

the project. Grants may be provided whether or not a public housing project is undertaken with a loan under the National Housing Act. Loans may be made to assist proponents of public housing projects to acquire land for future projects, the maximum loan being 90 p.c. of the cost of acquiring and servicing the property.

*Urban Renewal.*—Federal grants and loans are available under the Act to assist provinces and municipalities undertaking programs of urban renewal. CMHC, with Federal Government approval, may arrange with a municipality to undertake either a city-wide study or a study within a specific area for the purpose of identifying blighted areas, determining housing requirements and providing data upon which an orderly program of conservation, rehabilitation and redevelopment can be based. The federal contribution may be as much as 75 p.c. of the cost of a city-wide study and up to 50 p.c. of the cost of a limited area study. The legislation also authorizes federal contributions equal to one half of the costs of preparing an urban renewal scheme setting out proposals for urban renewal action, a similar cost-sharing arrangement for the implementation of a scheme, and loans up to two thirds of the provincial or municipal share of the cost of carrying out an urban renewal scheme. Loans may be for 15 years at an interest rate prescribed by the Governor in Council. To encourage the improvement and conservation of housing meeting minimum standards of construction, loans are available for the sale, purchase or refinancing of existing housing in urban renewal areas not designated for demolition.

*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. 464-465); the Veterans' Land Act, 1942 provides a form of loan and grant assistance to veterans for housing and other purposes (see pp. 342-343); and the Farm Improvement Loans Act, 1944 (see pp. 462-463) 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 and, in addition, most provinces have enacted separate legislation with respect to housing. Details of such assistance may be secured from the provincial government departments listed in the Directory of Sources of Official Information included in Chapter XXVII, under the heading of "Housing".