

*Other Federal Legislation.*—The Farm Credit Act, 1959 provides for federal long-term loan assistance for housing as well as for other farm purposes (see p. 442); the Veteran's Land Act, 1942 provides a form of loan and grant assistance to veterans for housing and other purposes (see p. 338); and the Farm Improvement Loans Act, 1944 provides for guarantees for intermediate- and short-term loans made by approved lending agencies to farmers for housing and other purposes. These three statutes are concerned only incidentally with housing. The primary provisions for housing as such are those in the NHA.

*Provincial Assistance.*—All provinces except Prince Edward Island have complementary legislation providing for joint federal-provincial housing and land assembly projects. In addition, separate legislation with respect to housing has been enacted by several provinces.

An Act to Improve Housing Conditions, 1948, passed by the Quebec Government, provides for a subsidy on mortgage loan interest charges in excess of 3 p.c. on new dwellings. In Ontario, the Planning Amendment Act, 1952 empowers municipalities with approved official plans to designate redevelopment areas and acquire and clear land therein for designated purposes. The Rural Housing Assistance Act, 1952 authorizes the establishment of a Crown company—the Rural Housing Finance Corporation—to lend and invest mortgage money for new rural housing. The Junior Farmer Establishment Act, 1952 provides for loans to young qualified farmers for housing and other purposes. The Elderly Persons Housing Aid Act, 1952 authorizes capital grants to limited-dividend corporations in respect of housing projects for elderly persons.

Manitoba, under the Elderly Persons Housing Act and amendments, authorizes capital grants to assist limited-dividend housing companies by the payment of 20 p.c. of construction costs up to a maximum of \$1,000 for a two-person unit and \$700 for a bachelor unit. The grant may be used to purchase furnishings and fixtures for the housing units. Saskatchewan assists limited-dividend projects for the elderly under the Housing Act and amendments, with capital grants up to 20 p.c. of the total capital cost. British Columbia assists limited-dividend projects for the elderly under the Elderly Citizen's Housing Aid Act. Capital grants not exceeding one-third of the total cost of the project may be made.

### Subsection 2.—Housing Activities in 1959

House-building activity in 1959 was somewhat below the level of the previous year but was the second highest on record. Starts numbered 141,345 compared with the peak of 164,632 units in 1958 but the number of dwellings completed during 1959 at 145,671 was approximately the same as the 1958 total of 146,686. Production during the year was more than enough to meet the basic need for new housing.

During the five-year period 1955-59, new housing completions averaged 134,000 units a year. The proportion of new dwellings has been increasing steadily since the end of the War; from 1946 to 1959 some 1,500,000 new dwellings have been added to the country's housing stock which now comprises more than 4,000,000 units. This addition, however does not mean that there has been enough new housing to meet all needs, since there are still many poorly housed people in Canada, but the rate of new house-building has been more than sufficient to meet the requirements arising out of growth and movement of the population—factors that absorb an estimated 125,000 housing units annually.

Much of the falling-off in starts of both single-family and multiple-family dwellings in 1959 was in those financed by private lending institutions under the National Housing Act. Some decline also occurred in starts of dwellings financed by mortgage loans from