

HOUSING NOW TABLES

Hamilton and Brantford CMAs

Date Released: November 2018



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Dear *Housing Now* Subscriber:

Please note that with the October 2018 edition of the *Housing Now*, both monthly and quarterly editions, we will be implementing changes to this publication. First, we will no longer publish starts data spatially using the CMA maps. Second, due to the availability of data at time of publishing, we will be lagging the Consumer Price Index (CPI) by two months within the economic indicators (Table 6). This is similar to the lag with NHPI data within the same table.

We always want to keep you informed of any publication changes. If you have any questions or concerns, please contact Housing Markets and Indicators by email at HMIInformationMH@cmhc-schl.gc.ca. Also, please note that comprehensive housing market data is also available via our Housing Market Information Portal: www.cmhc.ca/hmiportal.

HOUSING NOW REPORT TABLES

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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)		
October 2018		
Hamilton CMA ¹	September 2018	October 2018
Trend ²	4,936	4,357
SAAR	4,963	4,037
	October 2017	October 2018
Actual		
October - Single-Detached	51	39
October - Multiples	90	293
October - Total	141	332
January to October - Single-Detached	586	608
January to October - Multiples	1,555	2,684
January to October - Total	2,141	3,292

Table 1b: Housing Starts (SAAR and Trend)		
October 2018		
Brantford CMA ¹	September 2018	October 2018
Trend ²	666	787
SAAR	134	1,116
	October 2017	October 2018
Actual		
October - Single-Detached	12	15
October - Multiples	-	74
October - Total	12	89
January to October - Single-Detached	161	363
January to October - Multiples	231	185
January to October - Total	392	548

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 I.1a: Housing Activity Summary of Hamilton CMA
October 2018

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2018	39	0	91	0	24	178	0	0	332
October 2017	51	4	50	0	36	0	0	0	141
% Change	-23.5	-100.0	82.0	n/a	-33.3	n/a	n/a	n/a	135.5
Year-to-date 2018	608	92	652	0	119	1,655	18	148	3,292
Year-to-date 2017	586	78	613	0	36	828	0	0	2,141
% Change	3.8	17.9	6.4	n/a	**	99.9	n/a	n/a	53.8
UNDER CONSTRUCTION									
October 2018	572	108	660	0	142	3,440	18	148	5,088
October 2017	448	16	707	0	59	1,923	0	100	3,253
% Change	27.7	**	-6.6	n/a	140.7	78.9	n/a	48.0	56.4
COMPLETIONS									
October 2018	33	0	90	0	50	0	0	0	173
October 2017	81	6	59	0	0	143	0	0	289
% Change	-59.3	-100.0	52.5	n/a	n/a	-100.0	n/a	n/a	-40.1
Year-to-date 2018	556	12	758	0	156	264	0	0	1,746
Year-to-date 2017	759	92	617	0	19	523	0	90	2,100
% Change	-26.7	-87.0	22.9	n/a	**	-49.5	n/a	-100.0	-16.9
COMPLETED & NOT ABSORBED									
October 2018	22	2	158	0	26	0	n/a	n/a	208
October 2017	55	11	127	0	2	113	n/a	n/a	308
% Change	-60.0	-81.8	24.4	n/a	**	-100.0	n/a	n/a	-32.5
ABSORBED									
October 2018	32	0	66	0	24	0	n/a	n/a	122
October 2017	94	6	112	0	0	36	n/a	n/a	248
% Change	-66.0	-100.0	-41.1	n/a	n/a	-100.0	n/a	n/a	-50.8
Year-to-date 2018	577	14	729	0	132	376	n/a	n/a	1,828
Year-to-date 2017	771	116	726	0	25	413	n/a	n/a	2,051
% Change	-25.2	-87.9	0.4	n/a	**	-9.0	n/a	n/a	-10.9

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

Table 1.1b: Housing Activity Summary of Brantford CMA
October 2018

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2018	15	2	56	0	16	0	0	0	89
October 2017	12	0	0	0	0	0	0	0	12
% Change	25.0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2018	363	12	137	0	36	0	0	0	548
Year-to-date 2017	161	4	165	0	5	0	0	57	392
% Change	125.5	200.0	-17.0	n/a	**	n/a	n/a	-100.0	39.8
UNDER CONSTRUCTION									
October 2018	288	6	153	0	41	0	8	0	496
October 2017	116	2	164	0	5	0	8	57	352
% Change	148.3	200.0	-6.7	n/a	**	n/a	0.0	-100.0	40.9
COMPLETIONS									
October 2018	33	0	0	0	0	0	0	0	33
October 2017	26	2	7	0	0	0	0	0	35
% Change	26.9	-100.0	-100.0	n/a	n/a	n/a	n/a	n/a	-5.7
Year-to-date 2018	181	10	149	0	2	0	0	57	399
Year-to-date 2017	123	14	95	0	10	0	0	159	401
% Change	47.2	-28.6	56.8	n/a	-80.0	n/a	n/a	-64.2	-0.5
COMPLETED & NOT ABSORBED									
October 2018	30	1	1	0	4	0	n/a	n/a	36
October 2017	13	3	5	0	4	0	n/a	n/a	25
% Change	130.8	-66.7	-80.0	n/a	0.0	n/a	n/a	n/a	44.0
ABSORBED									
October 2018	31	0	0	0	0	0	n/a	n/a	31
October 2017	24	0	6	0	0	0	n/a	n/a	30
% Change	29.2	n/a	-100.0	n/a	n/a	n/a	n/a	n/a	3.3
Year-to-date 2018	161	12	153	0	2	0	n/a	n/a	328
Year-to-date 2017	131	18	97	0	10	0	n/a	n/a	256
% Change	22.9	-33.3	57.7	n/a	-80.0	n/a	n/a	n/a	28.1

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

Table 1.2: Housing Activity Summary by Submarket
October 2018

	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									
October 2018	32	0	91	0	19	0	0	0	142
October 2017	36	4	50	0	36	0	0	0	126
Former Hamilton City									
October 2018	10	0	59	0	0	0	0	0	69
October 2017	9	4	18	0	0	0	0	0	31
Stoney Creek City									
October 2018	2	0	0	0	0	0	0	0	2
October 2017	4	0	0	0	14	0	0	0	18
Ancaster City									
October 2018	2	0	0	0	0	0	0	0	2
October 2017	16	0	12	0	0	0	0	0	28
Dundas Town									
October 2018	1	0	0	0	0	0	0	0	1
October 2017	1	0	0	0	0	0	0	0	1
Flamborough									
October 2018	6	0	12	0	0	0	0	0	18
October 2017	4	0	5	0	0	0	0	0	9
Glanbrook									
October 2018	11	0	20	0	19	0	0	0	50
October 2017	2	0	15	0	22	0	0	0	39
City of Burlington									
October 2018	6	0	0	0	0	0	0	0	6
October 2017	15	0	0	0	0	0	0	0	15
Grimsby									
October 2018	1	0	0	0	5	178	0	0	184
October 2017	0	0	0	0	0	0	0	0	0
Hamilton CMA									
October 2018	39	0	91	0	24	178	0	0	332
October 2017	51	4	50	0	36	0	0	0	141
Brant City									
October 2018	10	0	6	0	0	0	0	0	16
October 2017	5	0	0	0	0	0	0	0	5
Brantford City									
October 2018	5	2	50	0	16	0	0	0	73
October 2017	7	0	0	0	0	0	0	0	7
Brantford CMA									
October 2018	15	2	56	0	16	0	0	0	89
October 2017	12	0	0	0	0	0	0	0	12

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

Table 1.2: Housing Activity Summary by Submarket
October 2018

	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									
October 2018	411	40	650	0	137	1,516	0	0	2,754
October 2017	359	14	551	0	36	379	0	100	1,439
Former Hamilton City									
October 2018	103	2	65	0	0	634	0	0	804
October 2017	46	14	124	0	0	102	0	100	386
Stoney Creek City									
October 2018	58	0	268	0	53	553	0	0	932
October 2017	166	0	164	0	14	277	0	0	621
Ancaster City									
October 2018	59	18	197	0	0	0	0	0	274
October 2017	103	0	92	0	0	0	0	0	195
Dundas Town									
October 2018	3	0	0	0	0	0	0	0	3
October 2017	1	0	5	0	0	0	0	0	6
Flamborough									
October 2018	108	20	74	0	28	329	0	0	559
October 2017	33	0	118	0	0	0	0	0	151
Glanbrook									
October 2018	80	0	46	0	56	0	0	0	182
October 2017	10	0	48	0	22	0	0	0	80
City of Burlington									
October 2018	130	68	0	0	0	1,159	18	148	1,523
October 2017	81	2	0	0	0	1,121	0	0	1,204
Grimsby									
October 2018	31	0	10	0	5	765	0	0	811
October 2017	8	0	156	0	23	423	0	0	610
Hamilton CMA									
October 2018	572	108	660	0	142	3,440	18	148	5,088
October 2017	448	16	707	0	59	1,923	0	100	3,253
Brant City									
October 2018	233	2	87	0	16	0	8	0	346
October 2017	63	0	9	0	0	0	8	0	80
Brantford City									
October 2018	55	4	66	0	25	0	0	0	150
October 2017	53	2	155	0	5	0	0	57	272
Brantford CMA									
October 2018	288	6	153	0	41	0	8	0	496
October 2017	116	2	164	0	5	0	8	57	352

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

Table 1.2: Housing Activity Summary by Submarket
October 2018

	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									
October 2018	27	0	60	0	32	0	0	0	119
October 2017	79	6	59	0	0	0	0	0	144
Former Hamilton City									
October 2018	1	0	12	0	0	0	0	0	13
October 2017	8	0	34	0	0	0	0	0	42
Stoney Creek City									
October 2018	7	0	0	0	0	0	0	0	7
October 2017	4	0	6	0	0	0	0	0	10
Ancaster City									
October 2018	15	0	22	0	0	0	0	0	37
October 2017	10	6	0	0	0	0	0	0	16
Dundas Town									
October 2018	2	0	0	0	0	0	0	0	2
October 2017	0	0	0	0	0	0	0	0	0
Flamborough									
October 2018	1	0	12	0	19	0	0	0	32
October 2017	56	0	5	0	0	0	0	0	61
Glanbrook									
October 2018	1	0	14	0	13	0	0	0	28
October 2017	1	0	14	0	0	0	0	0	15
City of Burlington									
October 2018	4	0	0	0	0	0	0	0	4
October 2017	2	0	0	0	0	143	0	0	145
Grimsby									
October 2018	2	0	30	0	18	0	0	0	50
October 2017	0	0	0	0	0	0	0	0	0
Hamilton CMA									
October 2018	33	0	90	0	50	0	0	0	173
October 2017	81	6	59	0	0	143	0	0	289
Brant City									
October 2018	17	0	0	0	0	0	0	0	17
October 2017	21	0	3	0	0	0	0	0	24
Brantford City									
October 2018	16	0	0	0	0	0	0	0	16
October 2017	5	2	4	0	0	0	0	0	11
Brantford CMA									
October 2018	33	0	0	0	0	0	0	0	33
October 2017	26	2	7	0	0	0	0	0	35

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

Table 1.2: Housing Activity Summary by Submarket
October 2018

	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									
October 2018	20	2	144	0	26	0	n/a	n/a	192
October 2017	52	11	127	0	2	3	n/a	n/a	195
Former Hamilton City									
October 2018	4	0	29	0	0	0	n/a	n/a	33
October 2017	14	0	52	0	0	0	n/a	n/a	66
Stoney Creek City									
October 2018	3	2	0	0	0	0	n/a	n/a	5
October 2017	11	11	1	0	0	0	n/a	n/a	23
Ancaster City									
October 2018	6	0	40	0	0	0	n/a	n/a	46
October 2017	3	0	0	0	0	0	n/a	n/a	3
Dundas Town									
October 2018	0	0	0	0	0	0	n/a	n/a	0
October 2017	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
October 2018	0	0	51	0	16	0	n/a	n/a	67
October 2017	15	0	47	0	0	3	n/a	n/a	65
Glanbrook									
October 2018	7	0	24	0	10	0	n/a	n/a	41
October 2017	9	0	27	0	2	0	n/a	n/a	38
City of Burlington									
October 2018	2	0	0	0	0	0	n/a	n/a	2
October 2017	2	0	0	0	0	110	n/a	n/a	112
Grimsby									
October 2018	0	0	14	0	0	0	n/a	n/a	14
October 2017	1	0	0	0	0	0	n/a	n/a	1
Hamilton CMA									
October 2018	22	2	158	0	26	0	n/a	n/a	208
October 2017	55	11	127	0	2	113	n/a	n/a	308
Brant City									
October 2018	9	1	0	0	0	0	n/a	n/a	10
October 2017	2	1	0	0	0	0	n/a	n/a	3
Brantford City									
October 2018	21	0	1	0	4	0	n/a	n/a	26
October 2017	11	2	5	0	4	0	n/a	n/a	22
Brantford CMA									
October 2018	30	1	1	0	4	0	n/a	n/a	36
October 2017	13	3	5	0	4	0	n/a	n/a	25

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

Table 1.2: Housing Activity Summary by Submarket
October 2018

	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									
October 2018	26	0	50	0	6	0	n/a	n/a	82
October 2017	92	6	112	0	0	3	n/a	n/a	213
Former Hamilton City									
October 2018	1	0	21	0	0	0	n/a	n/a	22
October 2017	3	0	16	0	0	3	n/a	n/a	22
Stoney Creek City									
October 2018	6	0	0	0	0	0	n/a	n/a	6
October 2017	4	0	54	0	0	0	n/a	n/a	58
Ancaster City									
October 2018	15	0	6	0	0	0	n/a	n/a	21
October 2017	8	6	0	0	0	0	n/a	n/a	14
Dundas Town									
October 2018	2	0	0	0	0	0	n/a	n/a	2
October 2017	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
October 2018	1	0	4	0	3	0	n/a	n/a	8
October 2017	77	0	22	0	0	0	n/a	n/a	99
Glanbrook									
October 2018	1	0	19	0	3	0	n/a	n/a	23
October 2017	0	0	20	0	0	0	n/a	n/a	20
City of Burlington									
October 2018	4	0	0	0	0	0	n/a	n/a	4
October 2017	2	0	0	0	0	33	n/a	n/a	35
Grimsby									
October 2018	2	0	16	0	18	0	n/a	n/a	36
October 2017	0	0	0	0	0	0	n/a	n/a	0
Hamilton CMA									
October 2018	32	0	66	0	24	0	n/a	n/a	122
October 2017	94	6	112	0	0	36	n/a	n/a	248
Brant City									
October 2018	17	0	0	0	0	0	n/a	n/a	17
October 2017	21	0	3	0	0	0	n/a	n/a	24
Brantford City									
October 2018	14	0	0	0	0	0	n/a	n/a	14
October 2017	3	0	3	0	0	0	n/a	n/a	6
Brantford CMA									
October 2018	31	0	0	0	0	0	n/a	n/a	31
October 2017	24	0	6	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
2008 - 2017**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2017	704	92	773	0	156	1,168	0	0	2,893
% Change	-14.9	-16.4	-28.2	n/a	**	16.2	n/a	-100.0	-11.5
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

Source: CMHC (Starts and Completions Survey)

**Table 1.3b: History of Housing Starts of Brantford CMA
2008 - 2017**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2017	180	8	165	0	5	0	0	57	415
% Change	-14.3	-42.9	91.9	n/a	-16.7	-100.0	n/a	**	25.4
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
October 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017	% Change
Hamilton CMA	39	51	0	4	115	86	178	0	332	141	135.5
City of Hamilton	32	36	0	4	110	86	0	0	142	126	12.7
Former Hamilton City	10	9	0	4	59	18	0	0	69	31	122.6
Stoney Creek City	2	4	0	0	0	14	0	0	2	18	-88.9
Ancaster City	2	16	0	0	0	12	0	0	2	28	-92.9
Dundas Town	1	1	0	0	0	0	0	0	1	1	0.0
Flamborough	6	4	0	0	12	5	0	0	18	9	100.0
Glanbrook	11	2	0	0	39	37	0	0	50	39	28.2
City of Burlington	6	15	0	0	0	0	0	0	6	15	-60.0
Grimsby	1	0	0	0	5	0	178	0	184	0	n/a
Brantford CMA	15	12	2	0	72	0	0	0	89	12	**
Brant City	10	5	0	0	6	0	0	0	16	5	**
Brantford City	5	7	2	0	66	0	0	0	73	7	**

Table 2.1: Starts by Submarket and by Dwelling Type
January - October 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	% Change
Hamilton CMA	608	586	92	78	789	649	1,803	828	3,292	2,141	53.8
City of Hamilton	434	498	26	76	741	559	986	379	2,187	1,512	44.6
Former Hamilton City	107	73	2	16	69	101	381	102	559	292	91.4
Stoney Creek City	28	163	0	0	197	138	276	277	501	578	-13.3
Ancaster City	85	121	4	60	214	92	0	0	303	273	11.0
Dundas Town	5	1	0	0	0	5	0	0	5	6	-16.7
Flamborough	123	101	20	0	167	118	329	0	639	219	191.8
Glanbrook	86	39	0	0	94	105	0	0	180	144	25.0
City of Burlington	143	75	66	2	18	0	475	449	702	526	33.5
Grimsby	31	13	0	0	30	90	342	0	403	103	**
Brantford CMA	363	161	14	4	171	170	0	57	548	392	39.8
Brant City	277	92	10	0	101	9	0	0	388	101	**
Brantford City	86	69	4	4	70	161	0	57	160	291	-45.0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
October 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017
Hamilton CMA	115	86	0	0	178	0	0	0
City of Hamilton	110	86	0	0	0	0	0	0
Former Hamilton City	59	18	0	0	0	0	0	0
Stoney Creek City	0	14	0	0	0	0	0	0
Ancaster City	0	12	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	12	5	0	0	0	0	0	0
Glanbrook	39	37	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	5	0	0	0	178	0	0	0
Brantford CMA	72	0	0	0	0	0	0	0
Brant City	6	0	0	0	0	0	0	0
Brantford City	66	0	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - October 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	771	649	18	0	1,655	828	148	0
City of Hamilton	741	559	0	0	986	379	0	0
Former Hamilton City	69	101	0	0	381	102	0	0
Stoney Creek City	197	138	0	0	276	277	0	0
Ancaster City	214	92	0	0	0	0	0	0
Dundas Town	0	5	0	0	0	0	0	0
Flamborough	167	118	0	0	329	0	0	0
Glanbrook	94	105	0	0	0	0	0	0
City of Burlington	0	0	18	0	327	449	148	0
Grimsby	30	90	0	0	342	0	0	0
Brantford CMA	171	170	0	0	0	0	0	57
Brant City	101	9	0	0	0	0	0	0
Brantford City	70	161	0	0	0	0	0	57

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
October 2018

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017
Hamilton CMA	130	105	202	36	0	0	332	141
City of Hamilton	123	90	19	36	0	0	142	126
Former Hamilton City	69	31	0	0	0	0	69	31
Stoney Creek City	2	4	0	14	0	0	2	18
Ancaster City	2	28	0	0	0	0	2	28
Dundas Town	1	1	0	0	0	0	1	1
Flamborough	18	9	0	0	0	0	18	9
Glanbrook	31	17	19	22	0	0	50	39
City of Burlington	6	15	0	0	0	0	6	15
Grimsby	1	0	183	0	0	0	184	0
Brantford CMA	73	12	16	0	0	0	89	12
Brant City	16	5	0	0	0	0	16	5
Brantford City	57	7	16	0	0	0	73	7

Table 2.5: Starts by Submarket and by Intended Market
January - October 2018

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	1,352	1,277	1,774	864	166	0	3,292	2,141
City of Hamilton	1,087	1,097	1,100	415	0	0	2,187	1,512
Former Hamilton City	178	190	381	102	0	0	559	292
Stoney Creek City	213	287	288	291	0	0	501	578
Ancaster City	303	273	0	0	0	0	303	273
Dundas Town	5	6	0	0	0	0	5	6
Flamborough	263	219	376	0	0	0	639	219
Glanbrook	125	122	55	22	0	0	180	144
City of Burlington	209	77	327	449	166	0	702	526
Grimsby	56	103	347	0	0	0	403	103
Brantford CMA	512	330	36	5	0	57	548	392
Brant City	372	101	16	0	0	0	388	101
Brantford City	140	229	20	5	0	57	160	291

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
October 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017	% Change
Hamilton CMA	33	81	0	6	140	59	0	143	173	289	-40.1
City of Hamilton	27	79	0	6	92	59	0	0	119	144	-17.4
Former Hamilton City	1	8	0	0	12	34	0	0	13	42	-69.0
Stoney Creek City	7	4	0	0	0	6	0	0	7	10	-30.0
Ancaster City	15	10	0	6	22	0	0	0	37	16	131.3
Dundas Town	2	0	0	0	0	0	0	0	2	0	n/a
Flamborough	1	56	0	0	31	5	0	0	32	61	-47.5
Glanbrook	1	1	0	0	27	14	0	0	28	15	86.7
City of Burlington	4	2	0	0	0	0	0	143	4	145	-97.2
Grimsby	2	0	0	0	48	0	0	0	50	0	n/a
Brantford CMA	33	26	0	2	0	4	0	3	33	35	-5.7
Brant City	17	21	0	0	0	0	0	3	17	24	-29.2
Brantford City	16	5	0	2	0	4	0	0	16	11	45.5

Table 3.1: Completions by Submarket and by Dwelling Type
January - October 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	% Change
Hamilton CMA	556	759	12	92	914	636	264	613	1,746	2,100	-16.9
City of Hamilton	440	689	12	92	631	623	0	248	1,083	1,652	-34.4
Former Hamilton City	46	109	12	6	93	94	0	120	151	329	-54.1
Stoney Creek City	145	65	0	26	207	63	0	128	352	282	24.8
Ancaster City	178	62	0	60	96	64	0	0	274	186	47.3
Dundas Town	7	6	0	0	5	0	0	0	12	6	100.0
Flamborough	52	334	0	0	147	167	0	0	199	501	-60.3
Glanbrook	12	113	0	0	83	235	0	0	95	348	-72.7
City of Burlington	107	55	0	0	0	13	264	365	371	433	-14.3
Grimsby	9	15	0	0	283	0	0	0	292	15	**
Brantford CMA	181	123	12	14	149	102	57	162	399	401	-0.5
Brant City	100	87	10	2	9	6	0	3	119	98	21.4
Brantford City	81	36	2	12	140	96	57	159	280	303	-7.6

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
October 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017
Hamilton CMA	140	59	0	0	0	143	0	0
City of Hamilton	92	59	0	0	0	0	0	0
Former Hamilton City	12	34	0	0	0	0	0	0
Stoney Creek City	0	6	0	0	0	0	0	0
Ancaster City	22	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	31	5	0	0	0	0	0	0
Glanbrook	27	14	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	143	0	0
Grimsby	48	0	0	0	0	0	0	0
Brantford CMA	0	4	0	0	0	3	0	0
Brant City	0	0	0	0	0	3	0	0
Brantford City	0	4	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - October 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	914	636	0	0	264	523	0	90
City of Hamilton	631	623	0	0	0	158	0	90
Former Hamilton City	93	94	0	0	0	30	0	90
Stoney Creek City	207	63	0	0	0	128	0	0
Ancaster City	96	64	0	0	0	0	0	0
Dundas Town	5	0	0	0	0	0	0	0
Flamborough	147	167	0	0	0	0	0	0
Glanbrook	83	235	0	0	0	0	0	0
City of Burlington	0	13	0	0	264	365	0	0
Grimsby	283	0	0	0	0	0	0	0
Brantford CMA	149	102	0	0	0	3	57	159
Brant City	9	6	0	0	0	3	0	0
Brantford City	140	96	0	0	0	0	57	159

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
October 2018

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017	Oct 2018	Oct 2017
Hamilton CMA	123	146	50	143	0	0	173	289
City of Hamilton	87	144	32	0	0	0	119	144
Former Hamilton City	13	42	0	0	0	0	13	42
Stoney Creek City	7	10	0	0	0	0	7	10
Ancaster City	37	16	0	0	0	0	37	16
Dundas Town	2	0	0	0	0	0	2	0
Flamborough	13	61	19	0	0	0	32	61
Glanbrook	15	15	13	0	0	0	28	15
City of Burlington	4	2	0	143	0	0	4	145
Grimsby	32	0	18	0	0	0	50	0
Brantford CMA	33	35	0	0	0	0	33	35
Brant City	17	24	0	0	0	0	17	24
Brantford City	16	11	0	0	0	0	16	11

Table 3.5: Completions by Submarket and by Intended Market
January - October 2018

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	1,326	1,468	420	542	0	90	1,746	2,100
City of Hamilton	1,022	1,398	61	164	0	90	1,083	1,652
Former Hamilton City	151	209	0	30	0	90	151	329
Stoney Creek City	331	148	21	134	0	0	352	282
Ancaster City	274	186	0	0	0	0	274	186
Dundas Town	12	6	0	0	0	0	12	6
Flamborough	180	501	19	0	0	0	199	501
Glanbrook	74	348	21	0	0	0	95	348
City of Burlington	107	55	264	378	0	0	371	433
Grimsby	197	15	95	0	0	0	292	15
Brantford CMA	340	232	2	10	57	159	399	401
Brant City	117	98	2	0	0	0	119	98
Brantford City	223	134	0	10	57	159	280	303

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2018

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													
October 2018	0	0.0	0	0.0	0	0.0	3	14.3	18	85.7	21	-	615,523
October 2017	16	17.4	41	44.6	10	10.9	14	15.2	11	12.0	92	-	-
Year-to-date 2018	25	5.7	42	9.5	60	13.6	116	26.3	198	44.9	441	495,000	535,711
Year-to-date 2017	104	14.8	154	21.9	102	14.5	165	23.5	177	25.2	702	450,000	469,854
Former Hamilton City													
October 2018	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
October 2017	0	0.0	1	33.3	0	0.0	1	33.3	1	33.3	3	-	-
Year-to-date 2018	17	30.4	6	10.7	5	8.9	15	26.8	13	23.2	56	-	454,971
Year-to-date 2017	14	13.6	10	9.7	11	10.7	35	34.0	33	32.0	103	-	520,429
Stoney Creek City													
October 2018	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
October 2017	0	0.0	1	25.0	1	25.0	0	0.0	2	50.0	4	-	-
Year-to-date 2018	4	3.1	19	14.8	36	28.1	37	28.9	32	25.0	128	-	-
Year-to-date 2017	4	4.5	9	10.1	14	15.7	25	28.1	37	41.6	89	-	511,870
Ancaster City													
October 2018	0	0.0	0	0.0	0	0.0	3	20.0	12	80.0	15	-	534,540
October 2017	0	0.0	0	0.0	0	0.0	1	12.5	7	87.5	8	-	-
Year-to-date 2018	0	0.0	2	1.1	14	8.0	48	27.4	111	63.4	175	-	526,366
Year-to-date 2017	0	0.0	1	1.6	1	1.6	6	9.5	55	87.3	63	-	672,750
Dundas Town													
October 2018	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	-	-
October 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2018	0	0.0	1	14.3	0	0.0	0	0.0	6	85.7	7	-	-
Year-to-date 2017	0	0.0	1	16.7	0	0.0	3	50.0	2	33.3	6	-	-
Flamborough													
October 2018	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
October 2017	16	20.8	39	50.6	9	11.7	12	15.6	1	1.3	77	-	-
Year-to-date 2018	4	6.5	10	16.1	3	4.8	14	22.6	31	50.0	62	-	-
Year-to-date 2017	68	21.0	100	30.9	51	15.7	73	22.5	32	9.9	324	-	412,766
Glanbrook													
October 2018	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
October 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2018	0	0.0	4	30.8	2	15.4	2	15.4	5	38.5	13	-	-
Year-to-date 2017	18	15.4	33	28.2	25	21.4	23	19.7	18	15.4	117	-	431,700
City of Burlington													
October 2018	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	-	-
October 2017	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	-	-
Year-to-date 2018	0	0.0	0	0.0	0	0.0	0	0.0	108	100.0	108	-	1,498,685
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	54	100.0	54	-	2,226,250
Grimsby													
October 2018	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	-	-
October 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2018	0	0.0	0	0.0	0	0.0	3	37.5	5	62.5	8	-	-
Year-to-date 2017	1	7.1	3	21.4	0	0.0	3	21.4	7	50.0	14	-	-

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2018

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													
October 2018	0	0.0	0	0.0	0	0.0	3	11.1	24	88.9	27	630,000	785,777
October 2017	16	17.0	41	43.6	10	10.6	14	14.9	13	13.8	94	395,000	510,814
Year-to-date 2018	25	4.5	42	7.5	60	10.8	119	21.4	311	55.8	557	530,000	713,607
Year-to-date 2017	105	13.6	157	20.4	102	13.2	168	21.8	238	30.9	770	470,000	614,347

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
October 2018

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													
October 2018	1	5.9	2	11.8	2	11.8	1	5.9	11	64.7	17	635,000	589,600
October 2017	4	19.0	5	23.8	3	14.3	3	14.3	6	28.6	21	-	-
Year-to-date 2018	4	4.2	8	8.4	9	9.5	7	7.4	67	70.5	95	620,000	587,748
Year-to-date 2017	20	23.0	13	14.9	7	8.0	9	10.3	38	43.7	87	-	471,459
Brantford City													
October 2018	0	0.0	0	0.0	1	7.1	0	0.0	13	92.9	14	645,000	631,609
October 2017	2	66.7	0	0.0	0	0.0	0	0.0	1	33.3	3	-	-
Year-to-date 2018	2	3.0	2	3.0	3	4.5	1	1.5	58	87.9	66	655,000	653,575
Year-to-date 2017	6	13.6	2	4.5	4	9.1	7	15.9	25	56.8	44	-	541,543
Brantford CMA													
October 2018	1	3.2	2	6.5	3	9.7	1	3.2	24	77.4	31	635,000	608,572
October 2017	6	25.0	5	20.8	3	12.5	3	12.5	7	29.2	24	427,500	439,392
Year-to-date 2018	6	3.7	10	6.2	12	7.5	8	5.0	125	77.6	161	640,000	614,820
Year-to-date 2017	26	19.8	15	11.5	11	8.4	16	12.2	63	48.1	131	490,000	494,892

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price (\$) of Absorbed Single-detached Units
October 2018

Submarket	Oct 2018	Oct 2017	% Change	YTD 2018	YTD 2017	% Change
Hamilton CMA	785,777	510,814	53.8	713,607	614,347	16.2
City of Hamilton	615,523	-	n/a	535,711	469,854	14.0
Former Hamilton City	-	-	n/a	454,971	520,429	-12.6
Stoney Creek City	-	-	n/a	-	511,870	n/a
Ancaster City	534,540	-	n/a	526,366	672,750	-21.8
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	-	412,766	n/a
Glanbrook	-	-	n/a	-	431,700	n/a
City of Burlington	-	-	n/a	1,498,685	2,226,250	-32.7
Grimsby	-	-	n/a	-	-	n/a
Brantford CMA	608,572	439,392	38.5	614,820	494,892	24.2
Brant City	589,600	-	n/a	587,748	471,459	24.7
Brantford City	631,609	-	n/a	653,575	541,543	20.7

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

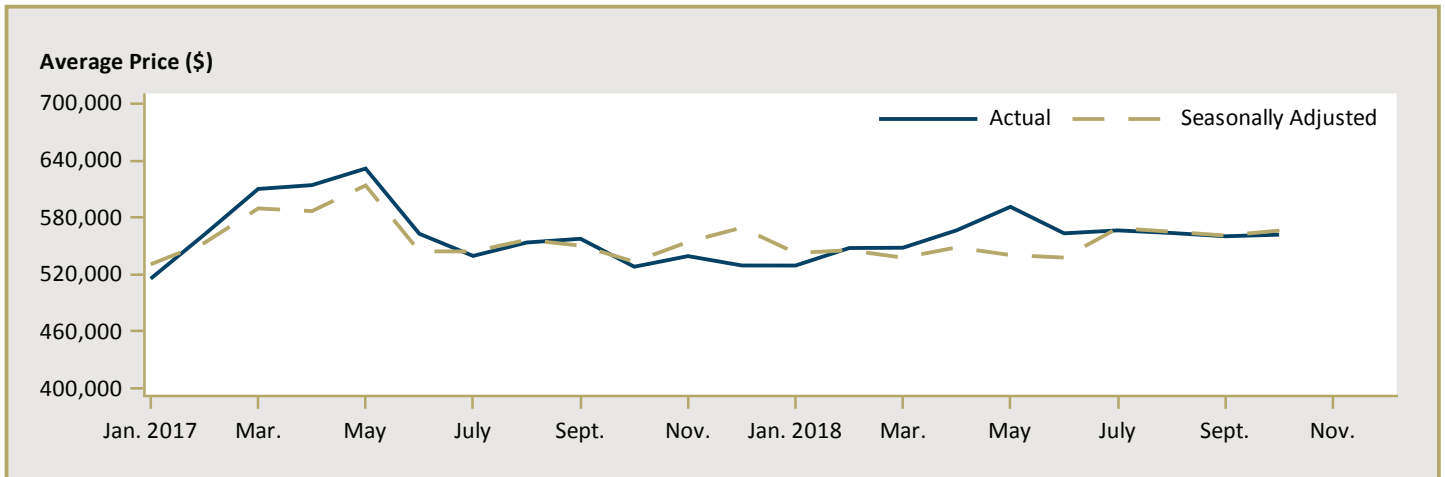


Figure 5.2a: MLS® Residential Sales for Hamilton

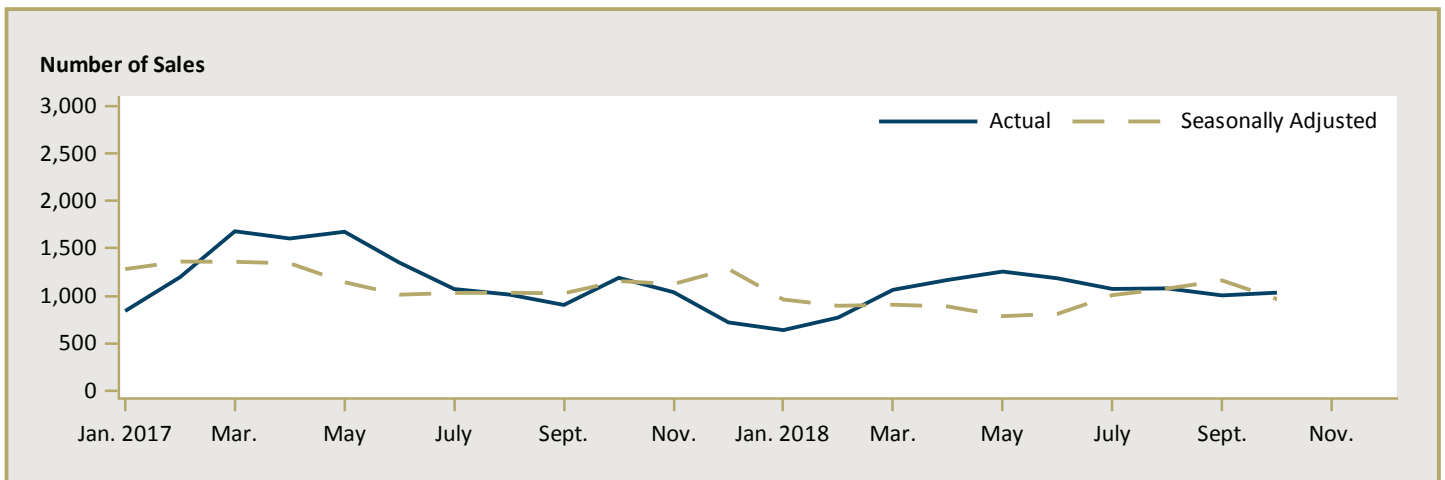
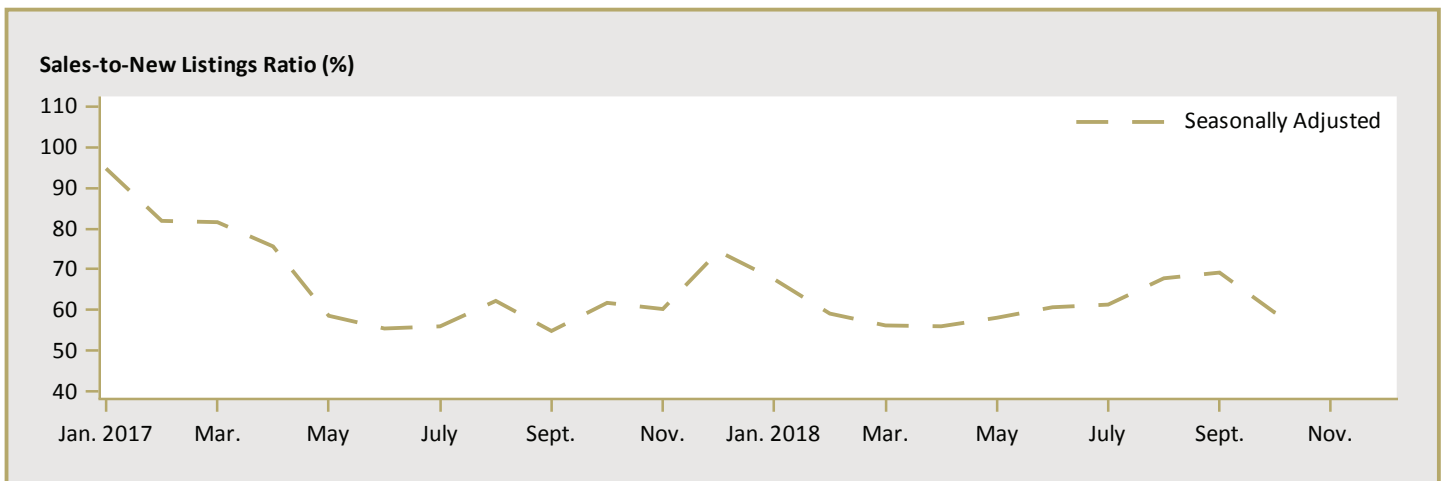


Figure 5.3a: MLS® Residential Sales-to- New Listings Ratio for Hamilton



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

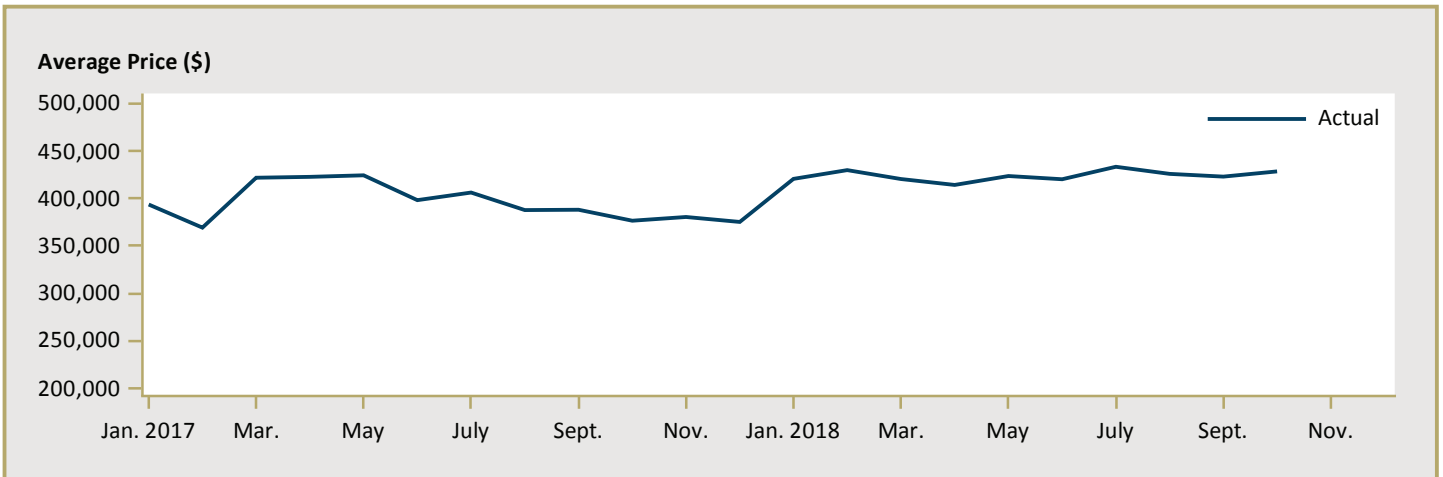


Figure 5.2b: MLS® Residential Sales for Brantford

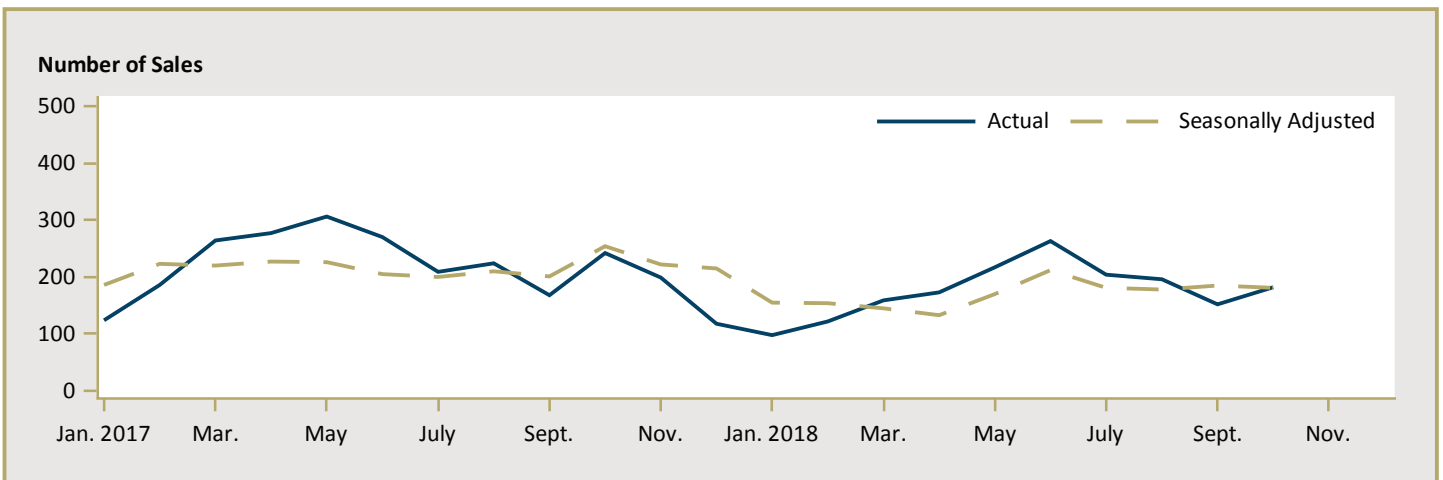
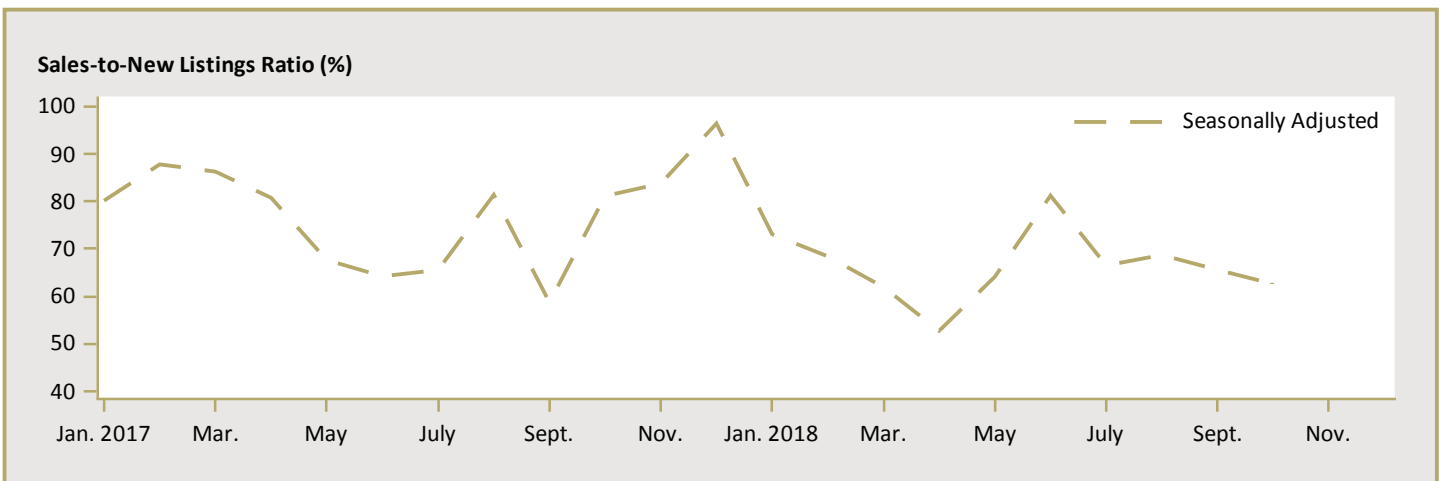


Figure 5.3b: MLS® Residential Sales-to- New Listings Ratio for Brantford



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**October 2018**

		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						
2017	January	561	3.14	4.64	100.6	130.8	400.0	5.7	64.9	972
	February	561	3.14	4.64	101.6	131.2	399.7	5.8	64.8	970
	March	561	3.14	4.64	101.6	131.4	402.0	5.7	65.1	964
	April	561	3.14	4.64	101.6	132.0	409.2	5.4	65.9	956
	May	561	3.14	4.64	101.6	131.9	415.0	5.2	66.6	949
	June	561	3.14	4.64	101.6	132.1	416.7	5.0	66.7	934
	July	573	3.14	4.84	103.1	131.9	420.2	5.1	67.3	932
	August	573	3.14	4.84	103.1	131.8	426.5	4.5	67.8	934
	September	575	3.09	4.89	103.1	132.3	431.2	4.2	68.2	951
	October	581	3.24	4.99	103.1	132.3	431.3	4.0	68.0	973
	November	581	3.24	4.99	103.1	132.7	428.3	4.2	67.6	978
	December	581	3.24	4.99	103.0	132.0	425.1	4.6	67.3	984
2018	January	590	3.34	5.14	103.2	133.2	424.2	4.7	67.1	979
	February	590	3.34	5.14	103.1	134.0	419.0	5.3	66.6	986
	March	590	3.34	5.14	103.2	134.6	414.9	5.3	65.9	999
	April	590	3.34	5.14	103.4	134.8	409.1	5.3	64.9	1,007
	May	601	3.49	5.34	103.6	134.9	410.6	4.8	64.7	1,007
	June	601	3.49	5.34	103.7	135.3	413.6	4.6	65.0	1,001
	July	601	3.49	5.34	103.8	136.0	415.1	4.7	65.2	999
	August	601	3.49	5.34	103.9	135.9	412.1	5.0	64.8	999
	September	601	3.49	5.34	103.5	135.2	409.4	5.2	64.4	991
	October	601	3.64	5.34		135.6	411.8	5.0	64.6	984
	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**October 2018**

		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						
2017	January	561	3.14	4.64	100.3	130.8	74.3	4.2	68.3	884
	February	561	3.14	4.64	101.1	131.2	74.1	4.3	68.0	891
	March	561	3.14	4.64	101.4	131.4	73.7	4.8	67.9	892
	April	561	3.14	4.64	103.0	132.0	72.4	4.7	66.6	899
	May	561	3.14	4.64	103.8	131.9	70.8	5.1	65.3	905
	June	561	3.14	4.64	103.9	132.1	69.1	4.6	63.3	903
	July	573	3.14	4.84	104.1	131.9	68.7	5.0	63.1	899
	August	573	3.14	4.84	104.2	131.8	70.1	5.3	64.4	889
	September	575	3.09	4.89	104.3	132.3	71.3	5.4	65.7	897
	October	581	3.24	4.99	104.4	132.3	73.2	5.3	67.2	903
	November	581	3.24	4.99	104.5	132.7	73.9	4.8	67.5	902
	December	581	3.24	4.99	104.5	132.0	74.8	4.7	68.1	895
2018	January	590	3.34	5.14	104.6	133.2	75.0	4.7	68.3	891
	February	590	3.34	5.14	104.3	134.0	74.1	5.1	67.6	898
	March	590	3.34	5.14	104.3	134.6	72.1	6.7	66.9	907
	April	590	3.34	5.14	104.1	134.8	70.0	7.2	65.1	918
	May	601	3.49	5.34	104.1	134.9	68.6	7.5	64.0	923
	June	601	3.49	5.34	104.2	135.3	68.8	5.9	62.9	935
	July	601	3.49	5.34	104.3	136.0	68.5	5.3	62.2	930
	August	601	3.49	5.34	104.4	135.9	68.2	5.0	61.5	929
	September	601	3.49	5.34	104.4	135.2	68.0	5.8	61.9	919
	October	601	3.64	5.34		135.6	68.2	6.2	62.2	924
	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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