

being introduced, a joint loan to a co-operative association could be made only if each member undertook to be responsible not only for his own portion of the loan, but also for the amounts not paid by any other members.

The new legislation enables the Federal Government and any Provincial Government to undertake housing developments jointly. Sect. 35 provides that the Federal Government and a Provincial Government may acquire and develop land and may construct housing projects for sale or for rent. The capital and operating costs, profits, and losses on such undertakings are to be shared, 25 p.c. by the province and 75 p.c. by the Federal Government. While the legislation is broad and flexible in its terms, provision is made for regulations to be passed by Order in Council respecting the type and cost of land that may be acquired and used, the type and cost of housing that may be built, and the conditions under which such housing may be offered for sale or rent.

Sect. 17 of the Act has been amended to provide for an increase of 25 p.c. in the amount of loans that may be guaranteed for home improvement and home extension. Under the amendment the following amounts of loans may be guaranteed: for home improvement, \$2,500 for a one-family dwelling or \$2,500 for the first family housing unit and an additional \$1,250 for every other family-housing unit in the case of a multiple-family dwelling; for home extension or conversion, \$3,750 for the first family housing unit to be added and \$1,250 for each additional family housing unit to be added. Accordingly, Sect. 19 of the Act has been changed to provide for an increase of 25 p.c. in the aggregate amount of loans that may be guaranteed for home extension and home improvement. An aggregate of \$125,000,000 may now be guaranteed for these purposes instead of \$100,000 as formerly stipulated. As yet, the home improvement provisions of the Act have not been proclaimed.

Program of the Department of National Defence.—The Department of National Defence commenced a program of house construction for members of the Armed Forces and employees of the Defence Research Board in 1946. The Central Mortgage and Housing Corporation took over the construction operations of the 1949 housing program of the Department of National Defence, and continued in 1950.

Federal Assistance in the Housing Program, 1935-49.—The extent of Federal Government assistance to house-building in Canada over the period 1935-39 is shown in Table 1. The year 1935 marks the passage of the Dominion Housing Act, 1935, and the entry of the Federal Government into the housing field as such, on a continuing basis. This Act was succeeded by the National Housing Acts of 1938 and 1944, and the three Acts together account for the greater amount of federal loan assistance to house building over the period from 1935 (see pp. 650-652 of the 1950 Year Book).

The details by province and by type of assistance under the National Housing Act, 1944, for the years 1945 to 1949 are shown in Table 2. A total of 90,955 dwellings were completed in Canada (excluding Newfoundland), in 1949 (Table 3.). Two out of five buildings completed in 1949 in Canada came under one or another form of Federal Government assistance. Nearly 10,000 were built directly by the Federal Government; 23,000 were built with the aid of federal loans, including joint loans under the National Housing Act, 1944; and 3,000 were built with guarantee assistance by the Federal Government.