

HOUSING NOW

Regina CMA



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Second Quarter 2010

New Home Market

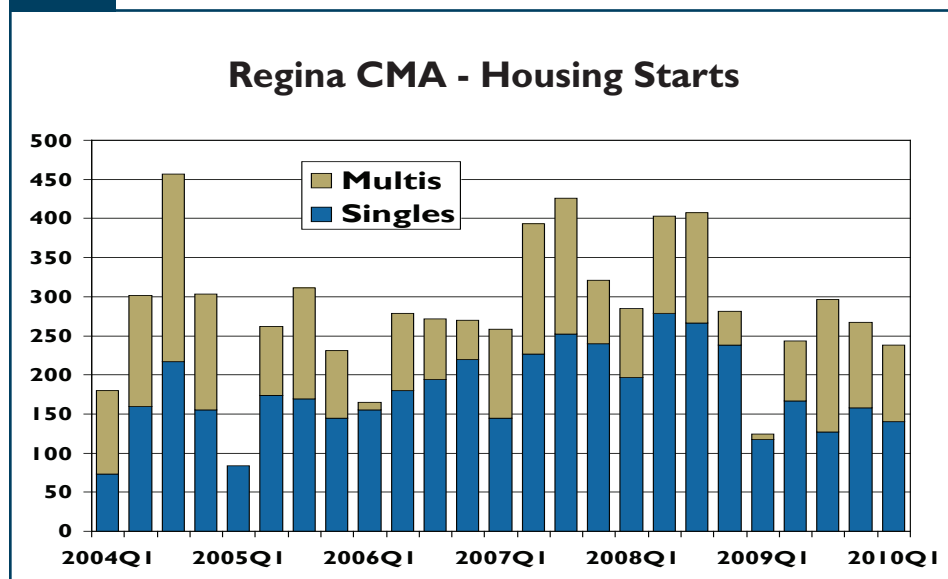
Regina housing starts speed up

During the first quarter of 2010, 238 homes broke ground in the Regina Census Metropolitan Area (CMA), 92 per cent more than the same time last year. A heightened pace of demand and declining supply

levels motivated builders to ramp up first quarter production. The 238 units that began construction in the first three months represent the third strongest performance for any first quarter in 23 years.

The 58 single-detached starts in March represent a 38 per cent year-over-year gain. This takes the tally of first quarter single-detached

Figure 1



Source: CMHC

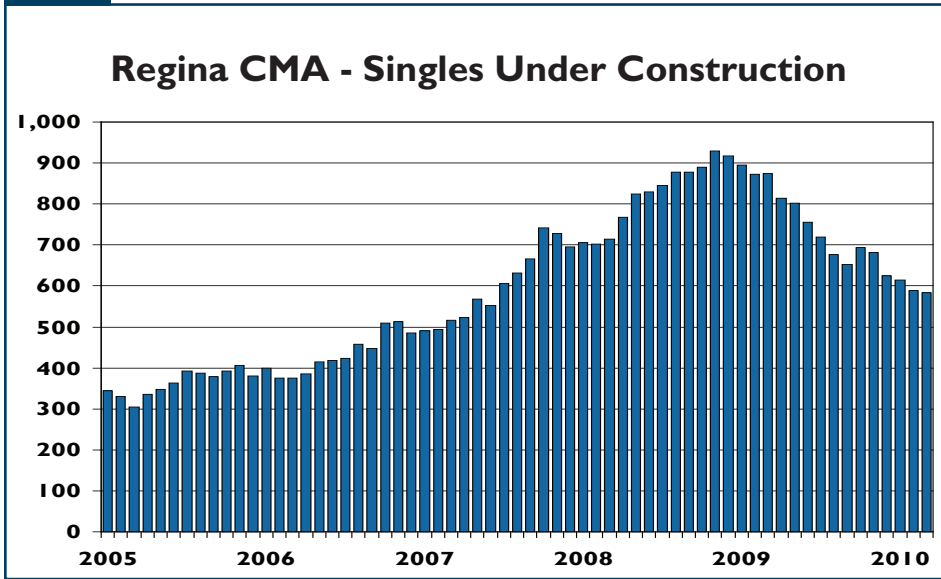
Table of Contents

- 1 New Home Market
- 3 Resale Market
- 4 Economy
- 5 Maps of Regina CMA
- 11 Housing Now Report Tables
- 12 Summary by Market
- 18 Starts
- 22 Completions
- 25 Absorptions
- 26 Average Price
- 27 MLS® Activity
- 28 Economic Indicators

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Figure 2



Source: CMHC

starts to 140 units, a 20 per cent lift from the previous year. Not to be outdone, multi-family starts, which include semi-detached, row, and apartment units, also recorded a stronger year-over-year performance. The 98 multi-family starts through March represent a significant improvement over the seven units started one year earlier. The 61 apartments started during the first three months accounted for 62 per cent of all multi-family starts and were up from none in the first three months of 2009. Meanwhile, 25 row units began construction in the first quarter, five times higher than last year. Similarly, the 12 semi-detached homes started during that time were up six-fold from the corresponding total last year. Through March, multi-family starts retained 41 per cent of total new home production.

Starts outside the city limits accounted for four per cent of total CMA starts in the first three

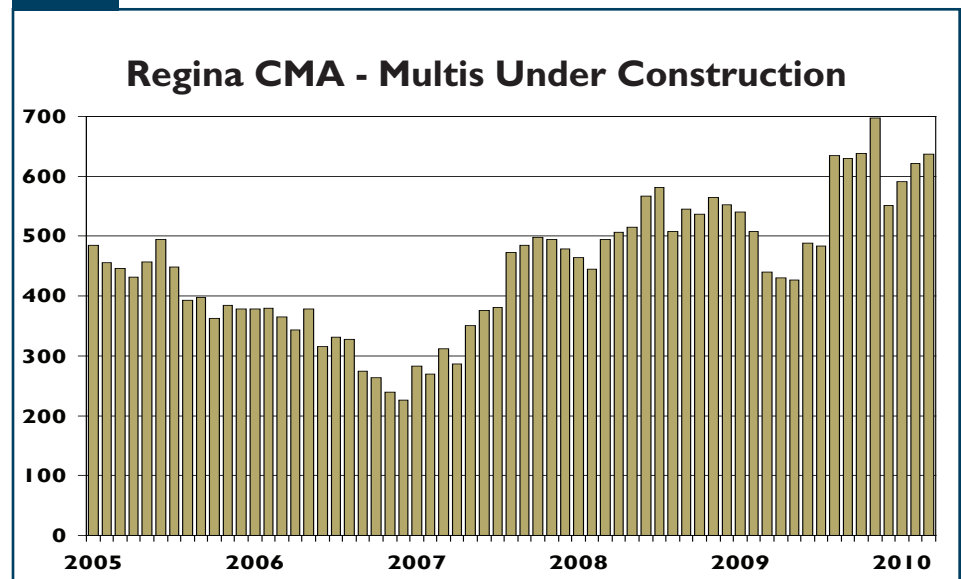
months of the year, down from a share of 24 per cent in the same period last year. White City had five starts, while the rural municipalities of Edenwold and Sherwood combined recorded three starts. Pense and Grand Coulee villages each had one start.

Supply remains elevated in Regina's multi-family market

The supply of new homes, including units in inventory and those under construction, remains elevated in the Regina CMA. With an inventory of 116 completed and unsold homes and 1,221 units under construction, the total supply reached 1,337 units in March 2010. Though this represents a five per cent decline from last year's high, it remains elevated by historical standards.

The elevated supply level is not due to the single-detached market, as the supply of single-detached units in March was 31 per cent lower than the previous year. Given last year's decline in starts, the number of single-detached homes under construction declined by 33 per cent from March 2009. At 584 units, singles under construction in March were the lowest in nearly three

Figure 3



Source: CMHC

years. The inventory of complete and unabsorbed singles, meanwhile, reached an eight-month high of 46 units in March, seven per cent more than the previous year.

With more than 600 multi-family units under construction and an additional 70 completed and unoccupied, the total supply of multiples reached 707 units in March, a 43 per cent increase from March 2009. With the recent increase in starts, the volume of multi-family suites under construction advanced 45 per cent year-over-year to 637 units. At 70 units, multi-family inventories in March were 32 per cent higher than the previous year, but were down from the December peak of 107 units.

First quarter absorptions lower at 224 units

At 224 units to the end of March, total absorptions this year were seven per cent lower than the pace set in 2009. Of these, 175 new single-detached homes were absorbed, up 14 per cent year-over-year. Despite last year's decline in starts, single-detached completions have been relatively strong in 2010, with the majority of units thus far being absorbed upon completion. Conversely, the 49 new multi-family suites that were absorbed through March represent a 44 per cent decline from the pace set in 2009. Given the rise in multiples under construction, market participants can expect a rise in absorption once these units approach completion.

Average price of new homes up 17 per cent

To the end of March, the absorbed price of new single-detached homes in Regina averaged \$428,794, up 17 per cent from the same period last year. The gain is due to price pressures from 2008 and the shift in distribution toward the upper price ranges. To the end of March 2010, 36 per cent of single-detached absorptions occurred at price ranges above \$450,000, far beyond last year's share of 16 per cent.

Despite the strong gain in average absorbed price, current price pressures in Regina's new home market are considerably lower due to last year's reduction in starts. Two months into the year, the New House Price Index (NHPI) rose 2.3 per cent year-over-year, compared with an 18 per cent gain in the first two months of 2009. Lower demand for labour and building materials has tempered price pressures on the house component of the NHPI. Meanwhile, the introduction of new subdivisions last year added to the supply of land, which lessened cost pressures on the land component of the NHPI.

Resale Market

Sales of existing homes improve

Sales in Regina's resale market are on pace for a stronger performance this year. The 350 sales in March represent a 26 per cent gain from

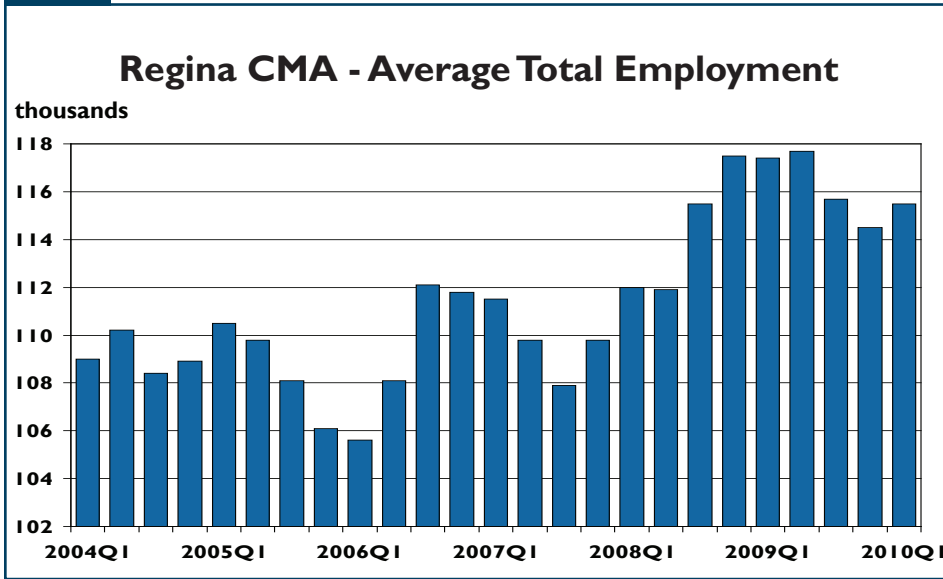
the third month of 2009. This increased pace of activity pushed first quarter MLS® transactions to 800 homes, an 18 per cent lift from last year. However, despite this year-over-year gain, month-over-month sales trended down one per cent in March.

In March, new listings increased six per cent year-over-year to 701 homes. These brought total first quarter new listings to 1,526 homes, a five per cent decline from last year. Meanwhile, active listings settled at 1,215 homes this March, down 21 per cent year-over-year. Despite the decline, active listings trended up 4.3 per cent month-over-month to 1,380 units.

With just over 1,200 homes listed and 350 sold in March, the sales-to-active listings ratio (SALR) settled at 29 per cent, up from 18 per cent one year prior. With nearly three buyers for every 10 sellers, the supply of homes in Regina's resale market is sufficient to last 3.4 months, considerably lower than the 5.6 months of supply in March 2009.

With stronger sales relative to supply, upward price pressure in Regina's resale market has strengthened. Existing homes sold for an average of \$252,727 during the first quarter of 2010, an increase of over eight per cent from the first three months of 2009.

Figure 4



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

Economy

Employment growth off to a slow start in 2010

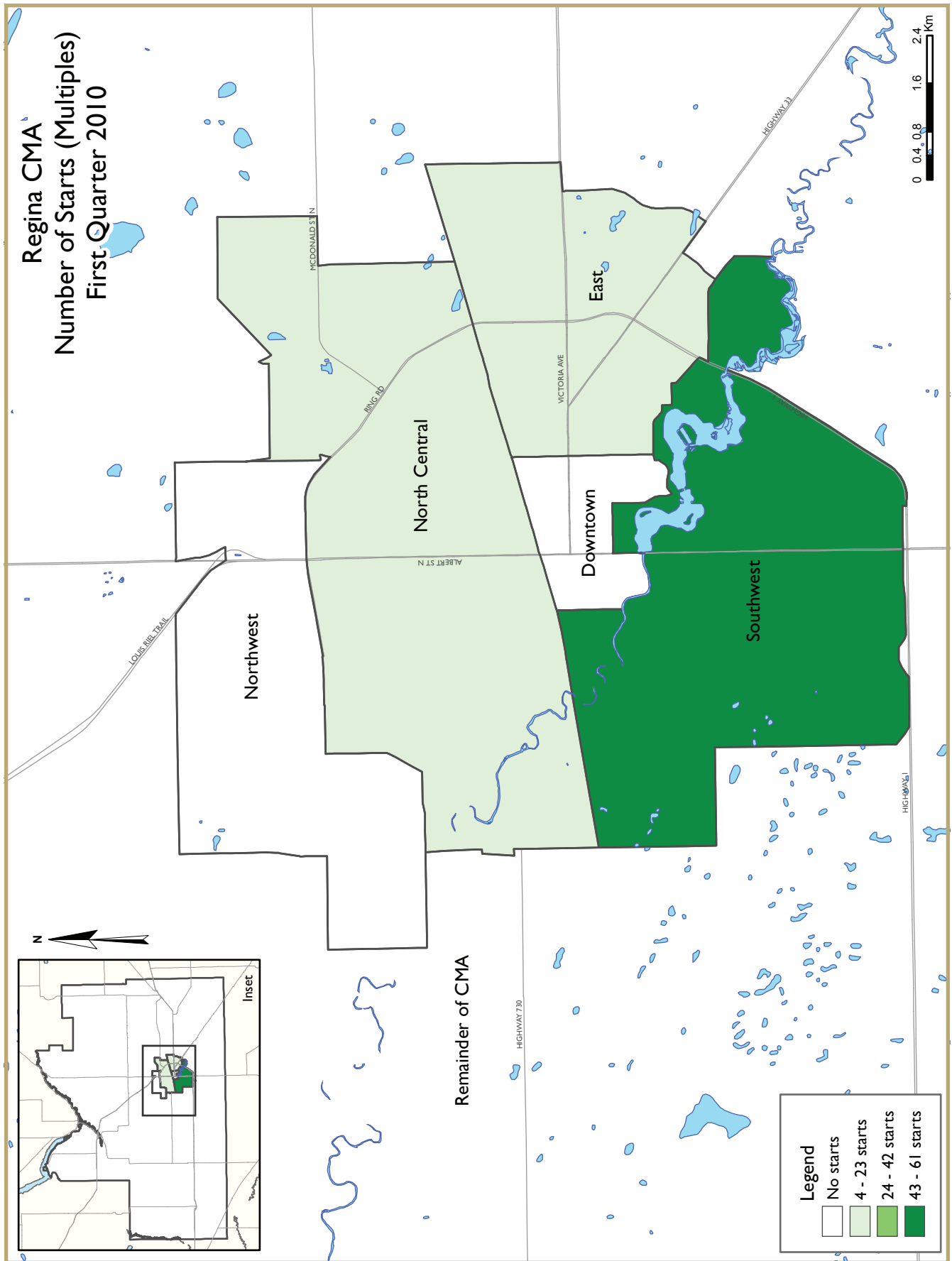
Following job losses through the latter half of 2009, employment in the Regina CMA is showing modest signs of stabilizing. On a seasonally adjusted basis, employment improved slightly in the first quarter of 2010, recapturing some of the job losses experienced from July

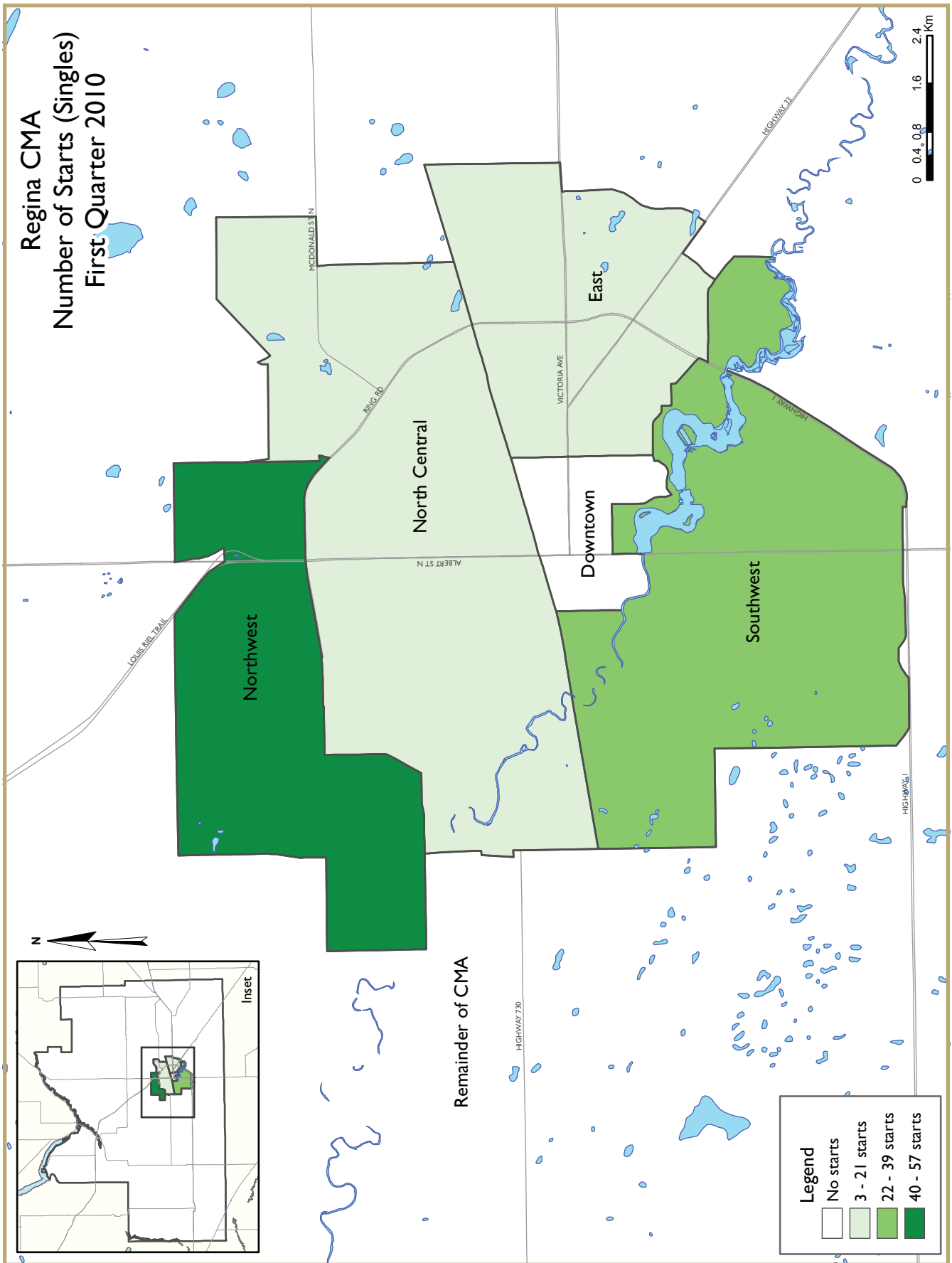
through December of 2009. Despite the recent improvement, average employment in the first quarter of 2010 was 1.4 per cent lower than the previous year, representing 1,600 fewer positions.

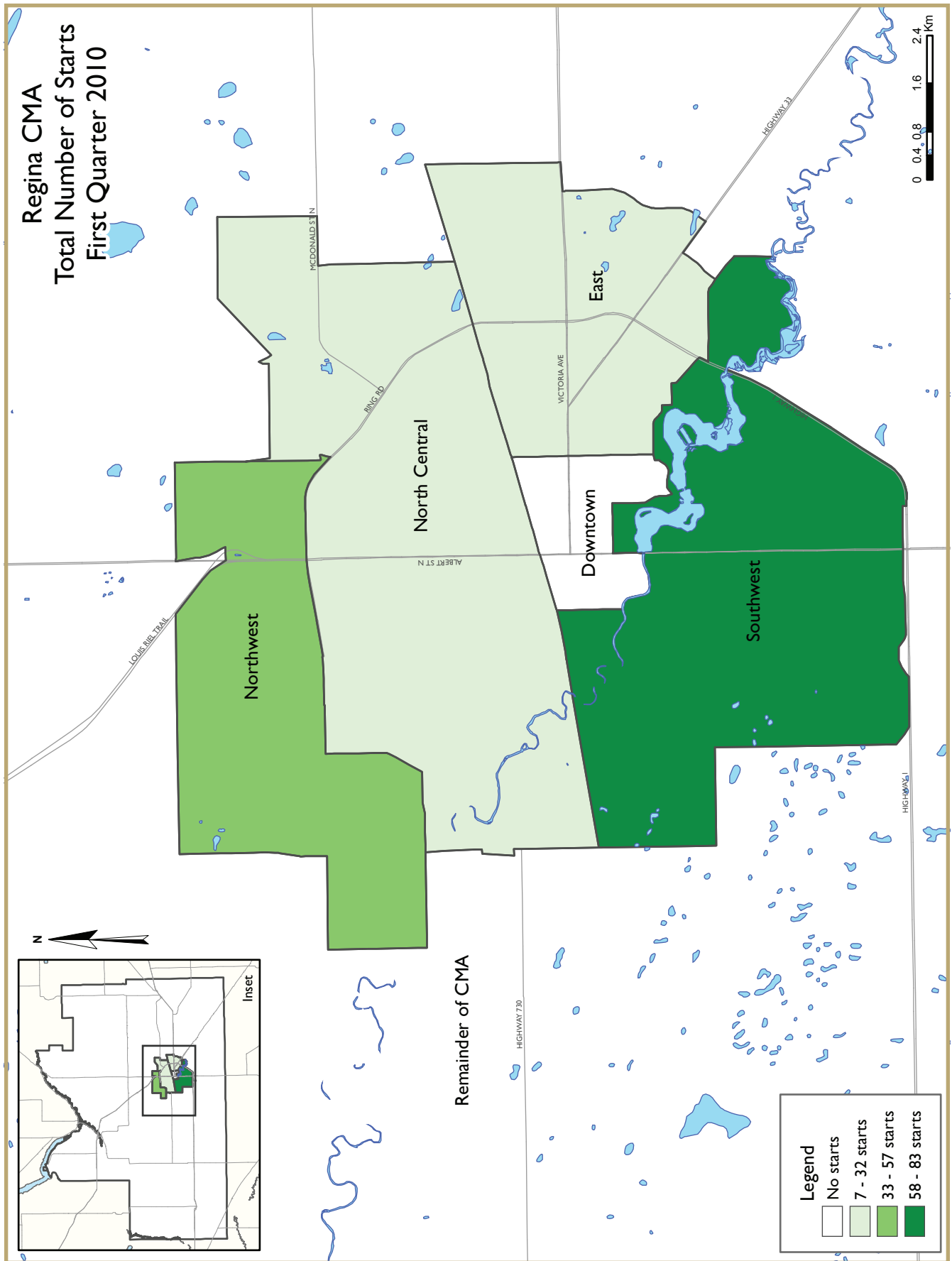
The weaker job performance pushed the unemployment rate to 5.1 per cent in the first quarter, up from four per cent a year earlier. Despite the rise in the unemployment rate, income growth

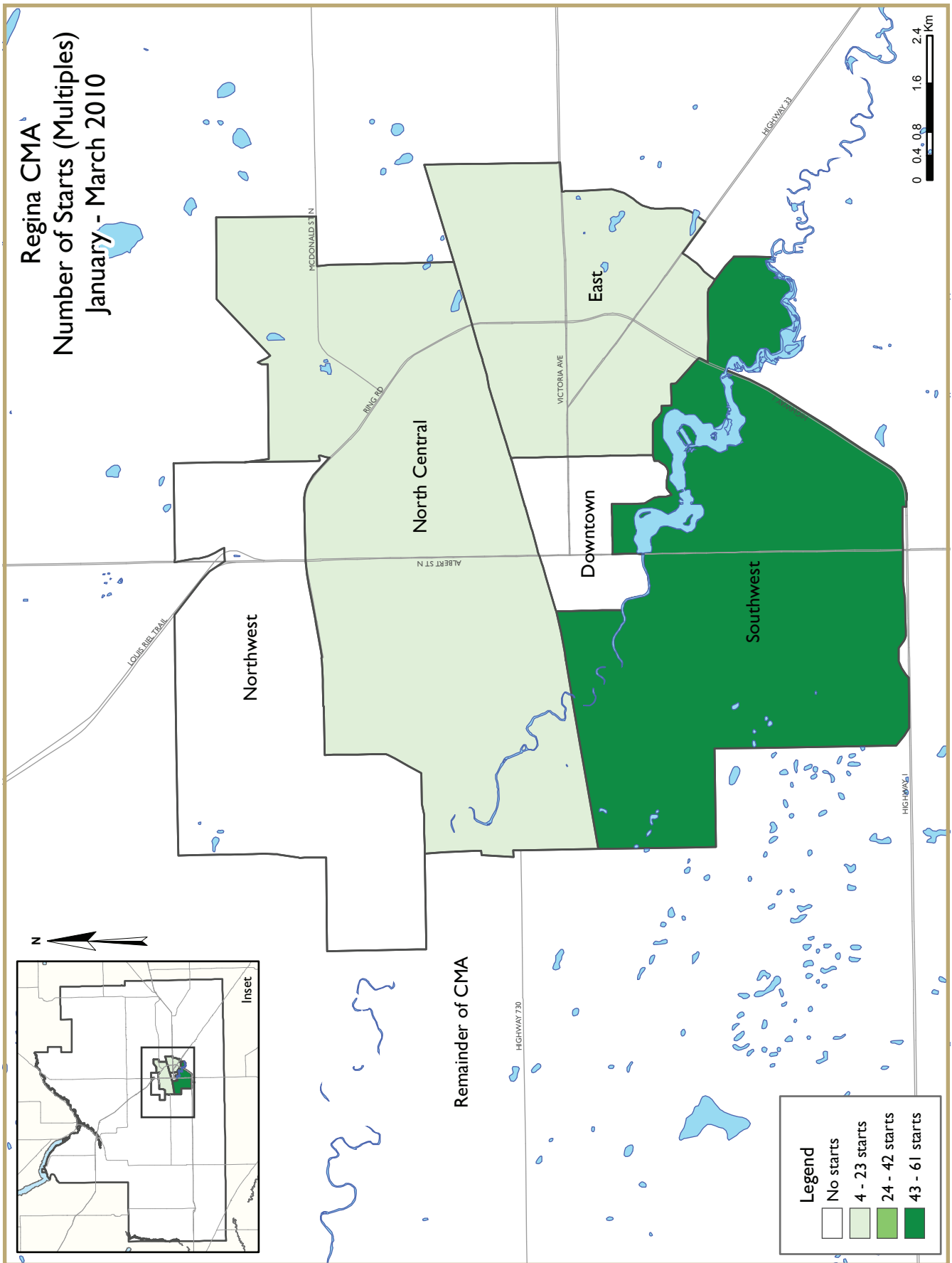
in Regina remained robust in the first quarter. Year-to-date average weekly earnings have increased 5.8 per cent year-over-year to \$848 in March. This compares to a 6.2 per cent gain a year earlier.

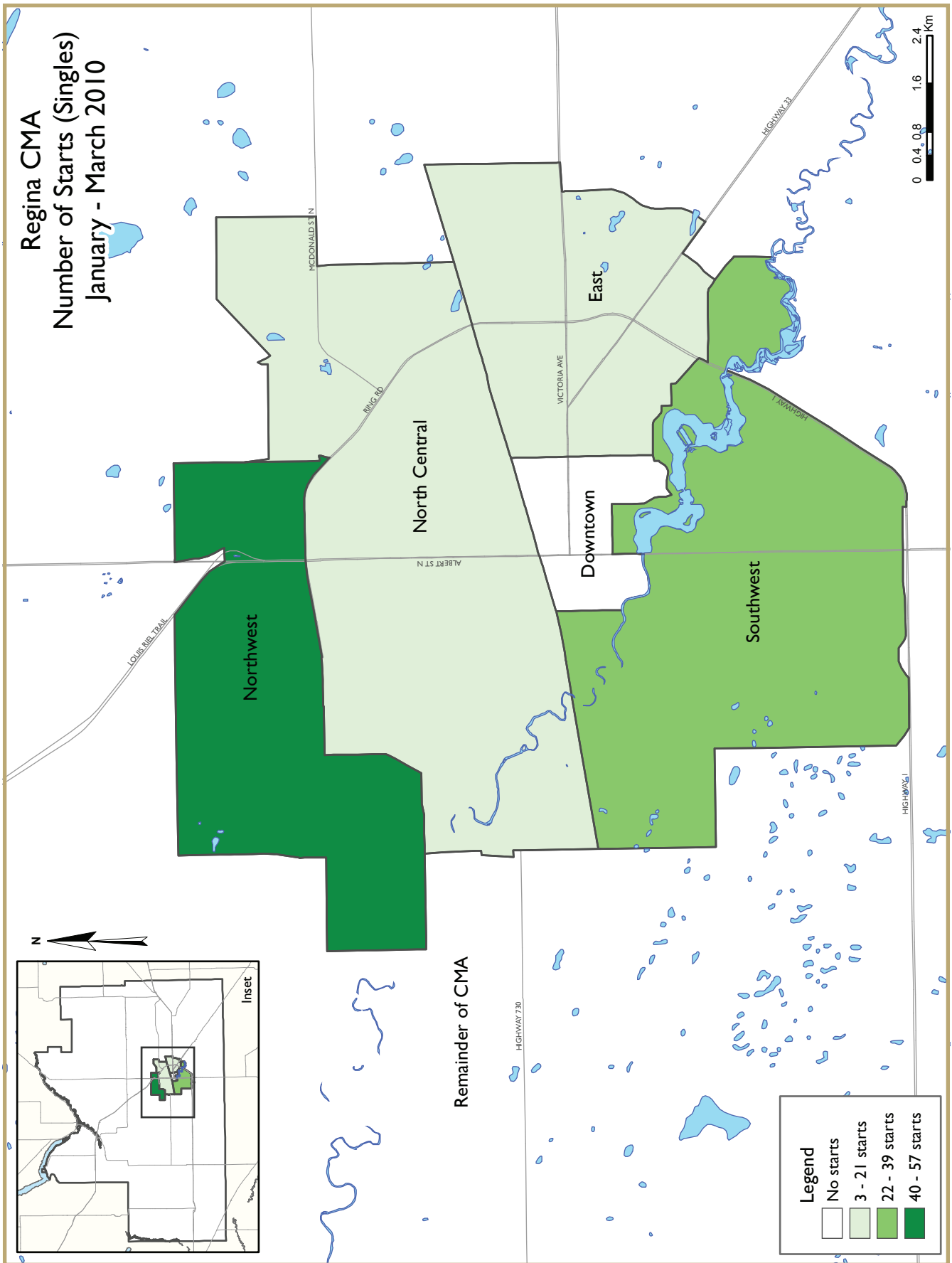
The slowing employment prospects through the latter months of 2009 attracted fewer migrants to Saskatchewan from October to December. The province continued to add residents from other provinces and international sources, but both components declined on a year-over-year basis. In the fourth quarter, net migration of all types totalled 2,129 people, 15 per cent fewer than the last three months of 2008. Despite the weaker fourth-quarter performance, gains in the first half of 2009 helped push annual migration in Saskatchewan to a record 11,251 last year, seven per cent higher than in 2008. Undoubtedly, this is a dominant factor contributing to the rise in home ownership demand within Saskatchewan's major markets.

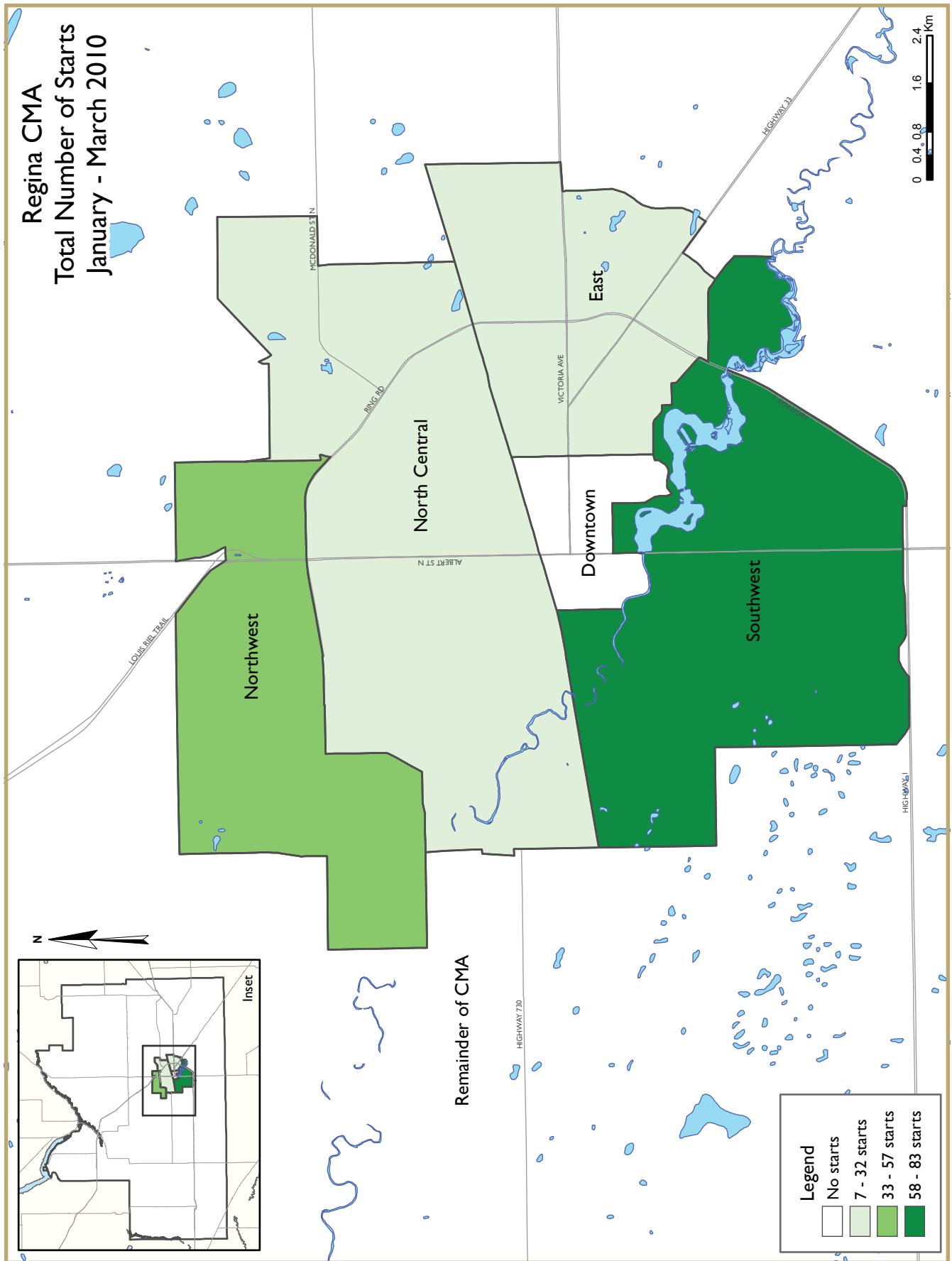












HOUSING NOW REPORT TABLES

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
First Quarter 2010**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
QI 2010	139	0	0	0	31	61	7	0	238
QI 2009	112	2	0	5	5	0	0	0	124
% Change	24.1	-100.0	n/a	-100.0	**	n/a	n/a	n/a	91.9
Year-to-date 2010	139	0	0	0	31	61	7	0	238
Year-to-date 2009	112	2	0	5	5	0	0	0	124
% Change	24.1	-100.0	n/a	-100.0	**	n/a	n/a	n/a	91.9
UNDER CONSTRUCTION									
QI 2010	580	10	0	3	134	376	9	109	1,221
QI 2009	859	10	0	16	103	288	0	39	1,315
% Change	-32.5	0.0	n/a	-81.3	30.1	30.6	n/a	179.5	-7.1
COMPLETIONS									
QI 2010	174	2	0	3	10	0	3	0	192
QI 2009	158	0	0	1	25	95	0	0	279
% Change	10.1	n/a	n/a	200.0	-60.0	-100.0	n/a	n/a	-31.2
Year-to-date 2010	174	2	0	3	10	0	3	0	192
Year-to-date 2009	158	0	0	1	25	95	0	0	279
% Change	10.1	n/a	n/a	200.0	-60.0	-100.0	n/a	n/a	-31.2
COMPLETED & NOT ABSORBED									
QI 2010	46	2	0	0	7	61	0	0	116
QI 2009	42	0	0	1	1	51	1	0	96
% Change	9.5	n/a	n/a	-100.0	**	19.6	-100.0	n/a	20.8
ABSORBED									
QI 2010	169	1	0	3	11	37	3	0	224
QI 2009	152	0	0	1	29	58	0	0	240
% Change	11.2	n/a	n/a	200.0	-62.1	-36.2	n/a	n/a	-6.7
Year-to-date 2010	169	1	0	3	11	37	3	0	224
Year-to-date 2009	152	0	0	1	29	58	0	0	240
% Change	11.2	n/a	n/a	200.0	-62.1	-36.2	n/a	n/a	-6.7

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

**Table I.1: Housing Activity Summary by Submarket
First Quarter 2010**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Central									
Q1 2010	26	0	0	0	0	27	4	0	57
Q1 2009	28	2	0	0	0	0	0	0	30
South: Lakeview / Albert Park									
Q1 2010	1	0	0	0	0	34	0	0	35
Q1 2009	1	0	0	0	0	0	0	0	1
South: Wascana-University									
Q1 2010	0	0	0	0	0	0	0	0	0
Q1 2009	1	0	0	1	0	0	0	0	2
East									
Q1 2010	41	0	0	0	27	0	0	0	68
Q1 2009	7	0	0	4	0	0	0	0	11
West									
Q1 2010	2	0	0	0	4	0	0	0	6
Q1 2009	0	0	0	0	0	0	0	0	0
Northeast									
Q1 2010	4	0	0	0	0	0	3	0	7
Q1 2009	0	0	0	0	0	0	0	0	0
Northwest									
Q1 2010	55	0	0	0	0	0	0	0	55
Q1 2009	45	0	0	0	5	0	0	0	50
Remainder of the CMA									
Q1 2010	0	0	0	0	0	0	0	0	0
Q1 2009	30	0	0	0	0	0	0	0	30
Regina CMA									
Q1 2010	139	0	0	0	31	61	7	0	238
Q1 2009	112	2	0	5	5	0	0	0	124

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

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	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
Central									
Q1 2010	89	4	0	0	14	33	6	39	185
Q1 2009	79	4	0	0	14	0	0	39	136
South: Lakeview / Albert Park									
Q1 2010	8	0	0	0	0	34	0	0	42
Q1 2009	6	2	0	0	10	0	0	0	18
South: Wascana-University									
Q1 2010	0	0	0	0	15	38	0	0	53
Q1 2009	2	0	0	1	11	38	0	0	52
East									
Q1 2010	138	0	0	3	51	184	0	70	446
Q1 2009	168	0	0	15	8	142	0	0	333
West									
Q1 2010	5	0	0	0	20	0	0	0	25
Q1 2009	12	0	0	0	12	0	0	0	24
Northeast									
Q1 2010	16	0	0	0	0	33	3	0	52
Q1 2009	27	0	0	0	0	0	0	0	27
Northwest									
Q1 2010	176	0	0	0	34	54	0	0	264
Q1 2009	266	0	0	0	44	108	0	0	418
Remainder of the CMA									
Q1 2010	0	0	0	0	0	0	0	0	0
Q1 2009	299	4	0	0	4	0	0	0	307
Regina CMA									
Q1 2010	580	10	0	3	134	376	9	109	1,221
Q1 2009	859	10	0	16	103	288	0	39	1,315

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

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	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
Central									
Q1 2010	10	2	0	0	0	0	0	0	12
Q1 2009	7	0	0	0	0	0	0	0	7
South: Lakeview / Albert Park									
Q1 2010	2	0	0	0	0	0	0	0	2
Q1 2009	0	0	0	1	2	0	0	0	3
South: Wascana-University									
Q1 2010	2	0	0	0	0	0	0	0	2
Q1 2009	0	0	0	0	0	0	0	0	0
East									
Q1 2010	36	0	0	3	0	0	0	0	39
Q1 2009	58	0	0	0	0	35	0	0	93
West									
Q1 2010	0	0	0	0	0	0	0	0	0
Q1 2009	3	0	0	0	4	0	0	0	7
Northeast									
Q1 2010	8	0	0	0	0	0	3	0	11
Q1 2009	7	0	0	0	0	0	0	0	7
Northwest									
Q1 2010	53	0	0	0	10	0	0	0	63
Q1 2009	52	0	0	0	17	60	0	0	129
Remainder of the CMA									
Q1 2010	0	0	0	0	0	0	0	0	0
Q1 2009	31	0	0	0	2	0	0	0	33
Regina CMA									
Q1 2010	174	2	0	3	10	0	3	0	192
Q1 2009	158	0	0	1	25	95	0	0	279

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

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	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETED & NOT ABSORBED									
Central									
Q1 2010	13	2	0	0	0	0	0	0	15
Q1 2009	1	0	0	0	0	0	1	0	2
South: Lakeview / Albert Park									
Q1 2010	0	0	0	0	2	0	0	0	2
Q1 2009	0	0	0	0	0	0	0	0	0
South: Wascana-University									
Q1 2010	0	0	0	0	0	0	0	0	0
Q1 2009	0	0	0	0	0	0	0	0	0
East									
Q1 2010	14	0	0	0	0	54	0	0	68
Q1 2009	19	0	0	1	0	45	0	0	65
West									
Q1 2010	0	0	0	0	1	0	0	0	1
Q1 2009	1	0	0	0	0	0	0	0	1
Northeast									
Q1 2010	1	0	0	0	0	0	0	0	1
Q1 2009	2	0	0	0	0	0	0	0	2
Northwest									
Q1 2010	14	0	0	0	4	7	0	0	25
Q1 2009	16	0	0	0	1	6	0	0	23
Remainder of the CMA									
Q1 2010	0	0	0	0	0	0	0	0	0
Q1 2009	3	0	0	0	0	0	0	0	3
Regina CMA									
Q1 2010	46	2	0	0	7	61	0	0	116
Q1 2009	42	0	0	1	1	51	1	0	96

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

**Table I.1: Housing Activity Summary by Submarket
First Quarter 2010**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
Central									
Q1 2010	7	1	0	0	0	0	0	0	8
Q1 2009	5	0	0	0	0	0	0	0	5
South: Lakeview / Albert Park									
Q1 2010	2	0	0	0	0	0	0	0	2
Q1 2009	0	0	0	1	2	0	0	0	3
South: Wascana-University									
Q1 2010	2	0	0	0	2	0	0	0	4
Q1 2009	0	0	0	0	0	0	0	0	0
East									
Q1 2010	29	0	0	3	0	28	0	0	60
Q1 2009	54	0	0	0	0	4	0	0	58
West									
Q1 2010	0	0	0	0	0	0	0	0	0
Q1 2009	2	0	0	0	7	0	0	0	9
Northeast									
Q1 2010	9	0	0	0	0	0	3	0	12
Q1 2009	7	0	0	0	0	0	0	0	7
Northwest									
Q1 2010	52	0	0	0	9	9	0	0	70
Q1 2009	55	0	0	0	18	54	0	0	127
Remainder of the CMA									
Q1 2010	0	0	0	0	0	0	0	0	0
Q1 2009	29	0	0	0	2	0	0	0	31
Regina CMA									
Q1 2010	169	1	0	3	11	37	3	0	224
Q1 2009	152	0	0	1	29	58	0	0	240

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

**Table 1.2: History of Housing Starts of Regina CMA
2000 - 2009**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2009	564	12	0	5	91	188	0	70	930
% Change	-41.9	20.0	n/a	-44.4	-2.2	-26.0	n/a	79.5	-32.4
2008	970	10	0	9	93	254	0	39	1,375
% Change	15.1	150.0	n/a	-55.0	-61.9	6.3	-100.0	-17.0	-1.6
2007	843	4	0	20	244	239	1	47	1,398
% Change	16.6	-33.3	n/a	-23.1	9.4	n/a	-83.3	**	41.8
2006	723	6	0	26	223	0	6	2	986
% Change	27.7	-25.0	-100.0	**	15.5	-100.0	0.0	-94.7	11.0
2005	566	8	1	6	193	70	6	38	888
% Change	-4.6	**	n/a	-50.0	-38.9	-74.5	-86.0	**	-28.5
2004	593	2	0	12	316	274	43	2	1,242
% Change	17.2	n/a	-100.0	-20.0	88.1	40.5	**	n/a	39.7
2003	506	0	1	15	168	195	4	0	889
% Change	1.2	-100.0	-75.0	**	**	93.1	33.3	n/a	36.6
2002	500	2	4	4	37	101	3	0	651
% Change	27.9	0.0	n/a	-60.0	19.4	-46.3	-25.0	n/a	4.0
2001	391	2	0	10	31	188	4	0	626
% Change	-11.5	-66.7	n/a	-41.2	-51.6	123.8	100.0	n/a	1.8
2000	442	6	0	17	64	84	2	0	615

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type
First Quarter 2010**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009	% Change
Central	26	28	4	2	0	0	27	0	57	30	90.0
South: Lakeview / Albert Park	1	1	0	0	0	0	34	0	35	1	**
South: Wascana-University	0	2	0	0	0	0	0	0	0	2	-100.0
East	10	6	0	0	0	0	0	0	10	6	66.7
West	2	0	4	0	0	0	0	0	6	0	n/a
Northeast	5	0	2	0	0	0	0	0	7	0	n/a
Northwest	55	45	0	0	0	5	0	0	55	50	10.0
Remainder of the CMA	0	30	0	0	0	0	0	0	0	30	-100.0
Regina CMA	140	117	12	2	25	5	61	0	238	124	91.9

**Table 2.1: Starts by Submarket and by Dwelling Type
January - March 2010**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Central	26	28	4	2	0	0	27	0	57	30	90.0
South: Lakeview / Albert Park	1	1	0	0	0	0	34	0	35	1	**
South: Wascana-University	0	2	0	0	0	0	0	0	0	2	-100.0
East	10	6	0	0	0	0	0	0	10	6	66.7
West	2	0	4	0	0	0	0	0	6	0	n/a
Northeast	5	0	2	0	0	0	0	0	7	0	n/a
Northwest	55	45	0	0	0	5	0	0	55	50	10.0
Remainder of the CMA	0	30	0	0	0	0	0	0	0	30	-100.0
Regina CMA	140	117	12	2	25	5	61	0	238	124	91.9

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
First Quarter 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009
Central	0	0	0	0	27	0	0	0
South: Lakeview / Albert Park	0	0	0	0	34	0	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	0	0	0	0	0	0	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	5	0	0	0	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	25	5	0	0	61	0	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - March 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	0	0	0	0	27	0	0	0
South: Lakeview / Albert Park	0	0	0	0	34	0	0	0
South: Wascana-University	0	0	0	0	0	0	0	0
East	0	0	0	0	0	0	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	5	0	0	0	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	25	5	0	0	61	0	0	0

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market
First Quarter 2010**

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009
Central	26	30	27	0	4	0	57	30
South: Lakeview / Albert Park	1	1	34	0	0	0	35	1
South: Wascana-University	0	1	0	1	0	0	0	2
East	10	2	0	4	0	0	10	6
West	2	0	4	0	0	0	6	0
Northeast	4	0	0	0	3	0	7	0
Northwest	55	45	0	5	0	0	55	50
Remainder of the CMA	0	30	0	0	0	0	0	30
Regina CMA	139	114	92	10	7	0	238	124

**Table 2.5: Starts by Submarket and by Intended Market
January - March 2010**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	26	30	27	0	4	0	57	30
South: Lakeview / Albert Park	1	1	34	0	0	0	35	1
South: Wascana-University	0	1	0	1	0	0	0	2
East	10	2	0	4	0	0	10	6
West	2	0	4	0	0	0	6	0
Northeast	4	0	0	0	3	0	7	0
Northwest	55	45	0	5	0	0	55	50
Remainder of the CMA	0	30	0	0	0	0	0	30
Regina CMA	139	114	92	10	7	0	238	124

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type
First Quarter 2010**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009	% Change
Central	10	7	2	0	0	0	0	0	12	7	71.4
South: Lakeview / Albert Park	2	1	0	2	0	0	0	0	2	3	-33.3
South: Wascana-University	2	0	0	0	0	0	0	0	2	0	n/a
East	11	27	0	0	0	0	0	35	11	62	-82.3
West	0	3	0	4	0	0	0	0	0	7	-100.0
Northeast	11	7	0	0	0	0	0	0	11	7	57.1
Northwest	53	52	0	4	10	13	0	60	63	129	-51.2
Remainder of the CMA	0	31	0	2	0	0	0	0	0	33	-100.0
Regina CMA	180	159	2	12	10	13	0	95	192	279	-31.2

**Table 3.1: Completions by Submarket and by Dwelling Type
January - March 2010**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Central	10	7	2	0	0	0	0	0	12	7	71.4
South: Lakeview / Albert Park	2	1	0	2	0	0	0	0	2	3	-33.3
South: Wascana-University	2	0	0	0	0	0	0	0	2	0	n/a
East	11	27	0	0	0	0	0	35	11	62	-82.3
West	0	3	0	4	0	0	0	0	0	7	-100.0
Northeast	11	7	0	0	0	0	0	0	11	7	57.1
Northwest	53	52	0	4	10	13	0	60	63	129	-51.2
Remainder of the CMA	0	31	0	2	0	0	0	0	0	33	-100.0
Regina CMA	180	159	2	12	10	13	0	95	192	279	-31.2

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
First Quarter 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009
Central	0	0	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	0	0	0
East	0	0	0	0	0	35	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	10	13	0	0	0	60	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	10	13	0	0	0	95	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - March 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	0	0	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	0	0	0
East	0	0	0	0	0	35	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	10	13	0	0	0	60	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	10	13	0	0	0	95	0	0

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
First Quarter 2010**

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009	Q1 2010	Q1 2009
Central	12	7	0	0	0	0	12	7
South: Lakeview / Albert Park	2	0	0	3	0	0	2	3
South: Wascana-University	2	0	0	0	0	0	2	0
East	8	27	3	35	0	0	11	62
West	0	3	0	4	0	0	0	7
Northeast	8	7	0	0	3	0	11	7
Northwest	53	52	10	77	0	0	63	129
Remainder of the CMA	0	31	0	2	0	0	0	33
Regina CMA	176	158	13	121	3	0	192	279

**Table 3.5: Completions by Submarket and by Intended Market
January - March 2010**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	12	7	0	0	0	0	12	7
South: Lakeview / Albert Park	2	0	0	3	0	0	2	3
South: Wascana-University	2	0	0	0	0	0	2	0
East	8	27	3	35	0	0	11	62
West	0	3	0	4	0	0	0	7
Northeast	8	7	0	0	3	0	11	7
Northwest	53	52	10	77	0	0	63	129
Remainder of the CMA	0	31	0	2	0	0	0	33
Regina CMA	176	158	13	121	3	0	192	279

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
First Quarter 2010**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Central													
Q1 2010	2	28.6	1	14.3	0	0.0	0	0.0	4	57.1	7	--	--
Q1 2009	5	100.0	0	0.0	0	0.0	0	0.0	0	0.0	5	--	--
Year-to-date 2010	2	28.6	1	14.3	0	0.0	0	0.0	4	57.1	7	--	--
Year-to-date 2009	5	100.0	0	0.0	0	0.0	0	0.0	0	0.0	5	--	--
South: Lakeview / Albert Park													
Q1 2010	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	--	--
Q1 2009	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	--	--
Year-to-date 2009	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
South: Wascana-University													
Q1 2010	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Q1 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
East													
Q1 2010	1	11.1	0	0.0	2	22.2	1	11.1	5	55.6	9	--	--
Q1 2009	5	17.2	4	13.8	8	27.6	5	17.2	7	24.1	29	366,126	421,408
Year-to-date 2010	1	11.1	0	0.0	2	22.2	1	11.1	5	55.6	9	--	--
Year-to-date 2009	5	17.2	4	13.8	8	27.6	5	17.2	7	24.1	29	366,126	421,408
West													
Q1 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q1 2009	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	--	--
Northeast													
Q1 2010	3	37.5	0	0.0	2	25.0	1	12.5	2	25.0	8	--	--
Q1 2009	5	71.4	1	14.3	1	14.3	0	0.0	0	0.0	7	--	--
Year-to-date 2010	3	37.5	0	0.0	2	25.0	1	12.5	2	25.0	8	--	--
Year-to-date 2009	5	71.4	1	14.3	1	14.3	0	0.0	0	0.0	7	--	--
Northwest													
Q1 2010	3	5.8	10	19.2	13	25.0	11	21.2	15	28.8	52	399,950	403,008
Q1 2009	15	27.3	13	23.6	13	23.6	5	9.1	9	16.4	55	348,900	354,196
Year-to-date 2010	3	5.8	10	19.2	13	25.0	11	21.2	15	28.8	52	399,950	403,008
Year-to-date 2009	15	27.3	13	23.6	13	23.6	5	9.1	9	16.4	55	348,900	354,196
Remainder of the CMA													
Q1 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q1 2009	11	37.9	3	10.3	5	17.2	6	20.7	4	13.8	29	350,000	355,310
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	11	37.9	3	10.3	5	17.2	6	20.7	4	13.8	29	350,000	355,310
Regina CMA													
Q1 2010	15	9.9	20	13.2	37	24.5	25	16.6	54	35.8	151	400,000	428,794
Q1 2009	43	28.1	26	17.0	38	24.8	21	13.7	25	16.3	153	360,440	367,773
Year-to-date 2010	15	9.9	20	13.2	37	24.5	25	16.6	54	35.8	151	400,000	428,794
Year-to-date 2009	43	28.1	26	17.0	38	24.8	21	13.7	25	16.3	153	360,440	367,773

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
First Quarter 2010**

Submarket	Q1 2010	Q1 2009	% Change	YTD 2010	YTD 2009	% Change
Central	--	--	n/a	--	--	n/a
South: Lakeview / Albert Park	--	--	n/a	--	--	n/a
South: Wascana-University	--	--	n/a	--	--	n/a
East	--	421,408	n/a	--	421,408	n/a
West	--	--	n/a	--	--	n/a
Northeast	--	--	n/a	--	--	n/a
Northwest	403,008	354,196	13.8	403,008	354,196	13.8
Remainder of the CMA	--	355,310	n/a	--	355,310	n/a
Regina CMA	428,794	367,773	16.6	428,794	367,773	16.6

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for Regina
First Quarter 2010**

		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
2009	January	170	-32.0	275	425	583	47.2	213,622	7.6	215,644
	February	232	-20.3	279	521	649	43.0	232,968	13.9	235,595
	March	277	-18.0	282	664	555	50.8	246,268	16.2	235,153
	April	331	-20.4	265	696	541	49.0	247,907	-0.1	248,094
	May	387	8.7	305	673	510	59.8	263,424	11.9	250,178
	June	387	28.1	283	677	494	57.3	245,097	0.9	247,226
	July	444	66.9	340	590	497	68.4	240,235	-2.5	236,688
	August	369	45.3	337	496	459	73.4	243,355	2.3	243,051
	September	343	21.6	335	459	415	80.7	242,196	2.7	248,280
	October	298	29.0	334	440	504	66.3	246,300	5.4	247,608
	November	274	53.9	355	316	474	74.9	245,753	10.6	267,918
	December	192	10.3	313	262	537	58.3	241,644	6.1	247,194
2010	January	183	7.6	334	346	495	67.5	240,274	12.5	239,865
	February	267	15.1	325	479	561	57.9	263,753	13.2	259,077
	March	350	26.4	320	701	564	56.7	250,826	1.9	246,978
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2009	679	-22.8		1,610			233,550	13.6	
	Q1 2010	800	17.8		1,526			252,727	8.2	
	YTD 2009	679	-22.8		1,610			233,550	13.6	
	YTD 2010	800	17.8		1,526			252,727	8.2	

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 2010**

		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						
2009	January	627	5.00	5.79	248.7	115.6	117.5	3.4	71.7	799
	February	627	5.00	5.79	250.9	116.4	117.4	3.9	71.9	798
	March	613	4.50	5.55	250.9	116.6	117.4	4.1	71.9	809
	April	596	3.90	5.25	250.9	116.2	117.2	4.5	72.0	809
	May	596	3.90	5.25	250.9	117.1	117.4	3.9	71.5	822
	June	631	3.75	5.85	250.9	118.3	117.7	3.6	71.4	826
	July	631	3.75	5.85	250.9	118.0	117.5	3.5	71.1	837
	August	631	3.75	5.85	252.9	118.0	116.7	4.3	71.0	847
	September	610	3.70	5.49	252.9	117.6	115.7	4.9	70.7	858
	October	630	3.80	5.84	252.9	117.4	115.0	5.1	70.3	872
	November	616	3.60	5.59	253.1	117.8	114.7	5.0	69.9	877
	December	610	3.60	5.49	253.1	117.3	114.5	4.9	69.6	875
2010	January	610	3.60	5.49	253.1	117.8	115	4.8	69.5	862
	February	604	3.60	5.39	258.1	117.9	114.6	4.8	69.4	847
	March	631	3.60	5.85		118.1	115.5	5.3	70.1	834
	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, except the Economic Indicators data (Table 6) which is based on Statistics Canada’s 2001 Census area definitions.

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