HOUSING MARKET INFORMATION

HOUSING NOW
Prairie Region

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fourth Quarter 2009

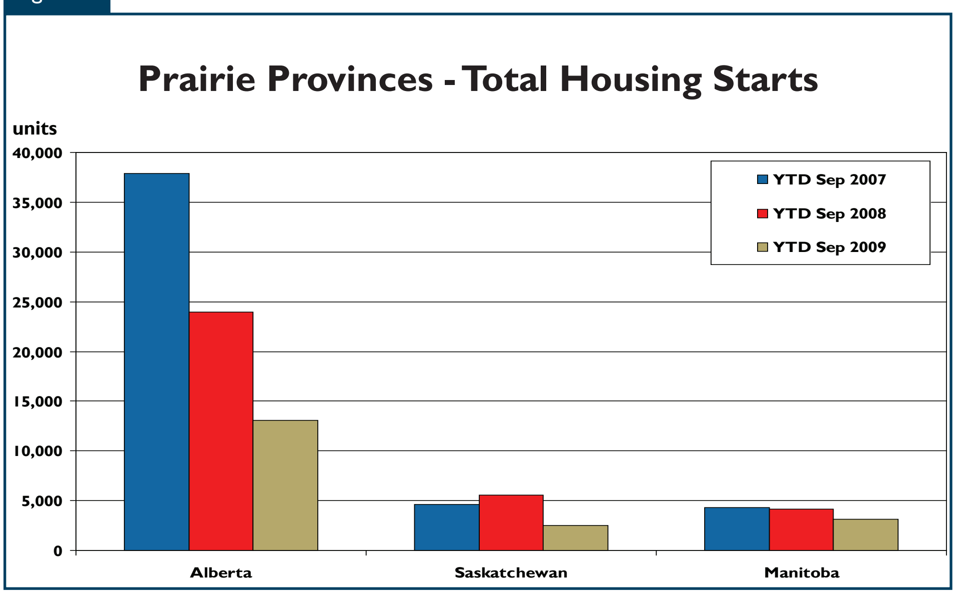
New Home Market

Prairie Housing Starts Lower

During the third quarter of 2009, 8,858 housing units broke ground across the Prairie provinces, 18 per cent lower year-over-year. This brought the year-to-date total to 18,745 starts, 44 per cent off 2008's pace. The 13,480 single-detached homes started through September 2009 represented nearly three-fourths of the Prairie starts, and a 24 per cent decline from the previous year. Meanwhile, the multi-family sector recorded 5,265 starts, down 67 per cent from a year prior.

From a provincial perspective, in Manitoba, 1,404 units were started from July to September, 11 per cent less than at this time in 2008.

Figure 1



Source: CMHC

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Multiple dwelling starts increased by 14 per cent in the third quarter. This, however, failed to offset the 20 per cent decline in single-detached construction. Overall, 18 per cent of Manitoba's starts in the third quarter took place outside of the Winnipeg Census Metropolitan Area (CMA).

Three quarters into this year, total housing starts in Manitoba amounted to 3,118 units, down 24 per cent from the same period in 2008. Through September, 896 multi-family units were started, a 32 per cent decline from 2008. Meanwhile, the single-detached sector saw 2,222 starts, 21 per cent fewer than were started in 2008 over the same period. Nine months into 2009, housing starts in the Winnipeg CMA totalled 1,504 units, down 33 per cent year-over-year. Housing starts in the municipalities surrounding the city of Winnipeg accounted for 17 per cent of the total starts within the CMA.

From July to September, Alberta's total starts receded 12 per cent year-over-year to 6,202 units, as new multi-family construction was lower. While multi-family starts were weak, the single-detached sector has turned a corner as lower inventory levels and less competition from the resale market have allowed builders to raise production. At 4,561 homes in the third quarter, single-detached starts increased 10 per cent year-over-year, the first quarterly gain since the third quarter of 2006. Elevated multi-family inventory continued to hold back new construction of semi-detached, row, and apartment units. During the third quarter, 1,641 multiple dwellings were started in Alberta, down 43 per cent from 2008 levels.

Nine months into this year, total housing starts reached 13,086 units throughout Alberta, down 45 per cent from 2008. So far, 9,302 single-detached homes broke ground, 19 per cent fewer than the number on hand in 2008. To the end of September, 3,784 multiple dwellings were started, down 70 per cent year-over-year. Major centres in the province reflected the provincial story. Calgary saw its total starts decrease by 59 per cent, whereas Edmonton construction was lower by 33 per cent.

In the third quarter, Saskatchewan's total housing starts decreased to 1,252 units, 42 per cent below 2008's comparable count. At 305 units during that time, multi-family starts recorded a 64 per cent decline due to continued concerns over heightened supplies. Meanwhile, single-detached starts totalled 947 units, down 28 per cent. Starts in rural parts of the province lagged 67 per cent behind the previous year's total. In comparison, urban starts fell to 941 units, 23 per cent below 2008.

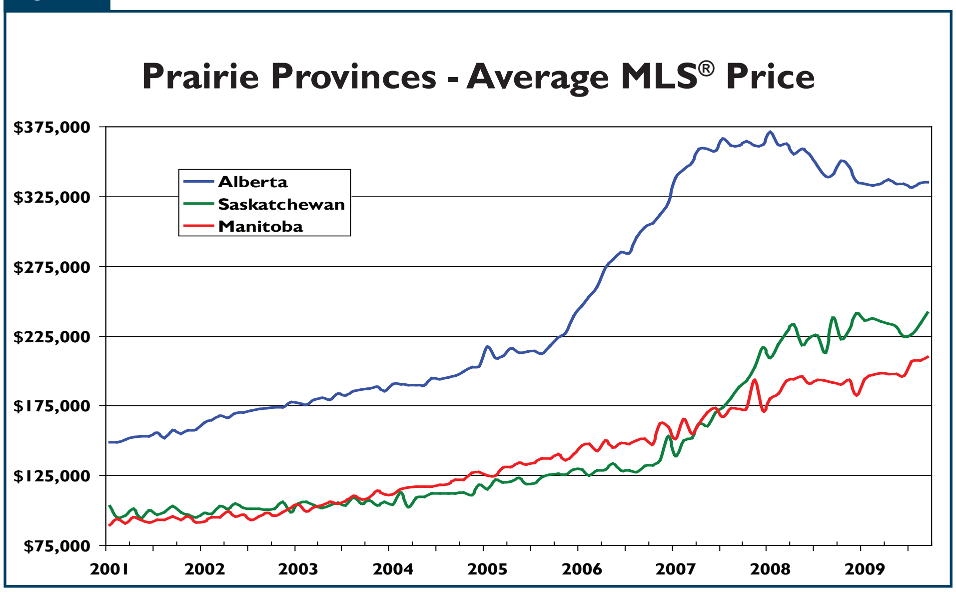
Saskatchewan's third quarter starts brought the year-to-date total to 2,541 units, a 54 per cent decline from a year earlier. The 1,956 single-detached starts to the end of September lagged 45 per cent behind 2008. Nine months into the year, 585 multiple units were started, down from the 26-year high of 1,964 units started last year at this time. To the end of September, Regina saw 663 housing starts, down 39 per cent year-over-year. Year-to-date September starts in Saskatoon stood at 780 units, down 63 per cent from a year prior. In smaller urban centres, housing starts declined through September, the exceptions being Estevan and Prince Albert where starts increased, and Yorkton where starts were on par with 2008.

Resale Market

Existing Homes Sales Continued to Improve

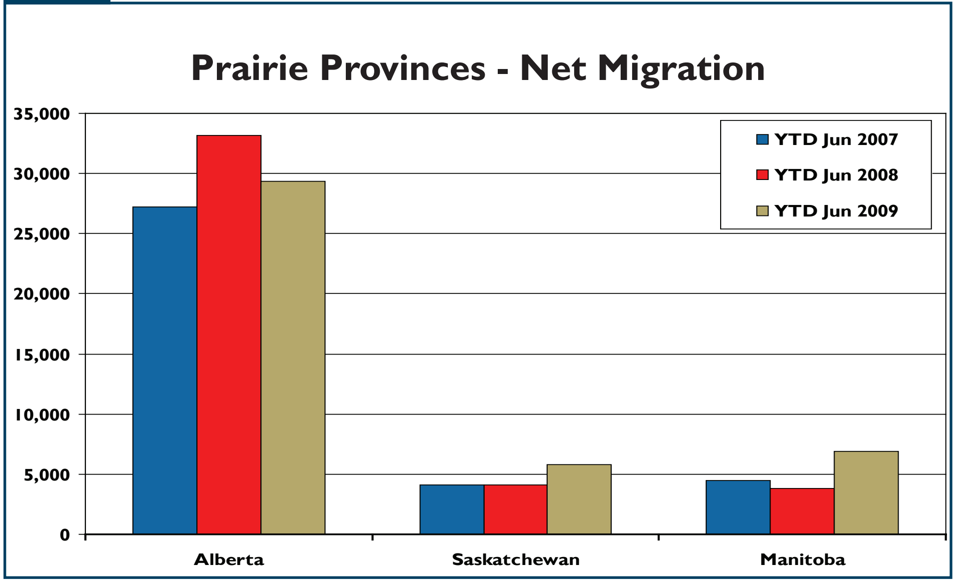
MLS® sales continued to experience improvements in the third quarter, after a weak first quarter and stronger second quarter. From July to September, the Prairie Region had a total of 24,556 transactions, up 9.4 per cent from the 22,447 sales in the

Figure 2



Source: CREA (Seasonally Adjusted)

Figure 3



Source: Statistics Canada

previous year. Improving economic conditions, favourable financing costs, and incentives continued to assist in increasing demand for housing. In Alberta, MLS® sales increased 7.8 per cent in the third quarter from 15,967 transactions in 2008 to 17,217 sales in 2009. Sales in Saskatchewan experienced a 37 per cent increase to 3,414 in the third quarter from 2,497 sales in 2008. On the other hand, Manitoba had fewer sales and year-over-year declined 1.5 per cent to 3,925 in 2009 from 3,983 sales in the third quarter of 2008.

In spite of month-over-month price increases since February, the average price, year-to-date, at the end of the third quarter in Alberta was still below its 2008 level. The year-to-date average price reached $338,666 which is a decline of 4.7 per cent from September in 2008. Saskatchewan experienced a year-over-year gain of 3.4 per cent, averaging $233,406, year-to-date at the end of the third quarter. As in the second quarter, this increase is a considerable departure from the same period a year earlier when the average price increased 33 per cent. Manitoba continued to show price increases in the third quarter with a year-over-year gain of five per cent, increasing to a year-to-date average price of $201,300 from $192,223 in 2008.

Economy

Net Migration Across Prairie Provinces Remains Positive

Despite the uncertainty in the economy during the second quarter of 2009, the Prairie Region attracted migrants to all three provinces. Manitoba attracted 4,327 net migrants, which was a 61 per cent increase from the same period in 2008. Saskatchewan also had a positive increase in the second quarter as the province attracted 3,214 net migrants to the province, a 47 per cent increase from the second quarter in 2008. The increases in both Saskatchewan and Manitoba were primarily from migrants from other countries. Alberta had the largest number of migrants enter the province in the second quarter. However, the province did have fewer migrants from the same period in 2008. Alberta saw 13,420 net migrants enter the province in the second quarter of 2009, with the majority of migrants coming from other countries. However, the net migration into Alberta was down 36 per cent in the second quarter of 2009, down from the 20,821 net migrants in the same quarter the previous year.

After experiencing employment gains in the second quarter of 2009, the third quarter did not perform as well for the Prairie Region. Alberta, Saskatchewan, and Manitoba all experienced job losses in the third quarter. Much of the decline can be attributed to seasonal factors, as university students, for example, leave the workforce and return to school. Nonetheless, year-over-year comparisons point to a weaker performance in 2009 compared to the previous year. Alberta saw the largest number of job losses in the third quarter with 42,900 jobs, 20 per cent more than the 35,800 jobs lost in the third quarter of 2008. Saskatchewan experienced 13,800 jobs losses in the third quarter of 2009, compared to 1,400 jobs created in the same period in 2008. Manitoba faired somewhat better than Alberta and Saskatchewan. The province lost 9,800 jobs in the third quarter of 2009, which is a 28 per cent improvement when compared to the 13,700 jobs lost in the same period in 2008.

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
Third Quarter 2009

	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										
Q3 2009	5,031	698	48	15	562	472	76	370	1,604	8,876
Q3 2008	4,483	498	23	9	621	1,942	82	368	2,759	10,785
% Change	12.2	40.2	108.7	66.7	-9.5	-75.7	-7.3	0.5	-41.9	-17.7
Year-to-date 2009	10,475	1,358	142	29	1,045	1,223	145	782	3,564	18,763
Year-to-date 2008	12,944	1,558	168	31	2,135	9,820	127	763	6,053	33,623
% Change	-19.1	-12.8	-15.5	-6.5	-51.1	-87.5	14.2	2.5	-41.1	-44.2
UNDER CONSTRUCTION										
Q3 2009	8,986	1,310	241	36	1,999	10,623	130	1,689	1,805	26,834
Q3 2008	11,835	1,898	201	42	3,933	20,970	194	1,958	3,155	44,236
% Change	-24.1	-31.0	19.9	-14.3	-49.2	-49.3	-33.0	-13.7	-42.8	-39.3
COMPLETIONS										
Q3 2009	3,830	542	32	19	630	3,143	71	631	1,497	10,419
Q3 2008	6,198	770	66	42	969	2,314	50	469	2,368	13,261
% Change	-38.2	-29.6	-51.5	-54.8	-35.0	35.8	42.0	34.5	-36.8	-21.4
Year-to-date 2009	11,862	1,518	117	34	2,128	7,579	215	1,459	3,786	28,722
Year-to-date 2008	18,584	2,170	198	108	3,058	6,515	153	1,515	5,316	37,632
% Change	-36.2	-30.0	-40.9	-68.5	-30.4	16.3	40.5	-3.7	-28.8	-23.7
COMPLETED & NOT ABSORBED										
Q3 2009	1,569	271	27	8	347	1,503	10	541	na	4,276
Q3 2008	2,708	428	22	15	248	472	26	250	na	4,169
% Change	-42.1	-36.7	22.7	-46.7	39.9	**	-61.5	116.4	n/a	2.6
ABSORBED										
Q3 2009	3,633	582	32	23	631	2,624	24	289	na	7,862
Q3 2008	5,045	613	51	39	732	1,983	18	114	na	8,595
% Change	-28.0	-5.1	-37.3	-41.0	-13.8	32.3	33.3	153.5	n/a	-8.5
Year-to-date 2009	10,440	1,459	64	45	1,851	5,410	57	616	na	19,966
Year-to-date 2008	14,990	1,776	151	98	2,458	5,540	41	568	na	25,622
% Change	-30.4	-17.8	-57.6	-54.1	-24.7	-2.3	39.0	8.5	n/a	-22.1

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

Table 1.1a: Housing Activity Summary of Manitoba
Third Quarter 2009

	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										
Q3 2009	502	18	0	14	76	33	32	276	462	1,413
Q3 2008	682	28	0	5	44	185	2	73	553	1,572
% Change	-26.4	-35.7	n/a	180.0	72.7	-82.2	**	**	-16.5	-10.1
Year-to-date 2009	1,291	38	0	22	149	51	42	500	1,034	3,127
Year-to-date 2008	1,764	52	8	12	122	483	10	302	1,341	4,118
% Change	-26.8	-26.9	-100.0	83.3	22.1	-89.4	**	65.6	-22.9	-24.1
UNDER CONSTRUCTION										
Q3 2009	847	22	0	17	150	476	34	500	464	2,510
Q3 2008	1,069	28	3	4	120	819	10	640	576	3,293
% Change	-20.8	-21.4	-100.0	**	25.0	-41.9	**	-21.9	-19.4	-23.8
COMPLETIONS										
Q3 2009	461	10	0	7	31	119	6	190	487	1,335
Q3 2008	723	18	8	13	25	229	1	62	522	1,601
% Change	-36.2	-44.4	-100.0	-46.2	24.0	-48.0	**	**	-6.7	-16.6
Year-to-date 2009	1,438	34	0	13	134	291	22	398	1,030	3,384
Year-to-date 2008	1,672	44	8	35	99	292	15	630	1,092	3,887
% Change	-14.0	-22.7	-100.0	-62.9	35.4	-0.3	46.7	-36.8	-5.7	-12.9
COMPLETED & NOT ABSORBED										
Q3 2009	191	5	4	8	20	85	0	139	n/a	452
Q3 2008	262	6	0	12	2	110	0	179	n/a	571
% Change	-27.1	-16.7	n/a	-33.3	**	-22.7	n/a	-22.3	n/a	-20.8
ABSORBED										
Q3 2009	446	5	0	9	13	160	0	140	n/a	797
Q3 2008	564	8	0	11	5	161	0	114	n/a	863
% Change	-20.9	-37.5	n/a	-18.2	160.0	-0.6	n/a	22.8	n/a	-7.6
Year-to-date 2009	1,242	13	0	18	84	336	0	280	n/a	1,997
Year-to-date 2008	1,300	15	0	24	47	237	0	432	n/a	2,055
% Change	-4.5	-13.3	n/a	-25.0	78.7	41.8	n/a	-35.2	n/a	-2.8

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

Table 1.1b: Housing Activity Summary of Saskatchewan
Third Quarter 2009

	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										
Q3 2009	667	22	0	0	58	166	20	8	320	1,261
Q3 2008	683	30	12	3	186	316	0	0	945	2,175
% Change	-2.3	-26.7	-100.0	-100.0	-68.8	-47.5	n/a	n/a	-66.1	-42.0
Year-to-date 2009	1,390	60	5	5	132	249	20	46	643	2,550
Year-to-date 2008	2,225	116	12	17	426	1,017	0	0	1,739	5,552
% Change	-37.5	-48.3	-58.3	-70.6	-69.0	-75.5	n/a	n/a	-63.0	-54.1
UNDER CONSTRUCTION										
Q3 2009	1,506	52	8	14	256	1,159	19	133	320	3,467
Q3 2008	2,048	98	12	24	612	1,431	5	113	945	5,288
% Change	-26.5	-46.9	-33.3	-41.7	-58.2	-19.0	**	17.7	-66.1	-34.4
COMPLETIONS										
Q3 2009	574	34	4	12	131	107	12	51	277	1,202
Q3 2008	897	48	0	23	183	102	18	30	686	1,987
% Change	-36.0	-29.2	n/a	-47.8	-28.4	4.9	-33.3	70.0	-59.6	-39.5
Year-to-date 2009	1,678	70	4	19	417	404	16	157	765	3,530
Year-to-date 2008	2,025	114	11	51	532	299	26	52	1,138	4,248
% Change	-17.1	-38.6	-63.6	-62.7	-21.6	35.1	-38.5	**	-32.8	-16.9
COMPLETED & NOT ABSORBED										
Q3 2009	163	22	0	0	56	150	0	0	n/a	391
Q3 2008	186	16	0	2	15	18	0	0	n/a	237
% Change	-12.4	37.5	n/a	-100.0	**	**	n/a	n/a	n/a	65.0
ABSORBED										
Q3 2009	515	12	0	13	94	80	12	0	n/a	726
Q3 2008	581	19	0	21	117	66	0	0	n/a	804
% Change	-11.4	-36.8	n/a	-38.1	-19.7	21.2	n/a	n/a	n/a	-9.7
Year-to-date 2009	1,497	43	0	20	301	220	12	0	n/a	2,093
Year-to-date 2008	1,446	65	0	53	364	228	0	2	n/a	2,158
% Change	3.5	-33.8	n/a	-62.3	-17.3	-3.5	n/a	-100.0	n/a	-3.0

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

Table 1.1c: Housing Activity Summary of Alberta Third Quarter 2009										
	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										
Q3 2009	3,862	658	48	1	428	273	24	86	822	6,202
Q3 2008	3,118	440	11	1	391	1,441	80	295	1,261	7,038
% Change	23.9	49.5	**	0.0	9.5	-81.1	-70.0	-70.8	-34.8	-11.9
Year-to-date 2009	7,794	1,260	137	2	764	923	83	236	1,887	13,086
Year-to-date 2008	8,955	1,390	148	2	1,587	8,320	117	461	2,973	23,953
% Change	-13.0	-9.4	-7.4	0.0	-51.9	-88.9	-29.1	-48.8	-36.5	-45.4
UNDER CONSTRUCTION										
Q3 2009	6,633	1,236	233	5	1,593	8,988	77	1,056	1,021	20,857
Q3 2008	8,718	1,772	186	14	3,201	18,720	179	1,205	1,634	35,655
% Change	-23.9	-30.2	25.3	-64.3	-50.2	-52.0	-57.0	-12.4	-37.5	-41.5
COMPLETIONS										
Q3 2009	2,795	498	28	0	468	2,917	53	390	733	7,882
Q3 2008	4,578	704	58	6	761	1,983	31	377	1,160	9,673
% Change	-38.9	-29.3	-51.7	-100.0	-38.5	47.1	71.0	3.4	-36.8	-18.5
Year-to-date 2009	8,746	1,414	113	2	1,577	6,884	177	904	1,991	21,808
Year-to-date 2008	14,887	2,012	179	22	2,427	5,924	112	833	3,086	29,497
% Change	-41.3	-29.7	-36.9	-90.9	-35.0	16.2	58.0	8.5	-35.5	-26.1
COMPLETED & NOT ABSORBED										
Q3 2009	1,215	244	23	0	271	1,268	10	402	n/a	3,433
Q3 2008	2,260	406	22	1	231	344	26	71	n/a	3,361
% Change	-46.2	-39.9	4.5	-100.0	17.3	**	-61.5	**	n/a	2.1
ABSORBED										
Q3 2009	2 672	565	32	1	524	2 384	12	149	n/a	6 339
Q3 2008	3 900	586	51	7	610	1 756	18	0	n/a	6 928
% Change	-31.5	-3.6	-37.3	-85.7	-14.1	35.8	-33.3	n/a	n/a	-8.5
Year-to-date 2009	7,701	1,403	64	7	1,466	4,854	45	336	n/a	15,876
Year-to-date 2008	12,244	1,696	151	21	2,047	5,075	41	134	n/a	21,409
% Change	-37.1	-17.3	-57.6	-66.7	-28.4	-4.4	9.8	150.7	n/a	-25.8

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

Table 1.2: History of Housing Starts of Prairie Region
1999 - 2008

	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		
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
% Change	16.0	1.7	-71.3	-30.7	38.6	-25.8	-20.9	122.7	3.2	10.1
2000	15,694	696	275	176	1,703	4,945	326	1,071	6,444	31,339
% Change	2.5	14.5	41.0	20.5	-0.2	6.0	59.0	-32.7	-10.1	-1.0
1999	15,305	608	195	146	1,707	4,666	205	1,591	7,167	31,669

Source: CMHC (Starts and Completions Survey)

Table 1.2a: History of Housing Starts of Manitoba
1999 - 2008

	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		
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
% Change	0.5	33.3	-100.0	-2.0	77.8	n/a	12.8	4.1	25.4	15.7
2000	1,287	6	8	50	36	0	39	73	1,061	2,560
% Change	0.7	-25.0	n/a	-3.8	-44.6	-100.0	30.0	-82.8	2.1	-18.3
1999	1,278	8	0	52	65	236	30	425	1,039	3,133

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Saskatchewan 1999 - 2008										
	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		
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
% Change	-15.3	-53.1	-91.7	-37.7	5.8	48.8	-50.0	**	-2.9	-5.3
2000	1,262	64	12	53	223	248	20	6	623	2,513
% Change	-5.1	14.3	140.0	103.8	87.4	-51.8	-51.2	-85.0	-30.5	-18.6
1999	1,330	56	5	26	119	514	41	40	897	3,089

Source: CMHC (Starts and Completions Survey)

Table 1.2c: History of Housing Starts of Alberta 1999 - 2008										
	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		
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
% Change	20.5	7.0	-69.4	-45.2	42.7	-30.1	-23.6	129.9	-0.9	11.1
2000	13,145	626	255	73	1,444	4,697	267	992	4,760	26,266
% Change	3.5	15.1	34.2	7.4	-5.2	19.9	99.3	-11.9	-9.0	3.2
1999	12,697	544	190	68	1,523	3,916	134	1,126	5,231	25,447

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type
Manitoba
Third Quarter 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	% Change
Centres 100,000+											
Winnipeg	405	542	10	12	18	20	272	173	705	747	-5.6
Centres 10,000 - 49,999											
Brandon	34	38	6	4	54	20	34	72	128	134	-4.5
Hanover RM	22	33	6	0	12	0	0	0	40	33	21.2
Portage la Prairie	20	16	0	2	12	0	3	0	35	18	94.4
St. Andrews	14	16	0	0	0	0	0	0	14	16	-12.5
Steinbach MD	23	34	4	14	0	0	0	13	27	61	-55.7
Thompson	2	10	0	0	0	0	0	0	2	10	-80.0
Total Manitoba (10,000+)	520	689	26	32	96	40	309	258	951	1,019	-6.7

Table 2.1a: Starts by Submarket and by Dwelling Type
Manitoba
January - September 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
Winnipeg	1,053	1,471	28	24	73	52	350	700	1,504	2,247	-33.1
Centres 10,000 - 49,999											
Brandon	90	96	8	8	70	52	112	104	280	260	7.7
Hanover RM	46	62	10	2	12	4	25	0	93	68	36.8
Portage la Prairie	39	18	0	6	12	0	3	0	54	24	125.0
St. Andrews	22	36	0	0	0	0	49	0	71	36	97.2
Steinbach MD	63	89	10	24	0	6	12	13	85	132	-35.6
Thompson	6	10	0	0	0	0	0	0	6	10	-40.0
Total Manitoba (10,000+)	1,319	1,782	56	64	167	114	551	817	2,093	2,777	-24.6

Source: CMHC (Starts and Completions Survey)

Table 2b: Starts by Submarket and by Dwelling Type Saskatchewan Third Quarter 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	% Change
Centres 100,000+											
Regina	127	265	4	2	31	29	134	110	296	406	-27.1
Saskatoon	402	256	10	22	18	89	8	154	438	521	-15.9
Centres 10,000 - 49,999											
Estevan	14	17	0	0	0	0	24	0	38	17	123.5
Lloydminster	11	8	0	0	0	38	0	0	11	46	-76.1
Moose Jaw	20	31	0	10	0	6	0	24	20	71	-71.8
North Battleford	12	25	0	0	9	23	0	0	21	48	-56.3
Prince Albert	40	34	6	2	18	0	8	28	72	64	12.5
Swift Current	18	23	0	0	0	4	0	0	18	27	-33.3
Yorkton	25	27	2	0	0	3	0	0	27	30	-10.0
Total Saskatchewan (10,000+)	669	686	22	36	76	192	174	316	941	1,230	-23.5

Table 2.1b: Starts by Submarket and by Dwelling Type Saskatchewan January - September 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
Regina	411	741	8	30	56	69	188	254	663	1,094	-39.4
Saskatoon	691	1,076	22	78	59	242	8	699	780	2,095	-62.8
Centres 10,000 - 49,999											
Estevan	27	34	2	2	0	0	28	12	57	48	18.8
Lloydminster	21	52	0	0	0	38	0	0	21	90	-76.7
Moose Jaw	70	71	0	14	8	10	0	24	78	119	-34.5
North Battleford	21	69	4	4	14	23	0	0	39	96	-59.4
Prince Albert	74	90	16	4	18	0	37	28	145	122	18.9
Swift Current	33	45	2	4	0	21	10	0	45	70	-35.7
Yorkton	49	64	6	8	0	7	24	0	79	79	0.0
Total Saskatchewan (10,000+)	1,397	2,242	60	144	155	410	295	1,017	1,907	3,813	-50.0

Source: CMHC (Starts and Completions Survey)

Table 2c: Starts by Submarket and by Dwelling Type Alberta Third Quarter 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	% Change
Centres 100,000+											
Calgary	1,561	1,073	298	162	156	131	101	678	2,116	2,044	3.5
Edmonton	1,129	618	280	226	187	99	112	317	1,708	1,260	35.6
Centres 50,000 - 99,999											
Grande Prairie	201	269	10	6	8	0	0	236	219	511	-57.1
Lethbridge	177	187	50	24	28	0	114	0	369	211	74.9
Medicine Hat	35	108	2	26	4	4	0	16	41	154	-73.4
Red Deer	117	72	32	4	36	0	0	16	185	92	101.1
Centres 10,000 - 49,999											
Bonneyville MD	43	35	0	0	0	0	0	0	43	35	22.9
Brooks	7	28	0	0	0	0	0	0	7	28	-75.0
Camrose	27	36	6	18	4	12	0	6	37	72	-48.6
Canmore	2	3	0	0	0	60	0	98	2	161	-98.8
Clearwater County MD	30	32	0	0	0	0	0	0	30	32	-6.3
Cold Lake	13	18	4	8	0	0	32	0	49	26	88.5
Foothills No 31 MD	39	52	0	0	0	0	0	0	39	52	-25.0
High River T	15	19	0	2	0	0	0	0	15	21	-28.6
Lacombe T	18	15	0	0	0	8	0	0	18	23	-21.7
Lacombe County CM	37	19	0	0	0	0	0	0	37	19	94.7
Mackenzie No 23 MD	26	26	0	0	0	0	0	0	26	26	0.0
Mountain View County MD	16	38	0	0	0	0	0	0	16	38	-57.9
Okotoks	110	97	12	4	0	12	0	0	122	113	8.0
Red Deer County CM	17	23	0	2	0	0	0	0	17	25	-32.0
Strathmore T	9	12	12	12	11	14	0	0	32	38	-15.8
Sylvan Lake	30	59	2	0	5	0	0	135	37	194	-80.9
Wetaskiwin County No 10 CM	2	13	0	0	0	0	0	0	2	13	-84.6
Wetaskiwin	11	15	2	8	0	12	3	16	16	51	-68.6
Wood Buffalo	122	184	6	18	0	48	0	218	128	468	-72.6
Yellowhead County MD	32	28	0	2	0	0	0	0	32	30	6.7
Total Alberta (10,000+)	3,863	3,119	716	522	439	400	362	1,736	5,380	5,777	-6.9

Source: CMHC (Starts and Completions Survey)

Table 2.1c: Starts by Submarket and by Dwelling Type Alberta January - September 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
Calgary	3,110	3,401	570	580	228	581	189	5,299	4,097	9,861	-58.5
Edmonton	2,246	1,972	588	682	407	481	379	2,265	3,620	5,400	-33.0
Centres 50,000 - 99,999											
Grande Prairie	356	438	28	8	16	8	0	276	400	730	-45.2
Lethbridge	409	609	76	46	46	35	122	8	653	698	-6.4
Medicine Hat	106	339	4	70	12	11	59	94	181	514	-64.8
Red Deer	227	256	48	14	62	61	8	95	345	426	-19.0
Centres 10,000 - 49,999											
Bonneyville MD	75	78	0	0	0	0	0	0	75	78	-3.8
Brooks	24	64	0	4	48	3	0	0	72	71	1.4
Camrose	55	91	10	18	4	12	0	6	69	127	-45.7
Canmore	7	17	0	4	6	117	0	128	13	266	-95.1
Clearwater County MD	73	64	0	0	0	0	0	0	73	64	14.1
Cold Lake	35	34	4	22	0	0	32	0	71	56	26.8
Foothills No 31 MD	85	121	0	0	0	0	0	0	85	121	-29.8
High River T	43	54	0	10	0	42	0	0	43	106	-59.4
Lacombe T	41	54	0	10	3	27	0	0	44	91	-51.6
Lacombe County CM	55	42	0	0	0	0	0	0	55	42	31.0
Mackenzie No 23 MD	45	52	0	0	0	0	0	0	45	52	-13.5
Mountain View County MD	41	90	2	0	0	0	0	0	43	90	-52.2
Okotoks	191	186	16	14	0	49	0	0	207	249	-16.9
Red Deer County CM	54	63	0	4	0	0	0	0	54	67	-19.4
Strathmore T	24	63	20	64	11	22	4	0	59	149	-60.4
Sylvan Lake	46	83	2	4	5	33	0	173	53	293	-81.9
Wetaskiwin County No 10 CM	18	62	0	0	0	0	0	0	18	62	-71.0
Wetaskiwin	21	27	2	8	0	12	3	36	26	83	-68.7
Wood Buffalo	301	554	10	30	10	147	366	401	687	1,132	-39.3
Yellowhead County MD	62	50	0	2	0	0	0	0	62	52	19.2
Total Alberta (10,000+)	7,796	8,964	1,380	1,594	861	1,641	1,162	8,781	11,199	20,980	-46.6

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market
Manitoba
Third Quarter 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Winnipeg	18	20	0	0	9	173	263	0
Centres 10,000 - 49,999								
Brandon	46	20	8	0	24	12	10	60
Hanover RM	4	0	8	0	0	0	0	0
Portage la Prairie	0	0	12	0	0	0	3	0
St. Andrews	0	0	0	0	0	0	0	0
Steinbach MD	0	0	0	0	0	0	0	13
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	68	40	28	0	33	185	276	73

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market
Manitoba
January - September 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Winnipeg	69	52	4	0	27	447	323	229
Centres 10,000 - 49,999								
Brandon	58	52	12	0	24	44	88	60
Hanover RM	4	0	8	4	0	0	25	0
Portage la Prairie	0	0	12	0	0	0	3	0
St. Andrews	0	0	0	0	0	0	49	0
Steinbach MD	0	6	0	0	0	0	12	13
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	131	110	36	4	51	491	500	302

Source: CMHC (Starts and Completions Survey)

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market Saskatchewan Third Quarter 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Regina	31	29	0	0	134	110	0	0
Saskatoon	18	89	0	0	8	154	0	0
Centres 10,000 - 49,999								
Estevan	0	0	0	0	24	0	0	0
Lloydminster	0	38	0	0	0	0	0	0
Moose Jaw	0	6	0	0	0	24	0	0
North Battleford	9	23	0	0	0	0	0	0
Prince Albert	0	0	18	0	0	28	8	0
Swift Current	0	4	0	0	0	0	0	0
Yorkton	0	3	0	0	0	0	0	0
Total Saskatchewan (10,000+)	58	192	18	0	166	316	8	0

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market Saskatchewan January - September 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Regina	56	69	0	0	188	254	0	0
Saskatoon	59	242	0	0	8	699	0	0
Centres 10,000 - 49,999								
Estevan	0	0	0	0	24	12	4	0
Lloydminster	0	38	0	0	0	0	0	0
Moose Jaw	8	10	0	0	0	24	0	0
North Battleford	14	23	0	0	0	0	0	0
Prince Albert	0	0	18	0	29	28	8	0
Swift Current	0	21	0	0	0	0	10	0
Yorkton	0	7	0	0	0	0	24	0
Total Saskatchewan (10,000+)	137	410	18	0	249	1,017	46	0

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market
Alberta
Third Quarter 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Calgary	156	131	0	0	96	678	5	0
Edmonton	187	99	0	0	63	252	49	65
Centres 50,000 - 99,999								
Grande Prairie	8	0	0	0	0	47	0	189
Lethbridge	22	0	6	0	114	0	0	0
Medicine Hat	0	4	4	0	0	16	0	0
Red Deer	36	0	0	0	0	16	0	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	0	4	4	8	0	6	0	0
Canmore	0	0	0	60	0	98	0	0
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	32	0
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	0	0	0	0	0	0	0	0
Lacombe T	0	8	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	12	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	11	14	0	0	0	0	0	0
Sylvan Lake	5	0	0	0	0	135	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	0	12	3	0	0	16
Wood Buffalo	0	48	0	0	0	193	0	25
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	425	320	14	80	276	1,441	86	295

Source: CMHC (Starts and Completions Survey)

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market Alberta January - September 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Calgary	228	581	0	0	184	5,195	5	104
Edmonton	407	473	0	8	234	2,200	145	65
Centres 50,000 - 99,999								
Grande Prairie	16	8	0	0	0	47	0	229
Lethbridge	40	35	6	0	122	8	0	0
Medicine Hat	0	4	12	7	55	94	4	0
Red Deer	62	54	0	7	0	95	8	0
Centres 10,000 - 49,999								
Bonneyville MD	0	0	0	0	0	0	0	0
Brooks	0	3	48	0	0	0	0	0
Camrose	0	4	4	8	0	6	0	0
Canmore	6	57	0	60	0	126	0	2
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	32	0
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	0	42	0	0	0	0	0	0
Lacombe T	0	27	3	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	49	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	11	22	0	0	0	0	4	0
Sylvan Lake	5	33	0	0	0	173	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	0	12	3	0	0	36
Wood Buffalo	10	143	0	4	328	376	38	25
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	788	1,535	73	106	926	8,320	236	461

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market
Manitoba
Third Quarter 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Winnipeg	400	547	42	200	263	0	705	747
Centres 10,000 - 49,999								
Brandon	29	40	77	32	22	62	128	134
Hanover RM	28	33	4	0	8	0	40	33
Portage la Prairie	20	16	0	2	15	0	35	18
St. Andrews	14	16	0	0	0	0	14	16
Steinbach MD	27	48	0	0	0	13	27	61
Thompson	2	10	0	0	0	0	2	10
Total Manitoba (10,000+)	520	710	123	234	308	75	951	1,019

Table 2.5a: Starts by Submarket and by Intended Market
Manitoba
January - September 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Winnipeg	1,050	1,481	127	513	327	229	1,504	2,247
Centres 10,000 - 49,999								
Brandon	83	102	91	92	106	66	280	260
Hanover RM	56	64	4	0	33	4	93	68
Portage la Prairie	39	18	0	6	15	0	54	24
St. Andrews	22	36	0	0	49	0	71	36
Steinbach MD	73	113	0	6	12	13	85	132
Thompson	6	10	0	0	0	0	6	10
Total Manitoba (10,000+)	1,329	1,824	222	617	542	312	2,093	2,777

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market Saskatchewan Third Quarter 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Regina	131	264	165	142	0	0	296	406
Saskatoon	412	278	26	243	0	0	438	521
Centres 10,000 - 49,999								
Estevan	12	17	24	0	2	0	38	17
Lloydminster	11	8	0	38	0	0	11	46
Moose Jaw	20	35	0	36	0	0	20	71
North Battleford	12	33	9	15	0	0	21	48
Prince Albert	46	36	0	28	26	0	72	64
Swift Current	18	27	0	0	0	0	18	27
Yorkton	27	27	0	3	0	0	27	30
Total Saskatchewan (10,000+)	689	725	224	505	28	0	941	1,230

Table 2.5b: Starts by Submarket and by Intended Market Saskatchewan January - September 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Regina	414	742	249	352	0	0	663	1,094
Saskatoon	713	1,151	67	944	0	0	780	2,095
Centres 10,000 - 49,999								
Estevan	27	36	24	12	6	0	57	48
Lloydminster	21	52	0	38	0	0	21	90
Moose Jaw	70	72	8	47	0	0	78	119
North Battleford	30	81	9	15	0	0	39	96
Prince Albert	90	94	29	28	26	0	145	122
Swift Current	35	53	0	17	10	0	45	70
Yorkton	55	72	0	7	24	0	79	79
Total Saskatchewan (10,000+)	1,455	2,353	386	1,460	66	0	1,907	3,813

Source: CMHC (Starts and Completions Survey)

Table 2.4c: Starts by Submarket and by Intended Market Alberta Third Quarter 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Calgary	1,864	1,235	237	809	15	0	2,116	2,044
Edmonton	1,388	768	271	427	49	65	1,708	1,260
Centres 50,000 - 99,999								
Grande Prairie	219	275	0	47	0	189	219	511
Lethbridge	227	211	136	0	6	0	369	211
Medicine Hat	37	138	0	16	4	0	41	154
Red Deer	149	76	36	16	0	0	185	92
Centres 10,000 - 49,999								
Bonneyville MD	43	35	0	0	0	0	43	35
Brooks	7	28	0	0	0	0	7	28
Camrose	27	54	6	10	4	8	37	72
Canmore	2	3	0	98	0	60	2	161
Clearwater County MD	30	32	0	0	0	0	30	32
Cold Lake	17	26	0	0	32	0	49	26
Foothills No 31 MD	39	52	0	0	0	0	39	52
High River T	15	21	0	0	0	0	15	21
Lacombe T	18	15	0	8	0	0	18	23
Lacombe County CM	37	19	0	0	0	0	37	19
Mackenzie No 23 MD	26	26	0	0	0	0	26	26
Mountain View County MD	16	38	0	0	0	0	16	38
Okotoks	122	101	0	12	0	0	122	113
Red Deer County CM	17	25	0	0	0	0	17	25
Strathmore T	21	24	11	14	0	0	32	38
Sylvan Lake	32	59	5	135	0	0	37	194
Wetaskiwin County No 10 CM	2	13	0	0	0	0	2	13
Wetaskiwin	16	23	0	0	0	28	16	51
Wood Buffalo	128	202	0	241	0	25	128	468
Yellowhead County MD	32	30	0	0	0	0	32	30
Total Alberta (10,000+)	4,568	3,569	702	1,833	110	375	5,380	5,777

Source: CMHC (Starts and Completions Survey)

Table 2.5c: Starts by Submarket and by Intended Market Alberta January - September 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Calgary	3,671	3,977	411	5,780	15	104	4,097	9,861
Edmonton	2,838	2,493	637	2,823	145	84	3,620	5,400
Centres 50,000 - 99,999								
Grande Prairie	400	454	0	47	0	229	400	730
Lethbridge	491	651	156	47	6	0	653	698
Medicine Hat	110	413	55	94	16	7	181	514
Red Deer	275	270	62	149	8	7	345	426
Centres 10,000 - 49,999								
Bonneyville MD	75	78	0	0	0	0	75	78
Brooks	24	68	0	3	48	0	72	71
Camrose	59	109	6	10	4	8	69	127
Canmore	7	21	6	183	0	62	13	266
Clearwater County MD	73	64	0	0	0	0	73	64
Cold Lake	39	50	0	6	32	0	71	56
Foothills No 31 MD	85	121	0	0	0	0	85	121
High River T	43	64	0	42	0	0	43	106
Lacombe T	41	75	0	16	3	0	44	91
Lacombe County CM	55	42	0	0	0	0	55	42
Mackenzie No 23 MD	45	52	0	0	0	0	45	52
Mountain View County MD	43	90	0	0	0	0	43	90
Okotoks	205	200	2	49	0	0	207	249
Red Deer County CM	54	67	0	0	0	0	54	67
Strathmore T	44	119	11	30	4	0	59	149
Sylvan Lake	48	90	5	203	0	0	53	293
Wetaskiwin County No 10 CM	18	62	0	0	0	0	18	62
Wetaskiwin	26	35	0	0	0	48	26	83
Wood Buffalo	311	676	338	427	38	29	687	1,132
Yellowhead County MD	62	52	0	0	0	0	62	52
Total Alberta (10,000+)	9,191	10,493	1,689	9,909	319	578	11,199	20,980

Source: CMHC (Starts and Completions Survey)

Table 3a: Completions by Submarket and by Dwelling Type Manitoba Third Quarter 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	% Change
Centres 100,000+											
Winnipeg	375	641	4	4	15	5	221	271	615	921	-33.2
Centres 10,000 - 49,999											
Brandon	24	30	0	6	20	12	100	28	144	76	89.5
Hanover RM	18	15	2	0	0	0	0	0	20	15	33.3
Portage la Prairie	13	5	0	2	0	0	0	0	13	7	85.7
St. Andrews	13	10	0	0	0	0	0	0	13	10	30.0
Steinbach MD	23	32	4	14	0	0	12	0	39	46	-15.2
Thompson	4	4	0	0	0	0	0	0	4	4	0.0
Total Manitoba (10,000+)	470	737	10	26	35	17	333	299	848	1,079	-21.4

Table 3.1a: Completions by Submarket and by Dwelling Type Manitoba January - September 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
Winnipeg	1,180	1,401	22	14	92	41	560	878	1,854	2,334	-20.6
Centres 10,000 - 49,999											
Brandon	70	91	8	22	40	40	112	36	230	189	21.7
Hanover RM	44	68	4	2	0	4	0	4	48	78	-38.5
Portage la Prairie	39	13	2	4	0	0	8	0	49	17	188.2
St. Andrews	26	40	0	0	0	0	0	0	26	40	-35.0
Steinbach MD	69	88	12	24	0	0	33	12	114	124	-8.1
Thompson	29	11	4	2	0	0	0	0	33	13	153.8
Total Manitoba (10,000+)	1,457	1,712	52	68	132	85	713	930	2,354	2,795	-15.8

Source: CMHC (Starts and Completions Survey)

Table 3b: Completions by Submarket and by Dwelling Type
Saskatchewan
Third Quarter 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	% Change
Centres 100,000+											
Regina	229	218	12	6	16	35	0	114	257	373	-31.1
Saskatoon	252	535	18	38	73	118	71	0	414	691	-40.1
Centres 10,000 - 49,999											
Estevan	13	13	2	0	0	0	4	0	19	13	46.2
Lloydminster	5	21	0	0	10	31	47	18	62	70	-11.4
Moose Jaw	31	33	0	6	0	0	0	0	31	39	-20.5
North Battleford	8	22	4	2	9	0	0	0	21	24	-12.5
Prince Albert	25	41	6	6	0	0	24	0	55	47	17.0
Swift Current	10	9	0	2	24	0	12	0	46	11	**
Yorkton	16	28	4	2	0	3	0	0	20	33	-39.4
Total Saskatchewan (10,000+)	589	920	46	62	132	187	158	132	925	1,301	-28.9

Table 3.1b: Completions by Submarket and by Dwelling Type
Saskatchewan
January - September 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
Regina	673	560	32	22	48	117	95	140	848	839	1.1
Saskatoon	732	1,085	44	102	255	275	279	193	1,310	1,655	-20.8
Centres 10,000 - 49,999											
Estevan	30	27	6	0	0	15	16	0	52	42	23.8
Lloydminster	17	74	0	0	14	61	94	18	125	153	-18.3
Moose Jaw	80	78	6	10	4	12	0	0	90	100	-10.0
North Battleford	23	74	6	2	14	0	0	0	43	76	-43.4
Prince Albert	62	85	10	6	0	22	58	0	130	113	15.0
Swift Current	39	31	2	4	46	12	19	0	106	47	125.5
Yorkton	44	62	6	20	11	3	0	0	61	85	-28.2
Total Saskatchewan (10,000+)	1,700	2,076	112	166	392	517	561	351	2,765	3,110	-11.1

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type Alberta Third Quarter 2009											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	% Change
Centres 100,000+											
Calgary	952	1,586	254	224	216	247	783	1,248	2,205	3,305	-33.3
Edmonton	723	1,609	260	452	148	300	2,269	771	3,400	3,132	8.6
Centres 50,000 - 99,999											
Grande Prairie	116	175	10	22	8	21	0	197	134	415	-67.7
Lethbridge	148	309	16	12	0	7	0	24	164	352	-53.4
Medicine Hat	51	134	10	36	0	8	0	0	61	178	-65.7
Red Deer	121	213	12	18	0	10	16	0	149	241	-38.2
Centres 10,000 - 49,999											
Bonneyville MD	27	27	0	0	0	0	0	0	27	27	0.0
Brooks	8	21	0	2	48	0	0	0	56	23	143.5
Camrose	29	25	2	4	5	17	12	0	48	46	4.3
Canmore	2	8	0	2	0	0	60	15	62	25	148.0
Clearwater County MD	23	20	0	0	0	0	0	0	23	20	15.0
Cold Lake	11	11	2	10	6	0	12	0	31	21	47.6
Foothills No 31 MD	31	46	0	0	0	0	0	0	31	46	-32.6
High River T	19	17	0	2	0	40	0	9	19	68	-72.1
Lacombe T	12	18	0	2	11	0	8	0	31	20	55.0
Lacombe County CM	14	15	0	0	0	0	0	0	14	15	-6.7
Mackenzie No 23 MD	21	21	0	0	0	0	0	0	21	21	0.0
Mountain View County MD	13	24	0	0	0	0	0	0	13	24	-45.8
Okotoks	62	50	4	6	0	65	0	0	66	121	-45.5
Red Deer County CM	14	28	0	2	0	0	0	0	14	30	-53.3
Strathmore T	9	25	8	20	0	0	4	0	21	45	-53.3
Sylvan Lake	8	33	2	4	5	7	0	0	15	44	-65.9
Wetaskiwin County No 10 CM	2	39	0	0	0	0	0	0	2	39	-94.9
Wetaskiwin	6	8	0	6	0	0	0	48	6	62	-90.3
Wood Buffalo	340	60	12	0	8	8	143	0	503	68	**
Yellowhead County MD	21	29	0	0	0	0	0	0	21	29	-27.6
Total Alberta (10,000+)	2,795	4,584	592	824	455	730	3,307	2,375	7,149	8,513	-16.0

Source: CMHC (Starts and Completions Survey)

Table 3.1c: Completions by Submarket and by Dwelling Type
Alberta
January - September 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centres 100,000+											
Calgary	3,031	5,579	624	780	688	1,075	2,020	3,289	6,363	10,723	-40.7
Edmonton	2,257	5,135	756	1,088	549	707	3,821	2,132	7,383	9,062	-18.5
Centres 50,000 - 99,999											
Grande Prairie	526	616	22	106	20	122	251	258	819	1,102	-25.7
Lethbridge	513	614	48	30	6	32	36	32	603	708	-14.8
Medicine Hat	186	395	44	78	58	47	28	156	316	676	-53.3
Red Deer	285	573	26	78	40	26	212	0	563	677	-16.8
Centres 10,000 - 49,999											
Bonneyville MD	69	88	0	0	0	0	0	0	69	88	-21.6
Brooks	34	63	0	4	48	9	0	0	82	76	7.9
Camrose	70	116	20	18	13	33	18	12	121	179	-32.4
Canmore	5	18	0	4	19	32	158	183	182	237	-23.2
Clearwater County MD	72	52	0	0	0	0	0	0	72	52	38.5
Cold Lake	37	43	2	14	6	0	20	0	65	57	14.0
Foothills No 31 MD	98	281	0	0	0	0	0	0	98	281	-65.1
High River T	50	105	0	54	49	48	120	9	219	216	1.4
Lacombe T	49	51	0	12	15	36	8	34	72	133	-45.9
Lacombe County CM	35	61	0	0	0	0	0	0	35	61	-42.6
Mackenzie No 23 MD	36	46	0	0	0	0	0	0	36	46	-21.7
Mountain View County MD	55	99	2	0	0	0	0	0	57	99	-42.4
Okotoks	137	212	8	24	3	65	207	0	355	301	17.9
Red Deer County CM	54	90	0	2	0	0	0	0	54	92	-41.3
Strathmore T	24	171	14	66	57	23	4	0	99	260	-61.9
Sylvan Lake	48	133	4	8	5	7	93	0	150	148	1.4
Wetaskiwin County No 10 CM	29	47	0	0	0	0	0	0	29	47	-38.3
Wetaskiwin	23	19	0	8	16	0	36	64	75	91	-17.6
Wood Buffalo	917	183	40	0	77	77	756	544	1,790	804	122.6
Yellowhead County MD	62	39	2	2	0	0	0	0	64	41	56.1
Total Alberta (10,000+)	8,748	14,916	1,612	2,376	1,669	2,343	7,788	6,776	19,817	26,411	-25.0

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market Manitoba Third Quarter 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Winnipeg	15	5	0	0	119	209	78	62
Centres 10,000 - 49,999								
Brandon	16	12	4	0	0	28	100	0
Hanover RM	0	0	0	0	0	0	0	0
Portage la Prairie	0	0	0	0	0	0	0	0
St. Andrews	0	0	0	0	0	0	0	0
Steinbach MD	0	0	0	0	0	0	12	0
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	31	17	4	0	119	237	190	62

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market Manitoba January - September 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Winnipeg	88	41	4	0	291	272	245	606
Centres 10,000 - 49,999								
Brandon	36	36	4	4	0	28	112	8
Hanover RM	0	0	0	4	0	0	0	4
Portage la Prairie	0	0	0	0	0	0	8	0
St. Andrews	0	0	0	0	0	0	0	0
Steinbach MD	0	0	0	0	0	0	33	12
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	124	77	8	8	291	300	398	630

Source: CMHC (Starts and Completions Survey)

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market Saskatchewan Third Quarter 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Regina	16	35	0	0	0	84	0	30
Saskatoon	70	100	3	18	71	0	0	0
Centres 10,000 - 49,999								
Estevan	0	0	0	0	0	0	4	0
Lloydminster	6	31	4	0	0	18	47	0
Moose Jaw	0	0	0	0	0	0	0	0
North Battleford	9	0	0	0	0	0	0	0
Prince Albert	0	0	0	0	24	0	0	0
Swift Current	24	0	0	0	12	0	0	0
Yorkton	0	3	0	0	0	0	0	0
Total Saskatchewan (10,000+)	125	169	7	18	107	102	51	30

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market Saskatchewan January - September 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Regina	48	117	0	0	95	108	0	32
Saskatoon	252	253	3	22	242	173	37	20
Centres 10,000 - 49,999								
Estevan	0	15	0	0	12	0	4	0
Lloydminster	6	61	8	0	0	18	94	0
Moose Jaw	4	12	0	0	0	0	0	0
North Battleford	14	0	0	0	0	0	0	0
Prince Albert	0	22	0	0	36	0	22	0
Swift Current	46	8	0	4	19	0	0	0
Yorkton	11	3	0	0	0	0	0	0
Total Saskatchewan (10,000+)	381	491	11	26	404	299	157	52

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market Alberta Third Quarter 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Calgary	216	247	0	0	679	1,057	104	191
Edmonton	148	287	0	13	2,085	736	184	35
Centres 50,000 - 99,999								
Grande Prairie	8	17	0	4	0	94	0	103
Lethbridge	0	7	0	0	0	24	0	0
Medicine Hat	0	0	0	8	0	0	0	0
Red Deer	0	6	0	4	16	0	0	0
Centres 10,000 - 49,999								
Bonneyville MD	0	0	0	0	0	0	0	0
Brooks	0	0	48	0	0	0	0	0
Camrose	5	17	0	0	12	0	0	0
Canmore	0	0	0	0	0	0	60	0
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	6	0	0	0	12	0	0	0
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	0	40	0	0	0	9	0	0
Lacombe T	8	0	3	0	8	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	65	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	0	0	0	0	0	0	4	0
Sylvan Lake	5	7	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	0	0	48
Wood Buffalo	8	8	0	0	105	0	38	0
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	404	701	51	29	2,917	1,983	390	377

Source: CMHC (Starts and Completions Survey)

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market Alberta January - September 2009								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Calgary	688	1,075	0	0	1,886	3,025	134	264
Edmonton	541	682	8	25	3,515	2,028	306	104
Centres 50,000 - 99,999								
Grande Prairie	20	118	0	4	62	155	189	103
Lethbridge	6	32	0	0	36	32	0	0
Medicine Hat	4	33	54	14	24	156	4	0
Red Deer	40	6	0	20	114	0	98	0
Centres 10,000 - 49,999								
Bonneyville MD	0	0	0	0	0	0	0	0
Brooks	0	9	48	0	0	0	0	0
Camrose	9	29	4	4	18	12	0	0
Canmore	19	28	0	4	96	144	62	24
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	6	0	0	0	12	0	8	0
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	49	48	0	0	120	9	0	0
Lacombe T	8	32	7	4	8	0	0	34
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	3	65	0	0	207	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	57	23	0	0	0	0	4	0
Sylvan Lake	5	7	0	0	93	0	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	16	0	0	12	36	52
Wood Buffalo	53	59	24	18	693	292	63	252
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	1,508	2,246	161	97	6,884	5,928	904	833

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market Manitoba Third Quarter 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Winnipeg	372	633	141	226	78	62	615	921
Centres 10,000 - 49,999								
Brandon	22	36	16	39	106	1	144	76
Hanover RM	20	15	0	0	0	0	20	15
Portage la Prairie	13	5	0	2	0	0	13	7
St. Andrews	13	10	0	0	0	0	13	10
Steinbach MD	27	46	0	0	12	0	39	46
Thompson	4	4	0	0	0	0	4	4
Total Manitoba (10,000+)	471	749	157	267	196	63	848	1,079

Table 3.5a: Completions by Submarket and by Intended Market Manitoba January - September 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Winnipeg	1,185	1,383	396	345	249	606	1,854	2,334
Centres 10,000 - 49,999								
Brandon	64	96	40	76	126	17	230	189
Hanover RM	48	70	0	0	0	8	48	78
Portage la Prairie	39	13	2	4	8	0	49	17
St. Andrews	26	40	0	0	0	0	26	40
Steinbach MD	81	111	0	1	33	12	114	124
Thompson	29	11	0	0	4	2	33	13
Total Manitoba (10,000+)	1,472	1,724	438	426	420	645	2,354	2,795

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market
Saskatchewan
Third Quarter 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Regina	215	215	38	128	4	30	257	373
Saskatoon	270	551	141	122	3	18	414	691
Centres 10,000 - 49,999								
Estevan	14	13	0	0	5	0	19	13
Lloydminster	5	21	6	49	51	0	62	70
Moose Jaw	31	33	0	6	0	0	31	39
North Battleford	16	24	5	0	0	0	21	24
Prince Albert	31	47	24	0	0	0	55	47
Swift Current	10	11	36	0	0	0	46	11
Yorkton	20	30	0	3	0	0	20	33
Total Saskatchewan (10,000+)	612	945	250	308	63	48	925	1,301

Table 3.5b: Completions by Submarket and by Intended Market
Saskatchewan
January - September 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Regina	657	565	187	242	4	32	848	839
Saskatoon	765	1,126	505	487	40	42	1,310	1,655
Centres 10,000 - 49,999								
Estevan	35	27	12	15	5	0	52	42
Lloydminster	17	74	6	79	102	0	125	153
Moose Jaw	82	76	8	24	0	0	90	100
North Battleford	33	76	10	0	0	0	43	76
Prince Albert	72	91	36	22	22	0	130	113
Swift Current	41	33	65	10	0	4	106	47
Yorkton	50	82	11	3	0	0	61	85
Total Saskatchewan (10,000+)	1,752	2,150	840	882	173	78	2,765	3,110

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market
Alberta
Third Quarter 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008	Q3 2009	Q3 2008
Centres 100,000+								
Calgary	1,186	1,804	913	1,310	106	191	2,205	3,305
Edmonton	929	1,987	2,287	1,095	184	50	3,400	3,132
Centres 50,000 - 99,999								
Grande Prairie	134	214	0	94	0	107	134	415
Lethbridge	162	325	2	27	0	0	164	352
Medicine Hat	59	167	2	3	0	8	61	178
Red Deer	133	231	16	6	0	4	149	241
Centres 10,000 - 49,999								
Bonneyville MD	27	27	0	0	0	0	27	27
Brooks	8	23	0	0	48	0	56	23
Camrose	31	29	17	17	0	0	48	46
Canmore	2	10	0	0	60	0	62	25
Clearwater County MD	23	20	0	0	0	0	23	20
Cold Lake	13	15	18	6	0	0	31	21
Foothills No 31 MD	31	46	0	0	0	0	31	46
High River T	19	19	0	49	0	0	19	68
Lacombe T	12	20	16	0	3	0	31	20
Lacombe County CM	14	15	0	0	0	0	14	15
Mackenzie No 23 MD	21	21	0	0	0	0	21	21
Mountain View County MD	13	24	0	0	0	0	13	24
Okotoks	66	56	0	65	0	0	66	121
Red Deer County CM	14	30	0	0	0	0	14	30
Strathmore T	17	41	0	4	4	0	21	45
Sylvan Lake	10	41	5	3	0	0	15	44
Wetaskiwin County No 10 CM	2	39	0	0	0	0	2	39
Wetaskiwin	6	14	0	0	0	48	6	62
Wood Buffalo	356	60	109	8	38	0	503	68
Yellowhead County MD	21	29	0	0	0	0	21	29
Total Alberta (10,000+)	3,321	5,340	3,385	2,750	443	408	7,149	8,513

Source: CMHC (Starts and Completions Survey)

Table 3.5c: Completions by Submarket and by Intended Market Alberta January - September 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centres 100,000+								
Calgary	3,631	6,359	2,596	4,100	136	264	6,363	10,723
Edmonton	2,900	5,980	4,155	2,940	328	142	7,383	9,062
Centres 50,000 - 99,999								
Grande Prairie	556	742	74	253	189	107	819	1,102
Lethbridge	565	644	38	64	0	0	603	708
Medicine Hat	232	459	26	201	58	16	316	676
Red Deer	311	647	154	10	98	20	563	677
Centres 10,000 - 49,999								
Bonneyville MD	69	88	0	0	0	0	69	88
Brooks	34	76	0	0	48	0	82	76
Camrose	90	134	27	41	4	4	121	179
Canmore	5	22	115	172	62	28	182	237
Clearwater County MD	72	52	0	0	0	0	72	52
Cold Lake	39	51	18	6	8	0	65	57
Foothills No 31 MD	98	281	0	0	0	0	98	281
High River T	50	159	169	57	0	0	219	216
Lacombe T	49	91	16	4	7	38	72	133
Lacombe County CM	35	61	0	0	0	0	35	61
Mackenzie No 23 MD	36	46	0	0	0	0	36	46
Mountain View County MD	57	99	0	0	0	0	57	99
Okotoks	143	234	212	67	0	0	355	301
Red Deer County CM	54	92	0	0	0	0	54	92
Strathmore T	38	233	57	27	4	0	99	260
Sylvan Lake	52	145	98	3	0	0	150	148
Wetaskiwin County No 10 CM	29	47	0	0	0	0	29	47
Wetaskiwin	23	25	0	14	52	52	75	91
Wood Buffalo	995	183	708	351	87	270	1,790	804
Yellowhead County MD	64	41	0	0	0	0	64	41
Total Alberta (10,000+)	10,273	17,078	8,463	8,373	1,081	945	19,817	26,411

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range in Manitoba Third Quarter 2009													
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+)													
Q3 2009	3	0.7	18	4.3	30	7.1	89	21.1	282	66.8	422	330,000	373,088
Q3 2008	0	0.0	12	2.1	46	8.0	152	26.4	365	63.5	575	317,550	346,948
Year-to-date 2009	9	0.7	41	3.3	89	7.3	280	22.8	808	65.9	1,227	330,000	366,185
Year-to-date 2008	6	0.5	49	3.7	138	10.4	371	28.0	760	57.4	1,324	311,000	339,455

Table 4b: Absorbed Single-Detached Units by Price Range in Saskatchewan Third Quarter 2009													
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													
Q3 2009	2	0.9	2	0.9	8	3.7	18	8.3	188	86.2	218	379,450	392,699
Q3 2008	1	0.5	4	1.9	19	9.2	42	20.4	140	68.0	206	325,000	362,080
Year-to-date 2009	6	0.9	8	1.2	38	5.8	84	12.9	514	79.1	650	369,700	378,241
Year-to-date 2008	5	0.9	17	3.1	56	10.2	117	21.4	353	64.4	548	325,453	348,189
Saskatoon CMA													
Q3 2009	1	0.4	9	3.2	11	3.9	38	13.3	226	79.3	285	373,262	393,532
Q3 2008	3	0.8	6	1.5	7	1.8	45	11.4	335	84.6	396	383,950	399,961
Year-to-date 2009	2	0.2	21	2.5	28	3.3	108	12.8	683	81.1	842	373,262	388,691
Year-to-date 2008	12	1.3	31	3.3	73	7.7	158	16.6	677	71.2	951	347,672	360,535
Total Urban Centres in Saskatchewan (50,000+)													
Q3 2009	3	0.6	11	2.2	19	3.8	56	11.1	414	82.3	503	375,000	393,171
Q3 2008	4	0.7	10	1.7	26	4.3	87	14.5	475	78.9	602	371,000	386,998
Year-to-date 2009	8	0.5	29	1.9	66	4.4	192	12.9	1,197	80.2	1,492	373,262	384,139
Year-to-date 2008	17	1.1	48	3.2	129	8.6	275	18.3	1,030	68.7	1,499	338,900	356,022

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Alberta Third Quarter 2009													
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													
Q3 2009	3	1.8	17	10.2	41	24.6	39	23.4	67	40.1	167	326,255	341,188
Q3 2008	3	1.2	11	4.3	57	22.1	64	24.8	123	47.7	258	337,695	364,366
Year-to-date 2009	6	1.0	31	5.4	144	25.2	128	22.4	263	46.0	572	336,344	363,754
Year-to-date 2008	16	2.6	32	5.2	123	20.0	156	25.4	287	46.7	614	339,707	354,134
Lethbridge													
Q3 2009	3	1.6	30	16.5	66	36.3	48	26.4	35	19.2	182	295,400	310,602
Q3 2008	13	4.9	26	9.8	83	31.2	64	24.1	80	30.1	266	310,650	335,657
Year-to-date 2009	8	1.5	75	14.0	187	35.0	133	24.9	131	24.5	534	298,200	321,274
Year-to-date 2008	27	4.8	101	17.8	176	31.0	110	19.4	154	27.1	568	290,682	318,485
Medicine Hat													
Q3 2009	1	1.8	7	12.3	8	14.0	19	33.3	22	38.6	57	342,000	346,709
Q3 2008	5	4.2	10	8.3	31	25.8	34	28.3	40	33.3	120	316,030	324,782
Year-to-date 2009	4	2.0	21	10.6	40	20.2	61	30.8	72	36.4	198	335,000	337,667
Year-to-date 2008	8	2.5	24	7.5	75	23.4	112	34.9	102	31.8	321	324,000	327,117
Red Deer													
Q3 2009	0	0.0	3	2.2	29	21.6	38	28.4	64	47.8	134	346,400	391,670
Q3 2008	0	0.0	5	2.4	25	12.0	59	28.2	120	57.4	209	365,200	394,775
Year-to-date 2009	2	0.7	4	1.3	53	17.3	90	29.3	158	51.5	307	350,000	401,218
Year-to-date 2008	0	0.0	18	3.4	104	19.4	160	29.9	254	47.4	536	344,551	369,412
Calgary CMA													
Q3 2009	3	0.3	6	0.5	34	2.9	100	8.5	1,039	87.9	1,182	452,291	558,609
Q3 2008	2	0.1	2	0.1	10	0.7	94	6.2	1,404	92.9	1,512	495,812	587,183
Year-to-date 2009	5	0.2	16	0.5	54	1.6	249	7.5	2,991	90.2	3,315	463,705	569,125
Year-to-date 2008	3	0.1	16	0.3	34	0.6	296	5.5	4,991	93.5	5,340	486,279	577,963
Edmonton CMA													
Q3 2009	12	1.3	14	1.6	44	4.9	85	9.5	743	82.7	898	455,000	542,096
Q3 2008	13	0.8	24	1.6	51	3.3	107	6.9	1,347	87.4	1,542	490,000	540,682
Year-to-date 2009	29	1.1	43	1.6	80	2.9	220	8.1	2,357	86.4	2,729	474,000	553,662
Year-to-date 2008	50	1.0	66	1.3	146	3.0	429	8.8	4,201	85.9	4,892	469,900	504,815
Total Urban Centres in Alberta (50,000+)													
Q3 2009	22	0.8	77	2.9	222	8.5	329	12.6	1,970	75.2	2,620	425,900	508,715
Q3 2008	36	0.9	78	2.0	257	6.6	422	10.8	3,114	79.7	3,907	455,105	518,639
Year-to-date 2009	54	0.7	190	2.5	558	7.3	881	11.5	5,972	78.0	7,655	439,398	518,257
Year-to-date 2008	104	0.8	257	2.1	658	5.4	1,263	10.3	9,989	81.4	12,271	454,070	509,922

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Manitoba Third Quarter 2009										
		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
2008	January	592	-2.3	1,124	924	1,369	82.1	169,668	16.4	179,889
	February	857	1.5	1,120	1,040	1,367	81.9	173,809	9.0	183,630
	March	1,063	-11.6	1,134	1,544	1,455	77.9	195,191	25.1	193,040
	April	1,418	8.2	1,185	1,871	1,485	79.8	203,224	18.8	194,185
	May	1,668	-4.7	1,169	2,169	1,507	77.6	203,671	12.9	195,844
	June	1,644	-0.2	1,162	2,237	1,547	75.1	200,505	11.7	191,119
	July	1,535	12.4	1,241	1,905	1,624	76.4	190,354	13.5	193,341
	August	1,271	-6.0	1,155	1,676	1,532	75.4	182,503	10.2	193,198
	September	1,177	3.6	1,116	1,883	1,626	68.6	186,181	11.7	191,869
	October	1,065	-15.1	1,081	1,653	1,668	64.8	185,558	7.3	190,205
	November	707	-24.2	997	1,020	1,673	59.6	174,235	0.5	193,761
	December	528	0.8	1,041	545	1,614	64.5	180,403	6.5	182,382
2009	January	578	-2.4	1,128	1,077	1,629	69.2	177,718	4.7	193,950
	February	684	-20.2	990	1,245	1,695	58.4	188,795	8.6	197,054
	March	969	-8.8	1,018	1,597	1,527	66.7	204,663	4.9	198,166
	April	1,218	-14.1	1,033	1,959	1,584	65.2	207,863	2.3	197,788
	May	1,489	-10.7	1,057	2,223	1,585	66.7	204,276	0.3	198,008
	June	1,648	0.2	1,119	2,317	1,603	69.8	204,465	2.0	196,364
	July	1,479	-3.6	1,133	1,870	1,584	71.5	200,111	5.1	206,914
	August	1,253	-1.4	1,117	1,722	1,545	72.3	202,204	10.8	207,485
	September	1,193	1.4	1,121	1,704	1,545	72.6	202,898	9.0	210,334
	October									
	November									
	December									
	Q3 2008	3,983	3.3		5,464			186,616	12.0	
	Q3 2009	3,925	-1.5		5,296			201,626	8.0	
	YTD 2008	11,225	0.1		15,249			192,223	14.1	
	YTD 2009	10,511	-6.4		15,714			201,300	4.7	

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
Third Quarter 2009

		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
2008	January	780	37.6	1,152	1,013	1,374	83.8	202,507	49.4	209,311
	February	925	14.9	1,040	1,197	1,528	68.1	209,702	43.1	219,185
	March	1,050	-5.1	981	1,641	1,668	58.8	219,988	45.2	227,506
	April	1,197	-2.5	969	2,230	1,679	57.7	238,254	45.4	233,106
	May	1,099	-27.9	806	2,545	1,802	44.7	233,340	34.9	218,597
	June	978	-29.6	772	2,183	1,724	44.8	234,076	29.4	223,532
	July	908	-24.9	775	2,115	1,767	43.9	237,604	29.9	225,123
	August	768	-32.9	713	2,048	1,794	39.7	216,701	17.5	213,058
	September	821	-4.9	808	2,106	1,892	42.7	229,381	23.2	237,958
	October	675	-19.4	747	1,693	1,821	41.0	219,325	14.8	222,809
	November	521	-36.6	686	1,143	1,786	38.4	217,801	12.5	229,825
	December	472	-15.6	754	775	1,822	41.4	220,351	10.0	241,116
2009	January	506	-35.1	750	1,368	1,934	38.8	224,873	11.0	236,544
	February	628	-32.1	724	1,506	2,011	36.0	227,382	8.4	237,472
	March	782	-25.5	686	1,919	1,797	38.2	228,978	4.1	235,813
	April	956	-20.1	766	2,172	1,792	42.7	239,438	0.5	234,148
	May	1,116	1.5	829	2,145	1,648	50.3	237,458	1.8	231,270
	June	1,224	25.2	940	2,100	1,629	57.7	234,665	0.3	224,777
	July	1,284	41.4	1,058	1,809	1,550	68.3	233,655	-1.7	226,311
	August	1,111	44.7	1,012	1,630	1,476	68.6	233,361	7.7	234,059
	September	1,019	24.1	1,019	1,534	1,431	71.2	232,876	1.5	241,524
	October									
	November									
	December									
	Q3 2008	2,497	-22.4		6,269			228,471	23.9	
	Q3 2009	3,414	36.7		4,973			233,327	2.1	
	YTD 2008	8,526	-13.3		17,078			225,659	32.8	
	YTD 2009	8,626	1.2		16,183			233,405	3.4	

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

Table 5c: MLS® Residential Activity for Alberta Third Quarter 2009										
		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
2008	January	4,021	-24.8	5,424	11,567	12,534	43.3	357,574	9.2	371,569
	February	4,601	-30.3	4,822	11,302	12,058	40.0	359,953	4.8	362,332
	March	5,360	-34.3	4,868	13,668	12,718	38.3	365,888	3.7	363,026
	April	5,996	-23.2	4,805	14,017	11,527	41.7	353,515	-1.7	355,575
	May	5,958	-30.8	4,710	13,931	11,211	42.0	360,284	-0.9	358,905
	June	6,030	-17.7	4,976	12,336	10,793	46.1	363,638	-0.1	355,753
	July	5,754	-3.1	5,156	11,748	10,509	49.1	352,421	-5.2	346,751
	August	5,031	-8.4	5,112	9,891	9,873	51.8	343,148	-5.2	339,439
	September	5,182	18.6	5,421	10,590	9,572	56.6	342,052	-5.0	340,801
	October	3,840	-15.5	4,292	10,083	10,171	42.2	342,199	-3.7	350,345
	November	2,744	-34.6	3,728	6,665	9,655	38.6	338,354	-4.2	346,234
	December	1,882	-38.3	3,085	4,111	9,288	33.2	328,082	-7.4	336,079
2009	January	2,195	-45.4	3,143	8,388	9,477	33.2	321,655	-10.0	334,321
	February	3,231	-29.8	3,515	8,624	9,482	37.1	326,785	-9.2	332,621
	March	4,115	-23.2	3,518	9,528	8,566	41.1	327,919	-10.4	334,190
	April	5,251	-12.4	4,212	9,689	8,569	49.2	329,328	-6.8	337,232
	May	6,235	4.6	4,968	10,382	8,646	57.5	339,296	-5.8	333,908
	June	7,368	22.2	5,527	10,211	8,616	64.1	346,955	-4.6	334,245
	July	6,552	13.9	5,692	9,924	8,896	64.0	344,024	-2.4	331,584
	August	5,407	7.5	5,381	8,678	8,580	62.7	343,727	0.2	334,594
	September	5,258	1.5	5,472	8,482	7,939	68.9	346,560	1.3	335,429
	October									
	November									
	December									
	Q3 2008	15,967	1.0		32,229			346,134	-5.2	
	Q3 2009	17,217	7.8		27,084			344,705	-0.4	
	YTD 2008	47,933	-19.6		109,050			355,513	-0.3	
	YTD 2009	45,612	-4.8		83,906			338,666	-4.7	

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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
Third Quarter 2009

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (1997=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							
2008	January - March	718	7.3	7.3	602.8	4.1	1,126	107.1	697	3,847,110	99.51
	April - June	696	6.7	6.9	608.0	4.1	2,681	91.1	699	4,214,857	99.34
	July - September	697	6.8	7.0	607.3	4.1	1,213	91.8	713	4,246,168	95.23
	October - December	704	6.1	7.1	608.4	4.3	2,442	66.7	709	4,069,493	81.98
2009	January - March	623	4.8	5.7	606.3	4.8	2,544	65.2	721	3,665,602	79.79
	April - June	607	3.9	5.5	606.2	4.9	4,327	78.9	724	3,917,198	87.01
	July - September	624	3.7	5.7	609.4	5.4		89.0	722		92.50
	October - December										

Table 6.1a: Growth[1] of Economic Indicators for Manitoba
Third Quarter 2009

		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							
2008	January - March	6.3	0.8	0.7	1.7	-0.3	-43.1	-2.3	5.8	-3.8	16.1
	April - June	-0.7	-0.1	-0.1	2.3	-0.7	8.7	-11.0	4.7	-1.1	7.5
	July - September	-2.4	-0.3	-0.3	1.7	-0.1	-19.1	-17.1	4.3	5.9	-1.0
	October - December	-3.5	-1.2	-0.4	1.1	0.1	54.4	-37.2	3.2	4.5	-19.8
2009	January - March	-13.3	-2.4	-1.6	0.6	0.7	125.9	-39.1	3.4	-4.7	-19.8
	April - June	-12.7	-2.8	-1.5	-0.3	0.8	61.4	-13.3	3.6	-7.1	-12.4
	July - September	-10.5	-3.0	-1.2	0.3	1.3		-3.1	1.2		-2.9
	October - 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
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

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

Table 6b: Level of Economic Indicators for Saskatchewan Third Quarter 2009		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (1997=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							
2008	January - March	718	7.3	7.3	508.0	4.1	1,946	107.1	744	2,991,733	99.51
	April - June	696	6.7	6.9	509.9	4.1	2,193	91.1	748	3,178,242	99.34
	July - September	697	6.8	7.0	512.9	4.3	3,835	91.8	776	3,324,903	95.23
	October - December	704	6.1	7.1	520.1	4.0	2,506	66.7	782	2,753,618	81.98
2009	January - March	623	4.8	5.7	521.4	4.5	2,558	65.2	782	2,849,493	79.79
	April - June	607	3.9	5.5	522.7	4.8	3,214	78.9	784	2,875,084	87.01
	July - September	624	3.7	5.7	518.7	4.8		89.0	806		92.50
	October - December										

Table 6.1b: Growth[1] of Economic Indicators for Saskatchewan Third Quarter 2009		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							
2008	January - March	6.3	0.8	0.7	1.0	0.0	59.2	-2.3	7.7	12.4	16.1
	April - June	-0.7	-0.1	-0.1	1.9	-0.2	-23.5	-11.0	8.6	21.7	7.5
	July - September	-2.4	-0.3	-0.3	2.7	-0.1	7.2	-17.1	8.1	33.5	-1.0
	October - December	-3.5	-1.2	-0.4	3.1	-0.2	54.4	-37.2	6.2	8.4	-19.8
2009	January - March	-13.3	-2.4	-1.6	2.6	0.4	31.4	-39.1	5.2	-4.8	-19.8
	April - June	-12.7	-2.8	-1.5	2.5	0.7	46.6	-13.3	4.8	-9.5	-12.4
	July - September	-10.5	-3.0	-1.2	1.1	0.5		-3.1	3.8		-2.9
	October - 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
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

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

Table 6c: Level of Economic Indicators for Alberta
Third Quarter 2009

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[(2)] (1997=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							
2008	January - March	718	7.3	7.3	1,998.4	3.5	12,337	107.1	697	16,079,327	99.51
	April - June	696	6.7	6.9	2,010.3	3.4	20,821	91.1	699	18,388,808	99.34
	July - September	697	6.8	7.0	2,013.5	3.7	18,118	91.8	713	19,524,204	95.23
	October - December	704	6.1	7.1	2,029.8	3.8	14,660	66.7	709	16,419,099	81.98
2009	January - March	623	4.8	5.7	2,005.0	5.2	15,940	65.2	721	13,751,163	79.79
	April - June	607	3.9	5.5	1,992.0	6.5	13,420	78.9	724	13,544,314	87.01
	July - September	624	3.7	5.7	1,982.3	7.2		89.0	722		92.50
	October - December										

Table 6.1c: Growth[(1)] of Economic Indicators for Alberta
Third Quarter 2009

		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							
2008	January - March	6.3	0.8	0.7	3.3	-0.1	3.1	-2.3	5.8	0.3	16.1
	April - June	-0.7	-0.1	-0.1	3.1	-0.3	36.6	-11.0	4.7	11.2	7.5
	July - September	-2.4	-0.3	-0.3	2.1	0.2	46.9	-17.1	4.3	17.5	-1.0
	October - December	-3.5	-1.2	-0.4	2.5	0.4	74.5	-37.2	3.2	-1.4	-19.8
2009	January - March	-13.3	-2.4	-1.6	0.3	1.8	29.2	-39.1	3.4	-14.5	-19.8
	April - June	-12.7	-2.8	-1.5	-0.9	3.0	-35.5	-13.3	3.6	-26.3	-12.4
	July - September	-10.5	-3.0	-1.2	-1.5	3.6		-3.1	1.2		-2.9
	October - 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
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), CREA (MLS®), 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.

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