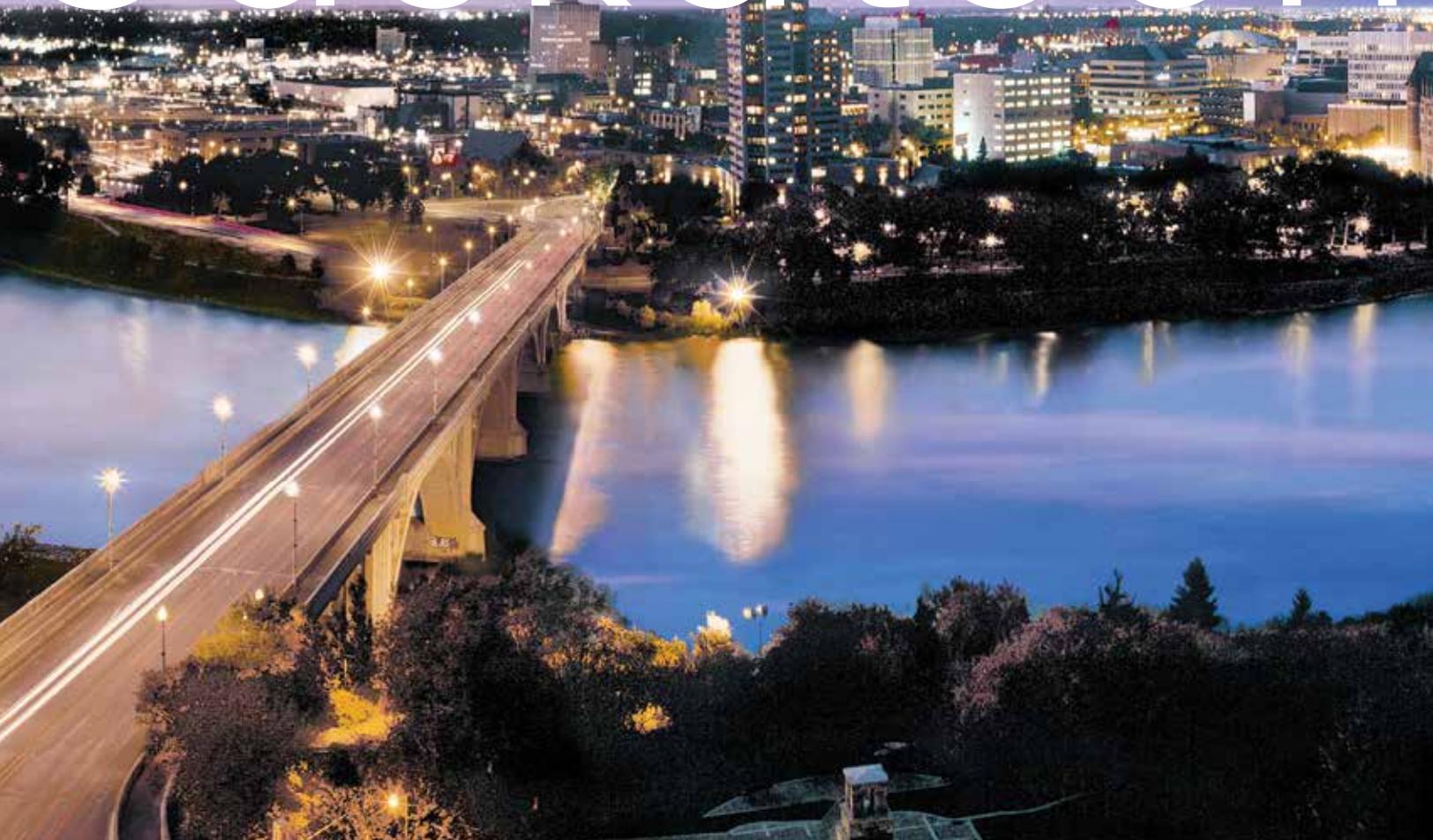


# Saskatoon



Where Growth Meets  
Opportunity

Saskatchewan



# Saskatoon

## A Great Place to Invest and Live



The Province of Saskatchewan has emerged as Canada's most talked about success story. As Saskatchewan's largest city, Saskatoon is the centre of all this growth and opportunity, continuing to attract a record number of investors and newcomers with its pace-setting economic activity. With strong sustainable growth, a competitive and rich investment opportunity and a high quality of life, there has never been a better time to invest in Saskatoon.

# Top 10 Reasons to Invest in Saskatoon

#1 in Population growth for Western Canada

1

#1 in Canada for economic growth and opportunity

2

#1 place for mining investment in Canada  
#2 in the world

3

Canada's only producer of high grade uranium

4

Potash Corp, based in Saskatoon, is the largest potash producer in the world

5

#2 in Canada for job growth  
30,000 jobs to be created by mining industry

6

Low unemployment rate of 3.8%

7

139.8% rise in residential property values in the past 5 years

8

Low vacancy rate of 1.2%

9

Incredible returns of up to 28.3%

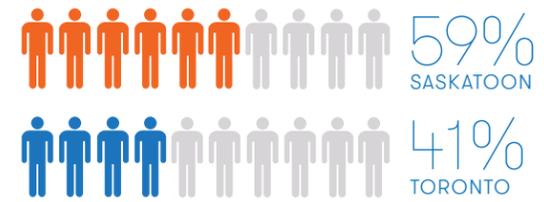
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# Saskatoon is Growing!

Immigrant population has increased in Saskatoon by 59% (from 2009-2013). That's 18% over Toronto!



20,000 students attend the **University of Saskatchewan** from 100+ countries.



Saskatoon is one of the **top 10 places** for **new immigrants** to settle in.

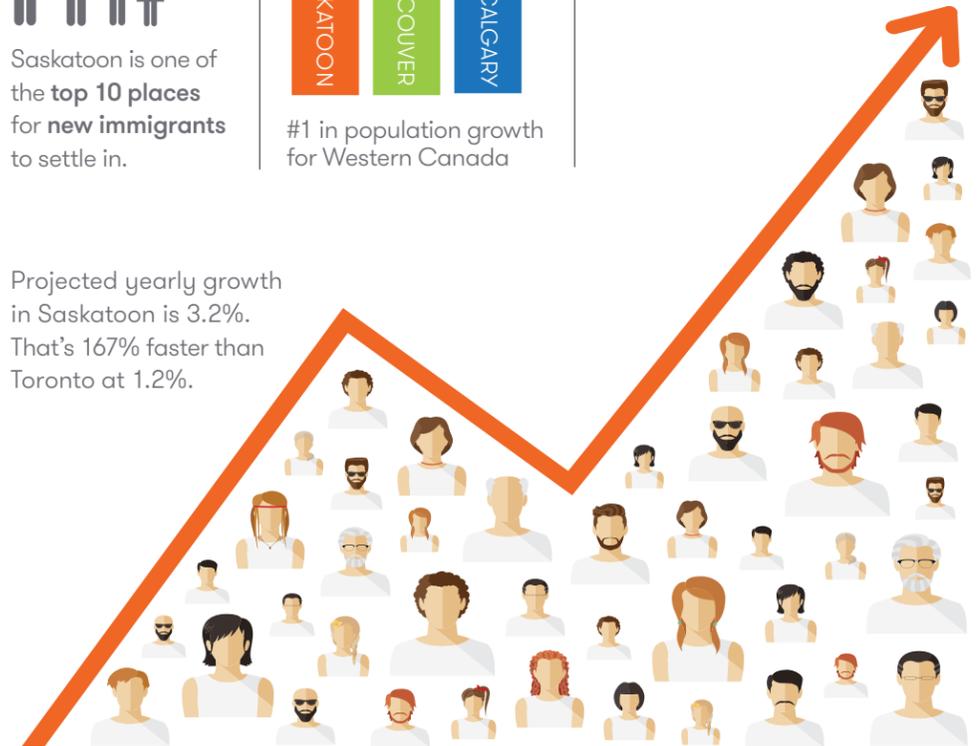


#1 in population growth for Western Canada



Saskatoon's population ranks among the top 5 youngest cities in Canada!

Projected yearly growth in Saskatoon is 3.2%. That's 167% faster than Toronto at 1.2%.





# Housing Affordability & Rental Market

Saskatoon offers homebuyers and renters a safe, secure and vibrant environment to live in with a booming job market, arts, theatre, restaurants, parks and outdoor recreation.

How Saskatoon stacks up versus Toronto:

	SASKATOON	TORONTO	
	<b>36.4%</b> of income is required to cover the costs of owning a home at current market values in Saskatoon	<b>52.4%</b> of income is required	Housing is <b>30%</b> more affordable in Saskatoon
	<b>1.2%</b> low vacancy rate	<b>1.6%</b> vacancy rate	<b>25%</b> lower vacancy rate in Saskatoon
	Incredible value proposition:		
	900 sq.ft. 2 bed condo price <b>\$295,000</b>	900 sq.ft. 2 bed condo price <b>\$560,000</b>	2 bed condo price almost <b>50%</b> lower in Saskatoon
	<b>\$1,100</b> rental rate	<b>\$1,264</b> rental rate	rental rates are nearly equal at <b>87%</b>

## Rising property values.



Residential properties in Saskatchewan rose **139.8%** in the past 5 years

Average 5-year rent increase **21%**

# Incredible Returns of up to 28%



## Saskatoon Return On Investment - 665 SQ.FT.

### Condo Purchase

Size	665
Total List Price (Including HST)	\$189,900
* Price including parking	
Net Price for Purchaser	\$189,900
Down Payment (20%)	\$37,980

### Mortgage Assumptions:

Principal	\$151,920
Term	25
Rate	2.89%
Monthly Payment	\$712
Revenue Inflation	3%
Expense Inflation	3%

Rental Cash Flow	Monthly	Year 1
Total Rental Income (Furnished)	\$1,500	\$18,000
Condo Fees (0.17 per SF per Month)	\$113	\$1,357
Property Taxes	\$106	\$1,272
Insurance	\$25	\$300
<b>Total Costs</b>	<b>\$244</b>	<b>\$2,929</b>
<b>Net Operating Income</b>	<b>\$1,256</b>	<b>\$15,071</b>
<b>Mortgage Payment</b>	<b>\$712</b>	<b>\$8,541</b>
<b>Net Cash Flow</b>	<b>\$544</b>	<b>\$6,530</b>
<b>Principal Paid Down</b>		<b>\$4,206</b>
<b>Adjusted Income</b>	<b>\$544</b>	<b>\$10,736</b>

**TOTAL ANUAL ROI 28.30%**

**28.3%**  
Annual ROI  
in Saskatoon

## Toronto Return On Investment - 677 SQ.FT.

### Condo Purchase

Size	677
Total List Price (Including HST)	\$415,990
* Price not including parking	
Net Price for Purchaser	\$415,990
Down Payment (20%)	\$83,198

### Mortgage Assumptions:

Principal	\$332,792
Term	25
Rate	2.89%
Monthly Payment	\$1,559
Revenue Inflation	3%
Expense Inflation	3%

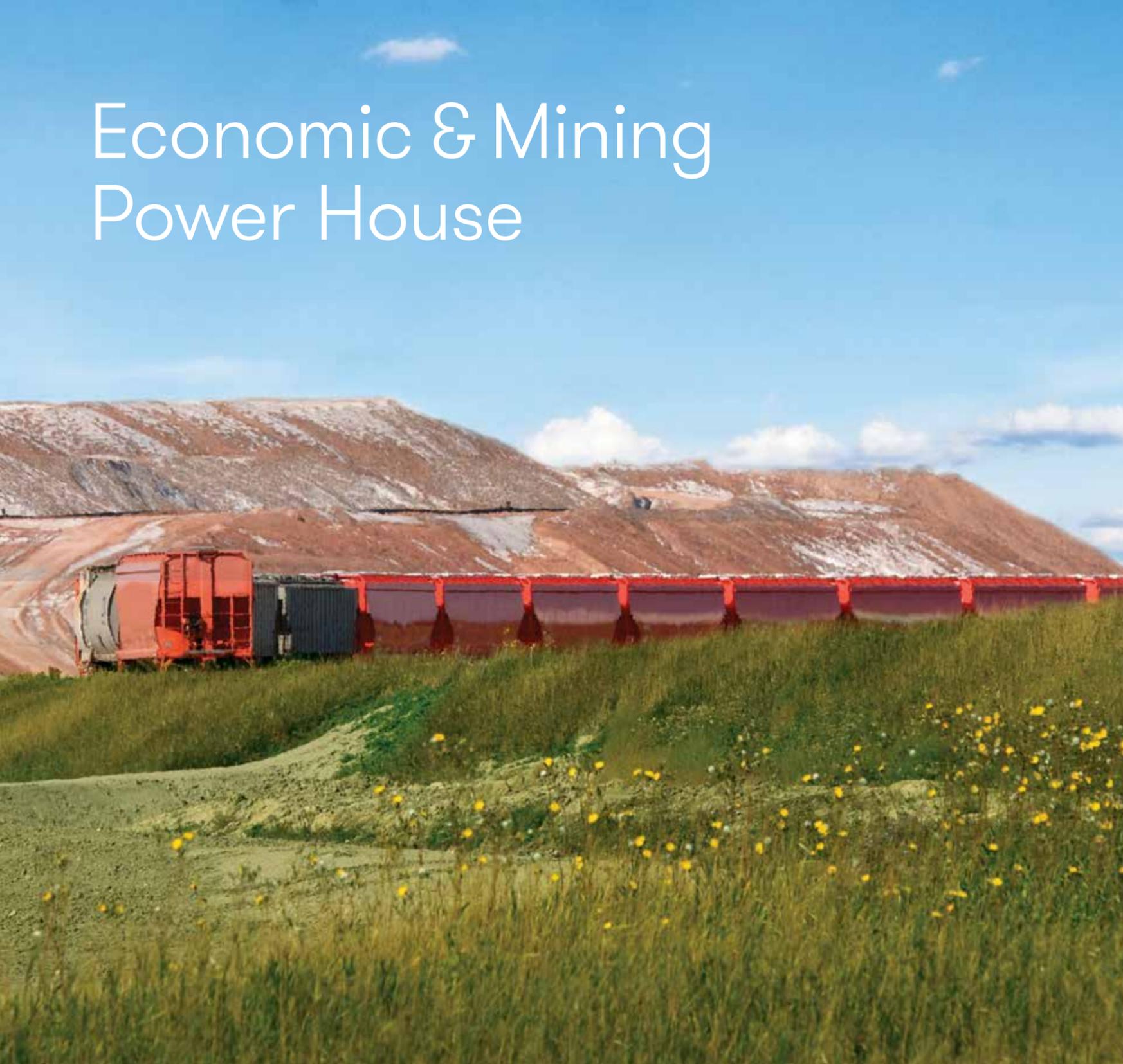
Rental Cash Flow	Monthly	Year 1
Total Rental Income	\$1,932	\$23,184
Condo Fees (0.54 per SF per Month)	\$366	\$4,387
Property Taxes	\$347	\$4,160
Insurance	\$25	\$300
<b>Total Costs</b>	<b>\$737</b>	<b>\$8,847</b>
<b>Net Operating Income</b>	<b>\$1,195</b>	<b>\$14,337</b>
<b>Mortgage Payment</b>	<b>\$1,559</b>	<b>\$18,710</b>
<b>Net Cash Flow</b>	<b>-\$364</b>	<b>-\$4,373</b>
<b>Principal Paid Down</b>		<b>\$9,214</b>
<b>Adjusted Income</b>	<b>-\$364</b>	<b>\$4,841</b>

**TOTAL ANUAL ROI 5.8%**

**5.8%**  
Annual ROI  
in Toronto

vs.

# Economic & Mining Power House



From 2008 to 2028 an anticipated **\$43 billion** will be invested into new mine expansion generating **\$28 billion** in provincial revenue.

Saskatoon gained international recognition thanks to India's recent deal to buy over **3,200 tonnes** of uranium from Cameco of Saskatoon. It is estimated that this deal is worth about **\$350 million**, with more potential for trade between Canada and India.

## Opportunity

Saskatoon ranks **#1** in Canada for economic growth and opportunity

Unemployment rate is 50% lower than Toronto

3.8% sask. unemployment rate

7.8% toronto unemployment rate



3.2% GDP growth in 2014

Economic growth is 50% more than Toronto



#2 ranking in Canada for job growth

## Rich in natural resources

The most attractive place for mining investment:

**#1 in Canada, #2 in the World**

**25 operational mines**

**30,000 jobs** created by the mining industry



Canada's only producer of high grade uranium



produces over **30%** of the world's **potash**



**2ND** largest **oil producer** in Canada



# Saskatoon's Most Trusted Home Builder

Homes by Dream is the home building division of Dream, building high quality and beautifully designed homes and condos in Saskatoon. Homes by Dream is the largest home builder in Saskatchewan. As a Platinum member with the Saskatchewan New Home

Warranty Program, every home we build comes with the assurance of quality and warranty. High quality, superior finishes and exceptional standards of craftsmanship are the hallmarks of every Homes by Dream house.





# Your Choice of Three Great Communities



## **SOUTH KENSINGTON**

### **South Kensington**

With an inviting village ambience, ponds, parks, schools and retail, South Kensington is a community built for families to live, work, play, shop and more. South Kensington offers a wide range of beautifully designed homes for everyone.

**Condos from the \$180's**  
**Towns from the \$320's**  
**Single Family Homes from \$330's**



## **HAMPTON VILLAGE**

### **Hampton Village**

The first neighbourhood of its kind in Saskatoon's west side, Hampton Village features a Village Centre with shops and services plus an extensive park system. The community also provides excellent connections by car to all parts of Saskatoon.

**Single Family Homes from the mid \$400's**



### **Stonebridge, Saskatoon**

A visionary mixed-use community in south Saskatoon, Stonebridge has been innovatively designed to meet the lifestyles of its residents. Stonebridge is a master planned community with more than 208 acres of parks, ponds and wetlands.

**Single Family Homes from the \$330's**  
**Coming Soon: Condos from the \$180's**



## We believe in building better communities

We build communities to live in from the ground up – developing land, constructing homes, providing retail centers and driving renewable energy projects.

We also build communities to work in, bringing office and industrial spaces to life.

We invest in and manage properties, enriching them for the people who work there and the greater community.

We aim to make stakeholders' lives better – customers, colleagues, shareholders, and the community.

We aim to outperform our competition by working smart, being innovative, treating people well, and never giving up.

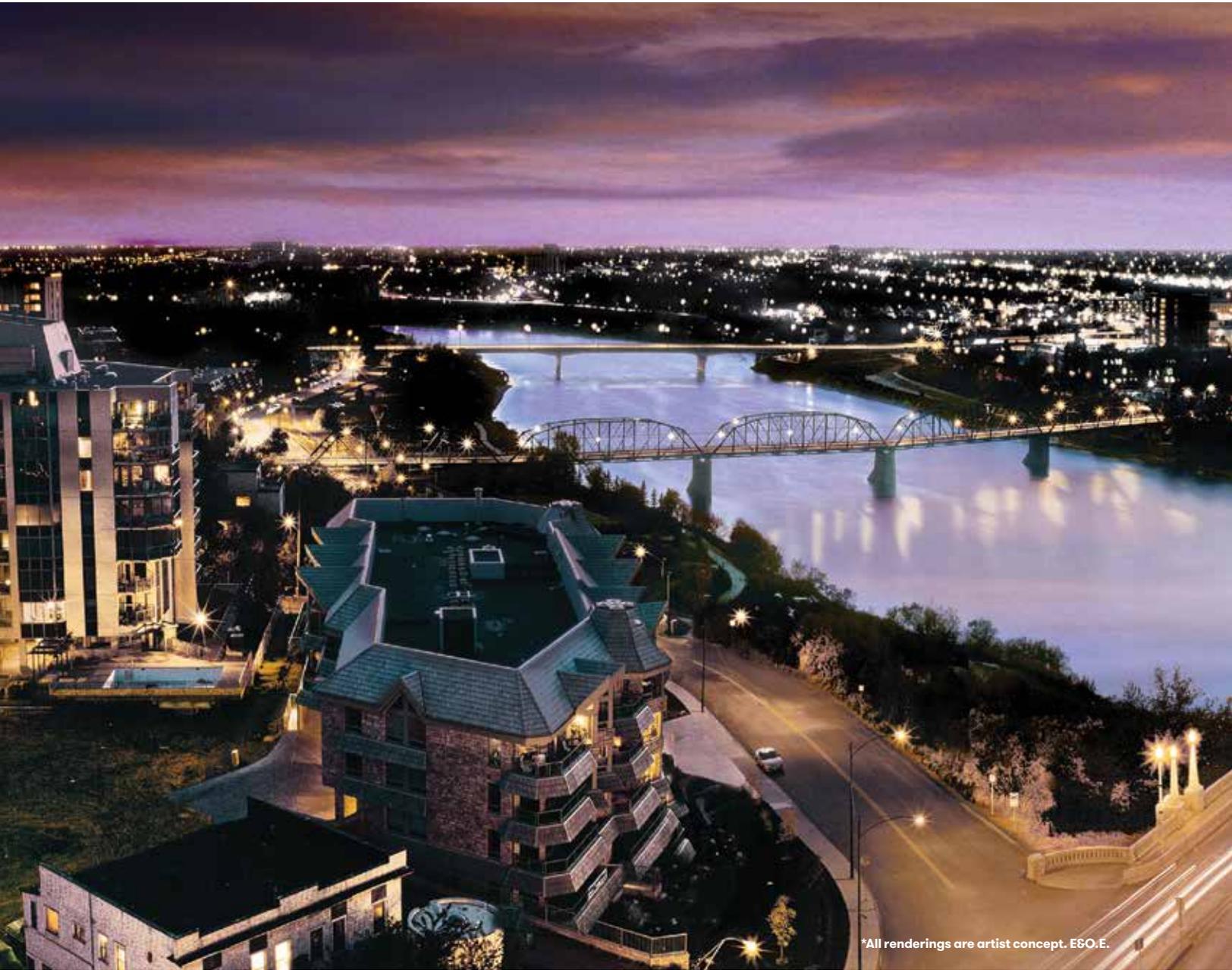
10,000 people  
move into our  
communities  
every year

Over 58 million  
square feet of  
commercial  
space

Largest master planned developer  
in Western Canada with over  
10,000 acres of land

Actively developing over  
2 million square feet of  
retail space on over 200  
acres of land





\*All renderings are artist concept. E&O.E.

**Statistics Sourced from:**

Investtoronto.ca  
Ontario.ca  
Canadaimmigrants.com  
Cmhc-schl.ca

Potashcrop.com  
Economy.gov.sk.ca  
Rbc.com  
Gov.sk.ca

Cic.gc.ca  
Statcan.gc.ca  
Sreda.com  
Usask.ca

Livingsaskatoon.com  
Saskatoonrealestate.net  
Esdc.gc.ca  
Mosaicco.com