

# HOUSING NOW

## Calgary CMA



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: November 2012

### New Home Market

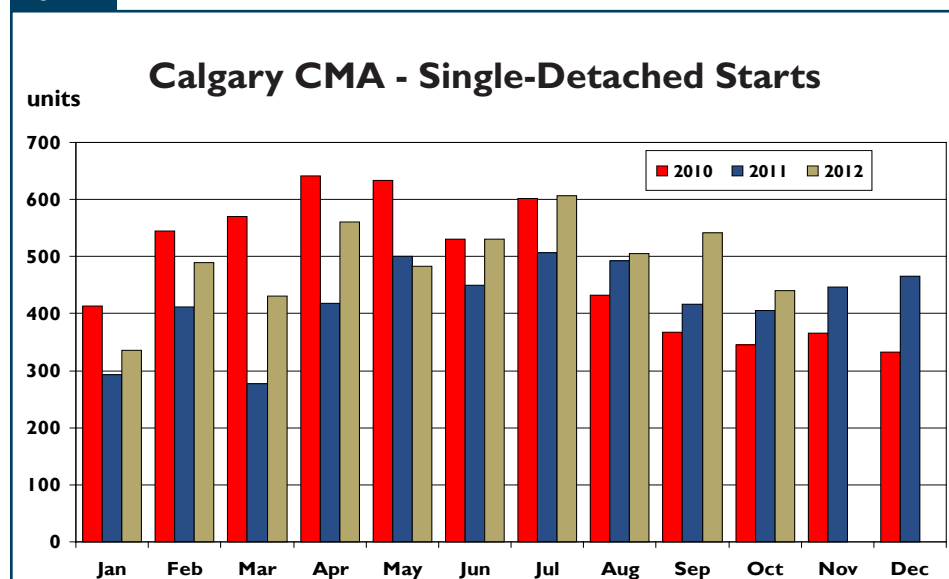
#### Calgary housing starts in October on par with 2011

Housing starts in the Calgary Census Metropolitan Area (CMA) amounted to 980 units in October, compared to 981 units in October 2011. An increase in single-detached starts compensated for the reduction in multi-family units. After 10 months,

total housing starts increased 52 per cent from 7,216 units in 2011 to 10,985 in 2012.

A total of 440 single-detached units broke ground in October, up eight per cent from 406 units in 2011. Calgary's expanding economy continues to provide buyers an opportunity to either purchase their first home or move-up in the market. As a result, many of these buyers continue to turn to the new home market to satisfy

Figure 1



Source: CMHC

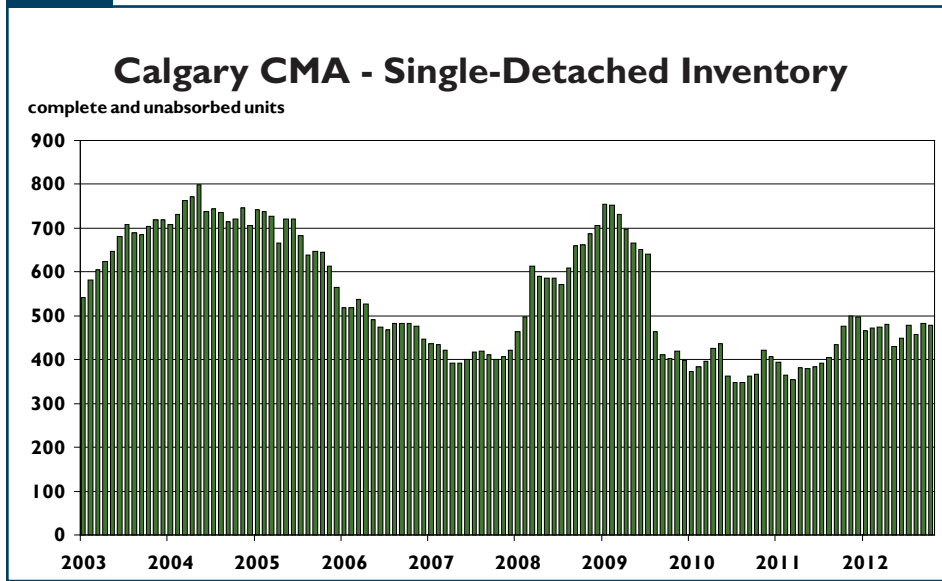
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Figure 2



Source: CMHC

their housing needs. To the end of October, 4,922 single-detached units were started, representing an increase of 18 per cent from a year earlier.

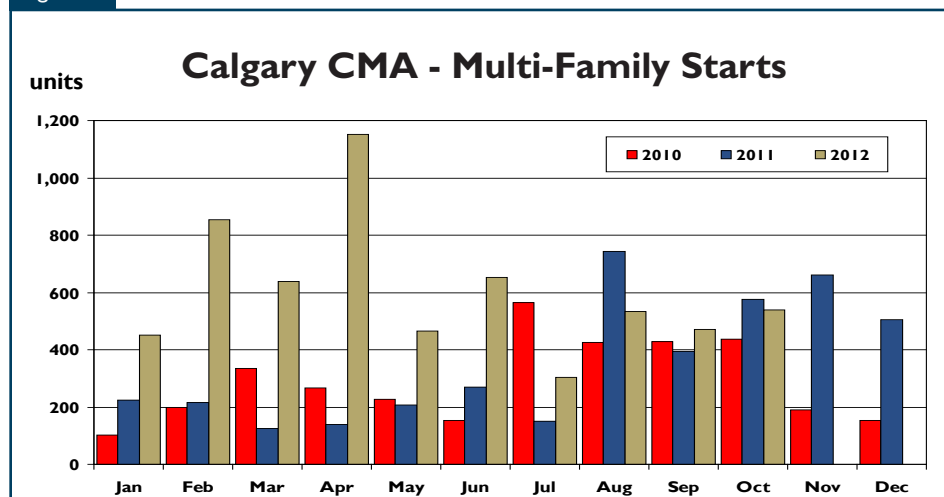
A total of 527 single-detached units reached completion in October, up 21 per cent from 435 units in 2011. This represents the second consecutive month where completions have increased on a year-over-year basis. Along with completions, absorptions have also risen. Single-detached absorptions

increased 35 per cent to 531 units in October 2012, up from 392 in 2011. Of the 531 absorptions, 468 were absorbed at completion while 63 were absorbed from inventory. As a result, total absorptions in October surpassed completions and inventories moved lower on a month-over-month basis. The inventory of complete and unabsorbed single-detached homes declined to 478 units in October, down 0.2 per cent from the previous year.

The median absorbed price, which is less influenced by extreme values when compared to the average, reached \$492,972 per cent in October, up seven per cent from the previous year. To the end of October, the median absorbed price increased four per cent year-over-year to \$474,972. Readers should note that these absorbed prices reflect units absorbed at or after completion in a given month, which is not necessarily the month when the price was negotiated.

Multi-family starts, which include semi-detached units, rows, and apartments, totalled 540 units in October 2012, down six per cent from 575 units in the previous year. The majority of the units that started construction were apartment units at 323 units, down 28 per cent from the same month in 2011. Semi-detached and row units in October reached 108 and 109 units, respectively, both up from the previous year. After ten months, 6,063 multi-family units were started compared to 3,043 during the corresponding period in 2011.

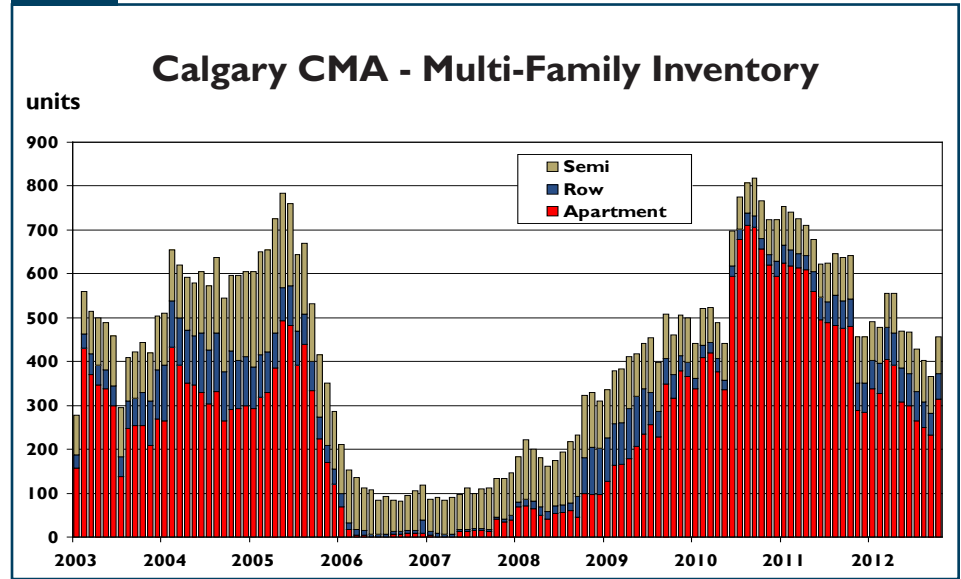
Figure 3



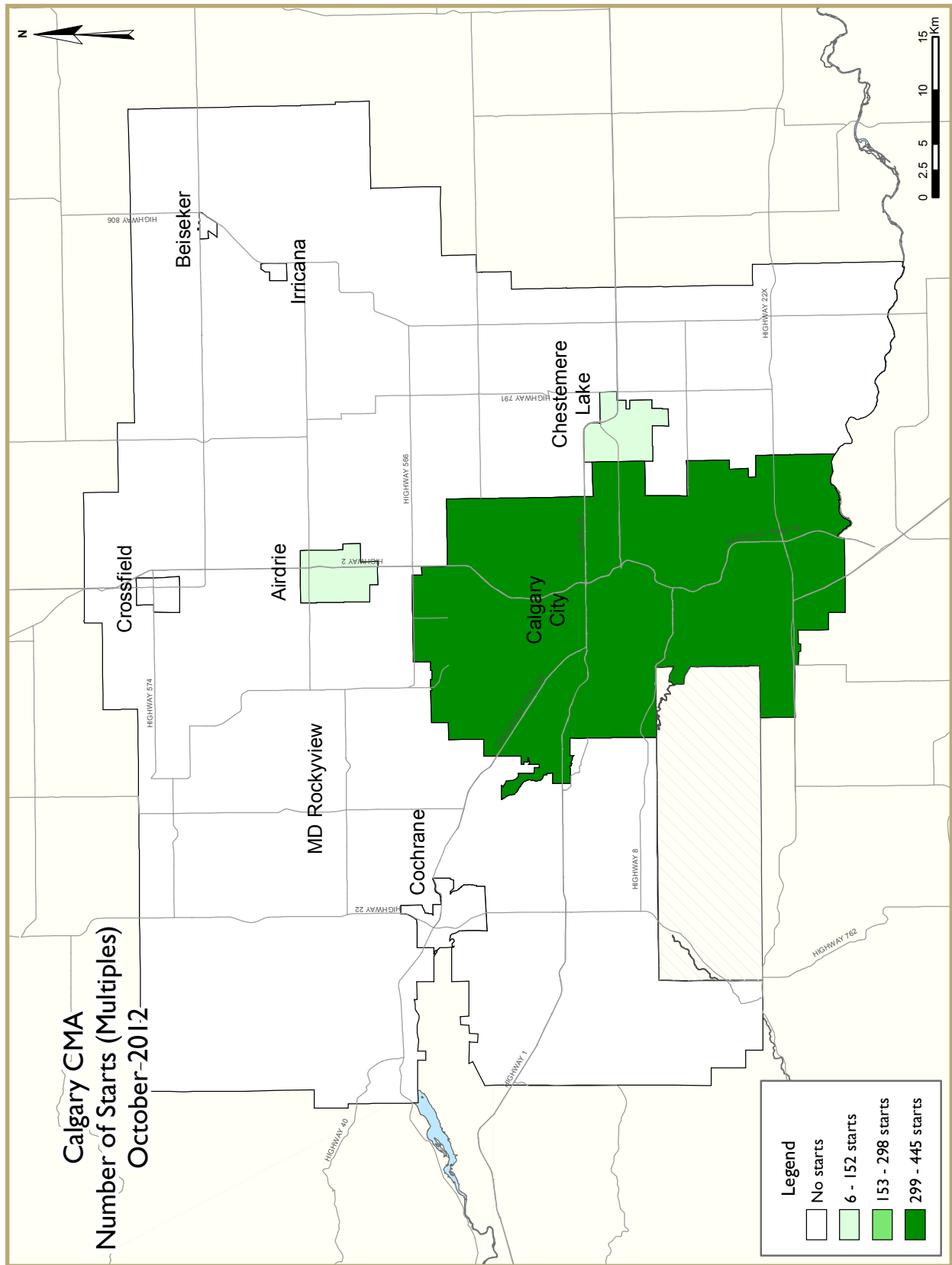
Source: CMHC

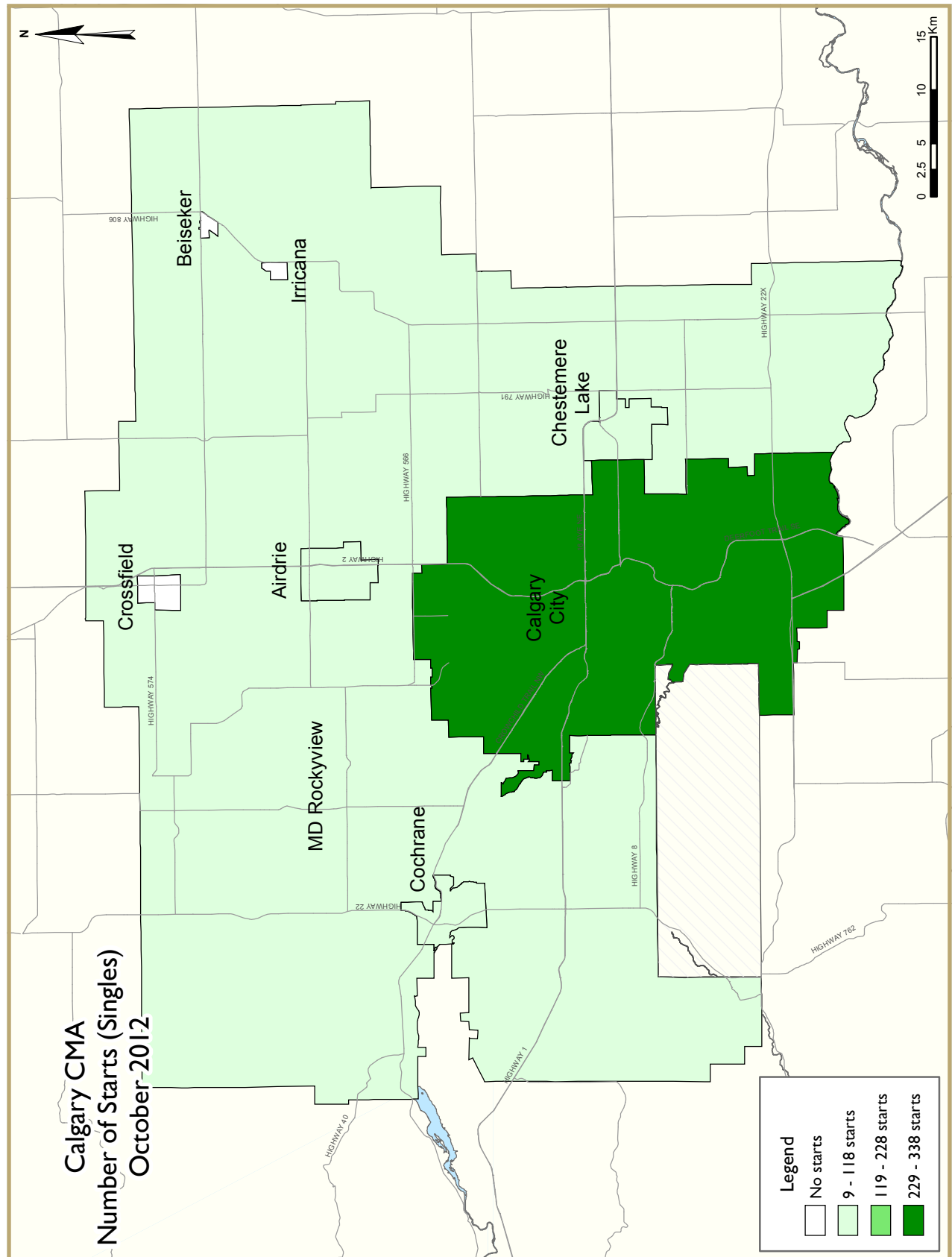
Multi-family inventory in October totalled 456 units, down 29 per cent from 642 units in 2011. Inventories have been trending lower for several months, however this is expected to change in the months ahead. With the rise in multi-family starts in 2012, especially from apartment units, the number of units under construction has risen and may put some pressure on inventories when completed. There were 7,630 multi-family units under construction in October, up 46 per cent from 2011. With 5,256 units, nearly 70 per cent of the multi-family units underway in October were apartments. Semi-detached and row units under construction were also up from the previous year at 780 and 1,594 units, respectively.

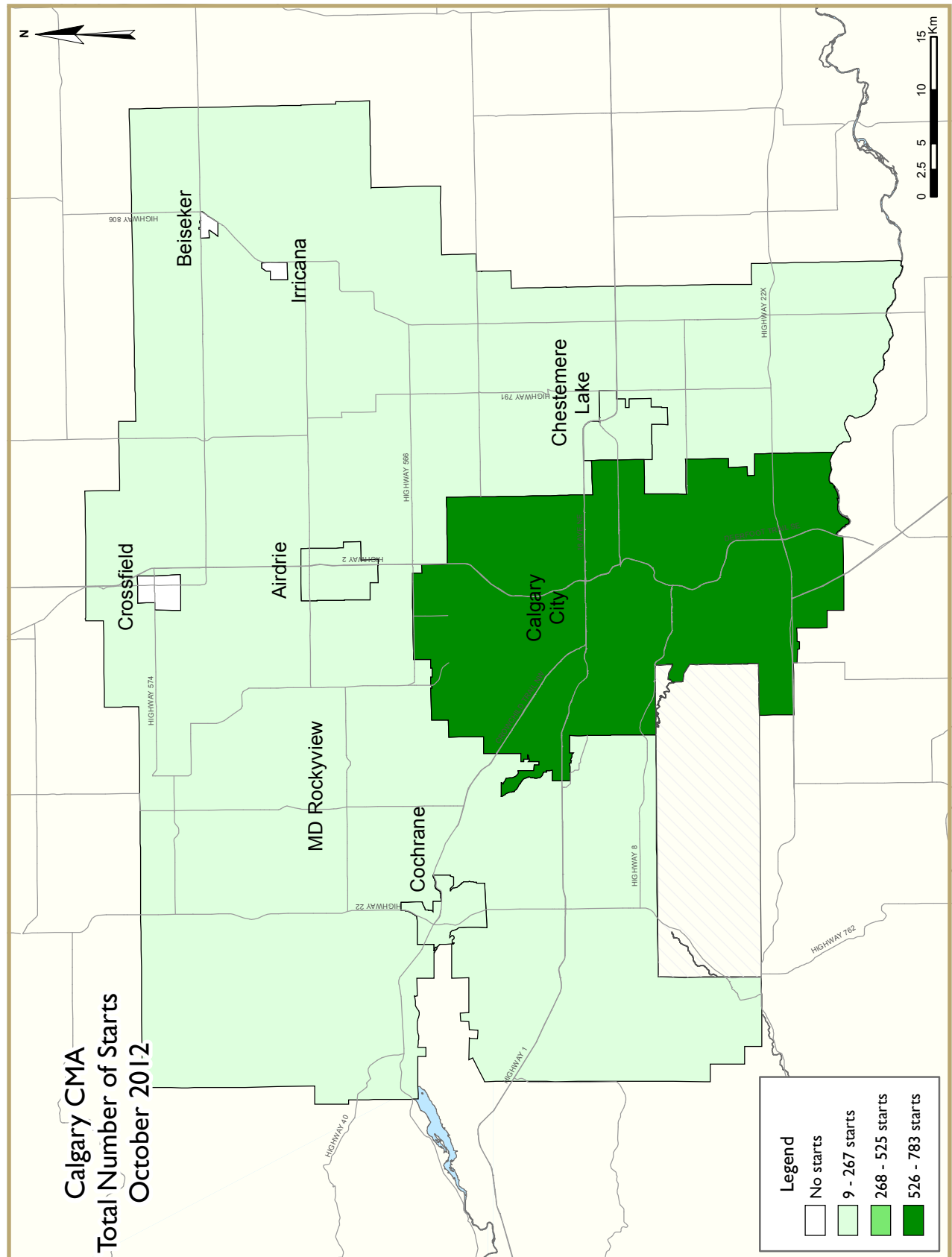
Figure 4

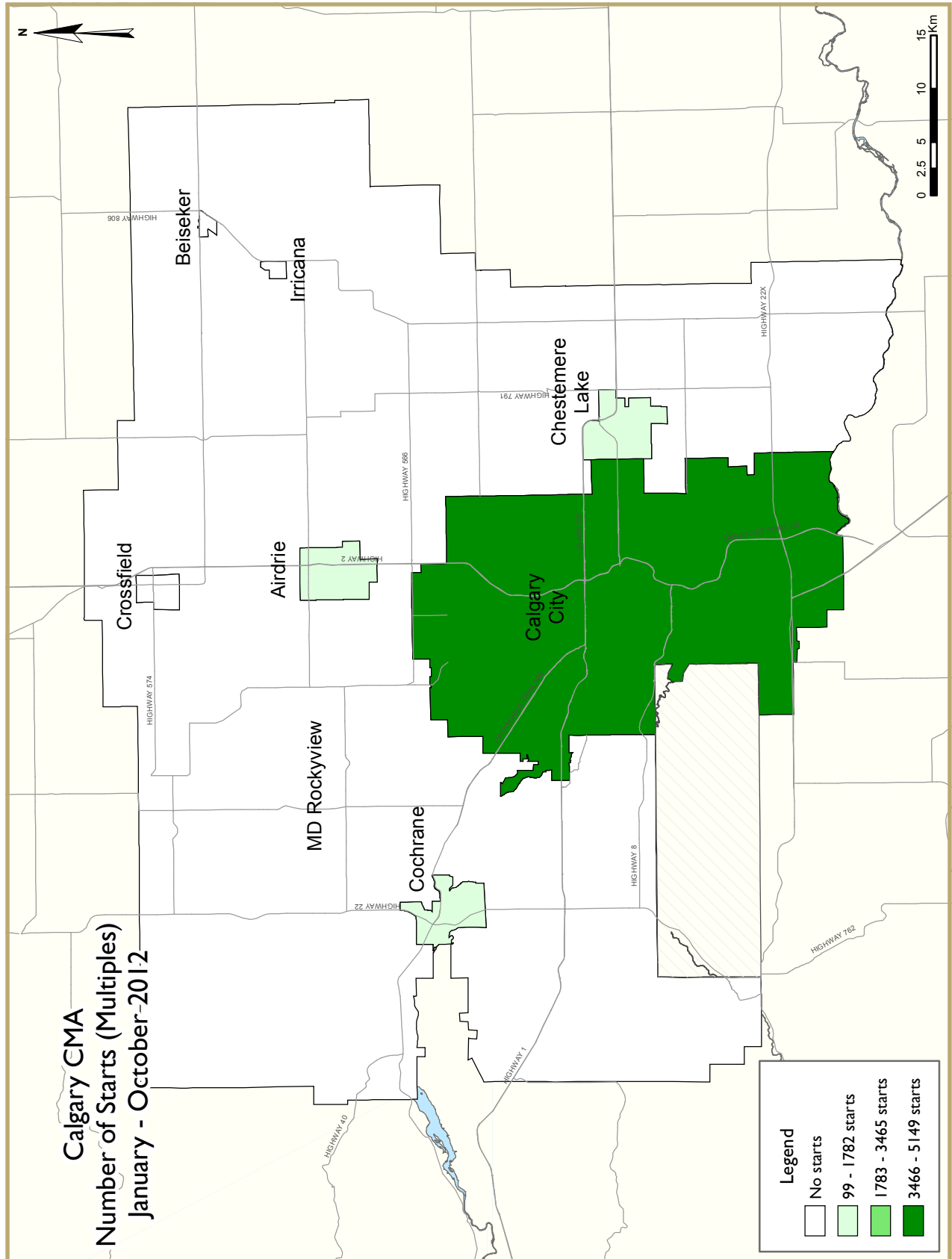


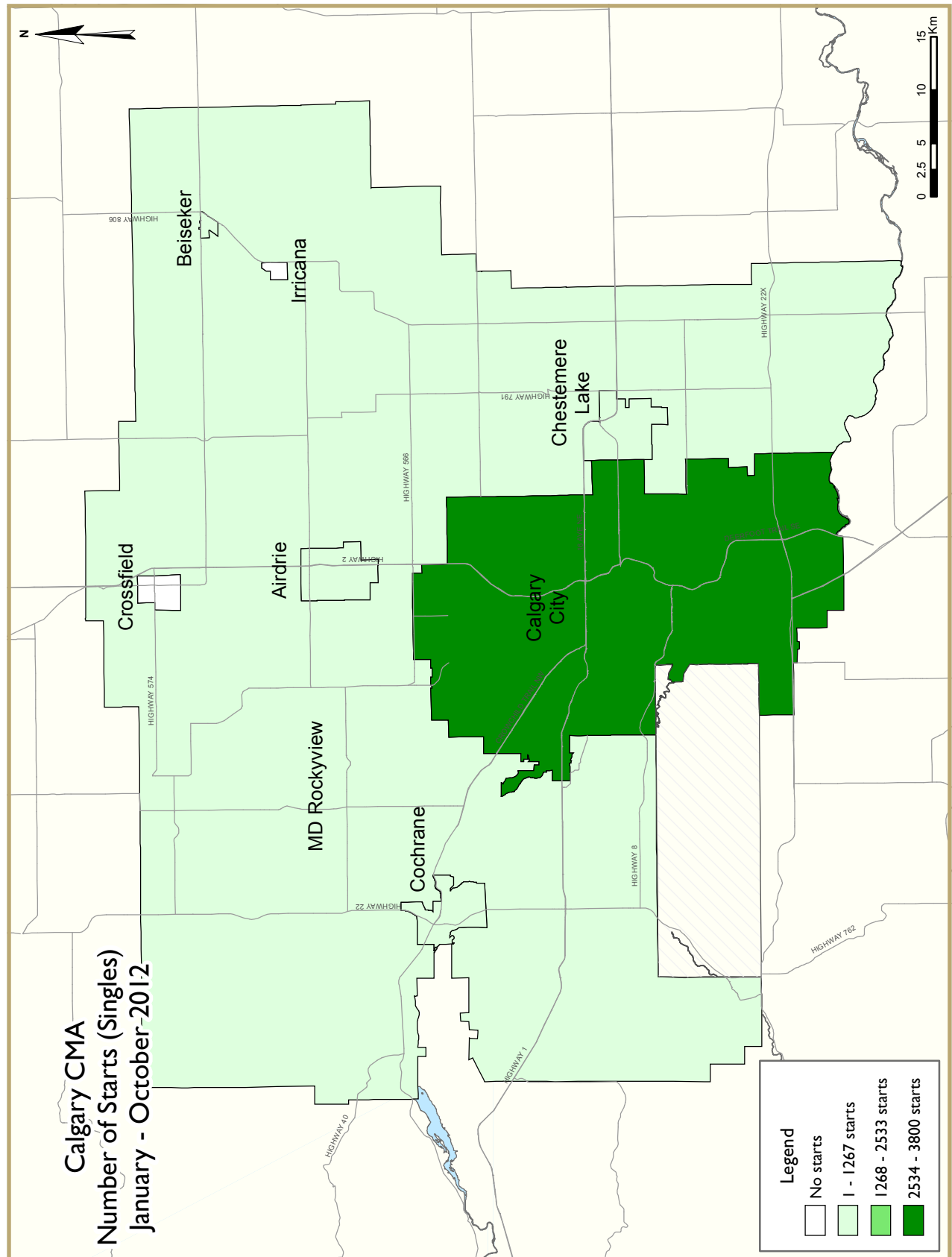
Source: CMHC



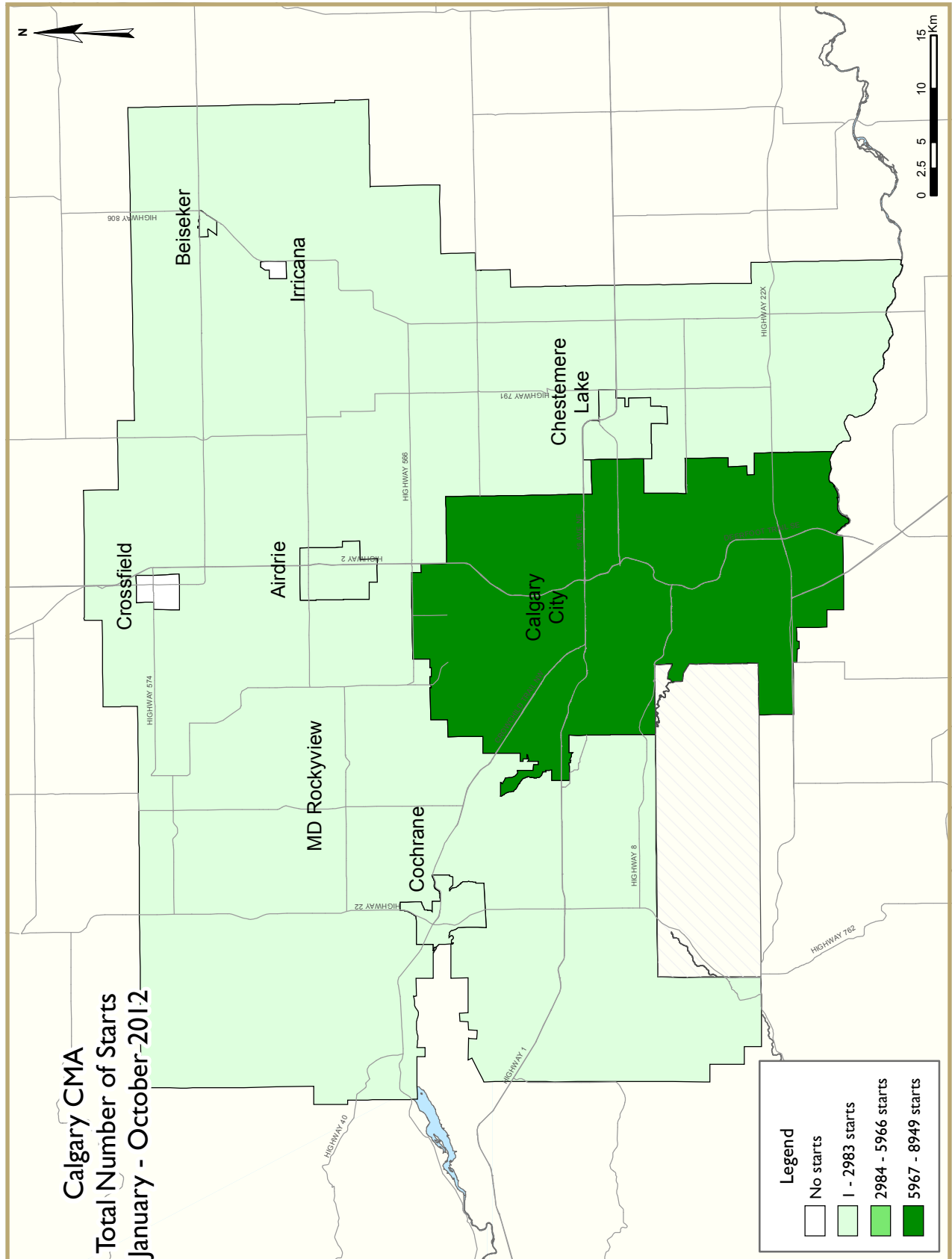












## HOUSING NOW REPORT TABLES

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- 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 1: Housing Activity Summary of Calgary CMA**  
**October 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2012	440	102	0	0	115	323	0	0	980
October 2011	406	76	0	0	48	361	0	90	981
% Change	8.4	34.2	n/a	n/a	139.6	-10.5	n/a	-100.0	-0.1
Year-to-date 2012	4,922	914	40	0	1,481	3,103	0	525	10,985
Year-to-date 2011	4,173	734	4	0	900	1,266	0	139	7,216
% Change	17.9	24.5	**	n/a	64.6	145.1	n/a	**	52.2
UNDER CONSTRUCTION									
October 2012	3,081	766	40	0	1,568	4,390	0	866	10,711
October 2011	2,756	622	10	0	851	3,495	0	245	7,979
% Change	11.8	23.2	**	n/a	84.3	25.6	n/a	**	34.2
COMPLETIONS									
October 2012	527	104	4	0	118	197	0	70	1,020
October 2011	435	98	0	0	110	47	0	42	732
% Change	21.1	6.1	n/a	n/a	7.3	**	n/a	66.7	39.3
Year-to-date 2012	4,538	782	14	0	891	1,425	0	293	7,943
Year-to-date 2011	3,851	656	0	0	956	423	2	223	6,111
% Change	17.8	19.2	n/a	n/a	-6.8	**	-100.0	31.4	30.0
COMPLETED & NOT ABSORBED									
October 2012	478	83	6	0	53	245	0	69	934
October 2011	477	98	0	0	64	476	0	4	1,119
% Change	0.2	-15.3	n/a	n/a	-17.2	-48.5	n/a	**	-16.5
ABSORBED									
October 2012	531	104	0	0	114	184	0	1	934
October 2011	392	96	0	0	111	47	0	4	650
% Change	35.5	8.3	n/a	n/a	2.7	**	n/a	-75.0	43.7
Year-to-date 2012	4,558	802	10	0	897	1,268	0	1	7,536
Year-to-date 2011	3,781	651	0	0	923	541	2	91	5,989
% Change	20.6	23.2	n/a	n/a	-2.8	134.4	-100.0	-98.9	25.8

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

**Table 1.1: Housing Activity Summary by Submarket**  
**October 2012**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Calgary City									
October 2012	338	84	0	0	102	259	0	0	783
October 2011	312	66	0	0	28	361	0	90	857
Airdrie									
October 2012	58	18	0	0	7	64	0	0	147
October 2011	60	4	0	0	20	0	0	0	84
Beiseker									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Chestermere Lake									
October 2012	16	0	0	0	6	0	0	0	22
October 2011	5	2	0	0	0	0	0	0	7
Cochrane									
October 2012	9	0	0	0	0	0	0	0	9
October 2011	16	4	0	0	0	0	0	0	20
Crossfield									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Irricana									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Rocky View County									
October 2012	19	0	0	0	0	0	0	0	19
October 2011	13	0	0	0	0	0	0	0	13
Calgary CMA									
October 2012	440	102	0	0	115	323	0	0	980
October 2011	406	76	0	0	48	361	0	90	981

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

**Table 1.1: Housing Activity Summary by Submarket**  
**October 2012**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Calgary City									
October 2012	2,393	676	40	0	1,325	3,900	0	866	9,200
October 2011	2,159	540	4	0	727	3,373	0	245	7,048
Airdrie									
October 2012	351	76	0	0	120	410	0	0	957
October 2011	330	32	6	0	83	90	0	0	541
Beiseker									
October 2012	1	0	0	0	0	0	0	0	1
October 2011	0	0	0	0	0	0	0	0	0
Chestermere Lake									
October 2012	66	0	0	0	115	0	0	0	181
October 2011	45	8	0	0	21	0	0	0	74
Cochrane									
October 2012	122	14	0	0	8	80	0	0	224
October 2011	124	36	0	0	20	32	0	0	212
Crossfield									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	1	0	0	0	0	0	0	0	1
Irricana									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Rocky View County									
October 2012	148	0	0	0	0	0	0	0	148
October 2011	97	6	0	0	0	0	0	0	103
Calgary CMA									
October 2012	3,081	766	40	0	1,568	4,390	0	866	10,711
October 2011	2,756	622	10	0	851	3,495	0	245	7,979

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

**Table 1.1: Housing Activity Summary by Submarket**  
**October 2012**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Calgary City									
October 2012	416	92	0	0	76	185	0	70	839
October 2011	345	78	0	0	81	47	0	42	593
Airdrie									
October 2012	58	4	0	0	29	12	0	0	103
October 2011	60	8	0	0	20	0	0	0	88
Beiseker									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Chestermere Lake									
October 2012	4	0	0	0	5	0	0	0	9
October 2011	9	2	0	0	0	0	0	0	11
Cochrane									
October 2012	34	8	4	0	8	0	0	0	54
October 2011	18	10	0	0	9	0	0	0	37
Crossfield									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Irricana									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Rocky View County									
October 2012	15	0	0	0	0	0	0	0	15
October 2011	3	0	0	0	0	0	0	0	3
Calgary CMA									
October 2012	527	104	4	0	118	197	0	70	1,020
October 2011	435	98	0	0	110	47	0	42	732

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

**Table 1.1: Housing Activity Summary by Submarket**  
**October 2012**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Calgary City									
October 2012	416	76	2	0	49	228	0	69	840
October 2011	418	92	0	0	64	476	0	4	1,054
Airdrie									
October 2012	32	5	0	0	3	1	0	0	41
October 2011	27	0	0	0	0	0	0	0	27
Beiseker									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Chestermere Lake									
October 2012	5	0	0	0	1	0	0	0	6
October 2011	5	2	0	0	0	0	0	0	7
Cochrane									
October 2012	21	2	4	0	0	16	0	0	43
October 2011	25	4	0	0	0	0	0	0	29
Crossfield									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Irricana									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Rocky View County									
October 2012	4	0	0	0	0	0	0	0	4
October 2011	2	0	0	0	0	0	0	0	2
Calgary CMA									
October 2012	478	83	6	0	53	245	0	69	934
October 2011	477	98	0	0	64	476	0	4	1,119

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

**Table 1.1: Housing Activity Summary by Submarket**  
**October 2012**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Calgary City									
October 2012	421	93	0	0	73	173	0	1	761
October 2011	305	78	0	0	81	47	0	4	515
Airdrie									
October 2012	58	3	0	0	26	11	0	0	98
October 2011	55	8	0	0	20	0	0	0	83
Beiseker									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Chestermere Lake									
October 2012	4	0	0	0	5	0	0	0	9
October 2011	10	0	0	0	0	0	0	0	10
Cochrane									
October 2012	34	8	0	0	10	0	0	0	52
October 2011	19	10	0	0	10	0	0	0	39
Crossfield									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Irricana									
October 2012	0	0	0	0	0	0	0	0	0
October 2011	0	0	0	0	0	0	0	0	0
Rocky View County									
October 2012	14	0	0	0	0	0	0	0	14
October 2011	3	0	0	0	0	0	0	0	3
Calgary CMA									
October 2012	531	104	0	0	114	184	0	1	934
October 2011	392	96	0	0	111	47	0	4	650

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



**Table 1.2: History of Housing Starts of Calgary CMA  
2002 - 2011**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2011	5,084	912	4	0	1,186	1,886	0	220	9,292
% Change	-12.1	0.4	-87.5	n/a	-0.4	77.4	n/a	-23.1	0.3
2010	5,782	908	32	0	1,191	1,063	0	286	9,262
% Change	21.1	25.4	-44.8	n/a	**	177.5	-100.0	**	46.6
2009	4,775	724	58	0	363	383	10	5	6,318
% Change	8.8	8.1	**	n/a	-45.5	-92.8	n/a	-98.6	-44.8
2008	4,387	670	12	0	666	5,335	0	368	11,438
% Change	-43.6	-29.6	-66.7	-100.0	-51.7	59.7	n/a	**	-15.3
2007	7,776	952	36	1	1,380	3,340	0	20	13,505
% Change	-25.8	-1.9	176.9	-88.9	17.8	-20.9	n/a	-89.4	-20.8
2006	10,473	970	13	9	1,171	4,222	0	188	17,046
% Change	20.2	21.9	-40.9	200.0	-11.9	51.9	n/a	**	24.7
2005	8,716	796	22	3	1,329	2,780	0	21	13,667
% Change	6.0	8.4	22.2	-70.0	21.1	-19.4	-100.0	-95.5	-2.4
2004	8,223	734	18	10	1,097	3,451	12	463	14,008
% Change	-3.5	36.4	-60.9	150.0	-27.1	23.9	200.0	93.7	2.7
2003	8,522	538	46	4	1,504	2,785	4	239	13,642
% Change	-9.2	40.8	76.9	-82.6	1.0	1.9	100.0	-18.4	-4.9
2002	9,390	382	26	23	1,489	2,734	2	293	14,339

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type**  
**October 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	% Change
Calgary City	338	312	90	66	96	28	259	451	783	857	-8.6
Airdrie	58	60	18	4	7	20	64	0	147	84	75.0
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	16	5	0	2	6	0	0	0	22	7	**
Cochrane	9	16	0	4	0	0	0	0	9	20	-55.0
Crossfield	0	0	0	0	0	0	0	0	0	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	19	13	0	0	0	0	0	0	19	13	46.2
<b>Calgary CMA</b>	<b>440</b>	<b>406</b>	<b>108</b>	<b>76</b>	<b>109</b>	<b>48</b>	<b>323</b>	<b>451</b>	<b>980</b>	<b>981</b>	<b>-0.1</b>

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - October 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Calgary City	3,800	3,176	782	604	1,227	797	3,140	1,360	8,949	5,937	50.7
Airdrie	575	555	94	52	173	65	408	45	1,250	717	74.3
Beiseker	1	0	0	0	0	0	0	0	1	0	n/a
Chestermere Lake	89	75	4	10	95	15	0	0	188	100	88.0
Cochrane	248	217	48	74	12	21	80	0	388	312	24.4
Crossfield	0	1	0	0	0	0	0	0	0	1	-100.0
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	209	149	0	0	0	0	0	0	209	149	40.3
<b>Calgary CMA</b>	<b>4,922</b>	<b>4,173</b>	<b>928</b>	<b>740</b>	<b>1,507</b>	<b>898</b>	<b>3,628</b>	<b>1,405</b>	<b>10,985</b>	<b>7,216</b>	<b>52.2</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market  
October 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011
Calgary City	96	28	0	0	259	361	0	90
Airdrie	7	20	0	0	64	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	6	0	0	0	0	0	0	0
Cochrane	0	0	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
<b>Calgary CMA</b>	<b>109</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>323</b>	<b>361</b>	<b>0</b>	<b>90</b>

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market  
January - October 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Calgary City	1,227	797	0	0	2,615	1,221	525	139
Airdrie	173	65	0	0	408	45	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	95	15	0	0	0	0	0	0
Cochrane	12	21	0	0	80	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
<b>Calgary CMA</b>	<b>1,507</b>	<b>898</b>	<b>0</b>	<b>0</b>	<b>3,103</b>	<b>1,266</b>	<b>525</b>	<b>139</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market**  
**October 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011
Calgary City	422	378	361	389	0	90	783	857
Airdrie	76	64	71	20	0	0	147	84
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	16	7	6	0	0	0	22	7
Cochrane	9	20	0	0	0	0	9	20
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	19	13	0	0	0	0	19	13
<b>Calgary CMA</b>	<b>542</b>	<b>482</b>	<b>438</b>	<b>409</b>	<b>0</b>	<b>90</b>	<b>980</b>	<b>981</b>

**Table 2.5: Starts by Submarket and by Intended Market**  
**January - October 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Calgary City	4,608	3,780	3,816	2,018	525	139	8,949	5,937
Airdrie	669	605	581	112	0	0	1,250	717
Beiseker	1	0	0	0	0	0	1	0
Chestermere Lake	93	85	95	15	0	0	188	100
Cochrane	296	291	92	21	0	0	388	312
Crossfield	0	1	0	0	0	0	0	1
Irricana	0	0	0	0	0	0	0	0
Rocky View County	209	149	0	0	0	0	209	149
<b>Calgary CMA</b>	<b>5,876</b>	<b>4,911</b>	<b>4,584</b>	<b>2,166</b>	<b>525</b>	<b>139</b>	<b>10,985</b>	<b>7,216</b>

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**  
**October 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	% Change
Calgary City	416	345	92	80	76	79	255	89	839	593	41.5
Airdrie	58	60	4	10	29	18	12	0	103	88	17.0
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	4	9	0	2	5	0	0	0	9	11	-18.2
Cochrane	34	18	8	10	12	9	0	0	54	37	45.9
Crossfield	0	0	0	0	0	0	0	0	0	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	15	3	0	0	0	0	0	0	15	3	**
<b>Calgary CMA</b>	<b>527</b>	<b>435</b>	<b>104</b>	<b>102</b>	<b>122</b>	<b>106</b>	<b>267</b>	<b>89</b>	<b>1,020</b>	<b>732</b>	<b>39.3</b>

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - October 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Calgary City	3,538	2,834	638	568	709	731	1,674	571	6,559	4,704	39.4
Airdrie	534	563	52	26	150	131	12	0	748	720	3.9
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	68	87	18	2	16	20	0	0	102	109	-6.4
Cochrane	221	196	70	60	28	54	32	75	351	385	-8.8
Crossfield	1	0	0	0	0	0	0	0	1	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	176	171	6	16	0	6	0	0	182	193	-5.7
<b>Calgary CMA</b>	<b>4,538</b>	<b>3,851</b>	<b>784</b>	<b>672</b>	<b>903</b>	<b>942</b>	<b>1,718</b>	<b>646</b>	<b>7,943</b>	<b>6,111</b>	<b>30.0</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market  
October 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011
Calgary City	76	79	0	0	185	47	70	42
Airdrie	29	18	0	0	12	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	5	0	0	0	0	0	0	0
Cochrane	12	9	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
<b>Calgary CMA</b>	<b>122</b>	<b>106</b>	<b>0</b>	<b>0</b>	<b>197</b>	<b>47</b>	<b>70</b>	<b>42</b>

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market  
January - October 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Calgary City	709	731	0	0	1,381	348	293	223
Airdrie	150	131	0	0	12	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	16	20	0	0	0	0	0	0
Cochrane	28	54	0	0	32	75	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	6	0	0	0	0	0	0
<b>Calgary CMA</b>	<b>903</b>	<b>942</b>	<b>0</b>	<b>0</b>	<b>1,425</b>	<b>423</b>	<b>293</b>	<b>223</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market**  
**October 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011	Oct 2012	Oct 2011
Calgary City	508	423	261	128	70	42	839	593
Airdrie	62	68	41	20	0	0	103	88
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	4	11	5	0	0	0	9	11
Cochrane	46	28	8	9	0	0	54	37
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	15	3	0	0	0	0	15	3
<b>Calgary CMA</b>	<b>635</b>	<b>533</b>	<b>315</b>	<b>157</b>	<b>70</b>	<b>42</b>	<b>1,020</b>	<b>732</b>

**Table 3.5: Completions by Submarket and by Intended Market**  
**January - October 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Calgary City	4,178	3,390	2,088	1,089	293	225	6,559	4,704
Airdrie	592	585	156	135	0	0	748	720
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	86	89	16	20	0	0	102	109
Cochrane	295	256	56	129	0	0	351	385
Crossfield	1	0	0	0	0	0	1	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	182	187	0	6	0	0	182	193
<b>Calgary CMA</b>	<b>5,334</b>	<b>4,507</b>	<b>2,316</b>	<b>1,379</b>	<b>293</b>	<b>225</b>	<b>7,943</b>	<b>6,111</b>

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**October 2012**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$350,000		\$350,000 - \$449,999		\$450,000 - \$549,999		\$550,000 - \$649,999		\$650,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Calgary City													
October 2012	50	12.0	86	20.6	106	25.4	54	12.9	122	29.2	418	505,515	601,497
October 2011	35	11.6	80	26.5	72	23.8	24	7.9	91	30.1	302	494,725	641,546
Year-to-date 2012	424	12.0	965	27.2	827	23.3	426	12.0	902	25.5	3,544	489,014	595,944
Year-to-date 2011	361	13.1	797	29.0	697	25.3	282	10.3	613	22.3	2,750	475,476	576,645
Airdrie													
October 2012	21	36.2	23	39.7	9	15.5	3	5.2	2	3.4	58	387,850	408,181
October 2011	15	27.3	33	60.0	7	12.7	0	0.0	0	0.0	55	381,800	390,433
Year-to-date 2012	152	28.6	257	48.4	74	13.9	31	5.8	17	3.2	531	392,200	412,837
Year-to-date 2011	185	33.1	246	44.0	100	17.9	21	3.8	7	1.3	559	389,800	402,969
Beiseker													
October 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Chestermere Lake													
October 2012	0	0.0	0	0.0	3	75.0	1	25.0	0	0.0	4	--	--
October 2011	0	0.0	3	30.0	2	20.0	4	40.0	1	10.0	10	570,200	554,380
Year-to-date 2012	1	1.5	7	10.6	21	31.8	23	34.8	14	21.2	66	554,450	615,980
Year-to-date 2011	7	8.0	16	18.2	24	27.3	21	23.9	20	22.7	88	540,750	557,234
Cochrane													
October 2012	7	20.6	11	32.4	5	14.7	5	14.7	6	17.6	34	441,750	491,054
October 2011	5	26.3	2	10.5	10	52.6	1	5.3	1	5.3	19	479,500	461,537
Year-to-date 2012	46	20.9	76	34.5	56	25.5	25	11.4	17	7.7	220	434,825	458,699
Year-to-date 2011	37	19.0	73	37.4	60	30.8	12	6.2	13	6.7	195	435,723	452,383
Crossfield													
October 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Irricana													
October 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Rocky View County													
October 2012	1	7.1	3	21.4	3	21.4	2	14.3	5	35.7	14	541,950	794,693
October 2011	1	33.3	1	33.3	1	33.3	0	0.0	0	0.0	3	--	--
Year-to-date 2012	23	13.2	42	24.1	27	15.5	15	8.6	67	38.5	174	529,400	714,376
Year-to-date 2011	34	19.9	23	13.5	29	17.0	19	11.1	66	38.6	171	547,200	630,292
Calgary CMA													
October 2012	79	15.0	123	23.3	126	23.9	65	12.3	135	25.6	528	492,972	577,574
October 2011	56	14.4	119	30.6	92	23.7	29	7.5	93	23.9	389	461,979	592,981
Year-to-date 2012	646	14.2	1,348	29.7	1,005	22.2	520	11.5	1,017	22.4	4,536	474,972	572,646
Year-to-date 2011	624	16.6	1,155	30.7	910	24.2	355	9.4	719	19.1	3,763	455,591	546,390

Source: CMHC (Market Absorption Survey)



**Table 4.1: Average Price (\$) of Absorbed Single-detached Units  
October 2012**

Submarket	Oct 2012	Oct 2011	% Change	YTD 2012	YTD 2011	% Change
Calgary City	601,497	641,546	-6.2	595,944	576,645	3.3
Airdrie	408,181	390,433	4.5	412,837	402,969	2.4
Beiseker	--	--	n/a	--	--	n/a
Chestermere Lake	--	554,380	n/a	615,980	557,234	10.5
Cochrane	491,054	461,537	6.4	458,699	452,383	1.4
Crossfield	--	--	n/a	--	--	n/a
Irricana	--	--	n/a	--	--	n/a
Rocky View County	794,693	--	n/a	714,376	630,292	13.3
<b>Calgary CMA</b>	<b>577,574</b>	<b>592,981</b>	<b>-2.6</b>	<b>572,646</b>	<b>546,390</b>	<b>4.8</b>

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for Calgary  
October 2012**

		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
2011	January	1,302	-6.9	1,825	3,567	3,675	49.7	394,655	3.3	403,647
	February	1,917	0.2	1,961	3,995	3,972	49.4	400,879	3.0	408,679
	March	2,273	-7.1	1,814	4,375	3,562	50.9	398,836	-1.7	398,235
	April	2,087	-12.4	1,835	4,184	3,594	51.1	411,875	4.0	402,693
	May	2,219	4.0	1,801	4,641	3,644	49.4	416,055	-0.5	403,756
	June	2,427	33.1	1,926	4,371	3,662	52.6	412,016	-0.8	401,002
	July	1,975	22.5	1,951	3,764	3,708	52.6	397,613	-1.3	398,913
	August	1,907	22.1	1,850	3,819	3,762	49.2	394,251	2.2	403,442
	September	1,789	11.4	1,861	3,980	3,716	50.1	406,252	1.3	410,419
	October	1,661	15.2	1,866	3,277	3,625	51.5	398,924	1.4	401,535
	November	1,656	16.0	1,920	2,356	3,364	57.1	398,722	0.0	399,651
	December	1,253	0.2	1,855	1,452	3,498	53.0	392,661	3.0	402,437
2012	January	1,308	0.5	1,840	3,328	3,399	54.1	382,468	-3.1	378,471
	February	2,113	10.2	2,033	3,745	3,548	57.3	405,687	1.2	410,533
	March	2,647	16.5	2,185	4,529	3,674	59.5	409,750	2.7	407,834
	April	2,720	30.3	2,321	4,370	3,741	62.0	414,932	0.7	408,048
	May	2,982	34.4	2,303	4,946	3,697	62.3	429,459	3.2	413,301
	June	2,832	16.7	2,313	4,353	3,652	63.3	422,139	2.5	410,154
	July	2,502	26.7	2,347	3,573	3,488	67.3	409,670	3.0	411,462
	August	2,198	15.3	2,220	3,399	3,466	64.1	400,277	1.5	410,868
	September	2,054	14.8	2,331	3,417	3,404	68.5	402,756	-0.9	410,239
	October	2,104	26.7	2,276	3,030	3,322	68.5	418,721	5.0	423,468
	November									
	December									
	Q3 2011	5,671	18.6		11,563			399,208	0.6	
	Q3 2012	6,754	19.1		10,389			404,511	1.3	
	YTD 2011	19,557	6.8		39,973			403,854	1.0	
	YTD 2012	23,460	20.0		38,690			411,761	2.0	

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**  
**October 2012**

		Interest Rates			NHPI, Total, Calgary CMA 2007=100	CPI, 2002 =100	Calgary Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2011	January	592	3.35	5.19	95.9	123.3	706	6.2	73.6	985
	February	607	3.50	5.44	95.5	124.2	712	6.3	74.2	985
	March	601	3.50	5.34	95.4	124.3	718	6.1	74.6	981
	April	621	3.70	5.69	95.4	125.6	720	5.8	74.4	974
	May	616	3.70	5.59	95.8	125.8	722	5.7	74.4	981
	June	604	3.50	5.39	95.5	124.9	723	5.7	74.3	991
	July	604	3.50	5.39	95.0	125.5	727	5.8	74.7	1,000
	August	604	3.50	5.39	95.2	125.9	729	5.9	74.9	1,002
	September	592	3.50	5.19	95.5	125.7	729	5.8	74.7	1,014
	October	598	3.50	5.29	95.7	126.9	729	5.6	74.3	1,029
	November	598	3.50	5.29	95.3	126.3	732	5.4	74.3	1,038
	December	598	3.50	5.29	95.5	126.2	733	5.5	74.5	1,038
2012	January	598	3.50	5.29	95.8	126.7	739	5.4	74.9	1,039
	February	595	3.20	5.24	95.9	126.3	742	5.2	75.0	1,036
	March	595	3.20	5.24	96.2	126.3	747	5.1	75.3	1,031
	April	607	3.20	5.44	96.3	126.7	748	5.1	75.2	1,023
	May	601	3.20	5.34	96.6	126.2	752	4.9	75.3	1,027
	June	595	3.20	5.24	97.1	126.5	753	4.8	75.1	1,037
	July	595	3.10	5.24	97.2	126.4	750	4.7	74.5	1,054
	August	595	3.10	5.24	97.5	127.2	746	4.6	73.9	1,065
	September	595	3.10	5.24	97.7	127.5	745	4.7	73.6	1,079
	October	595	3.10	5.24			749	4.7	73.9	1,093
	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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