APPENDIX A

Glossary

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AHOP Assisted Home-Ownership Program (1973-8, benefits continuing 1984)
Federal program to promote home ownership among lower-income families
with children by reducing mortgage financing costs. Loans and grants were
provided to new home buyers for the purchase of modestly-priced housing.
About 40,000 households were assisted over the 1973-75 period before
the plan was modified to provide strictly GPMs. Just over 94,000 GPMs were
approved from 1975 to 1979.

ARP Assisted Rental Program (1975-8, advancing in some cases to 1995)
Federal program to assist in the production of new affordable rental housing
in the private sector. Annual operating subsidies and, later, interest-free loans
were granted for the purpose of keeping rents affordable. Over 122,000 rental
units were produced under ARP from 1975 to 1980.

Bruce Commission Report (1934)
This report assessed housing conditions in Toronto's blighted areas and rec­
ommended the need to eliminate Toronto's slums and to provide low-cost
housing (meeting minimum acceptable standards) for those displaced.

BETT Program Building Energy Technology Transfer Program (1980-6)
The BETT Program was administered by the federal Department of Energy,
Mines, and Resources to accelerate the development and adoption of energy
efficient equipment, materials, techniques, and systems used in the construc­
tion of buildings.

CAP Canada Assistance Plan (1966-)
CAP is a federal program of cost-sharing with the provinces for social ser­
ices, including welfare assistance.

CHRP Canada Home Renovation Plan (1982-3)
Federal plan to stimulate employment in the building sector and encourage
the upgrading of housing. Grants covering 30% of the renovation costs (up
to a $3,000 maximum) were made available. Approximately 121,000 home
owners received assistance under CHRP.

CMHC Canada Mortgage and Housing Corporation (1946-)
Canada's national housing agency was first established as the Central Mort-
gage and Housing Corporation and renamed in 1979. CMHC is the crown
 corporation responsible for administering federal housing legislation (such
as the NHA).

CMRP Canada Mortgage Renewal Plan (1981-3)
Federal plan to cushion the impact on home owners of higher interest rates
upon mortgage renewal. CMRP was replaced by MRPP.

COSP Canada Oil Substitution Program (1980-5)
Federal program to encourage conversions from oil-fired space-heating and
water-heating units to energy systems which do not use fossil fuels. Grants
covering half of the material and labour costs involved (up to a maximum of
$800 in the case of single residential units and $5,500 for residential buildings
with two or more units) were available. Almost 1 million households received
grants under COSP.

CPP Canada Pension Plan (1966-)
Federal pension plan (also providing survivor, death, and disability benefits)
based on contributions averaged from maximum earned income, which was
created to supplement OAS and GIS in all jurisdictions aside from Quebec,
where QPP is in effect.

CRSP Canada Rental Supply Program (1981-4)
Federal program to stimulate the production of new rental housing in the
private sector. Sponsors of eligible projects could obtain 15-year interest free
loans of up to $7,500 per rental unit constructed. Over 21,000 rental units
were built under the program.

Canadian Conference on Housing (1968)
This conference held in Toronto was sponsored by the Canadian Welfare
Council (now the Canadian Council on Social Development) with funding
from CMHC. Proceedings were published under the title *The Right to Hous-
ing*.

CCURR Canadian Council on Urban and Regional Research (1962-76)
During its first eight years of operation, CCURR undertook a research pro-
gram that was funded by a grant from the Ford Foundation. Other activities
of CCURR were funded by an annual grant from CMHC. After 1970 CCURR
was funded by MSUA.

Canadian Farm Loan Act (1927-59)
Federal act introduced to provide subsidized long-term loans to farmers for
farm improvements. From 1935 to 1939 just over 2,000 new homes were built
with this assistance.
CHIP Canadian Home Insulation Program (1977-86)
Federal program to provide one-time grants to home owners to improve the thermal efficiency of the existing housing stock. Approximately 2.5 million households received CHIP grants.

CHOSP Canadian Home-Ownership Stimulation Program (1982-3)
Federal program to stimulate the economy and create employment opportunities through the provision of $3,000 grants to first time purchasers of new homes. About 260,000 home buyers were assisted under CHOSP.

CHDC Canadian Housing Design Council (1956-87)
CHDC was established by CMHC to promote improvements in housing and community development through sponsoring research, seminars, and a housing design awards program.

CHS Canadian Housing Statistics (1955-)

CHS provides information on residential construction and mortgage lending activity in Canada based on data from CMHC and Statistics Canada. CHS replaced its predecessor, Housing in Canada, in 1955. From 1955 to 1960 CHS was published on a quarterly basis. Since 1961 it has been published annually with monthly supplements.

CIPREC Canadian Institute of Public Real Estate Companies (1970-)
Created to improve accounting principles and standards in publicly-traded companies, CIPREC has since grown to include many privately-held firms and to represent Canada's largest property developers.

CCA Capital Cost Allowance (1954-)
CCA provisions define allowable depreciation expense for income tax purposes.

CA Census Agglomeration
CAs are designated for census purposes and consist of smaller urban areas centred on an urbanized core with a population of 10,000 to 99,999 at the time of the previous census. Their areal extent is largely defined using labour market criteria and includes a central city and surrounding areas that are closely linked to it.

CMA Census Metropolitan Area
CMAs are designated for census purposes and consist of large urban areas centred on urbanized cores usually with populations of at least 100,000 persons at the time of the previous census. Their areal extent is largely defined using labour market criteria (for example, commuting patterns) and includes a central city and surrounding municipalities that are closely linked to it.

CPAC Community Planning Association of Canada (1946-)
CPAC is a national voluntary organization which promotes public participation in urban and regional planning issues.
CSCP Community Services Contribution Program (March 1979, payments extended to March 1984)
Federal program to provide assistance for municipal capital projects such as sewer and neighbourhood improvements. $400.3 million was distributed in accordance with the priorities of individual provinces and their municipalities.

CYC Company of Young Canadians (1966-75)
CYC was established as a federal crown corporation to promote community development efforts through voluntary service in conjunction with the federal government's "war on poverty."

Condominium tenure
Form of property ownership whereby dwellings, typically in multiple unit structures, are individually owned while ownership and management of common elements are shared. In 1966 British Columbia and Alberta were first to pass enabling legislation. By 1970 all provinces but one had a condominium act; Prince Edward Island held off until 1977. The Territories adopted a condominium ordinance in 1969.

Consultation Paper on Housing (1985)
This report published by the federal government was intended to mark the beginning of a fundamental review of Canadian housing policy and led to a statement on new housing directions (A National Direction for Housing Solutions).

CPI Consumer Price Index
This index tracks the retail price of a standard basket of consumer goods and services in major markets on a monthly basis (see also FAMEX Survey).

Cooperative Housing
Cooperative housing is a form of ownership tenure whereby multiple-unit dwellings are collectively owned and managed by their occupants (see also NHA Sections 34.18 and 56.1).

CHF Cooperative Housing Foundation of Canada (1968-)
CHF was formed by the Canadian Labour Congress, the Cooperative Union of Canada, regional cooperative councils, and the Canadian Union of Students to promote the development of non-profit cooperative housing.

Core housing need
The core housing need model is currently used to identify households unable to afford adequate, suitable housing in their community without spending more than 30% of their household income for shelter.

Curtis Report (1944)
The Report of the Subcommittee on Housing and Community Planning of the Advisory Committee on Reconstruction examined post war housing requirements and called for a more active role by government in the housing sector.
The development of a national housing program for low-income earners and the need for comprehensive town planning were among its recommendations.

Dennis Task Force (1971)

*Programs in Search of a Policy* (Dennis-Fish Report) was the product of the Dennis Task Force commissioned by CMHC to evaluate federal low-income housing programs. The report drew attention to the government's emphasis on supply-side solutions and contributed to the creation of MSUA. The report was independently published in 1972.

Direct Lending (1954-)

To ensure universal access to mortgage financing, the federal government is empowered to provide direct loans for home purchase in instances where the availability of mortgage funds is limited. CMHC is thereby authorized to act as a lender of last resort. This role was not used extensively. A brief experimentation with a broader role in the mid 1950s ended with the restricted Small Homes Loans Program introduced in 1957.

DHA Dominion Housing Act (1935-8)

Under the DHA, a $10 million fund was established to help prospective builders and home owners secure loans. Loans were provided jointly by the federal government and authorized lenders. Approximately 4,900 dwellings were financed in this manner before DHA was replaced by NHA in 1938.

Don Mills

Don Mills located in Metropolitan Toronto was the first large-scale, corporate-developed suburb in Canada. Construction began in the 1950s and included high-rise, townhouse, and detached housing.

Double Depreciation Plan (1947-9)

Accelerated depreciation charges over a 10-year period granted under the Income Tax War Act to encourage the construction of rental housing projects. Almost 500 dwellings were completed using double depreciation only while an additional 7,600 units were created in conjunction with NHA loans and rental insurance guarantees.

Emergency Shelter Program (1944-8)

Federal program to provide temporary rental accommodation to alleviate post-war housing shortages. War-time surplus huts and other available structures housed returning veterans entering university and families living on welfare. Just over 10,000 conversions were completed by federal and municipal governments and universities.

False Creek Project

The False Creek housing project located in downtown Vancouver is an innovative inner-city redevelopment scheme built in the early 1980s, which combines subsidized and private sector housing.
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FAMEX Survey  Family Expenditure Survey
Survey undertaken by Statistics Canada in selected metropolitan areas on a biennial basis in part to update the CPI basket of goods.

Farm Improvement Loans Act (1944-87)
Federal act introduced in 1944 to set a maximum interest rate and provide guarantees on intermediate and short-term loans granted to farmers for farm improvements, including new residential construction and improvements.

FST  Federal Sales Tax
Also known as the general manufacturers' sales tax, this tax under the Excise Tax Act applied to goods manufactured, produced, or imported into Canada with some exemptions over the years. Among exemptions of significance to housing were thermal insulation materials, energy conservation equipment, and construction equipment. Building materials became subject to the tax in June 1963 at rate of 4%. The rate for new building materials was raised to 8% in April 1964, and to 11% in January 1965. It was subsequently dropped to 5% in November 1974, then raised repeatedly during the 1980s reaching 9% in January 1990. Often, the tax rate on building materials was less than that for other manufactured goods. The FST was replaced by the Goods and Services Tax (GST) in January 1991.

GPM  Graduated Payment Mortgage
GPMs are designed to ease access to home ownership during times of rapid inflation. Initial mortgage payments are low in nominal terms and increase at a predetermined rate. Under AHOP, GPMs were issued by private lenders and insured under the NHA.

GRS  Graduated Rent Scale (1944-)
GRS introduced by the federal government in conjunction with its public housing program. Public housing rents initially ranged from 16.7% to 25% of tenants' incomes. Provincial housing authorities began to introduce their own GRS schemes by the 1960s in which rents were typically set at 25% to 30% of gross family income.

Greenspan Report (1978)
The Report of the Federal/Provincial Task Force on the Supply and Price of Serviced Residential Land was commissioned in 1977 jointly by the federal government and eight provinces to make findings about the rapid increase in land and housing prices that had occurred from 1972 to 1975.

GDS  Gross debt service ratio
Calculation made by mortgage lenders by dividing the monthly sum of principal, interest, and property taxes into the applicant's gross monthly income.

GIS  Guaranteed Income Supplement (1966-)
GIS is a federal income subsidy for needy elderly (see also OAS and CPP).
Hellyer Task Force (1968)
The Federal Task Force on Housing and Urban Development (chaired by Paul Hellyer) constituted a rethinking of housing and urban policies. One immediate outcome of Hellyer's task force was the moratorium imposed on large-scale public housing projects. Its findings (published in 1969) and subsequent reports (see Dennis Task Force and Lithwick Report) contributed to the creation of MSUA and the changes in federal housing programs brought in under 1973 NHA amendments (for example, RRAP and NHA Sections 15.1 and 34.18).

HOME (see provincial housing programs)

Home Conversion Plan (1943-6)
Federal plan to alleviate postwar housing shortages in major urban centres. Large houses leased by the government were divided into multiple self-contained units. Over 2,000 conversions were completed under this program.

Home Extension Plan (1942-4, 1946-8)
This federal plan guarantees home extension loans made by lending institutions according to provisions similar to those under the Home Improvement Loans Guarantee Act. Under this plan, 125 loans were approved for 149 conversions.

Home Improvement Loans Guarantee Act (1937-40)
Under this federal act to provide a loan insurance plan for improvements or extensions to dwellings, about 126,000 loans (totalling $50 million) were approved including approximately 4,000 conversions that increased the rental housing stock.

HIL Program Home Improvement Loans Program (1954-86)
Federal program to guarantee availability of private home improvement loans. Initially, eligible recipients could secure loan up to $6,250 ($2,500 per unit and $1,250 for each additional unit) at a fixed interest rate to be repaid (for loans over $1,250) over 5 years. Increases in the maximum loan amount (eventually to $10,000) and amortization period (to 25 years) as well as the use of market interest rates were introduced at various times up to 1979. Over 450,000 dwellings were improved under this program from 1955 to 1981. Use of this program declined starting in the late 1960s and then more dramatically beginning in 1976 after RRAP was introduced. No new commitments were given after October 1986.

HIP Home Insulation Program (1976-81)
Federal program to improve the thermal efficiency of the existing housing stock in Prince Edward Island and Nova Scotia.

Home Purchase Programs
These programs have been available in most provinces and territories to assist low to moderate income earners in achieving home ownership. These
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programs assume various forms (for example, the provision of grants and interest rate subsidies) and include more unconventional approaches such as Nova Scotia's Self Help Housing Program, that combines the labour skills of prospective home owners (sweat equity) with the technical assistance of professionals, and the Alberta Shell Housing Program, that offers loans and subsidies based on the value of the shell house (that is, a house finished on the outside but not inside).

Home Warranty Programs
Ontario is the only jurisdiction in Canada with a mandatory warranty program. Its New Home Warranty Program introduced in the late 1970s gives new home buyers limited protection against defective materials and construction, including the return of deposits up to $20,000 if a builder enters bankruptcy prior to home completion. In March 1987 limits were placed on the extension of closing dates, and home buyers were given the option to cancel their contract after this time.

HIFE Household Income, Facilities, and Equipment Sample
HIFE is a public use microdata sample prepared by Statistics Canada on a biennial basis. It consists of a stratified sample of data collected from the same households in four separate surveys (Household Facilities and Equipment, Labour Force, Consumer Finances, and Rent surveys). After 1987 the sample was developed annually.

HMIS Housing Market Information System
HMIS is based on the Starts and Completions Survey (SCSS), the Market Absorption Survey, and the Rental Market Survey. These surveys conducted by CMHC monitor new residential construction, the absorption of newly-constructed housing units and vacancy, as well as rent levels in the rental market.

Innovative Housing Program (1970)
Federal demonstration program to promote social, cost, and technical innovations in housing, especially those directed to low-income households. Various subsidies were provided from a special $200 million fund, and many of the innovations were later sanctioned under 1973 NHA amendments (for example, AHOP, NHA Section 34.18, RNH Program, and RRAP).

Integrated Housing Plan (1944)
Federal plan introduced to encourage new dwelling construction (especially owned homes) by offering builders a guaranteed minimum selling price which helped to secure interim financing. CMHC bought all dwellings not sold within a year of completion and allowed veterans the first opportunity to purchase them. In 1947 and 1948 as many as 491 builders took part in this plan and produced more than 5,000 units annually—over 5% of all housing starts.

ICURR Intergovernmental Committee on Urban and Regional Research (1968–)
Joint federal-provincial clearinghouse for information and research on urban and regional matters. Funded 50% by the federal government and 50% by nine provinces.

Jeanne Mance Project
This 796 unit public housing project approved in 1956 was Montreal's first urban renewal project. It is located on a 20-acre site east of the downtown core.

Joint Loans (1936-54)
Loans originally provided jointly by the federal government and authorized lenders on a 25%-75% basis under the DHA (1936). Lending terms and conditions were set by the federal government. Mortgages were issued by approved lending institutions but held jointly by the lender and the federal government. By advancing a percentage of the mortgage amount to the lender at a below-market interest rate, the federal government effectively subsidized the mortgage loan: loans were also guaranteed by the federal government. DHA was replaced by the NHA in 1938, and joint loans were continued until the 1954 amendments to NHA replaced this scheme with loan insurance.

Land Lease Program
Manitoba is the only province which has leased land to housing cooperatives on a subsidized basis. A lot lease program for home owners was available in Ontario under its Home Ownership Made Easy (HOME) Plan as well as in British Columbia, Manitoba, and Newfoundland (see Provincial Housing Corporations)

Lawrence Heights Project
Developed in the mid 1950s and located in suburban Metropolitan Toronto, this housing project was the first major public housing project built on vacant land in the urban fringe.

Le Breton Flats Project
Demonstration housing community initiated in the mid 1970s and located on a 66 hectare site near Ottawa's downtown core.

LD Program Limited Dividend Program (1944-81)
Federal program to create low-rental housing by providing conditional loans which stipulated limits on investment return and controls on rent. Loans were made to companies and individuals for the construction of new housing or to purchase existing housing. During 1946-64, 330 loans were approved, providing 28,037 dwellings. In response to the program's declining attractiveness by the mid 1960s, loan conditions were enhanced (that is, loan levels increased to 95% of value; the 5% investment return limit was increased; and mandatory controls on rent were restricted to a 15-year period) and project eligibility broadened to include hostels, dormitories, as well as self-contained units.
Lithwick Report (1970)

*Urban Canada: Problems and Prospects*, represents the efforts of a research group headed by Professor N.H. Lithwick and commissioned by the federal government in 1969 to report on urban conditions in Canada. The report's findings contributed to the creation of MSUA.

Matthews Report (1979)

The *Report on Canada Mortgage and Housing Corporation* examined CMHC's role in the provision of housing and projected housing needs for the 1980s. It was the product of a task force set up by the federal government.

MUP Maximum Unit Price (1978-)

MUPs were introduced by CMHC under NHA Section 56.1 as a cost control mechanism and serve as an upper limit on the quality of social housing.

Milton Parc

Milton Parc is a renovated neighbourhood in Montreal which was saved from redevelopment through extensive lobbying by a Montreal citizens' group. Existing tenants were organized into housing cooperatives and non-profit sponsors were found for several projects. Both federal and provincial funds were used for these purposes. Construction began in October 1980.

MSUA Ministry of State for Urban Affairs (1971-9)

MSUA was created by the federal government to encourage positive urban development and to foster closer relationships with municipalities and provinces on urban matters.

Mobile Home Programs

Mobile home programs have been available in Alberta to assist low-income families who are in immediate need of housing, and in Manitoba to ensure financing arrangements are available to prospective mobile home purchasers.

MBS Program Mortgage-Backed Securities Program (1986-)

Federal program to make additional funds available to lenders for conventional financing and to encourage longer term mortgages. CMHC guarantees the timely payment of capital and interest on securities backed by a pool of NHA-insured mortgages. MBS investors have to put up a minimum of $5,000. In its first year of operation (starting December 1986), $456 million in securities were issued, almost twice what had been projected.

MICC Mortgage Insurance Company of Canada (1963-)

MICC is the only remaining private insurer of high-ratio mortgage loans in Canada. Unlike the publicly-operated MIF, MICC serves only the larger urban areas and does not provide insurance for social housing projects.

MIF Mortgage Insurance Fund (1954)

This CMHC-administered fund provided under the federal Mortgage Insurance Program (MIP) spreads the risk of default among borrowers. MIF is financed through premiums paid by recipients of insured mortgages.
Although MIF is intended to be self-sufficient, it has experienced both solvency and liquidity problems largely resulting from the impact of 1973 NHA amendments (for example, defaults under AHOP and ARP) and the Alberta real estate collapse in the 1980s.

MIP Mortgage Insurance Program (see MIF)

MRPP Mortgage Rate Protection Plan (1984–)

This federal plan provides home owners with an opportunity to purchase protection against excessive rises in interest rates upon mortgage renewal.

MLS Multiple Listing Service

Home sale registry system used by various real estate boards throughout Canada.

MURB Program Multiple Unit Residential Building Program (1974–82)

Federal program to promote investment by individuals in rental housing. Amendments to the Income Tax Act enabled those investing in MURBs to deduct from personal income rental losses incurred through capital cost allowances and soft costs. Approximately 195,000 units were approved under the MURB Program.

MIG Program Municipal Incentives Grant Program (1975–8)

Federal program to encourage the development of land for housing of moderate size, price, and density. Municipalities were entitled to receive $1,000 for each qualifying unit. Payments extended to 1982.

National Building Code (1941–)

Code developed by NRC to promote uniform building construction standards, materials, and methods throughout Canada. By the mid 1970s all provinces had adopted variants of the model national code.

NHA National Housing Act (1938–)

Marked the beginning of a greater federal role in housing. Primary intent of the initial legislation was to stimulate housing production and employment. A direct federal role in the provision of housing for low-income households was also created. Amendments to the NHA have followed periodically since then.

NHA Amendments

Amendments were in 1944 to promote new housing construction, to improve housing and living conditions; to upgrade existing housing, to encourage home ownership (especially among veterans), and to stimulate employment. Amendments were made in 1954 to promote private investment in housing and to provide assistance for slum clearance and urban renewal. Amendments were made in 1964 to encourage participation in urban renewal and low-income housing schemes, especially public housing, and introduction of a new funding mechanism for public housing initiated the realignment of social housing responsibility from the federal government to provincial governments. Amendments made in 1973 were intended to provide individuals
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with "good housing at a reasonable cost," to avoid large-scale public housing projects targeted to low-income families, to broaden the income ranges of Canadians receiving housing assistance, and to initiate support for the third (non-profit) housing sector. Amendments made in 1979 were designed to encourage the production of new rental housing in the private sector and to stimulate the economy. The initiative of 1985 allowed provinces to deliver social housing programs that met federal targets, redirected social housing programs to concentrate on the most needy, removed geographic limits on urban RRAP, changed the funding of cooperative housing to index-linked mortgages, and introduced mortgage-backed securities.

NHA Part V

Under Part V of the NHA, CMHC sponsors independent housing research through its University Scholarship Program (for Graduate Studies), External Research Program (for Advanced Research), and Housing Technology Incentives Program (HTIP).

NHA Section(s) (Section numbers are updated periodically. Numbers shown are Revised Statutes of Canada 1970 or the number in effect at the time the section was enacted or used.)

15.1 and 34.18 (1973-8): The Nonprofit and Cooperative Housing Programs sections were initiated to develop modest housing for (in order of priority) low and moderate income families, especially in areas requiring new construction; senior citizens; and special needs groups. Eligible organizations were entitled to receive 90% loans with an interest rate subsidy of 8% and a 10% capital contribution. These programs are among the first wherein a federal low-income housing program does not require matching financial commitments on the part of other governments. Rent subsidies for low-income tenants were provided under NHA section 44.1(b). NHA sections 15.1 and 34.18 were replaced by section 56.1 of the NHA.

35 (1964-revised), 43 (1969-78, extended to 1983 in the Northwest Territories), and 44 (1969-): Widely used public housing construction program and a non-profit housing program for the elderly. Section 35(d)/43 entitled provinces, municipalities, and other public agencies to receive 90% loans (amortized over 50 years) for the construction of low-income housing projects where tenants pay rents according to GRS formulas. These provisions have been used to create more than 200,000 public housing units. The federal government covers half of the operating losses of these projects under section 35(e)/44.

40 (1949-78, except in Newfoundland and Prince Edward Island where program is ongoing): Federal/Provincial Public Housing Program stipulates that the capital costs and operating losses incurred by the creation of public housing projects be shared on a 75%-25% basis between the federal and respective provincial governments. CMHC assumes responsibility for approving, planning, and designing these projects. This program was
expanded in the Prairie Provinces to include housing for indigenous persons in 1965. RNH Program replaced the need for this special provision in 1974.

44.1(a) (1969-) and 44.1(b) (1975-): Rent Supplement Programs provided subsidies for low-income tenants residing in private rental accommodation (44.1(a) and housing projects funded under NHA sections 15.1 and 34.18 (44.1(b)). Costs of these subsidies which cover the difference between rent and GRS provisions are shared equally between the federal and respective provincial governments.

56.1 (1978-86): Nonprofit and Cooperative Housing Programs replaced previous programs funded under NHA sections 15.1 and 34.18. Cooperative and non-profit housing agencies were entitled to receive maximum assistance equivalent to the difference between mortgage payments at market interest rates and at 2%. Under section 56.1 there has been a shift to private insured lending and the introduction of MUPs. From 1974 to 1984 almost 124,000 units were constructed. Funding is also available to assist in the initial development stages of these projects.

**National Housing Research Committee (1987-)**

National committee of governments, industry, consumer, and social organizations interested in housing which meets semi-annually to discuss and coordinate research activities.

**NRC National Research Council**

Federal agency responsible for developing the national building code. The Division of Building Research established in 1947, since renamed the Institute for Research in Construction (IRC), conducts research in building technologies and provides advisory services to the construction industry as well as public agencies (such as CMHC).

**NIP Neighbourhood Improvement Program (1973-78)**

Federal program to improve public infrastructure in designated low-income residential areas and thereby to encourage corresponding improvements in the quality of the existing housing stock. The intent of this program was to prevent the dislocation effects associated with the wholesale clearance of blighted areas. 479 neighbourhoods took part in the program and the costs involved ($500 million) were shared by all levels of government.

**Neilsen Task Force**

The Canadian Task Force on Program Review was created in 1984 to review federal housing programs and to put forward options related to changing the nature of these programs or improving their management. A balance of private and public sector specialists were on the Neilsen Task Force whose efforts resulted in the publication, *Housing Programs in Search of Balance* (1986).

**New Towns Acts**

These acts were passed by various provinces in the 1950s and 1960s primarily
to stabilize and hasten the maturity of resource/company dependent set­tlements. They ensured that various housing types as well as public and com­mercial services were incorporated in the initial stages of town development (for example, Instant Towns Act in British Columbia).

Non-profit Housing
Housing owned and operated on a non-profit basis by public or private corpor­ations (see also NHA Sections 15.1 and 56.1).

OAS Old Age Security (1952-)
OAS is a non-contributory, indexed federal income transfer program for all persons 65 years of age or over. The program replaced the Old Age Pension Act of 1927. OAS benefit is paid in addition to CPP. In addition, since 1966 the elderly may be eligible for CPP and/or for the income-tested GIS.

OECD Organization for Economic Cooperation and Development
Association of western industrialized countries headquartered in Paris.

Provincial Housing Corporations
Nova Scotia was first to establish a housing corporation: the Nova Scotia Housing Commission (renamed the Nova Scotia Department of Housing in 1983). Most provincial housing corporations were formed to take advantage of the public housing program initiated by the federal government in 1964 (see NHA Section 35). One example of other activities by provincial housing corporations is the Home Ownership Made Easy (HOME) Plan (1967-77) initiated by Ontario's provincial government. The Ontario Housing Corporation (OHC) acquired land parcels in selected municipalities and offered lots to families who had the responsibility of constructing modest homes on them. No downpayments were required for these lots which could be leased for up to 50 years at book value or bought after 5 years' residence for the original low-end of market price. A lottery system was introduced to distribute these lots in 1973. The plan was revised in 1973 and 1975 to prevent speculation and incorporate market value in the calculation of subsidies. About 25,000 households received assistance under the HOME Plan before it was phased out and replaced by AHOP.

Provincial housing corporations and their year of establishment are as follows:

- Nova Scotia Department of Housing (1932)
- Ontario Housing Corporation (1964)
- Alberta Housing Corporation (1967)
- British Columbia Housing Management Commission (1967)
- Manitoba Housing and Renewal Corporation (1967)
- New Brunswick Housing Corporation (1967)
- Newfoundland and Labrador Housing Corporation (1967)
- Société d'habitation du Québec (1967)
- Prince Edward Island Housing Corporation (1969)
- Yukon Housing Corporation (1972)
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Northwest Territories Housing Corporation (1972)
Saskatchewan Housing Corporation (1973)

Public Housing
In its most restrictive sense, public housing refers to housing developed under NHA Housing Sections 35, 40, 43 and 44. The total subsidy bill for these projects in 1985-86 was estimated to be just under $400 million. The term is often broadened to include all housing administered by public housing agencies.

QPP Quebec Pension Plan (see CPP)
R-2000 (see SEEH Program)
RGI (see GRS)

Radburn Plan
Design principles put forward by Clarence Stein and Henry Wright were incorporated in this model residential community plan implemented in Radburn, New Jersey from 1919 to 1930. This became the model used for many post-war suburban residential developments in Canada.

Regent Park North
A 1,400 unit low-rise public housing project located on 42 acres to the east of Toronto's downtown core was the first slum clearance/public housing scheme initiated in Canada. Construction took place from 1948 to 1958.

RHOSP Registered Home Ownership Savings Plan (1974-1985)
Federal plan to promote home ownership among resident taxpayers not owning residential property. Eligible individuals were entitled to claim tax deductions of up to $1,000 annually (to a limit of $10,000) for funds invested in registered plans provided they were eventually used for the purchase of an owned home. Adjustments made to the plan enabled purchasers of new homes acquired between 19 April 1983 and 1 March 1985 to claim a tax deduction of $10,000 minus prior contributions. Contributors were also allowed to make tax free withdrawals in 1983 towards the purchase of qualifying new furniture. When the plan folded in 1985, all contributions were to be withdrawn and the interest accumulated was in most cases tax-exempt.

RRSP Registered Retirement Savings Plan (1957-)
RRSPs were initiated at the federal level to encourage individuals to save for their retirement. Presently, annual contributions to registered plans (up to $7,500 or 20% of income, whichever is less) may be deducted from personal income and plans must be collapsed by the age of 71 years. The taxation of these contributions is deferred until retirement years when income is expected to be lower.

Rent Control
In its simplest version, a legislated freeze on residential rents with neither exceptions nor a complex formula for permissible rent increases. Canada's Wartime Prices and Trade Board imposed rent freezes in fifteen cities in
September 1940. A year later, rents in the rest of the country were frozen. This was "simple" rent control—an absolute freeze with neither exceptions nor a complex formula for permissible rent increases. Beginning in 1947 a period of rent decontrol began in Canada, and the federal government fully ended rent controls in 1951. Only the province of Quebec maintained rent control beyond 1951.

Rent Regulation
A legislated third-party review of rent increases, usually with guidelines setting out acceptable increases. Several provinces had either adopted rent regulation or were about to adopt them by mid 1975. The federal government imposed wage and price controls in October 1975 and asked the provinces to impose matching rent regulation. By April 1976 all provinces had rent regulation. Since 1976 rent regulation has been removed in British Columbia, Alberta, and New Brunswick.

Rent Supplements
Rent supplements are subsidies to assist low-income tenants in paying their rent. (see Supplements NHA Sections 44.1(a) and 44.1(b)). In addition, provincial rent supplement programs have been provided in British Columbia and Ontario.

Rental Insurance Plan (1948-50)
Federal plan to provide long-term low-interest loans to builders of low rental housing and guaranteed landlords 2% net return on their investment. About 19,000 units were constructed under this program.

Rental unit conversion programs
Programs introduced in Alberta, British Columbia, Nova Scotia, and Ontario to offer subsidies to those who convert structures to provide additional rental accommodation.

Residential General Building Contracting Industry
Defined by Statistics Canada to be the set of business establishments in Canada that derive more than 50% of their revenues from residential construction. In 1984 there were 13,885 such establishments: most in the business of constructing new single-family dwellings. Most of these were small: 86% had revenues under $500,000 in 1984, and only 472 had revenues of $2 million or more.

RRAP Residential Rehabilitation Assistance Program (1973-)
Federal program to encourage upgrading of substandard dwellings (especially those occupied by low to moderate income earners). Eligible home owners and landlords are entitled to receive subsidized loans for admissible renovation costs. Subsequent changes to RRAP have broadened eligibility in terms of geographic extent (for example, rural areas qualified in 1974) and the targeted populations involved (including Indian Band Councils and disabled persons whose dwellings require modifications to improve
accessibility). Of the approximately 314,000 units rehabilitated under RRAP from 1973 to 1984, 71% were owner-occupied. Recently, RRAP has been made universal; however, tighter limits are now placed on target populations.

RNH Programs Rural and Native Housing Program (1974-)

Federal programs to assist individuals residing in rural areas and small towns (populations not exceeding 2,500 persons) with housing and renovation costs. Loans are available to finance home construction and subsidies which cover the difference between amortization costs plus property taxes (plus heating costs as of 1986), and 25% of income are shared on a 75%-25% basis between the federal and participating provincial governments. Renovation loans (in part forgivable depending on income) are available to upgrade housing to minimum standards and ensure habitability for at least 15 years. A one-time grant is available for emergency repairs to meet health and safety requirements. The renovation and emergency repair components of this program are financed entirely by the federal government in cases where provinces are not involved in delivery. The Urban Native Housing Program helps low-income Aboriginal households obtain appropriate housing in communities of over 2,500 persons.

St. Lawrence Project

Housing project initiated in the late 1970s near Toronto’s downtown core. It is an innovative high-density, low-rise neighbourhood built on formerly industrial land with mixed ownership (for example, public, cooperative, and condominium) and income composition. It now houses approximately 4,600 persons, and roughly half live in non-profit units.

Shell Housing (see Home Purchase Programs)

Shelter Allowances

Programs introduced by various provinces to provide universal access to those who require assistance in paying their rent, the subsidy is determined on the basis of household income and rent paid. Shelter allowances are wholly funded by the provinces. Subsidies have been primarily directed to seniors living in private rental accommodation (for example, British Columbia (SAFER), Manitoba (SAFER), New Brunswick (RATE), and Quebec (Logirente)). In addition, Manitoba extends assistance to families (SAFFR). British Columbia and New Brunswick provide shelter allowances for the disabled.

SFD Single Family Dwelling

Social Housing

Broad term encompassing housing developed under various programs at all government levels that typically include public, cooperative and non-profit housing programs as well as rent supplement programs. Currently, this is the largest single category of federal direct expenditure on housing.
Spruce Court

Housing project, built by the Toronto Housing Company in 1914, is the first Canadian example of limited dividend housing with a mortgage guaranteed by the government. The buildings were arranged in a courtyard plan for light and air in a scheme modeled on the work of Parker and Unwin, the leading English housing reform architects who had planned and designed the buildings in Letchworth, the first Garden City.

Spurr Report

Commissioned by CMHC in the early 1970s and published in 1976 under the title, Land and Urban Development: A Preliminary Study, the report examines the urban land development industry in Canada during the 1960s and early 1970s. Among its recommendations is the need to create a systematic information base for analyzing urban land policy.

Student Housing Program (1960-78)

Federal program to provide accommodation for college and university students by making loans available to provinces, municipalities, universities, and colleges. This program emerged in response to the rapid increase in post-secondary school enrolment produced by the baby boom generation.


Federal program to promote industry knowledge and skills as well as public demand for cost-effective energy-efficient housing. By September 1986, about 2,000 housing units had been built to the R-2000 standard.

SHU Survey of Housing Units (1974)

A stratified random sample of 62,800 households across 23 CMAs that provides valuable information about housing conditions. This unique survey, conducted by Statistics Canada on CMHC's behalf, has been widely used by researchers.

Sweat equity (see Home Purchase Programs)

Thom Commission Report

The second and final volume of the (Ontario) Commission of Inquiry into Residential Tenancies was issued in 1987. It argues that Ontario's scheme of rent regulation, in place since 1975, should be revoked, that landlords should be able to charge "fair market rents," and that tenants who are unable to afford such rents be subsidized.

$25 Million Loan Program (1918-23)

Federal program to alleviate an anticipated post-war housing shortage, it marks first modern involvement by the federal government in housing policy. $25 million in loans were distributed to provinces on a per capita basis for the construction of moderately-priced owned homes. Provinces were required to contribute one dollar for every three dollars provided federally. Just over 6,000 dwellings were built under this program.
UI Unemployment Insurance (1941-)
Federal program to supplement incomes of unemployed workers. Initially covering only workers in industry and excluding others such as teachers and civil servants, the program was revised in 1972 to cover almost all employees. Protection was also provided against sickness, temporary disability, and maternity leave, and to fishermen and retiring employees during an initial period of retirement. Program is funded by employer and employee contributions and general tax revenues.

UDI Urban Development Institute (1957-)
National organization that represents the land and property development industry.

Urban Renewal Program (1944-73)
Federal program for slum clearance purposes. Municipalities were entitled to receive a federal grant amounting to 50% of the costs involved. In 1953 this grant was extended to provincial governments, LD companies, and life insurance companies producing rental housing on the cleared land. Grants were also given if the cleared land was to be used for public purposes and alternate sites for rental housing were available. To supplement this program, low-interest loans for up to two-thirds of non-federal costs were available under NHA section 25. The Urban Renewal Program was curtailed following the recommendation of the Hellyer Task Force and eventually replaced by programs such as NIP and CSCP.

Veterans’ Land Act (1942-75)
Federal program enabling veterans to purchase homes on favourable lending terms. Mortgages at 3.5% interest and amortized over 25 years were provided with a 10% down payment. Cash grants were also available. Originally intended to assist veterans pursuing occupations in agriculture or commercial fishing, it helped others secure accommodation near larger urban centres. Approximately 8,000 dwellings were constructed under this program over the 1946-9 period. Activity prior to 1946 largely involved procuring land and building materials.

Wartime housing
Dwellings built for WHL and leased to munitions workers and their families at rents of $20-$30 per month. The basic 53.5 m² house had two bedrooms, a bath, living room, and kitchen on one floor. In the larger 73 m² x 8.5 m² version, two additional bedrooms were located in a second storey. These dwellings, known as “Type C” houses, used platform wood frame construction. Local contractors built panelized wall sections on site; these were bolted together for speed of erection and possible salvaging. The only variety came in the four approved exterior siding materials: British Columbia cedar shingles, asbestos siding, fir plywood, or bevelled siding. Because of the temporary nature of the units, they were built without basements. At the end of the war, these units were sold off and most buyers added basements to them.
The Type C design was also used in the Veterans' Rental Housing program after the War and by the early NHA builders. The Veterans Rental Housing program produced 25,000 of these units from 1947 to 1950.

**WHL Wartime Housing Limited (1941-48)**

The mandate of this federal crown corporation was to construct, purchase, rent, and manage rental housing for war workers in areas experiencing housing shortages. By 1944 WHL also accommodated the families of servicemen under the Veterans' Low Rental Housing Program. Almost 46,000, mostly small detached dwellings, were constructed and later sold off beginning in the late 1940s. CMHC absorbed and dismantled WHL in 1948.

**Wildwood**

An early post-war development in Winnipeg, this model community consisted of 284 houses, many constructed using prefabricated methods, built on the 30.2 hectare site.

**Willow Park**

Incorporated in 1961 and completed in 1966, this 200-unit development in Winnipeg was one of the first large housing cooperatives to be built in Canada and was jointly sponsored by the Federated Cooperatives, Manitoba Pool Elevators, Cooperative Life Insurance Company, and Winnipeg District Labour Council.

**Winter House Building Incentive Program (1963-5)**

Federal program to encourage the building of single-detached to four unit structures during the winter months of 1963-4 and 1964-5. Payments of $500 per unit were issued providing that structures were completed over the four-month period from 1 December to March 31. This program was largely intended to reduce seasonal unemployment in the construction industry.