

1963

**CANADIAN
HOUSING
STATISTICS**

CENTRAL MORTGAGE AND HOUSING CORPORATION

F O R E W O R D

Canadian Housing Statistics has been published since 1955 when it replaced an earlier report, *Housing in Canada*. From 1955 to 1960, the report was published quarterly. Since 1961 it has been published annually, with monthly supplements. The monthly supplements to *Canadian Housing Statistics* provide current data on house-building and mortgage lending activity. The annual reports, published in March of each year, are intended to provide a wider range of statistics for a longer period than is possible in the monthly supplements. The present report covers the activity of 1963 and earlier years.

In the previous report, for 1962, a number of tables were included which presented summary data from the 1961 Census. Some of those tables have been reproduced in the present report together with others presenting Census data on housing released during the past year. These tables, 21, 25 and 27-30, provide information on values, rents, mortgages, persons per room, plumbing facilities and types of households. Also from the 1961 Census are certain income data included in Table 82.

Other new tables are also included in this report. Tables 11 and 12 provide new information for the larger urban areas on the financing of different types of dwelling units and on the types of dwelling units under construction at year-end. Data on applications for NHA loans are shown in Table 43. Table 65 provides more detailed information than was previously available on holdings of NHA mortgages. In Tables 116, 117 and 118 are presented data on applications received under the winter house-building incentive programme.

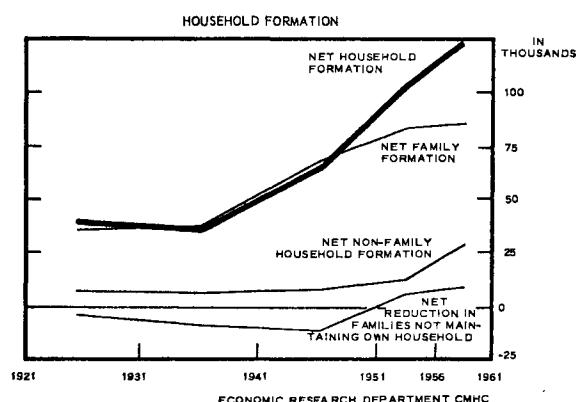
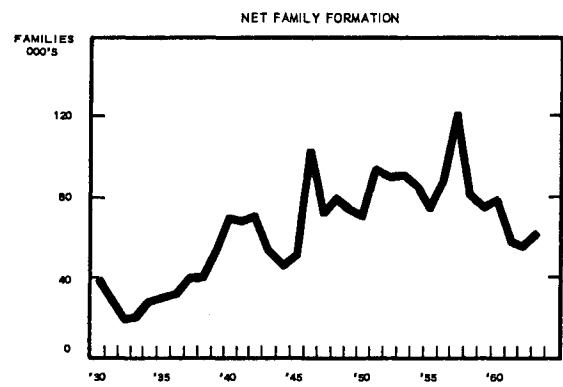
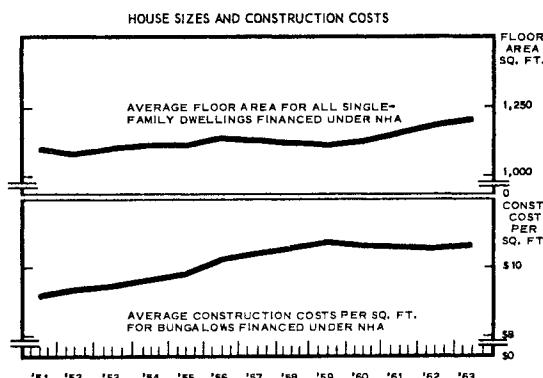
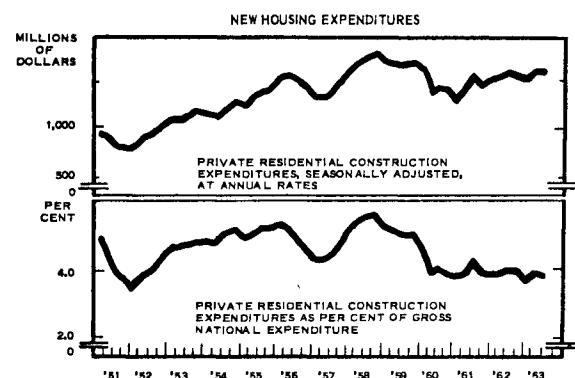
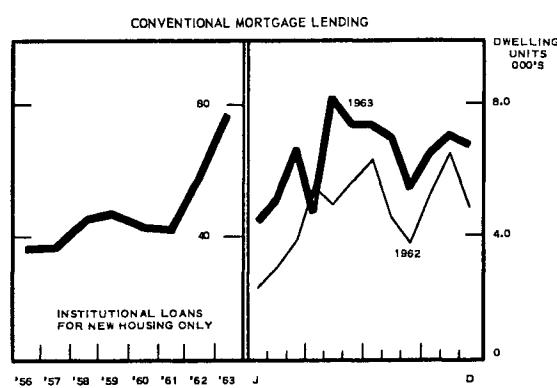
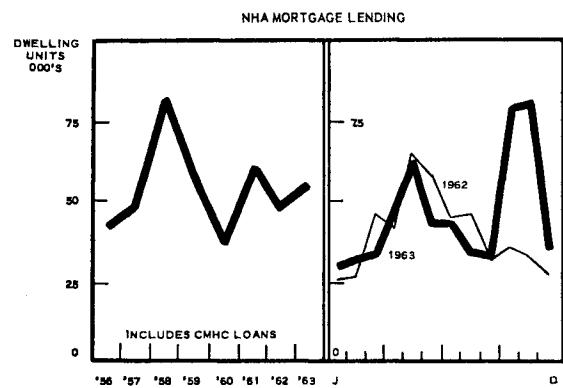
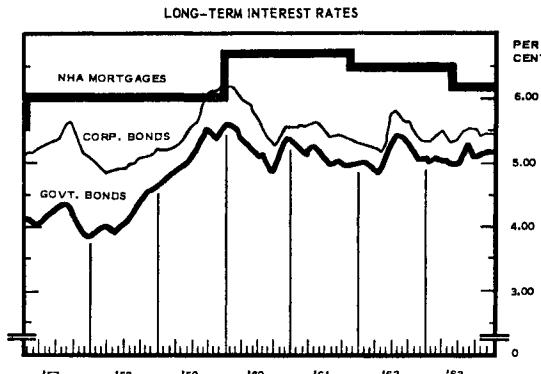
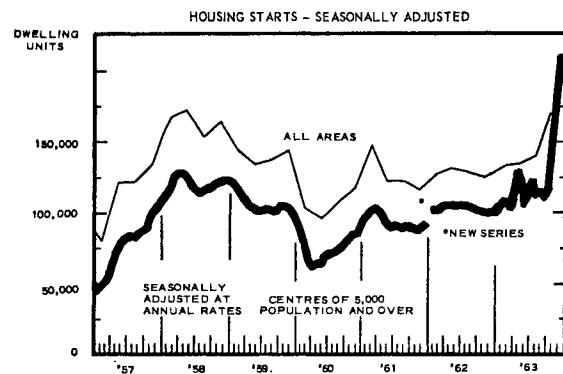
Comments and suggestions relating to these reports are welcomed.

**Economic Research Department,
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Ottawa, March, 1964.

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SUMMARY

House-Building Activity

Housing starts increased by 14.2 per cent in 1963, totalling 148,624 units compared to 130,095 the year before. Completions increased from 126,682 to 128,191 units. With starts exceeding completions by a wide margin, there was a record number of dwellings under construction at the end of 1963, 96,613 units compared to 76,153 the year before. Total investment in new housing, in 1963, amounted to \$1.7 billions, 7.9 per cent more than in 1962.

The increase in starts in 1963 was almost all in apartment dwellings. These totalled 59,680 units, up 46 per cent from the 40,935 total of the previous year. This increase in apartment starts was more widespread than the increase which took place in 1962. Of the 39 metropolitan and major urban areas, 26 experienced an increase in starts of these dwellings in 1963. In the metropolitan areas the increase in these starts was 42 per cent while in the major urban areas it was 64 per cent. In the smaller urban centres, apartment starts in 1963 were four times as high as in the year before, up from 298 to 1,316 dwelling units.

The marked increase in apartment starts in 1963 brought the proportion of rental dwelling starts, to the total, to 46.8 per cent compared to 40.6 per cent in 1962. In the urban centres of 5,000 population and over, starts of rental dwellings represented more than half of all dwellings started.

The increase in starts of single-detached dwellings was small compared to that in apartment starts, up by 3.6 per cent from 74,443 units in 1962 to 77,158 units in 1963. In the first three quarters of the year, starts of these dwellings were down from the year before by 10.8 per cent but this decline was offset by a 55.6 per cent increase in the fourth quarter of the year. The effect of this marked expansion of starts of single-detached dwellings in the last quarter of the year, in addition to the high rate of apartment starts which went on throughout the year, was a record rate of total starts in the last quarter. This was a significant departure from the relatively stable trend in total starts which had persisted since the beginning of 1961.

The exceptional volume of starts of dwellings for owner-occupancy in the last quarter of 1963 was primarily the result of the winter house-building incentive programme announced at mid-year. Under this programme, a cash payment of \$500 would be paid by the Federal Government to the first owners of houses built between the beginning of December, 1963 and the end of March 1964. Applications under this programme related to over 30,000 dwelling units. The impact of the winter incentive programme was strengthened, for houses financed under the National Housing Act, by a reduction in down-payment requirements announced at mid-year. This reduction resulted from an increase in loan-to-value ratios and an increase in the maximum loan amounts available on NHA loans. Other factors contributing to the marked increase in housing starts in the fourth quarter of the year were the exceptionally good weather, which continued into December in many areas, and an extended programme of direct CMHC mortgage lending, announced in September.

The relatively small increase in completions in 1963, resulted from the emphasis on apartment building with its longer construction period, and the large proportion of single-detached dwellings which were started late in the year under the winter incentive programme. Many of these dwellings, started in 1963, would not be completed until 1964. Of the 128,191 dwellings completed in 1963, most were readily taken up by the market. The inventory of newly completed houses and duplexes remaining unoccupied in the larger urban centres declined from 4,936 units at the beginning of the year to 4,066 units at year-end. There was some increase in the numbers of apartments remaining unoccupied in the six months following completion, up from 4,659 to 6,196 dwelling units during the year. This increase was almost all in Montreal.

Mortgage Lending Activity

There was a considerable expansion in institutional mortgage lending activity in 1963, not only to finance the near-record number of new dwellings started but also to provide mortgages for a larger number of existing housing units than in previous years and to meet increased demands for mortgage loans on non-residential property. Even with this increase in mortgage investment

by financial institutions, there was also a significant increase in direct CMHC lending to assist in the financing of the large number of dwellings for owner-occupancy started in the last quarter of the year.

In total, the life, trust and loan companies, approved mortgage loans for \$1,840 million in 1963, compared to \$1,531 million in 1962. Of this, \$1,037 million was for new housing, up by 20.3 per cent from the \$862 million of 1962. All of the increase was in conventional mortgage lending, much of it for new apartment building. In contrast, the volume of institutional loans approved under the National Housing Act declined from \$412 million in 1962 to \$385 million in 1963.

In the first half of the year, NHA mortgage loans were readily available from the lending institutions. After mid-year, however, and following the reduction in the interest rate on NHA mortgages from $6\frac{1}{2}$ per cent to $6\frac{1}{4}$ per cent, developments in the United States — the increase in the USA Federal Reserve discount rate and the announcement of the proposed interest equalization tax — had the effect of increasing long-term interest rates in Canada. One result of this was to reduce the attractiveness of NHA mortgages to institutional lenders. Partly because of forward commitments, however, it was not until October that there was a marked reduction in the volume of NHA loans made by approved lenders.

Late in September, the availability of NHA mortgage loans was supplemented by an extension of the direct lending programme of CMHC. On September 23, to ensure an adequate supply of mortgage funds to support the winter building programme, direct loans were made available to builders without the requirement that the houses so financed must have been pre-sold to satisfactory purchasers. By November 15th, loan applications for nearly 10,000 dwelling units had been made under this arrangement. The Corporation then reverted to its policy of making loans only to builders where a sale had already been arranged and to home-owners unable to obtain financing from approved lenders. In total, direct CMHC loans were approved in the fourth quarter of 1963 for 15,333 dwelling units compared to 4,031 dwelling units in the corresponding period of the previous year.

While there were these significant changes in mortgage lending activity during the year, the main difference in the pattern of financing new house-building activity between 1962 and 1963 was the increased importance of conventional institutional mortgage loans associated with the large increase in apartment building. Of the 148,624 dwellings started in the year, 71,983 units were financed by mortgage loans of this kind, compared to 54,214 units in 1962. NHA mortgage loans provided the principal source of financing for 49,718 dwelling units in 1963 compared to 47,423 units in the previous year. This included, however, a 10 per cent decline in the numbers of dwelling starts financed by the approved lenders and a more than offsetting increase in starts financed by direct CMHC loans. Other types of financing, including mortgage loans by individuals, caisses populaires, and credit unions, accounted for 26,923 dwelling starts, down only slightly from the year before.

Population and Households

For the first time for several years there was a significant increase in net family formation in 1963, when it totalled 62,600 compared to 55,800 in 1962. Increased immigration accounted for much of the change but a rise in the number of marriages also contributed. Perhaps of even greater immediate importance among the demographic factors influencing the demand for housing was the increase in the number of non-family households. While current data on these households are not available, the 1961 census showed that net non-family household formation increased significantly between the first and second halves of the last decade, averaging 12,000 per year in the 1951-1956 period and close to 30,000 per year in the 1956-1961 period. With increases in real incomes, it is likely that this source of demand has continued to play an important role in the housing market since 1961.

In assessing the demand for housing in 1963, account must be taken of other factors in addition to the formation of family and non-family households and the rise in incomes. Again, few current data are available but it seems likely that replacement demand resulting from losses to the housing stock, by demolition or other cause, has been an important source of total demand in recent years. In urban centres, added demand has resulted from the movement of families off farms.

Characteristics of NHA Borrowers

Many of the houses financed under the National Housing Act and started in the last quarter of 1963, to take advantage of the winter house-building incentive programme, were sold before the end of the year. However, many of these sales transactions would not be formally completed until early 1964. For this reason, the data on the characteristics of purchasers of NHA financed houses in 1963 do not reflect the large volume of activity towards the end of the year. In particular they do not reflect any effect that the lower equity requirements under the winter building programme may have had on the characteristics of purchasers of houses towards the end of the year.

With the effect of the winter house-building programme largely excluded, there were few significant changes in the characteristics of those purchasing new NHA financed homes in 1963 compared to the year before. For the most part the changes continued the trends of earlier years. The average income, at \$6,179, in line with other incomes, was a little higher than in the previous year when it was \$6,015. The average size of family increased slightly with 31.0 per cent of the families having three or more children compared to 29.6 per cent in 1962. The average age of the borrower was unchanged at 34.5 years. The average cost of the house purchased was \$15,229 compared to \$14,815 the year before, while the average down-payment, including any secondary financing, was \$2,634. In 1962 it was \$2,421.

There was, in 1963 as in 1962, an increase in the proportion of purchasers of new houses financed under NHA who had previously been home-owners; 28.1 per cent of them were in this category with the other 71.9 per cent buying houses for the first time. In 1957, 36.8 per cent were second-time buyers but this proportion had fallen to 23.9 per cent in 1961. In 1962 there had been an increase to 25.4 per cent.

Characteristics of NHA Financed Houses

There was a further increase, in 1963, in the sizes of houses financed under the National Housing Act to 1,204 square feet. In 1962 the average size was 1,189 square feet. This increase was also reflected in the rise in the proportion of houses with four or more bedrooms, from 17.8 per cent in 1962 to 22.7 per cent in 1963. In 1954 only 3.0 per cent of NHA financed houses were in this category.

Associated perhaps with the increased sizes of houses, two-storey houses, which had made up 4.7 per cent of the total in 1962, represented 7.0 per cent in 1963. Split-level houses were 20.2 per cent of the total, as in 1962. This was well above the 1.5 per cent they represented in 1954. Bungalows, still the most popular type of house, comprised 72.2 per cent of the 1963 total.

Land and Building Costs

Building costs increased in 1963. Prices of residential building materials increased by 3.6 per cent from 1962 to 1963 largely as a result of the 4 per cent sales tax which came into effect in June, 1963. Wage rates of construction workers operating under union contracts increased by 3.7 per cent over the same period. As a result there was an increase in the composite index of residential building costs of 3.7 per cent from 1962 to 1963. This index does not take account of cost changes resulting from changes in productivity or in profit margins. These are reflected to some extent in data on estimated costs of construction per square foot for houses financed under the National Housing Act. These costs showed a much smaller increase, 1.1 per cent for bungalows, from \$10.56 to \$10.68 per square foot between 1962 and 1963.

The increase in construction costs, together with increased house sizes, resulted in an increase in total construction costs for single-detached dwellings financed under NHA, from \$12,204 in 1962 to \$12,448 in 1963. With land costs up from an average of \$2,783 to \$2,973, and with certain additional costs, the average total cost of these dwellings was \$15,682 in 1963 compared to \$15,233 in 1962.

HOUSING LEGISLATION AND POLICY

National Housing Act

LEGISLATION

The interest rate on mortgage loans made under Part I, Sections 15 and 40, was reduced to 6 1/4 per cent from 6 1/2 per cent. The reduction applied also to sales of Mortgage Insurance Fund properties; sales of Corporation-owned real estate; and sales of Federal-Provincial Land Assembly lots sold on deferred payment basis. (Order-in-Council P.C. 1963-914, June 13, 1963).

The interest rate on loans made under Section 16, Part VIA and Part VIB, was increased to 5 1/4 per cent from 5 1/8 per cent. (Order-in-Council P.C. 1963-1590, October 31, 1963).

Provision was made in Appropriation Act Number 3, 1963, authorizing NHA loans to home owners and to builders for sale to home-purchasers at 95 per cent of the first \$13,000 of lending value, 70 per cent of the remainder of the lending value, and the amount of the insurance fee.

REGULATIONS

On June 27, 1963, the National Housing Loan Regulations were amended to increase the maximum loan amounts for owner-occupied and rental-housing dwellings. The maximum loan for a house or multiple-family dwelling was increased to \$15,600 from \$14,900 for each unit having four or more bedrooms and to \$14,900 for each unit containing less than four bedrooms, an increase from \$14,200. In addition, under the new terms, the maximum loan for apartment dwellings was increased from \$8,750 to \$12,000 for each unit.

PRINCIPAL POLICY CHANGES

On September 23, the Government authorized the Corporation to make direct loans to builders without a pre-sale requirement. The purpose of the change in policy was to support the Government's winter-building incentive programme by ensuring an adequate supply of mortgage funds. The policy was terminated on November 15 when the success of the programme was assured.

Winter House-Building Incentive Programme

On June 10, the Minister of Labour announced a winter house-building incentive programme. Under this programme a payment of \$500 per dwelling unit may be granted for single-detached houses and multiple-dwelling structures containing not more than four dwelling units substantially completed in the period December 1, 1963, to March 31, 1964.

Sales Tax on Building Materials

On June 13, in the presentation of the Budget, it was announced that the exemption from the Federal sales tax, previously accorded to building materials, was removed. Later, on July 8, it was announced that the removal of the exemption would be in three stages. The effect of this was that building materials became subject to a sales tax of 4 per cent from June 1963. This would be raised to 8 per cent on April 1, 1964, and to 11 per cent on January 1, 1965.

HOUSE-BUILDING ACTIVITY

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Table 1. Dwelling Starts, Completions and Under Construction, Canada 1921-1963⁽¹⁾
(Dwelling Units)

Period	Starts			Completions			Under Construction ⁽²⁾		Starts Under The Housing Acts ⁽³⁾
	Urban Areas	Other Areas	Total	Urban Areas	Other Areas	Total	Urban Areas	All Areas	
1921	* *	* *	35,000	19,400	12,900	32,300	* *	12,600	* *
1922	* *	* *	40,700	24,800	15,500	40,300	* *	13,000	* *
1923	* *	* *	39,500	26,000	15,500	41,500	* *	11,000	* *
1924	* *	* *	37,600	22,100	13,300	35,400	* *	13,200	* *
1925	* *	* *	45,500	27,100	14,900	42,000	* *	16,700	* *
1926	* *	* *	52,400	34,700	17,700	52,400	* *	16,700	* *
1927	* *	* *	54,700	35,000	17,500	52,500	* *	18,900	* *
1928	* *	* *	60,400	40,300	18,700	59,000	* *	20,300	* *
1929	* *	* *	57,500	42,700	18,400	61,100	* *	16,700	* *
1930	* *	* *	48,700	32,800	17,400	50,200	* *	15,200	* *
1931	* *	* *	39,400	27,700	18,000	45,700	* *	8,900	* *
1932	* *	* *	24,900	15,300	11,600	26,900	* *	6,900	* *
1933	* *	* *	22,800	10,800	10,200	21,000	* *	8,700	* *
1934	* *	* *	28,300	12,700	13,800	26,500	* *	10,500	* *
1935	* *	* *	33,900	14,900	16,900	31,800	* *	12,600	72
1936	* *	* *	41,000	17,500	20,500	38,000	* *	15,600	729
1937	* *	* *	45,100	21,100	25,800	46,900	* *	13,800	1,797
1938	* *	* *	43,900	17,700	23,700	41,400	* *	16,300	3,643
1939	* *	* *	48,900	21,500	27,300	48,800	* *	16,400	5,947
1940	* *	* *	52,600	22,500	26,500	49,000	* *	20,000	5,738
1941	* *	* *	51,200	26,300	26,900	53,200	* *	18,000	4,466
1942	* *	* *	40,000	21,700	21,100	42,800	* *	15,200	1,120
1943	* *	* *	36,100	16,900	15,800	32,700	* *	18,600	1,731
1944	* *	* *	41,500	19,600	16,900	36,500	* *	23,600	1,466
1945	* *	* *	55,200	24,800	17,700	42,500	* *	36,300	4,737
1946	* *	* *	64,400	37,900	22,600	60,500	* *	40,200	11,520
1947	* *	* *	74,300	44,600	27,600	72,200	* *	42,200	10,190
	Centres of 5,000 Population and Over	Other Areas	Total	Centres of 5,000 Population and Over	Other Areas	Total	Centres of 5,000 Population and Over	All Areas	
1948	57,671	32,523	90,194	48,006	28,091	76,097	39,217	56,456	26,233
1949	58,370	32,139	90,509	60,262	27,971	88,233	37,344	59,503	29,250
1950	68,599	23,932	92,531	62,847	26,168	89,015	41,510	60,538	43,521
1951	47,374	21,205	68,579	61,167	20,143	81,310	26,783	45,926	21,439
1952	63,443	19,803	83,246	54,346	18,741	73,087	36,998	55,689	34,400
1953	80,313	22,096	102,409	73,375	23,464	96,839	42,808	59,923	39,989
1954	89,755	23,772	113,527	80,593	21,372	101,965	51,302	68,641	50,373
1955	97,386	40,890	138,276	93,942	33,987	127,929	53,677	79,339	65,377
1956	87,309	40,002	127,311	95,152	40,548	135,700	44,386	68,579	43,395
1957	84,875	37,465	122,340	80,995	36,288	117,283	49,508	72,573	47,468
1958	121,695	42,937	164,632	107,839	38,847	146,686	63,080	88,162	81,950
1959	105,991	35,354	141,345	108,059	37,612	145,671	59,879	81,905	62,333
1960	76,687	32,171	108,858	90,513	33,244	123,757	44,975	65,773	33,723
1961	92,741	32,836	125,577	83,148	32,460	115,608	53,195	73,583	59,870
1962	96,598	33,497	130,095	93,041	33,641	126,682	56,440	76,153	48,157
(*) 1962	104,279	25,816	130,095	100,447	26,235	126,682	60,541	76,153	48,157
(*) 1963	120,950	27,674	148,624	101,529	26,662	128,191	79,233	96,613	50,267

- 1) Excludes Yukon and Northwest Territories.
Includes Newfoundland from 1949 on.
2) Data relate to the end of the period shown.
3) In addition to starts financed by mortgage loans, starts in Federal-Provincial Projects are also included.
4) Data on revised 1961 Census Area definitions.
** Not available.

Source: DBS, CMHC and "Residential Real Estate in Canada".

HOUSE-BUILDING ACTIVITY

Table 2. Dwelling Starts and Under Construction, Canada, 1959-1963⁽¹⁾
(Dwelling Units)

Period	Starts						Under Construction ⁽²⁾	
	Actual			Seasonally Adjusted at Annual Rate			Actual	Seasonally Adjusted at Annual Rate
	Centres of 5,000 Population and over	Other Areas	Total	Centres of 5,000 Population and over	Other Areas	Total	All Areas	
1959—Jan.	4,833	2,015	16,365	123,500	29,900	146,100	78,915	91,500
Feb.	4,021			115,100				
Mar.	5,496			111,800				
Apr.	8,414			104,900				
May	11,151			104,000				
June	11,319			100,700				
July	11,305			105,800				
Aug.	10,263			104,200				
Sept.	9,755			100,600				
Oct.	10,724			103,800				
Nov.	11,707			112,800				
Dec.	7,003			102,100				
1960—Jan.	3,722	2,270	11,118	92,500	32,400	103,600	63,797	75,400
Feb.	2,130			62,600				
Mar.	2,996			58,500				
Apr.	5,092			63,600				
May	6,913			67,000				
June	8,702			77,600				
July	8,966			75,700				
Aug.	6,678			67,800				
Sept.	7,443			77,500				
Oct.	8,554			83,600				
Nov.	8,441			79,500				
Dec.	7,050			94,200				
1961—Jan.	3,894	3,254	16,474	87,000	38,700	140,600	59,093	67,200
Feb.	3,847			118,100				
Mar.	5,479			105,900				
Apr.	7,339			93,700				
May	8,778			85,200				
June	10,536			93,500				
July	9,009			83,700				
Aug.	9,467			95,100				
Sept.	8,934			93,200				
Oct.	8,648			85,700				
Nov.	9,987			98,400				
Dec.	6,823			91,300				
(a) 1962—Jan.	4,696	2,399	16,085	106,200	26,200	129,100	63,076	72,100
Feb.	3,468			95,300				
Mar.	5,522			103,300				
Apr.	8,649			110,800				
May	10,007			98,900				
June	12,266			109,400				
July	11,333			105,400				
Aug.	10,073			101,900				
Sept.	9,733			103,500				
Oct.	10,866			110,000				
Nov.	10,100			100,400				
Dec.	7,566			99,800				
(a) 1963—Jan.	4,443	2,852	17,091	96,600	29,500	134,100	68,903	78,800
Feb.	3,856			111,500				
Mar.	5,940			108,800				
Apr.	8,140			103,600				
May	12,475			118,800				
June	11,892			106,900				
July	12,735			117,700				
Aug.	11,253			114,200				
Sept.	10,927			116,500				
Oct.	11,099			113,600				
Nov.	12,312			123,700				
Dec.	15,878			208,300				

(1) Excludes Yukon and Northwest Territories.

(2) Data relate to the end of the period shown.

(3) Data on revised 1961 Census Area definitions.

Source: DBS and CMHC.

HOUSE-BUILDING ACTIVITY

11

Table 3. Dwelling Completions and Under Construction, Canada 1959-1963⁽¹⁾
(Dwelling Units)

Period	Completions						Under Construction ⁽²⁾	
	Actual			Seasonally Adjusted at Annual Rate			Actual	Seasonally Adjusted at Annual Rate
	Centres of 5,000 Population and over	Other Areas	Total	Centres of 5,000 Population and over	Other Areas	Total	Centres of 5,000 Population and over	
1959—Jan.	7,349	4,348	24,697	94,100	27,400	139,000	60,423	62,900
	5,544			80,100			58,779	65,100
	7,456			112,300			56,250	64,400
	7,086			101,500			57,582	64,400
	10,087			129,400			58,623	62,300
	9,057			120,700			60,791	60,400
	8,774			118,200			63,326	59,000
	8,804			109,300			64,761	59,100
	9,954			98,600			64,467	59,700
	11,564			110,300			63,585	59,100
	12,493			113,800			62,791	59,100
	9,891			106,200			59,879	58,000
1960—Jan.	7,832	7,024	28,783	101,100	41,600	153,400	55,734	57,400
	7,685			108,400			49,958	54,900
	6,242			97,300			46,640	52,600
	7,341			106,300			44,579	49,300
	7,772			100,800			44,042	46,800
	6,551			86,200			45,933	45,600
	6,564			89,100			48,266	45,000
	6,983			85,100			47,901	43,900
	9,237			88,700			45,863	43,000
	7,812			76,300			46,301	43,400
	9,396			87,000			45,118	42,900
	7,098			75,400			44,975	43,600
1961—Jan.	6,275	6,244	22,835	83,000	34,400	113,400	42,624	43,400
	5,795			83,700			40,441	44,100
	4,521			69,300			41,496	46,200
	5,136			74,700			43,658	47,800
	5,966			75,900			46,362	48,900
	6,869			93,000			49,923	49,200
	6,257			80,000			52,976	49,500
	7,764			94,400			54,377	49,900
	9,880			92,800			52,797	49,900
	9,231			85,200			52,081	49,500
	8,438			78,200			53,539	51,600
	7,016			82,200			53,195	52,100
(a) 1962—Jan.	7,729	5,455	26,776	104,000	28,200	130,500	54,453	55,100
	6,763			98,100			50,923	55,400
	6,829			104,700			49,748	55,400
	6,451			93,300			51,772	56,800
	7,409			93,700			54,330	57,200
	6,772			92,300			59,851	58,700
	8,941			111,100			62,197	58,300
	7,615			92,300			64,588	59,200
	10,716			99,600			63,523	59,900
	11,750			107,700			62,579	59,900
	11,252			106,100			61,298	59,500
	8,220			97,500			60,541	59,300
(b) 1963—Jan.	6,463	5,398	25,093	87,300	27,900	122,500	58,565	59,300
	6,430			94,400			55,806	60,500
	6,802			103,000			54,890	61,100
	7,755			116,000			55,260	60,800
	8,893			112,400			58,689	61,700
	7,479			104,200			62,973	61,700
	8,197			99,600			67,483	63,200
	8,689			106,200			70,021	64,200
	10,814			100,500			70,060	66,000
	10,851			98,400			70,278	67,700
	10,231			97,100			72,318	70,400
	8,925			160,100			79,233	77,200

(1) Excludes Yukon and Northwest Territories.

(2) Data relate to the end of the period shown.

(3) Data on revised 1961 Census Area definitions.

Source: DBS and CMHC.

HOUSE-BUILDING ACTIVITY

Table 4. Dwelling Starts and Completions, Centres of 5,000 Population and Over, by Province, 1948-1963⁽¹⁾
(Dwelling Units)

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
Starts											
1948	* *	99	1,404	953	17,632	18,970	3,086	1,599	4,762	9,166	57,671
1949	245	235	1,002	792	19,309	20,193	3,470	1,588	4,894	6,642	58,370
1950	512	193	1,371	707	23,788	26,355	2,720	1,232	5,688	6,033	68,599
1951	542	53	1,004	371	14,632	19,490	2,076	988	3,983	4,235	47,374
1952	893	44	879	392	19,592	22,966	3,412	2,398	6,533	6,334	63,443
1953	832	58	1,976	743	25,318	27,299	3,850	3,323	8,573	8,341	80,313
1954	745	61	1,263	526	25,847	36,867	4,397	2,614	8,574	8,861	89,755
1955	712	83	1,527	747	29,958	37,466	5,301	2,920	7,824	10,848	97,386
1956	675	51	1,468	737	26,495	33,476	3,810	2,544	7,585	10,468	87,309
1957	399	38	1,133	592	25,158	34,643	2,518	3,195	7,497	9,702	84,875
1958	626	99	1,601	793	34,773	47,494	4,905	3,750	12,701	14,953	121,695
1959	412	166	1,866	974	29,697	40,140	5,750	4,250	10,861	11,875	105,991
1960	306	64	1,496	800	23,582	30,896	4,232	2,679	6,190	6,442	76,687
1961	426	483	1,545	1,099	26,980	36,374	4,660	3,263	10,151	7,760	92,741
1962	528	77	1,769	1,124	31,124	34,789	3,153	3,008	11,361	9,665	96,598
(2) 1962	664	77	1,769	1,199	35,245	37,093	3,193	3,032	11,902	10,105	104,279
(3) 1963	721	77	1,803	1,071	37,596	48,661	4,894	3,575	9,993	12,559	120,950
Completions											
1948	* *	104	1,104	692	13,261	15,370	3,033	1,755	3,643	9,044	48,006
1949	477	90	1,553	951	18,653	20,789	3,503	1,666	4,902	7,678	60,262
1950	377	249	1,348	958	21,121	22,052	3,313	1,396	5,322	6,711	62,847
1951	429	68	1,079	345	20,570	24,907	2,475	1,018	4,696	5,580	61,167
1952	615	42	820	486	16,008	21,212	2,568	1,672	5,454	5,469	54,346
1953	801	54	1,478	587	24,157	25,009	3,568	2,528	7,690	7,503	73,375
1954	772	58	1,662	553	22,321	32,101	3,893	2,867	7,819	8,547	80,593
1955	649	93	1,452	603	26,908	38,427	4,506	2,826	8,213	10,265	93,942
1956	773	54	1,518	601	30,643	35,885	5,011	2,557	7,959	10,151	95,152
1957	466	44	1,180	840	24,312	31,996	3,090	2,828	6,515	9,724	80,995
1958	480	35	1,419	624	30,274	44,029	4,197	3,639	10,689	12,453	107,839
1959	495	189	1,593	809	31,274	39,259	4,643	3,807	11,744	14,246	108,059
1960	492	54	1,489	939	25,731	34,874	5,601	3,534	8,950	8,849	90,513
1961	331	102	1,681	910	25,277	31,427	4,721	3,458	8,107	7,134	83,148
1962	392	291	1,553	1,128	27,306	36,588	3,485	2,977	10,708	8,613	93,041
(2) 1962	454	291	1,553	1,253	31,151	39,186	3,528	2,997	11,139	8,895	100,447
(3) 1963	861	132	1,736	984	34,334	36,230	3,420	2,811	10,137	10,884	101,529
(2) 1963—Jan.											
Feb.	60	19	126	60	1,997	2,130	223	183	778	887	6,463
Mar.	32	7	88	94	1,931	2,293	143	188	1,010	644	6,430
Apr.	40	6	81	56	2,472	2,072	373	163	655	884	6,802
May	138	6	62	57	4,307	2,399	116	133	733	777	7,755
June	98	5	186	86	2,279	2,379	116	221	1,258	851	7,479
July	90	65	93	40	2,482	3,179	469	248	767	764	8,197
Aug.	72	1	117	59	2,878	3,446	252	314	576	974	8,689
Sept.	66	1	340	97	3,471	4,294	337	255	906	1,047	10,814
Oct.	95	7	142	139	3,256	4,835	418	307	832	820	10,851
Nov.	66	5	230	132	3,138	3,881	307	415	796	1,261	10,231
Dec.	82	5	185	111	2,645	3,358	362	250	894	1,033	8,925

(1) Excludes Yukon and Northwest Territories.

(2) Data on revised 1961 Census Area definitions.

* * Not available.

Source: DBS and CMHC.

Table 5. Dwelling Starts, Completions and Under Construction, All Areas, by Province, 1948-1963⁽¹⁾
(Dwelling Units)

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
Starts											
1948	* *	225	3,148	2,339	24,982	29,976	5,018	3,354	9,519	11,633	90,194
1949	1,000	375	2,636	2,012	24,196	34,023	5,039	3,061	8,465	9,702	90,509
1950	2,090	333	2,705	2,323	28,515	33,430	4,072	2,904	8,623	7,536	92,531
1951	1,101	95	1,466	900	21,193	27,349	3,183	2,154	5,442	5,696	68,579
1952	1,579	72	1,863	1,206	26,355	30,016	4,059	3,570	7,415	7,111	83,246
1953	1,782	137	2,527	1,475	30,249	38,873	4,590	4,561	9,625	8,590	102,409
1954	1,345	198	2,311	2,228	29,958	46,382	5,260	4,713	11,529	9,603	113,527
1955	1,613	214	2,946	2,986	39,852	53,456	6,705	4,348	10,542	15,614	138,276
1956	1,652	114	2,871	3,381	35,999	48,712	5,204	3,779	10,662	14,937	127,311
1957	1,145	126	2,685	2,515	34,533	47,739	3,818	4,477	11,182	14,120	122,340
1958	1,309	227	2,746	2,718	46,324	63,753	6,502	5,222	16,532	19,299	164,632
1959	1,553	434	4,312	1,828	36,265	54,158	6,583	6,447	13,074	16,691	141,345
1960	2,026	272	4,047	1,780	28,589	42,282	5,132	4,339	8,387	12,004	108,858
1961	1,854	910	3,681	2,078	34,215	48,144	5,678	5,093	12,754	11,170	125,577
1962	1,570	377	3,189	2,307	40,152	44,306	4,689	5,285	14,328	13,892	130,095
1963	1,807	529	2,957	1,669	43,391	55,957	6,388	6,281	12,316	17,329	148,624
1963—1st Q.	107	13	392	20	6,072	4,618	626	631	1,694	2,918	17,091
2nd Q.	787	135	697	475	10,510	16,934	1,791	1,538	3,518	4,002	40,387
3rd Q.	653	249	1,201	616	11,890	17,416	1,924	1,826	3,314	5,153	44,242
4th Q.	260	132	667	558	14,919	16,989	2,047	2,286	3,790	5,256	46,904
Completions											
1948	* *	230	2,588	1,991	20,171	26,391	4,561	3,211	6,223	10,731	76,097
1949	700	258	3,056	1,801	22,912	31,440	4,807	3,576	9,411	10,272	88,233
1950	1,716	375	2,573	2,545	27,237	31,318	4,612	2,813	7,266	8,560	89,015
1951	941	290	1,942	1,143	26,686	31,732	3,810	2,026	6,057	6,683	81,310
1952	1,131	42	1,811	1,231	22,407	27,461	3,142	2,630	6,204	7,028	73,087
1953	1,480	182	2,160	1,402	29,803	35,173	4,794	4,047	9,854	7,944	96,839
1954	1,160	188	2,496	1,415	26,182	41,085	5,107	4,889	10,285	9,158	101,965
1955	1,284	199	2,611	2,562	34,866	51,612	5,873	4,278	10,610	14,034	127,929
1956	1,510	171	2,549	2,450	41,166	51,201	6,438	3,603	11,622	14,990	135,700
1957	1,183	149	2,438	2,550	33,188	45,087	4,312	4,310	9,948	14,118	117,283
1958	1,205	109	2,320	3,237	39,750	59,551	5,743	4,979	13,562	16,230	146,686
1959	1,215	352	3,949	2,345	38,920	54,281	5,823	6,363	14,183	18,240	145,671
1960	2,222	369	3,874	1,868	31,311	46,982	6,475	5,322	11,477	13,857	123,757
1961	1,579	317	3,932	2,141	31,756	43,754	5,500	4,917	10,545	11,167	115,608
1962	1,432	737	3,427	2,054	35,782	47,287	4,831	5,719	13,493	11,920	126,682
1963	2,224	484	3,491	1,704	38,989	43,400	4,892	4,776	12,419	15,812	128,191
1963—1st Q.	170	130	826	344	7,226	7,935	1,118	760	3,090	3,494	25,093
2nd Q.	923	61	953	464	10,964	8,073	794	1,121	3,296	3,445	30,094
3rd Q.	687	131	919	327	10,256	12,963	1,369	1,512	2,916	4,318	35,398
4th Q.	444	162	793	569	10,543	14,429	1,611	1,383	3,117	4,555	37,606
Under Construction ⁽²⁾											
1948	* *	203	2,748	1,069	13,848	21,112	2,632	1,853	5,262	7,729	56,456
1949	1,334	292	2,326	1,274	14,984	23,585	2,781	1,452	4,309	7,166	59,503
1950	1,688	263	2,432	1,029	15,421	24,331	2,198	1,502	5,606	6,068	60,538
1951	1,993	94	1,979	675	9,554	19,258	1,335	1,200	5,186	4,652	45,926
1952	2,570	125	2,439	688	13,601	20,513	2,421	2,204	5,877	5,251	55,689
1953	2,858	77	1,836	694	13,418	24,134	2,641	2,801	5,613	5,851	59,923
1954	2,906	87	1,503	1,369	16,629	27,941	2,796	2,545	6,442	6,423	68,641
1955	3,057	93	1,595	1,758	21,812	29,794	3,564	2,258	6,265	9,143	79,339
1956	3,148	70	1,922	2,510	15,825	26,232	2,321	2,265	5,181	9,105	68,579
1957	3,106	53	1,638	1,656	17,197	29,782	1,753	2,547	5,985	8,856	72,573
1958	3,195	251	1,942	1,223	21,937	33,414	2,959	2,635	8,794	11,812	88,162
1959	2,379	239	3,667	1,053	17,754	32,827	3,745	2,924	7,449	9,868	81,905
1960	2,170	142	3,855	961	13,959	28,335	2,350	1,971	4,174	7,856	65,773
1961	2,421	636	3,563	898	15,661	31,936	2,520	2,178	6,423	7,347	73,583
1962	2,529	280	3,331	1,136	19,699	28,932	2,337	1,719	7,178	9,012	76,153
1963	2,083	329	2,785	1,095	24,181	41,401	3,830	3,174	7,001	10,734	96,613

(1) Excludes Yukon and Northwest Territories.

(2) Data relate to the end of the period shown.

* * Not available.

Source: DBS and CMHC.

HOUSE-BUILDING ACTIVITY

Table 6. Dwelling Starts and Completions, by Type, Centres of 5,000 Population and Over, 1950-1963⁽¹⁾
(Dwelling Units)

Period	Starts					Completions				
	Single-Detached	Semi-Detached and Duplex	Row	Apartments	Total	Single-Detached	Semi-Detached and Duplex	Row	Apartments	Total
1950	**	**	**	**	68,599	**	**	**	**	62,847
1951	33,885	4,932	54	8,503	47,374	* *	* *	* *	* *	61,167
1952	42,691	4,920	299	15,533	63,443	39,015	4,946	99	10,286	54,346
1953	50,239	6,846	553	22,675	80,313	47,449	6,514	372	19,040	73,375
1954	56,822	5,490	898	26,545	89,755	51,899	5,448	999	22,247	80,593
1955	61,493	9,326	1,454	25,113	97,386	59,540	7,330	1,217	25,855	93,942
1956	53,995	7,762	1,912	23,640	87,309	59,005	9,852	1,759	24,536	95,152
1957	49,033	8,306	1,876	25,660	84,875	48,226	7,424	1,895	23,450	80,995
1958	66,797	8,827	2,057	44,014	121,695	61,097	8,512	2,069	36,161	107,839
1959	58,481	9,466	1,874	36,170	105,991	60,099	9,708	1,987	36,265	108,059
1960	38,051	8,636	1,037	28,963	76,687	47,069	8,905	1,067	33,472	90,513
1961	46,876	9,819	1,552	34,494	92,741	46,860	9,048	1,165	26,075	83,148
1962	43,645	9,845	3,170	39,938	96,598	44,799	10,338	2,147	35,757	93,041
(*) 1962	50,082	10,304	3,256	40,637	104,279	51,015	10,892	2,147	36,393	100,447
(*) 1963	51,982	7,235	3,369	58,364	120,950	47,533	6,623	2,761	44,612	101,529
(*) 1963—Jan.	2,103	214	172	1,954	4,443	3,545	604	317	1,997	6,463
Feb.	1,753	219	123	1,761	3,856	3,081	391	52	2,906	6,430
Mar.	2,227	273	251	3,189	5,940	2,931	460	71	3,340	6,802
Apr.	3,637	455	359	3,689	8,140	3,085	523	219	3,928	7,755
May	4,704	836	427	6,508	12,475	3,347	492	135	4,919	8,893
June	5,313	834	435	5,310	11,892	3,403	407	317	3,352	7,479
July	5,011	670	322	6,732	12,735	4,264	612	176	3,145	8,197
Aug.	4,722	505	391	5,635	11,253	4,094	422	253	3,920	8,689
Sept.	4,334	790	277	5,526	10,927	5,135	739	429	4,511	10,814
Oct.	4,519	627	261	5,692	11,099	5,357	734	174	4,586	10,851
Nov.	5,665	688	103	5,856	12,312	4,750	665	225	4,591	10,231
Dec.	7,994	1,124	248	6,512	15,878	4,541	574	393	3,417	8,925

Source: DBS and CMHC.

Table 7. Dwelling Starts and Completions, by Type, All Areas, 1948-1963⁽¹⁾
(Dwelling Units)

Period	Starts					Completions				
	Single-Detached	Semi-Detached and Duplex	Row	Apartments	Total	Single-Detached	Semi-Detached and Duplex	Row	Apartments	Total
1948	73,399	7,488	1,810	7,497	90,194	61,787	4,560	1,607	8,143	76,097
1949	71,425	7,536	—	11,548	90,509	68,966	7,309	485	11,473	88,233
1950	68,675	8,664	631	14,561	92,531	68,685	7,376	145	12,809	89,015
1951	53,002	5,658	54	9,865	68,579	60,366	7,568	585	12,791	81,310
1952	60,696	5,360	299	16,891	83,246	55,967	5,314	99	11,707	73,087
1953	70,782	7,202	553	23,872	102,409	68,916	7,714	372	19,837	96,839
1954	78,574	6,498	1,000	27,455	113,527	71,760	6,098	1,065	23,042	101,965
1955	99,003	10,606	1,909	26,758	138,276	90,553	8,278	1,547	27,551	127,929
1956	90,620	9,441	2,263	24,987	127,311	95,656	11,872	2,137	26,035	135,700
1957	82,955	9,272	2,214	27,899	122,340	81,096	8,464	2,350	25,373	117,283
1958	104,508	10,713	2,457	46,954	164,632	96,830	10,004	2,226	37,626	146,686
1959	92,178	10,468	1,908	36,791	141,345	95,455	10,923	2,308	36,985	145,671
1960	67,171	9,699	2,301	29,687	108,858	78,113	9,911	1,616	34,117	123,757
1961	76,430	11,650	1,864	35,633	125,577	76,171	10,593	2,019	26,825	115,608
1962	74,443	10,975	3,742	40,935	130,095	75,593	11,922	2,451	36,716	126,682
1963	77,158	7,891	3,895	59,680	148,624	71,585	7,150	3,487	45,969	128,191
1962—1st Q.	9,153	1,359	365	5,208	16,085	15,353	2,777	370	8,276	26,776
2nd Q.	24,136	3,107	847	11,833	39,923	14,478	2,933	276	8,011	25,698
3rd Q.	24,974	3,640	994	10,625	40,233	21,941	2,950	1,025	8,592	34,508
4th Q.	16,180	2,869	1,536	13,269	33,854	23,821	3,262	780	11,837	39,700
1963—1st Q.	8,622	776	615	7,078	17,091	14,643	1,536	493	8,421	25,093
2nd Q.	20,948	2,199	1,397	15,843	40,387	15,511	1,509	824	12,250	30,094
3rd Q.	22,410	2,192	1,221	18,419	44,242	20,185	1,966	1,116	12,131	35,398
4th Q.	25,178	2,724	662	18,340	46,904	21,246	2,139	1,054	13,167	37,606

(1) Excludes Yukon and Northwest Territories. Includes Newfoundland from 1949 on.

(2) Data on revised 1961 Census Area definitions.

** Not available.

Source: DBS and CMHC.

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Table 8. Dwelling Starts in Metropolitan and Major Urban Areas, 1956-1963⁽¹⁾
(Dwelling Units)

Area	1956	1957	1958	1959	1960	1961	1962	Revised Census Areas	
								1962	1963
Metropolitan Areas									
Calgary	3,742	3,425	5,655	5,298	3,234	4,414	5,136	5,136	3,672
Edmonton	3,203	3,320	5,805	4,004	2,180	4,562	4,823	5,255	4,883
Halifax	1,189	842	1,345	1,509	1,264	1,365	1,590	1,590	1,660
Hamilton	3,401	3,264	4,092	3,784	2,682	2,267	2,812	2,921	3,868
Kitchener	(*)	(*)	(*)	(*)	(*)	(*)	(*)	1,381	2,628
London	1,370	1,269	2,544	2,456	1,840	1,799	2,251	2,251	2,129
Montreal	19,168	19,122	26,198	20,939	16,345	17,204	21,594	25,610	26,616
Ottawa-Hull	4,261	3,824	5,732	5,391	4,574	6,300	6,346	6,346	7,244
Quebec	2,651	1,287	2,367	2,280	2,136	3,247	3,943	3,946	4,535
Saint John	337	255	361	329	461	561	541	541	441
St. John's	463	206	503	271	164	252	373	373	521
Sudbury	(*)	(*)	(*)	(*)	(*)	(*)	(*)	1,232	484
Toronto	16,878	17,113	24,301	18,774	14,180	17,518	14,267	16,546	23,423
Vancouver	8,450	7,539	12,299	9,510	4,675	5,588	7,387	7,387	8,941
Victoria	1,187	1,053	1,508	1,249	965	1,279	1,341	1,601	1,848
Windsor	1,397	1,037	1,122	723	496	526	495	495	728
Winnipeg	3,389	2,092	4,422	5,332	3,805	4,187	2,817	2,857	4,519
Sub-total	71,086	65,648	98,254	81,849	59,001	71,069	75,716	85,468	98,140
Major Urban Areas									
Brantford	306	213	255	334	622	216	326	326	324
Chicoutimi-Jonquiere	677	506	757	786	432	604	381	373	379
Drummondville	(*)	(*)	(*)	(*)	(*)	(*)	(*)	161	321
Ft. William-Pt. Arthur	517	694	1,123	854	424	584	570	570	547
Guelph	341	268	554	433	361	474	311	311	271
Kingston	469	372	622	503	372	462	445	445	777
Kitchener	928	786	1,180	1,242	1,596	1,227	1,081	(*)	(*)
Moncton	409	248	408	564	282	483	480	480	308
Niagara Falls	411	322	590	402	193	179	197	197	313
Oshawa	685	1,084	1,644	801	700	657	680	680	1,314
Peterborough	374	474	553	438	470	289	192	157	266
Regina	1,011	1,035	1,156	1,574	984	1,334	1,208	1,208	1,512
St. Catharines	767	766	788	904	377	417	420	437	618
St. Jean	(*)	(*)	(*)	(*)	(*)	(*)	(*)	118	113
Sarnia	569	516	629	784	532	541	210	214	436
Saskatoon	990	1,080	1,481	1,629	1,137	1,229	1,009	1,009	1,156
Sault Ste. Marie	456	550	711	917	582	730	556	556	693
Shawinigan	372	236	280	246	177	241	229	222	171
Sherbrooke	329	210	330	547	403	555	748	691	972
Sudbury	695	543	676	670	486	838	1,232	(*)	(*)
Sydney-Glace Bay	245	257	283	378	250	164	110	110	103
Timmins	23	37	57	168	105	133	77	77	84
Trois-Rivieres	409	442	587	525	482	699	552	544	589
Valleyfield	(*)	(*)	(*)	(*)	(*)	(*)	(*)	167	198
Sub-total	10,983	10,639	14,664	14,699	10,967	12,056	11,014	9,053	11,465
All Centres 5,000 Population and over	87,309	84,875	121,695	105,991	76,687	92,741	96,598	104,279	120,950
Other Areas	40,002	37,465	42,937	35,354	32,171	32,836	33,497	25,816	27,674
Canada	127,311	122,340	164,632	141,345	108,858	125,577	130,095	130,095	148,624

(1) Excludes Yukon and Northwest Territories.

(2) Reclassified from Major Urban Area to Metropolitan Area in 1961 Census.

(3) Classified as Major Urban Areas in 1961 Census.

Source: DBS and CMHC.

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Table 9. Dwelling Starts, Single-Detached, Semi-Detached and Duplex in Metropolitan and Major Urban Areas
 1960-1963⁽¹⁾
 (Dwelling Units)

Area	Single-Detached					Semi-Detached and Duplex				
	1960	1961	1962	Revised Census Areas		1960	1961	1962	Revised Census Areas	
				1962	1963				1962	1963
Metropolitan Areas										
Calgary	2,231	3,004	2,752	2,752	1,990	320	263	368	368	248
Edmonton	1,669	2,840	2,816	3,248	2,890	114	179	262	254	166
Halifax	733	891	684	684	458	46	58	136	136	120
Hamilton	1,191	1,352	1,439	1,547	2,015	6	58	89	89	69
Kitchener	(2)	(2)	(2)	858	1,184	(2)	(2)	(2)	95	78
London	871	1,070	964	964	1,018	160	90	124	124	110
Montreal	2,666	3,793	4,561	8,289	7,216	4,218	5,038	5,151	5,297	1,227
Ottawa-Hull	2,889	3,767	2,625	2,028	358	576	418	418	845	
Quebec	1,562	2,142	2,108	2,111	2,056	112	162	170	170	192
Saint John	455	442	394	394	293	6	22	36	36	30
St. John's	160	252	373	373	511	—	—	—	—	—
Sudbury	(2)	(2)	(2)	520	306	(2)	(2)	(2)	72	108
Toronto	4,145	4,234	4,221	5,827	7,947	1,400	1,585	1,567	1,852	2,490
Vancouver	3,481	3,215	3,525	3,525	3,788	72	54	82	82	86
Victoria	650	676	717	814	1,018	66	56	30	32	30
Windsor	427	374	347	347	405	12	4	—	—	—
Winnipeg	2,269	2,345	1,731	1,771	2,056	384	244	166	166	172
Sub-total	25,399	30,397	29,257	36,649	37,179	7,274	8,389	8,599	9,191	5,971
Major Urban Areas										
Brantford	210	216	238	238	280	4	—	4	4	2
Chicoutimi-Jonquiere	412	594	342	334	316	14	6	14	14	12
Drummondville	(3)	(3)	124	223	(3)	(3)	(3)	(3)	26	46
Ft. William-Pt. Arthur	387	487	425	425	500	6	10	12	12	14
Guelph	242	214	165	165	189	28	39	8	8	16
Kingston	238	280	231	231	424	38	35	18	18	20
Kitchener	777	616	645	(2)	(2)	113	48	81	(2)	(2)
Moncton	240	342	318	318	222	4	16	24	24	30
Niagara Falls	187	179	195	195	189	—	—	2	2	2
Oshawa	518	477	481	481	816	24	23	46	46	6
Peterborough	347	289	187	152	213	6	—	4	4	4
Regina	745	1,210	874	874	943	14	32	14	14	24
St. Catharines	316	388	321	338	526	14	4	4	4	2
St-Jean	(3)	(3)	104	98	(3)	(3)	(3)	(3)	6	4
Sarnia	364	382	198	202	269	22	8	4	4	—
Saskatoon	933	941	788	788	706	86	64	48	48	45
Sault Ste. Marie	507	448	386	386	322	10	35	55	55	4
Shawinigan	145	201	198	191	165	14	34	12	12	2
Sherbrooke	257	355	346	296	346	46	74	98	98	108
Sudbury	429	692	520	(2)	(2)	38	44	72	(2)	(2)
Sydney-Glace Bay	246	162	89	89	101	4	2	—	—	2
Timmins	105	127	71	71	78	—	6	6	6	6
Trois-Rivieres	276	445	403	395	435	164	196	94	94	116
Valleyfield	(3)	(3)	105	108	(3)	(3)	(3)	36	36	40
Sub-total	7,881	9,045	7,421	6,502	7,469	649	676	620	535	505
All Centres of 5,000 Population and Over	38,051	46,876	43,645	50,082	51,982	8,636	9,819	9,845	10,304	7,235
Other Areas	29,120	29,554	30,798	24,361	25,176	1,063	1,831	1,130	671	656
Canada	67,171	76,430	74,443	74,443	77,158	9,699	11,650	10,975	10,975	7,891

(1) Excludes Yukon and Northwest Territories.

(2) Reclassified from Major Urban Area to Metropolitan Area in 1961 Census.

(3) Classified as Major Urban Area in 1961 Census.

Source: DBS and CMHC.

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Table 10. Dwelling Starts, Row and Apartments in Metropolitan and Major Urban Areas 1960-1963⁽¹⁾
(Dwelling Units)

Area	Row					Apartments				
	1960	1961	1962	Revised Census Areas		1960	1961	1962	Revised Census Areas	
				1962	1963				1962	1963
Metropolitan Areas										
Calgary	24	22	120	120	—	659	1,125	1,896	1,896	1,434
Edmonton	90	286	274	282	172	307	1,257	1,471	1,471	1,655
Halifax	175	51	68	68	354	310	365	702	702	728
Hamilton	24	10	—	—	11	1,461	847	1,284	1,285	1,773
Kitchener	(2)	(2)	(2)	—	18	(2)	(2)	(2)	428	1,348
London	—	33	56	56	262	809	606	1,107	1,107	739
Montreal	72	19	1,038	1,038	230	9,389	8,354	10,844	10,986	17,943
Ottawa-Hull	117	347	219	219	346	1,210	1,610	3,084	3,084	4,025
Quebec	—	102	50	50	—	462	841	1,615	1,615	2,287
Saint John	—	46	—	—	24	—	51	111	111	94
St. John's	—	—	—	—	—	4	—	—	—	10
Sudbury	(2)	(2)	(2)	—	24	(2)	(2)	(2)	640	46
Toronto	79	136	825	843	1,350	8,556	11,563	7,654	8,024	11,636
Vancouver	18	55	199	199	—	1,104	2,264	3,581	3,581	5,067
Victoria	—	6	—	48	—	249	541	594	707	800
Windsor	50	—	—	—	—	7	148	148	148	323
Winnipeg	32	41	105	105	177	1,120	1,557	815	815	2,114
Sub-total	681	1,154	2,954	3,028	2,968	25,647	31,129	34,906	36,600	52,022
Major Urban Areas										
Brantford	50	—	—	—	—	358	—	84	84	42
Chicoutimi-Jonquiere	—	—	—	—	—	6	4	25	25	51
Drummondville	(2)	(2)	(2)	—	—	(2)	(2)	(2)	11	52
Ft. William-Pt. Arthur	—	—	—	—	—	31	87	133	133	33
Guelph	—	—	—	—	—	91	221	138	138	66
Kingston	51	—	—	—	10	45	147	196	196	323
Kitchener	—	11	—	(2)	(2)	706	552	355	(2)	(2)
Moncton	4	—	—	—	—	34	125	138	138	56
Niagara Falls	—	—	—	—	—	6	—	—	—	122
Oshawa	—	—	—	—	—	158	157	153	153	492
Peterborough	30	—	—	—	—	87	—	1	1	49
Regina	44	—	—	—	—	181	92	320	320	545
St. Catharines	—	—	—	—	—	47	25	95	95	90
St-Jean	(2)	(2)	(2)	—	—	(2)	(2)	(2)	8	11
Sarnia	—	120	—	—	—	14	146	31	8	153
Saskatoon	—	—	—	—	—	92	118	224	173	313
Sault Ste. Marie	—	—	—	—	—	71	65	247	115	296
Shawinigan	—	—	—	—	—	18	6	19	19	4
Sherbrooke	—	—	—	—	—	100	126	304	297	518
Sudbury	—	—	—	(2)	(2)	19	102	640	(2)	(2)
Sydney-Glace Bay	—	—	—	—	—	—	—	21	21	—
Timmins	—	—	—	—	—	—	—	—	—	—
Trois-Rivieres	—	—	—	—	—	42	58	55	55	38
Valleyfield	(2)	(2)	(2)	—	—	(2)	(2)	(2)	26	50
Sub-total	179	131	—	—	187	2,258	2,204	2,973	2,016	3,304
All Centres of 5,000 Population and Over	1,037	1,552	3,170	3,256	3,369	28,963	34,494	39,938	40,637	58,364
Other Areas	1,264	312	572	486	526	724	1,139	997	298	1,316
Canada	2,301	1,864	3,742	3,742	3,895	29,687	35,633	40,935	40,935	59,680

(1) Excludes Yukon and Northwest Territories.

(2) Reclassified from Major Urban Area to Metropolitan Area in 1961 Census.

(3) Classified as Major Urban Area in 1961 Census.

Source: DBS and CMHC.

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Table 11. Dwelling Starts in Metropolitan and Major Urban Areas, by Type of Dwelling and Type of Financing, 1963⁽¹⁾
(Dwelling Units)

Area	Financed with NHA Loans ⁽²⁾					Other Financing ⁽²⁾				
	Single-Detached	Semi-Detached and Duplex	Row	Apartments	Total	Single-Detached	Semi-Detached and Duplex	Row	Apartments	Total
Metropolitan Areas										
Calgary	1,604	68	—	94	1,766	386	180	—	1,340	1,906
Edmonton	2,559	42	141	464	3,206	331	124	31	1,191	1,677
Halifax	195	34	24	33	286	263	86	330	695	1,374
Hamilton	1,345	57	11	544	1,957	670	12	—	1,229	1,911
Kitchener	761	12	18	11	802	423	66	—	1,337	1,826
London	721	68	—	—	789	297	42	262	739	1,340
Montreal	5,129	114	116	165	5,524	2,087	1,113	114	17,778	21,092
Ottawa-Hull	1,441	179	68	303	1,991	587	666	278	3,722	5,253
Quebec	1,152	14	—	173	1,339	904	178	—	2,114	3,196
Saint John	86	20	24	28	158	207	10	—	66	283
St. John's	86	—	—	—	86	425	—	—	10	435
Sudbury	193	2	—	—	195	113	106	24	46	289
Toronto	4,724	2,226	720	4,252	11,922	3,223	264	630	7,384	11,501
Vancouver	764	14	—	281	1,059	3,024	72	—	4,786	7,882
Victoria	415	6	—	115	536	603	24	—	685	1,312
Windsor	248	—	—	128	376	157	—	—	195	352
Winnipeg	1,556	86	—	88	1,730	500	86	177	2,026	2,789
Sub-total	22,979	2,942	1,122	6,679	33,722	14,200	3,029	1,846	45,343	64,418
Major Urban Areas										
Brantford	131	—	—	8	139	149	2	—	34	185
Chicoutimi-Jonquiere	227	2	—	19	248	89	10	—	32	131
Drummondville	68	2	—	—	70	155	44	—	52	251
Ft. William-Pt. Arthur	370	4	—	—	374	130	10	—	33	173
Guelph	96	8	—	—	104	93	8	—	66	167
Kingston	323	6	—	171	500	101	14	10	152	277
Moncton	148	2	—	—	150	74	28	—	56	158
Niagara Falls	131	2	—	61	194	58	—	—	61	119
Oshawa	591	2	—	129	722	225	4	—	363	592
Peterborough	158	—	—	—	158	55	4	—	49	108
Regina	621	16	—	—	637	322	8	—	545	875
St. Catharines	343	—	—	20	363	183	2	—	70	255
St-Jean	49	—	—	—	49	49	4	—	11	64
Sarnia	127	—	—	—	127	142	—	14	153	309
Saskatoon	578	—	—	—	578	128	45	92	313	578
Sault Ste. Marie	199	—	62	220	481	123	4	9	76	212
Shawinigan	98	—	—	—	98	67	2	—	4	73
Sherbrooke	182	32	—	—	214	164	76	—	518	758
Sydney-Glace Bay	9	2	—	—	11	92	—	—	—	92
Timmins	37	—	—	—	37	41	6	—	—	47
Trois-Rivieres	290	48	—	—	338	145	68	—	38	251
Valleyfield	58	2	—	—	60	50	38	—	50	138
Sub-total	4,834	128	62	628	5,652	2,635	377	125	2,676	5,813
All Centres of 5,000 Population and Over	32,566	3,387	1,292	7,801	45,046	19,416	3,848	2,077	50,563	75,904
Other Areas	4,039	145	239	249	4,672	21,137	511	287	1,067	23,002
Canada	36,605	3,532	1,531	8,050	49,718	40,553	4,359	2,364	51,630	98,906

(1) Excludes Yukon and Northwest Territories.

(2) Dwellings in Federal-Provincial Projects are included with "Other Financing".

Source: CMHC.

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Table 12. Dwellings Under Construction, by Type, in Metropolitan and Major Urban Areas, 1962-1963⁽¹⁾
(Dwelling Units)

Area	December 31, 1962					December 31, 1963				
	Single-Detached	Semi-Detached and Duplex	Row	Apartments	Total	Single-Detached	Semi-Detached and Duplex	Row	Apartments	Total
Metropolitan Areas										
Calgary	799	140	96	1,260	2,295	950	102	—	1,123	2,175
Edmonton	1,411	121	245	1,230	3,007	1,474	74	103	1,279	2,930
Halifax	525	86	28	621	1,260	370	68	328	537	1,303
Hamilton	656	42	—	887	1,585	1,031	4	6	1,719	2,760
Kitchener	344	32	—	276	652	541	11	18	975	1,545
London	384	52	54	850	1,340	535	78	207	1,196	2,016
Montreal	4,365	981	521	7,984	13,851	4,493	663	235	10,037	15,428
Ottawa-Hull	920	277	60	2,536	3,793	985	382	129	4,140	5,636
Quebec	763	76	—	1,084	1,923	936	108	—	1,728	2,772
Saint John	216	20	—	115	351	197	18	—	131	346
St. John's	353	—	—	—	353	266	—	—	—	266
Sudbury	244	54	—	541	839	148	16	4	300	468
Toronto	3,763	1,174	894	8,110	13,941	4,763	1,752	1,389	12,179	20,083
Vancouver	1,177	44	204	2,374	3,799	1,424	30	—	3,269	4,723
Victoria	462	20	48	563	1,093	593	30	—	657	1,280
Windsor	153	—	—	116	269	219	—	—	350	569
Winnipeg	627	72	105	791	1,595	1,034	108	102	1,707	2,951
Sub-total	17,162	3,191	2,255	29,338	51,946	19,959	3,444	2,521	41,327	67,251
Major Urban Areas										
Brantford	109	—	—	44	153	176	2	—	42	220
Chicoutimi-Jonquiere	80	6	—	—	86	84	4	—	19	107
Drummondville	45	16	—	11	72	86	16	—	9	111
Ft. William-Pt. Arthur	213	6	—	95	314	271	8	—	11	290
Guelph	67	2	—	27	96	83	16	—	24	123
Kingston	96	14	—	152	262	220	12	10	396	638
Moncton	156	10	—	61	227	128	22	—	21	171
Niagara Falls	78	—	—	—	78	94	2	—	60	156
Oshawa	177	4	—	79	260	368	—	—	294	662
Peterborough	52	2	—	1	55	121	2	—	18	141
Regina	232	2	—	215	449	398	12	—	259	669
St. Catharines	118	—	—	85	203	201	2	—	60	263
St-Jean	57	—	—	—	57	48	4	—	7	59
Sarnia	80	2	—	—	82	113	—	—	102	215
Saskatoon	245	10	—	73	328	366	19	70	238	693
Sault Ste. Marie	164	31	—	38	233	111	2	40	224	377
Shawinigan	67	2	—	3	72	73	—	—	—	73
Sherbrooke	162	48	—	243	453	122	50	—	280	452
Sydney-Glace Bay	176	—	4	21	201	164	6	—	—	170
Timmins	45	2	—	—	47	34	2	—	—	36
Trois-Rivieres	134	26	—	38	198	182	30	—	13	225
Valleyfield	54	16	—	7	77	56	22	—	8	86
Sub-total	2,607	199	4	1,193	4,003	3,499	233	120	2,085	5,937
All Centres of 5,000 Population and Over	22,913	3,663	2,364	31,601	60,541	27,125	4,119	2,740	45,249	79,233
Other Areas	14,658	288	383	283	15,612	16,151	446	211	572	17,380
Canada	37,571	3,951	2,747	31,884	76,153	43,276	4,565	2,951	45,821	96,613

(1) Excludes Yukon and Northwest Territories.

Source: DBS and CMHC.

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**Table 13. Dwelling Starts, by Initiation,
Centres of 5,000 Population and Over, 1956-1963⁽¹⁾**
(Dwelling Units)

Period	Publicly Initiated	Privately Initiated			Total
		NHA ⁽²⁾	Non-NHA	All Privately Initiated	
1956	1,314	36,697	49,298	85,995	87,309
1957	905	40,555	43,415	83,970	84,875
1958	1,772	70,649	49,274	119,923	121,695
1959	796	50,603	54,592	105,195	105,991
1960	1,000	26,241	49,446	75,687	76,687
1961	1,017	47,753	43,971	91,724	92,741
1962	1,037	37,938	57,623	95,561	96,598
⁽⁶⁾ 1962	1,037	42,867	60,375	103,242	104,279
⁽⁵⁾ 1963	1,319	45,046	74,585	119,631	120,950
1961—Jan.	—	2,287	1,607	3,894	3,894
Feb.	—	1,830	2,017	3,847	3,847
Mar.	80	2,740	2,659	5,399	5,479
Apr.	5	3,667	3,667	7,334	7,339
May	87	4,976	3,715	8,691	8,778
June	42	5,502	4,992	10,494	10,536
July	26	5,288	3,695	8,983	9,009
Aug.	146	5,227	4,094	9,321	9,467
Sept.	263	4,420	4,251	8,671	8,934
Oct.	82	3,964	4,602	8,566	8,648
Nov.	—	5,058	4,929	9,987	9,987
Dec.	286	2,794	3,743	6,537	6,823
1962—Jan.	67	2,125	1,985	4,110	4,177
Feb.	161	1,384	1,662	3,046	3,207
Mar.	16	1,998	3,059	5,057	5,073
Apr.	63	3,260	4,607	7,867	7,930
May	138	3,962	5,320	9,282	9,420
June	78	5,012	6,351	11,363	11,441
July	209	3,970	6,271	10,241	10,450
Aug.	56	3,997	5,287	9,284	9,340
Sept.	30	3,342	5,546	8,888	8,918
Oct.	127	3,150	6,880	10,030	10,157
Nov.	60	3,411	6,044	9,455	9,515
Dec.	32	2,327	4,611	6,938	6,970
⁽⁶⁾ 1962—Jan.	67	2,498	2,131	4,629	4,696
Feb.	161	1,565	1,742	3,307	3,468
Mar.	16	2,370	3,136	5,506	5,522
Apr.	63	3,825	4,761	8,586	8,649
May	138	4,282	5,587	9,869	10,007
June	78	5,497	6,691	12,188	12,266
July	209	4,515	6,609	11,124	11,333
Aug.	56	4,489	5,528	10,017	10,073
Sept.	30	3,779	5,924	9,703	9,733
Oct.	127	3,580	7,159	10,739	10,866
Nov.	60	3,762	6,278	10,040	10,100
Dec.	32	2,705	4,829	7,534	7,566
⁽⁵⁾ 1963—Jan.	49	1,642	2,752	4,394	4,443
Feb.	152	1,452	2,252	3,704	3,856
Mar.	152	2,458	3,330	5,788	5,940
Apr.	260	3,765	4,115	7,880	8,140
May	224	4,482	7,769	12,251	12,475
June	183	4,571	7,138	11,709	11,892
July	124	4,281	8,330	12,611	12,735
Aug.	64	3,949	7,240	11,189	11,253
Sept.	63	3,090	7,774	10,864	10,927
Oct.	30	3,790	7,279	11,069	11,099
Nov.	—	4,518	7,794	12,312	12,312
Dec.	18	7,048	8,812	15,860	15,878

**Table 14. Houses and Duplexes
Newly Completed, Occupied and
Unoccupied, 1956-1963⁽²⁾**

Dwellings Newly Completed	Completed Dwellings Newly Occupied	Completed Dwellings Remaining Unoccupied ⁽⁴⁾	Average Number of Months Unoccupied ⁽⁴⁾	Dwelling Units	
				Dwelling Units	
64,737	63,347	3,537	2.1	53,418	5,330
49,867	50,640	2,764	3.0	47,721	4,066
63,280	62,831	3,213	2.7	47,024	4,596
61,597	61,319	3,491	2.8	48,249	4,223
50,057	49,075	4,473	3.6	46,652	4,223
54,127	53,418	5,330	3.9	46,721	4,7
3,584	3,347	4,710	3.8	3,194	4,913
3,194	2,991	4,910	4.0	2,870	4,910
3,142	3,111	4,408	4.5	3,136	3,942
3,684	3,786	3,840	4.9	3,738	3,733
4,720	4,793	3,660	5.3	5,544	5,525
5,461	5,342	3,798	4.3	5,323	4,154
4,186	4,117	4,223	3.9	4,193	4,223
3,671	3,508	4,386	4.0	3,062	4,588
2,922	2,837	4,673	4.2	3,142	4,641
3,196	4,130	3,707	4.8	3,504	3,583
4,193	4,190	3,586	4.8	4,014	4,094
5,169	4,899	3,776	4.2	5,150	4,078
5,083	5,097	4,055	4.9	5,711	4,327
6,048	5,689	4,691	4.0	6,053	5,325
4,165	4,059	5,330	3.9	4,165	4,059
3,538	3,932	4,936	4.4	2,933	4,663
2,885	2,993	4,555	5.0	3,127	4,557
3,363	3,919	4,001	5.3	3,125	4,557
3,386	3,556	3,831	5.4	4,251	3,736
5,141	5,292	3,474	5.2	5,208	3,647
4,614	4,413	3,848	4.8	4,410	4,066

(1) Excludes Yukon and Northwest Territories.

(2) Single-detached semi-detached, and duplex dwellings in Metropolitan and Major Urban Areas.

Row and Apartment dwellings are not included.

(3) Prior to 1959, data are estimated on the basis of NHA loan approvals.

(4) Annual data relate to December 31st.

(5) Data on revised 1961 Census Areas definitions.

Source: DBS and CMHC.

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Table 15. Residential Building Permits Issued and Construction Contracts Awarded, Canada, 1952-1963

Period	Permits Issued						Contracts Awarded			
	Dwelling Units ⁽¹⁾			Value (Millions of Dollars)			Dwelling Units	Value (Millions of Dollars)		
	Apts.	Other Dwellings	Total	New ⁽¹⁾ Constr.	Repair Constr.	Total		Apts.	Other Dwellings	Total
1952	15,294	67,054	82,348	559.1	50.4	609.5	49,507	101.6	409.4	511.0
1953	22,554	82,394	104,948	751.7	58.0	809.7	70,341	130.6	602.2	732.8
1954	24,229	81,401	105,630	826.2	57.3	883.5	78,098	151.3	748.7	900.0
1955	25,376	93,685	119,061	968.0	62.9	1,030.9	98,627	179.7	1,036.7	1,216.4
1956	23,573	80,058	103,631	902.0	71.4	973.4	82,086	160.9	916.5	1,077.4
1957	30,516	71,259	101,775	891.6	60.8	952.4	51,843	199.1	685.0	884.1
1958	46,847	102,297	149,144	1,323.8	57.1	1,380.9	89,899	344.5	1,068.7	1,413.2
1959	41,745	87,000	128,745	1,190.6	64.7	1,255.3	71,308	274.3	838.4	1,112.7
1960	33,711	60,299	94,010	883.8	60.7	944.5	46,315	215.0	554.8	769.8
1961	36,712	76,895	113,607	1,107.4	68.4	1,175.8	61,977	269.6	734.3	1,003.9
1962	48,681	71,054	121,413	1,144.4	64.8	1,209.2	67,157	349.9	811.4	1,161.3
1963	61,935	81,322	145,425	1,385.8	72.0	1,457.8	64,008	435.8	799.7	1,235.5
1963—Jan.	2,479	2,532	5,296	57.6	2.9	60.5	4,029	26.1	49.8	75.9
Feb.	3,016	3,287	6,413	57.4	3.1	60.5	4,034	41.1	51.8	92.9
Mar.	4,119	5,381	9,673	89.3	3.9	93.2	3,584	44.6	48.8	93.4
Apr.	7,047	8,113	15,344	149.0	7.2	156.2	5,205	24.7	64.1	88.8
May	5,538	9,276	15,068	148.7	8.9	157.6	6,636	45.4	83.7	129.1
June	5,481	7,259	12,908	121.8	7.9	129.7	6,475	40.6	80.4	121.0
July	6,645	7,202	14,051	129.1	8.0	137.1	4,381	40.4	57.1	97.5
Aug.	5,006	6,986	12,130	113.6	7.7	121.3	5,483	26.9	66.9	93.8
Sept.	6,250	6,752	13,162	122.2	7.6	129.8	5,037	30.0	61.4	91.4
Oct.	6,651	8,831	15,700	143.0	7.2	150.2	4,946	49.1	61.9	111.0
Nov.	5,775	10,678	16,617	167.3	4.7	172.0	7,999	38.0	96.7	134.7
Dec.	3,928	5,025	9,063	86.8	2.9	89.7	6,199	28.9	77.1	106.0

Source: DBS and Southam-MacLean Publications, Limited, Don Mills, Ontario.

Table 16. Gross National Expenditures, Canada, 1949-1963
(\$ Million)

Period	Personal Expenditures	Government Expenditures	Gross Domestic Investment					Net Foreign Balance	Gross National Expenditure ⁽⁴⁾		
			Residential Construction	Non- residential Construction	Machinery and Equipment	Inventory Changes					
						Non-farm	Farm ⁽³⁾				
Actual											
1949	10,923	2,127	794	920	1,318	150	-101	3,081	168	16,343	
1950	12,026	2,344	883	1,042	1,423	399	151	3,898	-330	18,006	
1951	13,460	3,271	895	1,270	1,794	564	350	4,873	-524	21,170	
1952	14,781	4,279	933	1,566	1,952	90	422	4,963	173	23,995	
1953	15,592	4,432	1,166	1,719	2,113	351	232	5,581	-443	25,020	
1954	16,175	4,461	1,227	1,671	1,881	-40	-90	4,649	-427	24,871	
1955	17,389	4,792	1,378	1,848	1,984	133	178	5,521	-679	27,132	
1956	18,833	5,386	1,526	2,589	2,659	808	276	7,858	-1,350	30,585	
1957	20,072	5,722	1,409	3,103	2,823	305	-74	7,566	-1,422	31,909	
1958	21,245	6,180	1,763	2,811	2,401	-197	-125	6,653	-1,083	32,894	
1959	22,591	6,490	1,734	2,589	2,571	421	-64	7,251	-1,448	34,915	
1960	23,512	6,755	1,443	2,577	2,672	275	86	7,053	-1,164	36,254	
1961	24,486	7,205	1,458	2,683	2,494	276	-420	6,491	-911	37,421	
1962	25,749	7,721	1,577	2,668	2,709	375	190	7,519	-809	40,401	
Seasonally Adjusted at Annual Rates											
1962—1st Q.	25,540	7,384	1,536	2,756	2,596	200	184	7,272	-1,032	39,548	
2nd Q.	25,592	7,900	1,564	2,676	2,620	328	32	7,220	-904	40,048	
3rd Q.	25,696	7,824	1,616	2,588	2,812	800	216	8,032	-896	40,756	
4th Q.	26,168	7,776	1,592	2,652	2,808	172	328	7,552	-404	41,252	
1963—1st Q.	26,644	8,128	1,564	2,684	2,808	64	444	7,564	-572	41,988	
2nd Q.	26,824	8,152	1,640	2,772	2,856	-40	440	7,668	-336	42,452	
3rd Q.	27,388	8,244	1,648	2,720	3,008	296	304	7,976	-748	43,016	

(1) Includes additions by conversion of existing structures.

(2) Dwellings other than apartments.

(3) Includes changes in grain in commercial channels.

(4) Totals include residual error of estimate not shown in the table.

Source: DBS.

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Table 17. Construction Expenditures, Public⁽¹⁾ and Private, Canada, 1949-1963
(\$ Million)

Period	Residential			Non-residential		All Construction		
	New Construction			Repair and Maintenance	New Construction	Repair and Maintenance	New Construction	Repair and Maintenance
	New Dwellings	Major Alterations and Improvements	Supplementary Costs					
1949	751	48	23	206	1,344	559	2,166	765
1950	833	64	26	226	1,530	601	2,453	827
1951	846	75	26	270	1,924	717	2,871	987
1952	877	67	27	287	2,463	723	3,434	1,010
1953	1,082	72	35	304	2,567	766	3,756	1,070
1954	1,129	72	37	316	2,499	789	3,737	1,105
1955	1,281	73	43	338	2,772	798	4,169	1,136
1956	1,399	100	48	355	3,726	826	5,273	1,181
1957	1,308	76	46	383	4,354	854	5,784	1,237
1958	1,647	75	60	407	4,048	855	5,830	1,262
1959	1,619	75	58	431	3,957	936	5,709	1,367
1960	1,327	80	49	457	3,997	974	5,453	1,431
1961	1,336	82	49	484	4,051	971	5,518	1,455
1962	1,449	82	56	513	4,200	995	5,787	1,508
1963p	1,563	87	63	544	4,436	1,002	6,149	1,546
1963p-1st Q.	276	13	11	* *	* *	* *	* *	* *
2nd Q.	377	22	15	* *	* *	* *	* *	* *
3rd Q.	433	28	18	* *	* *	* *	* *	* *
4th Q.	477	24	19	* *	* *	* *	* *	* *

Source: Dept. of Trade and Commerce and CMHC.

Table 18. New Construction Expenditures, Public⁽²⁾, Canada, 1949-1963
(\$ Million)

Period	Residential						Non-residential	All Construction by Gov't Departments ⁽⁶⁾		
	Government Enterprises			Government Departments						
	Federal-provincial Agreements	Other ⁽¹⁾	Total	Department of National Defence	Other Departments ⁽³⁾	Total				
1949	-	42.8	42.8	25.5	2.8	28.3	424	452		
1950	0.5	16.1	16.6	37.9	2.0	39.9	488	528		
1951	1.3	4.3	5.6	49.3	2.3	51.6	654	706		
1952	9.4	4.8	14.2	35.2	2.8	38.0	897	935		
1953	11.8	5.0	16.8	20.9	2.0	22.9	848	871		
1954	6.3	1.5	7.8	8.8	1.9	10.7	828	839		
1955	3.3	2.1	5.4	16.3	2.5	18.8	924	943		
1956	4.7	1.5	6.2	19.2	2.2	21.4	1,137	1,158		
1957	15.9	2.4	18.3	18.6	2.2	20.8	1,251	1,272		
1958	19.4	1.6	21.0	16.8	2.2	19.0	1,237	1,256		
1959	13.5	0.7	14.2	12.3	5.4	17.7	1,431	1,449		
1960	14.3	0.8	15.1	7.7	5.8	13.5	1,420	1,433		
1961	10.5	0.6	11.1	2.9	7.2	10.1	1,368	1,377		
1962	9.7	1.0	10.7	3.0	7.2	10.2	1,562	1,572		
1963	11.0	4.5	15.5	0.5	7.2	7.7	1,625	1,633		
1963-1st Q.	1.7	0.6	2.3	0.2	1.8	2.0	* *	* *		
2nd Q.	2.3	0.7	3.0	0.1	1.8	1.9	* *	* *		
3rd Q.	3.2	1.5	4.7	0.1	1.8	1.9	* *	* *		
4th Q.	3.8	1.7	5.5	0.1	1.8	1.9	* *	* *		

Source: Dept. of Trade and Commerce and CMHC.

(1) Includes Crown companies and non-departmental agencies.
(2) Includes land improvement and supplementary buildings. Excludes land.
(3) Quarterly data estimated.
(4) In addition to outlays made directly by Federal Government departments, expenditures for provincial hospitals, provincial and municipal schools are also included. Other provincial and municipal expenditures are not included.

(5) These expenditures represent the construction component of the item "Government expenditures on goods and services" as defined in the National Accounts.
** Not available.

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Table 19. Population and Dwelling Starts in Metropolitan and Major Urban Areas, 1951-1961

Area	Population ⁽¹⁾ 000's			Annual Rate of Population ⁽¹⁾ Growth (Per Cent)		Annual Average Starts per 1,000 Population ⁽¹⁾		Starts per 1,000 Increase in Population ⁽¹⁾	
	1951 Census	1956 Census	1961 Census	1951-1956	1956-1961	1951-1956	1956-1961	1951-1956	1956-1961
Metropolitan Areas									
Calgary	142	201	279	6.9	6.6	18.3	17.7	255.0	271.7
Edmonton	177	255	337	7.3	5.6	16.2	13.1	219.7	241.0
Halifax	134	164	184	4.1	2.3	7.4	6.9	184.0	298.3
Hamilton	280	338	395	3.8	3.1	9.2	9.6	252.7	327.6
Kitchener	107	129	155	3.6	3.7	8.9	9.8	196.6	242.9
London	129	154	181	3.6	3.2	9.5	11.3	247.7	351.1
Montreal	1,472	1,745	2,110	3.4	3.8	11.7	11.4	390.4	359.4
Ottawa-Hull	293	346	430	3.4	4.4	8.0	12.4	244.7	285.6
Quebec	276	312	358	2.4	2.8	6.9	6.5	287.1	236.0
Saint John	78	86	96	1.9	2.1	2.8	3.9	141.4	176.8
St. John's	69	79	91	2.9	2.8	6.9	3.6	252.0	136.7
Sudbury	74	98	111	5.7	2.4	3.3	1.8	56.3	69.0
Toronto	1,210	1,502	1,824	4.3	3.8	11.6	12.2	297.1	348.9
Vancouver	562	665	790	3.4	3.4	11.1	11.5	358.1	333.9
Victoria	113	134	154	3.3	2.8	9.9	8.8	328.9	345.1
Windsor	164	186	193	2.6	0.8	7.2	4.7	291.2	637.4
Winnipeg	357	412	476	2.9	2.9	9.0	8.9	311.3	310.3
Sub-total	5,637	6,806	8,164	3.8	3.6	10.7	10.7	297.2	318.8
Major Urban Areas⁽⁴⁾⁽⁵⁾									
Brantford	47	52	57	2.1	1.6	(6)	(6)	(6)	(6)
Chicoutimi-Jonquiere	76	91	105	3.6	2.9	4.7	5.7	226.4	198.1
Drummondville	35	37	39	1.1	1.3	3.3	1.8	251.0	246.0
Ft. William-Pt. Arthur	68	80	93	3.3	3.0	6.4	7.9	191.4	257.5
Guelph	29	35	42	3.8	3.5	10.3	9.1	228.4	280.3
Kingston	48	56	63	3.2	2.6	4.6	5.5	58.5	283.6
Moncton	40	48	56	3.9	2.9	5.9	6.2	104.4	262.4
Niagara Falls	41	49	55	3.6	2.2	1.7	0.4	250.0	(6)
Oshawa	50	63	81	4.5	5.1	9.9	8.7	285.9	170.1
Peterborough	40	44	50	1.9	2.5	7.0	6.7	286.4	376.8
Regina	71	90	112	4.6	4.5	13.3	11.9	283.8	272.0
St. Catharines	67	85	95	4.7	2.3	4.3	4.5	485.3	237.8
St. Jean	25	31	35	4.1	2.4	11.8	4.7	259.8	201.0
Sarnia	40	52	61	4.9	3.5	12.5	9.4	305.8	277.8
Saskatoon	53	73	96	6.3	5.4	11.9	15.1	188.0	279.0
Sault Ste. Marie	38	46	58	4.0	4.6	12.4	7.1	433.6	237.0
Shawinigan	50	59	64	3.4	1.6	3.2	2.8	225.0	457.0
Sherbrooke	55	62	70	2.5	2.6	5.7	5.4	195.8	241.6
Sydney-Glace Bay	101	103	106	0.4	0.6	3.2	2.8	504.0	233.5
Timmins	37	37	40	-0.1	1.4	0.6	2.1	(6)	311.0
Trois-Rivières	66	75	84	2.7	2.1	5.9	4.8	355.3	330.3
Valleyfield	24	26	30	1.3	2.9	6.8	5.4	390.5	189.8
Sub-total	1,101	1,294	1,492	3.2	2.8	7.5	7.1	215.8	260.6
Other Areas	7,246	7,949	8,545	1.9	1.5	4.2	5.5	198.5	305.3
Canada⁽⁷⁾	13,984	16,049	18,201	2.8	2.5	6.9	7.8	249.4	309.7

(1) Data for 1951 and 1956 have been adjusted to provide consistency with 1961 boundary definitions.

(2) Data based on average population in the period, and relate to boundary definitions at beginning of the period.

(3) Data relate to boundary definitions at beginning of the period.

(4) Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census. No adjustments for boundary changes in these two centres have been made.

(5) Fringe areas are included in the first five columns of this table but are excluded from the last four columns.

(6) Not applicable since population of central cities declined.

(7) Excludes Yukon and Northwest Territories.

Source: DBS and CMHC.

Table 20. Sources of Demand for Housing in Metropolitan Areas and Major Urban Centres⁽¹⁾, 1951-1961

Area	1951-1956				1956-1961			
	Net Increase in Occupied Dwellings	Net ⁽²⁾ Increase in Number of Families	"Net Undoubling" ⁽³⁾	Other ⁽⁴⁾	Net Increase in Occupied Dwellings	Net ⁽²⁾ Increase in Number of Families	"Net Undoubling" ⁽³⁾	Other ⁽⁴⁾
Metropolitan Areas								
Calgary	16,365	13,400	529	2,436	20,882	16,816	-42	4,108
Edmonton	17,085	17,650	-1,194	629	24,621	17,439	1,427	5,755
Halifax	7,531	6,472	469	590	5,196	3,520	549	1,127
Hamilton	15,565	13,237	650	1,678	15,601	11,316	1,085	3,200
Kitchener	6,793	4,948	759	1,086	7,706	5,277	814	1,615
London	7,387	5,145	1,179	1,063	8,210	5,523	453	2,234
Montreal	83,900	62,662	10,100	11,138	114,111	75,939	7,690	30,482
Ottawa-Hull	15,001	10,734	1,797	2,470	23,713	17,058	1,952	4,703
Quebec	9,920	8,108	684	1,128	13,981	9,935	763	3,283
Saint John	1,434	1,214	92	128	2,974	1,818	355	801
St. John's	724	707	-82	99	2,932	2,084	611	237
Sudbury	6,655	5,529	454	672	3,815	2,697	409	709
Toronto	80,577	68,360	-941	13,158	104,035	68,783	14,021	21,231
Vancouver	28,565	19,597	2,634	6,334	36,594	25,004	1,302	10,288
Victoria	6,629	4,439	526	1,664	6,454	3,464	487	2,503
Windsor	6,942	4,970	771	1,201	3,433	321	1,137	1,975
Winnipeg	11,947	10,928	-1,278	2,297	19,888	11,305	3,096	5,487
Sub-total	323,020	258,100	17,149	47,771	414,146	278,299	36,109	99,738
Major Urban Centres⁽⁵⁾								
Brantford	1,515	806	317	392	1,272	508	246	518
Chicoutimi-Jonquiere	1,423	1,332	-11	102	1,775	1,433	169	173
Drummondville	287	-19	144	162	556	275	27	254
Ft. William-Pt. Arthur	2,372	2,271	9	92	3,207	2,349	-20	878
Guelph	1,948	1,262	376	310	1,489	1,161	—	328
Kingston	1,768	665	662	441	1,432	785	147	500
Moncton	1,343	1,066	119	158	1,294	935	118	241
Niagara Falls	310	88	66	156	-43	-556	240	273
Oshawa	2,305	2,165	-175	315	3,603	2,629	375	599
Peterborough	1,348	578	530	240	1,221	848	-34	407
Regina	4,723	4,084	61	578	6,240	4,605	378	1,257
St. Catharines	3,961	3,215	266	480	3,050	1,839	360	851
St-Jean	1,263	1,072	104	87	813	566	61	186
Sarnia	2,537	2,027	260	250	1,793	1,411	33	349
Saskatoon	5,335	4,426	77	832	5,595	4,590	-70	1,075
Sault Ste. Marie	1,314	1,003	136	175	1,885	1,253	227	405
Shawinigan	897	644	75	178	424	214	57	153
Sherbrooke	1,846	1,293	156	397	2,129	1,589	112	428
Sydney	589	12	428	149	586	152	236	198
Timmins	-131	-115	35	-51	522	210	68	244
Trois-Rivieres	1,382	998	141	243	1,460	851	98	511
Valleyfield	616	388	155	73	895	696	17	182
Sub-total	38,951	29,261	3,931	5,759	41,198	28,343	2,845	10,010
Other Areas	145,386	135,801	14,062	-4,477	174,577	128,135	10,926	35,516
Canada⁽⁶⁾	507,357	423,162	35,142	49,053	629,921	434,777	49,880	145,264

(1) Data have been adjusted for 1951 and 1956 to provide consistency with 1961 boundary definitions.

(2) Includes increase in families living in institutional dwellings. There were 12,913 of these families in Canada in 1956.

(3) Net reduction in the number of families not maintaining their own households.

(4) Together with the increase in the number of families in institutional dwellings would represent net increase in non-family households.

(5) Fringe areas are not included. Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census. No adjustments for boundary changes in these two centres have been made.

(6) Excludes Yukon and Northwest Territories.

Source: CMHC.

Table 21. Households, by Type, in Metropolitan and Major Urban Areas, 1961

Area	Number of Households	Family Households			Non-Family Households			Per Cent of Households	
		One-Family		Total	One Person	Multi-Person			
		Without other Persons	With other Persons			Without Lodging Family	With Lodging Family		
Metropolitan Areas									
Calgary	78,396	71.3	9.3	2.1	82.7	12.1	4.5	0.7	17.3
Edmonton	89,009	71.7	10.8	2.8	85.3	10.2	3.7	0.8	14.7
Halifax	42,367	68.2	13.7	5.4	87.3	6.4	4.9	1.4	12.7
Hamilton	105,240	71.5	10.5	5.0	87.0	7.9	3.7	1.4	13.0
Kitchener	42,174	72.7	10.2	3.5	86.4	8.4	4.0	1.2	13.6
London	50,564	71.0	9.4	2.5	82.9	10.9	5.2	1.0	17.1
Montreal	549,731	69.9	11.8	3.2	84.9	8.9	5.3	0.9	15.1
Ottawa-Hull	107,572	70.3	12.2	3.5	86.0	8.1	4.9	1.0	14.0
Quebec	79,139	74.6	10.9	2.4	87.9	6.7	4.6	0.8	12.1
Saint John	24,143	69.4	12.2	2.8	84.4	9.3	5.2	1.1	15.6
St. John's	17,917	67.7	15.7	7.5	90.9	3.8	3.4	1.9	9.1
Sudbury	26,255	77.6	11.3	2.6	91.5	5.1	2.7	0.7	8.5
Toronto	482,540	64.4	12.0	8.4	84.8	8.4	5.0	1.8	15.2
Vancouver	228,598	69.5	9.1	2.7	81.3	13.2	4.6	0.9	18.7
Victoria	47,485	70.2	7.1	1.5	78.8	16.4	4.2	0.6	21.2
Windsor	53,315	74.1	8.2	2.7	85.0	10.3	3.6	1.1	15.0
Winnipeg	128,532	70.6	10.5	4.0	85.1	9.5	4.2	1.2	14.9
Sub-total	2,152,977	69.3	11.0	4.4	84.7	9.4	4.7	1.2	15.3
Major Urban Areas ⁽¹⁾									
Brantford	16,326	73.2	8.8	2.5	84.5	10.4	4.1	1.0	15.5
Chicoutimi-Jonquiere	19,192	82.5	9.9	3.9	96.3	2.0	1.3	0.4	3.7
Drummondville	8,619	80.1	9.4	1.5	91.0	5.9	2.6	0.5	9.0
Ft. William-Pt. Arthur	24,007	72.1	10.9	4.1	87.1	8.4	3.2	1.3	12.9
Guelph	11,332	72.4	9.6	3.6	85.6	8.9	4.3	1.2	14.4
Kingston	15,864	70.2	10.7	2.9	83.8	9.8	5.3	1.1	16.2
Moncton	13,258	70.2	14.2	4.3	88.7	5.8	4.4	1.1	11.3
Niagara Falls	14,884	73.4	9.3	4.2	86.9	8.2	3.6	1.3	13.1
Oshawa	21,396	75.8	9.9	3.2	88.9	6.9	3.2	1.0	11.1
Peterborough	13,474	72.8	10.1	2.8	85.7	8.4	4.6	1.3	14.3
Regina	30,125	69.9	11.7	2.9	84.5	10.6	4.0	0.9	15.5
St. Catharines	26,148	75.7	8.5	2.8	87.0	8.2	3.6	1.2	13.0
St-Jean	8,026	78.1	11.1	1.8	91.0	5.2	3.1	0.7	9.0
Sarnia	16,393	77.0	8.2	2.3	87.5	8.0	3.6	0.9	12.5
Saskatoon	25,912	69.9	11.0	2.5	83.4	11.2	4.6	0.8	16.6
Sault Ste. Marie	14,509	74.1	11.4	4.0	89.5	6.1	3.2	1.2	10.5
Shawinigan	13,892	83.6	7.5	1.7	92.8	4.5	2.3	0.4	7.2
Sherbrooke	16,795	75.9	9.8	1.6	87.3	8.2	4.0	0.5	12.7
Sydney-Glace Bay	22,734	70.7	12.6	6.3	89.6	4.9	3.4	2.1	10.4
Timmins	10,088	76.8	9.6	2.3	88.7	7.9	2.7	0.7	11.3
Trois-Rivieres	18,838	78.6	9.7	2.3	90.6	5.4	3.4	0.6	9.4
Valleyfield	6,947	80.4	9.1	2.3	91.8	4.7	2.7	0.8	8.2
Sub-total	368,759	74.6	10.2	3.1	87.9	7.5	3.6	1.0	12.1
Other Areas	2,033,000	73.5	9.7	2.9	86.1	9.6	3.3	1.0	13.9
Canada ⁽²⁾	4,554,736	71.6	10.4	3.6	85.6	9.3	4.0	1.1	14.4

(1) Fringe areas are included. Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census.

Source: DBS.

(2) Includes Yukon and Northwest Territories.

Table 22. Families in Metropolitan Areas and Major Urban Centres, 1951-1961⁽¹⁾

Area	Families			Families not Maintaining own Households			Families not Maintaining own Households, (Per Cent)		
	1951	1956	1961	1951	1956	1961	1951	1956	1961
Metropolitan Areas									
Calgary	37,336	50,736	67,552	3,118	2,589	2,631	8.4	5.1	3.9
Edmonton	44,463	62,113	79,552	3,723	4,917	3,490	8.4	7.9	4.4
Halifax	30,327	36,799	40,319	4,257	3,788	3,239	14.0	10.3	8.0
Hamilton	74,284	87,521	98,837	8,893	8,243	7,158	12.0	10.3	7.2
Kitchener	28,284	33,232	38,509	3,625	2,866	2,052	12.8	9.4	5.3
London	33,249	38,394	43,917	3,592	2,413	1,960	10.8	6.3	4.5
Montreal	352,496	415,158	491,097	41,928	31,828	24,138	11.9	7.7	4.9
Ottawa-Hull	69,979	80,713	97,771	9,015	7,218	5,266	12.9	8.9	5.4
Quebec	54,405	62,513	72,448	4,152	3,468	2,705	7.6	5.5	3.7
Saint John	18,414	19,628	21,446	1,476	1,384	1,029	8.0	7.1	4.8
St. John's	15,377	16,084	18,168	2,359	2,441	1,830	15.3	15.2	10.1
Sudbury	16,776	22,305	25,002	1,780	1,326	917	10.6	5.9	3.7
Toronto	329,352	397,712	466,495	69,543	70,484	56,463	21.1	17.7	12.1
Vancouver	151,699	171,296	196,300	13,699	11,065	9,763	9.0	6.5	5.0
Victoria	30,770	35,209	38,673	2,196	1,670	1,183	7.1	4.7	3.1
Windsor	42,196	47,166	47,487	4,029	3,258	2,121	9.5	6.9	4.5
Winnipeg	95,012	105,940	117,245	9,444	10,722	7,626	9.9	10.1	6.5
Sub-total	1,424,419	1,682,519	1,960,818	186,829	169,680	133,571	13.1	10.1	6.8
Major Urban Centres⁽²⁾									
Brantford	12,688	13,494	14,002	1,153	836	590	9.1	6.2	4.2
Chicoutimi-Jonquiere	8,322	9,654	11,087	679	690	521	8.2	7.1	4.7
Drummondville	5,637	5,618	5,893	306	162	135	5.4	2.9	2.3
Ft. William-Pt. Arthur	17,097	19,368	21,717	1,359	1,350	1,370	7.1	7.0	6.3
Guelph	7,335	8,597	9,758	924	548	548	12.6	6.4	5.6
Kingston	10,687	11,352	12,137	1,492	830	683	14.0	7.3	5.6
Moncton	7,822	8,888	9,823	865	746	628	11.1	8.4	6.4
Niagara Falls	6,101	6,189	5,633	828	762	522	13.6	12.3	9.3
Oshawa	11,170	13,335	15,964	981	1,156	781	8.8	8.7	4.9
Peterborough	10,093	10,671	11,519	1,065	535	569	10.6	5.0	4.9
Regina	18,229	22,313	26,918	1,821	1,760	1,382	10.0	7.9	5.1
St. Catharines	16,111	19,326	21,165	1,532	1,266	906	9.5	6.6	4.3
St-Jean	4,211	5,283	5,849	330	226	165	7.8	4.3	2.8
Sarnia	8,953	10,980	12,391	783	523	490	8.7	4.8	4.0
Saskatoon	13,639	18,065	22,655	977	900	970	7.7	5.0	4.3
Sault Ste. Marie	8,124	9,127	10,380	1,026	890	663	12.6	9.8	6.4
Shawinigan	5,962	6,606	6,820	305	230	173	5.1	3.5	2.5
Sherbrooke	11,302	12,595	14,184	620	464	352	5.5	3.7	2.5
Sydney	7,080	7,092	7,244	1,281	853	617	18.1	12.0	8.5
Timmins	6,662	6,547	6,757	341	306	238	5.1	4.7	3.5
Trois-Rivieres	9,466	10,464	11,315	615	474	376	6.5	4.5	3.3
Valleyfield	4,996	5,384	6,080	386	231	214	7.7	4.3	3.5
Sub-total	211,687	240,948	269,291	19,669	15,738	12,893	9.3	6.5	4.8
Other Areas	1,646,339	1,782,140	1,910,275	113,979	99,917	88,991	6.9	5.6	4.7
Canada⁽³⁾	3,282,445	3,705,607	4,140,384	320,477	285,335	235,455	9.8	7.7	5.7

(1) Data have been adjusted for 1951 and 1956 to provide consistency with 1961 boundary definitions.

Source: DBS and CMHC.

(2) Fringe areas are not included. Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census. No adjustments for boundary changes in these two centres have been made.

(3) Excluding Yukon and Northwest Territories.

Table 23. Occupied Dwellings in Metropolitan Areas and Major Urban Centres, 1951-1961.

Area	Number of Occupied Dwellings			Per Cent of Owner-Occupied Dwellings		Length of Occupancy of 1961 Occupied Dwellings			
	1951 ⁽¹⁾	1956 ⁽¹⁾	1961	1951	1961	Less than 1 Year	1-5 Years	6-10 Years	More than 10 Years
	Number of Dwellings			Per Cent					
Metropolitan Areas									
Calgary	41,149	57,514	78,396	60.0	63.3	24.2	44.6	14.9	16.4
Edmonton	47,303	64,388	89,003	62.2	65.1	21.5	46.8	16.6	15.1
Halifax	29,640	37,171	42,366	54.8	54.8	19.4	38.4	15.4	26.8
Hamilton	74,074	89,639	105,240	68.0	73.5	15.2	39.7	18.1	27.0
Kitchener	27,675	34,468	42,174	64.8	72.3	15.2	37.7	18.3	28.8
London	34,967	42,354	50,494	64.5	66.7	18.9	37.4	17.1	26.5
Montreal	351,720	435,620	549,652	24.4	32.6	19.2	45.8	15.8	19.2
Ottawa-Hull	68,858	83,859	107,570	45.1	51.7	20.5	42.7	14.5	22.4
Quebec	55,238	65,158	79,140	35.6	42.3	14.7	40.3	16.6	28.4
Saint John	19,735	21,169	24,143	37.9	44.2	15.6	35.9	16.4	32.1
St. John's	14,261	14,985	17,917	65.9	69.5	12.9	32.7	17.2	37.2
Sudbury	15,785	22,440	26,255	46.9	56.4	19.3	38.9	18.9	22.9
Toronto	297,928	378,505	482,490	70.8	67.4	16.6	42.1	18.9	22.4
Vancouver	163,439	192,004	228,596	68.5	69.7	17.3	40.4	18.9	23.8
Victoria	34,402	41,031	47,485	69.6	71.4	17.2	40.2	17.8	24.8
Windsor	42,940	49,882	53,315	61.6	72.4	12.7	33.6	19.5	34.2
Winnipeg	96,697	108,644	128,530	61.2	66.8	17.2	38.5	17.0	27.3
Sub-total	1,415,811	1,738,831	2,152,766	53.0	56.7	17.9	42.1	17.2	22.8
Major Urban Centres⁽²⁾									
Brantford	13,127	14,642	15,907	61.8	72.0	14.3	31.9	17.9	36.0
Chicoutimi-Jonquiere	7,849	9,272	11,048	42.8	51.6	13.9	40.6	16.2	29.3
Drummondville	5,583	5,870	6,426	32.3	36.2	15.1	40.7	18.0	26.2
Ft. William-Pt. Arthur	17,725	20,097	23,297	73.1	74.9	14.4	35.7	16.6	33.3
Guelph	7,336	9,284	10,770	60.8	70.1	15.3	36.9	19.7	28.2
Kingston	10,731	12,499	13,931	47.2	49.7	20.5	37.8	14.6	27.1
Moncton	7,892	9,235	10,529	43.8	55.7	16.8	38.2	14.6	30.4
Niagara Falls	6,105	6,415	6,371	64.2	65.9	15.2	26.0	14.0	44.7
Oshawa	11,225	13,530	17,133	73.5	77.4	14.1	40.0	18.1	27.8
Peterborough	10,284	11,632	12,853	63.6	70.0	13.5	36.2	17.9	32.4
Regina	19,160	23,883	30,123	57.7	66.6	21.4	42.3	15.7	20.6
St. Catharines	16,276	20,237	23,287	63.5	74.6	14.0	36.0	20.1	29.9
St. Jean	4,194	5,457	6,269	32.3	40.9	16.2	42.3	18.1	23.4
Sarnia	9,380	11,917	13,710	70.6	74.4	16.6	38.8	19.3	25.3
Saskatoon	14,980	20,315	25,910	64.0	70.9	20.7	41.0	16.6	21.6
Sault Ste. Marie	7,855	9,169	11,053	68.0	70.9	17.2	35.0	15.3	32.5
Shawinigan	5,911	6,808	7,232	23.1	31.7	10.2	43.4	19.2	27.2
Sherbrooke	11,800	13,646	15,772	32.8	34.6	18.8	44.8	16.2	20.2
Sydney	6,325	6,914	7,500	68.8	69.7	10.1	25.9	15.7	48.2
Timmins	6,920	6,789	7,311	48.8	56.3	17.2	38.4	14.0	30.4
Trois-Rivieres	9,530	10,912	12,373	28.0	33.0	14.8	40.6	18.9	25.6
Valleyfield	4,890	5,506	6,401	41.3	45.0	15.5	39.2	16.3	29.0
Sub-total	215,078	254,029	295,206	55.9	62.4	16.4	38.3	17.0	28.3
Other Areas	1,778,406	1,923,792	2,098,601	80.1	71.7	12.4	30.9	16.0	40.7
Canada ⁽³⁾	3,409,295	3,916,652	4,546,573	65.6	66.0	15.3	36.7	16.6	31.4

(1) Data have been adjusted for 1951 and 1956 to provide consistency with 1961 boundary definitions.

(2) Fringe areas are not included. Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census. No adjustments for boundary changes in these two centres have been made.

(3) Excludes Yukon and Northwest Territories.

Source: DBS and CMHC.

Table 24. Condition and Age of the Occupied Housing Stock in Metropolitan Areas and Major Urban Centres, 1951 and 1961⁽¹⁾

Area	Dwellings in Need of Repair						Period of Construction of 1961 Occupied Dwellings		
	Major Repair		Minor Repair 1961	Major Repair		Minor Repair 1961	Before 1920	1920-1945	1946-1961
	1951	1961		1951	1961				
Number of Dwellings			Per Cent						
Metropolitan Areas									
Calgary	3,015	2,774	13,066	7.7	3.5	16.7	19.6	15.8	64.6
Edmonton	5,125	4,000	14,276	11.0	4.5	16.0	13.2	20.4	66.3
Halifax	4,050	2,661	8,145	13.7	6.3	19.2	31.5	25.6	42.9
Hamilton	3,960	3,305	17,970	5.8	3.1	17.1	33.0	22.2	44.8
Kitchener	685	1,807	7,854	5.9	4.3	18.6	33.7	19.7	46.6
London	1,985	1,559	7,776	6.0	3.1	15.4	36.7	18.2	45.1
Montreal	36,045	15,401	83,989	10.8	2.8	15.3	25.5	23.8	50.7
Ottawa-Hull	6,525	3,892	17,054	9.8	3.6	15.9	30.6	19.3	50.1
Quebec	6,350	2,475	11,273	11.6	3.1	14.2	37.8	25.8	41.5
Saint John	3,100	2,887	6,811	15.7	12.0	28.2	57.0	16.2	26.9
St. John's	1,240	1,152	3,316	9.5	6.4	18.5	29.8	24.7	45.5
Sudbury	1,075	1,371	5,561	11.4	5.2	21.2	12.5	36.4	51.2
Toronto	15,985	10,747	65,484	5.9	2.2	13.6	24.0	24.4	51.6
Vancouver	9,525	8,510	40,715	6.2	3.7	17.8	16.2	34.2	49.6
Victoria	1,620	1,372	8,340	5.1	2.9	17.6	25.1	29.4	45.5
Windsor	3,330	2,379	10,522	8.0	4.5	19.7	24.2	39.4	36.4
Winnipeg	7,195	6,421	24,236	7.5	5.0	18.9	31.7	25.5	42.9
Sub-total	110,810	72,713	346,388	8.4	3.4	16.1	25.4	24.9	49.7
Major Urban Centres ⁽²⁾									
Brantford	495	752	3,435	4.8	4.7	21.6	50.4	17.9	31.7
Chicoutimi-Jonquiere	1,615	437	1,754	21.2	4.0	15.9	16.5	36.1	47.4
Drummondville	290	367	1,339	9.2	5.7	20.8	9.8	52.6	36.5
Ft. William-Pt. Arthur	1,935	1,251	5,161	10.9	5.4	22.2	26.0	33.7	40.3
Guelph	395	318	1,885	5.6	3.0	17.5	43.0	17.3	39.7
Kingston	985	664	2,643	11.3	4.8	19.0	45.1	20.4	34.5
Moncton	935	891	2,060	14.2	8.5	19.6	36.3	25.8	37.9
Niagara Falls	370	281	1,338	6.1	4.4	21.0	44.8	39.1	15.9
Oshawa	970	418	2,497	8.6	2.4	14.6	17.7	31.7	50.6
Peterborough	825	441	2,815	8.2	3.4	21.9	42.3	20.2	37.5
Regina	2,155	1,446	5,651	11.2	4.8	18.8	18.7	28.0	53.3
St. Catharines	805	696	3,299	7.8	3.0	14.2	25.5	26.5	47.9
St-Jean	400	171	1,041	9.8	2.7	16.6	25.2	24.4	50.4
Sarnia	710	442	2,464	7.6	3.2	18.0	26.5	21.4	52.1
Saskatoon	1,055	1,160	4,402	7.0	4.5	17.0	18.2	28.9	52.9
Sault Ste. Marie	930	700	2,512	11.8	6.3	22.7	38.2	22.3	39.5
Shawinigan	300	155	1,019	5.3	2.1	14.1	21.0	43.9	33.9
Sherbrooke	1,140	549	2,622	9.9	3.5	16.6	28.5	28.4	43.1
Sydney	790	534	1,944	12.5	7.1	25.9	54.3	20.3	25.4
Timmins	695	807	1,951	10.0	11.0	26.7	15.0	70.7	14.3
Trois-Rivieres	740	380	1,749	7.8	3.1	14.1	26.2	36.1	37.8
Valleyfield	825	111	1,009	16.9	1.7	15.8	31.8	28.5	39.7
Sub-total	19,360	12,971	54,590	9.7	4.4	18.5	28.7	29.0	42.2
Other Areas	327,400	168,157	522,969	17.4	8.0	24.9	36.2	25.0	38.8
Canada ⁽³⁾	457,570	253,841	923,947	13.4	5.6	20.3	30.6	25.2	44.2

(1) Data have not been adjusted for changes in boundary definitions.

(2) Fringe areas are not included. Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census. No adjustments for boundary changes in these two centres have been made.

(3) Excludes Yukon and Northwest Territories.

Source: DBS.

Table 25. Occupied Dwellings Without Specified Plumbing Facilities in Metropolitan and Major Urban Areas, 1961

Area	Number of Occupied Dwellings	Dwellings Without Exclusive use of Flush Toilet		Dwellings With Hot and Cold Water Piped Inside		Dwellings Without Exclusive use of Bath or Shower		Dwellings not Connected to Community Sewers	
		Number	Per Cent	Number	Per Cent	Number	Per Cent	Number	Per Cent
Metropolitan Areas									
Calgary	78,396	9,930	12.7	1,494	1.9	7,879	10.1	2,392	3.1
Edmonton	89,003	12,616	14.2	2,489	2.8	10,263	11.5	3,131	3.5
Halifax	42,366	7,375	17.4	4,274	10.1	7,121	16.8	9,381	22.1
Hamilton	105,240	10,704	10.2	4,439	4.2	8,127	7.7	24,211	23.0
Kitchener	42,174	3,334	7.9	2,117	5.0	3,187	7.6	4,856	11.5
London	50,494	4,223	8.4	1,396	2.8	2,799	5.5	10,716	21.2
Montreal	549,652	31,474	5.7	74,821	13.6	41,724	7.6	25,248	4.6
Ottawa-Hull	107,570	9,126	8.5	7,108	6.6	9,182	8.5	12,609	11.7
Quebec	79,140	4,088	5.2	14,123	17.8	12,214	15.4	3,790	4.8
Saint John	24,143	3,648	15.1	4,444	18.4	5,929	24.6	5,334	22.1
St. John's	17,917	4,171	23.3	4,666	26.0	5,303	29.6	5,157	28.8
Sudbury	26,255	4,987	19.0	2,860	10.9	5,748	21.9	9,559	36.4
Toronto	482,490	49,078	10.2	7,235	1.5	38,304	7.9	57,263	11.9
Vancouver	228,596	19,351	8.5	3,355	1.5	13,197	5.8	73,938	32.3
Victoria	47,485	3,497	7.4	633	1.3	2,426	5.1	12,792	26.9
Windsor	53,315	4,103	7.7	1,334	2.5	2,498	4.7	14,944	28.0
Winnipeg	128,530	17,153	13.3	4,430	3.4	14,739	11.5	7,473	5.8
Sub-total	2,152,766	198,858	9.2	141,218	6.6	190,640	8.9	282,794	13.1
Major Urban Areas⁽¹⁾									
Brantford	16,319	1,526	9.4	642	3.9	1,184	7.3	4,490	27.5
Chicoutimi-Jonquiere	19,193	1,054	5.5	1,927	10.0	3,444	17.9	203	1.1
Drummondville	8,619	314	3.6	1,185	13.7	797	9.2	653	7.6
Ft. William-Pt. Arthur	24,000	2,506	10.4	1,060	4.4	2,733	11.4	1,246	5.2
Guelph	11,330	888	7.8	451	4.0	629	5.6	303	2.7
Kingston	15,864	1,653	10.4	551	3.5	1,512	9.5	1,634	10.3
Moncton	13,258	1,038	7.8	1,036	7.8	1,254	9.5	924	7.0
Niagara Falls	14,884	1,208	8.1	232	1.7	470	3.2	594	4.0
Oshawa	21,395	1,942	9.1	636	3.0	1,592	7.4	2,297	10.7
Peterborough	13,474	1,092	8.1	514	3.8	862	6.4	915	6.8
Regina	30,123	5,335	17.7	2,164	7.2	5,100	16.9	1,379	4.6
St. Catharines	26,148	2,130	8.1	640	2.4	1,137	4.3	1,805	6.9
St-Jean	8,025	235	2.9	642	8.0	406	5.1	194	2.4
Sarnia	16,393	978	6.0	322	2.0	700	4.3	6,666	40.7
Saskatoon	25,910	3,554	13.7	883	3.4	3,234	12.5	466	1.8
Sault Ste. Marie	14,507	1,601	11.0	489	3.4	1,609	11.1	2,397	16.5
Shawinigan	13,892	567	4.1	1,969	14.2	1,603	11.5	621	4.5
Sherbrooke	16,794	728	4.3	1,994	11.9	1,177	7.0	491	2.9
Sydney-Glace Bay	22,734	4,298	18.9	5,097	22.4	7,248	31.9	5,096	22.4
Timmins	10,088	956	9.5	649	6.4	1,122	11.1	701	6.9
Trois-Rivieres	18,839	854	4.5	3,849	20.4	2,177	11.6	800	4.2
Valleyfield	6,947	308	4.4	1,333	19.2	995	14.3	328	4.7
Sub-total	368,736	34,765	9.4	28,265	7.7	40,985	11.1	34,203	9.3
Other Areas	2,032,991	721,402	35.5	734,895	36.1	810,758	39.9	1,334,874	65.6
Canada⁽²⁾	4,554,493	955,025	21.0	904,378	19.9	1,042,383	22.9	1,651,871	36.3

(1) Fringe areas are included. Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census.

(2) Includes Yukon and Northwest Territories.

Source: DBS.

Table 26. Occupied Dwellings by Type of Dwelling, in Metropolitan and Major Urban Areas, 1951 and 1961

Area	Occupied Dwellings 1961	Type of Dwelling 1961					Proportion of Apartments to Total ⁽¹⁾⁽²⁾ (Central Cities Only)	
		Single Detached	Duplex and Semi-Detached	Row	Apartments	Mobile	1951	1961
		Number of Dwellings					Per Cent	
Metropolitan Areas								
Calgary	78,396	50,802	14,192	1,679	11,434	289	39.8	30.1
Edmonton	89,003	61,800	10,311	2,447	13,935	510	30.9	27.4
Halifax	42,366	23,450	7,928	1,764	8,977	247	47.1	46.0
Hamilton	105,240	76,869	13,498	2,146	12,634	†	27.0	25.3
Kitchener	42,174	29,688	6,023	787	5,635	†	32.2	28.2
London	50,494	33,824	7,556	917	8,026	171	31.9	29.2
Montreal	549,652	106,969	142,137	20,047	280,255	244	91.9	84.9
Ottawa-Hull	107,570	51,914	26,420	5,503	23,618	115	39.7	37.8
Quebec	79,140	23,127	20,568	4,475	30,953	†	88.4	76.1
Saint John	24,143	8,854	5,713	630	8,857	†	80.8	78.9
St. John's	17,917	9,537	3,318	3,096	1,931	†	25.8	22.8
Sudbury	26,255	15,182	5,420	778	4,855	†	47.9	38.3
Toronto	482,490	268,984	104,674	14,497	93,894	441	29.7	36.5
Vancouver	228,596	171,620	16,826	3,459	36,188	503	28.0	31.7
Victoria	47,485	35,747	3,952	575	7,098	113	30.7	37.6
Windsor	53,315	40,102	6,489	1,471	5,212	†	30.0	26.3
Winnipeg	128,530	90,412	13,327	3,016	21,594	181	40.6	34.7
Sub-total	2,152,766	1,098,881	408,352	67,287	575,096	3,150	51.3	48.7
Major Urban Areas ⁽³⁾								
Brantford	16,319	11,807	2,599	187	1,726	†	26.7	23.6
Chicoutimi-Jonquiere	19,193	7,548	6,678	908	4,059	†	75.6	54.0
Drummondville	8,619	2,243	3,214	166	2,996	†	85.3	75.6
Ft. William-Pt. Arthur	24,000	19,200	1,776	392	2,627	†	17.5	17.3
Guelph	11,330	8,106	1,443	367	1,414	†	19.7	19.9
Kingston	15,864	8,231	3,304	1,220	3,104	†	30.9	33.6
Moncton	13,258	7,974	2,854	386	2,004	†	39.5	32.4
Niagara Falls	14,884	11,513	1,701	296	1,374	†	28.4	30.6
Oshawa	21,395	16,825	2,035	386	2,094	†	21.3	15.6
Peterborough	13,474	10,387	1,527	333	1,227	†	20.2	18.1
Regina	30,123	21,544	2,321	879	5,144	†	28.4	22.5
St. Catharines	26,148	20,387	3,095	560	2,070	†	23.0	17.3
St-Jean	8,025	2,743	2,222	625	2,435	†	79.0	54.2
Sarnia	16,393	13,330	1,573	148	1,302	†	22.5	17.2
Saskatoon	25,910	19,193	2,655	984	2,987	†	28.3	19.8
Sault Ste. Marie	14,507	10,658	2,254	211	1,369	†	28.7	26.3
Shawinigan	13,892	4,075	3,972	493	5,352	†	93.3	76.1
Sherbrooke	16,794	4,361	5,011	681	6,731	†	79.1	64.5
Sydney-Glace Bay	22,734	16,415	4,012	538	1,764	†	25.7	26.1
Timmins	10,088	6,055	2,108	226	1,684	†	34.9	33.6
Trois-Rivières	18,839	4,822	6,767	1,409	5,836	†	77.5	66.9
Valleyfield	6,947	2,286	2,782	492	1,387	†	72.4	49.9
Sub-total	368,736	229,703	65,903	11,887	60,686	557	38.2	31.1
Other Areas	2,025,071	1,643,593	205,065	48,575	111,704	16,134	*	*
Canada ⁽⁴⁾	4,546,573	2,972,177	679,320	127,749	747,486	19,841	*	*

(1) Includes apartments, flats and duplexes.

(2) Fringe areas are not included.

(3) Saskatoon and Regina are included in this table though not classified as Major Urban Areas in the Census.

(4) Excludes Yukon and Northwest Territories.

† Less than 100.

* Not applicable.

Source: DBS.

Table 27. Dwelling Size and Density of Occupancy in Metropolitan and Major Urban Areas, 1961

Area	Number of Occupied Dwellings	Average Number of Rooms Per Dwelling	Average Number of Bedrooms Per Dwelling	Average Number of Persons Per Room	Persons Per Room				
					0.5 or less	0.6-1.0	1.1-1.5	1.6-2.0	2.1 or more
					Per Cent of all Dwellings				
Metropolitan Areas									
Calgary	78,396	5.0	2.4	0.70	33.9	55.6	8.7	1.5	0.3
Edmonton	89,003	5.0	2.5	0.74	29.3	56.3	11.6	2.4	0.4
Halifax	42,366	5.1	2.5	0.79	26.4	53.5	13.9	4.6	1.6
Hamilton	105,240	5.4	2.6	0.68	36.2	53.3	8.8	1.5	0.2
Kitchener	42,174	5.4	2.6	0.67	36.9	53.7	8.0	1.2	0.2
London	50,494	5.3	2.5	0.65	39.7	51.1	7.7	1.3	0.2
Montreal	549,652	4.9	2.3	0.77	27.5	56.0	12.5	3.4	0.6
Ottawa-Hull	107,570	5.3	2.6	0.74	31.4	53.3	11.5	3.1	0.7
Quebec	79,140	5.3	2.6	0.81	25.6	53.9	14.8	4.7	1.0
Saint John	24,143	5.4	2.6	0.71	36.7	47.4	11.6	3.4	0.9
St. John's	17,917	5.7	3.0	0.85	26.0	45.5	17.9	7.1	3.5
Sudbury	26,255	4.6	2.3	0.91	17.4	54.3	20.1	6.8	1.4
Toronto	482,490	5.5	2.6	0.67	36.9	53.4	7.8	1.6	0.3
Vancouver	228,596	5.0	2.4	0.66	39.2	52.4	6.9	1.2	0.3
Victoria	47,485	5.0	2.3	0.62	46.7	46.4	5.8	0.9	0.2
Windsor	53,315	5.4	2.6	0.67	39.6	49.3	9.1	1.8	0.2
Winnipeg	128,530	4.9	2.4	0.73	30.8	57.1	10.0	1.8	0.3
Sub-total	2,152,766	5.2	2.5	0.72	33.0	54.0	10.1	2.4	0.5
Major Urban Areas⁽¹⁾									
Brantford	16,319	5.3	2.5	0.65	41.0	50.3	7.2	1.2	0.3
Chicoutimi-Jonquiere	19,193	5.5	3.0	0.97	14.3	51.2	23.3	9.1	2.1
Drummondville	8,619	5.1	2.7	0.88	23.4	49.5	19.6	6.3	1.2
Ft. William-Pt. Arthur	24,000	4.9	2.5	0.77	29.4	54.3	13.4	2.5	0.4
Guelph	11,330	5.4	2.7	0.67	38.1	51.3	9.2	1.3	0.1
Kingston	15,864	5.3	2.6	0.69	35.0	52.4	9.9	2.3	0.4
Moncton	13,258	5.5	2.7	0.73	32.8	51.7	12.1	2.7	0.7
Niagara Falls	14,884	5.5	2.7	0.66	39.3	51.0	8.4	1.2	0.1
Oshawa	21,395	5.3	2.6	0.69	35.4	53.3	9.3	1.6	0.4
Peterborough	13,474	5.5	2.7	0.67	39.0	51.0	8.4	1.3	0.3
Regina	30,123	4.8	2.3	0.76	29.1	56.2	11.8	2.3	0.6
St. Catharines	26,148	5.3	2.6	0.68	37.1	51.8	9.7	1.3	0.1
St-Jean	8,025	5.0	2.5	0.83	24.8	52.9	16.9	5.0	0.4
Sarnia	16,393	5.3	2.6	0.71	33.7	54.8	9.4	1.9	0.2
Saskatoon	25,910	5.0	2.4	0.72	33.5	52.8	10.9	2.4	0.4
Sault Ste. Marie	14,507	5.1	2.6	0.78	27.0	54.5	14.9	3.1	0.5
Shawinigan	13,892	5.2	2.8	0.89	20.4	52.3	19.8	6.3	1.2
Sherbrooke	16,794	4.8	2.5	0.83	25.7	52.5	16.0	4.9	0.9
Sydney-Glace Bay	22,734	5.6	2.8	0.82	28.1	47.3	16.4	6.1	2.1
Timmins	10,088	4.7	2.4	0.83	27.2	50.3	15.9	5.4	1.2
Trois-Rivieres	18,839	5.1	2.6	0.85	22.3	54.4	17.0	5.4	0.9
Valleyfield	6,947	5.1	2.6	0.83	24.4	55.6	15.4	3.9	0.7
Sub-total	368,736	5.2	2.6	0.76	30.4	52.4	13.1	3.4	0.7
Other Areas	2,032,991	5.5	3.0	0.76	34.6	45.4	13.1	4.6	2.3
Canada⁽²⁾	4,554,493	5.3	2.7	0.74	33.5	50.0	11.7	3.5	1.3

(1) Fringe areas are included. Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census.

(2) Includes Yukon and Northwest Territories.

Source: DBS.

Table 28. Values of Owner-Occupied Non-Farm Single-Detached Dwellings in Metropolitan and Major Urban Areas, 1961

Area	Number of Owner-Occupied Single-Detached Dwellings	Median Value \$	Value of Dwellings						
			Under \$3,000	\$3,000-\$7,499	\$7,500-\$12,499	\$12,500-\$17,499	\$17,500-\$22,499	\$22,500-\$27,499	\$27,500 or more
			Per Cent of Dwellings						
Metropolitan Areas									
Calgary	42,727	14,850	0.2	4.0	24.7	44.9	16.9	4.5	4.8
Edmonton	51,239	14,517	0.5	4.3	26.0	47.5	14.4	3.7	3.6
Halifax	19,291	14,716	1.8	8.0	24.9	34.6	18.8	5.4	6.5
Hamilton	66,777	14,078	0.1	3.3	31.9	46.5	12.0	3.0	3.2
Kitchener	26,374	12,396	0.2	5.1	45.7	35.5	8.5	2.4	2.6
London	28,685	13,128	0.2	5.0	40.2	36.9	10.2	3.3	4.2
Montreal	91,710	15,305	0.9	9.0	20.6	34.8	16.9	5.9	11.9
Ottawa-Hull	44,493	16,433	0.4	3.9	14.7	39.5	26.2	6.9	8.4
Quebec	20,392	13,673	0.8	9.9	31.8	31.9	13.9	5.3	6.4
Saint John	7,404	9,899	5.9	26.7	36.3	17.8	7.5	2.9	2.9
St. John's	8,042	12,704	6.8	14.4	27.7	23.1	18.2	5.5	4.3
Sudbury	11,421	13,269	‡	9.7	33.9	36.7	12.7	3.0	‡
Toronto	245,149	17,301	0.1	0.9	10.5	39.7	29.2	9.3	10.3
Vancouver	147,259	13,932	0.3	5.8	33.9	34.9	15.1	4.8	5.2
Victoria	30,693	11,656	0.8	14.1	42.3	28.0	9.0	2.9	2.9
Windsor	34,443	10,349	0.7	23.0	46.1	21.2	5.3	1.8	1.9
Winnipeg	79,248	12,999	0.3	8.3	37.7	37.0	11.3	2.7	2.7
Sub-total	955,347	14,840	0.5	5.9	26.0	37.6	17.9	5.5	6.6
Major Urban Areas ⁽¹⁾									
Brantford	10,366	10,828	‡	13.8	53.9	23.4	5.5	1.4	‡
Chicoutimi-Jonquiere	6,670	12,109	‡	10.9	41.6	32.2	8.8	2.9	‡
Drummondville	1,897	9,912	‡	27.6	42.1	18.0	‡	‡	‡
Ft. William-Pt. Arthur	16,702	10,093	1.7	25.7	43.5	21.0	5.7	1.1	1.3
Guelph	7,147	12,059	‡	9.7	44.0	33.5	8.2	2.4	‡
Kingston	6,547	14,331	‡	4.2	30.1	42.0	14.1	3.9	‡
Moncton	6,878	10,663	4.2	19.2	42.0	25.9	6.0	‡	‡
Niagara Falls	10,195	11,423	‡	12.5	47.6	30.1	6.4	1.5	‡
Oshawa	15,030	13,096	‡	5.0	39.4	43.5	8.1	2.0	‡
Peterborough	8,976	11,484	‡	10.7	49.1	29.9	6.3	2.2	‡
Regina	18,199	12,190	1.4	10.7	40.4	33.8	10.0	2.0	1.7
St. Catharines	17,715	11,227	‡	12.2	50.1	28.4	5.3	1.7	‡
St-Jean	2,322	14,082	‡	7.9	28.4	41.9	11.6	‡	‡
Sarnia	11,483	11,860	‡	7.7	48.1	30.8	7.9	2.7	‡
Saskatoon	16,530	11,752	0.8	16.0	39.1	32.8	7.0	2.3	2.0
Sault Ste. Marie	9,407	13,361	‡	7.7	35.9	35.6	13.8	3.5	‡
Shawinigan	3,531	11,216	‡	13.3	47.1	27.2	6.9	‡	‡
Sherbrooke	3,781	13,193	‡	10.9	33.6	32.4	11.9	4.6	‡
Sydney-Glace Bay	14,831	5,819	21.9	44.8	25.0	6.3	1.3	‡	‡
Timmins	4,590	9,026	3.6	31.8	47.8	12.6	2.9	‡	‡
Trois-Rivieres	4,114	11,221	‡	18.1	41.2	26.5	5.8	3.8	‡
Valleyfield	1,771	10,850	‡	18.7	43.6	24.0	6.2	‡	‡
Sub-total	198,682	11,300	‡	15.5	41.8	28.8	7.2	‡	‡
Other Areas	1,000,663	6,852	19.6	35.5	28.3	11.4	3.3	‡	‡
Canada — Non-Farm ⁽²⁾	2,154,692	11,021	9.6	20.5	28.6	24.6	10.1	3.0	3.6

(1) Fringe Areas are included. Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census.

(2) Includes Yukon and Northwest Territories.

‡ Insufficient cases for reliable data.

Source: DBS.

Table 29. Rents of Tenant-Occupied Non-Farm Dwellings, in Metropolitan and Major Urban Areas, 1961

Area	Number of Tenant-Occupied Dwellings	Average Monthly Gross Rent ⁽¹⁾ \$	Average Monthly Cash Rent \$	Monthly Cash Rent						
				No Cash Rent	Under \$20	\$20-29	\$30-59	\$60-89	\$90-109	\$110 and over
				Per Cent of Dwellings						
Metropolitan Areas										
Calgary	28,698	85	77	5.8	0.8	3.3	18.6	43.2	16.0	12.3
Edmonton	30,899	80	72	4.8	0.8	4.7	21.8	43.3	15.7	8.9
Halifax	19,122	95	78	8.3	0.7	2.9	21.0	35.9	15.3	15.9
Hamilton	27,563	83	73	2.9	0.4	1.7	20.5	52.8	14.3	7.4
Kitchener	11,599	71	61	2.8	0.9	3.2	34.5	52.3	4.8	1.5
London	16,689	85	77	3.3	0.2	1.5	15.5	56.2	14.9	8.4
Montreal	370,309	80	67	1.4	0.3	2.4	39.5	39.8	8.0	8.6
Ottawa-Hull	51,884	94	84	3.5	0.3	1.1	34.0	16.8	26.3	18.0
Quebec	45,633	64	54	1.9	1.1	7.2	55.0	28.0	4.5	2.3
Saint John	13,451	67	48	2.6	2.4	10.9	60.4	18.6	3.3	1.8
St. John's	5,458	83	62	7.4	3.8	7.9	31.6	31.2	8.7	9.4
Sudbury	11,429	78	65	2.2	5.1	3.1	30.7	44.1	8.8	6.0
Toronto	156,600	109	101	2.7	0.2	0.8	6.5	22.3	33.0	34.5
Vancouver	68,862	86	75	3.7	1.3	3.1	22.2	44.2	14.8	10.7
Victoria	13,552	77	65	6.0	1.7	4.8	28.1	44.5	9.7	5.2
Windsor	14,649	69	56	4.3	†	2.7	58.4	28.8	3.8	†
Winnipeg	42,605	79	71	4.1	1.1	3.6	22.3	49.6	11.6	7.7
Sub-total	929,002	85	74	2.7	0.6	2.7	29.0	37.3	14.5	13.2
Major Urban Areas ⁽²⁾										
Brantford	4,462	72	60	2.3	†	2.6	35.3	52.9	4.7	†
Chicoutimi-Jonquiere	8,483	64	48	2.6	†	7.6	67.6	18.2	1.9	†
Drummondville	4,998	52	36	†	4.0	21.8	67.6	2.6	†	†
Ft. William-Pt. Arthur	5,965	73	62	4.2	2.0	3.3	31.6	49.0	6.5	3.4
Guelph	3,247	78	64	†	†	†	27.2	55.2	8.9	†
Kingston	7,998	87	76	12.0	†	1.8	15.7	48.0	13.0	9.1
Moncton	5,222	78	60	2.9	†	3.5	40.3	44.4	7.4	†
Niagara Falls	3,663	75	62	3.2	†	†	34.0	52.9	4.0	†
Oshawa	4,899	82	72	3.0	†	2.1	21.0	53.0	15.6	4.8
Peterborough	3,889	77	62	2.7	†	†	37.9	48.2	4.3	†
Regina	10,069	89	76	2.0	0.6	3.5	21.9	41.6	16.9	13.5
St. Catharines	6,500	73	61	1.8	†	2.2	34.7	55.0	4.1	†
St-Jean	4,435	62	47	2.9	†	5.0	72.4	18.1	†	†
Sarnia	4,018	79	68	5.2	†	†	26.0	51.9	8.2	†
Saskatoon	7,536	80	69	1.8	1.7	5.3	23.6	48.1	10.9	8.6
Sault Ste. Marie	3,694	87	72	5.0	†	†	21.8	53.1	11.9	2.9
Shawinigan	7,946	54	41	†	2.5	14.0	70.7	9.6	†	†
Sherbrooke	10,722	60	47	1.6	1.4	9.3	66.5	18.1	2.3	0.8
Sydney-Glace Bay	4,873	57	40	7.5	9.8	21.6	42.3	16.2	†	†
Timmins	4,157	60	44	2.6	4.2	12.1	65.2	13.9	†	†
Trois-Rivieres	11,498	57	42	1.1	1.9	12.6	71.7	11.7	†	†
Valleyfield	3,855	58	42	†	†	11.4	72.6	7.3	†	†
Sub-total	132,129	70	56	3.0	†	7.6	45.7	32.7	6.0	†
Other Areas	454,635	62	49	13.0	8.0	13.0	45.0	18.0	3.0	†
Canada — Non-Farm ⁽³⁾	1,515,766	77	65	5.8	2.8	6.1	35.2	31.1	10.2	8.8

(1) Gross rents include, in addition to the cash rent paid, reported additional payments for electricity, gas, water, and heating fuel.

(2) Fringe areas are included. Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census.

(3) Includes Yukon and Northwest Territories.

† Insufficient cases for reliable data.

Source: DBS.

Table 30. Owner-Occupied Single-Detached Dwellings, With and Without Mortgages, in Metropolitan and Major Urban Areas, 1961

Area	Number of Owner-Occupied Single-Detached Dwellings	Dwellings without Mortgages		Dwellings with Mortgages			Holder of First Mortgage		
		Number	Per Cent	One Mortgage only	More Than one Mortgage	Total	Governments	Private Individuals	Other Lenders ⁽¹⁾
							Per Cent of Dwellings with First Mortgage		
Metropolitan Areas									
Calgary	42,727	13,931	32.6	26,756	2,040	28,796	14.5	10.8	74.7
Edmonton	51,239	16,552	32.3	30,433	4,254	34,687	13.0	12.4	74.6
Halifax	19,291	7,603	39.4	9,749	1,939	11,688	10.1	8.3	81.6
Hamilton	66,777	24,298	36.4	36,897	5,582	42,479	10.8	32.2	57.0
Kitchener	26,374	10,394	39.4	14,586	1,394	15,980	11.7	29.9	58.4
London	28,685	11,239	39.2	14,951	2,495	17,446	10.8	20.4	68.8
Montreal	91,710	25,881	28.2	61,430	4,399	65,829	7.8	19.7	72.5
Ottawa-Hull	44,493	14,455	32.5	26,299	3,739	30,038	10.7	16.7	72.6
Quebec	20,392	6,727	33.0	12,652	1,013	13,665	10.1	8.0	81.9
Saint John	7,404	4,052	54.7	3,151	201	3,352	17.4	24.3	58.3
St. John's	8,042	4,966	61.8	2,891	185	3,076	16.0	32.0	52.0
Sudbury	11,421	4,955	43.4	5,477	989	6,466	18.0	29.8	52.2
Toronto	245,149	77,544	31.6	138,106	29,499	167,605	8.5	24.4	67.1
Vancouver	147,259	66,071	44.9	67,783	13,405	81,188	10.4	27.0	62.6
Victoria	30,693	15,222	49.6	13,315	2,156	15,471	11.7	30.8	57.5
Windsor	34,443	16,894	49.0	16,621	928	17,549	16.9	31.9	51.2
Winnipeg	79,248	34,733	43.8	37,291	7,224	44,515	13.5	21.2	65.3
Sub-total	955,347	355,517	37.2	518,388	81,442	599,830	10.6	22.7	66.7
Major Urban Areas⁽²⁾									
Brantford	10,366	4,700	45.3	5,186	480	5,666	11.3	41.4	47.3
Chicoutimi-Jonquiere	6,670	2,004	30.0	4,510	156	4,666	15.8	10.4	73.8
Drummondville	1,897	586	30.9	1,265	46	1,311	0.5	28.1	65.4
Ft. William-Pt. Arthur	16,702	9,108	54.5	6,829	765	7,594	11.7	34.0	54.3
Guelph	7,147	3,337	46.7	3,481	329	3,810	15.4	27.3	57.3
Kingston	6,547	2,814	43.0	3,348	385	3,733	9.7	18.8	71.5
Moncton	6,878	2,638	38.4	4,053	187	4,240	9.9	20.0	70.1
Niagara Falls	10,195	4,407	43.2	5,297	491	5,788	10.2	26.5	63.3
Oshawa	15,030	6,131	40.8	8,229	670	8,899	12.9	33.9	53.2
Peterborough	8,976	3,430	38.2	5,043	503	5,546	10.2	17.3	72.5
Regina	18,199	8,305	45.6	9,507	387	9,894	17.3	15.8	66.9
St. Catharines	17,715	7,454	42.1	9,356	905	10,261	14.6	23.8	61.6
St-Jean	2,322	930	40.1	1,336	56	1,392	13.9	36.4	49.7
Sarnia	11,483	3,916	34.1	6,652	915	7,567	13.0	20.4	66.6
Saskatoon	16,530	7,773	47.0	8,529	228	8,757	27.1	17.2	55.7
Sault Ste. Marie	9,407	4,545	48.3	4,596	266	4,862	22.1	37.0	40.9
Shawinigan	3,531	1,302	36.9	2,188	41	2,229	5.6	22.1	72.3
Sherbrooke	3,781	1,322	35.0	2,273	186	2,459	8.9	19.3	71.8
Sydney-Glace Bay	14,831	11,336	76.4	3,446	49	3,495	22.4	7.8	69.8
Timmins	4,590	2,725	59.3	1,711	154	1,865	16.4	57.3	26.3
Trois-Rivieres	4,114	1,608	39.1	2,394	112	2,506	9.7	15.3	75.0
Valleyfield	1,771	726	41.0	985	60	1,045	5.1	46.0	48.9
Sub-total	198,682	91,097	45.9	100,214	7,371	107,585	14.5	24.4	61.1
Other Areas	1,000,663	728,112	72.8	259,123	13,428	272,551	15.0	40.5	44.5
Canada, Non-Farm⁽³⁾	2,154,692	1,174,726	54.6	877,725	102,241	979,966	12.2	27.8	60.0

(1) Financial institutions, including caisses populaires and credit unions, and other corporate lenders.

Source: DBS.

(2) Fringe areas are included. Regina and Saskatoon are included in this table though not classified as Major Urban Areas in the Census.

(3) Includes Yukon and Northwest Territories.

Table 31. Characteristics of Occupied Dwelling Stock, by Type of Area, 1951 and 1961

Characteristic	1961						1951
	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia	Canada ⁽¹⁾	Canada ⁽¹⁾
	Per Cent of Occupied Dwelling Stock						
Dwellings in Need of Major Repair							
Urban	7.9	3.2	3.7	5.4	4.1	4.1	9.5
Rural	9.9	7.5	7.7	12.2	9.5	9.4	20.2
Farm	8.4	7.4	6.9	12.2	9.6	9.4	23.1
Non-Farm	10.2	7.5	8.1	12.0	9.5	9.3	17.2
All Areas	8.9	4.1	4.5	8.1	5.5	5.6	13.4
Dwellings in Need of Minor Repair							
Urban	21.8	15.8	16.9	19.5	18.9	17.5	* *
Rural	28.3	23.4	27.3	30.9	26.3	27.6	* *
Farm	32.3	27.1	30.6	32.0	29.4	30.5	* *
Non-Farm	27.5	21.3	25.6	29.7	25.7	25.9	* *
All Areas	25.0	17.4	19.2	24.2	20.8	20.3	* *
Dwellings Constructed Before 1920							
Urban	40.7	26.2	30.9	23.3	18.0	27.7	* *
Rural	43.3	44.2	49.7	27.8	11.4	38.1	* *
Farm	72.4	63.6	75.1	31.2	16.8	52.1	* *
Non-Farm	37.7	33.0	36.3	23.7	10.3	30.4	* *
All Areas	42.0	30.0	34.9	25.1	16.3	30.6	* *
Dwellings Without Running Water							
Urban	6.5	0.4	0.9	4.9	0.8	1.7	5.9
Rural	40.7	11.6	24.6	63.9	17.1	34.4	60.5
Farm	33.4	9.3	24.8	67.4	19.7	39.4	67.1
Non-Farm	42.1	13.0	24.5	59.7	16.6	31.7	53.9
All Areas	23.4	2.8	5.9	28.8	5.0	10.8	26.0
Dwellings Lacking Inside Flush Toilet							
Urban	10.8	0.6	1.8	6.0	1.1	2.6	8.3
Rural	58.3	19.8	35.5	76.1	26.2	46.1	71.8
Farm	56.9	21.3	39.3	80.2	31.7	53.2	79.5
Non-Farm	58.6	19.0	33.5	71.3	25.5	42.2	64.1
All Areas	34.3	4.7	9.0	34.5	7.6	14.7	31.7
Dwellings With Septic Tank or Cess Pool							
Urban	12.0	5.1	14.2	1.7	28.7	11.1	* *
Rural	36.7	62.0	60.9	16.6	68.3	46.0	* *
Farm	41.4	69.1	60.0	19.2	69.4	44.3	* *
Non-Farm	35.8	54.5	61.3	13.6	68.0	47.0	* *
All Areas	24.2	17.3	24.2	7.8	38.9	20.8	* *
Dwelling Units							
Occupied Dwelling Stock							
Urban	212,422	936,740	1,290,400	496,119	341,559	3,277,240	2,155,035
Rural	207,514	254,628	350,350	338,868	117,973	1,269,333	1,254,260
Farm	33,575	92,906	120,522	183,180	19,357	449,540	629,785
Non-Farm	173,939	161,722	229,828	155,688	98,616	819,793	624,475
All Areas	419,936	1,191,368	1,640,750	834,987	459,532	4,546,573	3,409,295

(1) Excluding Yukon and Northwest Territories.
** Not available.

Source: DBS.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

Table 32. All Mortgage Loans Approved by Lending Institutions⁽¹⁾, Canada, 1952-1963⁽²⁾

Period	New Residential Construction (Non-farm)			Existing Residential Property (Non-farm)			Other Property		Total	
	Loans	Dwelling Units	Amount \$'000	Loans	Dwelling Units	Amount \$'000	Loans	Amount \$'000	Loans	Amount \$'000
1952	33,828	46,026	302,624	23,817	33,847	117,971	3,564	82,458	61,209	503,053
1953	39,690	56,297	374,439	23,286	32,666	116,811	3,025	89,380	66,001	580,630
1954	61,448	84,916	644,547	26,643	37,742	144,309	3,852	114,909	91,943	903,765
1955	76,969	104,646	874,399	31,925	45,382	182,361	4,080	138,298	112,974	1,195,058
1956	56,733	76,739	680,302	28,613	41,184	176,281	3,491	141,082	88,837	997,665
1957	40,880	61,268	517,236	22,501	32,563	149,545	2,618	103,898	65,999	770,679
1958	55,683	91,168	809,557	28,943	43,053	207,756	3,451	174,526	88,077	1,191,839
1959	41,035	73,567	650,874	26,716	40,629	216,315	3,405	216,043	71,156	1,083,232
1960	33,158	63,977	548,985	27,390	41,396	221,107	3,591	263,288	64,139	1,033,380
1961	41,926	80,108	785,747	33,427	54,036	300,196	4,014	297,861	79,367	1,383,804
1962	42,317	90,263	862,301	36,326	58,835	358,232	4,064	310,769	82,707	1,531,302
1963	44,785	107,826	1,037,461	41,981	68,331	430,018	4,617	372,726	91,383	1,840,205
1963—Jan.	2,368	6,301	60,142	2,553	4,576	25,981	297	22,632	5,218	108,755
Feb.	2,220	6,706	60,116	2,811	5,459	29,796	288	19,651	5,319	109,563
Mar.	3,654	9,389	87,123	3,210	5,235	31,241	326	24,184	7,190	142,548
Apr.	4,169	8,633	87,015	3,502	5,503	34,948	412	33,445	8,083	155,408
May	5,954	13,203	128,970	4,097	7,035	42,313	489	38,364	10,540	209,647
June	4,576	11,025	114,695	4,226	6,740	43,694	400	27,276	9,202	185,665
July	4,617	10,690	104,860	4,134	6,274	40,339	412	36,364	9,163	181,563
Aug.	3,902	9,478	94,329	3,357	5,397	35,667	363	30,762	7,622	160,758
Sept.	3,418	7,481	71,615	4,126	6,094	42,019	351	24,566	7,895	138,200
Oct.	3,696	8,925	83,516	3,741	5,772	38,293	428	33,718	7,865	155,527
Nov.	3,370	8,315	76,841	3,309	5,574	34,545	471	44,171	7,150	155,557
Dec.	2,841	7,680	68,239	2,915	4,672	31,182	380	37,593	6,136	137,014

Source: CMHC.

Table 33. Mortgage Loans Approved by Lending Institutions⁽¹⁾ for New and Existing Housing⁽²⁾, by Type of Dwelling, Canada, 1952-1963
(Dwelling Units)

Period	New Residential Construction						Existing Residential Property		
	NHA			Conventional			Conventional		
	Single-Detached Dwellings	Multiple-Dwelling Structures	Total	Single-Detached Dwellings	Multiple-Dwelling Structures	Total	Single-Detached Dwellings	Multiple-Dwelling Structures	Total
1952	21,130	8,378	29,508	9,952	6,566	16,518	20,815	13,032	33,847
1953	22,951	9,658	32,609	13,420	10,268	23,688	20,674	11,992	32,666
1954	38,669	11,755	50,424	17,690	16,802	34,492	23,351	14,391	37,742
1955	53,285	13,094	66,379	18,508	19,759	38,267	28,079	17,303	45,382
1956	36,705	4,753	41,458	16,115	19,166	35,281	24,927	16,257	41,184
1957	23,472	1,898	25,370	13,305	22,593	35,898	19,673	12,890	32,563
1958	38,340	8,084	46,424	12,280	32,464	44,744	25,355	17,698	43,053
1959	22,860	3,825	26,685	13,861	33,021	46,882	22,977	17,652	40,629
1960	14,609	7,204	21,813	14,390	27,774	42,164	23,459	17,937	41,396
1961	24,055	14,588	38,643	13,512	27,953	41,465	28,423	25,613	54,036
1962	23,521	10,377	33,898	14,017	42,348	56,365	30,882	27,953	58,835
1963	20,416	10,809	31,225	18,488	58,113	76,601	35,706	32,625	68,331
1963—Jan.	802	1,024	1,826	1,186	3,289	4,475	2,127	2,449	4,576
Feb.	1,165	399	1,564	669	4,473	5,142	2,324	3,135	5,459
Mar.	1,885	812	2,697	1,101	5,591	6,692	2,724	2,511	5,235
Apr.	2,601	1,321	3,922	1,205	3,506	4,711	2,947	2,556	5,503
May	3,326	1,763	5,089	2,080	6,034	8,114	3,522	3,513	7,035
June	2,038	1,615	3,653	2,009	5,363	7,372	3,653	3,087	6,740
July	2,361	959	3,320	1,777	5,593	7,370	3,582	2,692	6,274
Aug.	1,734	789	2,523	1,703	5,252	6,955	2,880	2,517	5,397
Sept.	1,617	441	2,058	1,367	4,056	5,423	3,600	2,494	6,094
Oct.	1,587	817	2,404	1,569	4,952	6,521	3,128	2,644	5,772
Nov.	808	456	1,264	2,041	5,010	7,051	2,762	2,812	5,574
Dec.	492	413	905	1,781	4,994	6,775	2,457	2,215	4,672

(1) Includes chartered banks, life, loan and trust companies, Quebec savings banks, fraternal and mutual benefit societies.

(2) Data are on a gross basis i.e. they do not take account of cancellations or alterations of loans after the initial approval.

Source: CMHC.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

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Table 34. Conventional Mortgage Loans Approved by Lending Institutions⁽¹⁾, Canada, 1952-1963⁽²⁾

Period	Life Insurance Companies			Other Lenders			All Lending Institutions			
	New Residential Construction		Other	New Residential Construction		Other	New Residential Construction		Other	
	Dwelling Units	Amount \$000	Amount \$000	Dwelling Units	Amount \$000	Amount \$000	Dwelling Units	Amount \$000	Amount \$000	
1952	8,922	51,736	103,739	7,596	32,295	96,690	16,518	84,031	200,429	284,460
1953	13,248	73,061	107,666	10,442	45,765	98,525	23,690	118,826	206,191	325,017
1954	18,084	113,110	134,428	16,408	67,183	124,790	34,492	180,293	259,218	439,511
1955	23,022	157,204	168,275	15,245	77,825	152,384	38,267	235,029	320,659	555,688
1956	23,520	189,733	171,863	11,761	65,145	145,500	35,281	254,878	317,363	572,241
1957	21,364	155,251	126,839	14,534	84,020	126,604	35,898	239,271	253,443	492,714
1958	25,129	181,245	177,547	19,615	109,299	204,735	44,744	290,544	382,282	672,826
1959	30,286	238,844	225,279	16,596	104,199	207,079	46,882	343,043	432,358	775,401
1960	25,721	201,459	209,953	16,443	105,862	274,442	42,164	307,321	484,395	791,716
1961	26,105	237,507	243,029	15,360	95,052	355,028	41,465	332,559	598,057	930,616
1962	33,240	298,076	252,916	23,125	152,478	416,085	56,365	450,554	669,001	1,119,555
1963	44,443	398,364	286,684	32,158	253,867	516,060	76,601	652,231	802,744	1,454,975
1963—Jan.	1,851	18,447	16,082	2,624	22,319	32,531	4,475	40,766	48,613	89,379
Feb.	2,914	25,236	16,506	2,228	15,156	32,941	5,142	40,392	49,447	89,839
Mar.	4,682	39,560	21,128	2,010	13,814	34,297	6,692	53,374	55,425	108,799
Apr.	2,838	24,672	28,416	1,873	15,169	39,977	4,711	39,841	68,393	108,234
May	4,723	40,348	26,890	3,391	25,083	53,787	8,114	65,431	80,677	146,108
June	4,463	41,041	26,352	2,909	31,167	44,618	7,372	72,208	70,970	143,178
July	3,994	34,932	29,086	3,376	27,538	47,617	7,370	62,470	76,703	139,173
Aug.	4,121	38,267	27,012	2,834	23,312	39,417	6,955	61,579	66,429	128,008
Sept.	2,703	23,899	19,103	2,720	20,836	47,482	5,423	44,735	66,585	111,320
Oct.	3,427	31,290	24,671	3,094	21,404	47,340	6,521	52,694	72,011	124,705
Nov.	4,673	41,883	27,128	2,378	19,130	51,588	7,051	61,013	78,716	139,729
Dec.	4,054	38,789	24,310	2,721	18,939	44,465	6,775	57,728	68,775	126,503

Source: CMHC.

Table 35. NHA Mortgage Loans Approved, by Type of Lender, Canada, 1952-1963⁽²⁾

Period	Approved Lenders								CMHC			
	Life Insurance Companies		Trust Companies		Chartered Banks		Others					
	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000		
1952	28,463	210,223	3	28	—	—	1,042	8,342	29,508	218,593	6,911	47,958
1953	31,440	246,666	2	16	—	—	1,167	9,050	32,609	255,732	8,213	58,101
1954	31,142	281,804	708	7,472	16,906	158,460	1,668	16,516	50,424	464,252	3,786	27,450
1955	27,756	271,137	2,780	28,439	34,457	326,188	1,386	13,605	66,379	639,369	2,355	18,005
1956	21,756	226,976	2,279	24,308	15,896	158,360	1,527	15,780	41,458	425,424	2,565	19,880
1957	8,905	95,808	415	4,769	15,687	173,364	363	4,024	25,370	277,965	25,304	235,270
1958	15,922	171,271	3,457	37,558	26,135	300,445	910	9,739	46,424	519,013	38,616	389,318
1959	10,111	113,059	1,063	11,907	14,844	175,427	667	7,438	26,685	307,831	34,241	366,879
1960	15,795	177,035	5,328	56,749	89	1,050	601	6,830	21,813	241,664	15,932	168,006
1961	21,748	257,486	15,150	175,304	17	211	1,728	20,187	38,643	453,188	24,401	271,281
1962	19,044	234,477	12,497	147,521	2	23	2,355	29,726	33,898	411,747	15,327	171,882
1963	17,547	217,879	12,073	145,319	2	24	1,603	22,008	31,225	385,230	25,034	302,292
1963—Jan.	1,269	12,979	537	6,126	—	—	20	271	1,826	19,376	1,204	13,918
Feb.	1,088	13,409	428	5,683	1	12	47	620	1,564	19,724	1,573	15,365
Mar.	1,445	18,577	1,104	13,211	—	—	148	1,961	2,697	33,749	730	8,446
Apr.	2,545	30,589	1,227	14,475	—	—	150	2,110	3,922	47,174	925	10,093
May	2,468	31,434	2,285	27,482	1	12	335	4,611	5,089	63,539	1,200	13,434
June	2,029	23,606	1,416	15,940	—	—	208	2,941	3,653	42,487	741	7,659
July	1,960	25,139	1,109	13,906	—	—	251	3,345	3,320	42,390	1,062	12,530
Aug.	1,230	16,110	1,074	13,632	—	—	219	3,008	2,523	32,750	1,019	11,970
Sept.	1,318	17,095	583	7,599	—	—	157	2,186	2,058	26,880	1,247	13,413
Oct.	1,305	16,833	1,046	13,253	—	—	53	736	2,404	30,822	5,627	71,909
Nov.	539	7,745	714	7,923	—	—	11	160	1,264	15,828	6,912	89,057
Dec.	351	4,363	550	6,089	—	—	4	59	905	10,511	2,794	34,498

(1) Includes life, loan and trust companies, Quebec savings banks, fraternal and mutual benefit societies. Chartered banks are not permitted to engage in conventional mortgage lending.

(2) Data are on a gross basis i.e. they do not take account of cancellations or alterations of loans after the initial approval of the loan.

Source: CMHC.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

Table 36. NHA and Conventional Mortgage Loans Approved, by Province⁽¹⁾, 1958-1963
(Dwelling Units)

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada ⁽¹⁾
NHA Loans by Approved Lenders ⁽²⁾											
1958	95	25	700	605	7,210	23,994	1,907	1,758	5,240	4,176	45,716
1959	86	20	490	353	3,493	12,667	1,244	1,025	3,380	2,321	25,082
1960	12	6	399	285	4,298	12,379	874	380	1,920	603	21,156
1961	49	26	513	516	7,108	20,046	1,657	931	4,396	1,568	36,810
1962	18	6	434	588	6,902	16,677	1,402	939	3,937	1,534	32,437
1963	9	11	293	360	5,356	17,609	1,285	878	2,741	1,543	30,085
1963—Jan.	—	—	3	2	321	1,142	31	45	198	84	1,826
Feb.	2	—	8	1	369	801	63	19	212	89	1,564
Mar.	3	—	16	6	489	1,475	111	59	352	186	2,697
Apr.	5	1	18	37	642	2,411	140	95	412	161	3,922
May	2	3	39	87	820	3,266	186	182	386	118	5,089
June	—	2	12	65	321	2,331	140	84	368	330	3,653
July	—	4	18	73	705	1,869	114	135	269	133	3,320
Aug.	—	—	42	40	605	1,282	145	83	211	115	2,523
Sept.	—	—	12	10	432	1,027	132	121	199	125	2,058
Oct.	—	1	32	12	489	1,354	206	52	148	110	2,404
Nov.	—	—	57	25	350	631	41	33	74	53	1,264
Dec.	—	—	41	8	137	506	62	17	48	86	905
NHA Loans by CMHC ⁽³⁾											
1958	219	15	272	367	7,057	17,216	1,912	751	5,258	3,378	36,453
1959	151	20	535	571	6,012	13,485	1,797	1,679	5,103	2,851	32,228
1960	58	48	435	292	3,480	5,600	841	1,214	2,318	1,130	15,454
1961	216	33	556	303	5,941	7,547	1,055	1,566	4,725	1,665	23,628
1962	182	16	203	171	4,638	3,550	544	809	3,446	1,107	14,705
1963	279	12	160	230	7,458	7,271	1,288	1,158	4,681	2,030	24,609
1963—Jan.	14	—	6	3	381	372	54	47	228	99	1,204
Feb.	—	—	2	—	340	955	18	14	124	120	1,573
Mar.	—	—	5	—	369	77	21	24	177	55	730
Apr.	2	—	9	6	284	209	11	49	282	72	925
May	17	3	21	26	343	203	62	61	313	143	1,200
June	23	—	3	13	185	162	39	36	117	161	741
July	32	—	11	20	285	242	37	72	239	116	1,062
Aug.	17	—	18	38	312	225	50	50	236	70	1,019
Sept.	20	6	8	16	320	300	74	147	180	173	1,247
Oct.	65	5	18	73	1,446	2,163	275	291	847	428	5,627
Nov.	86	1	48	37	2,404	1,859	518	295	1,367	297	6,912
Dec.	9	—	19	5	956	592	135	93	644	341	2,794
Conventional Loans by Lending Institutions ⁽⁴⁾⁽⁴⁾											
1958	41	120	1,223	452	15,900	18,227	1,206	541	2,523	4,511	44,744
1959	38	114	959	398	15,056	19,662	2,584	905	2,134	5,032	46,882
1960	59	197	945	432	11,945	19,451	2,823	411	2,494	3,407	42,164
1961	142	196	998	576	15,693	14,430	1,723	746	3,086	3,875	41,465
1962	242	172	1,435	1,023	18,875	21,898	1,030	792	4,373	6,525	56,365
1963	447	165	1,728	941	24,190	29,149	2,467	1,637	4,666	11,211	76,601
1963—Jan.	30	36	66	111	2,080	851	73	189	457	582	4,475
Feb.	35	8	149	25	2,037	1,792	2	156	381	557	5,142
Mar.	26	3	146	32	2,944	2,269	147	116	277	732	6,692
Apr.	34	1	28	89	1,235	1,370	535	43	216	1,160	4,711
May	43	18	207	102	2,240	3,833	233	38	452	948	8,114
June	56	15	270	98	2,329	2,875	326	101	402	900	7,372
July	27	10	58	65	2,038	3,076	88	53	663	1,292	7,370
Aug.	36	14	98	44	1,471	3,473	239	167	275	1,138	6,955
Sept.	51	16	136	103	1,735	2,064	156	159	334	669	5,423
Oct.	42	20	260	110	2,100	2,303	186	295	379	826	6,521
Nov.	36	22	130	60	1,980	2,720	443	88	547	1,025	7,051
Dec.	31	2	180	102	2,001	2,523	39	232	283	1,382	6,775

Source: CMHC.

(1) Includes Yukon and Northwest Territories.

(2) Annual data are net of cancellations, etc. Monthly data are gross.

(3) Includes life, loan and trust companies, Quebec savings banks, fraternal and mutual benefit societies. The chartered banks are not permitted to engage in conventional mortgage lending.

(4) Annual and monthly data are on a gross basis.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

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Table 37. Mortgage Loans Approved Under the Housing Acts, 1935-1963⁽¹⁾

Period	Approved Lenders			CMHC			Total		
	Loans	Units	Amount \$000	Loans	Units	Amount \$000	Loans	Units	Amount \$000
Dominion Housing Act, 1935: ⁽²⁾									
1935	73	97	514	—	—	—	73	97	514
1936	550	788	3,778	—	—	—	550	788	3,778
1937	1,311	1,817	7,524	—	—	—	1,311	1,817	7,524
1938	1,149	2,197	7,803	—	—	—	1,149	2,197	7,803
Total	3,083	4,899	19,619	—	—	—	3,083	4,899	19,619
National Housing Act, 1938: ⁽³⁾									
1938	1,198	1,697	6,037	—	—	—	1,198	1,697	6,037
1939	4,315	5,973	19,142	—	—	—	4,315	5,973	19,142
1940	4,897	5,621	16,721	—	—	—	4,897	5,621	16,721
1941	4,370	4,323	13,508	—	—	—	4,370	4,323	13,508
1942	1,138	1,093	3,170	—	—	—	1,138	1,093	3,170
1943	1,721	1,721	5,454	—	—	—	1,721	1,721	5,454
1944	1,393	1,393	4,855	—	—	—	1,393	1,393	4,855
1945	—407	—407	—1,368	—	—	—	—407	—407	—1,368
Total	18,625	21,414	67,519	—	—	—	18,625	21,414	67,519
National Housing Act, 1944: ⁽⁴⁾									
1945	4,838	5,387	22,511	—	—	—	4,838	5,387	22,511
1946	7,307	8,378	37,628	34	3,449	18,323	7,341	11,827	55,951
1947	8,807	10,681	52,120	79	252	1,110	8,886	10,933	53,230
1948	15,195	18,428	96,363	118	347	7,928	15,313	18,775	104,291
1949	17,537	19,847	111,979	509	5,319	28,851	18,046	25,166	140,830
1950	33,296	37,478	259,306	638	4,802	25,181	33,934	42,280	284,487
1951	14,571	17,742	113,584	345	1,541	10,037	14,916	19,283	123,621
1952	21,283	27,488	201,595	2,435	6,835	47,489	23,718	34,323	249,084
1953	23,166	30,873	236,156	3,348	7,741	54,370	26,514	38,614	290,526
1954	4,885	7,403	55,239	—256	200	1,074	4,629	7,603	56,313
1955	—24	—54	—1,660	30	—44	—191	6	—98	—1,851
1956	18	62	260	—28	—45	—370	—10	17	—110
1957	—3	—3	—49	—	—	—	—3	—3	—49
Total	150,876	183,710	1,185,032	7,252	30,397	193,802	158,128	214,107	1,378,834
National Housing Act, 1954: ⁽⁵⁾									
1954	34,513	39,959	378,198	434	2,757	20,446	34,947	42,716	398,644
1955	55,388	63,238	600,658	755	2,200	16,518	56,143	65,438	617,176
1956	35,016	38,611	387,497	788	2,655	19,745	35,804	41,266	407,242
1957	22,747	23,987	260,976	17,230	24,949	233,012	39,977	48,936	493,988
1958	38,196	45,716	510,011	27,319	36,453	372,913	65,515	82,169	882,924
1959	21,926	25,082	283,008	27,245	32,228	343,159	49,171	57,310	626,167
1960	15,496	21,156	231,903	13,750	15,454	161,089	29,246	36,610	392,992
1961	26,272	36,810	439,386	20,040	23,628	263,353	46,312	60,438	702,739
1962	24,635	32,437	383,852	13,075	14,705	163,309	37,710	47,142	547,161
1963	22,088	30,085	364,500	21,738	24,609	295,828	43,826	54,694	660,328
Total	296,277	357,081	3,839,989	142,374	179,638	1,889,372	438,651	536,719	5,729,361

(1) Data are net of cancellations, etc.

(2) In effect from October 1, 1935 to July 31, 1938.

(3) In effect from August 1, 1938 to January 31, 1945.

(4) In effect from February 1, 1945 to March 21, 1954.

(5) Came into effect March 22, 1954.

Source: CMHC,

Table 38. N.H.A. Loans Approved and Dwelling Starts in Metropolitan and Major Urban Areas, 1962-1963
(Dwelling Units)

Area	NHA Loans Approved ⁽¹⁾						Starts Financed with NHA Loans	
	1962			1963				
	Approved Lenders	CMHC	Total	Approved Lenders	CMHC	Total	1962	1963
Metropolitan Areas								
Calgary	1,564	676	2,240	1,034	911	1,945	2,530	1,766
Edmonton	1,876	1,740	3,616	1,324	2,240	3,564	3,812	3,206
Halifax	393	108	501	262	73	335	506	286
Hamilton	1,359	141	1,500	1,669	494	2,163	1,573	1,957
Kitchener	533	116	649	612	247	859	662	802
London	855	118	973	615	168	783	993	789
Montreal	5,160	1,330	6,490	3,653	3,741	7,394	6,015	5,524
Ottawa-Hull	2,116	473	2,589	1,450	572	2,022	2,624	1,991
Quebec	619	737	1,356	698	723	1,421	1,329	1,339
Saint John	222	20	242	111	52	163	245	158
St. John's	18	34	52	9	140	149	52	86
Sudbury	633	181	814	92	99	191	841	195
Toronto	7,950	1,003	8,953	9,124	2,811	11,935	8,905	11,922
Vancouver	513	459	972	413	946	1,359	1,207	1,059
Victoria	583	33	616	501	89	590	624	536
Windsor	220	37	257	259	81	340	221	376
Winnipeg	902	390	1,292	1,064	982	2,046	1,388	1,730
Sub-total	25,516	7,596	33,112	22,890	14,369	37,259	33,527	33,722
Major Urban Areas								
Brantford	65	43	108	70	74	144	101	139
Chicoutimi-Jonquiere	40	198	238	53	191	244	234	248
Drummondville	1	56	57	1	70	71	53	70
Ft. William-Pt. Arthur	153	86	239	141	239	380	267	374
Guelph	41	28	69	49	61	110	68	104
Kingston	242	57	299	437	130	567	281	500
Moncton	183	18	201	126	4	130	225	150
Niagara Falls	103	17	120	136	51	187	115	194
Oshawa	241	141	382	401	333	734	346	722
Peterborough	107	15	122	84	75	159	119	158
Regina	444	226	670	407	267	674	695	637
St. Catharines	151	33	184	246	126	372	177	363
St-Jean	8	57	65	26	42	68	47	49
Sarnia	85	12	97	84	37	121	91	127
Saskatoon	422	173	595	365	315	680	653	578
Sault Ste. Marie	168	143	311	264	174	438	265	481
Shawinigan	14	94	108	5	87	92	103	98
Sherbrooke	105	67	172	83	132	215	169	214
Sydney-Glace Bay	1	5	6	—	11	11	11	11
Timmins	—	48	48	1	31	32	46	37
Trois-Rivieres	86	216	302	66	243	309	262	338
Valleyfield	4	73	77	2	75	77	50	60
Sub-total	2,664	1,806	4,470	3,047	2,768	5,815	4,378	5,652
Other Areas	4,257	5,303	9,560	4,148	7,472	11,620	9,518	10,344
Canada	32,437	14,705	47,142	30,085	24,609	54,694	47,423	49,718

(1) Data are net of cancellations, etc.

Source: DBS and CMHC.

Table 39. NHA Mortgage Loans Approved, by Type of Borrower, Canada, 1963⁽¹⁾
(Dwelling Units)

CMHC Field Office ⁽²⁾	Approved Lenders				CMHC						Total	
	Owner Applicants	Builders	Rental	Sub- total	Owner Applicants	Builders		Rental		Sub- total		
						Pre-Sale	Other	Limited- Dividend	Other			
Fredericton	16	71	—	87	38	39	31	—	—	108	195	
Halifax	84	154	59	297	123	7	34	—	—	164	461	
Moncton	43	135	—	178	62	—	17	—	—	79	257	
Saint John	17	67	29	113	30	1	11	—	27	69	182	
St. John's	7	5	—	12	98	35	51	48	53	285	297	
Chicoutimi	28	21	16	65	175	17	60	—	—	252	317	
Montreal	49	2,346	616	3,011	329	547	2,019	—	—	2,895	5,906	
Quebec	116	481	176	773	705	7	147	—	—	859	1,632	
St. Lambert	33	1,229	86	1,348	352	603	875	—	56	1,886	3,234	
Sept-Iles	11	21	5	37	155	4	44	—	24	227	264	
Sherbrooke	49	125	—	174	277	43	132	—	6	458	632	
Trois-Rivieres	21	71	—	92	310	60	130	—	—	500	592	
Barrie	34	98	—	132	54	1	50	—	—	105	237	
Hamilton	140	1,064	652	1,856	195	65	353	24	—	637	2,493	
Kingston	203	262	258	723	235	1	93	—	—	329	1,052	
Kitchener	148	520	74	742	214	66	117	—	1	398	1,140	
London	198	554	8	760	132	14	95	—	—	241	1,001	
North Bay	37	136	44	217	158	—	37	30	—	225	442	
Ottawa	68	1,335	301	1,704	313	289	438	—	41	1,081	2,785	
Peterborough	70	69	—	139	90	1	43	—	—	134	273	
St. Catharines	173	280	45	498	141	—	101	36	—	278	776	
Sarnia	39	52	8	99	27	—	18	—	—	45	144	
Sault Ste. Marie	25	31	208	264	156	—	35	—	—	191	455	
Scarborough	75	1,470	1,617	3,162	134	243	635	20	3	1,035	4,197	
Sudbury	18	77	8	103	149	—	29	—	6	184	287	
Toronto	28	4,898	2,485	7,411	23	218	1,410	996	—	2,647	10,058	
Windsor	39	141	128	308	21	15	58	—	—	94	402	
Calgary	379	611	144	1,134	552	127	362	—	13	1,054	2,188	
Edmonton	98	783	495	1,376	504	1,385	728	100	115	2,832	4,208	
Fort William	15	131	—	146	127	7	113	—	3	250	396	
Lethbridge	66	92	—	158	192	16	84	—	2	294	452	
Red Deer	16	132	43	191	209	209	121	—	34	573	764	
Regina	169	323	—	492	361	21	169	72	3	626	1,118	
Saskatoon	175	276	—	451	197	23	183	161	—	564	1,015	
Winnipeg	221	1,096	65	1,382	341	308	391	226	61	1,327	2,709	
Kelowna	60	83	92	235	191	—	47	21	49	308	543	
Prince George	6	22	169	197	376	4	67	—	64	511	708	
Trail	8	20	44	72	71	3	16	—	—	90	162	
Vancouver	152	311	20	483	280	74	291	375	1	1,021	1,504	
Victoria	242	107	254	603	106	—	64	8	—	178	781	
Canada	3,376	19,700	8,149	31,225	8,203	4,453	9,699	2,117	562	25,034	56,259	

(1) Data are on a gross basis i.e. they do not take account of cancellations or alterations of loans after the initial approval of the loan.

(2) The areas served by CMHC Field Offices are not limited to the urban centres in which the offices are located but usually include rural areas and may include other urban centres.

Source: CMHC.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

Table 40. NHA Mortgage Loans Approved⁽¹⁾, by Type of Loan, Borrower and Lender, 1963

Type of Borrower	Approved Lenders					CMHC	Total
	Chartered Banks	Life Insurance Companies	Trust Companies	Loan, and Other Cos.	Sub-total		
Dwelling Units							
Loans for Home-ownership							
Owner Applicants							
Co-operatives	—	—	—	—	—	-1	-1
Farm	—	—	—	—	—	4	4
Veterans' Land Act	—	—	—	—	—	150	150
Small Home Loans	—	—	—	—	—	1	1
Indian Reserves	—	—	—	—	—	—	—
Other Owner Applicants	3	2,370	757	98	3,228	7,858	11,086
Sub-total	3	2,370	757	98	3,228	8,012	11,240
Builders							
Defence Workers	—	—	—	—	—	—	—
Small Home Loans	—	—	—	—	—	-10	-10
Pre-Sales	—	—	—	—	—	4,369	4,369
Display Homes	—	—	—	—	—	722	722
Speculative	—	10,393	7,184	1,230	18,807	8,860	27,667
Sub-total	—	10,393	7,184	1,230	18,807	13,941	32,748
Total Home-ownership	3	12,763	7,941	1,328	22,035	21,953	43,988
Loans for Rental Purposes							
Limited-Dividend	—	—	—	—	—	2,094	2,094
Primary Industry	—	—	—	—	—	—	—
Small Home Loans	—	—	—	—	—	—	—
Other Rental Loans	—	4,223	4,029	-202	8,050	562	8,612
Total Rental	—	4,223	4,029	-202	8,050	2,656	10,706
Total	3	16,986	11,970	1,126	30,085	24,609	54,694
Amount \$ (000)							
Loans for Home-ownership							
Owner Applicants							
Co-operatives	—	—	—	—	—	-29	-29
Farm	—	—	—	—	—	41	41
Veterans' Land Act	—	—	—	—	—	1,861	1,861
Small Home Loans	—	—	—	—	—	7	7
Indian Reserves	—	—	—	—	—	—	—
Other Owner Applicants	24	31,235	9,858	1,192	42,309	94,381	136,690
Sub-total	24	31,235	9,858	1,192	42,309	96,261	138,570
Builders							
Defence Workers	—	—	—	—	—	—	—
Small Home Loans	—	—	—	—	—	-207	-207
Pre-Sales	—	—	—	—	—	53,983	53,983
Display Homes	—	—	—	—	—	8,662	8,662
Speculative	-5	140,571	95,860	16,863	253,289	118,311	371,600
Sub-total	-5	140,571	95,860	16,863	253,289	180,749	434,038
Total Home-ownership	19	171,806	105,718	18,055	295,598	277,010	572,608
Loans for Rental Purposes							
Limited-Dividend	—	—	—	—	—	14,583	14,583
Primary Industry	—	—	—	—	—	—	—
Small Home Loans	—	—	—	—	—	—	—
Other Rental Loans	—	34,947	35,596	-1,641	68,902	4,235	73,137
Total Rental	—	34,947	35,596	-1,641	68,902	18,818	87,720
Total	19	206,753	141,314	16,414	364,500	295,828	660,328

(1) Data are net of cancellations, etc.

Source: CMHC.

Table 41. NHA Mortgage Loans Approved, Home-Ownership Dwellings, Canada, 1953-1963⁽¹⁾
(Dwelling Units)

Period	Owner Applicants				Builders' Loans					Total	
	Approved Lenders	CMHC Loans		Total	Approved Lenders	CMHC Loans					
		Small Home Loans	Other			Small Home Loans	Pre-Sales	Display	Other		
1953	5,277	—	2,326	7,603	17,628	—	—	—	1,022	18,650	
1954	9,757	—	318	10,075	29,482	—	—	—	—76	29,406	
1955	12,236	—	693	12,929	43,806	—	—	—	—	43,806	
1956	8,662	—	687	9,349	26,611	—	—	—	12	26,623	
1957	6,711	721	3,594	11,026	15,892	12,517	—	—	476	28,885	
1958	12,005	2,216	3,066	17,287	26,228	22,506	—	—	—	48,734	
1959	6,681	5,003	9,556	21,240	15,376	13,092	—	98	—2	28,564	
1960	2,594	—12	10,180	12,762	12,966	—121	1,939	1,875	—	16,659	
1961	3,494	2	13,533	17,029	22,704	5	6,418	340	—	29,467	
1962	3,289	—	8,234	11,523	21,324	—4	4,199	794	—	26,313	
1963	3,228	1	8,011	11,240	18,807	—10	4,369	722	8,860	32,748	
1963—Jan.	102	—	227	329	756	—	180	673	—	1,609	
Feb.	196	—	284	480	1,101	—	224	108	—	1,433	
Mar.	330	—	410	740	1,913	—	298	12	—	2,223	
Apr.	405	—	494	899	2,449	—	244	5	—	2,698	
May	552	—	746	1,298	3,484	—	356	—	—	3,840	
June	372	—	471	843	1,918	—	132	—	—	2,050	
July	490	—	743	1,233	2,158	—	269	—	—	2,427	
Aug.	268	—	714	982	1,776	—	248	—	—	2,024	
Sept.	236	—	753	989	1,453	—	234	—	14	1,701	
Oct.	166	—	924	1,090	1,589	—	550	—	3,790	5,929	
Nov.	134	—	1,330	1,464	718	—	916	—	4,446	6,080	
Dec.	125	—	1,107	1,232	385	—	802	20	631	1,838	

Source: CMHC.

Table 42. NHA Mortgage Loans Approved, Rental Dwellings, Canada, 1953-1963⁽¹⁾
(Dwelling Units)

Period	Approved Lenders	CMHC Loans						Total
		Small ⁽²⁾ Home Loans	Limited Dividend	Primary Industry	Rental Guarantee	Other	Sub-total	
1953	7,968	—	1,295	13	3,060	25	4,393	12,361
1954	8,123	—	2,291	107	347	—30	2,715	10,838
1955	7,142	—	1,423	40	—	—	1,463	8,605
1956	3,400	—	1,620	290	—	1	1,911	5,311
1957	1,381	3,100	4,124	416	—	1	7,641	9,022
1958	7,483	2,435	6,282	—75	—	23	8,665	16,148
1959	3,025	36	4,518	—82	—	9	4,481	7,506
1960	5,596	—	1,591	—	—	2	1,593	7,189
1961	10,612	—	3,326	—	—	4	3,330	13,942
1962	7,824	—	1,482	—	—	—	1,482	9,306
1963	8,050	—	2,094	—	—	562	2,656	10,706
1963—Jan.	968	—	124	—	—	—	124	1,092
Feb.	267	—	955	—	—	2	957	1,224
Mar.	454	—	—	—	—	10	10	464
Apr.	1,068	—	146	—	—	36	182	1,250
May	1,053	—	48	—	—	50	98	1,151
June	1,363	—	132	—	—	6	138	1,501
July	672	—	27	—	—	23	50	722
Aug.	479	—	—	—	—	57	57	536
Sept.	369	—	182	—	—	64	246	615
Oct.	649	—	195	—	—	168	363	1,012
Nov.	412	—	158	—	—	62	220	632
Dec.	395	—	150	—	—	84	234	629

(1) Annual data are net of cancellations, etc. Monthly data are gross.

(2) Small Home Loans for rental dwellings were made only under the Agency programme.

Source: CMHC.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

Table 43. Applications for NHA Loans,⁽¹⁾ by Type of Borrower and Type of Lender, 1955-1963

Period	Actual			Seasonally Adjusted ⁽²⁾			Actual ⁽³⁾	
	Approved Lenders	CMHC	Total	Approved Lenders	CMHC ⁽¹⁾	Total	Owners and Builders	Rental
1955	65,893	882	66,775	*	*	*	59,375	7,400
1956	40,888	1,115	42,003	*	*	*	38,716	3,287
1957	25,110	22,597	47,707	*	*	*	42,198	5,509
1958	45,625	40,899	86,524	*	*	*	72,428	14,096
1959	26,210	30,542	56,752	*	*	*	53,991	2,761
1960	22,156	17,419	39,575	*	*	*	33,688	5,887
1961	40,082	24,733	64,815	*	*	*	52,128	12,687
1962	34,485	18,606	53,091	*	*	*	45,235	7,856
1963	30,618	27,336	57,954	*	*	*	48,920	9,034
1960—Jan.	151	6	157	5,100	400	5,500	157	—
Feb.	556	1	557	11,600	200	11,800	549	8
Mar.	1,248	2	1,250	13,600	1,200	14,800	1,097	153
Apr.	1,433	906	2,339	11,400	8,800	20,200	2,237	102
May	2,353	2,068	4,421	16,200	15,600	31,800	3,610	811
June	1,852	1,722	3,574	15,200	12,900	28,100	3,111	463
July	1,228	1,272	2,500	11,300	11,300	22,600	2,354	146
Aug.	2,622	2,015	4,637	32,800	19,500	52,300	3,668	969
Sept.	2,356	2,377	4,733	33,100	25,900	59,000	4,537	196
Oct.	3,832	2,616	6,448	48,100	30,500	78,600	5,476	972
Nov.	3,109	2,554	5,663	48,500	58,000	106,500	4,254	1,409
Dec.	1,416	1,880	3,296	40,200	58,300	98,500	2,638	658
1961—Jan.	1,513	1,127	2,640	44,100	38,100	82,200	1,903	737
Feb.	1,654	1,780	3,434	33,400	34,900	68,300	2,890	544
Mar.	3,842	2,789	6,631	41,900	33,900	75,800	5,557	1,074
Apr.	4,134	2,626	6,760	33,800	24,900	58,700	5,505	1,255
May	4,571	3,159	7,730	31,600	23,400	55,000	6,636	1,094
June	4,811	2,866	7,677	41,400	22,500	63,900	5,853	1,824
July	4,038	2,158	6,196	38,200	19,900	58,100	5,197	999
Aug.	2,972	2,256	5,228	39,400	22,100	61,500	4,130	1,098
Sept.	2,752	2,009	4,761	39,700	23,200	62,900	4,106	655
Oct.	4,273	1,786	6,059	52,900	21,600	74,500	4,489	1,570
Nov.	3,584	1,396	4,980	52,800	25,300	78,100	3,793	1,187
Dec.	1,938	781	2,719	48,300	22,500	70,800	2,069	650
1962—Jan.	1,973	891	2,864	51,300	27,900	79,200	2,191	673
Feb.	1,680	1,342	3,022	32,700	24,500	57,200	2,927	95
Mar.	3,779	1,653	5,432	39,700	19,100	58,800	4,749	683
Apr.	4,237	1,689	5,926	35,500	15,800	51,300	4,851	1,075
May	4,500	1,986	6,486	31,100	14,400	45,500	5,833	653
June	3,997	1,774	5,771	35,300	14,600	49,900	5,472	299
July	3,663	1,621	5,284	34,800	15,300	50,100	4,590	694
Aug.	1,932	1,690	3,622	27,000	16,800	43,800	3,097	525
Sept.	1,929	1,376	3,305	28,000	17,200	45,200	2,604	701
Oct.	2,137	1,438	3,575	26,700	18,000	44,700	2,888	687
Nov.	2,337	1,414	3,751	34,100	24,500	58,600	3,200	551
Dec.	2,321	1,732	4,053	53,100	46,900	100,000	2,833	1,220
1963—Jan.	1,313	683	1,996	31,500	20,100	51,600	1,387	609
Feb.	2,104	924	3,028	40,400	16,800	57,200	2,647	381
Mar.	2,922	1,072	3,994	31,700	11,900	43,600	3,563	431
Apr.	4,098	1,387	5,485	34,500	12,800	47,300	4,365	1,120
May	5,606	1,402	7,008	38,200	10,100	48,300	5,371	1,637
June	3,197	1,096	4,293	29,000	9,400	38,400	3,134	1,159
July	3,201	1,205	4,406	30,400	11,400	41,800	3,541	865
Aug.	2,103	1,328	3,431	30,800	13,400	44,200	2,922	509
Sept.	2,151	1,831	3,982	31,000	24,500	55,500	3,401	581
Oct.	1,864	8,783	10,647	24,000	112,900	136,900	10,158	489
Nov.	1,205	6,013	7,218	17,700	101,300	119,000	6,575	643
Dec.	854	1,612	2,466	18,400	41,800	60,200	1,856	610

(1) Applications for direct CMHC loans, and requests for undertakings-to-insure submitted by Approved Lenders to CMHC. Applications for loans to Limited-Dividend Corporations are excluded.

(2) At annual rates. The seasonal factors used for direct CMHC loans are based on loan applications by owner-applicants.

(3) Includes applications for loans by Approved Lenders and by CMHC.

* Not applicable.

Source: CMHC.

Table 44. Limited-Dividend Loans Approved Under the National Housing Acts, Canada, 1946-1963⁽¹⁾

Period	Loans	Units	Amount \$'000	Area	1963		
					Loans	Units	Amount \$'000
1946 ⁽²⁾	34	3,449	18,323	Newfoundland	1	48	980
1947	1	75	399	Prince Edward Island	—	—	—
1948	4	116	6,836	Nova Scotia	—	—	—
1949	4	144	1,229	New Brunswick	—	—	—
1950	4	94	787	Quebec	—	—	-344
1951	6	174	953	Ontario	7	1,111	8,789
1952	10	841	5,612	Manitoba	10	226	1,088
1953	16	1,295	8,708	Saskatchewan	8	233	1,291
1954	20	2,291	16,051	Alberta	1	100	831
1955	9	1,423	9,934	British Columbia	9	376	1,948
1956	26	1,620	10,554				
1957	59	4,124	30,644				
1958	61	6,282	49,234				
1959	46	4,518	35,470				
1960	30	1,591	11,033				
1961	53	3,326	25,483				
1962	30	1,482	8,992				
1963	36	2,094	14,583	Canada	36	2,094	14,583

Source: CMHC.

Table 45. Limited-Dividend Loans Approved Under the National Housing Acts, by Type of Loan, Canada, 1946-1963

Period	Loans	Units	Amount \$'000	Loans	Units	Amount \$'000	Loans	Units	Amount \$'000		
				Type of Occupancy							
				Low Income Families		Elderly Persons		Department of National Defence			
1946 ⁽²⁾	33	3,441	18,294	1	8	29	—	—	—		
1947	1	75	399	—	—	—	—	—	—		
1948	2	92	6,767	2	24	69	—	—	—		
1949	3	132	1,219	1	12	10	—	—	—		
1950	2	42	582	2	52	205	—	—	—		
1951	3	120	863	3	54	90	—	—	—		
1952	8	657	4,897	2	184	715	—	—	—		
1953	9	995	6,963	6	168	732	1	132	1,013		
1954	8	1,320	9,780	6	236	868	6	735	5,403		
1955	4	985	6,655	3	38	80	2	400	3,199		
1956	5	764	5,733	20	656	3,080	1	200	1,741		
1957	20	2,543	20,361	38	1,190	7,397	1	391	2,886		
1958	39	5,350	45,758	23	1,323	6,362	-1	-391	-2,886		
1959	25	3,549	30,077	21	969	5,393	—	—	—		
1960	9	992	7,895	21	599	3,138	—	—	—		
1961	24	2,747	22,755	29	579	2,728	—	—	—		
1962	4	340	2,905	26	1,142	6,087	—	—	—		
1963	3	1,111	9,007	33	983	5,576	—	—	—		
				Type of Sponsorship							
				Entrepreneurs		Municipalities		Charitable Institutions			
1946 ⁽²⁾	32	3,313	17,397	—	—	—	2	136	926		
1947	—	—	—	—	—	—	1	75	399		
1948	1	52	6,476	—	—	—	3	64	360		
1949	2	44	513	—	—	—	2	100	716		
1950	2	42	582	1	40	180	1	12	25		
1951	3	120	863	—	—	—	3	54	90		
1952	4	515	3,680	2	178	971	4	148	961		
1953	7	865	5,880	4	328	2,303	5	102	525		
1954	11	1,651	11,930	4	387	3,063	5	253	1,058		
1955	7	1,396	9,952	-1	-11	-85	3	38	67		
1956	5	880	6,671	6	407	2,339	15	333	1,544		
1957	25	3,170	24,237	21	682	4,947	13	272	1,460		
1958	39	5,026	41,854	5	711	4,874	17	545	2,506		
1959	29	3,779	30,838	9	582	3,896	8	157	736		
1960	8	899	6,953	5	389	2,678	17	303	1,402		
1961	22	2,602	21,489	8	308	2,272	23	416	1,722		
1962	4	342	2,964	6	688	3,637	20	452	2,391		
1963	2	205	1,147	9	1,049	8,703	25	840	4,733		

(1) Data are net of cancellations, etc.

(2) Includes 32 loans for 3,313 units in the amount of \$17,397,410 made to Housing Enterprises of Canada, Ltd.

Source: CMHC.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

Table 46. Home Improvement Loans⁽¹⁾ Approved, Canada, 1955-1963

Period	No. of Loans	Amount \$000	Cost of Improvement \$000	Area	Amount of Loans \$000		
					1961	1962	1963
1955	24,712	27,252	28,912	Newfoundland	832	827	662
1956	30,380	29,687	32,056	Prince Edward Island	339	296	300
1957	29,947	30,558	33,534				
1958	37,187	39,722	43,188	Nova Scotia	2,451	2,287	1,951
1959	32,523	37,494	41,138				
1960	23,580	30,059	33,344	New Brunswick	1,180	1,118	1,186
1961	28,097	42,629	47,440	Quebec	8,578	8,381	8,886
1962	23,895	38,022	42,640				
1963	22,024	36,722	41,427	Ontario	12,058	10,260	9,957
1963—Jan.	1,435	2,308	2,618	Manitoba	2,382	2,136	2,058
Feb.	1,088	1,631	1,828	Saskatchewan	2,035	1,808	1,601
Mar.	1,595	2,597	2,952				
Apr.	1,209	1,899	2,086	Alberta	5,427	4,683	3,795
May	1,855	3,162	3,493	British Columbia	7,152	6,141	6,261
June	2,546	4,136	4,627				
July	2,067	3,641	4,099	Northwest Territories	73	41	30
Aug.	1,931	3,243	3,621				
Sept.	2,254	3,804	4,200	Yukon Territory	122	44	35
Oct.	3,109	5,338	5,966				
Nov.	1,923	3,314	3,783				
Dec.	1,110	1,865	2,154	Canada	42,629	38,022	36,722

Source: CMHC.

Table 47. Home Improvement Activity Under the National Housing Act, Canada, 1962-1963⁽²⁾

Type of Improvement	1962			1963		
	Number of Improvements	Amount ⁽³⁾		Number of Improvements	Amount ⁽³⁾	
		\$000	Per Cent		\$000	Per Cent
Structural Alterations	36,657	21,106	49.5	31,933	20,632	49.8
Additional Rooms	4,817	5,928	13.9	4,725	6,272	15.1
Garage or Outbuildings	2,567	2,295	5.4	2,428	2,246	5.4
Demolition or Moving	121	58	0.1	98	63	0.2
Heating	4,759	3,227	7.6	4,216	2,761	6.7
Electrical	3,758	869	2.0	3,411	902	2.2
Plumbing	6,417	2,688	6.3	5,663	2,495	6.0
Heat Control	59	37	0.1	73	32	0.1
Decorating	3,553	800	1.9	2,861	756	1.8
Sewage	1,175	301	0.7	976	284	0.7
Fences, Driveways, etc.	4,705	1,296	3.0	4,216	1,268	3.1
Well and Water Supply	991	419	1.0	766	308	0.7
Extensions	1,028	3,303	7.7	1,007	3,158	7.6
Fallout Shelters	36	30	0.1	2	2	†
Other	92	283	0.7	82	248	0.6
Total	70,735	42,640	100.0	62,457	41,427	100.0
Owner Occupied Dwellings	66,092	38,861	91.1	58,273	37,898	91.5
Rental Dwellings	4,643	3,779	8.9	4,184	3,529	8.5

(1) Includes home extension loans. With the exception of Cost of Improvement, annual data are net of cancellations, etc. Monthly data are gross.

Source: CMHC.

(2) Data are on a gross basis i.e. They do not take account of cancellations or alterations of loans after the initial approval.

(3) Estimated cost of improvement.

† Less than 0.1 per cent.

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Table 48. Expenditures on New Housing by Source of Funds, Canada, 1961-1963

Item	Amount \$ Million			Per Cent		
	1961	1962	1963	1961	1962	1963
Public Funds						
Public Housing						
Married Quarters for Armed Services	2.9	3.0	0.5	0.2	0.2	0.1
Federal-Provincial Housing, NHA	9.2	8.7	10.2	0.6	0.6	0.6
Other Public Housing	7.8	11.3	17.8	0.5	0.7	1.0
Loans Made by CMHC						
Limited-Dividend Loans	27.4	16.2	11.4	1.8	1.0	0.7
Other CMHC Loans	247.8	176.1	131.8	16.7	10.9	7.5
Other Government Loans	3.8	7.8	9.3	0.3	0.5	0.5
All Public Funds	298.9	223.1	181.0	20.1	13.9	10.4
Institutional Funds						
NHA Joint and Insured Mortgage Loans						
Chartered Banks	0.5	—	—	0.1	—	—
Life Insurance Companies	226.9	227.2	211.9	15.3	14.1	12.2
Other Approved Lenders	160.3	169.9	148.6	10.8	10.6	8.6
Conventional Mortgage Loans						
Life Insurance Companies	171.4	277.3	366.1	11.5	17.3	21.0
Other Companies ⁽¹⁾	78.9	133.4	218.3	5.3	8.3	12.6
All Institutional Funds	638.0	807.8	944.9	43.0	50.3	54.4
Other Funds						
Equities of Owners in Addition to the Above Mortgages	231.9	330.2	264.6	15.6	20.5	15.3
Other Financing	316.2	247.0	346.0	21.3	15.3	19.9
All Other Funds	548.1	577.2	610.6	36.9	35.8	35.2
Total	1,485.0	1,608.1	1,736.5	100.0	100.0	100.0

Source: CMHC.

Table 49. Expenditures on New Housing by Source of Funds, Canada, 1954-1963
(\$ Million)

Period	Public Funds				Institutional Funds			Other Funds		Total
	Direct Expenditure	CMHC Loans	Other Loans	Total	NHA	Conventional	Total	Owners ⁽²⁾ Equity	Other	
1954	18.5	86.3	8.5	113.3	311.9	111.3	423.2	266.1	412.9	1,215.5
1955	25.7	23.3	9.9	58.9	522.2	183.5	705.7	288.6	504.1	1,557.3
1956	30.8	16.3	8.9	56.0	516.9	233.5	750.4	314.7	427.6	1,548.7
1957	40.0	59.8	8.8	108.6	276.7	248.1	524.8	209.3	605.0	1,447.7
1958	41.1	334.5	8.5	384.1	422.7	260.6	683.3	261.3	496.4	1,825.1
1959	31.7	309.1	8.0	348.8	399.9	325.2	725.1	371.5	348.9	1,794.3
1960	28.6	271.3	7.9	307.8	177.4	294.2	471.6	260.0	432.3	1,471.7
1961	19.9	275.2	3.8	298.9	387.7	250.3	638.0	231.9	316.2	1,485.0
1962	23.0	192.3	7.8	223.1	397.1	410.7	807.8	330.2	247.0	1,608.1
1963	28.5	143.2	9.3	181.0	360.5	584.4	944.9	264.6	346.0	1,736.5

(1) Includes loan and trust companies, Quebec savings banks, fraternal and mutual benefit societies.

(2) Equities in addition to mortgages from public and institutional sources.

Source: CMHC.

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Table 50. Starts by Principal Source of Financing, Canada, 1957-1963
(Dwelling Units)

Source of Financing	1957	1958	1959	1960	1961	1962	1963
Loans Under NHA							
Direct CMHC Loans							
Limited-Dividend							
Other	4,284 18,049	5,608 30,187	5,296 29,933	1,380 12,408	3,551 20,301	1,943 13,690	1,829 19,384
Total CMHC	22,333	35,795	35,229	13,788	23,852	15,633	21,213
Approved Lenders							
Chartered Banks							
Life Insurance Companies	15,084 7,975 912	24,990 15,329 4,214	15,015 9,940 1,641	77 13,702 5,144	16 19,988 15,330	5 18,190 13,595	3 16,256 12,246
Other Approved Lenders							
Total Approved Lenders	23,971	44,533	26,596	18,923	35,334	31,790	28,505
Conventional Institutional Loans							
Life Insurance Companies							
Other Companies ⁽¹⁾	20,340 12,526	24,989 17,940	29,562 15,636	25,741 14,375	24,347 13,969	31,684 22,530	41,738 30,245
Total Conventional	32,866	42,929	45,198	40,116	38,316	54,214	71,983
Federal Gov't. Assistance Other than NHA ⁽²⁾							
Direct Government House-building							
Other Financing	1,808 2,703 38,659	1,969 3,478 35,928	2,251 1,475 30,596	2,115 1,830 32,086	1,993 2,778 23,304	3,004 2,354 23,100	3,451 2,066 21,406
Total Other	43,170	41,375	34,322	36,031	28,075	28,458	26,923
Total Dwelling Starts	122,340	164,632	141,345	108,858	125,577	130,095	148,624

Source: CMHC.

Table 51. Starts by Principal Source of Financing, by Region, 1963
(Dwelling Units)

Source of Financing	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
Loans Under NHA						
Direct CMHC Loans						
Limited-Dividend						
Other	44 592	— 6,462	1,028 5,380	485 5,577	272 1,373	1,829 19,384
Total CMHC	636	6,462	6,408	6,062	1,645	21,213
Approved Lenders						
Chartered Banks						
Life Insurance Companies						
Other Approved Lenders	485 129	3 2,999 2,333	9,230 7,198	2,795 1,955	747 631	3 16,256 12,246
Total Approved Lenders	614	5,335	16,428	4,750	1,378	28,505
Conventional Institutional Loans						
Life Insurance Companies						
Other Companies ⁽¹⁾	390 2,756	12,295 10,383	17,218 10,231	4,846 4,028	6,989 2,847	41,738 30,245
Total Conventional	3,146	22,678	27,449	8,874	9,836	71,983
Federal Gov't. Assistance Other than NHA ⁽²⁾						
Direct Government House-building						
Other Financing	437 159 1,970	165 149 8,602	981 390 4,301	1,502 1,078 2,719	366 290 3,814	3,451 2,066 21,406
Total Other	2,566	8,916	5,672	5,299	4,470	26,923
Total Dwelling Starts	6,962	43,391	55,957	24,985	17,329	148,624

(1) Includes loan and trust companies, Quebec savings banks, fraternal and mutual benefit societies.

Source: CMHC.

(2) Includes Government loans under the Veterans' Land Act, the Farm Credit Act, and loans for Urban Military Housing and guarantees under the Farm Improvement Loans Act.

Table 52. Starts by Principal Source of Financing, by Type of Occupancy, Canada, 1957-1963
(Dwelling Units)

Type of Occupancy	1957	1958	1959	1960	1961	1962	1963
Rental Housing							
Loans Under NHA							
Direct CMHC Loans	7,202	8,809	5,342	1,380	3,551	1,943	2,244
Approved Lenders	2,420	6,602	3,863	4,922	11,003	7,262	7,284
Conventional Institutional Loans	12,489	31,147	31,490	26,168	25,409	38,715	54,813
Federal Gov't. Assistance Other than NHA ⁽¹⁾	—	—	—	—	—	575	630
Direct Government House-building	2,703	3,478	1,475	1,830	2,778	2,354	2,066
Other Financing	11,437	6,573	2,170	2,538	3,359	2,010	2,550
Total Rental	36,251	56,609	44,340	36,838	46,100	52,859	69,587
Housing for Owner-Occupancy							
Loans Under NHA							
Direct CMHC Loans	15,131	26,986	29,887	12,408	20,301	13,690	18,969
Approved Lenders	21,551	37,931	22,733	14,001	24,331	24,528	21,221
Conventional Institutional Loans	20,377	11,782	13,708	13,948	12,907	15,499	17,170
Federal Gov't. Assistance Other than NHA ⁽¹⁾	1,808	1,969	2,251	2,115	1,993	2,429	2,821
Other Financing	27,222	29,355	28,426	29,548	19,945	21,090	18,856
Total Owner Occupancy	86,089	108,023	97,005	72,020	79,477	77,236	79,037
Total Dwelling Starts	122,340	164,632	141,345	108,858	125,577	130,095	148,624

Source: CMHC.

Table 53. Characteristics of Loans Approved Under the National Housing Act, by Type of Lender, Canada, 1957-1963⁽²⁾
(Per Cent)

Item	1957	1958	1959	1960	1961	1962	1963		
							Approved Lenders	CMHC	Total
Ratio of Gross Debt Service to Income									
Under 15 per cent	11.7	9.1	9.8	7.4	5.5	5.6	6.2	5.4	5.9
15 to 18 per cent	16.8	13.8	13.5	11.2	9.9	9.6	10.1	9.7	9.9
18 to 20 per cent	17.1	13.2	13.2	11.6	10.7	10.2	10.7	10.6	10.7
20 to 23 per cent	42.2	25.6	23.4	23.2	21.3	21.1	21.9	17.9	20.5
23 to 27 per cent	12.2	35.4	32.6	35.5	41.3	42.0	40.9	47.7	43.3
Over 27 per cent		2.9	7.5	11.1	11.3	11.5	10.2	8.7	9.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Amortization Period									
Under 25 years	0.5	0.3	0.5	0.4	0.3	0.4	0.3	0.3	0.3
25 years	99.0	99.1	98.0	84.0	89.8	93.7	98.3	94.2	96.3
26 to 29 years	+	+	—	+	1.8	1.1	+	1.8	0.9
30 years	0.5	0.6	1.5	15.6	5.0	2.7	1.3	1.1	1.2
31 to 34 years	—	—	—	—	1.2	0.7	+	1.0	0.5
35 years	—	—	—	+	1.9	1.4	0.1	1.6	0.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(1) Includes Government loans under the Veterans' Land Act, the Farm Credit Act, and loans for Urban Military Housing and guarantees under the Farm Improvement Loans Act.

(2) Includes owner-applicants and those purchasing houses from builders.

† Less than 0.1 per cent.

Source: CMHC.

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Table 54. Loan Amounts Per Dwelling Unit Under the National Housing Act, Canada, 1955-1963⁽¹⁾
 (Per Cent of Loans for Home-Ownership Dwellings)

Amount of Loan ⁽¹⁾ \$	1955	1956	1957	1958	1959	1960	1961	1962	1963		
									Approved Lenders	CMHC	Total
Under 7,000	1.1	0.9	0.2	0.2	0.3	0.2	0.2	0.3	0.2	0.2	0.2
7,000 - 7,999	7.3	4.2	3.0	3.1	0.9	0.8	0.3	0.2	0.1	0.4	0.2
8,000 - 8,999	17.5	8.1	6.1	3.1	3.2	2.9	1.5	1.3	0.3	1.1	0.7
9,000 - 9,999	27.8	22.4	17.6	5.6	7.0	8.4	4.7	3.8	1.1	4.0	2.5
10,000 - 10,999	19.4	24.4	27.3	16.0	12.0	14.7	8.7	7.3	2.1	8.5	5.3
11,000 - 11,999	14.2	20.2	23.3	27.9	25.6	21.6	18.4	17.4	8.2	19.9	14.0
12,000 - 12,999	7.7	11.5	12.4	22.2	24.3	21.9	16.7	19.1	16.4	22.9	19.6
13,000 - 13,999	5.0	8.3	10.1	21.9	26.7	29.1	22.1	21.3	24.0	19.4	21.7
14,000 - 14,999	-	-	-	-	-	0.3	20.7	20.7	25.8	12.4	19.2
15,000 and over	-	-	-	-	-	0.1	6.7	8.6	21.8	11.2	16.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Loan Amount \$	9,081	10,434	10,856	11,804	11,750	11,722	12,747	12,845	13,720	12,743	13,237

Source: CMHC.

Table 55. Average Mortgage Loan Amounts Per Dwelling Unit, Institutional Loans, Canada, 1952-1963
 (Dollars)

Period	New Residential Construction						Existing Residential Property		
	NHA			Conventional			Conventional		
	Single-Detached Dwellings	Multiple Dwelling Structures	Total	Single-Detached Dwellings	Multiple Dwelling Structures	Total	Single-Detached Dwellings	Multiple Dwelling Structures	Total
1952	8,253	5,441	7,408	6,309	3,551	5,087	4,241	2,278	3,485
1953	8,502	6,016	7,842	6,225	3,547	5,016	4,425	2,113	3,576
1954	9,974	6,684	9,207	6,957	3,404	5,227	4,769	2,289	3,824
1955	10,169	6,698	9,632	8,409	4,566	6,142	5,031	2,374	4,018
1956	10,725	6,681	10,262	9,750	5,101	7,224	5,395	2,571	4,280
1957	11,286	6,884	10,956	9,674	4,894	6,665	5,947	2,526	4,592
1958	12,036	7,120	11,180	10,569	4,952	6,493	6,215	2,836	4,826
1959	12,224	7,424	11,536	11,482	5,534	7,317	6,863	3,321	5,324
1960	12,400	8,399	11,079	11,803	4,950	7,289	7,089	3,055	5,341
1961	13,343	9,064	11,728	12,924	5,650	8,020	7,570	3,320	5,555
1962	13,440	9,215	12,147	13,383	6,210	7,994	8,310	3,635	6,089
1963	13,776	9,619	12,337	13,454	6,942	8,513	8,526	3,850	6,293
1962—1st Q.	13,277	9,143	11,853	13,091	6,139	7,308	8,133	3,639	5,961
2nd Q.	13,398	9,336	12,323	13,522	6,375	7,998	8,306	3,771	6,172
3rd Q.	13,593	9,580	12,323	13,469	6,236	8,614	8,477	3,558	6,280
4th Q.	13,515	8,618	11,889	13,266	6,069	7,822	8,301	3,540	5,909
1963—1st Q.	13,437	9,436	11,968	13,277	7,136	8,249	8,216	3,468	5,699
2nd Q.	13,636	9,489	12,097	12,917	7,320	8,787	8,331	4,000	6,274
3rd Q.	13,964	10,169	12,912	14,103	6,739	8,547	8,730	3,919	6,644
4th Q.	14,245	9,511	12,500	13,495	6,598	8,426	8,781	4,005	6,494

(1) Includes the mortgage insurance fee.

Source: CMHC.

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Table 56. Sales and Purchases of Insured NHA Mortgages, Canada, 1954-1963⁽¹⁾
(\$ Million)

Period	Chartered Banks	Life Insurance Companies	Trust Companies	Loan and Other Cos.	CMHC	Pension Funds	Other Firms and Institutions		Total
							Corporate	Unincorporated	
Sales									
1954	0.6	—	—	—	—	—	—	—	0.6
1955	13.5	—	3.4	0.6	—	—	—	—	17.5
1956	33.3	5.1	8.2	2.5	0.6	—	—	—	49.7
1957	41.2	8.6	9.7	2.1	0.6	—	—	—	62.2
1958	32.4	7.8	4.4	1.5	1.5	—	—	—	47.6
1959	36.7	1.9	3.4	0.1	0.4	—	—	—	42.5
1960	6.3	9.0	4.3	7.3	0.4	—	—	—	27.3
1961	—	—	19.3	2.6	40.0	—	—	—	61.9
1962	0.7	—	46.8	5.8	47.9	—	—	—	101.2
1963	0.2	1.0	58.8	7.9	61.1	—	—	—	129.0
1963—1st Q.	—	1.0	14.2	0.8	26.7	—	—	—	42.7
2nd Q.	0.2	—	14.8	0.4	34.2	—	—	—	49.6
3rd Q.	—	—	11.1	1.6	0.2	—	—	—	12.9
4th Q.	—	—	18.7	5.1	—	—	—	—	23.8
Purchases									
1954	—	0.3	—	—	—	0.3	—	—	0.6
1955	—	2.7	—	0.1	—	14.7	—	—	17.5
1956	—	8.6	0.5	3.0	—	35.3	2.3	—	49.7
1957	—	10.3	0.8	—	—	30.6	20.5	—	62.2
1958	—	4.6	2.3	—	—	31.0	9.7	—	47.6
1959	—	3.4	0.2	—	—	37.0	1.9	—	42.5
1960	—	0.4	0.8	6.5	—	12.7	6.9	—	27.3
1961	18.3	11.5	14.7	—	—	4.6	12.8	—	61.9
1962	30.3	22.1	21.3	—	—	19.6	7.8	0.1	101.2
1963	49.1	15.5	24.8	3.6	—	23.3	12.3	0.4	129.0
1963—1st Q.	21.9	4.0	6.3	2.9	—	4.4	3.0	0.2	42.7
2nd Q.	17.7	5.4	13.4	—	—	10.9	2.2	—	49.6
3rd Q.	4.0	3.0	0.5	0.1	—	2.7	2.5	—	12.8
4th Q.	5.5	3.1	4.5	0.6	—	5.3	4.6	0.2	23.9

Source: CMHC.

Table 57. Mortgage Lending Under Federal Legislation Other Than NHA, Canada, 1953-1963

Period	Loans Under the Veterans' Land Act				Loans Under the Farm Credit Act ⁽⁴⁾		Guarantees Under the Farm Improvement Loans Act			
	New Dwellings Part I		New Dwellings Part II		New Dwellings		New Dwellings		Alterations and Improvements	
	Number ⁽²⁾	\$000 ⁽³⁾	Number ⁽²⁾	\$000 ⁽³⁾	Number	\$000	Number	\$000	Number	\$000
1953	1,827	10,017	—	—	62	151	722	1,479	1,604	1,547
1954	1,377	9,488	485 ⁽⁶⁾	1,946 ⁽⁶⁾	81	217	576	1,208	1,635	1,694
1955	1,538	11,052			62	174	728	1,403	1,587	1,758
1956	1,076	9,882	373	3,026	85	336	719	1,479	1,854	2,405
1957	934	7,722	558	3,812	116	521	758	1,737	1,797	2,205
1958	804	7,589	741	5,369	152	767	1,013	2,419	2,458	3,323
1959	783	6,925	673	5,514	200	974	1,268	3,279	2,422	3,147
1960	964	10,575	571	5,991	142	793	1,009	3,000	1,882	2,612
1961	858	9,663	323	4,320	126	795	1,448	4,757	2,761	4,141
1962	1,090	13,038	166	2,206	189	1,474	1,368	4,837	2,542	3,849
1963	1,092	17,523	152	1,753	268	2,238	* *	* *	* *	* *
1963—1st Q.	127	4,736	5	416	25	201	156	468	398	583
2nd Q.	257	1,902	51	185	79	717	421	1,596	640	1,041
3rd Q.	383	4,665	69	459	102	792	479	1,866	693	1,151
4th Q.	325	6,220	27	693	62	528	* *	* *	* *	* *

(1) Data relate only to initial sales and purchases, subsequent sales and purchases are excluded. Lending institutions are included under the appropriate category whether or not they are Approved Lenders under the National Housing Act.

(2) Includes activity under the Canadian Farm Loan Act prior to October, 1959.

(3) Based on new dwellings started.

(4) Based on expenditures on dwellings completed, current construction, repair and other services.

(5) Based on expenditures of public funds relating to dwellings completed or under construction. Includes amounts recoverable from CMHC and other mortgagees.

(6) Covers the period from August 1954 to December 1955.

* * Not available.

Source: Department of Veterans' Affairs.
Farm Credit Corporation,
Department of Finance.

Table 58. Conventional Mortgage Registrations⁽¹⁾ and Characteristics, by Province, 1960-1962

Area	Number of Mortgages Registered			Value of Mortgages Registered \$000			Average Amount Registered \$ ⁽²⁾		
	1960	1961	1962	1960	1961	1962	1960	1961	1962
Lending Institutions ⁽³⁾									
Newfoundland	270	221	569	3,278	1,845	4,863	12,139	8,349	8,547
Prince Edward Island	182	375	437	1,254	3,553	2,997	6,890	9,475	6,858
Nova Scotia	3,190	2,962	4,341	19,750	26,002	39,266	6,191	8,779	9,045
New Brunswick	1,486	1,481	1,852	8,220	18,439	21,864	5,531	12,450	11,806
Quebec	5,416	7,258	9,120	115,265	166,880	192,496	21,282	22,993	21,107
Ontario	19,299	21,528	26,117	316,880	267,137	389,905	16,420	12,409	14,929
Manitoba	3,727	3,426	2,727	29,971	28,404	59,701	8,041	8,291	21,893
Saskatchewan	1,870	2,255	2,906	14,892	15,190	30,230	7,964	6,736	10,403
Alberta	3,094	3,264	6,026	25,463	41,991	84,165	8,230	12,865	13,967
British Columbia	6,584	9,364	12,278	70,505	94,189	224,458	10,709	10,059	18,281
Canada	45,118	52,134	66,373	605,478	663,630	1,049,945	13,420	12,729	15,819
Corporations Other Than Lending Institutions ⁽⁴⁾									
Newfoundland	193	105	302	1,182	608	1,380	6,122	5,788	4,570
Prince Edward Island	96	96	58	172	587	252	1,793	6,118	4,345
Nova Scotia	857	1,120	1,525	3,903	8,819	6,746	4,555	7,874	4,424
New Brunswick	516	719	852	2,185	5,344	8,346	4,235	7,432	9,796
Quebec	6,863	10,150	10,855	66,465	91,513	114,471	9,685	9,016	10,545
Ontario	15,566	16,045	16,479	134,514	190,096	190,194	8,642	11,848	11,542
Manitoba	1,733	2,426	2,973	17,925	26,842	39,051	10,343	11,064	13,135
Saskatchewan	765	809	617	8,491	6,592	5,346	11,100	8,149	8,665
Alberta	2,948	2,244	2,323	22,932	16,400	18,700	7,779	7,308	8,050
British Columbia	4,407	3,598	2,535	29,186	37,505	22,326	6,623	10,424	8,807
Canada	33,944	37,312	38,519	286,955	384,306	406,812	8,454	10,300	10,561
Other Lenders ⁽⁵⁾									
Newfoundland	755	284	684	3,236	1,147	4,062	4,286	4,037	5,939
Prince Edward Island	432	631	541	913	1,948	1,649	2,113	3,087	3,048
Nova Scotia	2,513	2,990	2,207	11,116	13,370	11,517	4,424	4,471	5,218
New Brunswick	2,484	2,453	2,709	10,161	10,766	11,393	4,091	4,389	4,206
Quebec	42,608	49,798	45,421	223,659	303,490	263,479	5,249	6,095	5,801
Ontario	93,546	98,656	84,762	651,708	677,333	583,783	6,967	6,866	6,887
Manitoba	11,450	12,944	12,621	63,171	67,619	66,992	5,517	5,224	5,308
Saskatchewan	3,206	5,003	5,455	12,732	22,256	29,524	3,971	4,449	5,412
Alberta	3,931	4,896	4,283	25,597	26,967	29,343	6,512	5,508	6,851
British Columbia	15,576	11,639	12,122	87,516	89,951	72,404	5,619	7,728	5,973
Canada	176,501	189,294	170,805	1,089,809	1,214,847	1,074,146	6,175	6,418	6,289

(1) Includes Non-NHA first, second and other junior mortgages registered on all types of property, whether existing or new construction. Excludes loans financed by governments. Data for 1963 are not yet available.

Source: CMHC.

(2) Excludes loans of \$500,000 and over.

(3) Includes life, loan and trust companies, fraternal societies and Quebec savings banks. The chartered banks are not permitted to engage in conventional mortgage lending.

(4) Includes small loan companies, holding companies, and other corporations and institutions whose mortgage lending operations are ancillary to their principal functions.

(5) Includes caisses populaires, credit unions, pension funds, individuals and other non-corporate bodies.

Table 59. Conventional Mortgage Registrations⁽¹⁾ and Characteristics, by Province, 1960-1962

Area	Average Interest ⁽²⁾ Rate (Per Cent)			Average Term ⁽³⁾ (Years)		
	1960	1961	1962	1960	1961	1962
Lending Institutions ⁽³⁾						
Newfoundland	7.63	7.42	7.27	7.88	7.05	8.44
Prince Edward Island	7.78	7.53	7.74	10.63	11.20	11.84
Nova Scotia	7.87	7.52	7.40	6.99	6.67	6.52
New Brunswick	7.20	7.59	7.38	7.75	7.48	7.93
Quebec	7.06	6.98	6.93	10.36	11.11	11.74
Ontario	7.26	7.33	7.09	9.26	8.93	9.61
Manitoba	7.62	7.25	7.15	7.75	7.50	8.31
Saskatchewan	7.17	6.78	7.02	9.15	8.95	11.48
Alberta	7.51	7.36	7.23	8.76	8.90	10.41
British Columbia	7.26	7.04	7.02	11.44	11.13	12.30
Canada	7.27	7.20	7.08	9.35	10.13	10.27
Corporations Other Than Lending Institutions ⁽⁴⁾						
Newfoundland	6.04	7.18	7.64	7.13	5.50	5.66
Prince Edward Island	6.78	6.75	7.60	7.70	10.55	6.95
Nova Scotia	11.43	9.28	11.68	6.72	6.30	7.24
New Brunswick	8.54	8.07	8.09	6.89	6.28	5.44
Quebec	11.58	12.18	9.88	5.75	6.27	6.20
Ontario	8.91	9.29	8.99	4.62	4.73	5.60
Manitoba	7.07	7.36	8.69	4.82	4.80	6.00
Saskatchewan	7.42	8.93	7.75	6.60	8.97	10.28
Alberta	10.52	8.33	7.06	7.71	7.84	8.62
British Columbia	6.77	7.45	8.54	6.48	8.62	6.86
Canada	9.29	9.74	9.10	5.53	5.70	6.20
Other Lenders ⁽⁵⁾						
Newfoundland	7.34	7.55	7.38	4.76	3.30	7.12
Prince Edward Island	6.95	6.86	7.03	6.70	4.70	4.07
Nova Scotia	7.41	7.27	7.68	8.87	8.20	9.15
New Brunswick	6.97	7.11	7.27	6.52	5.81	7.60
Quebec	7.12	7.03	7.14	5.82	6.31	6.60
Ontario	7.70	7.47	7.15	6.67	5.97	6.20
Manitoba	7.06	7.34	7.44	6.34	6.00	6.47
Saskatchewan	6.82	7.51	6.88	4.78	5.82	6.20
Alberta	5.87	6.82	6.77	7.49	8.01	8.85
British Columbia	7.09	7.42	7.43	6.14	7.85	8.08
Canada	7.43	7.33	7.17	6.38	6.23	6.58

(1) Includes Non-NHA first, second and other junior mortgages registered on all types of property, whether existing or new construction. Excludes loans financed by governments. Data for 1963 are not yet available.

Source: CMHC.

(2) Average interest rate weighted by loan amount, average term weighted by number of loans. Excludes loans of \$500,000 and over.

(3) Includes life, loan and trust companies, fraternal societies and Quebec savings banks. The chartered banks are not permitted to engage in conventional mortgage lending.

(4) Includes small loan companies, holding companies, and other corporations and institutions whose mortgage lending operations are ancillary to their principal functions.

(5) Includes caisses populaires, credit unions, pension funds, individuals and other non-corporate bodies.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

Table 60. Assets and Liabilities of Chartered Banks and Twelve Life Insurance Companies, 1960-1963⁽¹⁾
(\$ Million)

Type of Asset or Liability	Holdings at Year-end				Net Changes			
	1960	1961	1962	1963 ⁽²⁾	1960	1961	1962	1963 ⁽³⁾
Selected Assets and Liabilities of Chartered Banks								
Selected Assets								
NHA Mortgages	971	953	921	890	3	-18	-32	-31
Liquid Assets ⁽⁴⁾	2,131	2,468	2,582	2,770	103	337	114	188
Government of Canada Bonds	2,088	2,639	2,241	2,662	261	551	-398	421
Provincial and Municipal Bonds	532	583	657	671	-18	51	74	14
Corporate Bonds	473	470	457	465	-39	-3	-13	8
Canadian Loans	6,534	6,869	7,702	8,337	392	335	833	635
Selected Liabilities								
Personal Savings Deposits	7,215	7,618	7,932	8,411	315	403	314	479
"Other" Canadian Deposits ⁽⁴⁾	4,313	4,998	5,193	5,404	256	685	195	789
Total Canadian Assets of Twelve Life Insurance Companies								
Mortgages	2,778	3,038	3,355	3,691	222	260	317	336
Government of Canada Bonds	524	504	502	492	45	-20	-2	-10
Provincial and Municipal Bonds	709	974	1,052	1,095	58	265	78	43
Corporate and Other Bonds	1,534	1,459	1,510	1,623	38	-75	51	113
Preferred and Common Stocks	132	127	132	150	-6	-5	5	18
Real Estate	276	288	294	297	17	12	6	3
Policy Loans	278	288	299	309	16	10	11	10
Total ⁽⁵⁾	6,276	6,723	7,195	7,708	401	447	472	513

Source: Bank of Canada.

Table 61. Bond Yields and Mortgage Interest Rates⁽⁶⁾, 1947-1963
(Per Cent)

Period	Bond Yields						Mortgage Rates (Maximum)	
	Government Bonds			Corporate Bonds				
	Federal ⁽⁷⁾	Provincial	Municipal	Public Utility	Industrial	All Corporate		
1947	2.56	2.82	3.13	3.34	3.42	3.38	5.00	
1948	2.93	3.17	3.54	3.47	3.61	3.54	5.00	
1949	2.75	3.02	3.50	3.26	3.51	3.39	5.00	
1950	2.99	3.26	3.51	3.44	3.58	3.51	5.00	
1951	3.50	4.21	4.75	4.31	4.48	4.40	5.50	
1952	3.62	4.15	4.60	4.33	4.43	4.38	5.75	
1953	3.60	4.07	4.50	4.31	4.48	4.40	5.75	
1954	3.26	3.34	3.75	3.75	4.00	3.88	5.50	
1955	3.45	3.82	4.04	3.98	4.15	4.07	5.25	
1956	3.94	5.03	5.45	4.98	5.22	5.10	5.50	
1957	3.80	4.60	5.12	5.03	5.04	5.04	6.00	
1958	4.62	5.14	5.38	5.14	5.22	5.18	6.00	
1959	5.49	6.12	6.60	6.04	6.14	6.09	6.75	
1960	5.31	5.68	5.97	5.45	5.61	5.53	6.75	
1961	4.95	5.36	5.53	5.29	5.33	5.31	6.50	
1962	5.15	5.44	5.59	5.32	5.38	5.35	6.50	
1963	5.17	5.53	5.67	5.50	5.39	5.45	6.25	
1963—Jan.	5.07	5.36	5.54	5.43	5.29	5.36	6.50	
Feb.	5.12	5.37	5.52	5.45	5.37	5.41	6.50	
Mar.	5.09	5.39	5.51	5.49	5.42	5.46	6.50	
Apr.	5.01	5.32	5.47	5.39	5.33	5.36	6.50	
May	4.96	5.29	5.39	5.34	5.26	5.30	6.50	
June	4.99	5.29	5.41	5.42	5.26	5.34	6.25	
July	5.14	5.44	5.59	5.50	5.43	5.47	6.25	
Aug.	5.30	5.67	5.88	5.61	5.49	5.55	6.25	
Sept.	5.09	5.50	5.67	5.56	5.44	5.50	6.25	
Oct.	5.10	5.51	5.66	5.48	5.40	5.44	6.25	
Nov.	5.16	5.53	5.72	5.48	5.41	5.45	6.25	
Dec.	5.17	5.53	5.67	5.50	5.39	5.45	6.25	

(1) Historical data in some cases are not strictly comparable. For details see current issues of Bank of Canada Statistical Summary.

Source: Bank of Canada and McLeod, Young and Weir Co. Ltd.

(2) Assets of twelve Life Insurance Companies are estimated.

(3) Bank of Canada deposits and notes, day-to-day loans and treasury bills.

(4) Less float. Excludes Government of Canada deposits.

(5) Includes cash and other assets.

(6) As at end of period.

(7) For the years 1947-1953, data represent a 15 year theoretical bond yield. From 1954, data represent the unweighted arithmetic average of yields on all direct Government of Canada bonds of Canadian denomination with a final maturity date of not less than 15 years and not more than 25 years.

(8) To the end of 1963 the rates shown indicate the yield to the lender. On these joint loans, the borrower paid one-half per cent less than the rate earned by the lender.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

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Table 62. Mortgage Loans Outstanding Held by Lending Institutions, Governments and Corporate Lenders, Canada, 1926-1963
(\$ Million)

Period	Lending Institutions					Governments and Govt. Agencies	Corporate Lenders	Total ⁽¹⁾
	Life Companies	Chartered Banks	Loan Companies	Trust Companies	Other Companies ⁽²⁾			
1926	272	—	190	71	19	552	142	87
1927	315	—	204	80	21	620	151	87
1928	363	—	211	96	23	693	158	90
1929	404	—	212	104	25	745	166	91
1930	448	—	217	107	26	798	171	88
1931	459	—	216	111	31	817	168	86
1932	450	—	208	108	30	796	171	83
1933	436	—	197	103	30	766	167	78
1934	420	—	190	99	28	737	164	76
1935	405	—	183	97	26	711	155	69
1936	393	—	177	97	24	691	160	66
1937	390	—	172	98	23	683	169	65
1938	393	—	172	91	21	677	180	62
1939	401	—	174	89	14	678	189	61
1940	412	—	169	86	14	681	193	59
1941	404	—	164	77	14	659	193	58
1942	396	—	158	80	14	648	185	57
1943	374	—	149	75	13	611	170	53
1944	360	—	139	69	13	581	151	45
1945	339	—	137	66	14	556	151	39
1946	372	—	152	70	16	610	189	34
1947	456	—	173	77	19	725	248	34
1948	591	—	201	87	17	896	276	34
1949	729	—	232	99	21	1,081	350	35
1950	901	—	265	113	24	1,303	459	38
1951	1,077	—	289	128	26	1,520	595	42
1952	1,214	—	314	136	29	1,693	674	46
1953	1,402	—	352	149	33	1,936	768	49
1954	1,658	74	396	178	42	2,348	850	49
1955	2,016	294	444	228	43	3,025	868	66
1956	2,408	493	497	268	57	3,723	893	85
1957	2,660	586	521	275	70	4,112	973	114
1958	2,875	790	569	343	80	4,657	1,337	125
1959	3,140	968	629	409	88	5,234	1,681	326
1960	3,412	971	698	472	97	5,650	1,995	524
1961	3,710	953	815	622	119	6,219	2,229	759
1962	4,142	921	976	836	144	7,019	2,453	798
1963	* *	885	* *	* *	* *	* *	* *	* *

Source: CMHC.

Table 63. Mortgage and Real Estate Activity⁽¹⁾, Canada, 1951-1963

Period	Mortgage Registrations			Real Estate Transfers		
	Number	Amount \$000	Average Amount \$	Number	Amount \$000	Average Amount \$
1951	209,575	1,082,278	5,164	441,784	2,164,477	4,899
1952	216,537	1,252,835	5,786	442,685	2,245,553	5,073
1953	246,080	1,429,174	5,808	480,696	2,688,550	5,593
1954	266,314	1,854,286	6,963	463,031	2,959,141	6,391
1955	299,160	2,444,740	8,172	491,119	3,453,692	7,032
1956	306,305	2,830,373	9,240	507,179	3,871,953	7,634
1957	281,655	2,299,114	8,163	484,691	3,638,540	7,507
1958	334,754	2,889,013	8,630	527,708	4,330,161	8,206
1959	338,173	3,311,432	9,792	550,544	4,959,878	9,009
1960	289,726	2,646,265	9,134	475,631	4,113,808	8,649
1961	323,008	3,158,982	9,779	475,619	4,408,315	9,267
1962	313,407	3,078,064	9,821	482,988	* *	* *
1963 ⁽⁴⁾	341,001	* *	* *	519,453	* *	* *

Source: CMHC.

(1) Loans outstanding held by unincorporated firms, individuals, etc. are not included.

(2) Includes Quebec savings banks, mutual benefit and fraternal societies.

(3) Estimated.

(4) Preliminary.

* * Not available.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

Table 64. Assets and Mortgage Loans of Lending Institutions, 1955-1963

Period	Life Insurance Companies		Chartered Banks ⁽¹⁾	Loan Companies	Trust Companies	Other Lending Institutions ⁽²⁾	All Lending Institutions	Estates, Trusts & Agency Funds of Trust Cos.
	Sample of 12 Cos. ⁽³⁾	All Life Companies						
Cash Disbursements — \$ Million								
1955	441	507	234	115	96	17	969	**
1956	479	578	237	131	102	19	1,067	**
1957	397	441	145	104	72	19	781	**
1958	373	410	264	135	140	22	971	**
1959	446	500	239	159	172	21	1,091	**
1960	468	512	43	184	161	19	919	**
1961	542	566	1	241	281	36	1,125	**
1962	617	661	—	248	391	43	1,343	**
1963	651	**	—	**	**	**	**	**
Repayments — \$ Million								
1955	159	181	1	71	37	8	298	**
1956	186	198	4	79	39	5	325	**
1957	190	206	11	82	41	6	346	**
1958	223	220	26	88	55	11	400	**
1959	232	237	24	100	85	13	459	**
1960	248	251	35	101	78	13	478	**
1961	281	305	36	125	96	15	577	**
1962	302	314	48	127	126	19	634	**
1963	315	**	53	**	**	**	**	**
All Mortgage Loans Outstanding ⁽⁴⁾ — \$ Million								
1955	1,665	2,016	294	444	228	43	3,025	213
1956	1,974	2,408	493	497	268	57	3,723	277
1957	2,182	2,660	586	521	275	70	4,112	345
1958	2,336	2,875	790	569	343	80	4,657	430
1959	2,556	3,140	968	629	409	88	5,234	481
1960	2,778	3,412	971	698	472	97	5,650	534
1961	3,038	3,710	953	815	622	119	6,219	667
1962	3,354	4,142	921	976	836	144	7,019	865
1963	3,690	**	885	**	**	**	**	**
Total Assets ⁽⁵⁾ — \$ Million								
1955	4,499	5,642	12,690	598	706	392	20,028	4,732
1956	4,870	6,035	13,408	644	740	414	21,241	5,147
1957	5,176	6,544	14,244	694	772	430	22,684	6,319
1958	5,516	7,066	15,840	771	954	463	25,094	6,319
1959	5,875	7,491	15,784	844	1,058	464	25,641	6,909
1960	6,276	8,040	16,917	914	1,302	495	27,668	7,402
1961	6,723	8,660	19,153	1,090	1,585	526	31,014	8,125
1962	7,195	9,381	20,272	1,291	1,889	548	33,381	9,028
1963	7,708	**	22,094	**	**	**	**	**
All Mortgages as Per Cent of Total Assets								
1955	37.0	35.7	2.3	74.2	32.3	11.0	15.1	4.5
1956	40.5	39.9	3.7	77.2	36.2	13.8	17.5	5.4
1957	42.2	40.6	4.1	75.1	35.6	16.3	18.1	5.5
1958	42.3	40.7	5.0	73.8	36.0	17.3	18.6	6.8
1959	43.5	42.0	6.1	74.5	38.7	19.0	20.4	7.0
1960	44.3	42.4	5.7	76.4	36.3	19.6	20.4	7.2
1961	45.2	42.8	5.0	74.8	39.2	22.6	20.1	8.2
1962	46.6	44.2	4.5	75.6	44.3	26.3	21.0	9.6
1963	47.9	**	4.0	**	**	**	**	**

(1) Relates to the life branch assets of 12 life insurance companies, whose net premium income in Canada in 1961 was 74.8 per cent of the total of all companies registered under the Federal Insurance Act.

(2) NHA loans only.

(3) Includes Quebec savings banks, and Mutual benefit and fraternal societies.

(4) Includes agreements for sale.

(5) Excludes companies without mortgage loans outstanding except in case of estates, trust and agency funds.

** Not available.

Source: CMHC.

Table 65. NHA Mortgage Loans Outstanding, Holdings by Type of Investor, 1947-1963
(\$ Million)

Period	Approved Lenders					Other ⁽¹⁾ Investors	CMHC	Total
	Life Insurance Companies	Trust Companies	Chartered Banks	Loan and Other Cos.	Total			
1947	65	1	*	2	68	-	46	114
1948	102	1	*	3	106	-	50	156
1949	166	2	*	8	176	-	93	269
1950	283	2	*	15	300	-	187	487
1951	393	3	*	21	417	-	309	726
1952	479	3	*	24	506	-	377	883
1953	600	3	*	33	636	-	464	1,100
1954	788	4	74	35	901	-	527	1,428
1955	997	14	294	48	1,353	15	523	1,891
1956	1,177	33	493	56	1,759	39	516	2,314
1957	1,232	35	586	67	1,920	60	555	2,535
1958	1,283	54	790	71	2,198	103	874	3,175
1959	1,336	64	968	72	2,440	199	1,161	3,800
1960	1,376	86	971	71	2,504	200	1,399	4,103
1961	1,537	137	953	96	2,723	280	1,567	4,570
1962	1,734	214	921	119	2,988	355	1,641	4,984
1963	1,880	289	885	131	3,185	452	1,655	5,292
1963 Holdings by Type of NHA Loan								
Joint Loans	298	1	-	12	311	-	116	427
Insured Loans	1,582	288	885	119	2,874	452	1,173	4,499
Uninsured Direct CMHC Loans								
Limited-Dividend Primary Industry	-	-	-	-	-	-	178	178
Rental Guarantee	-	-	-	-	-	-	4	4
Home-Owners	-	-	-	-	-	-	63	63
Sale Mortgages	-	-	-	-	-	-	24	24
Total	1,880	289	885	131	3,185	452	1,655	5,292

Source: CMHC.

Table 66. Mortgage Loans Outstanding and Assets of Caisses Populaires and Credit Unions, 1954-1963
(\$ Million)

Item	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963
Caisse Populaires Desjardins de Lévis ⁽²⁾										
Mortgages	136	163	196	210	241	272	280	319	358	392
Total Assets	346	402	460	505	578	628	688	781	867	956
Other Caisses Populaires and Credit Unions										
Mortgages	35	48	40	52	54	69	110	107	118	* *
Total Assets	206	251	301	347	431	530	626	725	799	* *
All Caisses Populaires and Credit Unions										
Mortgages	171	211	236	262	295	341	390	426	476	* *
Total Assets	552	653	761	852	1,009	1,158	1,314	1,506	1,666	* *

(1) Includes pension funds, corporate, and non-corporate investors, acquiring NHA mortgages on the secondary market. Also included are financial institutions which are not approved lenders under the National Housing Act.

(2) Fédération des Caisses Populaires Desjardins de Lévis represent about 90 per cent of all Caisse Populaire and Credit Union activity in Quebec.

* Not applicable.

** Not available.

Source: Dept. of Agriculture and Caisses Populaires Desjardins de Lévis.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

Table 67. Federal-Provincial Rental Housing Projects Under the National Housing Acts, Canada, 1950-1963

Period	Actual Expenditures \$'000 (Federal Share)	Number of Dwelling Units				
		Approved by Order-in-Council			Construction	
		Full Recovery Projects	Subsidized Projects	Total	Starts	Completions
1950	446	—	340	340	140	—
1951	828	1,055	440	1,495	191	140
1952	7,321	195	537	732	1,427	426
1953	8,422	172	206	378	906	1,518
1954	4,247	989	506	1,495	282	695
1955	2,109	197	771	968	122	197
1956	2,857	178	342	520	1,044	141
1957	11,704	233	969	1,202	1,242	658
1958	13,973	443	630	1,073	1,586	1,812
1959	9,392	87	685	772	508	963
1960	9,452	—587	1,322	735	1,012	1,059
1961	6,890	—	910	910	684	1,009
1962	6,547	21	526	547	734	417
1963	7,649	—	864	864	549	859
1963—1st Q.	1,018	—	341	341	229	426
2nd Q.	1,599	—	113	113	255	50
3rd Q.	2,327	—	300	300	24	134
4th Q.	2,705	—	110	110	41	249

Source: CMHC.

Table 68. Federal-Provincial Land Assembly Projects Under the National Housing Acts, Canada, 1950-1963

Period	Actual Expenditures on Land and Improvements \$'000 (Federal Share)	Number of Lots			
		Approved by Order-in-Council	Developed		
			Sold	Unsold at End of Period	Total
1950	211	1,768	—	—	—
1951	1,208	2,974	98	37	135
1952	1,234	5,950	486	644	1,093
1953	1,591	1,086	930	636	922
1954	3,437	1,521	920	1,596	1,880
1955	1,253	175	738	1,298	440
1956	1,716	—228	1,038	1,099	839
1957	2,133	1,850	898	1,192	991
1958	4,126	12	1,053	1,142	1,003
1959	3,249	—318	1,775	1,411	2,044
1960	2,119	366	652	1,021	262
1961	1,127	855	501	990	470
1962	1,862	1,472	414	1,145	569
1963	848	602	750	777	382
1963—1st Q.	180	359	119	1,032	6
2nd Q.	89	257	255	992	215
3rd Q.	101	—14	214	812	34
4th Q.	478	—	162	777	127

Source: CMHC.

Table 69. Federal-Provincial Housing Authorized in Agreements with the Nova Scotia and Prince Edward Island Housing Commissions, 1953-1963

Period	Nova Scotia			Prince Edward Island		
	Loans	Dwelling Units	Amount \$'000	Loans	Dwelling Units	Amount \$'000
1953	2	20	75	—	—	—
1954	7	79	304	—	—	—
1955	6	64	321	—	—	—
1956	7	77	326	—	—	—
1957	11	108	482	—	—	—
1958	18	170	758	—	—	—
1959	30	256	1,189	—	—	—
1960	20	142	660	1	10	49
1961	11	94	438	10	93	453
1962	12	89	433	1	10	49
1963	9	56	276	1	6	29

Source: CMHC.

Table 70. Urban Redevelopment Projects Under the National Housing Acts, Canada, 1948-1963⁽¹⁾

Period	Number of Projects Approved	Area for Clearance (Acres)	Number of Families Displaced by Clearance	Estimated Costs of Acquisition and Clearance \$000	Estimated Recoveries from Resale, etc. \$000	Estimated Net Federal Contribution \$000
1948	1	42.5	785	3,123	—	1,362
1954	1	5.0	12	36	6	15
1955	1	26.5	638	4,680	1,000	1,840
1956	1	19.7	796	7,972	953	3,510
1957	1	16.8	300	2,600	441	1,079
1958	—	—	—	—	—	—
1959	3	31.9	463	10,517	3,754	3,381
1960	3	263.0	1,419	11,196	3,045	4,076
1961	1	48.8	380	7,379	1,500	2,940
1962	2	99.7	993	11,533	4,451	3,541
1963	3	80.7	1,207	11,271	3,843	3,715

Source: CMHC.

Table 71. Urban Renewal Studies Under the National Housing Act, Canada, 1955-1963

Period	Number of Studies Approved by Order-in-Council	Federal Contributions Approved (\$000)	Actual Federal Advances (\$000)	Number of Studies Completed	Number of Studies in Process at End of Period
1955	1	15	10	—	1
1956	4	57	30	1	5
1957	3	45	49	4	3
1958	9	142	63	2	12
1959	10	174	80	3	16
1960	6	150	118	4	18
1961	5	115	125	6	16
1962	5	104	72	6	15
1963	6	152	88	3	19

Source: CMHC.

Table 72. Construction Carried Out by CMHC, Canada, 1951-1963

Period	Expenditures \$000				Dwelling Units	
	Corporation Construction		Construction For Other Agencies and Departments		Total	Starts
	Federal-Provincial Projects	Other Projects	Department of National Defence	Other Departments		Completions
1951	2,715	6,248	30,576	527	40,066	2,126
1952	11,407	6,350	30,152	—	47,909	4,647
1953	13,351	3,136	16,326	332	33,145	1,686
1954	10,412	1,107	10,462	995	22,976	1,362
1955	4,786	1,548	18,906	847	26,087	1,818
1956	6,640	1,225	22,168	1,455	31,488	2,472
1957	18,901	1,801	23,931	1,284	45,917	2,691
1958	24,820	573	18,798	1,040	45,231	3,287
1959	17,838	181	14,924	462	33,405	1,191
1960	17,047	11	9,416	751	27,225	1,709
1961	11,713	1	3,434	635	15,783	884
1962	12,177	247	3,752	845	17,021	960
1963	12,117	16	753	4,475	17,361	689

(1) Data for each year include adjustments made to projects approved in preceding years.

Source: CMHC.

Table 73. University Housing Projects NHA Loans Approved, Canada, 1961-1963⁽¹⁾

Period and Area	Number of Loans	Amount of NHA Loans		Number of Students to be Accommodated	Total Cost of Projects \$'000
		Total \$'000	Average per Student Accommodated \$		
1961	22	21,139	4,913	4,303	23,508
1962	19	21,333	4,886	4,366	30,070
1963	33	27,628	4,319	6,397	36,442
1963—Newfoundland	—	—	—	—	—
Prince Edward Island	—	—	—	—	—
Nova Scotia	1	1,232	5,049	244	1,369
New Brunswick	—	—	—	—	—
Quebec	21	13,515	4,387	3,081	19,441
Ontario	6	3,226	3,773	855	4,017
Manitoba	—	—	—	—	—
Saskatchewan	—	—	—	—	—
Alberta	2	3,845	3,857	997	4,883
British Columbia	3	5,810	4,762	1,220	6,732

Source: CMHC.

Table 74. Loans Under the National Housing Act 1954, Statutory Limitations and Loan Commitments, Canada, 1954-1963 (\$ Million)

Period	Statutory Limit on Lending, Insuring, and Guaranteeing Authority, at Relevant Date					Total Loan Commitments at Relevant Date				
	Loans for New Housing		Home Improvement Loans ⁽²⁾	University Loans	Municipal Sewage Loans	Loans for New Housing		Home Improvement Loans	University Loans	Municipal Sewage Loans
	Direct CMHC Loans	Insured Loans ⁽³⁾				Direct CMHC Loans	Insured Loans			
1954 Mar. Dec.	250 250	2,000 2,000	500 500	*	*	20	383	*	*	*
1955 Dec.	250	2,000	500	*	*	37	989	27	*	*
1956 June Dec.	250 250	4,000 4,000	500 500	*	*	57	1,384	57	*	*
1957 Dec.	400	4,000	500	*	*	290	1,843	87	*	*
1958 May Dec.	750 750	4,000 4,000	500 500	*	*	663	2,678	127	*	*
1959 Mar. Dec.	1,000 1,000	4,000 4,000	500 500	*	*	1,006	3,269	165	*	*
1960 Mar. Dec.	1,500 1,500	6,000 6,000	500 500	50	100	1,167	3,651	195	*	*
1961 Sept. Dec.	2,000 2,000	6,000 6,000	500 500	100	200	1,430	4,328	237	21	40
1962 Dec.	2,000	6,000	500	100	200	1,594	4,867	275	42	83
1963 Dec.	2,000	6,000	500	100	200	1,889	5,512	312	70	119

Source: CMHC.

(1) Approved by Order-in-Council.

(2) Limit on insuring authority.

(3) Limit on guaranteeing authority.

* Not applicable.

MORTGAGE LENDING AND OTHER RESIDENTIAL FINANCING

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Table 75. Municipal Sewage Treatment Projects NHA Loans Approved, Canada, 1961-1963⁽¹⁾

Period and Area	Number of Loans	Type of Project and Amount of Loan \$000				Number of Projects Completed
		Trunk Collector	Treatment Plant	Trunk Collector and Treatment Plant	Total	
1961	141	9,066	13,505	16,946	39,517	3
1962	213	10,397	12,235	20,721	43,353	81
1963	178	14,865	12,866	8,181	35,912	170
1963—Newfoundland	3	44	—	27	71	1
Prince Edward Island	2	7	—	16	23	3
Nova Scotia	2	162	—	37	199	1
New Brunswick	5	50	—	116	166	4
Quebec	20	464	512	1,410	2,386	4
Ontario	64	8,171	3,835	5,596	17,602	55
Manitoba	28	2,059	9,535	382	11,976	13
Saskatchewan	39	—	97	590	687	47
Alberta	10	200	—	235	435	19
British Columbia	9	5,099	—	265	5,364	23

Source: CMHC.

**Table 76. Mortgage Insurance, Home Improvement Loan Insurance, and Rental Guarantee Funds, 1954-1963
(\$ Thousand)**

Period	Receipts			Expenditures			Net Income	Total ⁽²⁾ Reserves	Insurance ⁽²⁾ or Guarantee in Force
	Fees and Premiums Received	Other Income	Total	Claims Paid and Legal Expenses	Maintenance and Sundry Expenses	Total			
Mortgage Insurance Fund									
1954	2,390	6	2,396	—	1	1	2,395	2,395	124,100
1955	9,237	175	9,412	—	23	23	9,389	11,784	529,000
1956	9,839	522	10,361	—	—	—	10,361	22,145	1,083,000
1957	7,279	978	8,257	38	—	38	8,219	30,364	1,425,000
1958	13,816	1,562	15,378	62	—	62	15,316	45,680	2,100,000
1959	13,146	2,530	15,676	275	†	275	15,401	61,081	2,733,000
1960	8,456	4,562	13,018	1,497	7	1,504	11,514	72,595	3,090,000
1961	10,971	13,479	24,450	9,841	436	10,277	14,173	86,768	3,640,000
1962	11,577	14,460	26,037	9,715	1,058	10,773	15,264	102,032	4,123,000
1963	9,869	18,396	28,265	13,944	486	14,430	13,835	115,867	4,499,000
Home Improvement Loan Insurance Fund									
1954	‡	—	‡	—	—	—	‡	‡	‡
1955	269	4	273	—	—	—	273	274	1,300
1956	295	13	308	12	—	12	296	570	2,815
1957	306	28	334	41	—	41	293	863	4,306
1958	397	47	444	71	—	71	373	1,236	6,216
1959	377	73	450	76	—	76	374	1,610	8,026
1960	298	88	386	113	‡	113	273	1,883	9,410
1961	428	126	554	243	‡	244	310	2,193	11,325
1962	382	145	527	236	3	239	288	2,481	12,976
1963	369	155	524	366	‡	366	158	2,639	14,491
Rental Guarantee Fund									
1954	371	34	405	14	—	14	391	1,320	15,316
1955	332	46	378	160	—	160	218	1,538	16,588
1956	369	43	412	238	2	240	172	1,710	16,000
1957	370	53	423	131	—	131	292	2,002	15,250
1958	371	84	455	— 3	—	— 3	458	2,460	15,000
1959	372	111	483	—	—	—	483	2,943	15,000
1960	369	138	507	60	—	60	447	3,390	15,500
1961	369	161	530	193	—	193	337	3,727	15,333
1962	359	212	571	381	—	381	190	3,917	15,006
1963	361	200	561	545	—	545	16	3,933	14,787

(1) Annual data are net of cancellations, etc. Monthly data are gross.

(2) As at December 31.

‡ Less than \$1,000.

Source: CMHC.

POPULATION AND INCOME

Table 77. Non-Farm Family Incomes and Family Incomes of NHA Borrowers, Canada, 1957-1963
(Per Cent)

Family Income ⁽¹⁾ \$	All Families				Families Borrowing Under NHA ⁽²⁾					
	1957	1958	1959	1961	1958	1959	1960	1961	1962	1963
Under 2,000	15.1	12.7	12.5	11.2	‡	-	‡	‡	‡	-
2,000 - 2,999	14.3	12.8	11.8	10.7	0.1	0.1	0.1	0.1	‡	‡
3,000 - 3,999	18.9	18.3	17.3	13.7	4.1	3.3	3.2	2.9	1.8	1.2
4,000 - 4,999	16.9	18.0	18.4	16.7	24.9	22.4	23.6	19.7	15.5	13.0
5,000 - 5,999	12.2	12.9	13.8	15.1	25.8	26.2	26.9	28.4	29.3	29.2
6,000 - 6,999	7.7	8.7	8.7	11.2	19.4	19.9	19.2	19.9	19.8	20.5
7,000 - 7,999			6.3	7.0	12.1	13.2	12.8	13.0	14.3	14.3
8,000 - 8,999	10.7	11.0	6.0	7.9	6.2	7.0	7.0	7.7	9.0	9.5
9,000 - 9,999					2.7	3.0	3.1	3.5	4.5	5.0
10,000 and over	4.2	5.6	5.2	6.5	4.7	4.9	4.1	4.8	5.8	7.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Income \$	4,644	4,921	4,968	5,318	6,188	6,283	6,204	6,336	6,563	6,747
Median Income \$	4,093	4,308	4,423	4,866	5,807	5,923	5,859	5,964	6,169	6,322

Source: DBS and CMHC.

Table 78. Incomes of Applicants Under the National Housing Act, Canada, 1956-1963
(Per Cent)

Applicant's Income ⁽³⁾ \$	1956	1957	1958	1959	1960	1961	1962	1963		
								Approved Lenders	CMHC	Total
Under 2,000	‡	-	‡	‡	-	‡	‡	-	-	-
2,000 - 2,999	0.4	0.1	0.2	0.3	0.3	0.2	‡	‡	0.1	0.1
3,000 - 3,999	15.4	6.4	9.2	7.8	7.5	5.9	3.9	1.1	6.2	2.9
4,000 - 4,999	35.2	30.3	33.2	31.5	34.3	28.1	23.6	15.3	30.8	20.8
5,000 - 5,999	24.0	27.6	25.3	26.1	25.8	29.4	31.5	33.1	31.0	32.4
6,000 - 6,999	11.8	16.4	15.0	15.8	15.4	17.2	18.1	21.0	15.5	19.0
7,000 - 7,999	5.9	8.3	7.5	8.2	7.8	8.9	10.2	12.4	7.5	10.6
8,000 - 8,999	2.9	4.3	3.8	4.3	3.9	4.5	5.5	6.8	3.8	5.7
9,000 - 9,999	1.4	2.1	1.8	1.9	1.8	2.1	2.8	3.6	1.9	3.0
10,000 and over	3.0	4.5	4.0	4.1	3.2	3.7	4.4	6.7	3.2	5.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No. of Borrowers	47,593	32,266	44,148	67,599	32,068	36,339	47,734	21,441	11,730	33,171
Average Income \$	5,312	5,798	5,628	5,716	5,620	5,810	6,015	6,450	5,684	6,179
Median Income \$	4,971	5,478	5,289	5,399	5,305	5,542	5,708	6,022	5,412	5,810

(1) Includes incomes of dependents as well as the head of the family.

(2) Includes borrowers of loans for single-detached, semi-detached and duplex dwellings together with individually financed row dwellings.

(3) Income of applicant or purchaser only, the income of dependents is not included.

(4) Less than 0.1 per cent.

Source: CMHC.

Table 79. Non-Farm Family Income Groups, 1954-1961

Family Income Group	Limits of Family Income Groups					
	1954	1955	1957	1958	1959	1961
All Non-Farm Family Incomes						
Lower Third	Under 2,920	Under 3,100	Under 3,224	Under 3,437	Under 3,533	Under 3,942
Middle Third	2,920 to 4,473	3,100 to 4,814	3,224 to 5,123	3,437 to 5,304	3,533 to 5,401	3,942 to 5,961
Upper Third	4,474 and over	4,815 and over	5,124 and over	5,305 and over	5,402 and over	5,962 and over
Median Family Income	3,663	3,829	4,093	4,308	4,423	4,866
Average Family Income	4,143	4,370	4,644	4,921	4,968	5,318
Family Incomes in Large Urban Centres ⁽¹⁾						
Lower Third	Under 3,443	Under 3,513	Under 3,792	Under 4,005	Under 4,070	Under 4,416
Middle Third	3,443 to 5,003	3,513 to 5,423	3,792 to 5,723	4,005 to 6,038	4,070 to 6,037	4,416 to 6,465
Upper Third	5,004 and over	5,424 and over	5,724 and over	6,039 and over	6,038 and over	6,466 and over
Median Family Income	4,142	4,320	4,622	4,889	4,966	5,378
Average Family Income	4,738	4,933	5,313	5,656	5,582	5,956

Source: DBS.

Table 80. NHA Borrowers and Family Income Groups in Large Urban Centres, by Region, 1961⁽¹⁾

Family Income Group	Per Cent of NHA Borrowers From Each Family Income Group					
	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
Lower Third	3.6	11.3	10.9	5.9	5.3	9.5
Middle Third	48.2	50.9	48.0	47.4	50.2	48.3
Upper Third	48.2	37.8	41.1	46.7	44.5	42.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: CMHC.

Table 81. NHA Borrowers and Family Income Groups in Large Urban Centres, 1954-1961⁽¹⁾

Family Income Group	Per Cent of NHA Borrowers From Each Family Income Group					
	1954	1955	1957	1958	1959	1961
Lower Third	6.6	6.8	2.0	3.9	4.2	9.5
Middle Third	44.2	49.8	40.3	51.0	47.3	48.3
Upper Third	49.2	43.4	57.7	45.1	48.5	42.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

(1) Urban areas of 30,000 population or more.

Source: CMHC.

POPULATION AND INCOME

Table 82. Family Incomes and Incomes of NHA Borrowers, 1961

Area	Number of Families	Earnings from Wages and Salaries \$			Income From All Sources \$		
		Earnings of Heads of Families	Earnings of Other Family Members	Average Family Earnings	Average Family Income	NHA Borrowers	
						Average Family Income	Average Applicant's Income ⁽¹⁾
Metropolitan Areas							
Calgary	67,552	4,695	809	5,504	6,351	6,467	5,866
Edmonton	79,552	4,495	865	5,360	5,998	6,231	5,684
Halifax	40,319	4,287	695	4,982	5,685	6,317	5,797
Hamilton	98,837	4,632	837	5,469	6,030	6,933	6,147
Kitchener	38,509	4,266	977	5,243	5,911	6,289	5,689
London	43,917	4,405	930	5,335	5,985	6,580	5,900
Montreal	491,097	4,407	888	5,295	6,046	6,989	6,595
Ottawa-Hull	97,771	4,877	1,000	5,877	6,643	6,798	6,151
Quebec	72,448	4,069	749	4,818	5,801	5,684	5,467
Saint John	21,446	3,712	688	4,400	5,067	6,976	6,628
St. John's	18,168	3,763	704	4,467	4,921	6,039	5,517
Sudbury	25,002	4,778	727	5,505	6,219	6,088	5,677
Toronto	466,495	4,729	1,102	5,831	6,542	6,682	5,968
Vancouver	196,300	4,637	852	5,489	5,934	6,559	5,838
Victoria	38,673	4,457	770	5,227	5,581	6,585	6,044
Windsor	47,487	4,336	771	5,107	5,384	7,012	6,125
Winnipeg	117,245	4,307	915	5,222	5,874	6,123	5,612
Sub-total	1,960,818	4,524	921	5,445	5,967	6,490⁽²⁾	5,933⁽³⁾
Major Urban Centres⁽⁴⁾							
Brantford	14,002	3,975	857	4,832	5,346	6,258	5,539
Chicoutimi-Jonquiere	11,087	4,117	617	4,734	5,763	5,700	5,473
Drummondville	5,893	3,380	727	4,107	4,634	* *	
Ft. William-Pt. Arthur	21,717	4,229	808	5,037	5,565	6,808	6,142
Guelph	9,758	4,072	962	5,034	5,757	5,925	5,268
Kingston	12,137	4,260	884	5,144	5,959	6,541	6,024
Moncton	9,823	4,049	696	4,745	5,218	5,852	5,490
Niagara Falls	5,633	3,871	805	4,676	5,658	6,004	5,589
Oshawa	15,964	4,531	817	5,348	5,852	6,214	5,496
Peterborough	11,519	4,477	783	5,260	5,799	6,851	6,243
Regina	26,918	4,462	971	5,433	6,010	6,588	5,961
St. Catharines	21,165	4,445	741	5,186	5,722	6,240	5,704
St-Jean	5,849	3,849	694	4,543	5,003	* *	* *
Sarnia	12,391	5,073	731	5,804	6,409	6,612	6,063
Saskatoon	22,655	4,273	740	5,033	5,797	6,308	5,743
Sault-Ste. Marie	10,380	4,983	840	5,823	6,439	6,914	6,525
Shawinigan	6,820	4,189	556	4,745	5,231	5,564	5,370
Sherbrooke	14,184	3,551	688	4,239	4,900	6,377	5,967
Sydney-Glace Bay	7,244	4,222	638	4,860	4,442	5,901	5,684
Timmins	6,757	3,803	654	4,457	5,181	6,846	6,315
Trois-Rivieres	11,315	3,937	674	4,611	4,970	5,440	5,255
Valleyfield	6,080	3,499	667	4,166	4,671	* *	* *
Sub-total	269,291	4,245	779	5,024	5,531	6,283	5,765
Other Areas	1,488,527	3,566	566	4,132	4,718	6,137	5,666
Canada — Non-Farm	3,718,636	4,133	773	4,906	5,449	6,336	5,810

(1) Income of head of family.

(2) Excludes Kitchener and Sudbury.

(3) Data for NHA borrowers in the last two columns of the table relate to Major Urban Areas.

** Not available.

Source: DBS and CMHC.

Table 83. Incomes of Applicants Under the National Housing Act, in Metropolitan and Major Urban Areas, 1963⁽¹⁾

Area	Average Income \$	Per Cent							
		Under \$4,000	\$4,000- 4,999	\$5,000- 5,999	\$6,000- 6,999	\$7,000- 7,999	\$8,000- 8,999	\$9,000 and over	Total
Metropolitan Areas									
Calgary	6,146	2.5	22.7	30.1	21.1	9.6	5.1	8.9	100.0
Edmonton	5,857	4.5	30.7	29.7	17.1	7.8	4.1	6.1	100.0
Halifax	6,691	1.5	15.1	25.5	22.8	13.9	8.9	12.3	100.0
Hamilton	6,314	0.6	13.3	33.9	26.8	13.0	4.7	7.7	100.0
Kitchener	5,634	5.6	33.2	30.6	14.6	7.3	3.3	5.4	100.0
London	6,250	1.9	21.9	29.0	19.1	12.3	6.8	9.0	100.0
Montreal	6,441	0.9	15.2	37.2	17.3	11.8	7.0	10.6	100.0
Ottawa-Hull	6,659	0.7	14.9	30.2	20.0	13.6	8.6	12.0	100.0
Quebec	6,012	4.2	25.8	30.2	14.7	12.5	5.1	7.5	100.0
Saint John	6,647	4.7	17.0	20.9	24.8	10.9	7.8	13.9	100.0
St. John's	5,463	11.4	32.9	24.3	14.3	8.6	4.3	4.2	100.0
Sudbury	6,833	—	10.4	31.1	23.2	10.4	8.5	16.4	100.0
Toronto	6,210	0.7	13.6	39.3	21.7	12.6	5.4	6.7	100.0
Vancouver	6,393	0.9	12.8	29.6	27.9	13.9	7.3	7.6	100.0
Victoria	6,308	1.3	17.2	31.8	24.0	9.6	8.3	7.8	100.0
Windsor	6,815	—	11.5	25.8	24.2	16.5	9.3	12.7	100.0
Winnipeg	6,081	2.5	28.4	26.6	17.9	10.7	6.3	7.6	100.0
Sub-total	6,244	1.8	18.9	33.6	19.7	11.5	6.0	8.5	100.0
Major Urban Areas									
Brantford	6,002	4.1	29.6	26.5	15.3	12.2	4.1	8.2	100.0
Chicoutimi-Jonquiere	5,826	1.8	22.6	46.1	13.4	6.9	4.1	5.1	100.0
Drummondville	5,825	13.0	26.1	23.2	15.9	8.7	2.9	10.2	100.0
Ft. William-Pt. Arthur	6,087	6.1	29.8	26.1	14.2	10.2	6.4	7.2	100.0
Guelph	6,235	2.1	29.8	27.7	12.8	11.7	1.1	14.8	100.0
Kingston	6,616	1.4	15.4	27.6	20.1	15.0	7.5	13.0	100.0
Moncton	5,455	14.4	27.0	25.8	18.9	5.7	4.4	3.8	100.0
Niagara Falls	6,530	1.8	20.2	26.3	17.5	7.0	8.8	18.4	100.0
Oshawa	5,870	1.0	21.4	43.3	19.3	7.2	3.4	4.4	100.0
Peterborough	6,431	1.8	18.3	29.0	16.0	17.8	7.7	9.4	100.0
Regina	6,244	4.5	25.0	28.3	17.1	8.9	5.5	10.7	100.0
St. Catharines	6,223	2.9	17.6	36.0	17.2	9.8	6.5	10.0	100.0
St.-Jean	5,590	8.5	29.8	36.2	6.4	8.5	6.4	4.2	100.0
Sarnia	6,648	—	13.1	30.3	26.3	16.2	4.0	10.1	100.0
Saskatoon	6,259	2.7	22.4	29.1	19.5	10.5	6.2	9.6	100.0
Sault Ste. Marie	6,181	2.0	11.4	35.8	28.0	11.0	5.5	6.3	100.0
Shawinigan	5,477	10.7	35.7	23.8	14.3	5.9	3.6	6.0	100.0
Sherbrooke	5,968	4.2	24.3	36.1	13.9	9.7	5.6	6.2	100.0
Sydney-Glace Bay	7,478	—	18.2	9.1	36.3	—	9.1	27.3	100.0
Timmins	5,460	11.6	42.3	19.3	15.4	3.8	—	7.6	100.0
Trois-Rivieres	5,852	5.3	27.3	37.1	9.1	8.0	4.9	8.3	100.0
Valleyfield	5,810	10.2	24.5	40.8	6.1	8.2	6.1	4.1	100.0
Sub-total	6,122	4.0	22.7	32.0	17.3	9.8	5.4	8.8	100.0
All other	6,040	5.5	24.9	29.2	18.2	8.9	5.1	8.2	100.0
Canada	6,179	3.0	20.8	32.4	19.0	10.6	5.7	8.5	100.0

(1) Income of applicant or purchaser only. The income of dependents is not included. Borrowers of loans for both single and two-family dwellings are included.

Source: CMHC.

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Table 84. Characteristics of Borrowers Under the National Housing Acts, Canada, 1956-1963

Characteristic	1956	1957	1958	1959	1960	1961	1962	1963
Per Cent of Borrowers by Number of Children								
Number of Children								
0	28.1	24.6	24.6	24.3	23.1	20.9	20.4	20.1
1	24.8	23.9	23.9	23.3	22.4	22.4	21.9	20.8
2	27.6	28.7	27.9	27.7	27.9	27.7	28.1	28.1
3	13.1	14.9	15.1	15.4	15.4	16.6	17.0	17.5
4 or more	6.4	7.9	8.5	9.3	11.2	12.4	12.6	13.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Number of Children	1.47	1.61	1.64	1.67	1.76	1.83	1.87	1.92
Per Cent of Borrowers by Age of Borrower								
Age of Borrower								
24 years or less	6.2	8.0	7.1	7.2	7.8	7.2	6.8	7.0
25-29	23.2	23.4	25.1	24.9	25.9	25.0	23.8	23.8
30-34	25.7	25.7	25.6	25.0	25.3	25.8	25.3	25.2
35-39	20.0	20.3	19.7	19.8	19.2	19.2	19.5	19.7
40-44	13.2	12.2	11.8	11.8	11.2	11.5	12.5	12.5
45-49	7.3	6.7	6.8	6.8	6.3	6.7	7.3	6.8
50 years or more	4.4	3.7	3.9	4.5	4.3	4.6	4.8	5.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Age of Borrower (years)	33.8	34.4	34.1	34.2	33.9	34.2	34.5	34.5
Per Cent of Borrowers by Previous Tenure								
Previous tenure								
Owners	32.1	36.8	31.1	32.8	28.0	23.9	25.4	28.1
Tenants	67.9	63.2	68.9	67.2	72.0	76.1	74.6	71.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Borrowers	47,593	32,226	44,148	67,599	32,068	36,339	47,734	33,171

Source: CMHC.

Table 85. Births⁽¹⁾, by Order of Child in Family, Canada, 1946-1962

Year	Number of Births 000's	Per Cent of Births				
		First Child	Second Child	Third Child	Fourth or Later Child	Total
1946	317	31.0	24.8	15.2	29.0	100.0
1947	345	33.0	24.9	15.0	27.1	100.0
1948	332	29.6	26.0	15.9	28.5	100.0
1949	352	27.8	26.6	16.8	28.8	100.0
1950	357	26.8	26.2	17.4	29.6	100.0
1951	366	26.7	25.8	17.6	29.9	100.0
1952	387	27.0	24.9	17.9	30.2	100.0
1953	401	26.5	25.0	18.0	30.5	100.0
1954	418	26.2	24.6	18.0	31.2	100.0
1955	425	25.5	24.4	18.2	31.9	100.0
1956	432	25.2	24.3	18.2	32.3	100.0
1957	449	25.6	23.9	18.3	32.2	100.0
1958	450	25.4	23.8	18.2	32.6	100.0
1959	458	24.8	24.0	18.3	32.9	100.0
1960	457	24.5	23.8	18.6	33.1	100.0
1961	453	24.1	23.6	18.5	33.8	100.0
1962	454	25.9	23.3	17.9	32.9	100.0

(1) Legitimate live births. Excludes Yukon and Northwest Territories. Includes Newfoundland from 1949 on.

Source: DBS.

Table 86. Previous Tenure of Applicants under the National Housing Act,
In Metropolitan and Major Urban Areas, 1957-1963

Area	Per Cent of Applicants Previously Owning Home						1963		
	1957	1958	1959	1960	1961	1962	Approved Lenders	CMHC	Total
Metropolitan Areas									
Calgary	32.8	27.5	31.3	23.8	25.0	25.4	35.6	16.0	29.8
Edmonton	49.1	37.0	39.4	39.4	31.4	29.5	40.1	26.6	33.7
Halifax	18.7	36.6	34.0	19.3	14.5	26.3	35.9	10.0	29.8
Hamilton	48.2	40.0	42.6	42.2	37.2	38.8	45.2	28.9	42.5
Kitchener	(1)	(1)	(1)	(1)	(1)	36.0	35.0	32.5	34.3
London	40.8	35.1	38.7	38.5	36.2	40.8	39.5	17.3	35.7
Montreal	22.8	19.7	20.9	22.3	10.3	9.9	14.5	9.6	13.2
Ottawa-Hull	24.2	25.0	29.3	28.1	23.0	27.3	31.6	33.5	32.0
Quebec	11.7	9.0	9.1	6.3	7.3	9.2	12.9	4.3	7.5
Saint John	27.1	19.4	17.2	20.7	24.7	23.8	36.6	40.9	37.4
St. John's	10.2	13.8	37.0	19.6	21.2	22.4	18.8	5.7	8.7
Sudbury	(1)	(1)	(1)	(1)	(1)	28.6	51.4	36.4	43.2
Toronto	48.6	40.7	41.0	34.4	26.9	28.3	31.3	19.4	30.8
Vancouver	46.3	37.6	40.4	42.2	42.5	46.3	49.5	38.3	45.3
Victoria	30.3	28.8	37.7	32.9	30.9	30.3	38.7	33.9	37.9
Windsor	39.5	33.3	33.8	37.4	44.3	43.5	36.1	54.5	38.3
Winnipeg	44.5	40.4	41.8	39.8	32.0	38.2	42.9	30.3	39.2
Sub-total	39.6	33.9	35.8	31.4	25.8	24.8	30.6	19.8	28.0
Major Urban Areas									
Brantford	41.8	30.2	49.0	38.1	30.7	27.9	51.1	32.7	41.2
Chicoutimi-Jonquiere	16.3	11.3	11.8	6.1	10.8	19.7	10.3	8.0	8.4
Drummondville	(2)	(2)	(2)	(2)	(2)	1.9	50.0	9.7	10.9
Ft. William-Pt. Arthur	43.7	52.4	50.4	46.9	41.0	48.8	46.6	20.6	35.2
Guelph	44.8	31.6	40.7	40.0	28.3	40.2	38.2	26.3	33.3
Kingston	30.9	25.5	25.4	28.9	19.7	24.4	31.8	26.1	30.0
Kitchener	42.1	35.3	35.6	38.6	31.8	(1)	(1)	(1)	(1)
Moncton	23.4	22.7	22.2	21.5	32.0	30.3	26.9	44.4	27.9
Niagara Falls	44.0	30.1	23.8	27.4	31.0	34.2	35.4	18.8	33.0
Oshawa	29.4	30.0	35.5	31.9	29.1	33.6	43.1	29.0	38.2
Peterborough	38.8	34.7	30.2	32.2	27.7	28.9	52.5	33.3	47.3
Regina	42.9	41.7	44.9	36.8	30.6	40.6	48.6	25.1	41.8
St. Catharines	35.0	28.7	32.7	33.7	27.9	35.2	45.2	17.6	37.4
St-Jean	(2)	(2)	(2)	(2)	(2)	8.2	5.9	10.3	8.7
Sarnia	51.0	42.0	37.2	38.9	38.1	42.1	44.3	44.4	44.3
Saskatoon	45.2	34.9	37.0	26.8	31.8	41.0	43.0	26.1	39.9
Sault Ste. Marie	25.0	32.7	31.2	35.6	39.4	36.5	53.3	20.7	34.5
Shawinigan	14.3	8.3	7.5	6.5	3.1	1.0	—	2.6	2.6
Sherbrooke	16.4	17.7	21.2	13.2	15.6	12.0	14.1	5.6	9.6
Sudbury	41.2	25.1	29.2	19.1	18.3	(1)	(1)	(1)	(1)
Sydney-Glace Bay	10.5	8.0	26.9	20.0	31.8	7.1	—	27.3	27.3
Timmins	12.5	50.0	35.1	31.5	38.3	36.2	—	40.0	40.0
Trois-Rivieres	13.6	21.9	13.4	5.3	5.8	6.8	19.0	6.8	10.0
Valleyfield	(2)	(2)	(2)	(2)	(2)	3.5	—	17.8	16.7
Sub-total	37.1	32.1	33.5	29.6	26.5	32.1	41.2	19.0	32.2
Other Areas	29.3	24.3	26.2	22.3	20.1	23.8	31.2	23.2	26.4
Canada	36.8	31.1	32.8	28.0	23.9	25.4	32.0	21.1	28.1

(1) Reclassified from Major Urban Area to Metropolitan Area in 1961 Census.

(2) Classified as Major Urban Area in 1961 Census.

Source: CMHC.

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Table 87. Dwelling Costs, Down-Payments and Debt Ratios Under the National Housing Act, Canada, 1955-1963⁽¹⁾

Applicant's Income ⁽²⁾ \$	1955	1956	1957	1958	1959	1960	1961	1962	1963
Average Dwelling Costs ⁽³⁾ (Dollars)									
Under 3,000	10,094	10,673	12,471	10,936	11,086	11,321	10,908	11,854	11,404
3,000 - 3,999	10,743	11,276	11,926	12,070	12,241	12,097	11,948	12,085	12,365
4,000 - 4,999	12,124	12,627	13,107	13,329	13,555	13,345	13,217	13,354	13,605
5,000 - 5,999	13,364	13,745	14,443	14,288	14,513	14,498	14,309	14,465	14,658
6,000 - 6,999	14,227	14,667	15,417	14,995	15,227	15,346	15,221	15,475	15,748
7,000 - 7,999	14,841	15,346	16,095	15,806	15,919	16,020	15,945	16,187	16,544
8,000 - 8,999	15,305	15,837	16,830	16,296	16,559	16,725	16,792	16,751	17,083
9,000 - 9,999	16,028	16,394	17,380	16,776	16,943	16,888	17,162	17,275	17,781
10,000 and over	16,779	17,310	18,366	17,841	17,582	17,809	18,302	18,074	18,726
Average Dwelling Cost	12,598	13,366	14,512	14,237	14,516	14,380	14,474	14,815	15,229
Average Down-Payments ⁽⁴⁾ (Dollars)									
Under 3,000	2,505	3,182	4,304	2,629	2,529	3,017	2,407	2,935	3,635
3,000 - 3,999	2,122	2,471	3,043	2,294	2,331	2,306	1,950	1,996	2,174
4,000 - 4,999	2,475	2,798	3,126	2,500	2,514	2,435	1,872	1,843	2,016
5,000 - 5,999	2,940	3,255	3,603	2,924	2,938	2,938	2,233	2,119	2,248
6,000 - 6,999	3,400	3,737	4,143	3,350	3,353	3,451	2,732	2,591	2,724
7,000 - 7,999	3,813	4,157	4,553	3,910	3,865	3,915	3,110	2,991	3,102
8,000 - 8,999	4,082	4,478	5,117	4,252	4,360	4,442	3,670	3,277	3,454
9,000 - 9,999	4,619	4,895	5,521	4,761	4,660	4,578	3,907	3,644	3,931
10,000 and over	5,417	5,762	6,473	5,758	5,390	5,489	4,877	4,324	4,743
Average Down-Payment	2,773	3,217	3,826	3,057	3,094	3,033	2,475	2,421	2,634
Average Ratios of Gross Debt Service to Incomes ⁽⁵⁾ (Per Cent)									
Under 3,000	26.3	26.3	31.6	32.7	31.2	30.9	30.8	33.4	29.4
3,000 - 3,999	22.5	22.8	24.2	26.7	26.8	27.4	27.8	27.9	27.9
4,000 - 4,999	20.7	21.0	22.1	24.1	24.5	24.8	25.7	25.7	26.1
5,000 - 5,999	18.7	19.1	20.2	21.2	21.7	22.5	23.6	23.7	24.1
6,000 - 6,999	16.6	16.8	18.2	18.7	19.1	20.0	21.1	21.4	21.8
7,000 - 7,999	14.6	14.9	16.2	16.6	16.9	17.8	18.8	19.1	19.5
8,000 - 8,999	13.2	13.5	14.6	14.9	15.3	16.2	17.2	17.1	17.7
9,000 - 9,999	12.0	12.2	13.3	13.5	13.8	14.7	15.6	16.0	16.2
10,000 and over	9.3	9.3	10.4	10.2	10.7	11.5	12.3	12.7	12.8
Average Ratio	18.6	18.3	18.5	19.9	20.1	21.2	21.7	21.4	21.4

(1) Includes single-detached, semi-detached and row dwellings, for owner-occupancy, where each unit was financed by a separate loan.

Source: CMHC.

(2) Income of applicant or purchaser only; income of dependents is not included.

(3) Excludes mortgage insurance fee.

(4) The difference between the sale price of the dwelling (or for owner-applicants, the estimated cost), and the amount of the mortgage loan under the Act, less the mortgage insurance fee in both cases.

(5) Gross debt service is the annual amount payable on mortgage loan principal and interest, and property taxes. The ratios shown in the table are based on the applicant's income only and do not take account of that part of the wife's income which may be considered in determining eligibility for a loan under the Act.

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Table 88. Migration of Families in Canada, 1950-1963
(As Indicated by Family Allowance Statistics)

Period	Families Receiving Family Allowance ⁽¹⁾	Number of Accounts Transferred			Per Cent		
		Intra-Provincial	Inter-Provincial	Total	Intra-Provincial	Inter-Provincial	Total
1950	1,867,598	367,445	31,557	399,002	19.7	1.7	21.4
1951	1,924,261	443,343	37,729	481,072	23.0	2.0	25.0
1952	1,984,538	460,237	39,649	499,886	23.2	2.0	25.2
1953	2,059,915	506,253	40,916	547,169	24.6	2.0	26.6
1954	2,136,157	515,250	41,693	556,943	24.1	2.0	26.1
1955	2,213,159	571,396	43,284	614,680	25.8	2.0	27.8
1956	2,279,099	591,431	48,349	639,780	26.0	2.1	28.1
1957	2,343,149	565,927	49,263	615,190	24.2	2.1	26.3
1958	2,432,527	598,212	45,996	644,208	24.5	1.7	26.2
1959	2,508,569	636,638	45,361	681,999	25.3	1.8	27.1
1960	2,565,049	623,761	45,397	669,158	24.4	1.7	26.1
1961	2,616,154	648,365	44,056	692,421	24.6	1.6	26.2
1962	2,658,900	610,834	47,418	658,252	23.1	1.6	24.7
1963	2,687,896	663,628	50,572	714,200	24.6	1.8	26.4
1963—Jan.	2,675,346	34,453	3,686	38,139	1.3	0.1	1.4
Feb.	2,679,103	40,279	2,921	43,200	1.5	0.1	1.6
Mar.	2,680,745	38,934	2,617	41,551	1.5	0.1	1.6
Apr.	2,682,492	62,836	2,388	65,224	2.3	0.1	2.4
May	2,685,033	83,424	3,336	86,760	3.1	0.1	3.2
June	2,687,896	59,739	4,433	64,172	2.2	0.2	2.4
July	2,689,743	64,625	4,778	69,403	2.4	0.2	2.6
Aug.	2,692,657	54,194	5,943	60,137	2.0	0.2	2.2
Sept.	2,697,131	60,555	5,645	66,200	2.2	0.2	2.4
Oct.	2,698,759	64,914	5,977	70,891	2.4	0.2	2.6
Nov.	2,701,168	49,430	5,353	54,783	1.8	0.2	2.0
Dec.	2,704,614	50,245	3,495	53,740	1.9	0.1	2.0

Source: Department of National Health and Welfare.

Table 89. Gross National Product, Personal Income and Savings, Canada, 1948-1963
(\$ Million)

Period	Gross National Product		Personal Income			Personal Disposable Income		Personal Savings		
	Total	Non-farm ⁽²⁾	Total	Non-farm ⁽³⁾	Farm	Total	Per Capita ⁽⁴⁾	Total	Non-farm ⁽⁵⁾	Farm Inventory Change
Actual										
1948	15,120	13,742	11,901	10,423	1,478	11,079	864	994	1,027	-33
1949	16,343	15,095	12,638	11,279	1,359	11,849	881	926	1,033	-107
1950	18,006	16,684	13,428	12,272	1,156	12,688	925	662	583	79
1951	21,170	19,237	15,824	13,879	1,945	14,794	1,056	1,334	985	349
1952	23,995	22,036	17,395	15,479	1,916	16,072	1,112	1,291	960	331
1953	25,020	23,445	18,336	16,737	1,599	16,904	1,139	1,312	1,226	86
1954	24,871	23,854	18,421	17,412	1,009	16,984	1,111	809	884	-75
1955	27,132	25,868	19,738	18,538	1,200	18,239	1,162	850	652	198
1956	30,585	29,135	21,885	20,455	1,430	20,153	1,253	1,320	1,079	241
1957	31,909	30,883	23,191	22,165	1,026	21,274	1,281	1,202	1,327	-125
1958	32,894	31,694	24,675	23,474	1,201	22,880	1,340	1,635	1,727	-92
1959	34,915	33,794	26,036	24,910	1,126	23,948	1,370	1,357	1,433	-76
1960	36,254	35,070	27,411	26,233	1,178	25,051	1,402	1,539	1,523	16
1961	37,421	36,446	28,506	27,557	949	25,995	1,423	1,509	1,797	-288
1962	40,401	39,010	30,794	29,392	1,402	28,080	1,510	2,331	2,182	149
Seasonally Adjusted at Annual Rates										
1962—1st Q.	39,548	38,132	30,204	29,004	1,200	27,564	1,492	2,024	* *	* *
2nd Q.	40,048	38,628	31,004	29,212	1,792	28,352	1,528	2,760	* *	* *
3rd Q.	40,756	39,304	30,800	29,460	1,340	28,048	1,505	2,352	* *	* *
4th Q.	41,252	39,976	31,168	29,892	1,276	28,356	1,514	2,188	* *	* *
1963—1st Q.	41,988	40,452	31,876	30,528	1,348	28,992	1,542	2,348	* *	* *
2nd Q.	42,452	40,888	32,744	30,952	1,792	29,980	1,587	3,156	* *	* *
3rd Q.	43,016	41,488	32,724	31,340	1,384	29,808	1,571	2,420	* *	* *

(1) Yearly data relate to month of June.

(2) Total less accrued net income of farm operators from farm production.

(3) Farm income is the net income received by farm operators from farm production. Non-farm income equals total income minus farm income.

(4) Annual figures based on mid-year population estimates.

(5) Total personal savings minus farm inventory change.

* * Not available.

Source: DBS.

POPULATION AND INCOME

Table 90. Net Family Formation,⁽¹⁾ 1921-1963
(In Thousands)

Period	Marriages	Net Migration of Married Females ⁽²⁾	Deaths of Married Persons	Divorces	Adjustment ⁽³⁾	Net Family Formation ⁽⁴⁾	Number of Families	
							Computed (Dec. 31) ⁽²⁾	DBS Survey (June 1)
1921	69.7	3.4	36.0	0.6	0.1	36.6	1,815.0	1,793.5
1922	64.4	-8.5	36.0	0.5	0.1	19.5	1,835.0	* *
1923	66.5	-3.9	37.0	0.5	0.1	25.2	1,860.0	* *
1924	65.1	-0.5	35.0	0.5	0.1	29.2	1,889.0	* *
1925	64.6	2.2	35.0	0.6	0.1	31.3	1,920.0	* *
1926	66.7	9.6	37.5	0.6	0.2	38.4	1,958.0	* *
1927	69.5	12.7	37.5	0.7	0.2	44.2	2,002.0	* *
1928	74.3	13.6	39.9	0.8	0.2	47.4	2,049.0	* *
1929	77.3	12.7	41.1	0.8	0.2	48.3	2,097.0	* *
1930	71.7	7.7	40.1	0.9	0.1	38.5	2,136.0	* *
1931	66.6	2.3	39.0	0.7	-0.4	28.8	2,165.0	2,149.0
1932	62.5	-0.8	41.0	1.0	-0.5	19.2	2,184.0	* *
1933	63.9	-1.3	41.0	0.9	-0.5	20.2	2,204.0	* *
1934	73.1	-3.0	40.6	1.1	-0.7	27.7	2,232.0	* *
1935	76.9	-2.4	42.4	1.4	-0.7	30.0	2,262.0	* *
1936	80.9	-2.8	43.9	1.6	-0.8	31.8	2,294.0	* *
1937	87.8	-0.9	45.1	1.8	-1.0	39.0	2,333.0	* *
1938	88.4	-2.3	43.7	2.2	-1.0	39.2	2,372.0	* *
1939	103.7	-1.3	45.3	2.1	-1.3	53.7	2,426.0	* *
1940	123.3	-2.5	46.6	2.4	-1.8	70.0	2,496.0	* *
1941	121.8	-2.7	47.7	2.5	0.4	69.3	2,565.0	2,525.3
1942	127.4	-4.3	47.8	3.1	-0.7	71.5	2,636.8	* *
1943	110.9	-3.7	49.4	3.3	-0.6	53.9	2,690.7	* *
1944	101.5	-2.7	49.2	3.8	-0.5	45.3	2,736.0	* *
1945	108.0	-3.6	48.6	5.1	-0.4	50.3	2,786.3	* *
1946	134.1	27.1	48.6	7.7	-1.0	103.9	2,890.2	* *
1947	127.3	3.3	49.9	8.2	-0.7	71.8	2,962.0	* *
1948	123.3	15.1	51.5	6.9	-0.7	79.3	3,041.3	* *
1949	123.9	9.8	53.0	5.9	-0.7	74.1	3,188.6	* *
1950	124.8	5.7	53.9	5.4	-0.5	70.7	3,259.3	* *
1951	128.2	27.1	54.9	5.3	-1.7	93.4	3,352.7	3,282.4
1952	128.3	24.3	55.2	5.6	-2.0	89.8	3,442.5	3,360.0
1953	130.8	24.2	56.3	6.2	-1.9	90.6	3,533.1	3,423.0
1954	128.4	21.2	55.8	5.9	-1.9	86.0	3,619.1	3,537.0
1955	127.8	11.6	57.3	6.1	-1.6	74.4	3,693.5	3,625.0
1956	132.5	21.7	58.7	6.0	-1.3	88.2	3,781.7	3,705.6
1957	132.9	59.6	61.2	6.7	-4.2	120.4	3,902.1	3,849.0
1958	131.3	18.3	61.1	6.3	-1.2	81.0	3,983.1	3,953.0
1959	132.2	13.2	63.4	6.5	-0.8	74.7	4,057.8	4,038.0
1960	130.0	21.1	64.5	7.0	-1.3	78.3	4,136.1	4,138.0
1961	128.2	2.3	65.5	6.6	-0.1	58.3	4,194.4	4,140.4
1962	129.1	0.3	66.9	6.7	* *	55.8	4,250.2	4,239.0
1963	131.3	7.3	69.3	6.7	* *	62.6	4,312.8	* *

(1) Excludes Yukon and Northwest Territories.

(2) Data for 1956-1961 revised on basis of 1961 Census results.

(3) Adjustments made to computed estimates to reconcile with Census results.

** Not available.

Source: DBS and CMHC.

Table 91. Births, Deaths, Immigration and Population, Canada, 1921-1963⁽¹⁾
(In Thousands)

Period	Births ⁽²⁾	Deaths ⁽³⁾	Immigration	Population ⁽⁴⁾					
				Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia	Canada ⁽⁴⁾
1921	258	101	92	1,001	2,361	2,934	1,955	525	8,788
1922	253	102	64	1,000	2,409	2,980	1,977	542	8,919
1923	240	105	34	994	2,446	3,013	1,990	555	9,010
1924	245	99	124	993	2,495	3,059	2,013	571	9,143
1925	242	99	85	994	2,549	3,111	2,040	588	9,294
1926	233	107	136	998	2,603	3,164	2,068	606	9,451
1927	234	105	159	1,000	2,657	3,219	2,125	623	9,636
1928	237	109	167	1,004	2,715	3,278	2,184	641	9,835
1929	235	114	165	1,007	2,772	3,334	2,244	659	10,029
1930	243	109	105	1,008	2,825	3,386	2,300	676	10,208
1931	240	106	28	1,009	2,874	3,432	2,354	694	10,377
1932	236	104	21	1,022	2,925	3,473	2,369	707	10,510
1933	223	102	14	1,034	2,972	3,512	2,384	717	10,633
1934	221	102	12	1,045	3,016	3,544	2,395	727	10,741
1935	221	106	11	1,056	3,057	3,575	2,405	736	10,845
1936	220	107	12	1,069	3,099	3,606	2,415	745	10,950
1937	220	114	15	1,079	3,141	3,637	2,413	759	11,045
1938	229	107	17	1,091	3,183	3,672	2,415	775	11,152
1939	229	109	17	1,102	3,230	3,708	2,418	792	11,267
1940	244	111	11	1,116	3,278	3,747	2,418	805	11,381
1941	255	115	9	1,130	3,332	3,788	2,422	818	11,507
1942	272	113	8	1,145	3,390	3,884	2,348	870	11,654
1943	284	119	9	1,160	3,457	3,915	2,346	900	11,795
1944	284	116	13	1,163	3,500	3,963	2,371	932	11,946
1945	289	114	23	1,178	3,560	4,000	2,368	949	12,072
1946	331	115	72	1,180	3,629	4,093	2,363	1,003	12,292
1947	359	118	64	1,197	3,710	4,176	2,400	1,044	12,551
1948	348	120	125	1,216	3,788	4,275	2,438	1,082	12,823
1949	366	124	95	1,576	3,882	4,378	2,474	1,113	13,447
1950	371	124	74	1,597	3,969	4,471	2,514	1,137	13,712
1951	381	126	194	1,618	4,056	4,598	2,547	1,165	14,009
1952	403	126	164	1,653	4,174	4,788	2,614	1,205	14,459
1953	417	127	169	1,680	4,269	4,941	2,682	1,248	14,845
1954	435	125	154	1,709	4,388	5,115	2,753	1,295	15,287
1955	442	128	110	1,736	4,517	5,266	2,808	1,342	15,698
1956	449	132	165	1,764	4,628	5,405	2,854	1,399	16,081
1957	468	136	282	1,786	4,769	5,636	2,906	1,482	16,610
1958	469	135	125	1,812	4,904	5,821	2,972	1,538	17,080
1959	478	140	107	1,843	5,024	5,969	3,046	1,567	17,483
1960	477	139	104	1,867	5,142	6,111	3,112	1,602	17,870
1961	474	141	72	1,898	5,259	6,236	3,179	1,629	18,238
1962	468	143	75	1,929	5,366	6,342	3,235	1,659	18,570
1963	473	146	93	1,958	5,468	6,448	3,288	1,695	18,896
1963—1st Q.	115	38	13	1,953	5,453	6,431	3,280	1,690	18,846
2nd Q.	122	37	28	1,961	5,475	6,462	3,293	1,697	18,928
3rd Q.	122	35	28	1,969	5,503	6,494	3,306	1,708	19,021
4th Q.	114	36	24	1,971	5,524	6,532	3,314	1,720	19,102

(1) Includes Newfoundland from 1949 on.

(2) Annual data relate to June 1. Quarterly data relate to the beginning of January, April, July and October.

(3) With the exception of 1963, annual data show the actual number of births and deaths during the period; quarterly data show the number of registrations during the period, regardless of when the events actually occurred. Excludes Yukon and Northwest Territories.

(4) Includes Yukon and Northwest Territories.

Source: DBS and Dept. of Citizenship and Immigration.

SELECTED U.S.A. and U.K. HOUSING STATISTICS

Table 92. Dwelling Starts in the U.S.A., 1955-1963⁽¹⁾
(Thousands of Units)

Period	Total Starts Farm and Non-farm		Private Non-farm Starts				Government Programmes	
	Privately and Publicly Initiated	Privately Initiated	Single-Detached	Multiple Dwelling Structures	Total			
							F.H.A.	V.A.
1955	* *	* *	1,190.0	119.5	1,309.5		276.7	392.9
1956	* *	* *	980.7	113.2	1,093.9		189.3	270.7
1957	* *	* *	840.2	152.6	992.8		168.4	128.3
1958	* *	* *	932.5	209.0	1,141.5		295.4	102.1
1959	* *	* *	1,078.5	264.3	1,342.8		332.5	109.3
(1) 1959	1,553.5	1,516.8	1,211.9	282.7	1,494.6		307.0	109.3
1960	1,296.0	1,252.1	972.3	257.4	1,230.1		225.7	74.6
1961	1,365.0	1,313.0	946.4	338.6	1,284.8		198.8	83.3
1962	1,492.4	1,462.8	967.8	471.3	1,439.1		197.3	77.8
1963	1,617.2	1,586.4	981.4	579.5	1,559.0		190.2	139.3
Seasonally Adjusted Annual Rates								
1963—Jan.	83.3	80.6	46.2	33.3	79.5	1,317	172	74
Feb.	87.6	86.5	50.9	34.2	85.0	1,353	164	78
Mar.	128.1	124.4	78.8	43.8	122.6	1,549	172	73
Apr.	160.3	158.2	102.8	52.5	155.4	1,590	176	83
May	169.5	166.4	103.9	59.4	163.2	1,590	180	79
June	157.3	153.4	98.3	53.3	151.6	1,554	179	72
July	152.3	150.2	96.5	52.0	148.6	1,573	164	72
Aug.	147.9	144.4	93.4	48.5	142.0	1,434	151	63
Sept.	147.3	145.3	89.7	52.4	142.1	1,697	159	62
Oct.	166.1	163.1	99.2	60.5	159.8	1,807	158	62
Nov.	121.2	119.4	70.1	46.3	117.0	1,533	153	67
Dec.	96.3	94.5	51.6	43.3	92.2	1,510	157	73

Source: U.S. Department of Commerce, Housing and Home Finance Agency and Veterans' Administration, U.S.A.

Table 93. Mortgage Loan Insurance in the U.S.A., 1955-1963
(Dwelling Units)

Period	Federal Housing Administration			Veterans' Administration		
	Total Applications	Commitments		Commitments		
		Total	New	Existing	Total	New
1955	628,033	597,660	306,733	290,927	1,013,671	620,776
1956	473,175	429,403	205,993	223,410	709,728	401,520
1957	540,456	477,674	240,916	236,758	252,361	159,399
1958	980,214	775,806	335,471	440,335	339,302	234,236
1959	918,403	600,568	283,734	316,834	329,690	233,984
1960	742,666	751,318	372,869	378,449	212,257	142,925
1961	870,321	762,378	284,659	477,719	301,085	177,753
1962	859,487	788,357	278,237	510,120	337,229	171,173
1963	938,841	831,004	235,868	595,136	318,625	139,324

Source: Housing and Home Finance Agency, and Veterans' Administration, U.S.A.

Table 94. Dwelling Starts and Completions in the U.K., 1955-1963

Period	Starts			Completions		
	Total	Publicly Initiated ⁽¹⁾	Privately Initiated	Total	Publicly Initiated ⁽¹⁾	Privately Initiated
1955	320,000	189,887	130,113	324,423	208,330	116,093
1956	285,014	162,338	122,676	307,674	181,243	126,431
1957	281,223	153,431	127,792	307,590	178,806	128,784
1958	263,249	124,173	139,076	278,633	148,413	130,220
1959	324,976	152,640	172,336	281,568	128,402	153,166
1960	316,741	130,680	186,061	304,255	132,850	171,405
1961	320,054	127,104	192,950	303,161	122,434	180,727
1962	333,433	144,317	189,116	313,643	135,432	178,211
1963	377,056	174,520	202,536	307,714	129,927	177,787

(1) Except for F.H.A. and V.A. data commencing 1959 are based on a new series.
(2) Mainly by Local Housing Authorities.

Source: Central Statistical Office, U.K.

Table 95. Production of Selected Building Materials, Canada, 1961-1963

Product	Unit of Measurement	1961	1962	1963	1963			
					1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Sawn Lumber	Millions Ft. B.M.	8,195.1	9,182.3	9,621.1	2,433.8	2,469.1	2,622.2	2,096.0
Plywood	Millions Ft. B.M.	479.2	512.9	556.3	135.8	140.0	133.4	147.1
Wood Fibre Building Board	Millions Sq. Ft. $\frac{1}{2}$ " B.	425.0	455.9	471.8	106.6	131.8	112.4	121.0
Gypsum Wallboard	Millions Sq. Ft.	439.1	468.2	496.3	98.3	126.8	139.0	132.2
Gypsum Lath	Millions Sq. Ft.	268.8	251.0	247.9	55.3	59.1	66.7	66.8
Gypsum Plaster	Thousands Tons	243.5	249.4	232.1	52.0	56.7	69.1	54.3
Cement	Thousands Tons	6,043.5	6,842.0	6,957.4	1,005.5	1,942.0	2,299.1	1,710.8
Concrete Blocks ⁽¹⁾	Millions Blocks	146.4	160.8	150.3	22.3	43.1	45.5	39.4
Cement Pipe and Tile ⁽¹⁾	Thousands Tons	820.6	1,039.7	999.2	177.6	242.2	301.1	278.3
Asphalt Shingles	Thousands Squares	2,806.3	2,841.5	3,033.3	439.8	897.8	1,027.2	668.5
Asphalt Floor Tiles	Millions Sq. Ft.	12.4	8.7	6.7	1.9	* *	* *	* *
Building Brick	Millions Bricks	468.6	504.0	457.2	90.7	119.0	128.8	118.7
Vitrified Sewer Pipe	Thousands Feet	5,465.3	6,617.0	6,787.7	1,552.4	1,907.1	1,680.2	1,648.0
Paints and Varnishes ⁽²⁾	Millions Dollars	141.9	150.1	156.5	32.5	50.6	41.7	31.7
Galvanized Sheets	Thousands Tons	357.4	374.3	391.5	75.8	103.7	115.8	96.2
Steel Pipe and Fittings	Thousands Tons	645.0	484.5	581.2	141.4	188.9	138.1	112.8
Wire Nails and Spikes	Thousands Tons	71.4	75.2	84.9	19.5	23.1	21.6	20.7

Source: DBS.

Table 96. The Labour Force, Employment and Unemployment⁽³⁾, Canada, 1948-1963

Period	Total Labour Force		Total Employment in Non-Agricultural Industries		Employment in Construction Industry ⁽⁴⁾	Unemployment		
	Actual 000's	Adjusted ⁽⁵⁾ 000's	Actual 000's	Adjusted ⁽⁵⁾ 000's		Persons Unemployed	Actual	Unemployment as Per cent of Labour Force
					Actual 000's	Actual 000's	Actual	Adjusted ⁽⁵⁾
1948	4,988	*	3,779	*	286	114	2.3	*
1949	5,055	*	3,837	*	317	141	2.8	*
1950	5,163	*	3,958	*	331	186	3.6	*
1951	5,223	*	4,158	*	348	126	2.4	*
1952	5,324	*	4,278	*	338	155	2.9	*
1953	5,397	*	4,377	*	347	162	3.0	*
1954	5,493	*	4,365	*	334	250	4.6	*
1955	5,610	*	4,546	*	368	245	4.4	*
1956	5,782	*	4,809	*	412	197	3.4	*
1957	6,003	*	4,981	*	438	278	4.6	*
1958	6,127	*	4,983	*	427	432	7.1	*
1959	6,228	*	5,163	*	442	373	6.0	*
1960	6,403	*	5,280	*	418	448	7.0	*
1961	6,518	*	5,375	*	406	469	7.2	*
1962	6,608	*	5,564	*	429	391	5.9	*
1963	6,737	*	5,723	*	450	373	5.5	*
1963—Jan. 19	6,497	6,626	5,418	5,598	380	541	8.3	5.9
Feb. 16	6,496	6,648	5,419	5,628	370	545	8.4	5.7
Mar. 23	6,512	6,661	5,407	5,639	378	549	8.4	5.8
Apr. 20	6,559	6,672	5,487	5,677	412	462	7.0	5.5
May 18	6,658	6,660	5,648	5,654	455	346	5.2	5.7
June 22	6,839	6,748	5,847	5,688	503	304	4.4	5.9
July 20	7,035	6,807	5,967	5,777	517	293	4.2	5.9
Aug. 24	7,016	6,782	5,972	5,795	518	270	3.8	5.4
Sept. 21	6,815	6,746	5,859	5,742	502	250	3.7	5.3
Oct. 19	6,841	6,801	5,916	5,789	490	265	3.9	5.3
Nov. 16	6,799	6,812	5,883	5,787	458	303	4.5	5.1
Dec. 14	6,774	6,839	5,847	5,842	417	346	5.1	4.9

(1) Production of firms which normally account for 90% of the total.

(2) Factory sales of firms which normally account for 96% of the total.

(3) The employment and unemployment concepts are as recommended by the Committee on Unemployment Statistics, 1960.

(4) Monthly data are three-month moving averages.

(5) Adjusted for seasonal factors.

* Not applicable.

** Not available.

Source: DBS.

BUILDING INDUSTRY, MATERIALS AND LABOUR

Table 97. Employment⁽¹⁾ in the Construction Industry, Canada, 1954-1963

Period	Wage Earners and Salaried Employees				Hourly Rated Employees		
	Persons Employed		Employment Indexes 1949 = 100		Total Employed	Average Number of Hours Worked Per Week	
	Building	All Construction	Building	All Construction		Building	All Construction
1954	111,536	221,921	111.1	110.6	152,721	38.3	40.3
1955	121,582	232,217	120.2	115.0	157,920	38.4	39.9
1956	147,374	267,017	145.5	131.8	185,546	40.3	41.1
1957	147,720	274,062	147.7	135.7	191,979	40.3	41.2
1958	131,075	255,962	130.1	126.2	176,469	39.4	40.7
1959	139,188	266,595	136.5	130.3	182,826	38.8	40.2
1960	133,772	260,894	128.6	125.7	177,755	39.2	40.4
1961	129,990	255,983	122.4	121.7	176,178	38.9	40.3
1962	135,253	262,914	127.7	124.3	186,547	38.9	40.3
1963	135,432	261,597	129.4	124.1	189,250	39.1	40.6
1963—Jan.	114,796	217,339	111.3	103.3	152,078	38.2	39.1
Feb.	112,525	211,532	109.1	100.5	149,750	39.0	40.1
Mar.	116,702	218,482	111.2	103.7	154,667	39.3	40.3
Apr.	125,754	236,801	119.9	112.4	169,537	39.5	39.9
May	136,094	267,068	129.9	126.7	195,453	40.1	41.3
June	142,137	281,841	135.6	133.7	208,270	39.4	41.9
July	148,854	292,756	141.9	138.8	215,574	40.5	42.4
Aug.	153,298	304,745	146.1	144.4	223,226	40.9	42.2
Sept.	154,515	302,295	147.2	143.2	222,266	41.5	43.1
Oct.	152,244	291,951	145.0	138.3	214,224	41.2	42.6
Nov.	144,910	276,501	138.0	131.1	200,617	39.9	40.8
Dec.	123,352	237,847	117.4	112.7	165,342	30.2	33.2

Source: DBS.

Table 98. Earnings⁽¹⁾ in the Construction Industry and Total Labour Income, Canada, 1954-1963

Period	Average Hourly Earnings		Average Weekly Earnings		Average Weekly Payrolls		Total Labour Income \$ Millions
	Buildings and Structures \$	All Construction \$	Buildings and Structures \$	All Construction \$	Buildings and Structures \$000	All Construction \$000	
1954	1.61	1.48	64.08	59.85	6,775	9,134	1,037.7
1955	1.63	1.52	64.46	60.49	7,025	9,589	1,101.9
1956	1.77	1.65	72.73	67.77	9,609	12,664	1,240.8
1957	1.90	1.76	78.47	72.55	10,535	13,998	1,334.8
1958	1.94	1.78	78.37	72.36	9,051	12,822	1,376.8
1959	2.01	1.84	79.59	74.20	9,487	13,656	1,454.9
1960	2.12	1.94	84.76	78.36	9,671	13,999	1,520.9
1961	2.17	1.98	86.39	79.93	9,796	14,146	1,589.0
1962	2.25	2.06	89.37	83.16	10,867	15,599	1,696.6
1963	2.34	2.15	93.22	87.11	11,633	16,571	1,814.2
1963—Jan.	2.32	2.14	89.66	83.56	9,028	12,707	1,699.4
Feb.	2.34	2.16	92.59	86.60	9,255	12,968	1,699.8
Mar.	2.34	2.17	93.62	87.45	9,823	13,526	1,714.1
Apr.	2.34	2.16	93.32	86.29	10,616	14,629	1,746.8
May	2.32	2.13	94.49	88.04	11,914	17,207	1,807.9
June	2.32	2.11	93.68	88.36	12,405	18,403	1,863.0
July	2.30	2.11	95.20	89.51	13,248	19,297	1,830.6
Aug.	2.33	2.13	96.70	89.82	13,972	20,049	1,877.3
Sept.	2.36	2.16	99.73	92.90	14,464	20,650	1,907.5
Oct.	2.36	2.17	99.08	92.32	14,033	19,777	1,897.9
Nov.	2.36	2.16	96.07	88.34	12,758	17,723	1,883.7
Dec.	2.40	2.17	74.45	72.10	8,073	11,921	1,842.0

(1) Reported by employers with 15 or more employees.

Source: DBS.

Table 99. Consumer Price Indexes, Canada, 1949-1963
(1949 = 100)

Period	Rent	Home-ownership	Shelter Cost	Total Consumers' Price Index
1949	100.0	100.0	100.0	100.0
1950	108.2	103.6	106.2	102.9
1951	114.5	114.4	114.4	113.7
1952	120.9	119.3	120.2	116.5
1953	125.4	121.2	123.6	115.5
1954	129.8	122.2	126.5	116.2
1955	133.3	124.4	129.4	116.4
1956	135.6	128.4	132.5	118.1
1957	138.0	130.8	134.9	121.9
1958	140.5	135.6	138.4	125.1
1959	142.0	140.6	141.4	126.5
1960	142.8	145.0	143.7	128.0
1961	143.3	147.4	145.1	129.2
1962	143.7	151.6	147.5	130.7
1963	144.2	156.1	150.0	133.0
1963—Jan.	143.9	154.2	148.9	132.0
Feb.	143.9	154.4	149.0	132.1
Mar.	143.9	154.5	149.0	132.1
Apr.	143.9	154.5	149.0	132.3
May	143.9	154.8	149.2	132.3
June	144.2	154.9	149.4	132.8
July	144.3	155.8	150.0	133.5
Aug.	144.3	157.2	150.6	133.9
Sept.	144.4	157.7	150.9	133.4
Oct.	144.3	158.1	151.0	133.6
Nov.	144.4	158.6	151.4	134.0
Dec.	144.4	159.0	151.6	134.2

Source: DBS.

Table 100. Average Construction Time of Completed Dwellings, by Month of Start, 1957-1961⁽¹⁾

Month of Start	Per Cent of Starts by Number of Months to Completion				Average No. of Months
	Under 3 months	4-6 months	7-9 months	10 or more months	
Single-Detached Dwellings					
Jan.	17.2	51.6	20.0	11.2	5.8
Feb.	34.7	41.2	15.7	8.4	5.1
Mar.	31.4	47.5	13.6	7.5	5.1
Apr.	36.5	45.2	11.9	6.4	4.8
May	28.0	51.1	12.7	8.2	5.3
June	33.7	47.3	10.1	8.9	5.0
July	34.8	43.3	12.2	9.7	5.1
Aug.	33.9	39.6	20.1	6.4	5.3
Sept.	31.7	38.6	17.8	11.9	5.5
Oct.	21.8	44.9	22.4	10.9	5.8
Nov.	19.6	48.8	21.0	10.6	5.8
Dec.	13.0	52.3	23.7	11.0	6.1
Apartments ⁽²⁾					
Jan.	21.1	21.7	21.9	35.3	11.2
Feb.	20.0	30.9	17.3	31.8	10.8
Mar.	24.2	24.4	26.1	25.3	10.3
Apr.	33.8	18.8	12.5	34.9	10.5
May	32.7	14.3	18.8	34.2	10.7
June	24.6	18.6	27.6	29.2	10.7
July	20.9	18.4	17.1	43.6	11.8
Aug.	15.3	15.3	20.3	49.1	12.6
Sept.	17.3	21.5	27.1	34.1	11.4
Oct.	25.6	20.1	17.9	36.4	11.1
Nov.	22.6	22.0	16.8	38.6	11.3
Dec.	31.6	13.5	17.1	37.8	11.0

Source: DBS and CMHC.

Table 101. Size of NHA Operations⁽³⁾ of Builders Obtaining NHA Loans, Canada, 1960-1963

Period	Number of Dwelling Units Financed by NHA Loans to Builders								Total
	1-2	3-5	6-10	11-15	16-25	26-50	51-100	101 or more	
Number of Builders									
1960	1,108	434	316	104	124	83	28	13	2,210
1961	877	486	389	198	189	159	76	41	2,415
1962	811	499	365	170	175	140	69	35	2,264
1963	938	517	382	181	180	160	77	46	2,481
Per Cent of Builders									
1960	50.1	19.6	14.3	4.7	5.6	3.8	1.3	0.6	100.0
1961	36.3	20.1	16.1	8.2	7.8	6.6	3.2	1.7	100.0
1962	35.8	22.1	16.1	7.5	7.7	6.2	3.1	1.5	100.0
1963	37.8	20.8	15.4	7.3	7.3	6.4	3.1	1.9	100.0
Number of Dwelling Units									
1960	1,750	1,682	2,449	1,306	2,526	2,937	1,885	2,610	17,145
1961	1,236	1,893	2,974	2,497	3,687	5,683	5,240	7,349	30,559
1962	1,197	1,945	2,859	2,188	3,502	4,887	5,348	5,932	27,858
1963	1,358	1,951	2,913	2,266	3,611	5,927	5,513	10,313	33,852
Per Cent of Dwelling Units									
1960	10.2	9.8	14.3	7.6	14.8	17.1	11.0	15.2	100.0
1961	4.0	6.2	9.7	8.2	12.1	18.6	17.1	24.1	100.0
1962	4.3	7.0	10.3	7.8	12.6	17.5	19.2	21.3	100.0
1963	4.0	5.8	8.6	6.7	10.7	17.5	16.3	30.4	100.0

(1) Data relate to centres of 5,000 population and over.
 (2) Excludes row dwellings. Apartments with a construction period under four months are negligible.

(3) See footnote (1) to table 102.

Source: CMHC.

BUILDING INDUSTRY, MATERIALS AND LABOUR

Table 102. Size of NHA Operations⁽¹⁾ of Builders Obtaining NHA Loans,
by Number of Builders, Canada, 1963

CMHC Field Office ⁽²⁾	Number of Dwelling Units Financed by NHA Loans to Builders								Total
	1-2	3-5	6-10	11-15	16-25	26-50	51-100	101 or more	
	Number of Builders								
Fredericton	3	5	—	1	—	1	1	—	11
Halifax	15	14	5	3	1	1	—	—	39
Moncton	7	7	5	2	—	2	—	—	23
Saint John	4	1	3	—	2	—	—	—	10
St. John's	9	4	1	2	—	1	—	—	17
Chicoutimi	17	9	3	3	—	—	—	—	32
Montreal	57	47	41	31	29	24	16	4	249
Quebec	37	17	10	3	5	2	3	—	77
St. Lambert	51	28	27	14	20	17	8	3	168
Sept-Iles	7	6	3	1	—	—	—	—	17
Sherbrooke	45	16	7	3	1	1	1	—	74
Trois-Rivieres	21	4	11	3	3	1	—	—	43
Barrie	7	8	2	1	1	2	—	—	21
Hamilton	52	30	20	15	10	13	3	1	144
Kingston	20	13	10	4	4	2	—	—	53
Kitchener	27	24	11	5	6	2	2	1	78
London	31	21	13	6	5	7	—	—	83
North Bay	6	4	3	1	1	2	—	—	17
Ottawa	26	14	11	5	5	8	2	5	76
Peterborough	17	8	3	2	—	—	—	—	30
St. Catharines	14	14	14	5	3	2	—	—	52
Sarnia	7	7	—	—	—	1	—	—	15
Sault Ste. Marie	11	3	3	—	1	—	—	—	18
Scarborough	18	21	28	10	15	14	5	4	115
Sudbury	12	6	—	4	1	—	—	—	23
Toronto	20	19	25	16	20	18	11	16	145
Windsor	7	3	1	1	1	1	—	1	15
Calgary	53	13	7	2	2	1	4	3	85
Edmonton	69	40	52	19	15	12	11	4	222
Fort William	—	—	1	1	1	3	1	—	7
Lethbridge	9	9	3	—	3	2	—	—	26
Red Deer	9	10	3	3	1	3	1	1	31
Regina	18	10	2	1	3	6	2	—	42
Saskatoon	7	5	4	2	4	4	2	—	28
Winnipeg	52	33	27	7	12	6	3	2	142
Kelowna	35	8	3	1	1	—	—	—	48
Prince George	12	4	1	1	2	—	—	—	20
Trail	15	3	1	—	—	—	—	—	19
Vancouver	64	17	8	3	2	1	1	1	97
Victoria	47	12	10	—	—	—	—	—	69
Canada	938	517	382	181	180	160	77	46	2,481

(1) Only dwelling units financed by NHA loans to Builders are included. Dwelling units constructed by the Builder but financed by NHA loans to the owners, are not included. Non-NHA financed dwellings constructed by the Builders are excluded.

(2) The areas served by CMHC Field Offices are not limited to the urban centres in which the offices are located but usually include rural areas and may include other urban centres.

Source: CMHC.

**Table 103. Size of NHA Operations⁽¹⁾ of Builders Obtaining NHA Loans,
by Number of Dwelling Units, Canada, 1963**

CMHC Field Office ⁽²⁾	Number of Dwelling Units Financed by NHA Loans to Builders								Total
	1-2	3-5	6-10	11-15	16-25	26-50	51-100	101 or more	
	Number of Dwelling Units								
Fredericton	3	18	-	12	-	39	69	-	141
Halifax	23	46	36	35	25	30	-	-	195
Moncton	11	25	30	24	-	62	-	-	152
Saint John	6	3	24	-	46	-	-	-	79
St. John's	12	15	7	24	-	33	-	-	91
Chicoutimi	22	22	20	34	-	-	-	-	98
Montreal	85	186	316	383	578	946	1,082	1,336	4,912
Quebec	54	64	79	40	107	88	203	-	635
St. Lambert	82	109	225	175	406	767	544	399	2,707
Sept-Iles	11	23	24	11	-	-	-	-	69
Sherbrooke	57	56	44	36	18	26	63	-	300
Trois-Rivieres	34	14	72	38	55	48	-	-	261
Barrie	11	31	13	13	17	64	-	-	149
Hamilton	75	120	135	185	198	431	214	124	1,482
Kingston	28	52	82	48	85	61	-	-	356
Kitchener	38	89	83	61	124	54	104	150	703
London	47	79	94	72	107	264	-	-	663
North Bay	8	15	26	11	22	91	-	-	173
Ottawa	37	51	87	63	99	283	159	1,283	2,062
Peterborough	28	33	27	25	-	-	-	-	113
St. Catharines	20	59	114	64	55	69	-	-	381
Sarnia	12	24	-	-	-	34	-	-	70
Sault Ste. Marie	16	11	21	-	18	-	-	-	66
Scarborough	30	82	215	132	292	461	348	788	2,348
Sudbury	18	21	-	51	16	-	-	-	106
Toronto	28	77	211	209	416	647	902	4,036	6,526
Windsor	10	13	8	13	18	29	-	123	214
Calgary	76	47	54	27	33	43	370	450	1,100
Edmonton	105	154	393	244	299	445	688	568	2,896
Fort William	-	-	6	13	22	110	100	-	251
Lethbridge	12	34	20	-	68	58	-	-	192
Red Deer	15	39	23	38	16	106	55	170	462
Regina	27	37	17	14	66	224	128	-	513
Saskatoon	7	20	30	24	80	156	165	-	482
Winnipeg	78	121	210	87	228	221	220	630	1,795
Kelowna	45	31	20	11	23	-	-	-	130
Prince George	21	15	7	11	39	-	-	-	93
Trail	21	12	6	-	-	-	-	-	39
Vancouver	86	62	63	38	35	37	99	256	676
Victoria	59	41	71	-	-	-	-	-	171
Canada	1,358	1,951	2,913	2,266	3,611	5,927	5,513	10,313	33,852

(1) Only dwelling units financed by NHA loans to Builders are included. Dwelling units constructed by the Builder but financed by NHA loans to the owners, are not included. Non-NHA financed dwellings constructed by the Builders are excluded.

(2) The areas served by CMHC Field Offices are not limited to the urban centres in which the offices are located but usually include rural areas and may include other urban centres.

Source: CMHC.

BUILDING COSTS AND DWELLING CHARACTERISTICS

Table 104. Price Indexes of Residential Building Materials (1949 = 100), Canada, 1950-1963

Period	Lumber and Lumber Products	Cement, Gravel and Sand	Brick, Tile and Stone	Paint and Glass	Lath, Plaster and Insulation Materials	Roofing Materials	Plumbing and Heating Equipment	Electrical Equipment and Fixtures	Other Materials	Total
1950	108.4	103.4	108.5	97.3	98.8	123.6	101.7	106.4	103.7	106.4
1951	131.9	111.0	119.7	110.1	107.0	123.8	116.7	123.0	121.7	125.5
1952	129.0	117.7	129.4	108.5	108.8	114.3	119.6	123.3	129.5	124.9
1953	127.5	119.5	136.3	113.5	108.8	114.8	115.9	121.9	131.4	123.9
1954	124.3	119.2	137.4	116.3	109.1	122.5	112.5	119.8	129.7	121.7
1955	127.1	117.6	138.8	122.3	106.1	128.4	115.0	132.2	131.9	124.3
1956	130.4	117.9	144.9	126.3	110.8	136.3	120.9	140.6	139.5	128.5
1957	128.9	121.0	148.2	125.5	115.9	133.0	126.3	120.7	145.3	128.4
1958	127.2	123.5	148.8	126.1	118.4	123.6	127.5	107.8	145.4	127.3
1959	130.7	121.1	150.9	127.7	119.4	125.6	128.5	116.3	147.1	130.0
1960	129.1	121.9	151.9	128.3	120.9	112.6	130.5	114.4	150.2	129.2
1961	128.0	120.5	145.0	131.2	122.6	107.1	130.9	112.0	149.9	128.3
1962	130.4	120.5	143.6	132.8	126.2	112.0	128.6	114.0	148.4	129.7
1963	135.6	124.5	149.2	142.0	128.5	125.7	130.9	119.1	147.2	134.4
1962-Dec.	130.3	120.6	144.8	135.7	127.1	121.2	128.4	114.4	148.9	130.0
1963-Mar.	130.6	122.1	145.8	139.1	127.1	121.9	128.5	117.5	147.5	130.5
June	133.8	122.4	147.9	139.1	128.3	125.8	129.8	118.6	147.5	132.9
Sept.	139.6	126.8	151.6	148.0	129.6	128.2	133.6	122.1	148.9	137.7
Dec.	141.3	126.9	153.6	145.2	129.6	130.8	132.7	118.6	144.7	138.4

Source: DBS.

Table 105. Indexes of Average Hourly Wage Rates of Construction Workers⁽¹⁾ (1949 = 100), Canada, 1950-1963

Period	Bricklayers	Carpenters	Electricians	Painters	Plumbers	Sheet Metal Workers	Truck Drivers	Unskilled Construction Workers	Total	Total (incl. holiday pay allowances)
1950	102.8	106.3	106.8	103.1	103.9	107.0	104.2	104.0	104.0	105.3
1951	113.9	119.9	118.0	116.1	114.5	118.3	116.0	119.1	118.6	119.2
1952	121.1	129.6	129.0	126.6	122.1	129.5	125.5	129.6	128.6	129.5
1953	127.0	136.3	135.6	133.2	130.9	137.6	135.1	137.8	136.2	137.2
1954	129.0	138.9	140.6	137.3	133.7	141.9	137.9	142.4	140.0	141.1
1955	133.6	144.2	145.9	142.9	138.0	146.0	144.2	148.1	145.4	146.6
1956	137.8	147.5	150.4	145.9	142.7	149.8	150.6	155.3	150.7	152.4
1957	144.2	155.8	159.1	154.6	148.8	158.0	160.7	167.5	160.7	162.9
1958	151.8	163.6	170.9	163.2	158.7	170.5	173.2	179.5	171.0	173.6
1959	157.1	173.0	181.4	171.0	169.4	179.1	182.8	189.8	180.7	183.4
1960	164.2	181.9	189.2	180.5	179.8	191.0	196.8	205.0	192.6	195.5
1961	166.7	185.4	196.8	185.6	183.4	194.8	201.2	209.0	196.7	199.7
1962	173.4	193.5	202.2	193.6	190.0	204.3	212.0	221.2	206.5	209.7
1963	178.2	200.0	208.5	199.5	194.7	209.5	220.3	230.8	214.2	217.5

Source: DBS and CMHC.

Table 106. Indexes of Building Materials and Wage Rates of Construction Workers (1949 = 100), Canada, 1950-1963

Period	Building Materials		Wage Rates of All Construction Workers ⁽¹⁾	Composite Indexes ⁽²⁾		Wholesale Prices of all Commodities
	Residential	Non-residential		(*) Residential Building Materials and Wage Rates	Non-residential ⁽⁴⁾ Building Materials and Wage Rates	
1950	106.4	105.0	105.3	106.0	105.1	106.5
1951	125.5	118.6	119.2	123.1	118.8	121.1
1952	124.9	123.2	129.5	126.6	125.4	114.0
1953	123.9	124.4	137.2	128.9	128.9	111.3
1954	121.7	121.8	141.1	129.0	128.6	109.4
1955	124.3	123.4	146.6	132.7	131.5	110.4
1956	128.5	128.0	152.4	137.5	136.5	113.8
1957	128.4	130.0	162.9	141.3	141.5	114.7
1958	127.3	129.8	173.6	144.7	145.1	114.9
1959	130.0	131.7	183.4	150.0	149.8	116.3
1960	129.2	132.3	195.5	154.1	154.4	116.5
1961	128.3	131.1	199.7	155.1	155.1	117.7
1962	129.7	131.9	209.7	159.7	159.1	121.0
1963	134.4	135.6	217.5	165.6	164.3	123.4

(1) The monthly index of wage rates formerly prepared by CMHC has been discontinued. Annual data prepared by the Dominion Bureau of Statistics continue to be available. These data relate to October of each year.

(2) Weights are based on 1949 costs.

(3) Materials weighted 62.5 and wage rates 37.5.

(4) Materials weighted 65 and wage rates 38.

Source: DBS and CMHC.

Table 107. Estimated Costs of Single-Detached Dwellings Financed Under the National Housing Acts, Canada, 1952-1963

Period	Average Estimated Costs ⁽¹⁾				Mortgage Loan Insurance Fee \$	Average Finished Floor Area Sq. Ft.	Average Construction Cost Per Sq. Ft. \$
	Land ⁽²⁾ \$	Construction \$	Other ⁽³⁾ \$	Total \$			
Bungalows							
1952	1,179	9,641	374	11,194	*	1,029	9.37
1953	1,278	10,034	453	11,765	*	1,061	9.45
1954	1,671	10,377	257	12,305	193	1,080	9.61
1955	1,788	10,564	245	12,597	197	1,077	9.81
1956	1,993	11,306	249	13,548	206	1,107	10.22
1957	2,259	11,543	242	14,044	212	1,109	10.41
1958	2,463	11,561	243	14,267	227	1,094	10.56
1959	2,472	11,750	240	14,462	218	1,089	10.78
1960	2,360	11,678	235	14,273	225	1,097	10.65
1961	2,453	11,776	234	14,463	242	1,110	10.61
1962	2,535	11,916	233	14,684	245	1,128	10.56
1963	2,692	12,134	242	15,068	252	1,136	10.68
1963—1st Q.	2,625	11,915	237	14,777	247	1,129	10.55
2nd Q.	2,866	12,045	249	15,160	250	1,146	10.51
3rd Q.	2,616	12,452	242	15,310	253	1,149	10.84
4th Q.	2,650	12,108	239	14,997	255	1,125	10.76
All Single-Detached Dwellings							
1952	1,182	9,730	388	11,300	*	1,070	9.09
1953	1,197	10,084	457	11,738	*	1,092	9.23
1954	1,687	10,472	259	12,418	195	1,102	9.50
1955	1,819	10,777	245	12,841	200	1,102	9.78
1956	2,025	11,574	255	13,854	210	1,138	10.17
1957	2,260	11,766	252	14,278	214	1,137	10.35
1958	2,471	11,762	246	14,479	229	1,118	10.52
1959	2,533	11,946	250	14,729	221	1,108	10.78
1960	2,473	11,920	246	14,639	228	1,125	10.60
1961	2,602	12,041	245	14,888	247	1,154	10.44
1962	2,783	12,204	246	15,233	253	1,189	10.26
1963	2,973	12,448	261	15,682	260	1,204	10.34
1963—1st Q.	2,889	12,134	253	15,276	253	1,186	10.23
2nd Q.	3,176	12,366	269	15,811	258	1,220	10.14
3rd Q.	2,920	12,823	260	16,003	261	1,221	10.50
4th Q.	2,901	12,421	260	15,582	262	1,191	10.43
All Single-Detached Dwellings — 1963							
Approved Lenders	3,480	12,709	274	16,463	269	1,247	10.19
CMHC Loans	2,451	12,181	248	14,880	250	1,159	10.51
All Loans	2,973	12,448	261	15,682	260	1,204	10.34
All Single-Detached Dwellings — 1963 (Approved Lenders Only)							
Bungalows	3,184	12,387	253	15,824	262	1,167	10.61
1½ Storey	2,897	13,694	285	16,876	263	1,454	9.42
2 Storey	4,407	14,213	334	18,954	294	1,572	9.04
Split-Level	3,903	12,955	305	17,163	278	1,326	9.77

(1) Estimated by loan applicants.

(2) Land cost data reflect the prices paid for lots. These prices vary with changing proportions of fully serviced, partially serviced and unserviced lots. In the case of serviced lots, prices also vary with changes in the method of financing as between municipal financing, where part of the cost is covered by local improvement charges, and full financing by builders or developers.

(3) From April 1, 1954, onwards the cost of oil burners is included in "Construction Costs". This change means that construction costs per square foot are not directly comparable between periods before and after 1954. The mortgage insurance fee is excluded from dwelling costs but is shown separately.

* Not applicable.

Source: CMHC.

BUILDING COSTS AND DWELLING CHARACTERISTICS

Table 108. Estimated Costs of Bungalows Financed Under the National Housing Act, Canada, 1961-1963

CMHC Field Office ⁽¹⁾	Total Cost ⁽²⁾ \$			Land Cost ⁽³⁾ \$			Construction Cost Per Sq. Ft. \$		
	1961	1962	1963	1961	1962	1963	1961	1962	1963
Fredericton	12,725	12,614	12,996	1,429	1,589	1,803	10.59	10.38	10.54
Halifax	14,403	15,039	15,179	1,861	2,036	2,077	11.30	11.38	11.48
Moncton	12,878	12,802	13,256	1,469	1,642	1,846	10.36	10.24	10.44
Saint John	13,681	14,042	13,982	1,377	1,649	1,666	10.59	10.92	11.03
St. John's	14,937	15,013	15,454	2,332	1,628	2,315	11.10	12.19	12.07
Chicoutimi	11,477	12,460	13,155	966	1,100	1,185	9.79	10.40	10.64
Montreal	13,222	14,167	15,052	1,698	2,035	2,215	10.13	10.14	10.30
Quebec	13,241	13,633	14,292	1,466	1,795	1,970	10.67	10.73	11.12
St. Lambert	13,399	13,615	14,172	1,709	1,764	1,775	10.23	10.06	10.35
Sept-Iles	* *	14,145	14,567	* *	853	995	* *	12.52	12.54
Sherbrooke	12,246	12,567	13,085	1,192	1,227	1,332	9.53	9.73	10.04
Trois-Rivieres	12,057	12,294	13,038	1,204	1,202	1,351	9.36	9.57	9.92
Barrie	13,607	14,426	15,395	1,772	1,859	2,315	10.26	10.50	10.70
Hamilton	15,637	14,968	15,531	3,852	3,818	4,054	10.39	10.17	10.28
Kingston	14,629	14,806	15,288	1,760	1,945	1,859	11.14	11.33	11.50
Kitchener	13,648	13,933	14,053	1,851	2,179	2,184	10.77	10.66	10.82
London	14,706	14,737	14,898	2,556	2,653	2,845	10.78	10.69	10.70
North Bay	15,020	14,884	15,670	1,895	1,816	2,161	11.38	11.61	11.74
Ottawa	15,772	15,926	16,211	2,964	3,045	3,197	11.10	11.00	11.18
Peterborough	13,445	14,288	13,640	1,348	1,600	1,536	10.62	10.81	10.74
St. Catharines	14,384	14,082	14,541	2,390	2,407	2,579	10.55	10.28	10.54
Sarnia	14,055	14,905	14,888	1,869	2,185	2,568	10.90	10.82	10.86
Sault Ste. Marie	16,085	15,242	16,090	2,651	2,656	2,685	12.34	11.74	12.09
Scarborough	15,680	15,434	15,745	4,434	4,230	4,150	9.44	9.42	9.70
Sudbury	13,720	14,576	15,353	1,473	1,858	2,129	11.49	11.37	11.37
Toronto	17,368	17,009	17,096	5,134	5,416	5,480	9.85	9.37	9.31
Windsor	14,652	14,647	15,822	2,046	2,123	2,223	10.91	11.09	11.48
Calgary	14,477	14,903	15,099	2,864	2,883	2,882	10.57	10.61	10.69
Edmonton	14,860	15,139	15,102	3,058	3,118	3,232	10.53	10.62	10.72
Fort William	15,223	14,834	14,578	2,458	2,241	2,424	11.27	11.18	11.15
Lethbridge	12,974	13,313	13,289	1,571	1,691	1,604	10.69	10.72	10.91
Red Deer	14,092	14,231	14,423	1,978	2,144	2,297	10.96	11.08	11.25
Regina	13,491	13,793	13,999	1,772	1,928	1,850	11.14	11.03	11.17
Saskatoon	13,191	13,330	13,410	1,575	1,634	1,600	10.98	11.02	11.21
Winnipeg	15,332	15,617	15,720	2,686	2,831	2,921	11.41	11.44	11.30
Kelowna	15,438	15,774	16,070	2,069	2,110	2,298	10.97	11.01	11.42
Prince George	14,942	15,262	16,361	1,391	1,383	1,666	11.91	11.88	12.61
Trail	15,112	16,408	16,297	1,339	1,628	1,714	12.23	12.03	12.47
Vancouver	16,622	17,010	16,139	3,581	3,572	3,375	10.56	10.33	10.37
Victoria	15,593	16,025	16,362	1,986	2,167	2,304	11.23	11.15	11.47
Canada	14,463	14,684	15,068	2,453	2,535	2,692	10.61	10.56	10.68

(1) The areas served by CMHC Field Offices are not limited to the urban centres in which the offices are located but usually include rural areas and may include other urban centres.

Source: CMHC.

(2) Includes land, construction and other costs, but excludes the mortgage insurance fee.

(3) Land cost data reflect the prices paid for lots. These prices vary with changing proportions of fully serviced, partially serviced and unserviced lots. In the case of serviced lots, prices also vary with changes in the method of financing as between municipal financing, where part of the cost is covered by local improvement charges, and full financing by builders or developers.

* * Not available

**Table 109. Prices⁽¹⁾ of Houses⁽²⁾ Financed Under the National Housing Act, Canada, 1956-1963
(Per Cent)**

Price Range \$	1956	1957	1958	1959	1960	1961	1962	1963		
								Approved Lenders	CMHC	Total
Under 10,000	5.3	2.0	1.6	2.0	2.5	1.6	0.7	0.1	1.1	0.4
10,000—10,999	10.4	4.7	4.3	3.4	4.5	3.8	3.0	0.6	4.2	1.9
11,000—11,999	16.2	10.3	8.9	6.7	8.1	7.3	5.9	2.1	10.6	5.1
12,000—12,999	16.3	15.2	16.6	12.7	14.8	17.6	15.4	7.2	17.0	10.7
13,000—13,999	14.1	14.2	15.8	16.8	13.1	13.7	13.5	12.3	17.3	14.1
14,000—14,999	11.7	13.2	16.1	16.0	14.9	14.5	14.3	14.7	15.8	15.1
15,000—15,999	8.9	12.2	13.6	15.4	14.6	13.1	13.6	16.0	10.7	14.2
16,000—16,999	6.3	9.6	9.0	11.2	11.0	11.0	12.3	16.4	7.9	13.4
17,000—17,999	4.4	7.2	5.3	6.0	6.9	6.7	8.5	11.9	5.5	9.6
18,000—18,999	2.7	4.9	3.6	3.8	4.2	4.6	5.9	8.3	3.5	6.5
19,000—19,999	3.7	6.5	5.2	2.5	2.4	2.5	3.2	4.5	2.1	3.7
20,000 and over				3.5	3.0	3.6	3.7	5.9	4.3	5.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Sale Price \$	13,571	14,647	14,510	14,761	14,618	14,727	15,053	15,994	14,495	15,468

Source: CMHC.

**Table 110. Sizes of Houses⁽²⁾ Financed Under the National Housing Act, Canada, 1956-1963
(Per Cent)**

Floor Area (Sq. Ft.)	1956	1957	1958	1959	1960	1961	1962	1963		
								Approved Lenders	CMHC	Total
Under 900	3.9	2.7	2.6	3.7	3.6	2.3	1.9	0.6	2.9	1.7
900—949	6.0	4.4	5.2	5.4	4.5	3.9	3.5	1.4	5.8	3.5
950—999	9.3	8.0	6.3	6.2	8.1	6.4	5.4	3.2	7.7	5.4
1,000—1,049	15.3	22.3	24.5	24.2	19.0	17.5	14.2	9.6	16.2	12.8
1,050—1,099	14.1	16.2	20.0	19.8	16.9	17.4	18.8	14.5	18.6	16.5
1,100—1,199	22.5	19.3	20.0	20.2	24.7	25.3	24.6	24.0	20.8	22.5
1,200—1,299	14.7	14.1	11.4	11.6	12.7	11.3	12.0	16.2	11.0	13.6
1,300—1,399	6.9	6.3	5.2	4.8	5.9	5.8	6.8	9.1	6.1	7.7
1,400—1,499	7.3	6.7	4.8	1.6	2.0	5.0	5.5	8.8	4.3	6.6
1,500—1,599				1.5	1.2	2.4	2.9	6.4	2.6	4.6
1,600 and over				1.0	1.4	2.7	4.4	6.2	4.0	5.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Sq. Ft.	1,138	1,137	1,118	1,108	1,125	1,154	1,189	1,258	1,165	1,213

(1) Sale prices of houses purchased from builders and estimated costs of houses constructed by owners. The mortgage insurance fee is included.

(2) Includes single-detached, semi-detached and row dwellings, for owner-occupancy, where each unit was financed by a separate loan.

Source: CMHC.

BUILDING COSTS AND DWELLING CHARACTERISTICS

Table 111. Single-Detached Dwellings Financed Under the National Housing Act by Number of Bedrooms, Canada, 1955-1963⁽¹⁾
(Dwelling Units)

Number of Bedrooms	1955	1956	1957	1958	1959	1960	1961	1962	1963
1	56	30	23	42	5	1	4	2	1
2	7,399	3,930	2,042	3,042	2,282	992	1,093	779	1,028
3	44,796	30,755	32,922	53,671	42,126	24,314	36,588	29,062	30,116
4	1,854	1,776	2,653	3,700	3,801	2,038	5,328	6,209	8,688
5 or more	99	134	93	75	196	89	159	240	450
Total	54,204	36,625	37,733	60,530	48,410	27,434	43,172	36,292	40,283

Source: CMHC.

Table 112. Types of Dwellings Financed Under the National Housing Acts, Canada, 1952-1963⁽²⁾
(Dwelling Units)

Period	Single-Detached Dwellings					Multiple Dwelling Structures			Total	
	Bungalows	1½-Storey		2-Storey	Split-level	Total	Apartments	Other		
		Finished	Unfinished							
1952	15,124	4,058	1,350	1,620	—	22,152	9,559	2,612	12,171	34,323
1953	19,169	3,517	1,004	1,493	—	25,183	10,090	3,341	13,431	38,614
1954	32,024	2,678	603	1,220	564	37,089	8,702	4,528	13,230	50,319
1955	44,620	1,371	486	1,134	3,975	51,586	6,931	6,823	13,754	65,340
1956	28,057	878	163	892	4,142	34,132	3,776	3,375	7,151	41,283
1957	30,956	754	75	847	3,978	36,610	5,755	6,568	12,323	48,933
1958	51,122	343	59	853	6,414	58,791	14,010	9,368	23,378	82,169
1959	39,334	290	33	697	5,447	45,801	6,709	4,800	11,509	57,310
1960	21,837	183	36	551	3,908	26,515	6,175	3,920	10,095	36,610
1961	32,809	371	27	1,322	7,097	41,626	12,381	6,431	18,812	60,438
1962	25,620	199	21	1,611	6,932	34,383	7,936	4,823	12,759	47,142
1963	28,113	211	20	2,723	7,879	38,946	8,746	7,002	15,748	54,694

Source: CMHC.

Table 113. Single-Detached Dwellings Financed Under the National Housing Act, by Source of House Plans, 1956-1963
(Per Cent)

Period	Custom Designed by Architects	Architect Designs Sponsored by CMHC	Designed by Builders ⁽³⁾	Prefabricated Homes	Other	Total
1956	25.6	6.4	50.2	0.1	17.7	100.0
1957	25.2	5.9	49.3	0.2	19.4	100.0
1958	22.2	5.1	46.0	0.1	26.6	100.0
1959	17.9	5.2	48.0	0.4	28.5	100.0
1960	18.1	4.5	55.2	0.5	21.7	100.0
1961	16.7	3.8	57.5	0.4	21.6	100.0
1962 ⁽⁴⁾	21.2	2.7	57.1	0.2	18.8	100.0
1963	21.2	2.2	60.9	0.1	15.6	100.0

(1) Data are on gross basis i.e. they do not take account of cancellations or alterations of loans after the initial approval.

(2) Annual data are net of cancellations, etc.

(3) Includes designs by Architects employed by Builders.

(4) Revised.

Source: CMHC.

Table 114. Dwelling Stock, by Type of Plumbing Facility, Canada, 1951-1963⁽¹⁾
(Per Cent)

Plumbing Facility	Dwelling Stock With Exclusive or Shared Use of Plumbing Facility							
	1951	1957	1958	1959	1960	1961	1962	1963
Piped Water Supply ⁽²⁾								
Hot and Cold Water	56.9	71.1	73.5	75.4	78.9	80.2	83.1	84.9
Cold Water Only	17.1	12.0	11.6	11.5	10.6	10.0	8.6	7.6
Source of Piped Water Supply								
Community Water System	* *	66.2	66.9	68.1	75.5	74.1	75.0	75.7
Other ⁽³⁾	* *	16.9	18.2	18.8	16.0	16.1	16.7	16.7
Toilet Facilities								
Flush Toilet	68.3	77.5	79.8	82.0	84.9	85.9	87.7	88.5
Chemical Toilet	2.4	2.1	1.7	2.0	1.4	1.3	1.3	1.4
Other	29.3	20.4	18.5	16.0	13.7	12.8	11.0	10.1
Bath or Shower Facilities								
Facilities Installed	60.8	71.5	74.0	76.5	79.3	80.9	83.4	84.3

Source: DBS.

Table 115. Rent Levels in Large Urban Areas, 1959-1963⁽⁴⁾
(Dollars)

Area	Average Monthly Cash Rents, Regardless of Services Included Therein, or of Type and Quality of the Accommodation.					
	October 1959	October 1960	April 1961	May 1961 ⁽⁵⁾	April 1962	April 1963 ⁽⁶⁾
\$	\$	\$	\$	\$	\$	\$
Halifax	69.27	73.84	74.32	79.00	73.01	75.36
Saint John	43.05	49.22	47.78	48.00	48.40	51.04
Quebec	52.93	52.33	50.15	56.00	52.46	54.89
Montreal	65.67	65.97	67.47	66.00	70.08	73.96
Ottawa	88.66	91.68	92.16	91.00	94.51	95.40
Toronto	100.95	103.50	104.03	99.00	105.65	106.04
Hamilton	73.81	77.97	77.97	72.00	73.20	77.74
London	73.20	71.01	76.90	77.00	76.91	81.01
Windsor	55.96	56.78	56.78	55.00	57.25	52.61
Winnipeg	57.61	64.97	66.17	70.00	67.56	73.30
Regina	69.03	68.21	73.90	76.00	67.64	79.39
Saskatoon	61.17	64.07	63.37	69.00	63.43	61.28
Calgary	66.20	70.07	73.07	77.00	72.27	72.21
Edmonton	68.75	69.30	69.67	72.00	67.92	72.44
Vancouver	72.50	74.66	71.17	77.00	74.92	79.77

Source: DBS.

(1) Data for 1951 are from the Census of that year.
Data for succeeding years are based on an annual sample survey.

(2) Piped inside dwelling.

(3) Private well, etc.

(4) Since these averages are the results of a sample survey, small changes from one period to another may reflect sampling error rather than actual changes in rents.

(5) Data from 1961 Census, based on a much larger sample than the regular survey.

(6) Preliminary.

** Not available.

WINTER HOUSE-BUILDING INCENTIVE PROGRAMME

Table 116. Applications Under the 1963-1964 Winter House-Building Incentive Programme, by Type of Dwelling

Area	Number of Applications Received	Number of Applications	Active Applications ⁽¹⁾				Potential Incentive Payments \$000	
			Dwelling Units					
			Single-Detached	Duplex and Semi-Detached	Other	Total		
Newfoundland	247	202	172	58	3	233	116.5	
Prince Edward Island	74	46	43	—	12	55	27.5	
Nova Scotia	389	350	292	86	58	436	218.0	
New Brunswick	273	239	204	54	29	287	143.5	
Quebec	10,849	10,084	8,061	2,902	2,106	13,069	6,534.5	
Ontario	9,214	8,775	7,863	1,590	458	9,911	4,955.5	
Manitoba	1,433	1,398	1,338	102	34	1,474	737.0	
Saskatchewan	1,321	1,216	1,179	64	20	1,263	631.5	
Alberta	4,171	4,025	3,854	302	75	4,231	2,115.5	
British Columbia	3,272	3,102	2,934	246	176	3,356	1,678.0	
Yukon and Northwest Territories	34	26	24	2	4	30	15.0	
Canada	31,277	29,463	25,964	5,406	2,975	34,345	17,172.5	

Source: Dept. of Labour.

Table 117. Applications Under the 1963-1964 Winter House-Building Incentive Programme, by Type of Builder, Occupancy and Financing
(Dwelling Units)

Area	Number of Active Applications ⁽¹⁾	Type of Builder			Built for			Principal Source of Financing	
		Owners		Merchant Builders	Owner Occupancy	Sale	Rent	NHA	Other
		Contract	Day Labour						
Newfoundland	233	83	61	89	120	91	22	95	138
Prince Edward Island	55	24	27	4	33	8	14	16	39
Nova Scotia	436	180	114	142	202	156	78	219	217
New Brunswick	287	80	70	137	111	130	46	143	144
Quebec	13,069	3,171	1,167	8,731	3,804	7,881	1,384	8,169	4,900
Ontario	9,911	2,381	635	6,895	2,607	6,744	560	7,015	2,896
Manitoba	1,474	387	101	986	422	1,019	33	1,186	288
Saskatchewan	1,263	577	139	547	648	526	89	851	412
Alberta	4,231	1,724	236	2,271	2,139	1,960	132	3,566	665
British Columbia	3,356	1,485	673	1,198	1,846	1,167	343	1,459	1,897
Yukon and Northwest Territories	30	18	5	7	26	—	4	13	17
Canada	34,345	10,110	3,228	21,007	11,958	19,682	2,705	22,732	11,613

Source: Dept. of Labour.

Table 118. Applications Under the 1963-1964 Winter House-Building Incentive Programme, for Single-Detached Dwellings⁽¹⁾, by Total Estimated Costs
(Per Cent)

Area	Total Estimated Costs of Land and Construction ⁽²⁾								
	Under \$10,000	\$10,000-\$11,999	\$12,000-\$13,999	\$14,000-\$15,999	\$16,000-\$17,999	\$18,000-\$19,999	\$20,000-\$21,999	\$22,000 and Over	Total
Newfoundland	27.2	8.3	6.5	18.9	16.0	10.1	7.1	5.9	100.0
Prince Edward Island	19.6	21.7	19.6	8.7	4.3	6.5	2.2	17.4	100.0
Nova Scotia	17.5	12.0	17.1	19.9	12.3	6.2	7.5	7.5	100.0
New Brunswick	18.1	18.6	32.4	16.2	6.8	2.0	2.0	3.9	100.0
Quebec	5.9	13.7	28.3	25.5	13.6	5.9	2.2	4.9	100.0
Ontario	2.5	4.0	15.7	21.6	25.7	14.1	6.7	9.7	100.0
Manitoba	3.1	4.2	10.2	33.2	29.0	11.9	4.6	3.8	100.0
Saskatchewan	8.9	16.7	36.5	24.2	7.3	2.6	1.6	2.2	100.0
Alberta	2.6	8.5	29.5	34.8	14.5	5.7	1.8	2.6	100.0
British Columbia	5.8	6.2	12.6	28.8	25.2	9.0	3.9	8.5	100.0
Yukon and Northwest Territories	54.2	20.8	—	12.5	8.3	—	—	4.2	100.0
Canada	4.8	8.8	22.1	26.2	19.1	8.8	3.9	6.3	100.0

(1) At February 12, 1964, excluding rejections and cancellations to that date.

(2) Estimated by applicants.

Source: Dept. of Labour.

Explanatory Notes

TABLES 1 to 13. Data on dwelling completions in the 1921-1947 period are from "Residential Real Estate in Canada", by O. J. Firestone. In that study, the volume of housing completions was estimated on the basis of Census data and year-to-year variations in the domestic disappearance of a selected group of building materials. The data on housing starts and dwellings under construction in the 1921-1947 period were computed from O. J. Firestone's estimates of completions, using the assumptions made in the study relating to the length of the construction period. Since 1948 information on housing starts, completions and under construction has been obtained by surveys. These surveys are designed jointly by DBS and CMHC. Since 1959 all field work, and since 1963 all processing of data, for these surveys has been carried out by CMHC. In urban centres of 5,000 population and over, the surveys are intended to provide a complete enumeration of all house-building activity. For the most part this is done by enumerators following up leads provided by building permits issued for new residential construction. In areas outside the centres of 5,000 population and over, the survey is conducted quarterly on a sample basis, 317 sample areas are covered, representing areas of different population growth rates. In these sample areas reliance is put, by enumerators, on a variety of sources of information including building permits, local builders, municipal officials, etc. From January 1957 to December 1962 the surveys were based on the 1956 Census area definitions. From January 1963 on, the 1961 Census area definitions are used. To facilitate comparison of data, the 1962 figures are published in this report, in most cases, on both the 1956 and 1961 area definitions. Seasonal adjustment is based on the U.S.A. Bureau of Census, Method II.

TABLES 6, 7, 9-12. The definitions of types of dwellings are in accordance with those used in the 1961 Census, except that they are grouped somewhat differently. In these tables, semi-detached dwellings and duplex dwellings are grouped together, rather than with either single-attached or apartment dwellings as in the Census.

TABLE 14. The survey of completed unoccupied houses and duplexes is carried out in all metropolitan and major urban areas, in conjunction with the starts and completions survey. When a dwelling is recorded as completed, a report is also made as to whether or not it is occupied, in the case of a non-NHA financed dwelling, or sold in the case of an NHA financed dwelling. The dwellings are then surveyed each month until such time as they are occupied, or sold, at which time they are dropped from the survey.

TABLES 19-31. Data for 1961 are taken from the results of the Census for that year. In Table 19, the 1951 and 1956 Census data have been adjusted by DBS to make them comparable with the area boundaries used in the 1961 Census. In Tables 20, 22-24, adjustments have been made by CMHC to the 1951 and 1956 Census data to allow for area boundary changes. Most of these changes were in metropolitan areas. Although these adjustments are subject to estimating errors, their magnitude is believed to be small.

TABLES 32-66. References in these tables are made to "lending institutions", "approved lenders", and to "corporations other than lending institutions". The term "lending institutions" is used to denote a number of types of companies which have been active in the mortgage lending field over the years, and for which a variety of interrelated statistical series have been compiled by CMHC and other agencies. Included are the life, loan and trust companies, the chartered banks, the Quebec Savings Banks, and mutual benefit and fraternal societies. The "approved lenders" are lenders approved on an individual company basis by the Governor-in-Council for the purpose of making loans under the National Housing Act. The majority of these lenders are chartered banks, life, loan or trust companies. There are also included, however, a small number of pension funds. The NHA activity of these institutions represents a very small proportion of the total NHA activity of approved lenders. This means that, for many purposes, the activity of the approved lenders under the National Housing Act may be taken as equivalent to the NHA activity of the group of companies referred to as lending institutions. The term "corporations other than lending institutions" is used to denote small loan companies, holding companies, finance companies and a few other financial and non-financial corporations. These types of companies are not included under lending institutions either because they have not been traditionally engaged in mortgage lending activity or because the relevant statistical series for them are not available. Data on the mortgage lending activities of credit unions, caisses populaires, estates, trust and agency funds administered by trust companies, and private individuals engaged in mortgage lending, are provided separately, where available, from these other categories.

TABLES 32-36. A survey of mortgage lending activity by lending institutions is carried out by CMHC each month. These institutions report each month the volume of total mortgage loans approved by them, by type of property for which the mortgage loan is approved, and by province. The Dominion Mortgage and Investments Association collects the reports of its members and provides information to CMHC in summary form. From CMHC records are derived data for NHA mortgage loan approvals by approved lenders and by deducting these from the total reported by the lending institutions, estimates of conventional mortgage loan activity are calculated.

TABLE 38. Differences between the number of dwelling starts financed with NHA loans, and the number of NHA loans approved, in any particular year, arise because of lags between the date of loan approval and the date of the dwelling start. On the average this lag is believed to be about one month, but it may vary depending upon market conditions and the season of the year.

TABLE 48. Total expenditures in these tables include construction costs, supplementary costs and the cost of land. Not included are expenditures on major alterations and improvements to existing dwellings. The item "Equities of Owners in Addition to the Above Mortgages" includes the equities of owners or builders on dwellings financed with mortgages from public funds or from institutional lenders. Equities on dwellings financed with mortgage loans from lenders, other than lending institutions, or by loans other than mortgages, or equities on dwellings fully financed by their owners, are included under "Other Financing". Also included under this item are loans and grants made by Provincial and Municipal Governments for new housing construction.

TABLES 50-52. Direct government house-building includes starts of dwellings under the Armed Service Married Quarters programme of the Department of National Defence, Federal-Provincial housing projects, together with a number of dwellings built for employees of government departments. "Other Financing" includes starts of dwellings financed by mortgage loans from Provincial Governments, individual lenders, caisses populaires, credit unions, etc. It also includes starts of dwellings, for both home-ownership and rental purposes, financed without mortgage loans.

TABLE 53. The gross debt service includes payments of mortgage principal and interest together with property taxes. The income used in the computation of the ratio of debt service to income, is usually that of the applicant but may include up to 20 per cent of the wife's income in certain cases.

TABLE 54. While the amount of loan approved under the NHA is dependent upon the appraised value of the property, maximum loan amounts are also in effect. Since June, 1963, the maximum loan amount allowed for a 3-bedroom house is \$14,900, plus the mortgage insurance fee. On a house of four or more bedrooms, the maximum is \$15,600, plus the mortgage insurance fee.

TABLES 58-59. Data on conventional mortgage registrations are obtained by a sample survey of non-NHA mortgage registrations in registry and land title offices across the country. Mortgages for amounts in excess of \$500,000 are excluded from the computations of average interest rates, loan terms, and loan amounts. Mortgage bonds are excluded altogether. It should be noted that the mortgage registrations in the sample include mortgages on residential and non-residential property, new and existing construction, and first and junior mortgages. It appears that changes in the composition of these various categories of mortgage loans account for some of the fluctuations in average interest rates and average terms of loans.

TABLE 62. Data are derived from published sources and are believed to include all mortgage loans outstanding held by lending institutions, governments and corporate lenders. Reliable estimates for other lenders such as individuals, unincorporated businesses and eleemosynary institutions are not available. Data on caisses populaires and credit unions are presented in table 66. It was estimated, however, that in 1961 these may have amounted to \$3,919 millions.

TABLE 64. Information on cash disbursements and repayments are obtained from a survey of lending institutions conducted by CMHC.

TABLE 67. In Full-Recovery projects the rents are set at a level sufficient to amortize capital costs over a predetermined period and also to cover operating expenses. In Subsidized projects, rent is related to the tenant's income and family size. Anticipated revenues in the project are not normally sufficient to amortize fully the capital cost and cover operating expenses. Annual deficits are borne by the Federal and Provincial governments.

TABLE 88. The number of family allowance accounts transferred from one address to another provides some indication of the migration of families within Canada. The data relate, of course, only to families with children for whom family allowances are received. Families without children, or with children too old to be eligible for family allowances, are not included.

TABLE 90. Net family formation is estimated by taking the sum of marriages and the net migration of married females, minus the sum of deaths of married persons and divorces. It is apparent that none of these four factors has a necessary effect on family formation. The remarriage of widowed or divorced persons who already have children of their own does not create an additional family. The death of a married person, or a divorcee, does not necessarily result in a reduction in the number of families, where there are children involved. Nor does the immigration of a married female necessarily mean an additional family, unless she is living with her husband or children. Nevertheless the use of this method, when it is based on reliable estimates of the component parts, is justified by experience. The column headed "Adjustment" shows the variation between the results of this method and the reconciliation of the Census data. The shortcomings of the method on a current basis, that is between Censuses, arise largely from the lack of accurate current data on net migration. In the period 1956 to 1961, these estimates proved to be too high so that estimates of net family formation were too low by an annual average of about 12,000 per year. Not until the 1961 Census results were available could this error be detected and corrected. It should be noted that the DBS annual survey of the number of families is a sample survey designed to measure the number of families. The survey is not sufficiently accurate to be used to derive net family formation on an annual basis.

TABLE 92. The responsibility for preparing the data relating to starts was transferred from the U.S. Department of Labour to the U.S. Department of Commerce, Bureau of the Census, as of 1959. The method for estimating starts was changed at the same time. For this reason the data relating to the period prior to 1959 are not strictly comparable with the data relating to the period after 1959. The effect of the revision was to raise the total of non-farm starts for 1959, from 1,378,000 on the basis of the old series to 1,531,300 on the basis of the new series. The data relating to FHA and VA starts were not changed as a result of this revision, and are thus comparable throughout the period shown.

TABLE 99. The index of home-ownership costs includes five principal expenditures: property taxes, mortgage interest rates, repairs, replacement and insurance. The home-ownership cost index is combined with the rent index to produce the overall shelter cost index.

TABLE 100. The data are based on the number of months dwellings were under construction, that is the period from the month in which the start was reported to the month in which completion was reported. For single-detached dwellings the averages are based on the experience of the period 1957-1961 while for apartments the period was 1958-1961. Extreme values have been eliminated in the computation of the averages. All data are based on activity in urban centres of 5,000 population and over.

TABLES 101-103. Data relate only to the NHA operations of builders obtaining NHA loans. Activity by the same builders, and other builders, financed outside the NHA is not included. Also excluded is activity by these builders where the loans were obtained by the owners of the property and the builder acted as a contractor rather than as an entrepreneur.

TABLES 107-108. The estimates presented in these tables are made by loan applicants, either owner-applicants or builders. The data on land costs include estimates made by builders who develop their own land. These estimates are usually based on local market values. To the extent that the estimates accurately reflect market values, it must be noted that these vary with changing proportions of fully serviced, partially serviced, and unserviced lots. In the case of serviced lots, prices also vary with changes in the method of financing as between municipal financing, where part of the cost is covered by local improvement charges, and full financing by the builders or developers.

TABLE 109. Data comprise the actual sale prices of houses sold in the year for which data are shown together with the estimated cost of houses constructed by owners for which NHA loans were approved in that particular year. In both cases the mortgage insurance fee is included, at the present time this amounts to about \$260.

TABLE 110. The data relate to dwellings for which loans were approved during the period shown.

TABLE 114. Data are derived from a sample survey conducted by DBS.

