

HOUSING NOW TABLES

Hamilton and Brantford CMAs

Date Released: December 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)		
November 2018		
Hamilton CMA ¹	October 2018	November 2018
Trend ²	4,351	3,940
SAAR	4,019	2,292
	November 2017	November 2018
Actual		
November - Single-Detached	59	38
November - Multiples	366	152
November - Total	425	190
January to November - Single-Detached	645	646
January to November - Multiples	1,921	2,836
January to November - Total	2,566	3,482

Table 1b: Housing Starts (SAAR and Trend)		
November 2018		
Brantford CMA ¹	October 2018	November 2018
Trend ²	785	892
SAAR	1,113	1,773
	November 2017	November 2018
Actual		
November - Single-Detached	8	23
November - Multiples	2	109
November - Total	10	132
January to November - Single-Detached	169	386
January to November - Multiples	233	294
January to November - Total	402	680

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 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2018	37	0	113	0	39	0	1	0	190
November 2017	59	0	98	0	79	189	0	0	425
% Change	-37.3	n/a	15.3	n/a	-50.6	-100.0	n/a	n/a	-55.3
Year-to-date 2018	645	92	765	0	158	1,655	19	148	3,482
Year-to-date 2017	645	78	711	0	115	1,017	0	0	2,566
% Change	0.0	17.9	7.6	n/a	37.4	62.7	n/a	n/a	35.7
UNDER CONSTRUCTION									
November 2018	547	108	716	0	152	3,100	19	148	4,790
November 2017	489	14	757	0	138	2,112	0	0	3,510
% Change	11.9	**	-5.4	n/a	10.1	46.8	n/a	n/a	36.5
COMPLETIONS									
November 2018	62	0	57	0	29	340	0	0	488
November 2017	18	2	22	0	0	0	32	100	174
% Change	**	-100.0	159.1	n/a	n/a	n/a	-100.0	-100.0	180.5
Year-to-date 2018	618	12	815	0	185	604	0	0	2,234
Year-to-date 2017	777	94	639	0	19	523	32	190	2,274
% Change	-20.5	-87.2	27.5	n/a	**	15.5	-100.0	-100.0	-1.8
COMPLETED & NOT ABSORBED									
November 2018	20	2	145	0	39	2	n/a	n/a	208
November 2017	43	4	88	0	2	112	n/a	n/a	249
% Change	-53.5	-50.0	64.8	n/a	**	-98.2	n/a	n/a	-16.5
ABSORBED									
November 2018	64	0	70	0	16	338	n/a	n/a	488
November 2017	30	9	61	0	0	1	n/a	n/a	101
% Change	113.3	-100.0	14.8	n/a	n/a	**	n/a	n/a	**
Year-to-date 2018	641	14	799	0	148	714	n/a	n/a	2,316
Year-to-date 2017	801	125	787	0	25	414	n/a	n/a	2,152
% Change	-20.0	-88.8	1.5	n/a	**	72.5	n/a	n/a	7.6

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

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

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
November 2018	23	0	100	0	9	0	0	0	132
November 2017	8	2	0	0	0	0	0	0	10
% Change	187.5	-100.0	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2018	386	12	237	0	45	0	0	0	680
Year-to-date 2017	169	6	165	0	5	0	0	57	402
% Change	128.4	100.0	43.6	n/a	**	n/a	n/a	-100.0	69.2
UNDER CONSTRUCTION									
November 2018	255	6	253	0	48	0	8	0	570
November 2017	110	4	164	0	5	0	8	57	348
% Change	131.8	50.0	54.3	n/a	**	n/a	0.0	-100.0	63.8
COMPLETIONS									
November 2018	56	0	0	0	2	0	0	0	58
November 2017	14	0	0	0	0	0	0	0	14
% Change	**	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2018	237	10	149	0	4	0	0	57	457
Year-to-date 2017	137	14	95	0	10	0	0	159	415
% Change	73.0	-28.6	56.8	n/a	-60.0	n/a	n/a	-64.2	10.1
COMPLETED & NOT ABSORBED									
November 2018	52	0	1	0	4	0	n/a	n/a	57
November 2017	12	3	5	0	4	0	n/a	n/a	24
% Change	**	-100.0	-80.0	n/a	0.0	n/a	n/a	n/a	137.5
ABSORBED									
November 2018	34	0	0	0	3	0	n/a	n/a	37
November 2017	15	0	0	0	0	0	n/a	n/a	15
% Change	126.7	n/a	n/a	n/a	n/a	n/a	n/a	n/a	146.7
Year-to-date 2018	195	12	153	0	5	0	n/a	n/a	365
Year-to-date 2017	146	18	97	0	10	0	n/a	n/a	271
% Change	33.6	-33.3	57.7	n/a	-50.0	n/a	n/a	n/a	34.7

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

Table 1.2: Housing Activity Summary by Submarket
November 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									
November 2018	34	0	113	0	35	0	1	0	183
November 2017	35	0	98	0	7	0	0	0	140
Former Hamilton City									
November 2018	7	0	0	0	0	0	0	0	7
November 2017	5	0	0	0	0	0	0	0	5
Stoney Creek City									
November 2018	10	0	47	0	0	0	1	0	58
November 2017	10	0	98	0	7	0	0	0	115
Ancaster City									
November 2018	9	0	0	0	0	0	0	0	9
November 2017	16	0	0	0	0	0	0	0	16
Dundas Town									
November 2018	0	0	0	0	0	0	0	0	0
November 2017	1	0	0	0	0	0	0	0	1
Flamborough									
November 2018	4	0	31	0	35	0	0	0	70
November 2017	3	0	0	0	0	0	0	0	3
Glanbrook									
November 2018	4	0	35	0	0	0	0	0	39
November 2017	0	0	0	0	0	0	0	0	0
City of Burlington									
November 2018	3	0	0	0	0	0	0	0	3
November 2017	23	0	0	0	0	189	0	0	212
Grimsby									
November 2018	0	0	0	0	4	0	0	0	4
November 2017	1	0	0	0	72	0	0	0	73
Hamilton CMA									
November 2018	37	0	113	0	39	0	1	0	190
November 2017	59	0	98	0	79	189	0	0	425
Brant City									
November 2018	23	0	12	0	9	0	0	0	44
November 2017	8	2	0	0	0	0	0	0	10
Brantford City									
November 2018	0	0	88	0	0	0	0	0	88
November 2017	0	0	0	0	0	0	0	0	0
Brantford CMA									
November 2018	23	0	100	0	9	0	0	0	132
November 2017	8	2	0	0	0	0	0	0	10

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

Table 1.2: Housing Activity Summary by Submarket
November 2018

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
City of Hamilton									
November 2018	419	40	706	0	143	1,516	1	0	2,825
November 2017	378	12	601	0	43	379	0	0	1,413
Former Hamilton City									
November 2018	108	2	65	0	0	634	0	0	809
November 2017	42	12	92	0	0	102	0	0	248
Stoney Creek City									
November 2018	64	0	315	0	53	553	1	0	986
November 2017	176	0	262	0	21	277	0	0	736
Ancaster City									
November 2018	52	18	164	0	0	0	0	0	234
November 2017	115	0	76	0	0	0	0	0	191
Dundas Town									
November 2018	2	0	0	0	0	0	0	0	2
November 2017	2	0	5	0	0	0	0	0	7
Flamborough									
November 2018	111	20	95	0	63	329	0	0	618
November 2017	35	0	118	0	0	0	0	0	153
Glanbrook									
November 2018	82	0	67	0	27	0	0	0	176
November 2017	8	0	48	0	22	0	0	0	78
City of Burlington									
November 2018	98	68	0	0	0	1,159	18	148	1,491
November 2017	102	2	0	0	0	1,310	0	0	1,414
Grimsby									
November 2018	30	0	10	0	9	425	0	0	474
November 2017	9	0	156	0	95	423	0	0	683
Hamilton CMA									
November 2018	547	108	716	0	152	3,100	19	148	4,790
November 2017	489	14	757	0	138	2,112	0	0	3,510
Brant City									
November 2018	234	2	99	0	23	0	8	0	366
November 2017	59	2	9	0	0	0	8	0	78
Brantford City									
November 2018	21	4	154	0	25	0	0	0	204
November 2017	51	2	155	0	5	0	0	57	270
Brantford CMA									
November 2018	255	6	253	0	48	0	8	0	570
November 2017	110	4	164	0	5	0	8	57	348

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

Table 1.2: Housing Activity Summary by Submarket
November 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									
November 2018	26	0	57	0	29	0	0	0	112
November 2017	16	2	22	0	0	0	32	100	172
Former Hamilton City									
November 2018	2	0	0	0	0	0	0	0	2
November 2017	9	2	6	0	0	0	32	100	149
Stoney Creek City									
November 2018	4	0	0	0	0	0	0	0	4
November 2017	0	0	0	0	0	0	0	0	0
Ancaster City									
November 2018	16	0	33	0	0	0	0	0	49
November 2017	4	0	16	0	0	0	0	0	20
Dundas Town									
November 2018	1	0	0	0	0	0	0	0	1
November 2017	0	0	0	0	0	0	0	0	0
Flamborough									
November 2018	1	0	10	0	0	0	0	0	11
November 2017	1	0	0	0	0	0	0	0	1
Glanbrook									
November 2018	2	0	14	0	29	0	0	0	45
November 2017	2	0	0	0	0	0	0	0	2
City of Burlington									
November 2018	35	0	0	0	0	0	0	0	35
November 2017	2	0	0	0	0	0	0	0	2
Grimsby									
November 2018	1	0	0	0	0	340	0	0	341
November 2017	0	0	0	0	0	0	0	0	0
Hamilton CMA									
November 2018	62	0	57	0	29	340	0	0	488
November 2017	18	2	22	0	0	0	32	100	174
Brant City									
November 2018	22	0	0	0	2	0	0	0	24
November 2017	12	0	0	0	0	0	0	0	12
Brantford City									
November 2018	34	0	0	0	0	0	0	0	34
November 2017	2	0	0	0	0	0	0	0	2
Brantford CMA									
November 2018	56	0	0	0	2	0	0	0	58
November 2017	14	0	0	0	0	0	0	0	14

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

Table 1.2: Housing Activity Summary by Submarket
November 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									
November 2018	18	2	131	0	39	0	n/a	n/a	190
November 2017	40	4	88	0	2	2	n/a	n/a	136
Former Hamilton City									
November 2018	4	0	29	0	0	0	n/a	n/a	33
November 2017	15	1	49	0	0	0	n/a	n/a	65
Stoney Creek City									
November 2018	3	2	0	0	0	0	n/a	n/a	5
November 2017	3	3	1	0	0	0	n/a	n/a	7
Ancaster City									
November 2018	4	0	43	0	0	0	n/a	n/a	47
November 2017	3	0	13	0	0	0	n/a	n/a	16
Dundas Town									
November 2018	0	0	0	0	0	0	n/a	n/a	0
November 2017	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
November 2018	0	0	33	0	16	0	n/a	n/a	49
November 2017	11	0	10	0	0	2	n/a	n/a	23
Glanbrook									
November 2018	7	0	26	0	23	0	n/a	n/a	56
November 2017	8	0	15	0	2	0	n/a	n/a	25
City of Burlington									
November 2018	2	0	0	0	0	0	n/a	n/a	2
November 2017	3	0	0	0	0	110	n/a	n/a	113
Grimsby									
November 2018	0	0	14	0	0	2	n/a	n/a	16
November 2017	0	0	0	0	0	0	n/a	n/a	0
Hamilton CMA									
November 2018	20	2	145	0	39	2	n/a	n/a	208
November 2017	43	4	88	0	2	112	n/a	n/a	249
Brant City									
November 2018	11	0	0	0	0	0	n/a	n/a	11
November 2017	3	1	0	0	0	0	n/a	n/a	4
Brantford City									
November 2018	41	0	1	0	4	0	n/a	n/a	46
November 2017	9	2	5	0	4	0	n/a	n/a	20
Brantford CMA									
November 2018	52	0	1	0	4	0	n/a	n/a	57
November 2017	12	3	5	0	4	0	n/a	n/a	24

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

Table 1.2: Housing Activity Summary by Submarket
November 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									
November 2018	28	0	70	0	16	0	n/a	n/a	114
November 2017	28	9	61	0	0	1	n/a	n/a	99
Former Hamilton City									
November 2018	2	0	0	0	0	0	n/a	n/a	2
November 2017	8	1	9	0	0	0	n/a	n/a	18
Stoney Creek City									
November 2018	4	0	0	0	0	0	n/a	n/a	4
November 2017	8	8	0	0	0	0	n/a	n/a	16
Ancaster City									
November 2018	18	0	30	0	0	0	n/a	n/a	48
November 2017	4	0	3	0	0	0	n/a	n/a	7
Dundas Town									
November 2018	1	0	0	0	0	0	n/a	n/a	1
November 2017	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
November 2018	1	0	28	0	0	0	n/a	n/a	29
November 2017	5	0	37	0	0	1	n/a	n/a	43
Glanbrook									
November 2018	2	0	12	0	16	0	n/a	n/a	30
November 2017	3	0	12	0	0	0	n/a	n/a	15
City of Burlington									
November 2018	35	0	0	0	0	0	n/a	n/a	35
November 2017	1	0	0	0	0	0	n/a	n/a	1
Grimsby									
November 2018	1	0	0	0	0	338	n/a	n/a	339
November 2017	1	0	0	0	0	0	n/a	n/a	1
Hamilton CMA									
November 2018	64	0	70	0	16	338	n/a	n/a	488
November 2017	30	9	61	0	0	1	n/a	n/a	101
Brant City									
November 2018	20	0	0	0	3	0	n/a	n/a	23
November 2017	11	0	0	0	0	0	n/a	n/a	11
Brantford City									
November 2018	14	0	0	0	0	0	n/a	n/a	14
November 2017	4	0	0	0	0	0	n/a	n/a	4
Brantford CMA									
November 2018	34	0	0	0	3	0	n/a	n/a	37
November 2017	15	0	0	0	0	0	n/a	n/a	15

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
November 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	% Change
Hamilton CMA	38	59	0	0	152	177	0	189	190	425	-55.3
City of Hamilton	35	35	0	0	148	105	0	0	183	140	30.7
Former Hamilton City	7	5	0	0	0	0	0	0	7	5	40.0
Stoney Creek City	11	10	0	0	47	105	0	0	58	115	-49.6
Ancaster City	9	16	0	0	0	0	0	0	9	16	-43.8
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	4	3	0	0	66	0	0	0	70	3	**
Glanbrook	4	0	0	0	35	0	0	0	39	0	n/a
City of Burlington	3	23	0	0	0	0	0	189	3	212	-98.6
Grimsby	0	1	0	0	4	72	0	0	4	73	-94.5
Brantford CMA	23	8	0	2	109	0	0	0	132	10	**
Brant City	23	8	0	2	21	0	0	0	44	10	**
Brantford City	0	0	0	0	88	0	0	0	88	0	n/a

Table 2.1: Starts by Submarket and by Dwelling Type
January - November 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	646	645	92	78	941	826	1,803	1,017	3,482	2,566	35.7
City of Hamilton	469	533	26	76	889	664	986	379	2,370	1,652	43.5
Former Hamilton City	114	78	2	16	69	101	381	102	566	297	90.6
Stoney Creek City	39	173	0	0	244	243	276	277	559	693	-19.3
Ancaster City	94	137	4	60	214	92	0	0	312	289	8.0
Dundas Town	5	2	0	0	0	5	0	0	5	7	-28.6
Flamborough	127	104	20	0	233	118	329	0	709	222	**
Glanbrook	90	39	0	0	129	105	0	0	219	144	52.1
City of Burlington	146	98	66	2	18	0	475	638	705	738	-4.5
Grimsby	31	14	0	0	34	162	342	0	407	176	131.3
Brantford CMA	386	169	14	6	280	170	0	57	680	402	69.2
Brant City	300	100	10	2	122	9	0	0	432	111	**
Brantford City	86	69	4	4	158	161	0	57	248	291	-14.8

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017
Hamilton CMA	152	177	0	0	0	189	0	0
City of Hamilton	148	105	0	0	0	0	0	0
Former Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	47	105	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	66	0	0	0	0	0	0	0
Glanbrook	35	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	189	0	0
Grimsby	4	72	0	0	0	0	0	0
Brantford CMA	109	0	0	0	0	0	0	0
Brant City	21	0	0	0	0	0	0	0
Brantford City	88	0	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - November 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	923	826	18	0	1,655	1,017	148	0
City of Hamilton	889	664	0	0	986	379	0	0
Former Hamilton City	69	101	0	0	381	102	0	0
Stoney Creek City	244	243	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	233	118	0	0	329	0	0	0
Glanbrook	129	105	0	0	0	0	0	0
City of Burlington	0	0	18	0	327	638	148	0
Grimsby	34	162	0	0	342	0	0	0
Brantford CMA	280	170	0	0	0	0	0	57
Brant City	122	9	0	0	0	0	0	0
Brantford City	158	161	0	0	0	0	0	57

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017
Hamilton CMA	150	157	39	268	1	0	190	425
City of Hamilton	147	133	35	7	1	0	183	140
Former Hamilton City	7	5	0	0	0	0	7	5
Stoney Creek City	57	108	0	7	1	0	58	115
Ancaster City	9	16	0	0	0	0	9	16
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	35	3	35	0	0	0	70	3
Glanbrook	39	0	0	0	0	0	39	0
City of Burlington	3	23	0	189	0	0	3	212
Grimsby	0	1	4	72	0	0	4	73
Brantford CMA	123	10	9	0	0	0	132	10
Brant City	35	10	9	0	0	0	44	10
Brantford City	88	0	0	0	0	0	88	0

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	1,502	1,434	1,813	1,132	167	0	3,482	2,566
City of Hamilton	1,234	1,230	1,135	422	1	0	2,370	1,652
Former Hamilton City	185	195	381	102	0	0	566	297
Stoney Creek City	270	395	288	298	1	0	559	693
Ancaster City	312	289	0	0	0	0	312	289
Dundas Town	5	7	0	0	0	0	5	7
Flamborough	298	222	411	0	0	0	709	222
Glanbrook	164	122	55	22	0	0	219	144
City of Burlington	212	100	327	638	166	0	705	738
Grimsby	56	104	351	72	0	0	407	176
Brantford CMA	635	340	45	5	0	57	680	402
Brant City	407	111	25	0	0	0	432	111
Brantford City	228	229	20	5	0	57	248	291

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	% Change
Hamilton CMA	62	18	0	2	86	54	340	100	488	174	180.5
City of Hamilton	26	16	0	2	86	54	0	100	112	172	-34.9
Former Hamilton City	2	9	0	2	0	38	0	100	2	149	-98.7
Stoney Creek City	4	0	0	0	0	0	0	0	4	0	n/a
Ancaster City	16	4	0	0	33	16	0	0	49	20	145.0
Dundas Town	1	0	0	0	0	0	0	0	1	0	n/a
Flamborough	1	1	0	0	10	0	0	0	11	1	**
Glanbrook	2	2	0	0	43	0	0	0	45	2	**
City of Burlington	35	2	0	0	0	0	0	0	35	2	**
Grimsby	1	0	0	0	0	0	340	0	341	0	n/a
Brantford CMA	56	14	2	0	0	0	0	0	58	14	**
Brant City	22	12	2	0	0	0	0	0	24	12	100.0
Brantford City	34	2	0	0	0	0	0	0	34	2	**

Table 3.1: Completions by Submarket and by Dwelling Type
January - November 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	618	777	12	94	1,000	690	604	713	2,234	2,274	-1.8
City of Hamilton	466	705	12	94	717	677	0	348	1,195	1,824	-34.5
Former Hamilton City	48	118	12	8	93	132	0	220	153	478	-68.0
Stoney Creek City	149	65	0	26	207	63	0	128	356	282	26.2
Ancaster City	194	66	0	60	129	80	0	0	323	206	56.8
Dundas Town	8	6	0	0	5	0	0	0	13	6	116.7
Flamborough	53	335	0	0	157	167	0	0	210	502	-58.2
Glanbrook	14	115	0	0	126	235	0	0	140	350	-60.0
City of Burlington	142	57	0	0	0	13	264	365	406	435	-6.7
Grimsby	10	15	0	0	283	0	340	0	633	15	**
Brantford CMA	237	137	14	14	149	102	57	162	457	415	10.1
Brant City	122	99	12	2	9	6	0	3	143	110	30.0
Brantford City	115	38	2	12	140	96	57	159	314	305	3.0

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017
Hamilton CMA	86	22	0	32	340	0	0	100
City of Hamilton	86	22	0	32	0	0	0	100
Former Hamilton City	0	6	0	32	0	0	0	100
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	33	16	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	10	0	0	0	0	0	0	0
Glanbrook	43	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	0	0	0	0	340	0	0	0
Brantford CMA	0	0	0	0	0	0	0	0
Brant City	0	0	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 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	1,000	658	0	32	604	523	0	190
City of Hamilton	717	645	0	32	0	158	0	190
Former Hamilton City	93	100	0	32	0	30	0	190
Stoney Creek City	207	63	0	0	0	128	0	0
Ancaster City	129	80	0	0	0	0	0	0
Dundas Town	5	0	0	0	0	0	0	0
Flamborough	157	167	0	0	0	0	0	0
Glanbrook	126	235	0	0	0	0	0	0
City of Burlington	0	13	0	0	264	365	0	0
Grimsby	283	0	0	0	340	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
November 2018

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017	Nov 2018	Nov 2017
Hamilton CMA	119	42	369	0	0	132	488	174
City of Hamilton	83	40	29	0	0	132	112	172
Former Hamilton City	2	17	0	0	0	132	2	149
Stoney Creek City	4	0	0	0	0	0	4	0
Ancaster City	49	20	0	0	0	0	49	20
Dundas Town	1	0	0	0	0	0	1	0
Flamborough	11	1	0	0	0	0	11	1
Glanbrook	16	2	29	0	0	0	45	2
City of Burlington	35	2	0	0	0	0	35	2
Grimsby	1	0	340	0	0	0	341	0
Brantford CMA	56	14	2	0	0	0	58	14
Brant City	22	12	2	0	0	0	24	12
Brantford City	34	2	0	0	0	0	34	2

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	1,445	1,510	789	542	0	222	2,234	2,274
City of Hamilton	1,105	1,438	90	164	0	222	1,195	1,824
Former Hamilton City	153	226	0	30	0	222	153	478
Stoney Creek City	335	148	21	134	0	0	356	282
Ancaster City	323	206	0	0	0	0	323	206
Dundas Town	13	6	0	0	0	0	13	6
Flamborough	191	502	19	0	0	0	210	502
Glanbrook	90	350	50	0	0	0	140	350
City of Burlington	142	57	264	378	0	0	406	435
Grimsby	198	15	435	0	0	0	633	15
Brantford CMA	396	246	4	10	57	159	457	415
Brant City	139	110	4	0	0	0	143	110
Brantford City	257	136	0	10	57	159	314	305

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 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													
November 2018	0	0.0	2	8.3	0	0.0	4	16.7	18	75.0	24	-	-
November 2017	3	10.7	3	10.7	3	10.7	9	32.1	10	35.7	28	-	-
Year-to-date 2018	25	5.4	44	9.5	60	12.9	120	25.8	216	46.5	465	495,000	535,711
Year-to-date 2017	107	14.7	157	21.5	105	14.4	174	23.8	187	25.6	730	450,000	469,854
Former Hamilton City													
November 2018	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
November 2017	2	25.0	0	0.0	2	25.0	2	25.0	2	25.0	8	-	-
Year-to-date 2018	17	29.3	6	10.3	5	8.6	16	27.6	14	24.1	58	-	454,971
Year-to-date 2017	16	14.4	10	9.0	13	11.7	37	33.3	35	31.5	111	-	520,429
Stoney Creek City													
November 2018	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
November 2017	1	12.5	1	12.5	1	12.5	2	25.0	3	37.5	8	-	-
Year-to-date 2018	4	3.1	19	14.7	36	27.9	37	28.7	33	25.6	129	-	-
Year-to-date 2017	5	5.2	10	10.3	15	15.5	27	27.8	40	41.2	97	-	511,870
Ancaster City													
November 2018	0	0.0	1	5.6	0	0.0	3	16.7	14	77.8	18	-	-
November 2017	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	-	-
Year-to-date 2018	0	0.0	3	1.6	14	7.3	51	26.4	125	64.8	193	-	526,366
Year-to-date 2017	0	0.0	1	1.5	1	1.5	7	10.4	58	86.6	67	-	672,750
Dundas Town													
November 2018	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
November 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	12.5	0	0.0	0	0.0	7	87.5	8	-	-
Year-to-date 2017	0	0.0	1	16.7	0	0.0	3	50.0	2	33.3	6	-	-
Flamborough													
November 2018	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
November 2017	0	0.0	2	40.0	0	0.0	3	60.0	0	0.0	5	-	-
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	20.7	102	31.0	51	15.5	76	23.1	32	9.7	329	-	412,766
Glanbrook													
November 2018	0	0.0	1	50.0	0	0.0	0	0.0	1	50.0	2	-	-
November 2017	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	-	-
Year-to-date 2018	0	0.0	5	33.3	2	13.3	2	13.3	6	40.0	15	-	-
Year-to-date 2017	18	15.0	33	27.5	25	20.8	24	20.0	20	16.7	120	-	431,700
City of Burlington													
November 2018	0	0.0	0	0.0	0	0.0	0	0.0	35	100.0	35	1,030,000	1,104,690
November 2017	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
Year-to-date 2018	0	0.0	0	0.0	0	0.0	0	0.0	143	100.0	143	1,030,000	1,289,748
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	55	100.0	55	-	2,226,250
Grimsby													
November 2018	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
November 2017	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2018	0	0.0	0	0.0	0	0.0	3	33.3	6	66.7	9	-	-
Year-to-date 2017	2	13.3	3	20.0	0	0.0	3	20.0	7	46.7	15	-	-

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 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													
November 2018	0	0.0	2	3.3	0	0.0	4	6.7	54	90.0	60	955,000	901,649
November 2017	4	13.3	3	10.0	3	10.0	9	30.0	11	36.7	30	490,000	517,087
Year-to-date 2018	25	4.1	44	7.1	60	9.7	123	19.9	365	59.2	617	550,000	731,893
Year-to-date 2017	109	13.6	160	20.0	105	13.1	177	22.1	249	31.1	800	470,000	610,700

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
November 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													
November 2018	0	0.0	0	0.0	0	0.0	3	15.0	17	85.0	20	730,000	730,852
November 2017	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	-	643,318
Year-to-date 2018	4	3.5	8	7.0	9	7.8	10	8.7	84	73.0	115	625,000	629,227
Year-to-date 2017	20	20.4	13	13.3	7	7.1	9	9.2	49	50.0	98	-	501,950
Brantford City													
November 2018	0	0.0	0	0.0	0	0.0	0	0.0	14	100.0	14	595,000	617,990
November 2017	1	25.0	0	0.0	0	0.0	1	25.0	2	50.0	4	-	471,000
Year-to-date 2018	2	2.5	2	2.5	3	3.8	1	1.3	72	90.0	80	655,000	646,751
Year-to-date 2017	7	14.6	2	4.2	4	8.3	8	16.7	27	56.3	48	-	534,308
Brantford CMA													
November 2018	0	0.0	0	0.0	0	0.0	3	8.8	31	91.2	34	635,000	684,379
November 2017	1	6.7	0	0.0	0	0.0	1	6.7	13	86.7	15	580,000	597,367
Year-to-date 2018	6	3.1	10	5.1	12	6.2	11	5.6	156	80.0	195	635,000	626,949
Year-to-date 2017	27	18.5	15	10.3	11	7.5	17	11.6	76	52.1	146	512,500	505,567

Source: CMHC (Market Absorption Survey)

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

Submarket	Nov 2018	Nov 2017	% Change	YTD 2018	YTD 2017	% Change
Hamilton CMA	901,649	517,087	74.4	731,893	610,700	19.8
City of Hamilton	-	-	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	-	-	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	1,104,690	-	n/a	1,289,748	2,226,250	-42.1
Grimsby	-	-	n/a	-	-	n/a
Brantford CMA	684,379	597,367	14.6	626,949	505,567	24.0
Brant City	730,852	643,318	13.6	629,227	501,950	25.4
Brantford City	617,990	471,000	31.2	646,751	534,308	21.0

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

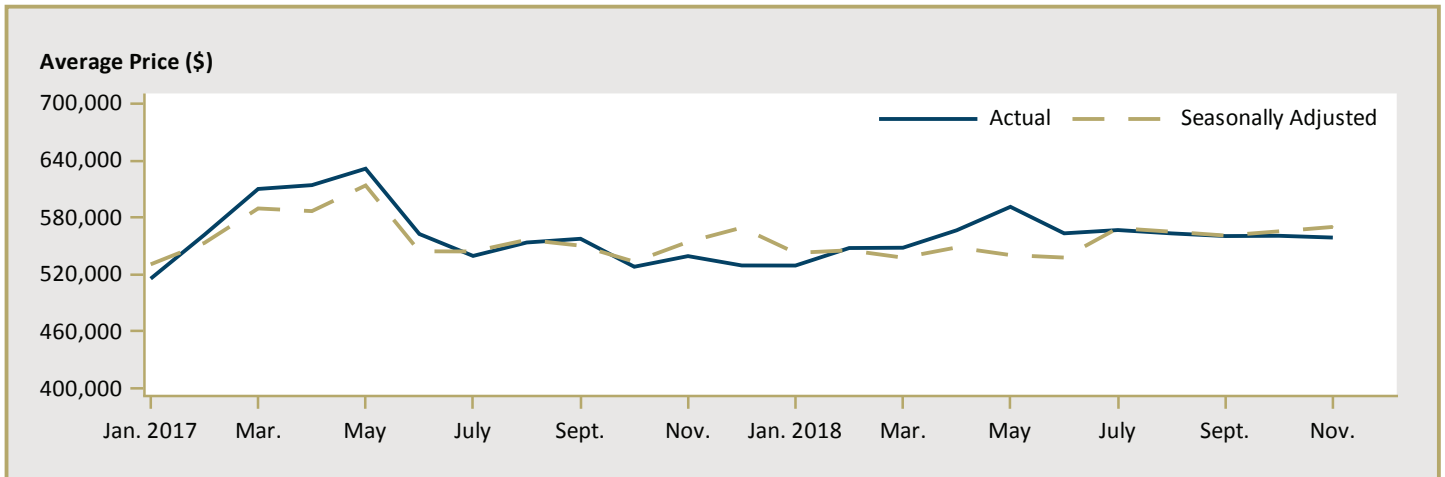


Figure 5.2a: MLS® Residential Sales for Hamilton

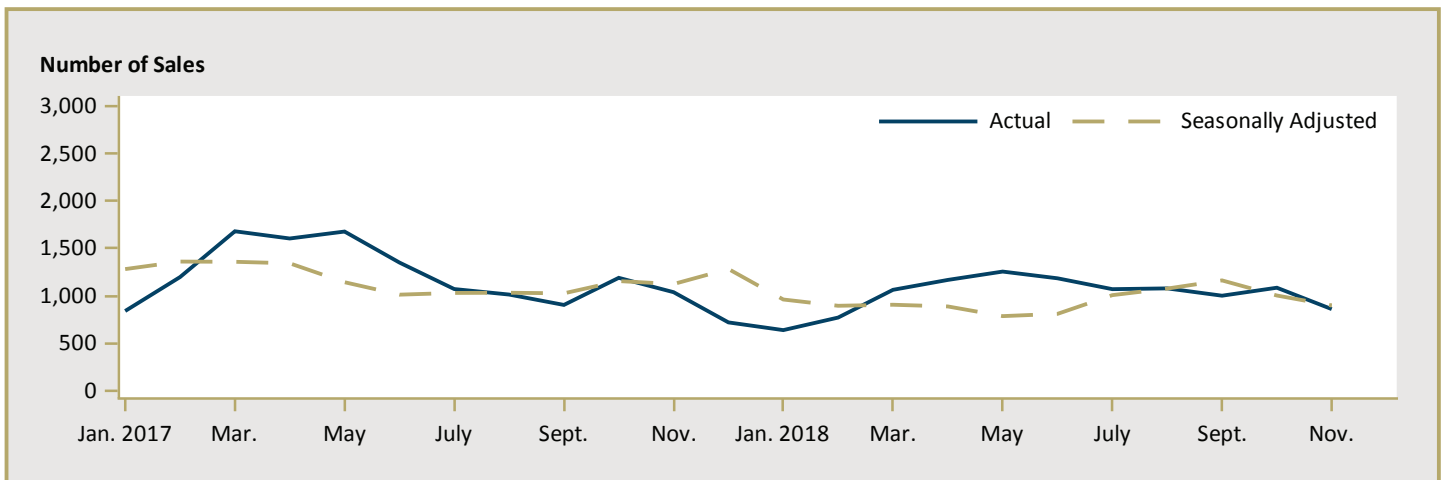
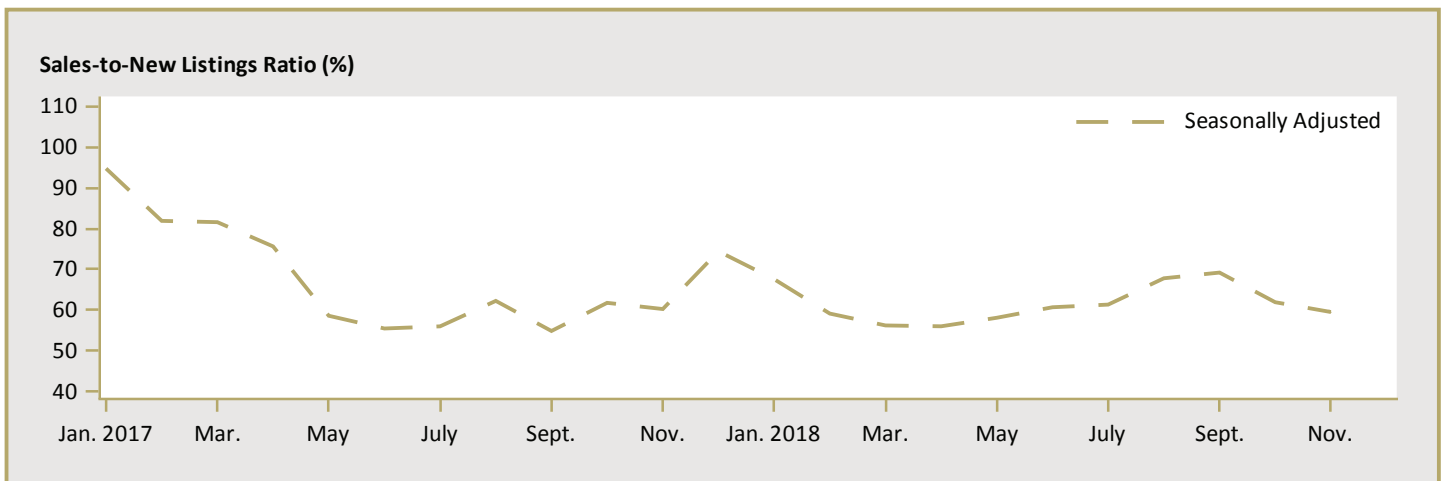


Figure 5.3a: MLS® Residential Sales-to- New Listings Ratio for Hamilton



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

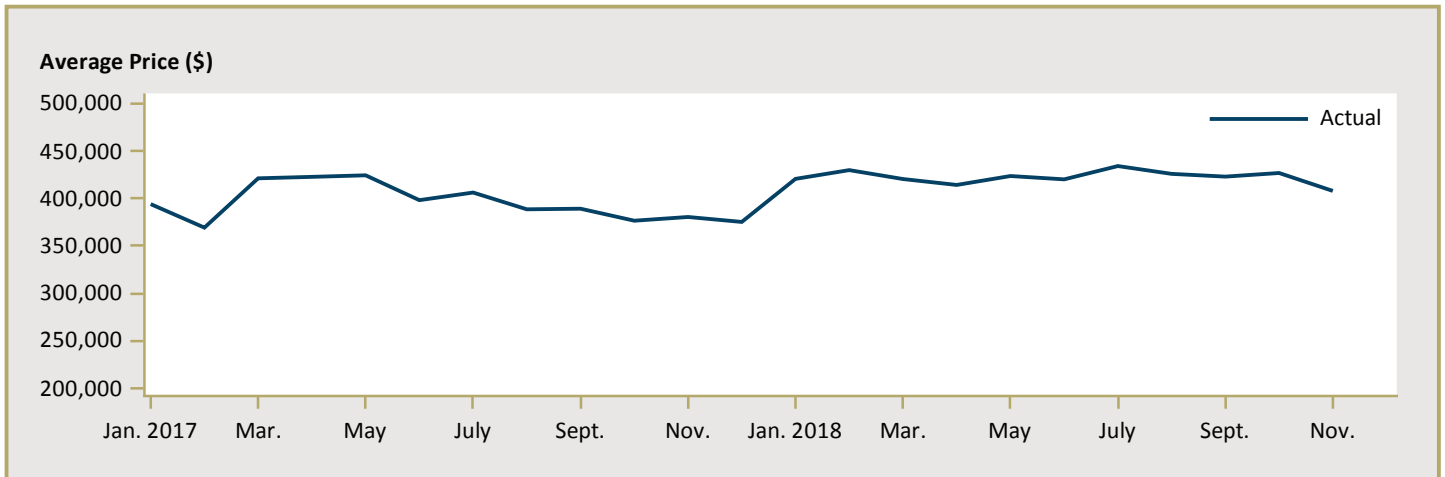


Figure 5.2b: MLS® Residential Sales for Brantford

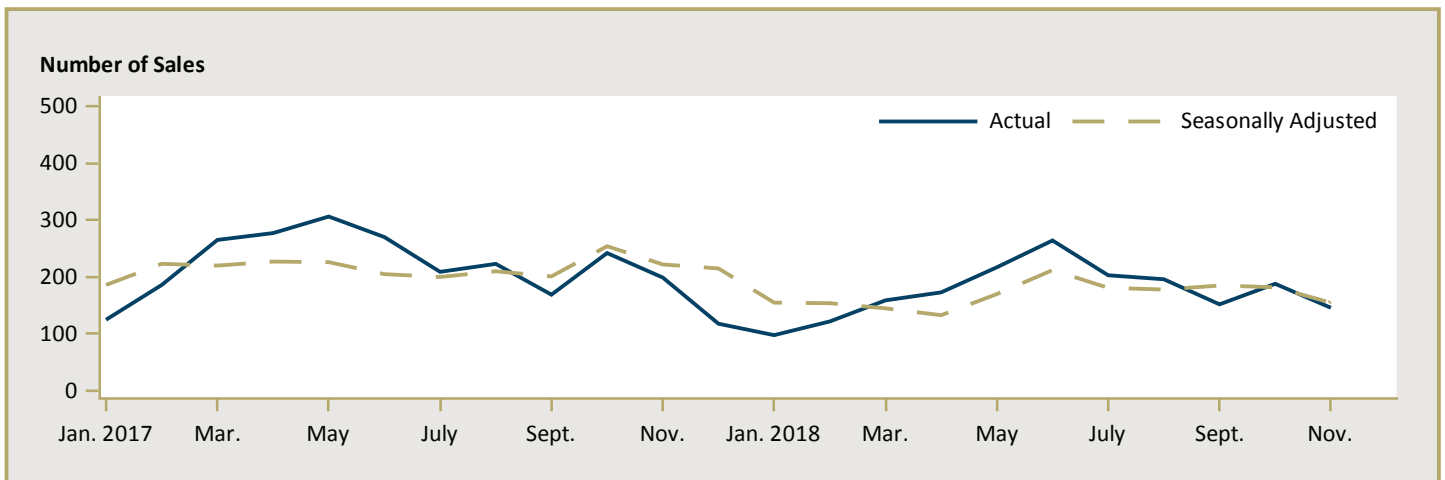
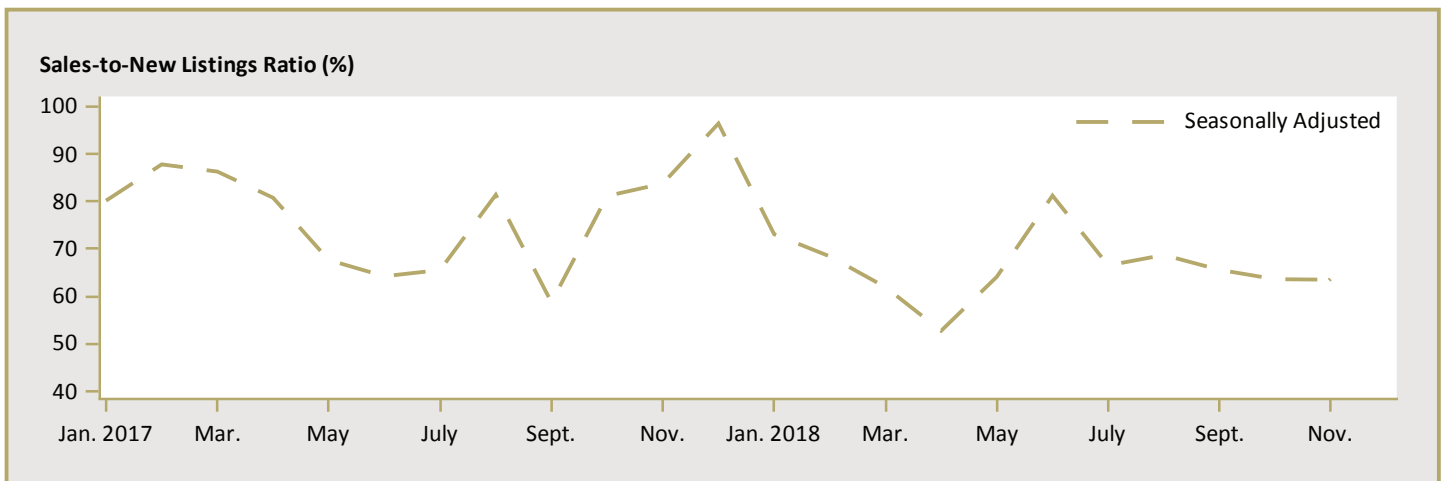


Figure 5.3b: MLS® Residential Sales-to- New Listings Ratio for Brantford



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 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	103.7	135.6	411.8	5.0	64.6	984
	November	601	3.64	5.34		135.1	416.1	4.7	65.0	993
	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 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	104.5	135.6	68.2	6.2	62.2	924
	November	601	3.64	5.34		135.1	68.9	7.0	63.4	914
	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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