

HOUSING NOW

Trois-Rivières CMA



CANADA MORTGAGE AND HOUSING CORPORATION

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Trois-Rivières housing starts in the second quarter of 2010

Just like in the first quarter of 2010, housing activity in the Trois-Rivières census metropolitan area

(CMA) jumped up during the second quarter. In fact, according to the latest statistics released by Canada Mortgage and Housing Corporation (CMHC), 416 dwellings were started from April to June 2010, compared to 323 during the corresponding period a year earlier.

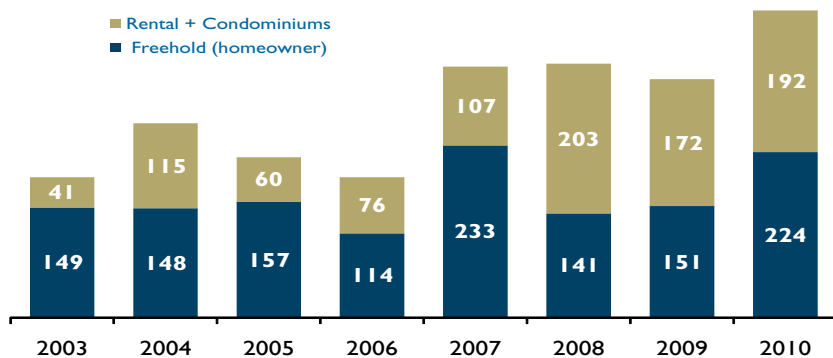
The dynamic activity extended to all market segments in the second quarter. The rental segment registered

Figure 1

Housing starts – Second quarter

All housing types

■ Rental + Condominiums
■ Freehold (homeowner)



Source : CMHC

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the greatest increase (+43 per cent). In line with the trend of recent years, rental housing construction therefore remained active in the CMA. Freehold home* starts, for their part, rose by 12 per cent. Finally, 8 condominium starts were enumerated during the second quarter of 2010. Migration, still strong in the Trois-Rivières CMA, is stimulating the real estate market, particularly rental housing construction. In addition, despite the recent rise in interest rates, financing conditions remain historically very favourable.

The mid-year results reflect the vigorous residential construction in the CMA. In fact, foundations were laid for a total of 879 dwellings from January to June 2010, compared to 397 during the corresponding period a year earlier. All market segments contributed to this gain, with starts having risen in the case of freehold homes (+50 per cent), rental dwellings (+193 per cent) and condominiums. It should be noted that the large number of rental housing starts was attributable to the strong retirement housing activity.

In the agglomeration of Shawinigan, 63 homes were started in the first six months of this year, versus 53 during the corresponding period last year. In La Tuque, 10 starts were enumerated in the first half of 2010, or 6 more than during the first half of 2009.

In all urban centres with 10,000 or more inhabitants across Quebec, 21,470 starts were enumerated during the first six months of 2010, for an

increase of 36 per cent over the same period in 2009. Gains in housing starts were posted in the CMAs of Trois-Rivières (+121 per cent), Saguenay (+89 per cent), Québec (+47 per cent), Sherbrooke (+30 per cent) and Montréal (+30 per cent), while a decrease was registered in the Gatineau area (-8 per cent).

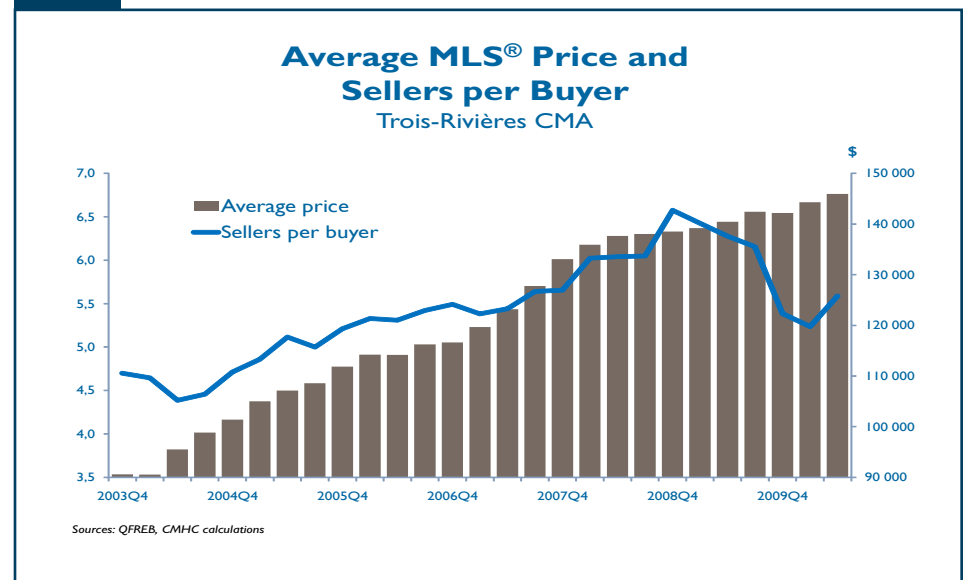
Sales fall in the second quarter

The decrease in activity on the resale market intensified during the second quarter in the Trois-Rivières census metropolitan area (CMA). In fact, according to data from the Quebec Federation of Real Estate Boards (QFREB), sales** of residential properties registered from April to June 2010 were down by 16 per cent, compared to the corresponding

period in 2009. The effect of earlier-than-planned purchases that began at the end of 2009, stimulated by the historically low mortgage rates, has been progressively waning since the beginning of 2010, resulting in a certain decline in activity. In addition, the still sluggish job market has tempered activity on the resale market. In all, 271 homes changed hands in the second quarter, compared to 323 during the corresponding quarter in 2009.

On the supply side, listings continued to increase. Since the decreases registered in the third and fourth quarters of 2009, listings have been gradually rising. At the end of the second quarter, 525 homes had "For Sale" signs, up from 474 a year earlier. This increase in supply, combined with the decline in sales, slightly pushed

Figure 2



* 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).

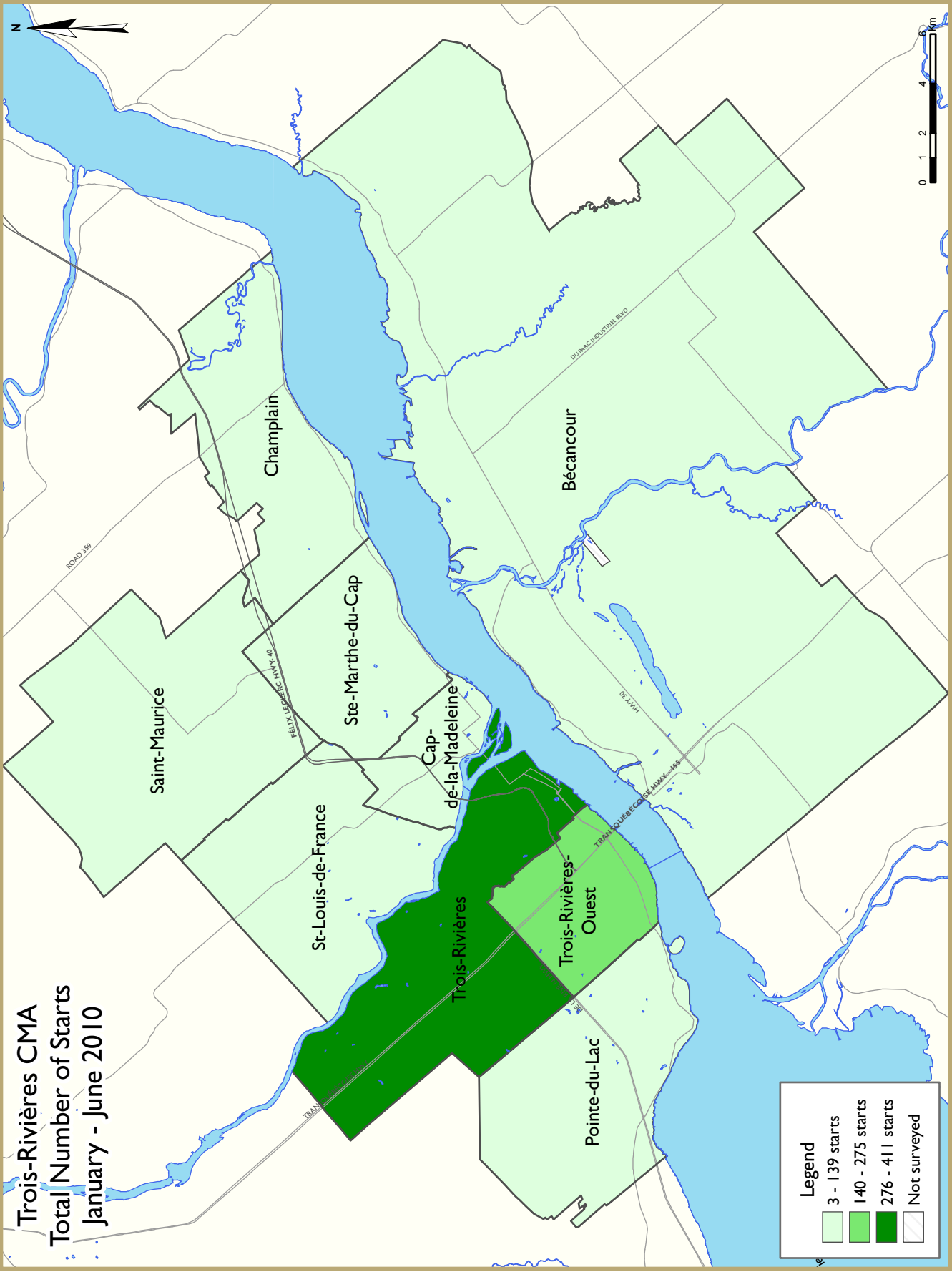
** Total residential sales

up the number of sellers per buyer (seller-to-buyer ratio), which reached 5.5 to 1 this past quarter, reflecting a market that has remained favourable to sellers.

Given the forces at play on the market, price increases were registered. In fact, in the second quarter of 2010, the average price of residential properties reached \$146,339 in the Trois-Rivières CMA, up by 4 per cent over the corresponding quarter in 2009.

The single-family home segment posted a smaller price hike (+1.8 per cent). During the second quarter of 2010, such houses were selling for an average price of \$145,364.

The mid-year results were similar to the second quarter figures. In fact, from January to June 2010, 559 sales were registered, in comparison with 622 during the corresponding period a year earlier (-10 per cent).



HOUSING NOW REPORT TABLES

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- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
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- 4.1 Average Price (\$) of Absorbed Single-Detached Units

SYMBOLS

- n/a Not applicable
- * Totals may not add up due to co-operatives and unknown market types
- ** Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Activity Summary of Trois-Rivières CMA
Second Quarter 2010

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Q2 2010	140	46	6	0	0	8	0	216	416
Q2 2009	132	36	4	0	0	0	0	139	323
% Change	6.1	27.8	50.0	n/a	n/a	n/a	n/a	55.4	28.8
Year-to-date 2010	181	118	6	0	0	8	0	566	879
Year-to-date 2009	156	42	6	0	0	0	0	181	397
% Change	16.0	181.0	0.0	n/a	n/a	n/a	n/a	**	121.4
UNDER CONSTRUCTION									
Q2 2010	65	46	6	0	0	8	0	385	510
Q2 2009	36	22	6	0	0	42	0	72	190
% Change	80.6	109.1	0.0	n/a	n/a	-81.0	n/a	**	168.4
COMPLETIONS									
Q2 2010	110	56	4	0	0	38	0	281	489
Q2 2009	112	38	8	0	0	24	0	236	418
% Change	-1.8	47.4	-50.0	n/a	n/a	58.3	n/a	19.1	17.0
Year-to-date 2010	151	90	8	0	0	54	0	351	666
Year-to-date 2009	151	50	10	0	0	32	0	335	578
% Change	0.0	80.0	-20.0	n/a	n/a	68.8	n/a	4.8	15.2
COMPLETED & NOT ABSORBED									
Q2 2010	19	24	0	0	0	32	0	111	186
Q2 2009	17	13	1	0	1	35	0	207	274
% Change	11.8	84.6	-100.0	n/a	-100.0	-8.6	n/a	-46.4	-32.1
ABSORBED									
Q2 2010	115	62	6	0	0	18	0	258	459
Q2 2009	121	43	8	0	2	18	2	132	326
% Change	-5.0	44.2	-25.0	n/a	-100.0	0.0	-100.0	95.5	40.8
Year-to-date 2010	154	87	8	0	0	41	0	331	621
Year-to-date 2009	159	53	9	0	3	24	6	263	517
% Change	-3.1	64.2	-11.1	n/a	-100.0	70.8	-100.0	25.9	20.1

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

Table 1.1: Housing Activity Summary by Submarket
Second Quarter 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Centre									
Q2 2010	59	22	2	0	0	8	0	175	266
Q2 2009	59	28	2	0	0	0	0	113	214
Remainder of the CMA									
Q2 2010	81	24	4	0	0	0	0	41	150
Q2 2009	73	8	2	0	0	0	0	26	109
Trois-Rivières CMA									
Q2 2010	140	46	6	0	0	8	0	216	416
Q2 2009	132	36	4	0	0	0	0	139	323
UNDER CONSTRUCTION									
Centre									
Q2 2010	36	30	4	0	0	8	0	340	418
Q2 2009	11	22	2	0	0	0	0	50	97
Remainder of the CMA									
Q2 2010	29	16	2	0	0	0	0	45	92
Q2 2009	25	0	4	0	0	42	0	22	93
Trois-Rivières CMA									
Q2 2010	65	46	6	0	0	8	0	385	510
Q2 2009	36	22	6	0	0	42	0	72	190
COMPLETIONS									
Centre									
Q2 2010	52	40	2	0	0	24	0	225	343
Q2 2009	58	30	0	0	0	0	0	200	288
Remainder of the CMA									
Q2 2010	58	16	2	0	0	14	0	56	146
Q2 2009	54	8	8	0	0	24	0	36	130
Trois-Rivières CMA									
Q2 2010	110	56	4	0	0	38	0	281	489
Q2 2009	112	38	8	0	0	24	0	236	418

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

Table 1.1: Housing Activity Summary by Submarket
Second Quarter 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Centre									
Q2 2010	11	22	0	0	0	20	0	78	131
Q2 2009	9	11	0	0	0	26	0	184	230
Remainder of the CMA									
Q2 2010	8	2	0	0	0	12	0	33	55
Q2 2009	8	2	1	0	1	9	0	23	44
Trois-Rivières CMA									
Q2 2010	19	24	0	0	0	32	0	111	186
Q2 2009	17	13	1	0	1	35	0	207	274
ABSORBED									
Centre									
Q2 2010	59	45	2	0	0	10	0	220	336
Q2 2009	64	35	1	0	0	0	2	105	207
Remainder of the CMA									
Q2 2010	56	17	4	0	0	8	0	38	123
Q2 2009	57	8	7	0	2	18	0	27	119
Trois-Rivières CMA									
Q2 2010	115	62	6	0	0	18	0	258	459
Q2 2009	121	43	8	0	2	18	2	132	326

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

**Table 1.2: History of Housing Starts of Trois-Rivières CMA
2000 - 2009**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2009	375	92	10	0	0	8	0	530	1,027
% Change	0.5	-28.1	-54.5	n/a	n/a	-89.2	-100.0	-0.2	-10.5
2008	373	128	22	0	0	74	20	531	1,148
% Change	-13.3	-8.6	-79.0	n/a	n/a	85.0	n/a	10.2	-4.1
2007	430	140	105	0	0	40	0	482	1,197
% Change	15.6	66.7	150.0	n/a	n/a	-21.6	n/a	3.0	17.7
2006	372	84	42	0	0	51	0	468	1,017
% Change	1.4	-19.2	**	n/a	n/a	n/a	n/a	6.6	10.7
2005	367	104	9	0	0	0	0	439	919
% Change	-4.4	-20.0	50.0	n/a	n/a	n/a	n/a	24.0	5.1
2004	384	130	6	0	0	0	0	354	874
% Change	11.0	38.3	-33.3	n/a	n/a	-100.0	n/a	96.7	37.6
2003	346	94	9	0	0	6	0	180	635
% Change	38.4	46.9	-10.0	n/a	n/a	0.0	n/a	-37.7	2.6
2002	250	64	10	0	0	6	0	289	619
% Change	11.6	10.3	25.0	n/a	n/a	n/a	n/a	**	91.0
2001	224	58	8	0	0	0	0	34	324
% Change	-0.4	-9.4	166.7	n/a	-100.0	n/a	n/a	-19.0	-3.9
2000	225	64	3	0	3	0	0	42	337

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Centre	59	59	22	28	0	0	185	127	266	214	24.3
Trois-Rivières	19	17	4	20	0	0	76	109	99	146	-32.2
Trois-Rivières-Ouest	17	9	16	6	0	0	58	14	91	29	**
Cap-de-la-Madeleine	23	33	2	2	0	0	51	4	76	39	94.9
Remainder of the CMA	81	73	24	8	0	0	45	28	150	109	37.6
Bécancour	35	21	4	4	0	0	3	12	42	37	13.5
Champlain	2	4	0	0	0	0	0	0	2	4	-50.0
Pointe-du-Lac	14	18	6	4	0	0	18	2	38	24	58.3
St-Louis-de-France	10	8	8	0	0	0	8	10	26	18	44.4
Sainte-Marthe-du-Cap	7	9	6	0	0	0	14	4	27	13	107.7
Saint-Maurice	13	13	0	0	0	0	2	0	15	13	15.4
Trois-Rivières CMA	140	132	46	36	0	0	230	155	416	323	28.8

Table 2.1: Starts by Submarket and by Dwelling Type
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centre	90	72	88	34	0	0	504	151	682	257	165.4
Trois-Rivières	31	27	54	20	0	0	326	109	411	156	163.5
Trois-Rivières-Ouest	28	10	32	8	0	0	115	30	175	48	**
Cap-de-la-Madeleine	31	35	2	6	0	0	63	12	96	53	81.1
Remainder of the CMA	91	84	30	8	0	0	76	48	197	140	40.7
Bécancour	39	25	4	4	0	0	19	30	62	59	5.1
Champlain	3	4	0	0	0	0	0	0	3	4	-25.0
Pointe-du-Lac	16	21	10	4	0	0	30	4	56	29	93.1
St-Louis-de-France	12	9	8	0	0	0	11	10	31	19	63.2
Sainte-Marthe-du-Cap	7	9	8	0	0	0	14	4	29	13	123.1
Saint-Maurice	14	16	0	0	0	0	2	0	16	16	0.0
Trois-Rivières CMA	181	156	118	42	0	0	580	199	879	397	121.4

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centre	0	0	0	0	10	2	175	113
Trois-Rivières	0	0	0	0	4	0	72	97
Trois-Rivières-Ouest	0	0	0	0	4	2	54	12
Cap-de-la-Madeleine	0	0	0	0	2	0	49	4
Remainder of the CMA	0	0	0	0	4	2	41	26
Bécancour	0	0	0	0	0	0	3	12
Champlain	0	0	0	0	0	0	0	0
Pointe-du-Lac	0	0	0	0	2	2	16	0
St-Louis-de-France	0	0	0	0	0	0	8	10
Sainte-Marthe-du-Cap	0	0	0	0	0	0	14	4
Saint-Maurice	0	0	0	0	2	0	0	0
Trois-Rivières CMA	0	0	0	0	14	4	216	139

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centre	0	0	0	0	10	2	494	137
Trois-Rivières	0	0	0	0	4	0	322	97
Trois-Rivières-Ouest	0	0	0	0	4	2	111	28
Cap-de-la-Madeleine	0	0	0	0	2	0	61	12
Remainder of the CMA	0	0	0	0	4	4	72	44
Bécancour	0	0	0	0	0	0	19	30
Champlain	0	0	0	0	0	0	0	0
Pointe-du-Lac	0	0	0	0	2	4	28	0
St-Louis-de-France	0	0	0	0	0	0	11	10
Sainte-Marthe-du-Cap	0	0	0	0	0	0	14	4
Saint-Maurice	0	0	0	0	2	0	0	0
Trois-Rivières CMA	0	0	0	0	14	6	566	181

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Second Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centre	83	89	8	0	175	113	266	214
Trois-Rivières	23	37	4	0	72	97	99	146
Trois-Rivières-Ouest	33	17	4	0	54	12	91	29
Cap-de-la-Madeleine	27	35	0	0	49	4	76	39
Remainder of the CMA	109	83	0	0	41	26	150	109
Bécancour	39	25	0	0	3	12	42	37
Champlain	2	4	0	0	0	0	2	4
Pointe-du-Lac	22	24	0	0	16	0	38	24
St-Louis-de-France	18	8	0	0	8	10	26	18
Sainte-Marthe-du-Cap	13	9	0	0	14	4	27	13
Saint-Maurice	15	13	0	0	0	0	15	13
Trois-Rivières CMA	192	172	8	0	216	139	416	323

Table 2.5: Starts by Submarket and by Intended Market
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centre	180	108	8	0	494	137	682	257
Trois-Rivières	85	47	4	0	322	97	411	156
Trois-Rivières-Ouest	60	20	4	0	111	28	175	48
Cap-de-la-Madeleine	35	41	0	0	61	12	96	53
Remainder of the CMA	125	96	0	0	72	44	197	140
Bécancour	43	29	0	0	19	30	62	59
Champlain	3	4	0	0	0	0	3	4
Pointe-du-Lac	28	29	0	0	28	0	56	29
St-Louis-de-France	20	9	0	0	11	10	31	19
Sainte-Marthe-du-Cap	15	9	0	0	14	4	29	13
Saint-Maurice	16	16	0	0	0	0	16	16
Trois-Rivières CMA	305	204	8	0	566	181	879	397

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Centre	52	58	40	30	0	0	251	200	343	288	19.1
Trois-Rivières	16	18	24	26	0	0	117	131	157	175	-10.3
Trois-Rivières-Ouest	16	9	14	2	0	0	91	48	121	59	105.1
Cap-de-la-Madeleine	20	31	2	2	0	0	43	21	65	54	20.4
Remainder of the CMA	58	54	16	8	0	0	72	68	146	130	12.3
Bécancour	19	18	4	4	0	0	30	48	53	70	-24.3
Champlain	3	1	0	0	0	0	4	4	7	5	40.0
Pointe-du-Lac	11	7	8	4	0	0	14	4	33	15	120.0
St-Louis-de-France	6	8	2	0	0	0	14	12	22	20	10.0
Sainte-Marthe-du-Cap	7	7	2	0	0	0	10	0	19	7	171.4
Saint-Maurice	12	13	0	0	0	0	0	0	12	13	-7.7
Trois-Rivières CMA	110	112	56	38	0	0	323	268	489	418	17.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centre	80	76	70	40	0	0	310	280	460	396	16.2
Trois-Rivières	25	29	48	30	0	0	140	133	213	192	10.9
Trois-Rivières-Ouest	23	13	20	2	0	0	97	118	140	133	5.3
Cap-de-la-Madeleine	32	34	2	8	0	0	73	29	107	71	50.7
Remainder of the CMA	71	75	20	10	0	0	115	97	206	182	13.2
Bécancour	21	28	6	6	0	0	54	70	81	104	-22.1
Champlain	4	1	2	0	0	0	4	4	10	5	100.0
Pointe-du-Lac	16	13	8	4	0	0	16	4	40	21	90.5
St-Louis-de-France	8	10	2	0	0	0	17	19	27	29	-6.9
Sainte-Marthe-du-Cap	10	7	2	0	0	0	24	0	36	7	**
Saint-Maurice	12	16	0	0	0	0	0	0	12	16	-25.0
Trois-Rivières CMA	151	151	90	50	0	0	425	377	666	578	15.2

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centre	0	0	0	0	26	0	225	200
Trois-Rivières	0	0	0	0	20	0	97	131
Trois-Rivières-Ouest	0	0	0	0	4	0	87	48
Cap-de-la-Madeleine	0	0	0	0	2	0	41	21
Remainder of the CMA	0	0	0	0	16	32	56	36
Bécancour	0	0	0	0	8	24	22	24
Champlain	0	0	0	0	0	0	4	4
Pointe-du-Lac	0	0	0	0	8	4	6	0
St-Louis-de-France	0	0	0	0	0	4	14	8
Sainte-Marthe-du-Cap	0	0	0	0	0	0	10	0
Saint-Maurice	0	0	0	0	0	0	0	0
Trois-Rivières CMA	0	0	0	0	42	32	281	236

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - June 2010**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centre	0	0	0	0	28	2	270	278
Trois-Rivières	0	0	0	0	20	2	108	131
Trois-Rivières-Ouest	0	0	0	0	4	0	93	118
Cap-de-la-Madeleine	0	0	0	0	4	0	69	29
Remainder of the CMA	0	0	0	0	34	40	81	57
Bécancour	0	0	0	0	24	32	30	38
Champlain	0	0	0	0	0	0	4	4
Pointe-du-Lac	0	0	0	0	10	4	6	0
St-Louis-de-France	0	0	0	0	0	4	17	15
Sainte-Marthe-du-Cap	0	0	0	0	0	0	24	0
Saint-Maurice	0	0	0	0	0	0	0	0
Trois-Rivières CMA	0	0	0	0	62	42	351	335

Source: CMHC (Starts and Completions Survey)

Table 3.4: Competitions by Submarket and by Intended Market
Second Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centre	94	88	24	0	225	200	343	288
Trois-Rivières	40	44	20	0	97	131	157	175
Trois-Rivières-Ouest	30	11	4	0	87	48	121	59
Cap-de-la-Madeleine	24	33	0	0	41	21	65	54
Remainder of the CMA	76	70	14	24	56	36	146	130
Bécancour	23	22	8	24	22	24	53	70
Champlain	3	1	0	0	4	4	7	5
Pointe-du-Lac	21	15	6	0	6	0	33	15
St-Louis-de-France	8	12	0	0	14	8	22	20
Sainte-Marthe-du-Cap	9	7	0	0	10	0	19	7
Saint-Maurice	12	13	0	0	0	0	12	13
Trois-Rivières CMA	170	158	38	24	281	236	489	418

Table 3.5: Completions by Submarket and by Intended Market
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centre	154	118	24	0	270	278	460	396
Trois-Rivières	73	61	20	0	108	131	213	192
Trois-Rivières-Ouest	43	15	4	0	93	118	140	133
Cap-de-la-Madeleine	38	42	0	0	69	29	107	71
Remainder of the CMA	95	93	30	32	81	57	206	182
Bécancour	27	34	24	32	30	38	81	104
Champlain	6	1	0	0	4	4	10	5
Pointe-du-Lac	28	21	6	0	6	0	40	21
St-Louis-de-France	10	14	0	0	17	15	27	29
Sainte-Marthe-du-Cap	12	7	0	0	24	0	36	7
Saint-Maurice	12	16	0	0	0	0	12	16
Trois-Rivières CMA	249	211	54	32	351	335	666	578

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
Second Quarter 2010**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$125,000		\$125,000 - \$149,999		\$150,000 - \$199,999		\$200,000 - \$249,999		\$250,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Centre													
Q2 2010	1	2.4	3	7.1	14	33.3	16	38.1	8	19.0	42	200,000	207,591
Q2 2009	3	4.7	3	4.7	22	34.4	21	32.8	15	23.4	64	200,000	212,656
Year-to-date 2010	1	1.6	3	4.7	19	29.7	27	42.2	14	21.9	64	200,000	212,371
Year-to-date 2009	3	3.6	3	3.6	28	33.7	31	37.3	18	21.7	83	200,000	212,108
Remainder of the CMA													
Q2 2010	3	9.7	2	6.5	11	35.5	8	25.8	7	22.6	31	190,000	209,277
Q2 2009	7	12.3	12	21.1	26	45.6	10	17.5	2	3.5	57	165,000	166,316
Year-to-date 2010	6	15.0	2	5.0	14	35.0	10	25.0	8	20.0	40	175,000	199,714
Year-to-date 2009	8	10.5	14	18.4	38	50.0	12	15.8	4	5.3	76	165,000	169,671
Trois-Rivières CMA													
Q2 2010	4	5.5	5	6.8	25	34.2	24	32.9	15	20.5	73	200,000	208,307
Q2 2009	10	8.3	15	12.4	48	39.7	31	25.6	17	14.0	121	180,000	190,826
Year-to-date 2010	7	6.7	5	4.8	33	31.7	37	35.6	22	21.2	104	200,000	207,503
Year-to-date 2009	11	6.9	17	10.7	66	41.5	43	27.0	22	13.8	159	180,000	191,824

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
Second Quarter 2010**

Submarket	Q2 2010	Q2 2009	% Change	YTD 2010	YTD 2009	% Change
Centre	207,591	212,656	-2.4	212,371	212,108	0.1
Trois-Rivières	205,460	223,864	-8.2	218,604	216,364	1.0
Trois-Rivières-Ouest	230,568	229,583	0.4	233,262	227,333	2.6
Cap-de-la-Madeleine	191,525	197,667	-3.1	195,143	201,571	-3.2
Remainder of the CMA	209,277	166,316	25.8	199,714	169,671	17.7
Bécancour	178,821	160,250	11.6	167,636	170,172	-1.5
Champlain	--	--	n/a	--	--	n/a
Pointe-du-Lac	239,727	--	n/a	221,220	184,231	20.1
St-Louis-de-France	--	--	n/a	--	161,000	n/a
Sainte-Marthe-du-Cap	--	--	n/a	--	--	n/a
Saint-Maurice	--	156,923	n/a	--	158,125	n/a
Trois-Rivières CMA	208,307	190,826	9.2	207,503	191,824	8.2

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity¹ for Trois-Rivières

	Number of Sales	Number of New Listings	Number of Active Listings	Average Price (\$)	Active Listings to Sales Ratio ²	Last Four Quarters ³	
						Average Price ² (\$)	Active Listings to Sales Ratio ²
SINGLE FAMILY*							
Q2 2010	219	321	398	149,849	5.5	145,364	5.1
Q2 2009	248	264	353	146,249	4.3	142,771	5.7
% Change	-11.7	21.6	12.6	2.5	n/a	1.8	n/a
YTD 2010	453	717	372	148,806	4.9	n/a	n/a
YTD 2009	481	599	384	143,163	4.8	n/a	n/a
% Change	-5.8	19.7	-3.3	3.9	n/a	n/a	n/a
CONDOMINIUMS*							
Q2 2010	13	--	37	--	--	--	--
Q2 2009	27	--	42	--	--	--	--
% Change	-51.9	n/a	-12.6	n/a	n/a	n/a	n/a
YTD 2010	26	--	39	--	--	n/a	n/a
YTD 2009	54	--	43	--	4.8	n/a	n/a
% Change	-51.9	n/a	-8.9	n/a	n/a	n/a	n/a
PLEX*							
Q2 2010	36	--	80	--	6.7	--	5.9
Q2 2009	46	--	70	--	4.5	--	6.3
% Change	-21.7	n/a	15.3	n/a	n/a	n/a	n/a
YTD 2010	74	--	76	158,158	6.2	n/a	n/a
YTD 2009	82	--	76	141,210	5.5	n/a	n/a
% Change	-9.8	n/a	0.7	12.0	n/a	n/a	n/a
TOTAL							
Q2 2010	271	414	525	150,013	5.8	146,339	5.5
Q2 2009	323	349	474	143,503	4.4	140,677	5.9
% Change	-16.1	18.6	10.8	4.5	n/a	4.0	n/a
YTD 2010	559	908	497	149,070	5.3	n/a	n/a
YTD 2009	622	781	511	141,654	4.9	n/a	n/a
% Change	-10.1	16.3	-2.7	5.2	n/a	n/a	n/a

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

¹ Source: QFREB by Centris®.

² Calculations: CMHC.

³ Weighted average for the last four quarters, to reduce strong variations from one quarter to another and give a clearer trend.

-- Data not available when there are fewer than 30 sales.

n/a Not applicable.

* Refer to QFREB for the definitions.

** Observed change greater than 100%.

Table 6: Economic Indicators
Second Quarter 2010

		Interest Rates			NHPI, Total, (Quebec) 1997=100	CPI (Quebec) 2002 =100	Trois-Rivières Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	163.6	111.5	67.1	7.3	59.3	682
	February	627	5.00	5.79	164.8	112.3	66.7	7.6	59.1	689
	March	613	4.50	5.55	165.2	112.6	66.3	7.9	58.9	695
	April	596	3.90	5.25	165.3	112.7	66.8	7.9	59.3	693
	May	596	3.90	5.25	165.6	113.7	66.4	8.2	59.1	696
	June	631	3.75	5.85	165.7	114.3	66.6	8.3	59.2	698
	July	631	3.75	5.85	165.7	113.8	66.9	8.6	59.6	691
	August	631	3.75	5.85	166.0	113.9	68.3	8.6	60.9	687
	September	610	3.70	5.49	166.2	113.7	68.9	9.1	61.7	693
	October	630	3.80	5.84	167.1	113.6	69.2	9.3	62.1	704
	November	616	3.60	5.59	167.8	114.3	68.7	9.6	61.8	707
	December	610	3.60	5.49	168.0	114.0	68.2	9.5	61.3	700
2010	January	610	3.60	5.49	168.1	114.0	66.6	9.6	59.8	697
	February	604	3.60	5.39	168.5	114.2	65.1	10.0	58.6	704
	March	631	3.60	5.85	169.9	114.5	63.5	10.1	57.2	714
	April	655	3.80	6.25	169.9	114.8	64.1	9.4	57.4	722
	May	639	3.70	5.99	170.5	114.9	65.1	9.1	58.0	723
	June	633	3.60	5.89		114.8	66.5	8.3	58.6	722
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"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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