

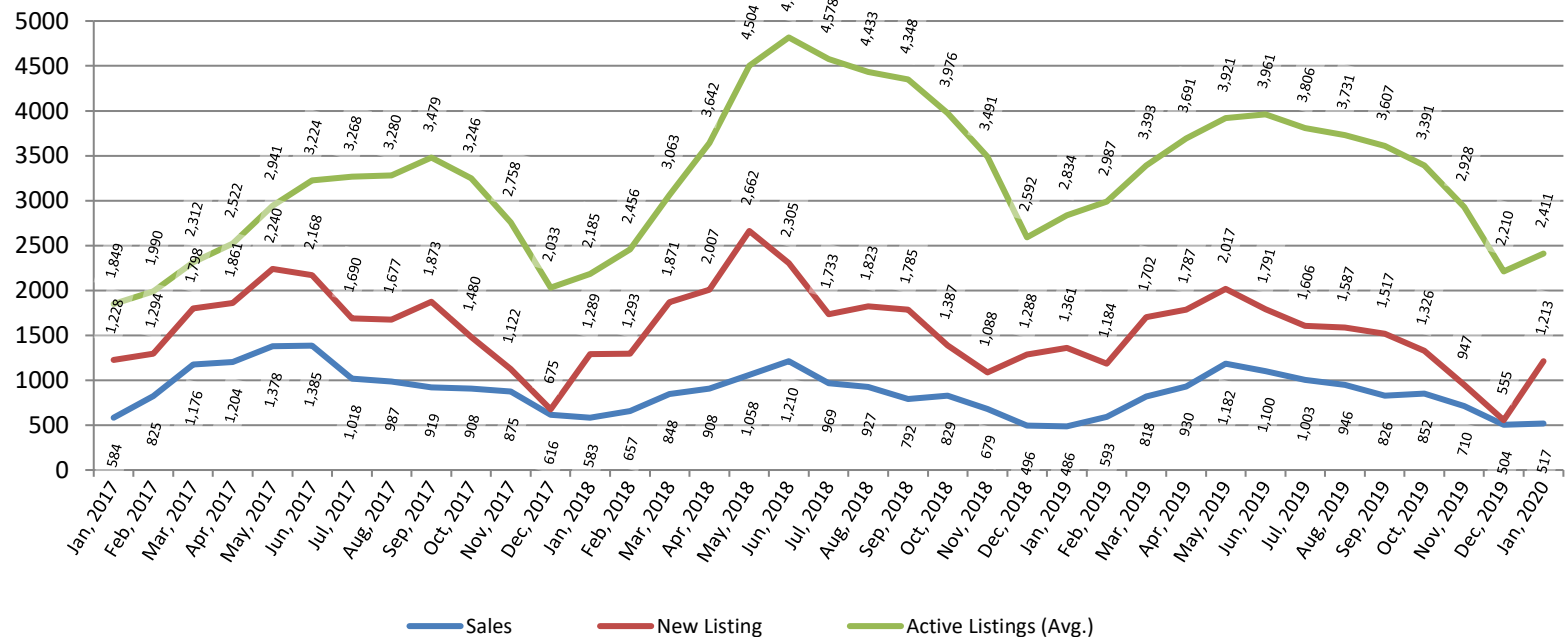
## Real Estate and Economic Report

### - Calgary Real Estate Market -

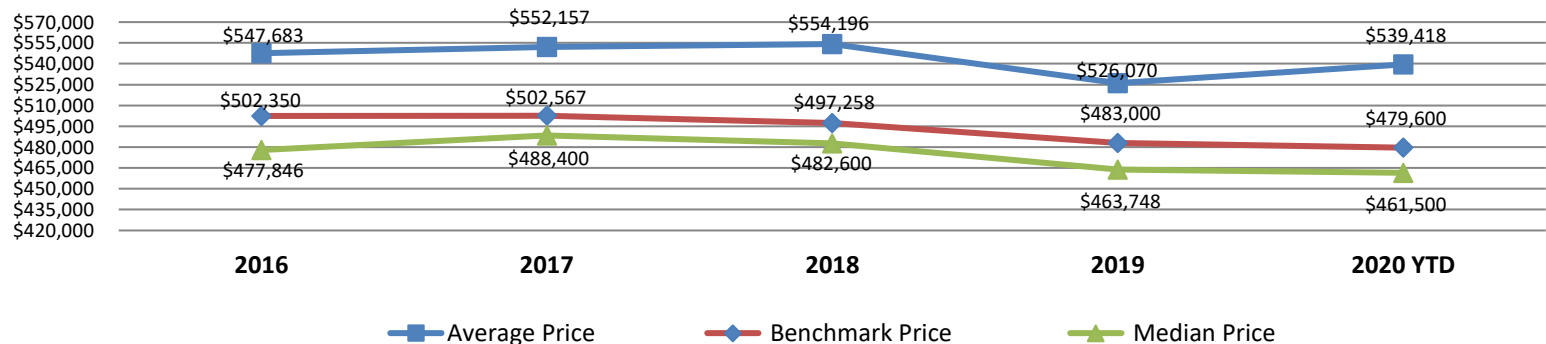
**REPORTING PERIOD:** from the 1st of January, 2020 to the last day of January, 2020

	Sales		New Listings		Sales to New Listings Ratio		Active Listings		Benchmark Price	
	TOTAL	Y/Y%	TOTAL	Y/Y%	AVERAGE	Y/Y%	AVERAGE	Y/Y%	BENCHMARK	Y/Y%
<b>CREB Economic Region</b>	863	-15.56%	2,358	-30.79%	36.60%	22.01%	5,054	-38.33%	\$ 417,100	1.68%
<b>Single Family Detached</b>	517	6.38%	1,213	-10.87%	42.62%	19.36%	2,411	-14.93%	\$ 479,600	0.65%
<b>Apartment</b>	147	16.67%	570	10.47%	25.79%	5.61%	1,323	12.79%	\$ 245,900	-2.15%
<b>Attached</b>	199	3.65%	575	-17.62%	34.61%	25.82%	1,320	-9.96%	\$ 309,600	-1.31%
<b>YEAR TO DATE (2020):</b> from January 1st, 2020 to the last day of January, 2020										
	TOTAL	Y/Y%	TOTAL	Y/Y%	AVERAGE	Y/Y%	AVERAGE	Y/Y%	BENCHMARK	Y/Y%
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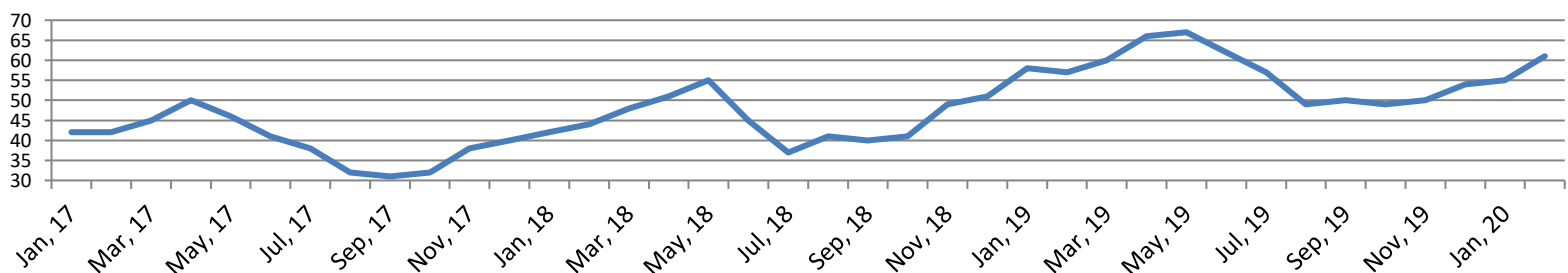
### Single Family Home Comparisons (Calgary)

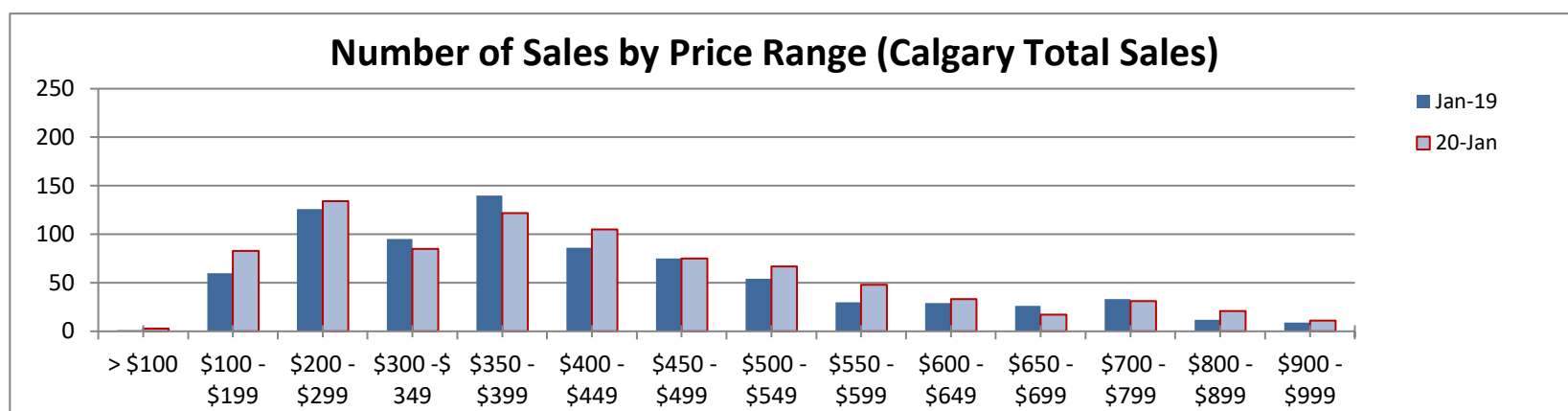


### Single Family Home Annual Prices (Calgary)

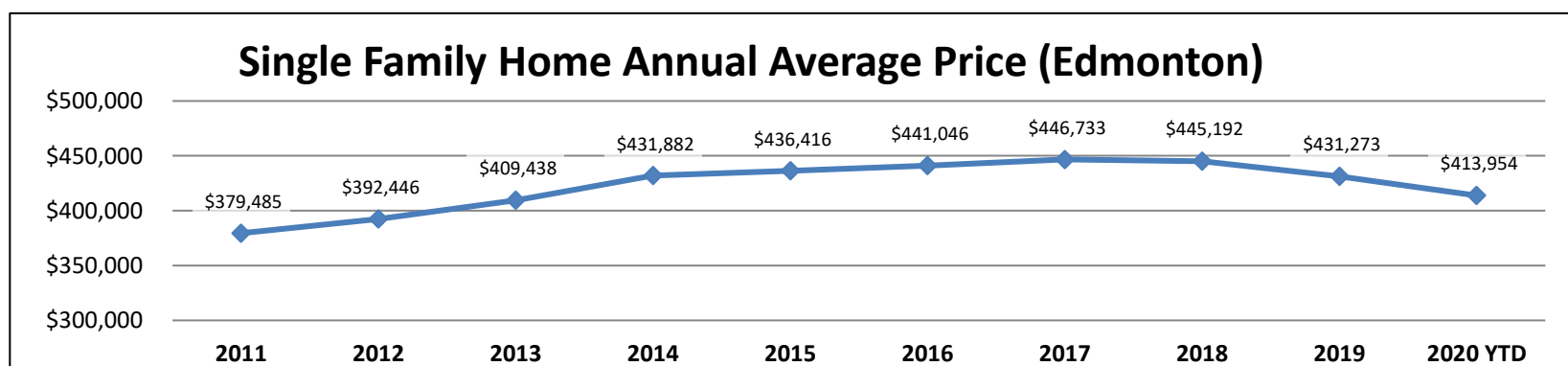
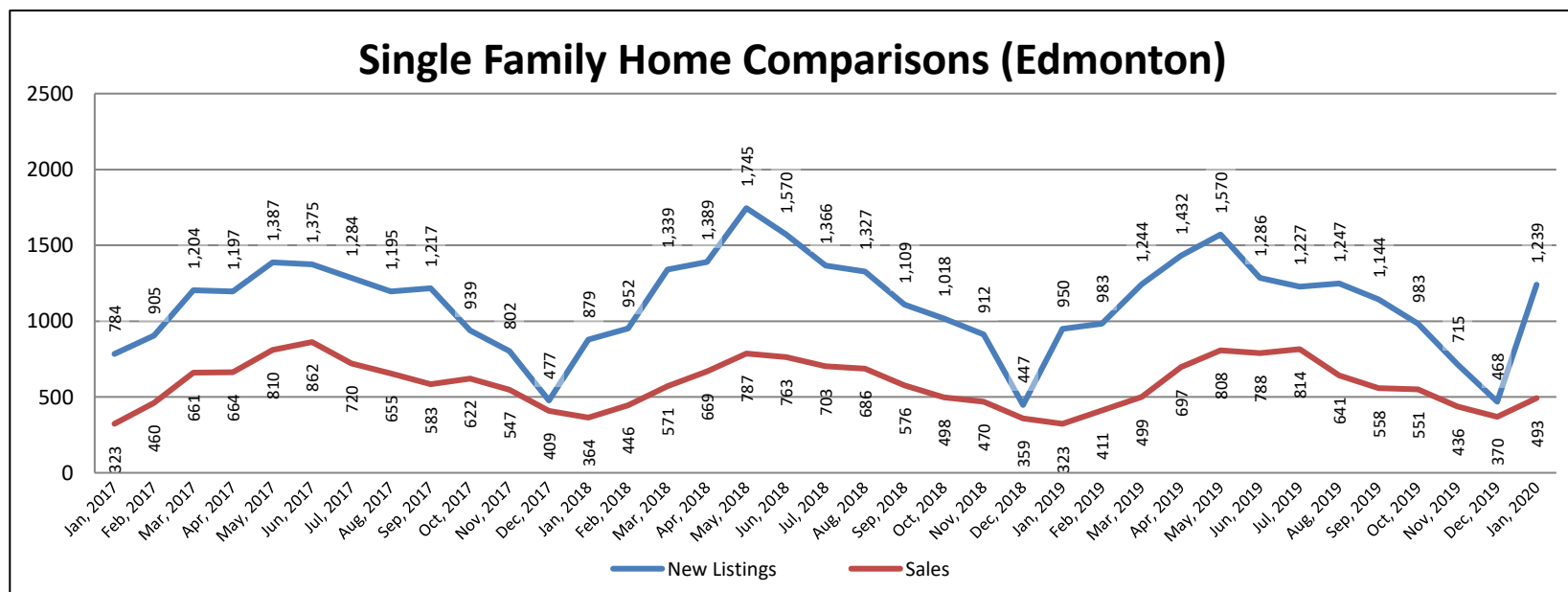


### Single Family Home Average Days on Market (Calgary)

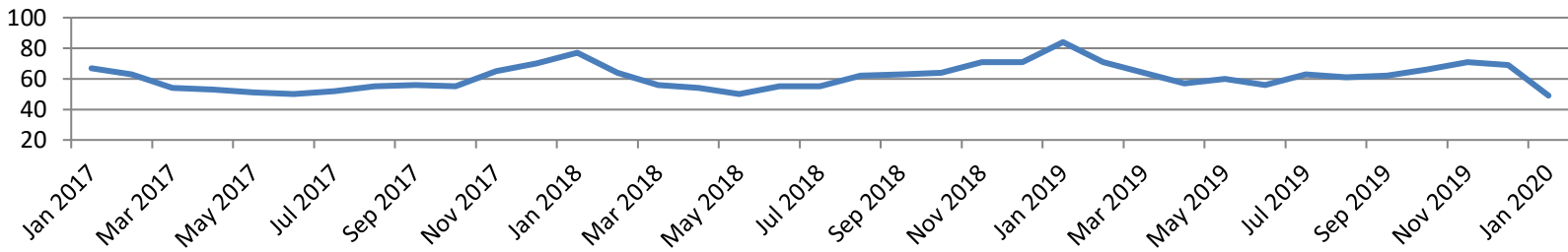




- Edmonton Real Estate Market -								
REPORTING PERIOD: from the 1st of January, 2020 to the last day of January, 2020								
	Sales		New Listings		Sales to New Listings Ratio		Average Price	
	TOTAL	Y/Y%	TOTAL	Y/Y%	AVERAGE	Y/Y%	AVERAGE	Y/Y%
<b>Total Residential</b>	799	38.24%	2,229	22.07%	35.85%	13.24%	\$ 351,002	5.68%
<b>Single Family Detached</b>	493	52.63%	1,239	30.42%	40.00%	17.65%	\$ 413,954	1.94%
<b>Condominium</b>	186	2.20%	704	11.92%	26.00%	-10.34%	\$ 204,355	-4.45%
<b>Duplex/Rowhouse</b>	95	50.79%	214	16.30%	44.00%	29.41%	\$ 338,815	1.76%
YEAR TO DATE (2020): from January 1st, 2020 to the last day of January, 2020								
	TOTAL	Y/Y%	TOTAL	Y/Y%	AVERAGE	Y/Y%	AVERAGE	Y/Y%
<b>Total Residential</b>	799	38.24%	2,229	22.07%	35.85%	13.24%	\$ 351,002	5.68%
<b>Single Family Detached</b>	493	52.63%	1,239	30.42%	40.00%	17.65%	\$ 413,954	1.94%
<b>Condominium</b>	186	2.20%	704	11.92%	26.00%	-10.34%	\$ 204,355	-4.45%
<b>Duplex/Rowhouse</b>	95	50.79%	214	16.30%	44.00%	29.41%	\$ 338,815	1.76%



## Average Days on Market (Edmonton)



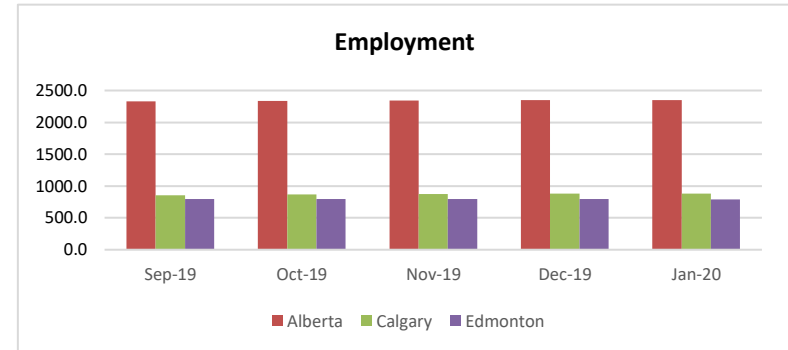
## - Alberta Economic Indicators -

Real GDP Growth		2019f	2020f
Alberta		0.60%	1.70%
Canada		1.70%	1.60%
		TOTAL	Y/Y%
Retail Trade (mill. \$'s)	in Alberta	6,611	-2.80%
	in Canada	51,479	1.34%
Total Mortgages	in Alberta	582,289	0.14%
	in Canada	4,788,089	0.63%
Mortgages 90 Day Arrears	in Alberta	2,910	10.77%
	in Canada	11,215	1.01%

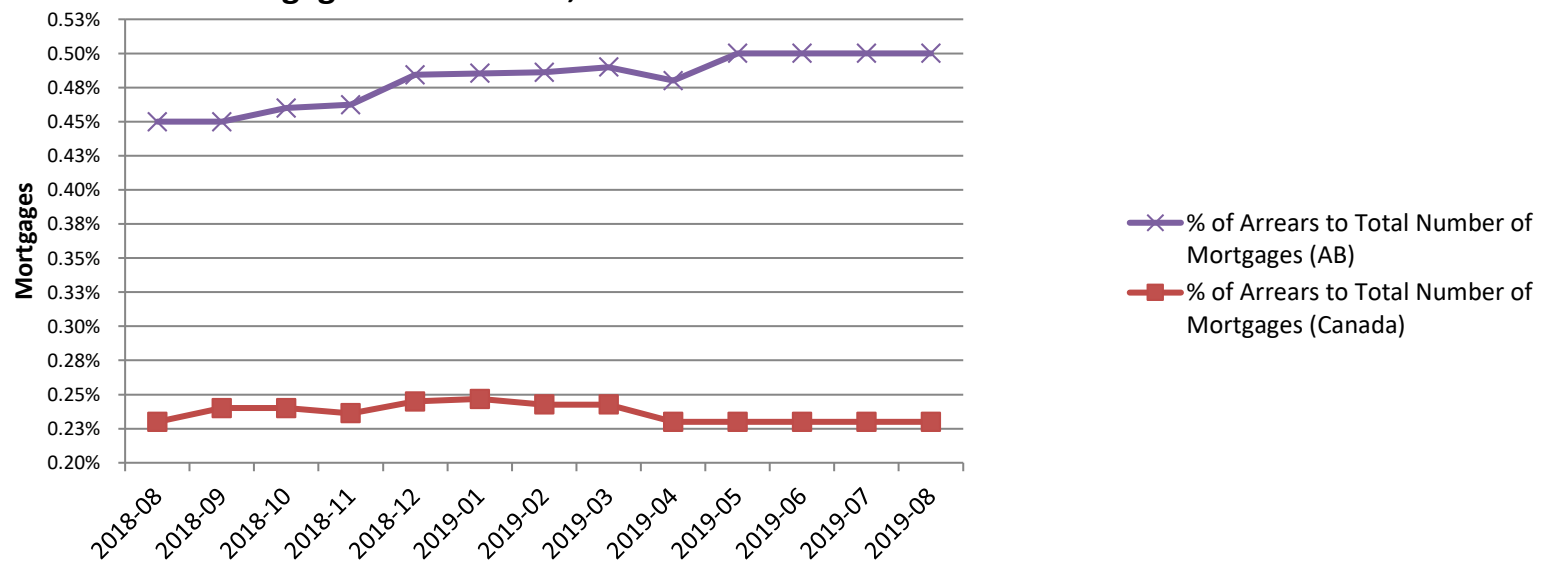
		TOTAL	Y/Y%
Net Migration to AB	Q3, 2019	16,522	13.83%
Net Interprovincial Migration	Q3, 2019	2,285	-29.08%
Housing Starts (SAAR*, 000's)			
Dec-19		39.60	107.50%
Avg. Weekly Earnings	in Alberta	\$1,191.07	3.08%
	in Canada	\$1,043.44	3.05%
Unemployment Rate	in Alberta	7.30%	7.35%
	in Canada	5.50%	-5.17%

Employment, Seasonally Adjusted (thousands)	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Canada	19,066	19,102	19,147	19,140	19,128
Alberta	2,349	2,346	2,350	2,348	2,344
Calgary	879	879	876	877	870
Edmonton	786	773	785	787	790

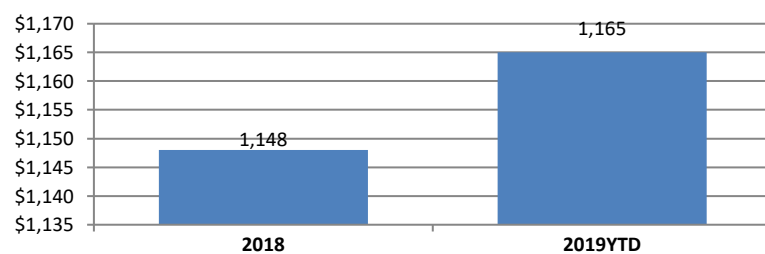
This chart data represents the number of persons employed during the specific month.



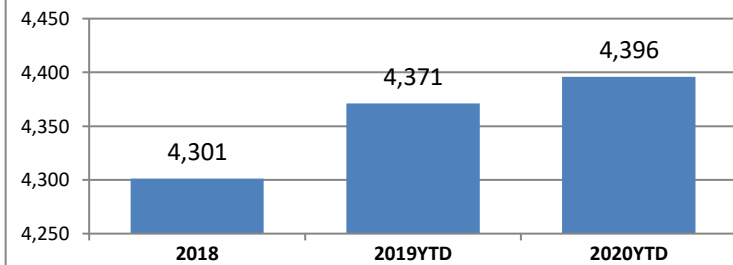
## Mortgage Arrears Ratio; Canada vs Alberta

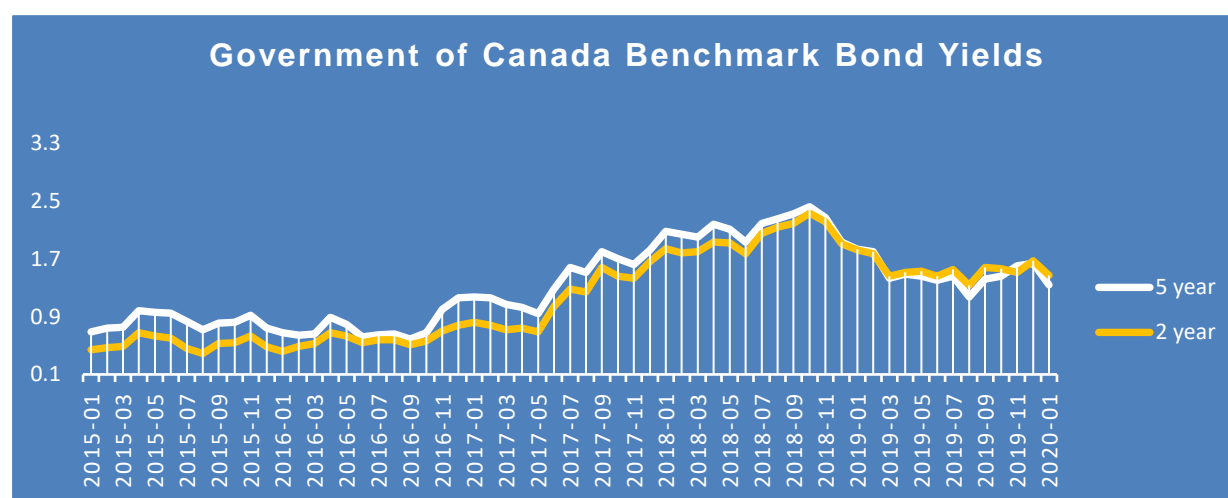
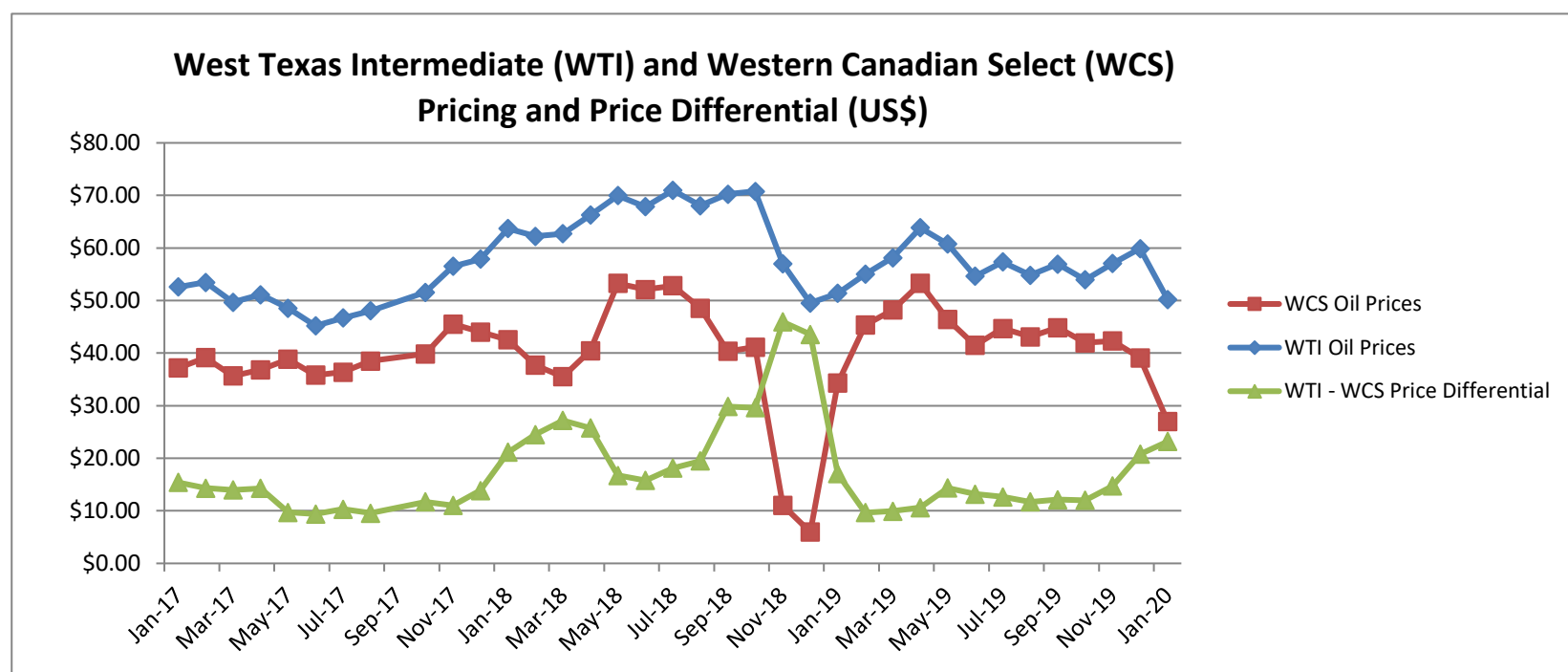


## Average Weekly Earnings Alberta



## Population of Alberta





## Resources

<http://economicdashboard.alberta.ca>

<http://rbc.com/economics>

<http://www.creb.com>

<http://finance.alberta.ca/aboutalberta>

<http://www.cba.ca>

<http://www.finance.alberta.ca/aboutalberta>

<https://www.statcan.gc.ca/eng/start>

[Statistics Canada - Labour Force Characteristics by CMA](#)

<https://www.bankofcanada.ca/rates/interest-rates/canadian-bonds>

\*Housing Starts: This represents the seasonally adjusted annual rate (SAAR) for the month.

## [Calvert's Economic Definition Reference Guide](#)

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