

HOUSING NOW

Regina CMA



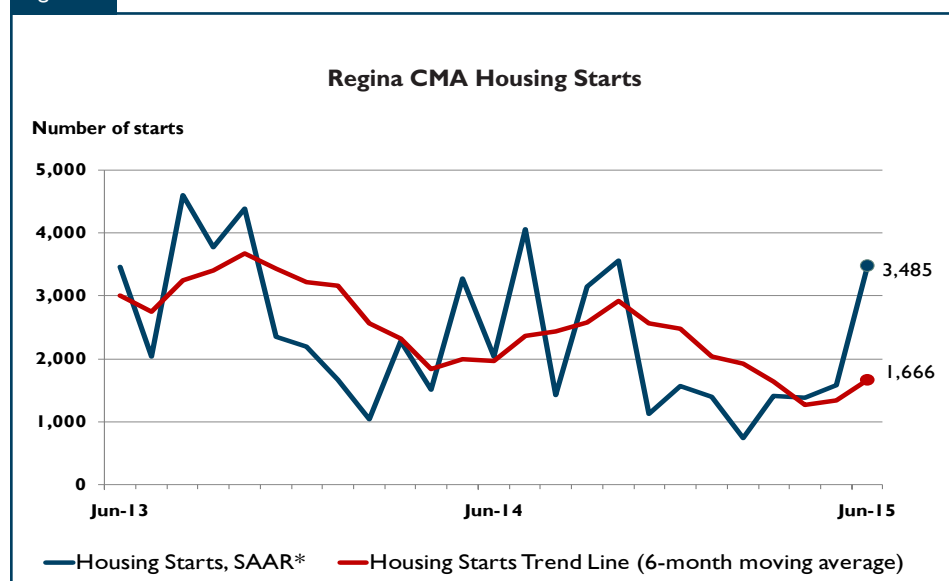
CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Third Quarter 2015

Highlights

- Total housing starts continued to trend lower in the second quarter of 2015
- Weaker economic conditions and elevated inventory have slowed starts so far this year
- Persistent buyers' market conditions kept resale price growth modest in the second quarter

Figure 1



* SAAR: Seasonally Adjusted Annual Rate

¹ Seasonally adjusted annual rates (SAAR) — Monthly housing starts figures are adjusted to remove normal seasonal variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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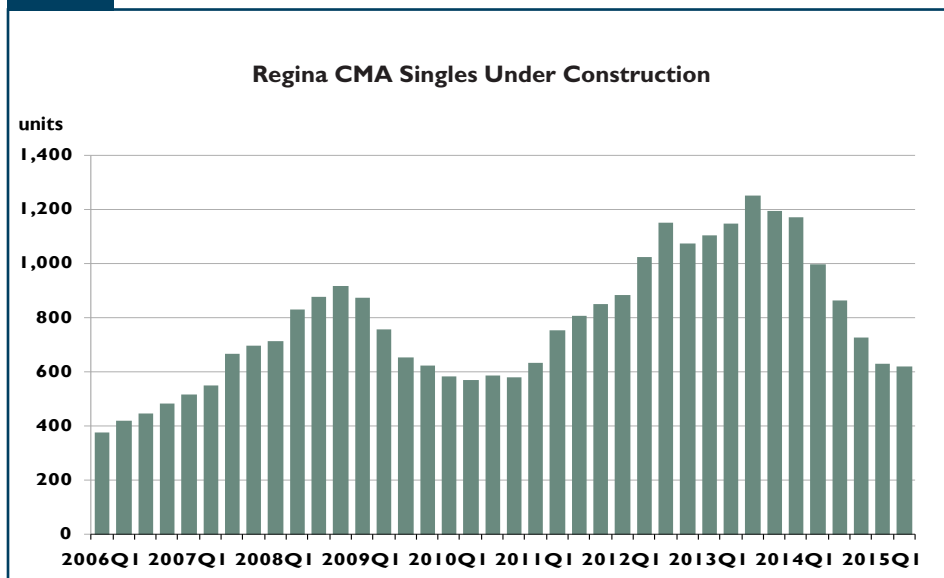
New Home Market

Housing starts in the Regina Census Metropolitan Area (CMA) were trending at 1,666 units in June compared to 1,347 in May and 1,270 in April. The trend is a six month moving average of the monthly seasonally adjusted annual rates (SAAR) of total housing starts.

Regina's actual housing starts were down six per cent in the second quarter of 2015 at 551 units compared to 583 in the same period of 2014. The reduction in overall starts was led by the single-detached segment of the market, which has experienced a sharp decline in production since the first quarter of 2014. Slower employment growth, lower net migration, and elevated inventory have prompted local builders to initiate fewer starts so far this year than in the previous year. After six months, total housing starts in the Regina CMA were down 13 per cent to 827 units from 954 units in the first half of 2014.

Local builders started 151 single-detached homes in the second quarter of 2015, 19 per cent fewer than the 187 units initiated during the same period one year prior. Of the three months in the quarter, only April recorded a gain in single-detached starts, rising 10 per cent from the corresponding month a year earlier. After six months, single-detached starts in Regina totalled 232 units, down 34 per cent from the 352 units started in the first half of 2014. Fewer starts contributed to a reduction in the number of single-detached units under construction in June, which totalled 620 units, a decrease of 38 per cent from June 2014.

Figure 2



Source: CMHC

From April to June 2015, builders completed a total of 160 single-detached units, 55 per cent fewer than the 358 units completed in the same period of 2014. By comparison, absorptions in the second quarter numbered 175 units, down from 334 in the corresponding period in the previous year. With absorptions lagging completions, the inventory of complete and unabsorbed single-detached homes stood at 125 units in June, up five per cent from June of last year. Spec units continued to represent a significant portion of the City of Regina's single-detached inventory in June nearing 62 per cent of all unsold units.

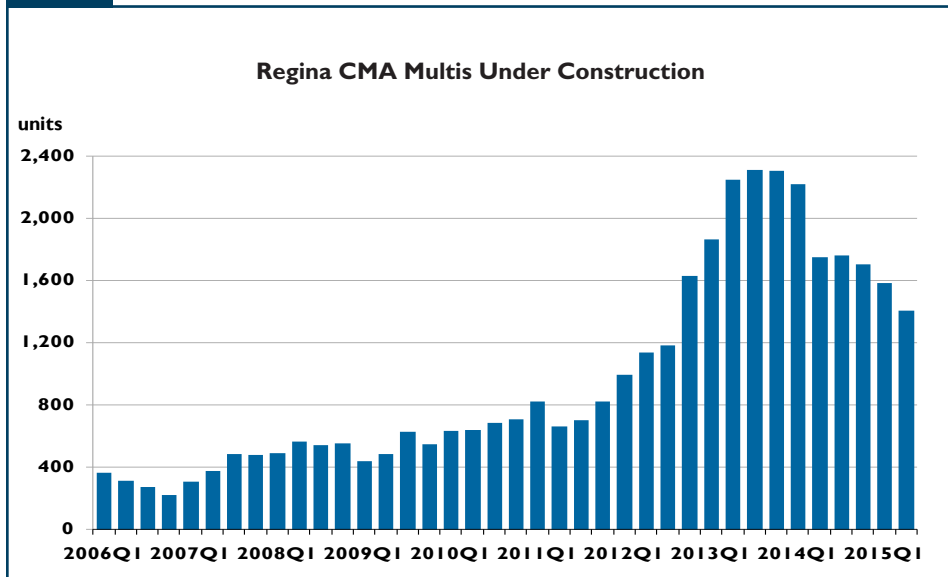
The average absorbed price for a single-detached home in Regina was \$529,328 in the second quarter, up 1.4 per cent from \$522,081 in same quarter one year prior. The gain in the average price can partly be attributed to a slight compositional shift towards more expensive units. In contrast, Regina's contractor selling prices

measured by Statistics Canada's New Housing Price Index (NHPI) declined three per cent in May 2015, on a year-over-year basis.

Multi-family starts, which include semi-detached units, rows, and apartments, totalled 400 units in the second quarter of 2015, up one per cent from 396 in the same period of 2014. Both semi-detached and row starts recorded year-over-year reductions in the quarter, declining 67 per cent and 43 per cent from a year ago, respectively. Meanwhile, apartment starts rose 48 per cent to 320 units in the quarter compared to 217 in the second quarter of 2014. Of these apartments, 295 units or 92 per cent were intended for Regina's rental market.

In the second quarter of 2015, builders completed 563 multi-family homes, down 35 per cent from 865 units in the corresponding quarter of 2014. By comparison, multi-family absorptions numbered 222 units

Figure 3



Source: CMHC

from April to June 2015, down 44 per cent from 397 units absorbed in the second quarter a year earlier. With completions surpassing absorptions, the inventory of complete and unabsorbed multi-family units in the ownership market stood at 326 units in June 2015, more than double the 119 units recorded in June 2014. Meanwhile, the number of multi-family units under construction for all tenures stood at 1,408 in June, a decrease of nearly 20 per cent from the same month one year prior.

Existing Home Market

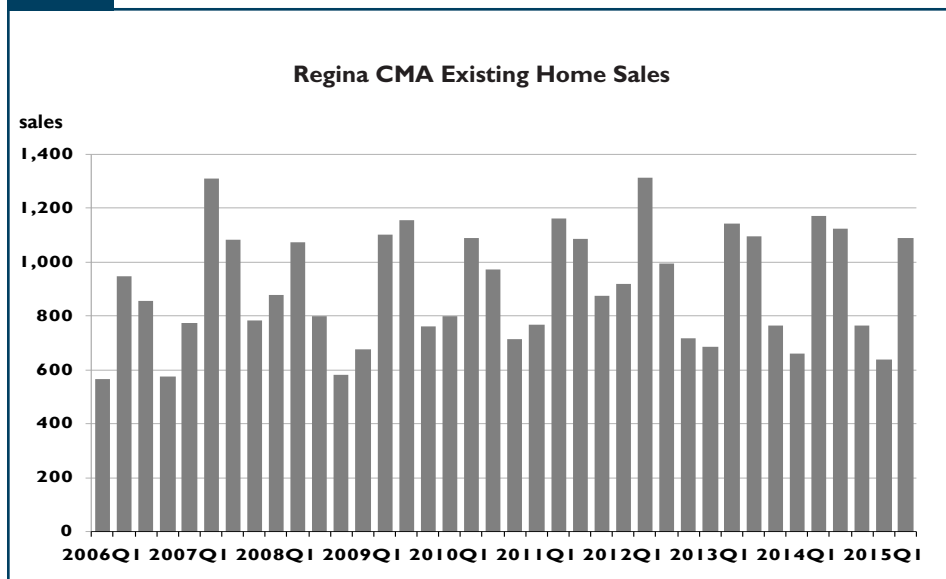
Regina’s residential MLS® sales totalled 1,090 units in the second quarter of 2015, down seven per cent from 1,172 units in the corresponding period of 2014. The uncertainty created by lower oil prices continues to weigh on employment growth and net migration to the region, which has moderated resale demand in Regina’s market. On a seasonally-adjusted basis, Regina’s MLS® sales moved lower in the second quarter from the first quarter of 2015.

Active listings in Regina averaged 2,353 units from April to June 2015, up eight per cent from 2,176 in same period of 2014. Nonetheless, new listings in Regina’s resale market declined two per cent to 2,569 units in the second quarter of 2015 from 2,630 in the same quarter one year prior. This represented the first year-over-year decline since the second

quarter of 2012. Meanwhile, the sales-to-active listings ratio moved lower to 15 per cent in the second quarter from 18 per cent in the second quarter of 2014. In addition, Regina’s average days on market rose to 43 from 40 under the same comparison.

Persistent buyers’ market conditions during the second quarter of this year kept resale price growth modest at 2.7 per cent, with the average MLS® price reaching \$323,138 from \$314,496 in the second quarter of 2014. The gain in price was largely compositional as more homes at the higher end of the market were sold in the second quarter of 2015 than in the same quarter a year earlier. After six months, Regina’s average resale price declined 0.8 per cent to \$314,476 in June from an average of \$317,085 during the first six months of 2014.

Figure 4



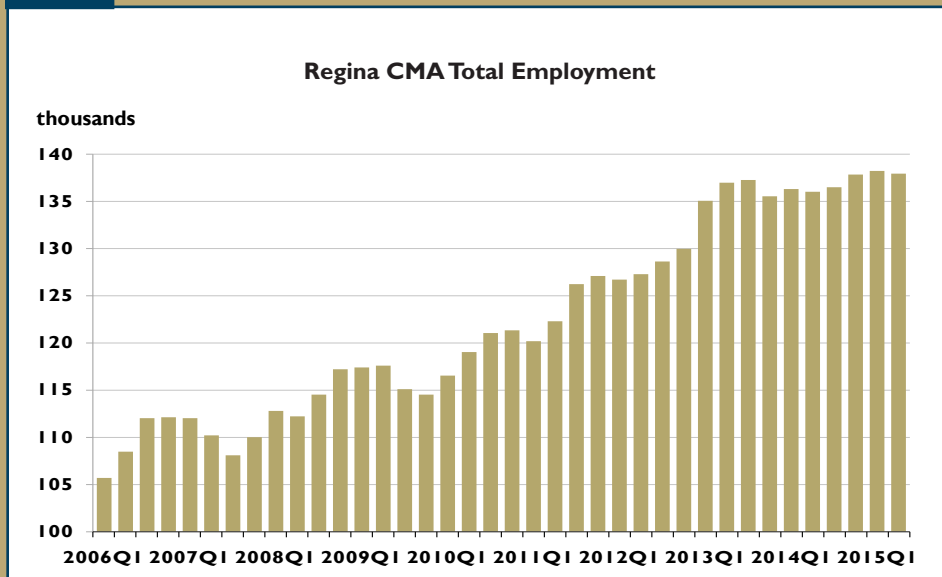
Source: CREA

Economy at a Glance

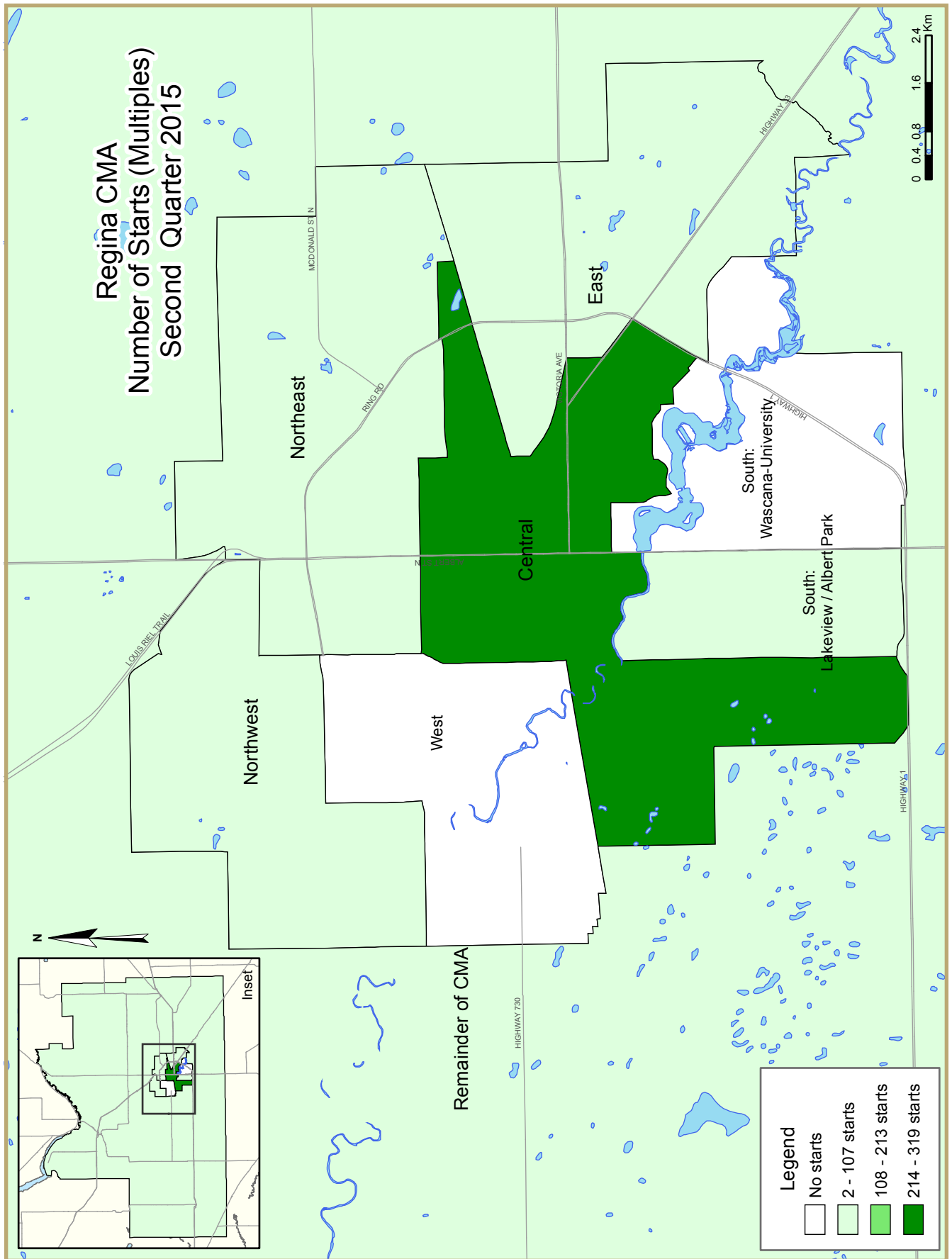
Employment in Regina rose 1.4 per cent during the second quarter of 2015, bringing the total number of people working in all industries to 137,000 in June of this year from 135,150 in the same month one year prior. A net total of 1,850 new positions were added in the second quarter, all representing full-time positions after Regina lost some part-time roles. This corresponded with a decline in Regina’s seasonally adjusted unemployment rate to 4.2 per cent in the second quarter from 4.9 per cent in the first quarter of 2015. Given the gain in full-time employment, Regina’s average weekly earnings rose 6.4 per cent to \$1,037 in the second quarter from \$974 in the same period of 2014.

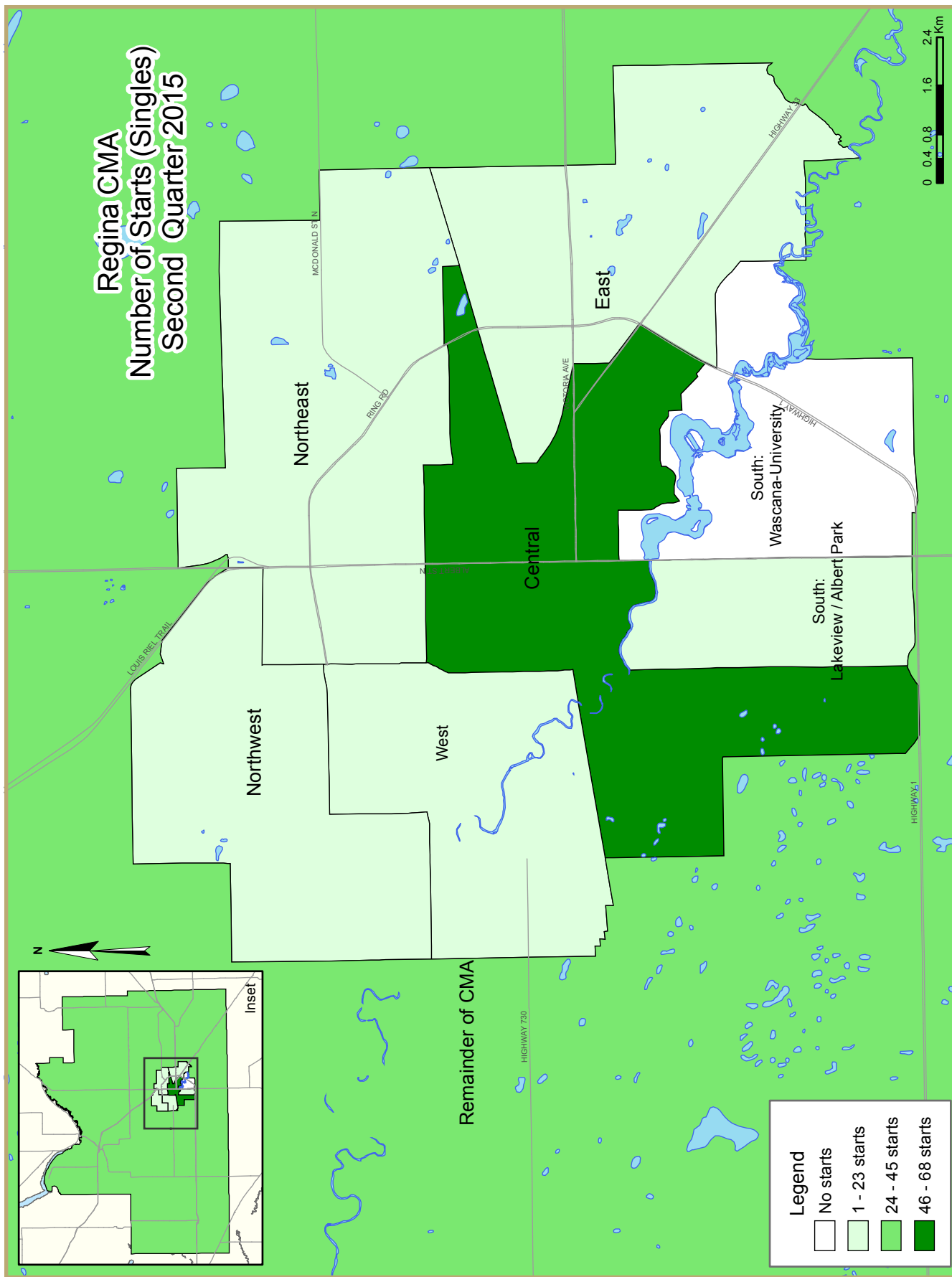
The economic uncertainty created by lower oil prices and its subsequent negative impact on capital investment and business hiring in the province resulted in a sharp decline in the number of migrants that arrived in Saskatchewan in the earlier months of this year. A net total of 500 migrants came to the province during the first quarter of 2015, down 86 per cent from 3,674 in the first three months of 2014. This was also the lowest quarterly number of net migrants to the province since 2006. All three components of net migration declined during the first quarter, compared to a year ago. On a net basis, international migration, a key source of migrants to the province in recent years, declined 20 per cent to 2,203 during the first quarter from 2,741 in the corresponding period of 2014. As well, Saskatchewan lost 914 migrants to other provinces in Canada. Moreover, there were 789 more non-permanent residents who left the province than arrived during the first quarter of 2015.

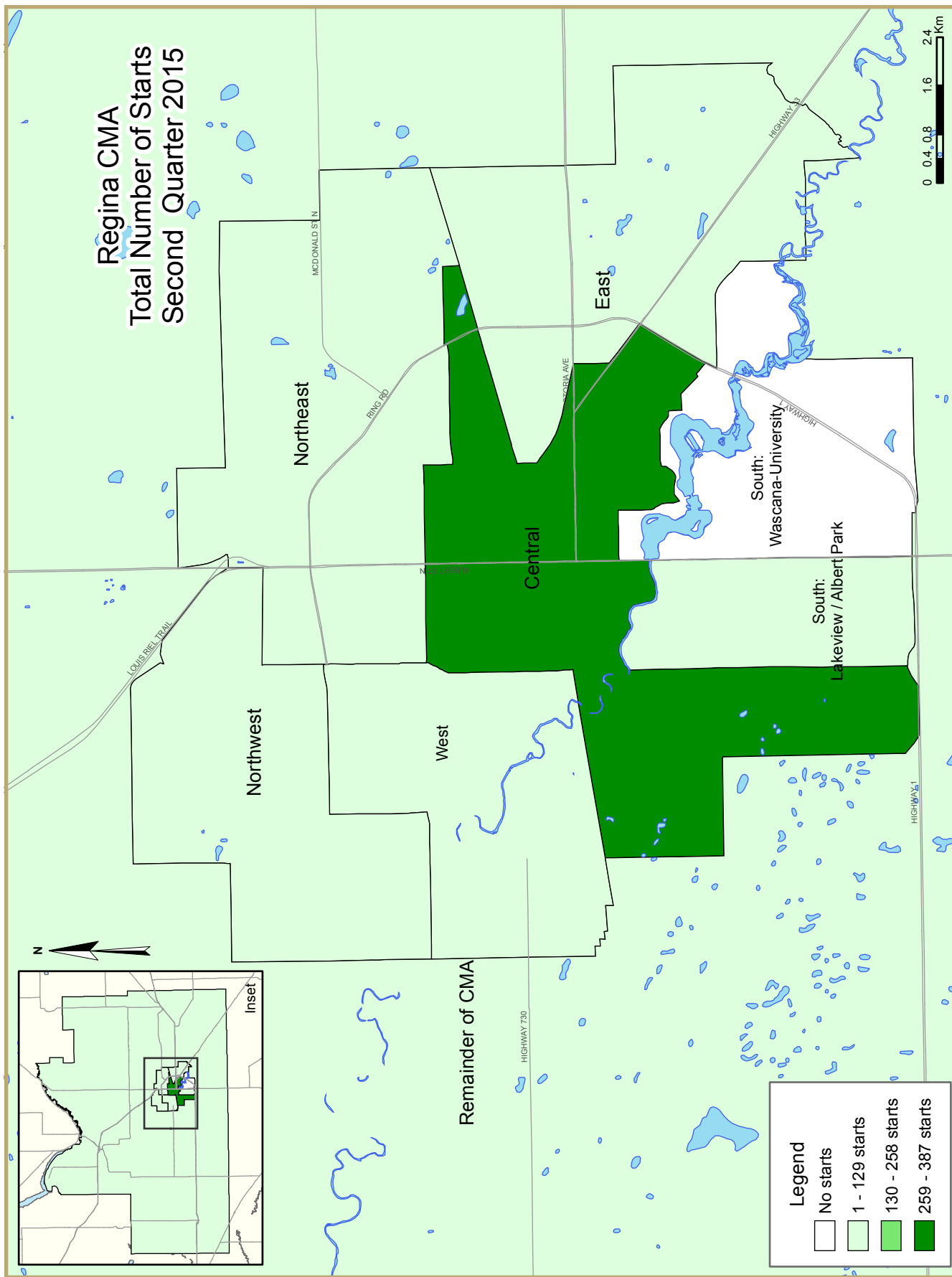
Figure 5

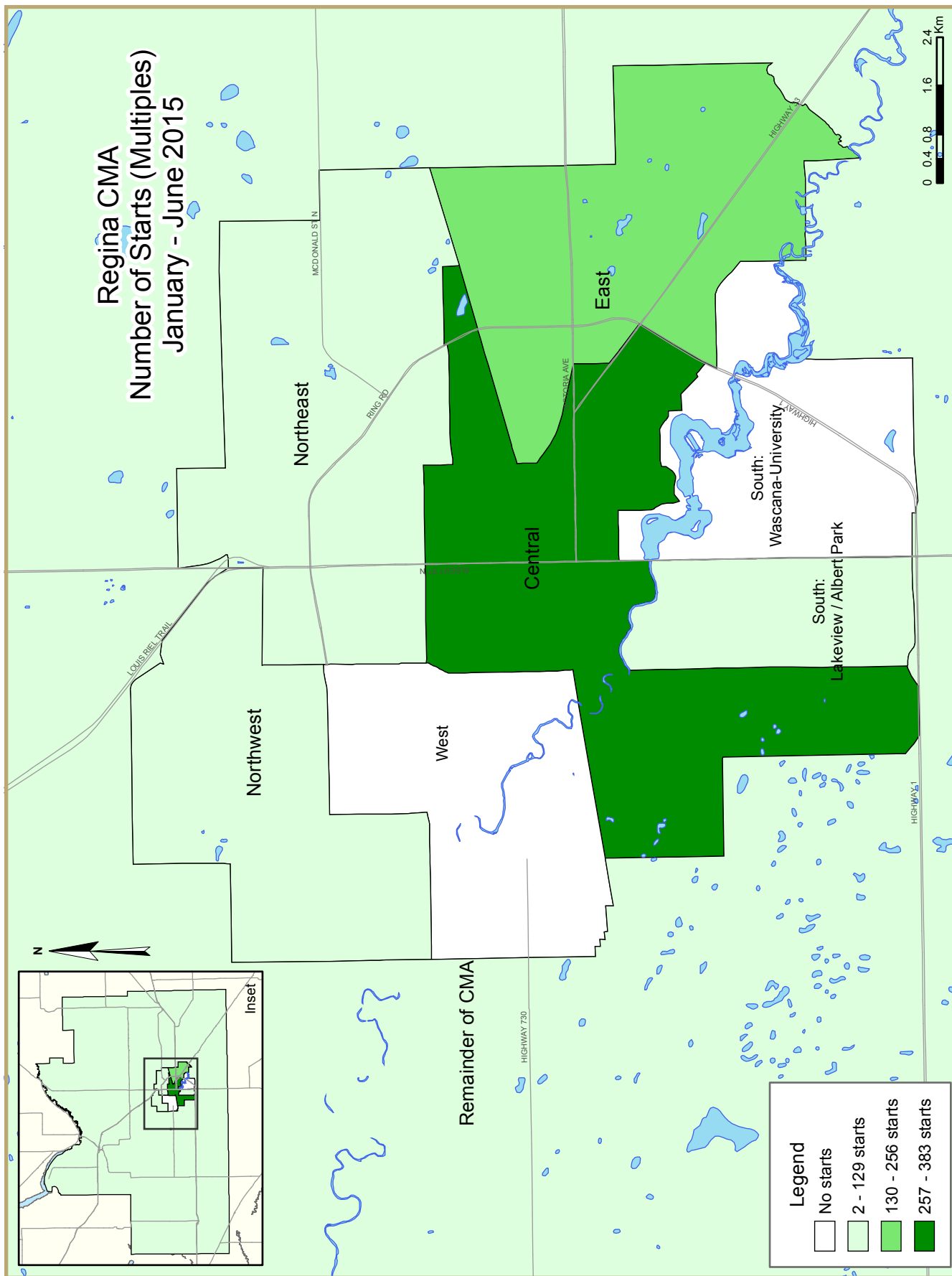


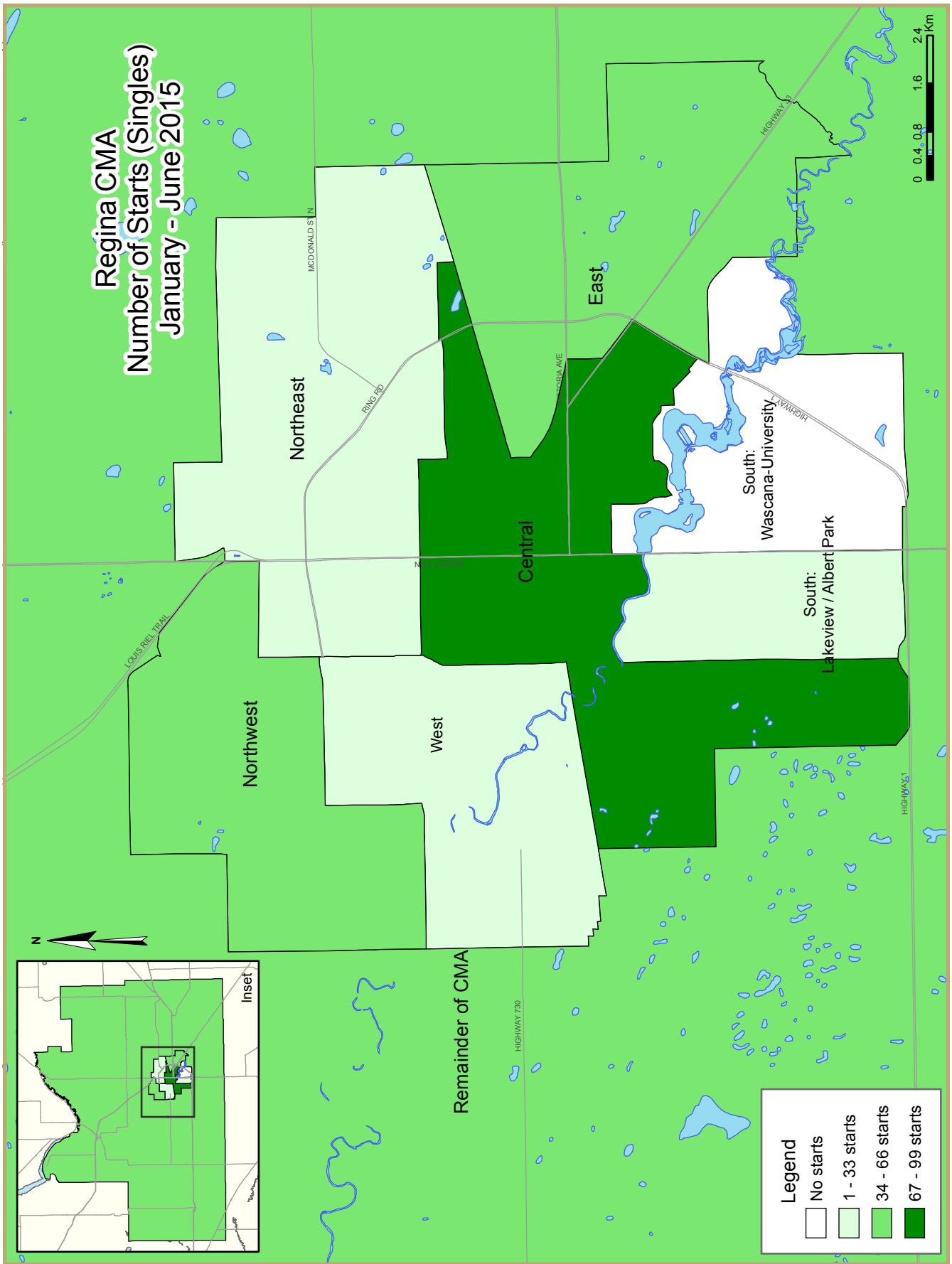
Source: Statistics Canada, Saskatoon SA Employment, All Ages (15+), Total, Both sexes

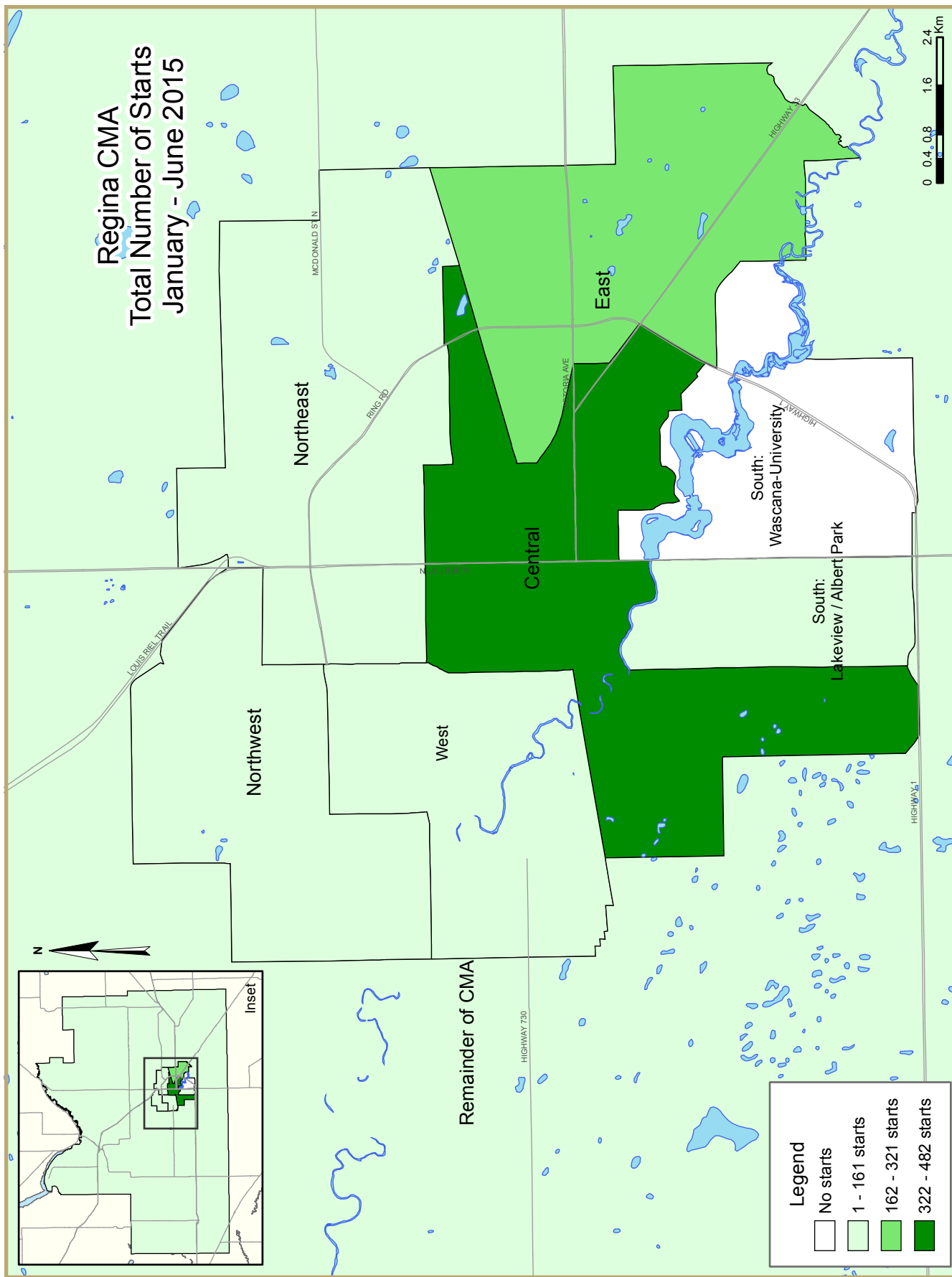












HOUSING NOW REPORT TABLES

Available in ALL reports:

- 1 Housing Starts (SAAR and Trend)
- 1.1 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:

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

SYMBOLS

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

Table I: Housing Starts (SAAR and Trend)**First Quarter 2015**

| Regina CMA¹ | Annual | | Monthly SAAR | | | Trend² | | |
|-------------------------------|-----------------------|--------------|---------------------|------------|---------------|--------------------------|--------------|---------------|
| | 2013 | 2014 | Jan. 2015 | Feb. 2015 | Mar. 2015 | Jan. 2015 | Feb. 2015 | Mar. 2015 |
| Single-Detached | 1,246 | 707 | 758 | 374 | 239 | 663 | 634 | 530 |
| Multiples | 1,876 | 1,516 | 660 | 384 | 1,152 | 1,378 | 1,296 | 1,106 |
| Total | 3,122 | 2,223 | 1,418 | 758 | 1,391 | 2,041 | 1,930 | 1,636 |
| | | | | | | | | |
| | Quarterly SAAR | | Actual | | | YTD | | |
| | 2014 Q4 | 2015 Q1 | 2014 Q1 | 2015 Q1 | % change | 2014 Q1 | 2015 Q1 | % change |
| Single-Detached | 604 | 455 | 165 | 81 | -50.9% | 165 | 81 | -50.9% |
| Multiples | 1,480 | 732 | 206 | 183 | -11.2% | 206 | 183 | -11.2% |
| Total | 2,084 | 1,187 | 371 | 264 | -28.8% | 371 | 264 | -28.8% |

Source: CMHC

¹ Census Metropolitan Area² The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

**Table I.1: Housing Activity Summary of Regina CMA
Second Quarter 2015**

| | Ownership | | | | | | Rental | | Total* |
|-------------------------------------|-----------|-------|----------------------|-------------|-----------------|-----------------|-----------------------------|-----------------|--------|
| | Freehold | | | Condominium | | | Single, Semi, and Row | Apt. & Other | |
| | Single | Semi | Row, Apt. & Other | Single | Row and Semi | Apt. & Other | | | |
| STARTS | | | | | | | | | |
| Q2 2015 | 150 | 22 | 15 | 1 | 53 | 15 | 0 | 295 | 551 |
| Q2 2014 | 185 | 58 | 47 | 1 | 60 | 139 | 15 | 78 | 583 |
| % Change | -18.9 | -62.1 | -68.1 | 0.0 | -11.7 | -89.2 | -100.0 | ** | -5.5 |
| Year-to-date 2015 | 227 | 40 | 17 | 1 | 57 | 60 | 8 | 405 | 815 |
| Year-to-date 2014 | 350 | 100 | 47 | 1 | 102 | 147 | 23 | 184 | 954 |
| % Change | -35.1 | -60.0 | -63.8 | 0.0 | -44.1 | -59.2 | -65.2 | 120.1 | -14.6 |
| UNDER CONSTRUCTION | | | | | | | | | |
| Q2 2015 | 613 | 84 | 54 | 1 | 121 | 408 | 16 | 731 | 2,028 |
| Q2 2014 | 992 | 114 | 54 | 3 | 274 | 923 | 51 | 334 | 2,745 |
| % Change | -38.2 | -26.3 | 0.0 | -66.7 | -55.8 | -55.8 | -68.6 | 118.9 | -26.1 |
| COMPLETIONS | | | | | | | | | |
| Q2 2015 | 158 | 20 | 31 | 2 | 81 | 121 | 14 | 296 | 723 |
| Q2 2014 | 355 | 36 | 0 | 2 | 123 | 263 | 23 | 421 | 1,223 |
| % Change | -55.5 | -44.4 | n/a | 0.0 | -34.1 | -54.0 | -39.1 | -29.7 | -40.9 |
| Year-to-date 2015 | 335 | 32 | 42 | 2 | 135 | 235 | 26 | 399 | 1,206 |
| Year-to-date 2014 | 542 | 56 | 4 | 2 | 194 | 343 | 34 | 528 | 1,703 |
| % Change | -38.2 | -42.9 | ** | 0.0 | -30.4 | -31.5 | -23.5 | -24.4 | -29.2 |
| COMPLETED & NOT ABSORBED | | | | | | | | | |
| Q2 2015 | 123 | 20 | 12 | 2 | 86 | 208 | n/a | n/a | 451 |
| Q2 2014 | 117 | 16 | 1 | 2 | 23 | 79 | n/a | n/a | 238 |
| % Change | 5.1 | 25.0 | ** | 0.0 | ** | 163.3 | n/a | n/a | 89.5 |
| ABSORBED | | | | | | | | | |
| Q2 2015 | 173 | 17 | 21 | 2 | 76 | 108 | n/a | n/a | 397 |
| Q2 2014 | 332 | 37 | 2 | 2 | 115 | 243 | n/a | n/a | 731 |
| % Change | -47.9 | -54.1 | ** | 0.0 | -33.9 | -55.6 | n/a | n/a | -45.7 |
| Year-to-date 2015 | 370 | 42 | 32 | 2 | 133 | 218 | n/a | n/a | 797 |
| Year-to-date 2014 | 521 | 55 | 6 | 4 | 164 | 309 | n/a | n/a | 1,059 |
| % Change | -29.0 | -23.6 | ** | -50.0 | -18.9 | -29.4 | n/a | n/a | -24.7 |

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

**Table 1.2: Housing Activity Summary by Submarket
Second Quarter 2015**

| | 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 2015 | 68 | 0 | 11 | 0 | 6 | 15 | 0 | 287 | 387 |
| Q2 2014 | 68 | 16 | 25 | 0 | 24 | 135 | 15 | 66 | 349 |
| South: Lakeview / Albert Park | | | | | | | | | |
| Q2 2015 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 4 |
| Q2 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| South: Wascana-University | | | | | | | | | |
| Q2 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Q2 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| East | | | | | | | | | |
| Q2 2015 | 22 | 20 | 0 | 1 | 35 | 0 | 0 | 2 | 80 |
| Q2 2014 | 23 | 16 | 13 | 1 | 18 | 4 | 0 | 0 | 75 |
| West | | | | | | | | | |
| Q2 2015 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Q2 2014 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 10 | 19 |
| Northeast | | | | | | | | | |
| Q2 2015 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 9 |
| Q2 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Northwest | | | | | | | | | |
| Q2 2015 | 7 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 9 |
| Q2 2014 | 25 | 24 | 0 | 0 | 0 | 0 | 0 | 0 | 49 |
| Remainder of the CMA | | | | | | | | | |
| Q2 2015 | 42 | 0 | 0 | 0 | 12 | 0 | 0 | 0 | 54 |
| Q2 2014 | 49 | 2 | 0 | 0 | 18 | 0 | 0 | 0 | 69 |
| Regina CMA | | | | | | | | | |
| Q2 2015 | 150 | 22 | 15 | 1 | 53 | 15 | 0 | 295 | 551 |
| Q2 2014 | 185 | 58 | 47 | 1 | 60 | 139 | 15 | 78 | 583 |

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

**Table 1.2: Housing Activity Summary by Submarket
Second Quarter 2015**

| | Ownership | | | | | | Rental | | Total* |
|--------------------------------------|-----------|------|-------------------|-------------|--------------|--------------|-----------------------|--------------|--------|
| | Freehold | | | Condominium | | | Single, Semi, and Row | Apt. & Other | |
| | Single | Semi | Row, Apt. & Other | Single | Row and Semi | Apt. & Other | | | |
| UNDER CONSTRUCTION | | | | | | | | | |
| Central | | | | | | | | | |
| Q2 2015 | 201 | 16 | 50 | 0 | 32 | 68 | 11 | 377 | 755 |
| Q2 2014 | 329 | 28 | 32 | 0 | 125 | 456 | 41 | 160 | 1,171 |
| South: Lakeview / Albert Park | | | | | | | | | |
| Q2 2015 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 16 |
| Q2 2014 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 12 |
| South: Wascana-University | | | | | | | | | |
| Q2 2015 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Q2 2014 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| East | | | | | | | | | |
| Q2 2015 | 115 | 36 | 0 | 1 | 59 | 340 | 0 | 233 | 784 |
| Q2 2014 | 171 | 46 | 13 | 3 | 34 | 410 | 0 | 10 | 687 |
| West | | | | | | | | | |
| Q2 2015 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 87 | 90 |
| Q2 2014 | 1 | 0 | 9 | 0 | 4 | 18 | 0 | 28 | 60 |
| Northeast | | | | | | | | | |
| Q2 2015 | 7 | 0 | 0 | 0 | 0 | 0 | 5 | 32 | 44 |
| Q2 2014 | 5 | 0 | 0 | 0 | 0 | 0 | 10 | 34 | 49 |
| Northwest | | | | | | | | | |
| Q2 2015 | 56 | 24 | 0 | 0 | 8 | 0 | 0 | 0 | 88 |
| Q2 2014 | 175 | 34 | 0 | 0 | 74 | 39 | 0 | 96 | 418 |
| Remainder of the CMA | | | | | | | | | |
| Q2 2015 | 179 | 6 | 0 | 0 | 22 | 0 | 0 | 0 | 207 |
| Q2 2014 | 238 | 6 | 0 | 0 | 37 | 0 | 0 | 0 | 281 |
| Regina CMA | | | | | | | | | |
| Q2 2015 | 613 | 84 | 54 | 1 | 121 | 408 | 16 | 731 | 2,028 |
| Q2 2014 | 992 | 114 | 54 | 3 | 274 | 923 | 51 | 334 | 2,745 |

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

**Table 1.2: Housing Activity Summary by Submarket
Second Quarter 2015**

| | Ownership | | | | | | Rental | | Total* |
|--------------------------------------|-----------|------|----------------------|-------------|-----------------|-----------------|-----------------------------|-----------------|--------|
| | Freehold | | | Condominium | | | Single, Semi, and Row | Apt. & Other | |
| | Single | Semi | Row, Apt. & Other | Single | Row and Semi | Apt. & Other | | | |
| COMPLETIONS | | | | | | | | | |
| Central | | | | | | | | | |
| Q2 2015 | 63 | 0 | 25 | 0 | 26 | 109 | 10 | 42 | 275 |
| Q2 2014 | 142 | 24 | 0 | 0 | 80 | 156 | 11 | 178 | 591 |
| South: Lakeview / Albert Park | | | | | | | | | |
| Q2 2015 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 3 |
| Q2 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 |
| South: Wascana-University | | | | | | | | | |
| Q2 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Q2 2014 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| East | | | | | | | | | |
| Q2 2015 | 29 | 10 | 0 | 2 | 7 | 12 | 0 | 162 | 222 |
| Q2 2014 | 61 | 12 | 0 | 0 | 12 | 71 | 0 | 2 | 158 |
| West | | | | | | | | | |
| Q2 2015 | 1 | 0 | 6 | 0 | 0 | 0 | 0 | 8 | 15 |
| Q2 2014 | 1 | 0 | 0 | 0 | 9 | 36 | 0 | 12 | 58 |
| Northeast | | | | | | | | | |
| Q2 2015 | 1 | 0 | 0 | 0 | 22 | 0 | 4 | 16 | 43 |
| Q2 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 80 | 92 |
| Northwest | | | | | | | | | |
| Q2 2015 | 20 | 10 | 0 | 0 | 20 | 0 | 0 | 64 | 114 |
| Q2 2014 | 63 | 0 | 0 | 2 | 18 | 0 | 0 | 147 | 230 |
| Remainder of the CMA | | | | | | | | | |
| Q2 2015 | 31 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 37 |
| Q2 2014 | 68 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 72 |
| Regina CMA | | | | | | | | | |
| Q2 2015 | 158 | 20 | 31 | 2 | 81 | 121 | 14 | 296 | 723 |
| Q2 2014 | 355 | 36 | 0 | 2 | 123 | 263 | 23 | 421 | 1,223 |

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

**Table 1.2: Housing Activity Summary by Submarket
Second Quarter 2015**

| | 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 2015 | 46 | 3 | 12 | 0 | 33 | 118 | n/a | n/a | 212 |
| Q2 2014 | 52 | 16 | 1 | 0 | 8 | 33 | n/a | n/a | 110 |
| South: Lakeview / Albert Park | | | | | | | | | |
| Q2 2015 | 0 | 0 | 0 | 0 | 0 | 0 | n/a | n/a | 0 |
| Q2 2014 | 0 | 0 | 0 | 0 | 0 | 0 | n/a | n/a | 0 |
| South: Wascana-University | | | | | | | | | |
| Q2 2015 | 0 | 0 | 0 | 0 | 0 | 0 | n/a | n/a | 0 |
| Q2 2014 | 0 | 0 | 0 | 0 | 0 | 20 | n/a | n/a | 20 |
| East | | | | | | | | | |
| Q2 2015 | 40 | 6 | 0 | 1 | 10 | 72 | n/a | n/a | 129 |
| Q2 2014 | 30 | 0 | 0 | 1 | 2 | 26 | n/a | n/a | 59 |
| West | | | | | | | | | |
| Q2 2015 | 0 | 0 | 0 | 0 | 5 | 0 | n/a | n/a | 5 |
| Q2 2014 | 1 | 0 | 0 | 0 | 7 | 0 | n/a | n/a | 8 |
| Northeast | | | | | | | | | |
| Q2 2015 | 0 | 0 | 0 | 0 | 4 | 0 | n/a | n/a | 4 |
| Q2 2014 | 0 | 0 | 0 | 0 | 0 | 0 | n/a | n/a | 0 |
| Northwest | | | | | | | | | |
| Q2 2015 | 15 | 11 | 0 | 1 | 31 | 18 | n/a | n/a | 76 |
| Q2 2014 | 20 | 0 | 0 | 1 | 3 | 0 | n/a | n/a | 24 |
| Remainder of the CMA | | | | | | | | | |
| Q2 2015 | 12 | 0 | 0 | 0 | 3 | 0 | n/a | n/a | 15 |
| Q2 2014 | 10 | 0 | 0 | 0 | 3 | 0 | n/a | n/a | 13 |
| Regina CMA | | | | | | | | | |
| Q2 2015 | 123 | 20 | 12 | 2 | 86 | 208 | n/a | n/a | 451 |
| Q2 2014 | 117 | 16 | 1 | 2 | 23 | 79 | n/a | n/a | 238 |

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

**Table 1.2: Housing Activity Summary by Submarket
Second Quarter 2015**

| | 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 2015 | 75 | 3 | 21 | 0 | 27 | 94 | n/a | n/a | 220 |
| Q2 2014 | 132 | 21 | 2 | 0 | 80 | 147 | n/a | n/a | 382 |
| South: Lakeview / Albert Park | | | | | | | | | |
| Q2 2015 | 1 | 0 | 0 | 0 | 0 | 0 | n/a | n/a | 1 |
| Q2 2014 | 0 | 0 | 0 | 0 | 0 | 0 | n/a | n/a | 0 |
| South: Wascana-University | | | | | | | | | |
| Q2 2015 | 0 | 0 | 0 | 0 | 0 | 4 | n/a | n/a | 4 |
| Q2 2014 | 1 | 0 | 0 | 0 | 0 | 3 | n/a | n/a | 4 |
| East | | | | | | | | | |
| Q2 2015 | 23 | 8 | 0 | 2 | 11 | 9 | n/a | n/a | 53 |
| Q2 2014 | 53 | 16 | 0 | 0 | 14 | 57 | n/a | n/a | 140 |
| West | | | | | | | | | |
| Q2 2015 | 1 | 0 | 0 | 0 | 4 | 0 | n/a | n/a | 5 |
| Q2 2014 | 1 | 0 | 0 | 0 | 3 | 36 | n/a | n/a | 40 |
| Northeast | | | | | | | | | |
| Q2 2015 | 1 | 0 | 0 | 0 | 22 | 0 | n/a | n/a | 23 |
| Q2 2014 | 0 | 0 | 0 | 0 | 0 | 0 | n/a | n/a | 0 |
| Northwest | | | | | | | | | |
| Q2 2015 | 28 | 6 | 0 | 0 | 6 | 1 | n/a | n/a | 41 |
| Q2 2014 | 62 | 0 | 0 | 2 | 17 | 0 | n/a | n/a | 81 |
| Remainder of the CMA | | | | | | | | | |
| Q2 2015 | 32 | 0 | 0 | 0 | 6 | 0 | n/a | n/a | 38 |
| Q2 2014 | 68 | 0 | 0 | 0 | 1 | 0 | n/a | n/a | 69 |
| Regina CMA | | | | | | | | | |
| Q2 2015 | 173 | 17 | 21 | 2 | 76 | 108 | n/a | n/a | 397 |
| Q2 2014 | 332 | 37 | 2 | 2 | 115 | 243 | n/a | n/a | 731 |

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

**Table 1.3: History of Housing Starts of Regina CMA
2005 - 2014**

| | Ownership | | | | | | Rental | | Total* |
|----------|-----------|-------|----------------------|-------------|-----------------|-----------------|-----------------------------|-----------------|--------|
| | Freehold | | | Condominium | | | Single, Semi, and Row | Apt. & Other | |
| | Single | Semi | Row, Apt. & Other | Single | Row and Semi | Apt. & Other | | | |
| 2014 | 701 | 138 | 113 | 2 | 197 | 163 | 32 | 877 | 2,223 |
| % Change | -43.7 | 43.8 | ** | n/a | -49.7 | -73.6 | 14.3 | 19.2 | -28.8 |
| 2013 | 1,246 | 96 | 7 | 0 | 392 | 617 | 28 | 736 | 3,122 |
| % Change | -3.2 | -52.9 | -82.1 | -100.0 | 136.1 | -26.9 | -84.7 | 99.5 | 0.9 |
| 2012 | 1,287 | 204 | 39 | 1 | 166 | 844 | 183 | 369 | 3,093 |
| % Change | 34.9 | ** | n/a | 0.0 | 23.9 | 141.8 | ** | 118.3 | 82.6 |
| 2011 | 954 | 38 | 0 | 1 | 134 | 349 | 49 | 169 | 1,694 |
| % Change | 36.3 | ** | n/a | -75.0 | -5.0 | 30.2 | -35.5 | 12.7 | 25.8 |
| 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 |

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type
Second Quarter 2015**

| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
|-------------------------------|------------|------------|-----------|-----------|-----------|-----------|--------------|------------|------------|------------|-------------|
| | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | % Change |
| Central | 68 | 69 | 0 | 30 | 11 | 49 | 308 | 201 | 387 | 349 | 10.9 |
| South: Lakeview / Albert Park | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 4 | 0 | n/a |
| South: Wascana-University | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | n/a |
| East | 23 | 24 | 20 | 18 | 35 | 29 | 2 | 4 | 80 | 75 | 6.7 |
| West | 1 | 0 | 0 | 0 | 0 | 9 | 0 | 10 | 1 | 19 | -94.7 |
| Northeast | 5 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 9 | 0 | n/a |
| Northwest | 7 | 25 | 2 | 24 | 0 | 0 | 0 | 0 | 9 | 49 | -81.6 |
| Remainder of the CMA | 42 | 49 | 8 | 20 | 4 | 0 | 0 | 0 | 54 | 69 | -21.7 |
| Regina CMA | 151 | 187 | 30 | 92 | 50 | 87 | 320 | 217 | 551 | 583 | -5.5 |

**Table 2.1: Starts by Submarket and by Dwelling Type
January - June 2015**

| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
|-------------------------------|------------|------------|-----------|------------|-----------|------------|--------------|------------|------------|------------|--------------|
| | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | % Change |
| Central | 99 | 143 | 6 | 40 | 11 | 77 | 366 | 243 | 482 | 503 | -4.2 |
| South: Lakeview / Albert Park | 5 | 4 | 0 | 0 | 0 | 0 | 2 | 4 | 7 | 8 | -12.5 |
| South: Wascana-University | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | n/a |
| East | 36 | 50 | 30 | 46 | 39 | 29 | 101 | 8 | 206 | 133 | 54.9 |
| West | 1 | 0 | 0 | 0 | 0 | 9 | 0 | 16 | 1 | 25 | -96.0 |
| Northeast | 8 | 1 | 2 | 4 | 0 | 0 | 4 | 10 | 14 | 15 | -6.7 |
| Northwest | 23 | 65 | 6 | 32 | 0 | 0 | 0 | 48 | 29 | 145 | -80.0 |
| Remainder of the CMA | 49 | 60 | 8 | 28 | 4 | 6 | 0 | 0 | 61 | 94 | -35.1 |
| Regina CMA | 232 | 352 | 52 | 150 | 54 | 121 | 477 | 331 | 815 | 954 | -14.6 |

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2015**

| Submarket | Row | | | | Apt. & Other | | | |
|-------------------------------|--------------------------|-----------|----------|----------|--------------------------|------------|------------|-----------|
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 |
| Central | 11 | 49 | 0 | 0 | 21 | 135 | 287 | 66 |
| South: Lakeview / Albert Park | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
| South: Wascana-University | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| East | 35 | 29 | 0 | 0 | 0 | 4 | 2 | 0 |
| West | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 10 |
| Northeast | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 |
| Northwest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Remainder of the CMA | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regina CMA | 50 | 87 | 0 | 0 | 25 | 139 | 295 | 78 |

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - June 2015**

| Submarket | Row | | | | Apt. & Other | | | |
|-------------------------------|--------------------------|------------|----------|----------|--------------------------|------------|------------|------------|
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 |
| Central | 11 | 77 | 0 | 0 | 33 | 143 | 333 | 100 |
| South: Lakeview / Albert Park | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 4 |
| South: Wascana-University | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| East | 39 | 29 | 0 | 0 | 35 | 4 | 66 | 4 |
| West | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 16 |
| Northeast | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 10 |
| Northwest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 48 |
| Remainder of the CMA | 4 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regina CMA | 54 | 121 | 0 | 0 | 72 | 147 | 405 | 184 |

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market
Second Quarter 2015**

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|-------------------------------|------------|------------|-------------|------------|------------|-----------|------------|------------|
| | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 |
| Central | 79 | 109 | 21 | 159 | 287 | 81 | 387 | 349 |
| South: Lakeview / Albert Park | 2 | 0 | 0 | 0 | 2 | 0 | 4 | 0 |
| South: Wascana-University | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| East | 42 | 52 | 36 | 23 | 2 | 0 | 80 | 75 |
| West | 1 | 9 | 0 | 0 | 0 | 10 | 1 | 19 |
| Northeast | 5 | 0 | 0 | 0 | 4 | 0 | 9 | 0 |
| Northwest | 9 | 49 | 0 | 0 | 0 | 0 | 9 | 49 |
| Remainder of the CMA | 42 | 51 | 12 | 18 | 0 | 0 | 54 | 69 |
| Regina CMA | 187 | 290 | 69 | 200 | 295 | 93 | 551 | 583 |

**Table 2.5: Starts by Submarket and by Intended Market
January - June 2015**

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|-------------------------------|------------|------------|-------------|------------|------------|------------|------------|------------|
| | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 |
| Central | 113 | 189 | 31 | 195 | 338 | 119 | 482 | 503 |
| South: Lakeview / Albert Park | 5 | 4 | 0 | 0 | 2 | 4 | 7 | 8 |
| South: Wascana-University | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| East | 65 | 106 | 75 | 23 | 66 | 4 | 206 | 133 |
| West | 1 | 9 | 0 | 0 | 0 | 16 | 1 | 25 |
| Northeast | 7 | 1 | 0 | 0 | 7 | 14 | 14 | 15 |
| Northwest | 29 | 97 | 0 | 0 | 0 | 48 | 29 | 145 |
| Remainder of the CMA | 49 | 62 | 12 | 32 | 0 | 0 | 61 | 94 |
| Regina CMA | 284 | 497 | 118 | 250 | 413 | 207 | 815 | 954 |

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type
Second Quarter 2015**

| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
|-------------------------------|------------|------------|-----------|-----------|------------|------------|--------------|------------|------------|--------------|--------------|
| | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | % Change |
| Central | 63 | 143 | 10 | 34 | 49 | 80 | 153 | 334 | 275 | 591 | -53.5 |
| South: Lakeview / Albert Park | 1 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 3 | 2 | 50.0 |
| South: Wascana-University | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | -100.0 |
| East | 31 | 61 | 10 | 12 | 7 | 12 | 174 | 73 | 222 | 158 | 40.5 |
| West | 1 | 1 | 0 | 2 | 6 | 7 | 8 | 48 | 15 | 58 | -74.1 |
| Northeast | 1 | 0 | 4 | 12 | 22 | 0 | 16 | 80 | 43 | 92 | -53.3 |
| Northwest | 20 | 65 | 10 | 0 | 20 | 18 | 64 | 147 | 114 | 230 | -50.4 |
| Remainder of the CMA | 31 | 68 | 6 | 0 | 0 | 4 | 0 | 0 | 37 | 72 | -48.6 |
| Regina CMA | 160 | 358 | 40 | 60 | 104 | 121 | 419 | 684 | 723 | 1,223 | -40.9 |

**Table 3.1: Completions by Submarket and by Dwelling Type
January - June 2015**

| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
|-------------------------------|------------|------------|-----------|-----------|------------|------------|--------------|------------|--------------|--------------|--------------|
| | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | % Change |
| Central | 116 | 208 | 24 | 46 | 70 | 122 | 267 | 365 | 477 | 741 | -35.6 |
| South: Lakeview / Albert Park | 3 | 1 | 0 | 0 | 0 | 0 | 2 | 2 | 5 | 3 | 66.7 |
| South: Wascana-University | 0 | 1 | 0 | 0 | 0 | 8 | 0 | 77 | 0 | 86 | -100.0 |
| East | 56 | 99 | 14 | 20 | 32 | 23 | 277 | 73 | 379 | 215 | 76.3 |
| West | 1 | 1 | 0 | 4 | 9 | 7 | 8 | 50 | 18 | 62 | -71.0 |
| Northeast | 1 | 0 | 6 | 20 | 28 | 0 | 16 | 86 | 51 | 106 | -51.9 |
| Northwest | 60 | 100 | 16 | 0 | 28 | 26 | 64 | 147 | 168 | 273 | -38.5 |
| Remainder of the CMA | 76 | 114 | 6 | 0 | 0 | 10 | 0 | 0 | 82 | 124 | -33.9 |
| Regina CMA | 337 | 546 | 66 | 90 | 167 | 196 | 636 | 871 | 1,206 | 1,703 | -29.2 |

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2015**

| Submarket | Row | | | | Apt. & Other | | | |
|-------------------------------|--------------------------|------------|----------|----------|--------------------------|------------|------------|------------|
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 |
| Central | 49 | 80 | 0 | 0 | 111 | 156 | 42 | 178 |
| South: Lakeview / Albert Park | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 |
| South: Wascana-University | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| East | 7 | 12 | 0 | 0 | 12 | 71 | 162 | 2 |
| West | 6 | 7 | 0 | 0 | 0 | 36 | 8 | 12 |
| Northeast | 22 | 0 | 0 | 0 | 0 | 0 | 16 | 80 |
| Northwest | 20 | 18 | 0 | 0 | 0 | 0 | 64 | 147 |
| Remainder of the CMA | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regina CMA | 104 | 121 | 0 | 0 | 123 | 263 | 296 | 421 |

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - June 2015**

| Submarket | Row | | | | Apt. & Other | | | |
|-------------------------------|--------------------------|------------|----------|----------|--------------------------|------------|------------|------------|
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 |
| Central | 70 | 122 | 0 | 0 | 225 | 159 | 42 | 206 |
| South: Lakeview / Albert Park | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 |
| South: Wascana-University | 0 | 8 | 0 | 0 | 0 | 77 | 0 | 0 |
| East | 32 | 23 | 0 | 0 | 12 | 71 | 265 | 2 |
| West | 9 | 7 | 0 | 0 | 0 | 36 | 8 | 14 |
| Northeast | 28 | 0 | 0 | 0 | 0 | 0 | 16 | 86 |
| Northwest | 28 | 26 | 0 | 0 | 0 | 0 | 64 | 147 |
| Remainder of the CMA | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regina CMA | 167 | 196 | 0 | 0 | 237 | 343 | 399 | 528 |

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
Second Quarter 2015**

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|-------------------------------|------------|------------|-------------|------------|------------|------------|------------|--------------|
| | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 | Q2 2015 | Q2 2014 |
| Central | 88 | 166 | 135 | 236 | 52 | 189 | 275 | 591 |
| South: Lakeview / Albert Park | 1 | 0 | 0 | 0 | 2 | 2 | 3 | 2 |
| South: Wascana-University | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| East | 39 | 73 | 21 | 83 | 162 | 2 | 222 | 158 |
| West | 7 | 1 | 0 | 45 | 8 | 12 | 15 | 58 |
| Northeast | 1 | 0 | 22 | 0 | 20 | 92 | 43 | 92 |
| Northwest | 30 | 63 | 20 | 20 | 64 | 147 | 114 | 230 |
| Remainder of the CMA | 31 | 68 | 6 | 4 | 0 | 0 | 37 | 72 |
| Regina CMA | 209 | 391 | 204 | 388 | 310 | 444 | 723 | 1,223 |

**Table 3.5: Completions by Submarket and by Intended Market
January - June 2015**

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|-------------------------------|------------|------------|-------------|------------|------------|------------|--------------|--------------|
| | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 | YTD 2015 | YTD 2014 |
| Central | 153 | 246 | 262 | 277 | 62 | 218 | 477 | 741 |
| South: Lakeview / Albert Park | 3 | 1 | 0 | 0 | 2 | 2 | 5 | 3 |
| South: Wascana-University | 0 | 1 | 0 | 85 | 0 | 0 | 0 | 86 |
| East | 66 | 119 | 48 | 94 | 265 | 2 | 379 | 215 |
| West | 10 | 1 | 0 | 45 | 8 | 16 | 18 | 62 |
| Northeast | 1 | 0 | 28 | 0 | 22 | 106 | 51 | 106 |
| Northwest | 76 | 98 | 28 | 28 | 64 | 147 | 168 | 273 |
| Remainder of the CMA | 76 | 114 | 6 | 10 | 0 | 0 | 82 | 124 |
| Regina CMA | 409 | 602 | 372 | 539 | 425 | 562 | 1,206 | 1,703 |

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
Second Quarter 2015**

| Submarket | Price Ranges | | | | | | | | | | Total | Median Price (\$) | Average Price (\$) |
|--------------------------------------|--------------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|-------------|-----------|-------|-------------------|--------------------|
| | < \$350,000 | | \$350,000 - \$399,999 | | \$400,000 - \$449,999 | | \$450,000 - \$499,999 | | \$500,000 + | | | | |
| | Units | Share (%) | Units | Share (%) | Units | Share (%) | Units | Share (%) | Units | Share (%) | | | |
| Central | | | | | | | | | | | | | |
| Q2 2015 | 4 | 5.4 | 20 | 27.0 | 8 | 10.8 | 14 | 18.9 | 28 | 37.8 | 74 | 469,950 | 503,500 |
| Q2 2014 | 0 | 0.0 | 34 | 26.4 | 38 | 29.5 | 19 | 14.7 | 38 | 29.5 | 129 | 447,900 | 471,144 |
| Year-to-date 2015 | 8 | 5.9 | 34 | 25.0 | 25 | 18.4 | 26 | 19.1 | 43 | 31.6 | 136 | 456,453 | 486,569 |
| Year-to-date 2014 | 0 | 0.0 | 51 | 26.2 | 61 | 31.3 | 28 | 14.4 | 55 | 28.2 | 195 | 439,800 | 469,187 |
| South: Lakeview / Albert Park | | | | | | | | | | | | | |
| Q2 2015 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | 100.0 | 1 | -- | -- |
| Q2 2014 | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | -- | -- |
| Year-to-date 2015 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | 33.3 | 2 | 66.7 | 3 | -- | -- |
| Year-to-date 2014 | 0 | 0.0 | 1 | 50.0 | 0 | 0.0 | 0 | 0.0 | 1 | 50.0 | 2 | -- | -- |
| South: Wascana-University | | | | | | | | | | | | | |
| Q2 2015 | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | -- | -- |
| Q2 2014 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | 100.0 | 1 | -- | -- |
| Year-to-date 2015 | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | -- | -- |
| Year-to-date 2014 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | 100.0 | 1 | -- | -- |
| East | | | | | | | | | | | | | |
| Q2 2015 | 0 | 0.0 | 1 | 4.0 | 0 | 0.0 | 4 | 16.0 | 20 | 80.0 | 25 | 659,000 | 695,758 |
| Q2 2014 | 0 | 0.0 | 1 | 1.9 | 2 | 3.8 | 13 | 24.5 | 37 | 69.8 | 53 | 574,900 | 661,893 |
| Year-to-date 2015 | 0 | 0.0 | 1 | 1.8 | 6 | 10.9 | 7 | 12.7 | 41 | 74.5 | 55 | 609,029 | 686,973 |
| Year-to-date 2014 | 0 | 0.0 | 5 | 5.3 | 14 | 14.7 | 25 | 26.3 | 51 | 53.7 | 95 | 527,527 | 592,729 |
| West | | | | | | | | | | | | | |
| Q2 2015 | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | -- | -- |
| Q2 2014 | 0 | 0.0 | 1 | 100.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | -- | -- |
| Year-to-date 2015 | 0 | 0.0 | 0 | 0.0 | 1 | 100.0 | 0 | 0.0 | 0 | 0.0 | 1 | -- | -- |
| Year-to-date 2014 | 0 | 0.0 | 1 | 100.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | -- | -- |
| Northeast | | | | | | | | | | | | | |
| Q2 2015 | 0 | 0.0 | 1 | 100.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | -- | -- |
| Q2 2014 | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | -- | -- |
| Year-to-date 2015 | 0 | 0.0 | 1 | 100.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | -- | -- |
| Year-to-date 2014 | 0 | 0.0 | 1 | 100.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | -- | -- |
| Northwest | | | | | | | | | | | | | |
| Q2 2015 | 0 | 0.0 | 6 | 21.4 | 11 | 39.3 | 7 | 25.0 | 4 | 14.3 | 28 | 434,172 | 469,961 |
| Q2 2014 | 2 | 3.1 | 17 | 26.6 | 14 | 21.9 | 13 | 20.3 | 18 | 28.1 | 64 | 444,900 | 478,071 |
| Year-to-date 2015 | 1 | 1.4 | 25 | 34.2 | 22 | 30.1 | 14 | 19.2 | 11 | 15.1 | 73 | 420,000 | 448,146 |
| Year-to-date 2014 | 3 | 3.0 | 25 | 25.3 | 21 | 21.2 | 18 | 18.2 | 32 | 32.3 | 99 | 450,000 | 482,422 |
| Remainder of the CMA | | | | | | | | | | | | | |
| Q2 2015 | 3 | 9.4 | 3 | 9.4 | 7 | 21.9 | 6 | 18.8 | 13 | 40.6 | 32 | 472,680 | 504,307 |
| Q2 2014 | 8 | 14.5 | 7 | 12.7 | 6 | 10.9 | 13 | 23.6 | 21 | 38.2 | 55 | 480,000 | 543,315 |
| Year-to-date 2015 | 12 | 17.1 | 7 | 10.0 | 13 | 18.6 | 10 | 14.3 | 28 | 40.0 | 70 | 463,950 | 487,257 |
| Year-to-date 2014 | 17 | 19.5 | 12 | 13.8 | 6 | 6.9 | 15 | 17.2 | 37 | 42.5 | 87 | 480,000 | 519,342 |
| Regina CMA | | | | | | | | | | | | | |
| Q2 2015 | 7 | 4.1 | 31 | 18.0 | 27 | 15.7 | 32 | 18.6 | 75 | 43.6 | 172 | 479,950 | 529,328 |
| Q2 2014 | 10 | 3.2 | 60 | 18.9 | 60 | 18.9 | 64 | 20.2 | 123 | 38.8 | 317 | 468,876 | 522,081 |
| Year-to-date 2015 | 21 | 5.8 | 68 | 18.9 | 69 | 19.2 | 61 | 16.9 | 141 | 39.2 | 360 | 469,900 | 517,049 |
| Year-to-date 2014 | 20 | 4.0 | 96 | 19.2 | 103 | 20.6 | 92 | 18.4 | 188 | 37.7 | 499 | 462,928 | 508,184 |

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
Second Quarter 2015**

| Submarket | Q2 2015 | Q2 2014 | % Change | YTD 2015 | YTD 2014 | % Change |
|-------------------------------|----------------|----------------|------------|----------------|----------------|------------|
| Central | 503,500 | 471,144 | 6.9 | 486,569 | 469,187 | 3.7 |
| South: Lakeview / Albert Park | -- | -- | n/a | -- | -- | n/a |
| South: Wascana-University | -- | -- | n/a | -- | -- | n/a |
| East | 695,758 | 661,893 | 5.1 | 686,973 | 592,729 | 15.9 |
| West | -- | -- | n/a | -- | -- | n/a |
| Northeast | -- | -- | n/a | -- | -- | n/a |
| Northwest | 469,961 | 478,071 | -1.7 | 448,146 | 482,422 | -7.1 |
| Remainder of the CMA | 504,307 | 543,315 | -7.2 | 487,257 | 519,342 | -6.2 |
| Regina CMA | 529,328 | 522,081 | 1.4 | 517,049 | 508,184 | 1.7 |

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for Regina
Second Quarter 2015**

| | | 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 |
|------|-----------|------------------------------|------------------------|-----------------------|-------------------------------------|------------------------------|---------------------------------------|---------------------------------|------------------------|------------------------------------|
| 2014 | January | 175 | -3.3 | 280 | 542 | 661 | 42.4 | 335,213 | 11.8 | 345,238 |
| | February | 214 | -2.3 | 287 | 523 | 590 | 48.6 | 301,525 | -2.9 | 304,028 |
| | March | 273 | -4.5 | 295 | 721 | 662 | 44.6 | 328,781 | 4.6 | 324,951 |
| | April | 393 | 17.0 | 312 | 897 | 691 | 45.2 | 317,176 | 0.2 | 309,558 |
| | May | 421 | 0.2 | 329 | 913 | 644 | 51.1 | 317,662 | -1.4 | 307,387 |
| | June | 358 | -8.0 | 283 | 820 | 642 | 44.1 | 307,830 | -1.2 | 302,693 |
| | July | 392 | -4.2 | 312 | 906 | 751 | 41.5 | 327,104 | 4.9 | 324,368 |
| | August | 348 | -5.9 | 331 | 679 | 662 | 50.0 | 294,338 | -5.6 | 294,040 |
| | September | 386 | 21.8 | 359 | 772 | 716 | 50.1 | 314,756 | -0.8 | 315,925 |
| | October | 318 | 2.9 | 317 | 631 | 709 | 44.7 | 331,161 | 4.5 | 332,699 |
| | November | 247 | -4.6 | 330 | 458 | 712 | 46.3 | 298,290 | -2.7 | 306,266 |
| | December | 201 | 2.0 | 295 | 409 | 876 | 33.7 | 302,969 | 3.8 | 308,795 |
| 2015 | January | 163 | -6.9 | 277 | 540 | 687 | 40.3 | 294,488 | -12.1 | 302,946 |
| | February | 203 | -5.1 | 279 | 590 | 692 | 40.3 | 303,355 | 0.6 | 307,276 |
| | March | 274 | 0.4 | 276 | 807 | 719 | 38.4 | 300,148 | -8.7 | 300,524 |
| | April | 326 | -17.0 | 270 | 865 | 673 | 40.1 | 335,534 | 5.8 | 324,672 |
| | May | 331 | -21.4 | 283 | 874 | 661 | 42.8 | 320,393 | 0.9 | 311,171 |
| | June | 433 | 20.9 | 305 | 830 | 645 | 47.3 | 315,904 | 2.6 | 312,940 |
| | July | | | | | | | | | |
| | August | | | | | | | | | |
| | September | | | | | | | | | |
| | October | | | | | | | | | |
| | November | | | | | | | | | |
| | December | | | | | | | | | |
| | Q2 2014 | 1,172 | 2.4 | | 2,630 | | | 314,496 | -0.7 | |
| | Q2 2015 | 1,090 | -7.0 | | 2,569 | | | 323,138 | 2.7 | |
| | YTD 2014 | 1,834 | 0.2 | | 4,416 | | | 317,085 | 1.0 | |
| | YTD 2015 | 1,730 | -5.7 | | 4,506 | | | 314,476 | -0.8 | |

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 2015

| | | 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 | | | | | | |
| 2014 | January | 595 | 3.14 | 5.24 | 159.9 | 127.4 | 136.4 | 4.4 | 74.6 | 963 |
| | February | 595 | 3.14 | 5.24 | 160.2 | 128.7 | 136.8 | 4.1 | 74.4 | 953 |
| | March | 581 | 3.14 | 4.99 | 160.2 | 129.7 | 136.3 | 4.1 | 73.9 | 948 |
| | April | 570 | 3.14 | 4.79 | 159.4 | 129.9 | 135.4 | 3.6 | 72.9 | 959 |
| | May | 570 | 3.14 | 4.79 | 160.0 | 130.2 | 135.9 | 3.6 | 73.0 | 979 |
| | June | 570 | 3.14 | 4.79 | 160.0 | 129.9 | 136.1 | 3.7 | 73.1 | 1,001 |
| | July | 570 | 3.14 | 4.79 | 160.1 | 129.9 | 136.0 | 3.6 | 72.7 | 1,019 |
| | August | 570 | 3.14 | 4.79 | 159.8 | 130.1 | 135.9 | 3.4 | 72.4 | 1,029 |
| | September | 570 | 3.14 | 4.79 | 159.5 | 130.2 | 136.5 | 3.1 | 72.3 | 1,025 |
| | October | 570 | 3.14 | 4.79 | 159.7 | 130.9 | 137.7 | 3.2 | 72.9 | 1,013 |
| | November | 570 | 3.14 | 4.79 | 159.6 | 129.9 | 137.9 | 3.4 | 73.0 | 1,004 |
| | December | 570 | 3.14 | 4.79 | 159.6 | 129.2 | 137.9 | 3.6 | 73.0 | 1,003 |
| 2015 | January | 570 | 3.14 | 4.79 | 159.6 | 128.9 | 138 | 4.1 | 73.1 | 1,015 |
| | February | 567 | 2.89 | 4.74 | 159.1 | 130.1 | 137.8 | 4.7 | 73.5 | 1,023 |
| | March | 567 | 2.89 | 4.74 | 158.9 | 131.4 | 138.3 | 4.9 | 73.8 | 1,038 |
| | April | 561 | 2.89 | 4.64 | 156.9 | 131.4 | 138.1 | 4.7 | 73.5 | 1,040 |
| | May | 561 | 2.89 | 4.64 | 157.2 | 131.9 | 138.1 | 4.4 | 73.2 | 1,045 |
| | June | 561 | 2.89 | 4.64 | | 132.4 | 138.0 | 4.2 | 72.8 | 1,035 |
| | 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 2011 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 modeled 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 on 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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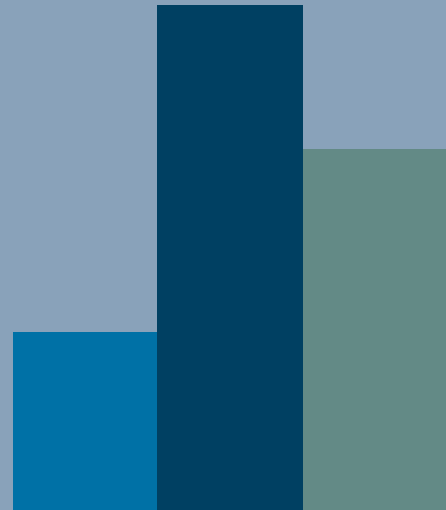
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