

reserves. The nature and quality of the work is expected to ensure a further useful life of the property for 15 years.

Homeowner RRAP provides loan assistance to needy households. A portion of the loan may be forgiven, depending on household income and an assurance of continued occupancy for five years.

Rental RRAP provides a forgivable loan, the amount of which depends on the actual cost of repairs and the relationship of the post-RRAP rents to the average market rents. The landlord must enter into a rental agreement which controls rents for a period of 15 years.

RRAP for the disabled provides a forgivable loan to make existing homeowner or rental housing more accessible for disabled persons.

Rural and native housing. This program provides housing on a home-ownership, rental or lease-purchase basis to rural and native people in need, living in communities of up to 2,500 in population.

Ownership clients receive subsidies based on their adjusted household income and the amount required to amortize the mortgage plus taxes and eligible heating costs. Rental clients pay rents which are calculated according to a rent-to-income scale and to adjusted household income.

Emergency repair program. Under this program, contributions are provided to eligible clients in rural areas for emergency repairs required to eliminate health and safety threats to the occupants of sub-standard existing housing.

Housing for Indians on reserves. Indian and Northern Affairs Canada (INAC) is the federal agency responsible for housing on Indian reserves. CMHC makes the Non-Profit Program available to Band Councils and individual Indians, as part of the INAC On-Reserve Housing Program, with the assistance available being equivalent to writing down the mortgage interest rate to 2%.

7.3.4 Research, development and information CMHC undertakes research and development activities on the social, economic, and technical aspects of housing and community planning and development.

In addition, CMHC advises the federal government in matters related to housing policy, undertakes housing program evaluations and produces data and statistics on housing and building activity in Canada.

CMHC consults with and uses the services of individuals, educational institutions, and industrial and professional firms and organizations, as well as other government agencies, to supplement the work of its staff on directed research and development activities.

Support for independent research initiatives, innovative housing product development and graduate scholarships is provided through the External Research Program, the Housing Technology Incentives Program and the CMHC Scholarships Program. Through the Canadian housing information centre and public information programs, the Corporation maintains and disseminates research results and information on housing to the public, including those with special interests in the field. This is done in order to promote general awareness of current housing issues and developments.

7.4 Census and survey data on housing

While Canada's population increased by 4.2% since the last Census, the number of occupied private dwellings, recorded in the 1986 Census, grew by 9.4% or 776,000 units — more than twice the percentage growth in the population.

The number of occupied private dwellings totalled just over 9 million, up from 8.3 million in 1981. The growth in occupied private dwellings for the 1981-86 period, however, was much lower than the average of 16% recorded in the four previous Censuses. This decline in the growth rate is due in part to the slow-down in population growth and also to the maturing of the baby-boom generation, many of whom established new households during the 1970s.

7.4.1 Home-ownership trends

Following a slight decline in home ownership over the 1961-76 period, the pattern of home ownership has not changed significantly throughout Canada since 1976. Overall, 62% of all private dwellings in Canada were owner-occupied. But ownership varied from about 28% in the Northwest Territories to about 80% in Newfoundland.

In 1986, 17% of all household maintainers under the age of 25 were homeowners. For the 25 to 34 year age group, the proportion increased very sharply to about 49%, and reached a peak of 76% for the group aged 45 to 54. Among the elderly, the proportion of homeowners was less than for the middle-aged groups, with 69% for the group aged 65 to 74 years, and 57% for the group 75 years and over. These figures reflect a change in lifestyle for some seniors who move to rental apartments or institutions to avoid home maintenance.

This pattern of home ownership reflects the notion of the "life cycle" of most households. First, young householders tend to rent their dwellings, becoming homeowners later, and remaining so until much later in life when housing needs again change.