provision of adequate housing accommodation for those who are displaced by slum clearance. To meet the particular requirements of various projects in different cities, the Act provides that federal assistance will be available as long as the majority of the area concerned was, or will be, devoted to residential housing. Thus, industry and commerce, recognizing the economic potential of redevelopment of dilapidated downtown sections, are encouraged to initiate and/or support such schemes. The redeveloped land must then be devoted to its "highest and best use" - housing, commerce or industry.

By June 30, 1962, the Federal Government, through Central Mortgage and Housing Corporation, had agreed to grant more than $29.4 million to 10 municipalities throughout Canada for redevelopment projects. Grants towards the cost of preliminary studies of such areas of "urban blight", along with the pre-planning of redevelopment projects, amounted to an additional $762,000.

Generally, house-building is undertaken by specialists whose experience and knowledge are recognized as growing assets in an increasingly competitive business. Although the specifically designed "custom-built" house is by no means extinct in Canada, by far the largest number of houses are the work of large-scale, merchant-builders. Such companies often have substantial financial resources that enable them to undertake complete development of entire neighbourhoods, including the purchase of large tracts of land and the provision of all the facilities sought by today's homemaker. Shops, schools, churches, recreational facilities, streets, sidewalks, underground utility services, parks and playgrounds - all are included in the modern subdivider's plans for a successful residential development. Frequently, the builder has subsidiary companies handling real estate transactions, which often include the disposal of the customer's old house as well as the sale of the new.

Until recently, Canada's extremely cold winters created a major problem in construction work. Unemployment in winter and heavy pressures of demand in summer were both costly and wasteful. In addition to the costs imposed by expensive machinery lying idle for several months of the year, the contractor was faced with the problem of either disrupting work-crews or carrying personnel through to the next building season. In the last few years, however, both private industry and government agencies have combined their efforts to meet and overcome this difficulty. Careful planning of operations so as to ensure the completion of outside work before bad weather, together with the use of temporary enclosures - often big enough to cover the entire building - and special heating equipment, are some of the tools being used. Heated, pre-mixed concrete is another. Winter building is therefore constantly finding wider acceptance as a practical answer to the climate problem.

Since Canada is one of the world's largest producers of timber, it is understandable that a great deal of wood is used in Canadian house building. About 78 per cent of all new houses are of frame construction, employing a frame or skeleton of 2" x 4" lumber, over which a finished exterior wall is placed later. The exterior may be of stone, artificial stone, brick, stucco or wood.

Twenty per cent, on the other hand, are build of solid brick or stone or cement blocks. Again, an outside finish is often employed, usually of paint or stucco. Prefabricated houses are slowly gaining in popularity, and a more recent innovation is the "shell" home - a partially finished house constructed on the buyer's own basement or foundation. The "finish" work is then done by the owner, thus cutting the purchase price.