

HOUSING NOW

Regina CMA



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Third Quarter 2011

New Home Market

Housing starts up 36 per cent through June

Housing starts in the Regina Census Metropolitan Area (CMA) totalled 370 units from April to June, up 33 per cent from 278 units during the second quarter of 2010. After six months of production, area builders have initiated construction of 700 units, up 36 per

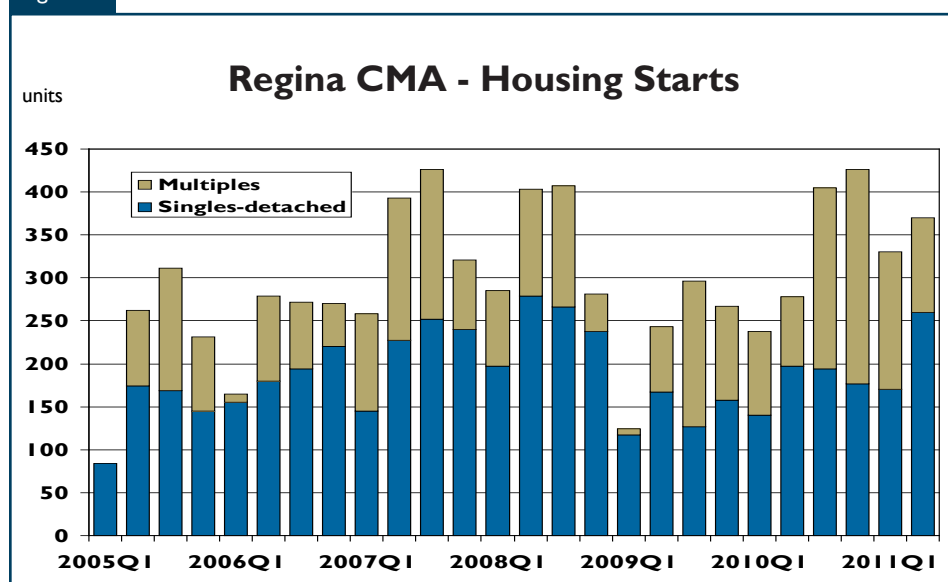
cent from the corresponding period in 2010. Increased production of both single-detached and multiple-family dwellings have accounted for the gains thus far.

Regina's builders started 260 single-detached homes in the second quarter of the year, a 32 per cent improvement from the 197 units that began construction during the same period in 2010. So far this year, the industry has initiated construction

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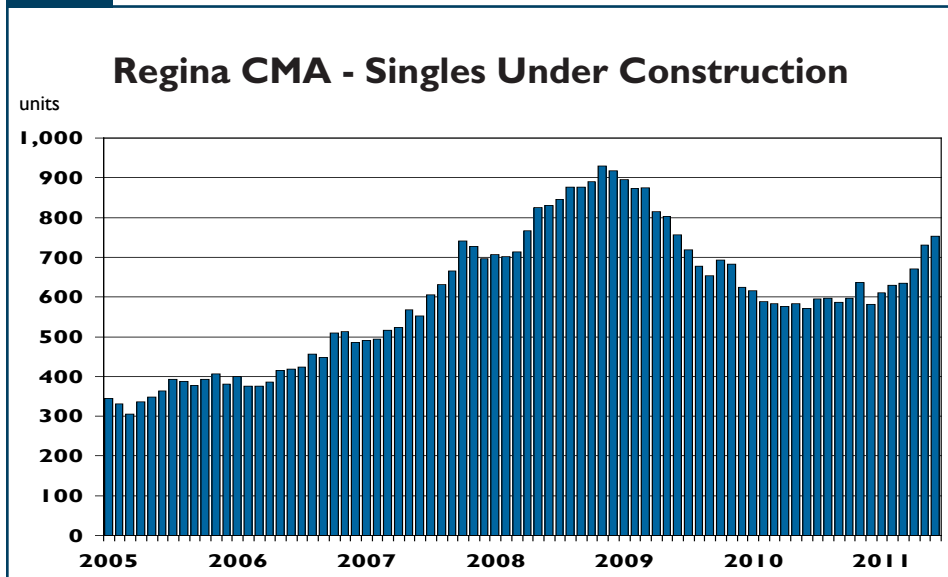
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Figure 1



Source: CMHC

Figure 2



Source: CMHC

of an average 72 units each month, up from the 54 units averaged over the prior ten years. This increase has culminated in a 28 per cent year-over-year improvement in starts through June as 430 single-detached units were started. Despite these gains, the largest year-over-year improvements were recorded in the multi-family housing segment, where a rise in rental apartment starts continued to fuel year-over-year increases through June. To the end of June, 270 multi-family homes began construction in Regina, up 51 per cent from the 179 units which began construction during the first six months of 2010.

The 187 apartment units that began construction during the first six months of 2011 accounted for 69 per cent of all multi-family starts to date, and represent over a two-fold increase from the prior year when 85 apartment units were started. So far this year, elevated production of apartment units continues to counter losses in semi-detached and row starts. Half-way through the year, 55 row units began construction, down 14 per cent from the first quarter of

2010, while 28 semi-detached units were started, down from 30 units started a year prior.

Multi-unit absorptions up through June

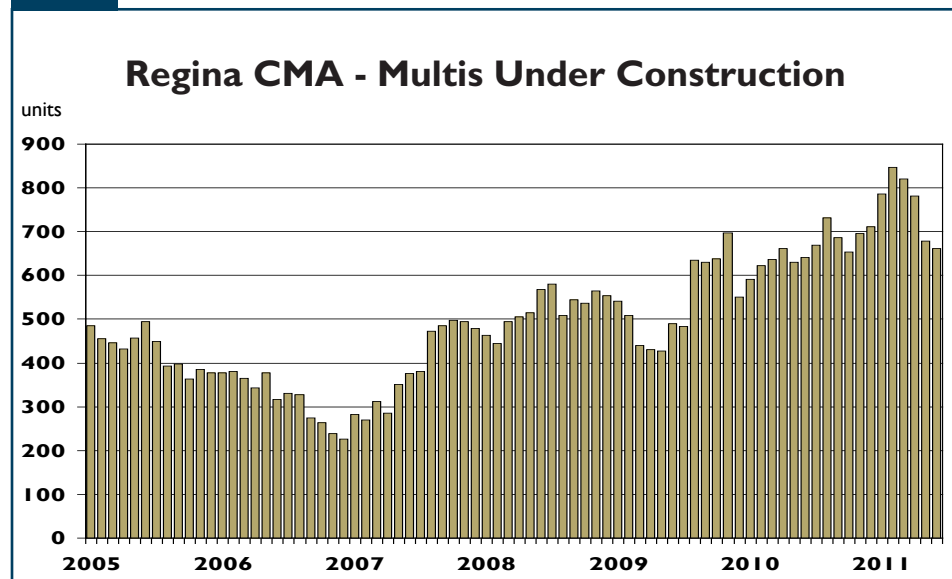
At 585 units to the end of June, total new home absorptions were up 20 per cent from the prior year.

The increased pace of multi-unit absorptions accounted for the gains, countering weaknesses in the single-detached segment. Accordingly, 332 multi-family units were absorbed through June, a marked improvement over the 99 multi-family units absorbed during the first six months of 2010. More significantly, the number of absorptions surpassed the 320 multi-unit completions tallied through June.

The increased pace of multi-family completions and absorptions resulted in a slight moderation in total supply of new multi-family homes, despite the elevated pace of starts. At 727 units at the end of June, total supply of new multi-family homes was fractionally down from 738 units in the prior year and marks the lowest tally since May 2010. The 662 units under construction accounted for the bulk of supply, while an additional 65 units were completed and unabsorbed in June.

Meanwhile, 253 single-detached absorptions were recorded from January to June, down 32 per cent

Figure 3



Source: CMHC

from the pace set in the first half of 2010. Over the same period, 259 single-detached completions were tallied, down from 381 homes a year prior, outpacing single-detached absorptions by six units. As a result, the inventory of complete and unabsorbed single-detached units advanced 10 per cent from the corresponding period in 2010, rising to 43 units in June. So far this year, the slower pace of completions and absorptions, in conjunction with the increased pace of starts have maintained elevated supply of new single-detached homes in Regina, particularly units under construction. Consequently, the number of single-detached units under construction advanced 32 per cent year-over-year, climbing to 753 units in June, the highest tally in two years.

In spite of the elevated supply of new homes, the absorbed price of new single-detached homes in Regina averaged \$482,951 during the first six months of 2011, up 12.2 per cent from \$430,551 a year prior. Most of the increase can be attributed to upward price pressure for land, as the land component of Statistics Canada's New House Price Index (NHPI) advanced 15 per cent year-over-year in 2010, a period during which the price for the majority of homes absorbed thus far would have been negotiated, prior to initiation of construction by builders.

Resale Market

Sales of existing homes improve in second quarter

Following a slow start to the year, resale transactions improved during the second quarter as increased job and wage growth helped boost demand for resale homes. The 1,162 transactions recorded from April to June were up 6.6 per cent from the prior year. Anchored by the strong second quarter showing, sales of existing homes through June have now surpassed 2010's corresponding performance. Accordingly, the 1,932 resale transactions recorded to the end of June marked a 2.2 per cent increase from last year's tally.

There were 2,093 new listings from April to June 2011, slightly down from 2,128 in the second quarter of 2010. The slower pace of listings, coupled with the uptick in sales led to a reduction in existing home inventory during the second quarter. Consequently, the 1,473 resale homes that comprised active listings in June marked a 13 per cent year-over-year reduction from 2010. The sales-to-active listings ratio (SALR) averaged 28 per cent during the second quarter of 2011, up from 25 per cent a year prior. Under these conditions, it took 33 days to sell the average home from April through June, one day less than the second quarter of 2010.

Buoyed by sales of homes at the higher price ranges, price growth compared with the first half of 2010 has been stronger. Half way through the year, 92 resale homes were sold at \$500,000 or more in Regina, up from 64 homes during the first half of 2010. Due in part to this compositional shift, a typical resale unit sold for \$278,843 during the first six months of 2011, up eight per cent from the previous year.

Economy

Employment levels increase through June

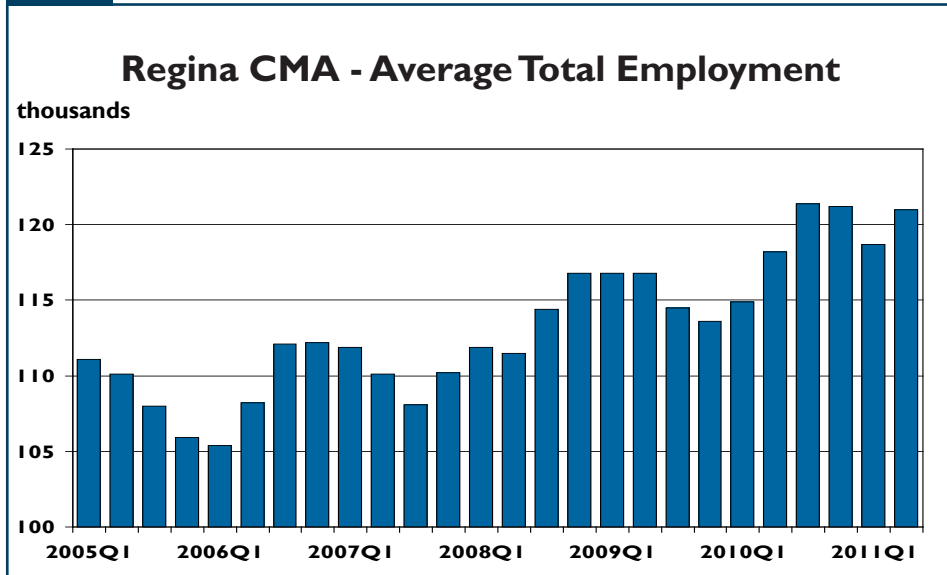
Building on last year's strong performance, Regina recorded an increase in job creation through June. Seasonally adjusted employment edged upwards during the second quarter of the year, and averaged 121,000 positions, up 1.9 per cent from the prior quarter. Given the strong job creation, the labour force recorded an increase in the seasonally adjusted participation rate in the second quarter of 2011 to 72.4 per cent, 0.8 percentage points higher than the first quarter.

Notwithstanding the increased participation rates and expanding labour force, the seasonally adjusted unemployment rate moderated from 5.6 per cent in the first quarter to 5.2 per cent in the second, sustaining tight labour market conditions which

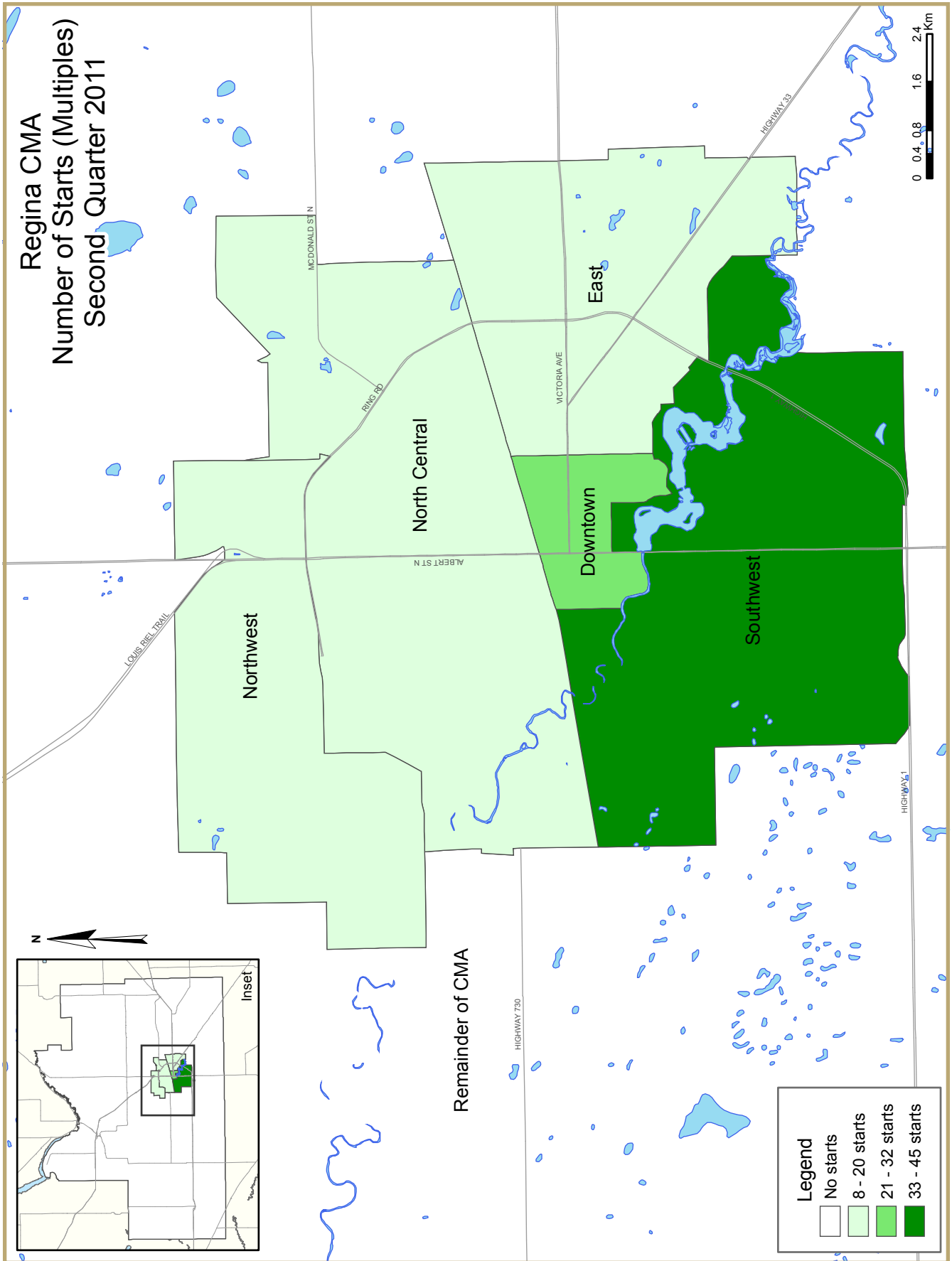
continue to support wage growth. Hence, at \$913 to the end of June, Statistics Canada’s average weekly earnings for Regina improved by 7.7 per cent year-over-year, helping to maintain housing demand.

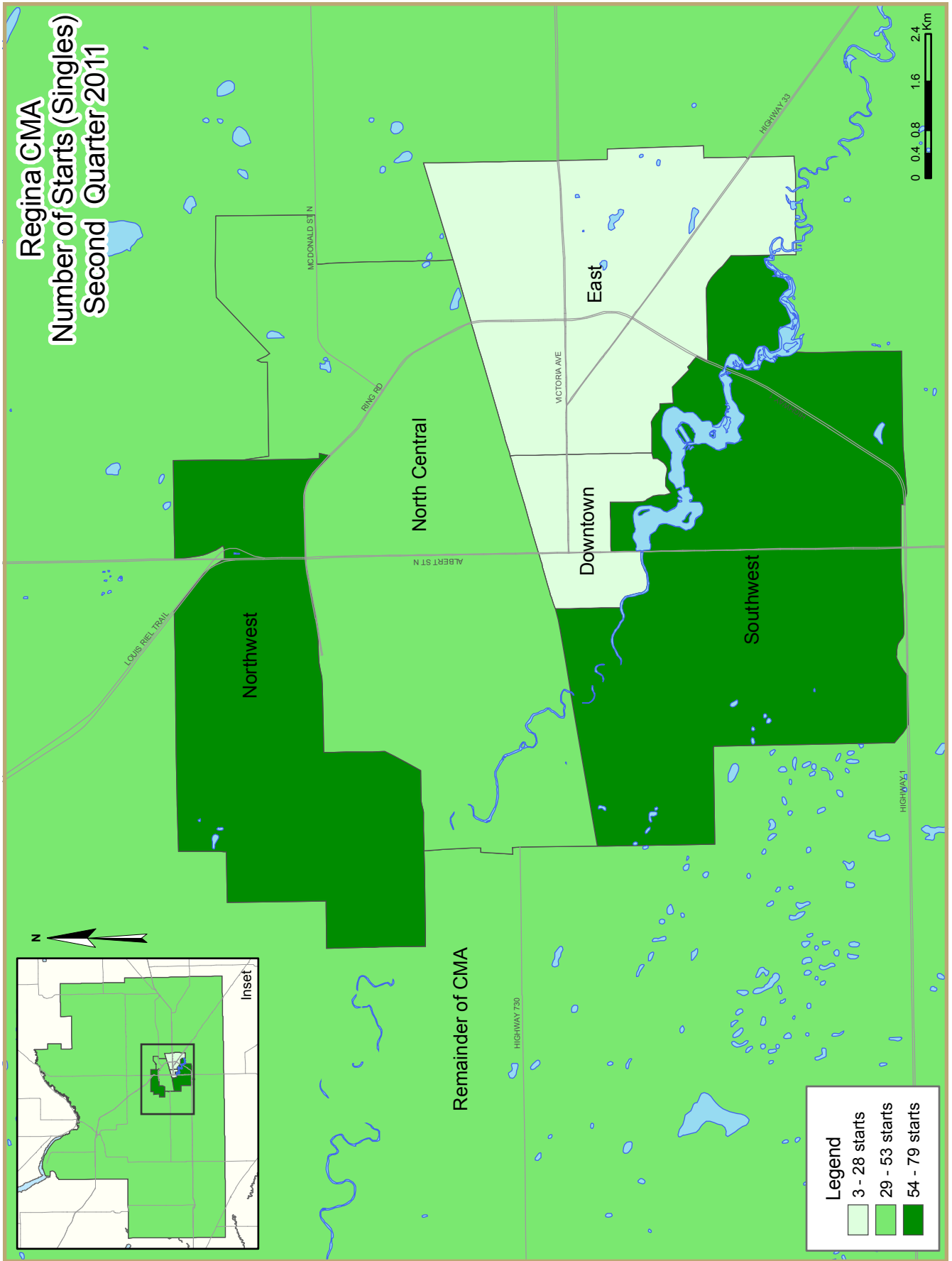
Statistics Canada’s population estimates reported that Saskatchewan welcomed 927 net migrants in the first quarter of 2011, a decline of 67 per cent from the same period in 2010. The majority of this decline came from a decrease in inter-provincial migration. From January through March 2011, net inter-provincial migration to Saskatchewan resulted in a deficit of 593 people, a reversal from the increase of 1,027 persons recorded in the previous year. A significant number of migrants returned to Alberta where the oil and gas industry continues to recover. Meanwhile, international migrants and non-permanent residents also moderated through March (but nonetheless remained elevated), declining to 1,520 from 1,537 people in the first quarter of 2010.

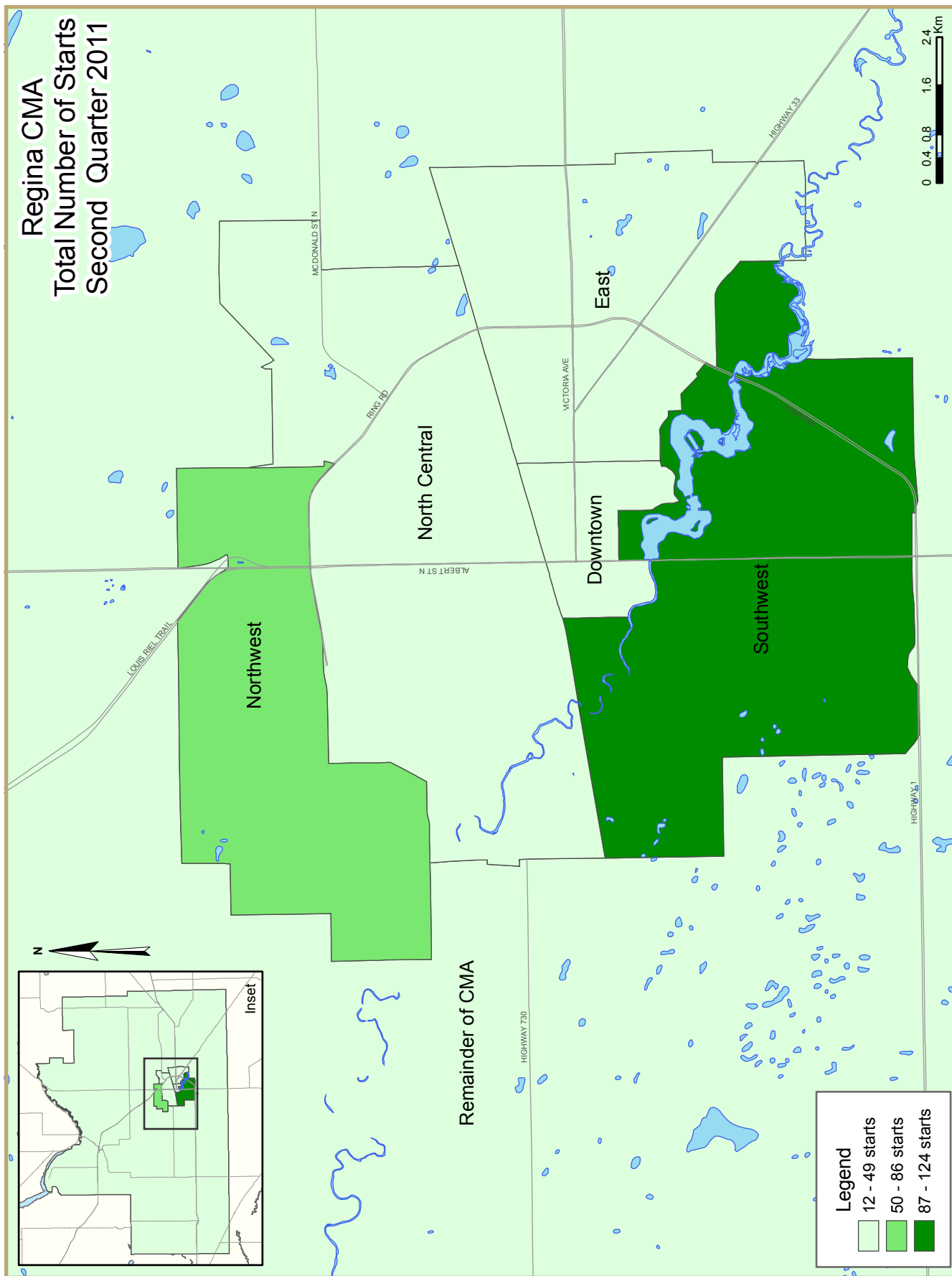
Figure 4

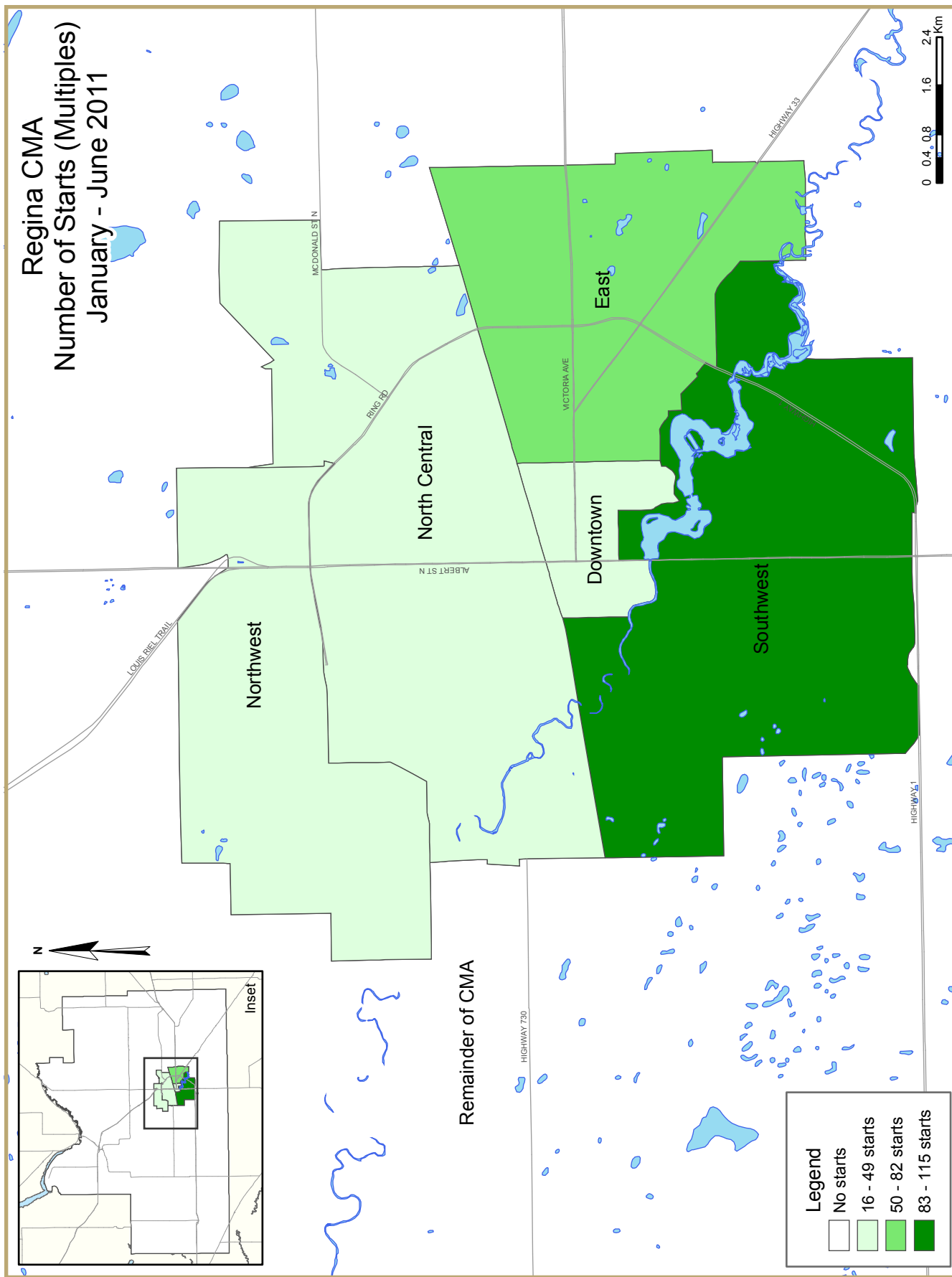


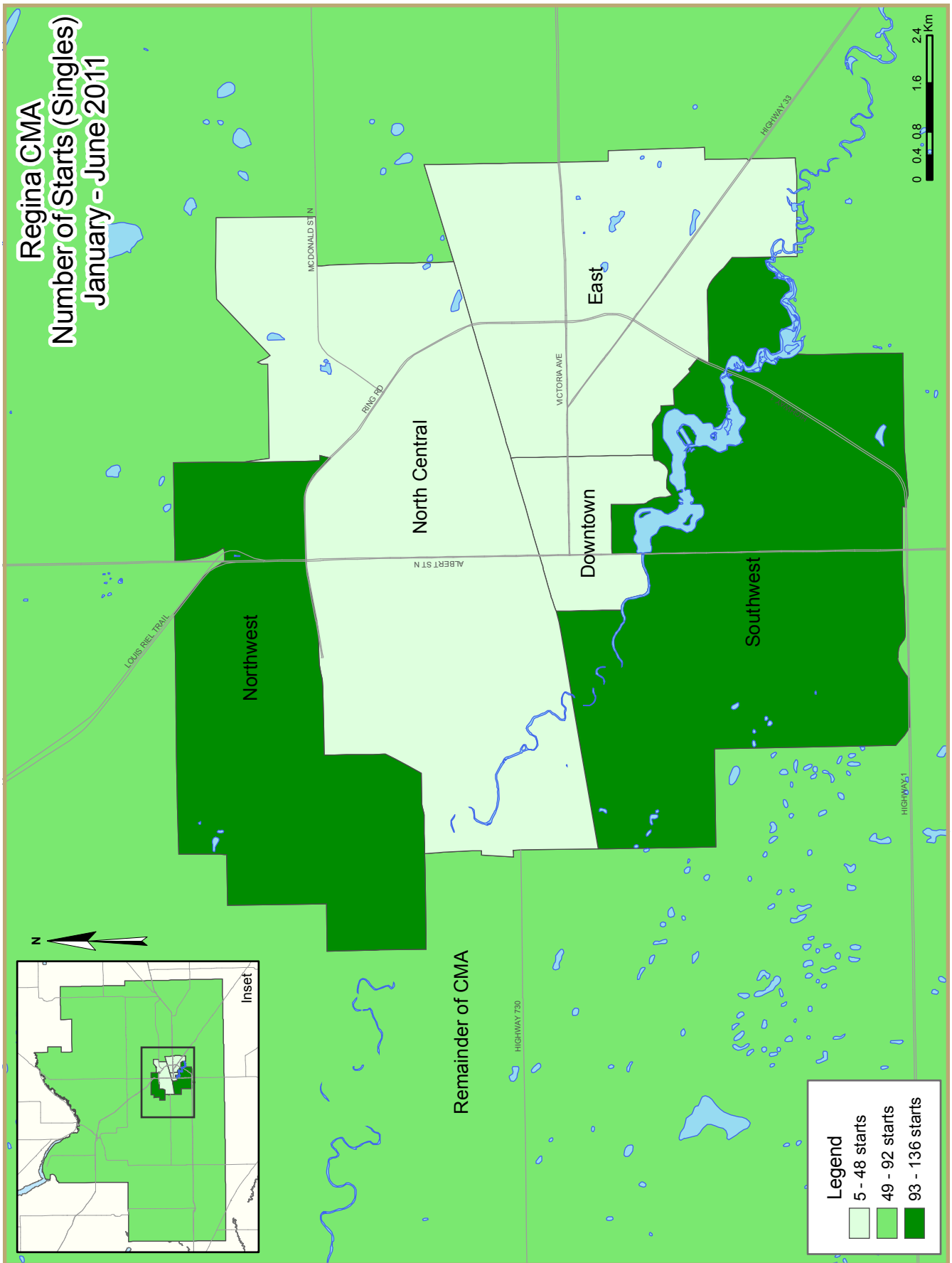
Source: Statistics Canada Regina, SA Employment, All Ages (15+), Total, Both sexes

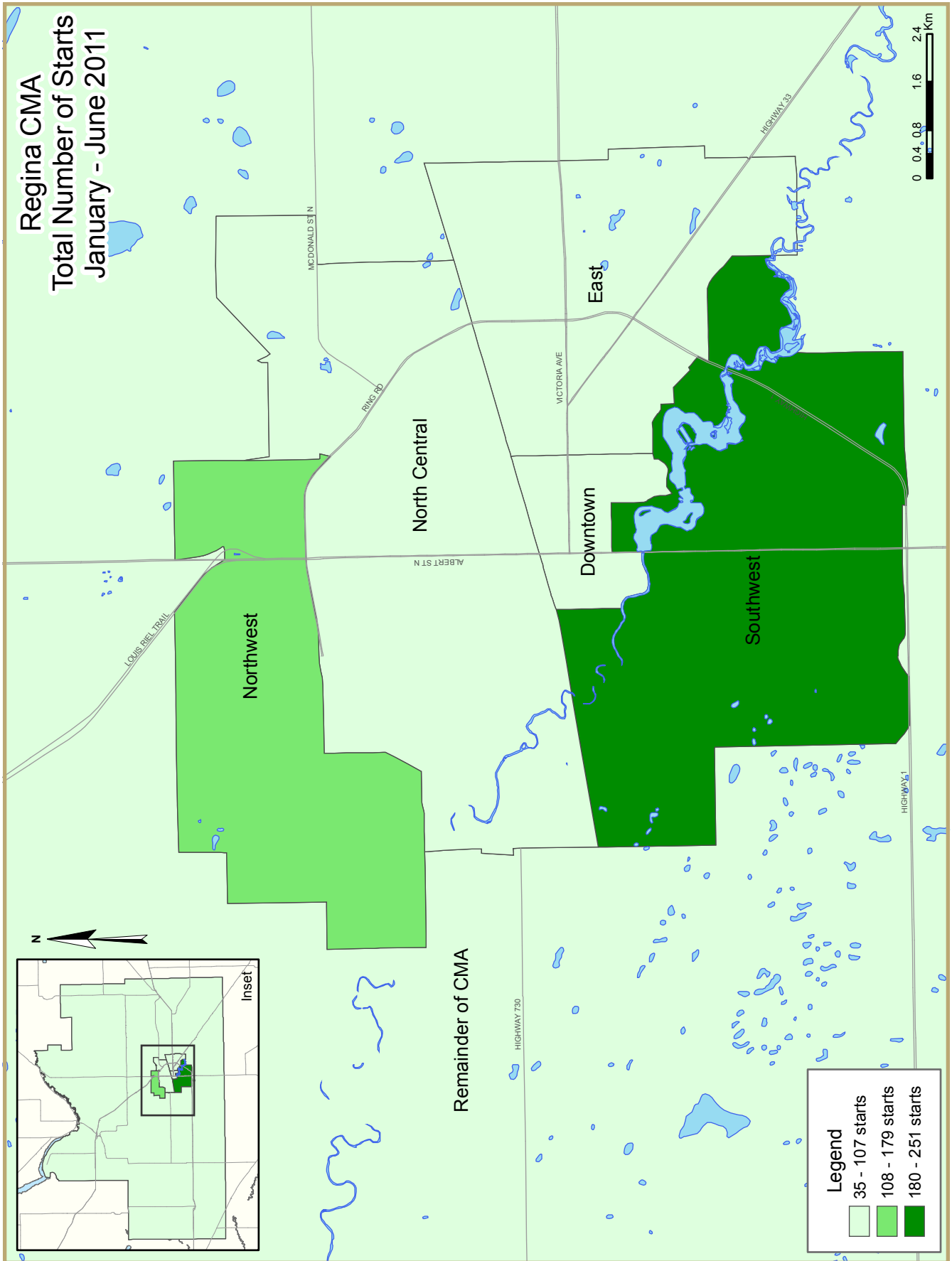












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- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
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- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
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- 1.2 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
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- 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
Second Quarter 2011**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Q2 2011	257	10	0	0	47	39	17	0	370
Q2 2010	193	4	0	2	41	24	14	0	278
% Change	33.2	150.0	n/a	-100.0	14.6	62.5	21.4	n/a	33.1
Year-to-date 2011	426	12	0	1	57	143	17	44	700
Year-to-date 2010	332	4	0	2	72	85	21	0	516
% Change	28.3	200.0	n/a	-50.0	-20.8	68.2	-19.0	n/a	35.7
UNDER CONSTRUCTION									
Q2 2011	747	20	0	3	124	377	25	119	1,415
Q2 2010	565	10	0	3	156	346	24	109	1,213
% Change	32.2	100.0	n/a	0.0	-20.5	9.0	4.2	9.2	16.7
COMPLETIONS									
Q2 2011	142	0	0	0	51	99	44	75	411
Q2 2010	207	2	0	2	19	54	2	0	286
% Change	-31.4	-100.0	n/a	-100.0	168.4	83.3	**	n/a	43.7
Year-to-date 2011	259	0	0	0	58	135	52	75	579
Year-to-date 2010	381	4	0	5	29	54	5	0	478
% Change	-32.0	-100.0	n/a	-100.0	100.0	150.0	**	n/a	21.1
COMPLETED & NOT ABSORBED									
Q2 2011	43	1	0	0	7	57	0	0	108
Q2 2010	39	2	0	0	6	89	0	0	136
% Change	10.3	-50.0	n/a	n/a	16.7	-36.0	n/a	n/a	-20.6
ABSORBED									
Q2 2011	136	0	0	1	51	99	44	75	406
Q2 2010	212	0	0	2	20	26	4	0	264
% Change	-35.8	n/a	n/a	-50.0	155.0	**	**	n/a	53.8
Year-to-date 2011	252	2	0	1	58	147	50	75	585
Year-to-date 2010	381	1	0	5	31	63	7	0	488
% Change	-33.9	100.0	n/a	-80.0	87.1	133.3	**	n/a	19.9

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

**Table I.1: Housing Activity Summary by Submarket
Second Quarter 2011**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Central									
Q2 2011	88	8	0	0	35	31	9	0	171
Q2 2010	36	4	0	0	14	24	4	0	82
South: Lakeview / Albert Park									
Q2 2011	5	0	0	0	0	0	0	0	5
Q2 2010	1	0	0	0	0	0	0	0	1
South: Wascana-University									
Q2 2011	0	0	0	0	0	0	0	0	0
Q2 2010	0	0	0	0	4	0	0	0	4
East									
Q2 2011	33	0	0	0	12	0	0	0	45
Q2 2010	39	0	0	0	9	0	0	0	48
West									
Q2 2011	12	0	0	0	0	0	0	0	12
Q2 2010	9	0	0	2	0	0	2	0	13
Northeast									
Q2 2011	7	2	0	0	0	0	8	0	17
Q2 2010	6	0	0	0	0	0	8	0	14
Northwest									
Q2 2011	65	0	0	0	0	8	0	0	73
Q2 2010	48	0	0	0	14	0	0	0	62
Remainder of the CMA									
Q2 2011	47	0	0	0	0	0	0	0	47
Q2 2010	54	0	0	0	0	0	0	0	54
Regina CMA									
Q2 2011	257	10	0	0	47	39	17	0	370
Q2 2010	193	4	0	2	41	24	14	0	278

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

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UNDER CONSTRUCTION									
Central									
Q2 2011	223	12	0	0	66	84	17	119	521
Q2 2010	97	6	0	0	28	57	10	39	237
South: Lakeview / Albert Park									
Q2 2011	10	0	0	0	0	34	0	0	44
Q2 2010	8	0	0	0	0	34	0	0	42
South: Wascana-University									
Q2 2011	0	0	0	0	4	0	0	0	4
Q2 2010	0	0	0	0	19	38	0	0	57
East									
Q2 2011	110	0	0	2	30	223	0	0	365
Q2 2010	124	0	0	1	60	184	0	70	439
West									
Q2 2011	17	0	0	1	24	0	0	0	42
Q2 2010	13	0	0	2	16	0	2	0	33
Northeast									
Q2 2011	29	4	0	0	0	0	8	0	41
Q2 2010	12	0	0	0	0	33	12	0	57
Northwest									
Q2 2011	159	0	0	0	0	36	0	0	195
Q2 2010	144	0	0	0	33	0	0	0	177
Remainder of the CMA									
Q2 2011	199	4	0	0	0	0	0	0	203
Q2 2010	167	4	0	0	0	0	0	0	171
Regina CMA									
Q2 2011	747	20	0	3	124	377	25	119	1,415
Q2 2010	565	10	0	3	156	346	24	109	1,213

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									
Q2 2011	33	0	0	0	12	61	14	75	195
Q2 2010	28	0	0	0	0	0	2	0	30
South: Lakeview / Albert Park									
Q2 2011	1	0	0	0	0	0	0	0	1
Q2 2010	1	0	0	0	0	0	0	0	1
South: Wascana-University									
Q2 2011	0	0	0	0	8	38	0	0	46
Q2 2010	0	0	0	0	0	0	0	0	0
East									
Q2 2011	34	0	0	0	23	0	0	0	57
Q2 2010	53	0	0	2	0	0	0	0	55
West									
Q2 2011	2	0	0	0	0	0	0	0	2
Q2 2010	1	0	0	0	4	0	0	0	5
Northeast									
Q2 2011	4	0	0	0	0	0	30	0	34
Q2 2010	9	0	0	0	0	0	0	0	9
Northwest									
Q2 2011	43	0	0	0	8	0	0	0	51
Q2 2010	80	0	0	0	15	54	0	0	149
Remainder of the CMA									
Q2 2011	25	0	0	0	0	0	0	0	25
Q2 2010	35	2	0	0	0	0	0	0	37
Regina CMA									
Q2 2011	142	0	0	0	51	99	44	75	411
Q2 2010	207	2	0	2	19	54	2	0	286

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

**Table 1.1: Housing Activity Summary by Submarket
Second Quarter 2011**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETED & NOT ABSORBED									
Central									
Q2 2011	10	0	0	0	5	5	0	0	20
Q2 2010	13	0	0	0	0	0	0	0	13
South: Lakeview / Albert Park									
Q2 2011	0	0	0	0	0	0	0	0	0
Q2 2010	0	0	0	0	0	0	0	0	0
South: Wascana-University									
Q2 2011	0	0	0	0	0	31	0	0	31
Q2 2010	0	0	0	0	0	0	0	0	0
East									
Q2 2011	19	0	0	0	1	8	0	0	28
Q2 2010	16	0	0	0	0	41	0	0	57
West									
Q2 2011	1	0	0	0	0	0	0	0	1
Q2 2010	0	0	0	0	4	0	0	0	4
Northeast									
Q2 2011	1	0	0	0	0	0	0	0	1
Q2 2010	0	0	0	0	0	0	0	0	0
Northwest									
Q2 2011	11	0	0	0	1	13	0	0	25
Q2 2010	9	0	0	0	2	48	0	0	59
Remainder of the CMA									
Q2 2011	1	1	0	0	0	0	0	0	2
Q2 2010	1	2	0	0	0	0	0	0	3
Regina CMA									
Q2 2011	43	1	0	0	7	57	0	0	108
Q2 2010	39	2	0	0	6	89	0	0	136

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

**Table 1.1: Housing Activity Summary by Submarket
Second Quarter 2011**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
Central									
Q2 2011	31	0	0	0	7	56	14	75	183
Q2 2010	27	0	0	0	0	0	4	0	31
South: Lakeview / Albert Park									
Q2 2011	1	0	0	0	0	0	0	0	1
Q2 2010	1	0	0	0	2	0	0	0	3
South: Wascana-University									
Q2 2011	0	0	0	0	8	7	0	0	15
Q2 2010	0	0	0	0	0	0	0	0	0
East									
Q2 2011	28	0	0	0	26	28	0	0	82
Q2 2010	50	0	0	2	0	13	0	0	65
West									
Q2 2011	1	0	0	1	0	0	0	0	2
Q2 2010	1	0	0	0	1	0	0	0	2
Northeast									
Q2 2011	4	0	0	0	0	0	30	0	34
Q2 2010	10	0	0	0	0	0	0	0	10
Northwest									
Q2 2011	45	0	0	0	10	8	0	0	63
Q2 2010	85	0	0	0	17	13	0	0	115
Remainder of the CMA									
Q2 2011	26	0	0	0	0	0	0	0	26
Q2 2010	38	0	0	0	0	0	0	0	38
Regina CMA									
Q2 2011	136	0	0	1	51	99	44	75	406
Q2 2010	212	0	0	2	20	26	4	0	264

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

**Table 1.2: History of Housing Starts of Regina CMA
2001 - 2010**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2010	700	8	0	4	141	268	76	150	1,347
% Change	24.1	-33.3	n/a	-20.0	54.9	42.6	n/a	114.3	44.8
2009	564	12	0	5	91	188	0	70	930
% Change	-41.9	20.0	n/a	-44.4	-2.2	-26.0	n/a	79.5	-32.4
2008	970	10	0	9	93	254	0	39	1,375
% Change	15.1	150.0	n/a	-55.0	-61.9	6.3	-100.0	-17.0	-1.6
2007	843	4	0	20	244	239	1	47	1,398
% Change	16.6	-33.3	n/a	-23.1	9.4	n/a	-83.3	**	41.8
2006	723	6	0	26	223	0	6	2	986
% Change	27.7	-25.0	-100.0	**	15.5	-100.0	0.0	-94.7	11.0
2005	566	8	1	6	193	70	6	38	888
% Change	-4.6	**	n/a	-50.0	-38.9	-74.5	-86.0	**	-28.5
2004	593	2	0	12	316	274	43	2	1,242
% Change	17.2	n/a	-100.0	-20.0	88.1	40.5	**	n/a	39.7
2003	506	0	1	15	168	195	4	0	889
% Change	1.2	-100.0	-75.0	**	**	93.1	33.3	n/a	36.6
2002	500	2	4	4	37	101	3	0	651
% 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

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type
Second Quarter 2011**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	% Change
Central	91	36	14	8	35	14	31	24	171	82	108.5
South: Lakeview / Albert Park	5	1	0	0	0	0	0	0	5	1	**
South: Wascana-University	0	0	0	0	0	4	0	0	0	4	-100.0
East	33	39	0	0	12	9	0	0	45	48	-6.3
West	12	11	0	2	0	0	0	0	12	13	-7.7
Northeast	7	8	10	6	0	0	0	0	17	14	21.4
Northwest	65	48	0	2	0	12	8	0	73	62	17.7
Remainder of the CMA	47	54	0	0	0	0	0	0	47	54	-13.0
Regina CMA	260	197	24	18	47	39	39	24	370	278	33.1

**Table 2.1: Starts by Submarket and by Dwelling Type
January - June 2011**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Central	155	62	14	12	43	14	98	51	310	139	123.0
South: Lakeview / Albert Park	5	2	0	0	0	0	0	34	5	36	-86.1
South: Wascana-University	0	0	0	0	0	4	0	0	0	4	-100.0
East	59	80	0	2	12	34	53	0	124	116	6.9
West	14	13	2	6	0	0	0	0	16	19	-15.8
Northeast	11	13	12	8	0	0	0	0	23	21	9.5
Northwest	109	103	0	2	0	12	36	0	145	117	23.9
Remainder of the CMA	77	64	0	0	0	0	0	0	77	64	20.3
Regina CMA	430	337	28	30	55	64	187	85	700	516	35.7

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Central	35	14	0	0	31	24	0	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	0	4	0	0	0	0	0	0
East	12	9	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	12	0	0	8	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	47	39	0	0	39	24	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - June 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Central	43	14	0	0	54	51	44	0
South: Lakeview / Albert Park	0	0	0	0	0	34	0	0
South: Wascana-University	0	4	0	0	0	0	0	0
East	12	34	0	0	53	0	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	12	0	0	36	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	55	64	0	0	143	85	44	0

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market
Second Quarter 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Central	96	40	66	38	9	4	171	82
South: Lakeview / Albert Park	5	1	0	0	0	0	5	1
South: Wascana-University	0	0	0	4	0	0	0	4
East	33	39	12	9	0	0	45	48
West	12	9	0	2	0	2	12	13
Northeast	9	6	0	0	8	8	17	14
Northwest	65	48	8	14	0	0	73	62
Remainder of the CMA	47	54	0	0	0	0	47	54
Regina CMA	267	197	86	67	17	14	370	278

**Table 2.5: Starts by Submarket and by Intended Market
January - June 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Central	160	66	97	65	53	8	310	139
South: Lakeview / Albert Park	5	2	0	34	0	0	5	36
South: Wascana-University	0	0	0	4	0	0	0	4
East	59	80	65	36	0	0	124	116
West	13	11	3	6	0	2	16	19
Northeast	15	10	0	0	8	11	23	21
Northwest	109	103	36	14	0	0	145	117
Remainder of the CMA	77	64	0	0	0	0	77	64
Regina CMA	438	336	201	159	61	21	700	516

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type
Second Quarter 2011**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	% Change
Central	33	28	14	2	12	0	136	0	195	30	**
South: Lakeview / Albert Park	1	1	0	0	0	0	0	0	1	1	0.0
South: Wascana-University	0	0	0	0	8	0	38	0	46	0	n/a
East	34	55	0	0	23	0	0	0	57	55	3.6
West	2	1	0	0	0	4	0	0	2	5	-60.0
Northeast	4	9	30	0	0	0	0	0	34	9	**
Northwest	43	80	2	0	6	15	0	54	51	149	-65.8
Remainder of the CMA	25	35	0	2	0	0	0	0	25	37	-32.4
Regina CMA	142	209	46	4	49	19	174	54	411	286	43.7

**Table 3.1: Completions by Submarket and by Dwelling Type
January - June 2011**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Central	53	38	18	4	12	0	172	0	255	42	**
South: Lakeview / Albert Park	6	3	0	0	0	0	0	0	6	3	100.0
South: Wascana-University	0	2	0	0	8	0	38	0	46	2	**
East	63	94	2	0	28	0	0	0	93	94	-1.1
West	2	1	0	0	0	4	0	0	2	5	-60.0
Northeast	11	20	34	0	0	0	0	0	45	20	125.0
Northwest	63	133	2	0	6	25	0	54	71	212	-66.5
Remainder of the CMA	61	98	0	2	0	0	0	0	61	100	-39.0
Regina CMA	259	389	56	6	54	29	210	54	579	478	21.1

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Central	12	0	0	0	61	0	75	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	8	0	0	0	38	0	0	0
East	23	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	6	15	0	0	0	54	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	49	19	0	0	99	54	75	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - June 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Central	12	0	0	0	97	0	75	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	8	0	0	0	38	0	0	0
East	28	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	6	25	0	0	0	54	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	54	29	0	0	135	54	75	0

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
Second Quarter 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
Central	33	28	73	0	89	2	195	30
South: Lakeview / Albert Park	1	1	0	0	0	0	1	1
South: Wascana-University	0	0	46	0	0	0	46	0
East	34	53	23	2	0	0	57	55
West	2	1	0	4	0	0	2	5
Northeast	4	9	0	0	30	0	34	9
Northwest	43	80	8	69	0	0	51	149
Remainder of the CMA	25	37	0	0	0	0	25	37
Regina CMA	142	209	150	75	119	2	411	286

**Table 3.5: Completions by Submarket and by Intended Market
January - June 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Central	53	40	109	0	93	2	255	42
South: Lakeview / Albert Park	6	3	0	0	0	0	6	3
South: Wascana-University	0	2	46	0	0	0	46	2
East	63	89	30	5	0	0	93	94
West	2	1	0	4	0	0	2	5
Northeast	11	17	0	0	34	3	45	20
Northwest	63	133	8	79	0	0	71	212
Remainder of the CMA	61	100	0	0	0	0	61	100
Regina CMA	259	385	193	88	127	5	579	478

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
Second Quarter 2011**

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													
Q2 2011	2	6.9	2	6.9	4	13.8	6	20.7	15	51.7	29	457,000	526,064
Q2 2010	3	12.5	4	16.7	0	0.0	7	29.2	10	41.7	24	438,609	407,144
Year-to-date 2011	4	8.0	2	4.0	9	18.0	8	16.0	27	54.0	50	467,450	503,663
Year-to-date 2010	5	16.1	5	16.1	0	0.0	7	22.6	14	45.2	31	439,000	417,302
South: Lakeview / Albert Park													
Q2 2011	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Q2 2010	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2011	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	--	--
South: Wascana-University													
Q2 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q2 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2011	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	--	--
East													
Q2 2011	0	0.0	5	17.9	3	10.7	4	14.3	16	57.1	28	482,250	467,543
Q2 2010	0	0.0	10	20.8	7	14.6	6	12.5	25	52.1	48	474,236	526,719
Year-to-date 2011	0	0.0	8	14.0	9	15.8	6	10.5	34	59.6	57	489,900	528,040
Year-to-date 2010	1	1.3	16	21.1	11	14.5	14	18.4	34	44.7	76	435,075	501,090
West													
Q2 2011	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	--	--
Q2 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2011	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	--	--
Northeast													
Q2 2011	2	50.0	1	25.0	1	25.0	0	0.0	0	0.0	4	--	--
Q2 2010	4	40.0	2	20.0	0	0.0	1	10.0	3	30.0	10	335,150	367,984
Year-to-date 2011	5	45.5	2	18.2	4	36.4	0	0.0	0	0.0	11	300,000	317,657
Year-to-date 2010	7	38.9	2	11.1	2	11.1	2	11.1	5	27.8	18	353,801	366,515
Northwest													
Q2 2011	2	4.5	2	4.5	10	22.7	13	29.5	17	38.6	44	422,406	438,801
Q2 2010	5	5.9	29	34.1	18	21.2	19	22.4	14	16.5	85	365,000	386,643
Year-to-date 2011	2	3.5	3	5.3	13	22.8	19	33.3	20	35.1	57	420,829	434,762
Year-to-date 2010	8	5.8	39	28.5	31	22.6	30	21.9	29	21.2	137	379,200	392,855
Remainder of the CMA													
Q2 2011	0	0.0	0	0.0	6	28.6	7	33.3	8	38.1	21	435,000	493,990
Q2 2010	2	7.4	4	14.8	7	25.9	3	11.1	11	40.7	27	400,000	442,236
Year-to-date 2011	7	14.0	3	6.0	13	26.0	11	22.0	16	32.0	50	400,551	456,167
Year-to-date 2010	8	10.1	7	8.9	25	31.6	7	8.9	32	40.5	79	395,000	439,927
Regina CMA													
Q2 2011	7	5.4	11	8.5	24	18.6	30	23.3	57	44.2	129	430,000	475,964
Q2 2010	14	7.2	49	25.1	32	16.4	36	18.5	64	32.8	195	400,000	431,912
Year-to-date 2011	19	8.2	19	8.2	48	20.7	44	19.0	102	44.0	232	428,077	482,951
Year-to-date 2010	29	8.4	69	19.9	69	19.9	61	17.6	118	34.1	346	400,000	430,551

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
Second Quarter 2011**

Submarket	Q2 2011	Q2 2010	% Change	YTD 2011	YTD 2010	% Change
Central	526,064	407,144	29.2	503,663	417,302	20.7
South: Lakeview / Albert Park	--	--	n/a	--	--	n/a
South: Wascana-University	--	--	n/a	--	--	n/a
East	467,543	526,719	-11.2	528,040	501,090	5.4
West	--	--	n/a	--	--	n/a
Northeast	--	367,984	n/a	317,657	366,515	-13.3
Northwest	438,801	386,643	13.5	434,762	392,855	10.7
Remainder of the CMA	493,990	442,236	11.7	456,167	439,927	3.7
Regina CMA	475,964	431,912	10.2	482,951	430,551	12.2

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for Regina
Second Quarter 2011**

		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
2010	January	183	7.6	310	346	500	62.0	240,274	12.5	246,682
	February	267	15.1	315	479	550	57.3	263,753	13.2	261,006
	March	350	26.4	309	701	559	55.3	250,826	1.9	249,595
	April	387	16.9	319	648	514	62.1	256,871	3.6	251,334
	May	363	-6.2	274	689	534	51.3	252,053	-4.3	249,748
	June	340	-12.1	272	791	560	48.6	274,673	12.1	264,390
	July	314	-29.3	267	573	515	51.8	281,836	17.3	264,983
	August	352	-4.6	300	519	491	61.1	253,940	4.3	258,172
	September	308	-10.2	285	473	478	59.6	240,667	-0.6	255,749
	October	274	-8.1	330	390	484	68.2	257,032	4.4	252,239
	November	257	-6.2	299	331	506	59.1	265,590	8.1	279,868
	December	186	-3.1	301	206	454	66.3	251,690	4.2	264,575
2011	January	215	17.5	351	404	587	59.8	260,133	8.3	268,461
	February	239	-10.5	285	466	510	55.9	272,609	3.4	269,409
	March	316	-9.7	297	569	450	66.0	275,431	9.8	264,677
	April	349	-9.8	293	650	518	56.6	269,061	4.7	274,739
	May	401	10.5	300	766	534	56.2	296,838	17.8	287,900
	June	412	21.2	320	677	486	65.8	285,613	4.0	279,620
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2010	1,090	-1.4		2,128			260,819	3.4	
	Q2 2011	1,162	6.6		2,093			284,516	9.1	
	YTD 2010	1,890	5.9		3,654			257,394	5.0	
	YTD 2011	1,932	2.2		3,532			278,843	8.3	

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
Second Quarter 2011

		Interest Rates			NHPI, Total, Regina CMA 2007=100	CPI, 2002 =100	Regina Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2010	January	610	3.60	5.49	134.1	117.8	113.8	4.9	69.5	863
	February	604	3.60	5.39	136.7	117.9	114.0	4.9	69.5	849
	March	631	3.60	5.85	136.7	118.1	114.9	5.3	70.2	836
	April	655	3.80	6.25	138.0	118.7	116.1	4.8	70.5	830
	May	639	3.70	5.99	142.7	118.9	117.2	4.8	71.0	834
	June	633	3.60	5.89	142.1	118.9	118.2	4.4	71.2	848
	July	627	3.50	5.79	142.1	118.8	119.1	4.9	72.1	863
	August	604	3.30	5.39	142.1	119.1	120.7	4.9	72.8	874
	September	604	3.30	5.39	142.1	119.2	121.4	4.9	73.2	883
	October	598	3.20	5.29	142.0	120.0	121.4	4.9	73.1	895
	November	607	3.35	5.44	142.1	120.2	121.1	4.9	72.8	899
	December	592	3.35	5.19	142.1	119.7	121.2	4.6	72.6	892
2011	January	592	3.35	5.19	142.1	120.5	121	4.5	72.1	889
	February	607	3.50	5.44	144.7	120.7	119.4	5.1	71.7	896
	March	601	3.50	5.34	145.1	121.8	118.7	5.6	71.6	904
	April	621	3.70	5.69	145.2	121.9	119.0	5.6	71.7	907
	May	616	3.70	5.59	147.6	123.0	120.1	5.4	72.2	905
	June	604	3.50	5.39		122.1	121.0	5.2	72.4	911
	July									
	August									
	September									
	October									
	November									
	December									

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

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

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

METHODOLOGY

Starts & Completions Survey Methodology

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

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

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

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

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

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

Market Absorption Survey Methodology

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

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

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

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

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

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

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

DWELLING TYPES:

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

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

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

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

INTENDED MARKET:

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

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

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

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

GEOGRAPHICAL TERMS:

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

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

All data presented in this publication is based on Statistics Canada’s 2006 Census area definitions.

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