

continued to increase, 31.0 p.c. having three or more children as compared with 29.6 p.c. in 1962 and 12.5 p.c. in 1950. Approximately 72 p.c. of borrowers were buying a house for the first time.

The increase in family size of borrowers was accompanied by a heavier volume of houses with four or more bedrooms. These homes, representing 22.7 p.c. of the total as against 17.8 p.c. in 1962, contributed to an increase in the average size of dwellings to 1,204 square feet from 1,189 square feet in 1962. While bungalows remained by far the most popular type of house—72.0 p.c. of the total—the trend to larger houses was accompanied by an increase in the number of two-storey dwellings to 7.0 p.c. from 4.7 in 1962. Split-level houses, as in 1962, formed 20.2 p.c. of the total.

Loans to Limited-Dividend Housing Companies.—Construction of limited-dividend housing projects showed a marked increase in 1963. Loans were approved for projects comprising 2,094 units as compared with 1,482 dwellings in 1962. Of the total, 1,111 units were for occupancy by low-income families and 983 for elderly persons. Loans were made to non-profit organizations and municipalities for projects involving 1,889 units; entrepreneurs, whose developments are subject to more restrictive terms, received loans for 205 dwellings.

Home Improvement Loans.—The volume of NHA-guaranteed bank loans for home improvements declined slightly in 1963 when 22,024 loans amounting to \$36,700,000 were approved, as compared with 23,895 loans for \$38,000,000 in 1962. Outstanding debt of such loans at the end of 1963 was reported by the banks as \$71,700,000; the total a year earlier was \$69,900,000. The Home Improvement Loan Insurance Fund, comprised of fees received from borrowers, was \$2,600,000 compared with \$2,500,000 a year previously.

Loans for University Housing Projects.—There was a sharp increase in 1963 in the volume of NHA lending for university housing projects. Thirty-three loans, amounting to \$27,600,000, were made to universities and colleges for the construction of accommodation for 6,300 students. In 1962, 19 loans were approved for projects housing 4,400 students. Loans made in 1963 were distributed provincially as follows:—

Province	Loans		Students to be Accommodated
	No.	\$'000	
Nova Scotia.....	1	1,232	244
Quebec.....	21	13,515	3,081
Ontario.....	6	3,226	855
Alberta.....	2	3,845	997
British Columbia.....	3	5,810	1,220

Since authorization of university housing loans in December 1960 to December 1963, 74 loans totalling \$70,100,000 were approved for the construction of residences for 15,100 students. The statutory limit of \$100,000,000 that may be advanced for university housing loans was increased to \$150,000,000 in June 1964.

Loans for Municipal Sewage Treatment Projects.—During 1963, 178 loans amounting to \$36,000,000 were made to assist municipalities in financing sewage treatment projects. This activity was distributed provincially as follows:—

Province	Loans		Province	Loans	
	No.	\$'000		No.	\$'000
Newfoundland.....	3	83	Ontario.....	62	16,999
Prince Edward Island..	2	25	Manitoba.....	28	12,618
Nova Scotia.....	2	219	Saskatchewan.....	39	550
New Brunswick.....	5	179	Alberta.....	9	243
Quebec.....	19	2,273	British Columbia.....	9	2,723