times overcrowding 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 program be undertaken at the end of the war and that the program 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 1938 Housing Act to include a smaller down payment on a house, a lower rate of interest and a longer time in which to repay 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

The National Housing Act of 1944, passed five months after the publication of the Curtis Report, implements substantially its proposals, providing more generous terms for home ownership than previous acts allowed (Dominion Housing Act, 1935; National Housing Act, 1938) to encourage a great deal of building by people of moderate income.

The main advantages offered by the Act are: Lower rates of interest than can be obtained elsewhere; convenient monthly payments comparable with rent; a longer period for repayment than is normally allowed; a minimum amount of equity to be furnished by the borrower; insistance on sound standards of construction.

Housing for Home Owners

Part 1 of the National Housing Act provides for joint loans at $4\frac{1}{2}$ per cent to persons who want to build houses for their own occupancy; or to builders who intend to construct and sell houses to persons who will own and occupy them. The term of these loans is usually 20 years but in certain circumstances may be extended. The loans are financed jointly by the Dominion Government which puts up 25 per cent of the money, and approved lending institutions who furnish the remaining 75 per cent.

The size of the loan is based upon the 'lending value' (that is, the estimated cost of the house or the appraised value, whichever is the lesser). A man may borrow 90 per cent of the first $4,000 of the lending value and 70 per cent of the amount in excess of $4,000. The rest of the money, or equity, he himself must provide, either by cash or by supplying the land on which the house is to be built, or by supplying the labour towards construction. Ex-servicemen may draw on their re-establishment credits for two thirds of their equity on a house. The maximum loan available under present regulations is $7,000.

When houses are built for sale, a proportion of the loan is witheld until they are sold to satisfactory buyers. Through the recently introduced Integrated Housing Plan, builders are induced to build on land which they own, homes for sale at moderate prices. The main features of the plan are: A maximum sale price is set on the houses; priorities are given on the minimum quantity of building materials the project will require; the government undertakes to buy from the builder any house which he has been unable to sell within a year of completion; the sale of these houses is to be restricted to members or ex-members of the armed forces of World War II and their dependents. To be economical, projects built under this arrangement should consist of not less than ten houses.

Co-operative Housing Projects

A group of people may form a company and negotiate a loan to build houses and apartments for their own occupancy. Under this arrangement the following conditions must be observed: