

HOUSING NOW

Regina CMA



CANADA MORTGAGE AND HOUSING CORPORATION

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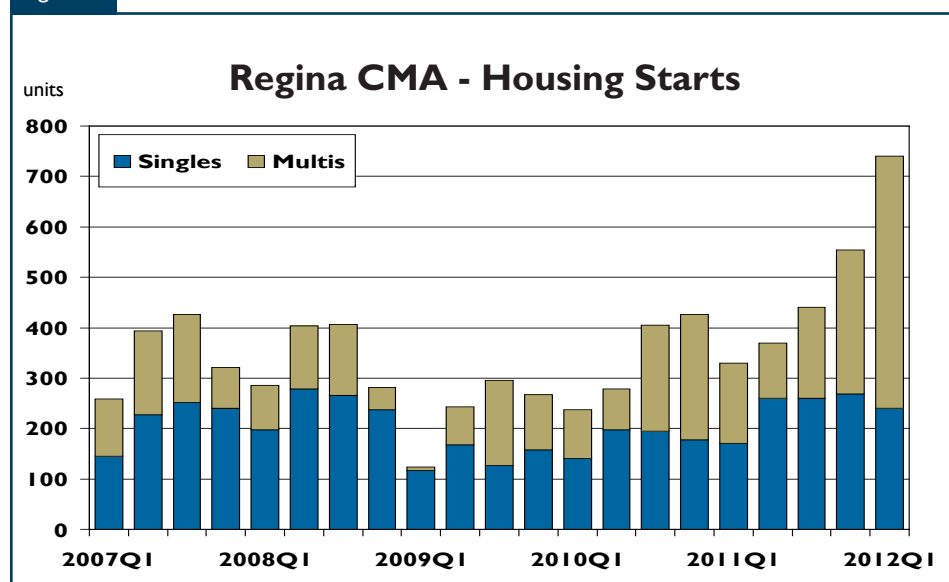
New Home Market

Housing starts up strongly in first quarter

Following a 26 per cent increase in 2011, housing starts in the Regina Census Metropolitan Area (CMA) are on pace for another strong gain in 2012. Local builders initiated 740 housing units from January to March, 124 per cent higher than the pace set in the first quarter of 2011. This

represents the strongest first-quarter performance for Regina housing starts since 1982 when 749 units were initiated. The gain can be attributed to increases in both the single-detached and multi-family sectors. As was the case throughout 2011, builders continue to respond to heightened new home demand in response to robust job growth, wage gains, and a continued inflow of new migrants.

Figure 1



Source: CMHC

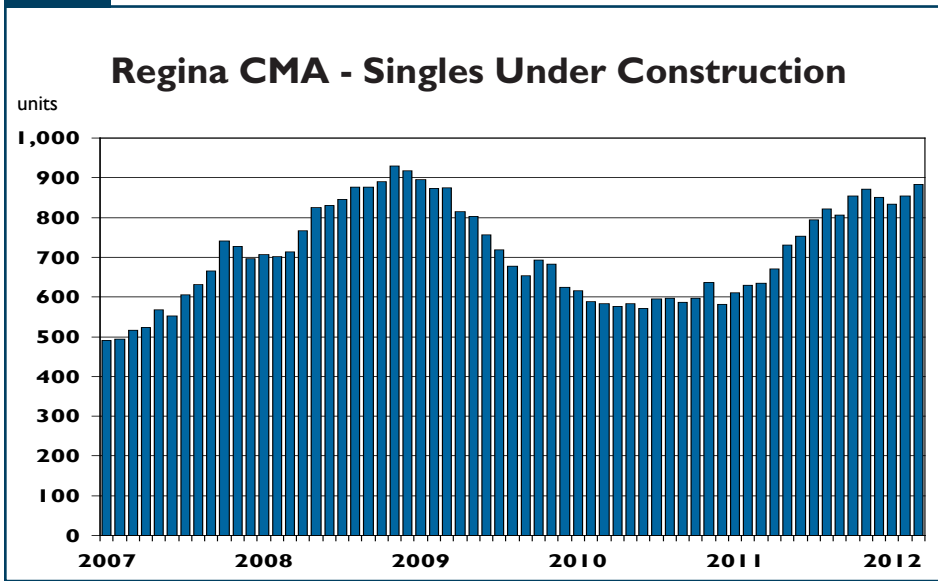
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Figure 2



Source: CMHC

During the first quarter of 2012, Regina's builders poured foundations for 240 single-detached units, an increase of 41 per cent over the 170 units reported one year earlier. For each month thus far in 2012, single-detached starts outperformed the previous year. The largest year-over-year gain occurred in March, with single-detached starts up 59 per cent from the corresponding month in 2011. Among areas comprising the Regina CMA, the Northwest recorded the strongest gain in single-detached construction to-date, up 93 per cent from the first three months of 2011.

The inventory of complete and unabsorbed single-detached units in Regina remained elevated by historical standards in the first quarter. At 66 units in March, single-detached inventories were 69 per cent higher than the previous year. With inventory levels among the highest since the spring of 2002, builders will be cautious expanding production in the coming months. Completions in the first quarter of the year matched absorptions, maintaining elevated inventories. To the end of March, there

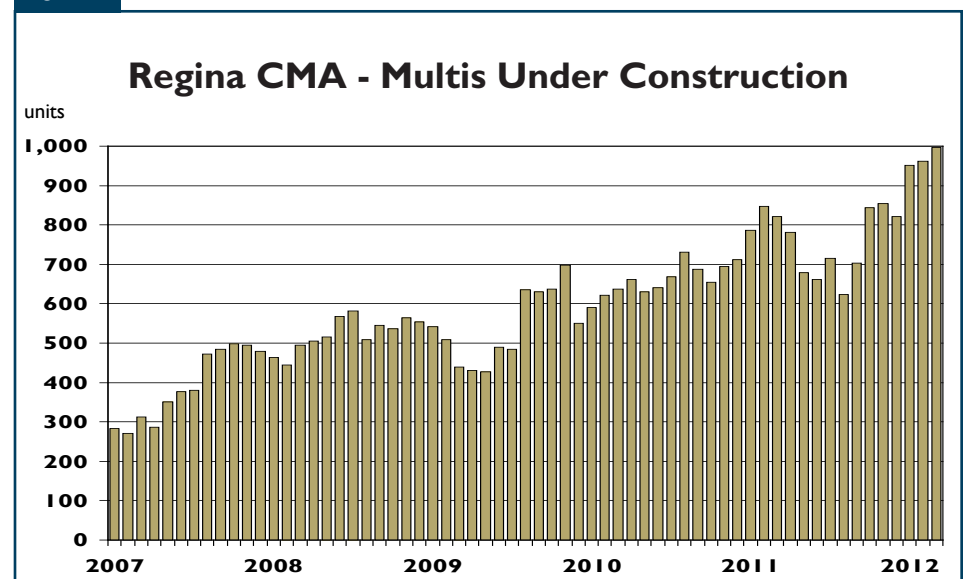
were 207 completions, up 77 per cent from the first quarter of 2011. By comparison, 207 single-detached units were absorbed in the first three months of the year, up 78 per cent from a year earlier.

The average absorbed price for single-detached homes in the first quarter stood at \$446,533, down nine per cent from January to March

of last year. Much of the moderation is due to compositional effects, as a lower proportion of homes to the end of March 2012 were absorbed at prices above \$450,000 compared with the first quarter of 2011. Readers are also cautioned that absorbed prices in many cases represent the price negotiated prior to the start of construction. By comparison, contractor selling prices reported by Statistics Canada's New House Price Index (NHPI) increased in Regina on a year-over-year basis by 5.6 per cent in the first few months of 2012.

In the first quarter of 2012, multi-family starts, which include semi-detached, row, and apartment units, continued the elevated pace witnessed in 2011. Multi-family builders started 500 units from January through March, more than triple the 160 units initiated in the first quarter of 2011. Strong year-over-year gains were reported in each month from January to March. To the end of March, semi-detached starts reported the strongest year-over-year gain, up more than eight-fold. At only 34 units, however, semi-detached homes

Figure 3



Source: CMHC

comprised only seven per cent of first quarter multi-family starts. Row starts after one quarter reached 54 units, up from eight units one year earlier. Apartment starts represented the majority of multi-family starts, totalling 412 units to the end of March, 178 per cent higher than the previous year.

While single-detached inventories remained elevated in the first quarter, the number of complete and unabsorbed multi-family units showed year-over-year reductions. With an average of 41 units in the first quarter, the inventory of completed and unabsorbed units was 42 per cent lower than the same time last year. It should be noted, however, that the number of multi-family units in inventory increased throughout the quarter, from a three-year low of 33 units in January to 52 units in March. With multi-family units under construction in March reaching a 29-year high of 997 units, expect inventories to rise further in the coming months.

Resale Market

Sales of existing homes increase 20 per cent in first quarter

A combination of low mortgage rates and growth in full-time employment contributed to increased demand for existing home sales in Regina during the first three months of 2012.

Following a modest reduction in the first quarter of 2011, residential MLS® sales increased by 20 per cent from January to March 2012 compared to the same period in 2011. At 921 sales through March, this represents the highest first-quarter total since 1981. All months recorded increases, with February reporting the strongest year-over-year gain of 25 per cent.

Active listings in the first quarter averaged 1,050 units, two per cent lower than the average number of homes for sale on the MLS® during January to March of 2011. New listings in Regina increased by four per cent year-over-year in the first quarter, however, the stronger pace of sales negated gains in average inventory levels. The ratio of sales-to-active listings averaged 29 per cent in the first three months of 2012 compared with an average of 24 per cent in the same period in the previous year. Given the increase in demand relative to supply during the first quarter, most homes spent less time on the market than a year prior. Accordingly, the average listing period through the first three months of the year was 37 days, down from 42 days a year prior.

With homes selling relatively quickly, average sale prices continue to face upward pressure. The average MLS® residential price in Regina increased 5.9 per cent in the first quarter, reaching \$286,177. This follows a 7.5 per cent gain for all of 2011, when the resale price averaged \$277,473.

Economy

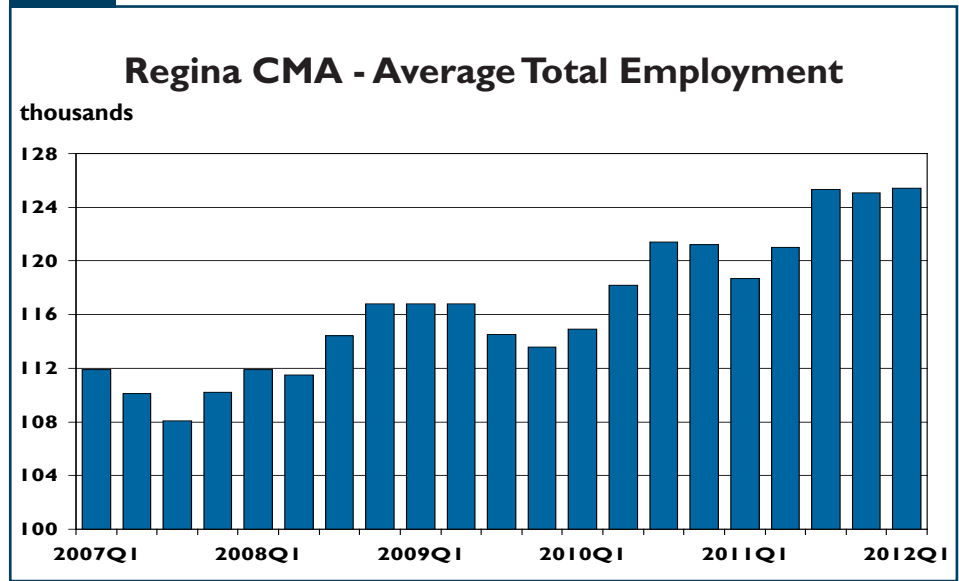
Employment and wage growth continues in 2012

The Regina economy continued to expand in early 2012, exemplified by a decline in the unemployment rate and year-over-year job gains. The local unemployment rate during the first quarter of 2012 averaged 4.1 per cent, below the provincial average of 5.2 per cent and down from 5.8 per cent in the previous year. Meanwhile, total employment in the Regina CMA averaged 123,100 positions from January to March, a 5.4 per cent year-over-year gain representing 6,300 new jobs. As was the case in 2011, full-time employment dominated all job creation in Regina thus far. To the end of March, two-thirds of the jobs created were in full-time employment positions, while the balance was part-time gains. Given the compositional impact, growth in average weekly earnings continued following the strong increase last year. Hence, after a 6.6 per cent gain in 2011, average weekly earnings in the first three months of 2012 increased 5.7 per cent.

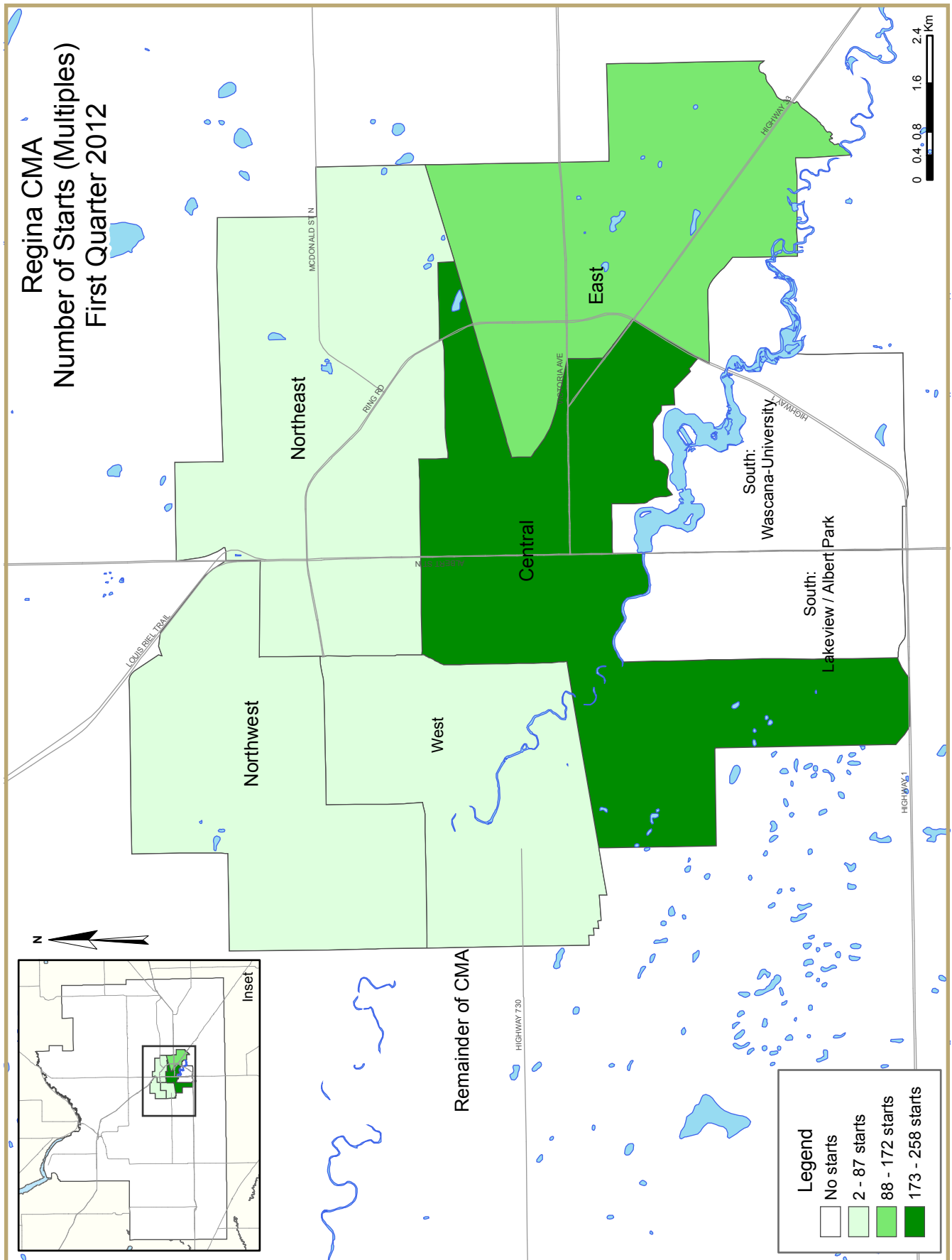
With a low unemployment rate, rising wages, and continued employment opportunities, net migration to the province remained elevated in the final months of 2011. Statistics Canada estimates for the fourth quarter of 2011 indicate that Saskatchewan

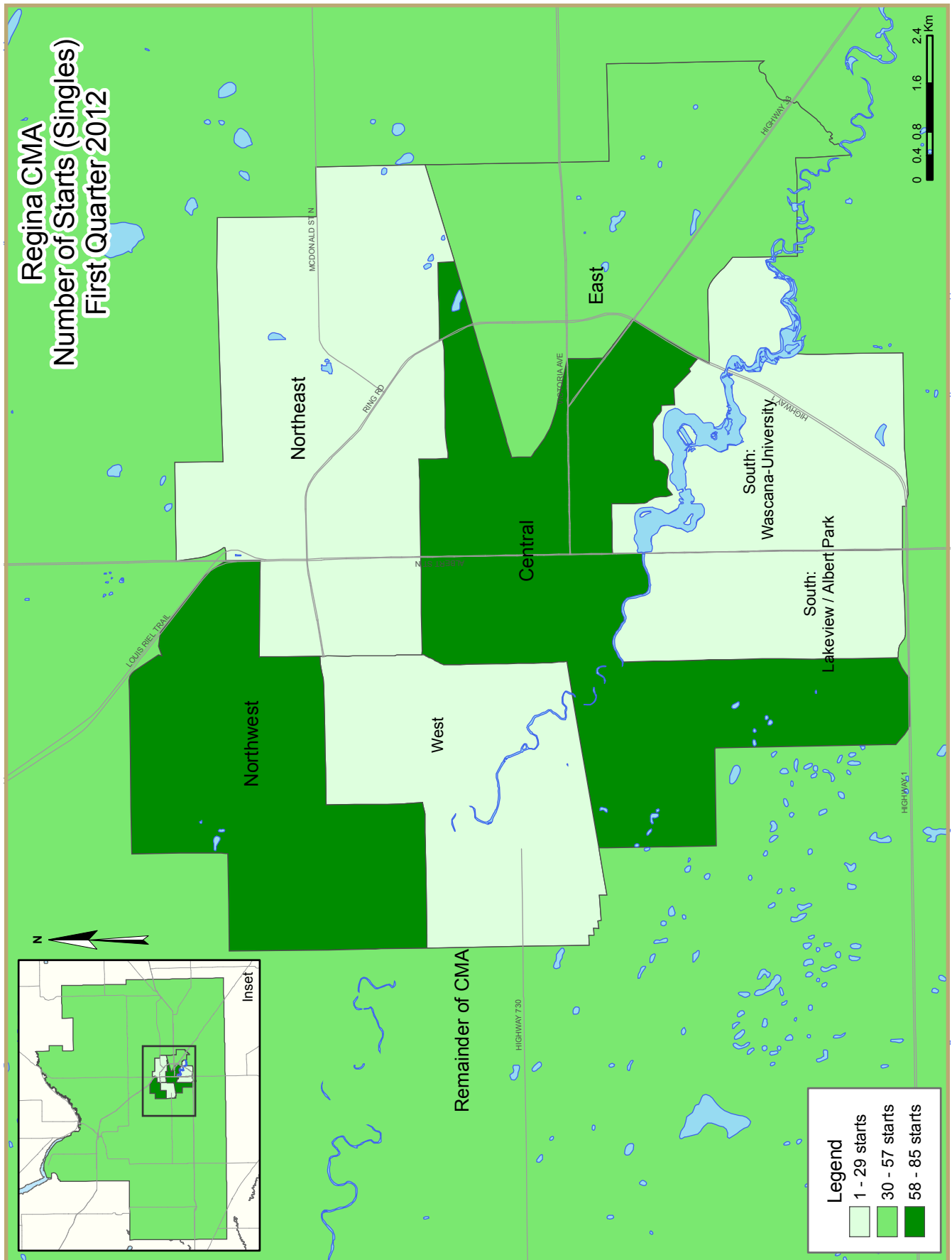
drew 3,048 net migrants from October to December, more than double the 1,271 migrants one year earlier. As was the case through the first nine months, the gain was attributed to increased migration from other countries. At 2,418 people, Saskatchewan witnessed a 64 per cent gain in international migration during the fourth quarter of 2011, up from 1,475 one year earlier. The province also experienced higher migration of non-permanent residents, as the addition of 629 people from October to December offset a loss of 413 during the same period in 2010. Inter-provincial migration stalled in the latter three months of 2011, as only one person was added on a net basis compared to 209 in 2010. For all of 2011, total net migration into Saskatchewan increased to a record 11,841 people, 30 per cent higher than the previous year. A 44 per cent gain in international migration and non-permanent residents compensated for a 30 per cent reduction in inter-provincial migrants.

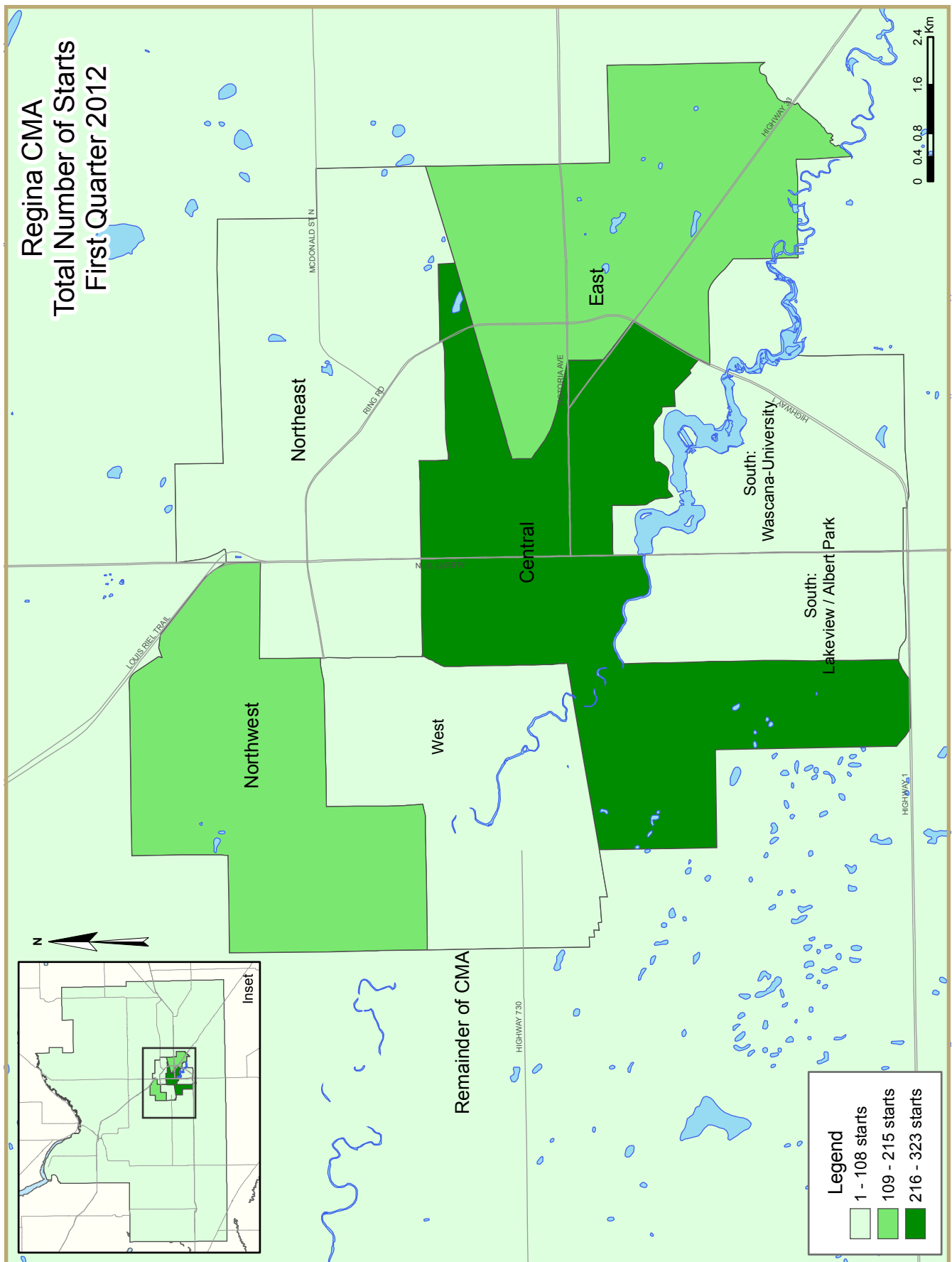
Figure 4

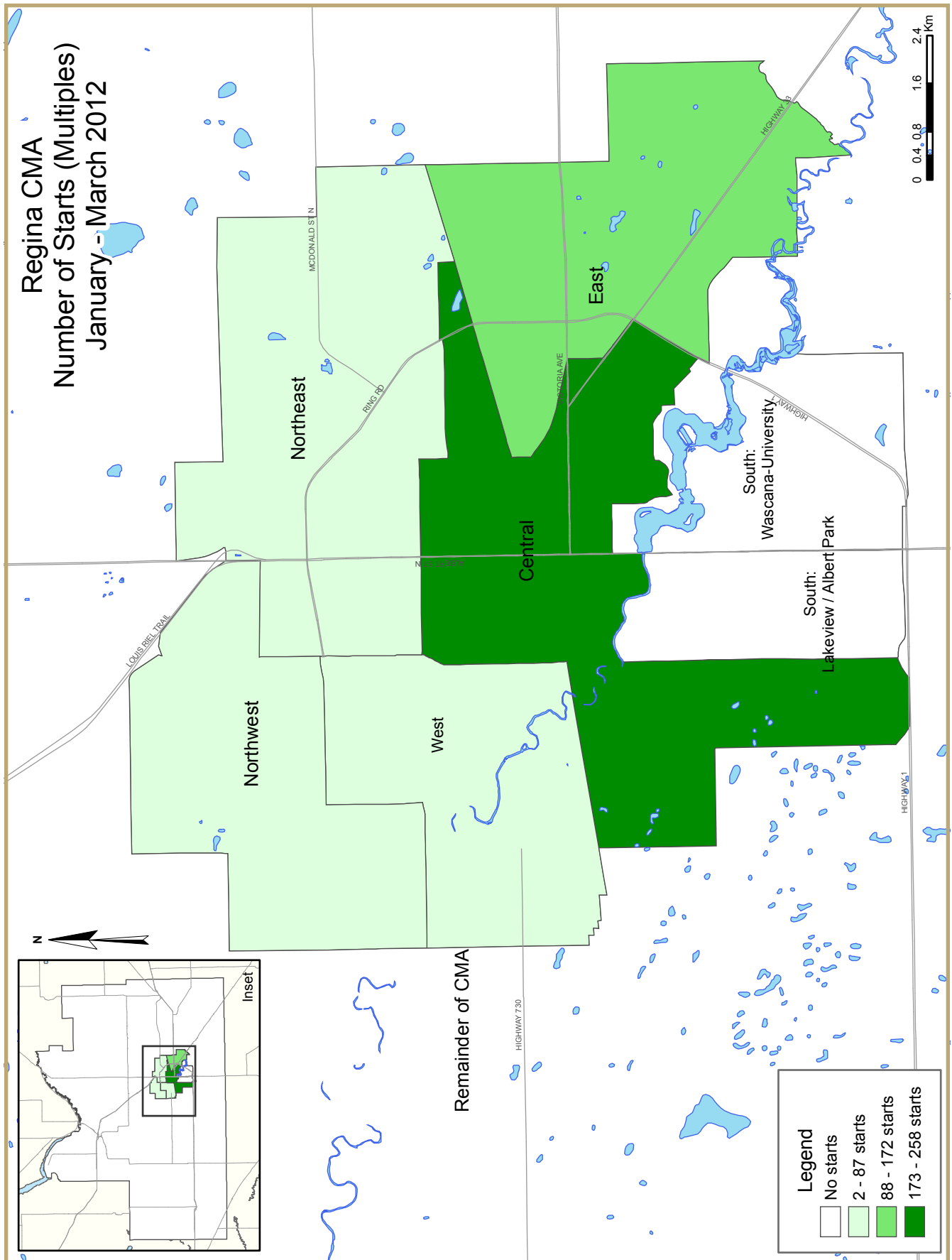


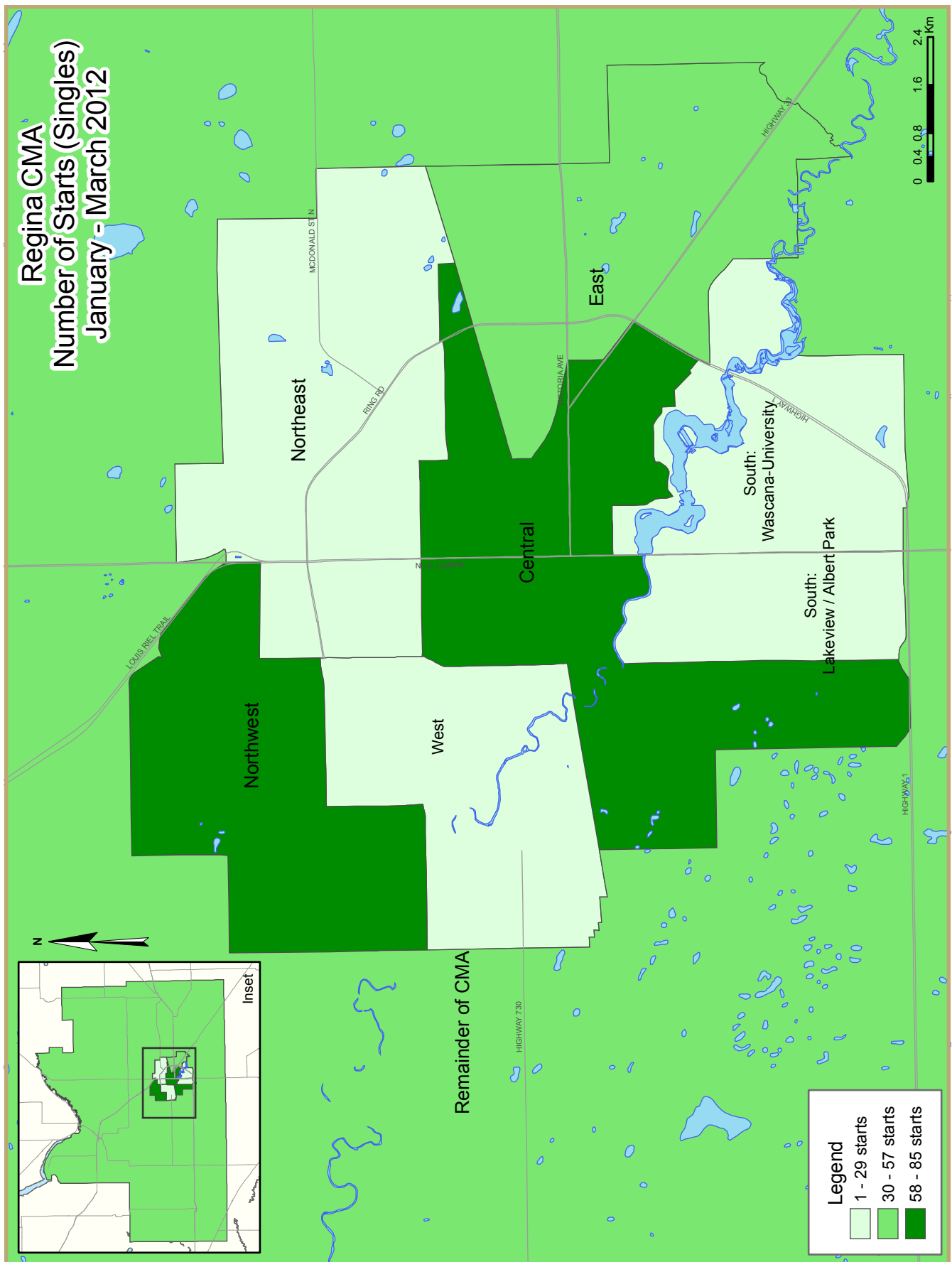
Source: Statistics Canada, Seasonally Adjusted

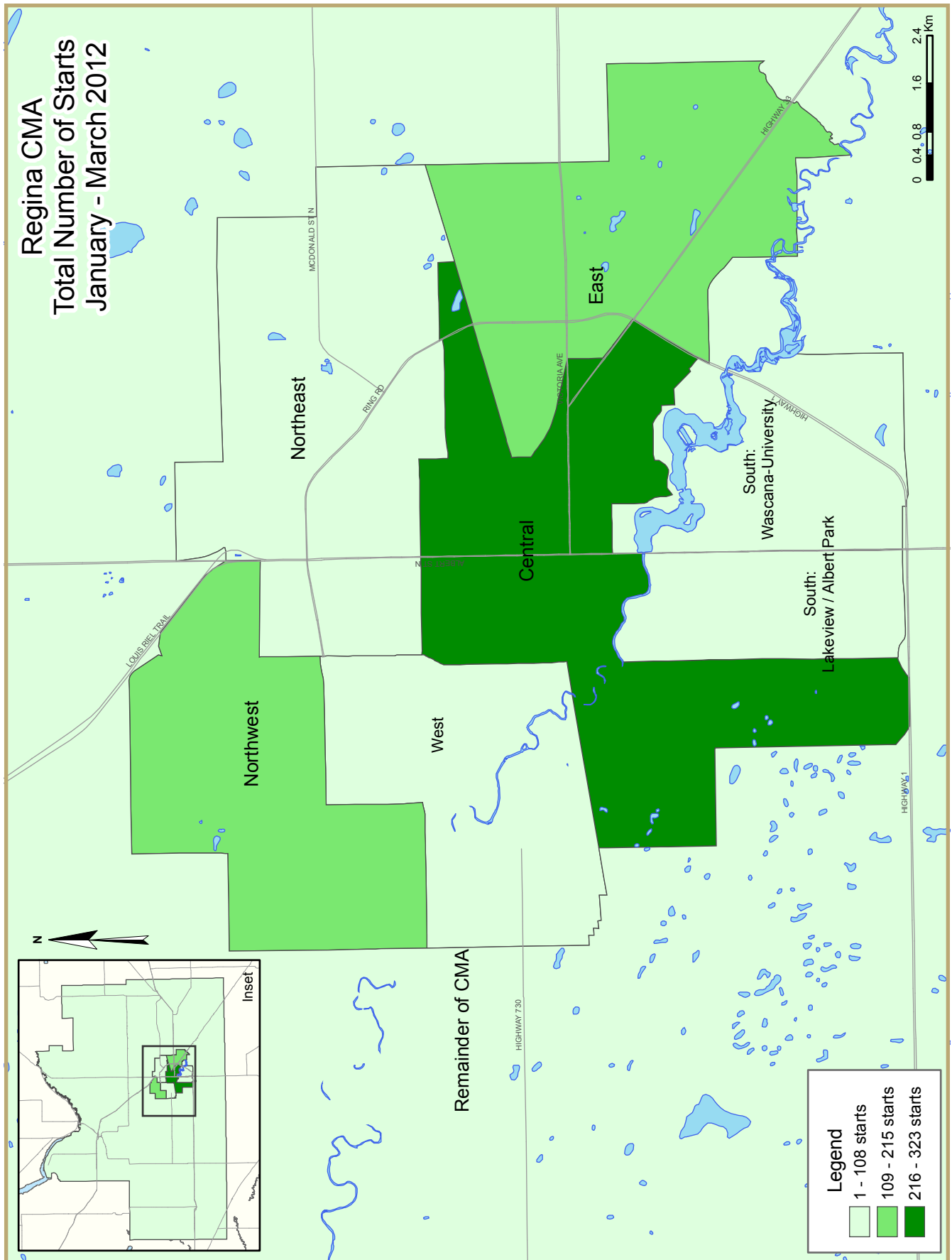












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- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
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- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
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- 3.4 Completions 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
First Quarter 2012

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Q1 2012	239	26	18	0	40	337	5	75	740
Q1 2011	169	2	0	1	10	104	0	44	330
% Change	41.4	**	n/a	-100.0	**	**	n/a	70.5	124.2
Year-to-date 2012	239	26	18	0	40	337	5	75	740
Year-to-date 2011	169	2	0	1	10	104	0	44	330
% Change	41.4	**	n/a	-100.0	**	**	n/a	70.5	124.2
UNDER CONSTRUCTION									
Q1 2012	871	48	18	1	157	567	66	153	1,881
Q1 2011	631	12	0	3	128	437	51	194	1,456
% Change	38.0	**	n/a	-66.7	22.7	29.7	29.4	-21.1	29.2
COMPLETIONS									
Q1 2012	195	8	0	3	5	208	27	86	532
Q1 2011	117	0	0	0	7	36	8	0	168
% Change	66.7	n/a	n/a	n/a	-28.6	**	**	n/a	**
Year-to-date 2012	195	8	0	3	5	208	27	86	532
Year-to-date 2011	117	0	0	0	7	36	8	0	168
% Change	66.7	n/a	n/a	n/a	-28.6	**	**	n/a	**
COMPLETED & NOT ABSORBED									
Q1 2012	64	6	0	2	7	37	2	0	118
Q1 2011	38	1	0	1	7	57	0	0	104
% Change	68.4	**	n/a	100.0	0.0	-35.1	n/a	n/a	13.5
ABSORBED									
Q1 2012	197	3	0	1	7	200	25	86	519
Q1 2011	116	2	0	0	7	48	6	0	179
% Change	69.8	50.0	n/a	n/a	0.0	**	**	n/a	189.9
Year-to-date 2012	197	3	0	1	7	200	25	86	519
Year-to-date 2011	116	2	0	0	7	48	6	0	179
% Change	69.8	50.0	n/a	n/a	0.0	**	**	n/a	189.9

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

Table 1.1: Housing Activity Summary by Submarket
First Quarter 2012

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Central									
QI 2012	64	26	18	0	15	197	3	0	323
QI 2011	64	0	0	0	8	23	0	44	139
South: Lakeview / Albert Park									
QI 2012	2	0	0	0	0	0	0	0	2
QI 2011	0	0	0	0	0	0	0	0	0
South: Wascana-University									
QI 2012	1	0	0	0	0	0	0	0	1
QI 2011	0	0	0	0	0	0	0	0	0
East									
QI 2012	47	0	0	0	23	128	0	0	198
QI 2011	26	0	0	0	0	53	0	0	79
West									
QI 2012	1	0	0	0	2	0	0	0	3
QI 2011	1	0	0	1	2	0	0	0	4
Northeast									
QI 2012	3	0	0	0	0	0	2	0	5
QI 2011	4	2	0	0	0	0	0	0	6
Northwest									
QI 2012	85	0	0	0	0	12	0	75	172
QI 2011	44	0	0	0	0	28	0	0	72
Remainder of the CMA									
QI 2012	33	0	0	0	0	0	0	0	33
QI 2011	30	0	0	0	0	0	0	0	30
Regina CMA									
QI 2012	239	26	18	0	40	337	5	75	740
QI 2011	169	2	0	1	10	104	0	44	330

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

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	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Central									
Q1 2012	228	44	18	0	114	260	20	78	762
Q1 2011	166	4	0	0	43	114	22	194	543
South: Lakeview / Albert Park									
Q1 2012	13	0	0	0	0	0	0	0	13
Q1 2011	6	0	0	0	0	34	0	0	40
South: Wascana-University									
Q1 2012	2	0	0	0	0	0	0	0	2
Q1 2011	0	0	0	0	12	38	0	0	50
East									
Q1 2012	157	0	0	1	35	247	12	0	452
Q1 2011	112	0	0	2	41	223	0	0	378
West									
Q1 2012	6	0	0	0	8	0	6	0	20
Q1 2011	7	0	0	1	24	0	0	0	32
Northeast									
Q1 2012	16	4	0	0	0	0	28	0	48
Q1 2011	25	4	0	0	0	0	29	0	58
Northwest									
Q1 2012	237	0	0	0	0	60	0	75	372
Q1 2011	138	0	0	0	8	28	0	0	174
Remainder of the CMA									
Q1 2012	146	0	0	0	0	0	0	0	146
Q1 2011	177	4	0	0	0	0	0	0	181
Regina CMA									
Q1 2012	871	48	18	1	157	567	66	153	1,881
Q1 2011	631	12	0	3	128	437	51	194	1,456

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

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	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
Central									
Q1 2012	50	6	0	0	0	34	18	86	194
Q1 2011	20	0	0	0	0	36	4	0	60
South: Lakeview / Albert Park									
Q1 2012	1	0	0	0	0	36	0	0	37
Q1 2011	5	0	0	0	0	0	0	0	5
South: Wascana-University									
Q1 2012	1	0	0	0	0	0	0	0	1
Q1 2011	0	0	0	0	0	0	0	0	0
East									
Q1 2012	44	0	0	3	0	122	0	0	169
Q1 2011	29	0	0	0	7	0	0	0	36
West									
Q1 2012	5	0	0	0	5	0	2	0	12
Q1 2011	0	0	0	0	0	0	0	0	0
Northeast									
Q1 2012	5	0	0	0	0	0	5	0	10
Q1 2011	7	0	0	0	0	0	4	0	11
Northwest									
Q1 2012	50	0	0	0	0	16	2	0	68
Q1 2011	20	0	0	0	0	0	0	0	20
Remainder of the CMA									
Q1 2012	34	2	0	0	0	0	0	0	36
Q1 2011	36	0	0	0	0	0	0	0	36
Regina CMA									
Q1 2012	195	8	0	3	5	208	27	86	532
Q1 2011	117	0	0	0	7	36	8	0	168

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

Table I.1: Housing Activity Summary by Submarket
First Quarter 2012

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETED & NOT ABSORBED									
Central									
Q1 2012	24	4	0	0	0	4	2	0	34
Q1 2011	9	0	0	0	0	0	0	0	9
South: Lakeview / Albert Park									
Q1 2012	0	0	0	0	0	12	0	0	12
Q1 2011	0	0	0	0	0	0	0	0	0
South: Wascana-University									
Q1 2012	0	0	0	0	0	19	0	0	19
Q1 2011	0	0	0	0	0	0	0	0	0
East									
Q1 2012	21	0	0	2	6	2	0	0	31
Q1 2011	13	0	0	0	4	36	0	0	53
West									
Q1 2012	3	0	0	0	1	0	0	0	4
Q1 2011	0	0	0	1	0	0	0	0	1
Northeast									
Q1 2012	0	0	0	0	0	0	0	0	0
Q1 2011	1	0	0	0	0	0	0	0	1
Northwest									
Q1 2012	15	0	0	0	0	0	0	0	15
Q1 2011	13	0	0	0	3	21	0	0	37
Remainder of the CMA									
Q1 2012	1	2	0	0	0	0	0	0	3
Q1 2011	2	1	0	0	0	0	0	0	3
Regina CMA									
Q1 2012	64	6	0	2	7	37	2	0	118
Q1 2011	38	1	0	1	7	57	0	0	104

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

Table 1.1: Housing Activity Summary by Submarket
First Quarter 2012

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
Central									
Q1 2012	55	2	0	0	0	31	16	86	190
Q1 2011	23	2	0	0	0	36	2	0	63
South: Lakeview / Albert Park									
Q1 2012	1	0	0	0	0	24	0	0	25
Q1 2011	5	0	0	0	0	0	0	0	5
South: Wascana-University									
Q1 2012	1	0	0	0	0	5	0	0	6
Q1 2011	0	0	0	0	0	0	0	0	0
East									
Q1 2012	44	0	0	1	0	124	0	0	169
Q1 2011	31	0	0	0	7	6	0	0	44
West									
Q1 2012	3	0	0	0	7	0	2	0	12
Q1 2011	0	0	0	0	0	0	0	0	0
Northeast									
Q1 2012	5	0	0	0	0	0	5	0	10
Q1 2011	7	0	0	0	0	0	4	0	11
Northwest									
Q1 2012	48	0	0	0	0	16	2	0	66
Q1 2011	15	0	0	0	0	6	0	0	21
Remainder of the CMA									
Q1 2012	35	1	0	0	0	0	0	0	36
Q1 2011	35	0	0	0	0	0	0	0	35
Regina CMA									
Q1 2012	197	3	0	1	7	200	25	86	519
Q1 2011	116	2	0	0	7	48	6	0	179

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

**Table 1.2: History of Housing Starts of Regina CMA
2002 - 2011**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2011	954	38	0	1	134	349	49	169	1,694
% Change	36.3	**	n/a	-75.0	-5.0	30.2	-35.5	12.7	25.8
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
First Quarter 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	% Change
Central	65	64	28	0	33	8	197	67	323	139	132.4
South: Lakeview / Albert Park	2	0	0	0	0	0	0	0	2	0	n/a
South: Wascana-University	1	0	0	0	0	0	0	0	1	0	n/a
East	47	26	2	0	21	0	128	53	198	79	150.6
West	1	2	2	2	0	0	0	0	3	4	-25.0
Northeast	3	4	2	2	0	0	0	0	5	6	-16.7
Northwest	85	44	0	0	0	0	87	28	172	72	138.9
Remainder of the CMA	33	30	0	0	0	0	0	0	33	30	10.0
Regina CMA	240	170	34	4	54	8	412	148	740	330	124.2

Table 2.1: Starts by Submarket and by Dwelling Type
January - March 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Central	65	64	28	0	33	8	197	67	323	139	132.4
South: Lakeview / Albert Park	2	0	0	0	0	0	0	0	2	0	n/a
South: Wascana-University	1	0	0	0	0	0	0	0	1	0	n/a
East	47	26	2	0	21	0	128	53	198	79	150.6
West	1	2	2	2	0	0	0	0	3	4	-25.0
Northeast	3	4	2	2	0	0	0	0	5	6	-16.7
Northwest	85	44	0	0	0	0	87	28	172	72	138.9
Remainder of the CMA	33	30	0	0	0	0	0	0	33	30	10.0
Regina CMA	240	170	34	4	54	8	412	148	740	330	124.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
First Quarter 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011
Central	33	8	0	0	197	23	0	44
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	21	0	0	0	128	53	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	0	0	0	12	28	75	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	54	8	0	0	337	104	75	44

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - March 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	33	8	0	0	197	23	0	44
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	21	0	0	0	128	53	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	0	0	0	12	28	75	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	54	8	0	0	337	104	75	44

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
First Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011
Central	108	64	212	31	3	44	323	139
South: Lakeview / Albert Park	2	0	0	0	0	0	2	0
South: Wascana-University	1	0	0	0	0	0	1	0
East	47	26	151	53	0	0	198	79
West	1	1	2	3	0	0	3	4
Northeast	3	6	0	0	2	0	5	6
Northwest	85	44	12	28	75	0	172	72
Remainder of the CMA	33	30	0	0	0	0	33	30
Regina CMA	283	171	377	115	80	44	740	330

Table 2.5: Starts by Submarket and by Intended Market
January - March 2012

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	108	64	212	31	3	44	323	139
South: Lakeview / Albert Park	2	0	0	0	0	0	2	0
South: Wascana-University	1	0	0	0	0	0	1	0
East	47	26	151	53	0	0	198	79
West	1	1	2	3	0	0	3	4
Northeast	3	6	0	0	2	0	5	6
Northwest	85	44	12	28	75	0	172	72
Remainder of the CMA	33	30	0	0	0	0	33	30
Regina CMA	283	171	377	115	80	44	740	330

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
First Quarter 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	% Change
Central	54	20	20	4	0	0	120	36	194	60	**
South: Lakeview / Albert Park	1	5	0	0	0	0	36	0	37	5	**
South: Wascana-University	1	0	0	0	0	0	0	0	1	0	n/a
East	47	29	0	2	0	5	122	0	169	36	**
West	7	0	0	0	5	0	0	0	12	0	n/a
Northeast	8	7	2	4	0	0	0	0	10	11	-9.1
Northwest	50	20	2	0	0	0	16	0	68	20	**
Remainder of the CMA	34	36	2	0	0	0	0	0	36	36	0.0
Regina CMA	207	117	26	10	5	5	294	36	532	168	**

Table 3.1: Completions by Submarket and by Dwelling Type
January - March 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Central	54	20	20	4	0	0	120	36	194	60	**
South: Lakeview / Albert Park	1	5	0	0	0	0	36	0	37	5	**
South: Wascana-University	1	0	0	0	0	0	0	0	1	0	n/a
East	47	29	0	2	0	5	122	0	169	36	**
West	7	0	0	0	5	0	0	0	12	0	n/a
Northeast	8	7	2	4	0	0	0	0	10	11	-9.1
Northwest	50	20	2	0	0	0	16	0	68	20	**
Remainder of the CMA	34	36	2	0	0	0	0	0	36	36	0.0
Regina CMA	207	117	26	10	5	5	294	36	532	168	**

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
First Quarter 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011
Central	0	0	0	0	34	36	86	0
South: Lakeview / Albert Park	0	0	0	0	36	0	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	0	5	0	0	122	0	0	0
West	5	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	0	0	0	16	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	5	5	0	0	208	36	86	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - March 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	0	0	0	0	34	36	86	0
South: Lakeview / Albert Park	0	0	0	0	36	0	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	0	5	0	0	122	0	0	0
West	5	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	0	0	0	16	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	5	5	0	0	208	36	86	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
First Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011
Central	56	20	34	36	104	4	194	60
South: Lakeview / Albert Park	1	5	36	0	0	0	37	5
South: Wascana-University	1	0	0	0	0	0	1	0
East	44	29	125	7	0	0	169	36
West	5	0	5	0	2	0	12	0
Northeast	5	7	0	0	5	4	10	11
Northwest	50	20	16	0	2	0	68	20
Remainder of the CMA	36	36	0	0	0	0	36	36
Regina CMA	203	117	216	43	113	8	532	168

Table 3.5: Completions by Submarket and by Intended Market
January - March 2012

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	56	20	34	36	104	4	194	60
South: Lakeview / Albert Park	1	5	36	0	0	0	37	5
South: Wascana-University	1	0	0	0	0	0	1	0
East	44	29	125	7	0	0	169	36
West	5	0	5	0	2	0	12	0
Northeast	5	7	0	0	5	4	10	11
Northwest	50	20	16	0	2	0	68	20
Remainder of the CMA	36	36	0	0	0	0	36	36
Regina CMA	203	117	216	43	113	8	532	168

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
First Quarter 2012

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 (%)			
Central													
Q1 2012	15	30.6	10	20.4	15	30.6	1	2.0	8	16.3	49	395,900	416,565
Q1 2011	2	9.5	5	23.8	2	9.5	5	23.8	7	33.3	21	472,000	472,729
Year-to-date 2012	15	30.6	10	20.4	15	30.6	1	2.0	8	16.3	49	395,900	416,565
Year-to-date 2011	2	9.5	5	23.8	2	9.5	5	23.8	7	33.3	21	472,000	472,729
South: Lakeview / Albert Park													
Q1 2012	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Q1 2011	0	0.0	0	0.0	0	0.0	2	50.0	2	50.0	4	--	--
Year-to-date 2012	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2011	0	0.0	0	0.0	0	0.0	2	50.0	2	50.0	4	--	--
South: Wascana-University													
Q1 2012	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Q1 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
East													
Q1 2012	5	11.1	12	26.7	8	17.8	6	13.3	14	31.1	45	439,900	462,176
Q1 2011	3	10.3	6	20.7	2	6.9	5	17.2	13	44.8	29	489,900	586,451
Year-to-date 2012	5	11.1	12	26.7	8	17.8	6	13.3	14	31.1	45	439,900	462,176
Year-to-date 2011	3	10.3	6	20.7	2	6.9	5	17.2	13	44.8	29	489,900	586,451
West													
Q1 2012	1	33.3	1	33.3	0	0.0	0	0.0	1	33.3	3	--	--
Q1 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	1	33.3	1	33.3	0	0.0	0	0.0	1	33.3	3	--	--
Year-to-date 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Northeast													
Q1 2012	4	80.0	1	20.0	0	0.0	0	0.0	0	0.0	5	--	--
Q1 2011	4	57.1	3	42.9	0	0.0	0	0.0	0	0.0	7	--	--
Year-to-date 2012	4	80.0	1	20.0	0	0.0	0	0.0	0	0.0	5	--	--
Year-to-date 2011	4	57.1	3	42.9	0	0.0	0	0.0	0	0.0	7	--	--
Northwest													
Q1 2012	10	21.3	11	23.4	6	12.8	9	19.1	11	23.4	47	407,035	444,042
Q1 2011	1	7.7	3	23.1	6	46.2	2	15.4	1	7.7	13	413,734	421,092
Year-to-date 2012	10	21.3	11	23.4	6	12.8	9	19.1	11	23.4	47	407,035	444,042
Year-to-date 2011	1	7.7	3	23.1	6	46.2	2	15.4	1	7.7	13	413,734	421,092
Remainder of the CMA													
Q1 2012	7	20.6	6	17.6	3	8.8	5	14.7	13	38.2	34	464,500	484,722
Q1 2011	10	34.5	7	24.1	4	13.8	2	6.9	6	20.7	29	372,000	428,777
Year-to-date 2012	7	20.6	6	17.6	3	8.8	5	14.7	13	38.2	34	464,500	484,722
Year-to-date 2011	10	34.5	7	24.1	4	13.8	2	6.9	6	20.7	29	372,000	428,777
Regina CMA													
Q1 2012	43	22.6	42	22.1	33	17.4	21	11.1	51	26.8	190	421,500	446,533
Q1 2011	20	19.4	24	23.3	14	13.6	16	15.5	29	28.2	103	419,900	491,702
Year-to-date 2012	43	22.6	42	22.1	33	17.4	21	11.1	51	26.8	190	421,500	446,533
Year-to-date 2011	20	19.4	24	23.3	14	13.6	16	15.5	29	28.2	103	419,900	491,702

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
First Quarter 2012**

Submarket	Q1 2012	Q1 2011	% Change	YTD 2012	YTD 2011	% Change
Central	416,565	472,729	-11.9	416,565	472,729	-11.9
South: Lakeview / Albert Park	--	--	n/a	--	--	n/a
South: Wascana-University	--	--	n/a	--	--	n/a
East	462,176	586,451	-21.2	462,176	586,451	-21.2
West	--	--	n/a	--	--	n/a
Northeast	--	--	n/a	--	--	n/a
Northwest	444,042	421,092	5.5	444,042	421,092	5.5
Remainder of the CMA	484,722	428,777	13.0	484,722	428,777	13.0
Regina CMA	446,533	491,702	-9.2	446,533	491,702	-9.2

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Regina
First Quarter 2012

		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
2011	January	215	17.5	340	404	565	60.2	260,133	8.3	272,278
	February	239	-10.5	282	466	517	54.5	272,609	3.4	273,021
	March	316	-9.7	296	569	450	65.8	275,431	9.8	268,113
	April	349	-9.8	295	650	518	56.9	269,061	4.7	272,084
	May	401	10.5	299	766	537	55.7	296,838	17.8	274,443
	June	412	21.2	320	677	497	64.4	285,613	4.0	274,076
	July	330	5.1	318	595	528	60.2	272,548	-3.3	259,187
	August	388	10.2	308	557	516	59.7	280,972	10.6	285,053
	September	371	20.5	342	560	554	61.7	272,295	13.1	288,816
	October	342	24.8	363	477	571	63.6	282,313	9.8	285,398
	November	311	21.0	364	344	516	70.5	273,243	2.9	283,341
	December	225	21.0	371	236	533	69.6	273,919	8.8	288,901
2012	January	249	15.8	380	431	544	69.9	284,744	9.5	298,042
	February	298	24.7	349	439	481	72.6	285,374	4.7	287,514
	March	374	18.4	361	630	516	70.0	287,772	4.5	293,532
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2011	770	-3.8		1,439			270,284	6.9	
	Q1 2012	921	19.6		1,500			286,178	5.9	
	YTD 2011	770	-3.8		1,439			270,284	6.9	
	YTD 2012	921	19.6		1,500			286,178	5.9	

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
First Quarter 2012

		Interest Rates			NHPI, Total, Regina CMA 2007=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						
2011	January	592	3.35	5.19	142.1	120.5	120.7	4.6	72.1	889
	February	607	3.50	5.44	144.7	120.7	119.5	5.0	71.7	896
	March	601	3.50	5.34	145.1	121.8	119.0	5.6	71.8	904
	April	621	3.70	5.69	145.2	121.9	119.4	5.7	72.1	907
	May	616	3.70	5.59	147.6	123.0	120.6	5.4	72.5	905
	June	604	3.50	5.39	147.6	122.1	121.6	5.1	72.7	911
	July	604	3.50	5.39	147.6	122.3	123.1	4.9	73.3	911
	August	604	3.50	5.39	149.3	122.5	124.2	4.5	73.5	915
	September	592	3.50	5.19	149.3	123.6	125.3	4.2	73.8	923
	October	598	3.50	5.29	149.3	123.6	125.4	3.8	73.5	932
	November	598	3.50	5.29	149.7	123.9	125.4	3.6	73.2	943
	December	598	3.50	5.29	149.7	123.0	125.1	4.0	73.2	951
2012	January	598	3.50	5.29	149.7	123.5	125	4.4	73.5	955
	February	595	3.20	5.24	153.3	123.3	125.2	4.4	73.4	959
	March	595	3.20	5.24		124.2	125.4	3.9	73.1	955
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 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.

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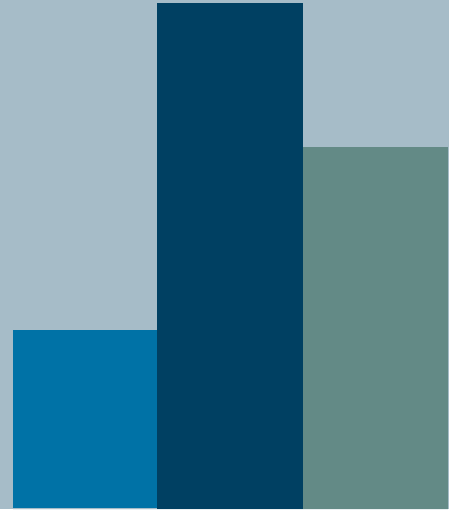
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