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CENTRAL MORTGAGE AND HOUSING CORPORATION

Annual Report

to the Minister of Resources and Development

1952

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March 11, 1953

Honourable R. H. Winters,
 Minister of Resources and Development,
 Ottawa, Canada.

Dear Sir,

On behalf of the Board of Directors of Central Mortgage and Housing Corporation, and in accordance with the provisions of The Central Mortgage and Housing Corporation Act and The National Housing Act, 1944, I report to you on the administration of the Housing Acts and the affairs of the Corporation during the calendar year 1952. I also send to you the financial statements of the Corporation for the year 1952, which have been signed by the President and the Chief Accountant and certified by the auditors.

The rate of new residential construction was higher in 1952. In the previous year there had been a sharp decline in the number of new housing units, but this trend was reversed in 1952. The volume of new house building rose continuously during the year, and by the last half of 1952 the annual rate of housing starts had regained the level of 1950. The rate of starts in the last quarter of 1952 reflects not only great activity but also the open weather prevailing throughout Canada during this period, and starts during that quarter might well have been lower under more usual weather conditions. It may be that the high level in the last quarter of 1952 anticipates in some degree the starts which would normally have taken place in the first quarter of the year 1953. But even with this qualification, the current rate is much higher than it was in the preceding year and there is reason to believe that this high level of starts may continue into the year 1953.

QUARTER	STARTS BY QUARTER				
	1948	1949	1950	1951	1952
First.....	6,678	8,646	9,015	9,801	7,268
Second.....	33,090	32,053	33,134	28,664	28,023
Third.....	31,348	27,913	29,796	19,122	26,749
Fourth.....	19,078	21,897	20,586	10,992	21,206
Total.....	90,194	90,509	92,531	68,579	83,246

Although starts during the latter part of 1952 reassumed the 1950 rate, the number of dwellings completed during the year 1952 declined from the level of the previous year. This decline was not unexpected because the number of dwellings under construction at the beginning of 1952 was considerably lower than at the beginning of 1951. The large increase in the number of starts in 1952 which occurred in the last half of the year generally had the effect of increasing the carry-over of units under construction going into the year 1953, rather than adding to the number of completions in the year 1952. However, this year's carry-over may form the basis of a larger number of completions in 1953.

	1950	1951	1952	1953
Number of dwellings under construction at beginning of year.....	59,503	59,443	47,448	55,689
Number of dwellings completed during year (including conversions)...	91,754	84,810	76,302	—

All regions in the country shared in the increase in housing starts in 1952. The rise in starts in the Prairies was greater than in other regions. Although Ontario recorded a higher number in 1952 than in 1951, the regional total for Ontario was limited by the rather unfavourable conditions of the Greater Toronto area, where builders and home owners encountered difficulty in finding serviced land. Starts in Greater Toronto during 1952 numbered 9,750 as compared with 9,549 units in 1951 and 12,847 units in 1950. The following table shows the number of dwellings started in the three years 1950 to 1952 by region.

DWELLINGS STARTED	1950	1951	1952
Maritimes.....	7,451	3,562	4,720
Quebec.....	28,515	21,193	26,355
Ontario.....	33,430	27,349	30,016
Prairies.....	15,599	10,779	15,044
British Columbia.....	7,536	5,696	7,111

A number of factors contributed to the increased volume of new residential construction during the last half of the year 1952. There was increased activity by the lending institutions in the mortgage field, particularly under the National Housing Act which had been adjusted to meet current conditions. The Corporation was more active in the direct lending field for rental insurance projects. There was a substantial increase in the level of real income of prospective home owners and renters. Supply conditions in the construction field, in respect to both labour and materials,

were more satisfactory than they had been since the end of the war. For the first time since 1945, there was no appreciable increase in the cost of residential construction.

As shown by the following table, the lending institutions approved a greater volume of mortgage loans in 1952 than in 1951. This increase was greater in the field of loans for new residential construction than for other kinds of mortgage loans and was more marked during the latter part of the year. In September, 1952, the interest rate on joint loans under the National Housing Act was increased from 5% to 5 1/4%. This change conformed with a general increase which had taken place in the interest rate structure and brought the return on loans under the National Housing Act into line with other investments available to the lending institutions.

MORTGAGE LOANS APPROVED BY LENDING INSTITUTIONS	PRELIMINARY		
	1950	1951	1952
Total amount (\$000).....	523,329	433,925	497,365
Amount for new residential construction (\$000).....	310,157	236,315	301,695
Number of new dwellings			
1st Quarter.....	9,413	11,409	8,519
2nd Quarter.....	17,665	12,352	12,530
3rd Quarter.....	16,452	8,310	13,162
4th Quarter.....	11,828	6,509	11,564
Year.....	55,358	38,580	45,775

During the first months of 1952, certain deficiencies in the availability of loans under the National Housing Act became apparent. It will be recalled that in 1947 Parliament amended the terms of the National Housing Act so that Central Mortgage might make loans available in smaller communities, if joint loans under the National Housing Act were not available from the lending institutions. By the middle of 1952, it became apparent that there were about 75 communities of 5,000 to 50,000 population where joint loans were not available. In order to meet this deficiency, the Corporation, in cooperation with the lending institutions, made loans available under *Section 31A* of the National Housing Act. These loans are made with funds provided by the Corporation, and are administered by the lending institutions on an agency basis. The agency basis provides that lending institutions process and service the mortgage loan for a period of two years, during which time they have the right to buy a three-quarter interest, thus reconstituting the loan as if it had been a joint loan in the first instance.

In addition, the Corporation in the fall of 1951 had re-entered the field

of direct lending for rental insurance projects, and this resulted in greater activity under the rental insurance programme during 1952, particularly in the Province of Quebec.

The combination of direct activities by the Corporation under *Section 31A* in the communities of under 5,000 population, the agency arrangement for those communities of 5,000 to 50,000 population in which the lending institutions are not making joint loans, the activity of the lending institutions in the joint loan field in the larger communities of Canada, together with the policy of Central Mortgage to make direct loans for large rental insurance projects under the rental insurance plan, provided adequate mortgage coverage for the country as a whole. However, as in earlier years there were representations that sufficient mortgage loans were not available. Even when mortgage funds are in more than ample supply, complaints of this kind will still arise because the lender selects his individual credit risks as well as the areas in which he is prepared to lend. When the supply and demand for mortgage funds are about in balance, as in 1952, there is a tendency by both the borrower and lender to point to lack of mortgage funds rather than to credit-worthiness or suitability of location.

The demand for new housing, both in the home-ownership and rental fields, was favourably affected by rising real incomes, and substantial savings by individuals. The high rate of net family formation in 1952, which at 93,000 was little changed from 1951, created a physical need for new accommodation.

The supply of new building materials was generally favourable throughout the year and facilitated the rising volume of new residential construction. Cement and a few steel products, in some places and at some times, were the only exceptions. Even in respect to these two items, manufacturers and distributors have been most cooperative in assuring that the volume of new residential construction was not adversely affected by spot shortages. The construction labour force was sufficient to look after the 1952 level of new housing starts. There is indication that there are sufficient labour and materials to look after a rather higher volume of new residential construction.

The favourable supply conditions of 1952 resulted in comparatively stable costs, notwithstanding the fact that there was a somewhat greater demand for building materials in 1952 than in the previous year. Material prices for building products used in residential construction declined but wage rates of construction workers rose during the year. The combination of these factors resulted in a stable price level to the buyers of new housing, and in some measure contributed to the high effective demand. In recent years the ever increasing sale price of new houses has discouraged prospec-

tive buyers. The following table indicates the manner in which the cost of construction has increased since 1948 and levelled off during the year 1952.

COST INDEXES 1939 = 100	ANNUAL AVERAGE				
	1948	1949	1950	1951	1952
Residential building material prices.....	212.6	222.9	237.1	279.7	278.7
Wage rates of construction workers.....	180.4	188.4	195.0	212.4	233.7
Combined wage rates and material prices.....	195.2	207.3	219.5	251.7	259.9

In the report made a year ago it was suggested that the shortage of serviced land might prove to be a limiting factor on the level of new starts in the year 1952. Unfortunately, this has been the case in an increasing number of municipalities. There has come to be a direct relationship between the availability of serviced land and the number of new housing starts. Calgary, in the years since the war, and Regina in the year 1952, have taken measures to assure that the supply of serviced land be adequate to meet the needs of builders. As a result the starts in these two cities were well above the national average. Conversely, in municipalities unable or unwilling to provide serviced land, new residential construction was at a rate less than the national average.

From the municipalities' point of view, the development of serviced land involves important financial problems in providing on-site services, such as roads, sidewalks, water and sewers as well as the basic services such as water supply plants, sewage disposal and trunk mains. Under present conditions municipalities are anxious to avoid borrowing to finance such services, and having to assume the other costs of new residential areas, a part of which must be borne by the municipal tax payers as a whole. The capital cost of new schools is a problem to all municipalities but is particularly onerous on the smaller municipalities which are suburbs of large cities. There is a tendency for such municipalities, where the housing need is greatest, to become dormitories for those who work in the main municipality. Families with children are attracted to the amenities of the fringe areas and bring with them into the suburban municipality a larger than proportionate share of the metropolitan educational problem. Municipalities find that small houses for family accommodation do not produce enough taxes to look after the current municipal and educational costs. As a result, some municipalities are not encouraging builders and home owners to produce housing of this kind. Although residential construction

is proceeding in spite of these conditions, varying in degree between municipalities, it is not a climate conducive to a higher level of housing starts.

Traditionally, it was the practice for the municipalities to install on-site services and recover the cost by local improvement taxes. It is now becoming more and more the practice that the development of raw land into building lots is made the responsibility of the builder. This change has had an effect upon the manner in which new housing is financed. The builder must have additional working capital to finance the installation of on-site services, and to justify his investment he wants assurance that mortgage financing will be available for the houses when construction gets under way. As a result there are more and more applications for loans under the National Housing Act which involve a forward commitment. The lending institutions prefer to make mortgage commitments on houses which are to be started immediately with progress advances to be disbursed within the next few months. Not only can they better measure the likely effective demand but also they prefer the more immediate investment to a commitment to disburse funds some six to nine months in the future, particularly at a time when they have been considering their new investments in a period of rising interest rates.

Loans under the National Housing Act, together with conventional loans by the lending institutions and other forms of real estate credit, were sufficient to look after the needs of the 83,000 residential starts in 1952. The lending institutions, operating both in the field of conventional loans and loans under the National Housing Act, are the principal source of private mortgage money in Canada. At the beginning of 1952 mortgage holdings by lending institutions represented about 27% of their total assets and during the year net new mortgage investments of these institutions were equal to about half of their increase in assets. The lending institutions continued to increase the relative share of mortgage holdings in their investment portfolios in spite of the fact that during the year yields on other forms of investment were higher both absolutely and in relation to loans under the National Housing Act. While the atmosphere in which the lending institutions determine their new investments is ever-changing, it does seem that the proportion of their funds invested in mortgage loans in 1952 is as high as can be expected over a period of years. A sharp expansion by the institutions in mortgage lending in general and in joint loans in particular does not appear to be in prospect.

We have laid emphasis upon the provision of serviced land and the availability of mortgage funds, not because they necessarily impose an absolute limit on house building at the 1952 level, but rather because they will become increasingly important as a brake upon house building at higher levels.

LENDING OPERATIONS

More loans were approved under the National Housing Act in 1952 than in any year other than 1950. As shown below, the number of loans approved increased by 59% from 1951 to 1952. Because of the higher proportion of rental loans in 1952, the number of units for which loans were approved increased even more rapidly, and because of the higher average amount of loan per dwelling, the total amount of loans increased most of all.

NET LOANS APPROVED	1951	1952	INCREASE %
Number of loans.....	14,916	23,718	59.1
Number of new dwellings.....	19,283	34,323	78.0
Amount of loans (\$000).....	123,621	249,084	101.5

To the end of 1952 under the Housing Acts, 148,701 net loans have been approved representing 194,288 new dwellings and an amount of \$1,121 million (Table 1). Details on lending in 1952 by type of loan, locality, size of loan and by type of dwelling are provided in Tables 1 to 8.

On September 1, rates of interest charged to borrowers under the Act, and set by the Governor-in-Council, were increased by one-quarter of one per cent. This change brought the interest rate to 5½% on joint loans and *Section 31A* home-owner loans, 3¾% on loans to limited dividend companies, 4¾% on loans to primary industries, and 5% on loans for rental insurance projects. In October, the maximum amounts of loan authorized by regulation under *Section 8* of the Act were increased. The upper limit of loan per unit was changed from \$6,700 to \$8,500 for semi-detached and row houses and from \$6,700 to \$7,200 for fully serviced apartments.

Loans Made Jointly With Lending Institutions

Joint loans are made for home ownership under Part I of the Act and for rental purposes under Part II.

Joint loans under *Section 4* are made to builders and to individuals to assist in the construction of houses for home ownership. Loans to builders accounted for 77% of the dwellings approved for loans under this section in 1952.

The amount of loan for single-family dwellings may not exceed 80% of lending value, subject to a limitation by regulation of \$10,000 per unit. The lending value is equal to the least of the Corporation's appraised value, the lending institution's appraised value, or the applicant's estimated costs. Loan applicants committing themselves to a maximum agreed sale or contract price not exceeding the Corporation's appraised value may obtain an 80% loan. Failing such commitment the maximum loan per unit

is set at $66\frac{2}{3}\%$ of lending value, but in any case may not exceed \$8,500. More than four out of five of the loans approved in 1952 carried an agreed sale or contract price.

The amount of loan in respect of about one-sixth of approvals during the year was limited by the ceiling as established by regulation. Excluding these cases, Corporation appraisals coincided with those of the lending institutions in respect of three out of four applications. In the majority of the other cases, Corporation appraisals were higher than those of the lending institutions. As a result, agreed sale prices towards the end of the year averaged about 2% higher than lending values. During the same period the actual selling price of dwellings not carrying the agreed sale price averaged about 24% above lending value.

Strong effective demand was indicated in 1952 by the rapid sale of dwellings with builders' loans. The period between loan approval and sale diminished during 1952, in spite of the rising volume of approvals. The proportion of dwellings sold less than six months after the loan approval was higher towards the end of 1952 than in any year since 1947.

The average amount of debt service per loan increased in 1952, and the ratio of gross debt service to income was somewhat higher than 1951. Summary data on gross debt service and incomes in respect of loans for home ownership are shown below for 1951 and 1952. Increasing municipal taxes, interest charges, and higher per unit loans in 1952 contributed to the rise in the amount of debt service.

	1951	1952
Average per loan		
Gross debt service.....	\$782	\$840
Applicants' annual income.....	\$4,428	\$4,618
Ratio of gross debt service to income.....	17.7%	18.2%

Lot prices were higher in 1952 than in previous years. An increased proportion of all single-family dwellings approved had land values in excess of 10% of the total estimated cost of land and house. The relative importance of land costs for single-family dwellings approved in 1951 and 1952, is shown below.

	1951	1952
Average total estimated cost per unit.....	\$10,969	\$11,412
Average value of land per unit.....	1,049	1,177
Land value as a proportion of total estimated cost	9.6%	10.3%

The absolute and relative rise in land values reflects the present shortage of serviced land. About one single-family dwelling out of every three approved in 1952 was located on a lot without municipal sewer. One dwelling in 26 was approved where neither water nor sewer was provided.

Among single-family dwellings the established preference for bungalows grew stronger in 1952. The growing relative importance of bungalows and the decline in 1½-storey and 2-storey dwellings from 1951 to 1952 is shown below. The popularity of the bungalow continues despite the higher cost per square foot of living space. Bungalows for which loans were approved in 1952 had an average livable floor area of 1,037 square feet, as against 1,031 square feet in 1951.

DWELLINGS APPROVED

TYPE OF HOUSE	1951			1952		
			Estimated cost per sq. ft.			Estimated cost per sq. ft.
	No.	%		No.	%	
1-storey.....	8,280	62	\$9.14	13,827	70	\$9.38
1½-storey.....	3,707	28	\$7.39	4,364	22	\$7.75
2-storey.....	1,401	10	\$8.15	1,541	8	\$8.44

A summary of lending operations under *Section 4* of the Act is given in the table below for 1951 and 1952.

NET LOANS APPROVED			INCREASE %
	1951	1952	
Number of loans.....	14,274	20,759	45.4
Number of dwellings.....	14,673	21,251	44.8
Amount of loans (\$000).....	97,113	169,662	74.7

Under *Section 8* the value of joint loans made to assist in the construction of rental housing projects reached a record level during the year. Most of the loans approved were for fully serviced apartments. Projects ranged in size from one to 83 units, and averaged 12. A wide variety of dwelling types was approved with apartments being most common and triplexes next. Data for 1951 and 1952 are shown below.

NET LOANS APPROVED			CHANGE %
	1951	1952	
Number of loans.....	322	525	63.0
Number of dwellings.....	3,094	6,238	101.6
Amount of loans (\$000).....	16,668	31,947	91.7
Average loan per unit (\$).	5,387	5,121	-4.9
Average floor area per unit (sq. ft.)	940	877	-6.7

In 1952, advances of the Corporation's share of all joint loans totalled \$40.8 million. At the year end 115,778 loans were outstanding, in which the Corporation's share amounted to \$199.0 million. At the end of the

year 203 joint loans were reported three months or more in arrears, these arrears representing less than one-fifth of one per cent of the number of loans outstanding. Net losses on joint loan account during 1952, including net charges to the Pool Guarantee Fund, amounted to \$146,708.

Loans Made by the Corporation

Loans made wholly by the Corporation are authorized under *Sections 9, 9A, and 31A*. Under *Section 9A*, which provides for loans for primary industries, there was no new activity in 1952, but operations expanded under the other two sections.

Corporation loans under *Section 31A* may be made in areas where joint financing is not available through lending institutions. In these cases the loans are on the same terms as for joint loans. Up until July of 1952 loans of this type were restricted to home-owner applicants in municipalities of 5,000 population or less. In some centres up to 50,000 population, approved lending institutions, owing to lack of funds, were not able to make loans. Consequently arrangements were made in July for some lending institutions, acting as agents of the Corporation, to place loans in these centres on direct Corporation account. The lending institution in these cases has a two-year option to convert any of these to a joint loan by purchasing a three-quarter interest.

Corporation loans are made under *Section 31A* for rental housing and for rental insurance projects for which institutional financing is not available. If the rental insurance projects are intended for certified defence workers, the loan may amount to as much as 85% of the estimated project cost, and a rental ceiling applies for five years. Otherwise the loan is limited in amount to 80% of cost, and the rental ceiling runs for three years.

Finally *Section 31A* loans may be made to provide ownership housing for certified defence workers. These loans may amount to 90% of the agreed sale or cost price of the dwelling.

A summary of loans under this section is shown below and further details are in Tables 4 to 6.

TYPE OF LOAN	NET LOANS APPROVED		
	Number of Loans	Number of Dwellings	Amount of Loans (\$000)
Municipalities of less than 5,000.....	400	503	3,218
Centres of over 5,000.....	176	926	5,983
Rental insurance projects			
Defence workers.....	5	780	4,968
Other.....	48	2,819	16,589
Defence worker home-ownership.....	1,806	1,807	16,731

Under *Section 9*, which makes provision for loans to limited-dividend companies for the construction of low-rental housing, there was a substantial increase in lending in 1952. A summary of activity for 1951 and 1952 is shown below, and data by locality for 1952 are shown in Table 6.

NET LOANS APPROVED	1951	1952
Number of loans		
New projects.....	3	9
Extensions of existing projects.....	3	1
Number of dwellings.....	174	841
Amount of loans (\$000).....	953	5,612

Two of the new projects undertaken were for the construction of apartments for elderly people of low income.

At the year end 2,885 loans made wholly by the Corporation were outstanding in the amount of \$78.2 million. Of these, six loans, or 21%, were in arrears for three months or more. One *Section 31A* mortgage was foreclosed and there was no loss to the Corporation.

GUARANTEES

Guarantees under the National Housing Act are provided to lending institutions against losses on joint loans and to banks or other approved agencies lending funds for the improvement or extension of homes. Minimum returns may be guaranteed to lending institutions in respect of investment in the assembly of land for residential purposes and to builders or other investors in approved rental housing projects.

Pool Guarantee Fund

The Act provides that the Government shall bear losses on its share of joint loans and shall reimburse the lending institutions for losses on their share of such loans. For each joint loan approved a credit is established for the lending institution involved, in the Pool Guarantee Fund. The credit is based on the amount and term of loan and the location of the dwelling. The amount of this fund to the credit of any lending institution represents the maximum liability of the Government in respect of losses sustained by that lending institution under the joint loan provisions of the 1944 Act and in respect of those loans covered by a pool guarantee and still outstanding under the 1938 Act. At the end of 1952, the contingent liability of the Government under the Pool Guarantee Agreement amounted to \$4.6 million on account of the 1938 Act and \$26.6 million on account of the 1944 Act.

Rental Insurance

In return for an insurance premium, payable annually up to 30 years, the Corporation under *Section 8A* may guarantee to the owner of an approved rental housing project a minimum gross rental per annum. The rent for the first three years may not exceed \$87 per month for a fully-serviced housing unit of 800 square feet and \$61 for an unserviced unit. This maximum varies with the size of apartment and an additional \$4 is allowed for fully fireproof construction. Prior to February, 1952, the maximum rental was \$80 plus \$4 for fully fireproof construction. Developments under this guarantee in 1952 and for the whole period from the inception of the plan in July, 1948, are shown in the table following. Further details are shown in Tables 9 and 10.

	1952	JULY, 1948 TO END OF 1952
Number of dwellings for which commitments have been issued.....	3,501	18,269
Number of dwellings for which rental insurance contracts have been issued.....	4,806	11,808
Aggregate of first year's rental guarantee at end of 1952 (\$000)	—	9,373
Claims paid (\$).	5,123	5,474
Reserve for guaranteed rentals at end of 1952 (\$000)	—	718

Home Extension and Home Improvement Loans

Under *Section 17* of the Act the Corporation may pay losses sustained by banks or other approved lending agencies in respect of approved loans for home improvement or extension. The amount of loss to be repaid any lender may not exceed 5% of the aggregate principal amount of such loans made by that lender, and the guarantee in any case is limited to loans in the aggregate amount of \$125 million.

During 1952 two home extension loans were approved. By the end of the year, 43 loans totalling \$130,090 had been approved for 74 units. At the year end the lenders reported six loans outstanding with a balance of \$12,888 and none was in arrears.

The home improvement provisions of the Act have been proclaimed for the Kamsack area in Saskatchewan, the Fraser Valley area in British Columbia and the Yellowknife area in the Northwest Territories. Nine

loans totalling \$9,050 have been made to date, all in the Yellowknife area in 1952. At the year end the lending agency which made these loans reported that a total amount of \$7,377 was outstanding and that none was in arrears.

Land Assembly

Under *Section 11B* the Corporation may guarantee recovery of capital, with interest at 2% in respect of approved lending institution investments in the acquisition and development of land for housing purposes. At the beginning of 1952 the three projects in operation involved 1,354 lots, of which 1,036 were sold or under option. There now remains only one project with lots still for sale.

PUBLIC HOUSING AND LAND ASSEMBLY

The Corporation, in cooperation with provincial governments, is authorized under *Section 35* of the Act to undertake public housing and land assembly projects. Provision is made under *Section 12* for grants to municipalities in respect of slum clearance projects.

Federal-Provincial Housing and Land Assembly

Under *Section 35* of the Act, agreements may be made between the Federal Government and any province which has enacted enabling legislation, for the acquisition and preparation of land for residential purposes and the construction of houses for sale or for rent.

Capital costs, profits and losses for projects initiated under this section are shared 75% by the Federal Government and 25% by the Government of the Province. A province may require a municipality to participate in the provincial share.

Of the nine provinces with enabling legislation, British Columbia, New Brunswick, Newfoundland, Nova Scotia, Ontario and Saskatchewan have projects under way. Information by locality about these projects is provided in Tables 19 and 20. A summary of projects, lots and dwellings approved is given below.

	1952	DECEMBER, 1949 TO END OF 1952
Number of projects approved.....	17	38
Number of dwellings approved.....	1,051	2,616
Number of lots approved.....	6,717	11,714

Three types of projects have developed since the beginning of *Section 35* operations. One involves land assembly only, another results in public rental housing and the third combines land assembly and rental housing so that a portion of the land developed is used for public housing and the remainder sold.

For public housing some administrative principles have been developed as to tenant selection and the determination of rents. There is considerable diversity in the details of these arrangements to meet the needs of different municipalities. In general, rents are related to income and tenants must be selected from families with incomes between agreed limits. The low rents established will result in net losses for some projects. In other projects rents are set so as to recover the full capital and operating costs.

Of the 38 projects approved to the end of the year, 13 are for land assembly only, seven for the assembly of land and the erection of rental accommodation on a portion of it, and 18 for the erection of rental housing over the whole site. Of the 25 projects involving rental housing, 14 are on a full recovery basis and 11 will involve a subsidy. Of the 2,616 rental dwellings approved, 1,230 will be in subsidized projects.

Completed rental housing projects are administered by local housing authorities whose members are appointed by provincial orders-in-council. Local housing authorities have now been established in 12 municipalities. By the end of the year tenants had occupied dwellings in projects in five of these municipalities and rental dwellings were approaching completion in the other seven.

Urban Redevelopment

Under *Section 12* of the National Housing Act, provision is made for grants by the Federal Government to municipalities to assist in the clearing, replanning, rehabilitation and modernization of blighted, substandard or slum areas.

One grant, of \$1,150,000, has been made under this provision, towards the acquisition of land for the Regent Park project in Toronto. To date 609 parcels of land, representing 86% of the area ultimately to be cleared, have been acquired at a cost of \$2,353,150. At the end of the year, 486 apartments had been completed and occupied.

CONSTRUCTION

The Corporation continued to supervise a large volume of construction in 1952. On its own behalf the Corporation administered new construction work under Federal-provincial projects, under the veterans' rental housing

programme and in respect of experimental houses. The programme of installing major improvements to war workers' houses, acquired from Wartime Housing Limited, was continued. On an agency basis the Corporation supervised construction operations for the Department of National Defence in respect of permanent married quarters, for Defence Construction (1951) Limited, and for other departments and agencies as reported below.

Federal-Provincial Housing Agreements

Construction operations for rental housing and land assembly under Section 35 of the Act increased during 1952 as indicated in the summary table following. Further details by locality are shown in Tables 19 and 20.

	1951	1952
Number of dwellings		
Started.....	191	1,427
Completed.....	140	426
Under construction at end of year.....	191	1,192
Number of lots approved.....	5,287	6,619
Expenditures, including provincial share (\$000)	2,659	10,869

Veterans' Rental Housing

Arising out of commitments made under agreements with municipalities prior to May 15, 1949, after which no new projects were negotiated under the veterans' rental programme, 204 units were under construction at the beginning of 1952. During the year, work was started on an additional 500 units and 294 were completed, leaving 400 under construction at the year-end (Tables 12 and 13).

Permanent Improvements

Contracts were outstanding at the beginning of 1952 for permanent improvements to 577 war workers' houses built during World War II. During the year, similar work was started on an additional 1,385 units and work was completed on 1,619.

Experimental House Construction

During the year, contracts were awarded for two panel type houses at Vancouver, and for four prefabricated units at Ajax, Ontario. The six units, undertaken for experimental purposes, were still under construction at the end of the year.

Permanent Married Quarters for the Department of National Defence

At the beginning of the year, 2,417 housing units were under construction. During the year, contracts were awarded for an additional 2,927 units, of which 2,573 were started. A further 915 dwellings were still to be placed under contract. During 1952, the Corporation completed and turned over to the Department of National Defence 2,537 units, leaving 2,453 units under construction at the end of the year (Tables 22 and 23).

Included in the foregoing are 25 units under the Army housing programme at Whitehorse, Yukon, for officials of various government departments and agencies. Funds were provided to the Army by the Department of Resources and Development for nine units, by the Department of National Revenue for eight units, by the Royal Canadian Mounted Police for five units, and by the Unemployment Insurance Commission and the Departments of Justice and Citizenship and Immigration for one unit each.

Department of National Defence Schools

On behalf of the Department of National Defence, the Corporation negotiated 12 agreements in 1952 for the schooling of children of service personnel living at camp sites. Since the Corporation first undertook these negotiations in 1949, arrangements have been completed or are in progress with respect to 50 locations. At six locations arrangements were made for the children to attend local schools. At the other 44 locations it was necessary to arrange for the construction of 52 new schools.

By the beginning of the year, 32 of these schools had been completed and nine were still under construction. These were completed during the year. Contracts were awarded for two additional schools and a four-room extension to an existing school. At the end of the year contracts were still to be awarded for nine schools and one extension.

Construction on Behalf of Defence Construction (1951) Limited

The Corporation supervised an increasing number of defence projects during the year. These ranged in size from small signal buildings to cantilever hangars valued at more than \$4 million each. As indicated in the following summary table the number of contracts requested, the number awarded, and the value of work completed all increased in 1952. At the end of the year construction was being supervised at 157 sites.

	NUMBER OF CONTRACTS	VALUE (\$ million)
Uncompleted contracts taken over as at		
November, 1950.....	129	43
November, 1950 to end of 1951		
Contracts requested.....	468	215
Contracts awarded.....	388	181
Work put in place.....	—	88
1952		
Contracts requested.....	503	161
Contracts awarded.....	461	167
Work put in place.....	—	165

The Corporation at the end of 1952 had awarded the bulk of the work requested by the Department of National Defence. The value of contracts awarded during the year was \$6 million in excess of the value of requests for contracts. Moreover, the value of work put in place during 1952 was about equal to the value of new contracts awarded.

During the year 669 buildings and other works were completed and turned over to the Department of National Defence. The total value of work put in place from November, 1950 to the end of 1952, at \$253 million, represented about 65% of the value of all contracts under administration during the whole period.

At the end of 1952, contractors engaged on these projects were employing about 11,400 on-site workers. Of these employees nearly 10,000 were construction workers and over 1,400 were supervisors and clerks.

In February the Corporation assumed responsibility for engaging consulting engineers to supervise construction, and specialists for soil testing, testing of concrete, and inspection of steel fabrication and erection at certain projects. By the end of the year arrangements were made for the provision of such specialized services at 40 sites at a cost of \$755,000.

Late in the year the Corporation was directed to dispose of materials and equipment which have become surplus to defence projects. The proceeds are to be credited to the cost of the projects.

Housing for Department of Defence Production

In 1952 the Corporation completed the 130 dwellings that were started on behalf of the Department of Defence Production under its capital assistance programme.

Construction for Other Departments and Agencies

For Atomic Energy of Canada Limited the Corporation undertook construction work at Deep River on 110 houses, a school and an annex to the staff hotel. The school and 76 of the houses were completed in 1952.

In September a contract was awarded for 50 houses to be built at Gander, Newfoundland, for the Department of Transport.

REAL ESTATE ADMINISTRATION

The Corporation manages real estate acquired from various sources. This real estate includes houses built by Wartime Housing Limited, Housing Enterprises of Canada Limited, and by the Corporation under the veterans' rental housing programme, houses purchased under guarantee through the Integrated Housing Plan, dwellings leased and converted under the Home Conversion Plan, Laurentian Terrace in Ottawa, Arbour Lodge at Ajax and a men's hostel at Hamilton.

Property Management

Summary data on real estate management in 1951 and 1952 are shown in the following table. More detailed information for 1952 is provided in Tables 14 to 18. At the end of the year total rental arrears amounted to \$48,082, which represented less than half of one per cent of rentals payable during the year. Of this amount \$33,906 was in arrears for not more than one month.

	<u>1951</u>	<u>1952</u>
Number of dwellings under management		
At beginning of year.....	38,656	24,775
At end of year.....	24,775	19,644
Maintenance expenditures		
Total (\$000).....	2,416	1,501
Per unit (\$).....	76	68
Rental revenue, dwellings		
Total (\$000).....	12,135	9,172
Per unit (\$).....	383	413

Tenant Selection

The system of rating the priority of applicants for rental houses was extended in 1951 to include veterans of the Korean War on the same basis

as veterans of World War II. Allocations to new projects numbered 294 and to vacancies 1,972, a total of 2,266 in the year. The proportion of Corporation-owned houses occupied by veterans increased from 90% to 93% through 1952. Non-veteran occupancy represents mainly continued tenancies of houses built for war workers by Wartime Housing Limited. Veterans' applications on hand at the end of the year numbered 16,162.

Sale of Rental Houses

By the beginning of 1952 a total of 35,685 houses had been offered for sale and 29,452 sold for a total amount of \$110.5 million. During the year an additional 2,826 were put up for sale and 4,883 were sold for an aggregate price of \$19.0 million.

First priority to purchase is given to the tenants. Houses which become vacant in a project are held for sale to veterans of World War II and the Korean Special Force. A tenant who is unwilling to purchase the house he occupies or any other house which the Corporation has for sale, may be requested to move to other rental accommodation owned by the Corporation in the locality if an acceptable offer is received for his house.

At the end of the year 28,769 accounts resulting from the sale of houses to individuals on a deferred payment plan were under administration. Of these accounts, 32 were in arrears for three months or more at the year end.

During the year three agreements were cancelled because of default in payment and there was no loss to the Corporation.

Payments to Municipalities

Over \$1.7 million was disbursed to 180 municipalities by the Corporation during the year in lieu of taxes on the Corporation's rental housing projects. In 1952 the Corporation agreed that on the request of a municipality it would make payments for pre-1948 projects as high as regular taxes, provided that half or more of the houses in the project had been sold. In such cases the increased payments in lieu of taxes result in corresponding extra rental charges to the tenants.

Fire Losses

There were 93 fires reported in 1952 resulting in repair costs of \$16,002. The average fire loss per unit for the 22,210 units under management was 72 cents.

Careless handling of smoking materials and matches continues to be

one of the principal causes of fires. Special attention is being directed to this phase of fire prevention.

Home Conversion Plan

The leasehold interest of the Corporation was surrendered or the leases expired during the year on the remaining 19 properties held by the Corporation under this plan at the beginning of the year. In the majority of these cases arrangements were made with the owners for the continuation of the existing tenancies. In a few cases the owner requested and obtained vacant possession. The surrender of the 19 properties concluded operations under the Home Conversion Plan.

Integrated Housing Plan

Of the 342 houses purchased by the Corporation under integrated contracts, 340 had been sold by the end of 1952.

Ajax Development Programme

Since 1948, the Corporation has administered property in the Improvement District of Ajax which is being developed as a balanced industrial community. Sales of land to be used as industrial sites were continued in 1952. Sales were completed in respect of 39 acres of land and negotiations were brought to final stages with regard to the sale of a further 26 acres. As at the end of the year 28 industries were located in Ajax.

The development of the main retail business centre was advanced in 1952 with the completion of road paving, a large parking area, and the Corporation-owned shopping centre. Six stores have been open since August. A further 130 feet of frontage was sold for the construction of retail stores.

Of the 600 war workers' houses built in Ajax, all but 22 had been sold by the end of 1952. The Corporation serviced lots for residential purposes in Ajax during the past two years, and 23 of these were sold during 1952. An apartment project of 238 units under the Rental Insurance Plan was almost completed and plans to expand the project were under consideration at the end of the year.

RESEARCH AND INFORMATION

The Corporation under Part V of the Act conducts and sponsors educational, information, and research activities in the social, technical, and design aspects of housing and community planning. Under Part V of the Act, expenditures of \$344,219 were made in 1952 of which \$196,268 was

spent directly by the Corporation and \$143,951 was in the form of payments to universities and other Government agencies. Research into mortgage lending is undertaken in accordance with the provisions of Section 27 of The Central Mortgage and Housing Corporation Act.

Economic and Related Research

The Corporation continued to provide statistics and analyses of housing and mortgage lending, and to develop new data. This information is made available through regular publications. "Housing in Canada" is issued quarterly and provides a national summary of current data on economic aspects of housing. "Housing Progress Abroad," also quarterly, reviews housing developments in other countries. Special issues in 1952 treated the postwar housing programme in Western Germany and the results of the United States' housing census of 1950. "Mortgage Lending in Canada," published annually, reviews the sources and uses of mortgage funds for new residential construction and other purposes and the means by which Canada's housing programme is financed.

As in earlier years the Corporation conducted an outlook survey for housing in 1952. The results of this survey, based on appraisals made for 127 cities and towns by the field offices of the Corporation, were incorporated in "Private and Public Investment in Canada, Outlook, 1952," a white paper tabled in Parliament by the Minister of Trade and Commerce on March 31, 1952.

In cooperation with the Bureau of Statistics, the Corporation continued its survey of the number of dwellings started and completed in cities and towns of 5,000 population and over. In January, the published results of the survey were enlarged to provide data by locality for 28 urban centres which had recently reached a population of 5,000 and to include within the metropolitan areas some new suburban districts. This survey was supplemented by sample surveys covering other areas. The Bureau of Statistics published the data monthly, in "New Residential Construction."

Total expenditures for economic and related research amounted to \$105,762 during 1952. Of this amount, \$97,896 was spent directly by the Corporation with the balance of \$7,866 being paid to other organizations.

Housing Design

A new series of house designs was issued in 1952 and the Corporation continued to expand and improve the series of working drawings available to builders and prospective home owners. Architects are invited to submit designs from which the Corporation makes its selection. Booklets illus-

trating these designs are widely distributed and working drawings are sold at \$10 a set.

During the year 12% of houses financed by joint loans were built from plans provided through the Corporation, the number of sets of drawings sold being as follows.

Bungalows.....	3,588
1½-storey.....	1,581
2-storey.....	405
West Coast Designs.....	43

The first part of a comparative study of housing design was published in 1952. This contains an analysis of types of dwellings and site plans, with illustration of examples from Canada, Great Britain and the United States.

Building Research

The Corporation, in cooperation with the National Research Council and other Government laboratories, continued to study the performance of building materials, mechanical equipment, and building methods. These investigations enable the Corporation to decide on the acceptability of new products and methods for housing financed under the Act.

Assistance was given to the National Research Council in the revision of the National Building Code. During the year the Corporation worked with committees of the Canadian Government Specifications Board and the Canadian Standards Association in the development of building materials, performance standards and specifications.

Community Planning

The Corporation continued to support universities which offer post-graduate courses in community planning, nine fellowships being again offered in the academic year. Graduates of these courses have been employed in provincial and municipal departments which deal with housing and the planning of urban developments.

A grant was made to McGill University for study of urbanisation in the province of Quebec and an analysis of multiple housing developments in the Montreal area. Queen's University has undertaken a study of company towns across Canada. The Universities of Toronto, Manitoba, and British Columbia, in cooperation with provincial departments, have each undertaken studies of the provincial legislation for community planning.

A grant was again made to the Community Planning Association of Canada. The Association has continued its programme of publications and

its provincial divisions have arranged conferences attended by municipal officials and citizens concerned with urban development. The membership of the Association has increased 25% during the year, this increase being largely in the province of Quebec. There are now seven organized provincial divisions which are represented on the National Council.

Information Services

To widen the knowledge of the facilities available under the National Housing Act, and to encourage good house design and construction, information activities were expanded in 1952.

The Corporation's exhibit itinerary was extended to include 17 fairs and exhibitions, three more than in 1951. Five travelling exhibits were required to fulfill engagements in Vancouver, Kamloops, Edmonton, Calgary, Regina, Saskatoon, London, Hamilton, Toronto, Peterborough, Kingston, Montreal, Sherbrooke, Three Rivers, and Quebec. In addition, a small exhibit was again sponsored at the Canadian International Trade Fair to encourage industrial interest in Ajax, Ontario.

The Corporation's "Newspaper Feature Service" providing special house designs and articles, was requested by 83 English-language and 35 French-language newspapers, and by other publications. New interest was shown by material suppliers and builders who used the service for advertising.

"Pride of Possession," a film about the home-ownership facilities under the Act, was brought up to date, while "On to Fortune," a documentary on the development of Ajax, was called in from abroad and in Canada for revision.

Expenditures in 1952 on account of information services amounted to \$47,539.

ACCOUNTS

The financial statements of the Corporation, shown on pages 35 to 45, comprise the "Balance Sheet as at 31st December, 1952," the statement of "Income and Expenditure for the Year Ended 31st December, 1952," and the statement of "Reserve Fund." In support of the balance sheet two additional schedules are shown, "Loans under the Housing Acts for the Year Ended 31st December, 1952," and "Real Estate for the Year Ended 31st December, 1952."

INCOME AND EXPENDITURE

A comparative summary of income and expenditure for 1951 and 1952 is given below.

CENTRAL MORTGAGE AND HOUSING CORPORATION

	1951	1952
Income	(\$000)	(\$000)
Interest Earned on Loans.....	7,103	8,643
Property Rentals.....	13,139	10,374
Interest Earned on Agreements for Sale.....	2,661	4,479
Fees for Supervision of Construction.....	1,119	1,448
Other Income.....	160	179
	<hr/>	<hr/>
	24,182	25,123
Expenditure		
Administration.....	5,014	5,184
Property Expenses.....	8,799	6,595
Interest on Borrowings.....	7,165	8,961
Loss on Disposal of Real Estate and Other Assets.....	60	5
	<hr/>	<hr/>
	21,038	20,744
	<hr/>	<hr/>
	3,144	4,379
Less Estimated Income Tax.....	—	2,325
	<hr/>	<hr/>
Balance Transferred to Reserve Fund.....	3,144	2,054

A continued increase in the amount of National Housing Act loans outstanding was reflected in a higher total of interest earned on loans over the previous year. The decrease in rental revenues resulted from further sales of rental houses.

Interest earned on agreements for sale, arising out of the sale of houses under deferred payment arrangements, increased substantially because of the additional sales in 1952.

In the detailed income and expenditure statement on pages 40 and 41, "Fees earned for Services provided under Agreements" include those relating to construction supervision performed for Defence Construction (1951) Limited, the Department of National Defence, the National Research Council and its successor Atomic Energy of Canada Limited in respect of construction work at Deep River Village, and the Department of Defence Production.

The item "Salaries, Head Office and Branches," charged to administration in the amount of \$2,653,259.66, excludes salaries paid on direct construction account and for maintenance of real estate. Salaries for Part V

activities, recoverable from the Minister under the Housing Act, and salaries recoverable under special agreements, are also excluded. Total salaries and wages paid by the Corporation amounted to \$6,804,984.89 in 1952.

BALANCE SHEET

The assets and liabilities of the Corporation as at the end of 1952, are shown on pages 38 and 39. Further details and explanatory comments are given below.

Assets

In the statement of assets, "Cash" includes all undisbursed borrowings made to meet immediate lending and construction requirements, funds held at field points for administrative purposes, and collections in transit to Head Office.

"Accounts Receivable" is made up of balances due from various Government departments and agencies for construction services performed under agreements, uncollected balances owed by tenants occupying rented houses, balance of interest owing by housing authorities in respect of Federal-provincial projects, expenditures recoverable from the City of Vancouver for its share of the cost of housing projects, and rental insurance premiums collectible from lending institutions.

"Expenditures Recoverable from Provincial Governments under Federal-Provincial Agreements," shown at \$1,811,462.77, represents the provincial share of expenditures made by the Corporation acting as banker for the several Federal-provincial partnerships. These are normally collected from the provinces at the end of each quarter.

The balance of \$102,789.87, shown as "Due from the Minister of Resources and Development on Current Account," consists of unrecovered expenditures made under Part V of the Act, and payments under *Section 3A* to lending institutions to cover special expenses in connection with joint loans made in remote areas, less net recoveries from defaulting borrowers of guarantees paid under the Home Improvement Loans Guarantees Act and net income collected from Emergency Shelter projects.

The item "Due from the Minister of Resources and Development in respect of losses under the Housing Acts" represents the net total for the year of losses covered by guarantees in Section 25 of The Central Mortgage and Housing Corporation Act. A summary of this account is set forth below.

Losses on joint loans including the lending institutions' and the Corporation's share.....	\$149,824.10
Losses on sale of real estate acquired under guarantee from builders under the Integrated Housing plan.....	20,955.58
	<hr/>
170,779.68	
<i>Deduct:</i>	
Profit on sale of property acquired from institutional housing companies.....	47,057.07
Profits from sales of property on terminated joint loans under The National Housing Act, 1944.....	3,115.93
Profits from sales of property on terminated direct loans.....	1,381.77
Profits from land assembly transactions under Section 11B of The National Housing Act, 1944.....	12,925.31
	<hr/>
	64,480.08
	<hr/>
	\$106,299.60

“Construction and Maintenance Materials and other Supplies,” at \$87,195.38, represents the stock held to maintain rented houses and inventories of fuel and foodstuffs at special projects and includes \$20,903.87 of materials acquired for special purposes in connection with the construction programme.

“Loans under the Housing Acts,” totalling \$277,911,529.58 at the end of the year, have increased by \$52,116,384.91 over the total of \$225,795,-144.67 carried in that account a year earlier. “Mortgages and Agreements for Sale” represents unpaid balances on all sales of property under deferred payment terms, and amounts to \$100,438,965.81, an increase of \$15,538,-881.00 over 1951. Statement IV in the financial statements shows changes in these accounts for the year. In this connection mortgages on sales of property, previously reported with loans, are now consolidated with agreements for sale.

“Advances to Municipalities and others on deferred repayment terms” were outstanding in the amount of \$4,041,154.29. This represents the un-recovered portion of payments made by the Corporation to assist in construction and the installation of services in connection with housing and land assembly projects. The payments were made under agreements with

the Corporation, some of which were undertaken in partnership with provincial governments under *Section 35*.

“Real Estate,” amounting to \$111,814,037.07, was \$8,600,756.23 lower than a year earlier. Additions to real estate account resulted mainly from expenditures to complete the Fraserview project at Vancouver, the new Head Office building, and improvements to war workers’ houses. Reductions of \$14,874,864.08 were made as a result of sales of rental houses and the return to owners of all leasehold properties held under the Home Conversion Plan. Depreciation was charged at rates in effect during previous years.

This year for the first time, the Corporation’s 75% share in the joint ownership of real estate acquired and developed under *Section 35* has been shown on the balance sheet as a separate item because of its increasing importance. This account was \$7,701,777.27 higher at December 31, 1952 than at the same date the previous year, and represented a total investment of \$10,394,550.76. A schedule of real estate including the Corporation’s interest in Federal-provincial projects is shown in the financial statements.

“Office Furniture and sundry Equipment” shows a net increase after depreciation of \$140,508.98 over 1951 mainly because equipment in use before the move to the new Head Office building was not owned by the Corporation and therefore new acquisitions were required.

“Contractors’ and other Security Deposits lodged with the Department of Finance” includes government bonds received in respect of contracts awarded by the Corporation. These are held for safe-keeping until released to depositors. One item of \$22,500.00 in this account represents municipal bonds accepted as additional security on a loan under *Section 9*.

“Other Assets,” reported on the balance sheet at \$181,333.23, comprises the following.

Prepayments to municipalities of taxes or in lieu of taxes..	\$ 71,295.05
Unexpired group insurance premiums.....	91,767.17
Unexpired premiums on insurance and employees’ surety bonds.....	5,640.28
Unexpended advances made to employees and others.....	12,630.73
	<hr/>
	\$ 181,333.23

Liabilities

The first three items in the statement of liabilities are made up as follows.

“Accounts payable and Sundry Accrued Charges”	
Debts currently owing for operating purposes.....	\$ 554,591.04
Contractors' and consultants' claims for work or services performed and claims from suppliers of materials.....	1,964,508.80
Sundry items accrued but not due for payment.....	64,248.35
Provision for completion of permanent improvements....	538,353.69
	<u>\$3,121,701.88</u>
“Contractors' Holdbacks and Deposits from Contractors and Others”	
Contractors' holdbacks.....	\$1,215,944.59
Contractors' security deposits.....	2,487,687.47
Refundable deposits from tenants.....	211,949.87
Deposits from borrowers holding rental insurance contracts, to be used for replacements and repairs to mortgaged premises	572,524.17
Sundry deposits held in trust for future release to municipalities and others	87,367.14
	<u>\$4,575,473.24</u>
“Prepaid Rents and payments received on uncompleted sales of Real Estate”	
Receipts on account of sales in process not fully exe- cuted.....	\$ 581,628.32
Receipts representing prepaid rentals.....	160,883.98
	<u>\$ 742,512.30</u>
“Employees' Retirement Fund,” representing contributions held in trust for those employees not admitted to the pension fund, was \$90,679.03 more at the end of 1952 than one year earlier.	
“Reserves for Guaranteed Rentals and Purchase Guarantees” consists of two items.	
Reserve for Guaranteed Rentals	
This represents the unexpended balance of premiums collected on rental insurance contracts under <i>Section 8A</i> and is available to meet loss claims.....	\$ 718,114.95
Reserve for Purchase Guarantees re Defence Workers' Loans	
This represents premiums collected on account of guar- antee contracts with builders under Defence Workers' Housing Regulations. These premiums are to be used to cover losses that may be incurred in disposal of houses bought under the guarantee.....	36,962.57
	<u>\$ 755,077.52</u>

The item, "Due to the Receiver General under Section 31 of The Central Mortgage and Housing Corporation Act," in the amount of \$8,754,573.74, represents the excess in Reserve Fund account over \$5,000,000.00 after provision for income tax. Payment of the amount has been made since the year end.

Provision for income tax, in the amount of \$2,325,000.00, has been established pursuant to Section 74A of the Income Tax Act as amended at the last session of Parliament. This section provides that Crown Corporations specified in Schedule D of the Financial Administration Act and classed as proprietary corporations shall pay tax on income earned on and after January 1, 1952. Payments to the Receiver General in this connection totalling \$829,740.00 have been made in accordance with the requirements specified for Corporations in Section 47 of the Income Tax Act and are charged to this account. This leaves a balance of \$1,495,260.00 estimated as payable before June 30, 1953, and shown in the balance sheet.

Liabilities resulting from the proceeds of borrowings from the Government of Canada are shown in the balance sheet under three classifications according to the covering authority. The amounts shown as outstanding at the end of 1952 include accrued interest charged at rates stated in covering debentures plus an allowance to offset the increased rate of interest earned on loans made since the 1951 amendments to the National Housing Act. Changes in these accounts, excluding accrued interest, since the end of 1951 are summarized below. The repayments under *Section 34* comprised ordinary redemptions of \$2,871,363.70, and accelerated redemptions of \$1,850,000.00, arising from the sale of units built from the proceeds of borrowings under this section.

BORROWINGS FROM THE GOVERNMENT OF CANADA	OUT- STANDING AT THE END OF 1951	NEW BORROW- INGS 1952	REPAY- MENTS 1952	OUT- STANDING AT THE END OF 1952
Under Section 23 of The Central Mortgage and Housing Corporation Act for lending under the Housing Acts (\$ million).....	197.5	62.0	—	259.5
Under Section 34 of The National Housing Act, 1944, for acquisition and construction of real estate (\$ million).....	114.3	6.0	4.7	115.6

CENTRAL MORTGAGE AND HOUSING CORPORATION

BORROWINGS FROM THE GOVERNMENT OF CANADA	OUT- STANDING AT THE END OF 1951	NEW BORROW- INGS 1952	REPAY- MENTS 1952	OUT- STANDING AT THE END OF 1952
Under Section 35 of The National Housing Act, 1944, for land assembly and construction of rental housing units under Federal-provincial agreements (\$ million).	2.0	5.0	—	7.0

“Unrealized Capital Surplus” represents the capitalized value of real estate in possession which was acquired under *Section 34* of the Act, the balance uncollected on sales of real estate acquired from the same source, and the unrealized portion of profits on sales of houses which were built by the Corporation with funds borrowed under *Section 34*. Changes in this account during 1952 are summarized below.

Balance brought forward from December 31, 1951.....	\$76,858,204.32
--	-----------------

Add:

Additional surplus arising from sales of properties acquired under Section 34 of The National Housing Act, 1944.	8,134,890.53
Unrealized profit on sales of Real Estate acquired on Corporation account.....	8,229.70
	8,143,120.23
	85,001,324.55

Deduct:

Proceeds from sales of properties ac- quired under Section 34(3) of The National Housing Act, 1944, trans- ferred to Reserve Fund Account....	5,631,756.10
Proceeds from sales of properties ac- quired on Corporation account trans- ferred to Reserve Fund Account....	4,702.35
Balance as per Balance Sheet.....	\$79,364,866.10

RESERVE FUND

The net profits of the Corporation for 1952 amounted to \$2,053,984.23 after providing for depreciation, profits and losses on sales of real estate acquired on Corporation account, and estimated income tax. This sum was transferred to the Reserve Fund, together with proceeds amounting to \$6,700,589.51 from sales of properties acquired under *Section 34* of the National Housing Act, bringing it to a total of \$13,754,573.74. The excess of this amount over \$5,000,000.00 was transferred to the credit of the Receiver General as required under Section 31 of The Central Mortgage and Housing Corporation Act. The Reserve Fund statement for 1952 is shown on page 41. A comparative statement for 1951 and 1952 is shown below.

	1951	1952
Credit Balance, January 1st.....	\$ 5,000,000.00	\$ 5,000,000.00
<i>Add:</i>		
Transfer from Income and Expenditure account for the year.....	3,144,037.02	2,053,984.23
Proceeds from sales of properties acquired under Section 34(3) of The National Housing Act, 1944.....	9,843,062.96	6,700,589.51
	17,987,099.98	13,754,573.74
<i>Deduct:</i>		
Amount transferred to the credit of the Receiver General as required by Section 31 of the Corporation Act.....	12,987,099.98	8,754,573.74
Credit Balance.....	\$ 5,000,000.00	\$ 5,000,000.00

ORGANIZATION AND STAFF

The Corporation continued its policy of decentralization during 1952. The British Columbia Region assumed responsibility for mortgage accounting and the Maritime and Prairie Regions made preparations to do the same in 1953.

A new department was organized at Head Office to look after Corporation loans, which increased substantially during the year.

As the real estate administered by the Corporation was further reduced by sales during the year, 11 Rental Sub-Offices were closed. The District

Rental Office at Ajax was made a Branch Office. At the end of the year there were five Regional Offices, 29 Branch Offices, three District Rental Offices, and 57 Sub-Offices, of which 30 were integrated into Branch or District Rental Offices. The Corporation maintained an on-site staff of 518 at 83 construction centres.

The Head Office staff was brought together under one roof for the first time in 1952 as the new building was occupied in July.

The regular staff increased from 1,963 to 2,208 during the year. The number of part time and casual employees declined from a monthly average of 303 in 1951, to 125 in 1952.

The increase in regular staff was mainly to meet the demands of the defence construction programme. Construction personnel increased by 229 during the year. In order to help meet the great need for qualified engineers, Corporation officials interviewed applicants in Great Britain and made arrangements with a number of them to come to Canada and join the staff. Higher lending activity in 1952 led to an increase of 24 in staff. The Corporation employed 42 persons for operation and maintenance of the new Head Office building. For general administrative work, an additional 14 employees were taken on. The real estate staff was reduced by 64 as the sale of Corporation rental houses proceeded.

Claims against the group insurance and hospitalization plan during the policy year numbered 647. There were six death claims. Payments by the insuring companies for costs of hospitalization, special services and surgery amounted to \$82,628, or 81% of the cost of these services.

The number of employees contributing to the Pension Fund on December 31, 1952 was 1,040. The fund at December 31, 1952 amounted to \$3.5 million. Although the Fund was established only a few years ago, six retired employees and the widow of another were receiving annual pensions at the end of 1952. Twelve employees who left the Corporation chose to take annual pensions payable at age 60.

The Board of Directors extend their thanks and appreciation for the loyal and efficient manner in which the staff has done its work in 1952.

Yours very truly,

D. B. MANSUR,

President.

CENTRAL MORTGAGE AND HOUSING CORPORATION

FINANCIAL STATEMENTS

31st DECEMBER, 1952

AUDITORS' REPORT

To the Minister of Resources and Development,
Ottawa.

We have examined the financial statements of Central Mortgage and Housing Corporation for the year ended 31st December, 1952 as enumerated in the index and have obtained all the information and explanations we have required. Our examination included a general review of the accounting procedures and such tests of accounting records and other supporting evidence as we have considered necessary in the circumstances.

In our opinion proper books of account have been kept and the financial statements of the Corporation were prepared on a basis consistent with that of the preceding year and are in agreement with the books.

The transactions of the Corporation that have come under our notice have, in our opinion, been within its powers under the Acts applicable to the Corporation.

In our opinion the balance sheet and the related statement of income and expenditure are properly drawn up so as to give respectively a true and fair view of the state of the Corporation's affairs as at 31st December, 1952 and of the income and expense of the Corporation for the year ended that date, according to the best of our information and the explanations given to us and as shown by the books of the Corporation.

MAURICE SAMSON, C.A.,

*of the firm of Chartré, Samson,
Beauvais, Bélair & Cie.*

K. W. DALGLISH, C.A.,

*of the firm of Deloitte, Plender,
Haskins & Sells.*

Ottawa, Canada,
28th February, 1953

CENTRAL MORTGAGE AND HOUSING CORPORATION
FINANCIAL STATEMENTS
31st DECEMBER, 1952

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Corporation's Share in the joint ownership of Real Estate under Federal-Provincial agreements for the year ended 31st December, 1952.

CENTRAL MORTGAGE AND BALANCE SHEET AS

ASSETS

Cash.....	\$ 6,347,644.62
Accounts Receivable, less provision of \$13,397.44 for bad debts.....	1,407,503.21
Expenditures Recoverable from Provincial Governments under Federal-Provincial Agreements.....	1,811,462.77
Due from the Minister of Resources and Development on Current Account.....	102,789.87
Due from the Minister of Resources and Development in respect of losses under the Housing Acts.....	106,299.60
Construction and Maintenance Materials and other Supplies—at cost.....	87,195.38
Loans under the Housing Acts, including \$747,842.15 accrued interest.....	277,911,529.58
Mortgages and Agreements for Sale arising from sales of properties, including \$381,188.01 accrued interest.....	100,438,965.81
Advances to Municipalities and others on deferred repayment terms, including \$13,169.87 accrued interest.....	4,041,154.29
Real Estate—at cost, or at values placed by the Board of Directors on properties acquired under Section 34 of the National Housing Act, 1944, less provision of \$9,138,402.03 for depreciation.....	111,814,037.07
Corporation's Share in the joint ownership of Real Estate under Federal-Provincial Agreements.....	10,394,550.76
Office Furniture and Sundry Equipment, less provision of \$485,447.44 for depreciation.....	453,120.47
Contractors' and other Security Deposits lodged with the Department of Finance.....	299,100.00
Other Assets.....	181,333.23
	<u>\$515,396,686.66</u>

NOTE:—No provision has been made in the above statement for possible losses in respect of loans, guarantees and other commitments under the Housing Acts, which are obligations of Her Majesty under these Acts.

D. B. MANSUR,
President

HOUSING CORPORATION

AT 31st DECEMBER, 1952

LIABILITIES

Accounts Payable and Sundry Accrued Charges.....	\$ 3,121,701.88
Contractors' Holdbacks and Deposits from Contractors and Others.....	4,575,473.24
Prepaid Rents and payments received on uncompleted sales of Real Estate.....	742,512.30
Employees' Retirement Fund.....	233,769.07
Reserves for Guaranteed Rentals and Purchase Guarantees.....	755,077.52
Due to the Receiver General under Section 31 of the Central Mortgage and Housing Corporation Act.....	8,754,573.74
Estimated Income Tax, less instalments paid.....	1,495,260.00
Borrowings from the Government of Canada under Section 23 of the Central Mortgage and Housing Corporation Act, evidenced by debentures of the Corporation, including \$2,468,469.18 accrued interest (for lending under the Housing Acts).....	261,968,469.18
Borrowings from the Government of Canada under Section 34 of the National Housing Act, 1944, evidenced by debentures of the Corporation, including \$1,659,091.25 accrued interest (for acquisition and construction of Real Estate).....	117,286,818.35
Borrowings from the Government of Canada under Section 35 of the National Housing Act, 1944, evidenced by debentures of the Corporation, including \$102,598.03 accrued interest (for acquisition and construction of Real Estate under Federal-Provincial Agreements)...	7,098,165.28
Unrealized Capital Surplus, including Surplus arising from valuations of property acquired under Section 34 of the National Housing Act, 1944.....	79,364,866.10
Capital: Authorized and paid up.....	25,000,000.00
Reserve Fund.....	5,000,000.00
	<hr/>
	<u>\$515,396,686.66</u>

C. D. ARMITAGE,
Chief Accountant

Statement II

**CENTRAL MORTGAGE AND HOUSING CORPORATION
STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR
ENDED 31st DECEMBER, 1952**

INCOME:

Interest earned on loans under the Housing Acts	\$ 8,642,949.12
<i>Less:</i> Interest on borrowings from the Government of Canada for lending under the Housing Acts	6,729,247.82
Property Rentals	1,913,701.30
<i>Less:</i> Interest on borrowings from the Government of Canada for invest- ment in completed properties	10,373,607.09
	2,231,830.13
	8,141,776.96
<i>Other Income</i>	
Interest earned on Mortgages and Agree- ments for Sale	4,479,044.76
Fees earned for services provided under Agreements	1,447,972.59
Miscellaneous	179,421.90
	6,106,439.25
EXPENDITURE:	

Administration:

Salaries, Head Office and Branches	2,653,259.66
Pension Fund, Retirement Fund, Group and Unemployment Insurance and Medical Examinations	609,754.64
Directors' Fees and Expenses	7,249.87
Provision for Auditors' Fees and Expenses	28,500.00
Legal Expenses	23,451.04
Office Supplies and Expenses	436,799.89
Telephone and Telegraph	179,735.59
Rental and Expenses of Administrative Premises	219,127.49
Travel Expenses and use of employee- owned cars	518,438.86
Information Services, Films and Plans ..	38,257.32
Depreciation on furniture and equipment	164,205.24
Other Expenses	305,084.67
Sub-Total	5,183,864.27

Property Expenses:

Operating Expenses of Special Projects ..	1,163,222.19
Repairs and Maintenance of Properties ..	1,494,460.65
Payments to Municipalities in lieu of taxes and for services	1,328,006.07
Depreciation on Real Estate	2,608,864.10
	6,594,553.01
carried forward	11,778,417.28
	\$ 4,383,500.23

CENTRAL MORTGAGE AND HOUSING CORPORATION

Statement II (Continued)

CENTRAL MORTGAGE AND HOUSING CORPORATION
STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR
ENDED 31st DECEMBER, 1952

brought forward	\$ 4,383,500.23
<i>Deduct:</i>	
Loss on disposal of assets through Crown Assets Disposal Corporation....	8,863.03
<i>Less:</i>	
Profit on Sales of Corporation-owned Real Estate.....	4,347.03
Income less expenditure for the year before estimated Income Tax.....	4,378,984.23
<i>Deduct:</i>	
Estimated Income Tax.....	2,325,000.00
Balance transferred to Reserve Fund.....	<u>\$ 2,053,984.23</u>

Statement III

CENTRAL MORTGAGE AND HOUSING CORPORATION
RESERVE FUND

Credit Balance as at 31st December, 1951..	\$ 5,000,000.00
<i>Add:</i>	
Income less Expenditure for the year ended 31st December, 1952 after Estimated Income Tax.....	2,053,984.23
Proceeds from sales of properties ac- quired under Section 34 of The National Housing Act, 1944 and accumulated depreciation thereon.	6,700,589.51
	<u>8,754,573.74</u>
	13,754,573.74

<i>Deduct:</i>	
Amount transferred to the credit of the Receiver General	<u>8,754,573.74</u>
Credit Balance as at 31st December, 1952, as limited by Section 31 of the Central Mortgage and Housing Cor- poration Act.....	<u>\$ 5,000,000.00</u>

**CENTRAL MORTGAGE AND HOUSING CORPORATION
LOANS UNDER THE HOUSING ACTS FOR THE YEAR ENDED 31st DECEMBER, 1952**

Balance 31st December, 1951				Balance 31st December, 1952			
No. of Loans Out- standing	No. of New Loans	Advances and Other Charges during 1952	No. of Loans Paid in Full	Repayments during 1952	No. of Loans Out- standing	Value	Value
100,478	\$169,061,920.17	18,775	\$40,800,653.34	3,475	\$10,896,138.49	115,778	\$198,966,435.02
<i>Joint Loans:</i> (Corporation's Share)							
<i>Direct Loans:</i>							
Limited Dividend Housing Com- panies	18	3,308,246.67	8	1,748,830.07	Nil	180,848.60	26
Loans under Section 31A	1,376	52,555,631.38	1,495	26,326,001.78	17	5,847,284.82	2,854
Mining, Lumbering, Logging and Fishing Industries	4	257,595.77	1	54,363.52	Nil	25,283.36	5
GRAND TOTAL	101,876	\$225,183,393.99	20,279	\$68,929,848.71	3,492	\$16,949,555.27	118,663
ADD: Accrued Interest							747,842.15
							\$277,911,529.58

**MORTGAGES AND AGREEMENTS FOR SALE ARISING FROM SALES OF PROPERTIES
FOR THE YEAR ENDED 31ST DECEMBER, 1952**

	31st December, 1951	Sales and Other Charges During 1952		Repayments During 1952		31st December, 1952
		No. of Accounts Out- standing	No. of Sales Value	No. of Accounts Paid in Full or Closed	Total Repayments	
Agreements for Sale	21,628	\$73,317,622.65	4,533	\$24,807,098.95	582	\$12,640,654.76
Mortgages	2,012	10,764,825.13	1,213	6,171,115.94	35	2,362,230.11
TOTAL	23,640	\$84,082,447.78	5,746	\$30,978,214.89	617	\$15,002,884.87
ADD: Accrued Interest.....						381,188.01
						\$100,438,965.81

CENTRAL MORTGAGE AND
REAL ESTATE FOR THE YEAR

	Balance 31st December, 1951		Additions During 1952	
	Units	Book Value	Units	Amount
<i>Business Premises for Corporation Use.....</i>	103	\$ 1,855,575.55	2	\$ 740,127.72
<i>Constructed for Rental</i>				
Warworkers' Houses.....	3,977	1,510,426.86	Nil	1,248,993.85
Servicemen's Houses:				
1947 Programme and prior—Completed.....	7,967	23,901,000.00	Nil	Nil
1948 Programme—Completed.....	7,612	52,145,471.85	Nil	366,801.50
1949 Programme—Completed.....	4,117	29,145,105.12	300	2,984,820.89
1949 Programme—Under Construction.....	196	1,274,000.00	235	780,439.42
Multiple Dwellings Completed.....	623	5,299,344.91	Nil	45,106.74
Housing Acquired from Limited Dividend Companies:				
Single Houses.....	407	3,186,845.20	Nil	38,000.00
Garages.....	25			
Multiple Dwellings.....	1,136	8,435,682.08	Nil	51,483.07
Garages.....	232			
Expenditures on Gander Townsite Development.....	Nil	Nil	24	198,723.86
	26,292	124,897,876.02	559	5,714,369.33
<i>Acquired Under Guarantee Agreements.....</i>	21	148,863.09	10	52,736.33
<i>Leasehold Properties</i>				
Home Conversion Plan.....	209	202,524.25	Nil	Nil
Staff House—Hamilton.....	1	190,000.00	Nil	Nil
	210	392,524.25	Nil	Nil
<i>Other Real Estate</i>				
Vacant Land.....	Nil	1,026,572.30	Nil	49,795.76
Sundry.....	181	301,580.93	20	647,281.90
	181	1,328,153.23	20	697,077.66
GRAND TOTALS.....	26,807	\$128,622,992.14	591	\$7,204,311.04

CORPORATION'S SHARE IN THE JOINT OWNERSHIP OF REAL ESTATE UNDER FE

Rental Housing.....		\$1,251,970.25	\$6,814,292.87
Land Assembly.....		1,440,803.24	345,476.77
Combined Rental Housing & Land Assembly		Nil	356,996.02
Expenditures on Preliminary Agreements...		Nil	185,011.61
TOTALS.....		\$2,692,773.49	\$7,701,777.27

HOUSING CORPORATION
ENDED 31st DECEMBER, 1952

Statement V

Dispositions During 1952		Balance 31st December, 1952			
Units	Book Value	Units	Book Value	Depreciation	Book Value after Depreciation
28	\$ 30,767.60	77	\$ 2,564,935.67	\$ 61,509.20	\$ 2,503,426.47
1,859	1,515,598.99	2,118	1,243,821.72	Nil	1,243,821.72
3,786	11,358,000.00	4,181	12,543,000.00	1,965,271.76	10,577,728.24
60	356,722.46	7,552	52,155,550.89	3,654,455.86	48,501,095.03
Nil	Nil	4,417	32,129,926.01	1,468,667.36	30,661,258.65
Nil	Nil	431	2,054,439.42	Nil	2,054,439.42
Nil	Nil	623	5,344,451.65	505,005.64	4,839,446.01
120	982,824.12	287	2,242,021.08	255,540.51	1,986,480.57
25		Nil			
Nil	2,110.31	1,136	8,485,054.84	1,001,722.18	7,483,332.66
Nil	Nil	24	198,723.86	Nil	198,723.86
5,850	14,215,255.88	21,001	116,396,989.47	8,850,663.31	107,546,326.16
16	115,007.85	15	86,591.57	Nil	86,591.57
209	202,524.25	Nil	Nil	Nil	Nil
Nil	Nil	1	190,000.00	189,999.00	1.00
209	202,524.25	1	190,000.00	189,999.00	1.00
Nil	121,314.69	Nil	955,053.37	18,514.56	936,538.81
47	189,993.81	154	758,869.02	17,715.96	741,153.06
47	311,308.50	154	1,713,922.39	36,230.52	1,677,691.87
6,150	\$14,874,864.08	21,248	\$120,952,439.10	\$9,138,402.03	\$111,814,037.07

DERAL-PROVINCIAL AGREEMENTS FOR THE YEAR ENDED 31st DECEMBER, 1952

Nil		\$8,066,263.12		\$ 8,066,263.12
Nil		1,786,280.01		1,786,280.01
Nil		356,996.02		356,996.02
Nil		185,011.61		185,011.61
	Nil	\$10,394,550.76		\$10,394,550.76

STATISTICAL SECTION

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PART I
NATIONAL HOUSING ACT OPERATIONS

TABLE 1
NET LOANS APPROVED UNDER THE
DOMINION HOUSING ACT, 1935, THE NATIONAL HOUSING ACT, 1938,
AND THE NATIONAL HOUSING ACT, 1944

October 1, 1935—December 31, 1952 (1)

Period and Housing Act	Number of Loans	Number of Housing Units	Amount (\$000)
Dominion Housing Act, 1935:			
1935 (Oct. 1—Dec. 31).....	73	97	514
1936.....	550	788	3,778
1937.....	1,311	1,817	7,524
1938 (Jan. 1—July 31).....	1,149	2,197	7,803
Sub-Total.....	3,083	4,899	19,619
National Housing Act, 1938:			
1938 (Aug. 1—Dec. 31).....	1,198	1,697	6,037
1939.....	4,315	5,973	19,142
1940.....	4,897	5,621	16,721
1941.....	4,370	4,323	13,508
1942.....	1,138	1,093	3,170
1943.....	1,721	1,721	5,454
1944.....	1,393	1,393	4,855
1945 (Jan. 1—Jan. 31) (2).....	-407	-407	-1,368
Sub-Total.....	18,625	21,414	67,519
National Housing Act, 1944:			
1945 (Feb. 1—Dec. 31).....	4,838	5,387	22,511
1946.....	7,341	11,827	55,951
1947.....	8,886	10,933	53,230
1948.....	15,313	18,776	104,291
1949.....	18,047	25,166	140,830
1950.....	33,934	42,280	284,487
1951.....	14,916	19,283	123,621
1952.....	23,718	34,323	249,084
Sub-Total.....	126,993	167,975	1,034,005
Total.....	148,701	194,288	1,121,143

(1) Annual figures represent the total number of approvals plus reinstatements and increases minus cancellations, decreases and withdrawals.

(2) In 1945 cancellations exceeded approvals under The National Housing Act, 1938.

TABLE 2
NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY PROVINCE, 1952

Province	Population (000)	Net Loans Approved			Construction Progress of N.H.A. Units			
		Number of Loans	Number of Housing Units	Amount (\$000)	Units per 1,000 Population	Number of Housing Units Under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Completed
Newfoundland.....	374	26	27	198	.07	25	21	16
Prince Edward Island.....	103	9	64	.09	.6	9	6	9
Nova Scotia.....	653	227	260	2,036	.40	489	264	497
New Brunswick.....	526	167	182	1,438	.35	70	168	117
Quebec.....	4,174	4,092	9,117	60,538	2.18	2,366	5,553	3,858
Ontario.....	4,766	12,336	16,038	123,794	3.37	6,937	13,428	10,588
Manitoba.....	798	1,380	1,916	13,159	2.40	481	1,838	1,111
Saskatchewan.....	843	307	629	4,533	.75	102	359	359
Alberta.....	970	3,486	4,056	28,789	4.18	1,833	3,476	2,934
British Columbia.....	1,198	1,688	2,089	14,535	1.74	715	2,000	1,579
Northwest Territories.....	16	—	—	—	—	—	—	—
Yukon Territory.....	9	—	—	—	—	—	—	—
CANADA (1).....	14,430	23,718	34,323	249,084	2.38	13,024	27,116	20,887
								19,253

(1) Gross loans approved during 1952 numbered 25,274 for 36,418 units amounting to \$266,543,917; this volume was reduced by cancellations, reinstatements and other changes involving 1,556 loans for 2,095 units and \$17,460,095 to yield net loans approved as shown above.

TABLE 3
NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY MAJOR CITY ⁽¹⁾, 1952

Area	Population (000)	Net Loans Approved			Construction Progress of N.H.A. Units			
		Number of Loans	Number of Housing Units	Amount (\$000)	Units per 1,000 Population	Number of Housing Units Under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Completed
<i>Metropolitan Areas ⁽²⁾</i>								
Calgary.....	146	1,508	1,810	12,699	12.40	500	1,139	1,555
Edmonton.....	182	1,524	1,792	13,134	9.85	—	1,560	1,481
Halifax.....	134	145	174	1,431	1.30	52	184	123
Hamilton.....	273	2,119	1,383	10,317	5.07	411	1,361	932
London.....	128	814	896	6,748	7.00	438	863	666
Montreal.....	1,694*	3,019	7,528	49,543	4.44	1,854	3,742	2,895
Ottawa.....	292	786	1,556	11,422	5.33	590	1,077	890
Quebec.....	328	240	494	3,334	1.51	224	889	393
Saint John.....	76	24	25	225	.33	11	31	18
St. John's.....	68	14	15	110	.22	—	11	1
Toronto.....	1,332	4,882	7,055	55,499	6.23	3,087	5,608	4,481
Vancouver.....	605	1,221	1,556	10,952	2.57	415	1,562	1,193
Victoria.....	104	232	296	1,924	2.85	175	248	231
Windsor.....	174	251	251	2,149	1.44	151	269	207
Winnipeg.....	362	1,280	1,806	12,466	4.99	417	1,755	1,026
Sub-Total.....	5,698	17,159	26,637	191,953	4.67	9,464	20,715	15,722
								14,457

⁽¹⁾ Major cities are municipalities with a population of 30,000 and over.
⁽²⁾ Includes a few dwelling units situated in parts of municipalities which cut across metropolitan boundaries but lie outside these areas.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 3
NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY MAJOR CITY⁽¹⁾, 1952.—Continued

Area	Population (000)	Net Loans Approved			Construction Progress of N.H.A. Units			
		Number of Loans	Number of Housing Units	Amount (\$000)	Units per 1,000 Population	Number of Housing Units Under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Completed
<i>Other Major Cities</i>								
Brantford.....	37	34	38	245	1.02	26	40	38
Fort William.....	36	19	19	132	.53	11	18	19
Kingston.....	42	161	178	1,388	4.24	78	137	115
Kitchener.....	50	481	542	3,856	10.84	155	450	303
Oshawa.....	42	104	133	958	3.17	89	75	81
Peterborough.....	38	167	184	1,311	4.84	123	173	146
Port Arthur.....	33	17	17	125	.52	24	18	27
Regina.....	73	162	483	3,558	6.62	41	162	84
St. Catharines.....	39	3	3	25	.08	21	5	12
Sarnia.....	38	570	597	4,778	15.71	136	301	292
Saskatoon.....	53	71	72	506	1.36	47	71	73
Sault Ste. Marie.....	34	39	39	275	1.15	13	39	16
Sherbrooke.....	55	61	104	604	1.89	36	99	66
Sudbury.....	46	25	27	196	.59	15	28	22
Sydney.....	35	15	15	124	.43	413	12	319
Three Rivers.....	54	86	134	1,035	2.48	47	85	54
Sub-Total.....	705	2,015	2,585	19,116	3.67	1,275	1,713	1,667
Other Areas.....	8,027	4,544	5,101	38,015	.64	2,285	4,688	3,498
TOTAL.....	14,430	23,718	34,323	249,084	2.38	13,024	27,116	20,887
								19,253

(1) Major cities are municipalities with a population of 30,000 and over.

CENTRAL MORTGAGE AND HOUSING CORPORATION

**TABLE 4—NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF
N.H.A. UNITS, BY TYPE OF LOAN, 1952**

Type of Loan	Net Loans Approved			Construction Progress of N.H.A. Units			
	Number of Loans	Number of Housing Units	Amount (\$'000)	Number of Housing Units Under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units Under Construction as at December 31, 1952
(a) N.H.A. 1944, Part I <i>Joint Loans for Home Owners</i> (basic):							
Owner-Occupancy	1,756	1,815	12,330	2,616	1,689	2,600	1,705
Integrated Housing	1	1	5	116	—	8	108
For Sale	1,921	2,090	13,453	4,892	2,479	5,088	2,283
Sub-Total	3,678	3,906	25,788	7,624	4,168	7,696	4,096
(b) N.H.A. 1944, Part I <i>Joint Loans for Home Owners</i> (with additional loan):							
Owner-Occupancy	-136	-139	-1,001	426	—	192	234
Integrated Housing	-2	-2	-19	65	—	2	63
For Sale	-373	-404	-3,047	1,203	—	335	868
Sub-Total	-511	-545	-4,067	1,694	—	529	1,165
(c) N.H.A. 1944, Part I <i>Joint Loans for Home Owners</i> (higher ratio):							
Owner-Occupancy	3,219	3,269	26,289	20	2,947	1,380	1,587
For Sale	14,372	14,620	121,638	661	12,665	6,664	6,662
Sub-Total	17,591	17,889	147,927	681	15,612	8,044	8,249
(d) N.H.A. 1944, Part II <i>Loans for Rental Purposes</i> :							
For Rent	525	6,238	31,947	2,068	4,078	3,178	2,968
Limited-Dividend Companies	10	841	5,612	40	205	24	221
Sub-Total	535	7,079	37,559	2,108	4,283	3,202	3,189

TABLE 4—NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY TYPE OF LOAN, 1952.—Continued

Type of Loan	Net Loans Approved			Construction Progress of N.H.A. Units			
	Number of Loans	Number of Housing Units	Amount (\$000)	Number of Housing Units Under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units Under Construction as at December 31, 1952
(e) N.H.A. 1944, Section 31A							
<i>Corporation Loans for Home Owners (basic):</i>							
Owner-Occupancy....	268	271	1,582	—	213	63	150
For Sale.....	1	1	5	12	2	14	—
Co-operatives.....	28	—	20	—	—	—	—
<i>Corporation Loans for Home Owners (with additional loan):</i>							
Owner-Occupancy....	—6	—6	—35	12	—	10	2
For Sale.....	—	—	—	10	—	10	—
<i>Corporation Loans for Home Owners (Higher Ratio):</i>							
Owner-Occupancy....	179	181	1,089	—	152	50	102
For Sale.....	1	2	8	—	—	—	—
<i>Corporation Loans for Home Owners (Defence Workers):</i>							
Owner-Occupancy....	61	62	500	—	18	3	15
For Sale.....	1,745	1,745	16,231	—	1,183	435	748
<i>Agency Loans for Home Owners (basic):</i>							
Owner-Occupancy....	8	8	52	—	2	—	2
<i>Agency Loans for Home Owners (Higher Ratio):</i>							
Owner-Occupancy....	17	17	134	—	11	—	11
For Sale.....	59	59	409	—	13	—	13
<i>Corporation Loans for Rental Purposes:</i>							
For Rent.....	4	38	229	2	2	2	2
For Rental Insurance.	53	3,599	21,557	879	1,441	827	1,493
<i>Agency Loans for Rental Purposes:</i>							
For Rent.....	2	12	72	—	12	—	12
<i>Corporation Loans for Rural Housing:</i>							
Owner-Occupancy....	5	5	24	2	4	2	4
Sub-Total.....	2,425	5,994	41,877	917	3,053	1,416	2,554

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 4—NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY TYPE OF LOAN, 1952.—Continued

Type of Loan	Net Loans Approved			Construction Progress, of N.H.A. Units			Number of Housing Units Under Con- struction as at December 31, 1952
	Number of Loans	Number of Housing Units	Amount (\$000)	Number of Housing Units Under Con- struction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Com- pleted	
(f) N.H.A. 1944, Parts I, II and Section 31A <i>Joint and Corporation Loans for Home Owners and Rental Purposes:</i>							
Owner-Occupancy....	5,366	5,478	40,940	3,074	5,032	4,298	3,808
Integrated Housing....	-1	-1	-14	181	—	10	171
For Sale.....	17,726	18,113	148,697	6,778	16,342	12,546	10,574
Co-operatives.....	28	—	20	—	—	—	—
For Rent.....	531	6,288	32,248	2,070	4,092	3,180	2,982
For Rental Insurance.....	53	3,599	21,557	879	1,441	827	1,493
Limited-Dividend Companies.....	10	841	5,612	40	205	24	221
Rural Housing.....	5	5	24	2	4	2	4
TOTAL.....	23,718	34,323	249,084	13,024	27,116	20,887	19,253

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP
BY LOCALITY, 1952

Part I, Section 31A

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Metropolitan Areas</i>									
Calgary.....	—	—	—	18	18	150	—	—	—
Edmonton.....	1	1	6	—	—	—	—	—	—
Halifax.....	—	—	—	5	5	39	—	—	—
Hamilton.....	2	2	12	21	21	178	—	—	—
London.....	1	1	4	—	—	—	—	—	—
Montreal.....	—	—	—	—	—	—	—	—	—
Ottawa.....	44	17	134	—	—	—	—	—	—
Quebec.....	—	—	—	—	—	—	—	—	—
Saint John.....	—	—	—	—	—	—	—	—	—
St. John's.....	1	1	4	—	—	—	3	3	24
Toronto.....	1	1	7	1,219	1,219	11,673	—	—	—
Vancouver.....	—	—	—	—	—	—	1	1	8
Victoria.....	—	—	—	—	—	—	—	—	—
Windsor.....	—	—	—	—	—	—	—	—	—
Winnipeg.....	—	—	—	—	—	—	—	—	—
Sub-Total.....	50	23	166	1,263	1,263	12,040	4	4	32
<i>Other Major Cities</i>									
Brantford.....	—	—	—	—	—	—	—	—	—
Fort William.....	—	—	—	—	—	—	—	—	—
Kingston.....	13	13	85	—	—	—	1	1	8
Kitchener.....	—	—	—	—	—	—	—	—	—
Oshawa.....	—	—	—	—	—	—	36	36	248
Peterborough.....	—	—	—	—	—	—	—	—	—
Port Arthur.....	—	—	—	—	—	—	—	—	—
Regina.....	—	—	—	—	—	—	—	—	—
St. Catharines.....	—	—	—	—	—	—	—	—	—
Sarnia.....	—	—	—	253	253	2,161	—	—	—
Saskatoon.....	—	—	—	—	—	—	—	—	—
Sault Ste. Marie.....	—	—	—	—	—	—	—	—	—
Sherbrooke.....	—	—	—	—	—	—	—	—	—
Sudbury.....	—	—	—	—	—	—	—	—	—
Sydney.....	2	2	11	—	—	—	—	—	—
Three Rivers.....	—	—	—	—	—	—	—	—	—
Sub-Total.....	15	15	96	253	253	2,161	37	37	256
<i>Other Localities</i>									
Ajax, Ont.....	—	—	—	15	15	126	—	—	—
Albert Bridge, N.S.....	2	2	13	—	—	—	—	—	—
Alexandria, Ont.....	1	1	6	—	—	—	—	—	—
Altona, Man.....	1	1	3	—	—	—	—	—	—
Amos, P.Q.....	3	3	17	—	—	—	—	—	—
Asquith, Sask.....	1	1	5	—	—	—	—	—	—
Assiniboia, Sask.....	2	2	10	—	—	—	—	—	—
Athabaska, Alta.....	1	1	6	—	—	—	—	—	—
Baie-Comeau, P.Q.....	1	1	6	—	—	—	—	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

**TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1952.—Continued**

Part I, Section 31A

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Bay Roberts, Nfld.....	1	1	6	—	—	—	—	—	—
Bassano, Alta...	1	1	5	—	—	—	—	—	—
Bathurst, N.B...	—	—	—	—	—	—	1	1	7
Beaucheville, P.Q...	1	1	7	—	—	—	—	—	—
Beauharnois, P.Q.....	11	12	73	—	—	—	—	—	—
Beausejour, Man...	2	2	13	—	—	—	—	—	—
Beaver Falls, B.C...	—	—	—	2	2	16	—	—	—
Bedford (Queens Co.), P.E.I...	-1	-1	-4	—	—	—	—	—	—
Beloëil Station, P.Q.....	2	2	10	—	—	—	—	—	—
Binbrook Twp., Ont.....	1	1	6	—	—	—	—	—	—
Blairmore, Alta...	14	14	70	—	—	—	—	—	—
Boucherville, P.Q.....	1	1	7	—	—	—	—	—	—
Bourlamaque, P.Q.....	1	1	7	—	—	—	—	—	—
Brampton, Ont...	—	—	—	61	61	547	—	—	—
Brantford Twp., Ont.....	-1	-1	-6	—	—	—	—	—	—
Brooks, Alta...	3	3	20	—	—	—	—	—	—
Camrose, Alta...	13	13	75	—	—	—	—	—	—
Campbell River, B.C.....	21	21	122	4	4	20	—	—	—
Canora, Sask...	1	1	5	—	—	—	—	—	—
Cardston, Alta...	8	8	46	—	—	—	—	—	—
Chamby- Canton, P.Q...	1	1	6	—	—	—	—	—	—
Charlo (Resti- gouche Co.), N.B.....	1	1	7	—	—	—	—	—	—
Charlottetown, P.E.I.....	—	—	—	—	—	—	1	1	10
Charlottetown Royalty, P.E.I...	—	—	—	—	—	—	1	1	7
Chateaubriand Heights, P.Q...	1	1	5	—	—	—	—	—	—
Chateauguay, P.Q.....	1	1	6	—	—	—	—	—	—
Chateauguay, Heights, P.Q...	2	2	13	—	—	—	—	—	—
Chatham, Ont...	—	—	—	—	—	—	10	10	65
Claresholm, Alta...	17	17	95	—	—	—	—	—	—
Clinton, Ont...	1	1	5	—	—	—	2	2	11
Cochrane, Alta...	1	1	7	—	—	—	—	—	—
Cookshire, P.Q...	—	—	-1	—	—	—	—	—	—
Cooksville, Ont...	1	1	6	52	52	460	—	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1952.—Continued

Part I, Section 31A

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$'000)	No. of Loans	No. of Units	Amount (\$'000)	No. of Loans	No. of Units	Amount (\$'000)
<i>Other Localities</i>									
Corner Brook, Nfld.....	—	—	—	—	—	—	2	2	14
Creemore, Ont...	1	1	7	—	—	—	—	—	—
Creston, B.C...	1	1	6	—	—	—	—	—	—
Cypress South, Man.....	1	1	7	—	—	—	—	—	—
Dauphin, Man...	1	1	7	—	—	—	—	—	—
Dolbeau, P.Q...	1	2	8	—	—	—	—	—	—
Donnacona, P.Q.	1	1	6	—	—	—	—	—	—
Dryden, Ont....	3	3	18	—	—	—	—	—	—
Edson, Alta....	1	1	5	—	—	—	—	—	—
Englehart, Ont...	1	1	7	—	—	—	—	—	—
Ernestown, Ont.	2	2	11	—	—	—	—	—	—
Espanola, Ont...	1	1	7	—	—	—	—	—	—
Estevan, Sask...	2	2	12	—	—	—	—	—	—
Fergus, Ont.....	1	1	6	—	—	—	—	—	—
Fort Frances, Ont.....	—	—	—	—	—	—	1	1	8
Fort Saskatchewan, wan, Alta....	15	15	92	—	—	—	—	—	—
Fruitvale, B.C...	3	3	20	—	—	—	—	—	—
Gaspe, P.Q.....	1	1	6	—	—	—	—	—	—
Goulburn Twp., Ont.....	—	—	—	—	—	—	1	1	10
Grande Prairie, Alta.....	6	6	35	—	—	—	—	—	—
Grandview, Man. (1)....	1	1	5	—	—	—	—	—	—
Hanna, Alta....	1	1	6	—	—	—	—	—	—
Hatley, P.Q...	1	1	6	—	—	—	—	—	—
Hauterville, P.Q.	20	20	120	—	—	—	—	—	—
Hawkesbury, Ont	2	2	13	—	—	—	—	—	—
Hay, Ont.....	1	1	6	—	—	—	—	—	—
High River, Alta.	1	1	6	—	—	—	—	—	—
Hudson Bay, Sask.....	1	1	5	—	—	—	—	—	—
Hullett Twp., Ont	—	—	—	—	—	—	1	1	6
Humboldt, Sask.	4	4	19	—	—	—	—	—	—
Innisfail, Alta...	1	1	5	—	—	—	—	—	—
Ile-Maligne, P.Q.	—	—	—	29	29	242	—	—	—
Jasper, Alta....	4	4	18	—	—	—	—	—	—
Kelliher, Sask...	1	1	4	—	—	—	—	—	—
Kelowna, B.C...	—	—	—	—	—	—	1	1	7
Kelvington, Sask.	1	1	5	—	—	—	—	—	—
Kenaston, Sask..	1	1	5	—	—	—	—	—	—
Killaly, Sask....	1	1	6	—	—	—	—	—	—
Kindersley, Sask.	3	3	19	—	—	—	—	—	—

(1)—Part III, Section 31A, Rural Housing.

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1952.—Continued

Part I, Section 31A

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Kingston Twp., Ont.	1	1	6	—	—	—	—	—	—
Knee Hill Valley, Alta. (1)	1	1	4	—	—	—	—	—	—
Lac Carre, P.Q.	1	1	5	—	—	—	—	—	—
Lacolle, P.Q.	1	1	5	—	—	—	—	—	—
Lacombe, Alta.	2	2	12	—	—	—	—	—	—
Lamont, Alta.	1	1	7	—	—	—	—	—	—
Langley Prairie, B.C.	2	2	14	—	—	—	—	—	—
Laprairie, P.Q.	1	2	9	—	—	—	—	—	—
Lashburn, Sask.	1	1	6	—	—	—	—	—	—
Leamington, Ont.	—	—	—	—	—	—	1	1	7
Leduc, Alta.	1	1	7	—	—	—	—	—	—
L'Islet Station, P.Q.	1	1	6	—	—	—	—	—	—
Lloydminster, Alta.	31	31	197	—	—	—	—	—	—
Lobo Twp., Ont.	—	—	—	—	—	—	1	1	7
Lockport, Man.	1	1	5	—	—	—	—	—	—
Loretteville, P.Q.	1	1	7	—	—	—	—	—	—
Manning, Alta.	1	1	4	—	—	—	—	—	—
Marelan, P.Q.	1	1	5	—	—	—	—	—	—
Markham Twp., P.Q.	1	1	7	—	—	—	—	—	—
Masson, P.Q.	—	—	2	—	—	—	—	—	—
Matheson, Ont.	1	1	8	—	—	—	—	—	—
Mattawa, Ont.	1	1	6	—	—	—	—	—	—
McMasterville, P.Q.	1	1	4	—	—	—	—	—	—
Melfort, Sask.	4	4	23	—	—	—	—	—	—
Merritt, B.C.	1	1	6	—	—	—	—	—	—
Midland, Ont.	1	1	7	—	—	—	—	—	—
Milton, Ont.	1	1	6	—	—	—	—	—	—
Mission, B.C.	—	—	—	—	—	—	1	1	8
Mont-Laurier, P.Q.	1	1	6	—	—	—	—	—	—
Moosomin, Sask.	1	1	6	—	—	—	—	—	—
Morden, Man.	6	6	36	—	—	—	—	—	—
Morris, Man. (1).	1	1	5	—	—	—	—	—	—
Murray River, P.E.I.	1	1	5	—	—	—	—	—	—
Nakusp, B.C.	1	1	6	—	—	—	—	—	—
Nanton, Alta.	1	1	6	—	—	—	—	—	—
New Liskeard, Ont.	1	1	7	—	—	—	—	—	—
North Battle- ford, Sask.	2	2	14	—	—	—	—	—	—

(1)—Part III, Section 31A, Rural Housing.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1952.—Continued

Part I, Section 31A

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Oak River, Man.	1	1	4	—	—	—	—	—	—
Outlook, Sask.	1	1	5	—	—	—	—	—	—
Peace River, Alta.	4	4	21	—	—	—	—	—	—
Penticton, B.C.	—	—	—	—	—	—	1	1	8
Perth, Ont.	1	1	7	—	—	—	—	—	—
Petrolia, Ont.	1	1	4	—	—	—	—	—	—
Pickering, Ont.	1	1	7	—	—	—	—	—	—
Plaster Rock, N.B.	1	1	4	—	—	—	—	—	—
Prince Albert, Sask.	5	5	37	—	—	—	—	—	—
Quesnel, B.C.	2	2	13	—	—	—	—	—	—
Raleigh Twp., Ont.	—	—	—	—	—	—	1	1	6
Renfrew Twp., Ont.	—	—	—	1	1	10	—	—	—
Revelstoke, B.C.	1	1	9	—	—	—	—	—	—
Rhein, Sask.	1	1	6	—	—	—	—	—	—
Rocky Mountain House, Alta.	1	1	5	—	—	—	—	—	—
Rosetown, Sask.	—	—	1	—	—	—	—	—	—
Rose Valley, Sask.	1	1	6	—	—	—	—	—	—
Russell, Man.	1	1	5	—	—	—	—	—	—
Ste-Adele-en- Haut, P.Q.	2	2	13	—	—	—	—	—	—
St. Andrew East, P.Q.	1	1	6	—	—	—	—	—	—
St-Bruno-de- Montarville, P.Q.	—1	—1	—6	—	—	—	—	—	—
St-Constant, P.Q.	1	1	4	—	—	—	—	—	—
St-Eustache, P.Q.	1	1	7	—	—	—	—	—	—
St-Eustache-sur- le-Lac, P.Q.	2	2	12	—	—	—	—	—	—
Ste-Flore, P.Q.	1	1	6	—	—	—	—	—	—
St-Georges-de- Beaute, P.Q.	1	1	6	—	—	—	—	—	—
St-Joseph-de- Sorel, P.Q.	—	—	1	102	103	905	—	—	—
St-Luc, P.Q.	—1	—1	—5	—	—	—	—	—	—
St-Odilon-de- Cranbourne, P.Q.	—1	—1	—8	—	—	—	—	—	—
St. Paul, Alta.	3	3	18	—	—	—	—	—	—
St-Rose, P.Q.	3	3	18	—	—	—	—	—	—
St-Sauveur, P.Q.	1	1	6	—	—	—	—	—	—
St-Simeon, P.Q.	—1	—1	—4	—	—	—	—	—	—
Ste-Therese-de- Blainville, P.Q.	1	1	7	—	—	—	—	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1952.—Continued

Part I, Section 31A

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$'000)	No. of Loans	No. of Units	Amount (\$'000)	No. of Loans	No. of Units	Amount (\$'000)
<i>Other Localities</i>									
St-Timothee, P.Q.	1	1	7	—	—	—	—	—	—
Schrieber, Ont.	1	1	6	—	—	—	—	—	—
Sealeys Bay, Ont.	1	1	8	—	—	—	—	—	—
Senneterre, P.Q.	2	3	12	—	—	—	—	—	—
Sept-Iles, P.Q.	3	3	19	—	—	—	—	—	—
Silver Creek, Man. (1)	1	1	5	—	—	—	—	—	—
Sioux Lookout, Ont.	1	1	6	—	—	—	—	—	—
Smithers, B.C.	2	2	13	—	—	—	—	—	—
Smoky Lake, Alta.	1	1	5	—	—	—	—	—	—
Sorel, P.Q.	1	1	6	—	—	—	—	—	—
South Edmon- ton, Alta. (1)	1	1	5	—	—	—	—	—	—
Sparwood, B.C.	8	8	39	—	—	—	—	—	—
Stavely, Alta.	1	1	4	—	—	—	—	—	—
Stouffville, Ont.	1	1	7	—	—	—	—	—	—
Strathmore, Alta.	2	2	11	—	—	—	—	—	—
Stony Mountain, Man.	1	1	7	—	—	—	—	—	—
Streetsville, Ont.	3	3	20	10	10	87	—	—	—
Taber, Alta.	8	8	45	—	—	—	—	—	—
Terrace, B.C.	1	2	9	—	—	—	—	—	—
Thorsby, Alta.	1	1	5	—	—	—	—	—	—
Trail, B.C.	1	1	6	14	14	117	15	15	116
Turin, Alta.	1	1	5	—	—	—	—	—	—
Unity, Sask.	5	5	26	—	—	—	—	—	—
Valleyfield, P.Q.	-2	-3	-13	—	—	—	—	—	—
Varennes, P.Q.	6	6	40	—	—	—	—	—	—
Vaughan Twp., Ont.	1	1	7	—	—	—	—	—	—
Vauxhall, Alta.	1	1	.6	—	—	—	—	—	—
Vegreville, Alta.	5	5	32	—	—	—	—	—	—
Vercheres, P.Q.	3	5	23	—	—	—	—	—	—
Vermilion, Alta.	6	6	35	—	—	—	—	—	—
Vernon, B.C.	—	—	—	—	—	—	1	1	6
Vernon, Ont.	1	1	4	—	—	—	—	—	—
Viking, Alta.	1	1	4	—	—	—	—	—	—
Virden, Man.	4	4	17	—	—	—	—	—	—
Vulcan, Alta.	1	1	6	—	—	—	—	—	—
Wadena, Sask.	1	1	6	—	—	—	—	—	—
Wainwright, Alta.	3	3	15	—	—	—	—	—	—
Wakaw, Sask.	2	2	10	—	—	—	—	—	—
Wakefield, P.Q.	1	1	7	—	—	—	—	—	—

(1)—Part III, Section 31A, Rural Housing.

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1952.—Continued

Part I, Section 31A

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Walpole Twp., Ont.	1	1	6	—	—	—	—	—	—
Warwick, P.Q.	1	1	6	—	—	—	—	—	—
Waterloo, P.Q.	1	1	7	—	—	—	—	—	—
Watford, Ont.	1	1	7	—	—	—	—	—	—
Watrous, Sask.	1	1	6	—	—	—	—	—	—
Whitby, Ont.	1	1	6	—	—	—	—	—	—
Whitemouth, Man.	1	1	6	—	—	—	—	—	—
Williams Lake, B.C.	2	2	11	—	—	—	—	—	—
Windsor, P.Q.	-1	-1	-6	—	—	—	—	—	—
Winfield Dist., B.C.	1	1	4	—	—	—	—	—	—
Winkler, Man.	5	5	28	—	—	—	—	—	—
Wolfville, N.S.	1	1	5	—	—	—	—	—	—
Wynyard, Sask.	1	1	5	—	—	—	—	—	—
Yarmouth, N.S.	—	—	—	—	—	—	1	1	4
Yorkton, Sask.	1	1	5	—	—	—	—	—	—
Sub-Total	411	416	2,430	290	291	2,530	44	44	315
TOTAL	476	454	2,693	1,806	1,807	16,731	84	84	595

TABLE 6—NET CORPORATION LOANS APPROVED FOR RENTAL PURPOSES,
BY LOCALITY, 1952

Locality	Section 31A						Section 9 Limited Dividend Companies		
	Rental Purposes			Rental Insurance			No. of Loans	No. of Units	Amount (\$000)
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)			
<i>Metropolitan Areas</i>									
Calgary.....	—	—	—	—	—	—	1	160	1,085
Edmonton.....	—	—	—	4	149	894	—	—	—
Halifax.....	—	—	—	—	—	—	1	25	202
Hamilton.....	—	—	—	—	—	—	—	—	—
London.....	—	—	—	—	—	—	—	—	—
Montreal.....	—	—	—	22	1,624	9,531	—	—	—
Ottawa.....	2 ⁽¹⁾	12	72	7	453	2,772	1	50	396
Quebec.....	—	—	—	1	162	832	—	—	—
Saint John.....	—	—	—	—	—	—	—	—	—
St. John's.....	1	2	12	—	—	—	—	—	—
Toronto.....	1	34	207	13	687	4,498	1	128	575
Vancouver.....	—	—	—	—	—	—	1	56	140
Victoria.....	—	—	—	—	—	—	—	—	—
Windsor.....	—	—	—	—	—	—	—	—	—
Winnipeg.....	—	—	—	1	136	785	—	—	—
Sub-Total.....	4	48	291	48	3,211	19,312	5	419	2,398
<i>Other Major Cities</i>									
Brantford.....	—	—	—	—	—	—	—	—	—
Fort William.....	—	—	—	—	—	—	—	—	—
Kingston.....	—	—	—	—	—	—	—	—	—
Kitchener.....	—	—	—	—	—	—	—	—	—
Oshawa.....	—	—	—	1	30	169	—	—	—
Peterborough.....	—	—	—	—	—	—	—	—	—
Port Arthur.....	—	—	—	—	—	—	—	—	—
Regina.....	—	—	—	—	—	—	1	320	2,325
St. Catharines.....	—	—	—	—	—	—	—	—	—
Sarnia.....	—	—	—	—	—	—	—	—	—
Saskatoon.....	—	—	—	—	—	—	—	—	—
Sault Ste. Marie.....	—	—	—	—	—	—	—	—	—
Sherbrooke.....	—	—	—	—	—	—	—	—	—
Sudbury.....	—	—	—	—	—	—	—	—	—
Sydney.....	—	—	—	—	—	—	—	—	—
Three Rivers.....	—	—	—	2	48	261	—	—	—
Sub-Total.....	—	—	—	3	78	430	1	320	2,325
<i>Other Localities</i>									
Alberton, Ont.....	—	—	—	—	—	—	1	45	439
Merritt, Ont.....	—	—	—	—	—	—	2	47	382
Pickering, Ont.....	—	—	—	1	238	1,470	—	—	—
St-Eustache-sur-le-Lac, P.Q.....	1	1	6	—	—	—	—	—	—
St-Jean (St-Jean Co.), P.Q.....	—	—	—	1	72	345	—	—	—
Shefford West, P.Q.....	1	1	4	—	—	—	—	—	—
Wallaceburg, Ont.....	—	—	—	—	—	—	1	10	68
Sub-Total.....	2	2	10	2	310	1,815	4	102	889
TOTAL.....	6	50	301	53	3,599	21,557	10	841	5,612

⁽¹⁾ Agency Loans.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 7
NET LOANS APPROVED, BY TYPE OF HOUSE, 1952

Type of House	Number of Housing Units	Amount (\$'000)
Single family—1-storey.....	15,124	120,051
Single family—1½-storeys.....	5,408	45,045
Single family—2-storeys.....	1,620	14,574
Sub-Total.....	22,152	179,670
Semi-detached.....	644	5,789
Duplex.....	412	2,178
Triplex.....	183	856
Double Duplex.....	607	3,503
Row House.....	766	5,206
Apartment Building.....	9,559	51,882
Sub-Total.....	12,171	69,414
TOTAL.....	34,323	249,084

TABLE 8
NET LOANS APPROVED, BY SIZE OF LOAN, 1952

Size of Loan	For Home Owners N.H.A. 1944 Part I and Section 31A Number of Housing Units	For Rental Purposes N.H.A. 1944 Part II and Section 31A Number of Housing Units	For Rural Housing N.H.A. 1944 Section 31A Number of Housing Units	Total Number of Housing Units
Less than \$3,000.....	5	66	—	71
\$3,000—\$3,499.....	22	181	—	203
\$3,500—\$3,999.....	62	327	—	389
\$4,000—\$4,499.....	83	853	1	937
\$4,500—\$4,999.....	157	1,067	—	1,224
\$5,000—\$5,499.....	312	2,610	4	2,926
\$5,500—\$5,999.....	408	2,228	—	2,636
\$6,000—\$6,499.....	914	1,856	—	2,770
\$6,500—\$6,999.....	1,927	803	—	2,730
\$7,000—\$7,499.....	2,831	384	—	3,215
\$7,500—\$7,999.....	2,946	226	—	3,172
\$8,000—\$8,499.....	3,866	73	—	3,939
\$8,500—\$8,999.....	3,131	9	—	3,140
\$9,000 and over.....	6,926	45	—	6,971
TOTAL.....	23,590	10,728	5	34,323

TABLE 9
NET RENTAL INSURANCE PROJECTS APPROVED, BY PROVINCE, 1952

Province	Number of Projects	Number of Units	Total Estimated Costs (\$'000)	Average Floor Area (Sq. Ft.)	Average Number of Standard Rooms	Maximum Annual Rent (\$'000)
Newfoundland	—	—	—	—	—	—
Prince Edward Island	—	—	—	—	—	—
Nova Scotia	—	—	—	—	—	—
New Brunswick	29	2,023	15,670	970	4.2	1,877
Quebec	19	1,149	9,965	883	3.9	1,289
Ontario	1	136	982	812	3.5	143
Manitoba	—	—	—	—	—	—
Saskatchewan	—	—	—	—	—	—
Alberta	4	193	1,554	888	4.0	184
British Columbia	—	—	—	—	—	—
CANADA	53	3,501	28,171	931	4.1	3,493

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 10
NET RENTAL INSURANCE PROJECTS APPROVED AND CONTRACTS ISSUED, 1948-1952

Locality	No. of Projects	Projects Approved			Number	No. of Units	Contracts Issued		Maximum Guaranteed Rentals (First Year) (\$'000)
		No. of Units	Total Estimated Costs (\$'000)	Maximum Annual Rent (\$'000)			Contracts	Issued	
Ajax, Ont.	1	238	1,837	220	—	—	—	—	—
Brantford, Ont.	1	46	355	41	1	1	46	35	35
Dartmouth, N.S.	2	19	142	16	2	19	19	14	14
Digby, N.S.	1	10	50	7	1	10	10	6	6
Edmonton, Alta.	14	858	6,062	801	10	694	694	541	541
Granby, P.Q.	4	56	354	41	4	56	56	35	35
Hamilton, Ont.	17	493	3,722	470	20	493	493	399	399
Kitchener, Ont.	3	96	779	87	3	96	96	74	74
London, Ont.	3	132	953	125	3	100	100	80	80
Moncton, N.B.	1	22	142	18	1	22	22	15	15
Montreal, P.Q.	113	10,363	72,604	8,717	240	6,483	6,483	4,691	4,691
Niagara Falls, Ont.	2	30	222	27	2	30	30	24	24
Oakville, Ont.	1	15	112	15	1	15	15	13	13
Oshawa, Ont.	2	62	463	63	1	32	32	26	26
Ottawa, Ont.	24	1,743	13,639	1,756	13	992	992	818	818
Peterborough, Ont.	1	30	229	32	1	30	30	27	27
Quebec, P.Q.	1	162	1,074	144	—	—	—	—	—
St. Catharines, Ont.	2	62	419	58	2	62	62	49	49
St. Jean, P.Q.	1	72	450	50	—	—	—	—	—
Satnia, Ont.	1	52	346	52	1	52	52	44	44
Sherbrooke, P.Q.	1	18	116	14	1	18	18	12	12
Three Rivers, P.Q.	3	64	424	50	1	16	16	11	11
Toronto, Ont.	45	2,688	23,514	2,837	28	1,748	1,748	1,817	1,817
Trafalgar Twp, Ont.	2	52	399	49	2	52	52	41	41
Vancouver, B.C.	8	143	1,022	131	8	143	143	111	111
Victoria, B.C.	8	166	1,162	160	8	166	166	136	136
Welland, Ont.	1	11	83	11	1	11	11	9	9
Windsor, Ont.	1	96	1,120	104	1	96	96	88	88
Winnipeg, Man.	12	470	3,186	453	10	326	326	257	257
TOTAL.....	276	18,269	134,980	16,549	366	11,808	11,808	9,373	9,373

TABLE 11
COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURES, DIRECT HOUSING OPERATIONS,
APRIL 1, 1941 — DECEMBER 31, 1952

Year	Completed Construction			Actual Expenditures		
	Projects	Housing Units (Number)	Supplementary Buildings (Number)	Housing (\$'000)	Supplementary Buildings (\$'000)	Land, Improvements and Other Outlay (\$'000)
1941 (April 1—December 31)	13	1,666	4	7,863	463	2,364
1942.....	29	7,635	74	21,721	2,794	5,914
1943.....	20	6,326	113	16,938	7,712	5,497
1944.....	3	1,591	51	4,858	2,585	1,927
1945.....	23	1,556	5	9,561	225	969
[69] 1946.....	63	6,997	9	34,314	47	2,179
1947.....	88	5,421	9	26,701	21	1,893
1948.....	87	6,934	8	49,180	39	4,165
1949.....	78	7,804	4	38,635	160	5,233
1950.....	42	3,841	3	12,945	168	4,347
1951.....	2	707	1	2,395	1,310	3,070
1952 (1).....	1	294	1	3,473	835	2,042
TOTAL.....	449	50,772	282	228,584	16,359	39,600
						284,543

(1) Expenditures in 1952 include \$140,730 for land improvements and services recoverable from municipalities. An additional amount of \$1,138,110 was also expended on permanent improvements on projects constructed in previous years.

TABLE 12
APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF DIRECT HOUSING OPERATIONS,
BY PROVINCE, 1952

Province	Appropriations		Expenditures During the Year			Construction Progress of Direct Housing Operations				
	Unex- pended as of Dec. 31, 1951 (¹) (\$000)	Ap- proved during 1952 (\$000)	Unex- pended as of Dec. 31, 1952 (\$000)	Supple- men- tary Build- ings (\$000)	Land, Improve- ments and Other Outlay (\$000)	Total (²) (\$000)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Com- pleted	Number of Housing Units under Construction as at December 31, 1952
Newfoundland	13	-1	5	1	—	6	7	—	—	—
Prince Edward Island	—	—	55	4	—	17	21	—	—	—
Nova Scotia	-42	118	141	47	—	65	112	—	—	—
New Brunswick	240	13	114	119	—	188	307	196	—	—
Quebec	405	16	355	835	—	520	1,710	4	196	4
Ontario	2,278	743	1,311	115	—	1	116	—	—	—
Manitoba	205	34	123	43	—	29	72	—	—	—
Saskatchewan	256	-4	180	21	—	70	91	—	—	—
Alberta	346	3	258	—	—	—	—	—	—	—
British Columbia	4,264	956	1,447	2,768	—	1,005	3,773	8	496	98
CANADA	7,965	1,878	3,634	3,473	835	1,901	6,209	204	500	294
									410	410

(¹) Revised to exclude unexpended balances for construction completed prior to 1951.

(²) In addition to the above expenditures \$140,730 expended during 1952 for land improvements and services is recoverable from municipalities. An additional amount of \$1,138,110 was also expended during 1952 on permanent improvements on projects constructed in previous years.

TABLE 13—APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF DIRECT HOUSING OPERATIONS, BY LOCALITY, 1952

Locality	Appropriations			Expenditures During the Year			Construction Progress of Direct Housing Operations				
	Unexpended as of Dec. 31, 1951 (\$000)	Approved during 1952 (\$000)	Unexpended as of Dec. 31, 1952 (\$000)	Housing (\$000)	Supplementary Buildings (\$000)	Land, Improvements and Other Outlay (\$000)	Total (\$000)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units under Construction as at December 31, 1952
<i>Metropolitan Areas</i>											
Calgary.....	66	—	22	2	—	42	44	—	—	—	—
Edmonton.....	177	48	158	5	—	14	19	—	—	—	—
Halifax.....	15	—	47	—	—	16	16	—	—	—	—
Hamilton.....	17	—	17	—	—	—	—	—	—	—	—
London.....	—	—	—	100	112	—	—	—	—	—	—
Montreal.....	389	—	—	—	—	177	289	196	—	—	—
Ottawa.....	717	228	112	—	833	—	833	—	—	—	—
Quebec.....	—	—	—	—	—	—	—	—	—	—	—
Saint John.....	239	3	139	47	—	—	56	103	—	—	—
St. John's.....	13	—1	5	1	—	—	6	7	—	—	—
Toronto.....	—	—	—	1,333	2,758	—	—	1,004	3,762	8	406
Vancouver.....	4,169	926	—	—	—	—	—	—	—	—	—
Victoria.....	—18	20	—8	10	—	—	10	25	—	—	—
Windsor.....	87	—	62	13	—	—	—	115	—	—	—
Winnipeg.....	204	34	123	115	—	—	—	—	—	—	—
Sub-Total.....	6,075	1,258	2,110	3,063	835	1,325	5,223	204	496	294	406

TABLE 13—APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF DIRECT HOUSING OPERATIONS,
BY LOCALITY, 1952.—Continued

Locality	Appropriations			Expenditures During the Year			Construction Progress of Direct Housing Operations				
	Unex- pended as of Dec. 31, 1951 (\$000)	Ap- proved during 1952 (\$000)	Unex- pended as of Dec. 31, 1952 (\$000)	Housing (\$000)	Supple- men- tary Build- ings (\$000)	Land, Improve- ments and Other Outlay (\$000)	Total (\$000)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Com- pleted	
<i>Other Major Cities</i>											
Brantford	44	—	44	—	—	—	—	—	—	—	—
Fort William	53	—	51	—	—	2	—	—	—	—	—
Kingston	—	—	—	—	—	—	—	—	—	—	—
Kitchener	—	—	—	—	—	—	—	—	—	—	—
Oshawa	—	—	—	—	—	—	—	—	—	—	—
Peterborough	132	2	105	5	—	24	29	—	—	—	—
Port Arthur	94	6	97	54	—	3	3	—	—	—	—
Regina	101	—	54	21	—	26	47	—	—	—	—
St. Catharines	—	—	—	—	—	—	—	—	—	—	—
Sarnia	105	—	105	—	—	—	—	—	—	—	—
Saskatoon	79	—	71	5	—	7	—	—	—	—	—
Sault Ste. Marie	6	—	—	—	—	—	—	—	—	—	—
Sherbrooke	—	—	—	—	—	—	—	—	—	—	—
Sudbury	—	—	—	—	—	—	—	—	—	—	—
Sydney	—	—	—	—	—	—	—	—	—	—	—
Three Rivers	—	—	—	—	—	—	—	—	—	—	—
Sub-Total	614	8	532	33	—	57	90	—	—	—	—

TABLE 13—APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF DIRECT HOUSING OPERATIONS,
BY LOCALITY, 1952.—Continued

Locality	Appropriations		Expenditures During the Year			Construction Progress of Direct Housing Operations					
	Unexpended as of Dec. 31, 1951 (\$000)	Approved during 1952 (\$000)	Unexpended as of Dec. 31, 1952 (\$000)	Supplementary Building (\$000)	Housing (\$000)	Land, Improvements and Other Outlays (\$000)	Total (\$000)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units under Construction as at December 31, 1952
<i>Other Localities</i>											
Ajax, Ont.	872	447	610	4	270	—	439	709	—	—	4
Amherst, N.S.	1	1	—	—	—	—	—	—	—	—	—
Arnprior, Ont.	—	—	1	—	—	—	1	—	—	—	—
Aylmer, P.Q.	2	—	—	1	—	—	—	—	—	—	—
Barrie, Ont.	26	—	—	26	—	—	—	—	—	—	—
Barriefield, Ont.	—	—	—	—	—	—	—	—	—	—	—
Belleville, Ont.	24	8	15	1	6	—	—	—	—	—	—
Brandon, Man.	1	—	—	—	—	—	—	—	—	—	—
Brockville, Ont.	18	—	—	18	—	—	—	—	—	—	—
Campbellton, N.B.	-10	10	—	—	—	—	—	—	—	—	—
Chicoutimi, P.Q.	-4	5	—	—	—	—	—	—	—	—	—
Clinton, Ont.	—	—	—	—	—	—	—	—	—	—	—
Cobourg, Ont.	—	1	—	—	—	—	—	—	—	—	—
Collingwood, Ont.	2	—	—	—	—	—	—	—	—	—	—
Cowansville, P.Q.	2	—	—	—	—	—	—	—	—	—	—
Cranbrook, B.C.	12	—	12	—	—	—	—	—	—	—	—
Dryden, Ont.	3	—	—	3	—	—	—	—	—	—	—
Essex, Ont.	—	2	—	—	—	—	—	—	—	—	—
Farnham, P.Q.	—	2	—	—	—	—	—	—	—	—	—
Fort Erie, Ont.	—	2	—	—	—	—	—	—	—	—	—
Fort Frances, Ont.	5	—	—	—	—	—	—	—	—	—	—
Fredericton, N.B.	11	—	—	—	—	—	—	—	—	—	—
Galt, Ont.	10	—	—	—	—	—	—	—	—	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 13—APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF DIRECT HOUSING OPERATIONS, BY LOCALITY, 1952.—Continued

Locality	Appropriations		Expenditures During the Year			Construction Progress of Direct Housing Operations					
	Unexpended as of Dec. 31, 1951 (\$000)	Approved during 1952 (\$000)	Unexpended as of Dec. 31, 1952 (\$000)	Supplementary Buildings (\$000)	Housing (\$000)	Land, Improvements and Other Outlay (\$000)	Total (\$000)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units under Construction as at December 31, 1952
<i>Other Localities</i>											
Guelph, Ont.	10	35	16	3	—	26	29	—	—	—	—
Kamsack, Sask.	8	—	8	—	—	—	—	—	—	—	—
Leduc, Alta.	—2	2	—2	—	—	3	3	—	—	—	—
Lethbridge, Alta.	—37	—	26	4	—	7	11	4	—	—	—
Lloydminster, Sask.	3	4	3	3	—	1	—	—	—	—	—
Meaford, Ont.	8	—	8	—	—	—	—	—	—	—	—
Medicine Hat, Alta.	2	—	2	—	—	—	—	—	—	—	—
Moose Jaw, Sask.	35	—	27	7	—	1	8	—	—	—	—
New Glasgow, N.S.	7	—	4	3	—	—	—	—	—	—	—
Newmarket, Ont.	2	—	1	—	—	—	1	—	—	—	—
Niagara Falls and Stamford, Ont.	4	—	—	3	—	—	—	—	—	—	—
Niagara-on-the-Lake, Ont.	—	1	—	1	—	—	—	—	—	—	—
North Bay, Ont.	—	—	—	—	—	6	6	—	—	—	—
Orillia, Ont.	—1	1	—6	—	—	—	—	—	—	—	—
Pembroke, Ont.	—1	6	—	—	—	5	5	—	—	—	—
Penticton, B.C.	—11	11	—	—	—	—	—	—	—	—	—
Ponoka, Alta.	10	—	—	7	—	—	—	2	—	3	—
Port Hope, Ont.	1	—	—	1	—	—	—	—	—	—	—
Prince Albert, Sask.	2	—	—	—	—	2	2	—	—	2	—
Red Deer, Alta.	55	—	—	45	—	—	8	—	—	10	—
Renfrew, Ont.	—	—	—	1	—	—	—	—	—	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 13—APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF DIRECT HOUSING OPERATIONS,
BY LOCALITY, 1952.—Continued

Locality	Appropriations		Expenditures During the Year			Construction Progress of Direct Housing Operations			
	Unexpended as of Dec. 31, 1951 (\$000)	Approved during 1952 (\$000)	Unexpended as of Dec. 31, 1952 (\$000)	Housing (\$000)	Supplementary Buildings (\$000)	Land, Improvements and Other Outlays (\$000)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Completed	Number of Housing Units under Construction as at December 31, 1952
<i>Other Localities</i>									
Rouyn, P.Q.	7	2	—	8	—	5	9	—	—
St-Hubert, P.Q.	—	8	—	—	—	—	—	—	—
St. Thomas, Ont.	7	—	7	—	1	—	1	—	—
Selkirk, Man.	—	—	—	—	—	—	—	—	—
Stellarton, N.S.	—20	20	—	51	2	—	2	—	—
Stratford, Ont.	51	—	51	—	—	—	—	—	—
Swift Current, Sask.	8	—	6	—	—	—	—	—	—
Thorold, Ont.	10	—	10	—	—	—	—	—	—
Trail, B.C.	1	—	1	—	—	—	—	—	—
Trenton, N.S.	—44	47	—	—	—	—	2	3	—
Val-d'Or, P.Q.	8	1	3	3	—	3	6	—	—
Vernon, B.C.	110	—	110	—	—	—	—	—	—
Waterloo, Ont.	2	—	2	—	—	—	—	—	—
Weyburn, Sask.	7	—	7	—	—	—	—	—	—
Wingham, Ont.	—42	—	—42	—	—	—	—	—	—
Woodstock, Ont.	5	—	5	—	—	—	—	—	—
Yorkton, Sask.	12	—	11	1	—	—	1	—	—
Sub-Total	1,276	612	992	377	—	519	896	—	4
TOTAL	7,965	1,878	3,634	3,473	835	1,901	6,209	204	500
									410

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 14
RENTAL HOUSING UNITS FOR SALE AND SOLD, BY PROVINCE, 1952

Province	Number of Housing Units for Sale 1946-1952	Number of Housing Units Sold 1946-1951	Housing Units Sold, 1952	
			Number	Purchase Price (\$000)
Newfoundland.....	—	—	—	—
Prince Edward Island.....	2	2	—	—
Nova Scotia.....	2,320	2,295	5	18
New Brunswick.....	1,343	1,023	239	1,048
Quebec.....	5,749	4,554	686	2,713
Ontario.....	17,731	13,735	2,674	9,810
Manitoba.....	2,325	375	495	2,069
Saskatchewan.....	2,405	1,608	364	1,543
Alberta.....	2,230	1,825	252	1,135
British Columbia.....	4,406	4,035	168	711
CANADA.....	38,511	29,452	4,883	19,047

TABLE 15
RENTAL HOUSING UNITS FOR SALE AND SOLD, BY LOCALITY, 1952

Locality	Number of Housing Units for Sale 1946-1952	Number of Housing Units Sold 1946-1951	Housing Units Sold, 1952	
			Number	Purchase Price (\$000)
<i>Metropolitan Areas</i>				
Calgary.....	854	713	85	393
Edmonton.....	936	820	97	444
Halifax.....	1,658	1,637	1	5
Hamilton.....	1,307	1,271	20	62
London.....	417	247	51	256
Montreal.....	2,951	2,115	575	2,273
Ottawa.....	867	502	116	670
Quebec.....	487	446	41	130
Saint John.....	568	433	81	328
St. John's.....	—	—	—	—
Toronto.....	1,000	801	165	707
Vancouver.....	1,953	1,872	46	172
Victoria.....	778	764	14	67
Windsor.....	2,700	1,786	565	1,867
Winnipeg.....	2,050	281	426	1,787
Sub-Total.....	18,526	13,688	2,283	9,161
<i>Other Major Cities</i>				
Brantford.....	698	528	88	391
Fort William.....	452	407	27	111
Kingston.....	413	399	12	55
Kitchener.....	214	199	13	60
Oshawa.....	122	97	18	67
Peterborough.....	771	659	37	20
Port Arthur.....	200	160	13	53
Regina.....	700	467	73	317
St. Catharines.....	953	560	373	1,149
Sarnia.....	510	433	63	311
Saskatoon.....	850	581	142	605
Sault Ste. Marie.....	400	356	29	122
Sherbrooke.....	135	119	9	38
Sudbury.....	—	—	—	—
Sydney.....	—	—	—	—
Three Rivers.....	57	54	3	24
Sub-Total.....	6,475	5,019	900	3,323

TABLE 15—RENTAL HOUSING UNITS FOR SALE AND SOLD, BY LOCALITY,
1952.—Continued

Locality	Number of Housing Units for Sale 1946-1952	Number of Housing Units Sold 1946-1951	Housing Units Sold, 1952	
			Number	Purchase Price (\$000)
<i>Other Localities</i>				
Acton	50	48	—	—
Ajax	600	456	117	357
Almvillle	10	10	—	—
Amherst	152	144	2	5
Amqui	1	1	—	—
Arnprior	25	23	2	10
Arvida	471	378	—	—
Beauharnois	100	100	—	—
Bow Island	15	15	—	—
Brampton	75	64	9	35
Brandon	150	58	32	132
Bridgewater	3	3	—	—
Brockville	52	52	—	—
Brownsburg	56	56	—	—
Campbellford	30	8	1	4
Cap-de-la-Madeleine	100	90	1	3
Carleton Place	25	15	9	38
Carleton-Sur-Mer	1	1	—	—
Charlottetown	2	2	—	—
Chatham, Ont.	145	114	15	93
Chicoutimi	100	91	7	22
Clinton	50	50	—	—
Cobourg	20	18	2	8
Cochrane	50	26	10	38
Collingwood	220	148	49	161
Cornwall	127	112	12	46
Cowansville	50	26	9	57
Dieppe	200	200	—	—
Elmira	50	45	2	8
Englehart	25	18	6	26
Exeter	50	46	1	5
Farnham	1	1	—	—
Fort Erie	242	228	8	22
Fort Frances	25	11	7	29
Frankford	100	100	—	—
Fredericton	215	189	19	71
Galt	150	129	10	44
Georgetown	70	70	—	—
Goderich	75	61	11	45
Gravenhurst	50	48	2	8
Grantham Twp.	1	—	1	4
Guelph	186	156	17	75
Hespeler	20	18	—	—
Ingersoll	35	13	21	84
Jonquiere	124	112	9	29
Kamloops	165	135	11	49
Kelowna	150	113	12	51
Kenora	44	11	8	34
Kimberley	172	147	11	46
Kirkland Lake	100	70	22	85
Lake Cowichan	100	87	5	22
Lakeview	75	75	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 15—RENTAL HOUSING UNITS FOR SALE AND SOLD, BY LOCALITY,
1952.—Continued

Locality	Number of Housing Units for Sale 1946-1952	Number of Housing Units Sold 1946-1951	Housing Units Sold, 1952	
			Number	Purchase Price (\$000)
<i>Other Localities</i>				
Larder Lake.....	85	—	85	128
La Tuque.....	75	64	8	26
Leamington.....	100	69	26	110
Lethbridge.....	200	137	19	80
Lindsay.....	125	105	13	47
Listowel.....	65	42	17	68
Liverpool.....	50	50	—	—
Lucan.....	25	5	12	45
Malton.....	200	—	198	656
Medicine Hat.....	150	118	26	116
Melville.....	75	44	15	61
Merritton.....	92	88	2	6
Midland.....	100	86	6	22
Moncton.....	300	163	131	618
Moose Jaw.....	350	221	38	156
Nelson.....	50	41	2	10
New Glasgow.....	138	137	1	3
New Liskeard.....	31	26	2	7
Niagara Falls.....	397	315	70	280
Nobel.....	248	240	—	—
North Battleford.....	100	48	40	167
North Bay.....	75	75	1	4
Oakville.....	50	31	14	63
Orillia.....	96	91	2	6
Owen Sound.....	163	144	17	82
Palmerston.....	30	11	10	40
Paris.....	50	33	9	38
Parry Sound.....	75	66	7	22
Penetanguishene.....	30	20	7	28
Penticton.....	100	97	3	11
Perth.....	50	35	6	25
Pictou.....	299	299	—	—
Portage la Prairie.....	125	39	37	150
Port Alberni.....	150	62	36	152
Port Elgin.....	3	1	—	—
Port Hope.....	122	117	2	8
Preston.....	100	81	13	51
Prince Albert.....	150	118	24	103
Prince George.....	100	67	16	78
Prince Rupert.....	523	523	—	—
Redcliff.....	25	4	7	26
Renfrew.....	125	105	5	22
Revelstoke.....	40	15	2	10
Rimouski.....	10	—	10	50
Rock Island.....	50	50	—	—
Rossland.....	125	112	10	43
St-Georges-de-Beauce.....	21	14	6	33
St-Joseph-de-Sorel.....	150	149	—	—
St. Mary's.....	35	17	10	39
St-Paul L'Ermite.....	37	37	—	—
Ste-Therese.....	100	92	5	16
St. Thomas.....	65	64	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 15—RENTAL HOUSING UNITS FOR SALE AND SOLD, BY LOCALITY,
1952.—Continued

Locality	Number of Housing Units for Sale 1946-1952	Number of Housing Units Sold 1946-1951	Housing Units Sold, 1952	
			Number	Purchase Price (\$000)
<i>Other Localities</i>				
Salisbury	3	3	—	—
Shediac	4	3	1	4
Sioux Lookout	35	17	9	39
Smith's Falls	150	134	10	40
Sorel	200	198	2	7
Stellarton	5	5	—	—
Stirling	25	18	4	16
Stratford	208	163	25	115
Sutherland	30	16	5	20
Tilbury	98	86	11	45
Timmins	200	132	54	231
Trenton	196	142	51	223
Uxbridge	17	6	10	40
Val-d'Or	1	1	—	—
Valleyfield	10	10	—	—
Walkerton	25	16	8	31
Wallaceburg	50	49	1	3
Waterloo, P.Q.	25	25	—	—
Welland	783	750	24	67
Wetaskiwin	50	18	18	76
Weyburn	25	20	4	16
Wheatley	10	4	—	—
Woodstock, N.B.	50	32	7	27
Woodstock, Ont.	35	29	2	7
Yarmouth	15	14	1	6
Yorkton	125	94	23	98
Sub-Total	13,510	10,745	1,700	6,563
TOTAL	38,511	29,452	4,883	19,047

CENTRAL MORTGAGE AND HOUSING CORPORATION

 TABLE 16
 RENTAL HOUSING UNITS UNDER MANAGEMENT AS AT DECEMBER 31, 1952 (1)

Province	Single Units			Multiple Units			Home Conversion Units			All Projects		
	Total	Occupied by Veterans	Vacant	Total	Occupied by Veterans	Vacant	Total	Occupied by Veterans	Vacant	Total	Occupied by Veterans	Vacant
Newfoundland.....	51	51	—	—	—	—	—	—	—	51	51	—
Prince Edward Island.....	29	29	—	—	—	—	—	—	—	29	29	—
Nova Scotia.....	440	416	—	10	7	—	—	—	—	450	423	—
[80] New Brunswick.....	549	534	1	205	186	6	—	—	—	754	720	7
Quebec.....	1,726	1,598	13	535	522	—	—	—	—	2,261	2,120	13
Ontario.....	6,668	5,623	13	535	531	—	—	—	—	7,203	6,154	13
Manitoba.....	2,941	2,936	—	—	—	—	—	—	—	2,941	2,936	—
Saskatchewan.....	1,503	1,501	—	—	—	—	—	—	—	1,503	1,501	—
Alberta.....	1,350	1,329	—	106	106	—	—	—	—	1,456	1,435	—
British Columbia.....	2,625	2,516	1	371	371	—	—	—	—	2,996	2,887	1
CANADA.....	17,882	16,533	28	1,762	1,723	6	—	—	—	19,644	18,256	34

(1) Including housing units acquired under agreements with builders and being held for sale.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 17—RENTAL HOUSING PROJECT INCOME AND OPERATING EXPENSE, BY PROVINCE, 1952

Province	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
<i>Gross Revenue (\$'000)</i>											
Housing rentals	25.5	13.6	175.0	418.0	1,180.3	3,471.1	1,171.9	639.4	709.9	1,367.2	9,171.9
Staff houses and cafeterias						548.6	675.7				548.6
Ajax revenue											675.7
Total	25.5	13.6	175.0	418.0	1,180.3	4,695.4	1,171.9	639.4	709.9	1,367.2	10,396.2
<i>Expenditures (\$'000)</i>											
Physical maintenance of property:											
(a) Wages and materials	2.1	1.0	18.1	53.6	204.4	435.1	82.8	55.7	71.4	134.3	1,058.5
(b) Heat, light, power & water				28.5	43.0	63.9		.2	8.3	38.5	182.4
(c) Extraordinary expenditures .....				.2	82.1	52.1	67.8	.5	1.1	2.1	230.3
(d) Miscellaneous				1.0	1.7	7.0	10.2	1.3	.9	4.0	29.3
Cost of operating staff houses and cafeterias											
Ajax operating expenses											
Municipal charges	2.0	2.2	23.7	54.6	183.9	479.4	154.8	80.5	112.7	173.6	536.0
Provision for fire loss .....				.8	1.7	4.8	16.9	6.6	3.4	6.0	631.4
Provision for uncollectable rent .....				.2	.5	.7	3.3	6.2	1.4	.1	1,267.4
									.7	1.6	43.4
											14.7
Sub-Total	4.4	3.2	44.3	222.9	498.5	2,246.9	271.3	141.3	200.5	360.1	3,993.4
<i>Add: 1952 expenditures not allocated</i>											15.6
<i>Less: Adjustments to expenditures reported in 1951 (not allocated)</i>											19.0
Total											3,990.0
Net Income before adjustments (\$'000)	21.1	10.4	130.7	195.1	681.8	2,448.5	900.6	498.1	509.4	1,007.1	6,402.8
<i>Add: Net adjustments</i>											3.4
Net Income (\$'000)											6,406.2
Number of Housing Units	51	29	450	754	2,261	7,203	2,941	1,503	1,456	2,996	19,644

TABLE 18—RENTAL HOUSING PROJECT INCOME AND OPERATING EXPENSE, BY LOCALITY, 1952

Metropolitan Areas	Calgary	Edmonton	Halifax	Hamilton	London	Montreal	Ottawa	Quebec	Saint John's	St. John's	Toronto	Vancouver	Windsor	Winnipeg	Sub-Total
Gross Revenue (\$000)		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Housing rentals	158.7	363.3	87.3	219.2	164.6	1,023.6	552.8	15.9	251.0	25.5	133.4	987.7	131.8	725.2	1,087.1
Staff houses and cafeterias	—	—	—	349.1	—	—	176.9	—	—	—	22.6	—	—	—	5,927.1
Ajax revenue	—	—	—	—	—	—	—	—	—	—	—	—	—	—	548.6
Total	158.7	363.3	87.3	568.3	164.6	1,023.6	729.7	15.9	251.0	25.5	156.0	987.7	131.8	725.2	1,087.1
Expenditures (\$000)															6,475.7
Physical maintenance of property:															
(a) Wages and materials	19.2	43.1	5.2	14.5	19.4	187.3	101.3	5.1	43.1	2.1	17.1	86.9	6.4	86.9	74.0
(b) Heat, light, power & water	—	8.3	—	.4	7.3	42.6	41.3	.2	28.5	—	11.6	37.7	.8	—	178.7
(c) Extraordinary expenditures	—	—	1.1	.2	23.1	4.6	46.4	—	7	81.8	—	1.7	.1	.8	2.3
(d) Miscellaneous	—	—	2.8	.4	1.1	1.0	4.8	1.8	2.0	1.2	—	.3	.3	.1	1.3
Cost of operating staff houses and cafeterias	—	—	—	—	347.5	—	—	171.5	—	—	17.0	—	—	—	536.0
Ajax operating expenses	24.7	60.4	8.1	9.3	26.6	161.0	67.2	—	—	29.3	2.0	25.5	131.0	17.7	146.2
Municipal charges .....	.8	1.5	.4	1.5	.7	4.4	2.0	—	—	1.0	.1	.6	4.1	.6	833.0
Provision for fire loss .....	.3	.1	.2	—	1.2	3.3	.3	—	—	.4	.2	.4	1.0	1.0	27.6
Prov. for uncollectable rent	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.1
Total	45.4	117.3	14.5	397.4	60.8	449.8	385.4	8.0	185.3	4.4	74.2	264.0	26.3	218.0	2,481.9
Net Income (\$000)	113.3	246.0	72.8	170.9	103.8	573.8	344.3	7.9	65.7	21.1	81.8	723.7	105.5	507.2	856.0
Number of Housing Units	349	674	235	724	313	1,758	936	1	444	51	153	2,123	283	1,492	2,741
															12,277

(1) Includes Leduc and Wetaskiwin.
 (2) Includes Eastern Passage and Yarmouth.
 (3) Includes Oakville.

(4) Includes Ingersoll, Lucan, St. Thomas and Woodstock, Ont.
 (5) Includes Ste-Therese, Pointe-aux-Trembles & DeSalaberry.
 (6) Includes Arnprior, Pembroke, Renfrew, Hull and

Aylmer, P.Q.
 (7) Includes Lauzon, St-Georges-de-Beaupre, St-Louis-de-Courville and Rimouski.
 (8) Includes Woodstock, N.B.
 (9) Includes Brampton, Long Branch, Malton and Newmarket.
 (10) Includes New Westminster and Sea Island.
 (11) Includes Courtenay, Cumberland, Esquimalt and Lake Cowichan.
 (12) Includes Chatham, Essex, Leamington, Tilbury and Wheatley.
 (13) Includes Selkirk.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 18—RENTAL HOUSING PROJECT INCOME AND OPERATING EXPENSE, BY LOCALITY, 1952.—Continued

Other Major Cities	Brantford ⁽¹⁾	Fort William ⁽²⁾	Kingston ⁽³⁾	Kitchener ⁽⁴⁾	Peterborough ⁽⁵⁾	Port Arthur ⁽⁶⁾	St. Catharines ⁽⁷⁾	Sault Ste. Marie ⁽⁸⁾	Sherbrooke ⁽⁹⁾	Sudbury ⁽¹⁰⁾	Three Rivers ⁽¹⁰⁾	Sub-Total
<i>Gross Revenue (\$'000)</i>												
Housing rentals.....	108.9	169.1	58.0	245.5	—	244.7	—	248.4	116.6	96.9	65.9	5.9
Staff houses and cafeterias	—	—	—	—	—	—	—	—	—	—	—	1,507.0
Ajax revenue.....	—	—	—	—	—	—	—	—	—	—	—	—
Total.....	108.9	169.1	58.0	245.5	—	244.7	—	248.4	116.6	96.9	65.9	5.9
<i>Expenditures (\$'000)</i>												
Physical maintenance of property:												
(a) Wages and materials.....	16.3	21.2	7.5	23.6	—	19.2	—	14.2	13.6	7.9	2.4	7.9
(b) Heat, light, power & water	1.3	—	1.9	—	—	—	—	—	—	—	—	—
(c) Extraordinary expenditures.....	—	—	.4	2.2	.1	—	—	.4	.7	.2	.2	.2
(d) Miscellaneous.....	.8	.4	.4	.1	.1	—	—	.1	.1	.5	.4	.5
Cost of operating staff houses and cafeterias.....	—	—	—	—	—	—	—	—	—	—	—	—
Ajax operating expenses.....	14.3	26.1	7.4	36.4	—	35.4	—	32.9	8.6	15.7	7.6	7.7
Municipal charges.....	.6	.8	.3	1.1	—	1.2	—	1.3	.7	.5	.6	.3
Provision for fire loss.....	—	—	—	—	—	—	—	—	—	—	—	—
Provision for uncollectable rent.....	.1	.1	—	.5	—	.3	—	.3	.1	.1	—	—
Total.....	33.4	49.0	19.3	61.8	—	56.4	—	48.8	24.0	24.2	12.3	17.6
<i>Net Income (\$'000)</i>	75.5	120.1	38.7	183.7	—	188.3	—	199.6	92.6	72.7	70.0	53.6
Number of Housing Units....	233	373	101	509	—	511	—	602	144	200	233	136

⁽¹⁾ Includes Paris.⁽²⁾ Includes Port Arthur.⁽³⁾ Includes Brockville, Carleton Place, Cornwall, Napanee, Perth and Smith's Falls.⁽⁴⁾ Includes Acton, Fergus, Galt, Guelph, Hespeler, Preston and Waterloo, Ont.⁽⁵⁾ Includes Cobourg, Lindsay and Port Hope.⁽⁶⁾ Includes Merritton, Niagara-on-the-Lake, Thorold and Welland.⁽⁷⁾ Includes Wallaceburg.⁽⁸⁾ Includes Sutherland.⁽⁹⁾ Includes Cowansville, Drummondville and Farnham.⁽¹⁰⁾ Includes Cap-de-la-Madeleine, La-Tuque and St-Joseph-de-Sorel.

TABLE 18—RENTAL HOUSING PROJECT INCOME AND OPERATING EXPENSE, BY LOCALITY, 1952.—Continued

Other Localities	Ajax (1)	Amherst	Brandon	Campbellton	Charlottetown	Chicoutimi (2)	Dryden	Fort Frances	Fredericton	Geraldton	Kelowna (3)
<i>Gross Revenue (\$000)</i>											
Housing rentals	—	16.7	67.0	42.8	13.6	27.6	22.4	14.3	102.4	34.6	128.6
Staff houses and cafeterias.....	675.7	—	—	—	—	—	—	—	—	—	—
Ajax revenue	—	—	—	—	—	—	—	—	—	—	—
Total	675.7	16.7	67.0	42.8	13.6	27.6	22.4	14.3	102.4	34.6	128.6
<i>Expenditures (\$000)</i>											
Physical maintenance of property:											
(a) Wages and materials	—	.9	6.4	5.5	1.0	1.0	.8	3.7	8.1	31.1	—
(b) Heat, light, power and water	—	—	22.1	.3	—	3.6	.1	—	—	.1	2.0
(c) Extraordinary expenditures	—	—	—	—	—	—	—	—	—	—	—
(d) Miscellaneous	—	—	—	—	—	—	—	—	—	—	—
Cost of operating staff houses and cafeterias	—	—	—	—	—	—	—	—	—	—	—
Ajax operating expenses	631.4	—	—	—	—	—	—	—	—	—	—
Municipal charges	—	2.6	8.6	7.2	2.2	4.5	3.7	2.2	15.3	.4	12.5
Provision for fire loss	—	.1	.4	.2	—	—	.1	—	.2	.3	.6
Provision for uncollectable rent	—	—	—	—	—	—	—	—	—	—	.3
Total	631.4	3.6	37.5	13.2	3.2	9.1	5.0	3.3	20.1	8.4	46.6
<i>Net Income (\$000)</i>	44.3	13.1	29.5	29.6	10.4	18.5	17.4	11.0	82.3	26.2	82.0
Number of Housing Units	355	39	155	97	29	60	50	32	206	100	298

(1) Includes Oshawa and Uxbridge.

(2) Includes Jonquiere.

(3) Includes Kamloops, Penticton, Revelstoke and Vernon.

TABLE 18—RENTAL HOUSING PROJECT INCOME AND OPERATING EXPENSE, BY LOCALITY, 1952.—Continued

Other Localities	Kenora	Kirkland Lake (1)	Lethbridge	Lloydminster	Medicine Hat (2)	Moncton (3)	Moose Jaw	New Glasgow (4)	Niagara Falls (5)	North Battleford	North Bay (6)	Orillia (7)
<i>Gross Revenue (\$000)</i>												
Housing rentals.....	7.7	45.1	80.2	22.5	52.8	21.8	74.8	71.0	55.7	31.1	1.3	119.4
Staff houses and cafeterias.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ajax revenue.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	7.7	45.1	80.2	22.5	52.8	21.8	74.8	71.0	55.7	31.1	1.3	119.4
<i>Expenditures (\$000)</i>												
Physical maintenance of property:												
(a) Wages and materials.....	.7	21.1	4.8	1.2	3.1	1.3	3.0	12.0	6.9	3.6	—	15.7
(b) Heat, light, power & water.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
(c) Extraordinary expenditures.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	29.2
(d) Miscellaneous.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cost of operating staff houses and cafeterias.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ajax operating expenses.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Municipal charges.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Provision for fire loss.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Provision for uncollectable rent.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	.8	25.7	16.3	5.2	10.9	4.3	11.0	26.2	17.8	7.6	.1	63.3
Net Income (\$000)	6.9	19.4	63.9	17.3	41.9	17.5	63.8	44.8	37.9	23.5	1.2	56.1
Number of Housing Units.....	25	55	190	50	118	7	186	176	144	63	3	269

(1) Includes Cochrane, Englehart, Kearns, Larder Lake and Timmins.

(6) Includes Fort Erie.

(2) Includes Redcliff.

(7) Includes New Liskeard.

(3) Includes Barrie, Bracebridge, Collingwood, Gravenhurst, Mid-

(4) Includes Stellarton and Trenton, N.S.

(5) Includes Parry Sound and Penetanguishene.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 18—RENTAL HOUSING PROJECT INCOME AND OPERATING EXPENSE, BY LOCALITY, 1952.—Continued

Other Localities	Portage la Prairie	Port Alberni	Prince Albert	Prince George	Red Deer (1)	Sioux Lookout	Stratford (2)	Swift Current	Trenton, Ont. (4)	Weyburn	Yorkton (6)	Sub-Total	TOTAL
<i>Gross Revenue (\$'000)</i>													
Housing rentals	17.8	18.4	49.1	7.7	54.9	3.9	151.0	33.0	93.0	114.9	56.9	23.4	60.4
Staff houses & cafeterias													1,737.8
Ajax revenue													9,171.9
Total	17.8	18.4	49.1	7.7	54.9	3.9	151.0	33.0	93.0	114.9	56.9	23.4	60.4
<i>Expenditures (\$'000)</i>													
Physical maintenance of property:													
(a) Wages and materials (b) Heat, light, power & water	2.4	.1	1.6	4.4	1.2	.1	13.4	.4	5.4	16.3	1.6	7.8	6.2
(c) Extraordinary expenditures .....													.3
(d) Miscellaneous													64.7
Cost of operating staff houses and cafeterias													2.2
Ajax operating expenses, Municipal charges													230.3
Provision for fire loss													29.3
Provision for uncollectable rent													536.0
Sub-Total	2.7	.4	9.2	4.6	10.6	.1	42.8	6.1	18.2	32.0	11.4	11.6	15.1
<i>Add: 1952 expenditures not allocated</i>													
<i>Less: Adjustments to expenditures reported in 1951 (not allocated)</i>													
Total	2.7	.4	9.2	4.6	10.6	.1	42.8	6.1	18.2	32.0	11.4	11.6	15.1
<i>Net Income before adjustments (\$'000)</i>	15.1	18.0	39.9	3.1	44.3	3.8	108.2	26.9	74.8	82.9	45.5	11.8	45.3
<i>Add: Net adjustments</i>													
Net Income (\$'000)	45	50	108	14	125	9	317	75	228	226	128	51	135
Number of Housing Units.													4,218

(1) Includes Ponoka.

(2) Includes Exeter, Goderich, Listowel, Palmerston, St. Mary's, Walkerton, Chesley, Owen Sound, Meaford and Wingham.

(3) Includes Belleville, Campbellford and Stirling.

(4) Includes Rouyn.

(5) Includes Kamsack and Melville.

(6) Includes Rossland.

TABLE 19
APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING BUILT
UNDER FEDERAL-PROVINCIAL AGREEMENTS, BY LOCALITY, 1952

Locality	Appropriations		Expenditures During the Year ⁽¹⁾			Construction Progress of Federal-Provincial Housing Operations			
	Unex- pended as of Dec. 31, 1951 (\$000)	Ap- proved during 1952 (\$000)	Unex- pended as of Dec. 31, 1952 (\$000)	Supple- men- tary Build- ings (\$000)	Land, Improve- ments and Other Outlay (\$000)	Total (\$000)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Com- pleted	Number of Housing Units under Construction as at December 31, 1952
Brockville, Ont. ⁽²⁾ ...	194	194	387	—	—	1	—	—	—
Dunnville, Ont.	—	250	136	104	—	10	114	25	25
Fort William, Ont.	—	809	362	347	—	100	447	70	70
Goderich, Ont.	—	245	242	—	—	3	3	—	—
Guelph, Ont. ⁽²⁾	718	—	683	34	—	1	35	28	28
Halifax, N.S.	—	1,565	1,269	292	—	4	296	65	65
Hamilton, Ont.	—	5,091	2,102	2,952	—	37	2,989	496	496
Kitchener, Ont. ⁽²⁾ ...	951	—	950	—	—	1	1	—	—
Lindsay, Ont.	—	182	93	50	—	39	89	20	20
Midland, Ont. ⁽²⁾	—	188	89	91	—	8	99	20	18
Moose Jaw, Sask.	740	—	431	307	—	2	309	71	71
Owen Sound, Ont. ⁽²⁾	—	—	394	390	—	4	4	—	—
Port Hope, Ont.	—	265	262	—	—	3	3	—	—
Prescott, Ont.	—	103	62	—	—	6	68	10	10

⁽¹⁾ Includes both Federal and Provincial Shares.
⁽²⁾ Rental Housing portion of combined Land Assembly and Rental Housing Project.

TABLE 19
APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING BUILT
UNDER FEDERAL-PROVINCIAL AGREEMENTS, BY LOCALITY, 1952.—Continued

Locality	Appropriations		Expenditures During the Year (1)			Construction Progress of Federal-Provincial Housing Operations			Number of Housing Units under Construction as at December 31, 1952	
	Unex- pended as of Dec. 31, 1951 (\$000)	Ap- proved during 1952 (\$000)	Unex- pended as of Dec. 31, 1952 (\$000)	Supple- men- tary Build- ings (\$000)	Land, Improve- ments and Other Outlay (\$000)	Total (\$000)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Com- pleted	
Prince Rupert, B.C.	—	642	213	421	8	429	—	50	—	50
Saint John, N.B.	292	1,907	1,948	213	38	251	88	—	—	88
St. John's, Nfld.	62	2,825	1,708	1,082	97	1,179	—	252	—	252
St. Thomas, Ont.	309	40	24	303	22	325	37	3	40	—
Sault Ste. Marie, Ont.	—	1,011	1,004	—	7	7	—	—	—	—
Stamford Twp., Ont. (2)	—	692	679	12	1	13	—	—	18	—
Stratford, Ont. (2)	—	399	302	87	10	97	—	40	—	40
Trenton, Ont. (2)	—	267	264	—	3	3	—	—	—	—
Vancouver, B.C.	1,307	—	1,306	2,572	1	1	—	—	—	—
Windsor, Ont.	2,807	—	201	—	34	2,606	66	259	296	29
TOTAL	6,640	17,809	15,080	8,929	—	440	9,369	191	1,427	426
										1,192

(1) Includes both Federal and Provincial Shares.
(2) Rental Housing portion of combined Land Assembly and Rental Housing Project.

TABLE 20
APPROPRIATIONS, EXPENDITURES, AND LOTS SOLD,
LAND ASSEMBLY PROJECTS UNDER FEDERAL-PROVINCIAL AGREEMENTS, BY LOCALITY, 1952

Locality	Appropriations and Expenditures				Number of Lots Sold 1951-52
	Unexpended as of December 31, 1951 (\$000)	Approved during 1952 (\$000)	Expenditures Land and Improvements, 1952 ⁽¹⁾ (\$000)	Unexpended as at December 31, 1952 (\$000)	
Atikokan, Ont.	-14	288	85	189	434.0
Brockville, Ont. ⁽²⁾	146	147	5	288	1,140
Cornerbrook, Nfld.	264	—	118	146	385
Guelph, Ont.	250	-19	2	229	40.0
Hamilton, Ont.	-79	—	6	-6	202
Kingston, Ont.	807	—	3	-3	365
Kitchener, Ont. ⁽²⁾	266	193	148	799	77.2
London, Ont.	-1	—	—	311	123.0
Long Branch, Ont.	—	33	9	485.0	615
Midland, Ont. ⁽²⁾	-254	957	194	509	910
Ottawa, Ont.	—	69	6	622	2,325
Owen Sound, Ont. ⁽²⁾	—	845	223	622	350
Peterborough, Ont.	—	215	21	194	—
Port Hope, Ont. ⁽²⁾	-2	—	—	-2	29.1
Saint John, N.B.	434	—	—	24	5.2
St. John's, Nfld.	337	-40	412	509	32
St. Thomas, Ont.	—	1,190	69	63	683
Sarnia, Ont.	—	—	72	622	135
Stamford Twp., Ont. ⁽²⁾	—	77	—	1,118	52
Stratford, Ont. ⁽²⁾	—	185	38	77	2,170
Trail, B.C.	183	—	62	147	—
Trenton, Ont. ⁽²⁾	—	184	19	121	145
				165	277
TOTAL.	2,337	4,403	1,500	5,240	56
					195
					39.0
					11,906
					592

⁽¹⁾ Includes both Federal and Provincial shares.
⁽²⁾ Land Assembly portion of combined Land Assembly and Rental Housing Project.

(3) Not available.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 21
EXPENDITURES ON HOUSING RESEARCH AND
COMMUNITY PLANNING, 1946-1952

Type of Expenditure	1946 \$	1947 \$	1948 \$	1949 \$	1950 \$	1951 \$	1952 \$
<i>Central Mortgage and Housing Corporation</i>							
Economic and							
Related Research..	45,656	92,648	99,837	99,649	72,997	86,732	97,896
Architectural Investigations.....	2,996	65,417	10,877	92,966	19,202	28,163	29,236
Technical Investigations.....	—	—	—	—	—	799	2,372
Community Planning	17,305	34,182	5,986	2,296	7,244	6,840	6,565
Other Housing Investigations.....	—	—	—	—	23,428	24,928	16,660
Information Services.	2,923	41,427	30,079	9,738	27,373	24,401	47,539
Sub-Total.....	68,880	233,674	146,779	204,649	150,244	171,863	196,268
<i>Grants to Other Government Departments and Institutions</i>							
Economic and							
Related Research..	39,138	33,330	24,345	7,853	8,699	14,794	7,866
Architectural Investigations.....	—	11,222	—	5,800	—	7,500	23,375
Technical Investigations.....	—	—	—	—	—	—	—
Community Planning	52,357	88,201	78,398	50,567	57,742	96,420	102,015
Other Housing Investigations.....	—	—	34,889	32,043	26,535	—	10,695
Information Services.	—	—	—	—	—	—	—
Sub-Total.....	91,495	132,753	137,632	96,263	92,976	118,714	143,951
<i>Central Mortgage and Housing Corporation and Grants to Other Government Departments</i>							
Economic and							
Related Research..	84,794	125,978	124,182	107,502	81,696	101,527	105,762
Architectural Investigations.....	2,996	76,639	10,877	98,766	19,202	35,663	52,611
Technical Investigations.....	—	—	—	—	—	799	2,372
Community Planning	69,662	122,383	84,384	52,863	64,986	103,259	108,580
Other Housing Investigations.....	—	—	34,889	32,043	49,963	24,928	27,355
Information Services.	2,923	41,427	30,079	9,738	27,373	24,401	47,539
TOTAL.....	160,375	366,427	284,411	300,912	243,220	290,577	344,219

PART II
OTHER OPERATIONS

TABLE 22
APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING FOR THE
DEPARTMENT OF NATIONAL DEFENCE, BY PROVINCE, 1952

Province	Appropriations		Expenditures During the Year			Construction Progress of Housing Operations				
	Unex- pended as of Dec. 31, 1951 ($\$000$)	Ap- proved during 1952 ($\$000$)	Unex- pended as of Dec. 31, 1952 ($\$000$)	Supple- men- tary Build- ings ($\$000$)	Land, Improve- ments and Other Outlay ($\$000$)	Total ($\$000$)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units Com- pleted	Number of Housing Units under Construction as at December 31, 1952
Newfoundland.....	6	403	66	330	13	343	—	27	27	—
Prince Edward Island	258	51	118	29	162	191	—	195	538	306
Nova Scotia.....	3,054	5,984	4,177	4,452	409	4,861	649	—	67	—
New Brunswick.....	284	1	147	72	66	138	67	—	345	227
Quebec.....	2,469	2,577	996	2,972	1,078	4,050	274	298	—	—
Ontario.....	8,088	7,232	8,445	4,888	1,987	6,875	786	607	912	481
Manitoba.....	2,855	3,097	2,642	2,067	1,243	3,310	67	356	122	301
Saskatchewan.....	2,269	1,198	1,667	1,678	122	1,800	8	268	6	270
Alberta.....	5,117	3,616	4,291	2,979	1,463	4,442	453	447	372	528
British Columbia.....	2,786	990	1,534	1,676	566	2,242	113	231	148	—
Yukon, Northwest Territories and Labrador.....	740	1,901	741	1,815	—	85	1,900	—	144	—
CANADA.....	27,926	27,050	24,824	22,958	—	7,194	30,152	2,417	2,573	2,453

(¹) Revised to exclude unexpended balances for construction completed prior to December 31, 1951, and transfers to direct housing operations.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 23
APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING FOR THE
DEPARTMENT OF NATIONAL DEFENCE, BY LOCALITY, 1952

Locality	Appropriations		Expenditures During the Year			Construction Progress of Housing Operations			
	Unexpended as of Dec. 31, 1951 (\$'000)	Approved during 1952 (\$'000)	Unexpended as of Dec. 31, 1952 (\$'000)	Housing (\$'000)	Supplementary Buildings (\$'000)	Land, Improvements and Other Outlay (\$'000)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Completed	Number of Housing Units under Construction as at December 31, 1952
Albro Lake (Halifax Co.), N.S.	1	—	1	—	—	—	—	—	—
Aylmer, Ont.	2	430	107	292	33	325	—	—	44
Bagoville, P.Q.	490	180	159	268	243	511	148	6	148
Barriefield, Ont.	739	586	623	406	296	702	81	46	81
Belmont Park (Esquimalt), B.C.	541	—105	208	27	201	228	113	113	—
Boundary Bay, B.C.	313	154	98	297	72	369	—	35	35
Buckmaster's Field (St. John's), Nfld.	2	—	2	—	—	—	—	—	—
Calder, Alta.	3	—	3	—	—	—	—	—	—
Calgary, Alta. (Currie Barracks)	2,147	380	966	898	—	1,561	103	108	103
Camp Borden, Ont.	1,030	15	572	282	—	473	102	—	102
Centralia, Ont.	480	46	256	140	—	130	270	90	90
Chatham, N.B.	255	—24	138	57	—	36	93	57	57
Chilliwack, B.C.	132	293	351	53	—	21	74	—	20
Clareholm, Alta.	1	1,391	583	710	—	99	809	—	150
Clinton, Ont.	79	4	18	18	—	47	65	—	—
Cobourg, Ont.	—	299	—	299	—	—	—	3	3
Cold Lake, Alta.	—	8	1	7	—	—	7	1	1
Comox, B.C.	1,305	502	753	889	—	165	1,054	150	150
Cornwallis (Annapolis Co.), N.S.	204	69	—4	181	—	96	277	30	30
Coverdale, N.B.	5	27	9	—	—	—	23	—	—
Debert, N.S.	13	3	11	—	—	—	5	5	5
Downview (York Co.), Ont.	—	2,400	1,982	277	—	141	418	66	66
Dundurn, Sask.	26	22	14	30	4	—	6	—	6

TABLE 23
APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING FOR THE
DEPARTMENT OF NATIONAL DEFENCE, BY LOCALITY, 1952.—Continued

Locality	Appropriations		Expenditures During the Year			Construction Progress of Housing Operations		
	Unexpended as of Dec. 31, 1951 (\$000)	Approved during 1952 (\$000)	Housing (\$000)	Supplementary Buildings (\$000)	Land, Improvements and Other Outlay (\$000)	Number of Housing Units under Construction as at December 31, 1951	Number of Housing Units Started	Number of Housing Units completed
Edmonton, Alta.	980	307	551	603	133	736	100	100
Esquimalt, B.C.	297	83	108	229	43	272	26	26
Gimli, Man.	1	—	—	—	—	—	—	—
Gloucester (Carleton Co.), Ont.	5	137	11	102	29	131	12	12
Greenwood, N.S.	1,061	840	997	820	84	40	96	96
Halifax, N.S.	18	3,550	2,494	982	92	1,074	69	69
Hammond Plains (Halifax Co.), N.S.	1	2	1	—	—	2	2	2
Kenna's Hill (St. John's), Nfld.	3	—1	1	—	1	—	—	—
London, Ont.	829	498	334	813	180	993	125	114
MacDonald, Man.	23	15	2	2	3	5	—	11
McGivney, N.B.	990	535	906	540	21	36	10	10
Moose Jaw, Sask.	694	154	383	226	79	619	120	120
Namao, Alta.	346	747	552	438	239	465	250	168
North Bay, Ont.	—	—	—	—	103	541	61	170
Oakville, Ont.	819	509	249	249	61	310	75	62
Penhold, Alta.	1,010	1,356	1,771	529	66	595	—	75
Petawawa, Ont.	524	1,108	1,560	26	—	72	—	100
Picton, Ont.	158	4	139	—	15	15	17	17
Portage la Prairie, Man.	8	1,520	563	874	91	965	169	169
Rivers, Man.	6	2,393	578	1,537	284	1,821	62	62
Rockcliffe (Ottawa), Ont.	439	53	269	44	179	223	234	234
Ste-Foy, P.Q.	1,246	3	627	450	172	622	200	200
St-Hubert, P.Q.	758	490	103	707	438	1,145	50	116

TABLE 23
APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING FOR THE
DEPARTMENT OF NATIONAL DEFENCE, BY LOCALITY, 1952.—Continued

Locality	Appropriations		Expenditures During the Year			Construction Progress of Housing Operations		
	Unex- pended as of Dec. 31, 1951 (\$000)	Ap- proved during 1952 (\$000)	Supple- men- tary Build- ings (\$000)	Land, Improve- ments and Other Outlay (\$000)	Total (\$000)	Number of Housing Units under Construc- tion as at December 31, 1951	Number of Housing Units Com- pleted	Number of Housing Units under Construction as at December 31, 1952
St-Jean, P.Q.	199	59	20	200	38	238	15	5
St. John's, Nfld.		405	63	330	12	342	27	—
Ste-Therese, P.Q.		263	114	97	20	280	27	27
Saskatoon, Sask.		1,254	642	748	1,109	39	1,148	148
Sea Island, B.C.		198	-178	16	4	4	—	150
Shearwater (Halifax Co.), N.S.		676		109	504	63	567	100
Shilo, Man.		896	80	563	5	413	413	—
Suffield, Alta.		283	19	33	5	264	269	—
Summerside, P.E.I.		258	51	118	29	162	191	—
Trenton, Ont.		1,006	-2	531	100	373	473	155
Tuft's Cove (Halifax Co.), N.S.		1,083	1,742	566	—	113	2,259	361
Uplands (Ottawa), Ont.		1,643	146	324	1,295	170	1,465	141
Valcartier, P.Q.		755	-659	40	—	56	63	160
Whitehorse, Yukon.		739	1,901	740	1,815	85	1,900	54
Winnipeg, Man.		1,505	1,445	1,247	1,146	557	1,703	61
TOTAL.	27,926	27,050	24,824	22,958	—	7,194	30,152	2,537
							2,417	2,453

TABLE 24
CONSTRUCTION CONTRACTS REQUESTED AND AWARDED, AND VALUE OF WORK COMPLETED,
DEFENCE CONSTRUCTION PROJECTS, BY PROVINCE, 1952

Province	Contracts Requested		Contracts Awarded		Value of Work Completed ⁽¹⁾ (\$'000)
	Number	Value (\$'000)	Number	Value (\$'000)	
Newfoundland	2	4,023	1	4,393	3,639
Prince Edward Island	5	534	8	677	373
Nova Scotia	24	9,199	30	12,087	12,409
New Brunswick	14	4,545	12	4,387	4,434
Quebec	84	39,630	76	35,155	44,030
Ontario	159	37,800	159	47,307	52,819
Manitoba	50	11,964	55	13,086	10,412
Saskatchewan	31	6,119	19	6,899	6,557
Alberta	81	25,961	61	28,149	11,873
British Columbia	31	13,955	31	14,298	17,115
Northwest Territories	3	135	2	135	438
Yukon Territory	3	92	1	77	917
Not Localized	8	6,731	6	85	192
CANADA	503	160,688	461	166,735	165,208

