

19.—Dwelling Units Started in Metropolitan and Major Urban Areas, 1961 and 1962
—concluded

Area	Population 1961	Dwelling Units Started				
		1961 ¹	1962 ¹	1962 ²		
				Total	Single and Two- Family	Row and Apart- ments
'000	No.	No.	No.	No.	No.	
Major Urban Areas—						
Brantford.....	57	216	326	326	242	84
Chicoutimi-Jonquière.....	105	604	381	373	348	25
Drummondville.....	39	4	4	161	150	11
Fort William-Port Arthur.....	93	584	570	570	437	133
Guelph.....	42	474	311	311	173	138
Kingston.....	63	462	445	445	249	196
Kitchener.....	3	1,227	1,081	3	3	3
Moncton.....	56	483	480	480	342	138
Niagara Falls.....	55	179	197	197	197	—
Oshawa.....	81	657	680	680	527	153
Peterborough.....	50	289	192	157	156	1
Regina.....	112	1,334	1,208	1,208	888	320
St. Catharines.....	95	417	420	437	342	95
St. Jean.....	35	4	4	118	110	8
Sarnia.....	61	541	210	214	206	8
Saskatoon.....	96	1,229	1,009	1,009	836	173
Sault Ste. Marie.....	58	730	556	556	441	115
Shawinigan.....	64	241	229	222	203	19
Sherbrooke.....	70	555	748	691	394	297
Sudbury.....	3	838	1,232	3	3	3
Sydney-Glace Bay.....	106	164	110	110	89	21
Timmins.....	40	133	77	77	77	—
Trois Rivières.....	84	699	552	544	489	55
Valleyfield.....	30	4	4	167	141	26
Totals, Major Urban Areas....	1,492	12,056	11,014	9,053	7,037	2,016
All Other.....	8,545	42,452	43,365	35,574	32,541	3,033
Canada⁵.....	18,201	125,577	130,095	130,095	85,418	44,677

¹ Data on 1956 Census Area definitions. ² Data on 1961 Census Area definitions. ³ Reclassified from Major Urban Area to Metropolitan Area in 1961 Census. ⁴ Classified as Major Urban Area in 1961 Census. ⁵ Excludes Yukon and Northwest Territories.

Operations under the National Housing Act.—In 1962, 47,689 dwelling units were financed under the Act compared with 61,353 in 1961. Of these, 47,142 were built with mortgage loans (32,437 by approved lenders and 14,705 by the Corporation) and federal-provincial partnership arrangements accounted for 547. The approved lenders provided NHA mortgage financing in an amount of \$383,900,000 while the Central Mortgage and Housing Corporation provided \$163,300,000 from public funds.

The volume of insured mortgage lending by the life insurance and trust and loan companies was 12 p.c. lower than in 1961. Loans by all approved lenders financed 32,437 units compared with 36,810 in 1961. Although the life insurance companies were the main source of NHA mortgage funds and financed 18,582 dwellings, the trust companies were responsible for 11,956 units. Loan companies made loans for 1,895 units.

The decline in NHA lending during 1962 took place largely in insured rental loans; approved lenders made loans for 7,824 units of rental accommodation compared with 10,612 in 1961. More than 75 p.c. of the dwellings financed by approved lenders in 1962 were for owner occupancy—21,324 to be built by merchant builders for sale to owners and 3,289 by owner-applicants who made their own construction arrangements. Comparable figures for 1961 were 22,704 units and 3,494 units, respectively.

Although policy governing lending by the Corporation was virtually unchanged from 1961, the number and value of loans approved declined appreciably during 1962. During