

neighbourhood will be occupied by people of low- to moderate-income and the existing social and recreational amenities will be considered inadequate.

The agreements also prescribe the allocation of funds to the provinces for re-allocation to municipalities selected by the province and accepted by the Corporation. Municipalities will, in turn, select neighbourhoods for participation in the program. NIP agreements were signed with all provinces in 1974. The agreements provide for a total of \$48.5 million in federal contributions and \$22.7 million in federal loans. Eighty-seven municipalities have been selected by the provinces to participate and 20 projects had begun by year end.

Site clearance. The Site Clearance Program allows the Corporation to help municipalities acquire and demolish properties outside Neighbourhood Improvement areas where such properties either do not meet minimum housing standards or are being used for a purpose inconsistent with the character of the area. It is designed to assist the efforts of municipalities to enforce uniform minimum standards for existing residential buildings. Land, after acquisition and clearance, is to be used for housing, recreational or social facilities. The Site Clearance Program is also operated through annual agreements with the provinces. The agreements made in 1974 for the Neighbourhood Improvement Program include provision for the Site Clearance Program.

Assistance is also available for the clearance of small pockets of substandard residential and/or non-residential buildings in a community that does not require the assistance procedure of NIP. The assistance involves both federal loans and grants. To qualify, the sum of acquisition and demolition costs of contiguous properties must not exceed \$500,000.

Residential rehabilitation. Loans of up to \$5,000 are available from CMHC to assist in the improvement and repair of substandard dwellings. This assistance is available to home-owners earning \$11,000 a year or less, landlords who agree to rent controls, and non-profit corporations and co-operatives. The program applies in areas participating in NIP, other areas through special agreements with provinces and to non-profit corporations and non-profit co-operatives in any area. Priority is given to repair of the housing structure and upgrading of the plumbing, electrical and heating systems. The nature and quality of repair work should extend the useful life of the property for about 15 years. Non-profit corporations are eligible for the same assistance as landlords for the repair of family housing units. In addition these corporations may use the assistance for the conversion of existing residential buildings into a greater number of family housing units or into accommodation of the hostel or dormitory type. The funds may also be used to increase the accommodation available in an existing hostel or dormitory. Loans under this program are conditional on the province or municipality adopting and enforcing appropriate occupancy and maintenance standards to ensure that the property will not fall into disrepair again.

By the end of 1974 loans were being made in 18 cities and an additional 25 municipalities were preparing to participate in the program. The average family income of applicants for RRAP assistance in 1974 was \$6,408 and the average cost of rehabilitation \$3,286.

Urban renewal. Since August 1969 no new programs have been established under the urban renewal provisions of the National Housing Act.

14.2.3 Community housing

Co-operatives. Co-operatives are considered to be associations of people, usually incorporated, who group together for a mutual undertaking and agree to take on certain responsibilities and follow certain rules. Co-operative associations for housing are incorporated under provincial legislation. The number of members required to obtain a charter to start a co-operative varies from one province to another, usually between five and seven. Some provinces have special regulations for housing groups. A group of people must be incorporated to obtain a loan under the NHA but incorporation is not necessary to apply to CMHC for start-up funds for a co-operative project. Generally the terms and assistance available to individuals under the Act are also available to groups which are organized in co-operatives. Loans may be obtained for the purchase of existing housing and for the rehabilitation of such housing if necessary. Previously loans for co-operative projects were limited to new buildings.

Co-operative housing is a general term applying to various forms of housing constructed or purchased by groups of people organized to secure housing to be owned by those who