HOUSING MARKET INFORMATION

HOUSING NOW
Saskatoon CMA

CANADA MORTGAGE AND HOUSING CORPORATION

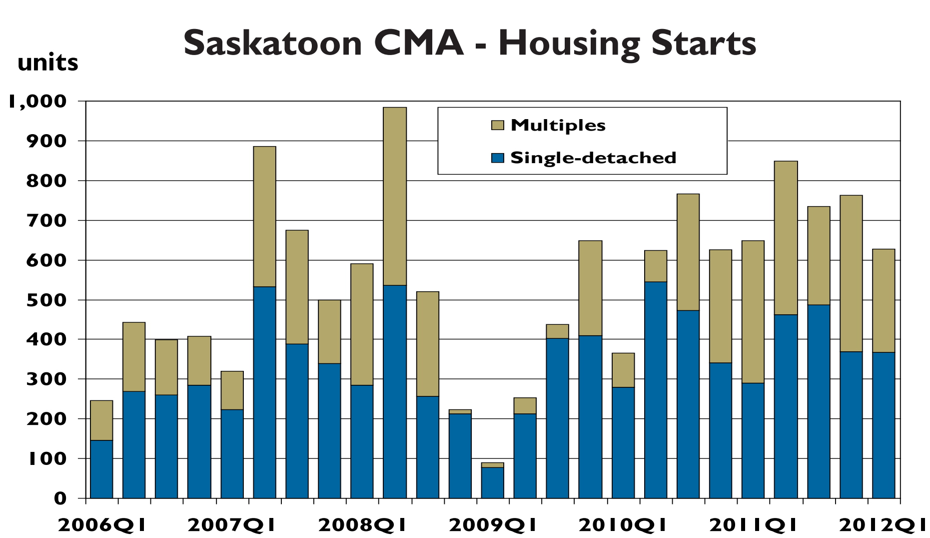
Date Released: Second Quarter 2012

New Home Market

First quarter housing starts down three per cent year-over-year

Following a 26 per cent increase in 2011, housing starts in the Saskatoon Census Metropolitan Area (CMA) are on pace for a slight moderation this year. Housing starts totalled 628 units from January to March, down three per cent from the first quarter of 2011. The decline can be attributed to a reduction in the multi-family sector which cancelled out the gain in single-detached production. Among areas comprising the Saskatoon CMA, the Central, West, and Northeast were the only regions that recorded year-over-year increases in housing starts during the opening three months of 2012.

Figure 1



Source: CMHC

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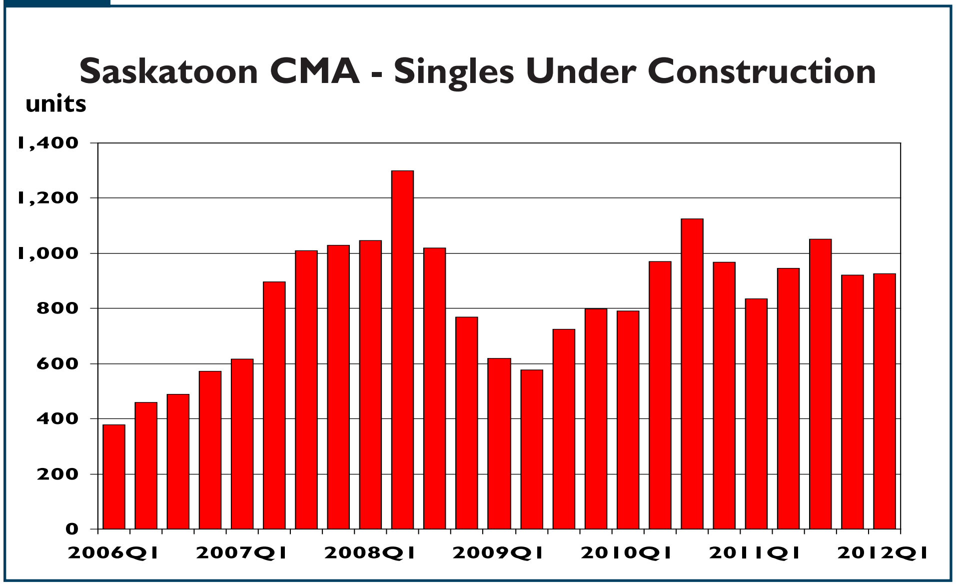
Figure 2



Source: CMHC

During the first quarter of 2012, Saskatoon's builders poured foundations for 367 single-detached units, an increase of 27 per cent from the 290 units reported one year earlier. For each month thus far in 2012, single-detached starts outperformed the previous year. The largest year-over-year gain occurred in February, with single-detached starts up 36 per cent from the corresponding month in 2011.

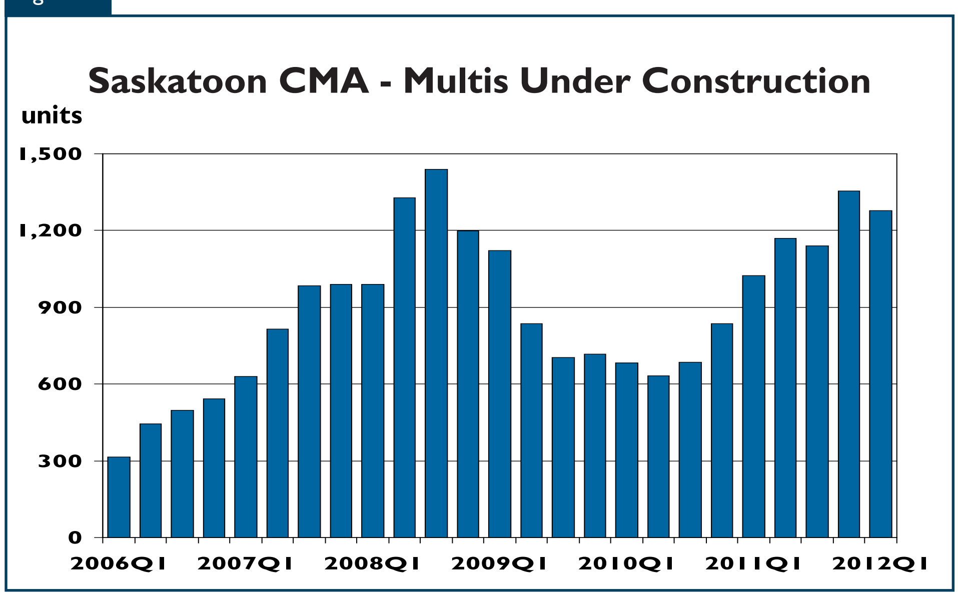
The inventory of complete and unabsorbed single-detached units in Saskatoon remained elevated by historical standards during the first quarter. In spite of a 10 per cent year-over-year reduction, the inventory of 156 units in March was much higher than the 67 units the region's builders have typically maintained as inventory over the last 10 years. Completions in the first quarter of the year slightly surpassed absorptions, which contributed to the relatively high inventory. To the end of March, there were 362 completions, down 14 per cent from the first quarter of 2011. By comparison, single-detached absorptions amounted to 357 units from January to March, marginally down from 363 units a year earlier.

The average absorbed price for single-detached homes in the first quarter stood at $379,603, up 1.1 per cent from January to March of last year. The gain in average absorbed price from January to March was on par with a 1.4 per cent advance in contractor selling prices reported by Statistics Canada's New House Price Index (NHPI) last year, a period during which the majority of these units would have started construction.

In the first quarter of 2012, multi-family starts, which include semi-detached, row, and apartment units, declined from the elevated pace witnessed in 2011. Multi-family builders started 261 units from January through March, 27 per cent fewer than the 358 units initiated in the first quarter of 2011. After beginning the year with an 80 per cent year-over-year gain in January, reductions were reported in both February and March. To the end of March, apartment starts reported the largest year-over-year reduction, down 30 per cent. Meanwhile, semi-detached starts after one quarter reached 22 units, down from 30 units one year earlier. Total starts of 63 row units through March trailed the prior year's pace by 18 per cent.

The number of complete and unabsorbed multi-family units recorded stronger year-over-year reductions than in the single-detached

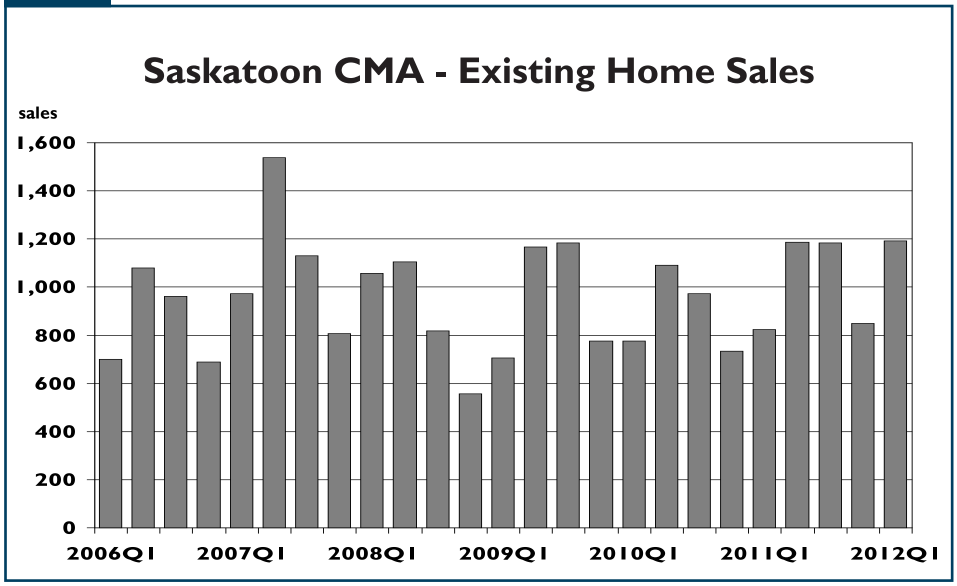
Figure 3



Source: CMHC

sector. With an average of 108 units in the first quarter of 2012, the inventory of completed and unabsorbed units was 38 per cent lower than the same time last year. Despite the year-over-year reduction in inventories, the number of multi-family units in inventory increased during the quarter from 112 units in January to 118 units in March. With multi-family units under construction in March posting a 25 per cent year-over-year increase to 1,278 units, expect inventories to rise further in the coming months.

Figure 4



Source: CREA

Resale Market

Sales of existing homes increase 45 per cent through March

A combination of low mortgage rates and growth in full-time employment contributed to increased demand for existing home sales in Saskatoon during the first quarter of 2012. As a result, residential MLS® sales increased by 45 per cent from January to March 2012 compared to the same period in 2011. Along with the notable year-over-year gain, the 1,191 sales tallied through March represented the highest first-quarter total since 1986. Notably, all months recorded increases, with February reporting the strongest year-over-year gain of 51 per cent.

Active listings in the first quarter averaged 1,976 units, 3.4 per cent higher than the average number of homes for sale on the MLS® during January to March of 2011. Despite a 41 per cent year-over-year increase in new listings from January to March, the stronger pace of sales restricted gains in average inventory levels in the first quarter. The ratio of sales-to-new listings averaged 47 per cent in the first three months of 2012, marginally up from an average of 46 per cent in the same period in the previous year. With a relatively large supply of homes during the first quarter, however, buyers shopped the wide selection and the typical seller waited an average of 46 days to sell their home, unchanged from the prior year. The increased pace of sales relative to listings fuelled upward pressure in average sale prices during the first quarter. As a result, the average MLS® residential price in Saskatoon increased five per cent in the first quarter, reaching $307,971.

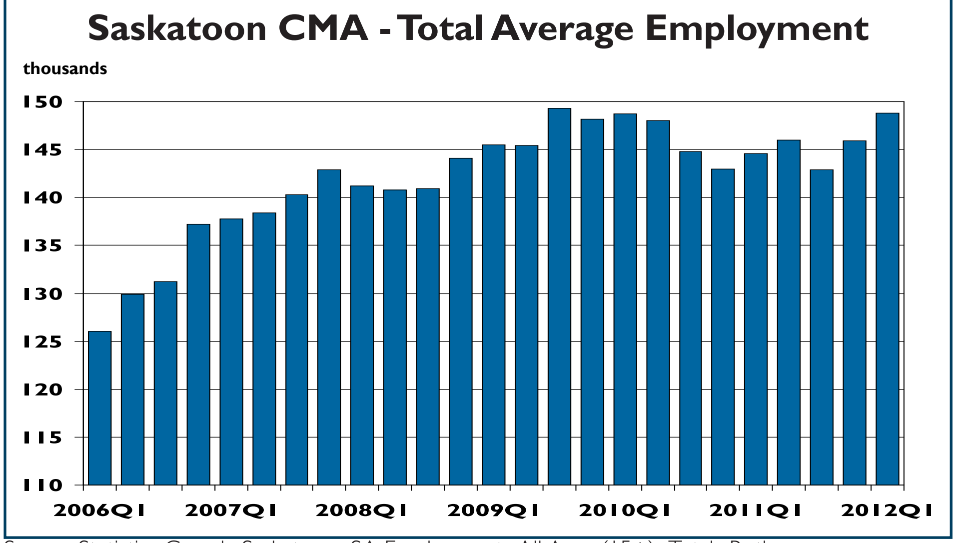
Economy

Employment and wage growth resumes in 2012

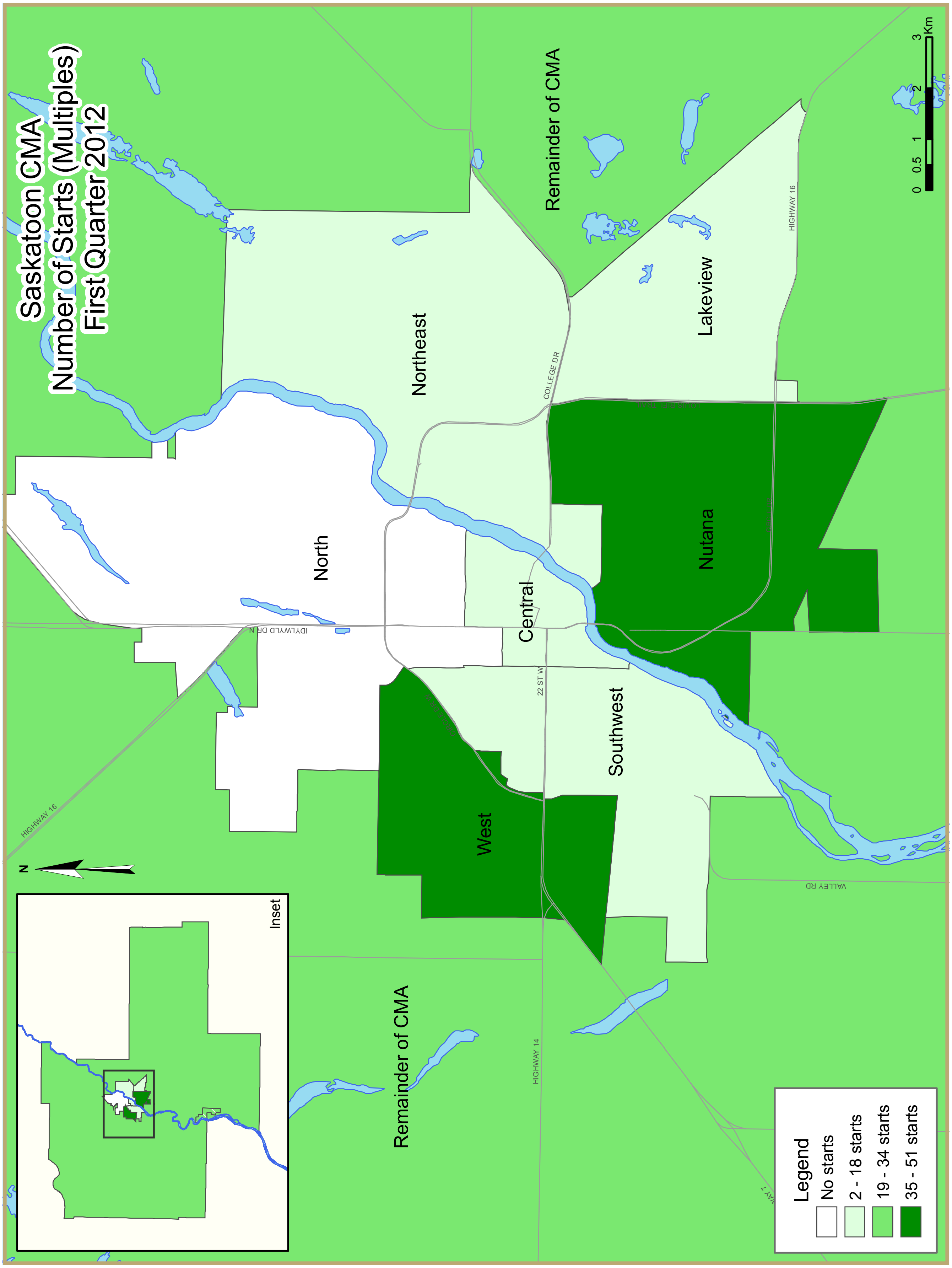
After modest reductions in 2010 and 2011, average employment is on pace to increase this year. Saskatoon's labour market strengthened in the opening months of 2012, demonstrated by year-over-year job gains and an increase in average weekly earnings. Total employment in the Saskatoon CMA averaged 146,900 positions from January to March, a 3.3 per cent year-over-year gain representing 4,700 new jobs. The addition of 5,500 full-time positions helped offset the loss of 800 part-time jobs, fuelling gains in average weekly earnings. Hence, following a slight 0.5 per cent advance last year, average weekly earnings were up 4.1 per cent year-over-year through March. Stronger labour market conditions this year continued to attract a growing number of workers back in to the labour force. At 70.6 per cent in the first quarter of 2012, the labour force participation rate for Saskatoon attained its highest point since the third quarter of 2010. With the labour force and employment expanding at similar rates, the local unemployment rate during the first quarter of 2012 averaged 6.0 per cent, unchanged from the previous year.

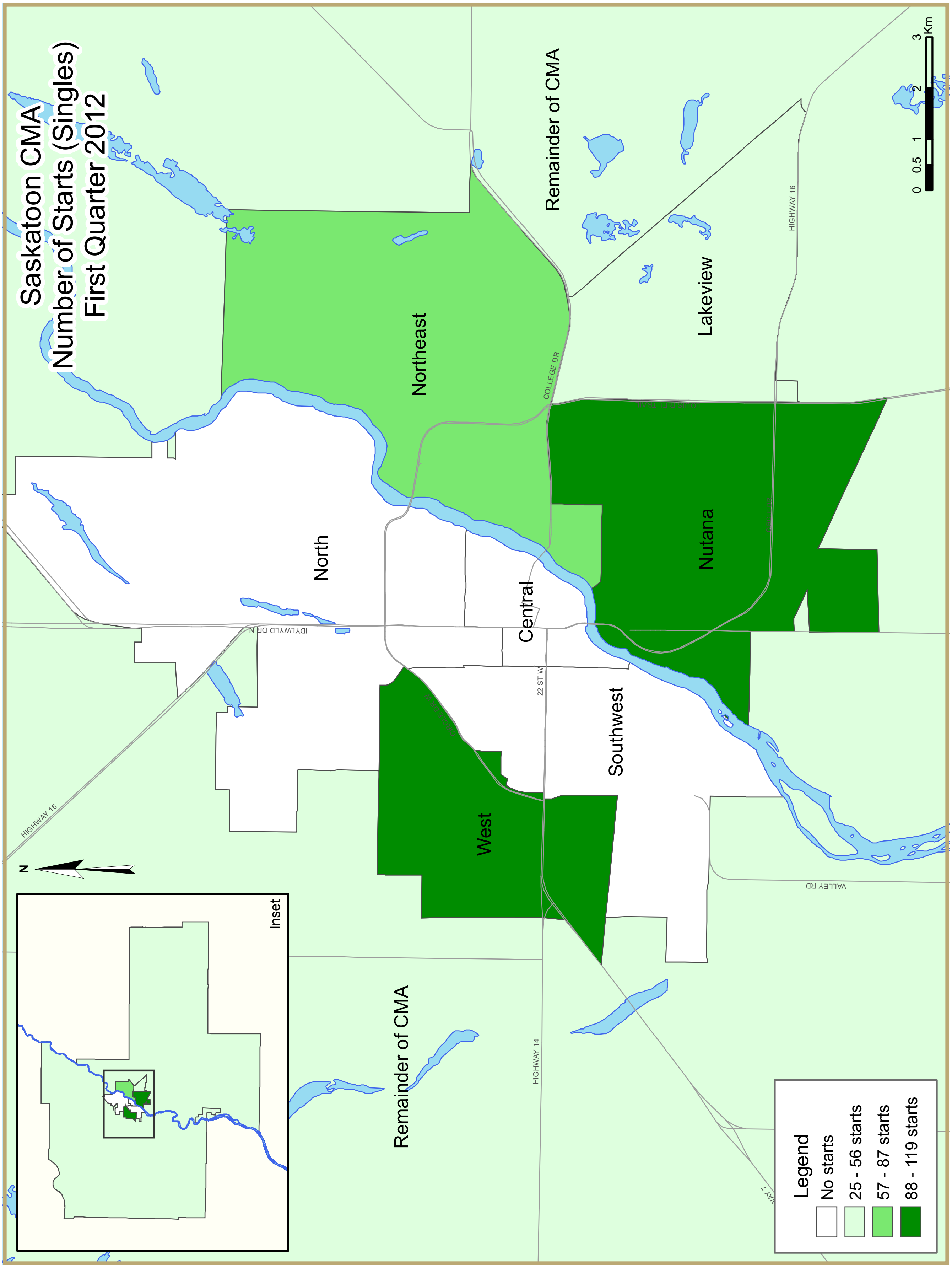
With a relatively low unemployment rate, rising wages, and strong employment prospects, net migration to the province remained elevated in the final months of 2011. Statistics Canada estimates for the fourth quarter of 2011 indicate that Saskatchewan drew 3,048 net migrants from October to December, more than double the 1,271 migrants one year earlier. As was the case through the first nine months, the gain was attributed to increased migration from other countries. At 2,418 people, Saskatchewan witnessed a 64 per cent gain in international migration during the fourth quarter of 2011, up from 1,475 one year earlier. The province also experienced higher migration of non-permanent residents, as the addition of 629 people from October to December offset a loss of 413 during the same period in 2010. Inter-provincial migration stalled in the latter three months of 2011, as only one person was added on a net basis compared to 209 in 2010. For all of 2011, total net migration into Saskatchewan increased to a record 11,841 people, 30 per cent higher than the previous year. A 44 per cent gain in international migration and non-permanent residents compensated for a 30 per cent reduction in inter-provincial migrants.

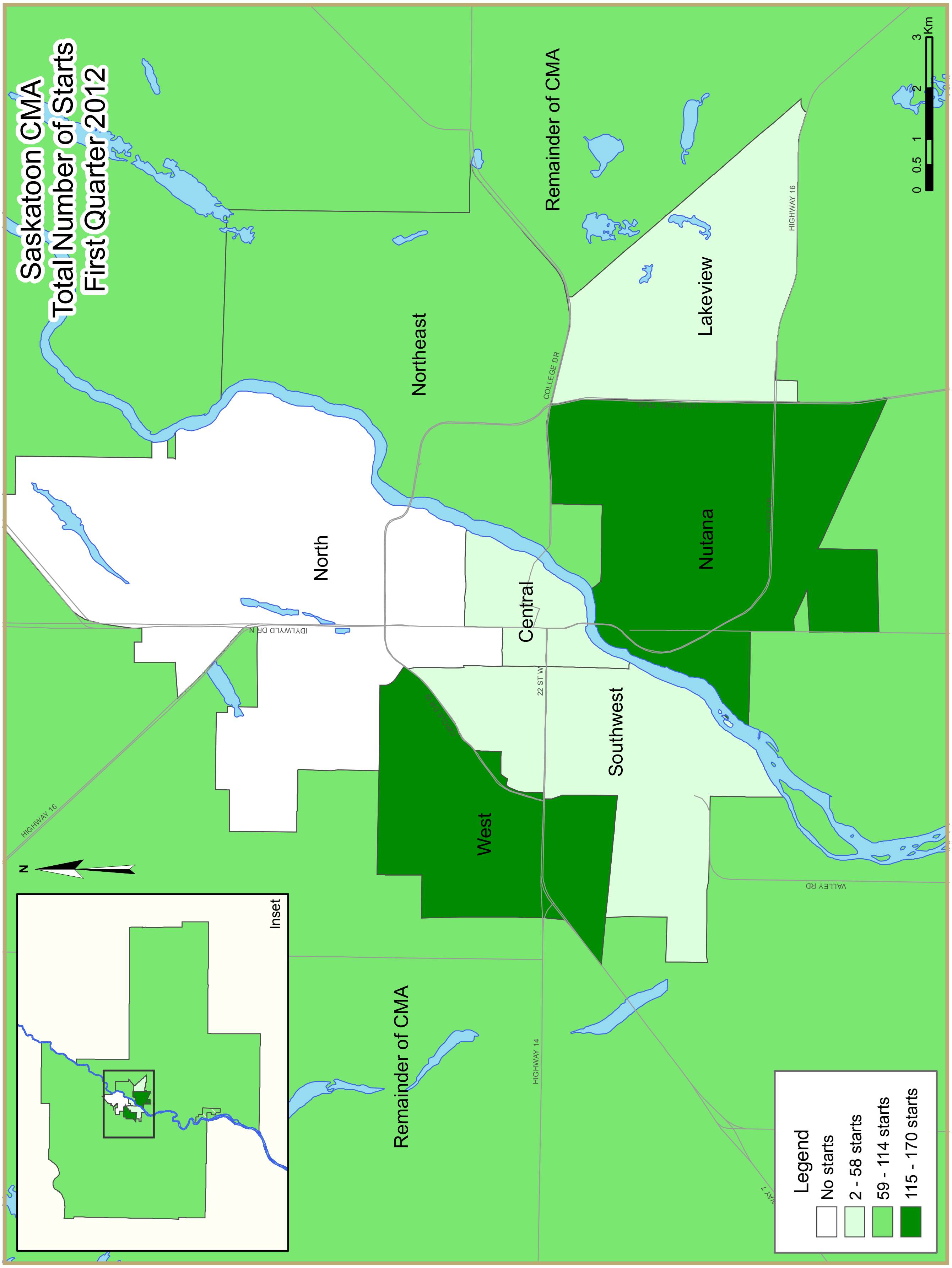
Figure 5

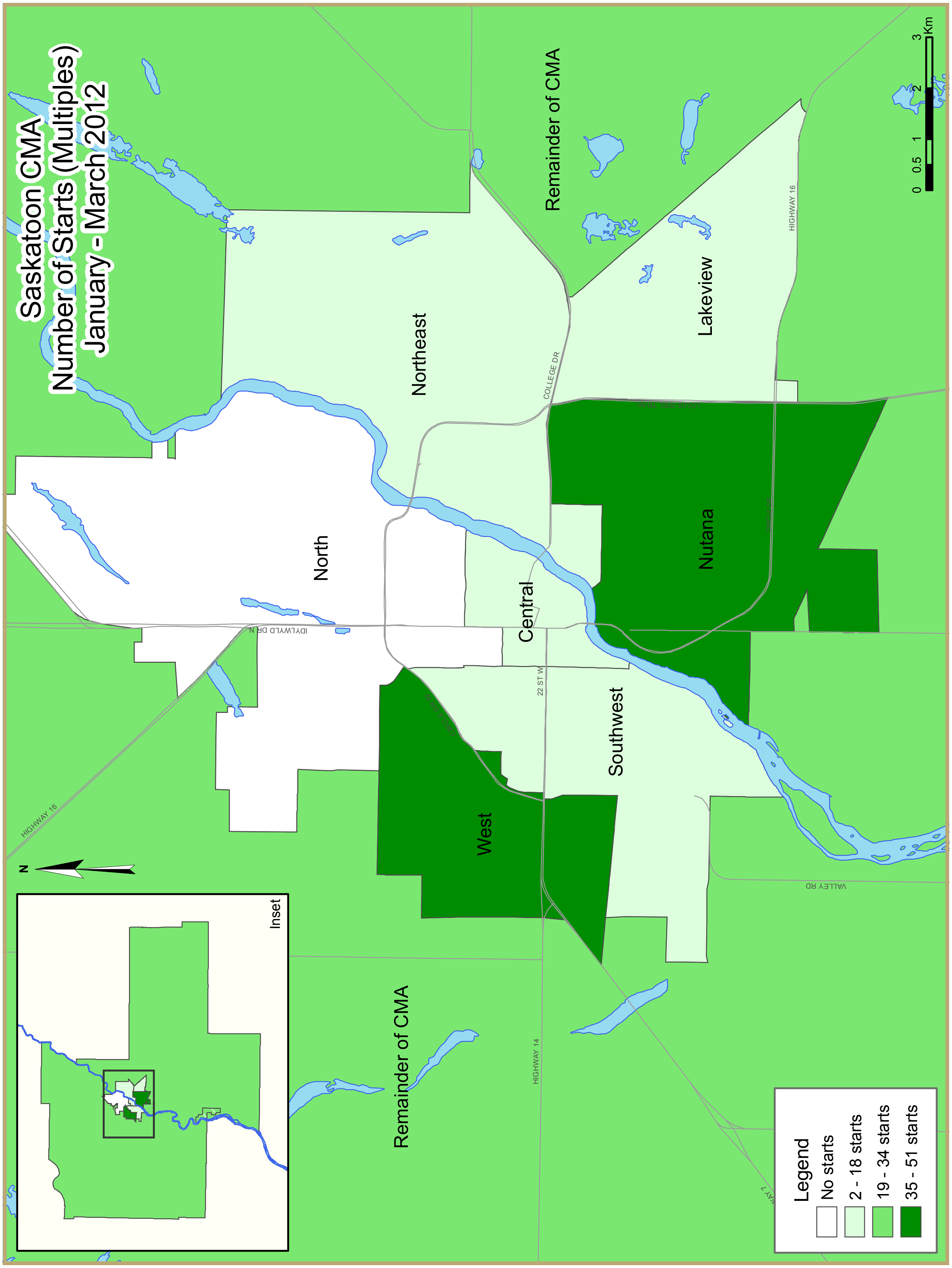


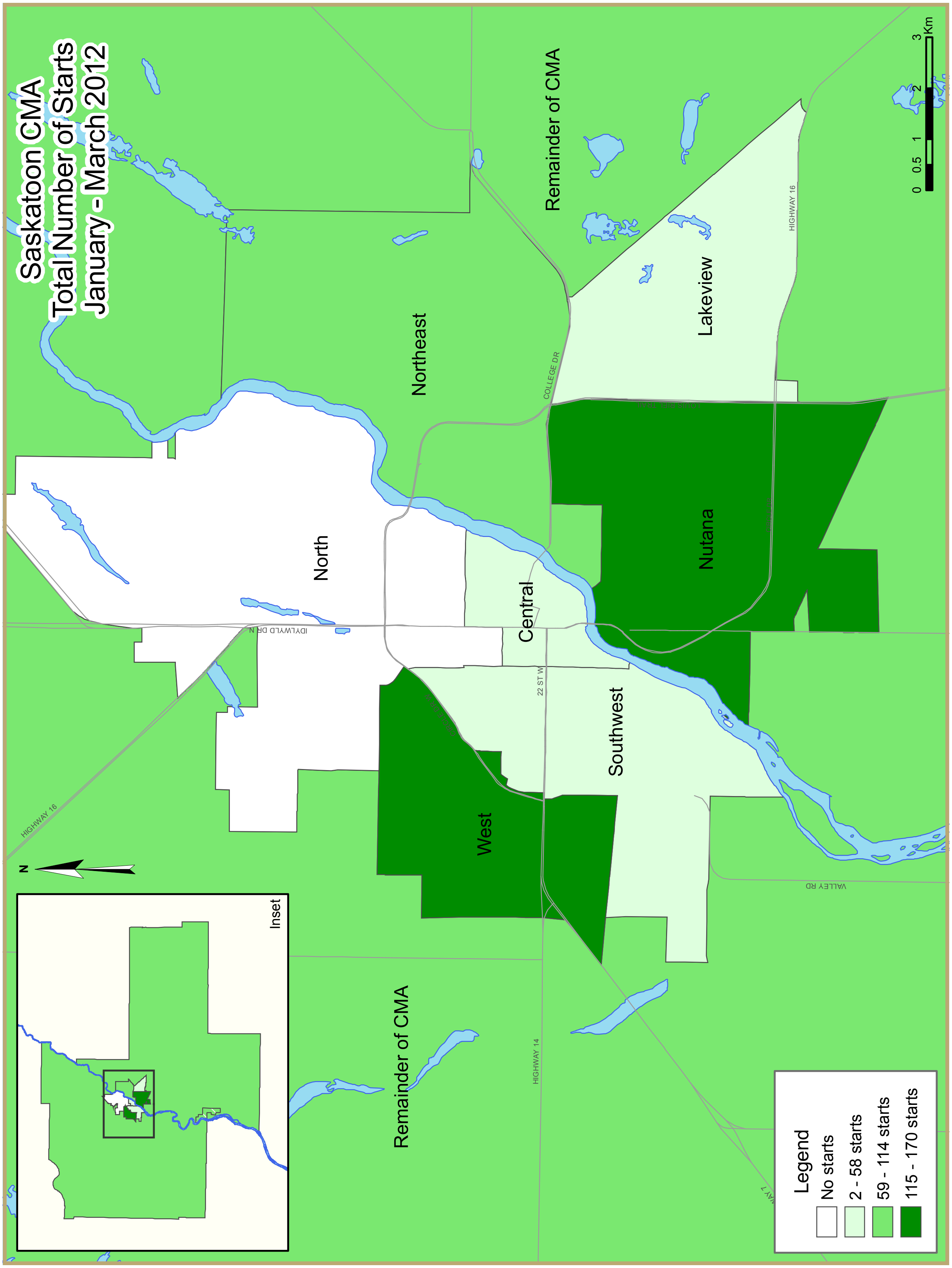
Source: Statistics Canada Saskatoon SA Employment, All Ages (15+), Total, Both sexes

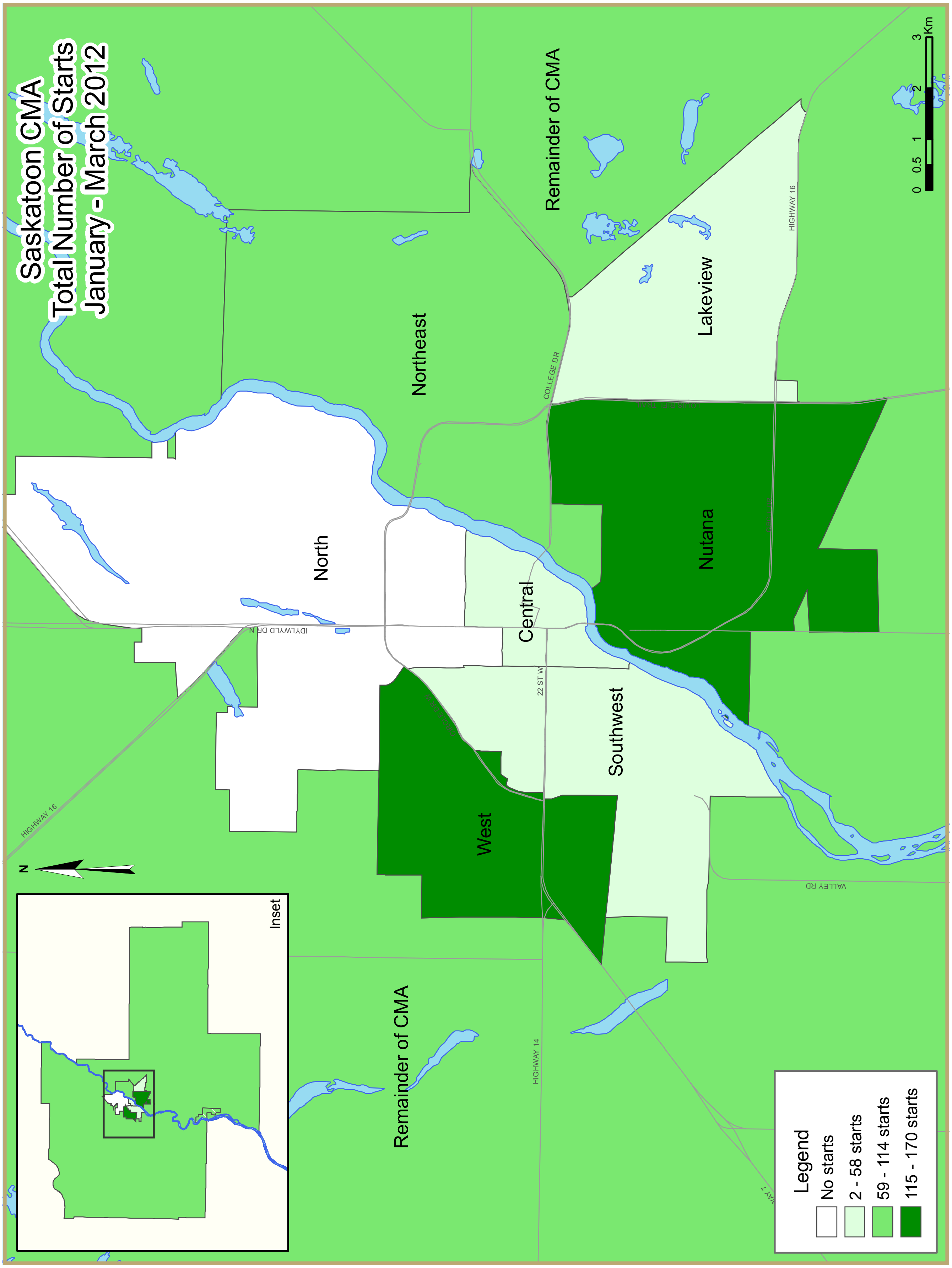

Saskatoon CMA
Number of Starts (Multiples)
First Quarter 2012
Remainder of CMA
Northeast
Lakeview
North
Central
Nutana
Southwest
West
Remainder of CMA
COLLEGE DR
IDYLWYLD DR N
22 ST W
HIGHWAY 16
HIGHWAY 16
HIGHWAY 14
VALLEY RD
N
Inset
Legend
No starts
2 - 18 starts
19 - 34 starts
35 - 51 starts
0 0.5 1 2 3
Km


Saskatoon CMA
Number of Starts (Singles)
First Quarter 2012
Remainder of CMA
Northeast
Lakeview
North
Central
Nutana
Southwest
West
Remainder of CMA
Inset
N
HIGHWAY 16
COLLEGE DR
IDYLWYLD DR N
22 ST W
HIGHWAY 14
VALLEY RD
HIGHWAY 16
0 0.5 1 2 3 Km
Legend
No starts
25 - 56 starts
57 - 87 starts
88 - 119 starts


Saskatoon CMA
Total Number of Starts
First Quarter 2012
Remainder of CMA
Northeast
North
Lakeview
Nutana
Central
Southwest
West
Remainder of CMA
Inset
Legend
No starts
2 - 58 starts
59 - 114 starts
115 - 170 starts
HIGHWAY 16
COLLEGE DR
IDYLWYLD DR N
22 ST W
HIGHWAY 14
VALLEY RD
N
0 0.5 1 2 3
Km


Saskatoon CMA
Number of Starts (Multiples)
January - March 2012
Remainder of CMA
Northeast
Lakeview
North
Central
Nutana
Southwest
West
Remainder of CMA
Inset
N
Legend
No starts
2 - 18 starts
19 - 34 starts
35 - 51 starts
0 0.5 1 2 3 Km
HIGHWAY 16
HIGHWAY 14
COLLEGE DR
IDYLWYLD DR N
22 ST W
VALLEY RD


Saskatoon CMA
Total Number of Starts
January - March 2012
North
Northeast
Remainder of CMA
Lakeview
Nutana
Central
Southwest
West
Remainder of CMA
Inset
N
0 0.5 1 2 3
Km
HIGHWAY 16
HIGHWAY 16
HIGHWAY 14
COLLEGE DR
IDYLWYLD DR N
22 ST W
VALLEY RD
Legend
No starts
2 - 58 starts
59 - 114 starts
115 - 170 starts


Saskatoon CMA
Total Number of Starts
January - March 2012
Northeast
North
Remainder of CMA
Lakeview
Nutana
Central
Southwest
West
Remainder of CMA
COLLEGE DR
IDYLWYLD DR N
22 ST W
HIGHWAY 16
HIGHWAY 16
HIGHWAY 14
VALLEY RD
N
Inset
Legend
No starts
2 - 58 starts
59 - 114 starts
115 - 170 starts
0 0.5 1 2 3
Km

HOUSING NOW REPORT TABLES

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2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
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3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
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3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

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

Table 1: Housing Activity Summary of Saskatoon CMA First Quarter 2012									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q1 2012	347	22	16	20	47	176	0	0	628
Q1 2011	290	30	8	0	69	50	0	201	648
% Change	19.7	-26.7	100.0	n/a	-31.9	**	n/a	-100.0	-3.1
Year-to-date 2012	347	22	16	20	47	176	0	0	628
Year-to-date 2011	290	30	8	0	69	50	0	201	648
% Change	19.7	-26.7	100.0	n/a	-31.9	**	n/a	-100.0	-3.1
UNDER CONSTRUCTION									
Q1 2012	898	70	83	29	203	762	0	160	2,205
Q1 2011	836	66	12	0	237	294	0	414	1,859
% Change	7.4	6.1	**	n/a	-14.3	159.2	n/a	-61.4	18.6
COMPLETIONS									
Q1 2012	362	18	23	0	147	86	0	102	738
Q1 2011	418	24	0	0	54	85	3	8	592
% Change	-13.4	-25.0	n/a	n/a	172.2	1.2	-100.0	**	24.7
Year-to-date 2012	362	18	23	0	147	86	0	102	738
Year-to-date 2011	418	24	0	0	54	85	3	8	592
% Change	-13.4	-25.0	n/a	n/a	172.2	1.2	-100.0	**	24.7
COMPLETED & NOT ABSORBED									
Q1 2012	156	9	11	0	34	62	2	0	274
Q1 2011	174	16	4	0	25	120	0	0	339
% Change	-10.3	-43.8	175.0	n/a	36.0	-48.3	n/a	n/a	-19.2
ABSORBED									
Q1 2012	357	19	13	0	131	92	0	102	714
Q1 2011	363	16	0	0	19	71	3	8	480
% Change	-1.7	18.8	n/a	n/a	**	29.6	-100.0	**	48.8
Year-to-date 2012	357	19	13	0	131	92	0	102	714
Year-to-date 2011	363	16	0	0	19	71	3	8	480
% Change	-1.7	18.8	n/a	n/a	**	29.6	-100.0	**	48.8

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

Table 1.1: Housing Activity Summary by Submarket First Quarter 2012									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Central									
Q1 2012	0	0	4	0	0	0	0	0	4
Q1 2011	0	0	0	0	0	0	0	0	0
Nutana									
Q1 2012	99	6	0	20	0	45	0	0	170
Q1 2011	94	20	0	0	43	50	0	126	333
Lakeview									
Q1 2012	25	6	0	0	0	0	0	0	31
Q1 2011	7	0	0	0	26	0	0	0	33
Northeast									
Q1 2012	78	2	0	0	29	100	0	0	209
Q1 2011	49	4	0	0	0	0	0	0	53
North									
Q1 2012	0	0	0	0	0	0	0	0	0
Q1 2011	3	0	0	0	0	0	0	0	3
South/West									
Q1 2012	0	2	0	0	0	0	0	0	2
Q1 2011	3	4	0	0	0	0	0	75	82
West									
Q1 2012	91	2	0	0	18	27	0	0	138
Q1 2011	67	0	0	0	0	0	0	0	67
Remainder of the CMA									
Q1 2012	54	4	12	0	0	4	0	0	74
Q1 2011	62	2	8	0	0	0	0	0	72
Saskatoon CMA									
Q1 2012	347	22	16	20	47	176	0	0	628
Q1 2011	290	30	8	0	69	50	0	201	648

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

Table 1.1: Housing Activity Summary by Submarket
First Quarter 2012

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Central									
Q1 2012	5	2	4	0	0	0	0	58	69
Q1 2011	2	0	0	0	0	0	0	0	2
Nutana									
Q1 2012	190	18	0	29	97	155	0	0	489
Q1 2011	192	28	0	0	157	121	0	126	624
Lakeview									
Q1 2012	66	6	0	0	0	59	0	0	131
Q1 2011	28	0	0	0	26	86	0	0	140
Northeast									
Q1 2012	230	18	42	0	62	291	0	0	643
Q1 2011	182	16	0	0	24	87	0	0	309
North									
Q1 2012	3	2	0	0	0	0	0	0	5
Q1 2011	8	4	0	0	0	0	0	0	12
South/West									
Q1 2012	1	8	0	0	0	21	0	102	132
Q1 2011	8	6	0	0	0	0	0	75	89
West									
Q1 2012	186	2	0	0	44	185	0	0	417
Q1 2011	171	4	0	0	30	0	0	213	418
Remainder of the CMA									
Q1 2012	217	14	37	0	0	51	0	0	319
Q1 2011	237	8	12	0	0	0	0	0	257
Saskatoon CMA									
Q1 2012	898	70	83	29	203	762	0	160	2,205
Q1 2011	836	66	12	0	237	294	0	414	1,859

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

Table 1.1: Housing Activity Summary by Submarket First Quarter 2012									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Central									
Q1 2012	0	0	0	0	0	0	0	0	0
Q1 2011	0	0	0	0	0	0	0	0	0
Nutana									
Q1 2012	72	6	7	0	71	0	0	0	156
Q1 2011	66	8	0	0	4	85	0	8	171
Lakeview									
Q1 2012	18	0	0	0	64	86	0	0	168
Q1 2011	8	0	0	0	0	0	0	0	8
Northeast									
Q1 2012	44	2	0	0	12	0	0	0	58
Q1 2011	105	2	0	0	6	0	0	0	113
North									
Q1 2012	2	2	0	0	0	0	0	0	4
Q1 2011	2	2	0	0	0	0	0	0	4
South/West									
Q1 2012	3	8	0	0	0	0	0	0	11
Q1 2011	0	6	0	0	0	0	3	0	9
West									
Q1 2012	112	0	0	0	0	0	0	102	214
Q1 2011	111	2	0	0	30	0	0	0	143
Remainder of the CMA									
Q1 2012	111	0	16	0	0	0	0	0	127
Q1 2011	124	4	0	0	14	0	0	0	142
Saskatoon CMA									
Q1 2012	362	18	23	0	147	86	0	102	738
Q1 2011	418	24	0	0	54	85	3	8	592

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

Table 1.1: Housing Activity Summary by Submarket First Quarter 2012									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Central									
Q1 2012	0	0	0	0	0	0	0	0	0
Q1 2011	0	0	0	0	0	0	0	0	0
Nutana									
Q1 2012	31	3	2	0	15	6	0	0	57
Q1 2011	23	5	0	0	5	59	0	0	92
Lakeview									
Q1 2012	7	0	0	0	19	26	0	0	52
Q1 2011	9	0	0	0	0	26	0	0	35
Northeast									
Q1 2012	39	0	0	0	0	11	0	0	50
Q1 2011	54	1	0	0	13	0	0	0	68
North									
Q1 2012	1	2	0	0	0	19	2	0	24
Q1 2011	1	2	0	0	0	32	0	0	35
South/West									
Q1 2012	1	4	0	0	0	0	0	0	5
Q1 2011	0	5	0	0	0	0	0	0	5
West									
Q1 2012	21	0	0	0	0	0	0	0	21
Q1 2011	33	2	0	0	1	3	0	0	39
Remainder of the CMA									
Q1 2012	56	0	9	0	0	0	0	0	65
Q1 2011	54	1	4	0	6	0	0	0	65
Saskatoon CMA									
Q1 2012	156	9	11	0	34	62	2	0	274
Q1 2011	174	16	4	0	25	120	0	0	339

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

Table 1.1: Housing Activity Summary by Submarket First Quarter 2012									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Central									
Q1 2012	0	0	0	0	0	0	0	0	0
Q1 2011	0	0	0	0	0	0	0	0	0
Nutana									
Q1 2012	78	6	5	0	71	15	0	0	175
Q1 2011	55	3	0	0	6	57	0	8	129
Lakeview									
Q1 2012	19	0	0	0	45	69	0	0	133
Q1 2011	10	0	0	0	0	3	0	0	13
Northeast									
Q1 2012	40	2	0	0	14	0	0	0	56
Q1 2011	92	2	0	0	5	0	0	0	99
North									
Q1 2012	2	2	0	0	0	8	0	0	12
Q1 2011	3	1	0	0	0	2	0	0	6
South/West									
Q1 2012	4	6	0	0	0	0	0	0	10
Q1 2011	0	4	0	0	0	0	3	0	7
West									
Q1 2012	108	0	0	0	1	0	0	102	211
Q1 2011	83	0	0	0	0	9	0	0	92
Remainder of the CMA									
Q1 2012	106	3	8	0	0	0	0	0	117
Q1 2011	118	6	0	0	8	0	0	0	132
Saskatoon CMA									
Q1 2012	357	19	13	0	131	92	0	102	714
Q1 2011	363	16	0	0	19	71	3	8	480

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

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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type First Quarter 2012												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	% Change
Central	0	0	0	0	4	0	0	0	4	0	n/a
Nutana	119	94	6	20	0	43	45	176	170	333	-48.9
Lakeview	25	7	6	0	0	26	0	0	31	33	-6.1
Northeast	78	49	2	4	29	0	100	0	209	53	**
North	0	3	0	0	0	0	0	0	0	3	-100.0
South/West	0	3	2	4	0	0	0	75	2	82	-97.6
West	91	67	2	0	18	0	27	0	138	67	106.0
Remainder of the CMA	54	67	4	2	12	8	4	0	74	77	-3.9
Saskatoon CMA	367	290	22	30	63	77	176	251	628	648	-3.1

Table 2.1: Starts by Submarket and by Dwelling Type January - March 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Central	0	0	0	0	4	0	0	0	4	0	n/a
Nutana	119	94	6	20	0	43	45	176	170	333	-48.9
Lakeview	25	7	6	0	0	26	0	0	31	33	-6.1
Northeast	78	49	2	4	29	0	100	0	209	53	**
North	0	3	0	0	0	0	0	0	0	3	-100.0
South/West	0	3	2	4	0	0	0	75	2	82	-97.6
West	91	67	2	0	18	0	27	0	138	67	106.0
Remainder of the CMA	54	67	4	2	12	8	4	0	74	77	-3.9
Saskatoon CMA	367	290	22	30	63	77	176	251	628	648	-3.1

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market First Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011
Central	4	0	0	0	0	0	0	0
Nutana	0	43	0	0	45	50	0	126
Lakeview	0	26	0	0	0	0	0	0
Northeast	29	0	0	0	100	0	0	0
North	0	0	0	0	0	0	0	0
South/West	0	0	0	0	0	0	0	75
West	18	0	0	0	27	0	0	0
Remainder of the CMA	12	8	0	0	4	0	0	0
Saskatoon CMA	63	77	0	0	176	50	0	201

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - March 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	4	0	0	0	0	0	0	0
Nutana	0	43	0	0	45	50	0	126
Lakeview	0	26	0	0	0	0	0	0
Northeast	29	0	0	0	100	0	0	0
North	0	0	0	0	0	0	0	0
South/West	0	0	0	0	0	0	0	75
West	18	0	0	0	27	0	0	0
Remainder of the CMA	12	8	0	0	4	0	0	0
Saskatoon CMA	63	77	0	0	176	50	0	201

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011
Central	4	0	0	0	0	0	4	0
Nutana	105	114	65	93	0	126	170	333
Lakeview	31	7	0	26	0	0	31	33
Northeast	80	53	129	0	0	0	209	53
North	0	3	0	0	0	0	0	3
South/West	2	7	0	0	0	75	2	82
West	93	67	45	0	0	0	138	67
Remainder of the CMA	70	77	4	0	0	0	74	77
Saskatoon CMA	385	328	243	119	0	201	628	648

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	4	0	0	0	0	0	4	0
Nutana	105	114	65	93	0	126	170	333
Lakeview	31	7	0	26	0	0	31	33
Northeast	80	53	129	0	0	0	209	53
North	0	3	0	0	0	0	0	3
South/West	2	7	0	0	0	75	2	82
West	93	67	45	0	0	0	138	67
Remainder of the CMA	70	77	4	0	0	0	74	77
Saskatoon CMA	385	328	243	119	0	201	628	648

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type First Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	% Change
Central	0	0	0	0	0	0	0	0	0	0	n/a
Nutana	72	66	6	8	78	4	0	93	156	171	-8.8
Lakeview	18	8	0	0	64	0	86	0	168	8	**
Northeast	44	105	2	2	12	6	0	0	58	113	-48.7
North	2	2	2	2	0	0	0	0	4	4	0.0
South/West	3	3	8	6	0	0	0	0	11	9	22.2
West	112	111	0	2	0	30	102	0	214	143	49.7
Remainder of the CMA	111	126	0	4	16	14	0	0	127	144	-11.8
Saskatoon CMA	362	421	18	24	170	54	188	93	738	592	24.7

Table 3.1: Completions by Submarket and by Dwelling Type January - March 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Central	0	0	0	0	0	0	0	0	0	0	n/a
Nutana	72	66	6	8	78	4	0	93	156	171	-8.8
Lakeview	18	8	0	0	64	0	86	0	168	8	**
Northeast	44	105	2	2	12	6	0	0	58	113	-48.7
North	2	2	2	2	0	0	0	0	4	4	0.0
South/West	3	3	8	6	0	0	0	0	11	9	22.2
West	112	111	0	2	0	30	102	0	214	143	49.7
Remainder of the CMA	111	126	0	4	16	14	0	0	127	144	-11.8
Saskatoon CMA	362	421	18	24	170	54	188	93	738	592	24.7

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market First Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011
Central	0	0	0	0	0	0	0	0
Nutana	78	4	0	0	0	85	0	8
Lakeview	64	0	0	0	86	0	0	0
Northeast	12	6	0	0	0	0	0	0
North	0	0	0	0	0	0	0	0
South/West	0	0	0	0	0	0	0	0
West	0	30	0	0	0	0	102	0
Remainder of the CMA	16	14	0	0	0	0	0	0
Saskatoon CMA	170	54	0	0	86	85	102	8

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - March 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	0	0	0	0	0	0	0	0
Nutana	78	4	0	0	0	85	0	8
Lakeview	64	0	0	0	86	0	0	0
Northeast	12	6	0	0	0	0	0	0
North	0	0	0	0	0	0	0	0
South/West	0	0	0	0	0	0	0	0
West	0	30	0	0	0	0	102	0
Remainder of the CMA	16	14	0	0	0	0	0	0
Saskatoon CMA	170	54	0	0	86	85	102	8

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market First Quarter 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011	Q1 2012	Q1 2011
Central	0	0	0	0	0	0	0	0
Nutana	85	74	71	89	0	8	156	171
Lakeview	18	8	150	0	0	0	168	8
Northeast	46	107	12	6	0	0	58	113
North	4	4	0	0	0	0	4	4
South/West	11	6	0	0	0	3	11	9
West	112	113	0	30	102	0	214	143
Remainder of the CMA	127	130	0	14	0	0	127	144
Saskatoon CMA	403	442	233	139	102	11	738	592

Table 3.5: Completions by Submarket and by Intended Market January - March 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	0	0	0	0	0	0	0	0
Nutana	85	74	71	89	0	8	156	171
Lakeview	18	8	150	0	0	0	168	8
Northeast	46	107	12	6	0	0	58	113
North	4	4	0	0	0	0	4	4
South/West	11	6	0	0	0	3	11	9
West	112	113	0	30	102	0	214	143
Remainder of the CMA	127	130	0	14	0	0	127	144
Saskatoon CMA	403	442	233	139	102	11	738	592

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range First Quarter 2012													
Submarket	**Price Ranges**										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Central													
Q1 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q1 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Nutana													
Q1 2012	0	0.0	21	27.3	31	40.3	17	22.1	8	10.4	77	375,786	415,892
Q1 2011	8	14.5	8	14.5	21	38.2	13	23.6	5	9.1	55	369,900	396,039
Year-to-date 2012	0	0.0	21	27.3	31	40.3	17	22.1	8	10.4	77	375,786	415,892
Year-to-date 2011	8	14.5	8	14.5	21	38.2	13	23.6	5	9.1	55	369,900	396,039
Lakeview													
Q1 2012	0	0.0	1	5.3	4	21.1	5	26.3	9	47.4	19	499,931	511,688
Q1 2011	0	0.0	3	30.0	0	0.0	2	20.0	5	50.0	10	506,810	502,944
Year-to-date 2012	0	0.0	1	5.3	4	21.1	5	26.3	9	47.4	19	499,931	511,688
Year-to-date 2011	0	0.0	3	30.0	0	0.0	2	20.0	5	50.0	10	506,810	502,944
Northeast													
Q1 2012	2	5.3	1	2.6	2	5.3	17	44.7	16	42.1	38	481,892	512,588
Q1 2011	2	2.2	15	16.5	21	23.1	44	48.4	9	9.9	91	418,000	426,450
Year-to-date 2012	2	5.3	1	2.6	2	5.3	17	44.7	16	42.1	38	481,892	512,588
Year-to-date 2011	2	2.2	15	16.5	21	23.1	44	48.4	9	9.9	91	418,000	426,450
North													
Q1 2012	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Q1 2011	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
Year-to-date 2012	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2011	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
South/West													
Q1 2012	4	100.0	0	0.0	0	0.0	0	0.0	0	0.0	4	--	--
Q1 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	4	100.0	0	0.0	0	0.0	0	0.0	0	0.0	4	--	--
Year-to-date 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
West													
Q1 2012	17	16.0	58	54.7	25	23.6	6	5.7	0	0.0	106	328,434	333,861
Q1 2011	24	29.6	35	43.2	15	18.5	5	6.2	2	2.5	81	312,700	332,236
Year-to-date 2012	17	16.0	58	54.7	25	23.6	6	5.7	0	0.0	106	328,434	333,861
Year-to-date 2011	24	29.6	35	43.2	15	18.5	5	6.2	2	2.5	81	312,700	332,236
Remainder of the CMA													
Q1 2012	33	32.0	29	28.2	24	23.3	15	14.6	2	1.9	103	332,000	333,144
Q1 2011	33	29.2	23	20.4	35	31.0	17	15.0	5	4.4	113	350,000	343,309
Year-to-date 2012	33	32.0	29	28.2	24	23.3	15	14.6	2	1.9	103	332,000	333,144
Year-to-date 2011	33	29.2	23	20.4	35	31.0	17	15.0	5	4.4	113	350,000	343,309
Saskatoon CMA													
Q1 2012	57	16.4	110	31.6	86	24.7	60	17.2	35	10.1	348	352,300	379,603
Q1 2011	67	19.1	84	23.9	92	26.2	82	23.4	26	7.4	351	360,000	375,392
Year-to-date 2012	57	16.4	110	31.6	86	24.7	60	17.2	35	10.1	348	352,300	379,603
Year-to-date 2011	67	19.1	84	23.9	92	26.2	82	23.4	26	7.4	351	360,000	375,392

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units First Quarter 2012						
Submarket	Q1 2012	Q1 2011	% Change	YTD 2012	YTD 2011	% Change
Central	--	--	n/a	--	--	n/a
Nutana	415,892	396,039	5.0	415,892	396,039	5.0
Lakeview	511,688	502,944	1.7	511,688	502,944	1.7
Northeast	512,588	426,450	20.2	512,588	426,450	20.2
North	--	--	n/a	--	--	n/a
South/West	--	--	n/a	--	--	n/a
West	333,861	332,236	0.5	333,861	332,236	0.5
Remainder of the CMA	333,144	343,309	-3.0	333,144	343,309	-3.0
Saskatoon CMA	379,603	375,392	1.1	379,603	375,392	1.1

Source: CMHC (Market Absorption Survey)

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

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2011	January	195	8.9	305	531	649	47.0	300,353	11.2	308,878
	February	282	19.5	330	545	589	56.0	287,202	-1.3	293,581
	March	346	-4.2	299	694	543	55.1	294,025	4.0	301,545
	April	343	-7.8	296	634	507	58.4	315,866	5.6	304,821
	May	423	19.5	326	762	508	64.2	317,932	8.0	308,461
	June	422	15.9	332	770	589	56.4	310,643	5.0	307,908
	July	403	12.9	349	603	574	60.8	303,439	4.7	306,068
	August	415	32.6	349	629	533	65.5	315,774	3.2	307,230
	September	365	20.1	354	608	568	62.3	311,057	-0.5	307,531
	October	309	17.9	359	557	658	54.6	327,245	11.3	328,401
	November	286	1.1	332	557	756	43.9	314,541	0.5	312,978
	December	254	34.4	412	275	690	59.7	312,834	4.0	324,373
2012	January	294	50.8	442	741	835	52.9	309,828	3.2	314,583
	February	420	48.9	448	826	830	54.0	297,628	3.6	318,081
	March	477	37.9	440	929	785	56.1	315,935	7.5	326,433
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2011	823	6.1		1,770			293,186	3.9	
	Q1 2012	1,191	44.7		2,496			307,971	5.0	
	YTD 2011	823	6.1		1,770			293,186	3.9	
	YTD 2012	1,191	44.7		2,496			307,971	5.0	

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

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

Table 6: Economic Indicators
First Quarter 2012

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

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