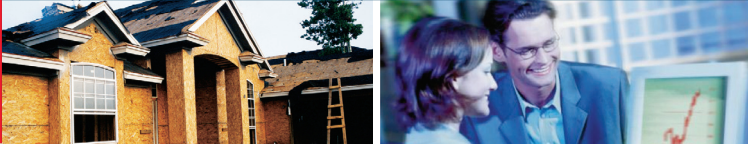


## HOUSING NOW

## Regina CMA



Canada Mortgage and Housing Corporation

Date Released: First Quarter 2009

## New Home Market

not fully compensate for the decrease in the multi-family sector.

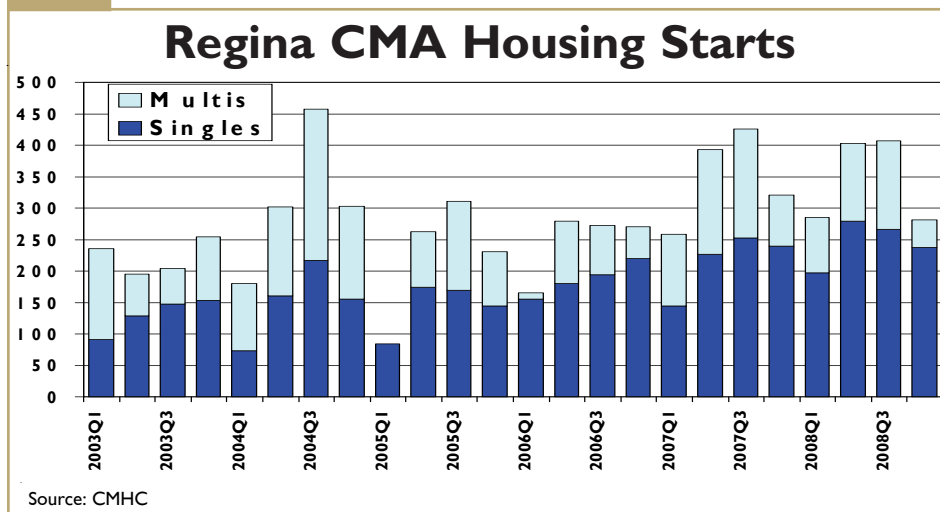
### Regina housing starts second highest in 22 years

Total housing starts in the Regina Census Metropolitan Area (CMA) finished 2008 at 1,375, the second highest number of starts since 1986, and 1.6 per cent shy of the 1,398 units recorded in 2007. Despite breaking a 22-year record, strength in single-detached housing starts could

Single-detached starts for 2008 reached 979 units compared to 864 units in 2007, an increase of 13 per cent. The year ended on a strong note as December starts eclipsed the total a year ago by 174 per cent, and outpaced the ten-year average by 64 per cent.

Multi-family starts of 396 units, which include semi-detached, row

Figure 1



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and apartments, were 26 per cent off of 2007's pace. At 293 units, the apartment type was the only one to see an increase from the prior year. Both semi-detached and row starts fell from last year by 38 and 64 per cent respectively, ending the year at 30 and 73 units.

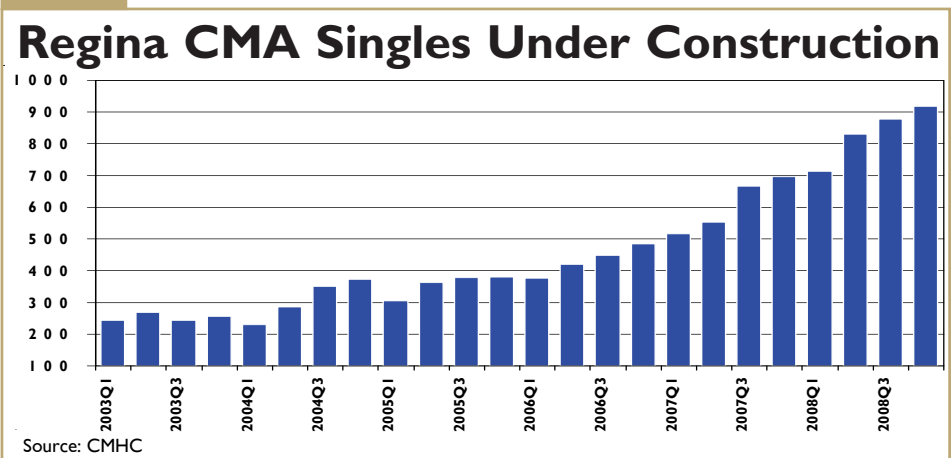
As of the end of December, total starts in the bedroom communities outside the city limits accounted for 22 per cent of total starts in the Regina CMA, up from 12 per cent at the end of 2007. Notably, total housing starts in White City of 147 almost doubled that of 2007, while Grand Coulee Village, Balgonie and the Town of Lumsden also saw significant increases.

### Total supply reaches a 20-year high

The total supply of units, including those in the construction stage as well as those completed and ready for sale, ended the year on a 20-year high at 1,528 units compared to the 1,201 units seen in December 2007. Supply of both single-detached and multi-family units surpassed the previous year by a margin of 33 and 19 per cent, respectively.

More than 96 per cent of the supply of new housing units was still under construction at year end, down slightly from the previous year. A quicker pace of building activity in Regina saw units under construction at the end of the year up 25 per cent, to 1,470 units. Not surprisingly,

Figure 2



every month of this year has seen a year-over-year increase in the level of total construction activity.

Supply of single-detached units in December fell by eight units from a record high of 963 in November but still managed to surpass the 720 units seen at the end of 2007. Of the 955 units in supply, 917 were still under construction at year-end, the highest level since 1983.

Multi-family supply rose to 573 units, the highest figure seen in December since 1988. Apartment units accounted for 76 per cent of the total, while the share of row units doubled that of semi-detached at 16 per cent. Of the 436 apartment units, 422 are currently under construction, the highest in 21 years. Semi-detached units in the supply matched last year's at 46 units, while row was the only multi-family type to see a decrease in the level of supply, finishing at 91 units.

### Total absorbed units up on completions and building activity

Total absorbed units reached 995 in 2008, the second highest in 20 years, as a result of heightened building activity coupled with a higher number of completions. Absorptions of single-detached units finished the year at 743 units, 16 per cent higher than the same period last year. At 252 units, multi-family absorptions were 34 units off of last year's pace, mainly due to a 38 per cent decline in row unit absorptions. Both apartment and semi-detached absorptions were up this year over 2007.

### Average price of new homes up 18 per cent

At the end of the year, the average price of new homes in Regina increased 18 per cent over the average price of units absorbed in 2007

reaching \$359,795. Rising land cost and the premium for skilled labour remain significant factors in the escalation of new homes price. Absorptions in the price range of \$350,000 and over captured 44 per cent of total units almost double last year's figure of 23 per cent. Year-to-date absorptions in the \$300,000 to \$349,999 range were also up at 24 per cent, surpassing last year's share of 22 per cent.

## New House Price Index up 22 per cent

Statistics Canada's New House Price Index (NHPI) is a measure of the increase in the price of a house where the detailed specifications pertaining to each house remain the same between two consecutive periods. To the end of November, the NHPI in Regina increased by 22 per cent, higher than the provincial-wide rate. Growth in the price of the house alone slightly outpaced land at 22 per cent.

## Resale Market

### Existing housing sales lower in 2008

Regina existing home sales finished the year with a total of 3,338 sales, the second highest on record since 1986. Year-to-date sales in 2008 compared to 2007 started in record positive territory during the first quarter, only to see a steady decline throughout the year before ending 16 per cent off of record sales of 2007. Seasonally adjusted sales

recorded consecutive monthly decreases since last Fall and December was no exception to this trend. Year-over-year, December's seasonally adjusted sales were 32 per cent off of last year.

New listings finished 2008 higher than the same time last year. Monthly growth in seasonally adjusted listings peaked in the first quarter of 2008, before declining but still remaining in the positive by year-end. Year-over-year growth in seasonally adjusted new listings during December remained strong at 44 per cent; almost double that of January's figure at 24 per cent.

The inventory of active listings remained elevated at year-end compared to the historical average as a result of reduced sales and strength in the number of new listings. Active listings recorded in December were almost three times the level seen a year ago and consistent with the pattern of year-over-year increases that began back in May.

Fewer sales combined with high level of active listings reduced the sales-to-active listing ratio at year-end to 16 per cent, after peaking in April of this year. The seasonally adjusted sales-to-active listings ratio has also been decreasing since earlier this year.

### Record average resale price growth

The year-to-date average resale price was \$229,716, up 39 per cent from \$165,613 at the end of December

2007. This level of year-over-year price growth has not occurred in Regina in at least 22 years. It should be noted, however, that most of the price growth came in the earlier part of the year and the pace of growth has slowed to year-end.

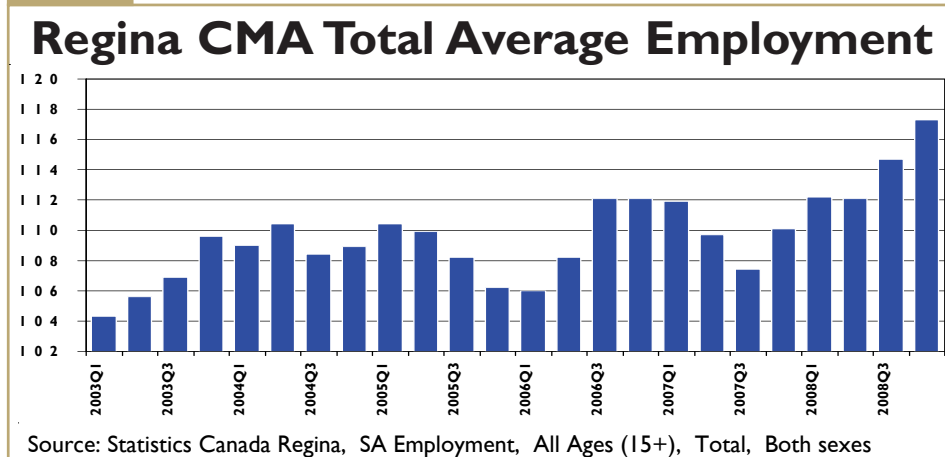
## Economy

### Labour force expansion strongest in a decade

A buoyant economy in 2008 paved the way for the strongest job growth Regina has seen in a decade. Over 4,500 jobs on average were added to the economy by the end of December, with the bulk of the share being full-time positions. Employment growth ended the year over three percent above last year on a seasonally adjusted basis, while the participation rate remained strong at 71.8 per cent. Consistent with solid employment growth and elevated participation levels, the seasonally adjusted unemployment rate fell to 3.6, the eighth consecutive month-over-month decline and the lowest this city has seen since 1991.

Job growth in the construction industry led the way in the goods producing sector, adding just over 1,000 positions to the end of December. Meanwhile, gains in trade jobs accounted for over half of the more than 3,000 jobs added in the service-producing sector by year-end.

Figure 3



Average weekly earnings improved by an average of 5.1 per cent across all industries in 2008. Wage growth at the end of December settled at 4.2 per cent in the construction industry, subsiding from highs of over 17 per cent at the start of the year. As additional workers have been added during the year, this has moderated the pace of wage growth.

Through three-quarters of the year, Saskatchewan has seen the influx of over 9,000 people to the province, up slightly from last year. Arrivals from international destinations have

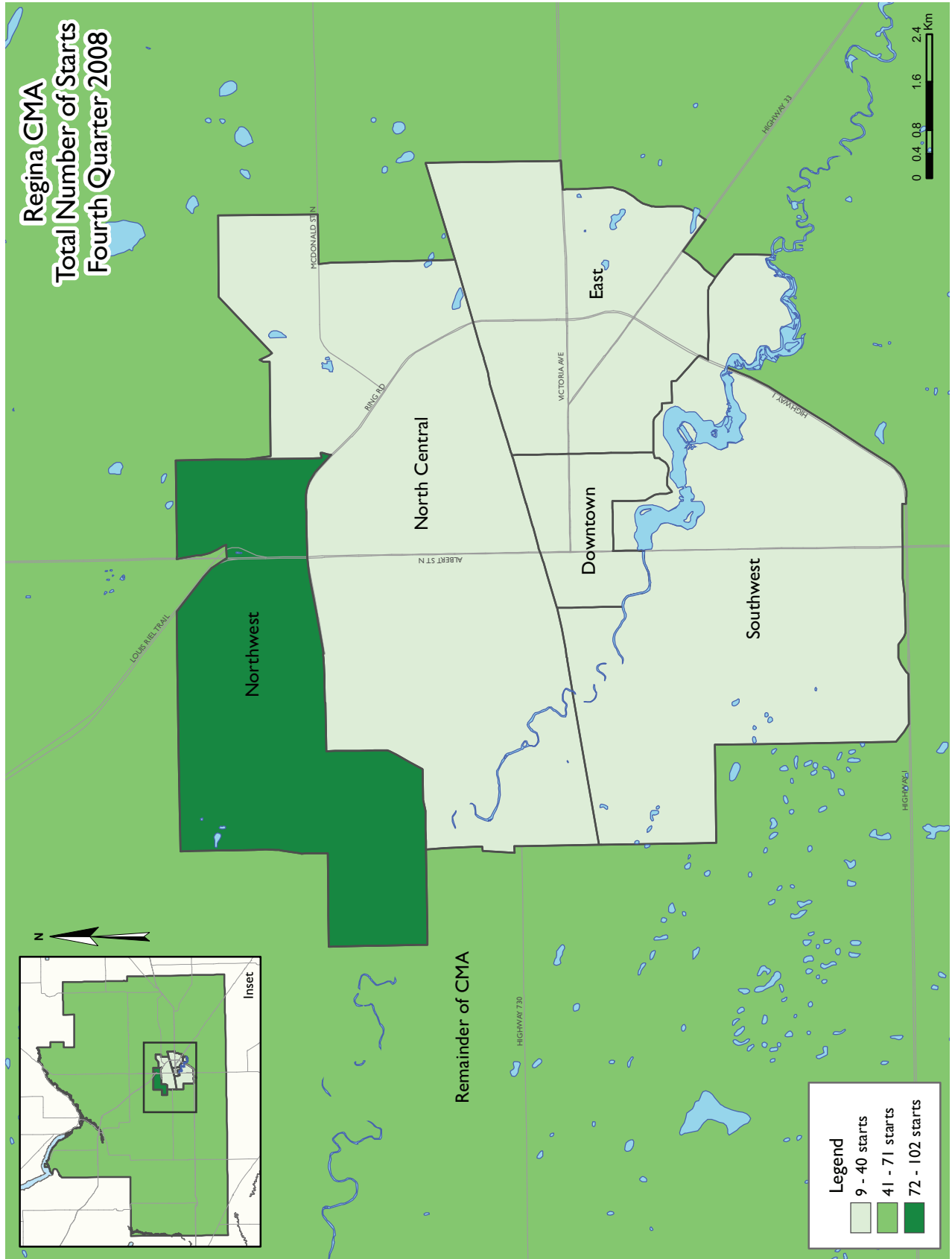
contributed over three thousand people or approximately one third of the total, up 38 per cent from same period last year. Those coming from other parts of Canada totaled over 4,600, down 21 per cent over the same period in 2007.

### Building permits issued up from last year

Year-to-date November has seen almost 1,300 residential permits issued, up 18 per cent compared to last year at this time. Both single-

detached and multi-family permits exceeded last year by 15 and 19 per cent, respectively. Of the 424 multi-family permits issued, 400 were for apartments.

In dollar terms, total building permits for the Regina CMA in the first 11 months of the year were up close to 11 per cent compared to 2007. Residential, industrial, and institutional permit dollars were up while commercial permit dollars were down compared to this time last year.



## HOUSING NOW REPORT TABLES

### Available in ALL reports:

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

### Available in SELECTED Reports:

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

### SYMBOLS

- n/a Not applicable
- \* Totals may not add up due to co-operatives and unknown market types
- \*\* Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

**Table I: Housing Activity Summary of Regina CMA  
Fourth Quarter 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>STARTS</b>									
Q4 2008	238	0	0	0	4	0	0	39	281
Q4 2007	236	2	0	3	55	24	1	0	321
% Change	0.8	-100.0	n/a	-100.0	-92.7	-100.0	-100.0	n/a	-12.5
Year-to-date 2008	970	10	0	9	93	254	0	39	1,375
Year-to-date 2007	843	4	0	20	244	239	1	47	1,398
% Change	15.1	150.0	n/a	-55.0	-61.9	6.3	-100.0	-17.0	-1.6
<b>UNDER CONSTRUCTION</b>									
Q4 2008	905	8	0	12	123	383	0	39	1,470
Q4 2007	683	6	11	12	185	240	1	37	1,175
% Change	32.5	33.3	-100.0	0.0	-33.5	59.6	-100.0	5.4	25.1
<b>COMPLETIONS</b>									
Q4 2008	198	0	1	0	33	0	2	0	234
Q4 2007	194	4	14	16	47	22	0	0	297
% Change	2.1	-100.0	-92.9	-100.0	-29.8	-100.0	n/a	n/a	-21.2
Year-to-date 2008	748	4	12	10	157	108	2	32	1,073
Year-to-date 2007	614	6	14	35	196	46	3	12	926
% Change	21.8	-33.3	-14.3	-71.4	-19.9	134.8	-33.3	166.7	15.9
<b>COMPLETED &amp; NOT ABSORBED</b>									
Q4 2008	37	0	0	1	5	14	1	0	58
Q4 2007	17	0	0	7	2	0	0	0	26
% Change	117.6	n/a	n/a	-85.7	150.0	n/a	n/a	n/a	123.1
<b>ABSORBED</b>									
Q4 2008	195	0	1	0	33	4	1	0	234
Q4 2007	192	2	0	12	47	22	0	0	275
% Change	1.6	-100.0	n/a	-100.0	-29.8	-81.8	n/a	n/a	-14.9
Year-to-date 2008	727	0	1	16	154	94	1	2	995
Year-to-date 2007	610	6	0	30	218	57	6	0	927
% Change	19.2	-100.0	n/a	-46.7	-29.4	64.9	-83.3	n/a	7.3

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

**Table I.1: Housing Activity Summary by Submarket  
Fourth Quarter 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>STARTS</b>									
<b>Central</b>									
Q4 2008	37	0	0	0	0	0	0	39	76
Q4 2007	2	2	0	0	0	0	0	0	4
<b>South: Lakeview / Albert Park</b>									
Q4 2008	1	0	0	0	0	0	0	0	1
Q4 2007	3	0	0	2	6	0	0	0	11
<b>South: Wascana-University</b>									
Q4 2008	0	0	0	0	4	0	0	0	4
Q4 2007	0	0	0	0	0	0	0	0	0
<b>East</b>									
Q4 2008	34	0	0	0	0	0	0	0	34
Q4 2007	100	0	0	1	0	0	0	0	101
<b>West</b>									
Q4 2008	2	0	0	0	0	0	0	0	2
Q4 2007	2	0	0	0	8	0	0	0	10
<b>Northeast</b>									
Q4 2008	11	0	0	0	0	0	0	0	11
Q4 2007	7	0	0	0	0	0	0	0	7
<b>Northwest</b>									
Q4 2008	94	0	0	0	0	0	0	0	94
Q4 2007	79	0	0	0	35	24	0	0	138
<b>Remainder of the CMA</b>									
Q4 2008	59	0	0	0	0	0	0	0	59
Q4 2007	43	0	0	0	6	0	1	0	50
<b>Regina CMA</b>									
Q4 2008	238	0	0	0	4	0	0	39	281
Q4 2007	236	2	0	3	55	24	1	0	321

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



**Table I.1: Housing Activity Summary by Submarket  
Fourth Quarter 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>COMPLETIONS</b>									
<b>Central</b>									
Q4 2008	4	0	0	0	0	0	2	0	6
Q4 2007	6	2	14	0	0	0	0	0	22
<b>South: Lakeview / Albert Park</b>									
Q4 2008	1	0	0	0	2	0	0	0	3
Q4 2007	1	0	0	0	0	0	0	0	1
<b>South: Wascana-University</b>									
Q4 2008	1	0	0	0	0	0	0	0	1
Q4 2007	0	0	0	0	0	22	0	0	22
<b>East</b>									
Q4 2008	67	0	0	0	3	0	0	0	70
Q4 2007	106	2	0	16	13	0	0	0	137
<b>West</b>									
Q4 2008	2	0	0	0	12	0	0	0	14
Q4 2007	3	0	0	0	3	0	0	0	6
<b>Northeast</b>									
Q4 2008	2	0	0	0	0	0	0	0	2
Q4 2007	4	0	0	0	0	0	0	0	4
<b>Northwest</b>									
Q4 2008	69	0	0	0	16	0	0	0	85
Q4 2007	44	0	0	0	28	0	0	0	72
<b>Remainder of the CMA</b>									
Q4 2008	52	0	1	0	0	0	0	0	53
Q4 2007	30	0	0	0	3	0	0	0	33
<b>Regina CMA</b>									
Q4 2008	198	0	1	0	33	0	2	0	234
Q4 2007	194	4	14	16	47	22	0	0	297

Source: CM HC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1: Housing Activity Summary by Submarket  
Fourth Quarter 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>ABSORBED</b>									
<b>Central</b>									
Q4 2008	4	0	0	0	0	0	1	0	5
Q4 2007	6	0	0	0	0	0	0	0	6
<b>South: Lakeview / Albert Park</b>									
Q4 2008	1	0	0	0	2	0	0	0	3
Q4 2007	1	0	0	0	0	0	0	0	1
<b>South: Wascana-University</b>									
Q4 2008	1	0	0	0	0	0	0	0	1
Q4 2007	0	0	0	0	0	22	0	0	22
<b>East</b>									
Q4 2008	64	0	0	0	3	3	0	0	70
Q4 2007	105	2	0	12	13	0	0	0	132
<b>West</b>									
Q4 2008	1	0	0	0	9	0	0	0	10
Q4 2007	3	0	0	0	3	0	0	0	6
<b>Northeast</b>									
Q4 2008	4	0	0	0	0	0	0	0	4
Q4 2007	4	0	0	0	0	0	0	0	4
<b>Northwest</b>									
Q4 2008	65	0	0	0	19	1	0	0	85
Q4 2007	43	0	0	0	28	0	0	0	71
<b>Remainder of the CMA</b>									
Q4 2008	55	0	1	0	0	0	0	0	56
Q4 2007	30	0	0	0	3	0	0	0	33
<b>Regina CMA</b>									
Q4 2008	195	0	1	0	33	4	1	0	234
Q4 2007	192	2	0	12	47	22	0	0	275

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

**Table 2: Starts by Submarket and by Dwelling Type  
Fourth Quarter 2008**

Submarket	Single		Semi		Row		Apt. & Other		Total		% Change
	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007	
Central	37	2	0	2	0	0	39	0	76	4	**
South: Lakeview / Albert Park	1	5	0	6	0	0	0	0	1	11	-90.9
South: Wascana-University	0	0	0	0	4	0	0	0	4	0	n/a
East	14	58	0	0	0	0	0	0	14	58	-75.9
West	2	2	0	4	0	4	0	0	2	10	-80.0
Northeast	11	7	0	0	0	0	0	0	11	7	57.1
Northwest	94	79	0	0	0	35	0	24	94	138	-31.9
Remainder of the CMA	59	44	0	6	0	0	0	0	59	50	18.0
<b>Regina CMA</b>	<b>238</b>	<b>240</b>	<b>0</b>	<b>18</b>	<b>4</b>	<b>39</b>	<b>39</b>	<b>24</b>	<b>281</b>	<b>321</b>	<b>-12.5</b>

**Table 2.1: Starts by Submarket and by Dwelling Type  
January - December 2008**

Submarket	Single		Semi		Row		Apt. & Other		Total		% Change
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	
Central	60	24	2	4	14	0	39	35	115	63	82.5
South: Lakeview / Albert Park	2	10	8	14	0	0	0	23	10	47	-78.7
South: Wascana-University	2	0	0	0	11	0	38	0	51	0	n/a
East	128	306	0	6	0	40	0	144	128	496	-74.2
West	16	12	8	8	0	24	0	12	24	56	-57.1
Northeast	36	34	0	0	0	0	0	0	36	34	5.9
Northwest	312	263	8	2	40	136	144	72	504	473	6.6
Remainder of the CMA	293	150	4	14	0	0	0	0	297	164	81.1
<b>Regina CMA</b>	<b>979</b>	<b>864</b>	<b>30</b>	<b>48</b>	<b>73</b>	<b>200</b>	<b>293</b>	<b>286</b>	<b>1,375</b>	<b>1,398</b>	<b>-1.6</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market  
Fourth Quarter 2008**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007
Central	0	0	0	0	0	0	39	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	4	0	0	0	0	0	0	0
East	0	0	0	0	0	0	0	0
West	0	4	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	35	0	0	0	24	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
<b>Regina CMA</b>	<b>4</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>39</b>	<b>0</b>

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market  
January - December 2008**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Central	14	0	0	0	0	0	39	35
South: Lakeview / Albert Park	0	0	0	0	0	23	0	0
South: Wascana-University	11	0	0	0	38	0	0	0
East	0	40	0	0	0	144	0	0
West	0	24	0	0	0	0	0	12
Northeast	0	0	0	0	0	0	0	0
Northwest	40	136	0	0	144	72	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
<b>Regina CMA</b>	<b>73</b>	<b>200</b>	<b>0</b>	<b>0</b>	<b>254</b>	<b>239</b>	<b>39</b>	<b>47</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market  
Fourth Quarter 2008**

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007
Central	37	4	0	0	39	0	76	4
South: Lakeview / Albert Park	1	3	0	8	0	0	1	11
South: Wascana-University	0	0	4	0	0	0	4	0
East	14	57	0	1	0	0	14	58
West	2	2	0	8	0	0	2	10
Northeast	11	7	0	0	0	0	11	7
Northwest	94	79	0	59	0	0	94	138
Remainder of the CMA	59	43	0	6	0	1	59	50
<b>Regina CMA</b>	<b>238</b>	<b>238</b>	<b>4</b>	<b>82</b>	<b>39</b>	<b>1</b>	<b>281</b>	<b>321</b>

**Table 2.5: Starts by Submarket and by Intended Market  
January - December 2008**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Central	62	28	14	0	39	35	115	63
South: Lakeview / Albert Park	6	7	4	40	0	0	10	47
South: Wascana-University	2	0	49	0	0	0	51	0
East	119	290	9	206	0	0	128	496
West	16	12	8	32	0	12	24	56
Northeast	36	34	0	0	0	0	36	34
Northwest	312	263	192	210	0	0	504	473
Remainder of the CMA	297	148	0	15	0	1	297	164
<b>Regina CMA</b>	<b>980</b>	<b>847</b>	<b>356</b>	<b>503</b>	<b>39</b>	<b>48</b>	<b>1,375</b>	<b>1,398</b>

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type  
Fourth Quarter 2008**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007	% Change
Central	4	6	2	2	0	14	0	0	6	22	-72.7
South: Lakeview / Albert Park	1	1	2	0	0	0	0	0	3	1	200.0
South: Wascana-University	1	0	0	0	0	0	0	22	1	22	-95.5
East	41	84	0	2	0	0	0	0	41	86	-52.3
West	2	3	4	0	8	3	0	0	14	6	133.3
Northeast	2	4	0	0	0	0	0	0	2	4	-50.0
Northwest	69	44	2	0	14	28	0	0	85	72	18.1
Remainder of the CMA	52	30	0	0	0	3	1	0	53	33	60.6
<b>Regina CMA</b>	<b>198</b>	<b>210</b>	<b>10</b>	<b>8</b>	<b>25</b>	<b>57</b>	<b>1</b>	<b>22</b>	<b>234</b>	<b>297</b>	<b>-21.2</b>

**Table 3.1: Completions by Submarket and by Dwelling Type  
January - December 2008**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Central	21	16	6	4	11	22	30	0	68	42	61.9
South: Lakeview / Albert Park	4	6	8	0	0	4	24	0	36	10	**
South: Wascana-University	1	0	0	0	0	0	0	22	1	22	-95.5
East	188	257	0	2	0	20	36	0	224	279	-19.7
West	10	12	4	6	24	24	0	12	38	54	-29.6
Northeast	31	20	0	0	0	0	0	0	31	20	55.0
Northwest	237	181	4	2	85	113	48	24	374	320	16.9
Remainder of the CMA	149	109	8	2	0	3	3	0	160	114	40.4
<b>Regina CMA</b>	<b>758</b>	<b>649</b>	<b>32</b>	<b>20</b>	<b>142</b>	<b>199</b>	<b>141</b>	<b>58</b>	<b>1,073</b>	<b>926</b>	<b>15.9</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market  
Fourth Quarter 2008**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007
Central	0	14	0	0	0	0	0	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	0	0	0	0	0	22	0	0
East	0	0	0	0	0	0	0	0
West	8	3	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	14	28	0	0	0	0	0	0
Remainder of the CMA	0	3	0	0	1	0	0	0
<b>Regina CMA</b>	<b>25</b>	<b>57</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>22</b>	<b>0</b>	<b>0</b>

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market  
January - December 2008**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Central	11	19	0	3	0	0	30	0
South: Lakeview / Albert Park	0	4	0	0	24	0	0	0
South: Wascana-University	0	0	0	0	0	22	0	0
East	0	20	0	0	36	0	0	0
West	24	24	0	0	0	0	0	12
Northeast	0	0	0	0	0	0	0	0
Northwest	85	113	0	0	48	24	0	0
Remainder of the CMA	0	3	0	0	1	0	2	0
<b>Regina CMA</b>	<b>142</b>	<b>196</b>	<b>0</b>	<b>3</b>	<b>109</b>	<b>46</b>	<b>32</b>	<b>12</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market  
Fourth Quarter 2008**

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007	Q4 2008	Q4 2007
Central	4	22	0	0	2	0	6	22
South: Lakeview / Albert Park	1	1	2	0	0	0	3	1
South: Wascana-University	1	0	0	22	0	0	1	22
East	41	70	0	16	0	0	41	86
West	2	3	12	3	0	0	14	6
Northeast	2	4	0	0	0	0	2	4
Northwest	69	44	16	28	0	0	85	72
Remainder of the CMA	53	30	0	3	0	0	53	33
<b>Regina CMA</b>	<b>199</b>	<b>212</b>	<b>33</b>	<b>85</b>	<b>2</b>	<b>0</b>	<b>234</b>	<b>297</b>

**Table 3.5: Completions by Submarket and by Intended Market  
January - December 2008**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Central	36	32	0	7	32	3	68	42
South: Lakeview / Albert Park	2	6	34	4	0	0	36	10
South: Wascana-University	1	0	0	22	0	0	1	22
East	180	227	44	52	0	0	224	279
West	10	12	28	30	0	12	38	54
Northeast	31	20	0	0	0	0	31	20
Northwest	237	178	137	142	0	0	374	320
Remainder of the CMA	150	111	8	3	2	0	160	114
<b>Regina CMA</b>	<b>764</b>	<b>634</b>	<b>275</b>	<b>277</b>	<b>34</b>	<b>15</b>	<b>1,073</b>	<b>926</b>

Source: CMHC (Starts and Completions Survey)



**Table 4: Absorbed Single-Detached Units by Price Range  
Fourth Quarter 2008**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$200,000		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
<b>Central</b>													
Q4 2008	1	25.0	0	0.0	2	50.0	1	25.0	0	0.0	4	--	--
Q4 2007	0	0.0	0	0.0	2	33.3	1	16.7	3	50.0	6	--	--
Year-to-date 2008	4	19.0	6	28.6	7	33.3	2	9.5	2	9.5	21	260,000	255,891
Year-to-date 2007	2	18.2	0	0.0	3	27.3	3	27.3	3	27.3	11	300,000	294,320
<b>South: Lakeview / Albert Park</b>													
Q4 2008	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Q4 2007	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	--	--
Year-to-date 2007	0	0.0	2	33.3	1	16.7	0	0.0	3	50.0	6	--	--
<b>South: Wascana-University</b>													
Q4 2008	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
Q4 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
Year-to-date 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
<b>East</b>													
Q4 2008	0	0.0	2	4.8	4	9.5	6	14.3	30	71.4	42	390,872	498,406
Q4 2007	1	1.2	33	40.7	12	14.8	11	13.6	24	29.6	81	275,000	306,189
Year-to-date 2008	0	0.0	16	8.4	31	16.3	39	20.5	104	54.7	190	351,876	409,369
Year-to-date 2007	8	3.1	66	25.4	74	28.5	45	17.3	67	25.8	260	291,713	310,488
<b>West</b>													
Q4 2008	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
Q4 2007	0	0.0	1	33.3	2	66.7	0	0.0	0	0.0	3	--	--
Year-to-date 2008	2	22.2	5	55.6	1	11.1	0	0.0	1	11.1	9	--	--
Year-to-date 2007	0	0.0	2	22.2	5	55.6	1	11.1	1	11.1	9	--	--
<b>Northeast</b>													
Q4 2008	0	0.0	2	50.0	2	50.0	0	0.0	0	0.0	4	--	--
Q4 2007	0	0.0	2	50.0	1	25.0	1	25.0	0	0.0	4	--	--
Year-to-date 2008	2	6.5	9	29.0	11	35.5	4	12.9	5	16.1	31	268,000	280,030
Year-to-date 2007	2	10.0	9	45.0	6	30.0	2	10.0	1	5.0	20	230,063	250,907
<b>Northwest</b>													
Q4 2008	0	0.0	4	6.2	7	10.8	17	26.2	37	56.9	65	370,000	362,235
Q4 2007	1	2.3	7	16.3	13	30.2	14	32.6	8	18.6	43	300,750	320,399
Year-to-date 2008	3	1.3	8	3.5	57	25.1	76	33.5	83	36.6	227	329,495	338,857
Year-to-date 2007	10	5.6	33	18.4	57	31.8	45	25.1	34	19.0	179	290,000	304,361
<b>Remainder of the CMA</b>													
Q4 2008	5	9.1	7	12.7	8	14.5	7	12.7	28	50.9	55	350,000	358,691
Q4 2007	4	13.3	5	16.7	4	13.3	11	36.7	6	20.0	30	300,000	290,779
Year-to-date 2008	16	10.8	24	16.2	23	15.5	20	13.5	65	43.9	148	325,000	352,577
Year-to-date 2007	11	10.1	22	20.2	24	22.0	25	22.9	27	24.8	109	288,300	293,433
<b>Regina CMA</b>													
Q4 2008	6	3.1	16	8.2	25	12.8	36	18.5	112	57.4	195	369,500	392,411
Q4 2007	6	2.9	52	25.5	44	21.6	51	25.0	51	25.0	204	299,845	310,933
Year-to-date 2008	28	3.8	72	9.7	142	19.1	178	24.0	323	43.5	743	333,600	359,795
Year-to-date 2007	34	5.3	138	21.6	182	28.4	138	21.6	148	23.1	640	291,100	305,290

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units  
Fourth Quarter 2008**

Submarket	Q4 2008	Q4 2007	% Change	YTD 2008	YTD 2007	% Change
Central	--	--	n/a	255,891	294,320	-13.1
South: Lakeview / Albert Park	--	--	n/a	--	--	n/a
South: Wascana-University	--	--	n/a	--	--	n/a
East	498,406	306,189	62.8	409,369	310,488	31.8
West	--	--	n/a	--	--	n/a
Northeast	--	--	n/a	280,030	250,907	11.6
Northwest	362,235	320,399	13.1	338,857	304,361	11.3
Remainder of the CMA	358,691	290,779	23.4	352,577	293,433	20.2
<b>Regina CMA</b>	<b>392,411</b>	<b>310,933</b>	<b>26.2</b>	<b>359,795</b>	<b>305,290</b>	<b>17.9</b>

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for Regina  
Fourth Quarter 2008**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to-New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2007	January	174	26.1	273	264	344	79.4	117,468	-11.1	122,217
	February	250	28.2	295	274	353	83.6	132,101	7.4	137,456
	March	351	49.4	329	441	384	85.7	140,549	12.4	143,217
	April	363	39.6	315	463	379	83.1	150,735	13.5	147,546
	May	494	38.8	351	512	356	98.6	162,532	14.3	151,799
	June	456	36.5	372	528	407	91.4	169,729	23.9	158,298
	July	409	35.9	363	453	403	90.1	176,537	28.7	163,495
	August	392	31.1	352	503	432	81.5	174,719	34.1	170,945
	September	284	10.5	298	415	400	74.5	185,653	45.4	191,035
	October	308	31.6	334	354	406	82.3	190,657	50.3	189,999
	November	282	29.4	354	283	401	88.3	174,144	41.3	188,227
	December	194	54.0	321	171	396	81.1	200,407	46.5	215,297
2008	January	250	43.7	382	294	388	98.5	198,585	69.1	205,948
	February	291	16.4	332	372	464	71.6	204,459	54.8	213,392
	March	338	-3.7	311	499	492	63.2	211,962	50.8	219,420
	April	416	14.6	353	690	511	69.1	248,039	64.6	243,234
	May	356	-27.9	255	811	581	43.9	235,458	44.9	218,089
	June	302	-33.8	231	742	567	40.7	242,981	43.2	231,423
	July	266	-35.0	224	598	525	42.7	246,463	39.6	230,870
	August	254	-35.2	239	607	546	43.8	237,814	36.1	232,920
	September	282	-0.7	261	640	586	44.5	235,809	27.0	249,936
	October	231	-25.0	251	488	563	44.6	233,622	22.5	233,486
	November	178	-36.9	230	347	539	42.7	222,179	27.6	244,255
	December	174	-10.3	269	267	593	45.4	227,818	13.7	247,959
	Q4 2007	784	35.6		808			187,130	46.6	
	Q4 2008	583	-25.6		1,102			228,396	22.1	
	YTD 2007	3,957	34.0		4,661			165,613	25.6	
	YTD 2008	3,338	-15.6		6,355			229,716	38.7	

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

<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 6: Economic Indicators**  
**Fourth Quarter 2008**

		Interest Rates			NHPI, Total, Regina CMA 1997=100	CPI, 2002 =100	Regina Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2007	January	679	6.50	6.65	162.4	109.3	111.8	4.4	72.4	727
	February	679	6.50	6.65	170.1	109.7	111.5	4.4	72.1	739
	March	669	6.40	6.49	174.1	111.0	111.7	4.2	72.0	743
	April	678	6.60	6.64	177.9	111.5	111.3	4.2	71.7	745
	May	709	6.85	7.14	185.0	112.0	111.0	4.6	71.7	742
	June	715	7.05	7.24	188.6	112.3	109.9	5.0	71.1	743
	July	715	7.05	7.24	191.7	112.5	108.5	5.9	70.9	743
	August	715	7.05	7.24	201.8	112.2	107.8	5.9	70.2	750
	September	712	7.05	7.19	202.5	112.7	107.6	5.8	69.8	758
	October	728	7.25	7.44	202.5	112.3	108.3	5.0	69.6	761
	November	725	7.20	7.39	204.4	112.4	109.0	4.9	69.9	755
	December	734	7.35	7.54	204.4	112.2	109.9	4.5	69.9	753
2008	January	725	7.35	7.39	204.4	112.3	111	4.4	70.2	757
	February	718	7.25	7.29	218.7	112.7	111.7	4.0	70.4	754
	March	712	7.15	7.19	222.5	113.6	112.2	4.3	70.7	755
	April	700	6.95	6.99	238.3	114.4	112.5	4.3	70.7	761
	May	679	6.15	6.65	241.3	115.4	112.6	4.2	70.5	780
	June	710	6.95	7.15	242.3	116.2	112.3	3.9	70.0	799
	July	710	6.95	7.15	248.5	116.3	112.6	3.6	69.7	806
	August	691	6.65	6.85	248.5	116.4	113.2	3.8	70.1	806
	September	691	6.65	6.85	248.5	116.9	115.1	3.6	71.0	804
	October	713	6.35	7.20	248.7	116.6	116.4	4.0	71.9	801
	November	713	6.35	7.20	248.7	116.4	117.3	3.6	72.0	802
	December	685	5.60	6.75		115.6	117.3	3.6	71.8	794

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

## METHODOLOGY

### Starts & Completions Survey Methodology

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

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

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

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

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

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

### Market Absorption Survey Methodology

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

## STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

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

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

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

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

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

## DWELLING TYPES:

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

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

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

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

## INTENDED MARKET:

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

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

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

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

## GEOGRAPHICAL TERMS:

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

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

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

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