HOUSING MARKET INFORMATION

HOUSING NOW
Saskatoon CMA

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fourth Quarter 2012

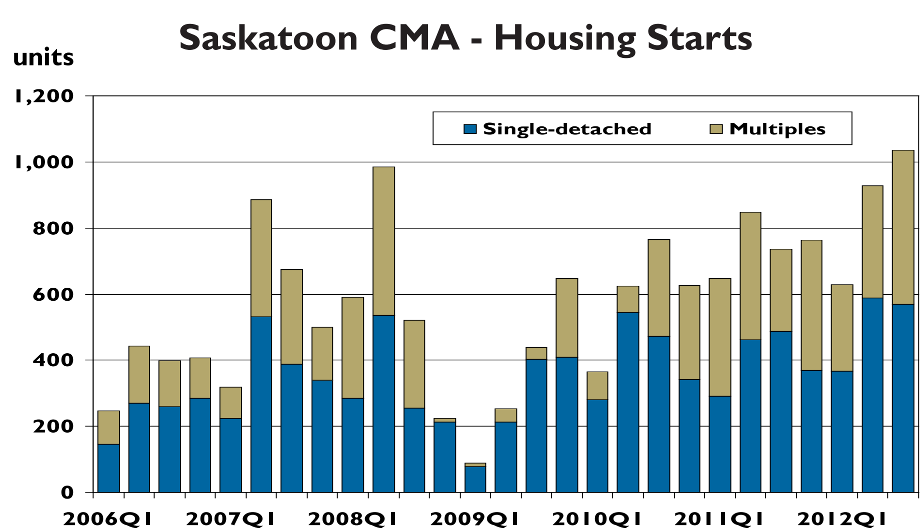
New Home Market

Third quarter housing starts rise

Housing starts in the Saskatoon Census Metropolitan Area (CMA) posted further gains in the third quarter of 2012, following the increase in the second quarter. Starts totalled 1,035 units from July to September, rising 41 per cent from the same period in 2011. This increase can largely be attributed to strong gains in multi-family construction which picked up after a decline in the previous quarter.

During the third quarter of 2012, Saskatoon's builders broke ground on 570 single-detached units. This represented a 17 per cent increase from the 487 units recorded in the

Figure 1



Source: CMHC

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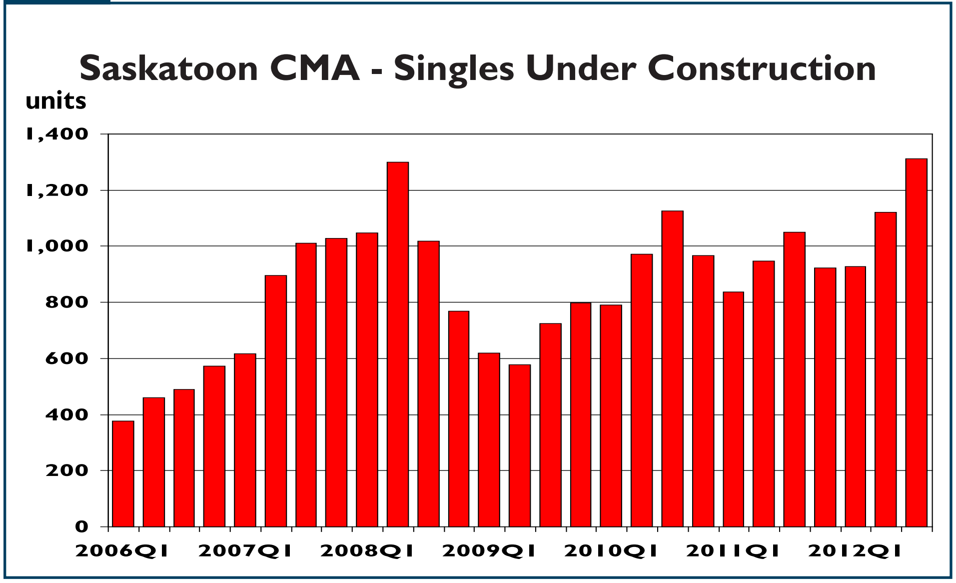
Figure 2



Source: CMHC

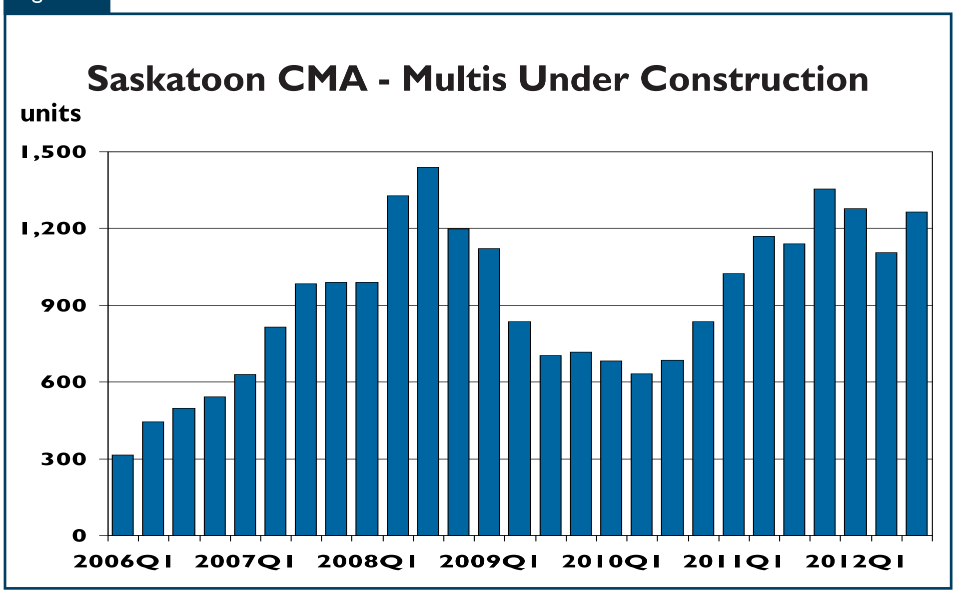
same period of 2011. The largest year-over-year gain occurred in September, with single-detached starts rising 75 per cent from the corresponding month in the previous year. The gain in the third quarter pushed year-to-date single-detached starts to 1,525 units, 23 per cent more than corresponding levels in 2011. The higher level of starts in the third quarter also brought the number of single-detached units under construction to 1,313 in September, an increase of 25 per cent from a year ago.

Construction was encouraged by a lower level of inventory as the number of complete and unabsorbed single-detached homes stood at 118 units in September, down six per cent from 125 units the same month in 2011. This was lower than the five-year average inventory of 125 units. The decrease in inventory for September was attributed to a lower level of completions and higher absorptions for single-detached units.

The average price for an absorbed single-detached home in the third quarter was $434,559, up nine per cent from the same period last year. Similarly, the median price increased by seven per cent to $386,750, which was much higher than the three per cent increase in Statistics Canada's New House Price Index (NHPI). The gain in the average price in the third quarter was influenced by composition as the market share of homes priced more than $500,000 increased from 15 per cent in the third quarter of 2011 to 24 per cent in the third quarter of 2012. Year-to-date, the average price for a single-detached home was $407,264, an increase of nearly six per cent over the same period last year.

After declining in the previous quarter, multi-family starts, which include semi-detached, row, and apartment units, rose in the third quarter. Builders started 465 multi-family units from July to September, 88 per cent more than the 248 units initiated in the third quarter of 2011. On a year-over-year basis, multi-family starts increased every month during the third quarter. The gains were largely due to increased new construction of apartment units, which more than doubled in the third quarter of 2012 to 308 units. In addition, more foundations were laid for both rows and semi-detached homes in the third quarter compared to the same period last year. Row housing starts rose 32 per cent to 99 units, while semi-detached home construction increased from 30 units to 58 units.

Figure 3

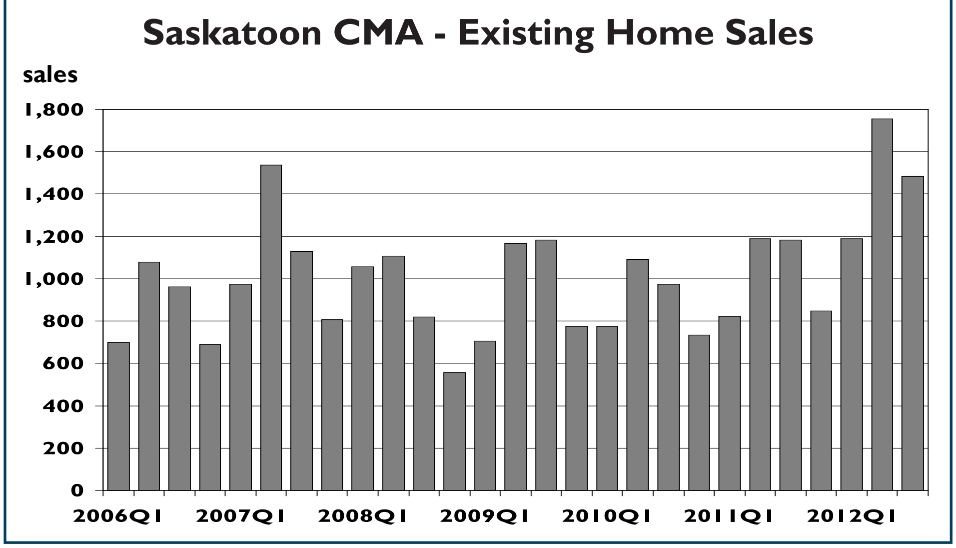


Source: CMHC

To the end of September, multi-family starts totalled 1,065 units, seven per cent more than the first nine months of 2011.

The number of multi-family units under construction at the end of the third quarter rose by 11 per cent to 1,264 units compared to the third quarter of 2011. Completions of multi-family units also rose 10 per cent in the third quarter from the same period last year. On the other hand, absorptions of multi-family homes stood at 211 units in the third quarter of 2012, down 13 per cent from the third quarter of 2011. Despite this reduction, year-to-date absorptions were up 68 per cent to the end of September 2012 compared to the same period last year. This has contributed to lower inventories of multi-family units. There were 179 units in inventory at the end of the third quarter of 2012, 31 per cent fewer than at the same time last year.

Figure 4



Source: CREA

Resale Market

MLS® sales moderate in third quarter of 2012

Following gains in the first and second quarters of 2012, sales of existing homes in Saskatoon moderated over the third quarter. Between July and September 2012, residential MLS® sales totalled 1,483 units, down four per cent compared to the same period in 2011. Despite this moderation, MLS® sales for the year so far are up seven per cent year-over-year at 4,431 units.

The number of active listings during the third quarter averaged 2,345 units, which was relatively unchanged from an average of 2,341 units in the same period of 2011. Similarly, the number of new listings was also stable, totalling 2,745 units compared to 2,770 units over the corresponding period in 2011. With sales moderating and relatively stable new listings, the sales-to-new listings ratio decreased slightly to 54 per cent in the third quarter from an average of 56 per cent in the same quarter in 2011.

Despite the decline in sales, a shift in composition to higher price ranges and a reduction in the days on market placed upwards pressure on average sales prices. The average MLS® residential price in Saskatoon in the third quarter increased to $319,687, up 5.5 per cent year-over-year. To the end of September, the average price rose 4.6 per cent year-over-year to $313,103.

Economy

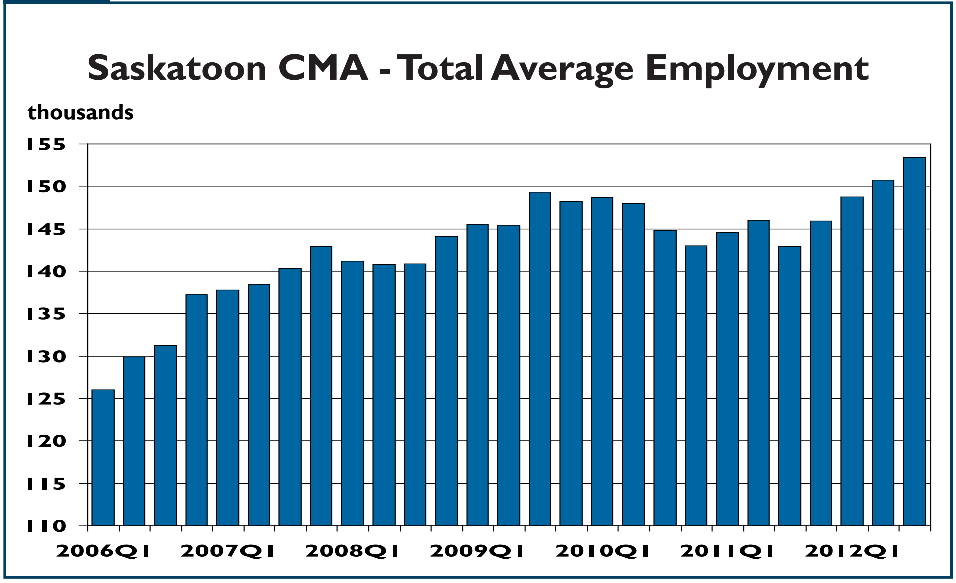
Employment and wages continue to rise

Saskatoon's labour market continued to thrive over the third quarter of 2012. By the end of September, employment in Saskatoon averaged 151,400 people, an increase of 6,600 new positions representing a gain of 4.6 per cent year-over-year. Full-time employment growth continued to be the primary contributor to this increase, outpacing the gains in part-time positions. To the end of September, average full-time employment increased by 5.3 per cent while the gain in part-time jobs was 1.8 per cent. Supported by strong gains in full-time employment, year-to-date average weekly earnings were $879 to the end of September, up 4.2 per cent compared to the same period in 2011. Over the course of the third quarter, job creation slightly outpaced increases in the labour force, resulting in a further modest decrease in the unemployment rate since the second quarter. The local seasonally adjusted unemployment rate averaged 5.4 per cent from July to September, down from 5.5 per cent in the second quarter.

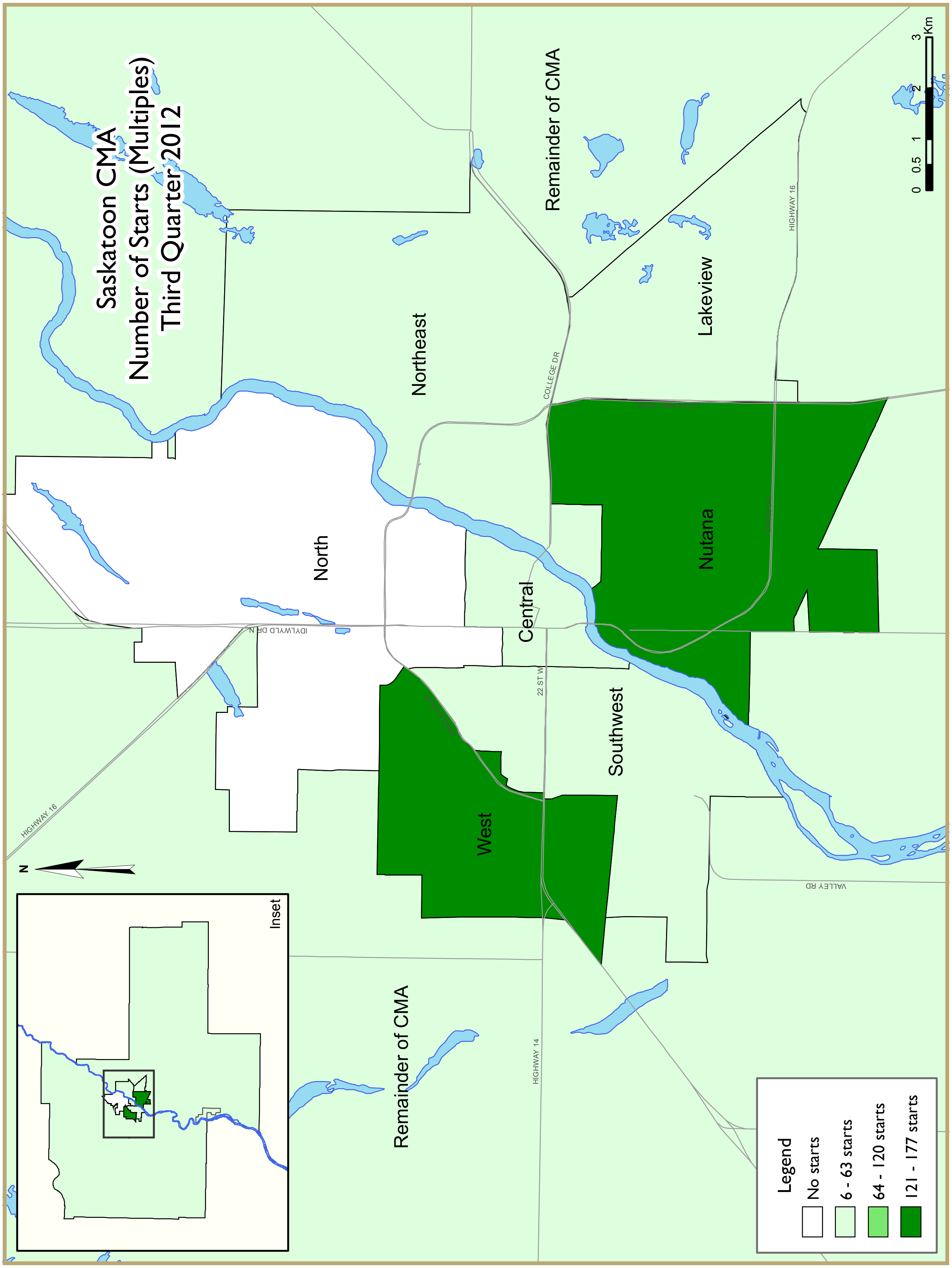
Net migration to Saskatchewan reached a record high in the second quarter of 2012. Statistics Canada's estimates indicate that the province drew a net total of 5,408 migrants in the second quarter, up from 3,224 one year earlier. The Provincial Nominee

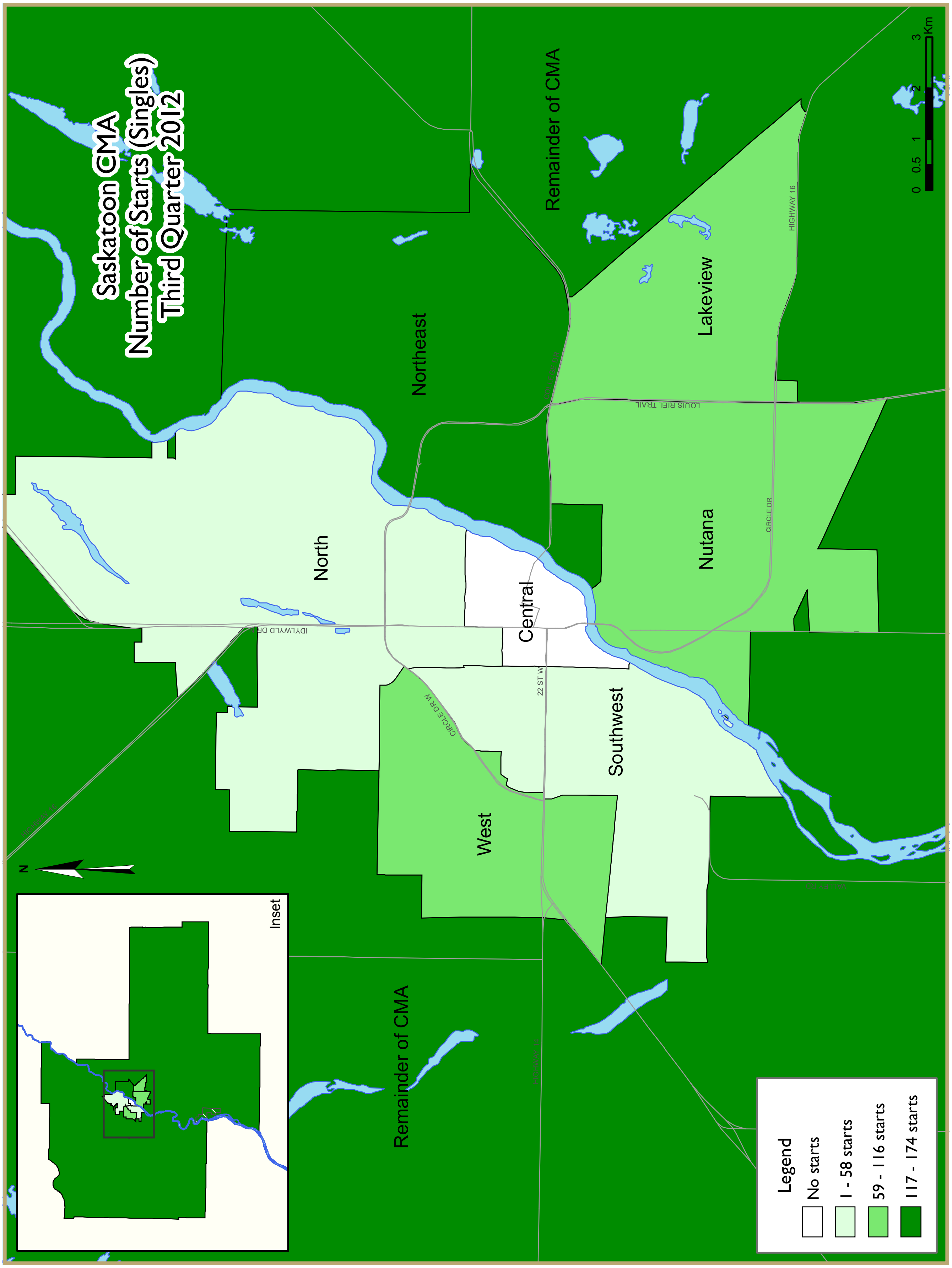
Program continued to yield favourable results, as the majority of migrants came from international sources. International migration totalled 3,240 people, 50 per cent higher than the previous year and the highest quarterly performance on record. Meanwhile, following a relatively slow period from January to March, inter-provincial migration accelerated in the second quarter with 1,373 net arrivals, up from 581 in the second quarter of 2011 and the highest total in more than three years. Ontario continued to provide the majority of inter-provincial migrants to Saskatchewan, with 843 net additions in the second quarter. The inflow of non-permanent residents was also maintained, with 795 people reported from April to June.

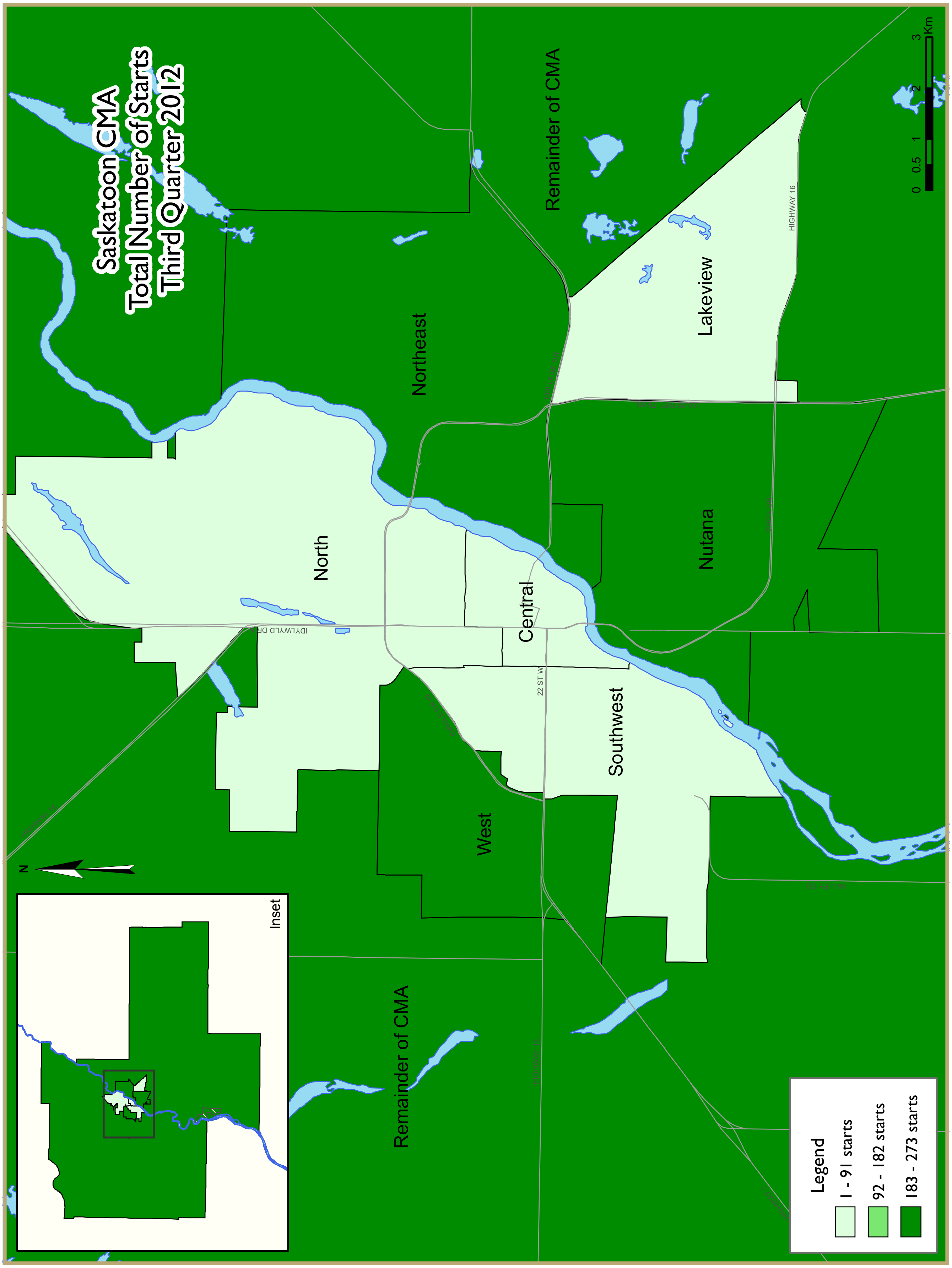
Figure 5



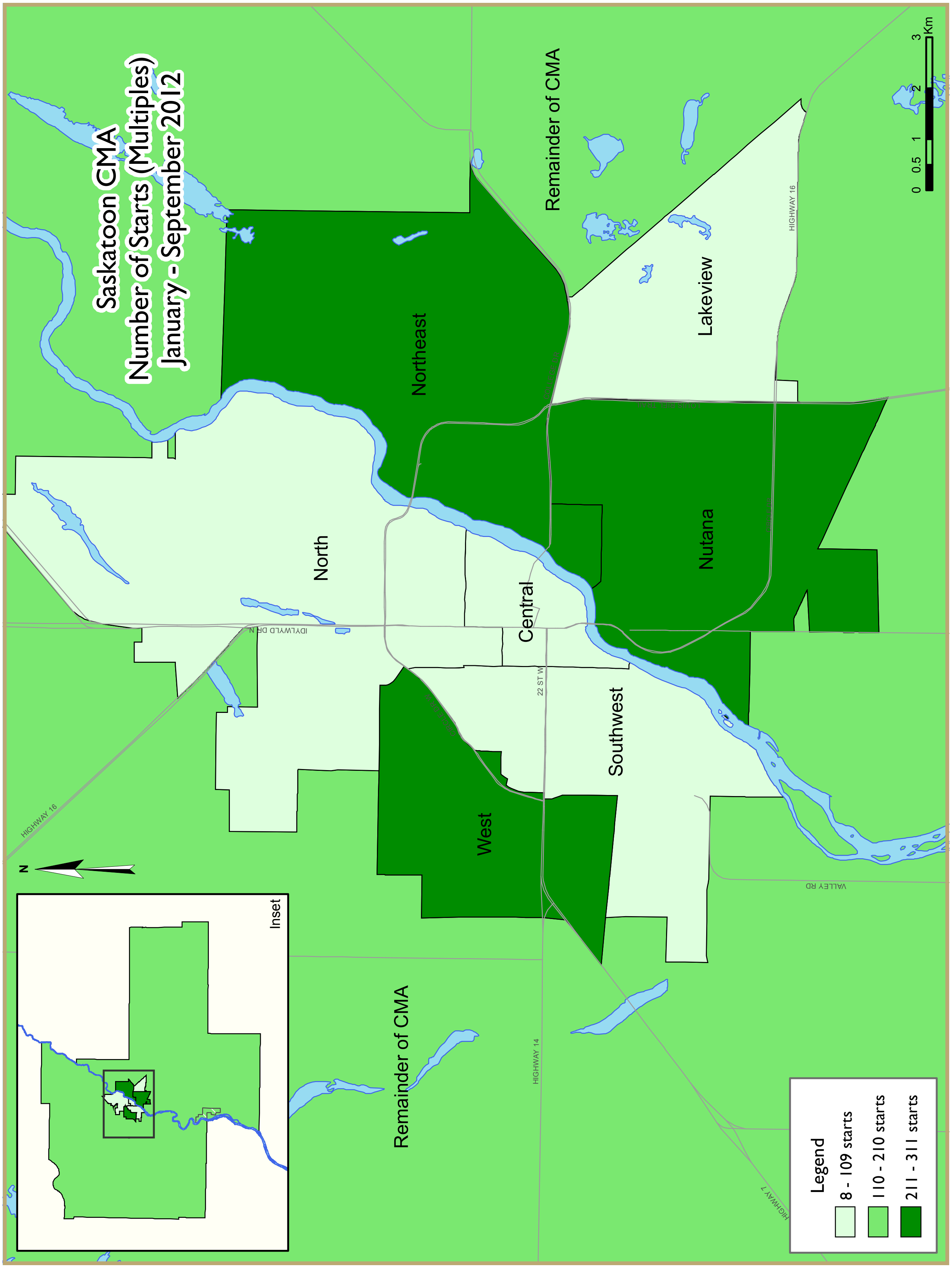
Source: Statistics Canada, Saskatoon SA Employment, All Ages (15+), Total, Both sexes

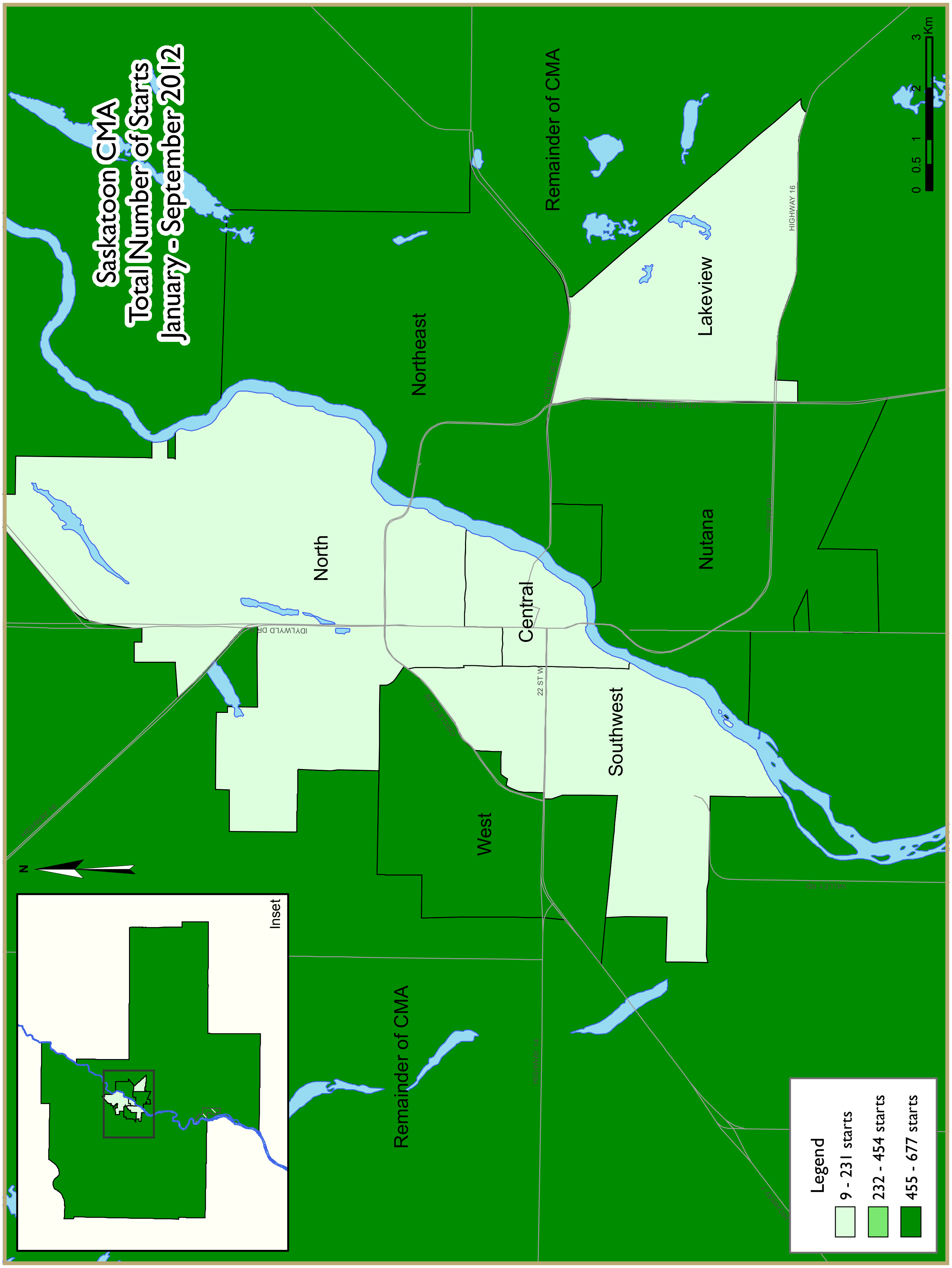

Saskatoon CMA
Number of Starts (Multiples)
Third Quarter 2012
Remainder of CMA
Northeast
Lakeview
North
Central
Nutana
Southwest
West
Remainder of CMA
HIGHWAY 16
HIGHWAY 14
COLLEGE DR
IDYLWYLD DR N
22 ST W
VALLEY RD
Inset
N
0 0.5 1 2 3 Km
Legend
No starts
6 - 63 starts
64 - 120 starts
121 - 177 starts

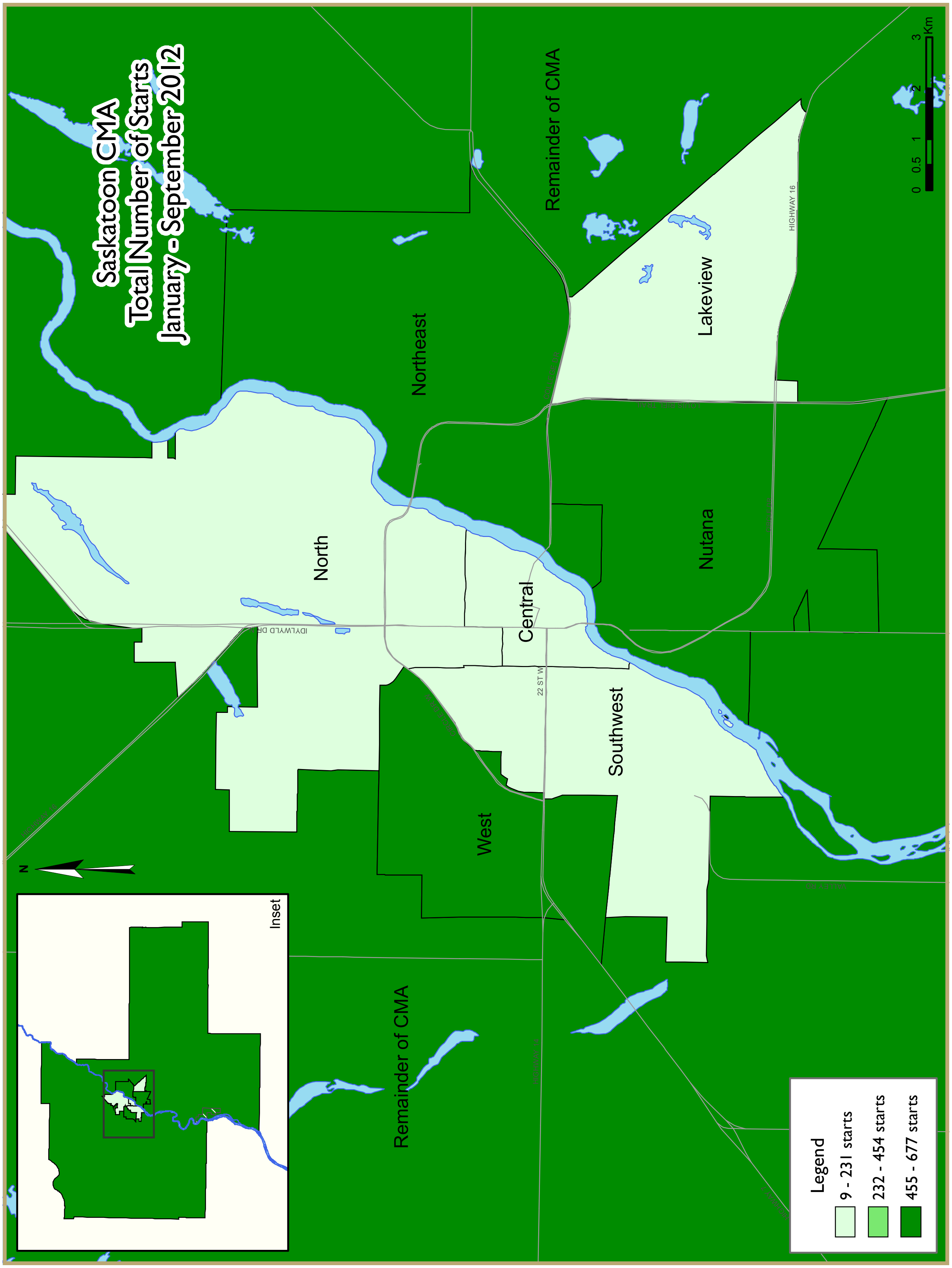

Saskatoon CMA
Number of Starts (Singles)
Third Quarter 2012
Remainder of CMA
Northeast
Lakeview
North
Nutana
Central
Southwest
West
Remainder of CMA
LOUIS RIEL TRAIL
CIRCLE DR
HIGHWAY 16
IDYLWYLD DR
22 ST W
CIRCLE DR W
Inset
N
0 0.5 1 2 3
Km
Legend
No starts
1 - 58 starts
59 - 116 starts
117 - 174 starts



Saskatoon CMA
Total Number of Starts
Third Quarter 2012
Remainder of CMA
Northeast
Lakeview
North
Central
Nutana
Southwest
West
Remainder of CMA
IDYLWYLD DR
22 ST W
HIGHWAY 16
Inset
N
0 0.5 1 2 3
Km
Legend
1 - 91 starts
92 - 182 starts
183 - 273 starts


Saskatoon CMA
Number of Starts (Multiples)
January - September 2012
Northeast
North
Central
Lakeview
Nutana
Southwest
West
Remainder of CMA
Remainder of CMA
Inset
HIGHWAY 16
HIGHWAY 14
HIGHWAY 7
HIGHWAY 16
IDYLWYLD DR N
22 ST W
VALLEY RD
Legend
8 - 109 starts
110 - 210 starts
211 - 311 starts
N
0 0.5 1 2 3 Km


Saskatoon CMA
Total Number of Starts
January - September 2012
Remainder of CMA
Northeast
Lakeview
North
Nutana
Central
Southwest
West
Remainder of CMA
Inset
Legend
9 - 231 starts
232 - 454 starts
455 - 677 starts
0 0.5 1 2 3 Km
N
IDYLWYLD DR
22 ST W
HIGHWAY 16


Saskatoon CMA
Total Number of Starts
January - September 2012
Remainder of CMA
Northeast
Lakeview
HIGHWAY 16
North
Nutana
Central
IDYLWYLD DR
22 ST W
Southwest
West
Remainder of CMA
N
Inset
Legend
9 - 231 starts
232 - 454 starts
455 - 677 starts
0 0.5 1 2 3
Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

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

SYMBOLS

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

Table 1: Housing Activity Summary of Saskatoon CMA Third Quarter 2012	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2012	556	56	13	14	88	287	0	21	1,035
Q3 2011	487	30	29	0	46	77	0	66	735
% Change	14.2	86.7	-55.2	n/a	91.3	**	n/a	-68.2	40.8
Year-to-date 2012	1,478	132	46	47	168	659	34	26	2,590
Year-to-date 2011	1,239	74	47	0	306	240	0	325	2,231
% Change	19.3	78.4	-2.1	n/a	-45.1	174.6	n/a	-92.0	16.1
UNDER CONSTRUCTION									
Q3 2012	1,283	138	42	30	208	842	34	0	2,577
Q3 2011	1,051	66	43	0	327	443	0	262	2,192
% Change	22.1	109.1	-2.3	n/a	-36.4	90.1	n/a	-100.0	17.6
COMPLETIONS									
Q3 2012	363	18	32	15	58	113	2	79	680
Q3 2011	380	28	0	0	42	0	2	205	657
% Change	-4.5	-35.7	n/a	n/a	38.1	n/a	0.0	-61.5	3.5
Year-to-date 2012	1,104	58	70	29	289	488	2	283	2,323
Year-to-date 2011	1,150	68	8	0	201	126	5	284	1,842
% Change	-4.0	-14.7	**	n/a	43.8	**	-60.0	-0.4	26.1
COMPLETED & NOT ABSORBED									
Q3 2012	105	10	3	13	21	143	2	0	297
Q3 2011	125	6	0	0	33	85	1	134	384
% Change	-16.0	66.7	n/a	n/a	-36.4	68.2	100.0	-100.0	-22.7
ABSORBED									
Q3 2012	343	19	33	10	60	99	0	0	564
Q3 2011	411	34	6	0	32	28	1	142	654
% Change	-16.5	-44.1	**	n/a	87.5	**	-100.0	-100.0	-13.8
Year-to-date 2012	1,115	58	66	16	288	329	2	102	1,976
Year-to-date 2011	1,143	68	12	0	126	147	4	150	1,650
% Change	-2.4	-14.7	**	n/a	128.6	123.8	-50.0	-32.0	19.8

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

Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2012

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Central									
Q3 2012	0	0	0	0	0	0	0	21	21
Q3 2011	2	2	0	0	0	0	0	0	4
Nutana									
Q3 2012	88	16	0	8	39	122	0	0	273
Q3 2011	76	8	0	0	19	0	0	0	103
Lakeview									
Q3 2012	78	0	0	0	6	0	0	0	84
Q3 2011	31	0	0	0	0	0	0	0	31
Northeast									
Q3 2012	121	6	0	6	38	12	0	0	183
Q3 2011	78	4	0	0	27	44	0	0	153
North									
Q3 2012	1	0	0	0	0	0	0	0	1
Q3 2011	3	0	0	0	0	0	0	0	3
South/West									
Q3 2012	1	10	0	0	0	0	0	0	11
Q3 2011	2	10	0	0	0	21	0	27	60
West									
Q3 2012	93	0	0	0	5	135	0	0	233
Q3 2011	160	0	0	0	0	12	0	39	211
Remainder of the CMA									
Q3 2012	174	24	13	0	0	18	0	0	229
Q3 2011	133	6	29	0	0	0	0	0	168
Saskatoon CMA									
Q3 2012	556	56	13	14	88	287	0	21	1,035
Q3 2011	487	30	29	0	46	77	0	66	735

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

Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2012

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Central									
Q3 2012	3	2	4	0	0	0	0	0	9
Q3 2011	3	2	0	0	0	0	0	58	63
Nutana									
Q3 2012	239	38	0	25	73	167	0	0	542
Q3 2011	219	18	7	0	178	110	0	63	595
Lakeview									
Q3 2012	132	6	0	0	10	0	0	0	148
Q3 2011	61	0	0	0	64	145	0	0	270
Northeast									
Q3 2012	359	18	0	5	88	330	0	0	800
Q3 2011	199	14	0	0	39	131	0	0	383
North									
Q3 2012	3	8	0	0	0	0	0	0	11
Q3 2011	8	6	0	0	0	0	0	0	14
South/West									
Q3 2012	3	18	0	0	0	21	0	0	42
Q3 2011	9	14	0	0	0	21	0	102	146
West									
Q3 2012	188	0	0	0	37	259	34	0	518
Q3 2011	265	0	0	0	46	36	0	39	386
Remainder of the CMA									
Q3 2012	356	48	38	0	0	65	0	0	507
Q3 2011	282	12	36	0	0	0	0	0	330
Saskatoon CMA									
Q3 2012	1,283	138	42	30	208	842	34	0	2,577
Q3 2011	1,051	66	43	0	327	443	0	262	2,192

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

Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2012

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Central									
Q3 2012	1	0	0	0	0	0	0	79	80
Q3 2011	0	0	0	0	0	0	0	0	0
Nutana									
Q3 2012	83	4	0	11	10	50	0	0	158
Q3 2011	98	16	0	0	16	0	0	63	193
Lakeview									
Q3 2012	35	0	0	0	0	59	0	0	94
Q3 2011	16	0	0	0	0	0	0	0	16
Northeast									
Q3 2012	84	4	22	4	32	0	2	0	148
Q3 2011	82	4	0	0	12	0	1	0	99
North									
Q3 2012	0	2	0	0	0	0	0	0	2
Q3 2011	4	0	0	0	0	0	1	0	5
South/West									
Q3 2012	0	2	0	0	0	0	0	0	2
Q3 2011	0	4	0	0	0	0	0	0	4
West									
Q3 2012	90	2	0	0	12	0	0	0	104
Q3 2011	81	4	0	0	14	0	0	142	241
Remainder of the CMA									
Q3 2012	70	4	10	0	4	4	0	0	92
Q3 2011	97	0	0	0	0	0	0	0	97
Saskatoon CMA									
Q3 2012	363	18	32	15	58	113	2	79	680
Q3 2011	380	28	0	0	42	0	2	205	657

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

Table 1.1: Housing Activity Summary by Submarket Third Quarter 2012									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Central									
Q3 2012	1	0	0	0	0	0	0	0	1
Q3 2011	0	0	0	0	0	0	0	0	0
Nutana									
Q3 2012	10	2	0	12	10	39	0	0	73
Q3 2011	19	0	0	0	27	40	0	63	149
Lakeview									
Q3 2012	22	0	0	0	0	49	0	0	71
Q3 2011	7	0	0	0	0	18	0	0	25
Northeast									
Q3 2012	38	2	0	1	9	49	2	0	101
Q3 2011	30	2	0	0	5	0	0	0	37
North									
Q3 2012	1	2	0	0	0	0	0	0	3
Q3 2011	1	0	0	0	0	27	1	0	29
South/West									
Q3 2012	0	0	0	0	0	0	0	0	0
Q3 2011	0	4	0	0	0	0	0	0	4
West									
Q3 2012	17	2	0	0	0	2	0	0	21
Q3 2011	33	0	0	0	0	0	0	71	104
Remainder of the CMA									
Q3 2012	16	2	3	0	2	4	0	0	27
Q3 2011	35	0	0	0	1	0	0	0	36
Saskatoon CMA									
Q3 2012	105	10	3	13	21	143	2	0	297
Q3 2011	125	6	0	0	33	85	1	134	384

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

Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2012

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Central									
Q3 2012	1	0	0	0	0	0	0	0	1
Q3 2011	0	0	0	0	0	0	0	0	0
Nutana									
Q3 2012	84	5	2	7	21	37	0	0	156
Q3 2011	116	17	0	0	24	17	0	0	174
Lakeview									
Q3 2012	23	0	0	0	0	24	0	0	47
Q3 2011	20	0	0	0	0	5	0	0	25
Northeast									
Q3 2012	77	5	20	3	25	22	0	0	152
Q3 2011	76	5	0	0	7	0	1	0	89
North									
Q3 2012	0	2	0	0	0	12	0	0	14
Q3 2011	4	1	0	0	0	4	0	0	9
South/West									
Q3 2012	0	3	0	0	0	0	0	0	3
Q3 2011	0	4	0	0	0	0	0	0	4
West									
Q3 2012	71	0	0	0	12	4	0	0	87
Q3 2011	82	5	0	0	0	2	0	142	231
Remainder of the CMA									
Q3 2012	87	4	11	0	2	0	0	0	104
Q3 2011	111	2	6	0	1	0	0	0	120
Saskatoon CMA									
Q3 2012	343	19	33	10	60	99	0	0	564
Q3 2011	411	34	6	0	32	28	1	142	654

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

Table 1.2: History of Housing Starts of Saskatoon CMA 2002 - 2011									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2011	1,599	102	97	9	336	463	0	388	2,994
% Change	-2.4	59.4	155.3	n/a	45.5	145.0	n/a	75.6	25.7
2010	1,638	64	38	0	231	189	0	221	2,381
% Change	48.8	52.4	58.3	n/a	59.3	65.8	-100.0	n/a	66.7
2009	1,101	42	24	0	145	114	2	0	1,428
% Change	-14.3	-53.3	n/a	-100.0	-40.1	-83.7	n/a	n/a	-38.4
2008	1,285	90	0	3	242	699	0	0	2,319
% Change	-10.7	-10.0	n/a	-93.5	-34.6	136.9	-100.0	-100.0	-2.6
2007	1,439	100	0	46	370	295	18	112	2,380
% Change	53.4	138.1	n/a	119.0	132.7	-5.4	**	**	59.1
2006	938	42	0	21	159	312	4	20	1,496
% Change	29.7	-27.6	n/a	-25.0	**	58.4	-50.0	**	40.9
2005	723	58	0	28	44	197	8	4	1,062
% Change	-1.1	-32.6	n/a	27.3	-87.0	-49.1	-42.9	n/a	-32.7
2004	731	86	0	22	338	387	14	0	1,578
% Change	8.3	152.9	-100.0	**	-18.2	115.0	-33.3	-100.0	8.5
2003	675	34	1	1	413	180	21	130	1,455
% Change	-2.2	30.8	n/a	0.0	-4.4	-5.3	-12.5	3.2	-2.3
2002	690	26	0	1	432	190	24	126	1,489

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Third Quarter 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	% Change
Central	0	2	0	2	0	0	21	0	21	4	**
Nutana	96	76	16	8	39	19	122	0	273	103	165.0
Lakeview	78	31	0	0	6	0	0	0	84	31	171.0
Northeast	127	78	6	4	38	27	12	44	183	153	19.6
North	1	3	0	0	0	0	0	0	1	3	-66.7
South/West	1	2	10	10	0	0	0	48	11	60	-81.7
West	93	160	2	0	3	0	135	51	233	211	10.4
Remainder of the CMA	174	135	24	6	13	29	18	0	229	170	34.7
Saskatoon CMA	570	487	58	30	99	75	308	143	1,035	735	40.8

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Central	1	2	0	2	4	0	21	58	26	62	-58.1
Nutana	341	295	38	30	68	174	167	206	614	705	-12.9
Lakeview	146	63	6	0	10	64	0	59	162	186	-12.9
Northeast	366	212	14	10	67	27	230	44	677	293	131.1
North	1	8	8	4	0	0	0	0	9	12	-25.0
South/West	3	9	16	18	0	0	0	123	19	150	-87.3
West	276	319	4	0	55	48	245	75	580	442	31.2
Remainder of the CMA	391	331	48	10	42	40	22	0	503	381	32.0
Saskatoon CMA	1,525	1,239	134	74	246	353	685	565	2,590	2,231	16.1

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Third Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Central	0	0	0	0	0	0	21	0
Nutana	39	19	0	0	122	0	0	0
Lakeview	6	0	0	0	0	0	0	0
Northeast	38	27	0	0	12	44	0	0
North	0	0	0	0	0	0	0	0
South/West	0	0	0	0	0	21	0	27
West	3	0	0	0	135	12	0	39
Remainder of the CMA	13	29	0	0	18	0	0	0
Saskatoon CMA	99	75	0	0	287	77	21	66

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - September 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	4	0	0	0	0	0	21	58
Nutana	68	174	0	0	167	80	0	126
Lakeview	10	64	0	0	0	59	0	0
Northeast	67	27	0	0	225	44	5	0
North	0	0	0	0	0	0	0	0
South/West	0	0	0	0	0	21	0	102
West	21	48	34	0	245	36	0	39
Remainder of the CMA	42	40	0	0	22	0	0	0
Saskatoon CMA	212	353	34	0	659	240	26	325

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Third Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Central	0	4	0	0	21	0	21	4
Nutana	104	84	169	19	0	0	273	103
Lakeview	78	31	6	0	0	0	84	31
Northeast	127	82	56	71	0	0	183	153
North	1	3	0	0	0	0	1	3
South/West	11	12	0	21	0	27	11	60
West	93	160	140	12	0	39	233	211
Remainder of the CMA	211	170	18	0	0	0	229	170
Saskatoon CMA	625	546	389	123	21	66	1,035	735

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	5	4	0	0	21	58	26	62
Nutana	338	332	276	247	0	126	614	705
Lakeview	156	63	6	123	0	0	162	186
Northeast	374	222	298	71	5	0	677	293
North	9	12	0	0	0	0	9	12
South/West	19	27	0	21	0	102	19	150
West	278	319	268	84	34	39	580	442
Remainder of the CMA	477	381	26	0	0	0	503	381
Saskatoon CMA	1,656	1,360	874	546	60	325	2,590	2,231

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Third Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	% Change
Central	1	0	0	0	0	0	79	0	80	0	n/a
Nutana	94	98	4	16	10	16	50	63	158	193	-18.1
Lakeview	35	16	0	0	0	0	59	0	94	16	**
Northeast	88	83	6	4	54	12	0	0	148	99	49.5
North	0	5	2	0	0	0	0	0	2	5	-60.0
South/West	0	0	2	4	0	0	0	0	2	4	-50.0
West	90	81	2	4	12	14	0	142	104	241	-56.8
Remainder of the CMA	70	99	4	0	14	0	4	0	92	99	-7.1
Saskatoon CMA	378	382	20	28	90	42	192	205	680	657	3.5

Table 3.1: Completions by Submarket and by Dwelling Type January - September 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Central	3	1	0	0	0	0	79	0	82	1	**
Nutana	249	240	18	30	172	105	104	197	543	572	-5.1
Lakeview	73	31	0	0	64	0	145	0	282	31	**
Northeast	197	251	14	10	66	18	91	0	368	279	31.9
North	3	7	4	4	0	0	0	0	7	11	-36.4
South/West	4	8	12	12	0	0	102	0	118	20	**
West	295	269	2	6	12	62	246	213	555	550	0.9
Remainder of the CMA	309	348	10	8	45	22	4	0	368	378	-2.6
Saskatoon CMA	1,133	1,155	60	70	359	207	771	410	2,323	1,842	26.1

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Central	0	0	0	0	0	0	79	0
Nutana	10	16	0	0	50	0	0	63
Lakeview	0	0	0	0	59	0	0	0
Northeast	54	12	0	0	0	0	0	0
North	0	0	0	0	0	0	0	0
South/West	0	0	0	0	0	0	0	0
West	12	14	0	0	0	0	0	142
Remainder of the CMA	14	0	0	0	4	0	0	0
Saskatoon CMA	90	42	0	0	113	0	79	205

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	0	0	0	0	0	0	79	0
Nutana	172	105	0	0	104	126	0	71
Lakeview	64	0	0	0	145	0	0	0
Northeast	66	18	0	0	91	0	0	0
North	0	0	0	0	0	0	0	0
South/West	0	0	0	0	0	0	102	0
West	12	62	0	0	144	0	102	213
Remainder of the CMA	45	22	0	0	4	0	0	0
Saskatoon CMA	359	207	0	0	488	126	283	284

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Third Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011	Q3 2012	Q3 2011
Central	1	0	0	0	79	0	80	0
Nutana	87	114	71	16	0	63	158	193
Lakeview	35	16	59	0	0	0	94	16
Northeast	110	86	36	12	2	1	148	99
North	2	4	0	0	0	1	2	5
South/West	2	4	0	0	0	0	2	4
West	92	85	12	14	0	142	104	241
Remainder of the CMA	84	99	8	0	0	0	92	99
Saskatoon CMA	413	408	186	42	81	207	680	657

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	3	1	0	0	79	0	82	1
Nutana	249	268	294	233	0	71	543	572
Lakeview	73	31	209	0	0	0	282	31
Northeast	227	260	139	18	2	1	368	279
North	7	10	0	0	0	1	7	11
South/West	16	17	0	0	102	3	118	20
West	297	275	156	62	102	213	555	550
Remainder of the CMA	360	364	8	14	0	0	368	378
Saskatoon CMA	1,232	1,226	806	327	285	289	2,323	1,842

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Third Quarter 2012

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Central													
Q3 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q3 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
Year-to-date 2011	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
Nutana													
Q3 2012	2	2.2	19	20.9	35	38.5	17	18.7	18	19.8	91	386,600	433,856
Q3 2011	19	16.5	28	24.3	36	31.3	12	10.4	20	17.4	115	359,900	410,768
Year-to-date 2012	10	3.8	60	22.8	103	39.2	56	21.3	34	12.9	263	380,400	415,832
Year-to-date 2011	35	15.2	52	22.5	85	36.8	29	12.6	30	13.0	231	359,900	400,637
Lakeview													
Q3 2012	0	0.0	2	8.7	1	4.3	9	39.1	11	47.8	23	487,000	558,339
Q3 2011	1	5.0	2	10.0	2	10.0	5	25.0	10	50.0	20	502,450	481,709
Year-to-date 2012	0	0.0	6	10.2	6	10.2	17	28.8	30	50.8	59	500,928	543,945
Year-to-date 2011	1	2.9	5	14.3	2	5.7	8	22.9	19	54.3	35	509,900	499,118
Northeast													
Q3 2012	0	0.0	6	7.8	3	3.9	23	29.9	45	58.4	77	525,000	550,022
Q3 2011	0	0.0	2	2.7	12	16.4	35	47.9	24	32.9	73	450,000	502,760
Year-to-date 2012	4	2.1	8	4.3	11	5.9	78	41.5	87	46.3	188	498,319	525,808
Year-to-date 2011	3	1.2	24	9.4	55	21.5	121	47.3	53	20.7	256	443,043	459,208
North													
Q3 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q3 2011	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
Year-to-date 2012	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2011	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	--	--
South/West													
Q3 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q3 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	6	100.0	0	0.0	0	0.0	0	0.0	0	0.0	6	--	--
Year-to-date 2011	3	75.0	0	0.0	1	25.0	0	0.0	0	0.0	4	--	--
West													
Q3 2012	15	21.4	36	51.4	8	11.4	10	14.3	1	1.4	70	322,664	339,345
Q3 2011	13	15.9	46	56.1	15	18.3	7	8.5	1	1.2	82	329,950	340,081
Year-to-date 2012	47	18.4	138	53.9	45	17.6	22	8.6	4	1.6	256	324,900	338,027
Year-to-date 2011	53	22.3	119	50.0	46	19.3	17	7.1	3	1.3	238	324,023	334,834
Remainder of the CMA													
Q3 2012	22	27.8	26	32.9	15	19.0	8	10.1	8	10.1	79	336,600	371,158
Q3 2011	33	29.2	34	30.1	29	25.7	12	10.6	5	4.4	113	335,000	345,122
Year-to-date 2012	95	29.1	88	27.0	58	17.8	54	16.6	31	9.5	326	339,000	365,254
Year-to-date 2011	102	28.9	92	26.1	90	25.5	50	14.2	19	5.4	353	340,100	346,547
Saskatoon CMA													
Q3 2012	39	11.5	89	26.2	62	18.2	67	19.7	83	24.4	340	386,750	434,559
Q3 2011	66	16.3	112	27.7	95	23.5	71	17.6	60	14.9	404	359,900	398,043
Year-to-date 2012	163	14.8	300	27.3	224	20.4	227	20.6	186	16.9	1,100	370,000	407,264
Year-to-date 2011	197	17.6	292	26.1	281	25.1	226	20.2	124	11.1	1,120	359,981	385,552

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
Third Quarter 2012

Submarket	Q3 2012	Q3 2011	% Change	YTD 2012	YTD 2011	% Change
Central	--	--	n/a	--	--	n/a
Nutana	433,856	410,768	5.6	415,832	400,637	3.8
Lakeview	558,339	481,709	15.9	543,945	499,118	9.0
Northeast	550,022	502,760	9.4	525,808	459,208	14.5
North	--	--	n/a	--	--	n/a
South/West	--	--	n/a	--	--	n/a
West	339,345	340,081	-0.2	338,027	334,834	1.0
Remainder of the CMA	371,158	345,122	7.5	365,254	346,547	5.4
Saskatoon CMA	434,559	398,043	9.2	407,264	385,552	5.6

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Saskatoon
Third Quarter 2012

		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
2011	January	253	41.3	305	780	649	47.0	292,880	8.4	308,878
	February	349	47.9	330	746	589	56.0	285,475	-1.9	293,581
	March	448	24.1	299	1,012	543	55.1	288,645	2.1	301,545
	April	441	18.5	296	978	507	58.4	304,783	1.9	304,821
	May	539	52.3	326	1,141	508	64.2	305,616	3.8	308,461
	June	554	52.2	332	1,072	589	56.4	299,572	1.2	307,908
	July	514	44.0	349	924	574	60.8	299,097	3.2	306,068
	August	547	74.8	349	921	533	65.5	306,629	0.2	307,230
	September	478	57.2	354	925	568	62.3	302,960	-3.1	307,531
	October	402	53.4	359	801	658	54.6	312,384	6.3	328,401
	November	359	26.9	332	609	756	43.9	307,023	-1.9	312,978
	December	299	58.2	412	375	690	59.7	304,576	1.3	324,373
2012	January	294	16.2	442	741	835	52.9	309,828	5.8	314,583
	February	420	20.3	448	826	830	54.0	297,628	4.3	318,081
	March	477	6.5	439	929	780	56.3	315,935	9.5	325,346
	April	523	18.6	459	1,042	814	56.4	330,011	8.3	316,629
	May	617	14.5	458	1,123	784	58.4	318,603	4.2	308,088
	June	617	11.4	491	992	829	59.2	287,355	-4.1	293,332
	July	560	8.9	458	967	842	54.4	323,165	8.0	317,071
	August	488	-10.8	430	898	816	52.7	320,903	4.7	316,570
	September	435	-9.0	470	880	921	51.0	313,843	3.6	313,020
	October									
	November									
	December									
	Q3 2011	1,539	58.0		2,770			302,974	0.3	
	Q3 2012	1,483	-3.6		2,745			319,687	5.5	
	YTD 2011	4,123	45.2		8,499			299,398	1.6	
	YTD 2012	4,431	7.5		8,398			313,103	4.6	

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 6: Economic Indicators Third Quarter 2012											
		Interest Rates			NHPI, Total, Saskatoon CMA 2007=100	CPI, 2002 =100	Saskatoon Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2011	January	592	3.35	5.19	115.9	120.9	144.3	5.5	70.2	800
	February	607	3.50	5.44	115.9	121.1	144.6	5.7	70.4	807
	March	601	3.50	5.34	115.9	122.1	144.6	5.9	70.4	822
	April	621	3.70	5.69	115.9	122.2	144.0	6.1	70.1	839
	May	616	3.70	5.59	115.9	123.3	144.7	5.9	70.2	852
	June	604	3.50	5.39	115.9	122.3	146.0	5.4	70.4	856
	July	604	3.50	5.39	115.9	122.5	144.8	5.4	69.5	858
	August	604	3.50	5.39	115.9	122.7	144.0	5.2	68.9	850
	September	592	3.50	5.19	116.2	123.5	142.9	5.9	68.7	851
	October	598	3.50	5.29	115.9	123.6	144.2	5.5	68.9	852
	November	598	3.50	5.29	117.3	123.9	145.1	5.6	69.2	861
	December	598	3.50	5.29	117.3	122.9	145.9	5.4	69.4	850
2012	January	598	3.50	5.29	118.1	123.4	147	5.9	70.2	850
	February	595	3.20	5.24	118.1	123.2	148.0	6.0	70.5	848
	March	595	3.20	5.24	118.0	124.0	148.8	5.9	70.6	856
	April	607	3.20	5.44	119.0	124.6	148.7	5.8	70.3	851
	May	601	3.20	5.34	119.0	125.0	149.6	5.6	70.4	844
	June	595	3.20	5.24	119.0	124.6	150.7	5.5	70.6	856
	July	595	3.10	5.24	119.0	124.4	151.5	5.6	70.9	872
	August	595	3.10	5.24	119.0	124.6	152.9	5.3	71.1	902
	September	595	3.10	5.24		124.9	153.4	5.4	71.2	924
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

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

METHODOLOGY

Starts & Completions Survey Methodology

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

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

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

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

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

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

Market Absorption Survey Methodology

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

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

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

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

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

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

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

DWELLING TYPES:

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

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

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

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

INTENDED MARKET:

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

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

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

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

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree 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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