

Since the establishment of the Department of Reconstruction and Supply in January, 1946, government reconstruction programs, so far as they concern construction projects, are determined as to urgency and put into execution in order of importance. Also, each project is scored as to whether the available labour and materials required might be deterring any more necessary housing construction. Close liaison is being carried on between the Department of Reconstruction and Supply and the Department of Public Works.

### Subsection 2.—Government Aid to Civil Housing

The construction industry, characteristically sensitive to general economic influences, suffered far more during the severe depression of 1929-36 than most sections of industry. To alleviate depressed conditions in such an important industry, and also in recognition of the widespread benefits that result directly and indirectly from construction activity, the Dominion Government did much after 1934 to stimulate building by encouraging private construction.

The Dominion Housing Act of 1935 is outlined at pp. 473-474 of the 1938 Year Book; Part I is the only section of that Act under which loaning operations are still carried on. The numbers of loans granted under the Government Home Improvement Plan, which was in existence from Nov. 1, 1936, to Oct. 31, 1940, are shown at pp. 370-371 of the 1941 Year Book. An outline of the provisions of the National Housing Act, 1938, appears at pp. 469-470 of the 1940 Year Book. Loans made under the Housing Acts and the Home Improvement Plan between 1935 and the outbreak of war aggregated about \$100,000,000 which, of course, represented only part of the capital actually spent, since the borrowers contributed large amounts on their own account.

**The National Housing Act, 1944.**—The National Housing Act, 1944, the third general housing Act proclaimed in Canada, was proclaimed (with the exception of Part IV which makes provision for Home Extension and Home Improvement Loans) on Jan. 18, 1945. It has been administered since Jan. 1, 1946, by the Central Mortgage and Housing Corporation, which was created to act in place of, or on behalf of, the Minister of Finance in the operation of the National Housing Act and provide discounting facilities for the loan and mortgage companies.

As of Dec. 31, 1945, 31,700 family housing units had been erected under the three Acts, the average loan made for the construction of each unit being approximately \$3,270.

This Act covers the entire housing field and makes provision for:—

- (1) Loans to prospective home-owners wishing to build for themselves.
- (2) Loans to assist in the construction of co-operative housing projects.
- (3) Loans to builders who intend building either for sale or for rental purposes.
- (4) Loans to limited-dividend corporations undertaking the construction of low-rental housing projects.
- (5) Guarantees to life insurance companies investing funds in the construction of low-rental and moderate-rental housing projects.
- (6) Assistance to municipalities collaborating with limited-dividend corporations or life insurance companies in slum-clearance schemes.
- (7) Housing research and community planning.