

The following table shows the number of loans made, and the amounts approved under the housing legislation passed since 1935.

1.—Loans Approved under Dominion Housing Legislation, by Provinces and Territories, 1935-48

NOTE.—This table is a combined statement of the net loans (cancellations and new loans) made under the Acts named in the preceding text.

Province or Territory	1935-41	1942	1943	1944	1945	1946	1947	1948	Total
		LOANS							
	No.	No.	No.	No.	No.	No.	No.	No.	No.
Prince Edward Island.....	18	—	—	—	—	4	10	35	67
Nova Scotia.....	728	14	4	6	59	100	248	285	1,444
New Brunswick.....	215	7	—	—	23	84	102	286	717
Quebec.....	2,223	91	246	—19	462	832	1,793	2,895	8,523
Ontario.....	10,474	686	1,170	772	2,067	3,253	3,442	6,538	28,402
Manitoba.....	1,453	61	164	218	634	1,004	1,188	1,106	5,828
Saskatchewan.....	83	1	—	18	94	215	146	94	651
Alberta.....	—	—	—	—	469	626	916	1,972	3,983
British Columbia.....	3,951	147	136	398	625	1,222	1,041	2,125	9,645
Northwest Territories.....	—	—	—	—	—	—	—	2	2
Totals.....	19,145	1,007	1,720	1,393	4,433	7,340	8,886	15,338	59,262
AMOUNTS									
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Prince Edward Island.....	97	—	—	—	—	21	170	223	511
Nova Scotia.....	2,993	49	13	20	266	532	1,364	1,629	6,866
New Brunswick.....	931	23	—	—	101	1,001	562	1,781	4,399
Quebec.....	15,608	328	816	—4	2,992	8,964	14,422	26,663	69,789
Ontario.....	41,843	2,017	3,696	2,718	10,254	26,163	19,116	40,643	146,450
Manitoba.....	5,804	188	516	778	3,030	5,017	6,577	7,576	29,486
Saskatchewan.....	413	4	—	62	403	1,771	735	617	4,005
Alberta.....	—	—	—	—	2,099	4,028	4,960	11,324	22,411
British Columbia.....	12,854	421	411	1,280	3,119	8,449	5,325	11,173	43,032
Northwest Territories.....	—	—	—	—	—	—	—	13	13
Totals.....	80,543	3,030	5,452	4,854	22,264	55,946	53,231	101,642	326,962

National Housing Act, 1944.—The features of this Act as originally proclaimed appear on pp. 455-457 of the 1946 Year Book. The Act has been constantly amended to meet changing conditions. In 1948, the principal change was the addition of a rental insurance plan to encourage the construction of rental housing. An outline of the present status of the Act is given below.

Loans to Prospective Home Owners.—Loans are extended through approved lending institutions with the Federal Government advancing 25 p.c. of the total. The Act has been amended to provide for loans payable over periods up to 30 years with the amount based on a maximum of 95 p.c. of the first \$3,000, 85 p.c. of the second \$3,000, and 70 p.c. of the remainder of the lending value when the purchase price is predetermined and approved by the Central Mortgage and Housing Corporation. When the latter condition is not met a higher equity is payable. The maximum loan for a single family-dwelling has been increased from \$7,000 to \$8,500.

Integrated Housing.—This plan involves an agreement with a builder to build houses at a controlled sales price for veterans' preference. The Central Mortgage and Housing Corporation gives priority assistance and undertakes to purchase houses not sold within six months of the completion date. The provisions governing the size of the loan are the same as for prospective home owners.