

CMHC 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 construction contracts—including any necessary on-site surveying and engineering. On such contracts the Corporation carries out full architectural and engineering inspections.

Research.—CMHC is concerned with building technology in the formulation of standards for housing 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 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. Funds provided under the National Housing Act support the activities of the Canadian Housing Design Council, the Community Planning Association of Canada and the Canadian Council on Urban and Regional Research.

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. 450-451); the Veterans' Land Act, 1942 provides a form of loan and grant assistance to veterans for housing and other purposes (see pp. 326-327); and the Farm Improvement Loans Act, 1944 (see pp. 452-453) 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.

Provincial Assistance.—All provinces 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 the purchase and conversion of existing buildings—one third of the construction cost or \$1,200 per bed for the former and one third of \$700 per bed for existing buildings. Grants in Ontario may be made only to a limited-dividend housing company that 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.