

HOUSING NOW

Regina CMA



CANADA MORTGAGE AND HOUSING CORPORATION

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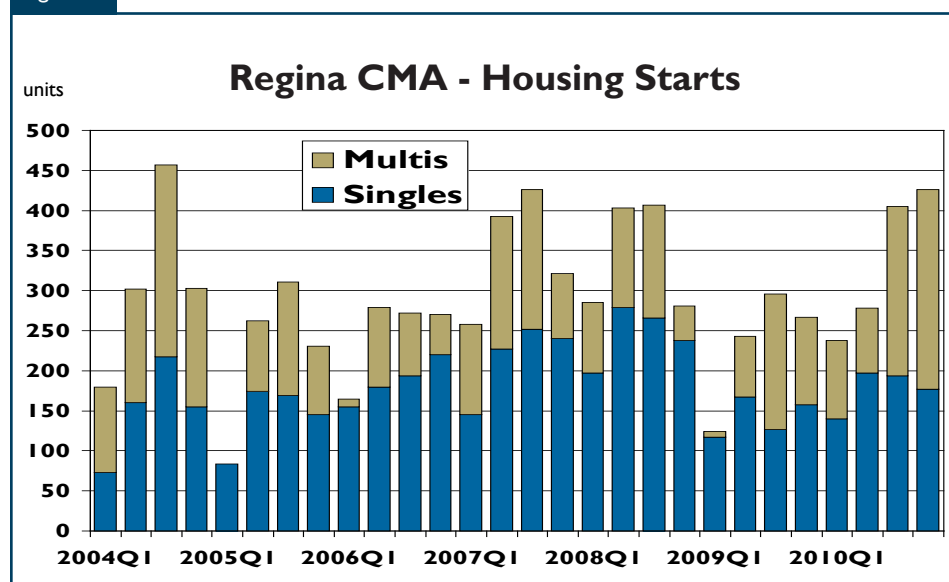
New Home Market

Housing starts up 45 per cent in 2010

In the face of heightened consumer demand for housing, local builders across the Regina Census Metropolitan Area (CMA) ramped up the pace of production in 2010. A total of 141 units began construction in December,

a marked improvement from the 58 units which began construction a year prior. The brisk pace of activity in December typified most of the year, and saw area builders initiate construction on an average of 112 units monthly last year. Consequently, 1,347 homes broke ground in 2010, up 45 per cent from the 930 units initiated in the prior year.

Figure 1



Source: CMHC

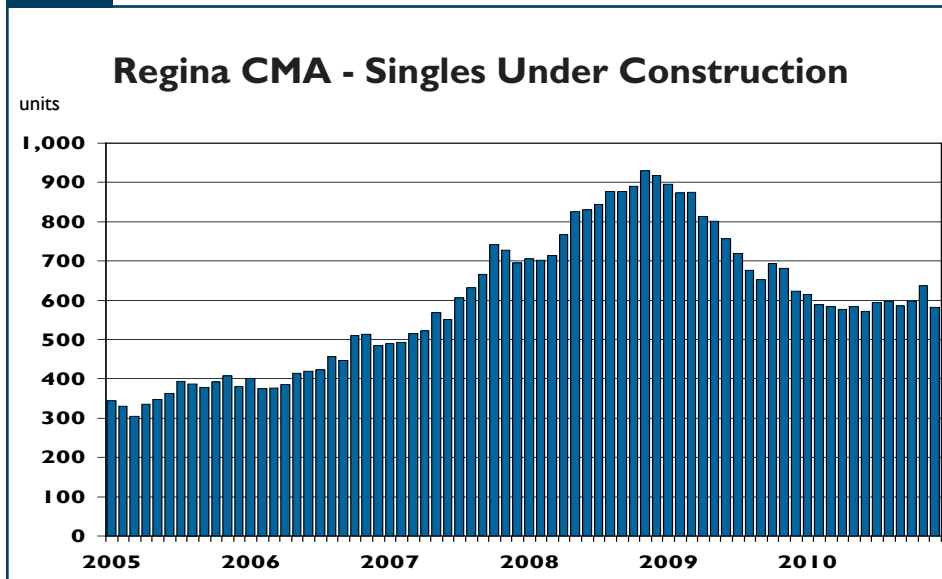
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Figure 2



Source: CMHC

Regina's builders poured foundations for 58 single-detached units in December, up 53 per cent from the same period in 2009 when 38 singles were initiated. By the end of 2010, 708 singles began construction, representing a 24 per cent improvement from the 569 singles started in 2009. Despite these gains, the largest year-over-year improvements were observed within the multi-family housing segment, which include semi-detached, row, and apartment units. Accordingly, the 639 multi-family units that broke ground in 2010 represent a 77 per cent improvement from the prior year when 361 units were initiated.

More significantly, last year's elevated pace of multi-family starts enabled this housing segment to capture 47 per cent of total new home production in Regina, up from a share of 39 per cent in the

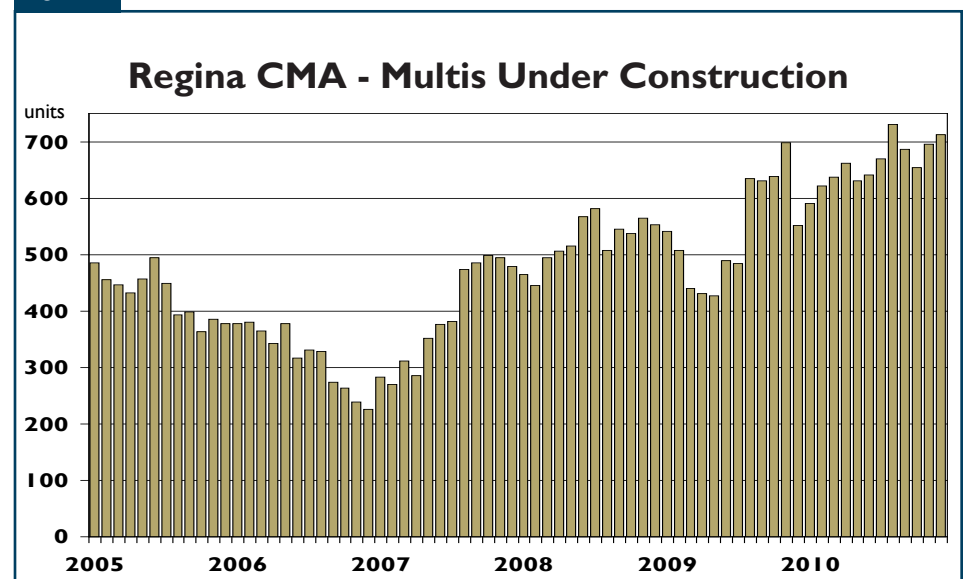
prior year. The 418 apartment units that began construction in 2010 accounted for 65 per cent of all multi-family starts and represent a significant improvement from 2009 when 258 apartment starts were recorded. Meanwhile, 127 row units began construction in 2010, up 40 per cent from 91 units in 2009. Similarly, 94 semi-detached units

were initiated in 2010, more than a seven fold increase from the 12 units that began construction in 2009.

Supply levels elevated in Regina's multi-family market

With an inventory of 117 completed and unabsorbed homes and 1,294 units under construction in December, total new home supply in Regina remains elevated by historical standards. The heightened supply level is in large part due to the multi-family market, as the supply of multi-family units in December was 20 per cent higher than the previous year. Given the heightened pace of starts in the past year, the number of multi-family units under construction advanced 29 per cent year-over-year, climbing from 551 units in December 2009 to 712 units at the end of 2010. Nevertheless, at 79 units in December 2010, the inventory of

Figure 3



Source: CMHC

complete and unabsorbed multi-family units decreased by 26 per cent from the corresponding period in the prior year.

Meanwhile, following 19 consecutive months of year-over-year reductions, a run which dates back to June 2009, the total supply of single-detached units in December was considerably lower than the historically high levels observed between the second half of 2008 and the first half of 2009. With 582 units under construction and an additional 38 units completed and unabsorbed, the total supply of single-detached units declined seven per cent year-over-year, going from 666 units in December 2009, to 620 at the end of 2010.

Multi-family absorptions up through December

At 1,131 units to the end of December, total absorptions in 2010 were marginally higher than the 1,124 units absorbed in 2009. Of these, 748 new single-detached homes were absorbed, down 12 per cent from the record high 846 singles absorptions recorded in 2009. Meanwhile, the 383 new multi-family units that were absorbed through December represent a 38 per cent increase from the pace set in 2009.

Last year, the absorbed price of new single-detached homes in Regina averaged \$438,979, up 15 per cent from 2009. While some of the increase can be attributed to upward price pressure for land, the majority of gains reflect a shift in the sales distribution toward the

upper price ranges. To the end of December, 37 per cent of all single-detached absorptions occurred above \$450,000, far beyond the previous year's share of 21 per cent.

Resale Market

Sales of existing homes moderate 3.1 per cent in 2010

Following a strong start to the year, the pace of residential MLS® sales in Regina waned through the second half of 2010. From May to December 2010, monthly resale transactions declined by 10 per cent on average from the prior year. However, on a seasonally adjusted basis, monthly sales remained virtually unchanged between May and December, flat-lining at 296 sales monthly. As a result, Regina ended the year with the third highest number of sales since 1986. More significantly, last year's 3,581 sales were only marginally lower than the 3,704 transactions recorded in 2009.

There were a total of 927 new listings in the fourth quarter, down nine per cent from the previous year. These brought new listings to 6,146 homes through 2010, slightly lower than the 6,219 listings recorded the year prior. Meanwhile, seasonally adjusted new listings trended downwards between April and December. Likewise, seasonally adjusted active listings also trended downwards through the second half of the 2010. Despite this, however, the supply of existing homes edged up two per cent year-over-year in

December as Regina's resale market ended the year with 923 homes awaiting buyers.

In the fourth quarter of 2010, the sales-to-active listings ratio (SALR) averaged 26 per cent compared with 28 per cent one year earlier. In December 2010, given the recent pace of sales and the number of active listings, there was four months of supply, virtually unchanged from a year prior.

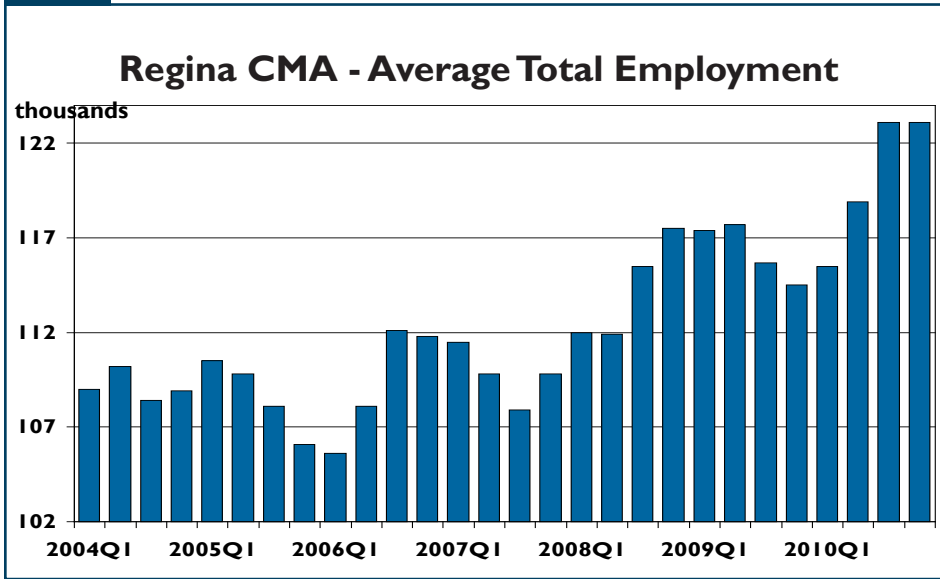
Through 2010, the average resale price in Regina was ahead of 2009 levels. In 2010, the average price advanced 5.7 per cent year-over-year to \$258,023. This increase is on par with the six per cent price gain experienced in 2009, but down from the double-digit price growth recorded in 2007 and 2008. Of more significance, this marks Regina's lowest annual resale price growth since prices advanced by 3.6 per cent in 2003.

Economy

Employment levels improve in 2010

The global economic recovery, in particular the increase in commodity prices, bolstered economic activity across Regina in 2010. Consequently, the economy continued to generate jobs, with average employment advancing 3.6 per cent over the prior year. This expansion represents an additional 4,200 workers, of which the majority were full-time positions. More significantly, despite strong additions to the labour force last year, Regina's elevated pace of

Figure 4

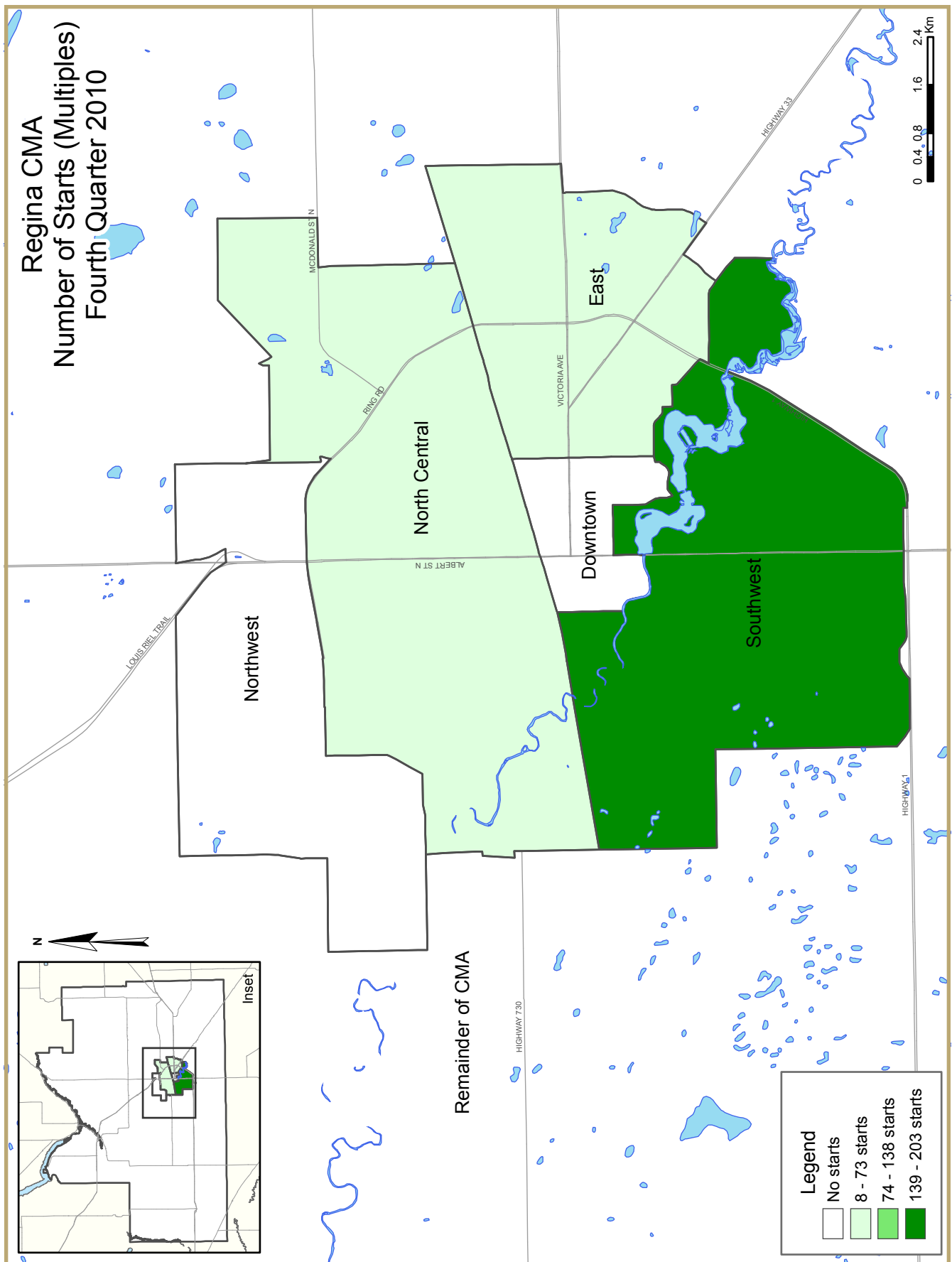


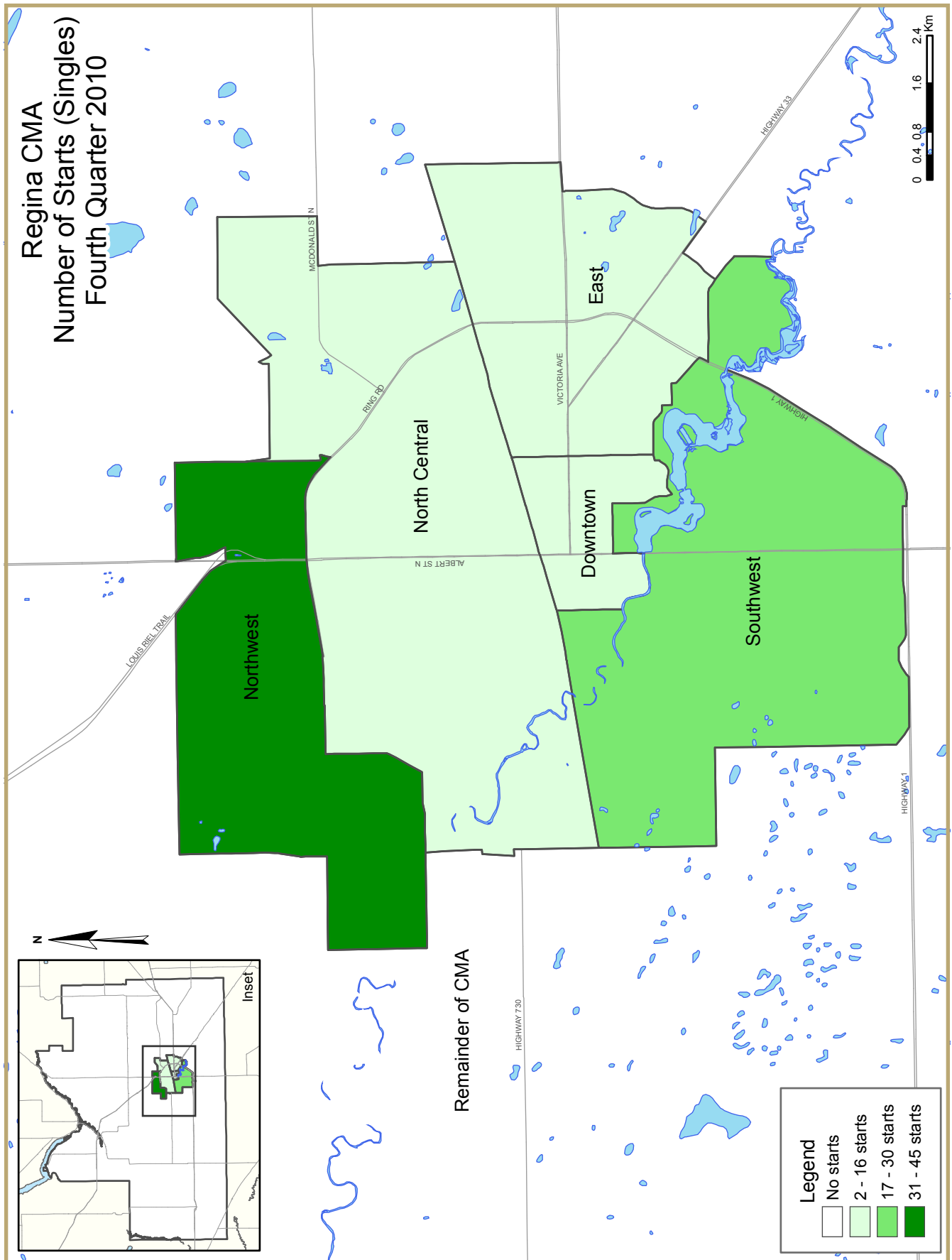
Source: Statistics Canada Regina, SA Employment, All Ages (15+), Total, Both sexes

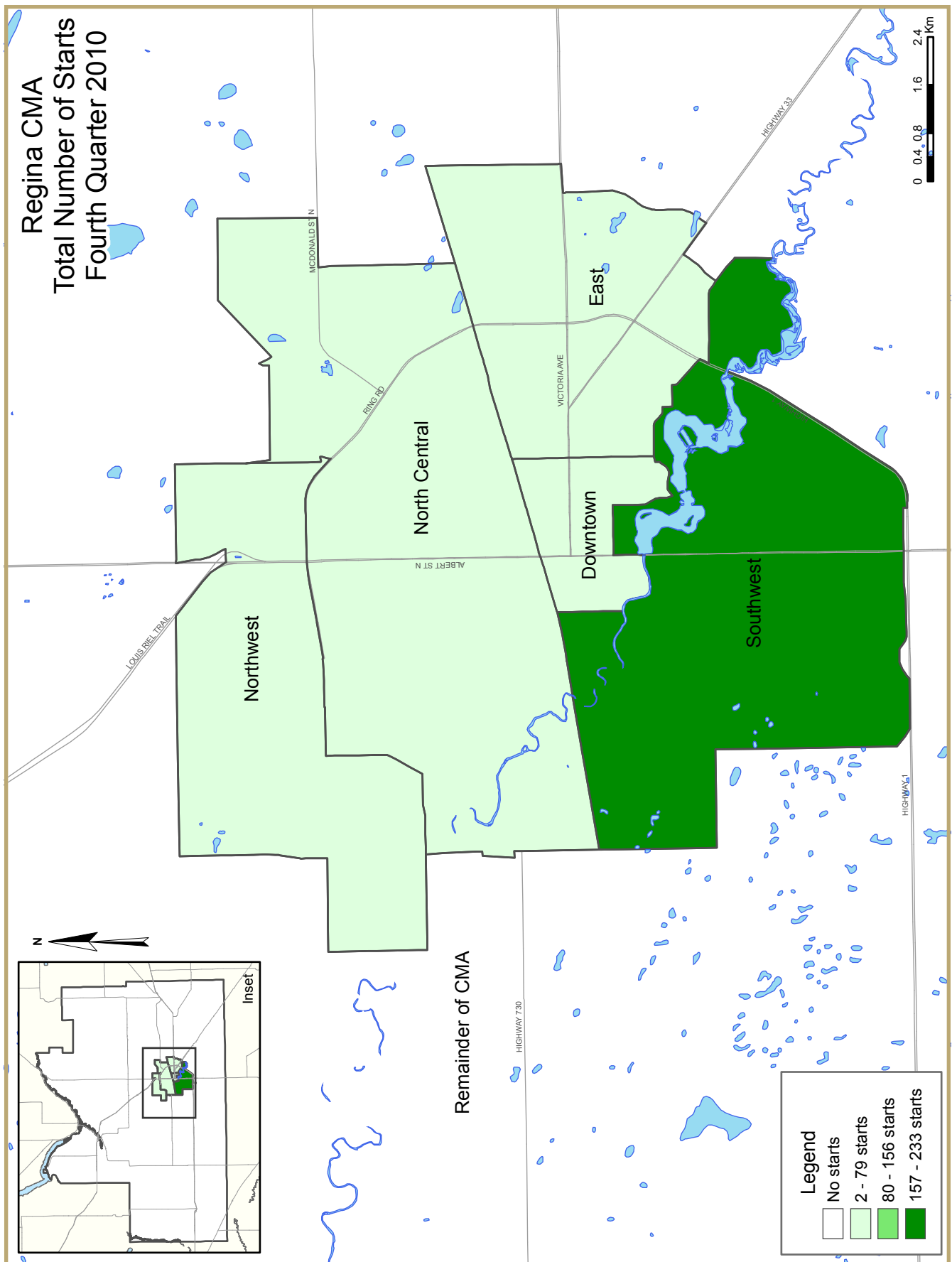
job creation limited the region's unemployment rate to below five per cent, averaging 4.7 per cent through 2010. This all translated into a very active labour market

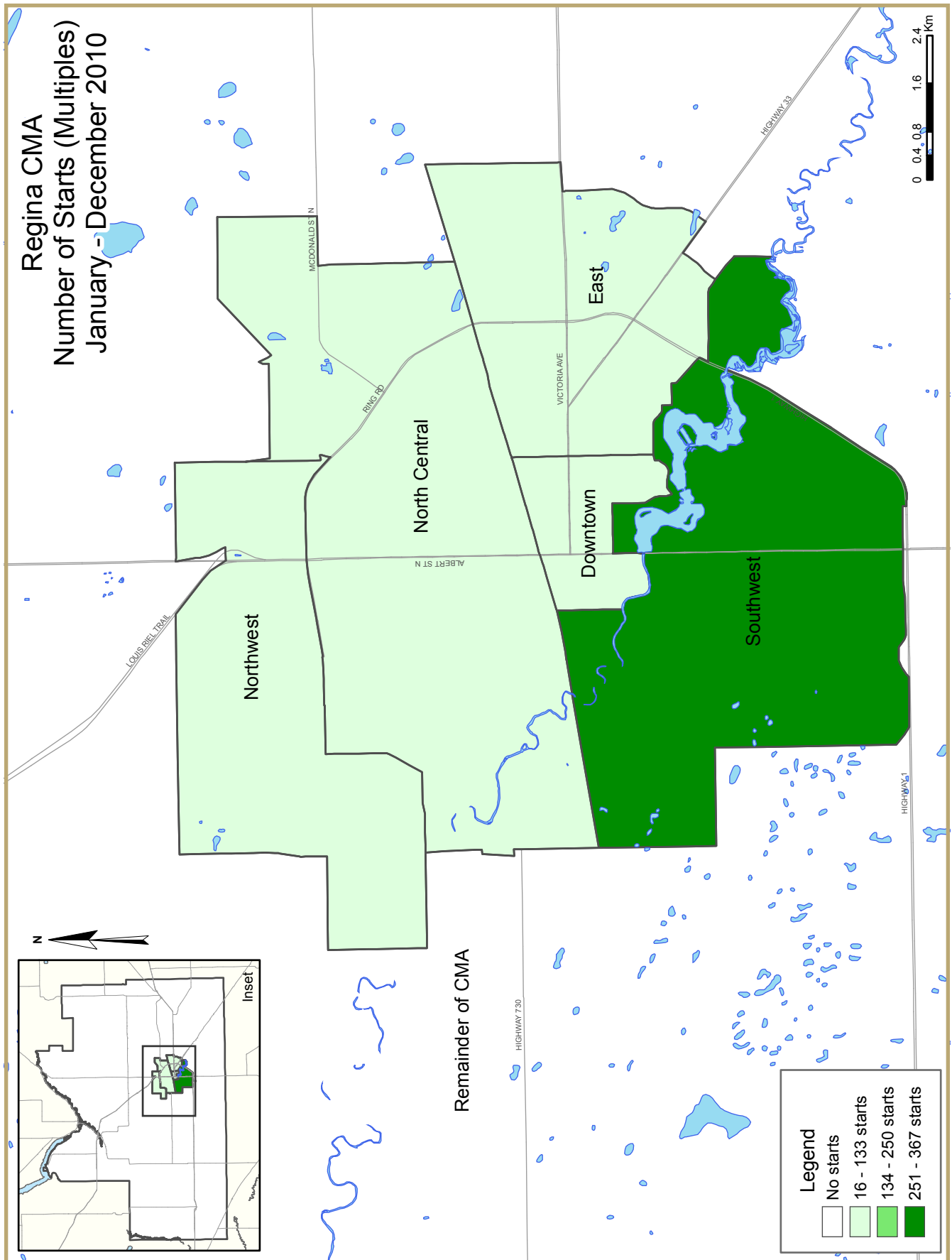
which continued to yield wage increases. In 2010, average weekly earnings in all industries were up 2.6 per cent from the prior year, reaching \$864 per week.

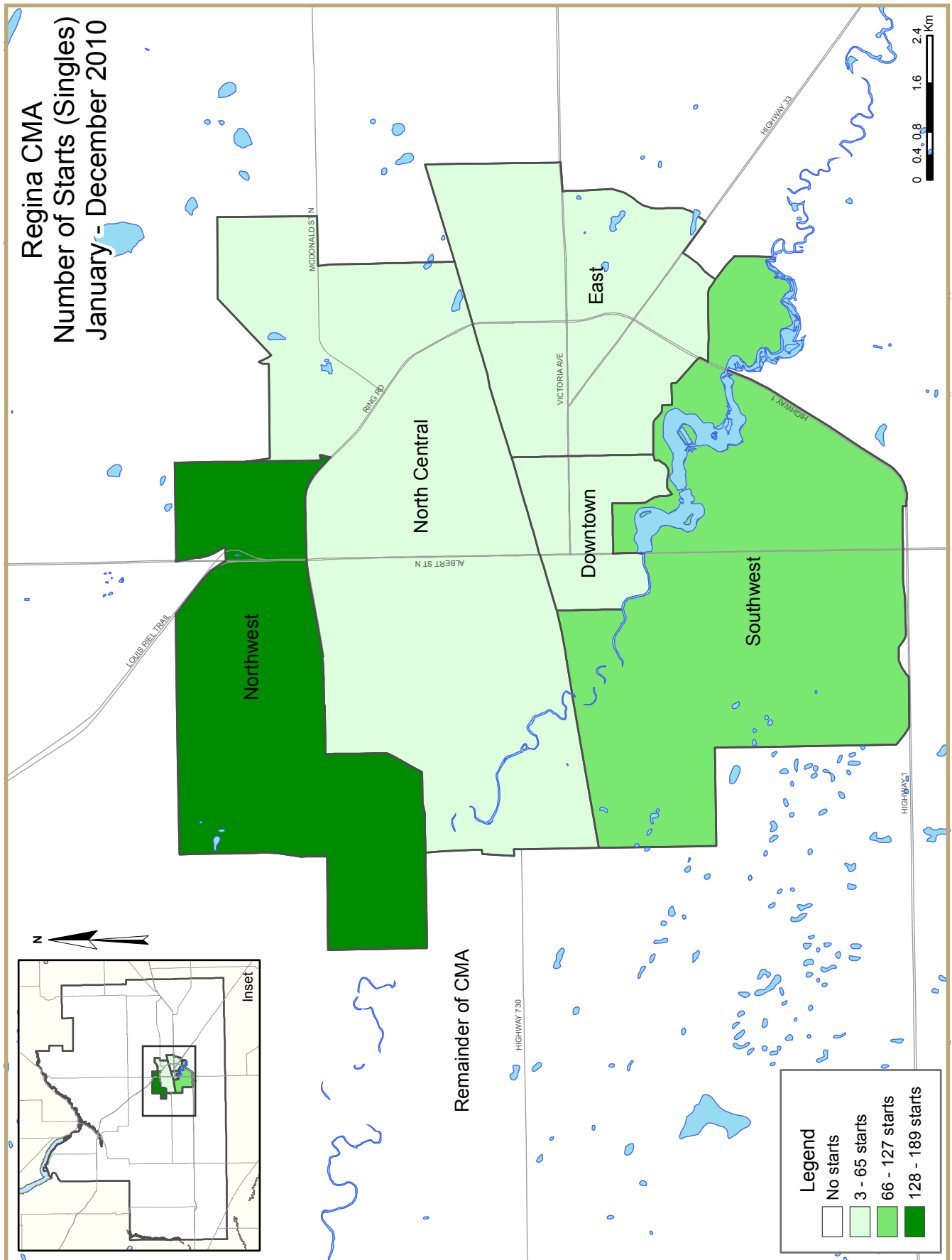
Although Saskatchewan continued to attract a steady number of migrants from international sources, net migration into Saskatchewan decreased in the third quarter of 2010. Overall net migration contracted 21 per cent in the third quarter, on account of a reduction in the in-flow of migrants from other provinces and non-permanent residents. This pushed overall net migration below 2009 levels, as inter-provincial migration in the third quarter added only 156 people to Saskatchewan, down considerably from the prior year when 823 people arrived from other provinces on a net basis. To the end of the third quarter however, total net migration to Saskatchewan reached 8,923, up 1.6 per cent from the previous year.

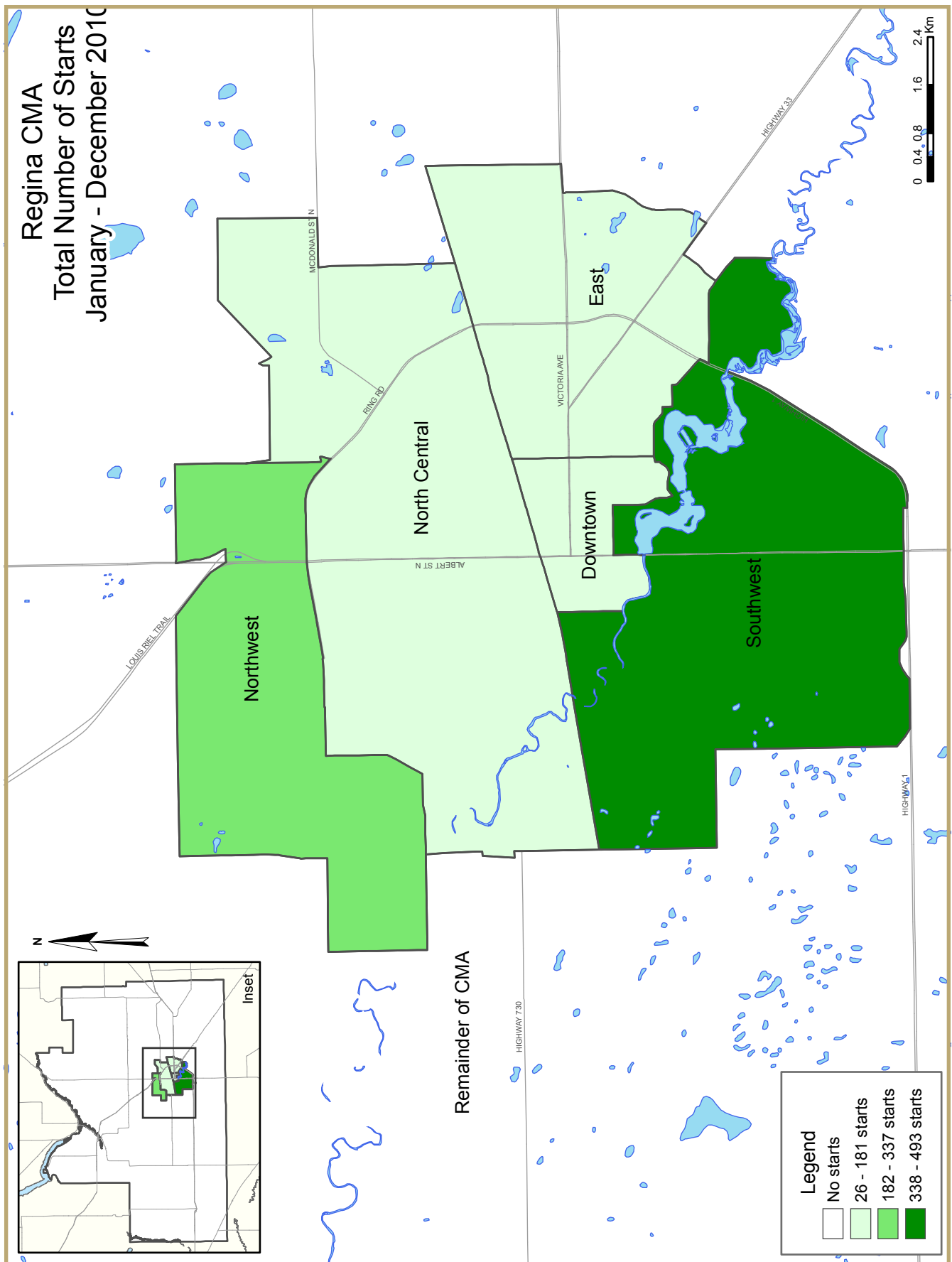












HOUSING NOW REPORT TABLES

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- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
- 3 Completions by Submarket and by Dwelling Type – Current Month or Quarter
- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
- 5 MLS® Residential Activity
- 6 Economic Indicators

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- 1.1 Housing Activity Summary by Submarket
- 1.2 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
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- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

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 1: Housing Activity Summary of Regina CMA
Fourth Quarter 2010

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Q4 2010	175	4	0	2	47	38	10	150	426
Q4 2009	158	4	0	0	35	0	0	70	267
% Change	10.8	0.0	n/a	n/a	34.3	n/a	n/a	114.3	59.6
Year-to-date 2010	700	8	0	4	141	268	76	150	1,347
Year-to-date 2009	564	12	0	5	91	188	0	70	930
% Change	24.1	-33.3	n/a	-20.0	54.9	42.6	n/a	114.3	44.8
UNDER CONSTRUCTION									
Q4 2010	579	8	0	2	125	369	61	150	1,294
Q4 2009	618	14	0	6	113	315	0	109	1,175
% Change	-6.3	-42.9	n/a	-66.7	10.6	17.1	n/a	37.6	10.1
COMPLETIONS									
Q4 2010	176	4	0	1	46	55	13	39	334
Q4 2009	178	4	0	8	25	161	0	0	376
% Change	-1.1	0.0	n/a	-87.5	84.0	-65.8	n/a	n/a	-11.2
Year-to-date 2010	736	10	0	7	129	214	22	39	1,157
Year-to-date 2009	835	4	0	22	103	256	4	0	1,224
% Change	-11.9	150.0	n/a	-68.2	25.2	-16.4	**	n/a	-5.5
COMPLETED & NOT ABSORBED									
Q4 2010	37	3	0	1	7	69	0	0	117
Q4 2009	42	1	0	0	8	98	0	0	149
% Change	-11.9	200.0	n/a	n/a	-12.5	-29.6	n/a	n/a	-21.5
ABSORBED									
Q4 2010	174	2	0	0	47	63	13	0	299
Q4 2009	173	3	0	8	32	88	0	0	304
% Change	0.6	-33.3	n/a	-100.0	46.9	-28.4	n/a	n/a	-1.6
Year-to-date 2010	736	6	0	6	116	243	24	0	1,131
Year-to-date 2009	821	3	0	23	100	172	5	0	1,124
% Change	-10.4	100.0	n/a	-73.9	16.0	41.3	**	n/a	0.6

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

Table 1.1: Housing Activity Summary by Submarket
Fourth Quarter 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Central									
Q4 2010	36	2	0	0	15	38	10	150	251
Q4 2009	20	2	0	0	0	0	0	0	22
South: Lakeview / Albert Park									
Q4 2010	2	0	0	0	0	0	0	0	2
Q4 2009	0	0	0	0	0	0	0	0	0
South: Wascana-University									
Q4 2010	0	0	0	0	0	0	0	0	0
Q4 2009	0	0	0	0	4	0	0	0	4
East									
Q4 2010	44	0	0	2	18	0	0	0	64
Q4 2009	39	0	0	0	16	0	0	70	125
West									
Q4 2010	1	0	0	0	14	0	0	0	15
Q4 2009	0	0	0	0	12	0	0	0	12
Northeast									
Q4 2010	15	0	0	0	0	0	0	0	15
Q4 2009	5	0	0	0	0	0	0	0	5
Northwest									
Q4 2010	39	0	0	0	0	0	0	0	39
Q4 2009	55	0	0	0	3	0	0	0	58
Remainder of the CMA									
Q4 2010	0	0	0	0	0	0	0	0	0
Q4 2009	39	2	0	0	0	0	0	0	41
Regina CMA									
Q4 2010	175	4	0	2	47	38	10	150	426
Q4 2009	158	4	0	0	35	0	0	70	267

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

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	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Central									
Q4 2010	122	4	0	0	35	127	26	150	464
Q4 2009	73	8	0	0	14	6	0	39	140
South: Lakeview / Albert Park									
Q4 2010	11	0	0	0	0	34	0	0	45
Q4 2009	9	0	0	0	0	0	0	0	9
South: Wascana-University									
Q4 2010	0	0	0	0	12	38	0	0	50
Q4 2009	2	0	0	0	15	38	0	0	55
East									
Q4 2010	115	0	0	2	48	170	0	0	335
Q4 2009	132	0	0	6	24	184	0	70	416
West									
Q4 2010	6	0	0	0	22	0	0	0	28
Q4 2009	3	0	0	0	16	0	0	0	19
Northeast									
Q4 2010	28	0	0	0	0	0	35	0	63
Q4 2009	23	0	0	0	0	33	0	0	56
Northwest									
Q4 2010	114	0	0	0	8	0	0	0	122
Q4 2009	174	0	0	0	44	54	0	0	272
Remainder of the CMA									
Q4 2010	0	0	0	0	0	0	0	0	0
Q4 2009	202	6	0	0	0	0	0	0	208
Regina CMA									
Q4 2010	579	8	0	2	125	369	61	150	1,294
Q4 2009	618	14	0	6	113	315	0	109	1,175

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

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	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Central									
Q4 2010	36	2	0	0	0	20	6	39	103
Q4 2009	16	2	0	0	0	0	0	0	18
South: Lakeview / Albert Park									
Q4 2010	1	0	0	0	0	0	0	0	1
Q4 2009	0	2	0	0	2	0	0	0	4
South: Wascana-University									
Q4 2010	0	0	0	0	7	0	0	0	7
Q4 2009	0	0	0	0	3	0	0	0	3
East									
Q4 2010	39	0	0	0	24	35	0	0	98
Q4 2009	29	0	0	8	0	107	0	0	144
West									
Q4 2010	7	0	0	1	2	0	2	0	12
Q4 2009	2	0	0	0	6	0	0	0	8
Northeast									
Q4 2010	5	0	0	0	0	0	5	0	10
Q4 2009	10	0	0	0	0	0	0	0	10
Northwest									
Q4 2010	43	0	0	0	13	0	0	0	56
Q4 2009	68	0	0	0	14	54	0	0	136
Remainder of the CMA									
Q4 2010	0	0	0	0	0	0	0	0	0
Q4 2009	53	0	0	0	0	0	0	0	53
Regina CMA									
Q4 2010	176	4	0	1	46	55	13	39	334
Q4 2009	178	4	0	8	25	161	0	0	376

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

Table 1.1: Housing Activity Summary by Submarket
Fourth Quarter 2010

	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									
Central									
Q4 2010	12	2	0	0	0	0	0	0	14
Q4 2009	11	1	0	0	0	0	0	0	12
South: Lakeview / Albert Park									
Q4 2010	0	0	0	0	0	0	0	0	0
Q4 2009	0	0	0	0	2	0	0	0	2
South: Wascana-University									
Q4 2010	0	0	0	0	0	0	0	0	0
Q4 2009	0	0	0	0	2	0	0	0	2
East									
Q4 2010	15	0	0	0	4	42	0	0	61
Q4 2009	7	0	0	0	0	82	0	0	89
West									
Q4 2010	0	0	0	1	0	0	0	0	1
Q4 2009	0	0	0	0	1	0	0	0	1
Northeast									
Q4 2010	1	0	0	0	0	0	0	0	1
Q4 2009	2	0	0	0	0	0	0	0	2
Northwest									
Q4 2010	8	0	0	0	3	27	0	0	38
Q4 2009	13	0	0	0	3	16	0	0	32
Remainder of the CMA									
Q4 2010	0	0	0	0	0	0	0	0	0
Q4 2009	9	0	0	0	0	0	0	0	9
Regina CMA									
Q4 2010	37	3	0	1	7	69	0	0	117
Q4 2009	42	1	0	0	8	98	0	0	149

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

Table 1.1: Housing Activity Summary by Submarket
Fourth Quarter 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Central									
Q4 2010	34	0	0	0	0	20	6	0	60
Q4 2009	12	1	0	0	0	0	0	0	13
South: Lakeview / Albert Park									
Q4 2010	1	0	0	0	0	0	0	0	1
Q4 2009	0	2	0	0	1	0	0	0	3
South: Wascana-University									
Q4 2010	0	0	0	0	7	0	0	0	7
Q4 2009	0	0	0	0	1	0	0	0	1
East									
Q4 2010	39	0	0	0	23	29	0	0	91
Q4 2009	34	0	0	8	0	50	0	0	92
West									
Q4 2010	7	0	0	0	4	0	2	0	13
Q4 2009	6	0	0	0	5	0	0	0	11
Northeast									
Q4 2010	4	0	0	0	0	6	5	0	15
Q4 2009	9	0	0	0	0	0	0	0	9
Northwest									
Q4 2010	45	0	0	0	13	8	0	0	66
Q4 2009	66	0	0	0	25	38	0	0	129
Remainder of the CMA									
Q4 2010	0	0	0	0	0	0	0	0	0
Q4 2009	46	0	0	0	0	0	0	0	46
Regina CMA									
Q4 2010	174	2	0	0	47	63	13	0	299
Q4 2009	173	3	0	8	32	88	0	0	304

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

**Table 1.2: History of Housing Starts of Regina CMA
2001 - 2010**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2010	700	8	0	4	141	268	76	150	1,347
% Change	24.1	-33.3	n/a	-20.0	54.9	42.6	n/a	114.3	44.8
2009	564	12	0	5	91	188	0	70	930
% Change	-41.9	20.0	n/a	-44.4	-2.2	-26.0	n/a	79.5	-32.4
2008	970	10	0	9	93	254	0	39	1,375
% Change	15.1	150.0	n/a	-55.0	-61.9	6.3	-100.0	-17.0	-1.6
2007	843	4	0	20	244	239	1	47	1,398
% Change	16.6	-33.3	n/a	-23.1	9.4	n/a	-83.3	**	41.8
2006	723	6	0	26	223	0	6	2	986
% Change	27.7	-25.0	-100.0	**	15.5	-100.0	0.0	-94.7	11.0
2005	566	8	1	6	193	70	6	38	888
% Change	-4.6	**	n/a	-50.0	-38.9	-74.5	-86.0	**	-28.5
2004	593	2	0	12	316	274	43	2	1,242
% Change	17.2	n/a	-100.0	-20.0	88.1	40.5	**	n/a	39.7
2003	506	0	1	15	168	195	4	0	889
% Change	1.2	-100.0	-75.0	**	**	93.1	33.3	n/a	36.6
2002	500	2	4	4	37	101	3	0	651
% Change	27.9	0.0	n/a	-60.0	19.4	-46.3	-25.0	n/a	4.0
2001	391	2	0	10	31	188	4	0	626

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Fourth Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Central	36	20	12	2	15	0	188	0	251	22	**
South: Lakeview / Albert Park	2	0	0	0	0	0	0	0	2	0	n/a
South: Wascana-University	0	0	0	0	0	4	0	0	0	4	-100.0
East	18	8	0	0	0	0	0	70	18	78	-76.9
West	1	0	2	0	12	12	0	0	15	12	25.0
Northeast	15	5	0	0	0	0	0	0	15	5	200.0
Northwest	39	55	0	0	0	3	0	0	39	58	-32.8
Remainder of the CMA	0	39	0	2	0	0	0	0	0	41	-100.0
Regina CMA	177	158	16	4	45	35	188	70	426	267	59.6

Table 2.1: Starts by Submarket and by Dwelling Type
January - December 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Central	151	101	38	6	35	0	315	6	539	113	**
South: Lakeview / Albert Park	7	4	0	2	0	0	34	33	41	39	5.1
South: Wascana-University	0	2	0	0	4	7	0	0	4	9	-55.6
East	53	26	0	0	0	0	0	118	53	144	-63.2
West	15	4	8	2	16	16	0	0	39	22	77.3
Northeast	37	11	38	0	0	0	0	0	75	11	**
Northwest	172	201	4	0	12	52	0	0	188	253	-25.7
Remainder of the CMA	0	158	0	2	0	0	0	0	0	160	-100.0
Regina CMA	708	569	94	12	127	91	418	258	1,347	930	44.8

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Fourth Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Central	15	0	0	0	38	0	150	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	0	4	0	0	0	0	0	0
East	0	0	0	0	0	0	0	70
West	12	12	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	3	0	0	0	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	45	35	0	0	38	0	150	70

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - December 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	35	0	0	0	165	6	150	0
South: Lakeview / Albert Park	0	0	0	0	34	33	0	0
South: Wascana-University	4	7	0	0	0	0	0	0
East	0	0	0	0	0	48	0	70
West	16	16	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	12	52	0	0	0	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	127	91	0	0	268	188	150	70

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Fourth Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Central	38	22	53	0	160	0	251	22
South: Lakeview / Albert Park	2	0	0	0	0	0	2	0
South: Wascana-University	0	0	0	4	0	0	0	4
East	16	8	2	0	0	70	18	78
West	1	0	14	12	0	0	15	12
Northeast	15	5	0	0	0	0	15	5
Northwest	39	55	0	3	0	0	39	58
Remainder of the CMA	0	41	0	0	0	0	0	41
Regina CMA	179	162	87	35	160	70	426	267

Table 2.5: Starts by Submarket and by Intended Market
January - December 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	157	107	200	6	182	0	539	113
South: Lakeview / Albert Park	7	6	34	33	0	0	41	39
South: Wascana-University	0	1	4	8	0	0	4	9
East	51	22	2	52	0	70	53	144
West	13	6	24	16	2	0	39	22
Northeast	33	11	0	0	42	0	75	11
Northwest	172	201	16	52	0	0	188	253
Remainder of the CMA	0	160	0	0	0	0	0	160
Regina CMA	708	576	413	284	226	70	1,347	930

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Fourth Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Central	36	16	8	2	0	0	59	0	103	18	**
South: Lakeview / Albert Park	1	0	0	4	0	0	0	0	1	4	-75.0
South: Wascana-University	0	0	0	0	7	3	0	0	7	3	133.3
East	8	24	0	0	0	0	35	35	43	59	-27.1
West	8	2	4	6	0	0	0	0	12	8	50.0
Northeast	8	10	2	0	0	0	0	0	10	10	0.0
Northwest	43	68	2	0	11	14	0	54	56	136	-58.8
Remainder of the CMA	0	53	0	0	0	0	0	0	0	53	-100.0
Regina CMA	180	186	20	12	40	17	94	161	334	376	-11.2

Table 3.1: Completions by Submarket and by Dwelling Type
January - December 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Central	102	56	16	4	14	0	83	0	215	60	**
South: Lakeview / Albert Park	5	1	0	16	0	0	0	0	5	17	-70.6
South: Wascana-University	2	0	0	0	7	3	0	0	9	3	200.0
East	62	111	0	0	0	0	83	70	145	181	-19.9
West	11	13	6	12	12	4	0	0	29	29	0.0
Northeast	31	34	4	0	0	0	33	0	68	34	100.0
Northwest	233	285	2	6	50	58	54	114	339	463	-26.8
Remainder of the CMA	0	256	0	6	0	0	0	0	0	262	-100.0
Regina CMA	749	859	34	44	121	65	253	256	1,157	1,224	-5.5

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Fourth Quarter 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Central	0	0	0	0	20	0	39	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	7	3	0	0	0	0	0	0
East	0	0	0	0	35	35	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	11	14	0	0	0	54	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	40	17	0	0	55	161	39	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - December 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	14	0	0	0	44	0	39	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	7	3	0	0	0	0	0	0
East	0	0	0	0	83	70	0	0
West	12	4	0	0	0	0	0	0
Northeast	0	0	0	0	33	0	0	0
Northwest	50	58	0	0	54	114	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	121	65	0	0	214	256	39	0

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
Fourth Quarter 2010**

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Central	38	18	20	0	45	0	103	18
South: Lakeview / Albert Park	1	2	0	2	0	0	1	4
South: Wascana-University	0	0	7	3	0	0	7	3
East	8	16	35	43	0	0	43	59
West	7	2	3	6	2	0	12	8
Northeast	5	10	0	0	5	0	10	10
Northwest	43	68	13	68	0	0	56	136
Remainder of the CMA	0	53	0	0	0	0	0	53
Regina CMA	180	182	102	194	52	0	334	376

**Table 3.5: Completions by Submarket and by Intended Market
January - December 2010**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	108	58	58	0	49	2	215	60
South: Lakeview / Albert Park	5	2	0	15	0	0	5	17
South: Wascana-University	2	0	7	3	0	0	9	3
East	56	90	89	91	0	0	145	181
West	10	13	17	16	2	0	29	29
Northeast	25	32	33	0	10	2	68	34
Northwest	233	285	106	178	0	0	339	463
Remainder of the CMA	0	256	0	6	0	0	0	262
Regina CMA	746	839	350	381	61	4	1,157	1,224

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
Fourth Quarter 2010**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Central													
Q4 2010	3	11.1	1	3.7	4	14.8	4	14.8	15	55.6	27	486,528	471,106
Q4 2009	2	18.2	0	0.0	2	18.2	1	9.1	6	54.5	11	475,000	478,111
Year-to-date 2010	11	12.8	9	10.5	8	9.3	17	19.8	41	47.7	86	446,798	440,900
Year-to-date 2009	13	34.2	7	18.4	6	15.8	3	7.9	9	23.7	38	341,410	368,938
South: Lakeview / Albert Park													
Q4 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q4 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	0.0	0	0.0	1	25.0	1	25.0	2	50.0	4	--	--
Year-to-date 2009	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
South: Wascana-University													
Q4 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q4 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
East													
Q4 2010	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	--	--
Q4 2009	0	0.0	0	0.0	5	20.0	6	24.0	14	56.0	25	479,000	495,574
Year-to-date 2010	1	1.9	0	0.0	7	13.0	3	5.6	43	79.6	54	526,014	652,158
Year-to-date 2009	9	8.0	8	7.1	31	27.7	22	19.6	42	37.5	112	420,600	452,550
West													
Q4 2010	3	75.0	1	25.0	0	0.0	0	0.0	0	0.0	4	--	--
Q4 2009	5	83.3	0	0.0	1	16.7	0	0.0	0	0.0	6	--	--
Year-to-date 2010	4	80.0	1	20.0	0	0.0	0	0.0	0	0.0	5	--	--
Year-to-date 2009	8	72.7	2	18.2	1	9.1	0	0.0	0	0.0	11	250,000	268,621
Northeast													
Q4 2010	1	25.0	1	25.0	2	50.0	0	0.0	0	0.0	4	--	--
Q4 2009	5	55.6	1	11.1	3	33.3	0	0.0	0	0.0	9	--	--
Year-to-date 2010	9	36.0	4	16.0	4	16.0	3	12.0	5	20.0	25	340,000	359,430
Year-to-date 2009	22	66.7	5	15.2	5	15.2	0	0.0	1	3.0	33	289,000	292,753
Northwest													
Q4 2010	0	0.0	6	14.0	12	27.9	7	16.3	18	41.9	43	425,000	438,240
Q4 2009	5	7.6	17	25.8	19	28.8	12	18.2	13	19.7	66	368,900	384,032
Year-to-date 2010	12	5.1	60	25.4	57	24.2	47	19.9	60	25.4	236	385,000	401,221
Year-to-date 2009	41	14.1	81	27.9	75	25.9	44	15.2	49	16.9	290	364,800	373,103
Remainder of the CMA													
Q4 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q4 2009	16	36.4	7	15.9	7	15.9	5	11.4	9	20.5	44	325,000	346,774
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	71	30.2	39	16.6	45	19.1	37	15.7	43	18.3	235	350,000	358,576
Regina CMA													
Q4 2010	14	9.7	14	9.7	31	21.4	22	15.2	64	44.1	145	428,637	454,926
Q4 2009	33	18.5	27	15.2	38	21.3	29	16.3	51	28.7	178	378,153	395,927
Year-to-date 2010	54	8.3	110	16.9	137	21.0	111	17.0	240	36.8	652	409,016	438,979
Year-to-date 2009	169	20.4	150	18.1	195	23.6	137	16.5	177	21.4	828	371,438	382,043

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
Fourth Quarter 2010**

Submarket	Q4 2010	Q4 2009	% Change	YTD 2010	YTD 2009	% Change
Central	471,106	478,111	-1.5	440,900	368,938	19.5
South: Lakeview / Albert Park	--	--	n/a	--	--	n/a
South: Wascana-University	--	--	n/a	--	--	n/a
East	--	495,574	n/a	652,158	452,550	44.1
West	--	--	n/a	--	268,621	n/a
Northeast	--	--	n/a	359,430	292,753	22.8
Northwest	438,240	384,032	14.1	401,221	373,103	7.5
Remainder of the CMA	--	346,774	n/a	--	358,576	n/a
Regina CMA	454,926	395,927	14.9	438,979	382,043	14.9

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Regina
Fourth Quarter 2010

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2009	January	170	-32.0	269	425	598	45.0	213,622	7.6	219,451
	February	232	-20.3	277	521	608	45.6	232,968	13.9	233,794
	March	277	-18.0	279	664	536	52.1	246,268	16.2	237,588
	April	331	-20.4	260	696	540	48.1	247,907	-0.1	253,072
	May	387	8.7	310	673	503	61.6	263,424	11.9	260,713
	June	387	28.1	297	677	475	62.5	245,097	0.9	241,770
	July	444	66.9	362	590	498	72.7	240,235	-2.5	228,189
	August	369	45.3	333	496	474	70.3	243,355	2.3	245,008
	September	343	21.6	333	459	436	76.4	242,196	2.7	253,904
	October	298	29.0	330	440	518	63.7	246,300	5.4	243,806
	November	274	53.9	348	316	482	72.2	245,753	10.6	257,110
	December	192	10.3	306	262	550	55.6	241,644	6.1	251,379
2010	January	183	7.6	321	346	501	64.1	240,274	12.5	244,186
	February	267	15.1	316	479	556	56.8	263,753	13.2	262,217
	March	350	26.4	310	701	562	55.2	250,826	1.9	250,020
	April	387	16.9	315	648	515	61.2	256,871	3.6	254,982
	May	363	-6.2	275	689	538	51.1	252,053	-4.3	250,326
	June	340	-12.1	271	791	559	48.5	274,673	12.1	265,424
	July	314	-29.3	266	573	515	51.7	281,836	17.3	265,938
	August	352	-4.6	298	519	491	60.7	253,940	4.3	259,157
	September	308	-10.2	284	473	479	59.3	240,667	-0.6	255,812
	October	274	-8.1	331	390	481	68.8	257,032	4.4	249,875
	November	257	-6.2	296	331	499	59.3	265,590	8.1	278,366
	December	186	-3.1	298	206	450	66.2	251,690	4.2	263,147
	Q4 2009	764	31.0		1,018			244,934	7.2	
	Q4 2010	717	-6.2		927			258,714	5.6	
	YTD 2009	3,704	11.0		6,219			244,087	6.3	
	YTD 2010	3,581	-3.3		6,146			258,023	5.7	

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

¹Source: CREA

²Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators
Fourth Quarter 2010

		Interest Rates			NHPI, Total, Regina CMA 1997=100	CPI, 2002 =100	Regina 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						
2009	January	627	5.00	5.79	248.7	115.6	117.5	3.4	71.7	799
	February	627	5.00	5.79	250.9	116.4	117.4	3.9	71.9	798
	March	613	4.50	5.55	250.9	116.6	117.4	4.1	71.9	809
	April	596	3.90	5.25	250.9	116.2	117.2	4.5	72.0	809
	May	596	3.90	5.25	250.9	117.1	117.4	3.9	71.5	822
	June	631	3.75	5.85	250.9	118.3	117.7	3.6	71.4	826
	July	631	3.75	5.85	250.9	118.0	117.5	3.5	71.1	837
	August	631	3.75	5.85	252.9	118.0	116.7	4.3	71.0	847
	September	610	3.70	5.49	252.9	117.6	115.7	4.9	70.7	858
	October	630	3.80	5.84	252.9	117.4	115.0	5.1	70.3	872
	November	616	3.60	5.59	253.1	117.8	114.7	5.0	69.9	877
	December	610	3.60	5.49	253.1	117.3	114.5	4.9	69.6	875
2010	January	610	3.60	5.49	253.1	117.8	115	4.8	69.5	862
	February	604	3.60	5.39	258.1	117.9	114.6	4.8	69.4	847
	March	631	3.60	5.85	258.1	118.1	115.5	5.3	70.1	834
	April	655	3.80	6.25	260.5	118.7	116.8	4.9	70.5	828
	May	639	3.70	5.99	269.4	118.9	118.0	4.8	71.0	831
	June	633	3.60	5.89	268.3	118.9	118.9	4.3	71.1	845
	July	627	3.50	5.79	268.3	118.8	119.9	4.8	71.8	860
	August	604	3.30	5.39	268.3	119.1	121.9	4.8	72.9	872
	September	604	3.30	5.39	268.3	119.2	123.1	4.8	73.5	882
	October	598	3.20	5.29	268.1	120.0	123.3	4.9	73.5	894
	November	607	3.35	5.44	268.2	120.2	123.0	4.9	73.2	899
	December	592	3.35	5.19		119.7	123.1	4.6	73.0	893

"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 2006 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 modelled 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 large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A “**Rural**” area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada’s 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada’s 2001 Census area definitions.

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