

be immediately occupied if available - now ranges between 100,000 and 200,000 units. In 1949, new housing completions exceeded net family formation for the first time since the war.

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 post-war 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 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.

The National Housing Act assists the Canadian who wishes to own his home by offering these advantages: reduced down payments, longer payment period, convenient monthly payments and 4 $\frac{1}{2}$ per cent interest per annum (calculated semi-annually). The Act also requires sound standards of construction so that the quality of housing in Canada may be improved.

(A detailed analysis and description of the various types of loans and grants provided under the National Housing Act will be found appended to this paper.)

Housing Research and Community Planning

The National Housing Act makes provision for housing research covering the fields of economic, statistical, sociological and technical research and architectural investigation. Studies and enquiries in the field of community planning and related educational work complete the programme of acquiring and disseminating new knowledge for the improvement of the living conditions of the Canadian people.

Economic research involves the assembly and interpretation of factual