

10-p.c. equity. The remainder may be provided by provincial or other grants; in some provinces, provincial grants are available to non-profit organizations. The income for entry must be at least twice the shelter rent and leases terminate automatically when income exceeds five times the shelter rent that would apply with a 90-p.c. loan.

*Guarantees.*—Since 1955, loans to assist in financing the improvement of existing houses have been available under Sect. 24 of the National Housing Act. This Section authorizes CMHC to give a limited guarantee to banks or approved instalment credit agencies in return for an insurance fee paid by the borrower on loans made for additions, repairs and alterations to his own home. A home improvement loan and the balance owing on any existing NHA home improvement loan on the property may not exceed \$4,000 for a one-family dwelling or \$4,000 for the first unit of a duplex, semi-detached, or multiple-family dwelling, plus \$1,500 for each additional unit up to a maximum of \$8,500 for a four-unit dwelling. Loans are repayable in monthly instalments together with interest, in not more than 10 years.

*Investments.*—Under Sect. 36 of the National Housing Act and complementary provincial legislation, the Federal Government and the government of a province may enter into a partnership agreement to build rental housing for families of low income. The Federal Government bears 75 p.c. of the capital costs and the provincial government the remainder, although the latter may call upon the municipality concerned to bear a portion of the provincial share. Federal-provincial rental housing projects are of two types—subsidized and full-recovery. In subsidized projects, rents are related to the tenant's family income and size of family; in full-recovery projects, rents are set at a level sufficient to amortize capital costs and to recover operating expenses.

Under the same Section of the National Housing Act, the Federal Government and the government of a province may also enter into an agreement to provide for a land assembly project, which involves the development of raw land for housing purposes. After subdivision planning, installation of sewer and water lines and the construction of roads and sidewalks, serviced lots are made available for sale to prospective home owners or to builders for residential construction. The Federal Government pays 75 p.c. of the costs of such projects and the province concerned pays the remainder.

*Corporation Building.*—The Corporation may construct and administer housing and certain other buildings on its own account and for other government departments and agencies. Its responsibilities include the provision of architectural and engineering designs, the calling of public tenders and the administration of the construction contracts—including any necessary on-site surveys and engineering. On such contracts the Corporation carries out full architectural and engineering inspections.

*Grants.*—The Federal Government makes financial assistance available to municipalities for the study of existing conditions and the establishment of their needs for redevelopment and housing. Financial aid is also available when a municipality acquires land for slum clearance. The Federal Government contributes 50 p.c. of the cost of acquiring and clearing the land and the remainder is contributed by the municipality.

*Research.*—The Government's housing agency is concerned also with building technology in the formulation of standards for house construction, in the use of suitable materials and in the development of new building techniques. The Corporation has no laboratory facilities but has direct experience of performance in the field and seeks the advice of specialists in the various agencies and departments of the Federal Government in such matters. Research into the factors affecting housing are concerned with the measurement of the demand for new housing, the volume of new housing built and the supply of mortgage money for house construction. The Corporation also co-ordinates and publishes statistical information on housing. Supported by funds provided under the National Housing Act, the Canadian Design Council directs a program towards the improvement of housing design in Canada.