

H

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Province of Quebec

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Canada Mortgage and Housing Corporation

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Residential construction in Quebec: pace picks up in third quarter

After posting gains of 14 per cent in the first quarter and 3 per cent in the second quarter, residential construction in Quebec picked up the pace in the third quarter, as it registered an increase of 33 per cent over the same period last year. In fact, during the past three months, 13,610 new dwellings were started across Quebec. For the first three quarters, residential construction is therefore up by 15 per cent in Quebec, with just over 36,000 starts throughout the province, for the highest level of activity since 1990 for this period of the year.

Residential construction in Quebec continues to benefit from a combination of factors that particularly favour demand, especially the low mortgage rates, the job creation in recent years, the low inventory levels on the resale market and the low vacancy rates on the rental market.

Multiples: the highlight of 2003

The strong growth in urban areas was attributable to the continued significant increase in multiple housing construction. First, condominium construction (+64 per cent) posted another major gain, notably in Montréal. In this same market segment, it should also be noted that considerable results were obtained in the Québec area, where condominium starts almost doubled over the third quarter of 2002, and the Gatineau area, which registered 71 starts from July to September, for its highest quarterly volume since 1993. And, with a hike of more than 60 per cent over the same quarter of last year, urban rental starts also increased remarkably, especially in Montréal, Québec, Joliette, Granby and Sherbrooke.

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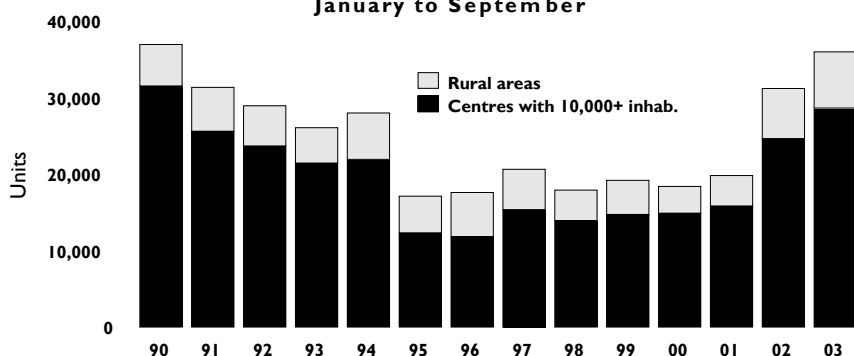
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HOUSING STARTS

Quebec Areas

January to September



Source: CMHC

Raw data



HOME TO CANADIANS
Canada

Following a break in the previous two quarters, urban single-family home building posted a gain of about 12 per cent over the third quarter of 2002. In this regard, the increases recorded in Québec, Montréal, Saint-Jean-Iberville and Rivière-du-Loup were notable.

Regionally, around two thirds of Quebec's urban areas registered increases in their

starts levels compared to the third quarter of 2002. During this period, the metropolitan areas posted a gain of 33 per cent, while the other urban agglomerations (with 10,000 to 99,999 inhabitants) recorded an even greater hike (+43 per cent). The rural areas, for their part, showed appreciable vigour, with 2,975 starts (+31 per cent).

The impact of births on future housing demand

The changing age structure of Canada's population will have a major influence on how many and what types of homes will be in demand in the future. Households usually move into rental in their earlier years. Ten years from now, persons born in the post-war lowest birth year of 1973 financial assets are built up, and some will be in their forties. The lower number of people this age may contribute to a reduction in upscale home purchases from the current level.

Canada's birth pattern is very informative since it explains a substantial part of the population's age structure and thus age-related housing demand. (The other major factor is immigration). Chances are that a person born about twenty years ago is moving into a rental today, while someone born in the late 1960s is purchasing a first home. Let's take a look at the implications of Canada's birth pattern for different periods.

• The baby boom cohort

Post WWII births surged to a peak in 1959, so peak baby boom individuals are now in their early forties and their incomes are already high, but continuing to rise. They are at the age when many people upgrade from their first purchase.

• The baby bust cohort

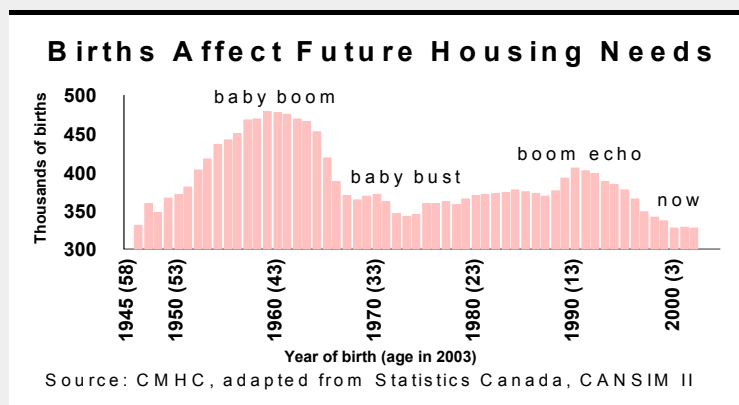
Canada's annual number of births dropped

• The baby boom echo cohort

A spike in the number of births, with the peak in 1990, followed the bust. As shown in the chart, the increase in births during the echo was smaller and of shorter duration than in the boom. This cohort will add to demand for rental housing in about five years and will be in full first-time home buyer mode in about ten to fifteen years from now, if present trends continue.

• Post echo births

The number of births in Canada fell steadily through the 1990s, reaching its lowest level in over half a century in 1999. Although there was a small increase in 2001, it is still too early to conclude that the trend has reversed. If not offset by immigration over the next decade, the potential birth trough will reduce rental demand in the 2020s and home buying in the 2030s and 2040s.



Definitions and Concepts

Intended Markets - There are three: the Freehold market refers to Single-Family Houses (Detached, Semi-Detached and Row) owned under freehold tenure; the condominium segment comprises houses and apartments held under divided co-ownership; and finally the rental market encompasses apartment dwellings.

Housing Starts - refer to the beginning of construction work on a building, usually when the concrete has been laid for the entire footing around the structure, or at an equivalent stage where a basement will not be a part of the structure.

Under Construction - units that have been started but that are not completed. The number of units under construction at the end of a period may take into account certain adjustments that took place, for various reasons, after the starts were reported.

Completions - units where all proposed construction work has been performed or, in some cases, where ninety percent of all construction work is completed and the structure is fit for occupancy.

Unoccupied Units - new completed units that have remained unoccupied.

Total Medium-Term Supply - total supply of new units including units under construction, units that are completed but not occupied and permits issued but not started.

Absorptions - newly completed units that have been sold or rented. The number of absorptions is obtained from a survey initiated when the structure is completed. Units presold or pre-leased are not included until the completion stage. The number of absorbed units is the number of completed and unoccupied units from the previous quarter plus completions for the current month minus completed and unoccupied units for the current month.

Duration of Inventory - period necessary for the absorption of unoccupied units, i.e. the ratio between unoccupied units and absorbed units (average for the last twelve months). This figure is expressed in months.

Seasonally Adjusted Annual Rates (SAAR) - raw monthly figures, adjusted to remove normal seasonal variation and multiplied by 12.

Table 1
Summary of Activity by Intended Market
Province of Quebec

| Activity / Area | Ownership (Freehold* & Condominium) | | Rental | | Total | |
|---------------------------------|--|--------------|--------------|--------------|---------------|---------------|
| | 3rd Qrt 2003 | 3rd Qrt 2002 | 3rd Qrt 2003 | 3rd Qrt 2002 | 3rd Qrt 2003 | 3rd Qrt 2002 |
| Housing Starts | | | | | | |
| Metropolitan Areas (1) | 6,822 | 5,494 | 2,475 | 1,505 | 9,297 | 6,999 |
| Urban Areas (2) | 894 | 682 | 444 | 253 | 1,338 | 935 |
| Rural Areas (3) | NA | NA | NA | NA | 2,975 | 2,272 |
| Total Province of Québec | NA | NA | NA | NA | 13,610 | 10,206 |
| Completions | | | | | | |
| Metropolitan Areas (1) | 8,335 | 7,664 | 1,846 | 1,190 | 10,181 | 8,854 |
| Urban Areas (2) | 1,036 | 941 | 517 | 526 | 1,553 | 1,467 |
| Rural Areas (3) | NA | NA | NA | NA | 3,441 | 4,200 |
| Total Province of Québec | NA | NA | NA | NA | 15,175 | 14,521 |
| Under construction (4) | | | | | | |
| Metropolitan Areas (1) | 10,807 | 8,532 | 4,626 | 3,356 | 15,433 | 11,888 |
| Urban Areas (2) | 909 | 644 | 537 | 409 | 1,446 | 1,053 |
| Rural Areas (3) | NA | NA | NA | NA | 2,915 | 2,484 |
| Total Province of Québec | NA | NA | NA | NA | 19,794 | 15,425 |

Source : CMHC

(*) Refers to Single-Family Houses (Single-Detached and Row Houses) owned under freehold tenure.

(1) Population of 100,000 or more.

(2) Population between 10,000 and 99,999.

(3) Population of 9,999 and less.

(4) At the end of the period.

Table 2
Economic Overview
Province of Quebec

| | 2003 | 2002 | 2002 | 2002 | 2002 |
|--|-------------|-------------|-------------|-------------|-------------|
| | 3rd Quarter | 2nd Quarter | 1st Quarter | 4th Quarter | 3rd Quarter |
| Gross Domestic Product (%) | 1.4 | 2.3 | 3.2 | 4.8 | 4.5 |
| Employment Level Total* (000) | 3,628.2 | 3,644.0 | 3,645.5 | 3,633.7 | 3,600.4 |
| Employment Rate* (%) | 59.6 | 60.0 | 60.1 | 60.0 | 59.6 |
| Unemployment Rate* (%) | 9.6 | 9.1 | 8.6 | 8.4 | 8.5 |
| Inflation Rate (%) | 0.2 | -1.7 | 6.3 | 2.3 | 4.6 |
| Net Migration | NA | 8,759 | 7,579 | 1,129 | 8,832 |
| Mortgage Rates (%) - Canada | | | | | |
| 1-year | 4.6 | 5.1 | 5.1 | 5.0 | 5.3 |
| 5-year | 6.3 | 6.2 | 6.6 | 6.8 | 6.9 |
| Resale Market (MLS Sales) | | | | | |
| Total Residential Units | NA | 19,734 | 20,034 | 15,413 | 12,917 |
| Consumer Confidence Index* (1991=100) | 124.5 | 127.3 | 125.8 | 127.9 | 129.6 |

Sources: Statistics Canada, Conference Board of Canada, Canadian Real Estate Association

* Seasonally Adjusted Annual Rates

Table 3
Housing Starts by Metropolitan Area and by Intended Market
Province of Quebec

| Area / Period | Ownership | | Rental | Total |
|---------------------------------|------------------|---------------------|---------------|--------------|
| | Freehold | Condominiums | | |
| Saguenay | | | | |
| Third Quarter 2003 | 96 | 0 | 16 | 112 |
| Third Quarter 2002 | 99 | 0 | 136 | 235 |
| Year-to-date 2003 (Jan.-Sept.) | 236 | 0 | 147 | 383 |
| Year-to-date 2002 (Jan.-Sept.) | 228 | 0 | 174 | 402 |
| Gatineau | | | | |
| Third Quarter 2003 | 458 | 71 | 182 | 711 |
| Third Quarter 2002 | 558 | 3 | 218 | 779 |
| Year-to-date 2003 (Jan.-Sept.) | 1,300 | 71 | 574 | 1,945 |
| Year-to-date 2002 (Jan.-Sept.) | 1,441 | 3 | 502 | 1,946 |
| Montréal | | | | |
| Third Quarter 2003 | 2,752 | 2,214 | 1,515 | 6,481 |
| Third Quarter 2002 | 2,507 | 1,372 | 915 | 4,794 |
| Year-to-date 2003 (Jan.-Sept.) | 8,781 | 5,525 | 2,991 | 17,297 |
| Year-to-date 2002 (Jan.-Sept.) | 8,896 | 4,151 | 2,179 | 15,226 |
| Québec | | | | |
| Third Quarter 2003 | 754 | 253 | 608 | 1,615 |
| Third Quarter 2002 | 567 | 133 | 139 | 839 |
| Year-to-date 2003 (Jan.-Sept.) | 2,400 | 736 | 1,214 | 4,350 |
| Year-to-date 2002 (Jan.-Sept.) | 2,081 | 318 | 747 | 3,146 |
| Sherbrooke | | | | |
| Third Quarter 2003 | 115 | 4 | 90 | 209 |
| Third Quarter 2002 | 124 | 47 | 47 | 218 |
| Year-to-date 2003 (Jan.-Sept.) | 398 | 24 | 326 | 748 |
| Year-to-date 2002 (Jan.-Sept.) | 366 | 47 | 271 | 684 |
| Trois-Rivières | | | | |
| Third Quarter 2003 | 105 | 0 | 64 | 169 |
| Third Quarter 2002 | 84 | 0 | 50 | 134 |
| Year-to-date 2003 (Jan.-Sept.) | 323 | 0 | 119 | 442 |
| Year-to-date 2002 (Jan.-Sept.) | 235 | 0 | 212 | 447 |
| TOTAL METROPOLITAN AREAS | | | | |
| Third Quarter 2003 | 4,280 | 2,542 | 2,475 | 9,297 |
| Third Quarter 2002 | 3,939 | 1,555 | 1,505 | 6,999 |
| Year-to-date 2003 (Jan.-Sept.) | 13,438 | 6,356 | 5,371 | 25,165 |
| Year-to-date 2002 (Jan.-Sept.) | 13,247 | 4,519 | 4,085 | 21,851 |

Source: CMHC

Table 4
Under Construction and Completions by Metropolitan Area and by Intended Market
Province of Quebec

| Area / Period | Under construction * | | | | Completions | | | |
|---------------------------------|----------------------|--------------|--------|--------|-------------|--------------|--------|--------|
| | Ownership | | Rental | Total | Ownership | | Rental | Total |
| | Freehold | Condominiums | | | Freehold | Condominiums | | |
| Saguenay | | | | | | | | |
| Third Quarter 2003 | 86 | 0 | 83 | 169 | 94 | 0 | 43 | 137 |
| Third Quarter 2002 | 88 | 0 | 143 | 231 | 124 | 0 | 2 | 126 |
| Gatineau | | | | | | | | |
| Third Quarter 2003 | 547 | 71 | 381 | 999 | 731 | 27 | 379 | 1,137 |
| Third Quarter 2002 | 1,000 | 3 | 461 | 1,464 | 427 | 0 | 83 | 510 |
| Montréal | | | | | | | | |
| Third Quarter 2003 | 3,930 | 5,203 | 3,338 | 12,471 | 3,992 | 1,820 | 828 | 6,640 |
| Third Quarter 2002 | 3,577 | 3,130 | 1,999 | 8,706 | 3,803 | 1,731 | 616 | 6,150 |
| Québec | | | | | | | | |
| Third Quarter 2003 | 446 | 411 | 719 | 1,576 | 997 | 362 | 356 | 1,715 |
| Third Quarter 2002 | 480 | 109 | 532 | 1,121 | 1,027 | 259 | 241 | 1,527 |
| Sherbrooke | | | | | | | | |
| Third Quarter 2003 | 79 | 0 | 73 | 152 | 159 | 35 | 150 | 344 |
| Third Quarter 2002 | 80 | 47 | 39 | 166 | 196 | 0 | 222 | 418 |
| Trois-Rivières | | | | | | | | |
| Third Quarter 2003 | 34 | 0 | 32 | 66 | 118 | 0 | 90 | 208 |
| Third Quarter 2002 | 18 | 0 | 182 | 200 | 97 | 0 | 26 | 123 |
| TOTAL METROPOLITAN AREAS | | | | | | | | |
| Third Quarter 2003 | 5,122 | 5,685 | 4,626 | 15,433 | 6,091 | 2,244 | 1,846 | 10,181 |
| Third Quarter 2002 | 5,243 | 3,289 | 3,356 | 11,888 | 5,674 | 1,990 | 1,190 | 8,854 |

* Note: As at the end of the period shown.
Source: CMHC

NOTE TO READERS: Prior to July 2002, the CMHC Starts and Completions Survey consisted of a monthly enumeration of new housing activity in urban centres with a population of 10,000 persons and over. As of July 2002, the survey will be conducted monthly in urban centres with a population of 50,000 persons and over and quarterly in urban centres with a population of 10,000 to 49,999 persons. Statistical models will be used to estimate provincial and national

housing starts in urban centres with a population of 10,000 persons and over, on a monthly basis. The methodology is unchanged for estimating housing starts in rural areas (areas other than urban centres with a population of 10,000 persons and over). In these areas, a sample survey is used on a quarterly basis. As was the case in the past, statistical models continue to be used to estimate national housing starts in all areas on a monthly basis.

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E-mail: cam_qc@cmhc.ca

Table 5
Housing Starts for centres of population 50,000 to 99,999 Inhabitants
Province of Quebec

| Centre / Period | Ownership | | Rental | Total |
|---------------------------------|-----------|--------------|--------|-------|
| | Freehold | Condominiums | | |
| Drummondville | | | | |
| Third Quarter 2003 | 87 | 0 | 25 | 112 |
| Third Quarter 2002 | 46 | 0 | 73 | 119 |
| Year-to-date 2003 (Jan.-Sept.) | 265 | 0 | 114 | 379 |
| Year-to-date 2002 (Jan.-Sept.) | 167 | 3 | 263 | 433 |
| Granby | | | | |
| Third Quarter 2003 | 111 | 0 | 69 | 180 |
| Third Quarter 2002 | 103 | 0 | 4 | 107 |
| Year-to-date 2003 (Jan.-Sept.) | 253 | 6 | 122 | 381 |
| Year-to-date 2002 (Jan.-Sept.) | 261 | 3 | 57 | 321 |
| Saint-Jean-sur-Richelieu | | | | |
| Third Quarter 2003 | 164 | 4 | 48 | 216 |
| Third Quarter 2002 | 97 | 0 | 19 | 116 |
| Year-to-date 2003 (Jan.-Sept.) | 485 | 4 | 192 | 681 |
| Year-to-date 2002 (Jan.-Sept.) | 409 | 4 | 99 | 512 |
| Shawinigan | | | | |
| Third Quarter 2003 | 17 | 0 | 0 | 17 |
| Third Quarter 2002 | 31 | 0 | 0 | 31 |
| Year-to-date 2003 (Jan.-Sept.) | 66 | 0 | 4 | 70 |
| Year-to-date 2002 (Jan.-Sept.) | 71 | 0 | 0 | 71 |

Source: CMHC

Table 6
Housing Starts for centres of population 10,000 to 49,999 Inhabitants
Province of Quebec

| Centre / Period | Ownership | | Rental | Total |
|--------------------------------|-----------|--------------|--------|-------|
| | Freehold | Condominiums | | |
| Alma | | | | |
| Third Quarter 2003 | 19 | 0 | 35 | 54 |
| Third Quarter 2002 | 13 | 0 | 13 | 26 |
| Year-to-date 2003 (Jan.-Sept.) | 52 | 0 | 46 | 98 |
| Year-to-date 2002 (Jan.-Sept.) | 45 | 0 | 16 | 61 |
| Baie-Comeau | | | | |
| Third Quarter 2003 | 0 | 0 | 0 | 0 |
| Third Quarter 2002 | 2 | 0 | 0 | 2 |
| Year-to-date 2003 (Jan.-Sept.) | 0 | 0 | 0 | 0 |
| Year-to-date 2002 (Jan.-Sept.) | 4 | 0 | 0 | 4 |
| Cowansville | | | | |
| Third Quarter 2003 | 11 | 0 | 0 | 11 |
| Third Quarter 2002 | 9 | 0 | 0 | 9 |
| Year-to-date 2003 (Jan.-Sept.) | 17 | 0 | 4 | 21 |
| Year-to-date 2002 (Jan.-Sept.) | 19 | 0 | 0 | 19 |
| Dolbeau | | | | |
| Third Quarter 2003 | 14 | 0 | 0 | 14 |
| Third Quarter 2002 | 15 | 0 | 0 | 15 |
| Year-to-date 2003 (Jan.-Sept.) | 33 | 0 | 0 | 33 |
| Year-to-date 2002 (Jan.-Sept.) | 26 | 0 | 0 | 26 |

Table 6 (cont.)
Housing Starts for centres of population 10,000 to 49,999 Inhabitants
Province of Quebec

| <i>Centre / Period</i> | <i>Ownership</i> | | <i>Rental</i> | <i>Total</i> |
|--------------------------------|------------------|---------------------|---------------|--------------|
| | <i>Freehold</i> | <i>Condominiums</i> | | |
| Joliette | | | | |
| Third Quarter 2003 | 24 | 0 | 113 | 137 |
| Third Quarter 2002 | 39 | 0 | 33 | 72 |
| Year-to-date 2003 (Jan.-Sept.) | 117 | 5 | 190 | 312 |
| Year-to-date 2002 (Jan.-Sept.) | 131 | 5 | 94 | 230 |
| Lachute | | | | |
| Third Quarter 2003 | 6 | 0 | 0 | 6 |
| Third Quarter 2002 | 2 | 0 | 10 | 12 |
| Year-to-date 2003 (Jan.-Sept.) | 18 | 0 | 0 | 18 |
| Year-to-date 2002 (Jan.-Sept.) | 10 | 0 | 10 | 20 |
| La Tuque | | | | |
| Third Quarter 2003 | 6 | 0 | 0 | 6 |
| Third Quarter 2002 | 1 | 0 | 0 | 1 |
| Year-to-date 2003 (Jan.-Sept.) | 9 | 0 | 0 | 9 |
| Year-to-date 2002 (Jan.-Sept.) | 6 | 0 | 0 | 6 |
| Magog | | | | |
| Third Quarter 2003 | 46 | 12 | 12 | 70 |
| Third Quarter 2002 | 43 | 8 | 21 | 72 |
| Year-to-date 2003 (Jan.-Sept.) | 108 | 45 | 29 | 182 |
| Year-to-date 2002 (Jan.-Sept.) | 104 | 8 | 75 | 187 |
| Matane | | | | |
| Third Quarter 2003 | 8 | 0 | 0 | 8 |
| Third Quarter 2002 | 3 | 0 | 0 | 3 |
| Year-to-date 2003 (Jan.-Sept.) | 14 | 0 | 0 | 14 |
| Year-to-date 2002 (Jan.-Sept.) | 9 | 0 | 0 | 9 |
| Rimouski | | | | |
| Third Quarter 2003 | 39 | 0 | 0 | 39 |
| Third Quarter 2002 | 35 | 0 | 0 | 35 |
| Year-to-date 2003 (Jan.-Sept.) | 84 | 0 | 16 | 100 |
| Year-to-date 2002 (Jan.-Sept.) | 80 | 0 | 2 | 82 |
| Rivière-du-Loup | | | | |
| Third Quarter 2003 | 45 | 0 | 30 | 75 |
| Third Quarter 2002 | 16 | 0 | 34 | 50 |
| Year-to-date 2003 (Jan.-Sept.) | 77 | 0 | 54 | 131 |
| Year-to-date 2002 (Jan.-Sept.) | 37 | 0 | 34 | 71 |
| Rouyn-Noranda | | | | |
| Third Quarter 2003 | 13 | 0 | 0 | 13 |
| Third Quarter 2002 | 1 | 0 | 3 | 4 |
| Year-to-date 2003 (Jan.-Sept.) | 21 | 0 | 0 | 21 |
| Year-to-date 2002 (Jan.-Sept.) | 17 | 0 | 3 | 20 |
| Saint-Georges | | | | |
| Third Quarter 2003 | 47 | 0 | 50 | 97 |
| Third Quarter 2002 | 37 | 0 | 24 | 61 |
| Year-to-date 2003 (Jan.-Sept.) | 142 | 6 | 93 | 241 |
| Year-to-date 2002 (Jan.-Sept.) | 143 | 0 | 59 | 202 |

Continued on next page

Table 6 (cont.)
Housing Starts for centres of population 10,000 to 49,999 Inhabitants
Province of Quebec

| Centre / Period | Ownership | | Rental | Total |
|---------------------------------|-----------|--------------|--------|-------|
| | Freehold | Condominiums | | |
| Saint-Hyacinthe | | | | |
| Third Quarter 2003 | 26 | 0 | 30 | 56 |
| Third Quarter 2002 | 33 | 0 | 3 | 36 |
| Year-to-date 2003 (Jan.-Sept.) | 74 | 12 | 126 | 212 |
| Year-to-date 2002 (Jan.-Sept.) | 107 | 0 | 34 | 141 |
| Salaberry-de-Valleyfield | | | | |
| Third Quarter 2003 | 8 | 0 | 0 | 8 |
| Third Quarter 2002 | 0 | 0 | 0 | 0 |
| Year-to-date 2003 (Jan.-Sept.) | 34 | 8 | 0 | 42 |
| Year-to-date 2002 (Jan.-Sept.) | 21 | 8 | 1 | 30 |
| Sept-Îles | | | | |
| Third Quarter 2003 | 0 | 0 | 0 | 0 |
| Third Quarter 2002 | 8 | 0 | 0 | 8 |
| Year-to-date 2003 (Jan.-Sept.) | 3 | 0 | 40 | 43 |
| Year-to-date 2002 (Jan.-Sept.) | 11 | 0 | 0 | 11 |
| Sorel | | | | |
| Third Quarter 2003 | 37 | 0 | 0 | 37 |
| Third Quarter 2002 | 28 | 0 | 0 | 28 |
| Year-to-date 2003 (Jan.-Sept.) | 73 | 0 | 3 | 76 |
| Year-to-date 2002 (Jan.-Sept.) | 66 | 0 | 0 | 66 |
| Thetford-Mines | | | | |
| Third Quarter 2003 | 10 | 0 | 0 | 10 |
| Third Quarter 2002 | 17 | 0 | 6 | 23 |
| Year-to-date 2003 (Jan.-Sept.) | 12 | 0 | 0 | 12 |
| Year-to-date 2002 (Jan.-Sept.) | 21 | 0 | 6 | 27 |
| Val d'Or | | | | |
| Third Quarter 2003 | 5 | 0 | 0 | 5 |
| Third Quarter 2002 | 4 | 0 | 0 | 4 |
| Year-to-date 2003 (Jan.-Sept.) | 12 | 0 | 0 | 12 |
| Year-to-date 2002 (Jan.-Sept.) | 7 | 0 | 0 | 7 |
| Victoriaville | | | | |
| Third Quarter 2003 | 63 | 8 | 4 | 75 |
| Third Quarter 2002 | 49 | 0 | 0 | 49 |
| Year-to-date 2003 (Jan.-Sept.) | 192 | 8 | 47 | 247 |
| Year-to-date 2002 (Jan.-Sept.) | 131 | 0 | 11 | 142 |
| Other Urban Centers * | | | | |
| Third Quarter 2003 | 64 | 0 | 28 | 92 |
| Third Quarter 2002 | 42 | 0 | 10 | 52 |
| Year-to-date 2003 (Jan.-Sept.) | 124 | 30 | 28 | 182 |
| Year-to-date 2002 (Jan.-Sept.) | 100 | 0 | 33 | 133 |

Source: CMHC

*Amos, Gaspé, Montmagny, Roberval, Sainte-Marie, Saint-Félicien, Saint-Lin (2003) and Hawkesbury (Quebec Part)
 *Saint-Lin is now included in the urban center since 2003. No data are available for 2002.

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