

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.

The Residential Rehabilitation Assistance Program (RRAP) was active in some 80 municipalities with an additional 80 to become involved in 1976. In addition RRAP is operative in six specially designated areas in Newfoundland, Quebec and Ontario. During 1975 more than \$13 million was committed to the program allowing 4,812 units to be rehabilitated.

Community housing

14.2.3

Cooperatives. Cooperatives 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. Cooperative associations for housing are incorporated under provincial legislation. The number of members required to obtain a charter to start a cooperative 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 cooperative project. Generally the terms and assistance available to individuals under the act are also available to groups which are organized in cooperatives. Loans may be obtained for the purchase of existing housing and for the rehabilitation of such housing if necessary. Previously loans for cooperative projects were limited to new buildings.

Cooperative 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 occupy it. In Canada two forms of cooperative housing are now generally known and provided for in the NHA: building cooperatives and continuing cooperatives. The former is made up of a group of people, usually numbering about five to 15, organized to construct houses which they will own individually. The form of ownership is the main difference in the continuing cooperative: the housing continues to be owned indefinitely by all members jointly. A cooperative of this type is usually organized to provide some form of multiple housing and the number of members is ordinarily 25, 50 or more.

A building cooperative organized to construct houses to be owned individually by the members on completion may qualify for loan and grant assistance under the Assisted Home-Ownership Program if the incomes of the members meet the requirements of the program. A continuing housing cooperative providing accommodation for low-income members may be eligible, under various provisions of the NHA, for start-up funds, for a 100% loan and a 10% contribution if it is a non-profit cooperative, for a loan under the terms and conditions of the Assisted Home-Ownership Program or for loans and grants under the Residential Rehabilitation Assistance Program.

During the year 1,469 units were approved under cooperative housing arrangements, almost double the 1974 total. CMHC support for 1975 activities, provided under the non-profit housing provisions of the NHA, amounted to \$43.6 million. Financial assistance included \$38.8 million in direct CMHC loans and \$4.8 million in grants to continuing non-profit cooperative associations.

Non-profit. A section of the National Housing Act is designed to make it easier for non-profit housing organizations to develop housing projects for people of