

Home Improvement Loans.—Lending under the Home Improvement provisions of the NHA was again substantial as the Federal Government continued to encourage owners to make improvements to their homes during the winter months. Nearly 33,000 loans, amounting to \$37,500,000, were made during 1959 as compared with 34,000 loans amounting to \$36,000,000 made during 1958.

Urban Improvement.—Grants were approved in 1959 to assist three municipalities—Halifax, Toronto and Windsor—in the redevelopment of blighted areas. The contributions of the Federal Government, which amount to one-half the cost of acquiring and clearing the area, totalled \$5,000,000. Grants were also made to ten municipalities to assist in carrying out urban renewal studies, which usually precede redevelopment programs.

Federal-Provincial Projects.—Nine public housing projects were approved under the federal-provincial partnership arrangement of the Act during 1959. These projects will provide 772 low-rental apartments in nine Canadian municipalities; the Federal Government will advance 75 p.c. of the capital cost of each project and the province concerned will bear the remainder. Under similar partnership arrangements, whereby land may be obtained for residential use, 1,775 lots were sold during 1959, raising to a total of 7,936 the number serviced and sold out of some 14,800 authorized for development.

Housing Research and Community Planning.—The Corporation, in the course of its work, engages in housing research. In addition, it has a specific responsibility under the Act to carry out or arrange for studies and investigations by other institutions or agencies which will lead to the improvement of housing and community planning. In 1959 expenditures for these activities amounted to \$1,100,000, of which more than one-third was spent outside the Corporation.

Arrangements were continued during 1959 with Canadian universities for the advancement of training in community planning. Federal grants provide for fellowships and bursaries for postgraduate and research work in housing, planning and urban development and for assistance to the four universities having faculties for these studies. A grant was approved to assist a country-wide inquiry undertaken by the Royal Architectural Institute of Canada into the design of residential areas. The Corporation also continued to give financial assistance to the Community Planning Association of Canada, a voluntary society incorporated to promote nation-wide recognition of the importance of orderly community and regional development.