

formation of approximately 600,000.

Consequently, Canada finds itself with a potential of 3.4 million family and non-family groups fitted in to a housing supply of three million units. This does not necessarily indicate an effective demand for 400,000 units, because in the 13% multiple occupancy of today there is a substantial number of families whose income is not sufficient to enable them to buy and maintain a private establishment at prevailing property and living costs. For while individual income payments increased between 1939 and 1947, so also did the cost of new housing and of most other items which go to make up the family budget. In 1947 the cost of materials and labour entering into house construction was estimated to have increased between 84% and 94% over 1939 while, at the end of 1947, the cost of living index stood at 148.3 an increase of 48.3 points from August 1939. It is estimated that the immediate demand for housing units - that is the number which could be immediately occupied if available - now ranges between 100,000 and 200,000 units. Whatever the figure is, it is so large that production of new houses over the next year or two cannot make good the backlog as well as provide for the present rate of net family formation.

### The Curtis Report

In March, 1944, the Sub-committee on Housing and Community Planning, with C.A. Curtis as chairman, completed the first comprehensive study of Canada's housing situation. It found that even in normal times over-crowding in Canadian homes, both urban and agricultural, was widespread.

The Sub-committee's report to the House of Commons recommended that a large-scale housing programme be undertaken at the end of the war and that the programme's provisions should include home ownership, home improvement, slum clearance, low rental projects and rural and farm housing. A prominent place for town and community planning in all building projects was urged. The report proposed that the Government encourage home ownership by broadening the benefits offered in the National Housing Act, 1938, to include a smaller down payment on a house, a lower rate of interest and a longer time in which to pay back the loan. Special stress was laid upon the needs of Canada's low-wage earners for adequate housing at moderate rentals. For that part of the population unable to pay rents at commercial rates, Government subsidy was suggested.

### Canadian Housing Legislation

Since 1935, the Canadian Government has administered, through various agencies, legislation designed to assist in the financing and improvement of housing throughout Canada. To help meet present problems and to achieve a greater measure of co-ordination, Central Mortgage and Housing Corporation was formed by Act of the Twentieth Parliament (December, 1945). Briefly, its purpose and functions are to administer the National Housing Act, 1944, and earlier housing legislation, to construct, own and manage rental housing units; to administer the Emergency Shelter Regulations and to conduct housing research and community planning projects.

The first major function of Central Mortgage and Housing Corporation is to administer the National Housing Act, 1944, which was passed five months after publication of the Curtis Report. Amended on several occasions to meet changing conditions, the Act implements substantially the proposals of the Curtis Report, providing more generous terms for home ownership than previous Acts allowed in order to encourage a larger volume of building by persons of moderate income.