HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Saskatoon CMA

Date Released: Fourth Quarter 2015



Housing market intelligence you can count on

Canada

CMHC SCHL
HOME TO CANADIANS

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insights***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insights*** will be released shortly.

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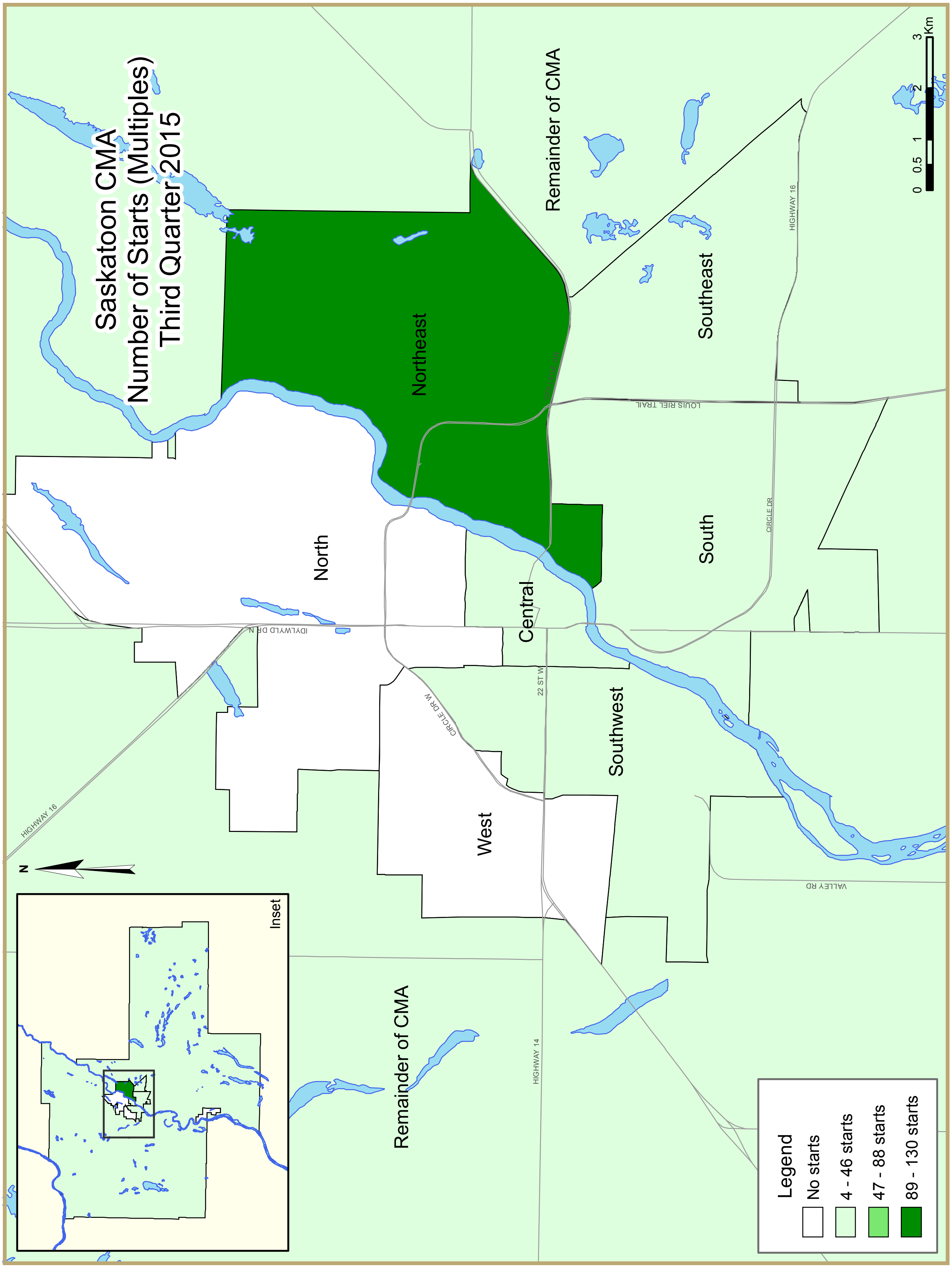
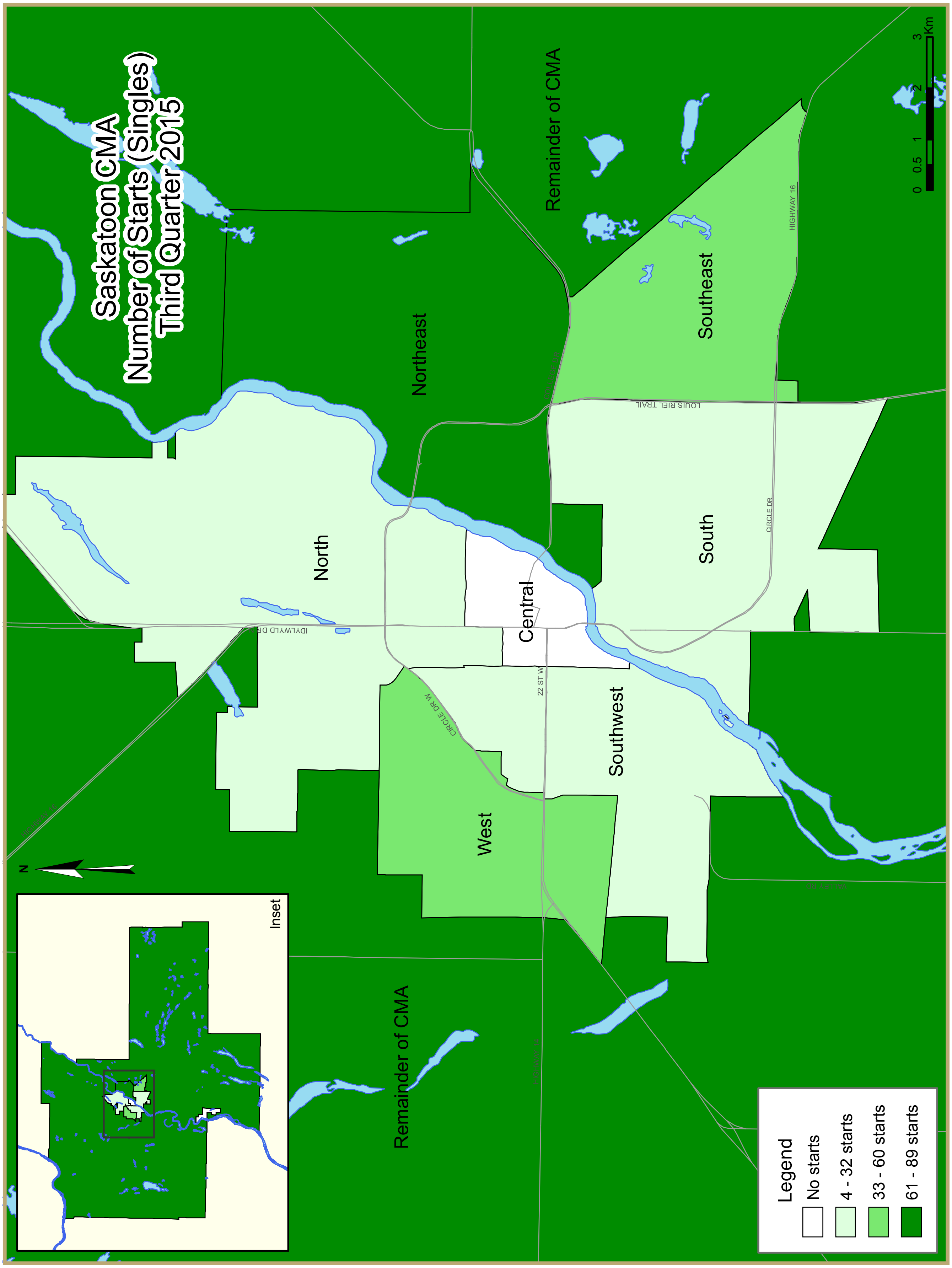
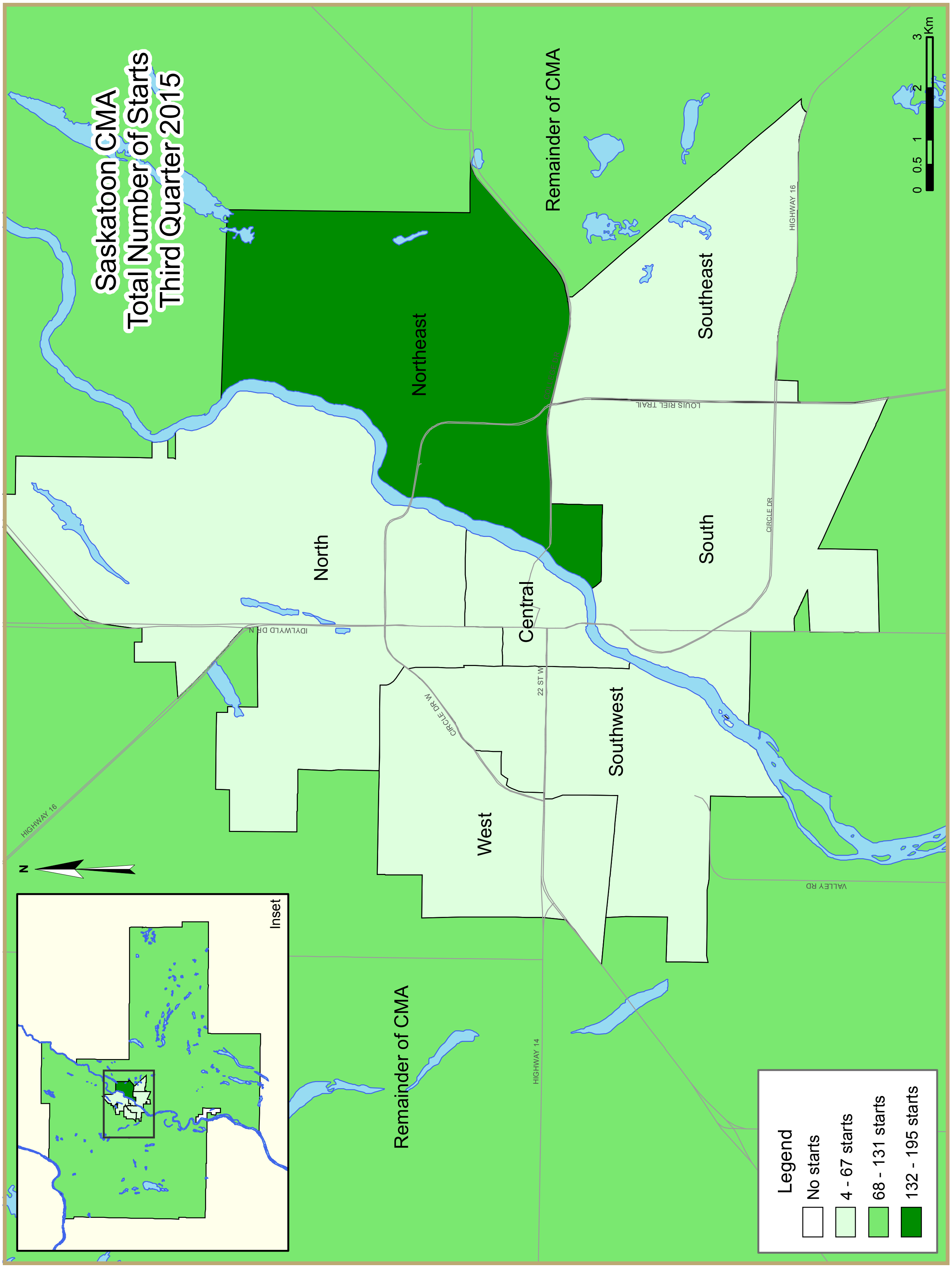
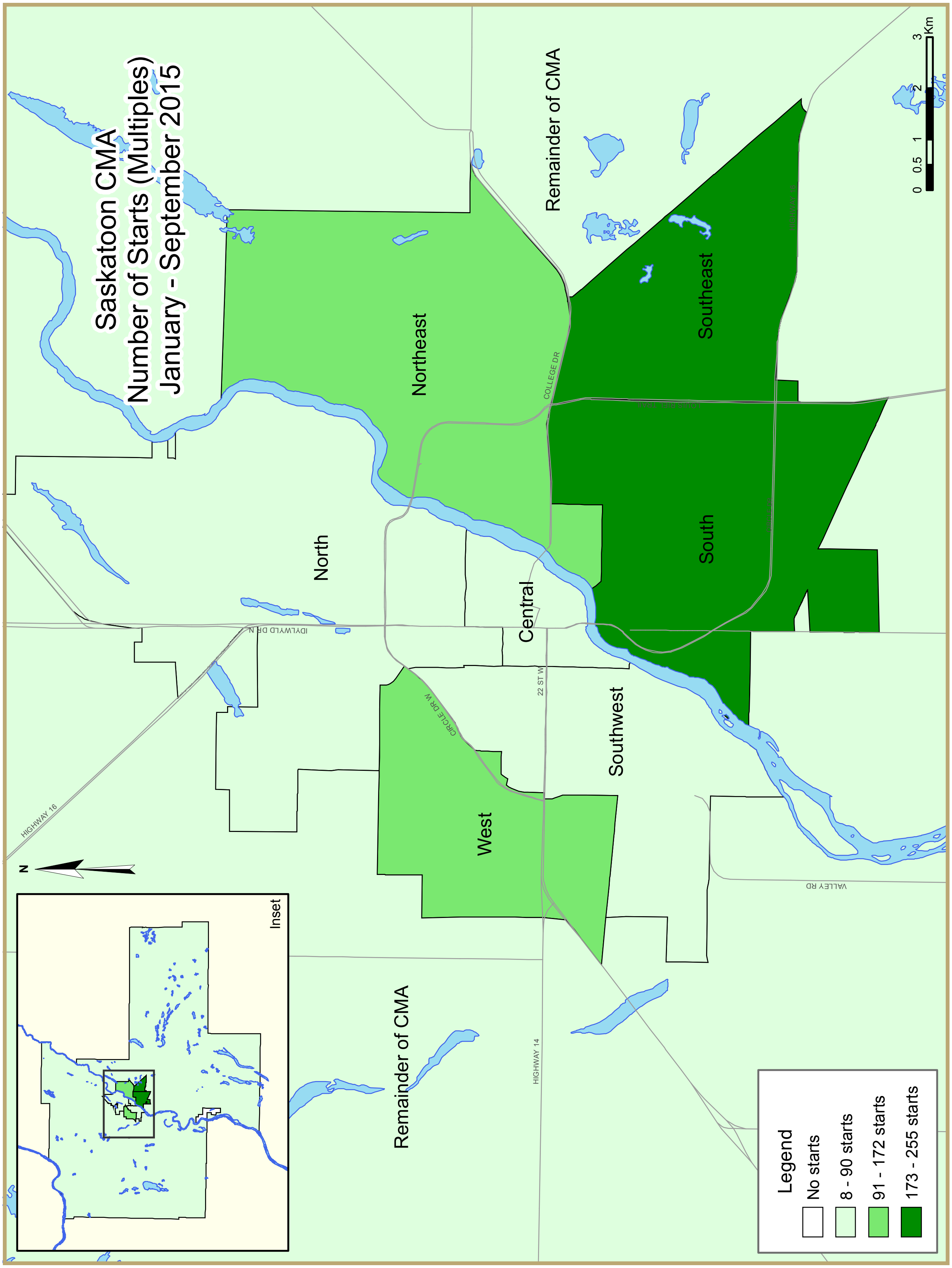
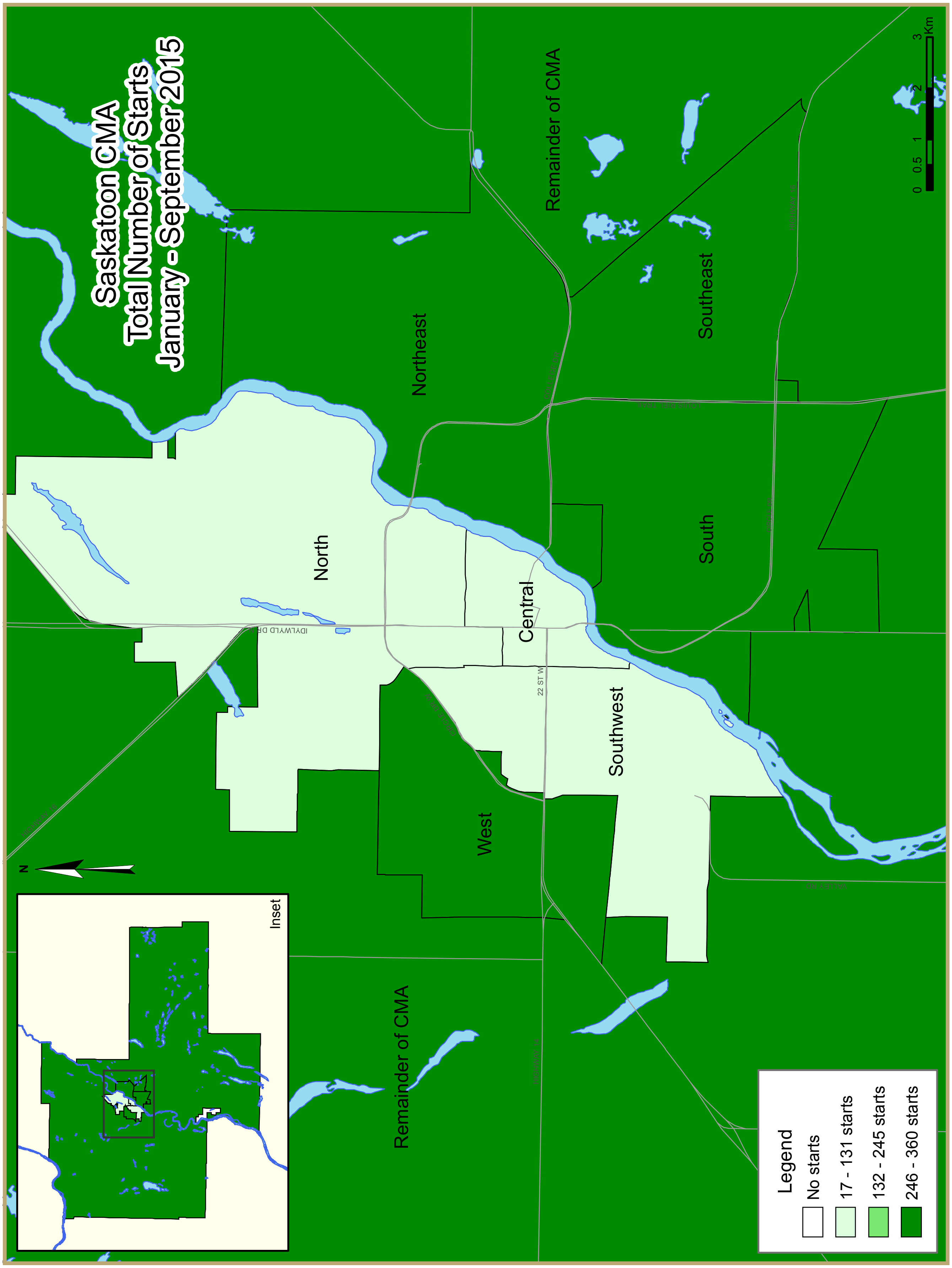
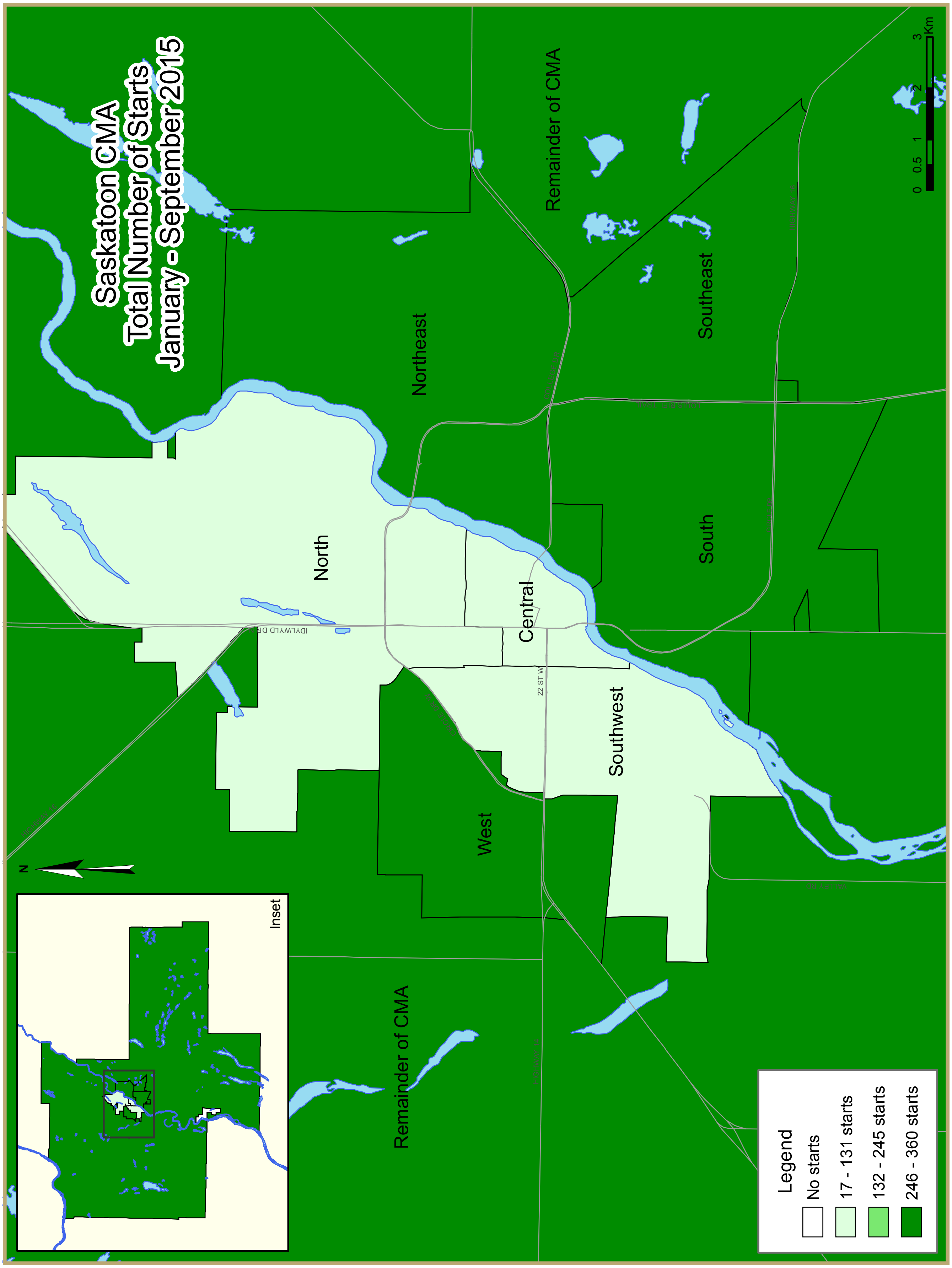

Saskatoon CMA
Number of Starts (Multiples)
Third Quarter 2015
Northeast
North
Central
Southeast
South
Southwest
West
Remainder of CMA
Remainder of CMA
HIGHWAY 16
LOUIS RIEL TRAIL
CIRCLE DR
IDYLWYLD DR N
22 ST W
CIRCLE DR W
HIGHWAY 16
HIGHWAY 14
VALLEY RD
N
Inset
0 0.5 1 2 3
Km
Legend
No starts
4 - 46 starts
47 - 88 starts
89 - 130 starts


Saskatoon CMA
Number of Starts (Singles)
Third Quarter 2015
Remainder of CMA
Northeast
Southeast
North
Central
South
Southwest
West
Remainder of CMA
LOUIS RIEL TRAIL
IDYLWYLD DR
CIRCLE DR
CIRCLE DR W
22 ST W
HIGHWAY 16
N
Inset
0 0.5 1 2 3
Km
Legend
No starts
4 - 32 starts
33 - 60 starts
61 - 89 starts


Saskatoon CMA
Total Number of Starts
Third Quarter 2015
Remainder of CMA
Northeast
Southeast
North
South
Central
Southwest
West
Remainder of CMA
Inset
N
0 0.5 1 2 3 Km
HIGHWAY 16
LOUIS RIEL TRAIL
CIRCLE DR
IDYLWYLD DR N
22 ST W
CIRCLE DR W
HIGHWAY 14
VALLEY RD
Legend
No starts
4 - 67 starts
68 - 131 starts
132 - 195 starts


Saskatoon CMA
Number of Starts (Multiples)
January - September 2015
Northeast
North
Central
Southeast
South
Southwest
West
Remainder of CMA
Remainder of CMA
COLLEGE DR
IDYLWYLD DR N
22 ST W
CIRCLE DR W
HIGHWAY 16
HIGHWAY 14
VALLEY RD
N
0 0.5 1 2 3
Km
Inset
Legend
No starts
8 - 90 starts
91 - 172 starts
173 - 255 starts


Saskatoon CMA
Total Number of Starts
January - September 2015
Remainder of CMA
Northeast
Southeast
North
Central
South
Southwest
West
Remainder of CMA
IDYLWYLD DR
22 ST W
Inset
N
0 0.5 1 2 3 Km
Legend
No starts
17 - 131 starts
132 - 245 starts
246 - 360 starts


Saskatoon CMA
Total Number of Starts
January - September 2015
Remainder of CMA
Northeast
Southeast
North
Central
South
Southwest
West
Remainder of CMA
IDYLWYLD DR
22 ST W
Inset
N
0 0.5 1 2 3
Km
Legend
No starts
17 - 131 starts
132 - 245 starts
246 - 360 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or 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

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or 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 Month or 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 Month or 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 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 Starts (SAAR and Trend) Third Quarter 2015								
Saskatoon CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2013	2014	July 2015	Aug. 2015	Sept. 2015	July 2015	Aug. 2015	Sept. 2015
Single-Detached	1,658	1,577	1,130	959	780	1,092	1,060	1,013
Multiples	1,322	1,954	960	624	1,008	1,300	1,034	956
Total	2,980	3,531	2,090	1,583	1,788	2,392	2,094	1,969
	Quarterly SAAR		Actual			YTD		
	2015 Q2	2015 Q3	2014 Q3	2015 Q3	% change	2014 Q3	2015 Q3	% change
Single-Detached	1,086	781	435	275	-36.8%	1,213	773	-36.3%
Multiples	1,048	864	477	216	-54.7%	1,458	882	-39.5%
Total	2,134	1,645	912	491	-46.2%	2,671	1,655	-38.0%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Saskatoon CMA Third Quarter 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2015	275	14	13	0	89	96	4	0	491
Q3 2014	435	56	0	0	121	244	0	56	912
% Change	-36.8	-75.0	n/a	n/a	-26.4	-60.7	n/a	-100.0	-46.2
Year-to-date 2015	773	64	120	0	146	405	4	143	1,655
Year-to-date 2014	1,212	112	16	0	273	713	5	340	2,671
% Change	-36.2	-42.9	**	n/a	-46.5	-43.2	-20.0	-57.9	-38.0
UNDER CONSTRUCTION									
Q3 2015	739	68	151	0	337	1,205	4	471	2,975
Q3 2014	1,163	132	4	0	402	1,046	17	545	3,309
% Change	-36.5	-48.5	**	n/a	-16.2	15.2	-76.5	-13.6	-10.1
COMPLETIONS									
Q3 2015	278	32	30	0	27	89	6	43	505
Q3 2014	297	44	17	0	93	225	3	4	683
% Change	-6.4	-27.3	76.5	n/a	-71.0	-60.4	100.0	**	-26.1
Year-to-date 2015	1,038	102	34	0	242	260	23	312	2,011
Year-to-date 2014	1,128	148	44	0	232	491	16	4	2,063
% Change	-8.0	-31.1	-22.7	n/a	4.3	-47.0	43.8	**	-2.5
COMPLETED & NOT ABSORBED									
Q3 2015	340	40	25	1	137	102	n/a	n/a	645
Q3 2014	202	58	20	1	88	123	n/a	n/a	492
% Change	68.3	-31.0	25.0	0.0	55.7	-17.1	n/a	n/a	31.1
ABSORBED									
Q3 2015	263	33	8	0	49	50	n/a	n/a	403
Q3 2014	290	36	19	0	59	146	n/a	n/a	550
% Change	-9.3	-8.3	-57.9	n/a	-16.9	-65.8	n/a	n/a	-26.7
Year-to-date 2015	978	121	16	0	218	205	n/a	n/a	1,538
Year-to-date 2014	1,136	124	31	3	195	338	n/a	n/a	1,827
% Change	-13.9	-2.4	-48.4	-100.0	11.8	-39.3	n/a	n/a	-15.8

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

Table 1.2: Housing Activity Summary by Submarket Third Quarter 2015	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Central									
Q3 2015	0	4	0	0	6	0	4	0	14
Q3 2014	5	0	0	0	0	94	0	0	99
South									
Q3 2015	26	2	0	0	0	24	0	0	52
Q3 2014	79	12	0	0	24	0	0	0	115
Southeast									
Q3 2015	48	2	13	0	0	0	0	0	63
Q3 2014	74	2	0	0	12	0	0	0	88
Northeast									
Q3 2015	65	2	0	0	56	72	0	0	195
Q3 2014	80	14	0	0	37	150	0	0	281
North									
Q3 2015	4	0	0	0	0	0	0	0	4
Q3 2014	2	2	0	0	0	0	0	0	4
Southwest									
Q3 2015	4	0	0	0	27	0	0	0	31
Q3 2014	5	8	0	0	0	0	0	56	69
West									
Q3 2015	39	0	0	0	0	0	0	0	39
Q3 2014	51	0	0	0	18	0	0	0	69
Remainder of the CMA									
Q3 2015	89	4	0	0	0	0	0	0	93
Q3 2014	139	18	0	0	30	0	0	0	187
First Nations									
Q3 2015	0	0	0	0	0	0	0	0	0
Q3 2014	0	0	0	0	0	0	0	0	0
Saskatoon CMA									
Q3 2015	275	14	13	0	89	96	4	0	491
Q3 2014	0	0	0	0	0	0	0	0	0

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

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	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									
Q3 2015	9	8	0	0	6	222	0	0	245
Q3 2014	7	2	0	0	0	98	0	0	107
South									
Q3 2015	61	26	89	0	20	174	0	270	640
Q3 2014	183	46	0	0	44	156	0	455	884
Southeast									
Q3 2015	95	4	13	0	34	280	0	115	541
Q3 2014	219	4	0	0	12	228	0	0	463
Northeast									
Q3 2015	211	10	35	0	181	384	0	2	823
Q3 2014	277	22	0	0	192	501	13	14	1,019
North									
Q3 2015	18	6	0	0	0	0	0	0	24
Q3 2014	9	20	0	0	0	0	0	0	29
Southwest									
Q3 2015	10	2	4	0	27	4	0	60	107
Q3 2014	7	16	0	0	0	0	0	56	79
West									
Q3 2015	97	0	6	0	23	141	0	0	267
Q3 2014	135	0	0	0	86	39	0	20	280
Remainder of the CMA									
Q3 2015	235	12	4	0	46	0	4	24	325
Q3 2014	326	22	4	0	68	24	4	0	448
First Nations									
Q3 2015	3	0	0	0	0	0	0	0	3
Q3 2014	0	0	0	0	0	0	0	0	0
Saskatoon CMA									
Q3 2015	739	68	151	0	337	1,205	4	471	2,975
Q3 2014	1,163	132	4	0	402	1,046	17	545	3,309

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

Table 1.2: Housing Activity Summary by Submarket Third Quarter 2015	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Central									
Q3 2015	0	0	0	0	0	0	4	0	4
Q3 2014	2	0	0	0	0	0	0	4	6
South									
Q3 2015	43	8	8	0	4	51	1	28	143
Q3 2014	71	18	5	0	0	80	0	0	174
Southeast									
Q3 2015	66	4	0	0	0	0	0	0	70
Q3 2014	60	0	0	0	2	0	0	0	62
Northeast									
Q3 2015	64	4	0	0	2	38	1	14	123
Q3 2014	61	8	0	0	40	47	3	0	159
North									
Q3 2015	4	6	0	0	0	0	0	0	10
Q3 2014	0	4	0	0	0	0	0	0	4
Southwest									
Q3 2015	1	0	0	0	0	0	0	0	1
Q3 2014	1	8	0	0	0	0	0	0	9
West									
Q3 2015	21	0	22	0	7	0	0	1	51
Q3 2014	28	2	0	0	25	92	0	0	147
Remainder of the CMA									
Q3 2015	79	10	0	0	14	0	0	0	103
Q3 2014	74	4	12	0	26	6	0	0	122
First Nations									
Q3 2015	0	0	0	0	0	0	0	0	0
Q3 2014	0	0	0	0	0	0	0	0	0
Saskatoon CMA									
Q3 2015	278	32	30	0	27	89	6	43	505
Q3 2014	297	44	17	0	93	225	3	4	683

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

Table 1.2: Housing Activity Summary by Submarket Third Quarter 2015									
	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									
Q3 2015	0	0	0	0	0	0	n/a	n/a	0
Q3 2014	1	1	4	0	0	0	n/a	n/a	6
South									
Q3 2015	63	16	7	0	11	14	n/a	n/a	111
Q3 2014	49	27	8	0	0	1	n/a	n/a	85
Southeast									
Q3 2015	58	3	0	1	3	0	n/a	n/a	65
Q3 2014	41	2	0	1	0	2	n/a	n/a	46
Northeast									
Q3 2015	92	6	0	0	75	53	n/a	n/a	226
Q3 2014	55	11	0	0	46	61	n/a	n/a	173
North									
Q3 2015	1	5	0	0	0	0	n/a	n/a	6
Q3 2014	0	6	0	0	0	0	n/a	n/a	6
Southwest									
Q3 2015	0	5	0	0	0	0	n/a	n/a	5
Q3 2014	1	5	0	0	0	1	n/a	n/a	7
West									
Q3 2015	45	0	18	0	32	25	n/a	n/a	120
Q3 2014	26	3	0	0	29	52	n/a	n/a	110
Remainder of the CMA									
Q3 2015	80	5	0	0	16	10	n/a	n/a	111
Q3 2014	29	3	8	0	13	6	n/a	n/a	59
First Nations									
Q3 2015	1	0	0	0	0	0	n/a	n/a	1
Q3 2014	0	0	0	0	0	0	n/a	n/a	0
Saskatoon CMA									
Q3 2015	340	40	25	1	137	102	n/a	n/a	645
Q3 2014	202	58	20	1	88	123	n/a	n/a	492

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

Table 1.2: Housing Activity Summary by Submarket Third Quarter 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Central									
Q3 2015	1	0	0	0	0	0	n/a	n/a	1
Q3 2014	1	2	0	0	0	0	n/a	n/a	3
South									
Q3 2015	51	7	4	0	12	37	n/a	n/a	111
Q3 2014	64	14	10	0	0	24	n/a	n/a	112
Southeast									
Q3 2015	43	3	0	0	0	2	n/a	n/a	48
Q3 2014	48	0	0	0	2	5	n/a	n/a	55
Northeast									
Q3 2015	64	4	0	0	13	9	n/a	n/a	90
Q3 2014	60	5	0	0	23	60	n/a	n/a	148
North									
Q3 2015	3	5	0	0	0	0	n/a	n/a	8
Q3 2014	0	2	0	0	0	0	n/a	n/a	2
Southwest									
Q3 2015	1	6	0	0	0	0	n/a	n/a	7
Q3 2014	1	5	0	0	0	1	n/a	n/a	7
West									
Q3 2015	29	0	4	0	5	2	n/a	n/a	40
Q3 2014	41	3	0	0	13	50	n/a	n/a	107
Remainder of the CMA									
Q3 2015	71	8	0	0	19	0	n/a	n/a	98
Q3 2014	75	5	9	0	21	6	n/a	n/a	116
First Nations									
Q3 2015	0	0	0	0	0	0	n/a	n/a	0
Q3 2014	0	0	0	0	0	0	n/a	n/a	0
Saskatoon CMA									
Q3 2015	263	33	8	0	49	50	n/a	n/a	403
Q3 2014	290	36	19	0	59	146	n/a	n/a	550

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

Table 1.3: History of Housing Starts of Saskatoon CMA 2005 - 2014									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2014	1,576	140	77	0	432	961	5	340	3,531
% Change	-4.9	-31.4	**	-100.0	10.5	99.8	n/a	51.1	18.5
2013	1,657	204	21	1	391	481	0	225	2,980
% Change	-15.9	17.2	-69.1	-98.1	88.9	-52.2	-100.0	-5.5	-20.6
2012	1,971	174	68	54	207	1,007	34	238	3,753
% Change	23.3	70.6	-29.9	**	-38.4	117.5	n/a	-38.7	25.4
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

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Third Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Central	0	5	4	0	10	0	0	94	14	99	-85.9
South	26	79	2	14	0	22	24	0	52	115	-54.8
Southeast	48	74	2	4	13	10	0	0	63	88	-28.4
Northeast	65	80	2	14	56	37	72	150	195	281	-30.6
North	4	2	0	2	0	0	0	0	4	4	0.0
Southwest	4	5	0	8	27	0	0	56	31	69	-55.1
West	39	51	0	0	0	18	0	0	39	69	-43.5
Remainder of the CMA	89	139	4	32	0	16	0	0	93	187	-50.3
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Saskatoon CMA	275	435	14	74	106	103	96	300	491	912	-46.2

Table 2.1: Starts by Submarket and by Dwelling Type January - September 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Central	3	7	4	2	10	0	0	98	17	107	-84.1
South	81	208	16	32	103	38	136	414	336	692	-51.4
Southeast	114	214	6	4	25	10	167	228	312	456	-31.6
Northeast	191	254	8	22	89	75	72	233	360	584	-38.4
North	11	6	8	12	0	0	0	0	19	18	5.6
Southwest	10	6	6	14	27	0	8	56	51	76	-32.9
West	111	141	0	0	6	62	141	0	258	203	27.1
Remainder of the CMA	252	377	18	66	8	68	24	24	302	535	-43.6
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Saskatoon CMA	773	1,213	66	152	268	253	548	1,053	1,655	2,671	-38.0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Central	6	0	4	0	0	94	0	0
South	0	22	0	0	24	0	0	0
Southeast	13	10	0	0	0	0	0	0
Northeast	56	37	0	0	72	150	0	0
North	0	0	0	0	0	0	0	0
Southwest	27	0	0	0	0	0	0	56
West	0	18	0	0	0	0	0	0
Remainder of the CMA	0	16	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	102	103	4	0	96	244	0	56

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Central	6	0	4	0	0	98	0	0
South	103	38	0	0	136	144	0	270
Southeast	25	10	0	0	52	228	115	0
Northeast	89	75	0	0	72	219	0	14
North	0	0	0	0	0	0	0	0
Southwest	27	0	0	0	4	0	4	56
West	6	62	0	0	141	0	0	0
Remainder of the CMA	8	64	0	4	0	24	24	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	264	249	4	4	405	713	143	340

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Central	4	5	6	94	4	0	14	99
South	28	91	24	24	0	0	52	115
Southeast	63	76	0	12	0	0	63	88
Northeast	67	94	128	187	0	0	195	281
North	4	4	0	0	0	0	4	4
Southwest	4	13	27	0	0	56	31	69
West	39	51	0	18	0	0	39	69
Remainder of the CMA	93	157	0	30	0	0	93	187
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	302	491	185	365	4	56	491	912

Table 2.5: Starts by Submarket and by Intended Market January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Central	7	9	6	98	4	0	17	107
South	194	236	142	186	0	270	336	692
Southeast	133	216	64	240	115	0	312	456
Northeast	199	275	161	294	0	15	360	584
North	19	18	0	0	0	0	19	18
Southwest	16	20	31	0	4	56	51	76
West	117	141	141	62	0	0	258	203
Remainder of the CMA	272	425	6	106	24	4	302	535
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	957	1,340	551	986	147	345	1,655	2,671

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Third Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Central	0	2	0	0	4	0	0	4	4	6	-33.3
South	44	71	8	18	12	5	79	80	143	174	-17.8
Southeast	66	60	4	2	0	0	0	0	70	62	12.9
Northeast	65	62	6	10	0	40	52	47	123	159	-22.6
North	4	0	6	4	0	0	0	0	10	4	150.0
Southwest	1	1	0	8	0	0	0	0	1	9	-88.9
West	21	28	0	2	29	25	1	92	51	147	-65.3
Remainder of the CMA	79	74	12	14	12	28	0	6	103	122	-15.6
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Saskatoon CMA	280	298	36	58	57	98	132	229	505	683	-26.1

Table 3.1: Completions by Submarket and by Dwelling Type January - September 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Central	5	6	0	6	4	16	4	4	13	32	-59.4
South	172	209	32	54	47	20	309	125	560	408	37.3
Southeast	166	188	10	12	5	0	0	0	181	200	-9.5
Northeast	262	244	16	20	123	91	258	113	659	468	40.8
North	7	3	18	14	0	0	0	0	25	17	47.1
Southwest	6	8	20	24	0	4	0	0	26	36	-27.8
West	113	133	0	10	35	25	1	247	149	415	-64.1
Remainder of the CMA	309	341	40	64	48	76	0	6	397	487	-18.5
First Nations	1	0	0	0	0	0	0	0	1	0	n/a
Saskatoon CMA	1,041	1,132	136	204	262	232	572	495	2,011	2,063	-2.5

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Central	0	0	4	0	0	0	0	4
South	12	5	0	0	51	80	28	0
Southeast	0	0	0	0	0	0	0	0
Northeast	0	40	0	0	38	47	14	0
North	0	0	0	0	0	0	0	0
Southwest	0	0	0	0	0	0	0	0
West	29	25	0	0	0	92	1	0
Remainder of the CMA	12	28	0	0	0	6	0	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	53	98	4	0	89	225	43	4

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Central	0	16	4	0	0	0	4	4
South	47	20	0	0	96	125	213	0
Southeast	5	0	0	0	0	0	0	0
Northeast	111	91	12	0	164	113	94	0
North	0	0	0	0	0	0	0	0
Southwest	0	4	0	0	0	0	0	0
West	35	25	0	0	0	247	1	0
Remainder of the CMA	48	76	0	0	0	6	0	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	246	232	16	0	260	491	312	4

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Third Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Central	0	2	0	0	4	4	4	6
South	59	94	55	80	29	0	143	174
Southeast	70	60	0	2	0	0	70	62
Northeast	68	69	40	87	15	3	123	159
North	10	4	0	0	0	0	10	4
Southwest	1	9	0	0	0	0	1	9
West	43	30	7	117	1	0	51	147
Remainder of the CMA	89	90	14	32	0	0	103	122
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	340	358	116	318	49	7	505	683

Table 3.5: Completions by Submarket and by Intended Market
January - September 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Central	5	10	0	16	8	6	13	32
South	205	278	139	125	216	5	560	408
Southeast	174	196	7	4	0	0	181	200
Northeast	272	257	277	204	110	7	659	468
North	25	17	0	0	0	0	25	17
Southwest	26	35	0	0	0	1	26	36
West	135	143	13	272	1	0	149	415
Remainder of the CMA	331	384	66	102	0	1	397	487
First Nations	1	0	0	0	0	0	1	0
Saskatoon CMA	1,174	1,320	502	723	335	20	2,011	2,063

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range Third Quarter 2015													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Central													
Q3 2015	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
Q3 2014	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2015	3	50.0	3	50.0	0	0.0	0	0.0	0	0.0	6	-	-
Year-to-date 2014	1	20.0	1	20.0	0	0.0	0	0.0	3	60.0	5	-	-
South													
Q3 2015	0	0.0	15	29.4	13	25.5	13	25.5	10	19.6	51	-	-
Q3 2014	1	1.6	12	18.8	24	37.5	11	17.2	16	25.0	64	900,000	462,283
Year-to-date 2015	5	3.0	47	28.7	48	29.3	37	22.6	27	16.5	164	432,500	425,244
Year-to-date 2014	12	5.8	41	19.8	71	34.3	41	19.8	42	20.3	207	450,000	446,353
Southeast													
Q3 2015	6	14.0	9	20.9	7	16.3	3	7.0	18	41.9	43	450,000	512,115
Q3 2014	0	0.0	2	4.2	15	31.3	9	18.8	22	45.8	48	500,000	515,604
Year-to-date 2015	10	7.3	25	18.2	27	19.7	19	13.9	56	40.9	137	450,000	493,298
Year-to-date 2014	5	3.1	12	7.5	36	22.4	43	26.7	65	40.4	161	462,500	496,400
Northeast													
Q3 2015	1	1.6	13	20.6	18	28.6	13	20.6	18	28.6	63	460,000	468,547
Q3 2014	1	1.7	7	11.9	20	33.9	16	27.1	15	25.4	59	457,500	476,527
Year-to-date 2015	14	5.8	47	19.3	48	19.8	45	18.5	89	36.6	243	450,000	468,036
Year-to-date 2014	18	7.1	38	15.0	67	26.4	41	16.1	90	35.4	254	447,500	481,431
North													
Q3 2015	0	0.0	1	50.0	0	0.0	1	50.0	0	0.0	2	-	-
Q3 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	1	25.0	1	25.0	1	25.0	1	25.0	0	0.0	4	-	-
Year-to-date 2014	1	25.0	1	25.0	2	50.0	0	0.0	0	0.0	4	-	-
Southwest													
Q3 2015	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	-	-
Q3 2014	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2015	5	71.4	2	28.6	0	0.0	0	0.0	0	0.0	7	-	-
Year-to-date 2014	5	71.4	1	14.3	0	0.0	0	0.0	1	14.3	7	-	-
West													
Q3 2015	4	13.8	13	44.8	7	24.1	4	13.8	1	3.4	29	-	-
Q3 2014	10	24.4	15	36.6	10	24.4	6	14.6	0	0.0	41	-	399,346
Year-to-date 2015	24	20.5	47	40.2	31	26.5	9	7.7	6	5.1	117	-	361,714
Year-to-date 2014	25	17.1	45	30.8	52	35.6	20	13.7	4	2.7	146	427,500	414,863
Remainder of the CMA													
Q3 2015	28	39.4	16	22.5	9	12.7	5	7.0	13	18.3	71	395,000	425,953
Q3 2014	34	46.6	19	26.0	9	12.3	8	11.0	3	4.1	73	375,000	364,765
Year-to-date 2015	100	38.9	63	24.5	25	9.7	23	8.9	46	17.9	257	375,000	408,696
Year-to-date 2014	156	45.5	65	19.0	47	13.7	31	9.0	44	12.8	343	380,000	387,537
First Nations													
Q3 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Q3 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Saskatoon CMA													
Q3 2015	40	15.3	68	26.1	54	20.7	39	14.9	60	23.0	261	430,000	455,969
Q3 2014	47	16.4	56	19.5	78	27.2	50	17.4	56	19.5	287	430,000	448,343
Year-to-date 2015	162	17.3	235	25.1	180	19.3	134	14.3	224	24.0	935	425,000	454,025
Year-to-date 2014	223	19.8	204	18.1	275	24.4	176	15.6	249	22.1	1,127	430,000	445,826

Table 4.1: Average Price ($) of Absorbed Single-detached Units
Third Quarter 2015

Submarket	Q3 2015	Q3 2014	% Change	YTD 2015	YTD 2014	% Change
Central	--	--	n/a	--	--	n/a
South	--	462,283	n/a	425,244	--	n/a
Southeast	512,115	515,604	-0.7	455,195	494,550	-8.0
Northeast	468,547	476,527	-1.7	487,627	--	n/a
North	--	--	n/a	--	--	n/a
Southwest	--	--	n/a	--	--	n/a
West	--	399,346	n/a	--	410,388	n/a
Remainder of the CMA	425,953	364,765	16.8	411,590	392,384	4.9
First Nations	--	--	n/a	--	--	n/a
Saskatoon CMA	455,969	448,343	1.7	456,685	442,968	3.1

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Saskatoon Third Quarter 2015										
		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
2014	January	321	12.2	485	906	992	48.9	332,133	3.5	336,793
	February	383	9.7	470	847	990	47.5	335,562	6.9	344,391
	March	501	7.7	497	1,090	1,044	47.6	344,600	4.0	345,367
	April	589	4.4	498	1,271	1,029	48.4	338,810	-2.0	329,018
	May	668	19.7	525	1,388	1,054	49.8	338,195	-1.0	333,938
	June	705	16.0	574	1,310	1,044	55.0	345,773	3.2	342,184
	July	563	-8.8	425	1,351	1,124	37.8	350,699	8.4	350,259
	August	522	3.6	512	1,094	1,088	47.1	333,434	1.9	333,809
	September	592	29.0	532	1,272	1,119	47.5	333,888	-1.3	336,787
	October	504	1.4	509	1,057	1,083	47.0	349,322	5.3	346,804
	November	379	-2.6	515	825	1,253	41.1	346,015	3.5	344,595
	December	269	8.9	455	474	1,064	42.8	340,608	3.7	345,093
2015	January	244	-24.0	380	1,012	1,169	32.5	346,536	4.3	351,985
	February	298	-22.2	380	915	1,099	34.6	354,400	5.6	362,955
	March	456	-9.0	433	1,275	1,153	37.6	337,982	-1.9	338,740
	April	532	-9.7	457	1,386	1,121	40.8	336,062	-0.8	328,824
	May	593	-11.2	500	1,456	1,160	43.1	345,907	2.3	342,417
	June	598	-15.2	440	1,445	1,127	39.0	350,689	1.4	346,783
	July	561	-0.4	439	1,376	1,139	38.5	350,246	-0.1	346,235
	August	439	-15.9	427	1,194	1,161	36.8	339,426	1.8	340,380
	September	473	-20.1	431	1,311	1,169	36.9	324,410	-2.8	331,231
	October									
	November									
	December									
	Q3 2014	1,677	6.1		3,717			339,391	3.2	
	Q3 2015	1,473	-12.2		3,881			338,725	-0.2	
	YTD 2014	4,844	9.8		10,529			339,839	2.3	
	YTD 2015	4,194	-13.4		11,370			342,596	0.8	

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
Third Quarter 2015

		Interest Rates			NHPI, Total, Saskatoon CMA 2007=100	CPI, 2002 =100	Saskatoon Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	123.4	126.4	166.4	4.3	72.1	918
	February	595	3.14	5.24	123.4	127.7	166.2	4.5	72.0	926
	March	581	3.14	4.99	123.3	128.6	165.9	4.8	71.9	949
	April	570	3.14	4.79	123.4	128.6	166.3	4.5	71.7	959
	May	570	3.14	4.79	123.4	129.0	166.9	4.4	71.6	959
	June	570	3.14	4.79	123.5	128.8	167.9	3.8	71.4	954
	July	570	3.14	4.79	123.4	128.8	168.9	3.7	71.5	947
	August	570	3.14	4.79	123.5	129.0	168.9	4.3	71.8	950
	September	570	3.14	4.79	123.4	129.1	170.0	4.2	72.0	947
	October	570	3.14	4.79	123.4	129.9	170.3	4.4	72.1	944
	November	570	3.14	4.79	123.4	129.1	171.7	3.7	72.0	934
	December	570	3.14	4.79	123.2	128.5	171.7	3.9	72.0	927
2015	January	570	3.14	4.79	123.2	128.5	171	4.4	71.8	927
	February	567	2.89	4.74	123.2	129.6	170.1	5.0	71.7	932
	March	567	2.89	4.74	123.0	130.7	169.1	5.2	71.3	942
	April	561	2.89	4.64	123.1	130.7	169.4	5.1	71.2	953
	May	561	2.89	4.64	123.6	131.3	168.5	5.2	70.8	967
	June	561	2.89	4.64	123.1	131.7	168.1	5.5	70.6	963
	July	561	2.89	4.64	123.6	131.6	166.8	5.8	70.3	961
	August	561	2.89	4.64	123.6	131.8	167.6	5.8	70.4	956
	September	561	2.89	4.64		131.4	169.0	5.8	70.9	957
	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 2011 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 modeled 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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