

teristics: they will be predominantly residential although they may contain local stores, schools, banks, churches, small businesses and perhaps some non-conforming uses of land; a significant proportion of the existing housing stock will be in need of improvement and repair to comply with minimum standards of health and safety; most of the housing in the 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. During 1973 agreements were signed with three provinces providing a total of \$36 million in contributions and loans. All three agreements cover the period ending December 31, 1974.

Site clearance. The Site Clearance Program allows the Corporation to make contributions and loans to, or for the benefit of, municipalities to 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. The Program 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 with the various provinces in 1973 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.

During 1973 three urban renewal areas in Newfoundland and six in Ontario were given this assistance. Two neighbourhoods in Alberta were selected pursuant to the Neighbourhood Improvement Program in that province and therefore qualified for rehabilitation assistance.

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