

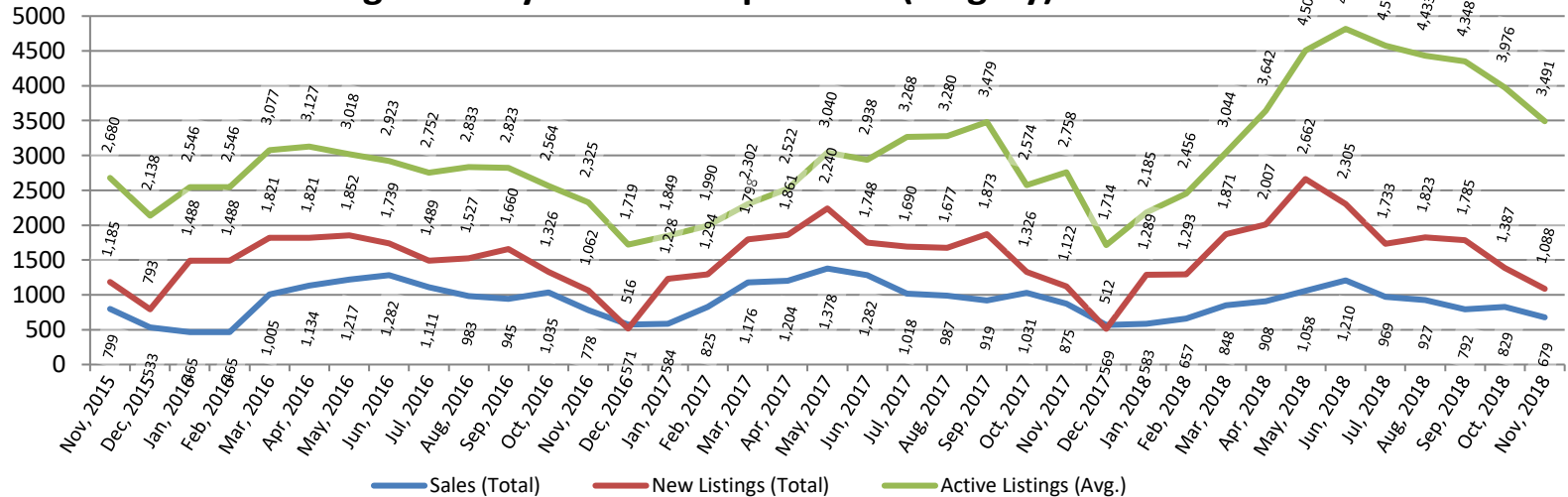
Real Estate and Economic Report

- Calgary Real Estate Market -

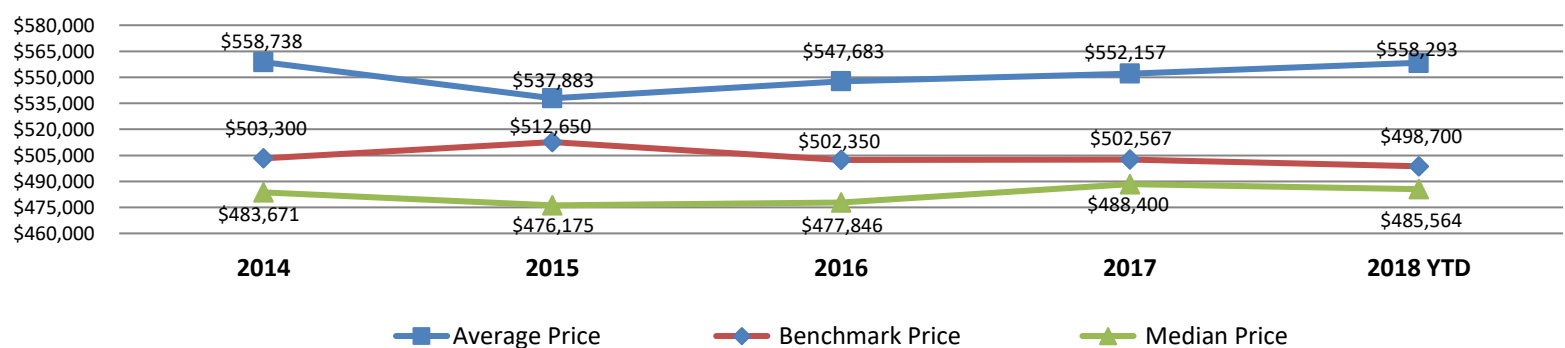
REPORTING PERIOD: from the 1st of November, 2018 to the last day of November, 2018

	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%
CREB Economic Region	1,171	-34.43%	1,914	-31.00%	61.18%	-4.97%	6,501	-23.03%	\$ 422,600	-1.88%
Detached	679	-22.40%	1,088	-3.03%	62.41%	-19.98%	3,491	26.58%	\$ 486,000	-3.57%
Apartment	240	7.62%	344	-22.87%	69.77%	39.53%	1,317	-11.67%	\$ 252,800	-2.13%
Attached	252	-19.49%	482	2.99%	52.28%	-21.83%	1,693	37.87%	\$ 321,800	-2.16%
YEAR TO DATE (2018): from January 1st, 2018 to the last day of November, 2018										
	TOTAL	Y/Y%	TOTAL	Y/Y%	AVERAGE	Y/Y%	AVERAGE	Y/Y%	BENCHMARK	Y/Y%
CREB Economic Region	19,640	-14.40%	43,517	0.28%	46.25%	-12.47%	10,188	16.76%	\$ 427,682	-1.37%
Detached	9,460	-15.98%	19,243	4.41%	50.20%	-18.12%	3,772	34.42%	\$ 498,700	-1.53%
Apartment	2,556	-5.82%	6,483	-6.84%	41.02%	4.04%	1,631	-0.40%	\$ 256,973	-3.46%
Attached	3,352	-15.69%	7,856	4.62%	43.18%	-18.53%	1,793	29.05%	\$ 328,318	-1.40%

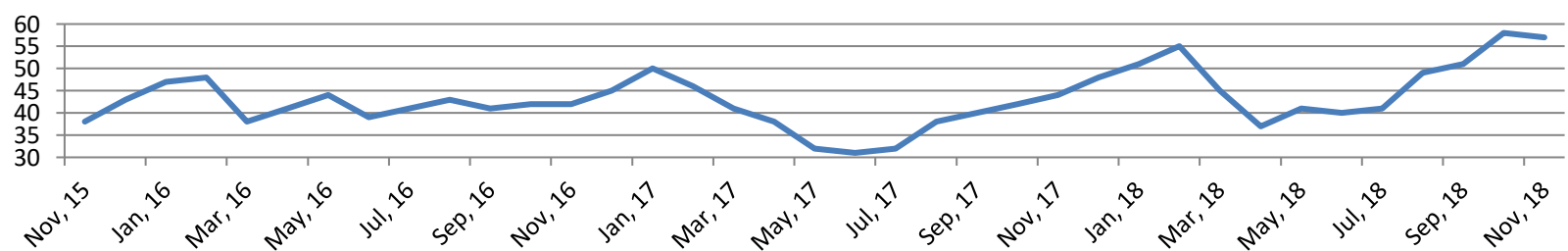
Single Family Home Comparisons (Calgary)

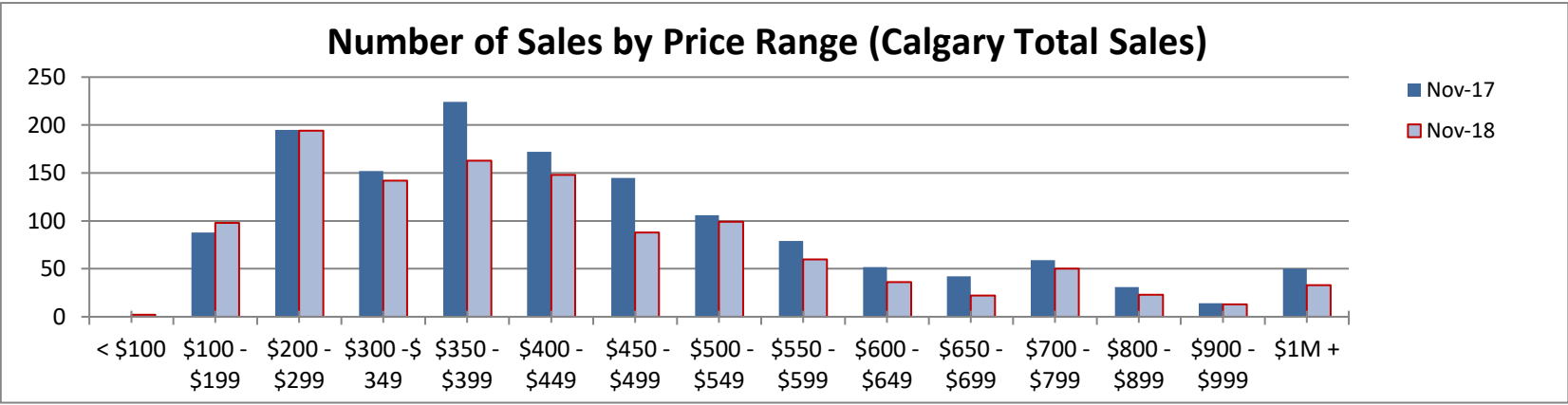


Single Family Home Annual Prices (Calgary)

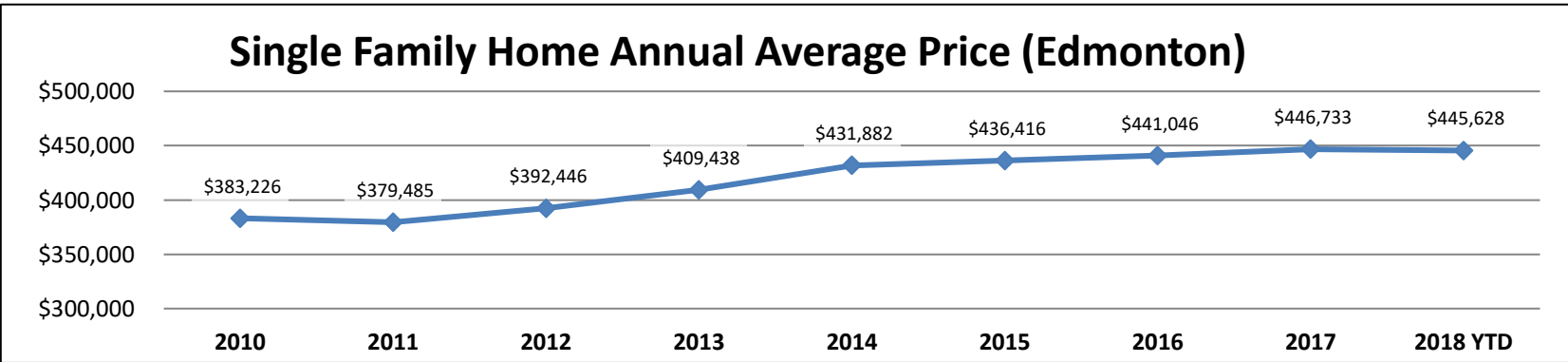
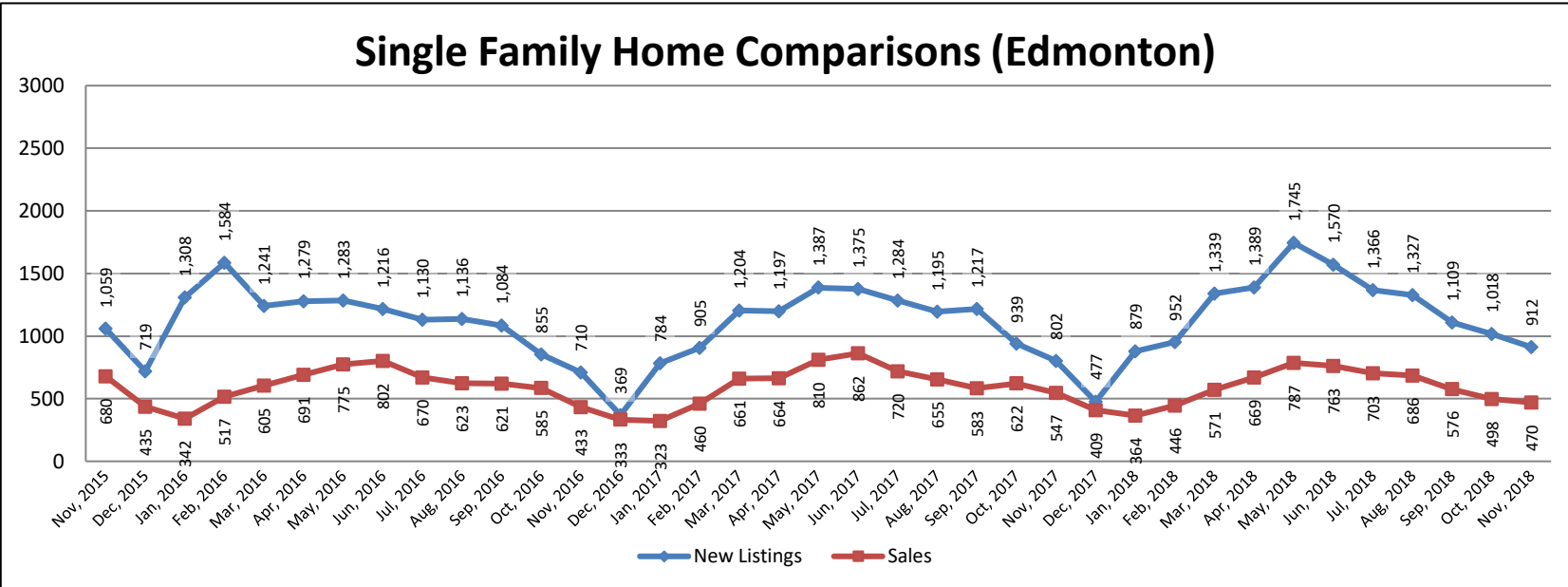


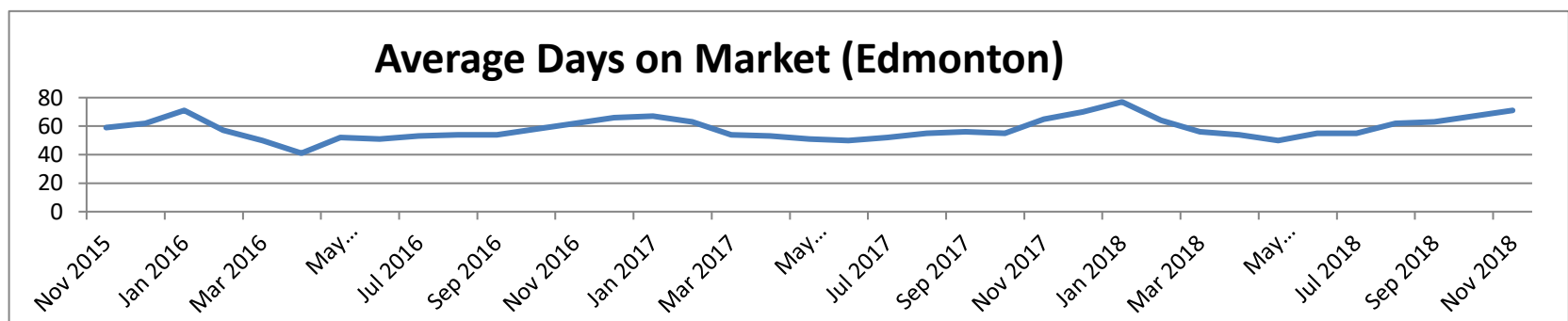
Single Family Home Average Days on Market (Calgary)





- Edmonton Real Estate Market -								
REPORTING PERIOD: from the 1st of November, 2018 to the last day of November, 2018								
	Sales		New Listings		Sales to New Listings Ratio		Average Price	
	TOTAL	Y/Y%	TOTAL	Y/Y%	AVERAGE	Y/Y%	AVERAGE	Y/Y%
Total Residential	798	-15.11%	1,579	5.06%	50.54%	-19.19%	\$ 360,579	-4.31%
Single Family Detached	470	-14.08%	912	13.72%	52.00%	-23.53%	\$ 430,952	-0.96%
Condominium	237	-15.66%	481	-14.72%	49.00%	-2.00%	\$ 216,542	-7.33%
Duplex/Rowhouse	81	-7.95%	143	36.19%	57.00%	-32.14%	\$ 355,484	-2.82%
YEAR TO DATE (2018): from January 1st, 2018 to the last day of November, 2018								
	TOTAL	Y/Y%	TOTAL	Y/Y%	AVERAGE	Y/Y%	AVERAGE	Y/Y%
Total Residential	11,110	-4.22%	25,145	7.50%	44.38%	-11.24%	\$ 370,749	-2.88%
Single Family Detached	6,533	-5.41%	13,606	10.72%	48.10%	-14.08%	\$ 445,628	-0.75%
Condominium	3,319	-5.31%	8,736	-3.86%	38.85%	-0.39%	\$ 235,128	-4.98%
Duplex/Rowhouse	1,077	-8.96%	2,225	12.54%	48.77%	-19.81%	\$ 353,224	-2.62%





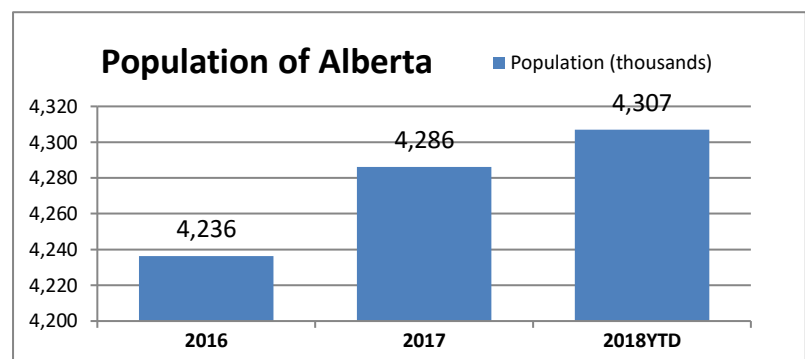
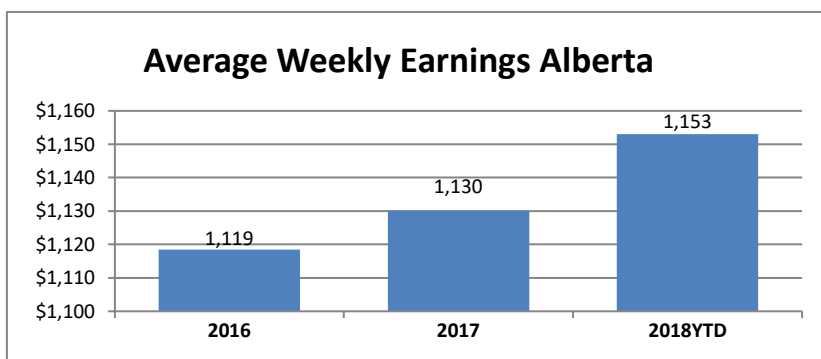
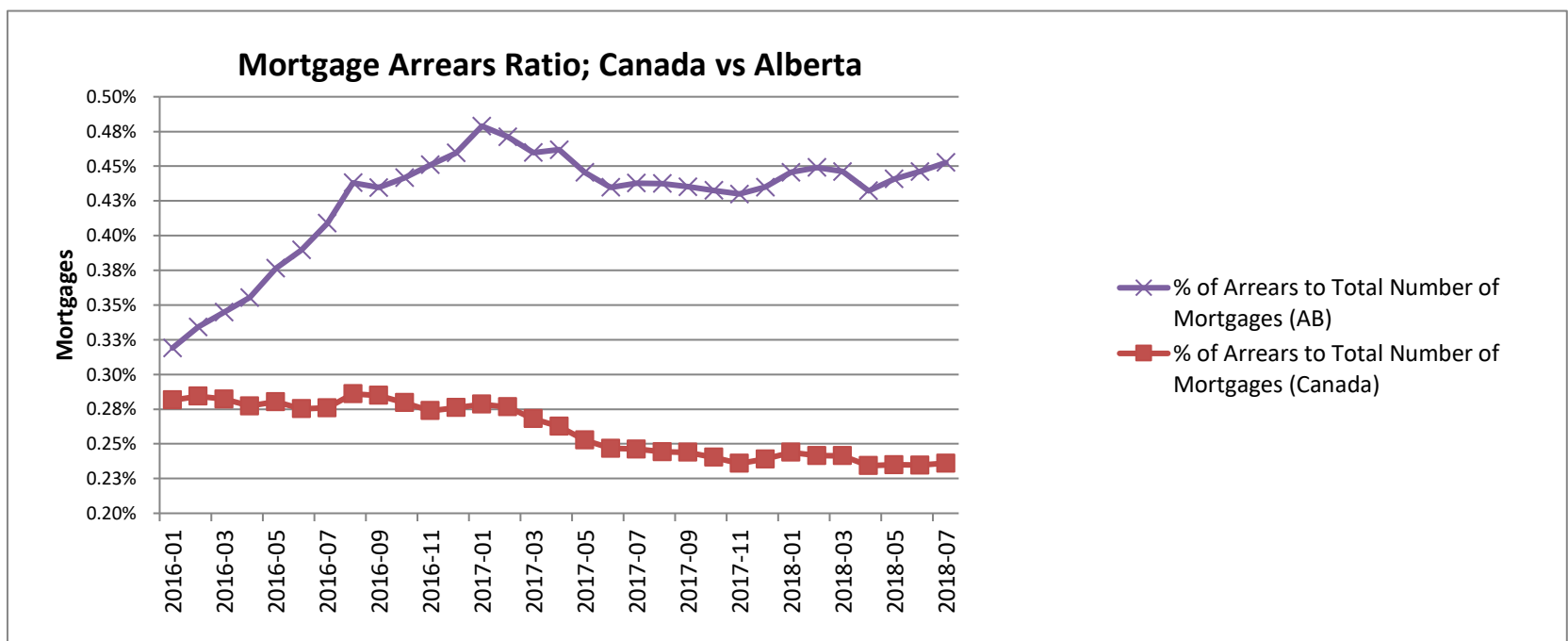
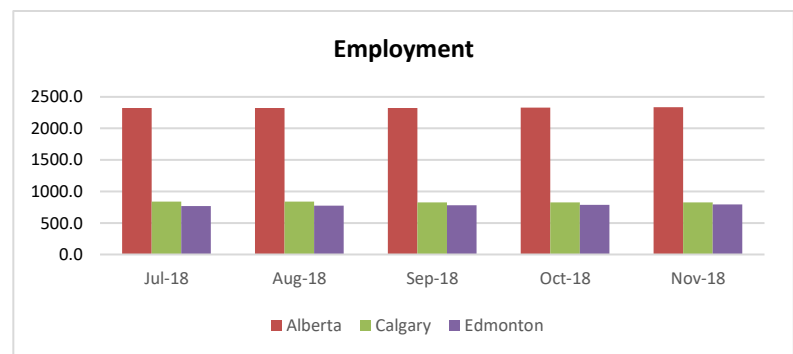
- Alberta Economic Indicators -

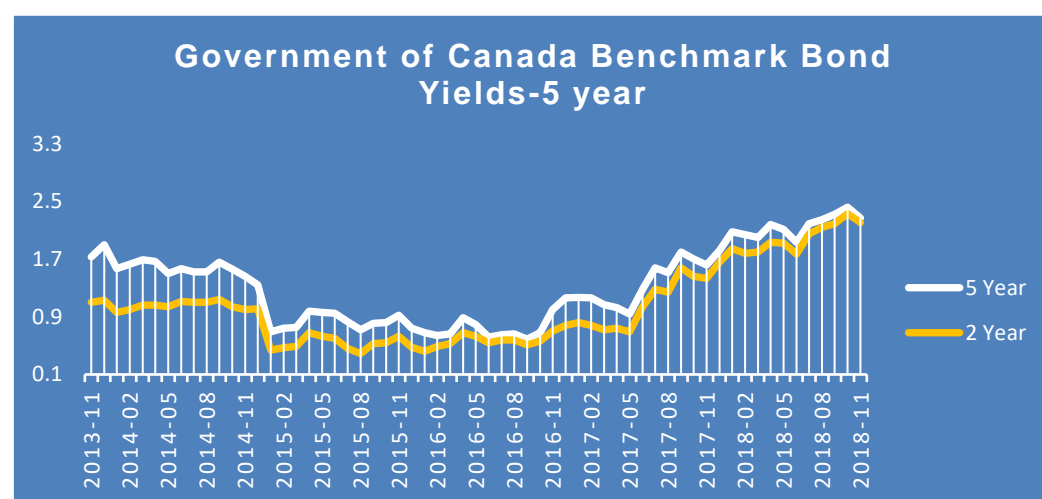
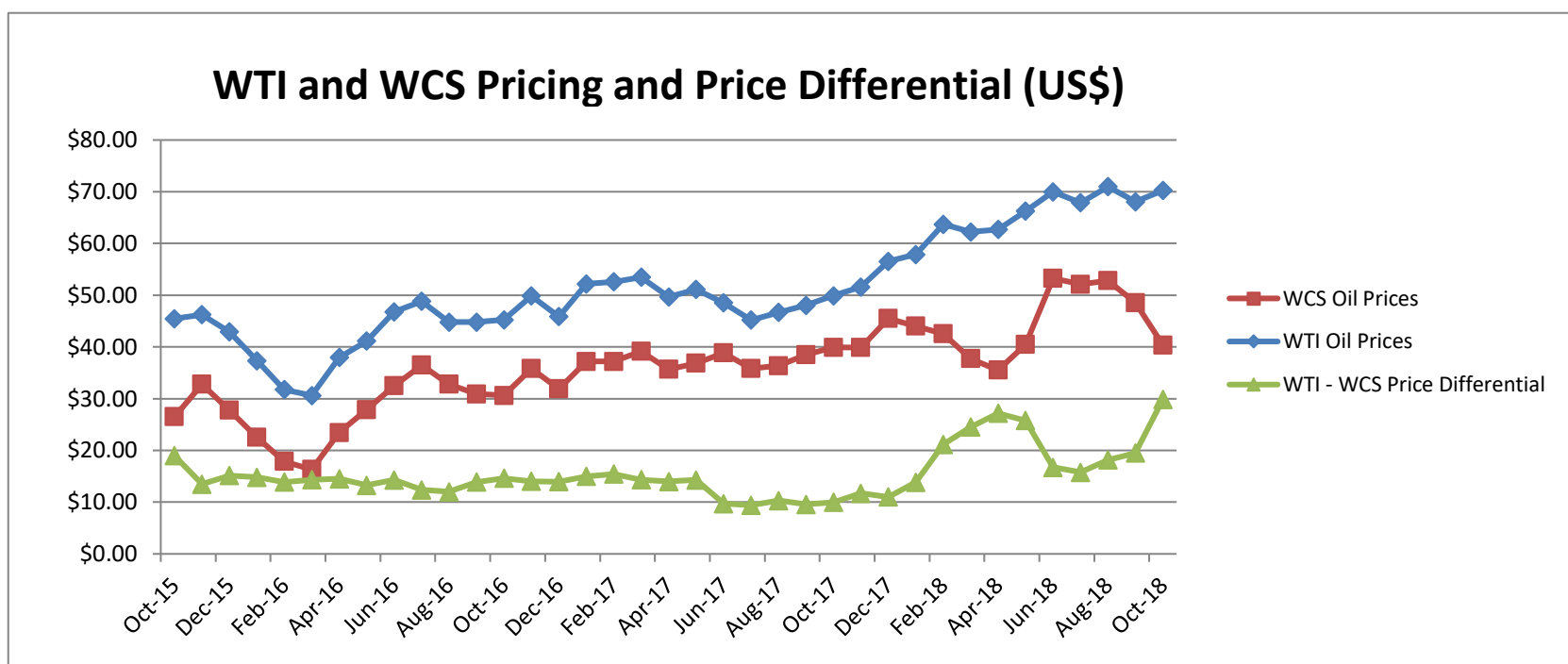
Real GDP Growth		2018f	2019f
Alberta		2.50%	2.50%
Canada		2.10%	2.00%
		TOTAL	Y/Y%
Retail Trade (mill. \$'s)	in Alberta	6,931	3.03%
	in Canada	50,811	3.66%
Total Mortgages	in Alberta	581,725	-0.29%
	in Canada	4,758,009	0.03%
Mortgages 90 Day Arrears	in Alberta	2,633	3.09%
	in Canada	11,228	-4.14%

		TOTAL	Y/Y%
Net Migration to AB Net Interprovincial Migration	Apr-18	10,378	101.01%
		842	-116.67%
Housing Starts (SAAR*, 000's)			
Sep-18		18.05	-39.02%
Avg. Weekly Earnings	in Alberta	\$1,156.09	3.20%
	in Canada	\$1,001.23	2.95%
Unemployment Rate	in Alberta	6.30%	-17.11%
	in Canada	5.60%	-6.45%

Employment, Seasonally Adjusted (thousands)	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18
Canada	18,636	18,647	18,669	18,677	18,733
Alberta	2,326	2,331	2,334	2,338	2,344
Calgary	827	823	828	835	842
Edmonton	780	773	791	795	799

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





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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