HOUSING MARKET INFORMATION

HOUSING NOW
Prairie Region

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: First Quarter 2011

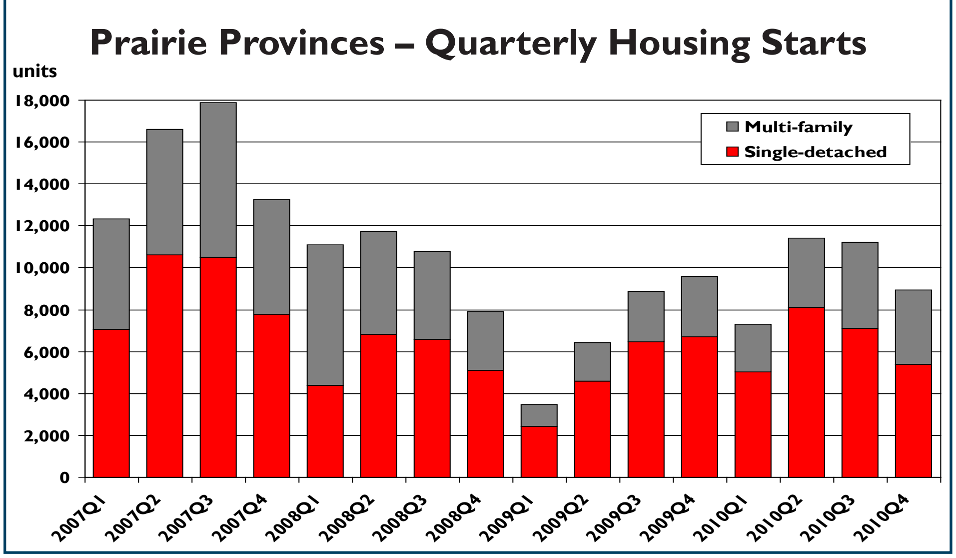
New Home Market

Prairie Housing Starts Up Strongly in 2010

Total housing starts across the Prairie Provinces increased 37 per cent from 28,338 in 2009 to 38,883 in 2010. Multi-family construction experienced more growth than the single-detached sector. Work started on 13,226 multi-family units in 2010, a 63 per cent gain from a year earlier. Meanwhile, 25,657 single-detached foundations were poured in 2010 compared to 20,215 in 2009, representing an increase of 27 per cent.

In Alberta, housing starts rebounded from the low volume in 2009. Total housing starts in the province reached 27,088 in 2010, a gain of 34 per cent from the 20,298 starts in the previous

Figure 1



Source: CMHC

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year. Provincial multi-family starts rose 55 per cent from 5,954 in 2009 to 9,237 in 2010. Meanwhile, single-detached starts increased from 14,344 in 2009 to 17,851 in 2010, a gain of 24 per cent. Builders increased construction in the first half of 2010 in response to demand as more buyers returned to the market following the economic downturn. However, housing starts weakened in the latter half of the year due to slowing presales, rising inventory, and competition from a well-supplied resale market.

Among Alberta's larger urban centres, the Edmonton Census Metropolitan Area (CMA) reported a 58 per cent increase in total starts last year, the largest growth rate for a major center in the province. Total starts in the Capital region amounted to 9,959 in 2010, which comprised of 6,062 single-detached and 3,897 multi-family starts. Single-detached starts rose 56 per cent over the previous year, while there was a 61 per cent up-tick in the multi-family sector. New construction activity in the Calgary CMA also increased significantly. Multi-family starts more than doubled to end the year at 3,480 units, while 5,782 single-detached foundations were poured in the Calgary region, up 21 per cent from 2009. The Census Agglomerations (CAs) of Grande Prairie, Lethbridge and Wood Buffalo experienced weaker new home construction, while activity was stronger in the Medicine Hat and Red Deer CAs.

Home builders in Saskatchewan also ramped up production in 2010, largely in response to depleted inventory levels and higher demand. Work started on a total of 5,907 homes in Saskatchewan, an increase of 53 per cent from the 3,866 units started in 2009. Single-detached starts advanced 35 per cent from 2,829 starts in 2009 to 3,830 in 2010. Meanwhile, multi-family construction reached 2,077 starts in 2010 doubling the 1,037 starts in the previous year.

In the Saskatchewan CMAs, 1,347 homes were started in Regina in 2010, up 45 per cent from the 2009 figure. Regina's growth was led by a 77 per cent up-tick in multi-family construction, followed by a 24 per cent rise in single-detached starts. In Saskatoon, single-detached starts increased 49 per cent, while multi-family construction was 127 per cent higher than the previous year. Combined, Saskatoon's total starts reached 2,381 units in 2010, 67 per cent higher than in 2009.

Similar to the other Prairie Provinces, Manitoba also saw an overall expansion of starts in 2010. Provincial housing starts totalled 5,888 units in 2010, the highest annual total since 1987 and 41 per cent higher than the 4,174 units started in 2009. The increase was led by the multi-family sector, where rental apartment construction generated a large share of starts. In 2010, work started on 1,912 multi-family units, a gain of 69 per cent over the previous year. Single-detached builders ramped up production by 31 per cent with 3,976 starts in 2010 compared to 3,042 in 2009.

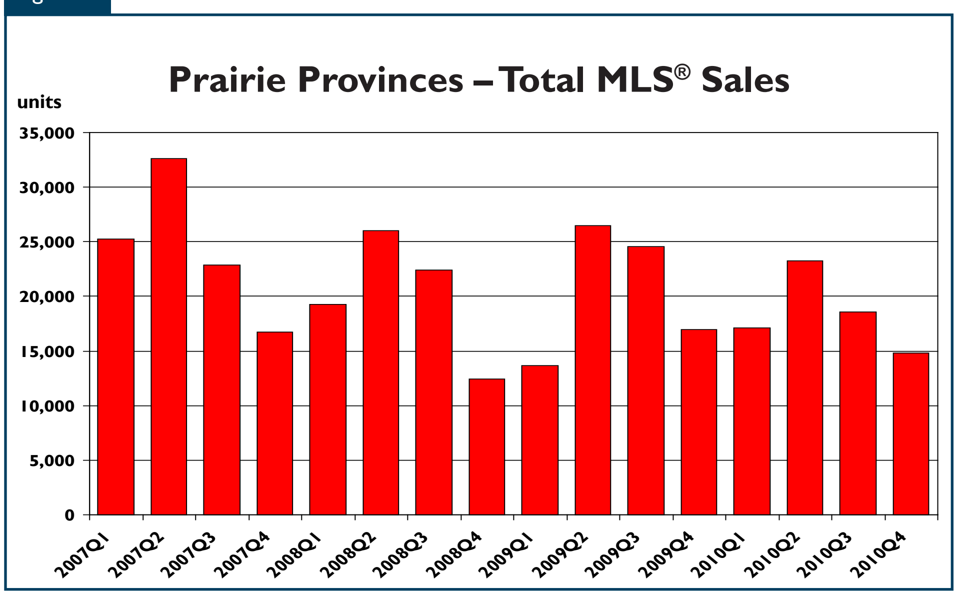
Total housing starts in the Winnipeg CMA amounted to 3,244 in 2010, a 60 per cent gain over the 2,033 units started in 2009. The multi-family sector accounted for much of the gain with 1,323 starts in 2010 compared to 528 in the previous year. Single-detached construction increased 28 per cent from 1,505 starts in 2009 to 1,921 in 2010. Multi-family activity in the Winnipeg CMA has been boosted by both apartment rental and condominium construction.

Resale Market

Existing Homes Sales Soften in 2010

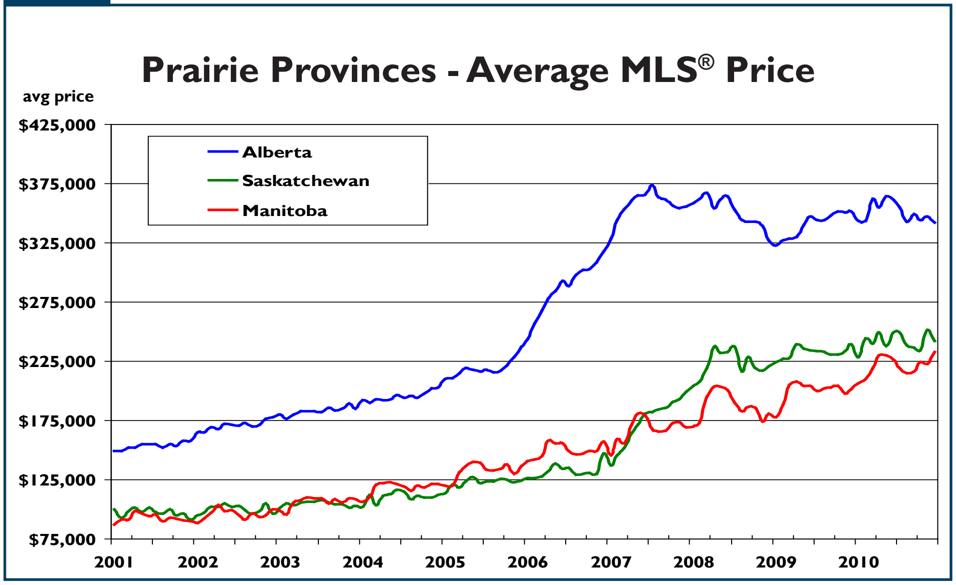
Residential sales across the Prairies contracted ten per cent to 73,758 transactions in 2010 primarily due to

Figure 2



Source: CREA (Raw)

Figure 3

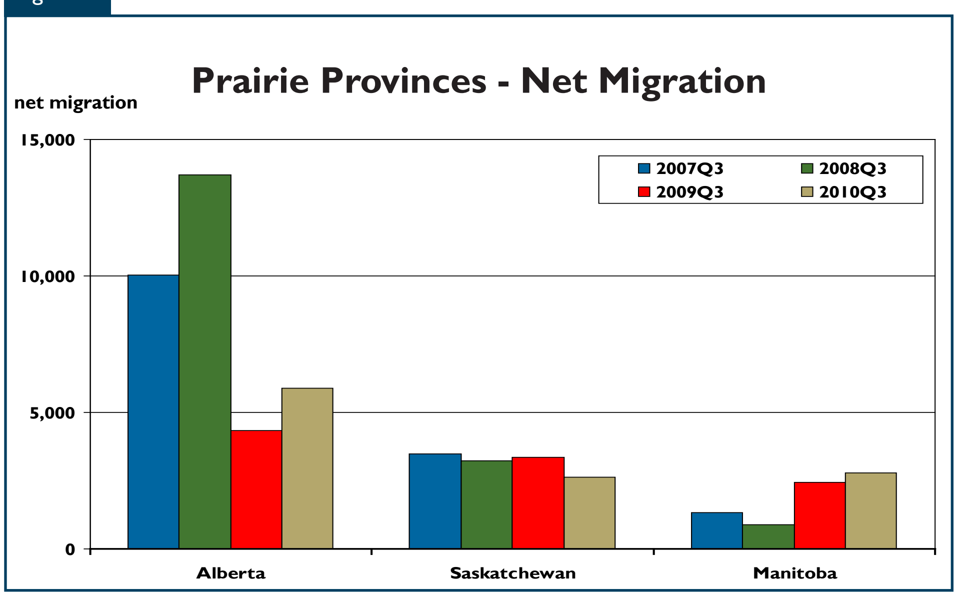


Source: CREA (Raw)

reduced activity in Alberta. In the first half of the year, home sales were stronger as some buyers accelerated their home purchase in anticipation of higher borrowing costs and changes to mortgage insurance rules. Buyers' market conditions in most major markets in Alberta during the second half of 2010 reduced sales. On an annual basis, existing home sales in Alberta declined 14 per cent from 57,543 in 2009 to 49,723 in 2010. In Saskatchewan, MLS® sales slipped to 10,872 units, down two per cent from the 11,095 homes sold in 2009. While Alberta and Saskatchewan recorded declines, Manitoba MLS® sales increased fractionally rising from 13,086 sales in 2009 to 13,164 sales in 2010.

All three Prairie Provinces recorded year-over-year gains in the MLS® average price in 2010. Following two consecutive years of moderation, the average price in Alberta rose 3.1 per cent, increasing to $352,301 in 2010 from $341,818 in the previous year. Saskatchewan experienced a gain of four per cent, averaging $242,258 in 2010 compared to $232,882 in 2009. Meanwhile, Manitoba continued to demonstrate the strongest price growth in the Prairies. At the end of 2010, the average resale price reached $222,132, a ten per cent increase from $201,343 in 2009.

Figure 4



Source: Statistics Canada

Economy

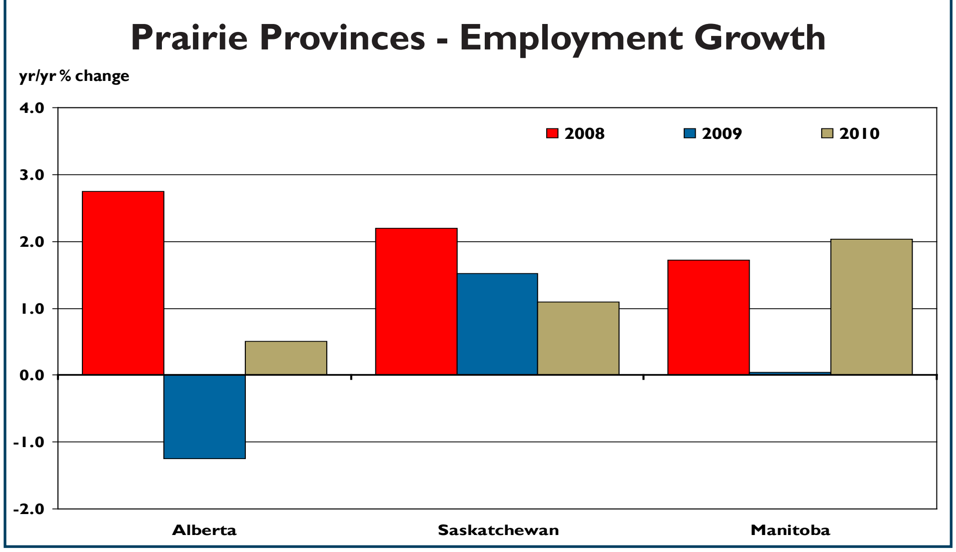
Net Migration Remains Positive Across the Prairies

Both Saskatchewan and Manitoba saw total net migration rise to the end of the third quarter in 2010, mostly attributed to elevated levels of international migration to these provinces. In Manitoba, total net migration increased by eight per cent from 8,278 in the first nine months of 2009 to 8,908 during the corresponding period in 2010. Saskatchewan saw a lesser increase of two per cent in the first three quarters with 8,923 net migrants in 2010 compared to 8,783 in 2009.

For international migration, Manitoba gained 11,174 migrants to the end of September 2010, up 18 per cent over 2009 figures. Meanwhile, 5,788 more international migrants called Saskatchewan home during the same period, an increase of 12 per cent from the year prior. Saskatchewan also gained from interprovincial migration with 2,480 people moving to the province on a net basis during the first three quarters of 2010, a 51 per cent increase compared to the previous year. Manitoba however, lost 2,188 net interprovincial migrants to the end of September 2010, a further decline from the previous year when the province lost 1,792 people.

Alberta was the only province in the Prairies to attract fewer migrants than the previous year. To the end of September 2010, total net migration was 21,388 in Alberta, a decrease of 24 per cent from the 28,032 migrants in 2009. A loss of non-permanent residents was a contributor to the decline, while international migration was a notable positive. In the first three quarters, 19,544 more international migrants called Alberta home in 2010, up from 14,740 in 2009. On the other hand, the province lost 2,443 non-permanent residents to the end of September 2010, a considerable departure from the gain of 9,411 in the previous year.

Figure 5



Source: Statistics Canada

Labour market conditions improved across the Prairie Provinces in 2010. At the end of the year, total employment in Manitoba rose two per cent in 2010, increasing over the growth rate in 2009. Meanwhile, Saskatchewan experienced positive employment growth of 1.1 per cent in 2010, marginally lower than the growth rate in 2009 of 1.5 per cent. Alberta's employment growth was lowest of all Prairie Provinces. However, with a 0.5 per cent gain in 2010, Alberta's employment expansion was a welcome improvement over the 1.3 per cent decline experienced in 2009.

HOUSING NOW REPORT TABLES

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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 Prairie Region Fourth Quarter 2010										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q4 2010	4,337	526	60	15	796	705	26	789	1,695	8,949
Q4 2009	5,653	728	201	15	645	524	54	450	1,305	9,575
% Change	-23.3	-27.7	-70.1	0.0	23.4	34.5	-51.9	75.3	29.9	-6.5
Year-to-date 2010	20,754	2,530	264	45	2,822	3,775	173	2,288	6,232	38,883
Year-to-date 2009	16,128	2,086	343	44	1,690	1,747	199	1,232	4,869	28,338
% Change	28.7	21.3	-23.0	2.3	67.0	116.1	-13.1	85.7	28.0	37.2
UNDER CONSTRUCTION										
Q4 2010	10,585	1,368	276	34	2,578	8,115	144	2,505	1,863	27,511
Q4 2009	10,439	1,458	374	34	2,099	9,970	123	1,851	1,480	27,828
% Change	1.4	-6.2	-26.2	0.0	22.8	-18.6	17.1	35.3	25.9	-1.1
COMPLETIONS										
Q4 2010	5,969	784	136	12	839	1,211	37	161	1,695	10,844
Q4 2009	4,191	584	58	19	474	1,445	72	306	1,585	8,749
% Change	42.4	34.2	134.5	-36.8	77.0	-16.2	-48.6	-47.4	6.9	23.9
Year-to-date 2010	20,612	2,608	325	43	2,525	5,667	168	1,498	6,422	39,868
Year-to-date 2009	16,053	2,102	175	53	2,602	9,024	287	1,765	5,371	37,471
% Change	28.4	24.1	85.7	-18.9	-3.0	-37.2	-41.5	-15.1	19.6	6.4
COMPLETED & NOT ABSORBED										
Q4 2010	1,646	215	28	8	258	1,734	10	46	na	3,945
Q4 2009	1,418	231	24	11	354	1,645	12	402	na	4,097
% Change	16.1	-6.9	16.7	-27.3	-27.1	5.4	-16.7	-88.6	n/a	-3.7
ABSORBED										
Q4 2010	5,104	689	65	9	717	1,232	20	105	na	7,941
Q4 2009	3,569	558	33	16	387	1,155	15	311	na	6,053
% Change	43.0	23.5	97.0	-43.8	85.3	6.7	33.3	-66.2	n/a	31.2
Year-to-date 2010	17,891	2,431	236	38	2,328	5,157	62	780	na	28,923
Year-to-date 2009	14,009	2,017	97	61	2,238	6,565	72	927	na	26,019
% Change	27.7	20.5	143.3	-37.7	4.0	-21.4	-13.9	-15.9	n/a	11.2

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

Table 1.1a: Housing Activity Summary of Manitoba
Fourth Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q4 2010	525	12	3	13	39	79	2	191	476	1,340
Q4 2009	545	28	0	3	39	0	20	61	351	1,047
% Change	-3.7	-57.1	n/a	**	0.0	n/a	-90.0	**	35.6	28.0
Year-to-date 2010	2,284	78	3	32	208	357	29	975	1,922	5,888
Year-to-date 2009	1,836	66	0	25	188	51	62	561	1,385	4,174
% Change	24.4	18.2	n/a	28.0	10.6	**	-53.2	73.8	38.8	41.1
UNDER CONSTRUCTION										
Q4 2010	1,006	20	3	20	134	378	33	952	483	3,029
Q4 2009	851	26	0	13	126	248	30	379	351	2,024
% Change	18.2	-23.1	n/a	53.8	6.3	52.4	10.0	151.2	37.6	49.7
COMPLETIONS										
Q4 2010	618	40	0	9	85	8	3	8	584	1,355
Q4 2009	534	24	0	10	63	228	24	182	454	1,519
% Change	15.7	66.7	n/a	-10.0	34.9	-96.5	-87.5	-95.6	28.6	-10.8
Year-to-date 2010	2,127	80	0	25	189	229	43	388	2,050	5,131
Year-to-date 2009	1,972	58	0	23	197	519	46	580	1,484	4,903
% Change	7.9	37.9	n/a	8.7	-4.1	-55.9	-6.5	-33.1	38.1	4.7
COMPLETED & NOT ABSORBED										
Q4 2010	186	3	0	6	16	100	0	1	n/a	312
Q4 2009	151	4	4	11	16	88	0	117	n/a	391
% Change	23.2	-25.0	-100.0	-45.5	0.0	13.6	n/a	-99.1	n/a	-20.2
ABSORBED										
Q4 2010	498	8	0	8	60	19	1	1	n/a	595
Q4 2009	462	9	0	7	30	201	0	160	n/a	869
% Change	7.8	-11.1	n/a	14.3	100.0	-90.5	n/a	-99.4	n/a	-31.5
Year-to-date 2010	1,730	21	4	23	112	269	11	182	n/a	2,352
Year-to-date 2009	1,704	22	0	25	114	537	0	440	n/a	2,866
% Change	1.5	-4.5	n/a	-8.0	-1.8	-49.9	n/a	-58.6	n/a	-17.9

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

Table 1.1b: Housing Activity Summary of Saskatchewan
Fourth Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q4 2010	632	42	0	2	119	137	10	409	496	1,847
Q4 2009	660	32	24	0	135	106	2	70	287	1,316
% Change	-4.2	31.3	-100.0	n/a	-11.9	29.2	**	**	72.8	40.3
Year-to-date 2010	2,791	104	50	5	424	663	82	443	1,345	5,907
Year-to-date 2009	2,050	92	29	5	267	355	22	116	930	3,866
% Change	36.1	13.0	72.4	0.0	58.8	86.8	**	**	44.6	52.8
UNDER CONSTRUCTION										
Q4 2010	1,675	78	12	2	376	860	61	435	557	4,056
Q4 2009	1,537	66	24	6	320	895	20	149	287	3,304
% Change	9.0	18.2	-50.0	-66.7	17.5	-3.9	**	191.9	94.1	22.8
COMPLETIONS										
Q4 2010	808	24	5	1	118	136	13	39	386	1,530
Q4 2009	628	20	8	8	59	362	1	62	315	1,463
% Change	28.7	20.0	-37.5	-87.5	100.0	-62.4	**	-37.1	22.5	4.6
Year-to-date 2010	2,650	88	35	8	357	605	48	87	1,236	5,114
Year-to-date 2009	2,306	90	12	27	476	766	17	219	1,080	4,993
% Change	14.9	-2.2	191.7	-70.4	-25.0	-21.0	182.4	-60.3	14.4	2.4
COMPLETED & NOT ABSORBED										
Q4 2010	183	11	4	1	27	175	0	0	n/a	401
Q4 2009	150	17	0	0	32	263	0	0	n/a	462
% Change	22.0	-35.3	n/a	n/a	-15.6	-33.5	n/a	n/a	n/a	-13.2
ABSORBED										
Q4 2010	634	10	1	0	73	110	13	0	n/a	841
Q4 2009	520	21	0	8	72	240	0	0	n/a	861
% Change	21.9	-52.4	n/a	-100.0	1.4	-54.2	n/a	n/a	n/a	-2.3
Year-to-date 2010	2,168	56	25	6	266	559	26	0	n/a	3,106
Year-to-date 2009	2,017	64	0	28	373	460	12	0	n/a	2,954
% Change	7.5	-12.5	n/a	-78.6	-28.7	21.5	116.7	n/a	n/a	5.1

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

Table 1.1c: Housing Activity Summary of Alberta Fourth Quarter 2010										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q4 2010	3,180	472	57	0	638	489	14	189	723	5,762
Q4 2009	4,448	668	177	12	471	418	32	319	667	7,212
% Change	-28.5	-29.3	-67.8	-100.0	35.5	17.0	-56.3	-40.8	8.4	-20.1
Year-to-date 2010	15,679	2,348	211	8	2,190	2,755	62	870	2,965	27,088
Year-to-date 2009	12,242	1,928	314	14	1,235	1,341	115	555	2,554	20,298
% Change	28.1	21.8	-32.8	-42.9	77.3	105.4	-46.1	56.8	16.1	33.5
UNDER CONSTRUCTION										
Q4 2010	7,904	1,270	261	12	2,068	6,877	50	1,118	823	20,426
Q4 2009	8,051	1,366	350	15	1,653	8,827	73	1,323	842	22,500
% Change	-1.8	-7.0	-25.4	-20.0	25.1	-22.1	-31.5	-15.5	-2.3	-9.2
COMPLETIONS										
Q4 2010	4,543	720	131	2	636	1,067	21	114	725	7,959
Q4 2009	3,029	540	50	1	352	855	47	62	816	5,767
% Change	50.0	33.3	162.0	100.0	80.7	24.8	-55.3	83.9	-11.2	38.0
Year-to-date 2010	15,835	2,440	290	10	1,979	4,833	77	1,023	3,136	29,623
Year-to-date 2009	11,775	1,954	163	3	1,929	7,739	224	966	2,807	27,575
% Change	34.5	24.9	77.9	**	2.6	-37.6	-65.6	5.9	11.7	7.4
COMPLETED & NOT ABSORBED										
Q4 2010	1,277	201	24	1	215	1,459	10	45	n/a	3,232
Q4 2009	1,117	210	20	0	306	1,294	12	285	n/a	3,244
% Change	14.3	-4.3	20.0	n/a	-29.7	12.8	-16.7	-84.2	n/a	-0.4
ABSORBED										
Q4 2010	3 972	671	64	1	584	1 103	6	104	n/a	6 505
Q4 2009	2 587	528	33	1	285	714	15	151	n/a	4 323
% Change	53.5	27.1	93.9	0.0	104.9	54.5	-60.0	-31.1	n/a	50.5
Year-to-date 2010	13,993	2,354	207	9	1,950	4,329	25	598	n/a	23,465
Year-to-date 2009	10,288	1,931	97	8	1,751	5,568	60	487	n/a	20,199
% Change	36.0	21.9	113.4	12.5	11.4	-22.3	-58.3	22.8	n/a	16.2

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

Table 1.2: History of Housing Starts of Prairie Region 2001 - 2010										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2010	20,754	2,530	264	45	2,822	3,775	173	2,288	6,232	38,883
% Change	28.7	21.3	-23.0	2.3	67.0	116.1	-13.1	85.7	28.0	37.2
2009	16,128	2,086	343	44	1,690	1,747	199	1,232	4,869	28,338
% Change	-3.7	11.1	49.8	29.4	-34.2	-83.5	-13.5	-20.5	-36.7	-31.8
2008	16,749	1,878	229	34	2,567	10,582	230	1,550	7,686	41,529
% Change	-35.1	-35.8	16.2	-75.2	-44.9	-5.3	6.0	-22.0	-40.8	-30.9
2007	25,793	2,924	197	137	4,658	11,175	217	1,987	12,988	60,081
% Change	-10.0	10.1	69.8	30.5	31.1	12.1	-21.7	24.4	21.0	4.1
2006	28,659	2,656	116	105	3,553	9,970	277	1,597	10,734	57,705
% Change	17.9	26.8	-50.2	-1.9	-2.0	31.5	17.9	7.0	15.0	17.7
2005	24,314	2,095	233	107	3,625	7,581	235	1,492	9,333	49,015
% Change	7.3	12.0	64.1	-34.0	7.6	3.8	-46.1	-35.7	49.5	10.2
2004	22,650	1,870	142	162	3,370	7,300	436	2,320	6,241	44,491
% Change	3.9	33.2	-41.6	48.6	-7.2	-2.4	33.3	-2.7	-1.0	1.8
2003	21,810	1,404	243	109	3,631	7,481	327	2,385	6,302	43,692
% Change	-5.7	32.5	135.9	16.0	5.2	30.5	-21.0	-27.1	-22.1	-3.6
2002	23,117	1,060	103	94	3,451	5,733	414	3,273	8,089	45,334
% Change	27.0	49.7	30.4	-23.0	46.2	56.3	60.5	37.2	21.6	31.3
2001	18,198	708	79	122	2,360	3,667	258	2,385	6,652	34,518

Source: CMHC (Starts and Completions Survey)

Table 1.2a: History of Housing Starts of Manitoba 2001 - 2010										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2010	2,284	78	3	32	208	357	29	975	1,922	5,888
% Change	24.4	18.2	n/a	28.0	10.6	**	-53.2	73.8	38.8	41.1
2009	1,836	66	0	25	188	51	62	561	1,385	4,174
% Change	-21.8	3.1	-100.0	66.7	-12.6	-92.2	129.6	27.8	-20.5	-24.6
2008	2,349	64	8	15	215	654	27	439	1,742	5,537
% Change	7.6	128.6	166.7	-59.5	39.6	7.6	17.4	-44.8	-8.6	-3.5
2007	2,183	28	3	37	154	608	23	796	1,906	5,738
% Change	11.2	-30.0	n/a	**	-3.8	82.0	-17.9	23.8	2.9	14.1
2006	1,964	40	0	6	160	334	28	643	1,853	5,028
% Change	1.2	150.0	n/a	-40.0	3.2	45.2	-30.0	31.8	0.1	6.3
2005	1,940	16	0	10	155	230	40	488	1,852	4,731
% Change	-7.1	166.7	n/a	-63.0	70.3	79.7	-7.0	-8.6	21.7	6.6
2004	2,089	6	0	27	91	128	43	534	1,522	4,440
% Change	14.8	50.0	n/a	-3.6	16.7	-57.0	**	17.9	0.4	5.6
2003	1,819	4	0	28	78	298	10	453	1,516	4,206
% Change	7.1	-33.3	-100.0	-6.7	151.6	**	-64.3	58.9	4.6	16.3
2002	1,699	6	7	30	31	81	28	285	1,450	3,617
% Change	31.4	-25.0	n/a	-38.8	-51.6	**	-36.4	**	9.0	22.1
2001	1,293	8	0	49	64	15	44	76	1,330	2,963

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Saskatchewan 2001 - 2010										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2010	2,791	104	50	5	424	663	82	443	1,345	5,907
% Change	36.1	13.0	72.4	0.0	58.8	86.8	**	**	44.6	52.8
2009	2,050	92	29	5	267	355	22	116	930	3,866
% Change	-26.9	-32.4	141.7	-70.6	-45.7	-65.5	175.0	-25.2	-57.2	-43.4
2008	2,803	136	12	17	492	1,030	8	155	2,175	6,828
% Change	-3.9	0.0	n/a	-74.2	-41.6	83.3	-70.4	-34.0	77.8	13.7
2007	2,916	136	0	66	842	562	27	235	1,223	6,007
% Change	51.4	183.3	-100.0	40.4	79.1	47.1	68.8	**	52.7	61.7
2006	1,926	48	3	47	470	382	16	22	801	3,715
% Change	18.7	-30.4	200.0	38.2	22.1	32.2	-59.0	-64.5	-14.3	8.1
2005	1,623	69	1	34	385	289	39	62	935	3,437
% Change	0.5	-23.3	n/a	-5.6	-43.6	-56.3	-31.6	**	46.8	-9.1
2004	1,615	90	0	36	683	661	57	2	637	3,781
% Change	13.9	150.0	-100.0	80.0	14.0	66.5	128.0	-98.5	-6.5	14.1
2003	1,418	36	9	20	599	397	25	130	681	3,315
% Change	2.9	-5.3	125.0	185.7	25.1	36.4	-7.4	3.2	11.1	11.9
2002	1,378	38	4	7	479	291	27	126	613	2,963
% Change	28.9	26.7	**	-78.8	103.0	-21.1	170.0	**	1.3	24.4
2001	1,069	30	1	33	236	369	10	28	605	2,381

Source: CMHC (Starts and Completions Survey)

Table 1.2c: History of Housing Starts of Alberta 2001 - 2010										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2010	15,679	2,348	211	8	2,190	2,755	62	870	2,965	27,088
% Change	28.1	21.8	-32.8	-42.9	77.3	105.4	-46.1	56.8	16.1	33.5
2009	12,242	1,928	314	14	1,235	1,341	115	555	2,554	20,298
% Change	5.6	14.9	50.2	**	-33.6	-84.9	-41.0	-41.9	-32.2	-30.4
2008	11,597	1,678	209	2	1,860	8,898	195	956	3,769	29,164
% Change	-44.0	-39.2	7.7	-94.1	-49.2	-11.1	16.8	0.0	-61.8	-39.7
2007	20,694	2,760	194	34	3,662	10,005	167	956	9,859	48,336
% Change	-16.5	7.5	71.7	-34.6	25.3	8.1	-28.3	2.6	22.0	-1.3
2006	24,769	2,568	113	52	2,923	9,254	233	932	8,080	48,962
% Change	19.4	27.8	-51.3	-17.5	-5.3	31.0	49.4	-1.1	23.4	19.9
2005	20,751	2,010	232	63	3,085	7,062	156	942	6,546	40,847
% Change	9.5	13.3	63.4	-36.4	18.8	8.5	-53.6	-47.2	60.4	12.6
2004	18,946	1,774	142	99	2,596	6,511	336	1,784	4,082	36,270
% Change	2.0	30.1	-39.3	62.3	-12.1	-4.1	15.1	-1.0	-0.6	0.3
2003	18,573	1,364	234	61	2,954	6,786	292	1,802	4,105	36,171
% Change	-7.3	34.3	154.3	7.0	0.4	26.6	-18.7	-37.0	-31.9	-6.7
2002	20,040	1,016	92	57	2,941	5,361	359	2,862	6,026	38,754
% Change	26.5	51.6	17.9	42.5	42.8	63.3	76.0	25.5	27.8	32.8
2001	15,836	670	78	40	2,060	3,283	204	2,281	4,717	29,174

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type Manitoba Fourth Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Winnipeg	442	452	14	10	19	14	165	53	640	529	21.0
Centres 10,000 - 49,999											
Brandon	37	38	0	4	8	24	30	8	75	74	1.4
Hanover RM	20	23	2	2	4	0	0	0	26	25	4.0
Portage la Prairie	17	20	0	0	3	0	0	0	20	20	0.0
St. Andrews	6	11	0	0	0	0	0	0	6	11	-45.5
Steinbach MD	18	11	4	16	0	10	75	0	97	37	162.2
Thompson	0	0	0	0	0	0	0	0	0	0	n/a
Total Manitoba (10,000+)	540	555	20	32	34	48	270	61	864	696	24.1

Table 2.1a: Starts by Submarket and by Dwelling Type Manitoba January - December 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Winnipeg	1,921	1,505	42	38	140	87	1,141	403	3,244	2,033	59.6
Centres 10,000 - 49,999											
Brandon	136	128	10	12	63	94	72	120	281	354	-20.6
Hanover RM	77	69	14	12	8	12	0	25	99	118	-16.1
Portage la Prairie	69	59	0	0	3	12	44	3	116	74	56.8
St. Andrews	41	33	0	0	0	0	0	49	41	82	-50.0
Steinbach MD	75	74	32	26	0	10	75	12	182	122	49.2
Thompson	3	6	0	0	0	0	0	0	3	6	-50.0
Total Manitoba (10,000+)	2,322	1,874	98	88	214	215	1,332	612	3,966	2,789	42.2

Source: CMHC (Starts and Completions Survey)

Table 2b: Starts by Submarket and by Dwelling Type
Saskatchewan
Fourth Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Regina	177	158	16	4	45	35	188	70	426	267	59.6
Saskatoon	341	410	20	22	52	110	213	106	626	648	-3.4
Centres 10,000 - 49,999											
Estevan	14	8	0	0	0	0	85	0	99	8	**
Lloydminster	13	6	0	0	20	0	0	0	33	6	**
Moose Jaw	16	18	0	0	0	0	36	0	52	18	188.9
North Battleford	17	10	10	2	0	6	24	0	51	18	183.3
Prince Albert	32	23	4	2	0	0	0	0	36	25	44.0
Swift Current	12	9	0	0	0	8	0	0	12	17	-29.4
Yorkton	12	18	4	4	0	0	0	0	16	22	-27.3
Total Saskatchewan (10,000+)	634	660	54	34	117	159	546	176	1,351	1,029	31.3

Table 2.1b: Starts by Submarket and by Dwelling Type
Saskatchewan
January - December 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Regina	708	569	94	12	127	91	418	258	1,347	930	44.8
Saskatoon	1,638	1,101	68	44	265	169	410	114	2,381	1,428	66.7
Centres 10,000 - 49,999											
Estevan	48	35	2	2	8	0	121	28	179	65	175.4
Lloydminster	60	27	0	0	32	0	0	0	92	27	**
Moose Jaw	68	88	0	0	12	8	40	0	120	96	25.0
North Battleford	57	31	14	6	12	20	24	0	107	57	87.7
Prince Albert	123	97	4	18	0	18	53	37	180	170	5.9
Swift Current	50	42	4	2	4	8	16	10	74	62	19.4
Yorkton	48	67	10	10	0	0	24	24	82	101	-18.8
Total Saskatchewan (10,000+)	2,800	2,057	196	94	460	314	1,106	471	4,562	2,936	55.4

Source: CMHC (Starts and Completions Survey)

Table 2c: Starts by Submarket and by Dwelling Type Alberta Fourth Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Calgary	1,045	1,665	258	178	393	179	129	199	1,825	2,221	-17.8
Edmonton	1,246	1,651	198	484	206	195	418	367	2,068	2,697	-23.3
Centres 50,000 - 99,999											
Grande Prairie	108	168	2	10	8	8	0	0	118	186	-36.6
Lethbridge	132	203	8	26	33	25	37	0	210	254	-17.3
Medicine Hat	56	50	2	2	8	54	14	0	80	106	-24.5
Red Deer	61	106	16	18	8	28	31	0	116	152	-23.7
Wood Buffalo	171	173	8	22	0	98	0	108	179	401	-55.4
Centres 10,000 - 49,999											
Bonneyville MD	36	26	0	0	0	0	0	0	36	26	38.5
Brooks	6	18	2	2	0	0	0	0	8	20	-60.0
Camrose	11	21	0	0	0	8	49	63	60	92	-34.8
Canmore	1	4	0	0	0	0	0	0	1	4	-75.0
Clearwater County MD	14	20	0	0	0	0	0	0	14	20	-30.0
Cold Lake	28	26	6	0	0	0	0	0	34	26	30.8
Foothills No 31 MD	36	50	0	0	0	0	0	0	36	50	-28.0
High River T	10	21	0	0	13	0	0	0	23	21	9.5
Lacombe T	24	11	8	0	0	0	0	0	32	11	190.9
Lacombe County CM	9	9	0	0	0	0	0	0	9	9	0.0
Mackenzie No 23 MD	12	2	0	0	0	0	0	0	12	2	**
Mountain View County MD	11	5	0	0	0	0	0	0	11	5	120.0
Okotoks	56	71	0	2	0	0	0	0	56	73	-23.3
Red Deer County CM	9	38	0	0	0	0	0	0	9	38	-76.3
Strathmore T	7	9	0	0	4	0	0	0	11	9	22.2
Sylvan Lake	11	21	0	0	0	5	0	0	11	26	-57.7
Wetaskiwin County No 10 CM	17	34	0	0	0	0	0	0	17	34	-50.0
Wetaskiwin	2	10	0	0	0	4	0	0	2	14	-85.7
Yellowhead County MD	21	25	0	0	0	0	0	0	21	25	-16.0
Total Alberta (10,000+)	3,180	4,460	508	744	673	604	678	737	5,039	6,545	-23.0

Source: CMHC (Starts and Completions Survey)

Table 2.1c: Starts by Submarket and by Dwelling Type Alberta January - December 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Calgary	5,782	4,775	926	748	1,205	407	1,349	388	9,262	6,318	46.6
Edmonton	6,062	3,897	1,320	1,072	829	602	1,748	746	9,959	6,317	57.7
Centres 50,000 - 99,999											
Grande Prairie	486	524	12	38	8	24	0	0	506	586	-13.7
Lethbridge	554	612	76	102	88	71	52	122	770	907	-15.1
Medicine Hat	247	156	10	6	23	66	54	59	334	287	16.4
Red Deer	353	333	30	66	58	90	144	8	585	497	17.7
Wood Buffalo	567	474	74	32	3	108	125	474	769	1,088	-29.3
Centres 10,000 - 49,999											
Bonneyville MD	127	101	2	0	0	0	0	0	129	101	27.7
Brooks	30	42	2	2	0	48	0	0	32	92	-65.2
Camrose	68	76	12	10	8	12	119	63	207	161	28.6
Canmore	12	11	2	0	12	6	0	0	26	17	52.9
Clearwater County MD	43	93	0	0	0	0	0	0	43	93	-53.8
Cold Lake	88	61	12	4	0	0	0	32	100	97	3.1
Foothills No 31 MD	166	135	0	0	0	0	0	0	166	135	23.0
High River T	66	64	14	0	13	0	0	0	93	64	45.3
Lacombe T	122	52	14	0	0	3	10	0	146	55	165.5
Lacombe County CM	31	64	0	0	0	0	0	0	31	64	-51.6
Mackenzie No 23 MD	82	47	2	0	4	0	0	0	88	47	87.2
Mountain View County MD	47	46	0	2	0	0	0	0	47	48	-2.1
Okotoks	300	262	12	18	0	0	0	0	312	280	11.4
Red Deer County CM	51	92	0	0	0	0	0	0	51	92	-44.6
Strathmore T	35	33	10	20	24	11	0	4	69	68	1.5
Sylvan Lake	99	67	2	2	0	10	0	0	101	79	27.8
Wetaskiwin County No 10 CM	57	52	0	0	0	0	0	0	57	52	9.6
Wetaskiwin	13	31	2	2	0	4	0	3	15	40	-62.5
Yellowhead County MD	64	87	0	0	0	0	0	0	64	87	-26.4
Total Alberta (10,000+)	15,687	12,256	2,536	2,124	2,275	1,465	3,625	1,899	24,123	17,744	36.0

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market Manitoba Fourth Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Winnipeg	19	11	0	3	63	0	102	53
Centres 10,000 - 49,999								
Brandon	8	24	0	0	0	0	30	8
Hanover RM	4	0	0	0	0	0	0	0
Portage la Prairie	3	0	0	0	0	0	0	0
St. Andrews	0	0	0	0	0	0	0	0
Steinbach MD	0	0	0	10	16	0	59	0
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	34	35	0	13	79	0	191	61

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market Manitoba January - December 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Winnipeg	137	80	3	7	337	27	804	376
Centres 10,000 - 49,999								
Brandon	49	82	14	12	4	24	68	96
Hanover RM	4	4	4	8	0	0	0	25
Portage la Prairie	3	0	0	12	0	0	44	3
St. Andrews	0	0	0	0	0	0	0	49
Steinbach MD	0	0	0	10	16	0	59	12
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	193	166	21	49	357	51	975	561

Source: CMHC (Starts and Completions Survey)

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market
Saskatchewan
Fourth Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Regina	45	35	0	0	38	0	150	70
Saskatoon	52	110	0	0	0	106	213	0
Centres 10,000 - 49,999								
Estevan	0	0	0	0	39	0	46	0
Lloydminster	20	0	0	0	0	0	0	0
Moose Jaw	0	0	0	0	36	0	0	0
North Battleford	0	6	0	0	24	0	0	0
Prince Albert	0	0	0	0	0	0	0	0
Swift Current	0	8	0	0	0	0	0	0
Yorkton	0	0	0	0	0	0	0	0
Total Saskatchewan (10,000+)	117	159	0	0	137	106	409	70

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market
Saskatchewan
January - December 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	127	91	0	0	268	188	150	70
Saskatoon	265	169	0	0	189	114	221	0
Centres 10,000 - 49,999								
Estevan	4	0	4	0	75	24	46	4
Lloydminster	32	0	0	0	0	0	0	0
Moose Jaw	12	8	0	0	40	0	0	0
North Battleford	12	20	0	0	24	0	0	0
Prince Albert	0	0	0	18	27	29	26	8
Swift Current	4	8	0	0	16	0	0	10
Yorkton	0	0	0	0	24	0	0	24
Total Saskatchewan (10,000+)	456	296	4	18	663	355	443	116

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market Alberta Fourth Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Calgary	393	179	0	0	87	199	42	0
Edmonton	202	195	4	0	320	219	98	148
Centres 50,000 - 99,999								
Grande Prairie	8	8	0	0	0	0	0	0
Lethbridge	33	25	0	0	37	0	0	0
Medicine Hat	0	54	8	0	14	0	0	0
Red Deer	8	28	0	0	31	0	0	0
Wood Buffalo	0	78	0	20	0	0	0	108
Centres 10,000 - 49,999								
Bonneyville MD	0	0	0	0	0	0	0	0
Brooks	0	0	0	0	0	0	0	0
Camrose	0	4	0	4	0	0	49	63
Canmore	0	0	0	0	0	0	0	0
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	0	0
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	13	0	0	0	0	0	0	0
Lacombe T	0	0	0	0	0	0	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	0	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	0	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	4	0	0	0	0	0	0	0
Sylvan Lake	0	5	0	0	0	0	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	0	4	0	0	0	0
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	661	576	12	28	489	418	189	319

Source: CMHC (Starts and Completions Survey)

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market Alberta January - December 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	1,205	407	0	0	1,063	383	286	5
Edmonton	791	602	38	0	1,463	453	285	293
Centres 50,000 - 99,999								
Grande Prairie	8	24	0	0	0	0	0	0
Lethbridge	88	65	0	6	52	122	0	0
Medicine Hat	7	54	16	12	54	55	0	4
Red Deer	55	90	3	0	89	0	55	8
Wood Buffalo	0	88	3	20	0	328	125	146
Centres 10,000 - 49,999								
Bonneyville MD	0	0	0	0	0	0	0	0
Brooks	0	0	0	48	0	0	0	0
Camrose	8	4	0	8	0	0	119	63
Canmore	12	6	0	0	0	0	0	0
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	0	32
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	13	0	0	0	0	0	0	0
Lacombe T	0	0	0	3	10	0	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	4	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	0	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	24	11	0	0	0	0	0	4
Sylvan Lake	0	10	0	0	0	0	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	0	4	0	3	0	0
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	2,215	1,364	60	101	2,755	1,344	870	555

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market Manitoba Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Winnipeg	436	460	102	13	102	56	640	529
Centres 10,000 - 49,999								
Brandon	34	30	9	29	32	15	75	74
Hanover RM	22	25	4	0	0	0	26	25
Portage la Prairie	20	20	0	0	0	0	20	20
St. Andrews	6	11	0	0	0	0	6	11
Steinbach MD	22	27	16	0	59	10	97	37
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	540	573	131	42	193	81	864	696

Table 2.5a: Starts by Submarket and by Intended Market Manitoba January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Winnipeg	1,921	1,510	516	140	807	383	3,244	2,033
Centres 10,000 - 49,999								
Brandon	130	113	61	120	90	121	281	354
Hanover RM	91	81	4	4	4	33	99	118
Portage la Prairie	72	59	0	0	44	15	116	74
St. Andrews	41	33	0	0	0	49	41	82
Steinbach MD	107	100	16	0	59	22	182	122
Thompson	3	6	0	0	0	0	3	6
Total Manitoba (10,000+)	2,365	1,902	597	264	1,004	623	3,966	2,789

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market Saskatchewan Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Regina	179	162	87	35	160	70	426	267
Saskatoon	361	454	52	192	213	2	626	648
Centres 10,000 - 49,999								
Estevan	14	8	39	0	46	0	99	8
Lloydminster	13	6	20	0	0	0	33	6
Moose Jaw	16	18	36	0	0	0	52	18
North Battleford	27	12	24	6	0	0	51	18
Prince Albert	36	25	0	0	0	0	36	25
Swift Current	12	9	0	8	0	0	12	17
Yorkton	16	22	0	0	0	0	16	22
Total Saskatchewan (10,000+)	674	716	258	241	419	72	1,351	1,029

Table 2.5b: Starts by Submarket and by Intended Market Saskatchewan January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	708	576	413	284	226	70	1,347	930
Saskatoon	1,740	1,167	420	259	221	2	2,381	1,428
Centres 10,000 - 49,999								
Estevan	50	35	79	24	50	6	179	65
Lloydminster	72	27	20	0	0	0	92	27
Moose Jaw	67	88	53	8	0	0	120	96
North Battleford	69	42	36	15	2	0	107	57
Prince Albert	127	115	27	29	26	26	180	170
Swift Current	54	44	20	8	0	10	74	62
Yorkton	58	77	24	0	0	24	82	101
Total Saskatchewan (10,000+)	2,945	2,171	1,092	627	525	138	4,562	2,936

Source: CMHC (Starts and Completions Survey)

Table 2.4c: Starts by Submarket and by Intended Market Alberta Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Calgary	1,293	1,886	490	335	42	0	1,825	2,221
Edmonton	1,442	2,107	524	438	102	152	2,068	2,697
Centres 50,000 - 99,999								
Grande Prairie	118	186	0	0	0	0	118	186
Lethbridge	152	213	58	41	0	0	210	254
Medicine Hat	58	52	14	54	8	0	80	106
Red Deer	85	124	31	28	0	0	116	152
Wood Buffalo	179	273	0	0	0	128	179	401
Centres 10,000 - 49,999								
Bonneyville MD	36	26	0	0	0	0	36	26
Brooks	6	20	0	0	2	0	8	20
Camrose	11	25	0	0	49	67	60	92
Canmore	1	4	0	0	0	0	1	4
Clearwater County MD	14	20	0	0	0	0	14	20
Cold Lake	34	26	0	0	0	0	34	26
Foothills No 31 MD	36	50	0	0	0	0	36	50
High River T	19	21	4	0	0	0	23	21
Lacombe T	30	11	2	0	0	0	32	11
Lacombe County CM	9	9	0	0	0	0	9	9
Mackenzie No 23 MD	12	2	0	0	0	0	12	2
Mountain View County MD	11	5	0	0	0	0	11	5
Okotoks	56	73	0	0	0	0	56	73
Red Deer County CM	9	38	0	0	0	0	9	38
Strathmore T	7	9	4	0	0	0	11	9
Sylvan Lake	11	21	0	5	0	0	11	26
Wetaskiwin County No 10 CM	17	34	0	0	0	0	17	34
Wetaskiwin	2	10	0	0	0	4	2	14
Yellowhead County MD	21	25	0	0	0	0	21	25
Total Alberta (10,000+)	3,709	5,293	1,127	901	203	351	5,039	6,545

Source: CMHC (Starts and Completions Survey)

Table 2.5c: Starts by Submarket and by Intended Market Alberta January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	6,722	5,557	2,254	746	286	15	9,262	6,318
Edmonton	7,337	4,945	2,299	1,075	323	297	9,959	6,317
Centres 50,000 - 99,999								
Grande Prairie	506	586	0	0	0	0	506	586
Lethbridge	640	704	130	197	0	6	770	907
Medicine Hat	260	162	58	109	16	16	334	287
Red Deer	391	399	136	90	58	8	585	497
Wood Buffalo	641	584	0	338	128	166	769	1,088
Centres 10,000 - 49,999								
Bonneyville MD	129	101	0	0	0	0	129	101
Brooks	30	44	0	0	2	48	32	92
Camrose	88	84	0	6	119	71	207	161
Canmore	14	11	12	6	0	0	26	17
Clearwater County MD	43	93	0	0	0	0	43	93
Cold Lake	100	65	0	0	0	32	100	97
Foothills No 31 MD	166	135	0	0	0	0	166	135
High River T	89	64	4	0	0	0	93	64
Lacombe T	134	52	12	0	0	3	146	55
Lacombe County CM	31	64	0	0	0	0	31	64
Mackenzie No 23 MD	88	47	0	0	0	0	88	47
Mountain View County MD	47	48	0	0	0	0	47	48
Okotoks	312	278	0	2	0	0	312	280
Red Deer County CM	51	92	0	0	0	0	51	92
Strathmore T	45	53	24	11	0	4	69	68
Sylvan Lake	101	69	0	10	0	0	101	79
Wetaskiwin County No 10 CM	57	52	0	0	0	0	57	52
Wetaskiwin	15	36	0	0	0	4	15	40
Yellowhead County MD	64	87	0	0	0	0	64	87
Total Alberta (10,000+)	18,238	14,484	4,953	2,590	932	670	24,123	17,744

Source: CMHC (Starts and Completions Survey)

Table 3a: Completions by Submarket and by Dwelling Type
Manitoba
Fourth Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Winnipeg	498	440	22	18	55	16	16	342	591	816	-27.6
Centres 10,000 - 49,999											
Brandon	54	39	2	2	28	35	0	40	84	116	-27.6
Hanover RM	15	21	6	4	0	12	0	25	21	62	-66.1
Portage la Prairie	30	16	0	0	0	0	0	3	30	19	57.9
St. Andrews	14	12	0	0	0	0	0	0	14	12	16.7
Steinbach MD	18	21	12	12	0	0	0	0	30	33	-9.1
Thompson	1	3	0	0	0	4	0	0	1	7	-85.7
Total Manitoba (10,000+)	630	552	42	36	83	67	16	410	771	1,065	-27.6

Table 3.1a: Completions by Submarket and by Dwelling Type
Manitoba
January - December 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Winnipeg	1,790	1,620	42	40	111	108	445	902	2,388	2,670	-10.6
Centres 10,000 - 49,999											
Brandon	109	109	8	10	75	75	79	152	271	346	-21.7
Hanover RM	75	65	14	8	0	12	0	25	89	110	-19.1
Portage la Prairie	72	55	0	2	12	0	44	11	128	68	88.2
St. Andrews	43	38	0	0	0	0	49	0	92	38	142.1
Steinbach MD	66	90	34	24	10	0	0	33	110	147	-25.2
Thompson	3	32	0	4	0	4	0	0	3	40	-92.5
Total Manitoba (10,000+)	2,158	2,009	98	88	208	199	617	1,123	3,081	3,419	-9.9

Source: CMHC (Starts and Completions Survey)

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Regina	180	186	20	12	40	17	94	161	334	376	-11.2
Saskatoon	499	335	8	12	44	23	81	192	632	562	12.5
Centres 10,000 - 49,999											
Estevan	19	6	0	0	0	0	0	0	19	6	**
Lloydminster	20	9	0	0	0	0	0	0	20	9	122.2
Moose Jaw	20	20	0	0	8	6	0	0	28	26	7.7
North Battleford	16	11	6	0	19	9	0	0	41	20	105.0
Prince Albert	35	32	4	4	0	0	0	9	39	45	-13.3
Swift Current	7	13	2	0	4	4	0	62	13	79	-83.5
Yorkton	16	25	2	0	0	0	0	0	18	25	-28.0
Total Saskatchewan (10,000+)	812	637	42	28	115	59	175	424	1,144	1,148	-0.3

Table 3b: Completions by Submarket and by Dwelling Type
Saskatchewan
Fourth Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Regina	749	859	34	44	121	65	253	256	1,157	1,224	-5.5
Saskatoon	1,470	1,067	48	56	193	278	289	471	2,000	1,872	6.8
Centres 10,000 - 49,999											
Estevan	47	36	2	6	8	0	60	16	117	58	101.7
Lloydminster	54	26	0	0	0	14	0	94	54	134	-59.7
Moose Jaw	73	100	0	6	20	10	24	0	117	116	0.9
North Battleford	50	34	12	6	32	23	0	0	94	63	49.2
Prince Albert	119	94	10	14	18	0	34	67	181	175	3.4
Swift Current	48	52	2	2	12	50	8	81	70	185	-62.2
Yorkton	54	69	10	6	0	11	24	0	88	86	2.3
Total Saskatchewan (10,000+)	2,664	2,337	118	140	404	451	692	985	3,878	3,913	-0.9

Table 3.1b: Completions by Submarket and by Dwelling Type
Saskatchewan
January - December 2010

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type Alberta Fourth Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Calgary	1,872	1,260	274	262	289	75	535	278	2,970	1,875	58.4
Edmonton	1,669	850	418	304	272	160	397	535	2,756	1,849	49.1
Centres 50,000 - 99,999											
Grande Prairie	107	96	6	16	12	0	0	0	125	112	11.6
Lethbridge	144	180	18	22	4	14	0	48	166	264	-37.1
Medicine Hat	80	39	2	4	4	4	0	0	86	47	83.0
Red Deer	121	64	2	12	33	39	165	8	321	123	161.0
Wood Buffalo	142	92	22	20	28	0	108	0	300	112	167.9
Centres 10,000 - 49,999											
Bonneyville MD	36	31	0	0	0	0	0	0	36	31	16.1
Brooks	10	8	2	0	0	0	0	0	12	8	50.0
Camrose	19	16	2	4	4	4	0	0	25	24	4.2
Canmore	3	4	0	0	0	4	0	63	3	71	-95.8
Clearwater County MD	14	28	0	0	0	0	0	0	14	28	-50.0
Cold Lake	30	14	6	0	0	0	0	0	36	14	157.1
Foothills No 31 MD	55	37	0	0	0	0	0	0	55	37	48.6
High River T	19	13	6	0	15	12	0	0	40	25	60.0
Lacombe T	18	19	4	0	0	0	0	0	22	19	15.8
Lacombe County CM	10	26	0	0	0	0	0	0	10	26	-61.5
Mackenzie No 23 MD	23	16	0	0	0	0	0	0	23	16	43.8
Mountain View County MD	11	18	0	0	0	0	0	0	11	18	-38.9
Okotoks	54	83	0	8	0	0	0	0	54	91	-40.7
Red Deer County CM	12	25	0	0	0	0	0	0	12	25	-52.0
Strathmore T	8	7	4	6	6	0	0	0	18	13	38.5
Sylvan Lake	24	31	2	0	11	0	0	0	37	31	19.4
Wetaskiwin County No 10 CM	14	10	0	0	0	0	0	0	14	10	40.0
Wetaskiwin	5	7	0	2	0	0	0	3	5	12	-58.3
Yellowhead County MD	12	28	0	0	0	0	0	0	12	28	-57.1
Total Alberta (10,000+)	4,545	3,030	770	660	690	324	1,229	937	7,234	4,951	46.1

Source: CMHC (Starts and Completions Survey)

Table 3.1c: Completions by Submarket and by Dwelling Type Alberta January - December 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Calgary	6,364	4,291	846	886	772	763	3,009	2,298	10,991	8,238	33.4
Edmonton	5,433	3,107	1,418	1,060	811	709	1,781	4,356	9,443	9,232	2.3
Centres 50,000 - 99,999											
Grande Prairie	508	622	24	38	16	20	96	251	644	931	-30.8
Lethbridge	626	693	106	70	62	20	0	84	794	867	-8.4
Medicine Hat	236	225	10	48	16	62	62	28	324	363	-10.7
Red Deer	432	349	52	38	128	79	177	220	789	686	15.0
Wood Buffalo	570	1,009	94	60	162	77	319	756	1,145	1,902	-39.8
Centres 10,000 - 49,999											
Bonneyville MD	124	100	2	0	0	0	0	0	126	100	26.0
Brooks	41	42	4	0	3	48	0	0	48	90	-46.7
Camrose	74	86	10	24	20	17	63	18	167	145	15.2
Canmore	12	9	2	0	0	23	190	221	204	253	-19.4
Clearwater County MD	51	100	0	0	0	0	0	0	51	100	-49.0
Cold Lake	87	51	12	2	0	6	0	20	99	79	25.3
Foothills No 31 MD	171	135	0	0	0	0	0	0	171	135	26.7
High River T	74	63	10	0	23	61	0	120	107	244	-56.1
Lacombe T	106	68	8	0	0	15	0	8	114	91	25.3
Lacombe County CM	42	61	0	0	0	0	0	0	42	61	-31.1
Mackenzie No 23 MD	70	52	2	0	4	0	0	0	76	52	46.2
Mountain View County MD	35	73	0	2	0	0	0	0	35	75	-53.3
Okotoks	314	220	14	16	0	3	0	207	328	446	-26.5
Red Deer County CM	70	79	0	0	0	0	0	0	70	79	-11.4
Strathmore T	33	31	14	20	25	57	96	4	168	112	50.0
Sylvan Lake	105	79	4	4	25	5	0	93	134	181	-26.0
Wetaskiwin County No 10 CM	63	39	0	0	0	0	0	0	63	39	61.5
Wetaskiwin	21	30	2	2	4	16	0	39	27	87	-69.0
Yellowhead County MD	62	90	0	2	0	0	0	0	62	92	-32.6
Total Alberta (10,000+)	15,845	11,778	2,636	2,272	2,102	1,993	5,904	8,725	26,487	24,768	6.9

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market Manitoba Fourth Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Winnipeg	55	16	0	0	8	204	8	138
Centres 10,000 - 49,999								
Brandon	28	31	0	4	0	24	0	16
Hanover RM	0	4	0	8	0	0	0	25
Portage la Prairie	0	0	0	0	0	0	0	3
St. Andrews	0	0	0	0	0	0	0	0
Steinbach MD	0	0	0	0	0	0	0	0
Thompson	0	0	0	4	0	0	0	0
Total Manitoba (10,000+)	83	51	0	16	8	228	8	182

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market Manitoba January - December 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Winnipeg	100	104	11	4	223	495	222	383
Centres 10,000 - 49,999								
Brandon	71	67	4	8	6	24	73	128
Hanover RM	0	4	0	8	0	0	0	25
Portage la Prairie	0	0	12	0	0	0	44	11
St. Andrews	0	0	0	0	0	0	49	0
Steinbach MD	0	0	10	0	0	0	0	33
Thompson	0	0	0	4	0	0	0	0
Total Manitoba (10,000+)	171	175	37	24	229	519	388	580

Source: CMHC (Starts and Completions Survey)

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market
Saskatchewan
Fourth Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Regina	40	17	0	0	55	161	39	0
Saskatoon	44	23	0	0	81	192	0	0
Centres 10,000 - 49,999								
Estevan	0	0	0	0	0	0	0	0
Lloydminster	0	0	0	0	0	0	0	0
Moose Jaw	8	6	0	0	0	0	0	0
North Battleford	19	9	0	0	0	0	0	0
Prince Albert	0	0	0	0	0	9	0	0
Swift Current	4	4	0	0	0	0	0	62
Yorkton	0	0	0	0	0	0	0	0
Total Saskatchewan (10,000+)	115	59	0	0	136	362	39	62

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market
Saskatchewan
January - December 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	121	65	0	0	214	256	39	0
Saskatoon	193	275	0	3	281	434	8	37
Centres 10,000 - 49,999								
Estevan	4	0	4	0	60	12	0	4
Lloydminster	0	6	0	8	0	0	0	94
Moose Jaw	20	10	0	0	24	0	0	0
North Battleford	32	23	0	0	0	0	0	0
Prince Albert	0	0	18	0	18	45	16	22
Swift Current	12	50	0	0	8	19	0	62
Yorkton	0	11	0	0	0	0	24	0
Total Saskatchewan (10,000+)	382	440	22	11	605	766	87	219

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market Alberta Fourth Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Calgary	289	75	0	0	535	278	0	0
Edmonton	260	131	12	29	353	472	44	54
Centres 50,000 - 99,999								
Grande Prairie	12	0	0	0	0	0	0	0
Lethbridge	4	14	0	0	0	48	0	0
Medicine Hat	0	0	4	4	0	0	0	0
Red Deer	30	39	3	0	155	0	10	8
Wood Buffalo	28	0	0	0	48	0	60	0
Centres 10,000 - 49,999								
Bonneyville MD	0	0	0	0	0	0	0	0
Brooks	0	0	0	0	0	0	0	0
Camrose	4	0	0	4	0	0	0	0
Canmore	0	4	0	0	0	57	0	0
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	0	0
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	15	12	0	0	0	0	0	0
Lacombe T	0	0	0	0	0	0	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	0	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	0	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	6	0	0	0	0	0	0	0
Sylvan Lake	11	0	0	0	0	0	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	0	0	0	3	0	0
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	671	287	19	37	1,115	860	114	62

Source: CMHC (Starts and Completions Survey)

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market Alberta January - December 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	772	763	0	0	2,768	2,164	241	134
Edmonton	795	672	16	37	1,321	3,987	460	360
Centres 50,000 - 99,999								
Grande Prairie	16	20	0	0	84	62	12	189
Lethbridge	62	20	0	0	0	84	0	0
Medicine Hat	0	4	16	58	62	24	0	4
Red Deer	125	79	3	0	167	114	10	106
Wood Buffalo	134	53	28	24	82	693	237	63
Centres 10,000 - 49,999								
Bonneyville MD	0	0	0	0	0	0	0	0
Brooks	3	0	0	48	0	0	0	0
Camrose	12	9	8	8	0	18	63	0
Canmore	0	23	0	0	190	153	0	62
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	6	0	0	0	12	0	8
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	23	61	0	0	0	120	0	0
Lacombe T	0	8	0	7	0	8	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	4	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	3	0	0	0	207	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	25	57	0	0	96	0	0	4
Sylvan Lake	25	5	0	0	0	93	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	4	16	0	3	0	36
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	2,027	1,795	75	198	4,881	7,744	1,023	966

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market Manitoba Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Winnipeg	510	438	73	240	8	138	591	816
Centres 10,000 - 49,999								
Brandon	52	31	29	57	3	28	84	116
Hanover RM	21	25	0	4	0	33	21	62
Portage la Prairie	30	16	0	0	0	3	30	19
St. Andrews	14	12	0	0	0	0	14	12
Steinbach MD	30	33	0	0	0	0	30	33
Thompson	1	3	0	0	0	4	1	7
Total Manitoba (10,000+)	658	558	102	301	11	206	771	1,065

Table 3.5a: Completions by Submarket and by Intended Market Manitoba January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Winnipeg	1,802	1,623	353	636	233	387	2,388	2,670
Centres 10,000 - 49,999								
Brandon	98	95	90	97	83	154	271	346
Hanover RM	89	73	0	4	0	33	89	110
Portage la Prairie	72	55	0	2	56	11	128	68
St. Andrews	43	38	0	0	49	0	92	38
Steinbach MD	100	114	0	0	10	33	110	147
Thompson	3	32	0	0	0	8	3	40
Total Manitoba (10,000+)	2,207	2,030	443	739	431	626	3,081	3,419

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market Saskatchewan Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Regina	180	182	102	194	52	0	334	376
Saskatoon	510	347	122	215	0	0	632	562
Centres 10,000 - 49,999								
Estevan	19	5	0	0	0	1	19	6
Lloydminster	20	9	0	0	0	0	20	9
Moose Jaw	20	20	8	6	0	0	28	26
North Battleford	22	15	19	5	0	0	41	20
Prince Albert	39	36	0	9	0	0	39	45
Swift Current	9	17	4	0	0	62	13	79
Yorkton	18	25	0	0	0	0	18	25
Total Saskatchewan (10,000+)	837	656	255	429	52	63	1,144	1,148

Table 3.5b: Completions by Submarket and by Intended Market Saskatchewan January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	746	839	350	381	61	4	1,157	1,224
Saskatoon	1,549	1,112	441	720	10	40	2,000	1,872
Centres 10,000 - 49,999								
Estevan	49	40	64	12	4	6	117	58
Lloydminster	54	26	0	6	0	102	54	134
Moose Jaw	72	102	45	14	0	0	117	116
North Battleford	60	48	32	15	2	0	94	63
Prince Albert	129	108	18	45	34	22	181	175
Swift Current	50	58	20	65	0	62	70	185
Yorkton	64	75	0	11	24	0	88	86
Total Saskatchewan (10,000+)	2,773	2,408	970	1,269	135	236	3,878	3,913

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market Alberta Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Calgary	2,146	1,508	824	357	0	10	2,970	1,875
Edmonton	2,080	1,096	620	661	56	83	2,756	1,849
Centres 50,000 - 99,999								
Grande Prairie	121	112	4	0	0	0	125	112
Lethbridge	162	202	4	62	0	0	166	264
Medicine Hat	82	43	0	0	4	4	86	47
Red Deer	123	76	185	39	13	8	321	123
Wood Buffalo	240	112	0	0	60	0	300	112
Centres 10,000 - 49,999								
Bonneyville MD	36	31	0	0	0	0	36	31
Brooks	10	8	0	0	2	0	12	8
Camrose	25	16	0	4	0	4	25	24
Canmore	3	4	0	61	0	0	3	71
Clearwater County MD	14	28	0	0	0	0	14	28
Cold Lake	36	14	0	0	0	0	36	14
Foothills No 31 MD	55	37	0	0	0	0	55	37
High River T	25	13	15	12	0	0	40	25
Lacombe T	22	19	0	0	0	0	22	19
Lacombe County CM	10	26	0	0	0	0	10	26
Mackenzie No 23 MD	23	16	0	0	0	0	23	16
Mountain View County MD	11	18	0	0	0	0	11	18
Okotoks	54	91	0	0	0	0	54	91
Red Deer County CM	12	25	0	0	0	0	12	25
Strathmore T	12	13	6	0	0	0	18	13
Sylvan Lake	26	31	11	0	0	0	37	31
Wetaskiwin County No 10 CM	14	10	0	0	0	0	14	10
Wetaskiwin	5	12	0	0	0	0	5	12
Yellowhead County MD	12	28	0	0	0	0	12	28
Total Alberta (10,000+)	5,394	3,619	1,705	1,208	135	109	7,234	4,951

Source: CMHC (Starts and Completions Survey)

Table 3.5c: Completions by Submarket and by Intended Market Alberta January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	7,218	5,139	3,532	2,953	241	146	10,991	8,238
Edmonton	6,787	3,996	2,180	4,816	476	411	9,443	9,232
Centres 50,000 - 99,999								
Grande Prairie	544	668	88	74	12	189	644	931
Lethbridge	716	767	78	100	0	0	794	867
Medicine Hat	246	275	62	26	16	62	324	363
Red Deer	484	387	292	193	13	106	789	686
Wood Buffalo	792	1,107	88	708	265	87	1,145	1,902
Centres 10,000 - 49,999								
Bonneyville MD	126	100	0	0	0	0	126	100
Brooks	43	42	3	0	2	48	48	90
Camrose	92	106	4	31	71	8	167	145
Canmore	14	9	190	176	0	62	204	253
Clearwater County MD	51	100	0	0	0	0	51	100
Cold Lake	99	53	0	18	0	8	99	79
Foothills No 31 MD	171	135	0	0	0	0	171	135
High River T	84	63	23	181	0	0	107	244
Lacombe T	114	68	0	16	0	7	114	91
Lacombe County CM	42	61	0	0	0	0	42	61
Mackenzie No 23 MD	76	52	0	0	0	0	76	52
Mountain View County MD	35	75	0	0	0	0	35	75
Okotoks	328	234	0	212	0	0	328	446
Red Deer County CM	70	79	0	0	0	0	70	79
Strathmore T	47	51	121	57	0	4	168	112
Sylvan Lake	112	83	22	98	0	0	134	181
Wetaskiwin County No 10 CM	63	39	0	0	0	0	63	39
Wetaskiwin	23	35	0	0	4	52	27	87
Yellowhead County MD	62	92	0	0	0	0	62	92
Total Alberta (10,000+)	18,565	13,892	6,822	9,671	1,100	1,190	26,487	24,768

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range in Manitoba Fourth Quarter 2010													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $199,999		$200,000 - $249,999		$250,000 - $299,999		$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Manitoba (50,000+)													
Q4 2010	24	5.6	60	14.1	139	32.6	84	19.7	120	28.1	427	346,500	393,510
Q4 2009	43	10.5	77	18.9	81	19.9	85	20.8	122	29.9	408	350,000	378,750
Year-to-date 2010	122	7.8	262	16.8	462	29.6	310	19.9	404	25.9	1,560	342,160	376,625
Year-to-date 2009	182	11.1	357	21.8	356	21.8	297	18.2	443	27.1	1,635	336,960	369,320

Table 4b: Absorbed Single-Detached Units by Price Range in Saskatchewan Fourth Quarter 2010													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $199,999		$200,000 - $249,999		$250,000 - $299,999		$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Regina CMA													
Q4 2010	8	5.5	6	4.1	14	9.7	31	21.4	86	59.3	145	428,637	454,926
Q4 2009	14	7.9	19	10.7	27	15.2	38	21.3	80	44.9	178	378,153	395,927
Year-to-date 2010	20	3.1	34	5.2	110	16.9	137	21.0	351	53.8	652	409,016	438,979
Year-to-date 2009	66	8.0	103	12.4	150	18.1	195	23.6	314	37.9	828	371,438	382,043
Saskatoon CMA													
Q4 2010	36	8.0	62	13.8	117	26.0	103	22.9	132	29.3	450	355,508	376,220
Q4 2009	46	13.7	39	11.6	70	20.8	58	17.3	123	36.6	336	358,000	369,559
Year-to-date 2010	101	7.3	176	12.7	351	25.3	330	23.8	430	31.0	1,388	359,239	380,600
Year-to-date 2009	97	8.2	147	12.5	221	18.8	288	24.4	425	36.1	1,178	373,262	383,234
Total Urban Centres in Saskatchewan (50,000+)													
Q4 2010	44	7.4	68	11.4	131	22.0	134	22.5	218	36.6	595	370,000	395,401
Q4 2009	60	11.7	58	11.3	97	18.9	96	18.7	203	39.5	514	361,900	378,691
Year-to-date 2010	121	5.9	210	10.3	461	22.6	467	22.9	781	38.3	2,040	370,523	399,258
Year-to-date 2009	163	8.1	250	12.5	371	18.5	483	24.1	739	36.8	2,006	373,262	382,743

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Alberta Fourth Quarter 2010													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Grande Prairie													
Q4 2010	15	18.8	31	38.8	11	13.8	8	10.0	15	18.8	80	337,419	366,587
Q4 2009	31	35.6	29	33.3	11	12.6	4	4.6	12	13.8	87	325,000	346,421
Year-to-date 2010	140	28.3	135	27.3	98	19.8	41	8.3	81	16.4	495	335,000	362,974
Year-to-date 2009	212	32.2	157	23.8	118	17.9	59	9.0	113	17.1	659	332,500	361,466
Lethbridge													
Q4 2010	40	28.2	34	23.9	24	16.9	21	14.8	23	16.2	142	347,100	357,685
Q4 2009	82	42.9	37	19.4	43	22.5	20	10.5	9	4.7	191	322,900	330,075
Year-to-date 2010	230	37.5	136	22.2	114	18.6	75	12.2	58	9.5	613	329,400	341,051
Year-to-date 2009	352	48.6	170	23.4	100	13.8	55	7.6	48	6.6	725	307,600	323,593
Medicine Hat													
Q4 2010	26	40.6	16	25.0	9	14.1	6	9.4	7	10.9	64	312,000	342,045
Q4 2009	10	15.9	19	30.2	20	31.7	6	9.5	8	12.7	63	357,000	379,382
Year-to-date 2010	90	38.0	60	25.3	41	17.3	24	10.1	22	9.3	237	326,000	339,211
Year-to-date 2009	75	28.7	80	30.7	61	23.4	22	8.4	23	8.8	261	339,314	347,736
Red Deer													
Q4 2010	20	18.9	17	16.0	21	19.8	5	4.7	43	40.6	106	378,246	469,599
Q4 2009	6	12.2	14	28.6	7	14.3	11	22.4	11	22.4	49	376,000	404,775
Year-to-date 2010	65	15.6	103	24.8	70	16.8	54	13.0	124	29.8	416	377,204	427,240
Year-to-date 2009	65	18.3	104	29.2	50	14.0	50	14.0	87	24.4	356	351,797	401,707
Wood Buffalo													
Q4 2010	0	0.0	0	0.0	0	0.0	0	0.0	142	100.0	142	769,900	776,599
Q4 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2010	0	0.0	0	0.0	1	0.2	1	0.2	569	99.6	571	729,900	730,546
Year-to-date 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Calgary CMA													
Q4 2010	52	2.9	212	11.7	275	15.1	396	21.8	882	48.5	1,817	446,592	528,346
Q4 2009	81	6.4	202	15.9	271	21.4	236	18.6	478	37.7	1,268	416,002	492,032
Year-to-date 2010	204	3.2	913	14.4	1,069	16.9	1,375	21.7	2,767	43.7	6,328	435,251	514,466
Year-to-date 2009	156	3.4	451	9.8	795	17.3	878	19.2	2,303	50.3	4,583	450,302	547,795
Edmonton CMA													
Q4 2010	67	4.4	180	11.7	268	17.4	292	19.0	731	47.5	1,538	440,000	502,505
Q4 2009	66	7.3	105	11.6	211	23.4	153	16.9	368	40.8	903	418,200	511,752
Year-to-date 2010	258	5.1	642	12.6	1,019	20.0	1,007	19.8	2,165	42.5	5,091	429,900	490,128
Year-to-date 2009	218	6.0	325	8.9	640	17.6	549	15.1	1,900	52.3	3,632	460,000	543,243
Total Urban Centres in Alberta (50,000+)													
Q4 2010	220	5.7	490	12.6	608	15.6	728	18.7	1,843	47.4	3,889	441,402	512,965
Q4 2009	276	10.8	406	15.9	563	22.0	430	16.8	886	34.6	2,561	404,000	477,519
Year-to-date 2010	987	7.2	1,989	14.5	2,412	17.5	2,577	18.7	5,786	42.1	13,751	428,500	495,585
Year-to-date 2009	1,078	10.6	1,287	12.6	1,764	17.3	1,613	15.8	4,474	43.8	10,216	428,454	508,044

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Manitoba Fourth Quarter 2010										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	578	-2.4	1,154	1,077	1,599	72.2	177,718	4.7	189,848
	February	684	-20.2	982	1,245	1,644	59.7	188,795	8.6	195,474
	March	969	-8.8	987	1,597	1,471	67.1	204,663	4.9	203,754
	April	1,218	-14.1	1,004	1,959	1,529	65.7	207,863	2.3	195,769
	May	1,489	-10.7	1,084	2,223	1,571	69.0	204,276	0.3	196,121
	June	1,648	0.2	1,119	2,317	1,605	69.7	204,465	2.0	195,681
	July	1,479	-3.6	1,117	1,870	1,541	72.5	200,111	5.1	203,994
	August	1,253	-1.4	1,143	1,722	1,584	72.2	202,204	10.8	206,133
	September	1,193	1.4	1,090	1,704	1,542	70.7	202,898	9.0	210,619
	October	1,064	-0.1	1,100	1,274	1,414	77.8	204,606	10.3	208,101
	November	872	23.3	1,157	1,042	1,525	75.9	197,611	13.4	206,804
	December	639	21.0	1,150	566	1,571	73.2	201,722	11.8	202,862
2010	January	518	-10.4	1,080	998	1,506	71.7	206,454	16.2	219,119
	February	755	10.4	1,082	1,213	1,564	69.2	210,059	11.3	215,043
	March	1,176	21.4	1,120	1,813	1,563	71.7	219,046	7.0	212,859
	April	1,428	17.2	1,159	2,250	1,733	66.9	230,297	10.8	219,881
	May	1,522	2.2	1,099	2,233	1,528	71.9	229,813	12.5	215,934
	June	1,544	-6.3	1,047	1,955	1,425	73.5	226,392	10.7	221,107
	July	1,297	-12.3	1,056	1,723	1,509	70.0	219,012	9.4	219,316
	August	1,112	-11.3	969	1,633	1,486	65.2	214,981	6.3	217,960
	September	1,230	3.1	1,127	1,672	1,507	74.8	216,327	6.6	222,336
	October	1,023	-3.9	1,130	1,356	1,561	72.4	224,439	9.7	228,641
	November	874	0.2	1,102	1,120	1,587	69.4	222,723	12.7	233,277
	December	685	7.2	1,193	579	1,575	75.7	232,648	15.3	238,023
	Q4 2009	2,575	12.0	3,407	2,882	4,510	75.5	201,521	11.4	205,892
	Q4 2010	2,582	0.3	3,425	3,055	4,723	72.5	226,036	12.2	233,401
	YTD 2009	13,086	-3.2		18,596			201,343	5.8	
	YTD 2010	13,164	0.6		18,545			222,132	10.3	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Saskatchewan Fourth Quarter 2010										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	520	-35.4	818	1,396	1,916	42.7	224,052	9.7	228,985
	February	633	-35.1	794	1,552	1,944	40.8	227,078	9.1	222,646
	March	796	-26.7	756	1,982	1,691	44.7	227,526	3.8	226,577
	April	975	-21.4	792	2,230	1,738	45.6	239,244	0.9	236,441
	May	1,148	2.0	922	2,210	1,625	56.7	235,916	1.5	231,382
	June	1,245	24.0	939	2,160	1,598	58.8	234,212	0.5	226,779
	July	1,304	40.5	1,065	1,889	1,561	68.2	233,530	-1.4	224,812
	August	1,128	40.8	1,047	1,710	1,557	67.2	233,106	7.9	236,239
	September	1,057	23.8	1,009	1,604	1,459	69.2	230,776	1.1	232,672
	October	924	32.0	1,003	1,322	1,515	66.2	230,958	5.2	236,905
	November	771	42.8	984	1,109	1,624	60.6	233,506	7.6	241,085
	December	594	24.3	967	784	1,720	56.2	238,968	8.3	246,669
2010	January	531	2.1	900	1,092	1,550	58.1	228,430	2.0	236,873
	February	727	14.8	906	1,407	1,761	51.4	244,386	7.6	237,718
	March	1,067	34.0	927	2,232	1,849	50.1	239,716	5.4	237,429
	April	1,066	9.3	878	2,320	1,800	48.8	249,634	4.3	244,626
	May	1,104	-3.8	870	2,391	1,796	48.4	237,618	0.7	234,028
	June	1,077	-13.5	831	2,230	1,691	49.1	248,978	6.3	240,367
	July	1,004	-23.0	837	1,878	1,654	50.6	249,053	6.6	241,418
	August	1,026	-9.0	888	1,907	1,663	53.4	238,716	2.4	242,665
	September	976	-7.7	912	1,739	1,672	54.5	236,455	2.5	242,272
	October	864	-6.5	990	1,389	1,690	58.6	234,147	1.4	243,711
	November	863	11.9	1,007	1,272	1,767	57.0	251,732	7.8	252,221
	December	567	-4.5	923	764	1,730	53.4	241,971	1.3	252,738
	Q4 2009	2,289	33.2	2,954	3,215	4,859	60.8	233,894	6.8	241,493
	Q4 2010	2,294	0.2	2,920	3,425	5,187	56.3	242,696	3.8	249,499
	YTD 2009	11,095	5.3		19,948			232,882	4.0	
	YTD 2010	10,872	-2.0		20,621			242,258	4.0	

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5c: MLS® Residential Activity for Alberta Fourth Quarter 2010										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	2,180	-45.4	3,253	8,360	9,028	36.0	322,580	-10.0	324,562
	February	3,227	-29.1	3,683	8,578	9,122	40.4	326,963	-9.7	328,708
	March	4,101	-23.0	3,669	9,466	7,771	47.2	328,538	-10.5	320,404
	April	5,233	-12.1	4,310	9,631	7,776	55.4	329,672	-7.0	329,854
	May	6,203	4.6	5,065	10,315	8,274	61.2	340,107	-5.8	333,787
	June	7,345	22.3	5,611	10,148	8,094	69.3	347,388	-4.7	341,162
	July	6,529	13.9	5,789	9,842	8,693	66.6	344,469	-2.4	340,210
	August	5,390	7.8	5,429	8,598	8,649	62.8	344,128	0.0	346,506
	September	5,220	1.4	5,295	8,412	7,919	66.9	347,812	1.4	353,244
	October	4,952	29.8	5,502	7,603	8,070	68.2	351,768	2.6	353,752
	November	4,137	51.8	5,210	6,167	8,714	59.8	350,820	3.4	354,719
	December	3,026	61.4	4,730	3,947	8,957	52.8	351,737	7.5	356,266
2010	January	2,934	34.6	4,501	8,162	9,222	48.8	343,264	6.4	345,806
	February	4,077	26.3	4,576	8,891	9,463	48.4	343,748	5.1	347,059
	March	5,351	30.5	4,502	12,379	9,856	45.7	362,231	10.3	356,501
	April	5,544	5.9	4,515	12,648	10,314	43.8	355,102	7.7	358,549
	May	5,207	-16.1	4,125	11,993	9,738	42.4	364,303	7.1	360,556
	June	4,746	-35.4	3,586	11,483	9,517	37.7	361,434	4.0	356,298
	July	4,086	-37.4	3,671	9,444	8,790	41.8	355,295	3.1	351,814
	August	3,941	-26.9	3,694	8,634	8,630	42.8	342,571	-0.5	348,373
	September	3,934	-24.6	3,952	8,940	8,840	44.7	349,048	0.4	354,914
	October	3,483	-29.7	3,995	7,606	8,674	46.1	344,569	-2.0	347,612
	November	3,625	-12.4	4,222	6,193	8,442	50.0	347,196	-1.0	352,651
	December	2,795	-7.6	4,383	3,783	8,668	50.6	341,999	-2.8	348,028
	Q4 2009	12,115	44.0	15,442	17,717	25,741	60.0	351,436	3.9	354,848
	Q4 2010	9,903	-18.3	12,600	17,582	25,784	48.9	344,805	-1.9	349,445
	YTD 2009	57,543	2.7		101,067			341,818	-3.4	
	YTD 2010	49,723	-13.6		110,156			352,301	3.1	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Level of Economic Indicators for Manitoba Fourth Quarter 2010												
		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term							
2009	January - March	623	4.8	5.7	605.1	4.9	1,972	65.2	721	3,704,260	79.79
	April - June	607	3.9	5.5	606.4	4.9	3,856	78.9	724	3,934,221	87.01
	July - September	624	3.7	5.7	609.6	5.5	2,450	89.0	722	3,533,019	92.50
	October - December	619	3.7	5.6	606.6	5.6	1,741	91.6	732	3,450,720	94.09
2010	January - March	615	3.6	5.6	612.0	5.3	2,569	111.2	729	3,358,473	95.61
	April - June	642	3.7	6.0	620.0	5.3	3,543	98.5	737	3,696,673	96.03
	July - September	612	3.4	5.5	622.0	5.5	2,796	96.3	752	3,570,695	96.04
	October - December	599	3.3	5.3	622.6	5.2		98.4	762		98.64

Table 6.1a: Growth[1] of Economic Indicators for Manitoba Fourth Quarter 2010											
		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	Mortgage Rates 5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	0.4	0.8	78.6	-39.1	3.4	-3.7	-19.8
	April - June	-12.7	-2.8	-1.5	-0.4	0.9	48.4	-13.3	3.6	-6.7	-12.4
	July - September	-10.5	-3.0	-1.2	0.4	1.3	178.1	-3.1	1.2	-16.6	-2.9
	October - December	-12.1	-2.4	-1.4	-0.4	1.3	-10.3	37.4	3.3	-15.3	14.8
2010	January - March	-1.3	-1.2	-0.1	1.1	0.4	30.3	70.6	1.1	-9.3	19.8
	April - June	5.7	-0.2	0.6	2.2	0.4	-8.1	24.8	1.9	-6.0	10.4
	July - September	-1.9	-0.4	-0.2	2.0	0.0	14.1	8.1	4.2	1.1	3.8
	October - December	-3.1	-0.4	-0.3	2.6	-0.4		7.5	4.1		4.8

"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
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6b: Level of Economic Indicators for Saskatchewan Fourth Quarter 2010												
		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term							
2009	January - March	623	4.8	5.7	520.6	4.5	2,365	65.2	782	3,163,870	79.79
	April - June	607	3.9	5.5	521.9	4.9	3,077	78.9	784	3,010,591	87.01
	July - September	624	3.7	5.7	519.1	4.8	3,341	89.0	806	2,792,158	92.50
	October - December	619	3.7	5.6	520.9	5.0	2,107	91.6	827	2,461,173	94.09
2010	January - March	615	3.6	5.6	523.6	4.7	2,834	111.2	832	2,894,509	95.61
	April - June	642	3.7	6.0	527.3	5.2	3,464	98.5	829	2,915,284	96.03
	July - September	612	3.4	5.5	528.1	5.1	2,625	96.3	837	2,651,485	96.04
	October - December	599	3.3	5.3	526.6	5.6		98.4	841		98.64

Table 6.1b: Growth[1] of Economic Indicators for Saskatchewan Fourth Quarter 2010											
		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	Mortgage Rates 5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	2.7	0.3	21.7	-39.1	5.2	-0.5	-19.8
	April - June	-12.7	-2.8	-1.5	2.4	0.8	39.7	-13.3	4.8	-11.1	-12.4
	July - September	-10.5	-3.0	-1.2	0.9	0.5	3.5	-3.1	3.8	-22.9	-2.9
	October - December	-12.1	-2.4	-1.4	0.1	1.0	-3.0	37.4	5.7	-17.7	14.8
2010	January - March	-1.3	-1.2	-0.1	0.6	0.2	19.8	70.6	6.4	-8.5	19.8
	April - June	5.7	-0.2	0.6	1.0	0.3	12.6	24.8	5.8	-3.2	10.4
	July - September	-1.9	-0.4	-0.2	1.7	0.3	-21.4	8.1	3.8	-5.0	3.8
	October - December	-3.1	-0.4	-0.3	1.1	0.5		7.5	1.8		4.8

"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
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6c: Level of Economic Indicators for Alberta
Fourth Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term							
2009	January - March	623	4.8	5.7	1,999.2	5.6	13,385	65.2	721	13,751,429	79.79
	April - June	607	3.9	5.5	1,986.8	6.6	10,311	78.9	724	13,022,373	87.01
	July - September	624	3.7	5.7	1,981.5	7.1	4,336	89.0	722	13,405,032	92.50
	October - December	619	3.7	5.6	1,986.1	7.0	-578	91.6	732	13,606,980	94.09
2010	January - March	615	3.6	5.6	1,976.6	7.0	5,413	111.2	729	13,901,806	95.61
	April - June	642	3.7	6.0	1,991.1	6.9	10,102	98.5	737	14,547,066	96.03
	July - September	612	3.4	5.5	2,005.6	6.3	5,873	96.3	752	15,424,915	96.04
	October - December	599	3.3	5.3	2,018.8	5.7		98.4	762		98.64

Table 6.1c: Growth[1] of Economic Indicators for Alberta
Fourth Quarter 2010

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	Mortgage Rates 5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	0.2	2.0	14.5	-39.1	3.4	-14.5	-19.8
	April - June	-12.7	-2.8	-1.5	-1.1	3.2	-48.9	-13.3	3.6	-29.2	-12.4
	July - September	-10.5	-3.0	-1.2	-1.6	3.5	-68.3	-3.1	1.2	-31.4	-2.9
	October - December	-12.1	-2.4	-1.4	-2.2	3.2	-104.9	37.4	3.3	-17.3	14.8
2010	January - March	-1.3	-1.2	-0.1	-1.1	1.4	-59.6	70.6	1.1	1.1	19.8
	April - June	5.7	-0.2	0.6	0.2	0.3	-2.0	24.8	1.9	11.7	10.4
	July - September	-1.9	-0.4	-0.2	1.2	-0.8	35.4	8.1	4.2	15.1	3.8
	October - December	-3.1	-0.4	-0.3	1.6	-1.2		7.5	4.1		4.8

"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
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

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 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, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

CMHC—HOME TO CANADIANS

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