

HOUSING NOW

Regina CMA



CANADA MORTGAGE AND HOUSING CORPORATION

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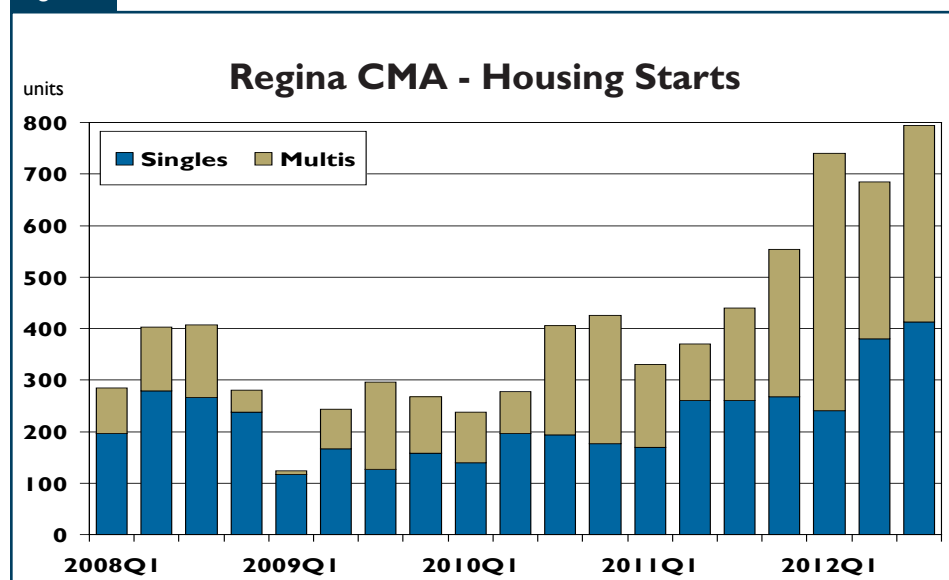
New Home Market

Housing starts remain elevated in third quarter

Home builders in the Regina Census Metropolitan Area (CMA) remained busy from July to September, recording elevated starts in both the single-detached and multi-family sectors. Building on the gains in the

first half of 2012, housing starts totalled 795 units in the third quarter, up from 440 during the corresponding period in 2011. As was the case in the first six months of 2012, each month in the third quarter recorded stronger starts than the previous year. To the end of September, local home builders initiated 2,220 units, up from the 1,140 starts during the first nine months of 2011.

Figure 1



Source: CMHC

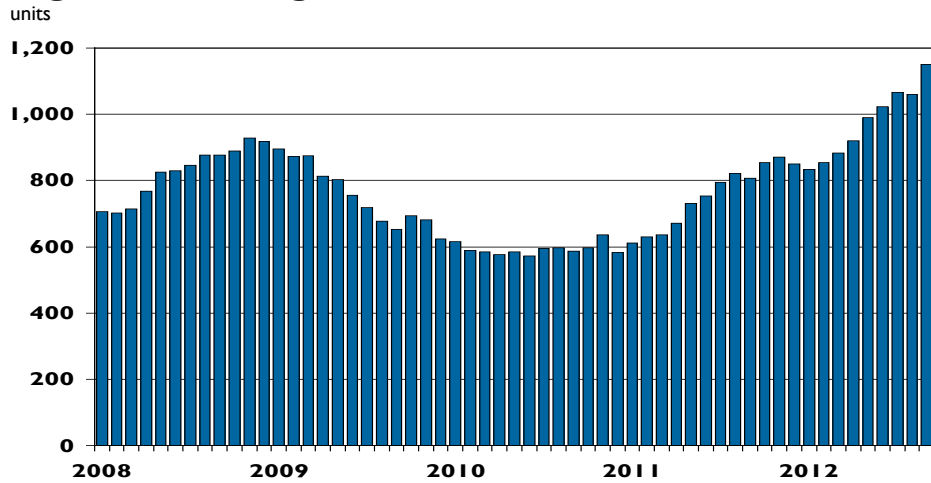
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Figure 2

Regina CMA - Single-Detached Units Under Construction

Source: CMHC

From July through September, home builders started 413 single-detached units, 59 per cent more than the 260 starts one year earlier. Each and every month so far this year has reported a year-over-year increase, with the strongest gain reported in September. With 172 single-detached starts, September's construction represented the strongest monthly performance in over 25 years. After three quarters of the year, single-detached starts in the CMA reached 1,033 units, up from 690 during the first nine months of 2011. Of the areas comprising the Regina CMA, the Northwest continues to report the strongest increase in single-detached construction thus far, with starts more than double levels recorded in the first nine months of 2011.

Given the heightened pace of single-detached starts, the volume of units under construction continued to rise. At the end of the third quarter, 1,150 single-detached homes were under various phases of construction, 43 per cent higher than September 2011 and among the highest totals on record. Given this, Regina is experiencing

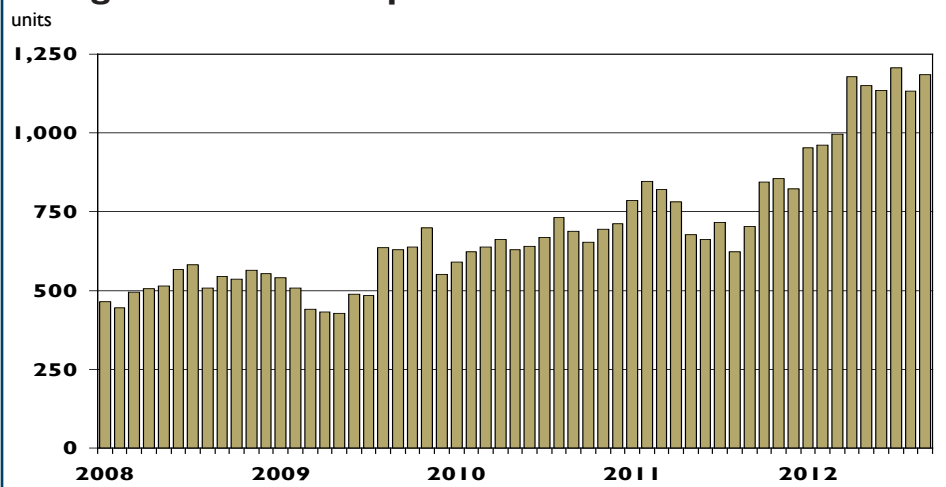
among the strongest price pressures in Canada. The average New House Price Index (NHPI) so far this year for Regina showed contractor selling prices increased five per cent from corresponding levels in 2011. The single-detached average absorbed price in the third quarter increased by similar amount, bucking the trend in the first half of the year when buyers

opted for lower priced homes. From July through September, the absorbed price increased 4.3 per cent year-over-year, averaging \$467,695. Despite this gain, the year-to date average price was 1.8 per cent lower than the previous year, averaging \$459,358.

With an elevated level of units under construction, single-detached inventories are likely to rise moving forward. In September, the inventory of complete and unabsorbed homes reached 60 units, nine per cent higher than in 2011. While up from the previous year, the number of units in inventory has changed little since the second quarter as completions continued to be on par with absorptions.

Multi-family starts, which consist of semi-detached, row, and apartment units, totalled 382 units during the third quarter, up from 180 units from July to September 2011. With this gain, year-to-date multi-family starts increased to 1,187 units, up from 450 during the first nine months of 2011. Apartments continue to represent the majority of multi-family starts in

Figure 3

Regina CMA - Multiple Units Under Construction

Source: CMHC

Regina. With 802 apartment starts to the end of September, the pace of construction is significantly higher than the 274 units started one year earlier. Semi-detached starts also reported an impressive gain, with the 226 starts thus far up from only 38 one year earlier. Row starts on a year-to-date basis have recorded a comparatively modest 15 per cent gain.

Unlike the single-detached sector where inventory remained stable from the second quarter, the number of complete and unabsorbed multi-family units declined during this quarter to the lowest point in nearly three years. Only 36 multi-family units across the Regina CMA were completed and unabsorbed at the end of September, 28 per cent lower than corresponding levels in 2011. Apartment absorptions surpassed completions in the third quarter, drawing down the volume of inventory. With the number of semi-detached and apartments under construction significantly higher than the previous year, expect these two market types to see higher inventories next year.

Resale Market

Existing home sales moderate in the third quarter

While housing starts in Regina continued to impress in the third quarter, residential MLS® sales moderated. Overall sales from July to September totalled 997 units, eight

per cent fewer than were reported in the third quarter of 2011. Year-over-year reductions were recorded in each month during the quarter, with September reporting the strongest decline. Despite the third quarter weakness, year-to-date residential sales in Regina remain higher than the previous year thanks to strength in the first half of the year. To the end of September, total sales reached 3,233 units, seven per cent higher than corresponding levels in 2011.

Active listings in Regina increased to 1,430 units at the end of September, the highest total of the year thus far and four per cent higher than September 2011. As a result, the sales-to-active listings ratio declined to 19 per cent at the end of the third quarter, down from 27 per cent one year earlier. Despite this reduction, homes continue to spend less time on the market than they did a year prior. The average listing duration from July through September was 34 days, down from the corresponding average of 38 days in the third quarter of 2011.

Despite a reduction in the sales-to-active listings ratio, shorter listing durations continued to support upward pressure on prices. Following an 8.8 per cent year-over-year gain in the second quarter, Regina's average MLS® price increased nine per cent in the third quarter compared to the previous year, averaging \$300,280. After nine months, the average resale price in Regina reached \$299,999, eight per cent above corresponding levels in 2011.

Economy

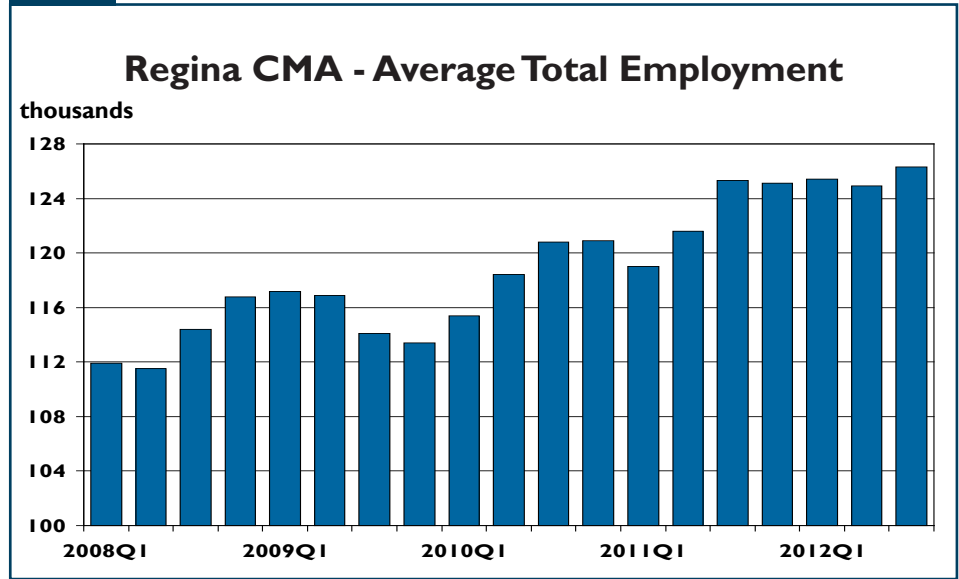
Employment expansion in Regina continues

Demand for labour in Regina continued to be strong from July through September. New jobs were created throughout the third quarter, boosting year-to-date average employment to 125,300 positions, 2.9 per cent higher than the previous year. Regina's job gains remain primarily full-time positions, offering supplementary support to housing demand. Average full-time employment to the end of September was 3.4 per cent higher than the previous year, while part-time employment was up only 0.4 per cent. Regina also retained one of the lowest unemployment rates in Canada, averaging 4.7 per cent in the third quarter. The strong pace of full-time job creation and low unemployment rate further supported wage growth. Regina's average weekly earnings in the third quarter increased 6.7 per cent year-over-year, reaching \$985.

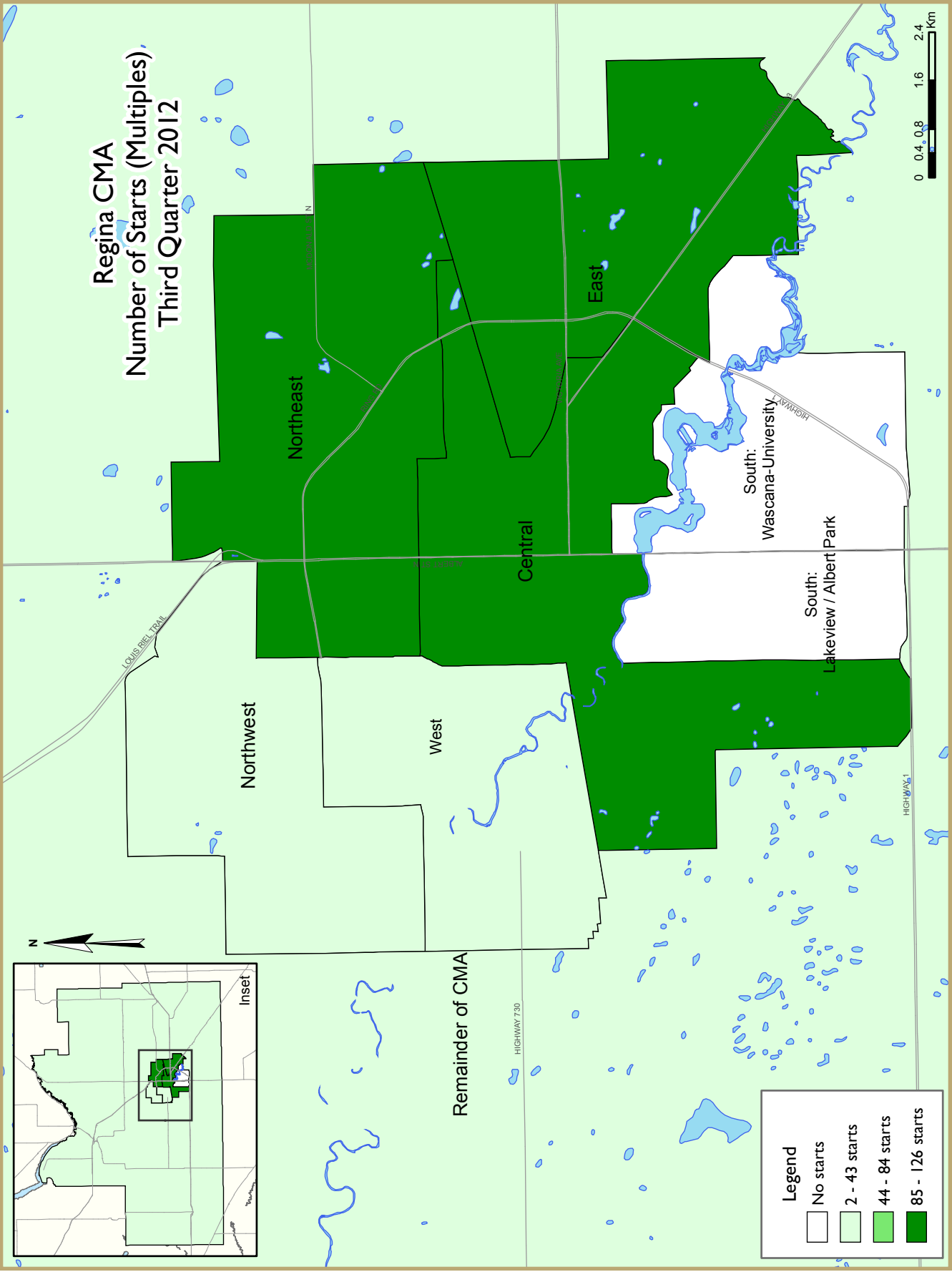
Net migration to Saskatchewan reached a record high in the second quarter of 2012. Statistics Canada's estimates indicate that the province drew a net total of 5,408 migrants in the second quarter, up from 3,224 one year earlier. The provincial nominee program continued to yield favourable results, as the majority of migrants came from international sources. International migration totalled 3,240 people, 50 per cent higher than the previous year and the highest quarterly performance on record.

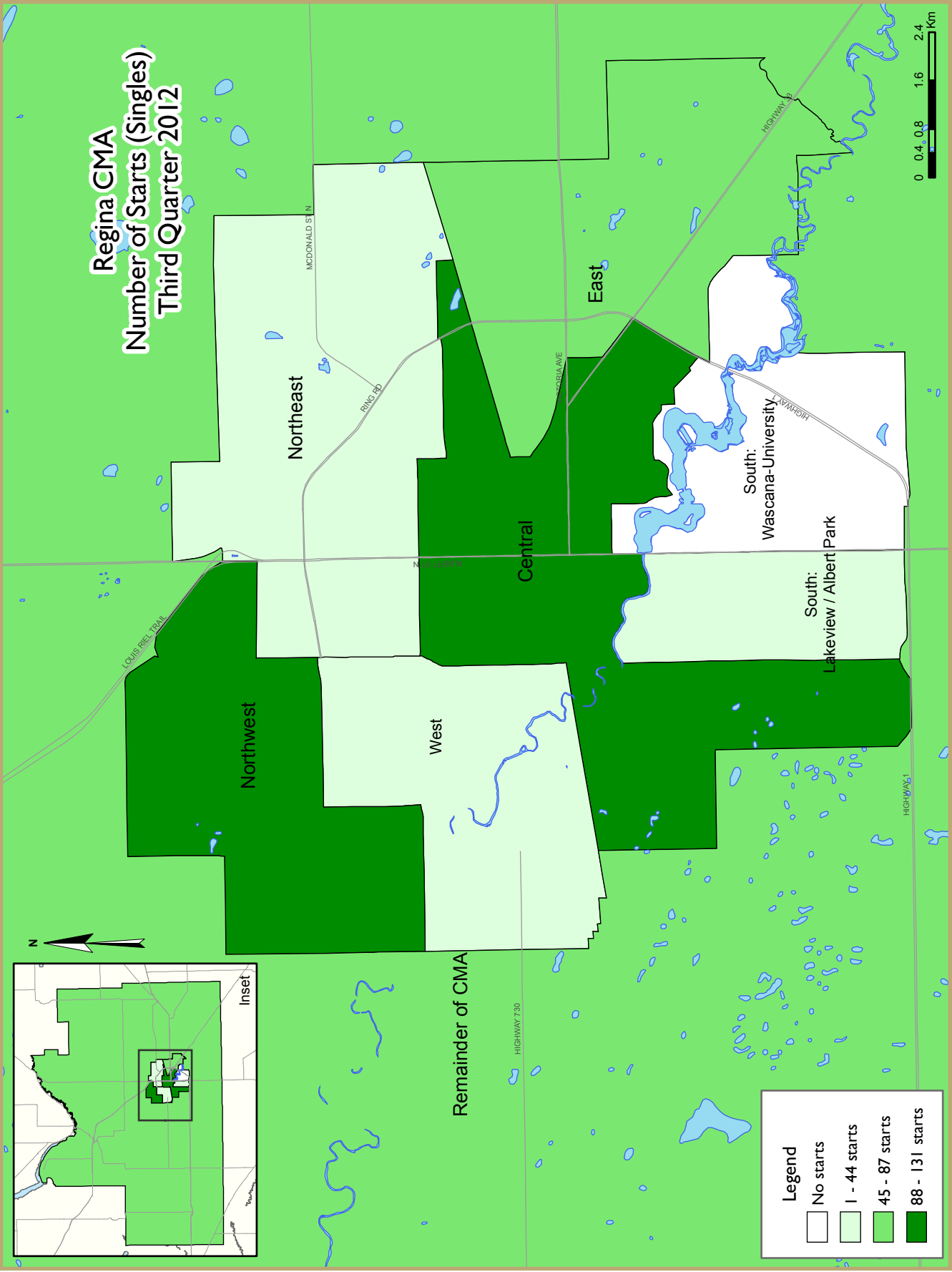
Meanwhile, following a relatively slow period from January to March, inter-provincial migration accelerated in the second quarter with 1,373 net arrivals, up from 581 in the second quarter of 2011 and the highest total in more than three years. Ontario continued to provide the majority of inter-provincial migrants to Saskatchewan, with 843 net additions in the second quarter. The inflow of non-permanent residents was also maintained, with 795 people reported from April to June.

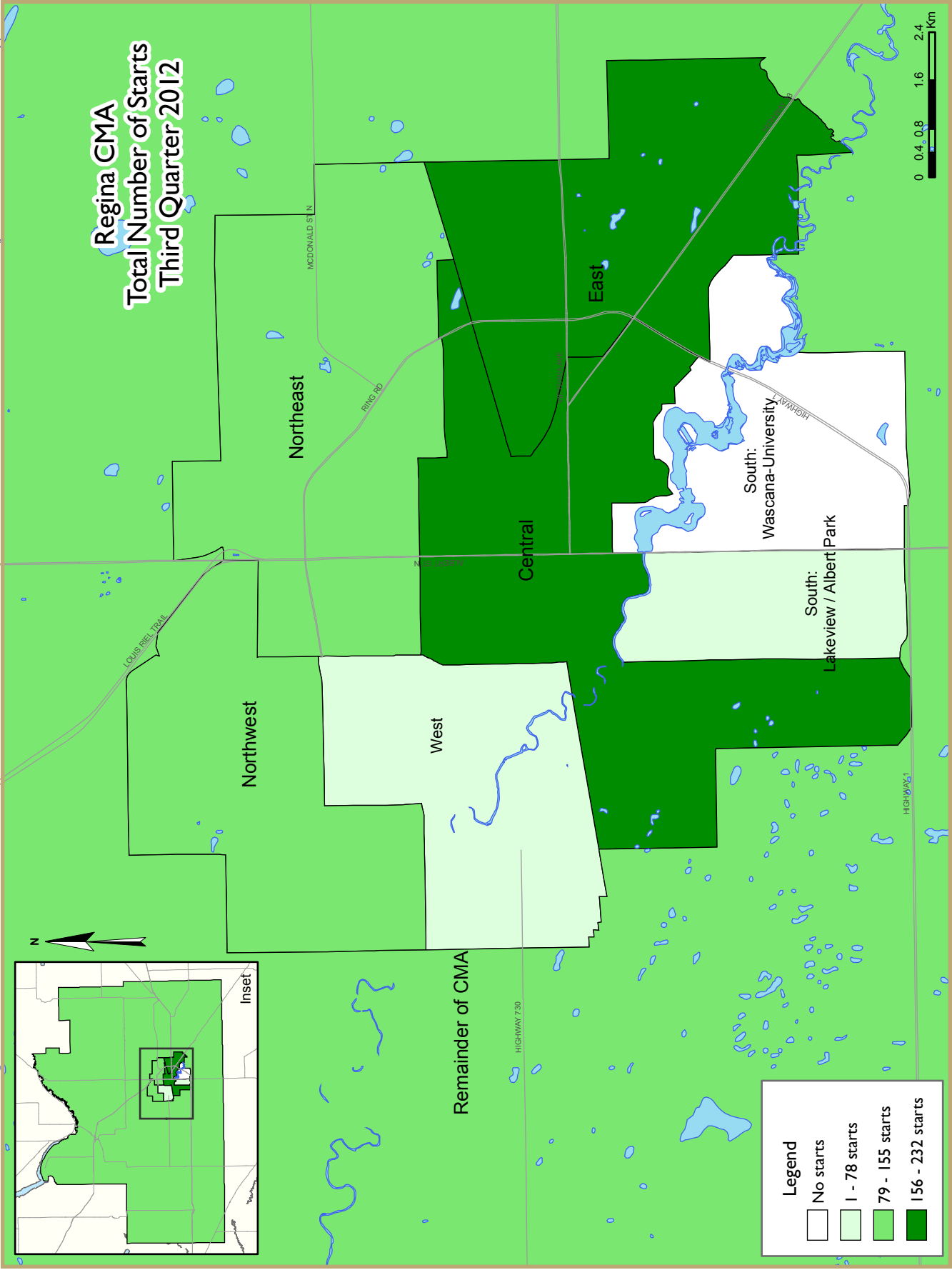
Figure 4

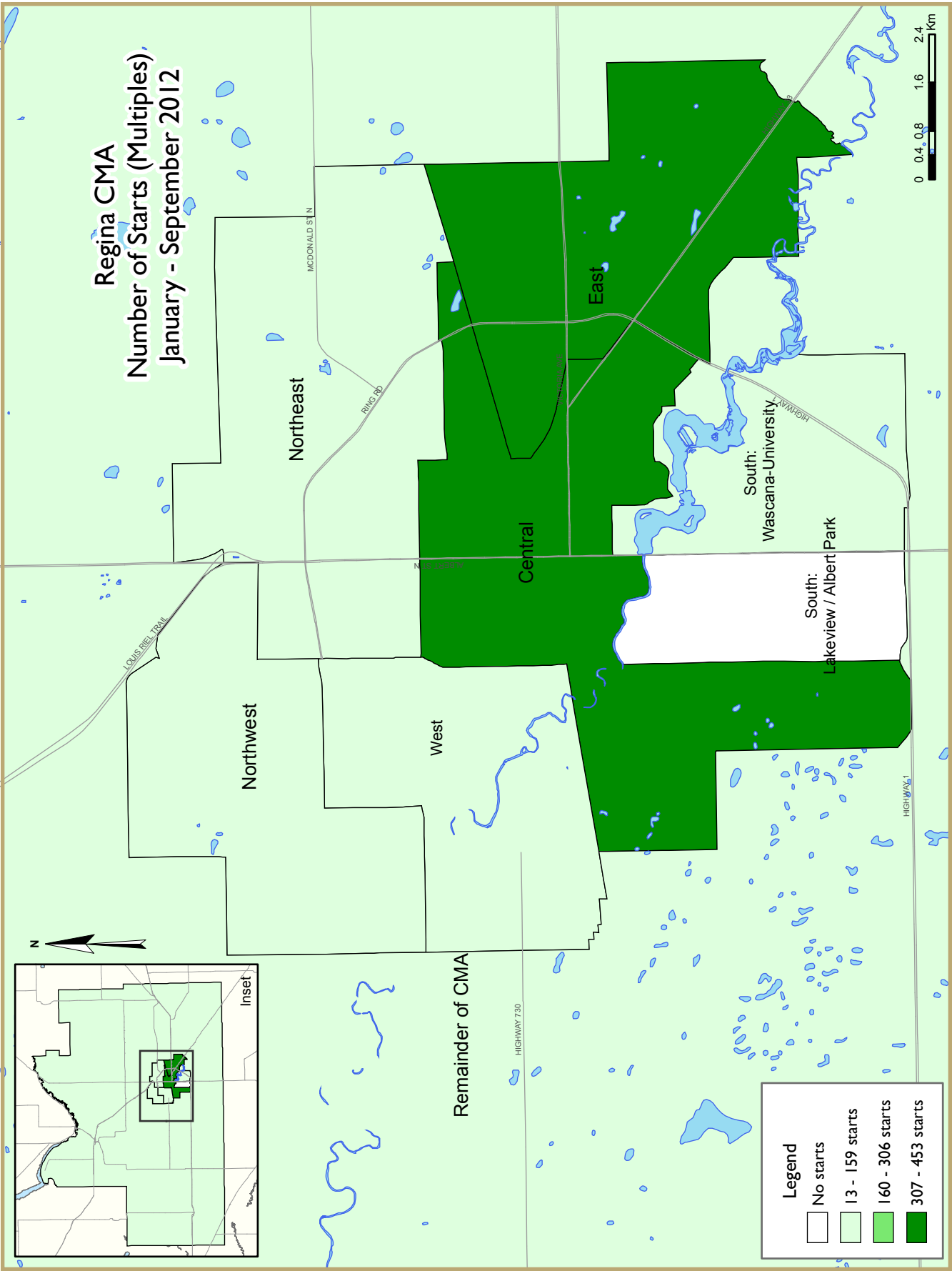


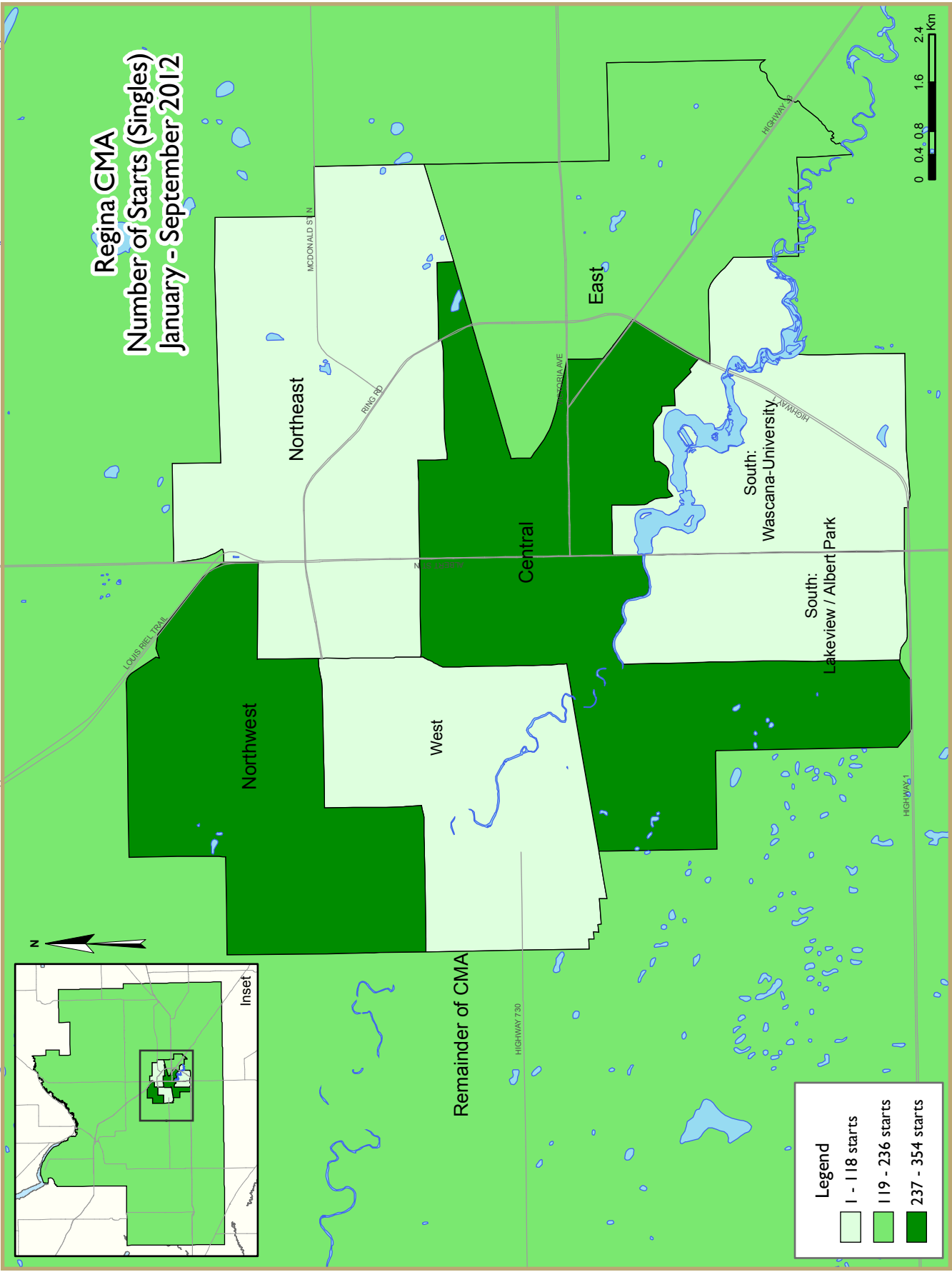
Source: Statistics Canada, Seasonally Adjusted

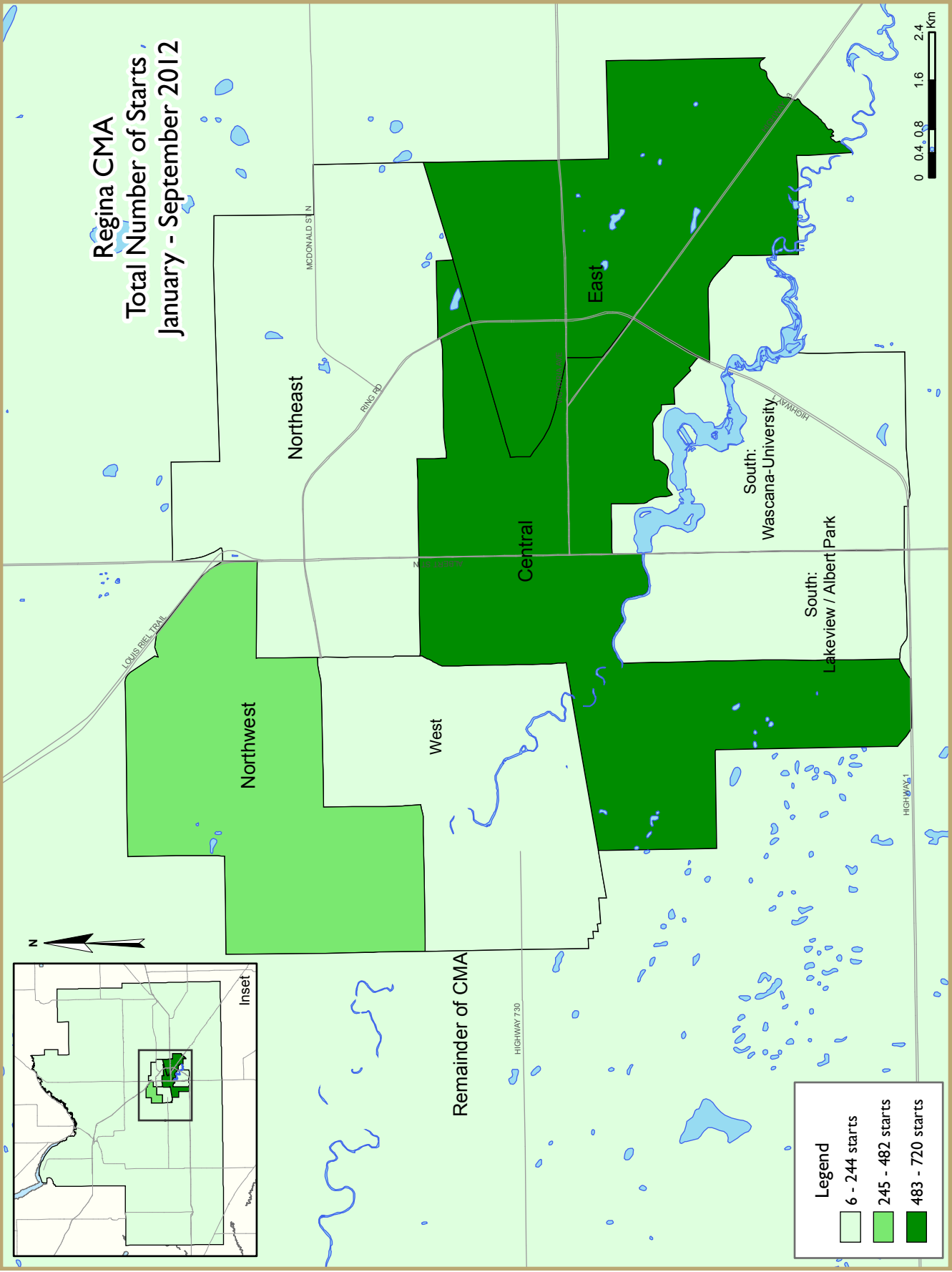












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- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
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- 4 Absorbed Single-Detached Units by Price Range
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- 1.2 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
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- 3.5 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
Third 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									
Q3 2012	413	78	8	0	53	125	46	72	795
Q3 2011	260	4	0	0	63	40	26	47	440
% Change	58.8	**	n/a	n/a	-15.9	**	76.9	53.2	80.7
Year-to-date 2012	1,032	146	39	0	124	655	77	147	2,220
Year-to-date 2011	686	16	0	1	120	183	43	91	1,140
% Change	50.4	**	n/a	-100.0	3.3	**	79.1	61.5	94.7
UNDER CONSTRUCTION									
Q3 2012	1,146	140	30	3	139	709	96	72	2,335
Q3 2011	792	20	0	3	155	398	55	86	1,509
% Change	44.7	**	n/a	0.0	-10.3	78.1	74.5	-16.3	54.7
COMPLETIONS									
Q3 2012	283	18	0	1	39	82	37	159	619
Q3 2011	205	4	0	0	32	19	6	80	346
% Change	38.0	**	n/a	n/a	21.9	**	**	98.8	78.9
Year-to-date 2012	710	26	0	4	95	384	82	257	1,558
Year-to-date 2011	464	4	0	0	90	154	58	155	925
% Change	53.0	**	n/a	n/a	5.6	149.4	41.4	65.8	68.4
COMPLETED & NOT ABSORBED									
Q3 2012	59	8	0	1	1	27	0	0	96
Q3 2011	55	1	0	0	10	39	0	0	105
% Change	7.3	**	n/a	n/a	-90.0	-30.8	n/a	n/a	-8.6
ABSORBED									
Q3 2012	284	14	0	0	39	96	17	159	609
Q3 2011	191	4	0	0	29	37	6	80	347
% Change	48.7	**	n/a	n/a	34.5	159.5	183.3	98.8	75.5
Year-to-date 2012	713	17	0	1	97	390	62	257	1,537
Year-to-date 2011	443	6	0	1	87	184	56	155	932
% Change	60.9	183.3	n/a	0.0	11.5	112.0	10.7	65.8	64.9

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

Table 1.1: Housing Activity Summary by Submarket
Third 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									
Q3 2012	115	50	8	0	16	21	22	0	232
Q3 2011	70	4	0	0	30	18	2	47	171
South: Lakeview / Albert Park									
Q3 2012	1	0	0	0	0	0	0	0	1
Q3 2011	0	0	0	0	0	2	0	0	2
South: Wascana-University									
Q3 2012	0	0	0	0	0	0	0	0	0
Q3 2011	1	0	0	0	0	0	0	0	1
East									
Q3 2012	77	6	0	0	20	100	0	0	203
Q3 2011	59	0	0	0	33	0	0	0	92
West									
Q3 2012	1	0	0	0	8	0	4	0	13
Q3 2011	1	0	0	0	0	0	0	0	1
Northeast									
Q3 2012	2	20	0	0	0	0	20	72	114
Q3 2011	7	0	0	0	0	0	24	0	31
Northwest									
Q3 2012	131	2	0	0	0	0	0	0	133
Q3 2011	64	0	0	0	0	20	0	0	84
Remainder of the CMA									
Q3 2012	86	0	0	0	9	4	0	0	99
Q3 2011	58	0	0	0	0	0	0	0	58
Regina CMA									
Q3 2012	413	78	8	0	53	125	46	72	795
Q3 2011	260	4	0	0	63	40	26	47	440

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									
Q3 2012	280	104	30	0	48	243	62	0	767
Q3 2011	223	14	0	0	85	83	19	86	510
South: Lakeview / Albert Park									
Q3 2012	8	0	0	0	0	0	0	0	8
Q3 2011	7	0	0	0	0	36	0	0	43
South: Wascana-University									
Q3 2012	1	0	0	0	8	77	0	0	86
Q3 2011	1	0	0	0	0	0	0	0	1
East									
Q3 2012	198	6	0	3	53	385	0	0	645
Q3 2011	128	0	0	2	57	223	0	0	410
West									
Q3 2012	6	2	0	0	16	0	4	0	28
Q3 2011	8	0	0	1	13	0	8	0	30
Northeast									
Q3 2012	12	26	0	0	0	0	30	72	140
Q3 2011	26	2	0	0	0	0	28	0	56
Northwest									
Q3 2012	348	2	0	0	5	0	0	0	355
Q3 2011	170	2	0	0	0	56	0	0	228
Remainder of the CMA									
Q3 2012	293	0	0	0	9	4	0	0	306
Q3 2011	229	2	0	0	0	0	0	0	231
Regina CMA									
Q3 2012	1,146	140	30	3	139	709	96	72	2,335
Q3 2011	792	20	0	3	155	398	55	86	1,509

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									
Q3 2012	75	16	0	0	35	21	14	78	239
Q3 2011	70	0	0	0	11	19	2	80	182
South: Lakeview / Albert Park									
Q3 2012	7	0	0	0	0	0	0	0	7
Q3 2011	3	0	0	0	0	0	0	0	3
South: Wascana-University									
Q3 2012	1	0	0	0	0	0	0	0	1
Q3 2011	0	0	0	0	4	0	0	0	4
East									
Q3 2012	56	0	0	1	4	45	0	6	112
Q3 2011	41	0	0	0	6	0	0	0	47
West									
Q3 2012	2	0	0	0	0	0	3	0	5
Q3 2011	2	0	0	0	11	0	0	0	13
Northeast									
Q3 2012	9	2	0	0	0	0	20	0	31
Q3 2011	10	2	0	0	0	0	4	0	16
Northwest									
Q3 2012	85	0	0	0	0	16	0	75	176
Q3 2011	51	0	0	0	0	0	0	0	51
Remainder of the CMA									
Q3 2012	48	0	0	0	0	0	0	0	48
Q3 2011	28	2	0	0	0	0	0	0	30
Regina CMA									
Q3 2012	283	18	0	1	39	82	37	159	619
Q3 2011	205	4	0	0	32	19	6	80	346

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

Table I.1: Housing Activity Summary by Submarket
Third 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									
Q3 2012	20	6	0	0	0	12	0	0	38
Q3 2011	19	0	0	0	5	6	0	0	30
South: Lakeview / Albert Park									
Q3 2012	0	0	0	0	0	0	0	0	0
Q3 2011	0	0	0	0	0	0	0	0	0
South: Wascana-Univerity									
Q3 2012	0	0	0	0	0	15	0	0	15
Q3 2011	0	0	0	0	0	24	0	0	24
East									
Q3 2012	17	0	0	1	1	0	0	0	19
Q3 2011	18	0	0	0	2	5	0	0	25
West									
Q3 2012	0	0	0	0	0	0	0	0	0
Q3 2011	1	0	0	0	3	0	0	0	4
Northeast									
Q3 2012	0	0	0	0	0	0	0	0	0
Q3 2011	1	0	0	0	0	0	0	0	1
Northwest									
Q3 2012	20	0	0	0	0	0	0	0	20
Q3 2011	14	0	0	0	0	4	0	0	18
Remainder of the CMA									
Q3 2012	2	2	0	0	0	0	0	0	4
Q3 2011	2	1	0	0	0	0	0	0	3
Regina CMA									
Q3 2012	59	8	0	1	1	27	0	0	96
Q3 2011	55	1	0	0	10	39	0	0	105

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

**Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2012**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Central									
Q3 2012	80	14	0	0	36	23	14	78	245
Q3 2011	59	0	0	0	11	18	2	80	170
South: Lakeview / Albert Park									
Q3 2012	7	0	0	0	0	9	0	0	16
Q3 2011	3	0	0	0	0	0	0	0	3
South: Wascana-University									
Q3 2012	1	0	0	0	0	2	0	0	3
Q3 2011	0	0	0	0	4	7	0	0	11
East									
Q3 2012	51	0	0	0	3	46	0	6	106
Q3 2011	42	0	0	0	5	3	0	0	50
West									
Q3 2012	2	0	0	0	0	0	3	0	5
Q3 2011	2	0	0	0	8	0	0	0	10
Northeast									
Q3 2012	9	0	0	0	0	0	0	0	9
Q3 2011	10	2	0	0	0	0	4	0	16
Northwest									
Q3 2012	87	0	0	0	0	16	0	75	178
Q3 2011	48	0	0	0	1	9	0	0	58
Remainder of the CMA									
Q3 2012	47	0	0	0	0	0	0	0	47
Q3 2011	27	2	0	0	0	0	0	0	29
Regina CMA									
Q3 2012	284	14	0	0	39	96	17	159	609
Q3 2011	191	4	0	0	29	37	6	80	347

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
Third Quarter 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	% Change
Central	115	70	72	6	24	30	21	65	232	171	35.7
South: Lakeview / Albert Park	1	0	0	0	0	0	0	2	1	2	-50.0
South: Wascana-University	0	1	0	0	0	0	0	0	0	1	-100.0
East	77	59	6	0	20	33	100	0	203	92	120.7
West	1	1	4	0	8	0	0	0	13	1	**
Northeast	2	7	40	4	0	20	72	0	114	31	**
Northwest	131	64	2	0	0	0	0	20	133	84	58.3
Remainder of the CMA	86	58	0	0	9	0	4	0	99	58	70.7
Regina CMA	413	260	124	10	61	83	197	87	795	440	80.7

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 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	267	225	156	20	70	73	227	163	720	481	49.7
South: Lakeview / Albert Park	6	5	0	0	0	0	0	2	6	7	-14.3
South: Wascana-University	1	1	0	0	8	0	77	0	86	1	**
East	187	118	8	0	55	45	335	53	585	216	170.8
West	5	15	8	2	12	0	0	0	25	17	47.1
Northeast	11	18	52	16	0	20	72	0	135	54	150.0
Northwest	354	173	2	0	5	0	87	56	448	229	95.6
Remainder of the CMA	202	135	0	0	9	0	4	0	215	135	59.3
Regina CMA	1,033	690	226	38	159	138	802	274	2,220	1,140	94.7

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Central	24	30	0	0	21	18	0	47
South: Lakeview / Albert Park	0	0	0	0	0	2	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	20	33	0	0	100	0	0	0
West	8	0	0	0	0	0	0	0
Northeast	0	0	0	20	0	0	72	0
Northwest	0	0	0	0	0	20	0	0
Remainder of the CMA	9	0	0	0	4	0	0	0
Regina CMA	61	63	0	20	125	40	72	47

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - September 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	70	73	0	0	227	72	0	91
South: Lakeview / Albert Park	0	0	0	0	0	2	0	0
South: Wascana-University	8	0	0	0	77	0	0	0
East	55	45	0	0	335	53	0	0
West	12	0	0	0	0	0	0	0
Northeast	0	0	0	20	0	0	72	0
Northwest	5	0	0	0	12	56	75	0
Remainder of the CMA	9	0	0	0	4	0	0	0
Regina CMA	159	118	0	20	655	183	147	91

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Central	173	74	37	48	22	49	232	171
South: Lakeview / Albert Park	1	0	0	2	0	0	1	2
South: Wascana-University	0	1	0	0	0	0	0	1
East	83	59	120	33	0	0	203	92
West	1	1	8	0	4	0	13	1
Northeast	22	7	0	0	92	24	114	31
Northwest	133	64	0	20	0	0	133	84
Remainder of the CMA	86	58	13	0	0	0	99	58
Regina CMA	499	264	178	103	118	73	795	440

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	415	234	258	145	47	102	720	481
South: Lakeview / Albert Park	6	5	0	2	0	0	6	7
South: Wascana-University	1	1	85	0	0	0	86	1
East	193	118	392	98	0	0	585	216
West	7	14	14	3	4	0	25	17
Northeast	37	22	0	0	98	32	135	54
Northwest	356	173	17	56	75	0	448	229
Remainder of the CMA	202	135	13	0	0	0	215	135
Regina CMA	1,217	702	779	304	224	134	2,220	1,140

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	% Change
Central	75	70	26	2	39	11	99	99	239	182	31.3
South: Lakeview / Albert Park	7	3	0	0	0	0	0	0	7	3	133.3
South: Wascana-University	1	0	0	0	0	4	0	0	1	4	-75.0
East	57	41	0	0	4	6	51	0	112	47	138.3
West	5	2	0	0	0	11	0	0	5	13	-61.5
Northeast	9	10	2	6	20	0	0	0	31	16	93.8
Northwest	85	51	0	0	0	0	91	0	176	51	**
Remainder of the CMA	48	28	0	2	0	0	0	0	48	30	60.0
Regina CMA	287	205	28	10	63	32	241	99	619	346	78.9

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 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	209	123	48	20	86	23	245	271	588	437	34.6
South: Lakeview / Albert Park	10	9	0	0	0	0	36	0	46	9	**
South: Wascana-University	2	0	0	0	0	12	0	38	2	50	-96.0
East	144	104	0	2	10	34	209	0	363	140	159.3
West	17	4	4	0	5	11	0	0	26	15	73.3
Northeast	20	21	6	40	20	0	0	0	46	61	-24.6
Northwest	208	114	2	2	0	6	151	0	361	122	195.9
Remainder of the CMA	124	89	2	2	0	0	0	0	126	91	38.5
Regina CMA	734	464	62	66	121	86	641	309	1,558	925	68.4

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Central	35	11	4	0	21	19	78	80
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	0	4	0	0	0	0	0	0
East	4	6	0	0	45	0	6	0
West	0	11	0	0	0	0	0	0
Northeast	0	0	20	0	0	0	0	0
Northwest	0	0	0	0	16	0	75	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	39	32	24	0	82	19	159	80

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - September 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	82	23	4	0	81	116	164	155
South: Lakeview / Albert Park	0	0	0	0	36	0	0	0
South: Wascana-University	0	12	0	0	0	38	0	0
East	4	34	6	0	203	0	6	0
West	5	11	0	0	0	0	0	0
Northeast	0	0	20	0	0	0	0	0
Northwest	0	6	0	0	64	0	87	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	91	86	30	0	384	154	257	155

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
Third Quarter 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Central	91	70	56	30	92	82	239	182
South: Lakeview / Albert Park	7	3	0	0	0	0	7	3
South: Wascana-University	1	0	0	4	0	0	1	4
East	56	41	50	6	6	0	112	47
West	2	2	0	11	3	0	5	13
Northeast	11	12	0	0	20	4	31	16
Northwest	85	51	16	0	75	0	176	51
Remainder of the CMA	48	30	0	0	0	0	48	30
Regina CMA	301	209	122	51	196	86	619	346

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	222	123	163	139	203	175	588	437
South: Lakeview / Albert Park	10	9	36	0	0	0	46	9
South: Wascana-University	2	0	0	50	0	0	2	50
East	140	104	211	36	12	0	363	140
West	9	4	9	11	8	0	26	15
Northeast	19	23	0	0	27	38	46	61
Northwest	208	114	64	8	89	0	361	122
Remainder of the CMA	126	91	0	0	0	0	126	91
Regina CMA	736	468	483	244	339	213	1,558	925

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
Third 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													
Q3 2012	15	19.2	19	24.4	17	21.8	12	15.4	15	19.2	78	415,381	436,830
Q3 2011	16	28.1	8	14.0	15	26.3	5	8.8	13	22.8	57	406,237	424,293
Year-to-date 2012	45	23.7	38	20.0	45	23.7	26	13.7	36	18.9	190	415,381	430,514
Year-to-date 2011	22	20.6	17	15.9	23	21.5	17	15.9	28	26.2	107	419,900	461,382
South: Lakeview / Albert Park													
Q3 2012	0	0.0	1	20.0	0	0.0	0	0.0	4	80.0	5	--	--
Q3 2011	0	0.0	0	0.0	2	100.0	0	0.0	0	0.0	2	--	--
Year-to-date 2012	0	0.0	1	14.3	0	0.0	0	0.0	6	85.7	7	--	--
Year-to-date 2011	0	0.0	0	0.0	2	28.6	2	28.6	3	42.9	7	--	--
South: Wascana-University													
Q3 2012	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
Q3 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	2	--	--
Year-to-date 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
East													
Q3 2012	1	2.0	3	5.9	9	17.6	14	27.5	24	47.1	51	495,000	527,029
Q3 2011	8	19.0	4	9.5	7	16.7	8	19.0	15	35.7	42	458,575	514,952
Year-to-date 2012	8	5.4	30	20.4	22	15.0	30	20.4	57	38.8	147	475,000	507,355
Year-to-date 2011	16	16.2	13	13.1	13	13.1	20	20.2	37	37.4	99	469,900	522,488
West													
Q3 2012	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	--	--
Q3 2011	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2012	5	62.5	2	25.0	0	0.0	0	0.0	1	12.5	8	--	--
Year-to-date 2011	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	3	--	--
Northeast													
Q3 2012	4	44.4	2	22.2	0	0.0	2	22.2	1	11.1	9	--	--
Q3 2011	2	22.2	4	44.4	1	11.1	0	0.0	2	22.2	9	--	--
Year-to-date 2012	11	64.7	3	17.6	0	0.0	2	11.8	1	5.9	17	319,000	346,400
Year-to-date 2011	9	45.0	8	40.0	1	5.0	0	0.0	2	10.0	20	354,217	357,694
Northwest													
Q3 2012	14	16.3	18	20.9	19	22.1	17	19.8	18	20.9	86	427,950	441,856
Q3 2011	7	15.9	11	25.0	13	29.5	3	6.8	10	22.7	44	403,654	430,272
Year-to-date 2012	33	16.6	48	24.1	43	21.6	32	16.1	43	21.6	199	425,900	441,657
Year-to-date 2011	12	11.9	24	23.8	32	31.7	14	13.9	19	18.8	101	416,217	432,806
Remainder of the CMA													
Q3 2012	5	11.4	5	11.4	4	9.1	8	18.2	22	50.0	44	499,000	517,611
Q3 2011	5	21.7	2	8.7	4	17.4	4	17.4	8	34.8	23	450,000	444,567
Year-to-date 2012	22	18.6	17	14.4	11	9.3	18	15.3	50	42.4	118	479,000	494,941
Year-to-date 2011	15	20.5	15	20.5	15	20.5	7	9.6	21	28.8	73	425,000	452,512
Regina CMA													
Q3 2012	40	14.5	49	17.8	49	17.8	54	19.6	84	30.4	276	449,950	467,695
Q3 2011	38	21.3	30	16.9	42	23.6	20	11.2	48	27.0	178	420,246	448,466
Year-to-date 2012	125	18.2	139	20.2	121	17.6	109	15.8	194	28.2	688	430,000	459,358
Year-to-date 2011	76	18.5	78	19.0	86	21.0	60	14.6	110	26.8	410	425,000	467,979

Source: CMHC (Market Absorption Survey)

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

Submarket	Q3 2012	Q3 2011	% Change	YTD 2012	YTD 2011	% Change
Central	436,830	424,293	3.0	430,514	461,382	-6.7
South: Lakeview / Albert Park	--	--	n/a	--	--	n/a
South: Wascana-University	--	--	n/a	--	--	n/a
East	527,029	514,952	2.3	507,355	522,488	-2.9
West	--	--	n/a	--	--	n/a
Northeast	--	--	n/a	346,400	357,694	-3.2
Northwest	441,856	430,272	2.7	441,657	432,806	2.0
Remainder of the CMA	517,611	444,567	16.4	494,941	452,512	9.4
Regina CMA	467,695	448,466	4.3	459,358	467,979	-1.8

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for Regina
Third 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	363	630	512	70.9	287,772	4.5	295,111
	April	443	26.9	376	624	505	74.5	312,873	16.3	306,647
	May	444	10.7	323	762	517	62.5	303,393	2.2	281,423
	June	428	3.9	365	659	513	71.2	312,241	9.3	298,268
	July	386	17.0	347	615	531	65.3	297,708	9.2	291,502
	August	346	-10.8	302	584	544	55.5	304,513	8.4	305,124
	September	265	-28.6	296	535	552	53.6	298,501	9.6	306,162
	October									
	November									
	December									
	Q3 2011	1,089	11.8		1,712			275,463	6.5	
	Q3 2012	997	-8.4		1,734			300,280	9.0	
	YTD 2011	3,021	5.5		5,244			277,625	7.7	
	YTD 2012	3,233	7.0		5,279			299,999	8.1	

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
Third 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	153.3	124.2	125.4	3.9	73.1	955
	April	607	3.20	5.44	153.3	124.8	125.2	3.8	72.7	962
	May	601	3.20	5.34	154.0	125.1	125.3	3.9	72.7	957
	June	595	3.20	5.24	154.5	124.7	124.9	4.0	72.5	961
	July	595	3.10	5.24	154.5	124.6	125.0	4.1	72.3	970
	August	595	3.10	5.24	154.5	124.9	125.5	4.2	72.6	983
	September	595	3.10	5.24		125.2	126.3	4.0	72.7	985
	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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