

HOUSING MARKET OUTLOOK

Prairie Region Highlights



Canada Mortgage and Housing Corporation

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Prairie housing starts lower this year, improvement expected in 2010

Figure 1

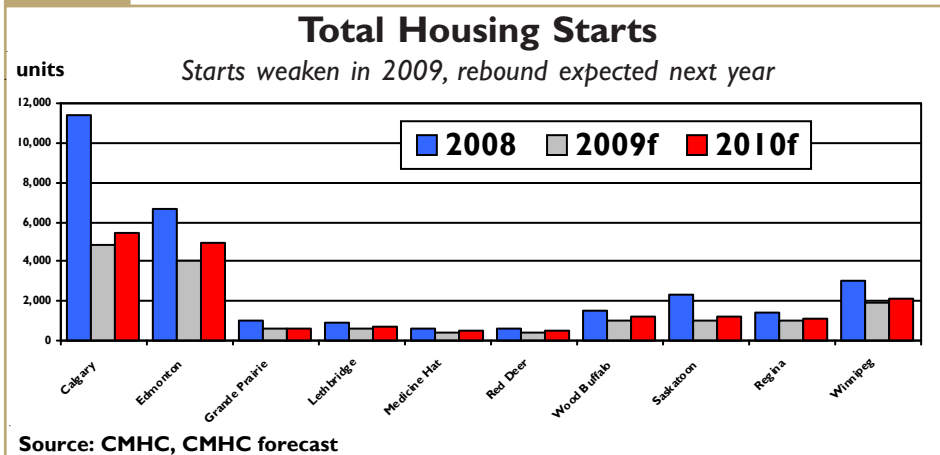
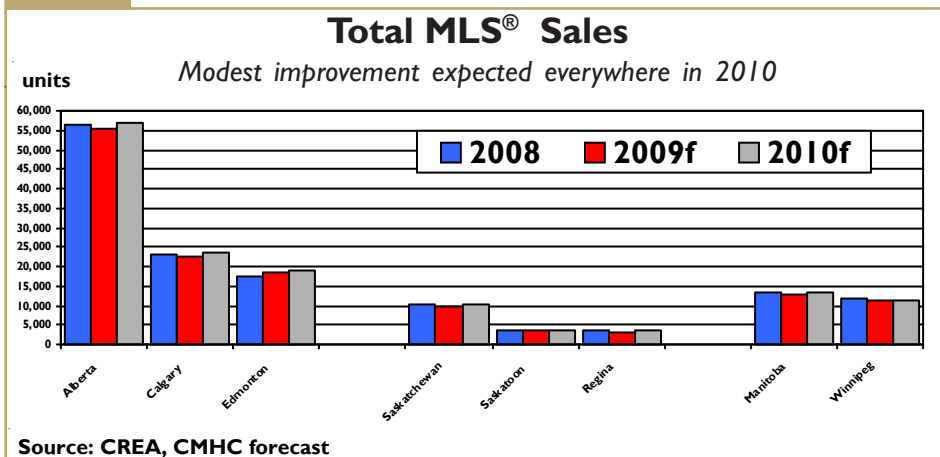


Figure 2



Overview¹:

Housing Starts:

After a 31 per cent reduction in 2008, housing starts across the Prairie Provinces will decline by 43 per cent this year. Alberta and Saskatchewan will lead the decline, where construction will be reduced by nearly half. Manitoba's expected 28 per cent decline will be comparatively modest. In 2010, all provinces are expecting gains in new home construction. A stronger pace of economic growth and declines in new home inventories will support a healthy gain in construction next year.

Resales:

In 2009, MLS® sales across the three Prairie Provinces will decline for the second straight year. All provinces will record single-digit declines in sales this year, due to the prevailing economic uncertainty and slowing job markets. Next year will be met with higher sales in all Prairie Provinces, thanks to improved economic conditions and modest price gains.

Continued on the next page...

¹The outlook is subject to uncertainty. Although point forecasts are presented in this publication, CMHC also presents forecast ranges and risks where appropriate. The forecasts included in this document are based on information available as of July 23, 2009.

Overview continued...

Resale Prices:

The average resale price for the Prairies will decrease this year, as the decline in Alberta outweighs the modest gains in Saskatchewan and Manitoba. Recently, lower listings and rising demand in Alberta has resulted in month-over-month price gains in most major markets. Provided these conditions continue into 2010, price growth will be restored next year. All provinces will achieve price growth in 2010, though the gains will be modest by historical standards.

Prairies Housing Outlook

In response to heightened inventories and weaker demand, single-detached construction in Alberta in the first half of 2009 was 35 per cent lower than the previous year. Nonetheless, we have revised our 2009 forecast upward, as price declines, incentives, and low mortgage rates will lead to stronger activity over the balance of the year. Edmonton is already enjoying a modest improvement, with year-over-year gains in April, June, and July. In 2010, lower inventories in both the new and resale markets and a strengthening economy will support a healthy increase in single-detached construction in Alberta.

To reduce the likelihood of escalating inventories, Alberta's multi-family builders have scaled back production significantly in 2009. Apartment condominium starts are facing the largest reduction in activity, following

impressive performances in the preceding three years. The decline will be most pronounced in Calgary, where a number of projects have been postponed. Elevated supply levels and the cancellation of projects previously under construction will hold back the recovery as we move into 2010. Across Alberta, expect a gain in multi-family starts next year to 5,250 units.

After a slower performance earlier in the year, resale transactions across Alberta are improving. Recent price declines, historically low interest rates, and various government incentives have helped pushed sales higher in the last few months. Edmonton led the increase, with a 38 per cent year-over-year gain in June. This was followed by a 27 per cent gain in Calgary in the same month. This momentum should continue through the balance of the forecast period, thanks to improving economic conditions, stabilizing house prices, and persistently low mortgage rates. In 2010, sales across Alberta are expected to increase for the first time in four years.

The rise in sales combined with fewer active listings is pushing Alberta's resale markets back toward balanced conditions. As a result, average resale house prices have been appreciating in recent months in most of Alberta's markets. These price improvements, however, follow the declines that occurred through the latter months of 2008. Accordingly, 2009's average price will decline for the second time in as many years. Assuming listings continue to moderate and sales improve, price growth will return to

Alberta in 2010, just at a weaker rate than historical norms.

In Saskatchewan, single-detached builders have scaled back production in 2009 to adjust for elevated supply levels and lower demand. By mid-year, single-detached starts across the province were less than half the volume recorded in 2008. Saskatoon led the decline in the first half of the year with a 65 per cent reduction in single-detached starts. The slowdown in provincial starts is working to ease supply levels, especially in Saskatchewan's major markets. This, in concert with lower price gains and a relatively robust economy, will set the stage for higher single-detached starts in 2010.

Although multi-family starts across Saskatchewan have backed off from the record-breaking levels of 2007 and 2008, slow absorptions have left the supply at relatively high levels. The reduction in multiple starts has been particularly apparent in Saskatoon, where supply levels remain most elevated. Expect a modest increase in multiple starts in 2010, due in part to the upcoming decline in units for sale. Slower price gains, or in some cases price declines, will also help encourage condominium buyers and boost demand.

Although Saskatchewan's resale activity has seen an uptick in recent months, the reduction in sales early in the year will take its toll on the annual total. In 2009, sales will be down from the historically high volumes in 2007 and 2008, but surpass the level of resale activity prior to 2007. In 2010, residential transactions will see an increase over 2009, as slower price growth and a

stable economy encourages homeownership.

In 2009, the average price in Saskatchewan will see a modest gain due to elevated inventories and weaker demand earlier in the year. Unlike other western provinces, Saskatchewan will be the only province to record an average annual price gain this year. A slower pace of new listings and rising sales should soon reduce the inventory of active listings across the province. This will ensure average price increases moving forward, just at a more restrained pace than previous years.

Across Manitoba, expect single-detached starts to decline by 20 per cent in 2009, reaching 2,950 units. Weaker economic conditions will hold back construction, as will the recent rise in new home inventory. This year's decline in housing starts should help lower the volume of completed and unabsorbed units toward the end of the year. This, combined with weak price gains and

low mortgage rates, should contribute to a modest rise in activity in 2010.

Due to slower demand and an elevated number of units in inventory, Manitoba's multi-family builders will scale back production in 2009. Expect 1,050 units to begin construction this year, substantially below the levels recorded over the last three years. Provided inventories get absorbed over the coming quarters, builders will respond by modestly increasing production in 2010.

Residential transactions in Manitoba will decline for the second consecutive year in 2009 before increasing modestly next year. Despite the moderation, 2009 will mark the sixth consecutive year with more than 12,000 sales in the province. After a weak first quarter of 2009, sales have rebounded and should remain elevated over the balance of the forecast period

thanks to low mortgage rates and modest price gains.

Due to weaker demand and heightened listings, Manitoba's average resale price will grow at a more modest pace compared to the previous six years when double-digit annual increases were common. Expect growth of four per cent in 2009 and 2010, bringing the average to \$206,250 next year. A decline in active listings and a growing Manitoba economy should provide the impetus for continued price gains.

Mortgage rates		
1 Year	Q2 2009	3.85
	% pt. chg from Q1 2008	-2.83
	2009 (F)	4.16
	2010 (F)	4.45
5 Year	Q2 2009	5.45
	% pt. chg from Q1 2008	-1.48
	2009 (F)	5.72
	2010 (F)	6.24

Source: Bank of Canada, CMHC Forecast

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Prairie Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA (%)	Unemp. Rate SA (%)	Average Weekly Earnings (\$)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price (\$)
Calgary	Q2 2009	-1.0	6.6	965	Q2 2009	1,235	990	245	7,898	383,505
	Q2 2008	3.2	3.3	943	Q2 2008	3,161	1,261	1,900	7,171	417,236
	Change ¹	-4.2	3.3	2.3%	% Change	-60.9	-21.5	-87.1	10.1	-8.1
Edmonton	Q2 2009	0.6	6.5	912	Q2 2009	1,151	716	435	6,555	323,098
	Q2 2008	4.0	3.7	862	Q2 2008	1,825	697	1,128	5,496	339,611
	Change ¹	-3.4	2.8	5.9%	% Change	-36.9	2.7	-61.4	19.3	-4.9
Regina	Q2 2009	5.2	3.4	826	Q2 2009	243	167	76	1,105	252,357
	Q2 2008	2.2	3.9	799	Q2 2008	403	279	124	1,074	242,447
	Change ¹	3.0	-0.5	3.4%	% Change	-39.7	-40.1	-38.7	2.9	4.1
Saskatoon	Q2 2009	3.6	4.6	809	Q2 2009	253	212	41	1,167	277,272
	Q2 2008	2.5	4.0	747	Q2 2008	984	536	448	1,106	305,890
	Change ¹	1.1	0.6	8.2%	% Change	-74.3	-60.4	-90.8	5.5	-9.4
Winnipeg	Q2 2009	-1.0	4.9	744	Q2 2009	413	360	53	3,804	211,264
	Q2 2008	2.4	4.2	715	Q2 2008	964	571	393	4,205	208,970
	Change ¹	-3.3	0.7	4.0%	% Change	-57.2	-37.0	-86.5	-9.5	1.1
Alberta	June 09	-1.3	6.8	920	Q2 2009	4,270	2,925	1,345	18,854	\$339,513
	June 08	3.1	3.3	888	Q2 2008	7,796	4,105	3,691	17,984	359,152
	Change ¹	-4.4	3.5	3.7%	% Change	-45.2	-28.7	-63.6	4.8	-5.5
Saskatchewan	June 09	2.9	4.6	784	Q2 2009	983	759	224	3,272	\$238,784
	June 08	2.3	4.0	748	Q2 2008	2,272	1,583	689	3,274	235,356
	Change ¹	0.6	0.6	4.8%	% Change	-56.7	-52.1	-67.5	-0.1	1.5
Manitoba	June 09	-0.3	5.2	724	Q2 2009	1,178	912	266	4,355	\$205,351
	June 08	2.0	4.2	699	Q2 2008	1,672	1,154	518	4,730	202,437
	Change ¹	-2.3	1.0	3.6%	% Change	-29.5	-21.0	-48.6	-7.9	1.4
Prairie Region	June 09	-0.4	6.1	859	Q2 2009	6,431	4,596	1,835	26,481	\$305,003
	June 08	2.7	3.6	828	Q2 2008	11,740	6,842	4,898	25,988	315,033
	Change ¹	-3.2	2.5	3.7%	Change	-45.2	-32.8	-62.5	1.9	-3.2
Canada	June 09	-1.8	8.6	799	Q2 2009	35,798	19,029	16,769	147,351	\$318,696
	June 08	1.7	6.2	778	Q2 2008	62,087	29,267	32,820	145,293	317,179
	Change ¹	-3.5	2.4	2.7%	% Change	-42.3	-35.0	-48.9	1.4	0.5

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¹Changes to the Unemployment Rate and Employment Growth represent the **absolute** difference between current rates and the rates for the same period in the previous year.

Source: Statistics Canada (CANSIM), CMHC (Starts and Completions Survey), CREA

"SA" means Seasonally Adjusted

Prairie Region Housing Forecast - New Construction

	Housing Starts	2008	2009(F*)	% chg (2008/2009)	2010(F*)	% chg (2009/2010)	YTD 2009	YTD 2008	% chg (2008/2009)
Calgary	Single-Detached	4,387	3,600	-17.9	4,000	11.1	1,549	2,328	-33.5
	Multiple	7,051	1,200	-83.0	1,400	16.7	432	5,489	-92.1
	Total	11,438	4,800	-58.0	5,400	12.5	1,981	7,817	-74.7
Edmonton	Single-Detached	2,613	2,650	1.4	3,200	20.8	1,117	1,354	-17.5
	Multiple	4,002	1,400	-65.0	1,700	21.4	795	2,786	-71.5
	Total	6,615	4,050	-38.8	4,900	21.0	1,912	4,140	-53.8
Grande Prairie	Single-Detached	653	475	-27.3	525	10.5	155	169	-8.3
	Multiple	357	100	-72.0	125	25.0	26	50	-48.0
	Total	1,010	575	-43.1	650	13.0	181	219	-17.4
Lethbridge	Single-Detached	760	500	-34.2	575	15.0	232	422	-45.0
	Multiple	153	150	-2.0	175	16.7	52	65	-20.0
	Total	913	650	-28.8	750	15.4	284	487	-41.7
Medicine Hat	Single-Detached	398	225	-43.5	300	33.3	71	231	-69.3
	Multiple	237	150	-36.7	225	50.0	69	129	-46.5
	Total	635	375	-40.9	525	40.0	140	360	-61.1
Red Deer	Single-Detached	367	300	-18.3	325	8.3	110	184	-40.2
	Multiple	205	130	-36.6	165	26.9	50	150	-66.7
	Total	572	430	-24.8	490	14.0	160	334	-52.1
Wood Buffalo	Single-Detached	681	400	-41.3	450	12.5	179	370	-51.6
	Multiple	811	600	-26.0	720	20.0	380	294	-29.3
	Total	1,492	1,000	-33.0	1,170	17.0	559	664	-15.8
Regina	Single-Detached	979	750	-23.4	800	6.7	284	476	-40.3
	Multiple	396	300	-24.2	350	16.7	83	212	-60.8
	Total	1,375	1,050	-23.6	1,150	9.5	367	688	-46.7
Saskatoon	Single-Detached	1,288	700	-45.7	800	14.3	289	820	-64.8
	Multiple	1,031	350	-66.1	400	14.3	53	754	-93.0
	Total	2,319	1,050	-54.7	1,200	14.3	342	1,574	-78.3
Winnipeg	Single-Detached	1,930	1,450	-24.9	1,500	3.4	648	929	-30.2
	Multiple	1,079	500	-53.7	600	20.0	151	571	-73.6
	Total	3,009	1,950	-35.2	2,100	7.7	799	1,500	-46.7
Alberta	Single-Detached	14,716	11,700	-20.5	13,000	11.1	4,741	7,298	-35.0
	Multiple	14,448	4,400	-69.5	5,250	19.3	2,143	9,617	-77.7
	Total	29,164	16,100	-44.8	18,250	13.4	6,884	16,915	-59.3
Saskatchewan	Single-Detached	4,518	2,750	-39.1	3,000	9.1	1,009	2,271	-55.6
	Multiple	2,310	1,000	-56.7	1,150	15.0	280	1,106	-74.7
	Total	6,828	3,750	-45.1	4,150	10.7	1,289	3,377	-61.8
Manitoba	Single-Detached	3,690	2,950	-20.1	3,050	3.4	1,300	1,659	-21.6
	Multiple	1,847	1,050	-43.2	1,250	19.0	414	887	-53.3
	Total	5,537	4,000	-27.8	4,300	7.5	1,714	2,546	-32.7
Prairie Region	Single-Detached	22,924	17,400	-24.1	19,050	9.5	7,050	11,228	-37.2
	Multiple	18,605	6,450	-65.3	7,650	18.6	2,837	11,610	-75.6
	Total	41,529	23,850	-42.6	26,700	11.9	9,887	22,838	-56.7
Canada	Single-Detached	93,202	68,400	-26.6	72,450	5.9	27,843	44,596	-37.6
	Multiple	117,854	73,500	-37.6	77,850	5.9	31,727	61,101	-48.1
	Total	211,056	141,900	-32.8	150,300	5.9	59,570	105,697	-43.6

Source: CMHC (Starts and Completions Survey)

(F) = CMHC Forecast

*Although point forecasts are provided in this table, please refer to the Housing Forecast Range table at the end of this report to get the relevant ranges.

Prairie Region Housing Forecast - Resale Market

		2008	2009(F*)	% chg (2008/2009)	2010(F*)	% chg (2009/2010)	YTD 2009	YTD 2008	% chg (2008/2009)
Calgary	MLS® Sales	23,136	22,800	-1.5	23,500	3.1	12,015	13,525	-11.2
	MLS® Avg. Price	405,267	383,000	-5.5	395,000	3.1	378,609	416,109	-9.0
Edmonton	MLS® Sales	17,369	18,500	6.5	19,000	2.7	9,740	9,567	1.8
	MLS® Avg. Price	332,852	325,000	-2.4	335,000	3.1	319,093	339,147	-5.9
Grande Prairie	MLS® Sales	2,296	1,875	-18.3	1,900	1.3	910	1,269	-28.3
	MLS® Avg. Price	265,963	257,000	-3.4	265,000	3.1	256,099	265,009	-3.4
Lethbridge	MLS® Sales	2,335	2,150	-7.9	2,200	2.3	1,103	1,298	-15.0
	MLS® Avg. Price	243,585	242,000	-0.7	249,000	2.9	240,426	244,727	-1.8
Medicine Hat	MLS® Sales	1,522	1,200	-21.2	1,300	8.3	626	892	-29.8
	MLS® Avg. Price	260,144	255,000	-2.0	262,000	2.7	253,436	260,687	-2.8
Red Deer	MLS® Sales	4,214	3,700	-12.2	3,900	5.4	1,898	2,341	-18.9
	MLS® Avg. Price	278,040	269,000	-3.3	277,000	3.0	265,608	282,182	-5.9
Wood Buffalo	MLS® Sales	2,092	1,475	-29.5	1,500	1.7	641	1,153	-44.4
	MLS® Avg. Price	548,246	525,000	-4.2	532,000	1.3	528,911	538,604	-1.8
Regina	MLS® Sales	3,338	3,300	-1.1	3,450	4.5	1,784	1,953	-8.7
	MLS® Avg. Price	229,716	250,000	8.8	265,000	6.0	245,199	225,896	8.5
Saskatoon	MLS® Sales	3,540	3,450	-2.5	3,600	4.3	1,874	2,164	-13.4
	MLS® Avg. Price	287,803	275,000	-4.4	280,000	1.8	276,320	289,420	-4.5
Winnipeg	MLS® Sales	11,854	11,125	-6.1	11,500	3.4	5,795	6,357	-8.8
	MLS® Avg. Price	196,940	205,000	4.1	213,000	3.9	207,130	202,552	2.3
Alberta	MLS® Sales	56,399	55,250	-2.0	57,000	3.2	28,395	31,966	-11.2
	MLS® Avg. Price	352,857	337,500	-4.4	348,000	3.1	335,004	360,198	-7.0
Saskatchewan	MLS® Sales	10,203	9,800	-3.9	10,200	4.1	5,188	6,029	-13.9
	MLS® Avg. Price	224,586	232,000	3.3	238,250	2.7	234,569	224,494	4.5
Manitoba	MLS® Sales	13,525	12,650	-6.5	13,200	4.3	6,586	7,242	-9.1
	MLS® Avg. Price	190,296	198,000	4.0	206,250	4.2	201,105	195,307	3.0
Prairie Region	MLS® Sales	80,127	77,700	-3.0	80,400	3.5	40,169	45,237	-11.2
	MLS® Avg. Price	309,084	301,483	-2.5	310,804	3.1	300,079	315,715	-5.0
Canada¹	MLS® Sales	433,990	420,700	-3.1	419,400	-0.3	223,503	249,703	-10.5
	MLS® Avg. Price	303,607	301,400	-0.7	306,300	1.6	307,098	315,029	-2.5

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Source: CREA

(F) = CMHC Forecast

¹ Canada total excludes the territories

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Prairie Region Housing Forecast - Rental Market				
	Vacancy Rate		Average Rent 2-Bedroom Units	
	Oct 2008	Oct 2009(F)	Oct 2008	Oct 2009(F)
Calgary	2.1	4.0	1,148	1,075
Edmonton	2.4	4.0	1,034	1,035
Regina	0.5	1.2	756	800
Saskatoon	1.9	2.0	841	870
Winnipeg	1.0	1.0	769	800
Canada¹	2.3	2.4	n/a	n/a

Source: CMHC Fall Rental Market Survey

(F) = CMHC Forecast

¹ All centres 100,000+

Prairie Region - Housing Forecast Ranges

	2009			2010		
	Point Forecast	High Forecast	Low Forecast	Point Forecast	High Forecast	Low Forecast
Alberta						
Housing Starts	16,100	18,100	14,300	18,250	21,600	15,300
Multiple	4,400	5,000	3,900	5,250	6,150	4,300
Single	11,700	13,100	10,400	13,000	15,450	11,000
MLS® Sales	55,250	59,500	51,000	57,000	60,100	53,000
MLS® Average Price (\$)	337,500	354,000	320,000	348,000	365,000	330,500
Saskatchewan						
Housing Starts	3,750	4,200	3,375	4,150	4,800	3,550
Multiple	1,000	1,150	900	1,150	1,250	1,000
Single	2,750	3,050	2,475	3,000	3,550	2,550
MLS® Sales	9,800	10,500	9,100	10,200	10,900	9,500
MLS® Average Price (\$)	232,000	243,000	220,000	238,250	250,000	225,000
Manitoba						
Housing Starts	4,000	4,450	3,600	4,300	5,000	3,775
Multiple	1,050	1,200	950	1,250	1,400	1,125
Single	2,950	3,250	2,650	3,050	3,600	2,650
MLS® Sales	12,650	13,400	11,900	13,200	14,100	12,300
MLS® Average Price (\$)	198,000	208,000	188,000	206,250	216,000	196,000
Canada						
Housing Starts	141,900	160,000	125,000	150,300	180,000	130,000
Multiple	73,500	83,000	63,600	77,850	92,000	67,000
Single	68,400	77,000	61,000	72,450	88,000	63,000
MLS® Sales	420,700	440,000	408,000	419,400	468,000	375,000
MLS® Average Price (\$)	301,400	313,000	295,000	306,300	330,000	295,000

Sources : CMHC

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Canada's Economic Action Plan 2009 announced a number of housing-related measures which are being delivered through Canada Mortgage and Housing Corporation. [Find out more.](#)