HOUSING MARKET INFORMATION

HOUSING NOW

Trois-Rivières

Canada Mortgage and Housing Corporation

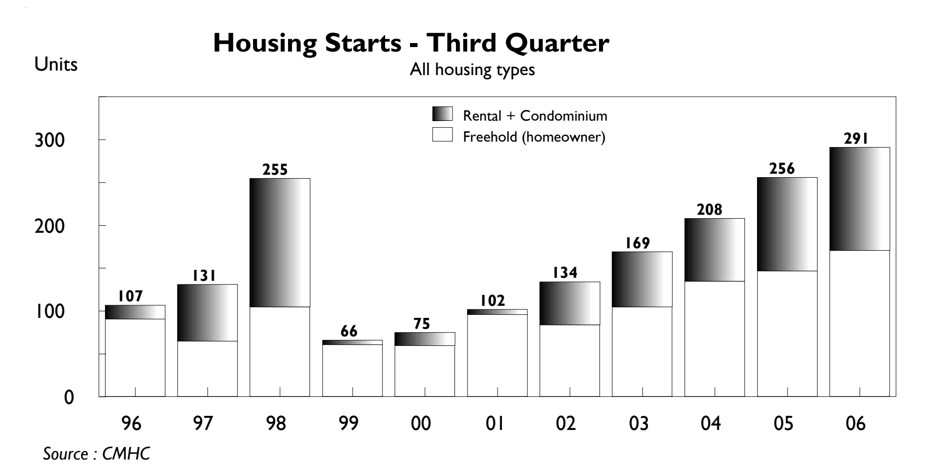
Date Released: Fourth Quarter 2006

Residential Construction Doing Well in Trois-Rivières

Residential construction picked up during the third quarter of 2006 in the Trois-Rivières census metropolitan area (CMA). In fact, according to the latest statistics released by Canada Mortgage and Housing Corporation (CMHC), total starts jumped up by 14 per cent in the third quarter of 2006, compared to the corresponding quarter in 2005. In all, 291 dwellings got under way from July to September in the CMA, compared to 256 one year earlier.

Only the freehold home segment[1] registered a decrease. In fact, semi-detached, row and apartment housing starts fell by 53 per cent during the third quarter of 2006 in relation to the same quarter in 2005 (28 starts in the third quarter of 2006, compared to 60 one year earlier). In the single-detached home category, activity was steady, and an increase of 20 per cent was noted. In all, 104 single-detached houses were started on the CMA territory from July to September 2006, or 17

Figure 1



[1] Freehold homes include detached, semi-detached and row houses, as well as apartments.

Table of contents

Canada

60 YEARS ANS

CMHC SCHL
HOME TO CANADIANS

more than during the same period last year. However, this increase in single-detached home starts could not fully offset the decline registered in the semi-detached, row and apartment housing category. Total freehold housing starts therefore declined by 10 per cent in the third quarter of 2006. As for rental housing, vigorous conditions still prevailed. In fact, starts of this type increased by 10 per cent in the third quarter of 2006 in relation to the third quarter of 2005.

It is interesting to note that, during the third quarter of 2006, construction got under way on 39 condominiums, all in projects with 3 or 4 units. The previous condominium starts date back to 2003 in the Trois-Rivières CMA.

Elsewhere in the Mauricie area, the agglomeration of Shawinigan registered a decrease in starts in relation to the corresponding period in 2005. In all, 23 single-detached houses and 4 rental housing units were started from July to September 2006, compared to 45 single-detached houses and 4 rental housing units during the same period last year. In La Tuque, foundations were laid for 5 single-detached houses in the third quarter of 2006, or 4 more than during the same quarter in 2005.

In all urban centres with 10,000 or more inhabitants across Quebec, 27,486 starts were enumerated from January to September 2006, for a decrease of 9 per cent in relation to the same period in 2005. While a slowdown in residential construction was noted in the province and its largest urban centres (Montréal and Québec), the other CMAs have been going against the tide since the beginning of 2006. The Sherbrooke CMA shows the strongest increase over 2005 (+27 per cent), followed by Gatineau (+23 per cent), Trois-Rivières (+17 per cent) and Saguenay (+12 per cent).

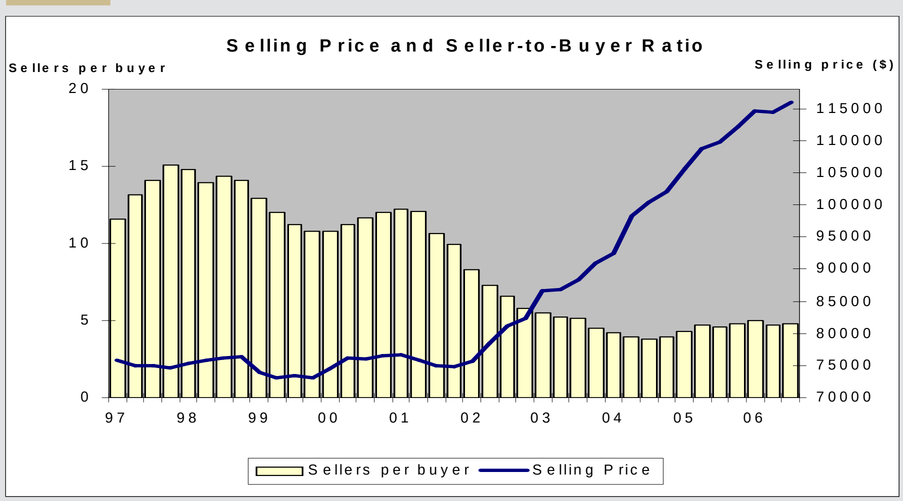
Resale Market Remains Stable

The resale market took a break during the third quarter of 2006 in the Trois-Rivières census metropolitan area (CMA). In fact, according to data from the Service inter-agences / Multiple Listing Service (S.I.A.® / MLS®), sales[1] of single-family homes[2] remained stable (-0.6 per cent) from July to September 2006, in relation to the corresponding period in 2005. In all, 178 properties changed hands during the third quarter of 2006, compared to 179 one year earlier. In the third quarter of 2006, the resale market slowed down slightly in the Trois-Rivières area, after having been very active in the first and second quarters.

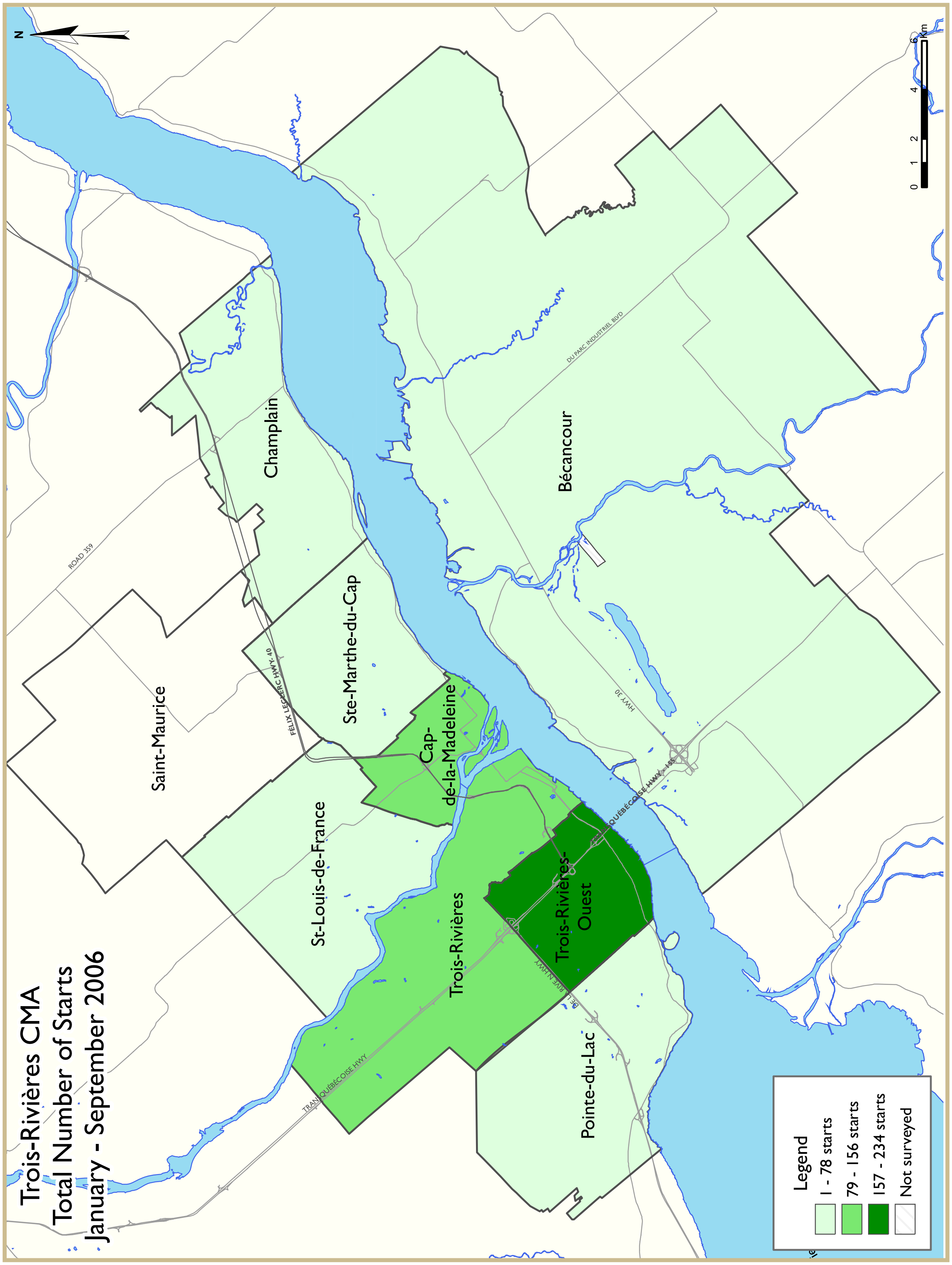
The supply of properties for sale, for its part, maintained its momentum and, at the end of the third quarter of 2006, 318 homes had "For Sale" signs, versus 289 a year earlier. As such, even with the greater choice of properties available to buyers, sales remained stable. This suggests that the constraint related to the supply, which, until just recently, was still stimulating activity on the resale market, seems to be easing. In addition, the seller-to-buyer ratio rose slightly and reached 4.8 to 1 in the third quarter of 2006, in comparison with 4.6 to 1 at the same time last year. This ratio, an indicator of activity on the resale market, is still below the balanced range[3], denoting a situation where sellers still have the edge.

As for the average price of homes, the hikes that ranged from 10 per cent to 15 per cent in recent years are now a thing of the past. In the third quarter of 2006, the average price of single-family homes rose by 5.6 per cent in the Trois-Rivières CMA while, at the same time last year, the growth was 9.4 per cent. The increase in the supply of properties for sale, combined with the small decrease in sales, evidently eased the pressure on prices. On the territory of the CMA, homes were therefore selling for an average price of $115,930 in the third quarter of 2006, compared to $109,800 one year earlier.

Figure 2



[1] Small farms, country homes, mobile homes and cottages are not included in the sales figures.
[2] Single-family homes include detached, semi-detached and row houses.
[3] The balanced range for the seller-to-buyer ratio is between 8 and 10 to 1, indicating a market where neither buyers nor sellers are favoured.


Trois-Rivières CMA
Total Number of Starts
January - September 2006
Legend
1 - 78 starts
79 - 156 starts
157 - 234 starts
Not surveyed
Saint-Maurice
Champlain
Ste-Marthe-du-Cap
Cap-de-la-Madeleine
St-Louis-de-France
Trois-Rivières
Trois-Rivières-Ouest
Pointe-du-Lac
Bécancour
ROAD 359
FÉLIX LECLERC HWY. 40
DU PARC INDUSTRIEL BLVD
HWY 30
TRANSQUÉBÉCOISE HWY
0 1 2 4 6 Km
N

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil or zero
--	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
Third Quarter 2006

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2006	104	16	12	0	0	39	0	120	291
Q3 2005	87	54	6	0	0	0	0	109	256
% Change	19.5	-70.4	100.0	n/a	n/a	n/a	n/a	10.1	13.7
Year-to-date 2006	271	66	14	0	0	39	0	328	718
Year-to-date 2005	253	88	6	0	0	0	0	265	612
% Change	7.1	-25.0	133.3	n/a	n/a	n/a	n/a	23.8	17.3
UNDER CONSTRUCTION									
Q3 2006	33	2	8	0	0	15	0	116	174
Q3 2005	18	14	6	0	0	6	0	35	79
% Change	83.3	-85.7	33.3	n/a	n/a	150.0	n/a	**	120.3
COMPLETIONS									
Q3 2006	94	30	6	0	0	24	0	102	256
Q3 2005	102	60	0	0	0	0	0	149	311
% Change	-7.8	-50.0	n/a	n/a	n/a	n/a	n/a	-31.5	-17.7
Year-to-date 2006	264	70	9	0	0	30	0	328	701
Year-to-date 2005	274	98	2	0	0	0	0	299	673
% Change	-3.6	-28.6	**	n/a	n/a	n/a	n/a	9.7	4.2
COMPLETED & NOT ABSORBED									
Q3 2006	8	10	0	0	0	3	0	14	35
Q3 2005	5	13	0	0	0	0	0	26	44
% Change	60.0	-23.1	n/a	n/a	n/a	n/a	n/a	-46.2	-20.5
ABSORBED									
Q3 2006	101	37	6	0	0	22	0	145	311
Q3 2005	100	50	0	0	0	0	0	144	294
% Change	1.0	-26.0	n/a	n/a	n/a	n/a	n/a	0.7	5.8
Year-to-date 2006	259	75	10	0	0	28	0	351	723
Year-to-date 2005	271	96	2	0	0	0	0	301	670
% Change	-4.4	-21.9	**	n/a	n/a	n/a	n/a	16.6	7.9

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

Table 1.1: Housing Activity Summary by Submarket Third Quarter 2006									
	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 2006	49	16	8	0	0	36	0	100	209
Q3 2005	42	54	4	0	0	0	0	109	209
Remainder of the CMA									
Q3 2006	55	0	4	0	0	3	0	20	82
Q3 2005	45	0	2	0	0	0	0	0	47
Trois-Rivières CMA									
Q3 2006	104	16	12	0	0	39	0	120	291
Q3 2005	87	54	6	0	0	0	0	109	256
UNDER CONSTRUCTION									
Centre									
Q3 2006	17	2	4	0	0	12	0	96	131
Q3 2005	16	14	4	0	0	6	0	35	75
Remainder of the CMA									
Q3 2006	16	0	4	0	0	3	0	20	43
Q3 2005	2	0	2	0	0	0	0	0	4
Trois-Rivières CMA									
Q3 2006	33	2	8	0	0	15	0	116	174
Q3 2005	18	14	6	0	0	6	0	35	79
COMPLETIONS									
Centre									
Q3 2006	49	30	4	0	0	24	0	66	173
Q3 2005	53	60	0	0	0	0	0	149	262
Remainder of the CMA									
Q3 2006	45	0	2	0	0	0	0	36	83
Q3 2005	49	0	0	0	0	0	0	0	49
Trois-Rivières CMA									
Q3 2006	94	30	6	0	0	24	0	102	256
Q3 2005	102	60	0	0	0	0	0	149	311

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

Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2006

	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 2006	8	10	0	0	0	3	0	14	35
Q3 2005	4	13	0	0	0	0	0	22	39
Remainder of the CMA									
Q3 2006	0	0	0	0	0	0	0	0	0
Q3 2005	1	0	0	0	0	0	0	4	5
Trois-Rivières CMA									
Q3 2006	8	10	0	0	0	3	0	14	35
Q3 2005	5	13	0	0	0	0	0	26	44
ABSORBED									
Centre									
Q3 2006	53	37	4	0	0	22	0	107	223
Q3 2005	51	50	0	0	0	0	0	144	245
Remainder of the CMA									
Q3 2006	48	0	2	0	0	0	0	38	88
Q3 2005	49	0	0	0	0	0	0	0	49
Trois-Rivières CMA									
Q3 2006	101	37	6	0	0	22	0	145	311
Q3 2005	100	50	0	0	0	0	0	144	294

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

Table 2: Starts by Submarket and by Dwelling Type
Third Quarter 2006

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	% Change
Centre	49	42	16	54	8	0	136	113	209	209	0.0
Trois-Rivières	28	14	2	50	0	0	20	8	50	72	-30.6
Trois-Rivières-Ouest	9	12	14	0	4	0	76	61	103	73	41.1
Cap-de-la-Madeleine	12	16	0	4	4	0	40	44	56	64	-12.5
Remainder of the CMA	55	45	0	0	4	0	23	2	82	47	74.5
Bécancour	23	10	0	0	4	0	23	0	50	10	**
Champlain	0	3	0	0	0	0	0	0	0	3	-100.0
Pointe-du-Lac	15	13	0	0	0	0	0	0	15	13	15.4
St-Louis-de-France	3	4	0	0	0	0	0	2	3	6	-50.0
Sainte-Marthe-du-Cap	4	8	0	0	0	0	0	0	4	8	-50.0
Saint-Maurice	10	7	0	0	0	0	0	0	10	7	42.9
Trois-Rivières CMA	104	87	16	54	12	0	159	115	291	256	13.7

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2006

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	% Change
Centre	140	124	64	88	8	0	296	269	508	481	5.6
Trois-Rivières	58	39	40	70	0	0	36	16	134	125	7.2
Trois-Rivières-Ouest	40	33	24	14	4	0	166	147	234	194	20.6
Cap-de-la-Madeleine	42	52	0	4	4	0	94	106	140	162	-13.6
Remainder of the CMA	131	129	2	0	4	0	73	2	210	131	60.3
Bécancour	39	35	2	0	4	0	49	0	94	35	168.6
Champlain	1	4	0	0	0	0	0	0	1	4	-75.0
Pointe-du-Lac	46	37	0	0	0	0	0	0	46	37	24.3
St-Louis-de-France	5	15	0	0	0	0	0	2	5	17	-70.6
Sainte-Marthe-du-Cap	24	28	0	0	0	0	24	0	48	28	71.4
Saint-Maurice	16	10	0	0	0	0	0	0	16	10	60.0
Trois-Rivières CMA	271	253	66	88	12	0	369	271	718	612	17.3

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Third Quarter 2006

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005
Centre	73	100	36	0	100	109	209	209
Trois-Rivières	30	64	4	0	16	8	50	72
Trois-Rivières-Ouest	27	16	28	0	48	57	103	73
Cap-de-la-Madeleine	16	20	4	0	36	44	56	64
Remainder of the CMA	59	47	3	0	20	0	82	47
Bécancour	27	10	3	0	20	0	50	10
Champlain	0	3	0	0	0	0	0	3
Pointe-du-Lac	15	13	0	0	0	0	15	13
St-Louis-de-France	3	6	0	0	0	0	3	6
Sainte-Marthe-du-Cap	4	8	0	0	0	0	4	8
Saint-Maurice	10	7	0	0	0	0	10	7
Trois-Rivières CMA	132	147	39	0	120	109	291	256

Table 2.5: Starts by Submarket and by Intended Market
January - September 2006

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005
Centre	212	216	36	0	260	265	508	481
Trois-Rivières	98	109	4	0	32	16	134	125
Trois-Rivières-Ouest	68	51	28	0	138	143	234	194
Cap-de-la-Madeleine	46	56	4	0	90	106	140	162
Remainder of the CMA	139	131	3	0	68	0	210	131
Bécancour	47	35	3	0	44	0	94	35
Champlain	1	4	0	0	0	0	1	4
Pointe-du-Lac	46	37	0	0	0	0	46	37
St-Louis-de-France	5	17	0	0	0	0	5	17
Sainte-Marthe-du-Cap	24	28	0	0	24	0	48	28
Saint-Maurice	16	10	0	0	0	0	16	10
Trois-Rivières CMA	351	347	39	0	328	265	718	612

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type Third Quarter 2006												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	% Change
Centre	49	53	30	60	4	0	90	149	173	262	-34.0
Trois-Rivières	27	15	16	50	0	0	8	0	51	65	-21.5
Trois-Rivières-Ouest	12	22	14	10	0	0	48	72	74	104	-28.8
Cap-de-la-Madeleine	10	16	0	0	4	0	34	77	48	93	-48.4
Remainder of the CMA	45	49	0	0	0	0	38	0	83	49	69.4
Bécancour	15	12	0	0	0	0	14	0	29	12	141.7
Champlain	0	3	0	0	0	0	0	0	0	3	-100.0
Pointe-du-Lac	13	15	0	0	0	0	0	0	13	15	-13.3
St-Louis-de-France	4	4	0	0	0	0	0	0	4	4	0.0
Sainte-Marthe-du-Cap	3	8	0	0	0	0	24	0	27	8	**
Saint-Maurice	10	7	0	0	0	0	0	0	10	7	42.9
Trois-Rivières CMA	94	102	30	60	4	0	128	149	256	311	-17.7

Table 3.1: Completions by Submarket and by Dwelling Type January - September 2006											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	% Change
Centre	145	145	68	98	7	0	259	299	479	542	-11.6
Trois-Rivières	63	46	44	72	3	0	32	41	142	159	-10.7
Trois-Rivières-Ouest	40	45	24	26	0	0	110	150	174	221	-21.3
Cap-de-la-Madeleine	42	54	0	0	4	0	117	108	163	162	0.6
Remainder of the CMA	119	129	2	0	0	0	101	2	222	131	69.5
Bécancour	31	35	2	0	0	0	73	0	106	35	**
Champlain	1	4	0	0	0	0	0	0	1	4	-75.0
Pointe-du-Lac	43	37	0	0	0	0	0	2	43	39	10.3
St-Louis-de-France	5	15	0	0	0	0	0	0	5	15	-66.7
Sainte-Marthe-du-Cap	23	28	0	0	0	0	24	0	47	28	67.9
Saint-Maurice	16	10	0	0	0	0	4	0	20	10	100.0
Trois-Rivières CMA	264	274	70	98	7	0	360	301	701	673	4.2

Source: CMHC (Starts and Completions Survey)

Table 3.4: Competions by Submarket and by Intended Market
Third Quarter 2006

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005	Q3 2006	Q3 2005
Centre	83	113	24	0	66	149	173	262
Trois-Rivières	43	65	4	0	4	0	51	65
Trois-Rivières-Ouest	26	32	16	0	32	72	74	104
Cap-de-la-Madeleine	14	16	4	0	30	77	48	93
Remainder of the CMA	47	49	0	0	36	0	83	49
Bécancour	17	12	0	0	12	0	29	12
Champlain	0	3	0	0	0	0	0	3
Pointe-du-Lac	13	15	0	0	0	0	13	15
St-Louis-de-France	4	4	0	0	0	0	4	4
Sainte-Marthe-du-Cap	3	8	0	0	24	0	27	8
Saint-Maurice	10	7	0	0	0	0	10	7
Trois-Rivières CMA	130	162	24	0	102	149	256	311

Table 3.5: Completions by Submarket and by Intended Market
January - September 2006

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005	YTD 2006	YTD 2005
Centre	220	243	30	0	229	299	479	542
Trois-Rivières	110	118	4	0	28	41	142	159
Trois-Rivières-Ouest	64	71	16	0	94	150	174	221
Cap-de-la-Madeleine	46	54	10	0	107	108	163	162
Remainder of the CMA	123	131	0	0	99	0	222	131
Bécancour	35	35	0	0	71	0	106	35
Champlain	1	4	0	0	0	0	1	4
Pointe-du-Lac	43	39	0	0	0	0	43	39
St-Louis-de-France	5	15	0	0	0	0	5	15
Sainte-Marthe-du-Cap	23	28	0	0	24	0	47	28
Saint-Maurice	16	10	0	0	4	0	20	10
Trois-Rivières CMA	343	374	30	0	328	299	701	673

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Third Quarter 2006

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													
Q3 2006	5	9.4	11	20.8	19	35.8	12	22.6	6	11.3	53	180,000	183,208
Q3 2005	6	11.8	8	15.7	23	45.1	9	17.6	5	9.8	51	165,000	175,294
Year-to-date 2006	16	11.5	24	17.3	50	36.0	32	23.0	17	12.2	139	175,000	184,137
Year-to-date 2005	17	12.0	26	18.3	59	41.5	26	18.3	14	9.9	142	165,000	172,817
Remainder of the CMA													
Q3 2006	12	25.0	11	22.9	16	33.3	7	14.6	2	4.2	48	152,500	158,021
Q3 2005	12	24.5	7	14.3	19	38.8	10	20.4	1	2.0	49	160,000	160,592
Year-to-date 2006	25	20.8	32	26.7	42	35.0	15	12.5	6	5.0	120	150,000	163,333
Year-to-date 2005	37	28.7	27	20.9	40	31.0	21	16.3	4	3.1	129	150,000	154,295
Trois-Rivières CMA													
Q3 2006	17	16.8	22	21.8	35	34.7	19	18.8	8	7.9	101	165,000	171,238
Q3 2005	18	18.0	15	15.0	42	42.0	19	19.0	6	6.0	100	165,000	168,090
Year-to-date 2006	41	15.8	56	21.6	92	35.5	47	18.1	23	8.9	259	165,000	174,498
Year-to-date 2005	54	19.9	53	19.6	99	36.5	47	17.3	18	6.6	271	160,000	164,000

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units Third Quarter 2006						
Submarket	Q3 2006	Q3 2005	% Change	YTD 2006	YTD 2005	% Change
Centre	183,208	175,294	4.5	184,137	172,817	6.6
Trois-Rivières	170,185	176,250	-3.4	189,250	173,333	9.2
Trois-Rivières-Ouest	216,667	185,476	16.8	198,784	184,556	7.7
Cap-de-la-Madeleine	179,643	158,929	13.0	163,929	162,212	1.1
Remainder of the CMA	158,021	160,592	-1.6	163,333	154,295	5.9
Bécancour	169,667	141,583	19.8	160,161	139,400	14.9
Champlain	--	--	n/a	--	--	n/a
Pointe-du-Lac	165,667	181,000	-8.5	167,045	172,162	-3.0
St-Louis-de-France	--	--	n/a	--	140,000	n/a
Sainte-Marthe-du-Cap	--	--	n/a	179,783	158,571	13.4
Saint-Maurice	139,545	--	n/a	141,563	142,500	-0.7
Trois-Rivières CMA	171,238	168,090	1.9	174,498	164,000	6.4

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Trois-Rivières

	Number of Sales*	Yr/Yr %	Number of Active Listings**	Yr/Yr %	Average Price ($) SA	Yr/Yr %	Sellers per Buyer
Centre							
Q3 2006	119	25.3	173	19.3	122,370	6.6	4
Q3 2005	95	-12.8	145	2.1	114,838	8.8	4
Trois-Rivières							
Q3 2006	45	21.6	55	1.9	120,638	3.9	4
Q3 2005	37	-14.0	54	-3.6	116,097	11.4	5
Trois-Rivières-Ouest							
Q3 2006	36	38.5	57	37.5	128,104	4.8	4
Q3 2005	26	-25.7	40	50.0	122,186	8.9	3
Cap-de-la-Madeleine							
Q3 2006	38	18.8	61	19.6	118,693	9.7	4
Q3 2005	32	3.2	51	2.0	108,243	9.6	4
Remainder of the CMA							
Q3 2006	59	-29.8	145	0.7	104,764	1.9	6.1
Q3 2005	84	-6.4	144	13.4	102,762	12.8	5.7
Sainte-Marthe-du-Cap							
Q3 2006	12	9.1	12	-25.0	117,260	9.1	4
Q3 2005	11	0.0	16	60.0	107,439	-1.4	3
Saint-Louis-de-France							
Q3 2006	8	-38.5	17	-15.0	115,800	6.6	5
Q3 2005	13	44.4	20	42.9	108,652	16.8	4
Pointe-du-Lac							
Q3 2006	8	-42.9	24	26.3	121,178	3.3	10
Q3 2005	14	***	19	-9.5	117,353	31.3	4
Bécancour et Nicolet							
Q3 2006	22	-24.1	65	22.6	94,070	2.1	7
Q3 2005	29	6.1	53	-23.2	92,168	0.2	8
Saint-Maurice et Champlain							
Q3 2006	9	-47.1	27	-25.0	96,675	2.8	7
Q3 2005	17	***	36	***	94,004	43.2	7
Trois-Rivières CMA							
Q3 2006	178	-0.6	318	10.0	115,929	5.6	5
Q3 2005	179	18.5	289	7.4	109,796	9.4	5

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).
All figures contained in this publication are smoothed data, except for sales and active listings.
Smoothed data: average for the last four quarters, to reduce strong variations from one quarter to another and give a clearer trend.
* Single-family homes: single-detached, semi-detached and row houses.

Source: Chambre immobilière de la Mauricie
Compilation: CMHC

Table 5b: MLS® Residential Activity for Shawinigan

	Number of Sales*	Yr/Yr %	Number of Active Listings**	Yr/Yr %	Average Price ($) SA	Yr/Yr %	Sellers per Buyer
Shawinigan-Sud							
Q3 2006	22	57.1	47	88.0	100,102	-1.1	6
Q3 2005	14	-30.0	23	-10.7	101,191	20.6	4
Shawinigan							
Q3 2006	27	-27.0	58	-14.7	97,714	15.0	6
Q3 2005	37	94.7	68	33.3	84,969	5.5	7
Grand-Mère							
Q3 2006	18	33.3	41	-24.1	108,894	24.7	5
Q3 2005	27	35.0	54	45.9	87,327	-1.5	7
Shawinigan CA							
Q3 2006	67	-14.1	146	-0.7	102,248	13.1	4
Q3 2005	78	32.2	147	26.7	90,392	7.3	6

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).
All figures contained in this publication are smoothed data, except for sales and active listings.
Smoothed data: average for the last four quarters, to reduce strong variations from one quarter to another and give a clearer trend.
* Single-family homes: single-detached, semi-detached and row houses.

Source: Chambre immobilière de la Mauricie
Compilation: CMHC

Table 6: Economic Indicators
Third Quarter 2006

		Interest Rates			NHPI Total % chg Trois-Rivières CMA 1997=100	CPI	Trois-Rivières Labour Market			Average Weekly Earnings ($)
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	
			1 Yr. Term	5 Yr. Term						
2005	January	643	4.8	6.1	1.38	1.22	66.4	10.0	62.9	620
	February	643	4.8	6.1	1.39	1.22	67.2	10.5	64.0	621
	March	655	5.1	6.3	1.40	1.23	68.1	10.6	64.8	628
	April	643	4.9	6.1	1.40	1.23	68.8	10.6	65.4	632
	May	637	4.9	6.0	1.40	1.23	69.5	10.6	66.0	640
	June	622	4.8	5.7	1.41	1.23	70.4	10.0	66.3	641
	July	628	4.9	5.8	1.41	1.24	70.8	8.6	65.7	642
	August	628	5.0	5.8	1.41	1.24	70.9	8.0	65.3	647
	September	628	5.0	5.8	1.42	1.25	69.8	7.5	63.9	651
	October	640	5.3	6.0	1.43	1.25	68.9	8.0	63.3	652
	November	649	5.6	6.2	1.43	1.24	68.9	8.1	63.3	644
	December	658	5.8	6.3	1.43	1.24	69.0	8.7	63.8	642
2006	January	658	5.8	6.3	1.44	1.25	69.7	8.4	64.2	650
	February	667	5.9	6.5	1.45	1.25	69.1	8.8	63.9	653
	March	667	6.1	6.5	1.45	1.25	69.1	9.1	64.0	655
	April	685	6.3	6.8	1.46	1.26	68.8	9.1	63.6	645
	May	685	6.3	6.8	1.47	1.26	68.2	8.6	62.7	645
	June	697	6.6	7.0	1.47	1.26	67.2	7.8	61.1	647
	July	697	6.6	7.0	1.47	1.26	66.0	8.0	60.0	656
	August	691	6.4	6.9	1.48	1.26	65.8	8.1	60.0	655
	September	682	6.4	6.7		1.25	66.1	8.5	60.3	657
	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), CREA (MLS®), 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 2001 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 sale 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 2001 Census area definitions.

CMHC – HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for over 60 years.

Together with other housing stakeholders, we help ensure that Canada maintains one of the best housing systems in the world. We are committed to helping Canadians access a wide choice of quality, affordable homes, while making vibrant, healthy communities and cities a reality across the country.

For more information, visit our website at http://www.cmhc.ca/

You can also reach us by phone at 1 800 668-2642 or by fax at 1 800 245-9274.

Outside Canada call (613) 748-2003 or fax to (613) 748-2016.

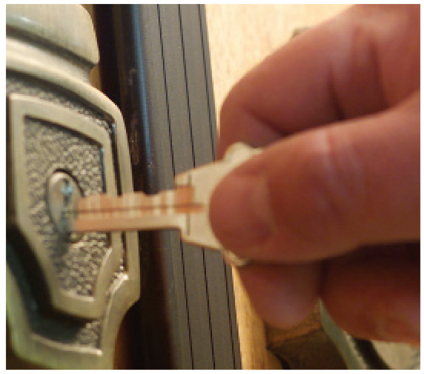
Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1 800 668-2642.

The Market Analysis Centre's (MAC) electronic suite of national standardized products is now available for **free** on CMHC's website. You can now view, print, download or subscribe to future editions and get market information e-mailed automatically to you the same day it is released. It's quick and convenient! Go to http://www.cmhc.ca/housingmarketinformation

For more information on MAC and the wealth of housing market information available to you, visit us today at http://www.cmhc.ca/housingmarketinformation

To subscribe to priced, printed editions of the national standardized product suite or regional specialty publications, call 1 800 668-2642.

The information, analyses and opinions contained in this publication are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. The information, analyses and opinions shall not be taken as representations for which Canada Mortgage and Housing Corporation or any of its employees shall incur responsibility.


STAY ON TOP OF THE HOUSING MARKET

Enhance your decision-making with the latest information on Canadian housing trends and opportunities.

Access accurate, comprehensive and current housing data on-line, through a national suite of publications and a number of other statistical reports and tables.

Free reports available on-line include:

- Canadian Housing Statistics
- Consumer Intentions to Buy or Renovate a Home
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Major Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Preliminary Housing Start Data
- Rental Market Provincial Highlight Reports
- Rental Market Reports, Major Centres

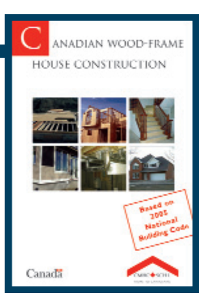
Also available: regional specialty reports

- Analysis of the Resale Market, Québec Centres
- B.C. Seniors' Housing Market Survey
- Greater Toronto Area (GTA) Condominium Report
- Housing Market Tables: Selected South Central Ontario Centres
- Market at a Glance, Prairie Centres
- Ontario Retirement Homes Report
- Residential Construction Digest, Prairie Centres
- The Retirement Home Market Study, Québec Centres

Get the market intelligence you need today!

Visit: www.cmhc.ca/housingmarketinformation





CANADIAN WOOD-FRAME

This national best-selling guide to constructing a wood-frame house is the ideal learning tool and job-site manual. The new edition of Canadian Wood-Frame House Construction has been updated to reflect the residential requirements of the 2005 National Building Code of Canada. In addition, many changes have been made to bring the book in line with current building science research, construction methods and construction materials. **Order now at www.cmhc.ca or call 1 800 668-2642**

64223_2006_Q04