# CENTRAL MORTGAGE AND HOUSING CORPORATION ECONOMIC RESEARCH DIVISION 

## HOUSING IN CANADA

A FACTUAL SUMMARY
JULY, 1947

OTTAWA, CANADA

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## Foreword

Housing in Canada is published quarterly, designed to provide factual information which will afford as complete and current a picture of the housing situation as possible.

Information on an annual basis for the period 1919-1938 has been given in the first issue of Housing in Canada published in October, 1946. The second issue, published in January, 1947, provided data on an annual basis for the period 1939-1945 and on a monthly basis for the years 1945-1946. The third issue, released in April, 1947, and the present issue provide current information on a monthly basis. A brief factual summary, highlighting the results of the statistical material, forms the first part of this issue. The second part consists of tabular material, arranged in seven sections: (1) population trends; (2) house-building activity; (3) publicly-assisted house building; (4) real estate lending and loans for building purposes; (5) building materials; (6) building labour; (7) building costs. The third and last part provides information on the sources of the factual material assembled in this report. There are also explanatory notes, where necessary, for the interpretation of the series. The sources given will enable the reader interested in greater detail to turn to the original material.

Part of the material incorporated in this report is obtained from original sources, with another part submitted by various Government departments, including the Dominion Bureau of Statistics, Department of Finance, Department of Labour, Department of Veterans' Affairs, Department of Reconstruction and Supply, the Superintendent of Insurance, and also the Bank of Canada.

Housing in Canada concentrates on major trends in the housing field only and provides all available information of substance. As new and improved statistical series become available they will be incorporated in future issues.

Economic Research Division<br>Central Mortgage and Housing Corporation

Ottawa, July, 1947.
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PART I
FACTUAL SUMMARY

## (See Table 1)

Current registrations of births, deaths, and marriages in Canadian cities, towns and villages of 10,000 population or more, indicate the persistence of the high rate of net family formation that developed during the war years, estimated at approximately 65,000 a year. $\left(^{1}\right.$ ) Marriages totalled 30,400 during the first half of 1947 as against 31,500 during the corresponding period of 1946. Deaths were slightly higher at 32,300 as compared with 31,200 during the first half of 1946. Births on the other hand, which have a longer-run effect on net family formation, increased markedly from 74,500 during the first six months of 1946 to 91,900 in the corresponding period of the current year.

The rate of net family formation indicates only partially the need for new housing from year to year since it does not account for the pressure of an accumulated shortage or for the need to replace existing dwellings as they become obsolete.

# SECTION 2.-HOUSE-BUILDING ACTIVITY 

## (See Tables 2-4) <br> Completions, January-July, 1947

Dwelling unit completions during the first half of 1947 proceeded at slightly above the 1946 rate. $\left({ }^{2}\right)$ Information on current residential building activity in Canadian metropolitan areas and municipalities of 5,000 population and over is provided by monthly surveys conducted by Central Mortgage and Housing Corporation. Reflecting the seasonal upswing of building activity, completions reported during the second quarter of 1947 in these areas numbered 11,269 units as compared with 6,509 units during the first quarter. July completions numbered 3,586 , bringing the total for the first seven months to 21,364 . In view of the fact that 27,588 dwelling units were under construction in these areas at the beginning of the year, this completion rate indicates a lengthy construction period for the average Canadian home.

## Starts, January-July, 1947

Dwelling unit starts during the first half of 1947 proceeded at considerably below the 1946 rate. In metropolitan areas and municipalities of 5,000 population and over, the number of starts, following the normal seasonal pattern, reached a peak of 7,393 in May, and totalled 24,875 for the first seven months of 1947. Integrated Housing projects accounted for 2,663 units, Wartime Housing projects 1,994, Housing Enterprises of Canada, Limited 479, and other building agencies (including government-sponsored and private) 19,739.

Although there are no comparable data for 1946, some indication of the relative position is afforded by the series on residential contracts awarded. The total value of residential contracts awarded during the first half year, 1947, amounted to $\$ 80.3$ million, representing 15,733 projected dwelling units. These figures, in terms of both value and number of dwelling units, are some 28 per cent less than their 1946 counterparts. A similar decline in starts is indicated by data on residential building permits issued. New residential permits issued by 204 Canadian muni-

[^0]cipalities were valued at $\$ 85.5$ million during the first six months of 1947,25 per cent below the corresponding period of 1946. The number of dwelling units for which permits were issued, totalled 17,624 as against 26,723 in 1946, a decline of 34 per cent.

Chief factors responsible for the decline in starts during 1947 are:

1. contractors building on order are finding it more difficult to interest prospective home-owners at current high building costs;
2. speculative builders anticipate increasing difficulty in disposing of finished dwellings at prices determined by still-rising building costs (see page 20).
Additional reasons may be found in the large carry-over of more than 40,000 dwelling units under construction at the end of 1946-the completion of which has competed with new starts for available materials and labour-together with inclement weather early in the spring.

## SECTION 3.-PUBLICLY-ASSISTED HOUSE-BUILDING

(See Tables 5-18)
The Canadian government is presently providing financial assistance to housebuilding under five main programs: ( ${ }^{1}$ ) (1) The National Housing Act, 1944; (2) The Veterans' Land Act, 1942; (3) The Canadian Farm Loan Act, 1927; (4) The Farm Improvement Loans Act, 1944; and (5) The Emergency Shelter Regulations. In addition, Wartime Housing Limited, control of which is now vested in Central Mortgage and Housing Corporation, has been directly engaged in house-building activity since 1941.

Further direct responsibilities in the housing field were assumed by the Federal government on July 31, 1947, when control of Housing Enterprises of Canada, Limited, was transferred to the Central Mortgage and Housing Corporation. Housing Enterprises, a limited dividend corporation, was established in 1946 under the terms of the National Housing Act, 1944, to provide accomodation in the medium-class rental field.

Other forms of government assistance to house-building include a system of priorities in the allocation of building materials, and double depreciation taxation allowances for approved rental projects. $\left(^{2}\right.$ )

## Amendments to the National Housing Act, 1944

Amendments were made to the National Housing Act, 1944, under the terms of Bill 176, passed in the House of Commons on May 29, 1947. These amendments broaden the mandate of the Central Mortgage and Housing Corporation and liberalize its lending powers.

The maximum amortization period allowed on loans for home-owners and for rental purposes was extended from 25 to 30 years.

The maximum amount of loan authorized for home-owners was increased to 95 per cent of the first $\$ 3,000$ of the approved lending value of the house, 85 per cent of the next $\$ 3,000$, and 70 per cent of the remainder of the lending value as against 95 per cent of the first $\$ 2,000,85$ per cent of the next $\$ 2,000$, and 70 per cent of the balance as previously authorized.

[^1]A joint loan may now be made to a prospective home-owner intending to build a duplex and to occupy one section of it, or to a builder intending to build a duplex for sale to such a prospective home-owner. Previously loans for homeownership were authorized only on single family dwelling units.

Life insurance, trust, and loan companies are now authorized under Section 11 B to acquire, improve, and sell land for residential purposes. This section is designed to effect the installation of services, the laying out and construction of streets, sidewalks, lanes and the development of park areas, public space and facilities appropriate to residential housing developments. The Central Mortgage and Housing Corporation will guarantee for a maximum of five years a return of not more than 2 per cent on capital invested in these land-assembly programs.

A further amendment to the Act authorizes the Corporation to make direct loans for home-ownership, rental purposes, or farm housing, in cases where joint loans are not being made available under the existing provisions of the Act. These loans may be made under the same conditions that are provided in the National Housing Act for joint loans, except that the participation of a lending institution other than the Corporation is not required.

## Proclamation of Section 14-National Housing Act, 1944

Of particular importance to rural housing is the proclamation of Section 14 by Order-in-Council 2474, dated June 24, 1947. Under Section 14 loans may be made to the owners of farm land to assist in the construction of houses. The amount of any particular loan is not to exceed the least of the three following amounts: (1) $\$ 5,000$, or $\$ 8,000$ if there are encumbrances on the property; (2) the cost of building the house, or this amount plus the amount necessary to discharge all encumbrances; (3) two-thirds of the appraised value of the farm. Amortization is not exceed 20 years with interest at $4 \frac{1}{2}$ per cent. Preparations for the commencement of lending operations are under way.

## National Housing Act, 1944

Joint lending operations under the National Housing Act during the first seven months of 1947 proceeded above the 1946 rate. The number of joint loans approved during the period, at 5,925 , accounted for 6,792 housing units, 21 per cent above the number of units approved during the corresponding period of 1946. The total value of joint loans approved amounted to $\$ 32.6$ million as against $\$ 25.4$ million from January to July, 1946. Over-all lending operations under the Act however, showed a decline from the first seven months of 1946 (see Figure 1), chiefly attributable to the fact that there were virtually no loans to limited dividend corporations in 1947, whereas 24 of these loans were approved during the first seven months of 1946 , having a total value of $\$ 13.2$ million and accounting for 2,537 housing units.

Demonstrating rising building costs and a reduction in the size of dwelling units during the second quarter of 1947, the average construction cost per square foot for a single one-storey dwelling unit rose from $\$ 6.60$ during the first quarter to $\$ 6.83$ during the second quarter, and average finished floor area for this type of house declined from 873 square feet to 825 square feet. Reflecting a more liberal lending policy, average lending value approved for houses of this type rose from $\$ 5,375$ to $\$ 5,422$, and accordingly average loans approved rose from $\$ 4,487$ to $\$ 4,518$. These trends are noticeable in other types of dwelling units currently financed under the National Housing Act (see Table 7).

FIGUREI


ECONOMIC RESEARGH DIVISION,CENTRAL MORTGAGE AND HOUSING CORPORATION.

The distribution of loans between types of projects, indicates a most noticeable trend in the relative importance of Integrated Housing Projects (see Table 6). In terms of the number of dwelling units for which loans have been approved, Integrated Housing accounted for about 20 per cent of all units during 1946 but during the first half of 1947, 2,886 Integrated units were approved, representing 52 per cent of total units financed. The bulk of approvals for Integrated Housing were for sale to home-owners, although 332 were for rental purposes. The trend towards Integrated Housing units, for which there is a guaranteed sale, suggests that market security is commanding the concern of builders to an increasing extent.

Lending under the National Housing Act during the first half of 1947 has been mainly under Parts I and II of the Act, concerned with housing for homeownership, and housing for rental purposes respectively. Lending operations have not yet commenced under the farm housing provisions contained in Part III of the Act. Home Extension Loan Guarantees, under Part IV, proceeded slowly.

## Housing for Home-Owners

During the first half of 1947, housing for home-ownership accounted for 82 per cent of all N.H.A.-financed housing units, substantially above the 59 per cent during the full year 1946. Home-ownership units approved during the first six months of 1947 numbered 4,549 with a total loan value of $\$ 22.6$ million. The
average loan per unit, at $\$ 4,833$ during the first quarter, rose to $\$ 5,006$ during the second quarter. These loans were made by Central Mortgage and Housing Corporation under three different plans.
(1) Loans to Home-Owners: These loans numbered 957 during the first half of 1947, involving an equal number of dwellings, and amounting to $\$ 4.6$ million. The average loan per unit rose from $\$ 4,704$ during the first quarter to $\$ 4,823$ during the second.
(2) Loans to Builders for Sale: 1,038 loans, representing the same number of dwelling units, and amounting to $\$ 5.3$ million, were made during the first half of 1947 to builders intending to sell. The average loan per unit remained at $\$ 5,100$ throughout both quarters.
(3) Integrated Housing Plan: During the first half of 1947 Integrated Housing units approved for home-ownership numbered 2,554 , representing 56 per cent of all home-ownership loans. Integrated loans totalled $\$ 12.8$ million. The average loan per unit rose from $\$ 4,497$ during the first quarter to $\$ 5,036$ during the second.

## Housing for Rental Purposes

The volume of loans for rental purposes declined substantially during the first half of 1947 , and accounted for only 18 per cent of all units approved, as against 41 per cent during the full year 1946. During the first six months of 1947, 288 loans were approved, representing 981 rental units, and amounting to $\$ 3.9$ million. The average loan per unit rose from $\$ 3,622$ in the first quarter to $\$ 4,043$ in the second, an increase of 12 per cent.
(1) Loans to Owners of Rental Property: 110 loans with a total value of $\$ 2.2$ million and accounting for 520 dwelling units were approved for prospective owners of rental properties during the first half of 1947. The average loan per unit rose from $\$ 3,769$ in the first quarter to $\$ 4,223$ in the second quarter.
(2) Loans to Builders for Sale: Loans to builders intending to sell rental properties accounted for 22 units during the second quarter of 1947. There were no loans during the first three months of 1947. The average loan per unit rose from $\$ 3,763$ in the year 1946 to $\$ 4,153$ during the second quarter, 1947.
(3) Loans for Integrated Housing: Approved rental units under the Integrated Housing plan numbered 332 during the second three months of 1947 having a total loan value of $\$ 1.3$ million. No loans were approved in the first quarter. The average loan per unit, at $\$ 3,796$ was only slightly above the 1946 average for loans of this type.
Home Extension Loan Guarantees: Under the guarantees provided to lending institutions by Part IV of the National Housing Act, Home Extension Loans during the first half of 1947 accounted for only 12 new units with an average loan per unit of $\$ 1,894$. Since May, 1946, a total of 32 loans have been made covering 60 new units, amounting to $\$ 99,040$.

## Wartime Housing Limited

In terms of rental unit completions, house-construction under the Wartime Housing Division of Central Mortgage and Housing Corporation, during the first half of 1947, proceeded above the 1946 rate. Rental units completed during the period totalled 4,313 , as compared with 3,600 last year. New starts however
were lower, numbering 3,104 during the first half of 1947 as against 3,800 during the corresponding period of 1946. Expenditures in 1947 up to the end of June amounted to $\$ 9.6$ million, a decline of 39 per cent from expenditures during the first six months of 1946.

## Veterans' Land Act, 1942

Dwelling units completed under the various programs of the Veterans' Land Act during the first half of 1947 totalled 903, approximating the 1946 rate. Over-all housing operations during the period involved new appropriations, grants, and loans totalling $\$ 26.5$ million while actual expenditures by the administration against these and prevous commitments amounted to $\$ 30.5$ million, of which $\$ 6.3$ million were expended on new house-construction and $\$ 24.2$ million on the acquisition of land and existing buildings. Six types of projects are currently under way.
(1) Sub-Division Projects: 1947 operations under this program were mainly confined to the completion of veterans' homes under way at the year end 1946. Housing units completed during the first half of 1947 totalled 280, and 103 units were under construction at the end of June. New appropriations amounted to $\$ .6$ million. Total expenditure by the administration amounted to $\$ 1.6$ million during the period, of which new construction accounted for $\$ 1.5$ million and the purchase of land and existing buildings $\$ .1$ million.
(2) Small Holdings: House-building under this section of the Act accelerated substantially during the first half of 1947 when 498 units were completed as compared with 149 units from commencement of operations to the year end, 1946. At June 30, 1947, there were 1,806 dwellings under construction. Loan approvals during the first six months of 1947 amounted to $\$ 14.7$ million. Total expenditure during the period amounted to $\$ 14.5$ million, of which new construction accounted for $\$ 3.9$ million and the purchase of land and existing buildings $\$ 10.6$ million.
(3) Full-Time Farming: Housing operations under this program continued on a small scale. Farm dwellings completed during the first six months of 1947 numbered 65, with 284 units under construction at the end of June. New loans approved amounted to $\$ 10.1$ million of which only $\$ 1.0$ million were for new construction. Total expenditures during the period amounted to $\$ 14.0$ million of which new construction absorbed $\$ .6$ million, the balance being expended on the purchase of land and existing buildings.
(4), (5) and (6) Commercial Fishing, Provincial Lands, Grants to Indian Veterans: Housing units completed under these plans during the first half of 1947 numbered 60, with 144 dwellings under construction at June 30 . Loans and grants approved during the period numbered 723 and amounted to $\$ 1.1$ million, of which $\$ .9$ million were for new house-construction, repairs, and other services. Actual expenditure amounted to $\$ .4$ million, of which $\$ .3$ million were for new construction and repairs.

## Canadian Farm Loan Act, 1927

Loans extended by the Canadian Farm Loan Board during the first half of 1947 numbered 321 and amounted to $\$ .9$ million, 18 per cent below the value of loans advanced during the corresponding period of last year. Of this total, loans.
for new residential construction accounted for only $\$ 21,000$, involving 17 new structures.

## Thè Farm Improvement Loans Act, 1944

Lending to farmers under the Farm Improvement Loans Act during the first half of 1947 proceeded at well above the 1946 rate. Over-all operations involved 10,130 loans, valued at $\$ 7.5$ million, as compared with 13,030 loans, valued at $\$ 9.9$ million during the full year 1946. Loans for farm residential construction during the first six months of 1947 numbered only 471 , valued at $\$ .5$ million.

## Emergency Shelter

Financial assistance under the Emergency Shelter regulations, in the form of grants to universities and municipalities for converting suitable buildings into temporary dwelling units, continued at the 1946 rate. Total grants made by Central Mortgage and Housing Corporation during the first half of 1947 amounted to $\$ 1.0$ million as compared with $\$ 2.2$ million during the full year 1946. Municipal projects accounted for $\$ .8$ million of the new grants, university projects for $\$ .2$ million. There were completions of 2,106 units from January 1 to June 30 in 1947, as compared with 4,642 during the full year 1946. At June 30, 1947, 745 shelter units were under construction.

## Priorities Assistance for House-Building

The demand for government assistance in obtaining critical building materials accelerated substantially during the first seven months of the current year. Priority ratings (A.P.H.'s) were approved by the Department of Reconstruction and Supply for 18,369 dwelling units during the period, 49 per cent above volume for the corresponding period of 1946. The bulk of the assistance went to veterans building their own homes, 6,311 units; Integrated Housing projects, 3,775 units; and Wartime Housing dwellings, 3,695 units.

Priority ratings were extended in May to include rental projects meeting the requirements for the double depreciation taxation allowance, and in July to assist in the construction of married quarters for members of the permanent armed forces.

## Double Depreciation for Rental Housing Projects

Applications for double depreciation on approved rental housing projects, provided for under Order-in-Council P.C. 1095, dated March 25, 1947, were approved for 7 projects involving 176 rental units with a total estimated cost of $\$ 1.4$ million during June and July, 1947. Estimated total cost per unit averaged $\$ 8,033$ of which $\$ 6,284$ represented construction costs, $\$ 1,566$ equipment and other expenses, and $\$ 183$ land costs. The number of rooms per unit varied from 4 to 6 , and floor areas ranged from 780 to 1,196 square feet, averaging 1,009 . Monthly rentals ranged from $\$ 27$ and $\$ 39$ on subsidized units provided by industries for their employees, to $\$ 70$ on commercial apartments.

## SECTION 4.-REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

(See Tables 19 and 20)
Real Estate Lending, 1946
During the year 1946, private real estate lending accelerated with the pace of building activity. Loans on real estate held by life insurance, trust and loan com-
panies with Dominion registration, which constitute a major segment of Canada's lending institutions, rose from $\$ 371$ million in 1945 to $\$ 407$ million in 1946 , an increase in mortgages outstanding at the end of the year of $\$ 36$ million, or 9.7 per cent. Seventy-six per cent of total mortgage holdings at the year-end 1946 were held by life insurance companies, 18 per cent by loan companies and 6 per cent by trust companies.

## Bank Loans for Building Purposes, 1946

The high level of construction activity in 1946 is illustrated by loans of chartered banks to contractors and others for building purposes, which were 50 per cent higher than in 1945. This expansion of construction loans was more rapid than the rise of bank loans of all types, which recorded an increase of 26 per cent.

## SECTION 5.-BUILDING MATERIALS

(See Tables 21-24)
The production of ten selected building materials during the first half of 1947 indicates a substantial improvement over 1946 levels of output for the same period (see Figure 2). The most impressive gains, 52 per cent and 25 per cent, were recorded in the output of bath tubs and cast-iron soil pipe respectively. The production of cement, building brick, warm-air furnaces, sawn lumber, wire nails and spikes, asphalt shingles and gypsum wallboard all showed increases for the first half of 1947 as compared with the corresponding six months in 1946. Of the ten materials, only one, steel pipe, fell below output for the comparable 1946 period. The difference, however, amounted to little more than 4 per cent and steel pipe output during the second quarter of this year exceeded production during the same three months of 1946 by 11 per cent, indicating an improvement of the situation.

Records of sales and stocks show that the building industry continues to press on available material supplies. Despite the gains in production there is little evidence that stock piles are accumulating. Of six selected products, sales of all were higher during the first half of 1947 than during the same 1946 period. Where production showed most noticeable improvement, stocks tended to increase from the end of 1946 to June 30, 1947. Bath tubs stocks rose from 1,000 to 2,000 units and stocks of cast-iron soil pipe were higher at 1,500 tons, a gain of 200 tons over stocks held at the end of 1946. However, the ratio of stocks to monthly sales of these two products remained comparatively low, standing at .3 for bath tubs and .6 for soil pipe at the end of June, 1947. Cement and steel pipe stocks decreased during the first half of 1947, and those of brick and gypsum wallboard remained substantially the same.

Imports of five selected materials increased for the most part during the first half of 1947. Most spectacular was the increase of gypsum plaster imports to 6,200 tons, four times the imports from January to June, 1946. Imports of glass for the first half of 1947 at 32.6 million square feet, were almost double volume for the same 1946 period. Imports of wallboard were up 180 per cent. The dollar value of paints, pigments, and varnish imports rose 21 per cent. Rockwool imports, however, at 2,100 tons were some 40 per cent lower.

Substantial increases in export volume during the first half of 1947 over the corresponding period of last year were registered by lumber, 46 per cent, and

FIGURE 2
VOLUME OF PRODUCTION OF TEN SELECTED BUILDING MATERIALS

wallboard, 118 per cent. The dollar value of paint material exports doubled, although in terms of physical volume the increase was less marked since domestic prices were 43 per cent higher. Building brick exports declined 50 per cent to 1.4 million bricks, and exports of wire nails and spikes continued at the restricted rate brought about by export control following the steel strike during the summer of 1946.
Building Brick: The production of 124.5 million bricks during the first half of 1947 was 14 per cent higher than 1946 output for the same period. Sales, at 121 million kept pace with output. Stocks at June 30, 1947 were slightly higher than last year.
Cement: The production of cement during the first half of 1947 at 5.5 million barrels of 350 lbs ., represents a gain of .6 million barrels over the corresponding 1946 period. Sales, amounting to 5.3 million barrels, kept pace with output, and stocks at June 30 amounted to approximately two weeks' output.
Sawn Lumber: The output of sawn lumber during the first six months of 1947 is estimated at $2,518.6$ million board feet, 12 per cent above the 1946 rate.
Cast-Iron Soil Pipe and Fittings: A substantial increase was recorded in the output of soil pipe, 16,200 tons from January to June, 1947, as compared with 13,000 tons during the first six months of 1946 . Sales at 16,000 tons kept pace with production, and at the of June, stocks at 1,500 tons represented 63 per cent of June production.
Wire Nails and Spikes: The production of wire nails and spikes during the first half of 1947 proceeded at slightly above output for the corresponding period of 1946, 38,300 tons as compared with 36,300 tons.
Steel Pipe, Tubes and Fittings: Steel pipe production proceeded at slightly below the rate achieved during the first half of 1946. Output amounted to 49,900 tons during the first six months of 1947 as against 52,200 tons during the same period of 1946. Stocks were lower at 7,300 tons at the end of June.
Bath Tubs: Bath tub production during the first six months of this year amounted to 40,300 units, 52 per cent above output for the same period of 1946. Stocks at June 30 amounted to 2,000 units.
Warm Air Furnaces: The production of warm air furnaces during the first half of 1947 was estimated at 24,600 units, as compared with 23,000 during the corresponding period of 1946.
Asphalt Shingles: 1,063,400 squares of asphalt shingles were produced in 1947 up to June 30, a gain of 162,500 squares over output in the corresponding period of 1946.
Gypsum Wallboard: The output of gypsum wallboard during the first half of 1947 was up to 103 million square feet, 11 per cent above production during the corresponding six months of last year.

## SECTION 6.-BUILDING LABOUR

(See Tables 25-30)
Employment and Earnings
Employment and earnings in the building industry continued to rise during the second quarter of 1947 and were well above the levels of the corresponding

FIGURE 3


1946 period (see Figue 3). Data obtained from employers having 15 or more employees engaged in industrial, commercial, institutional and residential building, show an average of 78,600 employees from January 1 to July 31, 1947, with 90,134 in July. During the first seven months of 1946 the same group of employers reported an average of 58,200 employees, with 69,201 in July. Weekly earnings of these employees averaged $\$ 36$ during the first seven months of 1947, as compared with $\$ 33$ during the first half of 1946 , and $\$ 34$ during the whole of 1946, reflecting increases in hourly wage rates during 1947 (see p. 20).

Indicating a more than seasonal upswing in employment in the construction industry as a whole during the first half of 1947, the Dominion Bureau of Statistics' Labour Force Survey reported 254,000 persons employed during the week ending May 31, 1947, as against 241,000 during the corresponding week last year.

The Labour Market, July, 1947
By July 31, 1947, the demand for building mechanics was more than double the available supply. Unfilled vacancies in the building trades as reported by local offices of the Unemployment Insurance Commission numbered 10,969 as compared with 8,816 at July 31, 1946. Workers applying for construction jobs numbered 5,337 as against 6,945 at the end of July, 1946.

Unemployment in construction occupations, as measured by the number of workers establishing benefit years under the Unemployment Insurance Commission, showed no noticeable difference between the first half of 1947 and the corresponding period of 1946. A monthly average of 2,530 construction workers established benefit years during the first six months of 1947, as compared with an average of 2,486 per month during the same 1946 period.

## Vocational and Apprenticesbip Training

Veteran enrolment in vocational training schools for the construction trades declined from 2,806 at March 31, 1947 to 1,291 at June 30, 1947. The number of apprentices in construction trades continued to rise during the first half of 1947, reaching 5,710 at June 30 , as compared with 4,379 at December 31, 1946. In total, however, the number of vocational and apprenticeship trainees declined from 8,143 at March 31, 1947, to 7001 at June 30, partly because many trainees left schools during the summer to take employment, but mainly because the flow of veterans into training is diminishing, while the number of those completing training has accelerated because of shortened training requirements. Highest enrolment was in the electrical, plumbing and carpentry trades.

## Strikes in the Building Industry

Time lost through strikes in the building industry, which totalled only 2,848 man-working days in 1945, and 6,535 throughout 1946, jumped suddenly to 24,138 during the first half of 1947 , of which 18,902 man-working days were lost in the month of May. This outbreak of labour unrest in the building industry is the most serious since 1929 when a total of 56,344 man-working days were lost throughout the full year, and has been a contributing factor to the current rise of construction costs.

## SECTION 7.-BUILDING COSTS

(See Tables 31-33)
The cost of house-building continued to rise during the second quarter of 1947 and at the end of June was an estimated 11 per cent higher than at the beginning of the year. This estimate is based on a 16 per cent rise in wholesale prices of building materials-unprecedented since 1920-and an estimated 7 per cent over-all increase in average hourly wage rates paid to building workers during the period.

## Building Material Prices, January-June, 1947

The wholesale prices of seven out of nine selected building materials used in house-construction show substantial increases between the end of 1946 and the middle of 1947. The prices of lumber and brick, basic items in residential construction, rose 20 per cent and 13 per cent respectively. Paint material prices were 20 per cent higher, nails 14 per cent, steel pipe 11 per cent, range boilers 6 per cent, and cement 4 per cent. Glass and plaster prices were unchanged.

The composite index of wholesale prices of building materials (based on 111 commodities) rose from its previous high of 161.2 at December, 1946 to 186.6 by the end of June, 1947, a rise of 15.8 per cent in the six months. This represents the most rapid rise in building material costs since 1920 when the composite index rose an over-all 22 per cent for the full year. The composite index of wholesale prices of all commodities covering 510 items was 14 per cent higher at 165.8 during June, 1947 as against 145.3 at the year end 1946.

## Wage Rates of Construction Labour, January-June, 1947

Hourly wage rates paid to construction labourers rose an estimated 7 per cent during the first half of 1947. This estimate is based on information supplied by the Department of Labour, covering eight main building trades in 15 Canadian

FIGURE 4


CCONOMIG RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION
cities and their environs. A break-down of the over-all increase shows gains in average hourly wage rates by trade as follows: plasterers 9.6 per cent, bricklayers 7.7 per cent, labourers 7.3 per cent, carpenters 6.8 per cent, sheet metal workers 6.7 per cent, plumbers 6.6 per cent, painters 5.5 per cent, electricians 3.4 per cent.

## Rent and the Cost of Living, January-June, 1947

Rentals, as reflected by the Dominion Bureau of Statistics rent index, rose 3.9 per cent between May 1 and June 30, 1947. Previous to May, 1947, the rent index had not changed since October, 1946. The recent change was occasioned by the 10 per cent increase authorized in March, 1947, for rental properties on which a two-year lease is offered. A further change in controls took place by Wartime Prices and Trade Board Order No. 742, dated June 18, 1947, authorizing the removal of rent ceilings and eviction controls from all new houses, apartments, duplexes, and other self-contained dwelling units completed after January 1, 1947.

While the rent index rose only 3.9 per cent during the first half of 1947 , the cost of living index as a whole increased by 6.1 per cent in this period.

> Common Stock Prices-Building Materials and All Industrial, January-June, 1947

The index of building materials common stock prices, reflecting the anticipations of investors, rose during the first two months of 1947 to 145.3 at the end of February, and then declined during the following four months to 135.8 at June 30, as compared with 138.4 at the end of December, 1946. The all industrial common stock price index followed a similar pattern except that it recovered from 97.6 in May to 98.6 in June, as compared with 99.3 at the end of December, 1946.

## PART II.

TABULAR MATERIAL*
*Sources of tables shown in Part II together with explanatory notes will be found in Part III.

## Section 1 <br> POPULATION TRENDS

## Table 1.-Registrations of Births, Deaths and Marriages in Cities, Towns and Villages with Population of 10,000 and Over, Canada, Jandary, 1945 - June, 1947. (In Thousands)

| Period | Births | Deaths | Marriages |
| :---: | :---: | :---: | :---: |
| 1945-January | 11.2 | 5.4 | 3.2 |
| February | 10.2 | 4.7 | 3.1 |
| March. | 11.8 | 5.4 | 2.7 |
| April. | 11.8 | 4.8 | 3.8 |
| May. | 11.6 | 4.8 | 4.3 |
| June. | 11.9 | 4.7 | 7.3 |
| July. | 12.6 | 4.8 | 6.6 |
| August | 11.3 | 4.6 | 5.5 |
| September. | 11.3 | 4.6 | 6.1 |
| October. | 12.0 | 5.0 | 5.8 |
| November. | 10.8 | 5.0 | 4.6 |
| December. | 11.1 | 5.4 | 4.9 |
| Year. | 137.6 | 59.2 | 57.9 |
| 1946-January. | 11.7 | 5.9 | 3.8 |
| February | 10.7 | 5.2 | 4.1 |
| March. | 11.5 | 5.3 | 4.1 |
| April. | 13.3 | 5.1 | 4.7 |
| May. | 13.8 | 5.1 | 6.0 |
| June. | 13.5 | 4.6 | 8.8 |
| July. | 14.2 | 5.0 | 7.6 |
| August. | 14.8 | 4.6 | 6.8 |
| September. | 14.2 | 4.5 | 7.9 |
| October. | 14.8 | 5.0 | 6.9 |
| November. | 14.2 | 5.2 | 5.3 |
| December. | 14.4 | 5.2 | 5.2 |
| Year. | 161.1 | 60.7 | 71.2 |
| 1947-January . | 14.8 | 5.7 | 3.7 |
| February. | 14.1 | 4.9 | 4.0 |
| March. | 16.0 | 5.6 | 3.2 |
| April. | 15.4 | 5.5 | 4.8 |
| May. | 16.3 | 5.6 | 5.6 |
| June. | 15.3 | 5.0 | 9.1 |

Section 2
HOUSE-BUILDING ACTIVITY
Table 2.-New Residential Construction, CanadaBuilding Permits Issued in 204 Municipalities, 1945 - June, 1947.


[^2]Table 3.-New Residential Construction, CanadaConstruction Contracts Awarded, 1945 - July, 1947.

| Period | Value of New Residential Construction Contracts Awarded (Millions of Dollars) |  |  | Number of New Housing Units |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Apartments | All Other Residential Dwellings | Total | (1) | All Other Residential Dwellings | Total |
| $\begin{aligned} & \text { 1945- } \\ & \text { ist Quarter } \end{aligned}$ | . 7 | 19.2 | 19.9 | 132 | 5,008 | 5,140 |
| 2nd Quarter | 2.6 | 70.5 | 73.1 | 457 | 18,209 | 18,666 |
| 3rd Quarter | 1.7 | 61.2 | 62.9 | 288 | 15,298 | 15,586 |
| 4th Quarter | 1.3 | 38.8 | 40.1 | 214 | 9,829 | 10,043 |
| Total-1945 | 6.3 | 189.7 | 196.0 | 1,091 | 48,344 | 49,435 |
| 1946-Jan. Feb. Mar. | .8 .4 .6 | 3.9 8.9 15.1 | 4.7 9.3 15.7 | 137 60 97 | 909 1,786 2,523 | 1,046 1,846 2,620 5,512 |
| 1st Quarter | 1.8 | 27.9 | 29.7 | 294 | 5,218 | 5,512 |
| Apr. | 2.7 | 24.2 | 26.9 | 444 | 4,674 | 5,118 |
| May | 2.4 | 29.8 | 32.2 | 397 | 5,981 | 6,378 |
| June | . 6 | 22.0 | 22.6 | 101 | 4,662 | 4,763 |
| 2nd Quarter | 5.7 | 76.0 | 81.7 | 942 | 15,317 | 16,259 |
| July | 1.8 | 19.3 | 21.1 | 305 | 4,183 | 4,488 |
| Aug. | 3.1 | 16.1 | 19.2 | 508 | 2,895 | 3,403 |
| Sept. | 2.4 | 11.1 | 13.5 | 401 | 2,095 | 2,496 |
| 3rd Quarter | 7.3 | 46.5 | 53.8 | 1,214 | 9,173 | 10,387 |
| Oct. | 2.0 | 19.6 | 21.6 | 323 | 4,040 | 4,363 |
| Nov. | 1.0 | 15.0 | 16.0 | 173 | 2,716 | 2,889 |
| Dec. | 1.2 | 9.0 | 10.2 | 194 | 1,698 | 1,892 |
| 4th Quarter | 4.2 | 43.6 | 47.8 | 690 | 8,454 | 9,144 |
| Total-1946 | 19.0 | 194.0 | 213.0 | 3,140 | 38,162 | 41,302 |
| 1947-Jan. | . 2 | 4.9 | 5.1 | $31^{(2)}$ | +928 | 959(2) |
| Feb. | 1.0 | 6.4 | 7.4 | 148 (2) | 1,237 | 1,385(2) |
| Mar. | 1.2 | 6.3 | 6.5 19 | 30(2) | 1,257 | 1, 287 (2) |
| 1st Quarter | 1.4 | 17.6 | 19.0 | 209(2) | 3,422 | 3,631(2) |
| Apr. | 1.4 | - 14.2 | 15.6 | 213(2) | 2,880 | 3,093(2) |
| May | 1.1 | 21.0 | 22.1 | 155 | 4,028 | 4,183 |
| June | 1.5 | 22.1 | 23.6 | 219 | 4,607 | 4,826 |
| 2nd Quarter | 4.0 | 57.3 | 61.3 | 587 | 11,515 | 12,102 |
| July | . 5 | 17.4 | 17.9 | 73 | 3,517 | 3,590 |

(1) Estimated (see p. 62)
(2) Revised (see p. 62)

Table 4.-Number of New Housing Units Started, Completed, and Under Construction
in Metropolitan Areas and Municipalities of 5,000 Population and over, Canada,
January 1, 1947 - July 31, 1947.


[^3]
## Section 3 <br> PUBLICLY-ASSISTED HOUSE-BUILDING

Table 5.-Lending Operations Under the National Housing Act, 1944, Number and Amount of Gross Loans Approved and Number of Housing Units Financed,
February 1, 1945 - July 31, 1947. (1)

| Period | Number <br> of <br> Loans ${ }^{(2)}$ | Number of Housing Units(2) | $\begin{gathered} \text { Amount } \\ \text { of } \\ \text { Loan }(2) \\ (\$ 000) \end{gathered}$ |
| :---: | :---: | :---: | :---: |
| 1945- |  |  |  |
| 1st Quarter ${ }^{(3)}$. | 907 | 907 | 3,747 |
| 2nd Quarter. | 1,552 | 1,809 | 7,618 |
| 3rd Quarter. | 1,358 | 1,511 | 6,387 |
| 4th Quarter | 1,346 | 1,489 | 6,156 |
| Sub-total-Feb. 1-Dec. 31, 1945 | 5,142 | 5,695 | 23,832 |
| Total-Jan. 1-Dec. 31, 1945(3).. | 5,163 | 5,716 | 23,907 |
| 1946-January . | 269 | 313 | 1,340 |
| February | 317 | 468 | 2,089 |
| March. | 297 | 321 | 1,402 |
| 1st Quarter. | 883 | 1,102 | 4,831 |
| April . | 949 | 1,375 | 6,148 |
| May. | 1,168 | 1,958 | 9,475 |
| June. | 1,094 | 1,857 5 | 8,915 |
| 2nd Quarter. | 3,211 | 5,190 | 24,538 |
| July. | 869 | 1,842 | 9,266 |
| August. | 738 | 1,086 | 5,249 |
| 3rd September | 802 | 1,273 | 5,729 |
| 3rd Quarter. . . . | 2,409 | 4,201 | 20,244 |
| October. | 618 | 826 | 3,852 |
| November | 719 | 1,033 | 4,851 |
| December | 587 | 647 | 2,911 |
| 4th Quarter. | 1,924 | 2,506 | 11,614 |
| Sub-total-1946. | 8,427 | 12,999 | 61,227 |
| 1947-January. | 95 | 167 | 695 |
| February. | 232 | 257 | 1,240 |
| March ${ }^{(4)}$. | 392 | 465 | 2,137 |
| 1st Quarter ${ }^{(4)}$.. | 719 | 889 | 4,072 |
| April. | 733 | 885 | 4,229 |
| May. | 1,760 | 1,912 | 9,243 |
| June | 1,625 | 1,844 | 8,997 |
| 2nd Quarter. | 4,118 | 4,641 | 22,469 |
| July. | 1,110 | 1,440 | 6,825 |
| Total-Feb. 1, 1945-July 31, 1947 | 19,516 | 25,664 | 118,425 |

(1) For information on operations under the Dominion Housing Act, 1935, and the National Housing Act, 1938, see Housing in Canada, Ottawa, October, 1946, p. 29.
(2) Figures shown are gross, i.e. total loans approved with no allowance for cancellations, reinstatements and adjustments.
(3) Totals include approvals during January, 1945, under the National Housing Act, 1938.
(4) Revised.

Table 6. - Lending Operations Under The National Housing Act, 1944,
Gross Loans Approved by Type of Project,
First and Second Quarters, 1947.

| Type of Project | First Quarter, 1947 |  |  |  | Second Quarter, 1947 |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number of Loans | Number of Housing Units | $\begin{aligned} & \text { Amount } \\ & (\$ 000) \end{aligned}$ | Average Loan Per <br> Housing Unit \$ | Number of Loans | Number of Housing Units | Amount (\$000) | Average Loan Per <br> Housing Unit \$ |
| N.H.A. 1944, Part I <br> Housing for Home-Owners <br> Owner occupancy. <br> . . . . . . . . . . . . <br> For sale. . <br> Integrated hóusing. . . . . . . . . . . . | $\begin{aligned} & 221 \\ & 318^{(1)} \\ & 164 \end{aligned}$ | $\begin{aligned} & 221 \\ & 318^{(1)} \\ & 164 \end{aligned}$ | $\begin{gathered} 1,040 \\ 1,621^{(1)} \\ 738 \end{gathered}$ | $\begin{aligned} & 4,704 \\ & 5,097^{(1)} \\ & 4,497 \end{aligned}$ | $\begin{array}{r} 736 \\ 720 \\ 2,390 \end{array}$ | $\begin{array}{r} 736 \\ 720 \\ -\quad 2,390 \end{array}$ | $\begin{array}{r} 3,550 \\ 3,669 \\ 12,036 \end{array}$ | $\begin{aligned} & 4,823 \\ & 5,093 \\ & 5,036 \end{aligned}$ |
| Sub-total | $703{ }^{(1)}$ | $703{ }^{(1)}$ | $3,398{ }^{(1)}$ | 4,833 ${ }^{(1)}$ | 3,846 | 3,846 | 19,254 | 5,006 |
| N.H.A. 1944, Part II <br> Housing for Rental Purposes <br> For rent..... <br> For sale. <br> Integrated housing. Limited dividend corporations. Primary industries. | 13 <br> - <br> - | 79 <br> - <br> - <br> 107 | 298 - - 376 | $\begin{gathered} 3,769 \\ - \\ \overline{-} \\ \hline, 514 \end{gathered}$ | $\begin{array}{r}97 \\ 9 \\ 166 \\ - \\ \hline\end{array}$ | $\begin{array}{r} 441 \\ 22 \\ 332 \end{array}$ | $\begin{array}{r} 1,862 \\ 91 \\ 1,260 \\ - \end{array}$ | $\begin{gathered} 4,223 \\ 4,153 \\ 3,796 \\ - \end{gathered}$ |
| Sub-total | 16 | 186 | 674 | 3,622 | 272 | 795 | 3,214 | 4,043 |
| Total Gross Loans. . | $719{ }^{(1)}$ | $889{ }^{(1)}$ | 4,072 ${ }^{(1)}$ | $4,580^{(1)}$ | 4,118 | 4,641 | 22,469 | 4,841 |

(1) Revised.

Table 7.-Lending Operations Únder The National Housing Act, 1944, ${ }^{(1)}$
Analysis of Gross Loans Approved Showing Average Estimated Cost, Lending Value,
Amount of Loan, Floor Area, and Construction Cost per Square Foot, by Type of House,
First and Second Quarters, 1947.

| Type of Housing Unit | $\begin{gathered} \text { Number } \\ \text { of } \\ \text { Loans } \end{gathered}$ | Number of Housing Units | Amount of Loans \$ | Average Estimated Costs |  |  |  | Average |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Land $\$ \$$ | Construction \$ | Other $\$$ | Total <br> \$ | Lending Value \$ | Loan $\$$ | Finished Floor Area Sq. ft. | Con-- struction Cost per Sq. Ft. $\$$ |
| 1947-First Quarter: |  |  |  |  |  |  |  |  |  |  |  |
| Single 1-storey... | $416^{(2)}$ | $416{ }^{(2)}$ | 1,866,640(2) | 519 | 5,760(2) | 88 | 6,367(2) | 5,375(2) | 4,487(2) | 873 | $6.60{ }^{(2)}$ |
| Single $11 / 2$-storeys. | 168 | 168 | 834,700 | 483 | 6,494 | 134 | 7,111 | 6,084 | 4,968 | 1,081 | 5.79 |
| Single 2-storeys. | 117 | 117 | 680,860 | 610 | 7,934 | 169 | 8,713 | 7,285 | 5,819 | 1,278(2) | $6.21{ }^{(2)}$ |
| Semi-Detached. | 4 | 4 | 23,700 | 434 | 8,799 | - | 9,233 | 7,600 | 5,925 | 1,234 | $7.13{ }^{(2)}$ |
| Duplex. | 2 | 4 | 18,140 | 488 | 6,306 | 31 | 6,825 | 5,700 | 4,535 | 1,2,4 | $4.95{ }^{(2)}$ |
| Double Duplex. | 3 | 8 | 30,000 | 237 | 5,799 | 414 | 6,450 | 4,825 | 3,750 | 915 | $6.34{ }^{(2)}$ |
| $\omega$ Row House. | 1 | 5 | 14,000 | 60 | 5,100 | 40 | 5,200 | 3,600 | 2,800 | 838 | 6.09 |
| Apartment. | 5 | 60 | 227,600 | 454 | 5,329 | 376 | 6,159 | 4,823 | 3,793 | 873 (2) | $6.10{ }^{(2)}$ |
| Total | 716 (2) | 782(2) | 3,695,640(2) | 513 | 6,225(2) | 134 | 6,872 ${ }^{(2)}$ | 5,766(2) | 4,726(2) | 978 | $6.37(2)$ |
| Second Quarter: Single 1-storey | 1,737 | 1,737 | 7,848,060 | 481 | 5,631 | 102 | 6,214 | 5,422 | 4,518 | 825 | 6.83 |
| Single $11 / 2$-storey | 1,778 | 1,779 | 9,385,760 | 471 | 6,558 | 117 | 7,146 | 6,467 | 5,276 | 924 | 6.27 |
| Single 2 storeys. | 363 | 363 | 2,136,480 | 556 | 7,731 | 130 | 8,417 | 7,412 | 5,886 | 1,280 | 6.04 |
| Semi-Detached | 24 | 30 | 134,600 | 621 | 5,980 | 74 | 6,675 | 5,458 | 4.487 | 851 | 7.03 |
| Duplex. | 123 | 246 | 967,580 | 242 | 4,852 | 175 | 5,269 | 4,922 | 3,933 | 857 | 5.66 |
| Double Duplex. | 2 | 4 | 22,000 | 630 | 8,115 | 238 | 8,983 | 6,875 | 5,500 | 1,127 | 7.20 |
| Row House. | 67 | 191 | 753,180 | 333 | 4,784 | 149 | 5,266 | 5,010 | 3,943 | 870 | 5.50 |
| Apartment. . | 24 | 291 | 1,220,240 | 297 | 5,417 | 397 | 6,111 | 5,262 | 4,193 | 917 | 5.91 |
| Total | 4,118 | 4,641 | 22,467,900 | 454 | 6,065 | 134 | 6,653 | 5,926 | 4,841 | 908 | 6.68 |

(1) Excluding loan approvals under Sections 9 and 9A.
(2) Revised.

Table 8.-Lending Operations Under the National Housing Act, 1944, Home Extension Loan Guarantees Approved,

April 1, 1946 - June 30, 1947.

| Period | Number <br> of <br> Loans | Number <br> of New <br> Housing Units | Amount <br> \$ | $\begin{gathered} \text { Average Loan } \\ \text { per New } \\ \text { Housing } \\ \text { Unit } \\ \$ \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: |
| 1946 |  |  |  |  |
| April. | - | - | -- | - |
| May. | 3 | $5^{(1)}$ | 6,900 | 1,380 ${ }^{(1)}$ |
| June. | 1 | 2 | 4,000 | 2,000 |
| 2nd Quarter | 4 | $7{ }^{(1)}$ | 10,900 | 1,557 ${ }^{(1)}$ |
| July. | 6 | $14^{(1)}$ | 22,485 | 1,606 ${ }^{(1)}$ |
| August. | 7 | 11 | 16,930 | 1,539 |
| September. | 2 | 4 | 8,000 | 2,000 |
| 3rd Quarter.. | 15 | $29^{(1)}$ | 47,415 | 1,635 ${ }^{(1)}$ |
| October. . | 5 | 10 | 14,000 | 1,400 |
| November. | 1 | 2 | 4,000 | 2,000 |
| December. | - | - | - | - |
| 4th Quarter. | - 6 | 12 | 18,000 | 1,500 |
| Sub-total: April 1 December 31, 1946. | 25 | $48^{(1)}$ | 76,315 | $1,590{ }^{(1)}$ |
| 1947 |  |  |  |  |
| January. | 1 | 2 | 3,750 | 1,875 |
| February. | - | - | - | - |
| March. . | 2 | 3 | 6,000 | 2,000 |
| 1st Quarter. | 3 | 5 | 9,750 | 1,950 |
| April. | 1 | 1 | 2,000 | 2,000 |
| May. | 2 | 3 | 5,975 | 1,992 |
| June. | 1 | 3 | 5,000 | 1,667 |
| 2nd Quarter. | 4 | 7 | 12,975 | 1,854 |
| Total: April 1, 1946 June 30, 1947..... | 32 | 60 | 99,040 | 1,651 |

[^4]Table 9.-Operations Under the Emergency Shelter Regulations,
Completed Construction, Construction in Progress and Financial Assistance Grants,
December 19, 1944 - June 30, 1947.

| Period | Construction of Shelter Units |  |  |  |  |  |  |  |  | Financial Assistance Grants ( $\$ 000$ ) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Municipal Projects |  |  | University Projects |  |  | Total Projects |  |  | Municipal Projects | University Projects | Total |
|  | Number of Projects | Housing Units Completed | Housing Units under Construc- tion $^{(1)}$ | $\begin{aligned} & \text { Number } \\ & \text { of } \\ & \text { Projects } \end{aligned}$ | Housing Units Completed | Housing <br> Units <br> under <br> Construc- <br> tion $^{(1)}$ | Number <br> of <br> Projects | Housing Units Completed | $\begin{gathered} \text { Housing } \\ \text { Units } \\ \text { under } \\ \text { Construc- } \\ \text { tion }^{(1)} \end{gathered}$ |  |  |  |
| $\underset{\omega}{\omega}$ <br> Dec. 19, 1944- <br> Dec. 31, 1945 | 39 | 1,051 | 360 | 1 | - | 88 | 40 | 1,051 | 448 | - | - | - |
| $\begin{gathered} \text { 1946-Jan. } 1- \\ \text { Dec. } 31 \end{gathered}$ | 98 | 3,797 | 1,244 | 22 | 845 | 217 | 120 | 4,642 | 1,461 | 1,466 | 725 | 2,191 |
| $\begin{aligned} & \text { 1947-Jan. } 1- \\ & \text { Mar. } 31 \\ & \text { April } 1- \\ & \text { June } 30 \end{aligned}$ | 24 15 | 940 815 | $\begin{aligned} & 782 \\ & 644 \end{aligned}$ | 3 3 | 186 165 | 143 101 | 27 18 | $\begin{array}{r} 1,126 \\ 980 \end{array}$ | 925 745 | $\begin{aligned} & 432 \\ & 328 \end{aligned}$ | 104 106 | 536 434 |
| $\begin{aligned} & \text { Total: } \text { Dec. } 19,1944- \\ & \text { June } 30,1947 \end{aligned}$ | 176 | 6,603 | - | 29 | 1,196 | - | 205 | 7,799 | - | 2,226 | 935 | 3,161 |

(1) At end of period.

Table 10.-Operations Under Wartime Housing Limited,
Completed Construction and Actual Expenditure,
April 1, 1941 - June 30, 1947.

| Period | Projects | Completed Construction <br> Number |  | Actual Expenditure (\$000) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |
|  |  | Housing Units | Supplementary Buildings | Housing | Supplementary Building | Land, Improvements and Other Outlay | Total |
| Apr. 1, 1941Dec. 31, 1944 | 65 | 17,218 | 296 | 51,380 | 13,554 | 15,702 | 80,636 |
| 1945 <br> 1st Quarter | - | 699 | 1 | 1,966 | 117 | 371 | 2,454 |
| 2nd Quarter | - | 471 | 0 | 364 | 2.2 | 101 | 487 |
| 3rd Quarter | - | 43 | 3 | 1,510 | 38 | 202 | 1,750 |
| 4th Quarter | - | 343 | 1 | 5,721 | 48 | 295 | 6,064 |
| Sub-total | - | 1,556 | 5 | 9,561 | 225 | 969 | 10,756 |
| 1946 |  |  |  |  |  |  |  |
| Jan. | 11 | 193 | 1 | 2,631 | 14 | 124 | 2,769 |
| Feb. | 18 | 288 | 0 | 2,545 | 7 | 168 | 2,720 |
| Mar. | 23 | $\begin{array}{r}852 \\ \hline 1.333 .\end{array}$ | 1 | 4,648 | 7 | 120 | 4,775 |
| 1st Quarter |  | 1,333. | 2 | 9,824 | 28 | 412 | 10,264 |
| Apr. | 29 | 742 | 0 | 548 | 1 | 17 | 566 |
| May | 33 | 758 | 0 | 2,083 | 1 | 57 | 2,141 |
| June | 31. | 767 | 0 | 2,604 | 0 | 142 | 2,746 |
| 2nd Quarter | - | 2,267 | 0 | 5,235 | 2 | 216 | 5,453 |
| July | 28 | 486 | 0 | 2,802 | 9 | 266 | 3,077 |
| Aug. | 31 | 570 | 0 | 3,683 | 5 | 262 | 3,950 |
| Sept. | 9 | + 494 | 2 | 2,962 | 1 | 292 | 3,255 |
| 3rd Quarter | - | 1,550 | 2 | 9,447 | 15 | 820 | 10,282 |
| Oct. | 4 | 510 | 0 | 2,798 | 0 | 189 | 2,987 |
| Nov. | 10 | 501 | 2 | 2,781 | 1 | 252 | 3,034 |
| Dec. | 4 | +836 | 3 | 4,229 | 1 | 290 | 4,520 |
| 4th Quarter | - | 1,847 | 5 | 9,808 | 2 | 731 | 10,541 |
| Sub-total | - | 6,997 | 9 | 34,314 | 47 | 2,179 | 36,540 |
| 1947 |  |  |  |  |  |  |  |
| Jan. | 4 | 462 | 0 | 380(1) | 0 | 60(1) | 440(1) |
| Feb. | 2 | 965 | 0 | 1,522(1) | 5 | $74(1)$ | 1,601(1) |
| Mar. | 2 | 619 | 4 | 3,699(1) | 1 (1) | 111(1) | 3,811(1) |
| 1st Quarter | - | 2,046 | 4 | $5.601(1)$ | 6 (1) | 245(1) | 5,852(1) |
| Apr. | 7 | 1,051 | 0 | 551 | 0 | 95 | 446 |
| May | 11 | 650 | 5 | 1,064 | 0 | 90 | 1,154 |
| June | 9 (2) | 566 | 0 | 2,002 | 5 | 160 | 2,167 |
| 2nd Quarter |  | 2,267 | 5 | 3,417 | 5 | 345 | 3,767 |
| Total <br> Apr. 1, $1941-$ <br> June 30, 1947 |  | 30,084 | 319 | 104,273 | 13,837 | 19,440 | 137,550 |

(1) Revised.
(2) Number of municipalities in which projects have been completed as at June 30. 1947, total 112.

> Table 11.-Operations under Wartime Housing Limited, Construction in Progress, by Units,
> January 31, 1945 - July 31, 1947.

| At End of Month | Construction in Progress |  |  |
| :---: | :---: | :---: | :---: |
|  | Number |  |  |
|  | Projects | Housing Units | Supplementary Buildings |
| 1945-January. | 14 | 1,022 | 4 |
| February. | 15 | 817 | 4 |
| March. | 11 | 558 | 4 |
| April . | 9 | 444 | 3 |
| May. | 8 | 537 | 3 |
| June. | 7 | 602 | 4 |
| July.. | 13 | 1,515 | 4 |
| August. | 24 | 2,596 | 4 |
| September. | 37 | 4,276 | 1 |
| October.. | 50 | 4,984 | 2 |
| November. | 64 | 5,714 | - 1 |
| December.. | 60 | 5,524 | 1 |
| 1946-January... | 61 | 5,922 | 0 |
| February. . | 59 | 5,768 | 1 |
| March. | 59 | 5,288 | 1 |
| April. | 65 | 5,281 | 1 |
| May. | 80 | 5,630 | 0 |
| June. | 83 | 5,724 | 0 |
| July.. | 90 | 6,063 | 2 |
| August. | 88 | 5,569 | 3 |
| September. | 78 | 5,613 | 5 |
| October. . | 86 | 5,616 | 12 |
| November. | 83 | 5,137 | 10 |
| December. | 80 | 4,660 | 9 |
| 1947-January. | 76 | 3,896 | 6 |
| February. | 74 | 3,342 | 6 |
| March. | 72 | 2,873 | 6 |
| April. | 60 | 3,040 | 6 |
| May. | 61 | 3,317 | 1 |
| June. | 61 | 3,451 | 1 |
| July... | $67^{(1)}$ | 4,191 | 1 |

[^5]Table 12.-Operations Under Wartime Housing Limited, Housing Units Under Construction by Twenty-three Stages of Construction, as at December 31, 1946, March 31, 1947 and June 30, 1947.

| Item | Stage of Construction yet to be completed | Number of Housing Units |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Dec. 31, 1946 | Mar. 31, 1947 | June 30, 1947 |
| 1. | Excavation. | 594 | 728 | 1,547 |
| 2. | Foundation. | 746 | 777 | 1,874 |
| 3. | Water and sewer under building. | 1,166 | 1,019 | 2,017 |
| 4. | Framing. | 1,460 | 1,000 | 2,369 |
| 5. | Doors, frames and window sash. | 1,934 | 1,153 | 2,594 |
| 6. | Chimneys. | 1,836 | 1,180 | 2,609 |
| 7. | Roofs shingled. | 2,022 | 1,286 | 2,629 |
| 8. | Plumbing roughed in. | 2,432 | 1,482 | 2,495 |
| 9. | Wiring roughed in. | 2,652 | 1,498 | 2,686 |
| 10. | Insulation. | 2,696 | 1,508 | 2,792 |
| 11. | Wall and ceiling board and taping. | 3,285 | 1,716. | 2,843 |
| 12. | Finished flooring laid. | 3,368 | 1,651 | 2,880 |
| 13. | Exterior finish, including siding and trim | 2,569 | 1,623 | 2,809 |
| 14. | Porches. | 2,155 | 1,305 | 2,700 |
| 15. | Interior trim. | 3,792 | 1,950 | 2,981 |
| 16. | Interior painting. | 4,333 | 2,526 | 3,215 |
| 17. | Hardware. | 4,254 | 2,410 | 3,194 |
| 18. | Plumbing fixtures. | 4,393 | 2,488 | 3,263 |
| 19. | Electrical work complete. | 4,393 | 2,610 | 3,266 |
| 20. | Exterior painting. | 4,580 | 4,578 | 5,284 |
| 21. | Water and sewer to main. | 2,787 | 2,219 | 3,189 |
| 22. | Electrical services connected | 4,529 | 2,873 | 3,393 |
| 23. | Final inspection. . . . . . . . . . . . . . . . . . . | 4,660 | 2,873 | 3,451 |

Table 13.-Operations Under The Veterans' Land Act, 1942, Number and Amount of Grants, Loans and Appropriations Approved,

By Types of Project,
September 23, 1943 - June 30, 1947.

| Type of Project | Projects, Grants and Loan Applications Approved |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number of Grants and Loans | Amount of Appropriations, Grants and Loans Approved (\$000) |  |  |  |
|  |  | New Construction |  | Land and Existing Buildings | Total |
|  |  | Housing | Repair and Other Services |  |  |
| 1. Sub-Division Projects: Sept. 23, 1943-Dec. 31, 1946 | - | 16,992 | 3,005 | 1,344 | 21,341 |
| 1947-1st Quarter........ | - | 135 | 247 | - 53 | 21, 435 |
| Apr....... | - | 9 | 1 | 3 | 13 |
| May | - | 95 | 2 | 5 | 102 |
| June. | - | 1 | 9 | 12 | 22 |
| 2nd Quarter | - | 105 | 12 | 20 | 137 |
| Sub-total. | -(1) | 17,232 | 3,264 | 1,417 | 21,913 |
| 2. Small Holdings: ${ }_{\text {Sept. } 23,1943-\text { Dec. } 31,1946}$ | 9,919 | 16,442 | 2,109 | 25,825 |  |
| Sept. 23, 1943-Dec. 31, 1946 1947-1st Quarter | 9,919 | 16,442 2,611 | 2,109 185 | 25,825 5,211 | 44,376 8,007 |
| Apr.... | 291 | 586 | 68 | 1,328 | 1,982 |
| May | 544 | 859 | 102 | 1,623 | 2,584 |
| June. | 479 | 775 | 78 | 1,254 | 2,107 |
| 2nd Quarter. | 1,314 | 2,220 | 248 | 4,205 | 6,673 |
| Sub-total. | 12,599 | 21,273 | 2,542 | 35,241 | 59,056 |
| 3. Full-Time Farming: <br> Sept. 23, 1943-Dec. 31, 1946 | 11,847 | 1,009 | 2,451 | 42,836 | 46,296 |
| 1947-1st Quarter......... | 1,037 | 158 | 297 | - 4,292 | 4,747 |
| Apr....... | 184 | 33 | 56 | 1,025 | 1,114 |
| May | 477 | 52 | 263 | 1,768 | 2,083 |
| June. | - 548 | 37 | 141 | 2,003 | 2,181 |
| 2nd Quarter | 1,209 | 122 | 460 | 4,796 | 5,378 |
| Sub-total. | 14,093 | 1,289 | 3,208 | 51,924 | 56,421 |
| 4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans: |  |  |  |  |  |
| Sept. 23, 1943-Dec. 31, 1946 1947-1st Quarter. | 1,141 328 | 604 | 675 239 | 521 62 | 1,800 432 |
| Apr........... | 119 | 46 | 120 | 51 | 4317 |
| May | 174 | 60 | 153 | 47 | 260 |
| June. | 102 | 40 | 108 | 30 | 178 |
| 2nd Quarter | 395 | 146 | 381 | 128 | 655 |
| Sub-total. | 1,864 | 881 | 1,295 | 711 | 2,887 |
| 5. Total-All Projects: <br> Sept. 23, 1943 -Dec. 31, 1946 | 22,907 | 35,047 | 8,240 | 70,526 |  |
| 1947-1st Quarter.......... | 2,731 | 3,035 | 8,968 | 9,618 | 13,621 |
| Apr... | , 594 | 674 | 245 | 2,407 | 3,326 |
| May | 1,195 | 1,066 | 520 | 3,443 | 5,029 |
| June | 1,129 | 853 | 336 | 3,299 | 4,488 |
| 2nd Quarter. | 2,918 | 2,593 | 1,101 | 9,149 | 12,843 |
|  | 28,556 | 40,675 | 10,309 | 89,293 | 140,277 |

[^6]Table 14.-Operations Under The Veterans' Land Act, 1942, Completed Construction, Construction in Progress and Expenditure By Types of Project,
September 23, 1943 - June 30, 1947.

| Type of Project | Construction |  | Expenditure (\$000) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Housing Units Completed | $\begin{aligned} & \text { Housing } \\ & \text { Units } \\ & \text { under } \\ & \text { Construc- } \\ & \text { tion } \end{aligned}$ | New Construction <br> Housing Units Completed, Current Construcion, Repairs and Other Services | Land and Existing Buildings | Total |
|  |  |  |  |  |  |
| 1. Sub-Division Projects: Sept. 23, 1943-Dec. 31, 1946 | 2,290 | 398 | 17,675 | 1,344 | 19,019 |
| 1947-1st Quarter....... | 241 | 162 | 1,360 | - 53 | 1,413 |
| Apr....... | 3 | 159 | - 10 | 3 | 1, 13 |
| May | 10 | 147 | 102 | 5 | 107 |
| June | 26 | 103 | 36 | 12 | 48 |
| 2nd Quarter. | 39 | - | 148 | 20 | 168 |
| Sub-total. | 2,570 | - | 19,183 | 1,417 | 20,600 |
| 2. Small Holdings: <br> Sept. 23, 1943-Dec. 31, 1946 | 149 | 1,603 | 4,399 | 22,124 | 26,523 |
| 1947-1st Quarter....... | 186 | 1,615 | 2,176 | 7,173 | 9,349 |
| Apr............. | 107 | 1,637 | 325 | 1,021 | 1,346 |
| May. | 97 | 1,722 | 655 | 994 | 1,649 |
| June. | 108 | 1,806 | 705 | 1,404 | 2,109 |
| 2nd Quarter | 312 | , | 1,685 | 3,419 | 5,104 |
| Sub-total. | 647 | - | 8,260(1) | 32,716(1) | 40,976(1) |
| 3. Full-Time Farming: <br> Sept. 23, 1943-Dec. 31, 1946 | 59 | 192 | 712 | 33,714 | 34,426 |
| 1947-1st Quarter....... | 14 | 183 | 254 | 9,364 | 9,618 |
| Apr............. | 8 | 210 | 59 | 1,163 | 1,222 |
| May. | 21 | 249 | 157 | 1,389 | 1,546 |
| June. | 22 | 284 | 149 | 1,508 | 1,657 |
| 2nd Quarter | 51 | - | 365 | 4,060 | 4,425 |
| Sub-total. | 124 | - | 1,331(1) | 47,138(1) | 48,469(1) |
| 4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans: |  |  |  |  |  |
| Sept. 23, 1943-Dec. 31, 1946 1947-1st Quarter. | 31 23 | 87 99 | 207 136 | 303 81 | 510 217 |
| Apr... | 9 | 102 | 23 | 9 | 32 |
| May. | 21 | 121 | 46 | 32 | 78 |
| June. | 7 | 144 | 75 | 24 | 99 |
| 2nd Quarter. | 37 | - | 144 | 65 | 209 |
| Sub-total. | 91 | - | 487 | 449 | 936 |
| 5. Total-All Projects: <br> Sept. 23, 1943-Dec. 31, 1946 | 2,529 | 2,280 | 22,993 | 57,485 | 80,478 |
| 1947-1st Quarter....... | 2, 464 | 2,059 | - 3,926 | 16,671 | 20,597 |
| Apr.......... | 127 | 2,108 | 417 | 2,196 | 2,613 |
| May. | 149 | 2,239 | 960 | 2,420 | 3,380 |
| June. | 163 | 2,337 | 965 | 2,948 | 3,913 |
| 2nd Quarter. | 439 | - | 2,342 | 7,564 | 9,906 |
| Total--Sept. 23, 1943June 30, 1947.... . | 3,432 | - | 29,261 | 81,720 | 110,981 |

(1) In addition to the amounts shown in the last three columns for Small Holdings and Full-Time Farming there were expenditures under Section 13 of the Veterans' Land Act. For Mortgage Loans these amounted to $\$ 170,578$ at the end of March, $\$ 5.813$ during April, $\$ 10,535$ during May, and $\$ 9,139$ during June; and for Permanent Improvements they amounted to $\$ 41,595$ at the end of March, $\$ 2,126$ during April, $\$ 6,091$ during May, and $\$ 4,027$ during June.

Table 15.-Lending Operations Under The Canadian Farm Loan Act, 1927,
May 1, 1929 - June 30, 1947.

| Period | Residential Construction |  |  |  | Other Purposes |  | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | New Structures |  | Alteration and Improvement Of Existing Structures |  |  |  |  |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { of } \\ & \text { Loans } \end{aligned}$ | Amount of Loans (\$000) | Number of Lcans | Amount of Loans (\$000) | Number of Loans | Amount of Loans (\$000) | Number of Loans ${ }^{(1)}$ | Amount of Loans (\$000) |
| $\begin{aligned} & \text { May 1, } 1929- \\ & \text { Mar. 31, } 1945 \end{aligned}$ | - | - | - | - | - | - | 36,807 | 57,018 |
| $\begin{aligned} & 1945 \\ & \stackrel{\text { Apr. } 1 .-}{\text { Dec. } 31} \end{aligned}$ | 53 | 48 | 25 | 10 | 794 | 1,973 | 804 | 2,031 |
| 1946 |  |  |  |  |  |  |  |  |
| Jan. | 3 | 3 | 4 | 1 | 65 | 162 | 65 | 166 |
| Feb. | 1 | 3 | 1 | 1 | 25 | 58 | 25 | 61 |
| Mar. | 1 | 0 | 0 | 0 | 23 | 62 | 23 | 62 |
| 1st Quarter | 5 | 6 | 5 | 2 | 113 | 282 | 113 | 289 |
| Apr. | 2 | 4 | 0 | 0 | 26 | 64 | 27 | 67 |
| May | 9 | 8 | 1 | 1 | 120 | 333 | 123 | 343 |
| June | 8 | 6 | 10 | 8 | 164 | 389 | 167 | 403 |
| 2nd Quarter | 19 | 18 | 11 | 9 | 310 | 786 | 317 | 813 |
| July | 10 | 8 | 7 | 2 | 168 | 389 | 168 | 399 |
| Aug. | 6 | 3 | 7 | 3 | 142 | 346 | 142 | 352 |
| Sept. | 4 | 4 | 2 | 0 | 135 | 345 | 136 | 350 |
| 3rd Quarter | 20 | 15 | 16 | 5 | 445 | 1,080 | 446 | 1,101 |
| Oct. | 5 | 5 | 8 | 3 | 145 | 399 | 146 | 406 |
| Nov. | 6 | 5 | 5 | 3 | 147 | 396 | 147 | 405 |
| Dec. | 2 | 1 | 4 | 3 | 139 | 369 | 140 | 372 |
| 4th Quarter | 13 | 11 | 17 | 9 | 431 | 1,164 | 433 | 1,183 |
| Sub-total-1946 | 57 | 49 | 49 | 25 | 1,299 | 3,311 | 1,309 | 3,386 |
| 1947 |  |  |  |  |  |  |  |  |
| Jan. | 2 | 3 | 0 | 0 | 59 | 173 | 59 | 176 |
| Feb. | 1 | 0 | 1 | 0 | 48 | 133 | 48 | 133 |
| Mar. | 1 | 1 | 0 | 0 | 23 | 57 | 23 | 58 |
| 1st Quarter | 4 | 4 | 1 | 0 | 130 | 363 | 130 | 367 |
| Apr. | - | $\bigcirc$ | - | 2 | 27 | 73 | 27 | 73 |
| May | 1 | 2 | 2 | 2 | 38 | 105 | 38 | 109 |
| June | 12 | 15 | 1 | - | 126 | 335 | 126 | 350 |
| 2nd Quarter | 13 | 17 | 3 | 2 | 191 | 513 | 191 | 532 |
| Total-- <br> May 1, 1929 <br> June 30,1947 | - | - | - | - | - | - | 39,241 | 63,334 |

(1) Because the amount loaned on a single mortgage may be applied for several purposes, the number of loans referred to in the total column has reference to the number of applications approved and consequently is at variance with a total of the number of loans shown in the other three columns.

Table 16.-Lending Operations under The Farm Improvement Loans Act, 1944, March 1, 1945 - June 30, 1947.

| Period | Residential Construction |  |  |  | Other Purposes |  | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | New Structures |  | Alteration and Improvement of Existing Structures |  |  |  |  |  |
|  | $\begin{gathered} \text { Number } \\ \text { of } \\ \text { Loans } \end{gathered}$ | $r\left\|\begin{array}{c} \text { Amount } \\ \text { of } \\ \text { Loans } \\ (\$ 000) \end{array}\right\|$ | Number of Loans | Amount of Loans $(\$ 000)$ | Number of Loans | Amount of Loans (\$000) | Number of Loans | $\begin{aligned} & \text { Amount } \\ & \text { of } \\ & \text { Loans } \\ & (\$ 000) \end{aligned}$ |
| 1945-March 1- <br> December 31 | 232 | 259 | 246 | 145 | 3,833 | 2,978 | 4,311 | 3,382 |
| $\begin{aligned} & \text { 1946- January 1- } \\ & \text { December } 31 \end{aligned}$ | 375 | 408 | 351 | 237 | 12,304 | 9,235 | 13,030 | 9,880 |
| 1947-January | 13 | 12 | 13 | 9 | 768 | 591 | 794 | 612 |
| February | 26 | 36 | 10 | 7 | 776 | 581 | 812 | 624 |
| March | 50 | 60 | 33 | 24 | 1,456 | 1,068 | 1,539 | 1,152 |
| 1st Quarter | 89 | 108 | 56 | 40 | 3,000 | 2,240 | 3,145 | 2,388 |
| April | 49 | 66 | 36 | 32 | 2,345 | 1,634 | 2,430 | 1,732 |
| May | 47 | 66 | 48 | 34 | 2,224 | 1,552 | 2,319 | 1,652 |
| June | 69 | 84 | 77 | 53 | 2,090 | 1,555 | 2,236 | 1,692 |
| 2nd Quarter | 165 | 216 | 161 | 119 | 6,659 | 4,741 | 6,985 | 5,076 |
| $\begin{aligned} & \text { Total-March 1, } 1945 \\ & \text {.. June } 30,1947 \end{aligned}$ | 861 | 991 | 814 | 541 | 25,796 | 19, 194 | 27,471 | 20,726 |

Table 17.-Number of Housing Units for which Priority Assistance for Building Materials (A.P.H.'s) has been Approved, By Types of Project, August 23, 1945 - July 31, 1947.

| Period | Veterans' <br> Land <br> Act, 1942 | Wartime Housing Limited | Housing Enterprises of Canada, Limited | Integrated Housing Development | P.B. -1046 | Rental <br> Housing <br> Projects | InterService Married Quarters | Pre- <br> fabricated Houses | Miscellaneous |  | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  | New | Conversion |  |
| $1945$ <br> Aug. 23-Dec. 31 | 2,657 | 6,923 | - | - | - | - | - | 1,000 | 238 | - | 10,818 |
| 1946 |  |  |  |  |  |  |  | - |  |  |  |
| 1st Quarter. | 14 | 131 | - | 256 | - | - | - | - | 29 | - | 430 |
| 2nd Quarter. | 469 | 2,583 | 1,235 | 1,470 | 683 | - | - | 704 | 297 | 176 | 7,617 |
| 3 rd Quarter. | 732 | 1,247 | 1,615 | 870 | 2,995 | - | - | 35 | 410 | 1,477 | 9,381 |
| 4th Quarter. | 488 | 1,249 | 465 | 642 | 3,538 | - | - | 296 | 509 | 1,173 | 8,360 |
| Sub-Total-1946 | 1,703 | 5,210 | 3,315 | 3,238 | 7,216 | - | - | 1,035 | 1,245 | 2,826 | 25,788 |
| 1947 |  |  |  |  |  |  |  |  |  |  |  |
| January | 70 | 42 | - | 67 | 632 | - | - | 450 | 169 | 130 | 1,560 |
| February. | 96 | 250 | - | 111 | 663 | - | - | 400 | 60 | 83 | 1,663 |
| March . | 73 | 50 | - | 139 | 866 | - | - | - | 211 | 20 | 1,359 |
| 1st Quarter. | 239 | 342 | - | 317 | 2,161 | - | - | 850 | 440 | 233 | 4,582 |
| April. | 116 | 600 | - | 568 | 875 | - | - | - | 142 | 74 | 2,375 |
| May. <br> June | 170 | 513 | - | 1,166 | 669 | 76 | - | - | 153 | 438 | 3,185 |
|  | 105 | 940 | - | 1,289 | 999 | 108 | - | - | 167 | 441 | 4,049 |
| 2nd Quarter. | 391 | 2,053 | - | 3,023 | 2,543 | 184 | - | - | 462 | 953 | 9,609 |
| July............ | 8 | 1,300 | 17(1) | 435 | 1,607 | 21 | 539 | - | 83 | 168 | 4,178 |
| TotalAug. 23, 1945July 31, 1947 | 4,998 | 15,828 | 3,332 | 7,013 | 13,527 | 205 | 539 | 2,885 | 2,468 | 4,180 | 54,975 |

[^7]Table 18.-Approved Applications for Double Depreciation on Rental Housing Projects, Canada, June 1, 1947 — July 31, 1947.

(1) See page 64 ,

## Section 4

REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES
Table 19.-Loans on Real Estate Outstanding at End of Year,
Life Insurance Companies, Loan Companies and Trust Companies with Dominion Registration, Canada, 1945-1946.
(Millions of Dollars)

| Year | Life Insurance <br> Companies | Loan <br> Companies | Trust <br> Companies | Total Loans on <br> Real Estate |
| :--- | :---: | :---: | :---: | :---: |
| 1945 | 279.9 | 69.4 | 22.1 |  |
| $1946^{(1)}$ | 309.1 | 73.0 | 25.3 | 371.4 |

(1) Preliminary.

Table 20.-Loans for Building Purposes and Other Loans
Made by Chartered Banks, Canada, 1945-1946.
(Millions of Dollars)

| Year | Class of Loans |  |  |  |  | Building Loans as a Percentage of Total Loans |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Building | Agricultural | Financial | Manufacturing and other | Total |  |
| 1945 | 47.6 | 180.8 | 337.3 | 573.8 | 1,139.5 | 4.2 |
| 1946 | 71.8 | 177.5 | 382.4 | 807.2 | 1,438.9 | 5.0 |

Section 5
BUILDING MATERIALS
Table 21.-Volume of Production of Selected Building Materials, Canada,
1945 - June, 1947.
(In Units Specified)

(1) Estimated (see pp. 65-66)
(2) Including Siding.

Table 22. -Sales and Stocks of Selected Building Materials, Canada,
January, 1946 - June, 1947.
(In Units Specified)

| Period | Cement |  |  | Building Brick |  |  | Cast-Iron Soil Pipe and Fittings |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | (Millions of Barrels of 350 lbs ) |  |  | (Millions of Bricks) |  |  | (Thousands of Tons) |  |  |
|  | Sales | Stocks at End of Month | Ratio of Stocks to Sales | Sales | Stocks at End of Month | Ratio of Stocks to Sales | Sales | Stocks at End of Month | Ratio of Stocks to Sales |
| 1946 |  |  |  |  |  |  |  |  |  |
| January . | . 3 | 1.8 | 5.9 | 15.9 | 17.1 | 1.1 | 2.3 | 1.0 | . 5 |
| February. | . 3 | 2.2 | 7.9 | 13.5 | 17.3 | 1.3 | 2.1 | 1.0 | . 5 |
| March | . 6 | 2.3 | 3.8 | 17.5 | 14.5 | . 8 | 2.3 | . 9 | . 3 |
| April. | 1.0 | 2.1 | 2.1 | 18.4 | 12.8 | . 7 | 2.3 | . 8 | . 3 |
| May. | 1.5 | 1.4 | . 9 | 22.0 | 15.3 | . 7 | 2.2 | . 8 | . 4 |
| June. | 1.5 | 1.0 | . 7 | 24.0 | 16.8 | . 7 | 1.9 | . 7 | . 4 |
| July. | 1.4 | . 7 | . 5 | 28.2 | 18.2 | . 7 | 1.5 | . 9 | . 6 |
| August. | 1.2 | . 5 | . 4 | 29.0 | 17.9 | . 6 | 1.8 | 1.1 | . 7 |
| September. | 1.1 | . 4 | . 3 | 26.9 | 19.2 | . 7 | 1.9 | 1.1 | . 6 |
| October. | 1.2 | . 2 | . 2 | 29.4 | 18.8 | . 6 | 2.1 | 1.3 | . 6 |
| November. | . 9 | . 3 | . 3 | 27.2 | 16.6 | . 6 | 2.4 | 1.2 | . 5 |
| December. | . 5 | . 5 | . 9 | 19.6 | 18.2 | . 9 | 2.1 | 1.3 | . 6 |
| $1947$ |  |  |  |  |  |  |  |  |  |
| January. . | . 4 | . 9 | 2.3 | 18.7 | 17.3 | . 9 | 2.6 | 1.2 | . 5 |
| February. | . 4 | 1.2 | 2.9 | 16.9 | 17.6 | 1.0 | 2.3 | 1.5 | . 7 |
| March... | . 8 | 1.3 | 1.6 | 19.3 | 15.4 | . 8 | 2.9 | 1.7 | . 6 |
| April. | 1.1 | 1.2 | 1.1 | 19.1 | 15.4 | . 8 | 2.8 | 1.7 | . 6 |
| May. | $1.3$ | . 8 | . 6 | 23.2 | 16.4 | $.7$ | 3.0 | $1.6$ | $.5$ |
| June. . | 1.3 | . 6 | . 5 | 23.8 | 20.0 | . 8 | 2.4 | 1.5 | . 6 |

Table 22. (continued)-Sales and Stoces of Selected Building Materials, Canada,
January, 1946 - June, 1947.
(In Units Specified)

| Period | Steel Pipe, Tubes and Fittings |  |  | Bath Tubs |  |  | Gypsum Wallboard |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | (Thousands of Tons) |  |  | (Thousands of Units) |  |  | (Millions of Square Feet) |  |  |
|  | Sales | Stocks at End of of Month | Ratio of Stocks to Sales | Sales | Stocks at End of of Month | Ratio of Stocks to Sales | Sales | Stocks at End of of Month | Ratio of Stocks to Sales |
| 1946 |  |  |  |  |  |  |  |  |  |
| January | 12.4 | 11.6 | . 9 | 4.4 | 2.3 | . 5 | 13.1 | 1.5 | . 1 |
| February. | 7.9 | 13.5 | 1.7 | 4.4 | 2.3 | . 5 | 13.6 | 1.3 | . 1 |
| か March. | 5.8 | 12.5 | 2.2 | 4.9 | 2.1 | . 4 | 15.9 | 1.5 | . . 1 |
| April. | 8.1 | 13.4 | 1.7 | 4.8 | 1.6 | . 3 | 15.9 | 1.2 | . 1 |
| May.. | 10.8 | 10.4 | 1.0 | 4.1 | 1.7 | . 4 | 17.7 | 1.7 | . 1 |
| June. | 6.8 | 9.9 | 1.5 | 4.5 | 1.3 | . 3 | 16.3 | 1.5 | . 1 |
| July . | 7.7 | 9.1 | 1.2 | 3.8 | 1.3 | . 3 | 15.8 | 1.4 | . 1 |
| August. | 7.0 | 9.0 | 1.3 | 3:8 | 1.3 | . 3 | 17.4 | 1.8 | . 1 |
| September. | 6.9 | 6.6 | 1.0 | 4.6 | 1.6 | . 3 | 15.4 | 1.9 | . 1 |
| October. | 8.2 | 8.4 | 1.0 | 5.9 | 2.2 | . 4 | 19.1 | 1.7 | . 1 |
| November. | 8.4 | 8.2 | 1.0 | 6.3 | 1.7 | . 3 | 19.7 | 1.0 | . 1 |
| December: | 4.5 | 13.6 | - 3.0 | 5.7 | 1.0 | . 2 | 16.4 | 1.8 | . 1 |
| 1947 |  |  |  |  |  |  |  |  |  |
| January. | 9.3 | 12.3 | 1.3 | 5.8 | 1.3 | . 2 | 17.1 | 1.5 | . 1 |
| February. | 10.3 | 11.4 | 1.1 | 5.9 | 1.5 | . 3 | 14.8 | 1.8 | . 1 |
| March. | 9.7 | 8.3 | . 9 | 6.8 | 1.3 | . 2 | 18.4 | 2.0 | . 1 |
| April. | 9.4 | 9.6 | 1.0 | 7.4 | 1.5 | . 2 | 18.0 | 2.2 | . 1 |
| May.. | 8.8 | 9.4 | 1.1 | 7.6 | 1.6 | . 2 | 18.7 | 1.6 | . 1 |
| June.. | 8.2 | 7.3 | . 9 | 6.1 | 2.0 | . 3 | 16.1 | 1.6 | . 1 |

Table 23.-Volume of Imports of Selected Builoing Materials, Canada, 1945 - June, 1947.
(In Units Specified)

| Period | Glass | Rock Wool | Gypsum Plaster | Wallboard Building Board | Paints, <br> Pigments and <br> Varnishes |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Millions of Sq. Ft. | ```Thousands of Tons``` | $\begin{gathered} \text { Thousands } \\ \text { of } \\ \text { Tons } \end{gathered}$ | Millions of Sq. Ft. $1 / 2^{\prime \prime}$ Basis | (\$000) |
| 1945-1 |  |  |  |  |  |
| 1st Quarter. | 11.9 | . 8 | . 5 | 2.3 | 1,988 |
| 2nd Quarter. | 13.0 | 1.1 | . 8 | 2.6 | 2,340 |
| 3rd Quarter | 8.3 | . 9 | . 8 | 2.8 | 2,101 |
| 4th Quarter. | 6.6 | 1.7 | . 8 | 4.4 | 2,231 |
| Year | 39.8 | 4.5 | 2.9 | 12.1 | 8,660 |
| $\begin{aligned} & 1946 \text { - January.... } \\ & \text { February... } \\ & \text { March..... } \\ & \text { 1st Quarter. } \end{aligned}$ | 2.7 | . 9 | . 2 | . 8 | 855 |
|  | 2.2 | . 4 | . 2 | 1.1 | 787 |
|  | 2.8 | . 6 | . 3 | 1.5 | 846 |
|  | 7.7 | 1.9 | . 7 | 3.4 | 2,488 |
| April. | 3.4 | 6 | . 4 | 1.6 | 914 |
| May . | 2.5 | . 7 | . 2 | 1.4 | 952 |
| June... . | 3.2 | . 3 | . 3 | 1.6 | 838 |
| 2nd Quarter | 9.1 | 1.6 | . 9 | 4.6 | 2,704 |
| July. | 2.8 | . 4 | . 5 | 1.3 | 700 |
| August. . . | 3.6 | . 3 | . 5 | 1.9 | 601 |
| September. | 5.4 | . 4 | . 5 | 1.8 | - 567 |
| 3rd Quarter | 11.8 | 1.1 | 1.5 | 5.0 | 1,868 |
| October. . | 4.3 | . 4 | . 6 | 1.8 | 679 |
| November | 7.6 | . 5 | 1.2 | 1.5 | 828 |
| December. | 3.2 | . 4 | 2.7 | 2.4 | 869 |
| 4th Quarter. | 15.1 | 1.3 | 4.5 | 5.7 | 2,376 |
| Year | 43.7 | 5.9 | 7.6 | 18.7 | 9,436 |
| 1947-January. | 5.2 | . 5 | 1.2 | 3.4 | 926 |
| February. | 3.7 | . 3 | 1.2 | 3.9 | 922 |
| 1st Quarter. | 5.8 | . 6 | 1.1 | 4.8(1) | 1,042 |
|  | 14.7 | 1.4 | 3.5 | $12.1(1)$ | 2,890 |
| April. . . . . . . . . | 5.6 | . 3 | . 6 | 3.8 | 1,204 |
| May . . . . . . . | 7.4 | . 3 | 1.0 | 3.6 | 1,182 |
|  | 4.9 | . 1 | 1.1 | 2.9 | 1,011 |
| June 2 Quarter | 17.9 | . 7 | 2.7 | 10.3 | 3,398 |

(1) Revised.

Table 24.-Volume of Exports of Selected Bullding Materials, Canada, 1945 - June, 1947.
(In Units Specified)


Section 6.

## BUILDING LABOUR

Table 25.-Employment and Weekly Payrolls in the Building Industry and Indexes of Employment in the Building and All Industries, Canada,(1)

January, 1945 - July, 1947.

| As at Beginning of Month | Building Industry |  |  | Indexes of Employment$1935-1939=100$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number of Persons Employed | Aggregate Weekly Payroll (\$000) | Average Weekly Earnings \$ |  |  |
|  |  |  |  | Building <br> Industry | All Industries |
| 1945-January | 38,320 | 1,172 | 30.59 | 148.8 | 166.1 |
| February | 36,650 | 1,242 | 33.88 | 142.1 | 164.8 |
| March | 35,895 | 1,253 | 34.91 | 139.0 | 164.1 |
| April | 36,601 | 1,230 | 33.62 | 141.4 | 162.9 |
| May | 37,747 | 1,301 | 34.46 | 145.9 | 161.6 |
| June | 40,084 | 1,368 | 34.12 | 154.7 | 161.5 |
| July | 43,554 | 1,472 | 33.80 | 168.0 | 161.6 |
| August | 45,518 | 1,562 | 34.32 | 175.7 | 161.2 |
| September | 50,904 | 1,753 | 34.45 | 196.5 | 159.2 |
| October | 54,419 | 1,885 | 34.64 | 208.3 | 155.4 |
| November | 59,584 | 2,083 | 34.96 | 229.3 | 157.7 |
| December | 60,990 | 2,110 | 34.60 | 234.2 | 159.5 |
| Year | 44,933 | 1,533 | 34.03 | 173.7 | 161.3 |
| 1946-January | 53,774 | 1,571 | 29.21 | 206.2 | 154.9 |
| February | 54,050 | 1,828 | 33.83 | 207.1 | 154.0 |
| March | 52,812 | 1,826 | 34.57 | 201.8 | 153.8 |
| April | 55,083 | 1,905 | 34.58 | 210.0 | 155.6 |
| May | 58,566 | 1,956 | 33.40 | 223.3 | 155.9 |
| June | 64,018 | 2,093 | 32.70 | 243.8 | 156.5 |
| July | 69,201 | 2,311 | 33.40 | 263.6 | 159.9 |
| August | 72,849 | 2,522 | 34.62 | 276.9 | 159.1 |
| September | 74,336 | 2,572 | 34.60 | 282.5 | 161.6 |
| October | 74,569 | 2,659 | 35.66 | 282.5 | 164.0 |
| November | 77,710 | 2,768 | 35.61 | 293.1 | 168.3 |
| December | 77,661 | 2,752 | 35.44 | 292.4 | $171.0{ }^{(2)}$ |
| Year | 65,386 | 2,230 | 33.97 (2) | 248.6 | 159.5 |
| 1947-January | 71,688 | 2,222 | 30.99 | 268.1 | 166.7 |
| February | 72,362 | 2,583 | 35.69 | 269.7 | 166.4 |
| March(2) | 73,800 | 2,730 | 36.99 | 274.6 | 166.1 |
| April(2) | 76,642 | 2,765 | 36.07 | 285.1 | 166.4 |
| May | 79,900 | 2,995 | 37.48 | 297.0 | 165.4 |
| June | 85,588 | 3,174 | 37.08 | 319.6 334.5 | 169.9 |
| July ${ }^{(3)}$ | 90,134 | 3,312 | 36.77 | 334.5 | 174.1 |

[^8](3) Preliminary.

Table 26.-Employment and Unemployment in the Construction Industry, Canada, as at Specified Dates, November 17, 1945 - May 31, 1947.(1)

| Week Ending | Persons Employed (Thousands) | Persons Unemployed (Thousands) |
| :---: | :---: | :---: |
| 1945-November 17 | 184 | 13 |
| 1946-February 23. | 154 | 21 |
| June 1 | 241 | 8 |
| August 31. | 267 | 9 |
| November 9. | 244 | 13 |
| 1947-March 1. | 187 | 21 |
| May 31. | 254 | 8 |

(1) Estimates (see p. 67).

Table 27.-Unfilled Vacancies and Unplaced Applicants in Construction Occupations, Canada,

Jandary, 1946 - July, 1947.

| As at Date of Reporting Closest to End of Month | Bricklayers |  | Carpenters |  | Painters (Construction and Maintenance) |  | Plasterers |  | Plumbers and Pipe Fitters |  | Other <br> Construction (Skilled and Semi-skilled) |  | Construction (Unskilled) |  | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\begin{aligned} & \text { ? } \\ & 0.0 \\ & \frac{0}{0} \\ & \frac{0}{a} \\ & \square \\ & \square \end{aligned}$ |
| 1946 -Jan. | 630 | 285 | 931 | 7,904 | 152 | 3,758 | 105 | 124 | 258 | 1,448 | 181 | 1,061 | 615 | 2,303 | 2,872 | 16,883 |
| Feb. | 537 | 309 | 1,007 | 9,805 | 297 | 3,945 | 99 | 129 | 235 | 1,690 | 187 | 1,232 | 771 | 2,593 | 3,133 | 19,703 |
| Mar. | 689 | 254 | 1,682 | 9,497 | 641 | 3,357 | 162 | 92 | 237 | 1,806 | 370 | 1,137 | 1,696 | 2,786 | 5,477 | 18,929 |
| Apr. | 782 | 176 | 3,138 | 6,721 | 1,130 | 1,866 | 243 | 59 | 230 | 1,634 | 614 | 839 | 3,615 | 3,456 | 9,752 | 14,751 |
| May | 862 | 112 | 3,333 | 3,995 | 1,074 | 1,205 | 211 | 46 | 254 | 1,279 | 646 | 646 | 3,116 | 2,494 | 9,496 | 9,802 |
| June | 949 | 120 | 3,334 | 3,073 | 839 | 809 | 218 | 56 | 270 | 1,027 | 592 | 512 | 3,074 | 2,125 | 9,276 | 7,722 |
| July. | 806 | 129 | 3,585 | 2,464 | 645 | 933 | 191 | 38 | 279 | 1,012 | 550 | 443 | 2,760 | 1,926 | 8,816 | 6,945 |
| Aug. | 750 | 115 | 3,297 | 2,064 | 414 | 869 | 212 | 20 | 277 | 846 | 594 | 371 | 3,097 | 1,667 | 8,641 | 5,952 |
| Sept. | 850 | 114 | 3,168 | 1,963 | 373 | 885 | 189 | 37 | 365 | 739 | 489 | 288 | 4,125 | 1,728 | 9,559 | 5,754 |
| Oct. | 954 | 63 | 2,935 | 1,902 | 198 | 1,468 | 185 | 29 | 326 | 671 | 373 | 279 | 4,753 | 1,623 | 9,724 | 6,035 |
| Nov. | 922 | 111 | 1,879 | 2,765 | 98 | 2,334 | 169 | 38 | 323 | 662 | 363 | 409 | 2,749 | 1,827 | 6,503 | 8,146 |
| Dec. | 783 | 222 | 847 | 4,970 | 59 | 3,369 | 159 | 81 | 295 | 926 | 172 | 712 | 1,288 | 1,865 | 3,603 | 12,145 |
| 1947-Jan. | 631 | 352 | 530 | 8,173 | 104 | 4,080 | 134 | 104 | 222 | 1,098 | 155 | 984 | 597 | 2,602 | 2,373 | 17,393 |
| Feb.. | 631 | 352 | 758 | 8,952 | 127 | 3,489 | 161 | 80 | 220 | -700 | 102 | 1,251 | 1,016 | 9,285 | 3,015 | 24,109 |
| Mar. | 804 | 299 | 1,142 | 7,971 | 230 | 2,760 | 212 | 72 | 243 | 686 | 176 | 1,064 | 8,666 | 1,642 | 4,449 | 21,518 |
| Apr. | 735 | 242 | 1,615 | 6,313 | 349 | 1,872 | 135 | 50 | 238 | 717 | 367 | 854 | 3,370 | 7,597 | 6,809 | 17,645 |
| May | 659 | 121 | 2,322 | 3,317 | 663 | 851 | 190 | 24 | 309 | 555 | 459 | 466 | 6,619 | 4,540 | 11,221 | 9,874 |
| June | 674 | 90 | 2,864 | 1,912 | 578 | 547 | 139 | 32 | 383 | 397 | 511 | 299 | 6,342 | 3,964 | 11,491 | 7,241 |
| July. | 650 | 56 | 3,152 | 1,362 | 507 | 537 | 148 | 12 | 349 | 344 | 344 | 257 | 5,660 | 2,769 | 10,969 | 5,337 |

Table 28. - Number of Male Workers in Construction Occupations Applying for Unemployment Insurance Benefits and Establishing Benefit Years, Canada,

1942 - June, 1947.

(1) Comprises foremen, inspectors, managers, structural iron workers, and other construction occupations.
(2) Not available.

Table 29.-Vocational and Apprenticeship Training in Construction Trades, By Number in Training, Canada, as at Selected Dates, 1946-1947. ${ }^{\text {(1) }}$

| Trade and Type of 'Training | March 31, | $\begin{gathered} \text { June } 30, \\ 1946 \end{gathered}$ | Sept. 30, 1946 | $\begin{gathered} \text { Dec. 31, } \\ 1946 \end{gathered}$ | $\begin{gathered} \text { March } 31 \\ 1947 \end{gathered}$ | $\begin{gathered} \text { June } 30, \\ 1947 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Carpentry |  |  |  |  |  | - |
| Vocational. | 1,376 | 1,156 | 1,062 | 1,103 | 919 | 371 |
| Apprenticeship. | 524 | 799 | 885 | 1,021 | 1,302 | 1,421 |
| Total. | 1,900 | 1,955 | 1,947 | 2,124 | 2,221 | 1,792 |
| Bricklaying |  |  |  |  |  |  |
| Vocational. | 366 | 472 | 435 | 386 | 460 | 255 |
| Apprenticeship. | 124 | 169 | 160 | 263 | 463 | 547 |
| Total.. | 490 | 641 | 595 | 649 | 923 | 802 |
| Painting and Decorating Vocational | 262 | 222 | 220 | 206 | 157 | 78 |
| Apprenticeship. | 101 | 169 | 412 | 443 | 323 | 315 |
| Total. | 363 | 391 | 632 | 649 | 480 | 393 |
| Plastering |  |  |  |  |  |  |
| Vocational. | 101 | 75 | 50 | 34 | 57 | 29 |
| Apprenticeship. | 46 | 75 | 111 | 129 | 182 | 185 |
| Total. | 147 | 150 | 161 | 163 | 239 | 214 |
| Plumbing and Steam Fitting |  |  |  |  |  |  |
| Vocational. | 682 | 593 | 537 | 410 | 351 | 185 |
| Apprenticeship. | 605 | 779 | 912 | 1,097 | 1,297 | 1,396 |
| Total. | 1,287 | 1,372 | 1,449 | 1,507 | 1,648 | 1,581 |
| Sheet Metal |  |  |  |  | . |  |
| Vocational. | 385 | 299 | 188 | 131 | 122 | 50 |
| Apprenticeship. | 306 | . 385 | 342 | 409 | 558 | 571 |
| Total. | 691 | 684 | 530 | 540 | 680 | 621 |
| Electrical |  |  |  |  |  |  |
| Vocational. | 1,182 | 988 | 953 | 834 | 740 | 323 |
| Apprenticeship. | 725 | 902 | 876 | 1,017 | 1,212 | 1,275 |
| Total. | 1,907 | 1,890 | 1,829 | 1,851 | 1,952 | 1,598 |
| All Trades |  |  |  |  |  |  |
| Vocational. | 4,354 | 3,805 | 3,445 | 3,104 | 2,806 | 1,291 |
| Apprenticeship. | 2,431 | 3,278 | 3,698 | 4,379 | 5,337 | 5,710 |
| Total. | 6,785 | 7,083 | 7,143 | 7,483 | 8,143 | 7,001 |

(1) Does not include Prince Edward Island which has no organized apprenticeship training and Quebec for which no reports on apprenticeship training are available.

Table 30.-Strikes in the Building Industry, Canada, Jandary, 1945 - June, 1947.

| Period | Strikes | Establishments | Workers | Time Lost in Working Days |
| :---: | :---: | :---: | :---: | :---: |
|  | Number | Number | Number |  |
| 1945-January . | - | - | - | - |
| February. | - | - | - | - |
| March | 1 | 8 | 40 | 100 |
| April. | - | - | - | - |
| May. | 1 | 1 | 127 | 35 |
| June. | - | $\therefore$ | - | - |
| July . | 1 | 16 | 75 | 1,050 |
| August. | 1 | 16 | 75 | 825 |
| September. | 1 | 1 | 41 | 775 |
| October... | 1 | 1 | 42 | 63 |
| November. | - | - | - | - |
| December. | - | - | - | - |
| Total-1945 ${ }^{(1)}$ | 5 | 12 | 325 | 2,848 |
| 1946-January. | 1 | 1 | 40 | 200 |
| February. | - | - | - | - |
| March. | 1 | 12 | 100 | 960 |
| April. | 3 | 41 | 278 | 2,520 |
| May.. | 2 | 26 | 310 | 2,230 |
| June. | - | - | - | - |
| July. | - | - | - | - |
| August. | - | - | - | - |
| September. | 2 | 4 | 61 | 213 |
| October. . | 1 | 1 | 50 | 35 |
| November. | 2 | 2 | 77 | 77 |
| December. | 1 | 1 | 76 | 300 |
| Total-1946 ${ }^{(1)}$. | 12 | 76 | 892 | 6,535 |
| 1947-January | - | - | - | - |
| February. | 1 | 7 | 132 | 396 |
| March. . | 1 | 1 | 50 | 40 |
| April. | 3 | 8 | 269 | 800 |
| May. | $11$ | $272$ | $2,998$ | $18,902$ |
| June.. | 8 | 86 | 1,090 | 4,000 |
| $\begin{aligned} & \text { Tota! : Jan. 1, 1947- } \\ & \text { June 30, } 1947^{(1)} \end{aligned}$ | 20 | 302 | 3,731 | 24,138 |

(1) Since some strikes overlap from one month into another, annual totals of the number of strikes, number of establishments, and number of workers involved, need not equal the sums of the respective monthly figures.

SEction 7
BUILDING COSTS
Table 31.-Indexes of Wholesale Prices, Selected Building Materials and all Commodities, Canada, 1945 - JULY, 1947.
$(1935-1939=100)$

| Period | Lumber | Cement | Brick | Glass | Plaster | Nails | Steel Pipe | Range Boilers | Paint Materials | Composite Index of Building Materials | Composite Index of All <br> Commodities |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1945-Year. | 179.9 | 102.1 | 110.5 | 172.8 | 104.4 | 104.8 | 147.4 | 107.0 | 120.9 | 144.8 | 134.4 |
| 1946-January | 181.5 | 101.8 | 110.5 | 172.8 | 104.4 | 104.8 | 147.4 | 107.0 | 118.6 | 145.6 | 135.7 |
| February | 182.2 | 101.8 | 110.5 | 172.8 | 104.4 | 116.8 | 147.4 | 107.0 | 118.6 | 146.0 | 136.5 |
| March. . | 182.2 | 101.8 | 110.5 | 172.8 | 104.4 | 116.8 | 147.4 | 107.0 | 118.6 | 146.0 | 137.0 |
| April. | 191.0 | 101.8 | 110.5 | 172.8 | 104.4 | 123.7 | 156.8 | 114.4 | 118.6 | 152.6 | 140.4 |
| May. | 191.0 | 101.8 | 110.5 | 172.8 | 104.4 | 123.7 | 156.8 | 114.4 | 118.6 | 152.6 | 140.9 |
| June. | 191.0 | 101.8 | 110.5 | 172.8 | 104.4 | 123.7 | 156.8 | 114.4 | 118.6 | 152.6 | 141.6 |
| July . | 189.1 | 101.7 | 110.5 | 172.8 | 104.4 | 123.7 | 156.8 | 114.4 | 118.6 | 151.8 | 142.1 |
| August | 189.1 | 101.7 | 110.5 | 172.8 | 104.4 | 123.7 | 156.8 | 114.4 | 132.3 | 153.3 | 141.7 |
| September. | 189.1 | 101.7 | 110.5 | 172.8 | 104.4 | 123.7 | 156.8 | 114.4 | 132.0 | 153.6 | 141.6 |
| October. . | 191.5 | 101.7 | 110.5 | 172.8 | 104.4 | 123.7 | 156.8 | 114.4 | 132.6 | 154.7 | 143.8 |
| November. | 200.9 | 101.7 | 110.5 | 172.8 | 104.4 | 123.7 | 156.8 | 114.4 | 141.5 | 160.3 | 144.8 |
| December. | 200.9 | 101.7 | 110.5 | 172.8 | 104.4 | 123.7 | 156.8 | 114.4 | 144.1 | 161.2 | 145.3 |
| Year | 190.0 | 101.8 | 110.5 | 172.8 | 104.4 | 121.0 | 154.5 | 112.5 | 126.0 | 152.5 | 140.9 |
| 1947-January. | 212.4 | 101.7 | 114.0 | 172.8 | 104.4 | 123.7 | 173.8 | 114.4 | 157.0 | 168.7 | 148.2 |
| February. | 216.4 | 104.2 | 114.0 | 172.8 | 104.4 | 123.7 | 173.8 | 114.4 | 173.4 | 172.4 | 153.3 |
| March. | 216.4 | 104.2 | 114.0 | 172.8 | 104.4 | 123.7 | 173.8 | 121.2 | 173.4 | 172.4 | 156.2 |
| April. | 216.4 | 106.1 | 114.0 | 172.8 | 104.4 | 123.7 | 173.8 | 121.2 | 170.7 | 173.4 | 159.5 |
| May. | 236.8 | 106.1 | 125.2 | 172.8 | 104.4 | 123.7 | 173.8 | 121.2 | 170.4 | 182.3 | 162.6 |
| June. | 242.0 | 106.1 | 125.2 | 172.8 | 104.4 | 140.9 | 173.8 | 121.2 | 173.3 | 186.6 | 165.8 |
| July. | 243.8 | 106.1 | 125.2 | 182.4 | 104.4 | 140.9 | 173.8 | 121.2 | 173.3 | 188.3 | 167.5 |

Table 32.-Indexes of Cost of Living and Rent, Canada, Jandary, 1945 - July, 1947. $(1935-1939=100)$

| Period | Cost of Living | Rent |
| :---: | :---: | :---: |
| 1945-January. | 118.6 | 112.0 |
| February. | 118.6 | 112.0 |
| March. | 118.7 | 112.0 |
| April. | 118.7 | 112.0 |
| May. | 119.0 | 112.1 |
| June. | 119.6 | 112.1 |
| July. | 120.3 | 112.1 |
| August. | 120.5 | 112.1 |
| September. | 119.9 | 112.1 |
| October. | 119.7 | 112.3 |
| November. | 119.9 | 112.3 |
| December. | 120.1 | 112.3 |
| Year. | 119.5 | 112.1 |
| 1946-January. | 119.9 | 112.3 |
| February. | 119.9 | 112.3 |
| March. | 120.1 | 112.3 |
| April. | 120.8 | 112.3 |
| May. | 122.0 | 112.6 |
| June. | 123.6 | 112.6 |
| July. | 125.1 | 112.6 |
| August. | 125.6 | 112.6 |
| September. | 125.5 | 112.6 |
| October. | 126.8 | 113.4 |
| November. | 127.1 | 113.4 |
| December. | 127.1 | 113.4 |
| Year. | 123.6 | 1112.7 |
| 1947-January. | 127.0 | 113.4 |
| February. | 127.8 | 113.4 |
| March | 128.9 | 113.4 |
| April. | 130.6 | 113.4 |
| May. | 133.1 | 115.4 |
| June. | 134.9 | 117.8 |
| July. | 135.9 | 117.8 |

Table 33.-Investors' Indexes of Building Materials and all Industrial Common Stock Prices, Canada,
Jandary, 1945 - July, 1947.
$(1935-1939=100)$

| Period | Building Materials | All <br> Industrial |
| :---: | :---: | :---: |
| 1945-January. | 102.4 | 83.6 |
| February. | 103.0 | 87.5 |
| March | 102.6 | 88.2 |
| April. | 104.7 | 89.0 |
| May. | 107.8 | 92.4 |
| June. | 116.9 | 95.7 |
| July. | 117.1 | 93.3 |
| August. | 118.2 | 93.0 |
| September. | 122.2 | 95.6 |
| October. | 127.4 | 98.4 |
| November. | 131.3 | 102.0 |
| December. | 138.5 | 105.8 |
| Year. | 116.0 | 93.7 |
| 1946-January. | 149.0 | 116.0 |
| February. | 150.5 | 113.8 |
| March. | 148.6 | 110.9 |
| April. | 160.6 | 117.6 |
| May. | 164.0 | 117.7 |
| June. | 167.0 | 116.7 |
| July. | 157.3 | 112.6 |
| August. | 154.1 | 110.4 |
| September. | 137.1 | 97.4 |
| October. | 133.9 | 95.0 |
| November. | 134.9 | 95.3 |
| December. | 138.4 | 99.3 |
| Year. | 149.6 | 108.6 |
| 1947-January. | 142.0 | 99.2 |
| February. | 145.3 | 102.4 |
| March. | 140.2 | 99.2 |
| April. | 136.8 | 97.7 |
| May. | 136.4 | 97.6 |
| June. | 135.8 | 98.6 |
| July . . | 136.6 | 100.6 |

PART III.
SOURCES AND EXPLANATORY NOTES

## SOURCES AND EXPLANATORY NOTES

Sources and explanatory notes are organized in the order of the factual material referred to in Parts I and II. Where figures are rounded to nearest thousand or million, totals do not necessarily equal the sum of their constituent items. Frequent references are made to the Dominion Bureau of Statistics and its publications. For the sake of brevity, the Dominion Bureau of Statistics is referred to as "D.B.S.".

## PART I <br> FACTUAL SUMMARY

SECTION 2.-HOUSE-BUILDING ACTIVITY
Dwelling unit completions during the first half of 1947 proceeded at slightly above the 1946 rate as indicated by the D.B.S. bulletin, Dwelling Units and New Buildings Containing Dwelling Units Reported by Municipalities and Other Areas as Completed in the Six Montbs Ending June 30, 1947. This report provides information on dwelling units completed in 156 municipalities for which complete data are available for the first six months of both years, 1946 and 1947. These areas reported a total of 8,840 dwelling units completed in the first six months of 1947 as compared to 7,740 dwelling units completed in the same period of last year.

## CHARTS

FIGURE 1.-VALUE OF LOANS APPROVED, NATIONAL HOUSING ACT, 1944, 1946-1947.
Chart based on data shown in Table 5.
FIGURE 2.-VOLUME OF PRODUCTION OF TEN SELECTED BUILDING MATERIALS, 1946-1947.
Chart based on data shown in Table 21.
FIGURE 3.-INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY AND ALL INDUSTRIES, 1939-1947.
Chart based on monthly issues of The Employment Situation, D.B.S. Data converted from a 1926 to a 1935-1939 base.

FIGURE 4.-INDEXES OF WHOLESALE PRICES OF BUILDING MATERIALS AND ALL COMMODITIES, 1939-1947.
Chart based on monthly issues of Prices and Price Indexes, D.B.S., 1939-1947. Data converted from a 1926 to $1935-1939$ base.

## PART II <br> TABULAR MATERIAL

TABLE 1.-REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES IN CITIES, TOWNS AND VILLAGES WITH POPULATION OF 10,000 AND OVER. CANADA, JANUARY, 1945--JUNE, 1947.
Data for 1945-June, 1947, obtained from monthly issues of Registrations of Birtbs, Deatbs and Marriages, D.B.S.

These data are compiled by the D.B.S. from information submitted by the Provincial Divisions of Vital Statistics and the local registrars and provide a current index of the incidence of births, deaths and marriages throughout Canada.
(1) The total population of cities, towns and villages of 10,000 and over at the 1941 census was $4,433,446$ or 38.5 per cent of the total population of Canada at that time.
(2) Data for 1945 does not include July registrations of births, deaths and marriages for Glace Bay.
(3) Data for 1946 do not include marriage registrations for October for Peterborough.
(4) Data for 1947 do not include marriage registrations for January for Cornwall.

TABLE 2.-NEW RESIDENTIAL CONSTRUCTION, CANADA-BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1945-JUNE, 1947.
Data for 1945-February, 1947 were obtained from annual and monthly issues of the Report of Building Permits Issued in Canada, published by the Construction Branch, D.B.S. Data for March-June, 1947, compiled by Economic Research Division, Central Mortgage and Housing Corporation, from returns made by municipalities to D.B.S.
(1) The 204 municipalities reporting to D.B.S. represent approximately $5,257,000$ personsor 46 per cent of the total population of Canada (as at date of the 1941 Census).
(2) The number of new dwelling units shown in Table 2 includes conversions.
(3) Monthly data for 1946 is based upon complete returns from 204 municipalities.
(4) Monthly data for 1947 is based on returns from the following number of municipalities: January and February 204; March 202; April 202; May 201; June 200.

TABLE 3.-NEW RESIDENTIAL CONSTRUCTION, CANADA-CONSTRUCTION CONTRACTS AWARDED, 1945-JULY, 1947.
Data obtained from monthly issues of The Building Reporter, published by Hugh C. MacLean Publications Limited, Toronto.

Contracts awarded may be used as an indicator of trends, especially in conjunction with the series on building permits issued; but they are liable to misinterpretation if used as indicators of total volume of residential activity. They relate only to projected work which may or may not be commenced. Coverage is apt to vary over a period of time.

Data on the number of new bousing units estimated to be involved in contract awards for apartments which replace the series on apartment blocks shown in The Building Reporter have been derived by the application of a conversion factor to the value of contract awards for apartments made during the periods shown. This has been done to make the data more comparable with the series on building permits issued.

The conversion factor used is simply the average construction cost per dwelling unit of an apartment of the solid masonry type (brick facing and masonry blocks) prevailing throughout Canada during the first six months of 1946 as outlined in the study Manpower and Material Requirements for a Housing Program in Canada, Department of Reconstruction and Supply, Ottawa, 1946, pp. 40-41: 1946 construction costs for the unit are estimated at $\$ 6,053$, of which $\$ 3,178$ are material costs, $\$ 2,270$ are on-site labour costs and $\$ 605$ are overhead and profits. For the 1947 conversion factor, this 1946 figure was adjusted monthly according to variations in the wholesale price index of building materials. Additional adjustments were made for the months of March and June in accordance with quarterly estimates of changes in building labour wage rates. This method of adjusting the conversion factor has occasioned revisions in the estimates of the number of apartments shown for 1947 months in the April issue of Housing in Canada.

TABLE 4.-NUMBER OF NEW DWELLING UNITS STARTED, COMPLETED AND UNDER CONSTRUCTION IN METROPOLITAN AREAS AND MUNICIPALITIES OF 5,000 POPULATION AND OVER, CANADA, JANUARY 1, 1947-JULY 31, 1947.
Data compiled by Program Division, Central Mortgage and Housing Corporation, based on monthly surveys conducted by the field staffs of Central Mortgage and Housing Corporation.

The figures relating to Integrated Housing completions from January 1, 1947 to April 30,1947 have been revised to allow for a change in the completion standard. Integrated Housing units were formerly recorded as complete when only about 90 per cent finished. Since May 100 per cent completion has been used as the standard. The change in standard actually resulted in a negative figure for May completions. However, completions were carried forward from the previous months on the assumption that from January 1 to April 30 they would have been 10 per cent less had the 100 per cent completion standard applied from the first of the year. These changes occasioned adjustments in the January to April figures for Integrated Housing units under construction.

Revisions in other units under construction for December, 1946 to April, 1947, were necessitated by the fact that the figure for the 1946 year-end reflected errors in the designation of foundations mainly between single unit and multiple unit houses.

All these revisions occasioned changes in the units under construction total for December, 1946 to April, 1947 inclusive.

TABLE 5.-LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, NUMBER AND AMOUNT OF GROSS LOANS APPROVED AND NUMBER OF HOUSING UNITS FINANCED, FEBRUARY 1, 1945JULY 31, 1947.
Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.
TABLE 6.-LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, GROSS LOANS APPROVED BY TYPE OF PROJECT, FIRST AND SECOND QUARTERS, 1947.
Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.
TABLE 7.-LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, ANALYSIS OF GROSS LOANS APPROVED SHOWING AVERAGE ESTIMATED COST, LENDING VALUE, AMOUNT OF LOAN, FLOOR AREA AND CONSTRUCTION COST PER SQUARE FOOT BY TYPE OF HOUSE, FIRST AND SECOND QUARTERS, 1947.
Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.
TABLE 8.-LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, HOME EXTENSION LOAN GUARANTEES APPROVED, APRIL 1, 1946-JUNE 30, 1947.
Data compiled by Mortgage Division, Central Mortgage and Housing Corporation.
Revisions were made in some of the 1946 figures for the number of new housing units and the average loan per housing unit. In the original collection of the 1946 data new housing units included in some cases the original housing unit which was subdivided into a number of units. The revised figures give only the number of new housing units added as a result of a loan.
TABLE 9.-OPERATIONS UNDER THE EMERGENCY SHELTER REGULATIONS, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND FINANCIAL ASSISTANCE GRANTS, DECEMBER 19, 1944 -JUNE 30, 1947.
Data compiled by Emergency Shelter Division, Central Mortgage and Housing Corporation.
TABLE 10.-OPERATIONS UNDER WARTIME HOUSING LIMITED, COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE, APRIL 1, 1941JUNE 30, 1947.
Special compilation by Wartime Housing Division, Central Mortgage and Housing Corporation.

For the period 1941-1944, the number of projects refers to completed projects. Data for 1945,1946 and 1947, however, merely refer to the number of projects in which housing units have been completed during the period. For this reason, no totals are shown of projects for this period.
TABLE 11,-OPERATIONS UNDER WARTIME HOUSING LIMITED, CONSTRUCTION IN PROGRESS, BY UNITS, JANUARY 31, 1945-JULY 31, 1947.
Special compilation by Wartime Housing Division, Central Mortgage and Housing Corporation.
TABLE 12.-OPERATIONS UNDER WARTIME HOUSING LIMITED, HOUSING UNITS UNDER CONSTRUCTION, BY TWENTY-THREE STAGES OF CONSTRUCTION, AS AT DECEMBER 31, 1946, MARCH 31, 1947, AND JUNE 30, 1947.
Special compilation by Wartime Housing Division, Central Mortgage and Housing Corporation.

TABLE 13.-OPERATIONS UNDER THE VETERANS' LAND ACT, 1942, NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED, BY TYPES OF PROJECT, SEPTEMBER 23, 1943-JUNE 30, 1947.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

Data cover housing operations only under the Veterans' Land Act, 1942, from date of the first loan approved, September 23, 1943, to June 30, 1947. Operations prior to September 23, 1943, consisted largely of land and building material acquisitions for future operations.

The number of sub-division projects for which loans have been made up to June 30, 1947, and the number of houses these projects represent, show a decrease from April 30, 1947. This decrease is occasioned by cancellations resulting from the sale of properties to be used for other than Veterans' Land Act purposes.

TABLE 14.-OPERATIONS UNDER VETERANS' LAND ACT, 1942, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE BY TYPES OF PROJECT, SEPTEMBER 23, 1943-JUNE 30, 1947.
Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.
TABLE 15.-LENDING OPERATIONS UNDER THE CANADIAN FARM LOAN ACT, 1927, MAY 1, 1929-JUNE 30, 1947.
Special compilation by the Canadian Farm Loan Board, Department of Finance.
TABLE 16.--LENDING OPERATIONS UNDER THE FARM IMPROVEMENT LOANS ACT, 1944, MARCH 1, 1945-JUNE 30, 1947.
Special compilation by the Supervisor, The Farm Improvement Loans Act, Department of Finance.

TABLE 17.-NUMBER OF HOUSING UNITS FOR WHICH PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'s), HAS BEEN APPROVED, BY TYPES OF PROJECT, AUGUST 23, 1945-JULY 31, 1947.
Special compilation by the Economic Research Branch, Department of Reconstruction and Supply, of data supplied by the Priorities Branch, Department of Reconstruction and Supply.

Two new types of units eligible for priority assistance appear in this table, Rental Housing Projects and Inter-Service Married Quarters. Priorities for the former are granted provided that the projects meet the requirements for double depreciation allowance. Priorities for Inter-Service Married Quarters are alloted to units, mostly conversions of existing barracks, which are built by the Armed Forces for their married permanent members.

Priority ratings were approved for 17 Housing Enterprises units in July, 1947, despite the fact that earlier in the year Housing Enterprises Limited had announced that no new construction commitments would be undertaken. These new units, all basement suites, were authorized as an extension of a project already under way.
TABLE 18.-APPROVED APPLICATIONS FOR DOUBLE DEPRECIATION ON RENTAL HOUSING PROJECTS, CANADA, JUNE 1, 1947-JULY 31, 1947.
Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

July approvals include 88 units built by industry on its own land. Since there are no land costs on these units, the average land cost per unit is low at $\$ 100$ in July, and $\$ 183$ in June and July together.
TABLE 19.-LOANS ON REAL ESTATE OUTSTANDING AT END OF YEARLIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES WITH DOMINION REGISTRATION, CANADA, 1945-1946.
Data on life insurance companies for 1945 obtained from Report of the Superintendent of Insurance of the Dominion of Canada, Life Companies, 1945, and for 1946 from the published financial statements of the companies. Data on trust and loan companies for

1945 obtained from Report of the Superintendent of Insurance of the Dominion of Canada, Loan and Trust Companies, and for 1946 from the published financial statements of the companies. Data for all lending institutions in 1946 are preliminary and subject to revision. Mortgage loans and sale agreements held abroad by Canadian companies have been excluded,
(1) Data refer to all real estate transactions, residential, industrial, commercial and other types, both urban and rural conducted in Canada.
(2) Data on life insurance companies include Canadian, British and foreign life insurance companies with Dominion registration.
(3) Data on loan companies include loan companies with Dominion registration and companies incorporated by the Provincial Government of Nova Scotia but inspected by the Dominion Department of Insurance.
(4) Data on trust companies include trust companies with Dominion registration and companies incorporated by the Provincial Governments of Nova Scotia, New Brunswick, and Manitoba but inspected by the Dominion Department of Insurance.
(5) Data on trust companies refer to real estate investments made out of company and guaranteed funds only, and do not include real estate investments made out of estates, trusts, and agency funds.
(6) Data for 1945 refer to 63 institutions comprising 36 life insurance companies, 7 loan companies and 20 trust companies reporting loans on real estate outstanding at the end of the year. In addition there were 21 life insurance companies and 2 trust companies with no such loans.
(7) Data for 1946 refer to 65 institutions comprising 36 life insurance companies, 7 loan companies and 22 trust companies reporting loans on real estate outstanding at the end of the year. In addition there were 21 life insurance companies and 2 trust companies with no such loans.
TABLE 20.-LOANS FOR BUILDING PURPOSES AND OTHER LOANS MADE BY CHARTERED BANKS, CANADA, 1945-1946.
Data obtained from monthly issues of Statistical Summary, Bank of Canada. Data for year 1945 obtained from January, 1946 issue and for 1946 from December, 1946-January, 1947 issues.
(1) This classification of bank loans in Canada was commenced in 1934 in pursuance of an amendment to the Bank Act of 1934, and is prepared on the basis of loans outstanding as at October 31st of each year.
(2) 'Building Loans' refers to loans to building contractors and other persons or firms for building purposes.
TABLE 21.-VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA, 1945-JUNE, 1947.
Sources of data for building materials listed in Table 21 are as follows: Cement:

1945-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
Building Brick: Data relate to face and common clay brick.
1945-1947, Estimates prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on actual production reported to D.B.S. by 51 producers accounting for approximately 92 per cent of total brick shipments during 1945.
Sawn Lumber:
1945, By courtesy of the Timber Controller, Department of Reconstruction and Supply.
1946-1947, Preliminary monthly estimates prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly production reports supplied by courtesy of Forestry Branch, D.B.S., and the Timber Controller, Department of Reconstruction and Supply. Original monthly data from which 1946 estimates have been prepared represent 100 per cent coverage for British Columbia and partial coverage for the other provinces accounting for the following percentages of total
production in that area during 1944: January 69, February 69, March 69, April 68, May 65, June 64, July 64, August 58, September 58, October 55, November 56, and December 54. Estimates for 1947 are based on 100 per cent coverage for British Columbia and partial coverage for the other provinces accounting for the following percentages of total production in that area during 1945: January 64, February 63, March 62, April 60, May 59 , and June 54.

Cast-Iron Soil Pipe:
1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
Steel Pipe, Tubes and Fittings:
1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
Wire Nails and Spikes:
1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
Warm Air Furnaces:
1945, Special Statement on Warm Air Furnaces, D.B.S., p. 1.
1946-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
Revised figures for 1946 are based on 100 per cent coverage. Monthly estimates for 1947 are based on returns from concerns accounting for about 89 per cent of production in 1946.

Bath Tubs:
1946-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S. Asphalt Shingles:

1945, Aspbalt Roofing Industry, March, 1946, D.B.S.
1946, Aspbalt Roofing Industry, December, 1946, D.B.S.
1947, By Courtesy of Forestry Branch, D.B.S.
Gypsum Wallboard:
1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
TABLE 22.-SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA, JANUARY, 1946-JUNE, 1947.
Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly reports supplied by courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 23.-VOLUME OF IMPORTS OF SELECTED BUILDING MATERIALS, CANADA, 1945-JUNE, 1947.
Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly issues of Trade of Canada-Imports Entered for Consumption, Department of Trade and Commerce.

TABLE 24.-VOLUME OF EXPORTS OF SELECTED BUILDING MATERIALS, CANADA, 1945-JUNE, 1947.
Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly issues of Trade of Canada-Exports-Canadian Produce, Department of Trade and Commerce.

TABLE 25.-EMPLOYMENT AND WEEKLY PAYROLLS IN THE BUILDING INDUSTRY AND INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY AND ALL INDUSTRIES, CANADA, JANUARY, 1945— JULY, 1947.
Compiled by the Employment and Payroll Statistics Branch, D.B.S., based on reports from employers with 15 or more employees. Data on Indexes of Employment converted from 1926 to 1935-1939 base.

TABLE 26.-EMPLOYMENT AND UNEMPLOYMENT IN THE CONSTRUCTION INDUSTRY, CANADA, AS AT SPECIFIED DATES, NOVEMBER 17, 1945-MAY 31, 1947.
The data in this table are based on the results of sample surveys undertaken by D.B.S. on an approximate quarterly basis. Results of these samples are published in periodic issues of The Labor Force Bulletin, D.B.S.

The estimates in Table 26 are subject to sampling error. In general, the smaller the estimate the larger the relative sampling error. In the case of unemployment estimates the percentage error is apt to be quite high, and reliance can be placed on these figures only with careful reservations. The coefficient of variation for estimates of employment in the construction industry is estimated at 6 per cent. Roughly this means that there are about two chances out of three that the sampling error will be less than 6 per cent; and about one chance in twenty that it will amount to more than 12 per cent.

It should be borne in mind that this table refers to the construction industry as a whole, including building construction and engineering construction, whereas the preceding Table 25 covers the building industry only.

TABLE 27.-UNFILLED VACANCIES AND UNPLACED APPLICANTS IN CONSTRUCTION OCCUPATIONS, CANADA, JANUARY, 1946-JULY, 1947.
' Compiled by the Research and Statistics Branch, Department of Labour, based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

TABLE 28.-NUMBER OF MALE WORKERS IN CONSTRUCTION OCCUPATIONS APPLYING FOR UNEMPLOYMENT INSURANCE BENEFITS AND ESTABLISHING BENEFIT YEARS, CANADA, 1942—JUNE, 1947.
Sources of the data contained in Table 28 are as follows:
1942: Annual Report on Benefit Years Establisbed Under The Unemployment Insurance Act, Calendar Year, 1942, D.B.S., 1943, p. 29.
1943: Annual Report on Current Benefit Years Under The Unemployment Insurance Act, Calendar Year, 1943, D.B.S., 1945, p. 26.
1944: Annual Report on Current Benefit Years Under The Unemployment Insurance Act, Calendar Year, 1944, D.B.S., 1946, p. 28.
1945: Annual Report on Current Benefit Years Under Tbe Unemployment Insurance Act, Calendar Year, 1945, D.B.S., 1947, p.32.
1946
and
1947: Compiled by Unemployment Insurance Statistics Section, D.B.S.
The series on the number of male workers in the construction industry applying for unemployment insurance benefits and establishing benefit years may be used as an index of unemployment supplementary to data shown in Tables 26 and 27. A person who has made at least 180 days contributions into the Unemployment Insurance fund, during the two year period immediately preceding a claim for benefits, establishes a benefit year. The chief limitations of the data in Table 28 as an index of unemployment are as follows: (1) coverage is confined to male workers in construction occupations who come under the terms of the Unemployment Insurance Act, 1941; these comprise employees on salary who earn less than $\$ 2,400$ annually, employees paid by the hour or by the day, and employees paid by the week unless they earn more than $\$ 3,120$ annually and apply for exemption from the Act; there are therefore a number of construction workers not covered in this tabulation; (2) not all unemployed workers have made 180 days contributions prior to their period of unemployment; (3) a worker who is unemployed twice during a 12 month period does not as a rule establish a benefit year the second time; (4) the establishment of a benefit year does not give an indication of the duration of unemployment.

TABLE 29.-VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1946-1947.
Compiled by the Vocational Training Branch, Department of Labour.

TABLE 30.-STRIKES IN THE BUILDING INDUSTRY, CANADA, JANUARY, 1945JUNE, 1947.
Data obtained from monthly issues of The Labour Gazette, Department of Labour.
TABLE 31.-INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA, 1945-JULY, 1947.
Composite indexes of wholesale prices of building materials and all commodities for the year 1945 were obtained from Prices and Price Indexes, April, 1946, D.B.S., p. 3. Data for 1946-1947 were obtained from monthly issues of Prices and Price Indexes, D.B.S. Indexes of specific commodities were obtained by courtesy of the Prices Branch, D.B.S. All data were converted from a 1926 to a 1935-1939 base.
(1) Brick index refers to 'dry-pressed face No. 1, F.O.B. Works, Montreal'.
(2) Glass index refers to ' 188 , single diamond, 40 U.I.'
(3) Plaster index refers to 'hardwall plaster, neat, F.O.B. Works, Ontario'.
(4) Steel pipe index refers to 'steel pipe, butweld, $1^{\prime \prime}$ diam., basing point wholesale to distributors'.
(5) Range boiler index refers to 'range boilers, 30 gallon capacity, F.O.B. Works, Toronto and Montreal'.
(6) Composite Index of Building Materials is based on 111 building and construction commodities.
(7) Composite Index of All Commodities is based on 510 commodities.

TABLE 32.-INDEXES OF COST OF LIVING AND RENT, CANADA, JANUARY, 1945-JULY, 1947.
Data for the period 1945 to December 1946, obtained from Prices and Price Indexes, December, 1946, D.B.S. p. 13. Data for 1947 obtained from monthly issues of Prices and Price Indexes, D.B.S.

TABLE 33.-INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA, JANUARY, 1945-JULY, 1947.

Data for the period January, 1945 to December, 1946 obtained from Prices and Price Indexes, December, 1946, D.B.S., p. 13. Data for 1947 obtained from monthly issues of Prices and Price Indexes, D.B.S.
(1) Building materials index is based on 16 stocks during 1945-1947.
(2) All industrial index is based on 74 stocks during 1945-1947.

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[^0]:    (1) See Housing in Canada, January, 1947, p. 9.
    (2) For details see page 61 .

[^1]:    (1) For a more detailed review of the provisions under the various programs, see Housing in Canada, January, 1947, pp. 11-18.
    (2) For details of the double depreciation provisions, see Housing in Canada, April, 1947, pp. $15-16$.

[^2]:    (1) Revised
    (2) Preliminary

[^3]:    (1) Revised (see p. 62)

[^4]:    (1) Revîsed (see p. 63)

[^5]:    (1) Number of municipalities in which projects were in progress at July 31, 1947, total 58.

[^6]:    (1) Number of projects for which appropriations have been made during the period total 212 representing 2,673 housing units.

[^7]:    (1) See page 64.

[^8]:    (1) As reported to the Dominion Bureau of Statistics by employers with 15 or more employees.
    (2) Revised.

