

HOUSING NOW TABLES

Hamilton and Brantford CMAs

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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) December 2018		
Hamilton CMA ¹	November 2018	December 2018
Trend ²	3,949	3,147
SAAR	2,261	1,621
	December 2017	December 2018
Actual		
December - Single-Detached	59	15
December - Multiples	268	119
December - Total	327	134
January to December - Single-Detached	704	661
January to December - Multiples	2,189	2,955
January to December - Total	2,893	3,616

Table 1b: Housing Starts (SAAR and Trend) December 2018		
Brantford CMA ¹	November 2018	December 2018
Trend ²	885	904
SAAR	1,754	931
	December 2017	December 2018
Actual		
December - Single-Detached	11	10
December - Multiples	2	62
December - Total	13	72
January to December - Single-Detached	180	396
January to December - Multiples	235	356
January to December - Total	415	752

Source: CMHC

¹ Census Metropolitan Area² The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
December 2018

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
December 2018	15	0	115	0	4	0	0	0	134
December 2017	59	14	62	0	41	151	0	0	327
% Change	-74.6	-100.0	85.5	n/a	-90.2	-100.0	n/a	n/a	-59.0
Year-to-date 2018	660	92	880	0	162	1,655	19	148	3,616
Year-to-date 2017	704	92	773	0	156	1,168	0	0	2,893
% Change	-6.3	0.0	13.8	n/a	3.8	41.7	n/a	n/a	25.0
UNDER CONSTRUCTION									
December 2018	495	106	723	0	146	3,017	19	148	4,654
December 2017	522	28	761	0	179	2,113	0	0	3,603
% Change	-5.2	**	-5.0	n/a	-18.4	42.8	n/a	n/a	29.2
COMPLETIONS									
December 2018	67	2	109	0	13	79	0	0	270
December 2017	26	0	58	0	0	150	0	0	234
% Change	157.7	n/a	87.9	n/a	n/a	-47.3	n/a	n/a	15.4
Year-to-date 2018	685	14	924	0	198	683	0	0	2,504
Year-to-date 2017	803	94	697	0	19	673	32	190	2,508
% Change	-14.7	-85.1	32.6	n/a	**	1.5	-100.0	-100.0	-0.2
COMPLETED & NOT ABSORBED									
December 2018	24	2	169	0	48	11	n/a	n/a	254
December 2017	43	4	129	0	2	112	n/a	n/a	290
% Change	-44.2	-50.0	31.0	n/a	**	-90.2	n/a	n/a	-12.4
ABSORBED									
December 2018	62	2	85	0	4	70	n/a	n/a	223
December 2017	25	0	17	0	0	150	n/a	n/a	192
% Change	148.0	n/a	**	n/a	n/a	-53.3	n/a	n/a	16.1
Year-to-date 2018	703	16	884	0	152	784	n/a	n/a	2,539
Year-to-date 2017	826	125	804	0	25	564	n/a	n/a	2,344
% Change	-14.9	-87.2	10.0	n/a	**	39.0	n/a	n/a	8.3

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

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

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
December 2018	10	0	53	0	9	0	0	0	72
December 2017	11	2	0	0	0	0	0	0	13
% Change	-9.1	-100.0	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2018	396	12	290	0	54	0	0	0	752
Year-to-date 2017	180	8	165	0	5	0	0	57	415
% Change	120.0	50.0	75.8	n/a	**	n/a	n/a	-100.0	81.2
UNDER CONSTRUCTION									
December 2018	196	4	280	0	53	0	8	0	541
December 2017	106	6	164	0	5	0	8	57	346
% Change	84.9	-33.3	70.7	n/a	**	n/a	0.0	-100.0	56.4
COMPLETIONS									
December 2018	69	2	26	0	4	0	0	0	101
December 2017	15	0	0	0	0	0	0	0	15
% Change	**	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2018	306	12	175	0	8	0	0	57	558
Year-to-date 2017	152	14	95	0	10	0	0	159	430
% Change	101.3	-14.3	84.2	n/a	-20.0	n/a	n/a	-64.2	29.8
COMPLETED & NOT ABSORBED									
December 2018	56	0	3	0	6	0	n/a	n/a	65
December 2017	10	3	5	0	4	0	n/a	n/a	22
% Change	**	-100.0	-40.0	n/a	50.0	n/a	n/a	n/a	195.5
ABSORBED									
December 2018	65	2	24	0	2	0	n/a	n/a	93
December 2017	17	0	0	0	0	0	n/a	n/a	17
% Change	**	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2018	260	14	177	0	7	0	n/a	n/a	458
Year-to-date 2017	163	18	97	0	10	0	n/a	n/a	288
% Change	59.5	-22.2	82.5	n/a	-30.0	n/a	n/a	n/a	59.0

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

Table 1.2: Housing Activity Summary by Submarket
December 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									
December 2018	13	0	110	0	4	0	0	0	127
December 2017	57	14	52	0	41	151	0	0	315
Former Hamilton City									
December 2018	4	0	0	0	0	0	0	0	4
December 2017	4	0	0	0	0	151	0	0	155
Stoney Creek City									
December 2018	2	0	74	0	0	0	0	0	76
December 2017	4	0	6	0	41	0	0	0	51
Ancaster City									
December 2018	3	0	22	0	0	0	0	0	25
December 2017	41	14	19	0	0	0	0	0	74
Dundas Town									
December 2018	0	0	0	0	0	0	0	0	0
December 2017	3	0	0	0	0	0	0	0	3
Flamborough									
December 2018	3	0	4	0	0	0	0	0	7
December 2017	5	0	6	0	0	0	0	0	11
Glanbrook									
December 2018	1	0	10	0	4	0	0	0	15
December 2017	0	0	21	0	0	0	0	0	21
City of Burlington									
December 2018	2	0	5	0	0	0	0	0	7
December 2017	2	0	0	0	0	0	0	0	2
Grimsby									
December 2018	0	0	0	0	0	0	0	0	0
December 2017	0	0	10	0	0	0	0	0	10
Hamilton CMA									
December 2018	15	0	115	0	4	0	0	0	134
December 2017	59	14	62	0	41	151	0	0	327
Brant City									
December 2018	5	0	12	0	9	0	0	0	26
December 2017	9	2	0	0	0	0	0	0	11
Brantford City									
December 2018	5	0	41	0	0	0	0	0	46
December 2017	2	0	0	0	0	0	0	0	2
Brantford CMA									
December 2018	10	0	53	0	9	0	0	0	72
December 2017	11	2	0	0	0	0	0	0	13

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

Table 1.2: Housing Activity Summary by Submarket
December 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									
December 2018	389	38	708	0	137	1,516	1	0	2,789
December 2017	418	26	595	0	84	530	0	0	1,653
Former Hamilton City									
December 2018	101	2	65	0	0	634	0	0	802
December 2017	43	12	92	0	0	253	0	0	400
Stoney Creek City									
December 2018	59	0	345	0	53	553	1	0	1,011
December 2017	176	0	268	0	62	277	0	0	783
Ancaster City									
December 2018	40	16	140	0	0	0	0	0	196
December 2017	152	14	79	0	0	0	0	0	245
Dundas Town									
December 2018	1	0	0	0	0	0	0	0	1
December 2017	5	0	5	0	0	0	0	0	10
Flamborough									
December 2018	111	20	86	0	57	329	0	0	603
December 2017	36	0	82	0	0	0	0	0	118
Glanbrook									
December 2018	77	0	72	0	27	0	0	0	176
December 2017	6	0	69	0	22	0	0	0	97
City of Burlington									
December 2018	83	68	5	0	0	1,159	18	148	1,481
December 2017	95	2	0	0	0	1,160	0	0	1,257
Grimsby									
December 2018	23	0	10	0	9	342	0	0	384
December 2017	9	0	166	0	95	423	0	0	693
Hamilton CMA									
December 2018	495	106	723	0	146	3,017	19	148	4,654
December 2017	522	28	761	0	179	2,113	0	0	3,603
Brant City									
December 2018	174	2	85	0	28	0	8	0	297
December 2017	56	4	9	0	0	0	8	0	77
Brantford City									
December 2018	22	2	195	0	25	0	0	0	244
December 2017	50	2	155	0	5	0	0	57	269
Brantford CMA									
December 2018	196	4	280	0	53	0	8	0	541
December 2017	106	6	164	0	5	0	8	57	346

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

Table 1.2: Housing Activity Summary by Submarket
December 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									
December 2018	43	2	109	0	13	0	0	0	167
December 2017	17	0	58	0	0	0	0	0	75
Former Hamilton City									
December 2018	11	0	0	0	0	0	0	0	11
December 2017	3	0	0	0	0	0	0	0	3
Stoney Creek City									
December 2018	7	0	44	0	0	0	0	0	51
December 2017	4	0	0	0	0	0	0	0	4
Ancaster City									
December 2018	15	2	46	0	0	0	0	0	63
December 2017	4	0	16	0	0	0	0	0	20
Dundas Town									
December 2018	1	0	0	0	0	0	0	0	1
December 2017	0	0	0	0	0	0	0	0	0
Flamborough									
December 2018	3	0	13	0	6	0	0	0	22
December 2017	4	0	42	0	0	0	0	0	46
Glanbrook									
December 2018	6	0	6	0	7	0	0	0	19
December 2017	2	0	0	0	0	0	0	0	2
City of Burlington									
December 2018	17	0	0	0	0	0	0	0	17
December 2017	9	0	0	0	0	150	0	0	159
Grimsby									
December 2018	7	0	0	0	0	79	0	0	86
December 2017	0	0	0	0	0	0	0	0	0
Hamilton CMA									
December 2018	67	2	109	0	13	79	0	0	270
December 2017	26	0	58	0	0	150	0	0	234
Brant City									
December 2018	65	0	26	0	4	0	0	0	95
December 2017	12	0	0	0	0	0	0	0	12
Brantford City									
December 2018	4	2	0	0	0	0	0	0	6
December 2017	3	0	0	0	0	0	0	0	3
Brantford CMA									
December 2018	69	2	26	0	4	0	0	0	101
December 2017	15	0	0	0	0	0	0	0	15

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

Table 1.2: Housing Activity Summary by Submarket
December 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										
December 2018	22	2	155	0	48	0	n/a	n/a	227	
December 2017	40	4	129	0	2	2	n/a	n/a	177	
Former Hamilton City										
December 2018	4	0	18	0	0	0	n/a	n/a	22	
December 2017	15	1	49	0	0	0	n/a	n/a	65	
Stoney Creek City										
December 2018	4	2	4	0	0	0	n/a	n/a	10	
December 2017	3	3	1	0	0	0	n/a	n/a	7	
Ancaster City										
December 2018	6	0	66	0	0	0	n/a	n/a	72	
December 2017	3	0	25	0	0	0	n/a	n/a	28	
Dundas Town										
December 2018	0	0	0	0	0	0	n/a	n/a	0	
December 2017	0	0	0	0	0	0	n/a	n/a	0	
Flamborough										
December 2018	0	0	38	0	21	0	n/a	n/a	59	
December 2017	11	0	39	0	0	2	n/a	n/a	52	
Glanbrook										
December 2018	8	0	29	0	27	0	n/a	n/a	64	
December 2017	8	0	15	0	2	0	n/a	n/a	25	
City of Burlington										
December 2018	2	0	0	0	0	0	n/a	n/a	2	
December 2017	3	0	0	0	0	110	n/a	n/a	113	
Grimsby										
December 2018	0	0	14	0	0	11	n/a	n/a	25	
December 2017	0	0	0	0	0	0	n/a	n/a	0	
Hamilton CMA										
December 2018	24	2	169	0	48	11	n/a	n/a	254	
December 2017	43	4	129	0	2	112	n/a	n/a	290	
Brant City										
December 2018	16	0	2	0	2	0	n/a	n/a	20	
December 2017	4	1	0	0	0	0	n/a	n/a	5	
Brantford City										
December 2018	40	0	1	0	4	0	n/a	n/a	45	
December 2017	6	2	5	0	4	0	n/a	n/a	17	
Brantford CMA										
December 2018	56	0	3	0	6	0	n/a	n/a	65	
December 2017	10	3	5	0	4	0	n/a	n/a	22	

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

Table 1.2: Housing Activity Summary by Submarket
December 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									
December 2018	38	2	85	0	4	0	n/a	n/a	129
December 2017	16	0	17	0	0	0	n/a	n/a	33
Former Hamilton City									
December 2018	10	0	11	0	0	0	n/a	n/a	21
December 2017	2	0	0	0	0	0	n/a	n/a	2
Stoney Creek City									
December 2018	6	0	40	0	0	0	n/a	n/a	46
December 2017	4	0	0	0	0	0	n/a	n/a	4
Ancaster City									
December 2018	13	2	23	0	0	0	n/a	n/a	38
December 2017	4	0	4	0	0	0	n/a	n/a	8
Dundas Town									
December 2018	1	0	0	0	0	0	n/a	n/a	1
December 2017	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
December 2018	3	0	8	0	1	0	n/a	n/a	12
December 2017	4	0	13	0	0	0	n/a	n/a	17
Glanbrook									
December 2018	5	0	3	0	3	0	n/a	n/a	11
December 2017	2	0	0	0	0	0	n/a	n/a	2
City of Burlington									
December 2018	17	0	0	0	0	0	n/a	n/a	17
December 2017	9	0	0	0	0	150	n/a	n/a	159
Grimsby									
December 2018	7	0	0	0	0	70	n/a	n/a	77
December 2017	0	0	0	0	0	0	n/a	n/a	0
Hamilton CMA									
December 2018	62	2	85	0	4	70	n/a	n/a	223
December 2017	25	0	17	0	0	150	n/a	n/a	192
Brant City									
December 2018	60	0	24	0	2	0	n/a	n/a	86
December 2017	11	0	0	0	0	0	n/a	n/a	11
Brantford City									
December 2018	5	2	0	0	0	0	n/a	n/a	7
December 2017	6	0	0	0	0	0	n/a	n/a	6
Brantford CMA									
December 2018	65	2	24	0	2	0	n/a	n/a	93
December 2017	17	0	0	0	0	0	n/a	n/a	17

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

**Table 1.3a: History of Housing Starts of Hamilton CMA
2009 - 2018**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2018	660	92	880	0	162	1,655	19	148	3,616
% Change	-6.3	0.0	13.8	n/a	3.8	41.7	n/a	n/a	25.0
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

Source: CMHC (Starts and Completions Survey)

**Table 1.3b: History of Housing Starts of Brantford CMA
2009 - 2018**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2018	396	12	290	0	54	0	0	0	752
% Change	120.0	50.0	75.8	n/a	**	n/a	n/a	-100.0	81.2
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

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	% Change
Hamilton CMA	15	59	0	14	119	103	0	151	134	327	-59.0
City of Hamilton	13	57	0	14	114	93	0	151	127	315	-59.7
Former Hamilton City	4	4	0	0	0	0	0	151	4	155	-97.4
Stoney Creek City	2	4	0	0	74	47	0	0	76	51	49.0
Ancaster City	3	41	0	14	22	19	0	0	25	74	-66.2
Dundas Town	0	3	0	0	0	0	0	0	0	3	-100.0
Flamborough	3	5	0	0	4	6	0	0	7	11	-36.4
Glanbrook	1	0	0	0	14	21	0	0	15	21	-28.6
City of Burlington	2	2	0	0	5	0	0	0	7	2	**
Grimsby	0	0	0	0	0	10	0	0	0	10	-100.0
Brantford CMA	10	11	0	2	62	0	0	0	72	13	**
Brant City	5	9	0	2	21	0	0	0	26	11	136.4
Brantford City	5	2	0	0	41	0	0	0	46	2	**

Table 2.1: Starts by Submarket and by Dwelling Type
January - December 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	661	704	92	92	1,060	929	1,803	1,168	3,616	2,893	25.0
City of Hamilton	482	590	26	90	1,003	757	986	530	2,497	1,967	26.9
Former Hamilton City	118	82	2	16	69	101	381	253	570	452	26.1
Stoney Creek City	41	177	0	0	318	290	276	277	635	744	-14.7
Ancaster City	97	178	4	74	236	111	0	0	337	363	-7.2
Dundas Town	5	5	0	0	0	5	0	0	5	10	-50.0
Flamborough	130	109	20	0	237	124	329	0	716	233	**
Glanbrook	91	39	0	0	143	126	0	0	234	165	41.8
City of Burlington	148	100	66	2	23	0	475	638	712	740	-3.8
Grimsby	31	14	0	0	34	172	342	0	407	186	118.8
Brantford CMA	396	180	14	8	342	170	0	57	752	415	81.2
Brant City	305	109	10	4	143	9	0	0	458	122	**
Brantford City	91	71	4	4	199	161	0	57	294	293	0.3

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017
Hamilton CMA	119	103	0	0	0	151	0	0
City of Hamilton	114	93	0	0	0	151	0	0
Former Hamilton City	0	0	0	0	0	151	0	0
Stoney Creek City	74	47	0	0	0	0	0	0
Ancaster City	22	19	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	4	6	0	0	0	0	0	0
Glanbrook	14	21	0	0	0	0	0	0
City of Burlington	5	0	0	0	0	0	0	0
Grimsby	0	10	0	0	0	0	0	0
Brantford CMA	62	0	0	0	0	0	0	0
Brant City	21	0	0	0	0	0	0	0
Brantford City	41	0	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - December 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	1,042	929	18	0	1,655	1,168	148	0
City of Hamilton	1,003	757	0	0	986	530	0	0
Former Hamilton City	69	101	0	0	381	253	0	0
Stoney Creek City	318	290	0	0	276	277	0	0
Ancaster City	236	111	0	0	0	0	0	0
Dundas Town	0	5	0	0	0	0	0	0
Flamborough	237	124	0	0	329	0	0	0
Glanbrook	143	126	0	0	0	0	0	0
City of Burlington	5	0	18	0	327	638	148	0
Grimsby	34	172	0	0	342	0	0	0
Brantford CMA	342	170	0	0	0	0	0	57
Brant City	143	9	0	0	0	0	0	0
Brantford City	199	161	0	0	0	0	0	57

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017
Hamilton CMA	130	135	4	192	0	0	134	327
City of Hamilton	123	123	4	192	0	0	127	315
Former Hamilton City	4	4	0	151	0	0	4	155
Stoney Creek City	76	10	0	41	0	0	76	51
Ancaster City	25	74	0	0	0	0	25	74
Dundas Town	0	3	0	0	0	0	0	3
Flamborough	7	11	0	0	0	0	7	11
Glanbrook	11	21	4	0	0	0	15	21
City of Burlington	7	2	0	0	0	0	7	2
Grimsby	0	10	0	0	0	0	0	10
Brantford CMA	63	13	9	0	0	0	72	13
Brant City	17	11	9	0	0	0	26	11
Brantford City	46	2	0	0	0	0	46	2

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	1,632	1,569	1,817	1,324	167	0	3,616	2,893
City of Hamilton	1,357	1,353	1,139	614	1	0	2,497	1,967
Former Hamilton City	189	199	381	253	0	0	570	452
Stoney Creek City	346	405	288	339	1	0	635	744
Ancaster City	337	363	0	0	0	0	337	363
Dundas Town	5	10	0	0	0	0	5	10
Flamborough	305	233	411	0	0	0	716	233
Glanbrook	175	143	59	22	0	0	234	165
City of Burlington	219	102	327	638	166	0	712	740
Grimsby	56	114	351	72	0	0	407	186
Brantford CMA	698	353	54	5	0	57	752	415
Brant City	424	122	34	0	0	0	458	122
Brantford City	274	231	20	5	0	57	294	293

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	% Change
Hamilton CMA	67	26	2	0	122	58	79	150	270	234	15.4
City of Hamilton	43	17	2	0	122	58	0	0	167	75	122.7
Former Hamilton City	11	3	0	0	0	0	0	0	11	3	**
Stoney Creek City	7	4	0	0	44	0	0	0	51	4	**
Ancaster City	15	4	2	0	46	16	0	0	63	20	**
Dundas Town	1	0	0	0	0	0	0	0	1	0	n/a
Flamborough	3	4	0	0	19	42	0	0	22	46	-52.2
Glanbrook	6	2	0	0	13	0	0	0	19	2	**
City of Burlington	17	9	0	0	0	0	0	150	17	159	-89.3
Grimsby	7	0	0	0	0	0	79	0	86	0	n/a
Brantford CMA	69	15	2	0	30	0	0	0	101	15	**
Brant City	65	12	0	0	30	0	0	0	95	12	**
Brantford City	4	3	2	0	0	0	0	0	6	3	100.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - December 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	685	803	14	94	1,122	748	683	863	2,504	2,508	-0.2
City of Hamilton	509	722	14	94	839	735	0	348	1,362	1,899	-28.3
Former Hamilton City	59	121	12	8	93	132	0	220	164	481	-65.9
Stoney Creek City	156	69	0	26	251	63	0	128	407	286	42.3
Ancaster City	209	70	2	60	175	96	0	0	386	226	70.8
Dundas Town	9	6	0	0	5	0	0	0	14	6	133.3
Flamborough	56	339	0	0	176	209	0	0	232	548	-57.7
Glanbrook	20	117	0	0	139	235	0	0	159	352	-54.8
City of Burlington	159	66	0	0	0	13	264	515	423	594	-28.8
Grimsby	17	15	0	0	283	0	419	0	719	15	**
Brantford CMA	306	152	16	14	179	102	57	162	558	430	29.8
Brant City	187	111	12	2	39	6	0	3	238	122	95.1
Brantford City	119	41	4	12	140	96	57	159	320	308	3.9

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017
Hamilton CMA	122	58	0	0	79	150	0	0
City of Hamilton	122	58	0	0	0	0	0	0
Former Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	44	0	0	0	0	0	0	0
Ancaster City	46	16	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	19	42	0	0	0	0	0	0
Glanbrook	13	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	150	0	0
Grimsby	0	0	0	0	79	0	0	0
Brantford CMA	30	0	0	0	0	0	0	0
Brant City	30	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 - December 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	1,122	716	0	32	683	673	0	190
City of Hamilton	839	703	0	32	0	158	0	190
Former Hamilton City	93	100	0	32	0	30	0	190
Stoney Creek City	251	63	0	0	0	128	0	0
Ancaster City	175	96	0	0	0	0	0	0
Dundas Town	5	0	0	0	0	0	0	0
Flamborough	176	209	0	0	0	0	0	0
Glanbrook	139	235	0	0	0	0	0	0
City of Burlington	0	13	0	0	264	515	0	0
Grimsby	283	0	0	0	419	0	0	0
Brantford CMA	179	102	0	0	0	3	57	159
Brant City	39	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
December 2018

Submarket	Freehold		Condominium		Rental		Total*	
	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017
Hamilton CMA	178	84	92	150	0	0	270	234
City of Hamilton	154	75	13	0	0	0	167	75
Former Hamilton City	11	3	0	0	0	0	11	3
Stoney Creek City	51	4	0	0	0	0	51	4
Ancaster City	63	20	0	0	0	0	63	20
Dundas Town	1	0	0	0	0	0	1	0
Flamborough	16	46	6	0	0	0	22	46
Glanbrook	12	2	7	0	0	0	19	2
City of Burlington	17	9	0	150	0	0	17	159
Grimsby	7	0	79	0	0	0	86	0
Brantford CMA	97	15	4	0	0	0	101	15
Brant City	91	12	4	0	0	0	95	12
Brantford City	6	3	0	0	0	0	6	3

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	1,623	1,594	881	692	0	222	2,504	2,508
City of Hamilton	1,259	1,513	103	164	0	222	1,362	1,899
Former Hamilton City	164	229	0	30	0	222	164	481
Stoney Creek City	386	152	21	134	0	0	407	286
Ancaster City	386	226	0	0	0	0	386	226
Dundas Town	14	6	0	0	0	0	14	6
Flamborough	207	548	25	0	0	0	232	548
Glanbrook	102	352	57	0	0	0	159	352
City of Burlington	159	66	264	528	0	0	423	594
Grimsby	205	15	514	0	0	0	719	15
Brantford CMA	493	261	8	10	57	159	558	430
Brant City	230	122	8	0	0	0	238	122
Brantford City	263	139	0	10	57	159	320	308

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
December 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													
December 2018	4	11.1	5	13.9	9	25.0	8	22.2	10	27.8	36	460,000	479,129
December 2017	2	12.5	1	6.3	0	0.0	5	31.3	8	50.0	16	-	585,097
Year-to-date 2018	29	5.8	49	9.8	69	13.8	128	25.5	226	45.1	501	490,000	530,351
Year-to-date 2017	109	14.6	158	21.2	105	14.1	179	24.0	195	26.1	746	450,000	473,720
Former Hamilton City													
December 2018	2	20.0	2	20.0	3	30.0	2	20.0	1	10.0	10	-	-
December 2017	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	2	-	-
Year-to-date 2018	19	27.9	8	11.8	8	11.8	18	26.5	15	22.1	68	-	454,971
Year-to-date 2017	17	15.0	10	8.8	13	11.5	38	33.6	35	31.0	113	-	520,429
Stoney Creek City													
December 2018	1	25.0	0	0.0	1	25.0	0	0.0	2	50.0	4	-	-
December 2017	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	-	-
Year-to-date 2018	5	3.8	19	14.3	37	27.8	37	27.8	35	26.3	133	-	-
Year-to-date 2017	5	5.0	10	9.9	15	14.9	27	26.7	44	43.6	101	-	511,870
Ancaster City													
December 2018	0	0.0	1	7.7	1	7.7	5	38.5	6	46.2	13	-	492,975
December 2017	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	-	-
Year-to-date 2018	0	0.0	4	1.9	15	7.3	56	27.2	131	63.6	206	-	523,260
Year-to-date 2017	0	0.0	1	1.4	1	1.4	8	11.3	61	85.9	71	-	672,750
Dundas Town													
December 2018	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	-	-
December 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	11.1	1	11.1	0	0.0	7	77.8	9	-	-
Year-to-date 2017	0	0.0	1	16.7	0	0.0	3	50.0	2	33.3	6	-	-
Flamborough													
December 2018	0	0.0	0	0.0	1	33.3	1	33.3	1	33.3	3	-	-
December 2017	1	25.0	1	25.0	0	0.0	2	50.0	0	0.0	4	-	-
Year-to-date 2018	4	6.2	10	15.4	4	6.2	15	23.1	32	49.2	65	-	-
Year-to-date 2017	69	20.7	103	30.9	51	15.3	78	23.4	32	9.6	333	-	412,766
Glanbrook													
December 2018	1	20.0	2	40.0	2	40.0	0	0.0	0	0.0	5	-	385,540
December 2017	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
Year-to-date 2018	1	5.0	7	35.0	4	20.0	2	10.0	6	30.0	20	-	385,540
Year-to-date 2017	18	14.8	33	27.0	25	20.5	25	20.5	21	17.2	122	-	431,700
City of Burlington													
December 2018	0	0.0	0	0.0	0	0.0	0	0.0	17	100.0	17	-	1,145,158
December 2017	0	0.0	0	0.0	0	0.0	0	0.0	9	100.0	9	-	1,770,222
Year-to-date 2018	0	0.0	0	0.0	0	0.0	0	0.0	160	100.0	160	1,030,000	1,260,133
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	64	100.0	64	-	1,984,824
Grimsby													
December 2018	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	-	542,000
December 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	18.8	13	81.3	16	-	542,000
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
December 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													
December 2018	4	6.7	5	8.3	9	15.0	8	13.3	34	56.7	60	545,000	675,172
December 2017	2	8.0	1	4.0	0	0.0	5	20.0	17	68.0	25	730,000	1,011,742
Year-to-date 2018	29	4.3	49	7.2	69	10.2	131	19.4	399	58.9	677	550,000	726,866
Year-to-date 2017	111	13.5	161	19.5	105	12.7	182	22.1	266	32.2	825	480,000	622,853

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
December 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													
December 2018	1	1.7	0	0.0	2	3.3	2	3.3	55	91.7	60	-	661,631
December 2017	1	9.1	1	9.1	2	18.2	1	9.1	6	54.5	11	-	523,860
Year-to-date 2018	5	2.9	8	4.6	11	6.3	12	6.9	139	79.4	175	625,000	644,299
Year-to-date 2017	21	19.3	14	12.8	9	8.3	10	9.2	55	50.5	109	-	505,252
Brantford City													
December 2018	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	-	660,992
December 2017	0	0.0	0	0.0	3	50.0	0	0.0	3	50.0	6	-	484,073
Year-to-date 2018	2	2.4	2	2.4	3	3.5	1	1.2	77	90.6	85	655,000	647,663
Year-to-date 2017	7	13.0	2	3.7	7	13.0	8	14.8	30	55.6	54	-	527,610
Brantford CMA													
December 2018	1	1.5	0	0.0	2	3.1	2	3.1	60	92.3	65	660,000	661,582
December 2017	1	5.9	1	5.9	5	29.4	1	5.9	9	52.9	17	520,000	509,817
Year-to-date 2018	7	2.7	10	3.8	14	5.4	13	5.0	216	83.1	260	650,000	635,607
Year-to-date 2017	28	17.2	16	9.8	16	9.8	18	11.0	85	52.1	163	515,000	506,016

Source: CMHC (Market Absorption Survey)

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

Submarket	Dec 2018	Dec 2017	% Change	YTD 2018	YTD 2017	% Change
Hamilton CMA	675,172	1,011,742	-33.3	726,866	622,853	16.7
City of Hamilton	479,129	585,097	-18.1	530,351	473,720	12.0
Former Hamilton City	-	-	n/a	454,971	520,429	-12.6
Stoney Creek City	-	-	n/a	-	511,870	n/a
Ancaster City	492,975	-	n/a	523,260	672,750	-22.2
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	-	412,766	n/a
Glanbrook	385,540	-	n/a	385,540	431,700	-10.7
City of Burlington	1,145,158	1,770,222	-35.3	1,260,133	1,984,824	-36.5
Grimsby	542,000	-	n/a	542,000	-	n/a
Brantford CMA	661,582	509,817	29.8	635,607	506,016	25.6
Brant City	661,631	523,860	26.3	644,299	505,252	27.5
Brantford City	660,992	484,073	36.5	647,663	527,610	22.8

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

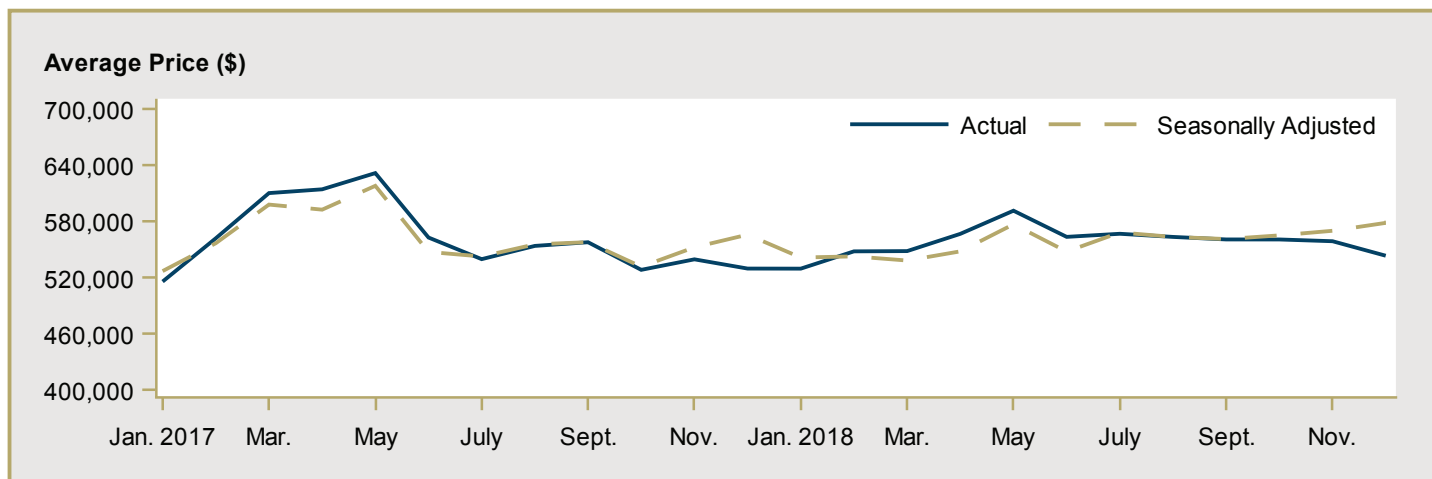


Figure 5.2a: MLS® Residential Sales for Hamilton

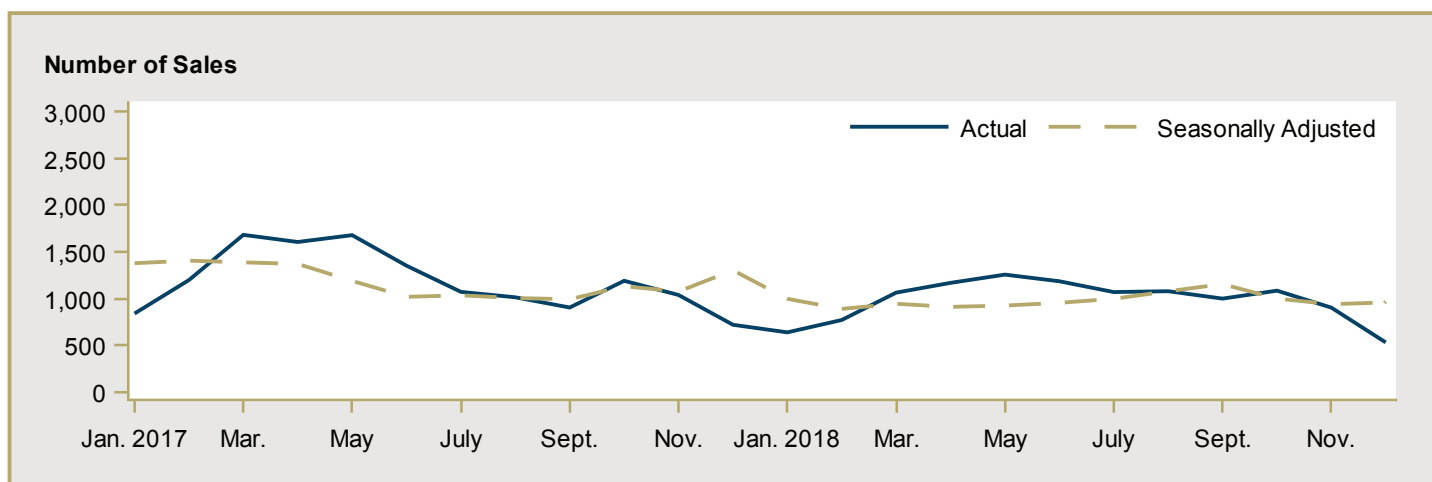
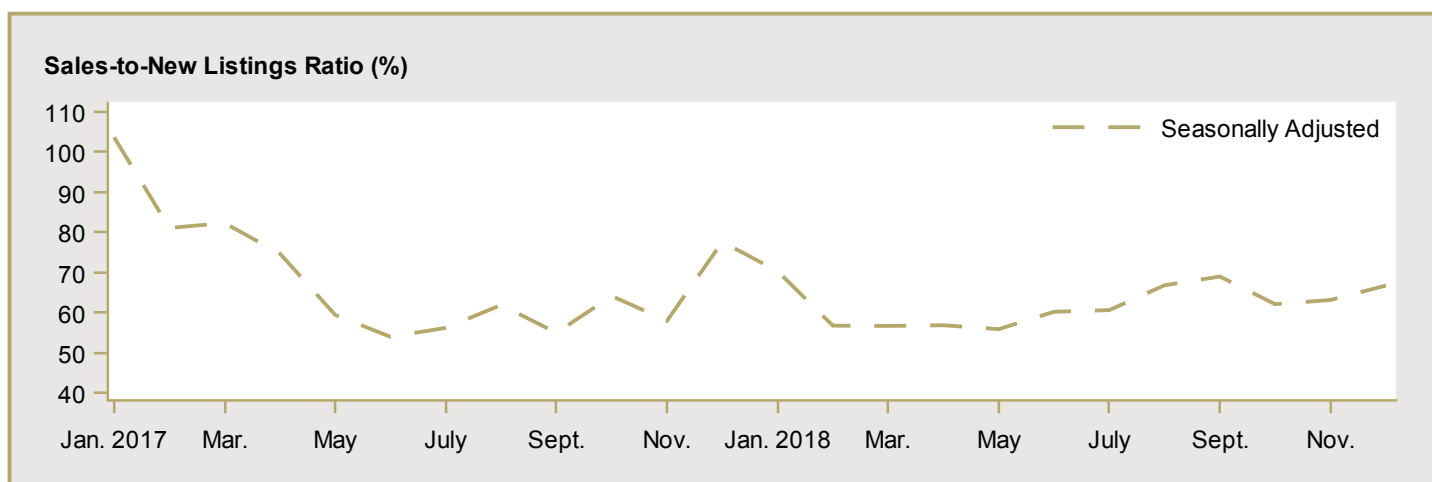


Figure 5.3a: MLS® Residential Sales-to- New Listings Ratio for Hamilton



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

Source: CREA /Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

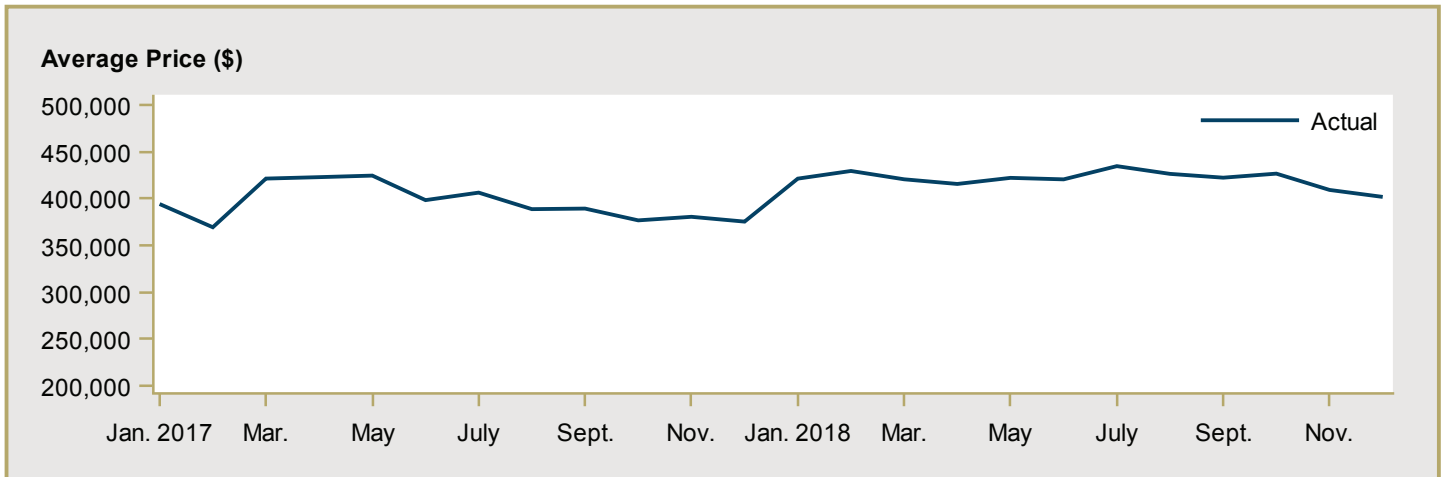


Figure 5.2b: MLS® Residential Sales for Brantford

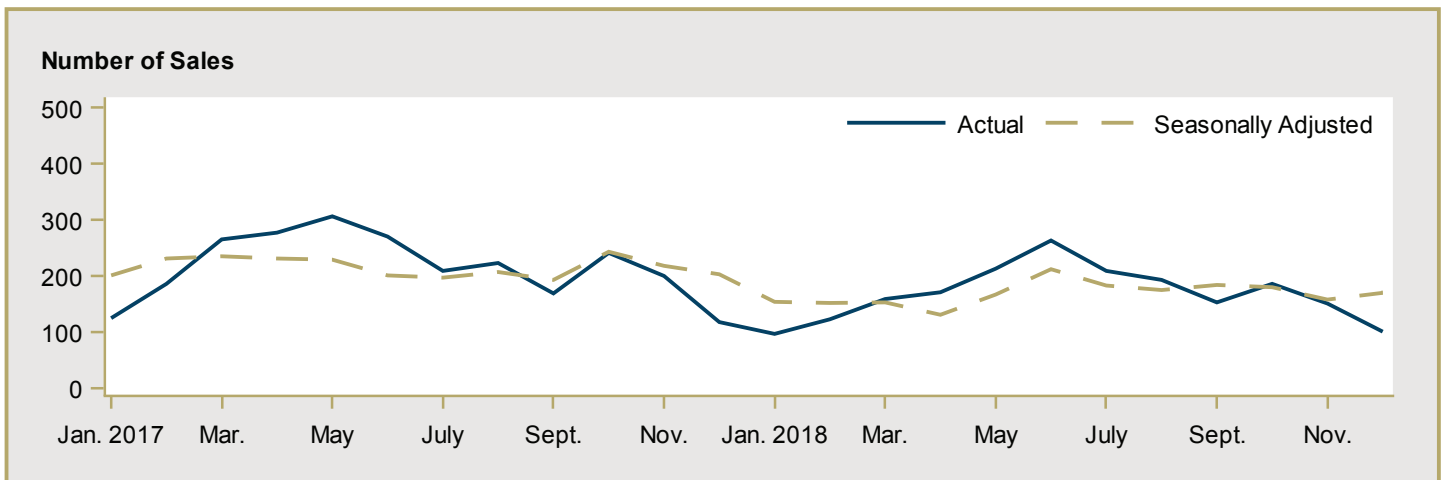
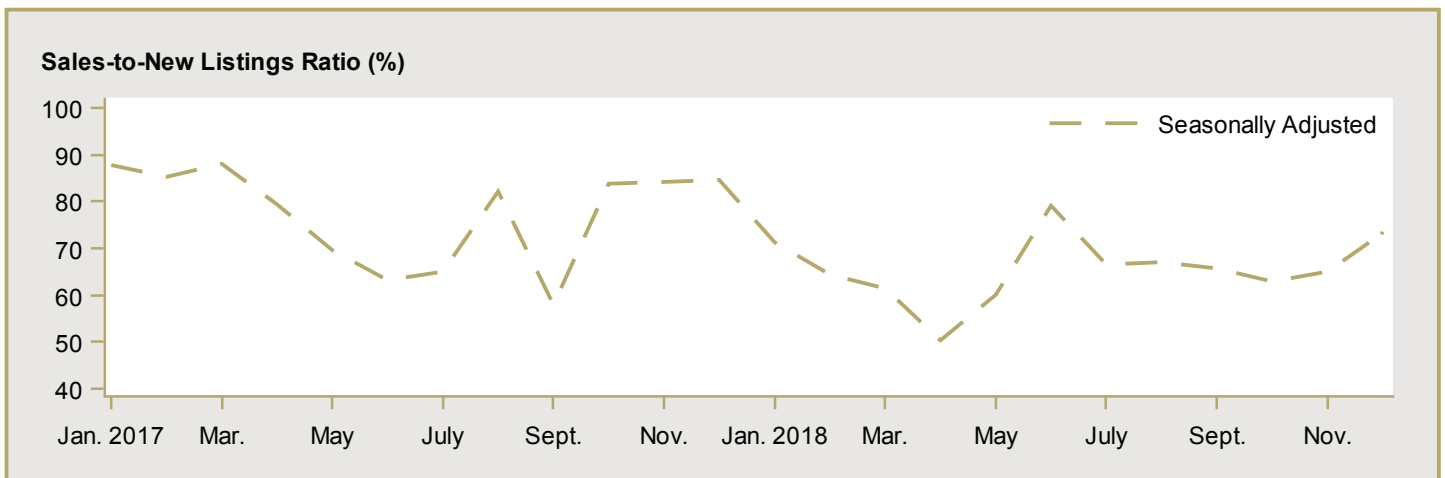


Figure 5.3b: MLS® Residential Sales-to- New Listings Ratio for Brantford



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

Source: CREA / Haver Analytics

Note: Seasonally adjusted data of average price are not available at the time of publication.

Table 6a: Economic Indicators**December 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	103.8	135.1	416.1	4.7	65.0	993
	December	601	3.64	5.34		135.0	420.3	4.3	65.3	1,011

"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
December 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	104.6	135.1	68.9	7.0	63.4	914
	December	601	3.64	5.34		135.0	70.7	6.4	64.5	920

"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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