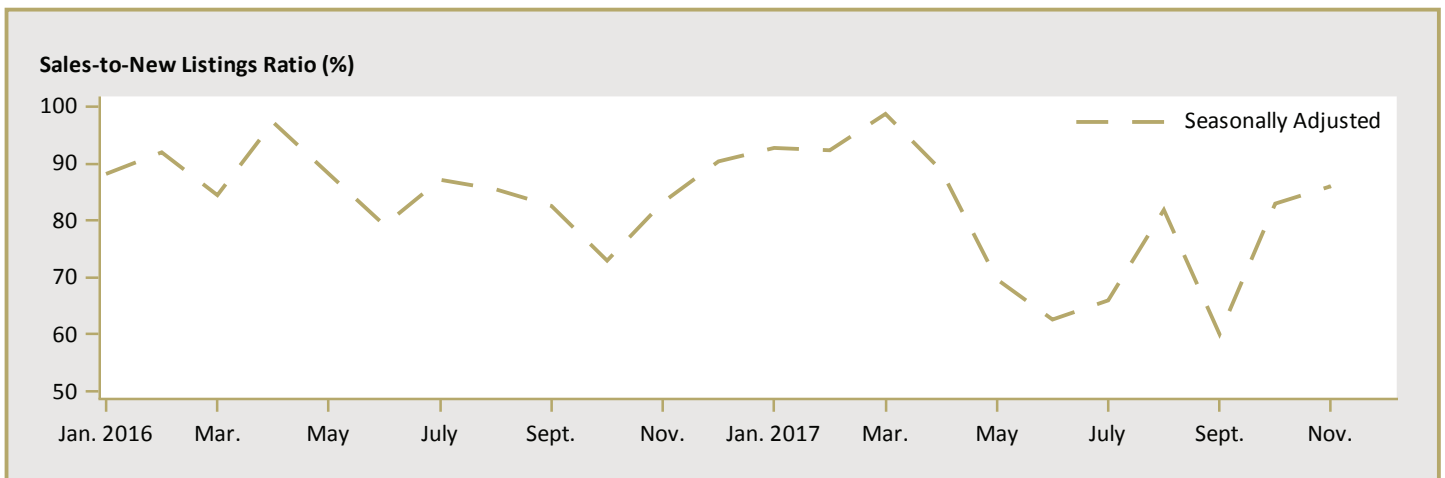


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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
November 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	103.1	132.3	431.8	4.2	68.3	951
	October	581	3.24	4.99	103.1	132.3	432.1	4.0	68.1	973
	November	581	3.24	4.99		132.7	429.0	4.2	67.7	978
	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
November 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	104.3	132.3	70.9	5.5	65.3	897
	October	581	3.24	4.99	104.4	132.3	73.0	5.3	67.0	903
	November	581	3.24	4.99		132.7	73.7	4.8	67.2	902
	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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