

There were more homes with four or more bedrooms. Bungalows represented almost 75 p.c. of all single-detached dwellings financed under NHA in 1962, split-level houses for 20 p.c. and two-storey houses for about 5 p.c.

Home Improvement Loans.—There was a moderate drop in the volume of NHA guaranteed bank loans for home improvements. The banks approved 23,895 such loans in an amount of \$38,000,000, compared with 28,097 loans for a value of \$42,600,000 in 1961. At the year-end, the banks reported \$69,900,000 outstanding on such loans compared with \$65,900,000 at the end of the previous year. The Home Improvement Loan Insurance Fund, comprised of fees received from borrowers, stood at \$2,500,000 compared with \$2,200,000 a year previously.

Loans for University Housing Projects.—In 1962, NHA loans for a total amount of \$21,200,000 were made to 19 universities and colleges for the construction of resident housing accommodation for more than 4,400 students. These loans were provincially distributed as follows:—

Province	Loans	Amount	Students to be Accommodated
	No.	\$'000	No.
Newfoundland.....	—	—	—
Prince Edward Island.....	—	—	—
Nova Scotia.....	2	1,097	241
New Brunswick.....	—	—	—
Quebec.....	6	4,321	957
Ontario.....	5	3,953	804
Manitoba.....	3	4,161	744
Saskatchewan.....	1	2,357	349
Alberta.....	1	4,976	1,218
British Columbia.....	1	371	53

The average loan per student was \$4,864. Thirteen other universities or colleges submitted preliminary applications for loans which, if approved, would result in loans of \$10,100,000 to provide dormitories for an additional 2,400 students. The total amount of loans that can be advanced by the Corporation for university housing is set by statute at \$100,000,000. From the enactment of the legislation in December 1960 to December 1962, 41 loans totalling \$41,500,000 were approved for residences to accommodate some 8,700 students.

Loans for Municipal Sewage Treatment Projects.—During 1962, 223 NHA loans amounting to \$45,000,000 were made to assist municipalities in financing sewage treatment projects, provincially distributed as follows:—

Province	Loans	Amount	Province	Loans	Amount
	No.	\$'000		No.	\$'000
Newfoundland.....	3	894	Ontario.....	86	35,231
Prince Edward Island...	2	35	Manitoba.....	14	640
Nova Scotia.....	2	1,127	Saskatchewan.....	52	1,049
New Brunswick.....	5	133	Alberta.....	21	563
Quebec.....	18	3,628	British Columbia.....	20	1,759

A further 220 preliminary applications or inquiries were received. From enactment of the legislation for these loans in December 1960 to December 1962, 367 loans with an aggregate value of \$85,000,000 were approved for 297 municipalities. Although close to one half of all the municipalities receiving such aid had a population of fewer than 1,000 persons, the over-all population of communities receiving assistance exceeded 6,000,000. Loans were made in each of the ten provinces, with Ontario, Saskatchewan and British Columbia the most active. Many villages and small towns receiving federal assistance for sewerage works are installing complete systems for the first time, in contrast with the larger municipalities where such loans are used to improve or extend existing facilities. Thus, the per capita loan is usually higher in the smaller community.