HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Trois-Riviéres CMA

Date Released: Fourth Quarter 2015



Housing market intelligence you can count on

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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insights***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insights*** will be released shortly.

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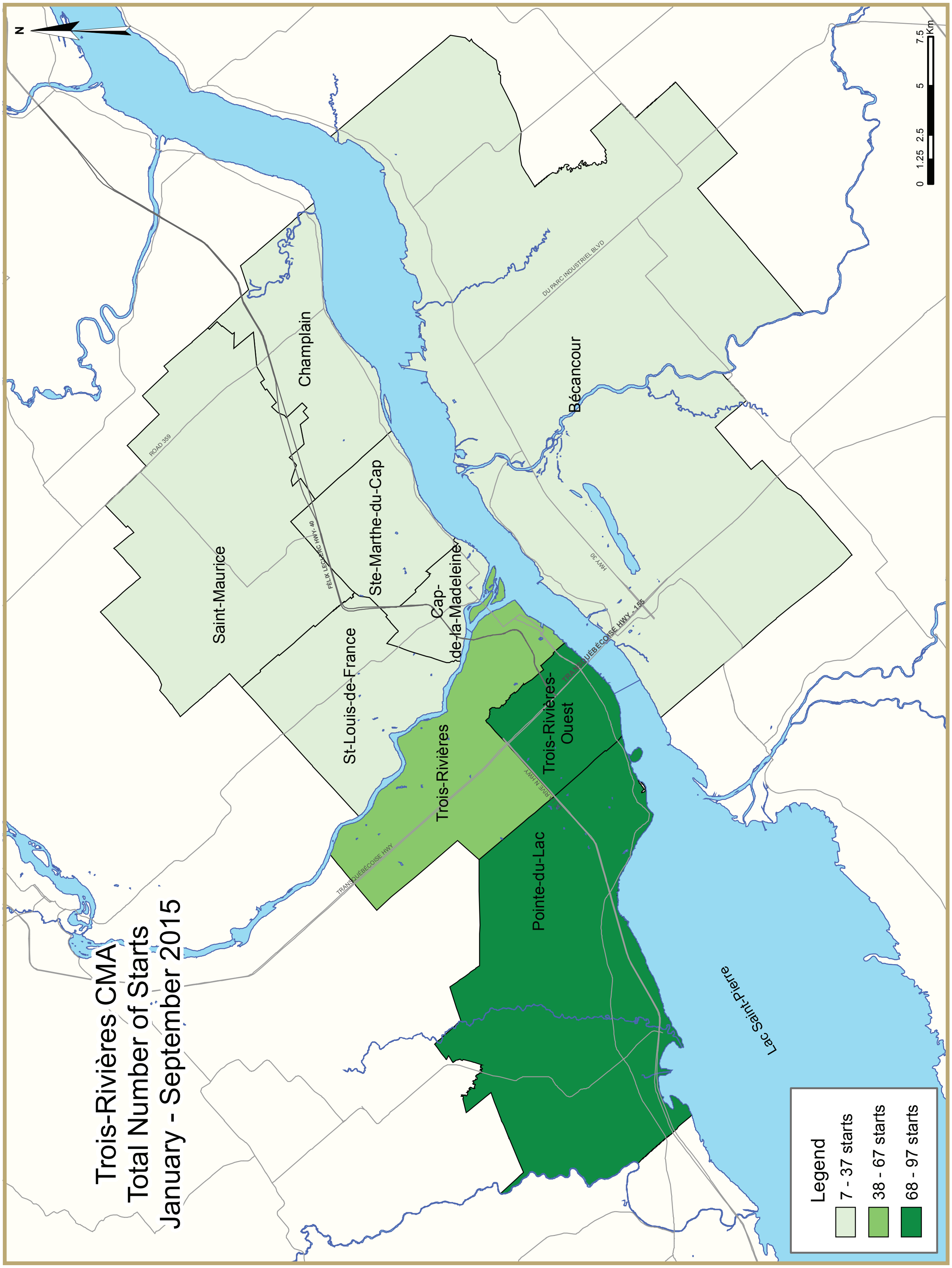
Trois-Rivières CMA
Total Number of Starts
January - September 2015
N
0 1.25 2.5 5 7.5 Km
Champlain
Bécancour
Saint-Maurice
Ste-Marthe-du-Cap
Cap-de-la-Madeleine
St-Louis-de-France
Trois-Rivières
Trois-Rivières-Ouest
Pointe-du-Lac
Lac Saint-Pierre
ROAD 359
DU PARC INDUSTRIEL BLVD
HWY 30
Legend
7 - 37 starts
38 - 67 starts
68 - 97 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	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
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	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 Starts (SAAR and Trend) Third Quarter 2015								
Trois-Rivières CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2013	2014	July 2015	Aug. 2015	Sept. 2015	July 2015	Aug. 2015	Sept. 2015
Single-Detached	243	239	262	180	133	167	188	186
Multiples	606	704	408	756	120	280	382	358
Total	849	943	670	936	253	447	570	544
	Quarterly SAAR		Actual			YTD		
	2015 Q2	2015 Q3	2014 Q3	2015 Q3	% change	2014 Q3	2015 Q3	% change
Single-Detached	178	196	63	49	-22.2%	173	131	-24.3%
Multiples	288	428	158	107	-32.3%	467	217	-53.5%
Total	466	624	221	156	-29.4%	640	348	-45.6%

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 Trois-Rivières CMA Third Quarter 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2015	49	14	6	0	0	55	0	32	156
Q3 2014	63	34	6	0	0	78	0	40	221
% Change	-22.2	-58.8	0.0	n/a	n/a	-29.5	n/a	-20.0	-29.4
Year-to-date 2015	131	44	8	0	0	66	0	99	348
Year-to-date 2014	173	88	9	0	0	169	0	201	640
% Change	-24.3	-50.0	-11.1	n/a	n/a	-60.9	n/a	-50.7	-45.6
UNDER CONSTRUCTION									
Q3 2015	64	22	6	0	0	171	0	35	298
Q3 2014	61	46	6	0	0	134	0	151	398
% Change	4.9	-52.2	0.0	n/a	n/a	27.6	n/a	-76.8	-25.1
COMPLETIONS									
Q3 2015	78	26	4	0	0	35	0	92	235
Q3 2014	81	26	6	0	0	100	0	125	338
% Change	-3.7	0.0	-33.3	n/a	n/a	-65.0	n/a	-26.4	-30.5
Year-to-date 2015	124	70	6	0	4	66	0	308	578
Year-to-date 2014	179	92	6	0	0	158	0	241	676
% Change	-30.7	-23.9	0.0	n/a	n/a	-58.2	n/a	27.8	-14.5
COMPLETED & NOT ABSORBED									
Q3 2015	10	40	0	0	1	39	n/a	n/a	90
Q3 2014	11	34	2	0	0	88	n/a	n/a	135
% Change	-9.1	17.6	-100.0	n/a	n/a	-55.7	n/a	n/a	-33.3
ABSORBED									
Q3 2015	78	29	4	0	1	31	n/a	n/a	143
Q3 2014	92	38	6	0	0	43	n/a	n/a	179
% Change	-15.2	-23.7	-33.3	n/a	n/a	-27.9	n/a	n/a	-20.1
Year-to-date 2015	131	79	6	0	3	86	n/a	n/a	305
Year-to-date 2014	191	101	13	0	0	126	n/a	n/a	431
% Change	-31.4	-21.8	-53.8	n/a	n/a	-31.7	n/a	n/a	-29.2

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

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Centre									
Q3 2015	21	8	4	0	0	6	0	26	65
Q3 2014	27	10	4	0	0	60	0	36	137
Remainder of the CMA									
Q3 2015	28	6	2	0	0	49	0	6	91
Q3 2014	36	24	2	0	0	18	0	4	84
Trois-Rivières CMA									
Q3 2015	49	14	6	0	0	55	0	32	156
Q3 2014	63	34	6	0	0	78	0	40	221
UNDER CONSTRUCTION									
Centre									
Q3 2015	26	16	4	0	0	86	0	19	151
Q3 2014	35	20	4	0	0	116	0	145	320
Remainder of the CMA									
Q3 2015	38	6	2	0	0	85	0	16	147
Q3 2014	26	26	2	0	0	18	0	6	78
Trois-Rivières CMA									
Q3 2015	64	22	6	0	0	171	0	35	298
Q3 2014	61	46	6	0	0	134	0	151	398
COMPLETIONS									
Centre									
Q3 2015	32	14	0	0	0	29	0	68	143
Q3 2014	27	18	4	0	0	100	0	96	245
Remainder of the CMA									
Q3 2015	46	12	4	0	0	6	0	24	92
Q3 2014	54	8	2	0	0	0	0	29	93
Trois-Rivières CMA									
Q3 2015	78	26	4	0	0	35	0	92	235
Q3 2014	81	26	6	0	0	100	0	125	338

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

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Centre									
Q3 2015	5	24	0	0	1	35	n/a	n/a	65
Q3 2014	7	22	2	0	0	83	n/a	n/a	114
Remainder of the CMA									
Q3 2015	5	16	0	0	0	4	n/a	n/a	25
Q3 2014	4	12	0	0	0	5	n/a	n/a	21
Trois-Rivières CMA									
Q3 2015	10	40	0	0	1	39	n/a	n/a	90
Q3 2014	11	34	2	0	0	88	n/a	n/a	135
ABSORBED									
Centre									
Q3 2015	34	18	0	0	1	26	n/a	n/a	79
Q3 2014	36	28	4	0	0	41	n/a	n/a	109
Remainder of the CMA									
Q3 2015	44	11	4	0	0	5	n/a	n/a	64
Q3 2014	56	10	2	0	0	2	n/a	n/a	70
Trois-Rivières CMA									
Q3 2015	78	29	4	0	1	31	n/a	n/a	143
Q3 2014	92	38	6	0	0	43	n/a	n/a	179

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

Table 2: Starts by Submarket and by Dwelling Type
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Centre	21	27	8	10	4	4	32	96	65	137	-52.6
Trois-Rivières	8	10	2	8	0	0	4	28	14	46	-69.6
Trois-Rivières-Ouest	5	3	6	0	0	4	28	36	39	43	-9.3
Cap-de-la-Madeleine	8	14	0	2	4	0	0	32	12	48	-75.0
Remainder of the CMA	28	36	6	24	0	0	57	24	91	84	8.3
Bécancour	9	12	2	12	0	0	0	0	11	24	-54.2
Champlain	1	3	0	0	0	0	0	0	1	3	-66.7
Pointe-du-Lac	4	6	0	4	0	0	55	6	59	16	**
St-Louis-de-France	8	1	2	2	0	0	0	6	10	9	11.1
Sainte-Marthe-du-Cap	2	2	2	6	0	0	2	12	6	20	-70.0
Saint-Maurice	4	12	0	0	0	0	0	0	4	12	-66.7
Trois-Rivières CMA	49	63	14	34	4	4	89	120	156	221	-29.4

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centre	51	72	26	48	4	4	78	310	159	434	-63.4
Trois-Rivières	20	25	12	38	0	0	13	184	45	247	-81.8
Trois-Rivières-Ouest	9	18	14	2	0	4	65	66	88	90	-2.2
Cap-de-la-Madeleine	22	29	0	8	4	0	0	60	26	97	-73.2
Remainder of the CMA	80	101	18	40	0	0	91	65	189	206	-8.3
Bécancour	21	32	4	12	0	0	0	0	25	44	-43.2
Champlain	3	7	0	0	0	0	4	1	7	8	-12.5
Pointe-du-Lac	20	23	6	10	0	0	71	10	97	43	125.6
St-Louis-de-France	19	7	2	8	0	0	0	18	21	33	-36.4
Sainte-Marthe-du-Cap	7	8	6	10	0	0	14	36	27	54	-50.0
Saint-Maurice	10	24	0	0	0	0	2	0	12	24	-50.0
Trois-Rivières CMA	131	173	44	88	4	4	169	375	348	640	-45.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Third Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centre	4	4	0	0	6	60	26	36
Trois-Rivières	0	0	0	0	0	28	4	0
Trois-Rivières-Ouest	0	4	0	0	6	32	22	4
Cap-de-la-Madeleine	4	0	0	0	0	0	0	32
Remainder of the CMA	0	0	0	0	51	20	6	4
Bécancour	0	0	0	0	0	0	0	0
Champlain	0	0	0	0	0	0	0	0
Pointe-du-Lac	0	0	0	0	49	6	6	0
St-Louis-de-France	0	0	0	0	0	2	0	4
Sainte-Marthe-du-Cap	0	0	0	0	2	12	0	0
Saint-Maurice	0	0	0	0	0	0	0	0
Trois-Rivières CMA	4	4	0	0	57	80	32	40

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - September 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centre	4	4	0	0	11	154	67	156
Trois-Rivières	0	0	0	0	5	108	8	76
Trois-Rivières-Ouest	0	4	0	0	6	42	59	24
Cap-de-la-Madeleine	4	0	0	0	0	4	0	56
Remainder of the CMA	0	0	0	0	59	20	32	45
Bécancour	0	0	0	0	0	0	0	0
Champlain	0	0	0	0	0	0	4	1
Pointe-du-Lac	0	0	0	0	49	6	22	4
St-Louis-de-France	0	0	0	0	0	2	0	16
Sainte-Marthe-du-Cap	0	0	0	0	8	12	6	24
Saint-Maurice	0	0	0	0	2	0	0	0
Trois-Rivières CMA	4	4	0	0	70	174	99	201

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centre	33	41	6	60	26	36	65	137
Trois-Rivières	10	18	0	28	4	0	14	46
Trois-Rivières-Ouest	11	7	6	32	22	4	39	43
Cap-de-la-Madeleine	12	16	0	0	0	32	12	48
Remainder of the CMA	36	62	49	18	6	4	91	84
Bécancour	11	24	0	0	0	0	11	24
Champlain	1	3	0	0	0	0	1	3
Pointe-du-Lac	4	10	49	6	6	0	59	16
St-Louis-de-France	10	5	0	0	0	4	10	9
Sainte-Marthe-du-Cap	6	8	0	12	0	0	6	20
Saint-Maurice	4	12	0	0	0	0	4	12
Trois-Rivières CMA	69	103	55	78	32	40	156	221

Table 2.5: Starts by Submarket and by Intended Market January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centre	81	127	11	151	67	156	159	434
Trois-Rivières	32	63	5	108	8	76	45	247
Trois-Rivières-Ouest	23	27	6	39	59	24	88	90
Cap-de-la-Madeleine	26	37	0	4	0	56	26	97
Remainder of the CMA	102	143	55	18	32	45	189	206
Bécancour	25	44	0	0	0	0	25	44
Champlain	3	7	0	0	4	1	7	8
Pointe-du-Lac	26	33	49	6	22	4	97	43
St-Louis-de-France	21	17	0	0	0	16	21	33
Sainte-Marthe-du-Cap	15	18	6	12	6	24	27	54
Saint-Maurice	12	24	0	0	0	0	12	24
Trois-Rivières CMA	183	270	66	169	99	201	348	640

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Centre	32	27	14	18	0	4	97	196	143	245	-41.6
Trois-Rivières	17	11	10	16	0	0	50	153	77	180	-57.2
Trois-Rivières-Ouest	6	6	4	2	0	4	43	33	53	45	17.8
Cap-de-la-Madeleine	9	10	0	0	0	0	4	10	13	20	-35.0
Remainder of the CMA	46	54	12	8	0	0	34	31	92	93	-1.1
Bécancour	12	19	2	0	0	0	0	0	14	19	-26.3
Champlain	2	1	0	0	0	0	4	0	6	1	**
Pointe-du-Lac	10	12	8	2	0	0	8	0	26	14	85.7
St-Louis-de-France	14	4	2	4	0	0	0	17	16	25	-36.0
Sainte-Marthe-du-Cap	3	5	0	2	0	0	20	14	23	21	9.5
Saint-Maurice	5	13	0	0	0	0	2	0	7	13	-46.2
Trois-Rivières CMA	78	81	26	26	0	4	131	227	235	338	-30.5

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centre	54	68	42	64	4	4	303	330	403	466	-13.5
Trois-Rivières	21	27	34	54	0	0	125	207	180	288	-37.5
Trois-Rivières-Ouest	12	18	8	4	4	4	82	89	106	115	-7.8
Cap-de-la-Madeleine	21	23	0	6	0	0	96	34	117	63	85.7
Remainder of the CMA	70	111	28	28	0	0	77	71	175	210	-16.7
Bécancour	20	37	8	2	0	0	9	11	37	50	-26.0
Champlain	4	5	0	0	0	0	4	0	8	5	60.0
Pointe-du-Lac	16	27	16	10	0	0	26	6	58	43	34.9
St-Louis-de-France	16	9	2	8	0	0	8	18	26	35	-25.7
Sainte-Marthe-du-Cap	6	9	2	8	0	0	28	36	36	53	-32.1
Saint-Maurice	8	24	0	0	0	0	2	0	10	24	-58.3
Trois-Rivières CMA	124	179	70	92	4	4	380	401	578	676	-14.5

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Third Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centre	0	4	0	0	29	100	68	96
Trois-Rivières	0	0	0	0	9	78	41	75
Trois-Rivières-Ouest	0	4	0	0	20	18	23	15
Cap-de-la-Madeleine	0	0	0	0	0	4	4	6
Remainder of the CMA	0	0	0	0	10	2	24	29
Bécancour	0	0	0	0	0	0	0	0
Champlain	0	0	0	0	0	0	4	0
Pointe-du-Lac	0	0	0	0	0	0	8	0
St-Louis-de-France	0	0	0	0	0	0	0	17
Sainte-Marthe-du-Cap	0	0	0	0	8	2	12	12
Saint-Maurice	0	0	0	0	2	0	0	0
Trois-Rivières CMA	0	4	0	0	39	102	92	125

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - September 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centre	4	4	0	0	56	152	247	178
Trois-Rivières	0	0	0	0	28	118	97	89
Trois-Rivières-Ouest	4	4	0	0	28	30	54	59
Cap-de-la-Madeleine	0	0	0	0	0	4	96	30
Remainder of the CMA	0	0	0	0	16	8	61	63
Bécancour	0	0	0	0	4	0	5	11
Champlain	0	0	0	0	0	0	4	0
Pointe-du-Lac	0	0	0	0	0	6	26	0
St-Louis-de-France	0	0	0	0	0	0	8	18
Sainte-Marthe-du-Cap	0	0	0	0	10	2	18	34
Saint-Maurice	0	0	0	0	2	0	0	0
Trois-Rivières CMA	4	4	0	0	72	160	308	241

Source: CMHC (Starts and Completions Survey)

Table 3.4: Competions by Submarket and by Intended Market Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centre	46	49	29	100	68	96	143	245
Trois-Rivières	27	27	9	78	41	75	77	180
Trois-Rivières-Ouest	10	12	20	18	23	15	53	45
Cap-de-la-Madeleine	9	10	0	4	4	6	13	20
Remainder of the CMA	62	64	6	0	24	29	92	93
Bécancour	14	19	0	0	0	0	14	19
Champlain	2	1	0	0	4	0	6	1
Pointe-du-Lac	18	14	0	0	8	0	26	14
St-Louis-de-France	16	8	0	0	0	17	16	25
Sainte-Marthe-du-Cap	5	9	6	0	12	12	23	21
Saint-Maurice	7	13	0	0	0	0	7	13
Trois-Rivières CMA	108	113	35	100	92	125	235	338

Table 3.5: Completions by Submarket and by Intended Market January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centre	96	136	60	152	247	178	403	466
Trois-Rivières	55	81	28	118	97	89	180	288
Trois-Rivières-Ouest	20	26	32	30	54	59	106	115
Cap-de-la-Madeleine	21	29	0	4	96	30	117	63
Remainder of the CMA	104	141	10	6	61	63	175	210
Bécancour	28	39	4	0	5	11	37	50
Champlain	4	5	0	0	4	0	8	5
Pointe-du-Lac	32	37	0	6	26	0	58	43
St-Louis-de-France	18	17	0	0	8	18	26	35
Sainte-Marthe-du-Cap	12	19	6	0	18	34	36	53
Saint-Maurice	10	24	0	0	0	0	10	24
Trois-Rivières CMA	200	277	70	158	308	241	578	676

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range Third Quarter 2015													
Submarket	**Price Ranges**										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $199,999		$200,000 - $249,999		$250,000 - $299,999		$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Centre													
Q3 2015	0	0.0	1	7.1	2	14.3	3	21.4	8	57.1	14	-	-
Q3 2014	2	5.6	5	13.9	10	27.8	9	25.0	10	27.8	36	-	233,983
Year-to-date 2015	0	0.0	5	12.8	5	12.8	9	23.1	20	51.3	39	-	256,894
Year-to-date 2014	3	4.1	15	20.5	20	27.4	13	17.8	22	30.1	73	-	271,324
Remainder of the CMA													
Q3 2015	0	0.0	5	26.3	6	31.6	5	26.3	3	15.8	19	-	-
Q3 2014	3	5.4	21	37.5	19	33.9	5	8.9	8	14.3	56	-	210,952
Year-to-date 2015	1	2.7	8	21.6	10	27.0	12	32.4	6	16.2	37	-	-
Year-to-date 2014	9	7.6	38	32.2	46	39.0	11	9.3	14	11.9	118	-	207,805
Trois-Rivières CMA													
Q3 2015	0	0.0	6	18.2	8	24.2	8	24.2	11	33.3	33	250,000	267,887
Q3 2014	5	5.4	26	28.3	29	31.5	14	15.2	18	19.6	92	220,000	263,579
Year-to-date 2015	1	1.3	13	17.1	15	19.7	21	27.6	26	34.2	76	265,000	288,995
Year-to-date 2014	12	6.3	53	27.7	66	34.6	24	12.6	36	18.8	191	215,000	249,960

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units Third Quarter 2015						
Submarket	Q3 2015	Q3 2014	% Change	YTD 2015	YTD 2014	% Change
Centre	--	--	n/a	--	271,324	n/a
Trois-Rivières	--	--	n/a	--	--	n/a
Trois-Rivières-Ouest	--	--	n/a	--	--	n/a
Cap-de-la-Madeleine	--	--	n/a	--	224,097	n/a
Remainder of the CMA	--	210,952	n/a	--	207,805	n/a
Bécancour	--	202,913	n/a	--	198,586	n/a
Champlain	--	--	n/a	--	--	n/a
Pointe-du-Lac	--	--	n/a	--	--	n/a
St-Louis-de-France	--	--	n/a	--	--	n/a
Sainte-Marthe-du-Cap	--	--	n/a	--	--	n/a
Saint-Maurice	--	222,206	n/a	--	222,206	n/a
Trois-Rivières CMA	267,887	263,579	1.6	288,995	249,960	15.6

Source: CMHC (Market Absorption Survey)

Table 5: Centris® Residential Activity[1] for Trois-Rivières							
						Last Four Quarters[3]	
	Number of Sales	Number of New Listings	Number of Active Listings	Average Price ($)	Active Listings to Sales Ratio[2]	Average Price[2] ($)	Active Listings to Sales Ratio[2]
SINGLE FAMILY*							
Q3 2015	160	302	634	157,291	11.9	159,410	10.0
Q3 2014	184	351	660	176,840	10.8	165,733	9.6
% Change	-13.0	-14.0	-3.8	-11.1	n/a	-3.8	n/a
YTD 2015	661	1,128	703	160,328	9.6	n/a	n/a
YTD 2014	681	1,234	666	167,359	8.8	n/a	n/a
% Change	-2.9	-8.6	5.6	-4.2	n/a	n/a	n/a
CONDOMINIUMS*							
Q3 2015	17	--	130	--	--	--	--
Q3 2014	17	--	71	--	--	--	--
% Change	0.0	n/a	83.5	n/a	n/a	n/a	n/a
YTD 2015	83	--	110	129,789	11.9	n/a	n/a
YTD 2014	74	--	77	136,791	9.4	n/a	n/a
% Change	12.2	n/a	43.1	-5.1	n/a	n/a	n/a
PLEX*							
Q3 2015	30	--	163	--	16.3	--	--
Q3 2014	37	--	151	--	12.3	--	--
% Change	-18.9	n/a	7.7	n/a	n/a	n/a	n/a
YTD 2015	107	--	175	167,836	14.8	n/a	n/a
YTD 2014	125	--	160	169,798	11.5	n/a	n/a
% Change	-14.4	n/a	9.5	-1.2	n/a	n/a	n/a
TOTAL							
Q3 2015	210	457	939	157,478	13.4	159,109	10.8
Q3 2014	242	486	892	171,736	11.1	164,047	10.2
% Change	-13.2	-6.0	5.2	-8.3	n/a	-3.0	n/a
YTD 2015	860	1,580	1,000	160,031	10.5	n/a	n/a
YTD 2014	888	1,635	914	166,305	9.3	n/a	n/a
% Change	-3.2	-3.4	9.3	-3.8	n/a	n/a	n/a

[1] Source: QFREB by the Centris® system
[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 Centris® for the definitions.
** Observed change greater than 100%.

Table 6: Economic Indicators
Third Quarter 2015

		Interest Rates			NHPI, Total, (Quebec) 2007=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						
2014	January	595	3.14	5.24	118.0	121.7	69.8	8.3	57.5	765
	February	595	3.14	5.24	118.1	122.6	69.9	8.0	57.3	770
	March	581	3.14	4.99	118.0	122.9	69.6	8.2	57.3	766
	April	570	3.14	4.79	118.1	123.4	69.4	8.2	57.0	762
	May	570	3.14	4.79	118.2	123.8	69.7	8.4	57.5	756
	June	570	3.14	4.79	118.1	123.9	70.3	8.5	58.0	763
	July	570	3.14	4.79	118.2	123.7	71.4	7.5	58.3	766
	August	570	3.14	4.79	118.2	123.8	72.2	6.7	58.4	780
	September	570	3.14	4.79	118.0	123.9	72.5	6.0	58.1	801
	October	570	3.14	4.79	118.0	124.3	71.9	6.3	57.8	818
	November	570	3.14	4.79	118.0	123.8	71.7	6.3	57.7	811
	December	570	3.14	4.79	117.9	122.8	71.1	6.6	57.3	799
2015	January	570	3.14	4.79	118.0	122.6	71.4	6.4	57.6	790
	February	567	2.89	4.74	118.3	123.9	71.1	6.4	57.3	780
	March	567	2.89	4.74	118.3	124.7	72.2	6.1	58.0	772
	April	561	2.89	4.64	118.2	124.7	72.4	6.1	58.1	766
	May	561	2.89	4.64	118.0	125.3	73.1	5.8	58.5	775
	June	561	2.89	4.64	118.0	125.2	72.4	5.9	58.0	776
	July	561	2.89	4.64	118.2	125.3	72.2	6.0	57.9	776
	August	561	2.89	4.64	118.2	125.2	71.7	6.9	58.0	783
	September	561	2.89	4.64		125.1	73.2	6.9	59.2	774
	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 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.

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