

20.—Housing Units Started in Metropolitan and Major Urban Areas, 1959

| Area | Population 1959 ¹ | Starts | | | Starts per 1,000 Population |
|--|---------------------------------|-----------------------------|---------------|----------------|-----------------------------------|
| | | Under the Housing Act | Other | Total | |
| | | No. | No. | No. | |
| Metropolitan Areas— | | | | | |
| Calgary..... | 271,483 | 4,561 | 737 | 5,298 | 19.5 |
| Edmonton..... | 324,956 | 2,936 | 1,068 | 4,004 | 12.3 |
| Halifax..... | 172,806 | 243 | 1,266 | 1,509 | 8.7 |
| Hamilton..... | 359,612 | 2,133 | 1,651 | 3,784 | 10.5 |
| London..... | 167,523 | 1,233 | 1,223 | 2,456 | 14.6 |
| Montreal..... | 1,871,770 | 3,677 | 17,262 | 20,939 | 11.2 |
| Ottawa-Hull..... | 394,009 | 2,954 | 2,437 | 5,391 | 13.7 |
| Quebec..... | 364,232 | 1,124 | 1,156 | 2,280 | 6.3 |
| Saint John..... | 91,244 | 217 | 112 | 329 | 3.6 |
| St. John's..... | 85,091 | 149 | 122 | 271 | 3.2 |
| Toronto..... | 1,461,112 | 9,987 | 8,787 | 18,774 | 12.9 |
| Vancouver..... | 749,957 | 3,714 | 5,796 | 9,510 | 12.7 |
| Victoria..... | 138,050 | 537 | 712 | 1,249 | 9.1 |
| Windsor..... | 193,766 | 516 | 207 | 723 | 3.7 |
| Winnipeg..... | 443,972 | 2,632 | 2,700 | 5,332 | 12.0 |
| Totals, Metropolitan Areas..... | 7,089,583 | 36,613 | 45,236 | 81,849 | 11.5 |
| Major Urban Areas—² | | | | | |
| Brantford..... | 53,797 | 180 | 154 | 334 | 4.0 |
| Chicoutimi-Jonquière..... | 61,354 | 555 | 231 | 786 | 7.1 |
| Fort William-Port Arthur..... | 86,760 | 366 | 488 | 854 | 9.0 |
| Guelph..... | 37,291 | 336 | 97 | 433 | 10.5 |
| Kingston..... | 50,661 | 344 | 159 | 503 | 6.3 |
| Kitchener..... | 69,952 | 785 | 457 | 1,242 | 13.7 |
| Moncton..... | 42,228 | 427 | 137 | 564 | 10.2 |
| Niagara Falls..... | 23,660 | 293 | 109 | 402 | - |
| Oshawa..... | 57,695 | 532 | 269 | 801 | 8.5 |
| Peterborough..... | 45,365 | 371 | 67 | 438 | 4.5 |
| Regina..... | 100,000 | 820 | 754 | 1,574 | 15.7 |
| St. Catharines..... | 41,211 | 624 | 280 | 904 | 5.0 |
| Sarnia..... | 47,146 | 505 | 279 | 784 | 13.2 |
| Saskatoon..... | 86,123 | 1,100 | 529 | 1,629 | 18.9 |
| Sault Ste. Marie..... | 41,484 | 616 | 301 | 917 | 9.1 |
| Shawinigan Falls..... | 30,862 | 58 | 188 | 246 | 3.9 |
| Sherbrooke..... | 63,276 | 226 | 321 | 547 | 8.2 |
| Sudbury..... | 77,044 | 394 | 276 | 670 | 1.4 |
| Sydney..... | 35,000 | 39 | 339 | 378 | 4.2 |
| Timmins..... | 28,325 | 91 | 77 | 168 | 4.3 |
| Trois Rivières..... | 58,000 | 306 | 219 | 525 | 4.9 |
| Totals, Major Urban Areas..... | 1,137,234 | 8,968 | 5,731 | 14,699 | 8.7 |
| Other areas..... | 9,451,183 | 7,958 | 27,396 | 35,354 | 5.2 |
| Canada³..... | 17,678,000 | 62,333 | 79,012 | 141,345 | 8.0 |

¹ Based on assessment reports. ² House-building activity in the fringe areas of major urban centres is included even where these areas are outside centres of 5,000 population or over. This activity is not included, however, in the total for all centres of 5,000 population or over. ³ Excludes the Yukon and Northwest Territories.

Operations under the National Housing Act.—In 1959, for the first time, public funds exceeded private funds in mortgage loan commitments under the National Housing Act. Direct mortgage loan commitments amounted to \$343,200,000 and the value of commitments by approved lenders amounted to \$282,300,000. Though there was little change from 1958 in the volume of direct lending, a substantial decline took place in insured mortgage lending under the Act.

As stated previously, competing demands for funds for other purposes and rising interest rates were responsible for the decrease in NHA activity of approved lenders during 1959, a decrease that was felt in all regions but particularly in Ontario and Quebec. In that year approved lenders made NHA loans amounting to \$282,300,000 for 25,000 dwellings compared with commitments of \$510,000,000 for 46,000 dwellings in 1958. All types of lenders