

Joint loans may be made to assist in the construction of houses on farms. Where the farm is not mortgaged or is without other encumbrance, the amount of the loan is limited to the least of \$5,000, the cost of building the house, or two-thirds of the appraised value of the farm. If there is already a mortgage or other encumbrance, the loan is the least of \$8,000, the sum of the cost of building the house and existing indebtedness or two-thirds of the appraised value of the farm. In this second instance it must be shown that the mortgage was not secured to increase the amount of the new loan.

Loans for farm housing carry interest at 4.5 p.c. per annum, and are repayable up to 20 years after the date of completion of the house. Such dwellings must conform to standards approved by the Central Mortgage and Housing Corporation.

*Home Extension Loans.*—This portion of the Act is intended to assist home owners in creating additional dwelling units within their homes. The loans are not intended for improvement of already existing dwellings unless the changes are a part of the conversion plan.

By Dec. 31, 1946, 25 Home Extension Loans, creating 53 housing units for a total sum of \$76,315 had been approved. The loans may be made through any chartered bank or approved instalment credit agency, under arrangement with Central Mortgage and Housing Corporation.

*Emergency Shelter Regulations.*—This legislation is intended to assist municipalities in converting unoccupied houses, barracks or other suitable buildings for the accommodation of families suffering actual distress or hardship through lack of shelter. In December, 1945 (P.C. 7502), administration of these Regulations was changed from the Wartime Prices and Trade Board to the Central Mortgage and Housing Corporation.

Briefly, the functions of the Emergency Shelter Administration are: to help municipalities procure surplus Government buildings for conversion purposes, to assure that all vacant houses are occupied, to maintain liaison with veteran and social-welfare agencies and to assist universities to provide living accommodation for married veteran students.

By the end of 1946, the Dominion Government had expended more than \$2,000,000 for Emergency Shelter of which about \$725,000 was for the housing of married student veterans. More than 7,000 dwelling units were in operation at that time, in leased quarters valued at nearly \$6,000,000.

*Housing Research and Community Planning.*—Provision for research and community planning is made in Part V of the National Housing Act, 1944, and for enquiries into problems of mortgage transactions of the Central Mortgage and Housing Corporation.

There are three main branches of research carried on: economic and statistical enquiries; technical research in materials, equipment, standards, etc., of housing; and design of housing. Competitions in housing design have been set up across the Dominion.

*Veterans' Land Act.*—Under the terms of the Veterans' Land Act a program of construction of homes on small holdings outside urban areas was set up. This project remains a responsibility of the Minister of Veterans Affairs. (See also Chapter XXX on Veterans Affairs, Sect. 5, Subsection 3.)