

HOUSING NOW

Prairie Region



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fourth Quarter 2010

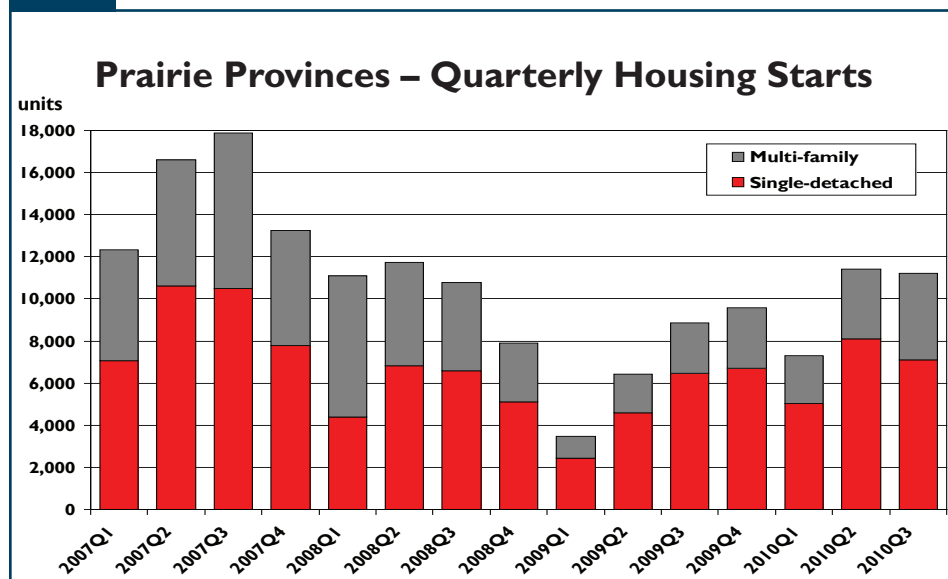
New Home Market

Prairie housing starts higher in 2010

Housing starts across the Prairie Provinces in the third quarter of 2010 amounted to 11,224 units, up 27 per cent compared to the same period last year. New construction was higher in both the single-detached and multi-family sectors. Single-detached

starts from July to September recorded an improvement of 10 per cent over last year to 7,091 units. Meanwhile, multi-family construction, which includes semi-detached, row, and apartment units, saw a 70 per cent increase to 4,133 starts over the 2,429 units started in 2009. Production in the first nine months across the Prairies totalled 29,934 starts, up by 60 per cent over last year.

Figure 1



Source: CMHC

Table of Contents

1	New Home Market
3	Resale Market
3	Economy
5	Housing Now Report Tables
6	Summary of Market
10	Starts
26	Completions
38	Absorptions
40	MLS® Activity
43	Economic Indicators

SUBSCRIBE NOW!

Access CMHC's Market Analysis Centre publications quickly and conveniently on the Order Desk at www.cmhc.ca/housingmarketinformation. View, print, download or subscribe to get market information e-mailed to you on the day it is released. CMHC's electronic suite of national standardized products is available for free.

In Alberta, third quarter housing starts of 7,437 units increased by 20 per cent from the 6,202 units started during the same period last year. Nearly all of the additions came from the multi-family sector, as the 2,798 starts during the quarter were a 71 per cent improvement over the 1,641 units in 2009. In particular, the 1,550 apartment starts more than quadrupled the 377 starts recorded a year ago. Row starts also moved ahead of last year with a 13 per cent improvement to 565 units. Semi-detached starts was the only type of multi-family housing to retreat from a year ago with 683 units started, down 11 per cent from 763 units. Production of single-detached housing came to 4,639 units during the third quarter, marginally ahead of the level achieved a year ago. During the first nine months, total starts across Alberta of 21,326 units were up 63 per cent over the 13,086 units recorded in 2009. Growth was particularly robust during the first half of the year due to improved economic outlook and demand conditions, as well as comparatively low levels experienced during 2009.

Total housing starts in the Calgary Census Metropolitan Area (CMA) moved ahead of last year's count with 2,820 units started during the third quarter as higher multi-family building activity compensated for a retreat in the single-detached sector. Multi-family starts of 1,418 units from June to September improved from the 555 units started a year ago on higher row

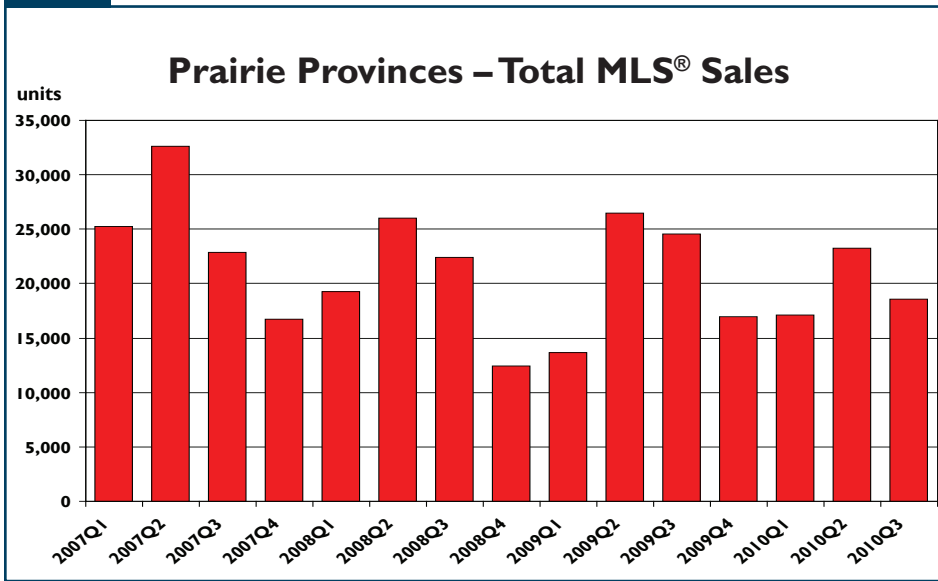
and apartment starts. By comparison, single-detached activity totalled 1,402 starts during the quarter, 10 per cent shy of the 1,561 units started last year. Nevertheless, both single and multi-family starts remain ahead of last year's pace by margins of 52 and 174 per cent to the end of September, respectively. Total starts in the Edmonton CMA during the third quarter of 2,512 units advanced 47 per cent over the 1,708 units recorded in 2009. Single-detached starts totalled 1,627 units during the quarter, up 44 per cent from last year. Meanwhile, semi-detached, row, and apartment starts, totalled 885 units, up from 579 units a year ago. Three-quarters into the year, Edmonton's 7,891 starts was more than double last year's production.

Total housing starts in Saskatchewan strengthened over last year to 1,800 units from July to September, as builders worked to replenish the supply of product commensurate with increased demand. Production of multi-family units more than doubled the level recorded last year with 615 starts, as all types of multi-family housing rose over 2009. Single-detached starts also outpaced last year's production by 24 per cent, increasing to 1,185 units in the third quarter of 2010. To the end of September, total housing starts of 4,060 units translated into an improvement of nearly 60 per cent from the 2,550 units recorded last year.

Responding to improved demand conditions, building activity in the Saskatoon CMA continued to move higher with 766 starts during the third quarter, the strongest third-quarter result since 1982. There were 472 single-detached units started during this time, a year-over-year increase of 17 per cent. Meanwhile, multi-family starts totalled 294 units, up from only 36 units a year ago. Starts of 1,755 units during the first nine months have more than doubled last year's production at this time. The Regina CMA recorded 405 housing starts in the third quarter, up 37 per cent from the same time last year. Nearly 200 single-detached foundations were poured from July to September, up from 127 units a year ago. The 145 apartment starts propelled multi-family starts to 211 units during the third quarter, up 25 per cent year-over-year. Total starts in the first nine months in Regina has exceeded last year by a margin of 39 per cent.

Sustained economic recovery and employment growth continued to support higher housing activity in Manitoba during the third quarter as the province recorded the largest year-over-year increase of the three prairies provinces. Multi-family starts during the third quarter were the highest since 1987 at 720 units, up nearly one-half from 2009. Single-detached production increased to 1,267 units, up 36 per cent from the 930 units recorded during the third quarter in 2009. This brings total production so far this year to 4,548

Figure 2



Source: CREA (Raw)

units, up 45 per cent from 3,127 units a year ago.

Total housing starts in the Winnipeg CMA increased to 1,185 units during the third quarter, up from 705 units a year earlier. Multi-family starts of 595 units nearly doubled the 300 units recorded last year, as apartment rental starts contributed to the majority of the activity. Meanwhile, single-detached starts posted a 46 per cent increase to 590 units. The 2,604 units starts in the first nine months of this year represents the second best performance in the last decade, as 2007 was the only other year when starts were higher at 2,657 units.

Resale Market

Existing Homes Prices Up on Year-over-Year Basis

MLS® sales weakened in the third quarter, after a strong first and second quarter. From July to September, the Prairie Region had a total of 18,606 transactions, down 24 per cent from the 24,553 sales in the previous year. In Alberta, MLS® sales decreased 30

per cent in the third quarter from 17,139 transactions in 2009 to 11,961 sales in 2010. Sales in Saskatchewan experienced a 14 per cent decrease to 3,006 in the third quarter from 3,489 sales in 2009. Manitoba experienced the smallest reduction, with a decline of seven per cent to 3,639 in 2010 from 3,925 sales in the third quarter of 2009.

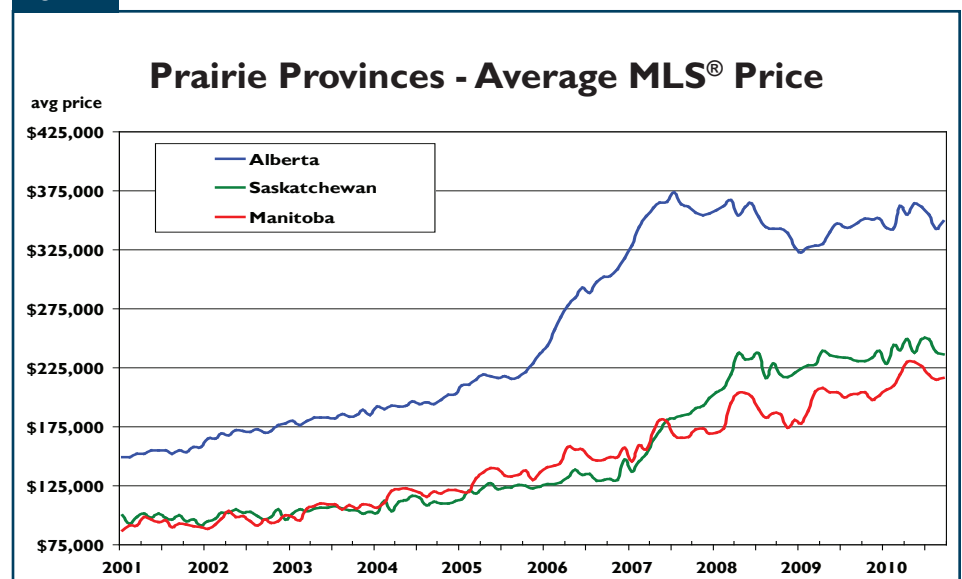
Following Alberta's month-over-month price reductions in June, July, and August, the average price increased in September. To the end of the third quarter, Alberta's resale price averaged \$354,165, an increase of 4.4 per cent from the first nine months of 2009. Saskatchewan experienced a year-over-year gain of 4.1 per cent, averaging \$242,141 to the end of September. Manitoba, meanwhile, continues to demonstrate the strongest price growth of the three Prairie Provinces. The province had a year-over-year gain of 10 per cent after the third quarter, as the year-to-date average price increased to \$221,180 from \$201,300 in 2009.

Economy

Net Migration growing faster in Saskatchewan

Labour market conditions continued to improve across the Prairies Provinces moving into the latter half of 2010. Manitoba continues to lead the pace of growth, with average employment up 1.8 per cent over last

Figure 3



Source: CREA (Raw)

year to the end of September. This is a marginal improvement from the 1.7 per cent recorded to the end of June. Saskatchewan followed suit with year-to-date gain of 1.1 per cent after the first nine months, up from the 0.8 per cent improvement at the end of the second quarter. Alberta moved

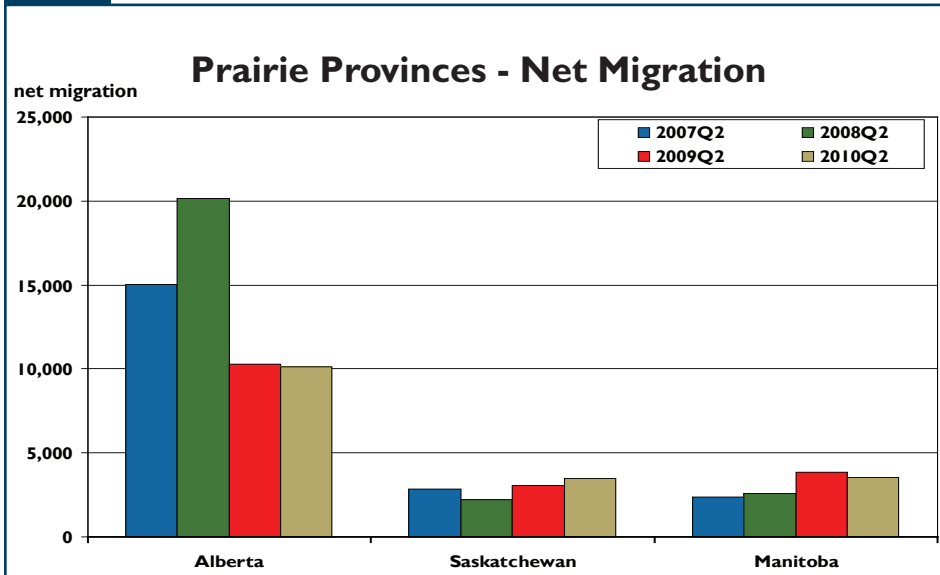
into positive territory at the end of September, with a year-to-date increase of 0.1 per cent over the same time in 2009 after spending much of the year down from last year.

More employment opportunities have translated to a lower unemployment

rate in Alberta. The unemployment rate moved to 6.2 per cent in September, down from 6.7 per cent three months earlier. In Saskatchewan, despite year-over-year gains in employment, the unemployment rate remained at 5.5 per cent at the end of the third quarter, unchanged from June. Manitoba recorded a slight increase in the unemployment rate moving from June to September, as the rate of job growth fell behind that of labour force expansion. The unemployment rate moved to 5.4 per cent, up from 5.3 per cent three months earlier.

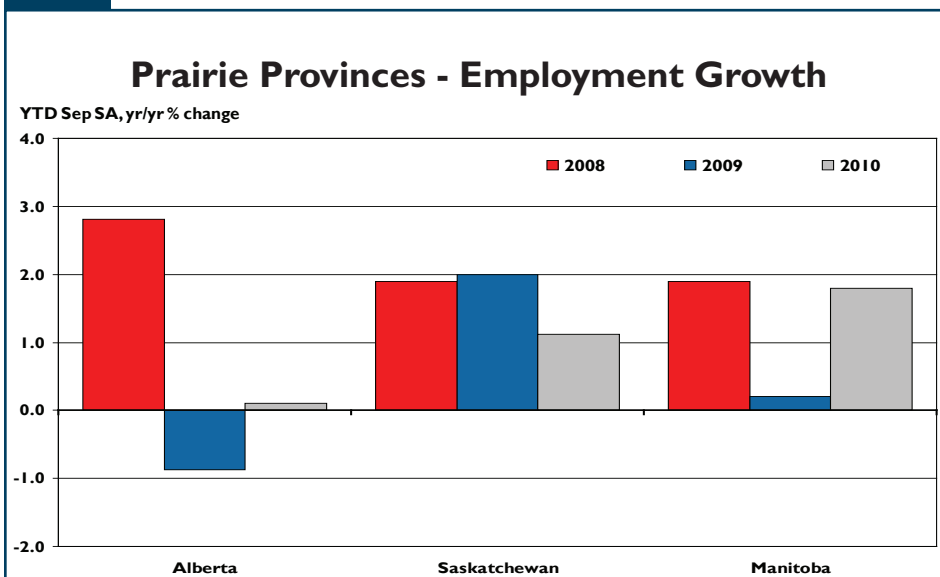
Improving labour market conditions have encouraged migrants back to the Prairie Provinces during the second quarter. Saskatchewan attracted 3,464 net migrants to the province, an increase of 13 per cent from the second quarter of 2009. Manitoba recorded a net gain of 3,543 migrants, despite being down by eight per cent from the record second-quarter performance in 2009. The majority of migrants in both Saskatchewan and Manitoba were primarily from other countries. Alberta had the largest number of migrants enter the province during the second quarter, although net migration was still down from the same period in 2009. Alberta saw 10,102 net migrants enter the province in the second quarter of 2010, with the majority of migrants coming from other countries.

Figure 4



Source: Statistics Canada

Figure 5



Source: Statistics Canada

HOUSING NOW REPORT TABLES

Available in ALL reports:

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

Available in SELECTED Reports:

- 1.2 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 2.4 Starts by Submarket and by Intended Market – Current Quarter
- 2.5 Starts by Submarket and by Intended Market – Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 3.4 Completions by Submarket and by Intended Market – Current Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date

SYMBOLS

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

**Table I: Housing Activity Summary of Prairie Region
Third Quarter 2010**

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2010	5,562	624	51	16	822	1,596	73	768	1,712	11,224
Q3 2009	5,031	698	48	15	562	472	76	370	1,604	8,876
% Change	10.6	-10.6	6.3	6.7	46.3	**	-3.9	107.6	6.7	26.5
Year-to-date 2010	16,417	2,004	204	30	2,026	3,070	147	1,499	4,537	29,934
Year-to-date 2009	10,475	1,358	142	29	1,045	1,223	145	782	3,564	18,763
% Change	56.7	47.6	43.7	3.4	93.9	151.0	1.4	91.7	27.3	59.5
UNDER CONSTRUCTION										
Q3 2010	12,224	1,634	314	32	2,594	8,595	164	2,059	1,852	29,468
Q3 2009	8,986	1,310	241	36	1,999	10,623	130	1,689	1,805	26,834
% Change	36.0	24.7	30.3	-11.1	29.8	-19.1	26.2	21.9	2.6	9.8
COMPLETIONS										
Q3 2010	5,691	712	81	12	770	1,320	49	731	2,173	11,539
Q3 2009	3,830	542	32	19	630	3,143	71	631	1,497	10,419
% Change	48.6	31.4	153.1	-36.8	22.2	-58.0	-31.0	15.8	45.2	10.7
Year-to-date 2010	14,643	1,824	189	31	1,686	4,456	131	1,337	4,727	29,024
Year-to-date 2009	11,862	1,518	117	34	2,128	7,579	215	1,459	3,786	28,722
% Change	23.4	20.2	61.5	-8.8	-20.8	-41.2	-39.1	-8.4	24.9	1.1
COMPLETED & NOT ABSORBED										
Q3 2010	1,456	190	21	6	263	1,779	10	151	na	3,876
Q3 2009	1,569	271	27	8	347	1,503	10	541	na	4,276
% Change	-7.2	-29.9	-22.2	-25.0	-24.2	18.4	0.0	-72.1	n/a	-9.4
ABSORBED										
Q3 2010	4,907	658	75	12	633	1,308	22	305	na	7,920
Q3 2009	3,633	582	32	23	631	2,624	24	289	na	7,862
% Change	35.1	13.1	134.4	-47.8	0.3	-50.2	-8.3	5.5	n/a	0.7
Year-to-date 2010	12,787	1,742	171	29	1,611	3,925	42	675	na	20,982
Year-to-date 2009	10,440	1,459	64	45	1,851	5,410	57	616	na	19,966
% Change	22.5	19.4	167.2	-35.6	-13.0	-27.4	-26.3	9.6	n/a	5.1

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

**Table 1.1a: Housing Activity Summary of Manitoba
Third Quarter 2010**

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2010	706	34	0	11	61	168	25	398	584	1,987
Q3 2009	502	18	0	14	76	33	32	276	462	1,413
% Change	40.6	88.9	n/a	-21.4	-19.7	**	-21.9	44.2	26.4	40.6
Year-to-date 2010	1,759	66	0	19	169	278	27	784	1,446	4,548
Year-to-date 2009	1,291	38	0	22	149	51	42	500	1,034	3,127
% Change	36.3	73.7	n/a	-13.6	13.4	**	-35.7	56.8	39.8	45.4
UNDER CONSTRUCTION										
Q3 2010	1,100	48	0	16	180	307	33	769	590	3,043
Q3 2009	847	22	0	17	150	476	34	500	464	2,510
% Change	29.9	118.2	n/a	-5.9	20.0	-35.5	-2.9	53.8	27.2	21.2
COMPLETIONS										
Q3 2010	698	18	0	6	48	62	11	218	725	1,786
Q3 2009	461	10	0	7	31	119	6	190	487	1,335
% Change	51.4	80.0	n/a	-14.3	54.8	-47.9	83.3	14.7	48.9	33.8
Year-to-date 2010	1,509	40	0	16	104	221	40	380	1,466	3,776
Year-to-date 2009	1,438	34	0	13	134	291	22	398	1,030	3,384
% Change	4.9	17.6	n/a	23.1	-22.4	-24.1	81.8	-4.5	42.3	11.6
COMPLETED & NOT ABSORBED										
Q3 2010	198	1	0	6	19	111	1	2	n/a	338
Q3 2009	191	5	4	8	20	85	0	139	n/a	452
% Change	3.7	-80.0	-100.0	-25.0	-5.0	30.6	n/a	-98.6	n/a	-25.2
ABSORBED										
Q3 2010	567	7	0	6	13	93	10	31	n/a	727
Q3 2009	446	5	0	9	13	160	0	140	n/a	797
% Change	27.1	40.0	n/a	-33.3	0.0	-41.9	n/a	-77.9	n/a	-8.8
Year-to-date 2010	1,232	13	4	15	52	250	10	181	n/a	1,757
Year-to-date 2009	1,242	13	0	18	84	336	0	280	n/a	1,997
% Change	-0.8	0.0	n/a	-16.7	-38.1	-25.6	n/a	-35.4	n/a	-12.0

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

**Table 1.1b: Housing Activity Summary of Saskatchewan
Third Quarter 2010**

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2010	813	32	12	0	182	280	45	0	436	1,800
Q3 2009	667	22	0	0	58	166	20	8	320	1,261
% Change	21.9	45.5	n/a	n/a	**	68.7	125.0	-100.0	36.3	42.7
Year-to-date 2010	2,159	62	50	3	305	526	72	34	849	4,060
Year-to-date 2009	1,390	60	5	5	132	249	20	46	643	2,550
% Change	55.3	3.3	**	-40.0	131.1	111.2	**	-26.1	32.0	59.2
UNDER CONSTRUCTION										
Q3 2010	1,852	58	17	1	375	859	66	135	436	3,799
Q3 2009	1,506	52	8	14	256	1,159	19	133	320	3,467
% Change	23.0	11.5	112.5	-92.9	46.5	-25.9	**	1.5	36.3	9.6
COMPLETIONS										
Q3 2010	623	24	30	2	172	197	10	16	332	1,406
Q3 2009	574	34	4	12	131	107	12	51	277	1,202
% Change	8.5	-29.4	**	-83.3	31.3	84.1	-16.7	-68.6	19.9	17.0
Year-to-date 2010	1,842	64	30	7	239	469	35	48	850	3,584
Year-to-date 2009	1,678	70	4	19	417	404	16	157	765	3,530
% Change	9.8	-8.6	**	-63.2	-42.7	16.1	118.8	-69.4	11.1	1.5
COMPLETED & NOT ABSORBED										
Q3 2010	142	11	0	0	21	149	0	0	n/a	323
Q3 2009	163	22	0	0	56	150	0	0	n/a	391
% Change	-12.9	-50.0	n/a	n/a	-62.5	-0.7	n/a	n/a	n/a	-17.4
ABSORBED										
Q3 2010	495	18	24	1	134	159	4	0	n/a	835
Q3 2009	515	12	0	13	94	80	12	0	n/a	726
% Change	-3.9	50.0	n/a	-92.3	42.6	98.8	-66.7	n/a	n/a	15.0
Year-to-date 2010	1,534	46	24	6	193	449	13	0	n/a	2,265
Year-to-date 2009	1,497	43	0	20	301	220	12	0	n/a	2,093
% Change	2.5	7.0	n/a	-70.0	-35.9	104.1	8.3	n/a	n/a	8.2

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

Table 1.1c: Housing Activity Summary of Alberta
Third Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2010	4,043	558	39	5	579	1,148	3	370	692	7,437
Q3 2009	3,862	658	48	1	428	273	24	86	822	6,202
% Change	4.7	-15.2	-18.8	**	35.3	**	-87.5	**	-15.8	19.9
Year-to-date 2010	12,499	1,876	154	8	1,552	2,266	48	681	2,242	21,326
Year-to-date 2009	7,794	1,260	137	2	764	923	83	236	1,887	13,086
% Change	60.4	48.9	12.4	**	103.1	145.5	-42.2	188.6	18.8	63.0
UNDER CONSTRUCTION										
Q3 2010	9,272	1,528	297	15	2,039	7,429	65	1,155	826	22,626
Q3 2009	6,633	1,236	233	5	1,593	8,988	77	1,056	1,021	20,857
% Change	39.8	23.6	27.5	200.0	28.0	-17.3	-15.6	9.4	-19.1	8.5
COMPLETIONS										
Q3 2010	4,370	670	51	4	550	1,061	28	497	1,116	8,347
Q3 2009	2,795	498	28	0	468	2,917	53	390	733	7,882
% Change	56.4	34.5	82.1	n/a	17.5	-63.6	-47.2	27.4	52.3	5.9
Year-to-date 2010	11,292	1,720	159	8	1,343	3,766	56	909	2,411	21,664
Year-to-date 2009	8,746	1,414	113	2	1,577	6,884	177	904	1,991	21,808
% Change	29.1	21.6	40.7	**	-14.8	-45.3	-68.4	0.6	21.1	-0.7
COMPLETED & NOT ABSORBED										
Q3 2010	1,116	178	21	0	223	1,519	9	149	n/a	3,215
Q3 2009	1,215	244	23	0	271	1,268	10	402	n/a	3,433
% Change	-8.1	-27.0	-8.7	n/a	-17.7	19.8	-10.0	-62.9	n/a	-6.4
ABSORBED										
Q3 2010	3 845	633	51	5	486	1 056	8	274	n/a	6 358
Q3 2009	2 672	565	32	1	524	2 384	12	149	n/a	6 339
% Change	43.9	12.0	59.4	**	-7.3	-55.7	-33.3	83.9	n/a	0.3
Year-to-date 2010	10,021	1,683	143	8	1,366	3,226	19	494	n/a	16,960
Year-to-date 2009	7,701	1,403	64	7	1,466	4,854	45	336	n/a	15,876
% Change	30.1	20.0	123.4	14.3	-6.8	-33.5	-57.8	47.0	n/a	6.8

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

**Table 1.2: History of Housing Starts of Prairie Region
2000 - 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		
2009	16,128	2,086	343	44	1,690	1,747	199	1,232	4,869	28,338
% Change	-3.7	11.1	49.8	29.4	-34.2	-83.5	-13.5	-20.5	-36.7	-31.8
2008	16,749	1,878	229	34	2,567	10,582	230	1,550	7,686	41,529
% Change	-35.1	-35.8	16.2	-75.2	-44.9	-5.3	6.0	-22.0	-40.8	-30.9
2007	25,793	2,924	197	137	4,658	11,175	217	1,987	12,988	60,081
% Change	-10.0	10.1	69.8	30.5	31.1	12.1	-21.7	24.4	21.0	4.1
2006	28,659	2,656	116	105	3,553	9,970	277	1,597	10,734	57,705
% Change	17.9	26.8	-50.2	-1.9	-2.0	31.5	17.9	7.0	15.0	17.7
2005	24,314	2,095	233	107	3,625	7,581	235	1,492	9,333	49,015
% Change	7.3	12.0	64.1	-34.0	7.6	3.8	-46.1	-35.7	49.5	10.2
2004	22,650	1,870	142	162	3,370	7,300	436	2,320	6,241	44,491
% Change	3.9	33.2	-41.6	48.6	-7.2	-2.4	33.3	-2.7	-1.0	1.8
2003	21,810	1,404	243	109	3,631	7,481	327	2,385	6,302	43,692
% Change	-5.7	32.5	135.9	16.0	5.2	30.5	-21.0	-27.1	-22.1	-3.6
2002	23,117	1,060	103	94	3,451	5,733	414	3,273	8,089	45,334
% Change	27.0	49.7	30.4	-23.0	46.2	56.3	60.5	37.2	21.6	31.3
2001	18,198	708	79	122	2,360	3,667	258	2,385	6,652	34,518
% 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

Source: CMHC (Starts and Completions Survey)

**Table 1.2a: History of Housing Starts of Manitoba
2000 - 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		
2009	1,836	66	0	25	188	51	62	561	1,385	4,174
% Change	-21.8	3.1	-100.0	66.7	-12.6	-92.2	129.6	27.8	-20.5	-24.6
2008	2,349	64	8	15	215	654	27	439	1,742	5,537
% Change	7.6	128.6	166.7	-59.5	39.6	7.6	17.4	-44.8	-8.6	-3.5
2007	2,183	28	3	37	154	608	23	796	1,906	5,738
% Change	11.2	-30.0	n/a	**	-3.8	82.0	-17.9	23.8	2.9	14.1
2006	1,964	40	0	6	160	334	28	643	1,853	5,028
% Change	1.2	150.0	n/a	-40.0	3.2	45.2	-30.0	31.8	0.1	6.3
2005	1,940	16	0	10	155	230	40	488	1,852	4,731
% Change	-7.1	166.7	n/a	-63.0	70.3	79.7	-7.0	-8.6	21.7	6.6
2004	2,089	6	0	27	91	128	43	534	1,522	4,440
% Change	14.8	50.0	n/a	-3.6	16.7	-57.0	**	17.9	0.4	5.6
2003	1,819	4	0	28	78	298	10	453	1,516	4,206
% Change	7.1	-33.3	-100.0	-6.7	151.6	**	-64.3	58.9	4.6	16.3
2002	1,699	6	7	30	31	81	28	285	1,450	3,617
% Change	31.4	-25.0	n/a	-38.8	-51.6	**	-36.4	**	9.0	22.1
2001	1,293	8	0	49	64	15	44	76	1,330	2,963
% 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

Source: CMHC (Starts and Completions Survey)

**Table 1.2b: History of Housing Starts of Saskatchewan
2000 - 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		
2009	2,050	92	29	5	267	355	22	116	930	3,866
% Change	-26.9	-32.4	141.7	-70.6	-45.7	-65.5	175.0	-25.2	-57.2	-43.4
2008	2,803	136	12	17	492	1,030	8	155	2,175	6,828
% Change	-3.9	0.0	n/a	-74.2	-41.6	83.3	-70.4	-34.0	77.8	13.7
2007	2,916	136	0	66	842	562	27	235	1,223	6,007
% Change	51.4	183.3	-100.0	40.4	79.1	47.1	68.8	**	52.7	61.7
2006	1,926	48	3	47	470	382	16	22	801	3,715
% Change	18.7	-30.4	200.0	38.2	22.1	32.2	-59.0	-64.5	-14.3	8.1
2005	1,623	69	1	34	385	289	39	62	935	3,437
% Change	0.5	-23.3	n/a	-5.6	-43.6	-56.3	-31.6	**	46.8	-9.1
2004	1,615	90	0	36	683	661	57	2	637	3,781
% Change	13.9	150.0	-100.0	80.0	14.0	66.5	128.0	-98.5	-6.5	14.1
2003	1,418	36	9	20	599	397	25	130	681	3,315
% Change	2.9	-5.3	125.0	185.7	25.1	36.4	-7.4	3.2	11.1	11.9
2002	1,378	38	4	7	479	291	27	126	613	2,963
% Change	28.9	26.7	**	-78.8	103.0	-21.1	170.0	**	1.3	24.4
2001	1,069	30	1	33	236	369	10	28	605	2,381
% 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

Source: CMHC (Starts and Completions Survey)

**Table 1.2c: History of Housing Starts of Alberta
2000 - 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		
2009	12,242	1,928	314	14	1,235	1,341	115	555	2,554	20,298
% Change	5.6	14.9	50.2	**	-33.6	-84.9	-41.0	-41.9	-32.2	-30.4
2008	11,597	1,678	209	2	1,860	8,898	195	956	3,769	29,164
% Change	-44.0	-39.2	7.7	-94.1	-49.2	-11.1	16.8	0.0	-61.8	-39.7
2007	20,694	2,760	194	34	3,662	10,005	167	956	9,859	48,336
% Change	-16.5	7.5	71.7	-34.6	25.3	8.1	-28.3	2.6	22.0	-1.3
2006	24,769	2,568	113	52	2,923	9,254	233	932	8,080	48,962
% Change	19.4	27.8	-51.3	-17.5	-5.3	31.0	49.4	-1.1	23.4	19.9
2005	20,751	2,010	232	63	3,085	7,062	156	942	6,546	40,847
% Change	9.5	13.3	63.4	-36.4	18.8	8.5	-53.6	-47.2	60.4	12.6
2004	18,946	1,774	142	99	2,596	6,511	336	1,784	4,082	36,270
% Change	2.0	30.1	-39.3	62.3	-12.1	-4.1	15.1	-1.0	-0.6	0.3
2003	18,573	1,364	234	61	2,954	6,786	292	1,802	4,105	36,171
% Change	-7.3	34.3	154.3	7.0	0.4	26.6	-18.7	-37.0	-31.9	-6.7
2002	20,040	1,016	92	57	2,941	5,361	359	2,862	6,026	38,754
% Change	26.5	51.6	17.9	42.5	42.8	63.3	76.0	25.5	27.8	32.8
2001	15,836	670	78	40	2,060	3,283	204	2,281	4,717	29,174
% 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

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type
Manitoba
Third Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Winnipeg	590	405	14	10	54	18	527	272	1,185	705	68.1
Centres 10,000 - 49,999											
Brandon	47	34	4	6	22	54	39	34	112	128	-12.5
Hanover RM	18	22	6	6	4	12	0	0	28	40	-30.0
Portage la Prairie	31	20	0	0	0	12	0	3	31	35	-11.4
St. Andrews	14	14	0	0	0	0	0	0	14	14	0.0
Steinbach MD	19	23	14	4	0	0	0	0	33	27	22.2
Thompson	0	2	0	0	0	0	0	0	0	2	-100.0
Total Manitoba (10,000+)	719	520	38	26	80	96	566	309	1,403	951	47.5

Table 2.1a: Starts by Submarket and by Dwelling Type
Manitoba
January - September 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Winnipeg	1,479	1,053	28	28	121	73	976	350	2,604	1,504	73.1
Centres 10,000 - 49,999											
Brandon	99	90	10	8	55	70	42	112	206	280	-26.4
Hanover RM	57	46	12	10	4	12	0	25	73	93	-21.5
Portage la Prairie	52	39	0	0	0	12	44	3	96	54	77.8
St. Andrews	35	22	0	0	0	0	0	49	35	71	-50.7
Steinbach MD	57	63	28	10	0	0	0	12	85	85	0.0
Thompson	3	6	0	0	0	0	0	0	3	6	-50.0
Total Manitoba (10,000+)	1,782	1,319	78	56	180	167	1,062	551	3,102	2,093	48.2

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Regina	194	127	48	4	18	31	145	134	405	296	36.8
Saskatoon	472	402	28	10	150	18	116	8	766	438	74.9
Centres 10,000 - 49,999											
Estevan	20	14	0	0	0	0	0	24	20	38	-47.4
Lloydminster	25	11	0	0	12	0	0	0	37	11	**
Moose Jaw	24	20	0	0	8	0	4	0	36	20	80.0
North Battleford	17	12	0	0	0	9	0	0	17	21	-19.0
Prince Albert	37	40	0	6	0	18	15	8	52	72	-27.8
Swift Current	9	18	4	0	0	0	0	0	13	18	-27.8
Yorkton	16	25	2	2	0	0	0	0	18	27	-33.3
Total Saskatchewan (10,000+)	814	669	82	22	188	76	280	174	1,364	941	45.0

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Regina	531	411	78	8	82	56	230	188	921	663	38.9
Saskatoon	1,297	691	48	22	213	59	197	8	1,755	780	125.0
Centres 10,000 - 49,999											
Estevan	34	27	2	2	8	0	36	28	80	57	40.4
Lloydminster	47	21	0	0	12	0	0	0	59	21	181.0
Moose Jaw	52	70	0	0	12	8	4	0	68	78	-12.8
North Battleford	40	21	4	4	12	14	0	0	56	39	43.6
Prince Albert	91	74	0	16	0	18	53	37	144	145	-0.7
Swift Current	38	33	4	2	4	0	16	10	62	45	37.8
Yorkton	36	49	6	6	0	0	24	24	66	79	-16.5
Total Saskatchewan (10,000+)	2,166	1,397	142	60	343	155	560	295	3,211	1,907	68.4

Source: CMHC (Starts and Completions Survey)

Table 2c: Starts by Submarket and by Dwelling Type
Alberta
Third Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Calgary	1,402	1,561	198	298	300	156	920	101	2,820	2,116	33.3
Edmonton	1,627	1,129	362	280	176	187	347	112	2,512	1,708	47.1
Centres 50,000 - 99,999											
Grande Prairie	133	201	8	10	0	8	0	0	141	219	-35.6
Lethbridge	138	177	32	50	35	28	0	114	205	369	-44.4
Medicine Hat	64	35	0	2	3	4	40	0	107	41	161.0
Red Deer	75	117	4	32	17	36	16	0	112	185	-39.5
Wood Buffalo	184	122	6	6	0	0	125	0	315	128	146.1
Centres 10,000 - 49,999											
Bonneyville MD	33	43	0	0	0	0	0	0	33	43	-23.3
Brooks	9	7	0	0	0	0	0	0	9	7	28.6
Camrose	15	27	0	6	0	4	70	0	85	37	129.7
Canmore	7	2	0	0	6	0	0	0	13	2	**
Clearwater County MD	17	30	0	0	0	0	0	0	17	30	-43.3
Cold Lake	24	13	2	4	0	0	0	32	26	49	-46.9
Foothills No 31 MD	60	39	0	0	0	0	0	0	60	39	53.8
High River T	21	15	6	0	0	0	0	0	27	15	80.0
Lacombe T	20	18	2	0	0	0	0	0	22	18	22.2
Lacombe County CM	7	37	0	0	0	0	0	0	7	37	-81.1
Mackenzie No 23 MD	26	26	0	0	0	0	0	0	26	26	0.0
Mountain View County MD	12	16	0	0	0	0	0	0	12	16	-25.0
Okotoks	59	110	0	12	0	0	0	0	59	122	-51.6
Red Deer County CM	13	17	0	0	0	0	0	0	13	17	-23.5
Strathmore T	12	9	6	12	10	11	0	0	28	32	-12.5
Sylvan Lake	22	30	2	2	0	5	0	0	24	37	-35.1
Wetaskiwin County No 10 CM	14	2	0	0	0	0	0	0	14	2	**
Wetaskiwin	4	11	2	2	0	0	0	3	6	16	-62.5
Yellowhead County MD	19	32	0	0	0	0	0	0	19	32	-40.6
Total Alberta (10,000+)	4,048	3,863	632	716	547	439	1,518	362	6,745	5,380	25.4

Source: CMHC (Starts and Completions Survey)

Table 2.1c: Starts by Submarket and by Dwelling Type
Alberta
January - September 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Calgary	4,737	3,110	668	570	812	228	1,220	189	7,437	4,097	81.5
Edmonton	4,816	2,246	1,122	588	623	407	1,330	379	7,891	3,620	118.0
Centres 50,000 - 99,999											
Grande Prairie	378	356	10	28	0	16	0	0	388	400	-3.0
Lethbridge	422	409	68	76	55	46	15	122	560	653	-14.2
Medicine Hat	191	106	8	4	15	12	40	59	254	181	40.3
Red Deer	292	227	14	48	50	62	113	8	469	345	35.9
Wood Buffalo	396	301	66	10	3	10	125	366	590	687	-14.1
Centres 10,000 - 49,999											
Bonneyville MD	91	75	2	0	0	0	0	0	93	75	24.0
Brooks	24	24	0	0	0	48	0	0	24	72	-66.7
Camrose	57	55	12	10	8	4	70	0	147	69	113.0
Canmore	11	7	2	0	12	6	0	0	25	13	92.3
Clearwater County MD	29	73	0	0	0	0	0	0	29	73	-60.3
Cold Lake	60	35	6	4	0	0	0	32	66	71	-7.0
Foothills No 31 MD	130	85	0	0	0	0	0	0	130	85	52.9
High River T	56	43	14	0	0	0	0	0	70	43	62.8
Lacombe T	98	41	6	0	0	3	10	0	114	44	159.1
Lacombe County CM	22	55	0	0	0	0	0	0	22	55	-60.0
Mackenzie No 23 MD	70	45	2	0	4	0	0	0	76	45	68.9
Mountain View County MD	36	41	0	2	0	0	0	0	36	43	-16.3
Okotoks	244	191	12	16	0	0	0	0	256	207	23.7
Red Deer County CM	42	54	0	0	0	0	0	0	42	54	-22.2
Strathmore T	28	24	10	20	20	11	0	4	58	59	-1.7
Sylvan Lake	88	46	2	2	0	5	0	0	90	53	69.8
Wetaskiwin County No 10 CM	40	18	0	0	0	0	0	0	40	18	122.2
Wetaskiwin	11	21	2	2	0	0	0	3	13	26	-50.0
Yellowhead County MD	43	62	0	0	0	0	0	0	43	62	-30.6
Total Alberta (10,000+)	12,507	7,796	2,028	1,380	1,602	861	2,947	1,162	19,084	11,199	70.4

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market
Manitoba
Third Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Winnipeg	51	18	3	0	164	9	363	263
Centres 10,000 - 49,999								
Brandon	8	46	14	8	4	24	35	10
Hanover RM	0	4	4	8	0	0	0	0
Portage la Prairie	0	0	0	12	0	0	0	3
St. Andrews	0	0	0	0	0	0	0	0
Steinbach MD	0	0	0	0	0	0	0	0
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	59	68	21	28	168	33	398	276

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market
Manitoba
January - September 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Winnipeg	118	69	3	4	274	27	702	323
Centres 10,000 - 49,999								
Brandon	41	58	14	12	4	24	38	88
Hanover RM	0	4	4	8	0	0	0	25
Portage la Prairie	0	0	0	12	0	0	44	3
St. Andrews	0	0	0	0	0	0	0	49
Steinbach MD	0	0	0	0	0	0	0	12
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	159	131	21	36	278	51	784	500

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Regina	18	31	0	0	145	134	0	0
Saskatoon	150	18	0	0	116	8	0	0
Centres 10,000 - 49,999								
Estevan	0	0	0	0	0	24	0	0
Lloydminster	12	0	0	0	0	0	0	0
Moose Jaw	8	0	0	0	4	0	0	0
North Battleford	0	9	0	0	0	0	0	0
Prince Albert	0	0	0	18	15	0	0	8
Swift Current	0	0	0	0	0	0	0	0
Yorkton	0	0	0	0	0	0	0	0
Total Saskatchewan (10,000+)	188	58	0	18	280	166	0	8

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	82	56	0	0	230	188	0	0
Saskatoon	213	59	0	0	189	8	8	0
Centres 10,000 - 49,999								
Estevan	4	0	4	0	36	24	0	4
Lloydminster	12	0	0	0	0	0	0	0
Moose Jaw	12	8	0	0	4	0	0	0
North Battleford	12	14	0	0	0	0	0	0
Prince Albert	0	0	0	18	27	29	26	8
Swift Current	4	0	0	0	16	0	0	10
Yorkton	0	0	0	0	24	0	0	24
Total Saskatchewan (10,000+)	339	137	4	18	526	249	34	46

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market
Alberta
Third Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Calgary	300	156	0	0	806	96	114	5
Edmonton	176	187	0	0	296	63	51	49
Centres 50,000 - 99,999								
Grande Prairie	0	8	0	0	0	0	0	0
Lethbridge	35	22	0	6	0	114	0	0
Medicine Hat	3	0	0	4	40	0	0	0
Red Deer	14	36	3	0	6	0	10	0
Wood Buffalo	0	0	0	0	0	0	125	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	0	0	4	0	0	70	0
Canmore	6	0	0	0	0	0	0	0
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	0	32
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	0	0	0	0	0	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	0	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	0	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	10	11	0	0	0	0	0	0
Sylvan Lake	0	5	0	0	0	0	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	0	0	0	3	0	0
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	544	425	3	14	1,148	276	370	86

Source: CMHC (Starts and Completions Survey)

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market
Alberta
January - September 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	812	228	0	0	976	184	244	5
Edmonton	589	407	34	0	1,143	234	187	145
Centres 50,000 - 99,999								
Grande Prairie	0	16	0	0	0	0	0	0
Lethbridge	55	40	0	6	15	122	0	0
Medicine Hat	7	0	8	12	40	55	0	4
Red Deer	47	62	3	0	58	0	55	8
Wood Buffalo	0	10	3	0	0	328	125	38
Centres 10,000 - 49,999								
Bonneyville MD	0	0	0	0	0	0	0	0
Brooks	0	0	0	48	0	0	0	0
Camrose	8	0	0	4	0	0	70	0
Canmore	12	6	0	0	0	0	0	0
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	0	32
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	0	0	0	0	0	0	0	0
Lacombe T	0	0	0	3	10	0	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	4	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	0	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	20	11	0	0	0	0	0	4
Sylvan Lake	0	5	0	0	0	0	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	0	0	0	3	0	0
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	1,554	788	48	73	2,266	926	681	236

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market
Manitoba
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Winnipeg	595	400	224	42	366	263	1,185	705
Centres 10,000 - 49,999								
Brandon	43	29	16	77	53	22	112	128
Hanover RM	24	28	0	4	4	8	28	40
Portage la Prairie	31	20	0	0	0	15	31	35
St. Andrews	14	14	0	0	0	0	14	14
Steinbach MD	33	27	0	0	0	0	33	27
Thompson	0	2	0	0	0	0	0	2
Total Manitoba (10,000+)	740	520	240	123	423	308	1,403	951

Table 2.5a: Starts by Submarket and by Intended Market
Manitoba
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Winnipeg	1,485	1,050	414	127	705	327	2,604	1,504
Centres 10,000 - 49,999								
Brandon	96	83	52	91	58	106	206	280
Hanover RM	69	56	0	4	4	33	73	93
Portage la Prairie	52	39	0	0	44	15	96	54
St. Andrews	35	22	0	0	0	49	35	71
Steinbach MD	85	73	0	0	0	12	85	85
Thompson	3	6	0	0	0	0	3	6
Total Manitoba (10,000+)	1,825	1,329	466	222	811	542	3,102	2,093

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market
Saskatchewan
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Regina	193	131	167	165	45	0	405	296
Saskatoon	498	412	268	26	0	0	766	438
Centres 10,000 - 49,999								
Estevan	20	12	0	24	0	2	20	38
Lloydminster	37	11	0	0	0	0	37	11
Moose Jaw	24	20	12	0	0	0	36	20
North Battleford	17	12	0	9	0	0	17	21
Prince Albert	37	46	15	0	0	26	52	72
Swift Current	13	18	0	0	0	0	13	18
Yorkton	18	27	0	0	0	0	18	27
Total Saskatchewan (10,000+)	857	689	462	224	45	28	1,364	941

Table 2.5b: Starts by Submarket and by Intended Market
Saskatchewan
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	529	414	326	249	66	0	921	663
Saskatoon	1,379	713	368	67	8	0	1,755	780
Centres 10,000 - 49,999								
Estevan	36	27	40	24	4	6	80	57
Lloydminster	59	21	0	0	0	0	59	21
Moose Jaw	51	70	17	8	0	0	68	78
North Battleford	42	30	12	9	2	0	56	39
Prince Albert	91	90	27	29	26	26	144	145
Swift Current	42	35	20	0	0	10	62	45
Yorkton	42	55	24	0	0	24	66	79
Total Saskatchewan (10,000+)	2,271	1,455	834	386	106	66	3,211	1,907

Source: CMHC (Starts and Completions Survey)

Table 2.4c: Starts by Submarket and by Intended Market
Alberta
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Calgary	1,598	1,864	1,108	237	114	15	2,820	2,116
Edmonton	1,950	1,388	511	271	51	49	2,512	1,708
Centres 50,000 - 99,999								
Grande Prairie	141	219	0	0	0	0	141	219
Lethbridge	168	227	37	136	0	6	205	369
Medicine Hat	67	37	40	0	0	4	107	41
Red Deer	79	149	20	36	13	0	112	185
Wood Buffalo	190	128	0	0	125	0	315	128
Centres 10,000 - 49,999								
Bonneyville MD	33	43	0	0	0	0	33	43
Brooks	9	7	0	0	0	0	9	7
Camrose	15	27	0	6	70	4	85	37
Canmore	7	2	6	0	0	0	13	2
Clearwater County MD	17	30	0	0	0	0	17	30
Cold Lake	26	17	0	0	0	32	26	49
Foothills No 31 MD	60	39	0	0	0	0	60	39
High River T	27	15	0	0	0	0	27	15
Lacombe T	22	18	0	0	0	0	22	18
Lacombe County CM	7	37	0	0	0	0	7	37
Mackenzie No 23 MD	26	26	0	0	0	0	26	26
Mountain View County MD	12	16	0	0	0	0	12	16
Okotoks	59	122	0	0	0	0	59	122
Red Deer County CM	13	17	0	0	0	0	13	17
Strathmore T	18	21	10	11	0	0	28	32
Sylvan Lake	24	32	0	5	0	0	24	37
Wetaskiwin County No 10 CM	14	2	0	0	0	0	14	2
Wetaskiwin	6	16	0	0	0	0	6	16
Yellowhead County MD	19	32	0	0	0	0	19	32
Total Alberta (10,000+)	4,640	4,568	1,732	702	373	110	6,745	5,380

Source: CMHC (Starts and Completions Survey)

Table 2.5c: Starts by Submarket and by Intended Market
Alberta
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	5,429	3,671	1,764	411	244	15	7,437	4,097
Edmonton	5,895	2,838	1,775	637	221	145	7,891	3,620
Centres 50,000 - 99,999								
Grande Prairie	388	400	0	0	0	0	388	400
Lethbridge	488	491	72	156	0	6	560	653
Medicine Hat	202	110	44	55	8	16	254	181
Red Deer	306	275	105	62	58	8	469	345
Wood Buffalo	462	311	0	338	128	38	590	687
Centres 10,000 - 49,999								
Bonneyville MD	93	75	0	0	0	0	93	75
Brooks	24	24	0	0	0	48	24	72
Camrose	77	59	0	6	70	4	147	69
Canmore	13	7	12	6	0	0	25	13
Clearwater County MD	29	73	0	0	0	0	29	73
Cold Lake	66	39	0	0	0	32	66	71
Foothills No 31 MD	130	85	0	0	0	0	130	85
High River T	70	43	0	0	0	0	70	43
Lacombe T	104	41	10	0	0	3	114	44
Lacombe County CM	22	55	0	0	0	0	22	55
Mackenzie No 23 MD	76	45	0	0	0	0	76	45
Mountain View County MD	36	43	0	0	0	0	36	43
Okotoks	256	205	0	2	0	0	256	207
Red Deer County CM	42	54	0	0	0	0	42	54
Strathmore T	38	44	20	11	0	4	58	59
Sylvan Lake	90	48	0	5	0	0	90	53
Wetaskiwin County No 10 CM	40	18	0	0	0	0	40	18
Wetaskiwin	13	26	0	0	0	0	13	26
Yellowhead County MD	43	62	0	0	0	0	43	62
Total Alberta (10,000+)	14,529	9,191	3,826	1,689	729	319	19,084	11,199

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Winnipeg	608	375	6	4	31	15	175	221	820	615	33.3
Centres 10,000 - 49,999											
Brandon	28	24	4	0	19	20	61	100	112	144	-22.2
Hanover RM	25	18	4	2	0	0	0	0	29	20	45.0
Portage la Prairie	16	13	0	0	0	0	44	0	60	13	**
St. Andrews	9	13	0	0	0	0	0	0	9	13	-30.8
Steinbach MD	19	23	10	4	0	0	0	12	29	39	-25.6
Thompson	2	4	0	0	0	0	0	0	2	4	-50.0
Total Manitoba (10,000+)	707	470	24	10	50	35	280	333	1,061	848	25.1

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Winnipeg	1,292	1,180	20	22	56	92	429	560	1,797	1,854	-3.1
Centres 10,000 - 49,999											
Brandon	55	70	6	8	47	40	79	112	187	230	-18.7
Hanover RM	60	44	8	4	0	0	0	0	68	48	41.7
Portage la Prairie	42	39	0	2	12	0	44	8	98	49	100.0
St. Andrews	29	26	0	0	0	0	49	0	78	26	200.0
Steinbach MD	48	69	22	12	10	0	0	33	80	114	-29.8
Thompson	2	29	0	4	0	0	0	0	2	33	-93.9
Total Manitoba (10,000+)	1,528	1,457	56	52	125	132	601	713	2,310	2,354	-1.9

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Regina	180	229	8	12	52	16	105	0	345	257	34.2
Saskatoon	318	252	16	18	132	73	56	71	522	414	26.1
Centres 10,000 - 49,999											
Estevan	14	13	0	2	8	0	36	4	58	19	**
Lloydminster	18	5	0	0	0	10	0	47	18	62	-71.0
Moose Jaw	21	31	0	0	4	0	0	0	25	31	-19.4
North Battleford	16	8	4	4	0	9	0	0	20	21	-4.8
Prince Albert	33	25	0	6	0	0	8	24	41	55	-25.5
Swift Current	11	10	0	0	8	24	8	12	27	46	-41.3
Yorkton	14	16	4	4	0	0	0	0	18	20	-10.0
Total Saskatchewan (10,000+)	625	589	32	46	204	132	213	158	1,074	925	16.1

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Regina	569	673	14	32	81	48	159	95	823	848	-2.9
Saskatoon	971	732	40	44	149	255	208	279	1,368	1,310	4.4
Centres 10,000 - 49,999											
Estevan	28	30	2	6	8	0	60	16	98	52	88.5
Lloydminster	34	17	0	0	0	14	0	94	34	125	-72.8
Moose Jaw	53	80	0	6	12	4	24	0	89	90	-1.1
North Battleford	34	23	6	6	13	14	0	0	53	43	23.3
Prince Albert	84	62	6	10	18	0	34	58	142	130	9.2
Swift Current	41	39	0	2	8	46	8	19	57	106	-46.2
Yorkton	38	44	8	6	0	11	24	0	70	61	14.8
Total Saskatchewan (10,000+)	1,852	1,700	76	112	289	392	517	561	2,734	2,765	-1.1

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type
Alberta
Third Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	% Change
Centres 100,000+											
Calgary	1,704	952	216	254	229	216	1,122	783	3,271	2,205	48.3
Edmonton	1,532	723	384	260	204	148	338	2,269	2,458	3,400	-27.7
Centres 50,000 - 99,999											
Grande Prairie	85	116	6	10	0	8	0	0	91	134	-32.1
Lethbridge	220	148	16	16	8	0	0	0	244	164	48.8
Medicine Hat	66	51	6	10	12	0	34	0	118	61	93.4
Red Deer	129	121	12	12	50	0	12	16	203	149	36.2
Wood Buffalo	184	340	60	12	20	8	0	143	264	503	-47.5
Centres 10,000 - 49,999											
Bonneyville MD	39	27	0	0	0	0	0	0	39	27	44.4
Brooks	8	8	0	0	0	48	0	0	8	56	-85.7
Camrose	17	29	6	2	8	5	0	12	31	48	-35.4
Canmore	6	2	0	0	0	0	4	60	10	62	-83.9
Clearwater County MD	11	23	0	0	0	0	0	0	11	23	-52.2
Cold Lake	14	11	2	2	0	6	0	12	16	31	-48.4
Foothills No 31 MD	41	31	0	0	0	0	0	0	41	31	32.3
High River T	17	19	2	0	8	0	0	0	27	19	42.1
Lacombe T	36	12	2	0	0	11	0	8	38	31	22.6
Lacombe County CM	9	14	0	0	0	0	0	0	9	14	-35.7
Mackenzie No 23 MD	29	21	0	0	4	0	0	0	33	21	57.1
Mountain View County MD	10	13	0	0	0	0	0	0	10	13	-23.1
Okotoks	88	62	6	4	0	0	0	0	94	66	42.4
Red Deer County CM	17	14	0	0	0	0	0	0	17	14	21.4
Strathmore T	12	9	2	8	19	0	48	4	81	21	**
Sylvan Lake	27	8	0	2	5	5	0	0	32	15	113.3
Wetaskiwin County No 10 CM	17	2	0	0	0	0	0	0	17	2	**
Wetaskiwin	5	6	2	0	0	0	0	0	7	6	16.7
Yellowhead County MD	14	21	0	0	0	0	0	0	14	21	-33.3
Total Alberta (10,000+)	4,374	2,795	722	592	577	455	1,558	3,307	7,231	7,149	1.1

Source: CMHC (Starts and Completions Survey)

Table 3.1c: Completions by Submarket and by Dwelling Type
Alberta
January - September 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Calgary	4,492	3,031	572	624	483	688	2,474	2,020	8,021	6,363	26.1
Edmonton	3,764	2,257	1,000	756	539	549	1,384	3,821	6,687	7,383	-9.4
Centres 50,000 - 99,999											
Grande Prairie	401	526	18	22	4	20	96	251	519	819	-36.6
Lethbridge	482	513	88	48	58	6	0	36	628	603	4.1
Medicine Hat	156	186	8	44	12	58	62	28	238	316	-24.7
Red Deer	311	285	50	26	95	40	12	212	468	563	-16.9
Wood Buffalo	428	917	72	40	134	77	211	756	845	1,790	-52.8
Centres 10,000 - 49,999											
Bonneyville MD	88	69	2	0	0	0	0	0	90	69	30.4
Brooks	31	34	2	0	3	48	0	0	36	82	-56.1
Camrose	55	70	8	20	16	13	63	18	142	121	17.4
Canmore	9	5	2	0	0	19	190	158	201	182	10.4
Clearwater County MD	37	72	0	0	0	0	0	0	37	72	-48.6
Cold Lake	57	37	6	2	0	6	0	20	63	65	-3.1
Foothills No 31 MD	116	98	0	0	0	0	0	0	116	98	18.4
High River T	55	50	4	0	8	49	0	120	67	219	-69.4
Lacombe T	88	49	4	0	0	15	0	8	92	72	27.8
Lacombe County CM	32	35	0	0	0	0	0	0	32	35	-8.6
Mackenzie No 23 MD	47	36	2	0	4	0	0	0	53	36	47.2
Mountain View County MD	24	55	0	2	0	0	0	0	24	57	-57.9
Okotoks	260	137	14	8	0	3	0	207	274	355	-22.8
Red Deer County CM	58	54	0	0	0	0	0	0	58	54	7.4
Strathmore T	25	24	10	14	19	57	96	4	150	99	51.5
Sylvan Lake	81	48	2	4	14	5	0	93	97	150	-35.3
Wetaskiwin County No 10 CM	49	29	0	0	0	0	0	0	49	29	69.0
Wetaskiwin	16	23	2	0	4	16	0	36	22	75	-70.7
Yellowhead County MD	50	62	0	2	0	0	0	0	50	64	-21.9
Total Alberta (10,000+)	11,300	8,748	1,866	1,612	1,412	1,669	4,675	7,788	19,253	19,817	-2.8

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market
Manitoba
Third Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Winnipeg	23	15	8	0	56	119	119	78
Centres 10,000 - 49,999								
Brandon	19	16	0	4	6	0	55	100
Hanover RM	0	0	0	0	0	0	0	0
Portage la Prairie	0	0	0	0	0	0	44	0
St. Andrews	0	0	0	0	0	0	0	0
Steinbach MD	0	0	0	0	0	0	0	12
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	42	31	8	4	62	119	218	190

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market
Manitoba
January - September 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Winnipeg	45	88	11	4	215	291	214	245
Centres 10,000 - 49,999								
Brandon	43	36	4	4	6	0	73	112
Hanover RM	0	0	0	0	0	0	0	0
Portage la Prairie	0	0	12	0	0	0	44	8
St. Andrews	0	0	0	0	0	0	49	0
Steinbach MD	0	0	10	0	0	0	0	33
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	88	124	37	8	221	291	380	398

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Regina	52	16	0	0	105	0	0	0
Saskatoon	132	70	0	3	48	71	8	0
Centres 10,000 - 49,999								
Estevan	4	0	4	0	36	0	0	4
Lloydminster	0	6	0	4	0	0	0	47
Moose Jaw	4	0	0	0	0	0	0	0
North Battleford	0	9	0	0	0	0	0	0
Prince Albert	0	0	0	0	0	24	8	0
Swift Current	8	24	0	0	8	12	0	0
Yorkton	0	0	0	0	0	0	0	0
Total Saskatchewan (10,000+)	200	125	4	7	197	107	16	51

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	81	48	0	0	159	95	0	0
Saskatoon	149	252	0	3	200	242	8	37
Centres 10,000 - 49,999								
Estevan	4	0	4	0	60	12	0	4
Lloydminster	0	6	0	8	0	0	0	94
Moose Jaw	12	4	0	0	24	0	0	0
North Battleford	13	14	0	0	0	0	0	0
Prince Albert	0	0	18	0	18	36	16	22
Swift Current	8	46	0	0	8	19	0	0
Yorkton	0	11	0	0	0	0	24	0
Total Saskatchewan (10,000+)	267	381	22	11	469	404	48	157

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market
Alberta
Third Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Calgary	229	216	0	0	881	679	241	104
Edmonton	200	148	4	0	82	2,085	256	184
Centres 50,000 - 99,999								
Grande Prairie	0	8	0	0	0	0	0	0
Lethbridge	8	0	0	0	0	0	0	0
Medicine Hat	0	0	12	0	34	0	0	0
Red Deer	50	0	0	0	12	16	0	0
Wood Buffalo	12	8	8	0	0	105	0	38
Centres 10,000 - 49,999								
Bonneyville MD	0	0	0	0	0	0	0	0
Brooks	0	0	0	48	0	0	0	0
Camrose	4	5	4	0	0	12	0	0
Canmore	0	0	0	0	4	0	0	60
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	6	0	0	0	12	0	0
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	8	0	0	0	0	0	0	0
Lacombe T	0	8	0	3	0	8	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	4	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	0	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	19	0	0	0	48	0	0	4
Sylvan Lake	5	5	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	0
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	549	404	28	51	1,061	2,917	497	390

Source: CMHC (Starts and Completions Survey)

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market
Alberta
January - September 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	483	688	0	0	2,233	1,886	241	134
Edmonton	535	541	4	8	968	3,515	416	306
Centres 50,000 - 99,999								
Grande Prairie	4	20	0	0	84	62	12	189
Lethbridge	58	6	0	0	0	36	0	0
Medicine Hat	0	4	12	54	62	24	0	4
Red Deer	95	40	0	0	12	114	0	98
Wood Buffalo	106	53	28	24	34	693	177	63
Centres 10,000 - 49,999								
Bonneyville MD	0	0	0	0	0	0	0	0
Brooks	3	0	0	48	0	0	0	0
Camrose	8	9	8	4	0	18	63	0
Canmore	0	19	0	0	190	96	0	62
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	6	0	0	0	12	0	8
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	8	49	0	0	0	120	0	0
Lacombe T	0	8	0	7	0	8	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	4	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	3	0	0	0	207	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	19	57	0	0	96	0	0	4
Sylvan Lake	14	5	0	0	0	93	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	4	16	0	0	0	36
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	1,356	1,508	56	161	3,766	6,884	909	904

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market
Manitoba
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Winnipeg	608	372	85	141	127	78	820	615
Centres 10,000 - 49,999								
Brandon	23	22	31	16	58	106	112	144
Hanover RM	29	20	0	0	0	0	29	20
Portage la Prairie	16	13	0	0	44	0	60	13
St. Andrews	9	13	0	0	0	0	9	13
Steinbach MD	29	27	0	0	0	12	29	39
Thompson	2	4	0	0	0	0	2	4
Total Manitoba (10,000+)	716	471	116	157	229	196	1,061	848

Table 3.5a: Completions by Submarket and by Intended Market
Manitoba
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Winnipeg	1,292	1,185	280	396	225	249	1,797	1,854
Centres 10,000 - 49,999								
Brandon	46	64	61	40	80	126	187	230
Hanover RM	68	48	0	0	0	0	68	48
Portage la Prairie	42	39	0	2	56	8	98	49
St. Andrews	29	26	0	0	49	0	78	26
Steinbach MD	70	81	0	0	10	33	80	114
Thompson	2	29	0	0	0	4	2	33
Total Manitoba (10,000+)	1,549	1,472	341	438	420	420	2,310	2,354

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market
Saskatchewan
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Regina	181	215	160	38	4	4	345	257
Saskatoon	364	270	150	141	8	3	522	414
Centres 10,000 - 49,999								
Estevan	14	14	40	0	4	5	58	19
Lloydminster	18	5	0	6	0	51	18	62
Moose Jaw	20	31	5	0	0	0	25	31
North Battleford	18	16	0	5	2	0	20	21
Prince Albert	33	31	0	24	8	0	41	55
Swift Current	11	10	16	36	0	0	27	46
Yorkton	18	20	0	0	0	0	18	20
Total Saskatchewan (10,000+)	677	612	371	250	26	63	1,074	925

Table 3.5b: Completions by Submarket and by Intended Market
Saskatchewan
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	566	657	248	187	9	4	823	848
Saskatoon	1,039	765	319	505	10	40	1,368	1,310
Centres 10,000 - 49,999								
Estevan	30	35	64	12	4	5	98	52
Lloydminster	34	17	0	6	0	102	34	125
Moose Jaw	52	82	37	8	0	0	89	90
North Battleford	38	33	13	10	2	0	53	43
Prince Albert	90	72	18	36	34	22	142	130
Swift Current	41	41	16	65	0	0	57	106
Yorkton	46	50	0	11	24	0	70	61
Total Saskatchewan (10,000+)	1,936	1,752	715	840	83	173	2,734	2,765

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market
Alberta
Third Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009	Q3 2010	Q3 2009
Centres 100,000+								
Calgary	1,930	1,186	1,100	913	241	106	3,271	2,205
Edmonton	1,883	929	315	2,287	260	184	2,458	3,400
Centres 50,000 - 99,999								
Grande Prairie	91	134	0	0	0	0	91	134
Lethbridge	234	162	10	2	0	0	244	164
Medicine Hat	72	59	34	2	12	0	118	61
Red Deer	141	133	62	16	0	0	203	149
Wood Buffalo	256	356	0	109	8	38	264	503
Centres 10,000 - 49,999								
Bonneyville MD	39	27	0	0	0	0	39	27
Brooks	8	8	0	0	0	48	8	56
Camrose	27	31	0	17	4	0	31	48
Canmore	6	2	4	0	0	60	10	62
Clearwater County MD	11	23	0	0	0	0	11	23
Cold Lake	16	13	0	18	0	0	16	31
Foothills No 31 MD	41	31	0	0	0	0	41	31
High River T	19	19	8	0	0	0	27	19
Lacombe T	38	12	0	16	0	3	38	31
Lacombe County CM	9	14	0	0	0	0	9	14
Mackenzie No 23 MD	33	21	0	0	0	0	33	21
Mountain View County MD	10	13	0	0	0	0	10	13
Okotoks	94	66	0	0	0	0	94	66
Red Deer County CM	17	14	0	0	0	0	17	14
Strathmore T	14	17	67	0	0	4	81	21
Sylvan Lake	27	10	5	5	0	0	32	15
Wetaskiwin County No 10 CM	17	2	0	0	0	0	17	2
Wetaskiwin	7	6	0	0	0	0	7	6
Yellowhead County MD	14	21	0	0	0	0	14	21
Total Alberta (10,000+)	5,091	3,321	1,615	3,385	525	443	7,231	7,149

Source: CMHC (Starts and Completions Survey)

Table 3.5c: Completions by Submarket and by Intended Market
Alberta
January - September 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	5,072	3,631	2,708	2,596	241	136	8,021	6,363
Edmonton	4,707	2,900	1,560	4,155	420	328	6,687	7,383
Centres 50,000 - 99,999								
Grande Prairie	423	556	84	74	12	189	519	819
Lethbridge	554	565	74	38	0	0	628	603
Medicine Hat	164	232	62	26	12	58	238	316
Red Deer	361	311	107	154	0	98	468	563
Wood Buffalo	552	995	88	708	205	87	845	1,790
Centres 10,000 - 49,999								
Bonneyville MD	90	69	0	0	0	0	90	69
Brooks	33	34	3	0	0	48	36	82
Camrose	67	90	4	27	71	4	142	121
Canmore	11	5	190	115	0	62	201	182
Clearwater County MD	37	72	0	0	0	0	37	72
Cold Lake	63	39	0	18	0	8	63	65
Foothills No 31 MD	116	98	0	0	0	0	116	98
High River T	59	50	8	169	0	0	67	219
Lacombe T	92	49	0	16	0	7	92	72
Lacombe County CM	32	35	0	0	0	0	32	35
Mackenzie No 23 MD	53	36	0	0	0	0	53	36
Mountain View County MD	24	57	0	0	0	0	24	57
Okotoks	274	143	0	212	0	0	274	355
Red Deer County CM	58	54	0	0	0	0	58	54
Strathmore T	35	38	115	57	0	4	150	99
Sylvan Lake	86	52	11	98	0	0	97	150
Wetaskiwin County No 10 CM	49	29	0	0	0	0	49	29
Wetaskiwin	18	23	0	0	4	52	22	75
Yellowhead County MD	50	64	0	0	0	0	50	64
Total Alberta (10,000+)	13,171	10,273	5,117	8,463	965	1,081	19,253	19,817

Source: CMHC (Starts and Completions Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range in Manitoba
Third Quarter 2010**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$150,000		\$150,000 - \$199,999		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Manitoba (50,000+)													
Q3 2010	39	7.5	85	16.3	159	30.5	109	20.9	130	24.9	522	342,900	370,854
Q3 2009	51	12.1	89	21.1	89	21.1	77	18.2	116	27.5	422	330,000	373,088
Year-to-date 2010	98	8.6	202	17.8	323	28.5	226	19.9	284	25.1	1,133	339,467	370,261
Year-to-date 2009	139	11.3	280	22.8	275	22.4	212	17.3	321	26.2	1,227	330,000	366,185

**Table 4b: Absorbed Single-Detached Units by Price Range in Saskatchewan
Third Quarter 2010**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$150,000		\$150,000 - \$199,999		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Regina CMA													
Q3 2010	4	2.5	7	4.3	27	16.8	37	23.0	86	53.4	161	405,000	442,728
Q3 2009	12	5.5	18	8.3	35	16.1	64	29.4	89	40.8	218	379,450	392,699
Year-to-date 2010	12	2.4	28	5.5	96	18.9	106	20.9	265	52.3	507	400,000	434,418
Year-to-date 2009	52	8.0	84	12.9	123	18.9	157	24.2	234	36.0	650	369,700	378,241
Saskatoon CMA													
Q3 2010	25	8.2	29	9.5	72	23.5	72	23.5	108	35.3	306	363,909	388,891
Q3 2009	21	7.4	38	13.3	43	15.1	74	26.0	109	38.2	285	373,262	393,532
Year-to-date 2010	65	6.9	114	12.2	234	24.9	227	24.2	298	31.8	938	360,000	382,701
Year-to-date 2009	51	6.1	108	12.8	151	17.9	230	27.3	302	35.9	842	373,262	388,691
Total Urban Centres in Saskatchewan (50,000+)													
Q3 2010	29	6.2	36	7.7	99	21.2	109	23.3	194	41.5	467	379,900	407,452
Q3 2009	33	6.6	56	11.1	78	15.5	138	27.4	198	39.4	503	375,000	393,171
Year-to-date 2010	77	5.3	142	9.8	330	22.8	333	23.0	563	39.0	1,445	371,900	400,847
Year-to-date 2009	103	6.9	192	12.9	274	18.4	387	25.9	536	35.9	1,492	373,262	384,139

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Alberta
Third Quarter 2010

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$200,000		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Grande Prairie													
Q3 2010	22	26.2	20	23.8	21	25.0	10	11.9	11	13.1	84	349,408	378,815
Q3 2009	61	36.5	39	23.4	30	18.0	20	12.0	17	10.2	167	326,255	341,188
Year-to-date 2010	125	30.1	104	25.1	87	21.0	33	8.0	66	15.9	415	335,000	362,278
Year-to-date 2009	181	31.6	128	22.4	107	18.7	55	9.6	101	17.7	572	336,344	363,754
Lethbridge													
Q3 2010	66	31.6	45	21.5	41	19.6	32	15.3	25	12.0	209	344,800	360,512
Q3 2009	99	54.4	48	26.4	15	8.2	11	6.0	9	4.9	182	295,400	310,602
Year-to-date 2010	190	40.3	102	21.7	90	19.1	54	11.5	35	7.4	471	325,700	336,037
Year-to-date 2009	270	50.6	133	24.9	57	10.7	35	6.6	39	7.3	534	298,200	321,274
Medicine Hat													
Q3 2010	26	44.1	15	25.4	8	13.6	4	6.8	6	10.2	59	315,000	324,837
Q3 2009	16	28.1	19	33.3	13	22.8	3	5.3	6	10.5	57	342,000	346,709
Year-to-date 2010	64	37.0	44	25.4	32	18.5	18	10.4	15	8.7	173	329,000	338,162
Year-to-date 2009	65	32.8	61	30.8	41	20.7	16	8.1	15	7.6	198	335,000	337,667
Red Deer													
Q3 2010	24	18.8	33	25.8	12	9.4	18	14.1	41	32.0	128	385,206	414,104
Q3 2009	32	23.9	38	28.4	14	10.4	18	13.4	32	23.9	134	346,400	391,670
Year-to-date 2010	45	14.5	86	27.7	49	15.8	49	15.8	81	26.1	310	375,922	412,756
Year-to-date 2009	59	19.2	90	29.3	43	14.0	39	12.7	76	24.8	307	350,000	401,218
Wood Buffalo													
Q3 2010	0	0.0	0	0.0	0	0.0	0	0.0	184	100.0	184	729,900	721,371
Q3 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2010	0	0.0	0	0.0	1	0.2	1	0.2	427	99.5	429	699,900	715,302
Year-to-date 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Calgary CMA													
Q3 2010	39	2.3	208	12.2	297	17.5	353	20.8	804	47.3	1,701	443,992	510,879
Q3 2009	43	3.6	100	8.5	200	16.9	234	19.8	605	51.2	1,182	452,291	558,609
Year-to-date 2010	152	3.4	701	15.5	794	17.6	979	21.7	1,885	41.8	4,511	429,900	508,876
Year-to-date 2009	75	2.3	249	7.5	524	15.8	642	19.4	1,825	55.1	3,315	463,705	569,125
Edmonton CMA													
Q3 2010	57	4.0	165	11.7	259	18.4	303	21.5	626	44.4	1,410	439,350	500,574
Q3 2009	70	7.8	85	9.5	141	15.7	138	15.4	464	51.7	898	455,000	542,096
Year-to-date 2010	191	5.4	462	13.0	751	21.1	715	20.1	1,434	40.4	3,553	426,500	484,770
Year-to-date 2009	152	5.6	220	8.1	429	15.7	396	14.5	1,532	56.1	2,729	474,000	553,662
Total Urban Centres in Alberta (50,000+)													
Q3 2010	234	6.2	486	12.9	638	16.9	720	19.1	1,697	45.0	3,775	437,700	499,837
Q3 2009	321	12.3	329	12.6	413	15.8	424	16.2	1,133	43.2	2,620	425,900	508,715
Year-to-date 2010	767	7.8	1,499	15.2	1,804	18.3	1,849	18.7	3,943	40.0	9,862	423,231	488,731
Year-to-date 2009	802	10.5	881	11.5	1,201	15.7	1,183	15.5	3,588	46.9	7,655	439,398	518,257

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Manitoba
Third Quarter 2010

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2009	January	578	-2.4	1,162	1,077	1,612	72.1	177,718	4.7	191,637
	February	684	-20.2	975	1,245	1,666	58.5	188,795	8.6	194,833
	March	969	-8.8	988	1,597	1,499	65.9	204,663	4.9	203,592
	April	1,218	-14.1	1,023	1,959	1,568	65.2	207,863	2.3	196,267
	May	1,489	-10.7	1,082	2,223	1,566	69.1	204,276	0.3	193,935
	June	1,648	0.2	1,089	2,317	1,571	69.3	204,465	2.0	195,106
	July	1,479	-3.6	1,106	1,870	1,530	72.3	200,111	5.1	204,784
	August	1,253	-1.4	1,120	1,722	1,546	72.4	202,204	10.8	203,730
	September	1,193	1.4	1,094	1,704	1,508	72.5	202,898	9.0	209,931
	October	1,064	-0.1	1,101	1,274	1,426	77.2	204,606	10.3	207,484
	November	872	23.3	1,146	1,042	1,528	75.0	197,611	13.4	209,035
	December	639	21.0	1,199	566	1,579	75.9	201,722	11.8	204,811
2010	January	518	-10.4	1,094	998	1,538	71.1	206,454	16.2	221,254
	February	755	10.4	1,097	1,213	1,592	68.9	210,059	11.3	216,832
	March	1,176	21.4	1,124	1,813	1,642	68.5	219,046	7.0	217,906
	April	1,428	17.2	1,189	2,250	1,756	67.7	230,297	10.8	216,444
	May	1,522	2.2	1,108	2,233	1,520	72.9	229,813	12.5	215,460
	June	1,544	-6.3	1,051	1,955	1,415	74.3	226,392	10.7	221,962
	July	1,297	-12.3	1,043	1,723	1,505	69.3	219,012	9.4	220,484
	August	1,112	-11.3	963	1,633	1,482	65.0	214,981	6.3	219,262
	September	1,230	3.1	1,127	1,672	1,500	75.1	216,327	6.6	220,631
	October									
	November									
	December									
	Q3 2009	3,925	-1.5	3,320	5,296	4,584	72.4	201,626	8.0	206,124
	Q3 2010	3,639	-7.3	3,133	5,028	4,487	69.8	216,873	7.6	220,161
	YTD 2009	10,511	-6.4		15,714			201,300	4.7	
	YTD 2010	10,582	0.7		15,490			221,180	9.9	

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

¹Source: CREA

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

**Table 5b: MLS® Residential Activity for Saskatchewan
Third Quarter 2010**

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2009	January	520	-35.4	843	1,396	1,891	44.6	224,052	9.7	232,454
	February	633	-35.1	780	1,552	2,002	39.0	227,078	9.1	223,227
	March	796	-26.7	760	1,982	1,760	43.2	227,526	3.8	225,100
	April	975	-21.4	786	2,230	1,762	44.6	239,244	0.9	232,034
	May	1,148	2.0	902	2,210	1,652	54.6	235,916	1.5	228,823
	June	1,245	24.0	908	2,160	1,605	56.6	234,212	0.5	227,408
	July	1,304	40.5	1,036	1,889	1,549	66.9	233,530	-1.4	225,519
	August	1,128	40.8	1,050	1,710	1,532	68.5	233,106	7.9	233,906
	September	1,057	23.8	1,019	1,604	1,422	71.7	230,776	1.1	231,703
	October	924	32.0	1,026	1,322	1,473	69.7	230,958	5.2	239,141
	November	771	42.8	1,009	1,109	1,605	62.9	233,506	7.6	247,176
	December	594	24.3	978	784	1,692	57.8	238,968	8.3	242,647
2010	January	531	2.1	926	1,092	1,530	60.5	228,430	2.0	237,910
	February	727	14.8	915	1,407	1,773	51.6	244,386	7.6	239,781
	March	1,067	34.0	964	2,232	1,883	51.2	239,716	5.4	235,675
	April	1,066	9.3	876	2,320	1,799	48.7	249,634	4.3	245,562
	May	1,104	-3.8	872	2,391	1,798	48.5	237,618	0.7	233,468
	June	1,077	-13.5	828	2,230	1,688	49.1	248,978	6.3	240,208
	July	1,004	-23.0	833	1,878	1,651	50.5	249,053	6.6	242,981
	August	1,026	-9.0	881	1,907	1,661	53.0	238,716	2.4	242,397
	September	976	-7.7	904	1,739	1,689	53.5	236,455	2.5	239,483
	October									
	November									
	December									
	Q3 2009	3,489	35.1	3,105	5,203	4,503	69.0	232,559	2.2	230,385
	Q3 2010	3,006	-13.8	2,618	5,524	5,001	52.3	241,434	3.8	241,577
	YTD 2009	8,806	-0.2		16,733			232,619	3.4	
	YTD 2010	8,578	-2.6		17,196			242,141	4.1	

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

¹Source: CREA

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

Table 5c: MLS® Residential Activity for Alberta
Third Quarter 2010

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to-New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2009	January	2,180	-45.4	3,330	8,360	8,934	37.3	322,580	-10.0	326,611
	February	3,227	-29.1	3,771	8,578	9,228	40.9	326,963	-9.7	328,225
	March	4,101	-23.0	3,651	9,466	8,069	45.2	328,538	-10.5	326,016
	April	5,233	-12.1	4,414	9,631	8,029	55.0	329,672	-7.0	329,193
	May	6,203	4.6	5,112	10,315	8,508	60.1	340,107	-5.8	330,754
	June	7,345	22.3	5,603	10,148	8,232	68.1	347,388	-4.7	331,377
	July	6,529	13.9	5,559	9,842	8,632	64.4	344,469	-2.4	345,993
	August	5,390	7.8	5,343	8,598	8,522	62.7	344,128	0.0	343,135
	September	5,220	1.4	5,242	8,412	7,845	66.8	347,812	1.4	353,460
	October	4,952	29.8	5,389	7,603	8,002	67.3	351,768	2.6	359,572
	November	4,137	51.8	5,261	6,167	8,454	62.2	350,820	3.4	356,421
	December	3,026	61.4	4,868	3,947	8,619	56.5	351,737	7.5	355,494
2010	January	2,934	34.6	4,649	8,162	9,039	51.4	343,264	6.4	344,304
	February	4,077	26.3	4,717	8,891	9,342	50.5	343,748	5.1	348,159
	March	5,351	30.5	4,638	12,379	9,899	46.9	362,231	10.3	357,893
	April	5,544	5.9	4,606	12,648	10,228	45.0	355,102	7.7	359,896
	May	5,207	-16.1	4,186	11,993	9,768	42.9	364,303	7.1	355,486
	June	4,746	-35.4	3,692	11,483	9,496	38.9	361,434	4.0	345,350
	July	4,086	-37.4	3,642	9,444	8,764	41.6	355,295	3.1	352,182
	August	3,941	-26.9	3,694	8,634	8,620	42.9	342,571	-0.5	347,179
	September	3,934	-24.6	3,872	8,940	8,893	43.5	349,048	0.4	356,784
	October									
	November									
	December									
	Q3 2009	17,139	7.9	16,144	26,852	24,999	64.6	345,380	-0.4	347,471
	Q3 2010	11,961	-30.2	11,208	27,018	26,277	42.7	349,048	1.1	352,123
	YTD 2009	45,428	-4.6		83,350			339,252	-4.8	
	YTD 2010	39,820	-12.3		92,574			354,165	4.4	

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

¹Source: CREA

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

**Table 6a: Level of Economic Indicators for Manitoba
Third Quarter 2010**

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index ⁽²⁾ (2002=100)	Average Weekly Wages (\$)	Manufacturing Shipments (\$,000)	Exchange Rate (U.S. cents)
		P & I Per \$100,000	Mortgage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2009	January - March	623	4.8	5.7	605.1	4.9	1,972	65.2	721	3,704,260	79.79
	April - June	607	3.9	5.5	606.4	4.9	3,856	78.9	724	3,934,221	87.01
	July - September	624	3.7	5.7	609.6	5.5	2,450	89.0	722	3,533,019	92.50
	October - December	619	3.7	5.6	606.6	5.6	1,741	91.6	732	3,450,720	94.09
2010	January - March	615	3.6	5.6	612.0	5.3	2,569	111.2	729	3,358,473	95.61
	April - June	642	3.7	6.0	620.0	5.3	3,543	98.5	737	3,695,380	96.03
	July - September	612	3.4	5.5	622.0	5.5		96.3	752		96.04
	October - December										

**Table 6.1a: Growth⁽¹⁾ of Economic Indicators for Manitoba
Third Quarter 2010**

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per \$100,000	Mortgage Rates								
			1 Yr. Term	5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	0.4	0.8	78.6	-39.1	3.4	-3.7	-19.8
	April - June	-12.7	-2.8	-1.5	-0.4	0.9	48.4	-13.3	3.6	-6.7	-12.4
	July - September	-10.5	-3.0	-1.2	0.4	1.3	178.1	-3.1	1.2	-16.6	-2.9
	October - December	-12.1	-2.4	-1.4	-0.4	1.3	-10.3	37.4	3.3	-15.3	14.8
2010	January - March	-1.3	-1.2	-0.1	1.1	0.4	30.3	70.6	1.1	-9.3	19.8
	April - June	5.7	-0.2	0.6	2.2	0.4	-8.1	24.8	1.9	-6.1	10.4
	July - September	-1.9	-0.4	-0.2	2.0	0.0		8.1	4.2		3.8
	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), Statistics Canada (CANSIM), Conference Board of Canada

**Table 6b: Level of Economic Indicators for Saskatchewan
Third Quarter 2010**

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index ⁽²⁾ (2002=100)	Average Weekly Wages (\$)	Manufacturing Shipments (\$,000)	Exchange Rate (U.S. cents)
		P & I Per \$100,000	Mortgage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2009	January - March	623	4.8	5.7	520.6	4.5	2,365	65.2	782	3,163,870	79.79
	April - June	607	3.9	5.5	521.9	4.9	3,077	78.9	784	3,010,591	87.01
	July - September	624	3.7	5.7	519.1	4.8	3,341	89.0	806	2,792,158	92.50
	October - December	619	3.7	5.6	520.9	5.0	2,107	91.6	827	2,461,173	94.09
2010	January - March	615	3.6	5.6	523.6	4.7	2,834	111.2	832	2,894,509	95.61
	April - June	642	3.7	6.0	527.3	5.2	3,464	98.5	829	2,913,630	96.03
	July - September	612	3.4	5.5	528.1	5.1		96.3	837		96.04
	October - December										

**Table 6.1b: Growth⁽¹⁾ of Economic Indicators for Saskatchewan
Third Quarter 2010**

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per \$100,000	Mortgage Rates								
			1 Yr. Term	5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	2.7	0.3	21.7	-39.1	5.2	-0.5	-19.8
	April - June	-12.7	-2.8	-1.5	2.4	0.8	39.7	-13.3	4.8	-11.1	-12.4
	July - September	-10.5	-3.0	-1.2	0.9	0.5	3.5	-3.1	3.8	-22.9	-2.9
	October - December	-12.1	-2.4	-1.4	0.1	1.0	-3.0	37.4	5.7	-17.7	14.8
2010	January - March	-1.3	-1.2	-0.1	0.6	0.2	19.8	70.6	6.4	-8.5	19.8
	April - June	5.7	-0.2	0.6	1.0	0.3	12.6	24.8	5.8	-3.2	10.4
	July - September	-1.9	-0.4	-0.2	1.7	0.3		8.1	3.8		3.8
	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), Statistics Canada (CANSIM), Conference Board of Canada

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

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index ⁽²⁾ (2002=100)	Average Weekly Wages (\$)	Manufacturing Shipments (\$,000)	Exchange Rate (U.S. cents)
		P & I Per \$100,000	Mortgage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2009	January - March	623	4.8	5.7	1,999.2	5.6	13,385	65.2	721	13,751,429	79.79
	April - June	607	3.9	5.5	1,986.8	6.6	10,311	78.9	724	13,022,373	87.01
	July - September	624	3.7	5.7	1,981.5	7.1	4,336	89.0	722	13,405,032	92.50
	October - December	619	3.7	5.6	1,986.1	7.0	-578	91.6	732	13,606,980	94.09
2010	January - March	615	3.6	5.6	1,976.6	7.0	5,413	111.2	729	13,901,806	95.61
	April - June	642	3.7	6.0	1,991.1	6.9	10,102	98.5	737	14,542,087	96.03
	July - September	612	3.4	5.5	2,005.6	6.3		96.3	752		96.04
	October - December										

**Table 6.1c: Growth⁽¹⁾ of Economic Indicators for Alberta
Third Quarter 2010**

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per \$100,000	Mortgage Rates								
			1 Yr. Term	5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	0.2	2.0	14.5	-39.1	3.4	-14.5	-19.8
	April - June	-12.7	-2.8	-1.5	-1.1	3.2	-48.9	-13.3	3.6	-29.2	-12.4
	July - September	-10.5	-3.0	-1.2	-1.6	3.5	-68.3	-3.1	1.2	-31.4	-2.9
	October - December	-12.1	-2.4	-1.4	-2.2	3.2	-104.9	37.4	3.3	-17.3	14.8
2010	January - March	-1.3	-1.2	-0.1	-1.1	1.4	-59.6	70.6	1.1	1.1	19.8
	April - June	5.7	-0.2	0.6	0.2	0.3	-2.0	24.8	1.9	11.7	10.4
	July - September	-1.9	-0.4	-0.2	1.2	-0.8		8.1	4.2		3.8
	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), 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 of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A “**Rural**” area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada’s 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada’s 2001 Census area definitions.

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.
Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

The Market Analysis Centre's (MAC) electronic suite of national standardized products is available for free on CMHC's website. You can view, print, download or subscribe to future editions and get market information e-mailed automatically to you the same day it is released. It's quick and convenient! Go to www.cmhc.ca/housingmarketinformation

For more information on MAC and the wealth of housing market information available to you, visit us today at www.cmhc.ca/housingmarketinformation

To subscribe to priced, printed editions of MAC publications, call 1-800-668-2642.

©2010 Canada Mortgage and Housing Corporation. All rights reserved. CMHC grants reasonable rights of use of this publication's content solely for personal, corporate or public policy research, and educational purposes. This permission consists of the right to use the content for general reference purposes in written analyses and in the reporting of results, conclusions, and forecasts including the citation of limited amounts of supporting data extracted from this publication. Reasonable and limited rights of use are also permitted in commercial publications subject to the above criteria, and CMHC's right to request that such use be discontinued for any reason.

Any use of the publication's content must include the source of the information, including statistical data, acknowledged as follows:

Source: CMHC (or "Adapted from CMHC," if appropriate), name of product, year and date of publication issue.

Other than as outlined above, the content of the publication cannot be reproduced or transmitted to any person or, if acquired by an organization, to users outside the organization. Placing the publication, in whole or part, on a website accessible to the public or on any website accessible to persons not directly employed by the organization is not permitted. To use the content of any CMHC Market Analysis publication for any purpose other than the general reference purposes set out above or to request permission to reproduce large portions of, or entire CMHC Market Analysis publications, please contact: the Canadian Housing Information Centre (CHIC) at <mailto:chic@cmhc.gc.ca>; 613-748-2367 or 1-800-668-2642.

For permission, please provide CHIC with the following information:
Publication's name, year and date of issue.

Without limiting the generality of the foregoing, no portion of the content may be translated from English or French into any other language without the prior written permission of Canada Mortgage and Housing Corporation.

The information, analyses and opinions contained in this publication are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. The information, analyses and opinions shall not be taken as representations for which Canada Mortgage and Housing Corporation or any of its employees shall incur responsibility.

Housing market intelligence you can count on

FREE REPORTS AVAILABLE ON-LINE

- Canadian Housing Statistics
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Northern Housing Outlook Report
- Preliminary Housing Start Data
- Renovation and Home Purchase Report
- Rental Market Provincial Highlight Reports *Now semi-annual!*
- Rental Market Reports, Major Centres
- Rental Market Statistics *Now semi-annual!*
- Residential Construction Digest, Prairie Centres
- Seniors' Housing Reports
- Seniors' Housing Reports - Supplementary Tables, Regional

Get the market intelligence you need today!

Click www.cmhc.ca/housingmarketinformation to view, download or subscribe.

CMHC's Market Analysis Centre e-reports provide a wealth of detailed local, provincial, regional and national market information.

- **Forecasts and Analysis –**
Future-oriented information about local, regional and national housing trends.
- **Statistics and Data –**
Information on current housing market activities — starts, rents, vacancy rates and much more.



2010 CANADIAN HOUSING OBSERVER, with a feature on Housing and the Economy

National in scope, comprehensive in content and analytically insightful, the Canadian Housing Observer lays out a complete picture of housing trends and issues in Canada today. Access additional online data resources and **[download your FREE copy today!](#)**