

with branches across the country. 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. In recent years amendments to the NHA 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 have been made 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 provisions 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 the planning process and dealing with social, economic, physical and technological problems of housing and communities.

## 9.2 Housing assistance programs

**Social housing.** 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 \$244.4 million in 1978. These commitments related to 9,163 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. In 1978, under these programs, \$17.1 million was approved for capital contributions, \$1.5 million for start-up funding and \$201,000 for financial assistance to community resource organizations.

By year end 185,177 occupied units were subsidized under federal-provincial agreements, 12,857 more than in 1977, with rents on a scale graduated according to the tenant's income. The federal government's share was \$179 million, up from \$141 million in 1977.

**Rural and native housing program.** The objectives of this program are to provide adequate housing for low-income households and individuals in rural communities with populations of 2,500 or less, to give those eligible the opportunity to become involved in the entire housing process and create job opportunities, and to encourage the development and use of house designs that meet rural needs. Since the program was initiated in 1974 with a five-year target of 50,000 completions, over 30,000 units have been started or rehabilitated. In 1978 activity almost doubled to 15,085 units from the 1977 total of 7,563. At this rate the target would probably be achieved by 1980. Under the NHA, \$6.5 million was made available in sustaining grants for associations formed to organize or assist community and native groups, and in provision of training programs and secondment of technical experts.