HOUSING MARKET INFORMATION

# HOUSING NOW
## Trois-Riviéres CMA

CANADA MORTGAGE AND HOUSING CORPORATION

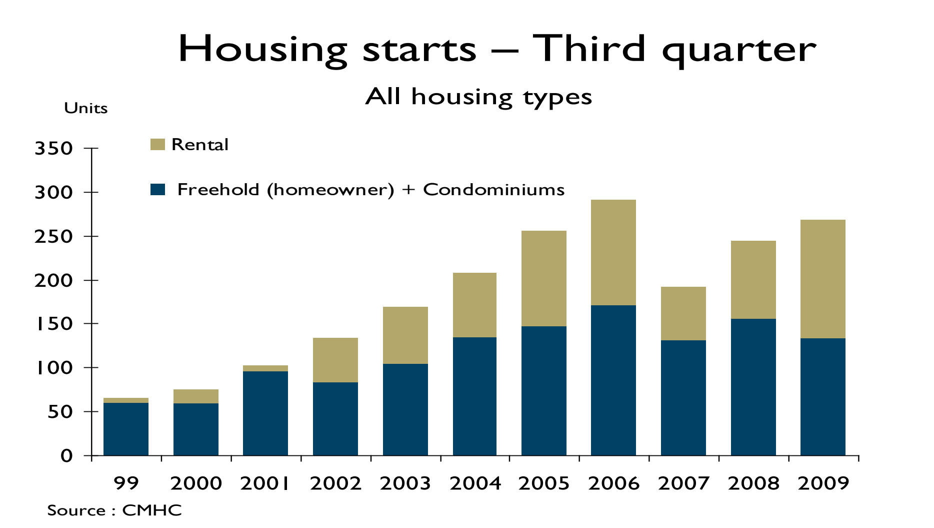
Date Released: Fourth Quarter 2009

## Trois-Rivières housing starts in the third quarter of 2009

Housing activity in the Trois-Rivières census metropolitan area (CMA) surged in the third quarter. In fact, according to the latest statistics released by Canada Mortgage and Housing Corporation (CMHC), 268 dwellings were started from July to September 2009, compared to 244 during the corresponding period a year earlier.

As has been the case in recent years, the increase in starts recorded in the Trois-Rivières area in the third quarter of 2009 was once again attributable to the rental housing segment. In all, foundations were laid for 134 rental

Figure 1

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housing units from July to September 2009, compared to 88 during the same period last year (+52 per cent). Starts of freehold[1] homes , for their part, registered a decrease in the third quarter of 2009 (-14 per cent), in comparison with the corresponding quarter in 2008. Lastly, no new condominiums got under way from July to September 2009, just like in the third quarter of 2008.

While the year-to-date figures show a decrease in starts in the Trois-Rivières CMA for the first three quarters of the year (-14 per cent), activity still remained strong there. In all, 665 starts were enumerated within the CMA from January to September 2009, compared to 774 during the same period in 2008. It can therefore be expected that the total starts volume for 2009 will surpass the 800-unit mark, reaching a level above the average for the last ten years (750 units).

Elsewhere in the Mauricie area, housing starts rose in the agglomeration of Shawinigan, as foundations were laid for 67 dwellings in the third quarter of this year, versus 35 during the same quarter last year. In La Tuque, 3 starts (single-detached houses) were enumerated from July to September 2009, compared to just 1 during the corresponding period in 2008.

In all urban centres with 10,000 or more inhabitants across Quebec, 26,037 housing units were started during the first three quarters of 2009, for a decrease of 14 per cent from the same period in 2008. Starts declined in the CMAs of Saguenay (-42 per cent), Montréal (-19 per cent), Trois-Rivières (-14 per cent) and Québec (-6 per cent), while gains were posted in Sherbrooke (+17 per cent) and Gatineau (+2 per cent).

## Resale market activity slows down

The latest data released by the Quebec Federation of Real Estate Boards (QFREB) revealed that MLS® sales in the Trois-Rivières CMA fell by 11 per cent in the third quarter of 2009 from a year earlier, to 197 transactions. Since the 9-per-cent increase registered in the first quarter of the year, resale market activity in the Trois-Rivières area seems to have slowed down slightly. In fact, the 11-per-cent drop recorded this past quarter followed a small decrease for the period from April to June (-2 per cent). Despite this decline, though, the median price of single-family homes continued to rise, reaching $135,000 in the third quarter, for an increase of 3 per cent.

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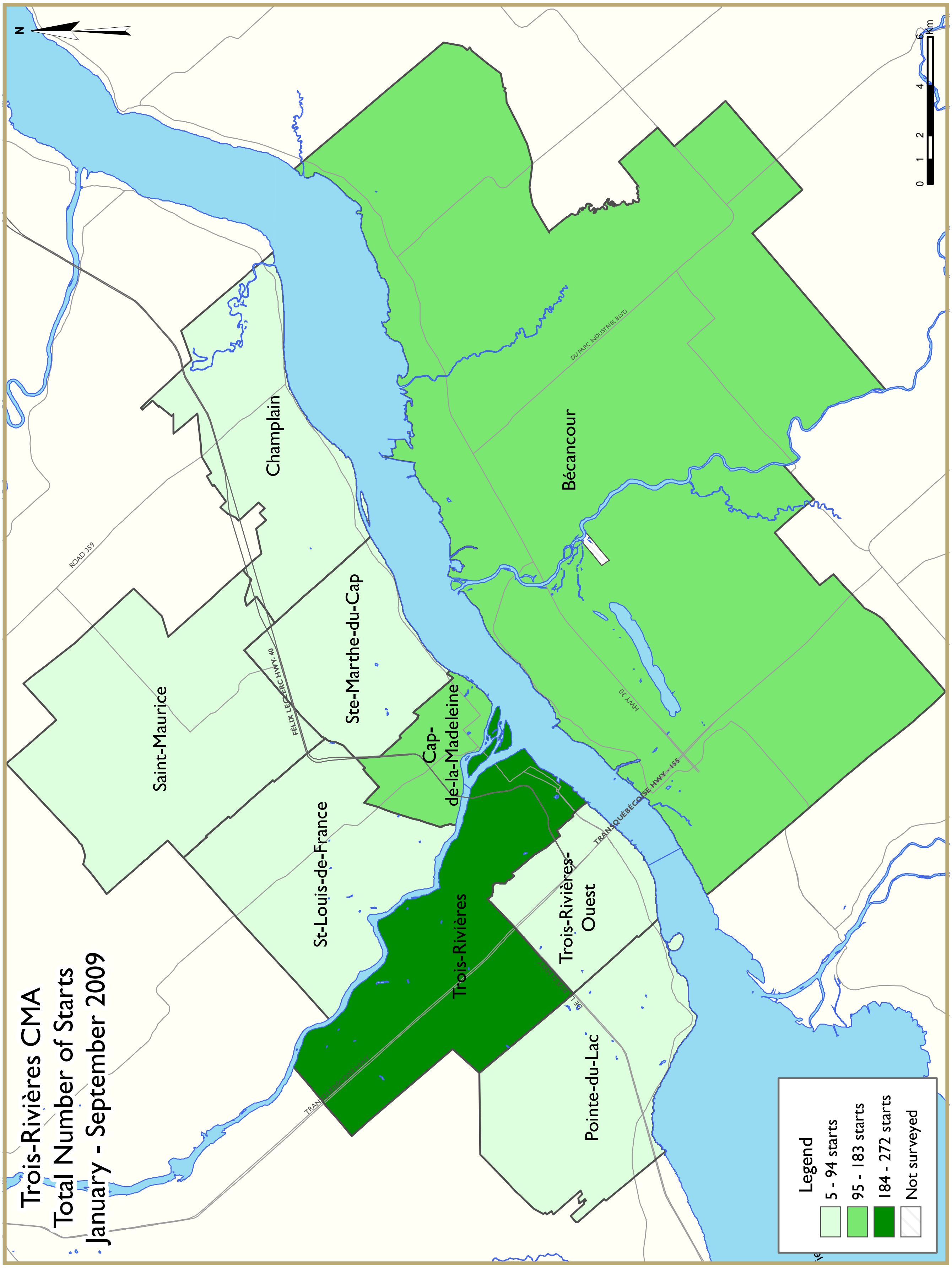
1 *Freehold homes refer to dwellings where the owner also holds the title of ownership to the land.*


Trois-Rivières CMA
Total Number of Starts
January - September 2009
Legend
5 - 94 starts
95 - 183 starts
184 - 272 starts
Not surveyed
Saint-Maurice
Champlain
Ste-Marthe-du-Cap
St-Louis-de-France
Cap-de-la-Madeleine
Trois-Rivières
Trois-Rivières-Ouest
Pointe-du-Lac
Bécancour
ROAD 359
FÉLIX LECLERC HWY. 40
DU PARC INDUSTRIEL BLVD
HWY 30
TRANSQUÉBÉCOISE HWY - 155
N
0 1 2 4 6 Km

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## 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<br>Third Quarter 2009 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Ownership | | | | | | Rental | | Total* |
| | Freehold | | | Condominium | | | | | |
| | Single | Semi | Row, Apt. & Other | Single | Row and Semi | Apt. & Other | Single, Semi, and Row | Apt. & Other | |
| **STARTS** | | | | | | | | | |
| Q3 2009 | 110 | 22 | 2 | 0 | 0 | 0 | 0 | 134 | 268 |
| Q3 2008 | 104 | 50 | 2 | 0 | 0 | 0 | 0 | 88 | 244 |
| % Change | 5.8 | -56.0 | 0.0 | n/a | n/a | n/a | n/a | 52.3 | 9.8 |
| Year-to-date 2009 | 266 | 64 | 8 | 0 | 0 | 0 | 0 | 315 | 665 |
| Year-to-date 2008 | 286 | 104 | 12 | 0 | 0 | 0 | 20 | 352 | 774 |
| % Change | -7.0 | -38.5 | -33.3 | n/a | n/a | n/a | -100.0 | -10.5 | -14.1 |
| **UNDER CONSTRUCTION** | | | | | | | | | |
| Q3 2009 | 43 | 18 | 6 | 0 | 0 | 28 | 0 | 120 | 227 |
| Q3 2008 | 31 | 20 | 2 | 0 | 8 | 24 | 0 | 130 | 215 |
| % Change | 38.7 | -10.0 | 200.0 | n/a | -100.0 | 16.7 | n/a | -7.7 | 5.6 |
| **COMPLETIONS** | | | | | | | | | |
| Q3 2009 | 103 | 26 | 2 | 0 | 0 | 4 | 0 | 96 | 231 |
| Q3 2008 | 123 | 44 | 2 | 0 | 0 | 0 | 8 | 318 | 495 |
| % Change | -16.3 | -40.9 | 0.0 | n/a | n/a | n/a | -100.0 | -69.8 | -53.3 |
| Year-to-date 2009 | 254 | 76 | 12 | 0 | 0 | 36 | 0 | 431 | 809 |
| Year-to-date 2008 | 303 | 102 | 34 | 0 | 8 | 0 | 20 | 440 | 907 |
| % Change | -16.2 | -25.5 | -64.7 | n/a | -100.0 | n/a | -100.0 | -2.0 | -10.8 |
| **COMPLETED & NOT ABSORBED** | | | | | | | | | |
| Q3 2009 | 13 | 14 | 0 | 0 | 0 | 21 | 0 | 83 | 131 |
| Q3 2008 | 17 | 19 | 0 | 0 | 1 | 8 | 7 | 172 | 224 |
| % Change | -23.5 | -26.3 | n/a | n/a | -100.0 | 162.5 | -100.0 | -51.7 | -41.5 |
| **ABSORBED** | | | | | | | | | |
| Q3 2009 | 107 | 25 | 3 | 0 | 1 | 18 | 0 | 220 | 374 |
| Q3 2008 | 122 | 50 | 9 | 0 | 6 | 0 | 11 | 195 | 393 |
| % Change | -12.3 | -50.0 | -66.7 | n/a | -83.3 | n/a | -100.0 | 12.8 | -4.8 |
| Year-to-date 2009 | 266 | 78 | 12 | 0 | 4 | 42 | 6 | 483 | 891 |
| Year-to-date 2008 | 308 | 97 | 29 | 0 | 11 | 7 | 16 | 345 | 813 |
| % Change | -13.6 | -19.6 | -58.6 | n/a | -63.6 | ** | -62.5 | 40.0 | 9.6 |

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

| Table 1.1: Housing Activity Summary by Submarket<br>Third Quarter 2009 | Ownership | | | | | | Rental | | Total* |
|---|---|---|---|---|---|---|---|---|---|
| | Freehold | | | Condominium | | | | | |
| | Single | Semi | Row, Apt. & Other | Single | Row and Semi | Apt. & Other | Single, Semi, and Row | Apt. & Other | |
| **STARTS** | | | | | | | | | |
| **Centre** | | | | | | | | | |
| Q3 2009 | 52 | 16 | 2 | 0 | 0 | 0 | 0 | 106 | 176 |
| Q3 2008 | 52 | 48 | 0 | 0 | 0 | 0 | 0 | 64 | 164 |
| **Remainder of the CMA** | | | | | | | | | |
| Q3 2009 | 58 | 6 | 0 | 0 | 0 | 0 | 0 | 28 | 92 |
| Q3 2008 | 52 | 2 | 2 | 0 | 0 | 0 | 0 | 24 | 80 |
| **Trois-Rivières CMA** | | | | | | | | | |
| Q3 2009 | 110 | 22 | 2 | 0 | 0 | 0 | 0 | 134 | 268 |
| Q3 2008 | 104 | 50 | 2 | 0 | 0 | 0 | 0 | 88 | 244 |
| **UNDER CONSTRUCTION** | | | | | | | | | |
| **Centre** | | | | | | | | | |
| Q3 2009 | 27 | 14 | 4 | 0 | 0 | 0 | 0 | 96 | 153 |
| Q3 2008 | 19 | 18 | 0 | 0 | 0 | 24 | 0 | 106 | 167 |
| **Remainder of the CMA** | | | | | | | | | |
| Q3 2009 | 16 | 4 | 2 | 0 | 0 | 28 | 0 | 24 | 74 |
| Q3 2008 | 12 | 2 | 2 | 0 | 8 | 0 | 0 | 24 | 48 |
| **Trois-Rivières CMA** | | | | | | | | | |
| Q3 2009 | 43 | 18 | 6 | 0 | 0 | 28 | 0 | 120 | 227 |
| Q3 2008 | 31 | 20 | 2 | 0 | 8 | 24 | 0 | 130 | 215 |
| **COMPLETIONS** | | | | | | | | | |
| **Centre** | | | | | | | | | |
| Q3 2009 | 36 | 24 | 0 | 0 | 0 | 4 | 0 | 56 | 120 |
| Q3 2008 | 57 | 44 | 2 | 0 | 0 | 0 | 8 | 275 | 386 |
| **Remainder of the CMA** | | | | | | | | | |
| Q3 2009 | 67 | 2 | 2 | 0 | 0 | 0 | 0 | 40 | 111 |
| Q3 2008 | 66 | 0 | 0 | 0 | 0 | 0 | 0 | 43 | 109 |
| **Trois-Rivières CMA** | | | | | | | | | |
| Q3 2009 | 103 | 26 | 2 | 0 | 0 | 4 | 0 | 96 | 231 |
| Q3 2008 | 123 | 44 | 2 | 0 | 0 | 0 | 8 | 318 | 495 |

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

## Table 1.1: Housing Activity Summary by Submarket
## Third 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** | | | | | | | | | |
| Q3 2009 | 5 | 12 | 0 | 0 | 0 | 20 | 0 | 52 | 89 |
| Q3 2008 | 10 | 19 | 0 | 0 | 0 | 8 | 6 | 166 | 209 |
| **Remainder of the CMA** | | | | | | | | | |
| Q3 2009 | 8 | 2 | 0 | 0 | 0 | 1 | 0 | 31 | 42 |
| Q3 2008 | 7 | 0 | 0 | 0 | 1 | 0 | 1 | 6 | 15 |
| **Trois-Rivières CMA** | | | | | | | | | |
| Q3 2009 | 13 | 14 | 0 | 0 | 0 | 21 | 0 | 83 | 131 |
| Q3 2008 | 17 | 19 | 0 | 0 | 1 | 8 | 7 | 172 | 224 |
| **ABSORBED** | | | | | | | | | |
| **Centre** | | | | | | | | | |
| Q3 2009 | 40 | 23 | 0 | 0 | 0 | 10 | 0 | 188 | 261 |
| Q3 2008 | 54 | 48 | 9 | 0 | 0 | 0 | 2 | 141 | 254 |
| **Remainder of the CMA** | | | | | | | | | |
| Q3 2009 | 67 | 2 | 3 | 0 | 1 | 8 | 0 | 32 | 113 |
| Q3 2008 | 68 | 2 | 0 | 0 | 6 | 0 | 9 | 54 | 139 |
| **Trois-Rivières CMA** | | | | | | | | | |
| Q3 2009 | 107 | 25 | 3 | 0 | 1 | 18 | 0 | 220 | 374 |
| Q3 2008 | 122 | 50 | 9 | 0 | 6 | 0 | 11 | 195 | 393 |

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

| Table 2: Starts by Submarket and by Dwelling Type Third Quarter 2009 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
| | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | % Change |
| **Centre** | 52 | 52 | 16 | 48 | 0 | 0 | 108 | 64 | 176 | 164 | 7.3 |
| Trois-Rivières | 34 | 16 | 16 | 28 | 0 | 0 | 66 | 34 | 116 | 78 | 48.7 |
| Trois-Rivières-Ouest | 6 | 16 | 0 | 16 | 0 | 0 | 6 | 20 | 12 | 52 | -76.9 |
| Cap-de-la-Madeleine | 12 | 20 | 0 | 4 | 0 | 0 | 36 | 10 | 48 | 34 | 41.2 |
| **Remainder of the CMA** | 58 | 52 | 6 | 2 | 0 | 0 | 28 | 26 | 92 | 80 | 15.0 |
| Bécancour | 32 | 17 | 2 | 2 | 0 | 0 | 16 | 22 | 50 | 41 | 22.0 |
| Champlain | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0.0 |
| Pointe-du-Lac | 8 | 13 | 4 | 0 | 0 | 0 | 6 | 0 | 18 | 13 | 38.5 |
| St-Louis-de-France | 8 | 5 | 0 | 0 | 0 | 0 | 6 | 4 | 14 | 9 | 55.6 |
| Sainte-Marthe-du-Cap | 3 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 4 | -25.0 |
| Saint-Maurice | 6 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 12 | -50.0 |
| **Trois-Rivières CMA** | 110 | 104 | 22 | 50 | 0 | 0 | 136 | 90 | 268 | 244 | 9.8 |

| Table 2.1: Starts by Submarket and by Dwelling Type January - September 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** | 124 | 137 | 50 | 102 | 0 | 12 | 259 | 255 | 433 | 506 | -14.4 |
| Trois-Rivières | 61 | 42 | 36 | 60 | 0 | 0 | 175 | 65 | 272 | 167 | 62.9 |
| Trois-Rivières-Ouest | 16 | 27 | 8 | 26 | 0 | 8 | 36 | 134 | 60 | 195 | -69.2 |
| Cap-de-la-Madeleine | 47 | 68 | 6 | 16 | 0 | 4 | 48 | 56 | 101 | 144 | -29.9 |
| **Remainder of the CMA** | 142 | 149 | 14 | 2 | 0 | 16 | 76 | 101 | 232 | 268 | -13.4 |
| Bécancour | 57 | 46 | 6 | 2 | 0 | 12 | 46 | 58 | 109 | 118 | -7.6 |
| Champlain | 5 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 2 | 150.0 |
| Pointe-du-Lac | 29 | 40 | 8 | 0 | 0 | 0 | 10 | 16 | 47 | 56 | -16.1 |
| St-Louis-de-France | 17 | 17 | 0 | 0 | 0 | 0 | 16 | 25 | 33 | 42 | -21.4 |
| Sainte-Marthe-du-Cap | 12 | 15 | 0 | 0 | 0 | 0 | 4 | 0 | 16 | 15 | 6.7 |
| Saint-Maurice | 22 | 29 | 0 | 0 | 0 | 4 | 0 | 2 | 22 | 35 | -37.1 |
| **Trois-Rivières CMA** | 266 | 286 | 64 | 104 | 0 | 28 | 335 | 356 | 665 | 774 | -14.1 |

Source: CMHC (Starts and Completions Survey)

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

| Submarket | Row | | | | Apt. & Other | | | |
|---|---|---|---|---|---|---|---|---|
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 |
| **Centre** | 0 | 0 | 0 | 0 | 2 | 0 | 106 | 64 |
| Trois-Rivières | 0 | 0 | 0 | 0 | 0 | 0 | 66 | 34 |
| Trois-Rivières-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 20 |
| Cap-de-la-Madeleine | 0 | 0 | 0 | 0 | 2 | 0 | 34 | 10 |
| **Remainder of the CMA** | 0 | 0 | 0 | 0 | 0 | 2 | 28 | 24 |
| Bécancour | 0 | 0 | 0 | 0 | 0 | 2 | 16 | 20 |
| Champlain | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pointe-du-Lac | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 |
| St-Louis-de-France | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 4 |
| Sainte-Marthe-du-Cap | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Saint-Maurice | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Trois-Rivières CMA** | 0 | 0 | 0 | 0 | 2 | 2 | 134 | 88 |

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market**
**January - September 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 | 4 | 0 | 243 | 255 |
| Trois-Rivières | 0 | 0 | 0 | 0 | 0 | 0 | 163 | 65 |
| Trois-Rivières-Ouest | 0 | 0 | 0 | 8 | 2 | 0 | 34 | 134 |
| Cap-de-la-Madeleine | 0 | 4 | 0 | 0 | 2 | 0 | 46 | 56 |
| **Remainder of the CMA** | 0 | 4 | 0 | 12 | 4 | 4 | 72 | 97 |
| Bécancour | 0 | 0 | 0 | 12 | 0 | 2 | 46 | 56 |
| Champlain | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pointe-du-Lac | 0 | 0 | 0 | 0 | 4 | 0 | 6 | 16 |
| St-Louis-de-France | 0 | 0 | 0 | 0 | 0 | 0 | 16 | 25 |
| 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 | 8 | 4 | 315 | 352 |

Source: CMHC (Starts and Completions Survey)

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

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|---|---|---|---|---|---|---|---|---|
| | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 |
| **Centre** | 70 | 100 | 0 | 0 | 106 | 64 | 176 | 164 |
| Trois-Rivières | 50 | 44 | 0 | 0 | 66 | 34 | 116 | 78 |
| Trois-Rivières-Ouest | 6 | 32 | 0 | 0 | 6 | 20 | 12 | 52 |
| Cap-de-la-Madeleine | 14 | 24 | 0 | 0 | 34 | 10 | 48 | 34 |
| **Remainder of the CMA** | 64 | 56 | 0 | 0 | 28 | 24 | 92 | 80 |
| Bécancour | 34 | 21 | 0 | 0 | 16 | 20 | 50 | 41 |
| Champlain | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 1 |
| Pointe-du-Lac | 12 | 13 | 0 | 0 | 6 | 0 | 18 | 13 |
| St-Louis-de-France | 8 | 5 | 0 | 0 | 6 | 4 | 14 | 9 |
| Sainte-Marthe-du-Cap | 3 | 4 | 0 | 0 | 0 | 0 | 3 | 4 |
| Saint-Maurice | 6 | 12 | 0 | 0 | 0 | 0 | 6 | 12 |
| **Trois-Rivières CMA** | 134 | 156 | 0 | 0 | 134 | 88 | 268 | 244 |

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

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|---|---|---|---|---|---|---|---|---|
| | YTD 2009 | YTD 2008 | YTD 2009 | YTD 2008 | YTD 2009 | YTD 2008 | YTD 2009 | YTD 2008 |
| **Centre** | 178 | 243 | 0 | 0 | 243 | 263 | 433 | 506 |
| Trois-Rivières | 97 | 102 | 0 | 0 | 163 | 65 | 272 | 167 |
| Trois-Rivières-Ouest | 26 | 53 | 0 | 0 | 34 | 142 | 60 | 195 |
| Cap-de-la-Madeleine | 55 | 88 | 0 | 0 | 46 | 56 | 101 | 144 |
| **Remainder of the CMA** | 160 | 159 | 0 | 0 | 72 | 109 | 232 | 268 |
| Bécancour | 63 | 50 | 0 | 0 | 46 | 68 | 109 | 118 |
| Champlain | 5 | 2 | 0 | 0 | 0 | 0 | 5 | 2 |
| Pointe-du-Lac | 41 | 40 | 0 | 0 | 6 | 16 | 47 | 56 |
| St-Louis-de-France | 17 | 17 | 0 | 0 | 16 | 25 | 33 | 42 |
| Sainte-Marthe-du-Cap | 12 | 15 | 0 | 0 | 4 | 0 | 16 | 15 |
| Saint-Maurice | 22 | 35 | 0 | 0 | 0 | 0 | 22 | 35 |
| **Trois-Rivières CMA** | 338 | 402 | 0 | 0 | 315 | 372 | 665 | 774 |

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**
**Third Quarter 2009**

| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | % Change |
| **Centre** | 36 | 57 | 24 | 44 | 0 | 8 | 60 | 277 | 120 | 386 | -68.9 |
| Trois-Rivières | 21 | 13 | 18 | 26 | 0 | 0 | 28 | 164 | 67 | 203 | -67.0 |
| Trois-Rivières-Ouest | 7 | 18 | 4 | 14 | 0 | 8 | 12 | 81 | 23 | 121 | -81.0 |
| Cap-de-la-Madeleine | 8 | 26 | 2 | 4 | 0 | 0 | 20 | 32 | 30 | 62 | -51.6 |
| **Remainder of the CMA** | 67 | 66 | 2 | 0 | 0 | 0 | 42 | 43 | 111 | 109 | 1.8 |
| Bécancour | 29 | 28 | 2 | 0 | 0 | 0 | 16 | 24 | 47 | 52 | -9.6 |
| Champlain | 4 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 1 | ** |
| Pointe-du-Lac | 15 | 16 | 0 | 0 | 0 | 0 | 16 | 4 | 31 | 20 | 55.0 |
| St-Louis-de-France | 7 | 5 | 0 | 0 | 0 | 0 | 10 | 15 | 17 | 20 | -15.0 |
| Sainte-Marthe-du-Cap | 6 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 2 | 200.0 |
| Saint-Maurice | 6 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 14 | -57.1 |
| **Trois-Rivières CMA** | 103 | 123 | 26 | 44 | 0 | 8 | 102 | 320 | 231 | 495 | -53.3 |

**Table 3.1: Completions by Submarket and by Dwelling Type**
**January - September 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** | 112 | 141 | 64 | 100 | 0 | 24 | 340 | 360 | 516 | 625 | -17.4 |
| Trois-Rivières | 50 | 45 | 48 | 60 | 0 | 0 | 161 | 203 | 259 | 308 | -15.9 |
| Trois-Rivières-Ouest | 20 | 28 | 6 | 26 | 0 | 8 | 130 | 103 | 156 | 165 | -5.5 |
| Cap-de-la-Madeleine | 42 | 68 | 10 | 14 | 0 | 16 | 49 | 54 | 101 | 152 | -33.6 |
| **Remainder of the CMA** | 142 | 162 | 12 | 2 | 0 | 32 | 139 | 86 | 293 | 282 | 3.9 |
| Bécancour | 57 | 51 | 8 | 0 | 0 | 20 | 86 | 40 | 151 | 111 | 36.0 |
| Champlain | 5 | 2 | 0 | 0 | 0 | 0 | 4 | 0 | 9 | 2 | ** |
| Pointe-du-Lac | 28 | 45 | 4 | 0 | 0 | 8 | 20 | 20 | 52 | 73 | -28.8 |
| St-Louis-de-France | 17 | 16 | 0 | 0 | 0 | 0 | 29 | 26 | 46 | 42 | 9.5 |
| Sainte-Marthe-du-Cap | 13 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 16 | -18.8 |
| Saint-Maurice | 22 | 32 | 0 | 2 | 0 | 4 | 0 | 0 | 22 | 38 | -42.1 |
| **Trois-Rivières CMA** | 254 | 303 | 76 | 102 | 0 | 56 | 479 | 446 | 809 | 907 | -10.8 |

Source: CMHC (Starts and Completions Survey)

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

| Submarket | Row | | | | Apt. & Other | | | |
|---|---|---|---|---|---|---|---|---|
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 |
| **Centre** | 0 | 0 | 0 | 8 | 4 | 2 | 56 | 275 |
| Trois-Rivières | 0 | 0 | 0 | 0 | 0 | 2 | 28 | 162 |
| Trois-Rivières-Ouest | 0 | 0 | 0 | 8 | 4 | 0 | 8 | 81 |
| Cap-de-la-Madeleine | 0 | 0 | 0 | 0 | 0 | 0 | 20 | 32 |
| **Remainder of the CMA** | 0 | 0 | 0 | 0 | 2 | 0 | 40 | 43 |
| Bécancour | 0 | 0 | 0 | 0 | 0 | 0 | 16 | 24 |
| Champlain | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pointe-du-Lac | 0 | 0 | 0 | 0 | 2 | 0 | 14 | 4 |
| St-Louis-de-France | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 15 |
| Sainte-Marthe-du-Cap | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Saint-Maurice | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Trois-Rivières CMA** | 0 | 0 | 0 | 8 | 6 | 2 | 96 | 318 |

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market**
**January - September 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 | 8 | 6 | 2 | 334 | 358 |
| Trois-Rivières | 0 | 0 | 0 | 0 | 2 | 2 | 159 | 201 |
| Trois-Rivières-Ouest | 0 | 0 | 0 | 8 | 4 | 0 | 126 | 103 |
| Cap-de-la-Madeleine | 0 | 16 | 0 | 0 | 0 | 0 | 49 | 54 |
| **Remainder of the CMA** | 0 | 20 | 0 | 12 | 42 | 4 | 97 | 82 |
| Bécancour | 0 | 8 | 0 | 12 | 32 | 0 | 54 | 40 |
| Champlain | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 |
| Pointe-du-Lac | 0 | 8 | 0 | 0 | 6 | 4 | 14 | 16 |
| St-Louis-de-France | 0 | 0 | 0 | 0 | 4 | 0 | 25 | 26 |
| 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 | 20 | 48 | 6 | 431 | 440 |

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Competions by Submarket and by Intended Market**
**Third Quarter 2009**

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|---|---|---|---|---|---|---|---|---|
| | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 | Q3 2009 | Q3 2008 |
| **Centre** | 60 | 103 | 4 | 0 | 56 | 283 | 120 | 386 |
| Trois-Rivières | 39 | 41 | 0 | 0 | 28 | 162 | 67 | 203 |
| Trois-Rivières-Ouest | 11 | 32 | 4 | 0 | 8 | 89 | 23 | 121 |
| Cap-de-la-Madeleine | 10 | 30 | 0 | 0 | 20 | 32 | 30 | 62 |
| **Remainder of the CMA** | 71 | 66 | 0 | 0 | 40 | 43 | 111 | 109 |
| Bécancour | 31 | 28 | 0 | 0 | 16 | 24 | 47 | 52 |
| Champlain | 4 | 1 | 0 | 0 | 0 | 0 | 4 | 1 |
| Pointe-du-Lac | 17 | 16 | 0 | 0 | 14 | 4 | 31 | 20 |
| St-Louis-de-France | 7 | 5 | 0 | 0 | 10 | 15 | 17 | 20 |
| Sainte-Marthe-du-Cap | 6 | 2 | 0 | 0 | 0 | 0 | 6 | 2 |
| Saint-Maurice | 6 | 14 | 0 | 0 | 0 | 0 | 6 | 14 |
| **Trois-Rivières CMA** | 131 | 169 | 4 | 0 | 96 | 326 | 231 | 495 |

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

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|---|---|---|---|---|---|---|---|---|
| | YTD 2009 | YTD 2008 | YTD 2009 | YTD 2008 | YTD 2009 | YTD 2008 | YTD 2009 | YTD 2008 |
| **Centre** | 178 | 259 | 4 | 0 | 334 | 366 | 516 | 625 |
| Trois-Rivières | 100 | 107 | 0 | 0 | 159 | 201 | 259 | 308 |
| Trois-Rivières-Ouest | 26 | 54 | 4 | 0 | 126 | 111 | 156 | 165 |
| Cap-de-la-Madeleine | 52 | 98 | 0 | 0 | 49 | 54 | 101 | 152 |
| **Remainder of the CMA** | 164 | 180 | 32 | 8 | 97 | 94 | 293 | 282 |
| Bécancour | 65 | 59 | 32 | 0 | 54 | 52 | 151 | 111 |
| Champlain | 5 | 2 | 0 | 0 | 4 | 0 | 9 | 2 |
| Pointe-du-Lac | 38 | 49 | 0 | 8 | 14 | 16 | 52 | 73 |
| St-Louis-de-France | 21 | 16 | 0 | 0 | 25 | 26 | 46 | 42 |
| Sainte-Marthe-du-Cap | 13 | 16 | 0 | 0 | 0 | 0 | 13 | 16 |
| Saint-Maurice | 22 | 38 | 0 | 0 | 0 | 0 | 22 | 38 |
| **Trois-Rivières CMA** | 342 | 439 | 36 | 8 | 431 | 460 | 809 | 907 |

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**
**Third 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** | | | | | | | | | | | | | |
| Q3 2009 | 1 | 3.1 | 1 | 3.1 | 8 | 25.0 | 9 | 28.1 | 13 | 40.6 | 32 | 240,000 | 222,219 |
| Q3 2008 | 2 | 3.7 | 0 | 0.0 | 27 | 50.0 | 15 | 27.8 | 10 | 18.5 | 54 | 190,000 | 211,759 |
| Year-to-date 2009 | 4 | 3.5 | 4 | 3.5 | 36 | 31.3 | 40 | 34.8 | 31 | 27.0 | 115 | 210,000 | 214,922 |
| Year-to-date 2008 | 4 | 2.7 | 7 | 4.8 | 56 | 38.4 | 54 | 37.0 | 25 | 17.1 | 146 | 200,000 | 206,473 |
| **Remainder of the CMA** | | | | | | | | | | | | | |
| Q3 2009 | 0 | 0.0 | 6 | 14.6 | 15 | 36.6 | 14 | 34.1 | 6 | 14.6 | 41 | 180,000 | 202,195 |
| Q3 2008 | 13 | 19.1 | 13 | 19.1 | 17 | 25.0 | 12 | 17.6 | 13 | 19.1 | 68 | 165,000 | 194,338 |
| Year-to-date 2009 | 8 | 6.8 | 20 | 17.1 | 53 | 45.3 | 26 | 22.2 | 10 | 8.5 | 117 | 170,000 | 181,068 |
| Year-to-date 2008 | 20 | 12.3 | 35 | 21.6 | 51 | 31.5 | 31 | 19.1 | 25 | 15.4 | 162 | 165,000 | 185,864 |
| **Trois-Rivières CMA** | | | | | | | | | | | | | |
| Q3 2009 | 1 | 1.4 | 7 | 9.6 | 23 | 31.5 | 23 | 31.5 | 19 | 26.0 | 73 | 200,000 | 210,973 |
| Q3 2008 | 15 | 12.3 | 13 | 10.7 | 44 | 36.1 | 27 | 22.1 | 23 | 18.9 | 122 | 180,000 | 202,049 |
| Year-to-date 2009 | 12 | 5.2 | 24 | 10.3 | 89 | 38.4 | 66 | 28.4 | 41 | 17.7 | 232 | 190,000 | 197,849 |
| Year-to-date 2008 | 24 | 7.8 | 42 | 13.6 | 107 | 34.7 | 85 | 27.6 | 50 | 16.2 | 308 | 180,000 | 195,633 |

Source: CMHC (Market Absorption Survey)

| Table 4.1: Average Price ($) of Absorbed Single-detached Units Third Quarter 2009 | | | | | | |
|---|---|---|---|---|---|---|
| **Submarket** | Q3 2009 | Q3 2008 | % Change | YTD 2009 | YTD 2008 | % Change |
| **Centre** | 222,219 | 211,759 | 4.9 | 214,922 | 206,473 | 4.1 |
| Trois-Rivières | 230,077 | 197,143 | 16.7 | 220,239 | 204,318 | 7.8 |
| Trois-Rivières-Ouest | 251,500 | 251,333 | 0.1 | 237,000 | 244,286 | -3.0 |
| Cap-de-la-Madeleine | -- | 196,200 | n/a | 196,818 | 193,446 | 1.7 |
| **Remainder of the CMA** | 202,195 | 194,338 | 4.0 | 181,068 | 185,864 | -2.6 |
| Bécancour | 184,706 | 176,724 | 4.5 | 175,543 | 176,058 | -0.3 |
| Champlain | -- | -- | n/a | -- | -- | n/a |
| Pointe-du-Lac | 223,077 | 246,875 | -9.6 | 203,654 | 218,370 | -6.7 |
| St-Louis-de-France | -- | -- | n/a | 182,308 | 208,214 | -12.4 |
| Sainte-Marthe-du-Cap | -- | -- | n/a | 192,500 | 173,750 | 10.8 |
| Saint-Maurice | -- | 156,786 | n/a | 158,056 | 153,906 | 2.7 |
| **Trois-Rivières CMA** | 210,973 | 202,049 | 4.4 | 197,849 | 195,633 | 1.1 |

Source: CMHC (Market Absorption Survey)

**Table 6: Economic Indicators**
**Third Quarter 2009**

| | | Interest Rates | | | NHPI, Total, (Quebec) 1997=100 | CPI (Quebec) 2002 =100 | Trois-Rivières Labour Market | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | P & I Per $100,000 | Mortage Rates (%) 1 Yr. Term | Mortage Rates (%) 5 Yr. Term | | | Employment SA (,000) | Unemployment Rate (%) SA | Participation Rate (%) SA | Average Weekly Earnings ($) |
| 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 | 165.7 | 114.3 | 66.3 | 8.2 | 58.9 | 698 |
| | July | 631 | 3.75 | 5.85 | 165.7 | 113.8 | 66.5 | 8.3 | 59.2 | 691 |
| | August | 631 | 3.75 | 5.85 | 166.0 | 113.9 | 67.9 | 8.6 | 60.6 | 687 |
| | September | 610 | 3.70 | 5.49 | | 113.7 | 68.7 | 9.1 | 61.6 | 693 |
| | 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 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 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, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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