

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 is 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 Housing Design Council directs a program toward the improvement of housing design in Canada.

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 pp. 384-385); the Veterans' Land Act, 1942 provides a form of loan and grant assistance to veterans for housing and other purposes (see pp. 284-285); and the Farm Improvement Loans Act, 1944 (see pp. 385-386) 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 (QS 1948, c. 6), 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 Act (RSO 1960, c. 296) empowers municipalities with approved official plans to designate redevelopment areas and acquire and clear land for designated purposes. The Rural Housing Assistance Act (RSO 1960, c. 355) 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 (RSO 1960, c. 198) provides loans to young qualified farmers for housing and other purposes.

Four provinces have legislation enabling their government to make grants for the construction of housing for elderly people. Manitoba provides one-third of the construction costs of a two-person unit or \$1,667 per unit, whichever is the lesser, and one-third of the construction costs of a one-person unit or \$1,400 per unit. In addition, grants are made for the construction of hostels and existing buildings—one-third of the construction cost or \$1,200 per bed for the former and one-third or \$700 per bed for existing buildings.

Grants in Ontario may be made only to a limited-dividend housing company which has received a loan under NHA provisions. Grants are calculated at the rate of \$500 for each dwelling unit or 50 p.c. of the costs in excess of the CMHC loan, whichever is the lesser. In British Columbia, capital grants do not exceed one-third of the total cost of the project and the limited-dividend housing company must provide equity amounting to 10 p.c. of the total. In Saskatchewan, capital grants are made up to 20 p.c. of the total capital cost.

Subsection 2.—Housing Activities in 1961

Following the 1960 lull in house-building, there was a significant recovery in 1961. Starts on new dwellings were 15.4 p.c. higher than in the previous year, reaching a total of 125,577. The year's construction began at an unusually brisk pace, reflecting in part the easier borrowing terms available as a result of amendments to the National Housing Act. Later, new starts followed the normal seasonal pattern.