

## 19.—Housing Units Started, by Locality, 1957

Locality	Population	Under the Housing Act		Other		Total	
		Started	Per 1,000 Population	Started	Per 1,000 Population	Started	Per 1,000 Population
	'000	No.	No.	No.	No.	No.	No.
<b>Metropolitan Areas—</b>							
Calgary.....	215	1,729	8	1,696	8	3,425	16
Edmonton.....	292	2,597	9	723	2	3,320	11
Halifax.....	164	290	2	552	3	842	5
Hamilton.....	350	2,041	6	1,223	3	3,264	9
London.....	157	767	5	502	3	1,269	8
Montreal.....	1,963	4,581	2	14,541	8	19,122	10
Ottawa-Hull.....	358	2,355	7	1,469	4	3,824	11
Quebec.....	327	488	1	799	3	1,287	4
Saint John.....	86	115	1	140	2	255	3
St. John's.....	78	62	1	144	2	206	3
Toronto.....	1,359	9,008	7	8,105	6	17,113	13
Vancouver.....	688	2,462	4	5,077	7	7,539	11
Victoria.....	130	235	2	818	6	1,053	8
Windsor.....	192	740	3	297	2	1,037	5
Winnipeg.....	419	1,169	3	923	2	2,092	5
<b>Totals, Metropolitan Areas.....</b>	<b>6,778</b>	<b>28,639</b>	<b>4</b>	<b>37,009</b>	<b>6</b>	<b>65,648</b>	<b>10</b>
<b>Major Urban Areas—</b>							
Brantford.....	59	98	2	115	2	213	4
Chicoutimi-Jonquière.....	100	268	3	238	2	506	5
Fort William-Port Arthur.....	87	318	4	376	4	694	8
Guelph.....	39	184	5	84	2	268	7
Kingston.....	60	202	3	170	3	372	6
Kitchener.....	87	466	5	320	4	786	9
Moncton.....	56	183	3	65	1	248	4
Niagara Falls.....	53	203	4	119	2	322	6
Oshawa.....	74	881	12	203	3	1,084	15
Peterborough.....	55	351	7	123	2	474	9
Regina.....	96	584	6	451	5	1,035	11
St. Catharines.....	98	421	4	345	4	766	8
Sarnia.....	60	275	5	241	4	516	9
Saskatoon.....	79	600	8	480	6	1,080	14
Sault Ste. Marie.....	54	189	4	361	6	550	10
Shawinigan Falls.....	62	50	1	186	3	236	4
Sherbrooke.....	71	56	1	154	2	210	3
Sudbury.....	99	195	2	348	4	543	6
Sydney.....	108	38	--	219	2	257	2
Timmins.....	39	11	--	26	1	37	1
Trois Rivières.....	93	54	1	388	4	442	5
<b>Totals, Major Urban Areas.....</b>	<b>1,529</b>	<b>5,627</b>	<b>4</b>	<b>5,012</b>	<b>3</b>	<b>10,639</b>	<b>7</b>
Other localities <sup>1</sup> .....	8,251	13,202	2	32,851	4	46,053	6
<b>Canada.....</b>	<b>16,558</b>	<b>47,468</b>	<b>3</b>	<b>74,872</b>	<b>5</b>	<b>122,340</b>	<b>8</b>

<sup>1</sup> Excludes the Yukon and Northwest Territories.

**Mortgage Lending.**—In the first few months of 1958, mortgage lending was at a higher rate than ever before and a substantial part of this activity was financed with public funds in loans from CMHC. Early in the second quarter, however, private mortgage funds became more plentiful and direct lending dropped sharply. Lending activity remained at a high level throughout the year although there was a relative decline in mid-summer. Thereafter activity increased and in the third quarter lending under the National Housing Act was 92 p.c. higher and conventional institutional lending for new houses 15 p.c. higher than in the corresponding period of 1957.

During 1958, mortgage loan approvals for new housing totalled \$1,199,000,000, exceeding approvals for any previous year. Private lending institutions approved \$810,000,000; of this total \$291,000,000 was in conventional loans and \$519,000,000