

CHAPTER XV.—CONSTRUCTION.

CONSPECTUS.

	PAGE.		PAGE.
SECTION 1. GOVERNMENT AID TO HOUSING.	468	SECTION 3. CONTRACTS AWARDED AND	
SECTION 2. THE ANNUAL CENSUS OF		BUILDING PERMITS ISSUED.....	475
CONSTRUCTION.....	471		

The construction industry is necessarily subject to great fluctuations, being extremely susceptible to the effects of general economic influences and, in a country with the climatic conditions of Canada, having to combat the effects of seasonal factors. Improved methods of construction, however, now make possible the performance of a much greater volume of work in the winter season than was possible a few years ago.

In the present survey of conditions in the industry, the first Section deals with the aid extended by the Dominion Government under the national program; this is designed to cope with the shortage of housing consequent upon the curtailment of building operations during the depression years. The second Section shows statistics that cover the bulk of building and construction work actually completed to the end of 1938, and the third Section shows the value of construction contemplated, as shown by contracts awarded and building permits issued, to the end of 1939.

Section 1.—Government Aid to Housing.

Dominion Housing Act, 1935.—Prior to August, 1938, loaning facilities to assist in the construction of new homes were provided under the Dominion Housing Act, 1935 (see pp. 473-474 of the 1938 Year Book). In 1938 more extensive facilities of a similar nature were provided under Part I of the National Housing Act as described below.

National Housing Act.—Administered by the Department of Finance, the National Housing Act, 1938, was passed with a twofold purpose in mind: (1) to assist in the improvement of housing conditions; and (2) to assist in the absorption of the unemployed by the stimulation of the construction and building material industries. The Act comprises three separate Parts.

PART I re-enacts the main features of the Dominion Housing Act, 1935, with important amendments designed to encourage the construction of low-cost houses and the extension of lending facilities to the smaller and more remote communities. Under wartime regulations made public the early part of December, 1939, and effective as of and from Jan. 1, 1940, loans are restricted to the financing of single-family dwellings. The maximum loan in respect of each house is also limited to \$4,000. The other features of Part I of the Act remain unchanged.

The Minister is empowered to make advances and pay expenses of administering this Part to the extent of \$20,000,000, less advances already made and administrative expenses already incurred under the Dominion Housing Act which amounted to approximately \$5,500,000. All loans are made through approved lending institutions. Loans may be for an amount not exceeding 80 p.c. of the lending value of the property. Where lending value is \$2,500 or less, and the house is being built for an owner-occupant, loans may be for an amount not exceeding 90 p.c.