HOUSING MARKET INFORMATION

HOUSING NOW
Trois-Rivières CMA

CANADA MORTGAGE AND HOUSING CORPORATION

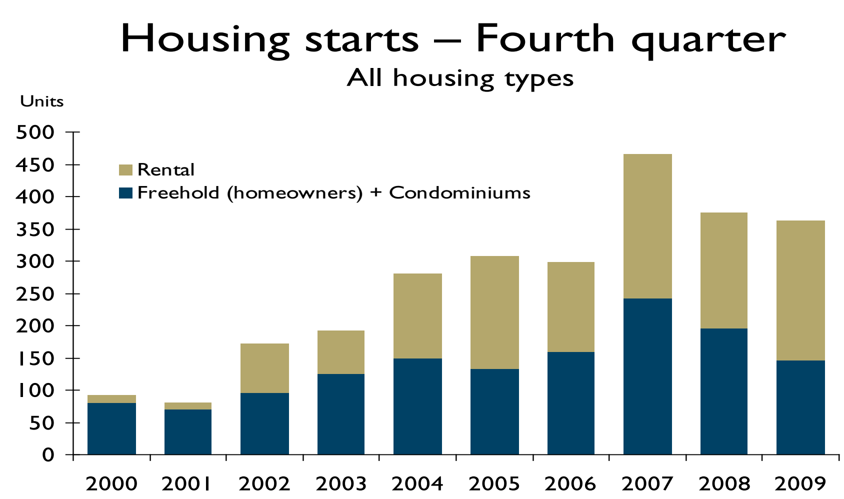
Date Released: First Quarter 2010

Trois-Rivières housing starts down slightly in the fourth quarter of 2009

Housing activity in the Trois-Rivières census metropolitan area (CMA) fell slightly in the last three months of 2009. In fact, according to the latest data released by Canada Mortgage and Housing Corporation (CMHC), 362 dwellings were started from October to December 2009, compared to 374 a year earlier.

Condominium housing was the only segment to have registered a decline (-89 per cent) and was responsible for the overall decrease in activity. Rental housing starts, for their part, rose by 20 per cent over the corresponding period in 2008, and the construction

Figure 1



Source : CMHC

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of freehold homes* increased by 15 per cent.

The results from the last quarter brought total housing starts in the Trois-Rivières CMA to 1,027 units for 2009. While this was a second straight annual decrease for the area, the level recorded in 2009 remained high—above the 1,000-unit mark. All market segments contributed to this decline, with starts having reached 477 units (-9 per cent) for freehold homes, 542 units (-2 per cent) for rental housing and 8 units (-89 per cent) in the case of condominiums.

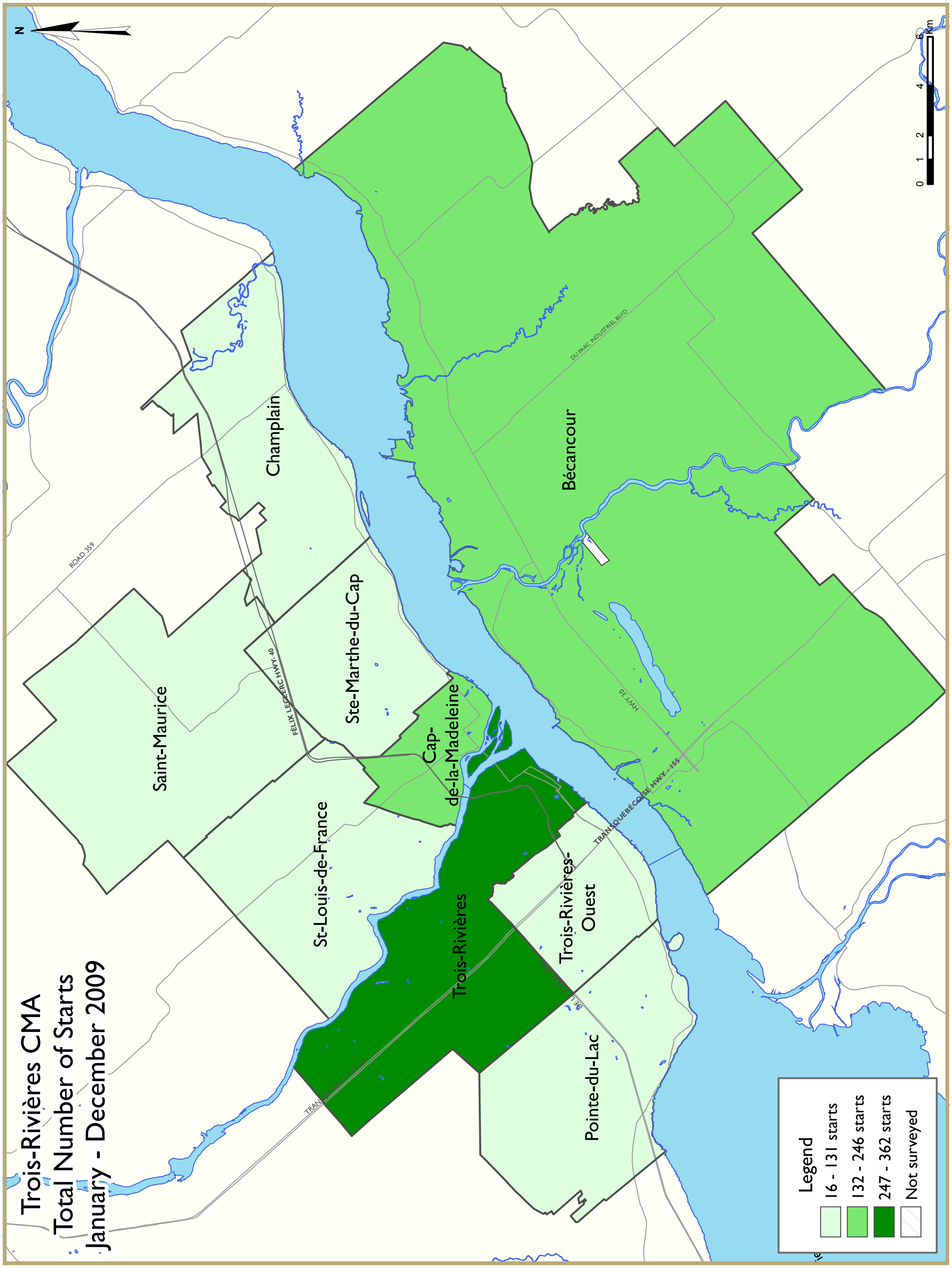
Elsewhere in the Mauricie area, the agglomeration of Shawinigan registered a very small decrease in starts (-1 per cent). In all, foundations were laid for 188 homes from January to December 2009, compared to 190 in 2008. In La Tuque, a decline was also noted, as 10 houses were started there, or 13 fewer than in 2008.

In all urban centres with 10,000 or more inhabitants across Quebec, 37,006 housing starts were enumerated in 2009, for a decrease of 11 per cent from 2008. Among the CMAs in Quebec, five ended 2009 with declines compared to 2008, namely, Sherbrooke (-3 per cent), Gatineau (-6 per cent), Trois-Rivières (-11 per cent), Montréal (-12 per cent) and Saguenay (-33 per cent). In the Québec CMA, starts rose by 1 per cent.

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.

** Freehold homes refer to dwellings where the owner also holds the title of ownership to the land (single-detached, semi-detached and row houses, as well as duplexes).*


Trois-Rivières CMA
Total Number of Starts
January - December 2009
N
Saint-Maurice
Champlain
Ste-Marthe-du-Cap
Cap-de-la-Madeleine
St-Louis-de-France
Trois-Rivières
Trois-Rivières-Ouest
Pointe-du-Lac
Bécancour
ROAD 359
FÉLIX LECLERC HWY. 40
DU PARC INDUSTRIEL BLVD
HWY 30
TRANSQUÉBÉCOISE HWY. - 155
Km
0
1
2
4
6
Legend
16 - 131 starts
132 - 246 starts
247 - 362 starts
Not surveyed

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 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	
STARTS									
Q4 2009	109	28	2	0	0	8	0	215	362
Q4 2008	87	24	10	0	0	74	0	179	374
% Change	25.3	16.7	-80.0	n/a	n/a	-89.2	n/a	20.1	-3.2
Year-to-date 2009	375	92	10	0	0	8	0	530	1,027
Year-to-date 2008	373	128	22	0	0	74	20	531	1,148
% Change	0.5	-28.1	-54.5	n/a	n/a	-89.2	-100.0	-0.2	-10.5
UNDER CONSTRUCTION									
Q4 2009	35	18	8	0	0	16	0	208	297
Q4 2008	31	30	10	0	0	74	0	226	371
% Change	12.9	-40.0	-20.0	n/a	n/a	-78.4	n/a	-8.0	-19.9
COMPLETIONS									
Q4 2009	117	28	0	0	0	16	0	131	292
Q4 2008	87	14	2	0	8	24	0	83	218
% Change	34.5	100.0	-100.0	n/a	-100.0	-33.3	n/a	57.8	33.9
Year-to-date 2009	371	104	12	0	0	52	0	562	1,101
Year-to-date 2008	390	116	36	0	16	24	20	523	1,125
% Change	-4.9	-10.3	-66.7	n/a	-100.0	116.7	-100.0	7.5	-2.1
COMPLETED & NOT ABSORBED									
Q4 2009	21	21	0	0	0	30	0	86	158
Q4 2008	26	16	0	0	4	27	6	135	214
% Change	-19.2	31.3	n/a	n/a	-100.0	11.1	-100.0	-36.3	-26.2
ABSORBED									
Q4 2009	109	21	0	0	0	12	0	123	265
Q4 2008	78	17	2	0	5	5	1	120	228
% Change	39.7	23.5	-100.0	n/a	-100.0	140.0	-100.0	2.5	16.2
Year-to-date 2009	375	99	12	0	4	54	6	606	1,156
Year-to-date 2008	386	114	31	0	16	12	17	465	1,041
% Change	-2.8	-13.2	-61.3	n/a	-75.0	**	-64.7	30.3	11.0

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

Table 1.1: 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	
STARTS									
Centre									
Q4 2009	69	18	2	0	0	8	0	117	214
Q4 2008	44	22	2	0	0	0	0	143	211
Remainder of the CMA									
Q4 2009	40	10	0	0	0	0	0	98	148
Q4 2008	43	2	8	0	0	74	0	36	163
Trois-Rivières CMA									
Q4 2009	109	28	2	0	0	8	0	215	362
Q4 2008	87	24	10	0	0	74	0	179	374
UNDER CONSTRUCTION									
Centre									
Q4 2009	26	12	6	0	0	8	0	132	196
Q4 2008	15	28	2	0	0	0	0	191	236
Remainder of the CMA									
Q4 2009	9	6	2	0	0	8	0	76	101
Q4 2008	16	2	8	0	0	74	0	35	135
Trois-Rivières CMA									
Q4 2009	35	18	8	0	0	16	0	208	297
Q4 2008	31	30	10	0	0	74	0	226	371
COMPLETIONS									
Centre									
Q4 2009	70	20	0	0	0	4	0	77	171
Q4 2008	48	12	0	0	0	24	0	58	142
Remainder of the CMA									
Q4 2009	47	8	0	0	0	12	0	54	121
Q4 2008	39	2	2	0	8	0	0	25	76
Trois-Rivières CMA									
Q4 2009	117	28	0	0	0	16	0	131	292
Q4 2008	87	14	2	0	8	24	0	83	218

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

Table 1.1: 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	
COMPLETED & NOT ABSORBED									
Centre									
Q4 2009	16	17	0	0	0	20	0	58	111
Q4 2008	17	16	0	0	0	27	6	128	194
Remainder of the CMA									
Q4 2009	5	4	0	0	0	10	0	28	47
Q4 2008	9	0	0	0	4	0	0	7	20
Trois-Rivières CMA									
Q4 2009	21	21	0	0	0	30	0	86	158
Q4 2008	26	16	0	0	4	27	6	135	214
ABSORBED									
Centre									
Q4 2009	59	15	0	0	0	9	0	66	149
Q4 2008	41	15	0	0	0	5	0	96	157
Remainder of the CMA									
Q4 2009	50	6	0	0	0	3	0	57	116
Q4 2008	37	2	2	0	5	0	1	24	71
Trois-Rivières CMA									
Q4 2009	109	21	0	0	0	12	0	123	265
Q4 2008	78	17	2	0	5	5	1	120	228

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
Centre	69	44	18	22	0	0	127	145	214	211	1.4
Trois-Rivières	20	19	18	20	0	0	52	36	90	75	20.0
Trois-Rivières-Ouest	14	13	0	0	0	0	22	91	36	104	-65.4
Cap-de-la-Madeleine	35	12	0	2	0	0	53	18	88	32	175.0
Remainder of the CMA	40	43	10	2	0	0	98	118	148	163	-9.2
Bécancour	15	19	4	2	0	0	38	75	57	96	-40.6
Champlain	3	1	4	0	0	0	4	4	11	5	120.0
Pointe-du-Lac	9	13	0	0	0	0	0	24	9	37	-75.7
St-Louis-de-France	1	2	0	0	0	0	0	15	1	17	-94.1
Sainte-Marthe-du-Cap	5	5	2	0	0	0	56	0	63	5	**
Saint-Maurice	7	3	0	0	0	0	0	0	7	3	133.3
Trois-Rivières CMA	109	87	28	24	0	0	225	263	362	374	-3.2

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
Centre	193	181	68	124	0	12	386	400	647	717	-9.8
Trois-Rivières	81	61	54	80	0	0	227	101	362	242	49.6
Trois-Rivières-Ouest	30	40	8	26	0	8	58	225	96	299	-67.9
Cap-de-la-Madeleine	82	80	6	18	0	4	101	74	189	176	7.4
Remainder of the CMA	182	192	24	4	0	16	174	219	380	431	-11.8
Bécancour	72	65	10	4	0	12	84	133	166	214	-22.4
Champlain	8	3	4	0	0	0	4	4	16	7	128.6
Pointe-du-Lac	38	53	8	0	0	0	10	40	56	93	-39.8
St-Louis-de-France	18	19	0	0	0	0	16	40	34	59	-42.4
Sainte-Marthe-du-Cap	17	20	2	0	0	0	60	0	79	20	**
Saint-Maurice	29	32	0	0	0	4	0	2	29	38	-23.7
Trois-Rivières CMA	375	373	92	128	0	28	560	619	1,027	1,148	-10.5

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
Centre	0	0	0	0	10	2	117	143
Trois-Rivières	0	0	0	0	8	2	44	34
Trois-Rivières-Ouest	0	0	0	0	0	0	22	91
Cap-de-la-Madeleine	0	0	0	0	2	0	51	18
Remainder of the CMA	0	0	0	0	0	82	98	36
Bécancour	0	0	0	0	0	60	38	15
Champlain	0	0	0	0	0	0	4	4
Pointe-du-Lac	0	0	0	0	0	18	0	6
St-Louis-de-France	0	0	0	0	0	4	0	11
Sainte-Marthe-du-Cap	0	0	0	0	0	0	56	0
Saint-Maurice	0	0	0	0	0	0	0	0
Trois-Rivières CMA	0	0	0	0	10	84	215	179

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
Centre	0	4	0	8	14	2	360	398
Trois-Rivières	0	0	0	0	8	2	207	99
Trois-Rivières-Ouest	0	0	0	8	2	0	56	225
Cap-de-la-Madeleine	0	4	0	0	4	0	97	74
Remainder of the CMA	0	4	0	12	4	86	170	133
Bécancour	0	0	0	12	0	62	84	71
Champlain	0	0	0	0	0	0	4	4
Pointe-du-Lac	0	0	0	0	4	18	6	22
St-Louis-de-France	0	0	0	0	0	4	16	36
Sainte-Marthe-du-Cap	0	0	0	0	0	0	60	0
Saint-Maurice	0	4	0	0	0	2	0	0
Trois-Rivières CMA	0	8	0	20	18	88	530	531

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
Centre	89	68	8	0	117	143	214	211
Trois-Rivières	38	41	8	0	44	34	90	75
Trois-Rivières-Ouest	14	13	0	0	22	91	36	104
Cap-de-la-Madeleine	37	14	0	0	51	18	88	32
Remainder of the CMA	50	53	0	74	98	36	148	163
Bécancour	19	21	0	60	38	15	57	96
Champlain	7	1	0	0	4	4	11	5
Pointe-du-Lac	9	17	0	14	0	6	9	37
St-Louis-de-France	1	6	0	0	0	11	1	17
Sainte-Marthe-du-Cap	7	5	0	0	56	0	63	5
Saint-Maurice	7	3	0	0	0	0	7	3
Trois-Rivières CMA	139	121	8	74	215	179	362	374

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
Centre	267	311	8	0	360	406	647	717
Trois-Rivières	135	143	8	0	207	99	362	242
Trois-Rivières-Ouest	40	66	0	0	56	233	96	299
Cap-de-la-Madeleine	92	102	0	0	97	74	189	176
Remainder of the CMA	210	212	0	74	170	145	380	431
Bécancour	82	71	0	60	84	83	166	214
Champlain	12	3	0	0	4	4	16	7
Pointe-du-Lac	50	57	0	14	6	22	56	93
St-Louis-de-France	18	23	0	0	16	36	34	59
Sainte-Marthe-du-Cap	19	20	0	0	60	0	79	20
Saint-Maurice	29	38	0	0	0	0	29	38
Trois-Rivières CMA	477	523	8	74	530	551	1,027	1,148

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
Centre	70	48	20	12	0	0	81	82	171	142	20.4
Trois-Rivières	30	24	18	6	0	0	43	20	91	50	82.0
Trois-Rivières-Ouest	12	10	2	4	0	0	0	52	14	66	-78.8
Cap-de-la-Madeleine	28	14	0	2	0	0	38	10	66	26	153.8
Remainder of the CMA	47	39	8	2	0	8	66	27	121	76	59.2
Bécancour	22	16	0	2	0	8	20	19	42	45	-6.7
Champlain	2	1	2	0	0	0	0	0	4	1	**
Pointe-du-Lac	11	12	4	0	0	0	0	6	15	18	-16.7
St-Louis-de-France	2	2	0	0	0	0	0	0	2	2	0.0
Sainte-Marthe-du-Cap	3	5	2	0	0	0	46	0	51	5	**
Saint-Maurice	7	3	0	0	0	0	0	2	7	5	40.0
Trois-Rivières CMA	117	87	28	14	0	8	147	109	292	218	33.9

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
Centre	182	189	84	112	0	24	421	442	687	767	-10.4
Trois-Rivières	80	69	66	66	0	0	204	223	350	358	-2.2
Trois-Rivières-Ouest	32	38	8	30	0	8	130	155	170	231	-26.4
Cap-de-la-Madeleine	70	82	10	16	0	16	87	64	167	178	-6.2
Remainder of the CMA	189	201	20	4	0	40	205	113	414	358	15.6
Bécancour	79	67	8	2	0	28	106	59	193	156	23.7
Champlain	7	3	2	0	0	0	4	0	13	3	**
Pointe-du-Lac	39	57	8	0	0	8	20	26	67	91	-26.4
St-Louis-de-France	19	18	0	0	0	0	29	26	48	44	9.1
Sainte-Marthe-du-Cap	16	21	2	0	0	0	46	0	64	21	**
Saint-Maurice	29	35	0	2	0	4	0	2	29	43	-32.6
Trois-Rivières CMA	371	390	104	116	0	64	626	555	1,101	1,125	-2.1

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
Centre	0	0	0	0	4	24	77	58
Trois-Rivières	0	0	0	0	4	0	39	20
Trois-Rivières-Ouest	0	0	0	0	0	24	0	28
Cap-de-la-Madeleine	0	0	0	0	0	0	38	10
Remainder of the CMA	0	8	0	0	12	2	54	25
Bécancour	0	8	0	0	12	0	8	19
Champlain	0	0	0	0	0	0	0	0
Pointe-du-Lac	0	0	0	0	0	0	0	6
St-Louis-de-France	0	0	0	0	0	0	0	0
Sainte-Marthe-du-Cap	0	0	0	0	0	0	46	0
Saint-Maurice	0	0	0	0	0	2	0	0
Trois-Rivières CMA	0	8	0	0	16	26	131	83

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
Centre	0	16	0	8	10	26	411	416
Trois-Rivières	0	0	0	0	6	2	198	221
Trois-Rivières-Ouest	0	0	0	8	4	24	126	131
Cap-de-la-Madeleine	0	16	0	0	0	0	87	64
Remainder of the CMA	0	28	0	12	54	6	151	107
Bécancour	0	16	0	12	44	0	62	59
Champlain	0	0	0	0	0	0	4	0
Pointe-du-Lac	0	8	0	0	6	4	14	22
St-Louis-de-France	0	0	0	0	4	0	25	26
Sainte-Marthe-du-Cap	0	0	0	0	0	0	46	0
Saint-Maurice	0	4	0	0	0	2	0	0
Trois-Rivières CMA	0	44	0	20	64	32	562	523

Source: CMHC (Starts and Completions Survey)

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008	Q4 2009	Q4 2008
Table 3.4: Competions by Submarket and by Intended Market Fourth Quarter 2009								
Centre	90	60	4	24	77	58	171	142
Trois-Rivières	48	30	4	0	39	20	91	50
Trois-Rivières-Ouest	14	14	0	24	0	28	14	66
Cap-de-la-Madeleine	28	16	0	0	38	10	66	26
Remainder of the CMA	55	43	12	8	54	25	121	76
Bécancour	22	18	12	8	8	19	42	45
Champlain	4	1	0	0	0	0	4	1
Pointe-du-Lac	15	12	0	0	0	6	15	18
St-Louis-de-France	2	2	0	0	0	0	2	2
Sainte-Marthe-du-Cap	5	5	0	0	46	0	51	5
Saint-Maurice	7	5	0	0	0	0	7	5
Trois-Rivières CMA	145	103	16	32	131	83	292	218

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Table 3.5: Completions by Submarket and by Intended Market January - December 2009								
Centre	268	319	8	24	411	424	687	767
Trois-Rivières	148	137	4	0	198	221	350	358
Trois-Rivières-Ouest	40	68	4	24	126	139	170	231
Cap-de-la-Madeleine	80	114	0	0	87	64	167	178
Remainder of the CMA	219	223	44	16	151	119	414	358
Bécancour	87	77	44	8	62	71	193	156
Champlain	9	3	0	0	4	0	13	3
Pointe-du-Lac	53	61	0	8	14	22	67	91
St-Louis-de-France	23	18	0	0	25	26	48	44
Sainte-Marthe-du-Cap	18	21	0	0	46	0	64	21
Saint-Maurice	29	43	0	0	0	0	29	43
Trois-Rivières CMA	487	542	52	40	562	543	1,101	1,125

Source: CMHC (Starts and Completions Survey)

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

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $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													
Q4 2009	3	8.6	1	2.9	11	31.4	10	28.6	10	28.6	35	200,000	212,529
Q4 2008	4	9.8	1	2.4	10	24.4	15	36.6	11	26.8	41	215,000	219,512
Year-to-date 2009	7	4.7	5	3.3	47	31.3	50	33.3	41	27.3	150	210,000	214,363
Year-to-date 2008	8	4.3	8	4.3	66	35.3	69	36.9	36	19.3	187	200,000	209,332
Remainder of the CMA													
Q4 2009	1	4.3	1	4.3	12	52.2	3	13.0	6	26.1	23	175,000	199,783
Q4 2008	4	10.8	12	32.4	12	32.4	9	24.3	0	0.0	37	160,000	163,108
Year-to-date 2009	9	6.4	21	15.0	65	46.4	29	20.7	16	11.4	140	170,000	184,143
Year-to-date 2008	24	12.1	47	23.6	63	31.7	40	20.1	25	12.6	199	165,000	181,633
Trois-Rivières CMA													
Q4 2009	4	6.9	2	3.4	23	39.7	13	22.4	16	27.6	58	199,500	207,474
Q4 2008	8	10.3	13	16.7	22	28.2	24	30.8	11	14.1	78	180,000	192,756
Year-to-date 2009	16	5.5	26	9.0	112	38.6	79	27.2	57	19.7	290	190,000	199,774
Year-to-date 2008	32	8.3	55	14.2	129	33.4	109	28.2	61	15.8	386	180,000	195,052

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
Centre	212,529	219,512	-3.2	214,363	209,332	2.4
Trois-Rivières	250,615	208,182	20.4	226,932	205,606	10.4
Trois-Rivières-Ouest	194,417	--	n/a	223,189	250,714	-11.0
Cap-de-la-Madeleine	184,750	207,083	-10.8	194,583	195,349	-0.4
Remainder of the CMA	199,783	163,108	22.5	184,143	181,633	1.4
Bécancour	199,500	159,667	24.9	179,821	172,388	4.3
Champlain	--	--	n/a	--	--	n/a
Pointe-du-Lac	--	177,727	n/a	205,000	210,526	-2.6
St-Louis-de-France	--	--	n/a	181,429	204,118	-11.1
Sainte-Marthe-du-Cap	--	--	n/a	189,545	170,250	11.3
Saint-Maurice	--	--	n/a	155,250	152,286	1.9
Trois-Rivières CMA	207,474	192,756	7.6	199,774	195,052	2.4

Source: CMHC (Market Absorption Survey)

Table 6: Economic Indicators
Fourth Quarter 2009

		Interest Rates			NHPI, Total, (Quebec) 1997=100	CPI (Quebec) 2002 =100	Trois-Rivières Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			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	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	166.2	113.7	68.7	9.1	61.6	693
	October	630	3.80	5.84	167.1	113.6	69.1	9.2	61.9	704
	November	616	3.60	5.59	167.8	114.3	68.8	8.9	61.5	707
	December	610	3.60	5.49		114.0	68.3	8.9	60.9	700

"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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