

HALTON HILLS & AREA PARADE OF HOMES

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It's no secret that Canada has led the world in many ways, some of which touch almost everyone's life in one way or another. However, despite being a little less conservative than a decade or so ago, Canadians still don't beat their chests about the telephone having been invented in their country, or frozen food, or insulin, or pabulum or the electron microscope, or the electronic organ.

Neither do they shout from the rooftops that such conveniences as the automatic mail sorter, the paint roller and the wirephoto transmitter were created in Canada. In fact many people are unaware just how inventive Canadians are, despite the small amount of money available for research, compared to the United States.

Many Canadians are likewise unaware that they live in a country which stands at the top of the heap in all the world when it comes to the amount of space there is for each individual in the average home.

The average Canadian home contains 5.4 rooms, which is 8 per cent higher than its nearest rival, the United States. There are almost 38 per cent more rooms in the average Canadian home than in its Japanese counterpart and an even higher percentage than that above Swedish or French homes.

This has even more significance than mere luxury or convenience, as too little space for too many individuals sows seeds which can give rise to a variety of social problems. For instance, it is easier to contract a communicable disease under crowded conditions. Lack of privacy due to overcrowding is also a basis for frayed nerves and other emotional problems.

Fortunately, lack of privacy is not a general problem in Canada because it has one of the lowest density rates in the world inside its homes -- less than one person per room, or to be more exact, 0.6 persons per room.

And that is not all. Canadian homes tend to be newer, contain more convenience appliances and are situated on larger lots than in most other countries.

Historically Canadians have manifested a strong preference for home ownership as opposed to renting. This trend peaked in 1956 when 68.4 per cent of Canadian homes were owner-occupied.

From that point -- strongly affected by non-family households; rising house prices; young marrieds, who wanted travel more than a permanent address, and the new generation of luxury apartment towers -- home ownership on a percentage basis gradually slide downhill. By the early 1970s it reached a low of 60.3 per cent.

But meanwhile the ranks of home owners grew numerically. In the decade between 1966 and 1976 the number of owner-occupied homes increased by more than a million to 4,425,000. This is a remarkable increase compared to the previous 10 years when the number of owner-occupied homes expanded by only 320,587. But last year alone 233,203 new housing units were in various stages of construction.

Since the early '70s home ownership has been on the rise again -- paradoxically during a period when costs have been rising. This switch to a higher percentage of home ownership is partly due to rapidly increasing wages, condominium ownership and a variety of government programs, which have made home ownership possible for a wider band of people.

Now home ownership has risen to more than 61 per cent, which is only outdone by the United States. Home ownership is lower in other industrialized countries. In Japan it involves 60 per cent of the housing units, compared with 50 per cent in England; 45 per cent in France and 35 per cent in both Sweden and West Germany.

There are, however, wide variations among the provinces in home ownership -- from a low

of less than 50 per cent in Quebec to a high of more than 80 per cent in Newfoundland.

Home ownership in the other Atlantic provinces averages approximately 70 per cent. In Ontario and British Columbia about 65 per cent of the homes are owner-occupied, while in Manitoba this climbs to 70 per cent and in Saskatchewan to 75 per cent.

The percentage of home owners decreases as population concentration increases, that is there are proportionately fewer home owners in large cities and fewer renters in rural areas.

For instance, in cities with population of more than 500,000 about half the dwelling units are rented, while in cities with population under 100,000, rental units drop to about 37 per cent of the total. But in rural areas a full 85 per cent of all the homes are owner-occupied.

A glance at Central Mortgage and Housing Corp. statistics shows who is occupying the newly purchased homes.

The average age of borrowers last year under the National Housing Act was 31, but the number of those under 30 years of age increased by more than 50 per cent. Their average family income was \$17,433 and the parents averaged 1.43 children.

The popularity of condominium ownership was demonstrated by the fact that 11,078 of the loans were for condominiums. Although apartment condominiums are cheaper, the majority of these purchasers opted for townhouse condominiums.

Oddly enough, the average family income for the apartment buyers was higher at \$20,192 than that of the townhouse buyers, which was \$17,650.

The average cost per square foot to build a house last year was \$27.59 an increase of 8 per cent over the previous year. Highest cost per square foot was in Edmonton at \$34.62 and the lowest in Hamilton at \$21.43.

The price of lots also varied widely across the country, from an average high of \$28,343 in Toronto to a low of \$2,864 in Chicoutimi-Jonquiere in Quebec.

And finally, the average size of an NHA-financed house was 1,064 square feet.

Averages are only a yardstick. But they are a good yardstick by which to judge where one stands with regard to the accepted average. The foregoing represents the picture for 23 million Canadians and 7 million dwelling units in Canada each of which someone calls "home".

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