

# HOUSING NOW

## Calgary CMA



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: September 2012

## New Home Market

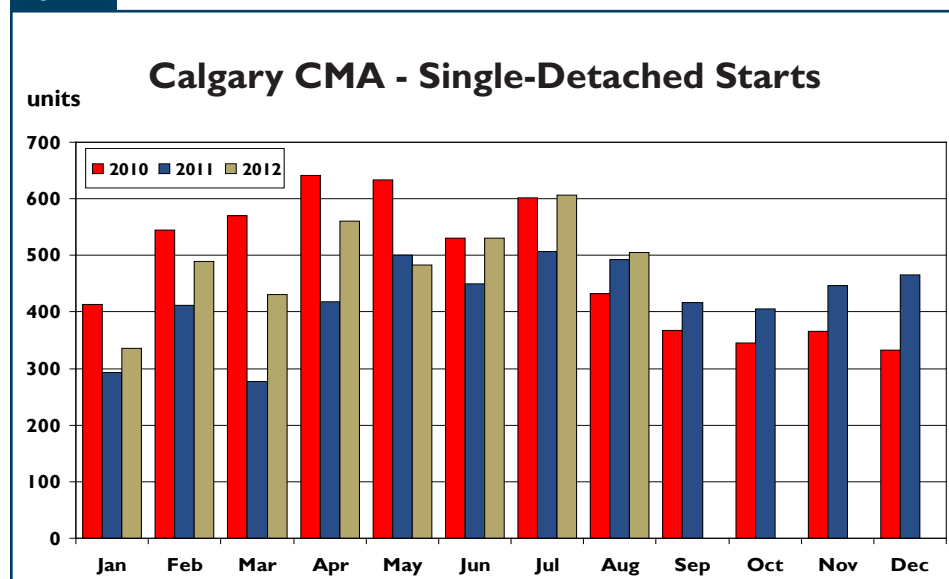
### Calgary housing starts moderate in August

Housing starts in the Calgary Census Metropolitan Area (CMA) amounted to 1,039 units in August, down 16 per cent from 1,237 in August 2011. The decline was due to fewer multi-family starts as single-detached starts were up from the previous year. To the

end of August, total housing starts increased 66 per cent to 8,993 units, up from 5,425 units in the first eight months of 2011.

Single-detached builders started work on 505 units in the Calgary CMA, an increase of two per cent from the previous year. Gains in employment and net migration continue to contribute to the demand for new homes in Calgary. In addition, some prospective buyers have looked to the

Figure 1



Source: CMHC

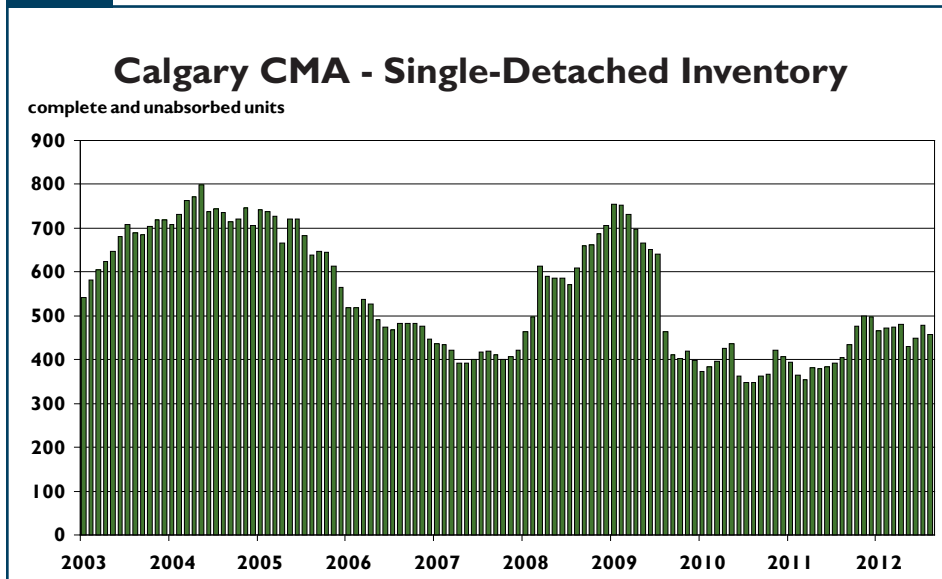
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Figure 2



Source: CMHC

new home market as the selection of homes in the resale market has moderated. After eight months, 3,941 single-detached units have started construction, up 18 per cent from a year earlier.

Absorptions of single-detached units totalled 414 units in August, down only one per cent from 418 units in 2011. There were 339 units absorbed at completion in August while 75 units were absorbed from inventory.

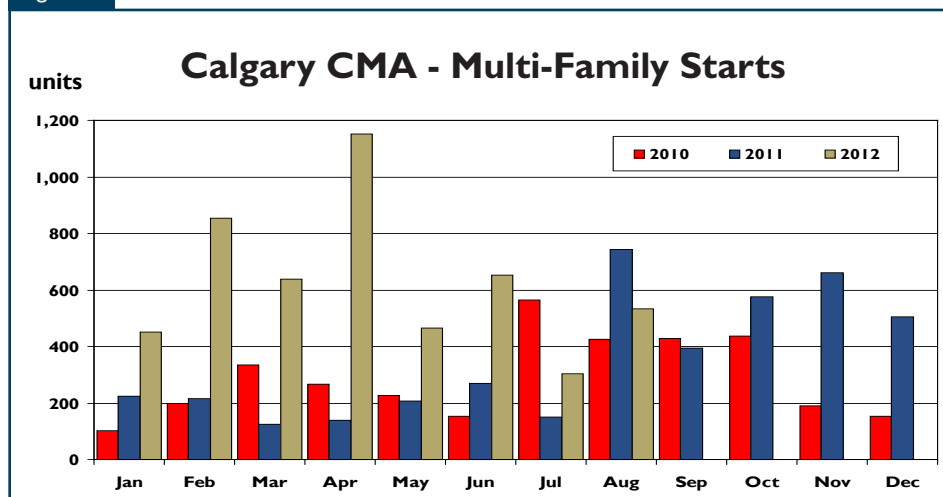
Completions in August reached 392 units, falling below absorptions by 22 units. As such, single-detached inventories decreased in August on a month-over-month basis to 457 units. Despite the decline from the previous month, inventories in August were up 13 per cent from 2011 levels.

The absorbed single-detached price in August averaged \$566,254, up three per cent from \$549,056 in 2011. To the end of August, the single-detached

average absorbed price was \$569,848, an increase of five per cent from a year earlier, with the distribution of absorptions contributing to the rise. After eight months, there were 1,144 units absorbed at \$550,000 and higher, representing 33 per cent of all absorptions compared to 29 per cent in the previous year.

Multi-family starts, which include semi-detached units, rows and apartments, declined 28 per cent from 744 units in August 2011 to 534 units in August 2012. The decrease was largely due to fewer apartment units breaking ground, with 210 units starting construction in August compared to 451 units a year earlier. Of the 210 units started, 165 were in the City of Calgary while the rest were started in Airdrie. Semi-detached units increased from the same month in the previous year reaching 132 units in August, while row units were slightly down. To the end of August, multi-family starts were at 5,052 units compared to 2,075 in 2011.

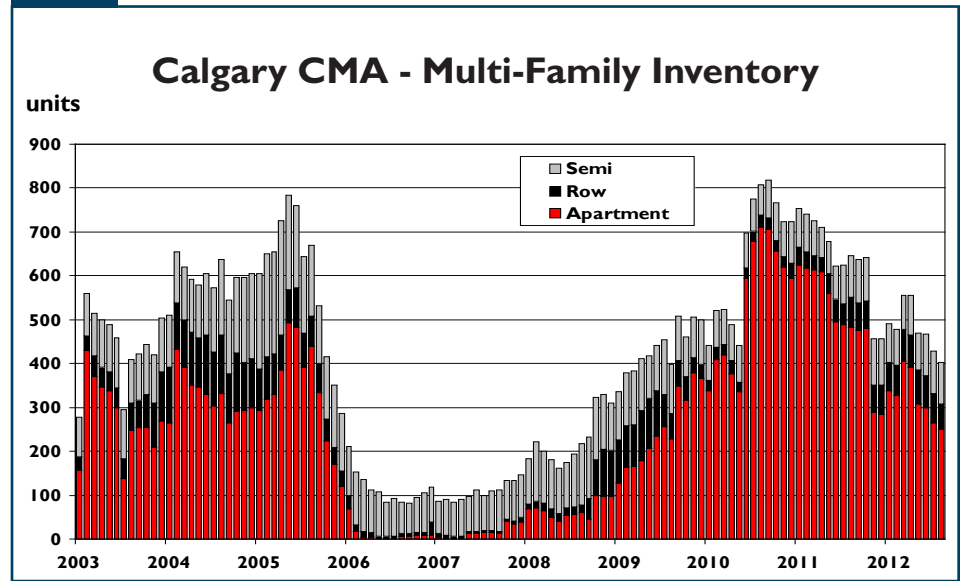
Figure 3



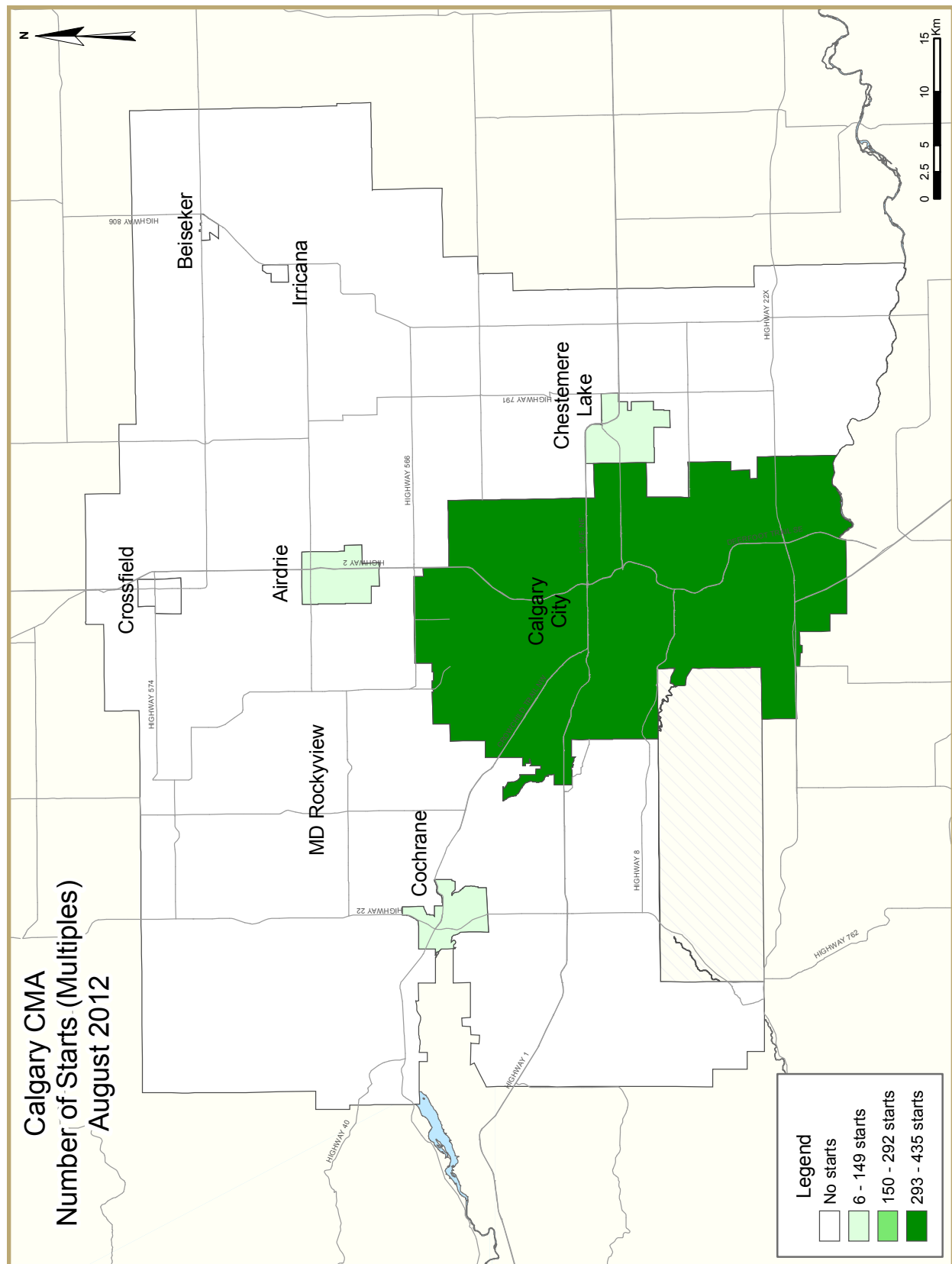
Source: CMHC

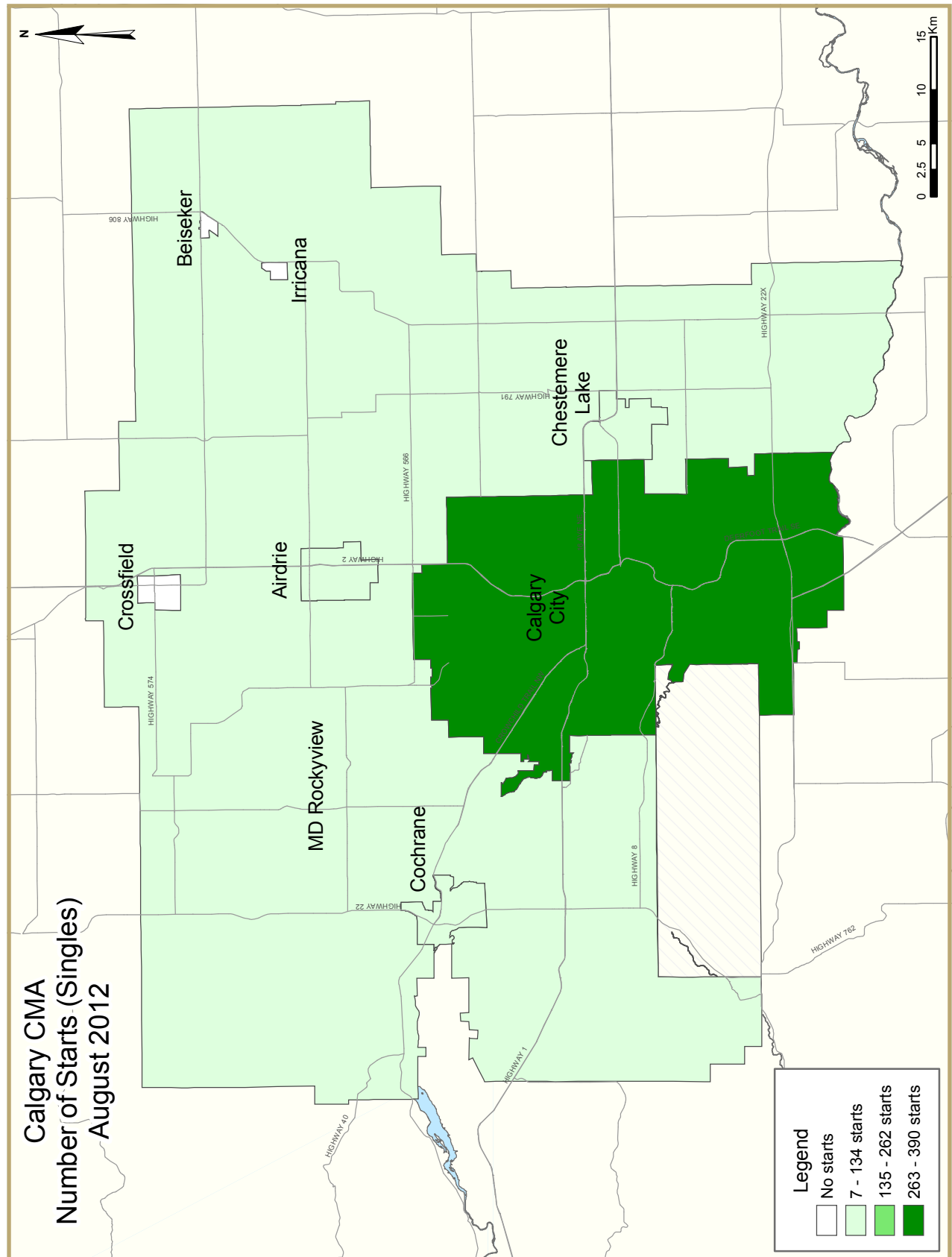
The inventory of multi-family units decreased 38 per cent year-over-year to 403 units in August 2012, down from 645 in 2011. The decline was largely a result of fewer complete and unabsorbed apartment units although row units were also slightly down from the previous year. Apartment inventories declined for the fifth consecutive month in August, reaching 250 units and were also down year-over-year by 48 per cent. Completions for apartment units were above the previous year, however a majority of these units were intended for the social housing market. Excluding social housing units, apartment absorptions surpassed completions by 14 units. Semi-detached inventories in August did not post a decline like the row and apartment units, but were on par with August 2011. There were 95 semi-detached completed and unabsorbed units in August compared to 94 in 2011.

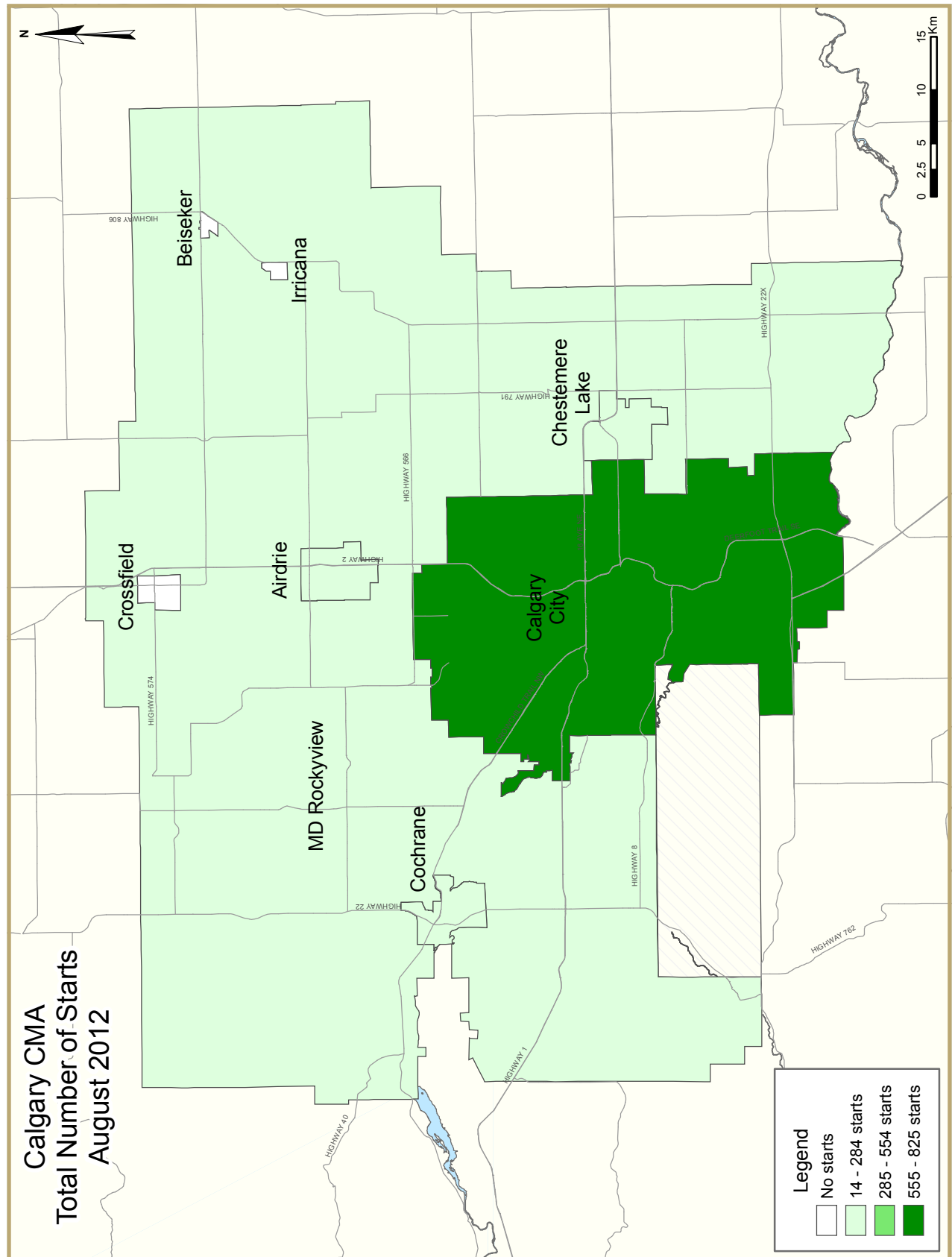
Figure 4

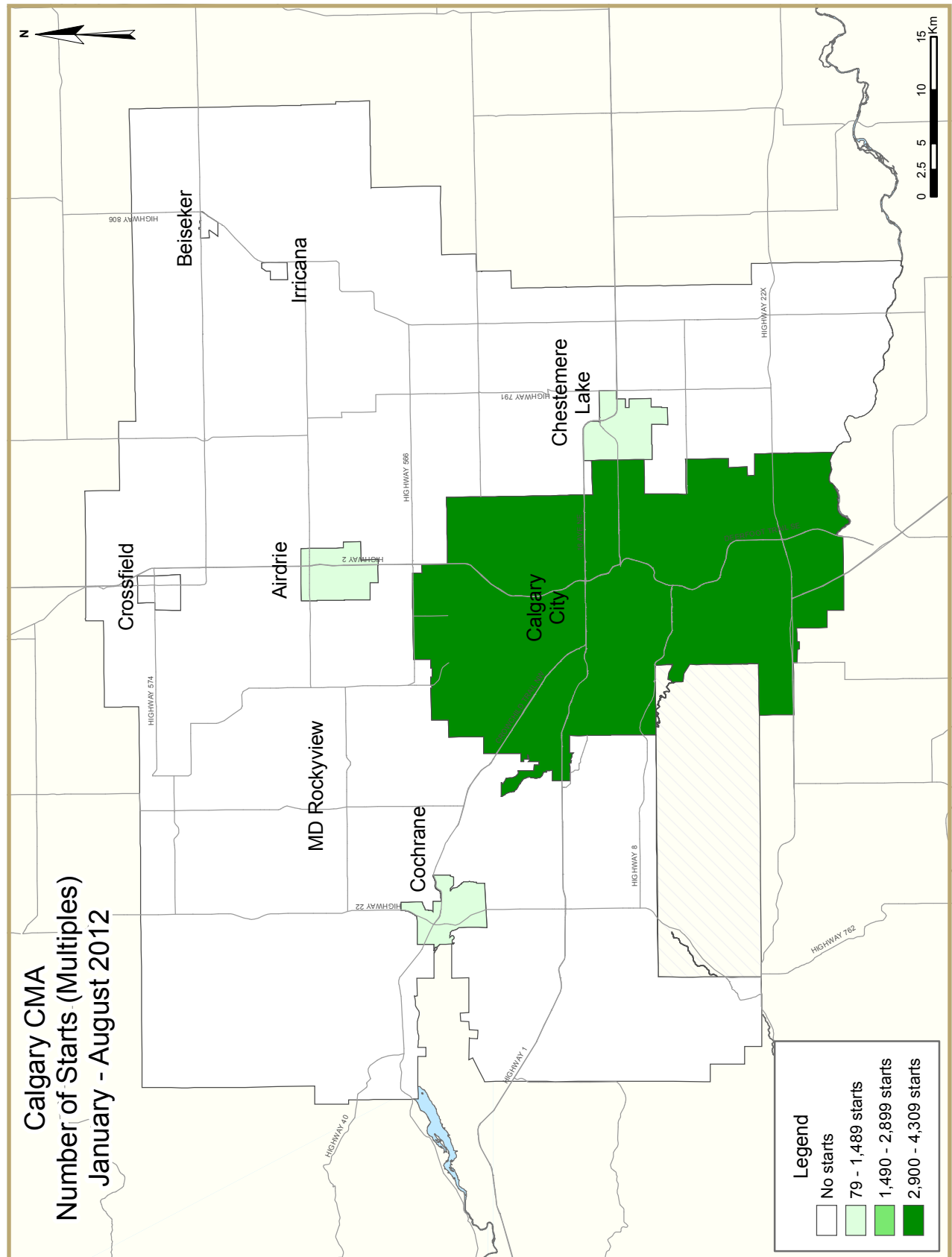


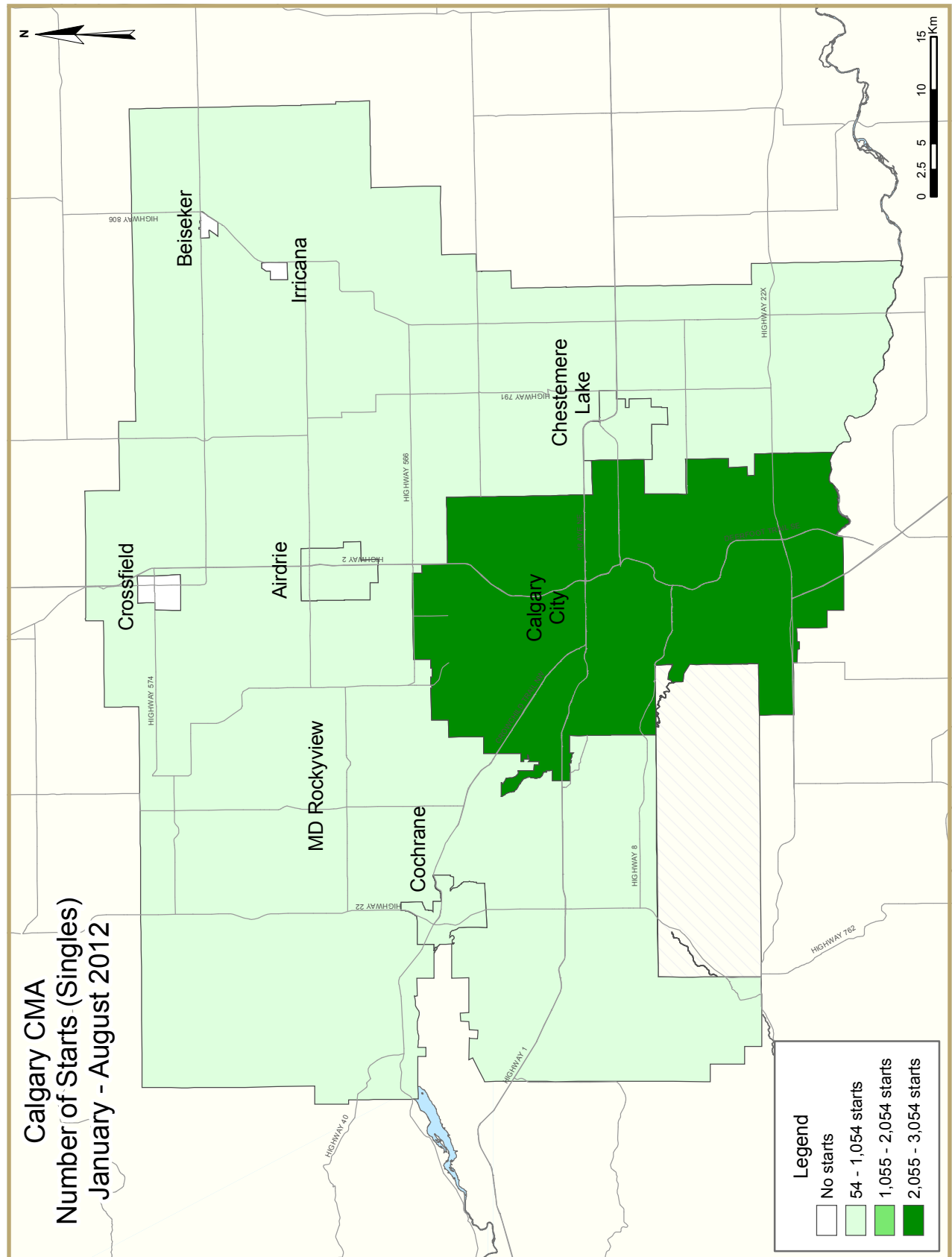
Source: CMHC



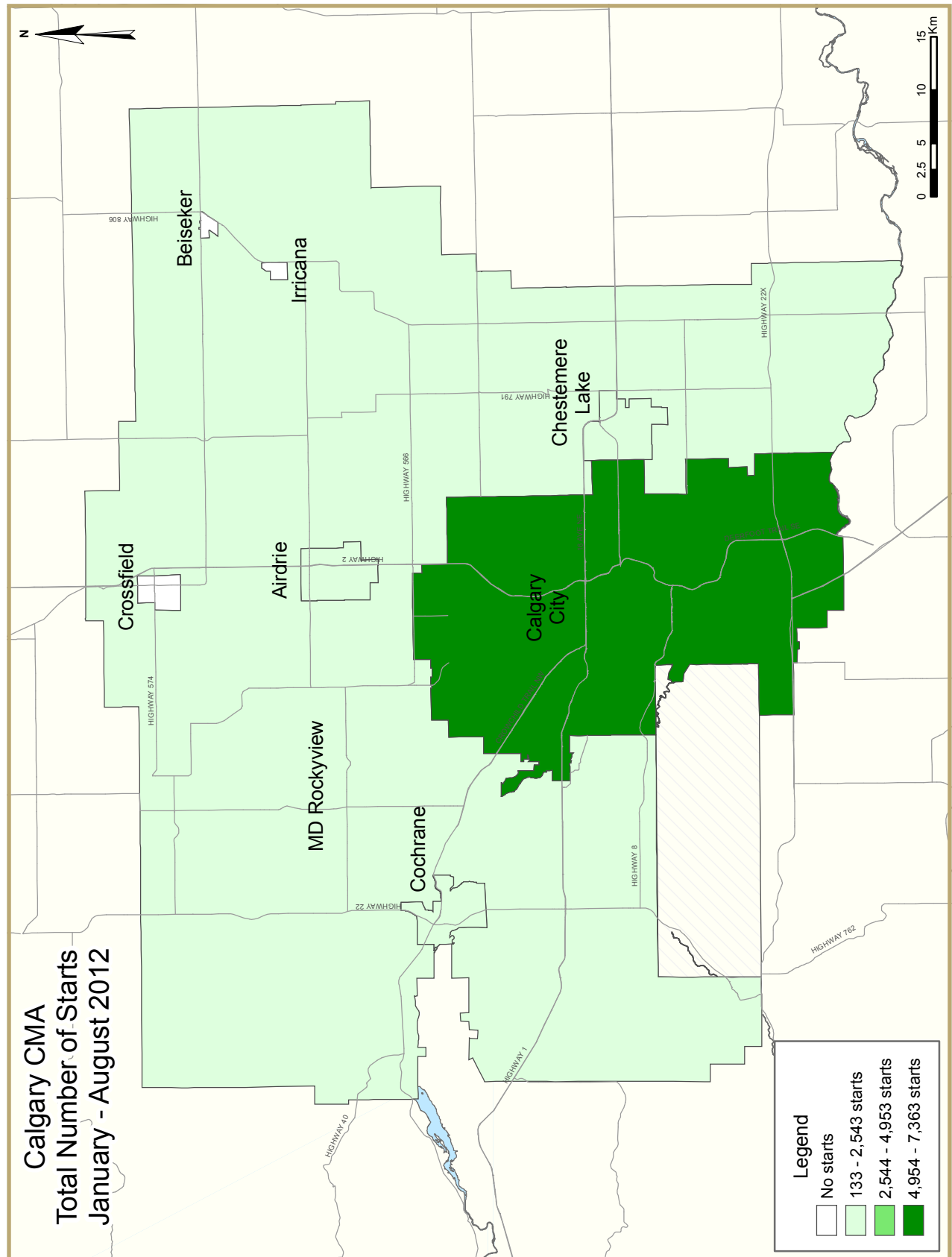












## HOUSING NOW REPORT TABLES

### 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 1: Housing Activity Summary of Calgary CMA**  
**August 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
August 2012	505	130	0	0	194	210	0	0	1,039
August 2011	493	98	0	0	195	451	0	0	1,237
% Change	2.4	32.7	n/a	n/a	-0.5	-53.4	n/a	n/a	-16.0
Year-to-date 2012	3,941	718	40	0	1,186	2,715	0	393	8,993
Year-to-date 2011	3,350	570	4	0	760	692	0	49	5,425
% Change	17.6	26.0	**	n/a	56.1	**	n/a	**	65.8
UNDER CONSTRUCTION									
August 2012	3,162	764	40	0	1,438	4,241	0	892	10,537
August 2011	2,838	652	25	0	862	3,024	0	366	7,767
% Change	11.4	17.2	60.0	n/a	66.8	40.2	n/a	143.7	35.7
COMPLETIONS									
August 2012	392	88	0	0	52	193	0	90	815
August 2011	431	66	0	0	207	107	0	0	811
% Change	-9.0	33.3	n/a	n/a	-74.9	80.4	n/a	n/a	0.5
Year-to-date 2012	3,476	590	10	0	726	1,216	0	135	6,153
Year-to-date 2011	2,949	458	0	0	805	320	2	124	4,658
% Change	17.9	28.8	n/a	n/a	-9.8	**	-100.0	8.9	32.1
COMPLETED & NOT ABSORBED									
August 2012	457	95	4	0	54	250	0	0	860
August 2011	405	92	0	0	71	482	0	0	1,050
% Change	12.8	3.3	n/a	n/a	-23.9	-48.1	n/a	n/a	-18.1
ABSORBED									
August 2012	414	89	0	0	61	81	0	0	645
August 2011	418	62	0	0	185	113	0	0	778
% Change	-1.0	43.5	n/a	n/a	-67.0	-28.3	n/a	n/a	-17.1
Year-to-date 2012	3,517	598	8	0	731	1,054	0	0	5,908
Year-to-date 2011	2,951	459	0	0	770	432	2	30	4,644
% Change	19.2	30.3	n/a	n/a	-5.1	144.0	-100.0	-100.0	27.2

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

**Table I.1: Housing Activity Summary by Submarket**  
**August 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									
August 2012	390	104	0	0	166	165	0	0	825
August 2011	349	78	0	0	180	451	0	0	1,058
Airdrie									
August 2012	69	20	0	0	0	45	0	0	134
August 2011	63	4	0	0	10	0	0	0	77
Beiseker									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Chestermere Lake									
August 2012	7	0	0	0	28	0	0	0	35
August 2011	9	4	0	0	5	0	0	0	18
Cochrane									
August 2012	25	6	0	0	0	0	0	0	31
August 2011	44	12	0	0	0	0	0	0	56
Crossfield									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	1	0	0	0	0	0	0	0	1
Irricana									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Rocky View County									
August 2012	14	0	0	0	0	0	0	0	14
August 2011	27	0	0	0	0	0	0	0	27
Calgary CMA									
August 2012	505	130	0	0	194	210	0	0	1,039
August 2011	493	98	0	0	195	451	0	0	1,237

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

**Table 1.1: Housing Activity Summary by Submarket**  
**August 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									
August 2012	2,492	680	40	0	1,224	3,772	0	892	9,100
August 2011	2,271	556	19	0	718	2,947	0	366	6,877
Airdrie									
August 2012	353	50	0	0	98	389	0	0	890
August 2011	321	24	6	0	90	45	0	0	486
Beiseker									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Chestermere Lake									
August 2012	44	2	0	0	100	0	0	0	146
August 2011	52	8	0	0	16	0	0	0	76
Cochrane									
August 2012	143	28	0	0	16	80	0	0	267
August 2011	117	58	0	0	38	32	0	0	245
Crossfield									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	1	0	0	0	0	0	0	0	1
Irricana									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Rocky View County									
August 2012	130	4	0	0	0	0	0	0	134
August 2011	76	6	0	0	0	0	0	0	82
Calgary CMA									
August 2012	3,162	764	40	0	1,438	4,241	0	892	10,537
August 2011	2,838	652	25	0	862	3,024	0	366	7,767

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

**Table I.1: Housing Activity Summary by Submarket**  
**August 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									
August 2012	297	70	0	0	52	193	0	90	702
August 2011	348	60	0	0	207	107	0	0	722
Airdrie									
August 2012	59	6	0	0	0	0	0	0	65
August 2011	32	0	0	0	0	0	0	0	32
Beiseker									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Chestermere Lake									
August 2012	4	0	0	0	0	0	0	0	4
August 2011	8	0	0	0	0	0	0	0	8
Cochrane									
August 2012	16	12	0	0	0	0	0	0	28
August 2011	31	6	0	0	0	0	0	0	37
Crossfield									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Irricana									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Rocky View County									
August 2012	16	0	0	0	0	0	0	0	16
August 2011	12	0	0	0	0	0	0	0	12
Calgary CMA									
August 2012	392	88	0	0	52	193	0	90	815
August 2011	431	66	0	0	207	107	0	0	811

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

**Table I.1: Housing Activity Summary by Submarket**  
**August 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									
August 2012	398	89	4	0	51	234	0	0	776
August 2011	354	88	0	0	70	482	0	0	994
Airdrie									
August 2012	30	4	0	0	0	0	0	0	34
August 2011	17	0	0	0	0	0	0	0	17
Beiseker									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Chestermere Lake									
August 2012	5	0	0	0	1	0	0	0	6
August 2011	6	0	0	0	0	0	0	0	6
Cochrane									
August 2012	22	2	0	0	2	16	0	0	42
August 2011	26	4	0	0	1	0	0	0	31
Crossfield									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Irricana									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Rocky View County									
August 2012	2	0	0	0	0	0	0	0	2
August 2011	2	0	0	0	0	0	0	0	2
Calgary CMA									
August 2012	457	95	4	0	54	250	0	0	860
August 2011	405	92	0	0	71	482	0	0	1,050

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

**Table 1.1: Housing Activity Summary by Submarket**  
**August 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									
August 2012	318	73	0	0	58	81	0	0	530
August 2011	329	56	0	0	185	113	0	0	683
Airdrie									
August 2012	60	2	0	0	1	0	0	0	63
August 2011	33	0	0	0	0	0	0	0	33
Beiseker									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Chestermere Lake									
August 2012	4	0	0	0	2	0	0	0	6
August 2011	7	0	0	0	0	0	0	0	7
Cochrane									
August 2012	16	14	0	0	0	0	0	0	30
August 2011	35	6	0	0	0	0	0	0	41
Crossfield									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Irricana									
August 2012	0	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0
Rocky View County									
August 2012	16	0	0	0	0	0	0	0	16
August 2011	14	0	0	0	0	0	0	0	14
Calgary CMA									
August 2012	414	89	0	0	61	81	0	0	645
August 2011	418	62	0	0	185	113	0	0	778

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**  
**August 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011	% Change
Calgary City	390	349	106	78	164	180	165	451	825	1,058	-22.0
Airdrie	69	63	20	4	0	10	45	0	134	77	74.0
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	7	9	0	4	28	5	0	0	35	18	94.4
Cochrane	25	44	6	12	0	0	0	0	31	56	-44.6
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	14	27	0	0	0	0	0	0	14	27	-48.1
<b>Calgary CMA</b>	<b>505</b>	<b>493</b>	<b>132</b>	<b>98</b>	<b>192</b>	<b>195</b>	<b>210</b>	<b>451</b>	<b>1,039</b>	<b>1,237</b>	<b>-16.0</b>

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - August 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	3,054	2,552	610	464	1,015	691	2,684	741	7,363	4,448	65.5
Airdrie	469	434	60	36	122	36	344	0	995	506	96.6
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	54	63	4	8	75	10	0	0	133	81	64.2
Cochrane	206	182	46	68	12	21	80	0	344	271	26.9
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	158	118	0	0	0	0	0	0	158	118	33.9
<b>Calgary CMA</b>	<b>3,941</b>	<b>3,350</b>	<b>720</b>	<b>576</b>	<b>1,224</b>	<b>758</b>	<b>3,108</b>	<b>741</b>	<b>8,993</b>	<b>5,425</b>	<b>65.8</b>

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011
Calgary City	164	180	0	0	165	451	0	0
Airdrie	0	10	0	0	45	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	28	5	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>192</b>	<b>195</b>	<b>0</b>	<b>0</b>	<b>210</b>	<b>451</b>	<b>0</b>	<b>0</b>

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market**  
**January - August 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	1,015	691	0	0	2,291	692	393	49
Airdrie	122	36	0	0	344	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	75	10	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>1,224</b>	<b>758</b>	<b>0</b>	<b>0</b>	<b>2,715</b>	<b>692</b>	<b>393</b>	<b>49</b>

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011
Calgary City	494	427	331	631	0	0	825	1,058
Airdrie	89	67	45	10	0	0	134	77
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	7	13	28	5	0	0	35	18
Cochrane	31	56	0	0	0	0	31	56
Crossfield	0	1	0	0	0	0	0	1
Irricana	0	0	0	0	0	0	0	0
Rocky View County	14	27	0	0	0	0	14	27
<b>Calgary CMA</b>	<b>635</b>	<b>591</b>	<b>404</b>	<b>646</b>	<b>0</b>	<b>0</b>	<b>1,039</b>	<b>1,237</b>

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Calgary City	3,702	3,016	3,268	1,383	393	49	7,363	4,448
Airdrie	529	468	466	38	0	0	995	506
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	58	71	75	10	0	0	133	81
Cochrane	252	250	92	21	0	0	344	271
Crossfield	0	1	0	0	0	0	0	1
Irricana	0	0	0	0	0	0	0	0
Rocky View County	158	118	0	0	0	0	158	118
<b>Calgary CMA</b>	<b>4,699</b>	<b>3,924</b>	<b>3,901</b>	<b>1,452</b>	<b>393</b>	<b>49</b>	<b>8,993</b>	<b>5,425</b>

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011	% Change
Calgary City	297	348	70	62	52	205	283	107	702	722	-2.8
Airdrie	59	32	6	0	0	0	0	0	65	32	103.1
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	4	8	0	0	0	0	0	0	4	8	-50.0
Cochrane	16	31	12	6	0	0	0	0	28	37	-24.3
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	16	12	0	0	0	0	0	0	16	12	33.3
<b>Calgary CMA</b>	<b>392</b>	<b>431</b>	<b>88</b>	<b>68</b>	<b>52</b>	<b>205</b>	<b>283</b>	<b>107</b>	<b>815</b>	<b>811</b>	<b>0.5</b>

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - August 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	2,693	2,102	476	404	586	638	1,319	369	5,074	3,513	44.4
Airdrie	426	451	44	16	121	97	0	0	591	564	4.8
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	55	67	16	0	11	20	0	0	82	87	-5.7
Cochrane	158	168	54	32	16	36	32	75	260	311	-16.4
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	143	161	2	16	0	6	0	0	145	183	-20.8
<b>Calgary CMA</b>	<b>3,476</b>	<b>2,949</b>	<b>592</b>	<b>468</b>	<b>734</b>	<b>797</b>	<b>1,351</b>	<b>444</b>	<b>6,153</b>	<b>4,658</b>	<b>32.1</b>

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011
Calgary City	52	205	0	0	193	107	90	0
Airdrie	0	0	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	0	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>52</b>	<b>205</b>	<b>0</b>	<b>0</b>	<b>193</b>	<b>107</b>	<b>90</b>	<b>0</b>

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market  
January - August 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	586	638	0	0	1,184	245	135	124
Airdrie	121	97	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	11	20	0	0	0	0	0	0
Cochrane	16	36	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>734</b>	<b>797</b>	<b>0</b>	<b>0</b>	<b>1,216</b>	<b>320</b>	<b>135</b>	<b>124</b>

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011	Aug 2012	Aug 2011
Calgary City	367	408	245	314	90	0	702	722
Airdrie	65	32	0	0	0	0	65	32
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	4	8	0	0	0	0	4	8
Cochrane	28	37	0	0	0	0	28	37
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	16	12	0	0	0	0	16	12
<b>Calgary CMA</b>	<b>480</b>	<b>497</b>	<b>245</b>	<b>314</b>	<b>90</b>	<b>0</b>	<b>815</b>	<b>811</b>

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Calgary City	3,171	2,498	1,768	889	135	126	5,074	3,513
Airdrie	476	465	115	99	0	0	591	564
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	71	67	11	20	0	0	82	87
Cochrane	212	200	48	111	0	0	260	311
Crossfield	1	0	0	0	0	0	1	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	145	177	0	6	0	0	145	183
<b>Calgary CMA</b>	<b>4,076</b>	<b>3,407</b>	<b>1,942</b>	<b>1,125</b>	<b>135</b>	<b>126</b>	<b>6,153</b>	<b>4,658</b>

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**August 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													
August 2012	35	11.1	83	26.3	81	25.7	31	9.8	85	27.0	315	492,170	598,228
August 2011	52	16.1	86	26.6	68	21.1	38	11.8	79	24.5	323	480,271	569,787
Year-to-date 2012	331	12.2	778	28.6	629	23.1	316	11.6	666	24.5	2,720	483,119	593,951
Year-to-date 2011	265	12.7	606	29.1	535	25.7	218	10.5	461	22.1	2,085	476,815	574,768
Airdrie													
August 2012	23	38.3	25	41.7	4	6.7	6	10.0	2	3.3	60	364,800	405,747
August 2011	11	33.3	18	54.5	4	12.1	0	0.0	0	0.0	33	383,000	379,782
Year-to-date 2012	119	28.0	209	49.2	57	13.4	27	6.4	13	3.1	425	392,400	412,949
Year-to-date 2011	156	34.1	194	42.5	82	17.9	18	3.9	7	1.5	457	389,800	403,940
Beiseker													
August 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
August 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													
August 2012	0	0.0	0	0.0	3	75.0	1	25.0	0	0.0	4	--	--
August 2011	0	0.0	2	28.6	1	14.3	3	42.9	1	14.3	7	--	--
Year-to-date 2012	0	0.0	7	13.2	16	30.2	20	37.7	10	18.9	53	556,000	615,506
Year-to-date 2011	4	6.0	11	16.4	18	26.9	16	23.9	18	26.9	67	561,000	575,720
Cochrane													
August 2012	4	25.0	9	56.3	1	6.3	1	6.3	1	6.3	16	357,350	414,969
August 2011	4	11.4	15	42.9	11	31.4	0	0.0	5	14.3	35	444,500	471,714
Year-to-date 2012	30	19.2	60	38.5	41	26.3	18	11.5	7	4.5	156	432,975	448,604
Year-to-date 2011	29	17.5	66	39.8	49	29.5	11	6.6	11	6.6	166	435,062	453,074
Crossfield													
August 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
August 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													
August 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
August 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													
August 2012	4	25.0	3	18.8	2	12.5	1	6.3	6	37.5	16	490,700	701,550
August 2011	1	7.1	0	0.0	5	35.7	2	14.3	6	42.9	14	567,700	670,333
Year-to-date 2012	21	14.7	33	23.1	22	15.4	13	9.1	54	37.8	143	520,100	694,159
Year-to-date 2011	32	19.9	20	12.4	28	17.4	18	11.2	63	39.1	161	555,000	634,354
Calgary CMA													
August 2012	66	16.1	120	29.2	91	22.1	40	9.7	94	22.9	411	469,225	566,254
August 2011	68	16.5	121	29.4	89	21.6	43	10.4	91	22.1	412	462,296	549,056
Year-to-date 2012	501	14.3	1,088	31.1	765	21.9	394	11.3	750	21.4	3,498	466,556	569,848
Year-to-date 2011	486	16.6	897	30.6	712	24.3	281	9.6	560	19.1	2,936	456,168	544,587

Source: CMHC (Market Absorption Survey)



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

Submarket	Aug 2012	Aug 2011	% Change	YTD 2012	YTD 2011	% Change
Calgary City	598,228	569,787	5.0	593,951	574,768	3.3
Airdrie	405,747	379,782	6.8	412,949	403,940	2.2
Beiseker	--	--	n/a	--	--	n/a
Chestermere Lake	--	--	n/a	615,506	575,720	6.9
Cochrane	414,969	471,714	-12.0	448,604	453,074	-1.0
Crossfield	--	--	n/a	--	--	n/a
Irricana	--	--	n/a	--	--	n/a
Rocky View County	701,550	670,333	4.7	694,159	634,354	9.4
<b>Calgary CMA</b>	<b>566,254</b>	<b>549,056</b>	<b>3.1</b>	<b>569,848</b>	<b>544,587</b>	<b>4.6</b>

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for Calgary**  
**August 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	2,209	3,399	3,471	63.6	400,277	1.5	410,587
	September									
	October									
	November									
	December									
	Q2 2011	6,733	6.2		13,196			413,303	1.1	
	Q2 2012	8,534	26.7		13,669			422,400	2.2	
	YTD 2011	16,107	5.5		32,716			404,096	0.9	
	YTD 2012	19,302	19.8		32,243			411,960	1.9	

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**  
**August 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		127.2	746	4.6	73.9	1,065
	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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