

*Integrated Housing Plan.*—The purpose of the Integrated Housing Plan is to encourage residential construction by providing financial assistance and building material priorities to builders. Conditions of the Plan include: (a) a maximum, pre-determined sales price; (b) priorities assistance to the builder in minimum quantity of building materials; (c) agreement of builder to have each house roofed within 4 months of starting dates; (d) guarantee by the Central Mortgage and Housing Corporation to purchase unsold houses within six months of date of completion; (e) restriction of sale to veterans (1939-45).

*Co-operative Housing.*—The terms under which loans are made to co-operative groups intending to build housing projects are given at p. 456 of the 1946 Year Book.

*Home Conversion Plan.*—Another measure designed to provide additional housing units with minimum delay was the Home Conversion Plan, established by a series of Orders in Council of which the first was P.C. 2641 of Apr. 1, 1943, giving the Government authority to lease buildings in certain cities for conversion into multiple housing units and to sublet them to suitable tenants. By Dec. 31, 1946, 2,108 new housing units had been provided from 260 conversion projects in 16 Canadian cities.

With the shortage of building materials, high costs, and lack of dwellings suitable for conversion, further developments of this Plan will not be pressed by Central Mortgage and Housing Corporation.

*Housing Enterprises of Canada Limited.*—Amendments to the National Housing Act in 1945 made it possible for the major lending institutions to form companies for the purpose of constructing housing projects for rental purposes. Agreements between Housing Enterprises of Canada and the Central Mortgage and Housing Corporation provide that all low-rental housing projects financed under the National Housing Act be approved by the Corporation as to location, costs, rental charges, etc. The Company is required to invest 10 p.c. of the cost of the project, while the remaining 90 p.c. is financed by the Central Mortgage and Housing Corporation through a mortgage loan with interest at 3 p.c.

By Dec. 31, 1946, Housing Enterprises of Canada and its subsidiary companies had 2,811 housing units under construction, but no dwellings had been completed.

*Loans to Primary Producers for Housing of Employees.*—To assure satisfactory living quarters for employees engaged in the production of primary goods in outlying areas, the National Housing Act provides that assistance be given to primary producers in the construction of housing projects. An incorporated company engaged in mining, lumbering, logging or fishing may borrow up to 80 p.c. of the lending value of the project, with interest at 4 p.c. The amortization period varies with the location but must not exceed 15 years.

The Act requires that basic family accommodation be provided by the company, with available community facilities. These projects must be of a size to assure economy in construction and operation.

*Farm Housing.*—In 1946, Part III of the National Housing Act dealing with rural housing was amended, enabling the Corporation to proceed with organization of procedures for its administration.