

this investment in loans and joint federal-provincial projects accounted for most of the increase of \$644 million in the corporation's assets in 1977, to \$9.8 billion at year end.

The corporation borrows its investment funds from the Bank of Canada. In 1977, these borrowings rose to \$9.7 billion, an increase of 6.6% from 1976.

Grants, contributions and subsidies

14.3.2

Acting as the agent of the federal government, as distinct from its role as a financial institution, the corporation during 1977 advanced \$524 million in subsidies, grants and contribution provisions of the NHA. This was 62% more than the \$323 million in 1976. These funds provide financing for public housing subsidies, grants to non-profit corporations, co-operatives and home-owners, and for the forgiveness of interest payments under AHOP and ARP. The corporation's net income for 1977, after tax, was \$10.8 million, up from \$7.1 million in the preceding year.

Census and survey data on housing

14.4

Since 1941 decennial censuses of Canada have provided a comprehensive inventory of the nation's dwelling stock in a complete housing census taken in conjunction with the censuses of population and agriculture. Detailed information covering the 1941-71 period may be found in the relevant census volumes and reports. Summary data from the 1971 and 1976 censuses included here relate to a selection of the housing characteristics for which data were collected. More detailed information, including cross-classifications of the data, may be obtained from the user inquiry service of census field, Statistics Canada. Much of the present data was derived from the annual survey of household facilities and equipment carried out by Statistics Canada in conjunction with the May 1976 labour force survey.

Dwellings and housing growth rates

14.4.1

The 1976 Census recorded a total of 7.17 million private occupied dwellings in Canada. (A dwelling, for census purposes, is a structurally separate set of living quarters with a private entrance either from outside the building or from a common hall or stairway inside.) This total represented an 18.8% increase in dwellings since the 1971 Census. It is apparent that, despite slower population growth resulting from declining birth rates and lower immigration, the need for dwellings has continued to increase at a slightly higher rate than was observed in 1966-71. These trends in housing growth rates, including comparisons from 1966 to 1976 for such characteristics as type of dwelling and tenure, are summarized in Table 14.3.

Dwelling types, tenure and size

14.4.2

Dwelling types. Single detached homes continued to be the predominant type of housing in Canada in 1976, although their relative numbers have gradually declined in favour of multiple-type dwellings. Ten years earlier, at the 1966 Census, 62.4% of all dwellings were single detached but this percentage gradually dropped to 59.5% in 1971 and 55.7% in 1976. In the 1966-76 period single detached homes increased by 23.4%, whereas multiple-type units — single attached (double and row houses), apartments and movable dwellings — grew at the significantly higher rate of 63.1%.

Table 14.4 shows the distribution of the two broad dwelling-type classes in 1976 by province and by metropolitan area. Saskatchewan had the largest proportion of single detached homes, 77.1% of its occupied dwellings. Almost 60% of Quebec's dwellings were multiple-type units and only 40% were single detached, by far the lowest proportion among the provinces. The distribution within the major metropolitan centres reflected these provincial ratios in general terms, except that in most cases the proportion of multiple-unit dwelling types was considerably higher than for the province as a whole. This was particularly evident in Montreal and Toronto, where only 24.2% and 39.8%, respectively, of all occupied dwellings were single detached homes.

Tenure. Home-ownership increased 21.8% between 1971 and 1976 and the number of rented dwellings increased 14.1%. The faster growth rate in home-ownership in recent