

# HOUSING NOW

## Québec CMA



CANADA MORTGAGE AND HOUSING CORPORATION

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### Residential Construction Remains Vigorous in the Québec Area

Residential construction remained strong in the Québec census metropolitan area (CMA) during the last quarter of 2009. According to the latest data released by

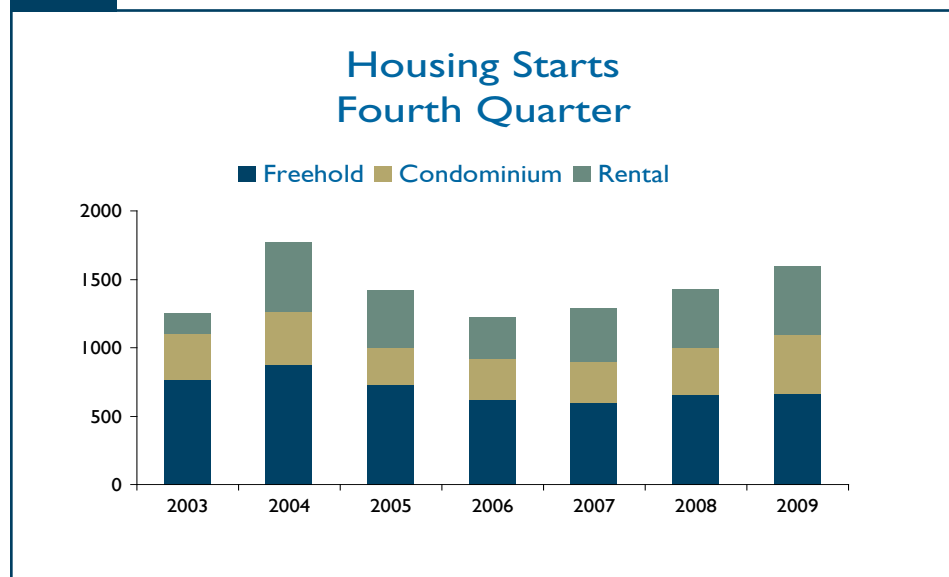
Canada Mortgage and Housing Corporation (CMHC), 1,600 housing units were started from October to December 2009, compared to 1,428 during the same period in 2008.

Housing starts therefore increased by 12 per cent in the last quarter of 2009 over the same quarter in 2008. Two market segments

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Figure 1



Source : CMHC

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stood out during this period: condominiums (+29 per cent) and rental housing (+17 per cent).

As well, activity stayed strong for 2009 overall, with foundations having been laid for 5,513 units during the year, or 1 per cent more than in 2008. Starts of freehold homes<sup>1</sup> fell by 7 per cent, as a result of the decrease in single-detached home building (-14 per cent). However, the construction of semi-detached houses registered a gain of 23 per cent, confirming the increasingly large place taken by dwellings of this type on the housing market.

The condominium segment saw activity pick up in 2009, with a hike of 13 per cent in starts, which reached their highest level in the

last 15 years (1,315 units).

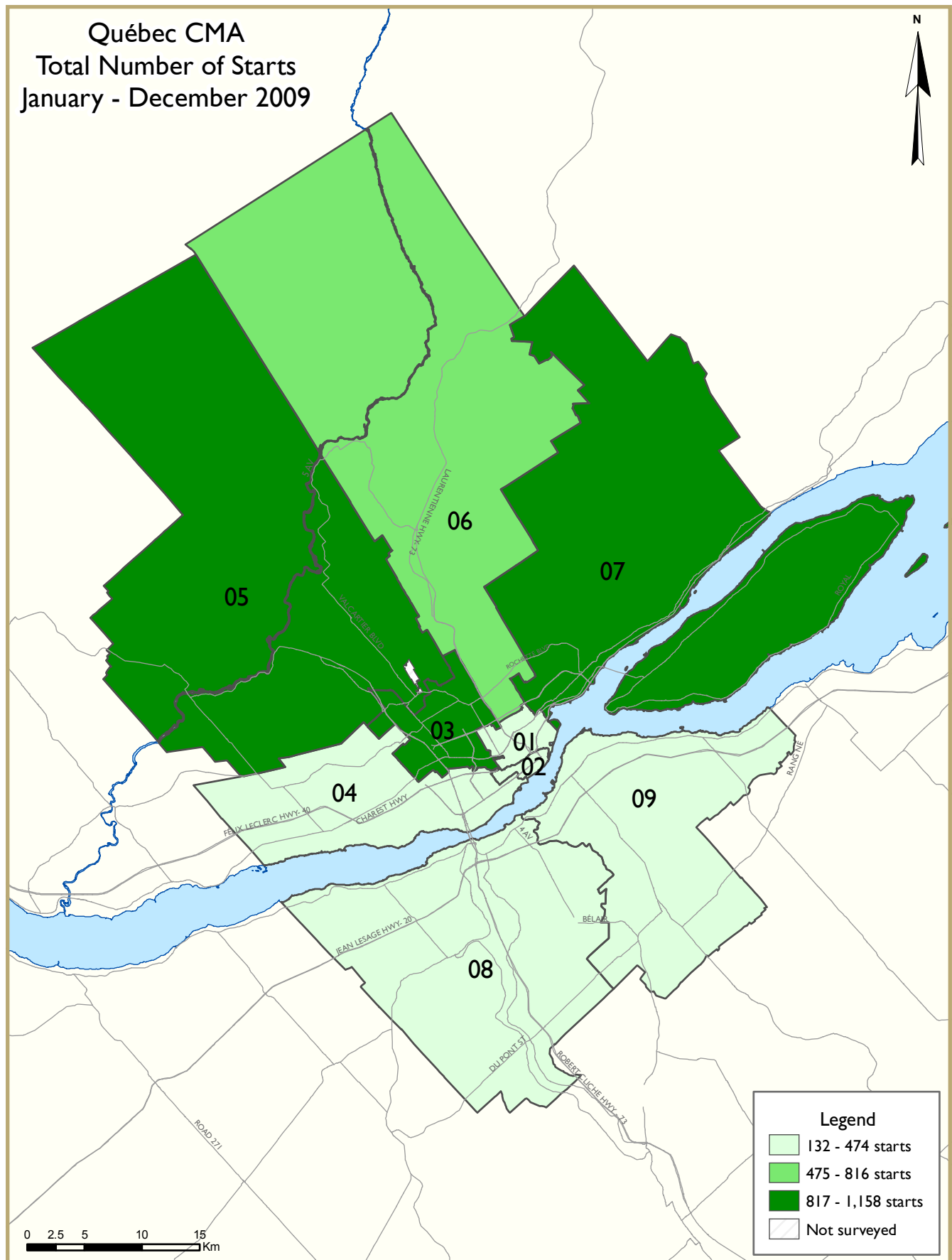
Rental housing construction was also significant in 2009, as 1,540 such units got under way, for a gain of 7 per cent over the year before. The activity observed in this market segment was supported by the tight conditions on the rental market, where demand was strong and the vacancy rate stood at just 0.6 per cent this past October.

The vigorous residential construction reflected the favourable economic environment enjoyed by the Québec area. Despite the economic slowdown, the regional job market has remained solid. In addition, the low mortgage rates have also helped support demand for new homes.

## Resale market

At the time of writing this report, the MLS® resale market data for the fourth quarter were not available. We therefore refer our readers to the last issue of this publication, which contains an analysis for the third quarter.

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



ZONE DESCRIPTIONS - QUEBEC CMA		
Zones	Municipalities and Zones	Large Zones
Zone 1	Lower Town Québec, Vanier	North Centre
Zone 2	Upper Town Québec	North Centre
Zone 3	Québec-Des Rivières (Neufchatel, Duberger, Les Saules, Lebourgneuf), Ancienne-Lorette	North Centre
Zone 4	Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	North Centre
Zone 5	Val-Belair, Saint-Emile, Loretteville, Lac-Saint-Charles, Lac Delage, Valcartier, Shannon, Lac-Saint-Joseph, Sainte-Catherine-de-la-Jacques-Cartier, Fossambault	Northern Suburbs
Zone 6	Charlesbourg, Lac-Beauport, Stoneham-Tewkesbury	Northern Suburbs
Zone 7	Beauport, Sainte-Brigitte-de-Laval, Boischatel, L'Ange-Gardien, Château-Richer, l'Ile-d'Orleans	Northern Suburbs
Zone 8	Charny, Saint-Rornuald, Saint-Jean-Chrysostome, Saint-Nicolas, Saint-Rédempteur, Breakeyville, Saint-Lambert, Saint-Etienne	South Shore
Zone 9	Levis, Pintendre, Saint-Joseph-de-Levy, Saint-Etiennede-Beaumont	South Shore

## HOUSING NOW REPORT TABLES

### Available in **ALL** reports:

- I 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:

- I.1 Housing Activity Summary by Submarket
- I.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 Québec CMA**  
**Fourth 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									
Q4 2009	416	182	63	0	9	430	3	485	1,600
Q4 2008	470	142	47	0	4	336	0	429	1,428
% Change	-11.5	28.2	34.0	n/a	125.0	28.0	n/a	13.1	12.0
Year-to-date 2009	1,746	612	300	0	17	1,298	3	1,344	5,513
Year-to-date 2008	2,031	496	326	0	49	1,111	0	1,353	5,457
% Change	-14.0	23.4	-8.0	n/a	-65.3	16.8	n/a	-0.7	1.0
UNDER CONSTRUCTION									
Q4 2009	537	162	105	0	13	768	3	1,079	2,830
Q4 2008	547	142	85	0	40	650	0	924	2,458
% Change	-1.8	14.1	23.5	n/a	-67.5	18.2	n/a	16.8	15.1
COMPLETIONS									
Q4 2009	488	162	59	0	8	412	0	186	1,339
Q4 2008	576	110	69	0	6	358	0	624	1,743
% Change	-15.3	47.3	-14.5	n/a	33.3	15.1	n/a	-70.2	-23.2
Year-to-date 2009	1,757	592	252	0	48	1,203	0	1,174	5,120
Year-to-date 2008	1,983	458	352	0	17	967	4	1,504	5,486
% Change	-11.4	29.3	-28.4	n/a	182.4	24.4	-100.0	-21.9	-6.7
COMPLETED & NOT ABSORBED									
Q4 2009	82	61	25	0	11	290	0	380	849
Q4 2008	73	42	16	0	8	208	0	431	778
% Change	12.3	45.2	56.3	n/a	37.5	39.4	n/a	-11.8	9.1
ABSORBED									
Q4 2009	485	170	75	0	5	352	0	247	1,334
Q4 2008	583	103	86	0	5	324	0	327	1,428
% Change	-16.8	65.0	-12.8	n/a	0.0	8.6	n/a	-24.5	-6.6
Year-to-date 2009	1,744	573	243	0	45	1,121	0	1,225	4,951
Year-to-date 2008	1,953	437	376	0	11	948	6	1,286	5,017
% Change	-10.7	31.1	-35.4	n/a	**	18.2	-100.0	-4.7	-1.3

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

**Table I.1: Housing Activity Summary by Submarket**  
**Fourth 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 nord									
Q4 2009	69	34	0	0	5	139	0	192	451
Q4 2008	49	10	9	0	0	117	0	228	413
Périphérie nord									
Q4 2009	252	98	61	0	0	275	0	260	946
Q4 2008	277	74	22	0	0	171	0	139	683
Rive sud									
Q4 2009	94	34	2	0	4	16	3	30	183
Q4 2008	144	58	16	0	4	48	0	62	332
Québec CMA									
Q4 2009	416	182	63	0	9	430	3	485	1,600
Q4 2008	470	142	47	0	4	336	0	429	1,428
New City of Québec									
Q4 2009	176	100	59	0	0	414	0	449	1,210
Q4 2008	159	72	27	0	0	270	0	363	891
New City of Lévis									
Q4 2009	80	44	2	0	4	16	3	33	182
Q4 2008	117	52	14	0	4	36	0	53	276
UNDER CONSTRUCTION									
Centre nord									
Q4 2009	81	36	5	0	5	361	0	578	1,229
Q4 2008	67	12	29	0	32	189	0	303	632
Périphérie nord									
Q4 2009	339	98	96	0	0	383	0	456	1,372
Q4 2008	366	82	40	0	0	373	0	167	1,098
Rive sud									
Q4 2009	115	28	2	0	8	24	3	42	222
Q4 2008	111	48	16	0	8	88	0	454	725
Québec CMA									
Q4 2009	537	162	105	0	13	768	3	1,079	2,830
Q4 2008	547	142	85	0	40	650	0	924	2,458
New City of Québec									
Q4 2009	198	98	91	0	0	738	0	896	2,184
Q4 2008	190	80	57	0	32	536	0	466	1,431
New City of Lévis									
Q4 2009	97	22	4	0	8	24	3	45	203
Q4 2008	86	42	14	0	8	76	0	445	671

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

**Table I.1: Housing Activity Summary by Submarket**  
**Fourth Quarter 2009**

	Ownership						Rental		Total*	
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
COMPLETIONS										
Centre nord										
Q4 2009	89	36	23	0	0	157	0	47	352	
Q4 2008	86	12	0	0	0	185	0	463	746	
Périphérie nord										
Q4 2009	299	66	32	0	0	223	0	120	764	
Q4 2008	363	54	58	0	6	138	0	141	760	
Rive sud										
Q4 2009	99	44	4	0	8	32	0	16	203	
Q4 2008	124	36	11	0	0	35	0	20	226	
Québec CMA										
Q4 2009	488	162	59	0	8	412	0	186	1,339	
Q4 2008	576	110	69	0	6	358	0	624	1,743	
New City of Québec										
Q4 2009	207	78	45	0	0	368	0	167	865	
Q4 2008	257	56	48	0	6	311	0	592	1,270	
New City of Lévis										
Q4 2009	84	56	4	0	8	32	0	19	203	
Q4 2008	94	42	11	0	0	35	0	20	202	
COMPLETED & NOT ABSORBED										
Centre nord										
Q4 2009	9	6	10	0	4	101	0	218	348	
Q4 2008	11	4	1	0	0	92	0	272	380	
Périphérie nord										
Q4 2009	52	28	12	0	0	160	0	71	323	
Q4 2008	41	18	11	0	3	77	0	157	307	
Rive sud										
Q4 2009	21	27	3	0	7	29	0	90	177	
Q4 2008	21	20	4	0	5	39	0	2	91	
Québec CMA										
Q4 2009	82	61	25	0	11	290	0	380	849	
Q4 2008	73	42	16	0	8	208	0	431	778	
New City of Québec										
Q4 2009	45	22	19	0	4	251	0	280	621	
Q4 2008	43	17	9	0	3	162	0	396	630	
New City of Lévis										
Q4 2009	18	27	3	0	7	25	0	91	171	
Q4 2008	13	17	4	0	5	39	0	2	80	

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



**Table I.1: Housing Activity Summary by Submarket**  
**Fourth Quarter 2009**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Centre nord									
Q4 2009	88	41	27	0	0	117	0	100	373
Q4 2008	88	11	2	0	0	171	0	256	528
Périphérie nord									
Q4 2009	296	74	41	0	0	191	0	102	704
Q4 2008	358	50	61	0	3	121	0	46	639
Rive sud									
Q4 2009	100	39	7	0	5	44	0	43	238
Q4 2008	134	34	23	0	2	32	0	25	250
Québec CMA									
Q4 2009	485	170	75	0	5	352	0	247	1,334
Q4 2008	583	103	86	0	5	324	0	327	1,428
New City of Québec									
Q4 2009	206	84	58	0	0	295	0	191	834
Q4 2008	255	49	53	0	3	277	0	280	917
New City of Québec									
Q4 2009	83	47	7	0	5	37	0	45	224
Q4 2008	104	39	23	0	2	32	0	25	225

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

**Table 2: Starts by Submarket and by Dwelling Type**  
**Fourth Quarter 2009**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	% Change
Québec - Basse-ville, Vanier	0	0	0	0	0	0	69	273	69	273	-74.7
Québec - Haute-ville	0	0	0	0	0	0	0	0	0	0	n/a
Québec - Des Rivières, L'Ancienne-Lorette	47	24	44	4	5	3	171	78	267	109	145.0
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	22	25	6	6	0	0	106	0	134	31	**
Val-Bélair, Saint Émile, Loretteville, etc	134	121	46	16	33	0	206	76	419	213	96.7
Charlesbourg, Stoneham, etc	63	82	20	48	0	0	153	143	236	273	-13.6
Beauport, Boischâtel, Île-d'Orléans, etc	56	74	32	10	0	0	204	113	292	197	48.2
Charny, Saint-Romuald, Saint-Jean-Chr., etc	59	74	14	38	3	12	20	41	96	165	-41.8
Lévis, Pintendre, etc	35	70	20	20	4	4	28	73	87	167	-47.9
<b>Québec CMA</b>	<b>416</b>	<b>470</b>	<b>182</b>	<b>142</b>	<b>45</b>	<b>19</b>	<b>957</b>	<b>797</b>	<b>1,600</b>	<b>1,428</b>	<b>12.0</b>

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - December 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
Québec - Basse-ville, Vanier	0	1	2	0	0	0	130	343	132	344	-61.6
Québec - Haute-ville	0	0	0	0	0	0	157	49	157	49	**
Québec - Des Rivières, L'Ancienne-Lorette	189	154	114	64	25	44	672	474	1,000	736	35.9
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	128	136	12	18	0	15	423	2	563	171	**
Val-Bélair, Saint Émile, Loretteville, etc	494	552	122	58	77	5	465	227	1,158	842	37.5
Charlesbourg, Stoneham, etc	231	390	96	130	36	39	409	485	772	1,044	-26.1
Beauport, Boischâtel, Île-d'Orléans, etc	324	324	124	60	13	10	522	507	983	901	9.1
Charny, Saint-Romuald, Saint-Jean-Chr., etc	234	302	88	112	19	39	73	127	414	580	-28.6
Lévis, Pintendre, etc	146	172	54	54	12	31	122	533	334	790	-57.7
<b>Québec CMA</b>	<b>1,746</b>	<b>2,031</b>	<b>612</b>	<b>496</b>	<b>182</b>	<b>183</b>	<b>2,973</b>	<b>2,747</b>	<b>5,513</b>	<b>5,457</b>	<b>1.0</b>

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008
Québec - Basse-ville, Vanier	0	0	0	0	18	55	51	218
Québec - Haute-ville	0	0	0	0	0	0	0	0
Québec - Des Rivières, L'Ancienne-Lorette	5	3	0	0	121	68	38	10
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	0	0	0	0	0	0	106	0
Val-Bélair, Saint Émile, Loretteville, etc	33	0	0	0	95	20	111	56
Charlesbourg, Stoneham, etc	0	0	0	0	153	67	0	76
Beauport, Boischâtel, Île-d'Orléans, etc	0	0	0	0	55	106	149	7
Charny, Saint-Romuald, Saint-Jean-Chr., etc	0	12	3	0	8	20	12	21
Lévis, Pintendre, etc	4	4	0	0	10	32	18	41
<b>Québec CMA</b>	<b>42</b>	<b>19</b>	<b>3</b>	<b>0</b>	<b>460</b>	<b>368</b>	<b>485</b>	<b>429</b>

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market  
January - December 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
Québec - Basse-ville, Vanier	0	0	0	0	32	85	98	237
Québec - Haute-ville	0	0	0	0	77	45	0	4
Québec - Des Rivières, L'Ancienne-Lorette	25	44	0	0	392	285	268	189
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	0	15	0	0	66	2	280	0
Val-Bélair, Saint Émile, Loretteville, etc	77	5	0	0	204	99	261	92
Charlesbourg, Stoneham, etc	36	39	0	0	342	336	67	149
Beauport, Boischâtel, Île-d'Orléans, etc	13	10	0	0	225	284	273	189
Charny, Saint-Romuald, Saint-Jean-Chr., etc	16	39	3	0	26	89	47	38
Lévis, Pintendre, etc	12	31	0	0	72	78	50	455
<b>Québec CMA</b>	<b>179</b>	<b>183</b>	<b>3</b>	<b>0</b>	<b>1,436</b>	<b>1,303</b>	<b>1,344</b>	<b>1,353</b>

Source: CMHC (Starts and Completions Survey)

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

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008
Québec - Basse-ville, Vanier	0	0	18	55	51	218	69	273
Québec - Haute-ville	0	0	0	0	0	0	0	0
Québec - Des Rivières, L'Ancienne-Lorette	91	37	126	62	38	10	267	109
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	28	31	0	0	106	0	134	31
Val-Bélair, Saint Émile, Loretteville, etc	221	145	87	12	111	56	419	213
Charlesbourg, Stoneham, etc	93	138	143	59	0	76	236	273
Beauport, Boischâtel, Île-d'Orléans, etc	98	90	45	100	149	7	292	197
Charny, Saint-Romuald, Saint-Jean-Chr., etc	75	126	6	18	15	21	96	165
Lévis, Pintendre, etc	55	92	14	34	18	41	87	167
<b>Québec CMA</b>	<b>661</b>	<b>659</b>	<b>439</b>	<b>340</b>	<b>488</b>	<b>429</b>	<b>1,600</b>	<b>1,428</b>

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Québec - Basse-ville, Vanier	4	1	30	85	98	237	132	344
Québec - Haute-ville	0	0	77	45	0	4	157	49
Québec - Des Rivières, L'Ancienne-Lorette	345	239	375	308	268	189	1,000	736
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	140	171	66	0	280	0	563	171
Val-Bélair, Saint Émile, Loretteville, etc	735	667	162	47	261	92	1,158	842
Charlesbourg, Stoneham, etc	405	643	300	252	67	149	772	1,044
Beauport, Boischâtel, Île-d'Orléans, etc	483	426	203	252	273	189	983	901
Charny, Saint-Romuald, Saint-Jean-Chr., etc	346	455	18	87	50	38	414	580
Lévis, Pintendre, etc	200	251	84	84	50	455	334	790
<b>Québec CMA</b>	<b>2,658</b>	<b>2,853</b>	<b>1,315</b>	<b>1,160</b>	<b>1,347</b>	<b>1,353</b>	<b>5,513</b>	<b>5,457</b>

Source: CMHC (Starts and Completions Survey)

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

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	% Change
Québec - Basse-ville, Vanier	0	1	2	0	0	0	14	20	16	21	-23.8
Québec - Haute-ville	0	0	0	0	0	0	0	0	0	0	n/a
Québec - Des Rivières, L'Ancienne-Lorette	64	48	50	20	11	0	201	472	326	540	-39.6
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	26	39	0	0	4	0	0	156	30	195	-84.6
Val-Bélair, Saint Émile, Loretteville, etc	126	161	26	34	8	0	41	58	201	253	-20.6
Charlesbourg, Stoneham, etc	78	121	4	10	0	16	162	82	244	229	6.6
Beauport, Boischâtel, Île-d'Orléans, etc	95	82	36	10	4	6	184	181	319	279	14.3
Charny, Saint-Romuald, Saint-Jean-Chr., etc	60	74	26	18	0	11	16	42	102	145	-29.7
Lévis, Pintendre, etc	39	50	18	18	8	0	36	13	101	81	24.7
<b>Québec CMA</b>	<b>488</b>	<b>576</b>	<b>162</b>	<b>110</b>	<b>35</b>	<b>33</b>	<b>654</b>	<b>1,024</b>	<b>1,339</b>	<b>1,743</b>	<b>-23.2</b>

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - December 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
Québec - Basse-ville, Vanier	0	1	2	0	0	0	332	231	334	232	44.0
Québec - Haute-ville	0	0	0	0	0	0	45	4	45	4	**
Québec - Des Rivières, L'Ancienne-Lorette	171	162	90	96	42	3	400	924	703	1,185	-40.7
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	134	141	12	26	8	14	2	182	156	363	-57.0
Val-Bélair, Saint Émile, Loretteville, etc	473	540	96	46	28	5	248	193	845	784	7.8
Charlesbourg, Stoneham, etc	263	350	128	78	31	39	468	388	890	855	4.1
Beauport, Boischâtel, Île-d'Orléans, etc	340	307	102	62	7	10	447	654	896	1,033	-13.3
Charny, Saint-Romuald, Saint-Jean-Chr., etc	225	307	108	98	28	45	97	147	458	597	-23.3
Lévis, Pintendre, etc	151	175	54	52	16	69	572	137	793	433	83.1
<b>Québec CMA</b>	<b>1,757</b>	<b>1,983</b>	<b>592</b>	<b>458</b>	<b>160</b>	<b>185</b>	<b>2,611</b>	<b>2,860</b>	<b>5,120</b>	<b>5,486</b>	<b>-6.7</b>

Source: CMHC (Starts and Completions Survey)

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

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008
Québec - Basse-ville, Vanier	0	0	0	0	14	8	0	12
Québec - Haute-ville	0	0	0	0	0	0	0	0
Québec - Des Rivières, L'Ancienne-Lorette	11	0	0	0	151	107	50	365
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	4	0	0	0	0	70	0	86
Val-Bélair, Saint Émile, Loretteville, etc	8	0	0	0	35	43	6	15
Charlesbourg, Stoneham, etc	0	16	0	0	67	76	95	6
Beauport, Boischâtel, Île-d'Orléans, etc	4	6	0	0	141	61	19	120
Charny, Saint-Romuald, Saint-Jean-Chr., etc	0	11	0	0	16	29	0	13
Lévis, Pintendre, etc	8	0	0	0	20	6	16	7
<b>Québec CMA</b>	<b>35</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>444</b>	<b>400</b>	<b>186</b>	<b>624</b>

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market  
January - December 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
Québec - Basse-ville, Vanier	0	0	0	0	84	22	248	56
Québec - Haute-ville	0	0	0	0	45	0	0	4
Québec - Des Rivières, L'Ancienne-Lorette	42	3	0	0	268	349	132	575
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	8	14	0	0	2	96	0	86
Val-Bélair, Saint Émile, Loretteville, etc	28	5	0	0	119	85	93	108
Charlesbourg, Stoneham, etc	31	39	0	0	351	246	117	142
Beauport, Boischâtel, Île-d'Orléans, etc	7	10	0	0	306	200	83	454
Charny, Saint-Romuald, Saint-Jean-Chr., etc	28	41	0	4	47	103	50	44
Lévis, Pintendre, etc	16	69	0	0	121	54	451	35
<b>Québec CMA</b>	<b>160</b>	<b>181</b>	<b>0</b>	<b>4</b>	<b>1,343</b>	<b>1,155</b>	<b>1,174</b>	<b>1,504</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market  
Fourth Quarter 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008
Québec - Basse-ville, Vanier	4	1	12	8	0	12	16	21
Québec - Haute-ville	0	0	0	0	0	0	0	0
Québec - Des Rivières, L'Ancienne-Lorette	131	68	145	107	50	365	326	540
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	30	39	0	70	0	86	30	195
Val-Bélair, Saint Émile, Loretteville, etc	164	209	31	29	6	15	201	253
Charlesbourg, Stoneham, etc	96	171	53	52	95	6	244	229
Beauport, Boischâtel, Île-d'Orléans, etc	137	96	139	63	19	120	319	279
Charny, Saint-Romuald, Saint-Jean-Chr., etc	90	103	12	29	0	13	102	145
Lévis, Pintendre, etc	57	68	28	6	16	7	101	81
<b>Québec CMA</b>	<b>709</b>	<b>755</b>	<b>420</b>	<b>364</b>	<b>186</b>	<b>624</b>	<b>1,339</b>	<b>1,743</b>

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

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Québec - Basse-ville, Vanier	4	1	82	22	248	56	334	232
Québec - Haute-ville	0	0	45	0	0	4	45	4
Québec - Des Rivières, L'Ancienne-Lorette	317	269	254	341	132	575	703	1,185
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	156	180	0	97	0	86	156	363
Val-Bélair, Saint Émile, Loretteville, etc	631	641	85	35	93	108	845	784
Charlesbourg, Stoneham, etc	458	563	315	150	117	142	890	855
Beauport, Boischâtel, Île-d'Orléans, etc	475	401	280	178	83	454	896	1,033
Charny, Saint-Romuald, Saint-Jean-Chr., etc	353	450	55	99	50	48	458	597
Lévis, Pintendre, etc	207	288	135	62	451	35	793	433
<b>Québec CMA</b>	<b>2,601</b>	<b>2,793</b>	<b>1,251</b>	<b>984</b>	<b>1,174</b>	<b>1,508</b>	<b>5,120</b>	<b>5,486</b>

Source: CMHC (Starts and Completions Survey)

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

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$175,000		\$175,000 - \$199,999		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Centre nord													
Q4 2009	0	0.0	0	0.0	11	15.3	25	34.7	36	50.0	72	295,000	347,000
Q4 2008	1	1.1	0	0.0	13	14.8	11	12.5	63	71.6	88	387,500	407,670
Year-to-date 2009	3	1.2	1	0.4	29	11.2	67	25.8	160	61.5	260	350,000	378,988
Year-to-date 2008	6	2.0	6	2.0	49	16.6	60	20.3	175	59.1	296	322,500	362,838
Périphérie nord													
Q4 2009	10	5.8	11	6.4	46	26.6	50	28.9	56	32.4	173	260,000	284,497
Q4 2008	63	17.6	50	14.0	110	30.7	63	17.6	72	20.1	358	215,000	248,394
Year-to-date 2009	101	12.4	104	12.7	230	28.2	162	19.8	220	26.9	817	230,000	266,113
Year-to-date 2008	287	24.5	173	14.8	300	25.6	200	17.1	210	17.9	1,170	210,000	238,082
Rive sud													
Q4 2009	2	3.0	5	7.6	13	19.7	17	25.8	29	43.9	66	280,000	318,258
Q4 2008	29	21.6	14	10.4	36	26.9	23	17.2	32	23.9	134	220,000	259,724
Year-to-date 2009	14	4.4	30	9.5	78	24.6	83	26.2	112	35.3	317	250,000	294,625
Year-to-date 2008	84	17.6	50	10.5	138	29.0	84	17.6	120	25.2	476	220,000	256,741
Québec CMA													
Q4 2009	12	3.9	16	5.1	70	22.5	92	29.6	121	38.9	311	275,000	306,132
Q4 2008	93	16.0	64	11.0	159	27.3	97	16.6	170	29.2	583	230,000	275,734
Year-to-date 2009	118	8.4	135	9.6	337	24.1	312	22.3	497	35.5	1,399	250,000	294,172
Year-to-date 2008	379	19.4	229	11.7	487	24.9	347	17.8	511	26.2	1,953	225,000	261,871
New City of Québec													
Q4 2009	3	2.0	7	4.6	42	27.6	50	32.9	50	32.9	152	275,000	294,099
Q4 2008	40	15.7	29	11.4	70	27.5	39	15.3	77	30.2	255	220,000	279,004
Year-to-date 2009	53	8.9	70	11.7	156	26.1	121	20.2	198	33.1	598	250,000	287,542
Year-to-date 2008	146	18.7	110	14.1	193	24.7	125	16.0	208	26.6	782	220,000	262,489
New City of Lévis													
Q4 2009	1	1.7	3	5.2	10	17.2	16	27.6	28	48.3	58	290,000	332,328
Q4 2008	19	18.3	9	8.7	28	26.9	19	18.3	29	27.9	104	225,000	273,269
Year-to-date 2009	7	2.9	17	7.0	53	21.7	60	24.6	107	43.9	244	275,000	316,262
Year-to-date 2008	50	13.2	34	9.0	104	27.5	74	19.6	116	30.7	378	250,000	271,640

Source: CMHC (Market Absorption Survey)



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

Submarket	Q4 2009	Q4 2008	% Change	YTD 2009	YTD 2008	% Change
Québec - Basse-ville, Vanier	--	--	n/a	--	--	n/a
Québec - Haute-ville	--	--	n/a	--	--	n/a
Québec - Des Rivières, L'Ancienne-Lorette	359,732	440,851	-18.4	393,553	361,779	8.8
Sainte-Foy, Sillery, Cap-Rouge, Saint-Augustin	302,438	370,119	-18.3	362,097	360,071	0.6
Val-Bélair, Saint-Émile, Loretteville, etc	249,642	222,503	12.2	239,890	213,831	12.2
Charlesbourg, Stoneham, etc	337,941	270,379	25.0	309,831	267,963	15.6
Beauport, Boischâtel, Île-d'Orléans, etc	277,400	266,524	4.1	268,241	245,534	9.2
Charny, Saint-Romuald, Saint-Jean-Chr., etc	346,190	291,103	18.9	323,097	253,377	27.5
Lévis, Pintendre, etc	269,375	227,394	18.5	254,720	262,740	-3.1
<b>Québec CMA</b>	<b>306,132</b>	<b>275,734</b>	<b>11.0</b>	<b>294,172</b>	<b>261,871</b>	<b>12.3</b>

Source: CMHC (Market Absorption Survey)

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

		Interest Rates			NHPI, Total, Québec CMA 1997=100	CPI, 2002 =100	Québec 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	151.7	110.6	391.9	5.2	68.0	714
	February	718	7.25	7.29	152.4	111.1	389.6	4.9	67.4	718
	March	712	7.15	7.19	152.4	111.3	388.2	4.8	67.1	712
	April	700	6.95	6.99	154.0	112.0	387.9	4.7	66.9	711
	May	679	6.15	6.65	154.5	113.2	388.8	5.1	67.2	720
	June	710	6.95	7.15	155.0	113.7	390.3	5.0	67.4	725
	July	710	6.95	7.15	155.0	113.7	390.9	5.1	67.5	734
	August	691	6.65	6.85	157.1	113.1	391.3	4.6	67.1	737
	September	691	6.65	6.85	157.1	113.6	391.5	4.4	67.0	746
	October	713	6.35	7.20	157.1	112.7	391.8	4.3	66.9	743
	November	713	6.35	7.20	159.4	112.1	392.9	4.2	66.9	741
	December	685	5.60	6.75	159.4	111.3	396.7	3.9	67.4	749
2009	January	627	5.00	5.79	160.4	111.2	399.9	3.8	67.7	757
	February	627	5.00	5.79	164.6	112.0	403.1	3.9	68.3	750
	March	613	4.50	5.55	164.8	112.4	401.6	4.0	68.1	741
	April	596	3.90	5.25	164.8	112.5	401.3	4.4	68.2	732
	May	596	3.90	5.25	165.6	113.6	396.8	4.4	67.4	731
	June	631	3.75	5.85	165.6	114.2	394.5	4.6	67.1	730
	July	631	3.75	5.85	165.5	113.7	387.8	4.8	66.1	743
	August	631	3.75	5.85	167.0	113.8	384.1	5.1	65.6	759
	September	610	3.70	5.49	167.0	113.6	381.1	5.5	65.3	767
	October	630	3.80	5.84	168.9	113.5	383.5	5.4	65.6	766
	November	616	3.60	5.59	170.4	114.3	388.0	5.3	66.1	757
	December	610	3.60	5.49		114.0	392.0	4.9	66.5	752

"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 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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- Seniors' Housing Reports - Supplementary Tables, Regional

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