

MSUA's directorate for international affairs expands the ministry's policy development and implementation by co-operating with other countries and international organizations on matters related to human settlements research, expertise and technology.

A recent reorganization brought the ministry into a closer relationship with Central Mortgage and Housing Corporation. Both retain separate responsibilities, but share expertise in urban-related matters. One deputy minister is responsible for both.

The ministry's operating expenditures in 1976-77 were \$10.8 million. Contributions supporting urban development projects initiated by other levels of government and institutions in urban management and development totalled \$2.2 million.

14.1.2 Central Mortgage and Housing Corporation (CMHC)

This corporation is the federal agency which administers the National Housing Act. Recent years have seen significant shifts in emphasis in the legislation which CMHC administers. Once primarily concerned with making mortgage loans and insuring loans made by approved NHA lenders, CMHC has become responsible for a growing number of socially oriented housing programs. Amendments to the National Housing Act have been designed to facilitate the supply of housing and to make it possible for more Canadians, particularly low- and moderate-income Canadians, to own or rent accommodation according to their needs. Through assisted home ownership and non-profit corporations and co-operatives there is an increasing range of choices by which those who need housing may obtain it.

Special programs are available to provincial and municipal governments to help deal with the varied impacts of urbanization. The neighbourhood improvement program, residential rehabilitation assistance program, new communities program and land assembly program are aimed at responding to changing local and regional needs and conditions.

CMHC is also concerned with developing new and innovative solutions to Canadian housing problems. On its own account and in co-operation with other governments and the private sector, CMHC seeks new ways of creating housing and housing forms, using land and servicing it, approaching planning and dealing with social, economic, physical and technological problems associated with housing and communities.

14.2 Government assistance

Social housing. The largest shortfall in loan commitments under CMHC's 1977 capital budget was for construction and acquisition of housing for low- and moderate-income earners. Commitments for public housing, to be rented according to an approved rent-to-income scale, and financed by CMHC loans to the provinces and joint investments by CMHC and the provinces, totalled only \$199 million in 1977 compared to a budget allocation of \$353 million. These commitments related to 7,547 dwelling units in public housing projects.

The emphasis in NHA assistance for Canadians with low and modest incomes has shifted in recent years toward non-profit and co-operative housing and away from public housing. Non-profit organizations can provide and operate homes for low-income families, the elderly, or special groups such as the handicapped, and can be constituted exclusively for charitable purposes or be provincially or municipally owned. Besides NHA loans at below market interest rates and capital contributions of 10% of the project's cost, start-up funds are available which help defray expenditures prior to the loan application. Also, land can be leased from CMHC. Its funding of community resource organizations enables the corporation to provide technical aid in project planning and management.

There are two types of co-operative housing. Non-profit co-operatives are organized with a view to collective ownership and management, while housing constructed through a building co-operative remains in individual ownership. All types of NHA assistance provided for non-profit organizations are available to building co-operatives. Under these programs commitments were made for 6,174 dwelling units and