

16.—Dwelling Units Started in Metropolitan and Major Urban Areas, 1962 and 1963

| Area                                    | Population<br>(Census<br>1961) | Dwelling Units Started |                |                    |                                 |                         |
|---|--------------------------------|------------------------|----------------|--------------------|---------------------------------|-------------------------|
|   |                                | 1962                   | 1963           |                    |                                 |                         |
|   |                                |                        | Total          | Single<br>Detached | Semi-<br>detached<br>and Duplex | Row<br>and<br>Apartment |
| '000                                    | No.                            | No.                    | No.            | No.                | No.                             |                         |
| <b>Metropolitan Areas—</b>              |                                |                        |                |                    |                                 |                         |
| Calgary .....                           | 279                            | 5,136                  | 3,672          | 1,990              | 248                             | 1,434                   |
| Edmonton .....                          | 337                            | 5,255                  | 4,883          | 2,890              | 166                             | 1,827                   |
| Halifax .....                           | 184                            | 1,500                  | 1,660          | 458                | 120                             | 1,082                   |
| Hamilton .....                          | 395                            | 2,921                  | 3,868          | 2,015              | 69                              | 1,784                   |
| Kitchener .....                         | 155                            | 1,381                  | 2,628          | 1,184              | 78                              | 1,366                   |
| London .....                            | 181                            | 2,251                  | 2,129          | 1,018              | 110                             | 1,001                   |
| Montreal .....                          | 2,110                          | 25,610                 | 26,616         | 7,216              | 1,227                           | 13,173                  |
| Ottawa-Hull .....                       | 430                            | 6,346                  | 7,244          | 2,028              | 845                             | 4,371                   |
| Quebec .....                            | 358                            | 3,946                  | 4,535          | 2,056              | 192                             | 2,287                   |
| Saint John .....                        | 96                             | 541                    | 441            | 293                | 30                              | 118                     |
| St. John's .....                        | 91                             | 373                    | 521            | 511                | —                               | 10                      |
| Sudbury .....                           | 111                            | 1,232                  | 484            | 306                | 108                             | 70                      |
| Toronto .....                           | 1,824                          | 16,546                 | 23,423         | 7,947              | 2,490                           | 12,986                  |
| Vancouver .....                         | 790                            | 7,387                  | 8,941          | 3,788              | 86                              | 5,067                   |
| Victoria .....                          | 154                            | 1,601                  | 1,848          | 1,018              | 30                              | 800                     |
| Windsor .....                           | 193                            | 495                    | 728            | 405                | —                               | 323                     |
| Winnipeg .....                          | 476                            | 2,857                  | 4,519          | 2,056              | 172                             | 2,291                   |
| <b>Totals, Metropolitan Areas .....</b> | <b>8,164</b>                   | <b>85,468</b>          | <b>98,140</b>  | <b>37,179</b>      | <b>5,971</b>                    | <b>54,990</b>           |
| <b>Major Urban Areas—</b>               |                                |                        |                |                    |                                 |                         |
| Brantford .....                         | 57                             | 326                    | 324            | 280                | 2                               | 42                      |
| Chicoutimi-Jonquière .....              | 105                            | 373                    | 379            | 316                | 12                              | 51                      |
| Drummondville .....                     | 39                             | 161                    | 321            | 223                | 46                              | 52                      |
| Fort William-Port Arthur .....          | 93                             | 570                    | 547            | 500                | 14                              | 33                      |
| Guelph .....                            | 42                             | 311                    | 271            | 189                | 16                              | 66                      |
| Kingston .....                          | 63                             | 445                    | 777            | 424                | 20                              | 333                     |
| Moncton .....                           | 56                             | 480                    | 308            | 222                | 30                              | 56                      |
| Niagara Falls .....                     | 55                             | 197                    | 313            | 189                | 2                               | 122                     |
| Oshawa .....                            | 81                             | 680                    | 1,314          | 816                | 6                               | 492                     |
| Peterborough .....                      | 50                             | 157                    | 266            | 213                | 4                               | 49                      |
| Regina .....                            | 112                            | 1,208                  | 1,512          | 943                | 24                              | 545                     |
| St. Catharines .....                    | 95                             | 437                    | 618            | 526                | 2                               | 90                      |
| St. Jean .....                          | 35                             | 118                    | 113            | 98                 | 4                               | 11                      |
| Sarnia .....                            | 61                             | 214                    | 436            | 269                | —                               | 167                     |
| Saskatoon .....                         | 96                             | 1,009                  | 1,156          | 706                | 45                              | 405                     |
| Sault Ste. Marie .....                  | 58                             | 556                    | 693            | 322                | 4                               | 367                     |
| Shawinigan .....                        | 64                             | 222                    | 171            | 165                | 2                               | 4                       |
| Sherbrooke .....                        | 70                             | 691                    | 972            | 346                | 108                             | 518                     |
| Sydney-Glace Bay .....                  | 106                            | 110                    | 103            | 101                | 2                               | —                       |
| Timmins .....                           | 40                             | 77                     | 84             | 78                 | 6                               | —                       |
| Trois Rivières .....                    | 84                             | 544                    | 589            | 435                | 116                             | 38                      |
| Valleyfield .....                       | 30                             | 167                    | 198            | 108                | 40                              | 50                      |
| <b>Totals, Major Urban Areas .....</b>  | <b>1,492</b>                   | <b>9,053</b>           | <b>11,465</b>  | <b>7,469</b>       | <b>505</b>                      | <b>3,491</b>            |
| All Other .....                         | 8,545                          | 35,574                 | 39,019         | 32,510             | 1,415                           | 5,094                   |
| <b>Canada<sup>1</sup> .....</b>         | <b>18,201</b>                  | <b>130,095</b>         | <b>148,624</b> | <b>77,158</b>      | <b>7,891</b>                    | <b>63,575</b>           |

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

**Operations under the National Housing Act.**—Mortgage loans for 54,694 dwellings were approved under the Act in 1963 compared with 47,689 in 1962. In the same period, approved lenders provided loans in the amount of \$364,500,000 as against \$383,852,000, and direct lending by Central Mortgage and Housing Corporation rose to \$295,828,000 from \$163,309,000.

Following a reduction in the interest rate on insured mortgages from 6½ p.c. to 6¼ p.c. in June 1963, there were developments in the United States which had the effect of increasing long-term interest rates in Canada. These developments included a rise in the U.S. Federal Reserve discount rate and announcement of the proposed interest equalization tax. Consequently, NHA lending by approved lenders declined during the year, with loans for