HOUSING MARKET INFORMATION

HOUSING NOW
Calgary CMA

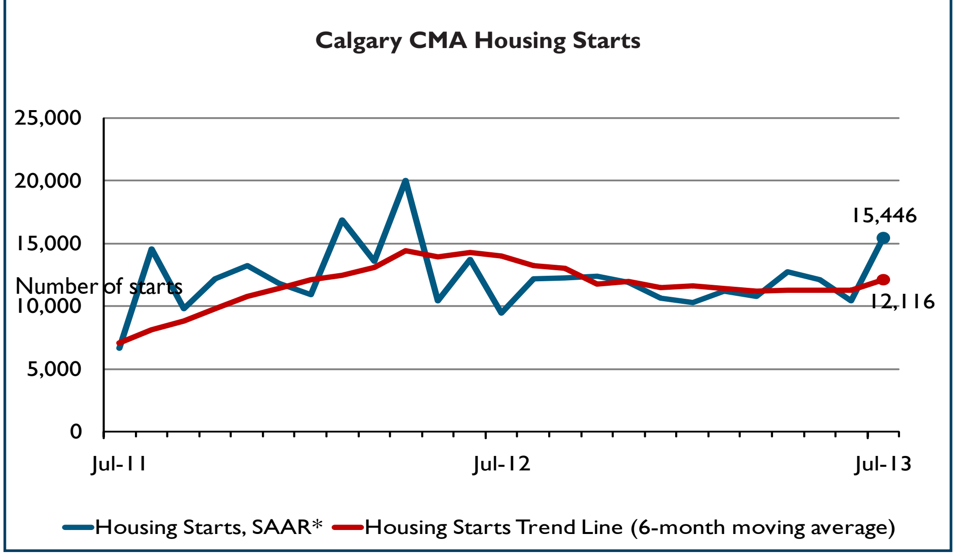
CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: August 2013

Highlights

- Total starts trended higher due to the multi-family sector
- Single-detached inventories down from the previous year
- Apartments started for both condominium and rental tenure

Figure 1



* SAAR[1]: Seasonally Adjusted Annual Rate

[1] Seasonally adjusted annual rates (SAAR) — Monthly housing starts figures are adjusted to remove normal seasonal variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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Housing Market Overview

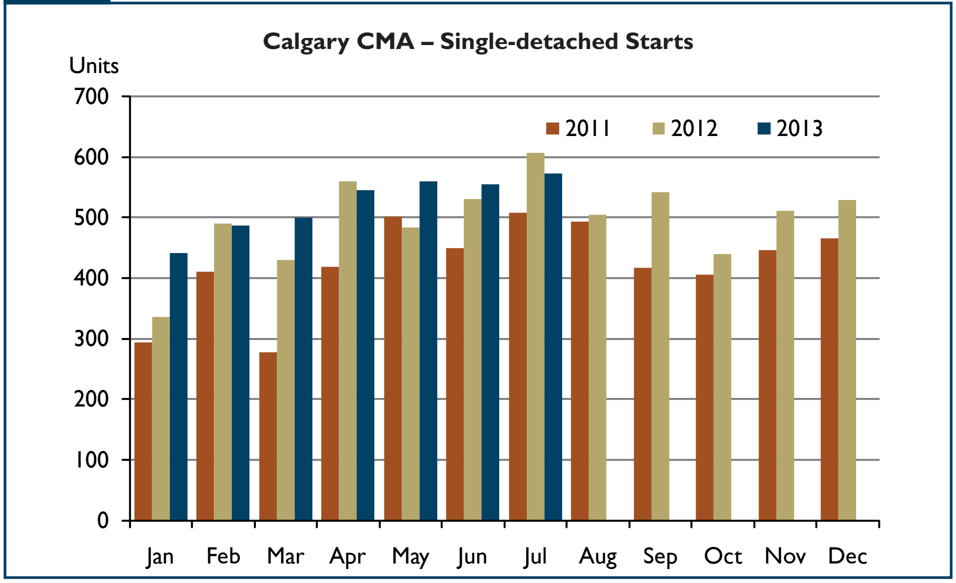
Housing starts in the Calgary Census Metropolitan Area (CMA) were trending at 12,116 units in July compared to 11,258 in June. The trend is a six month moving average of the monthly seasonally adjusted annual rates (SAAR) of total housing starts.

Actual housing starts in the Calgary CMA totalled 1,385 units in July, up 52 per cent from 910 units in the same month in 2012. A gain in multi-family starts contributed to the rise, while single-detached construction declined on a year-over-year basis. To the end of July, total housing starts reached 6,947 units, down 13 per cent from 7,954 units during the same period in 2012.

Single-detached starts in July declined 5.6 per cent to 572 units in 2013, down from 606 units in 2012. Despite the decline from the previous year, single-detached starts were still above the five-year average for the month of July. After seven months, foundations were poured for 3,657 units in 2013, a six per cent increase from 3,436 in 2012. Demand for new homes throughout this year has been supported by strong migration, growth in employment, as well as a reduced selection of homes in the competing resale market.

The number of complete and unabsorbed single-detached units in the Calgary CMA totalled 456 units in July, down five per cent from the same month a year earlier. Although inventories were down from the previous year, they were up from the previous month as completions outpaced absorptions. There were 532 single-detached completions in July 2013, slightly up from 529 units in July 2012. Meanwhile, absorptions reached 510 units in July, a two per cent increase from 498 units a year earlier.

Figure 2



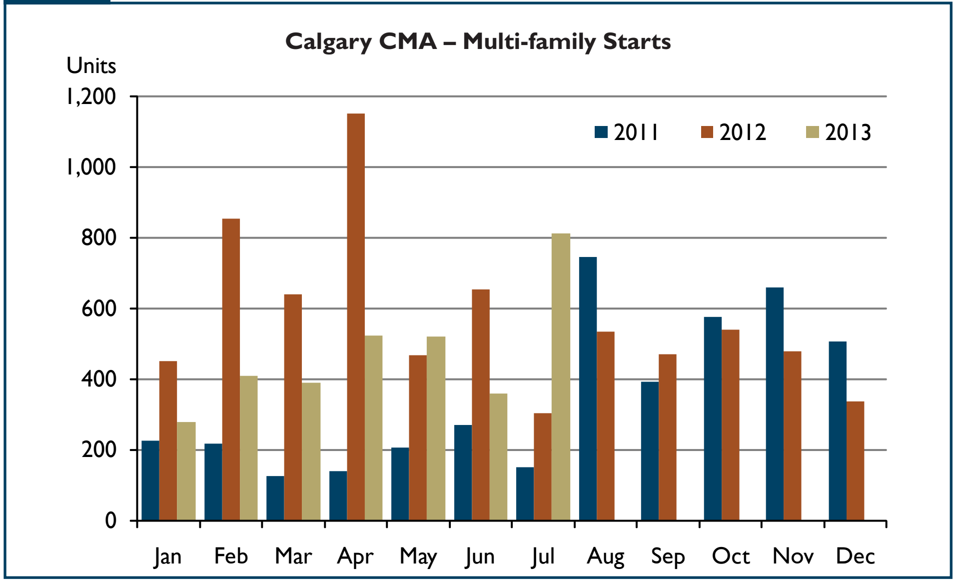
Source: CMHC

The single-detached absorbed price averaged $585,462 in July 2013, a three per cent decline from $605,081 from the same month in 2012. A compositional shift contributed to the decline, as more homes were absorbed in the lower prices ranges. In July, single-detached units priced below $450,000 captured 43 per cent of total absorptions, compared to 36 per cent in the previous year. To the end of July, the single-detached absorbed price increased two per cent year-over-year to average $580,811.

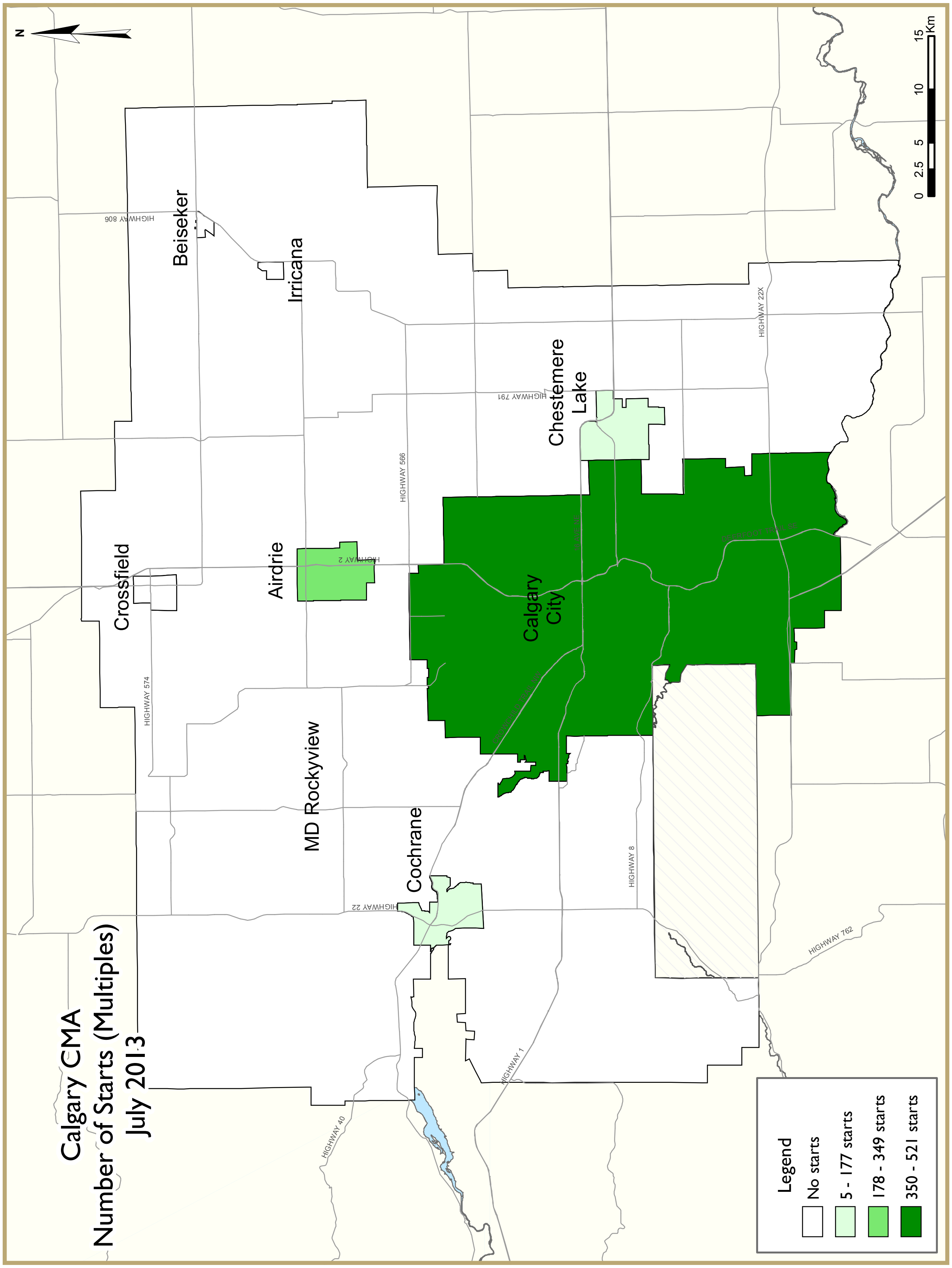
Multi-family starts, which consist of semi-detached units, rows, and apartments, totalled 813 units in July, up from 304 units in July 2012. Apartment construction was the main contributor to the increase in multi-family starts, with both apartment condominium and rental units breaking ground. Row units also increased on a year-over-over basis to 164 units in July, however semi-detached units declined to 74 units. On a year-to-date basis, multi-family starts totalled 3,290 units, down 27 per cent from 4,518 units during the same period a year earlier.

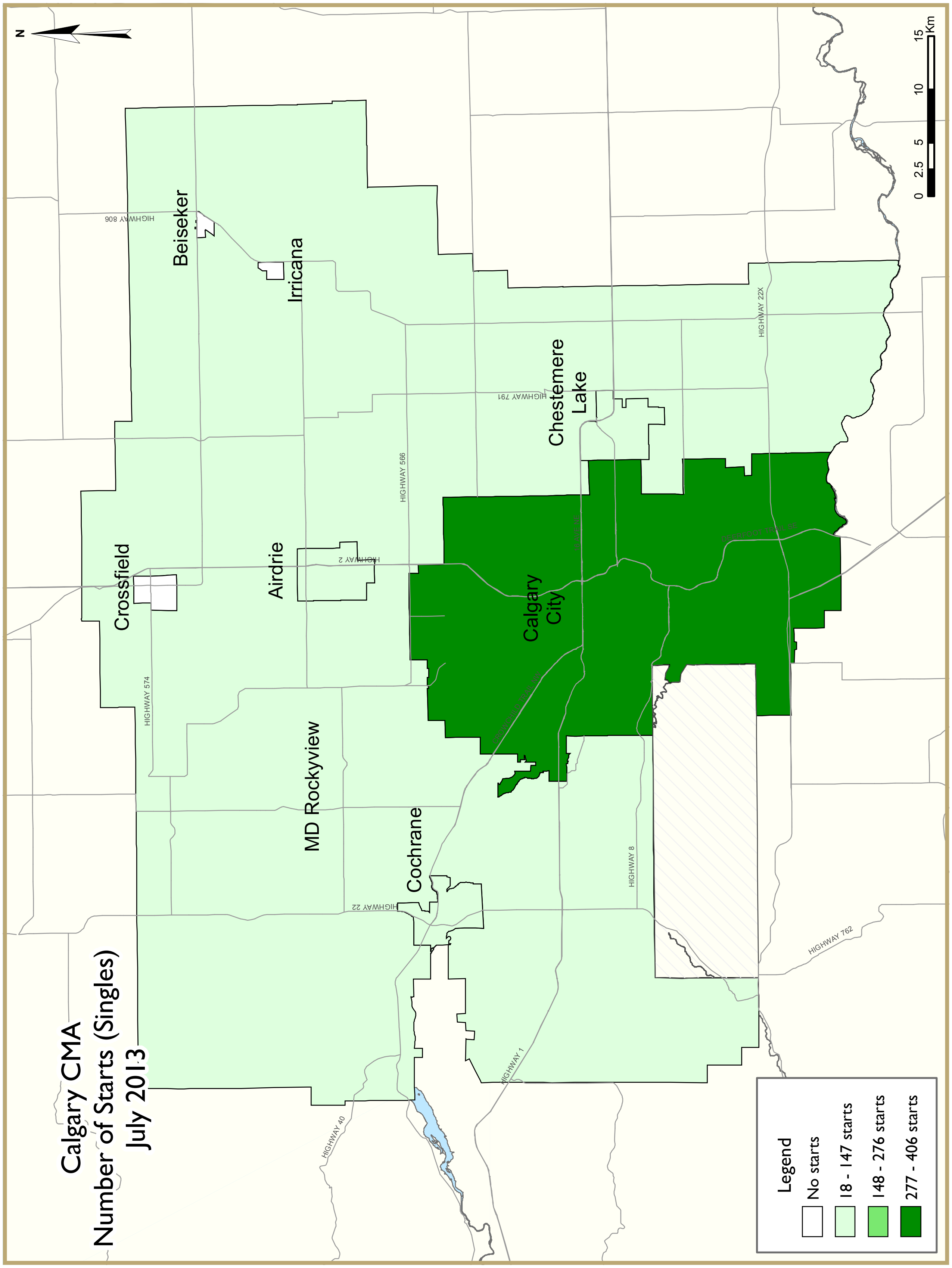
Multi-family inventories in July for ownership tenure declined 31 per cent from 429 units in 2012 to 298 units in 2013. Inventories of semi-detached, row, and apartment units, all declined from the previous year. While inventories have declined on a year-over-year basis in July, they also moved lower for the fifth consecutive month. Many of the multi-family units completed in the last several months were absorbed immediately, with additional units absorbed from inventory. As such, absorptions outpaced completions, moving inventories lower. Apartment inventories in particular reported a pronounced decline in July, reaching 213 units compared to 327 in June.

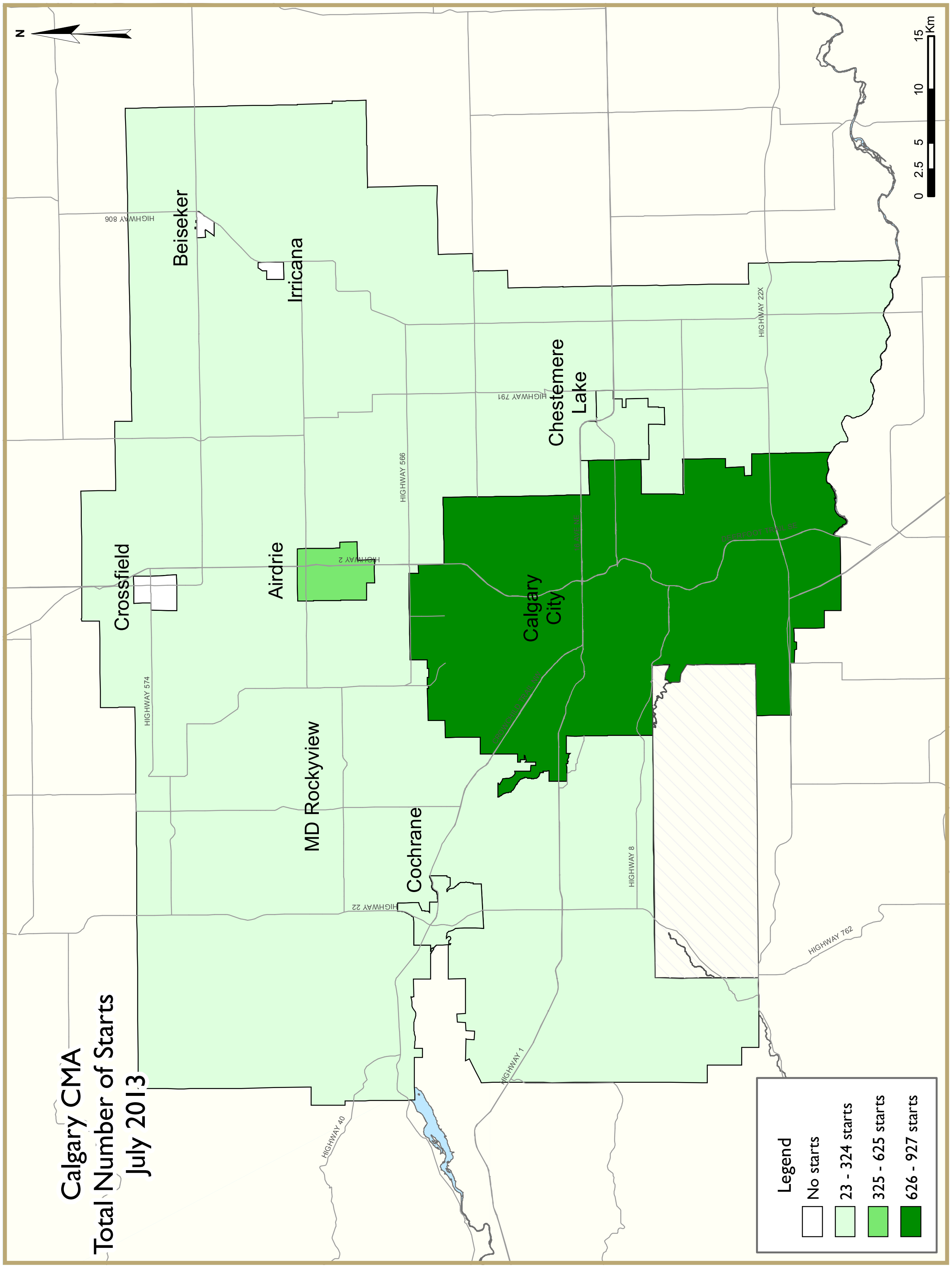
Figure 3

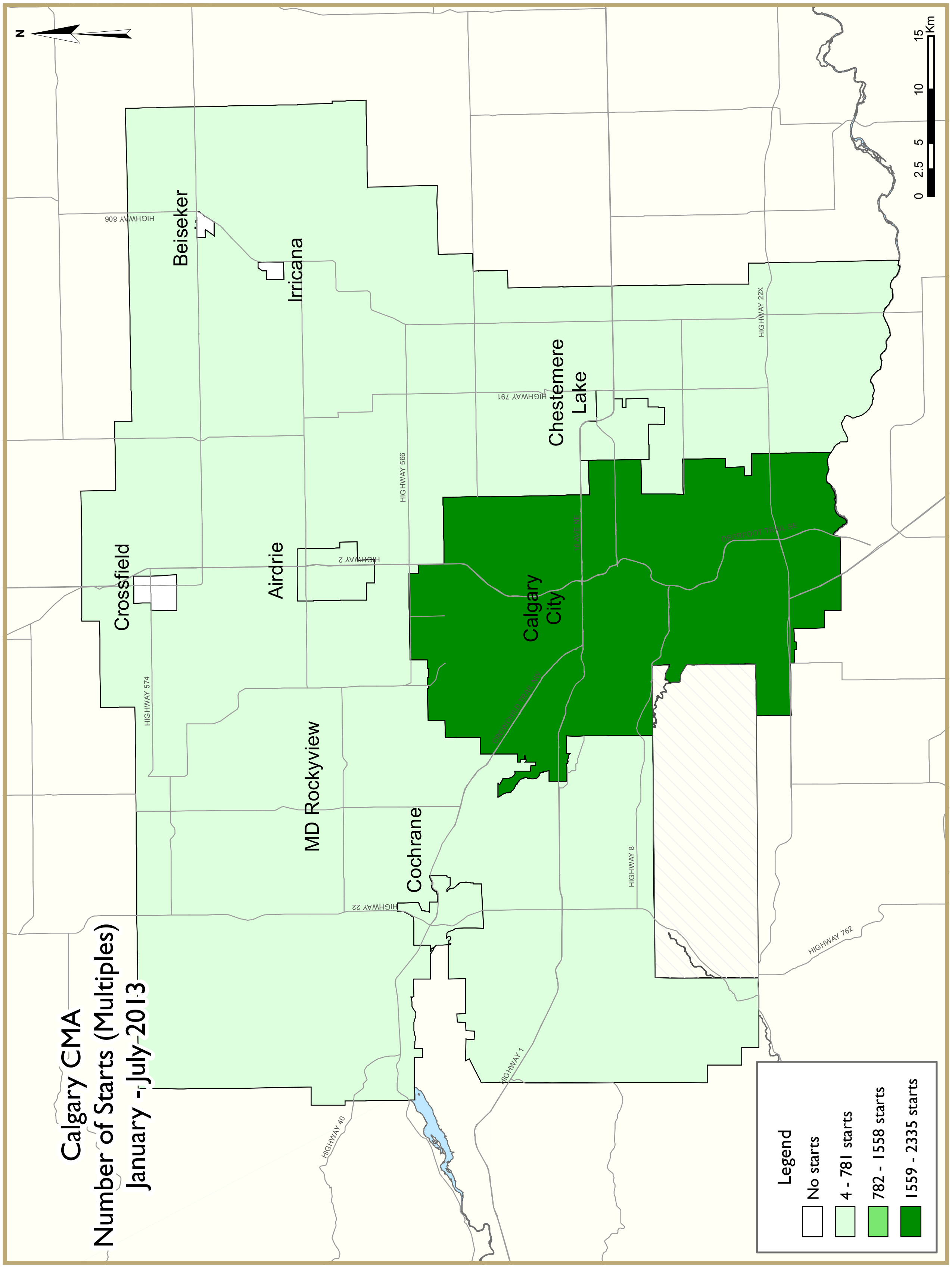


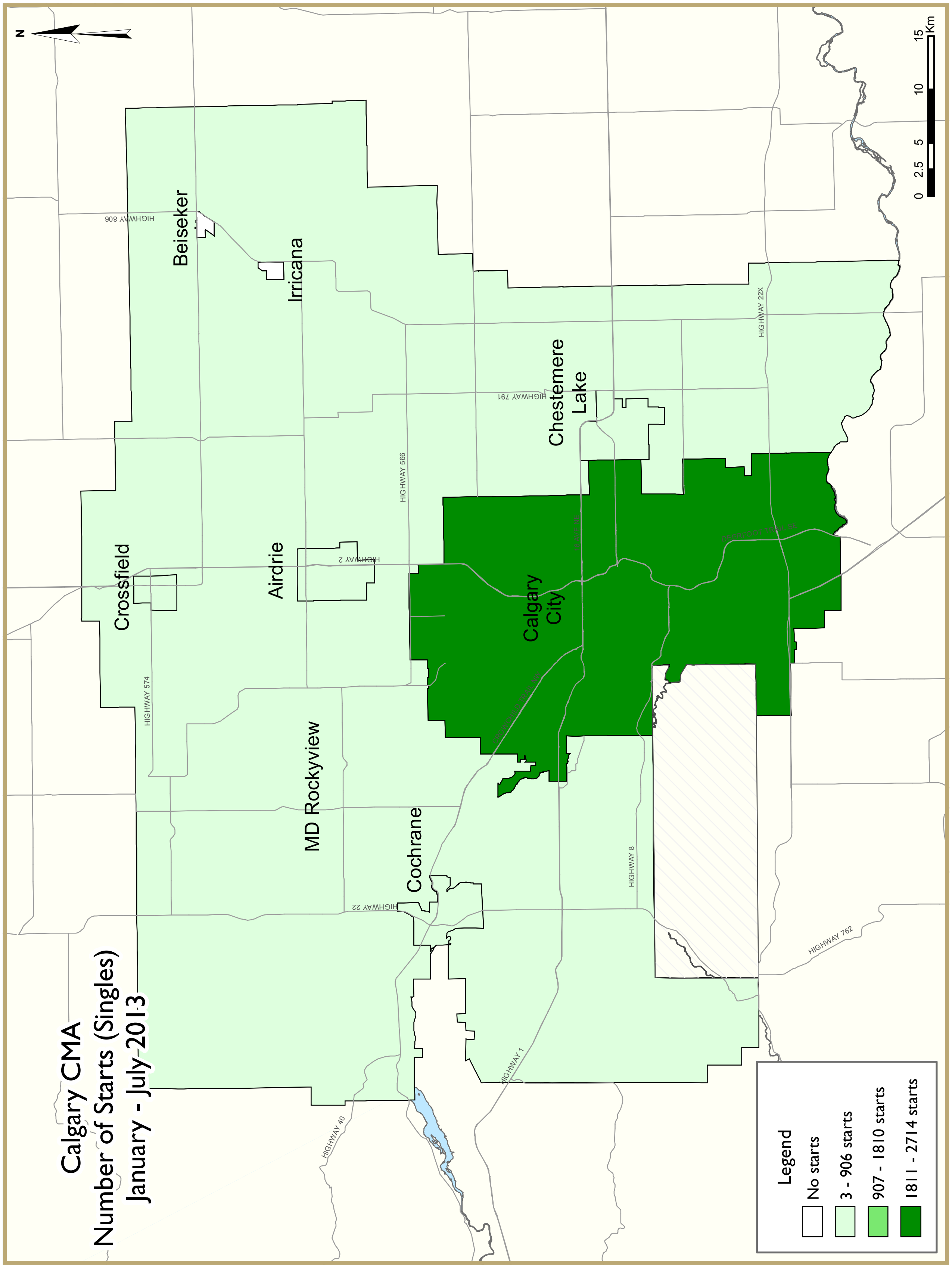
Source: CMHC

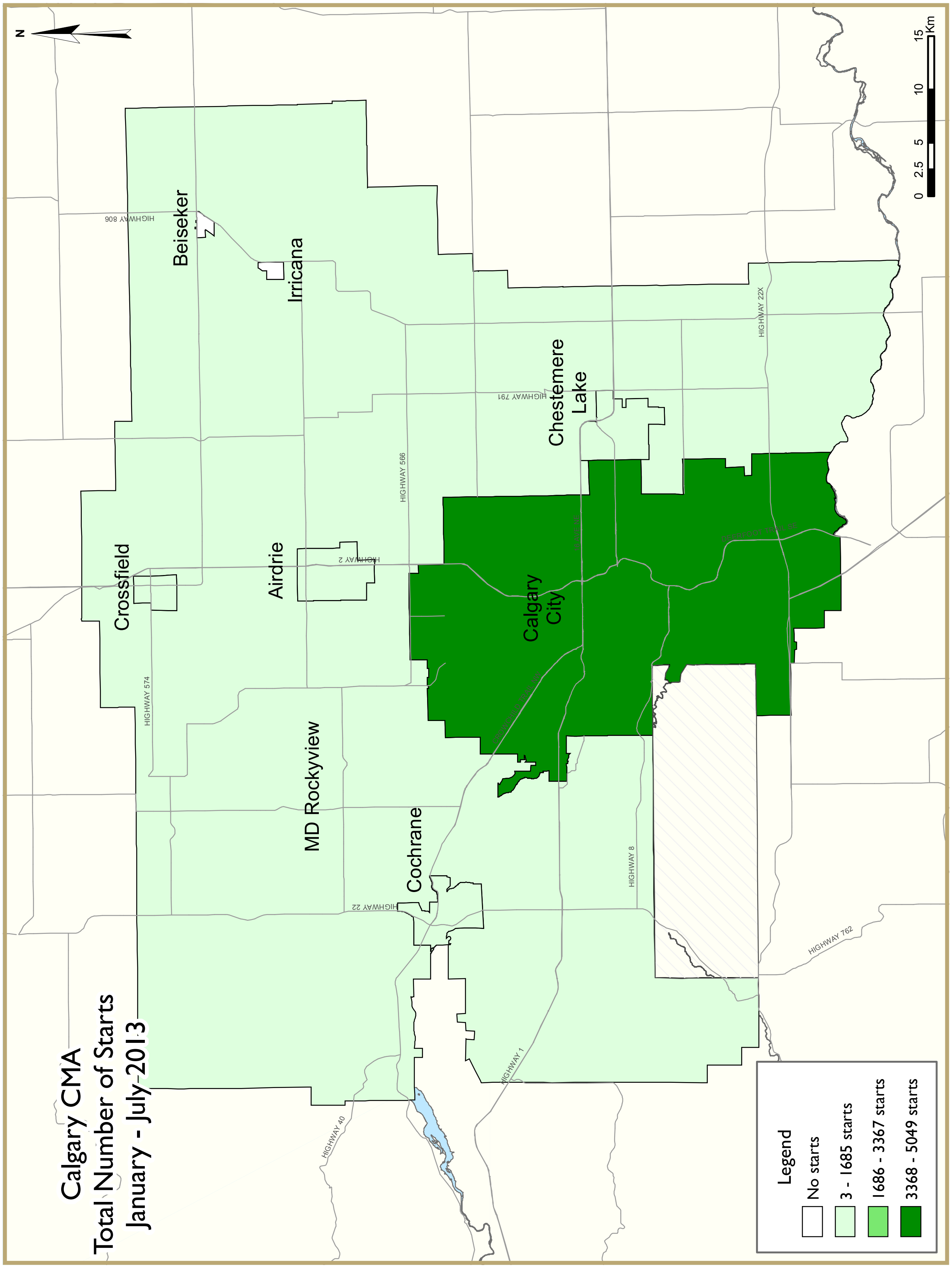

Calgary CMA
Number of Starts (Multiples)
July 2013
Beiseker
Irricana
Crossfield
Airdrie
Chestemere Lake
Calgary City
MD Rockyview
Cochrane
HIGHWAY 806
HIGHWAY 22X
HIGHWAY 791
HIGHWAY 566
HIGHWAY 2
HIGHWAY 574
HIGHWAY 22
HIGHWAY 8
HIGHWAY 762
HIGHWAY 1
HIGHWAY 40
0 2.5 5 10 15 Km
Legend
No starts
5 - 177 starts
178 - 349 starts
350 - 521 starts


Calgary CMA
Number of Starts (Singles)
July 2013
Legend
No starts
18 - 147 starts
148 - 276 starts
277 - 406 starts
Beiseker
Irricana
Chestemere Lake
Crossfield
Airdrie
Calgary City
MD Rockyview
Cochrane
HIGHWAY 806
HIGHWAY 22X
HIGHWAY 791
HIGHWAY 566
HIGHWAY 2
HIGHWAY 574
HIGHWAY 8
HIGHWAY 22
HIGHWAY 762
HIGHWAY 1
HIGHWAY 40
N
0 2.5 5 10 15 Km


Calgary CMA
Total Number of Starts
July 2013
Legend
No starts
23 - 324 starts
325 - 625 starts
626 - 927 starts
N
0 2.5 5 10 15
Km
Beiseker
Irricana
Chestemere
Lake
Airdrie
Crossfield
Calgary
City
MD Rockyview
Cochrane
HIGHWAY 806
HIGHWAY 791
HIGHWAY 566
HIGHWAY 2
HIGHWAY 574
HIGHWAY 22
HIGHWAY 22X
HIGHWAY 8
HIGHWAY 1
HIGHWAY 40
HIGHWAY 762


Calgary CMA
Number of Starts (Multiples)
January - July 2013
N
Beiseker
Irricana
Chestemere Lake
Crossfield
Airdrie
Calgary City
MD Rockyview
Cochrane
HIGHWAY 806
HIGHWAY 791
HIGHWAY 566
HIGHWAY 22X
HIGHWAY 2
HIGHWAY 574
HIGHWAY 22
HIGHWAY 8
HIGHWAY 1
HIGHWAY 40
HIGHWAY 762
0 2.5 5 10 15 Km
Legend
No starts
4 - 781 starts
782 - 1558 starts
1559 - 2335 starts


Calgary CMA
Number of Starts (Singles)
January - July-2013
N
0 2.5 5 10 15 Km
Beiseker
Irricana
Crossfield
Airdrie
Chestemere Lake
Calgary City
MD Rockyview
Cochrane
HIGHWAY 806
HIGHWAY 2
HIGHWAY 566
HIGHWAY 791
HIGHWAY 22X
HIGHWAY 574
HIGHWAY 22
HIGHWAY 8
HIGHWAY 1
HIGHWAY 40
HIGHWAY 762
Legend
No starts
3 - 906 starts
907 - 1810 starts
1811 - 2714 starts


Calgary CMA
Total Number of Starts
January - July-2013
Legend
No starts
3 - 1685 starts
1686 - 3367 starts
3368 - 5049 starts
N
0 2.5 5 10 15 Km
Beiseker
Irricana
Crossfield
Airdrie
Chestemere Lake
Calgary City
MD Rockyview
Cochrane
HIGHWAY 806
HIGHWAY 22X
HIGHWAY 791
HIGHWAY 566
HIGHWAY 2
HIGHWAY 574
HIGHWAY 22
HIGHWAY 8
HIGHWAY 762
HIGHWAY 1
HIGHWAY 40

HOUSING NOW REPORT TABLES

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3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
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5	MLS® Residential Activity
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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

Table 1: Housing Starts (SAAR and Trend)
July 2013

Calgary CMA[1]	June 2013	July 2013
Trend[2]	11,258	12,116
SAAR	10,420	15,446
	July 2012	July 2013
Actual		
July - Single-Detached	606	572
July - Multiples	304	813
July - Total	910	1,385
January to July - Single-Detached	3,436	3,657
January to July - Multiples	4,518	3,290
January to July - Total	7,954	6,947

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Calgary CMA July 2013									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2013	572	72	6	0	160	447	0	128	1,385
July 2012	606	116	0	0	150	38	0	0	910
% Change	-5.6	-37.9	n/a	n/a	6.7	**	n/a	n/a	52.2
Year-to-date 2013	3,645	780	19	12	912	1,404	0	175	6,947
Year-to-date 2012	3,436	588	40	0	992	2,505	0	393	7,954
% Change	6.1	32.7	-52.5	n/a	-8.1	-44.0	n/a	-55.5	-12.7
UNDER CONSTRUCTION									
July 2013	3,664	1,028	16	12	1,243	4,476	0	1,033	11,472
July 2012	3,051	722	40	0	1,296	4,226	0	982	10,317
% Change	20.1	42.4	-60.0	n/a	-4.1	5.9	n/a	5.2	11.2
COMPLETIONS									
July 2013	532	136	3	0	91	88	0	0	850
July 2012	529	94	0	0	91	119	0	0	833
% Change	0.6	44.7	n/a	n/a	0.0	-26.1	n/a	n/a	2.0
Year-to-date 2013	3,264	552	25	0	1,090	1,767	0	117	6,815
Year-to-date 2012	3,084	502	10	0	674	1,023	0	45	5,338
% Change	5.8	10.0	150.0	n/a	61.7	72.7	n/a	160.0	27.7
COMPLETED & NOT ABSORBED									
July 2013	456	50	2	0	33	213	n/a	n/a	754
July 2012	479	98	4	0	63	264	n/a	n/a	908
% Change	-4.8	-49.0	-50.0	n/a	-47.6	-19.3	n/a	n/a	-17.0
ABSORBED									
July 2013	510	133	5	0	99	202	n/a	n/a	949
July 2012	498	90	0	0	98	115	n/a	n/a	801
% Change	2.4	47.8	n/a	n/a	1.0	75.7	n/a	n/a	126.9
Year-to-date 2013	3,254	590	29	0	1,133	1,600	n/a	n/a	6,606
Year-to-date 2012	3,103	509	8	0	670	973	n/a	n/a	5,263
% Change	4.9	15.9	**	n/a	69.1	64.4	n/a	n/a	25.5

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

Table 1.2: Housing Activity Summary by Submarket
July 2013

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Calgary City									
July 2013	406	56	6	0	130	329	0	0	927
July 2012	490	110	0	0	130	4	0	0	734
Airdrie									
July 2013	91	8	0	0	2	118	0	128	347
July 2012	62	4	0	0	16	34	0	0	116
Beiseker									
July 2013	0	0	0	0	0	0	0	0	0
July 2012	0	0	0	0	0	0	0	0	0
Chestermere Lake									
July 2013	18	0	0	0	5	0	0	0	23
July 2012	4	0	0	0	0	0	0	0	4
Cochrane									
July 2013	28	8	0	0	23	0	0	0	59
July 2012	26	2	0	0	4	0	0	0	32
Crossfield									
July 2013	0	0	0	0	0	0	0	0	0
July 2012	0	0	0	0	0	0	0	0	0
Irricana									
July 2013	0	0	0	0	0	0	0	0	0
July 2012	0	0	0	0	0	0	0	0	0
Rocky View County									
July 2013	29	0	0	0	0	0	0	0	29
July 2012	24	0	0	0	0	0	0	0	24
Calgary CMA									
July 2013	572	72	6	0	160	447	0	128	1,385
July 2012	606	116	0	0	150	38	0	0	910

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

Table 1.2: Housing Activity Summary by Submarket
July 2013

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Calgary City									
July 2013	2,747	860	6	12	931	3,949	0	905	9,410
July 2012	2,399	646	40	0	1,110	3,802	0	982	8,979
Airdrie									
July 2013	427	84	0	0	132	300	0	128	1,071
July 2012	343	36	0	0	98	344	0	0	821
Beiseker									
July 2013	0	0	0	0	0	0	0	0	0
July 2012	0	0	0	0	0	0	0	0	0
Chestermere Lake									
July 2013	156	22	6	0	103	72	0	0	359
July 2012	43	2	0	0	72	0	0	0	117
Cochrane									
July 2013	202	54	4	0	77	155	0	0	492
July 2012	134	34	0	0	16	80	0	0	264
Crossfield									
July 2013	5	0	0	0	0	0	0	0	5
July 2012	0	0	0	0	0	0	0	0	0
Irricana									
July 2013	0	0	0	0	0	0	0	0	0
July 2012	0	0	0	0	0	0	0	0	0
Rocky View County									
July 2013	127	8	0	0	0	0	0	0	135
July 2012	132	4	0	0	0	0	0	0	136
Calgary CMA									
July 2013	3,664	1,028	16	12	1,243	4,476	0	1,033	11,472
July 2012	3,051	722	40	0	1,296	4,226	0	982	10,317

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

Table 1.2: Housing Activity Summary by Submarket July 2013									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Calgary City									
July 2013	384	94	0	0	78	88	0	0	644
July 2012	421	80	0	0	75	119	0	0	695
Airdrie									
July 2013	61	30	0	0	5	0	0	0	96
July 2012	52	8	0	0	8	0	0	0	68
Beiseker									
July 2013	0	0	0	0	0	0	0	0	0
July 2012	0	0	0	0	0	0	0	0	0
Chestermere Lake									
July 2013	20	4	3	0	8	0	0	0	35
July 2012	9	0	0	0	0	0	0	0	9
Cochrane									
July 2013	38	8	0	0	0	0	0	0	46
July 2012	27	6	0	0	8	0	0	0	41
Crossfield									
July 2013	0	0	0	0	0	0	0	0	0
July 2012	0	0	0	0	0	0	0	0	0
Irricana									
July 2013	0	0	0	0	0	0	0	0	0
July 2012	0	0	0	0	0	0	0	0	0
Rocky View County									
July 2013	29	0	0	0	0	0	0	0	29
July 2012	20	0	0	0	0	0	0	0	20
Calgary CMA									
July 2013	532	136	3	0	91	88	0	0	850
July 2012	529	94	0	0	91	119	0	0	833

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

Table 1.2: Housing Activity Summary by Submarket July 2013									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Calgary City									
July 2013	365	38	0	0	32	135	n/a	n/a	570
July 2012	419	92	4	0	57	248	n/a	n/a	820
Airdrie									
July 2013	25	4	0	0	0	78	n/a	n/a	107
July 2012	31	2	0	0	1	0	n/a	n/a	34
Beiseker									
July 2013	0	0	0	0	0	0	n/a	n/a	0
July 2012	0	0	0	0	0	0	n/a	n/a	0
Chestermere Lake									
July 2013	21	2	0	0	1	0	n/a	n/a	24
July 2012	5	0	0	0	3	0	n/a	n/a	8
Cochrane									
July 2013	39	6	2	0	0	0	n/a	n/a	47
July 2012	22	4	0	0	2	16	n/a	n/a	44
Crossfield									
July 2013	0	0	0	0	0	0	n/a	n/a	0
July 2012	0	0	0	0	0	0	n/a	n/a	0
Irricana									
July 2013	0	0	0	0	0	0	n/a	n/a	0
July 2012	0	0	0	0	0	0	n/a	n/a	0
Rocky View County									
July 2013	6	0	0	0	0	0	n/a	n/a	6
July 2012	2	0	0	0	0	0	n/a	n/a	2
Calgary CMA									
July 2013	456	50	2	0	33	213	n/a	n/a	754
July 2012	479	98	4	0	63	264	n/a	n/a	908

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

Table 1.2: Housing Activity Summary by Submarket July 2013									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Calgary City									
July 2013	359	93	0	0	85	122	n/a	n/a	659
July 2012	390	76	0	0	82	115	n/a	n/a	663
Airdrie									
July 2013	76	30	0	0	5	76	n/a	n/a	187
July 2012	52	8	0	0	8	0	n/a	n/a	68
Beiseker									
July 2013	0	0	0	0	0	0	n/a	n/a	0
July 2012	0	0	0	0	0	0	n/a	n/a	0
Chestermere Lake									
July 2013	17	4	3	0	9	4	n/a	n/a	37
July 2012	9	0	0	0	2	0	n/a	n/a	11
Cochrane									
July 2013	30	6	2	0	0	0	n/a	n/a	38
July 2012	27	6	0	0	6	0	n/a	n/a	39
Crossfield									
July 2013	0	0	0	0	0	0	n/a	n/a	0
July 2012	0	0	0	0	0	0	n/a	n/a	0
Irricana									
July 2013	0	0	0	0	0	0	n/a	n/a	0
July 2012	0	0	0	0	0	0	n/a	n/a	0
Rocky View County									
July 2013	28	0	0	0	0	0	n/a	n/a	28
July 2012	20	0	0	0	0	0	n/a	n/a	20
Calgary CMA									
July 2013	510	133	5	0	99	202	n/a	n/a	949
July 2012	498	90	0	0	98	115	n/a	n/a	801

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

Table 1.3: History of Housing Starts of Calgary CMA
2003 - 2012

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2012	5,961	1,110	44	0	1,732	3,360	0	634	12,841
% Change	17.3	21.7	**	n/a	46.0	78.2	n/a	188.2	38.2
2011	5,084	912	4	0	1,186	1,886	0	220	9,292
% Change	-12.1	0.4	-87.5	n/a	-0.4	77.4	n/a	-23.1	0.3
2010	5,782	908	32	0	1,191	1,063	0	286	9,262
% Change	21.1	25.4	-44.8	n/a	**	177.5	-100.0	**	46.6
2009	4,775	724	58	0	363	383	10	5	6,318
% Change	8.8	8.1	**	n/a	-45.5	-92.8	n/a	-98.6	-44.8
2008	4,387	670	12	0	666	5,335	0	368	11,438
% Change	-43.6	-29.6	-66.7	-100.0	-51.7	59.7	n/a	**	-15.3
2007	7,776	952	36	1	1,380	3,340	0	20	13,505
% Change	-25.8	-1.9	176.9	-88.9	17.8	-20.9	n/a	-89.4	-20.8
2006	10,473	970	13	9	1,171	4,222	0	188	17,046
% Change	20.2	21.9	-40.9	200.0	-11.9	51.9	n/a	**	24.7
2005	8,716	796	22	3	1,329	2,780	0	21	13,667
% Change	6.0	8.4	22.2	-70.0	21.1	-19.4	-100.0	-95.5	-2.4
2004	8,223	734	18	10	1,097	3,451	12	463	14,008
% Change	-3.5	36.4	-60.9	150.0	-27.1	23.9	200.0	93.7	2.7
2003	8,522	538	46	4	1,504	2,785	4	239	13,642

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
July 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012	% Change
Calgary City	406	490	56	110	136	130	329	4	927	734	26.3
Airdrie	91	62	10	4	0	16	246	34	347	116	199.1
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	18	4	0	0	5	0	0	0	23	4	**
Cochrane	28	26	8	2	23	4	0	0	59	32	84.4
Crossfield	0	0	0	0	0	0	0	0	0	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	29	24	0	0	0	0	0	0	29	24	20.8
Calgary CMA	572	606	74	116	164	150	575	38	1,385	910	52.2

Table 2.1: Starts by Submarket and by Dwelling Type
January - July 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
Calgary City	2,714	2,664	626	504	699	851	1,010	2,519	5,049	6,538	-22.8
Airdrie	450	400	84	40	66	122	428	299	1,028	861	19.4
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	145	47	30	4	77	47	56	0	308	98	**
Cochrane	217	181	54	40	71	12	85	80	427	313	36.4
Crossfield	3	0	0	0	0	0	0	0	3	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	128	144	4	0	0	0	0	0	132	144	-8.3
Calgary CMA	3,657	3,436	798	588	913	1,032	1,579	2,898	6,947	7,954	-12.7

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market July 2013								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012
Calgary City	136	130	0	0	329	4	0	0
Airdrie	0	16	0	0	118	34	128	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	5	0	0	0	0	0	0	0
Cochrane	23	4	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
Calgary CMA	164	150	0	0	447	38	128	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - July 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
Calgary City	699	851	0	0	963	2,126	47	393
Airdrie	66	122	0	0	300	299	128	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	77	47	0	0	56	0	0	0
Cochrane	71	12	0	0	85	80	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
Calgary CMA	913	1,032	0	0	1,404	2,505	175	393

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
July 2013

Submarket	Freehold		Condominium		Rental		Total*	
	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012
Calgary City	468	600	459	134	0	0	927	734
Airdrie	99	66	120	50	128	0	347	116
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	18	4	5	0	0	0	23	4
Cochrane	36	28	23	4	0	0	59	32
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	29	24	0	0	0	0	29	24
Calgary CMA	650	722	607	188	128	0	1,385	910

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Calgary City	3,318	3,208	1,684	2,937	47	393	5,049	6,538
Airdrie	532	440	368	421	128	0	1,028	861
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	184	51	124	47	0	0	308	98
Cochrane	275	221	152	92	0	0	427	313
Crossfield	3	0	0	0	0	0	3	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	132	144	0	0	0	0	132	144
Calgary CMA	4,444	4,064	2,328	3,497	175	393	6,947	7,954

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type July 2013											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012	% Change
Calgary City	384	421	94	80	78	75	88	119	644	695	-7.3
Airdrie	61	52	30	8	5	8	0	0	96	68	41.2
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	20	9	4	0	11	0	0	0	35	9	**
Cochrane	38	27	8	6	0	8	0	0	46	41	12.2
Crossfield	0	0	0	0	0	0	0	0	0	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	29	20	0	0	0	0	0	0	29	20	45.0
Calgary CMA	532	529	136	94	94	91	88	119	850	833	2.0

Table 3.1: Completions by Submarket and by Dwelling Type January - July 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
Calgary City	2,414	2,396	434	406	907	534	1,414	1,036	5,169	4,372	18.2
Airdrie	425	367	94	38	101	121	434	0	1,054	526	100.4
Beiseker	1	0	0	0	0	0	0	0	1	0	n/a
Chestermere Lake	76	51	16	16	71	11	36	0	199	78	155.1
Cochrane	180	142	24	42	20	16	0	32	224	232	-3.4
Crossfield	0	1	0	0	0	0	0	0	0	1	-100.0
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	168	127	0	2	0	0	0	0	168	129	30.2
Calgary CMA	3,264	3,084	568	504	1,099	682	1,884	1,068	6,815	5,338	27.7

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
July 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012
Calgary City	78	75	0	0	88	119	0	0
Airdrie	5	8	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	11	0	0	0	0	0	0	0
Cochrane	0	8	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
Calgary CMA	94	91	0	0	88	119	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - July 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
Calgary City	907	534	0	0	1,297	991	117	45
Airdrie	101	121	0	0	434	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	71	11	0	0	36	0	0	0
Cochrane	20	16	0	0	0	32	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
Calgary CMA	1,099	682	0	0	1,767	1,023	117	45

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market July 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012	July 2013	July 2012
Calgary City	478	501	166	194	0	0	644	695
Airdrie	91	60	5	8	0	0	96	68
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	27	9	8	0	0	0	35	9
Cochrane	46	33	0	8	0	0	46	41
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	29	20	0	0	0	0	29	20
Calgary CMA	671	623	179	210	0	0	850	833

Table 3.5: Completions by Submarket and by Intended Market January - July 2013								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Calgary City	2,842	2,804	2,210	1,523	117	45	5,169	4,372
Airdrie	519	411	535	115	0	0	1,054	526
Beiseker	1	0	0	0	0	0	1	0
Chestermere Lake	95	67	104	11	0	0	199	78
Cochrane	216	184	8	48	0	0	224	232
Crossfield	0	1	0	0	0	0	0	1
Irricana	0	0	0	0	0	0	0	0
Rocky View County	168	129	0	0	0	0	168	129
Calgary CMA	3,841	3,596	2,857	1,697	117	45	6,815	5,338

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range July 2013													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $449,999		$450,000 - $549,999		$550,000 - $649,999		$650,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Calgary City													
July 2013	29	8.1	111	30.9	91	25.3	44	12.3	84	23.4	359	491,820	596,602
July 2012	32	8.3	80	20.7	110	28.5	55	14.2	109	28.2	386	514,064	635,321
Year-to-date 2013	233	9.6	686	28.4	580	24.0	291	12.0	626	25.9	2,416	489,900	601,637
Year-to-date 2012	296	12.3	695	28.9	548	22.8	285	11.9	581	24.2	2,405	481,000	593,391
Airdrie													
July 2013	17	22.4	41	53.9	7	9.2	9	11.8	2	2.6	76	411,900	429,210
July 2012	16	31.4	24	47.1	9	17.6	2	3.9	0	0.0	51	387,000	399,631
Year-to-date 2013	105	24.1	215	49.3	66	15.1	34	7.8	16	3.7	436	406,150	428,179
Year-to-date 2012	96	26.3	184	50.4	53	14.5	21	5.8	11	3.0	365	395,000	414,133
Beiseker													
July 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
July 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2013	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Chestermere Lake													
July 2013	0	0.0	1	5.9	3	17.6	11	64.7	2	11.8	17	579,900	598,924
July 2012	0	0.0	2	22.2	3	33.3	4	44.4	0	0.0	9	--	--
Year-to-date 2013	2	3.3	5	8.3	16	26.7	22	36.7	15	25.0	60	569,850	588,543
Year-to-date 2012	0	0.0	7	14.3	13	26.5	19	38.8	10	20.4	49	556,900	623,308
Cochrane													
July 2013	3	10.0	13	43.3	10	33.3	3	10.0	1	3.3	30	448,350	452,371
July 2012	2	7.4	14	51.9	7	25.9	3	11.1	1	3.7	27	408,500	448,434
Year-to-date 2013	38	22.4	66	38.8	39	22.9	16	9.4	11	6.5	170	417,550	440,936
Year-to-date 2012	26	18.6	51	36.4	40	28.6	17	12.1	6	4.3	140	435,700	452,448
Crossfield													
July 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
July 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
Irricana													
July 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
July 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Rocky View County													
July 2013	1	3.6	2	7.1	3	10.7	3	10.7	19	67.9	28	894,700	1,001,161
July 2012	3	15.0	5	25.0	2	10.0	2	10.0	8	40.0	20	569,250	790,050
Year-to-date 2013	4	2.4	23	13.9	26	15.7	28	16.9	85	51.2	166	659,900	821,209
Year-to-date 2012	17	13.4	30	23.6	20	15.7	12	9.4	48	37.8	127	529,500	693,228
Calgary CMA													
July 2013	50	9.8	168	32.9	114	22.4	70	13.7	108	21.2	510	483,535	585,462
July 2012	53	10.8	125	25.4	131	26.6	66	13.4	118	23.9	493	499,900	605,081
Year-to-date 2013	383	11.8	995	30.6	727	22.4	391	12.0	753	23.2	3,249	479,500	580,811
Year-to-date 2012	435	14.1	968	31.4	674	21.8	354	11.5	656	21.3	3,087	465,838	570,327

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units July 2013						
Submarket	July 2013	July 2012	% Change	YTD 2013	YTD 2012	% Change
Calgary City	596,602	635,321	-6.1	601,637	593,391	1.4
Airdrie	429,210	399,631	7.4	428,179	414,133	3.4
Beiseker	--	--	n/a	--	--	n/a
Chestermere Lake	598,924	--	n/a	588,543	623,308	-5.6
Cochrane	452,371	448,434	0.9	440,936	452,448	-2.5
Crossfield	--	--	n/a	--	--	n/a
Irricana	--	--	n/a	--	--	n/a
Rocky View County	1,001,161	790,050	26.7	821,209	693,228	18.5
Calgary CMA	585,462	605,081	-3.2	580,811	570,327	1.8

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Calgary
July 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	1,308	0.5	1,871	3,328	3,450	54.2	382,468	-3.1	396,518
	February	2,113	10.2	2,076	3,745	3,538	58.7	405,687	1.2	403,617
	March	2,647	16.5	2,197	4,529	3,656	60.1	409,750	2.7	404,384
	April	2,720	30.3	2,379	4,370	3,758	63.3	414,932	0.7	411,117
	May	2,982	34.4	2,323	4,946	3,714	62.5	429,459	3.2	413,935
	June	2,832	16.7	2,320	4,353	3,676	63.1	422,139	2.5	409,319
	July	2,502	26.7	2,364	3,573	3,539	66.8	409,670	3.0	410,556
	August	2,198	15.3	2,194	3,399	3,475	63.1	400,277	1.5	408,969
	September	2,054	14.8	2,310	3,417	3,459	66.8	402,756	-0.9	401,871
	October	2,104	26.7	2,249	3,030	3,330	67.5	418,721	5.0	420,726
	November	1,831	10.6	2,177	2,178	3,265	66.7	413,921	3.8	417,769
	December	1,343	7.2	2,174	1,269	3,278	66.3	419,811	6.9	430,810
2013	January	1,572	20.2	2,138	3,272	3,314	64.5	418,938	9.5	433,726
	February	2,071	-2.0	2,146	3,476	3,402	63.1	438,755	8.2	435,966
	March	2,631	-0.6	2,311	4,225	3,578	64.6	441,424	7.7	435,235
	April	3,003	10.4	2,418	4,664	3,690	65.5	429,717	3.6	425,360
	May	3,247	8.9	2,476	4,938	3,616	68.5	440,675	2.6	424,771
	June	3,002	6.0	2,508	3,984	3,469	72.3	442,529	4.8	430,981
	July	2,976	18.9	2,586	3,801	3,548	72.9	438,192	7.0	438,337
	August									
	September									
	October									
	November									
	December									
	Q2 2012	8,534	26.7		13,669			422,400	2.2	
	Q2 2013	9,252	8.4		13,586			437,720	3.6	
	YTD 2012	17,104	20.5		28,844			413,462	2.0	
	YTD 2013	18,502	8.2		28,360			436,843	5.7	

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

Table 6: Economic Indicators
July 2013

		Interest Rates			NHPI, Total, Calgary CMA 2007=100	CPI, 2002 =100	Calgary 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	95.8	126.7	739	5.3	74.9	1,039
	February	595	3.20	5.24	95.9	126.3	742	5.1	74.9	1,036
	March	595	3.20	5.24	96.2	126.3	746	5.1	75.2	1,031
	April	607	3.20	5.44	96.3	126.7	748	5.0	75.1	1,023
	May	601	3.20	5.34	96.6	126.2	752	4.9	75.3	1,027
	June	595	3.20	5.24	97.1	126.5	753	4.8	75.0	1,037
	July	595	3.10	5.24	97.2	126.4	750	4.7	74.5	1,054
	August	595	3.10	5.24	97.5	127.2	747	4.6	73.9	1,065
	September	595	3.10	5.24	97.7	127.5	746	4.7	73.8	1,079
	October	595	3.10	5.24	98.0	127.5	751	4.6	74.0	1,093
	November	595	3.10	5.24	98.0	126.9	756	4.7	74.3	1,099
	December	595	3.00	5.24	98.5	126.0	761	4.6	74.6	1,099
2013	January	595	3.00	5.24	99.0	126.3	763	4.9	74.7	1,107
	February	595	3.00	5.24	100.0	127.5	765	5.0	74.8	1,112
	March	590	3.00	5.14	100.3	127.9	761	5.1	74.3	1,120
	April	590	3.00	5.14	100.8	128.5	761	4.7	73.7	1,114
	May	590	3.00	5.14	101.7	129.3	761	4.9	73.6	1,107
	June	590	3.14	5.14	102.2	129.7	764	5.0	73.7	1,102
	July	590	3.14	5.14		129.6	767	5.3	74.0	1,091
	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 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a 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 on 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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