

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, the national housing research committee 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.

7.3.5 Management and agreements

CMHC is involved in the ongoing management and administration of the Corporation's operating agreements with provinces/territories, municipalities, non-profit and co-operative groups, private landlords and individuals. The operating agreements regulate budgets, rental policies, leasing, provision of subsidy assistance, project management, reporting and sale. The function is to ensure that federal objectives contained or as manifest in the operating agreements are met. This includes: ensuring that subsidies/benefits available under the programs are provided to those Canadians who meet the income requirements for the agreements; ensuring that subsidies/benefits are advanced only on the basis of eligible items and costs in accordance with the agreements; and ensuring that the physical condition of the management portfolio is maintained at an adequate and acceptable level.

Operating agreements are in place for over 550,000 housing units. During 1987, the Corporation advanced over \$1.5 billion in subsidy assistance and benefits.

7.4 Census and survey data on housing

During the 1981-86 period, Canada's population increased by 4.2%; the number of occupied private dwellings 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 slowdown 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 Cost of shelter

In 1986, households owning their home, but with a mortgage, spent an average of \$719 a month on shelter costs (mortgage payments, costs of essential utilities, heating costs and property taxes), while those without a mortgage spent an average of \$216. Average monthly shelter costs for households renting their home were \$431 (monthly cash rent plus essential utilities and heating costs if these were not included in the cash rent).

In 1986, monthly shelter costs for renter households and for owner households with a mortgage shared a similar regional pattern. They were highest in Alberta, British Columbia and Ontario.

For households owning their home free of mortgage, the pattern was slightly different. Their shelter costs were highest in the Northwest Territories, Ontario and Quebec while British Columbia's households had one of the lowest monthly costs for this group.

Number of rooms per dwelling. In 1986, on average, Canadian dwellings had 5.8 rooms. The average number of rooms per dwelling increased steadily from 1961 to 1986, rising from 5.3 in 1961 to 5.4 in 1971 and 5.7 in 1981. In contrast, previously published data from the 1986 Census show that the average size of Canadian households (number of persons per household) declined from 3.9 in 1961 to 2.8 in 1986.

In 1961, dwellings with seven or more rooms accounted for 22% of all dwellings while in 1986 they accounted for 35%. Between 1981 and 1986, there was an increase of over 500,000 dwellings with seven or more rooms, as the result of both new construction and the addition of rooms to existing dwellings. The number of dwellings with 10 or more rooms grew most rapidly over this period, rising 36%, while the number of dwellings with nine rooms increased by 29% and the number with eight by 19%.

7.4.2 Home-ownership, mortgage and value

In 1986, six of every 10 Canadian households owned their home and, of these, almost half (48%) owned their home free of mortgage. The share of households owning their home free of mortgage increased from the level (42%) recorded in the 1981 Census.