

HOUSING NOW

Gatineau¹



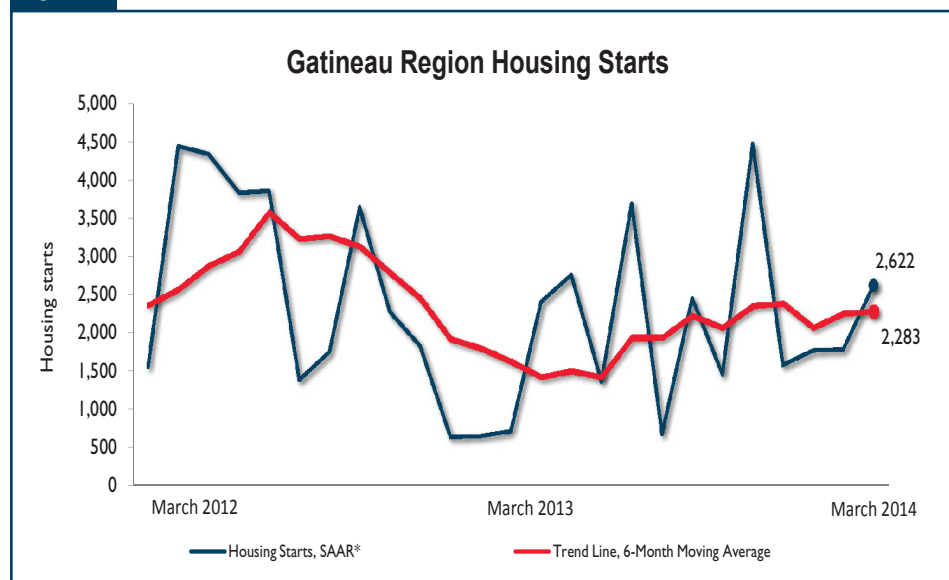
CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Second Quarter 2014

Highlights

- Gatineau area housing starts rise in the first quarter of 2014.
- Centris® sales fall in the first quarter of 2014 in the Gatineau area.
- Median resale house price dips.

Figure 1



Source: CMHC

*SAAR²: Seasonally Adjusted Annual Rate¹ Quebec part of Ottawa-Gatineau CMA

² All starts figures in this release, other than actual starts and the trend estimate, are seasonally adjusted annual rates (SAAR)—that is, monthly figures adjusted to remove normal seasonal variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace were maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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Housing starts in the first quarter of 2014

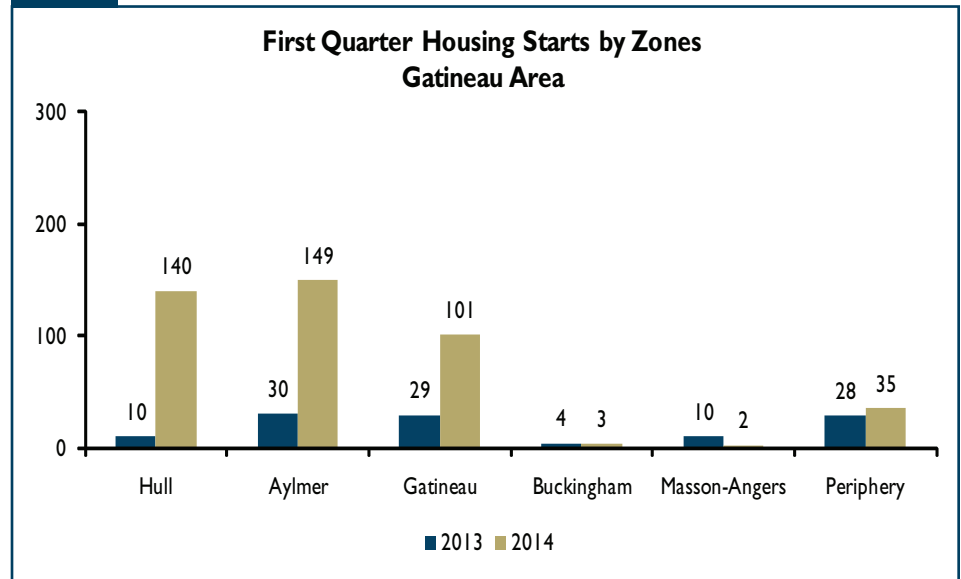
Housing starts in the Gatineau area were trending at 2,283 units in March, compared to 2,255 in February. The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR) of housing starts.

The actual data for the first quarter of 2014 revealed that starts nearly quadrupled over the number registered from January to March 2013 (430 units in 2014, versus 111 in 2013). It is important to note, however, that the level of starts recorded in the first quarter of last year was historically low.

In the first quarter of this year, starts rose in all housing categories (single-detached houses, semi-detached and row homes, and apartments). In the case of apartments, the gain was very significant, as such starts jumped from 36 units in the first quarter of 2013 up to 321 during the corresponding period in 2014.

The increase in the pace of residential construction was also noted in all intended markets (freehold, rental and condominium) and all geographic sectors in the area, except Buckingham and Masson-Angers. For condominiums, the start of construction on a project with over 100 units in Hull strongly contributed to the increase in activity in that market segment.

Figure 2



Source: CMHC

Centris® sales continue to decrease in the area

In the first quarter of 2014, Centris® sales dropped by 5 per cent from the same quarter in 2013. The decline in sales of existing homes extended to all market segments. In fact, decreases were recorded for single-family homes (-2 per cent), condominiums (20 per cent) and plexes (15 per cent). The weak job market and minimal population growth in the area were no doubt factors that contributed to this decline.

It was a completely different story on the supply side, since active Centris® listings continued to rise in the first quarter (+12 per cent), reaching 2,927 units. Once again, increases in existing homes for sale were observed in all

market segments. Condominium and plex listings particularly stood out in the first quarter of the year, with hikes of about 25 per cent over the same period in 2013. It should be mentioned, however, that the increase in the supply of existing homes in the Gatineau area was not caused by a significant rise in new listings but rather by the fact that properties for sale have been staying longer on the market.

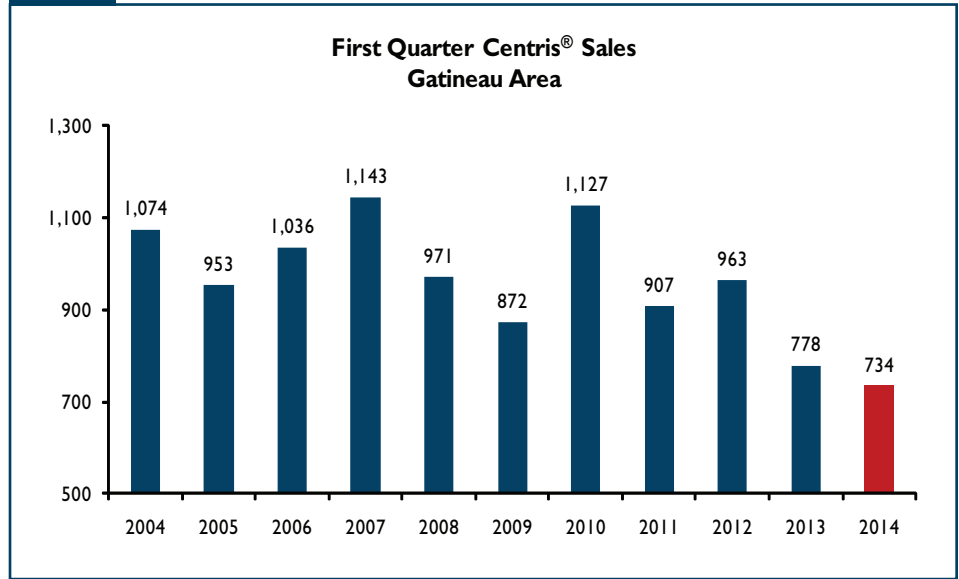
With a decrease in sales and a major increase in listings, resale market conditions in the Gatineau area eased in the first quarter of 2014. The market is balanced for single-family houses, while conditions are favourable to buyers in the case of condominiums and plexes.³

³Twelve-month moving average.

Prices decline on the resale market

This easing of the resale market seems to have had an impact on home prices in the Gatineau area. In fact, the median Centris® price of single-family homes reached \$225,000 in the first quarter of 2014, for a decrease of 1 per cent from the same period in 2013. In the case of condominiums and plexes, the median prices registered drops of 1 per cent and 3 per cent, respectively. Another sign that the market was sluggish: the average times to sell homes increased for all housing types, except plexes.

Figure 3



Source: QFREB, statistics Centris®

Interregional migration

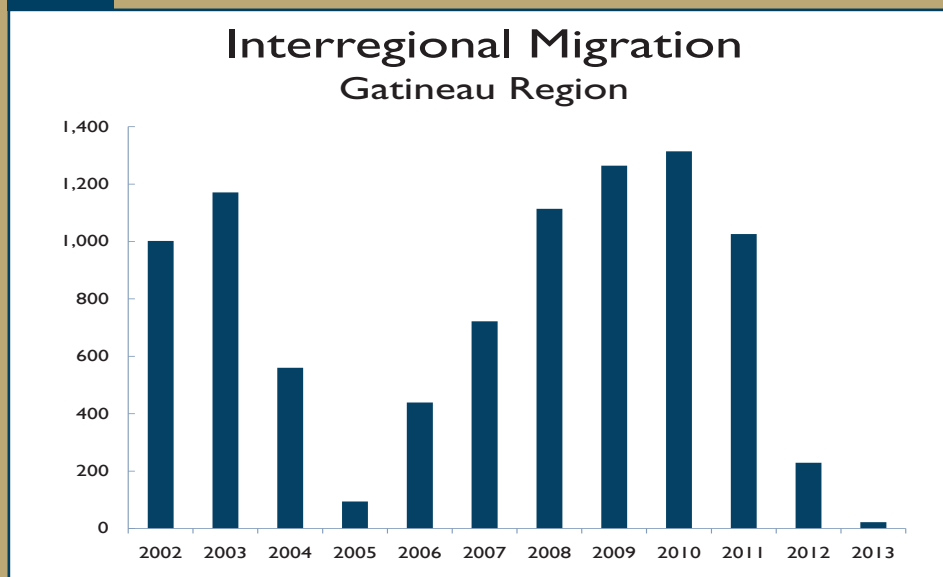
In 2013, net interregional migration in the Gatineau area reached +22 people, down from the level of +230 people recorded the year before. This was the lowest result in several years and was in line with a strong downward trend (see figure 4).

An analysis of the data revealed that the decrease in the net interregional migration was mainly attributable to the segment of people aged under 35. In fact, the annual level for this age group, which hovered around 900 people from 2008 to 2011, fell to 190 in the following two years. This significant decrease was due to the fact that the Outaouais region seems to have lost some of its appeal among young Quebecers, given the economic conditions and, more particularly, the employment situation in the area.

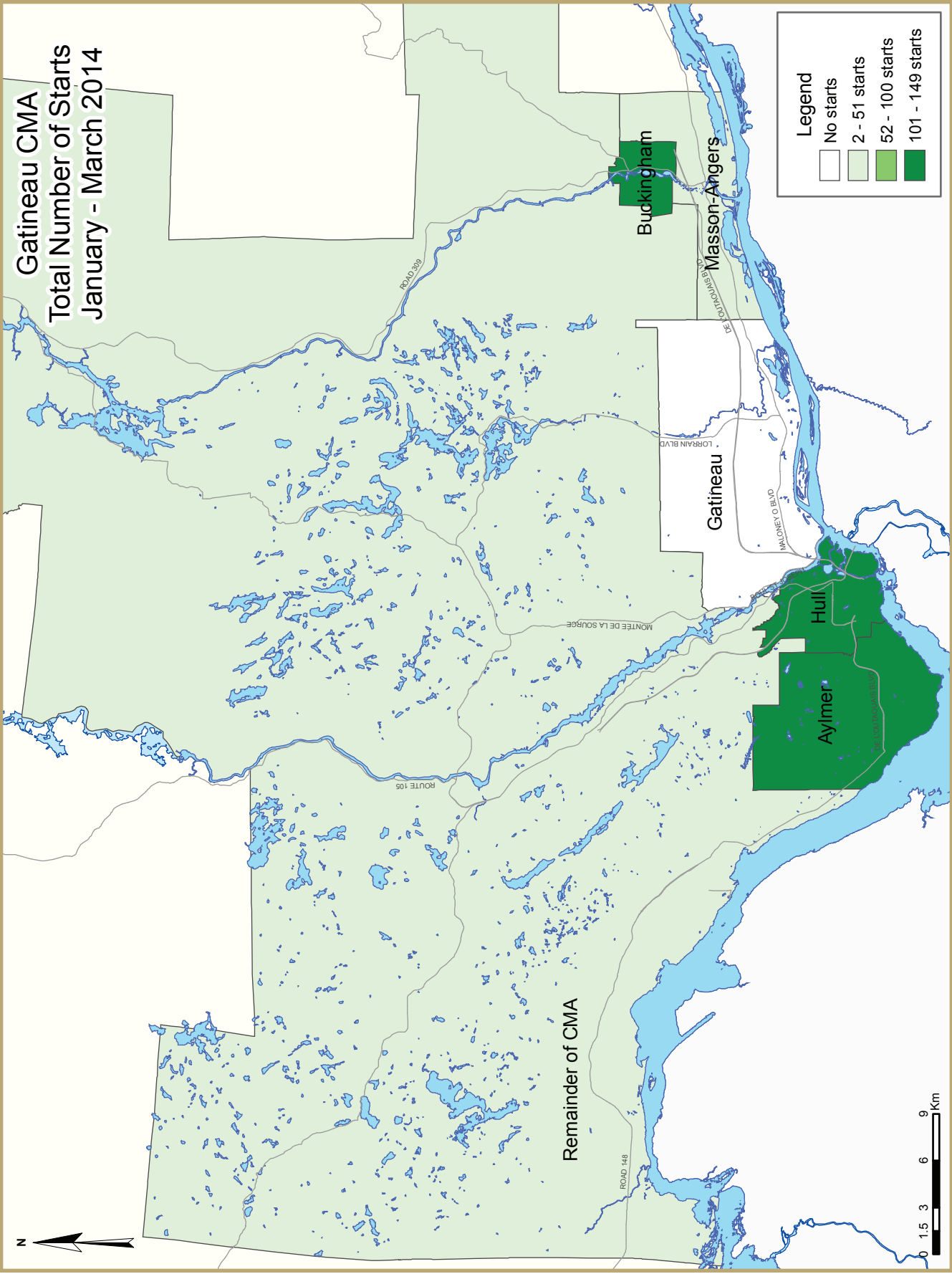
According to the analysis of the data by geographic zone in the area, the decrease in the net migration essentially occurred in the city of Gatineau and did not affect the municipalities that make up the regional county municipality of Les Collines-de-l'Outaouais.

The other CMAs in the province generally showed positive net interregional migration results in 2013, except Saguenay (-42 people) and Montréal (-8,963 people).

Figure 4



Source: Institut de la statistique du Québec, use of the insured persons registration file (FIPA) of the RAMQ.



HOUSING NOW REPORT TABLES

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- I Housing Starts (SAAR and Trend)
- I.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
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Available in SELECTED Reports:

- I.3 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
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- 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 I: Housing Starts (SAAR and Trend)								
First Quarter 2014								
Gatineau CMA ¹	Annual		Monthly SAAR			Trend ²		
	2012	2013	Jan. 2014	Feb. 2014	Mar. 2014	Jan. 2014	Feb. 2014	Mar. 2014
Single-Detached	688	475	668	537	498	511	543	523
Multiples	2,071	1,449	1,104	1,248	2,124	1,560	1,712	1,760
Total	2,759	1,924	1,772	1,785	2,622	2,071	2,255	2,283
	Quarterly SAAR		Actual			YTD		
	2013 Q4	2014 Q1	2013 Q1	2014 Q1	% change	2013 Q1	2014 Q1	% change
Single-Detached	492	506	42	57	35.7%	42	57	35.7%
Multiples	2,038	1,647	69	373	440.6%	69	373	440.6%
Total	2,530	2,153	111	430	287.4%	111	430	287.4%

Source: CMHC

¹ Census Metropolitan Area

² The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Ottawa-Gatineau CMA (Quebec portion)
First Quarter 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
QI 2014	57	30	30	0	0	167	0	146	430
QI 2013	42	20	8	0	9	12	0	20	111
% Change	35.7	50.0	**	n/a	-100.0	**	n/a	**	**
Year-to-date 2014	57	30	30	0	0	167	0	146	430
Year-to-date 2013	42	20	8	0	9	12	0	20	111
% Change	35.7	50.0	**	n/a	-100.0	**	n/a	**	**
UNDER CONSTRUCTION									
QI 2014	118	40	92	0	15	577	0	354	1,196
QI 2013	145	52	55	0	40	304	0	351	947
% Change	-18.6	-23.1	67.3	n/a	-62.5	89.8	n/a	0.9	26.3
COMPLETIONS									
QI 2014	115	14	23	0	12	222	0	45	431
QI 2013	120	52	50	0	0	98	4	20	344
% Change	-4.2	-73.1	-54.0	n/a	n/a	126.5	-100.0	125.0	25.3
Year-to-date 2014	115	14	23	0	12	222	0	45	431
Year-to-date 2013	120	52	50	0	0	98	4	20	344
% Change	-4.2	-73.1	-54.0	n/a	n/a	126.5	-100.0	125.0	25.3
COMPLETED & NOT ABSORBED									
QI 2014	61	74	60	0	12	195	n/a	n/a	402
QI 2013	57	117	78	0	0	218	n/a	n/a	470
% Change	7.0	-36.8	-23.1	n/a	n/a	-10.6	n/a	n/a	-14.5
ABSORBED									
QI 2014	119	36	34	0	15	215	n/a	n/a	419
QI 2013	129	59	38	0	3	79	n/a	n/a	308
% Change	-7.8	-39.0	-10.5	n/a	**	172.2	n/a	n/a	36.0
Year-to-date 2014	119	36	34	0	15	215	n/a	n/a	419
Year-to-date 2013	129	59	38	0	3	79	n/a	n/a	308
% Change	-7.8	-39.0	-10.5	n/a	**	172.2	n/a	n/a	36.0

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

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Gatineau									
QI 2014	25	30	30	0	0	167	0	143	395
QI 2013	14	20	8	0	9	12	0	20	83
Aylmer									
QI 2014	12	14	16	0	0	18	0	89	149
QI 2013	2	10	6	0	0	12	0	0	30
Hull									
QI 2014	3	0	0	0	0	137	0	0	140
QI 2013	2	4	0	0	4	0	0	0	10
Gatineau									
QI 2014	8	16	14	0	0	12	0	51	101
QI 2013	5	0	2	0	5	0	0	17	29
Buckingham									
QI 2014	0	0	0	0	0	0	0	3	3
QI 2013	0	4	0	0	0	0	0	0	4
Masson-Angers									
QI 2014	2	0	0	0	0	0	0	0	2
QI 2013	5	2	0	0	0	0	0	3	10
Rest of the CMA (Quebec portion)									
QI 2014	32	0	0	0	0	0	0	3	35
QI 2013	28	0	0	0	0	0	0	0	28
Ottawa-Gatineau CMA (Quebec portion)									
QI 2014	57	30	30	0	0	167	0	146	430
QI 2013	42	20	8	0	9	12	0	20	111

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

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Gatineau									
QI 2014	45	38	92	0	15	575	0	351	1,116
QI 2013	57	52	53	0	40	304	0	349	855
Aylmer									
QI 2014	24	18	67	0	6	194	0	206	515
QI 2013	37	34	47	0	28	104	0	7	257
Hull									
QI 2014	7	4	2	0	9	369	0	14	405
QI 2013	2	6	6	0	4	200	0	200	418
Gatineau									
QI 2014	12	16	23	0	0	12	0	128	191
QI 2013	11	2	0	0	8	0	0	76	97
Buckingham									
QI 2014	0	0	0	0	0	0	0	3	3
QI 2013	0	2	0	0	0	0	0	63	65
Masson-Angers									
QI 2014	2	0	0	0	0	0	0	0	2
QI 2013	7	8	0	0	0	0	0	3	18
Rest of the CMA (Quebec portion)									
QI 2014	73	2	0	0	0	2	0	3	80
QI 2013	88	0	2	0	0	0	0	2	92
Ottawa-Gatineau CMA (Quebec portion)									
QI 2014	118	40	92	0	15	577	0	354	1,196
QI 2013	145	52	55	0	40	304	0	351	947

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

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Gatineau									
QI 2014	38	12	23	0	12	222	0	38	345
QI 2013	42	46	48	0	0	98	4	19	257
Aylmer									
QI 2014	16	0	5	0	12	114	0	0	147
QI 2013	15	10	16	0	0	24	4	6	75
Hull									
QI 2014	5	0	0	0	0	0	0	0	5
QI 2013	1	4	14	0	0	50	0	3	72
Gatineau									
QI 2014	14	12	18	0	0	108	0	28	180
QI 2013	19	22	18	0	0	18	0	4	81
Buckingham									
QI 2014	0	0	0	0	0	0	0	0	0
QI 2013	1	8	0	0	0	6	0	0	15
Masson-Angers									
QI 2014	3	0	0	0	0	0	0	10	13
QI 2013	6	2	0	0	0	0	0	6	14
Rest of the CMA (Quebec portion)									
QI 2014	77	2	0	0	0	0	0	7	86
QI 2013	78	6	2	0	0	0	0	1	87
Ottawa-Gatineau CMA (Quebec portion)									
QI 2014	115	14	23	0	12	222	0	45	431
QI 2013	120	52	50	0	0	98	4	20	344

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

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2014

	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									
City of Gatineau									
QI 2014	57	68	60	0	12	195	n/a	n/a	392
QI 2013	55	117	78	0	0	218	n/a	n/a	468
Aylmer									
QI 2014	21	17	34	0	10	104	n/a	n/a	186
QI 2013	27	43	47	0	0	147	n/a	n/a	264
Hull									
QI 2014	14	8	5	0	2	31	n/a	n/a	60
QI 2013	4	14	19	0	0	34	n/a	n/a	71
Gatineau									
QI 2014	17	33	21	0	0	37	n/a	n/a	108
QI 2013	17	33	12	0	0	33	n/a	n/a	95
Buckingham									
QI 2014	1	10	0	0	0	23	n/a	n/a	34
QI 2013	2	17	0	0	0	4	n/a	n/a	23
Masson-Angers									
QI 2014	4	0	0	0	0	0	n/a	n/a	4
QI 2013	5	10	0	0	0	0	n/a	n/a	15
Rest of the CMA (Quebec portion)									
QI 2014	4	6	0	0	0	0	n/a	n/a	10
QI 2013	2	0	0	0	0	0	n/a	n/a	2
Ottawa-Gatineau CMA (Quebec portion)									
QI 2014	61	74	60	0	12	195	n/a	n/a	402
QI 2013	57	117	78	0	0	218	n/a	n/a	470

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

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Gatineau									
QI 2014	42	33	34	0	15	215	n/a	n/a	339
QI 2013	51	53	36	0	3	79	n/a	n/a	222
Aylmer									
QI 2014	21	11	15	0	15	127	n/a	n/a	189
QI 2013	21	8	14	0	3	35	n/a	n/a	81
Hull									
QI 2014	4	1	2	0	0	4	n/a	n/a	11
QI 2013	4	1	11	0	0	17	n/a	n/a	33
Gatineau									
QI 2014	13	17	17	0	0	84	n/a	n/a	131
QI 2013	18	26	11	0	0	20	n/a	n/a	75
Buckingham									
QI 2014	0	3	0	0	0	0	n/a	n/a	3
QI 2013	1	13	0	0	0	7	n/a	n/a	21
Masson-Angers									
QI 2014	4	1	0	0	0	0	n/a	n/a	5
QI 2013	7	5	0	0	0	0	n/a	n/a	12
Rest of the CMA (Quebec portion)									
QI 2014	77	3	0	0	0	0	n/a	n/a	80
QI 2013	78	6	2	0	0	0	n/a	n/a	86
Ottawa-Gatineau CMA (Quebec portion)									
QI 2014	119	36	34	0	15	215	n/a	n/a	419
QI 2013	129	59	38	0	3	79	n/a	n/a	308

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

Table 1.3: History of Housing Starts of Ottawa-Gatineau CMA (Quebec portion)
2004 - 2013

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2013	475	206	202	0	37	455	4	545	1,924
% Change	-31.0	-55.4	-25.5	n/a	19.4	-22.4	0.0	-24.0	-30.3
2012	688	462	271	0	31	586	4	717	2,759
% Change	-12.2	18.5	-4.9	n/a	**	6.0	n/a	161.7	14.0
2011	784	390	285	0	4	553	0	274	2,420
% Change	-13.8	-48.0	31.3	n/a	-69.2	31.0	-100.0	-17.5	-9.9
2010	910	750	217	0	13	422	7	332	2,687
% Change	-13.8	3.0	-12.9	n/a	n/a	-34.1	-79.4	-5.7	-13.8
2009	1,056	728	249	0	0	640	34	352	3,116
% Change	-5.7	4.3	19.1	n/a	-100.0	31.4	183.3	-46.3	-5.7
2008	1,120	698	209	0	45	487	12	656	3,304
% Change	8.0	56.5	-24.0	n/a	-31.8	54.1	-50.0	9.0	18.5
2007	1,037	446	275	0	66	316	24	602	2,788
% Change	-11.4	-14.9	65.7	n/a	**	-2.5	n/a	-16.4	-4.9
2006	1,171	524	166	0	16	324	0	720	2,933
% Change	-1.8	122.0	**	n/a	n/a	9.8	n/a	125.7	38.2
2005	1,192	236	22	0	0	295	0	319	2,123
% Change	-23.6	-34.1	-77.1	n/a	-100.0	-61.2	n/a	-21.4	-34.2
2004	1,561	358	96	0	46	760	0	406	3,227

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
First Quarter 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	% Change
City of Gatineau	25	14	30	20	22	13	318	36	395	83	**
Aylmer	12	2	14	10	12	4	111	14	149	30	**
Hull	3	2	0	4	0	4	137	0	140	10	**
Gatineau	8	5	16	0	10	5	67	19	101	29	**
Buckingham	0	0	0	4	0	0	3	0	3	4	-25.0
Masson-Angers	2	5	0	2	0	0	0	3	2	10	-80.0
Rest of the CMA (Quebec portion)	32	28	0	0	0	0	3	0	35	28	25.0
Ottawa-Gatineau CMA (Quebec portion)	57	42	30	20	22	13	321	36	430	111	**

Table 2.1: Starts by Submarket and by Dwelling Type
January - March 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	% Change
City of Gatineau	25	14	30	20	22	13	318	36	395	83	**
Aylmer	12	2	14	10	12	4	111	14	149	30	**
Hull	3	2	0	4	0	4	137	0	140	10	**
Gatineau	8	5	16	0	10	5	67	19	101	29	**
Buckingham	0	0	0	4	0	0	3	0	3	4	-25.0
Masson-Angers	2	5	0	2	0	0	0	3	2	10	-80.0
Rest of the CMA (Quebec portion)	32	28	0	0	0	0	3	0	35	28	25.0
Ottawa-Gatineau CMA (Quebec portion)	57	42	30	20	22	13	321	36	430	111	**

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
First Quarter 2014

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
City of Gatineau	22	13	0	0	175	16	143	20
Aylmer	12	4	0	0	22	14	89	0
Hull	0	4	0	0	137	0	0	0
Gatineau	10	5	0	0	16	2	51	17
Buckingham	0	0	0	0	0	0	3	0
Masson-Angers	0	0	0	0	0	0	0	3
Rest of the CMA (Quebec portion)	0	0	0	0	0	0	3	0
Ottawa-Gatineau CMA (Quebec portion)	22	13	0	0	175	16	146	20

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - March 2014

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
City of Gatineau	22	13	0	0	175	16	143	20
Aylmer	12	4	0	0	22	14	89	0
Hull	0	4	0	0	137	0	0	0
Gatineau	10	5	0	0	16	2	51	17
Buckingham	0	0	0	0	0	0	3	0
Masson-Angers	0	0	0	0	0	0	0	3
Rest of the CMA (Quebec portion)	0	0	0	0	0	0	3	0
Ottawa-Gatineau CMA (Quebec portion)	22	13	0	0	175	16	146	20

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
First Quarter 2014

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
City of Gatineau	85	42	167	21	143	20	395	83
Aylmer	42	18	18	12	89	0	149	30
Hull	3	6	137	4	0	0	140	10
Gatineau	38	7	12	5	51	17	101	29
Buckingham	0	4	0	0	3	0	3	4
Masson-Angers	2	7	0	0	0	3	2	10
Rest of the CMA (Quebec portion)	32	28	0	0	3	0	35	28
Ottawa-Gatineau CMA (Quebec portion)	117	70	167	21	146	20	430	111

Table 2.5: Starts by Submarket and by Intended Market
January - March 2014

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
City of Gatineau	85	42	167	21	143	20	395	83
Aylmer	42	18	18	12	89	0	149	30
Hull	3	6	137	4	0	0	140	10
Gatineau	38	7	12	5	51	17	101	29
Buckingham	0	4	0	0	3	0	3	4
Masson-Angers	2	7	0	0	0	3	2	10
Rest of the CMA (Quebec portion)	32	28	0	0	3	0	35	28
Ottawa-Gatineau CMA (Quebec portion)	117	70	167	21	146	20	430	111

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
First Quarter 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	% Change
City of Gatineau	38	42	12	46	27	34	268	135	345	257	34.2
Aylmer	16	15	0	10	17	20	114	30	147	75	96.0
Hull	5	1	0	4	0	14	0	53	5	72	-93.1
Gatineau	14	19	12	22	10	0	144	40	180	81	122.2
Buckingham	0	1	0	8	0	0	0	6	0	15	-100.0
Masson-Angers	3	6	0	2	0	0	10	6	13	14	-7.1
Rest of the CMA (Quebec portion)	77	78	2	6	0	0	7	3	86	87	-1.1
Ottawa-Gatineau CMA (Quebec portion)	115	120	14	52	27	34	275	138	431	344	25.3

Table 3.1: Completions by Submarket and by Dwelling Type
January - March 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	% Change
City of Gatineau	38	42	12	46	27	34	268	135	345	257	34.2
Aylmer	16	15	0	10	17	20	114	30	147	75	96.0
Hull	5	1	0	4	0	14	0	53	5	72	-93.1
Gatineau	14	19	12	22	10	0	144	40	180	81	122.2
Buckingham	0	1	0	8	0	0	0	6	0	15	-100.0
Masson-Angers	3	6	0	2	0	0	10	6	13	14	-7.1
Rest of the CMA (Quebec portion)	77	78	2	6	0	0	7	3	86	87	-1.1
Ottawa-Gatineau CMA (Quebec portion)	115	120	14	52	27	34	275	138	431	344	25.3

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
First Quarter 2014**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
City of Gatineau	27	30	0	4	230	116	38	19
Aylmer	17	16	0	4	114	24	0	6
Hull	0	14	0	0	0	50	0	3
Gatineau	10	0	0	0	116	36	28	4
Buckingham	0	0	0	0	0	6	0	0
Masson-Angers	0	0	0	0	0	0	10	6
Rest of the CMA (Quebec portion)	0	0	0	0	0	2	7	1
Ottawa-Gatineau CMA (Quebec portion)	27	30	0	4	230	118	45	20

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - March 2014**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
City of Gatineau	27	30	0	4	230	116	38	19
Aylmer	17	16	0	4	114	24	0	6
Hull	0	14	0	0	0	50	0	3
Gatineau	10	0	0	0	116	36	28	4
Buckingham	0	0	0	0	0	6	0	0
Masson-Angers	0	0	0	0	0	0	10	6
Rest of the CMA (Quebec portion)	0	0	0	0	0	2	7	1
Ottawa-Gatineau CMA (Quebec portion)	27	30	0	4	230	118	45	20

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
First Quarter 2014**

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
City of Gatineau	73	136	234	98	38	23	345	257
Aylmer	21	41	126	24	0	10	147	75
Hull	5	19	0	50	0	3	5	72
Gatineau	44	59	108	18	28	4	180	81
Buckingham	0	9	0	6	0	0	0	15
Masson-Angers	3	8	0	0	10	6	13	14
Rest of the CMA (Quebec portion)	79	86	0	0	7	1	86	87
Ottawa-Gatineau CMA (Quebec portion)	152	222	234	98	45	24	431	344

**Table 3.5: Completions by Submarket and by Intended Market
January - March 2014**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
City of Gatineau	73	136	234	98	38	23	345	257
Aylmer	21	41	126	24	0	10	147	75
Hull	5	19	0	50	0	3	5	72
Gatineau	44	59	108	18	28	4	180	81
Buckingham	0	9	0	6	0	0	0	15
Masson-Angers	3	8	0	0	10	6	13	14
Rest of the CMA (Quebec portion)	79	86	0	0	7	1	86	87
Ottawa-Gatineau CMA (Quebec portion)	152	222	234	98	45	24	431	344

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
First Quarter 2014

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$150,000		\$150,000 - \$174,999		\$175,000 - \$199,999		\$200,000 - \$249,999		\$250,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Gatineau													
Q1 2014	0	0.0	0	0.0	1	2.4	2	4.8	39	92.9	42	446,500	449,473
Q1 2013	0	0.0	0	0.0	0	0.0	6	11.8	45	88.2	51	400,000	500,194
Year-to-date 2014	0	0.0	0	0.0	1	2.4	2	4.8	39	92.9	42	446,500	449,473
Year-to-date 2013	0	0.0	0	0.0	0	0.0	6	11.8	45	88.2	51	400,000	500,194
Aylmer													
Q1 2014	0	0.0	0	0.0	0	0.0	0	0.0	21	100.0	21	479,624	475,313
Q1 2013	0	0.0	0	0.0	0	0.0	1	4.8	20	95.2	21	400,000	655,261
Year-to-date 2014	0	0.0	0	0.0	0	0.0	0	0.0	21	100.0	21	479,624	475,313
Year-to-date 2013	0	0.0	0	0.0	0	0.0	1	4.8	20	95.2	21	400,000	655,261
Hull													
Q1 2014	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	--	--
Q1 2013	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	--	--
Year-to-date 2014	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	--	--
Year-to-date 2013	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	--	--
Gatineau													
Q1 2014	0	0.0	0	0.0	0	0.0	1	7.7	12	92.3	13	420,367	459,164
Q1 2013	0	0.0	0	0.0	0	0.0	0	0.0	18	100.0	18	408,900	432,559
Year-to-date 2014	0	0.0	0	0.0	0	0.0	1	7.7	12	92.3	13	420,367	459,164
Year-to-date 2013	0	0.0	0	0.0	0	0.0	0	0.0	18	100.0	18	408,900	432,559
Buckingham													
Q1 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q1 2013	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2013	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Masson-Angers													
Q1 2014	0	0.0	0	0.0	1	25.0	1	25.0	2	50.0	4	--	--
Q1 2013	0	0.0	0	0.0	0	0.0	5	71.4	2	28.6	7	--	--
Year-to-date 2014	0	0.0	0	0.0	1	25.0	1	25.0	2	50.0	4	--	--
Year-to-date 2013	0	0.0	0	0.0	0	0.0	5	71.4	2	28.6	7	--	--
Rest of the CMA (Quebec portion)													
Q1 2014	0	0.0	0	0.0	0	0.0	3	3.9	74	96.1	77	330,000	366,300
Q1 2013	0	0.0	0	0.0	2	2.7	9	12.0	64	85.3	75	335,000	331,522
Year-to-date 2014	0	0.0	0	0.0	0	0.0	3	3.9	74	96.1	77	330,000	366,300
Year-to-date 2013	0	0.0	0	0.0	2	2.7	9	12.0	64	85.3	75	335,000	331,522
Ottawa-Gatineau CMA (Quebec portion)													
Q1 2014	0	0.0	0	0.0	1	0.8	5	4.2	113	95.0	119	360,000	395,655
Q1 2013	0	0.0	0	0.0	2	1.6	15	11.9	109	86.5	126	350,000	399,794
Year-to-date 2014	0	0.0	0	0.0	1	0.8	5	4.2	113	95.0	119	360,000	395,655
Year-to-date 2013	0	0.0	0	0.0	2	1.6	15	11.9	109	86.5	126	350,000	399,794

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price (\$) of Absorbed Single-detached Units
First Quarter 2014

Submarket	Q1 2014	Q1 2013	% Change	YTD 2014	YTD 2013	% Change
City of Gatineau	449,473	500,194	-10.1	449,473	500,194	-10.1
Aylmer	475,313	655,261	-27.5	475,313	655,261	-27.5
Hull	--	--	n/a	--	--	n/a
Gatineau	459,164	432,559	6.2	459,164	432,559	6.2
Buckingham	--	--	n/a	--	--	n/a
Masson-Angers	--	--	n/a	--	--	n/a
Rest of the CMA (Quebec portion)	366,300	331,522	10.5	366,300	331,522	10.5
Ottawa-Gatineau CMA (Quebec portion)	395,655	399,794	-1.0	395,655	399,794	-1.0

Source: CMHC (Market Absorption Survey)

Table 5: Centris® Residential Activity¹ for Gatineau

	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*							
Q1 2014	596	1,742	2,195	241,430	11.0	250,278	9.2
Q1 2013	608	1,728	2,040	244,288	10.1	246,464	7.9
% Change	-2.0	0.8	7.6	-1.2	n/a	1.5	n/a
YTD 2014	596	1,742	2,195	241,430	11.0	n/a	n/a
YTD 2013	608	1,728	2,040	244,288	10.1	n/a	n/a
% Change	-2.0	0.8	7.6	-1.2	n/a	n/a	n/a
CONDOMINIUMS*							
Q1 2014	84	345	519	175,497	18.5	177,593	13.8
Q1 2013	105	340	413	173,503	11.8	174,276	9.2
% Change	-20.0	1.5	25.6	1.1	n/a	1.9	n/a
YTD 2014	84	345	519	175,497	18.5	n/a	n/a
YTD 2013	105	340	413	173,503	11.8	n/a	n/a
% Change	-20.0	1.5	25.6	1.1	n/a	n/a	n/a
PLEX*							
Q1 2014	53	143	204	281,143	11.6	281,937	10.1
Q1 2013	62	144	164	288,499	7.9	286,716	6.9
% Change	-14.5	-0.7	24.6	-2.5	n/a	-1.7	n/a
YTD 2014	53	143	204	281,143	11.6	n/a	n/a
YTD 2013	62	144	164	288,499	7.9	n/a	n/a
% Change	-14.5	-0.7	24.6	-2.5	n/a	n/a	n/a
TOTAL							
Q1 2014	734	2,234	2,927	235,820	12.0	242,917	9.9
Q1 2013	776	2,213	2,623	238,203	10.1	239,834	8.0
% Change	-5.4	0.9	11.6	-1.0	n/a	1.3	n/a
YTD 2014	734	2,234	2,927	235,820	12.0	n/a	n/a
YTD 2013	776	2,213	2,623	238,203	10.1	n/a	n/a
% Change	-5.4	0.9	11.6	-1.0	n/a	n/a	n/a

¹ Source: QFREB by the Centris® system² 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 Centris® for the definitions.

** Observed change greater than 100%.

Table 6: Economic Indicators
First Quarter 2014

		Interest Rates			NHPI, Total, Ottawa- Gatineau CMA 2007=100	CPI, 2002 =100 (Quebec)	Ottawa-Gatineau CMA (Quebec portion) Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	
			1 Yr. Term	5 Yr. Term						
2013	January	595	3.00	5.24	116.6	120.4	171.0	6.8	69.6	911
	February	595	3.00	5.24	116.4	122.1	170.9	6.8	69.5	904
	March	590	3.00	5.14	116.5	121.8	171.4	6.7	69.5	904
	April	590	3.00	5.14	116.6	121.8	172.0	6.4	69.5	908
	May	590	3.00	5.14	116.3	121.9	170.4	6.0	68.5	913
	June	590	3.14	5.14	116.3	121.8	169.4	5.8	67.9	913
	July	590	3.14	5.14	116.1	121.8	167.7	6.3	67.5	909
	August	601	3.14	5.34	116.0	121.9	168.4	6.1	67.5	909
	September	601	3.14	5.34	115.9	122.0	168.0	6.1	67.3	918
	October	601	3.14	5.34	115.9	121.6	168.1	6.0	67.2	930
	November	601	3.14	5.34	115.4	121.8	169.0	6.6	67.9	942
	December	601	3.14	5.34	115.5	121.5	170.0	7.0	68.5	954
2014	January	595	3.14	5.24	115.3	121.7	172	6.8	69.3	967
	February	595	3.14	5.24	115.4	122.6	172.6	6.7	69.2	981
	March	581	3.14	4.99		122.9	174.0	6.7	69.7	994
	April									
	May									
	June									
	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 2011 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 modeled 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.

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