

HOUSING NOW

Regina CMA



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Second Quarter 2013

New Home Market

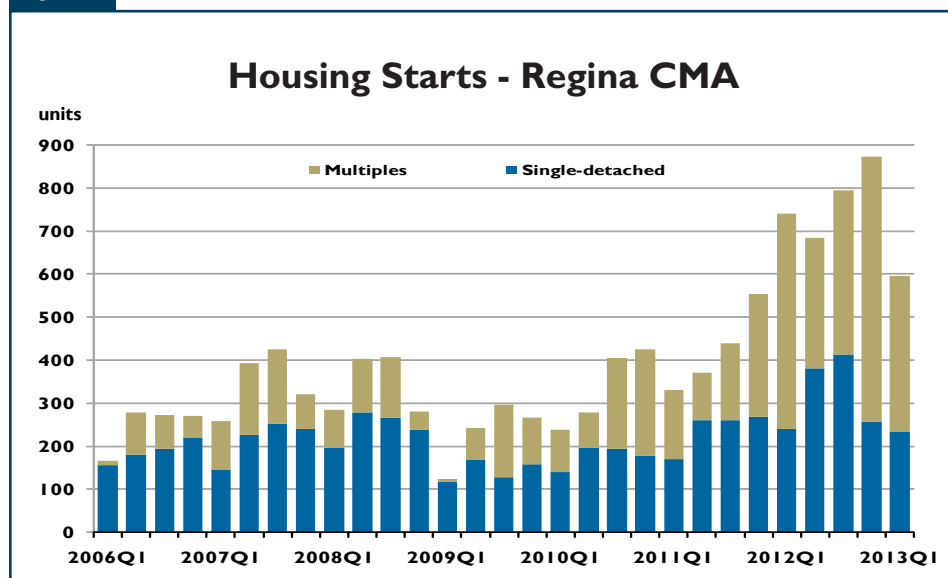
Housing starts moderate in the first quarter

Home builders in the Regina Census Metropolitan Area (CMA) have tempered the pace of construction from January to March 2013.

Following an impressive gain in 2012, housing starts moderated to 595 units in the first quarter, down from 740

during the corresponding period last year. Each month in the first quarter of 2013 recorded weaker starts than the previous year. Despite solid job growth, heightened net migration, and low mortgage rates supporting new home demand, elevated new home supply have compelled regional builders to slow the pace of production. Notwithstanding the decline in construction during the first quarter, some areas of the Regina CMA reported year-over-year gains

Figure 1



Source: CMHC

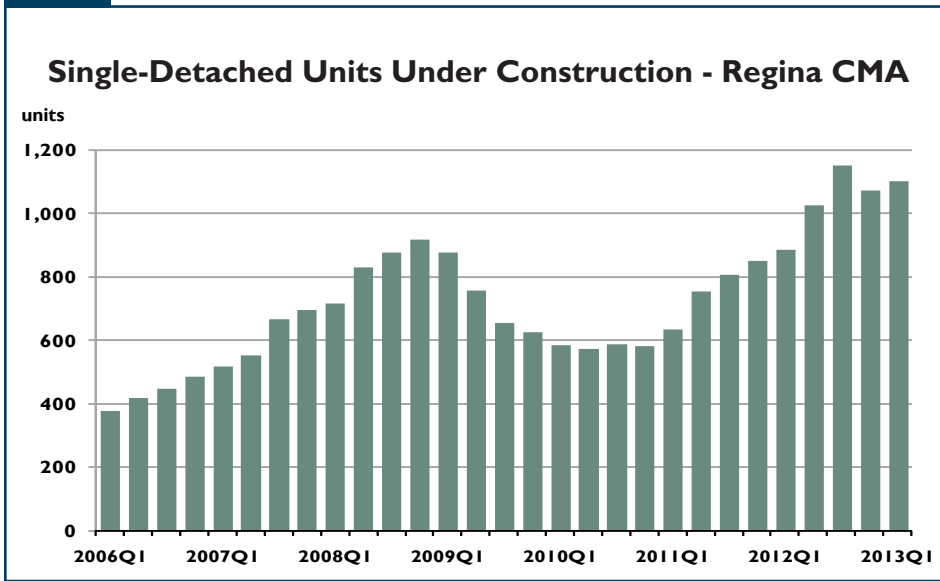
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Figure 2



Source: CMHC

in housing starts. In the Northwest, construction in the first quarter rose 46 per cent year-over-year due to heightened multi-family starts.

From January through March, home builders started 234 single-detached units, 2.5 per cent less than the 240 starts one year earlier. After a 19 per cent year-over-year gain in January, February and March saw year-over-year reductions, with the strongest decline reported in February. Despite the slowdown, the 234 single-detached starts during the first quarter of 2013 represents among the strongest first quarter performances since 1984. Of the areas comprising the Regina CMA, the Central zone reported the strongest share in single-detached construction thus far, with starts representing 40 per cent of the total CMA production.

Given the heightened pace of single-detached starts in 2012, the volume of units under construction continued to rise. At the end of the first quarter, 1,102 single-detached homes were under various phases of construction, 25 per cent higher than March 2012

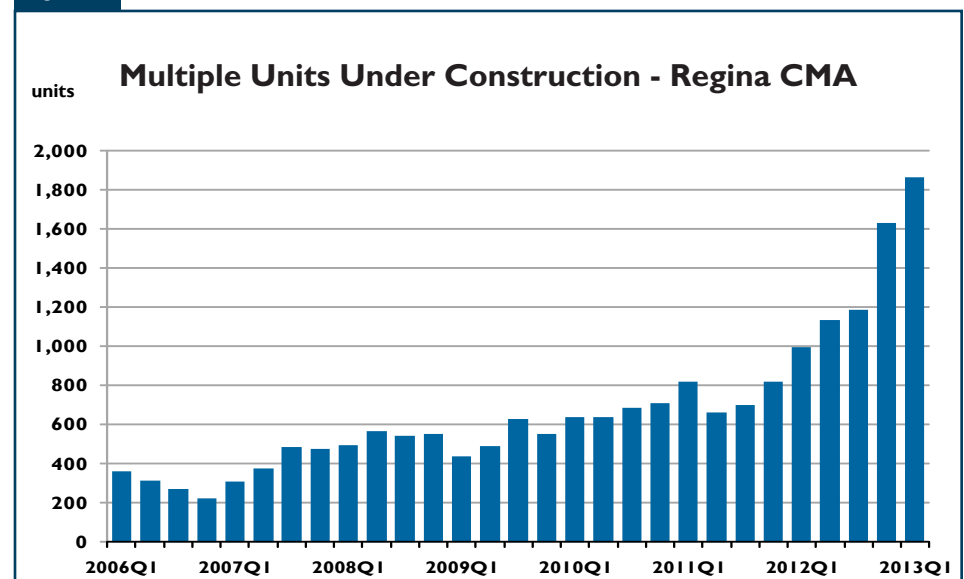
and among the highest totals on record. On a similar note, single-detached inventories rose during the first quarter of 2013. In March 2013, the inventory of complete and unabsorbed single-detached homes reached 81 units, 23 per cent higher than in 2012.

With an elevated volume of units under construction, Regina is experiencing continued price

pressures. The average New House Price Index (NHPI) for the year thus far showed contractor selling prices increased 2.7 per cent from corresponding levels in 2012. By comparison, the single-detached average absorbed price in the first quarter was \$462,339, up 3.5 per cent year-over-year. Of the areas comprising the Regina CMA, the Central zone reported the strongest year-over-year price gain, with the single-detached average absorbed price increasing 8.1 per cent during the first quarter.

Multi-family starts, which consist of semi-detached, row, and apartment units, totalled 361 units during the first quarter, down from 500 units from January to March 2012. Lower apartment construction contributed to the decline in total multi-family starts. Apartment starts decreased to 276 units from the 412 starts recorded in the first three months of 2012. Row starts also reported a reduction, albeit slight, with 49 starts compared to 54 units one year prior. Semi-detached starts, however, recorded a six per cent gain to 36 units.

Figure 3



Source: CMHC

Unlike the single-detached sector where inventory increased from 2012, the number of complete and unabsorbed multi-family units declined during the first quarter of 2013. There were only 45 multi-family units in inventory across the Regina CMA at the end of March 2013, 14 per cent lower than corresponding levels in 2012.

Resale Market

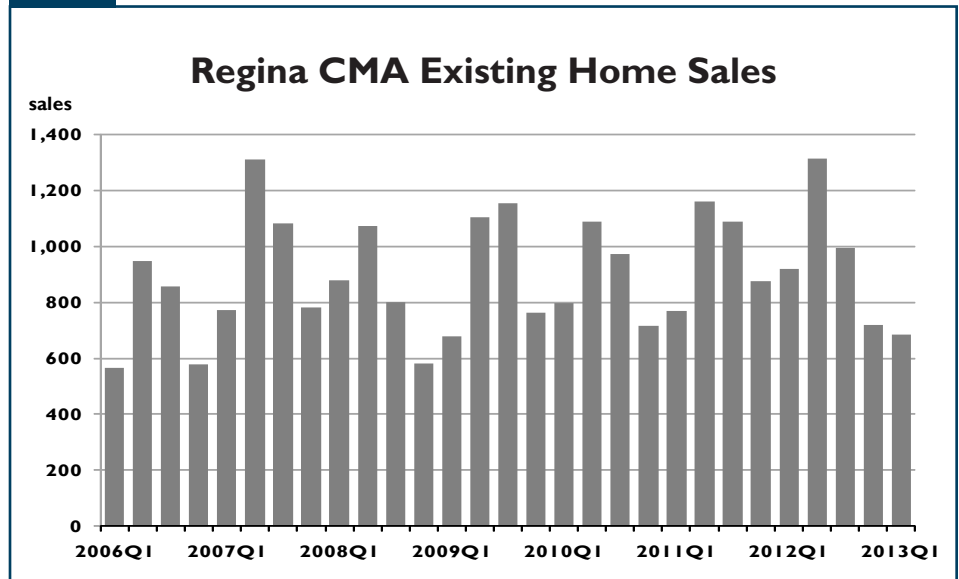
Existing home sales moderate in the first quarter of 2013

In the first quarter of 2013, there were 686 MLS® residential sales recorded in Regina, down from 921 sales in the same quarter of 2012. Each month in the first quarter exhibited year-over-year declines, a trend that continued from the latter months of last year. A number of factors including strong gains in prices and continued competition from the new home market contributed to the lower level of sales.

Active listings picked up by 15 per cent, averaging 1,209 per month in the first quarter compared to 1,050 units in the corresponding quarter of 2012. At the same time, new listings in the quarter totalled 1,518 units, which translated to a year-over-year gain of only one per cent. Coupled with a lower level of sales, this resulted in the sales-to-active listings and sales-to-new listings ratios declining in the first quarter of 2013 to 19 per cent and 45 per cent, respectively. In addition, the average number of days a home spent on the market in the first quarter remained relatively similar to the same quarter in 2012 at 38 days.

Over the first quarter, resale prices continued to experience upward pressure due to the sales composition

Figure 4



Source: CREA

and balanced market conditions. For example, the proportion of units sold above \$300,000 increased from almost 43 per cent in the first quarter of 2012 to 51 per cent in the first three months of 2013. This pushed the average MLS® price in Regina in the first quarter to \$309,274, a gain of 8.1 per cent on a year-over-year basis.

Economy

First quarter of 2013 posts strong employment growth

The strong employment gains and declining unemployment rates witnessed in Regina last year continued in the first quarter of 2013. Total employment from January through March increased 5.8 per cent to 130,200 positions, compared to 123,100 in the previous year. This represents 7,100 new positions, the majority of which were full-time jobs. On a year-over-year basis, full-time employment experienced growth for the eleventh consecutive quarter at four per cent, while the number of

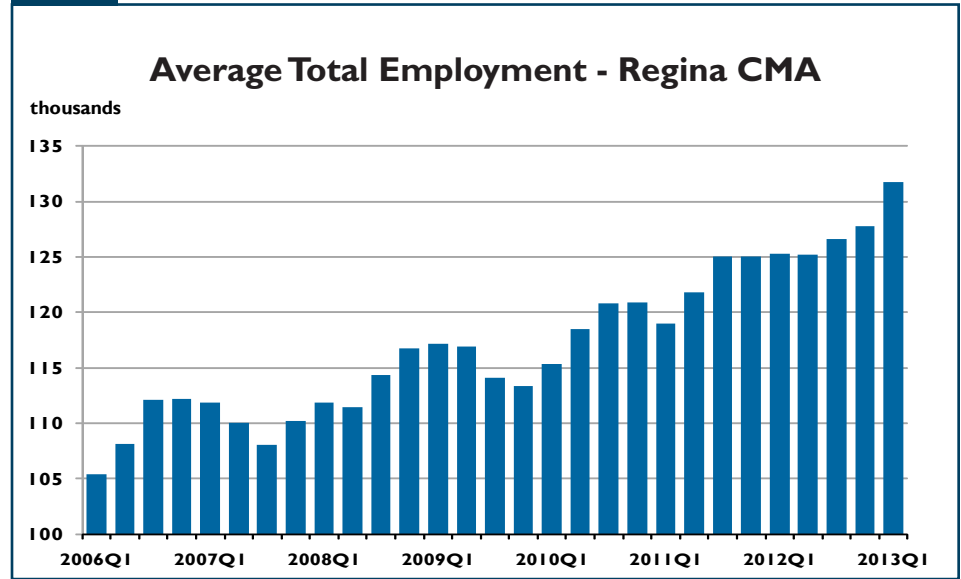
part-time positions expanded by 8.7 per cent. Despite strong employment growth, average weekly earnings in Regina decreased by 2.4 per cent in the first quarter of 2013 compared to the corresponding level in the previous year.

On a seasonally adjusted basis, average employment continued to trend upward in the first quarter of 2013, surpassing the high reached in the previous quarter to 131,800 positions. Between the two quarters, average employment gained 4,000 positions while the labour force in Regina grew by 3,100 persons. With job creation surpassing additions to the labour force, Regina's unemployment rate declined from 4.3 per cent in the fourth quarter of 2012 to 3.5 per cent in the first quarter of 2013.

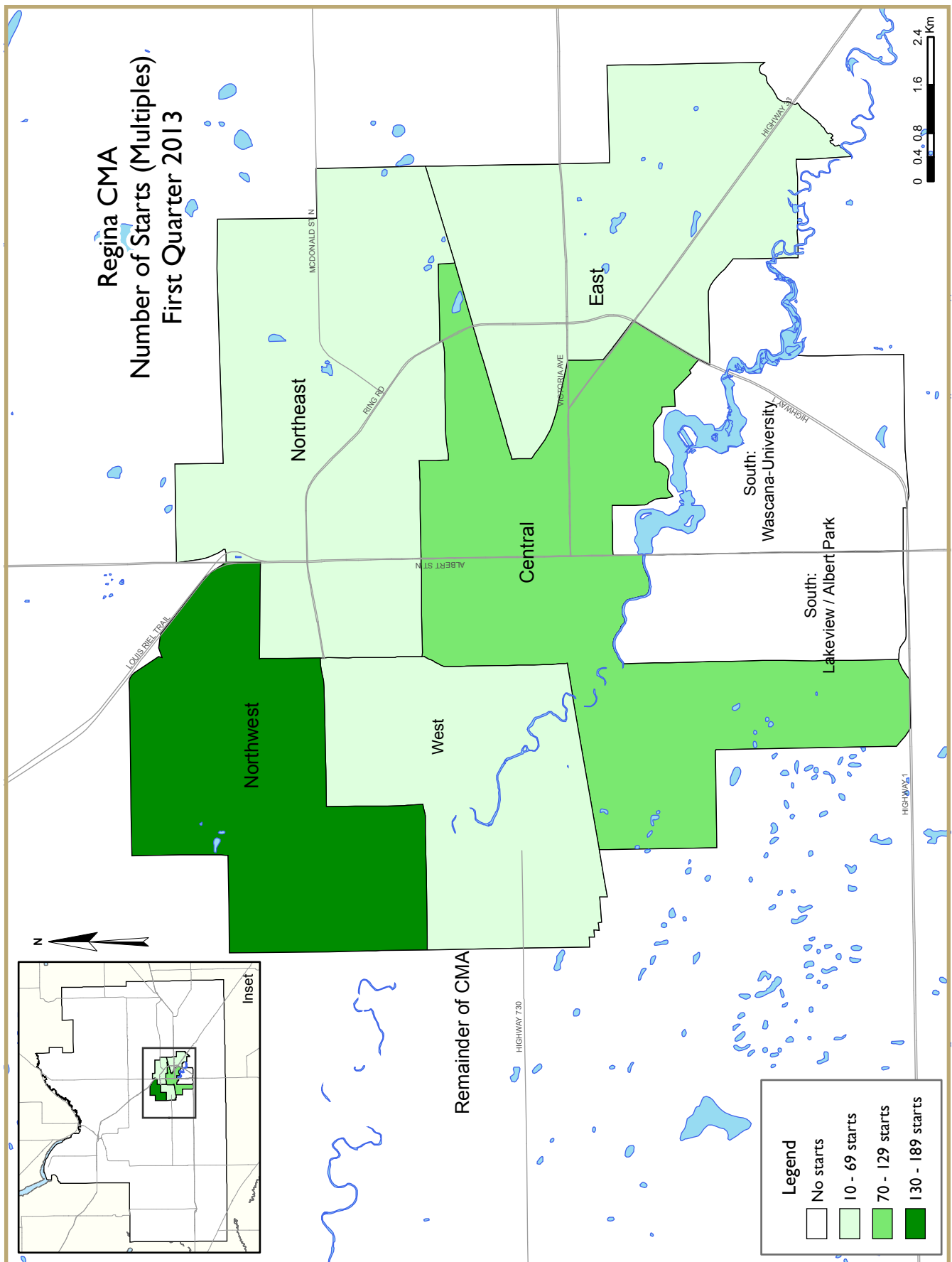
With economic prospects improving in other competing provinces in Canada, net migration to Saskatchewan moderated in the final months of 2012. Statistics Canada estimates for the fourth quarter of 2012 indicate that Saskatchewan attracted 1,902 net migrants from October to December, 42 per cent

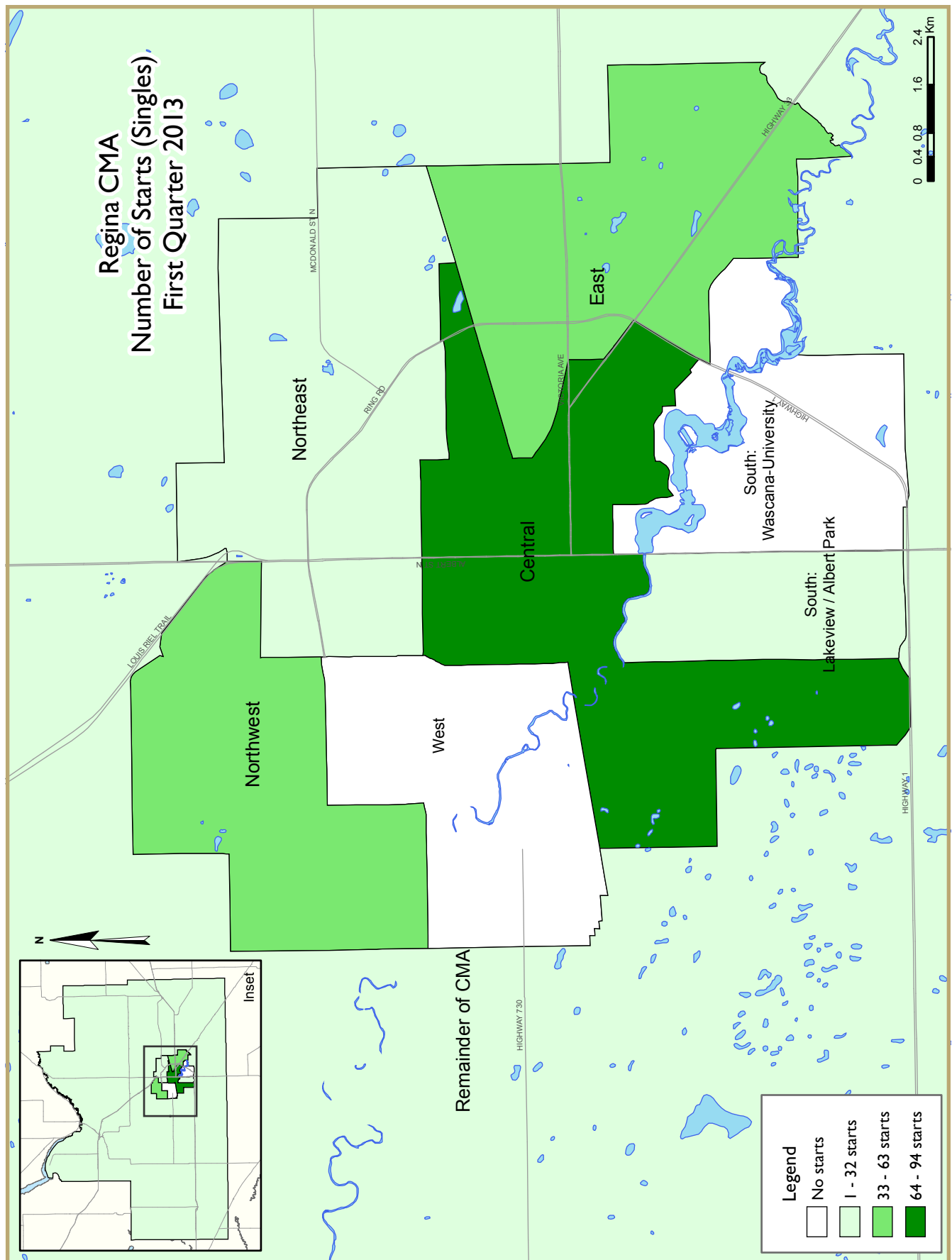
less than the 3,289 migrants one year earlier. As was the case through the first nine months, the gain was attributed to increased migration from other countries. Notwithstanding, at 2,179 people, Saskatchewan witnessed a 9.2 per cent year-over-year decline in international migration during the fourth quarter of 2012. In addition, only 62 non-permanent residents were added in the final three months of 2012 on a net basis, while Saskatchewan lost 339 persons to other provinces during the same period. On balance, total net migration into Saskatchewan for all of 2012 increased to 16,018 people, 36 per cent higher than the previous year, and the highest number on record.

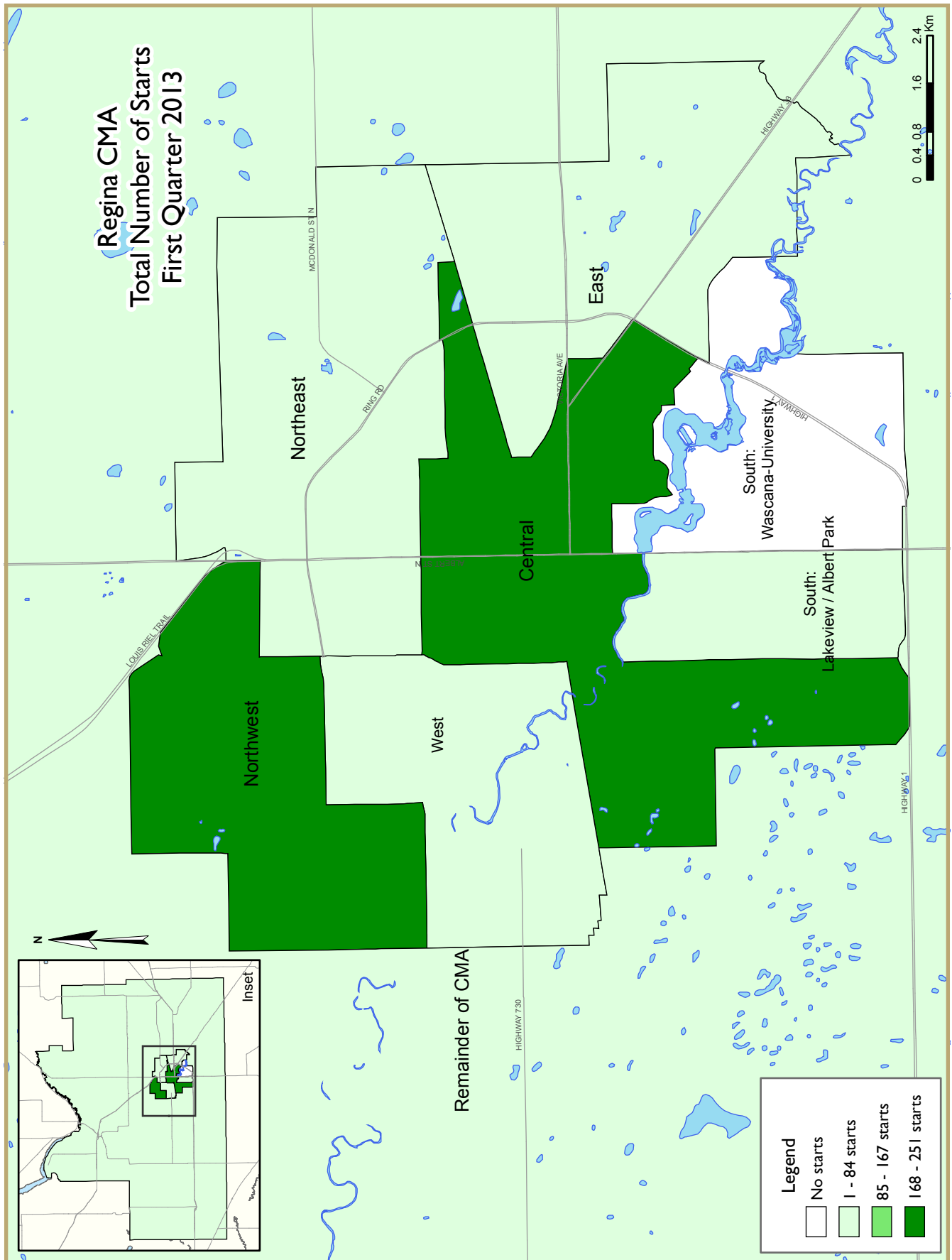
Figure 5

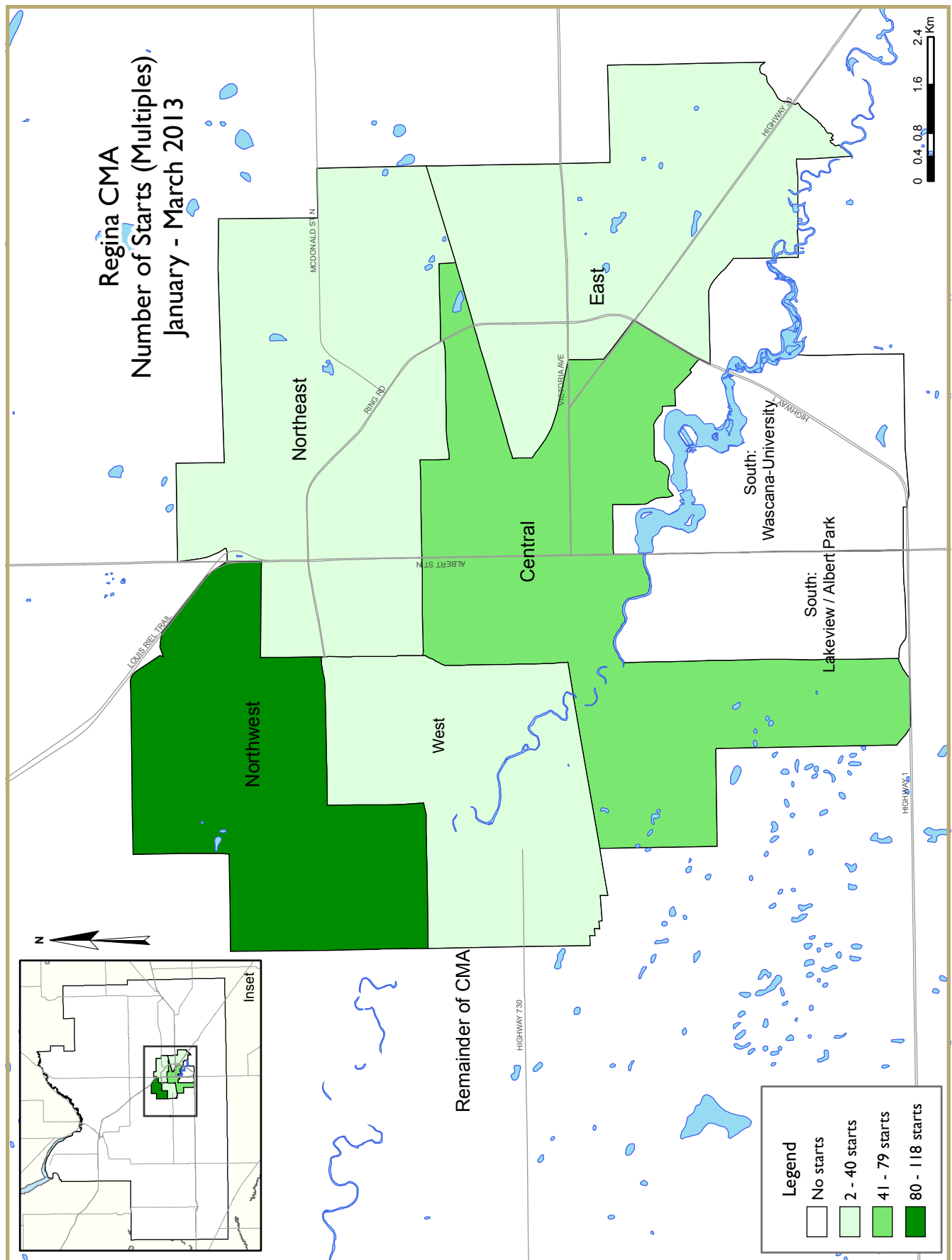


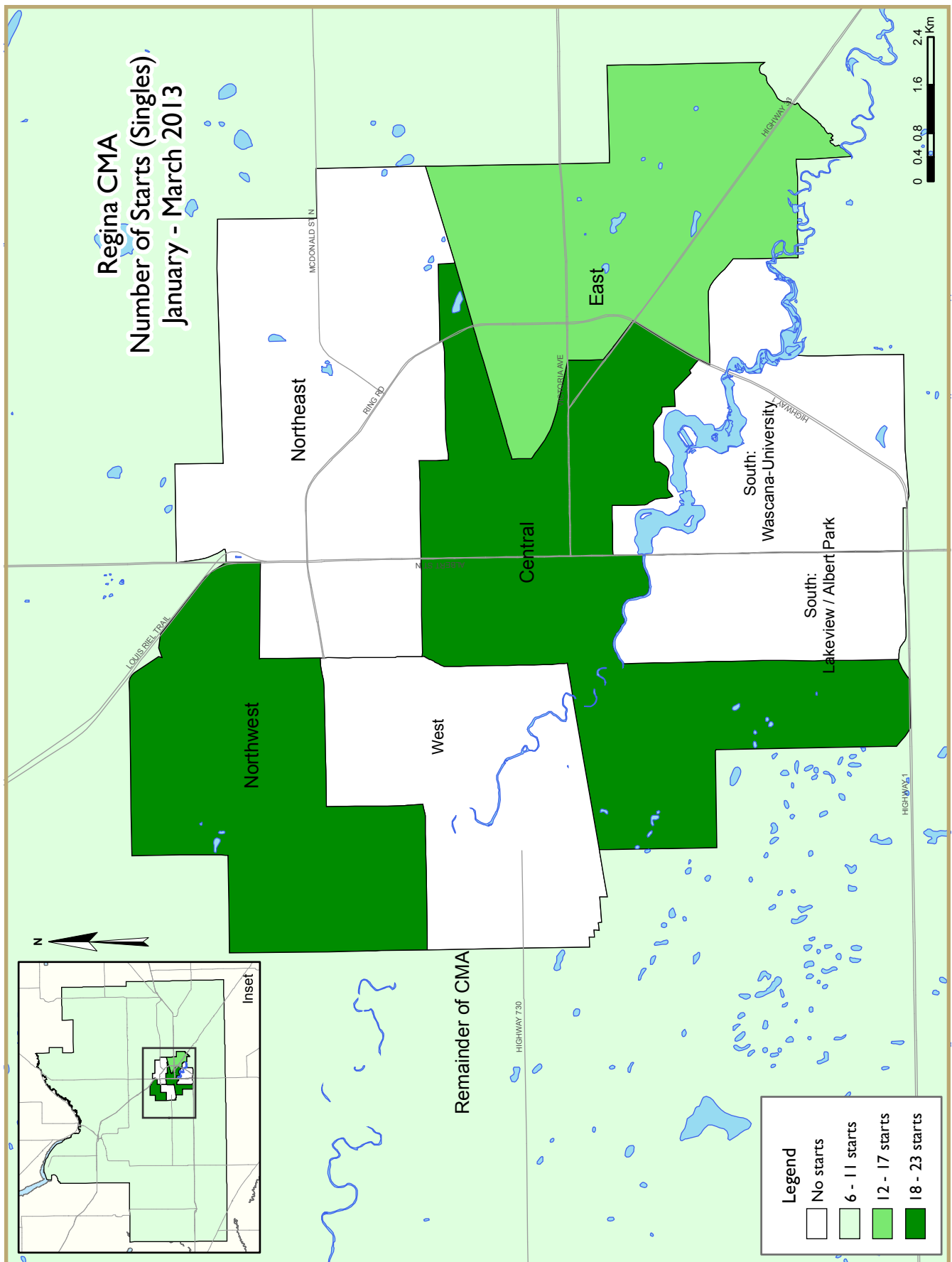
Source: Statistics Canada, Regina SA Employment, All Ages (15+), Total, Both sexes

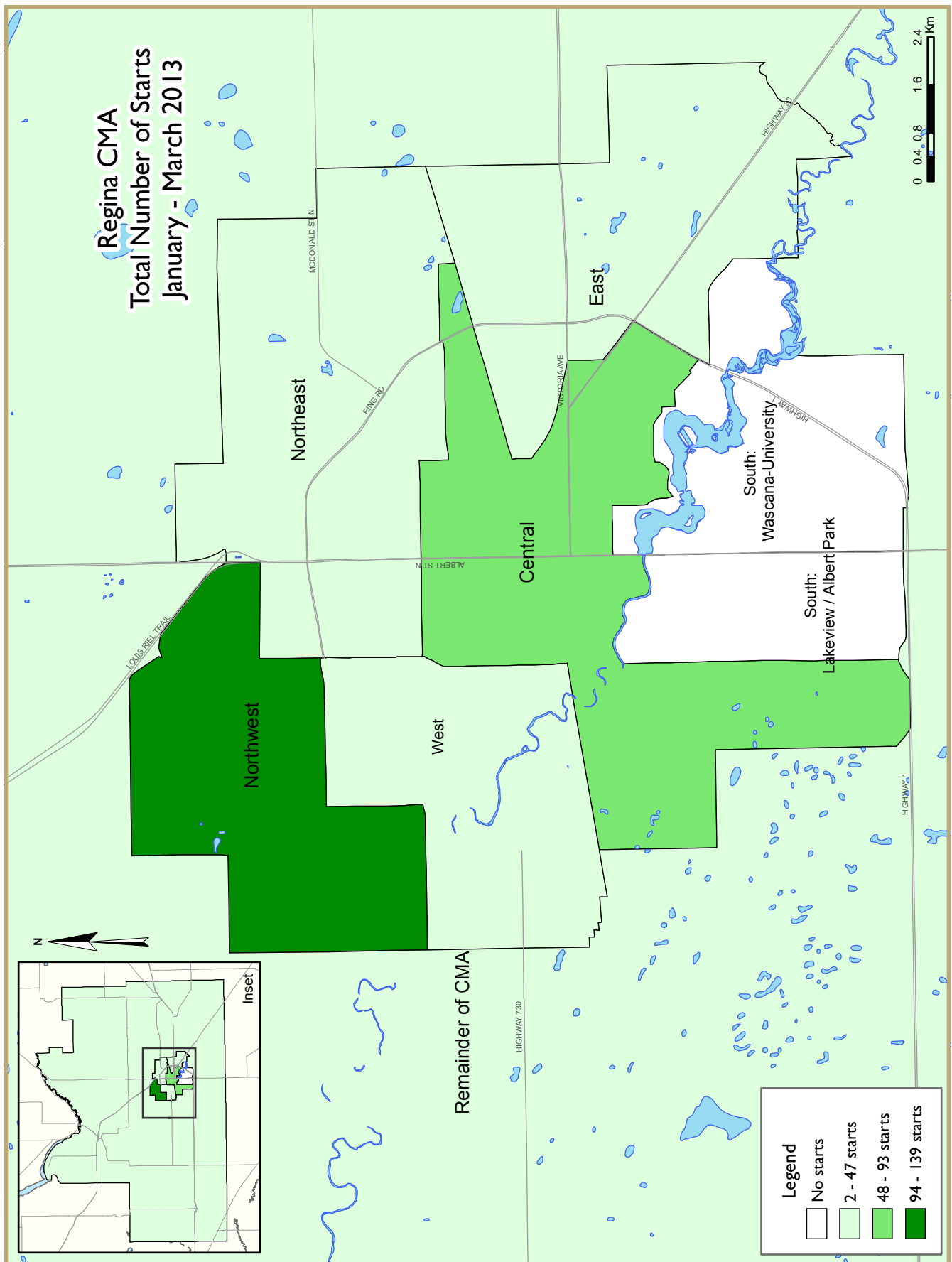












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- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

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
First Quarter 2013

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Q1 2013	234	34	4	0	49	27	2	245	595
Q1 2012	239	26	18	0	40	337	5	75	740
% Change	-2.1	30.8	-77.8	n/a	22.5	-92.0	-60.0	**	-19.6
Year-to-date 2013	234	34	4	0	49	27	2	245	595
Year-to-date 2012	239	26	18	0	40	337	5	75	740
% Change	-2.1	30.8	-77.8	n/a	22.5	-92.0	-60.0	**	-19.6
UNDER CONSTRUCTION									
Q1 2013	1,097	162	20	5	168	779	189	545	2,965
Q1 2012	871	48	18	1	157	567	66	153	1,881
% Change	25.9	**	11.1	**	7.0	37.4	186.4	**	57.6
COMPLETIONS									
Q1 2013	202	22	8	0	25	52	20	0	329
Q1 2012	195	8	0	3	5	208	27	86	532
% Change	3.6	175.0	n/a	-100.0	**	-75.0	-25.9	-100.0	-38.2
Year-to-date 2013	202	22	8	0	25	52	20	0	329
Year-to-date 2012	195	8	0	3	5	208	27	86	532
% Change	3.6	175.0	n/a	-100.0	**	-75.0	-25.9	-100.0	-38.2
COMPLETED & NOT ABSORBED									
Q1 2013	80	6	0	1	6	33	n/a	n/a	126
Q1 2012	64	6	0	2	7	37	n/a	n/a	116
% Change	25.0	0.0	n/a	-50.0	-14.3	-10.8	n/a	n/a	8.6
ABSORBED									
Q1 2013	184	19	8	0	21	49	n/a	n/a	281
Q1 2012	197	3	0	1	7	200	n/a	n/a	408
% Change	-6.6	**	n/a	-100.0	200.0	-75.5	n/a	n/a	-31.1
Year-to-date 2013	184	19	8	0	21	49	n/a	n/a	281
Year-to-date 2012	197	3	0	1	7	200	n/a	n/a	408
% Change	-6.6	**	n/a	-100.0	200.0	-75.5	n/a	n/a	-31.1

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

Table 1.1: Housing Activity Summary by Submarket
First Quarter 2013

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Central									
QI 2013	94	26	4	0	34	6	0	28	192
QI 2012	64	26	18	0	15	197	3	0	323
South: Lakeview / Albert Park									
QI 2013	1	0	0	0	0	0	0	0	1
QI 2012	2	0	0	0	0	0	0	0	2
South: Wascana-University									
QI 2013	0	0	0	0	0	0	0	0	0
QI 2012	1	0	0	0	0	0	0	0	1
East									
QI 2013	50	8	0	0	0	21	0	4	83
QI 2012	47	0	0	0	23	128	0	0	198
West									
QI 2013	0	0	0	0	15	0	2	14	31
QI 2012	1	0	0	0	2	0	0	0	3
Northeast									
QI 2013	1	0	0	0	0	0	0	10	11
QI 2012	3	0	0	0	0	0	2	0	5
Northwest									
QI 2013	62	0	0	0	0	0	0	189	251
QI 2012	85	0	0	0	0	12	0	75	172
Remainder of the CMA									
QI 2013	26	0	0	0	0	0	0	0	26
QI 2012	36	0	0	0	0	0	0	0	36
Regina CMA									
QI 2013	234	34	4	0	49	27	2	245	595
QI 2012	239	26	18	0	40	337	5	75	740

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

Table I.1: Housing Activity Summary by Submarket
First Quarter 2013

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
Central									
QI 2013	314	102	20	0	90	282	97	62	967
QI 2012	228	44	18	0	114	260	20	78	762
South: Lakeview / Albert Park									
QI 2013	9	0	0	0	0	0	0	0	9
QI 2012	13	0	0	0	0	0	0	0	13
South: Wascana-University									
QI 2013	1	0	0	0	8	77	0	0	86
QI 2012	2	0	0	0	0	0	0	0	2
East									
QI 2013	202	36	0	5	35	329	12	10	629
QI 2012	157	0	0	1	35	247	12	0	452
West									
QI 2013	2	2	0	0	26	36	8	14	88
QI 2012	6	0	0	0	8	0	6	0	20
Northeast									
QI 2013	8	18	0	0	0	0	72	86	184
QI 2012	16	4	0	0	0	0	28	0	48
Northwest									
QI 2013	300	0	0	0	0	39	0	373	712
QI 2012	237	0	0	0	0	60	0	75	372
Remainder of the CMA									
QI 2013	261	4	0	0	9	16	0	0	290
QI 2012	212	0	0	0	0	0	0	0	212
Regina CMA									
QI 2013	1,097	162	20	5	168	779	189	545	2,965
QI 2012	871	48	18	1	157	567	66	153	1,881

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

Table 1.1: Housing Activity Summary by Submarket
First Quarter 2013

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Central									
QI 2013	56	18	8	0	10	28	16	0	136
QI 2012	50	6	0	0	0	34	18	86	194
South: Lakeview / Albert Park									
QI 2013	1	0	0	0	0	0	0	0	1
QI 2012	1	0	0	0	0	36	0	0	37
South: Wascana-University									
QI 2013	0	0	0	0	0	0	0	0	0
QI 2012	1	0	0	0	0	0	0	0	1
East									
QI 2013	36	2	0	0	7	24	0	0	69
QI 2012	44	0	0	3	0	122	0	0	169
West									
QI 2013	1	0	0	0	8	0	0	0	9
QI 2012	5	0	0	0	5	0	2	0	12
Northeast									
QI 2013	4	0	0	0	0	0	4	0	8
QI 2012	5	0	0	0	0	0	5	0	10
Northwest									
QI 2013	68	2	0	0	0	0	0	0	70
QI 2012	50	0	0	0	0	16	2	0	68
Remainder of the CMA									
QI 2013	36	0	0	0	0	0	0	0	36
QI 2012	39	2	0	0	0	0	0	0	41
Regina CMA									
QI 2013	202	22	8	0	25	52	20	0	329
QI 2012	195	8	0	3	5	208	27	86	532

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

Table I.1: Housing Activity Summary by Submarket
First Quarter 2013

	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									
QI 2013	28	6	0	0	0	18	n/a	n/a	52
QI 2012	24	4	0	0	0	4	n/a	n/a	32
South: Lakeview / Albert Park									
QI 2013	0	0	0	0	0	0	n/a	n/a	0
QI 2012	0	0	0	0	0	12	n/a	n/a	12
South: Wascana-University									
QI 2013	0	0	0	0	0	15	n/a	n/a	15
QI 2012	0	0	0	0	0	19	n/a	n/a	19
East									
QI 2013	25	0	0	1	1	0	n/a	n/a	27
QI 2012	21	0	0	2	6	2	n/a	n/a	31
West									
QI 2013	1	0	0	0	5	0	n/a	n/a	6
QI 2012	3	0	0	0	1	0	n/a	n/a	4
Northeast									
QI 2013	0	0	0	0	0	0	n/a	n/a	0
QI 2012	0	0	0	0	0	0	n/a	n/a	0
Northwest									
QI 2013	23	0	0	0	0	0	n/a	n/a	23
QI 2012	15	0	0	0	0	0	n/a	n/a	15
Remainder of the CMA									
QI 2013	3	0	0	0	0	0	n/a	n/a	3
QI 2012	1	2	0	0	0	0	n/a	n/a	3
Regina CMA									
QI 2013	80	6	0	1	6	33	n/a	n/a	126
QI 2012	64	6	0	2	7	37	n/a	n/a	116

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

Table 1.1: Housing Activity Summary by Submarket
First Quarter 2013

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Central									
QI 2013	46	14	8	0	10	22	n/a	n/a	100
QI 2012	55	2	0	0	0	31	n/a	n/a	88
South: Lakeview / Albert Park									
QI 2013	1	0	0	0	0	0	n/a	n/a	1
QI 2012	1	0	0	0	0	24	n/a	n/a	25
South: Wascana-University									
QI 2013	0	0	0	0	0	0	n/a	n/a	0
QI 2012	1	0	0	0	0	5	n/a	n/a	6
East									
QI 2013	33	2	0	0	8	27	n/a	n/a	70
QI 2012	44	0	0	1	0	124	n/a	n/a	169
West									
QI 2013	0	0	0	0	3	0	n/a	n/a	3
QI 2012	3	0	0	0	7	0	n/a	n/a	10
Northeast									
QI 2013	4	0	0	0	0	0	n/a	n/a	4
QI 2012	5	0	0	0	0	0	n/a	n/a	5
Northwest									
QI 2013	65	2	0	0	0	0	n/a	n/a	67
QI 2012	48	0	0	0	0	16	n/a	n/a	64
Remainder of the CMA									
QI 2013	35	1	0	0	0	0	n/a	n/a	36
QI 2012	40	1	0	0	0	0	n/a	n/a	41
Regina CMA									
QI 2013	184	19	8	0	21	49	n/a	n/a	281
QI 2012	197	3	0	1	7	200	n/a	n/a	408

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

**Table 1.2: History of Housing Starts of Regina CMA
2003 - 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2012	1,287	204	39	1	166	844	183	369	3,093
% Change	34.9	**	n/a	0.0	23.9	141.8	**	118.3	82.6
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
First Quarter 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	% Change
Central	94	65	26	28	34	33	38	197	192	323	-40.6
South: Lakeview / Albert Park	1	2	0	0	0	0	0	0	1	2	-50.0
South: Wascana-University	0	1	0	0	0	0	0	0	0	1	-100.0
East	50	47	8	2	0	21	25	128	83	198	-58.1
West	0	1	2	2	15	0	14	0	31	3	**
Northeast	1	3	0	2	0	0	10	0	11	5	120.0
Northwest	62	85	0	0	0	0	189	87	251	172	45.9
Remainder of the CMA	26	36	0	0	0	0	0	0	26	36	-27.8
Regina CMA	234	240	36	34	49	54	276	412	595	740	-19.6

Table 2.1: Starts by Submarket and by Dwelling Type
January - March 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Central	94	65	26	28	34	33	38	197	192	323	-40.6
South: Lakeview / Albert Park	1	2	0	0	0	0	0	0	1	2	-50.0
South: Wascana-University	0	1	0	0	0	0	0	0	0	1	-100.0
East	50	47	8	2	0	21	25	128	83	198	-58.1
West	0	1	2	2	15	0	14	0	31	3	**
Northeast	1	3	0	2	0	0	10	0	11	5	120.0
Northwest	62	85	0	0	0	0	189	87	251	172	45.9
Remainder of the CMA	26	36	0	0	0	0	0	0	26	36	-27.8
Regina CMA	234	240	36	34	49	54	276	412	595	740	-19.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
First Quarter 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Central	34	33	0	0	10	197	28	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	0	21	0	0	21	128	4	0
West	15	0	0	0	0	0	14	0
Northeast	0	0	0	0	0	0	10	0
Northwest	0	0	0	0	0	12	189	75
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	49	54	0	0	31	337	245	75

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - March 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Central	34	33	0	0	10	197	28	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	0	21	0	0	21	128	4	0
West	15	0	0	0	0	0	14	0
Northeast	0	0	0	0	0	0	10	0
Northwest	0	0	0	0	0	12	189	75
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	49	54	0	0	31	337	245	75

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
First Quarter 2013

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Central	124	108	40	212	28	3	192	323
South: Lakeview / Albert Park	1	2	0	0	0	0	1	2
South: Wascana-University	0	1	0	0	0	0	0	1
East	58	47	21	151	4	0	83	198
West	0	1	15	2	16	0	31	3
Northeast	1	3	0	0	10	2	11	5
Northwest	62	85	0	12	189	75	251	172
Remainder of the CMA	26	36	0	0	0	0	26	36
Regina CMA	272	283	76	377	247	80	595	740

Table 2.5: Starts by Submarket and by Intended Market
January - March 2013

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Central	124	108	40	212	28	3	192	323
South: Lakeview / Albert Park	1	2	0	0	0	0	1	2
South: Wascana-University	0	1	0	0	0	0	0	1
East	58	47	21	151	4	0	83	198
West	0	1	15	2	16	0	31	3
Northeast	1	3	0	0	10	2	11	5
Northwest	62	85	0	12	189	75	251	172
Remainder of the CMA	26	36	0	0	0	0	26	36
Regina CMA	272	283	76	377	247	80	595	740

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
First Quarter 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	% Change
Central	58	54	32	20	18	0	28	120	136	194	-29.9
South: Lakeview / Albert Park	1	1	0	0	0	0	0	36	1	37	-97.3
South: Wascana-University	0	1	0	0	0	0	0	0	0	1	-100.0
East	36	47	2	0	7	0	24	122	69	169	-59.2
West	1	7	0	0	8	5	0	0	9	12	-25.0
Northeast	4	8	4	2	0	0	0	0	8	10	-20.0
Northwest	68	50	2	2	0	0	0	16	70	68	2.9
Remainder of the CMA	36	39	0	2	0	0	0	0	36	41	-12.2
Regina CMA	204	207	40	26	33	5	52	294	329	532	-38.2

Table 3.1: Completions by Submarket and by Dwelling Type
January - March 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Central	58	54	32	20	18	0	28	120	136	194	-29.9
South: Lakeview / Albert Park	1	1	0	0	0	0	0	36	1	37	-97.3
South: Wascana-University	0	1	0	0	0	0	0	0	0	1	-100.0
East	36	47	2	0	7	0	24	122	69	169	-59.2
West	1	7	0	0	8	5	0	0	9	12	-25.0
Northeast	4	8	4	2	0	0	0	0	8	10	-20.0
Northwest	68	50	2	2	0	0	0	16	70	68	2.9
Remainder of the CMA	36	39	0	2	0	0	0	0	36	41	-12.2
Regina CMA	204	207	40	26	33	5	52	294	329	532	-38.2

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
First Quarter 2013**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Central	18	0	0	0	28	34	0	86
South: Lakeview / Albert Park	0	0	0	0	0	36	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	7	0	0	0	24	122	0	0
West	8	5	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	0	0	0	0	16	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	33	5	0	0	52	208	0	86

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - March 2013**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Central	18	0	0	0	28	34	0	86
South: Lakeview / Albert Park	0	0	0	0	0	36	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	7	0	0	0	24	122	0	0
West	8	5	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	0	0	0	0	16	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	33	5	0	0	52	208	0	86

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
First Quarter 2013

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Central	82	56	38	34	16	104	136	194
South: Lakeview / Albert Park	1	1	0	36	0	0	1	37
South: Wascana-University	0	1	0	0	0	0	0	1
East	38	44	31	125	0	0	69	169
West	1	5	8	5	0	2	9	12
Northeast	4	5	0	0	4	5	8	10
Northwest	70	50	0	16	0	2	70	68
Remainder of the CMA	36	41	0	0	0	0	36	41
Regina CMA	232	203	77	216	20	113	329	532

Table 3.5: Completions by Submarket and by Intended Market
January - March 2013

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Central	82	56	38	34	16	104	136	194
South: Lakeview / Albert Park	1	1	0	36	0	0	1	37
South: Wascana-University	0	1	0	0	0	0	0	1
East	38	44	31	125	0	0	69	169
West	1	5	8	5	0	2	9	12
Northeast	4	5	0	0	4	5	8	10
Northwest	70	50	0	16	0	2	70	68
Remainder of the CMA	36	41	0	0	0	0	36	41
Regina CMA	232	203	77	216	20	113	329	532

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
First Quarter 2013

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 2013	3	6.7	13	28.9	15	33.3	7	15.6	7	15.6	45	415,900	450,325
Q1 2012	15	30.6	10	20.4	15	30.6	1	2.0	8	16.3	49	395,900	416,565
Year-to-date 2013	3	6.7	13	28.9	15	33.3	7	15.6	7	15.6	45	415,900	450,325
Year-to-date 2012	15	30.6	10	20.4	15	30.6	1	2.0	8	16.3	49	395,900	416,565
South: Lakeview / Albert Park													
Q1 2013	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Q1 2012	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2013	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2012	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
South: Wascana-University													
Q1 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q1 2012	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2013	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	--	--
East													
Q1 2013	0	0.0	7	21.2	8	24.2	6	18.2	12	36.4	33	464,900	482,703
Q1 2012	5	11.1	12	26.7	8	17.8	6	13.3	14	31.1	45	439,900	462,176
Year-to-date 2013	0	0.0	7	21.2	8	24.2	6	18.2	12	36.4	33	464,900	482,703
Year-to-date 2012	5	11.1	12	26.7	8	17.8	6	13.3	14	31.1	45	439,900	462,176
West													
Q1 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q1 2012	1	33.3	1	33.3	0	0.0	0	0.0	1	33.3	3	--	--
Year-to-date 2013	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	--	--
Northeast													
Q1 2013	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0	2	--	--
Q1 2012	4	80.0	1	20.0	0	0.0	0	0.0	0	0.0	5	--	--
Year-to-date 2013	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0	2	--	--
Year-to-date 2012	4	80.0	1	20.0	0	0.0	0	0.0	0	0.0	5	--	--
Northwest													
Q1 2013	11	17.7	15	24.2	10	16.1	10	16.1	16	25.8	62	423,399	437,165
Q1 2012	10	21.3	11	23.4	6	12.8	9	19.1	11	23.4	47	407,035	444,042
Year-to-date 2013	11	17.7	15	24.2	10	16.1	10	16.1	16	25.8	62	423,399	437,165
Year-to-date 2012	10	21.3	11	23.4	6	12.8	9	19.1	11	23.4	47	407,035	444,042
Remainder of the CMA													
Q1 2013	4	20.0	0	0.0	2	10.0	5	25.0	9	45.0	20	487,500	521,881
Q1 2012	7	17.9	7	17.9	4	10.3	5	12.8	16	41.0	39	479,000	488,003
Year-to-date 2013	4	20.0	0	0.0	2	10.0	5	25.0	9	45.0	20	487,500	521,881
Year-to-date 2012	7	17.9	7	17.9	4	10.3	5	12.8	16	41.0	39	479,000	488,003
Regina CMA													
Q1 2013	19	11.7	35	21.5	36	22.1	28	17.2	45	27.6	163	434,900	462,339
Q1 2012	43	22.6	42	22.1	33	17.4	21	11.1	51	26.8	190	421,500	446,533
Year-to-date 2013	19	11.7	35	21.5	36	22.1	28	17.2	45	27.6	163	434,900	462,339
Year-to-date 2012	43	22.6	42	22.1	33	17.4	21	11.1	51	26.8	190	421,500	446,533

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
First Quarter 2013**

Submarket	Q1 2013	Q1 2012	% Change	YTD 2013	YTD 2012	% Change
Central	450,325	416,565	8.1	450,325	416,565	8.1
South: Lakeview / Albert Park	--	--	n/a	--	--	n/a
South: Wascana-University	--	--	n/a	--	--	n/a
East	482,703	462,176	4.4	482,703	462,176	4.4
West	--	--	n/a	--	--	n/a
Northeast	--	--	n/a	--	--	n/a
Northwest	437,165	444,042	-1.5	437,165	444,042	-1.5
Remainder of the CMA	521,881	488,003	6.9	521,881	488,003	6.9
Regina CMA	462,339	446,533	3.5	462,339	446,533	3.5

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Regina
First Quarter 2013

		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
2012	January	249	15.8	360	431	531	67.8	284,744	9.5	285,794
	February	298	24.7	350	439	468	74.8	285,374	4.7	283,745
	March	374	18.4	369	630	523	70.6	287,772	4.5	289,481
	April	443	26.9	379	624	498	76.1	312,873	16.3	302,097
	May	444	10.7	324	762	524	61.8	303,393	2.2	304,169
	June	428	3.9	366	659	515	71.1	312,241	9.3	299,295
	July	386	17.0	344	615	535	64.3	297,708	9.2	291,461
	August	346	-10.8	301	584	538	55.9	304,513	8.4	307,507
	September	265	-28.6	296	535	560	52.9	298,501	9.6	308,475
	October	312	-8.8	293	455	524	55.9	297,688	5.4	304,660
	November	228	-26.7	271	360	545	49.7	309,219	13.2	321,985
	December	179	-20.4	301	264	596	50.5	317,581	15.9	325,144
2013	January	181	-27.3	255	435	535	47.7	299,700	5.3	309,517
	February	219	-26.5	271	512	569	47.6	310,551	8.8	316,223
	March	286	-23.5	304	571	558	54.5	314,353	9.2	312,256
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2012	921	19.6		1,500			286,178	5.9	
	Q1 2013	686	-25.5		1,518			309,273	8.1	
	YTD 2012	921	19.6		1,500			286,178	5.9	
	YTD 2013	686	-25.5		1,518			309,274	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
First Quarter 2013

		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						
2012	January	598	3.50	5.29	149.7	123.5	125.0	4.3	73.3	955
	February	595	3.20	5.24	153.3	123.3	125.0	4.4	73.3	959
	March	595	3.20	5.24	153.3	124.2	125.3	3.9	73.0	955
	April	607	3.20	5.44	153.3	124.8	125.1	3.8	72.7	962
	May	601	3.20	5.34	154.0	125.1	125.3	4.0	72.8	957
	June	595	3.20	5.24	154.5	124.7	125.2	4.1	72.6	961
	July	595	3.10	5.24	154.5	124.6	125.4	4.1	72.6	970
	August	595	3.10	5.24	154.5	124.9	125.9	4.2	72.8	983
	September	595	3.10	5.24	154.5	125.2	126.6	3.9	72.9	985
	October	595	3.10	5.24	154.5	125.6	127.0	3.9	73.0	976
	November	595	3.10	5.24	154.7	125.3	126.9	4.1	72.8	972
	December	595	3.00	5.24	154.5	124.1	127.8	4.3	73.4	957
2013	January	595	3.00	5.24	154.5	124.4	129	4.1	73.7	951
	February	595	3.00	5.24	156.6	125.8	131.0	3.7	74.5	938
	March	590	3.00	5.14		126.3	131.8	3.5	74.6	933
	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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