

HOUSING NOW

Trois-Rivières CMA



Canada Mortgage and Housing Corporation

Date Released: Third Quarter 2009

Trois-Rivières CMA housing starts in the second quarter of 2009

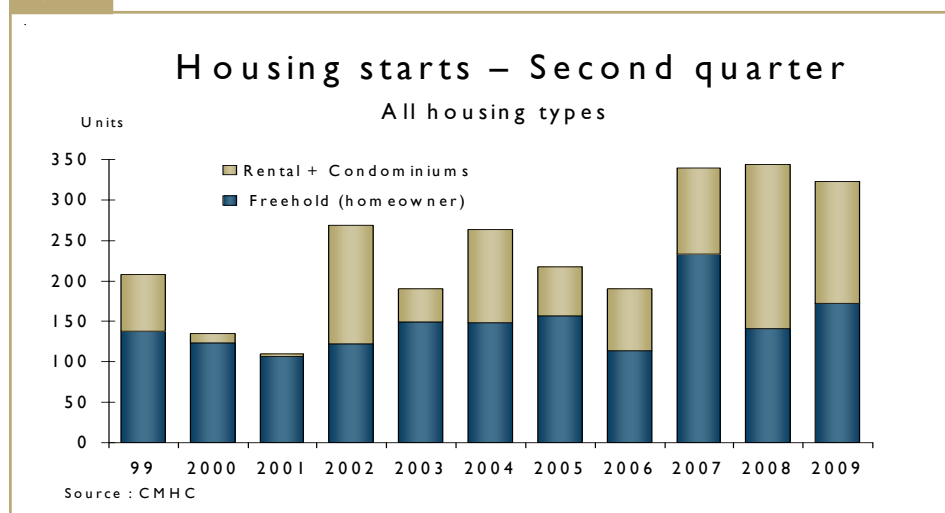
For the third straight quarter, residential construction declined in the Trois-Rivières census metropolitan area (CMA). In fact, according to the latest statistics released by Canada Mortgage and Housing Corporation (CMHC), 323 dwellings were started from April to June 2009, compared to 344 during the corresponding period a year earlier.

Only the rental segment registered a decrease in the second quarter (-26 per cent), compared to the same period in 2008. In all, 151 rental housing starts were enumerated in the CMA, versus 203 a year earlier. The production of freehold homes¹, on the other hand, registered an increase in the second quarter (+22 per cent). Lastly, no condominiums got

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Figure 1



¹ Freehold homes refer to dwellings where the owner also holds the title of ownership to the land.

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under way from April to June 2009, just like in the second quarter of 2008.

The mid-year results show that the anticipated slowdown in activity in the Trois-Rivières area has been confirmed. In fact, foundations were laid for a total of 397 dwellings from January to June 2009, compared to 530 during the corresponding period last year. Like in the second quarter of 2009, the greatest decline can be observed in the rental segment, which registered a drop of

32 per cent. Freehold homes, for their part, recorded a more moderate decrease (-17 per cent). There were no condominium starts in the first six months of 2009, as was the case in 2008.

In the agglomeration of Shawinigan, 53 homes were started in the first six months of this year, versus 83 during the corresponding period in 2008. In La Tuque, 4 starts were enumerated in the first half of the year, a result that contrasts with the volume recorded for the first six

months of 2008, when foundations had been laid for 20 new dwellings.

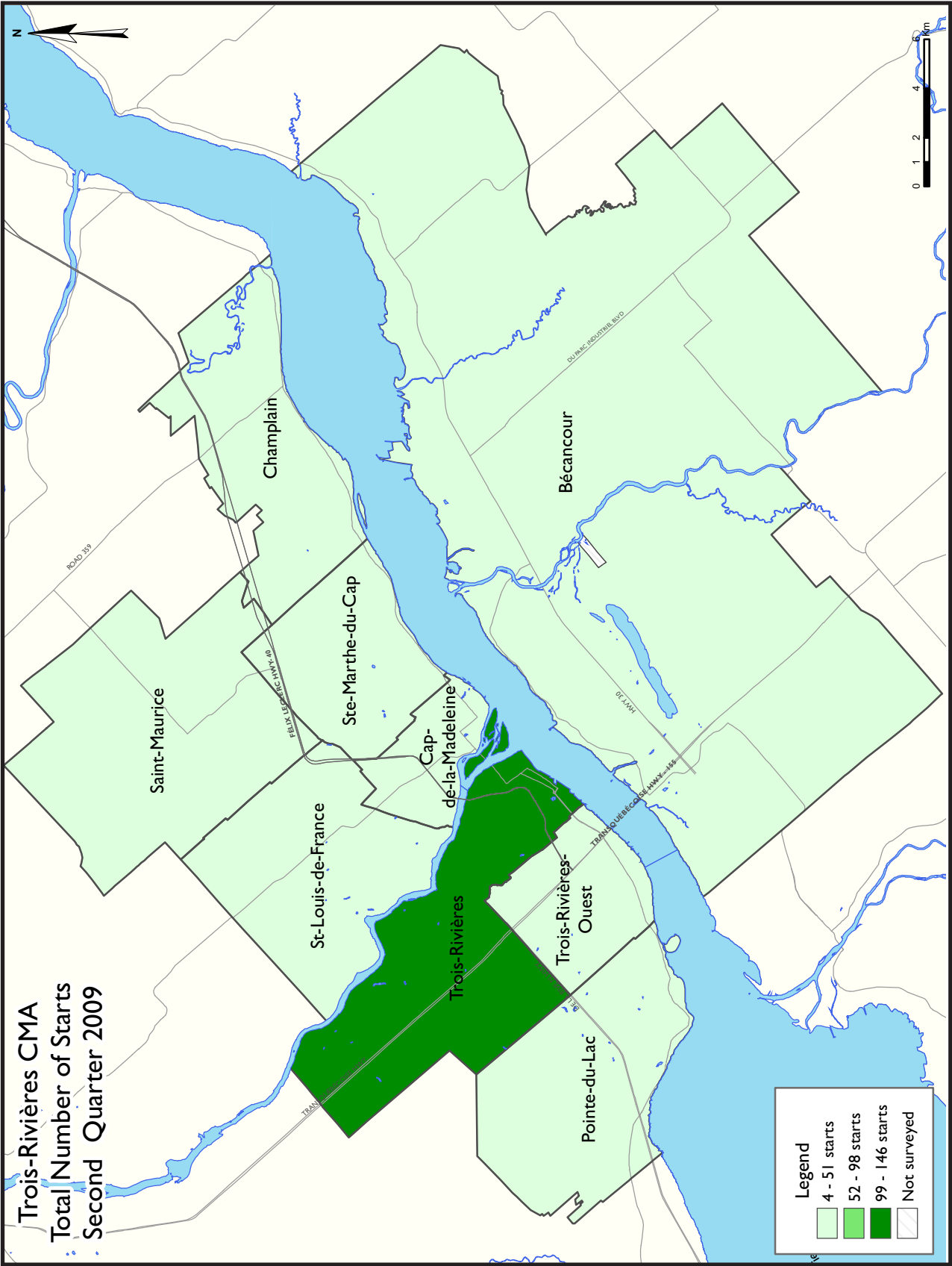
In all urban centres with 10,000 or more inhabitants across Quebec, 15,837 housing units were started during the first half of 2009, for a decrease of 22 per cent from the same period in 2008. Starts declined in the CMAs of Trois-Rivières (-25 per cent), Saguenay (-25 per cent), Montréal (-26 per cent) and Québec (-29 per cent), while gains were posted in Gatineau (+18 per cent) and Sherbrooke (+5 per cent).

Resale Market Remained Stable in the Second Quarter of 2009

After posting a dynamic first quarter, activity on the resale market eased off in the second quarter of 2009 in the Trois-Rivières census metropolitan area (CMA), with the number of property sales remaining stable. According to the data from the Canadian Real Estate Association (CREA), in all 327 homes¹ were sold from April to June 2009, compared to 332 during the same period a year ago. Despite the softening job market in the Trois-Rivières area in the past several months, the resale market has remained relatively strong, stimulated mostly by the low interest rates.

Price growth, for its part, continued to decelerate in the second quarter. The average price of a residential unit was \$140,590 in the second quarter of 2009 in the Trois-Rivières CMA, compared to \$138,010 during the same quarter in 2008.

¹ All property types combined (single-detached houses, condominiums, semi-detached and row homes, and plexes). CMHC compilation.



HOUSING NOW REPORT TABLES

Available in ALL reports:

- 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 (data are not available at this time)
- 6 Economic Indicators

Available in SELECTED Reports:

- 1.1 Housing Activity Summary by Submarket
- 1.2 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 Activity Summary of Trois-Rivières CMA
Second Quarter 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Q2 2009	132	36	4	0	0	0	0	139	323
Q2 2008	123	12	6	0	0	0	8	195	344
% Change	7.3	200.0	-33.3	n/a	n/a	n/a	-100.0	-28.7	-6.1
Year-to-date 2009	156	42	6	0	0	0	0	181	397
Year-to-date 2008	182	54	10	0	0	0	20	264	530
% Change	-14.3	-22.2	-40.0	n/a	n/a	n/a	-100.0	-31.4	-25.1
UNDER CONSTRUCTION									
Q2 2009	36	22	6	0	0	42	0	72	190
Q2 2008	50	14	4	0	8	24	8	364	472
% Change	-28.0	57.1	50.0	n/a	-100.0	75.0	-100.0	-80.2	-59.7
COMPLETIONS									
Q2 2009	112	38	8	0	0	24	0	236	418
Q2 2008	128	26	16	0	8	0	12	97	287
% Change	-12.5	46.2	-50.0	n/a	-100.0	n/a	-100.0	143.3	45.6
Year-to-date 2009	151	50	10	0	0	32	0	335	578
Year-to-date 2008	180	58	32	0	8	0	12	122	412
% Change	-16.1	-13.8	-68.8	n/a	-100.0	n/a	-100.0	174.6	40.3
COMPLETED & NOT ABSORBED									
Q2 2009	17	13	1	0	1	35	0	207	274
Q2 2008	16	25	7	0	7	8	10	49	122
% Change	6.3	-48.0	-85.7	n/a	-85.7	**	-100.0	**	124.6
ABSORBED									
Q2 2009	121	43	8	0	2	18	2	132	326
Q2 2008	132	31	14	0	5	3	5	108	298
% Change	-8.3	38.7	-42.9	n/a	-60.0	**	-60.0	22.2	9.4
Year-to-date 2009	159	53	9	0	3	24	6	263	517
Year-to-date 2008	186	47	20	0	5	7	5	150	420
% Change	-14.5	12.8	-55.0	n/a	-40.0	**	20.0	75.3	23.1

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

Table 1.1: Housing Activity Summary by Submarket
Second Quarter 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Centre									
Q2 2009	59	28	2	0	0	0	0	113	214
Q2 2008	55	12	4	0	0	0	8	141	220
Remainder of the CMA									
Q2 2009	73	8	2	0	0	0	0	26	109
Q2 2008	68	0	2	0	0	0	0	54	124
Trois-Rivières CMA									
Q2 2009	132	36	4	0	0	0	0	139	323
Q2 2008	123	12	6	0	0	0	8	195	344
UNDER CONSTRUCTION									
Centre									
Q2 2009	11	22	2	0	0	0	0	50	97
Q2 2008	24	14	2	0	0	24	8	317	389
Remainder of the CMA									
Q2 2009	25	0	4	0	0	42	0	22	93
Q2 2008	26	0	2	0	8	0	0	47	83
Trois-Rivières CMA									
Q2 2009	36	22	6	0	0	42	0	72	190
Q2 2008	50	14	4	0	8	24	8	364	472
COMPLETIONS									
Centre									
Q2 2009	58	30	0	0	0	0	0	200	288
Q2 2008	57	26	4	0	0	0	0	63	150
Remainder of the CMA									
Q2 2009	54	8	8	0	0	24	0	36	130
Q2 2008	71	0	12	0	8	0	12	34	137
Trois-Rivières CMA									
Q2 2009	112	38	8	0	0	24	0	236	418
Q2 2008	128	26	16	0	8	0	12	97	287

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

Table 1.1: Housing Activity Summary by Submarket
Second Quarter 2009

	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									
Centre									
Q2 2009	9	11	0	0	0	26	0	184	230
Q2 2008	7	23	7	0	0	8	0	32	77
Remainder of the CMA									
Q2 2009	8	2	1	0	1	9	0	23	44
Q2 2008	9	2	0	0	7	0	10	17	45
Trois-Rivières CMA									
Q2 2009	17	13	1	0	1	35	0	207	274
Q2 2008	16	25	7	0	7	8	10	49	122
ABSORBED									
Centre									
Q2 2009	64	35	1	0	0	0	2	105	207
Q2 2008	64	30	2	0	0	3	3	86	188
Remainder of the CMA									
Q2 2009	57	8	7	0	2	18	0	27	119
Q2 2008	68	1	12	0	5	0	2	22	110
Trois-Rivières CMA									
Q2 2009	121	43	8	0	2	18	2	132	326
Q2 2008	132	31	14	0	5	3	5	108	298

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

**Table 1.2: History of Housing Starts of Trois-Rivières CMA
1999 - 2008**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2008	373	128	22	0	0	74	20	531	1,148
% Change	-13.3	-8.6	-79.0	n/a	n/a	85.0	n/a	10.2	-4.1
2007	430	140	105	0	0	40	0	482	1,197
% Change	15.6	66.7	150.0	n/a	n/a	-21.6	n/a	3.0	17.7
2006	372	84	42	0	0	51	0	468	1,017
% Change	1.4	-19.2	**	n/a	n/a	n/a	n/a	6.6	10.7
2005	367	104	9	0	0	0	0	439	919
% Change	-4.4	-20.0	50.0	n/a	n/a	n/a	n/a	24.0	5.1
2004	384	130	6	0	0	0	0	354	874
% Change	11.0	38.3	-33.3	n/a	n/a	-100.0	n/a	96.7	37.6
2003	346	94	9	0	0	6	0	180	635
% Change	38.4	46.9	-10.0	n/a	n/a	0.0	n/a	-37.7	2.6
2002	250	64	10	0	0	6	0	289	619
% Change	11.6	10.3	25.0	n/a	n/a	n/a	n/a	**	91.0
2001	224	58	8	0	0	0	0	34	324
% Change	-0.4	-9.4	166.7	n/a	-100.0	n/a	n/a	-19.0	-3.9
2000	225	64	3	0	3	0	0	42	337
% Change	9.8	-25.6	-25.0	n/a	50.0	n/a	n/a	-49.4	-11.3
1999	205	86	4	0	2	0	0	83	380

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Second Quarter 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	% Change
Centre	59	55	28	12	0	12	127	141	214	220	-2.7
Trois-Rivières	17	20	20	6	0	0	109	31	146	57	156.1
Trois-Rivières-Ouest	9	6	6	0	0	8	14	88	29	102	-71.6
Cap-de-la-Madeleine	33	29	2	6	0	4	4	22	39	61	-36.1
Remainder of the CMA	73	68	8	0	0	0	28	56	109	124	-12.1
Bécancour	21	21	4	0	0	0	12	36	37	57	-35.1
Champlain	4	1	0	0	0	0	0	0	4	1	**
Pointe-du-Lac	18	15	4	0	0	0	2	8	24	23	4.3
St-Louis-de-France	8	4	0	0	0	0	10	10	18	14	28.6
Sainte-Marthe-du-Cap	9	11	0	0	0	0	4	0	13	11	18.2
Saint-Maurice	13	16	0	0	0	0	0	2	13	18	-27.8
Trois-Rivières CMA	132	123	36	12	0	12	155	197	323	344	-6.1

Table 2.1: Starts by Submarket and by Dwelling Type
January - June 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centre	72	85	34	54	0	12	151	191	257	342	-24.9
Trois-Rivières	27	26	20	32	0	0	109	31	156	89	75.3
Trois-Rivières-Ouest	10	11	8	10	0	8	30	114	48	143	-66.4
Cap-de-la-Madeleine	35	48	6	12	0	4	12	46	53	110	-51.8
Remainder of the CMA	84	97	8	0	0	16	48	75	140	188	-25.5
Bécancour	25	29	4	0	0	12	30	36	59	77	-23.4
Champlain	4	1	0	0	0	0	0	0	4	1	**
Pointe-du-Lac	21	27	4	0	0	0	4	16	29	43	-32.6
St-Louis-de-France	9	12	0	0	0	0	10	21	19	33	-42.4
Sainte-Marthe-du-Cap	9	11	0	0	0	0	4	0	13	11	18.2
Saint-Maurice	16	17	0	0	0	4	0	2	16	23	-30.4
Trois-Rivières CMA	156	182	42	54	0	28	199	266	397	530	-25.1

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centre	0	4	0	8	2	0	113	141
Trois-Rivières	0	0	0	0	0	0	97	31
Trois-Rivières-Ouest	0	0	0	8	2	0	12	88
Cap-de-la-Madeleine	0	4	0	0	0	0	4	22
Remainder of the CMA	0	0	0	0	2	2	26	54
Bécancour	0	0	0	0	0	0	12	36
Champlain	0	0	0	0	0	0	0	0
Pointe-du-Lac	0	0	0	0	2	0	0	8
St-Louis-de-France	0	0	0	0	0	0	10	10
Sainte-Marthe-du-Cap	0	0	0	0	0	0	4	0
Saint-Maurice	0	0	0	0	0	2	0	0
Trois-Rivières CMA	0	4	0	8	4	2	139	195

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - June 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centre	0	4	0	8	2	0	137	191
Trois-Rivières	0	0	0	0	0	0	97	31
Trois-Rivières-Ouest	0	0	0	8	2	0	28	114
Cap-de-la-Madeleine	0	4	0	0	0	0	12	46
Remainder of the CMA	0	4	0	12	4	2	44	73
Bécancour	0	0	0	12	0	0	30	36
Champlain	0	0	0	0	0	0	0	0
Pointe-du-Lac	0	0	0	0	4	0	0	16
St-Louis-de-France	0	0	0	0	0	0	10	21
Sainte-Marthe-du-Cap	0	0	0	0	0	0	4	0
Saint-Maurice	0	4	0	0	0	2	0	0
Trois-Rivières CMA	0	8	0	20	6	2	181	264

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market
Second Quarter 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centre	89	71	0	0	113	149	214	220
Trois-Rivières	37	26	0	0	97	31	146	57
Trois-Rivières-Ouest	17	6	0	0	12	96	29	102
Cap-de-la-Madeleine	35	39	0	0	4	22	39	61
Remainder of the CMA	83	70	0	0	26	54	109	124
Bécancour	25	21	0	0	12	36	37	57
Champlain	4	1	0	0	0	0	4	1
Pointe-du-Lac	24	15	0	0	0	8	24	23
St-Louis-de-France	8	4	0	0	10	10	18	14
Sainte-Marthe-du-Cap	9	11	0	0	4	0	13	11
Saint-Maurice	13	18	0	0	0	0	13	18
Trois-Rivières CMA	172	141	0	0	139	203	323	344

**Table 2.5: Starts by Submarket and by Intended Market
January - June 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centre	108	143	0	0	137	199	257	342
Trois-Rivières	47	58	0	0	97	31	156	89
Trois-Rivières-Ouest	20	21	0	0	28	122	48	143
Cap-de-la-Madeleine	41	64	0	0	12	46	53	110
Remainder of the CMA	96	103	0	0	44	85	140	188
Bécancour	29	29	0	0	30	48	59	77
Champlain	4	1	0	0	0	0	4	1
Pointe-du-Lac	29	27	0	0	0	16	29	43
St-Louis-de-France	9	12	0	0	10	21	19	33
Sainte-Marthe-du-Cap	9	11	0	0	4	0	13	11
Saint-Maurice	16	23	0	0	0	0	16	23
Trois-Rivières CMA	204	246	0	0	181	284	397	530

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Second Quarter 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	% Change
Centre	58	57	30	26	0	4	200	63	288	150	92.0
Trois-Rivières	18	25	26	18	0	0	131	35	175	78	124.4
Trois-Rivières-Ouest	9	4	2	4	0	0	48	22	59	30	96.7
Cap-de-la-Madeleine	31	28	2	4	0	4	21	6	54	42	28.6
Remainder of the CMA	54	71	8	0	0	32	68	34	130	137	-5.1
Bécancour	18	15	4	0	0	20	48	16	70	51	37.3
Champlain	1	1	0	0	0	0	4	0	5	1	**
Pointe-du-Lac	7	19	4	0	0	8	4	12	15	39	-61.5
St-Louis-de-France	8	6	0	0	0	0	12	6	20	12	66.7
Sainte-Marthe-du-Cap	7	14	0	0	0	0	0	0	7	14	-50.0
Saint-Maurice	13	16	0	0	0	4	0	0	13	20	-35.0
Trois-Rivières CMA	112	128	38	26	0	36	268	97	418	287	45.6

Table 3.1: Completions by Submarket and by Dwelling Type
January - June 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Centre	76	84	40	56	0	16	280	83	396	239	65.7
Trois-Rivières	29	32	30	34	0	0	133	39	192	105	82.9
Trois-Rivières-Ouest	13	10	2	12	0	0	118	22	133	44	**
Cap-de-la-Madeleine	34	42	8	10	0	16	29	22	71	90	-21.1
Remainder of the CMA	75	96	10	2	0	32	97	43	182	173	5.2
Bécancour	28	23	6	0	0	20	70	16	104	59	76.3
Champlain	1	1	0	0	0	0	4	0	5	1	**
Pointe-du-Lac	13	29	4	0	0	8	4	16	21	53	-60.4
St-Louis-de-France	10	11	0	0	0	0	19	11	29	22	31.8
Sainte-Marthe-du-Cap	7	14	0	0	0	0	0	0	7	14	-50.0
Saint-Maurice	16	18	0	2	0	4	0	0	16	24	-33.3
Trois-Rivières CMA	151	180	50	58	0	48	377	126	578	412	40.3

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centre	0	4	0	0	0	0	200	63
Trois-Rivières	0	0	0	0	0	0	131	35
Trois-Rivières-Ouest	0	0	0	0	0	0	48	22
Cap-de-la-Madeleine	0	4	0	0	0	0	21	6
Remainder of the CMA	0	20	0	12	32	0	36	34
Bécancour	0	8	0	12	24	0	24	16
Champlain	0	0	0	0	0	0	4	0
Pointe-du-Lac	0	8	0	0	4	0	0	12
St-Louis-de-France	0	0	0	0	4	0	8	6
Sainte-Marthe-du-Cap	0	0	0	0	0	0	0	0
Saint-Maurice	0	4	0	0	0	0	0	0
Trois-Rivières CMA	0	24	0	12	32	0	236	97

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - June 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centre	0	16	0	0	2	0	278	83
Trois-Rivières	0	0	0	0	2	0	131	39
Trois-Rivières-Ouest	0	0	0	0	0	0	118	22
Cap-de-la-Madeleine	0	16	0	0	0	0	29	22
Remainder of the CMA	0	20	0	12	40	4	57	39
Bécancour	0	8	0	12	32	0	38	16
Champlain	0	0	0	0	0	0	4	0
Pointe-du-Lac	0	8	0	0	4	4	0	12
St-Louis-de-France	0	0	0	0	4	0	15	11
Sainte-Marthe-du-Cap	0	0	0	0	0	0	0	0
Saint-Maurice	0	4	0	0	0	0	0	0
Trois-Rivières CMA	0	36	0	12	42	4	335	122

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Competitions by Submarket and by Intended Market
Second Quarter 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008	Q2 2009	Q2 2008
Centre	88	87	0	0	200	63	288	150
Trois-Rivières	44	43	0	0	131	35	175	78
Trois-Rivières-Ouest	11	8	0	0	48	22	59	30
Cap-de-la-Madeleine	33	36	0	0	21	6	54	42
Remainder of the CMA	70	83	24	8	36	46	130	137
Bécancour	22	23	24	0	24	28	70	51
Champlain	1	1	0	0	4	0	5	1
Pointe-du-Lac	15	19	0	8	0	12	15	39
St-Louis-de-France	12	6	0	0	8	6	20	12
Sainte-Marthe-du-Cap	7	14	0	0	0	0	7	14
Saint-Maurice	13	20	0	0	0	0	13	20
Trois-Rivières CMA	158	170	24	8	236	109	418	287

**Table 3.5: Completions by Submarket and by Intended Market
January - June 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Centre	118	156	0	0	278	83	396	239
Trois-Rivières	61	66	0	0	131	39	192	105
Trois-Rivières-Ouest	15	22	0	0	118	22	133	44
Cap-de-la-Madeleine	42	68	0	0	29	22	71	90
Remainder of the CMA	93	114	32	8	57	51	182	173
Bécancour	34	31	32	0	38	28	104	59
Champlain	1	1	0	0	4	0	5	1
Pointe-du-Lac	21	33	0	8	0	12	21	53
St-Louis-de-France	14	11	0	0	15	11	29	22
Sainte-Marthe-du-Cap	7	14	0	0	0	0	7	14
Saint-Maurice	16	24	0	0	0	0	16	24
Trois-Rivières CMA	211	270	32	8	335	134	578	412

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
Second Quarter 2009**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$125,000		\$125,000 - \$149,999		\$150,000 - \$199,999		\$200,000 - \$249,999		\$250,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Centre													
Q2 2009	3	4.7	3	4.7	22	34.4	21	32.8	15	23.4	64	200,000	212,656
Q2 2008	2	3.1	5	7.8	21	32.8	25	39.1	11	17.2	64	200,000	199,063
Year-to-date 2009	3	3.6	3	3.6	28	33.7	31	37.3	18	21.7	83	200,000	212,108
Year-to-date 2008	2	2.2	7	7.6	29	31.5	39	42.4	15	16.3	92	200,000	203,370
Remainder of the CMA													
Q2 2009	7	12.3	12	21.1	26	45.6	10	17.5	2	3.5	57	165,000	166,316
Q2 2008	7	10.3	14	20.6	25	36.8	14	20.6	8	11.8	68	165,000	178,529
Year-to-date 2009	8	10.5	14	18.4	38	50.0	12	15.8	4	5.3	76	165,000	169,671
Year-to-date 2008	7	7.4	22	23.4	34	36.2	19	20.2	12	12.8	94	165,000	179,734
Trois-Rivières CMA													
Q2 2009	10	8.3	15	12.4	48	39.7	31	25.6	17	14.0	121	180,000	190,826
Q2 2008	9	6.8	19	14.4	46	34.8	39	29.5	19	14.4	132	180,000	188,485
Year-to-date 2009	11	6.9	17	10.7	66	41.5	43	27.0	22	13.8	159	180,000	191,824
Year-to-date 2008	9	4.8	29	15.6	63	33.9	58	31.2	27	14.5	186	180,000	191,425

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
Second Quarter 2009**

Submarket	Q2 2009	Q2 2008	% Change	YTD 2009	YTD 2008	% Change
Centre	212,656	199,063	6.8	212,108	203,370	4.3
Trois-Rivières	223,864	208,462	7.4	216,364	207,667	4.2
Trois-Rivières-Ouest	229,583	--	n/a	227,333	236,154	-3.7
Cap-de-la-Madeleine	197,667	184,483	7.1	201,571	192,041	5.0
Remainder of the CMA	166,316	178,529	-6.8	169,671	179,734	-5.6
Bécancour	160,250	180,000	-11.0	170,172	175,217	-2.9
Champlain	--	--	n/a	--	--	n/a
Pointe-du-Lac	--	200,833	n/a	184,231	203,167	-9.3
St-Louis-de-France	--	--	n/a	161,000	--	n/a
Sainte-Marthe-du-Cap	--	175,357	n/a	--	175,357	n/a
Saint-Maurice	156,923	151,563	3.5	158,125	151,667	4.3
Trois-Rivières CMA	190,826	188,485	1.2	191,824	191,425	0.2

Source: CMHC (Market Absorption Survey)

Table 6: Economic Indicators
Second Quarter 2009

		Interest Rates			NHPI, Total, (Quebec) 1997=100	CPI (Quebec) 2002 =100	Trois-Rivières 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						
2008	January	725	7.35	7.39	157.1	111.0	71.3	8.1	64.2	666
	February	718	7.25	7.29	158.6	111.4	71.7	8.6	64.7	664
	March	712	7.15	7.19	158.5	111.7	71.3	9.3	64.8	659
	April	700	6.95	6.99	158.6	112.4	71.1	9.3	64.7	654
	May	679	6.15	6.65	161.0	113.6	70.6	9.5	64.3	655
	June	710	6.95	7.15	161.2	114.1	70.9	8.6	63.8	663
	July	710	6.95	7.15	161.3	114.1	70.3	8.0	62.9	666
	August	691	6.65	6.85	162.6	113.5	69.6	7.8	62.1	673
	September	691	6.65	6.85	162.4	114.0	69.0	7.5	61.3	678
	October	713	6.35	7.20	162.5	113.0	69.1	7.5	61.3	683
	November	713	6.35	7.20	163.2	112.4	69.0	6.6	60.6	679
	December	685	5.60	6.75	163.2	111.7	68.8	6.5	60.4	677
2009	January	627	5.00	5.79	163.6	111.5	67.1	7.1	59.3	682
	February	627	5.00	5.79	164.8	112.3	66.4	8.0	59.1	689
	March	613	4.50	5.55	165.2	112.6	65.9	9.0	59.2	695
	April	596	3.90	5.25	165.3	112.7	66.5	8.9	59.7	693
	May	596	3.90	5.25	165.6	113.7	66.2	8.8	59.3	696
	June	631	3.75	5.85		114.3	66.3	8.2	58.9	698
	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)

"NHP I" 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 of 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, except the Economic Indicators data (Table 6) which is based on Statistics Canada’s 2001 Census area definitions.

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