HOUSING MARKET INFORMATION

HOUSING NOW
Calgary CMA

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: April 2010

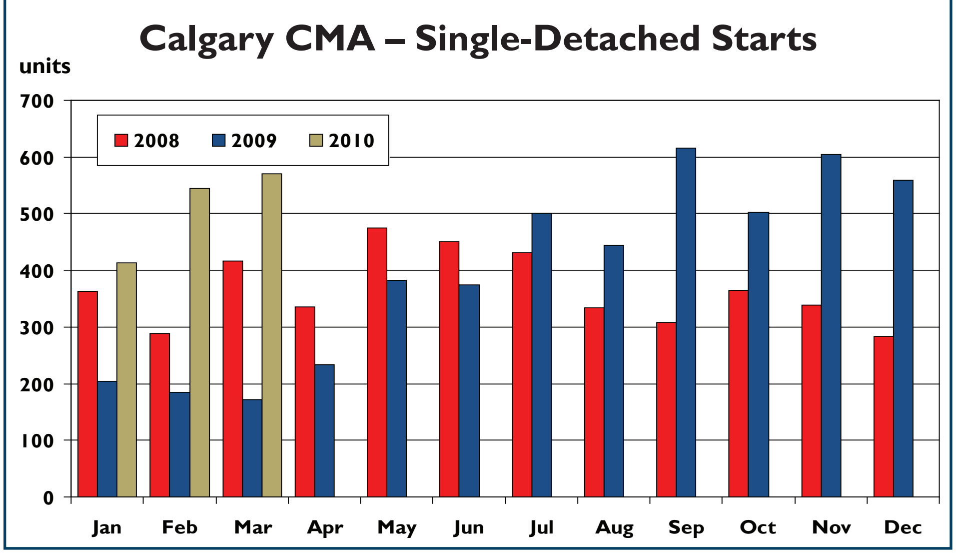
New Home Market

Total housing starts rise in March

Total housing starts in the Calgary Census Metropolitan Area (CMA) reported the seventh consecutive month of year-over-year increase in March. There were 904 total housing starts in March 2010, up from the 297 units in the previous year. The gains in production have been experienced on both the single-detached and multi-family markets. After three months, total housing starts reached 2,161 units in 2010, up from 746 units in 2009.

Recent sales activity and a decline in inventories are contributing to the rise in new construction. In March 2010, single-detached production was over three times higher with 570 units

Figure 1



Source: CMHC

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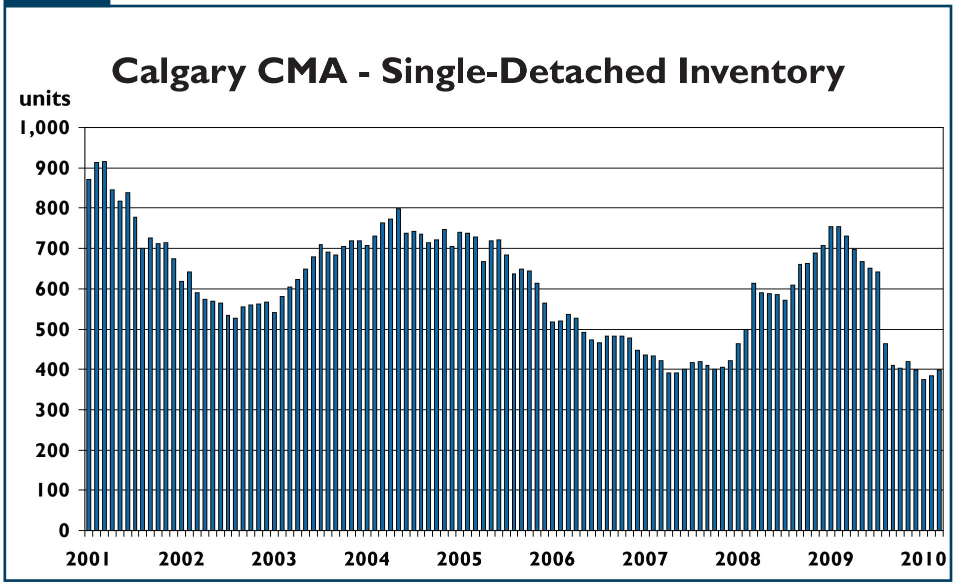


Source: CMHC

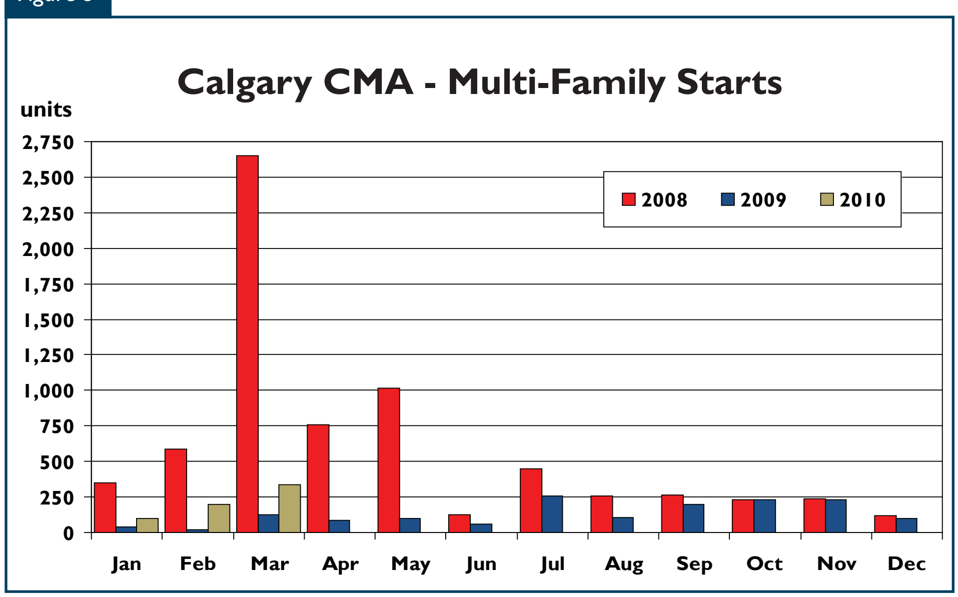
breaking ground compared to 171 units a year earlier. The single-detached housing market has improved considerably since the first quarter of 2009. Economic conditions have improved, and builder inventories have declined 46 per cent from March 2009 to March 2010. In the first quarter, the number of single-detached units that were started increased from 559 units in 2009 to 1,528 units in 2010.

The total supply of single-detached homes, which includes units in inventory and those under construction, has been steadily rising since the summer of 2009 and was up 35 per cent year-over-year in March with 3,851 units. Given the recent rise in starts, the growth in supply can be attributed to an increase in the number of units under construction. There were 3,454 units under way in March, up 62 per cent from a year earlier but still below the 2000 to 2009 average of 3,757 units. Inventories remain relatively low as a high proportion of homes were being absorbed at completion. There were 397 units in inventory in March, down 46 per cent from 731 units in the previous year.

The median absorbed price is nearing its bottom after trending downwards since the summer of 2008. The median absorbed price in March was $405,122, down 12 per cent from the previous year when it was $460,160. Readers should note that the absorbed price reflected homes that were absorbed in a given month, which is not necessarily the month when the price was negotiated.

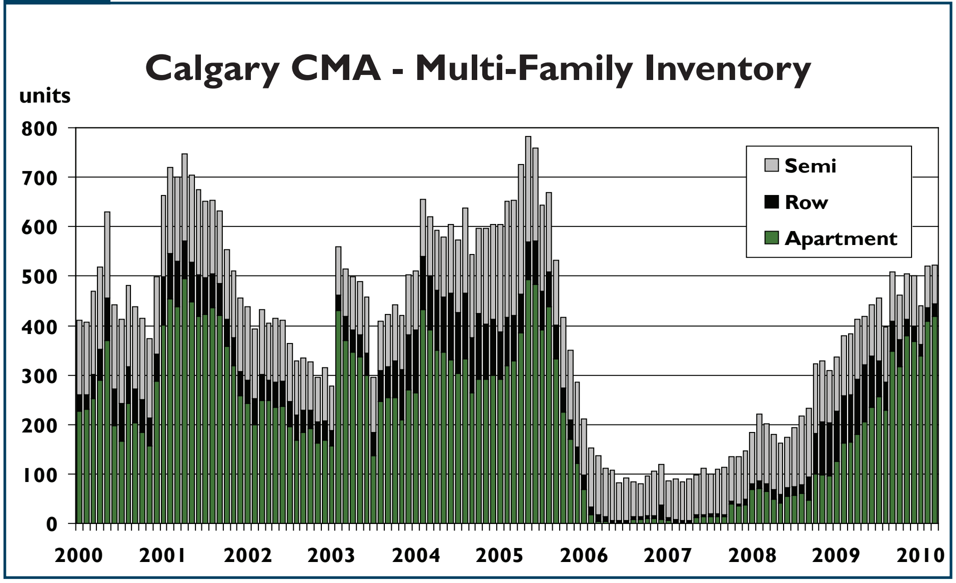
Multi-family production, which consists of semi-detached, row, and apartment units, reached 334 starts in March, an increase from the 126 units started a year earlier. This represents the third consecutive month where multi-family starts increased on a year-over-year basis. There were 202 apartment units that broke ground in March, the highest since July 2008. Of these apartments, 130 units were earmarked for the rental market. As was the case in the last several months, production of semi-detached and row units continued to post impressive year-over-year gains. There were a total of 132 semi-detached and row units started in March, up from 51 units in the previous year. To the end of March, multi-family starts increased from 187 units in 2009 to 633 units in 2010. Although activity for 2010 is forecast to surpass 2009 levels, multi-family new construction will still remain below historical norms due to heightened apartment inventories.

Figure 3



Source: CMHC

Figure 4



Source: CMHC

Multi-family inventories modestly rose in March as completions inched past absorptions. There were 362 units completed in the third month of 2010, compared to 359 absorptions. Although multi-family inventories increased, the rise was experienced solely on the apartment side as absorptions for semi-detached and row units outpaced completions. Apartment absorptions fell just shy of the 259 completions, pushing March inventories up 10 units from the previous month. Building on the month-over-month rise in March, apartment inventories increased from 165 units in March 2009 to 419 units in 2010. With over 4,000 apartment units under construction, apartment inventories will continue to experience some upward pressure.

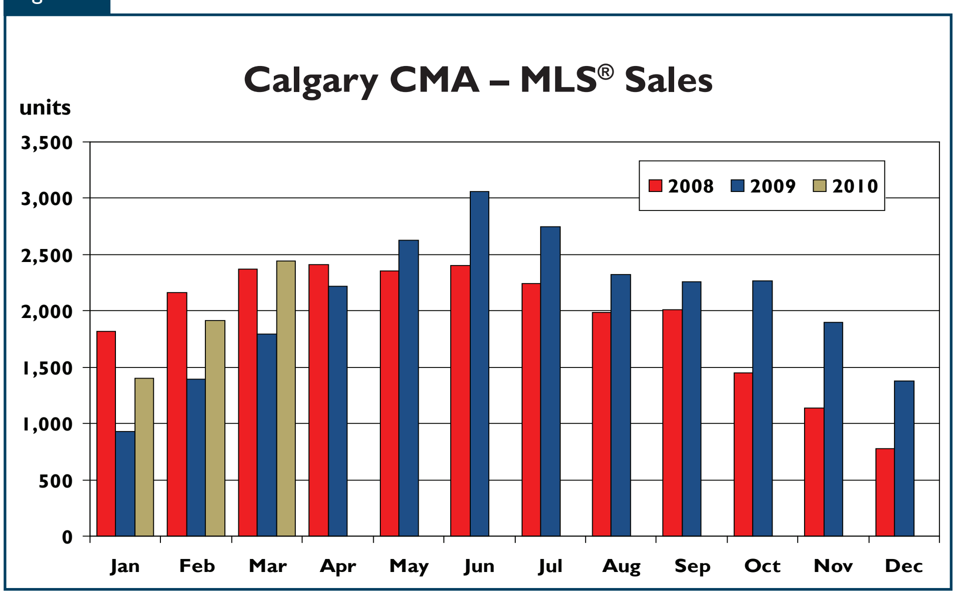
Resale Market

Resale Activity Moderating

The resale market in the first quarter of 2010 has improved from the previous year when home buyers were facing uncertain economic conditions and moderating home values. Residential MLS® sales in the first quarter increased from 4,117 units in 2009 to 5,757 in 2010, a gain of 40 per cent. On a seasonally adjusted basis, average sales per month declined from 2,296 transactions in the fourth quarter of 2009 to 2,046 units in the first three months of 2010. Lower mortgage rates had bolstered demand for homeownership in the latter half of 2009 and into 2010, however resale activity has started to moderate and move more in-line with the pace of economic growth.

Consumers are seeing more new listings added to the market in the beginning 2010 compared to 2009. There were 12,971 new listings in the first quarter of 2010, up 16 per cent from 11,221 in 2009. With home values strengthening and the economy improving, sellers have been more optimistic about putting their homes up for sale. Active listings, which typically rise in the spring, have also been increasing on a seasonally adjusted basis, a considerable turnaround compared to the previous year when listings were trending downward for most of 2009. As a result, the sales-to-active listings ratio has been trending downward since September 2009. Nonetheless, 2010's first quarter average of 27 per cent was 11 percentage points higher than the previous year reflective of balanced market conditions.

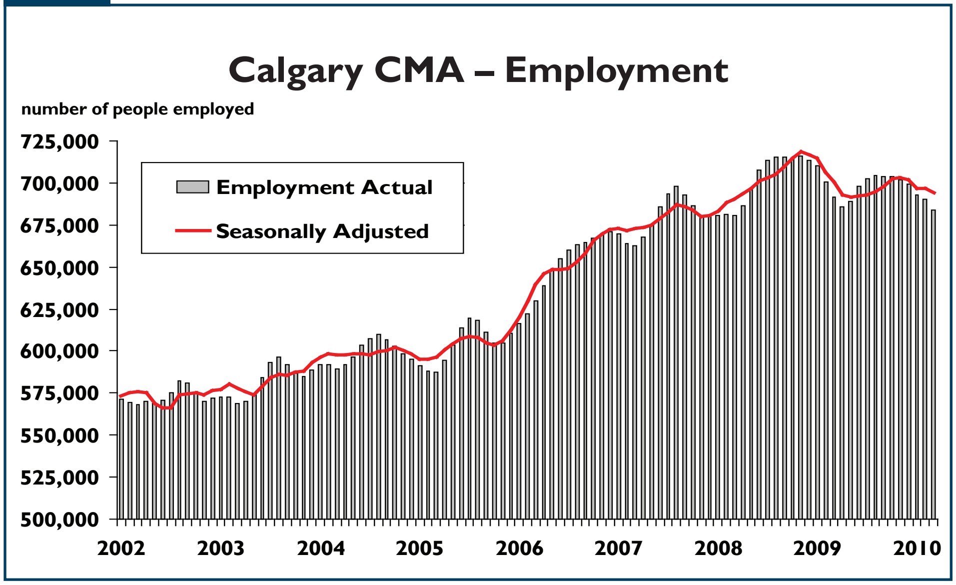
Figure 5



Source: CREA

In the first quarter of 2010, the residential resale price averaged $394,463, an increase of seven per cent from $369,219 in 2009. This represented the seventh consecutive month where prices have been up year-over-year. Despite the year-over-year gains, average price growth has been slowing on a seasonally adjusted basis with resale activity moderating and active listings rising. In addition, a higher proportion of sales have been taking place in the lower priced ranges, further contributing to the modest gains in average price.

Figure 6



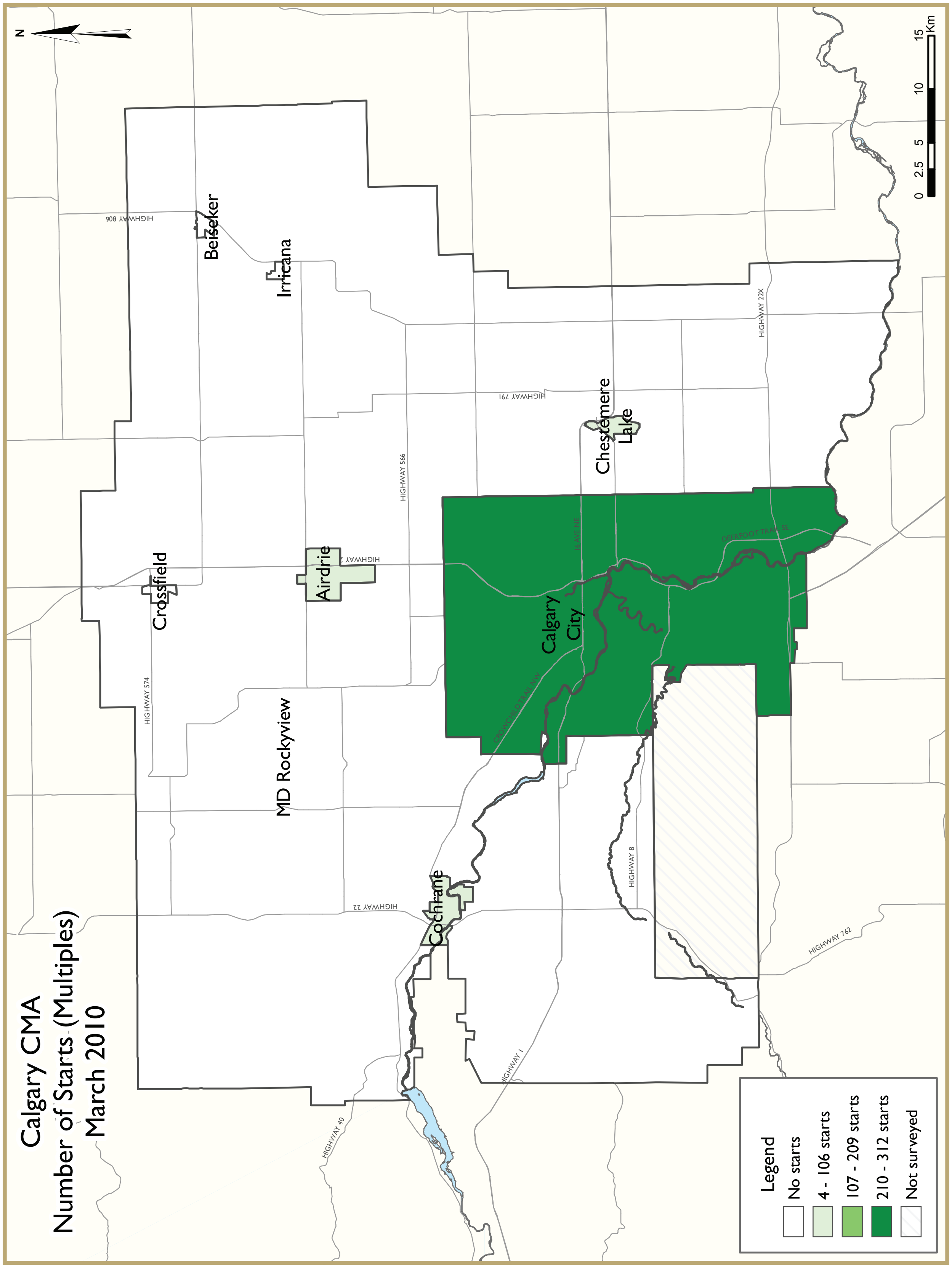
Source: Statistics Canada

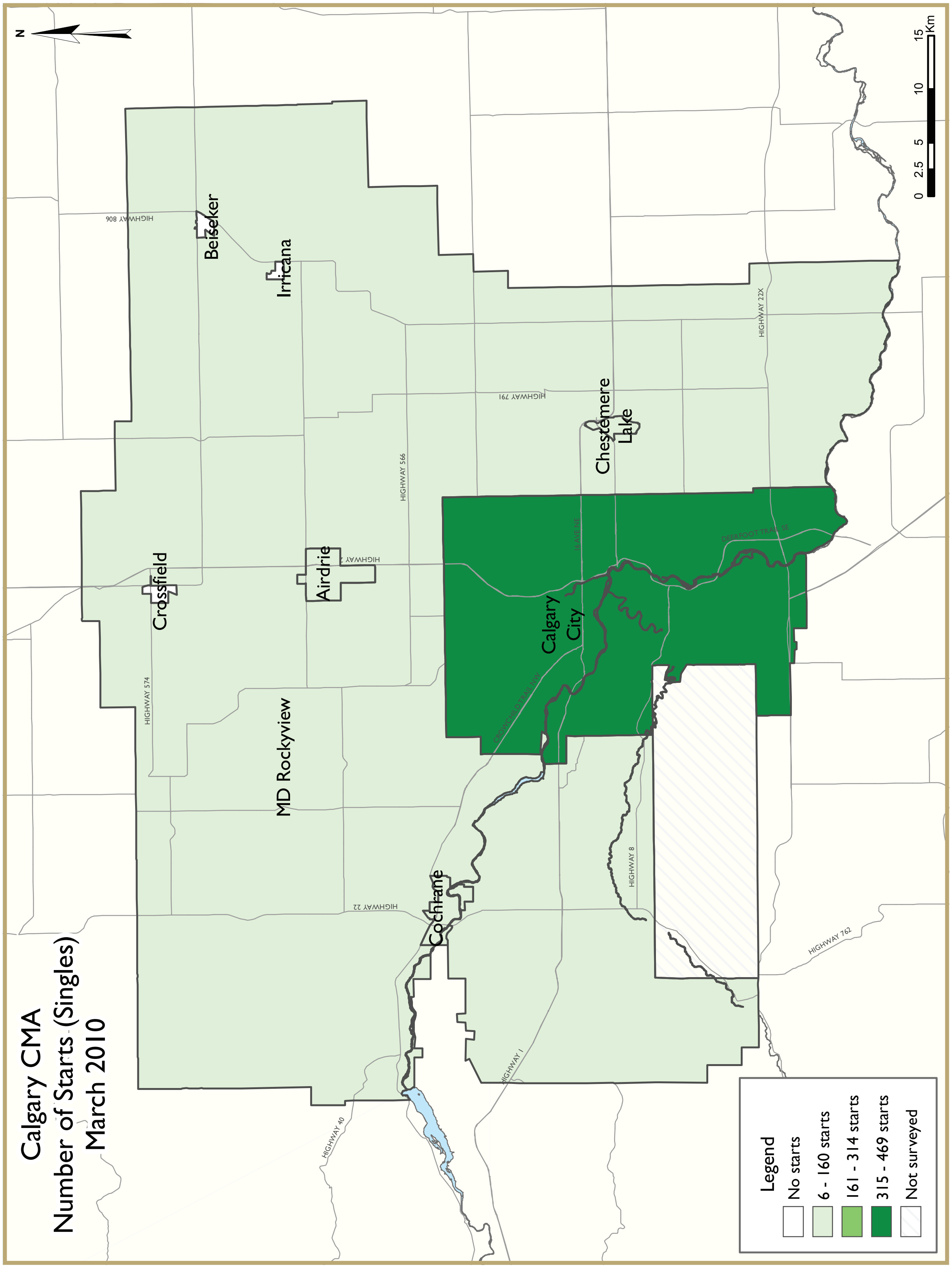
Economy

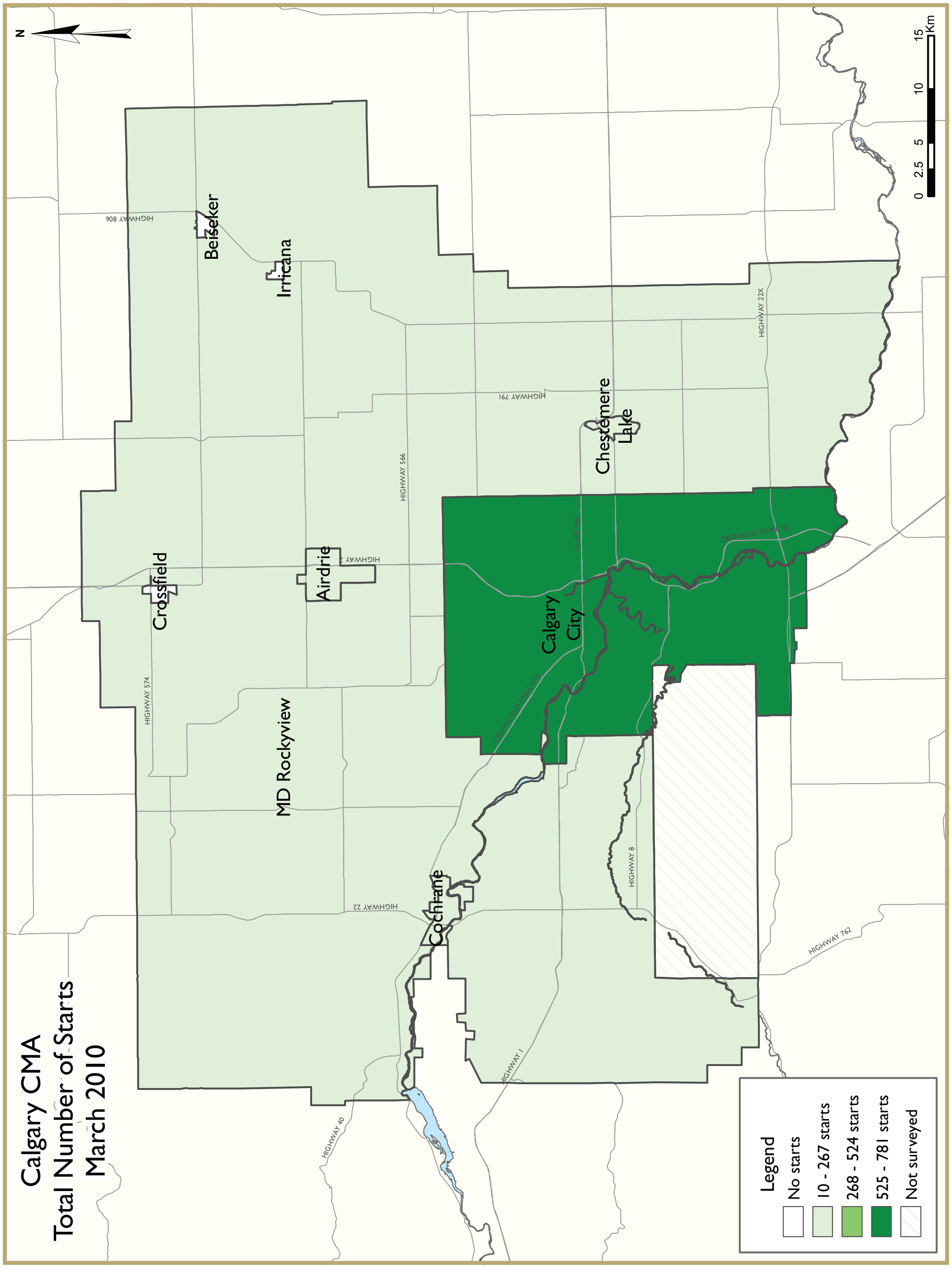
Wages Growth Remains Stable

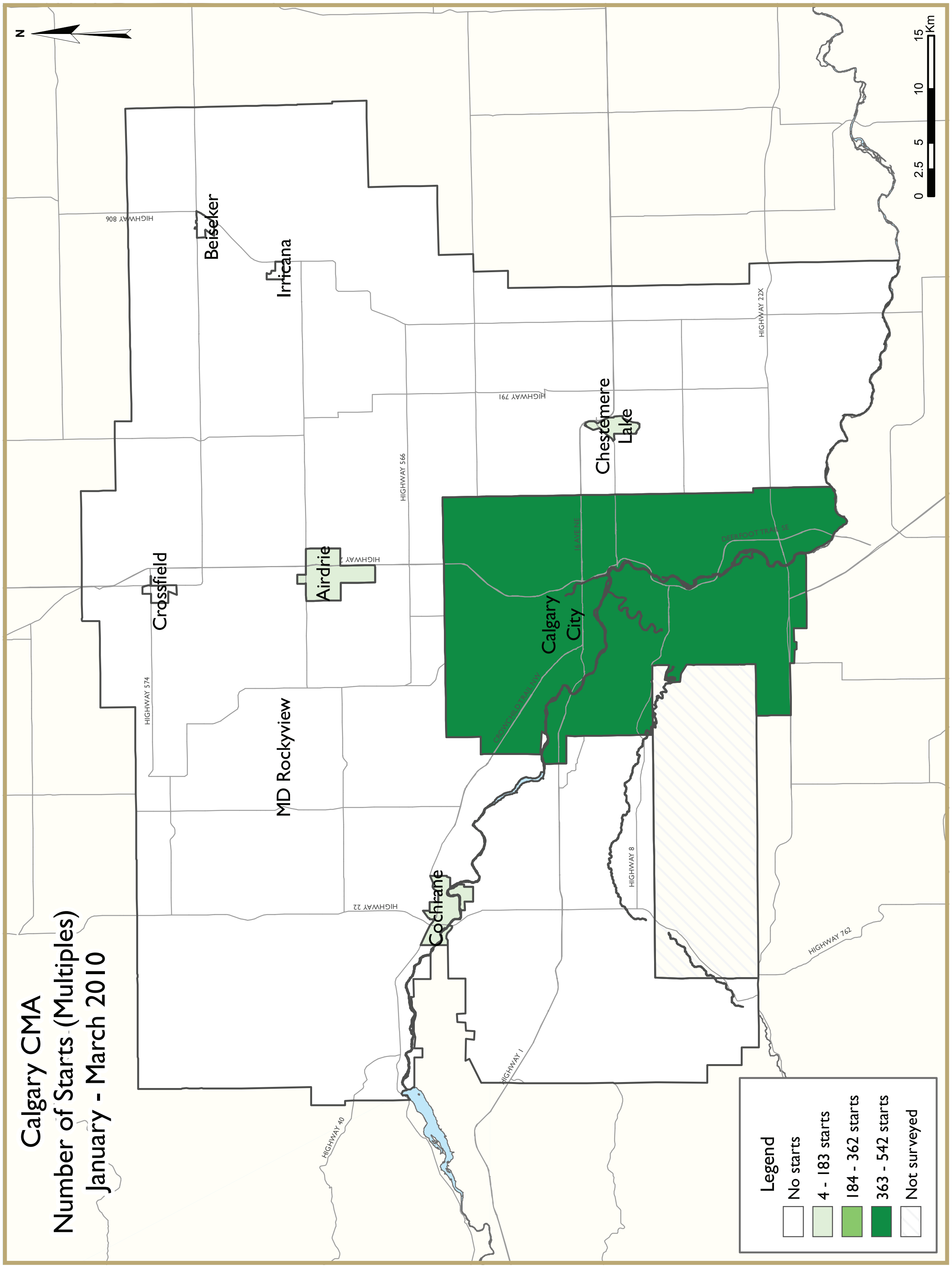
Following a challenging 2009, the labour market in Calgary has been slowly improving. Although employment on a seasonally adjusted basis slipped one per cent from March 2009 to March 2010, the year-over-year declines have been moderating since January 2010 when employment was down three per cent. The seasonally adjusted unemployment rate has remained relatively steady, averaging just over seven per cent in the first quarter of the year. Although employment growth remains suppressed and the unemployment rate was above historical norms, average weekly earnings continue to improve. In March, average weekly earnings increased to $989, up two per cent from a year earlier.

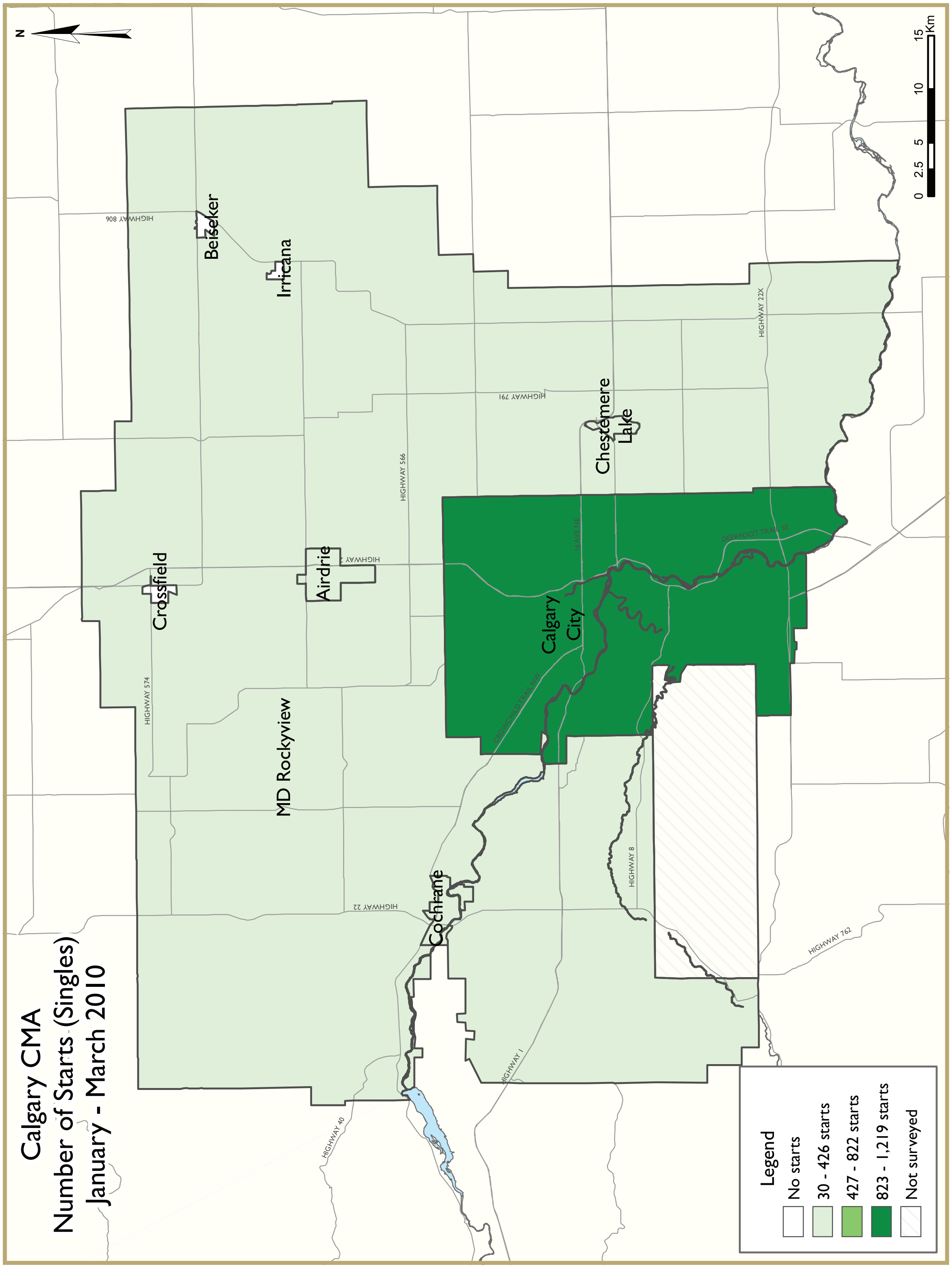
Weaker economic conditions in 2009 have slowed the pace of net migration in Alberta. To the end of 2009, net migration reached 37,755 people, down 43 per cent from 65,936 in 2008. Net interprovincial migration and non-permanent residents were particularly weak in 2009, declining 70 and 66 per cent year-over-year, respectively. Although there were fewer migrants from other parts of the country, newcomers from other parts of the world increased. By the end of 2009, international net migration in Alberta rose 14 per cent compared to 2008 levels.

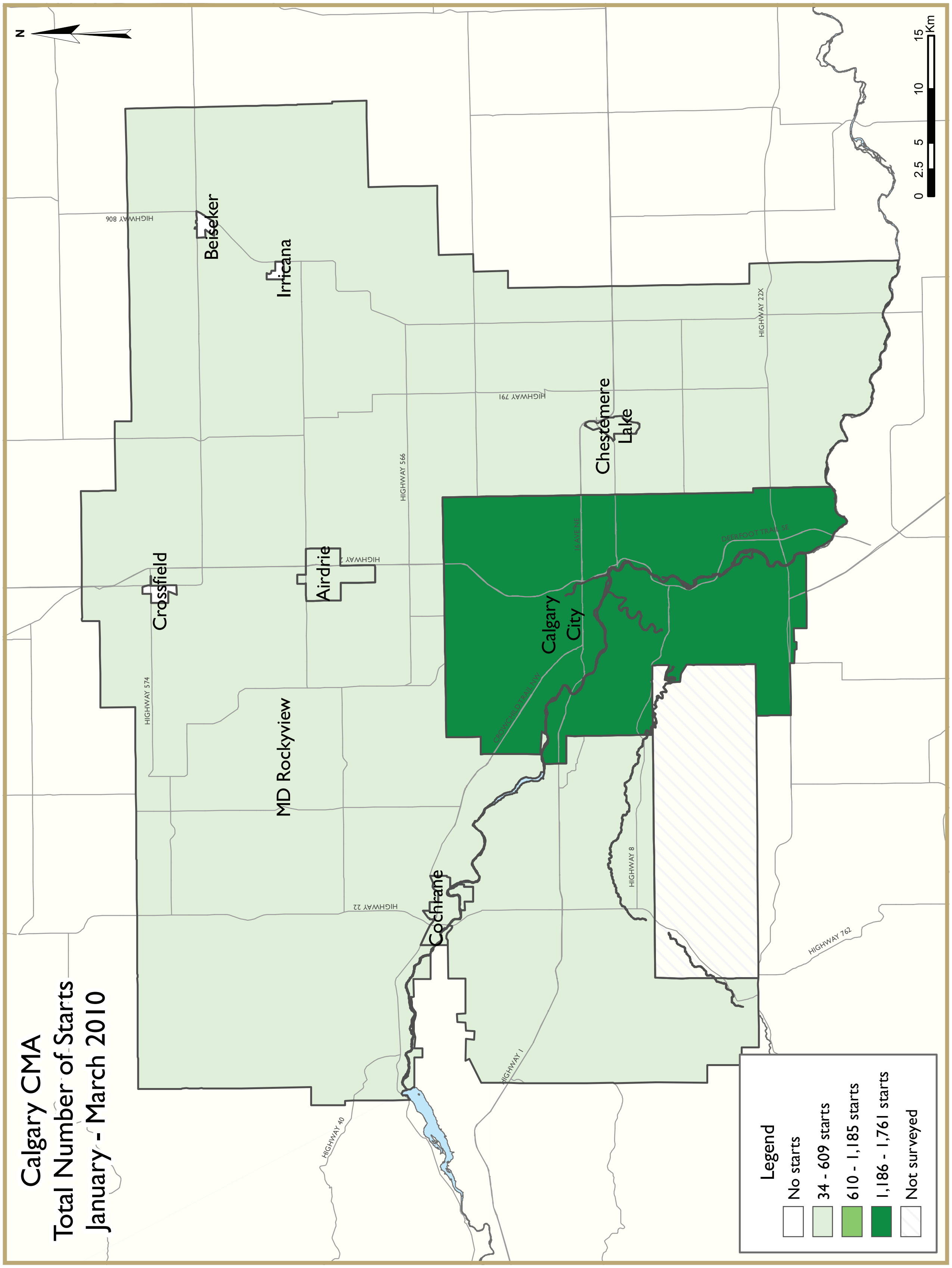

Calgary CMA
Number of Starts (Multiples)
March 2010
Legend
No starts
4 - 106 starts
107 - 209 starts
210 - 312 starts
Not surveyed
Beiseker
Irricana
Crossfield
Airdrie
Chestermere Lake
Calgary City
MD Rockyview
Cochrane
0 2.5 5 10 15 Km
N


Calgary CMA
Number of Starts (Singles)
March 2010
N
0 2.5 5 10 15 Km
Beiseker
Irricana
Crossfield
Airdrie
MD Rockyview
Calgary City
Chestermere Lake
Cochrane
HIGHWAY 806
HIGHWAY 791
HIGHWAY 566
HIGHWAY 574
HIGHWAY 22
HIGHWAY 22X
HIGHWAY 8
HIGHWAY 1
HIGHWAY 40
HIGHWAY 762
Legend
No starts
6 - 160 starts
161 - 314 starts
315 - 469 starts
Not surveyed


Calgary CMA
Total Number of Starts
March 2010
N
0
2.5
5
10
15
Km
Beiseker
Irricana
Crossfield
Airdrie
MD Rockyview
Cochrane
Calgary City
Chestermere Lake
HIGHWAY 806
HIGHWAY 791
HIGHWAY 566
HIGHWAY 574
HIGHWAY 22
HIGHWAY 22X
HIGHWAY 8
HIGHWAY 1
HIGHWAY 40
HIGHWAY 762
Legend
No starts
10 - 267 starts
268 - 524 starts
525 - 781 starts
Not surveyed


Calgary CMA
Number of Starts (Multiples)
January - March 2010
Legend
No starts
4 - 183 starts
184 - 362 starts
363 - 542 starts
Not surveyed
Beiseker
Irricana
Crossfield
Airdrie
MD Rockyview
Calgary City
Chestermere Lake
Cochrane
HIGHWAY 806
HIGHWAY 791
HIGHWAY 566
HIGHWAY 574
HIGHWAY 22X
HIGHWAY 22
HIGHWAY 8
HIGHWAY 762
HIGHWAY 1
HIGHWAY 40
0 2.5 5 10 15 Km
N


Calgary CMA
Number of Starts (Singles)
January - March 2010
N
Legend
No starts
30 - 426 starts
427 - 822 starts
823 - 1,219 starts
Not surveyed
0 2.5 5 10 15 Km
Beiseker
Irricana
Crossfield
Airdrie
Chestermere Lake
Calgary City
MD Rockyview
Cochrane
HIGHWAY 806
HIGHWAY 791
HIGHWAY 566
HIGHWAY 574
HIGHWAY 22
HIGHWAY 22X
HIGHWAY 8
HIGHWAY 1
HIGHWAY 40
HIGHWAY 762


Calgary CMA
Total Number of Starts
January - March 2010
N
Beiseker
Irricana
Crossfield
Airdrie
MD Rockyview
Cochrane
Calgary City
Chestermere Lake
HIGHWAY 806
HIGHWAY 791
HIGHWAY 566
HIGHWAY 574
HIGHWAY 22
HIGHWAY 22X
HIGHWAY 8
HIGHWAY 762
HIGHWAY 1
HIGHWAY 40
0 2.5 5 10 15 Km
Legend
No starts
34 - 609 starts
610 - 1,185 starts
1,186 - 1,761 starts
Not surveyed

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
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2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
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3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

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

Table 1: Housing Activity Summary of Calgary CMA March 2010									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
March 2010	570	74	0	0	58	72	0	130	904
March 2009	171	34	0	0	17	75	0	0	297
% Change	**	117.6	n/a	n/a	**	-4.0	n/a	n/a	**
Year-to-date 2010	1,528	200	7	0	221	75	0	130	2,161
Year-to-date 2009	559	86	0	0	17	84	0	0	746
% Change	173.3	132.6	n/a	n/a	**	-10.7	n/a	n/a	189.7
UNDER CONSTRUCTION									
March 2010	3,454	524	83	0	501	3,859	0	467	8,888
March 2009	2,130	526	12	0	608	6,225	1	436	9,938
% Change	62.2	-0.4	**	n/a	-17.6	-38.0	-100.0	7.1	-10.6
COMPLETIONS									
March 2010	460	50	0	0	53	259	0	0	822
March 2009	309	58	0	0	136	164	0	0	667
% Change	48.9	-13.8	n/a	n/a	-61.0	57.9	n/a	n/a	23.2
Year-to-date 2010	1,107	144	3	0	137	824	0	0	2,215
Year-to-date 2009	1,015	170	0	0	256	557	0	20	2,018
% Change	9.1	-15.3	n/a	n/a	-46.5	47.9	n/a	-100.0	9.8
COMPLETED & NOT ABSORBED									
March 2010	397	73	2	0	29	419	0	0	920
March 2009	731	115	0	0	103	165	0	0	1,114
% Change	-45.7	-36.5	n/a	n/a	-71.8	153.9	n/a	n/a	-17.4
ABSORBED									
March 2010	447	54	0	0	56	249	0	0	806
March 2009	331	56	0	0	137	162	0	0	686
% Change	35.0	-3.6	n/a	n/a	-59.1	53.7	n/a	n/a	17.5
Year-to-date 2010	1,108	165	1	0	147	772	0	0	2,193
Year-to-date 2009	991	151	0	0	270	480	0	28	1,920
% Change	11.8	9.3	n/a	n/a	-45.6	60.8	n/a	-100.0	14.2

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

Table 1.1: Housing Activity Summary by Submarket March 2010									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Calgary City									
March 2010	469	72	0	0	38	72	0	130	781
March 2009	117	28	0	0	2	0	0	0	147
Airdrie									
March 2010	60	0	0	0	5	0	0	0	65
March 2009	37	0	0	0	9	0	0	0	46
Beiseker									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	0	0	0	0
Chestermere Lake									
March 2010	6	0	0	0	4	0	0	0	10
March 2009	1	0	0	0	0	0	0	0	1
Cochrane									
March 2010	21	2	0	0	11	0	0	0	34
March 2009	10	6	0	0	6	75	0	0	97
Crossfield									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	0	0	0	0
Irricana									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	0	0	0	0
MD Rockyview									
March 2010	14	0	0	0	0	0	0	0	14
March 2009	6	0	0	0	0	0	0	0	6
Calgary CMA									
March 2010	570	74	0	0	58	72	0	130	904
March 2009	171	34	0	0	17	75	0	0	297

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

Table 1.1: Housing Activity Summary by Submarket
March 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Calgary City									
March 2010	2,727	482	65	0	302	3,684	0	467	7,727
March 2009	1,557	458	0	0	403	5,700	1	436	8,555
Airdrie									
March 2010	363	0	6	0	87	0	0	0	456
March 2009	283	26	0	0	113	208	0	0	630
Beiseker									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	0	0	0	0
Chestermere Lake									
March 2010	67	4	0	0	40	0	0	0	111
March 2009	35	20	0	0	24	0	0	0	79
Cochrane									
March 2010	147	34	12	0	66	175	0	0	434
March 2009	106	18	12	0	56	317	0	0	509
Crossfield									
March 2010	0	2	0	0	0	0	0	0	2
March 2009	3	0	0	0	0	0	0	0	3
Irricana									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	1	0	0	0	0	0	0	0	1
MD Rockyview									
March 2010	150	2	0	0	6	0	0	0	158
March 2009	145	4	0	0	12	0	0	0	161
Calgary CMA									
March 2010	3,454	524	83	0	501	3,859	0	467	8,888
March 2009	2,130	526	12	0	608	6,225	1	436	9,938

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

Table 1.1: Housing Activity Summary by Submarket March 2010									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Calgary City									
March 2010	348	48	0	0	42	259	0	0	697
March 2009	249	54	0	0	90	164	0	0	557
Airdrie									
March 2010	82	0	0	0	0	0	0	0	82
March 2009	34	0	0	0	29	0	0	0	63
Beiseker									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	0	0	0	0
Chestermere Lake									
March 2010	1	0	0	0	5	0	0	0	6
March 2009	5	4	0	0	0	0	0	0	9
Cochrane									
March 2010	18	2	0	0	6	0	0	0	26
March 2009	14	0	0	0	17	0	0	0	31
Crossfield									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	1	0	0	0	0	0	0	0	1
Irricana									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	0	0	0	0
MD Rockyview									
March 2010	11	0	0	0	0	0	0	0	11
March 2009	6	0	0	0	0	0	0	0	6
Calgary CMA									
March 2010	460	50	0	0	53	259	0	0	822
March 2009	309	58	0	0	136	164	0	0	667

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

Table 1.1: Housing Activity Summary by Submarket
March 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Calgary City									
March 2010	303	63	2	0	18	397	0	0	783
March 2009	618	103	0	0	89	155	0	0	965
Airdrie									
March 2010	47	2	0	0	2	6	0	0	57
March 2009	56	4	0	0	1	0	0	0	61
Beiseker									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	0	0	0	0
Chestermere Lake									
March 2010	9	1	0	0	0	0	0	0	10
March 2009	10	2	0	0	1	0	0	0	13
Cochrane									
March 2010	36	7	0	0	9	16	0	0	68
March 2009	39	6	0	0	0	0	0	0	45
Crossfield									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	10	0	0	10
Irricana									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	0	0	0	0
MD Rockyview									
March 2010	2	0	0	0	0	0	0	0	2
March 2009	8	0	0	0	12	0	0	0	20
Calgary CMA									
March 2010	397	73	2	0	29	419	0	0	920
March 2009	731	115	0	0	103	165	0	0	1,114

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

Table 1.1: Housing Activity Summary by Submarket
March 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Calgary City									
March 2010	338	52	0	0	45	249	0	0	684
March 2009	278	52	0	0	90	162	0	0	582
Airdrie									
March 2010	79	0	0	0	0	0	0	0	79
March 2009	30	0	0	0	30	0	0	0	60
Beiseker									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	0	0	0	0
Chestermere Lake									
March 2010	1	0	0	0	5	0	0	0	6
March 2009	4	4	0	0	0	0	0	0	8
Cochrane									
March 2010	18	2	0	0	6	0	0	0	26
March 2009	12	0	0	0	17	0	0	0	29
Crossfield									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	1	0	0	0	0	0	0	0	1
Irricana									
March 2010	0	0	0	0	0	0	0	0	0
March 2009	0	0	0	0	0	0	0	0	0
MD Rockyview									
March 2010	11	0	0	0	0	0	0	0	11
March 2009	6	0	0	0	0	0	0	0	6
Calgary CMA									
March 2010	447	54	0	0	56	249	0	0	806
March 2009	331	56	0	0	137	162	0	0	686

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

Table 1.2: History of Housing Starts of Calgary CMA 2000 - 2009									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	4,775	724	58	0	363	383	10	5	6,318
% Change	8.8	8.1	**	n/a	-45.5	-92.8	n/a	-98.6	-44.8
2008	4,387	670	12	0	666	5,335	0	368	11,438
% Change	-43.6	-29.6	-66.7	-100.0	-51.7	59.7	n/a	**	-15.3
2007	7,776	952	36	1	1,380	3,340	0	20	13,505
% Change	-25.8	-1.9	176.9	-88.9	17.8	-20.9	n/a	-89.4	-20.8
2006	10,473	970	13	9	1,171	4,222	0	188	17,046
% Change	20.2	21.9	-40.9	200.0	-11.9	51.9	n/a	**	24.7
2005	8,716	796	22	3	1,329	2,780	0	21	13,667
% Change	6.0	8.4	22.2	-70.0	21.1	-19.4	-100.0	-95.5	-2.4
2004	8,223	734	18	10	1,097	3,451	12	463	14,008
% Change	-3.5	36.4	-60.9	150.0	-27.1	23.9	200.0	93.7	2.7
2003	8,522	538	46	4	1,504	2,785	4	239	13,642
% Change	-9.2	40.8	76.9	-82.6	1.0	1.9	100.0	-18.4	-4.9
2002	9,390	382	26	23	1,489	2,734	2	293	14,339
% Change	24.6	11.7	**	**	17.3	58.5	-84.6	-34.9	26.3
2001	7,538	342	4	7	1,269	1,725	13	450	11,349
% Change	11.9	4.3	-97.2	-12.5	40.8	-41.6	116.7	**	2.3
2000	6,737	328	145	8	901	2,956	6	12	11,093

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type March 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	% Change
Calgary City	469	117	76	30	34	0	202	0	781	147	**
Airdrie	60	37	0	0	5	9	0	0	65	46	41.3
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	6	1	0	0	4	0	0	0	10	1	**
Cochrane	21	10	2	6	11	6	0	75	34	97	-64.9
Crossfield	0	0	0	0	0	0	0	0	0	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
MD Rockyview	14	6	0	0	0	0	0	0	14	6	133.3
Calgary CMA	570	171	78	36	54	15	202	75	904	297	**

Table 2.1: Starts by Submarket and by Dwelling Type January - March 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
Calgary City	1,219	402	186	80	151	0	205	9	1,761	491	**
Airdrie	160	87	0	0	27	9	0	0	187	96	94.8
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	30	8	0	0	4	0	0	0	34	8	**
Cochrane	68	41	18	8	42	6	0	75	128	130	-1.5
Crossfield	0	0	0	0	0	0	0	0	0	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
MD Rockyview	51	21	0	0	0	0	0	0	51	21	142.9
Calgary CMA	1,528	559	204	88	224	15	205	84	2,161	746	189.7

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market March 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009
Calgary City	34	0	0	0	72	0	130	0
Airdrie	5	9	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	4	0	0	0	0	0	0	0
Cochrane	11	6	0	0	0	75	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	0	0	0	0	0	0	0	0
Calgary CMA	54	15	0	0	72	75	130	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - March 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
Calgary City	151	0	0	0	75	9	130	0
Airdrie	27	9	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	4	0	0	0	0	0	0	0
Cochrane	42	6	0	0	0	75	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	0	0	0	0	0	0	0	0
Calgary CMA	224	15	0	0	75	84	130	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
March 2010

Submarket	Freehold		Condominium		Rental		Total*	
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009
Calgary City	541	145	110	2	130	0	781	147
Airdrie	60	37	5	9	0	0	65	46
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	6	1	4	0	0	0	10	1
Cochrane	23	16	11	81	0	0	34	97
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	14	6	0	0	0	0	14	6
Calgary CMA	644	205	130	92	130	0	904	297

Table 2.5: Starts by Submarket and by Intended Market
January - March 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Calgary City	1,408	480	223	11	130	0	1,761	491
Airdrie	160	87	27	9	0	0	187	96
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	30	8	4	0	0	0	34	8
Cochrane	86	49	42	81	0	0	128	130
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	51	21	0	0	0	0	51	21
Calgary CMA	1,735	645	296	101	130	0	2,161	746

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
March 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	% Change
Calgary City	348	249	48	54	42	90	259	164	697	557	25.1
Airdrie	82	34	0	0	0	29	0	0	82	63	30.2
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	1	5	0	4	5	0	0	0	6	9	-33.3
Cochrane	18	14	2	0	6	17	0	0	26	31	-16.1
Crossfield	0	1	0	0	0	0	0	0	0	1	-100.0
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
MD Rockyview	11	6	0	0	0	0	0	0	11	6	83.3
Calgary CMA	460	309	50	58	53	136	259	164	822	667	23.2

Table 3.1: Completions by Submarket and by Dwelling Type
January - March 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
Calgary City	818	803	138	154	112	169	824	577	1,892	1,703	11.1
Airdrie	179	119	0	0	9	49	0	0	188	168	11.9
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	14	14	0	10	5	11	0	0	19	35	-45.7
Cochrane	61	44	14	4	6	17	0	0	81	65	24.6
Crossfield	0	3	0	0	0	0	0	0	0	3	-100.0
Irricana	1	0	0	0	0	0	0	0	1	0	n/a
MD Rockyview	34	32	0	2	0	10	0	0	34	44	-22.7
Calgary CMA	1,107	1,015	152	170	132	256	824	577	2,215	2,018	9.8

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
March 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009
Calgary City	42	90	0	0	259	164	0	0
Airdrie	0	29	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	5	0	0	0	0	0	0	0
Cochrane	6	17	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	0	0	0	0	0	0	0	0
Calgary CMA	53	136	0	0	259	164	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - March 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
Calgary City	112	169	0	0	824	557	0	20
Airdrie	9	49	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	5	11	0	0	0	0	0	0
Cochrane	6	17	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	0	10	0	0	0	0	0	0
Calgary CMA	132	256	0	0	824	557	0	20

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market March 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010	March 2009
Calgary City	396	303	301	254	0	0	697	557
Airdrie	82	34	0	29	0	0	82	63
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	1	9	5	0	0	0	6	9
Cochrane	20	14	6	17	0	0	26	31
Crossfield	0	1	0	0	0	0	0	1
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	11	6	0	0	0	0	11	6
Calgary CMA	510	367	312	300	0	0	822	667

Table 3.5: Completions by Submarket and by Intended Market January - March 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Calgary City	951	957	941	726	0	20	1,892	1,703
Airdrie	179	119	9	49	0	0	188	168
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	14	24	5	11	0	0	19	35
Cochrane	75	48	6	17	0	0	81	65
Crossfield	0	3	0	0	0	0	0	3
Irricana	1	0	0	0	0	0	1	0
MD Rockyview	34	34	0	10	0	0	34	44
Calgary CMA	1,254	1,185	961	813	0	20	2,215	2,018

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range March 2010													
Submarket	**Price Ranges**										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $449,999		$450,000 - $549,999		$550,000 - $649,999		$650,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Calgary City													
March 2010	86	25.5	132	39.2	48	14.2	20	5.9	51	15.1	337	415,628	532,577
March 2009	13	4.7	116	41.7	66	23.7	22	7.9	61	21.9	278	461,739	582,280
Year-to-date 2010	197	24.0	309	37.6	112	13.6	55	6.7	149	18.1	822	422,619	559,029
Year-to-date 2009	34	4.3	288	36.4	211	26.7	78	9.9	180	22.8	791	474,210	589,038
Airdrie													
March 2010	26	32.9	41	51.9	11	13.9	1	1.3	0	0.0	79	384,300	386,887
March 2009	7	23.3	14	46.7	7	23.3	1	3.3	1	3.3	30	418,464	423,562
Year-to-date 2010	57	32.8	94	54.0	20	11.5	3	1.7	0	0.0	174	377,150	381,447
Year-to-date 2009	24	21.2	47	41.6	25	22.1	14	12.4	3	2.7	113	425,000	435,632
Beiseker													
March 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
March 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Chestermere Lake													
March 2010	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
March 2009	0	0.0	0	0.0	2	50.0	2	50.0	0	0.0	4	--	--
Year-to-date 2010	0	0.0	4	28.6	4	28.6	4	28.6	2	14.3	14	527,000	540,565
Year-to-date 2009	0	0.0	0	0.0	7	50.0	5	35.7	2	14.3	14	548,000	567,214
Cochrane													
March 2010	6	33.3	7	38.9	4	22.2	0	0.0	1	5.6	18	390,000	417,650
March 2009	0	0.0	3	25.0	5	41.7	3	25.0	1	8.3	12	514,750	519,956
Year-to-date 2010	20	32.8	29	47.5	11	18.0	0	0.0	1	1.6	61	385,000	398,661
Year-to-date 2009	1	2.6	13	34.2	14	36.8	5	13.2	5	13.2	38	489,500	504,828
Crossfield													
March 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
March 2009	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	1	33.3	2	66.7	0	0.0	0	0.0	0	0.0	3	--	--
Irricana													
March 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
March 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
MD Rockyview													
March 2010	3	27.3	0	0.0	1	9.1	0	0.0	7	63.6	11	869,500	916,145
March 2009	3	50.0	2	33.3	0	0.0	0	0.0	1	16.7	6	--	--
Year-to-date 2010	6	18.2	5	15.2	8	24.2	2	6.1	12	36.4	33	507,316	784,813
Year-to-date 2009	8	25.0	3	9.4	4	12.5	7	21.9	10	31.3	32	560,000	652,469
Calgary CMA													
March 2010	121	27.1	180	40.4	64	14.3	21	4.7	60	13.5	446	405,122	512,373
March 2009	24	7.3	135	40.8	80	24.2	28	8.5	64	19.3	331	460,160	561,445
Year-to-date 2010	281	25.4	441	39.9	155	14.0	64	5.8	164	14.8	1,105	410,800	528,414
Year-to-date 2009	68	6.9	353	35.6	261	26.3	109	11.0	200	20.2	991	468,382	569,353

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units March 2010						
Submarket	March 2010	March 2009	% Change	YTD 2010	YTD 2009	% Change
Calgary City	532,577	582,280	-8.5	559,029	589,038	-5.1
Airdrie	386,887	423,562	-8.7	381,447	435,632	-12.4
Beiseker	--	--	n/a	--	--	n/a
Chestermere Lake	--	--	n/a	540,565	567,214	-4.7
Cochrane	417,650	519,956	-19.7	398,661	504,828	-21.0
Crossfield	--	--	n/a	--	--	n/a
Irricana	--	--	n/a	--	--	n/a
MD Rockyview	916,145	--	n/a	784,813	652,469	20.3
Calgary CMA	512,373	561,445	-8.7	528,414	569,353	-7.2

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Calgary March 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	928	-49.0	1,274	3,767	3,711	34.3	362,143	-11.4	368,036
	February	1,392	-35.6	1,481	3,662	3,765	39.3	370,198	-10.8	377,249
	March	1,797	-24.3	1,516	3,792	3,248	46.7	372,114	-11.3	365,984
	April	2,217	-8.1	1,888	3,766	3,219	58.7	371,995	-10.1	369,557
	May	2,624	11.3	2,231	4,125	3,387	65.9	382,632	-8.7	373,195
	June	3,057	27.4	2,391	4,065	3,446	69.4	392,601	-6.3	380,010
	July	2,745	22.3	2,448	3,877	3,628	67.5	381,740	-5.2	380,885
	August	2,324	16.8	2,393	3,495	3,516	68.1	388,725	-0.4	392,299
	September	2,255	12.4	2,370	3,478	3,096	76.6	394,835	1.1	397,837
	October	2,265	55.9	2,421	3,343	3,474	69.7	399,679	2.9	398,266
	November	1,902	66.7	2,372	2,630	3,610	65.7	401,201	4.4	405,614
	December	1,374	76.8	2,096	1,640	3,541	59.2	394,300	8.8	400,299
2010	January	1,398	50.6	2,026	3,487	3,578	56.6	382,009	5.5	386,390
	February	1,913	37.4	2,070	4,051	4,031	51.4	389,388	5.2	395,054
	March	2,446	36.1	2,046	5,433	4,293	47.7	405,551	9.0	397,322
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2009	4,117	-35.2		11,221			369,219	-11.0	
	Q1 2010	5,757	39.8		12,971			394,463	6.8	
	YTD 2009	4,117	-35.2		11,221			369,219	-11.0	
	YTD 2010	5,757	39.8		12,971			394,463	6.8	

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[1]Source: CREA

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

Table 6: Economic Indicators
March 2010

		Interest Rates			NHPI, Total, Calgary CMA 1997=100	CPI, 2002 =100	Calgary Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	235.7	120.7	714	4.2	77.9	983
	February	627	5.00	5.79	233.6	121.9	707	5.1	77.6	982
	March	613	4.50	5.55	230.9	121.3	701	5.8	77.3	972
	April	596	3.90	5.25	229.0	120.8	693	6.5	76.9	957
	May	596	3.90	5.25	229.1	121.5	692	6.8	76.8	954
	June	631	3.75	5.85	228.9	122.1	693	6.8	76.7	965
	July	631	3.75	5.85	230.0	121.6	693	7.0	76.7	975
	August	631	3.75	5.85	230.5	122.1	695	7.1	76.8	986
	September	610	3.70	5.49	231.9	121.6	698	6.9	76.7	990
	October	630	3.80	5.84	232.7	121.9	703	6.7	77.0	986
	November	616	3.60	5.59	233.6	122.7	703	6.9	77.0	980
	December	610	3.60	5.49	233.2	122.1	702	7.2	77.0	976
2010	January	610	3.60	5.49	234.4	122.4	697	7.2	76.3	983
	February	604	3.60	5.39	234.6	122.8	697	7.1	76.1	983
	March	631	3.60	5.85		122.3	694	7.2	75.8	989
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

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

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

METHODOLOGY

Starts & Completions Survey Methodology

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

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

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

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

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

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

Market Absorption Survey Methodology

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

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

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

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

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

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

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

DWELLING TYPES:

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

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

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

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

INTENDED MARKET:

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

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

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

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

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

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

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

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